

Marine Bank & Trust Company

Vero Beach, FL

Established

7/1/1997

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 nine months ended September 30, 2025

Institution name	Total Assets (\$000's)
Seacoast National Bank	16,666,792
Optimumbank	1,082,700
Marine Bank & Trust Company	635,108
Anchor Bank	559,638
Paradise Bank	439,369
Locality Bank	364,706
Desjardins Bank, National Association	334,318
Evermore Bank	271,217
Natbank, National Association	260,214
Community Bank Of The South	258,256
Cypress Bank & Trust	192,877
Bank Of Belle Glade	154,640

Institution name	Return on Avg Assets (%)
Paradise Bank	2.76
Optimumbank	1.74
Desjardins Bank, National Association	1.51
Bank Of Belle Glade	1.36
Anchor Bank	0.96
Seacoast National Bank	0.94
Community Bank Of The South	0.90
Evermore Bank	0.72
Cypress Bank & Trust	0.67
Marine Bank & Trust Company	0.62
Natbank, National Association	0.21
Locality Bank	(0.27)

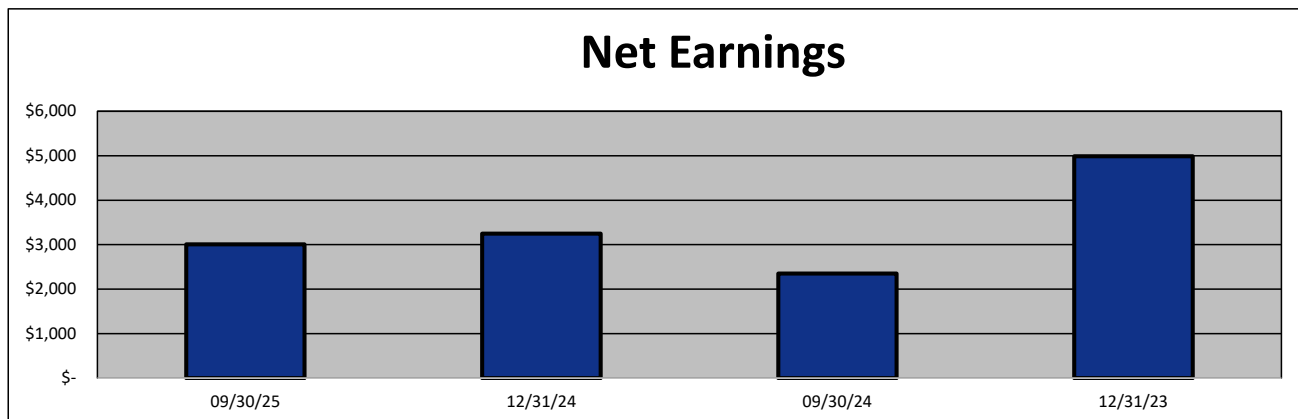
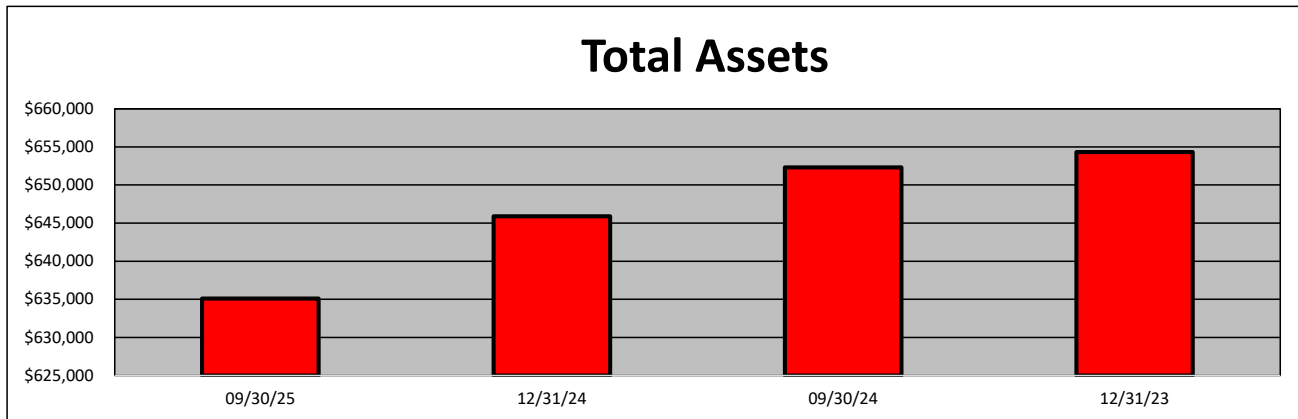
EXECUTIVE SUMMARY - Marine Bank & Trust Company
(Percentage)

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.64	6.56	6.98	6.26	10.42	11.88
Leverage Ratio	9.89	9.13	9.00	8.57	11.20	12.48
Tier 1 Cap/Risk Based Assets	14.52	14.07	14.01	13.31	13.07	12.15
Risk Based Ratio	15.78	15.32	15.26	14.56	13.88	12.79
Common Equity Tier 1 Capital Ratio	14.52	14.07	14.01	13.31	12.99	12.15
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	79.43	78.87	79.24	77.69	74.25	80.37
Loans/Assets	71.77	69.48	68.84	69.31	62.54	67.53
Securities/Assets	21.62	22.82	24.36	24.68	18.35	12.48
PROFITABILITY:						
Return on Avg Assets	0.62	0.49	0.47	0.75	0.77	1.01
Return on Avg Equity	8.96	7.77	7.52	14.34	10.60	10.88
Nonint Income/Avg Assets	0.30	0.30	0.30	0.29	0.78	0.94
Net Overhead Ratio	1.89	1.75	1.74	1.71	2.28	2.18
Efficiency Ratio	71.33	72.88	73.25	63.86	71.62	67.05
Assets (per million) per Employee	8.82	9.10	9.45	9.09	10.39	9.20
ASSET QUALITY:						
Allowance/Loans	1.51	1.54	1.52	1.44	1.28	1.15
Nonperforming Loans/Total Loans	0.00	0.00	0.03	0.33	0.50	0.22
Nonperforming Assets/Total Assets	0.00	0.00	0.02	0.23	0.34	0.16
Adjusted Texas Ratio	0.00	0.00	0.23	3.15	3.04	1.27
YIELDS & COSTS:						
Yield on earning assets	4.70	4.66	4.65	4.33	5.47	5.69
Cost of funds	2.78	3.08	3.10	2.28	2.82	3.19
Net interest margin	2.81	2.54	2.50	2.88	3.24	3.58
Avg Earning Assets/Avg Assets	96.44	96.76	96.88	96.66	95.81	96.37

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

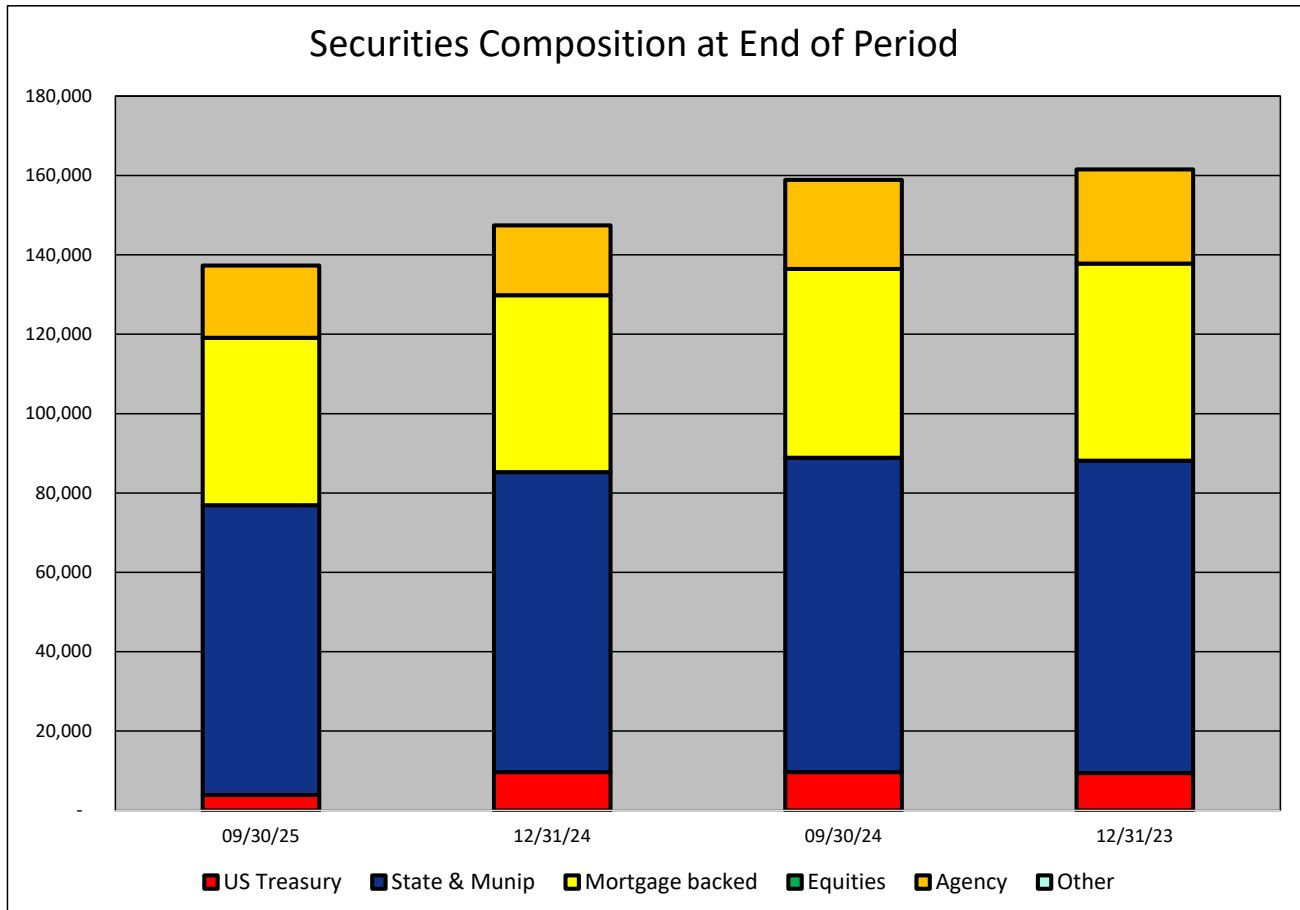
As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	635,108	645,900	652,317	654,321	(17,209)	(2.64)
Cash and Equivalents	19,543	27,712	24,722	18,030	(5,179)	(20.95)
Securities	137,316	147,392	158,893	161,517	(21,577)	(13.58)
Loans, net	455,832	448,765	449,056	453,520	6,776	1.51
Deposit Accounts	573,854	569,029	566,724	583,754	7,130	1.26
Fed Funds & Repos	-	45	-	-	-	NA
Total Equity	48,526	42,371	45,547	40,928	2,979	6.54

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	3,010	3,249	2,351	4,987	659	28.03
Interest Income	21,966	30,124	22,698	28,011	(732)	(3.22)
Interest Expense	8,826	13,717	10,493	9,417	(1,667)	(15.89)
Net Interest Income	13,140	16,407	12,205	18,594	935	7.66
Credit Loss Expense	-	375	325	650	(325)	(100.00)
Noninterest income	1,474	2,004	1,497	1,943	(23)	(1.54)
Gain on Sale of Securities	-	-	-	4	-	NA
Noninterest Expense	10,628	13,691	10,243	13,372	385	3.76
Net Operating Income	3,986	4,345	3,134	6,515	852	27.19
Income Taxes	976	1,096	783	1,532	193	24.65



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

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	3,901	9,697	9,686	9,418	(5,785)	(59.73)
State & Munip	72,997	75,563	79,180	78,723	(6,183)	(7.81)
Mortgage backed	42,229	44,563	47,584	49,642	(5,355)	(11.25)
Equities	-	-	-	-	-	NA
Agency	18,189	17,569	22,443	23,734	(4,254)	(18.95)
Other	-	-	-	-	-	NA
Total Securities	137,316	147,392	158,893	161,517	(21,577)	(13.58)

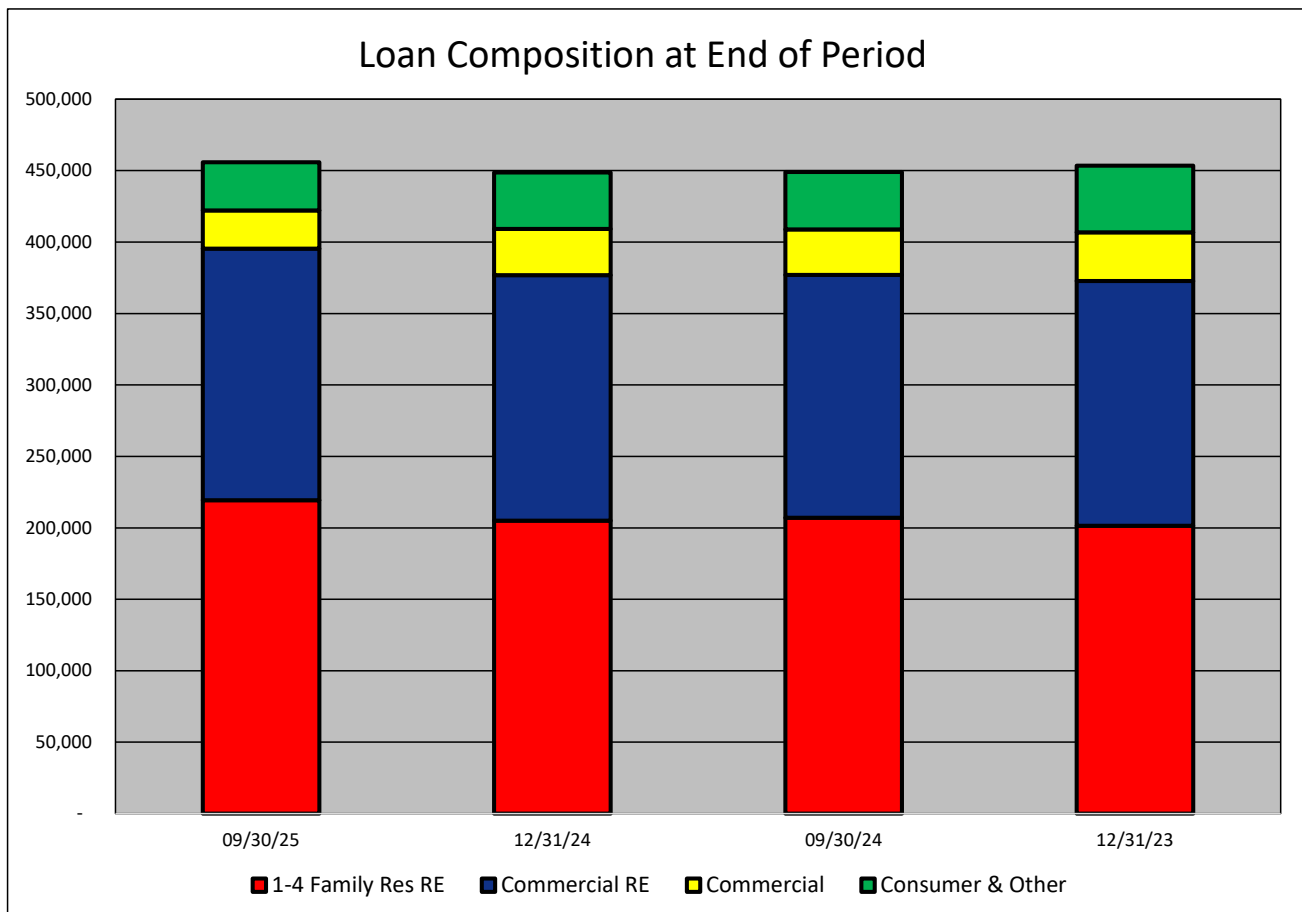


LOAN PORTFOLIO COMPOSITION - Marine Bank & Trust Company
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	219,308	205,002	207,119	201,463	12,189	5.89
Commercial RE	176,073	171,832	169,838	171,330	6,235	3.67
Commercial	26,732	32,359	31,913	34,026	(5,181)	(16.23)
Consumer & Other	33,719	39,572	40,186	46,701	(6,467)	(16.09)
Loans, Net	455,832	448,765	449,056	453,520	6,776	1.51



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

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	6,890	6,533	6,533	5,883	357	5.46
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	18	18	-	(18)	(100.00)
Credit Loss Expense	-	375	325	650	(325)	(100.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	6,890	6,890	6,840	6,533	50	0.73

NON-PERFORMING ASSETS:

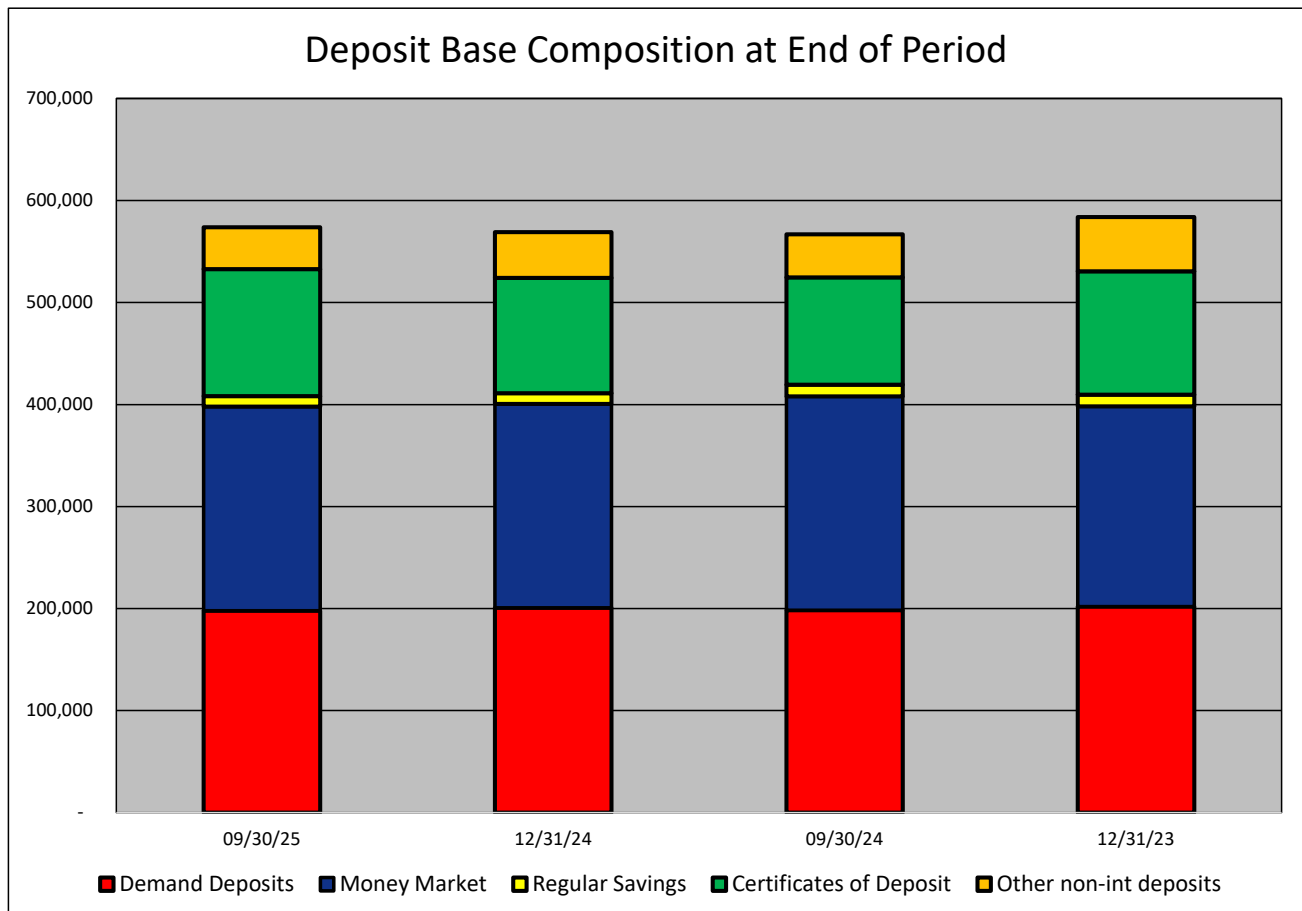
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	120	1,497	(120)	(100.00)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	120	1,497	(120)	(100.00)

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

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	197,853	200,783	198,289	201,836	(436)	(0.22)
Money Market	200,059	199,730	209,615	196,342	(9,556)	(4.56)
Regular Savings	10,397	10,639	11,447	11,521	(1,050)	(9.17)
Certificates of Deposit	124,329	112,936	105,200	120,796	19,129	18.18
Other non-int deposits	41,216	44,941	42,173	53,259	(957)	(2.27)
Total Deposits	573,854	569,029	566,724	583,754	7,130	1.26

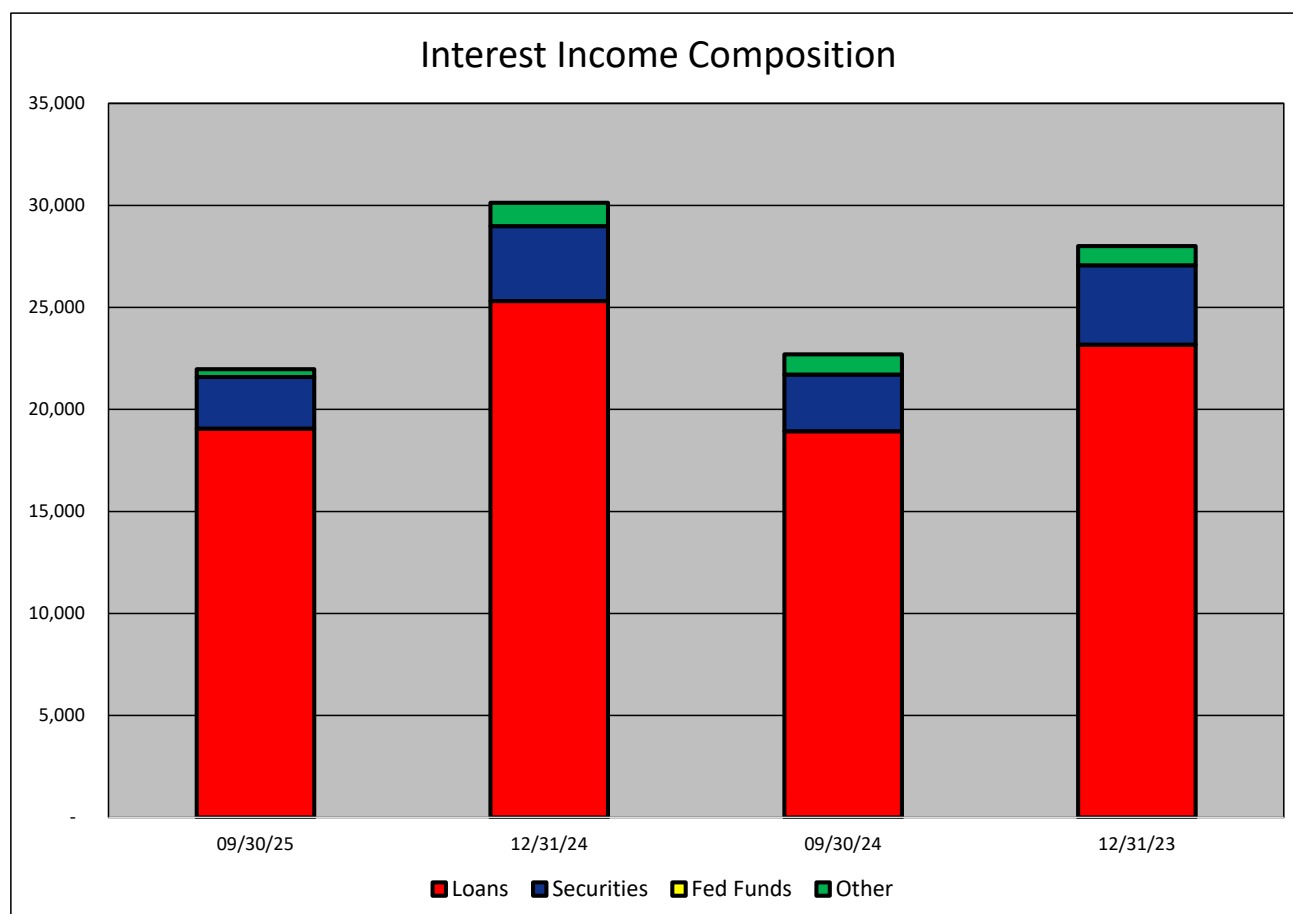


INTEREST INCOME COMPOSITION- Marine Bank & Trust Company
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	19,067	25,315	18,936	23,172	131	0.69
Securities	2,523	3,665	2,768	3,893	(245)	(8.85)
Fed Funds	-	-	-	-	-	NA
Other	376	1,144	994	946	(618)	(62.17)
Total Int Income	21,966	30,124	22,698	28,011	(732)	(3.22)

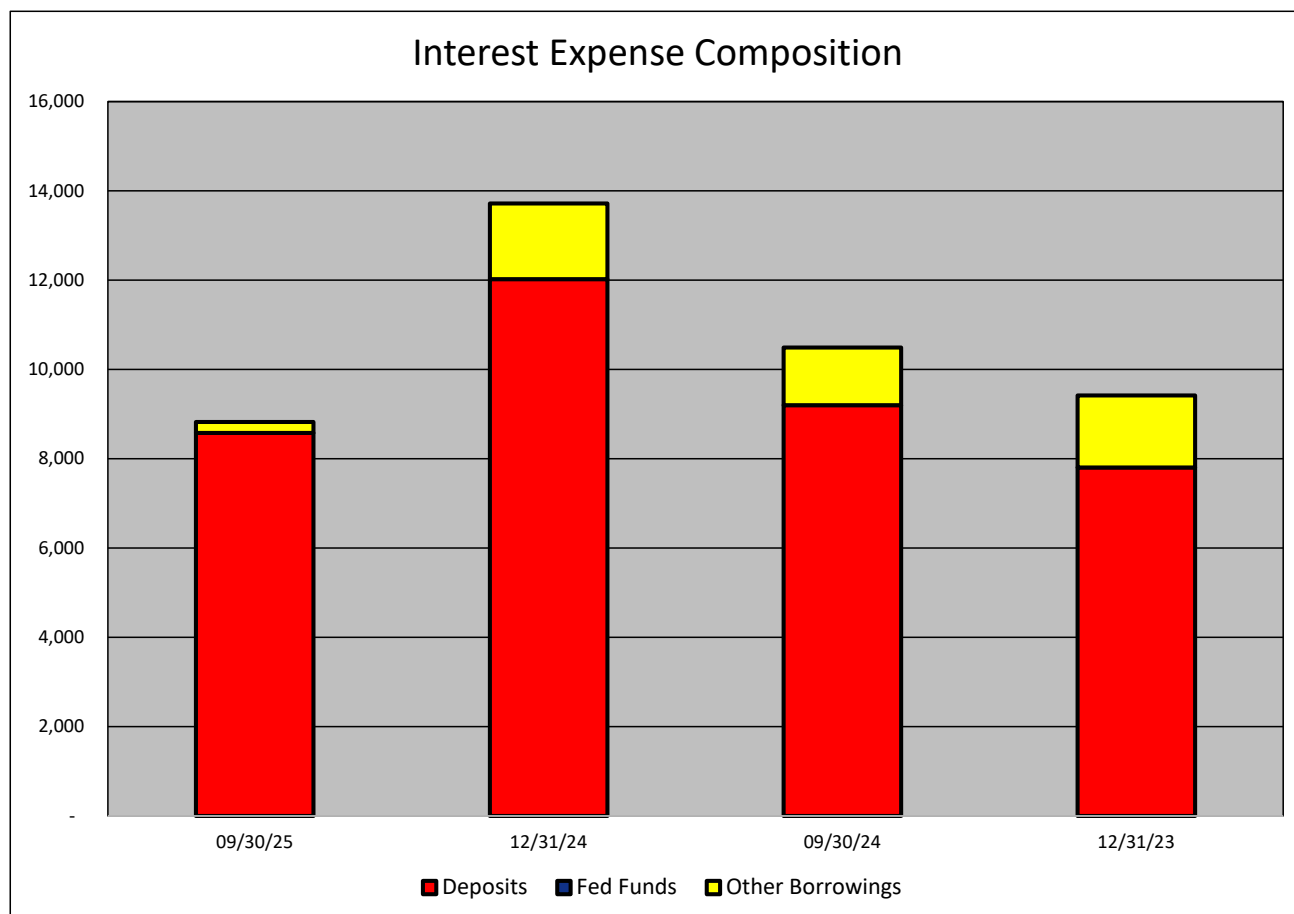


INTEREST EXPENSE COMPOSITION- Marine Bank & Trust Company
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	8,577	12,024	9,199	7,805	(622)	(6.76)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	249	1,693	1,294	1,612	(1,045)	(80.76)
Total Int Expense	8,826	13,717	10,493	9,417	(1,667)	(15.89)

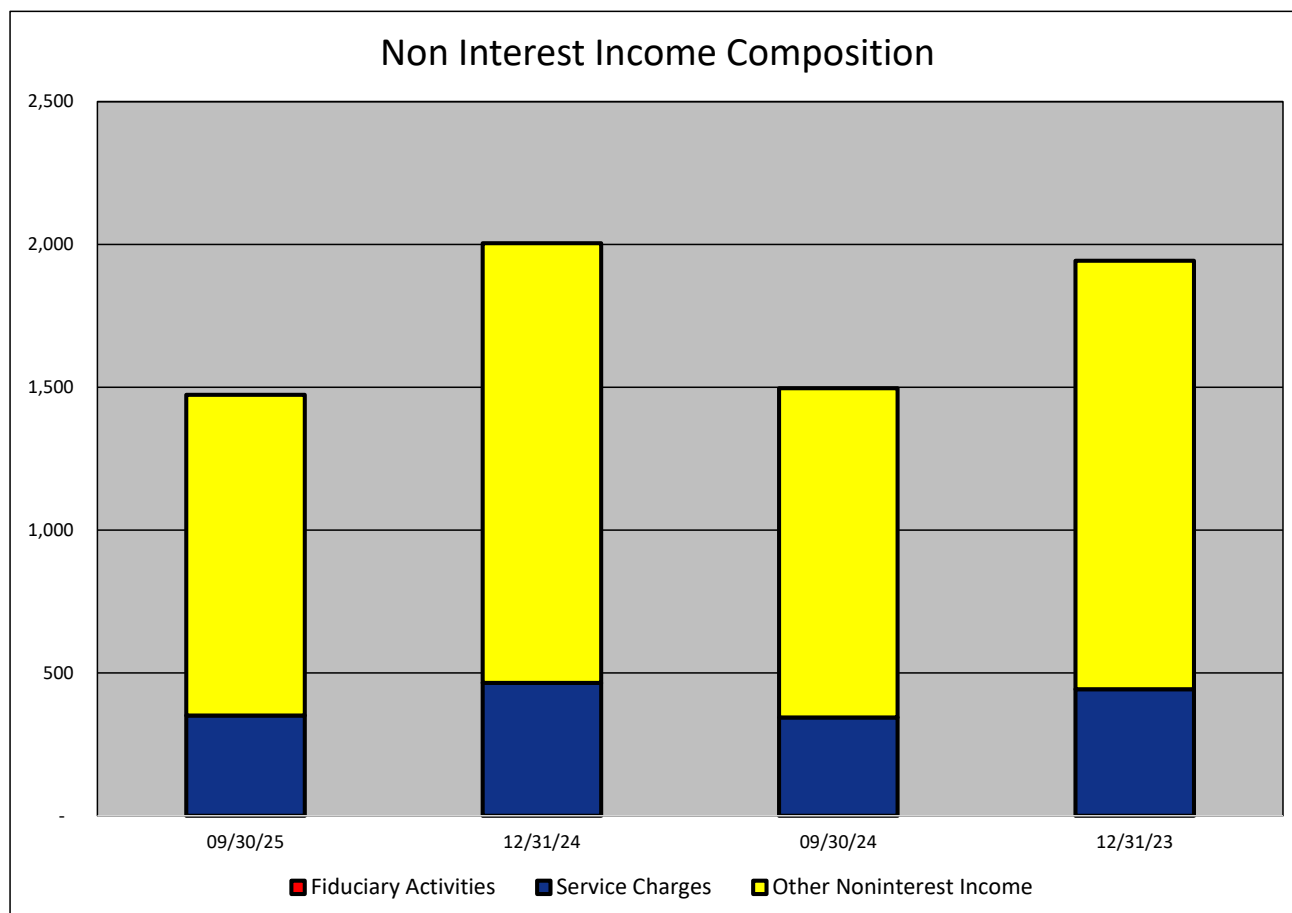


NONINTEREST INCOME COMPOSITION- Marine Bank & Trust Company
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	351	465	344	443	7	2.03
Other Noninterest Income	1,123	1,539	1,153	1,500	(30)	(2.60)
Total Nonint. Income	1,474	2,004	1,497	1,943	(23)	(1.54)

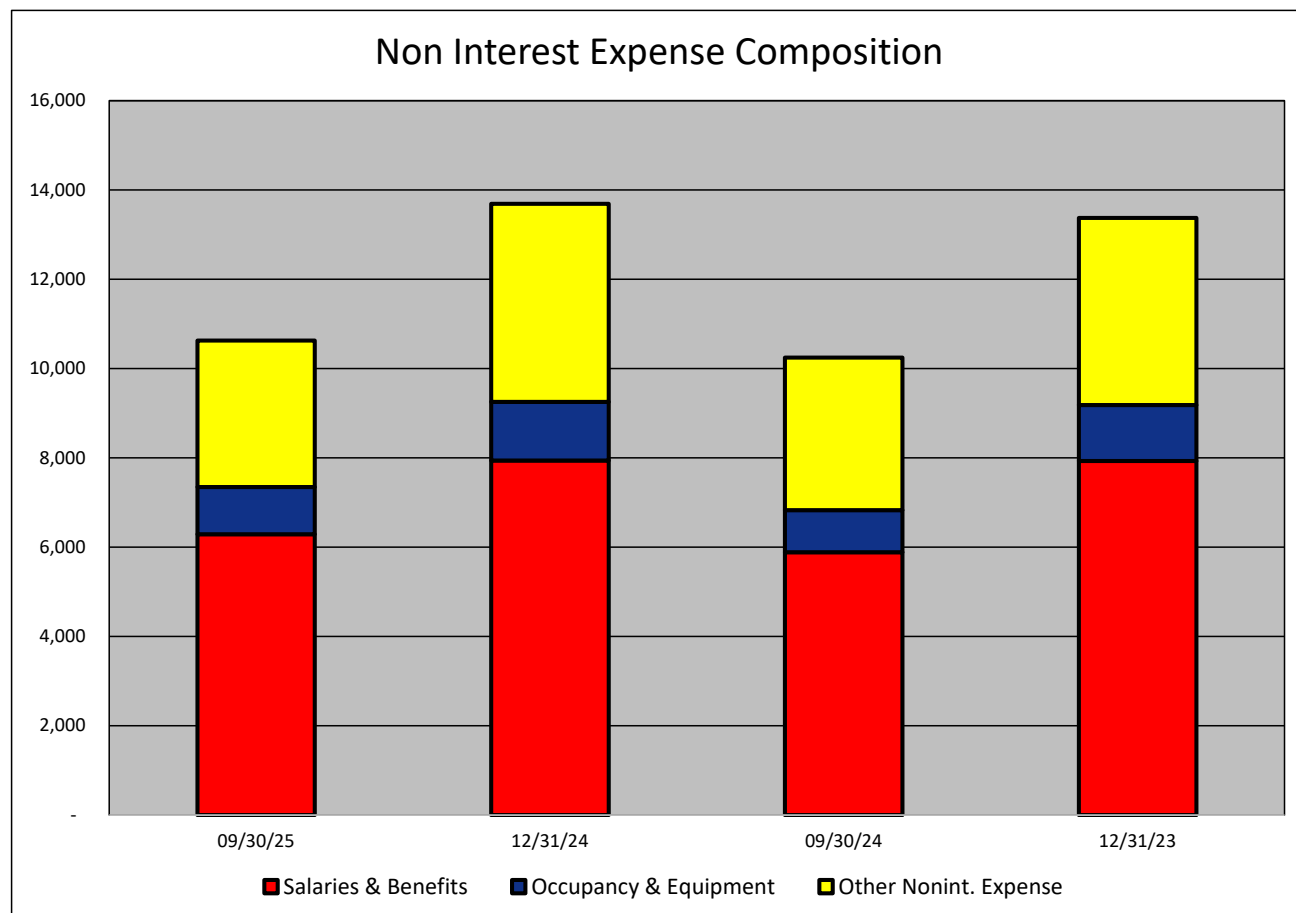


NONINTEREST EXPENSE COMPOSITION- Marine Bank & Trust Company
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	6,289	7,941	5,886	7,927	403	6.85
Occupancy & Equipment	1,059	1,313	941	1,254	118	12.54
Other Nonint. Expense	3,280	4,437	3,416	4,191	(136)	(3.98)
Total Nonint. Expense	10,628	13,691	10,243	13,372	385	3.76



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Evermore Bank	271,217	185,471	46.23
Locality Bank	364,706	255,773	42.59
Anchor Bank	559,638	411,501	36.00
Optimumbank	1,082,700	944,548	14.63
Cypress Bank & Trust	192,877	171,821	12.25
Bank Of Belle Glade	154,640	138,681	11.51
Seacoast National Bank	16,666,792	15,159,232	9.94
Natbank, National Association	260,214	237,441	9.59
Desjardins Bank, National Association	334,318	341,248	(2.03)
Marine Bank & Trust Company	635,108	652,317	(2.64)
Community Bank Of The South	258,256	268,843	(3.94)
Paradise Bank	439,369	468,562	(6.23)

Select Peer Average	1,768,320	1,602,953	13.99
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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	215,073	116,395	84.78
Cypress Bank & Trust	140,322	90,515	55.03
Anchor Bank	401,256	303,392	32.26
Locality Bank	254,619	197,827	28.71
Natbank, National Association	211,851	191,879	10.41
Bank Of Belle Glade	66,634	61,417	8.49
Seacoast National Bank	10,975,014	10,216,320	7.43
Paradise Bank	317,508	301,809	5.20
Optimumbank	812,829	777,250	4.58
Marine Bank & Trust Company	455,832	449,056	1.51
Community Bank Of The South	72,920	71,875	1.45
Desjardins Bank, National Association	264,662	267,446	(1.04)

Select Peer Average	1,182,377	1,087,098	19.90
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

CAPITAL RATIOS

For the nine months ended September 30, 2025

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Desjardins Bank, National Association	19.35	19.42	0.00	0.00	0.00
Natbank, National Association	17.22	17.58	36.31	37.56	36.31
Evermore Bank	14.72	15.40	18.85	19.99	18.85
Locality Bank	12.84	14.91	0.00	0.00	0.00
Cypress Bank & Trust	13.74	13.64	0.00	0.00	0.00
Optimumbank	10.73	11.71	0.00	0.00	0.00
Seacoast National Bank	14.23	10.42	13.80	15.05	13.80
Community Bank Of The South	8.50	9.94	23.97	24.97	23.97
Marine Bank & Trust Company	7.64	9.89	14.52	15.78	14.52
Bank Of Belle Glade	8.21	9.35	26.05	26.84	26.05
Anchor Bank	8.12	8.74	0.00	0.00	0.00
Paradise Bank	7.26	8.73	12.30	13.24	12.30

Select Peer Average	11.88	12.48	12.15	12.79	12.15
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the nine months ended September 30, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	103.92	81.41	1.86
Desjardins Bank, National Association	102.83	79.16	6.24
Evermore Bank	94.10	79.30	3.06
Cypress Bank & Trust	88.76	72.75	13.49
Anchor Bank	87.53	71.70	10.20
Optimumbank	84.62	75.07	2.43
Seacoast National Bank	83.80	65.85	22.95
Locality Bank	81.78	69.81	3.71
Marine Bank & Trust Company	79.43	71.77	21.62
Paradise Bank	78.94	72.26	9.54
Bank Of Belle Glade	47.34	43.09	22.74
Community Bank Of The South	31.35	28.24	31.95

Select Peer Average	80.37	67.53	12.48
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the nine months ended September 30, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	443,950	2.76	41.25
Optimumbank	990,150	1.74	15.81
Desjardins Bank, National Association	336,769	1.51	8.08
Bank Of Belle Glade	159,057	1.36	18.20
Anchor Bank	491,878	0.96	10.78
Seacoast National Bank	16,058,514	0.94	6.69
Community Bank Of The South	261,718	0.90	11.77
Evermore Bank	230,942	0.72	4.24
Cypress Bank & Trust	184,148	0.67	5.54
Marine Bank & Trust Company	645,903	0.62	8.96
Natbank, National Association	238,858	0.21	1.12
Locality Bank	293,917	(0.27)	(1.87)

Select Peer Average	1,694,650	1.01	10.88
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the nine months ended September 30, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.68	1.60	47.29	11.28
Bank Of Belle Glade	0.18	1.65	50.21	9.10
Paradise Bank	1.12	2.02	52.66	8.29
Anchor Bank	0.57	1.52	57.64	12.17
Community Bank Of The South	0.16	1.53	57.83	12.91
Seacoast National Bank	0.56	1.77	62.29	10.59
Desjardins Bank, National Association	0.85	2.43	62.57	9.29
Marine Bank & Trust Company	0.30	1.89	71.33	8.82
Evermore Bank	0.15	2.68	74.22	9.35
Locality Bank	0.40	3.22	86.36	9.35
Cypress Bank & Trust	6.00	2.17	88.32	3.51
Natbank, National Association	0.34	3.68	93.87	5.78

Select Peer Average	0.94	2.18	67.05	9.20
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

ASSET QUALITY RATIOS

For the nine months ended September 30, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Cypress Bank & Trust	1.13	0.00	0.00	0.00
Evermore Bank	1.10	0.00	0.00	0.00
Bank Of Belle Glade	0.68	0.00	0.00	0.00
Marine Bank & Trust Company	1.51	0.00	0.00	0.00
Community Bank Of The South	1.31	0.00	0.00	0.00
Desjardins Bank, National Association	1.05	0.01	0.01	0.05
Paradise Bank	0.96	0.11	0.08	1.04
Anchor Bank	0.75	0.25	0.18	2.04
Natbank, National Association	0.72	0.22	0.18	1.01
Optimumbank	1.23	0.37	0.33	2.84
Seacoast National Bank	1.34	0.56	0.40	3.33
Locality Bank	2.02	1.10	0.76	4.91

Select Peer Average	1.15	0.22	0.16	1.27
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

**STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2025**

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Anchor Bank	2.05	12.65	0.00	2.24	7.97
Bank Of Belle Glade	1.47	31.84	0.00	5.29	17.45
Marine Bank & Trust Company	1.17	1.91	0.00	0.31	21.31
Cypress Bank & Trust	1.13	6.25	0.39	13.23	0.00
Seacoast National Bank	1.04	0.95	0.03	3.59	19.27
Optimumbank	0.86	15.47	5.48	0.31	2.12
Community Bank Of The South	0.64	35.90	0.00	0.00	31.95
Natbank, National Association	0.61	14.13	0.00	0.00	1.86
Paradise Bank	0.59	8.80	0.00	0.00	9.54
Evermore Bank	0.48	16.62	0.00	0.00	3.06
Locality Bank	0.46	25.52	0.00	0.00	3.71
Desjardins Bank, National Association	0.44	13.10	0.00	6.24	0.00

Select Peer Average	0.91	15.26	0.49	2.60	9.85
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Natbank, National Association	80.83	0.97	0.00	0.00
Desjardins Bank, National Association	78.34	0.56	0.00	0.00
Evermore Bank	77.81	0.66	0.00	0.00
Optimumbank	74.15	0.42	0.06	0.00
Cypress Bank & Trust	71.93	3.04	0.00	0.05
Paradise Bank	71.57	6.22	0.00	0.35
Anchor Bank	71.16	2.19	0.00	0.00
Marine Bank & Trust Company	70.55	1.47	0.00	0.00
Locality Bank	68.40	0.55	0.00	0.04
Seacoast National Bank	64.90	0.96	0.03	5.00
Bank Of Belle Glade	42.80	0.41	0.00	0.00
Community Bank Of The South	27.87	0.93	0.00	0.00

Select Peer Average	66.69	1.53	0.01	0.45
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the nine months ended September 30, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	75.05	21.21	96.26	0.00	3.74
Natbank, National Association	48.12	48.10	96.22	0.00	3.78
Bank Of Belle Glade	39.30	60.70	100.00	0.00	0.00
Optimumbank	32.80	67.20	100.00	0.00	0.00
Cypress Bank & Trust	31.84	66.39	98.23	1.77	0.00
Paradise Bank	30.70	69.30	100.00	0.00	0.00
Community Bank Of The South	30.63	69.37	100.00	0.00	0.00
Marine Bank & Trust Company	27.99	70.29	98.29	0.00	1.71
Seacoast National Bank	25.62	67.12	92.74	2.38	4.89
Anchor Bank	25.27	64.37	89.64	0.00	10.36
Locality Bank	14.59	83.83	98.42	0.00	1.58
Evermore Bank	5.79	94.21	100.00	0.00	0.00

Select Peer Average	32.31	65.17	97.48	0.35	2.17
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS

For the nine months ended September 30, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.25	2.90	5.28	91.68
Desjardins Bank, National Association	5.20	3.18	4.50	97.32
Optimumbank	6.43	3.52	4.21	98.32
Natbank, National Association	5.37	3.74	4.00	98.62
Locality Bank	6.64	3.82	3.84	98.67
Evermore Bank	6.96	4.38	3.71	98.83
Seacoast National Bank	5.34	2.63	3.51	90.28
Cypress Bank & Trust	5.67	3.45	3.46	93.98
Bank Of Belle Glade	4.37	1.78	3.45	100.33
Anchor Bank	5.85	3.80	3.19	95.97
Community Bank Of The South	4.52	2.28	2.88	96.03
Marine Bank & Trust Company	4.70	2.78	2.81	96.44

Select Peer Average	5.69	3.19	3.58	96.37
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