

Paradise Bank

Boca Raton, FL

Established
7/25/2005

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

FLORIDA BANKING TEAM

Ted Hacker, Robert Brink, Steve Kania, David Ajvazi, Michael Squitieri, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Dylan Frayne, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Martha Zubia, Stephanie Flores, Krishna Reddy

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, 2024

Institution name	Total Assets (\$'000's)
Seacoast National Bank	14,821,611
Optimumbank	940,399
Marine Bank & Trust Company	666,307
American National Bank	468,771
Paradise Bank	367,503
Anchor Bank	351,361
Desjardins Bank, National Association	339,536
Community Bank Of The South	243,515
Natbank, National Association	215,083
Locality Bank	203,065
Cypress Bank & Trust	187,234
Evermore Bank	125,508
Bank Of Belle Glade	125,087

Institution name	Return on Avg Assets (%)
Paradise Bank	2.82
Desjardins Bank, National Association	1.85
Optimumbank	1.29
Bank Of Belle Glade	1.00
American National Bank	0.83
Community Bank Of The South	0.72
Seacoast National Bank	0.72
Marine Bank & Trust Company	0.57
Anchor Bank	0.43
Cypress Bank & Trust	0.14
Natbank, National Association	(0.20)
Locality Bank	(0.88)
Evermore Bank	(0.92)

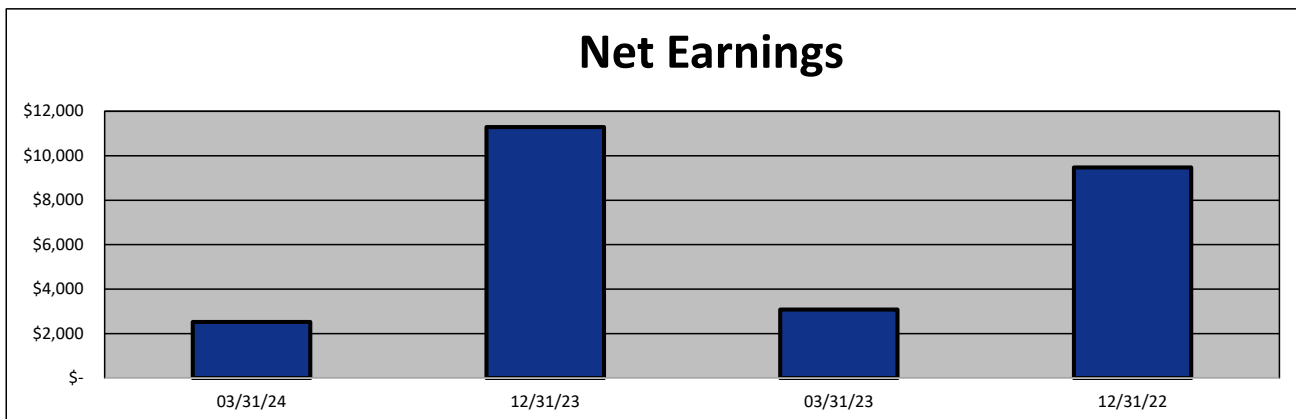
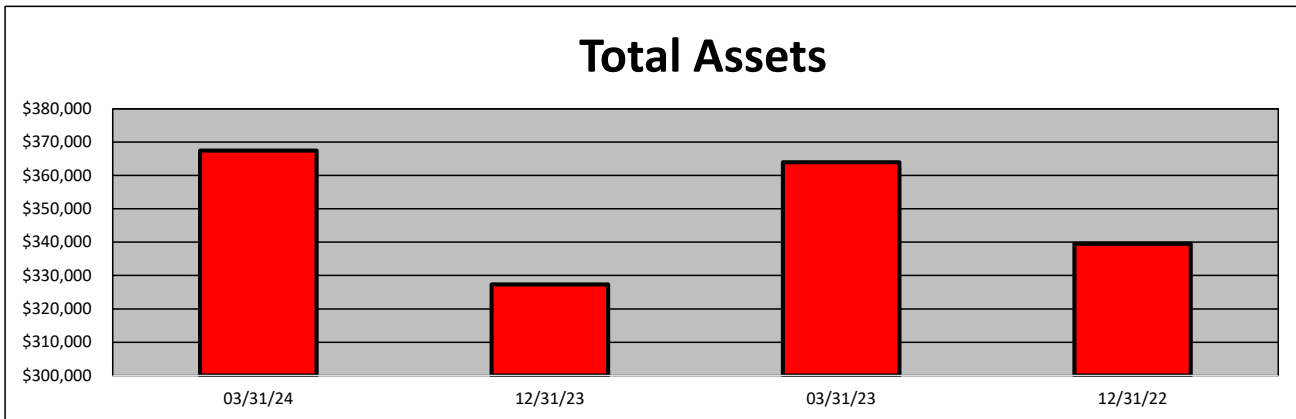
EXECUTIVE SUMMARY - Paradise Bank
(Percentage)

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.42	7.79	8.09	7.53	9.56	11.87
Leverage Ratio	10.35	10.05	10.31	9.26	10.76	13.16
Tier 1 Cap/Risk Based Assets	13.28	12.74	13.75	13.13	12.94	11.25
Risk Based Ratio	14.20	13.65	14.68	14.10	13.79	11.82
Common Equity Tier 1 Capital Ratio	13.28	12.74	13.75	13.13	12.90	11.25
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	72.94	78.90	70.70	72.49	73.91	79.80
Loans/Assets	66.93	72.17	64.34	66.42	62.12	65.13
Securities/Assets	12.47	14.65	14.47	15.69	20.01	13.01
PROFITABILITY:						
Return on Avg Assets	2.82	3.17	3.39	2.37	0.74	0.64
Return on Avg Equity	38.22	41.72	44.87	31.75	10.88	8.16
Nonint Income/Avg Assets	0.93	1.01	0.99	1.25	0.79	0.83
Net Overhead Ratio	2.89	2.72	2.40	1.89	2.13	2.53
Efficiency Ratio	57.51	53.94	50.00	56.67	73.35	76.56
Assets (per million) per Employee	7.82	6.82	7.91	7.07	10.38	8.71
ASSET QUALITY:						
Allowance/Loans	1.04	1.05	1.09	1.13	1.31	1.03
Nonperforming Loans/Total Loans	0.00	0.00	0.03	0.03	0.50	0.14
Nonperforming Assets/Total Assets	0.00	0.00	0.02	0.02	0.32	0.11
Adjusted Texas Ratio	0.00	0.00	0.19	0.21	3.59	0.95
YIELDS & COSTS:						
Yield on earning assets	7.84	7.44	6.90	4.77	5.37	5.64
Cost of funds	3.03	2.15	1.41	0.42	3.00	3.40
Net interest margin	6.15	6.35	6.21	4.57	2.82	3.28
Avg Earning Assets/Avg Assets	92.90	93.09	93.20	93.97	95.76	95.89

SELECTED FINANCIAL DATA - Paradise Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	367,503	327,341	363,955	339,504	3,548	0.97
Cash and Equivalents	52,168	20,628	54,709	38,149	(2,541)	(4.64)
Securities	45,841	47,956	52,672	53,270	(6,831)	(12.97)
Loans, net	245,965	236,258	234,166	225,509	11,799	5.04
Deposit Accounts	337,207	299,458	331,211	311,088	5,996	1.81
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	27,252	25,497	29,429	25,557	(2,177)	(7.40)

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,520	11,293	3,084	9,471	(564)	(18.29)
Interest Income	6,512	24,685	5,850	17,909	662	11.32
Interest Expense	1,409	3,641	581	769	828	142.51
Net Interest Income	5,103	21,044	5,269	17,140	(166)	(3.15)
Prov for Credit Losses	-	60	-	120	-	NA
Noninterest income	828	3,603	899	4,996	(71)	(7.90)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	3,411	13,294	3,084	12,545	327	10.60
Net Operating Income	2,520	11,293	3,084	9,471	(564)	(18.29)
Income Taxes	-	-	-	-	-	NA

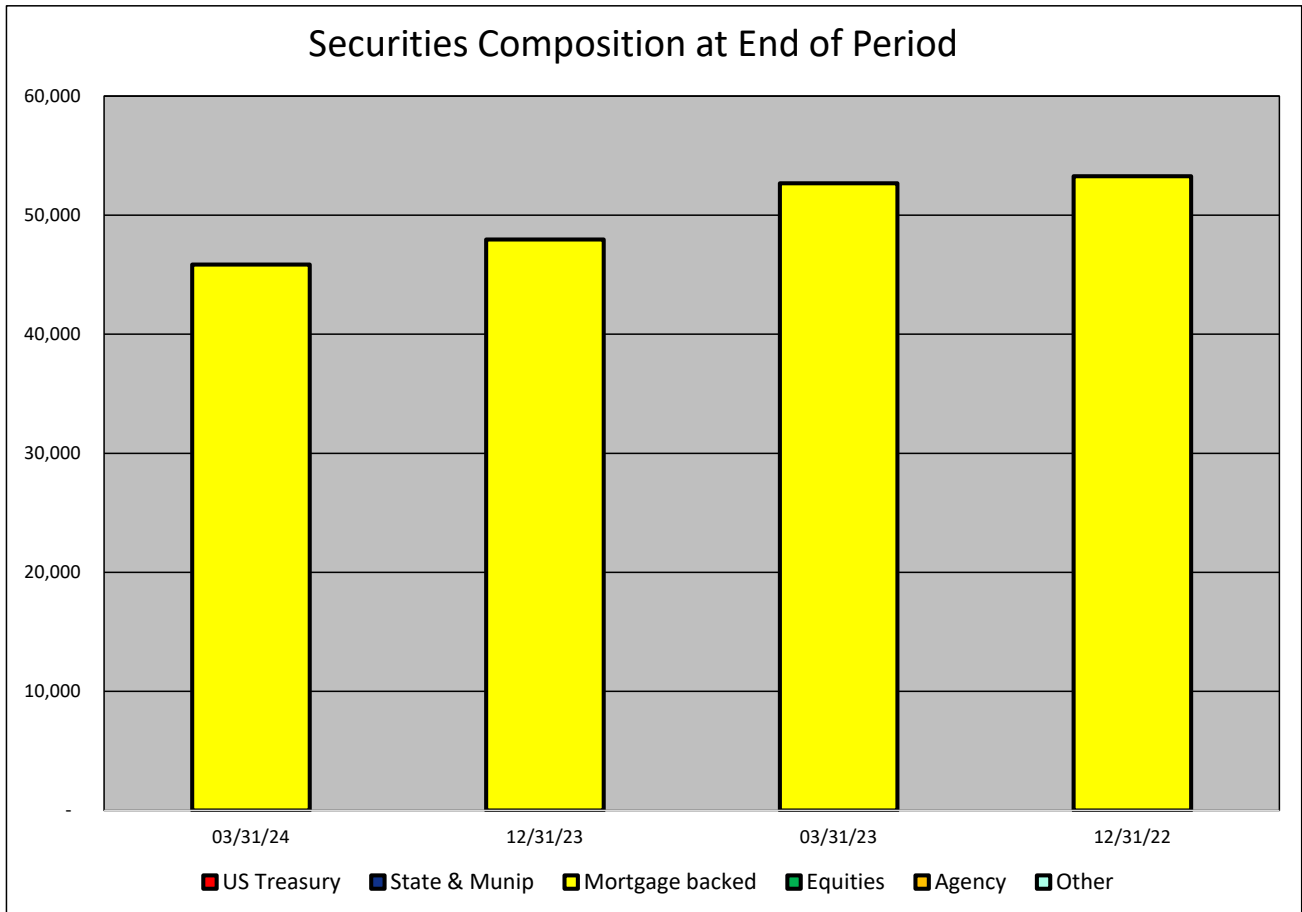


SECURITIES COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

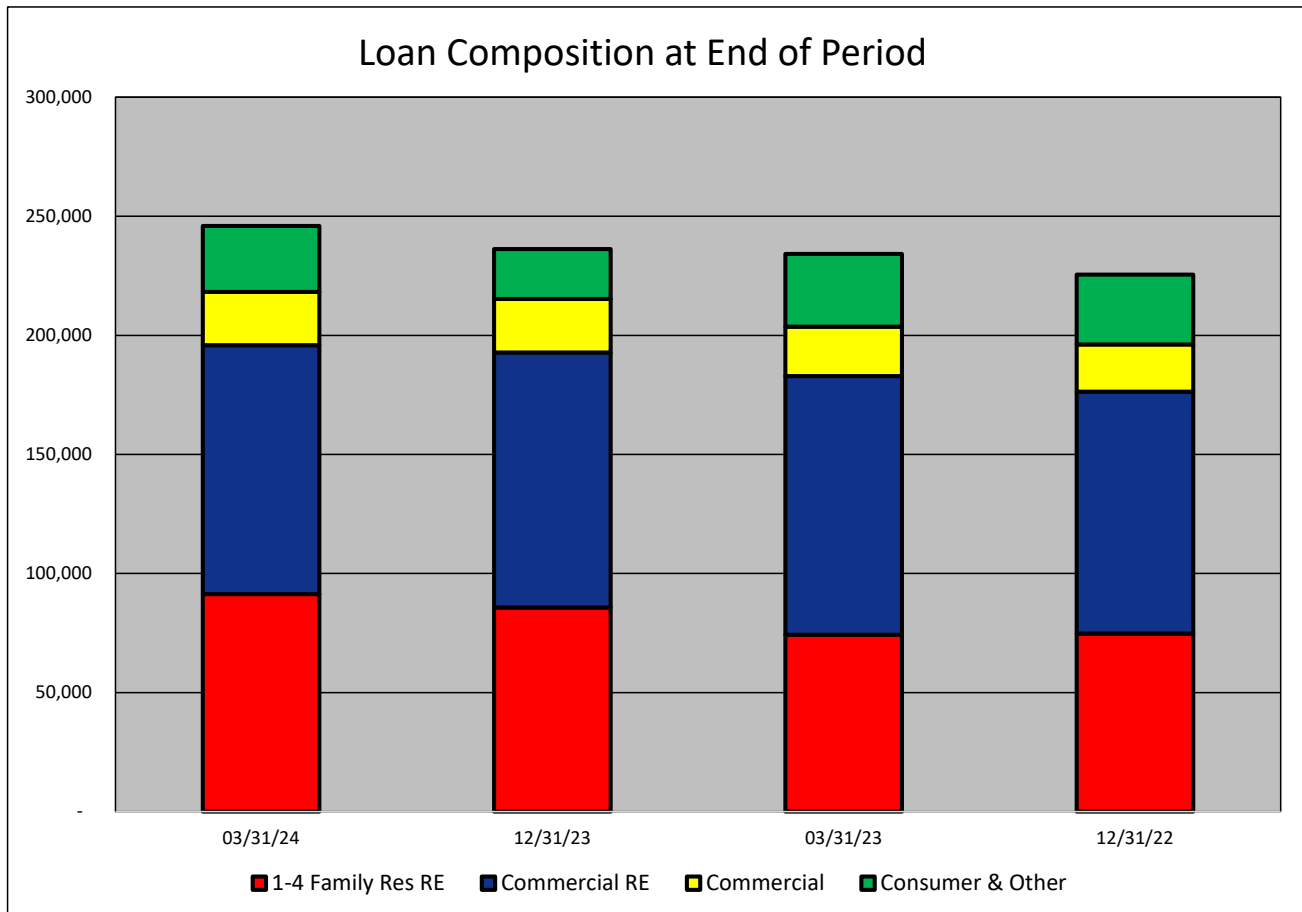
SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	45,841	47,956	52,672	53,270	(6,831)	(12.97)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	45,841	47,956	52,672	53,270	(6,831)	(12.97)



LOAN PORTFOLIO COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	91,349	85,740	74,275	74,833	17,074	22.99
Commercial RE	104,538	107,062	108,588	101,562	(4,050)	(3.73)
Commercial	22,377	22,481	20,780	19,774	1,597	7.69
Consumer & Other	27,701	20,975	30,523	29,340	(2,822)	(9.25)
Loans, Net	245,965	236,258	234,166	225,509	11,799	5.04



LOAN PORTFOLIO QUALITY - Paradise Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	2,470	2,556	2,556	2,582	(86)	(3.36)
Total Recoveries	96	9	-	219	96	NA
Total Charge-offs	-	155	-	365	-	NA
Provision Expense	-	60	-	120	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,566	2,470	2,556	2,556	10	0.39

NON-PERFORMING ASSETS:

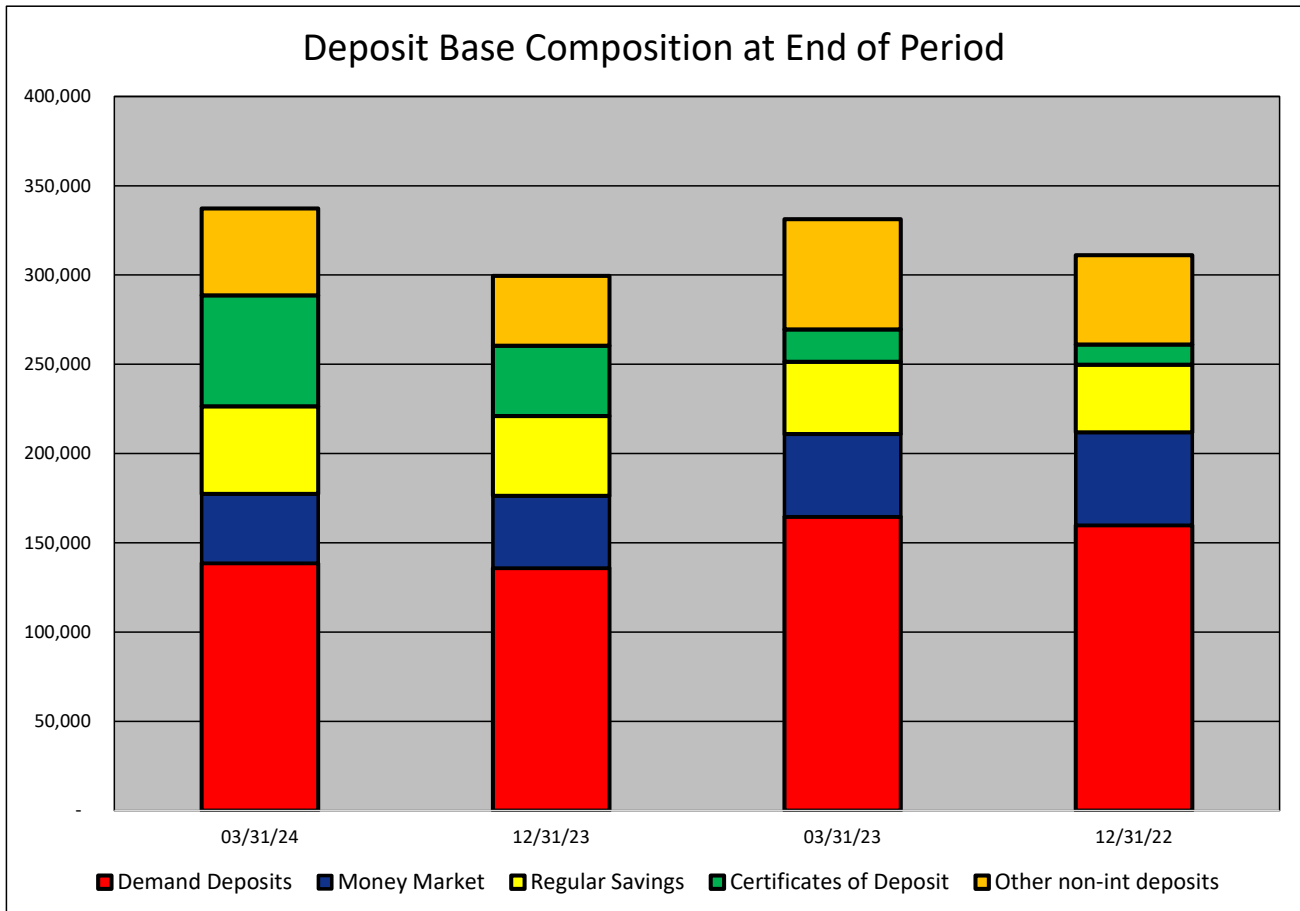
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	60	60	(60)	(100.00)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	60	60	(60)	(100.00)

DEPOSIT BASE COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

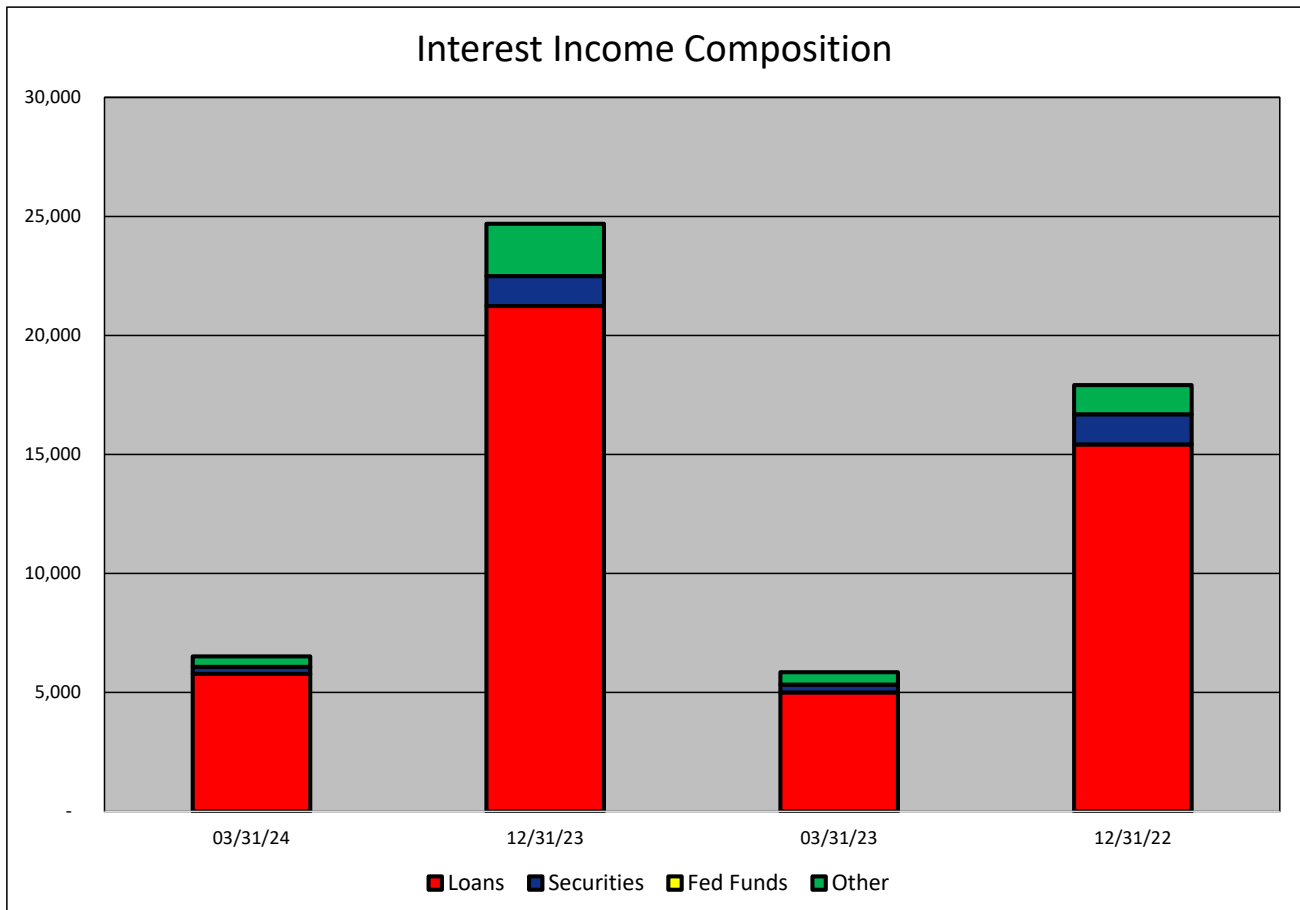
DEPOSIT BASE CATEGORY:

Demand Deposits	138,559	135,835	164,598	159,772	(26,039)	(15.82)
Money Market	38,847	40,418	46,302	52,101	(7,455)	(16.10)
Regular Savings	49,082	44,717	40,548	37,859	8,534	21.05
Certificates of Deposit	62,128	39,414	18,054	11,401	44,074	244.12
Other non-int deposits	48,591	39,074	61,709	49,955	(13,118)	(21.26)
Total Deposits	337,207	299,458	331,211	311,088	5,996	1.81



INTEREST INCOME COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	5,779	21,233	5,004	15,422	775	15.49
Securities	296	1,255	322	1,262	(26)	(8.07)
Fed Funds	-	-	-	-	-	NA
Other	437	2,197	524	1,225	(87)	(16.60)
Total Int Income	6,512	24,685	5,850	17,909	662	11.32

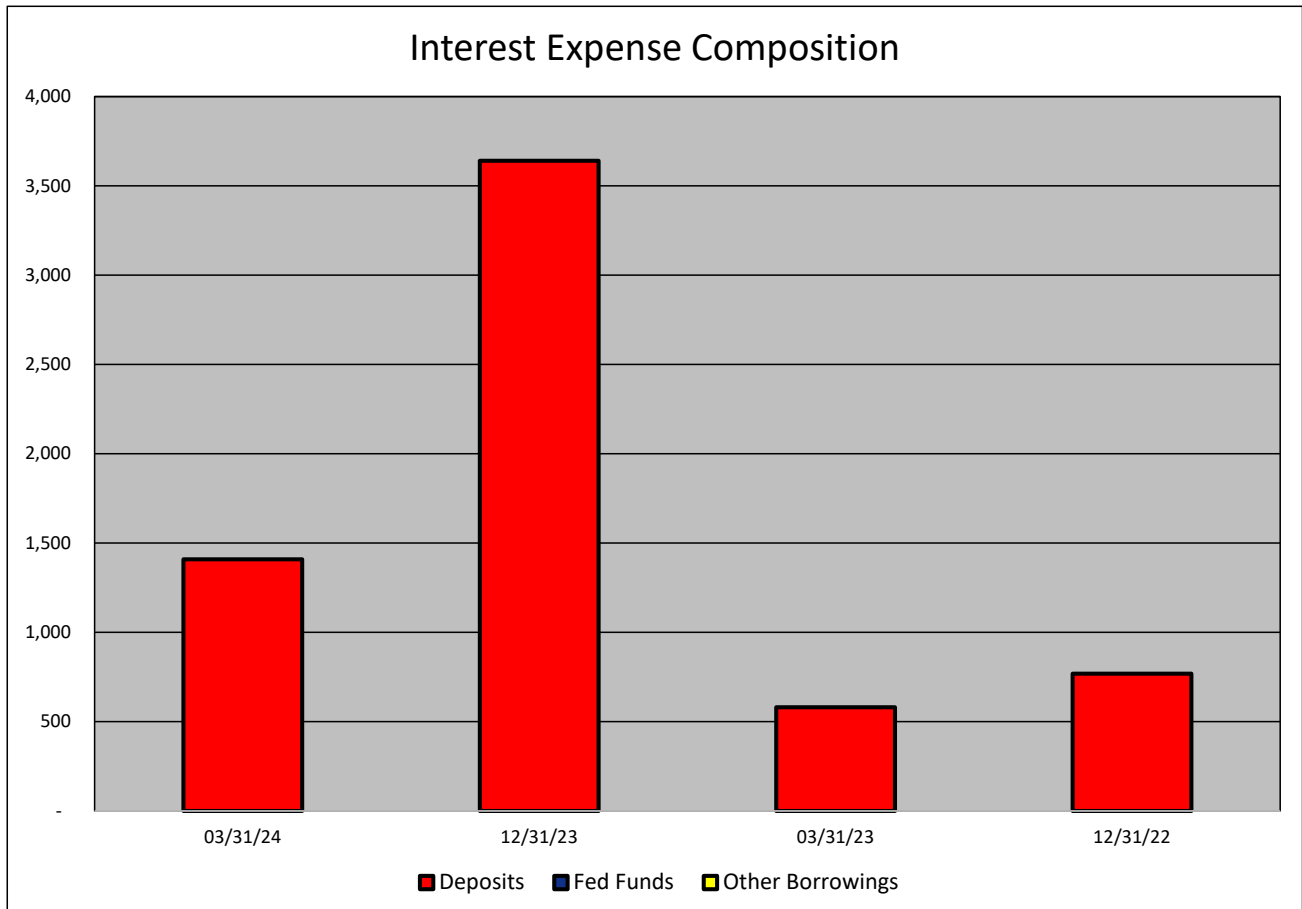


INTEREST EXPENSE COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

INTEREST EXPENSE CATEGORY

Deposits	1,409	3,641	581	769	828	142.51
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	1,409	3,641	581	769	828	142.51

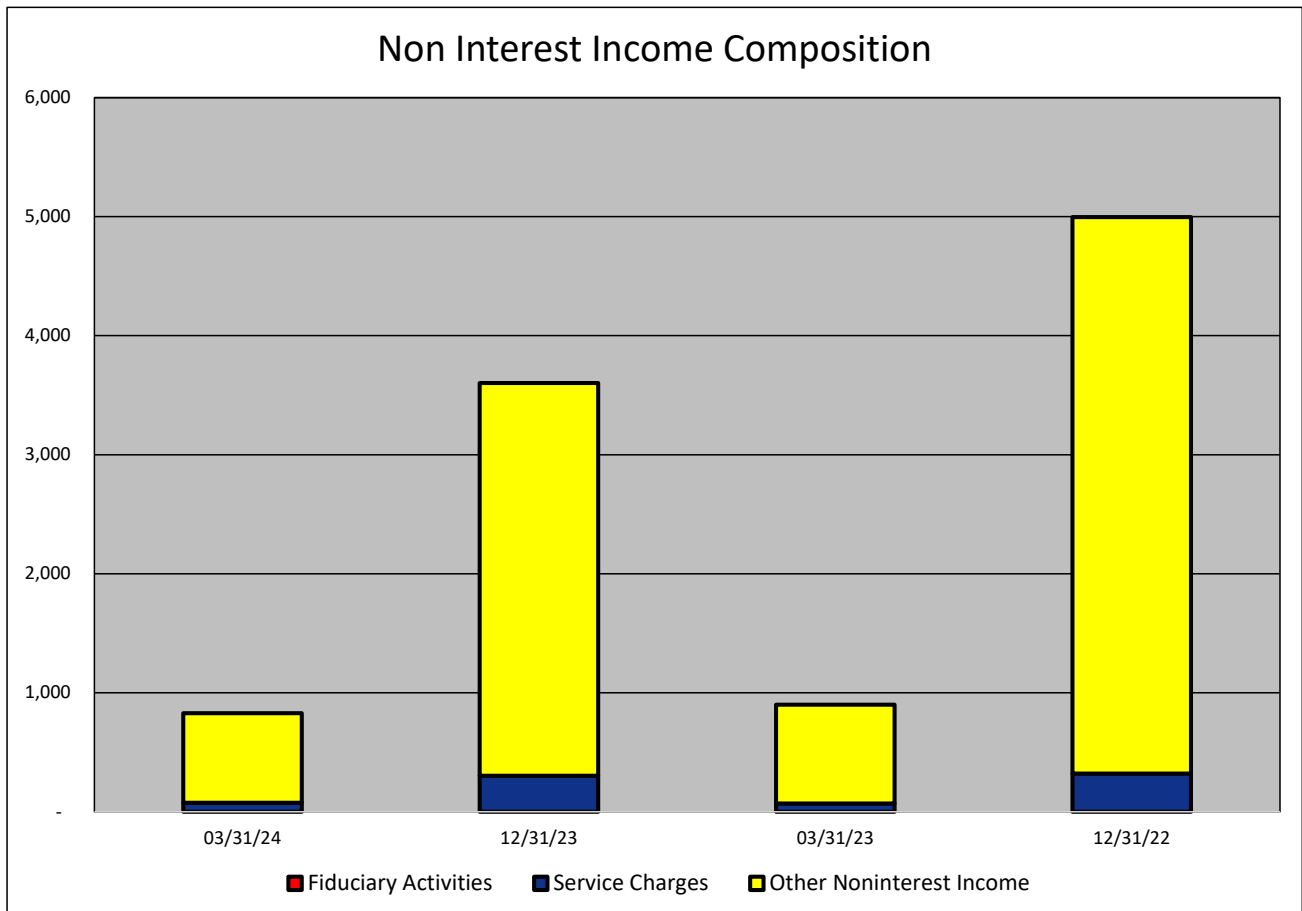


NONINTEREST INCOME COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	75	302	69	321	6	8.70
Other Noninterest Income	753	3,301	830	4,675	(77)	(9.28)
Total Nonint. Income	828	3,603	899	4,996	(71)	(7.90)

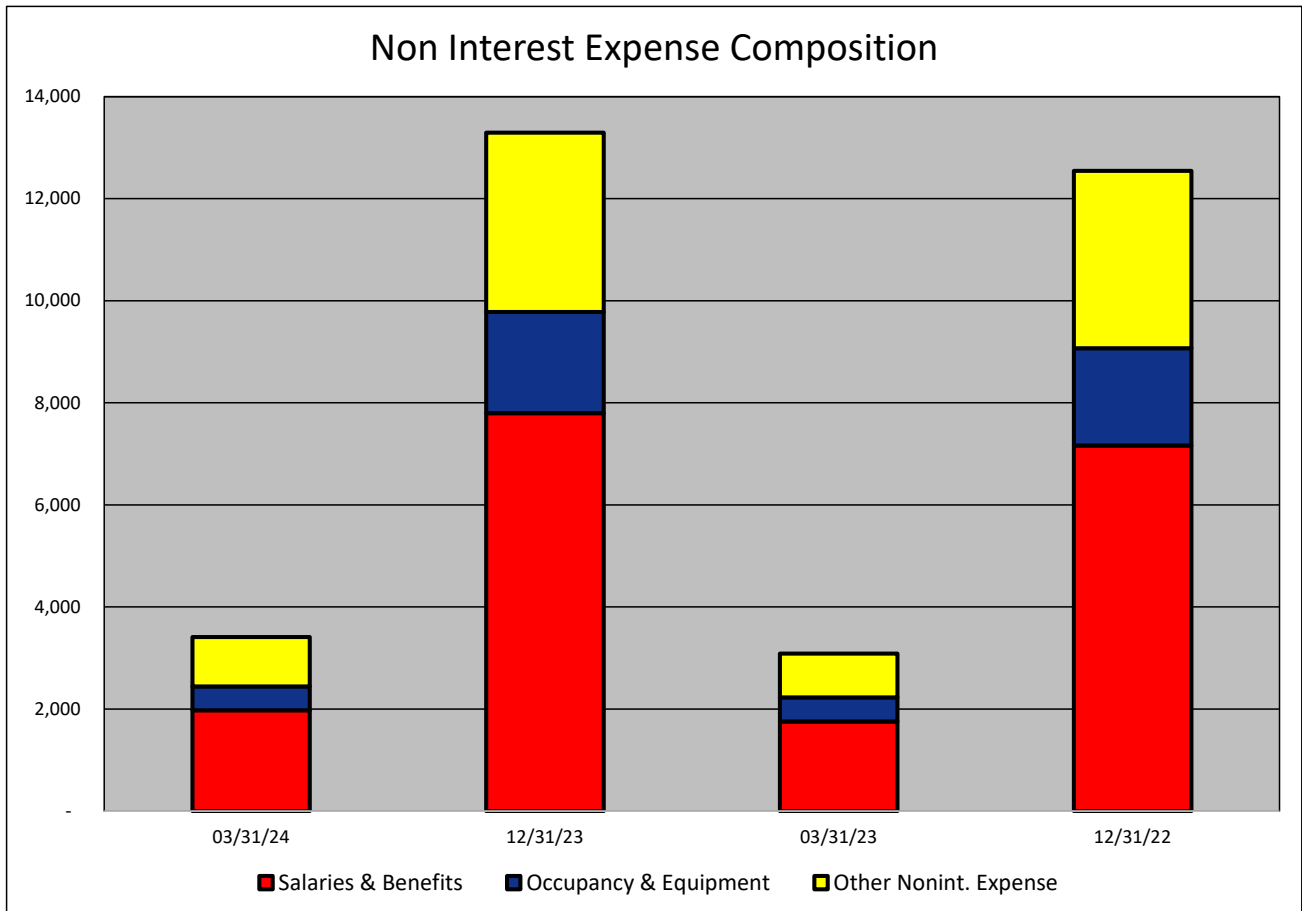


NONINTEREST EXPENSE COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	1,976	7,797	1,754	7,163	222	12.66
Occupancy & Equipment	465	1,982	472	1,908	(7)	(1.48)
Other Nonint. Expense	970	3,515	858	3,474	112	13.05
Total Nonint. Expense	3,411	13,294	3,084	12,545	327	10.60



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Evermore Bank	125,508	55,608	125.70
Locality Bank	203,065	121,644	66.93
Optimumbank	940,399	620,872	51.46
Cypress Bank & Trust	187,234	135,596	38.08
Anchor Bank	351,361	304,213	15.50
Marine Bank & Trust Company	666,307	652,826	2.07
Natbank, National Association	215,083	211,516	1.69
Paradise Bank	367,503	363,955	0.97
American National Bank	468,771	473,918	(1.09)
Seacoast National Bank	14,821,611	15,247,533	(2.79)
Community Bank Of The South	243,515	251,241	(3.08)
Desjardins Bank, National Association	339,536	351,388	(3.37)
Bank Of Belle Glade	125,087	134,921	(7.29)

Select Peer Average	1,465,768	1,455,787	21.91
----------------------------	-----------	-----------	-------

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Evermore Bank	85,644	20,604	315.67
Locality Bank	139,392	76,939	81.17
Optimumbank	754,650	501,910	50.36
Cypress Bank & Trust	80,047	61,740	29.65
Anchor Bank	280,030	241,705	15.86
Bank Of Belle Glade	54,144	47,031	15.12
Community Bank Of The South	72,783	66,185	9.97
Natbank, National Association	181,038	167,023	8.39
American National Bank	339,660	316,357	7.37
Paradise Bank	245,965	234,166	5.04
Desjardins Bank, National Association	259,020	249,825	3.68
Marine Bank & Trust Company	444,241	437,074	1.64
Seacoast National Bank	9,987,527	10,137,233	(1.48)

Select Peer Average	994,165	965,984	41.73
----------------------------	---------	---------	-------

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

CAPITAL RATIOS

For the three months ended March 31, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Evermore Bank	20.46	23.03	27.53	28.49	27.53
Natbank, National Association	20.44	21.42	38.63	39.89	38.63
Locality Bank	15.71	17.01	0.00	0.00	0.00
Desjardins Bank, National Association	16.48	16.48	0.00	0.00	0.00
American National Bank	11.06	13.21	16.01	16.72	16.01
Anchor Bank	10.05	10.90	0.00	0.00	0.00
Seacoast National Bank	14.25	10.49	13.93	15.18	13.93
Paradise Bank	7.42	10.35	13.28	14.20	13.28
Cypress Bank & Trust	9.37	10.22	0.00	0.00	0.00
Optimumbank	8.77	10.19	0.00	0.00	0.00
Bank Of Belle Glade	7.78	10.05	0.00	0.00	0.00
Community Bank Of The South	6.65	9.29	23.15	24.20	23.15
Marine Bank & Trust Company	5.92	8.42	13.67	14.92	13.67

Select Peer Average	11.87	13.16	11.25	11.82	11.25
---------------------	-------	-------	-------	-------	-------

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	113.73	84.17	2.00
Anchor Bank	113.43	79.70	3.73
Desjardins Bank, National Association	103.57	76.29	7.03
Optimumbank	94.27	80.25	2.88
Evermore Bank	88.19	68.24	2.32
Seacoast National Bank	83.09	67.38	17.76
American National Bank	83.05	72.46	13.72
Locality Bank	81.98	68.64	5.02
Marine Bank & Trust Company	74.64	66.67	23.64
Paradise Bank	72.94	66.93	12.47
Cypress Bank & Trust	48.99	42.75	17.75
Bank Of Belle Glade	47.05	43.29	28.41
Community Bank Of The South	32.47	29.89	32.42

Select Peer Average	79.80	65.13	13.01
----------------------------	-------	-------	-------

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the three months ended March 31, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	357,521	2.82	38.22
Desjardins Bank, National Association	339,650	1.85	11.37
Optimumbank	865,597	1.29	14.67
Bank Of Belle Glade	128,618	1.00	13.29
American National Bank	461,504	0.83	7.30
Community Bank Of The South	245,770	0.72	10.65
Seacoast National Bank	14,901,409	0.72	5.07
Marine Bank & Trust Company	685,162	0.57	9.72
Anchor Bank	330,513	0.43	4.59
Cypress Bank & Trust	162,533	0.14	1.30
Natbank, National Association	207,040	(0.20)	(0.96)
Locality Bank	187,900	(0.88)	(5.13)
Evermore Bank	111,594	(0.92)	(3.99)

Select Peer Average	1,460,370	0.64	8.16
----------------------------	-----------	------	------

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the three months ended March 31, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.56	1.36	46.49	14.25
Desjardins Bank, National Association	1.01	1.78	52.93	7.55
Paradise Bank	0.93	2.89	57.51	7.82
American National Bank	0.15	1.65	59.79	14.65
Bank Of Belle Glade	0.30	1.96	62.83	8.34
Community Bank Of The South	0.16	1.53	63.39	12.82
Marine Bank & Trust Company	0.28	1.66	68.35	9.52
Seacoast National Bank	0.51	1.89	71.29	10.43
Anchor Bank	0.33	2.43	81.40	8.17
Cypress Bank & Trust	5.80	2.56	97.19	3.47
Natbank, National Association	0.14	4.57	105.13	4.89
Evermore Bank	0.12	4.48	113.73	5.23
Locality Bank	0.46	4.15	115.30	6.15

Select Peer Average	0.83	2.53	76.56	8.71
---------------------	------	------	-------	------

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

ASSET QUALITY RATIOS

For the three months ended March 31, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
American National Bank	0.78	0.00	0.00	0.00
Community Bank Of The South	1.28	0.00	0.00	0.00
Bank Of Belle Glade	0.74	0.00	0.00	0.00
Evermore Bank	0.99	0.00	0.00	0.00
Cypress Bank & Trust	1.21	0.00	0.00	0.00
Paradise Bank	1.04	0.00	0.00	0.00
Marine Bank & Trust Company	1.50	0.03	0.02	0.26
Desjardins Bank, National Association	1.04	0.11	0.08	0.49
Optimumbank	1.10	0.10	0.08	0.80
Natbank, National Association	0.74	0.19	0.16	0.75
Locality Bank	1.03	0.29	0.20	1.20
Anchor Bank	0.51	0.37	0.30	2.84
Seacoast National Bank	1.47	0.79	0.58	6.02

Select Peer Average	1.03	0.14	0.11	0.95
----------------------------	------	------	------	------

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2024

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Cypress Bank & Trust	1.52	14.41	17.14	17.49	0.00
Optimumbank	1.49	1.28	13.40	0.37	2.51
Natbank, National Association	1.33	9.82	0.06	0.00	2.00
Bank Of Belle Glade	1.22	25.62	0.00	8.11	20.30
Locality Bank	1.04	23.64	0.00	0.00	5.02
Paradise Bank	0.99	13.21	0.00	0.00	12.47
Seacoast National Bank	0.93	3.60	0.12	4.52	13.15
Anchor Bank	0.79	10.27	0.00	3.73	0.00
Marine Bank & Trust Company	0.75	5.83	0.00	0.30	23.34
Community Bank Of The South	0.72	33.14	0.00	0.00	32.42
Evermore Bank	0.72	26.93	0.00	0.00	2.32
American National Bank	0.69	2.16	6.61	0.00	13.72
Desjardins Bank, National Association	0.58	15.16	0.00	7.03	0.00

Select Peer Average	0.98	14.24	2.87	3.20	9.79
----------------------------	------	-------	------	------	------

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Natbank, National Association	83.55	1.63	0.00	0.00
Optimumbank	79.37	0.38	0.00	0.00
Anchor Bank	79.29	3.41	0.00	0.00
Desjardins Bank, National Association	75.50	0.40	0.00	0.00
American National Bank	71.90	0.08	0.00	0.00
Locality Bank	67.94	1.13	0.00	0.01
Evermore Bank	67.17	1.80	0.00	0.00
Seacoast National Bank	66.33	1.05	0.05	5.55
Paradise Bank	66.23	3.46	0.00	0.48
Marine Bank & Trust Company	65.67	1.11	0.00	0.00
Bank Of Belle Glade	42.97	0.51	0.00	0.00
Cypress Bank & Trust	42.23	3.11	0.00	0.08
Community Bank Of The South	29.51	1.03	0.00	0.00

Select Peer Average	64.44	1.47	0.00	0.47
----------------------------	-------	------	------	------

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the three months ended March 31, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	76.49	12.80	89.29	0.00	10.71
Natbank, National Association	70.87	24.92	95.79	0.00	4.21
Bank Of Belle Glade	48.70	51.30	100.00	0.00	0.00
Paradise Bank	39.37	60.63	100.00	0.00	0.00
American National Bank	31.07	68.93	100.00	0.00	0.00
Cypress Bank & Trust	28.72	70.00	98.72	1.28	0.00
Seacoast National Bank	28.35	67.37	95.72	3.41	0.88
Marine Bank & Trust Company	26.43	68.78	95.20	0.00	4.80
Optimumbank	25.77	67.98	93.75	0.00	6.25
Anchor Bank	22.76	56.40	79.16	0.00	20.84
Community Bank Of The South	21.94	78.06	100.00	0.00	0.00
Locality Bank	17.59	82.41	100.00	0.00	0.00
Evermore Bank	10.06	89.94	100.00	0.00	0.00

Select Peer Average	34.47	61.50	95.97	0.36	3.67
----------------------------	-------	-------	-------	------	------

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.84	3.03	6.15	92.90
Natbank, National Association	5.14	3.51	4.36	99.58
Desjardins Bank, National Association	4.98	3.42	4.34	97.96
Evermore Bank	7.01	4.30	4.03	97.46
Optimumbank	6.40	3.95	3.68	97.26
Locality Bank	6.62	4.39	3.62	97.85
Bank Of Belle Glade	4.33	2.37	3.24	101.84
Anchor Bank	6.00	3.84	3.23	94.84
Seacoast National Bank	5.28	3.13	3.19	89.29
Cypress Bank & Trust	5.31	3.36	3.05	91.73
American National Bank	5.11	3.54	2.93	97.55
Community Bank Of The South	4.66	2.35	2.73	91.65
Marine Bank & Trust Company	4.69	3.00	2.59	96.68

Select Peer Average	5.64	3.40	3.28	95.89
----------------------------	------	------	------	-------