

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 nine months ended September 30, 2025

Institution name	Total Assets (\$'000's)
Seacoast National Bank	16,666,792
Optimumbank	1,082,700
Marine Bank & Trust Company	635,108
Anchor Bank	559,638
Paradise Bank	439,369
Locality Bank	364,706
Desjardins Bank, National Association	334,318
Evermore Bank	271,217
Natbank, National Association	260,214
Community Bank Of The South	258,256
Cypress Bank & Trust	192,877
Bank Of Belle Glade	154,640

Institution name	Return on Avg Assets (%)
Paradise Bank	2.76
Optimumbank	1.74
Desjardins Bank, National Association	1.51
Bank Of Belle Glade	1.36
Anchor Bank	0.96
Seacoast National Bank	0.94
Community Bank Of The South	0.90
Evermore Bank	0.72
Cypress Bank & Trust	0.67
Marine Bank & Trust Company	0.62
Natbank, National Association	0.21
Locality Bank	(0.27)

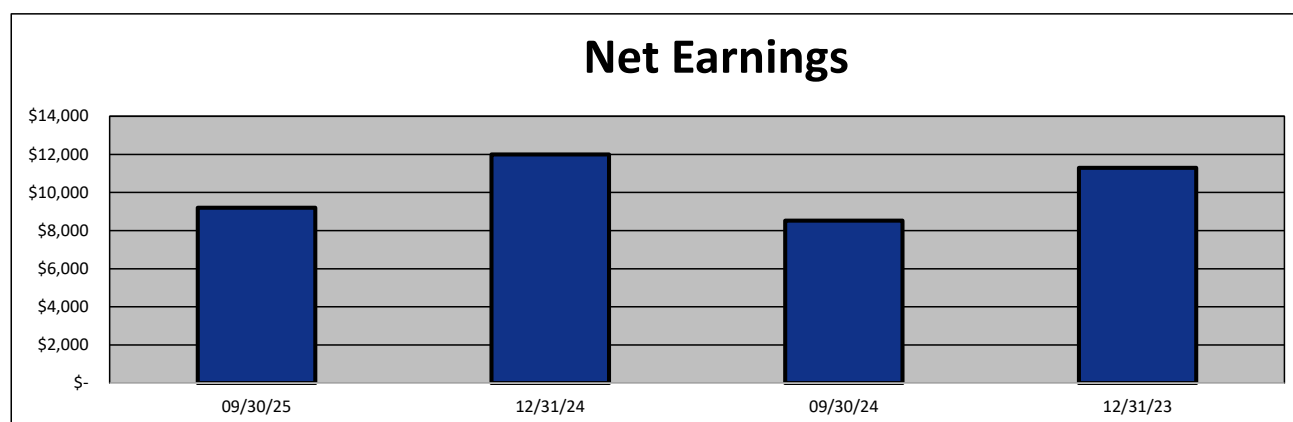
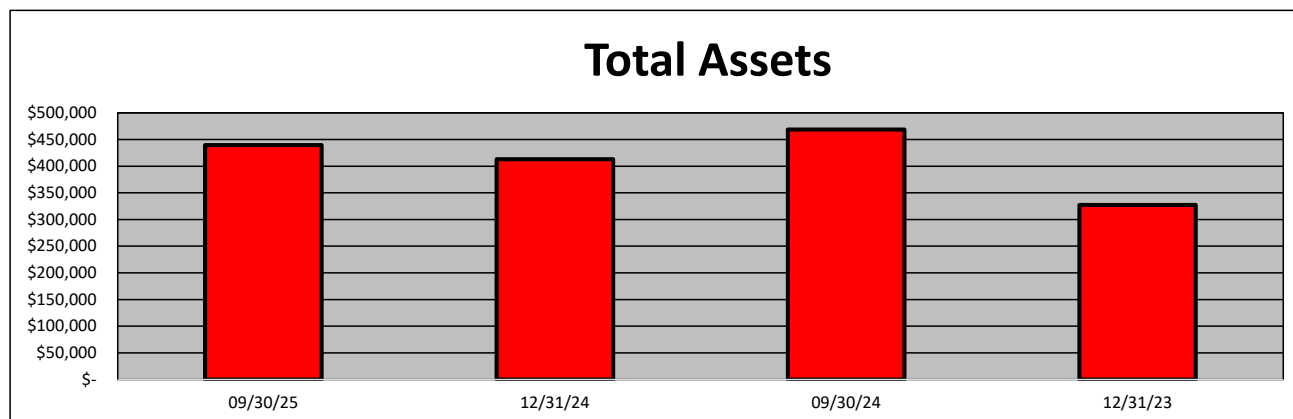
EXECUTIVE SUMMARY - Paradise Bank
(Percentage)

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.26	6.96	6.34	7.79	10.42	11.88
Leverage Ratio	8.73	8.69	9.25	10.05	11.20	12.48
Tier 1 Cap/Risk Based Assets	12.30	12.16	11.67	12.74	13.07	12.15
Risk Based Ratio	13.24	13.11	12.60	13.65	13.88	12.79
Common Equity Tier 1 Capital Ratio	12.30	12.16	11.67	12.74	12.99	12.15
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	78.94	77.34	70.71	78.90	74.25	80.37
Loans/Assets	72.26	71.45	64.41	72.17	62.54	67.53
Securities/Assets	9.54	10.64	10.05	14.65	18.35	12.48
PROFITABILITY:						
Return on Avg Assets	2.76	3.03	2.98	3.17	0.77	1.01
Return on Avg Equity	41.25	43.02	41.05	41.72	10.60	10.88
Nonint Income/Avg Assets	1.12	1.29	1.14	1.01	0.78	0.94
Net Overhead Ratio	2.02	2.23	2.49	2.72	2.28	2.18
Efficiency Ratio	52.66	52.99	53.79	53.94	71.62	67.05
Assets (per million) per Employee	8.29	8.98	9.97	6.82	10.39	9.20
ASSET QUALITY:						
Allowance/Loans	0.96	1.00	0.98	1.05	1.28	1.15
Nonperforming Loans/Total Loans	0.11	0.30	0.00	0.00	0.50	0.22
Nonperforming Assets/Total Assets	0.08	0.22	0.00	0.00	0.34	0.16
Adjusted Texas Ratio	1.04	2.82	0.00	0.00	3.04	1.27
YIELDS & COSTS:						
Yield on earning assets	7.25	7.81	7.98	7.44	5.47	5.69
Cost of funds	2.90	3.35	3.31	2.15	2.82	3.19
Net interest margin	5.28	5.77	6.02	6.35	3.24	3.58
Avg Earning Assets/Avg Assets	91.68	92.82	92.95	93.09	95.81	96.37

SELECTED FINANCIAL DATA - Paradise Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	439,369	412,953	468,562	327,341	(29,193)	(6.23)
Cash and Equivalents	41,271	41,702	90,827	20,628	(49,556)	(54.56)
Securities	41,931	43,921	47,092	47,956	(5,161)	(10.96)
Loans, net	317,508	295,052	301,809	236,258	15,699	5.20
Deposit Accounts	402,190	381,524	426,817	299,458	(24,627)	(5.77)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	31,883	28,752	29,688	25,497	2,195	7.39

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	9,200	12,002	8,525	11,293	675	7.92
Interest Income	22,131	28,747	21,248	24,685	883	4.16
Interest Expense	6,015	7,503	5,214	3,641	801	15.36
Net Interest Income	16,116	21,244	16,034	21,044	82	0.51
Credit Loss Expense	200	390	390	60	(190)	(48.72)
Noninterest income	3,741	5,119	3,260	3,603	481	14.75
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	10,457	13,971	10,379	13,294	78	0.75
Net Operating Income	9,200	12,002	8,525	11,293	675	7.92
Income Taxes	-	-	-	-	-	NA

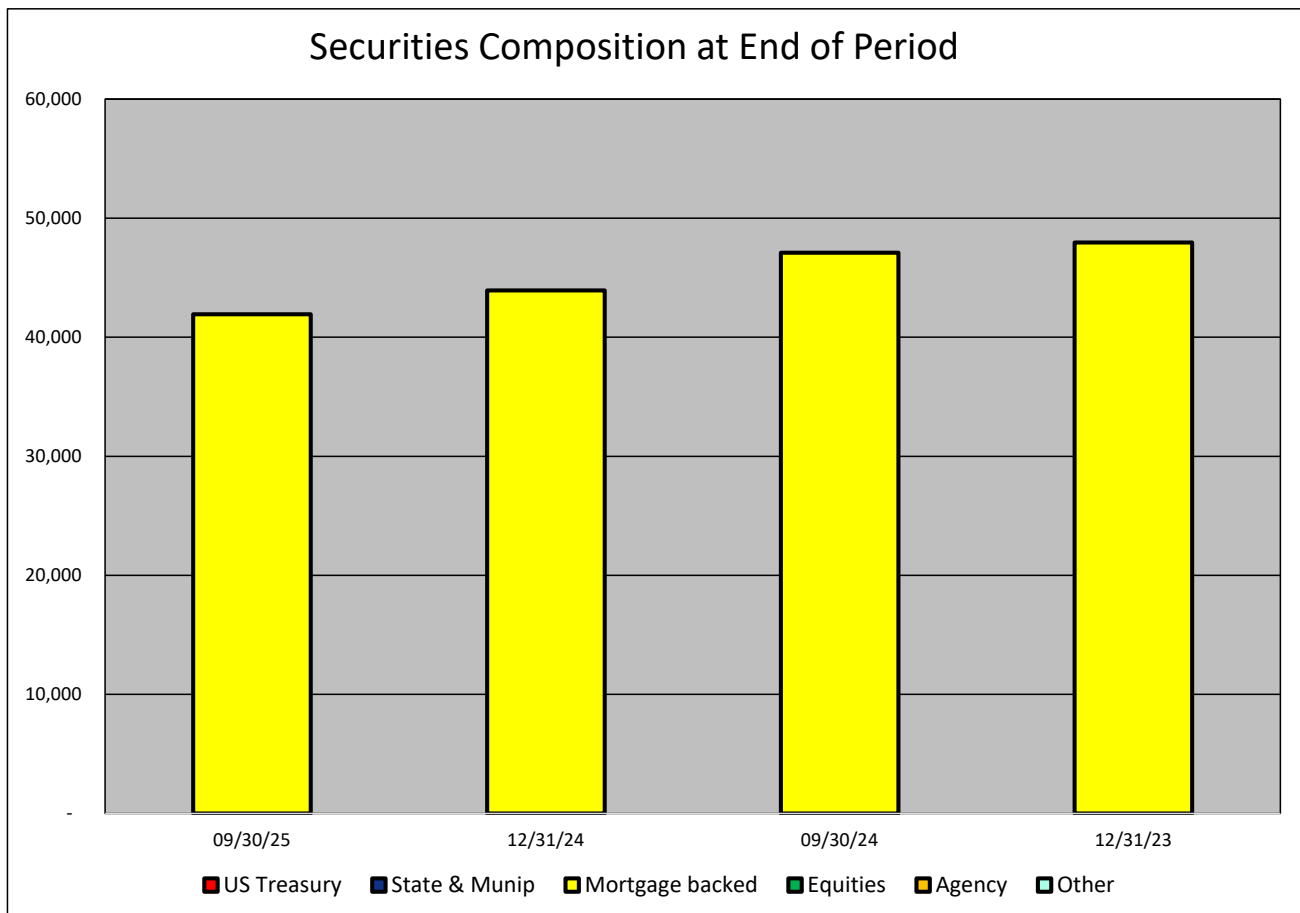


SECURITIES COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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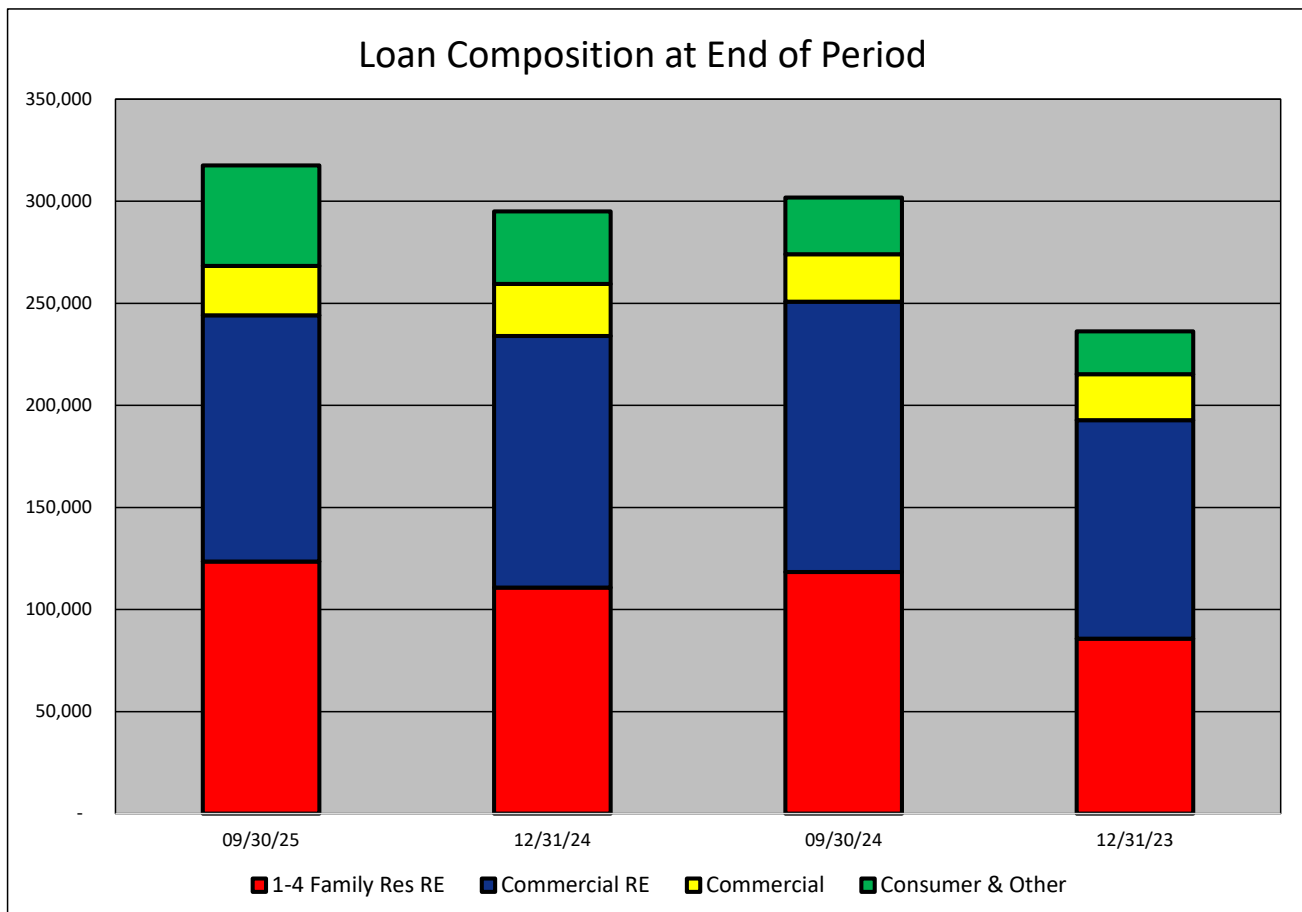
SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	41,931	43,921	47,092	47,956	(5,161)	(10.96)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	41,931	43,921	47,092	47,956	(5,161)	(10.96)



LOAN PORTFOLIO COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	123,529	110,699	118,347	85,740	5,182	4.38
Commercial RE	120,573	123,347	132,438	107,062	(11,865)	(8.96)
Commercial	24,199	25,471	23,272	22,481	927	3.98
Consumer & Other	49,207	35,535	27,752	20,975	21,455	77.31
Loans, Net	317,508	295,052	301,809	236,258	15,699	5.20



LOAN PORTFOLIO QUALITY - Paradise Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	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	53	103	103	9	(50)	(48.54)
Total Charge-offs	183	-	-	155	183	NA
Credit Loss Expense	200	390	390	60	(190)	(48.72)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	3,034	2,963	2,963	2,470	71	2.40

NON-PERFORMING ASSETS:

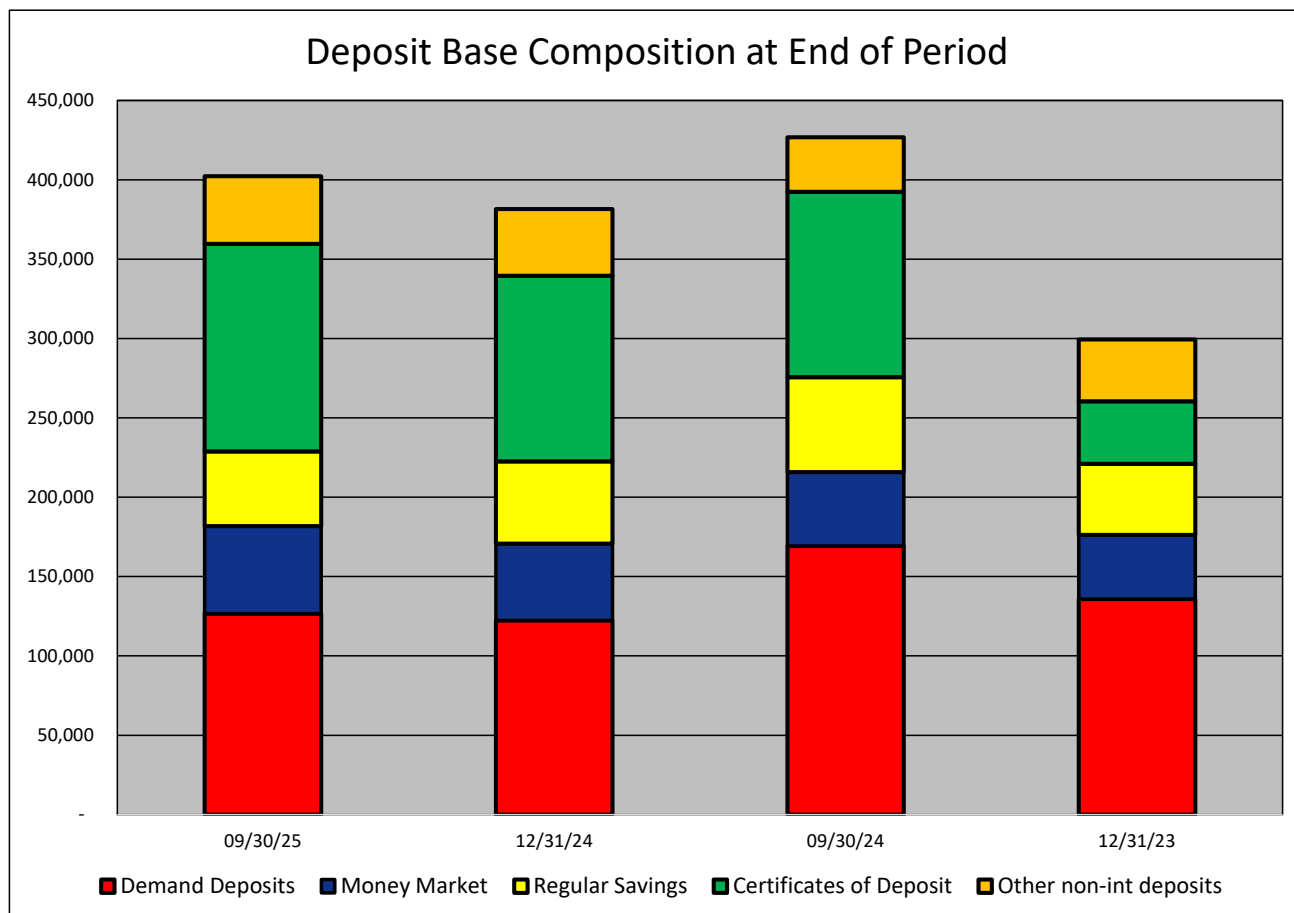
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	364	894	-	-	364	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	364	894	-	-	364	NA

DEPOSIT BASE COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	126,546	122,308	169,296	135,835	(42,750)	(25.25)
Money Market	55,294	48,399	46,473	40,418	8,821	18.98
Regular Savings	47,057	51,938	59,909	44,717	(12,852)	(21.45)
Certificates of Deposit	130,758	116,918	116,697	39,414	14,061	12.05
Other non-int deposits	42,535	41,961	34,442	39,074	8,093	23.50
Total Deposits	402,190	381,524	426,817	299,458	(24,627)	(5.77)

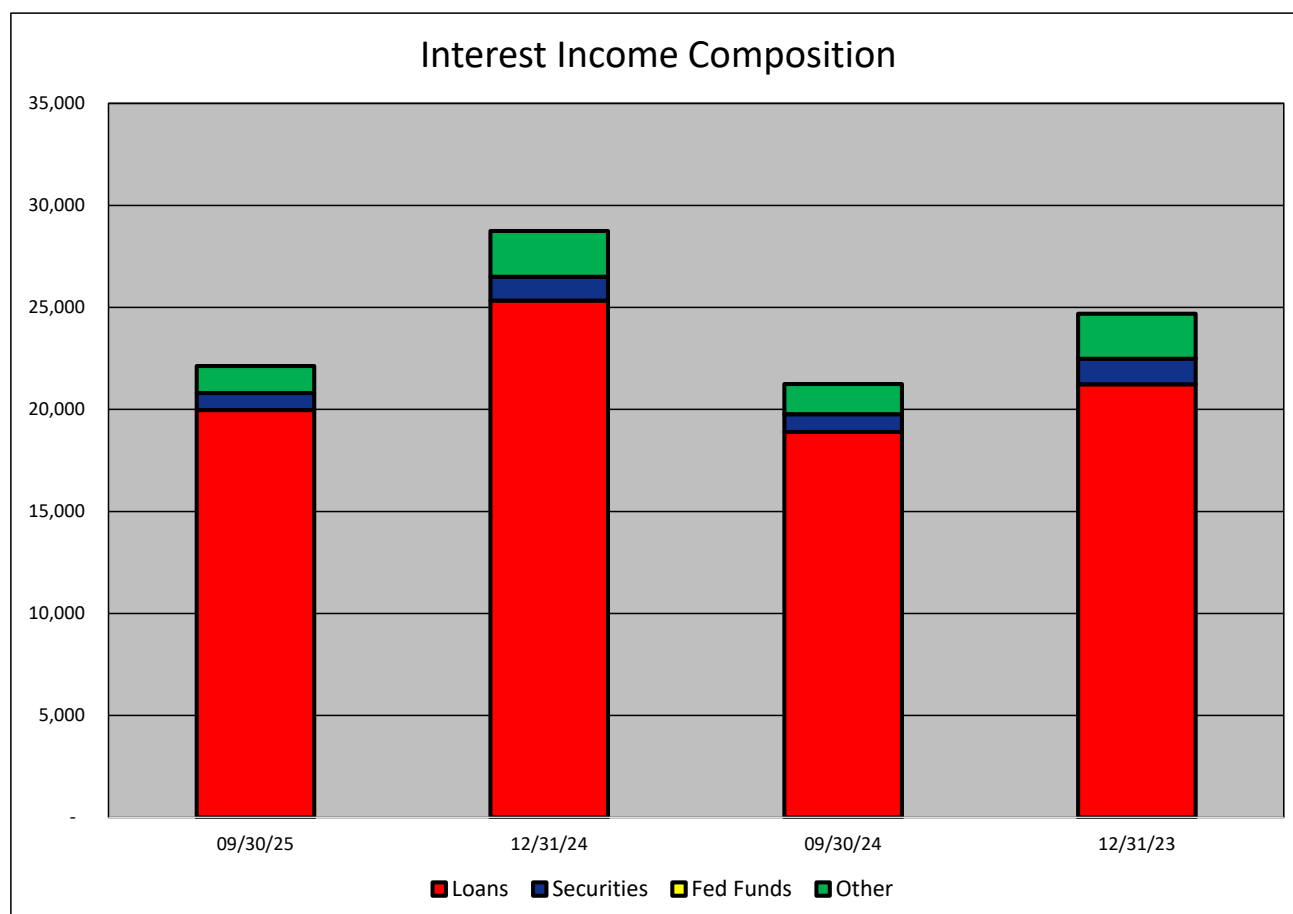


INTEREST INCOME COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	19,968	25,337	18,896	21,233	1,072	5.67
Securities	840	1,170	875	1,255	(35)	(4.00)
Fed Funds	-	-	-	-	-	NA
Other	1,323	2,240	1,477	2,197	(154)	(10.43)
Total Int Income	22,131	28,747	21,248	24,685	883	4.16

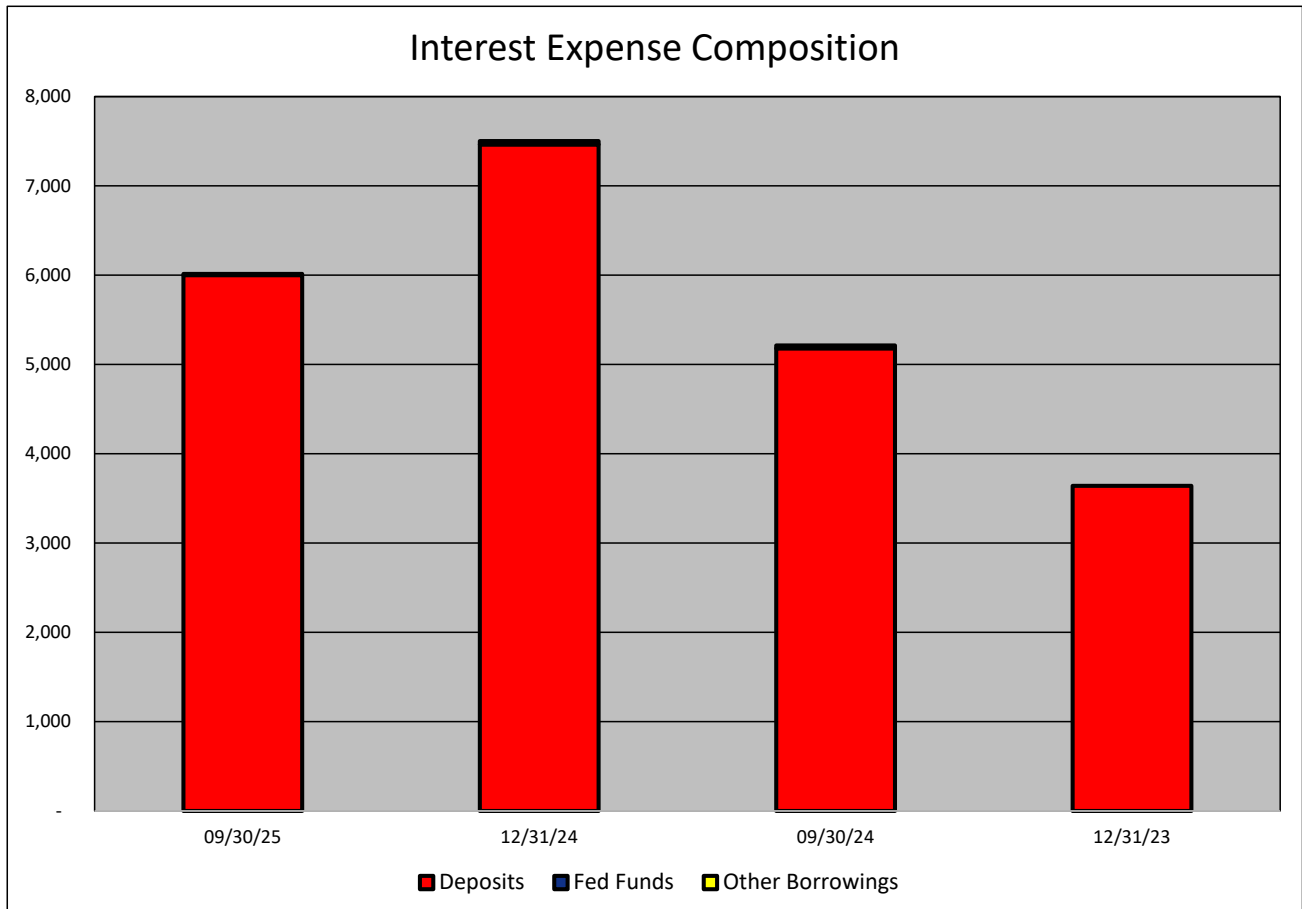


INTEREST EXPENSE COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	6,000	7,464	5,181	3,641	819	15.81
Fed Funds	-	-	-	-	-	NA
Other Borrowings	15	39	33	-	(18)	(54.55)
Total Int Expense	6,015	7,503	5,214	3,641	801	15.36

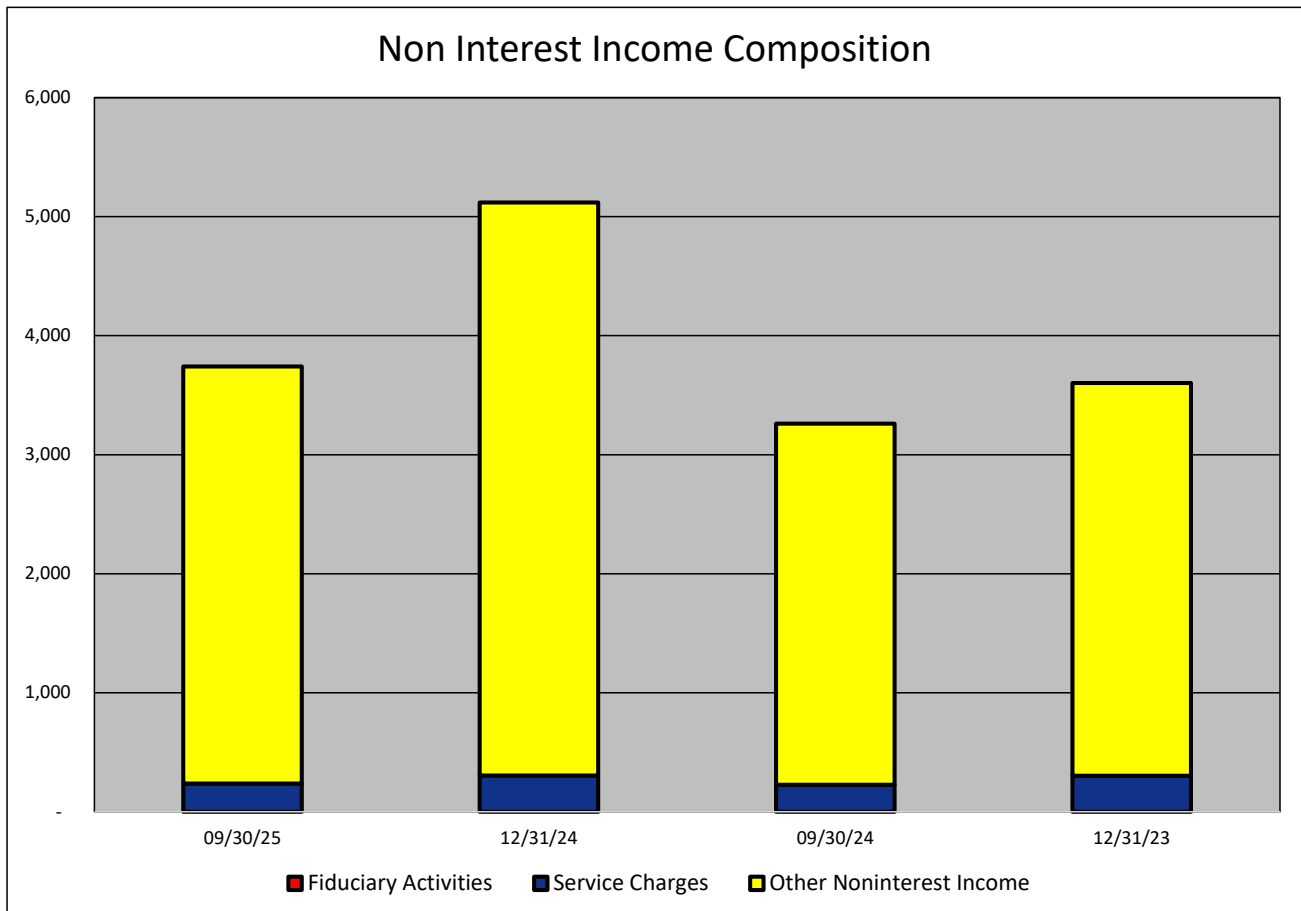


NONINTEREST INCOME COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	238	304	228	302	10	4.39
Other Noninterest Income	3,503	4,815	3,032	3,301	471	15.53
Total Nonint. Income	3,741	5,119	3,260	3,603	481	14.75

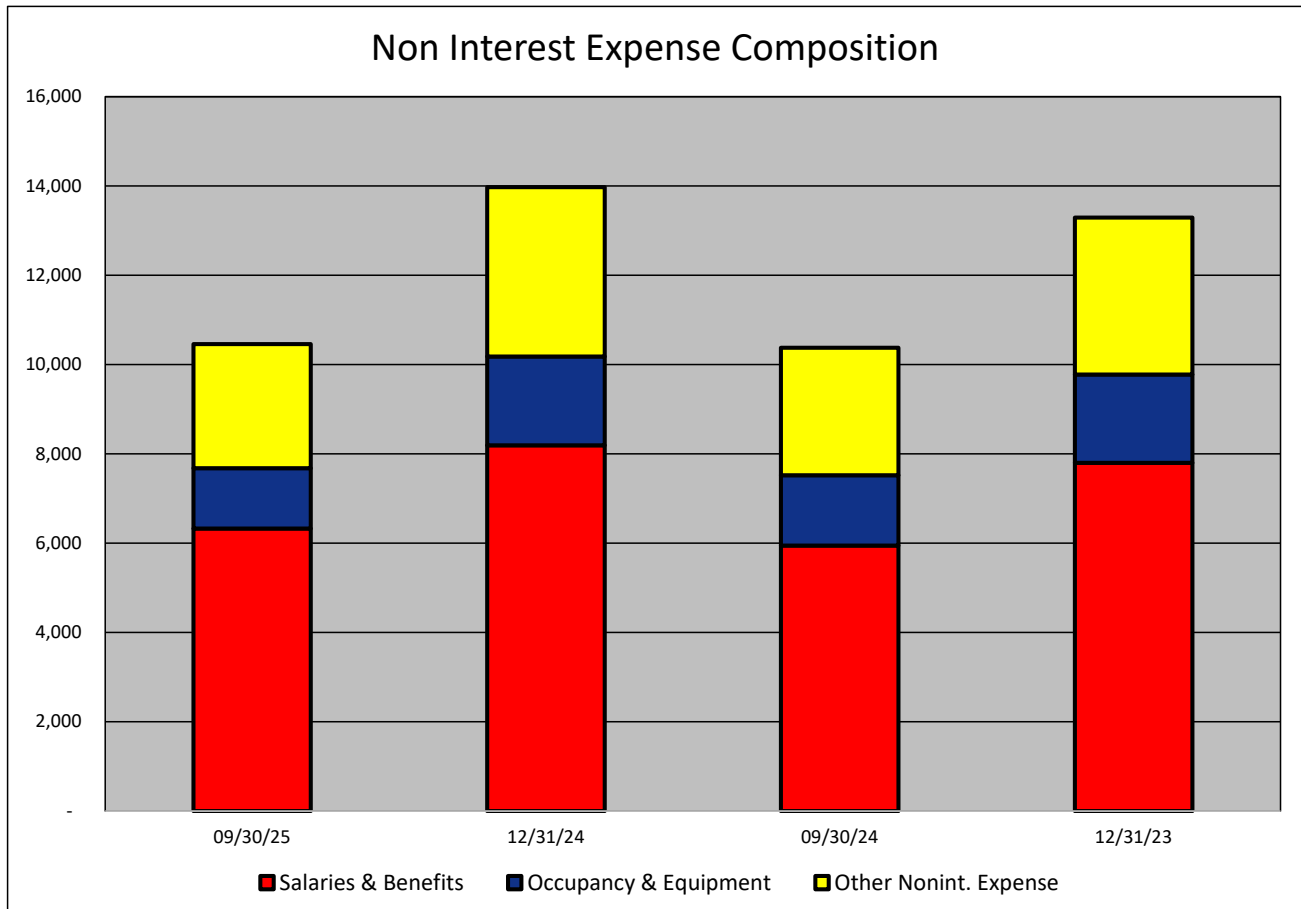


NONINTEREST EXPENSE COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	6,328	8,192	5,945	7,797	383	6.44
Occupancy & Equipment	1,352	1,987	1,577	1,982	(225)	(14.27)
Other Nonint. Expense	2,777	3,792	2,857	3,515	(80)	(2.80)
Total Nonint. Expense	10,457	13,971	10,379	13,294	78	0.75



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Evermore Bank	271,217	185,471	46.23
Locality Bank	364,706	255,773	42.59
Anchor Bank	559,638	411,501	36.00
Optimumbank	1,082,700	944,548	14.63
Cypress Bank & Trust	192,877	171,821	12.25
Bank Of Belle Glade	154,640	138,681	11.51
Seacoast National Bank	16,666,792	15,159,232	9.94
Natbank, National Association	260,214	237,441	9.59
Desjardins Bank, National Association	334,318	341,248	(2.03)
Marine Bank & Trust Company	635,108	652,317	(2.64)
Community Bank Of The South	258,256	268,843	(3.94)
Paradise Bank	439,369	468,562	(6.23)

Select Peer Average	1,768,320	1,602,953	13.99
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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	215,073	116,395	84.78
Cypress Bank & Trust	140,322	90,515	55.03
Anchor Bank	401,256	303,392	32.26
Locality Bank	254,619	197,827	28.71
Natbank, National Association	211,851	191,879	10.41
Bank Of Belle Glade	66,634	61,417	8.49
Seacoast National Bank	10,975,014	10,216,320	7.43
Paradise Bank	317,508	301,809	5.20
Optimumbank	812,829	777,250	4.58
Marine Bank & Trust Company	455,832	449,056	1.51
Community Bank Of The South	72,920	71,875	1.45
Desjardins Bank, National Association	264,662	267,446	(1.04)

Select Peer Average	1,182,377	1,087,098	19.90
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

CAPITAL RATIOS

For the nine months ended September 30, 2025

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Desjardins Bank, National Association	19.35	19.42	0.00	0.00	0.00
Natbank, National Association	17.22	17.58	36.31	37.56	36.31
Evermore Bank	14.72	15.40	18.85	19.99	18.85
Locality Bank	12.84	14.91	0.00	0.00	0.00
Cypress Bank & Trust	13.74	13.64	0.00	0.00	0.00
Optimumbank	10.73	11.71	0.00	0.00	0.00
Seacoast National Bank	14.23	10.42	13.80	15.05	13.80
Community Bank Of The South	8.50	9.94	23.97	24.97	23.97
Marine Bank & Trust Company	7.64	9.89	14.52	15.78	14.52
Bank Of Belle Glade	8.21	9.35	26.05	26.84	26.05
Anchor Bank	8.12	8.74	0.00	0.00	0.00
Paradise Bank	7.26	8.73	12.30	13.24	12.30

Select Peer Average	11.88	12.48	12.15	12.79	12.15
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the nine months ended September 30, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	103.92	81.41	1.86
Desjardins Bank, National Association	102.83	79.16	6.24
Evermore Bank	94.10	79.30	3.06
Cypress Bank & Trust	88.76	72.75	13.49
Anchor Bank	87.53	71.70	10.20
Optimumbank	84.62	75.07	2.43
Seacoast National Bank	83.80	65.85	22.95
Locality Bank	81.78	69.81	3.71
Marine Bank & Trust Company	79.43	71.77	21.62
Paradise Bank	78.94	72.26	9.54
Bank Of Belle Glade	47.34	43.09	22.74
Community Bank Of The South	31.35	28.24	31.95

Select Peer Average	80.37	67.53	12.48
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the nine months ended September 30, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	443,950	2.76	41.25
Optimumbank	990,150	1.74	15.81
Desjardins Bank, National Association	336,769	1.51	8.08
Bank Of Belle Glade	159,057	1.36	18.20
Anchor Bank	491,878	0.96	10.78
Seacoast National Bank	16,058,514	0.94	6.69
Community Bank Of The South	261,718	0.90	11.77
Evermore Bank	230,942	0.72	4.24
Cypress Bank & Trust	184,148	0.67	5.54
Marine Bank & Trust Company	645,903	0.62	8.96
Natbank, National Association	238,858	0.21	1.12
Locality Bank	293,917	(0.27)	(1.87)

Select Peer Average	1,694,650	1.01	10.88
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the nine months ended September 30, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.68	1.60	47.29	11.28
Bank Of Belle Glade	0.18	1.65	50.21	9.10
Paradise Bank	1.12	2.02	52.66	8.29
Anchor Bank	0.57	1.52	57.64	12.17
Community Bank Of The South	0.16	1.53	57.83	12.91
Seacoast National Bank	0.56	1.77	62.29	10.59
Desjardins Bank, National Association	0.85	2.43	62.57	9.29
Marine Bank & Trust Company	0.30	1.89	71.33	8.82
Evermore Bank	0.15	2.68	74.22	9.35
Locality Bank	0.40	3.22	86.36	9.35
Cypress Bank & Trust	6.00	2.17	88.32	3.51
Natbank, National Association	0.34	3.68	93.87	5.78

Select Peer Average	0.94	2.18	67.05	9.20
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

ASSET QUALITY RATIOS

For the nine months ended September 30, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Cypress Bank & Trust	1.13	0.00	0.00	0.00
Evermore Bank	1.10	0.00	0.00	0.00
Bank Of Belle Glade	0.68	0.00	0.00	0.00
Marine Bank & Trust Company	1.51	0.00	0.00	0.00
Community Bank Of The South	1.31	0.00	0.00	0.00
Desjardins Bank, National Association	1.05	0.01	0.01	0.05
Paradise Bank	0.96	0.11	0.08	1.04
Anchor Bank	0.75	0.25	0.18	2.04
Natbank, National Association	0.72	0.22	0.18	1.01
Optimumbank	1.23	0.37	0.33	2.84
Seacoast National Bank	1.34	0.56	0.40	3.33
Locality Bank	2.02	1.10	0.76	4.91

Select Peer Average	1.15	0.22	0.16	1.27
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2025

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Anchor Bank	2.05	12.65	0.00	2.24	7.97
Bank Of Belle Glade	1.47	31.84	0.00	5.29	17.45
Marine Bank & Trust Company	1.17	1.91	0.00	0.31	21.31
Cypress Bank & Trust	1.13	6.25	0.39	13.23	0.00
Seacoast National Bank	1.04	0.95	0.03	3.59	19.27
Optimumbank	0.86	15.47	5.48	0.31	2.12
Community Bank Of The South	0.64	35.90	0.00	0.00	31.95
Natbank, National Association	0.61	14.13	0.00	0.00	1.86
Paradise Bank	0.59	8.80	0.00	0.00	9.54
Evermore Bank	0.48	16.62	0.00	0.00	3.06
Locality Bank	0.46	25.52	0.00	0.00	3.71
Desjardins Bank, National Association	0.44	13.10	0.00	6.24	0.00

Select Peer Average	0.91	15.26	0.49	2.60	9.85
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Natbank, National Association	80.83	0.97	0.00	0.00
Desjardins Bank, National Association	78.34	0.56	0.00	0.00
Evermore Bank	77.81	0.66	0.00	0.00
Optimumbank	74.15	0.42	0.06	0.00
Cypress Bank & Trust	71.93	3.04	0.00	0.05
Paradise Bank	71.57	6.22	0.00	0.35
Anchor Bank	71.16	2.19	0.00	0.00
Marine Bank & Trust Company	70.55	1.47	0.00	0.00
Locality Bank	68.40	0.55	0.00	0.04
Seacoast National Bank	64.90	0.96	0.03	5.00
Bank Of Belle Glade	42.80	0.41	0.00	0.00
Community Bank Of The South	27.87	0.93	0.00	0.00

Select Peer Average	66.69	1.53	0.01	0.45
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the nine months ended September 30, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	75.05	21.21	96.26	0.00	3.74
Natbank, National Association	48.12	48.10	96.22	0.00	3.78
Bank Of Belle Glade	39.30	60.70	100.00	0.00	0.00
Optimumbank	32.80	67.20	100.00	0.00	0.00
Cypress Bank & Trust	31.84	66.39	98.23	1.77	0.00
Paradise Bank	30.70	69.30	100.00	0.00	0.00
Community Bank Of The South	30.63	69.37	100.00	0.00	0.00
Marine Bank & Trust Company	27.99	70.29	98.29	0.00	1.71
Seacoast National Bank	25.62	67.12	92.74	2.38	4.89
Anchor Bank	25.27	64.37	89.64	0.00	10.36
Locality Bank	14.59	83.83	98.42	0.00	1.58
Evermore Bank	5.79	94.21	100.00	0.00	0.00

Select Peer Average	32.31	65.17	97.48	0.35	2.17
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS

For the nine months ended September 30, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.25	2.90	5.28	91.68
Desjardins Bank, National Association	5.20	3.18	4.50	97.32
Optimumbank	6.43	3.52	4.21	98.32
Natbank, National Association	5.37	3.74	4.00	98.62
Locality Bank	6.64	3.82	3.84	98.67
Evermore Bank	6.96	4.38	3.71	98.83
Seacoast National Bank	5.34	2.63	3.51	90.28
Cypress Bank & Trust	5.67	3.45	3.46	93.98
Bank Of Belle Glade	4.37	1.78	3.45	100.33
Anchor Bank	5.85	3.80	3.19	95.97
Community Bank Of The South	4.52	2.28	2.88	96.03
Marine Bank & Trust Company	4.70	2.78	2.81	96.44

Select Peer Average	5.69	3.19	3.58	96.37
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