

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 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

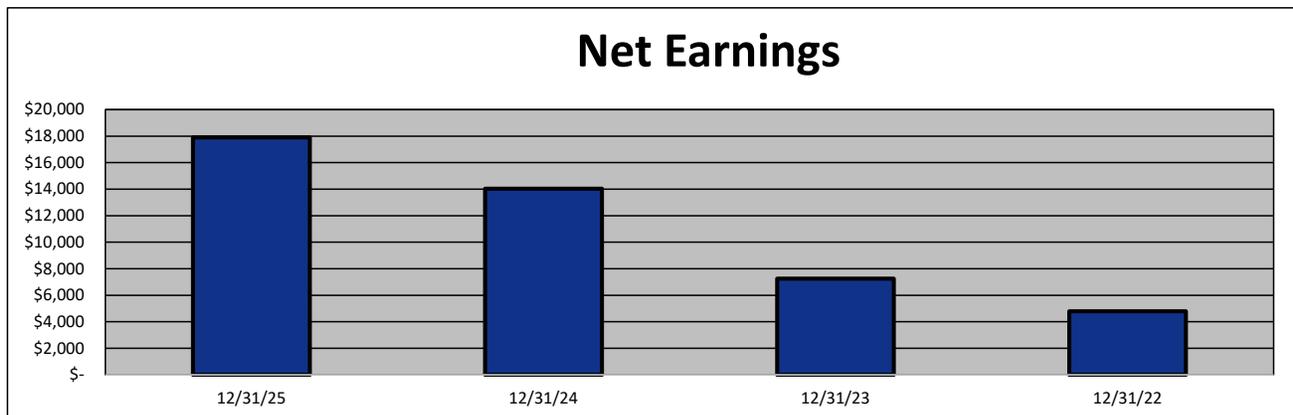
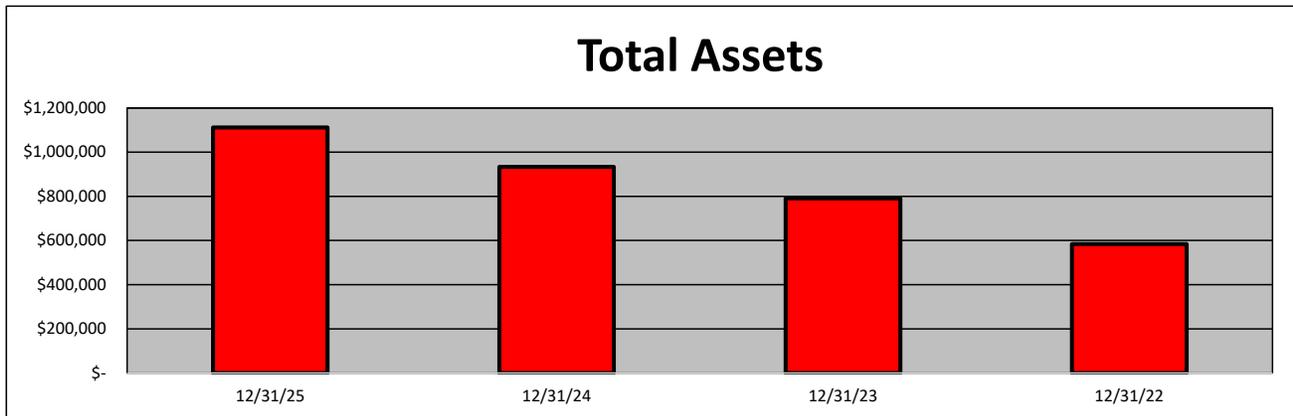
EXECUTIVE SUMMARY - OptimumBank
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.87	10.88	8.79	10.36	10.68	12.94
Leverage Ratio	11.39	10.91	10.00	11.29	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
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	102.60	103.78	105.94	94.97	77.22	82.29
Loans/Assets	86.15	86.16	85.81	82.75	64.63	68.08
Securities/Assets	2.56	2.81	3.52	4.39	17.77	12.36
PROFITABILITY:						
Return on Avg Assets	1.76	1.51	1.11	1.02	0.77	1.03
Return on Avg Equity	16.09	16.23	11.34	10.06	10.09	10.78
Nonint Income/Avg Assets	0.66	0.50	0.53	0.63	0.77	0.93
Net Overhead Ratio	1.64	1.46	1.52	1.27	2.31	2.21
Efficiency Ratio	47.48	46.30	49.17	47.40	72.83	66.90
Assets (per million) per Employee	11.34	12.78	13.18	12.16	10.41	9.18
ASSET QUALITY:						
Allowance/Loans	1.07	1.08	1.13	1.20	1.28	1.11
Nonperforming Loans/Total Loans	0.30	0.77	0.15	0.00	0.54	0.27
Nonperforming Assets/Total Assets	0.31	0.66	0.13	0.00	0.38	0.21
Adjusted Texas Ratio	2.15	5.63	1.33	0.00	3.26	1.47
YIELDS & COSTS:						
Yield on earning assets	6.41	6.55	5.60	4.44	5.50	5.69
Cost of funds	3.47	4.03	3.08	1.47	2.82	3.13
Net interest margin	4.24	3.81	3.71	3.54	3.28	3.61
Avg Earning Assets/Avg Assets	98.67	97.70	97.78	95.65	95.74	96.32

SELECTED FINANCIAL DATA - OptimumBank
(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	1,111,487	932,739	791,052	583,694	178,748	19.16
Cash and Equivalents	114,557	94,649	77,665	71,834	19,908	21.03
Securities	28,502	26,178	27,865	25,641	2,324	8.88
Loans, net	957,567	803,644	678,776	483,012	153,923	19.15
Deposit Accounts	933,325	774,409	640,695	508,610	158,916	20.52
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	120,824	101,451	69,549	60,464	19,373	19.10

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	17,900	14,032	7,254	4,792	3,868	27.57
Interest Income	64,355	59,634	35,780	19,883	4,721	7.92
Interest Expense	21,768	24,939	12,068	4,046	(3,171)	(12.72)
Net Interest Income	42,587	34,695	23,712	15,837	7,892	22.75
Credit Loss Expense	1,927	2,371	3,759	3,466	(444)	(18.73)
Noninterest income	6,690	4,632	3,453	2,960	2,058	44.43
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	23,399	18,253	13,357	8,909	5,146	28.19
Net Operating Income	23,951	18,703	10,049	6,422	5,248	28.06
Income Taxes	5,942	4,820	2,507	1,630	1,122	23.28

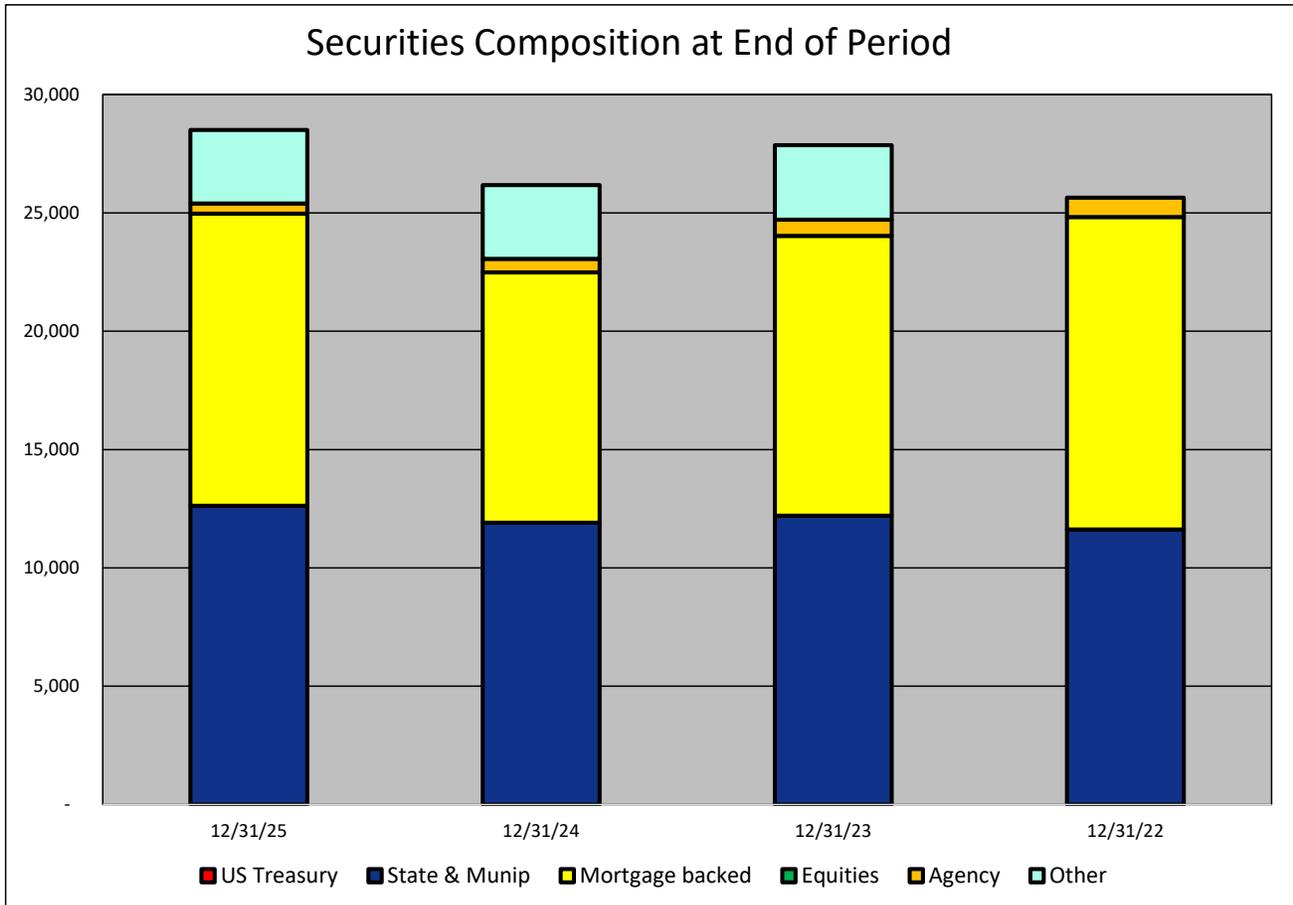


SECURITIES COMPOSITION - OptimumBank
(Dollars in Thousands)

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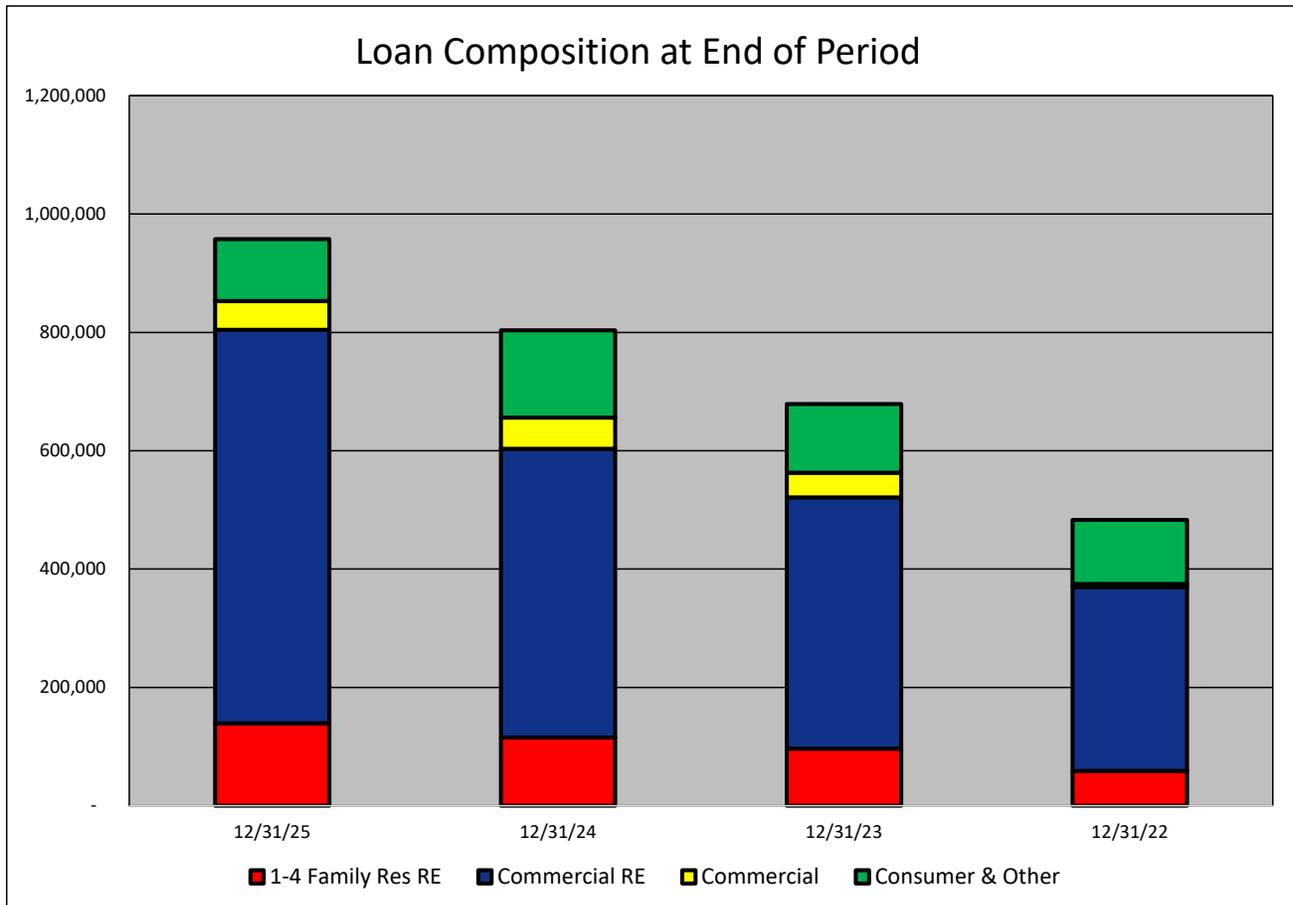
SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	12,626	11,915	12,211	11,620	711	5.97
Mortgage backed	12,344	10,571	11,813	13,205	1,773	16.77
Equities	-	-	-	-	-	NA
Agency	429	567	690	816	(138)	(24.34)
Other	3,103	3,125	3,151	-	(22)	(0.70)
Total Securities	28,502	26,178	27,865	25,641	2,324	8.88



LOAN PORTFOLIO COMPOSITION - OptimumBank
(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	139,194	115,309	96,298	59,043	23,885	20.71
Commercial RE	665,096	487,790	424,838	310,251	177,306	36.35
Commercial	48,629	52,799	41,453	5,339	(4,170)	(7.90)
Consumer & Other	104,648	147,746	116,187	108,379	(43,098)	(29.17)
Loans, Net	957,567	803,644	678,776	483,012	153,923	19.15



LOAN PORTFOLIO QUALITY - OptimumBank
(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	8,659	7,683	5,793	3,075	976	12.70
Total Recoveries	413	382	354	152	31	8.12
Total Charge-offs	727	1,777	2,441	900	(1,050)	(59.09)
Credit Loss Expense	1,927	2,371	3,759	3,466	(444)	(18.73)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	218	-	-	NA
Ending Balance	10,273	8,659	7,683	5,793	1,614	18.64

NON-PERFORMING ASSETS:

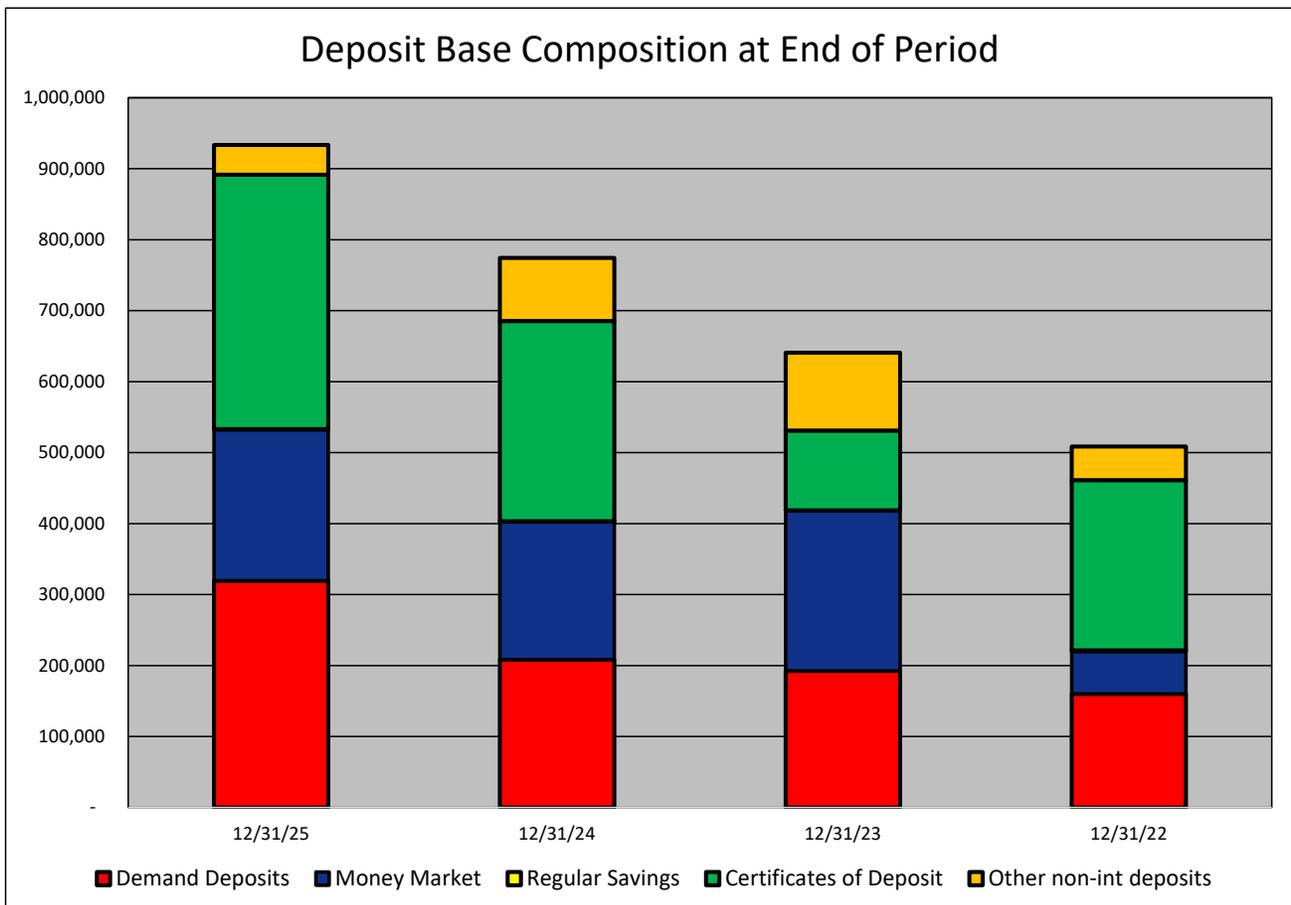
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	2,902	6,202	1,025	-	(3,300)	(53.21)
Foreclosed Real Estate	551	-	-	-	551	NA
Total Non-perf Assets	3,453	6,202	1,025	-	(2,749)	(44.32)

DEPOSIT BASE COMPOSITION - OptimumBank
(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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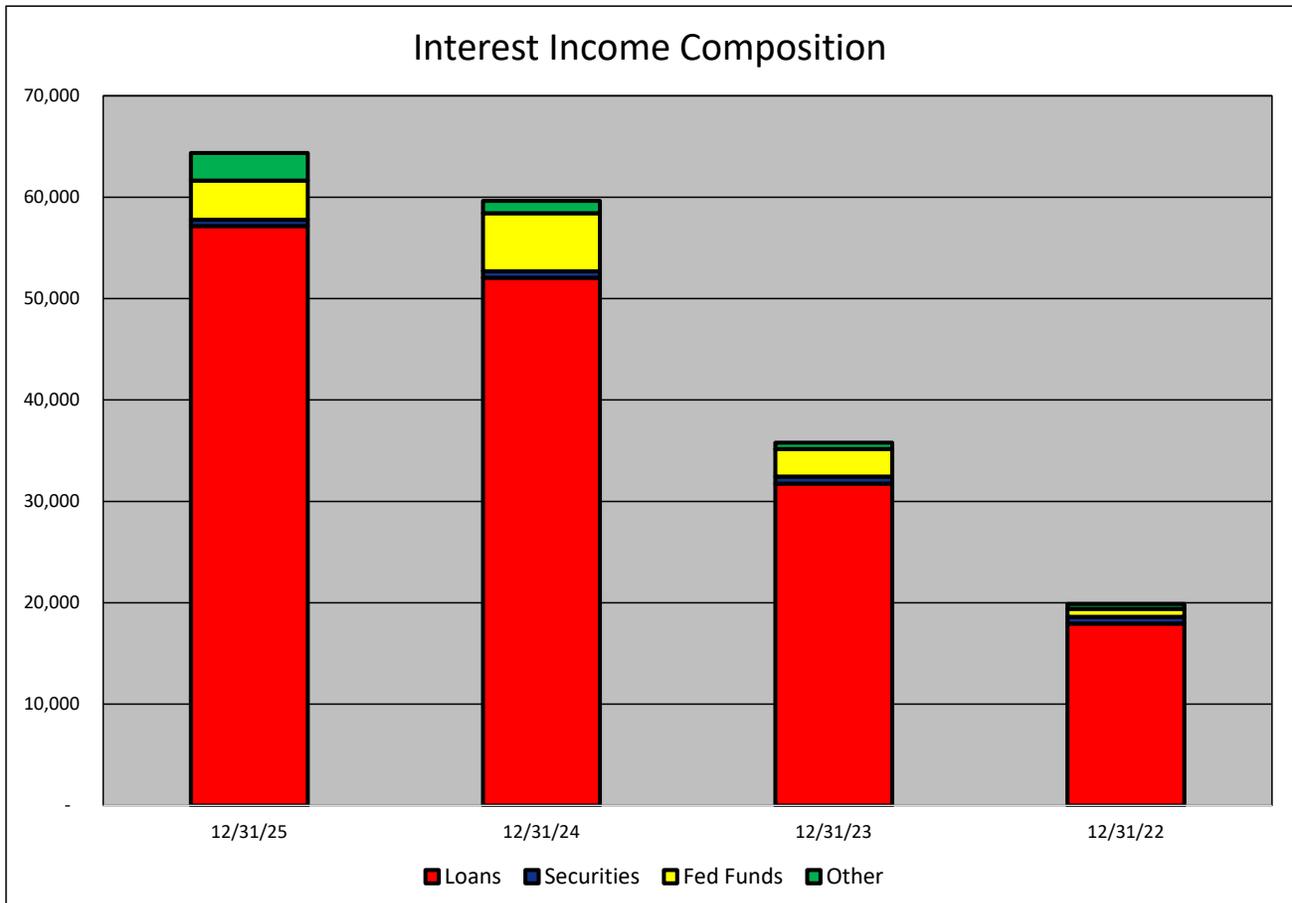
DEPOSIT BASE CATEGORY:

Demand Deposits	319,637	208,515	192,484	159,903	111,122	53.29
Money Market	212,772	194,357	225,678	60,020	18,415	9.47
Regular Savings	644	428	451	1,482	216	50.47
Certificates of Deposit	358,309	281,940	112,389	239,980	76,369	27.09
Other non-int deposits	41,963	89,169	109,693	47,225	(47,206)	(52.94)
Total Deposits	933,325	774,409	640,695	508,610	158,916	20.52



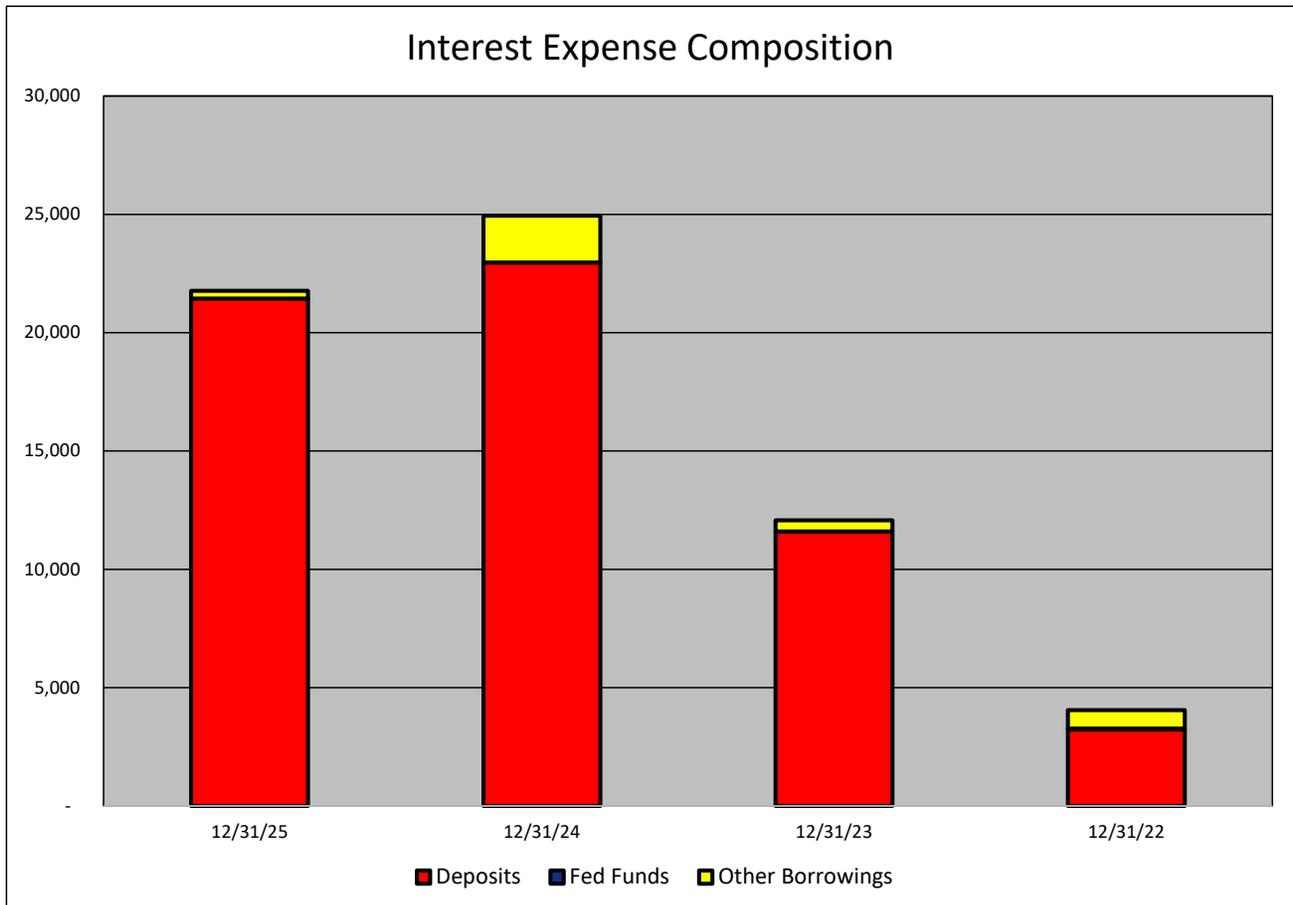
INTEREST INCOME COMPOSITION- OptimumBank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	57,147	52,056	31,758	17,953	5,091	9.78
Securities	635	652	686	650	(17)	(2.61)
Fed Funds	3,859	5,707	2,713	795	(1,848)	(32.38)
Other	2,714	1,219	623	485	1,495	122.64
Total Int Income	64,355	59,634	35,780	19,883	4,721	7.92



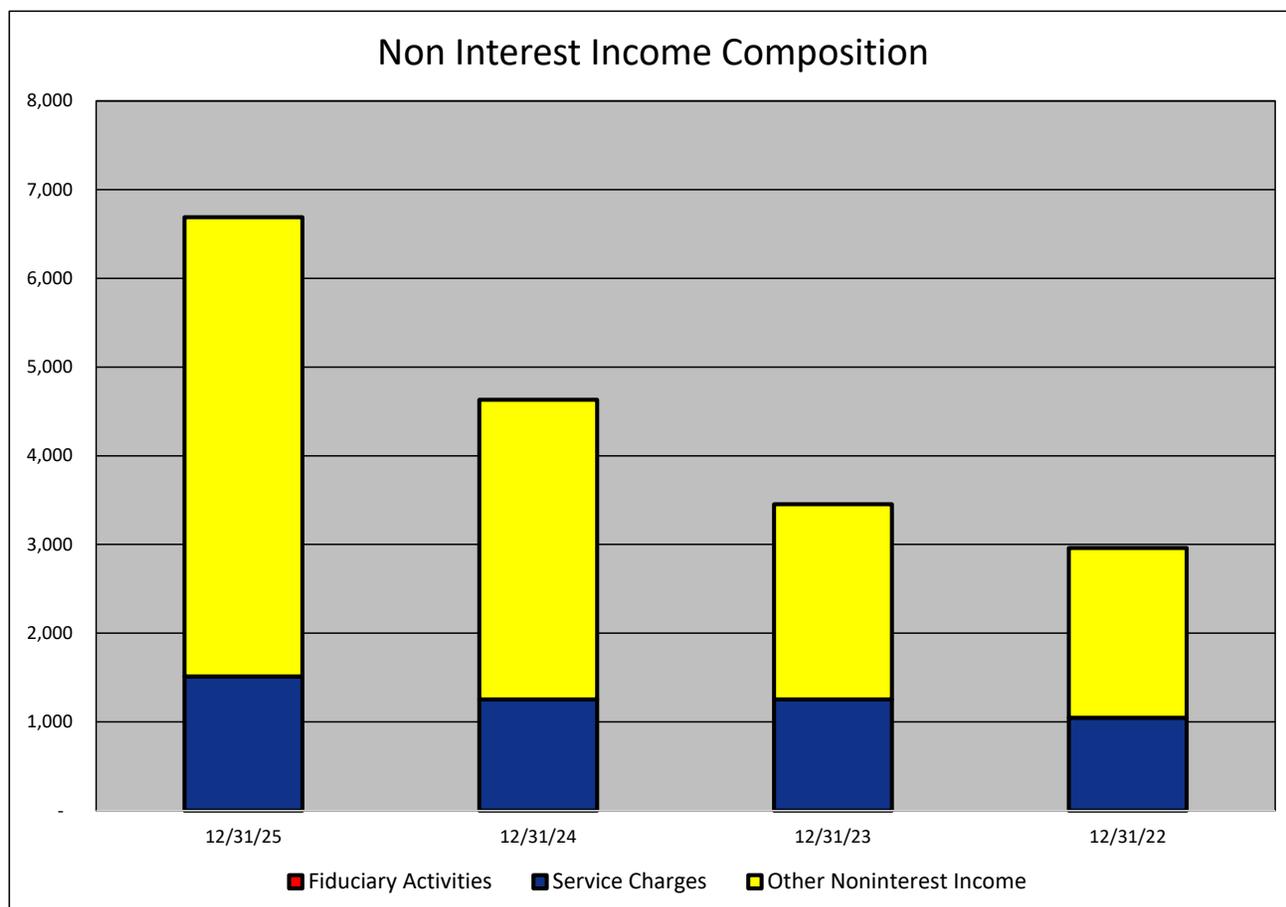
INTEREST EXPENSE COMPOSITION- OptimumBank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	21,435	22,963	11,600	3,234	(1,528)	(6.65)
Fed Funds	-	-	-	34	-	NA
Other Borrowings	333	1,976	468	778	(1,643)	(83.15)
Total Int Expense	21,768	24,939	12,068	4,046	(3,171)	(12.72)



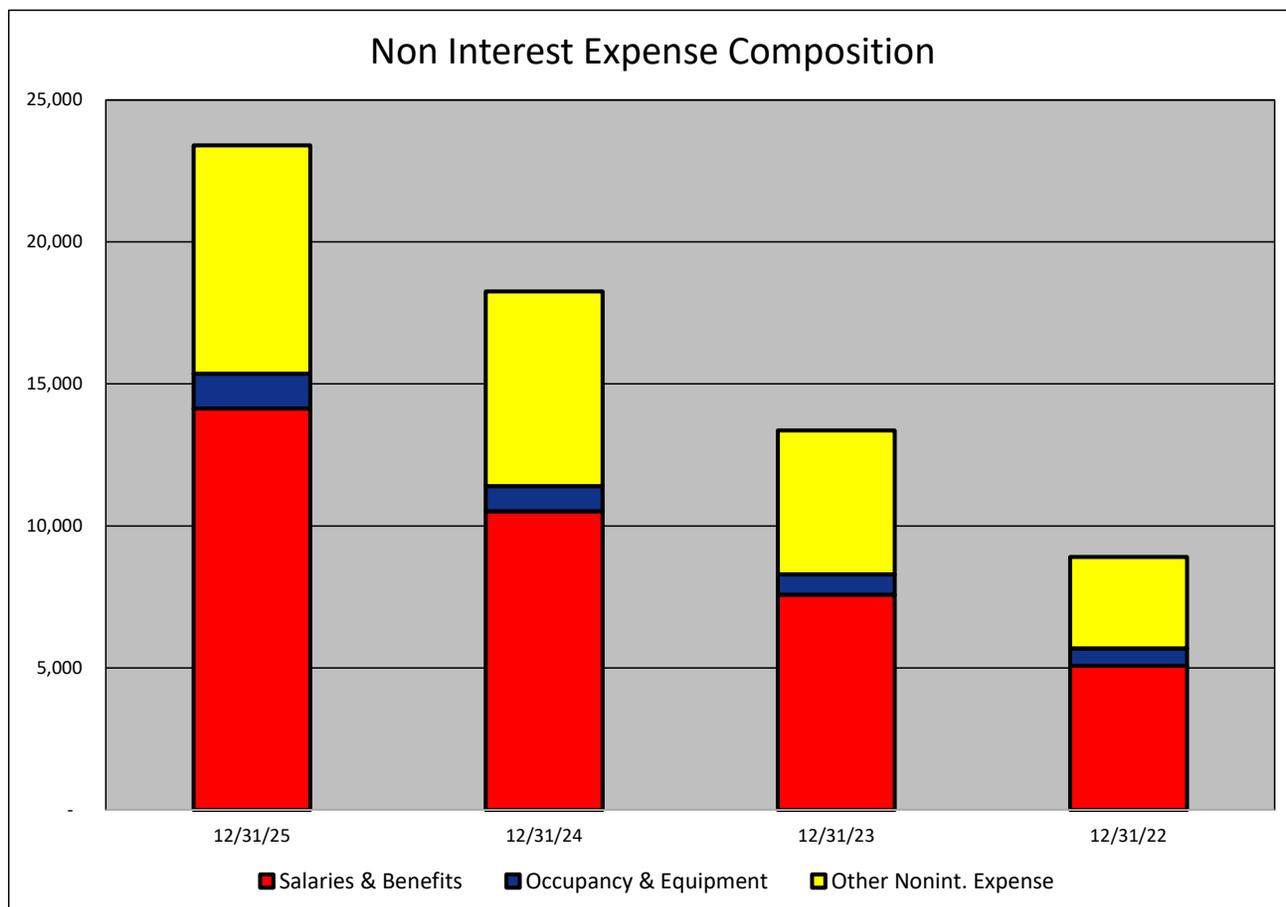
NONINTEREST INCOME COMPOSITION- OptimumBank
(Dollars in Thousands)

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	1,512	1,253	1,253	1,046	259	20.67
Other Noninterest Income	5,178	3,379	2,200	1,914	1,799	53.24
Total Nonint. Income	6,690	4,632	3,453	2,960	2,058	44.43



NONINTEREST EXPENSE COMPOSITION- OptimumBank
(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	14,133	10,516	7,583	5,079	3,617	34.40
Occupancy & Equipment	1,231	884	713	607	347	39.25
Other Nonint. Expense	8,035	6,853	5,061	3,223	1,182	17.25
Total Nonint. Expense	23,399	18,253	13,357	8,909	5,146	28.19



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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