

Bank Of Belle Glade

Belle Glade, FL

Established
11/14/1963

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 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

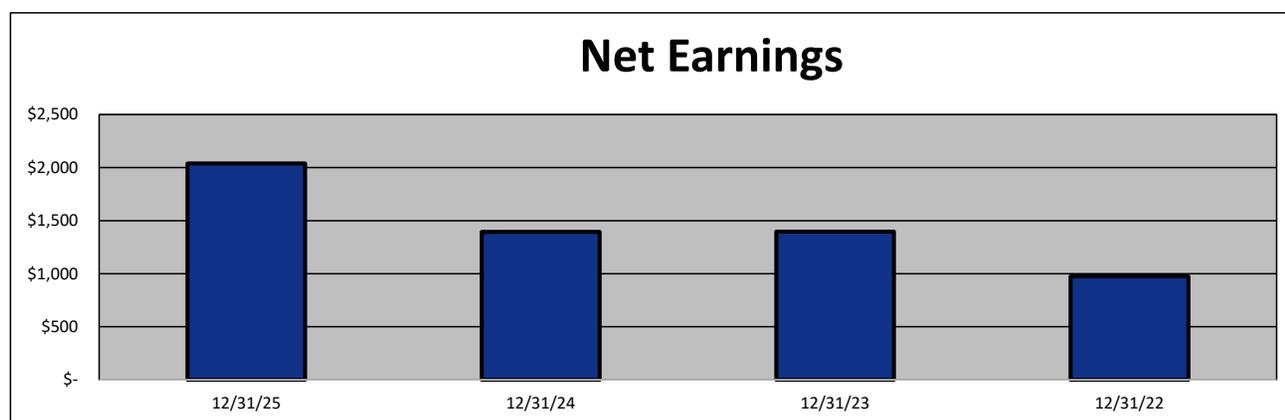
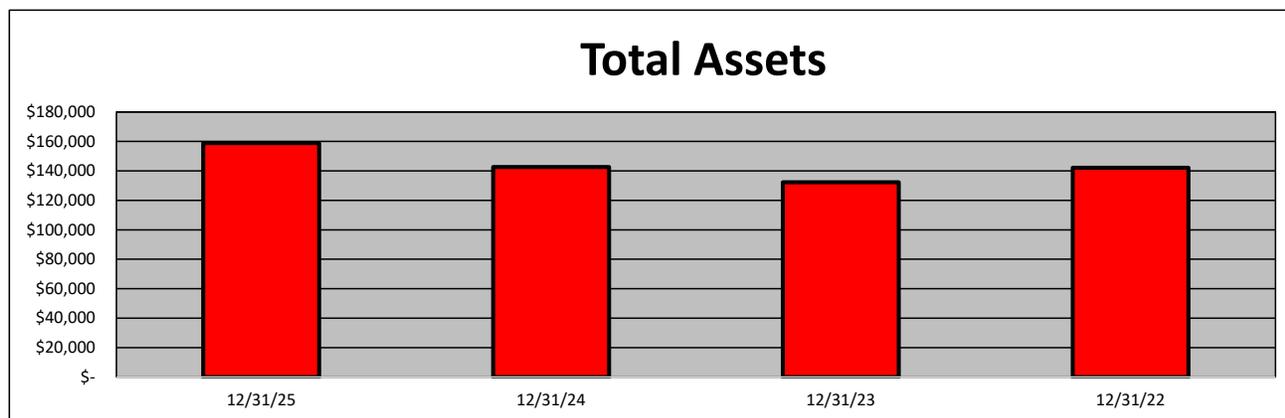
EXECUTIVE SUMMARY - Bank of Belle Glade
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.07	7.48	7.25	5.59	10.68	12.94
Leverage Ratio	9.55	9.65	10.25	8.37	11.20	13.28
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	23.11	12.21	12.58
Risk Based Ratio	0.00	0.00	0.00	23.92	12.99	13.16
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	23.11	12.13	12.58
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	45.76	47.95	45.79	33.00	77.22	82.29
Loans/Assets	41.92	44.24	42.39	31.08	64.63	68.08
Securities/Assets	21.49	26.09	28.53	28.55	17.77	12.36
PROFITABILITY:						
Return on Avg Assets	1.29	1.05	1.06	0.68	0.77	1.03
Return on Avg Equity	16.94	13.55	16.02	11.62	10.09	10.78
Nonint Income/Avg Assets	0.19	0.23	0.25	0.25	0.77	0.93
Net Overhead Ratio	1.75	1.99	2.01	1.40	2.31	2.21
Efficiency Ratio	52.92	60.59	61.53	64.55	72.83	66.90
Assets (per million) per Employee	9.34	8.91	8.82	10.15	10.41	9.18
ASSET QUALITY:						
Allowance/Loans	0.68	0.71	0.71	0.91	1.28	1.11
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.54	0.27
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.38	0.21
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.26	1.47
YIELDS & COSTS:						
Yield on earning assets	4.41	4.49	4.27	2.58	5.50	5.69
Cost of funds	1.75	2.16	1.89	0.37	2.82	3.13
Net interest margin	3.49	3.43	3.38	2.40	3.28	3.61
Avg Earning Assets/Avg Assets	99.75	100.12	101.52	96.01	95.74	96.32

SELECTED FINANCIAL DATA - Bank of Belle Glade
(Dollars in Thousands)

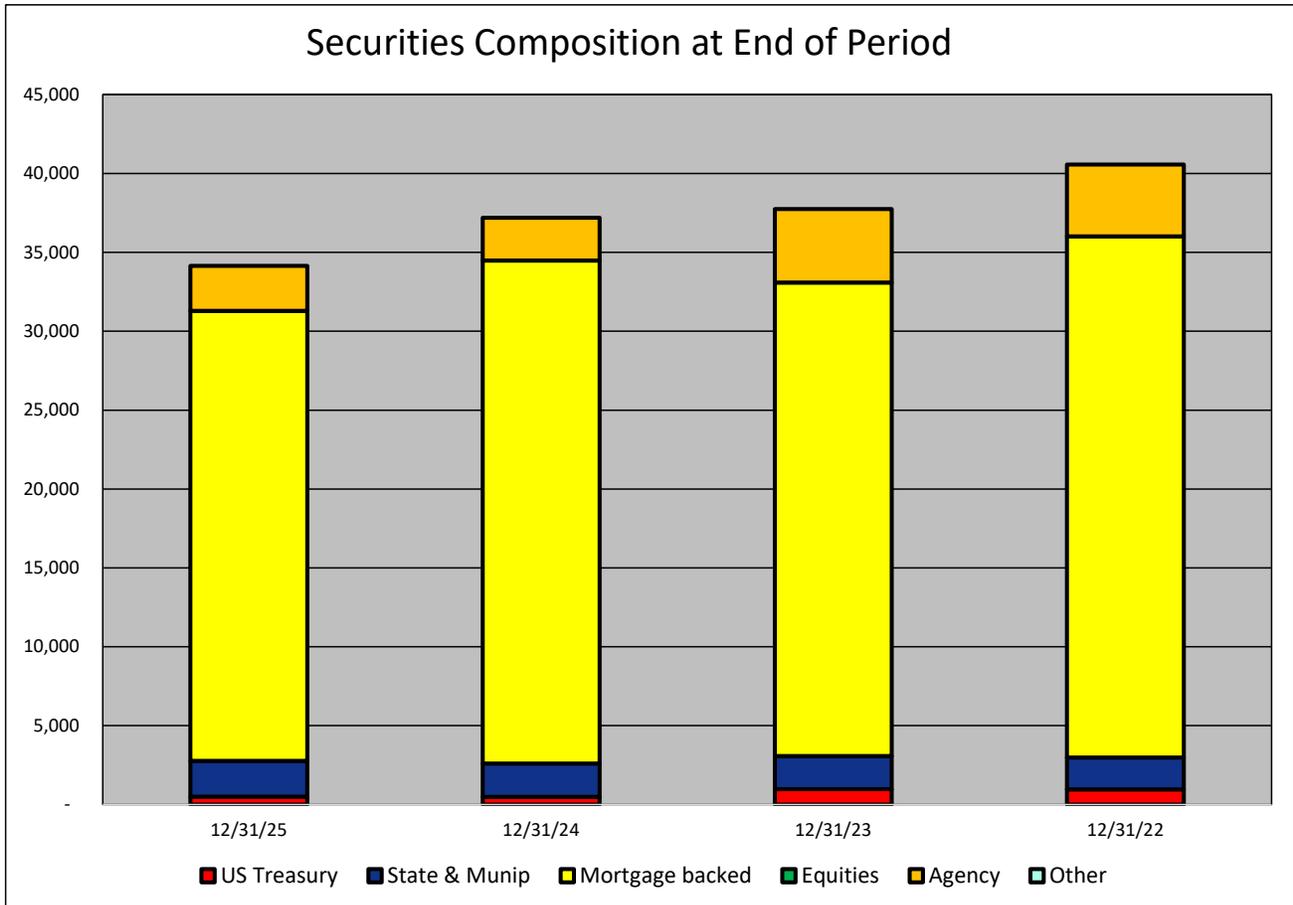
As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	158,840	142,540	132,308	142,070	16,300	11.44
Cash and Equivalents	56,814	40,629	36,619	55,722	16,185	39.84
Securities	34,142	37,192	37,744	40,567	(3,050)	(8.20)
Loans, net	66,585	63,063	56,091	44,157	3,522	5.58
Deposit Accounts	145,509	131,523	122,489	133,828	13,986	10.63
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	12,820	10,667	9,590	7,945	2,153	20.18

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,040	1,395	1,396	974	645	46.24
Interest Income	6,961	5,978	5,717	3,536	983	16.44
Interest Expense	1,451	1,419	1,191	245	32	2.26
Net Interest Income	5,510	4,559	4,526	3,291	951	20.86
Credit Loss Expense	-	50	-	-	(50)	(100.00)
Noninterest income	295	310	335	362	(15)	(4.84)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	3,072	2,950	2,991	2,358	122	4.14
Net Operating Income	2,733	1,869	1,870	1,295	864	46.23
Income Taxes	693	474	474	321	219	46.20



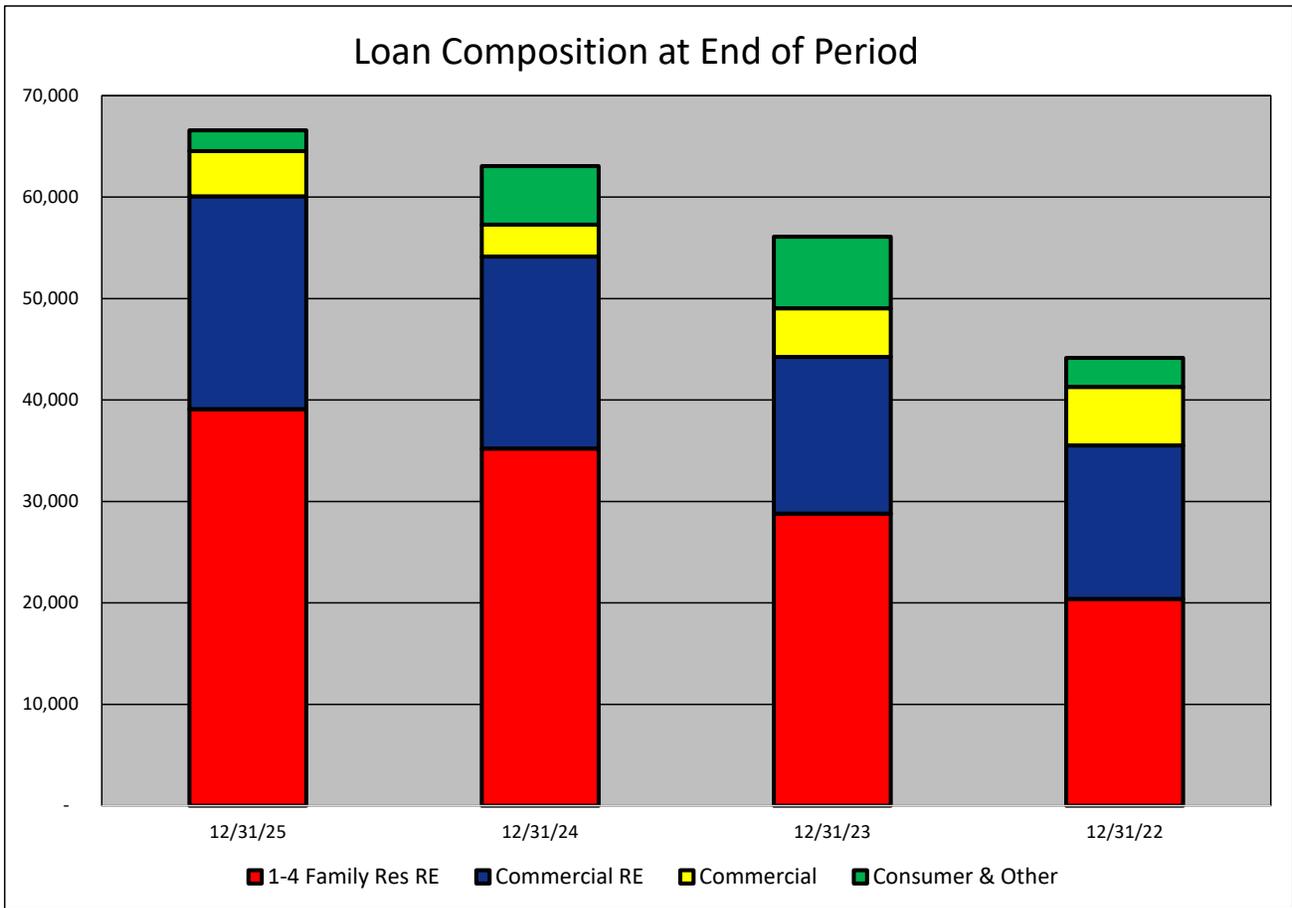
SECURITIES COMPOSITION - Bank of Belle Glade
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	494	480	972	960	14	2.92
State & Munip	2,276	2,116	2,109	2,020	160	7.56
Mortgage backed	28,519	31,883	29,999	33,028	(3,364)	(10.55)
Equities	-	-	-	-	-	NA
Agency	2,853	2,713	4,664	4,559	140	5.16
Other	-	-	-	-	-	NA
Total Securities	34,142	37,192	37,744	40,567	(3,050)	(8.20)



LOAN PORTFOLIO COMPOSITION - Bank of Belle Glade
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	39,094	35,215	28,810	20,372	3,879	11.02
Commercial RE	20,991	18,936	15,446	15,139	2,055	10.85
Commercial	4,459	3,136	4,779	5,771	1,323	42.19
Consumer & Other	2,041	5,776	7,056	2,875	(3,735)	(64.66)
Loans, Net	66,585	63,063	56,091	44,157	3,522	5.58



LOAN PORTFOLIO QUALITY - Bank of Belle Glade
(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	450	400	400	400	50	12.50
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Credit Loss Expense	-	50	-	-	(50)	(100.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	450	450	400	400	-	-

NON-PERFORMING ASSETS:

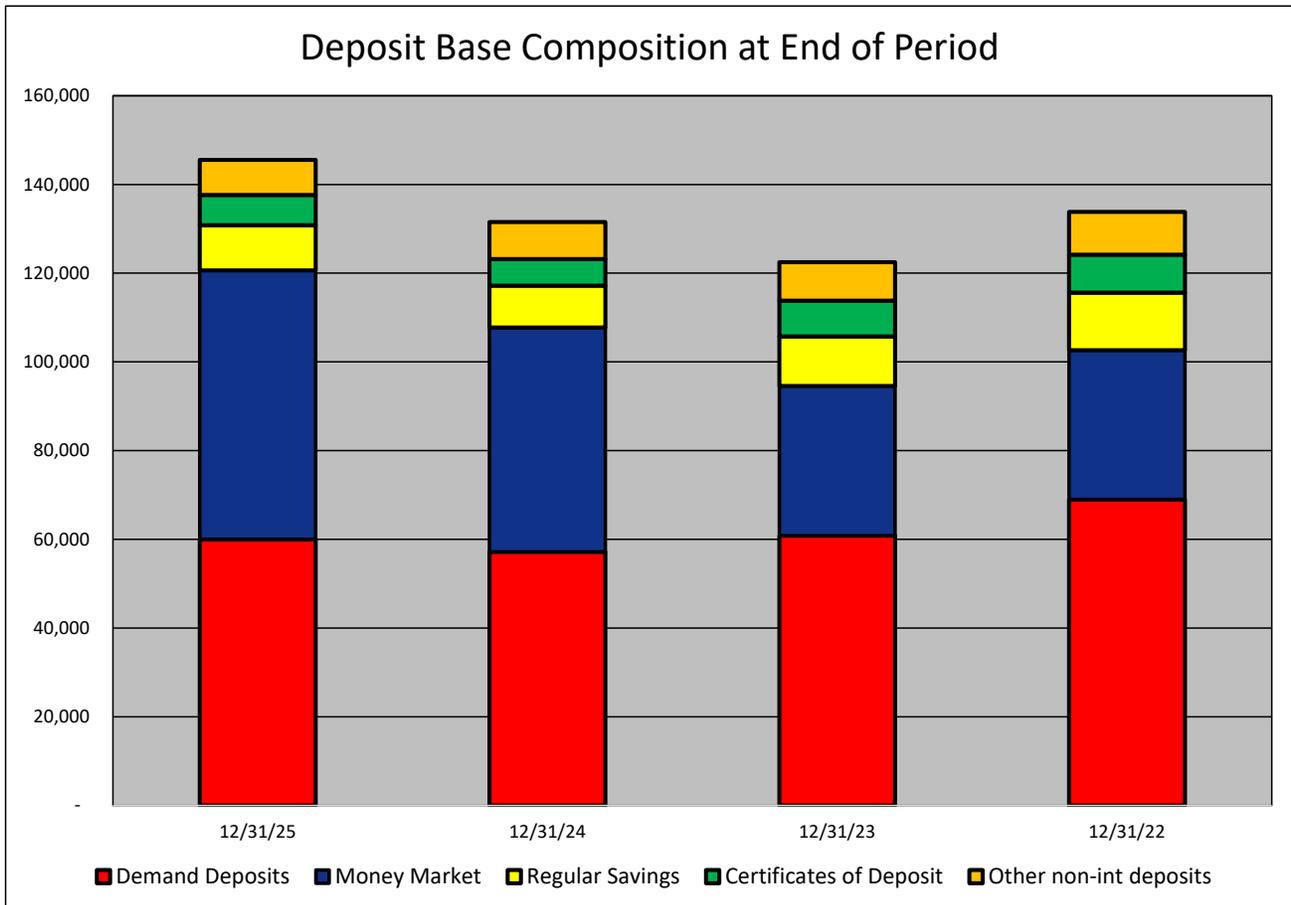
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

DEPOSIT BASE COMPOSITION - Bank of Belle Glade
(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	59,995	57,168	60,838	69,021	2,827	4.95
Money Market	60,622	50,592	33,743	33,597	10,030	19.83
Regular Savings	10,171	9,421	11,145	12,991	750	7.96
Certificates of Deposit	6,850	5,996	8,106	8,559	854	14.24
Other non-int deposits	7,871	8,346	8,657	9,660	(475)	(5.69)
Total Deposits	145,509	131,523	122,489	133,828	13,986	10.63

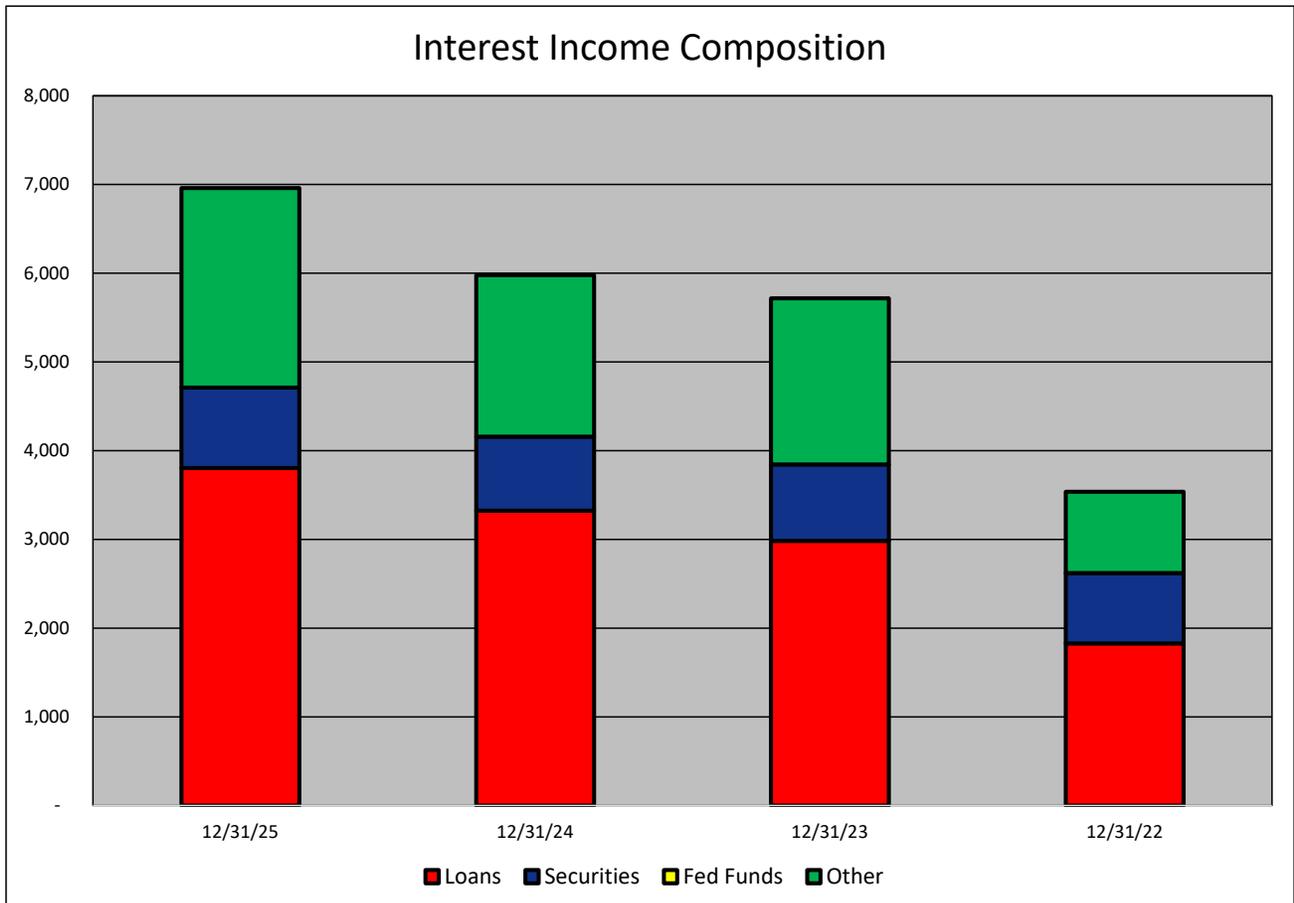


INTEREST INCOME COMPOSITION- Bank of Belle Glade
(Dollars in Thousands)

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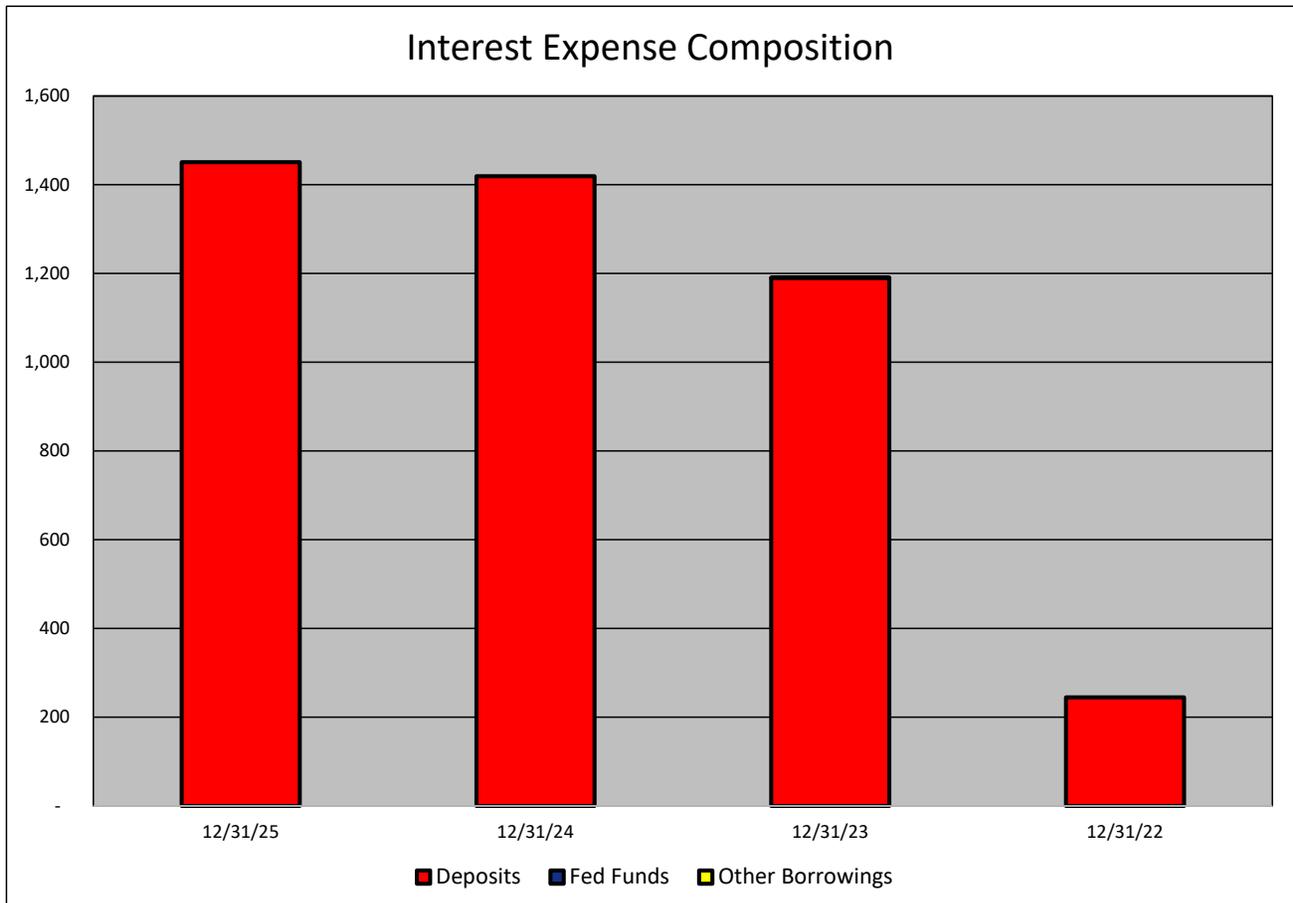
INTEREST INCOME CATEGORY

Loans	3,804	3,324	2,984	1,827	480	14.44
Securities	907	834	861	794	73	8.75
Fed Funds	-	-	-	-	-	NA
Other	2,250	1,820	1,872	915	430	23.63
Total Int Income	6,961	5,978	5,717	3,536	983	16.44



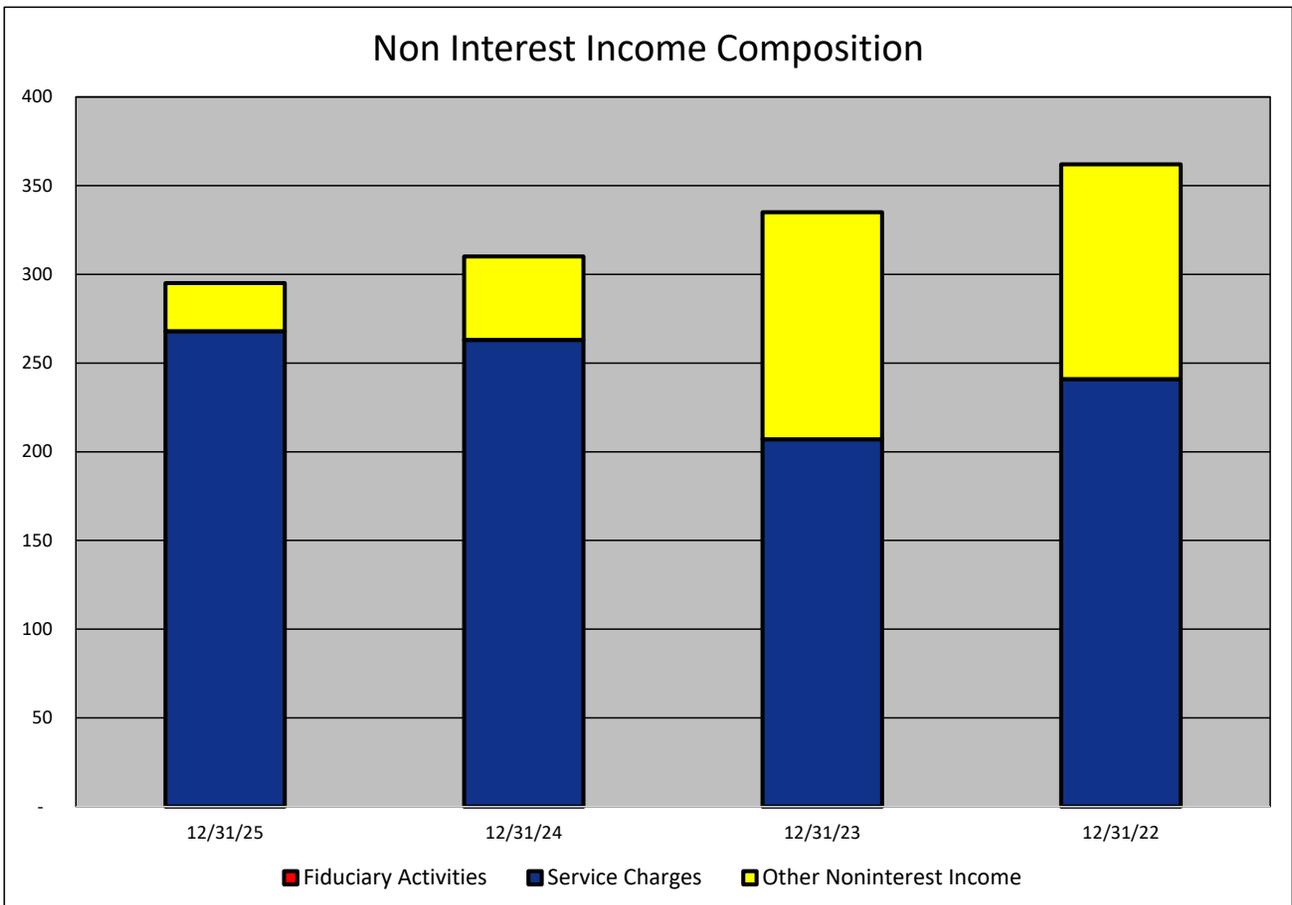
INTEREST EXPENSE COMPOSITION- Bank of Belle Glade
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	1,451	1,419	1,190	245	32	2.26
Fed Funds	-	-	1	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	1,451	1,419	1,191	245	32	2.26



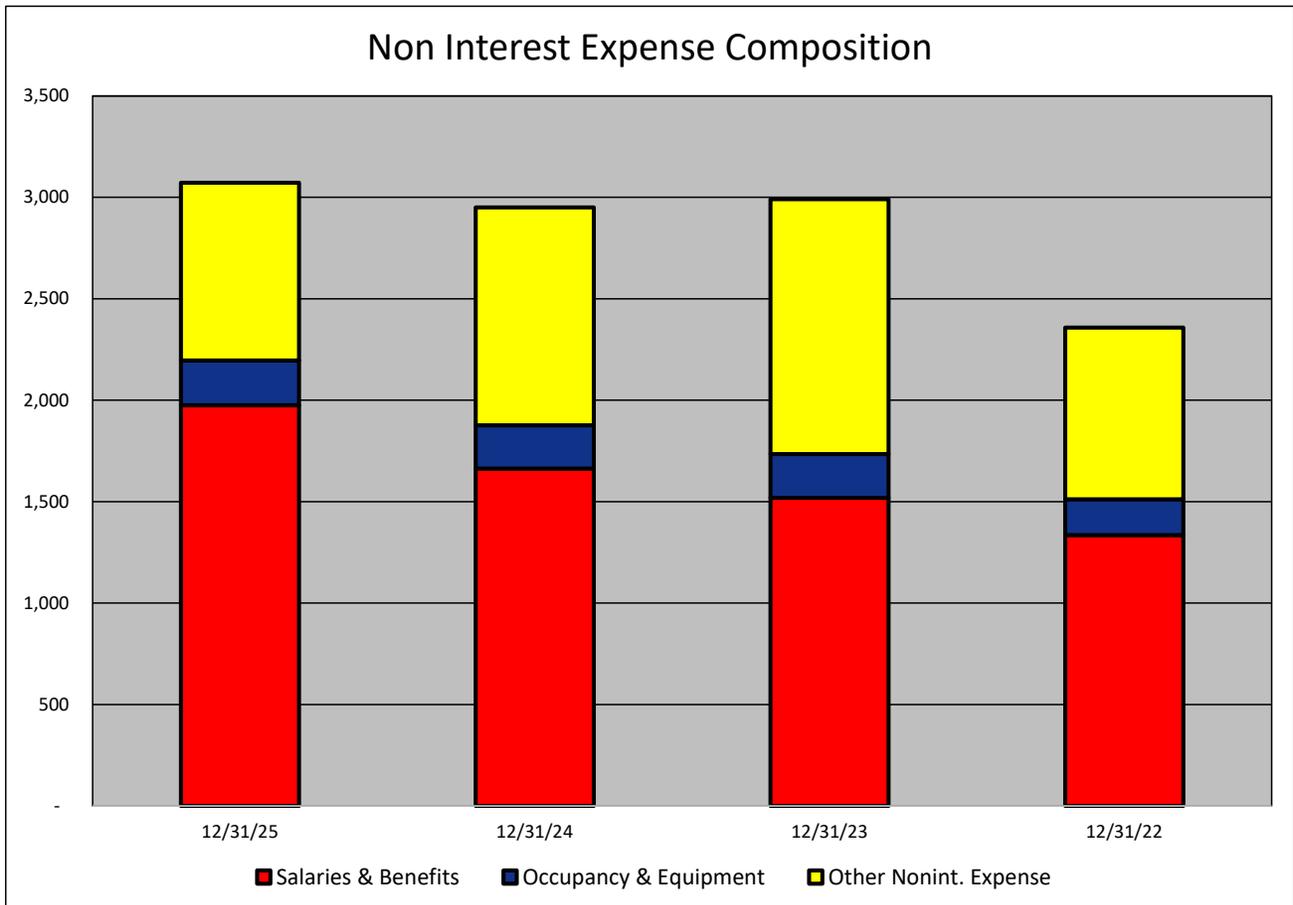
NONINTEREST INCOME COMPOSITION- Bank of Belle Glade
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	268	263	207	241	5	1.90
Other Noninterest Income	27	47	128	121	(20)	(42.55)
Total Nonint. Income	295	310	335	362	(15)	(4.84)



NONINTEREST EXPENSE COMPOSITION- Bank of Belle Glade
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	1,975	1,663	1,519	1,335	312	18.76
Occupancy & Equipment	221	213	216	177	8	3.76
Other Nonint. Expense	876	1,074	1,256	846	(198)	(18.44)
Total Nonint. Expense	3,072	2,950	2,991	2,358	122	4.14



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	49.82
Seacoast National Bank	20,830,874	15,167,038	37.34
Anchor Bank	570,745	451,731	26.35
Cypress Bank & Trust	208,923	166,010	25.85
Locality Bank	347,276	281,204	23.50
Natbank, National Association	278,951	233,784	19.32
Optimumbank	1,111,487	932,739	19.16
Bank Of Belle Glade	158,840	142,540	11.44
Paradise Bank	435,073	412,953	5.36
Marine Bank & Trust Company	657,265	645,900	1.76
Desjardins Bank, National Association	353,090	353,967	(0.25)
Community Bank Of The South	257,201	265,586	(3.16)

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

Select Peer Average	1,340,388	1,105,303	19.53
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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	30.32	67.27	68.53	67.27
Desjardins Bank, National Association	18.47	19.50	0.00	0.00	0.00
Evermore Bank	13.75	14.31	18.41	19.58	18.41
Locality Bank	13.84	14.23	0.00	0.00	0.00
Cypress Bank & Trust	12.99	13.43	0.00	0.00	0.00
Optimumbank	10.87	11.39	0.00	0.00	0.00
Community Bank Of The South	8.68	10.04	24.36	25.40	24.36
Marine Bank & Trust Company	7.88	9.92	14.70	15.96	14.70
Seacoast National Bank	14.58	9.69	13.82	15.07	13.82
Bank Of Belle Glade	8.07	9.55	0.00	0.00	0.00
Paradise Bank	7.36	8.65	12.37	13.36	12.37
Anchor Bank	8.23	8.33	0.00	0.00	0.00

Select Peer Average	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	111.71	76.22	1.64
Optimumbank	102.60	86.15	2.56
Desjardins Bank, National Association	95.06	76.93	5.80
Anchor Bank	92.53	73.75	8.30
Locality Bank	92.13	78.77	3.76
Cypress Bank & Trust	91.03	75.42	11.65
Evermore Bank	88.13	75.14	3.70
Marine Bank & Trust Company	81.89	72.36	21.07
Paradise Bank	77.77	71.59	10.22
Seacoast National Bank	77.74	60.70	27.67
Bank Of Belle Glade	45.76	41.92	21.49
Community Bank Of The South	31.12	28.03	30.45

Select Peer Average	82.29	68.08	12.36
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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	2.49	36.91
Optimumbank	1,017,954	1.76	16.09
Bank Of Belle Glade	158,289	1.29	16.94
Desjardins Bank, National Association	336,220	1.29	6.86
Anchor Bank	510,762	0.99	11.42
Community Bank Of The South	260,680	0.92	11.69
Seacoast National Bank	17,368,183	0.88	6.35
Cypress Bank & Trust	187,899	0.82	6.65
Evermore Bank	243,777	0.67	4.14
Marine Bank & Trust Company	646,556	0.67	9.32
Natbank, National Association	249,761	0.37	1.73
Locality Bank	301,727	0.18	1.24

Select Peer Average	1,810,743	1.03	10.78
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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	47.48	11.34
Bank Of Belle Glade	0.19	1.75	52.92	9.34
Paradise Bank	1.01	2.23	56.05	8.37
Anchor Bank	0.52	1.53	57.74	11.41
Community Bank Of The South	0.16	1.58	58.19	13.54
Seacoast National Bank	0.55	1.77	61.50	10.78
Desjardins Bank, National Association	0.83	2.71	67.46	7.36
Marine Bank & Trust Company	0.31	1.88	69.90	9.26
Evermore Bank	0.14	2.62	73.79	10.13
Locality Bank	0.46	3.15	82.74	8.47
Cypress Bank & Trust	5.95	2.13	86.48	3.80
Natbank, National Association	0.32	3.50	88.56	6.34

Select Peer Average	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	0.00	0.00
Community Bank Of The South	1.35	0.00	0.00	0.00
Cypress Bank & Trust	1.04	0.00	0.00	0.00
Evermore Bank	1.11	0.00	0.00	0.00
Marine Bank & Trust Company	1.44	0.02	0.01	0.17
Anchor Bank	0.75	0.15	0.11	1.29
Natbank, National Association	0.75	0.14	0.11	0.34
Paradise Bank	1.01	0.26	0.19	2.34
Optimumbank	1.07	0.30	0.31	2.15
Seacoast National Bank	1.41	0.57	0.37	3.43
Desjardins Bank, National Association	1.04	0.70	0.53	2.78
Locality Bank	1.68	1.07	0.85	5.13

Select Peer Average	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	1.39	6.09	0.00	11.41	0.00
Bank Of Belle Glade	1.35	34.41	0.00	4.97	16.52
Natbank, National Association	1.33	19.57	0.00	0.00	1.64
Anchor Bank	1.12	13.42	0.00	2.02	6.28
Marine Bank & Trust Company	1.03	2.16	0.00	0.30	20.77
Seacoast National Bank	0.92	0.81	0.21	2.81	24.79
Optimumbank	0.84	7.94	1.53	0.30	2.27
Community Bank Of The South	0.59	37.68	0.00	0.00	30.45
Locality Bank	0.54	16.44	0.00	0.00	3.76
Evermore Bank	0.45	20.15	0.00	0.00	3.70
Paradise Bank	0.44	9.17	0.00	0.00	10.22
Desjardins Bank, National Association	0.40	15.90	0.00	5.80	0.00

Select Peer Average	0.87	15.31	0.15	2.30	10.03
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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	85.23	0.42	0.05	0.00
Locality Bank	77.45	0.56	0.00	0.06
Desjardins Bank, National Association	76.13	0.47	0.00	0.00
Natbank, National Association	75.65	0.83	0.00	0.00
Cypress Bank & Trust	74.63	2.78	0.00	0.04
Evermore Bank	73.46	0.66	0.00	0.00
Anchor Bank	73.19	2.16	0.00	0.00
Marine Bank & Trust Company	71.32	1.41	0.00	0.00
Paradise Bank	70.86	6.50	0.00	0.30
Seacoast National Bank	59.76	1.04	0.02	5.92
Bank Of Belle Glade	41.64	0.39	0.00	0.00
Community Bank Of The South	27.65	0.94	0.00	0.00

Select Peer Average	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	79.11	20.89	100.00	0.00	0.00
Natbank, National Association	54.33	45.67	100.00	0.00	0.00
Bank Of Belle Glade	41.22	58.78	100.00	0.00	0.00
Paradise Bank	31.00	69.00	100.00	0.00	0.00
Cypress Bank & Trust	29.92	68.49	98.41	1.59	0.00
Anchor Bank	27.34	59.95	87.29	0.00	12.71
Optimumbank	27.26	67.65	94.92	0.00	5.08
Marine Bank & Trust Company	25.40	70.95	96.34	0.01	3.65
Community Bank Of The South	25.02	74.98	100.00	0.00	0.00
Seacoast National Bank	22.21	70.28	92.49	2.76	4.75
Locality Bank	11.86	88.14	100.00	0.00	0.00
Evermore Bank	5.91	94.09	100.00	0.00	0.00

Select Peer Average	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	5.20	91.63
Desjardins Bank, National Association	5.19	3.05	4.54	97.32
Optimumbank	6.41	3.47	4.24	98.67
Natbank, National Association	5.37	3.66	4.06	98.48
Locality Bank	6.69	3.73	3.95	98.76
Evermore Bank	6.90	4.29	3.65	98.87
Cypress Bank & Trust	5.77	3.40	3.61	93.90
Seacoast National Bank	5.33	2.54	3.55	90.41
Bank Of Belle Glade	4.41	1.75	3.49	99.75
Anchor Bank	5.83	3.79	3.18	95.71
Community Bank Of The South	4.53	2.26	2.95	95.80
Marine Bank & Trust Company	4.73	2.75	2.86	96.50

Select Peer Average	5.69	3.13	3.61	96.32
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