

Paradise Bank

Boca Raton, FL

Established
7/25/2005

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 six months June 30, 2024

Institution name	Total Assets (\$000's)
Seacoast National Bank	14,943,451
Optimumbank	899,465
Marine Bank & Trust Company	640,187
American National Bank	448,212
Paradise Bank	380,605
Anchor Bank	358,194
Desjardins Bank, National Association	327,906
Community Bank Of The South	253,253
Locality Bank	233,347
Natbank, National Association	221,850
Cypress Bank & Trust	168,469
Evermore Bank	168,171
Bank Of Belle Glade	127,580

Institution name	Return on Avg Assets (%)
Paradise Bank	3.14
Desjardins Bank, National Association	1.78
Optimumbank	1.47
Bank Of Belle Glade	1.01
American National Bank	0.89
Community Bank Of The South	0.83
Seacoast National Bank	0.77
Anchor Bank	0.51
Marine Bank & Trust Company	0.50
Cypress Bank & Trust	0.17
Natbank, National Association	(0.01)
Evermore Bank	(0.52)
Locality Bank	(1.78)

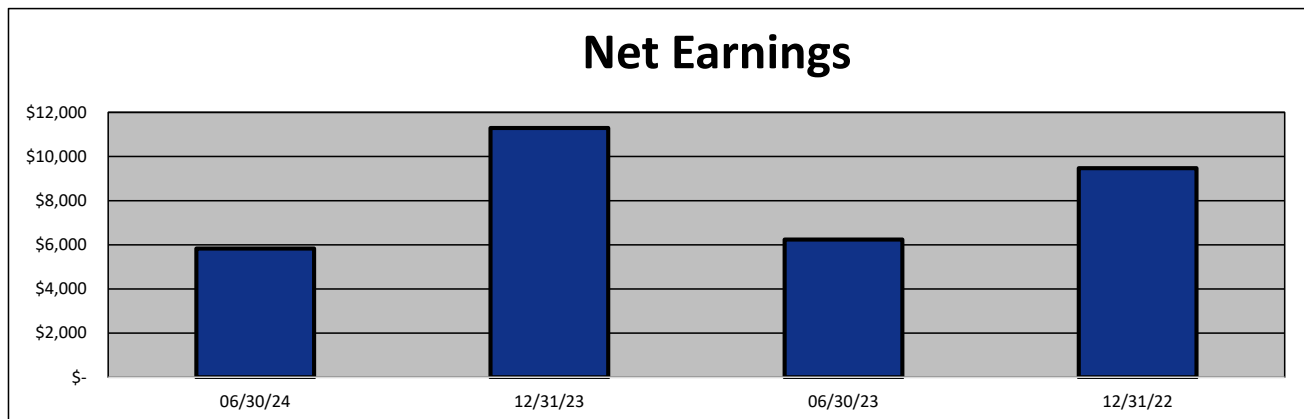
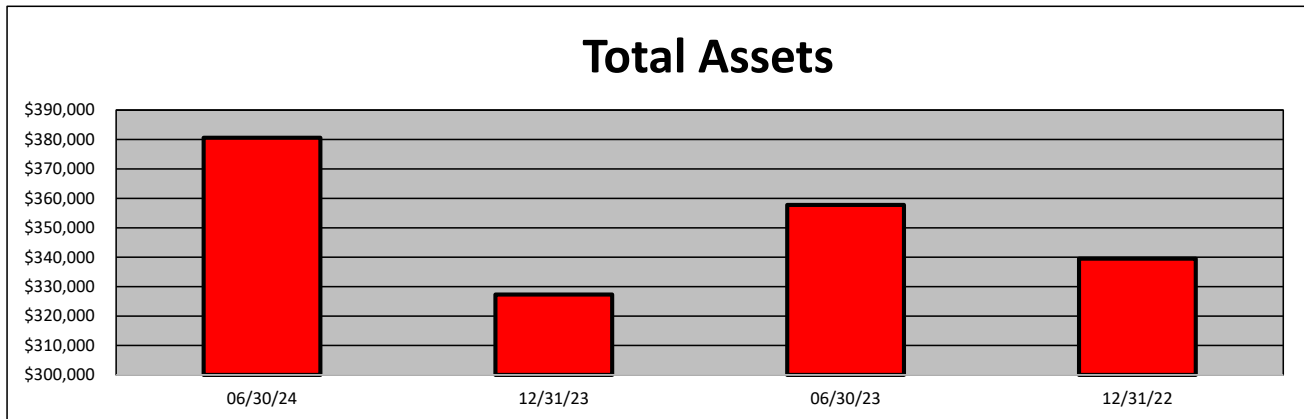
EXECUTIVE SUMMARY - Paradise Bank
(Percentage)

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.44	7.79	7.98	7.53	9.59	11.59
Leverage Ratio	9.77	10.05	10.38	9.26	10.67	12.48
Tier 1 Cap/Risk Based Assets	12.40	12.74	14.27	13.13	12.61	10.71
Risk Based Ratio	13.29	13.65	15.24	14.10	13.45	11.27
Common Equity Tier 1 Capital Ratio	12.40	12.74	14.27	13.13	12.57	10.71
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	76.76	78.90	67.51	72.49	75.33	81.35
Loans/Assets	70.28	72.17	61.38	66.42	63.16	67.15
Securities/Assets	11.82	14.65	14.09	15.69	19.74	12.98
PROFITABILITY:						
Return on Avg Assets	3.14	3.17	3.43	2.37	0.75	0.67
Return on Avg Equity	43.15	41.72	44.81	31.75	10.61	8.53
Nonint Income/Avg Assets	1.29	1.01	1.07	1.25	0.79	0.86
Net Overhead Ratio	2.45	2.72	2.37	1.89	2.14	2.40
Efficiency Ratio	53.73	53.94	49.80	56.67	72.23	73.96
Assets (per million) per Employee	7.93	6.82	7.61	7.07	10.25	8.73
ASSET QUALITY:						
Allowance/Loans	1.02	1.05	1.16	1.13	1.31	1.06
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.03	0.56	0.31
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.02	0.38	0.24
Adjusted Texas Ratio	0.00	0.00	0.00	0.21	4.10	1.95
YIELDS & COSTS:						
Yield on earning assets	7.93	7.44	7.09	4.77	5.44	5.70
Cost of funds	3.16	2.15	1.68	0.42	3.03	3.46
Net interest margin	6.11	6.35	6.26	4.57	2.85	3.26
Avg Earning Assets/Avg Assets	92.92	93.09	93.20	93.97	95.94	95.95

SELECTED FINANCIAL DATA - Paradise Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	380,605	327,341	357,775	339,504	22,830	6.38
Cash and Equivalents	42,162	20,628	64,866	38,149	(22,704)	(35.00)
Securities	44,980	47,956	50,424	53,270	(5,444)	(10.80)
Loans, net	267,491	236,258	219,607	225,509	47,884	21.80
Deposit Accounts	348,494	299,458	325,279	311,088	23,215	7.14
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	28,311	25,497	28,534	25,557	(223)	(0.78)

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	5,829	11,293	6,238	9,471	(409)	(6.56)
Interest Income	13,701	24,685	12,005	17,909	1,696	14.13
Interest Expense	3,138	3,641	1,408	769	1,730	122.87
Net Interest Income	10,563	21,044	10,597	17,140	(34)	(0.32)
Prov for Credit Losses	170	60	60	120	110	183.33
Noninterest income	2,403	3,603	1,949	4,996	454	23.29
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	6,967	13,294	6,248	12,545	719	11.51
Net Operating Income	5,829	11,293	6,238	9,471	(409)	(6.56)
Income Taxes	-	-	-	-	-	NA

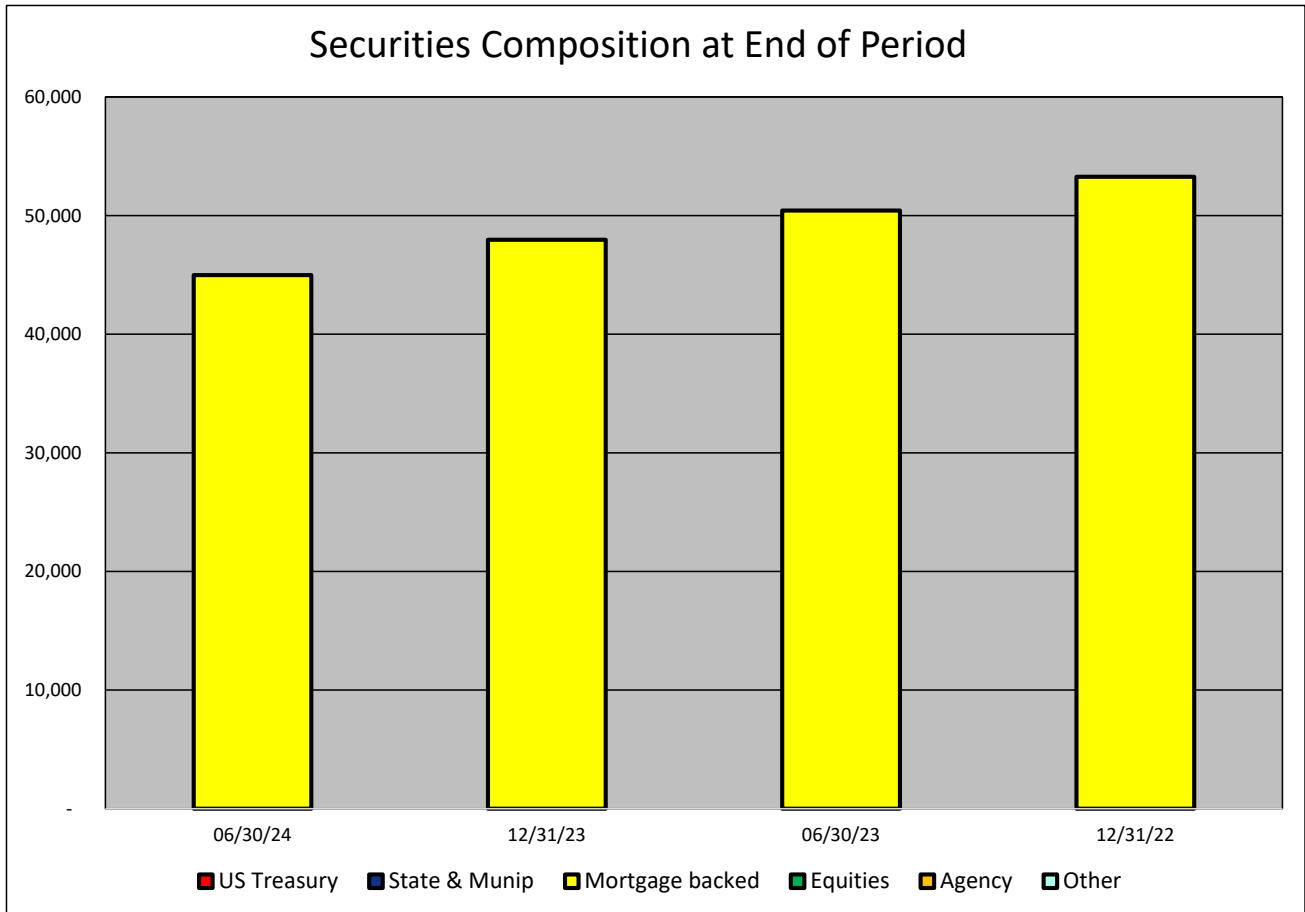


SECURITIES COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	44,980	47,956	50,424	53,270	(5,444)	(10.80)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	44,980	47,956	50,424	53,270	(5,444)	(10.80)

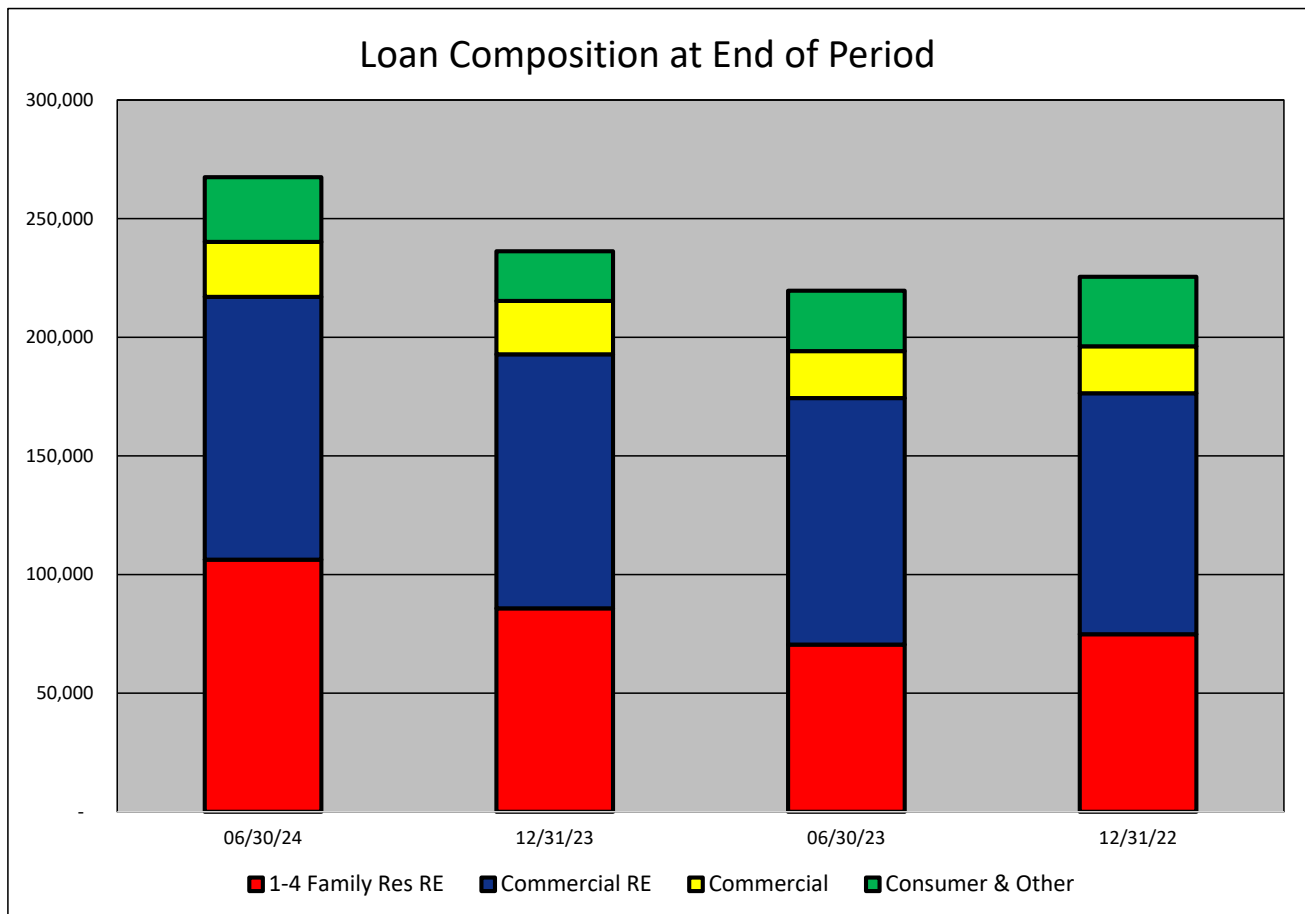


LOAN PORTFOLIO COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	106,277	85,740	70,477	74,833	35,800	50.80
Commercial RE	110,743	107,062	103,881	101,562	6,862	6.61
Commercial	23,146	22,481	19,795	19,774	3,351	16.93
Consumer & Other	27,325	20,975	25,454	29,340	1,871	7.35
Loans, Net	267,491	236,258	219,607	225,509	47,884	21.80



LOAN PORTFOLIO QUALITY - Paradise Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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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	60	365	(60)	(100.00)
Provision Expense	170	60	60	120	110	183.33
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,736	2,470	2,557	2,556	179	7.00

NON-PERFORMING ASSETS:

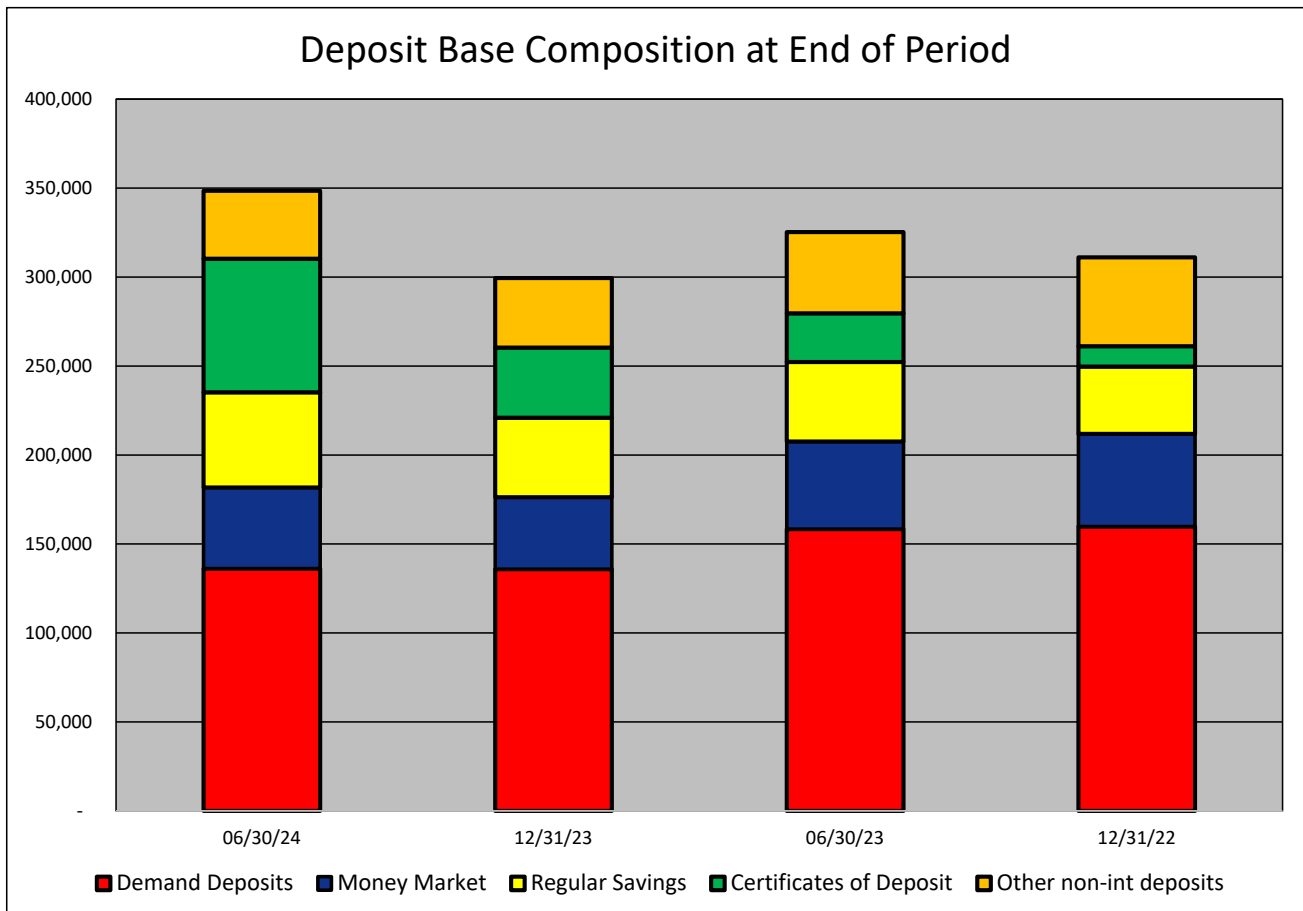
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	60	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	60	-	NA

DEPOSIT BASE COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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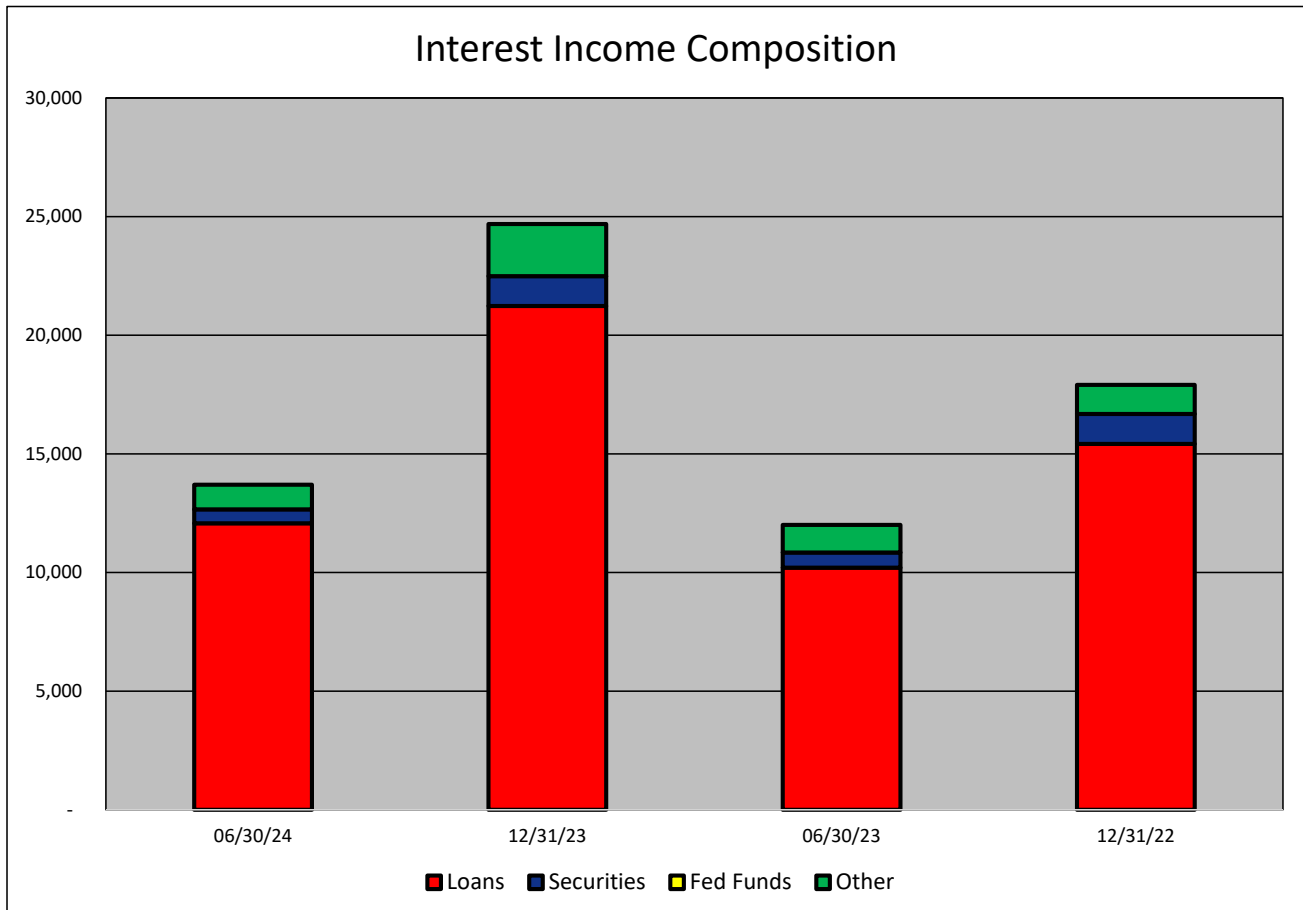
DEPOSIT BASE CATEGORY:

Demand Deposits	136,156	135,835	158,355	159,772	(22,199)	(14.02)
Money Market	45,617	40,418	49,220	52,101	(3,603)	(7.32)
Regular Savings	53,428	44,717	44,708	37,859	8,720	19.50
Certificates of Deposit	75,108	39,414	27,320	11,401	47,788	174.92
Other non-int deposits	38,185	39,074	45,676	49,955	(7,491)	(16.40)
Total Deposits	348,494	299,458	325,279	311,088	23,215	7.14



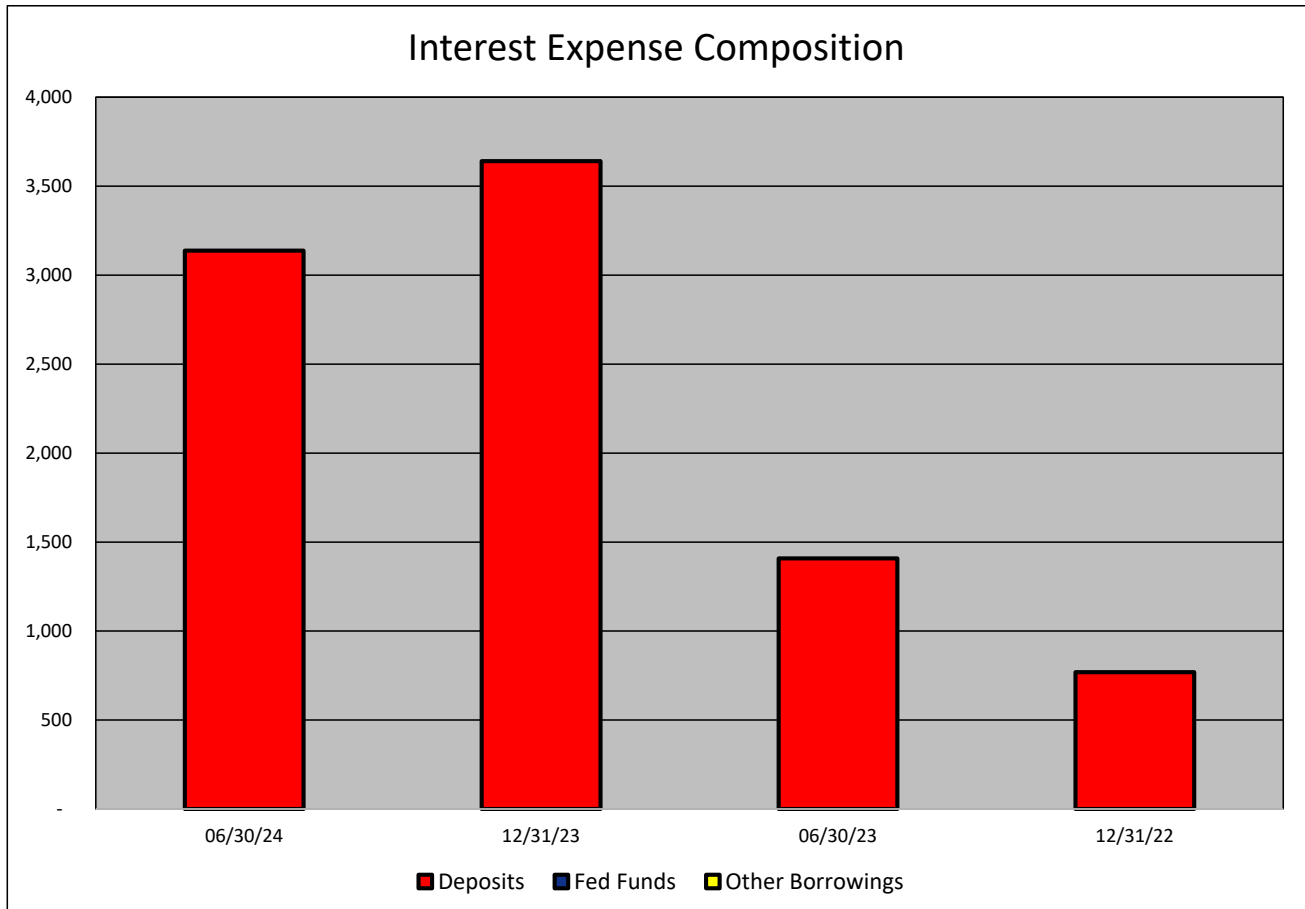
INTEREST INCOME COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	12,073	21,233	10,202	15,422	1,871	18.34
Securities	586	1,255	641	1,262	(55)	(8.58)
Fed Funds	-	-	-	-	-	NA
Other	1,042	2,197	1,162	1,225	(120)	(10.33)
Total Int Income	13,701	24,685	12,005	17,909	1,696	14.13



INTEREST EXPENSE COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	3,138	3,641	1,408	769	1,730	122.87
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	3,138	3,641	1,408	769	1,730	122.87

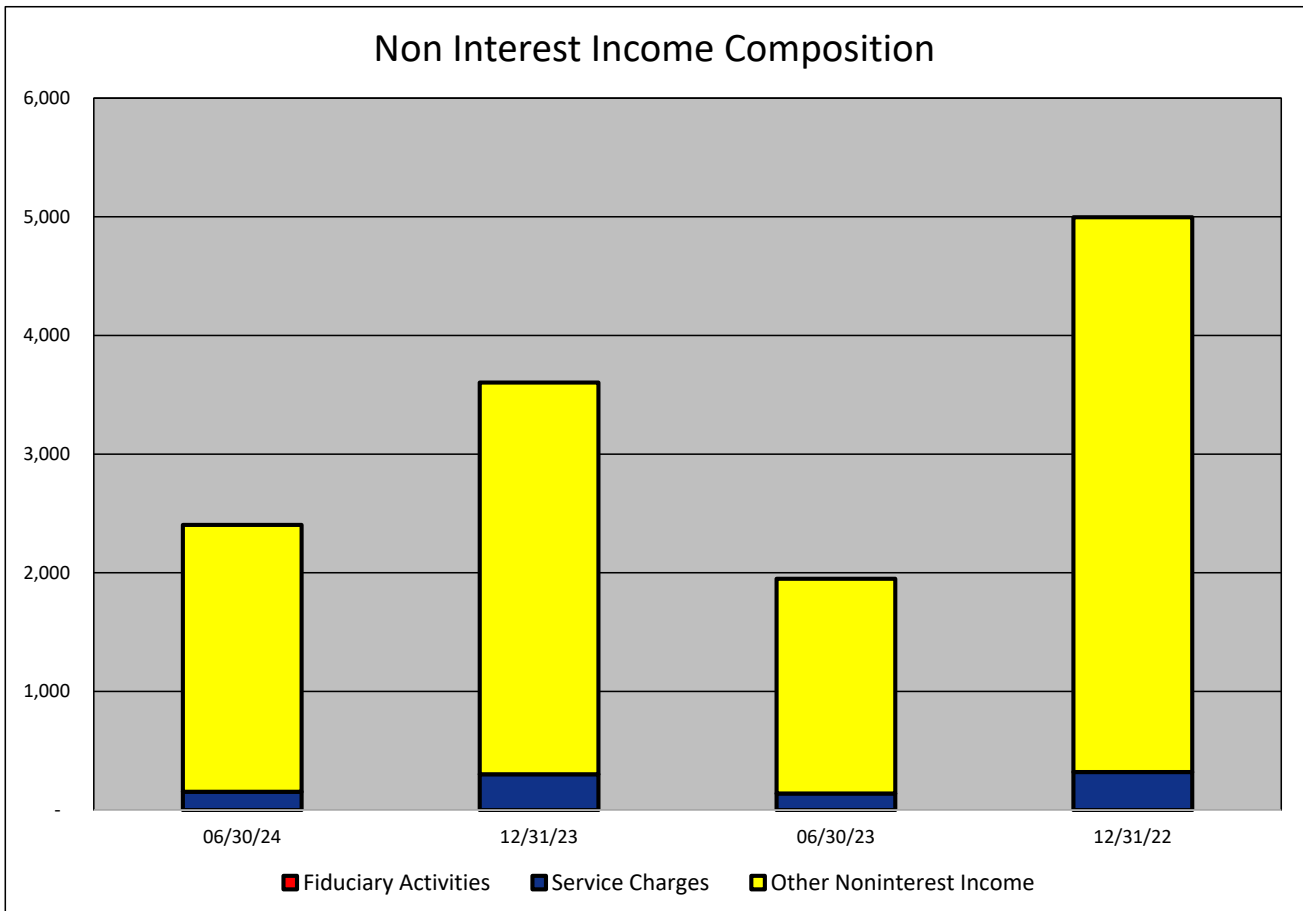


NONINTEREST INCOME COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	154	302	140	321	14	10.00
Other Noninterest Income	2,249	3,301	1,809	4,675	440	24.32
Total Nonint. Income	2,403	3,603	1,949	4,996	454	23.29

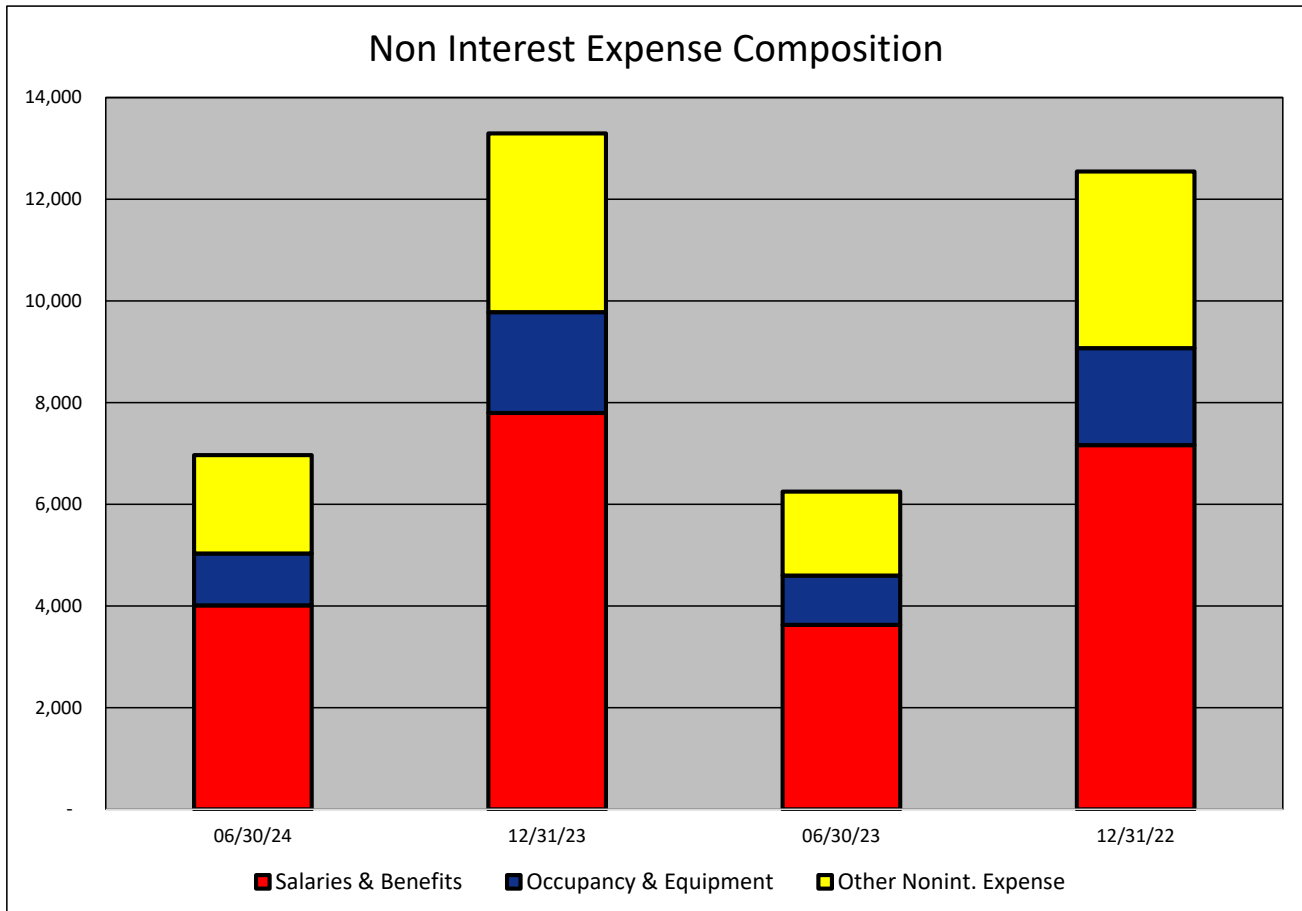


NONINTEREST EXPENSE COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	4,011	7,797	3,628	7,163	383	10.56
Occupancy & Equipment	1,020	1,982	971	1,908	49	5.05
Other Nonint. Expense	1,936	3,515	1,649	3,474	287	17.40
Total Nonint. Expense	6,967	13,294	6,248	12,545	719	11.51



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Evermore Bank	168,171	78,840	113.31
Locality Bank	233,347	130,594	78.68
Optimumbank	899,465	631,633	42.40
Cypress Bank & Trust	168,469	142,601	18.14
Anchor Bank	358,194	321,148	11.54
Natbank, National Association	221,850	208,256	6.53
Paradise Bank	380,605	357,775	6.38
Community Bank Of The South	253,253	250,727	1.01
Seacoast National Bank	14,943,451	15,033,805	(0.60)
American National Bank	448,212	455,346	(1.57)
Bank Of Belle Glade	127,580	129,828	(1.73)
Desjardins Bank, National Association	327,906	335,618	(2.30)
Marine Bank & Trust Company	640,187	656,081	(2.42)

Select Peer Average	1,474,668	1,440,942	20.72
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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	
Evermore Bank	103,977	40,378	157.51
Locality Bank	167,209	90,513	84.73
Optimumbank	760,108	525,475	44.65
Cypress Bank & Trust	85,067	68,331	24.49
Paradise Bank	267,491	219,607	21.80
Anchor Bank	293,867	252,285	16.48
Natbank, National Association	189,465	171,337	10.58
Bank Of Belle Glade	56,493	51,353	10.01
American National Bank	346,521	320,133	8.24
Community Bank Of The South	72,010	66,604	8.12
Desjardins Bank, National Association	263,471	253,532	3.92
Marine Bank & Trust Company	442,804	442,058	0.17
Seacoast National Bank	10,044,483	10,123,886	(0.78)

Select Peer Average	1,007,151	971,192	29.99
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

CAPITAL RATIOS
For the six months June 30, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Natbank, National Association	19.86	20.84	37.39	38.65	37.39
Evermore Bank	15.28	17.40	23.60	24.58	23.60
Desjardins Bank, National Association	17.50	17.11	0.00	0.00	0.00
Locality Bank	13.12	14.94	0.00	0.00	0.00
American National Bank	11.96	13.64	16.17	16.88	16.17
Seacoast National Bank	14.25	10.54	14.08	15.29	14.08
Anchor Bank	10.01	10.37	0.00	0.00	0.00
Bank Of Belle Glade	8.03	10.27	0.00	0.00	0.00
Paradise Bank	7.44	9.77	12.40	13.29	12.40
Optimumbank	9.63	9.68	0.00	0.00	0.00
Community Bank Of The South	6.77	9.50	21.69	22.68	21.69
Cypress Bank & Trust	10.48	9.48	0.00	0.00	0.00
Marine Bank & Trust Company	6.36	8.67	13.93	15.18	13.93

Select Peer Average	11.59	12.48	10.71	11.27	10.71
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the six months June 30, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	114.19	85.40	1.91
Anchor Bank	112.34	82.04	3.66
Desjardins Bank, National Association	108.20	80.35	7.12
Optimumbank	99.57	84.51	3.00
American National Bank	89.54	77.31	14.06
Locality Bank	83.77	71.66	4.26
Seacoast National Bank	82.87	67.22	17.66
Marine Bank & Trust Company	77.94	69.17	24.49
Paradise Bank	76.76	70.28	11.82
Evermore Bank	74.28	61.83	2.59
Cypress Bank & Trust	58.84	50.49	20.95
Bank Of Belle Glade	48.32	44.28	26.31
Community Bank Of The South	30.92	28.43	30.86

Select Peer Average	81.35	67.15	12.98
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the six months June 30, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	371,844	3.14	43.15
Desjardins Bank, National Association	337,532	1.78	10.74
Optimumbank	905,923	1.47	16.73
Bank Of Belle Glade	128,888	1.01	13.25
American National Bank	458,245	0.89	7.72
Community Bank Of The South	244,591	0.83	12.20
Seacoast National Bank	14,986,065	0.77	5.45
Anchor Bank	341,406	0.51	5.34
Marine Bank & Trust Company	679,584	0.50	8.41
Cypress Bank & Trust	169,513	0.17	1.61
Natbank, National Association	210,165	(0.01)	(0.03)
Evermore Bank	129,710	(0.52)	(2.61)
Locality Bank	196,599	(1.78)	(11.05)

Select Peer Average	1,473,851	0.67	8.53
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the six months June 30, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.54	1.39	46.09	13.04
Desjardins Bank, National Association	0.94	1.81	53.59	8.00
Paradise Bank	1.29	2.45	53.73	7.93
American National Bank	0.15	1.66	59.46	14.46
Community Bank Of The South	0.17	1.57	60.40	13.33
Bank Of Belle Glade	0.25	1.96	61.91	8.51
Seacoast National Bank	0.54	1.74	67.62	10.49
Marine Bank & Trust Company	0.30	1.70	71.55	9.15
Anchor Bank	0.32	2.34	77.12	7.79
Cypress Bank & Trust	5.85	2.51	96.38	3.01
Natbank, National Association	0.26	4.25	99.37	4.93
Evermore Bank	0.19	3.84	102.15	6.01
Locality Bank	0.35	4.00	112.10	6.86

Select Peer Average	0.86	2.40	73.96	8.73
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

ASSET QUALITY RATIOS
For the six months June 30, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Community Bank Of The South	1.30	0.00	0.00	0.00
Bank Of Belle Glade	0.71	0.00	0.00	0.00
Evermore Bank	0.99	0.00	0.00	0.00
Cypress Bank & Trust	1.20	0.00	0.00	0.00
Natbank, National Association	0.71	0.00	0.00	0.00
Paradise Bank	1.02	0.00	0.00	0.00
Marine Bank & Trust Company	1.53	0.03	0.02	0.25
Desjardins Bank, National Association	1.02	0.03	0.03	0.15
Anchor Bank	0.51	0.36	0.30	2.83
Optimumbank	1.08	0.37	0.31	2.93
Seacoast National Bank	1.41	0.63	0.47	4.36
Locality Bank	1.56	0.80	0.58	4.04
American National Bank	0.76	1.76	1.36	10.84

Select Peer Average	1.06	0.31	0.24	1.95
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 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	2.21	6.69	12.66	20.65	0.00
Optimumbank	1.33	2.50	7.86	0.38	2.62
Bank Of Belle Glade	1.31	26.74	0.00	7.68	18.63
American National Bank	1.25	1.75	1.12	0.00	14.06
Locality Bank	1.15	22.12	0.00	0.00	4.26
Seacoast National Bank	1.13	3.76	0.18	4.40	13.16
Paradise Bank	0.99	10.09	0.00	0.00	11.82
Marine Bank & Trust Company	0.89	2.24	0.00	0.31	24.18
Anchor Bank	0.74	8.31	0.00	3.66	0.00
Natbank, National Association	0.65	9.41	0.04	0.00	1.91
Community Bank Of The South	0.64	36.46	0.00	0.00	30.86
Desjardins Bank, National Association	0.55	11.10	0.00	7.12	0.00
Evermore Bank	0.54	33.81	0.00	0.00	2.59

Select Peer Average	1.03	13.46	1.68	3.40	9.55
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Natbank, National Association	84.80	1.53	0.00	0.00
Optimumbank	83.59	0.43	0.00	0.00
Anchor Bank	81.63	3.29	0.00	0.00
Desjardins Bank, National Association	79.53	0.35	0.00	0.00
American National Bank	76.72	0.08	0.00	0.00
Locality Bank	70.54	0.96	0.00	0.01
Paradise Bank	69.56	4.06	0.00	0.44
Marine Bank & Trust Company	68.03	1.14	0.00	0.00
Seacoast National Bank	66.23	1.02	0.05	5.47
Evermore Bank	60.51	1.31	0.00	0.00
Cypress Bank & Trust	49.89	3.45	0.00	0.09
Bank Of Belle Glade	43.97	0.50	0.00	0.00
Community Bank Of The South	28.06	1.00	0.00	0.00

Select Peer Average	66.39	1.47	0.00	0.46
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the six months June 30, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	74.52	16.17	90.69	0.00	9.31
Natbank, National Association	63.99	31.96	95.95	0.00	4.05
Bank Of Belle Glade	49.33	50.67	100.00	0.00	0.00
Paradise Bank	37.97	62.03	100.00	0.00	0.00
American National Bank	30.99	69.01	100.00	0.00	0.00
Anchor Bank	30.68	51.18	81.85	0.00	18.15
Optimumbank	28.66	65.77	94.43	0.00	5.57
Cypress Bank & Trust	27.93	70.78	98.71	1.29	0.00
Seacoast National Bank	26.88	68.87	95.75	2.83	1.42
Marine Bank & Trust Company	25.68	69.31	94.98	0.00	5.02
Community Bank Of The South	24.22	75.78	100.00	0.00	0.00
Locality Bank	19.08	79.92	99.01	0.00	0.99
Evermore Bank	17.69	82.31	100.00	0.00	0.00

Select Peer Average	35.20	61.06	96.26	0.32	3.42
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the six months June 30, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.93	3.16	6.11	92.92
Natbank, National Association	5.32	3.56	4.37	97.91
Desjardins Bank, National Association	5.02	3.55	4.29	97.92
Evermore Bank	7.05	4.44	3.89	96.51
Optimumbank	6.47	4.01	3.73	97.75
Locality Bank	6.64	4.38	3.61	97.90
Anchor Bank	6.04	3.87	3.29	95.09
Bank Of Belle Glade	4.35	2.39	3.25	101.85
Seacoast National Bank	5.31	3.21	3.16	89.41
Cypress Bank & Trust	5.37	3.40	3.06	92.11
American National Bank	5.15	3.53	2.97	97.59
Community Bank Of The South	4.75	2.40	2.88	93.60
Marine Bank & Trust Company	4.65	3.05	2.53	96.75

Select Peer Average	5.70	3.46	3.26	95.95
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