

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 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

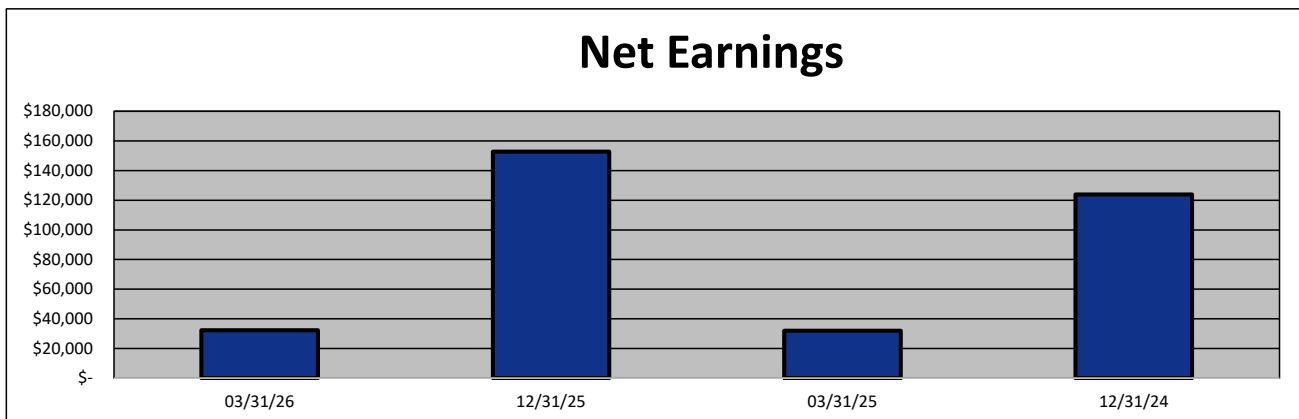
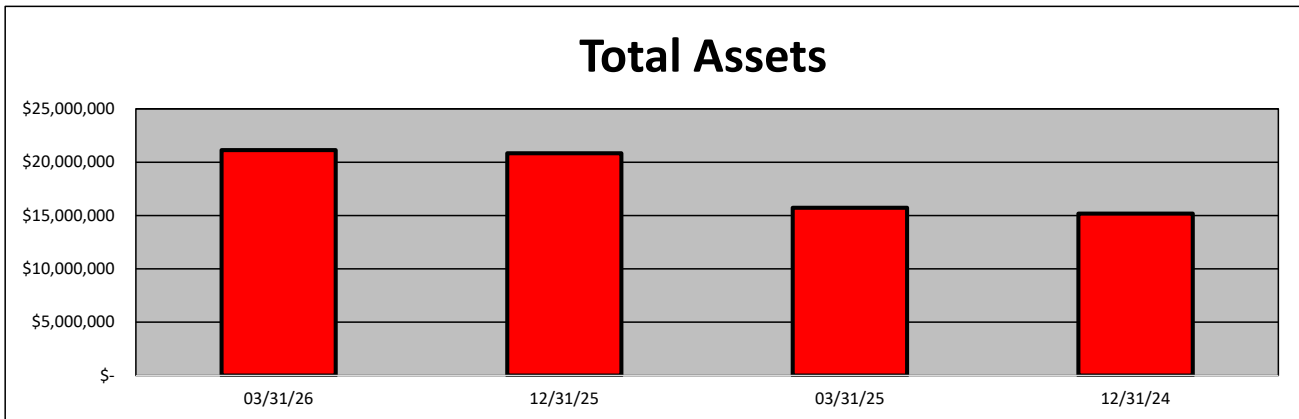
EXECUTIVE SUMMARY - Seacoast National Bank
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	14.35	14.58	14.05	14.38	10.49	13.08
Leverage Ratio	9.87	9.69	10.51	10.66	11.09	13.20
Tier 1 Cap/Risk Based Assets	13.87	13.82	13.85	14.13	12.37	11.69
Risk Based Ratio	15.12	15.07	15.10	15.30	13.16	12.21
Common Equity Tier 1 Capital Ratio	13.87	13.82	13.85	14.13	12.25	11.69
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	76.05	77.74	83.13	84.24	75.38	82.43
Loans/Assets	59.90	60.70	66.52	68.02	63.61	67.94
Securities/Assets	26.78	27.67	20.77	18.96	17.71	12.02
PROFITABILITY:						
Return on Avg Assets	0.62	0.88	0.82	0.82	0.81	0.98
Return on Avg Equity	4.25	6.35	5.83	5.78	9.54	9.73
Nonint Income/Avg Assets	0.48	0.55	0.52	0.57	0.74	0.83
Net Overhead Ratio	1.82	1.77	1.77	1.66	2.34	2.19
Efficiency Ratio	59.16	61.50	63.63	64.53	71.79	65.91
Assets (per million) per Employee	11.00	10.78	10.55	10.25	10.70	9.27
ASSET QUALITY:						
Allowance/Loans	1.39	1.41	1.34	1.34	1.31	1.08
Nonperforming Loans/Total Loans	0.75	0.57	0.68	0.92	0.51	0.28
Nonperforming Assets/Total Assets	0.47	0.37	0.50	0.67	0.35	0.22
Adjusted Texas Ratio	4.58	3.43	4.68	6.22	3.02	1.58
YIELDS & COSTS:						
Yield on earning assets	5.30	5.33	5.26	5.35	5.45	5.56
Cost of funds	1.66	1.92	1.97	2.29	1.92	1.94
Net interest margin	3.75	3.55	3.41	3.22	3.31	3.79
Avg Earning Assets/Avg Assets	90.19	90.41	90.02	89.60	95.53	96.21

SELECTED FINANCIAL DATA - Seacoast National 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	21,134,120	20,830,874	15,723,411	15,167,038	5,410,709	34.41
Cash and Equivalents	810,868	402,969	502,066	479,821	308,802	61.51
Securities	5,659,259	5,764,668	3,266,326	2,875,250	2,392,933	73.26
Loans, net	12,659,619	12,644,281	10,459,037	10,317,227	2,200,582	21.04
Deposit Accounts	16,646,859	16,264,595	12,581,505	12,248,021	4,065,354	32.31
Fed Funds & Repos	483,575	485,862	315,526	327,805	168,049	53.26
Total Equity	3,032,154	3,036,739	2,208,632	2,181,416	823,522	37.29

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	32,265	152,737	31,980	123,858	285	0.89
Interest Income	250,706	836,374	184,255	725,559	66,451	36.06
Interest Expense	73,389	279,128	64,715	289,570	8,674	13.40
Net Interest Income	177,317	557,246	119,540	435,989	57,777	48.33
Credit Loss Expense	761	51,260	9,250	16,258	(8,489)	(91.77)
Noninterest income	25,176	94,716	20,339	86,442	4,837	23.78
Gain on Sale of Securities	(39,450)	(924)	-	(12,017)	(39,450)	NA
Noninterest Expense	120,696	402,550	89,207	337,754	31,489	35.30
Net Operating Income	81,036	198,152	41,422	168,419	39,614	95.64
Income Taxes	9,092	43,631	9,488	35,544	(396)	(4.17)

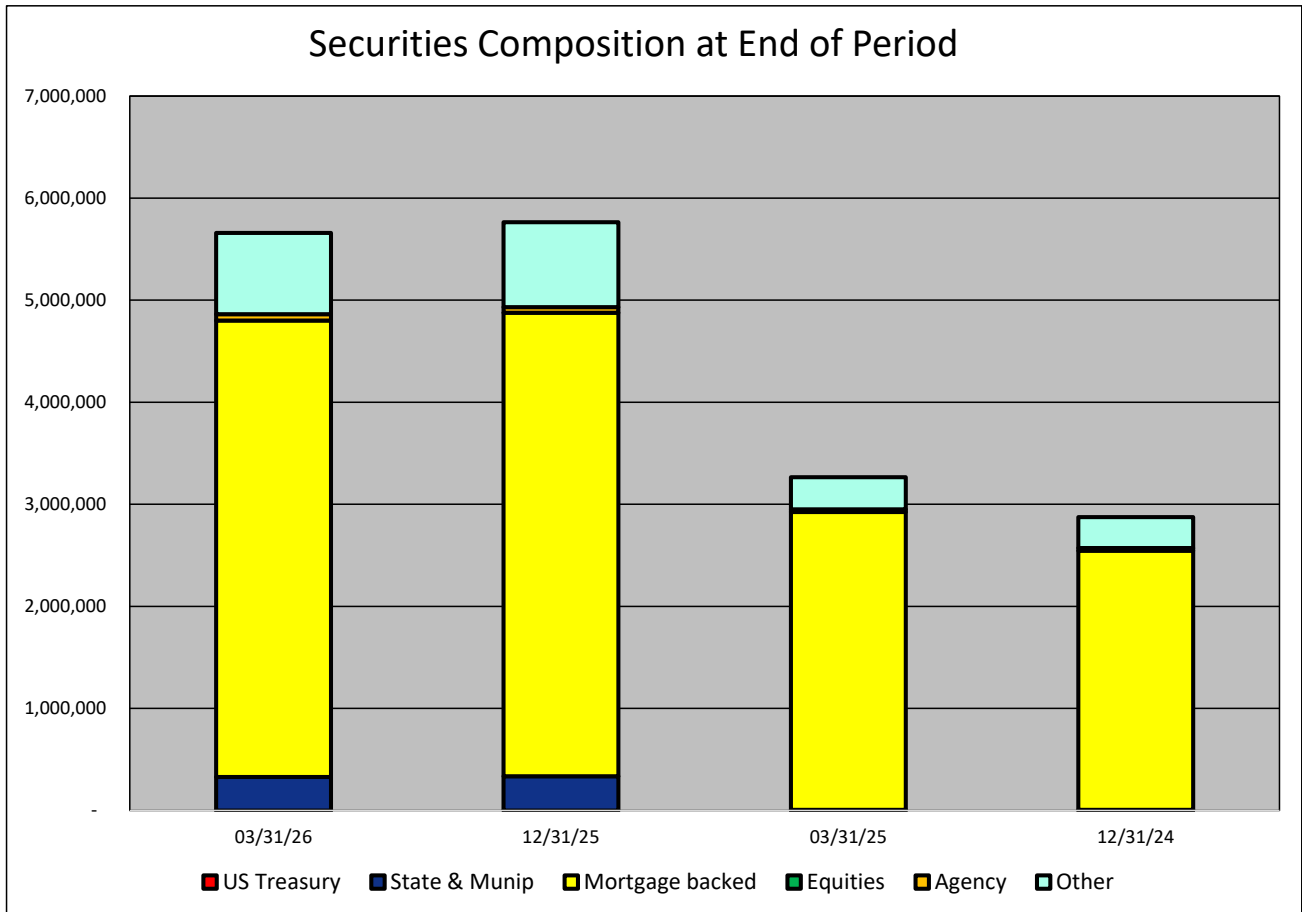


SECURITIES COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

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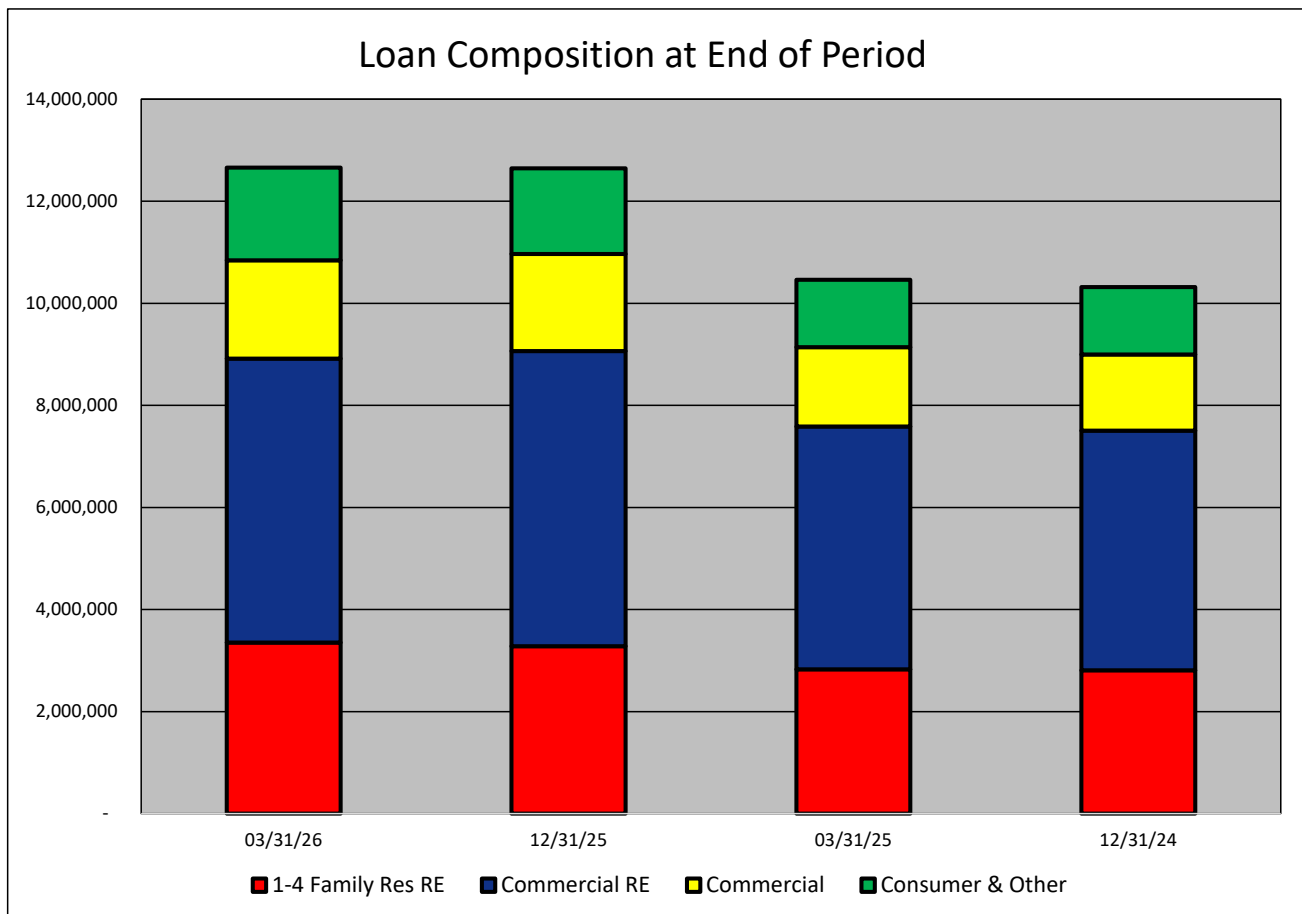
SECURITIES CATEGORY:

US Treasury	100	200	197	196	(97)	(49.24)
State & Munip	328,684	334,547	5,628	5,690	323,056	5,740.16
Mortgage backed	4,470,980	4,541,947	2,918,295	2,538,937	1,552,685	53.21
Equities	-	-	-	-	-	NA
Agency	62,137	54,546	26,226	27,545	35,911	136.93
Other	797,358	833,428	315,980	302,882	481,378	152.34
Total Securities	5,659,259	5,764,668	3,266,326	2,875,250	2,392,933	73.26



LOAN PORTFOLIO COMPOSITION - Seacoast National 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	3,351,909	3,279,324	2,828,025	2,806,241	523,884	18.52
Commercial RE	5,566,041	5,787,150	4,757,755	4,699,014	808,286	16.99
Commercial	1,925,961	1,898,361	1,556,073	1,490,685	369,888	23.77
Consumer & Other	1,815,708	1,679,446	1,317,184	1,321,287	498,524	37.85
Loans, Net	12,659,619	12,644,281	10,459,037	10,317,227	2,200,582	21.04



LOAN PORTFOLIO QUALITY - Seacoast National 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	178,803	138,055	138,055	148,931	40,748	29.52
Total Recoveries	614	6,374	1,239	4,728	(625)	(50.44)
Total Charge-offs	3,926	20,019	8,277	31,862	(4,351)	(52.57)
Credit Loss Expense	761	51,260	9,250	16,258	(8,489)	(91.77)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	3,133	-	-	-	NA
Ending Balance	176,252	178,803	140,267	138,055	35,985	25.65

NON-PERFORMING ASSETS:

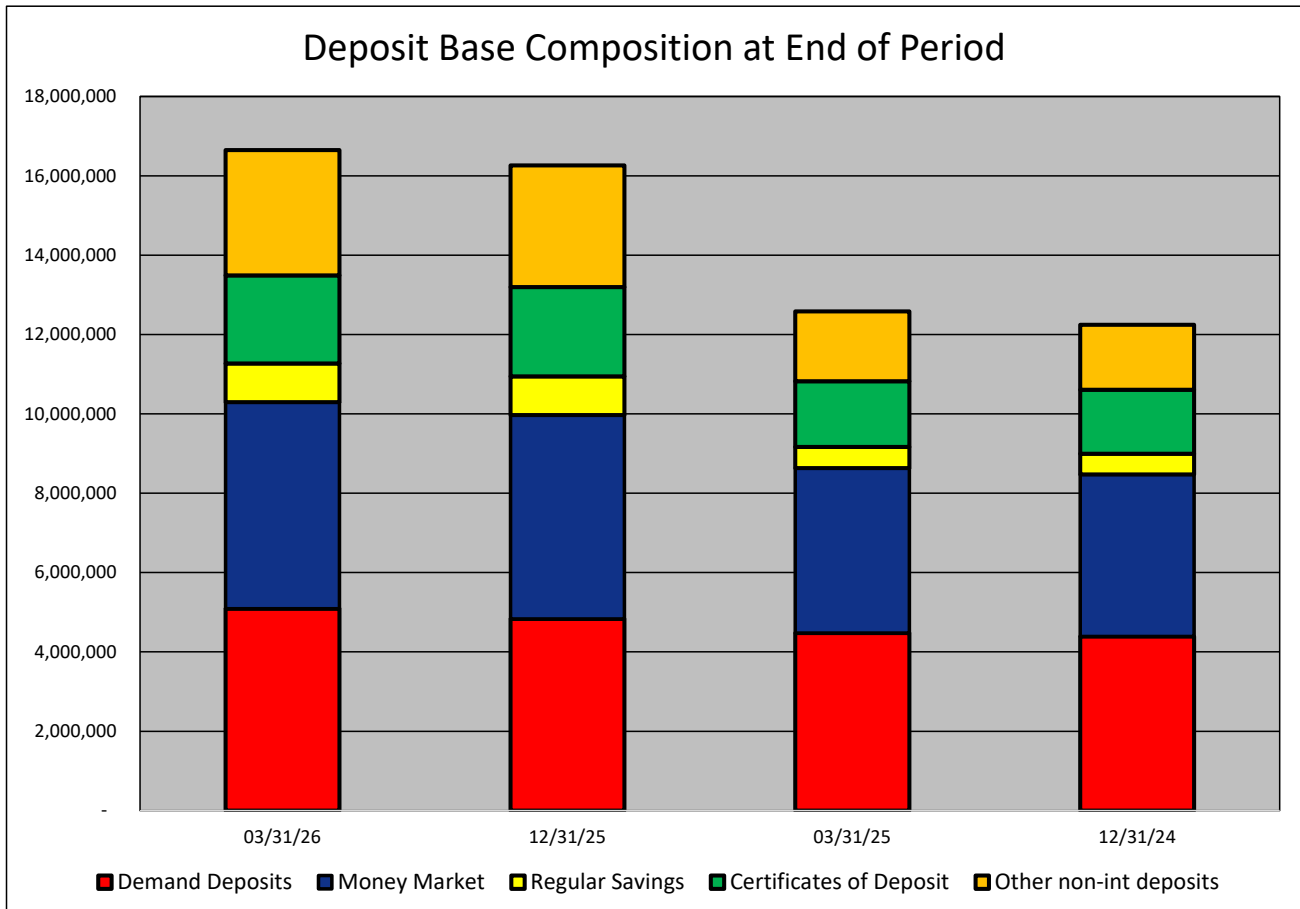
Total-90+ Days Past Due	-	242	64	1,614	(64)	(100.00)
Total-Nonaccrual	95,031	71,999	71,018	92,793	24,013	33.81
Foreclosed Real Estate	4,250	4,250	7,176	6,421	(2,926)	(40.77)
Total Non-perf Assets	99,281	76,491	78,258	100,828	21,023	26.86

DEPOSIT BASE COMPOSITION - Seacoast National 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	5,087,537	4,828,839	4,476,627	4,388,062	610,910	13.65
Money Market	5,205,762	5,141,519	4,154,682	4,086,362	1,051,080	25.30
Regular Savings	978,975	974,831	534,992	519,904	443,983	82.99
Certificates of Deposit	2,218,369	2,249,027	1,658,636	1,615,917	559,733	33.75
Other non-int deposits	3,156,216	3,070,379	1,756,568	1,637,776	1,399,648	79.68
Total Deposits	16,646,859	16,264,595	12,581,505	12,248,021	4,065,354	32.31

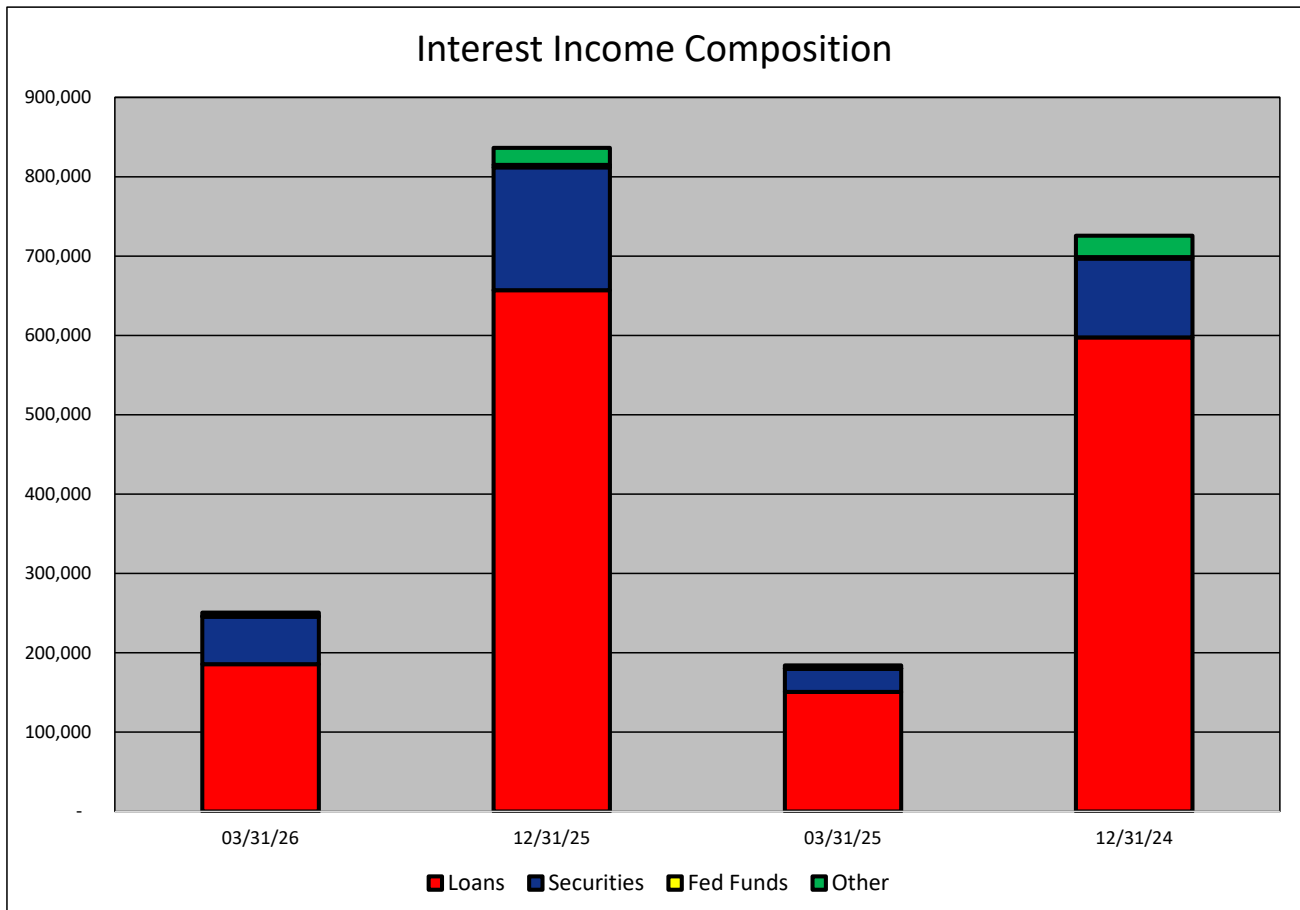


INTEREST INCOME COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

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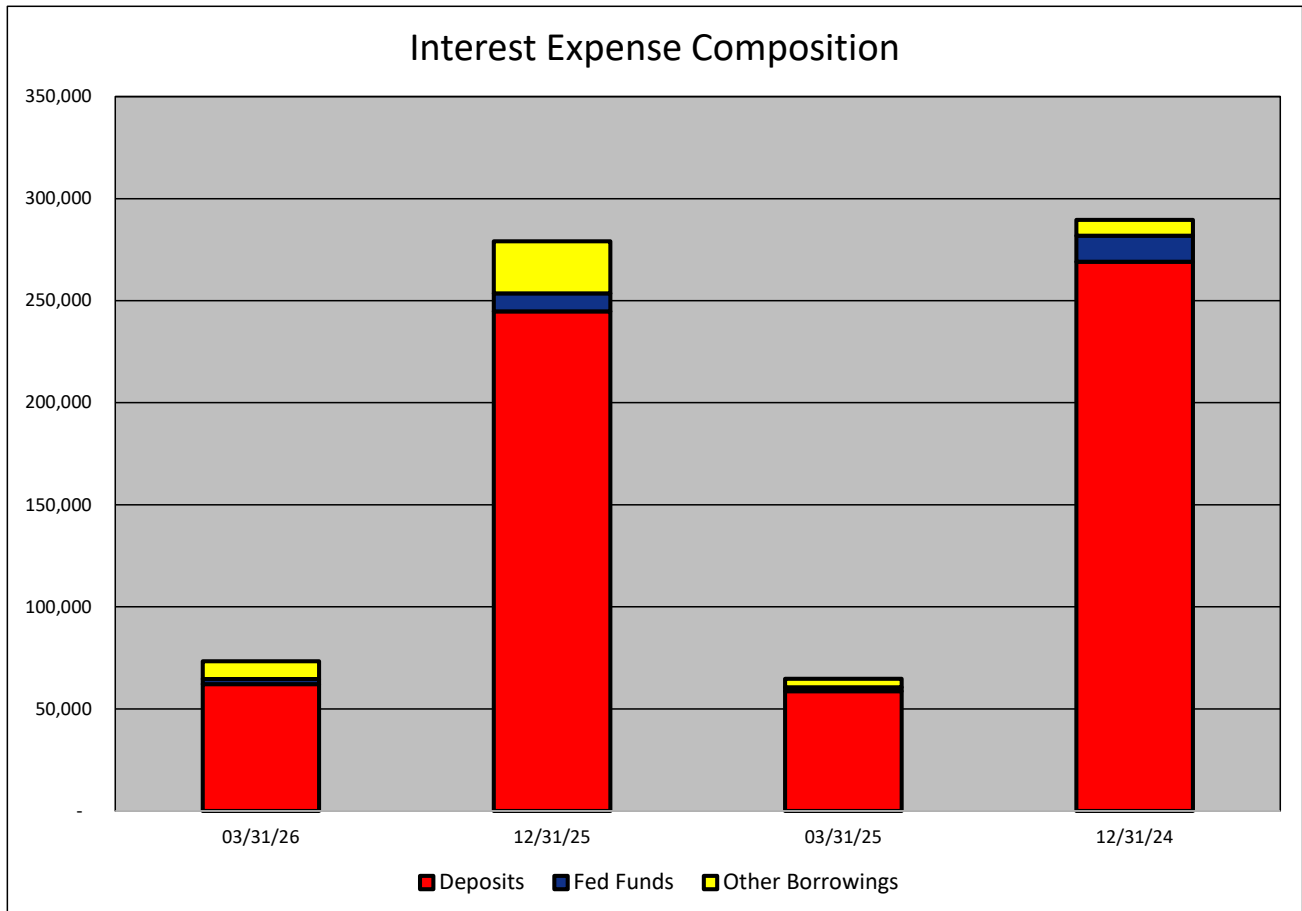
INTEREST INCOME CATEGORY

Loans	185,731	657,036	150,640	597,365	35,091	23.29
Securities	60,091	154,684	29,415	99,591	30,676	104.29
Fed Funds	370	3,164	359	1,856	11	3.06
Other	4,514	21,490	3,841	26,747	673	17.52
Total Int Income	250,706	836,374	184,255	725,559	66,451	36.06



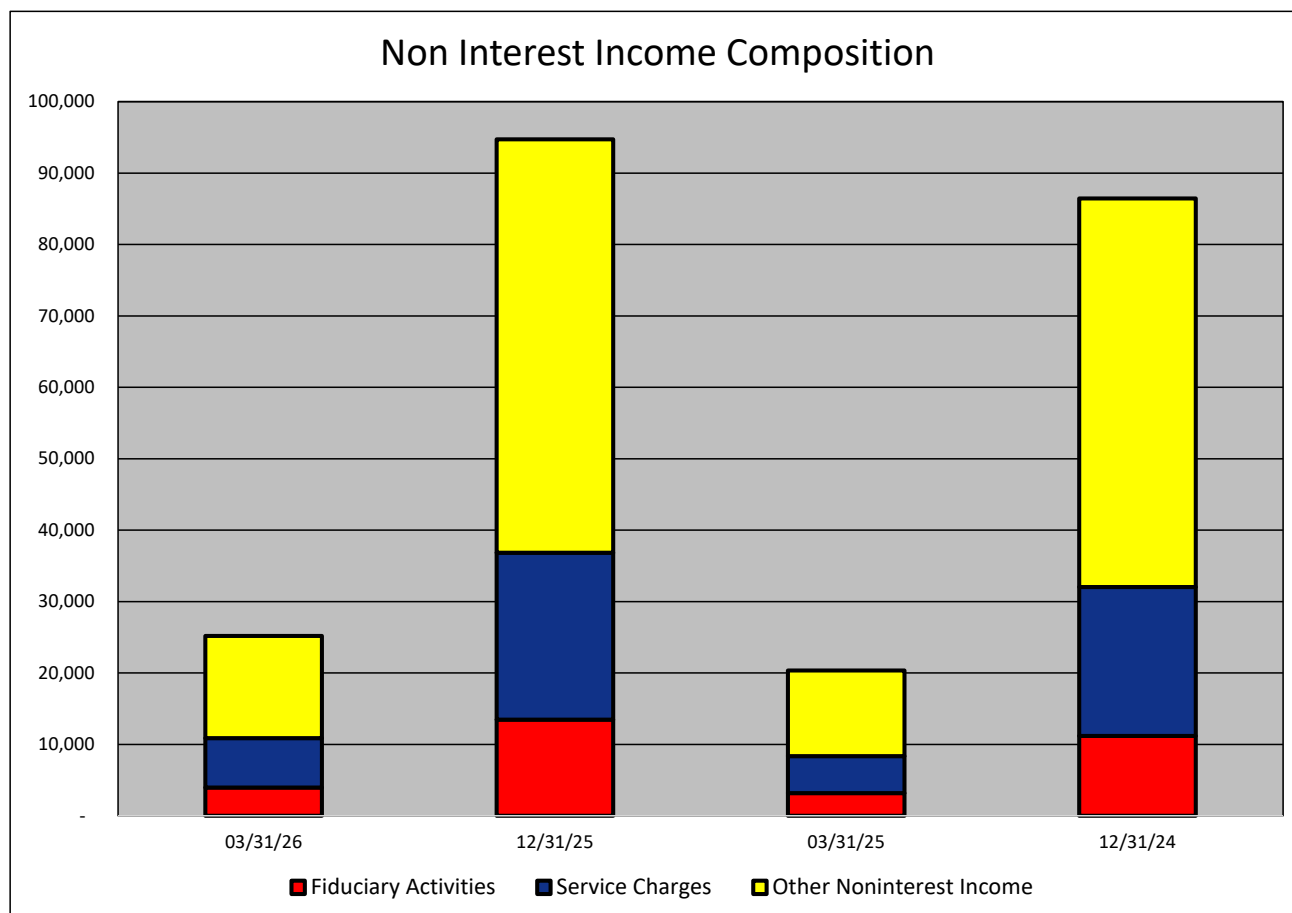
INTEREST EXPENSE COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	62,185	244,818	58,627	269,089	3,558	6.07
Fed Funds	2,417	8,805	2,007	12,755	410	20.43
Other Borrowings	8,787	25,505	4,081	7,726	4,706	115.31
Total Int Expense	73,389	279,128	64,715	289,570	8,674	13.40



NONINTEREST INCOME COMPOSITION- Seacoast National 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	3,963	13,462	3,188	11,189	775	24.31
Service Charges	6,912	23,386	5,180	20,852	1,732	33.44
Other Noninterest Income	14,301	57,868	11,971	54,401	2,330	19.46
Total Nonint. Income	25,176	94,716	20,339	86,442	4,837	23.78

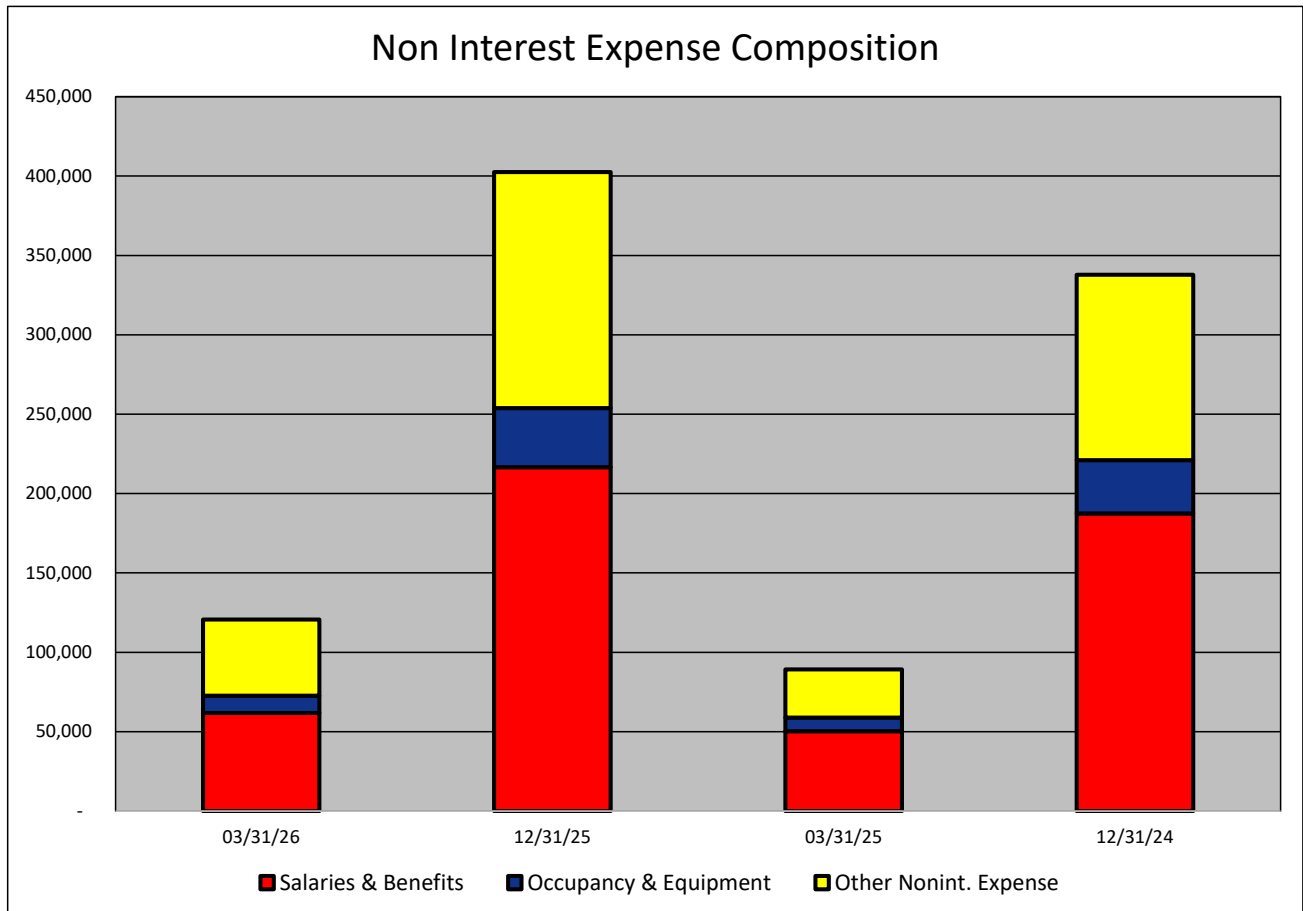


NONINTEREST EXPENSE COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

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	61,751	216,570	50,327	187,530	11,424	22.70
Occupancy & Equipment	10,918	37,255	8,588	33,430	2,330	27.13
Other Nonint. Expense	48,027	148,725	30,292	116,794	17,735	58.55
Total Nonint. Expense	120,696	402,550	89,207	337,754	31,489	35.30



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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