

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 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)

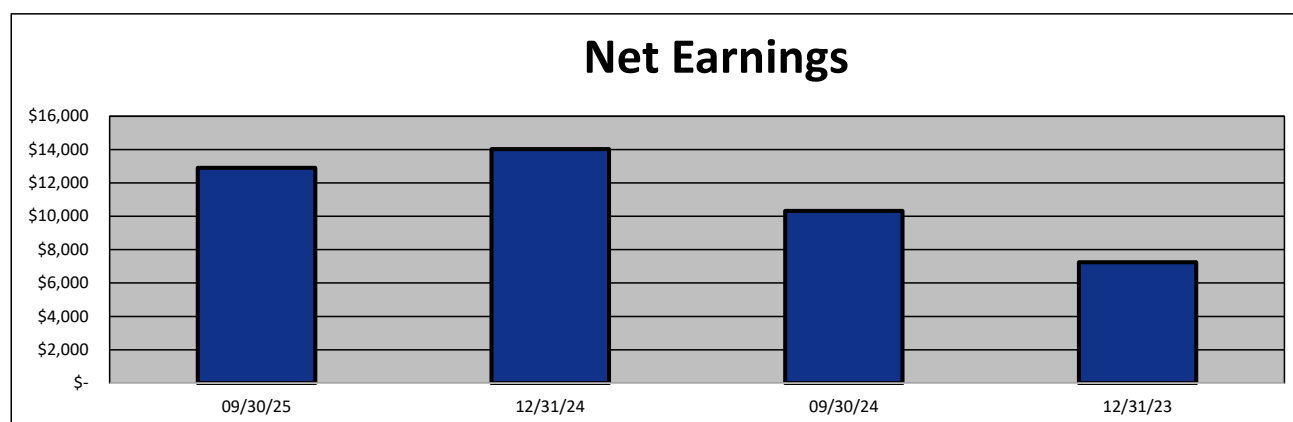
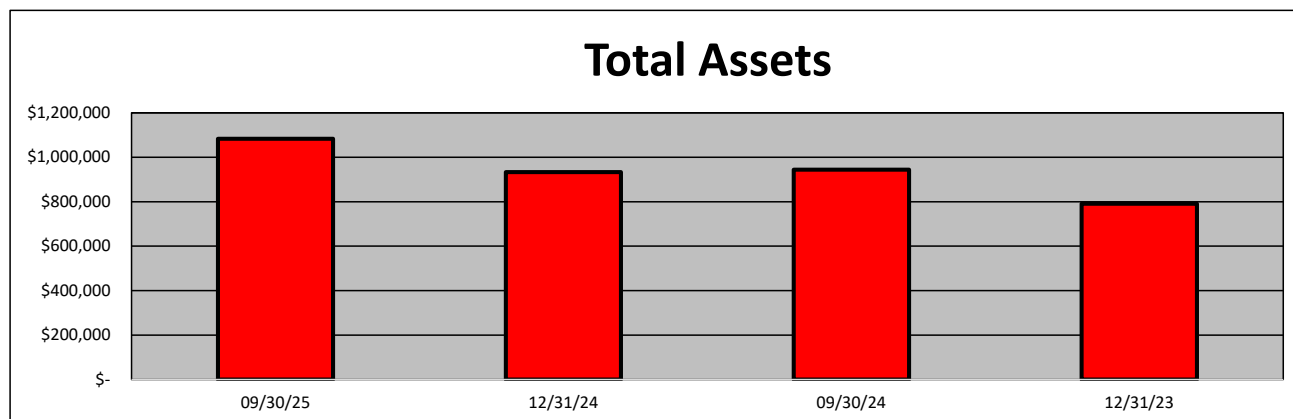
EXECUTIVE SUMMARY - OptimumBank
(Percentage)

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.73	10.88	9.76	8.79	10.42	11.88
Leverage Ratio	11.71	10.91	10.38	10.00	11.20	12.48
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	13.07	12.15
Risk Based Ratio	0.00	0.00	0.00	0.00	13.88	12.79
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	0.00	12.99	12.15
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	84.62	103.78	96.26	105.94	74.25	80.37
Loans/Assets	75.07	86.16	82.29	85.81	62.54	67.53
Securities/Assets	2.43	2.81	2.96	3.52	18.35	12.48
PROFITABILITY:						
Return on Avg Assets	1.74	1.51	1.50	1.11	0.77	1.01
Return on Avg Equity	15.81	16.23	16.64	11.34	10.60	10.88
Nonint Income/Avg Assets	0.68	0.50	0.52	0.53	0.78	0.94
Net Overhead Ratio	1.60	1.46	1.46	1.52	2.28	2.18
Efficiency Ratio	47.29	46.30	46.55	49.17	71.62	67.05
Assets (per million) per Employee	11.28	12.78	13.69	13.18	10.39	9.20
ASSET QUALITY:						
Allowance/Loans	1.23	1.08	1.07	1.13	1.28	1.15
Nonperforming Loans/Total Loans	0.37	0.77	0.28	0.15	0.50	0.22
Nonperforming Assets/Total Assets	0.33	0.66	0.23	0.13	0.34	0.16
Adjusted Texas Ratio	2.84	5.63	2.17	1.33	3.04	1.27
YIELDS & COSTS:						
Yield on earning assets	6.43	6.55	6.57	5.60	5.47	5.69
Cost of funds	3.52	4.03	4.07	3.08	2.82	3.19
Net interest margin	4.21	3.81	3.80	3.71	3.24	3.58
Avg Earning Assets/Avg Assets	98.32	97.70	97.66	97.78	95.81	96.37

SELECTED FINANCIAL DATA - OptimumBank
(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	1,082,700	932,739	944,548	791,052	138,152	14.63
Cash and Equivalents	236,116	94,649	132,613	77,665	103,503	78.05
Securities	26,281	26,178	27,936	27,865	(1,655)	(5.92)
Loans, net	812,829	803,644	777,250	678,776	35,579	4.58
Deposit Accounts	960,559	774,409	807,480	640,695	153,079	18.96
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	116,178	101,451	92,225	69,549	23,953	25.97

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	12,910	14,032	10,321	7,254	2,589	25.08
Interest Income	46,916	59,634	43,988	35,780	2,928	6.66
Interest Expense	16,200	24,939	18,533	12,068	(2,333)	(12.59)
Net Interest Income	30,716	34,695	25,455	23,712	5,261	20.67
Credit Loss Expense	1,539	2,371	1,804	3,759	(265)	(14.69)
Noninterest income	5,030	4,632	3,552	3,453	1,478	41.61
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	16,905	18,253	13,536	13,357	3,369	24.89
Net Operating Income	17,302	18,703	13,667	10,049	3,635	26.60
Income Taxes	4,293	4,820	3,541	2,507	752	21.24

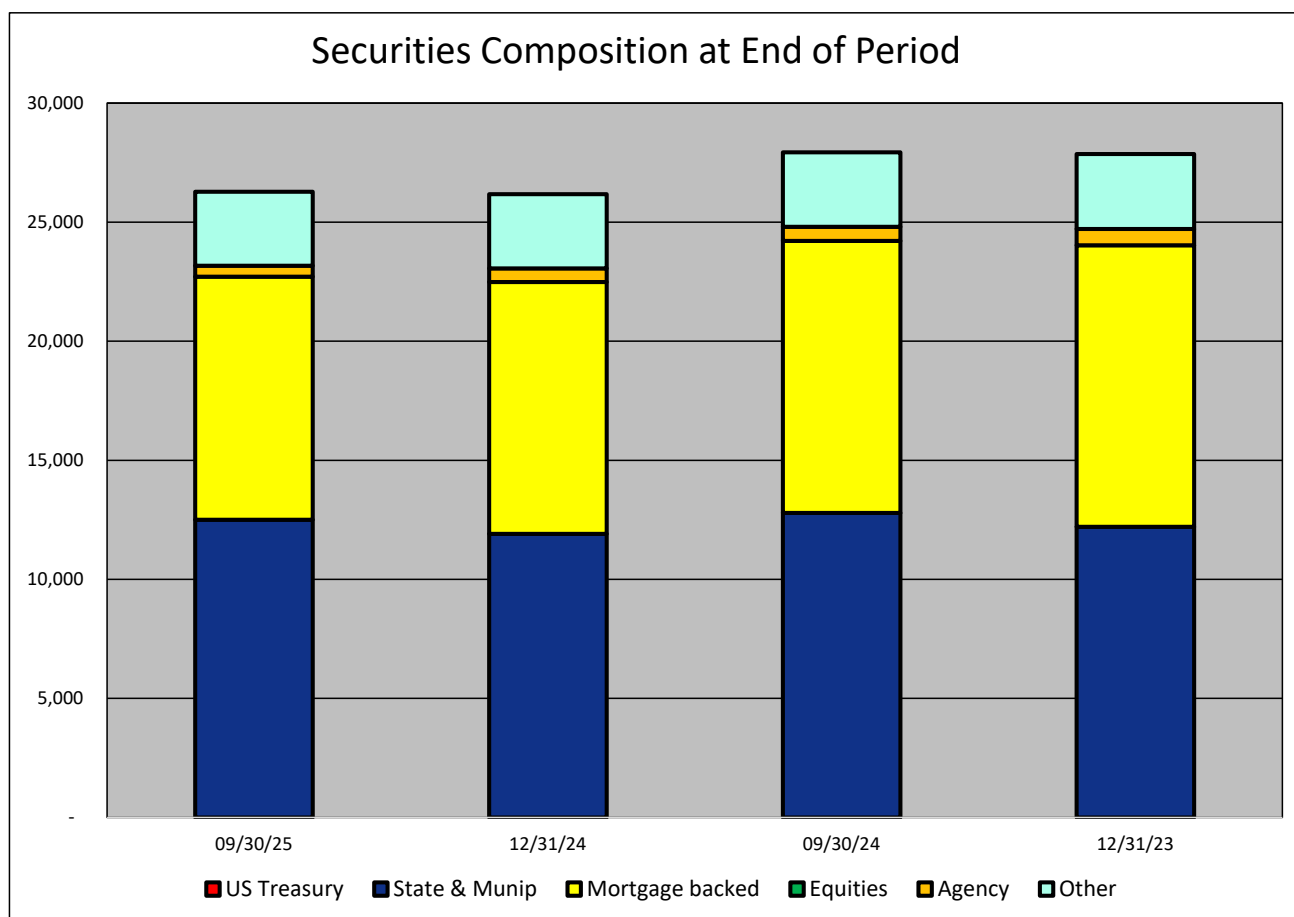


SECURITIES COMPOSITION - OptimumBank
(Dollars in Thousands)

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

US Treasury	-	-	-	-	-	NA
State & Munip	12,500	11,915	12,785	12,211	(285)	(2.23)
Mortgage backed	10,207	10,571	11,423	11,813	(1,216)	(10.65)
Equities	-	-	-	-	-	NA
Agency	465	567	598	690	(133)	(22.24)
Other	3,109	3,125	3,130	3,151	(21)	(0.67)
Total Securities	26,281	26,178	27,936	27,865	(1,655)	(5.92)

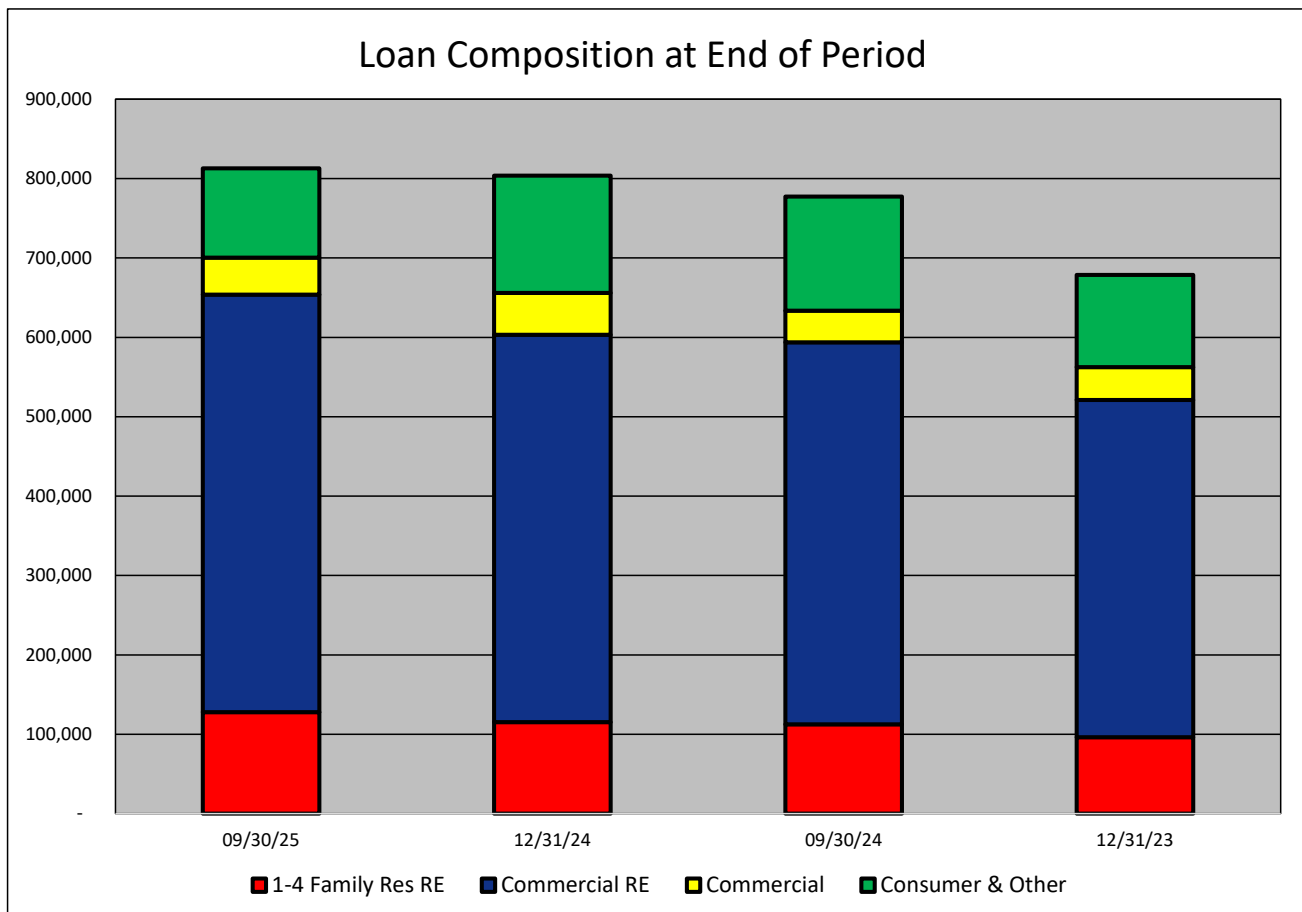


LOAN PORTFOLIO COMPOSITION - OptimumBank
(Dollars in Thousands)

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	127,769	115,309	112,585	96,298	15,184	13.49
Commercial RE	526,141	487,790	481,145	424,838	44,996	9.35
Commercial	46,636	52,799	39,956	41,453	6,680	16.72
Consumer & Other	112,283	147,746	143,564	116,187	(31,281)	(21.79)
Loans, Net	812,829	803,644	777,250	678,776	35,579	4.58



LOAN PORTFOLIO QUALITY - OptimumBank
(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	8,659	7,683	7,683	5,793	976	12.70
Total Recoveries	345	382	292	354	53	18.15
Total Charge-offs	526	1,777	1,441	2,441	(915)	(63.50)
Credit Loss Expense	1,539	2,371	1,804	3,759	(265)	(14.69)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	218	-	NA
Ending Balance	10,018	8,659	8,338	7,683	1,680	20.15

NON-PERFORMING ASSETS:

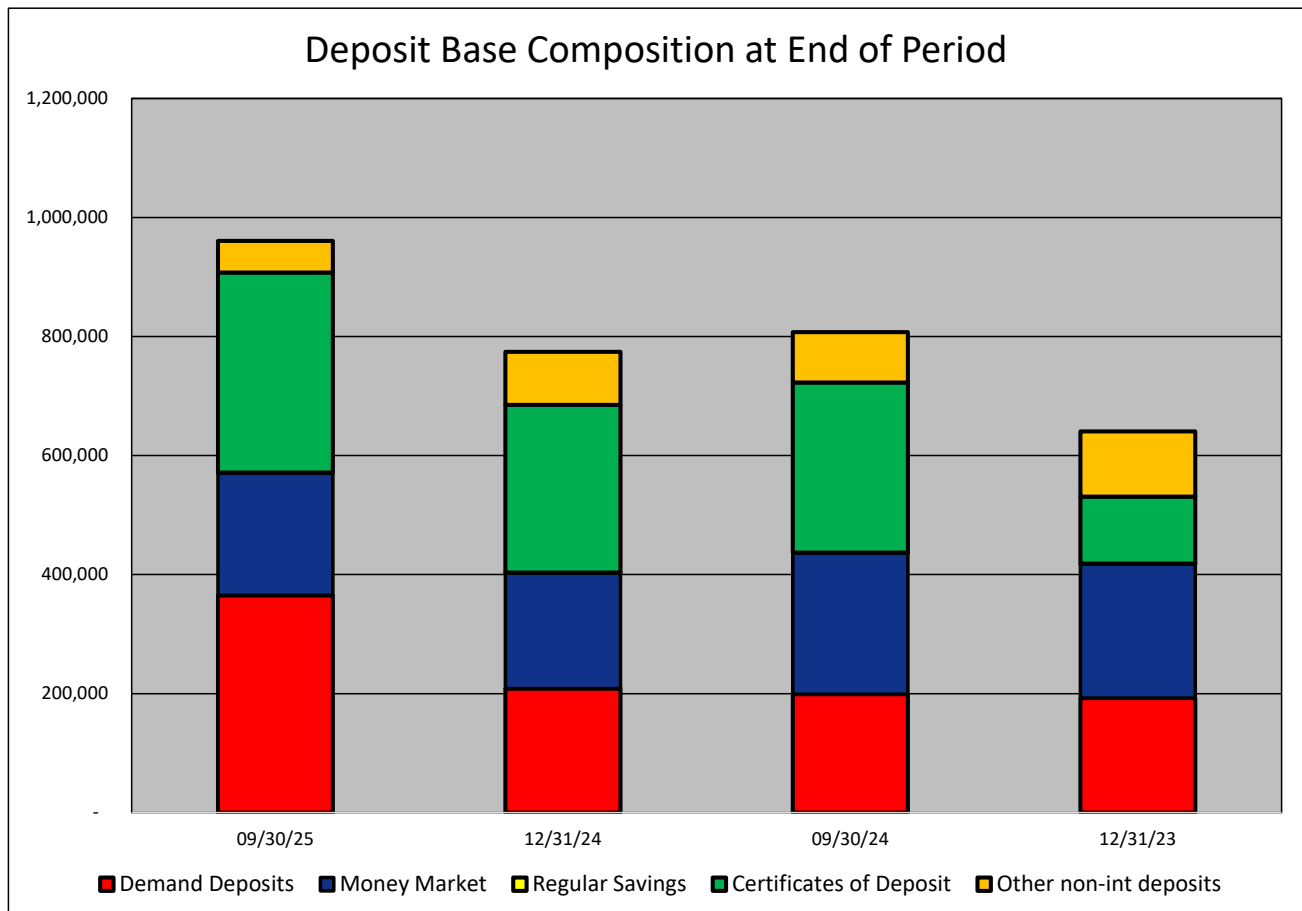
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	2,975	6,202	2,182	1,025	793	36.34
Foreclosed Real Estate	605	-	-	-	605	NA
Total Non-perf Assets	3,580	6,202	2,182	1,025	1,398	64.07

DEPOSIT BASE COMPOSITION - OptimumBank
(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	364,792	208,515	199,079	192,484	165,713	83.24
Money Market	205,959	194,357	237,522	225,678	(31,563)	(13.29)
Regular Savings	544	428	478	451	66	13.81
Certificates of Deposit	336,426	281,940	285,730	112,389	50,696	17.74
Other non-int deposits	52,838	89,169	84,671	109,693	(31,833)	(37.60)
Total Deposits	960,559	774,409	807,480	640,695	153,079	18.96

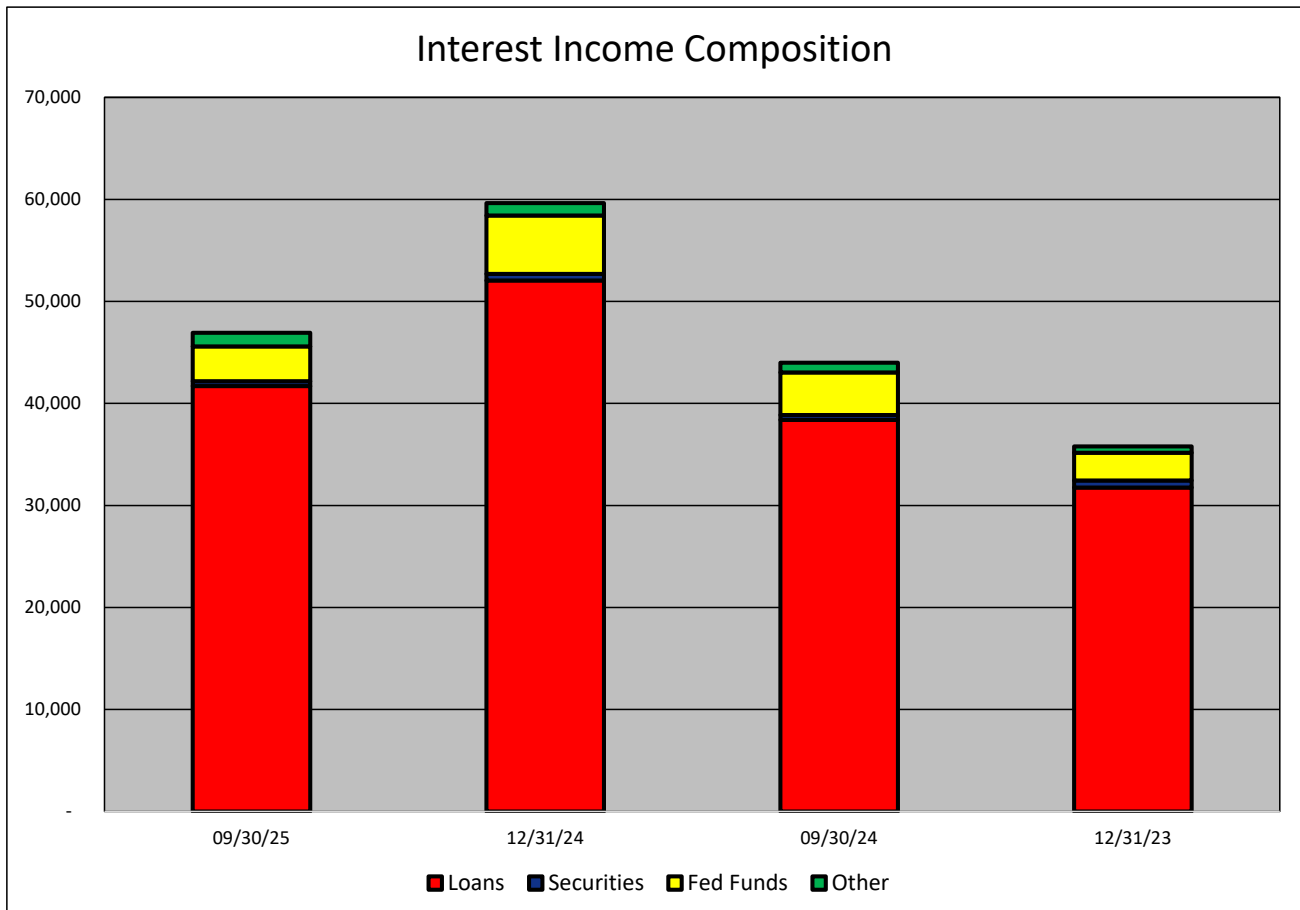


INTEREST INCOME COMPOSITION- OptimumBank
(Dollars in Thousands)

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	41,709	52,056	38,374	31,758	3,335	8.69
Securities	471	652	498	686	(27)	(5.42)
Fed Funds	3,402	5,707	4,157	2,713	(755)	(18.16)
Other	1,334	1,219	959	623	375	39.10
Total Int Income	46,916	59,634	43,988	35,780	2,928	6.66

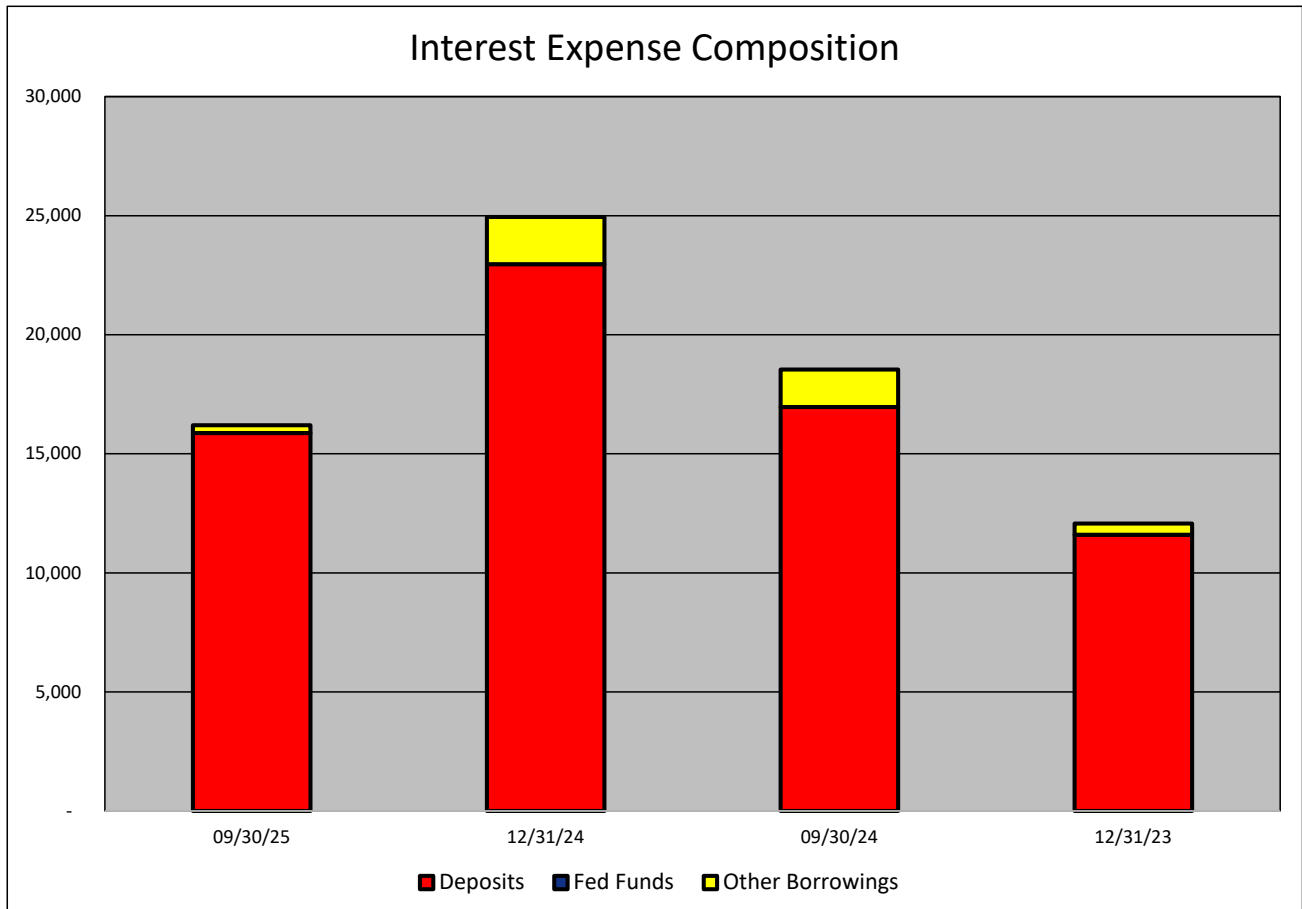


INTEREST EXPENSE COMPOSITION- OptimumBank
(Dollars in Thousands)

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	15,873	22,963	16,959	11,600	(1,086)	(6.40)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	327	1,976	1,574	468	(1,247)	(79.22)
Total Int Expense	16,200	24,939	18,533	12,068	(2,333)	(12.59)

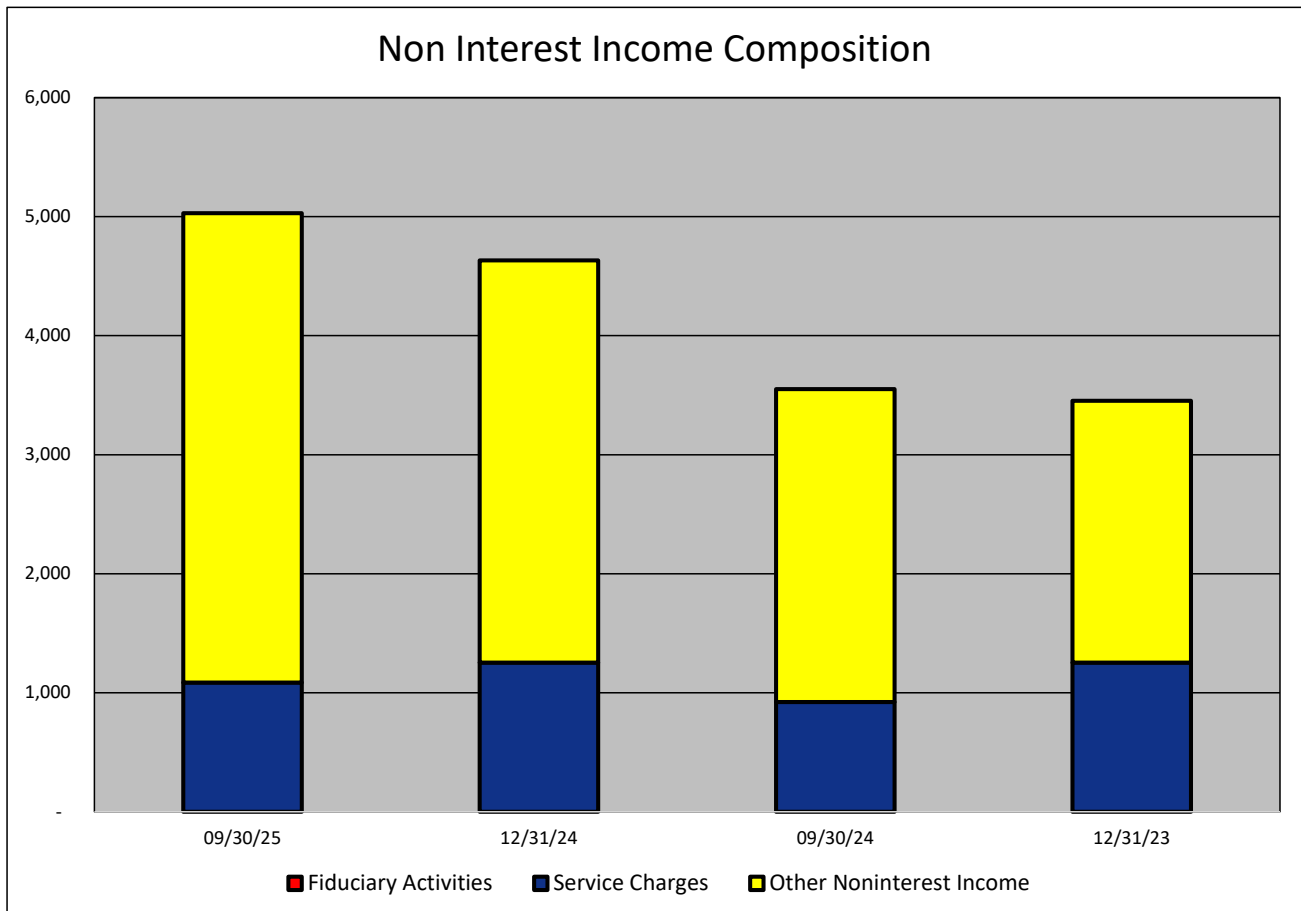


NONINTEREST INCOME COMPOSITION- OptimumBank
(Dollars in Thousands)

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	1,086	1,253	922	1,253	164	17.79
Other Noninterest Income	3,944	3,379	2,630	2,200	1,314	49.96
Total Nonint. Income	5,030	4,632	3,552	3,453	1,478	41.61

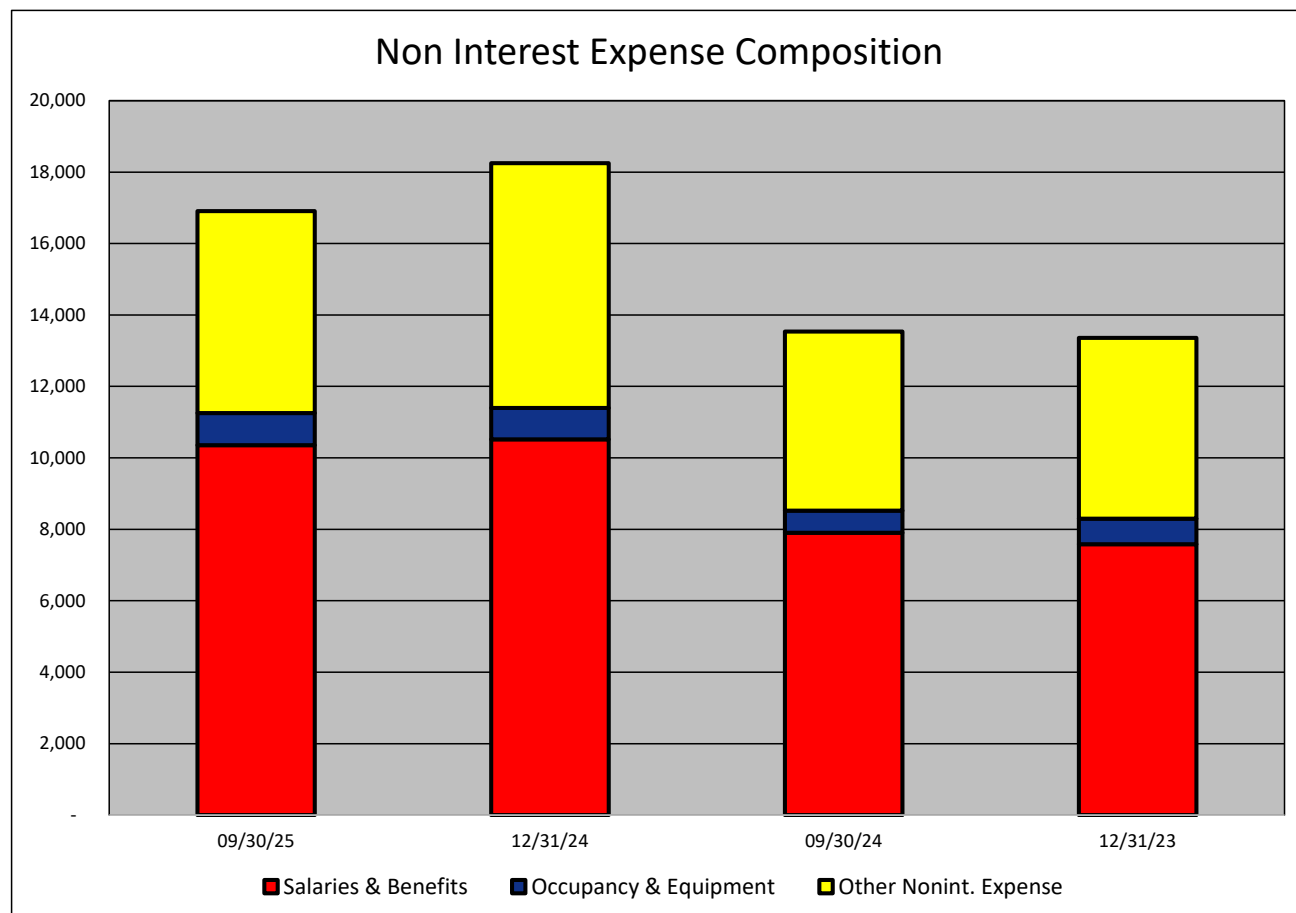


NONINTEREST EXPENSE COMPOSITION- OptimumBank
(Dollars in Thousands)

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	10,352	10,516	7,904	7,583	2,448	30.97
Occupancy & Equipment	903	884	620	713	283	45.65
Other Nonint. Expense	5,650	6,853	5,012	5,061	638	12.73
Total Nonint. Expense	16,905	18,253	13,536	13,357	3,369	24.89



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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