

Paradise Bank

Boca Raton, FL

Established
7/25/2005

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 six months June 30, 2022

Institution name	Total Assets (\$'000's)
Seacoast National Bank	10,811,872
Marine Bank & Trust Company	591,080
American National Bank	547,524
Flagler Bank	480,820
Optimumbank	464,649
Paradise Bank	416,402
Desjardins Bank, National Association	390,217
Community Bank Of The South	259,466
Anchor Bank	234,674
Natbank, National Association	220,130
Bank Of Belle Glade	154,334
Cypress Bank & Trust	112,436
Locality Bank	72,487

Institution name	Return on Avg Assets (%)
Flagler Bank	1.94
Paradise Bank	1.62
Optimumbank	1.07
Seacoast National Bank	1.00
American National Bank	0.97
Marine Bank & Trust Company	0.88
Community Bank Of The South	0.73
Desjardins Bank, National Association	0.55
Anchor Bank	0.43
Natbank, National Association	0.38
Bank Of Belle Glade	0.31
Cypress Bank & Trust	(2.58)
Locality Bank	(15.89)

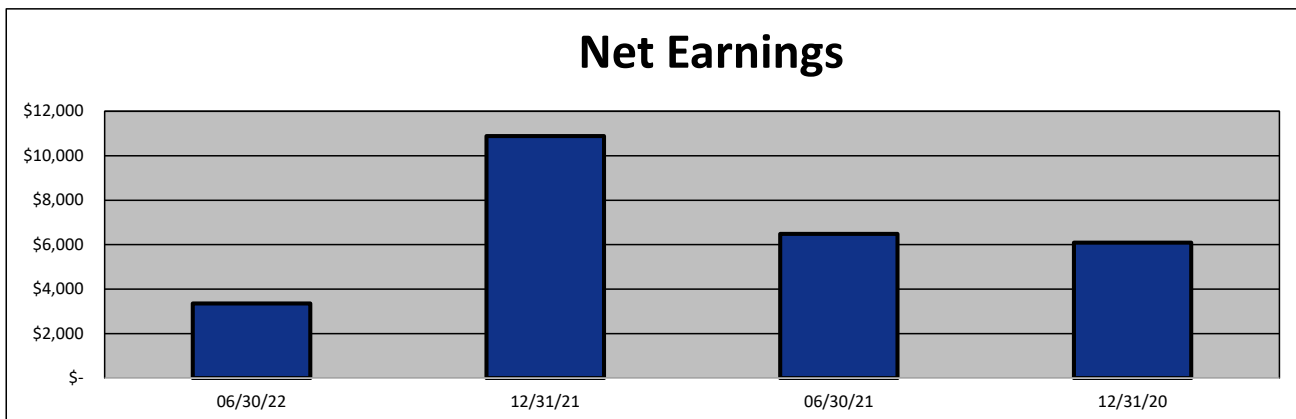
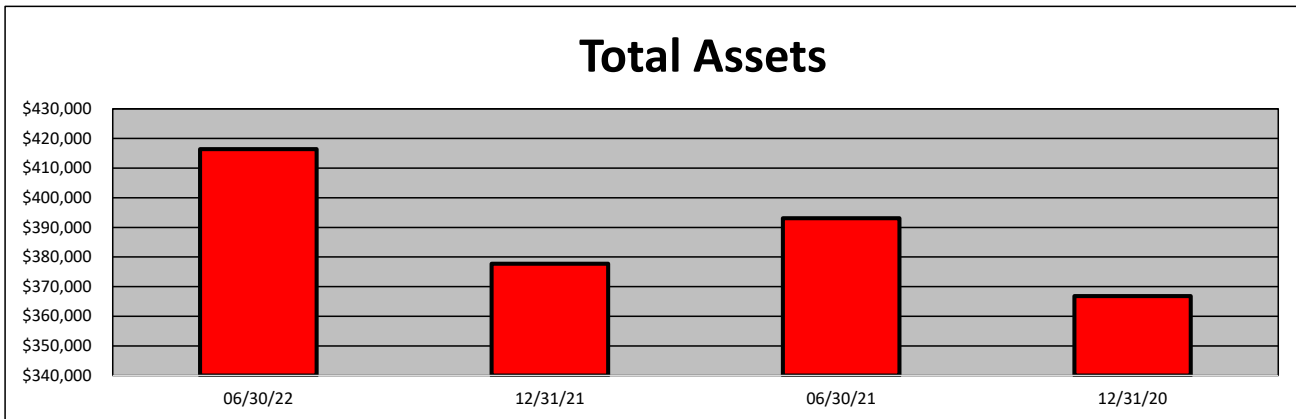
EXECUTIVE SUMMARY - Paradise Bank
(Percentage)

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.03	8.98	9.77	9.56	10.08	12.19
Leverage Ratio	8.48	8.69	9.93	9.50	10.09	14.70
Tier 1 Cap/Risk Based Assets	13.80	0.00	13.87	13.40	16.44	18.53
Risk Based Ratio	14.86	0.00	14.69	14.13	17.29	19.22
Common Equity Tier 1 Capital Ratio	13.80	0.00	13.87	13.40	16.42	18.53
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	59.56	73.16	72.18	77.32	64.07	66.93
Loans/Assets	54.78	66.21	64.53	68.45	52.71	54.47
Securities/Assets	14.07	13.78	7.88	8.04	17.27	14.33
PROFITABILITY:						
Return on Avg Assets	1.62	2.82	3.40	1.75	0.67	(0.66)
Return on Avg Equity	21.12	30.03	35.04	17.07	9.14	5.42
Nonint Income/Avg Assets	0.81	2.41	2.79	1.07	0.86	1.06
Net Overhead Ratio	2.08	1.00	0.34	2.16	1.91	2.94
Efficiency Ratio	64.11	53.19	46.52	63.28	225.75	131.52
Assets (per million) per Employee	8.86	8.21	7.71	7.34	9.27	9.09
ASSET QUALITY:						
Reserves/Loans	1.23	1.03	0.89	0.75	1.36	1.11
Nonperforming Loans/Total Loans	0.00	0.00	0.53	0.53	0.69	0.13
Nonperforming Assets/Total Assets	0.00	0.00	0.34	0.37	0.47	0.09
Adjusted Texas Ratio	0.00	0.00	3.30	3.63	3.38	1.00
YIELDS & COSTS:						
Yield on earning assets	3.99	4.33	4.25	4.55	3.18	3.00
Cost of funds	0.13	0.18	0.21	0.57	0.42	0.32
Net interest margin	3.93	4.24	4.14	4.25	2.61	3.16
Avg Earning Assets/Avg Assets	94.20	94.61	95.17	94.89	90.17	92.58

SELECTED FINANCIAL DATA - Paradise Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	416,402	377,712	393,050	366,789	23,352	5.94
Cash and Equivalents	107,693	54,204	86,509	69,919	21,184	24.49
Securities	58,580	52,044	30,985	29,505	27,595	89.06
Loans, net	228,123	250,099	253,616	251,080	(25,493)	(10.05)
Deposit Accounts	382,992	341,861	351,369	324,718	31,623	9.00
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	29,293	33,913	38,391	35,049	(9,098)	(23.70)

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	3,359	10,889	6,484	6,095	(3,125)	(48.20)
Interest Income	7,824	15,793	7,719	15,085	105	1.36
Interest Expense	131	330	198	989	(67)	(33.84)
Net Interest Income	7,693	15,463	7,521	14,096	172	2.29
Prov for Loan Loss	10	700	380	459	(370)	(97.37)
Noninterest income	1,694	9,295	5,314	3,753	(3,620)	(68.12)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	6,018	13,169	5,971	11,295	47	0.79
Net Operating Income	3,359	10,889	6,484	6,095	(3,125)	(48.20)
Income Taxes	-	-	-	-	-	NA

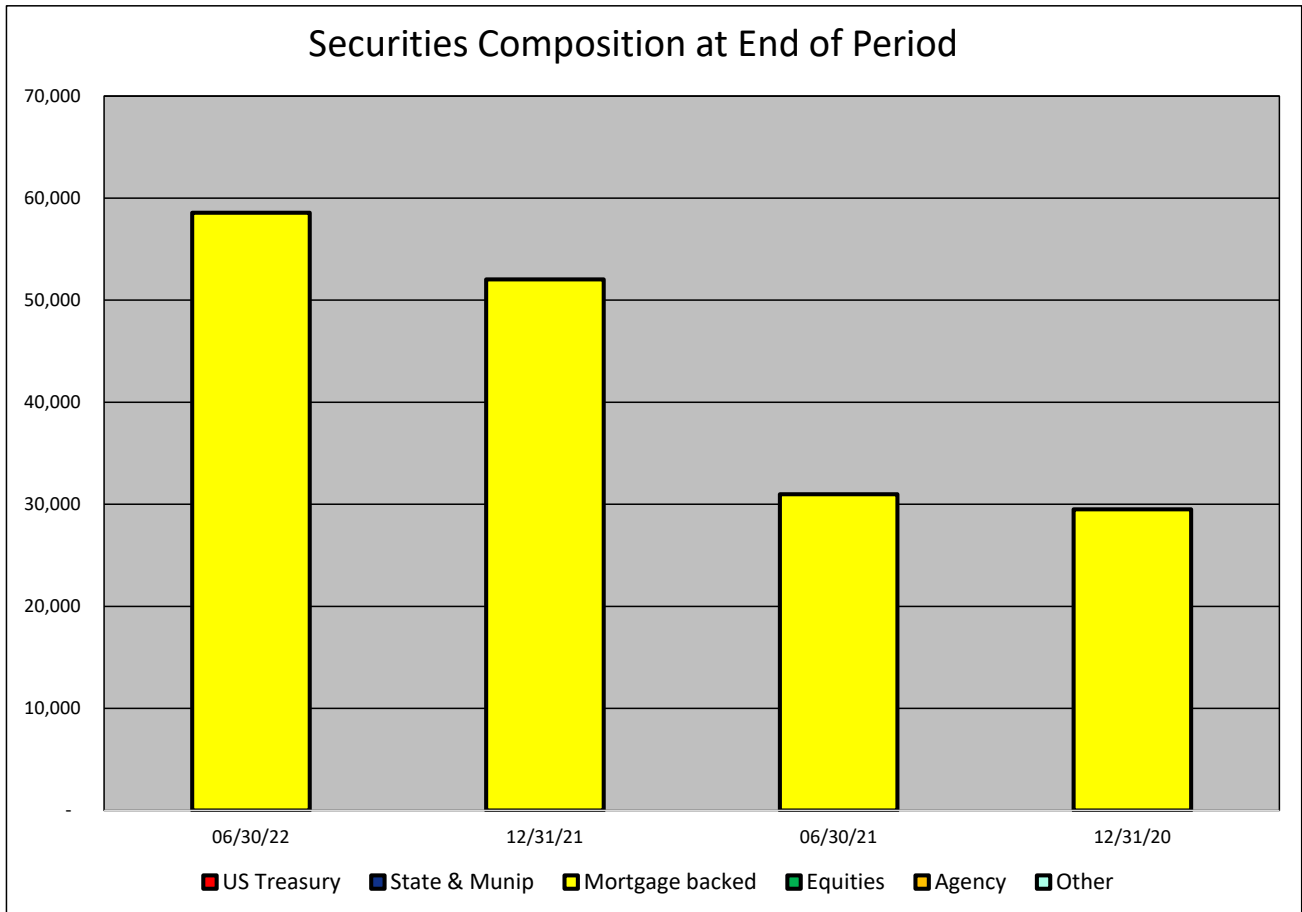


SECURITIES COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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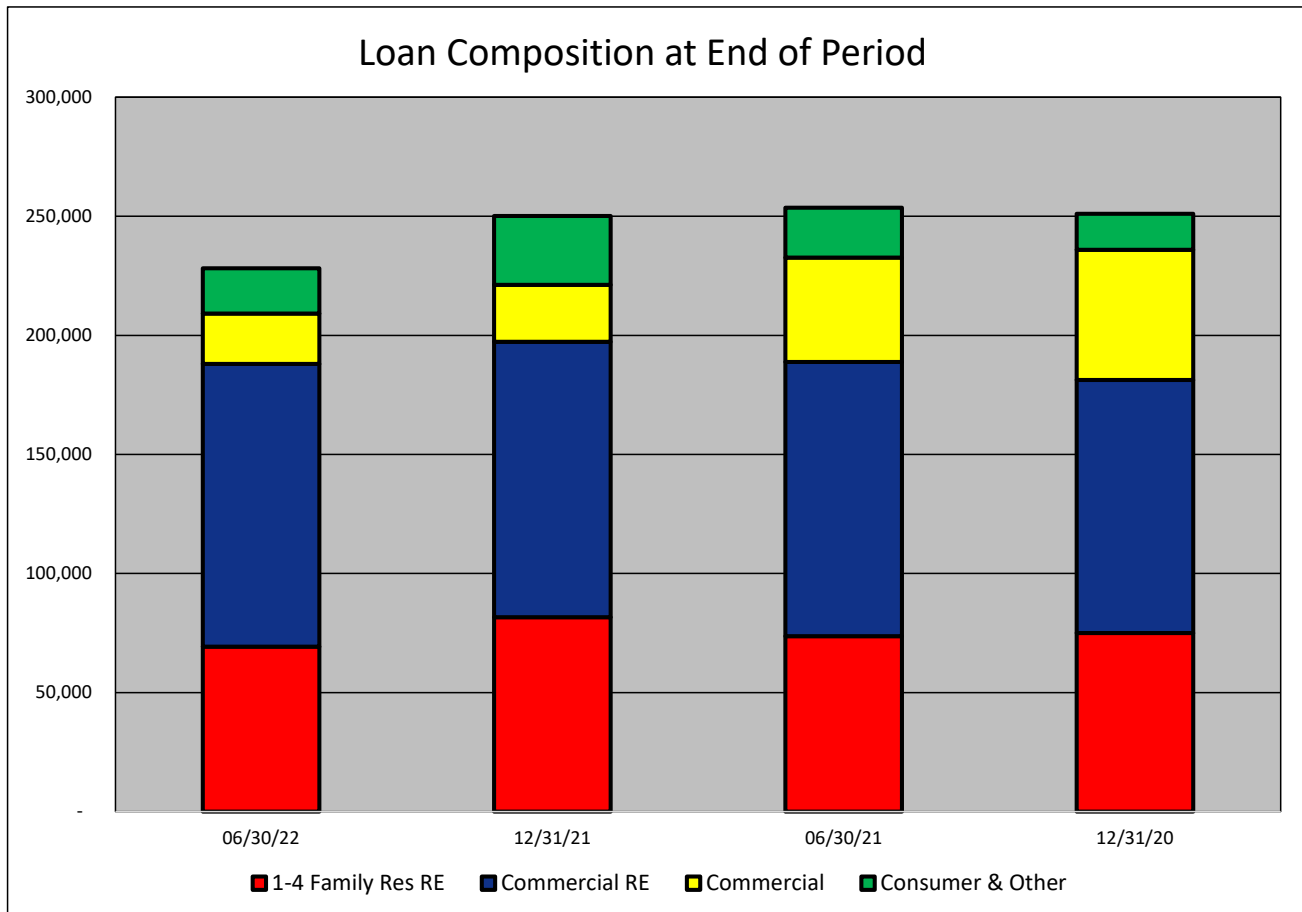
SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	58,580	52,044	30,985	29,505	27,595	89.06
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	58,580	52,044	30,985	29,505	27,595	89.06



LOAN PORTFOLIO COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	69,288	81,672	73,617	74,993	(4,329)	(5.88)
Commercial RE	118,729	115,667	115,219	106,252	3,510	3.05
Commercial	21,095	23,899	43,818	54,677	(22,723)	(51.86)
Consumer & Other	19,011	28,861	20,962	15,158	(1,951)	(9.31)
Loans, Net	228,123	250,099	253,616	251,080	(25,493)	(10.05)



LOAN PORTFOLIO QUALITY - Paradise Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN LOSS RESERVE ACTIVITY:

Beginning Balance	2,582	1,885	1,885	1,524	697	36.98
Total Recoveries	218	-	-	5	218	NA
Total Charge-offs	-	4	-	103	-	NA
Provision Expense	10	700	380	459	(370)	(97.37)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>2,810</u>	<u>2,582</u>	<u>2,266</u>	<u>1,885</u>	<u>544</u>	<u>24.01</u>

NON-PERFORMING ASSETS:

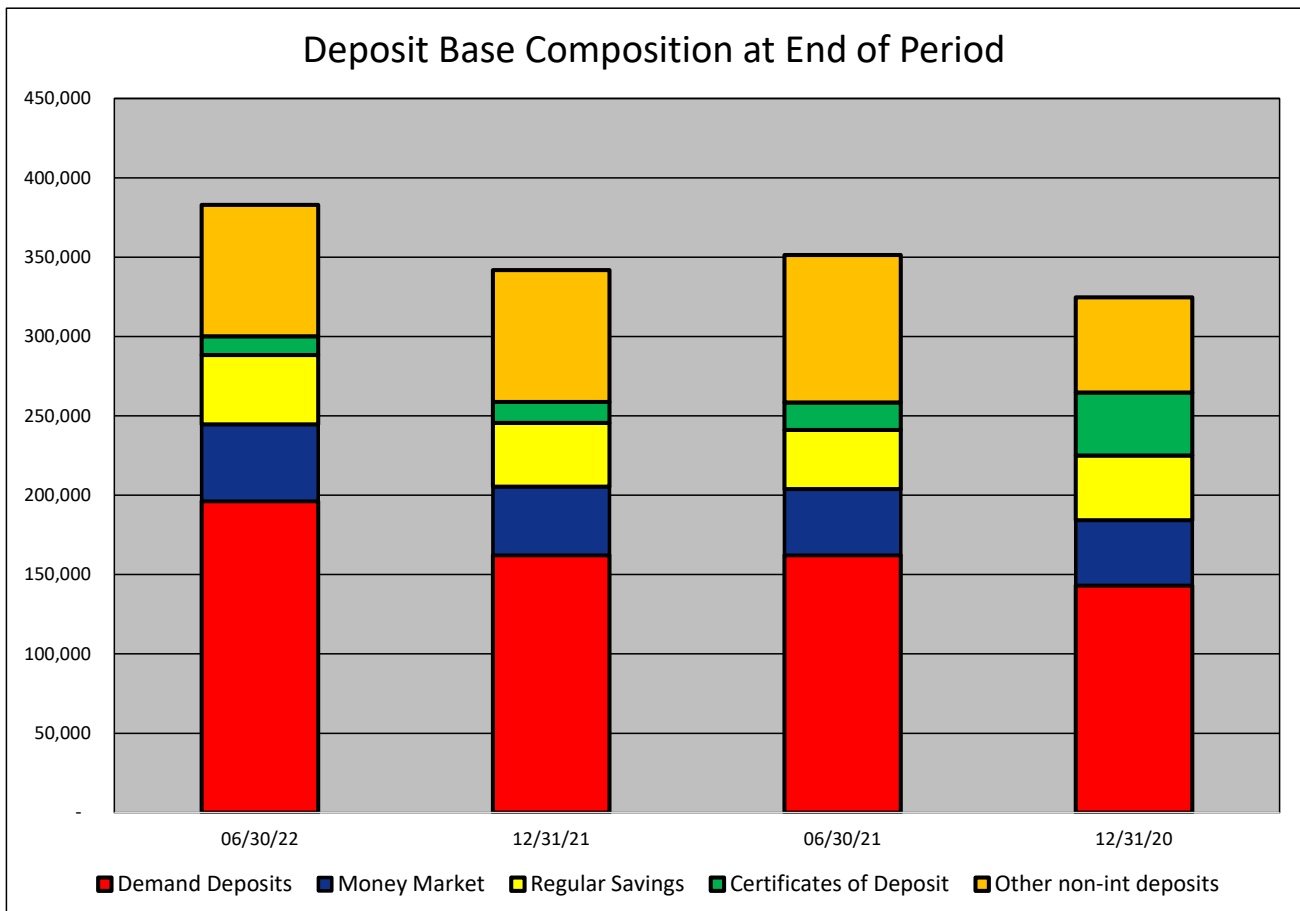
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	1,341	1,341	(1,341)	(100.00)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>-</u>	<u>-</u>	<u>1,341</u>	<u>1,341</u>	<u>(1,341)</u>	<u>(100.00)</u>

DEPOSIT BASE COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	196,266	162,104	162,157	143,121	34,109	21.03
Money Market	48,453	43,363	41,657	41,170	6,796	16.31
Regular Savings	43,597	40,173	37,284	40,679	6,313	16.93
Certificates of Deposit	11,838	13,140	17,378	39,715	(5,540)	(31.88)
Other non-int deposits	82,838	83,081	92,893	60,033	(10,055)	(10.82)
Total Deposits	382,992	341,861	351,369	324,718	31,623	9.00

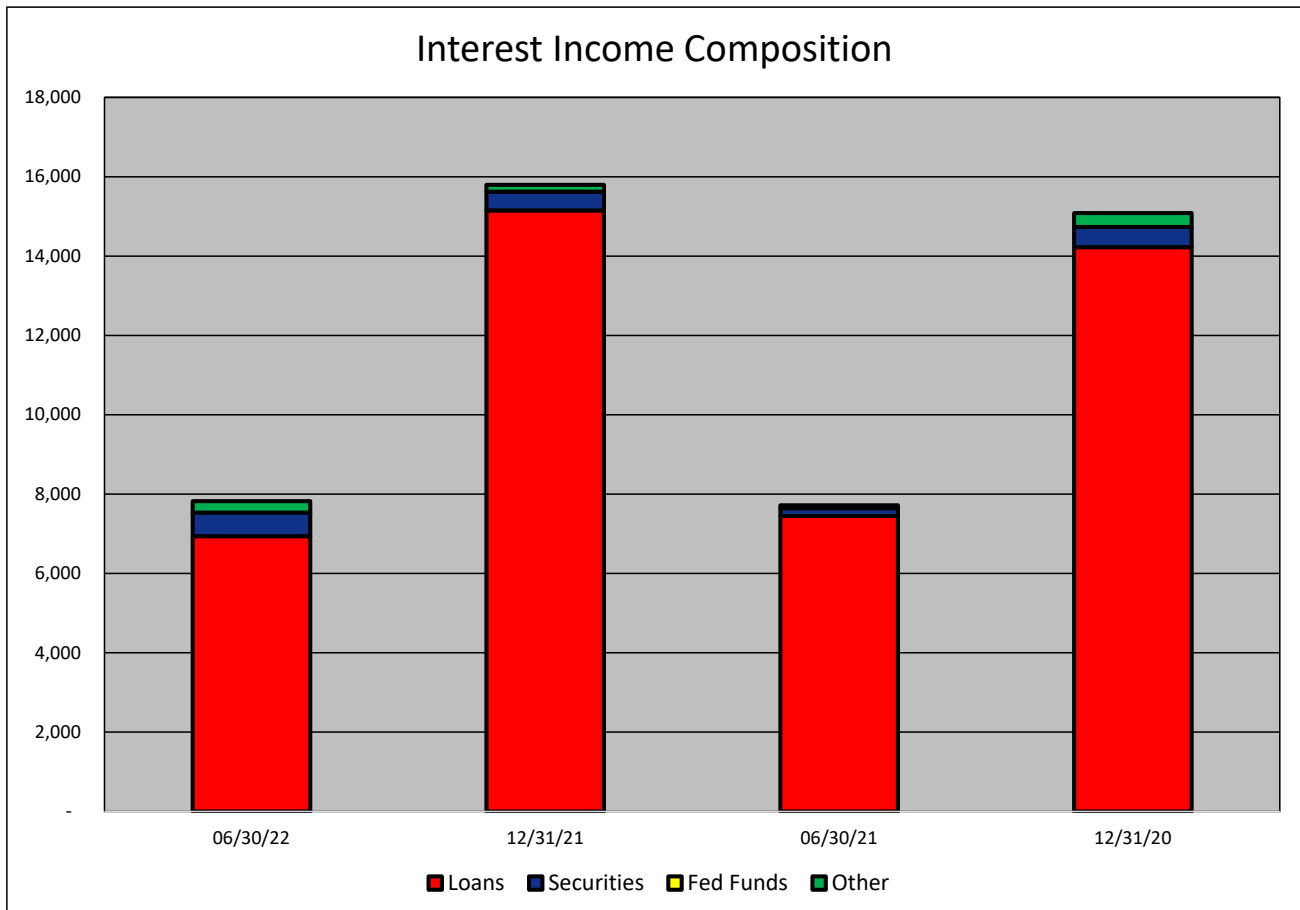


INTEREST INCOME COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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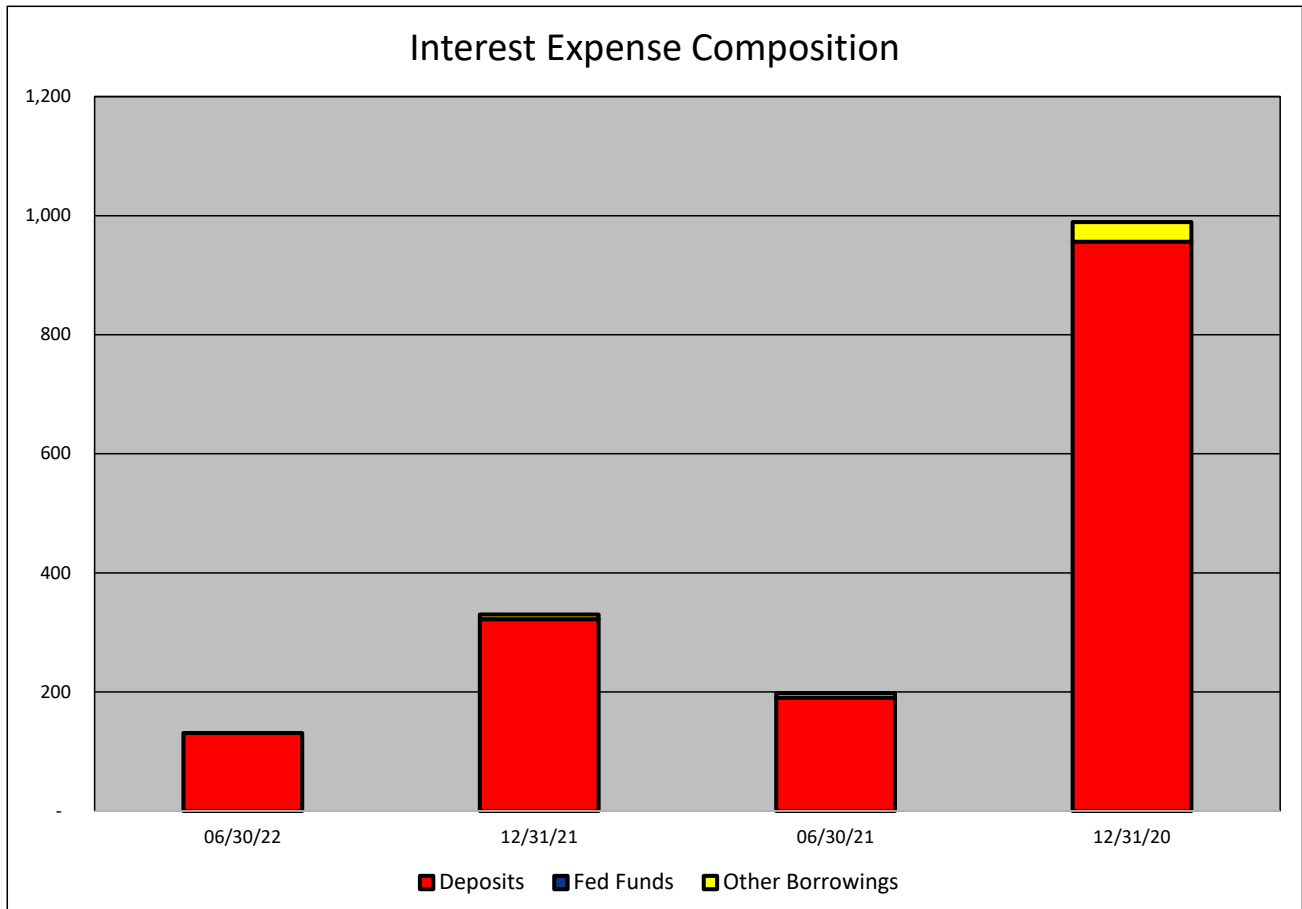
INTEREST INCOME CATEGORY

Loans	6,938	15,154	7,448	14,224	(510)	(6.85)
Securities	597	470	195	513	402	206.15
Fed Funds	-	-	-	-	-	NA
Other	289	169	76	348	213	280.26
Total Int Income	7,824	15,793	7,719	15,085	105	1.36



INTEREST EXPENSE COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	131	322	190	956	(59)	(31.05)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	8	8	33	(8)	(100.00)
Total Int Expense	131	330	198	989	(67)	(33.84)

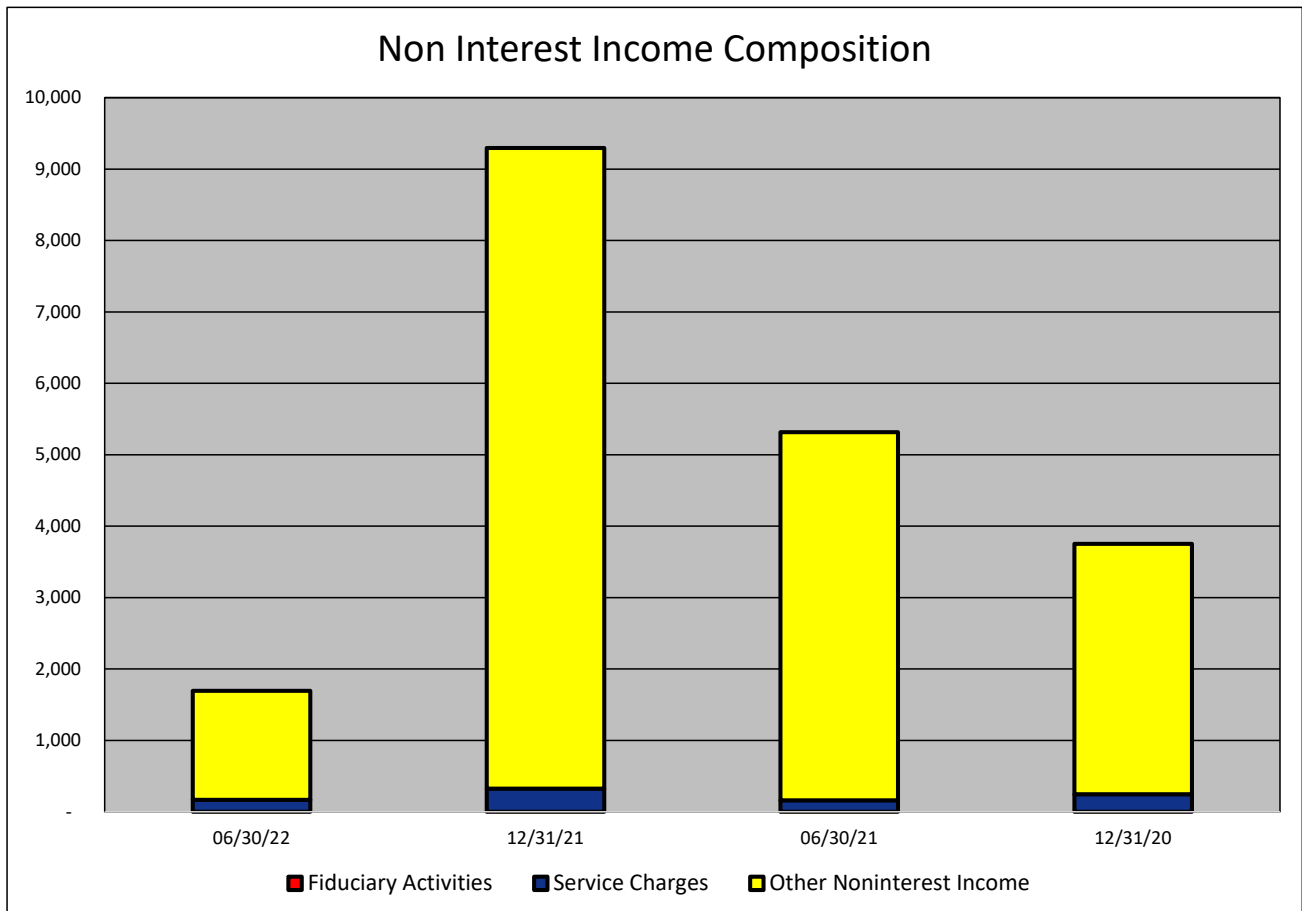


NONINTEREST INCOME COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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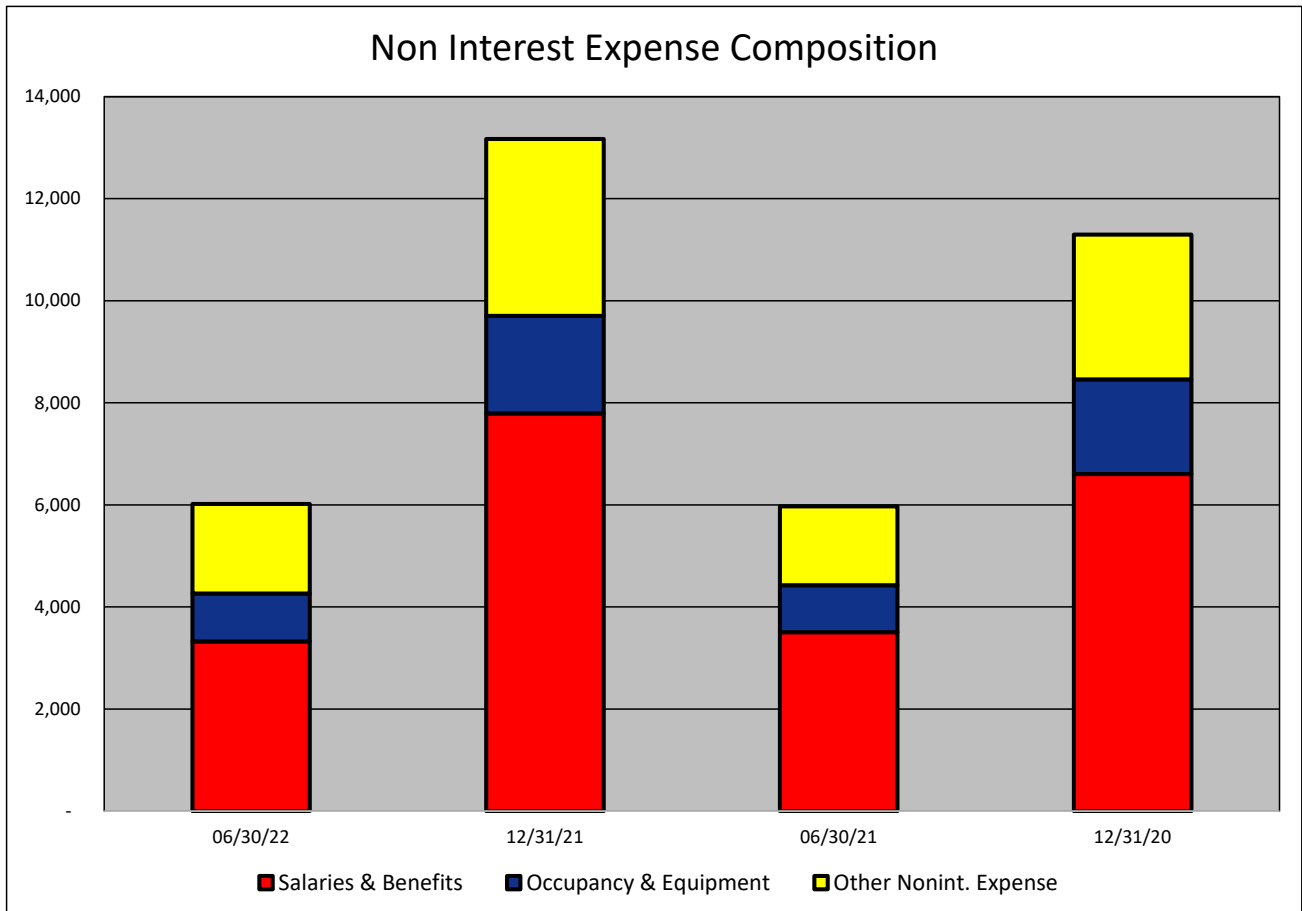
NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	168	324	159	244	9	5.66
Other Noninterest Income	1,526	8,971	5,155	3,509	(3,629)	(70.40)
Total Nonint. Income	1,694	9,295	5,314	3,753	(3,620)	(68.12)



NONINTEREST EXPENSE COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	3,325	7,791	3,506	6,606	(181)	(5.16)
Occupancy & Equipment	940	1,914	921	1,855	19	2.06
Other Nonint. Expense	1,753	3,464	1,544	2,834	209	13.54
Total Nonint. Expense	6,018	13,169	5,971	11,295	47	0.79



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Locality Bank	72,487	-	NA
Cypress Bank & Trust	112,436	-	NA
Optimumbank	464,649	293,954	58.07
Desjardins Bank, National Association	390,217	269,203	44.95
Anchor Bank	234,674	169,818	38.19
Marine Bank & Trust Company	591,080	488,249	21.06
Seacoast National Bank	10,811,872	9,317,509	16.04
American National Bank	547,524	479,146	14.27
Bank Of Belle Glade	154,334	138,978	11.05
Community Bank Of The South	259,466	241,240	7.56
Paradise Bank	416,402	393,050	5.94
Natbank, National Association	220,130	210,670	4.49
Flagler Bank	480,820	477,463	0.70

Select Peer Average	1,135,084	959,945	20.21
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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	
Locality Bank	36,779	-	NA
Cypress Bank & Trust	34,351	-	NA
Optimumbank	353,191	193,036	82.97
Anchor Bank	182,881	129,933	40.75
Desjardins Bank, National Association	224,897	172,125	30.66
Seacoast National Bank	6,555,753	5,479,842	19.63
Natbank, National Association	156,819	139,294	12.58
Marine Bank & Trust Company	370,870	330,676	12.16
Flagler Bank	332,082	321,422	3.32
Community Bank Of The South	66,699	66,857	(0.24)
American National Bank	267,337	280,510	(4.70)
Bank Of Belle Glade	34,339	36,330	(5.48)
Paradise Bank	228,123	253,616	(10.05)

Select Peer Average	680,317	569,511	16.51
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

CAPITAL RATIOS
For the six months June 30, 2022

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Locality Bank	49.12	68.46	90.75	91.72	90.75
Natbank, National Association	14.78	14.91	30.29	31.25	30.29
Cypress Bank & Trust	14.37	14.37	0.00	0.00	0.00
Optimumbank	9.82	12.85	0.00	0.00	0.00
Seacoast National Bank	12.00	10.61	15.33	16.25	15.33
Flagler Bank	8.71	9.95	13.38	14.48	13.38
Anchor Bank	9.54	9.85	0.00	0.00	0.00
American National Bank	8.67	9.68	16.92	17.72	16.92
Desjardins Bank, National Association	8.77	9.17	0.00	0.00	0.00
Paradise Bank	7.03	8.48	13.80	14.86	13.80
Community Bank Of The South	5.74	7.78	23.06	24.01	23.06
Bank Of Belle Glade	5.14	7.52	25.65	26.61	25.65
Marine Bank & Trust Company	4.81	7.49	11.71	12.96	11.71

Select Peer Average	12.19	14.70	18.53	19.22	18.53
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the six months June 30, 2022

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Optimumbank	102.81	76.01	6.00
Locality Bank	102.53	50.74	0.00
Anchor Bank	96.85	77.93	6.60
Natbank, National Association	85.15	71.24	1.28
Flagler Bank	81.10	69.07	21.80
Seacoast National Bank	71.34	60.63	24.09
Marine Bank & Trust Company	66.03	62.74	29.59
Desjardins Bank, National Association	63.69	57.63	7.18
Paradise Bank	59.56	54.78	14.07
American National Bank	53.96	48.83	13.42
Cypress Bank & Trust	35.97	30.55	3.38
Community Bank Of The South	27.57	25.71	31.61
Bank Of Belle Glade	23.49	22.25	27.25

Select Peer Average	66.93	54.47	14.33
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the six months June 30, 2022

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Flagler Bank	495,948	1.94	21.89
Paradise Bank	415,962	1.62	21.12
Optimumbank	389,509	1.07	9.72
Seacoast National Bank	10,813,570	1.00	8.35
American National Bank	535,566	0.97	10.64
Marine Bank & Trust Company	582,774	0.88	14.29
Community Bank Of The South	256,577	0.73	10.38
Desjardins Bank, National Association	352,657	0.55	5.80
Anchor Bank	237,326	0.43	4.65
Natbank, National Association	221,188	0.38	2.56
Bank Of Belle Glade	146,441	0.31	5.01
Cypress Bank & Trust	96,612	(2.58)	(15.00)
Locality Bank	43,639	(15.89)	(28.92)

Select Peer Average	1,122,136	(0.66)	5.42
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the six months June 30, 2022

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Flagler Bank	0.30	1.08	40.18	10.93
Optimumbank	0.73	1.44	50.19	11.06
American National Bank	0.19	1.25	52.72	18.25
Seacoast National Bank	0.64	1.51	59.93	9.87
Community Bank Of The South	0.14	1.33	61.47	12.97
Paradise Bank	0.81	2.08	64.11	8.86
Marine Bank & Trust Company	0.42	1.86	64.59	7.48
Bank Of Belle Glade	0.25	1.23	78.78	11.02
Desjardins Bank, National Association	0.82	1.90	79.39	8.87
Natbank, National Association	0.59	2.15	80.27	6.88
Anchor Bank	0.59	2.57	82.74	5.87
Cypress Bank & Trust	8.25	3.97	129.10	2.04
Locality Bank	0.10	15.90	866.25	4.03

Select Peer Average	1.06	2.94	131.52	9.09
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

ASSET QUALITY RATIOS
For the six months June 30, 2022

Institution name	Reserves/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
American National Bank	0.91	0.00	0.00	0.00
Community Bank Of The South	1.25	0.00	0.00	0.00
Desjardins Bank, National Association	1.07	0.00	0.00	0.00
Locality Bank	1.03	0.00	0.00	0.00
Bank Of Belle Glade	1.16	0.00	0.00	0.00
Cypress Bank & Trust	1.50	0.00	0.00	0.00
Optimumbank	1.20	0.00	0.00	0.00
Paradise Bank	1.23	0.00	0.00	0.00
Flagler Bank	1.22	0.02	0.02	0.16
Natbank, National Association	0.67	0.22	0.16	1.05
Marine Bank & Trust Company	1.30	0.41	0.26	4.56
Seacoast National Bank	1.38	0.40	0.27	2.68
Anchor Bank	0.55	0.59	0.46	4.59

Select Peer Average	1.11	0.13	0.09	1.00
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2022

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
American National Bank	12.61	22.33	0.00	0.00	13.42
Optimumbank	3.80	10.52	2.31	0.14	5.86
Bank Of Belle Glade	3.66	45.91	0.00	8.35	18.89
Seacoast National Bank	3.36	5.02	0.00	7.35	16.66
Anchor Bank	2.99	5.81	0.00	4.25	2.36
Flagler Bank	2.62	2.93	1.14	0.00	21.80
Cypress Bank & Trust	1.09	60.13	0.00	0.00	2.94
Locality Bank	1.06	45.15	0.00	0.00	0.00
Natbank, National Association	0.81	25.13	0.15	0.00	1.28
Community Bank Of The South	0.78	38.60	0.00	0.00	31.61
Marine Bank & Trust Company	0.75	3.30	0.00	0.34	29.25
Paradise Bank	0.54	25.33	0.00	0.00	14.07
Desjardins Bank, National Association	0.31	34.17	0.00	7.18	0.00

Select Peer Average	2.64	24.95	0.28	2.12	12.16
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2022

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Anchor Bank	77.50	4.54	0.00	0.00
Optimumbank	75.10	0.47	0.00	0.00
Natbank, National Association	70.77	0.94	0.00	0.00
Flagler Bank	68.22	1.06	0.00	0.00
Marine Bank & Trust Company	61.87	1.39	0.00	0.00
Seacoast National Bank	59.66	1.07	0.02	2.87
Desjardins Bank, National Association	57.02	0.60	0.00	0.00
Paradise Bank	54.11	2.98	0.00	0.48
Locality Bank	50.21	2.10	0.00	0.00
American National Bank	48.38	0.08	0.00	0.00
Cypress Bank & Trust	30.09	3.00	0.00	0.21
Community Bank Of The South	25.39	0.97	0.00	0.00
Bank Of Belle Glade	21.99	0.30	0.00	0.00

Select Peer Average	53.87	1.50	0.00	0.27
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the six months June 30, 2022

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	91.47	8.53	100.00	0.00	0.00
Natbank, National Association	74.65	25.35	100.00	0.00	0.00
Bank Of Belle Glade	53.03	46.97	100.00	0.00	0.00
Paradise Bank	48.19	51.81	100.00	0.00	0.00
Seacoast National Bank	38.21	59.50	97.72	2.28	0.00
Marine Bank & Trust Company	38.18	61.82	100.00	0.00	0.00
Anchor Bank	35.45	53.72	89.17	0.00	10.83
American National Bank	35.32	64.67	99.99	0.01	0.00
Cypress Bank & Trust	35.31	64.69	100.00	0.00	0.00
Optimumbank	33.33	49.15	82.47	1.20	16.32
Community Bank Of The South	29.42	70.58	100.00	0.00	0.00
Flagler Bank	27.11	66.27	93.39	0.00	6.61
Locality Bank	25.49	74.51	100.00	0.00	0.00

Select Peer Average	43.47	53.66	97.13	0.27	2.60
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the six months June 30, 2022

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	3.99	0.13	3.93	94.20
Optimumbank	4.02	0.50	3.75	95.69
Anchor Bank	3.77	0.32	3.56	90.82
Natbank, National Association	3.53	0.64	3.38	83.75
Flagler Bank	3.80	0.67	3.32	94.13
Marine Bank & Trust Company	3.28	0.08	3.23	94.29
Seacoast National Bank	3.23	0.07	3.17	92.79
American National Bank	3.12	0.21	2.98	85.21
Desjardins Bank, National Association	2.68	0.26	2.66	98.22
Community Bank Of The South	2.35	0.06	2.31	96.47
Locality Bank	1.99	0.81	1.92	90.76
Bank Of Belle Glade	1.86	0.28	1.73	94.21
Cypress Bank & Trust	1.41	0.17	1.31	92.94

Select Peer Average	3.00	0.32	3.16	92.58
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