

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 three months ended March 31, 2025

Institution name	Total Assets (\$'000's)
Seacoast National Bank	15,723,411
Optimumbank	977,176
Marine Bank & Trust Company	642,569
Anchor Bank	500,445
American National Bank	452,431
Paradise Bank	446,912
Desjardins Bank, National Association	335,576
Locality Bank	303,213
Community Bank Of The South	267,404
Natbank, National Association	231,481
Evermore Bank	215,213
Cypress Bank & Trust	185,325
Bank Of Belle Glade	169,808

Institution name	Return on Avg Assets (%)
Paradise Bank	2.86
Optimumbank	1.77
Desjardins Bank, National Association	1.56
Bank Of Belle Glade	1.33
Anchor Bank	0.91
American National Bank	0.83
Seacoast National Bank	0.82
Community Bank Of The South	0.79
Marine Bank & Trust Company	0.57
Cypress Bank & Trust	0.38
Natbank, National Association	0.22
Evermore Bank	0.07
Locality Bank	(0.71)

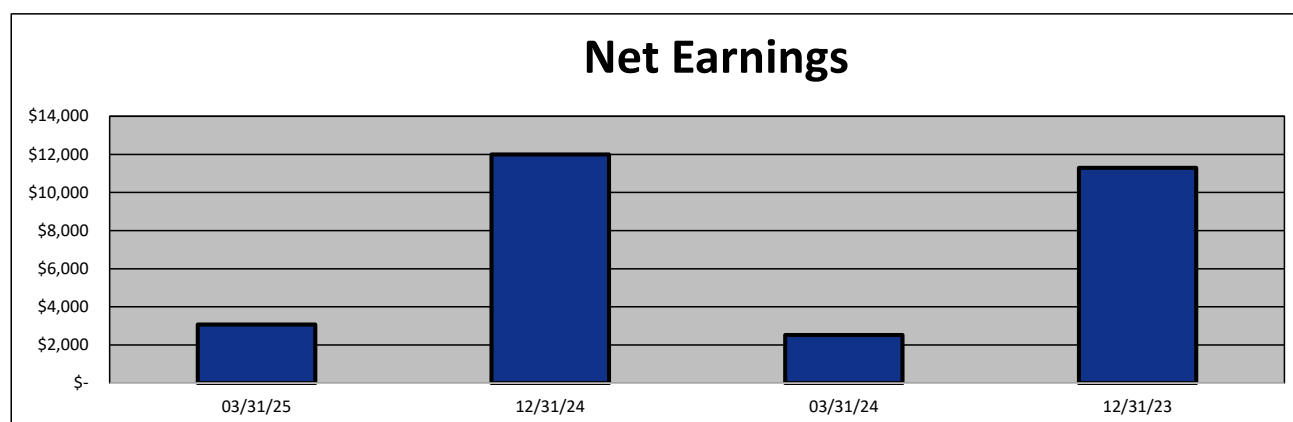
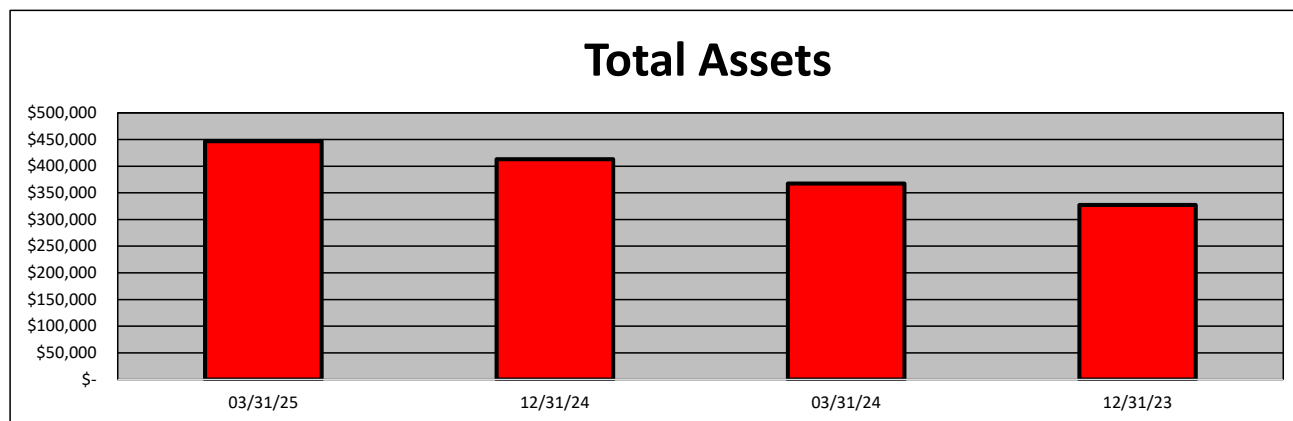
EXECUTIVE SUMMARY - Paradise Bank
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	6.41	6.96	7.42	7.79	11.26	11.87
Leverage Ratio	8.73	8.69	10.35	10.05	17.35	12.79
Tier 1 Cap/Risk Based Assets	11.57	12.16	13.28	12.74	18.59	10.79
Risk Based Ratio	12.49	13.11	14.20	13.65	19.41	11.35
Common Equity Tier 1 Capital Ratio	11.57	12.16	13.28	12.74	18.53	10.79
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	80.00	77.34	72.94	78.90	73.43	80.83
Loans/Assets	72.62	71.45	66.93	72.17	62.13	67.58
Securities/Assets	9.72	10.64	12.47	14.65	18.87	12.49
PROFITABILITY:						
Return on Avg Assets	2.86	3.03	2.82	3.17	0.20	0.88
Return on Avg Equity	42.87	43.02	38.22	41.72	10.12	9.80
Nonint Income/Avg Assets	0.98	1.29	0.93	1.01	0.78	0.88
Net Overhead Ratio	2.08	2.23	2.89	2.72	2.92	2.19
Efficiency Ratio	51.72	52.99	57.51	53.94	93.91	69.33
Assets (per million) per Employee	9.31	8.98	7.82	6.82	10.55	9.56
ASSET QUALITY:						
Allowance/Loans	0.91	1.00	1.04	1.05	1.27	1.06
Nonperforming Loans/Total Loans	0.33	0.30	0.00	0.00	0.52	0.28
Nonperforming Assets/Total Assets	0.24	0.22	0.00	0.00	0.36	0.22
Adjusted Texas Ratio	3.41	2.82	0.00	0.00	3.38	1.76
YIELDS & COSTS:						
Yield on earning assets	7.20	7.81	7.84	7.44	5.40	5.53
Cost of funds	2.69	3.35	3.03	2.15	2.84	3.21
Net interest margin	5.38	5.77	6.15	6.35	3.13	3.46
Avg Earning Assets/Avg Assets	91.98	92.82	92.90	93.09	95.62	96.50

SELECTED FINANCIAL DATA - Paradise Bank
(Dollars in Thousands)

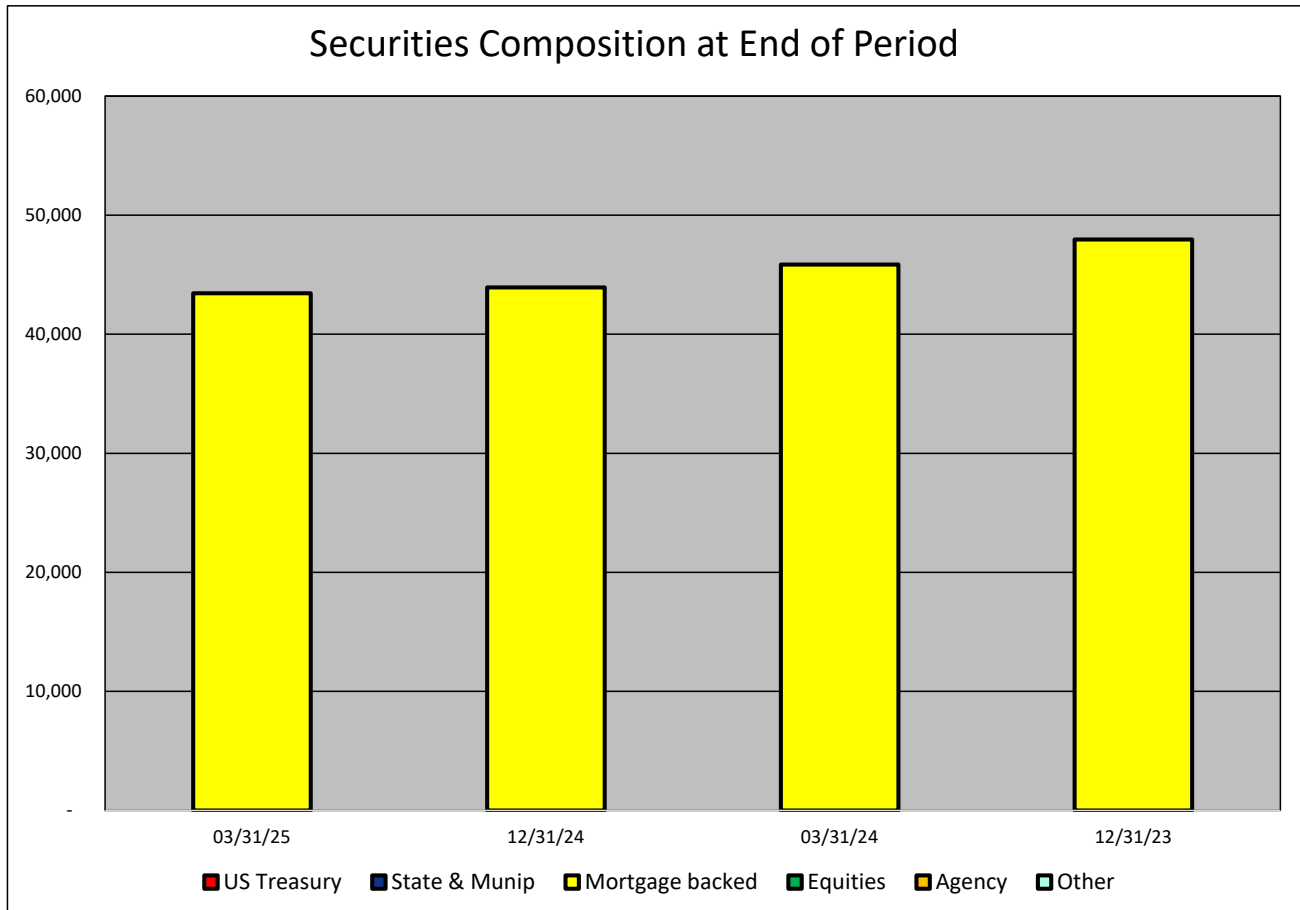
As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	446,912	412,953	367,503	327,341	79,409	21.61
Cash and Equivalents	44,669	41,702	52,168	20,628	(7,499)	(14.37)
Securities	43,434	43,921	45,841	47,956	(2,407)	(5.25)
Loans, net	324,569	295,052	245,965	236,258	78,604	31.96
Deposit Accounts	405,717	381,524	337,207	299,458	68,510	20.32
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	28,631	28,752	27,252	25,497	1,379	5.06

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	3,075	12,002	2,520	11,293	555	22.02
Interest Income	7,110	28,747	6,512	24,685	598	9.18
Interest Expense	1,797	7,503	1,409	3,641	388	27.54
Net Interest Income	5,313	21,244	5,103	21,044	210	4.12
Prov for Credit Losses	-	390	-	60	-	NA
Noninterest income	1,056	5,119	828	3,603	228	27.54
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	3,294	13,971	3,411	13,294	(117)	(3.43)
Net Operating Income	3,075	12,002	2,520	11,293	555	22.02
Income Taxes	-	-	-	-	-	NA



SECURITIES COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	43,434	43,921	45,841	47,956	(2,407)	(5.25)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	43,434	43,921	45,841	47,956	(2,407)	(5.25)

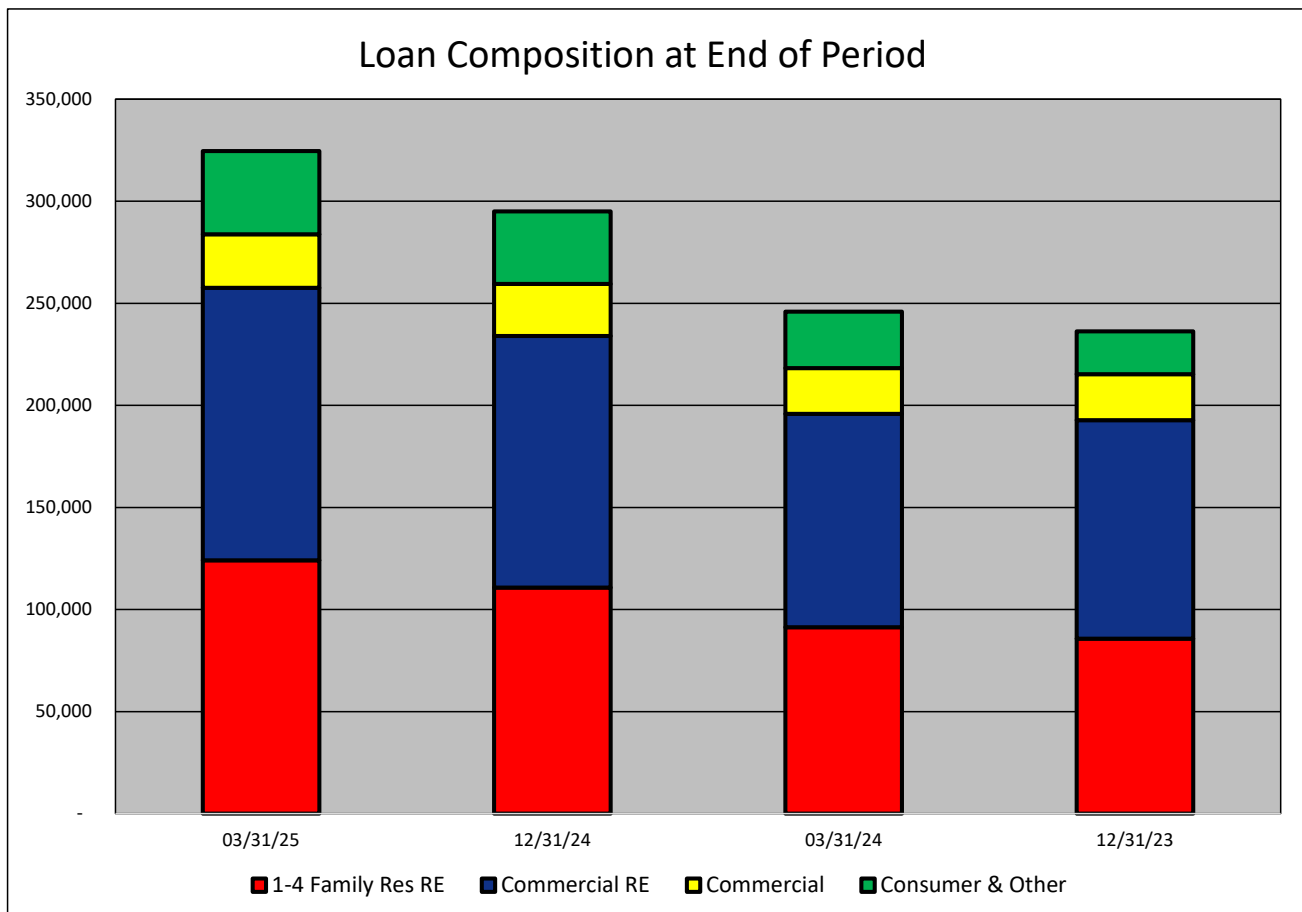


LOAN PORTFOLIO COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	124,115	110,699	91,349	85,740	32,766	35.87
Commercial RE	133,527	123,347	104,538	107,062	28,989	27.73
Commercial	26,239	25,471	22,377	22,481	3,862	17.26
Consumer & Other	40,688	35,535	27,701	20,975	12,987	46.88
Loans, Net	324,569	295,052	245,965	236,258	78,604	31.96



LOAN PORTFOLIO QUALITY - Paradise Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	2,963	2,470	2,470	2,556	493	19.96
Total Recoveries	-	103	96	9	(96)	(100.00)
Total Charge-offs	-	-	-	155	-	NA
Provision Expense	-	390	-	60	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,964	2,963	2,566	2,470	398	15.51

NON-PERFORMING ASSETS:

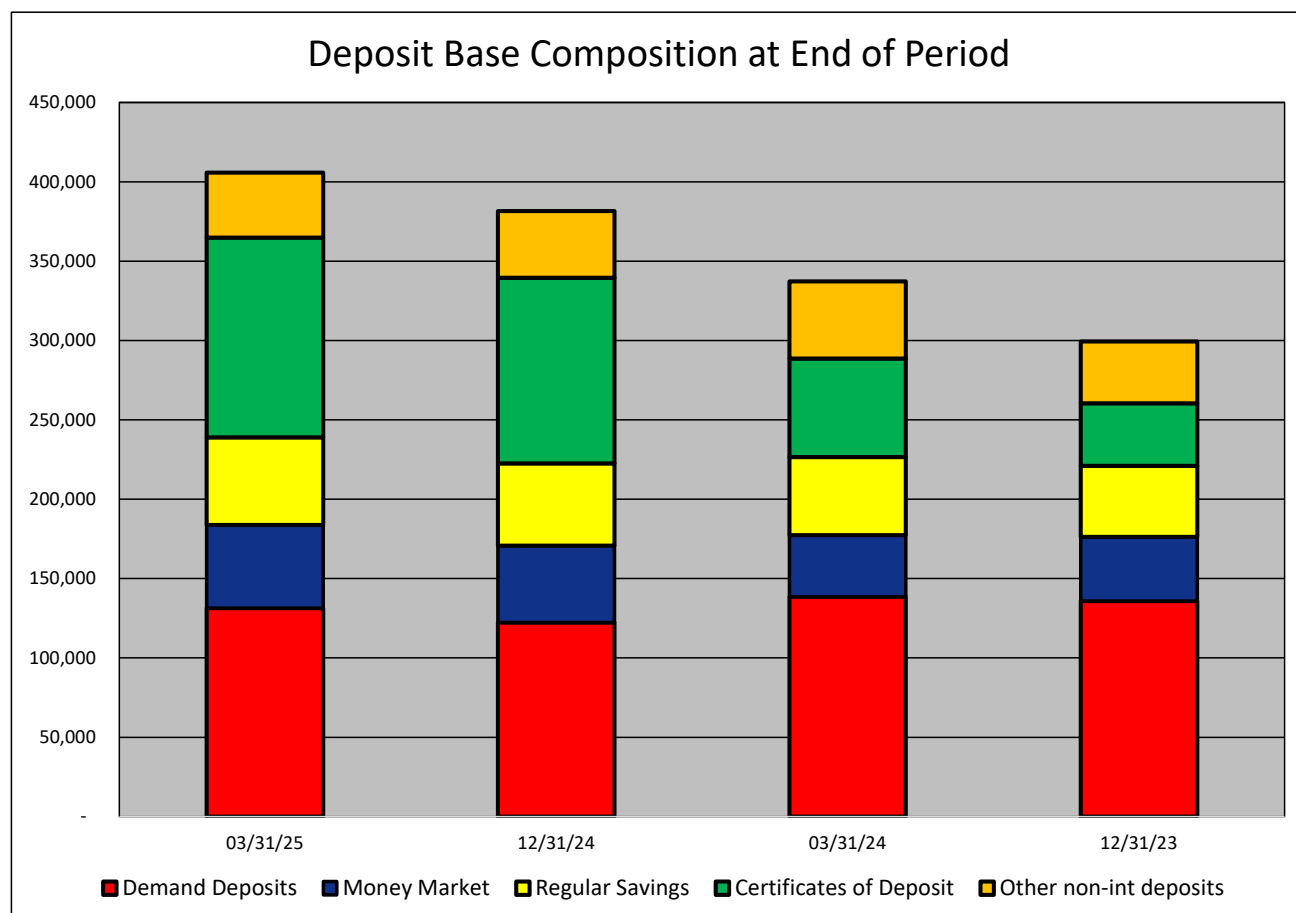
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	1,078	894	-	-	1,078	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	1,078	894	-	-	1,078	NA

DEPOSIT BASE COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	131,303	122,308	138,559	135,835	(7,256)	(5.24)
Money Market	52,415	48,399	38,847	40,418	13,568	34.93
Regular Savings	55,215	51,938	49,082	44,717	6,133	12.50
Certificates of Deposit	125,943	116,918	62,128	39,414	63,815	102.72
Other non-int deposits	40,841	41,961	48,591	39,074	(7,750)	(15.95)
Total Deposits	405,717	381,524	337,207	299,458	68,510	20.32

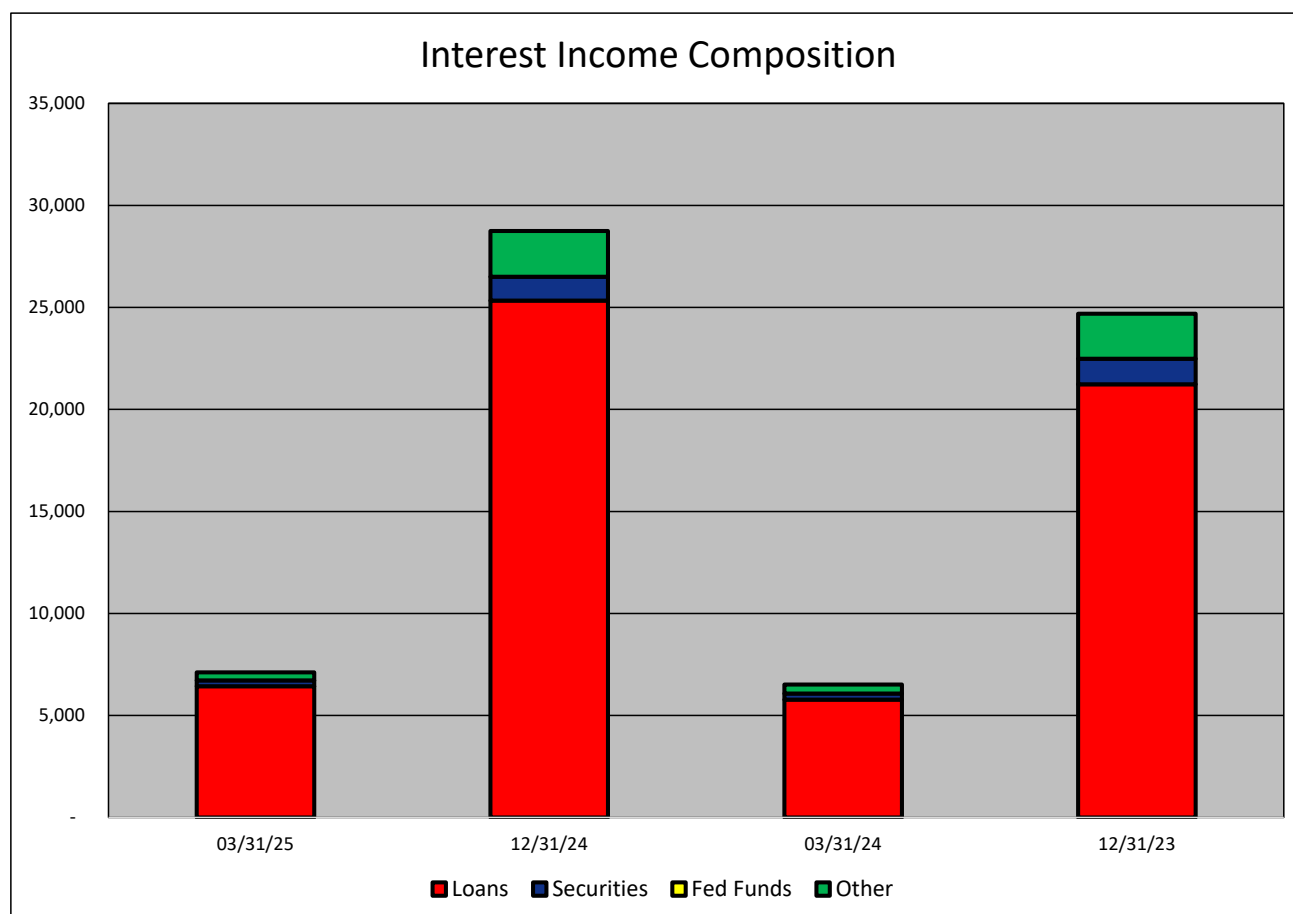


INTEREST INCOME COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	6,429	25,337	5,779	21,233	650	11.25
Securities	289	1,170	296	1,255	(7)	(2.36)
Fed Funds	-	-	-	-	-	NA
Other	392	2,240	437	2,197	(45)	(10.30)
Total Int Income	7,110	28,747	6,512	24,685	598	9.18

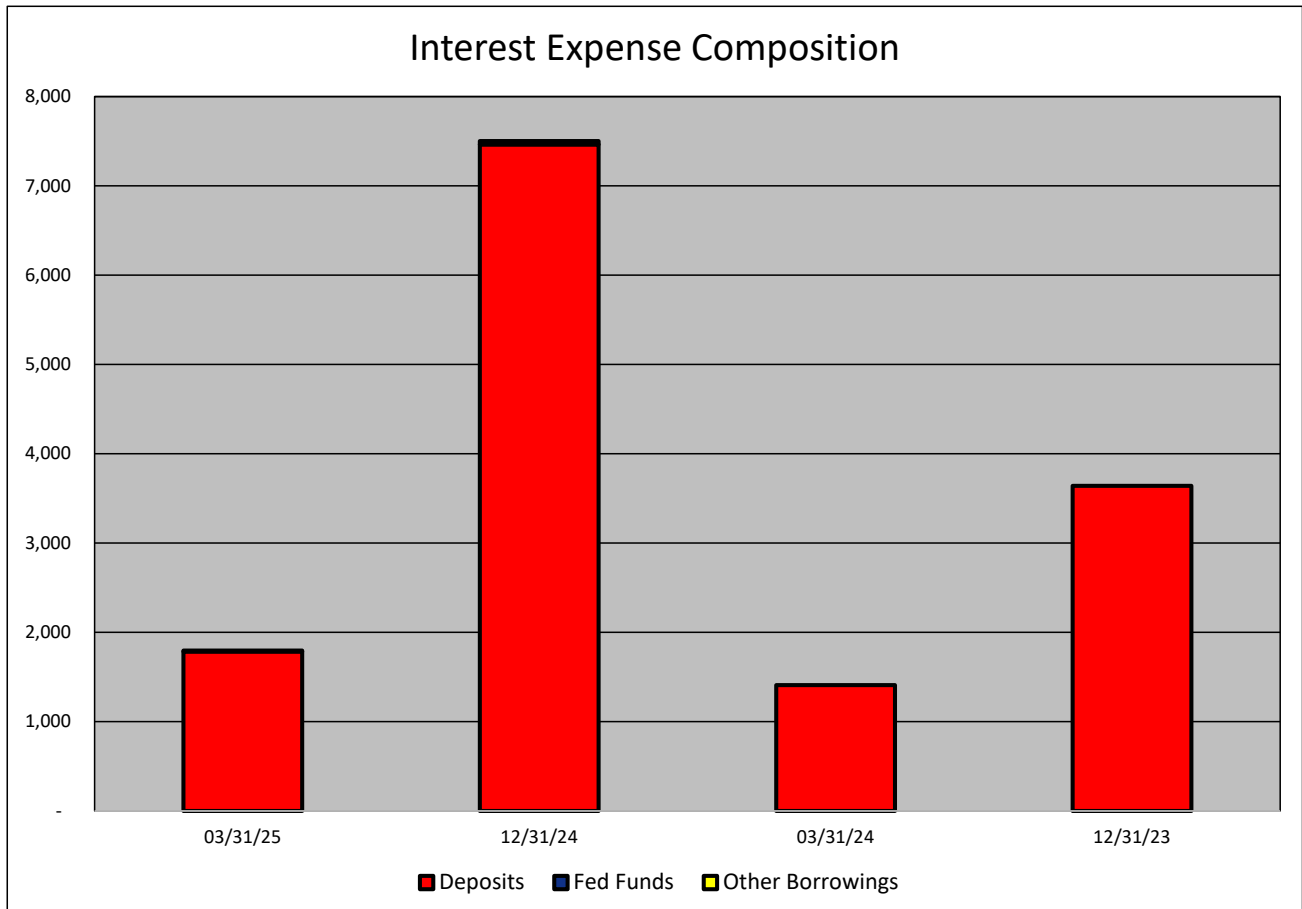


INTEREST EXPENSE COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	1,786	7,464	1,409	3,641	377	26.76
Fed Funds	-	-	-	-	-	NA
Other Borrowings	11	39	-	-	11	NA
Total Int Expense	1,797	7,503	1,409	3,641	388	27.54

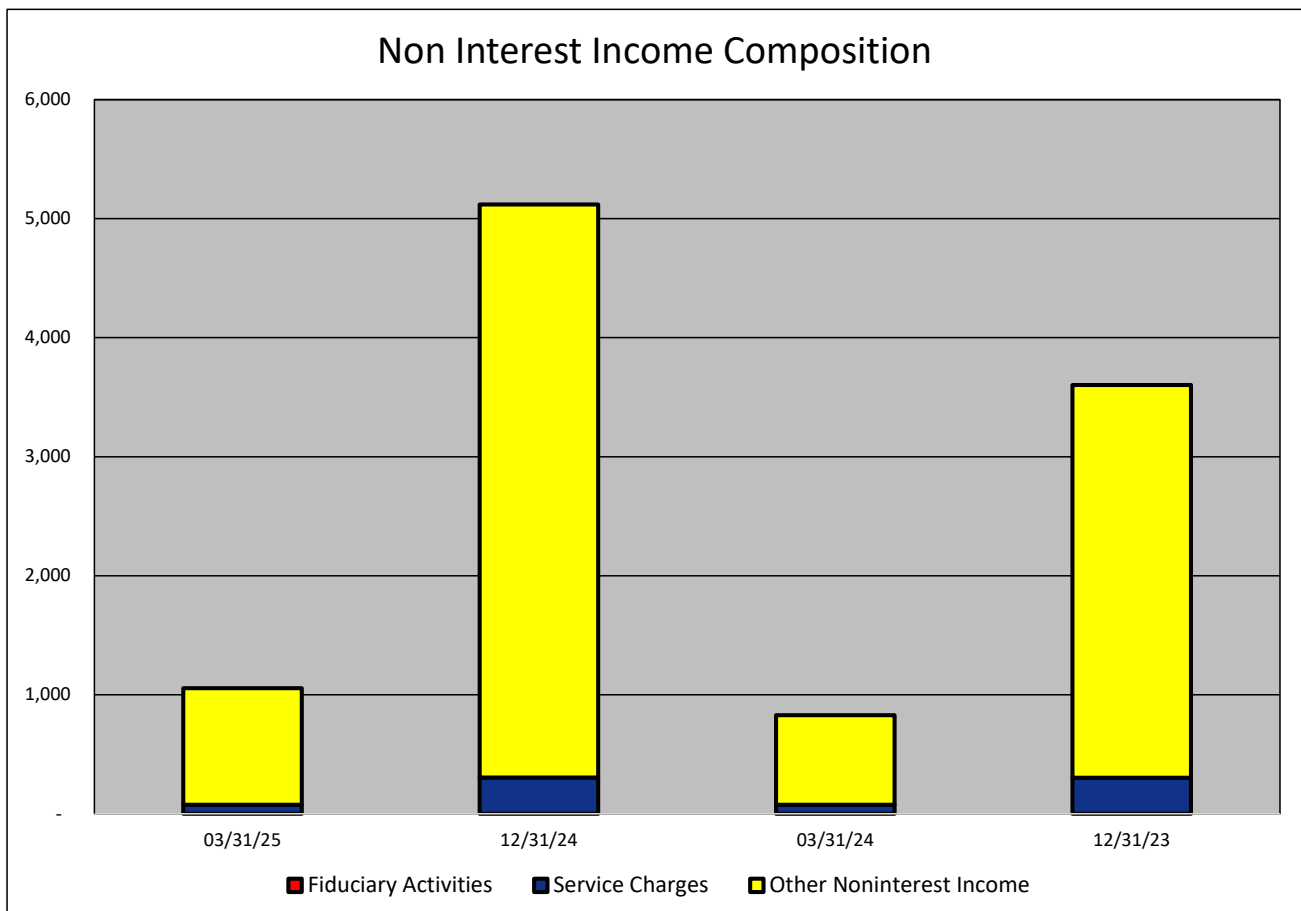


NONINTEREST INCOME COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	76	304	75	302	1	1.33
Other Noninterest Income	980	4,815	753	3,301	227	30.15
Total Nonint. Income	1,056	5,119	828	3,603	228	27.54

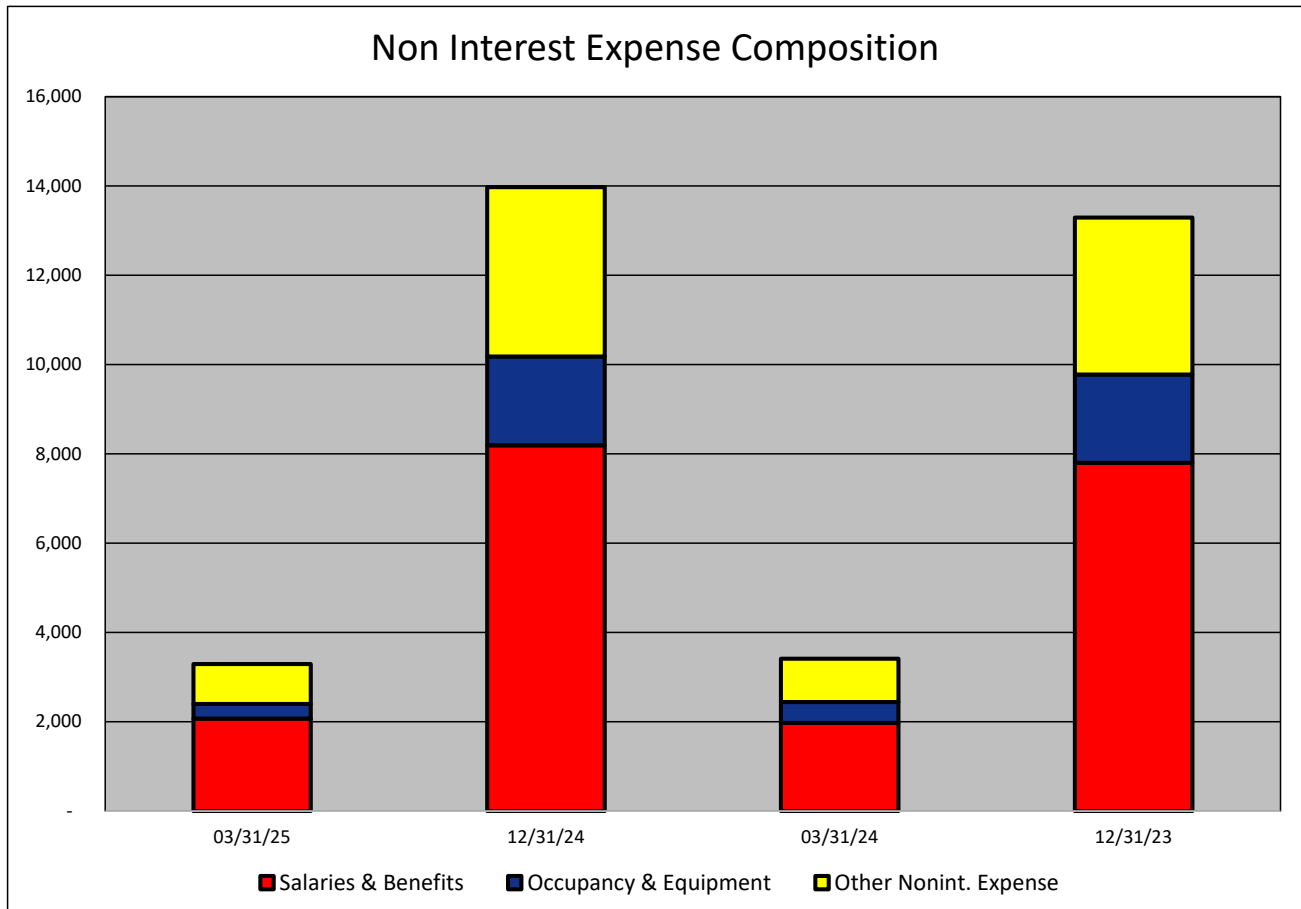


NONINTEREST EXPENSE COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	2,071	8,192	1,976	7,797	95	4.81
Occupancy & Equipment	327	1,987	465	1,982	(138)	(29.68)
Other Nonint. Expense	896	3,792	970	3,515	(74)	(7.63)
Total Nonint. Expense	3,294	13,971	3,411	13,294	(117)	(3.43)



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Evermore Bank	215,213	125,508	71.47
Locality Bank	303,213	203,065	49.32
Anchor Bank	500,445	351,361	42.43
Bank Of Belle Glade	169,808	125,087	35.75
Paradise Bank	446,912	367,503	21.61
Community Bank Of The South	267,404	243,515	9.81
Natbank, National Association	231,481	215,083	7.62
Seacoast National Bank	15,723,411	14,821,611	6.08
Optimumbank	977,176	940,399	3.91
Cypress Bank & Trust	185,325	187,234	(1.02)
Desjardins Bank, National Association	335,576	339,536	(1.17)
American National Bank	452,431	468,771	(3.49)
Marine Bank & Trust Company	642,569	666,307	(3.56)

Select Peer Average	1,573,151	1,465,768	18.37
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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	175,299	85,644	104.68
Locality Bank	235,845	139,392	69.20
Cypress Bank & Trust	108,305	80,047	35.30
Paradise Bank	324,569	245,965	31.96
Anchor Bank	360,996	280,030	28.91
Bank Of Belle Glade	61,533	54,144	13.65
Natbank, National Association	193,748	181,038	7.02
Optimumbank	799,503	754,650	5.94
Seacoast National Bank	10,459,037	9,987,527	4.72
Desjardins Bank, National Association	270,417	259,020	4.40
Community Bank Of The South	73,707	72,783	1.27
Marine Bank & Trust Company	446,833	444,241	0.58
American National Bank	317,292	339,660	(6.59)

Select Peer Average	1,063,622	994,165	23.16
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

CAPITAL RATIOS
For the three months ended March 31, 2025

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Natbank, National Association	19.23	19.50	36.08	37.33	36.08
Evermore Bank	17.85	18.96	22.05	23.02	22.05
Desjardins Bank, National Association	18.54	18.35	0.00	0.00	0.00
Locality Bank	15.36	15.88	0.00	0.00	0.00
American National Bank	12.59	14.69	17.72	18.32	17.72
Optimumbank	10.96	11.71	0.00	0.00	0.00
Seacoast National Bank	14.05	10.51	13.85	15.10	13.85
Cypress Bank & Trust	9.82	10.14	0.00	0.00	0.00
Bank Of Belle Glade	6.85	9.63	0.00	0.00	0.00
Anchor Bank	8.53	9.46	0.00	0.00	0.00
Marine Bank & Trust Company	6.80	9.33	14.31	15.56	14.31
Community Bank Of The South	7.32	9.32	24.69	25.75	24.69
Paradise Bank	6.41	8.73	11.57	12.49	11.57

Select Peer Average	11.87	12.79	10.79	11.35	10.79
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Desjardins Bank, National Association	110.06	80.58	6.51
Natbank, National Association	106.09	83.70	2.25
Evermore Bank	100.55	81.45	4.05
Optimumbank	93.61	81.82	2.70
Locality Bank	92.35	77.78	3.76
Anchor Bank	91.18	72.13	9.93
Seacoast National Bank	83.13	66.52	20.77
American National Bank	81.89	70.13	12.87
Paradise Bank	80.00	72.62	9.72
Marine Bank & Trust Company	75.07	69.54	22.33
Cypress Bank & Trust	67.61	58.44	14.67
Bank Of Belle Glade	39.11	36.24	21.67
Community Bank Of The South	30.19	27.56	31.19

Select Peer Average	80.83	67.58	12.49
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the three months ended March 31, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	429,465	2.86	42.87
Optimumbank	959,163	1.77	16.25
Desjardins Bank, National Association	338,969	1.56	8.60
Bank Of Belle Glade	148,862	1.33	17.72
Anchor Bank	458,614	0.91	9.85
American National Bank	433,344	0.83	6.46
Seacoast National Bank	15,579,024	0.82	5.83
Community Bank Of The South	265,480	0.79	11.10
Marine Bank & Trust Company	654,014	0.57	8.70
Cypress Bank & Trust	171,625	0.38	3.64
Natbank, National Association	230,062	0.22	1.14
Evermore Bank	202,645	0.07	0.36
Locality Bank	281,511	(0.71)	(5.06)

Select Peer Average	1,550,214	0.88	9.80
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the three months ended March 31, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.51	1.63	48.12	12.53
Bank Of Belle Glade	0.21	1.61	50.63	11.32
Paradise Bank	0.98	2.08	51.72	9.31
Community Bank Of The South	0.16	1.49	60.31	14.07
Desjardins Bank, National Association	0.98	2.29	60.92	7.14
Anchor Bank	0.41	1.74	61.66	10.88
Seacoast National Bank	0.52	1.77	63.63	10.55
American National Bank	0.23	1.70	63.70	15.60
Marine Bank & Trust Company	0.28	1.91	72.88	9.05
Evermore Bank	0.17	2.85	82.47	7.69
Cypress Bank & Trust	6.15	2.28	92.53	3.31
Locality Bank	0.31	3.24	95.01	7.77
Natbank, National Association	0.52	3.83	97.77	5.03

Select Peer Average	0.88	2.19	69.33	9.56
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

ASSET QUALITY RATIOS

For the three months ended March 31, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
American National Bank	0.66	0.00	0.00	0.00
Community Bank Of The South	1.30	0.00	0.00	0.00
Bank Of Belle Glade	0.73	0.00	0.00	0.00
Evermore Bank	0.94	0.00	0.00	0.00
Cypress Bank & Trust	1.29	0.00	0.00	0.00
Marine Bank & Trust Company	1.54	0.00	0.00	0.00
Desjardins Bank, National Association	1.02	0.03	0.03	0.13
Anchor Bank	0.61	0.27	0.20	2.20
Natbank, National Association	0.73	0.28	0.24	1.20
Paradise Bank	0.91	0.33	0.24	3.41
Seacoast National Bank	1.34	0.68	0.50	4.68
Optimumbank	1.03	0.94	0.77	6.51
Locality Bank	1.69	1.11	0.87	4.72

Select Peer Average	1.06	0.28	0.22	1.76
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

**STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2025**

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Cypress Bank & Trust	1.37	9.53	9.94	14.40	0.00
Marine Bank & Trust Company	1.35	3.27	0.00	0.31	22.02
Seacoast National Bank	1.22	1.40	0.58	3.97	16.71
Optimumbank	1.08	1.89	11.82	0.35	2.36
Bank Of Belle Glade	1.00	40.19	0.00	5.18	16.48
Natbank, National Association	0.77	10.94	0.16	0.00	2.25
Anchor Bank	0.74	13.38	0.00	2.51	7.42
Locality Bank	0.73	16.87	0.00	0.00	3.76
American National Bank	0.69	2.19	9.59	0.00	12.87
Community Bank Of The South	0.67	37.21	0.00	0.00	31.19
Evermore Bank	0.62	13.23	0.00	0.00	4.05
Desjardins Bank, National Association	0.52	11.32	0.00	6.51	0.00
Paradise Bank	0.48	9.52	0.00	0.00	9.72

Select Peer Average	0.86	13.15	2.47	2.56	9.91
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Natbank, National Association	83.09	1.30	0.00	0.00
Optimumbank	80.97	0.50	0.00	0.00
Evermore Bank	80.06	0.91	0.00	0.00
Desjardins Bank, National Association	79.76	0.68	0.00	0.00
Locality Bank	76.47	0.69	0.00	0.02
Paradise Bank	71.96	5.31	0.00	0.33
Anchor Bank	71.70	2.27	0.00	0.00
American National Bank	69.67	0.06	0.00	0.00
Marine Bank & Trust Company	68.39	1.46	0.00	0.00
Seacoast National Bank	65.52	0.98	0.05	5.09
Cypress Bank & Trust	57.69	2.93	0.00	0.06
Bank Of Belle Glade	35.97	0.39	0.00	0.00
Community Bank Of The South	27.21	0.92	0.00	0.00

Select Peer Average	66.80	1.42	0.00	0.42
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the three months ended March 31, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	72.87	17.90	90.76	0.00	9.24
Natbank, National Association	60.17	39.83	100.00	0.00	0.00
Bank Of Belle Glade	47.09	52.91	100.00	0.00	0.00
Cypress Bank & Trust	29.99	68.48	98.46	1.54	0.00
Paradise Bank	29.93	67.90	97.83	0.00	2.17
American National Bank	29.11	70.89	100.00	0.00	0.00
Marine Bank & Trust Company	28.18	71.82	100.00	0.00	0.00
Optimumbank	27.42	71.42	98.84	0.00	1.16
Seacoast National Bank	26.19	67.97	94.16	2.36	3.48
Community Bank Of The South	24.61	75.39	100.00	0.00	0.00
Anchor Bank	22.92	64.31	87.22	0.00	12.78
Locality Bank	13.08	86.92	100.00	0.00	0.00
Evermore Bank	9.18	90.82	100.00	0.00	0.00

Select Peer Average	32.36	65.12	97.48	0.30	2.22
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.20	2.69	5.38	91.98
Desjardins Bank, National Association	5.21	3.30	4.50	97.42
Optimumbank	6.37	3.59	4.00	98.24
Natbank, National Association	5.18	3.91	3.96	99.09
Evermore Bank	6.70	4.31	3.54	98.63
Locality Bank	6.42	3.87	3.48	98.30
Bank Of Belle Glade	4.29	1.70	3.41	99.43
Seacoast National Bank	5.26	2.66	3.41	90.02
Anchor Bank	5.79	3.76	3.21	96.12
Cypress Bank & Trust	5.37	3.40	3.09	95.80
American National Bank	5.10	3.54	2.89	97.05
Marine Bank & Trust Company	4.63	2.75	2.77	96.39
Community Bank Of The South	4.38	2.23	2.66	96.01

Select Peer Average	5.53	3.21	3.46	96.50
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