

# Natbank, National Association

Hollywood, FL

Established

12/6/1994

## 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)

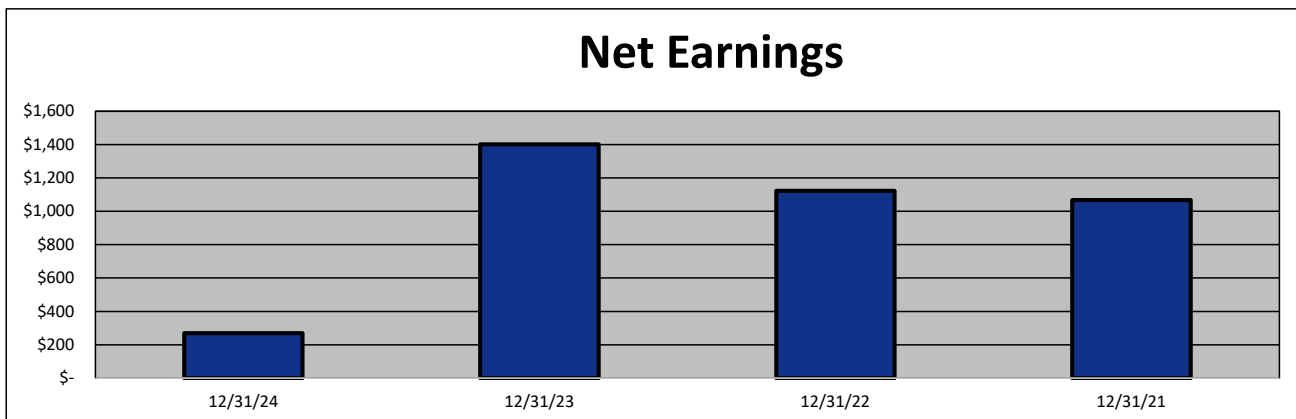
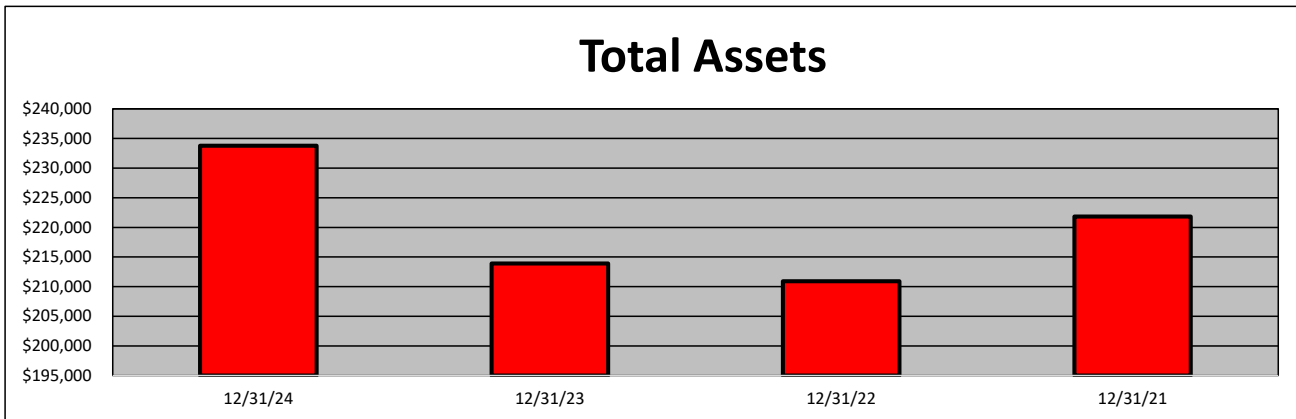
**EXECUTIVE SUMMARY - Natbank, National Association**  
(Percentage)

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	18.96	20.63	15.76	14.62	10.71	11.79
Leverage Ratio	18.95	20.65	15.91	14.91	11.67	12.47
Tier 1 Cap/Risk Based Assets	36.97	39.03	31.50	31.38	15.53	11.06
Risk Based Ratio	38.22	40.28	32.71	32.24	16.34	11.61
Common Equity Tier 1 Capital Ratio	36.97	39.03	31.50	31.38	15.48	11.06
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	104.39	106.95	93.13	79.09	74.93	81.57
Loans/Assets	82.55	82.31	76.91	65.04	63.48	67.93
Securities/Assets	1.74	2.08	1.14	1.81	19.42	12.72
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.12	0.67	0.52	0.53	(0.10)	0.89
Return on Avg Equity	0.61	3.74	3.43	3.34	9.28	9.76
Nonint Income/Avg Assets	0.31	0.39	0.39	0.31	0.79	0.87
Net Overhead Ratio	3.92	3.28	2.51	2.60	2.99	2.28
Efficiency Ratio	96.15	80.11	76.31	81.87	70.68	71.32
Assets (per million) per Employee	5.20	4.86	6.20	7.16	10.47	9.01
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.71	0.74	0.79	0.62	1.25	1.06
Nonperforming Loans/Total Loans	0.22	0.19	0.03	0.18	0.52	0.24
Nonperforming Assets/Total Assets	0.18	0.16	0.03	0.12	0.36	0.18
Adjusted Texas Ratio	0.94	0.76	0.15	0.79	3.66	1.63
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.28	4.79	3.87	3.84	5.44	5.73
Cost of funds	3.86	2.40	0.61	0.66	3.04	3.50
Net interest margin	4.16	4.26	3.74	3.66	2.91	3.31
Avg Earning Assets/Avg Assets	98.37	98.56	91.09	88.65	95.35	96.08

**SELECTED FINANCIAL DATA - Natbank, National Association**  
(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	233,784	213,923	210,929	221,842	19,861	9.28
Cash and Equivalents	32,265	28,402	43,419	71,715	3,863	13.60
Securities	4,070	4,451	2,397	4,024	(381)	(8.56)
Loans, net	192,983	176,072	162,225	144,281	16,911	9.60
Deposit Accounts	184,867	164,630	174,198	182,431	20,237	12.29
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	44,321	44,126	33,239	32,431	195	0.44

<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	269	1,402	1,123	1,068	(1,133)	(80.81)
Interest Income	11,591	9,898	7,587	6,814	1,693	17.10
Interest Expense	2,457	1,112	246	322	1,345	120.95
Net Interest Income	9,134	8,786	7,341	6,492	348	3.96
Prov for Credit Losses	61	(483)	423	(126)	544	(112.63)
Noninterest income	690	817	832	617	(127)	(15.54)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	9,446	7,693	6,237	5,820	1,753	22.79
Net Operating Income	317	2,393	1,513	1,415	(2,076)	(86.75)
Income Taxes	67	494	390	347	(427)	(86.44)

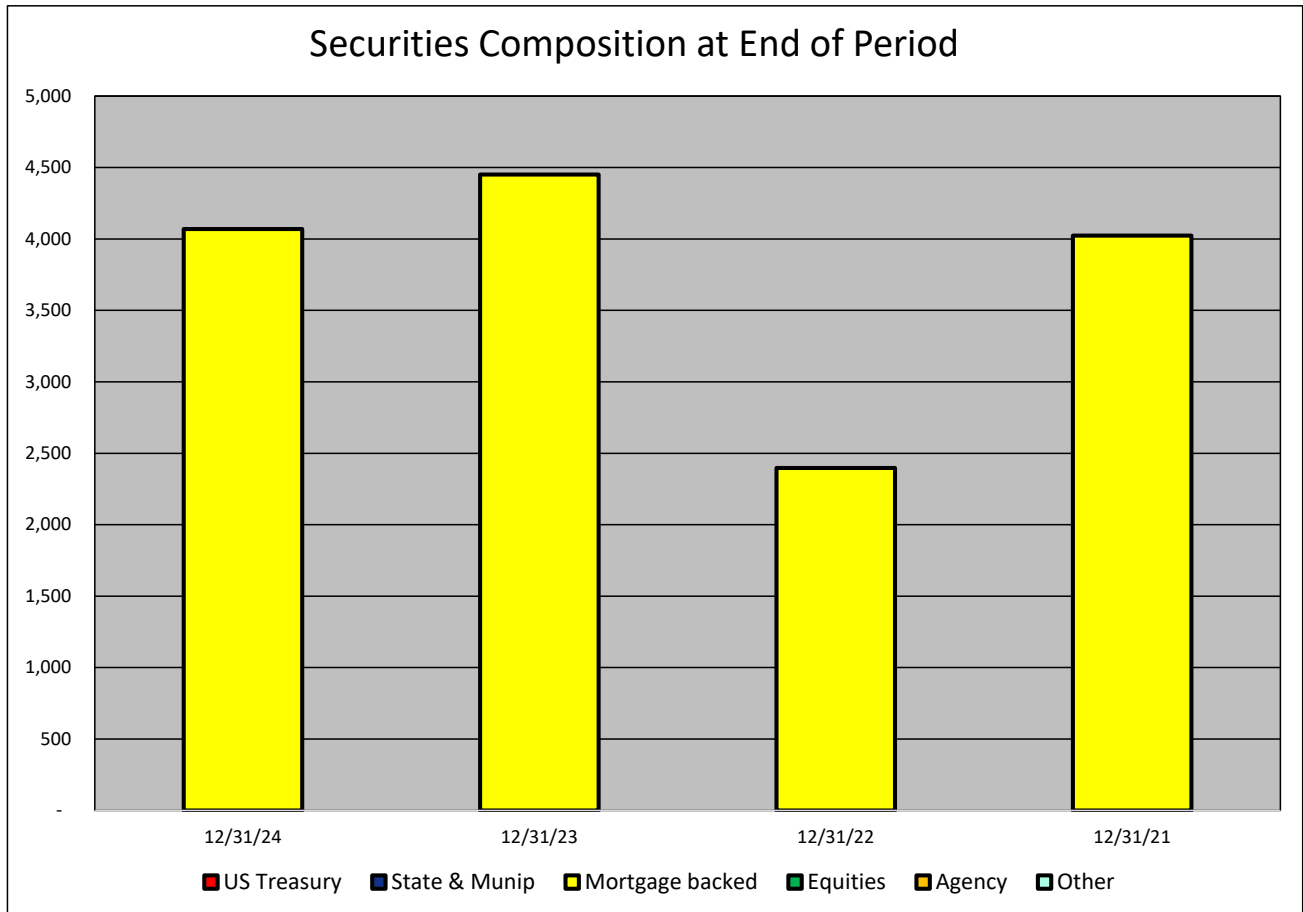


**SECURITIES COMPOSITION - Natbank, National Association**  
(Dollars in Thousands)

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

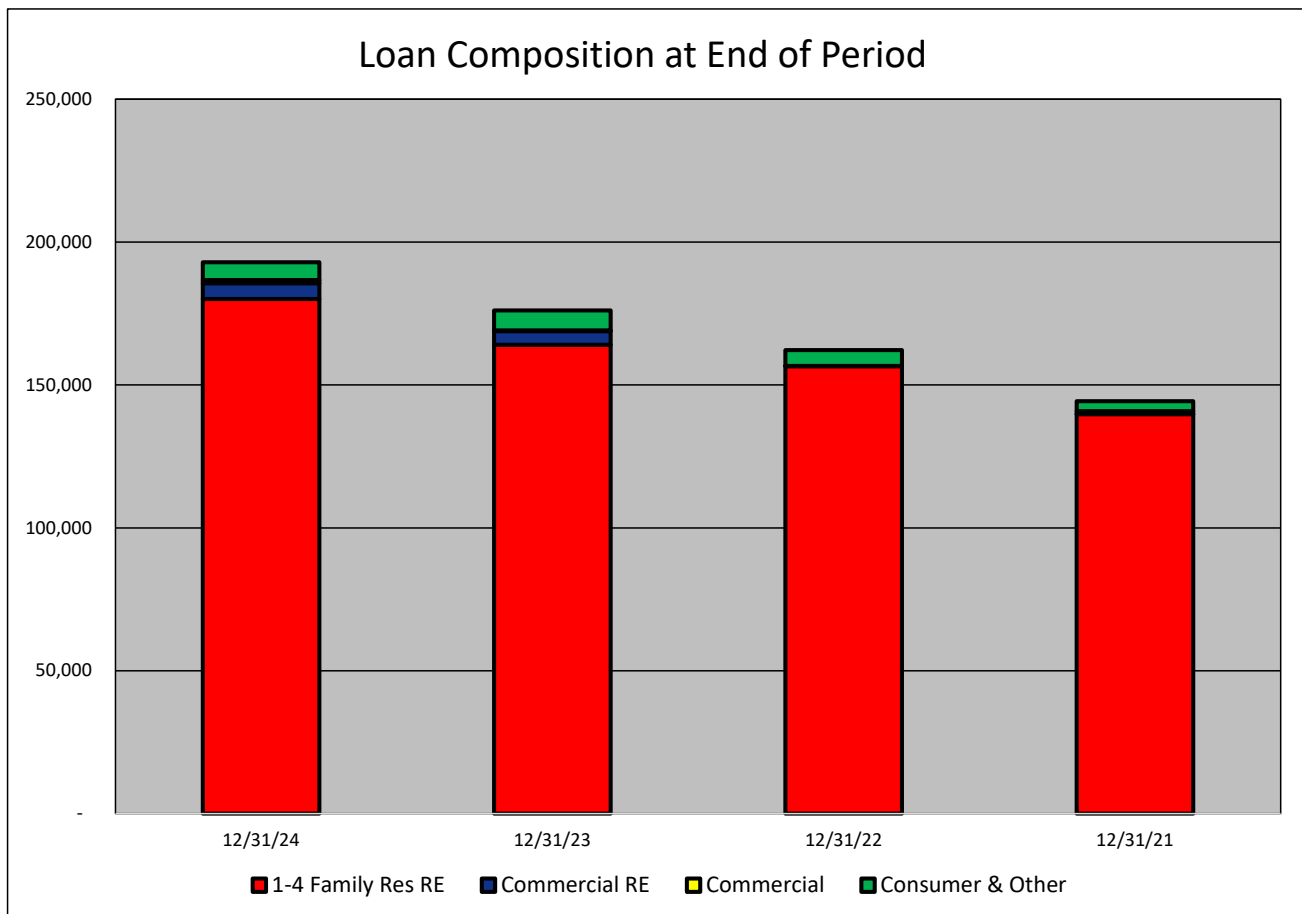
**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	4,070	4,451	2,397	4,024	(381)	(8.56)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>4,070</b>	<b>4,451</b>	<b>2,397</b>	<b>4,024</b>	<b>(381)</b>	<b>(8.56)</b>



**LOAN PORTFOLIO COMPOSITION - Natbank, 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
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	180,081	164,036	156,555	139,782	16,045	9.78
Commercial RE	5,504	4,788	36	5	716	14.95
Commercial	1,123	238	44	1,030	885	371.85
Consumer & Other	6,275	7,010	5,590	3,464	(735)	(10.49)
<b>Loans, Net</b>	<b>192,983</b>	<b>176,072</b>	<b>162,225</b>	<b>144,281</b>	<b>16,911</b>	<b>9.60</b>



**LOAN PORTFOLIO QUALITY - Natbank, 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
--------	----------	----------	----------	----------	----------------------	---------------------

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

Beginning Balance	1,296	1,287	888	1,014	9	0.70
Total Recoveries	12	6	30	-	6	100.00
Total Charge-offs	-	47	54	-	(47)	(100.00)
Provision Expense	61	(483)	423	(126)	544	(112.63)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	533	-	-	(533)	(100.00)
Ending Balance	<u>1,369</u>	<u>1,296</u>	<u>1,287</u>	<u>888</u>	<u>73</u>	<u>5.63</u>

**NON-PERFORMING ASSETS:**

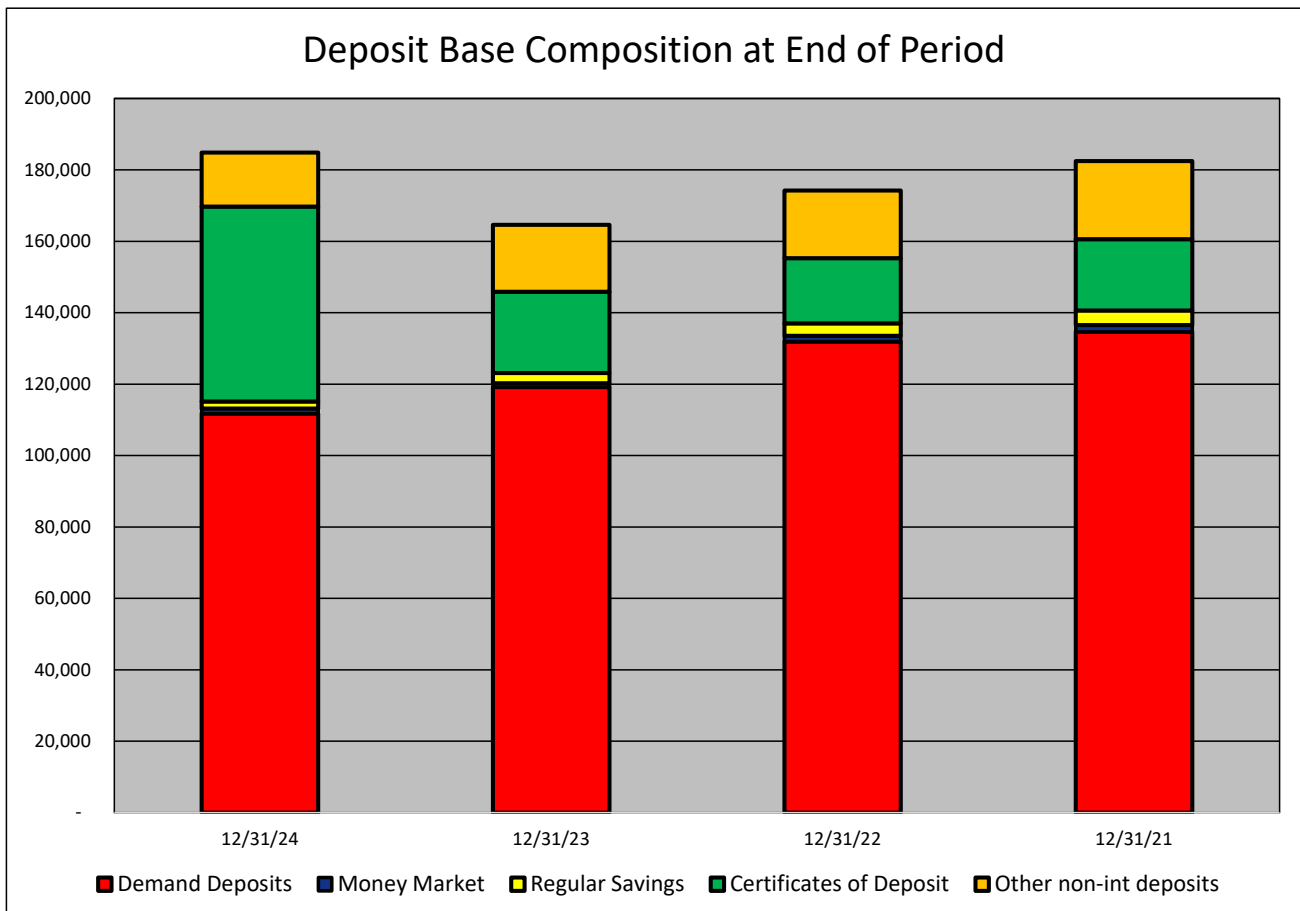
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	430	343	53	262	87	25.36
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>430</u>	<u>343</u>	<u>53</u>	<u>262</u>	<u>87</u>	<u>25.36</u>

**DEPOSIT BASE COMPOSITION - Natbank, 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:**

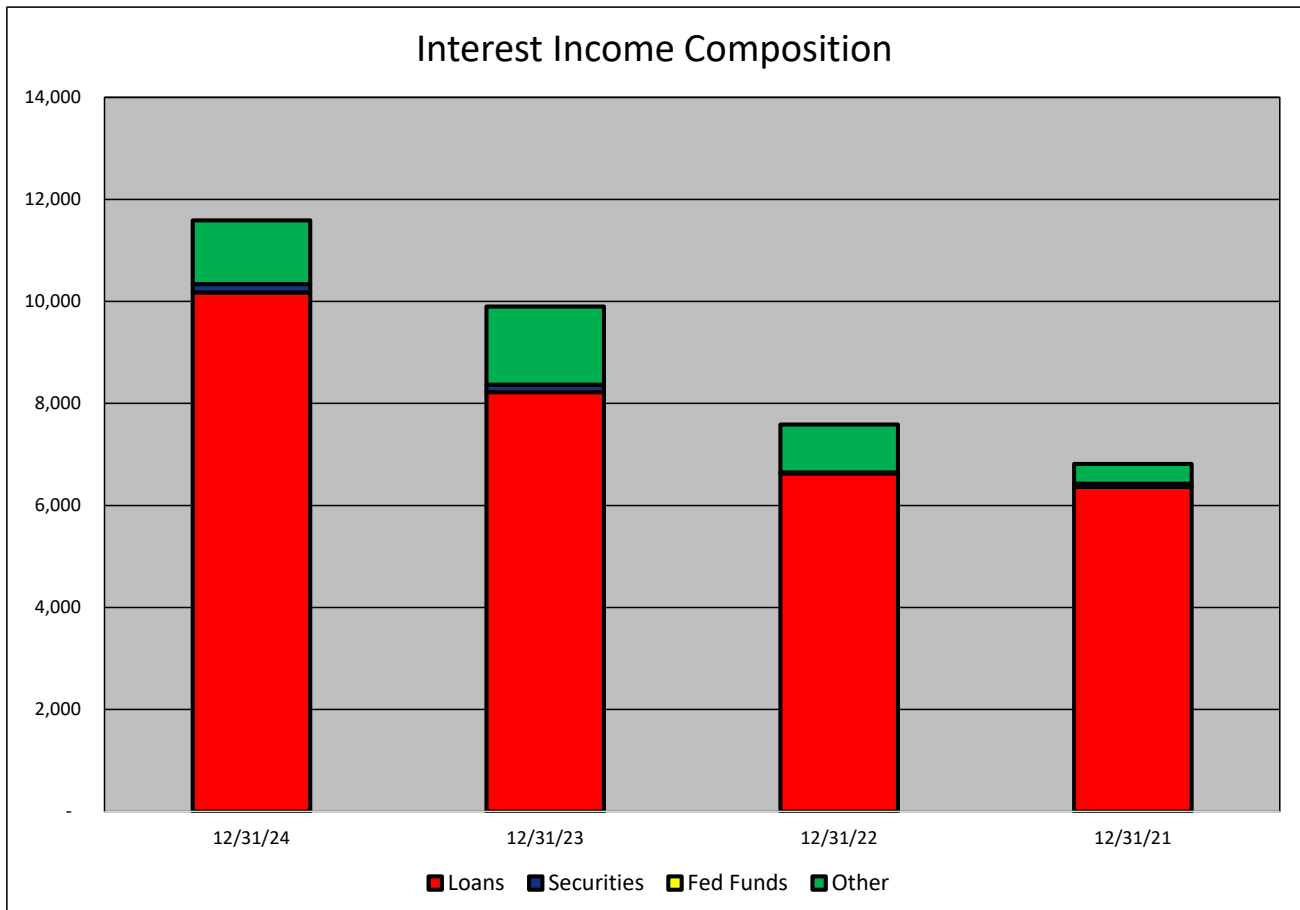
Demand Deposits	111,725	119,134	131,885	134,642	(7,409)	(6.22)
Money Market	1,427	1,131	1,657	1,869	296	26.17
Regular Savings	2,018	2,815	3,462	4,116	(797)	(28.31)
Certificates of Deposit	54,567	22,761	18,286	19,951	31,806	139.74
Other non-int deposits	15,130	18,789	18,908	21,853	(3,659)	(19.47)
<b>Total Deposits</b>	<b>184,867</b>	<b>164,630</b>	<b>174,198</b>	<b>182,431</b>	<b>20,237</b>	<b>12.29</b>





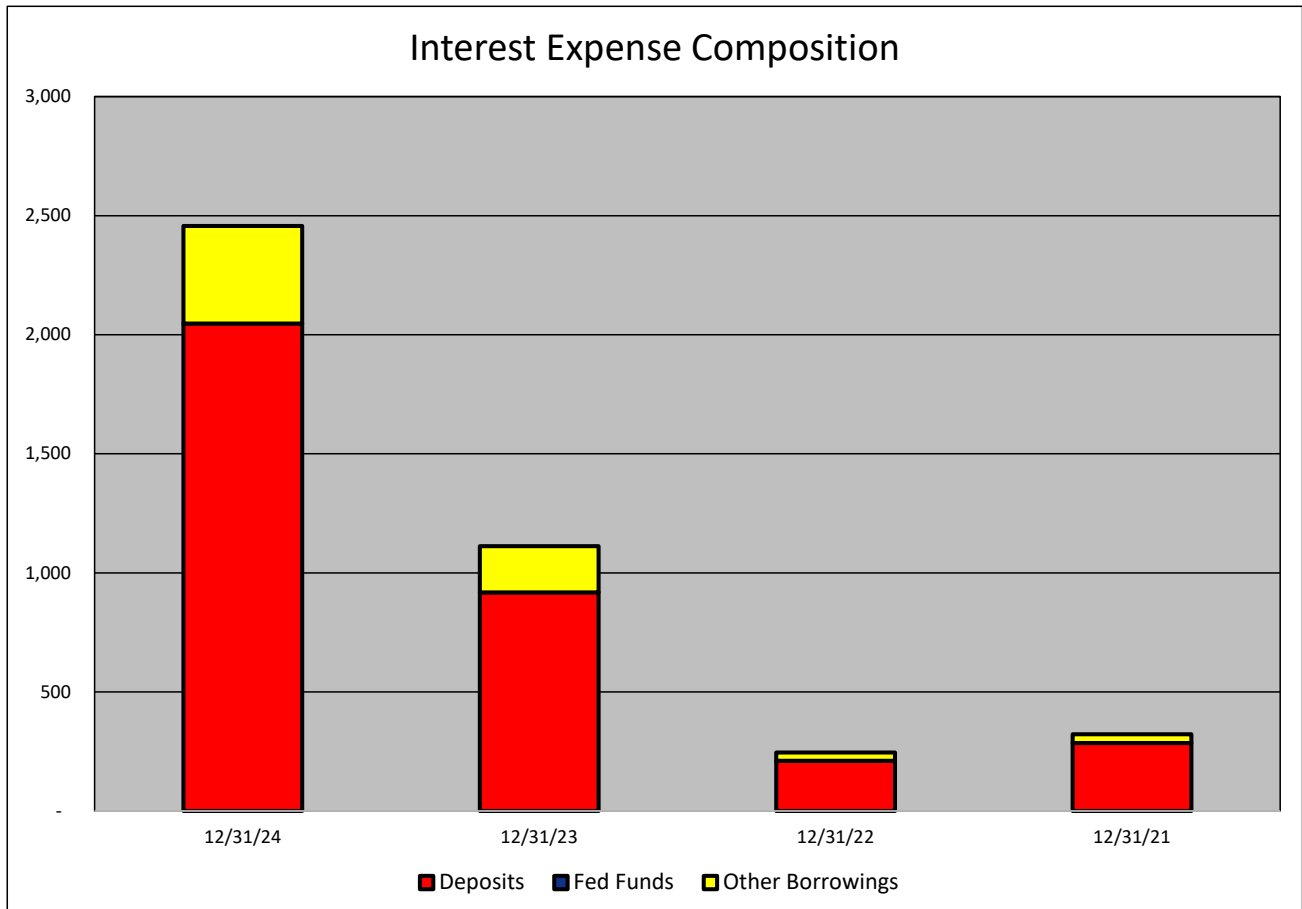
**INTEREST INCOME COMPOSITION- Natbank, National Association**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	10,178	8,221	6,628	6,364	1,957	23.80
Securities	162	146	18	64	16	10.96
Fed Funds	-	-	-	-	-	NA
Other	1,251	1,531	941	386	(280)	(18.29)
<b>Total Int Income</b>	<b>11,591</b>	<b>9,898</b>	<b>7,587</b>	<b>6,814</b>	<b>1,693</b>	<b>17.10</b>



**INTEREST EXPENSE COMPOSITION- Natbank, 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
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	2,047	918	211	285	1,129	122.98
Fed Funds	-	-	-	-	-	NA
Other Borrowings	410	194	35	37	216	111.34
<b>Total Int Expense</b>	<b>2,457</b>	<b>1,112</b>	<b>246</b>	<b>322</b>	<b>1,345</b>	<b>120.95</b>

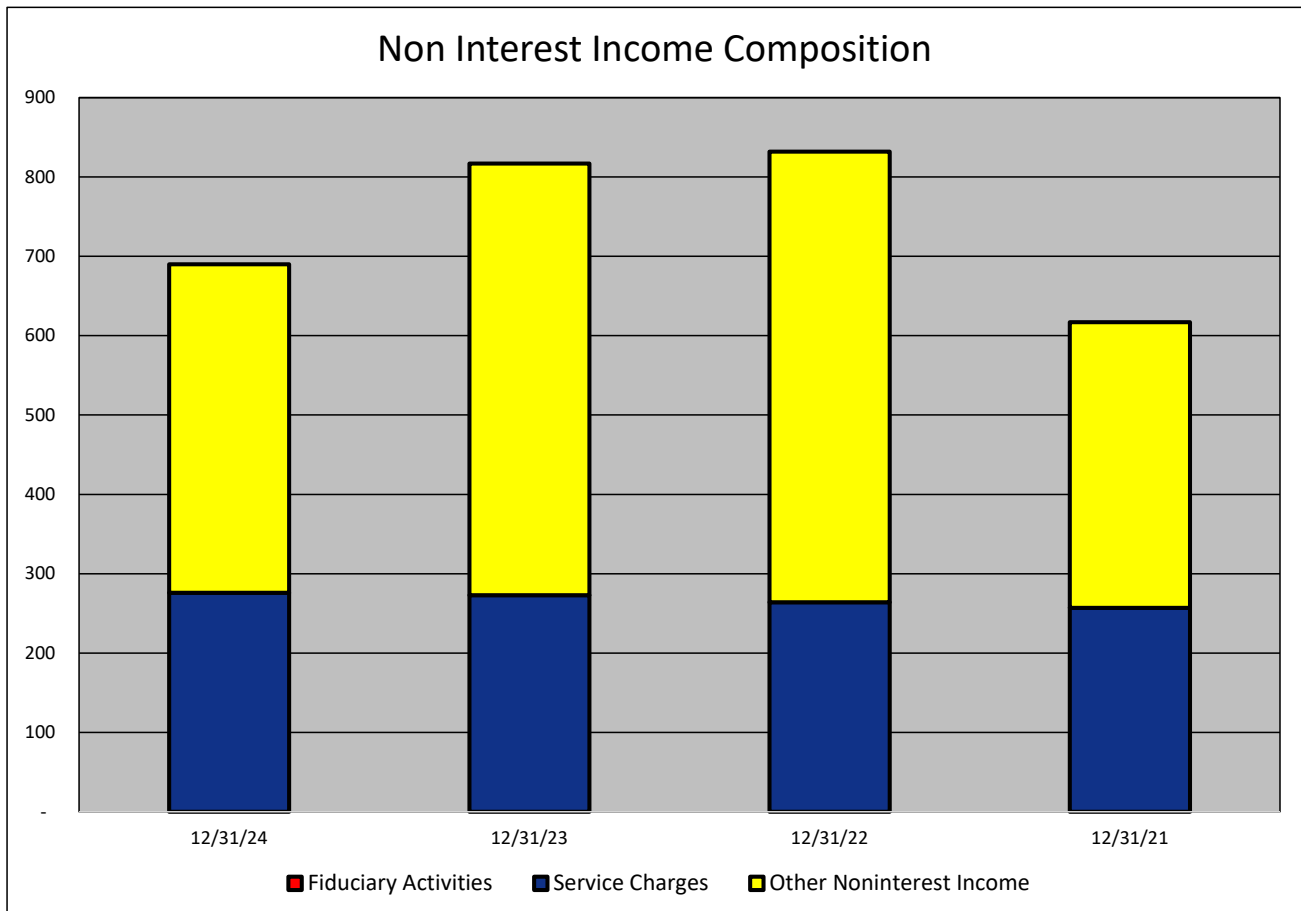


**NONINTEREST INCOME COMPOSITION- Natbank, National Association**  
(Dollars in Thousands)

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	276	273	264	257	3	1.10
Other Noninterest Income	414	544	568	360	(130)	(23.90)
<b>Total Nonint. Income</b>	<b>690</b>	<b>817</b>	<b>832</b>	<b>617</b>	<b>(127)</b>	<b>(15.54)</b>

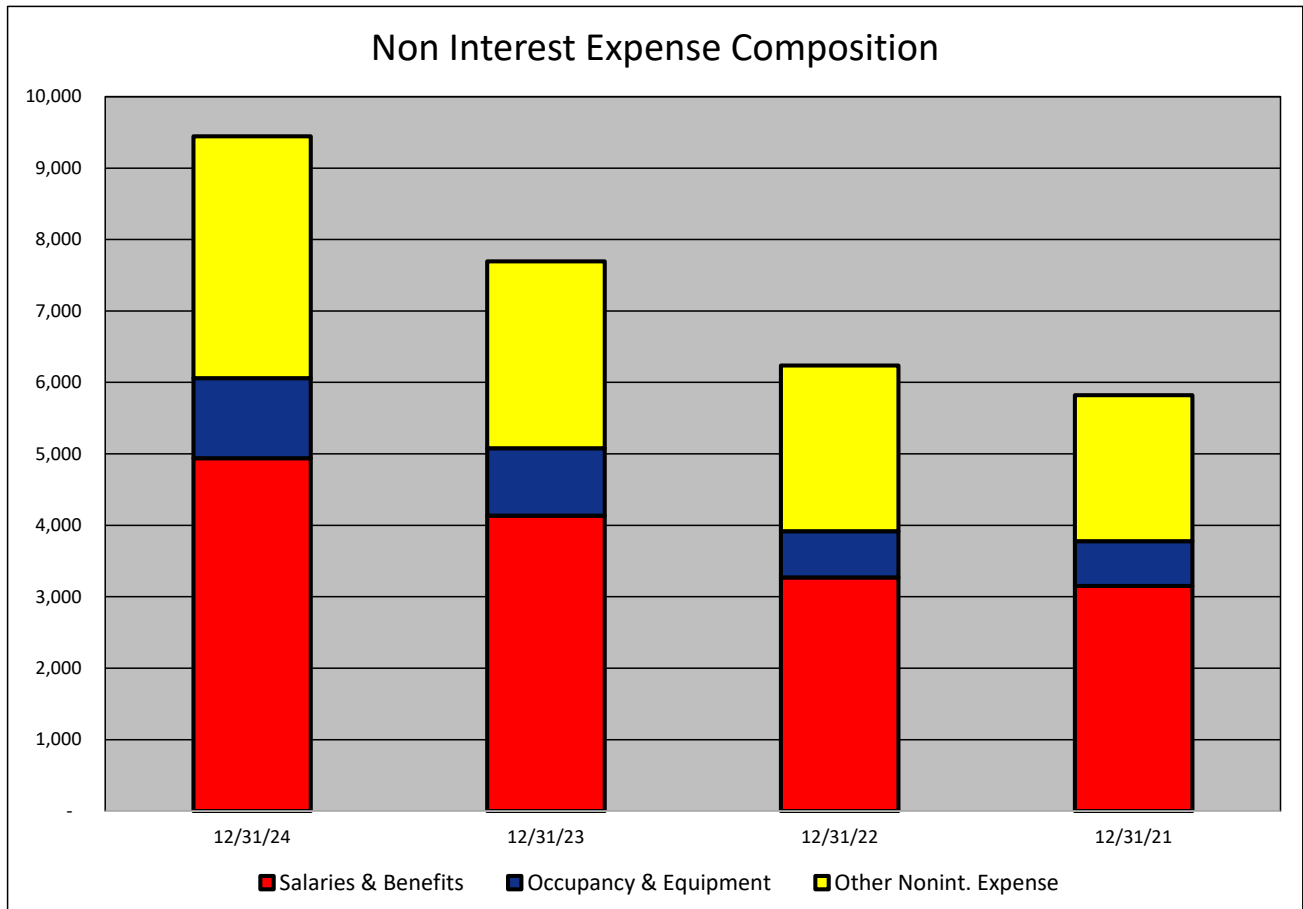


**NONINTEREST EXPENSE COMPOSITION- Natbank, National Association**  
(Dollars in Thousands)

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	4,940	4,136	3,271	3,151	804	19.44
Occupancy & Equipment	1,121	944	647	626	177	18.75
Other Nonint. Expense	3,385	2,613	2,319	2,043	772	29.54
<b>Total Nonint. Expense</b>	<b>9,446</b>	<b>7,693</b>	<b>6,237</b>	<b>5,820</b>	<b>1,753</b>	<b>22.79</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
<b>Natbank, National Association</b>	<b>223,321</b>	<b>0.12</b>	<b>0.61</b>
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
Marine Bank & Trust Company	1.54	0.00	<b>0.00</b>	0.00
Desjardins Bank, National Association	1.02	0.03	<b>0.02</b>	0.14
<b>Natbank, National Association</b>	<b>0.71</b>	<b>0.22</b>	<b>0.18</b>	<b>0.94</b>
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
Marine Bank & Trust Company	<b>0.50</b>	3.80	0.00	0.31	22.51
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
Marine Bank & Trust Company	<b>27.68</b>	67.30	94.98	0.01	5.01
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
<b>Natbank, National Association</b>	<b>5.28</b>	<b>3.86</b>	<b>4.16</b>	<b>98.37</b>
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
----------------------------	------	------	------	-------