

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 three months ended March 31, 2026

Institution name	Total Assets (\$'000's)
Seacoast National Bank	21,134,120
Optimumbank	1,268,490
Anchor Bank	606,938
Paradise Bank	444,871
Locality Bank	357,989
Desjardins Bank, National Association	340,637
Evermore Bank	314,438
Natbank, National Association	291,932
Community Bank Of The South	252,467
Cypress Bank & Trust	221,102
Bank Of Belle Glade	155,890

Institution name	Return on Avg Assets (%)
Paradise Bank	1.93
Optimumbank	1.67
Desjardins Bank, National Association	1.43
Cypress Bank & Trust	1.27
Bank Of Belle Glade	1.06
Anchor Bank	1.06
Community Bank Of The South	0.77
Seacoast National Bank	0.62
Evermore Bank	0.47
Natbank, National Association	0.41
Locality Bank	0.10

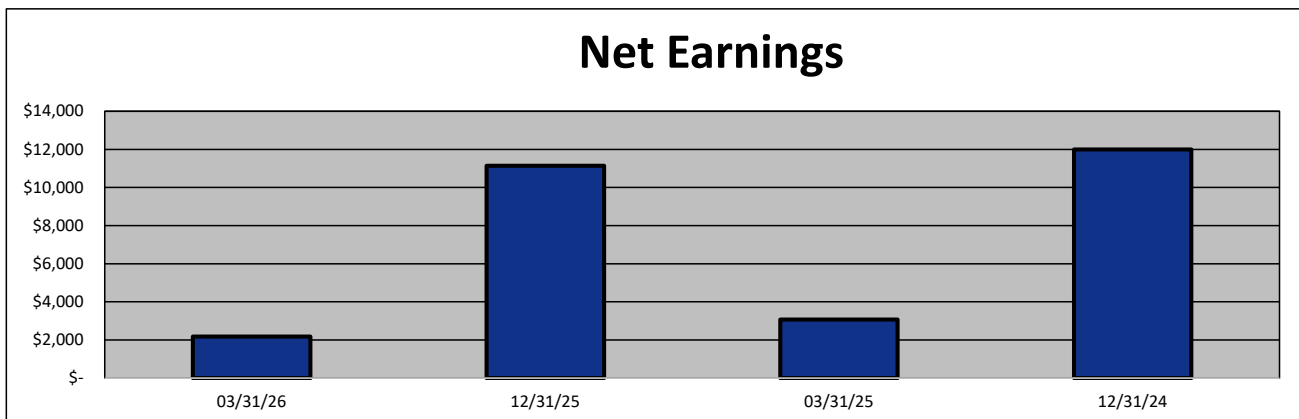
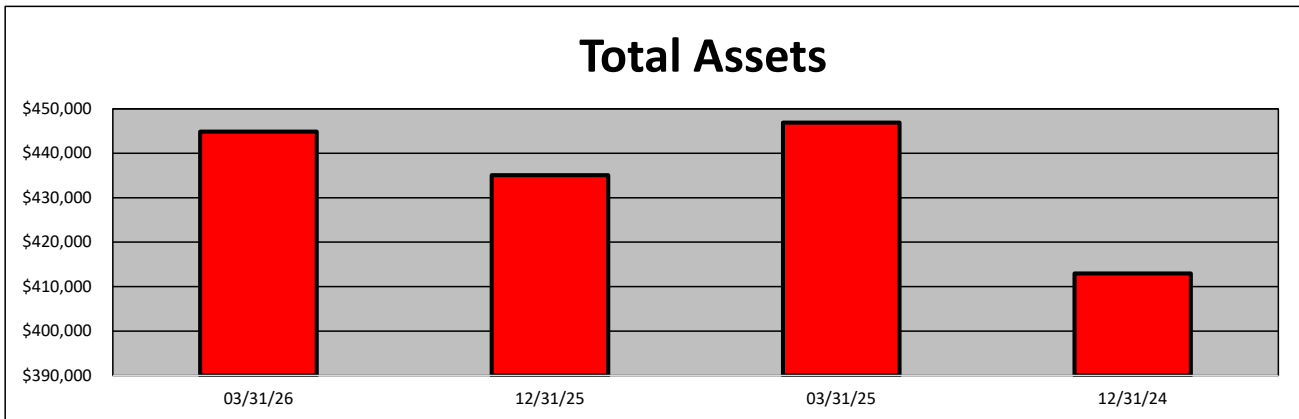
EXECUTIVE SUMMARY - Paradise Bank
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	6.47	7.36	6.41	6.96	10.49	13.08
Leverage Ratio	8.11	8.65	8.73	8.69	11.09	13.20
Tier 1 Cap/Risk Based Assets	12.12	12.37	11.57	12.16	12.37	11.69
Risk Based Ratio	13.11	13.36	12.49	13.11	13.16	12.21
Common Equity Tier 1 Capital Ratio	12.12	12.37	11.57	12.16	12.25	11.69
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	73.08	77.77	80.00	77.34	75.38	82.43
Loans/Assets	67.85	71.59	72.62	71.45	63.61	67.94
Securities/Assets	9.65	10.22	9.72	10.64	17.71	12.02
PROFITABILITY:						
Return on Avg Assets	1.93	2.49	2.86	3.03	0.81	0.98
Return on Avg Equity	28.70	36.91	42.87	43.02	9.54	9.73
Nonint Income/Avg Assets	0.60	1.01	0.98	1.29	0.74	0.83
Net Overhead Ratio	2.37	2.23	2.08	2.23	2.34	2.19
Efficiency Ratio	60.60	56.05	51.72	52.99	71.79	65.91
Assets (per million) per Employee	8.72	8.37	9.31	8.98	10.70	9.27
ASSET QUALITY:						
Allowance/Loans	1.00	1.01	0.91	1.00	1.31	1.08
Nonperforming Loans/Total Loans	0.09	0.26	0.33	0.30	0.51	0.28
Nonperforming Assets/Total Assets	0.06	0.19	0.24	0.22	0.35	0.22
Adjusted Texas Ratio	0.87	2.34	3.41	2.82	3.02	1.58
YIELDS & COSTS:						
Yield on earning assets	6.45	7.17	7.20	7.81	5.45	5.56
Cost of funds	1.78	2.02	1.85	2.08	1.92	1.94
Net interest margin	4.70	5.20	5.38	5.77	3.31	3.79
Avg Earning Assets/Avg Assets	91.45	91.63	91.98	92.82	95.53	96.21

SELECTED FINANCIAL DATA - Paradise Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	444,871	435,073	446,912	412,953	(2,041)	(0.46)
Cash and Equivalents	62,627	41,835	44,669	41,702	17,958	40.20
Securities	42,950	44,471	43,434	43,921	(484)	(1.11)
Loans, net	301,852	311,466	324,569	295,052	(22,717)	(7.00)
Deposit Accounts	413,051	400,511	405,717	381,524	7,334	1.81
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	28,792	32,024	28,631	28,752	161	0.56

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,182	11,145	3,075	12,002	(893)	(29.04)
Interest Income	6,659	29,392	7,110	28,747	(451)	(6.34)
Interest Expense	1,801	8,070	1,797	7,503	4	0.22
Net Interest Income	4,858	21,322	5,313	21,244	(455)	(8.56)
Credit Loss Expense	-	200	-	390	-	NA
Noninterest income	680	4,494	1,056	5,119	(376)	(35.61)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	3,356	14,471	3,294	13,971	62	1.88
Net Operating Income	2,182	11,145	3,075	12,002	(893)	(29.04)
Income Taxes	-	-	-	-	-	NA

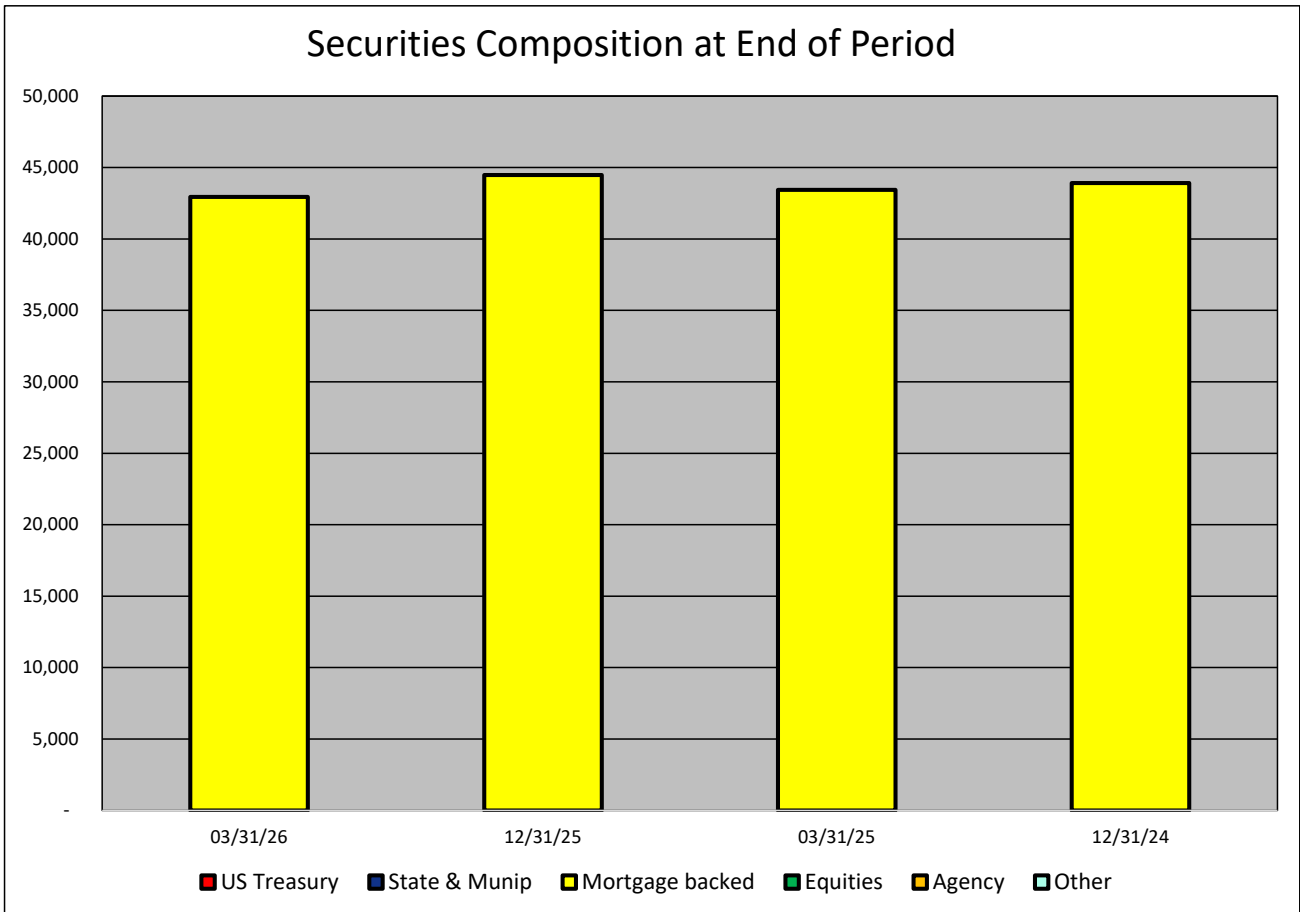


SECURITIES COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	42,950	44,471	43,434	43,921	(484)	(1.11)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	42,950	44,471	43,434	43,921	(484)	(1.11)

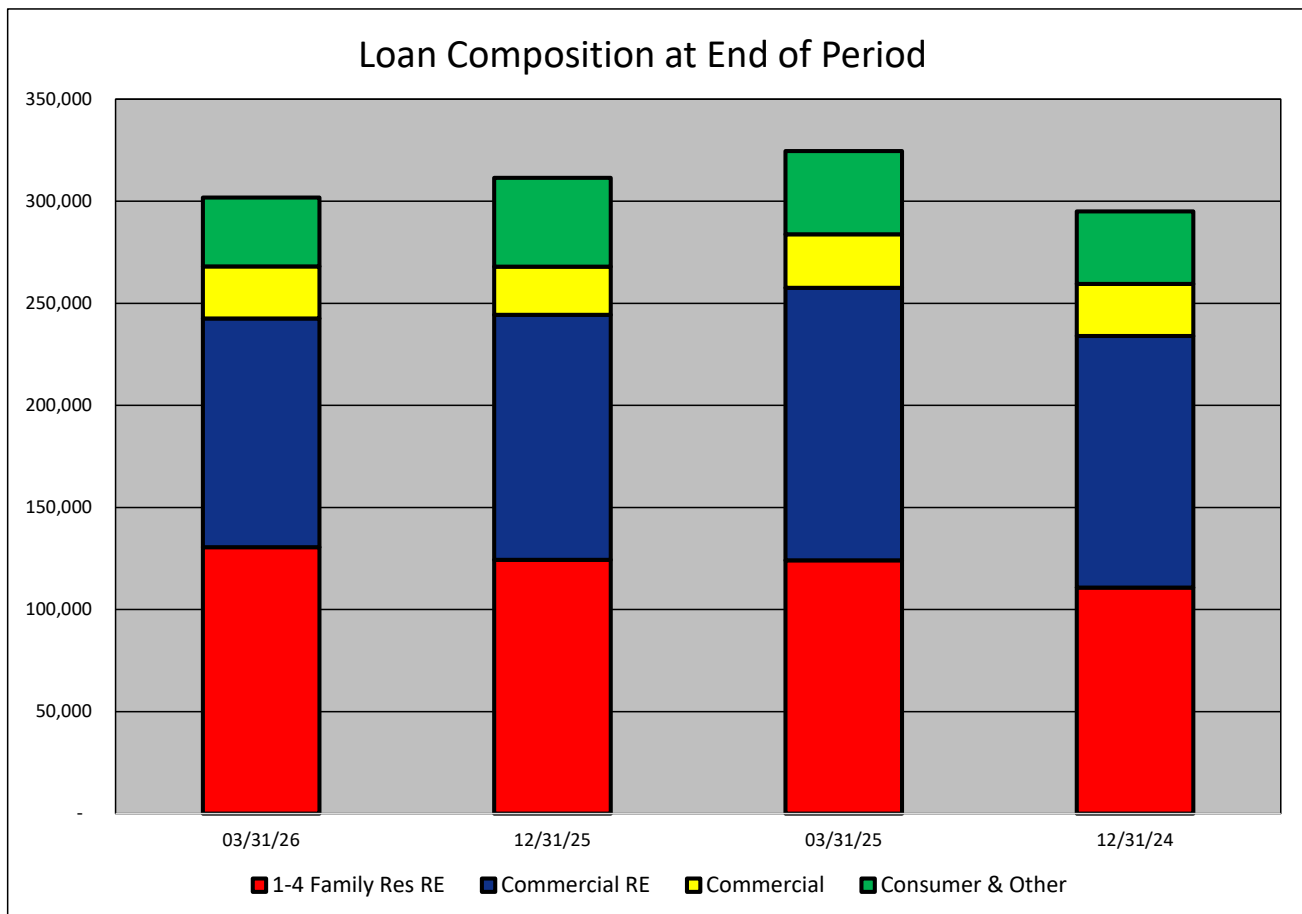


LOAN PORTFOLIO COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	130,484	124,290	124,115	110,699	6,369	5.13
Commercial RE	112,086	120,130	133,527	123,347	(21,441)	(16.06)
Commercial	25,562	23,521	26,239	25,471	(677)	(2.58)
Consumer & Other	33,720	43,525	40,688	35,535	(6,968)	(17.13)
Loans, Net	301,852	311,466	324,569	295,052	(22,717)	(7.00)



LOAN PORTFOLIO QUALITY - Paradise Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	3,160	2,963	2,963	2,470	197	6.65
Total Recoveries	-	179	-	103	-	NA
Total Charge-offs	154	183	-	-	154	NA
Credit Loss Expense	-	200	-	390	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	3,006	3,160	2,964	2,963	42	1.42

NON-PERFORMING ASSETS:

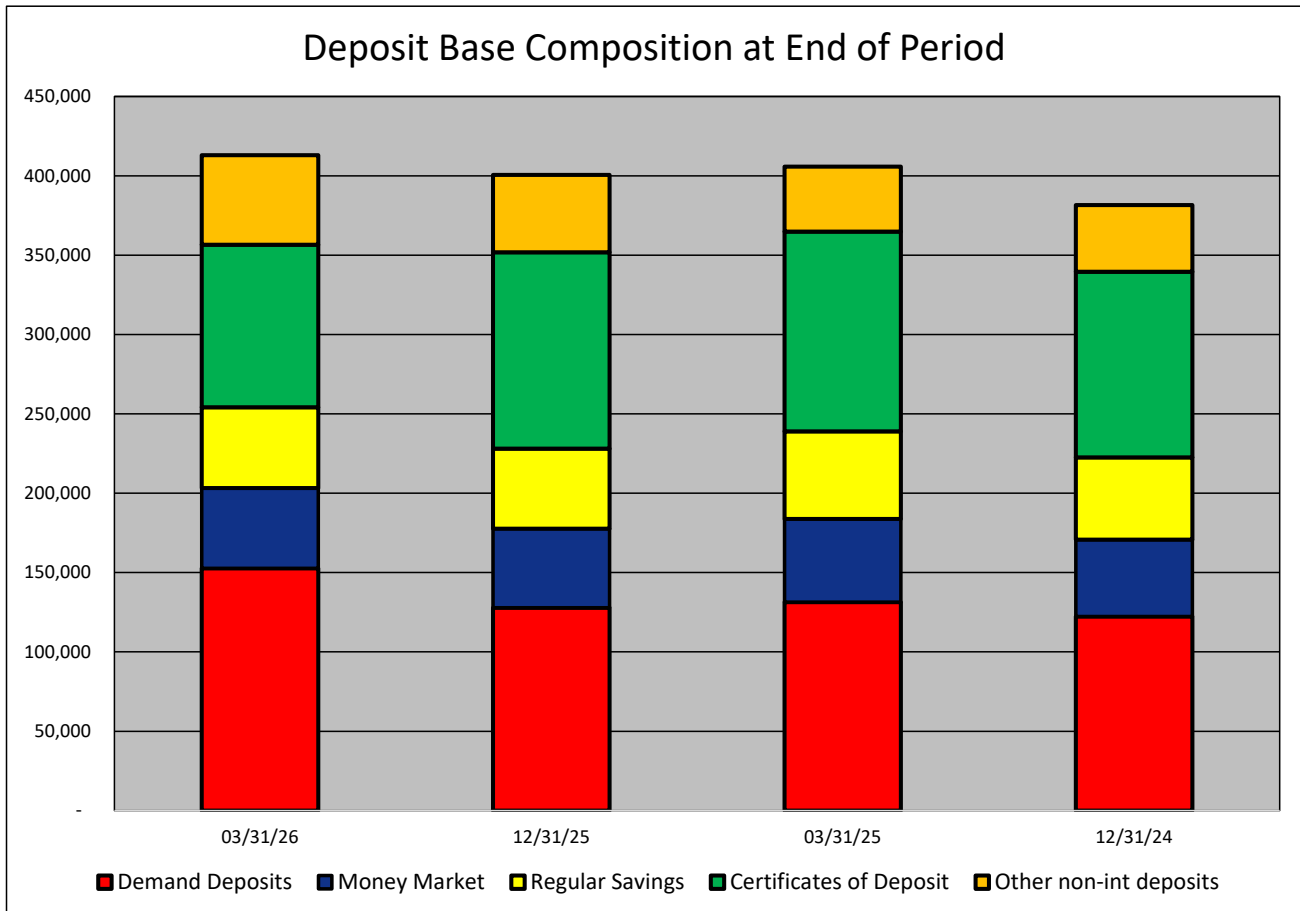
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	277	825	1,078	894	(801)	(74.30)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	277	825	1,078	894	(801)	(74.30)

DEPOSIT BASE COMPOSITION - Paradise Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	152,729	127,818	131,303	122,308	21,426	16.32
Money Market	50,596	49,798	52,415	48,399	(1,819)	(3.47)
Regular Savings	50,833	50,414	55,215	51,938	(4,382)	(7.94)
Certificates of Deposit	102,406	123,780	125,943	116,918	(23,537)	(18.69)
Other non-int deposits	56,487	48,701	40,841	41,961	15,646	38.31
Total Deposits	413,051	400,511	405,717	381,524	7,334	1.81

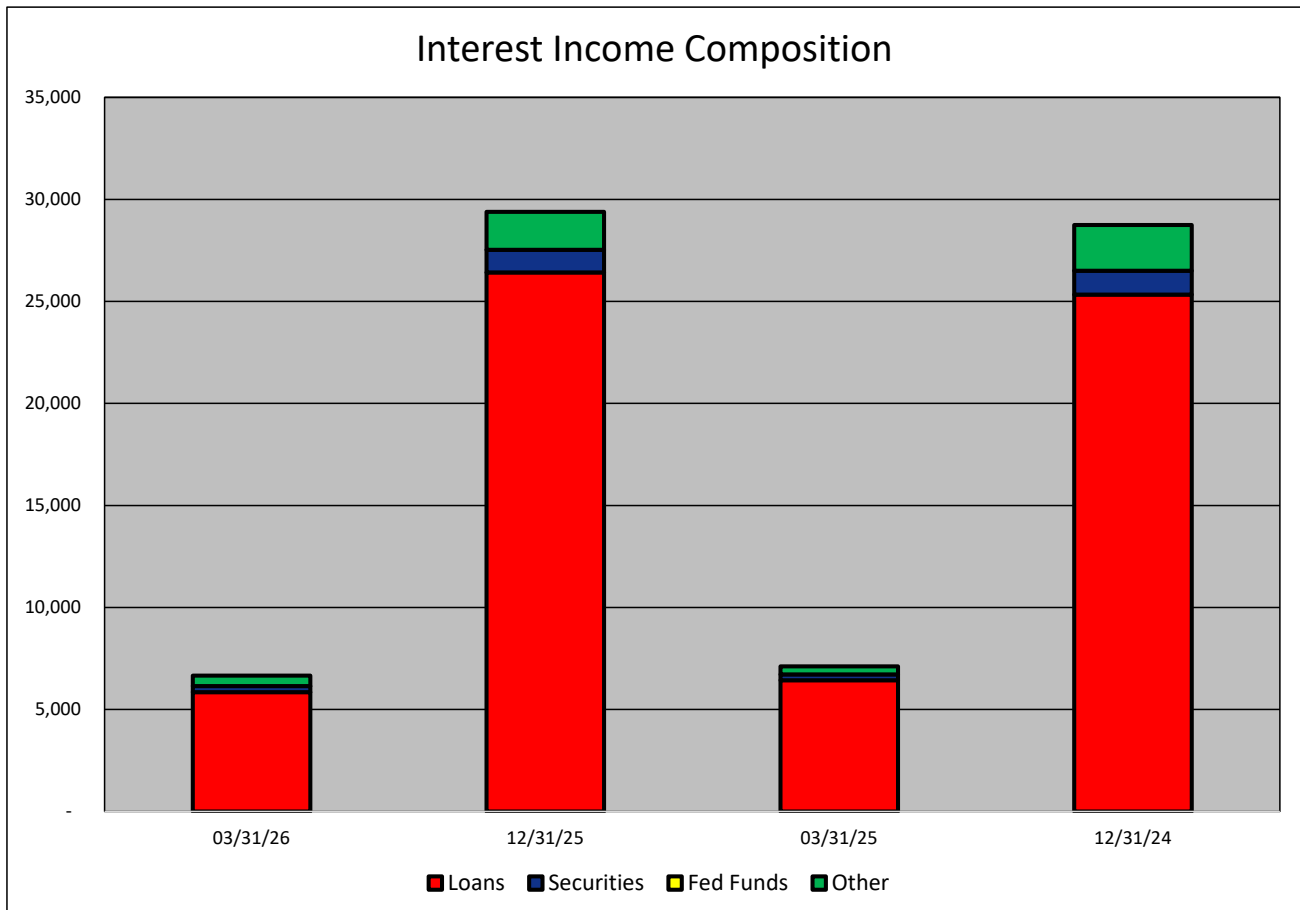


INTEREST INCOME COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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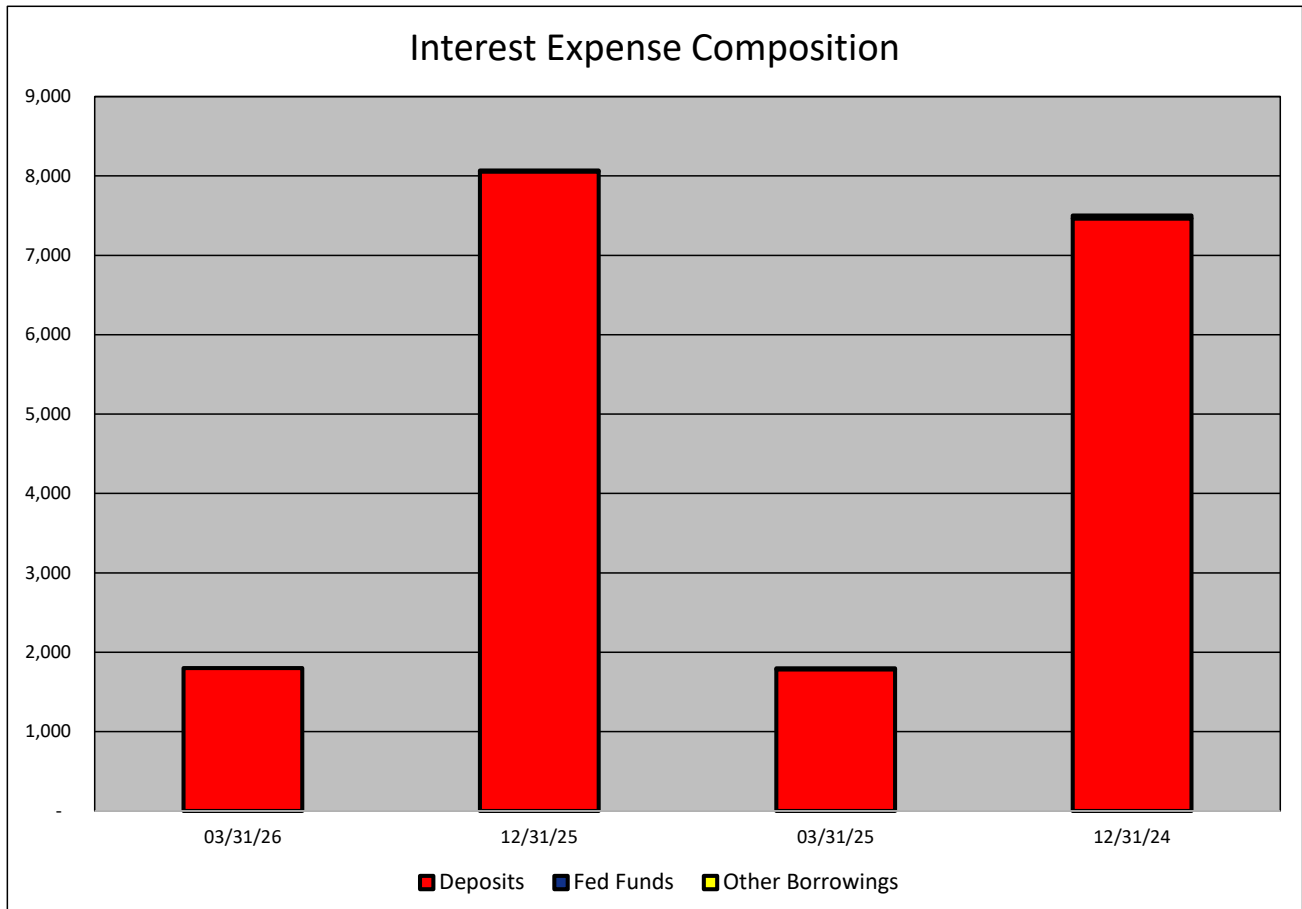
INTEREST INCOME CATEGORY

Loans	5,845	26,421	6,429	25,337	(584)	(9.08)
Securities	297	1,108	289	1,170	8	2.77
Fed Funds	-	-	-	-	-	NA
Other	517	1,863	392	2,240	125	31.89
Total Int Income	6,659	29,392	7,110	28,747	(451)	(6.34)



INTEREST EXPENSE COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	1,801	8,055	1,786	7,464	15	0.84
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	15	11	39	(11)	(100.00)
Total Int Expense	1,801	8,070	1,797	7,503	4	0.22

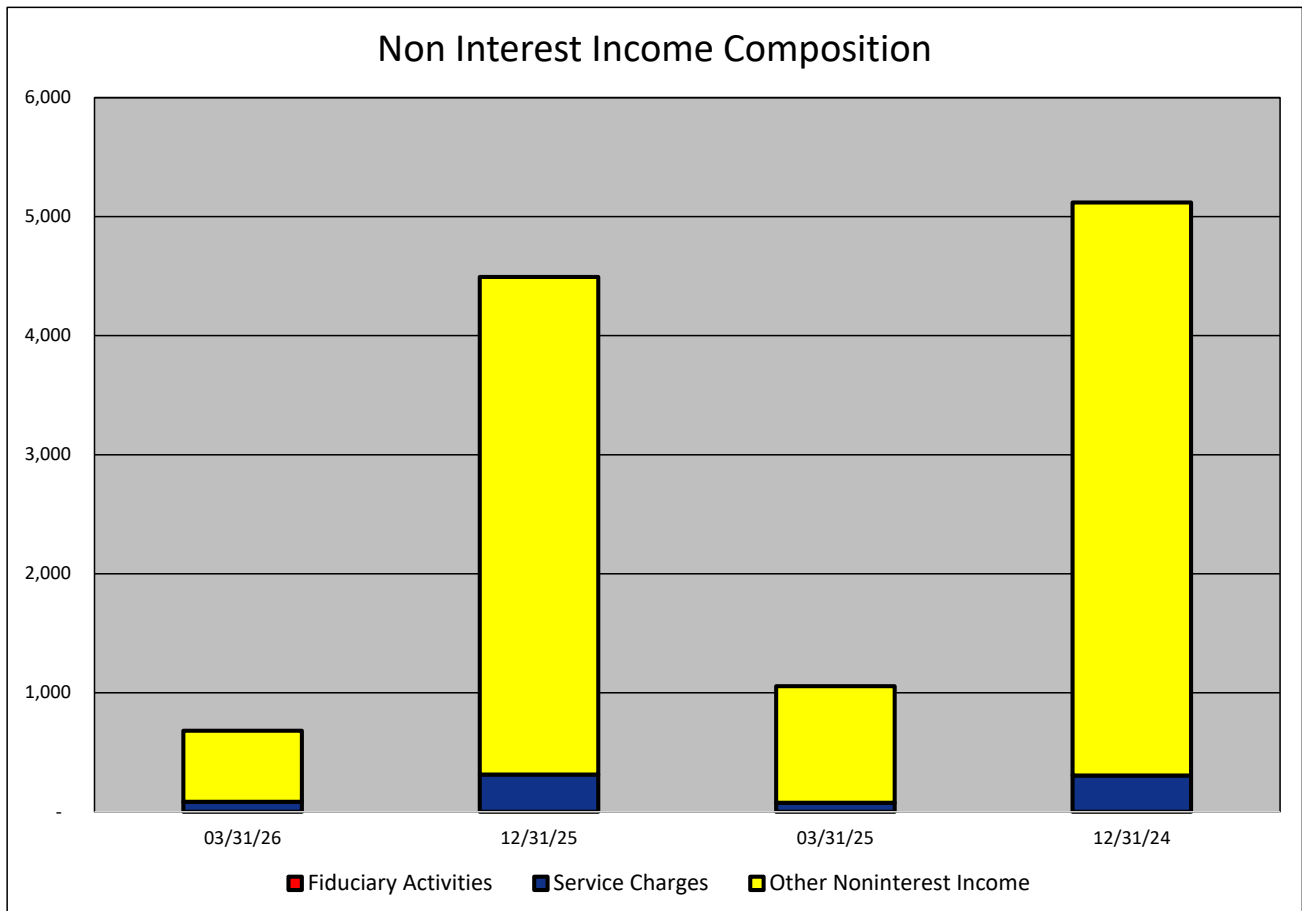


NONINTEREST INCOME COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	85	314	76	304	9	11.84
Other Noninterest Income	595	4,180	980	4,815	(385)	(39.29)
Total Nonint. Income	680	4,494	1,056	5,119	(376)	(35.61)

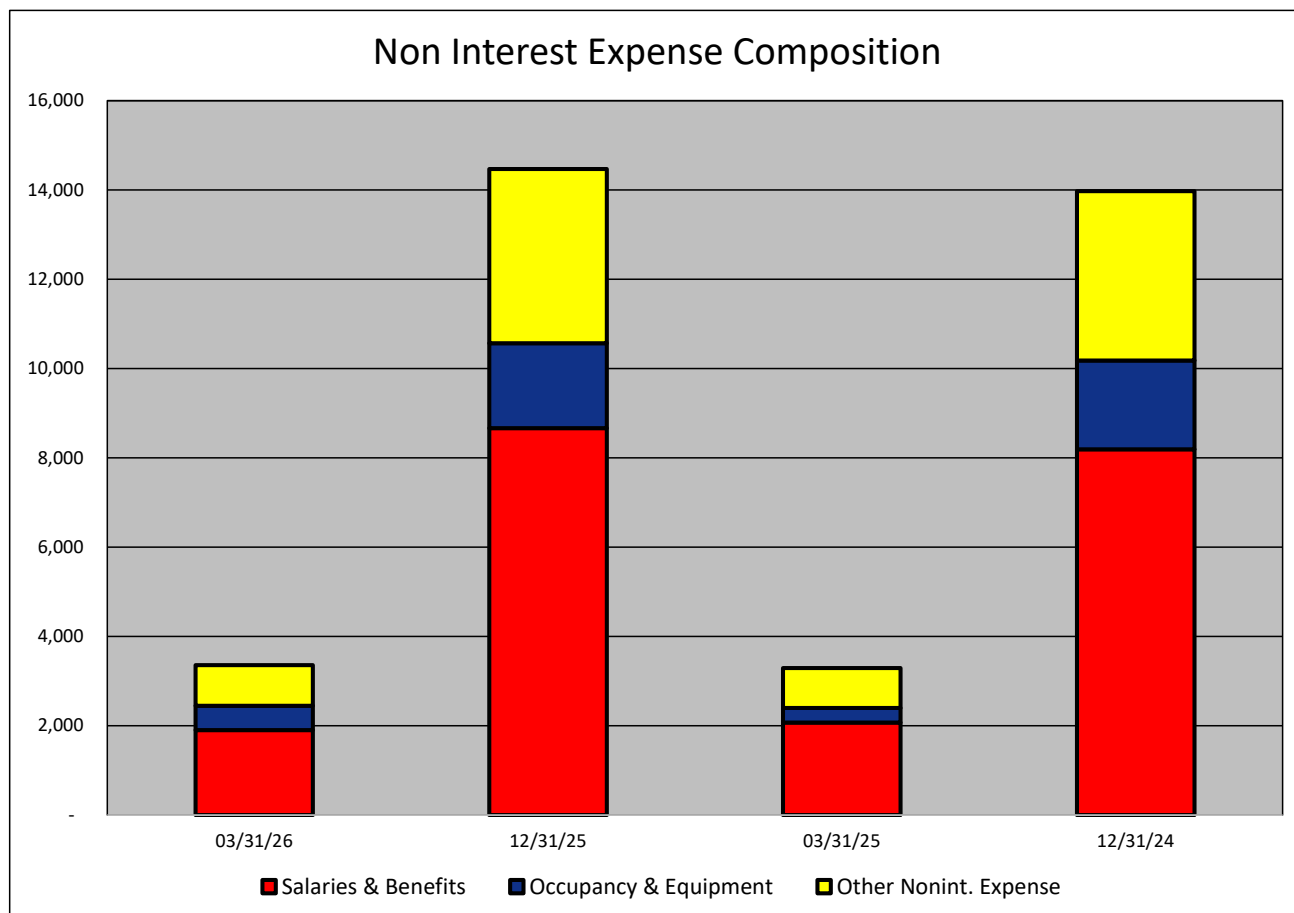


NONINTEREST EXPENSE COMPOSITION- Paradise Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	1,905	8,665	2,071	8,192	(166)	(8.02)
Occupancy & Equipment	545	1,903	327	1,987	218	66.67
Other Nonint. Expense	906	3,903	896	3,792	10	1.12
Total Nonint. Expense	3,356	14,471	3,294	13,971	62	1.88



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Evermore Bank	314,438	215,213	46.11
Seacoast National Bank	21,134,120	15,723,411	34.41
Optimumbank	1,268,490	977,176	29.81
Natbank, National Association	291,932	231,481	26.11
Anchor Bank	606,938	500,445	21.28
Cypress Bank & Trust	221,102	185,325	19.31
Locality Bank	357,989	303,213	18.07
Desjardins Bank, National Association	340,637	335,576	1.51
Paradise Bank	444,871	446,912	(0.46)
Community Bank Of The South	252,467	267,404	(5.59)
Bank Of Belle Glade	155,890	169,808	(8.20)

Select Peer Average	2,308,079	1,759,633	16.58
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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	
Cypress Bank & Trust	161,065	108,305	48.71
Evermore Bank	249,306	175,299	42.22
Optimumbank	1,089,593	799,503	36.28
Anchor Bank	450,136	360,996	24.69
Locality Bank	292,281	235,845	23.93
Seacoast National Bank	12,659,619	10,459,037	21.04
Natbank, National Association	216,396	193,748	11.69
Bank Of Belle Glade	68,371	61,533	11.11
Community Bank Of The South	75,297	73,707	2.16
Desjardins Bank, National Association	265,512	270,417	(1.81)
Paradise Bank	301,852	324,569	(7.00)

Select Peer Average	1,439,039	1,187,542	19.37
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

CAPITAL RATIOS
For the three months ended March 31, 2026

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Natbank, National Association	29.34	29.19	63.45	64.71	63.45
Desjardins Bank, National Association	19.50	19.82	0.00	0.00	0.00
Evermore Bank	13.10	13.50	16.49	17.65	16.49
Locality Bank	13.45	13.16	0.00	0.00	0.00
Cypress Bank & Trust	12.59	12.62	0.00	0.00	0.00
Optimumbank	9.91	10.74	0.00	0.00	0.00
Seacoast National Bank	14.35	9.87	13.87	15.12	13.87
Bank Of Belle Glade	8.47	9.85	0.00	0.00	0.00
Community Bank Of The South	7.88	9.26	22.67	23.73	22.67
Anchor Bank	8.80	9.06	0.00	0.00	0.00
Paradise Bank	6.47	8.11	12.12	13.11	12.12

Select Peer Average	13.08	13.20	11.69	12.21	11.69
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2026

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	106.57	74.13	1.53
Optimumbank	99.59	85.90	2.39
Locality Bank	99.39	81.65	4.31
Desjardins Bank, National Association	97.48	77.95	5.91
Anchor Bank	94.36	74.17	13.18
Evermore Bank	92.13	79.29	4.24
Cypress Bank & Trust	86.95	72.85	13.05
Seacoast National Bank	76.05	59.90	26.78
Paradise Bank	73.08	67.85	9.65
Bank Of Belle Glade	48.22	43.86	21.18
Community Bank Of The South	32.89	29.82	29.96

Select Peer Average	82.43	67.94	12.02
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the three months ended March 31, 2026

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	451,819	1.93	28.70
Optimumbank	1,214,561	1.67	16.45
Desjardins Bank, National Association	335,203	1.43	7.29
Cypress Bank & Trust	219,121	1.27	10.16
Bank Of Belle Glade	155,457	1.06	12.67
Anchor Bank	595,402	1.06	12.57
Community Bank Of The South	254,757	0.77	9.34
Seacoast National Bank	20,970,413	0.62	4.25
Evermore Bank	305,500	0.47	3.54
Natbank, National Association	294,426	0.41	1.41
Locality Bank	352,537	0.10	0.70

Select Peer Average	2,286,291	0.98	9.73
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the three months ended March 31, 2026

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.59	1.87	49.83	11.97
Anchor Bank	0.39	1.55	57.88	11.67
Seacoast National Bank	0.48	1.82	59.16	11.00
Bank Of Belle Glade	0.21	1.89	59.59	9.17
Community Bank Of The South	0.16	1.62	59.91	12.02
Paradise Bank	0.60	2.37	60.60	8.72
Desjardins Bank, National Association	0.89	2.65	64.88	6.55
Evermore Bank	0.12	2.16	67.08	10.48
Cypress Bank & Trust	5.32	1.72	78.92	4.02
Locality Bank	0.33	3.12	82.78	9.68
Natbank, National Association	0.03	3.37	84.34	6.63

Select Peer Average	0.83	2.19	65.91	9.27
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2026

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Cypress Bank & Trust	1.08	0.00	0.00	0.00
Evermore Bank	1.12	0.00	0.00	0.00
Bank Of Belle Glade	0.66	0.00	0.00	0.00
Community Bank Of The South	1.30	0.00	0.00	0.00
Desjardins Bank, National Association	1.07	0.05	0.04	0.18
Paradise Bank	1.00	0.09	0.06	0.87
Natbank, National Association	0.76	0.14	0.10	0.34
Anchor Bank	0.74	0.15	0.11	1.19
Optimumbank	1.02	0.20	0.17	1.11
Seacoast National Bank	1.39	0.75	0.47	4.58
Locality Bank	1.74	1.74	1.42	9.11

Select Peer Average	1.08	0.28	0.22	1.58
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2026

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Anchor Bank	1.62	7.56	0.00	1.73	11.45
Bank Of Belle Glade	1.55	32.55	0.00	4.91	16.28
Optimumbank	1.19	9.85	0.00	0.26	2.13
Cypress Bank & Trust	1.18	7.85	0.00	12.82	0.00
Seacoast National Bank	1.00	2.62	0.21	2.73	23.99
Natbank, National Association	0.95	21.60	0.00	0.00	1.53
Locality Bank	0.68	12.21	0.00	0.00	4.31
Community Bank Of The South	0.61	36.26	0.00	0.00	29.96
Paradise Bank	0.59	13.49	0.00	0.00	9.65
Desjardins Bank, National Association	0.43	14.83	0.00	5.91	0.00
Evermore Bank	0.43	15.60	0.00	0.00	4.24

Select Peer Average	0.93	15.86	0.02	2.58	9.41
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2026

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Optimumbank	85.02	0.38	0.00	0.00
Locality Bank	80.23	0.53	0.00	0.07
Evermore Bank	77.77	0.59	0.00	0.00
Desjardins Bank, National Association	77.11	0.43	0.00	0.00
Anchor Bank	73.62	2.05	0.00	0.00
Natbank, National Association	73.57	0.72	0.00	0.00
Cypress Bank & Trust	72.06	2.65	0.00	0.03
Paradise Bank	67.18	6.30	0.00	0.27
Seacoast National Bank	58.98	1.01	0.02	5.78
Bank Of Belle Glade	43.57	0.40	0.00	0.00
Community Bank Of The South	29.44	0.95	0.00	0.00

Select Peer Average	67.14	1.46	0.00	0.56
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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, 2026

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	76.36	23.64	100.00	0.00	0.00
Natbank, National Association	54.31	45.69	100.00	0.00	0.00
Bank Of Belle Glade	40.09	59.91	100.00	0.00	0.00
Paradise Bank	35.00	65.00	100.00	0.00	0.00
Cypress Bank & Trust	30.45	68.16	98.61	1.39	0.00
Optimumbank	26.99	69.48	96.47	0.00	3.53
Anchor Bank	25.74	60.98	86.73	0.00	13.27
Community Bank Of The South	24.37	75.63	100.00	0.00	0.00
Seacoast National Bank	23.38	69.59	92.97	2.70	4.33
Locality Bank	13.91	81.55	95.46	0.00	4.54
Evermore Bank	6.43	93.57	100.00	0.00	0.00

Select Peer Average	32.46	64.84	97.29	0.37	2.33
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2026

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Desjardins Bank, National Association	5.19	0.57	4.71	97.12
Paradise Bank	6.45	1.78	4.70	91.45
Optimumbank	6.49	2.35	4.40	98.76
Natbank, National Association	5.00	1.37	4.05	98.84
Locality Bank	6.37	2.87	3.88	98.85
Cypress Bank & Trust	5.77	2.15	3.83	93.88
Seacoast National Bank	5.30	1.66	3.75	90.19
Bank Of Belle Glade	4.27	0.94	3.38	97.85
Evermore Bank	6.47	3.65	3.31	99.09
Anchor Bank	5.55	2.62	3.07	96.12
Community Bank Of The South	4.25	1.42	2.91	96.17

Select Peer Average	5.56	1.94	3.79	96.21
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