

# Anchor Bank

Palm Beach Gardens, FL

Established  
3/22/2005

## 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, 2025**

Institution name	Total Assets (\$'000's)
Seacoast National Bank	20,830,874
Optimumbank	1,111,487
Marine Bank & Trust Company	657,265
Anchor Bank	570,745
Paradise Bank	435,073
Desjardins Bank, National Association	353,090
Locality Bank	347,276
Evermore Bank	293,816
Natbank, National Association	278,951
Community Bank Of The South	257,201
Cypress Bank & Trust	208,923
Bank Of Belle Glade	158,840

Institution name	Return on Avg Assets (%)
Paradise Bank	2.49
Optimumbank	1.76
Bank Of Belle Glade	1.29
Desjardins Bank, National Association	1.29
Anchor Bank	0.99
Community Bank Of The South	0.92
Seacoast National Bank	0.88
Cypress Bank & Trust	0.82
Evermore Bank	0.67
Marine Bank & Trust Company	0.67
Natbank, National Association	0.37
Locality Bank	0.18

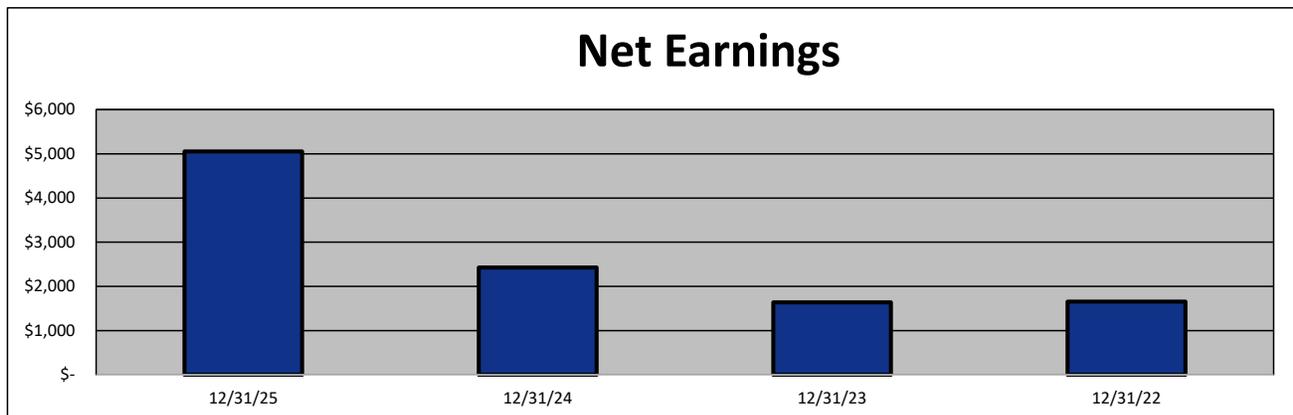
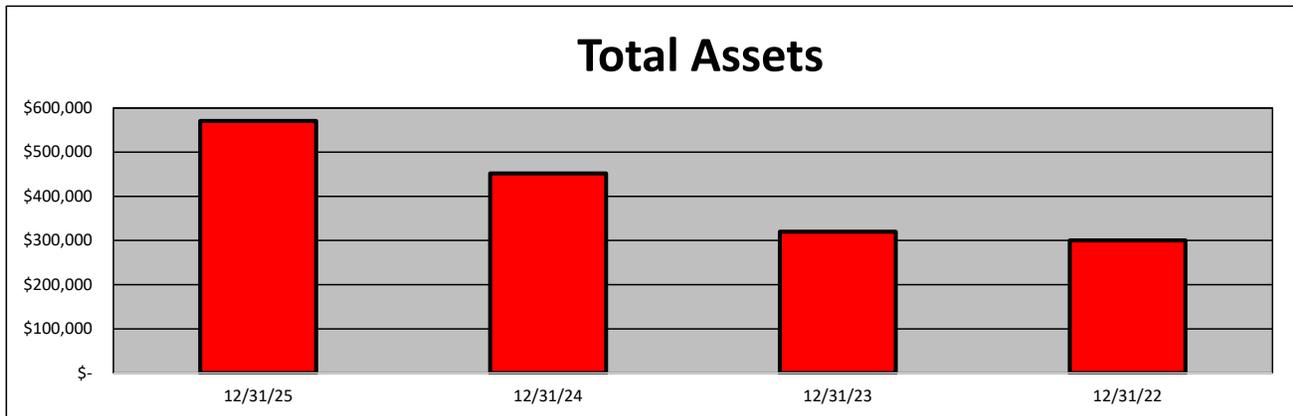
**EXECUTIVE SUMMARY - Anchor Bank**  
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	8.23	9.39	8.40	7.83	10.68	12.94
Leverage Ratio	8.33	10.22	8.50	9.28	11.20	13.28
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.21	12.58
Risk Based Ratio	0.00	0.00	0.00	0.00	12.99	13.16
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	0.00	12.13	12.58
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	92.53	102.39	116.29	106.87	77.22	82.29
Loans/Assets	73.75	77.67	82.39	72.54	64.63	68.08
Securities/Assets	8.30	5.52	4.10	5.06	17.77	12.36
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.99	0.66	0.54	0.67	0.77	1.03
Return on Avg Equity	11.42	6.67	6.48	7.35	10.09	10.78
Nonint Income/Avg Assets	0.52	0.35	0.32	0.59	0.77	0.93
Net Overhead Ratio	1.53	2.13	2.59	2.58	2.31	2.21
Efficiency Ratio	57.74	69.54	78.23	74.93	72.83	66.90
Assets (per million) per Employee	11.41	9.41	7.11	7.15	10.41	9.18
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.75	0.58	0.55	0.60	1.28	1.11
Nonperforming Loans/Total Loans	0.15	0.29	0.29	0.46	0.54	0.27
Nonperforming Assets/Total Assets	0.11	0.22	0.24	0.34	0.38	0.21
Adjusted Texas Ratio	1.29	2.26	2.69	4.07	3.26	1.47
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.83	6.02	5.68	4.41	5.50	5.69
Cost of funds	3.79	3.89	3.11	0.74	2.82	3.13
Net interest margin	3.18	3.38	3.60	3.93	3.28	3.61
Avg Earning Assets/Avg Assets	95.71	95.37	94.34	92.55	95.74	96.32

**SELECTED FINANCIAL DATA - Anchor Bank**  
(Dollars in Thousands)

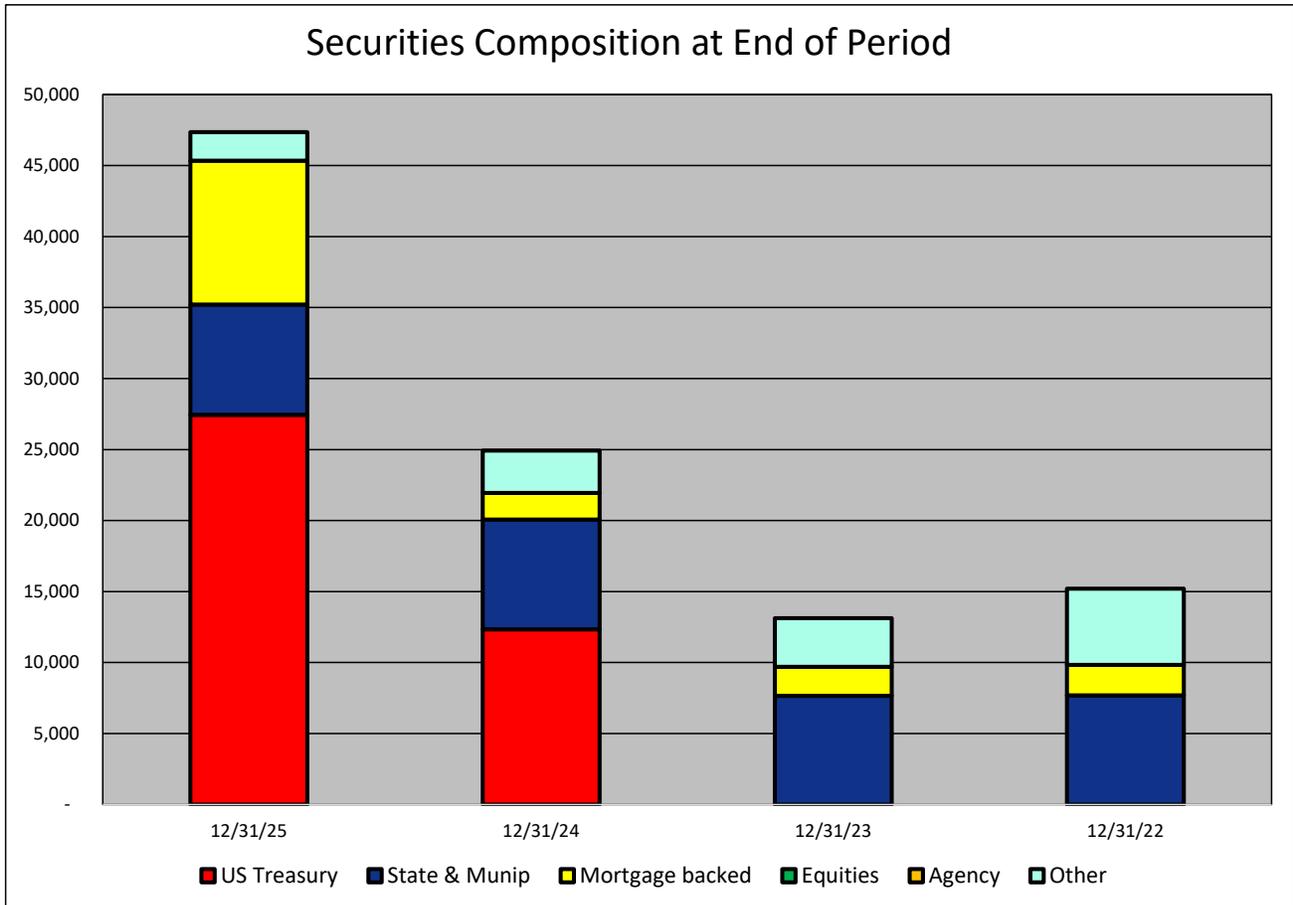
<b>As of:</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	570,745	451,731	319,832	300,187	119,014	26.35
Cash and Equivalents	82,982	57,352	24,083	48,284	25,630	44.69
Securities	47,358	24,928	13,129	15,203	22,430	89.98
Loans, net	420,904	350,873	263,502	217,767	70,031	19.96
Deposit Accounts	454,867	342,694	226,586	203,768	112,173	32.73
Fed Funds & Repos	-	-	-	16,000	-	NA
Total Equity	46,965	42,399	26,879	23,496	4,566	10.77

<b>Period Ending</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	5,056	2,428	1,640	1,656	2,628	108.24
Interest Income	28,481	21,199	16,220	10,014	7,282	34.35
Interest Expense	12,958	9,297	5,931	1,084	3,661	39.38
Net Interest Income	15,523	11,902	10,289	8,930	3,621	30.42
Credit Loss Expense	1,106	765	266	408	341	44.58
Noninterest income	2,673	1,296	971	1,449	1,377	106.25
Gain on Sale of Securities	163	-	-	-	163	NA
Noninterest Expense	10,507	9,178	8,809	7,777	1,329	14.48
Net Operating Income	6,583	3,255	2,185	2,194	3,328	102.24
Income Taxes	1,690	827	545	538	863	104.35



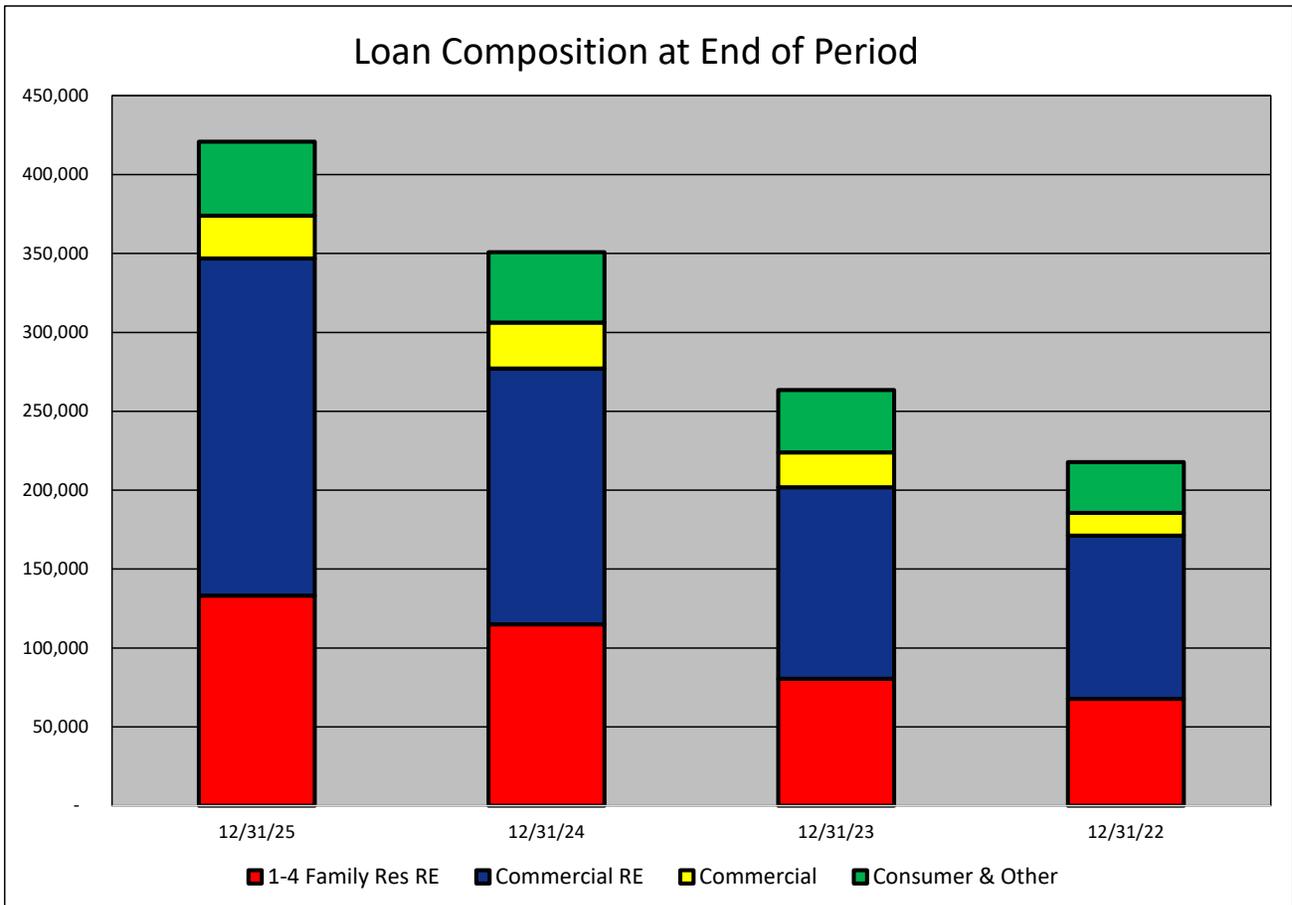
**SECURITIES COMPOSITION - Anchor Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	27,445	12,349	-	-	15,096	122.24
State & Munip	7,763	7,721	7,664	7,691	42	0.54
Mortgage backed	10,140	1,878	2,035	2,155	8,262	439.94
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	2,010	2,980	3,430	5,357	(970)	(32.55)
<b>Total Securities</b>	<b>47,358</b>	<b>24,928</b>	<b>13,129</b>	<b>15,203</b>	<b>22,430</b>	<b>89.98</b>



**LOAN PORTFOLIO COMPOSITION - Anchor Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	133,237	114,904	80,505	67,746	18,333	15.96
Commercial RE	213,672	162,210	121,380	103,375	51,462	31.73
Commercial	27,121	29,100	22,099	14,416	(1,979)	(6.80)
Consumer & Other	46,874	44,659	39,518	32,230	2,215	4.96
<b>Loans, Net</b>	<b>420,904</b>	<b>350,873</b>	<b>263,502</b>	<b>217,767</b>	<b>70,031</b>	<b>19.96</b>



**LOAN PORTFOLIO QUALITY - Anchor Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	2,043	1,440	1,306	974	603	41.88
Total Recoveries	90	78	65	152	12	15.38
Total Charge-offs	90	240	391	228	(150)	(62.50)
Credit Loss Expense	1,106	765	266	408	341	44.58
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	194	-	-	NA
Ending Balance	3,149	2,043	1,440	1,306	1,106	54.14

**NON-PERFORMING ASSETS:**

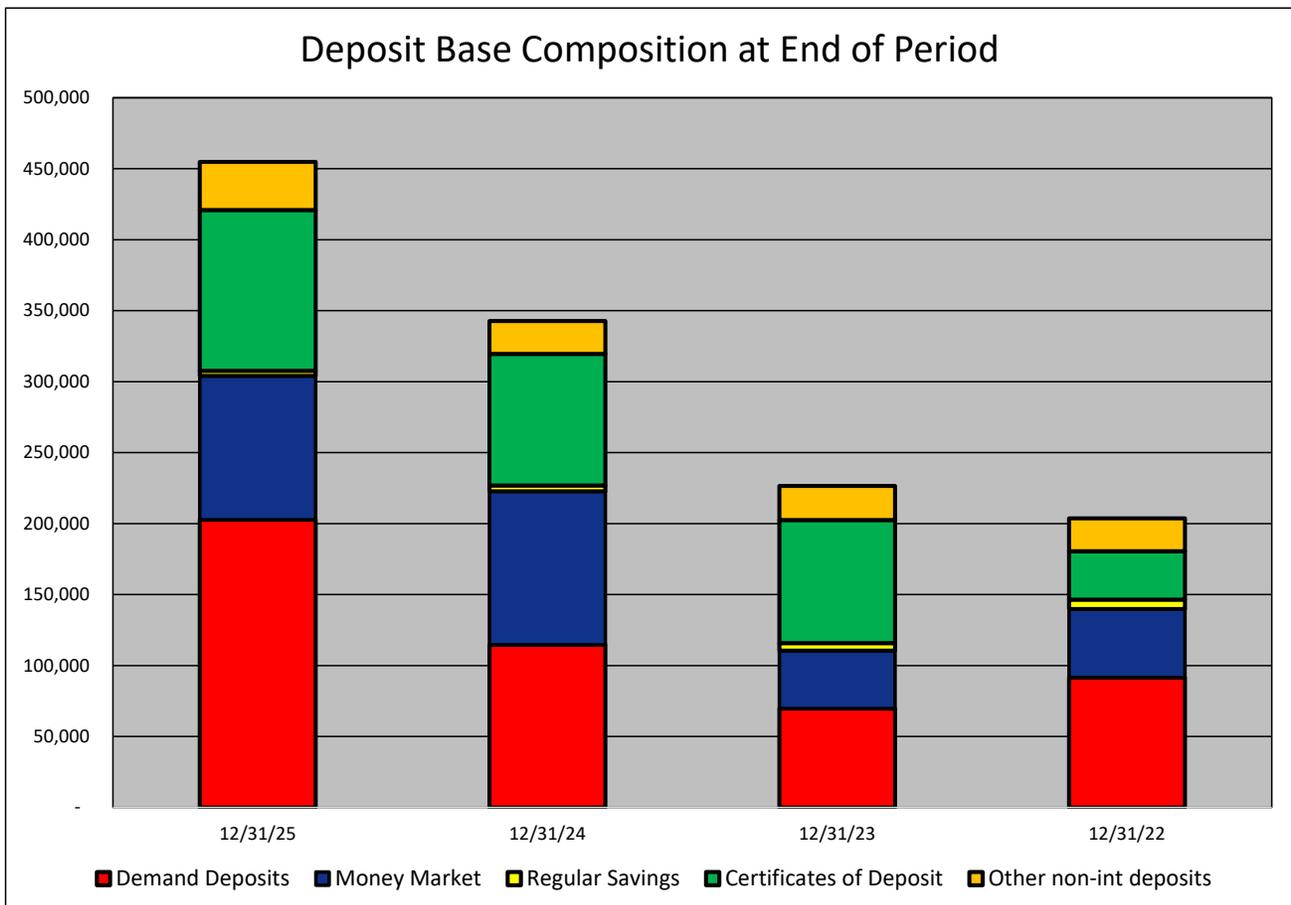
Total-90+ Days Past Due	-	-	7	49	-	NA
Total-Nonaccrual	646	1,003	756	960	(357)	(35.59)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	646	1,003	763	1,009	(357)	(35.59)

**DEPOSIT BASE COMPOSITION - Anchor Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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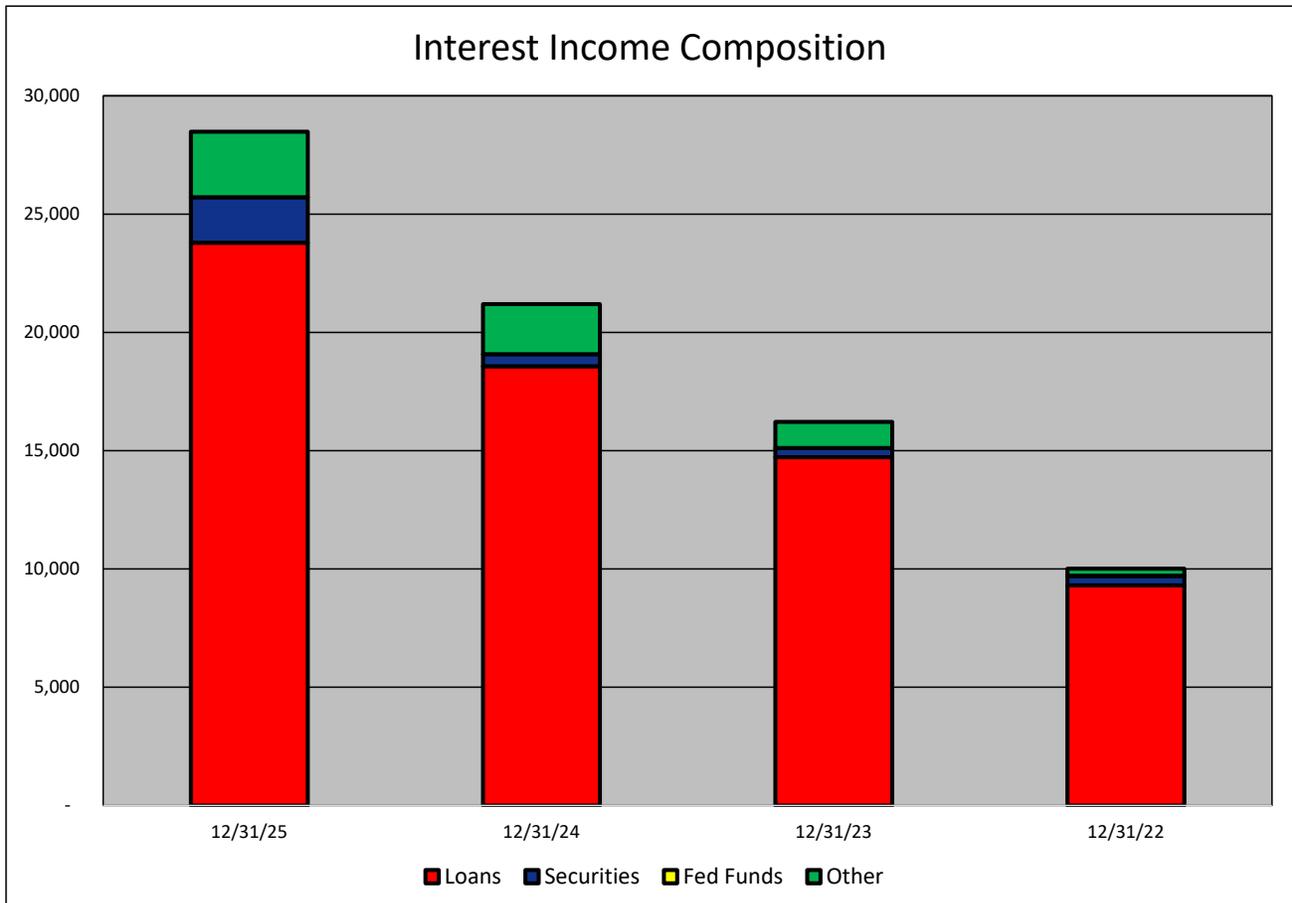
**DEPOSIT BASE CATEGORY:**

Demand Deposits	202,723	114,541	69,704	91,669	88,182	76.99
Money Market	101,224	108,177	40,874	48,064	(6,953)	(6.43)
Regular Savings	3,715	4,155	5,144	6,806	(440)	(10.59)
Certificates of Deposit	113,305	92,663	86,817	33,940	20,642	22.28
Other non-int deposits	33,900	23,158	24,047	23,289	10,742	46.39
<b>Total Deposits</b>	<b>454,867</b>	<b>342,694</b>	<b>226,586</b>	<b>203,768</b>	<b>112,173</b>	<b>32.73</b>



**INTEREST INCOME COMPOSITION- Anchor Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	23,792	18,564	14,728	9,301	5,228	28.16
Securities	1,923	510	387	403	1,413	277.06
Fed Funds	-	-	-	11	-	NA
Other	2,766	2,125	1,105	299	641	30.16
<b>Total Int Income</b>	<b>28,481</b>	<b>21,199</b>	<b>16,220</b>	<b>10,014</b>	<b>7,282</b>	<b>34.35</b>

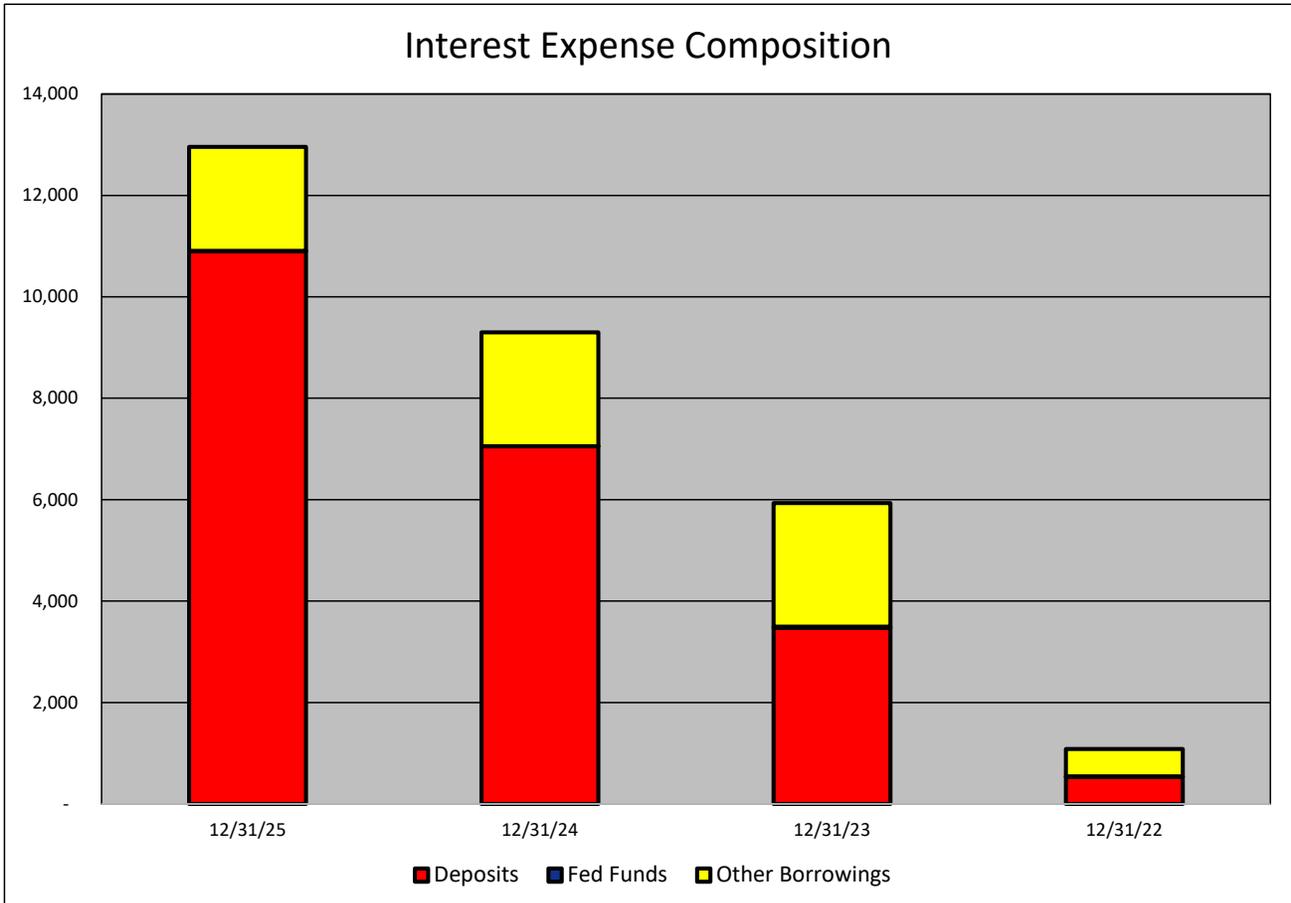


**INTEREST EXPENSE COMPOSITION- Anchor Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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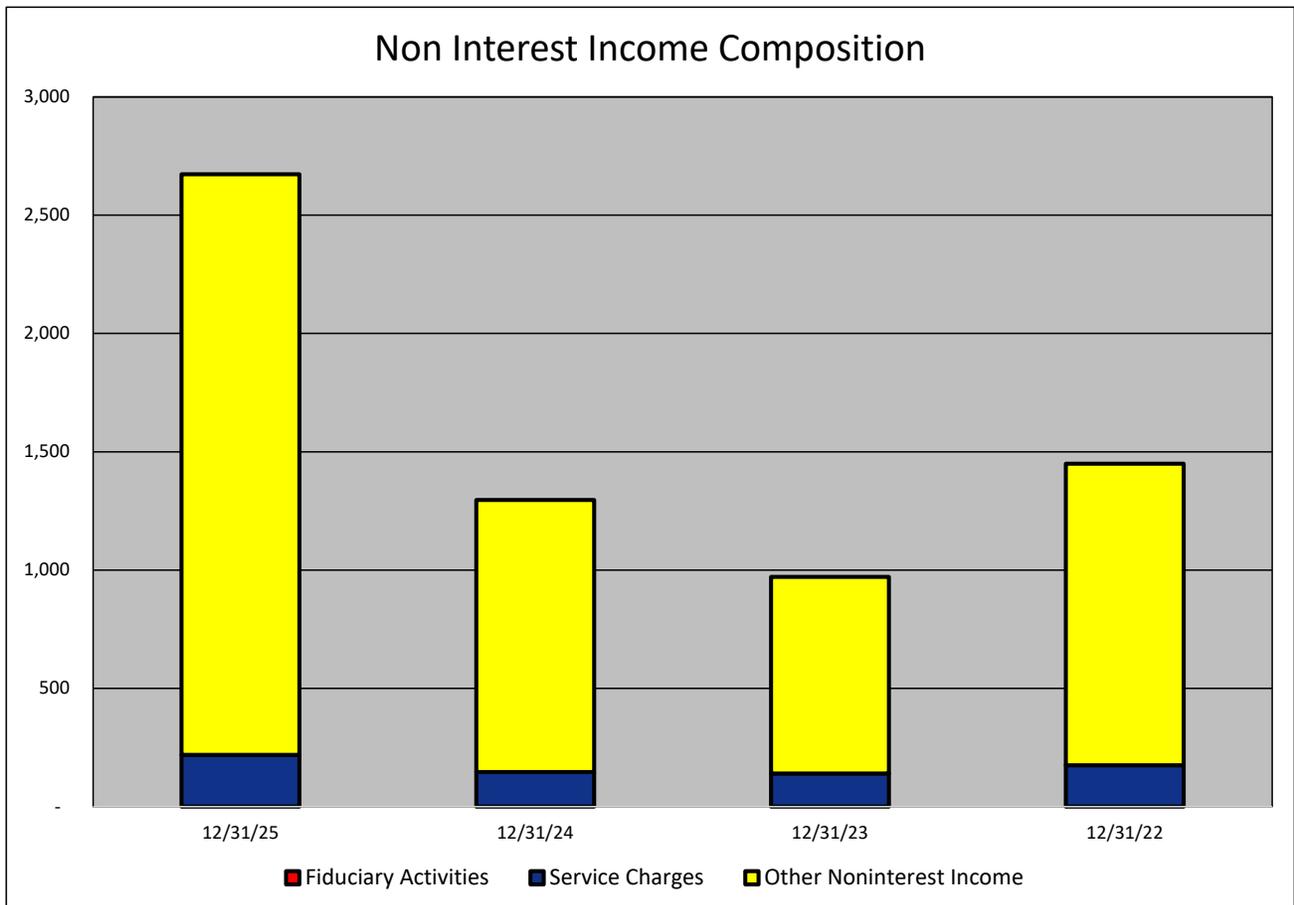
**INTEREST EXPENSE CATEGORY**

Deposits	10,902	7,053	3,474	536	3,849	54.57
Fed Funds	3	1	22	9	2	200.00
Other Borrowings	2,053	2,243	2,435	539	(190)	(8.47)
<b>Total Int Expense</b>	<b>12,958</b>	<b>9,297</b>	<b>5,931</b>	<b>1,084</b>	<b>3,661</b>	<b>39.38</b>



**NONINTEREST INCOME COMPOSITION- Anchor Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	219	146	140	175	73	50.00
Other Noninterest Income	2,454	1,150	831	1,274	1,304	113.39
<b>Total Nonint. Income</b>	<b>2,673</b>	<b>1,296</b>	<b>971</b>	<b>1,449</b>	<b>1,377</b>	<b>106.25</b>

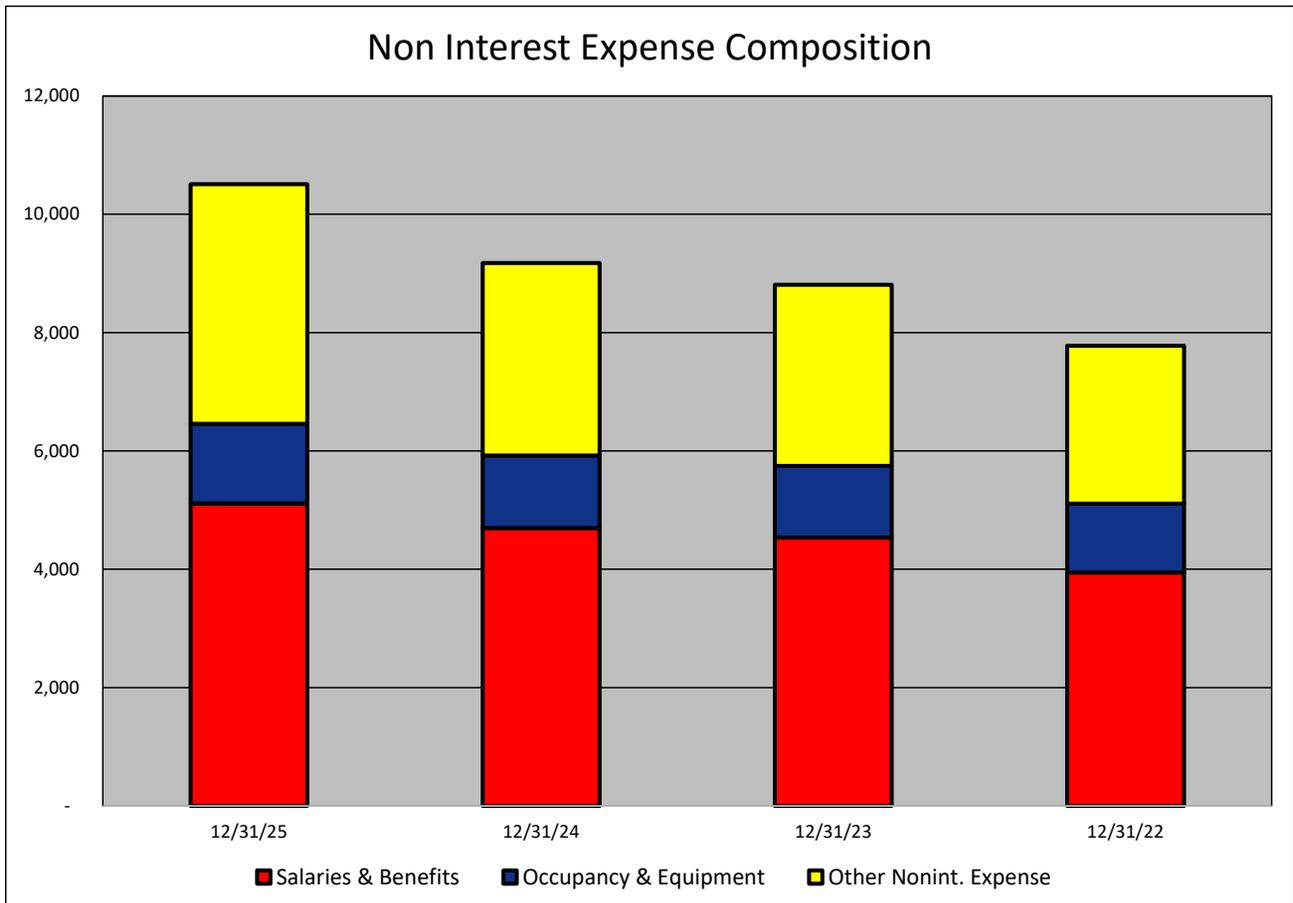


**NONINTEREST EXPENSE COMPOSITION- Anchor Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST EXPENSE CATEGORY**

Salaries & Benefits	5,113	4,695	4,538	3,945	418	8.90
Occupancy & Equipment	1,346	1,229	1,209	1,164	117	9.52
Other Nonint. Expense	4,048	3,254	3,062	2,668	794	24.40
<b>Total Nonint. Expense</b>	<b>10,507</b>	<b>9,178</b>	<b>8,809</b>	<b>7,777</b>	<b>1,329</b>	<b>14.48</b>



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

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Evermore Bank	293,816	196,112	<b>49.82</b>
Seacoast National Bank	20,830,874	15,167,038	<b>37.34</b>
<b>Anchor Bank</b>	<b>570,745</b>	<b>451,731</b>	<b>26.35</b>
Cypress Bank & Trust	208,923	166,010	<b>25.85</b>
Locality Bank	347,276	281,204	<b>23.50</b>
Natbank, National Association	278,951	233,784	<b>19.32</b>
Optimumbank	1,111,487	932,739	<b>19.16</b>
Bank Of Belle Glade	158,840	142,540	<b>11.44</b>
Paradise Bank	435,073	412,953	<b>5.36</b>
Marine Bank & Trust Company	657,265	645,900	<b>1.76</b>
Desjardins Bank, National Association	353,090	353,967	<b>(0.25)</b>
Community Bank Of The South	257,201	265,586	<b>(3.16)</b>

<b>Select Peer Average</b>	2,125,295	1,604,130	18.04
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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	220,784	139,574	<b>58.18</b>
Cypress Bank & Trust	157,564	99,996	<b>57.57</b>
Locality Bank	273,557	208,742	<b>31.05</b>
Seacoast National Bank	12,644,281	10,317,227	<b>22.56</b>
<b>Anchor Bank</b>	<b>420,904</b>	<b>350,873</b>	<b>19.96</b>
Optimumbank	957,567	803,644	<b>19.15</b>
Natbank, National Association	212,603	192,983	<b>10.17</b>
Marine Bank & Trust Company	475,615	448,765	<b>5.98</b>
Bank Of Belle Glade	66,585	63,063	<b>5.58</b>
Paradise Bank	311,466	295,052	<b>5.56</b>
Desjardins Bank, National Association	271,641	270,197	<b>0.53</b>
Community Bank Of The South	72,089	73,519	<b>(1.95)</b>

<b>Select Peer Average</b>	<b>1,340,388</b>	<b>1,105,303</b>	<b>19.53</b>
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**CAPITAL RATIOS**  
For the year ended December 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	30.60	<b>30.32</b>	67.27	68.53	67.27
Desjardins Bank, National Association	18.47	<b>19.50</b>	0.00	0.00	0.00
Evermore Bank	13.75	<b>14.31</b>	18.41	19.58	18.41
Locality Bank	13.84	<b>14.23</b>	0.00	0.00	0.00
Cypress Bank & Trust	12.99	<b>13.43</b>	0.00	0.00	0.00
Optimumbank	10.87	<b>11.39</b>	0.00	0.00	0.00
Community Bank Of The South	8.68	<b>10.04</b>	24.36	25.40	24.36
Marine Bank & Trust Company	7.88	<b>9.92</b>	14.70	15.96	14.70
Seacoast National Bank	14.58	<b>9.69</b>	13.82	15.07	13.82
Bank Of Belle Glade	8.07	<b>9.55</b>	0.00	0.00	0.00
Paradise Bank	7.36	<b>8.65</b>	12.37	13.36	12.37
Anchor Bank	8.23	<b>8.33</b>	0.00	0.00	0.00

<b>Select Peer Average</b>	12.94	13.28	12.58	13.16	12.58
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**BALANCE SHEET RATIOS**  
For the year ended December 31, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	<b>111.71</b>	76.22	1.64
Optimumbank	<b>102.60</b>	86.15	2.56
Desjardins Bank, National Association	<b>95.06</b>	76.93	5.80
<b>Anchor Bank</b>	<b>92.53</b>	<b>73.75</b>	<b>8.30</b>
Locality Bank	<b>92.13</b>	78.77	3.76
Cypress Bank & Trust	<b>91.03</b>	75.42	11.65
Evermore Bank	<b>88.13</b>	75.14	3.70
Marine Bank & Trust Company	<b>81.89</b>	72.36	21.07
Paradise Bank	<b>77.77</b>	71.59	10.22
Seacoast National Bank	<b>77.74</b>	60.70	27.67
Bank Of Belle Glade	<b>45.76</b>	41.92	21.49
Community Bank Of The South	<b>31.12</b>	28.03	30.45

<b>Select Peer Average</b>	<b>82.29</b>	<b>68.08</b>	<b>12.36</b>
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**PROFITABILITY RATIOS**  
For the year ended December 31, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	447,112	<b>2.49</b>	36.91
Optimumbank	1,017,954	<b>1.76</b>	16.09
Bank Of Belle Glade	158,289	<b>1.29</b>	16.94
Desjardins Bank, National Association	336,220	<b>1.29</b>	6.86
<b>Anchor Bank</b>	<b>510,762</b>	<b>0.99</b>	<b>11.42</b>
Community Bank Of The South	260,680	<b>0.92</b>	11.69
Seacoast National Bank	17,368,183	<b>0.88</b>	6.35
Cypress Bank & Trust	187,899	<b>0.82</b>	6.65
Evermore Bank	243,777	<b>0.67</b>	4.14
Marine Bank & Trust Company	646,556	<b>0.67</b>	9.32
Natbank, National Association	249,761	<b>0.37</b>	1.73
Locality Bank	301,727	<b>0.18</b>	1.24

<b>Select Peer Average</b>	<b>1,810,743</b>	<b>1.03</b>	<b>10.78</b>
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**PROFITABILITY RATIOS**  
For the year ended December 31, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.66	1.64	<b>47.48</b>	11.34
Bank Of Belle Glade	0.19	1.75	<b>52.92</b>	9.34
Paradise Bank	1.01	2.23	<b>56.05</b>	8.37
<b>Anchor Bank</b>	<b>0.52</b>	<b>1.53</b>	<b>57.74</b>	<b>11.41</b>
Community Bank Of The South	0.16	1.58	<b>58.19</b>	13.54
Seacoast National Bank	0.55	1.77	<b>61.50</b>	10.78
Desjardins Bank, National Association	0.83	2.71	<b>67.46</b>	7.36
Marine Bank & Trust Company	0.31	1.88	<b>69.90</b>	9.26
Evermore Bank	0.14	2.62	<b>73.79</b>	10.13
Locality Bank	0.46	3.15	<b>82.74</b>	8.47
Cypress Bank & Trust	5.95	2.13	<b>86.48</b>	3.80
Natbank, National Association	0.32	3.50	<b>88.56</b>	6.34

<b>Select Peer Average</b>	0.93	2.21	66.90	9.18
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**ASSET QUALITY RATIOS**  
For the year ended December 31, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Belle Glade	0.68	0.00	<b>0.00</b>	0.00
Community Bank Of The South	1.35	0.00	<b>0.00</b>	0.00
Cypress Bank & Trust	1.04	0.00	<b>0.00</b>	0.00
Evermore Bank	1.11	0.00	<b>0.00</b>	0.00
Marine Bank & Trust Company	1.44	0.02	<b>0.01</b>	0.17
<b>Anchor Bank</b>	<b>0.75</b>	<b>0.15</b>	<b>0.11</b>	<b>1.29</b>
Natbank, National Association	0.75	0.14	<b>0.11</b>	0.34
Paradise Bank	1.01	0.26	<b>0.19</b>	2.34
Optimumbank	1.07	0.30	<b>0.31</b>	2.15
Seacoast National Bank	1.41	0.57	<b>0.37</b>	3.43
Desjardins Bank, National Association	1.04	0.70	<b>0.53</b>	2.78
Locality Bank	1.68	1.07	<b>0.85</b>	5.13

<b>Select Peer Average</b>	1.11	0.27	0.21	1.47
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the year ended December 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>1.39</b>	6.09	0.00	11.41	0.00
Bank Of Belle Glade	<b>1.35</b>	34.41	0.00	4.97	16.52
Natbank, National Association	<b>1.33</b>	19.57	0.00	0.00	1.64
<b>Anchor Bank</b>	<b>1.12</b>	<b>13.42</b>	<b>0.00</b>	<b>2.02</b>	<b>6.28</b>
Marine Bank & Trust Company	<b>1.03</b>	2.16	0.00	0.30	20.77
Seacoast National Bank	<b>0.92</b>	0.81	0.21	2.81	24.79
Optimumbank	<b>0.84</b>	7.94	1.53	0.30	2.27
Community Bank Of The South	<b>0.59</b>	37.68	0.00	0.00	30.45
Locality Bank	<b>0.54</b>	16.44	0.00	0.00	3.76
Evermore Bank	<b>0.45</b>	20.15	0.00	0.00	3.70
Paradise Bank	<b>0.44</b>	9.17	0.00	0.00	10.22
Desjardins Bank, National Association	<b>0.40</b>	15.90	0.00	5.80	0.00

<b>Select Peer Average</b>	<b>0.87</b>	<b>15.31</b>	<b>0.15</b>	<b>2.30</b>	<b>10.03</b>
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the year ended December 31, 2025**

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Optimumbank	<b>85.23</b>	0.42	0.05	0.00
Locality Bank	<b>77.45</b>	0.56	0.00	0.06
Desjardins Bank, National Association	<b>76.13</b>	0.47	0.00	0.00
Natbank, National Association	<b>75.65</b>	0.83	0.00	0.00
Cypress Bank & Trust	<b>74.63</b>	2.78	0.00	0.04
Evermore Bank	<b>73.46</b>	0.66	0.00	0.00
<b>Anchor Bank</b>	<b>73.19</b>	<b>2.16</b>	<b>0.00</b>	<b>0.00</b>
Marine Bank & Trust Company	<b>71.32</b>	1.41	0.00	0.00
Paradise Bank	<b>70.86</b>	6.50	0.00	0.30
Seacoast National Bank	<b>59.76</b>	1.04	0.02	5.92
Bank Of Belle Glade	<b>41.64</b>	0.39	0.00	0.00
Community Bank Of The South	<b>27.65</b>	0.94	0.00	0.00

<b>Select Peer Average</b>	67.25	1.51	0.01	0.53
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the year ended December 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>79.11</b>	20.89	100.00	0.00	0.00
Natbank, National Association	<b>54.33</b>	45.67	100.00	0.00	0.00
Bank Of Belle Glade	<b>41.22</b>	58.78	100.00	0.00	0.00
Paradise Bank	<b>31.00</b>	69.00	100.00	0.00	0.00
Cypress Bank & Trust	<b>29.92</b>	68.49	98.41	1.59	0.00
<b>Anchor Bank</b>	<b>27.34</b>	59.95	87.29	0.00	12.71
Optimumbank	<b>27.26</b>	67.65	94.92	0.00	5.08
Marine Bank & Trust Company	<b>25.40</b>	70.95	96.34	0.01	3.65
Community Bank Of The South	<b>25.02</b>	74.98	100.00	0.00	0.00
Seacoast National Bank	<b>22.21</b>	70.28	92.49	2.76	4.75
Locality Bank	<b>11.86</b>	88.14	100.00	0.00	0.00
Evermore Bank	<b>5.91</b>	94.09	100.00	0.00	0.00

<b>Select Peer Average</b>	31.72	65.74	97.45	0.36	2.18
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
For the year ended December 31, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.17	2.91	<b>5.20</b>	91.63
Desjardins Bank, National Association	5.19	3.05	<b>4.54</b>	97.32
Optimumbank	6.41	3.47	<b>4.24</b>	98.67
Natbank, National Association	5.37	3.66	<b>4.06</b>	98.48
Locality Bank	6.69	3.73	<b>3.95</b>	98.76
Evermore Bank	6.90	4.29	<b>3.65</b>	98.87
Cypress Bank & Trust	5.77	3.40	<b>3.61</b>	93.90
Seacoast National Bank	5.33	2.54	<b>3.55</b>	90.41
Bank Of Belle Glade	4.41	1.75	<b>3.49</b>	99.75
<b>Anchor Bank</b>	<b>5.83</b>	<b>3.79</b>	<b>3.18</b>	<b>95.71</b>
Community Bank Of The South	4.53	2.26	<b>2.95</b>	95.80
Marine Bank & Trust Company	4.73	2.75	<b>2.86</b>	96.50

<b>Select Peer Average</b>	5.69	3.13	3.61	96.32
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