

# Optimumbank

Fort Lauderdale, FL

Established

11/1/2000

## Florida Bank and Thrift Performance Report

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#### FLORIDA BANKING TEAM

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Information contained herein was obtained from FIS is believed to be reliable however, accuracy is not guaranteed and all peer and state averages are simple averages.

**PEER GROUP POSITION**  
**For the**  
*Treasure Coast Group*

**For the nine months ended September 30, 2024**

Institution name	Total Assets (\$'000's)
Seacoast National Bank	15,159,232
Optimumbank	944,548
Marine Bank & Trust Company	652,317
Paradise Bank	468,562
American National Bank	438,765
Anchor Bank	411,501
Desjardins Bank, National Association	341,248
Community Bank Of The South	268,843
Locality Bank	255,773
Natbank, National Association	237,441
Evermore Bank	185,471
Cypress Bank & Trust	171,821
Bank Of Belle Glade	138,681

Institution name	Return on Avg Assets (%)
Paradise Bank	2.98
Desjardins Bank, National Association	2.01
Optimumbank	1.50
Bank Of Belle Glade	1.05
American National Bank	0.98
Community Bank Of The South	0.84
Seacoast National Bank	0.79
Anchor Bank	0.62
Marine Bank & Trust Company	0.47
Cypress Bank & Trust	0.23
Natbank, National Association	0.11
Evermore Bank	(0.14)
Locality Bank	(1.51)

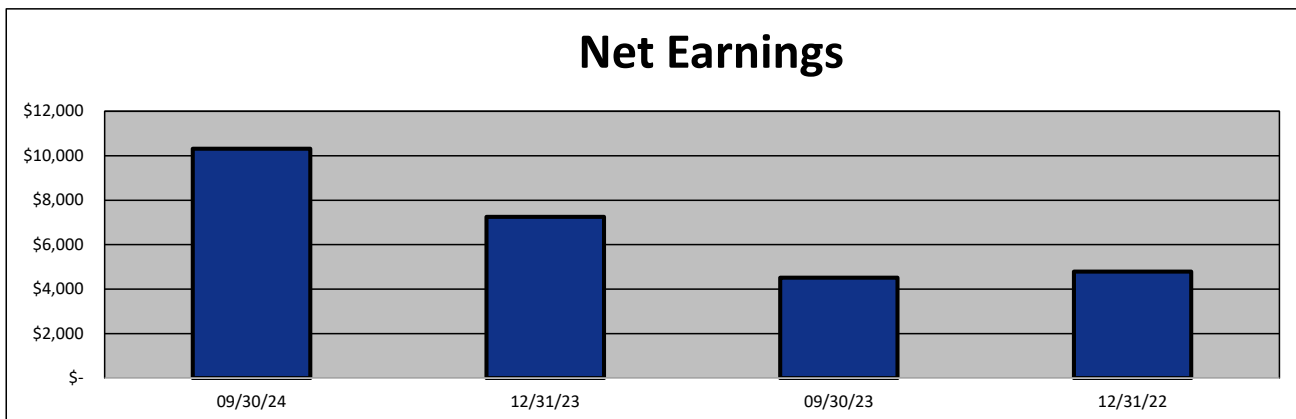
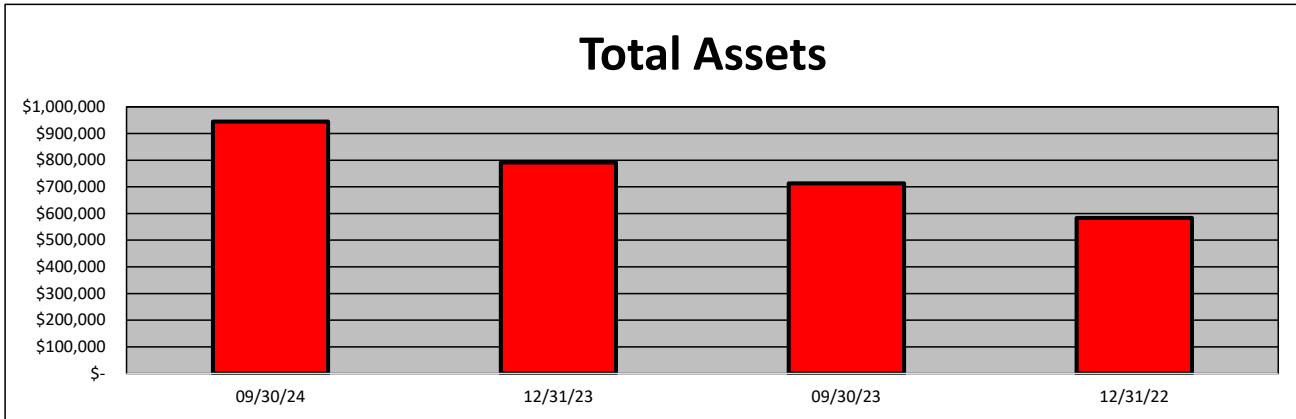
**EXECUTIVE SUMMARY - OptimumBank**  
(Percentage)

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	9.76	8.79	9.00	10.36	9.87	11.92
Leverage Ratio	10.38	10.00	10.98	11.29	10.70	12.77
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.49	11.37
Risk Based Ratio	0.00	0.00	0.00	0.00	13.34	11.94
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	12.45	11.37
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	96.26	105.94	93.60	94.97	75.65	79.14
Loans/Assets	82.29	85.81	81.50	82.75	63.44	65.66
Securities/Assets	2.96	3.52	3.29	4.39	20.01	13.22
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.50	1.11	0.97	1.02	0.75	0.76
Return on Avg Equity	16.64	11.34	9.62	10.06	10.06	8.80
Nonint Income/Avg Assets	0.52	0.53	0.52	0.63	0.79	0.86
Net Overhead Ratio	1.46	1.52	1.61	1.27	2.14	2.34
Efficiency Ratio	46.55	49.17	52.30	47.40	72.20	72.26
Assets (per million) per Employee	13.69	13.18	12.96	12.16	10.50	9.10
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.07	1.13	1.24	1.20	1.29	1.07
Nonperforming Loans/Total Loans	0.28	0.15	0.18	0.00	0.55	0.25
Nonperforming Assets/Total Assets	0.23	0.13	0.14	0.00	0.37	0.17
Adjusted Texas Ratio	2.17	1.33	1.44	0.00	3.62	1.55
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	6.57	5.60	5.44	4.44	5.49	5.73
Cost of funds	4.07	3.08	2.90	1.47	3.09	3.52
Net interest margin	3.80	3.71	3.66	3.54	2.88	3.27
Avg Earning Assets/Avg Assets	97.66	97.78	97.04	95.65	96.03	96.08

**SELECTED FINANCIAL DATA - OptimumBank**  
(Dollars in Thousands)

<b>As of:</b>	<b>09/30/24</b>	<b>12/31/23</b>	<b>09/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	944,548	791,052	712,651	583,694	231,897	32.54
Cash and Equivalents	132,613	77,665	103,997	71,834	28,616	27.52
Securities	27,936	27,865	23,478	25,641	4,458	18.99
Loans, net	777,250	678,776	580,786	483,012	196,464	33.83
Deposit Accounts	807,480	640,695	620,467	508,610	187,013	30.14
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	92,225	69,549	64,104	60,464	28,121	43.87

<b>Period Ending</b>	<b>09/30/24</b>	<b>12/31/23</b>	<b>09/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	10,321	7,254	4,516	4,792	5,805	128.54
Interest Income	43,988	35,780	24,597	19,883	19,391	78.83
Interest Expense	18,533	12,068	8,033	4,046	10,500	130.71
Net Interest Income	25,455	23,712	16,564	15,837	8,891	53.68
Prov for Credit Losses	1,804	3,759	2,634	3,466	(830)	(31.51)
Noninterest income	3,552	3,453	2,412	2,960	1,140	47.26
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	13,536	13,357	9,924	8,909	3,612	36.40
Net Operating Income	13,667	10,049	6,418	6,422	7,249	112.95
Income Taxes	3,541	2,507	1,566	1,630	1,975	126.12

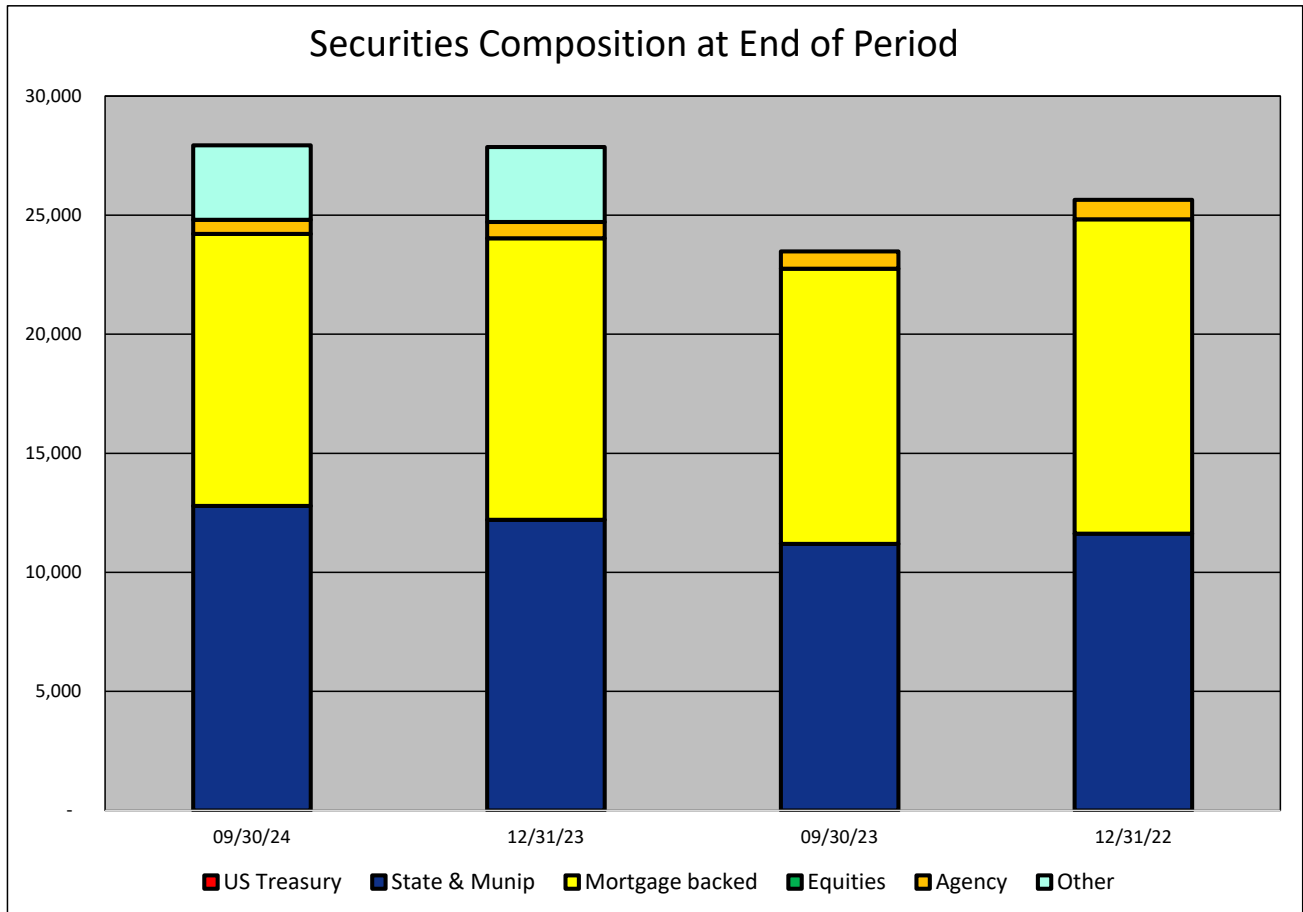


**SECURITIES COMPOSITION - OptimumBank**  
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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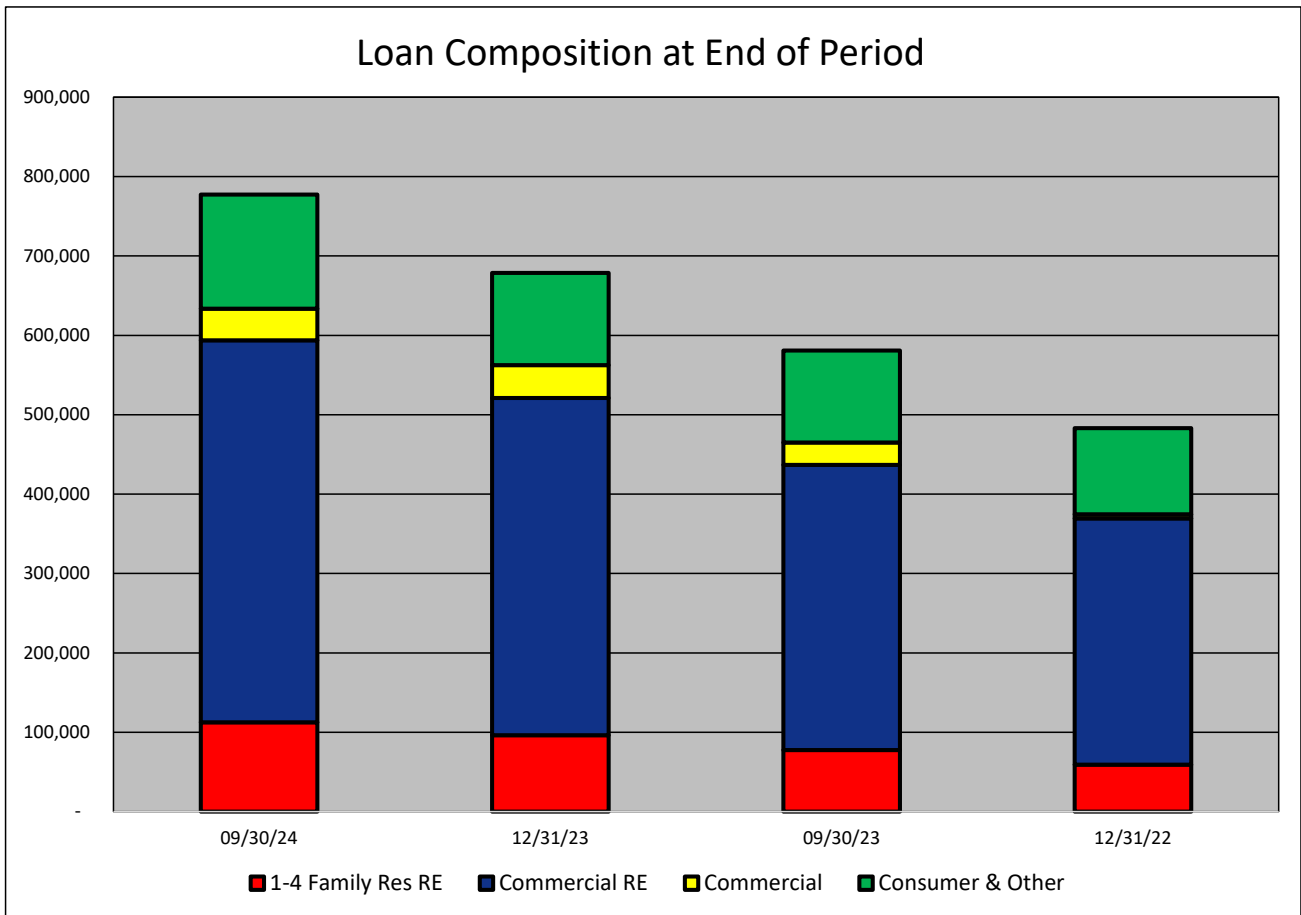
**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	12,785	12,211	11,192	11,620	1,593	14.23
Mortgage backed	11,423	11,813	11,560	13,205	(137)	(1.19)
Equities	-	-	-	-	-	NA
Agency	598	690	726	816	(128)	(17.63)
Other	3,130	3,151	-	-	3,130	NA
<b>Total Securities</b>	<b>27,936</b>	<b>27,865</b>	<b>23,478</b>	<b>25,641</b>	<b>4,458</b>	<b>18.99</b>



**LOAN PORTFOLIO COMPOSITION - OptimumBank**  
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	112,585	96,298	77,600	59,043	34,985	45.08
Commercial RE	481,145	424,838	359,236	310,251	121,909	33.94
Commercial	39,956	41,453	28,072	5,339	11,884	42.33
Consumer & Other	143,564	116,187	115,878	108,379	27,686	23.89
Loans, Net	<u>777,250</u>	<u>678,776</u>	<u>580,786</u>	<u>483,012</u>	<u>196,464</u>	<u>33.83</u>



**LOAN PORTFOLIO QUALITY - OptimumBank**  
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	7,683	5,793	5,793	3,075	1,890	32.63
Total Recoveries	292	354	283	152	9	3.18
Total Charge-offs	1,441	2,441	1,728	900	(287)	(16.61)
Provision Expense	1,804	3,759	2,634	3,466	(830)	(31.51)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	218	218	-	(218)	(100.00)
Ending Balance	8,338	7,683	7,200	5,793	1,138	15.81

**NON-PERFORMING ASSETS:**

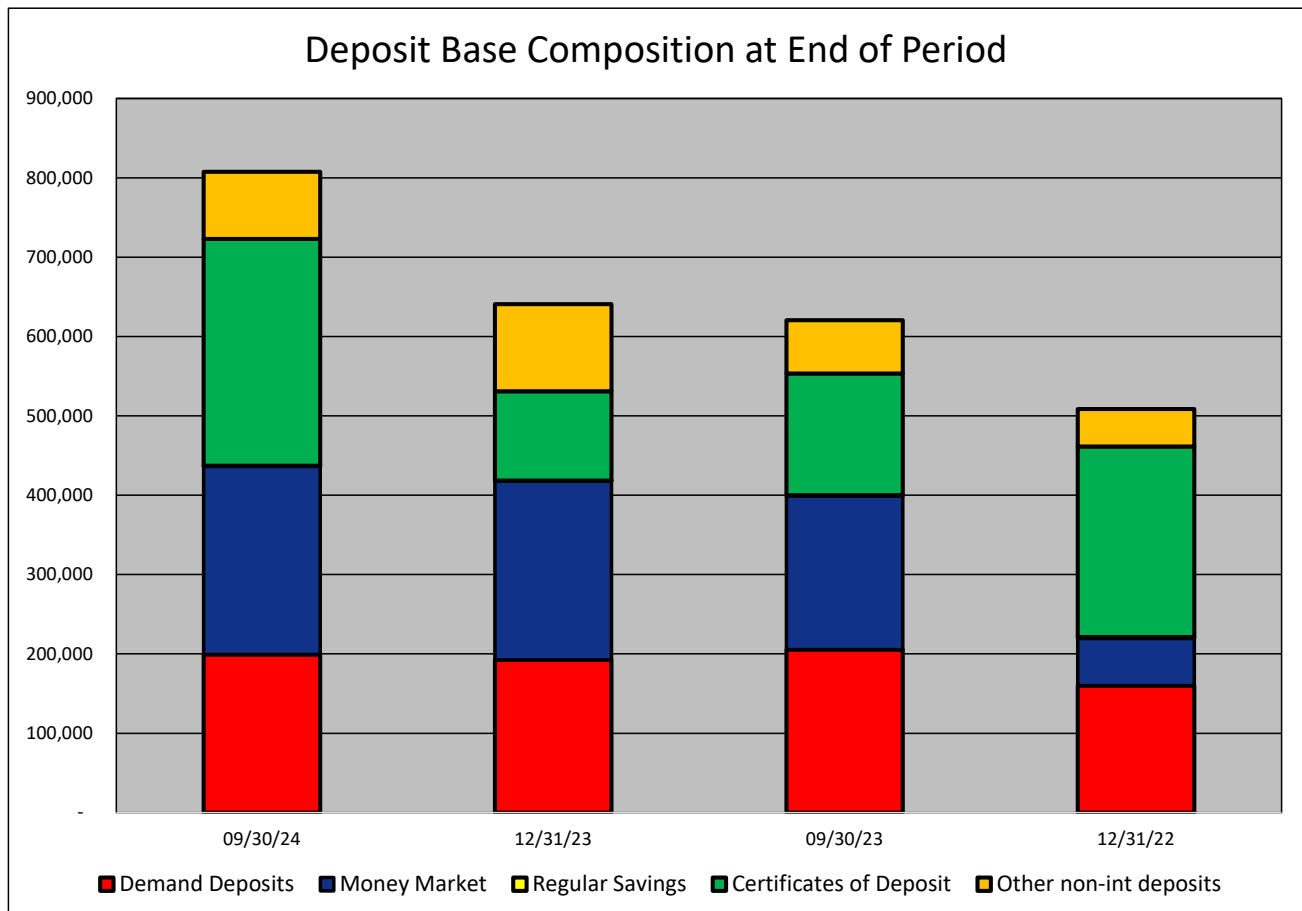
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	2,182	1,025	1,029	-	1,153	112.05
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	2,182	1,025	1,029	-	1,153	112.05

**DEPOSIT BASE COMPOSITION - OptimumBank**  
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**DEPOSIT BASE CATEGORY:**

Demand Deposits	199,079	192,484	205,270	159,903	(6,191)	(3.02)
Money Market	237,522	225,678	194,333	60,020	43,189	22.22
Regular Savings	478	451	467	1,482	11	2.36
Certificates of Deposit	285,730	112,389	153,345	239,980	132,385	86.33
Other non-int deposits	84,671	109,693	67,052	47,225	17,619	26.28
<b>Total Deposits</b>	<b>807,480</b>	<b>640,695</b>	<b>620,467</b>	<b>508,610</b>	<b>187,013</b>	<b>30.14</b>



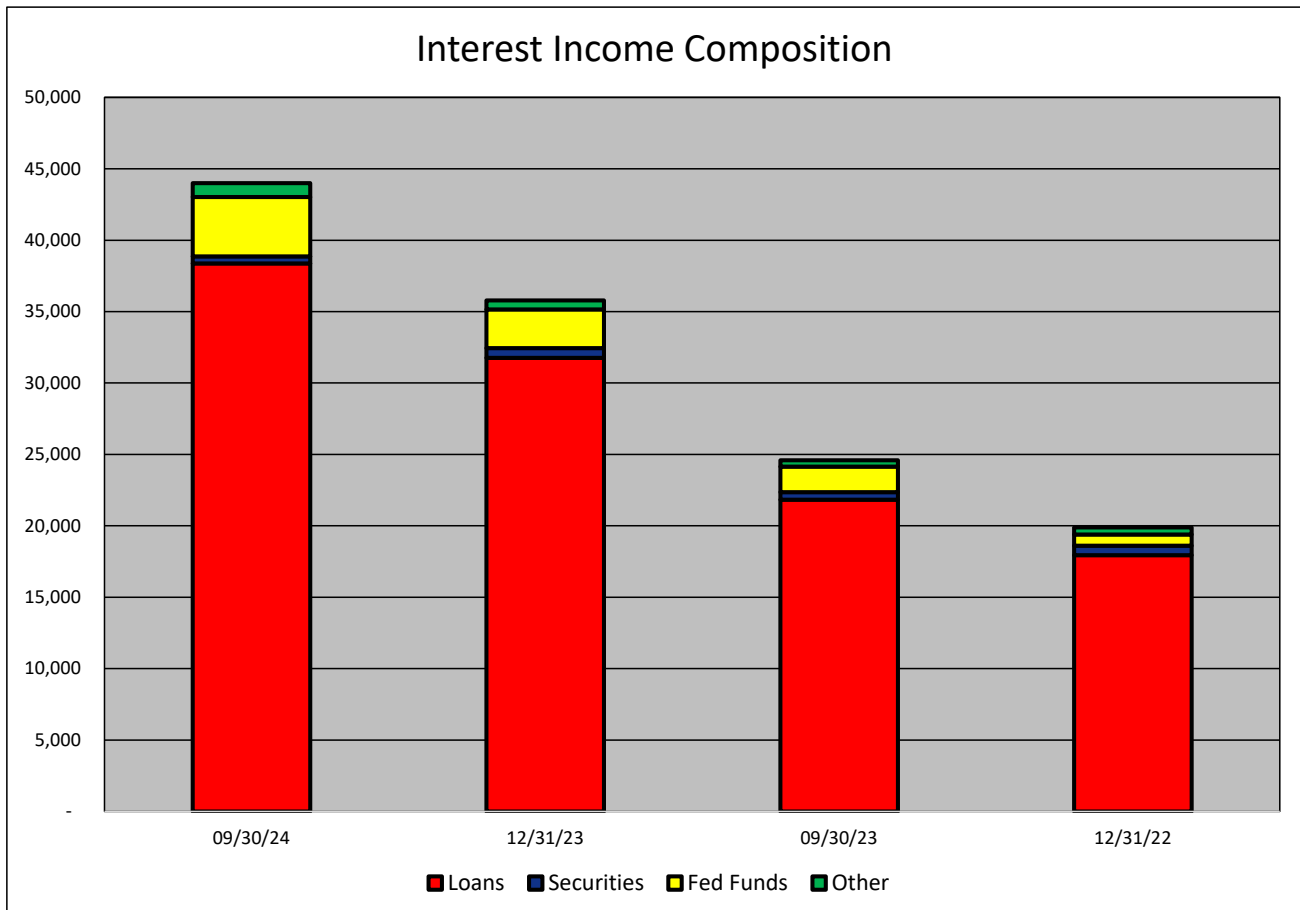


**INTEREST INCOME COMPOSITION- OptimumBank**  
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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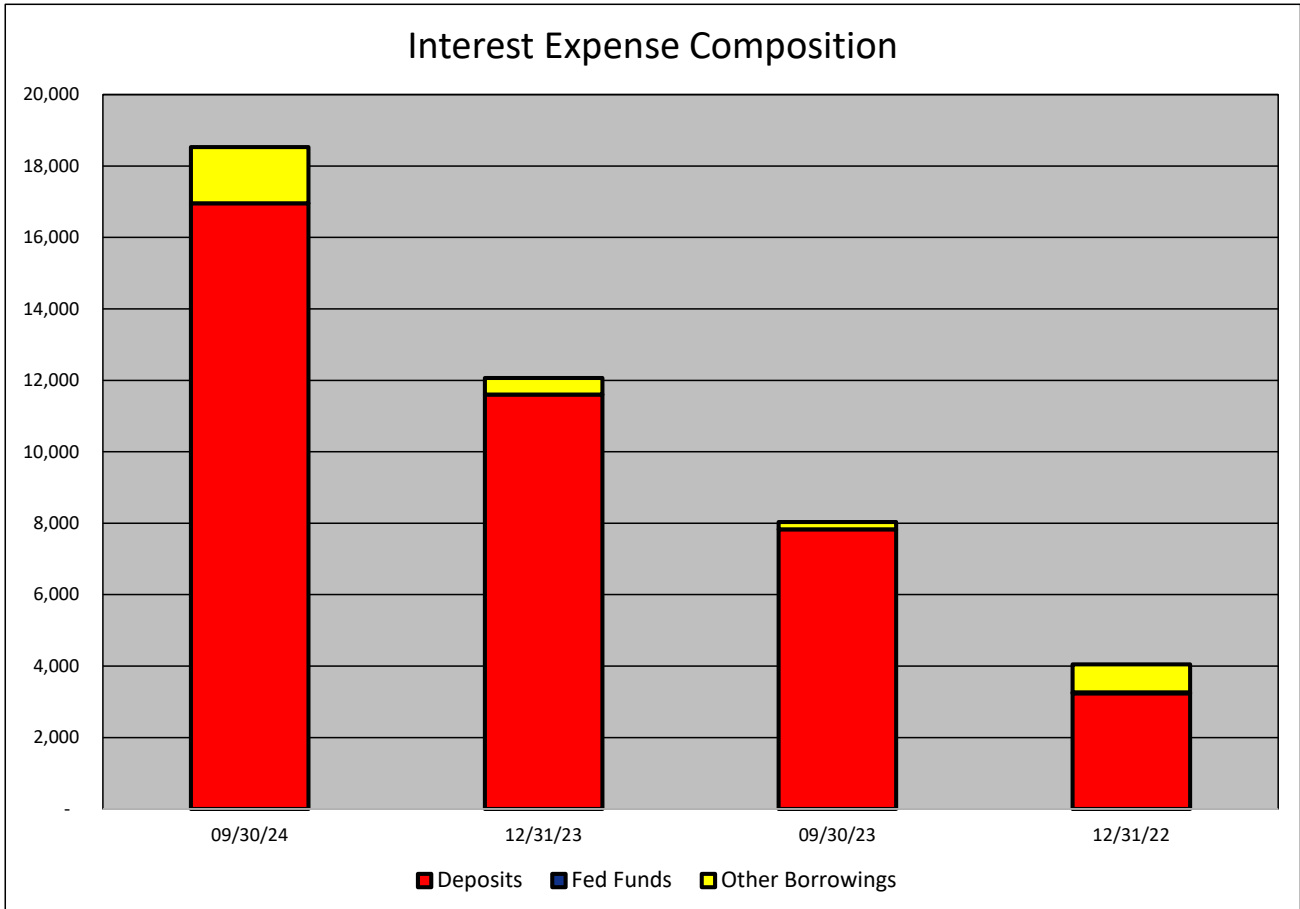
**INTEREST INCOME CATEGORY**

Loans	38,374	31,758	21,837	17,953	16,537	75.73
Securities	498	686	516	650	(18)	(3.49)
Fed Funds	4,157	2,713	1,797	795	2,360	131.33
Other	959	623	447	485	512	114.54
<b>Total Int Income</b>	<b>43,988</b>	<b>35,780</b>	<b>24,597</b>	<b>19,883</b>	<b>19,391</b>	<b>78.83</b>



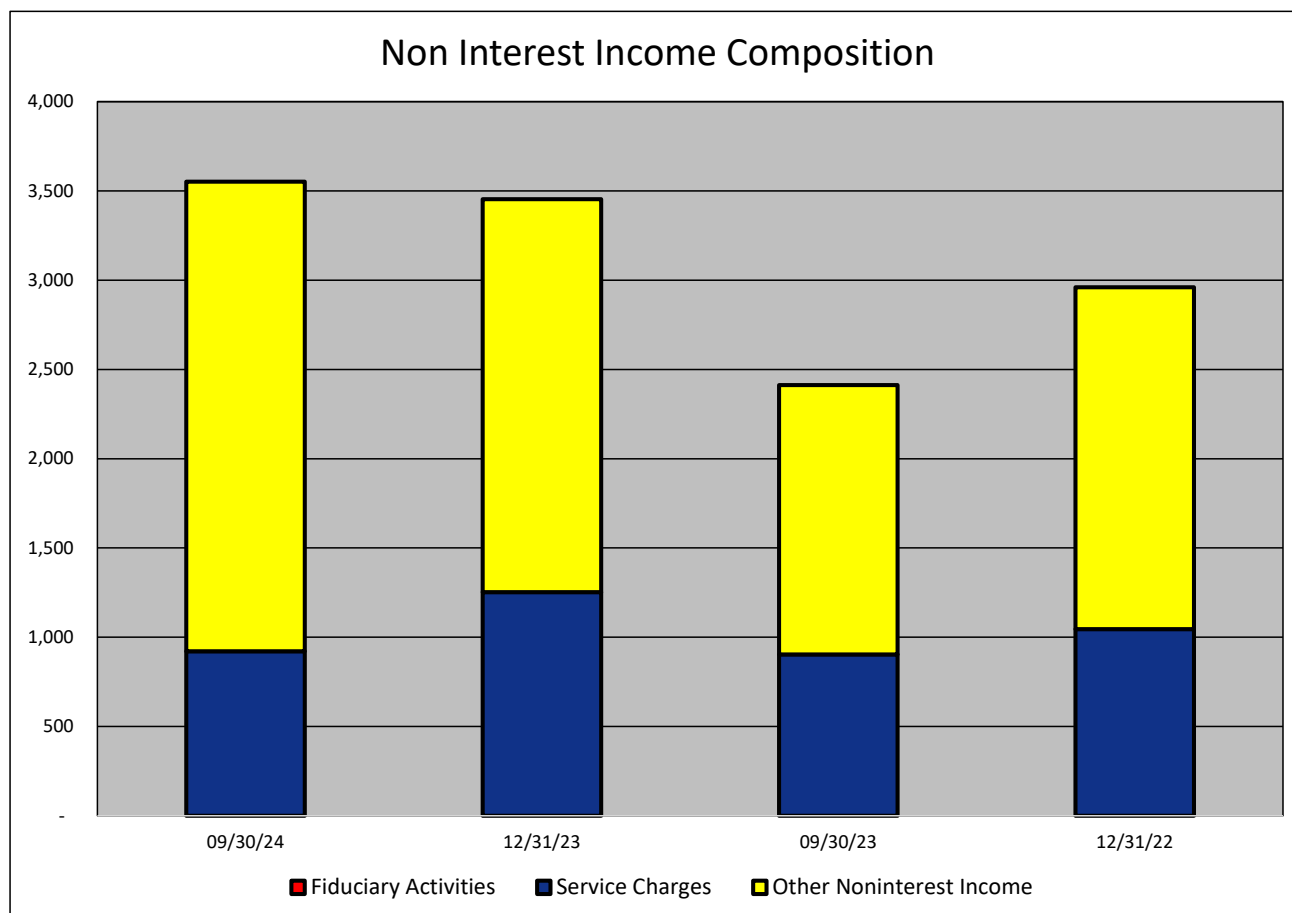
**INTEREST EXPENSE COMPOSITION- OptimumBank**  
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	16,959	11,600	7,830	3,234	9,129	116.59
Fed Funds	-	-	-	34	-	NA
Other Borrowings	1,574	468	203	778	1,371	675.37
<b>Total Int Expense</b>	<b>18,533</b>	<b>12,068</b>	<b>8,033</b>	<b>4,046</b>	<b>10,500</b>	<b>130.71</b>



**NONINTEREST INCOME COMPOSITION- OptimumBank**  
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	922	1,253	904	1,046	18	1.99
Other Noninterest Income	2,630	2,200	1,508	1,914	1,122	74.40
<b>Total Nonint. Income</b>	<b>3,552</b>	<b>3,453</b>	<b>2,412</b>	<b>2,960</b>	<b>1,140</b>	<b>47.26</b>

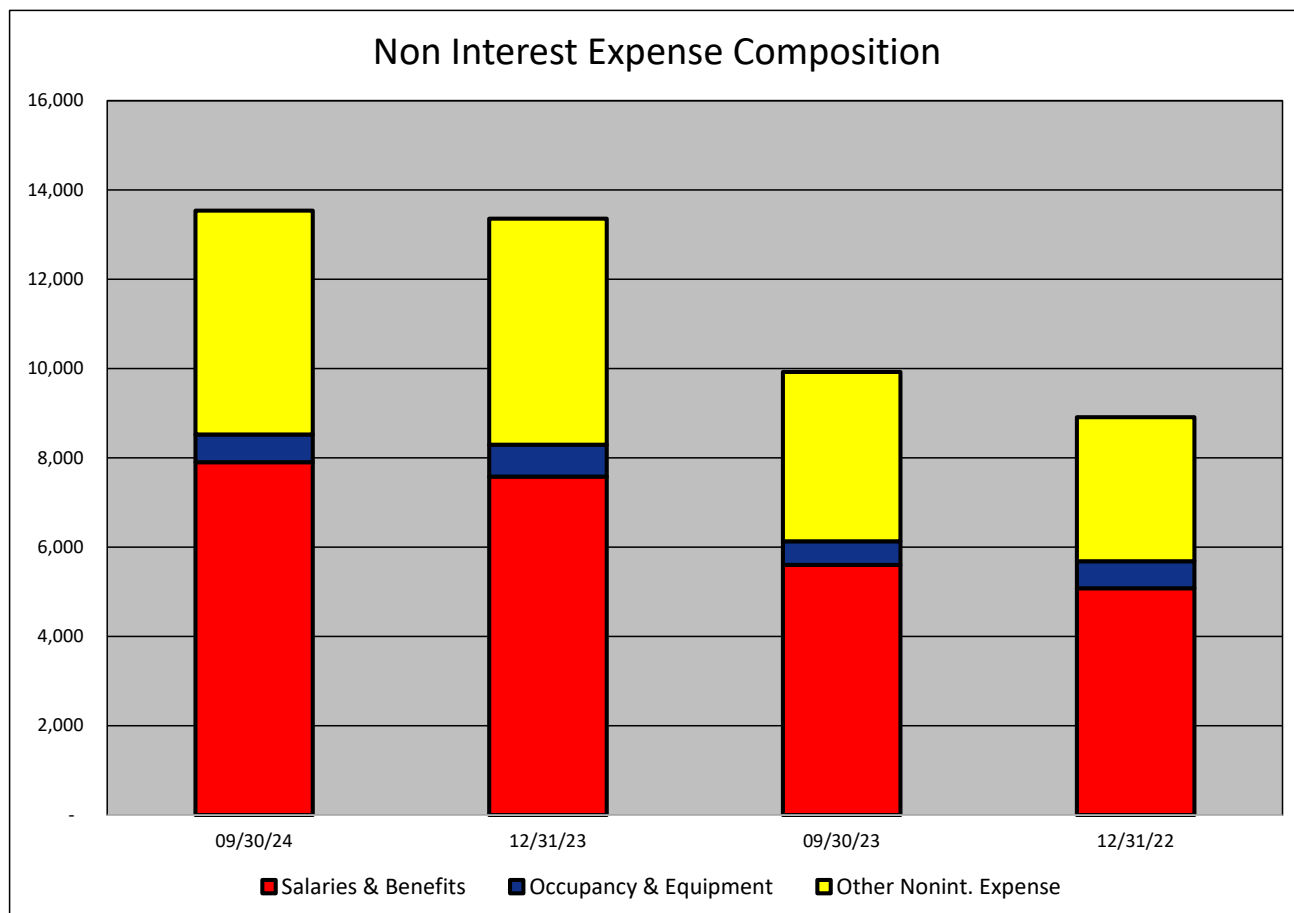


**NONINTEREST EXPENSE COMPOSITION- OptimumBank**  
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST EXPENSE CATEGORY**

Salaries & Benefits	7,904	7,583	5,601	5,079	2303	41.12
Occupancy & Equipment	620	713	532	607	88	16.54
Other Nonint. Expense	5,012	5,061	3,791	3,223	1221	32.21
<b>Total Nonint. Expense</b>	<b>13,536</b>	<b>13,357</b>	<b>9,924</b>	<b>8,909</b>	<b>3612</b>	<b>36.40</b>



**PEER GROUP COMPARISONS REPORT**  
**Treasure Coast Group**

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Evermore Bank	185,471	87,508	<b>111.95</b>
Locality Bank	255,773	163,718	<b>56.23</b>
Paradise Bank	468,562	332,203	<b>41.05</b>
Optimumbank	944,548	712,651	<b>32.54</b>
Anchor Bank	411,501	321,095	<b>28.16</b>
Cypress Bank & Trust	171,821	139,008	<b>23.61</b>
Bank Of Belle Glade	138,681	120,961	<b>14.65</b>
Natbank, National Association	237,441	218,154	<b>8.84</b>
Community Bank Of The South	268,843	254,033	<b>5.83</b>
Seacoast National Bank	15,159,232	14,814,617	<b>2.33</b>
Marine Bank & Trust Company	652,317	638,845	<b>2.11</b>
Desjardins Bank, National Association	341,248	347,271	<b>(1.73)</b>
American National Bank	438,765	461,927	<b>(5.01)</b>

<b>Select Peer Average</b>	1,513,400	1,431,692	24.66
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Evermore Bank	116,395	60,743	91.62
Locality Bank	197,827	114,228	73.19
Optimumbank	777,250	580,786	33.83
Paradise Bank	301,809	229,031	31.78
Cypress Bank & Trust	90,515	74,830	20.96
Anchor Bank	303,392	260,672	16.39
Bank Of Belle Glade	61,417	54,544	12.60
Natbank, National Association	191,879	172,702	11.10
Desjardins Bank, National Association	267,446	261,604	2.23
Seacoast National Bank	10,216,320	10,014,165	2.02
Community Bank Of The South	71,875	70,627	1.77
Marine Bank & Trust Company	449,056	441,828	1.64
American National Bank	324,567	333,017	(2.54)

<b>Select Peer Average</b>	1,028,442	974,521	22.81
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**PEER GROUP COMPARISONS REPORT**

*Treasure Coast Group*

**CAPITAL RATIOS**

**For the nine months ended September 30, 2024**

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Evermore Bank	20.51	<b>21.50</b>	31.61	32.62	31.61
Natbank, National Association	18.68	<b>18.84</b>	36.31	37.56	36.31
Desjardins Bank, National Association	17.43	<b>17.78</b>	0.00	0.00	0.00
American National Bank	12.98	<b>14.25</b>	17.70	18.46	17.70
Locality Bank	11.80	<b>13.18</b>	0.00	0.00	0.00
Anchor Bank	10.12	<b>11.34</b>	0.00	0.00	0.00
Seacoast National Bank	14.45	<b>10.61</b>	14.05	15.27	14.05
Bank Of Belle Glade	8.10	<b>10.46</b>	0.00	0.00	0.00
Optimumbank	9.76	<b>10.38</b>	0.00	0.00	0.00
Cypress Bank & Trust	10.38	<b>10.18</b>	0.00	0.00	0.00
Paradise Bank	6.34	<b>9.25</b>	11.67	12.60	11.67
Community Bank Of The South	7.44	<b>9.21</b>	22.40	23.41	22.40
Marine Bank & Trust Company	6.98	<b>9.00</b>	14.01	15.26	14.01

<b>Select Peer Average</b>	11.92	12.77	11.37	11.94	11.37
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**BALANCE SHEET RATIOS**  
For the nine months ended September 30, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	<b>103.40</b>	80.81	1.83
Desjardins Bank, National Association	<b>102.90</b>	78.37	6.68
Anchor Bank	<b>98.31</b>	73.73	6.08
<b>Optimumbank</b>	<b>96.26</b>	<b>82.29</b>	<b>2.96</b>
Locality Bank	<b>88.18</b>	77.34	4.89
American National Bank	<b>86.78</b>	73.97	14.39
Seacoast National Bank	<b>83.40</b>	67.39	18.60
Evermore Bank	<b>80.34</b>	62.76	3.61
Marine Bank & Trust Company	<b>79.24</b>	68.84	24.36
Paradise Bank	<b>70.71</b>	64.41	10.05
Cypress Bank & Trust	<b>61.57</b>	52.68	16.61
Bank Of Belle Glade	<b>48.43</b>	44.29	28.37
Community Bank Of The South	<b>29.28</b>	26.73	33.39

<b>Select Peer Average</b>	79.14	65.66	13.22
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**PROFITABILITY RATIOS**  
For the nine months ended September 30, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	381,902	<b>2.98</b>	41.05
Desjardins Bank, National Association	336,497	<b>2.01</b>	11.91
Optimumbank	914,676	<b>1.50</b>	16.64
Bank Of Belle Glade	129,344	<b>1.05</b>	13.35
American National Bank	453,737	<b>0.98</b>	8.24
Community Bank Of The South	248,589	<b>0.84</b>	11.85
Seacoast National Bank	15,053,471	<b>0.79</b>	5.56
Anchor Bank	351,995	<b>0.62</b>	6.23
Marine Bank & Trust Company	671,998	<b>0.47</b>	7.52
Cypress Bank & Trust	168,501	<b>0.23</b>	2.21
Natbank, National Association	219,096	<b>0.11</b>	0.53
Evermore Bank	145,430	<b>(0.14)</b>	(0.68)
Locality Bank	207,214	<b>(1.51)</b>	(10.02)

<b>Select Peer Average</b>	1,483,265	0.76	8.80
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PEER GROUP COMPARISONS REPORT

*Treasure Coast Group*

PROFITABILITY RATIOS

For the nine months ended September 30, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.52	1.46	<b>46.55</b>	13.69
Desjardins Bank, National Association	0.83	1.90	<b>53.49</b>	7.76
Paradise Bank	1.14	2.49	<b>53.79</b>	9.97
American National Bank	0.21	1.61	<b>57.68</b>	13.30
Community Bank Of The South	0.17	1.56	<b>60.24</b>	13.44
Bank Of Belle Glade	0.25	1.97	<b>61.10</b>	8.67
Seacoast National Bank	0.55	1.70	<b>66.40</b>	10.32
Anchor Bank	0.34	2.26	<b>72.80</b>	9.35
Marine Bank & Trust Company	0.30	1.74	<b>73.25</b>	9.45
Evermore Bank	0.18	3.53	<b>93.79</b>	6.87
Cypress Bank & Trust	5.91	2.31	<b>94.31</b>	3.07
Natbank, National Association	0.39	3.93	<b>96.75</b>	5.16
Locality Bank	0.39	3.92	<b>109.17</b>	7.31

<b>Select Peer Average</b>	0.86	2.34	72.26	9.10
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**PEER GROUP COMPARISONS REPORT**

*Treasure Coast Group*

**ASSET QUALITY RATIOS**

**For the nine months ended September 30, 2024**

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Community Bank Of The South	1.33	0.00	<b>0.00</b>	0.00
Evermore Bank	0.99	0.00	<b>0.00</b>	0.00
Cypress Bank & Trust	1.28	0.00	<b>0.00</b>	0.00
Natbank, National Association	0.71	0.00	<b>0.00</b>	0.00
Paradise Bank	0.98	0.00	<b>0.00</b>	0.00
Marine Bank & Trust Company	1.52	0.03	<b>0.02</b>	0.23
American National Bank	0.81	0.15	<b>0.11</b>	0.84
Desjardins Bank, National Association	1.03	0.16	<b>0.13</b>	0.70
Bank Of Belle Glade	0.65	0.46	<b>0.20</b>	2.41
<b>Optimumbank</b>	<b>1.07</b>	<b>0.28</b>	<b>0.23</b>	<b>2.17</b>
Anchor Bank	0.56	0.55	<b>0.40</b>	3.82
Locality Bank	1.57	0.73	<b>0.57</b>	4.35
Seacoast National Bank	1.37	0.84	<b>0.61</b>	5.66

<b>Select Peer Average</b>	1.07	0.25	0.17	1.55
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the nine months ended September 30, 2024**

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Cypress Bank & Trust	<b>1.74</b>	9.24	12.85	16.31	0.00
Optimumbank	<b>1.63</b>	1.28	11.13	0.36	2.59
Locality Bank	<b>1.60</b>	15.69	0.00	0.00	4.89
Bank Of Belle Glade	<b>1.44</b>	24.85	0.00	6.80	21.57
Marine Bank & Trust Company	<b>1.43</b>	2.36	0.00	0.31	24.05
Seacoast National Bank	<b>1.21</b>	2.69	0.34	4.26	14.25
American National Bank	<b>1.09</b>	3.24	2.84	0.00	14.39
Paradise Bank	<b>0.69</b>	18.69	0.00	0.00	10.05
Anchor Bank	<b>0.68</b>	14.99	0.00	3.06	3.02
Community Bank Of The South	<b>0.65</b>	36.10	0.00	0.00	33.39
Evermore Bank	<b>0.62</b>	32.06	0.00	0.00	3.61
Natbank, National Association	<b>0.56</b>	14.36	0.19	0.00	1.83
Desjardins Bank, National Association	<b>0.54</b>	13.50	0.00	6.68	0.00

<b>Select Peer Average</b>	<b>1.07</b>	<b>14.54</b>	<b>2.10</b>	<b>2.91</b>	<b>10.28</b>
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PEER GROUP COMPARISONS REPORT

*Treasure Coast Group*

STATEMENT OF CONDITION (% OF ASSETS)  
For the nine months ended September 30, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Optimumbank	81.41	0.40	0.00	0.00
Natbank, National Association	80.24	1.36	0.00	0.00
Desjardins Bank, National Association	77.57	0.42	0.00	0.00
Locality Bank	76.13	0.86	0.00	0.02
American National Bank	73.37	0.08	0.00	0.00
Anchor Bank	73.32	2.82	0.00	0.00
Marine Bank & Trust Company	67.69	1.18	0.00	0.00
Seacoast National Bank	66.39	0.99	0.04	5.35
Paradise Bank	63.78	3.89	0.00	0.32
Evermore Bank	61.43	1.14	0.00	0.00
Cypress Bank & Trust	52.00	3.33	0.00	0.08
Bank Of Belle Glade	44.00	0.45	0.00	0.00
Community Bank Of The South	26.38	0.93	0.00	0.00

Select Peer Average	64.90	1.37	0.00	0.44
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the nine months ended September 30, 2024**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	<b>75.75</b>	17.10	92.85	0.00	7.15
Natbank, National Association	<b>59.05</b>	39.36	98.41	0.00	1.59
Bank Of Belle Glade	<b>44.31</b>	55.69	100.00	0.00	0.00
Paradise Bank	<b>38.49</b>	59.78	98.27	0.00	1.73
American National Bank	<b>32.24</b>	67.76	100.00	0.00	0.00
Anchor Bank	<b>30.10</b>	54.07	84.18	0.00	15.82
Marine Bank & Trust Company	<b>27.07</b>	66.64	93.72	0.00	6.28
Seacoast National Bank	<b>26.94</b>	68.74	95.69	2.40	1.91
Cypress Bank & Trust	<b>26.60</b>	71.76	98.36	1.64	0.00
<b>Optimumbank</b>	<b>23.99</b>	<b>71.29</b>	<b>95.28</b>	<b>0.00</b>	<b>4.72</b>
Community Bank Of The South	<b>23.95</b>	76.05	100.00	0.00	0.00
Locality Bank	<b>14.09</b>	85.91	100.00	0.00	0.00
Evermore Bank	<b>9.32</b>	90.68	100.00	0.00	0.00

<b>Select Peer Average</b>	33.22	63.45	96.67	0.31	3.02
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PEER GROUP COMPARISONS REPORT

*Treasure Coast Group*

YIELDS, COSTS & SPREADS - ASSET YIELDS

For the nine months ended September 30, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.98	3.31	<b>6.02</b>	92.95
Desjardins Bank, National Association	5.10	3.51	<b>4.37</b>	97.84
Natbank, National Association	5.22	3.77	<b>4.15</b>	98.22
Evermore Bank	7.05	4.52	<b>3.88</b>	97.29
<b>Optimumbank</b>	<b>6.57</b>	<b>4.07</b>	<b>3.80</b>	<b>97.66</b>
Locality Bank	6.76	4.44	<b>3.62</b>	98.22
Anchor Bank	6.05	3.87	<b>3.39</b>	95.13
Bank Of Belle Glade	4.42	2.35	<b>3.33</b>	101.37
Seacoast National Bank	5.34	3.24	<b>3.16</b>	89.52
Cypress Bank & Trust	5.45	3.53	<b>3.05</b>	92.05
American National Bank	5.21	3.56	<b>3.02</b>	97.48
Community Bank Of The South	4.72	2.45	<b>2.85</b>	94.40
Marine Bank & Trust Company	4.65	3.10	<b>2.50</b>	96.88

<b>Select Peer Average</b>	5.73	3.52	3.27	96.08
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