

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, 2025

Institution name	Total Assets (\$000's)
Seacoast National Bank	15,935,315
Optimumbank	998,910
Marine Bank & Trust Company	630,123
Anchor Bank	503,869
Paradise Bank	453,606
Desjardins Bank, National Association	335,252
Locality Bank	305,897
Community Bank Of The South	262,219
Evermore Bank	244,035
Natbank, National Association	242,307
Cypress Bank & Trust	191,714
Bank Of Belle Glade	168,116

Institution name	Return on Avg Assets (%)
Paradise Bank	2.72
Optimumbank	1.70
Desjardins Bank, National Association	1.50
Bank Of Belle Glade	1.34
Seacoast National Bank	0.96
Anchor Bank	0.95
Community Bank Of The South	0.88
Evermore Bank	0.84
Marine Bank & Trust Company	0.60
Cypress Bank & Trust	0.49
Natbank, National Association	0.25
Locality Bank	(0.22)

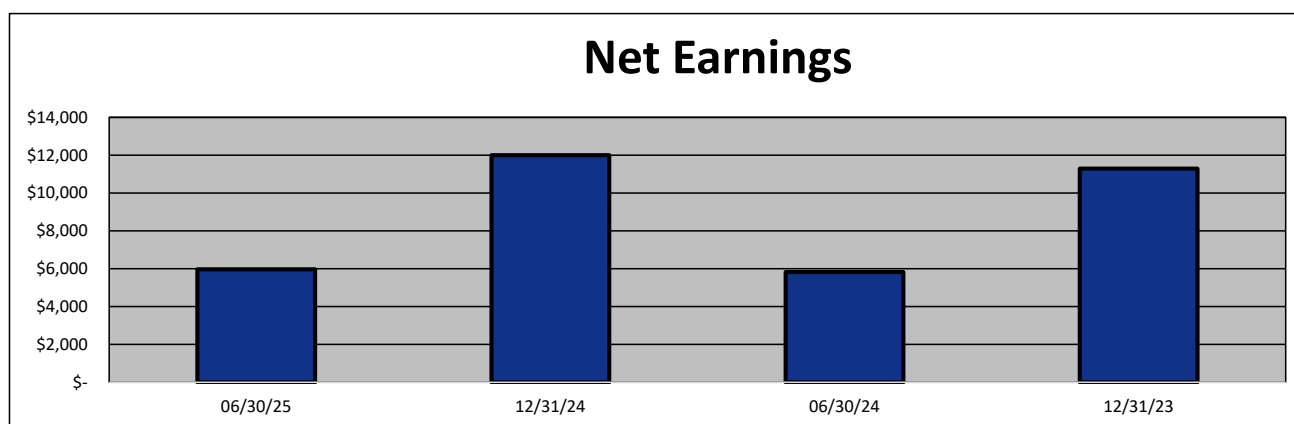
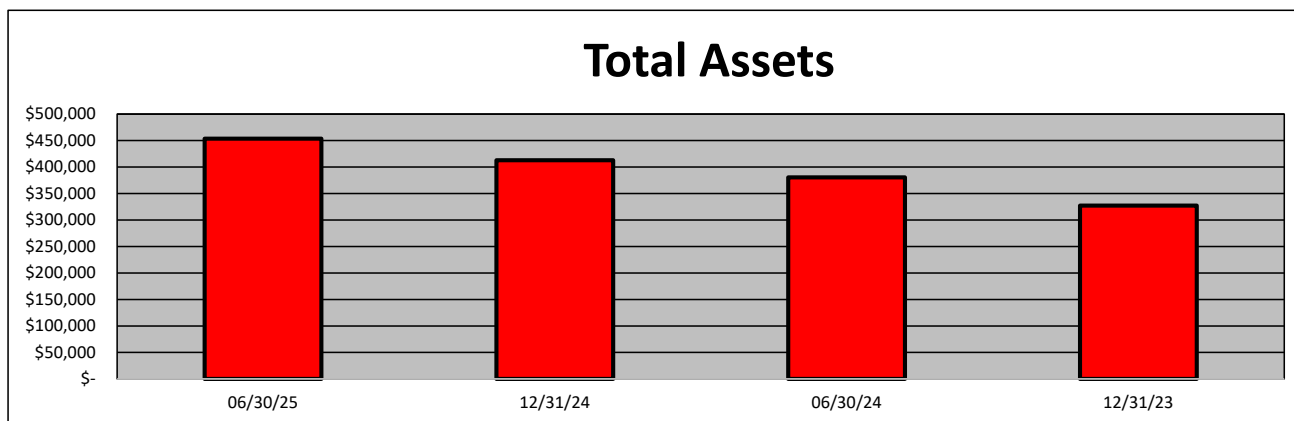
EXECUTIVE SUMMARY - Paradise Bank
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	6.54	6.96	7.44	7.79	10.68	12.08
Leverage Ratio	8.55	8.69	9.77	10.05	11.86	12.63
Tier 1 Cap/Risk Based Assets	11.79	12.16	12.40	12.74	14.47	9.87
Risk Based Ratio	12.72	13.11	13.29	13.65	15.30	10.43
Common Equity Tier 1 Capital Ratio	11.79	12.16	12.40	12.74	14.41	9.87
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	76.80	77.34	76.76	78.90	74.73	81.48
Loans/Assets	71.03	71.45	70.28	72.17	62.90	67.49
Securities/Assets	9.34	10.64	11.82	14.65	18.95	12.89
PROFITABILITY:						
Return on Avg Assets	2.72	3.03	3.14	3.17	0.71	1.00
Return on Avg Equity	41.16	43.02	43.15	41.72	10.92	10.87
Nonint Income/Avg Assets	0.95	1.29	1.29	1.01	0.80	0.95
Net Overhead Ratio	2.07	2.23	2.45	2.72	2.35	2.18
Efficiency Ratio	51.81	52.99	53.73	53.94	74.52	67.62
Assets (per million) per Employee	9.07	8.98	7.93	6.82	10.31	9.11
ASSET QUALITY:						
Allowance/Loans	0.94	1.00	1.02	1.05	1.29	1.14
Nonperforming Loans/Total Loans	0.23	0.30	0.00	0.00	0.48	0.24
Nonperforming Assets/Total Assets	0.16	0.22	0.00	0.00	0.33	0.18
Adjusted Texas Ratio	2.22	2.82	0.00	0.00	3.15	1.39
YIELDS & COSTS:						
Yield on earning assets	7.25	7.81	7.93	7.44	5.48	5.64
Cost of funds	2.84	3.35	3.16	2.15	2.84	3.19
Net interest margin	5.32	5.77	6.11	6.35	3.20	3.54
Avg Earning Assets/Avg Assets	91.85	92.82	92.92	93.09	95.80	96.40

SELECTED FINANCIAL DATA - Paradise Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	453,606	412,953	380,605	327,341	73,001	19.18
Cash and Equivalents	52,850	41,702	42,162	20,628	10,688	25.35
Securities	42,372	43,921	44,980	47,956	(2,608)	(5.80)
Loans, net	322,214	295,052	267,491	236,258	54,723	20.46
Deposit Accounts	419,531	381,524	348,494	299,458	71,037	20.38
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	29,678	28,752	28,311	25,497	1,367	4.83

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	5,972	12,002	5,829	11,293	143	2.45
Interest Income	14,619	28,747	13,701	24,685	918	6.70
Interest Expense	3,893	7,503	3,138	3,641	755	24.06
Net Interest Income	10,726	21,244	10,563	21,044	163	1.54
Credit Loss Expense	200	390	170	60	30	17.65
Noninterest income	2,081	5,119	2,403	3,603	(322)	(13.40)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	6,635	13,971	6,967	13,294	(332)	(4.77)
Net Operating Income	5,972	12,002	5,829	11,293	143	2.45
Income Taxes	-	-	-	-	-	NA

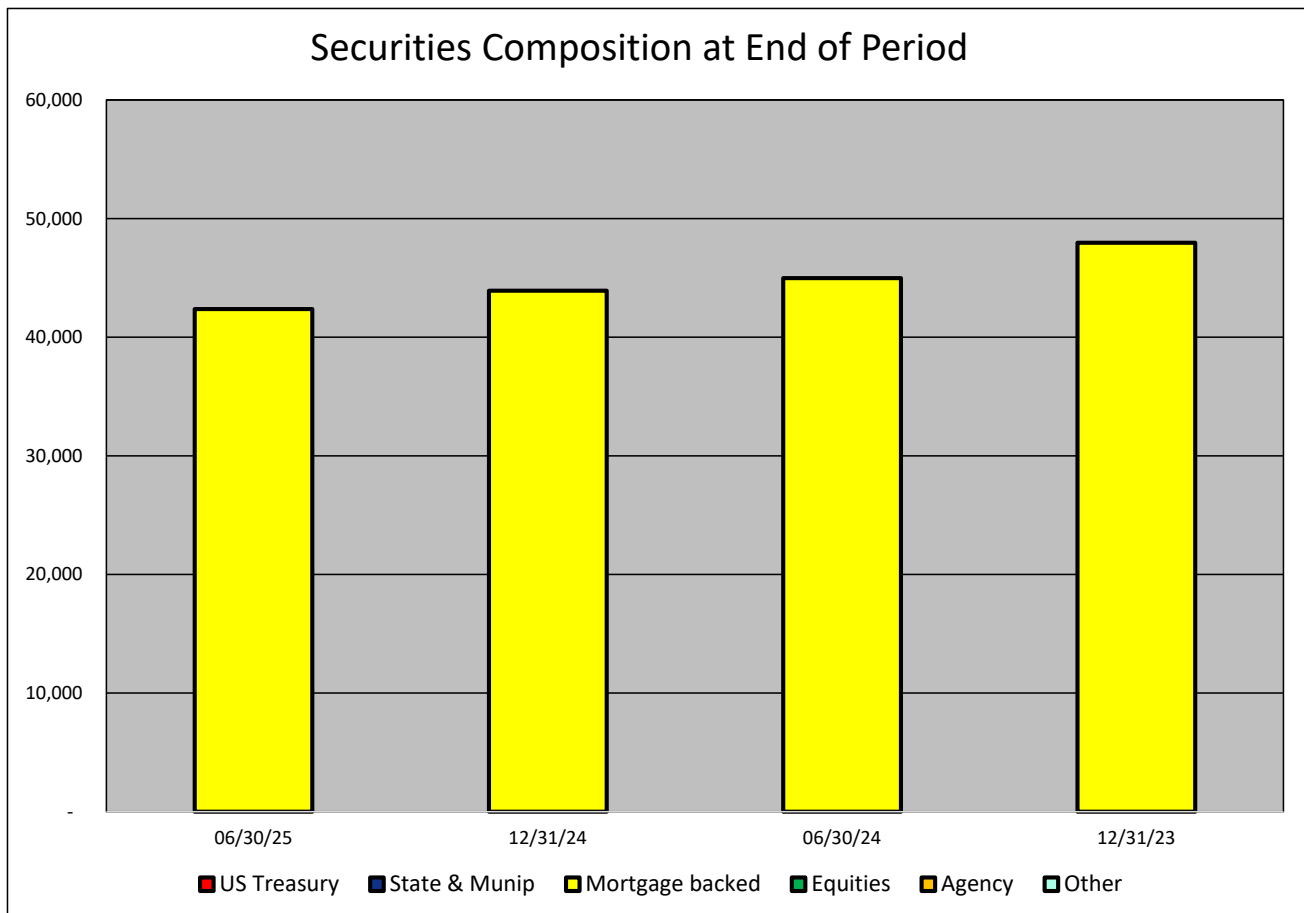


SECURITIES COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	42,372	43,921	44,980	47,956	(2,608)	(5.80)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	42,372	43,921	44,980	47,956	(2,608)	(5.80)

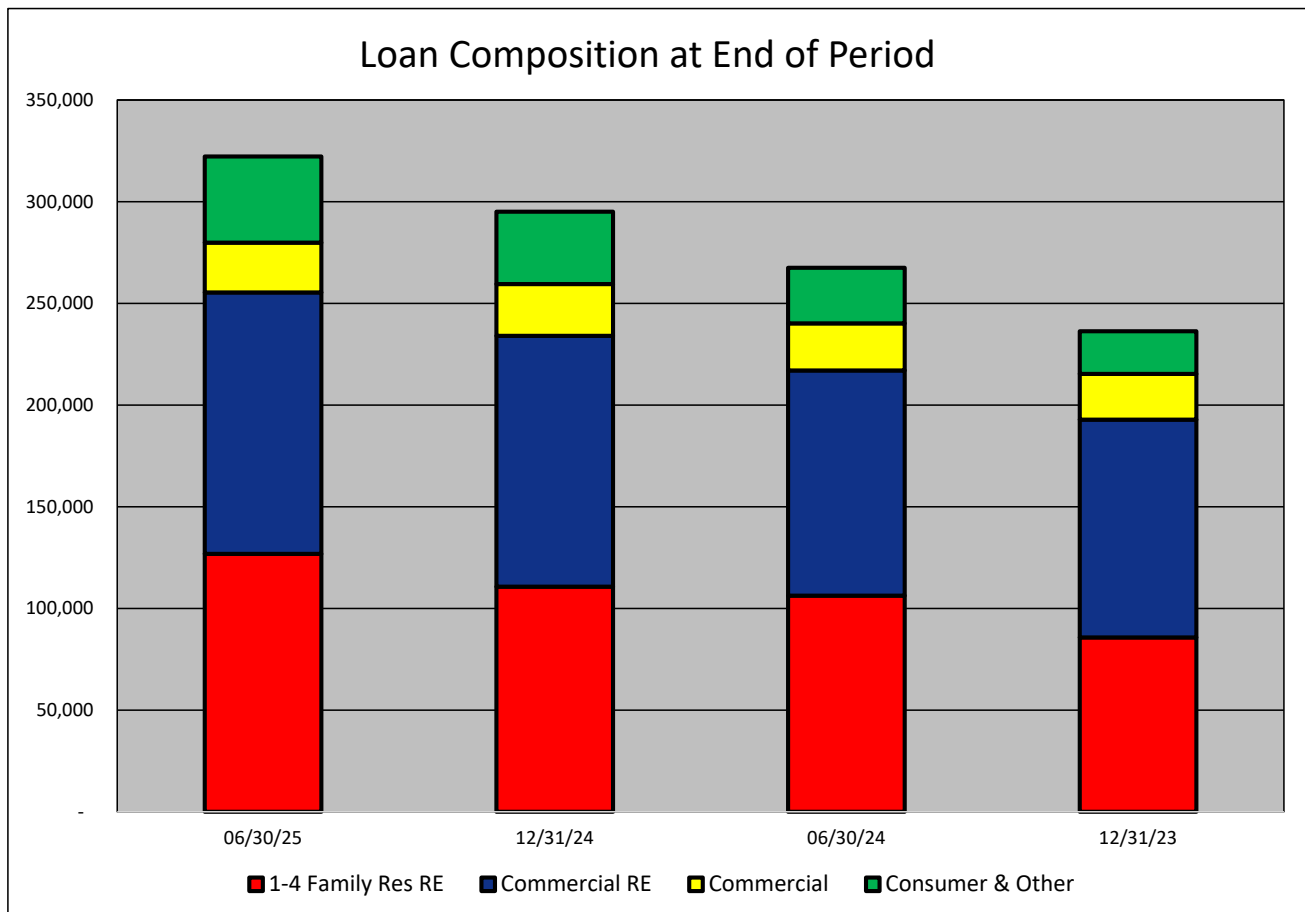


LOAN PORTFOLIO COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	126,809	110,699	106,277	85,740	20,532	19.32
Commercial RE	128,539	123,347	110,743	107,062	17,796	16.07
Commercial	24,504	25,471	23,146	22,481	1,358	5.87
Consumer & Other	42,362	35,535	27,325	20,975	15,037	55.03
Loans, Net	322,214	295,052	267,491	236,258	54,723	20.46



LOAN PORTFOLIO QUALITY - Paradise Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	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	36	103	96	9	(60)	(62.50)
Total Charge-offs	183	-	-	155	183	NA
Credit Loss Expense	200	390	170	60	30	17.65
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	3,017	2,963	2,736	2,470	281	10.27

NON-PERFORMING ASSETS:

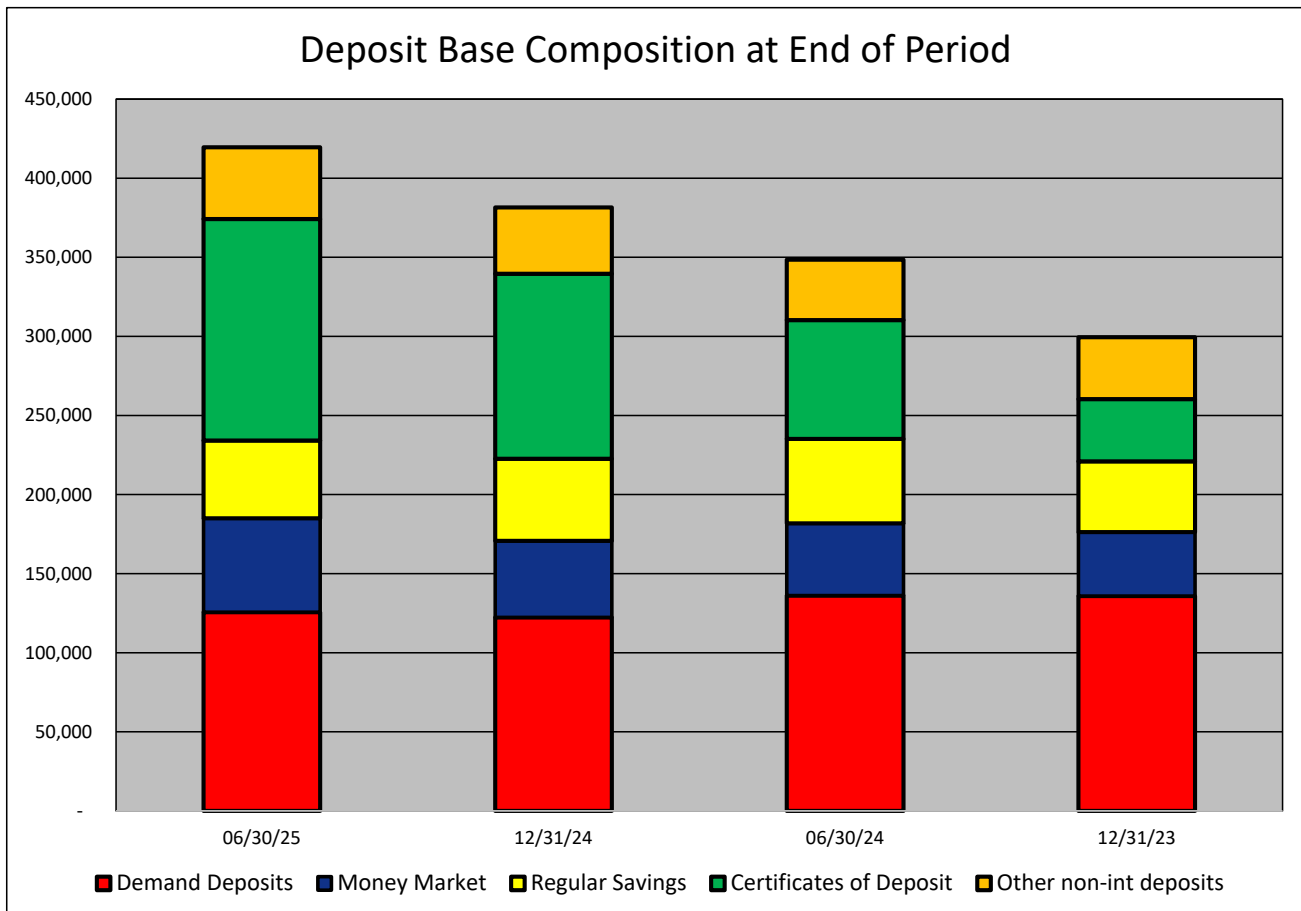
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	727	894	-	-	727	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	727	894	-	-	727	NA

DEPOSIT BASE COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	125,608	122,308	136,156	135,835	(10,548)	(7.75)
Money Market	59,352	48,399	45,617	40,418	13,735	30.11
Regular Savings	49,199	51,938	53,428	44,717	(4,229)	(7.92)
Certificates of Deposit	140,023	116,918	75,108	39,414	64,915	86.43
Other non-int deposits	45,349	41,961	38,185	39,074	7,164	18.76
Total Deposits	419,531	381,524	348,494	299,458	71,037	20.38

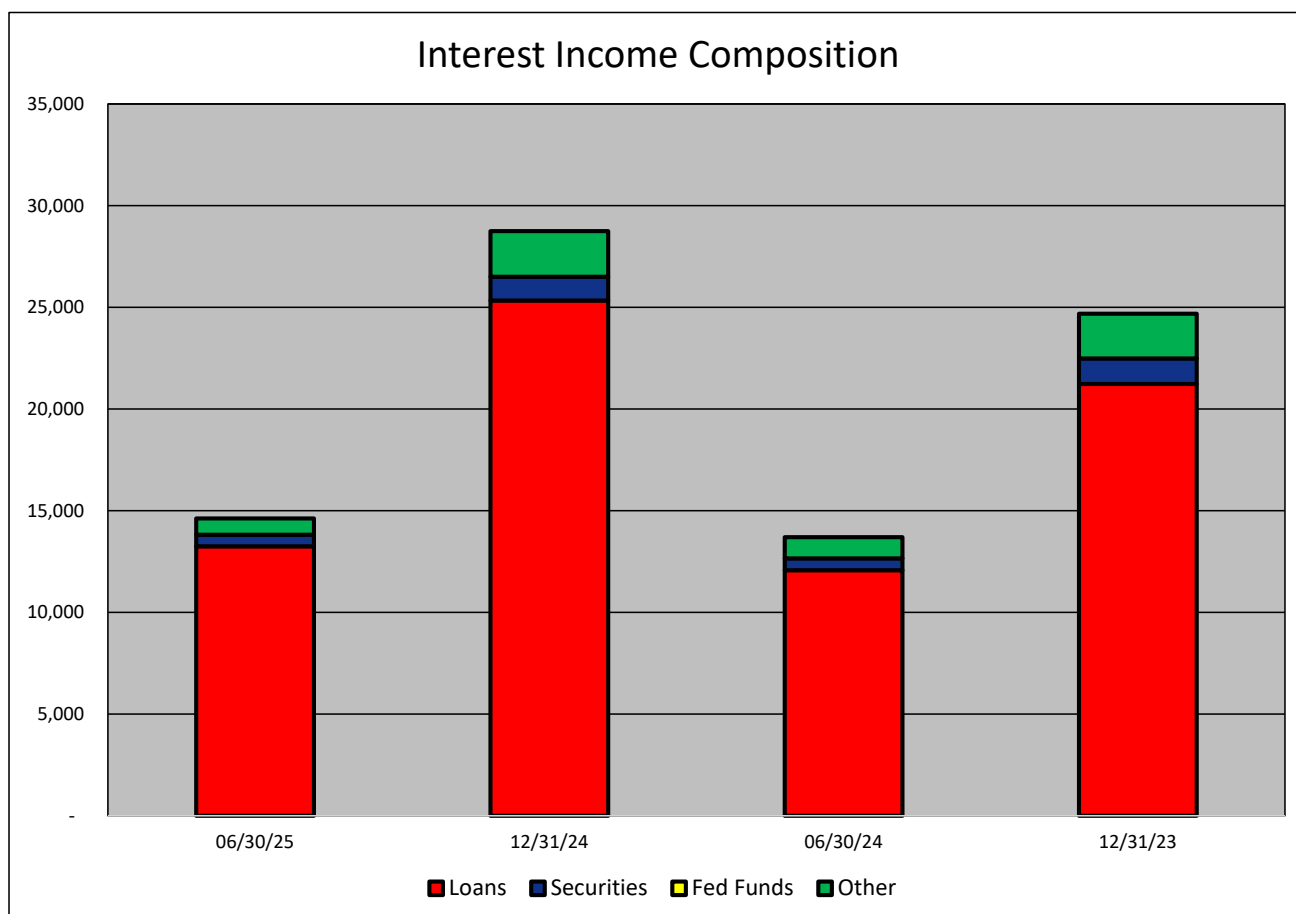


INTEREST INCOME COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	13,249	25,337	12,073	21,233	1,176	9.74
Securities	571	1,170	586	1,255	(15)	(2.56)
Fed Funds	-	-	-	-	-	NA
Other	799	2,240	1,042	2,197	(243)	(23.32)
Total Int Income	14,619	28,747	13,701	24,685	918	6.70

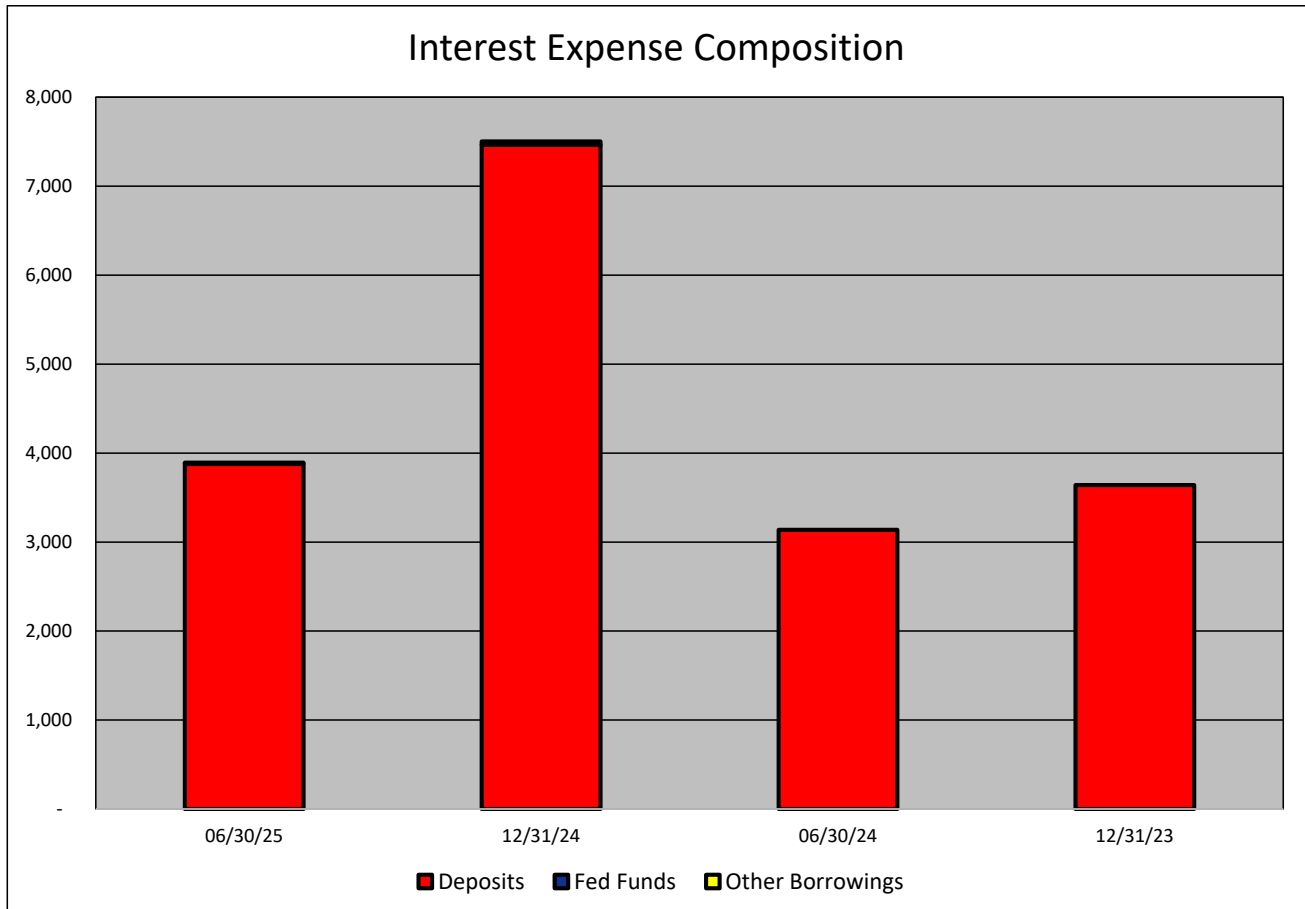


INTEREST EXPENSE COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	3,878	7,464	3,138	3,641	740	23.58
Fed Funds	-	-	-	-	-	NA
Other Borrowings	15	39	-	-	15	NA
Total Int Expense	3,893	7,503	3,138	3,641	755	24.06

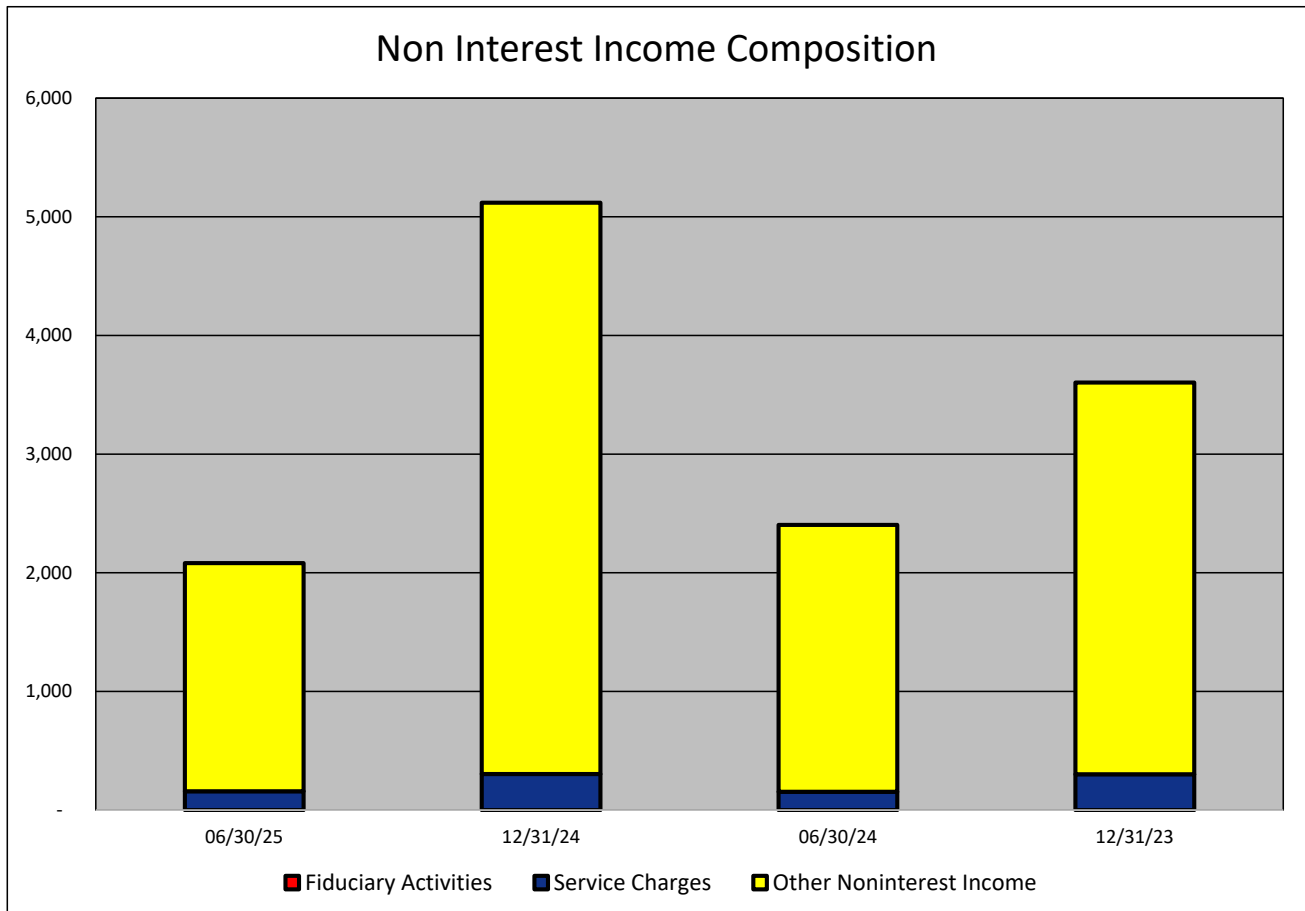


NONINTEREST INCOME COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	159	304	154	302	5	3.25
Other Noninterest Income	1,922	4,815	2,249	3,301	(327)	(14.54)
Total Nonint. Income	2,081	5,119	2,403	3,603	(322)	(13.40)

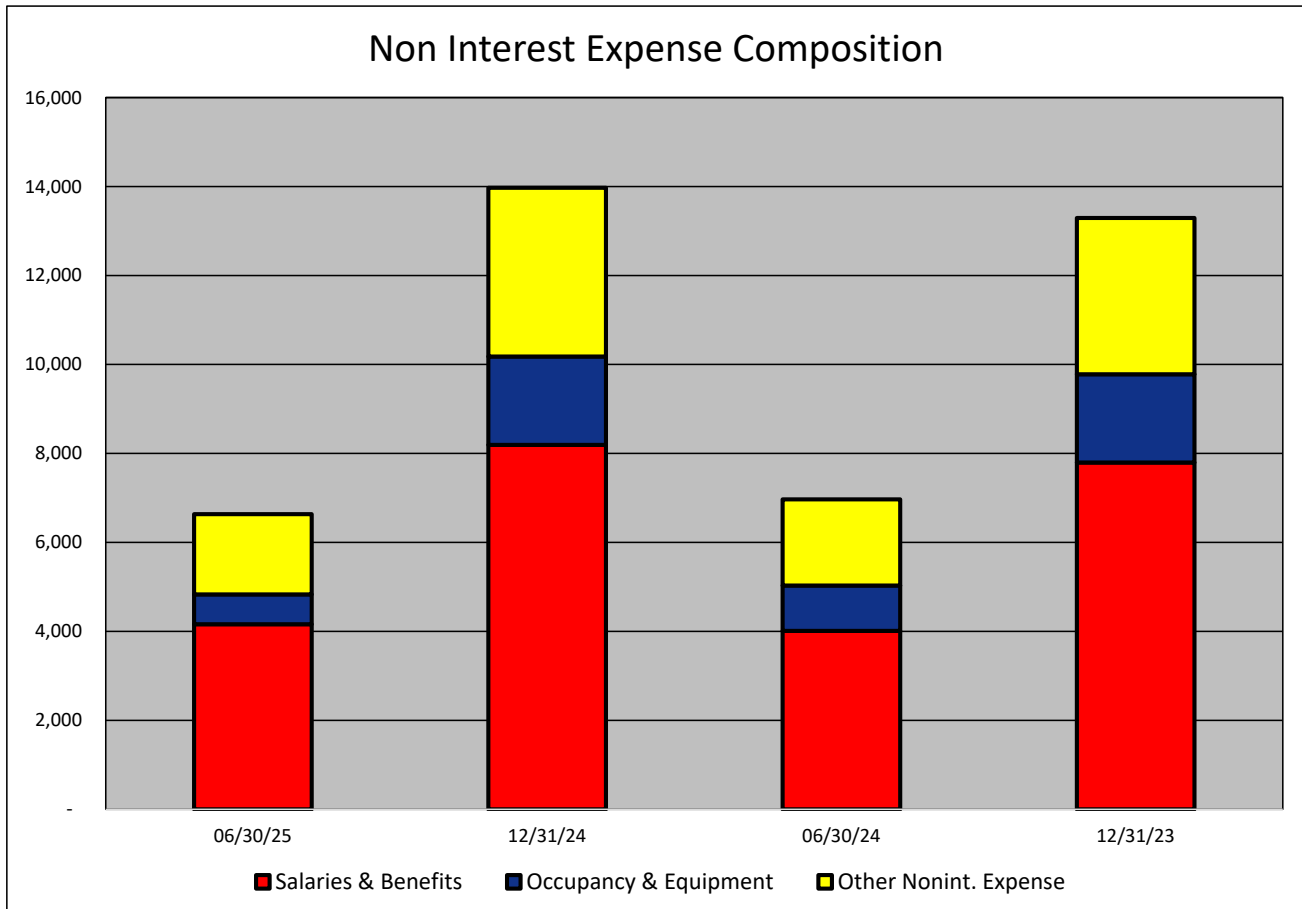


NONINTEREST EXPENSE COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	4,161	8,192	4,011	7,797	150	3.74
Occupancy & Equipment	671	1,987	1,020	1,982	(349)	(34.22)
Other Nonint. Expense	1,803	3,792	1,936	3,515	(133)	(6.87)
Total Nonint. Expense	6,635	13,971	6,967	13,294	(332)	(4.77)



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Evermore Bank	244,035	168,171	45.11
Anchor Bank	503,869	358,194	40.67
Bank Of Belle Glade	168,116	127,580	31.77
Locality Bank	305,897	233,347	31.09
Paradise Bank	453,606	380,605	19.18
Cypress Bank & Trust	191,714	168,469	13.80
Optimumbank	998,910	899,465	11.06
Natbank, National Association	242,307	221,850	9.22
Seacoast National Bank	15,935,315	14,943,451	6.64
Community Bank Of The South	262,219	253,253	3.54
Desjardins Bank, National Association	335,252	327,906	2.24
Marine Bank & Trust Company	630,123	640,187	(1.57)

Select Peer Average	1,689,280	1,560,207	17.73
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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	204,212	103,977	96.40
Cypress Bank & Trust	124,099	85,067	45.88
Locality Bank	232,725	167,209	39.18
Anchor Bank	367,941	293,867	25.21
Paradise Bank	322,214	267,491	20.46
Bank Of Belle Glade	62,865	56,493	11.28
Seacoast National Bank	10,617,434	10,044,483	5.70
Natbank, National Association	198,526	189,465	4.78
Optimumbank	783,886	760,108	3.13
Marine Bank & Trust Company	448,872	442,804	1.37
Desjardins Bank, National Association	265,969	263,471	0.95
Community Bank Of The South	69,210	72,010	(3.89)

Select Peer Average	1,141,496	1,062,204	20.87
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

CAPITAL RATIOS
For the six months June 30, 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	18.42	19.57	35.86	37.12	35.86
Desjardins Bank, National Association	18.92	18.75	0.00	0.00	0.00
Evermore Bank	16.15	17.05	19.49	20.53	19.49
Locality Bank	15.34	15.05	0.00	0.00	0.00
Cypress Bank & Trust	13.57	13.27	0.00	0.00	0.00
Optimumbank	11.09	11.89	0.00	0.00	0.00
Seacoast National Bank	14.04	10.36	13.70	14.95	13.70
Community Bank Of The South	7.70	9.65	23.18	24.15	23.18
Marine Bank & Trust Company	7.08	9.60	14.39	15.64	14.39
Anchor Bank	8.72	9.02	0.00	0.00	0.00
Bank Of Belle Glade	7.36	8.83	0.00	0.00	0.00
Paradise Bank	6.54	8.55	11.79	12.72	11.79

Select Peer Average	12.08	12.63	9.87	10.43	9.87
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the six months June 30, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	106.71	81.93	2.04
Desjardins Bank, National Association	104.43	79.33	6.37
Evermore Bank	100.98	83.68	3.47
Anchor Bank	94.95	73.02	12.55
Locality Bank	93.23	76.08	4.53
Optimumbank	89.08	78.47	2.58
Seacoast National Bank	84.91	66.63	21.92
Marine Bank & Trust Company	78.81	71.24	22.51
Cypress Bank & Trust	78.19	64.73	16.33
Paradise Bank	76.80	71.03	9.34
Bank Of Belle Glade	40.61	37.39	21.34
Community Bank Of The South	29.05	26.39	31.69

Select Peer Average	81.48	67.49	12.89
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the six months June 30, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	439,156	2.72	41.16
Optimumbank	968,508	1.70	15.42
Desjardins Bank, National Association	338,582	1.50	8.16
Bank Of Belle Glade	158,809	1.34	18.46
Seacoast National Bank	15,772,734	0.96	6.84
Anchor Bank	476,108	0.95	10.52
Community Bank Of The South	264,320	0.88	12.09
Evermore Bank	216,890	0.84	4.71
Marine Bank & Trust Company	649,864	0.60	8.94
Cypress Bank & Trust	181,166	0.49	4.30
Natbank, National Association	230,012	0.25	1.30
Locality Bank	290,614	(0.22)	(1.51)

Select Peer Average	1,665,564	1.00	10.87
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the six months June 30, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.63	1.60	47.55	11.35
Bank Of Belle Glade	0.18	1.62	49.91	10.51
Paradise Bank	0.95	2.07	51.81	9.07
Community Bank Of The South	0.17	1.50	57.68	13.80
Anchor Bank	0.68	1.50	58.16	10.72
Desjardins Bank, National Association	0.91	2.30	61.45	8.82
Seacoast National Bank	0.55	1.72	61.55	10.67
Marine Bank & Trust Company	0.30	1.90	72.05	8.63
Evermore Bank	0.16	2.75	77.20	9.04
Locality Bank	0.37	3.21	90.03	7.84
Cypress Bank & Trust	6.05	2.21	90.23	3.42
Natbank, National Association	0.44	3.75	93.84	5.38

Select Peer Average	0.95	2.18	67.62	9.11
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

ASSET QUALITY RATIOS
For the six months June 30, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Cypress Bank & Trust	1.24	0.00	0.00	0.00
Evermore Bank	1.02	0.00	0.00	0.00
Bank Of Belle Glade	0.72	0.00	0.00	0.00
Marine Bank & Trust Company	1.53	0.00	0.00	0.00
Community Bank Of The South	1.38	0.00	0.00	0.00
Desjardins Bank, National Association	1.04	0.04	0.04	0.18
Paradise Bank	0.94	0.23	0.16	2.22
Anchor Bank	0.75	0.26	0.19	2.09
Natbank, National Association	0.75	0.25	0.21	1.08
Optimumbank	1.19	0.41	0.32	2.68
Seacoast National Bank	1.34	0.61	0.44	3.83
Locality Bank	1.76	1.11	0.84	4.58

Select Peer Average	1.14	0.24	0.18	1.39
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 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	1.60	9.24	2.46	16.07	0.00
Marine Bank & Trust Company	1.17	1.34	0.00	0.32	22.19
Seacoast National Bank	1.14	0.81	0.14	3.85	17.99
Bank Of Belle Glade	0.97	39.44	0.00	5.05	16.30
Optimumbank	0.88	3.86	13.56	0.34	2.24
Locality Bank	0.79	17.71	0.00	0.00	4.53
Anchor Bank	0.68	9.82	0.00	2.49	10.07
Paradise Bank	0.61	11.04	0.00	0.00	9.34
Community Bank Of The South	0.59	37.92	0.00	0.00	31.69
Natbank, National Association	0.57	13.12	0.12	0.00	2.04
Evermore Bank	0.54	11.61	0.00	0.00	3.47
Desjardins Bank, National Association	0.41	12.88	0.00	6.37	0.00

Select Peer Average	0.83	14.07	1.36	2.87	9.99
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Evermore Bank	82.23	0.77	0.00	0.00
Natbank, National Association	81.32	1.15	0.00	0.00
Desjardins Bank, National Association	78.51	0.62	0.00	0.00
Optimumbank	77.54	0.46	0.00	0.00
Locality Bank	74.74	0.67	0.00	0.03
Anchor Bank	72.48	2.46	0.00	0.00
Paradise Bank	70.37	5.66	0.00	0.33
Marine Bank & Trust Company	69.94	1.48	0.00	0.00
Seacoast National Bank	65.68	0.96	0.03	4.99
Cypress Bank & Trust	63.93	2.77	0.00	0.05
Bank Of Belle Glade	37.13	0.39	0.00	0.00
Community Bank Of The South	26.03	0.92	0.00	0.00

Select Peer Average	66.66	1.53	0.00	0.45
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the six months June 30, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	75.96	18.47	94.44	0.00	5.56
Natbank, National Association	53.43	42.44	95.88	0.00	4.12
Bank Of Belle Glade	42.72	57.28	100.00	0.00	0.00
Cypress Bank & Trust	31.18	67.29	98.47	1.53	0.00
Optimumbank	29.65	70.35	100.00	0.00	0.00
Paradise Bank	28.90	71.10	100.00	0.00	0.00
Community Bank Of The South	26.78	73.22	100.00	0.00	0.00
Marine Bank & Trust Company	26.63	71.09	97.73	0.00	2.27
Anchor Bank	25.64	59.14	84.78	0.00	15.22
Seacoast National Bank	25.00	67.40	92.40	2.32	5.28
Locality Bank	15.01	81.89	96.89	0.00	3.11
Evermore Bank	8.71	91.29	100.00	0.00	0.00

Select Peer Average	32.47	64.25	96.71	0.32	2.96
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the six months June 30, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.25	2.84	5.32	91.85
Desjardins Bank, National Association	5.20	3.33	4.43	97.33
Optimumbank	6.43	3.54	4.14	98.21
Natbank, National Association	5.35	3.75	4.08	98.73
Evermore Bank	6.88	4.31	3.66	98.77
Locality Bank	6.48	3.83	3.65	98.61
Seacoast National Bank	5.31	2.64	3.48	90.20
Bank Of Belle Glade	4.29	1.75	3.41	100.18
Cypress Bank & Trust	5.53	3.45	3.28	94.39
Anchor Bank	5.82	3.77	3.19	96.09
Community Bank Of The South	4.51	2.28	2.82	96.02
Marine Bank & Trust Company	4.66	2.76	2.79	96.44

Select Peer Average	5.64	3.19	3.54	96.40
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