

Desjardins Bank, National Association

Hallandale, FL

Established

2/28/1992

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 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 |

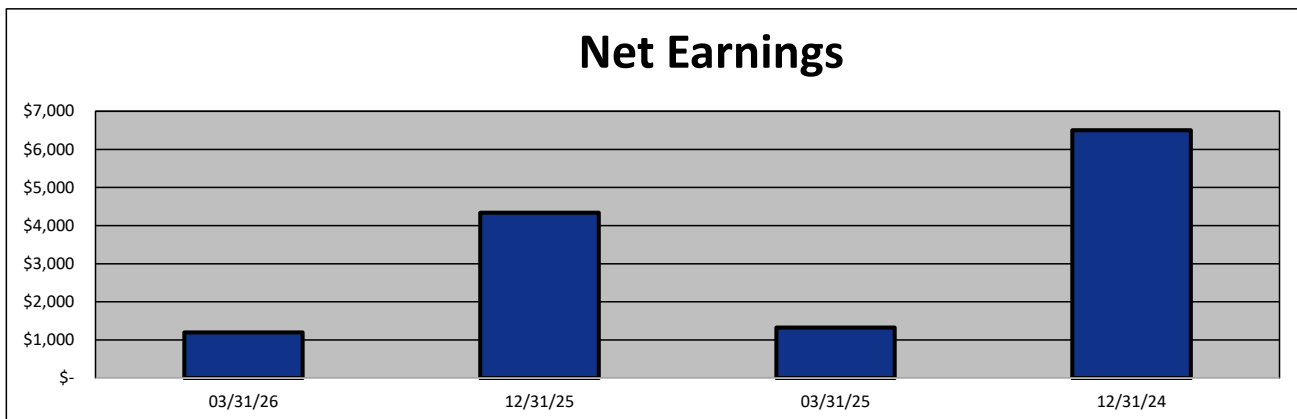
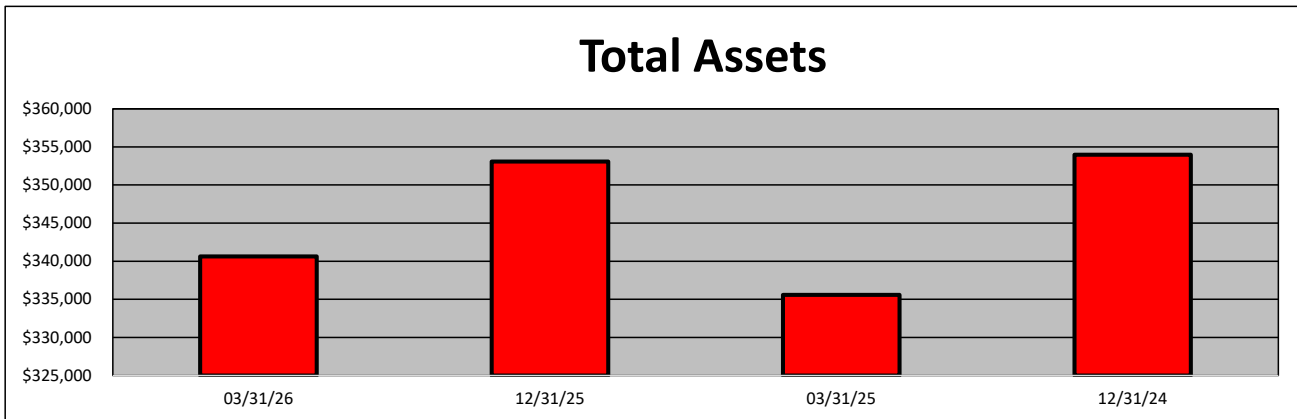
**EXECUTIVE SUMMARY - Desjardins Bank, National Association
(Percentage)**

| Period Ending | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | State Avg. | Peer Avg. |
|------------------------------------|-----------------|-----------------|-----------------|-----------------|-------------------|------------------|
| CAPITAL RATIOS | | | | | | |
| Equity/Assets | 19.50 | 18.47 | 18.54 | 17.20 | 10.49 | 13.08 |
| Leverage Ratio | 19.82 | 19.50 | 18.35 | 17.91 | 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 | 97.48 | 95.06 | 110.06 | 97.67 | 75.38 | 82.43 |
| Loans/Assets | 77.95 | 76.93 | 80.58 | 76.33 | 63.61 | 67.94 |
| Securities/Assets | 5.91 | 5.80 | 6.51 | 6.30 | 17.71 | 12.02 |
| PROFITABILITY: | | | | | | |
| Return on Avg Assets | 1.43 | 1.29 | 1.56 | 1.93 | 0.81 | 0.98 |
| Return on Avg Equity | 7.29 | 6.86 | 8.60 | 11.28 | 9.54 | 9.73 |
| Nonint Income/Avg Assets | 0.89 | 0.83 | 0.98 | 0.86 | 0.74 | 0.83 |
| Net Overhead Ratio | 2.65 | 2.71 | 2.29 | 2.01 | 2.34 | 2.19 |
| Efficiency Ratio | 64.88 | 67.46 | 60.92 | 55.09 | 71.79 | 65.91 |
| Assets (per million) per Employee | 6.55 | 7.36 | 7.14 | 7.22 | 10.70 | 9.27 |
| ASSET QUALITY: | | | | | | |
| Allowance/Loans | 1.07 | 1.04 | 1.02 | 1.02 | 1.31 | 1.08 |
| Nonperforming Loans/Total Loans | 0.05 | 0.70 | 0.03 | 0.03 | 0.51 | 0.28 |
| Nonperforming Assets/Total Assets | 0.04 | 0.53 | 0.03 | 0.02 | 0.35 | 0.22 |
| Adjusted Texas Ratio | 0.18 | 2.78 | 0.13 | 0.14 | 3.02 | 1.58 |
| YIELDS & COSTS: | | | | | | |
| Yield on earning assets | 5.19 | 5.19 | 5.21 | 5.14 | 5.45 | 5.56 |
| Cost of funds | 0.57 | 0.76 | 0.83 | 0.81 | 1.92 | 1.94 |
| Net interest margin | 4.71 | 4.54 | 4.50 | 4.45 | 3.31 | 3.79 |
| Avg Earning Assets/Avg Assets | 97.12 | 97.32 | 97.42 | 97.74 | 95.53 | 96.21 |

SELECTED FINANCIAL DATA - Desjardins Bank, National Association
(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 | 340,637 | 353,090 | 335,576 | 353,967 | 5,061 | 1.51 |
| Cash and Equivalents | 51,954 | 57,549 | 39,727 | 58,890 | 12,227 | 30.78 |
| Securities | 20,116 | 20,471 | 21,843 | 22,288 | (1,727) | (7.91) |
| Loans, net | 265,512 | 271,641 | 270,417 | 270,197 | (4,905) | (1.81) |
| Deposit Accounts | 272,370 | 285,757 | 245,701 | 276,645 | 26,669 | 10.85 |
| Fed Funds & Repos | - | - | - | - | - | NA |
| Total Equity | 66,431 | 65,231 | 62,216 | 60,892 | 4,215 | 6.77 |

| Period Ending | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | \$ Change 12 MTHS | % Change 12 MTHS |
|----------------------------|-----------------|-----------------|-----------------|-----------------|------------------------------|-----------------------------|
| Net Earnings | 1,200 | 4,339 | 1,323 | 6,501 | (123) | (9.30) |
| Interest Income | 4,226 | 16,985 | 4,304 | 16,961 | (78) | (1.81) |
| Interest Expense | 394 | 2,136 | 587 | 2,282 | (193) | (32.88) |
| Net Interest Income | 3,832 | 14,849 | 3,717 | 14,679 | 115 | 3.09 |
| Credit Loss Expense | - | 64 | 4 | 83 | (4) | (100.00) |
| Noninterest income | 747 | 2,799 | 833 | 2,888 | (86) | (10.32) |
| Gain on Sale of Securities | - | - | - | - | - | NA |
| Noninterest Expense | 2,971 | 11,905 | 2,772 | 9,677 | 199 | 7.18 |
| Net Operating Income | 1,608 | 5,679 | 1,774 | 7,807 | (166) | (9.36) |
| Income Taxes | 408 | 1,340 | 451 | 1,306 | (43) | (9.53) |

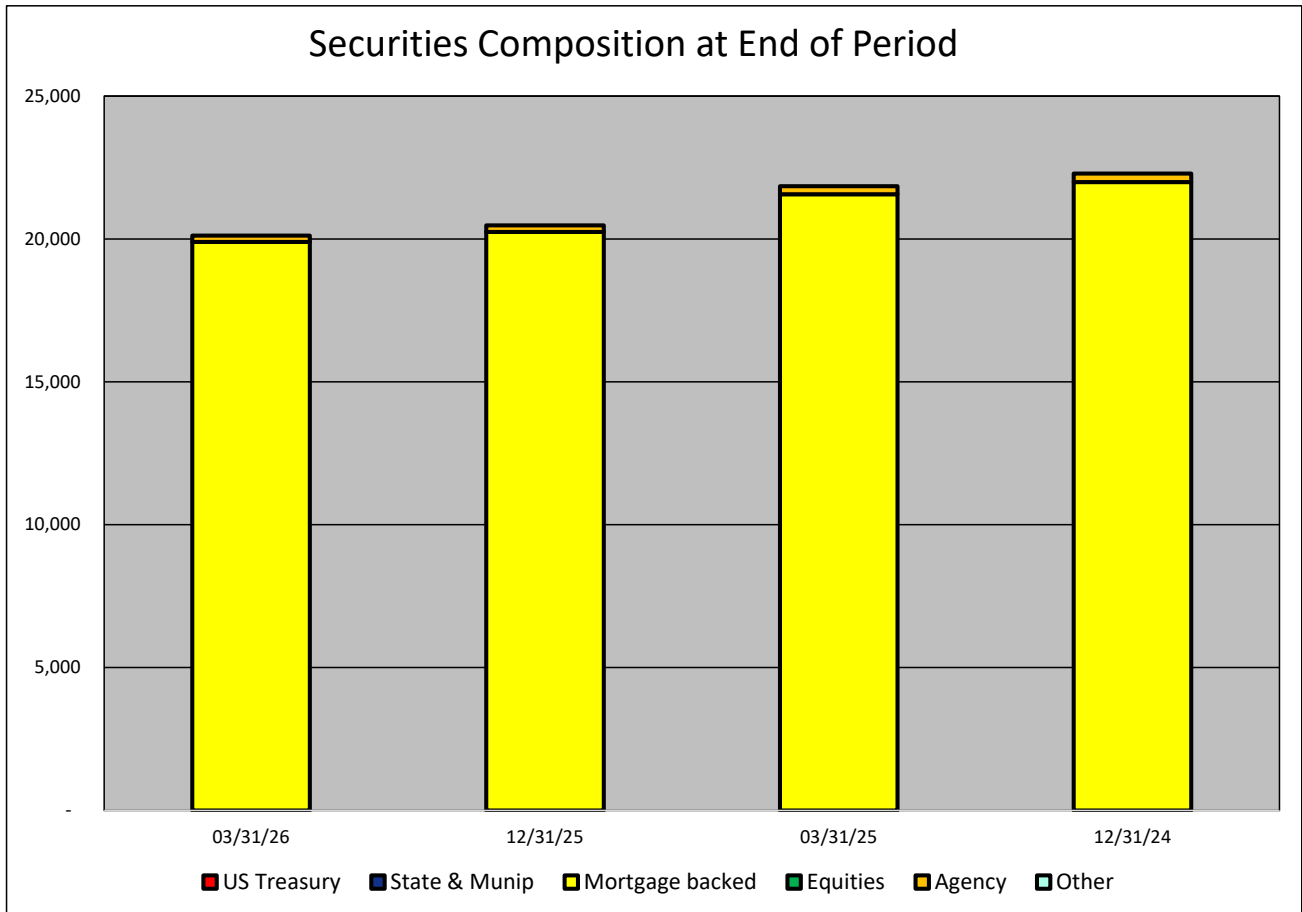


SECURITIES COMPOSITION - Desjardins Bank, National Association
(Dollars in Thousands)

| As of: | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

SECURITIES CATEGORY:

| | | | | | | |
|-------------------------|---------------|---------------|---------------|---------------|----------------|---------------|
| US Treasury | - | - | - | - | - | NA |
| State & Munip | - | - | - | - | - | NA |
| Mortgage backed | 19,894 | 20,247 | 21,569 | 21,987 | (1,675) | (7.77) |
| Equities | - | - | - | - | - | NA |
| Agency | 222 | 224 | 274 | 301 | (52) | (18.98) |
| Other | - | - | - | - | - | NA |
| Total Securities | 20,116 | 20,471 | 21,843 | 22,288 | (1,727) | (7.91) |

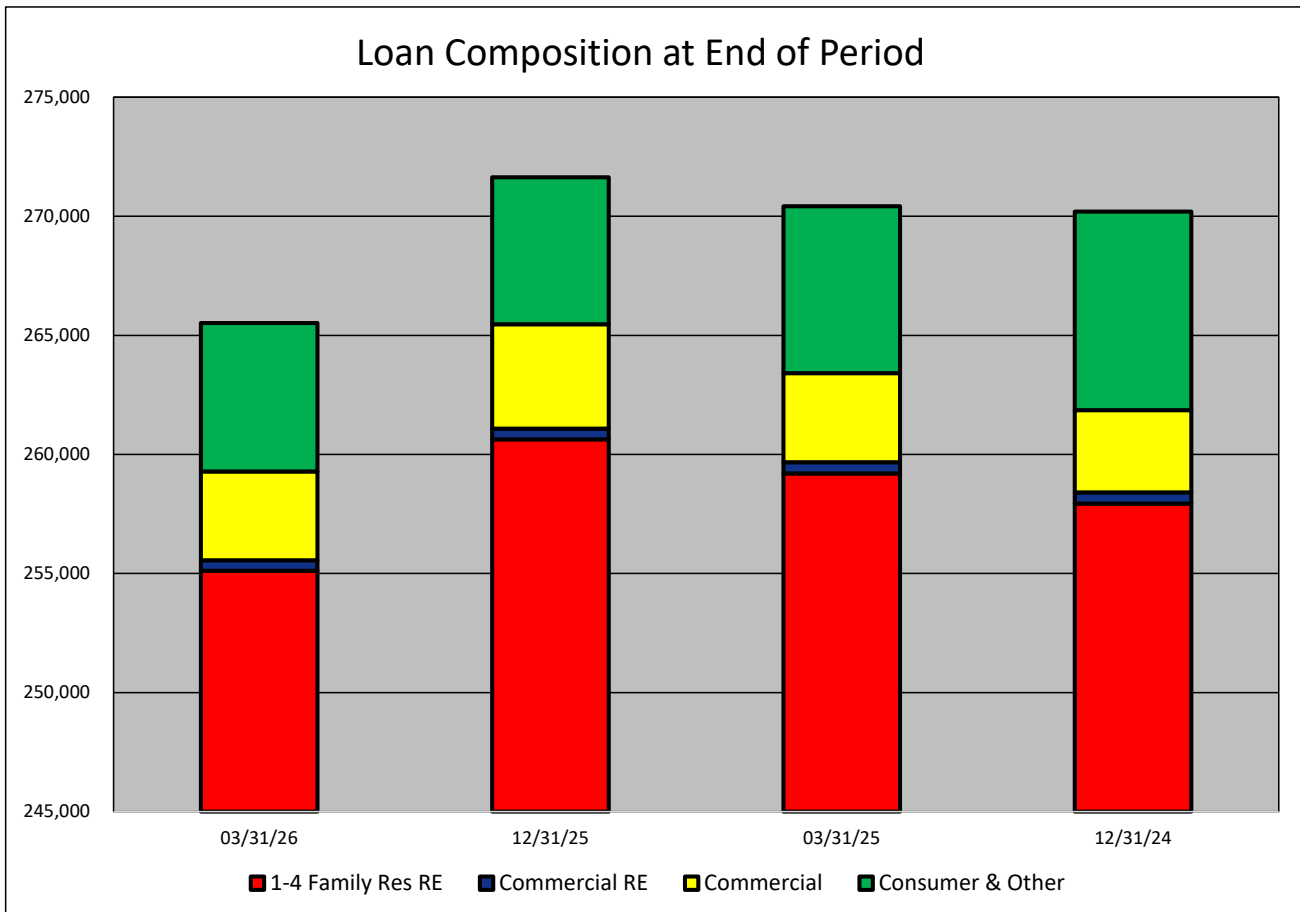


LOAN PORTFOLIO COMPOSITION - Desjardins Bank, National Association
(Dollars in Thousands)

| 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 | 255,116 | 260,637 | 259,205 | 257,932 | (4,089) | (1.58) |
| Commercial RE | 435 | 444 | 468 | 476 | (33) | (7.05) |
| Commercial | 3,729 | 4,388 | 3,743 | 3,451 | (14) | (0.37) |
| Consumer & Other | 6,232 | 6,172 | 7,001 | 8,338 | (769) | (10.98) |
| Loans, Net | 265,512 | 271,641 | 270,417 | 270,197 | (4,905) | (1.81) |



LOAN PORTFOLIO QUALITY - Desjardins Bank, National Association
(Dollars in Thousands)

| As of: | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

ALLOWANCE FOR CREDIT LOSSES (LOANS):

| | | | | | | |
|------------------------------|-------|-------|-------|-------|-----|----------|
| Beginning Balance | 2,831 | 2,767 | 2,767 | 2,684 | 64 | 2.31 |
| Total Recoveries | - | - | - | - | - | NA |
| Total Charge-offs | - | - | - | - | - | NA |
| Credit Loss Expense | - | 64 | 4 | 83 | (4) | (100.00) |
| Writedown Transfer Loans HFS | - | - | - | - | - | NA |
| Adjustments | - | - | - | - | - | NA |
| Ending Balance | 2,831 | 2,831 | 2,771 | 2,767 | 60 | 2.17 |

NON-PERFORMING ASSETS:

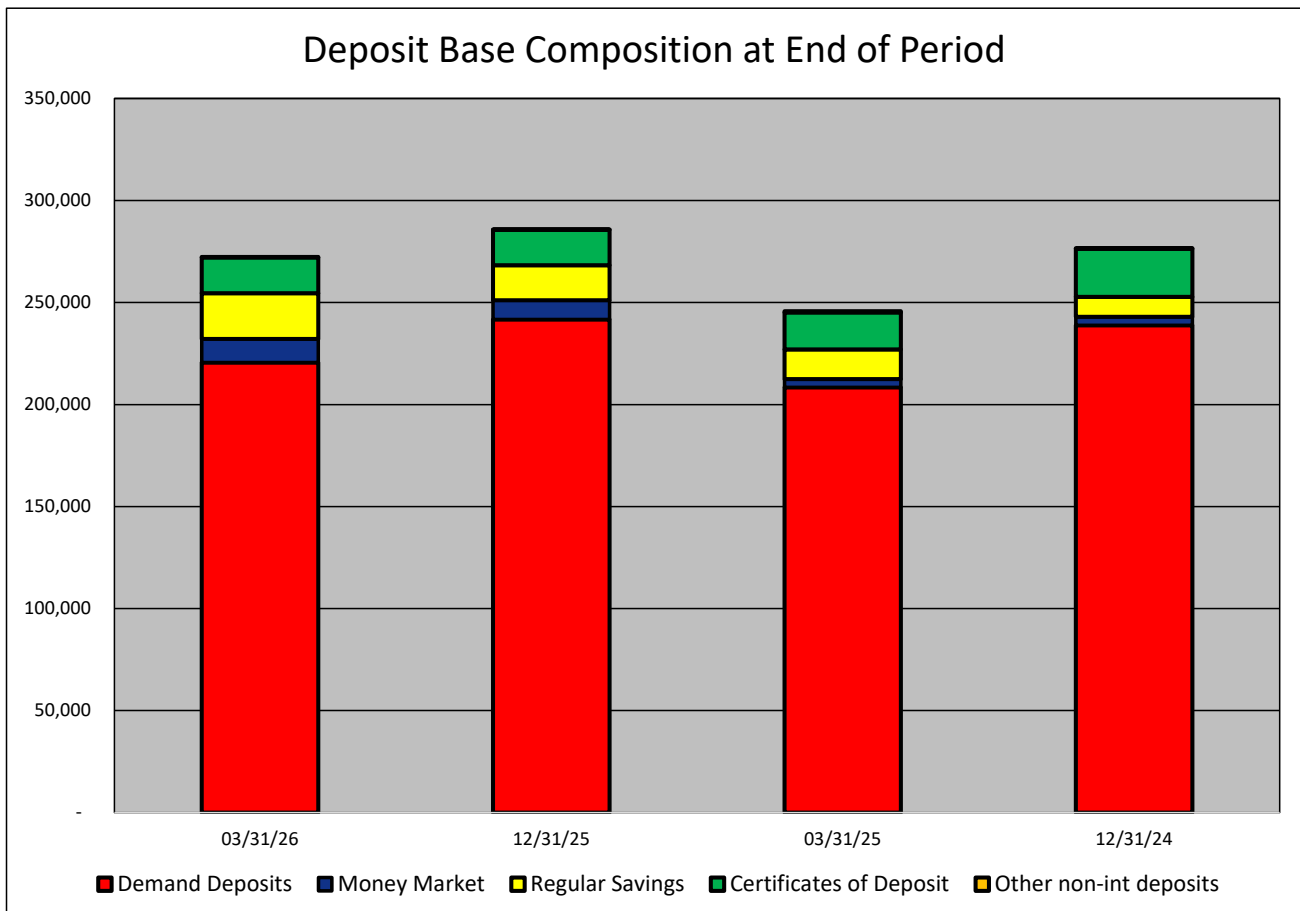
| | | | | | | |
|-------------------------|-----|-------|----|----|----|-------|
| Total-90+ Days Past Due | - | - | - | - | - | NA |
| Total-Nonaccrual | 122 | 1,889 | 85 | 87 | 37 | 43.53 |
| Foreclosed Real Estate | - | - | - | - | - | NA |
| Total Non-perf Assets | 122 | 1,889 | 85 | 87 | 37 | 43.53 |

DEPOSIT BASE COMPOSITION - Desjardins Bank, National Association
(Dollars in Thousands)

| As of: | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

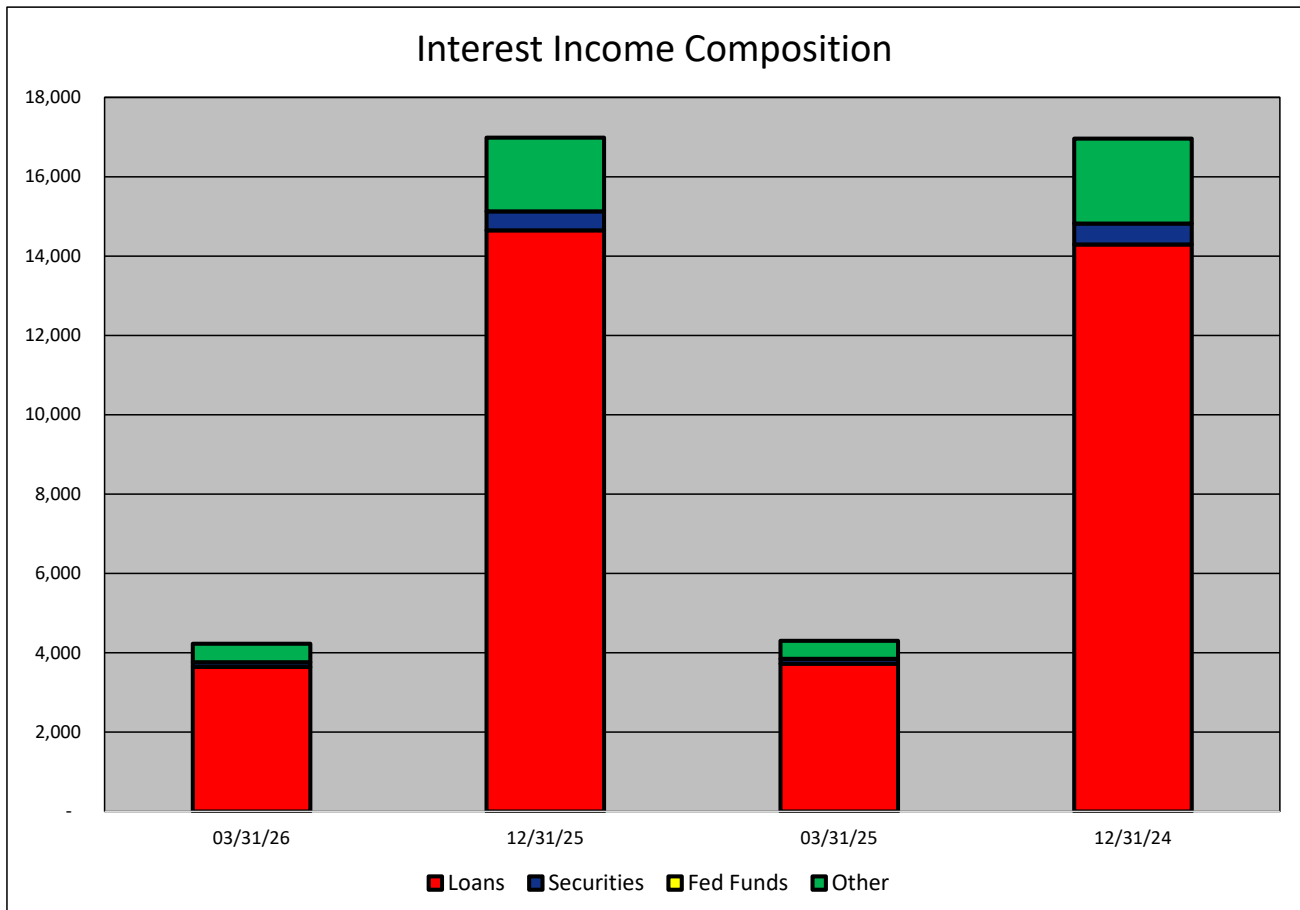
DEPOSIT BASE CATEGORY:

| | | | | | | |
|-------------------------|----------------|----------------|----------------|----------------|---------------|--------------|
| Demand Deposits | 220,580 | 241,686 | 208,420 | 238,782 | 12,160 | 5.83 |
| Money Market | 11,548 | 9,378 | 4,051 | 4,185 | 7,497 | 185.07 |
| Regular Savings | 22,417 | 17,194 | 14,577 | 9,846 | 7,840 | 53.78 |
| Certificates of Deposit | 17,521 | 17,419 | 18,087 | 23,535 | (566) | (3.13) |
| Other non-int deposits | 304 | 80 | 566 | 297 | (262) | (46.29) |
| Total Deposits | 272,370 | 285,757 | 245,701 | 276,645 | 26,669 | 10.85 |



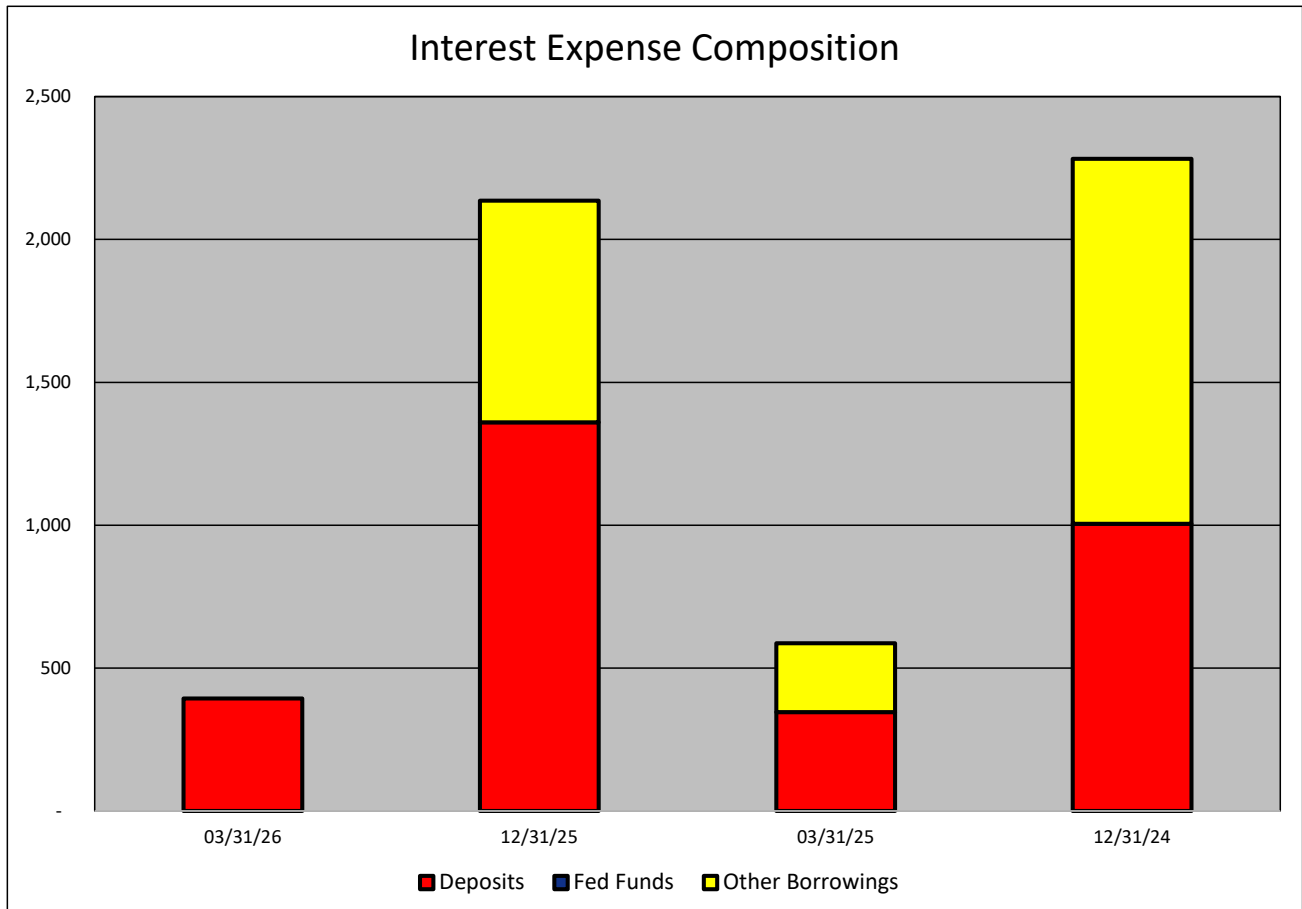
INTEREST INCOME COMPOSITION- Desjardins Bank, National Association
(Dollars in Thousands)

| As of: | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | \$ Change 12 MTHS | % Change 12 MTHS |
|---------------------------------|--------------|---------------|--------------|---------------|----------------------|---------------------|
| INTEREST INCOME CATEGORY | | | | | | |
| Loans | 3,648 | 14,650 | 3,725 | 14,294 | (77) | (2.07) |
| Securities | 113 | 475 | 123 | 526 | (10) | (8.13) |
| Fed Funds | - | - | - | - | - | NA |
| Other | 465 | 1,860 | 456 | 2,141 | 9 | 1.97 |
| Total Int Income | 4,226 | 16,985 | 4,304 | 16,961 | (78) | (1.81) |



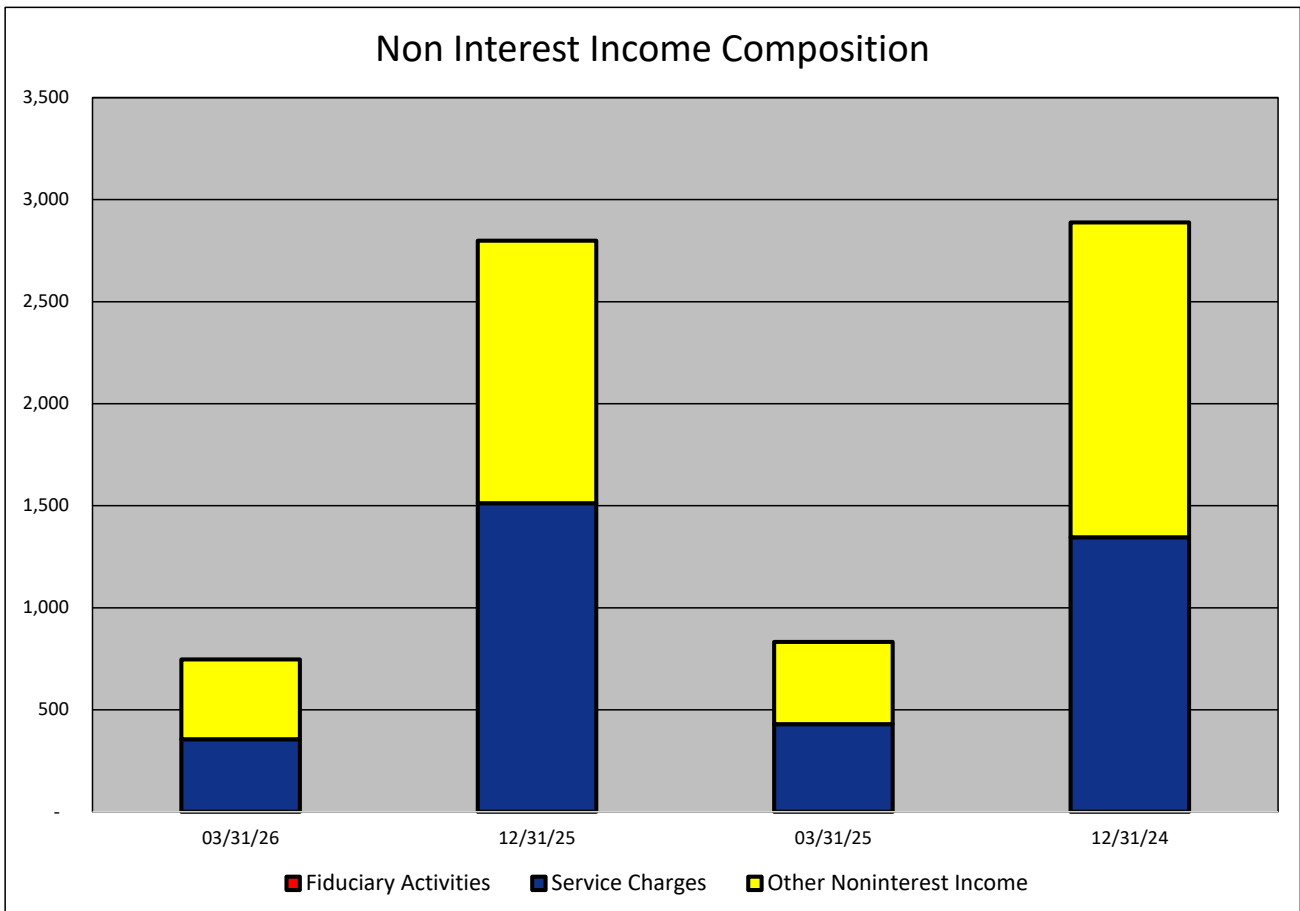
INTEREST EXPENSE COMPOSITION- Desjardins Bank, National Association
(Dollars in Thousands)

| As of: | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | \$ Change 12 MTHS | % Change 12 MTHS |
|----------------------------------|------------|--------------|------------|--------------|----------------------|---------------------|
| INTEREST EXPENSE CATEGORY | | | | | | |
| Deposits | 394 | 1,360 | 346 | 1,005 | 48 | 13.87 |
| Fed Funds | - | - | - | - | - | NA |
| Other Borrowings | - | 776 | 241 | 1,277 | (241) | (100.00) |
| Total Int Expense | 394 | 2,136 | 587 | 2,282 | (193) | (32.88) |



NONINTEREST INCOME COMPOSITION- Desjardins Bank, National Association
(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 | 355 | 1,512 | 430 | 1,345 | (75) | (17.44) |
| Other Noninterest Income | 392 | 1,287 | 403 | 1,543 | (11) | (2.73) |
| Total Nonint. Income | 747 | 2,799 | 833 | 2,888 | (86) | (10.32) |

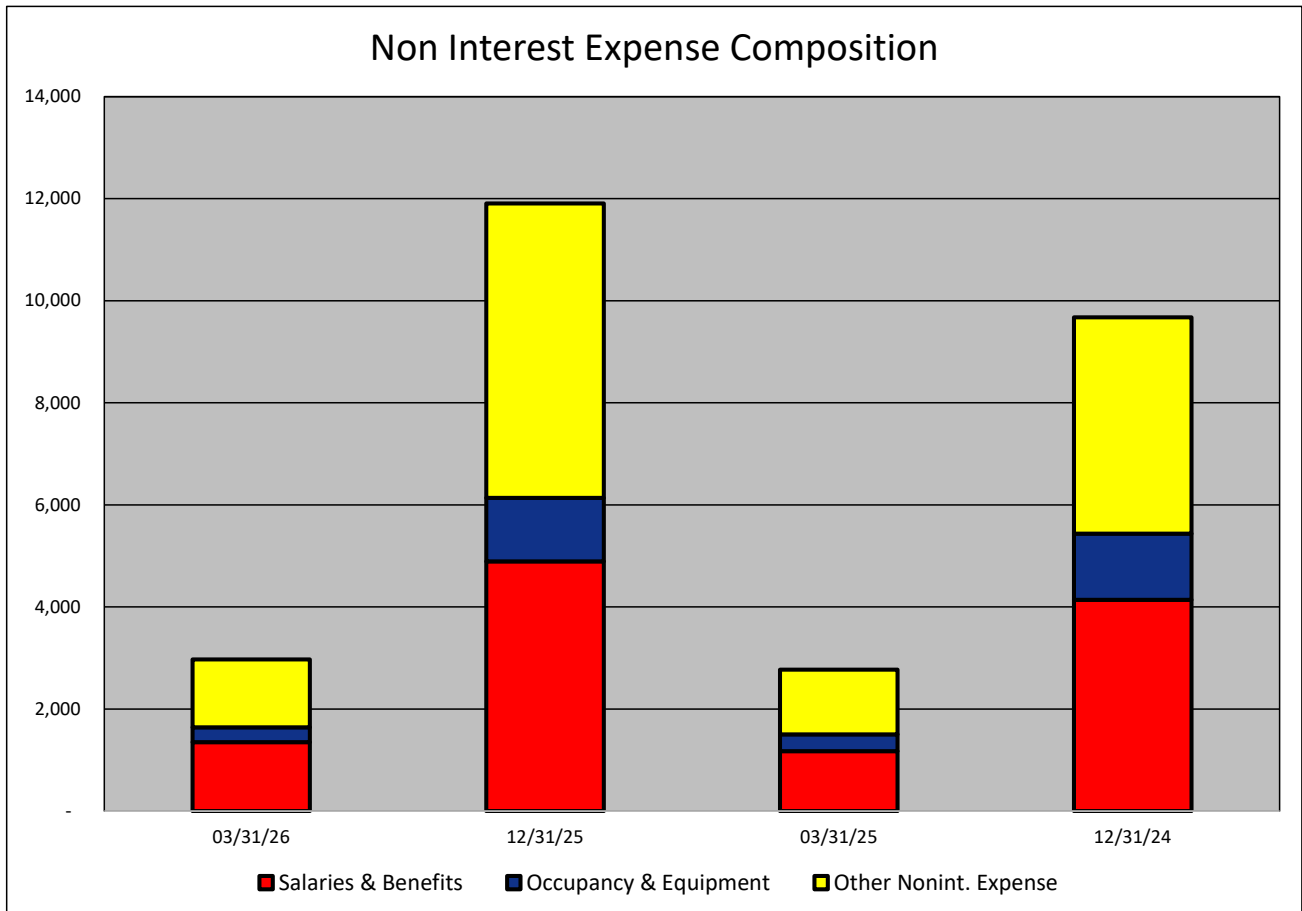


NONINTEREST EXPENSE COMPOSITION- Desjardins Bank, National Association
(Dollars in Thousands)

| As of: | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

NONINTEREST EXPENSE CATEGORY

| | | | | | | |
|------------------------------|--------------|---------------|--------------|--------------|------------|-------------|
| Salaries & Benefits | 1,352 | 4,892 | 1,172 | 4,140 | 180 | 15.36 |
| Occupancy & Equipment | 288 | 1,245 | 331 | 1,296 | (43) | (12.99) |
| Other Nonint. Expense | 1,331 | 5,768 | 1,269 | 4,241 | 62 | 4.89 |
| Total Nonint. Expense | 2,971 | 11,905 | 2,772 | 9,677 | 199 | 7.18 |



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 |
|----------------------------|-----------|-----------|--------------|

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 |
|----------------------------|-----------|-----------|-------|

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 |
|----------------------------|-------|-------|-------|-------|-------|

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 |
|----------------------------|--------------|--------------|--------------|

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 |
|----------------------------|-----------|------|------|

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 |
|----------------------------|------|------|-------|------|

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 |
|----------------------------|------|------|------|------|

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 |
|----------------------------|------|-------|------|------|------|

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 |
|----------------------------|-------|------|------|------|

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 |
|----------------------------|-------|-------|-------|------|------|

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 |
|----------------------------|------|------|------|-------|