

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 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

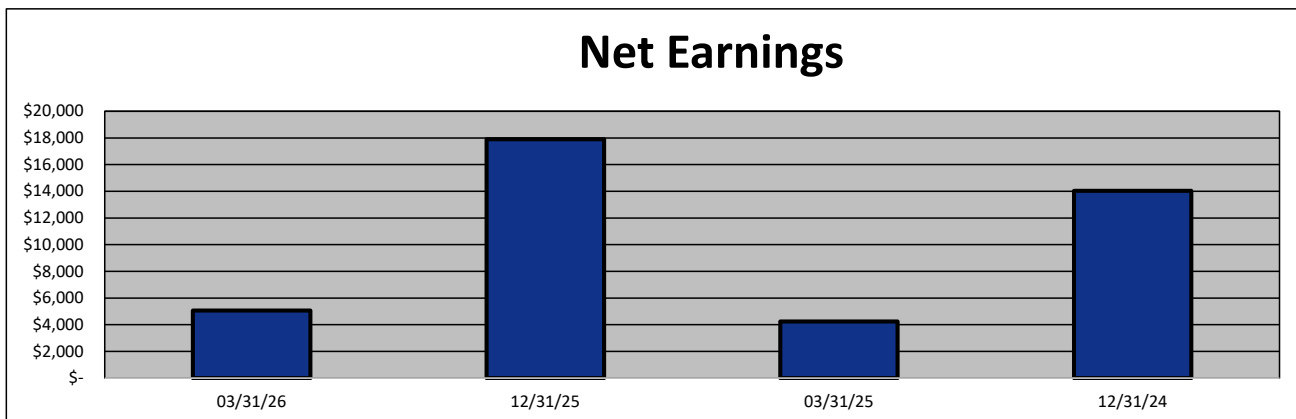
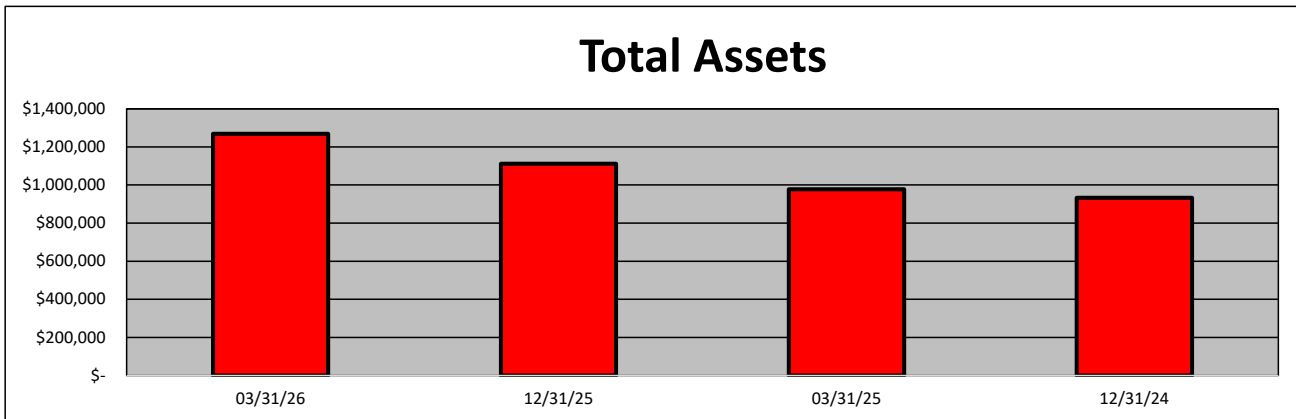
EXECUTIVE SUMMARY - OptimumBank
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.91	10.87	10.96	10.88	10.49	13.08
Leverage Ratio	10.74	11.39	11.71	10.91	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	99.59	102.60	93.61	103.78	75.38	82.43
Loans/Assets	85.90	86.15	81.82	86.16	63.61	67.94
Securities/Assets	2.39	2.56	2.70	2.81	17.71	12.02
PROFITABILITY:						
Return on Avg Assets	1.67	1.76	1.77	1.51	0.81	0.98
Return on Avg Equity	16.45	16.09	16.25	16.23	9.54	9.73
Nonint Income/Avg Assets	0.59	0.66	0.51	0.50	0.74	0.83
Net Overhead Ratio	1.87	1.64	1.63	1.46	2.34	2.19
Efficiency Ratio	49.83	47.48	48.12	46.30	71.79	65.91
Assets (per million) per Employee	11.97	11.34	12.53	12.78	10.70	9.27
ASSET QUALITY:						
Allowance/Loans	1.02	1.07	1.03	1.08	1.31	1.08
Nonperforming Loans/Total Loans	0.20	0.30	0.94	0.77	0.51	0.28
Nonperforming Assets/Total Assets	0.17	0.31	0.77	0.66	0.35	0.22
Adjusted Texas Ratio	1.11	2.15	6.51	5.63	3.02	1.58
YIELDS & COSTS:						
Yield on earning assets	6.49	6.41	6.37	6.55	5.45	5.56
Cost of funds	2.35	2.46	2.64	3.00	1.92	1.94
Net interest margin	4.40	4.24	4.00	3.81	3.31	3.79
Avg Earning Assets/Avg Assets	98.76	98.67	98.24	97.70	95.53	96.21

SELECTED FINANCIAL DATA - OptimumBank
(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	1,268,490	1,111,487	977,176	932,739	291,314	29.81
Cash and Equivalents	140,013	114,557	144,480	94,649	(4,467)	(3.09)
Securities	30,353	28,502	26,431	26,178	3,922	14.84
Loans, net	1,089,593	957,567	799,503	803,644	290,090	36.28
Deposit Accounts	1,094,131	933,325	854,083	774,409	240,048	28.11
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	125,760	120,824	107,105	101,451	18,655	17.42

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	5,070	17,900	4,237	14,032	833	19.66
Interest Income	19,453	64,355	15,008	59,634	4,445	29.62
Interest Expense	6,263	21,768	5,581	24,939	682	12.22
Net Interest Income	13,190	42,587	9,427	34,695	3,763	39.92
Credit Loss Expense	791	1,927	(143)	2,371	934	(653.15)
Noninterest income	1,786	6,690	1,221	4,632	565	46.27
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	7,463	23,399	5,124	18,253	2,339	45.65
Net Operating Income	6,722	23,951	5,667	18,703	1,055	18.62
Income Taxes	1,673	5,942	1,452	4,820	221	15.22

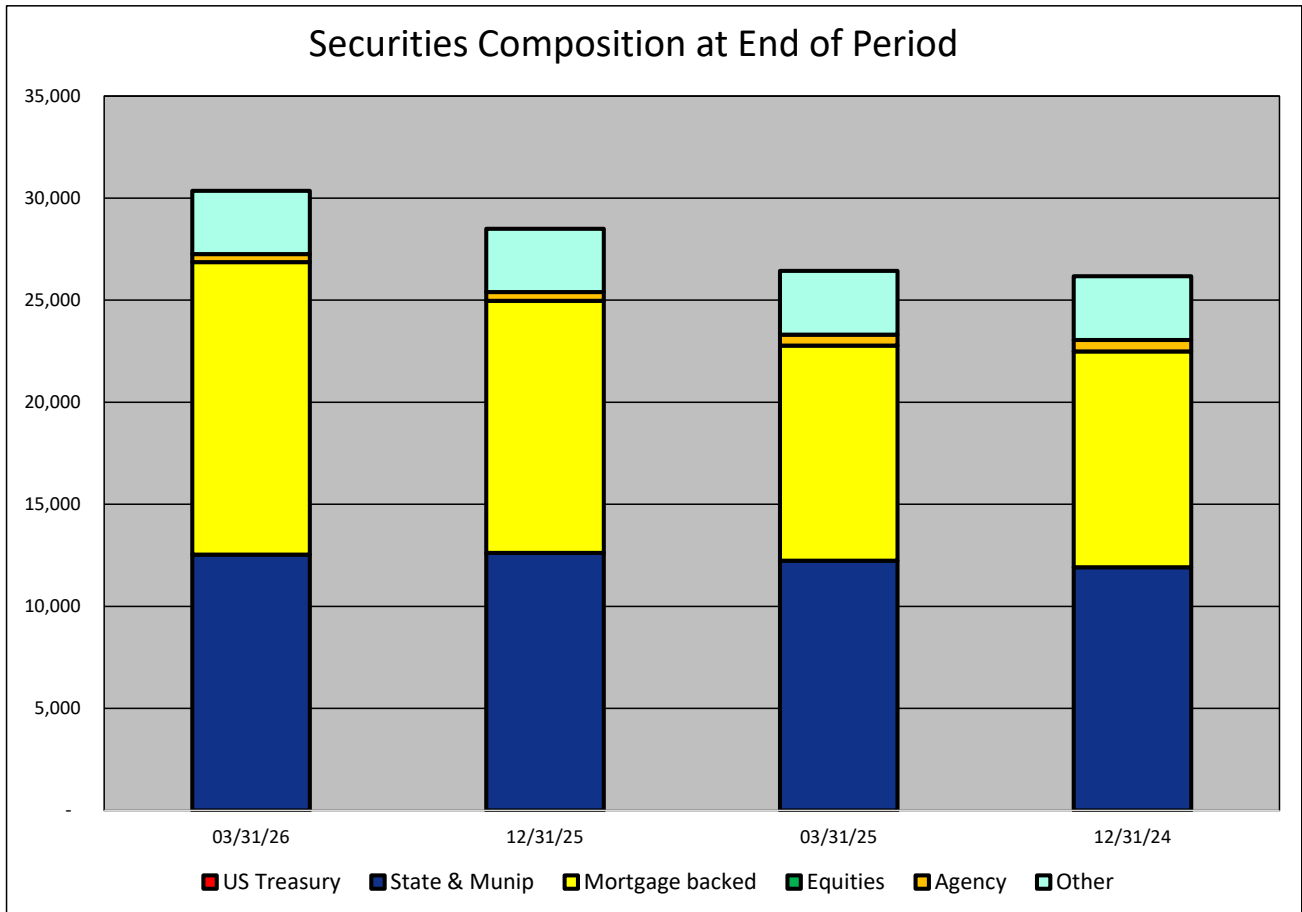


SECURITIES COMPOSITION - OptimumBank
(Dollars in Thousands)

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	-	-	-	-	-	NA
State & Munip	12,541	12,626	12,237	11,915	304	2.48
Mortgage backed	14,320	12,344	10,542	10,571	3,778	35.84
Equities	-	-	-	-	-	NA
Agency	394	429	533	567	(139)	(26.08)
Other	3,098	3,103	3,119	3,125	(21)	(0.67)
Total Securities	30,353	28,502	26,431	26,178	3,922	14.84

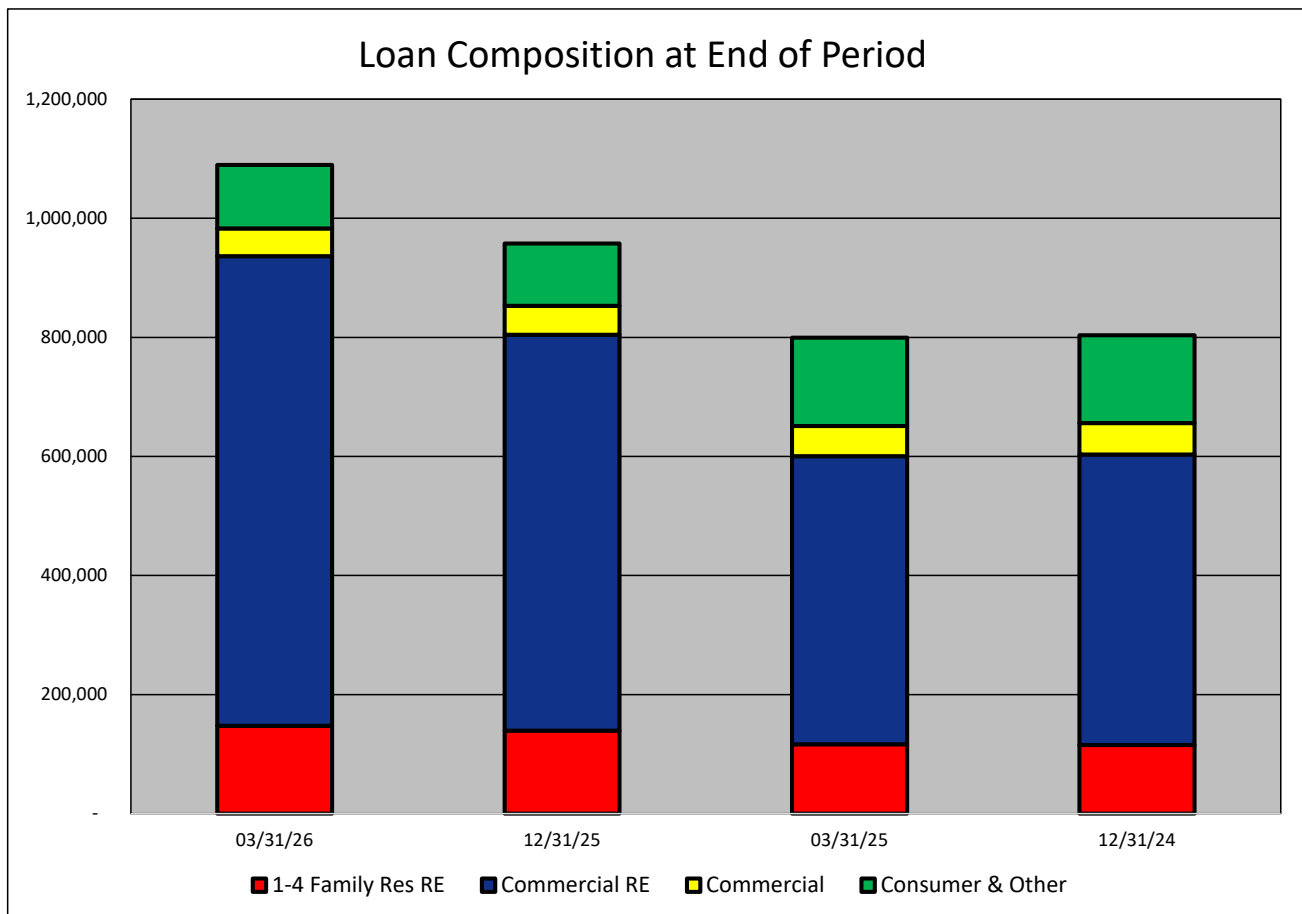


LOAN PORTFOLIO COMPOSITION - OptimumBank
(Dollars in Thousands)

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

1-4 Family Res RE	147,638	139,194	116,614	115,309	31,024	26.60
Commercial RE	788,856	665,096	483,769	487,790	305,087	63.06
Commercial	46,447	48,629	50,585	52,799	(4,138)	(8.18)
Consumer & Other	106,652	104,648	148,535	147,746	(41,883)	(28.20)
Loans, Net	1,089,593	957,567	799,503	803,644	290,090	36.28



LOAN PORTFOLIO QUALITY - OptimumBank
(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	10,273	8,659	8,659	7,683	1,614	18.64
Total Recoveries	41	413	79	382	(38)	(48.10)
Total Charge-offs	44	727	325	1,777	(281)	(86.46)
Credit Loss Expense	791	1,927	(143)	2,371	934	(653.15)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	11,061	10,273	8,270	8,659	2,791	33.75

NON-PERFORMING ASSETS:

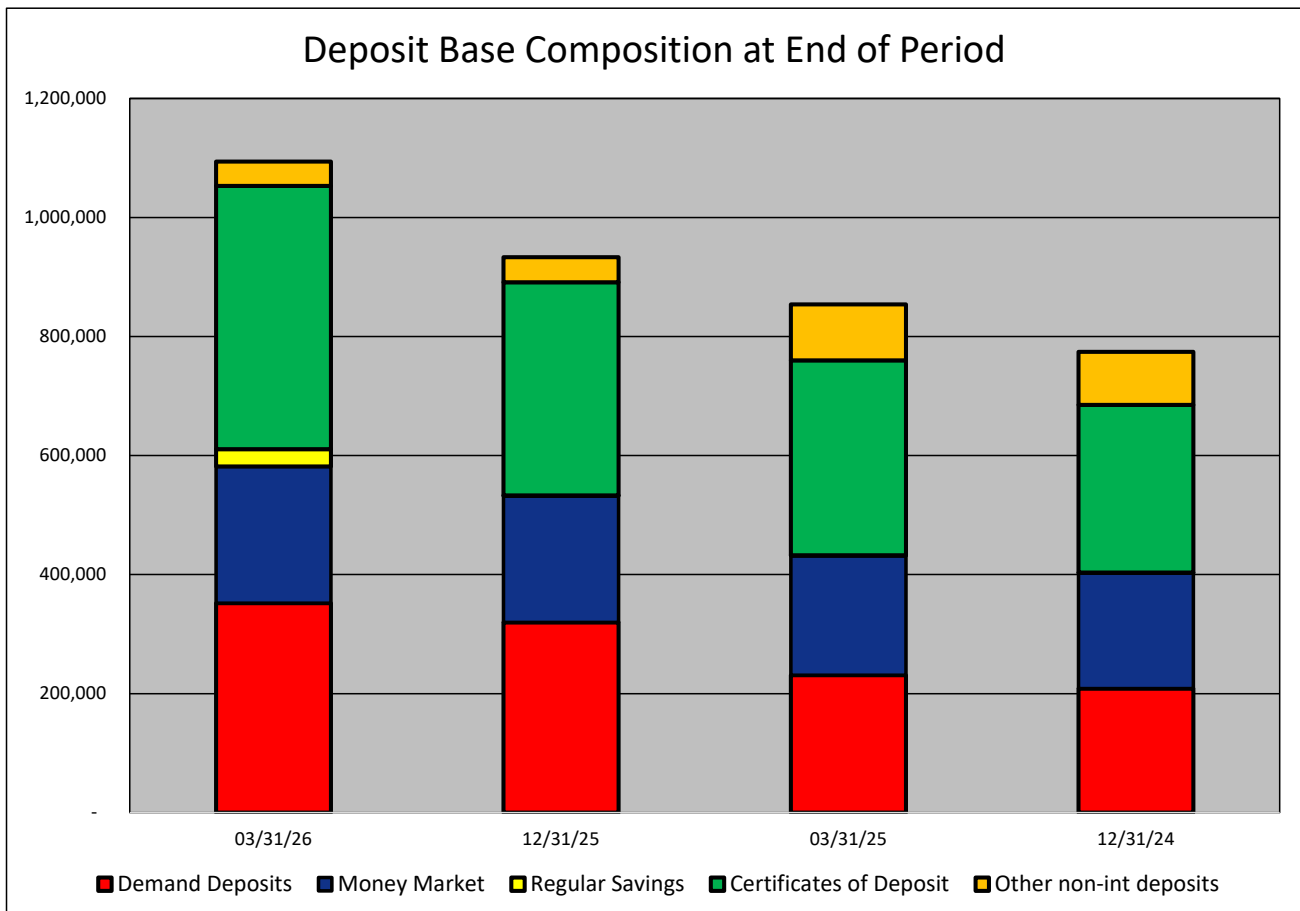
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	2,160	2,902	7,508	6,202	(5,348)	(71.23)
Foreclosed Real Estate	-	551	-	-	-	NA
Total Non-perf Assets	2,160	3,453	7,508	6,202	(5,348)	(71.23)

DEPOSIT BASE COMPOSITION - OptimumBank
(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	351,963	319,637	230,840	208,515	121,123	52.47
Money Market	229,877	212,772	201,239	194,357	28,638	14.23
Regular Savings	28,766	644	429	428	28,337	6,605.36
Certificates of Deposit	442,502	358,309	327,387	281,940	115,115	35.16
Other non-int deposits	41,023	41,963	94,188	89,169	(53,165)	(56.45)
Total Deposits	1,094,131	933,325	854,083	774,409	240,048	28.11

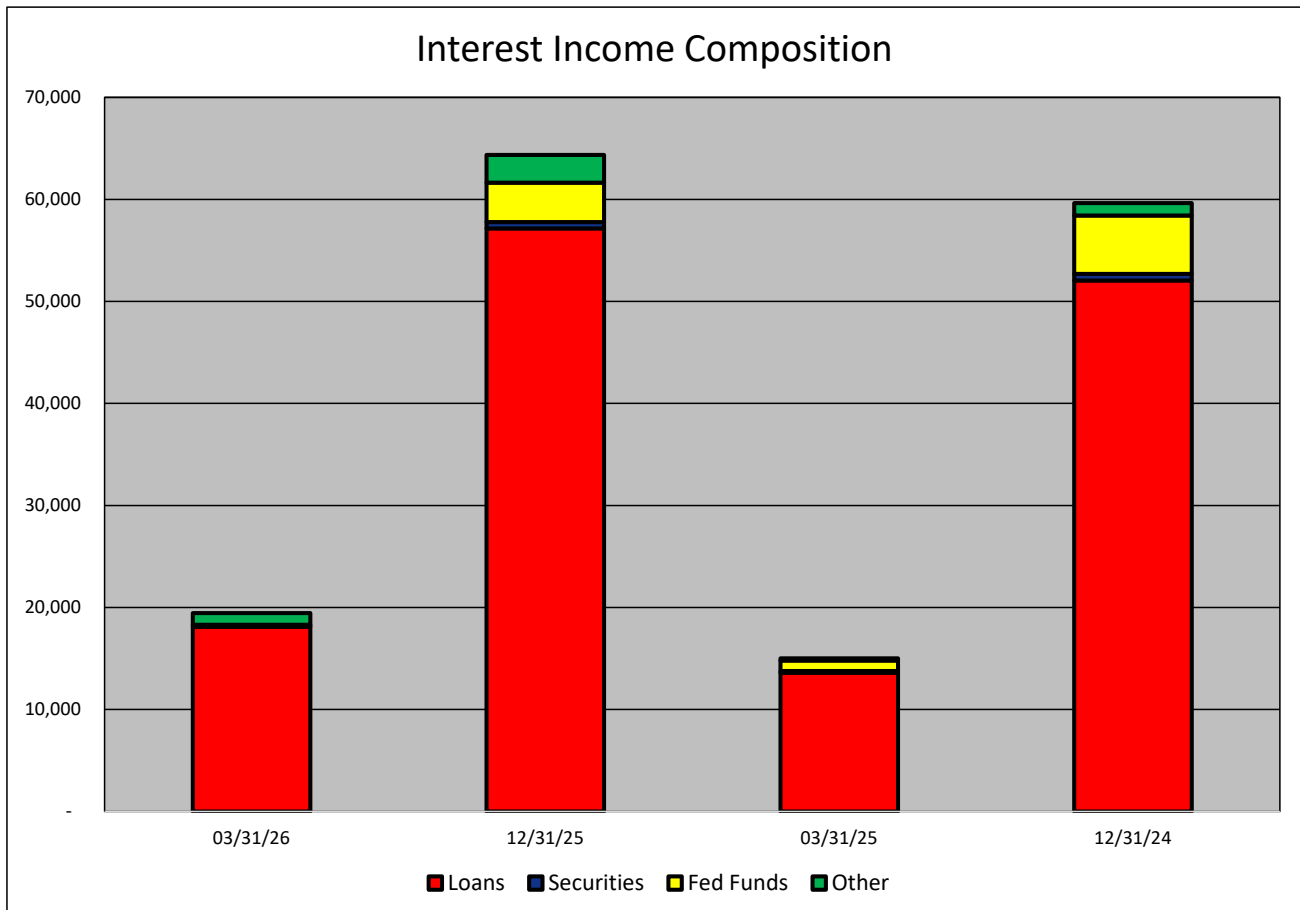


INTEREST INCOME COMPOSITION- OptimumBank
(Dollars in Thousands)

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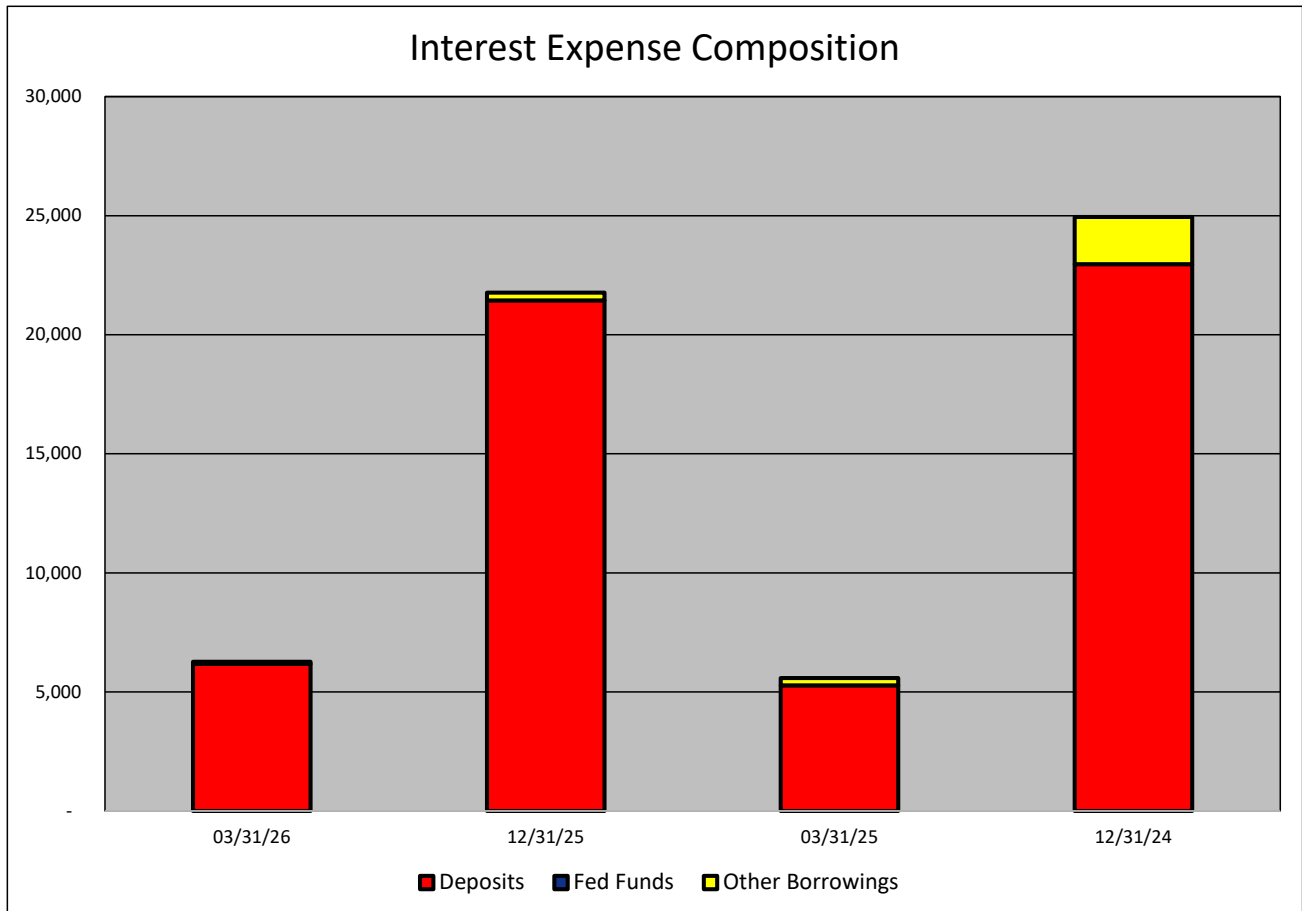
INTEREST INCOME CATEGORY

Loans	18,114	57,147	13,602	52,056	4,512	33.17
Securities	191	635	160	652	31	19.38
Fed Funds	-	3,859	1,042	5,707	(1,042)	(100.00)
Other	1,148	2,714	204	1,219	944	462.75
Total Int Income	19,453	64,355	15,008	59,634	4,445	29.62



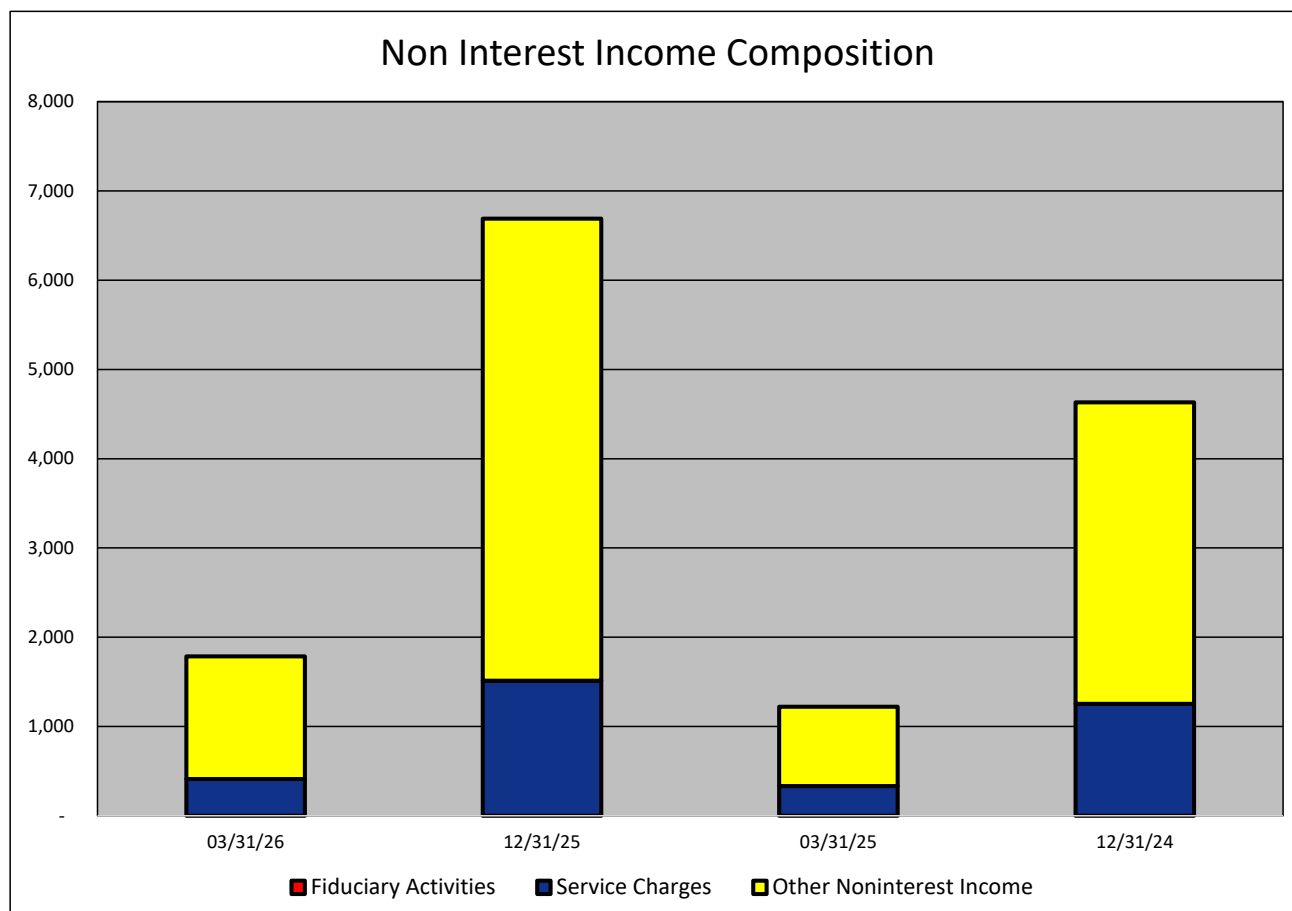
INTEREST EXPENSE COMPOSITION- OptimumBank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	6,176	21,435	5,278	22,963	898	17.01
Fed Funds	-	-	-	-	-	NA
Other Borrowings	87	333	303	1,976	(216)	(71.29)
Total Int Expense	6,263	21,768	5,581	24,939	682	12.22



NONINTEREST INCOME COMPOSITION- OptimumBank
(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	413	1,512	332	1,253	81	24.40
Other Noninterest Income	1,373	5,178	889	3,379	484	54.44
Total Nonint. Income	1,786	6,690	1,221	4,632	565	46.27

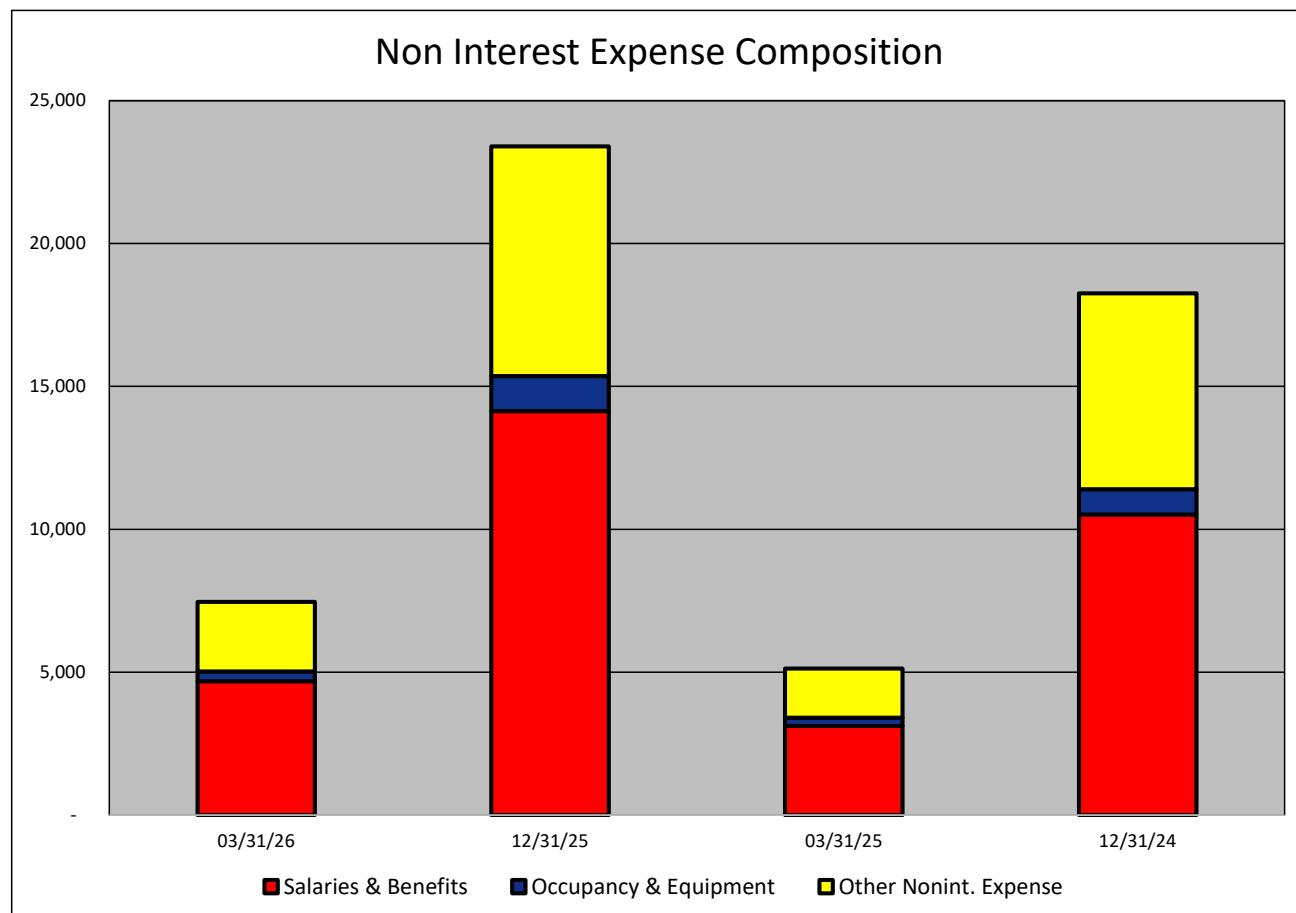


NONINTEREST EXPENSE COMPOSITION- OptimumBank
(Dollars in Thousands)

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	4,683	14,133	3,121	10,516	1,562	50.05
Occupancy & Equipment	338	1,231	282	884	56	19.86
Other Nonint. Expense	2,442	8,035	1,721	6,853	721	41.89
Total Nonint. Expense	7,463	23,399	5,124	18,253	2,339	45.65



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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