## Bank

## Highlights Report

American National Bank<br>Oakland Park, FL (FDIC Cert.\#26398)

Rated 5-Stars as of 7/27/2024 based on financial data as of 03/31/2024

BauerFinancial.com

Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. BauerFinancial relies upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings) as well as supplying the data fields incorporated herein. BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. BauerFinancial is a registered trademark. Any unauthorized use of its content, logos, name,

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| Stars | BauerFinancial's proprietary rating. (See below.) |
| :--- | :--- |
| Total Assets | The size of the institution. |
| Profit (Loss) | The dollar amount of net income (or loss) for the period noted. |
| Return on Assets \& Equity | Ratios regarding profitability - higher ratios indicate higher net income. (Calculation = <br> Annualized year-to-date profit or loss as a percent of average assets or equity. |
| Leverage Capital Ratio | The ratio of capital to assets. Banks must maintain a ratio of at least 5\% to be considered <br> 'well-capitalized' by regulators. <br> Loans past due 90 days or more + nonaccrual loans + other real estate owned (generally <br> acquired via repossession). |

## Star Ratings:

BauerFinancial star ratings classify each institution based upon a complex formula factoring in current and historical data. The first level of evaluation is the capital level of the institution followed by other relevant data including, but not limited to: profitability, historical trends, loan delinquencies, repossessed assets, reserves, regulatory compliance, proposed regulations and asset quality. Negative trends are projected forward to compensate for the lag time in the data. BauerFinancial employs conservative measures when assigning these ratings and consequently our analysis may be lower than those supplied by other analysts or the institutions themselves. More than thirty years of experience has shown this to be a prudent course of action. As a general guideline, however, the following groupings were used:

| 5-Stars | Superior. These institutions are recommended by Bauer. |
| :--- | :--- |
| 4-Stars | Excellent. These institutions are recommended by Bauer. |
| 3½-Stars | Good. |
| 3-Stars | Adequate. |
| 2-Stars | Problematic. |
| 1-Star | Troubled. |
| Zero-Stars | Our lowest rating. |
| Start-up | Institution is too new to rate. (Obsolete beginning with June 30, 2018 financial data.) |
| FDIC | Institution has failed or is operating under FDIC conservatorship. |

## Peer Groups:

Group 1
Group 2 Assets >= $\$ 3$ billion
Group 3 Assets $>=\$ 1$ billion and $<\$ 3$ billion
Group 4 Assets $>=\$ 300$ million and $<\$ 1$ billion
Group 5 Assets $>=\$ 100$ million and $<\$ 300$ million
Group $6 \quad$ Assets $<\$ 100$ million

## BauerFinancial, Inc. <br> Bank Highlights Report

American National Bank - Oakland Park, FL (FDIC Cert.\#26398)
(954) 491-7788
www.americannationalbank.com
American National Bank was established in 1985 and has 1 branch(es).

| Data as of: | 03/31/2024 | 12/31/2023 | 09/30/2023 | 06/30/2023 | 03/31/2023 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Bauer's Star Rating: | 5-Stars | 5-Stars | 5-Stars | 5-Stars | 5-Stars |
| Recommended for 40 consecutive quarters. |  |  |  |  |  |
| Total Assets: | \$468.771 | \$451.872 | \$461.927 | \$455.346 | \$473.918 |
| Current Quarter's Profit (Loss): | \$0.962 | \$1.071 | \$1.278 | \$1.401 | \$1.653 |
| Year-to-date Profit (Loss): | \$0.962 | \$5.403 | \$4.332 | \$3.054 | \$1.653 |
| Profit (Loss) Previous Calendar Year: | \$5.403 |  |  |  |  |
| Return on Assets (annualized): <br> (Tax equivalent for Sub S corporations.) | 0.83\% | 1.17\% | 1.25\% | 1.32\% | 1.42\% |
| Return on Equity (annualized): (Tax equivalent for Sub S corporations.) | 7.33\% | 10.68\% | 11.56\% | 12.25\% | 13.36\% |
| Leverage Capital Ratio: | 13.21\% | 13.38\% | 13.30\% | 12.80\% | 12.35\% |
| Nonperforming Assets: | \$0.000 | \$0.000 | \$0.000 | \$0.000 | \$0.000 |



## This Bank Peer Group

Return on Assets (annualized)
(Tax equivalent for Sub S corporations.)


Dollar amounts are in millions. For example, $\$ 12,345.678$ represents $\$ 12$ billion, 345 million, 678 thousand.
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