

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, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Martha Zubia, Stephanie Flores, Joshua Koelsch, Krishna Reddy, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Martin Gonzalez

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 nine months ended September 30, 2024

Institution name	Total Assets (\$'000's)
Seacoast National Bank	15,159,232
Optimumbank	944,548
Marine Bank & Trust Company	652,317
Paradise Bank	468,562
American National Bank	438,765
Anchor Bank	411,501
Desjardins Bank, National Association	341,248
Community Bank Of The South	268,843
Locality Bank	255,773
Natbank, National Association	237,441
Evermore Bank	185,471
Cypress Bank & Trust	171,821
Bank Of Belle Glade	138,681

Institution name	Return on Avg Assets (%)
Paradise Bank	2.98
Desjardins Bank, National Association	2.01
Optimumbank	1.50
Bank Of Belle Glade	1.05
American National Bank	0.98
Community Bank Of The South	0.84
Seacoast National Bank	0.79
Anchor Bank	0.62
Marine Bank & Trust Company	0.47
Cypress Bank & Trust	0.23
Natbank, National Association	0.11
Evermore Bank	(0.14)
Locality Bank	(1.51)

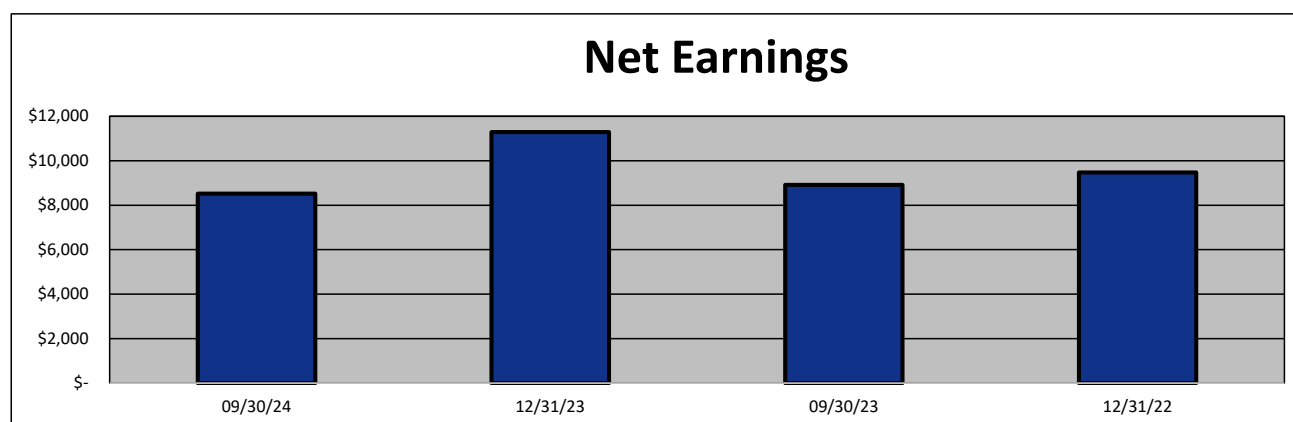
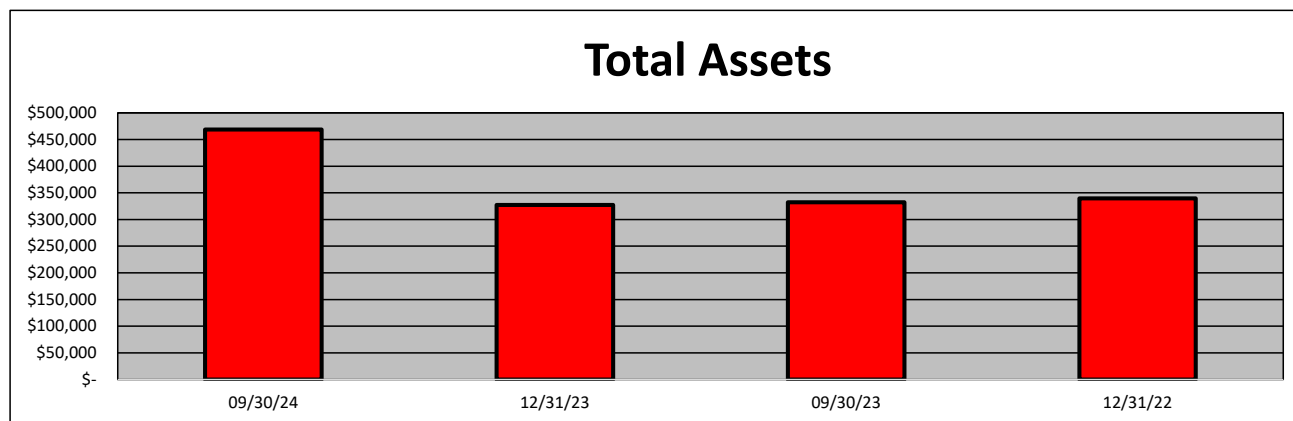
**EXECUTIVE SUMMARY - Paradise Bank
(Percentage)**

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	6.34	7.79	7.93	7.53	9.87	11.92
Leverage Ratio	9.25	10.05	10.51	9.26	10.70	12.77
Tier 1 Cap/Risk Based Assets	11.67	12.74	13.59	13.13	12.49	11.37
Risk Based Ratio	12.60	13.65	14.52	14.10	13.34	11.94
Common Equity Tier 1 Capital Ratio	11.67	12.74	13.59	13.13	12.45	11.37
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	70.71	78.90	76.01	72.49	75.65	79.14
Loans/Assets	64.41	72.17	68.94	66.42	63.44	65.66
Securities/Assets	10.05	14.65	14.18	15.69	20.01	13.22
PROFITABILITY:						
Return on Avg Assets	2.98	3.17	3.30	2.37	0.75	0.76
Return on Avg Equity	41.05	41.72	43.27	31.75	10.06	8.80
Nonint Income/Avg Assets	1.14	1.01	1.04	1.25	0.79	0.86
Net Overhead Ratio	2.49	2.72	2.53	1.89	2.14	2.34
Efficiency Ratio	53.79	53.94	51.83	56.67	72.20	72.26
Assets (per million) per Employee	9.97	6.82	6.78	7.07	10.50	9.10
ASSET QUALITY:						
Allowance/Loans	0.98	1.05	1.12	1.13	1.29	1.07
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.03	0.55	0.25
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.02	0.37	0.17
Adjusted Texas Ratio	0.00	0.00	0.00	0.21	3.62	1.55
YIELDS & COSTS:						
Yield on earning assets	7.98	7.44	7.26	4.77	5.49	5.73
Cost of funds	3.31	2.15	1.95	0.42	3.09	3.52
Net interest margin	6.02	6.35	6.27	4.57	2.88	3.27
Avg Earning Assets/Avg Assets	92.95	93.09	93.16	93.97	96.03	96.08

SELECTED FINANCIAL DATA - Paradise Bank
(Dollars in Thousands)

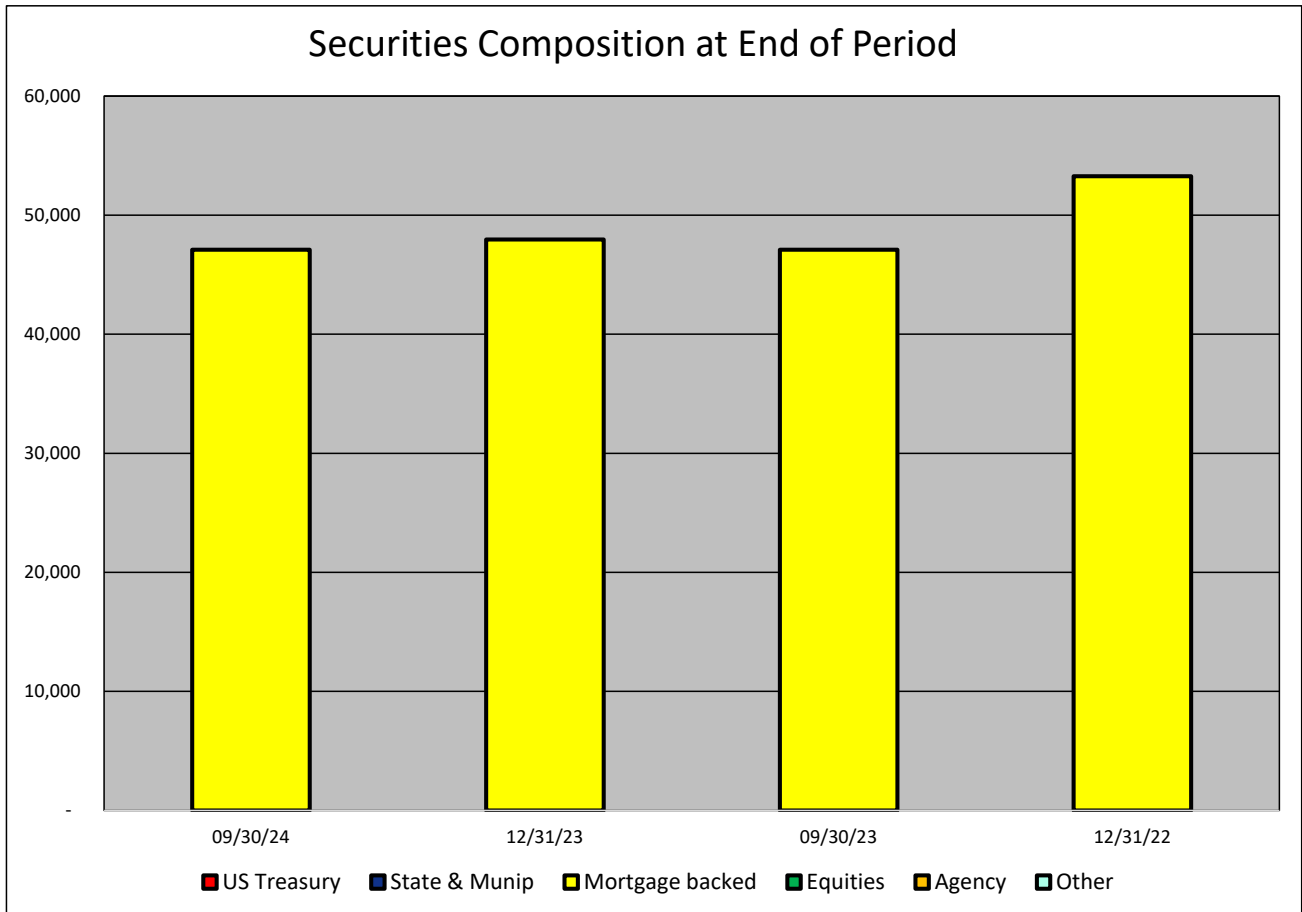
As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	468,562	327,341	332,203	339,504	136,359	41.05
Cash and Equivalents	90,827	20,628	33,254	38,149	57,573	173.13
Securities	47,092	47,956	47,094	53,270	(2)	(0.00)
Loans, net	301,809	236,258	229,031	225,509	72,778	31.78
Deposit Accounts	426,817	299,458	301,326	311,088	125,491	41.65
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	29,688	25,497	26,340	25,557	3,348	12.71

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	8,525	11,293	8,913	9,471	(388)	(4.35)
Interest Income	21,248	24,685	18,298	17,909	2,950	16.12
Interest Expense	5,214	3,641	2,493	769	2,721	109.15
Net Interest Income	16,034	21,044	15,805	17,140	229	1.45
Prov for Credit Losses	390	60	60	120	330	550.00
Noninterest income	3,260	3,603	2,821	4,996	439	15.56
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	10,379	13,294	9,653	12,545	726	7.52
Net Operating Income	8,525	11,293	8,913	9,471	(388)	(4.35)
Income Taxes	-	-	-	-	-	NA



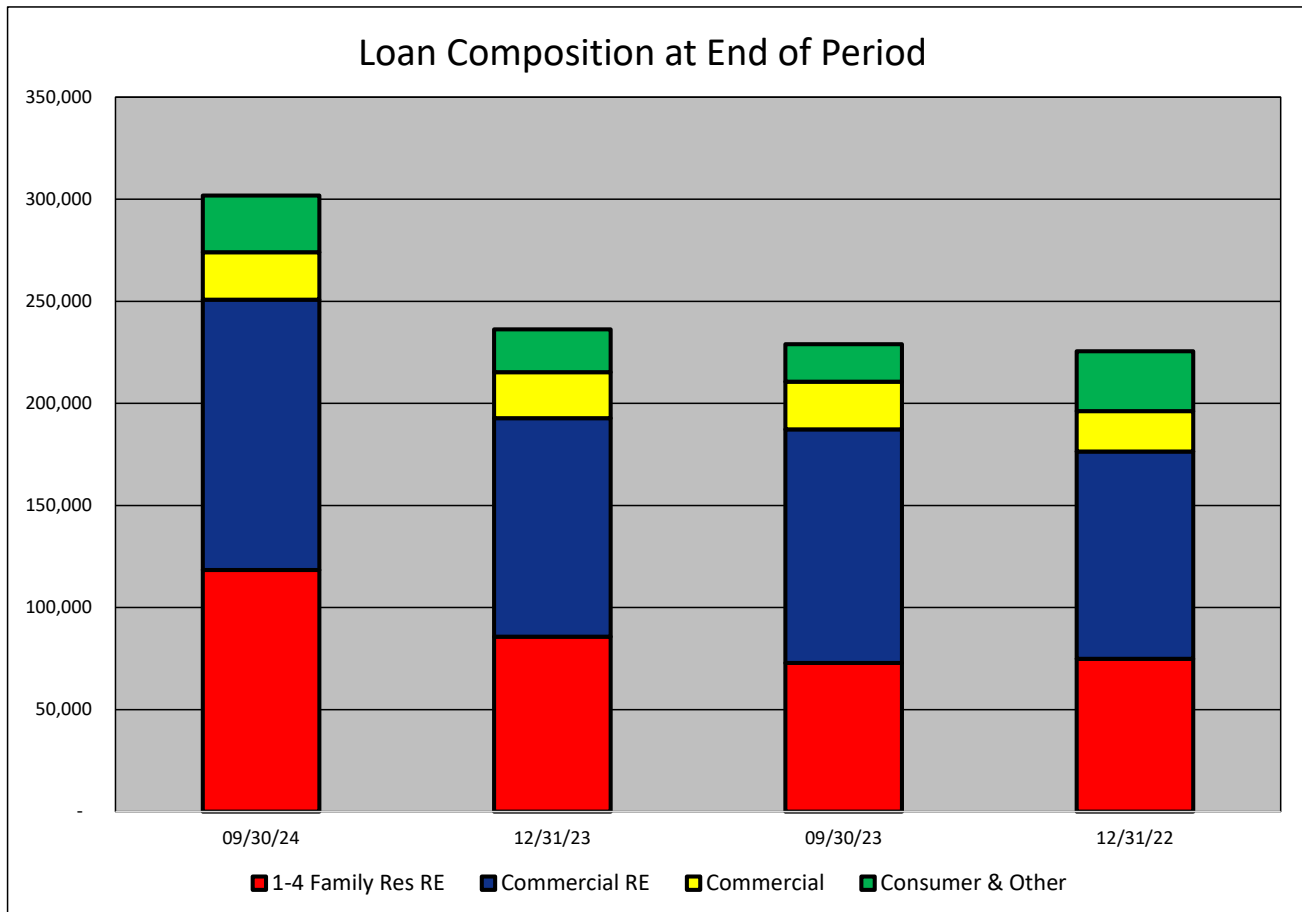
SECURITIES COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	47,092	47,956	47,094	53,270	(2)	(0.00)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	47,092	47,956	47,094	53,270	(2)	(0.00)



LOAN PORTFOLIO COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	118,347	85,740	72,800	74,833	45,547	62.56
Commercial RE	132,438	107,062	114,478	101,562	17,960	15.69
Commercial	23,272	22,481	23,404	19,774	(132)	(0.56)
Consumer & Other	27,752	20,975	18,349	29,340	9,403	51.25
Loans, Net	301,809	236,258	229,031	225,509	72,778	31.78



LOAN PORTFOLIO QUALITY - Paradise Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	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	103	9	2	219	101	5,050.00
Total Charge-offs	-	155	60	365	(60)	(100.00)
Provision Expense	390	60	60	120	330	550.00
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,963	2,470	2,558	2,556	405	15.83

NON-PERFORMING ASSETS:

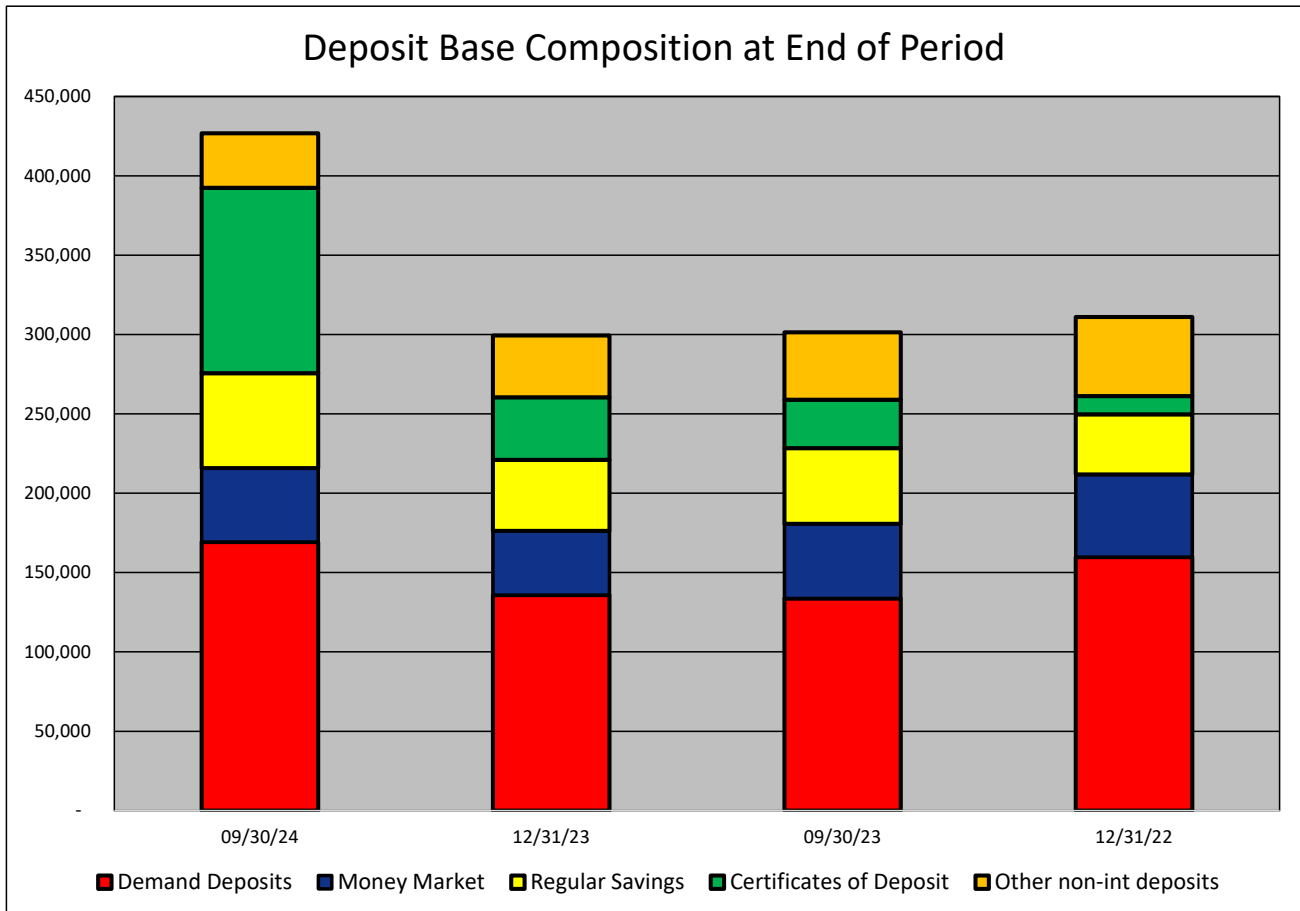
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	60	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	60	-	NA

DEPOSIT BASE COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

DEPOSIT BASE CATEGORY:

Demand Deposits	169,296	135,835	133,677	159,772	35,619	26.65
Money Market	46,473	40,418	47,057	52,101	(584)	(1.24)
Regular Savings	59,909	44,717	47,702	37,859	12,207	25.59
Certificates of Deposit	116,697	39,414	30,485	11,401	86,212	282.80
Other non-int deposits	34,442	39,074	42,405	49,955	(7,963)	(18.78)
Total Deposits	426,817	299,458	301,326	311,088	125,491	41.65

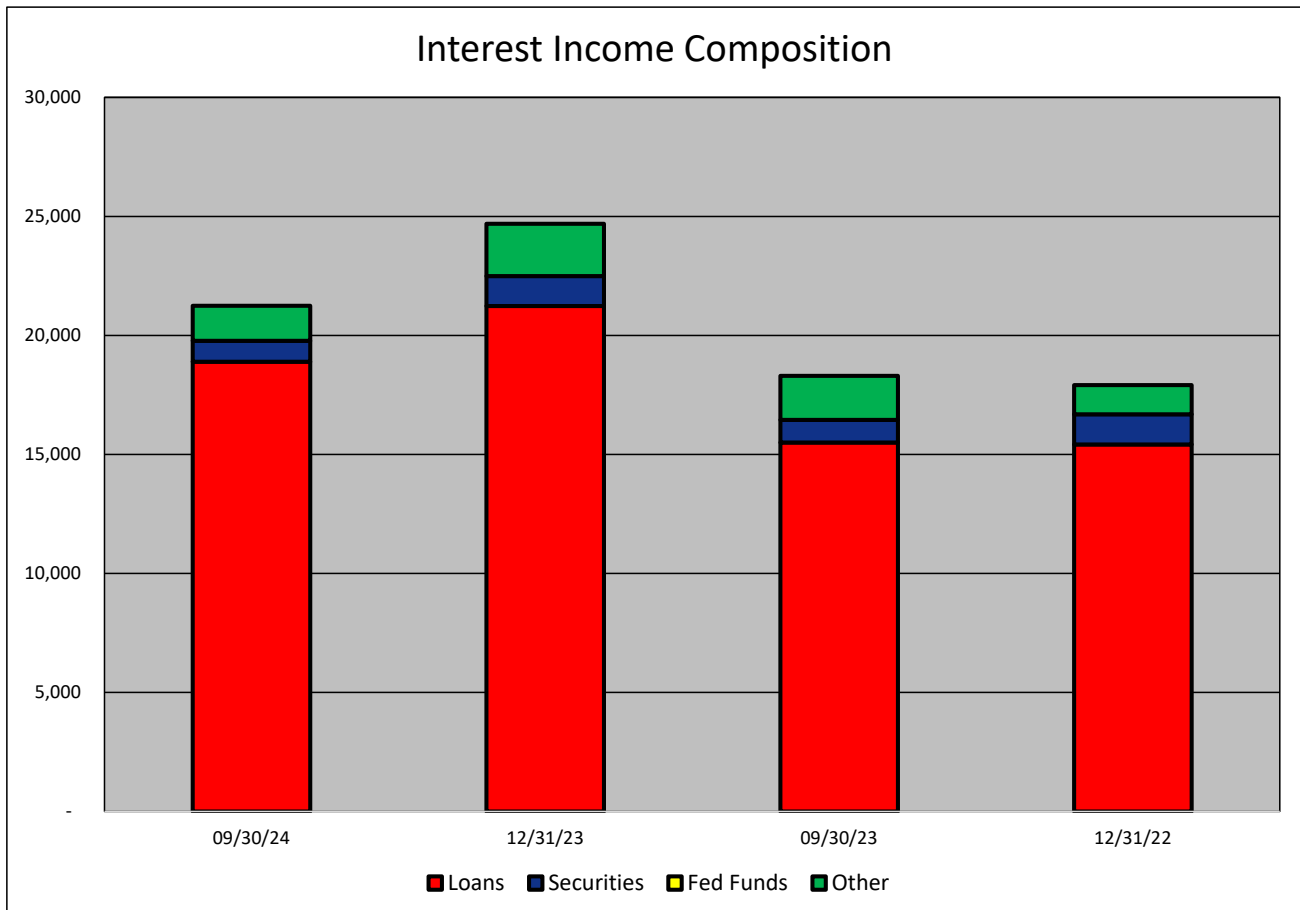


INTEREST INCOME COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

INTEREST INCOME CATEGORY

Loans	18,896	21,233	15,499	15,422	3,397	21.92
Securities	875	1,255	951	1,262	(76)	(7.99)
Fed Funds	-	-	-	-	-	NA
Other	1,477	2,197	1,848	1,225	(371)	(20.08)
Total Int Income	21,248	24,685	18,298	17,909	2,950	16.12

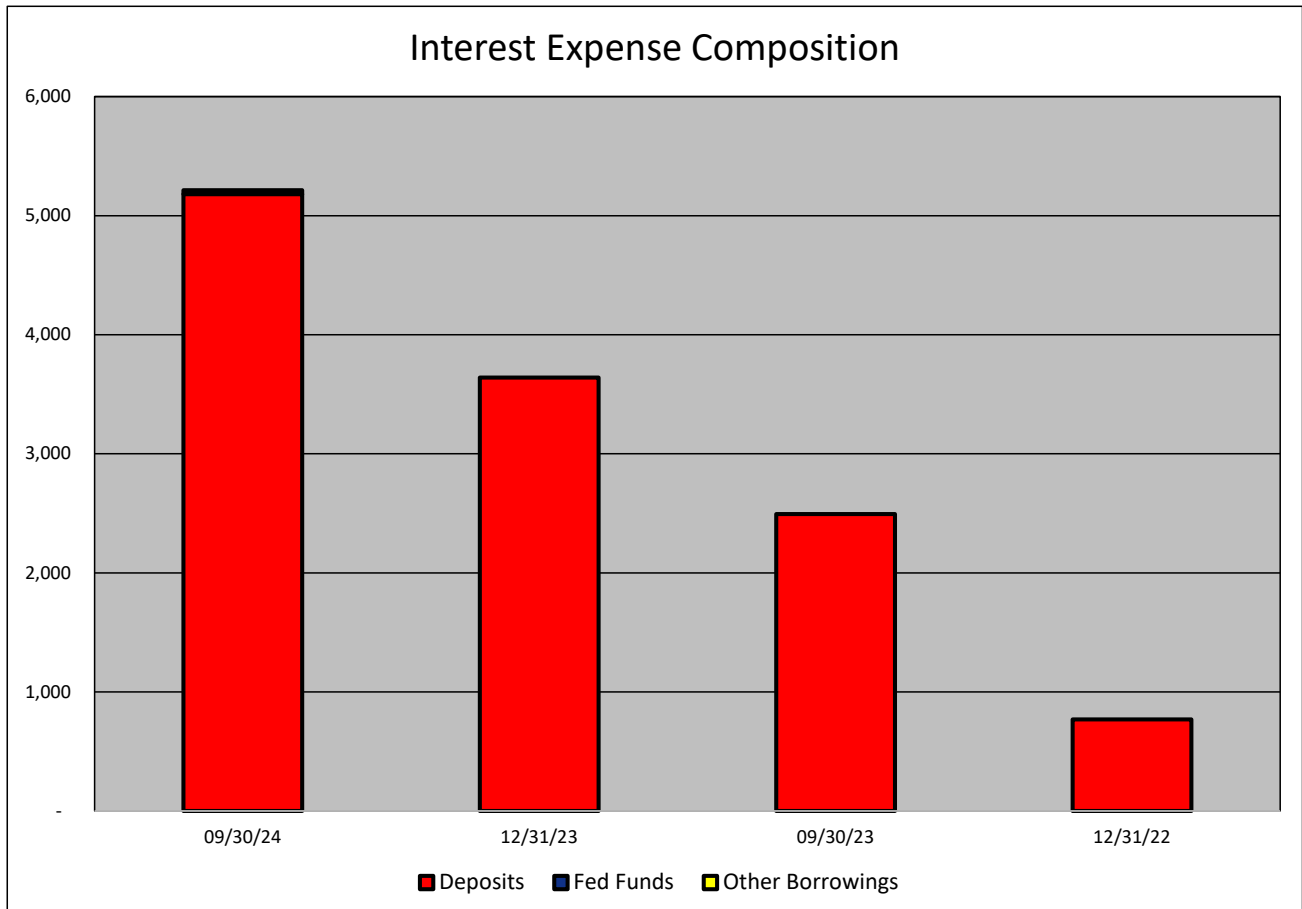


INTEREST EXPENSE COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

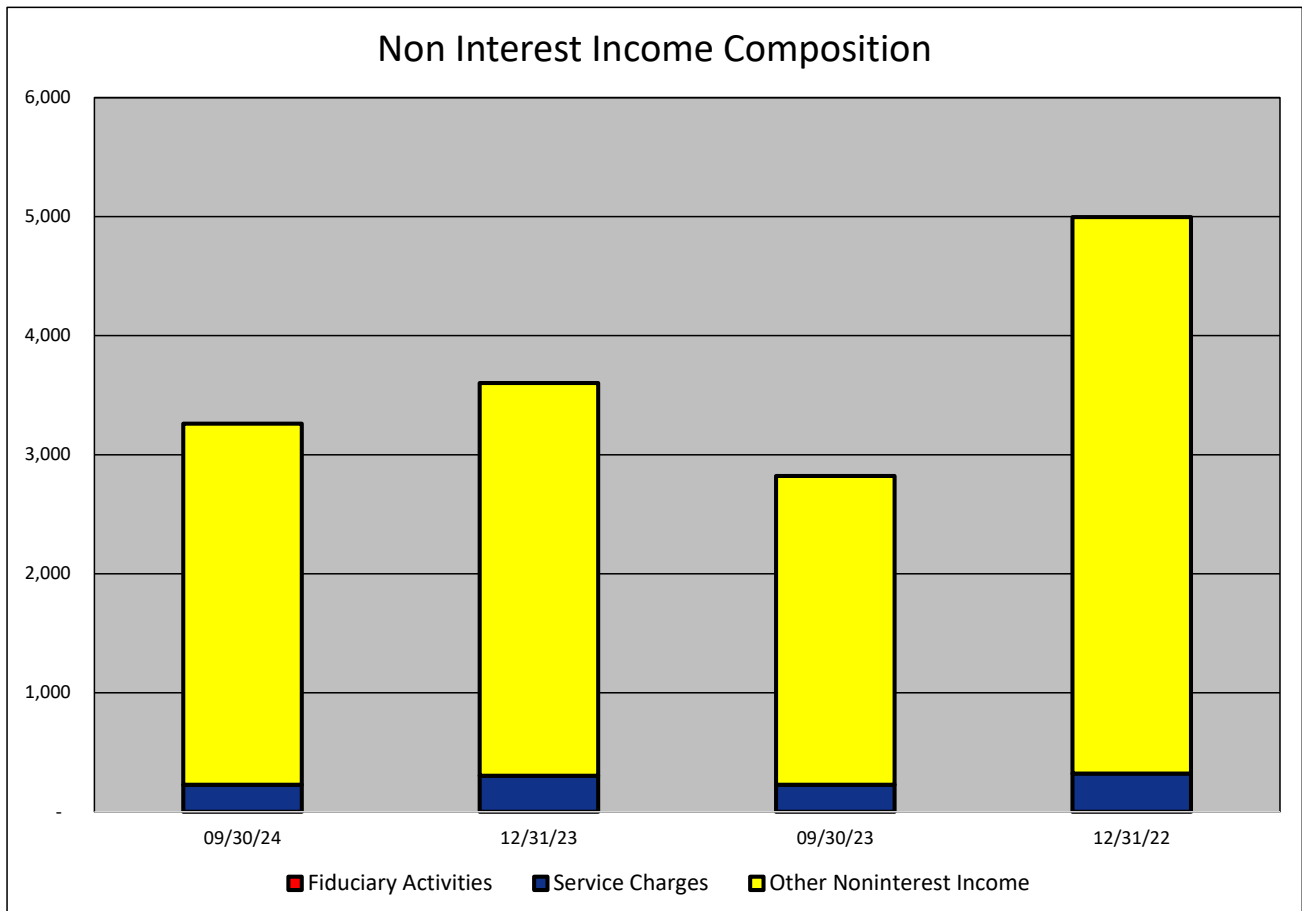
INTEREST EXPENSE CATEGORY

Deposits	5,181	3,641	2,493	769	2,688	107.82
Fed Funds	-	-	-	-	-	NA
Other Borrowings	33	-	-	-	33	NA
Total Int Expense	5,214	3,641	2,493	769	2,721	109.15



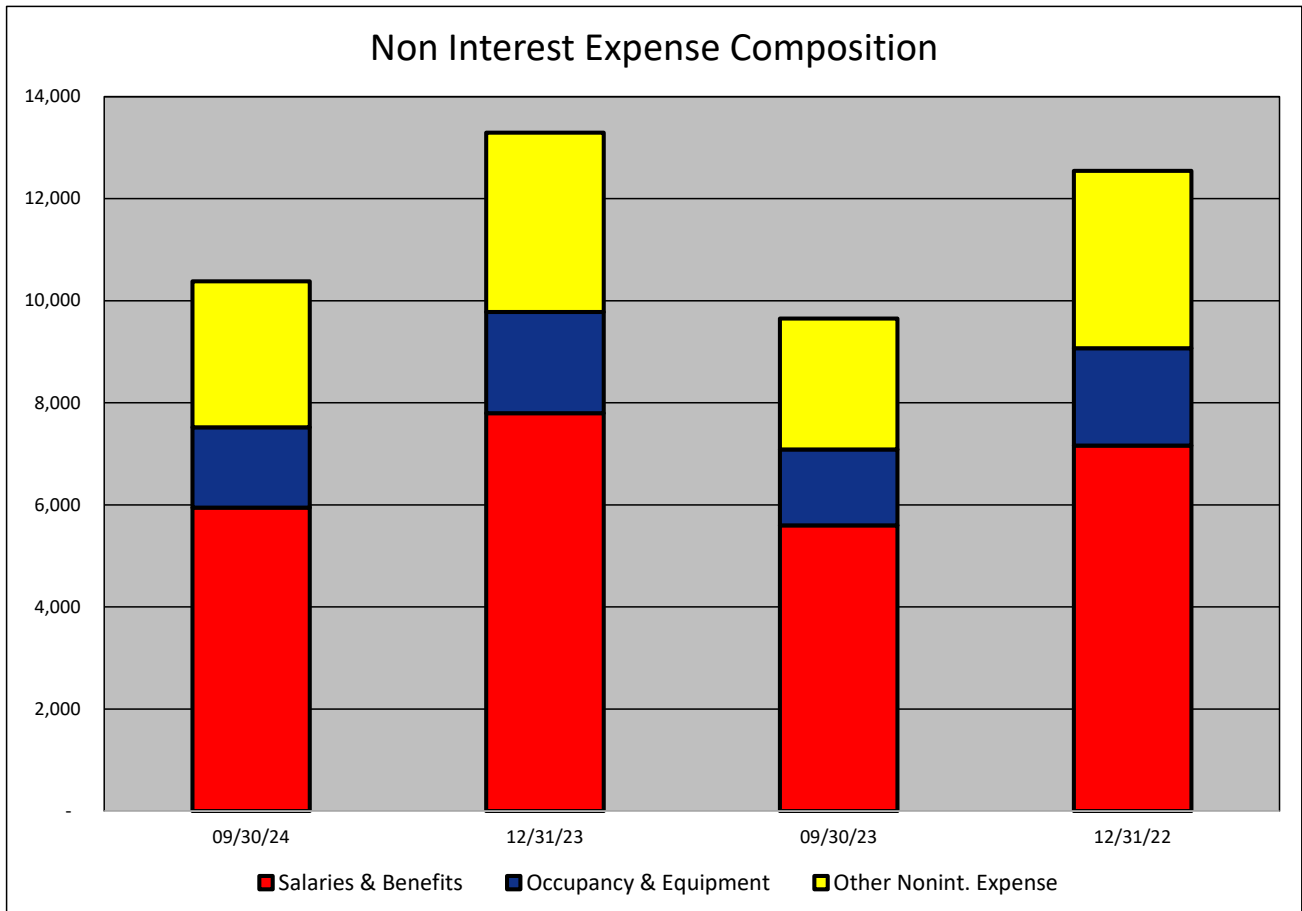
NONINTEREST INCOME COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	228	302	227	321	1	0.44
Other Noninterest Income	3,032	3,301	2,594	4,675	438	16.89
Total Nonint. Income	3,260	3,603	2,821	4,996	439	15.56



NONINTEREST EXPENSE COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	5,945	7,797	5,601	7,163	344	6.14
Occupancy & Equipment	1,577	1,982	1,487	1,908	90	6.05
Other Nonint. Expense	2,857	3,515	2,565	3,474	292	11.38
Total Nonint. Expense	10,379	13,294	9,653	12,545	726	7.52



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Evermore Bank	185,471	87,508	111.95
Locality Bank	255,773	163,718	56.23
Paradise Bank	468,562	332,203	41.05
Optimumbank	944,548	712,651	32.54
Anchor Bank	411,501	321,095	28.16
Cypress Bank & Trust	171,821	139,008	23.61
Bank Of Belle Glade	138,681	120,961	14.65
Natbank, National Association	237,441	218,154	8.84
Community Bank Of The South	268,843	254,033	5.83
Seacoast National Bank	15,159,232	14,814,617	2.33
Marine Bank & Trust Company	652,317	638,845	2.11
Desjardins Bank, National Association	341,248	347,271	(1.73)
American National Bank	438,765	461,927	(5.01)

Select Peer Average	1,513,400	1,431,692	24.66
----------------------------	-----------	-----------	-------

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Evermore Bank	116,395	60,743	91.62
Locality Bank	197,827	114,228	73.19
Optimumbank	777,250	580,786	33.83
Paradise Bank	301,809	229,031	31.78
Cypress Bank & Trust	90,515	74,830	20.96
Anchor Bank	303,392	260,672	16.39
Bank Of Belle Glade	61,417	54,544	12.60
Natbank, National Association	191,879	172,702	11.10
Desjardins Bank, National Association	267,446	261,604	2.23
Seacoast National Bank	10,216,320	10,014,165	2.02
Community Bank Of The South	71,875	70,627	1.77
Marine Bank & Trust Company	449,056	441,828	1.64
American National Bank	324,567	333,017	(2.54)

Select Peer Average	1,028,442	974,521	22.81
----------------------------	-----------	---------	-------

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

CAPITAL RATIOS

For the nine months ended September 30, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Evermore Bank	20.51	21.50	31.61	32.62	31.61
Natbank, National Association	18.68	18.84	36.31	37.56	36.31
Desjardins Bank, National Association	17.43	17.78	0.00	0.00	0.00
American National Bank	12.98	14.25	17.70	18.46	17.70
Locality Bank	11.80	13.18	0.00	0.00	0.00
Anchor Bank	10.12	11.34	0.00	0.00	0.00
Seacoast National Bank	14.45	10.61	14.05	15.27	14.05
Bank Of Belle Glade	8.10	10.46	0.00	0.00	0.00
Optimumbank	9.76	10.38	0.00	0.00	0.00
Cypress Bank & Trust	10.38	10.18	0.00	0.00	0.00
Paradise Bank	6.34	9.25	11.67	12.60	11.67
Community Bank Of The South	7.44	9.21	22.40	23.41	22.40
Marine Bank & Trust Company	6.98	9.00	14.01	15.26	14.01

Select Peer Average	11.92	12.77	11.37	11.94	11.37
----------------------------	-------	-------	-------	-------	-------

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the nine months ended September 30, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	103.40	80.81	1.83
Desjardins Bank, National Association	102.90	78.37	6.68
Anchor Bank	98.31	73.73	6.08
Optimumbank	96.26	82.29	2.96
Locality Bank	88.18	77.34	4.89
American National Bank	86.78	73.97	14.39
Seacoast National Bank	83.40	67.39	18.60
Evermore Bank	80.34	62.76	3.61
Marine Bank & Trust Company	79.24	68.84	24.36
Paradise Bank	70.71	64.41	10.05
Cypress Bank & Trust	61.57	52.68	16.61
Bank Of Belle Glade	48.43	44.29	28.37
Community Bank Of The South	29.28	26.73	33.39

Select Peer Average	79.14	65.66	13.22
----------------------------	-------	-------	-------

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	381,902	2.98	41.05
Desjardins Bank, National Association	336,497	2.01	11.91
Optimumbank	914,676	1.50	16.64
Bank Of Belle Glade	129,344	1.05	13.35
American National Bank	453,737	0.98	8.24
Community Bank Of The South	248,589	0.84	11.85
Seacoast National Bank	15,053,471	0.79	5.56
Anchor Bank	351,995	0.62	6.23
Marine Bank & Trust Company	671,998	0.47	7.52
Cypress Bank & Trust	168,501	0.23	2.21
Natbank, National Association	219,096	0.11	0.53
Evermore Bank	145,430	(0.14)	(0.68)
Locality Bank	207,214	(1.51)	(10.02)

Select Peer Average	1,483,265	0.76	8.80
----------------------------	-----------	------	------

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the nine months ended September 30, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.52	1.46	46.55	13.69
Desjardins Bank, National Association	0.83	1.90	53.49	7.76
Paradise Bank	1.14	2.49	53.79	9.97
American National Bank	0.21	1.61	57.68	13.30
Community Bank Of The South	0.17	1.56	60.24	13.44
Bank Of Belle Glade	0.25	1.97	61.10	8.67
Seacoast National Bank	0.55	1.70	66.40	10.32
Anchor Bank	0.34	2.26	72.80	9.35
Marine Bank & Trust Company	0.30	1.74	73.25	9.45
Evermore Bank	0.18	3.53	93.79	6.87
Cypress Bank & Trust	5.91	2.31	94.31	3.07
Natbank, National Association	0.39	3.93	96.75	5.16
Locality Bank	0.39	3.92	109.17	7.31

Select Peer Average	0.86	2.34	72.26	9.10
----------------------------	------	------	-------	------

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

ASSET QUALITY RATIOS

For the nine months ended September 30, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Community Bank Of The South	1.33	0.00	0.00	0.00
Evermore Bank	0.99	0.00	0.00	0.00
Cypress Bank & Trust	1.28	0.00	0.00	0.00
Natbank, National Association	0.71	0.00	0.00	0.00
Paradise Bank	0.98	0.00	0.00	0.00
Marine Bank & Trust Company	1.52	0.03	0.02	0.23
American National Bank	0.81	0.15	0.11	0.84
Desjardins Bank, National Association	1.03	0.16	0.13	0.70
Bank Of Belle Glade	0.65	0.46	0.20	2.41
Optimumbank	1.07	0.28	0.23	2.17
Anchor Bank	0.56	0.55	0.40	3.82
Locality Bank	1.57	0.73	0.57	4.35
Seacoast National Bank	1.37	0.84	0.61	5.66

Select Peer Average	1.07	0.25	0.17	1.55
----------------------------	------	------	------	------

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

**STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 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	1.74	9.24	12.85	16.31	0.00
Optimumbank	1.63	1.28	11.13	0.36	2.59
Locality Bank	1.60	15.69	0.00	0.00	4.89
Bank Of Belle Glade	1.44	24.85	0.00	6.80	21.57
Marine Bank & Trust Company	1.43	2.36	0.00	0.31	24.05
Seacoast National Bank	1.21	2.69	0.34	4.26	14.25
American National Bank	1.09	3.24	2.84	0.00	14.39
Paradise Bank	0.69	18.69	0.00	0.00	10.05
Anchor Bank	0.68	14.99	0.00	3.06	3.02
Community Bank Of The South	0.65	36.10	0.00	0.00	33.39
Evermore Bank	0.62	32.06	0.00	0.00	3.61
Natbank, National Association	0.56	14.36	0.19	0.00	1.83
Desjardins Bank, National Association	0.54	13.50	0.00	6.68	0.00

Select Peer Average	1.07	14.54	2.10	2.91	10.28
----------------------------	-------------	--------------	-------------	-------------	--------------

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

**STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2024**

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Optimumbank	81.41	0.40	0.00	0.00
Natbank, National Association	80.24	1.36	0.00	0.00
Desjardins Bank, National Association	77.57	0.42	0.00	0.00
Locality Bank	76.13	0.86	0.00	0.02
American National Bank	73.37	0.08	0.00	0.00
Anchor Bank	73.32	2.82	0.00	0.00
Marine Bank & Trust Company	67.69	1.18	0.00	0.00
Seacoast National Bank	66.39	0.99	0.04	5.35
Paradise Bank	63.78	3.89	0.00	0.32
Evermore Bank	61.43	1.14	0.00	0.00
Cypress Bank & Trust	52.00	3.33	0.00	0.08
Bank Of Belle Glade	44.00	0.45	0.00	0.00
Community Bank Of The South	26.38	0.93	0.00	0.00

Select Peer Average	64.90	1.37	0.00	0.44
----------------------------	-------	------	------	------

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the nine months ended September 30, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	75.75	17.10	92.85	0.00	7.15
Natbank, National Association	59.05	39.36	98.41	0.00	1.59
Bank Of Belle Glade	44.31	55.69	100.00	0.00	0.00
Paradise Bank	38.49	59.78	98.27	0.00	1.73
American National Bank	32.24	67.76	100.00	0.00	0.00
Anchor Bank	30.10	54.07	84.18	0.00	15.82
Marine Bank & Trust Company	27.07	66.64	93.72	0.00	6.28
Seacoast National Bank	26.94	68.74	95.69	2.40	1.91
Cypress Bank & Trust	26.60	71.76	98.36	1.64	0.00
Optimumbank	23.99	71.29	95.28	0.00	4.72
Community Bank Of The South	23.95	76.05	100.00	0.00	0.00
Locality Bank	14.09	85.91	100.00	0.00	0.00
Evermore Bank	9.32	90.68	100.00	0.00	0.00

Select Peer Average	33.22	63.45	96.67	0.31	3.02
----------------------------	-------	-------	-------	------	------

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS

For the nine months ended September 30, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.98	3.31	6.02	92.95
Desjardins Bank, National Association	5.10	3.51	4.37	97.84
Natbank, National Association	5.22	3.77	4.15	98.22
Evermore Bank	7.05	4.52	3.88	97.29
Optimumbank	6.57	4.07	3.80	97.66
Locality Bank	6.76	4.44	3.62	98.22
Anchor Bank	6.05	3.87	3.39	95.13
Bank Of Belle Glade	4.42	2.35	3.33	101.37
Seacoast National Bank	5.34	3.24	3.16	89.52
Cypress Bank & Trust	5.45	3.53	3.05	92.05
American National Bank	5.21	3.56	3.02	97.48
Community Bank Of The South	4.72	2.45	2.85	94.40
Marine Bank & Trust Company	4.65	3.10	2.50	96.88

Select Peer Average	5.73	3.52	3.27	96.08
----------------------------	------	------	------	-------