

# 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 three months ended March 31, 2025**

Institution name	Total Assets (\$'000's)
Seacoast National Bank	15,723,411
Optimumbank	977,176
Marine Bank & Trust Company	642,569
Anchor Bank	500,445
American National Bank	452,431
Paradise Bank	446,912
Desjardins Bank, National Association	335,576
Locality Bank	303,213
Community Bank Of The South	267,404
Natbank, National Association	231,481
Evermore Bank	215,213
Cypress Bank & Trust	185,325
Bank Of Belle Glade	169,808

Institution name	Return on Avg Assets (%)
Paradise Bank	2.86
Optimumbank	1.77
Desjardins Bank, National Association	1.56
Bank Of Belle Glade	1.33
Anchor Bank	0.91
American National Bank	0.83
Seacoast National Bank	0.82
Community Bank Of The South	0.79
Marine Bank & Trust Company	0.57
Cypress Bank & Trust	0.38
Natbank, National Association	0.22
Evermore Bank	0.07
Locality Bank	(0.71)

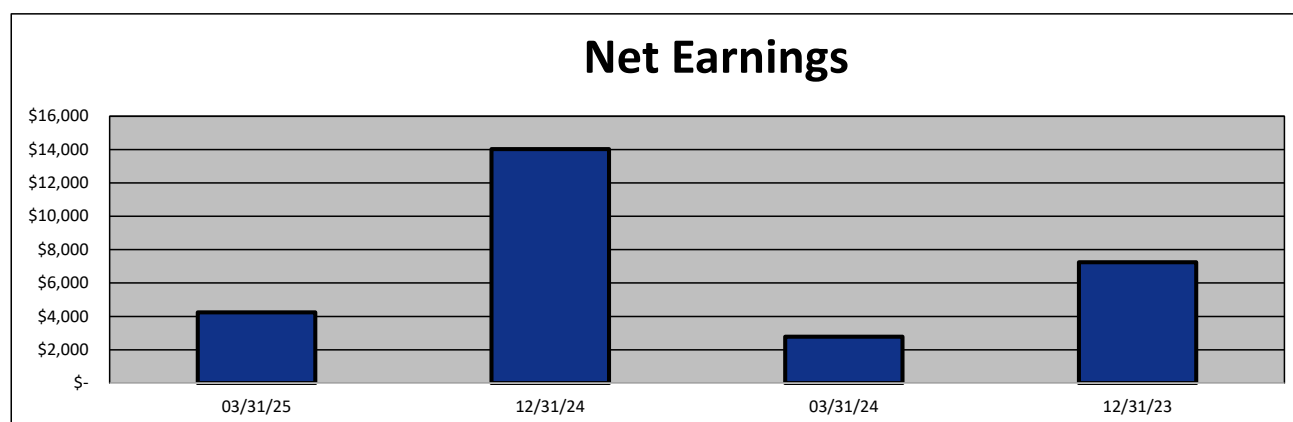
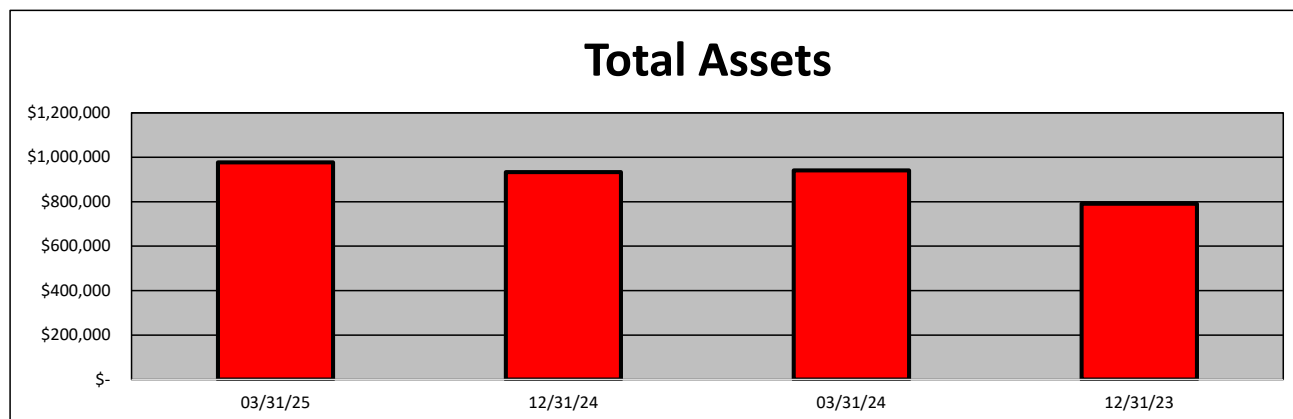
**EXECUTIVE SUMMARY - OptimumBank**  
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	10.96	10.88	8.77	8.79	11.26	11.87
Leverage Ratio	11.71	10.91	10.19	10.00	17.35	12.79
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	18.59	10.79
Risk Based Ratio	0.00	0.00	0.00	0.00	19.41	11.35
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	18.53	10.79
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	93.61	103.78	94.27	105.94	73.43	80.83
Loans/Assets	81.82	86.16	80.25	85.81	62.13	67.58
Securities/Assets	2.70	2.81	2.88	3.52	18.87	12.49
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.77	1.51	1.29	1.11	0.20	0.88
Return on Avg Equity	16.25	16.23	14.67	11.34	10.12	9.80
Nonint Income/Avg Assets	0.51	0.50	0.56	0.53	0.78	0.88
Net Overhead Ratio	1.63	1.46	1.36	1.52	2.92	2.19
Efficiency Ratio	48.12	46.30	46.49	49.17	93.91	69.33
Assets (per million) per Employee	12.53	12.78	14.25	13.18	10.55	9.56
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.03	1.08	1.10	1.13	1.27	1.06
Nonperforming Loans/Total Loans	0.94	0.77	0.10	0.15	0.52	0.28
Nonperforming Assets/Total Assets	0.77	0.66	0.08	0.13	0.36	0.22
Adjusted Texas Ratio	6.51	5.63	0.80	1.33	3.38	1.76
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	6.37	6.55	6.40	5.60	5.40	5.53
Cost of funds	3.59	4.03	3.95	3.08	2.84	3.21
Net interest margin	4.00	3.81	3.68	3.71	3.13	3.46
Avg Earning Assets/Avg Assets	98.24	97.70	97.26	97.78	95.62	96.50

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

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	977,176	932,739	940,399	791,052	36,777	3.91
Cash and Equivalents	144,480	94,649	152,115	77,665	(7,635)	(5.02)
Securities	26,431	26,178	27,057	27,865	(626)	(2.31)
Loans, net	799,503	803,644	754,650	678,776	44,853	5.94
Deposit Accounts	854,083	774,409	800,553	640,695	53,530	6.69
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	107,105	101,451	82,484	69,549	24,621	29.85

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	4,237	14,032	2,787	7,254	1,450	52.03
Interest Income	15,008	59,634	13,467	35,780	1,541	11.44
Interest Expense	5,581	24,939	5,714	12,068	(133)	(2.33)
Net Interest Income	9,427	34,695	7,753	23,712	1,674	21.59
Prov for Credit Losses	(143)	2,371	1,132	3,759	(1,275)	(112.63)
Noninterest income	1,221	4,632	1,218	3,453	3	0.25
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	5,124	18,253	4,171	13,357	953	22.85
Net Operating Income	5,667	18,703	3,668	10,049	1,999	54.50
Income Taxes	1,452	4,820	956	2,507	496	51.88

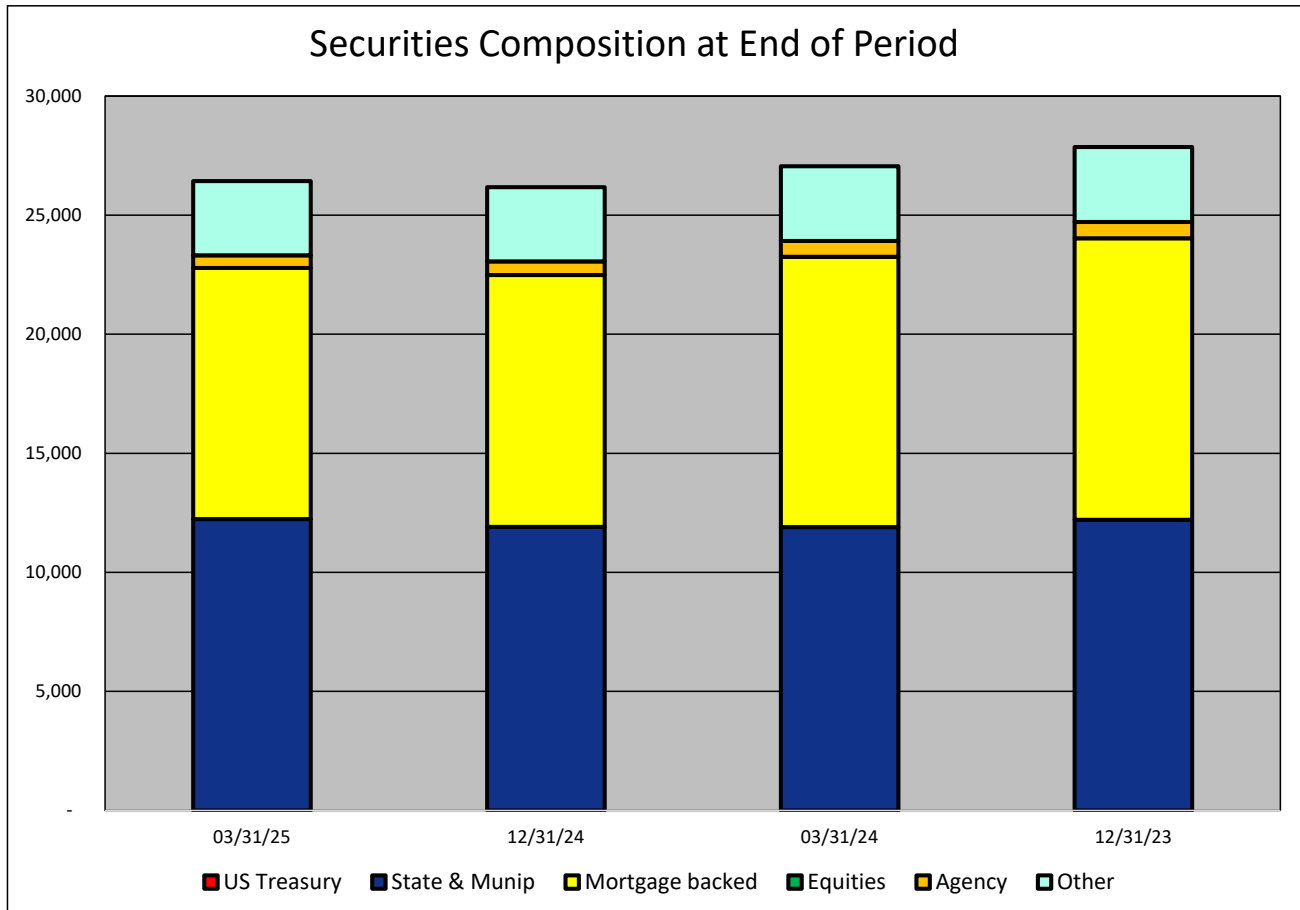


**SECURITIES COMPOSITION - OptimumBank**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	12,237	11,915	11,903	12,211	334	2.81
Mortgage backed	10,542	10,571	11,354	11,813	(812)	(7.15)
Equities	-	-	-	-	-	NA
Agency	533	567	659	690	(126)	(19.12)
Other	3,119	3,125	3,141	3,151	(22)	(0.70)
Total Securities	26,431	26,178	27,057	27,865	(626)	(2.31)

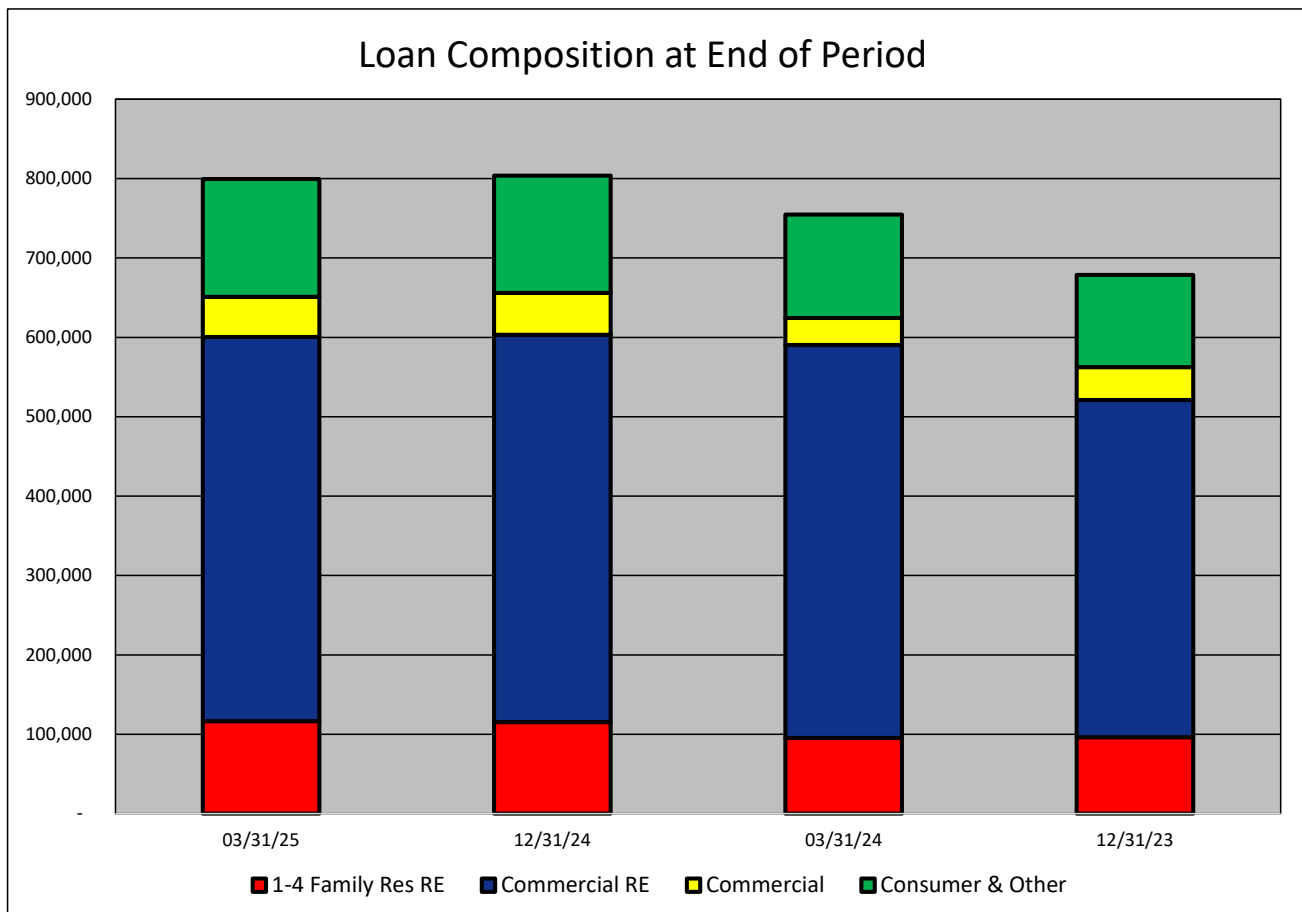


**LOAN PORTFOLIO COMPOSITION - OptimumBank**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**LOAN CATEGORY:**

1-4 Family Res RE	116,614	115,309	95,354	96,298	21,260	22.30
Commercial RE	483,769	487,790	495,080	424,838	(11,311)	(2.28)
Commercial	50,585	52,799	34,082	41,453	16,503	48.42
Consumer & Other	148,535	147,746	130,134	116,187	18,401	14.14
Loans, Net	799,503	803,644	754,650	678,776	44,853	5.94



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

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	8,659	7,683	7,683	5,793	976	12.70
Total Recoveries	79	382	101	354	(22)	(21.78)
Total Charge-offs	325	1,777	635	2,441	(310)	(48.82)
Provision Expense	(143)	2,371	1,132	3,759	(1,275)	(112.63)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	218	-	NA
Ending Balance	8,270	8,659	8,281	7,683	(11)	(0.13)

**NON-PERFORMING ASSETS:**

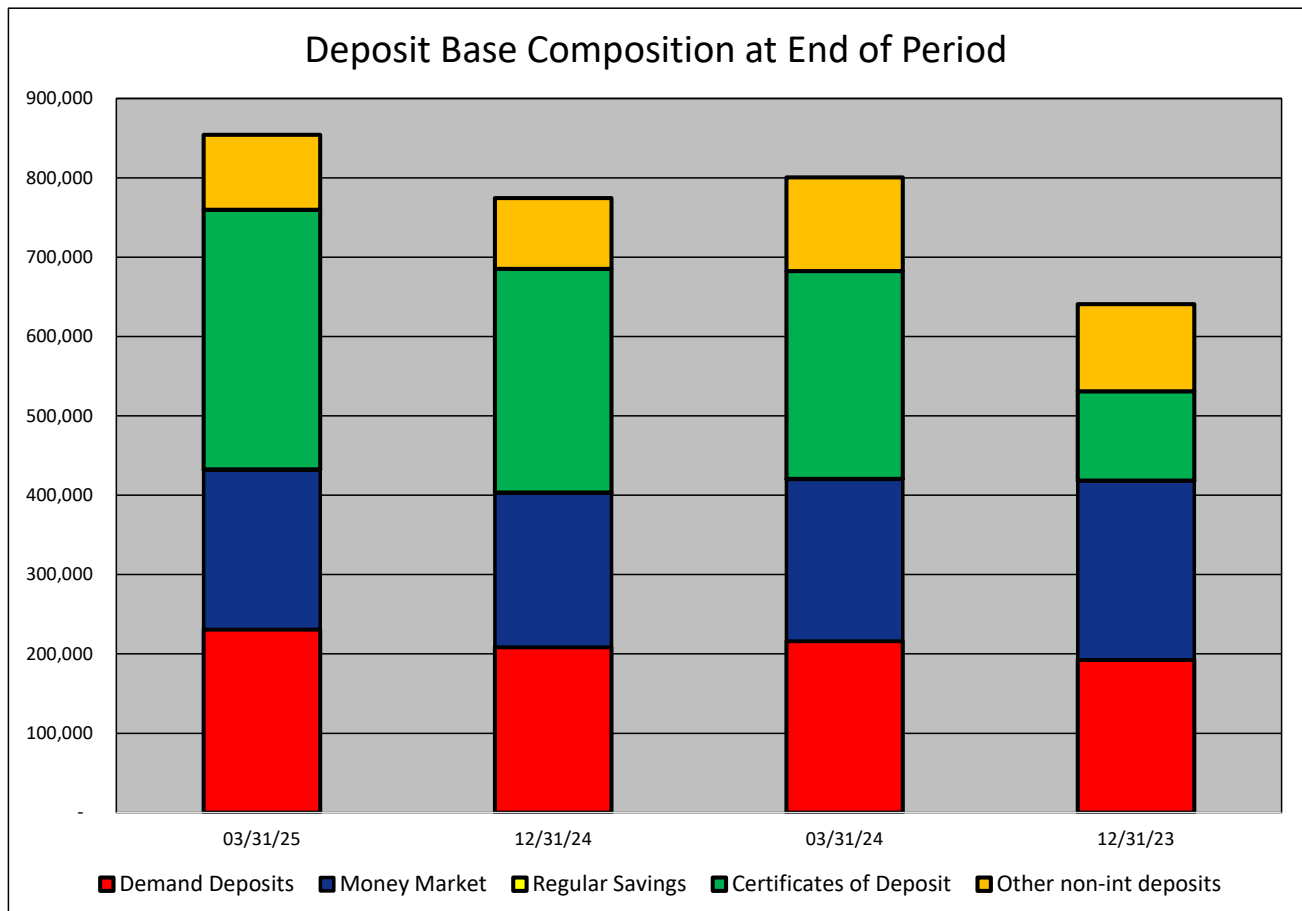
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	7,508	6,202	725	1,025	6,783	935.59
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	7,508	6,202	725	1,025	6,783	935.59

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

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**DEPOSIT BASE CATEGORY:**

Demand Deposits	230,840	208,515	216,235	192,484	14,605	6.75
Money Market	201,239	194,357	203,948	225,678	(2,709)	(1.33)
Regular Savings	429	428	452	451	(23)	(5.09)
Certificates of Deposit	327,387	281,940	261,959	112,389	65,428	24.98
Other non-int deposits	94,188	89,169	117,959	109,693	(23,771)	(20.15)
<b>Total Deposits</b>	<b>854,083</b>	<b>774,409</b>	<b>800,553</b>	<b>640,695</b>	<b>53,530</b>	<b>6.69</b>



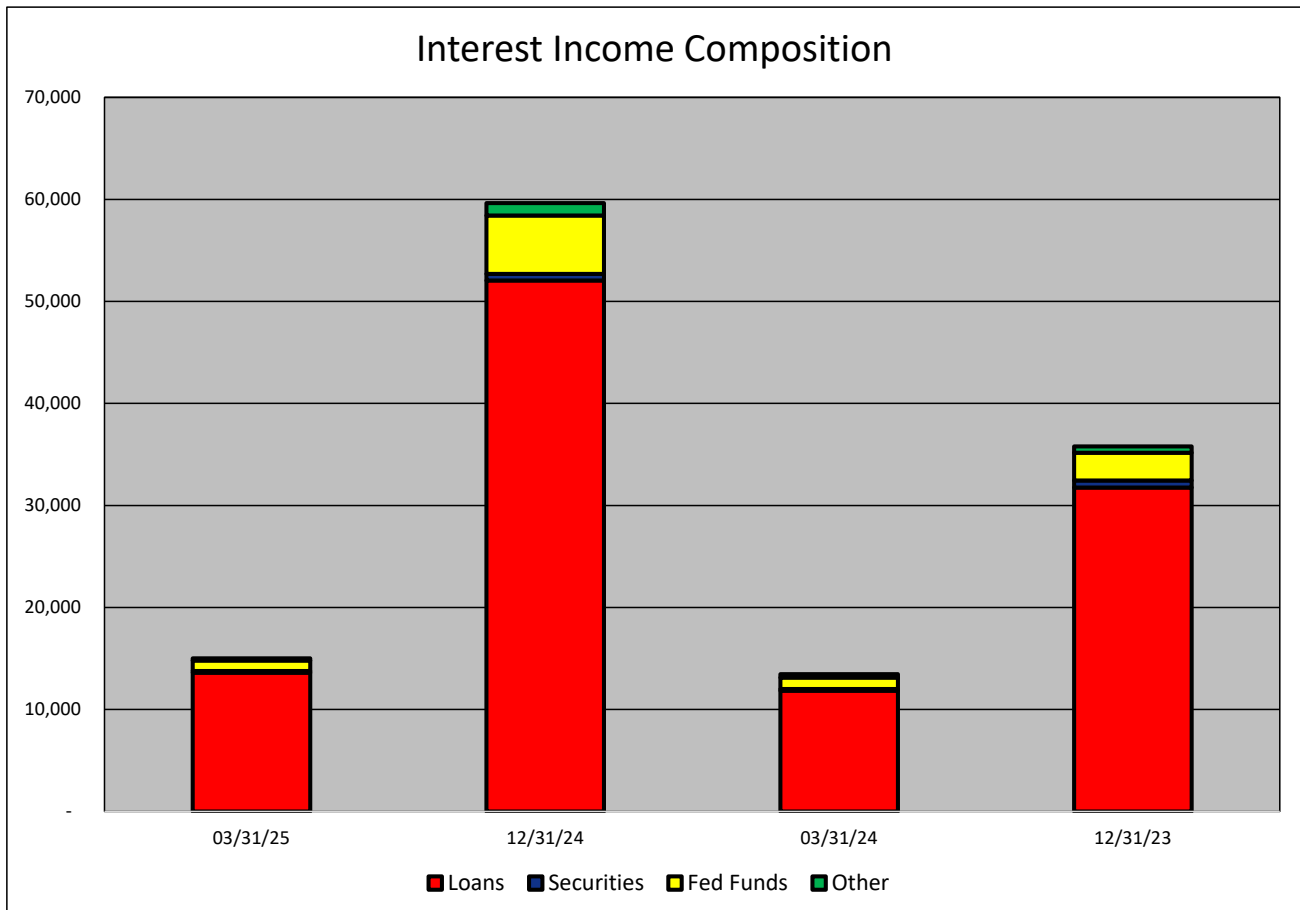


**INTEREST INCOME COMPOSITION- OptimumBank**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**INTEREST INCOME CATEGORY**

Loans	13,602	52,056	11,838	31,758	1,764	14.90
Securities	160	652	170	686	(10)	(5.88)
Fed Funds	1,042	5,707	1,128	2,713	(86)	(7.62)
Other	204	1,219	331	623	(127)	(38.37)
<b>Total Int Income</b>	<b>15,008</b>	<b>59,634</b>	<b>13,467</b>	<b>35,780</b>	<b>1,541</b>	<b>11.44</b>

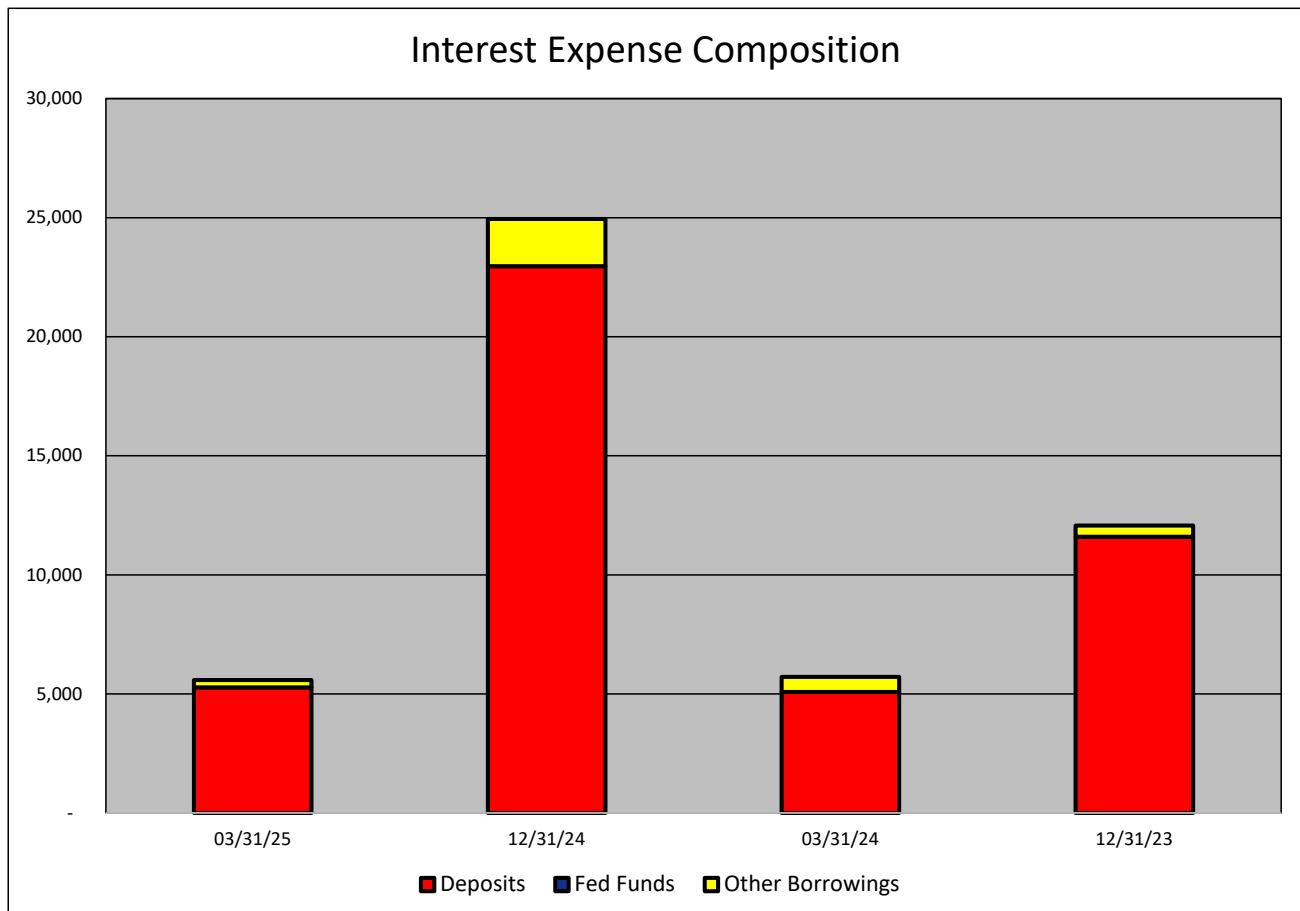


**INTEREST EXPENSE COMPOSITION- OptimumBank**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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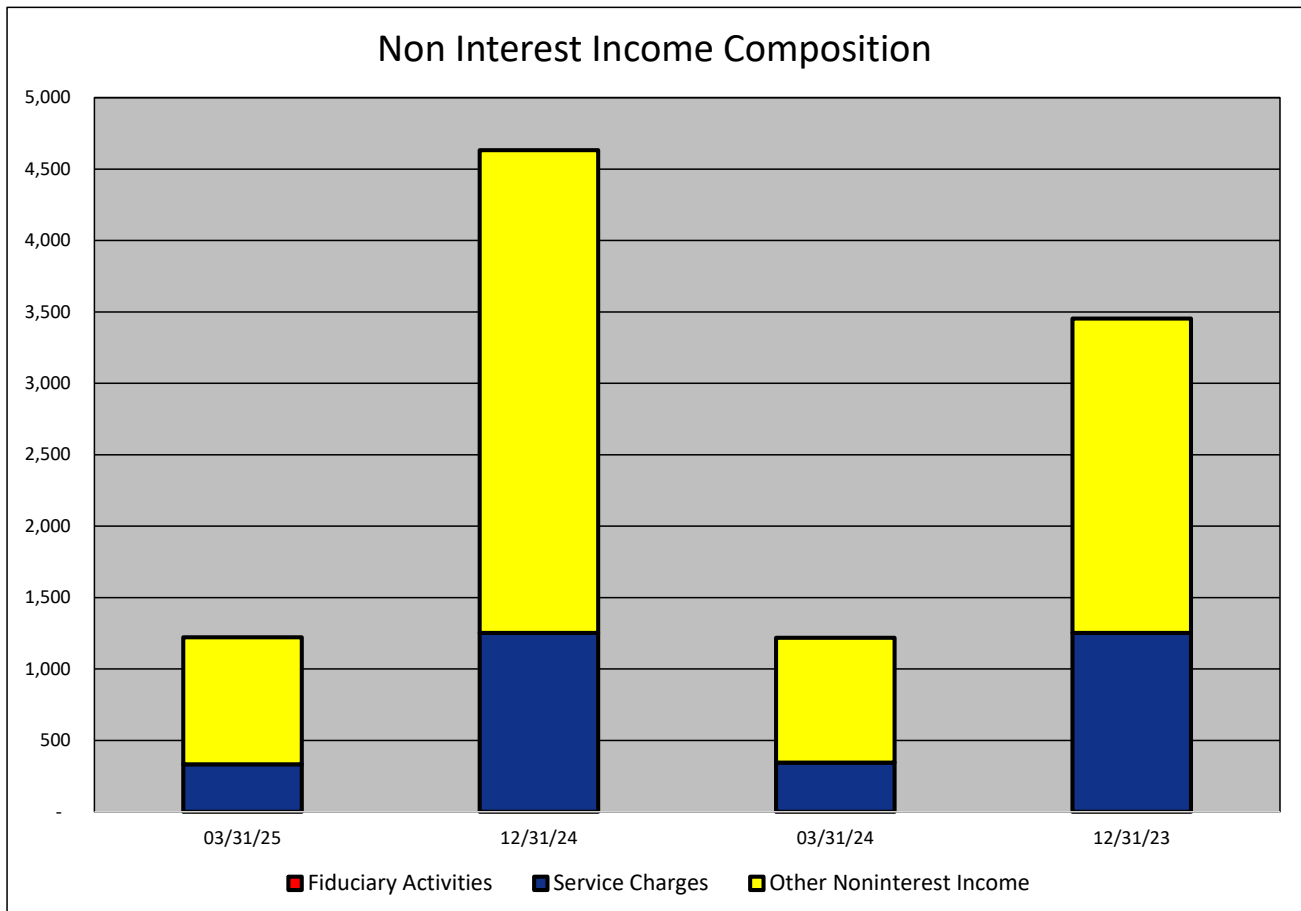
**INTEREST EXPENSE CATEGORY**

Deposits	5,278	22,963	5,077	11,600	201	3.96
Fed Funds	-	-	-	-	-	NA
Other Borrowings	303	1,976	637	468	(334)	(52.43)
<b>Total Int Expense</b>	<b>5,581</b>	<b>24,939</b>	<b>5,714</b>	<b>12,068</b>	<b>(133)</b>	<b>(2.33)</b>



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

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	332	1,253	345	1,253	(13)	(3.77)
Other Noninterest Income	889	3,379	873	2,200	16	1.83
<b>Total Nonint. Income</b>	<b>1,221</b>	<b>4,632</b>	<b>1,218</b>	<b>3,453</b>	<b>3</b>	<b>0.25</b>

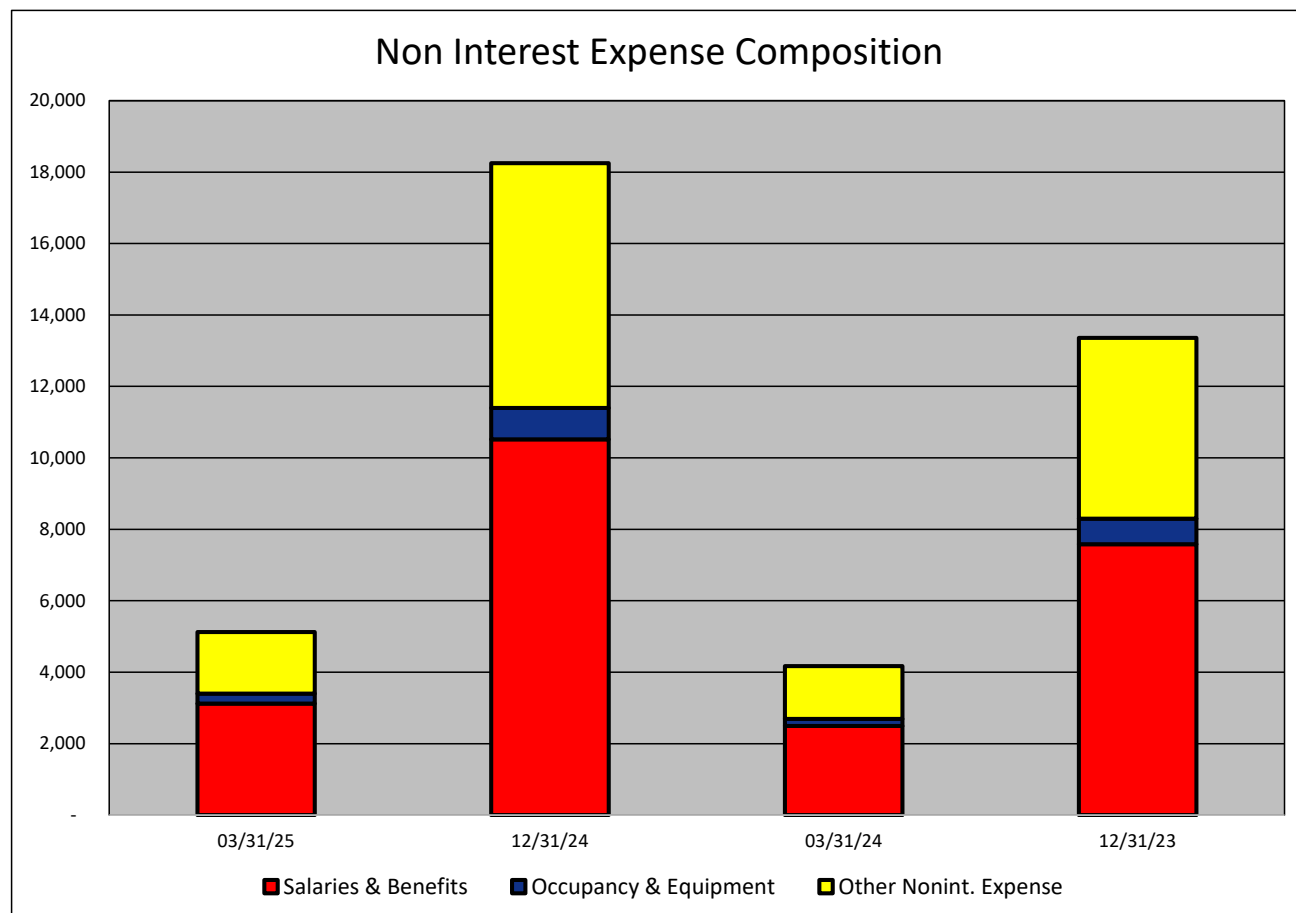


**NONINTEREST EXPENSE COMPOSITION- OptimumBank**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST EXPENSE CATEGORY**

Salaries & Benefits	3,121	10,516	2,495	7,583	626	25.09
Occupancy & Equipment	282	884	195	713	87	44.62
Other Nonint. Expense	1,721	6,853	1,481	5,061	240	16.21
Total Nonint. Expense	5,124	18,253	4,171	13,357	953	22.85



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

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Evermore Bank	215,213	125,508	<b>71.47</b>
Locality Bank	303,213	203,065	<b>49.32</b>
Anchor Bank	500,445	351,361	<b>42.43</b>
Bank Of Belle Glade	169,808	125,087	<b>35.75</b>
Paradise Bank	446,912	367,503	<b>21.61</b>
Community Bank Of The South	267,404	243,515	<b>9.81</b>
Natbank, National Association	231,481	215,083	<b>7.62</b>
Seacoast National Bank	15,723,411	14,821,611	<b>6.08</b>
Optimumbank	977,176	940,399	<b>3.91</b>
Cypress Bank & Trust	185,325	187,234	<b>(1.02)</b>
Desjardins Bank, National Association	335,576	339,536	<b>(1.17)</b>
American National Bank	452,431	468,771	<b>(3.49)</b>
Marine Bank & Trust Company	642,569	666,307	<b>(3.56)</b>

<b>Select Peer Average</b>	<b>1,573,151</b>	<b>1,465,768</b>	<b>18.37</b>
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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	175,299	85,644	<b>104.68</b>
Locality Bank	235,845	139,392	<b>69.20</b>
Cypress Bank & Trust	108,305	80,047	<b>35.30</b>
Paradise Bank	324,569	245,965	<b>31.96</b>
Anchor Bank	360,996	280,030	<b>28.91</b>
Bank Of Belle Glade	61,533	54,144	<b>13.65</b>
Natbank, National Association	193,748	181,038	<b>7.02</b>
Optimumbank	799,503	754,650	<b>5.94</b>
Seacoast National Bank	10,459,037	9,987,527	<b>4.72</b>
Desjardins Bank, National Association	270,417	259,020	<b>4.40</b>
Community Bank Of The South	73,707	72,783	<b>1.27</b>
Marine Bank & Trust Company	446,833	444,241	<b>0.58</b>
American National Bank	317,292	339,660	<b>(6.59)</b>

<b>Select Peer Average</b>	<b>1,063,622</b>	<b>994,165</b>	<b>23.16</b>
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**CAPITAL RATIOS**  
**For the three months ended March 31, 2025**

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Natbank, National Association	19.23	<b>19.50</b>	36.08	37.33	36.08
Evermore Bank	17.85	<b>18.96</b>	22.05	23.02	22.05
Desjardins Bank, National Association	18.54	<b>18.35</b>	0.00	0.00	0.00
Locality Bank	15.36	<b>15.88</b>	0.00	0.00	0.00
American National Bank	12.59	<b>14.69</b>	17.72	18.32	17.72
Optimumbank	10.96	<b>11.71</b>	0.00	0.00	0.00
Seacoast National Bank	14.05	<b>10.51</b>	13.85	15.10	13.85
Cypress Bank & Trust	9.82	<b>10.14</b>	0.00	0.00	0.00
Bank Of Belle Glade	6.85	<b>9.63</b>	0.00	0.00	0.00
Anchor Bank	8.53	<b>9.46</b>	0.00	0.00	0.00
Marine Bank & Trust Company	6.80	<b>9.33</b>	14.31	15.56	14.31
Community Bank Of The South	7.32	<b>9.32</b>	24.69	25.75	24.69
Paradise Bank	6.41	<b>8.73</b>	11.57	12.49	11.57

<b>Select Peer Average</b>	11.87	12.79	10.79	11.35	10.79
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**BALANCE SHEET RATIOS**  
For the three months ended March 31, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Desjardins Bank, National Association	<b>110.06</b>	80.58	6.51
Natbank, National Association	<b>106.09</b>	83.70	2.25
Evermore Bank	<b>100.55</b>	81.45	4.05
Optimumbank	<b>93.61</b>	<b>81.82</b>	<b>2.70</b>
Locality Bank	<b>92.35</b>	77.78	3.76
Anchor Bank	<b>91.18</b>	72.13	9.93
Seacoast National Bank	<b>83.13</b>	66.52	20.77
American National Bank	<b>81.89</b>	70.13	12.87
Paradise Bank	<b>80.00</b>	72.62	9.72
Marine Bank & Trust Company	<b>75.07</b>	69.54	22.33
Cypress Bank & Trust	<b>67.61</b>	58.44	14.67
Bank Of Belle Glade	<b>39.11</b>	36.24	21.67
Community Bank Of The South	<b>30.19</b>	27.56	31.19

<b>Select Peer Average</b>	<b>80.83</b>	<b>67.58</b>	<b>12.49</b>
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**PEER GROUP COMPARISONS REPORT**

*Treasure Coast Group*

**PROFITABILITY RATIOS**

**For the three months ended March 31, 2025**

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	429,465	<b>2.86</b>	42.87
Optimumbank	959,163	<b>1.77</b>	16.25
Desjardins Bank, National Association	338,969	<b>1.56</b>	8.60
Bank Of Belle Glade	148,862	<b>1.33</b>	17.72
Anchor Bank	458,614	<b>0.91</b>	9.85
American National Bank	433,344	<b>0.83</b>	6.46
Seacoast National Bank	15,579,024	<b>0.82</b>	5.83
Community Bank Of The South	265,480	<b>0.79</b>	11.10
Marine Bank & Trust Company	654,014	<b>0.57</b>	8.70
Cypress Bank & Trust	171,625	<b>0.38</b>	3.64
Natbank, National Association	230,062	<b>0.22</b>	1.14
Evermore Bank	202,645	<b>0.07</b>	0.36
Locality Bank	281,511	<b>(0.71)</b>	(5.06)

<b>Select Peer Average</b>	1,550,214	0.88	9.80
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PEER GROUP COMPARISONS REPORT

*Treasure Coast Group*

PROFITABILITY RATIOS

For the three months ended March 31, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.51	1.63	<b>48.12</b>	12.53
Bank Of Belle Glade	0.21	1.61	<b>50.63</b>	11.32
Paradise Bank	0.98	2.08	<b>51.72</b>	9.31
Community Bank Of The South	0.16	1.49	<b>60.31</b>	14.07
Desjardins Bank, National Association	0.98	2.29	<b>60.92</b>	7.14
Anchor Bank	0.41	1.74	<b>61.66</b>	10.88
Seacoast National Bank	0.52	1.77	<b>63.63</b>	10.55
American National Bank	0.23	1.70	<b>63.70</b>	15.60
Marine Bank & Trust Company	0.28	1.91	<b>72.88</b>	9.05
Evermore Bank	0.17	2.85	<b>82.47</b>	7.69
Cypress Bank & Trust	6.15	2.28	<b>92.53</b>	3.31
Locality Bank	0.31	3.24	<b>95.01</b>	7.77
Natbank, National Association	0.52	3.83	<b>97.77</b>	5.03

Select Peer Average	0.88	2.19	69.33	9.56
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PEER GROUP COMPARISONS REPORT

*Treasure Coast Group*

ASSET QUALITY RATIOS

For the three months ended March 31, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
American National Bank	0.66	0.00	<b>0.00</b>	0.00
Community Bank Of The South	1.30	0.00	<b>0.00</b>	0.00
Bank Of Belle Glade	0.73	0.00	<b>0.00</b>	0.00
Evermore Bank	0.94	0.00	<b>0.00</b>	0.00
Cypress Bank & Trust	1.29	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>0.03</b>	0.13
Anchor Bank	0.61	0.27	<b>0.20</b>	2.20
Natbank, National Association	0.73	0.28	<b>0.24</b>	1.20
Paradise Bank	0.91	0.33	<b>0.24</b>	3.41
Seacoast National Bank	1.34	0.68	<b>0.50</b>	4.68
Optimumbank	1.03	0.94	<b>0.77</b>	6.51
Locality Bank	1.69	1.11	<b>0.87</b>	4.72

Select Peer Average	1.06	0.28	0.22	1.76
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**PEER GROUP COMPARISONS REPORT**

*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF ASSETS)  
For the three months ended March 31, 2025**

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>1.37</b>	9.53	9.94	14.40	0.00
Marine Bank & Trust Company	<b>1.35</b>	3.27	0.00	0.31	22.02
Seacoast National Bank	<b>1.22</b>	1.40	0.58	3.97	16.71
Optimumbank	<b>1.08</b>	<b>1.89</b>	<b>11.82</b>	<b>0.35</b>	<b>2.36</b>
Bank Of Belle Glade	<b>1.00</b>	40.19	0.00	5.18	16.48
Natbank, National Association	<b>0.77</b>	10.94	0.16	0.00	2.25
Anchor Bank	<b>0.74</b>	13.38	0.00	2.51	7.42
Locality Bank	<b>0.73</b>	16.87	0.00	0.00	3.76
American National Bank	<b>0.69</b>	2.19	9.59	0.00	12.87
Community Bank Of The South	<b>0.67</b>	37.21	0.00	0.00	31.19
Evermore Bank	<b>0.62</b>	13.23	0.00	0.00	4.05
Desjardins Bank, National Association	<b>0.52</b>	11.32	0.00	6.51	0.00
Paradise Bank	<b>0.48</b>	9.52	0.00	0.00	9.72

<b>Select Peer Average</b>	<b>0.86</b>	<b>13.15</b>	<b>2.47</b>	<b>2.56</b>	<b>9.91</b>
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 2025**

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Natbank, National Association	<b>83.09</b>	1.30	0.00	0.00
Optimumbank	<b>80.97</b>	0.50	0.00	0.00
Evermore Bank	<b>80.06</b>	0.91	0.00	0.00
Desjardins Bank, National Association	<b>79.76</b>	0.68	0.00	0.00
Locality Bank	<b>76.47</b>	0.69	0.00	0.02
Paradise Bank	<b>71.96</b>	5.31	0.00	0.33
Anchor Bank	<b>71.70</b>	2.27	0.00	0.00
American National Bank	<b>69.67</b>	0.06	0.00	0.00
Marine Bank & Trust Company	<b>68.39</b>	1.46	0.00	0.00
Seacoast National Bank	<b>65.52</b>	0.98	0.05	5.09
Cypress Bank & Trust	<b>57.69</b>	2.93	0.00	0.06
Bank Of Belle Glade	<b>35.97</b>	0.39	0.00	0.00
Community Bank Of The South	<b>27.21</b>	0.92	0.00	0.00

<b>Select Peer Average</b>	66.80	1.42	0.00	0.42
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the three months ended March 31, 2025**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	<b>72.87</b>	17.90	90.76	0.00	9.24
Natbank, National Association	<b>60.17</b>	39.83	100.00	0.00	0.00
Bank Of Belle Glade	<b>47.09</b>	52.91	100.00	0.00	0.00
Cypress Bank & Trust	<b>29.99</b>	68.48	98.46	1.54	0.00
Paradise Bank	<b>29.93</b>	67.90	97.83	0.00	2.17
American National Bank	<b>29.11</b>	70.89	100.00	0.00	0.00
Marine Bank & Trust Company	<b>28.18</b>	71.82	100.00	0.00	0.00
<b>Optimumbank</b>	<b>27.42</b>	<b>71.42</b>	<b>98.84</b>	<b>0.00</b>	<b>1.16</b>
Seacoast National Bank	<b>26.19</b>	67.97	94.16	2.36	3.48
Community Bank Of The South	<b>24.61</b>	75.39	100.00	0.00	0.00
Anchor Bank	<b>22.92</b>	64.31	87.22	0.00	12.78
Locality Bank	<b>13.08</b>	86.92	100.00	0.00	0.00
Evermore Bank	<b>9.18</b>	90.82	100.00	0.00	0.00

<b>Select Peer Average</b>	32.36	65.12	97.48	0.30	2.22
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
**For the three months ended March 31, 2025**

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.20	2.69	<b>5.38</b>	91.98
Desjardins Bank, National Association	5.21	3.30	<b>4.50</b>	97.42
Optimumbank	6.37	3.59	<b>4.00</b>	98.24
Natbank, National Association	5.18	3.91	<b>3.96</b>	99.09
Evermore Bank	6.70	4.31	<b>3.54</b>	98.63
Locality Bank	6.42	3.87	<b>3.48</b>	98.30
Bank Of Belle Glade	4.29	1.70	<b>3.41</b>	99.43
Seacoast National Bank	5.26	2.66	<b>3.41</b>	90.02
Anchor Bank	5.79	3.76	<b>3.21</b>	96.12
Cypress Bank & Trust	5.37	3.40	<b>3.09</b>	95.80
American National Bank	5.10	3.54	<b>2.89</b>	97.05
Marine Bank & Trust Company	4.63	2.75	<b>2.77</b>	96.39
Community Bank Of The South	4.38	2.23	<b>2.66</b>	96.01

<b>Select Peer Average</b>	5.53	3.21	3.46	96.50
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