

Desjardins Bank, National Association

Hallandale, FL

Established

2/28/1992

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 six months June 30, 2025

Institution name	Total Assets (\$000's)
Seacoast National Bank	15,935,315
Optimumbank	998,910
Marine Bank & Trust Company	630,123
Anchor Bank	503,869
Paradise Bank	453,606
Desjardins Bank, National Association	335,252
Locality Bank	305,897
Community Bank Of The South	262,219
Evermore Bank	244,035
Natbank, National Association	242,307
Cypress Bank & Trust	191,714
Bank Of Belle Glade	168,116

Institution name	Return on Avg Assets (%)
Paradise Bank	2.72
Optimumbank	1.70
Desjardins Bank, National Association	1.50
Bank Of Belle Glade	1.34
Seacoast National Bank	0.96
Anchor Bank	0.95
Community Bank Of The South	0.88
Evermore Bank	0.84
Marine Bank & Trust Company	0.60
Cypress Bank & Trust	0.49
Natbank, National Association	0.25
Locality Bank	(0.22)

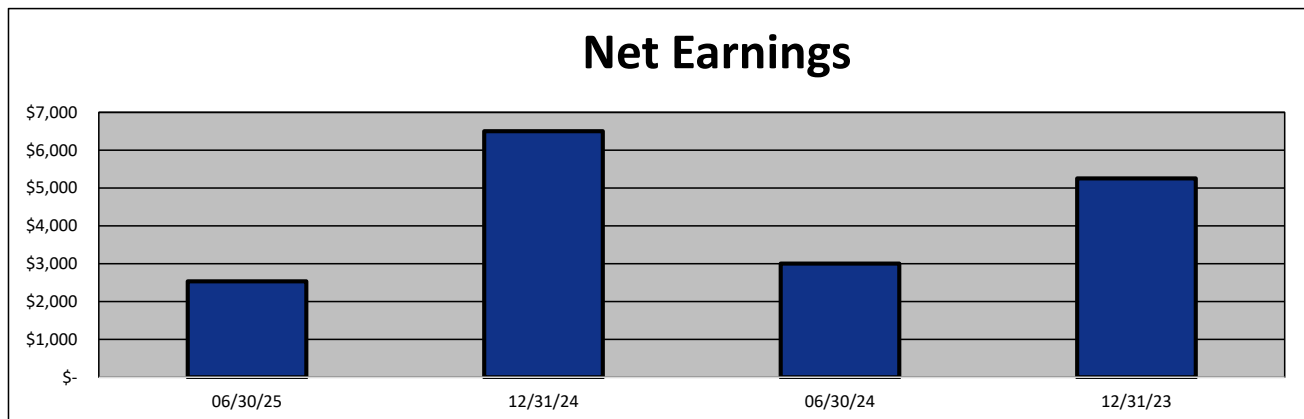
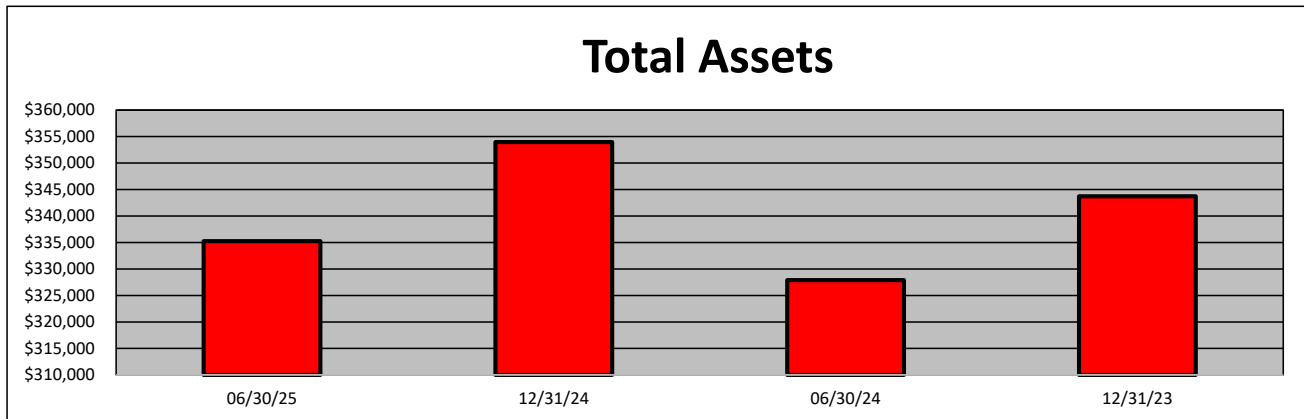
EXECUTIVE SUMMARY - Desjardins Bank, National Association
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	18.92	17.20	17.50	15.82	10.68	12.08
Leverage Ratio	18.75	17.91	17.11	15.92	11.86	12.63
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	14.47	9.87
Risk Based Ratio	0.00	0.00	0.00	0.00	15.30	10.43
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	0.00	14.41	9.87
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	104.43	97.67	108.20	101.03	74.73	81.48
Loans/Assets	79.33	76.33	80.35	76.82	62.90	67.49
Securities/Assets	6.37	6.30	7.12	7.07	18.95	12.89
PROFITABILITY:						
Return on Avg Assets	1.50	1.93	1.78	1.55	0.71	1.00
Return on Avg Equity	8.16	11.28	10.74	10.30	10.92	10.87
Nonint Income/Avg Assets	0.91	0.86	0.94	0.83	0.80	0.95
Net Overhead Ratio	2.30	2.01	1.81	1.89	2.35	2.18
Efficiency Ratio	61.45	55.09	53.59	56.33	74.52	67.62
Assets (per million) per Employee	8.82	7.22	8.00	7.47	10.31	9.11
ASSET QUALITY:						
Allowance/Loans	1.04	1.02	1.02	1.02	1.29	1.14
Nonperforming Loans/Total Loans	0.04	0.03	0.03	0.11	0.48	0.24
Nonperforming Assets/Total Assets	0.04	0.02	0.03	0.08	0.33	0.18
Adjusted Texas Ratio	0.18	0.14	0.15	0.51	3.15	1.39
YIELDS & COSTS:						
Yield on earning assets	5.20	5.14	5.02	4.62	5.48	5.64
Cost of funds	3.33	3.41	3.55	2.89	2.84	3.19
Net interest margin	4.43	4.45	4.29	4.08	3.20	3.54
Avg Earning Assets/Avg Assets	97.33	97.74	97.92	97.86	95.80	96.40

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

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	335,252	353,967	327,906	343,735	7,346	2.24
Cash and Equivalents	44,545	58,890	38,193	52,282	6,352	16.63
Securities	21,366	22,288	23,339	24,301	(1,973)	(8.45)
Loans, net	265,969	270,197	263,471	264,058	2,498	0.95
Deposit Accounts	254,680	276,645	243,494	261,360	11,186	4.59
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	63,428	60,892	57,395	54,391	6,033	10.51

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,536	6,501	3,004	5,256	(468)	(15.58)
Interest Income	8,563	16,961	8,304	15,352	259	3.12
Interest Expense	1,271	2,282	1,215	1,795	56	4.61
Net Interest Income	7,292	14,679	7,089	13,557	203	2.86
Credit Loss Expense	4	83	-	105	4	NA
Noninterest income	1,535	2,888	1,586	2,814	(51)	(3.22)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	5,424	9,677	4,649	9,222	775	16.67
Net Operating Income	3,399	7,807	4,026	7,044	(627)	(15.57)
Income Taxes	863	1,306	1,022	1,788	(159)	(15.56)

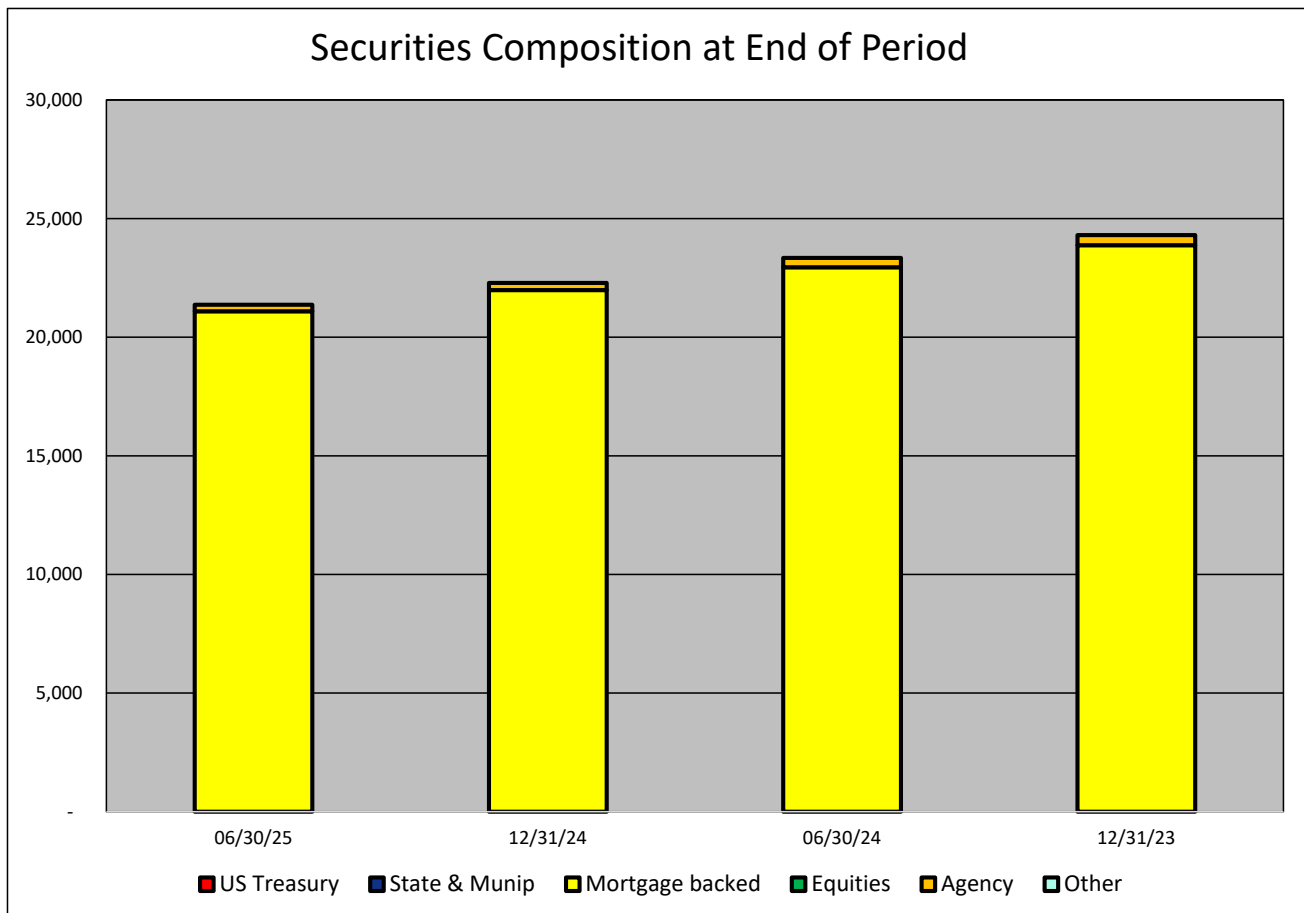


SECURITIES COMPOSITION - Desjardins Bank, National Association
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	21,094	21,987	22,948	23,877	(1,854)	(8.08)
Equities	-	-	-	-	-	NA
Agency	272	301	391	424	(119)	(30.43)
Other	-	-	-	-	-	NA
Total Securities	21,366	22,288	23,339	24,301	(1,973)	(8.45)

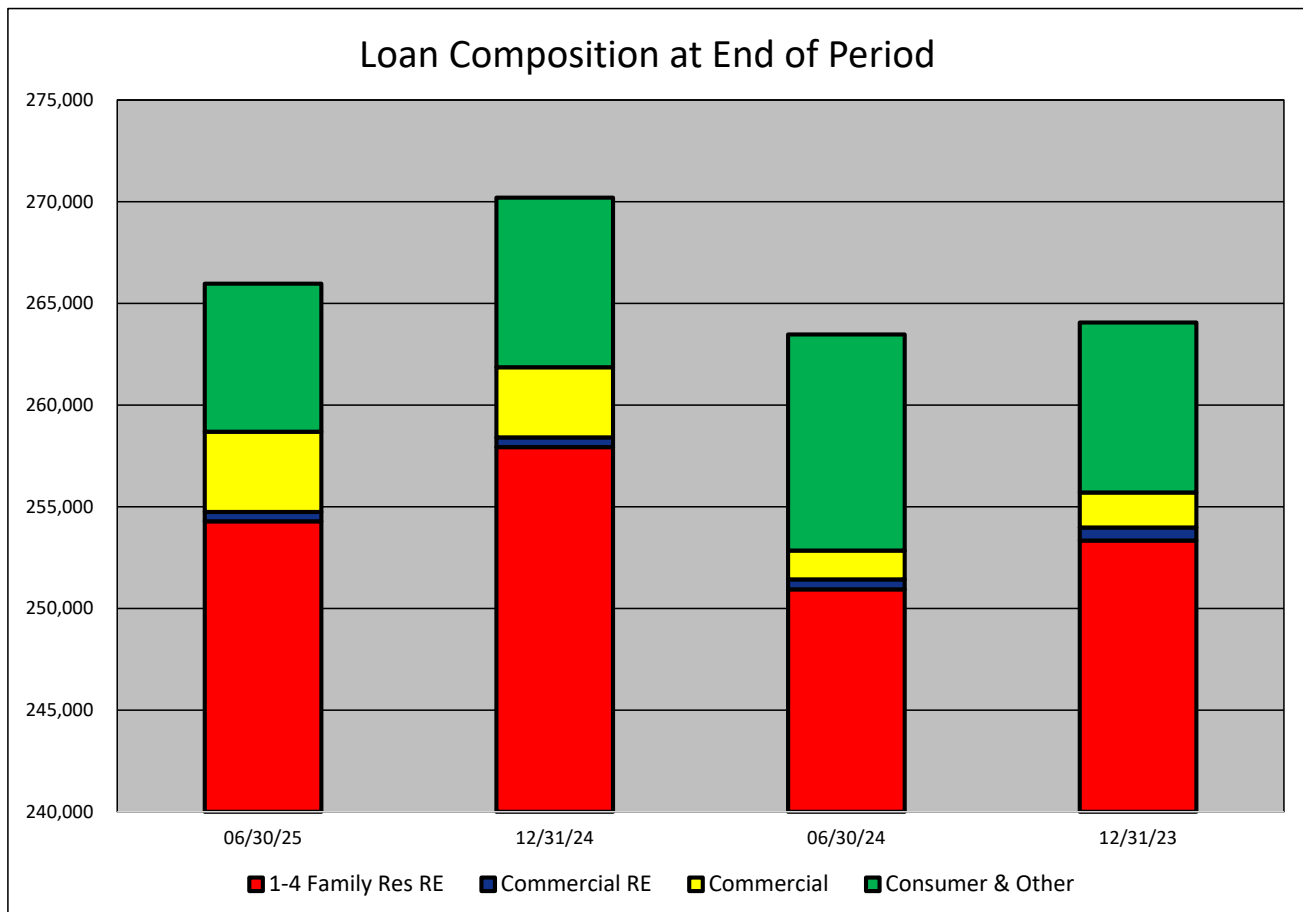


LOAN PORTFOLIO COMPOSITION - Desjardins Bank, National Association
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	254,281	257,932	250,934	253,335	3,347	1.33
Commercial RE	460	476	491	647	(31)	(6.31)
Commercial	3,948	3,451	1,420	1,720	2,528	178.03
Consumer & Other	7,280	8,338	10,626	8,356	(3,346)	(31.49)
Loans, Net	265,969	270,197	263,471	264,058	2,498	0.95



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

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	2,767	2,684	2,684	2,579	83	3.09
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Credit Loss Expense	4	83	-	105	4	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,771	2,767	2,684	2,684	87	3.24

NON-PERFORMING ASSETS:

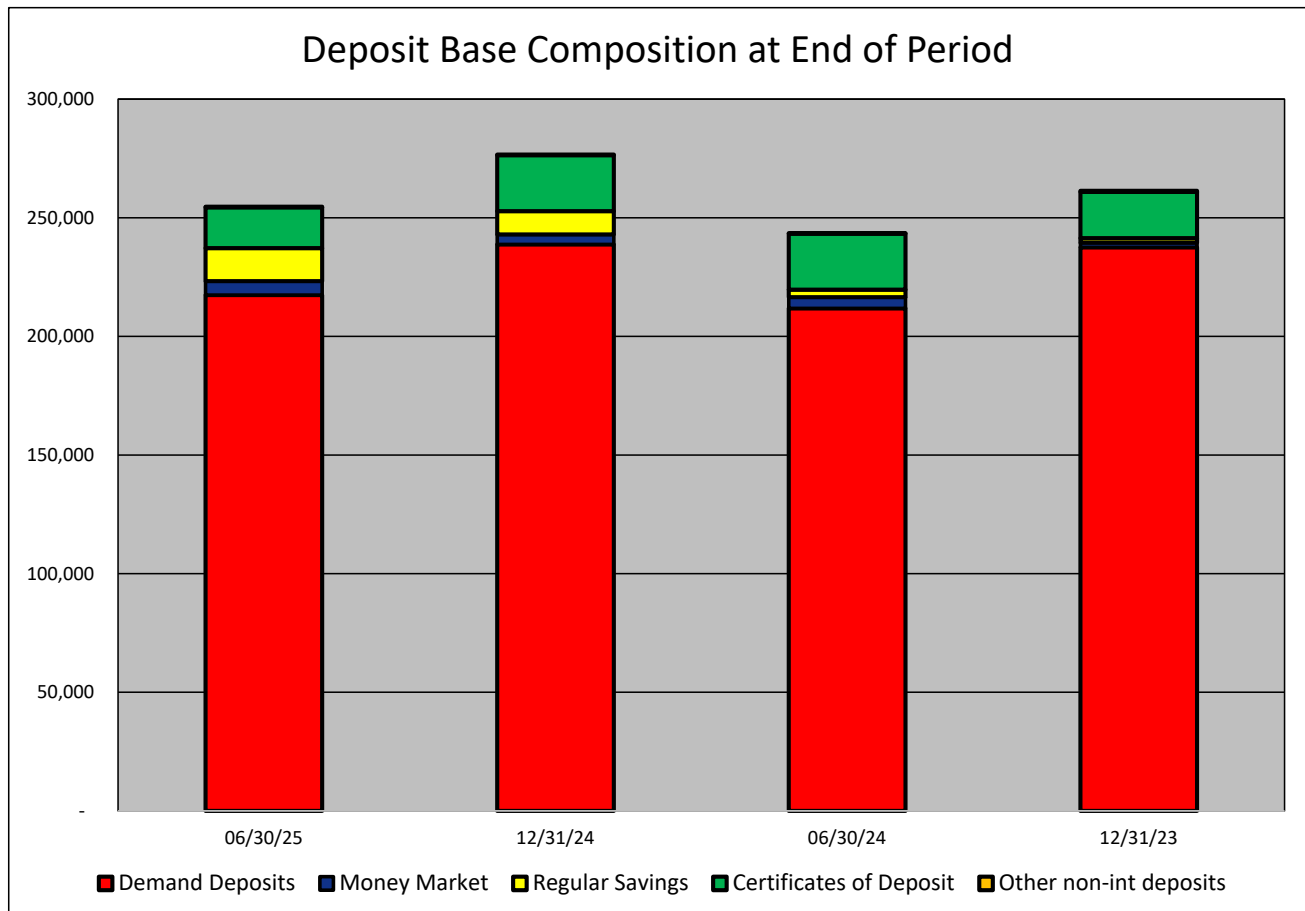
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	118	87	91	292	27	29.67
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	118	87	91	292	27	29.67

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

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	217,422	238,782	211,774	237,529	5,648	2.67
Money Market	5,866	4,185	4,743	1,970	1,123	23.68
Regular Savings	13,903	9,846	3,194	1,930	10,709	335.28
Certificates of Deposit	17,197	23,535	23,638	19,461	(6,441)	(27.25)
Other non-int deposits	292	297	145	470	147	101.38
Total Deposits	254,680	276,645	243,494	261,360	11,186	4.59

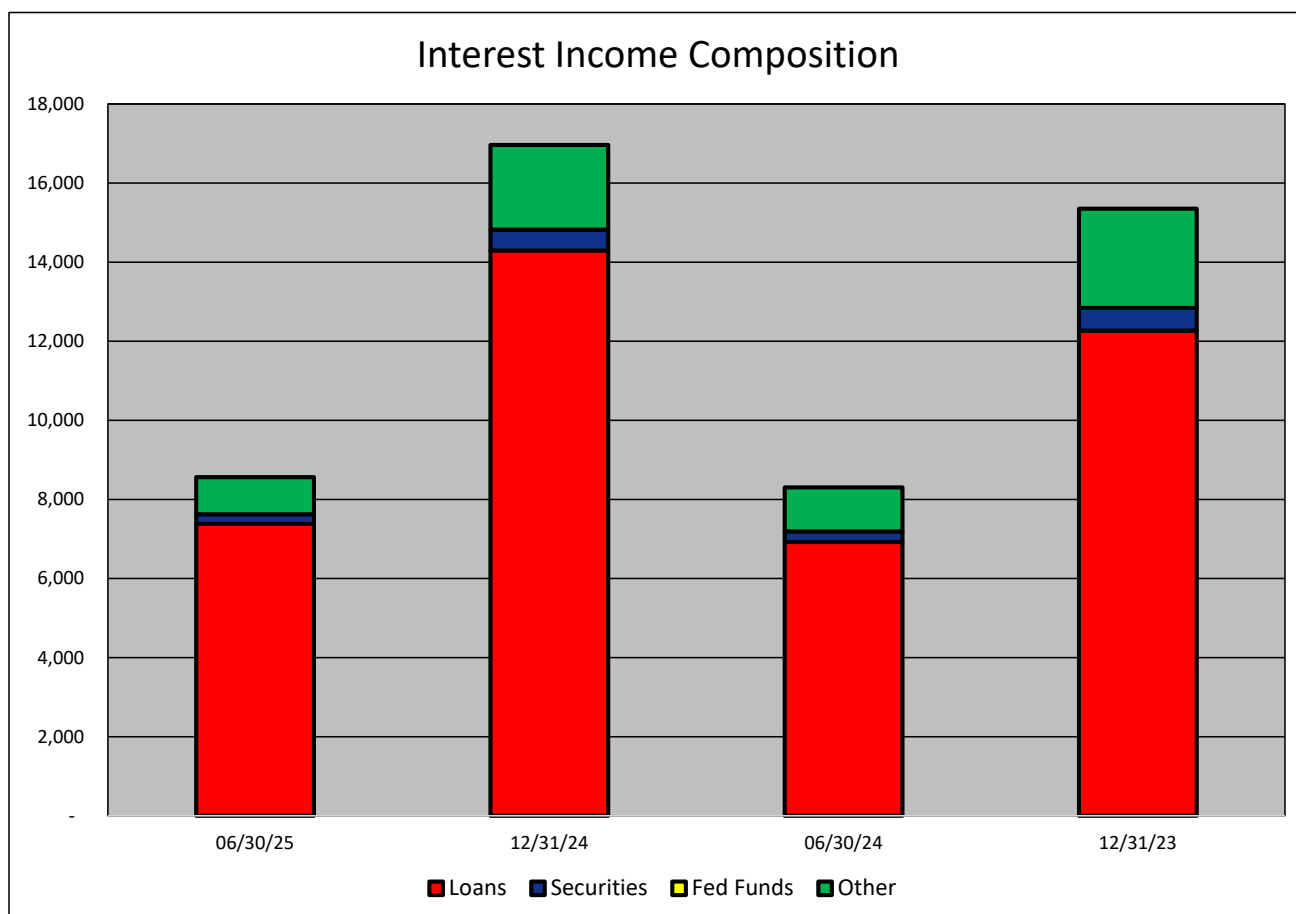


INTEREST INCOME COMPOSITION- Desjardins Bank, National Association
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	7,382	14,294	6,922	12,268	460	6.65
Securities	244	526	271	574	(27)	(9.96)
Fed Funds	-	-	-	-	-	NA
Other	937	2,141	1,111	2,510	(174)	(15.66)
Total Int Income	8,563	16,961	8,304	15,352	259	3.12

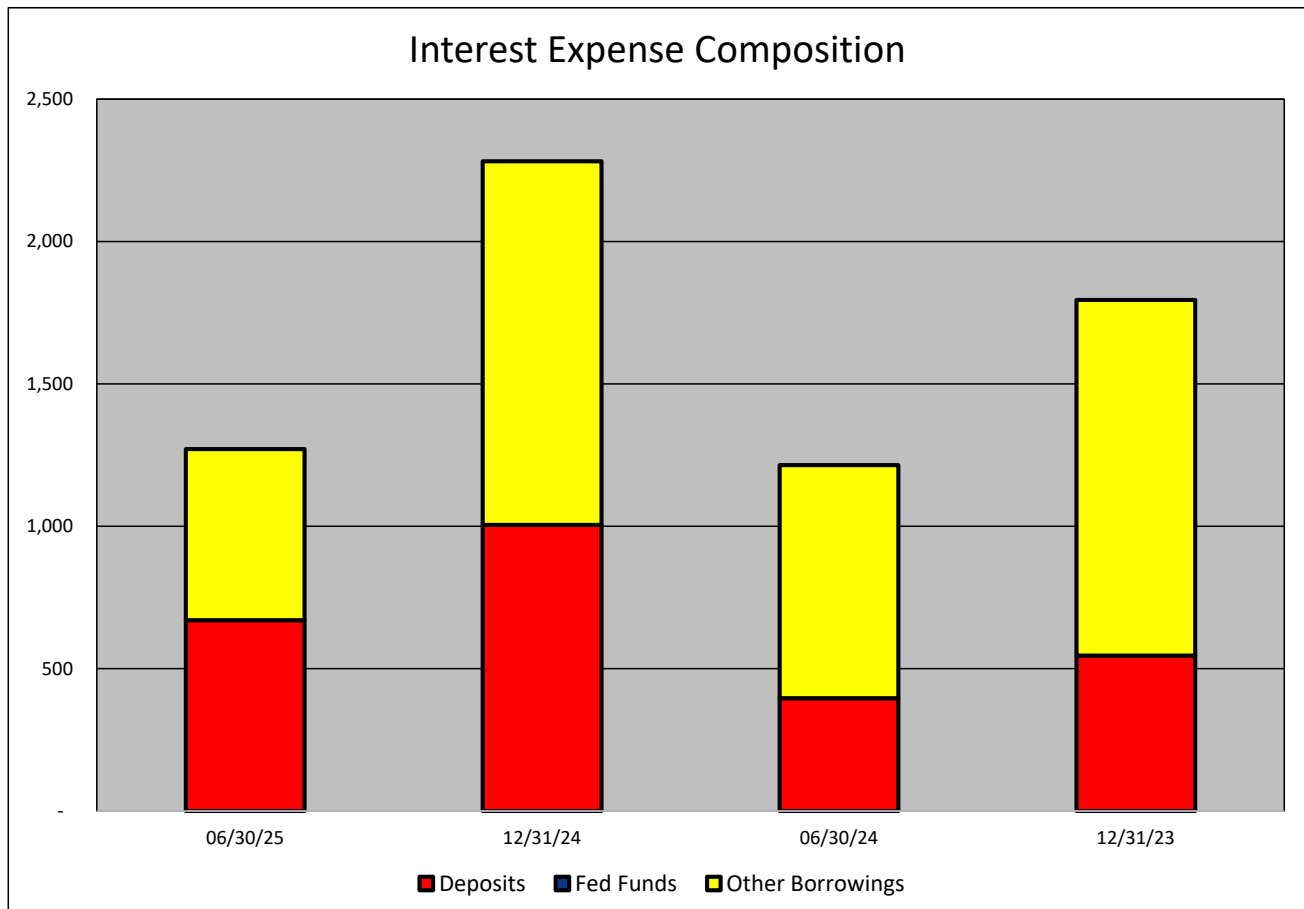


INTEREST EXPENSE COMPOSITION- Desjardins Bank, National Association
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	670	1,005	396	546	274	69.19
Fed Funds	-	-	-	-	-	NA
Other Borrowings	601	1,277	819	1,249	(218)	(26.62)
Total Int Expense	1,271	2,282	1,215	1,795	56	4.61

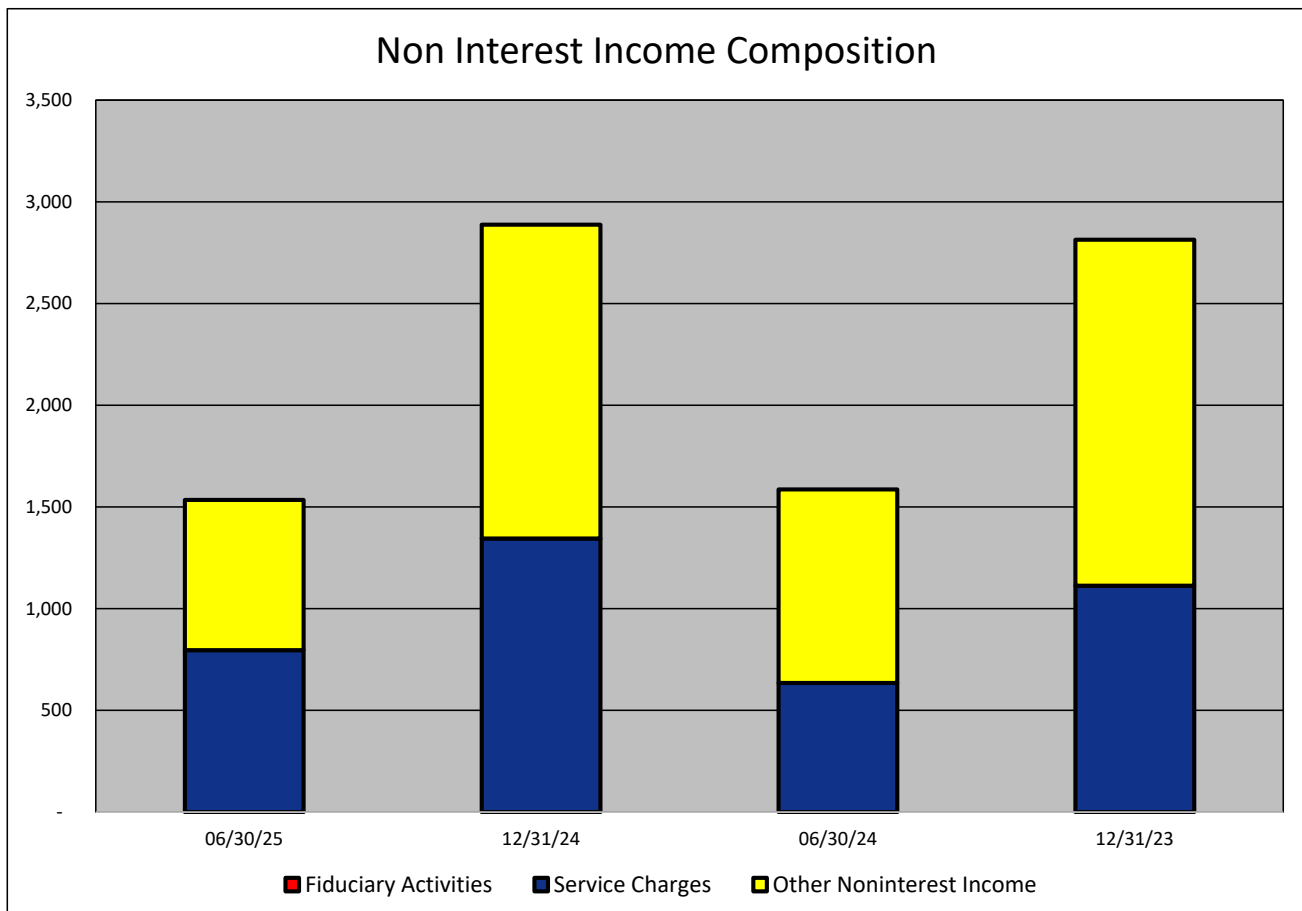


NONINTEREST INCOME COMPOSITION- Desjardins Bank, National Association
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	796	1,345	635	1,113	161	25.35
Other Noninterest Income	739	1,543	951	1,701	(212)	(22.29)
Total Nonint. Income	1,535	2,888	1,586	2,814	(51)	(3.22)

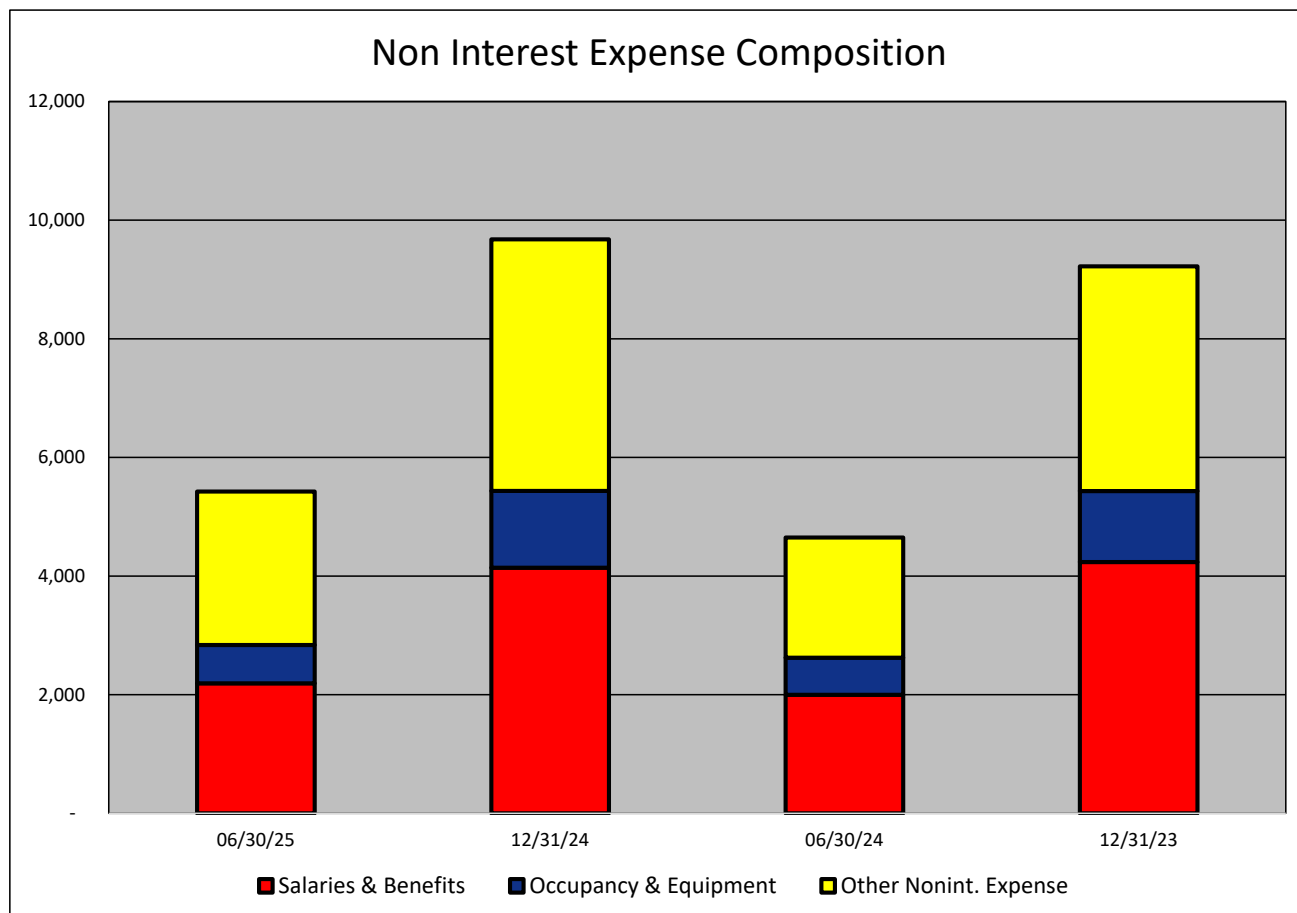


NONINTEREST EXPENSE COMPOSITION- Desjardins Bank, National Association
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	2,191	4,140	1,999	4,237	192	9.60
Occupancy & Equipment	647	1,296	625	1,197	22	3.52
Other Nonint. Expense	2,586	4,241	2,025	3,788	561	27.70
Total Nonint. Expense	5,424	9,677	4,649	9,222	775	16.67



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Evermore Bank	244,035	168,171	45.11
Anchor Bank	503,869	358,194	40.67
Bank Of Belle Glade	168,116	127,580	31.77
Locality Bank	305,897	233,347	31.09
Paradise Bank	453,606	380,605	19.18
Cypress Bank & Trust	191,714	168,469	13.80
Optimumbank	998,910	899,465	11.06
Natbank, National Association	242,307	221,850	9.22
Seacoast National Bank	15,935,315	14,943,451	6.64
Community Bank Of The South	262,219	253,253	3.54
Desjardins Bank, National Association	335,252	327,906	2.24
Marine Bank & Trust Company	630,123	640,187	(1.57)

Select Peer Average	1,689,280	1,560,207	17.73
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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	204,212	103,977	96.40
Cypress Bank & Trust	124,099	85,067	45.88
Locality Bank	232,725	167,209	39.18
Anchor Bank	367,941	293,867	25.21
Paradise Bank	322,214	267,491	20.46
Bank Of Belle Glade	62,865	56,493	11.28
Seacoast National Bank	10,617,434	10,044,483	5.70
Natbank, National Association	198,526	189,465	4.78
Optimumbank	783,886	760,108	3.13
Marine Bank & Trust Company	448,872	442,804	1.37
Desjardins Bank, National Association	265,969	263,471	0.95
Community Bank Of The South	69,210	72,010	(3.89)

Select Peer Average	1,141,496	1,062,204	20.87
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

CAPITAL RATIOS
For the six months June 30, 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	18.42	19.57	35.86	37.12	35.86
Desjardins Bank, National Association	18.92	18.75	0.00	0.00	0.00
Evermore Bank	16.15	17.05	19.49	20.53	19.49
Locality Bank	15.34	15.05	0.00	0.00	0.00
Cypress Bank & Trust	13.57	13.27	0.00	0.00	0.00
Optimumbank	11.09	11.89	0.00	0.00	0.00
Seacoast National Bank	14.04	10.36	13.70	14.95	13.70
Community Bank Of The South	7.70	9.65	23.18	24.15	23.18
Marine Bank & Trust Company	7.08	9.60	14.39	15.64	14.39
Anchor Bank	8.72	9.02	0.00	0.00	0.00
Bank Of Belle Glade	7.36	8.83	0.00	0.00	0.00
Paradise Bank	6.54	8.55	11.79	12.72	11.79

Select Peer Average	12.08	12.63	9.87	10.43	9.87
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the six months June 30, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	106.71	81.93	2.04
Desjardins Bank, National Association	104.43	79.33	6.37
Evermore Bank	100.98	83.68	3.47
Anchor Bank	94.95	73.02	12.55
Locality Bank	93.23	76.08	4.53
Optimumbank	89.08	78.47	2.58
Seacoast National Bank	84.91	66.63	21.92
Marine Bank & Trust Company	78.81	71.24	22.51
Cypress Bank & Trust	78.19	64.73	16.33
Paradise Bank	76.80	71.03	9.34
Bank Of Belle Glade	40.61	37.39	21.34
Community Bank Of The South	29.05	26.39	31.69

Select Peer Average	81.48	67.49	12.89
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the six months June 30, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	439,156	2.72	41.16
Optimumbank	968,508	1.70	15.42
Desjardins Bank, National Association	338,582	1.50	8.16
Bank Of Belle Glade	158,809	1.34	18.46
Seacoast National Bank	15,772,734	0.96	6.84
Anchor Bank	476,108	0.95	10.52
Community Bank Of The South	264,320	0.88	12.09
Evermore Bank	216,890	0.84	4.71
Marine Bank & Trust Company	649,864	0.60	8.94
Cypress Bank & Trust	181,166	0.49	4.30
Natbank, National Association	230,012	0.25	1.30
Locality Bank	290,614	(0.22)	(1.51)

Select Peer Average	1,665,564	1.00	10.87
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the six months June 30, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.63	1.60	47.55	11.35
Bank Of Belle Glade	0.18	1.62	49.91	10.51
Paradise Bank	0.95	2.07	51.81	9.07
Community Bank Of The South	0.17	1.50	57.68	13.80
Anchor Bank	0.68	1.50	58.16	10.72
Desjardins Bank, National Association	0.91	2.30	61.45	8.82
Seacoast National Bank	0.55	1.72	61.55	10.67
Marine Bank & Trust Company	0.30	1.90	72.05	8.63
Evermore Bank	0.16	2.75	77.20	9.04
Locality Bank	0.37	3.21	90.03	7.84
Cypress Bank & Trust	6.05	2.21	90.23	3.42
Natbank, National Association	0.44	3.75	93.84	5.38

Select Peer Average	0.95	2.18	67.62	9.11
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

ASSET QUALITY RATIOS

For the six months June 30, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Cypress Bank & Trust	1.24	0.00	0.00	0.00
Evermore Bank	1.02	0.00	0.00	0.00
Bank Of Belle Glade	0.72	0.00	0.00	0.00
Marine Bank & Trust Company	1.53	0.00	0.00	0.00
Community Bank Of The South	1.38	0.00	0.00	0.00
Desjardins Bank, National Association	1.04	0.04	0.04	0.18
Paradise Bank	0.94	0.23	0.16	2.22
Anchor Bank	0.75	0.26	0.19	2.09
Natbank, National Association	0.75	0.25	0.21	1.08
Optimumbank	1.19	0.41	0.32	2.68
Seacoast National Bank	1.34	0.61	0.44	3.83
Locality Bank	1.76	1.11	0.84	4.58

Select Peer Average	1.14	0.24	0.18	1.39
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 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	1.60	9.24	2.46	16.07	0.00
Marine Bank & Trust Company	1.17	1.34	0.00	0.32	22.19
Seacoast National Bank	1.14	0.81	0.14	3.85	17.99
Bank Of Belle Glade	0.97	39.44	0.00	5.05	16.30
Optimumbank	0.88	3.86	13.56	0.34	2.24
Locality Bank	0.79	17.71	0.00	0.00	4.53
Anchor Bank	0.68	9.82	0.00	2.49	10.07
Paradise Bank	0.61	11.04	0.00	0.00	9.34
Community Bank Of The South	0.59	37.92	0.00	0.00	31.69
Natbank, National Association	0.57	13.12	0.12	0.00	2.04
Evermore Bank	0.54	11.61	0.00	0.00	3.47
Desjardins Bank, National Association	0.41	12.88	0.00	6.37	0.00

Select Peer Average	0.83	14.07	1.36	2.87	9.99
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Evermore Bank	82.23	0.77	0.00	0.00
Natbank, National Association	81.32	1.15	0.00	0.00
Desjardins Bank, National Association	78.51	0.62	0.00	0.00
Optimumbank	77.54	0.46	0.00	0.00
Locality Bank	74.74	0.67	0.00	0.03
Anchor Bank	72.48	2.46	0.00	0.00
Paradise Bank	70.37	5.66	0.00	0.33
Marine Bank & Trust Company	69.94	1.48	0.00	0.00
Seacoast National Bank	65.68	0.96	0.03	4.99
Cypress Bank & Trust	63.93	2.77	0.00	0.05
Bank Of Belle Glade	37.13	0.39	0.00	0.00
Community Bank Of The South	26.03	0.92	0.00	0.00

Select Peer Average	66.66	1.53	0.00	0.45
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the six months June 30, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	75.96	18.47	94.44	0.00	5.56
Natbank, National Association	53.43	42.44	95.88	0.00	4.12
Bank Of Belle Glade	42.72	57.28	100.00	0.00	0.00
Cypress Bank & Trust	31.18	67.29	98.47	1.53	0.00
Optimumbank	29.65	70.35	100.00	0.00	0.00
Paradise Bank	28.90	71.10	100.00	0.00	0.00
Community Bank Of The South	26.78	73.22	100.00	0.00	0.00
Marine Bank & Trust Company	26.63	71.09	97.73	0.00	2.27
Anchor Bank	25.64	59.14	84.78	0.00	15.22
Seacoast National Bank	25.00	67.40	92.40	2.32	5.28
Locality Bank	15.01	81.89	96.89	0.00	3.11
Evermore Bank	8.71	91.29	100.00	0.00	0.00

Select Peer Average	32.47	64.25	96.71	0.32	2.96
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the six months June 30, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.25	2.84	5.32	91.85
Desjardins Bank, National Association	5.20	3.33	4.43	97.33
Optimumbank	6.43	3.54	4.14	98.21
Natbank, National Association	5.35	3.75	4.08	98.73
Evermore Bank	6.88	4.31	3.66	98.77
Locality Bank	6.48	3.83	3.65	98.61
Seacoast National Bank	5.31	2.64	3.48	90.20
Bank Of Belle Glade	4.29	1.75	3.41	100.18
Cypress Bank & Trust	5.53	3.45	3.28	94.39
Anchor Bank	5.82	3.77	3.19	96.09
Community Bank Of The South	4.51	2.28	2.82	96.02
Marine Bank & Trust Company	4.66	2.76	2.79	96.44

Select Peer Average	5.64	3.19	3.54	96.40
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