

Seacoast National Bank

Stuart, FL

Established

1/1/1933

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

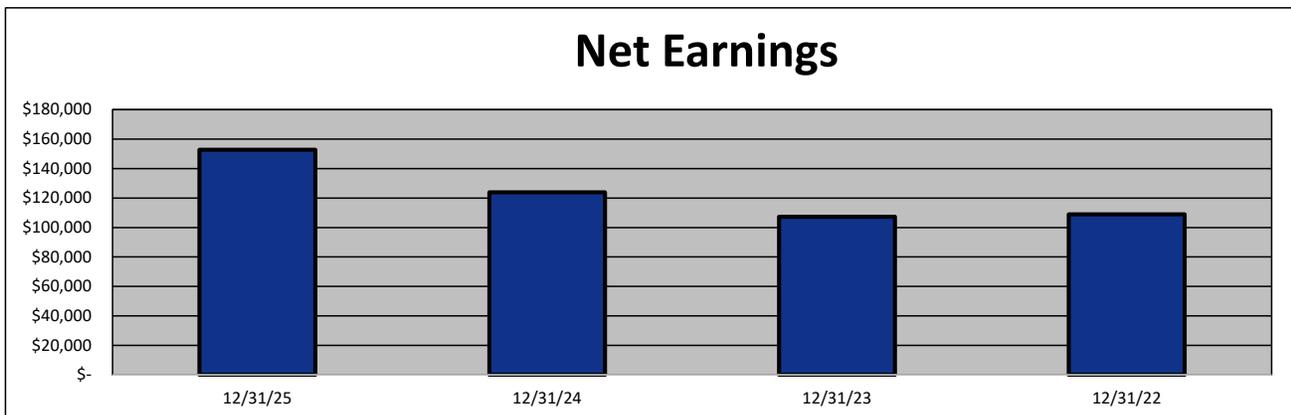
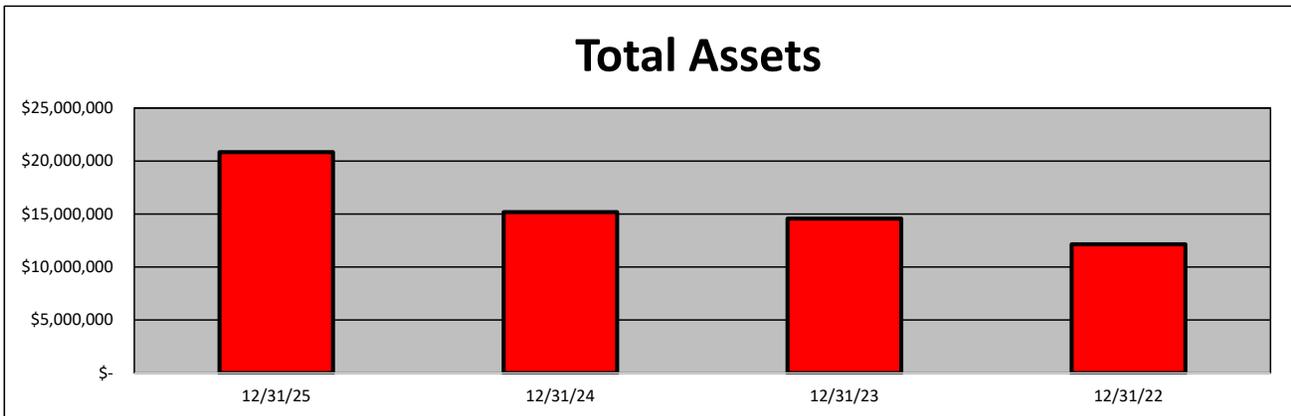
EXECUTIVE SUMMARY - Seacoast National Bank
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	14.58	14.38	14.42	12.95	10.68	12.94
Leverage Ratio	9.69	10.66	10.32	10.44	11.20	13.28
Tier 1 Cap/Risk Based Assets	13.82	14.13	13.64	13.46	12.21	12.58
Risk Based Ratio	15.07	15.30	14.82	14.47	12.99	13.16
Common Equity Tier 1 Capital Ratio	13.82	14.13	13.64	13.46	12.13	12.58
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	77.74	84.24	85.45	81.60	77.22	82.29
Loans/Assets	60.70	68.02	69.09	67.12	64.63	68.08
Securities/Assets	27.67	18.96	17.36	21.64	17.77	12.36
PROFITABILITY:						
Return on Avg Assets	0.88	0.82	0.72	0.97	0.77	1.03
Return on Avg Equity	6.35	5.78	5.50	8.10	10.09	10.78
Nonint Income/Avg Assets	0.55	0.57	0.52	0.61	0.77	0.93
Net Overhead Ratio	1.77	1.66	2.11	1.79	2.31	2.21
Efficiency Ratio	61.50	64.53	68.54	61.35	72.83	66.90
Assets (per million) per Employee	10.78	10.25	9.46	8.15	10.41	9.18
ASSET QUALITY:						
Allowance/Loans	1.41	1.34	1.48	1.40	1.28	1.11
Nonperforming Loans/Total Loans	0.57	0.92	0.66	0.38	0.54	0.27
Nonperforming Assets/Total Assets	0.37	0.67	0.51	0.27	0.38	0.21
Adjusted Texas Ratio	3.43	6.22	5.21	2.93	3.26	1.47
YIELDS & COSTS:						
Yield on earning assets	5.33	5.35	5.21	3.72	5.50	5.69
Cost of funds	2.54	3.16	2.35	0.17	2.82	3.13
Net interest margin	3.55	3.22	3.72	3.60	3.28	3.61
Avg Earning Assets/Avg Assets	90.41	89.60	88.98	91.30	95.74	96.32

SELECTED FINANCIAL DATA - Seacoast National Bank
(Dollars in Thousands)

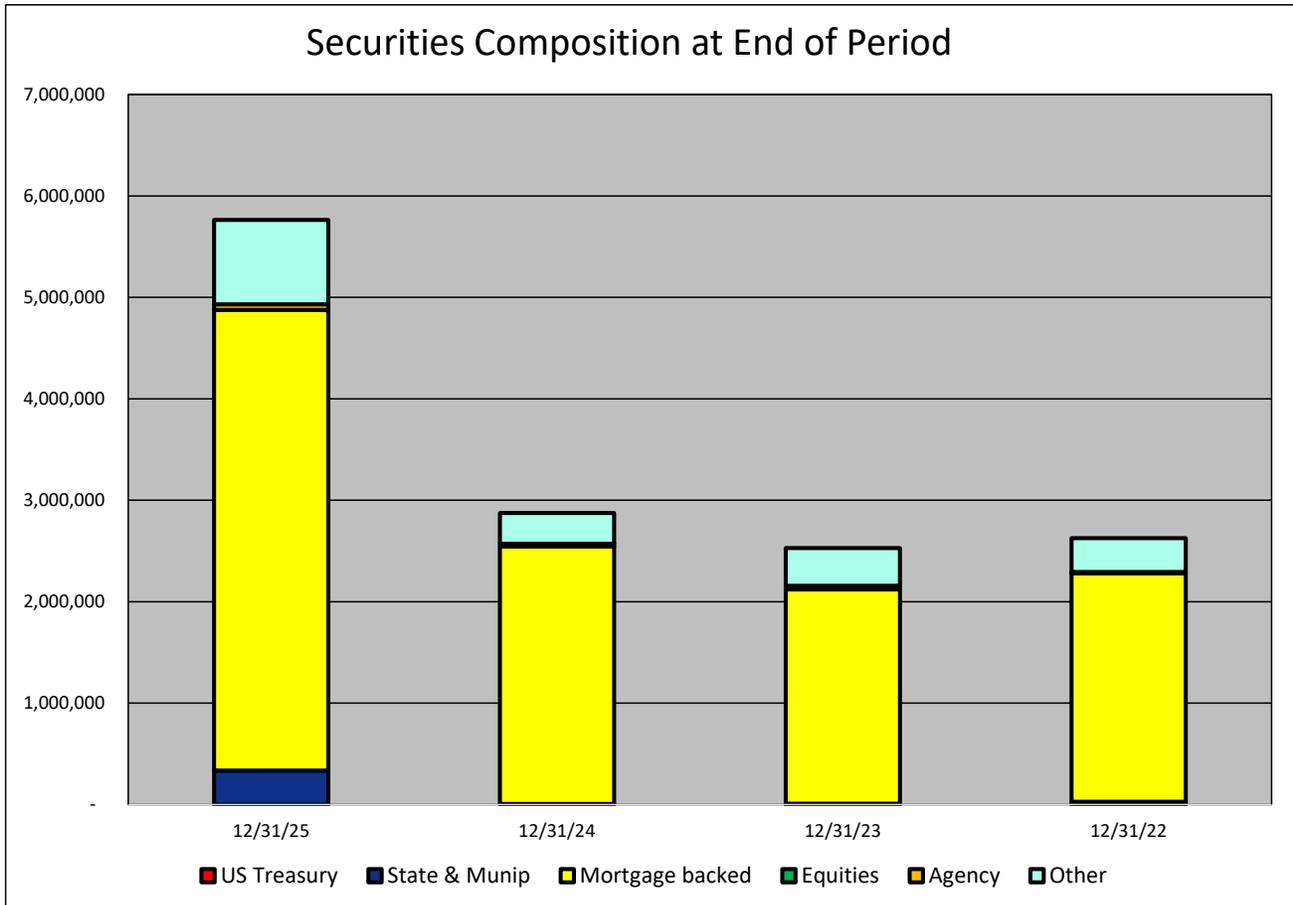
As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	20,830,874	15,167,038	14,571,868	12,140,146	5,663,836	37.34
Cash and Equivalents	402,969	479,821	453,039	205,176	(76,852)	(16.02)
Securities	5,764,668	2,875,250	2,529,956	2,627,370	2,889,418	100.49
Loans, net	12,644,281	10,317,227	10,067,331	8,147,875	2,327,054	22.56
Deposit Accounts	16,264,595	12,248,021	11,781,563	9,984,626	4,016,574	32.79
Fed Funds & Repos	485,862	327,805	475,764	283,727	158,057	48.22
Total Equity	3,036,739	2,181,416	2,101,688	1,572,493	855,323	39.21

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	152,737	123,858	107,223	108,980	28,879	23.32
Interest Income	836,374	725,559	688,941	380,466	110,815	15.27
Interest Expense	279,128	289,570	196,866	12,110	(10,442)	(3.61)
Net Interest Income	557,246	435,989	492,075	368,356	121,257	27.81
Credit Loss Expense	51,260	16,258	37,518	26,183	35,002	215.29
Noninterest income	94,716	86,442	77,145	68,294	8,274	9.57
Gain on Sale of Securities	(924)	(12,017)	(2,935)	-	11,093	(92.31)
Noninterest Expense	402,550	337,754	390,565	268,110	64,796	19.18
Net Operating Income	198,152	168,419	141,137	142,357	29,733	17.65
Income Taxes	43,631	35,544	31,021	32,281	8,087	22.75



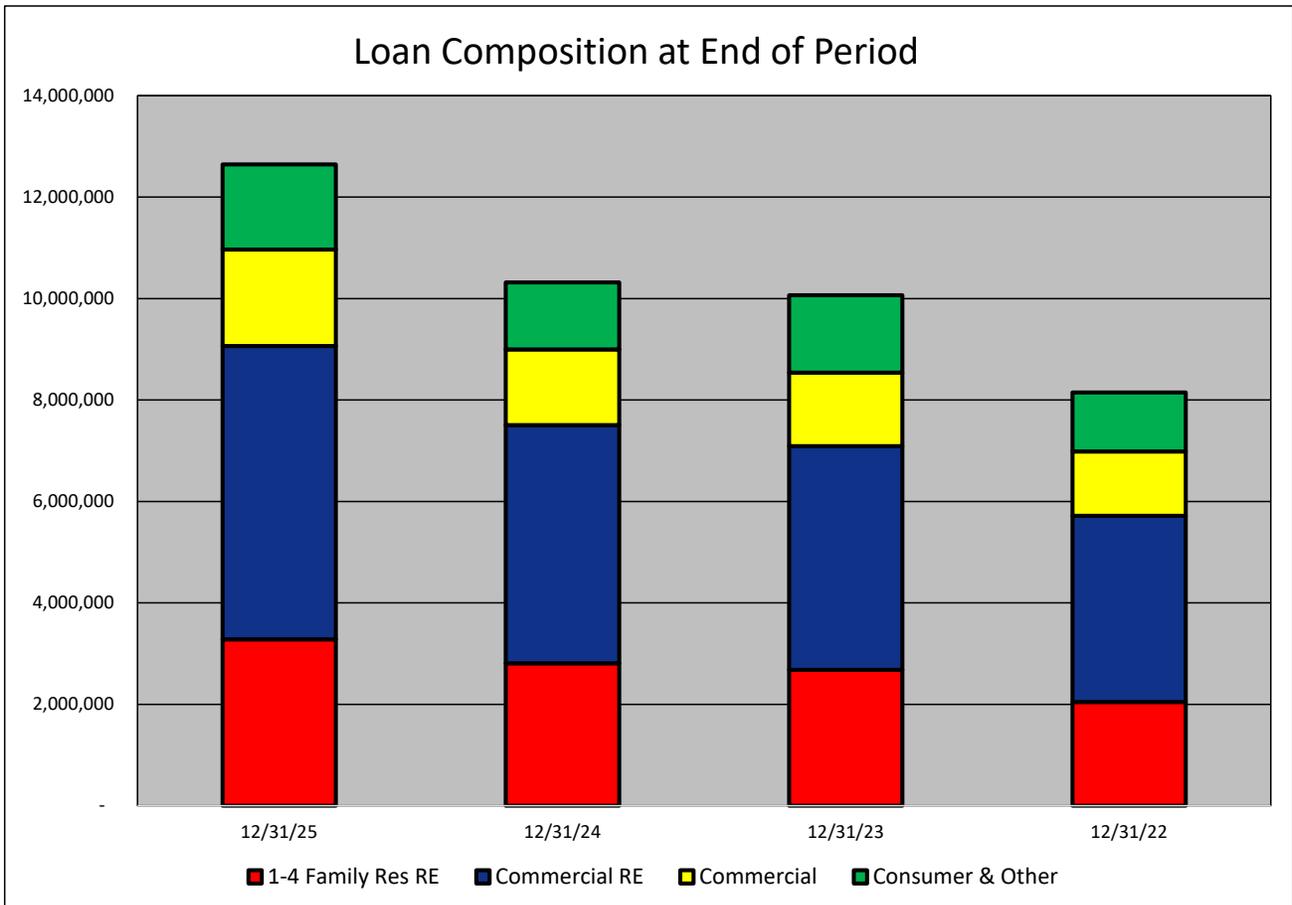
SECURITIES COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	200	196	192	186	4	2.04
State & Munip	334,547	5,690	9,390	27,741	328,857	5,779.56
Mortgage backed	4,541,947	2,538,937	2,111,013	2,252,447	2,003,010	78.89
Equities	-	-	-	-	-	NA
Agency	54,546	27,545	37,253	13,462	27,001	98.03
Other	833,428	302,882	372,108	333,534	530,546	175.17
Total Securities	5,764,668	2,875,250	2,529,956	2,627,370	2,889,418	100.49



LOAN PORTFOLIO COMPOSITION - Seacoast National Bank
(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	3,279,324	2,806,241	2,680,522	2,047,386	473,083	16.86
Commercial RE	5,787,150	4,699,014	4,408,261	3,668,175	1,088,136	23.16
Commercial	1,898,361	1,490,685	1,453,050	1,270,207	407,676	27.35
Consumer & Other	1,679,446	1,321,287	1,525,498	1,162,107	358,159	27.11
Loans, Net	12,644,281	10,317,227	10,067,331	8,147,875	2,327,054	22.56



LOAN PORTFOLIO QUALITY - Seacoast National 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):

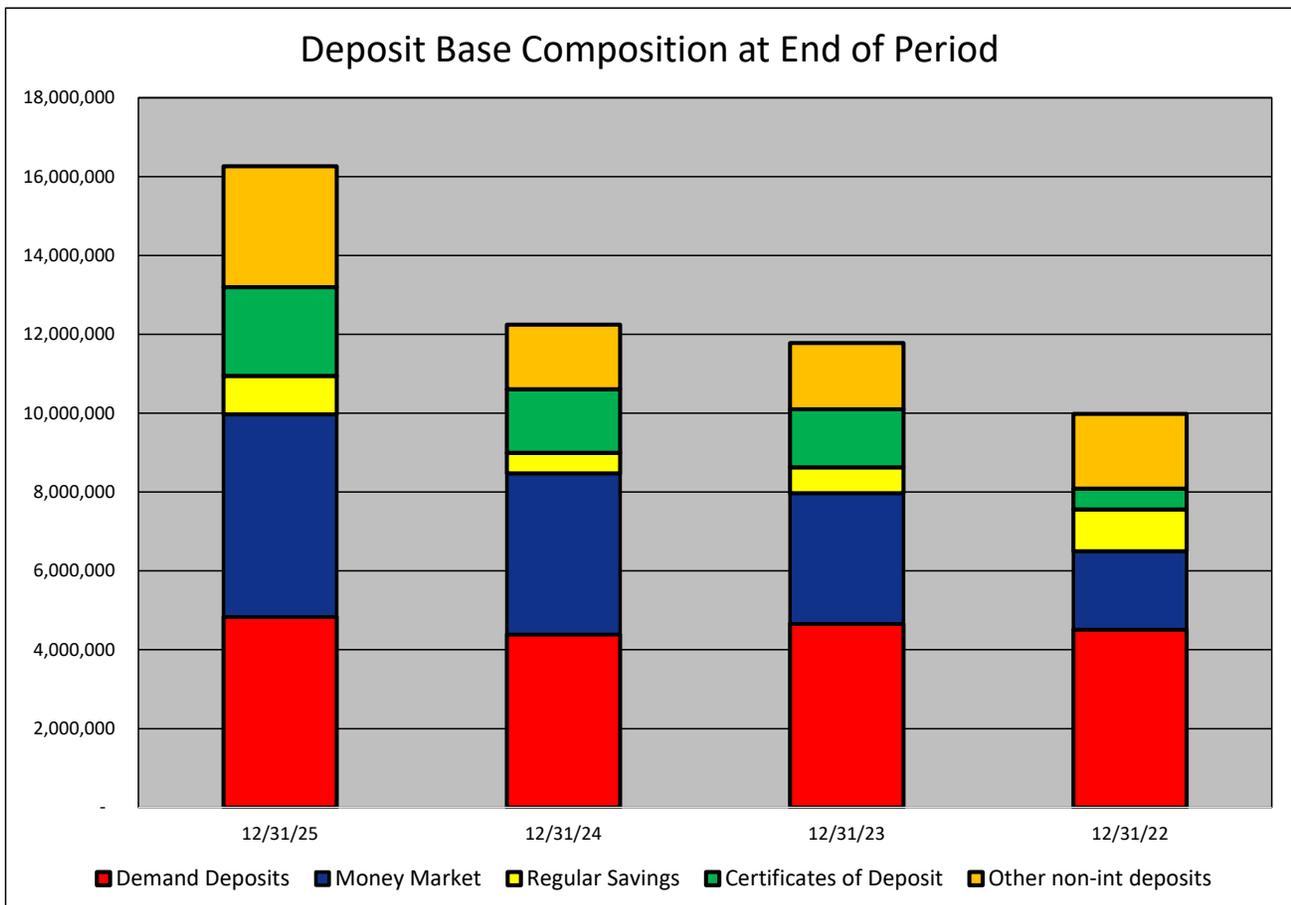
Beginning Balance	138,055	148,931	113,894	83,315	(10,876)	(7.30)
Total Recoveries	6,374	4,728	3,434	2,017	1,646	34.81
Total Charge-offs	20,019	31,862	24,795	2,897	(11,843)	(37.17)
Credit Loss Expense	51,260	16,258	37,518	26,183	35,002	215.29
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	3,133	-	18,879	5,276	3,133	NA
Ending Balance	178,803	138,055	148,931	113,894	40,748	29.52

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	242	1,614	1,505	1,943	(1,372)	(85.01)
Total-Nonaccrual	71,999	92,793	65,103	28,843	(20,794)	(22.41)
Foreclosed Real Estate	4,250	6,421	7,560	2,301	(2,171)	(33.81)
Total Non-perf Assets	76,491	100,828	74,168	33,087	(24,337)	(24.14)

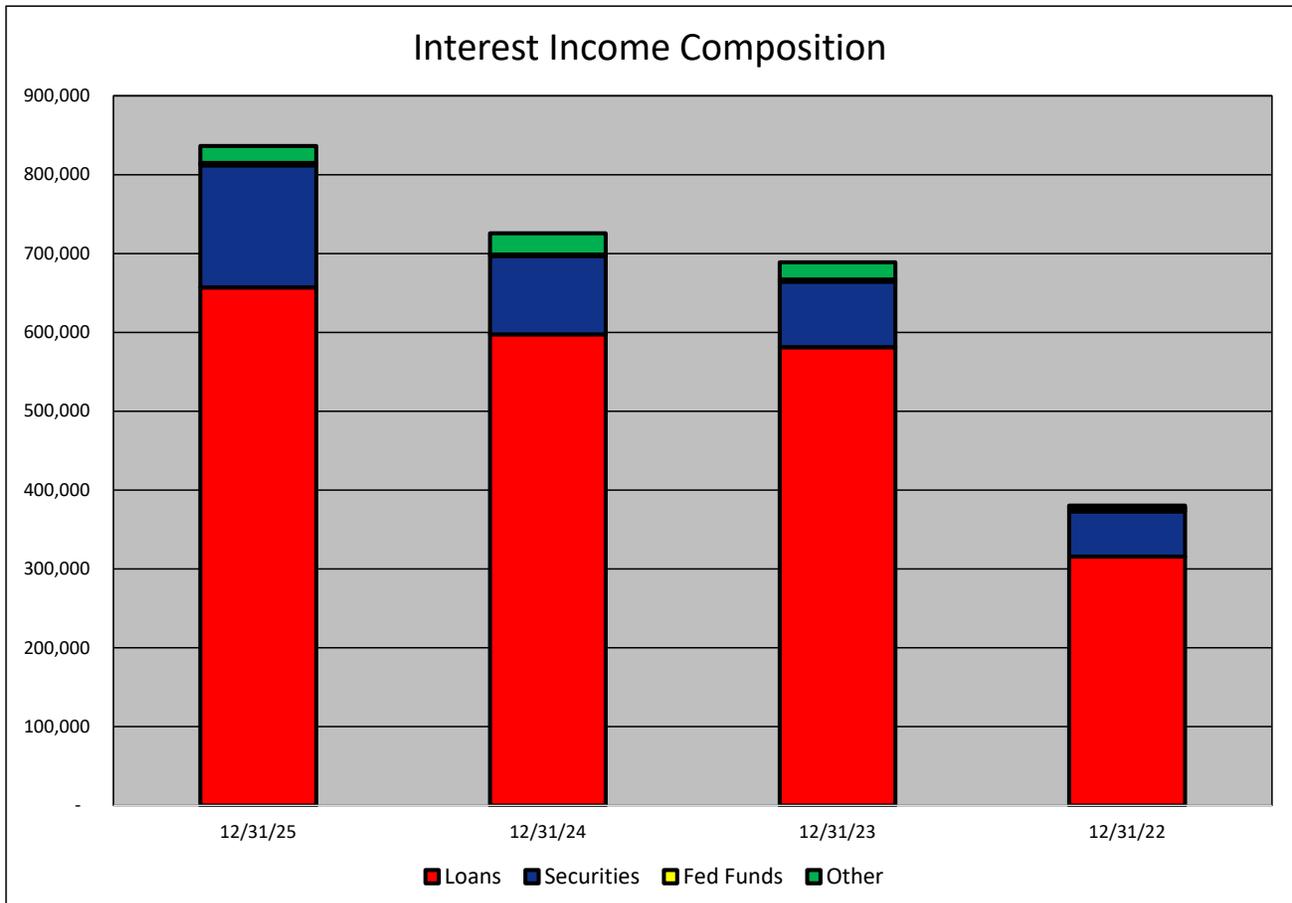
DEPOSIT BASE COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	4,828,839	4,388,062	4,658,515	4,511,959	440,777	10.04
Money Market	5,141,519	4,086,362	3,314,288	1,985,974	1,055,157	25.82
Regular Savings	974,831	519,904	651,465	1,064,382	454,927	87.50
Certificates of Deposit	2,249,027	1,615,917	1,476,155	522,914	633,110	39.18
Other non-int deposits	3,070,379	1,637,776	1,681,140	1,899,397	1,432,603	87.47
Total Deposits	16,264,595	12,248,021	11,781,563	9,984,626	4,016,574	32.79



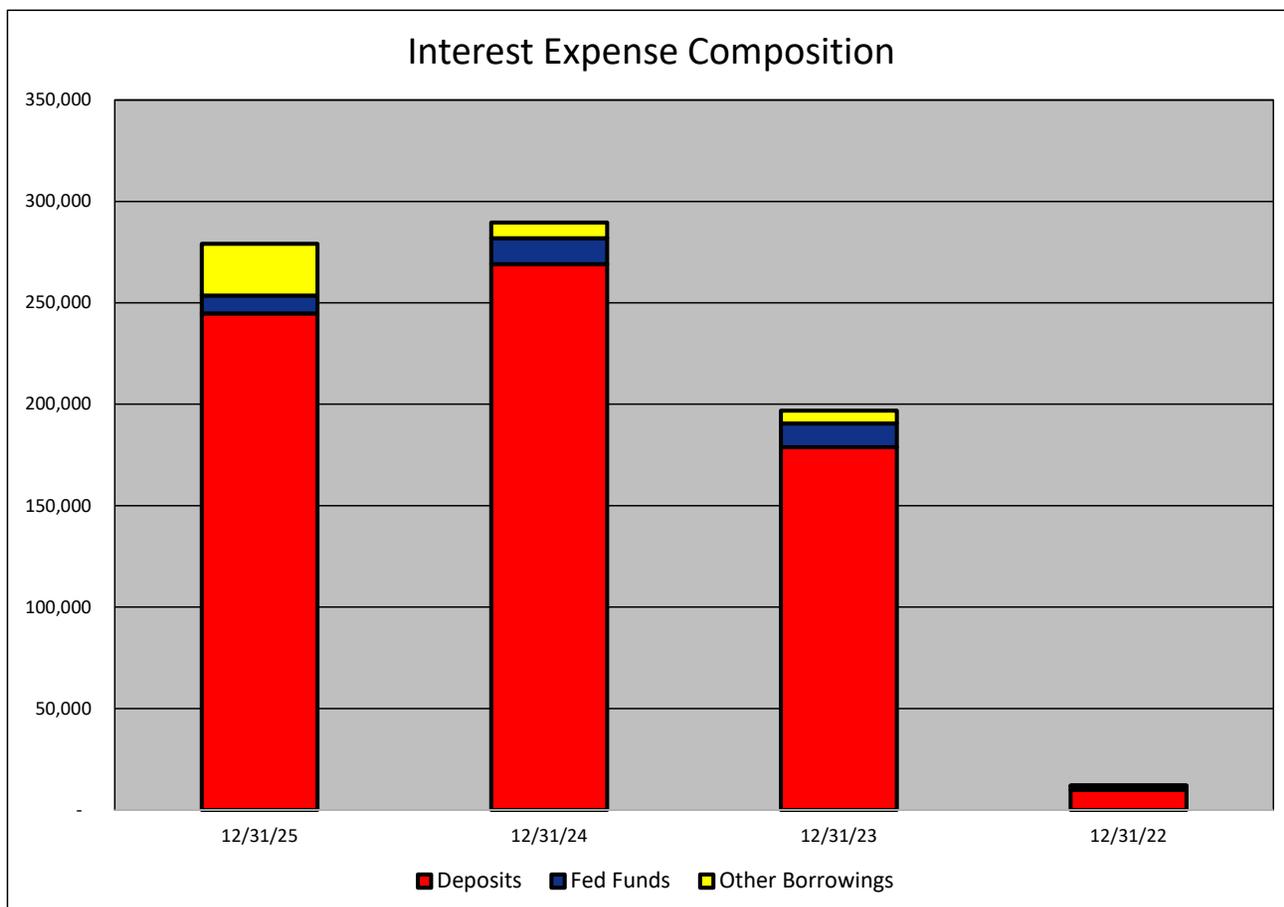
INTEREST INCOME COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	657,036	597,365	581,106	315,717	59,671	9.99
Securities	154,684	99,591	83,279	57,157	55,093	55.32
Fed Funds	3,164	1,856	2,846	4,104	1,308	70.47
Other	21,490	26,747	21,710	3,488	(5,257)	(19.65)
Total Int Income	836,374	725,559	688,941	380,466	110,815	15.27



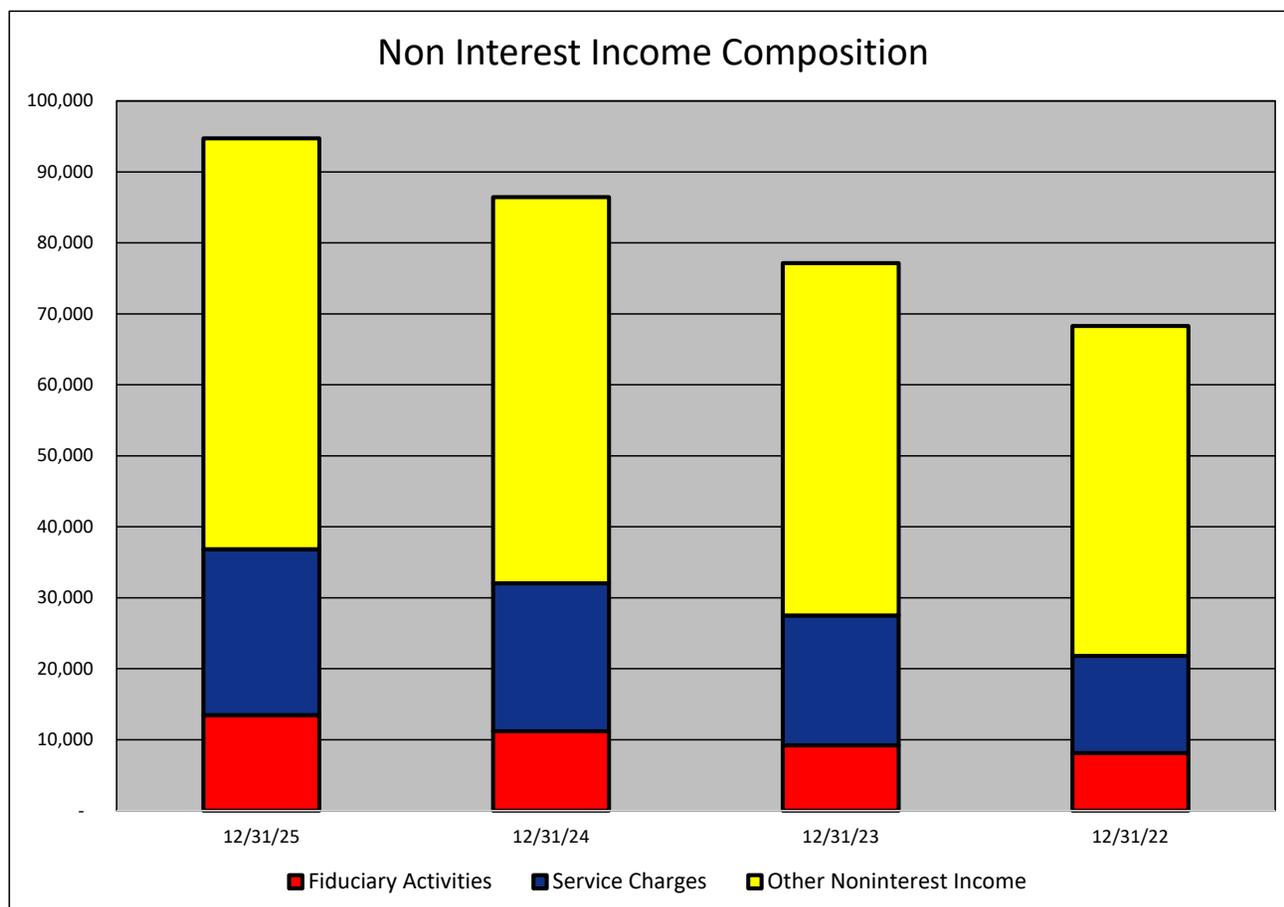
INTEREST EXPENSE COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	244,818	269,089	178,789	9,960	(24,271)	(9.02)
Fed Funds	8,805	12,755	11,698	1,820	(3,950)	(30.97)
Other Borrowings	25,505	7,726	6,379	330	17,779	230.12
Total Int Expense	279,128	289,570	196,866	12,110	(10,442)	(3.61)



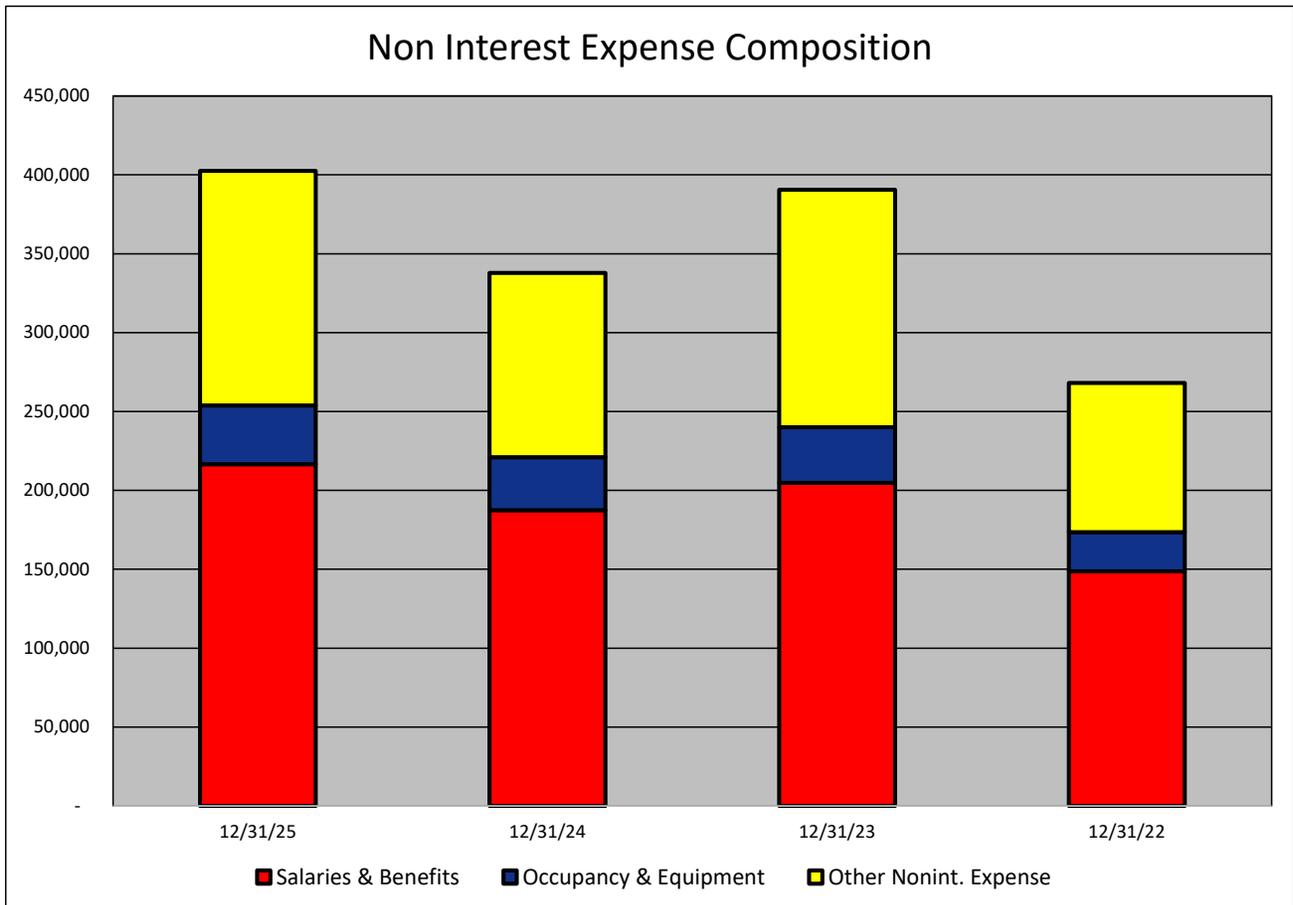
NONINTEREST INCOME COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

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	13,462	11,189	9,210	8,114	2,273	20.31
Service Charges	23,386	20,852	18,278	13,708	2,534	12.15
Other Noninterest Income	57,868	54,401	49,657	46,472	3,467	6.37
Total Nonint. Income	94,716	86,442	77,145	68,294	8,274	9.57



NONINTEREST EXPENSE COMPOSITION- Seacoast National Bank
(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	216,570	187,530	204,795	148,647	29,040	15.49
Occupancy & Equipment	37,255	33,430	35,212	24,907	3,825	11.44
Other Nonint. Expense	148,725	116,794	150,558	94,556	31,931	27.34
Total Nonint. Expense	402,550	337,754	390,565	268,110	64,796	19.18



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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