

# Marine Bank & Trust Company

Vero Beach, FL

Established

7/1/1997

## Florida Bank and Thrift Performance Report

### Table of Contents

<b>Title</b>	<b>Page</b>
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

#### FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Martha Zubia, Stephanie Flores, Joshua Koelsch, Krishna Reddy, Jacob Frantzen, Sander Maldonado, Brian Katz, Nicholas Singh

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)

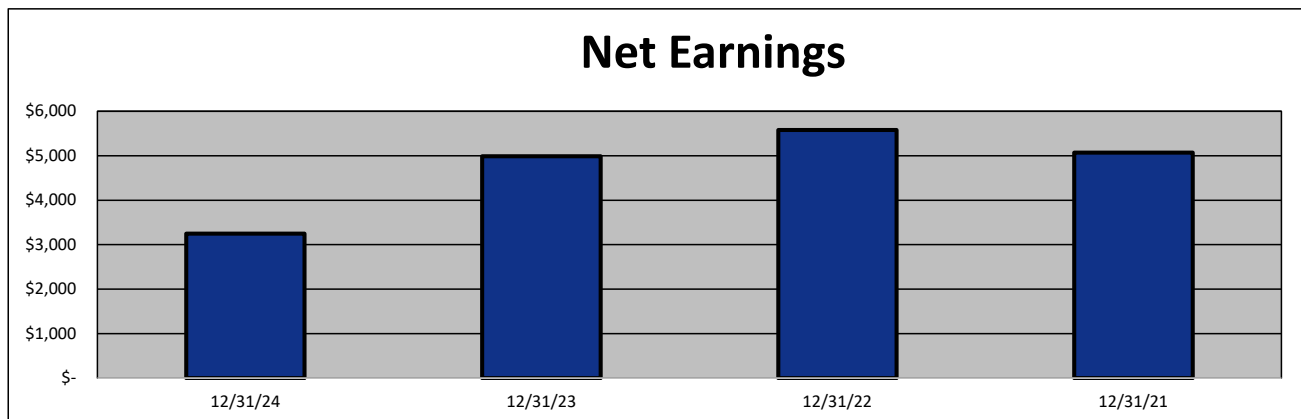
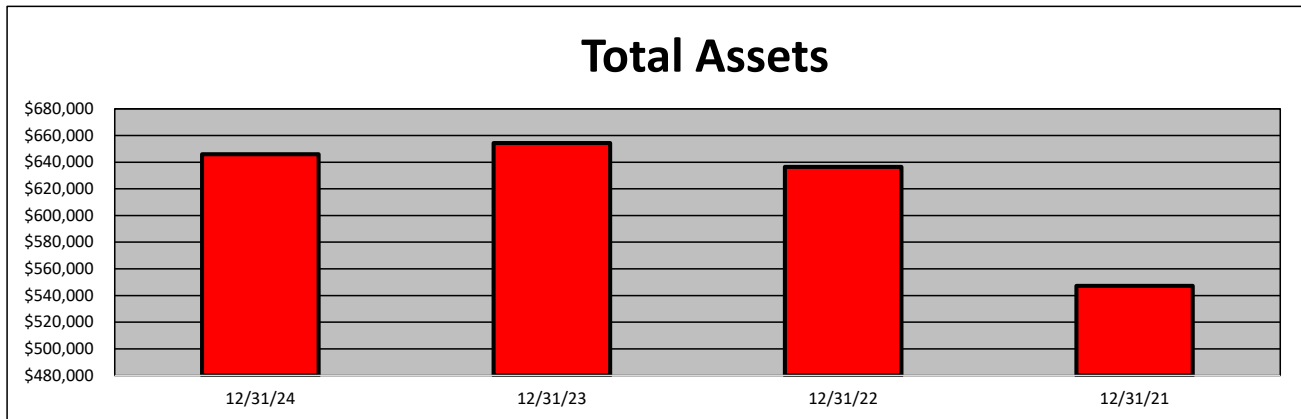
**EXECUTIVE SUMMARY - Marine Bank & Trust Company  
(Percentage)**

<b>Period Ending</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>12/31/21</b>	<b>State Avg.</b>	<b>Peer Avg.</b>
<b>CAPITAL RATIOS</b>						
Equity/Assets	6.56	6.26	4.78	7.76	10.71	11.79
Leverage Ratio	9.13	8.57	7.73	8.08	11.67	12.47
Tier 1 Cap/Risk Based Assets	14.07	13.31	11.77	13.23	15.53	11.06
Risk Based Ratio	15.32	14.56	13.03	14.49	16.34	11.61
Common Equity Tier 1 Capital Ratio	14.07	13.31	11.77	13.23	15.48	11.06
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	78.87	77.69	73.36	65.65	74.93	81.57
Loans/Assets	69.48	69.31	66.66	60.36	63.48	67.93
Securities/Assets	22.82	24.68	26.74	18.97	19.42	12.72
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.49	0.75	0.92	1.04	(0.10)	0.89
Return on Avg Equity	7.77	14.34	17.20	14.59	9.28	9.76
Nonint Income/Avg Assets	0.30	0.29	0.37	0.57	0.79	0.87
Net Overhead Ratio	1.75	1.71	1.87	1.93	2.99	2.28
Efficiency Ratio	72.88	63.86	61.04	62.32	70.68	71.32
Assets (per million) per Employee	9.10	9.09	8.26	7.02	10.47	9.01
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.54	1.44	1.39	1.37	1.25	1.06
Nonperforming Loans/Total Loans	0.00	0.33	0.34	0.46	0.52	0.24
Nonperforming Assets/Total Assets	0.00	0.23	0.23	0.28	0.36	0.18
Adjusted Texas Ratio	0.00	3.15	4.01	3.26	3.66	1.63
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.66	4.33	3.59	3.75	5.44	5.73
Cost of funds	3.08	2.28	0.35	0.14	3.04	3.50
Net interest margin	2.54	2.88	3.38	3.66	2.91	3.31
Avg Earning Assets/Avg Assets	96.76	96.66	95.42	93.16	95.35	96.08

**SELECTED FINANCIAL DATA - Marine Bank & Trust Company**  
(Dollars in Thousands)

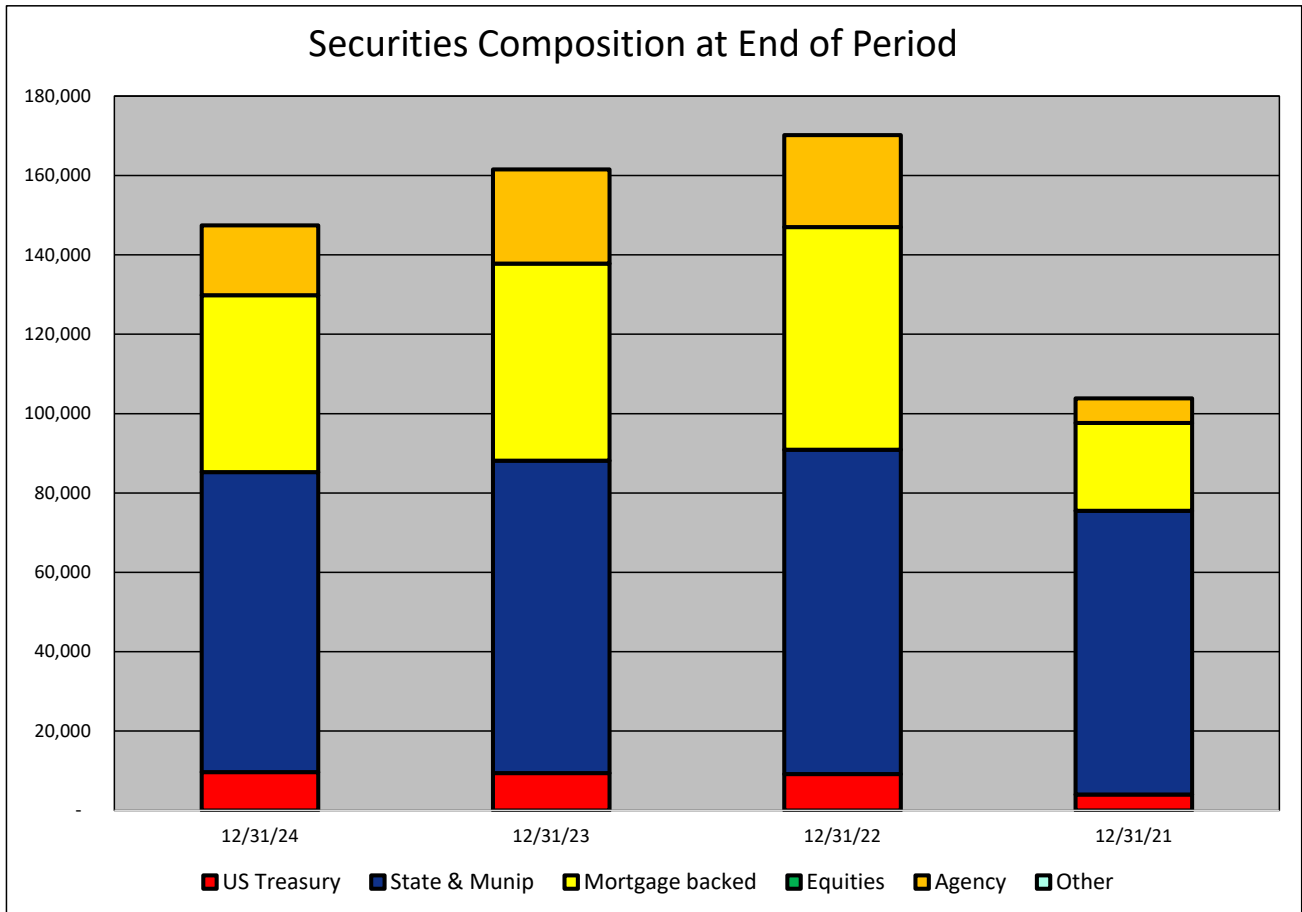
<b>As of:</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>12/31/21</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	645,900	654,321	636,370	547,293	(8,421)	(1.29)
Cash and Equivalents	27,712	18,030	19,157	100,130	9,682	53.70
Securities	147,392	161,517	170,173	103,823	(14,125)	(8.75)
Loans, net	448,765	453,520	424,175	330,346	(4,755)	(1.05)
Deposit Accounts	569,029	583,754	578,220	503,203	(14,725)	(2.52)
Fed Funds & Repos	45	-	-	-	45	NA
Total Equity	42,371	40,928	30,389	42,494	1,443	3.53

<b>Period Ending</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>12/31/21</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	3,249	4,987	5,579	5,068	(1,738)	(34.85)
Interest Income	30,124	28,011	20,887	17,044	2,113	7.54
Interest Expense	13,717	9,417	1,231	410	4,300	45.66
Net Interest Income	16,407	18,594	19,656	16,634	(2,187)	(11.76)
Prov for Credit Losses	375	650	1,350	780	(275)	(42.31)
Noninterest income	2,004	1,943	2,231	2,785	61	3.14
Gain on Sale of Securities	-	4	-	-	(4)	(100.00)
Noninterest Expense	13,691	13,372	13,597	12,180	319	2.39
Net Operating Income	4,345	6,515	6,940	6,459	(2,170)	(33.31)
Income Taxes	1,096	1,532	1,361	1,391	(436)	(28.46)



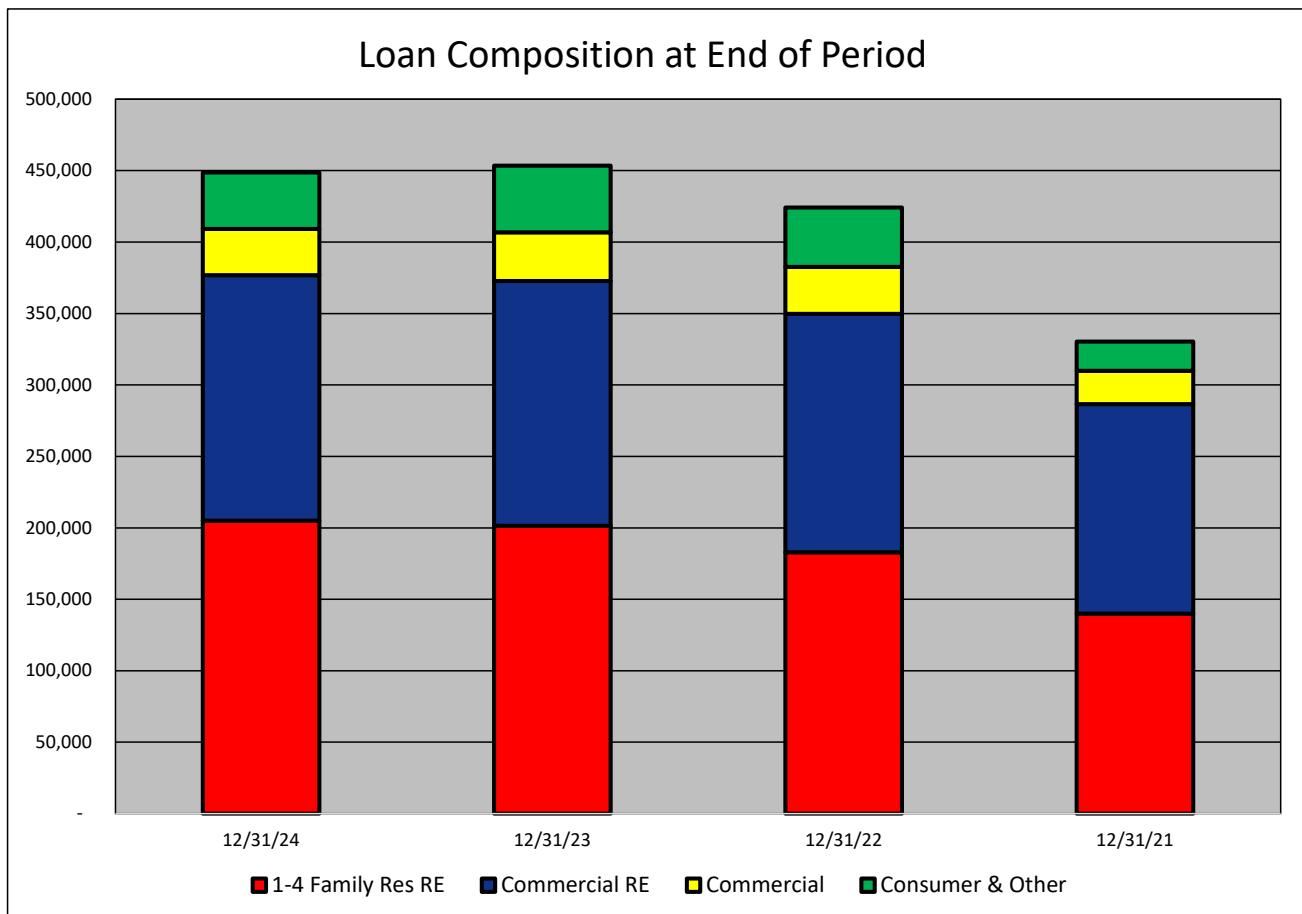
**SECURITIES COMPOSITION - Marine Bank & Trust Company**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	9,697	9,418	9,197	4,002	279	2.96
State & Munip	75,563	78,723	81,678	71,534	(3,160)	(4.01)
Mortgage backed	44,563	49,642	56,094	22,117	(5,079)	(10.23)
Equities	-	-	-	-	-	NA
Agency	17,569	23,734	23,204	6,170	(6,165)	(25.98)
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>147,392</b>	<b>161,517</b>	<b>170,173</b>	<b>103,823</b>	<b>(14,125)</b>	<b>(8.75)</b>



**LOAN PORTFOLIO COMPOSITION - Marine Bank & Trust Company**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	205,002	201,463	182,898	140,039	3,539	1.76
Commercial RE	171,832	171,330	166,954	146,591	502	0.29
Commercial	32,359	34,026	32,775	23,332	(1,667)	(4.90)
Consumer & Other	39,572	46,701	41,548	20,384	(7,129)	(15.27)
<b>Loans, Net</b>	<b>448,765</b>	<b>453,520</b>	<b>424,175</b>	<b>330,346</b>	<b>(4,755)</b>	<b>(1.05)</b>



**LOAN PORTFOLIO QUALITY - Marine Bank & Trust Company**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

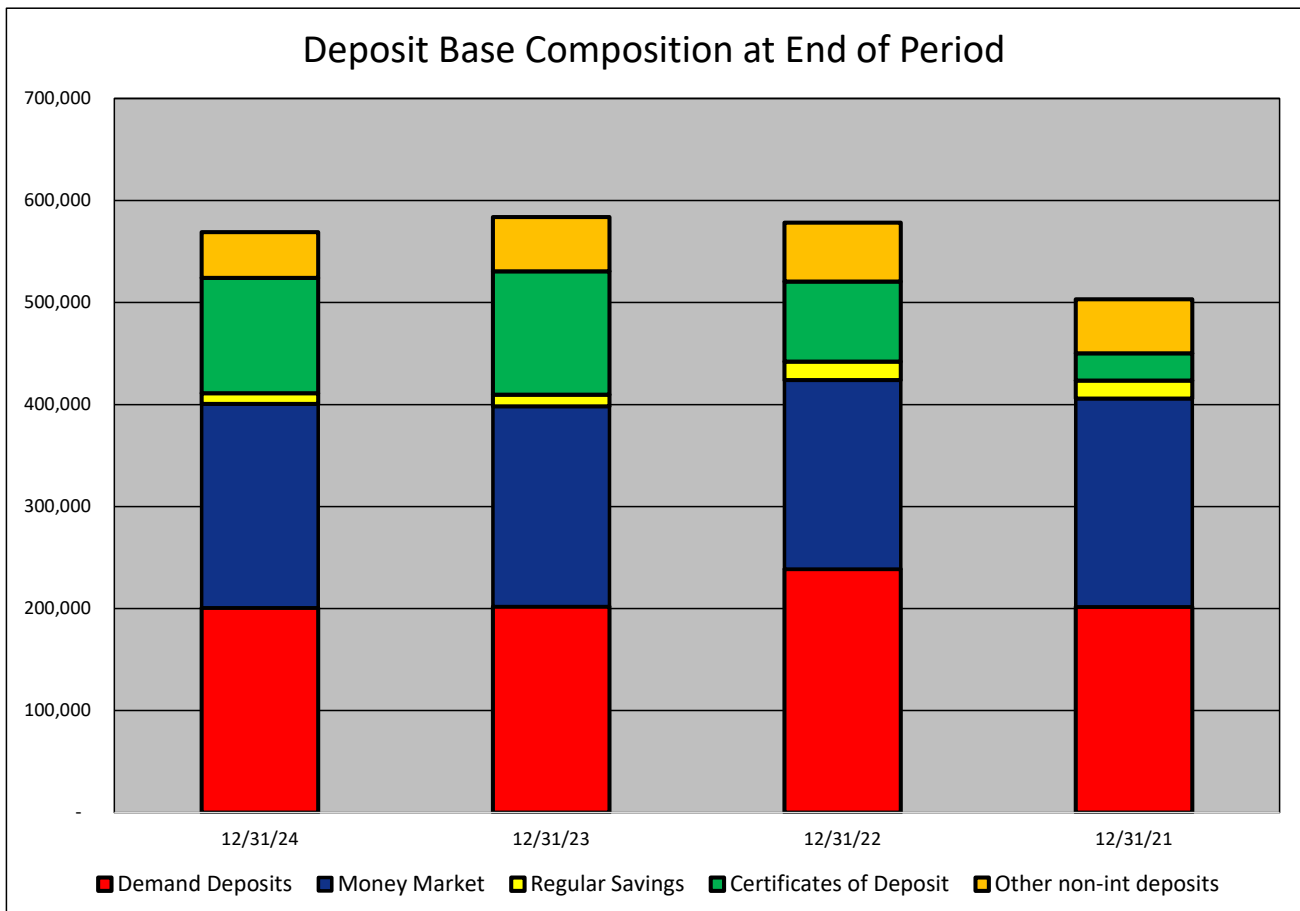
Beginning Balance	6,533	5,883	4,533	3,637	650	11.05
Total Recoveries	-	-	-	116	-	NA
Total Charge-offs	18	-	-	-	18	NA
Provision Expense	375	650	1,350	780	(275)	(42.31)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>6,890</u>	<u>6,533</u>	<u>5,883</u>	<u>4,533</u>	<u>357</u>	<u>5.46</u>

**NON-PERFORMING ASSETS:**

Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	1,497	1,453	1,535	(1,497)	(100.00)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>-</u>	<u>1,497</u>	<u>1,453</u>	<u>1,535</u>	<u>(1,497)</u>	<u>(100.00)</u>

**DEPOSIT BASE COMPOSITION - Marine Bank & Trust Company**  
(Dollars in Thousands)

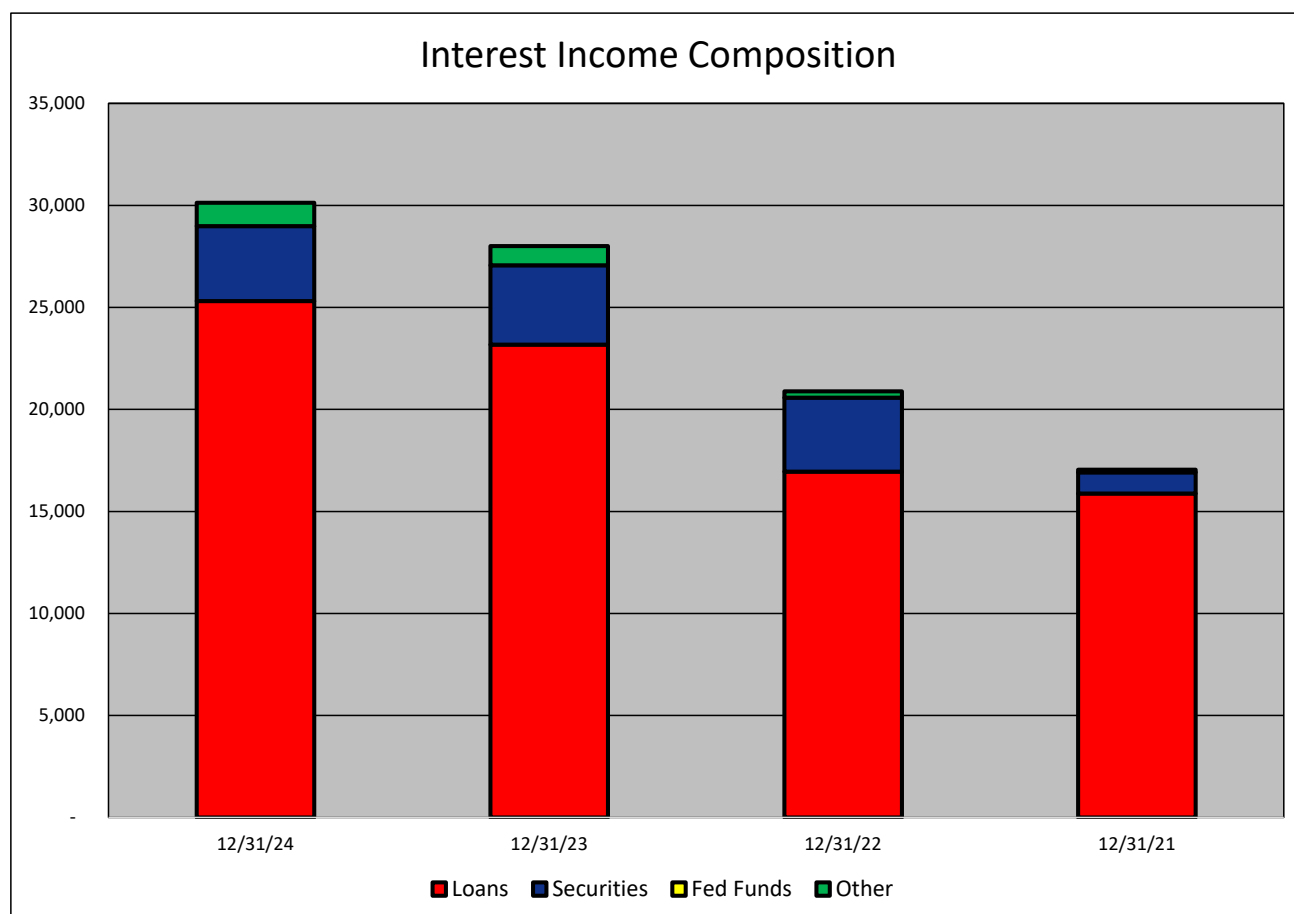
As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>DEPOSIT BASE CATEGORY:</b>						
Demand Deposits	200,783	201,836	238,633	201,807	(1,053)	(0.52)
Money Market	199,730	196,342	185,335	203,937	3,388	1.73
Regular Savings	10,639	11,521	18,184	17,682	(882)	(7.66)
Certificates of Deposit	112,936	120,796	78,493	26,895	(7,860)	(6.51)
Other non-int deposits	44,941	53,259	57,575	52,882	(8,318)	(15.62)
<b>Total Deposits</b>	<b>569,029</b>	<b>583,754</b>	<b>578,220</b>	<b>503,203</b>	<b>(14,725)</b>	<b>(2.52)</b>





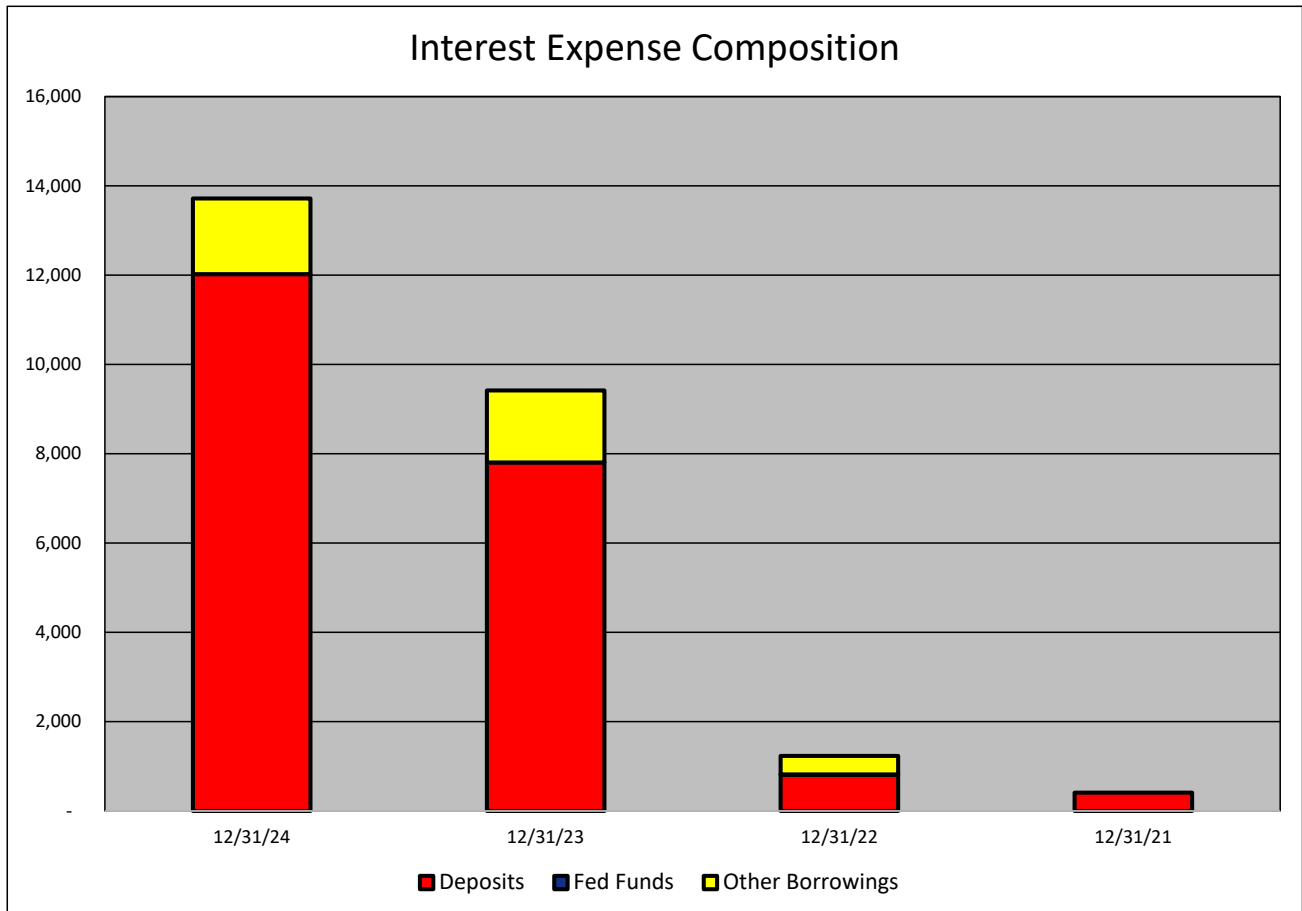
**INTEREST INCOME COMPOSITION- Marine Bank & Trust Company**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	25,315	23,172	16,951	15,882	2,143	9.25
Securities	3,665	3,893	3,622	1,037	(228)	(5.86)
Fed Funds	-	-	-	-	-	NA
Other	1,144	946	314	125	198	20.93
<b>Total Int Income</b>	<b>30,124</b>	<b>28,011</b>	<b>20,887</b>	<b>17,044</b>	<b>2,113</b>	<b>7.54</b>



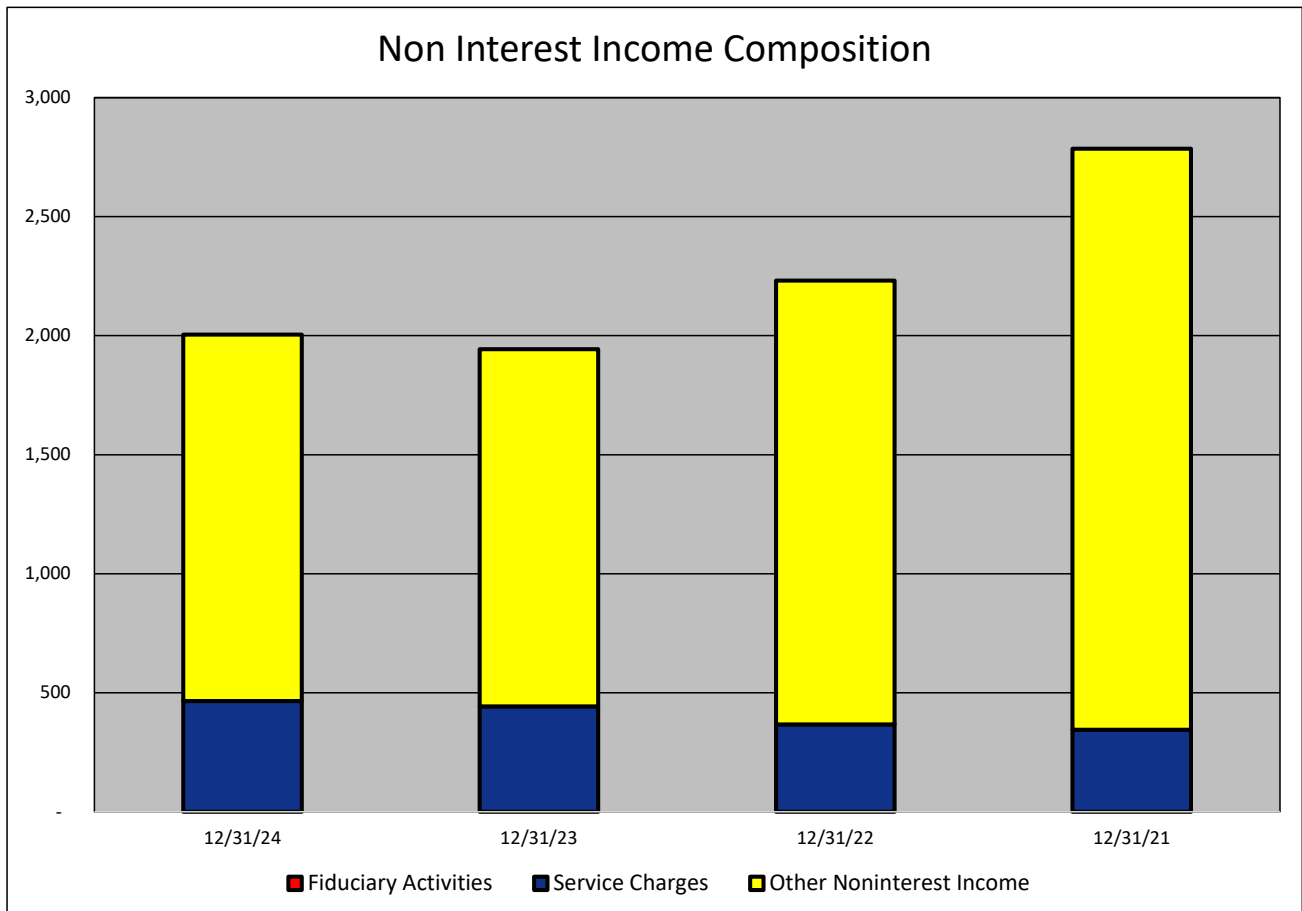
**INTEREST EXPENSE COMPOSITION- Marine Bank & Trust Company**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	12,024	7,805	816	410	4,219	54.06
Fed Funds	-	-	1	-	-	NA
Other Borrowings	1,693	1,612	414	-	81	5.02
<b>Total Int Expense</b>	<b>13,717</b>	<b>9,417</b>	<b>1,231</b>	<b>410</b>	<b>4,300</b>	<b>45.66</b>



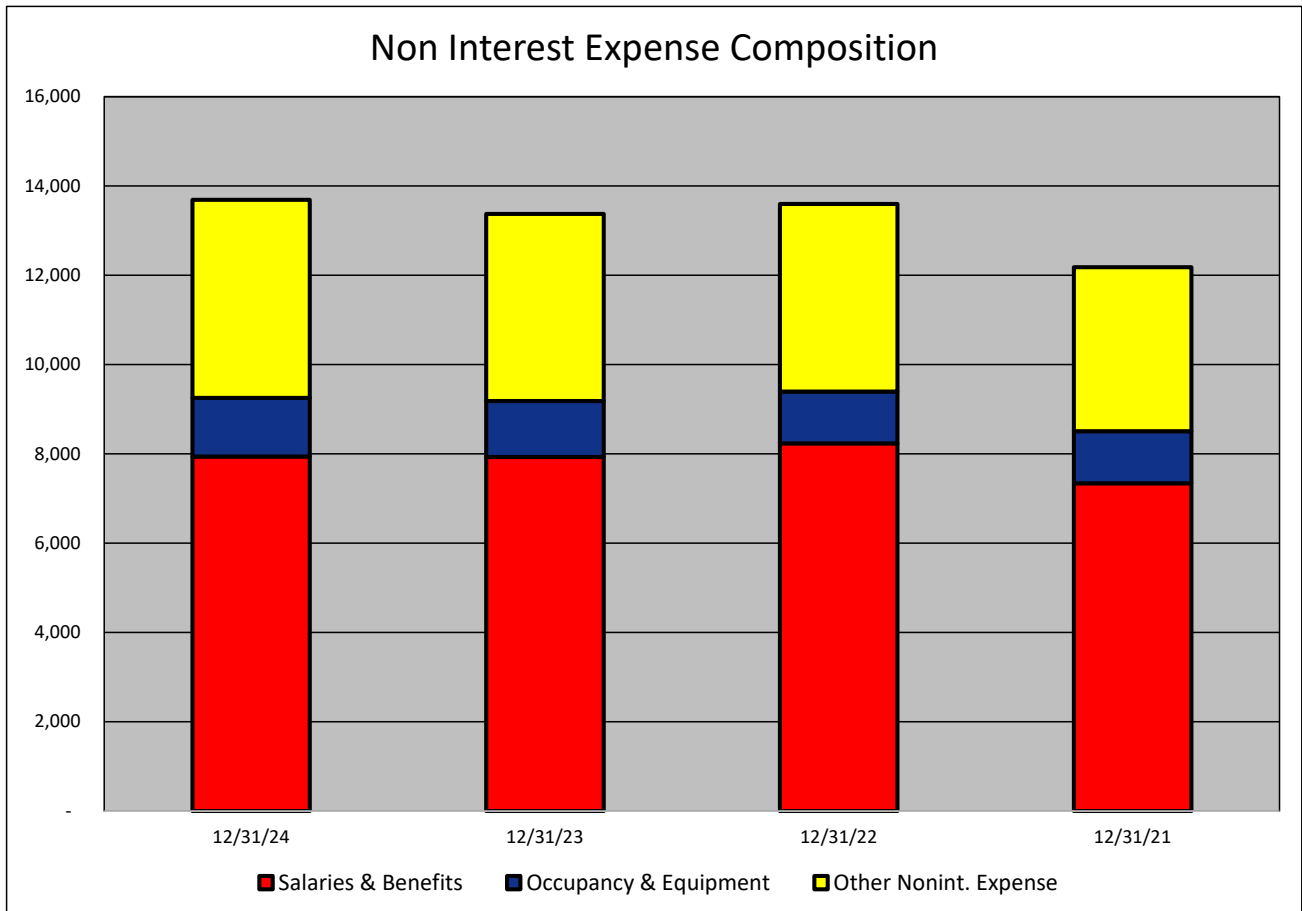
**NONINTEREST INCOME COMPOSITION- Marine Bank & Trust Company**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	465	443	367	345	22	4.97
Other Noninterest Income	1,539	1,500	1,864	2,440	39	2.60
<b>Total Nonint. Income</b>	<b>2,004</b>	<b>1,943</b>	<b>2,231</b>	<b>2,785</b>	<b>61</b>	<b>3.14</b>



**NONINTEREST EXPENSE COMPOSITION- Marine Bank & Trust Company**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	7,941	7,927	8,234	7,340	14	0.18
Occupancy & Equipment	1,313	1,254	1,164	1,166	59	4.70
Other Nonint. Expense	4,437	4,191	4,199	3,674	246	5.87
<b>Total Nonint. Expense</b>	<b>13,691</b>	<b>13,372</b>	<b>13,597</b>	<b>12,180</b>	<b>319</b>	<b>2.39</b>



**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	<b>97.88</b>
Locality Bank	281,204	192,120	<b>46.37</b>
Anchor Bank	451,731	319,832	<b>41.24</b>
Paradise Bank	412,953	327,341	<b>26.15</b>
Optimumbank	932,739	791,052	<b>17.91</b>
Cypress Bank & Trust	166,010	146,276	<b>13.49</b>
Natbank, National Association	233,784	213,923	<b>9.28</b>
Bank Of Belle Glade	142,540	132,308	<b>7.73</b>
Community Bank Of The South	265,586	249,597	<b>6.41</b>
Seacoast National Bank	15,167,038	14,571,868	<b>4.08</b>
Desjardins Bank, National Association	353,967	343,735	<b>2.98</b>
Marine Bank & Trust Company	645,900	654,321	<b>(1.29)</b>
American National Bank	422,572	452,199	<b>(6.55)</b>

<b>Select Peer Average</b>	1,513,241	1,422,591	20.44
----------------------------	-----------	-----------	-------

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

<b>Select Peer Average</b>	1,044,311	990,692	21.20
----------------------------	-----------	---------	-------

**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	<b>20.39</b>	26.69	27.66	26.69
Natbank, National Association	18.96	<b>18.95</b>	36.97	38.22	36.97
Desjardins Bank, National Association	17.20	<b>17.91</b>	0.00	0.00	0.00
American National Bank	12.89	<b>14.66</b>	17.94	18.56	17.94
Locality Bank	11.39	<b>11.66</b>	0.00	0.00	0.00
Optimumbank	10.88	<b>10.91</b>	0.00	0.00	0.00
Seacoast National Bank	14.38	<b>10.66</b>	14.13	15.30	14.13
Anchor Bank	9.39	<b>10.22</b>	0.00	0.00	0.00
Cypress Bank & Trust	10.86	<b>10.20</b>	0.00	0.00	0.00
Bank Of Belle Glade	7.48	<b>9.65</b>	0.00	0.00	0.00
Marine Bank & Trust Company	6.56	<b>9.13</b>	14.07	15.32	14.07
Community Bank Of The South	6.87	<b>9.08</b>	21.86	22.82	21.86
Paradise Bank	6.96	<b>8.69</b>	12.16	13.11	12.16

<b>Select Peer Average</b>	11.79	12.47	11.06	11.61	11.06
----------------------------	-------	-------	-------	-------	-------

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

<b>Select Peer Average</b>	81.57	67.93	12.72
----------------------------	-------	-------	-------



**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	<b>3.03</b>	43.02
Desjardins Bank, National Association	337,348	<b>1.93</b>	11.28
Optimumbank	931,488	<b>1.51</b>	16.23
Bank Of Belle Glade	132,875	<b>1.05</b>	13.55
American National Bank	447,338	<b>0.94</b>	7.77
Community Bank Of The South	253,188	<b>0.86</b>	12.24
Seacoast National Bank	15,134,426	<b>0.82</b>	5.78
Anchor Bank	369,276	<b>0.66</b>	6.67
Marine Bank & Trust Company	668,411	<b>0.49</b>	7.77
Cypress Bank & Trust	168,456	<b>0.28</b>	2.64
Natbank, National Association	223,321	<b>0.12</b>	0.61
Evermore Bank	155,991	<b>0.00</b>	0.01
Locality Bank	220,542	<b>(0.09)</b>	(0.64)

<b>Select Peer Average</b>	1,495,314	0.89	9.76
----------------------------	-----------	------	------

**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	<b>46.30</b>	12.78
Paradise Bank	1.29	2.23	<b>52.99</b>	8.98
Desjardins Bank, National Association	0.86	2.01	<b>55.09</b>	7.22
American National Bank	0.22	1.65	<b>59.77</b>	12.81
Community Bank Of The South	0.17	1.57	<b>59.78</b>	14.75
Bank Of Belle Glade	0.23	1.99	<b>60.59</b>	8.91
Seacoast National Bank	0.57	1.66	<b>64.53</b>	10.25
Anchor Bank	0.35	2.13	<b>69.54</b>	9.41
Marine Bank & Trust Company	0.30	1.75	<b>72.88</b>	9.10
Evermore Bank	0.16	3.29	<b>89.92</b>	7.26
Cypress Bank & Trust	6.01	2.25	<b>93.37</b>	2.86
Natbank, National Association	0.31	3.92	<b>96.15</b>	5.20
Locality Bank	0.37	3.77	<b>106.23</b>	7.60

<b>Select Peer Average</b>	0.87	2.28	71.32	9.01
----------------------------	------	------	-------	------

**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	<b>0.00</b>	0.00
Bank Of Belle Glade	0.71	0.00	<b>0.00</b>	0.00
Community Bank Of The South	1.30	0.00	<b>0.00</b>	0.00
Cypress Bank & Trust	1.27	0.00	<b>0.00</b>	0.00
Evermore Bank	0.98	0.00	<b>0.00</b>	0.00
<b>Marine Bank &amp; Trust Company</b>	<b>1.54</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Desjardins Bank, National Association	1.02	0.03	<b>0.02</b>	0.14
Natbank, National Association	0.71	0.22	<b>0.18</b>	0.94
Anchor Bank	0.58	0.29	<b>0.22</b>	2.26
Paradise Bank	1.00	0.30	<b>0.22</b>	2.82
Locality Bank	1.53	0.54	<b>0.40</b>	3.20
Optimumbank	1.08	0.77	<b>0.66</b>	5.63
Seacoast National Bank	1.34	0.92	<b>0.67</b>	6.22

<b>Select Peer Average</b>	1.06	0.24	0.18	1.63
----------------------------	------	------	------	------

**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	<b>1.50</b>	2.09	6.56	0.37	2.44
Cypress Bank & Trust	<b>1.32</b>	8.56	6.21	16.47	0.00
Seacoast National Bank	<b>1.13</b>	1.55	0.48	4.19	14.68
Natbank, National Association	<b>0.91</b>	12.78	0.11	0.00	1.74
Bank Of Belle Glade	<b>0.88</b>	27.62	0.00	6.39	19.70
American National Bank	<b>0.65</b>	1.67	5.09	0.00	13.73
Evermore Bank	<b>0.64</b>	23.35	0.00	0.00	4.01
Locality Bank	<b>0.64</b>	19.87	0.00	0.00	4.11
Community Bank Of The South	<b>0.62</b>	36.39	0.00	0.00	31.83
Anchor Bank	<b>0.59</b>	12.11	0.00	2.78	2.73
<b>Marine Bank &amp; Trust Company</b>	<b>0.50</b>	<b>3.80</b>	<b>0.00</b>	<b>0.31</b>	<b>22.51</b>
Desjardins Bank, National Association	<b>0.49</b>	16.14	0.00	6.30	0.00
Paradise Bank	<b>0.40</b>	9.70	0.00	0.00	10.64

<b>Select Peer Average</b>	0.79	13.51	1.42	2.83	9.86
----------------------------	------	-------	------	------	------

**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	<b>85.23</b>	0.51	0.00	0.00
Natbank, National Association	<b>81.96</b>	1.38	0.00	0.00
Anchor Bank	<b>77.22</b>	2.54	0.00	0.00
Desjardins Bank, National Association	<b>75.55</b>	0.35	0.00	0.00
American National Bank	<b>73.43</b>	0.07	0.00	0.00
Locality Bank	<b>73.10</b>	0.76	0.00	0.02
Paradise Bank	<b>70.73</b>	5.10	0.00	0.36
Evermore Bank	<b>69.80</b>	1.04	0.00	0.00
Marine Bank & Trust Company	<b>68.41</b>	1.44	0.00	0.00
Seacoast National Bank	<b>67.00</b>	0.97	0.04	5.31
Cypress Bank & Trust	<b>59.47</b>	3.35	0.00	0.08
Bank Of Belle Glade	<b>43.93</b>	0.46	0.00	0.00
Community Bank Of The South	<b>27.32</b>	0.94	0.00	0.00

<b>Select Peer Average</b>	67.17	1.45	0.00	0.44
----------------------------	-------	------	------	------

**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	<b>78.08</b>	16.77	94.86	0.00	5.14
Natbank, National Association	<b>61.26</b>	38.74	100.00	0.00	0.00
Bank Of Belle Glade	<b>43.01</b>	56.99	100.00	0.00	0.00
Paradise Bank	<b>30.95</b>	69.05	100.00	0.00	0.00
American National Bank	<b>30.93</b>	69.07	100.00	0.00	0.00
<b>Marine Bank &amp; Trust Company</b>	<b>27.68</b>	<b>67.30</b>	<b>94.98</b>	<b>0.01</b>	<b>5.01</b>
Seacoast National Bank	<b>26.19</b>	69.34	95.53	2.56	1.91
Cypress Bank & Trust	<b>26.04</b>	72.24	98.28	1.72	0.00
Optimumbank	<b>25.97</b>	67.96	93.94	0.00	6.06
Anchor Bank	<b>25.84</b>	58.42	84.26	0.00	15.74
Community Bank Of The South	<b>22.91</b>	77.09	100.00	0.00	0.00
Locality Bank	<b>13.25</b>	84.74	97.98	0.00	2.02
Evermore Bank	<b>7.26</b>	92.74	100.00	0.00	0.00

<b>Select Peer Average</b>	32.26	64.65	96.91	0.33	2.76
----------------------------	-------	-------	-------	------	------

**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	<b>5.77</b>	92.82
Desjardins Bank, National Association	5.14	3.41	<b>4.45</b>	97.74
Natbank, National Association	5.28	3.86	<b>4.16</b>	98.37
Optimumbank	6.55	4.03	<b>3.81</b>	97.70
Evermore Bank	6.96	4.52	<b>3.76</b>	97.65
Locality Bank	6.74	4.38	<b>3.57</b>	98.73
Bank Of Belle Glade	4.49	2.16	<b>3.43</b>	100.12
Anchor Bank	6.02	3.89	<b>3.38</b>	95.37
Seacoast National Bank	5.35	3.16	<b>3.22</b>	89.60
Cypress Bank & Trust	5.52	3.55	<b>3.08</b>	92.03
American National Bank	5.20	3.60	<b>2.99</b>	97.36
Community Bank Of The South	4.72	2.47	<b>2.87</b>	94.85
Marine Bank & Trust Company	4.66	3.08	<b>2.54</b>	96.76

<b>Select Peer Average</b>	5.73	3.50	3.31	96.08
----------------------------	------	------	------	-------