

# Cypress Bank & Trust

Melbourne, FL

Established

8/16/2021

## 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

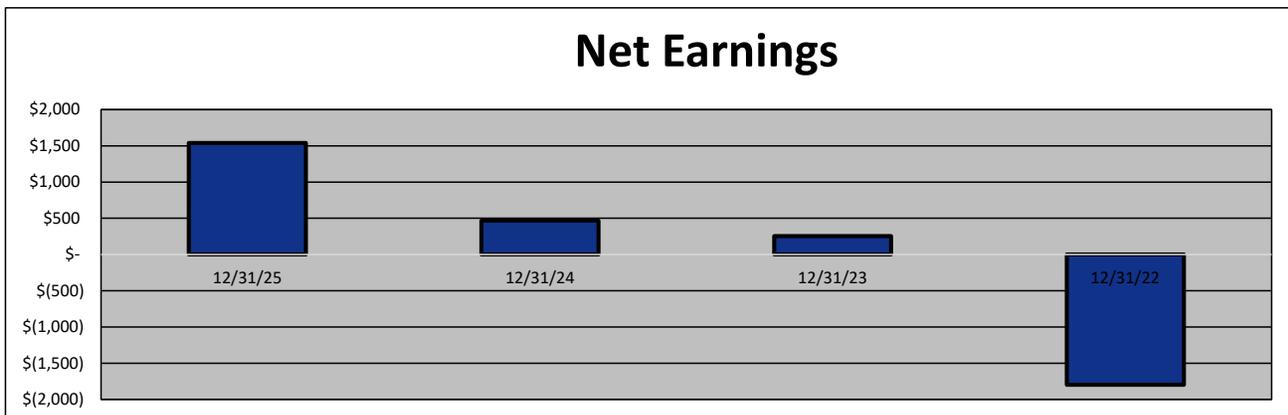
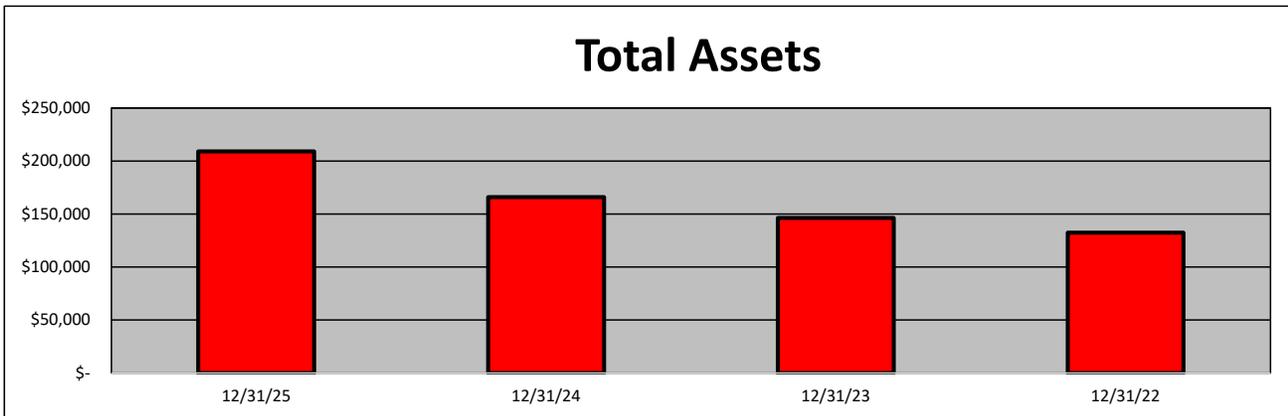
**EXECUTIVE SUMMARY - Cypress Bank & Trust**  
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	12.99	10.86	11.94	11.79	10.68	12.94
Leverage Ratio	13.43	10.20	11.87	11.62	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	91.03	71.16	62.31	46.06	77.22	82.29
Loans/Assets	75.42	60.23	52.38	39.32	64.63	68.08
Securities/Assets	11.65	16.77	20.24	18.19	17.77	12.36
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.82	0.28	0.19	(1.63)	0.77	1.03
Return on Avg Equity	6.65	2.64	1.54	(11.07)	10.09	10.78
Nonint Income/Avg Assets	5.95	6.01	6.63	7.33	0.77	0.93
Net Overhead Ratio	2.13	2.25	2.72	3.73	2.31	2.21
Efficiency Ratio	86.48	93.37	95.92	116.35	72.83	66.90
Assets (per million) per Employee	3.80	2.86	2.71	2.45	10.41	9.18
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.04	1.27	1.23	1.65	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
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.77	5.52	5.04	2.68	5.50	5.69
Cost of funds	3.40	3.55	2.63	0.58	2.82	3.13
Net interest margin	3.61	3.08	3.43	2.34	3.28	3.61
Avg Earning Assets/Avg Assets	93.90	92.03	90.80	92.85	95.74	96.32

**SELECTED FINANCIAL DATA - Cypress Bank & Trust**  
(Dollars in Thousands)

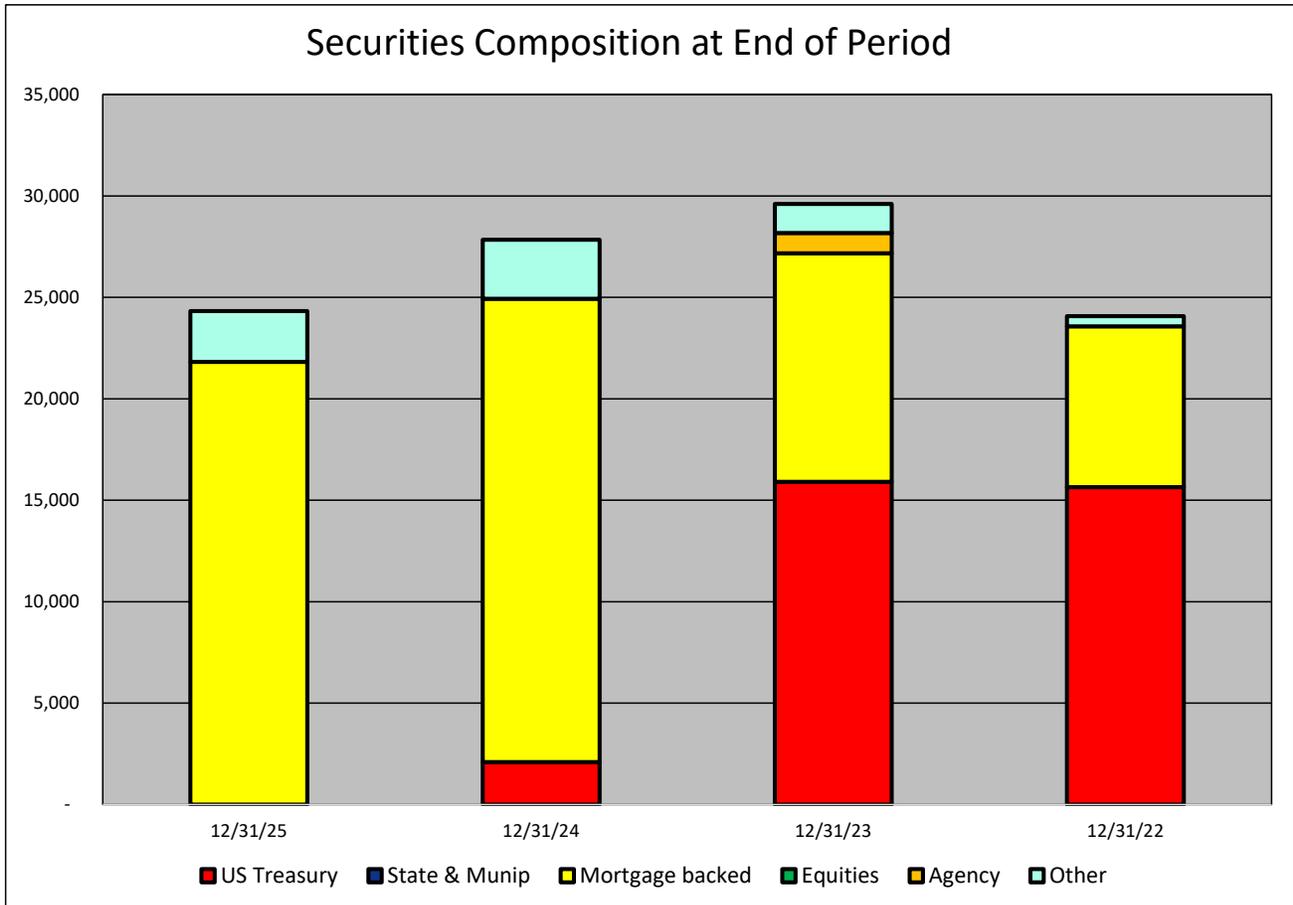
<b>As of:</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	208,923	166,010	146,276	132,351	42,913	25.85
Cash and Equivalents	15,624	26,709	28,265	44,572	(11,085)	(41.50)
Securities	24,331	27,845	29,612	24,078	(3,514)	(12.62)
Loans, net	157,564	99,996	76,621	52,034	57,568	57.57
Deposit Accounts	173,096	140,513	122,967	112,979	32,583	23.19
Fed Funds & Repos	2,794	2,456	1,912	-	338	13.76
Total Equity	27,130	18,025	17,469	15,608	9,105	50.51

<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	1,541	467	256	(1,800)	1,074	229.98
Interest Income	10,178	8,556	6,225	2,749	1,622	18.96
Interest Expense	3,811	3,774	1,981	346	37	0.98
Net Interest Income	6,367	4,782	4,244	2,403	1,585	33.15
Credit Loss Expense	365	326	85	673	39	11.96
Noninterest income	11,173	10,125	9,022	8,100	1,048	10.35
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	15,169	13,918	12,725	12,220	1,251	8.99
Net Operating Income	2,006	663	456	(2,390)	1,343	202.56
Income Taxes	518	149	81	(590)	369	247.65



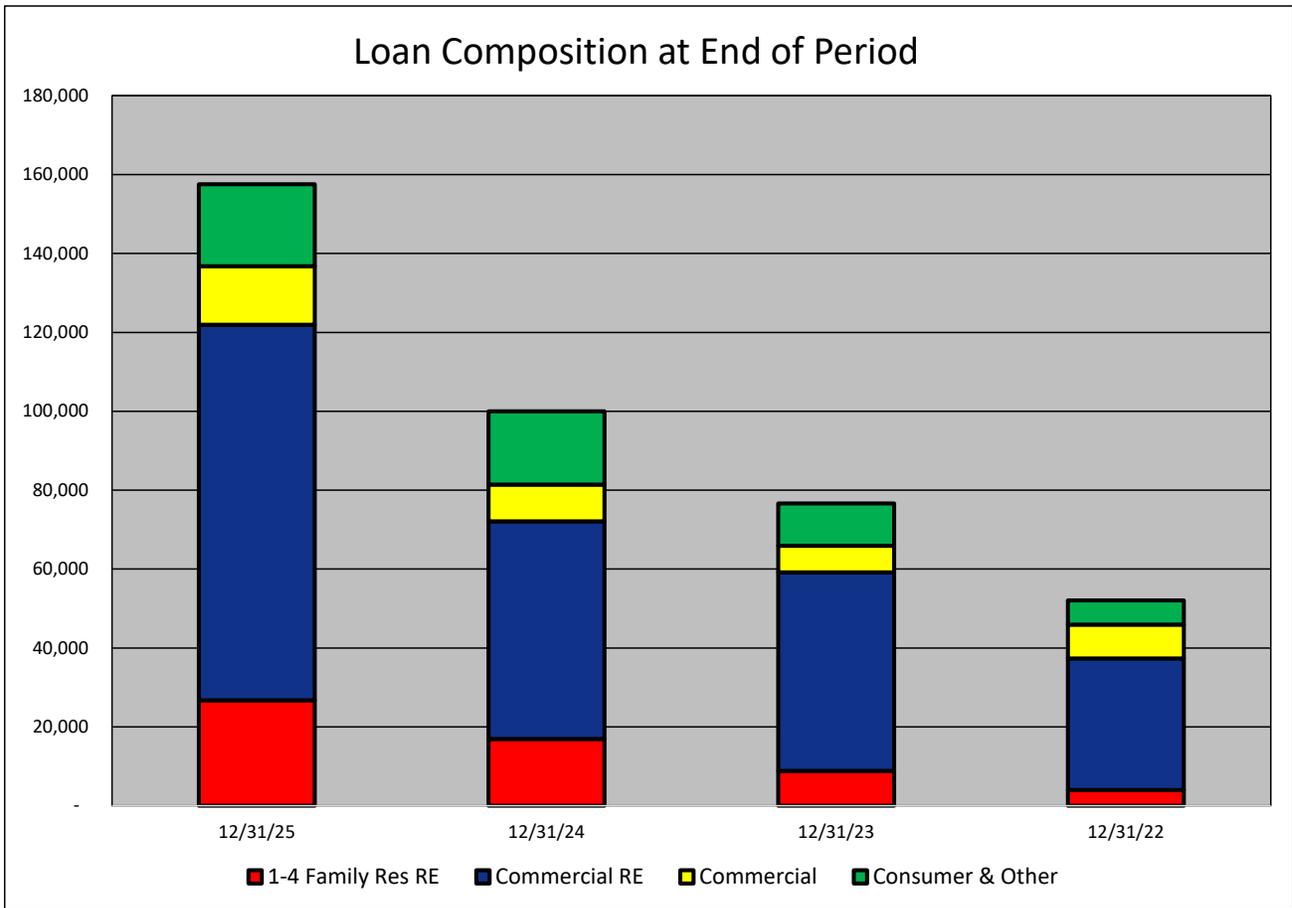
**SECURITIES COMPOSITION - Cypress Bank & Trust**  
(Dollars in Thousands)

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	-	2,092	15,906	15,646	(2,092)	(100.00)
State & Munip	-	-	-	-	-	NA
Mortgage backed	21,828	22,840	11,268	7,931	(1,012)	(4.43)
Equities	-	-	-	-	-	NA
Agency	-	-	1,000	-	-	NA
Other	2,503	2,913	1,438	501	(410)	(14.07)
<b>Total Securities</b>	<b>24,331</b>	<b>27,845</b>	<b>29,612</b>	<b>24,078</b>	<b>(3,514)</b>	<b>(12.62)</b>



**LOAN PORTFOLIO COMPOSITION - Cypress Bank & Trust**  
(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	26,727	16,943	8,822	3,974	9,784	57.75
Commercial RE	95,189	55,132	50,314	33,356	40,057	72.66
Commercial	14,865	9,326	6,743	8,599	5,539	59.39
Consumer & Other	20,783	18,595	10,742	6,105	2,188	11.77
<b>Loans, Net</b>	<b>157,564</b>	<b>99,996</b>	<b>76,621</b>	<b>52,034</b>	<b>57,568</b>	<b>57.57</b>



**LOAN PORTFOLIO QUALITY - Cypress Bank & Trust**  
(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	1,270	944	859	186	326	34.53
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Credit Loss Expense	365	326	85	673	39	11.96
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	1,635	1,270	944	859	365	28.74

**NON-PERFORMING ASSETS:**

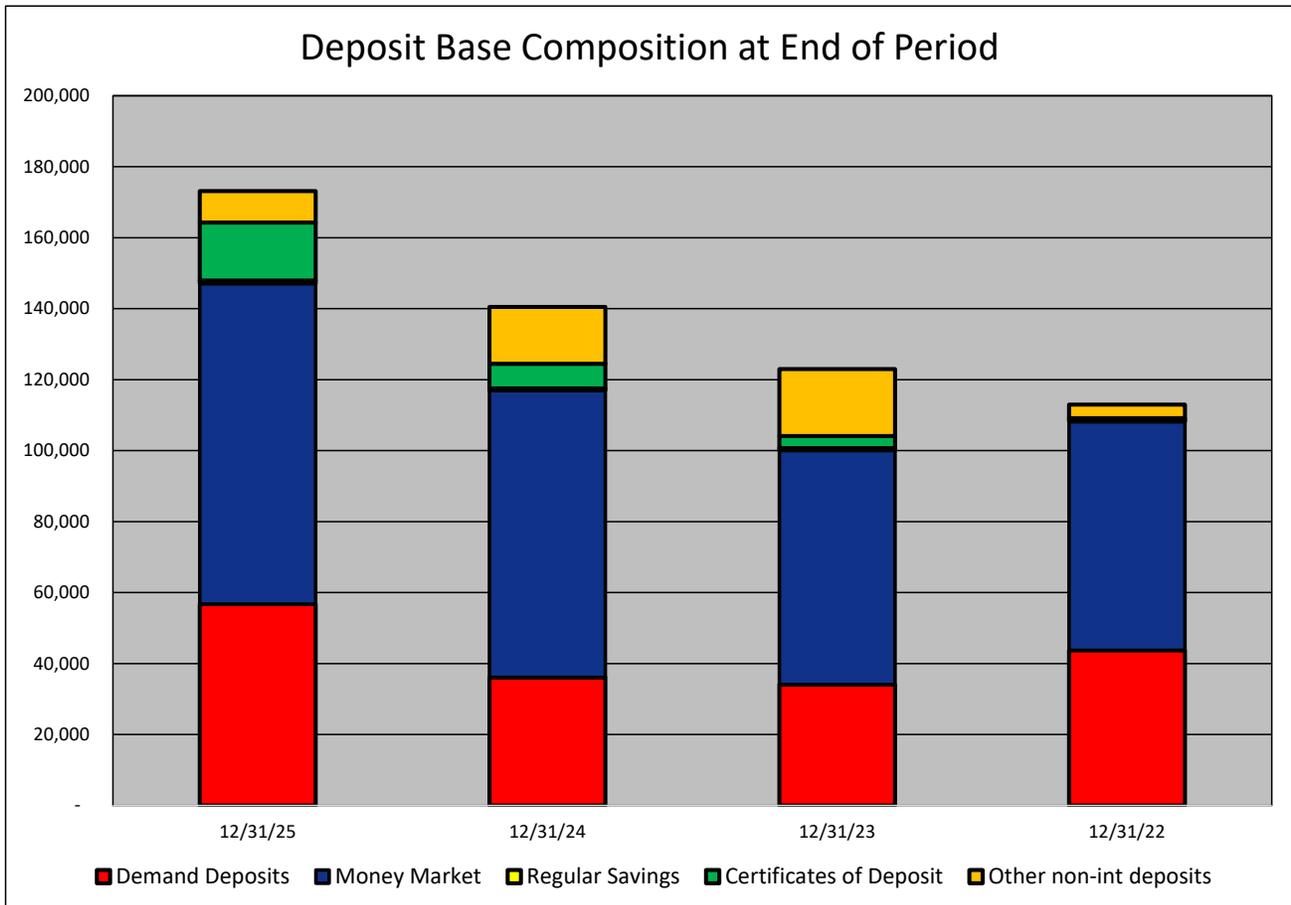
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

**DEPOSIT BASE COMPOSITION - Cypress Bank & Trust**  
(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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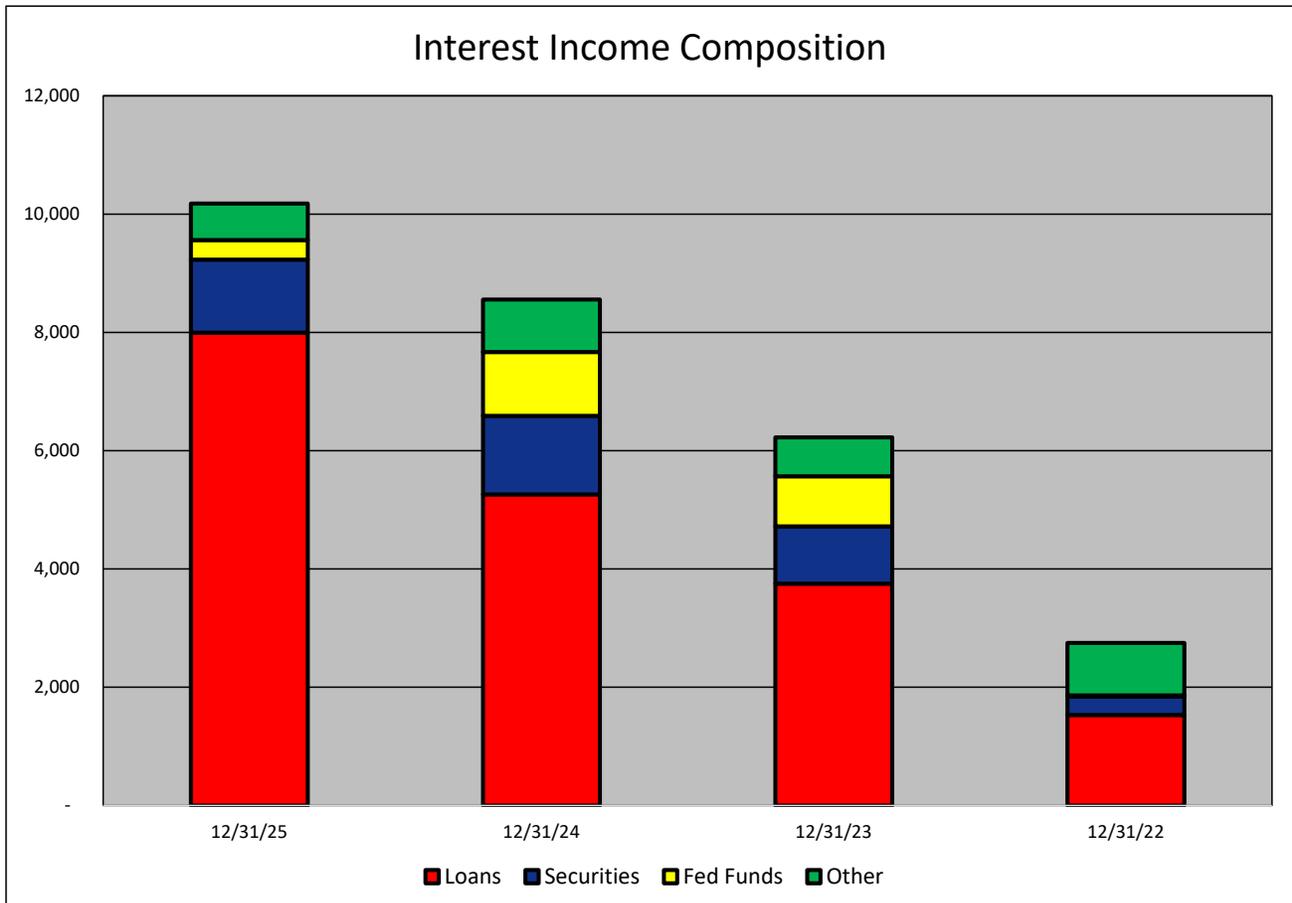
**DEPOSIT BASE CATEGORY:**

Demand Deposits	56,749	36,066	34,072	43,700	20,683	57.35
Money Market	90,362	80,899	66,018	64,521	9,463	11.70
Regular Savings	789	578	574	309	211	36.51
Certificates of Deposit	16,366	6,919	3,405	643	9,447	136.54
Other non-int deposits	8,830	16,051	18,898	3,806	(7,221)	(44.99)
<b>Total Deposits</b>	<b>173,096</b>	<b>140,513</b>	<b>122,967</b>	<b>112,979</b>	<b>32,583</b>	<b>23.19</b>



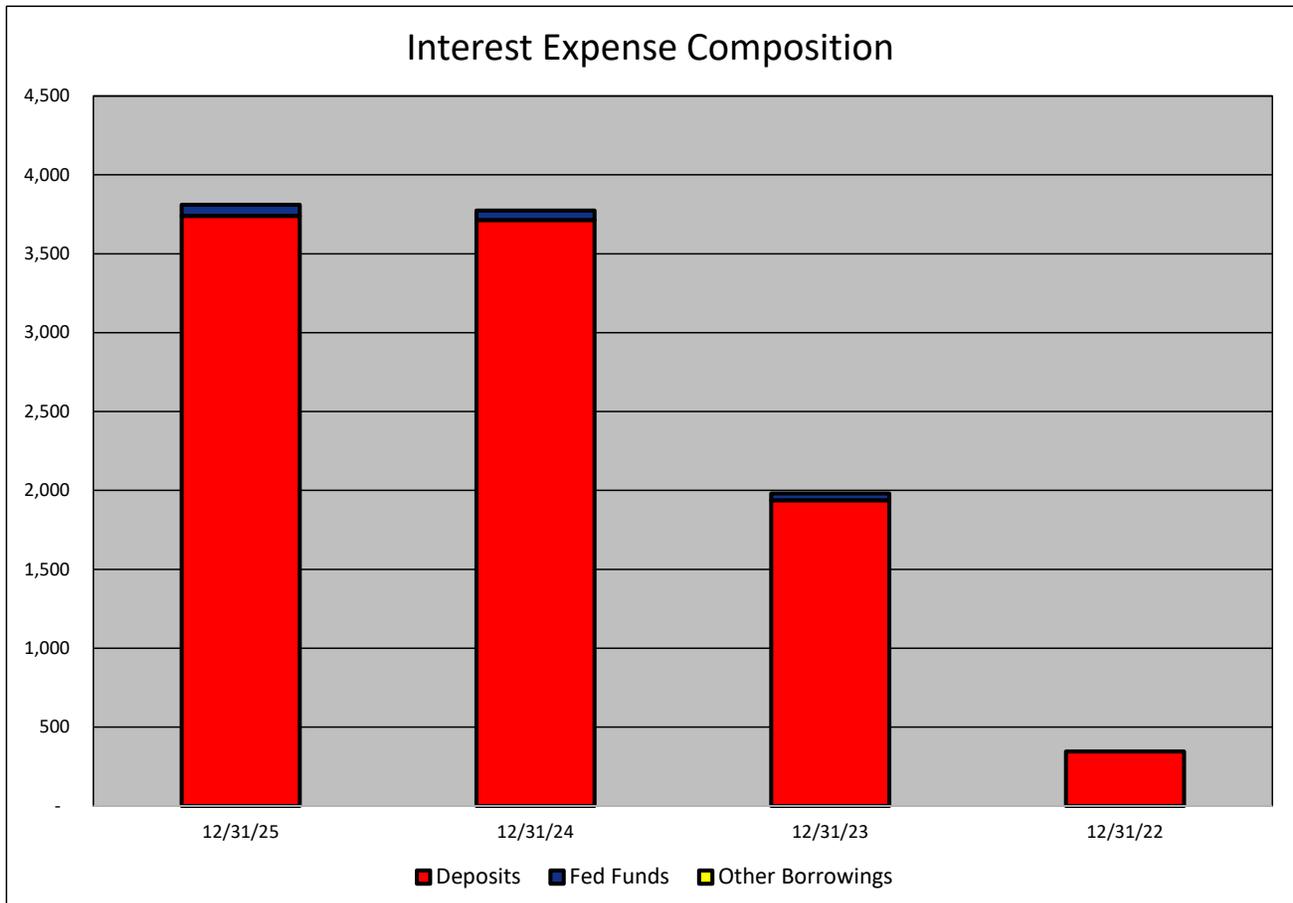
**INTEREST INCOME COMPOSITION- Cypress Bank & Trust**  
(Dollars in Thousands)

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	7,997	5,260	3,751	1,529	2,737	52.03
Securities	1,233	1,328	967	313	(95)	(7.15)
Fed Funds	333	1,082	848	20	(749)	(69.22)
Other	615	886	659	887	(271)	(30.59)
<b>Total Int Income</b>	<b>10,178</b>	<b>8,556</b>	<b>6,225</b>	<b>2,749</b>	<b>1,622</b>	<b>18.96</b>



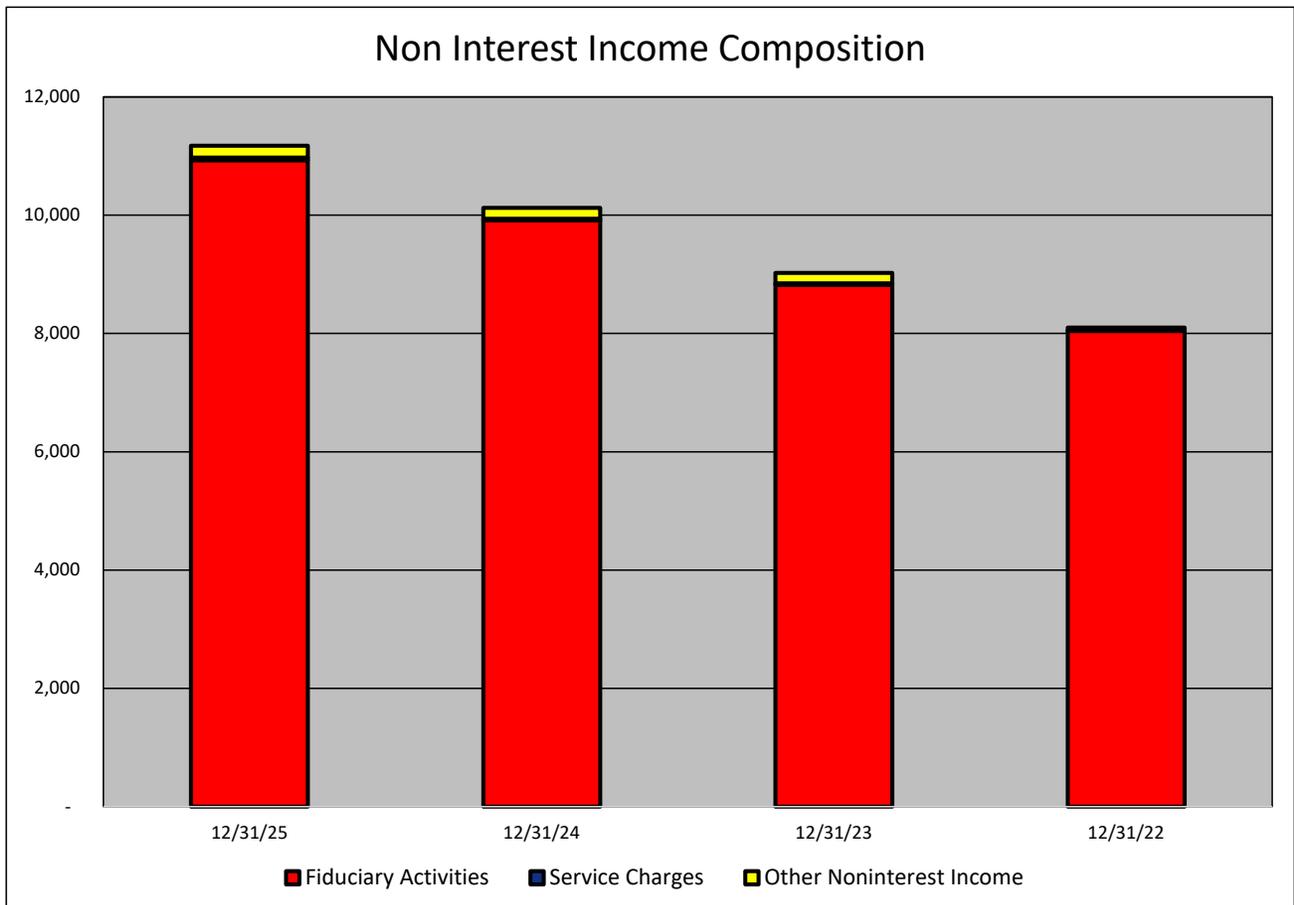
**INTEREST EXPENSE COMPOSITION- Cypress Bank & Trust**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	3,740	3,714	1,937	346	26	0.70
Fed Funds	71	60	44	-	11	18.33
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>3,811</b>	<b>3,774</b>	<b>1,981</b>	<b>346</b>	<b>37</b>	<b>0.98</b>



**NONINTEREST INCOME COMPOSITION- Cypress Bank & Trust**  
(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	10,929	9,909	8,824	8,041	1,020	10.29
Service Charges	44	32	23	10	12	37.50
Other Noninterest Income	200	184	175	49	16	8.70
<b>Total Nonint. Income</b>	<b>11,173</b>	<b>10,125</b>	<b>9,022</b>	<b>8,100</b>	<b>1,048</b>	<b>10.35</b>

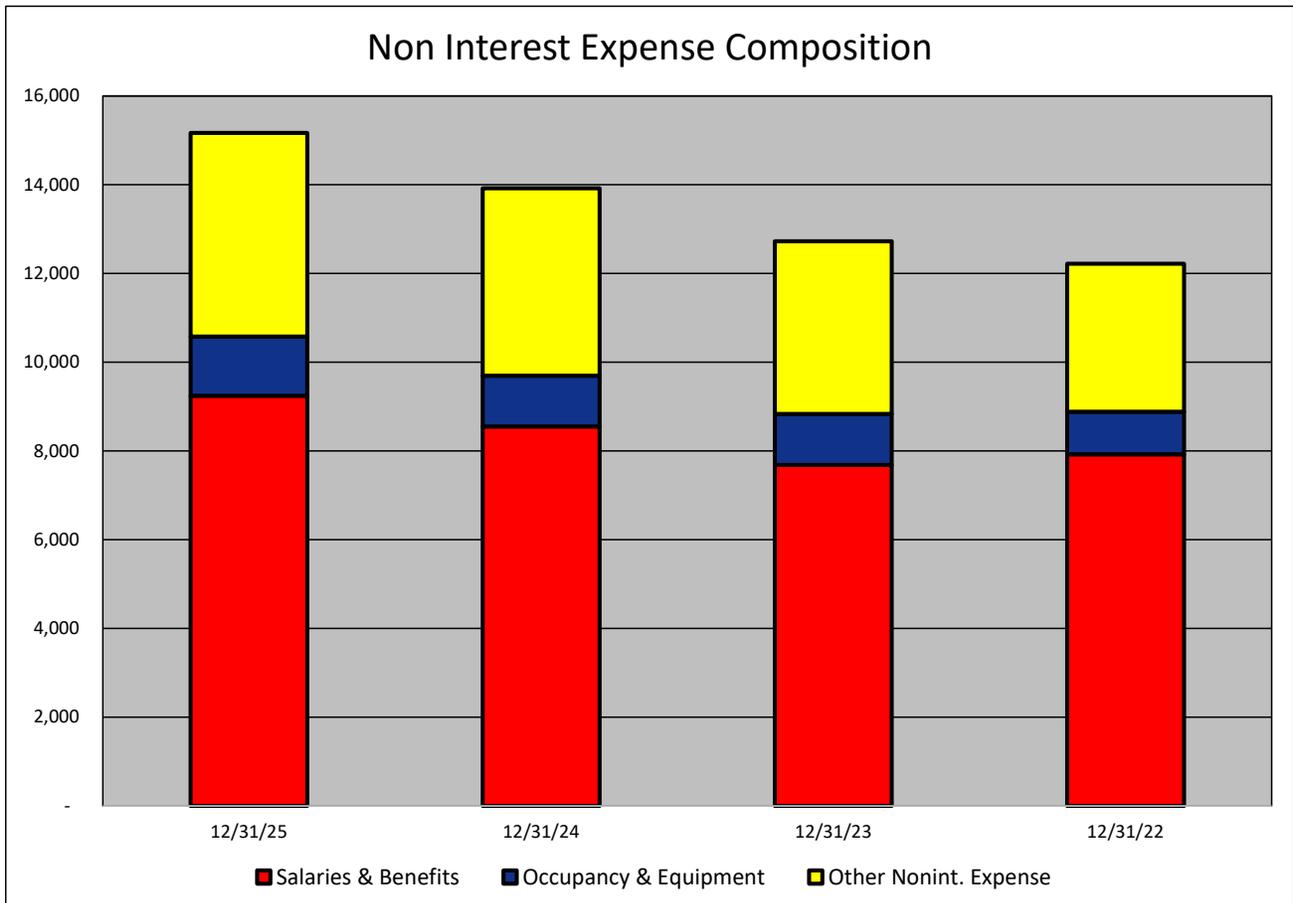


**NONINTEREST EXPENSE COMPOSITION- Cypress Bank & Trust**  
(Dollars in Thousands)

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	9,243	8,551	7,687	7,925	692	8.09
Occupancy & Equipment	1,334	1,147	1,149	958	187	16.30
Other Nonint. Expense	4,592	4,220	3,889	3,337	372	8.82
<b>Total Nonint. Expense</b>	<b>15,169</b>	<b>13,918</b>	<b>12,725</b>	<b>12,220</b>	<b>1,251</b>	<b>8.99</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>
Anchor Bank	570,745	451,731	<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>
Anchor Bank	420,904	350,873	<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>	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	<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
Anchor Bank	<b>92.53</b>	73.75	8.30
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>	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	<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
Anchor Bank	510,762	<b>0.99</b>	11.42
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>	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	<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
Anchor Bank	0.52	1.53	<b>57.74</b>	11.41
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
<b>Cypress Bank &amp; Trust</b>	<b>5.95</b>	<b>2.13</b>	<b>86.48</b>	<b>3.80</b>
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
Anchor Bank	0.75	0.15	<b>0.11</b>	1.29
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
Anchor Bank	<b>1.12</b>	13.42	0.00	2.02	6.28
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
Anchor Bank	<b>73.19</b>	2.16	0.00	0.00
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
<b>Cypress Bank &amp; Trust</b>	<b>29.92</b>	<b>68.49</b>	<b>98.41</b>	<b>1.59</b>	<b>0.00</b>
Anchor Bank	<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
Anchor Bank	5.83	3.79	<b>3.18</b>	95.71
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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