

Desjardins Bank, National Association

Hallandale, FL

Established

2/28/1992

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 year ended December 31, 2024

Institution name	Total Assets (\$'000's)
Seacoast National Bank	15,167,038
Optimumbank	932,739
Marine Bank & Trust Company	645,900
Anchor Bank	451,731
American National Bank	422,572
Paradise Bank	412,953
Desjardins Bank, National Association	353,967
Locality Bank	281,204
Community Bank Of The South	265,586
Natbank, National Association	233,784
Evermore Bank	196,112
Cypress Bank & Trust	166,010
Bank Of Belle Glade	142,540

Institution name	Return on Avg Assets (%)
Paradise Bank	3.03
Desjardins Bank, National Association	1.93
Optimumbank	1.51
Bank Of Belle Glade	1.05
American National Bank	0.94
Community Bank Of The South	0.86
Seacoast National Bank	0.82
Anchor Bank	0.66
Marine Bank & Trust Company	0.49
Cypress Bank & Trust	0.28
Natbank, National Association	0.12
Evermore Bank	0.00
Locality Bank	(0.09)

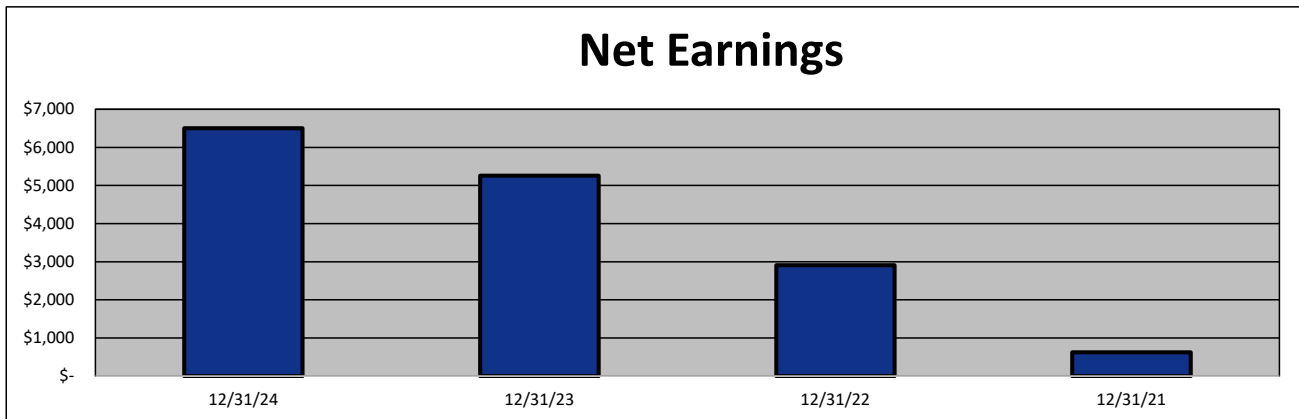
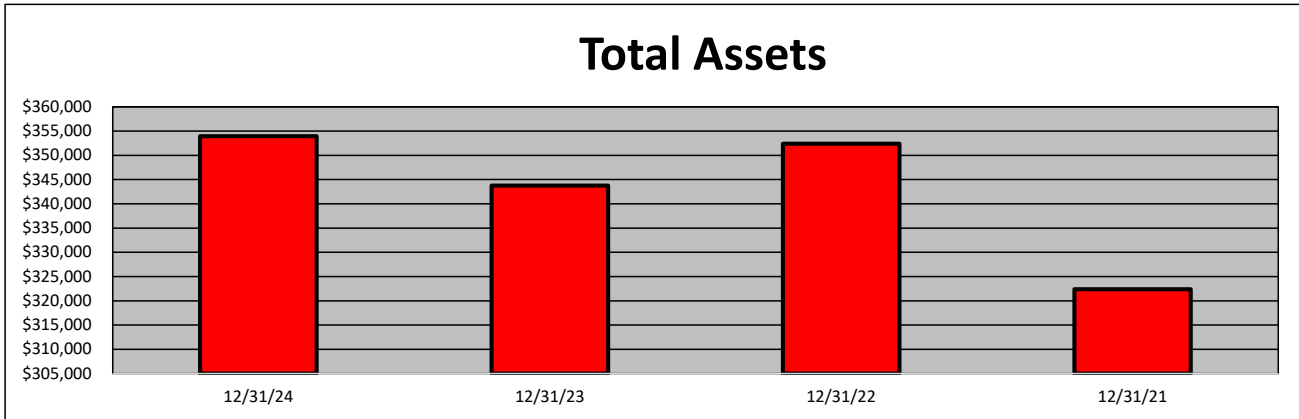
**EXECUTIVE SUMMARY - Desjardins Bank, National Association
(Percentage)**

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	17.20	15.82	13.09	10.31	10.71	11.79
Leverage Ratio	17.91	15.92	13.23	10.80	11.67	12.47
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	15.53	11.06
Risk Based Ratio	0.00	0.00	0.00	0.00	16.34	11.61
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	15.48	11.06
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	97.67	101.03	82.57	68.49	74.93	81.57
Loans/Assets	76.33	76.82	69.59	60.83	63.48	67.93
Securities/Assets	6.30	7.07	7.53	7.85	19.42	12.72
PROFITABILITY:						
Return on Avg Assets	1.93	1.55	0.82	0.23	(0.10)	0.89
Return on Avg Equity	11.28	10.30	7.57	1.89	9.28	9.76
Nonint Income/Avg Assets	0.86	0.83	0.77	0.77	0.79	0.87
Net Overhead Ratio	2.01	1.89	1.96	2.46	2.99	2.28
Efficiency Ratio	55.09	56.33	70.34	91.11	70.68	71.32
Assets (per million) per Employee	7.22	7.47	6.65	6.58	10.47	9.01
ASSET QUALITY:						
Allowance/Loans	1.02	1.02	1.05	1.23	1.25	1.06
Nonperforming Loans/Total Loans	0.03	0.11	0.00	0.00	0.52	0.24
Nonperforming Assets/Total Assets	0.02	0.08	0.00	0.00	0.36	0.18
Adjusted Texas Ratio	0.14	0.51	0.00	0.00	3.66	1.63
YIELDS & COSTS:						
Yield on earning assets	5.14	4.62	3.24	2.89	5.44	5.73
Cost of funds	3.41	2.89	0.56	0.37	3.04	3.50
Net interest margin	4.45	4.08	3.17	2.85	2.91	3.31
Avg Earning Assets/Avg Assets	97.74	97.86	98.16	97.48	95.35	96.08

SELECTED FINANCIAL DATA - Desjardins Bank, National Association
(Dollars in Thousands)

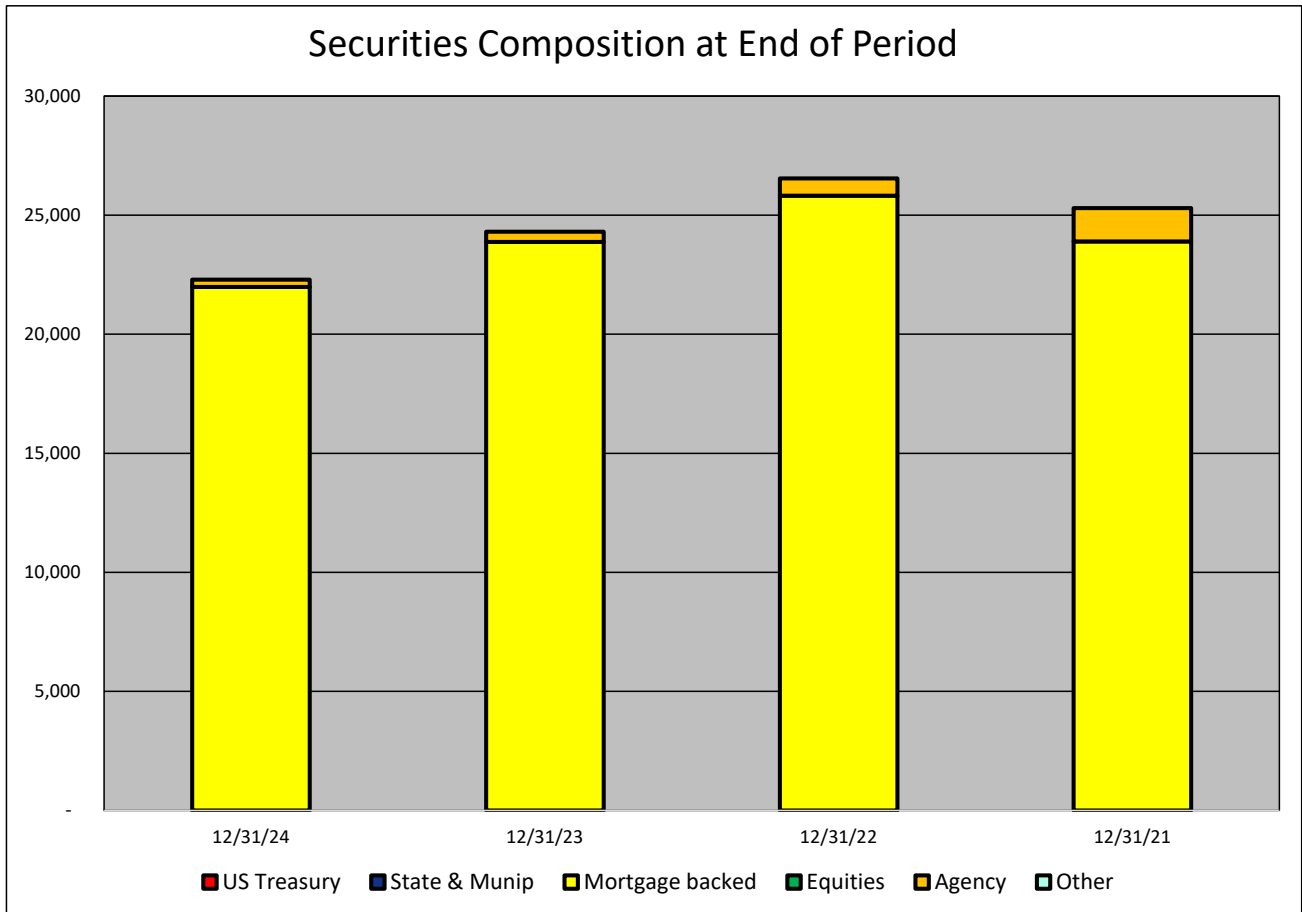
As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	353,967	343,735	352,386	322,382	10,232	2.98
Cash and Equivalents	58,890	52,282	77,363	100,007	6,608	12.64
Securities	22,288	24,301	26,540	25,292	(2,013)	(8.28)
Loans, net	270,197	264,058	245,220	196,093	6,139	2.32
Deposit Accounts	276,645	261,360	296,988	286,311	15,285	5.85
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	60,892	54,391	46,135	33,228	6,501	11.95

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	6,501	5,256	2,908	621	1,245	23.69
Interest Income	16,961	15,352	11,210	7,778	1,609	10.48
Interest Expense	2,282	1,795	217	129	487	27.13
Net Interest Income	14,679	13,557	10,993	7,649	1,122	8.28
Prov for Credit Losses	83	105	170	35	(22)	(20.95)
Noninterest income	2,888	2,814	2,724	2,118	74	2.63
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	9,677	9,222	9,649	8,899	455	4.93
Net Operating Income	7,807	7,044	3,898	833	763	10.83
Income Taxes	1,306	1,788	990	212	(482)	(26.96)



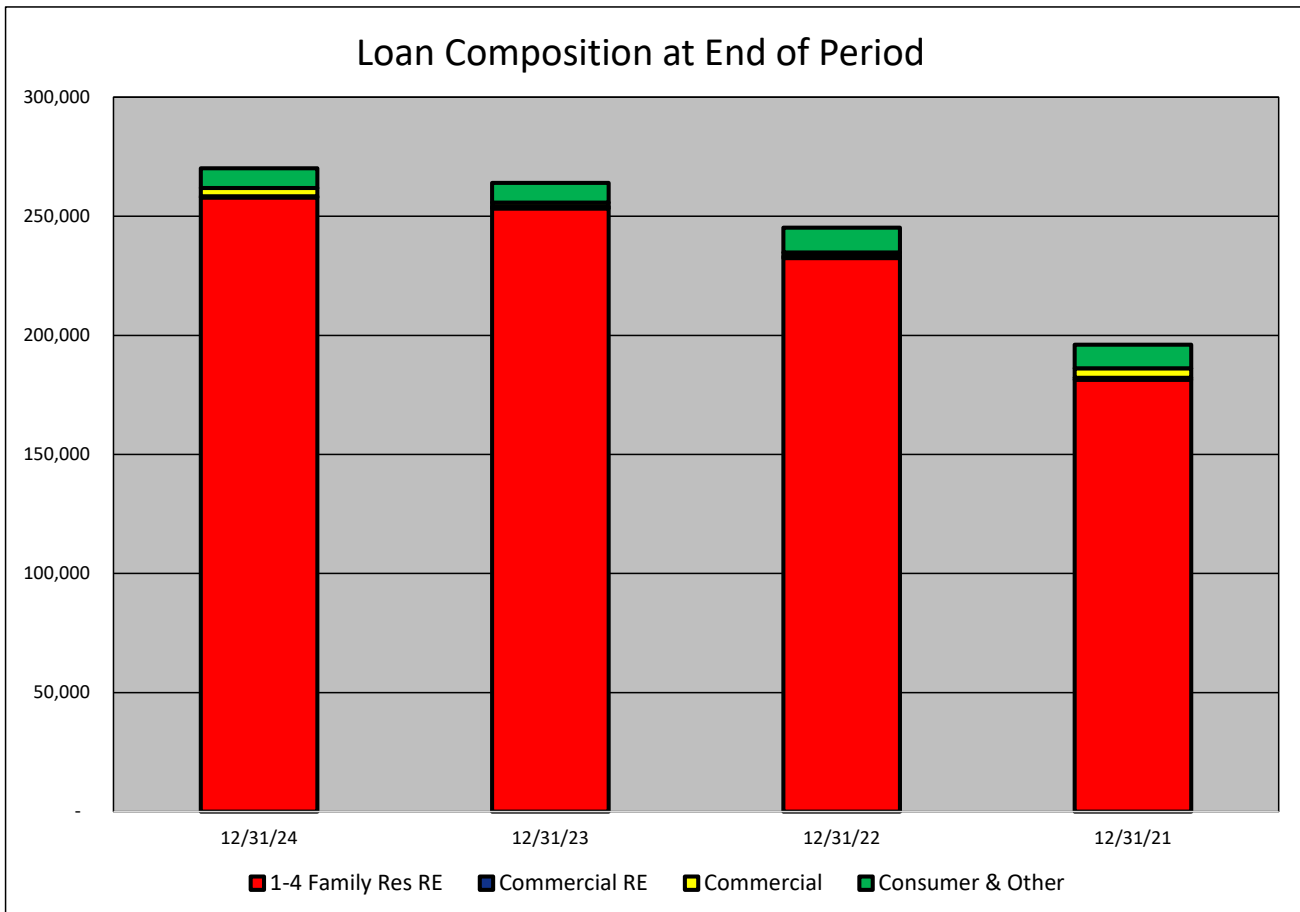
SECURITIES COMPOSITION - Desjardins Bank, National Association
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	21,987	23,877	25,818	23,895	(1,890)	(7.92)
Equities	-	-	-	-	-	NA
Agency	301	424	722	1,397	(123)	(29.01)
Other	-	-	-	-	-	NA
Total Securities	22,288	24,301	26,540	25,292	(2,013)	(8.28)



LOAN PORTFOLIO COMPOSITION - Desjardins Bank, National Association
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	257,932	253,335	232,426	181,357	4,597	1.81
Commercial RE	476	647	723	859	(171)	(26.43)
Commercial	3,451	1,720	1,660	3,955	1,731	100.64
Consumer & Other	8,338	8,356	10,411	9,922	(18)	(0.22)
Loans, Net	270,197	264,058	245,220	196,093	6,139	2.32



LOAN PORTFOLIO QUALITY - Desjardins Bank, National Association
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

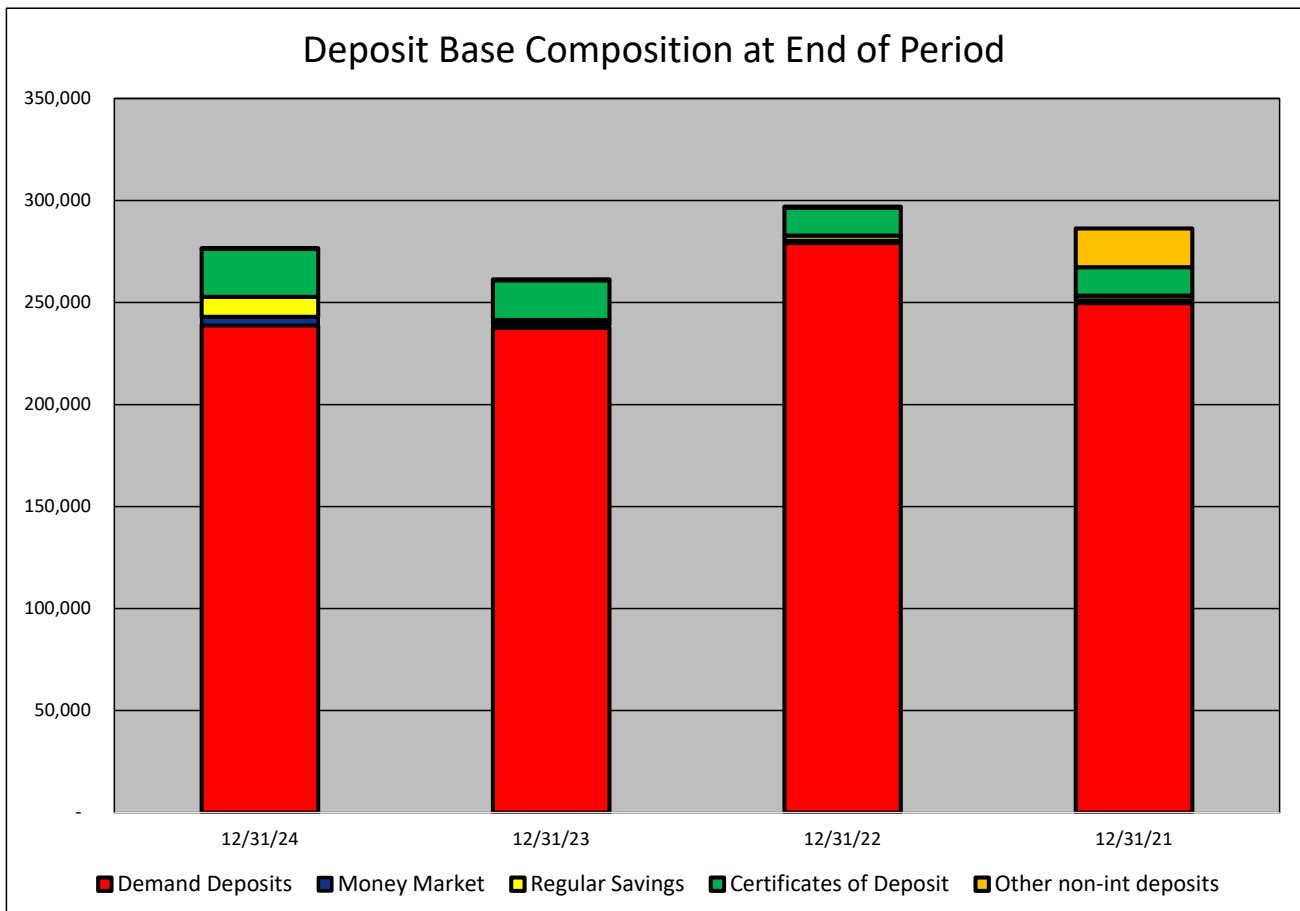
Beginning Balance	2,684	2,579	2,409	2,374	105	4.07
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	83	105	170	35	(22)	(20.95)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>2,767</u>	<u>2,684</u>	<u>2,579</u>	<u>2,409</u>	<u>83</u>	<u>3.09</u>

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	87	292	-	-	(205)	(70.21)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>87</u>	<u>292</u>	<u>-</u>	<u>-</u>	<u>(205)</u>	<u>(70.21)</u>

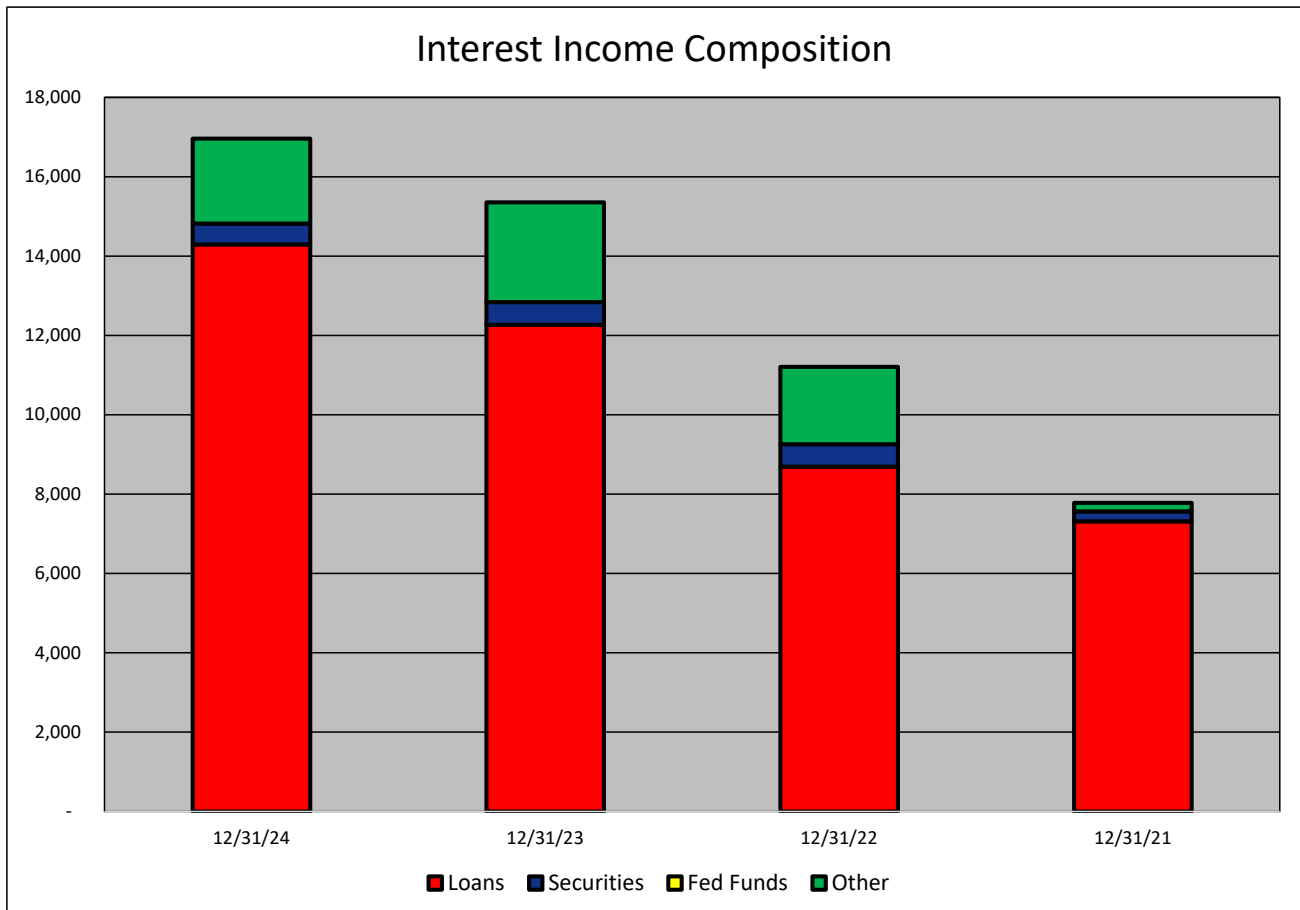
DEPOSIT BASE COMPOSITION - Desjardins Bank, National Association
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	238,782	237,529	279,129	249,695	1,253	0.53
Money Market	4,185	1,970	1,197	1,367	2,215	112.44
Regular Savings	9,846	1,930	2,481	2,275	7,916	410.16
Certificates of Deposit	23,535	19,461	13,626	13,950	4,074	20.93
Other non-int deposits	297	470	555	19,024	(173)	(36.81)
Total Deposits	276,645	261,360	296,988	286,311	15,285	5.85



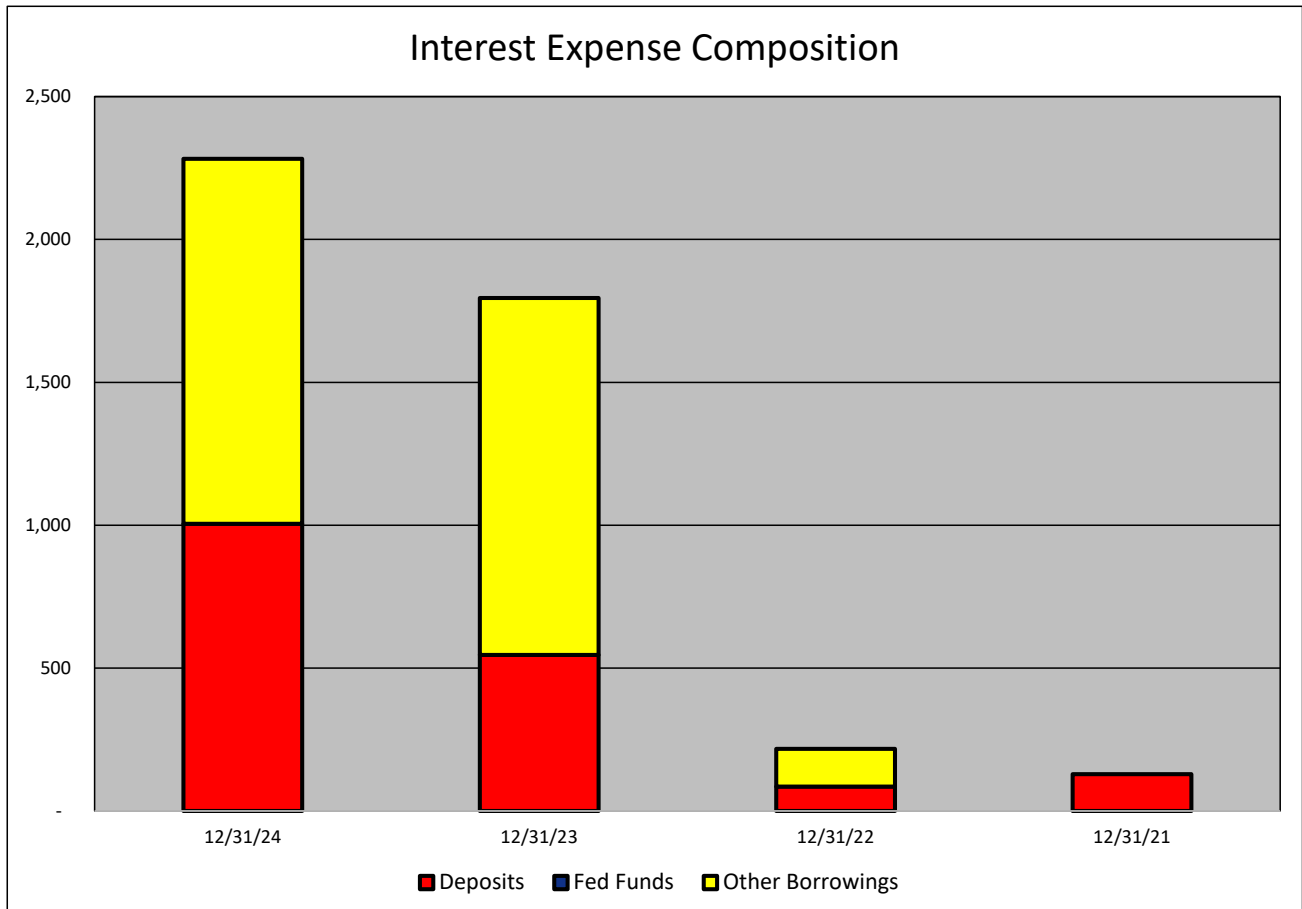
INTEREST INCOME COMPOSITION- Desjardins Bank, National Association
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	14,294	12,268	8,695	7,311	2,026	16.51
Securities	526	574	565	253	(48)	(8.36)
Fed Funds	-	-	-	-	-	NA
Other	2,141	2,510	1,950	214	(369)	(14.70)
Total Int Income	16,961	15,352	11,210	7,778	1,609	10.48



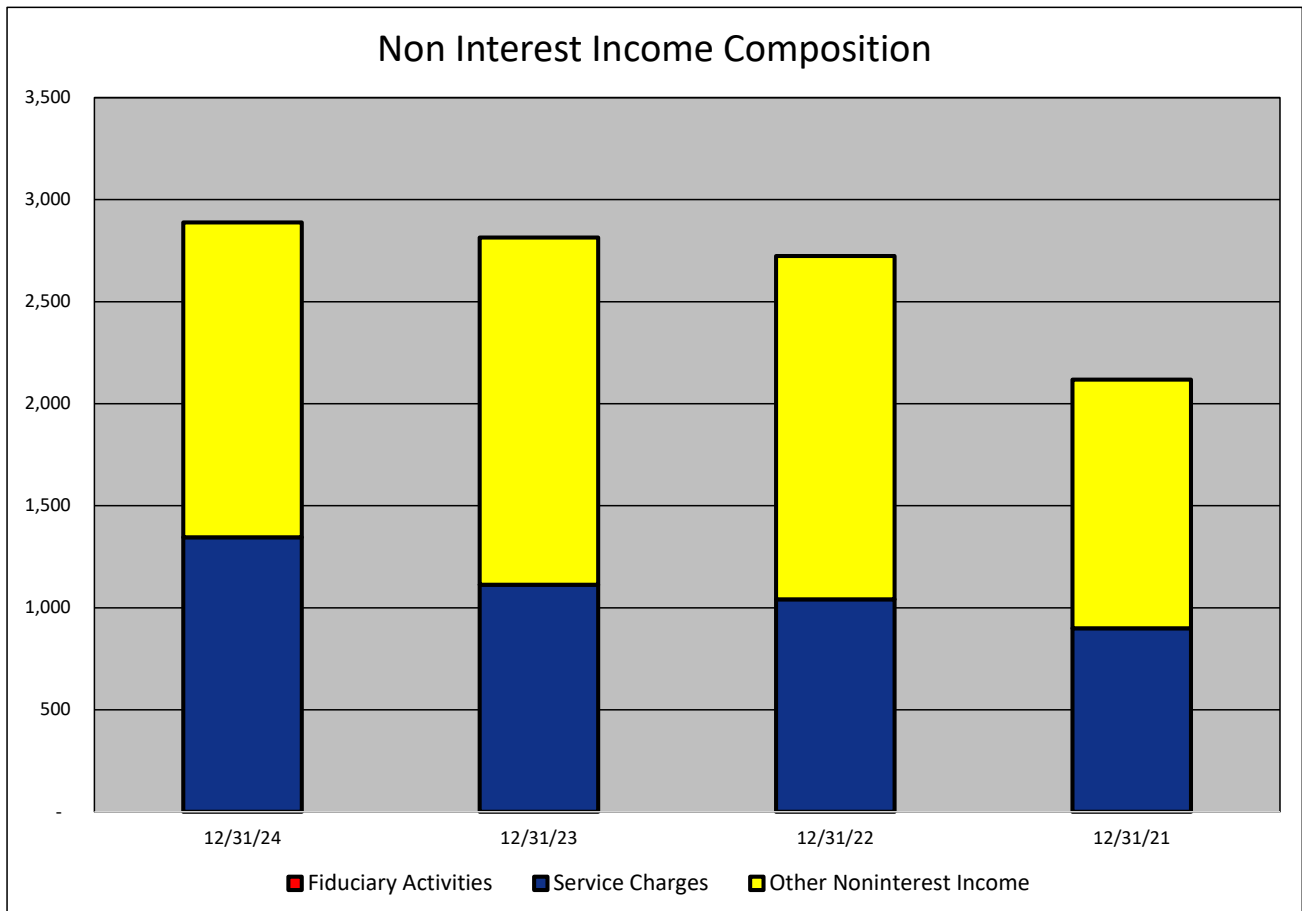
INTEREST EXPENSE COMPOSITION- Desjardins Bank, National Association
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	1,005	546	85	129	459	84.07
Fed Funds	-	-	-	-	-	NA
Other Borrowings	1,277	1,249	132	-	28	2.24
Total Int Expense	2,282	1,795	217	129	487	27.13



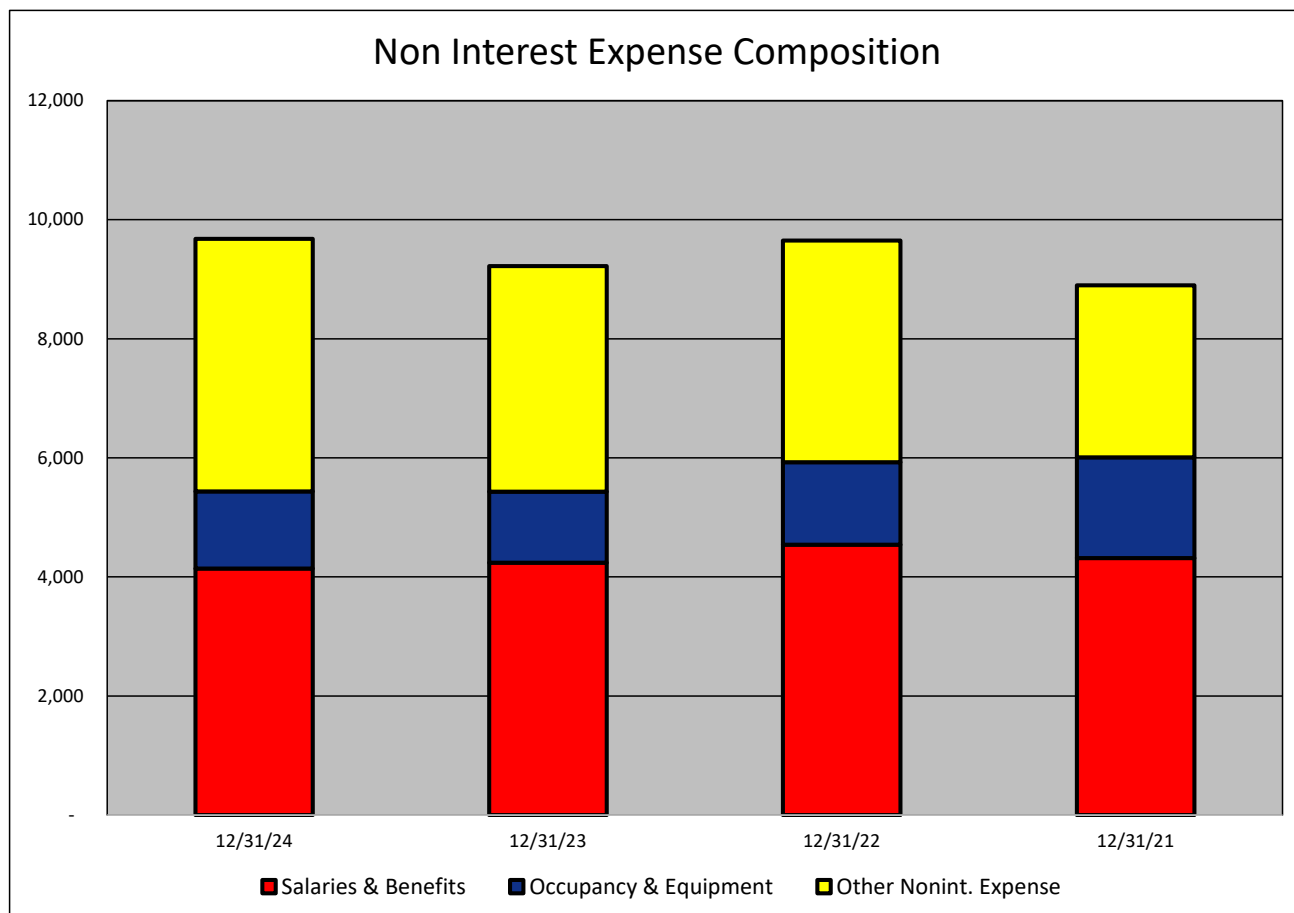
NONINTEREST INCOME COMPOSITION- Desjardins Bank, National Association
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	1,345	1,113	1,041	899	232	20.84
Other Noninterest Income	1,543	1,701	1,683	1,219	(158)	(9.29)
Total Nonint. Income	2,888	2,814	2,724	2,118	74	2.63



NONINTEREST EXPENSE COMPOSITION- Desjardins Bank, National Association
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	4,140	4,237	4,540	4,317	(97)	(2.29)
Occupancy & Equipment	1,296	1,197	1,388	1,692	99	8.27
Other Nonint. Expense	4,241	3,788	3,721	2,890	453	11.96
Total Nonint. Expense	9,677	9,222	9,649	8,899	455	4.93



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Evermore Bank	196,112	99,105	97.88
Locality Bank	281,204	192,120	46.37
Anchor Bank	451,731	319,832	41.24
Paradise Bank	412,953	327,341	26.15
Optimumbank	932,739	791,052	17.91
Cypress Bank & Trust	166,010	146,276	13.49
Natbank, National Association	233,784	213,923	9.28
Bank Of Belle Glade	142,540	132,308	7.73
Community Bank Of The South	265,586	249,597	6.41
Seacoast National Bank	15,167,038	14,571,868	4.08
Desjardins Bank, National Association	353,967	343,735	2.98
Marine Bank & Trust Company	645,900	654,321	(1.29)
American National Bank	422,572	452,199	(6.55)

Select Peer Average	1,513,241	1,422,591	20.44
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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	139,574	75,115	85.81
Locality Bank	208,742	130,699	59.71
Anchor Bank	350,873	263,502	33.16
Cypress Bank & Trust	99,996	76,621	30.51
Paradise Bank	295,052	236,258	24.89
Optimumbank	803,644	678,776	18.40
Bank Of Belle Glade	63,063	56,091	12.43
Natbank, National Association	192,983	176,072	9.60
Seacoast National Bank	10,317,227	10,067,331	2.48
Community Bank Of The South	73,519	71,758	2.45
Desjardins Bank, National Association	270,197	264,058	2.32
Marine Bank & Trust Company	448,765	453,520	(1.05)
American National Bank	312,410	329,198	(5.10)

Select Peer Average	1,044,311	990,692	21.20
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

CAPITAL RATIOS
For the year ended December 31, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Evermore Bank	19.48	20.39	26.69	27.66	26.69
Natbank, National Association	18.96	18.95	36.97	38.22	36.97
Desjardins Bank, National Association	17.20	17.91	0.00	0.00	0.00
American National Bank	12.89	14.66	17.94	18.56	17.94
Locality Bank	11.39	11.66	0.00	0.00	0.00
Optimumbank	10.88	10.91	0.00	0.00	0.00
Seacoast National Bank	14.38	10.66	14.13	15.30	14.13
Anchor Bank	9.39	10.22	0.00	0.00	0.00
Cypress Bank & Trust	10.86	10.20	0.00	0.00	0.00
Bank Of Belle Glade	7.48	9.65	0.00	0.00	0.00
Marine Bank & Trust Company	6.56	9.13	14.07	15.32	14.07
Community Bank Of The South	6.87	9.08	21.86	22.82	21.86
Paradise Bank	6.96	8.69	12.16	13.11	12.16

Select Peer Average	11.79	12.47	11.06	11.61	11.06
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the year ended December 31, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	104.39	82.55	1.74
Optimumbank	103.78	86.16	2.81
Anchor Bank	102.39	77.67	5.52
Desjardins Bank, National Association	97.67	76.33	6.30
Evermore Bank	89.82	71.17	4.01
American National Bank	86.72	73.93	13.73
Locality Bank	85.91	74.23	4.11
Seacoast National Bank	84.24	68.02	18.96
Marine Bank & Trust Company	78.87	69.48	22.82
Paradise Bank	77.34	71.45	10.64
Cypress Bank & Trust	71.16	60.23	16.77
Bank Of Belle Glade	47.95	44.24	26.09
Community Bank Of The South	30.11	27.68	31.83

Select Peer Average	81.57	67.93	12.72
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the year ended December 31, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	396,427	3.03	43.02
Desjardins Bank, National Association	337,348	1.93	11.28
Optimumbank	931,488	1.51	16.23
Bank Of Belle Glade	132,875	1.05	13.55
American National Bank	447,338	0.94	7.77
Community Bank Of The South	253,188	0.86	12.24
Seacoast National Bank	15,134,426	0.82	5.78
Anchor Bank	369,276	0.66	6.67
Marine Bank & Trust Company	668,411	0.49	7.77
Cypress Bank & Trust	168,456	0.28	2.64
Natbank, National Association	223,321	0.12	0.61
Evermore Bank	155,991	0.00	0.01
Locality Bank	220,542	(0.09)	(0.64)

Select Peer Average	1,495,314	0.89	9.76
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the year ended December 31, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.50	1.46	46.30	12.78
Paradise Bank	1.29	2.23	52.99	8.98
Desjardins Bank, National Association	0.86	2.01	55.09	7.22
American National Bank	0.22	1.65	59.77	12.81
Community Bank Of The South	0.17	1.57	59.78	14.75
Bank Of Belle Glade	0.23	1.99	60.59	8.91
Seacoast National Bank	0.57	1.66	64.53	10.25
Anchor Bank	0.35	2.13	69.54	9.41
Marine Bank & Trust Company	0.30	1.75	72.88	9.10
Evermore Bank	0.16	3.29	89.92	7.26
Cypress Bank & Trust	6.01	2.25	93.37	2.86
Natbank, National Association	0.31	3.92	96.15	5.20
Locality Bank	0.37	3.77	106.23	7.60

Select Peer Average	0.87	2.28	71.32	9.01
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

ASSET QUALITY RATIOS
For the year ended December 31, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
American National Bank	0.67	0.00	0.00	0.00
Bank Of Belle Glade	0.71	0.00	0.00	0.00
Community Bank Of The South	1.30	0.00	0.00	0.00
Cypress Bank & Trust	1.27	0.00	0.00	0.00
Evermore Bank	0.98	0.00	0.00	0.00
Marine Bank & Trust Company	1.54	0.00	0.00	0.00
Desjardins Bank, National Association	1.02	0.03	0.02	0.14
Natbank, National Association	0.71	0.22	0.18	0.94
Anchor Bank	0.58	0.29	0.22	2.26
Paradise Bank	1.00	0.30	0.22	2.82
Locality Bank	1.53	0.54	0.40	3.20
Optimumbank	1.08	0.77	0.66	5.63
Seacoast National Bank	1.34	0.92	0.67	6.22

Select Peer Average	1.06	0.24	0.18	1.63
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2024

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Optimumbank	1.50	2.09	6.56	0.37	2.44
Cypress Bank & Trust	1.32	8.56	6.21	16.47	0.00
Seacoast National Bank	1.13	1.55	0.48	4.19	14.68
Natbank, National Association	0.91	12.78	0.11	0.00	1.74
Bank Of Belle Glade	0.88	27.62	0.00	6.39	19.70
American National Bank	0.65	1.67	5.09	0.00	13.73
Evermore Bank	0.64	23.35	0.00	0.00	4.01
Locality Bank	0.64	19.87	0.00	0.00	4.11
Community Bank Of The South	0.62	36.39	0.00	0.00	31.83
Anchor Bank	0.59	12.11	0.00	2.78	2.73
Marine Bank & Trust Company	0.50	3.80	0.00	0.31	22.51
Desjardins Bank, National Association	0.49	16.14	0.00	6.30	0.00
Paradise Bank	0.40	9.70	0.00	0.00	10.64

Select Peer Average	0.79	13.51	1.42	2.83	9.86
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Optimumbank	85.23	0.51	0.00	0.00
Natbank, National Association	81.96	1.38	0.00	0.00
Anchor Bank	77.22	2.54	0.00	0.00
Desjardins Bank, National Association	75.55	0.35	0.00	0.00
American National Bank	73.43	0.07	0.00	0.00
Locality Bank	73.10	0.76	0.00	0.02
Paradise Bank	70.73	5.10	0.00	0.36
Evermore Bank	69.80	1.04	0.00	0.00
Marine Bank & Trust Company	68.41	1.44	0.00	0.00
Seacoast National Bank	67.00	0.97	0.04	5.31
Cypress Bank & Trust	59.47	3.35	0.00	0.08
Bank Of Belle Glade	43.93	0.46	0.00	0.00
Community Bank Of The South	27.32	0.94	0.00	0.00

Select Peer Average	67.17	1.45	0.00	0.44
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the year ended December 31, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	78.08	16.77	94.86	0.00	5.14
Natbank, National Association	61.26	38.74	100.00	0.00	0.00
Bank Of Belle Glade	43.01	56.99	100.00	0.00	0.00
Paradise Bank	30.95	69.05	100.00	0.00	0.00
American National Bank	30.93	69.07	100.00	0.00	0.00
Marine Bank & Trust Company	27.68	67.30	94.98	0.01	5.01
Seacoast National Bank	26.19	69.34	95.53	2.56	1.91
Cypress Bank & Trust	26.04	72.24	98.28	1.72	0.00
Optimumbank	25.97	67.96	93.94	0.00	6.06
Anchor Bank	25.84	58.42	84.26	0.00	15.74
Community Bank Of The South	22.91	77.09	100.00	0.00	0.00
Locality Bank	13.25	84.74	97.98	0.00	2.02
Evermore Bank	7.26	92.74	100.00	0.00	0.00

Select Peer Average	32.26	64.65	96.91	0.33	2.76
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the year ended December 31, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.81	3.35	5.77	92.82
Desjardins Bank, National Association	5.14	3.41	4.45	97.74
Natbank, National Association	5.28	3.86	4.16	98.37
Optimumbank	6.55	4.03	3.81	97.70
Evermore Bank	6.96	4.52	3.76	97.65
Locality Bank	6.74	4.38	3.57	98.73
Bank Of Belle Glade	4.49	2.16	3.43	100.12
Anchor Bank	6.02	3.89	3.38	95.37
Seacoast National Bank	5.35	3.16	3.22	89.60
Cypress Bank & Trust	5.52	3.55	3.08	92.03
American National Bank	5.20	3.60	2.99	97.36
Community Bank Of The South	4.72	2.47	2.87	94.85
Marine Bank & Trust Company	4.66	3.08	2.54	96.76

Select Peer Average	5.73	3.50	3.31	96.08
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