

Anchor Bank

Palm Beach Gardens, FL

Established
3/22/2005

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Stephanie Flores, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Raphael Houssou, Kendall Lucas, Makenna Bader, Kimberly Berlow, Ann-Leiticia Blot, Gregory Mann, Joseph Parrillo, Maya Borreli, Samuel Pacheco

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 three months ended March 31, 2026

Institution name	Total Assets (\$'000's)
Seacoast National Bank	21,134,120
Optimumbank	1,268,490
Anchor Bank	606,938
Paradise Bank	444,871
Locality Bank	357,989
Desjardins Bank, National Association	340,637
Evermore Bank	314,438
Natbank, National Association	291,932
Community Bank Of The South	252,467
Cypress Bank & Trust	221,102
Bank Of Belle Glade	155,890

Institution name	Return on Avg Assets (%)
Paradise Bank	1.93
Optimumbank	1.67
Desjardins Bank, National Association	1.43
Cypress Bank & Trust	1.27
Bank Of Belle Glade	1.06
Anchor Bank	1.06
Community Bank Of The South	0.77
Seacoast National Bank	0.62
Evermore Bank	0.47
Natbank, National Association	0.41
Locality Bank	0.10

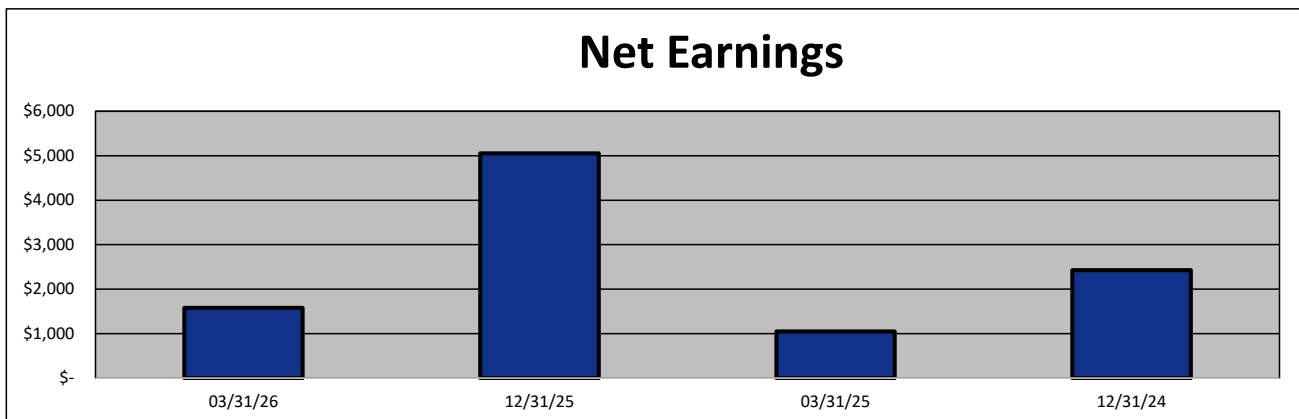
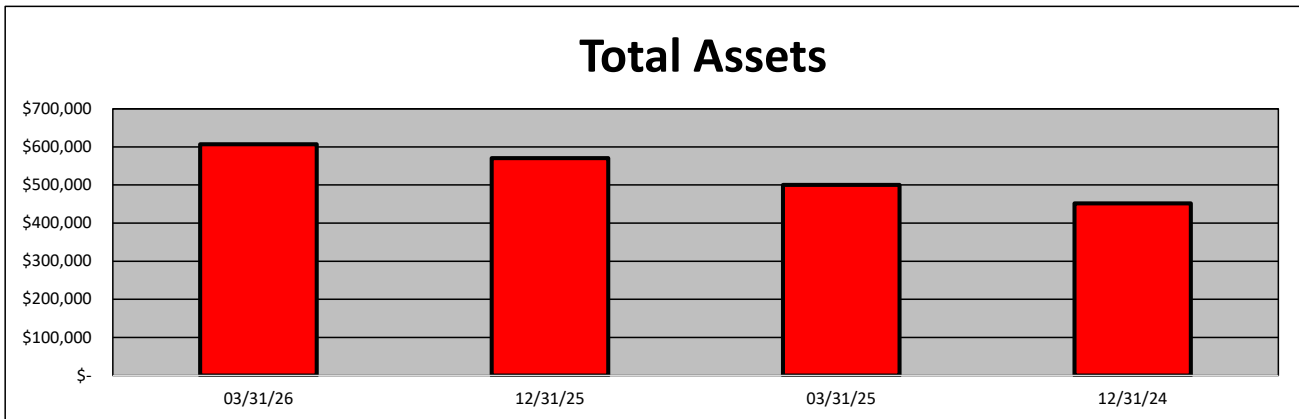
EXECUTIVE SUMMARY - Anchor Bank
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.80	8.23	8.53	9.39	10.49	13.08
Leverage Ratio	9.06	8.33	9.46	10.22	11.09	13.20
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.37	11.69
Risk Based Ratio	0.00	0.00	0.00	0.00	13.16	12.21
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	0.00	12.25	11.69
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	94.36	92.53	91.18	102.39	75.38	82.43
Loans/Assets	74.17	73.75	72.13	77.67	63.61	67.94
Securities/Assets	13.18	8.30	9.93	5.52	17.71	12.02
PROFITABILITY:						
Return on Avg Assets	1.06	0.99	0.91	0.66	0.81	0.98
Return on Avg Equity	12.57	11.42	9.85	6.67	9.54	9.73
Nonint Income/Avg Assets	0.39	0.52	0.41	0.35	0.74	0.83
Net Overhead Ratio	1.55	1.53	1.74	2.13	2.34	2.19
Efficiency Ratio	57.88	57.74	61.66	69.54	71.79	65.91
Assets (per million) per Employee	11.67	11.41	10.88	9.41	10.70	9.27
ASSET QUALITY:						
Allowance/Loans	0.74	0.75	0.61	0.58	1.31	1.08
Nonperforming Loans/Total Loans	0.15	0.15	0.27	0.29	0.51	0.28
Nonperforming Assets/Total Assets	0.11	0.11	0.20	0.22	0.35	0.22
Adjusted Texas Ratio	1.19	1.29	2.20	2.26	3.02	1.58
YIELDS & COSTS:						
Yield on earning assets	5.55	5.83	5.79	6.02	5.45	5.56
Cost of funds	2.62	2.81	2.80	2.82	1.92	1.94
Net interest margin	3.07	3.18	3.21	3.38	3.31	3.79
Avg Earning Assets/Avg Assets	96.12	95.71	96.12	95.37	95.53	96.21

SELECTED FINANCIAL DATA - Anchor Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	606,938	570,745	500,445	451,731	106,493	21.28
Cash and Equivalents	55,703	82,982	70,643	57,352	(14,940)	(21.15)
Securities	79,996	47,358	49,678	24,928	30,318	61.03
Loans, net	450,136	420,904	360,996	350,873	89,140	24.69
Deposit Accounts	477,059	454,867	395,911	342,694	81,148	20.50
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	53,398	46,965	42,708	42,399	10,690	25.03

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,577	5,056	1,048	2,428	529	50.48
Interest Income	7,936	28,481	6,385	21,199	1,551	24.29
Interest Expense	3,541	12,958	2,851	9,297	690	24.20
Net Interest Income	4,395	15,523	3,534	11,902	861	24.36
Credit Loss Expense	178	1,106	155	765	23	14.84
Noninterest income	576	2,673	472	1,296	104	22.03
Gain on Sale of Securities	90	163	-	-	90	NA
Noninterest Expense	2,879	10,507	2,470	9,178	409	16.56
Net Operating Income	1,914	6,583	1,381	3,255	533	38.60
Income Taxes	427	1,690	333	827	94	28.23

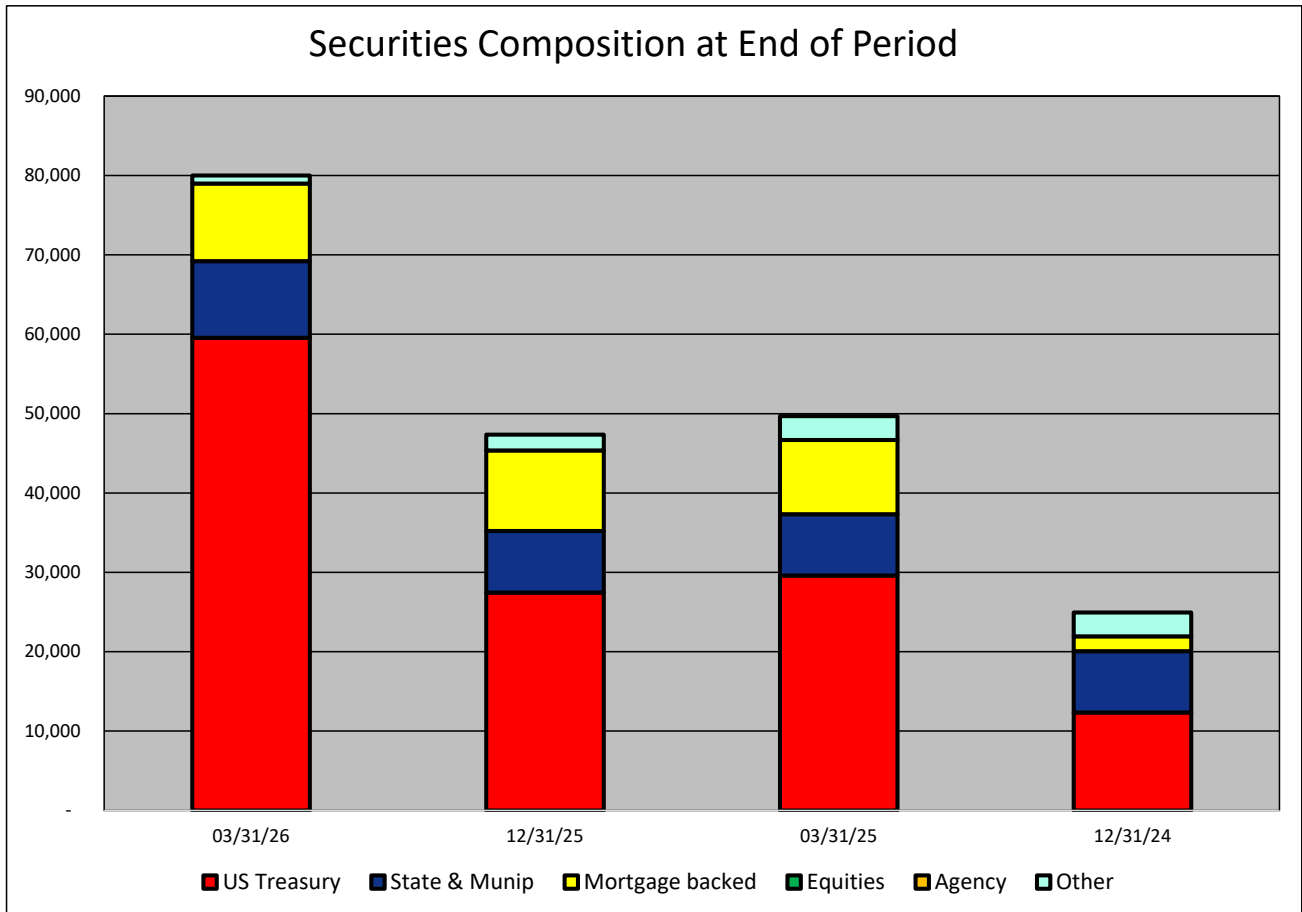


SECURITIES COMPOSITION - Anchor Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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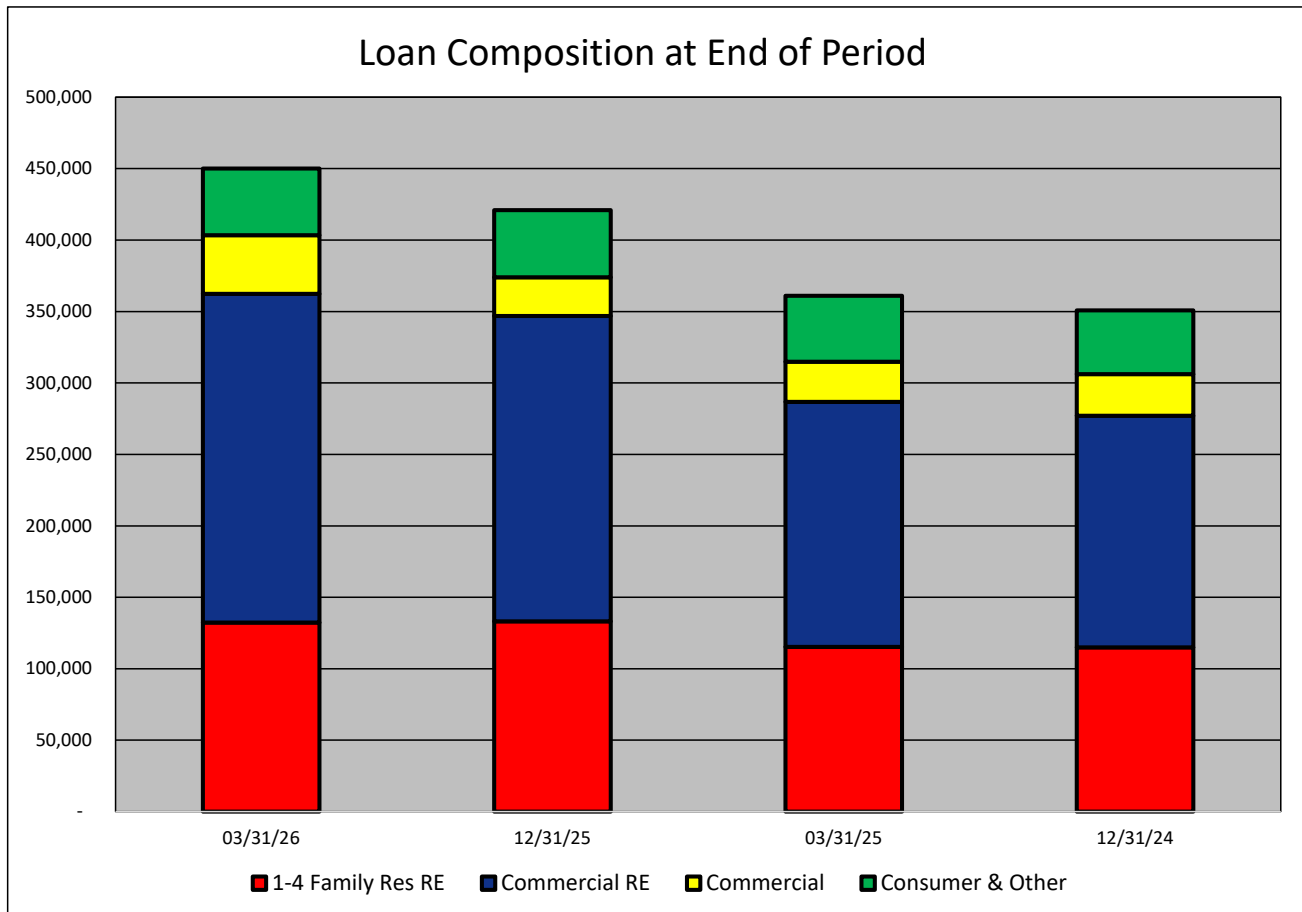
SECURITIES CATEGORY:

US Treasury	59,534	27,445	29,610	12,349	29,924	101.06
State & Munip	9,677	7,763	7,726	7,721	1,951	25.25
Mortgage backed	9,774	10,140	9,354	1,878	420	4.49
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	1,011	2,010	2,988	2,980	(1,977)	(66.16)
Total Securities	79,996	47,358	49,678	24,928	30,318	61.03



LOAN PORTFOLIO COMPOSITION - Anchor Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	132,281	133,237	115,243	114,904	17,038	14.78
Commercial RE	230,027	213,672	171,612	162,210	58,415	34.04
Commercial	41,097	27,121	27,948	29,100	13,149	47.05
Consumer & Other	46,731	46,874	46,193	44,659	538	1.16
Loans, Net	450,136	420,904	360,996	350,873	89,140	24.69



LOAN PORTFOLIO QUALITY - Anchor Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	3,149	2,043	2,043	1,440	1,106	54.14
Total Recoveries	5	90	12	78	(7)	(58.33)
Total Charge-offs	4	90	16	240	(12)	(75.00)
Credit Loss Expense	178	1,106	155	765	23	14.84
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	3,328	3,149	2,194	2,043	1,134	51.69

NON-PERFORMING ASSETS:

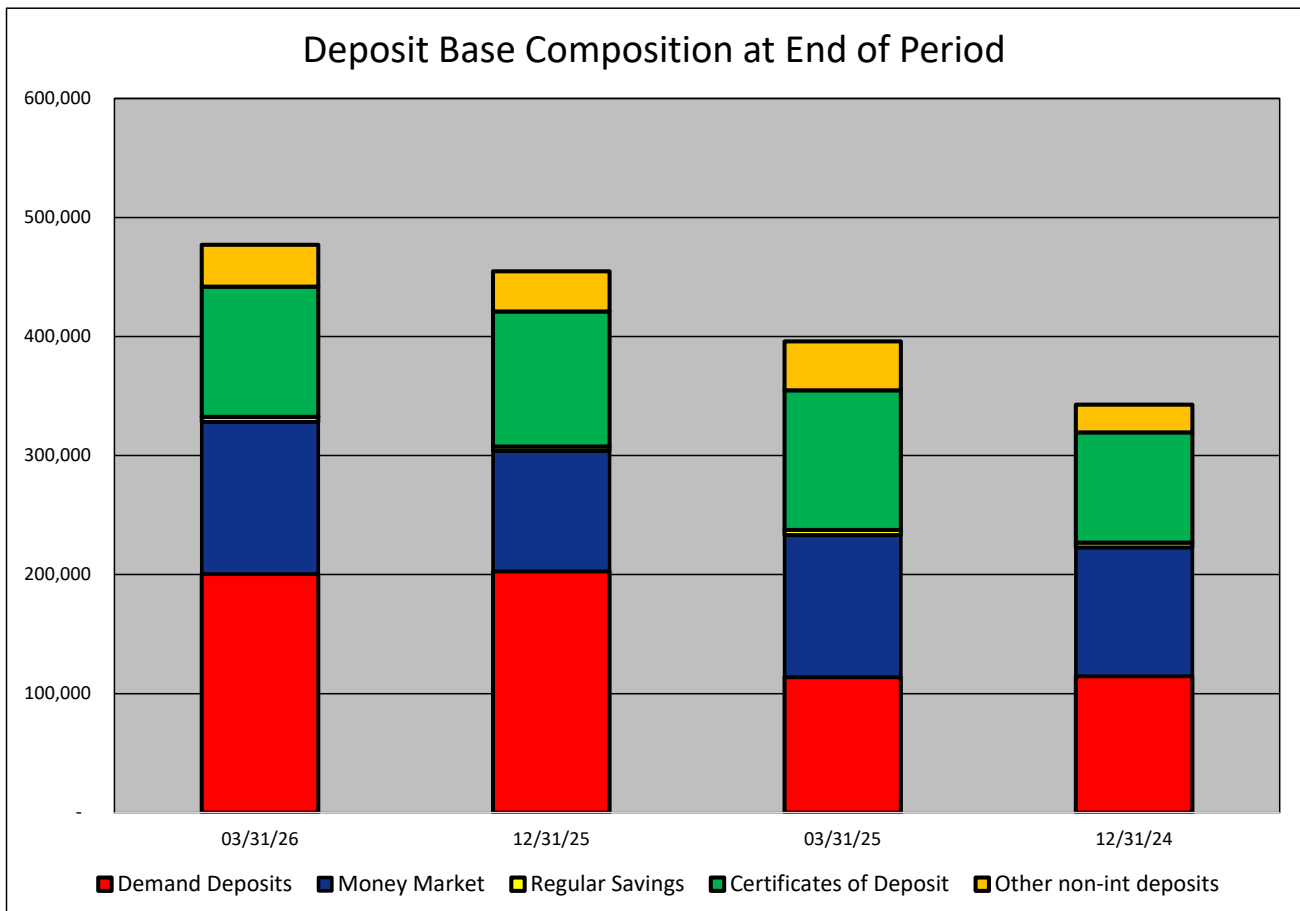
Total-90+ Days Past Due	84	-	16	-	68	425.00
Total-Nonaccrual	591	646	973	1,003	(382)	(39.26)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	675	646	989	1,003	(314)	(31.75)

DEPOSIT BASE COMPOSITION - Anchor Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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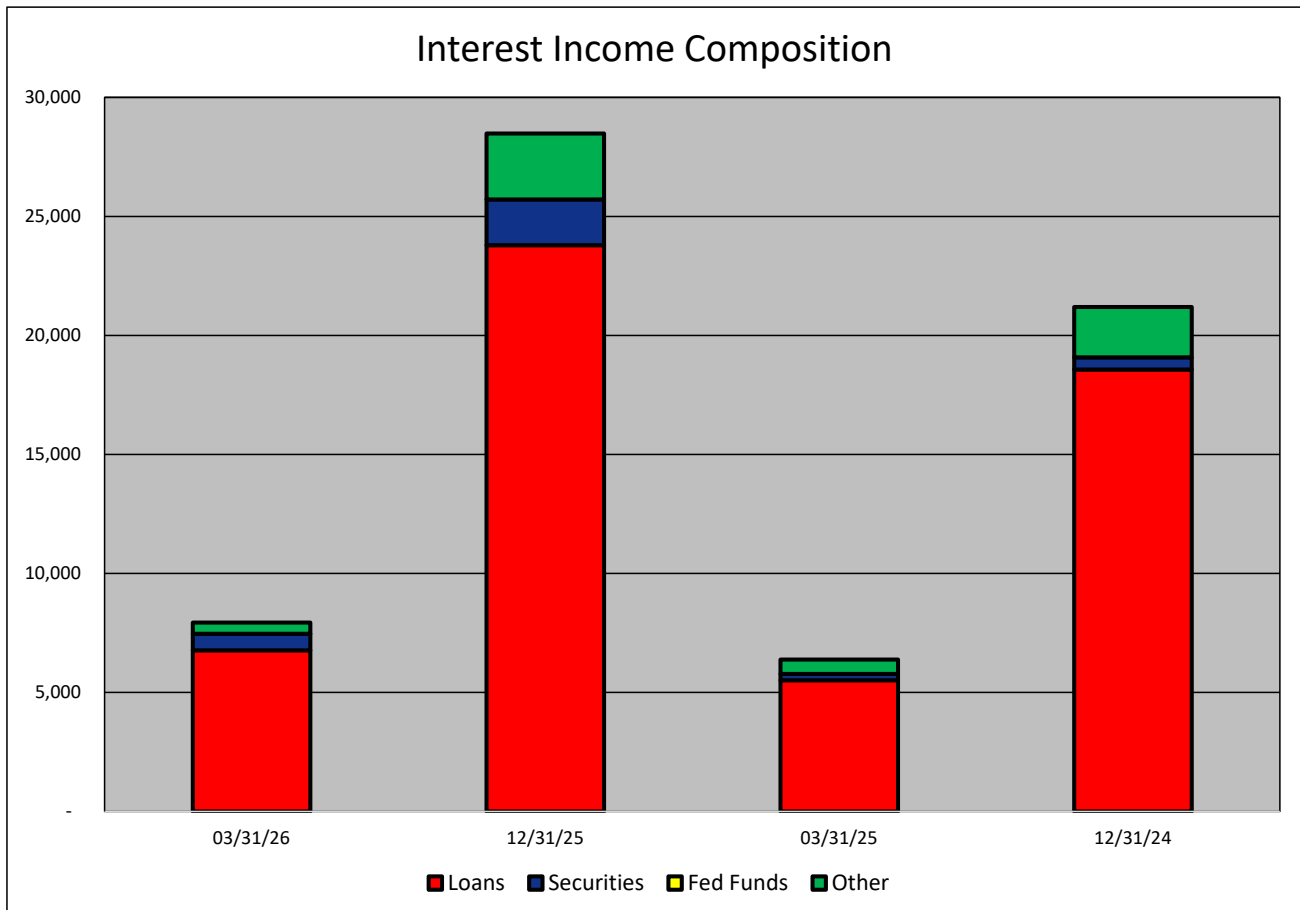
DEPOSIT BASE CATEGORY:

Demand Deposits	200,493	202,723	113,830	114,541	86,663	76.13
Money Market	127,697	101,224	119,441	108,177	8,256	6.91
Regular Savings	4,272	3,715	4,304	4,155	(32)	(0.74)
Certificates of Deposit	109,343	113,305	117,303	92,663	(7,960)	(6.79)
Other non-int deposits	35,254	33,900	41,033	23,158	(5,779)	(14.08)
Total Deposits	477,059	454,867	395,911	342,694	81,148	20.50



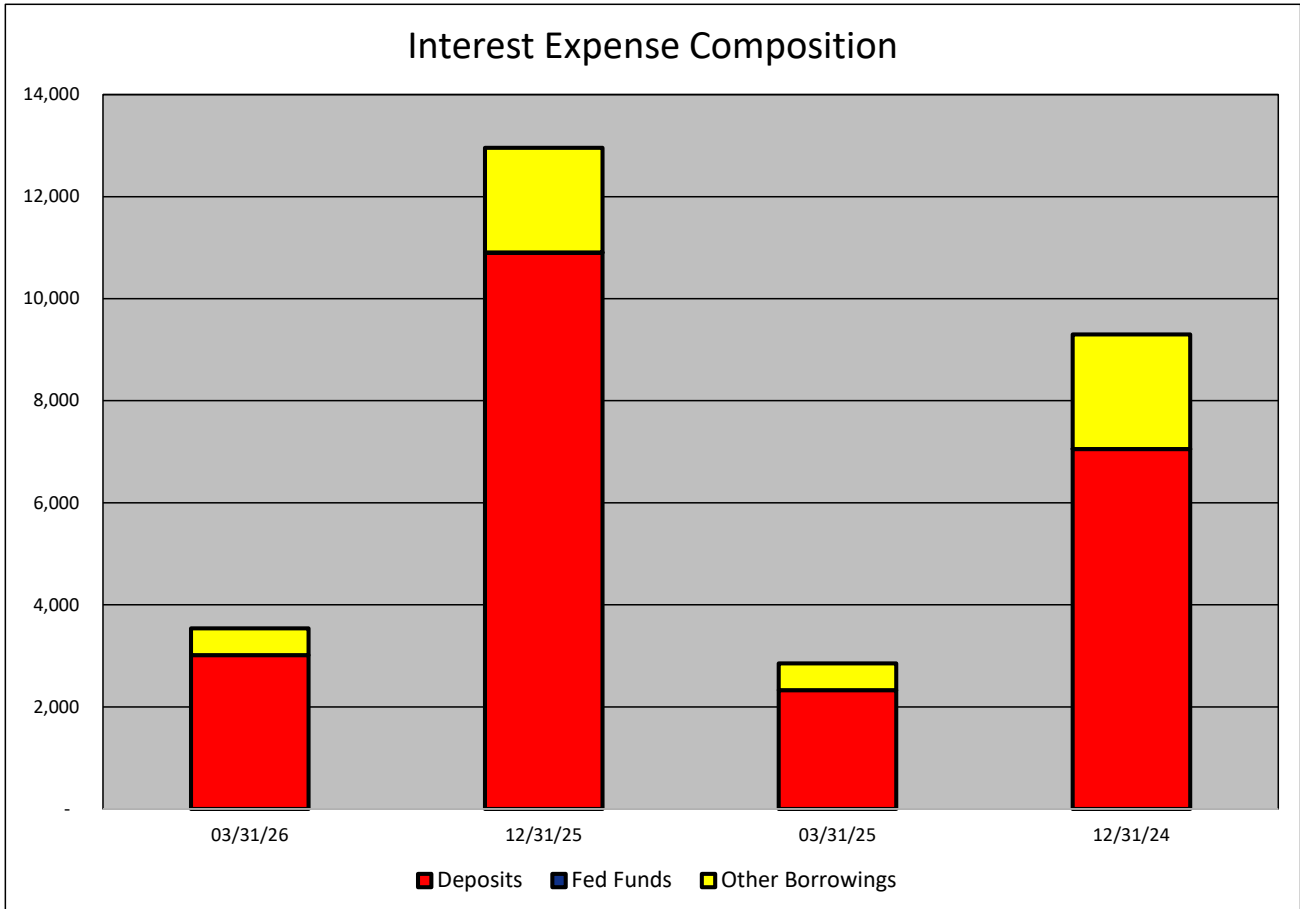
INTEREST INCOME COMPOSITION- Anchor Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	6,766	23,792	5,517	18,564	1,249	22.64
Securities	695	1,923	261	510	434	166.28
Fed Funds	-	-	-	-	-	NA
Other	475	2,766	607	2,125	(132)	(21.75)
Total Int Income	7,936	28,481	6,385	21,199	1,551	24.29



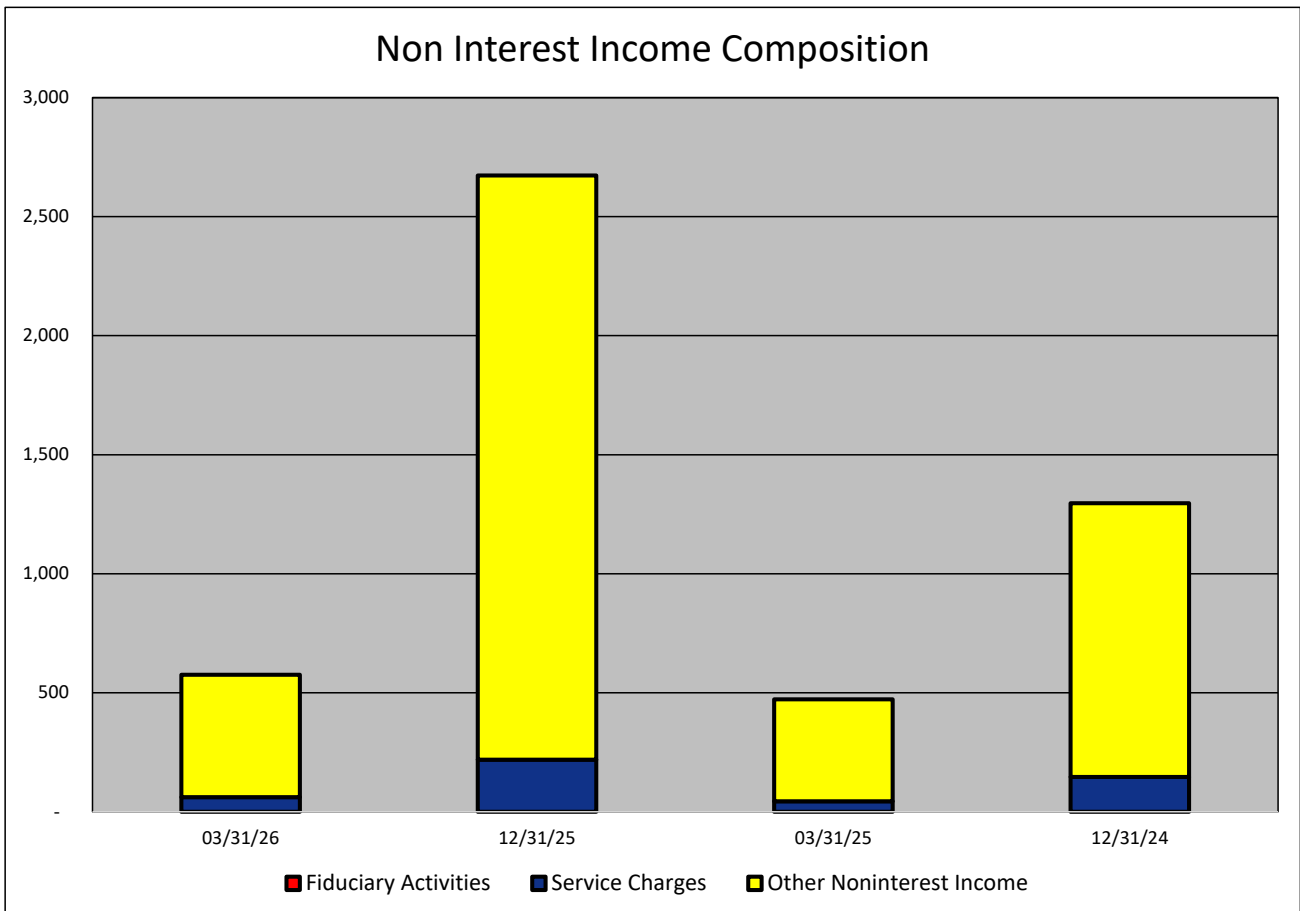
INTEREST EXPENSE COMPOSITION- Anchor Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	3,016	10,902	2,328	7,053	688	29.55
Fed Funds	-	3	-	1	-	NA
Other Borrowings	525	2,053	523	2,243	2	0.38
Total Int Expense	3,541	12,958	2,851	9,297	690	24.20



NONINTEREST INCOME COMPOSITION- Anchor Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	61	219	44	146	17	38.64
Other Noninterest Income	515	2,454	428	1,150	87	20.33
Total Nonint. Income	576	2,673	472	1,296	104	22.03

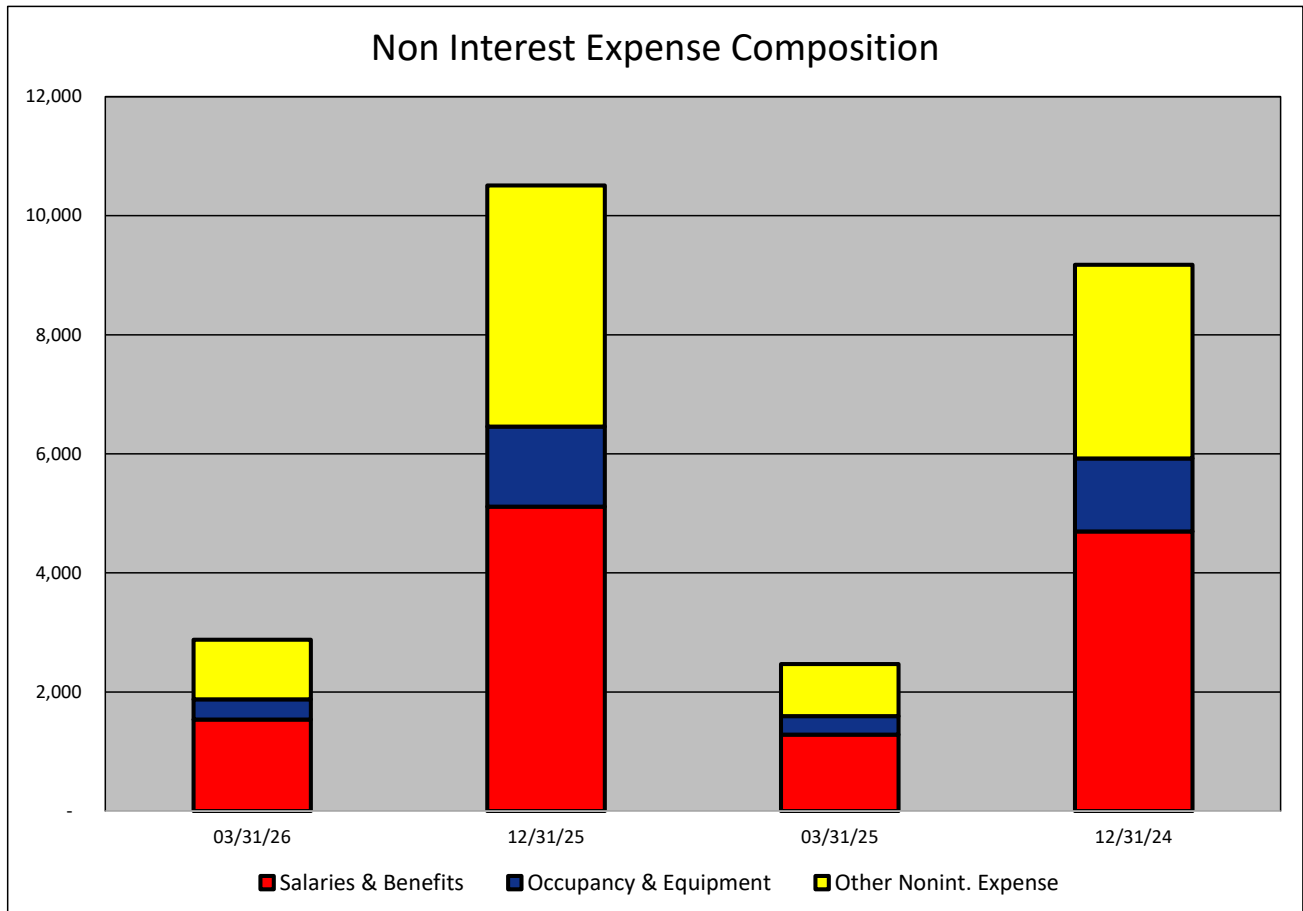


NONINTEREST EXPENSE COMPOSITION- Anchor Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	1,536	5,113	1,286	4,695	250	19.44
Occupancy & Equipment	340	1,346	308	1,229	32	10.39
Other Nonint. Expense	1,003	4,048	876	3,254	127	14.50
Total Nonint. Expense	2,879	10,507	2,470	9,178	409	16.56



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Evermore Bank	314,438	215,213	46.11
Seacoast National Bank	21,134,120	15,723,411	34.41
Optimumbank	1,268,490	977,176	29.81
Natbank, National Association	291,932	231,481	26.11
Anchor Bank	606,938	500,445	21.28
Cypress Bank & Trust	221,102	185,325	19.31
Locality Bank	357,989	303,213	18.07
Desjardins Bank, National Association	340,637	335,576	1.51
Paradise Bank	444,871	446,912	(0.46)
Community Bank Of The South	252,467	267,404	(5.59)
Bank Of Belle Glade	155,890	169,808	(8.20)

Select Peer Average	2,308,079	1,759,633	16.58
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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	
Cypress Bank & Trust	161,065	108,305	48.71
Evermore Bank	249,306	175,299	42.22
Optimumbank	1,089,593	799,503	36.28
Anchor Bank	450,136	360,996	24.69
Locality Bank	292,281	235,845	23.93
Seacoast National Bank	12,659,619	10,459,037	21.04
Natbank, National Association	216,396	193,748	11.69
Bank Of Belle Glade	68,371	61,533	11.11
Community Bank Of The South	75,297	73,707	2.16
Desjardins Bank, National Association	265,512	270,417	(1.81)
Paradise Bank	301,852	324,569	(7.00)

Select Peer Average	1,439,039	1,187,542	19.37
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

CAPITAL RATIOS
For the three months ended March 31, 2026

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Natbank, National Association	29.34	29.19	63.45	64.71	63.45
Desjardins Bank, National Association	19.50	19.82	0.00	0.00	0.00
Evermore Bank	13.10	13.50	16.49	17.65	16.49
Locality Bank	13.45	13.16	0.00	0.00	0.00
Cypress Bank & Trust	12.59	12.62	0.00	0.00	0.00
Optimumbank	9.91	10.74	0.00	0.00	0.00
Seacoast National Bank	14.35	9.87	13.87	15.12	13.87
Bank Of Belle Glade	8.47	9.85	0.00	0.00	0.00
Community Bank Of The South	7.88	9.26	22.67	23.73	22.67
Anchor Bank	8.80	9.06	0.00	0.00	0.00
Paradise Bank	6.47	8.11	12.12	13.11	12.12

Select Peer Average	13.08	13.20	11.69	12.21	11.69
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2026

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	106.57	74.13	1.53
Optimumbank	99.59	85.90	2.39
Locality Bank	99.39	81.65	4.31
Desjardins Bank, National Association	97.48	77.95	5.91
Anchor Bank	94.36	74.17	13.18
Evermore Bank	92.13	79.29	4.24
Cypress Bank & Trust	86.95	72.85	13.05
Seacoast National Bank	76.05	59.90	26.78
Paradise Bank	73.08	67.85	9.65
Bank Of Belle Glade	48.22	43.86	21.18
Community Bank Of The South	32.89	29.82	29.96

Select Peer Average	82.43	67.94	12.02
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the three months ended March 31, 2026

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	451,819	1.93	28.70
Optimumbank	1,214,561	1.67	16.45
Desjardins Bank, National Association	335,203	1.43	7.29
Cypress Bank & Trust	219,121	1.27	10.16
Bank Of Belle Glade	155,457	1.06	12.67
Anchor Bank	595,402	1.06	12.57
Community Bank Of The South	254,757	0.77	9.34
Seacoast National Bank	20,970,413	0.62	4.25
Evermore Bank	305,500	0.47	3.54
Natbank, National Association	294,426	0.41	1.41
Locality Bank	352,537	0.10	0.70

Select Peer Average	2,286,291	0.98	9.73
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the three months ended March 31, 2026

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.59	1.87	49.83	11.97
Anchor Bank	0.39	1.55	57.88	11.67
Seacoast National Bank	0.48	1.82	59.16	11.00
Bank Of Belle Glade	0.21	1.89	59.59	9.17
Community Bank Of The South	0.16	1.62	59.91	12.02
Paradise Bank	0.60	2.37	60.60	8.72
Desjardins Bank, National Association	0.89	2.65	64.88	6.55
Evermore Bank	0.12	2.16	67.08	10.48
Cypress Bank & Trust	5.32	1.72	78.92	4.02
Locality Bank	0.33	3.12	82.78	9.68
Natbank, National Association	0.03	3.37	84.34	6.63

Select Peer Average	0.83	2.19	65.91	9.27
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2026

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Cypress Bank & Trust	1.08	0.00	0.00	0.00
Evermore Bank	1.12	0.00	0.00	0.00
Bank Of Belle Glade	0.66	0.00	0.00	0.00
Community Bank Of The South	1.30	0.00	0.00	0.00
Desjardins Bank, National Association	1.07	0.05	0.04	0.18
Paradise Bank	1.00	0.09	0.06	0.87
Natbank, National Association	0.76	0.14	0.10	0.34
Anchor Bank	0.74	0.15	0.11	1.19
Optimumbank	1.02	0.20	0.17	1.11
Seacoast National Bank	1.39	0.75	0.47	4.58
Locality Bank	1.74	1.74	1.42	9.11

Select Peer Average	1.08	0.28	0.22	1.58
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2026

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Anchor Bank	1.62	7.56	0.00	1.73	11.45
Bank Of Belle Glade	1.55	32.55	0.00	4.91	16.28
Optimumbank	1.19	9.85	0.00	0.26	2.13
Cypress Bank & Trust	1.18	7.85	0.00	12.82	0.00
Seacoast National Bank	1.00	2.62	0.21	2.73	23.99
Natbank, National Association	0.95	21.60	0.00	0.00	1.53
Locality Bank	0.68	12.21	0.00	0.00	4.31
Community Bank Of The South	0.61	36.26	0.00	0.00	29.96
Paradise Bank	0.59	13.49	0.00	0.00	9.65
Desjardins Bank, National Association	0.43	14.83	0.00	5.91	0.00
Evermore Bank	0.43	15.60	0.00	0.00	4.24

Select Peer Average	0.93	15.86	0.02	2.58	9.41
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2026

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Optimumbank	85.02	0.38	0.00	0.00
Locality Bank	80.23	0.53	0.00	0.07
Evermore Bank	77.77	0.59	0.00	0.00
Desjardins Bank, National Association	77.11	0.43	0.00	0.00
Anchor Bank	73.62	2.05	0.00	0.00
Natbank, National Association	73.57	0.72	0.00	0.00
Cypress Bank & Trust	72.06	2.65	0.00	0.03
Paradise Bank	67.18	6.30	0.00	0.27
Seacoast National Bank	58.98	1.01	0.02	5.78
Bank Of Belle Glade	43.57	0.40	0.00	0.00
Community Bank Of The South	29.44	0.95	0.00	0.00

Select Peer Average	67.14	1.46	0.00	0.56
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the three months ended March 31, 2026

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	76.36	23.64	100.00	0.00	0.00
Natbank, National Association	54.31	45.69	100.00	0.00	0.00
Bank Of Belle Glade	40.09	59.91	100.00	0.00	0.00
Paradise Bank	35.00	65.00	100.00	0.00	0.00
Cypress Bank & Trust	30.45	68.16	98.61	1.39	0.00
Optimumbank	26.99	69.48	96.47	0.00	3.53
Anchor Bank	25.74	60.98	86.73	0.00	13.27
Community Bank Of The South	24.37	75.63	100.00	0.00	0.00
Seacoast National Bank	23.38	69.59	92.97	2.70	4.33
Locality Bank	13.91	81.55	95.46	0.00	4.54
Evermore Bank	6.43	93.57	100.00	0.00	0.00

Select Peer Average	32.46	64.84	97.29	0.37	2.33
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2026

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Desjardins Bank, National Association	5.19	0.57	4.71	97.12
Paradise Bank	6.45	1.78	4.70	91.45
Optimumbank	6.49	2.35	4.40	98.76
Natbank, National Association	5.00	1.37	4.05	98.84
Locality Bank	6.37	2.87	3.88	98.85
Cypress Bank & Trust	5.77	2.15	3.83	93.88
Seacoast National Bank	5.30	1.66	3.75	90.19
Bank Of Belle Glade	4.27	0.94	3.38	97.85
Evermore Bank	6.47	3.65	3.31	99.09
Anchor Bank	5.55	2.62	3.07	96.12
Community Bank Of The South	4.25	1.42	2.91	96.17

Select Peer Average	5.56	1.94	3.79	96.21
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