

Paradise Bank

Boca Raton, FL

Established

7/25/2005

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Anthony Hagbartsen, Sacha Widmaier, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Stephanie Flores, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Raphael Houssou, Kendall Lucas, Makenna Bader, Kimberly Berlow, Ann-Leiticia Blot, Gregory Mann, Joseph Parrillo, Maya Borreli, Samuel Pacheco

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 year ended December 31, 2025

Institution name	Total Assets (\$'000's)
Seacoast National Bank	20,830,874
Optimumbank	1,111,487
Marine Bank & Trust Company	657,265
Anchor Bank	570,745
Paradise Bank	435,073
Desjardins Bank, National Association	353,090
Locality Bank	347,276
Evermore Bank	293,816
Natbank, National Association	278,951
Community Bank Of The South	257,201
Cypress Bank & Trust	208,923
Bank Of Belle Glade	158,840

Institution name	Return on Avg Assets (%)
Paradise Bank	2.49
Optimumbank	1.76
Bank Of Belle Glade	1.29
Desjardins Bank, National Association	1.29
Anchor Bank	0.99
Community Bank Of The South	0.92
Seacoast National Bank	0.88
Cypress Bank & Trust	0.82
Evermore Bank	0.67
Marine Bank & Trust Company	0.67
Natbank, National Association	0.37
Locality Bank	0.18

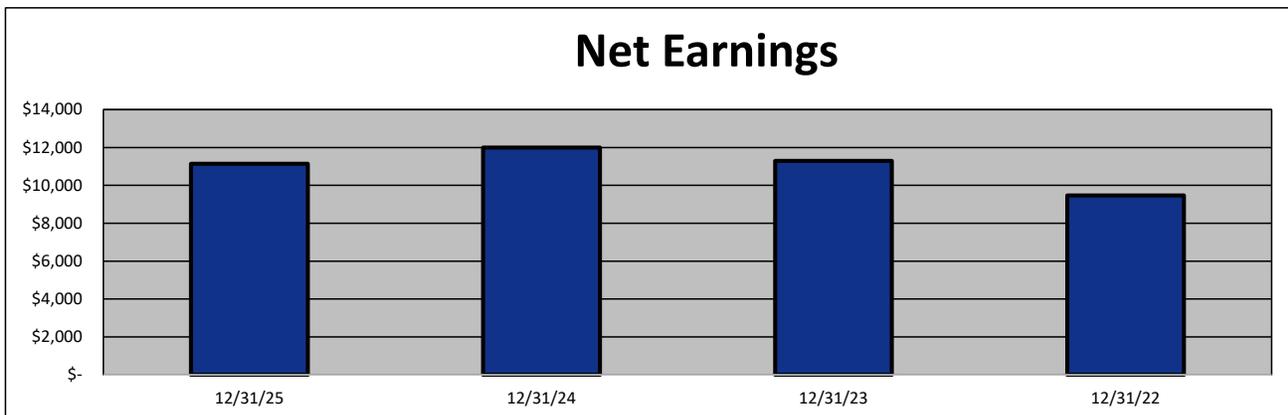
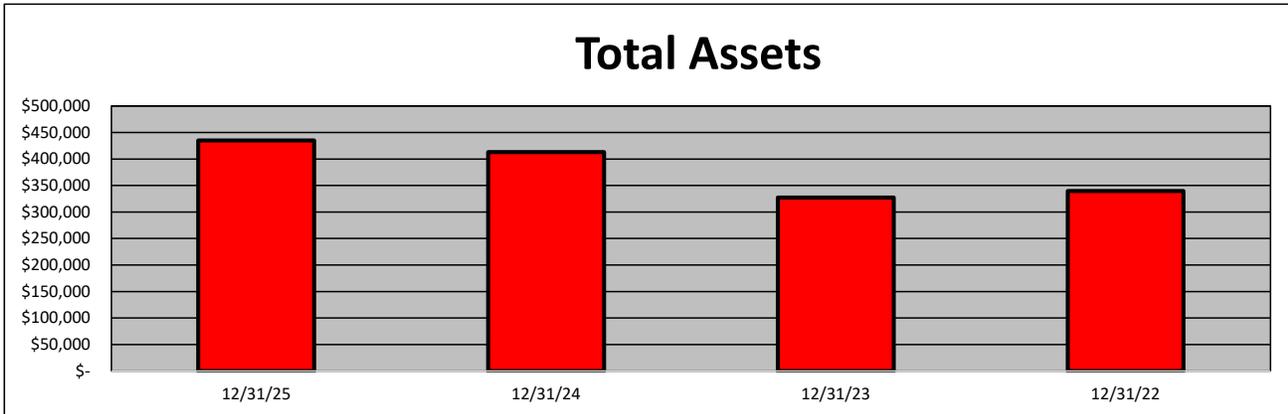
EXECUTIVE SUMMARY - Paradise Bank
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.36	6.96	7.79	7.53	10.68	12.94
Leverage Ratio	8.65	8.69	10.05	9.26	11.20	13.28
Tier 1 Cap/Risk Based Assets	12.37	12.16	12.74	13.13	12.21	12.58
Risk Based Ratio	13.36	13.11	13.65	14.10	12.99	13.16
Common Equity Tier 1 Capital Ratio	12.37	12.16	12.74	13.13	12.13	12.58
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	77.77	77.34	78.90	72.49	77.22	82.29
Loans/Assets	71.59	71.45	72.17	66.42	64.63	68.08
Securities/Assets	10.22	10.64	14.65	15.69	17.77	12.36
PROFITABILITY:						
Return on Avg Assets	2.49	3.03	3.17	2.37	0.77	1.03
Return on Avg Equity	36.91	43.02	41.72	31.75	10.09	10.78
Nonint Income/Avg Assets	1.01	1.29	1.01	1.25	0.77	0.93
Net Overhead Ratio	2.23	2.23	2.72	1.89	2.31	2.21
Efficiency Ratio	56.05	52.99	53.94	56.67	72.83	66.90
Assets (per million) per Employee	8.37	8.98	6.82	7.07	10.41	9.18
ASSET QUALITY:						
Allowance/Loans	1.01	1.00	1.05	1.13	1.28	1.11
Nonperforming Loans/Total Loans	0.26	0.30	0.00	0.03	0.54	0.27
Nonperforming Assets/Total Assets	0.19	0.22	0.00	0.02	0.38	0.21
Adjusted Texas Ratio	2.34	2.82	0.00	0.21	3.26	1.47
YIELDS & COSTS:						
Yield on earning assets	7.17	7.81	7.44	4.77	5.50	5.69
Cost of funds	2.91	3.35	2.15	0.42	2.82	3.13
Net interest margin	5.20	5.77	6.35	4.57	3.28	3.61
Avg Earning Assets/Avg Assets	91.63	92.82	93.09	93.97	95.74	96.32

SELECTED FINANCIAL DATA - Paradise Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	435,073	412,953	327,341	339,504	22,120	5.36
Cash and Equivalents	41,835	41,702	20,628	38,149	133	0.32
Securities	44,471	43,921	47,956	53,270	550	1.25
Loans, net	311,466	295,052	236,258	225,509	16,414	5.56
Deposit Accounts	400,511	381,524	299,458	311,088	18,987	4.98
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	32,024	28,752	25,497	25,557	3,272	11.38

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	11,145	12,002	11,293	9,471	(857)	(7.14)
Interest Income	29,392	28,747	24,685	17,909	645	2.24
Interest Expense	8,070	7,503	3,641	769	567	7.56
Net Interest Income	21,322	21,244	21,044	17,140	78	0.37
Credit Loss Expense	200	390	60	120	(190)	(48.72)
Noninterest income	4,494	5,119	3,603	4,996	(625)	(12.21)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	14,471	13,971	13,294	12,545	500	3.58
Net Operating Income	11,145	12,002	11,293	9,471	(857)	(7.14)
Income Taxes	-	-	-	-	-	NA

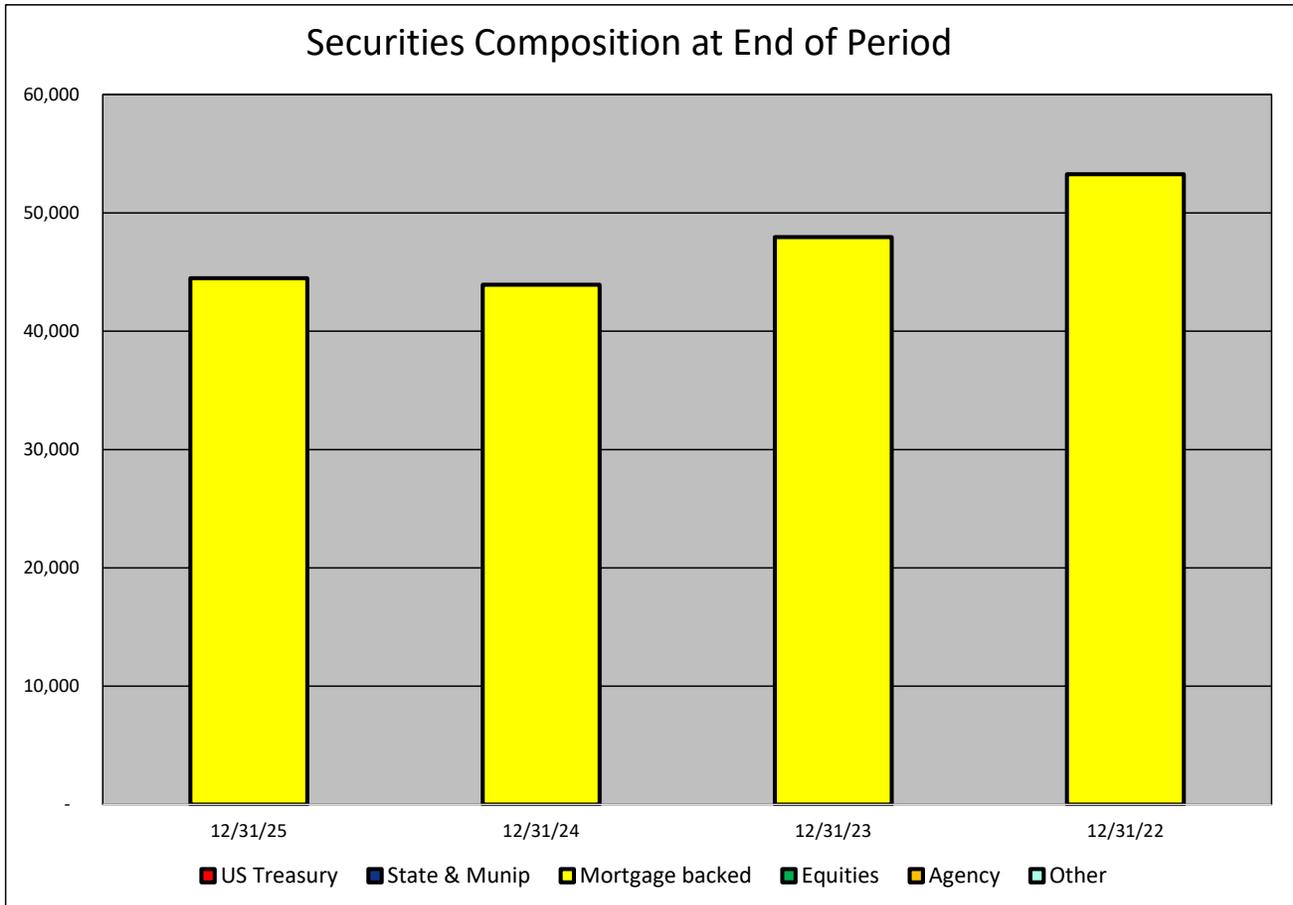


SECURITIES COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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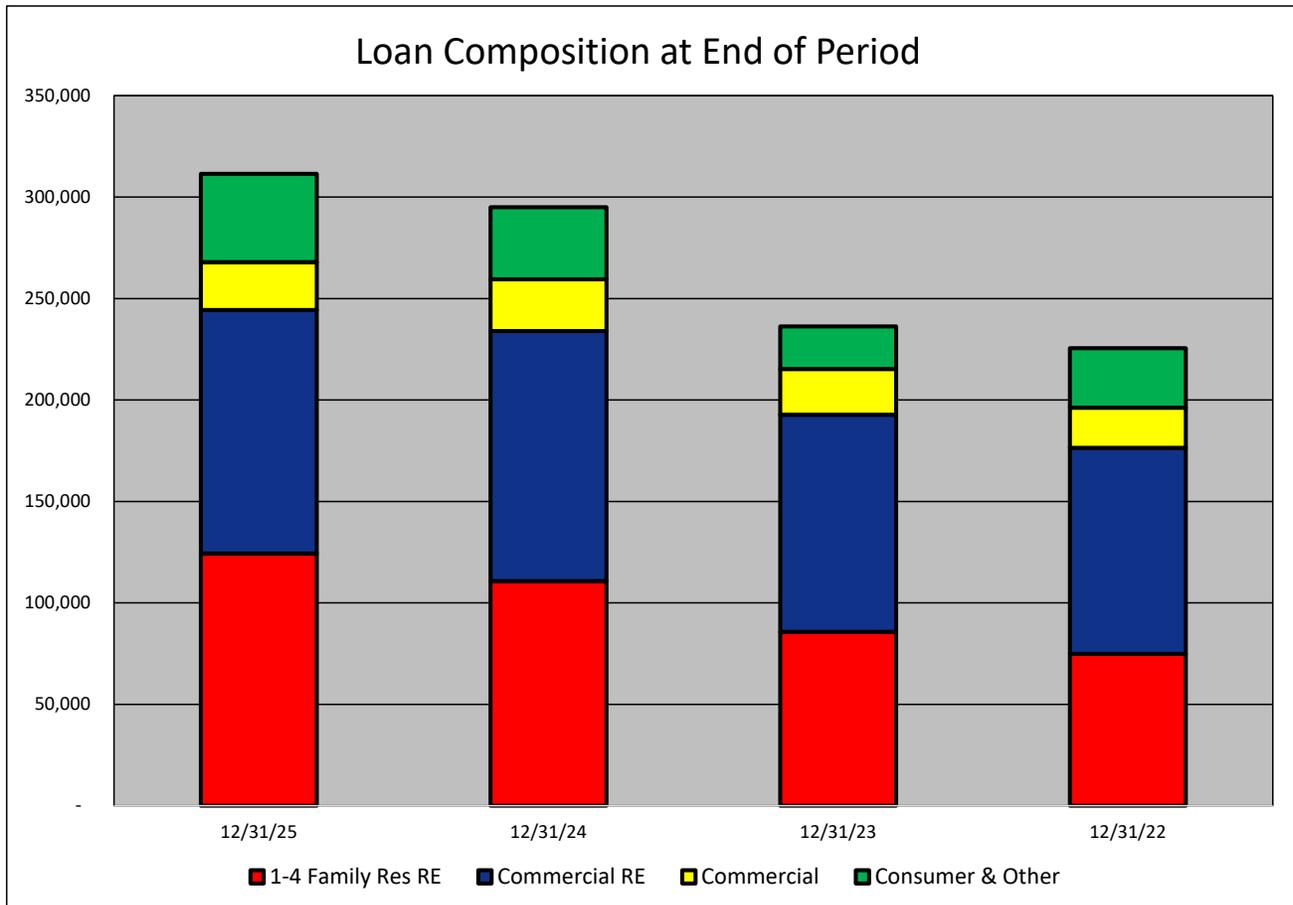
SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	44,471	43,921	47,956	53,270	550	1.25
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	44,471	43,921	47,956	53,270	550	1.25



LOAN PORTFOLIO COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	124,290	110,699	85,740	74,833	13,591	12.28
Commercial RE	120,130	123,347	107,062	101,562	(3,217)	(2.61)
Commercial	23,521	25,471	22,481	19,774	(1,950)	(7.66)
Consumer & Other	43,525	35,535	20,975	29,340	7,990	22.48
Loans, Net	311,466	295,052	236,258	225,509	16,414	5.56



LOAN PORTFOLIO QUALITY - Paradise Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	2,963	2,470	2,556	2,582	493	19.96
Total Recoveries	179	103	9	219	76	73.79
Total Charge-offs	183	-	155	365	183	NA
Credit Loss Expense	200	390	60	120	(190)	(48.72)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>3,160</u>	<u>2,963</u>	<u>2,470</u>	<u>2,556</u>	<u>197</u>	<u>6.65</u>

NON-PERFORMING ASSETS:

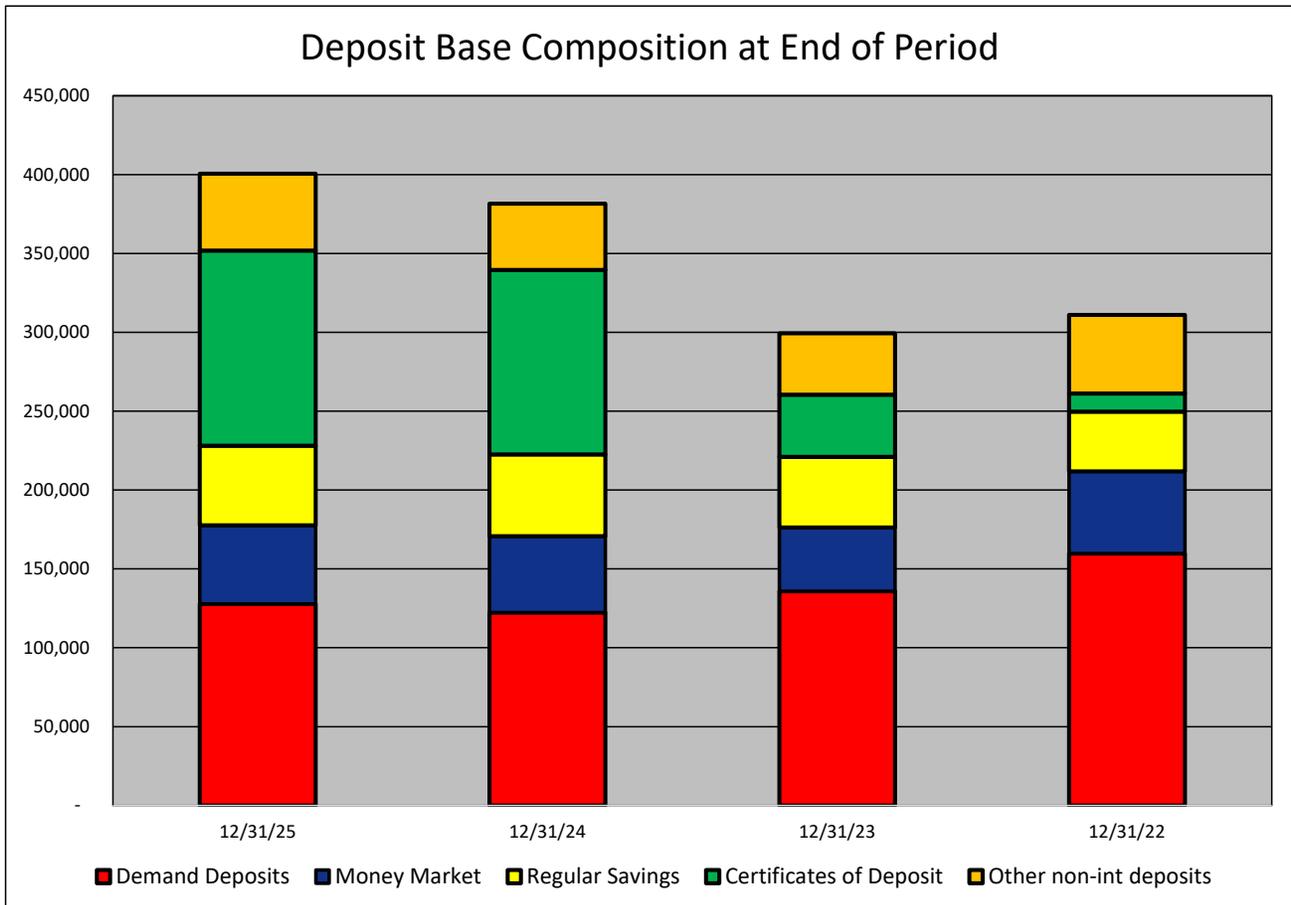
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	825	894	-	60	(69)	(7.72)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>825</u>	<u>894</u>	<u>-</u>	<u>60</u>	<u>(69)</u>	<u>(7.72)</u>

DEPOSIT BASE COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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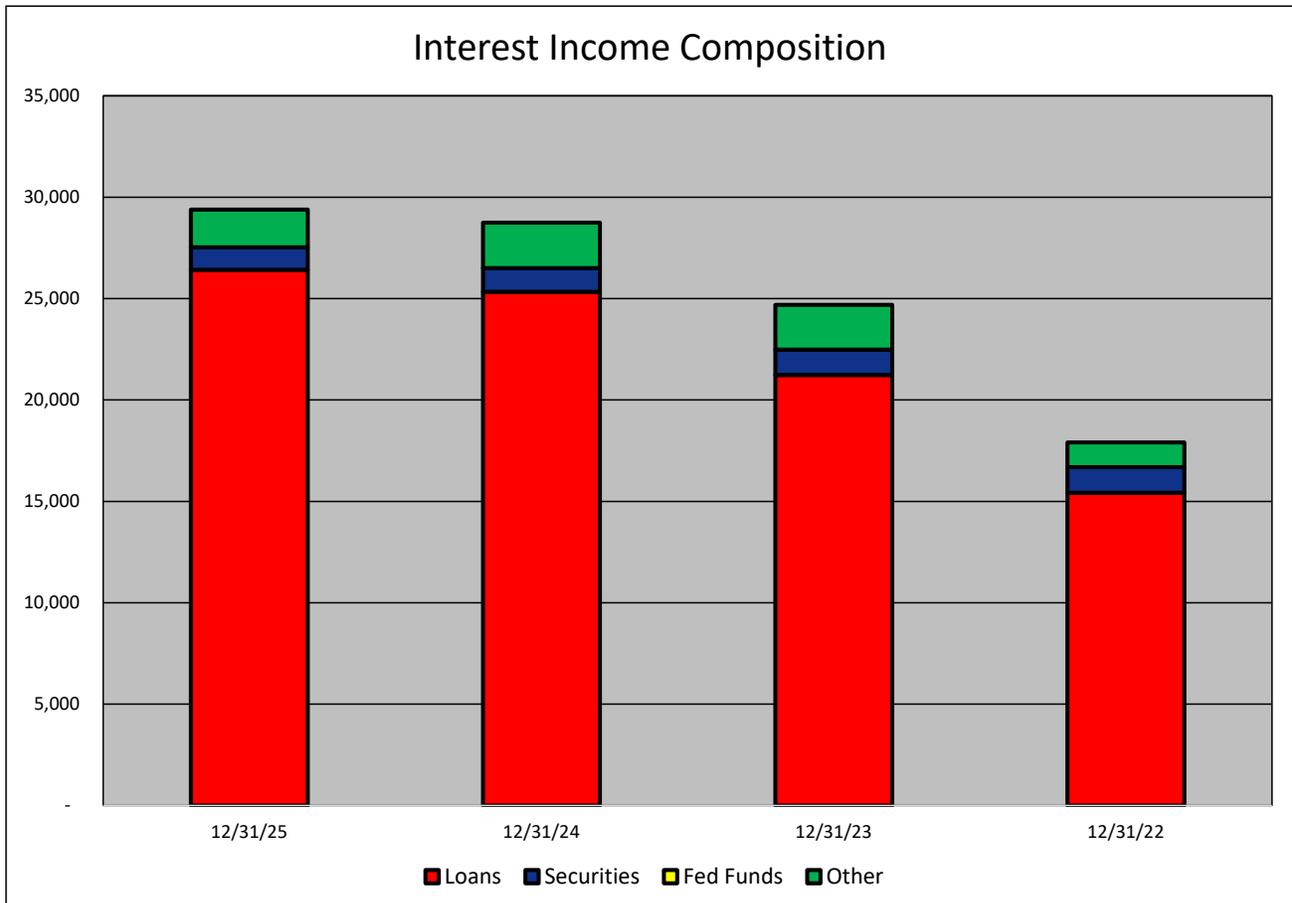
DEPOSIT BASE CATEGORY:

Demand Deposits	127,818	122,308	135,835	159,772	5,510	4.51
Money Market	49,798	48,399	40,418	52,101	1,399	2.89
Regular Savings	50,414	51,938	44,717	37,859	(1,524)	(2.93)
Certificates of Deposit	123,780	116,918	39,414	11,401	6,862	5.87
Other non-int deposits	48,701	41,961	39,074	49,955	6,740	16.06
Total Deposits	400,511	381,524	299,458	311,088	18,987	4.98



INTEREST INCOME COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	26,421	25,337	21,233	15,422	1,084	4.28
Securities	1,108	1,170	1,255	1,262	(62)	(5.30)
Fed Funds	-	-	-	-	-	NA
Other	1,863	2,240	2,197	1,225	(377)	(16.83)
Total Int Income	29,392	28,747	24,685	17,909	645	2.24

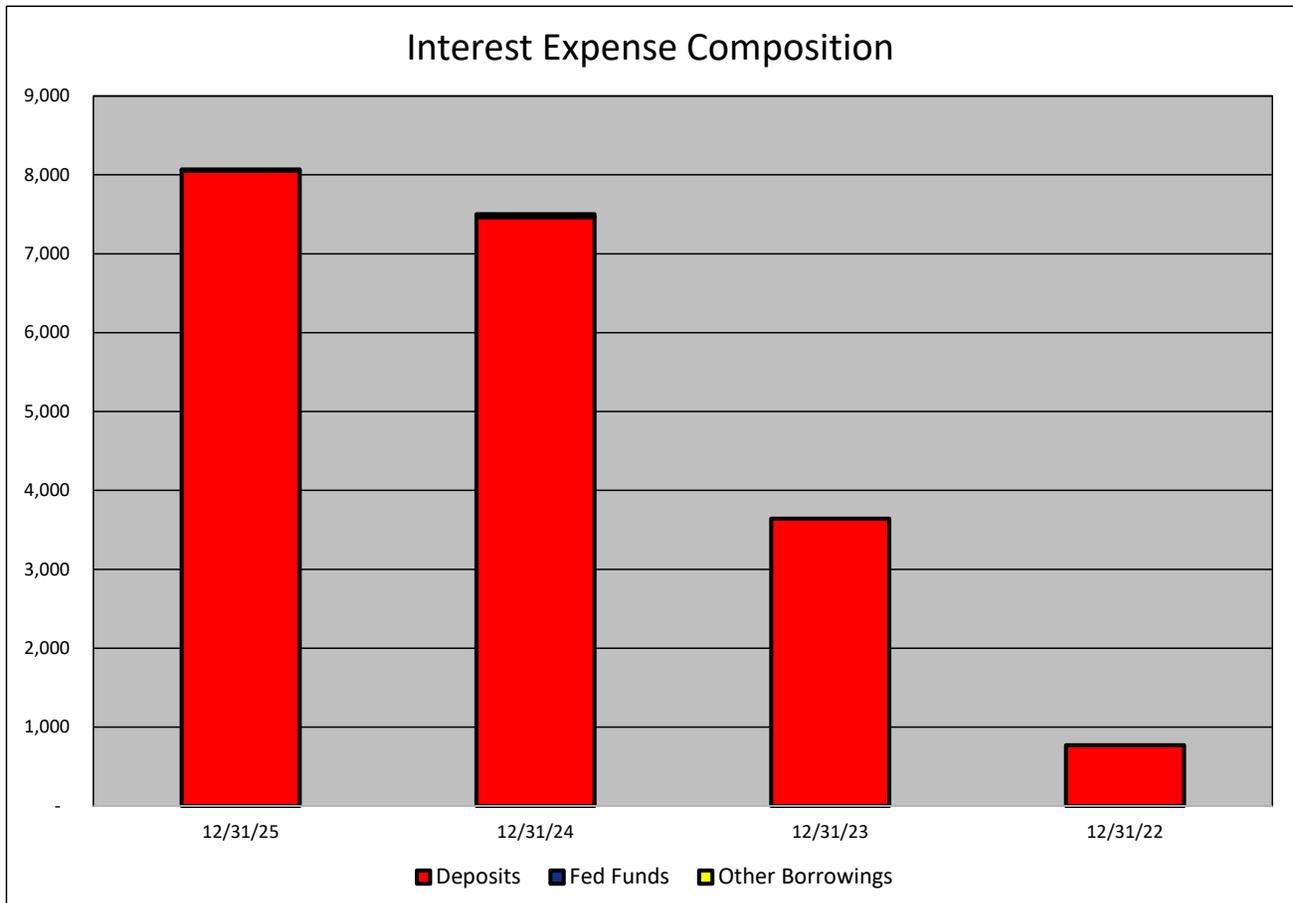


INTEREST EXPENSE COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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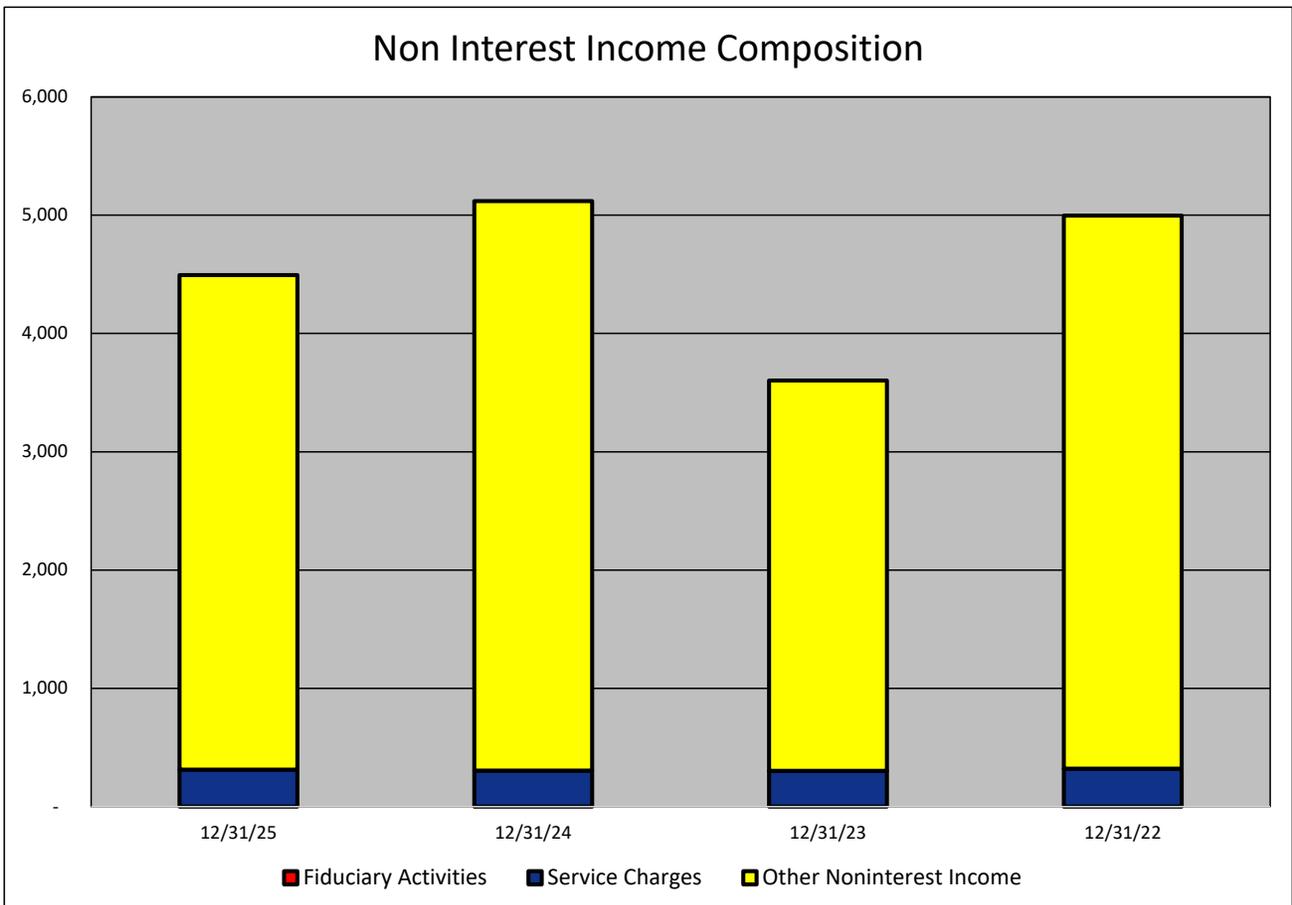
INTEREST EXPENSE CATEGORY

Deposits	8,055	7,464	3,641	769	591	7.92
Fed Funds	-	-	-	-	-	NA
Other Borrowings	15	39	-	-	(24)	(61.54)
Total Int Expense	8,070	7,503	3,641	769	567	7.56



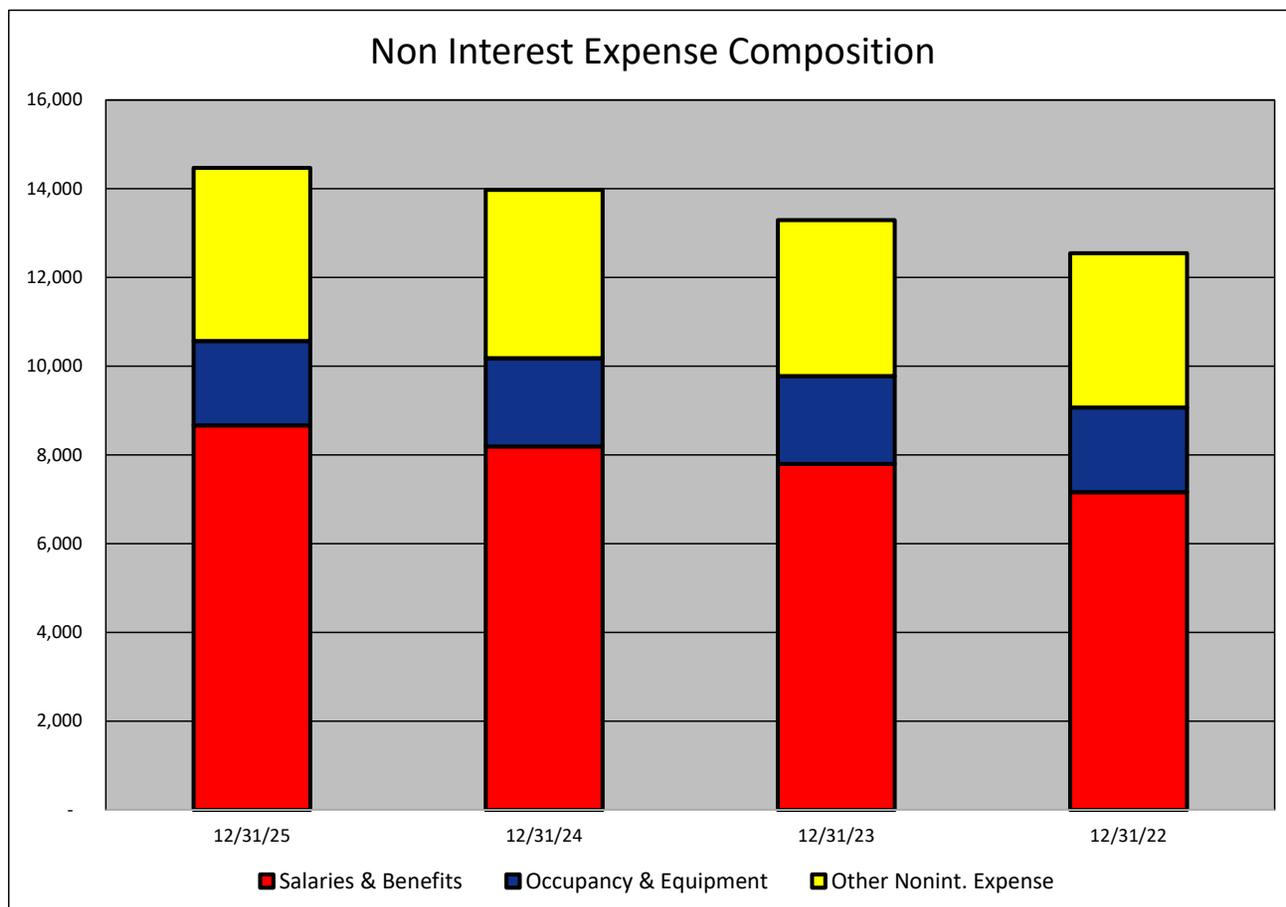
NONINTEREST INCOME COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	314	304	302	321	10	3.29
Other Noninterest Income	4,180	4,815	3,301	4,675	(635)	(13.19)
Total Nonint. Income	4,494	5,119	3,603	4,996	(625)	(12.21)



NONINTEREST EXPENSE COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	8,665	8,192	7,797	7,163	473	5.77
Occupancy & Equipment	1,903	1,987	1,982	1,908	(84)	(4.23)
Other Nonint. Expense	3,903	3,792	3,515	3,474	111	2.93
Total Nonint. Expense	14,471	13,971	13,294	12,545	500	3.58



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Evermore Bank	293,816	196,112	49.82
Seacoast National Bank	20,830,874	15,167,038	37.34
Anchor Bank	570,745	451,731	26.35
Cypress Bank & Trust	208,923	166,010	25.85
Locality Bank	347,276	281,204	23.50
Natbank, National Association	278,951	233,784	19.32
Optimumbank	1,111,487	932,739	19.16
Bank Of Belle Glade	158,840	142,540	11.44
Paradise Bank	435,073	412,953	5.36
Marine Bank & Trust Company	657,265	645,900	1.76
Desjardins Bank, National Association	353,090	353,967	(0.25)
Community Bank Of The South	257,201	265,586	(3.16)

Select Peer Average	2,125,295	1,604,130	18.04
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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	220,784	139,574	58.18
Cypress Bank & Trust	157,564	99,996	57.57
Locality Bank	273,557	208,742	31.05
Seacoast National Bank	12,644,281	10,317,227	22.56
Anchor Bank	420,904	350,873	19.96
Optimumbank	957,567	803,644	19.15
Natbank, National Association	212,603	192,983	10.17
Marine Bank & Trust Company	475,615	448,765	5.98
Bank Of Belle Glade	66,585	63,063	5.58
Paradise Bank	311,466	295,052	5.56
Desjardins Bank, National Association	271,641	270,197	0.53
Community Bank Of The South	72,089	73,519	(1.95)

Select Peer Average	1,340,388	1,105,303	19.53
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

CAPITAL RATIOS
For the year ended December 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	30.60	30.32	67.27	68.53	67.27
Desjardins Bank, National Association	18.47	19.50	0.00	0.00	0.00
Evermore Bank	13.75	14.31	18.41	19.58	18.41
Locality Bank	13.84	14.23	0.00	0.00	0.00
Cypress Bank & Trust	12.99	13.43	0.00	0.00	0.00
Optimumbank	10.87	11.39	0.00	0.00	0.00
Community Bank Of The South	8.68	10.04	24.36	25.40	24.36
Marine Bank & Trust Company	7.88	9.92	14.70	15.96	14.70
Seacoast National Bank	14.58	9.69	13.82	15.07	13.82
Bank Of Belle Glade	8.07	9.55	0.00	0.00	0.00
Paradise Bank	7.36	8.65	12.37	13.36	12.37
Anchor Bank	8.23	8.33	0.00	0.00	0.00

Select Peer Average	12.94	13.28	12.58	13.16	12.58
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the year ended December 31, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	111.71	76.22	1.64
Optimumbank	102.60	86.15	2.56
Desjardins Bank, National Association	95.06	76.93	5.80
Anchor Bank	92.53	73.75	8.30
Locality Bank	92.13	78.77	3.76
Cypress Bank & Trust	91.03	75.42	11.65
Evermore Bank	88.13	75.14	3.70
Marine Bank & Trust Company	81.89	72.36	21.07
Paradise Bank	77.77	71.59	10.22
Seacoast National Bank	77.74	60.70	27.67
Bank Of Belle Glade	45.76	41.92	21.49
Community Bank Of The South	31.12	28.03	30.45

Select Peer Average	82.29	68.08	12.36
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the year ended December 31, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	447,112	2.49	36.91
Optimumbank	1,017,954	1.76	16.09
Bank Of Belle Glade	158,289	1.29	16.94
Desjardins Bank, National Association	336,220	1.29	6.86
Anchor Bank	510,762	0.99	11.42
Community Bank Of The South	260,680	0.92	11.69
Seacoast National Bank	17,368,183	0.88	6.35
Cypress Bank & Trust	187,899	0.82	6.65
Evermore Bank	243,777	0.67	4.14
Marine Bank & Trust Company	646,556	0.67	9.32
Natbank, National Association	249,761	0.37	1.73
Locality Bank	301,727	0.18	1.24

Select Peer Average	1,810,743	1.03	10.78
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the year ended December 31, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.66	1.64	47.48	11.34
Bank Of Belle Glade	0.19	1.75	52.92	9.34
Paradise Bank	1.01	2.23	56.05	8.37
Anchor Bank	0.52	1.53	57.74	11.41
Community Bank Of The South	0.16	1.58	58.19	13.54
Seacoast National Bank	0.55	1.77	61.50	10.78
Desjardins Bank, National Association	0.83	2.71	67.46	7.36
Marine Bank & Trust Company	0.31	1.88	69.90	9.26
Evermore Bank	0.14	2.62	73.79	10.13
Locality Bank	0.46	3.15	82.74	8.47
Cypress Bank & Trust	5.95	2.13	86.48	3.80
Natbank, National Association	0.32	3.50	88.56	6.34

Select Peer Average	0.93	2.21	66.90	9.18
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

ASSET QUALITY RATIOS
For the year ended December 31, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Belle Glade	0.68	0.00	0.00	0.00
Community Bank Of The South	1.35	0.00	0.00	0.00
Cypress Bank & Trust	1.04	0.00	0.00	0.00
Evermore Bank	1.11	0.00	0.00	0.00
Marine Bank & Trust Company	1.44	0.02	0.01	0.17
Anchor Bank	0.75	0.15	0.11	1.29
Natbank, National Association	0.75	0.14	0.11	0.34
Paradise Bank	1.01	0.26	0.19	2.34
Optimumbank	1.07	0.30	0.31	2.15
Seacoast National Bank	1.41	0.57	0.37	3.43
Desjardins Bank, National Association	1.04	0.70	0.53	2.78
Locality Bank	1.68	1.07	0.85	5.13

Select Peer Average	1.11	0.27	0.21	1.47
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 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	1.39	6.09	0.00	11.41	0.00
Bank Of Belle Glade	1.35	34.41	0.00	4.97	16.52
Natbank, National Association	1.33	19.57	0.00	0.00	1.64
Anchor Bank	1.12	13.42	0.00	2.02	6.28
Marine Bank & Trust Company	1.03	2.16	0.00	0.30	20.77
Seacoast National Bank	0.92	0.81	0.21	2.81	24.79
Optimumbank	0.84	7.94	1.53	0.30	2.27
Community Bank Of The South	0.59	37.68	0.00	0.00	30.45
Locality Bank	0.54	16.44	0.00	0.00	3.76
Evermore Bank	0.45	20.15	0.00	0.00	3.70
Paradise Bank	0.44	9.17	0.00	0.00	10.22
Desjardins Bank, National Association	0.40	15.90	0.00	5.80	0.00

Select Peer Average	0.87	15.31	0.15	2.30	10.03
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Optimumbank	85.23	0.42	0.05	0.00
Locality Bank	77.45	0.56	0.00	0.06
Desjardins Bank, National Association	76.13	0.47	0.00	0.00
Natbank, National Association	75.65	0.83	0.00	0.00
Cypress Bank & Trust	74.63	2.78	0.00	0.04
Evermore Bank	73.46	0.66	0.00	0.00
Anchor Bank	73.19	2.16	0.00	0.00
Marine Bank & Trust Company	71.32	1.41	0.00	0.00
Paradise Bank	70.86	6.50	0.00	0.30
Seacoast National Bank	59.76	1.04	0.02	5.92
Bank Of Belle Glade	41.64	0.39	0.00	0.00
Community Bank Of The South	27.65	0.94	0.00	0.00

Select Peer Average	67.25	1.51	0.01	0.53
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the year ended December 31, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	79.11	20.89	100.00	0.00	0.00
Natbank, National Association	54.33	45.67	100.00	0.00	0.00
Bank Of Belle Glade	41.22	58.78	100.00	0.00	0.00
Paradise Bank	31.00	69.00	100.00	0.00	0.00
Cypress Bank & Trust	29.92	68.49	98.41	1.59	0.00
Anchor Bank	27.34	59.95	87.29	0.00	12.71
Optimumbank	27.26	67.65	94.92	0.00	5.08
Marine Bank & Trust Company	25.40	70.95	96.34	0.01	3.65
Community Bank Of The South	25.02	74.98	100.00	0.00	0.00
Seacoast National Bank	22.21	70.28	92.49	2.76	4.75
Locality Bank	11.86	88.14	100.00	0.00	0.00
Evermore Bank	5.91	94.09	100.00	0.00	0.00

Select Peer Average	31.72	65.74	97.45	0.36	2.18
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the year ended December 31, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.17	2.91	5.20	91.63
Desjardins Bank, National Association	5.19	3.05	4.54	97.32
Optimumbank	6.41	3.47	4.24	98.67
Natbank, National Association	5.37	3.66	4.06	98.48
Locality Bank	6.69	3.73	3.95	98.76
Evermore Bank	6.90	4.29	3.65	98.87
Cypress Bank & Trust	5.77	3.40	3.61	93.90
Seacoast National Bank	5.33	2.54	3.55	90.41
Bank Of Belle Glade	4.41	1.75	3.49	99.75
Anchor Bank	5.83	3.79	3.18	95.71
Community Bank Of The South	4.53	2.26	2.95	95.80
Marine Bank & Trust Company	4.73	2.75	2.86	96.50

Select Peer Average	5.69	3.13	3.61	96.32
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