

# Evermore Bank

Fort Lauderdale, FL

Established  
12/15/2022

## 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

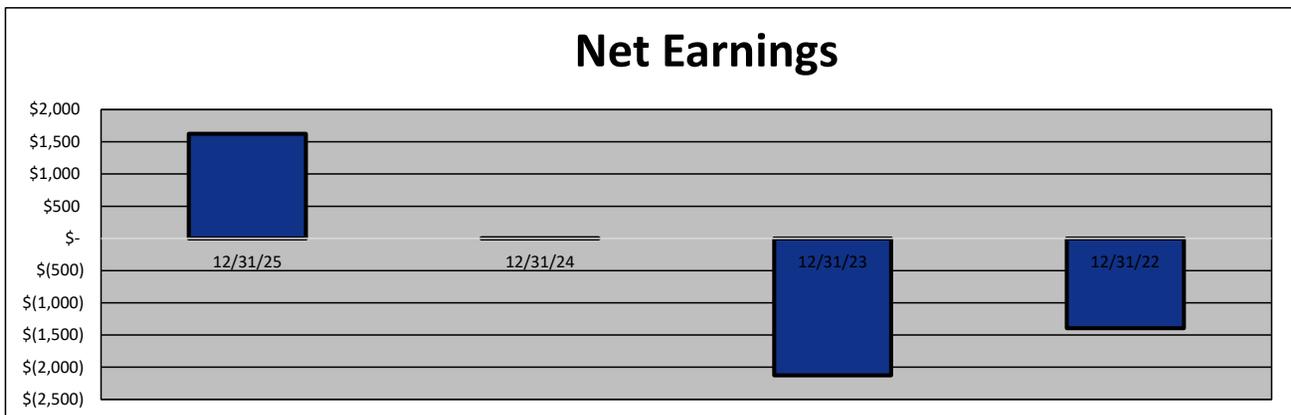
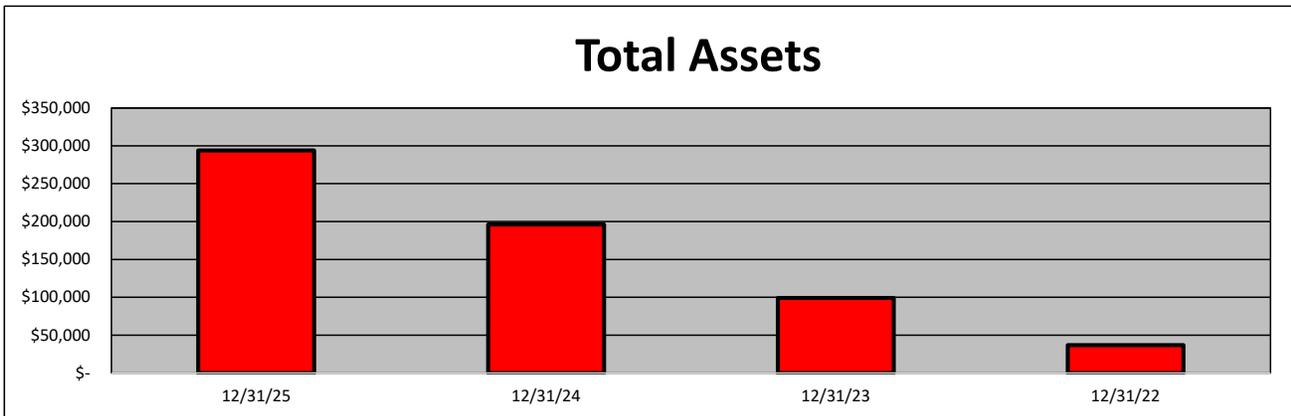
**EXECUTIVE SUMMARY - Evermore Bank**  
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	13.75	19.48	26.11	74.99	10.68	12.94
Leverage Ratio	14.31	20.39	27.70	77.52	11.20	13.28
Tier 1 Cap/Risk Based Assets	18.41	26.69	31.12	655.71	12.21	12.58
Risk Based Ratio	19.58	27.66	32.07	655.71	12.99	13.16
Common Equity Tier 1 Capital Ratio	18.41	26.69	31.12	655.71	12.13	12.58
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	88.13	89.82	106.10	0.00	77.22	82.29
Loans/Assets	75.14	71.17	75.79	0.00	64.63	68.08
Securities/Assets	3.70	4.01	2.06	0.00	17.77	12.36
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.67	0.00	(2.92)	(15.56)	0.77	1.03
Return on Avg Equity	4.14	0.01	(7.99)	(25.09)	10.09	10.78
Nonint Income/Avg Assets	0.14	0.16	0.14	0.00	0.77	0.93
Net Overhead Ratio	2.62	3.29	5.84	16.63	2.31	2.21
Efficiency Ratio	73.79	89.92	144.31	1552.08	72.83	66.90
Assets (per million) per Employee	10.13	7.26	4.31	2.31	10.41	9.18
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.11	0.98	1.00	0.00	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	6.90	6.96	6.40	13.01	5.50	5.69
Cost of funds	4.29	4.52	3.74	3.43	2.82	3.13
Net interest margin	3.65	3.76	4.19	12.02	3.28	3.61
Avg Earning Assets/Avg Assets	98.87	97.65	95.49	8.92	95.74	96.32

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

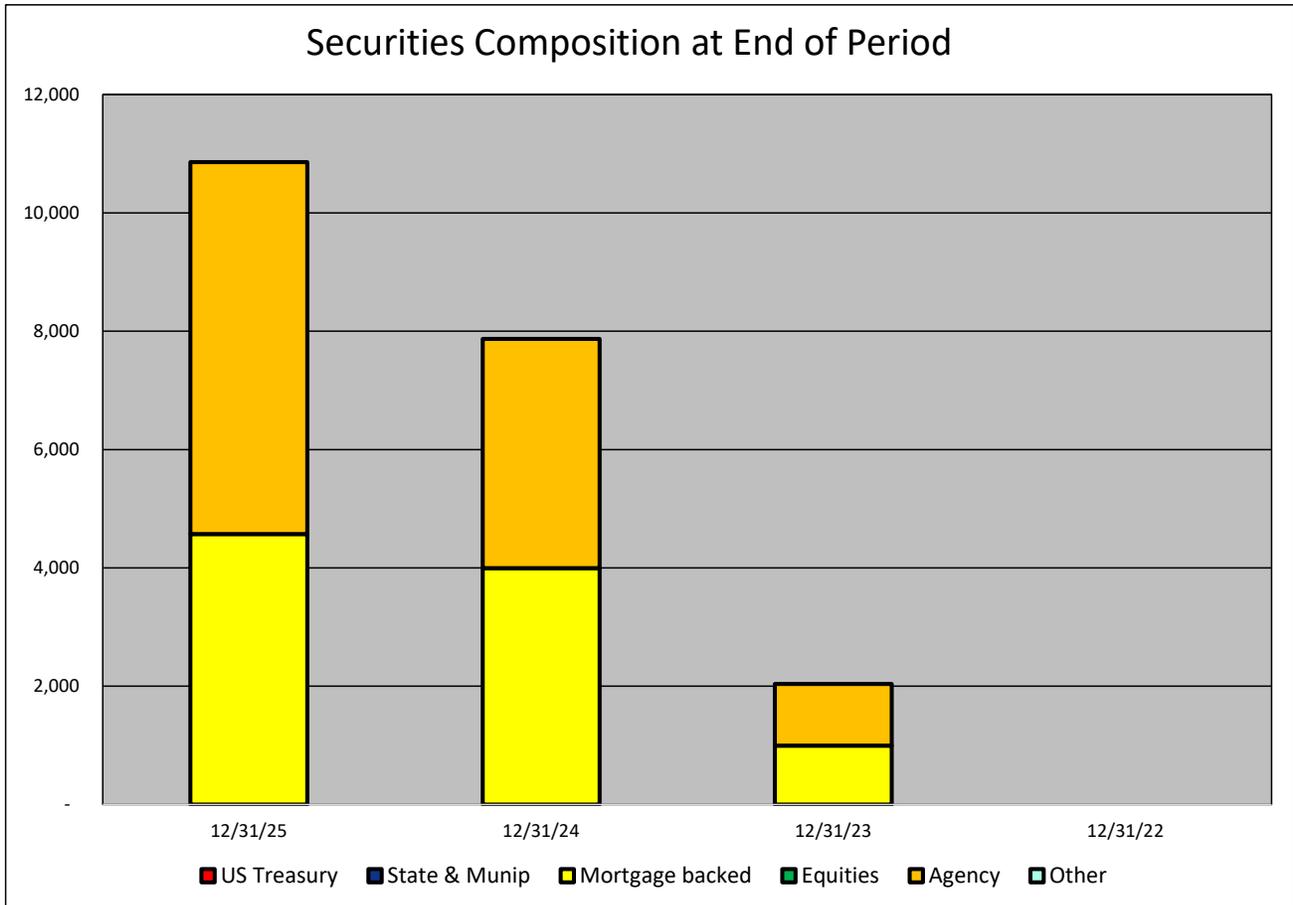
<b>As of:</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	293,816	196,112	99,105	37,038	97,704	49.82
Cash and Equivalents	60,537	47,059	19,705	34,249	13,478	28.64
Securities	10,859	7,870	2,037	-	2,989	37.98
Loans, net	220,784	139,574	75,115	-	81,210	58.18
Deposit Accounts	250,509	155,396	70,798	7,025	95,113	61.21
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	40,408	38,193	25,880	27,776	2,215	5.80

<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	1,625	2	(2,128)	(1,394)	1,623	81,150.00
Interest Income	16,640	10,608	4,447	104	6,032	56.86
Interest Expense	7,847	4,878	1,532	8	2,969	60.87
Net Interest Income	8,793	5,730	2,915	96	3,063	53.46
Credit Loss Expense	1,096	610	752	-	486	79.67
Noninterest income	346	252	100	-	94	37.30
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	6,744	5,379	4,351	1,490	1,365	25.38
Net Operating Income	1,299	(7)	(2,088)	(1,394)	1,306	(18,657.14)
Income Taxes	(403)	-	-	-	(403)	NA



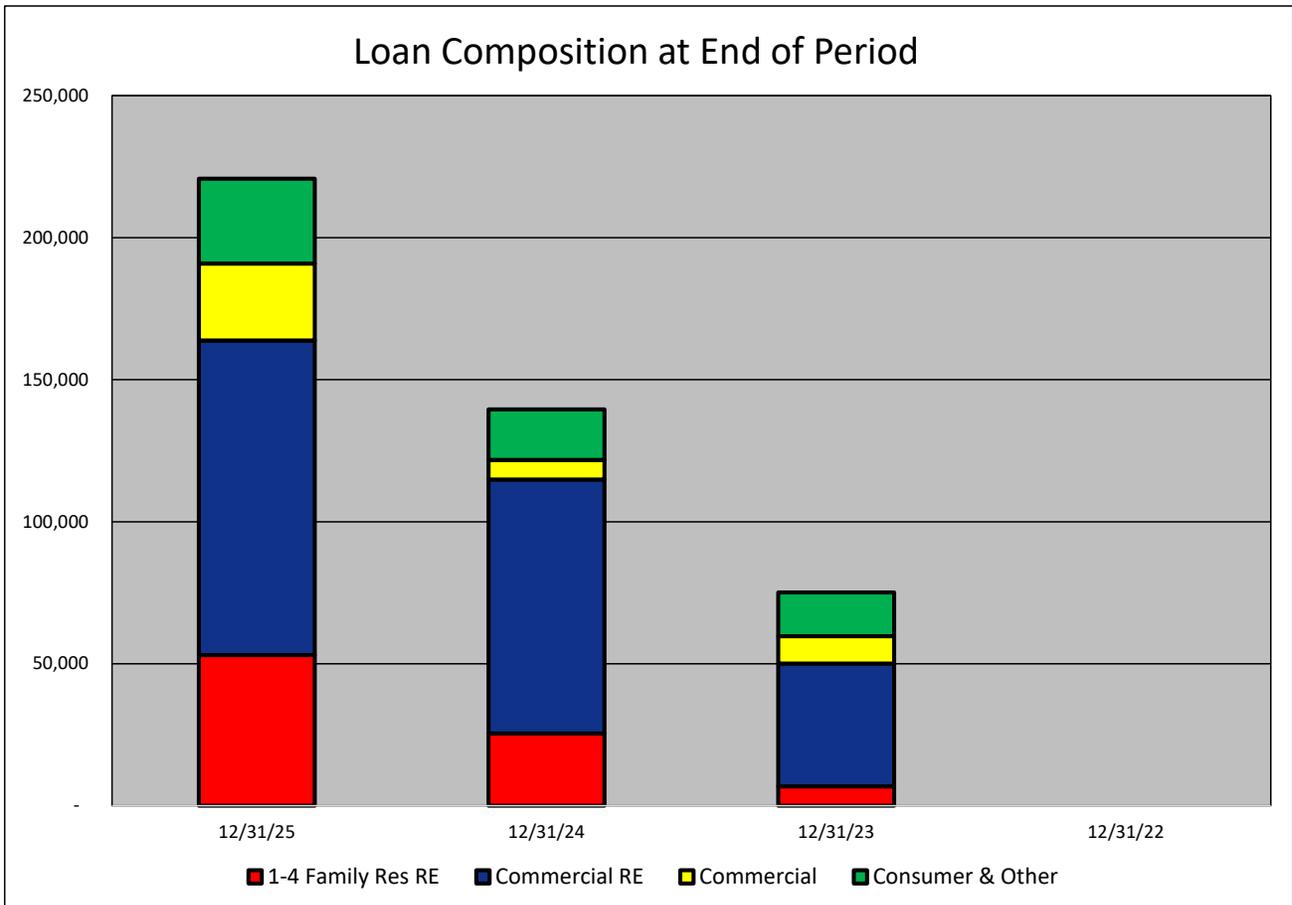
**SECURITIES COMPOSITION - Evermore Bank**  
(Dollars in Thousands)

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	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	4,573	3,994	996	-	579	14.50
Equities	-	-	-	-	-	NA
Agency	6,286	3,876	1,041	-	2,410	62.18
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>10,859</b>	<b>7,870</b>	<b>2,037</b>	<b>-</b>	<b>2,989</b>	<b>37.98</b>



**LOAN PORTFOLIO COMPOSITION - Evermore 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	53,022	25,494	6,784	-	27,528	107.98
Commercial RE	110,831	89,326	43,244	-	21,505	24.07
Commercial	27,011	6,918	9,683	-	20,093	290.45
Consumer & Other	29,920	17,836	15,404	-	12,084	67.75
<b>Loans, Net</b>	<b>220,784</b>	<b>139,574</b>	<b>75,115</b>	<b>-</b>	<b>81,210</b>	<b>58.18</b>



**LOAN PORTFOLIO QUALITY - Evermore 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	1,362	752	-	-	610	81.12
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Credit Loss Expense	1,096	610	752	-	486	79.67
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,458	1,362	752	-	1,096	80.47

**NON-PERFORMING ASSETS:**

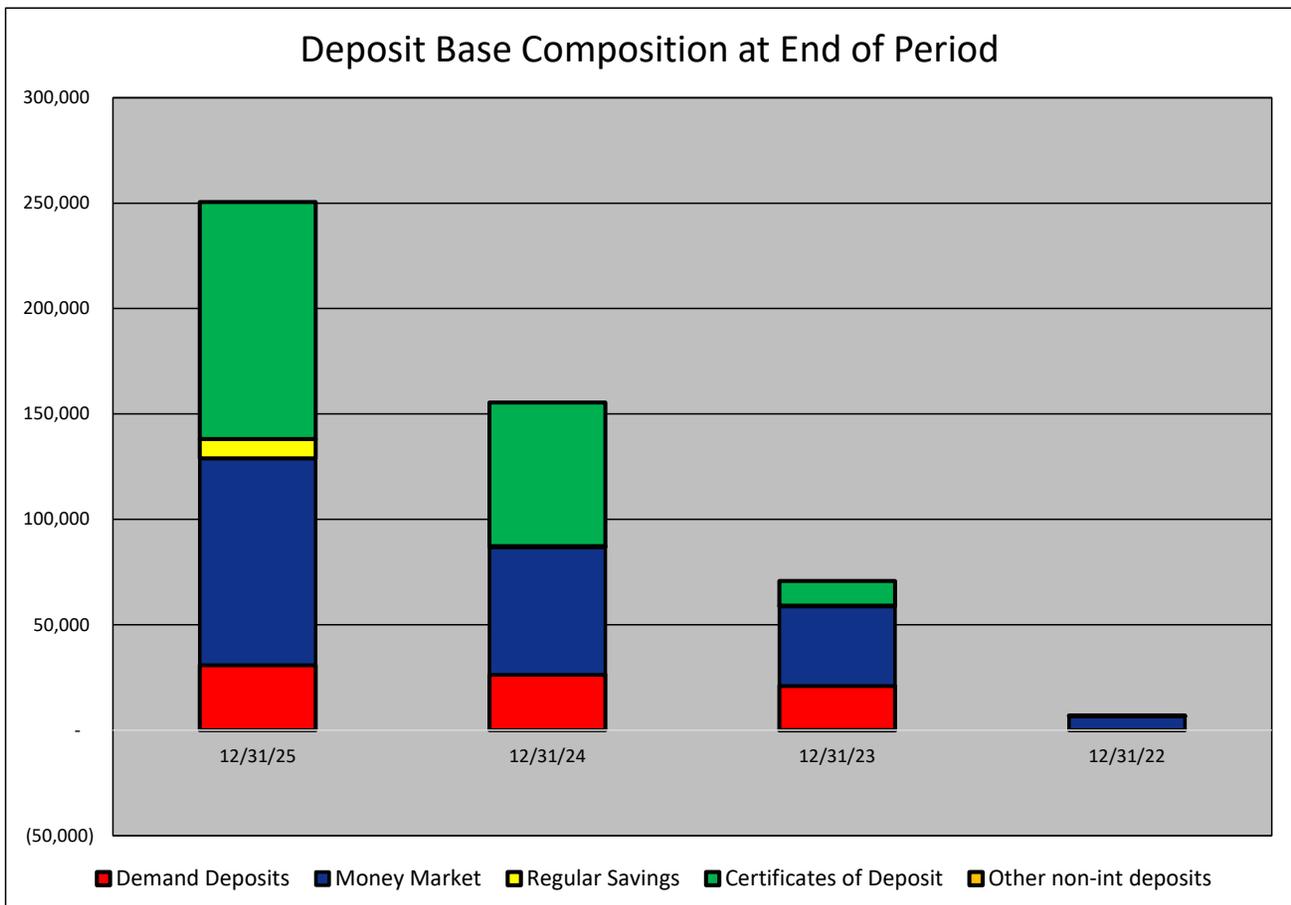
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

**DEPOSIT BASE COMPOSITION - Evermore 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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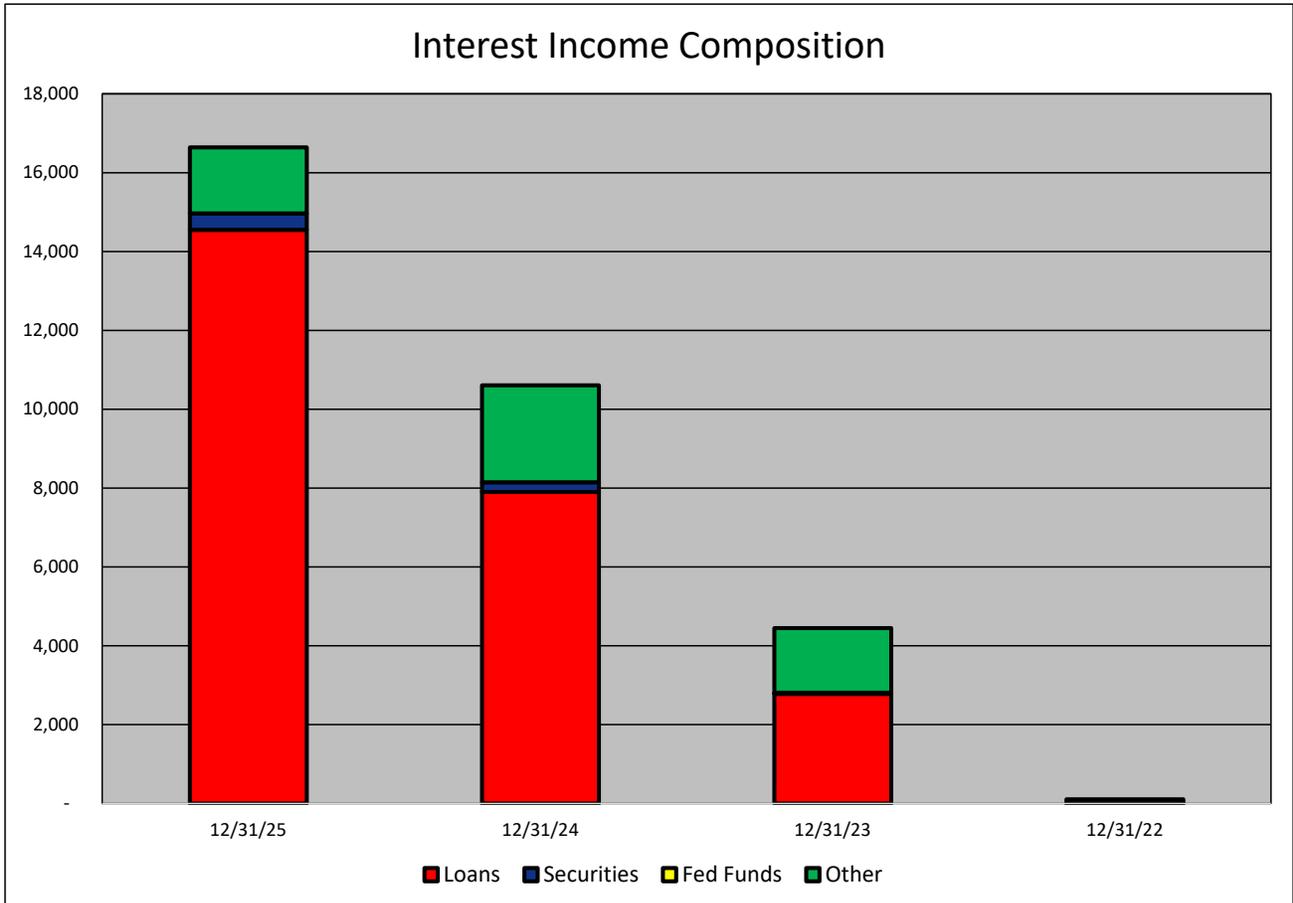
**DEPOSIT BASE CATEGORY:**

Demand Deposits	30,915	26,327	20,994	85	4,588	17.43
Money Market	98,022	60,543	37,729	6,456	37,479	61.90
Regular Savings	9,149	390	313	105	8,759	2,245.90
Certificates of Deposit	112,423	68,136	11,763	3	44,287	65.00
Other non-int deposits	-	-	(1)	376	-	NA
<b>Total Deposits</b>	<b>250,509</b>	<b>155,396</b>	<b>70,798</b>	<b>7,025</b>	<b>95,113</b>	<b>61.21</b>



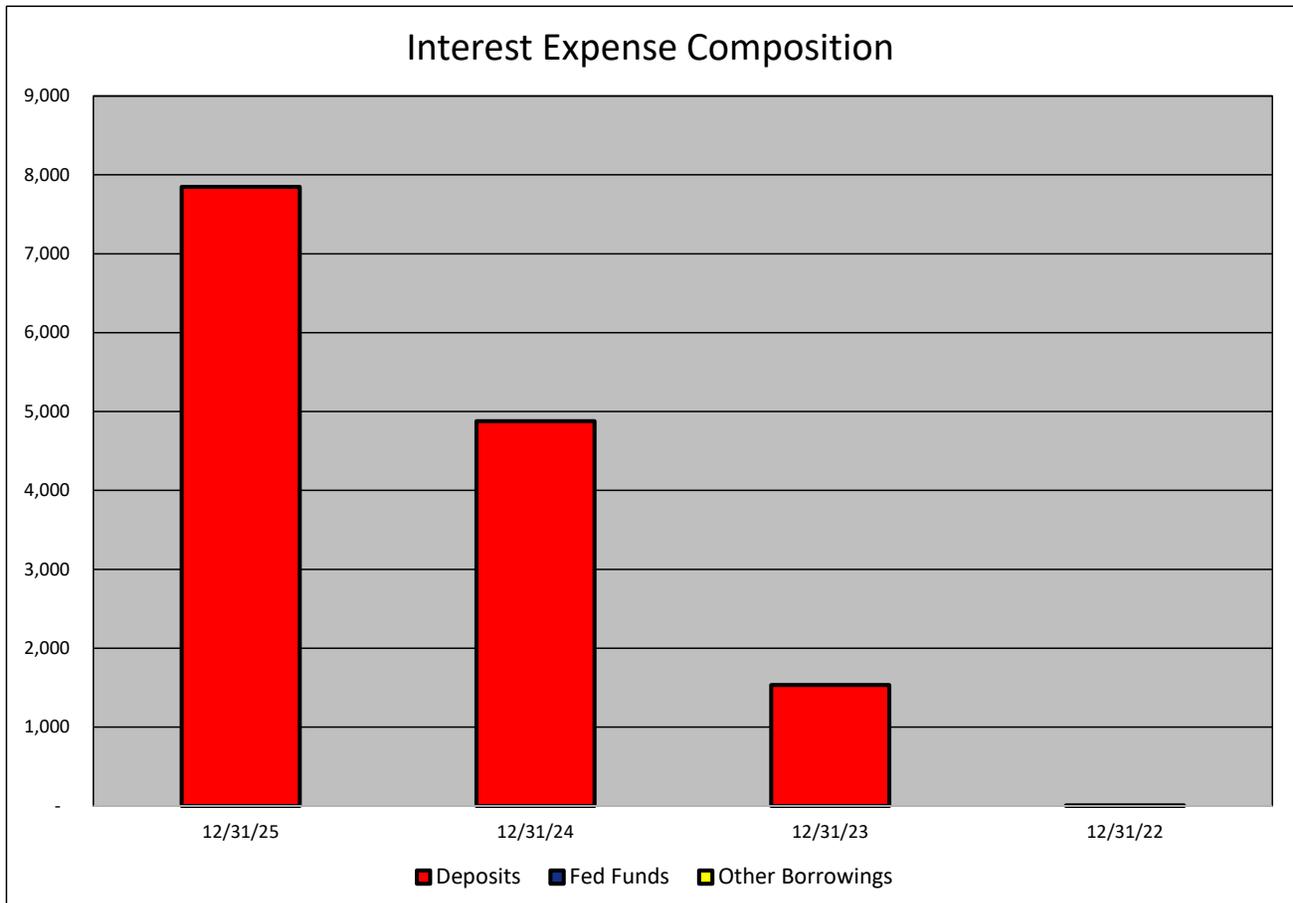
**INTEREST INCOME COMPOSITION- Evermore Bank**  
(Dollars in Thousands)

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	14,549	7,904	2,783	-	6,645	84.07
Securities	417	241	6	-	176	73.03
Fed Funds	-	-	20	2	-	NA
Other	1,674	2,463	1,638	102	(789)	(32.03)
<b>Total Int Income</b>	<b>16,640</b>	<b>10,608</b>	<b>4,447</b>	<b>104</b>	<b>6,032</b>	<b>56.86</b>



**INTEREST EXPENSE COMPOSITION- Evermore 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 EXPENSE CATEGORY</b>						
Deposits	7,847	4,878	1,532	8	2,969	60.87
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<u>7,847</u>	<u>4,878</u>	<u>1,532</u>	<u>8</u>	<u>2,969</u>	<u>60.87</u>

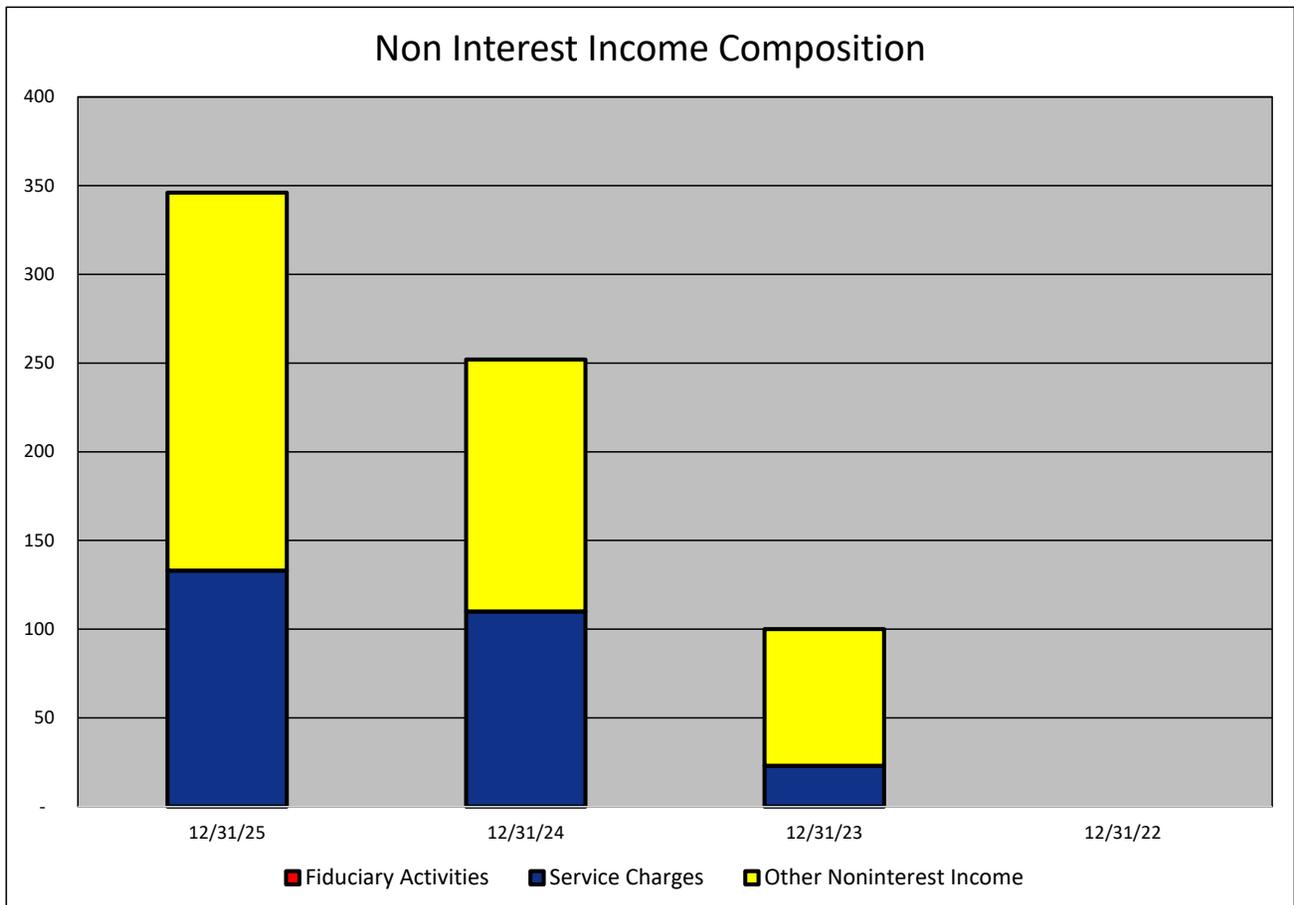


**NONINTEREST INCOME COMPOSITION- Evermore Bank**  
(Dollars in Thousands)

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 INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	133	110	23	-	23	20.91
Other Noninterest Income	213	142	77	-	71	50.00
<b>Total Nonint. Income</b>	<b>346</b>	<b>252</b>	<b>100</b>	<b>-</b>	<b>94</b>	<b>37.30</b>

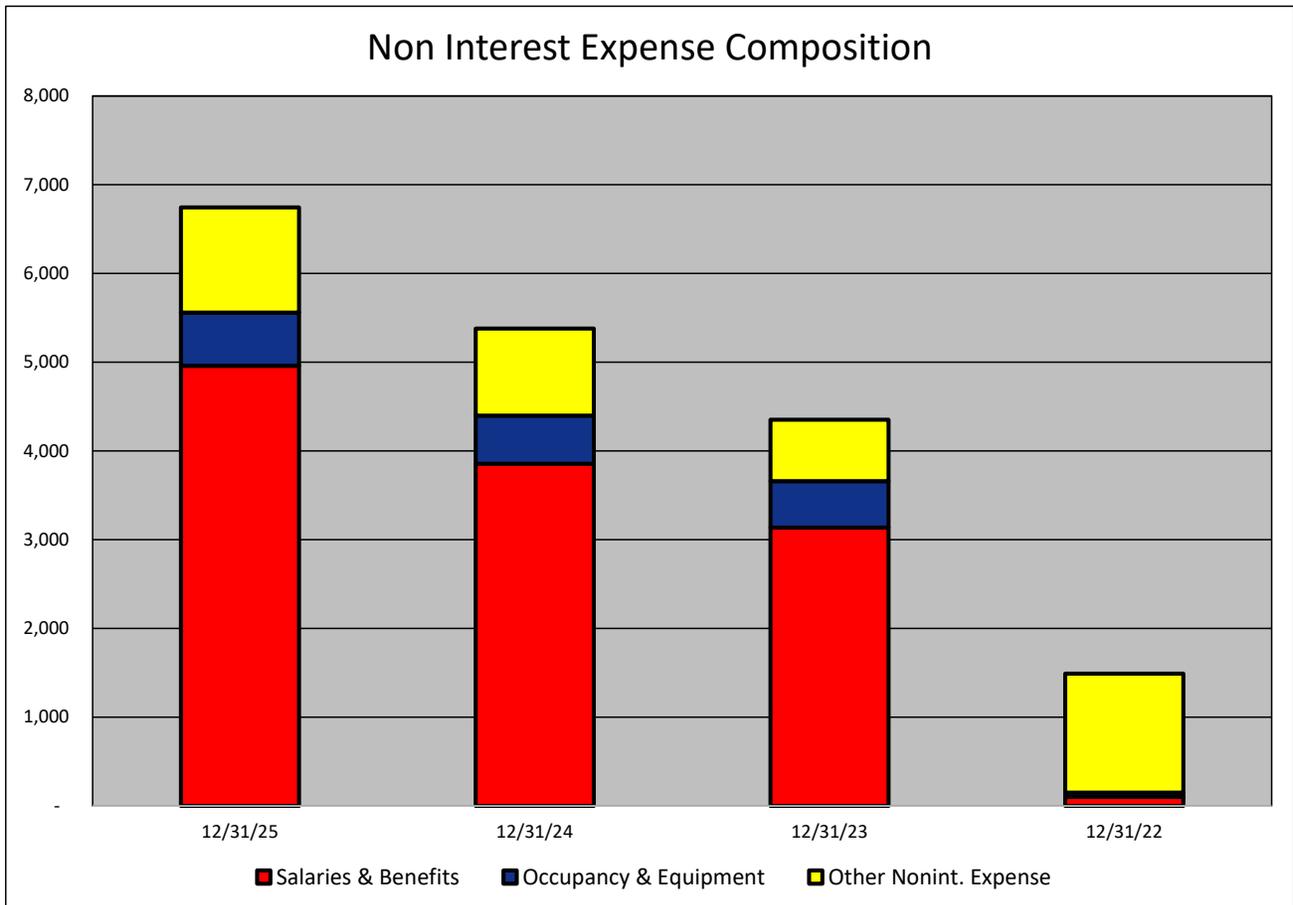


**NONINTEREST EXPENSE COMPOSITION- Evermore Bank**  
(Dollars in Thousands)

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	4,959	3,857	3,137	100	1,102	28.57
Occupancy & Equipment	601	540	522	50	61	11.30
Other Nonint. Expense	1,184	982	692	1,340	202	20.57
<b>Total Nonint. Expense</b>	<b>6,744</b>	<b>5,379</b>	<b>4,351</b>	<b>1,490</b>	<b>1,365</b>	<b>25.38</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	<b>18.04</b>
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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
<b>Evermore Bank</b>	<b>13.75</b>	<b>14.31</b>	<b>18.41</b>	<b>19.58</b>	<b>18.41</b>
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
<b>Evermore Bank</b>	<b>243,777</b>	<b>0.67</b>	<b>4.14</b>
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
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
<b>Evermore Bank</b>	<b>0.14</b>	<b>2.62</b>	<b>73.79</b>	<b>10.13</b>
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
<b>Evermore Bank</b>	<b>1.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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
<b>Evermore Bank</b>	<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
Cypress Bank & Trust	<b>29.92</b>	68.49	98.41	1.59	0.00
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
<b>Evermore Bank</b>	<b>6.90</b>	<b>4.29</b>	<b>3.65</b>	<b>98.87</b>
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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