

Seacoast National Bank

Stuart, FL

Established

1/1/1933

Florida Bank and Thrift Performance Report

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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) |

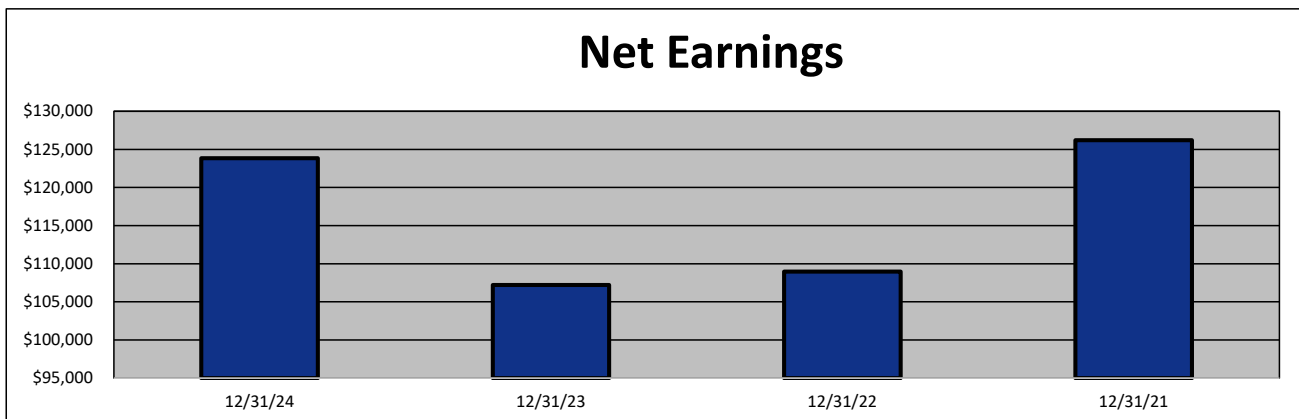
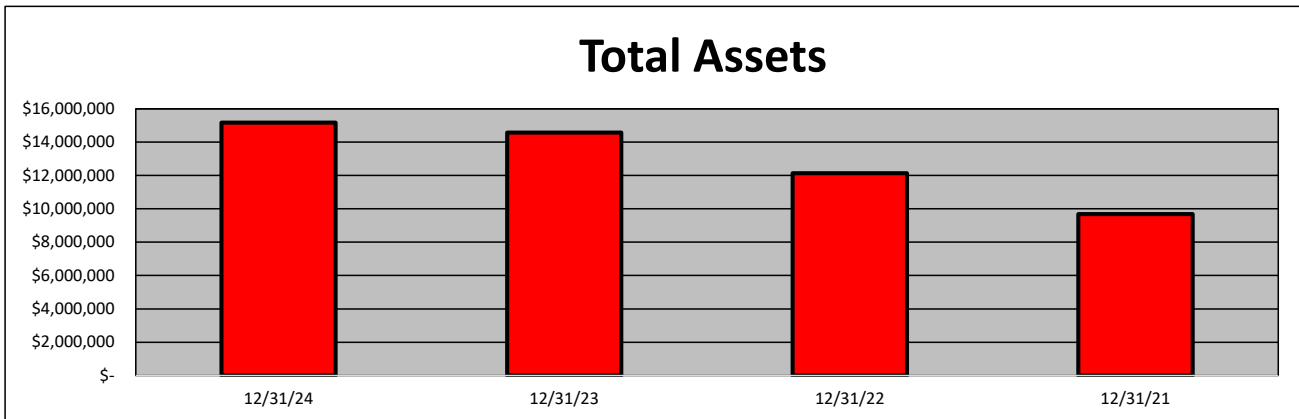
EXECUTIVE SUMMARY - Seacoast National Bank
(Percentage)

| Period Ending | 12/31/24 | 12/31/23 | 12/31/22 | 12/31/21 | State Avg. | Peer Avg. |
|------------------------------------|----------|----------|----------|----------|------------|-----------|
| CAPITAL RATIOS | | | | | | |
| Equity/Assets | 14.38 | 14.42 | 12.95 | 13.27 | 10.71 | 11.79 |
| Leverage Ratio | 10.66 | 10.32 | 10.44 | 10.65 | 11.67 | 12.47 |
| Tier 1 Cap/Risk Based Assets | 14.13 | 13.64 | 13.46 | 15.86 | 15.53 | 11.06 |
| Risk Based Ratio | 15.30 | 14.82 | 14.47 | 16.68 | 16.34 | 11.61 |
| Common Equity Tier 1 Capital Ratio | 14.13 | 13.64 | 13.46 | 15.86 | 15.48 | 11.06 |
| BALANCE SHEET RATIOS: | | | | | | |
| Loan/Deposit Ratio | 84.24 | 85.45 | 81.60 | 73.84 | 74.93 | 81.57 |
| Loans/Assets | 68.02 | 69.09 | 67.12 | 61.53 | 63.48 | 67.93 |
| Securities/Assets | 18.96 | 17.36 | 21.64 | 23.68 | 19.42 | 12.72 |
| PROFITABILITY: | | | | | | |
| Return on Avg Assets | 0.82 | 0.72 | 0.97 | 1.35 | (0.10) | 0.89 |
| Return on Avg Equity | 5.78 | 5.50 | 8.10 | 10.52 | 9.28 | 9.76 |
| Nonint Income/Avg Assets | 0.57 | 0.52 | 0.61 | 0.77 | 0.79 | 0.87 |
| Net Overhead Ratio | 1.66 | 2.11 | 1.79 | 1.35 | 2.99 | 2.28 |
| Efficiency Ratio | 64.53 | 68.54 | 61.35 | 56.42 | 70.68 | 71.32 |
| Assets (per million) per Employee | 10.25 | 9.46 | 8.15 | 9.79 | 10.47 | 9.01 |
| ASSET QUALITY: | | | | | | |
| Allowance/Loans | 1.34 | 1.48 | 1.40 | 1.40 | 1.25 | 1.06 |
| Nonperforming Loans/Total Loans | 0.92 | 0.66 | 0.38 | 0.52 | 0.52 | 0.24 |
| Nonperforming Assets/Total Assets | 0.67 | 0.51 | 0.27 | 0.46 | 0.36 | 0.18 |
| Adjusted Texas Ratio | 6.22 | 5.21 | 2.93 | 4.03 | 3.66 | 1.63 |
| YIELDS & COSTS: | | | | | | |
| Yield on earning assets | 5.35 | 5.21 | 3.72 | 3.37 | 5.44 | 5.73 |
| Cost of funds | 3.16 | 2.35 | 0.17 | 0.09 | 3.04 | 3.50 |
| Net interest margin | 3.22 | 3.72 | 3.60 | 3.29 | 2.91 | 3.31 |
| Avg Earning Assets/Avg Assets | 89.60 | 88.98 | 91.30 | 90.45 | 95.35 | 96.08 |

SELECTED FINANCIAL DATA - Seacoast National Bank
(Dollars in Thousands)

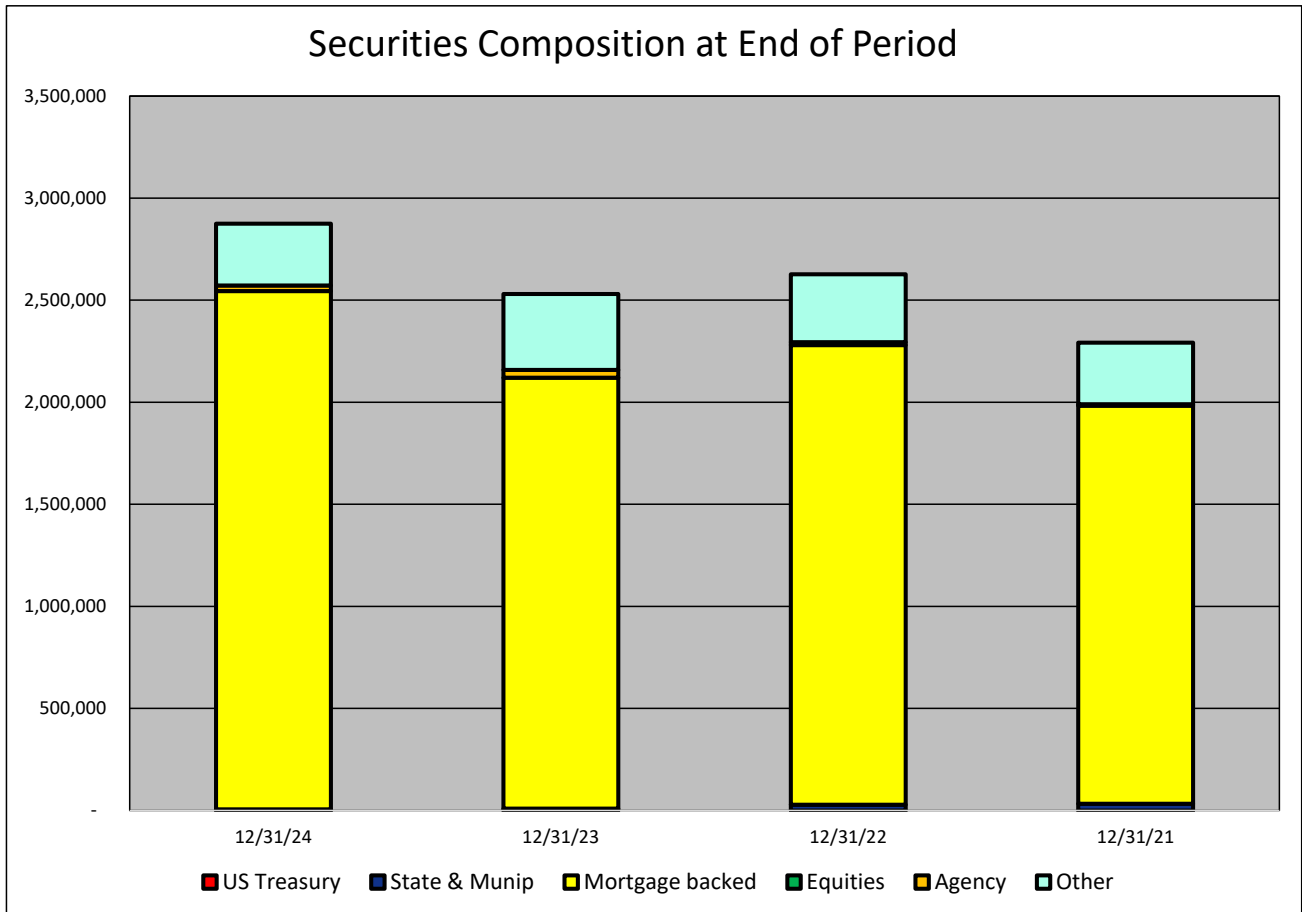
| As of: | 12/31/24 | 12/31/23 | 12/31/22 | 12/31/21 | \$ Change 12 MTHS | % Change 12 MTHS |
|----------------------|------------|------------|------------|-----------|----------------------|---------------------|
| Total Assets | 15,167,038 | 14,571,868 | 12,140,146 | 9,681,906 | 595,170 | 4.08 |
| Cash and Equivalents | 479,821 | 453,039 | 205,176 | 737,729 | 26,782 | 5.91 |
| Securities | 2,875,250 | 2,529,956 | 2,627,370 | 2,292,275 | 345,294 | 13.65 |
| Loans, net | 10,317,227 | 10,067,331 | 8,147,875 | 5,956,820 | 249,896 | 2.48 |
| Deposit Accounts | 12,248,021 | 11,781,563 | 9,984,626 | 8,067,653 | 466,458 | 3.96 |
| Fed Funds & Repos | 327,805 | 475,764 | 283,727 | 219,963 | (147,959) | (31.10) |
| Total Equity | 2,181,416 | 2,101,688 | 1,572,493 | 1,284,463 | 79,728 | 3.79 |

| Period Ending | 12/31/24 | 12/31/23 | 12/31/22 | 12/31/21 | \$ Change 12 MTHS | % Change 12 MTHS |
|----------------------------|----------|----------|----------|----------|----------------------|---------------------|
| Net Earnings | 123,858 | 107,223 | 108,980 | 126,216 | 16,635 | 15.51 |
| Interest Income | 725,559 | 688,941 | 380,466 | 284,221 | 36,618 | 5.32 |
| Interest Expense | 289,570 | 196,866 | 12,110 | 6,640 | 92,704 | 47.09 |
| Net Interest Income | 435,989 | 492,075 | 368,356 | 277,581 | (56,086) | (11.40) |
| Prov for Credit Losses | 16,258 | 37,518 | 26,183 | (9,421) | (21,260) | (56.67) |
| Noninterest income | 86,442 | 77,145 | 68,294 | 72,059 | 9,297 | 12.05 |
| Gain on Sale of Securities | (12,017) | (2,935) | - | (363) | (9,082) | 309.44 |
| Noninterest Expense | 337,754 | 390,565 | 268,110 | 197,447 | (52,811) | (13.52) |
| Net Operating Income | 168,419 | 141,137 | 142,357 | 161,614 | 27,282 | 19.33 |
| Income Taxes | 35,544 | 31,021 | 32,281 | 34,820 | 4,523 | 14.58 |



SECURITIES COMPOSITION - Seacoast National Bank
(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 | 196 | 192 | 186 | 197 | 4 | 2.08 |
| State & Munip | 5,690 | 9,390 | 27,741 | 33,363 | (3,700) | (39.40) |
| Mortgage backed | 2,538,937 | 2,111,013 | 2,252,447 | 1,950,127 | 427,924 | 20.27 |
| Equities | - | - | - | - | - | NA |
| Agency | 27,545 | 37,253 | 13,462 | 6,582 | (9,708) | (26.06) |
| Other | 302,882 | 372,108 | 333,534 | 302,006 | (69,226) | (18.60) |
| Total Securities | 2,875,250 | 2,529,956 | 2,627,370 | 2,292,275 | 345,294 | 13.65 |

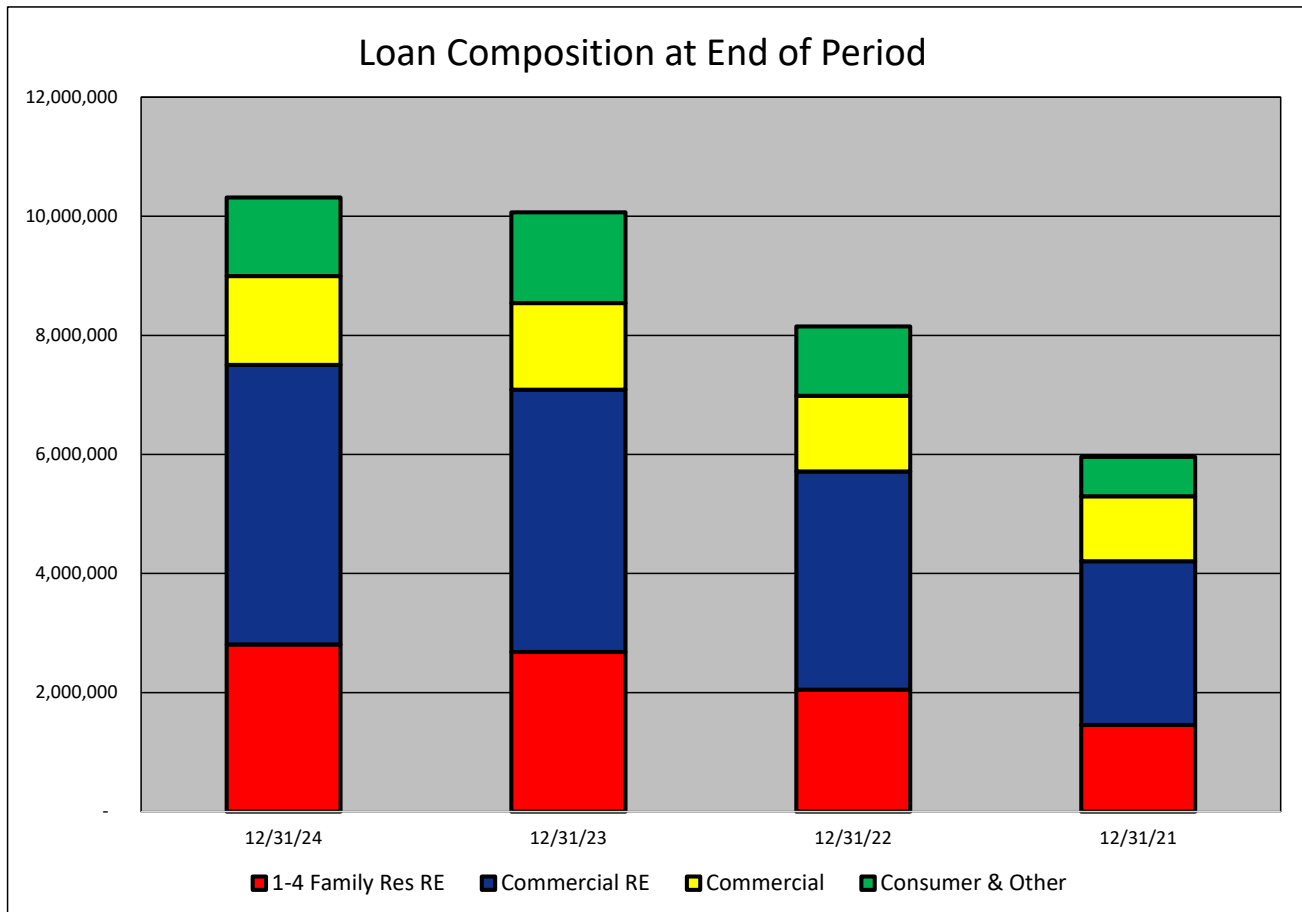


LOAN PORTFOLIO COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

| 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 | 2,806,241 | 2,680,522 | 2,047,386 | 1,456,080 | 125,719 | 4.69 |
| Commercial RE | 4,699,014 | 4,408,261 | 3,668,175 | 2,748,855 | 290,753 | 6.60 |
| Commercial | 1,490,685 | 1,453,050 | 1,270,207 | 1,091,702 | 37,635 | 2.59 |
| Consumer & Other | 1,321,287 | 1,525,498 | 1,162,107 | 660,183 | (204,211) | (13.39) |
| Loans, Net | 10,317,227 | 10,067,331 | 8,147,875 | 5,956,820 | 249,896 | 2.48 |



LOAN PORTFOLIO QUALITY - Seacoast National Bank
(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):

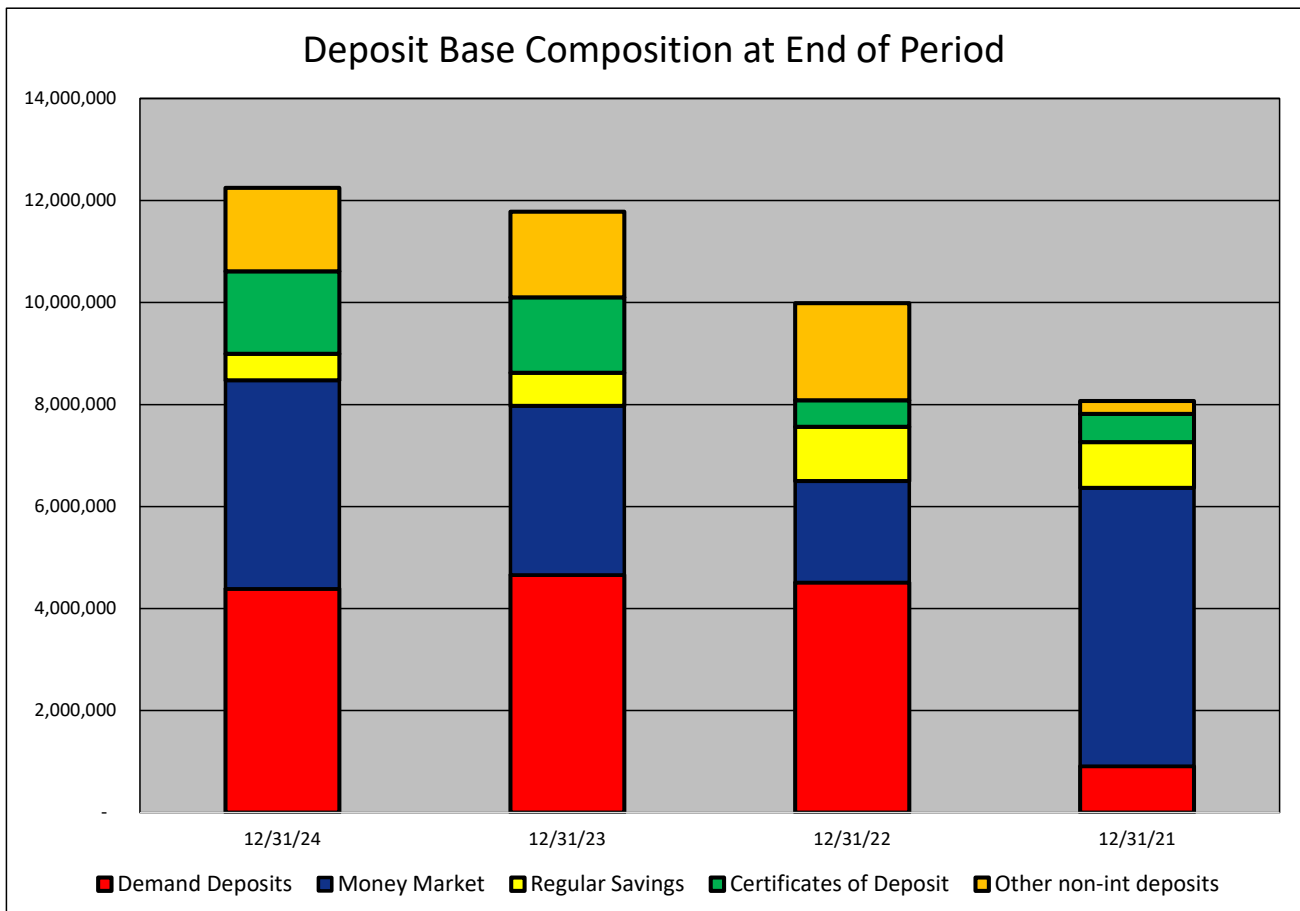
| | | | | | | |
|------------------------------|---------|---------|---------|---------|----------|----------|
| Beginning Balance | 148,931 | 113,894 | 83,315 | 92,733 | 35,037 | 30.76 |
| Total Recoveries | 4,728 | 3,434 | 2,017 | 3,071 | 1,294 | 37.68 |
| Total Charge-offs | 31,862 | 24,795 | 2,897 | 6,114 | 7,067 | 28.50 |
| Provision Expense | 16,258 | 37,518 | 26,183 | (9,421) | (21,260) | (56.67) |
| Writedown Transfer Loans HFS | - | - | - | - | - | NA |
| Adjustments | - | 18,879 | 5,276 | 3,046 | (18,879) | (100.00) |
| Ending Balance | 138,055 | 148,931 | 113,894 | 83,315 | (10,876) | (7.30) |

NON-PERFORMING ASSETS:

| | | | | | | |
|-------------------------|---------|--------|--------|--------|---------|---------|
| Total-90+ Days Past Due | 1,649 | 1,505 | 1,943 | 121 | 144 | 9.57 |
| Total-Nonaccrual | 92,793 | 65,103 | 28,843 | 30,598 | 27,690 | 42.53 |
| Foreclosed Real Estate | 6,421 | 7,560 | 2,301 | 13,618 | (1,139) | (15.07) |
| Total Non-perf Assets | 100,863 | 74,168 | 33,087 | 44,337 | 26,695 | 35.99 |

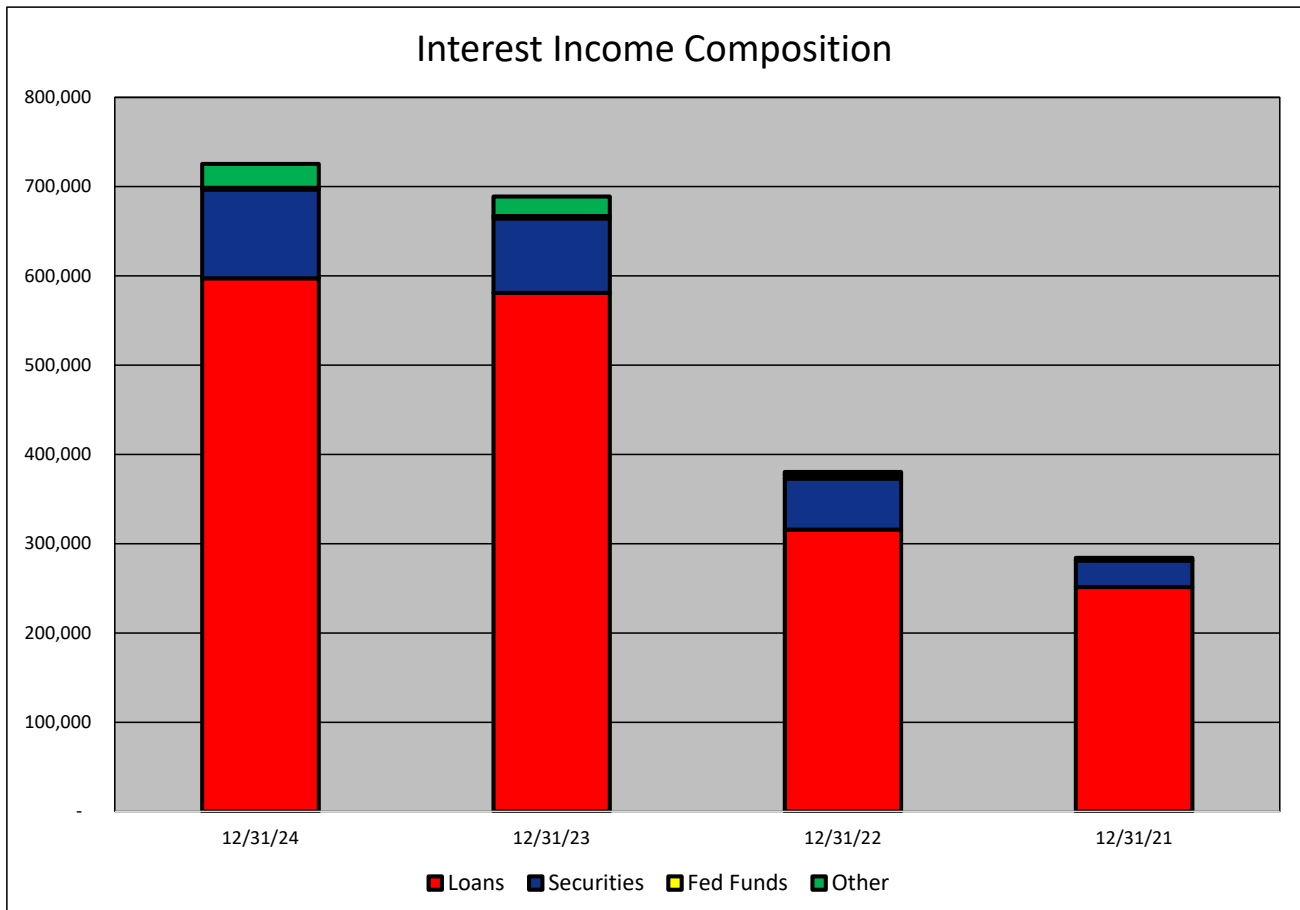
DEPOSIT BASE COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

| 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 | 4,388,062 | 4,658,515 | 4,511,959 | 908,578 | (270,453) | (5.81) |
| Money Market | 4,086,362 | 3,314,288 | 1,985,974 | 5,459,857 | 772,074 | 23.30 |
| Regular Savings | 519,904 | 651,465 | 1,064,382 | 894,994 | (131,561) | (20.19) |
| Certificates of Deposit | 1,615,917 | 1,476,155 | 522,914 | 554,943 | 139,762 | 9.47 |
| Other non-int deposits | 1,637,776 | 1,681,140 | 1,899,397 | 249,281 | (43,364) | (2.58) |
| Total Deposits | 12,248,021 | 11,781,563 | 9,984,626 | 8,067,653 | 466,458 | 3.96 |



INTEREST INCOME COMPOSITION- Seacoast National Bank
(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 | 597,365 | 581,106 | 315,717 | 251,473 | 16,259 | 2.80 |
| Securities | 99,591 | 83,279 | 57,157 | 29,783 | 16,312 | 19.59 |
| Fed Funds | 1,856 | 2,846 | 4,104 | - | (990) | (34.79) |
| Other | 26,747 | 21,710 | 3,488 | 2,965 | 5,037 | 23.20 |
| Total Int Income | 725,559 | 688,941 | 380,466 | 284,221 | 36,618 | 5.32 |

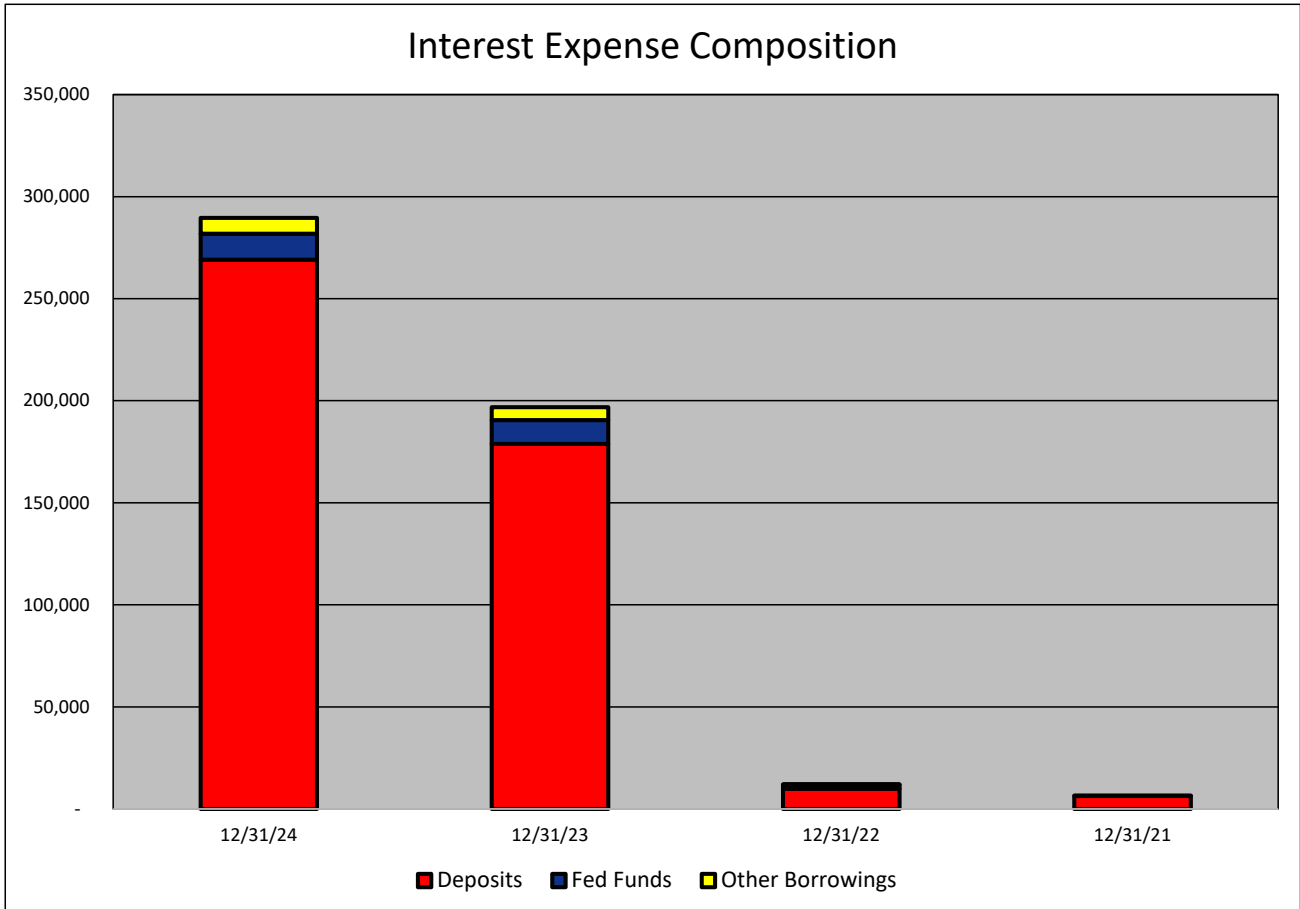


INTEREST EXPENSE COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

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

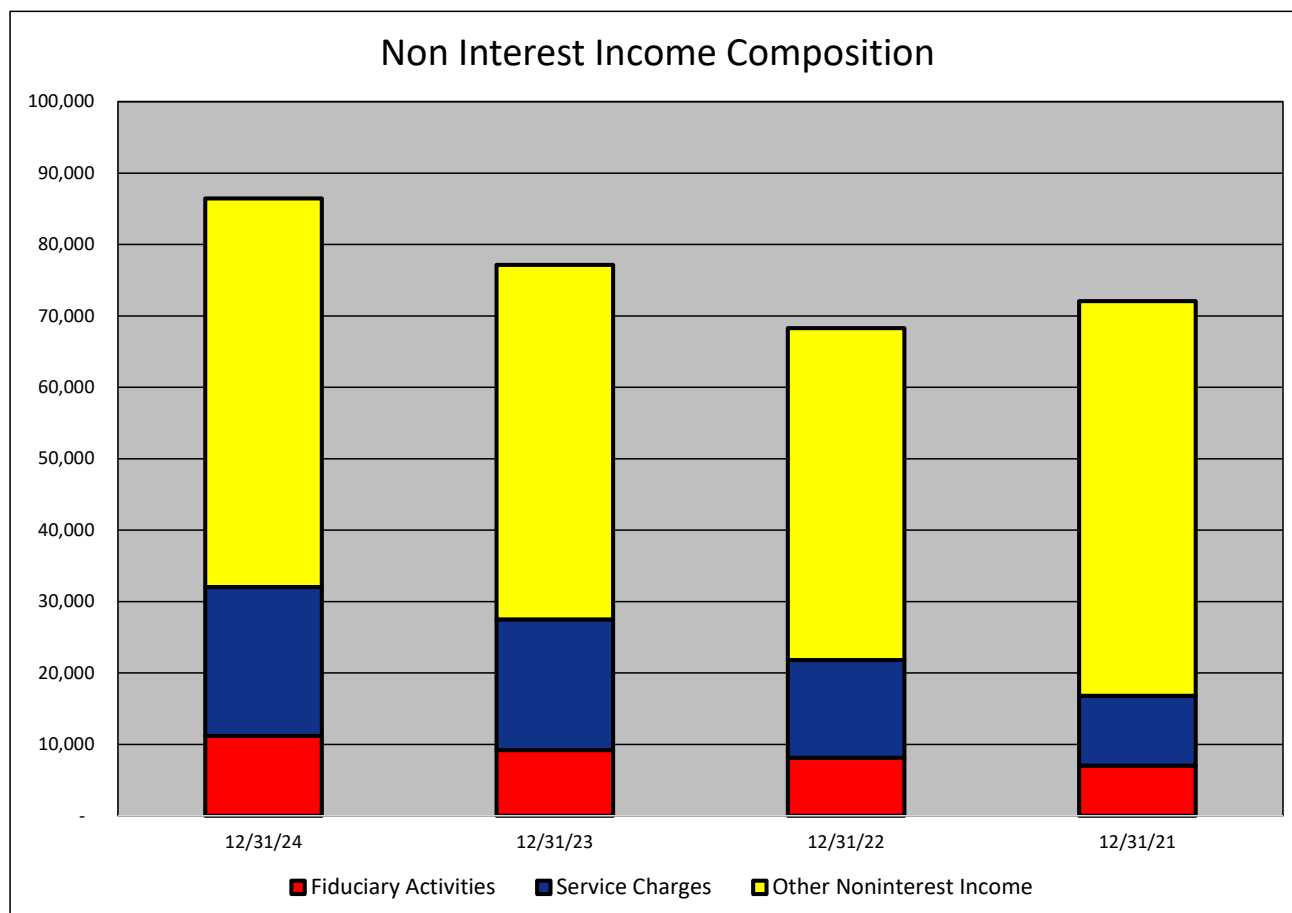
INTEREST EXPENSE CATEGORY

| | | | | | | |
|--------------------------|----------------|----------------|---------------|--------------|---------------|--------------|
| Deposits | 269,089 | 178,789 | 9,960 | 6,393 | 90,300 | 50.51 |
| Fed Funds | 12,755 | 11,698 | 1,820 | 247 | 1,057 | 9.04 |
| Other Borrowings | 7,726 | 6,379 | 330 | - | 1,347 | 21.12 |
| Total Int Expense | 289,570 | 196,866 | 12,110 | 6,640 | 92,704 | 47.09 |



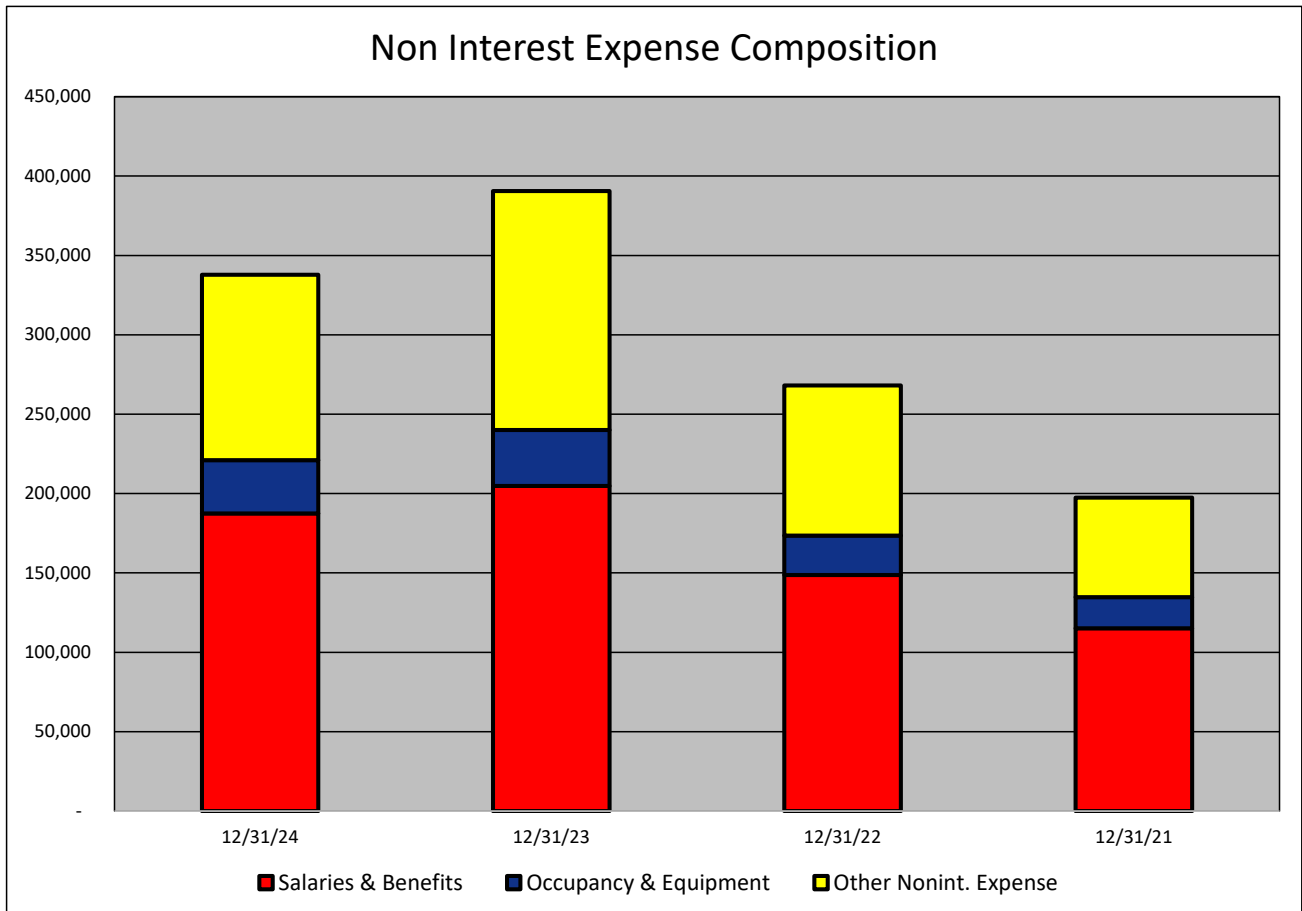
NONINTEREST INCOME COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

| 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 | 11,189 | 9,210 | 8,114 | 7,038 | 1,979 | 21.49 |
| Service Charges | 20,852 | 18,278 | 13,708 | 9,777 | 2,574 | 14.08 |
| Other Noninterest Income | 54,401 | 49,657 | 46,472 | 55,244 | 4,744 | 9.55 |
| Total Nonint. Income | 86,442 | 77,145 | 68,294 | 72,059 | 9,297 | 12.05 |



NONINTEREST EXPENSE COMPOSITION- Seacoast National Bank
(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 | 187,530 | 204,795 | 148,647 | 115,156 | (17,265) | (8.43) |
| Occupancy & Equipment | 33,430 | 35,212 | 24,907 | 19,530 | (1,782) | (5.06) |
| Other Nonint. Expense | 116,794 | 150,558 | 94,556 | 62,761 | (33764) | (22.43) |
| Total Nonint. Expense | 337,754 | 390,565 | 268,110 | 197,447 | (52811) | (13.52) |



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 |
|----------------------------|-----------|-----------|-------|

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 |
|----------------------------|------------------|----------------|--------------|

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 |
|----------------------------|-------|-------|-------|-------|-------|

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 |
|----------------------------|--------------|--------------|--------------|

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 |
|----------------------------|-----------|------|------|

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 |
|----------------------------|------|------|-------|------|

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 |
|----------------------------|------|------|------|------|

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 |
|----------------------------|------|-------|------|------|------|

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 |
|----------------------------|-------|------|------|------|

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 |
|----------------------------|-------|-------|-------|------|------|

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 |
|----------------------------|------|------|------|-------|