

# Banco Do Brasil Americas

Miami, FL

Established

7/24/1986

## 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  
*South Florida Group*

**For the six months June 30, 2022**

Institution name	Total Assets (\$'000's)
Bankunited, National Association	36,428,574
City National Bank Of Florida	23,177,678
Amerant Bank, National Association	8,127,227
Ocean Bank	5,402,416
Bradesco Bac Florida Bank	2,952,433
Professional Bank	2,657,026
Banesco Usa	2,593,150
U. S. Century Bank	2,016,086
First State Bank Of The Florida Keys	1,300,709
Grove Bank & Trust	1,204,210
Helm Bank Usa	1,178,553
Pacific National Bank	1,108,611
<b>Banco Do Brasil Americas</b>	<b>1,092,652</b>
Apollo Bank	1,061,855
The First National Bank Of South Miami	1,035,705
International Finance Bank	960,942
Terrabank, National Association	664,648
Intercredit Bank, National Association	480,292
Sunstate Bank	474,747
Interamerican Bank, A Fsb	277,095
Eastern National Bank	251,494
Gulf Atlantic Bank	103,828
Plus International Bank	61,613

Institution name	Return on Avg Assets (%)
First State Bank Of The Florida Keys	1.24
City National Bank Of Florida	1.22
U. S. Century Bank	1.03
Apollo Bank	1.02
Bankunited, National Association	0.93
Ocean Bank	0.93
Banesco Usa	0.89
International Finance Bank	0.84
Bradesco Bac Florida Bank	0.77
Pacific National Bank	0.76
Professional Bank	0.76
Amerant Bank, National Association	0.75
Sunstate Bank	0.49
Helm Bank Usa	0.48
The First National Bank Of South Miami	0.41
<b>Banco Do Brasil Americas</b>	<b>0.40</b>
Grove Bank & Trust	0.38
Terrabank, National Association	0.37
Intercredit Bank, National Association	0.30
Interamerican Bank, A Fsb	0.16
Plus International Bank	(0.11)
Gulf Atlantic Bank	(1.08)
Eastern National Bank	(1.33)

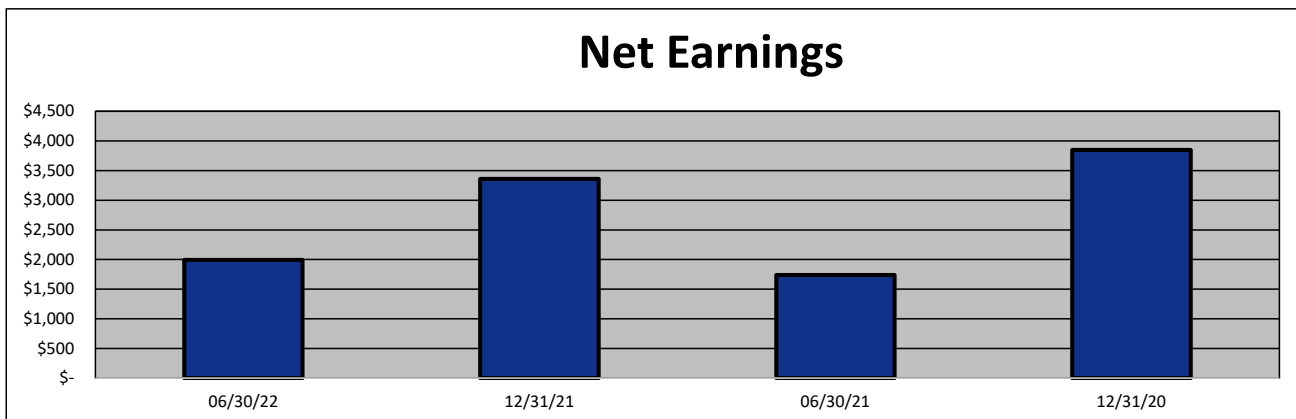
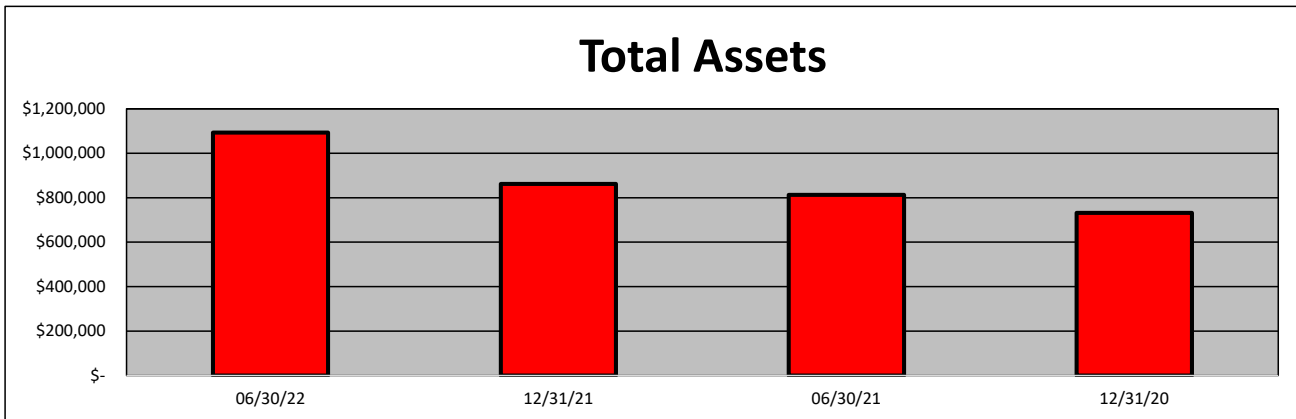
**EXECUTIVE SUMMARY - Banco do Brasil Americas**  
(Percentage)

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	6.82	9.36	9.76	10.61	10.08	9.39
Leverage Ratio	6.93	8.37	8.92	9.39	10.09	10.02
Tier 1 Cap/Risk Based Assets	14.99	16.92	0.00	0.00	16.44	15.94
Risk Based Ratio	16.25	18.17	0.00	0.00	17.29	17.04
Common Equity Tier 1 Capital Ratio	14.99	16.92	0.00	0.00	16.42	15.27
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	64.13	69.24	64.25	76.07	64.07	74.48
Loans/Assets	59.40	62.29	57.42	67.34	52.71	63.78
Securities/Assets	19.25	6.19	6.17	5.51	17.27	19.13
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.40	0.42	0.46	0.56	0.67	0.50
Return on Avg Equity	5.11	4.24	4.44	5.07	9.14	5.80
Nonint Income/Avg Assets	0.69	0.68	0.63	0.83	0.86	0.44
Net Overhead Ratio	2.01	2.00	2.15	2.12	1.91	2.08
Efficiency Ratio	77.63	80.38	80.69	76.44	225.75	78.13
Assets (per million) per Employee	6.14	6.48	7.00	6.37	9.27	9.71
<b>ASSET QUALITY:</b>						
Reserves/Loans	1.17	1.24	1.33	1.24	1.36	1.29
Nonperforming Loans/Total Loans	0.21	0.25	0.36	0.43	0.69	0.60
Nonperforming Assets/Total Assets	0.12	0.16	0.20	0.29	0.47	0.40
Adjusted Texas Ratio	1.88	1.77	2.21	2.87	3.38	3.09
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	3.04	3.05	3.29	3.82	3.18	3.28
Cost of funds	0.38	0.57	0.67	1.11	0.42	0.41
Net interest margin	2.86	2.74	2.91	3.16	2.61	2.83
Avg Earning Assets/Avg Assets	97.57	97.14	97.02	95.74	90.17	93.46

**SELECTED FINANCIAL DATA - Banco do Brasil Americas**  
(Dollars in Thousands)

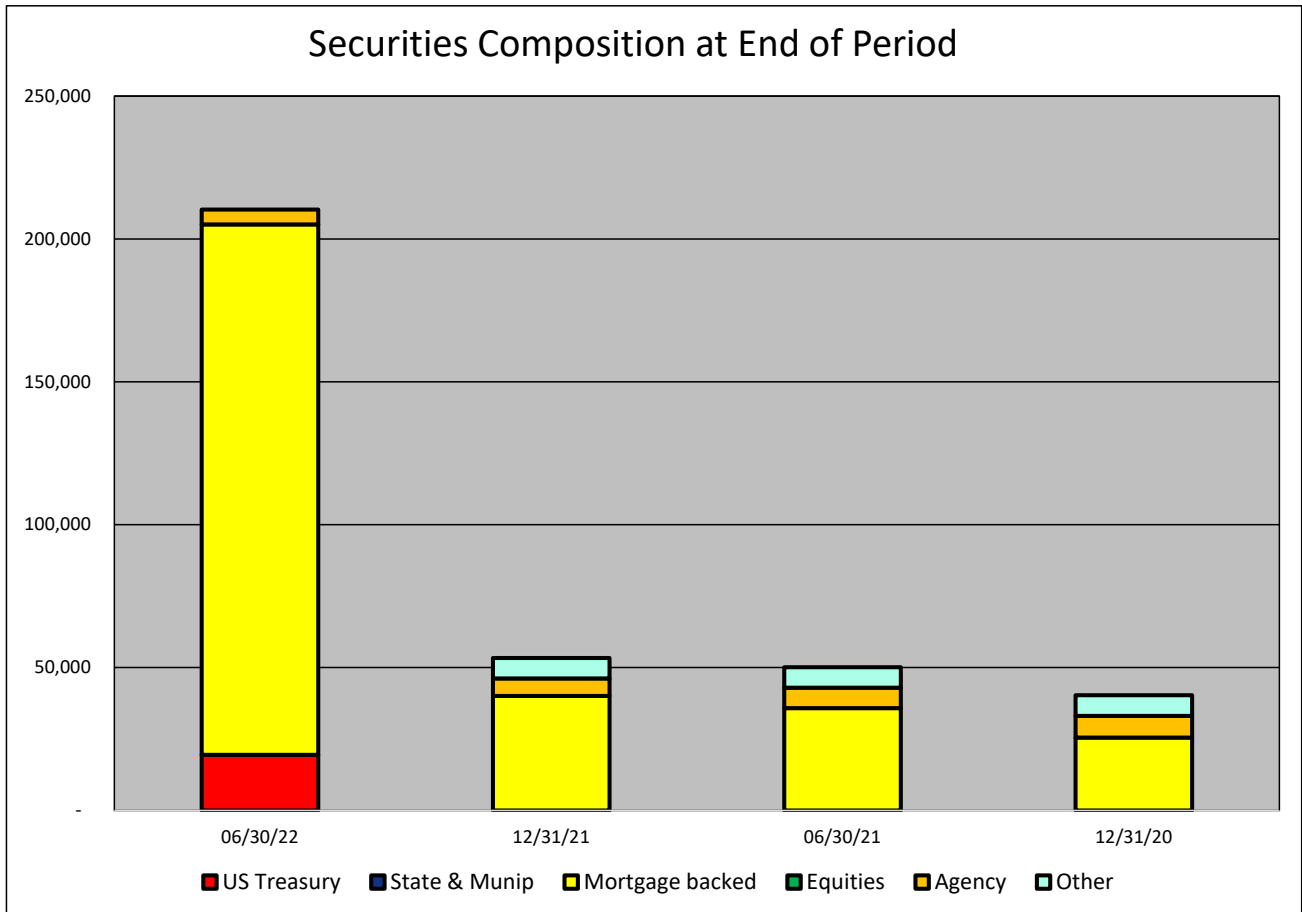
<b>As of:</b>	<b>06/30/22</b>	<b>12/31/21</b>	<b>06/30/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	1,092,652	861,827	812,282	732,325	280,370	34.52
Cash and Equivalents	209,098	255,028	278,058	180,197	(68,960)	(24.80)
Securities	210,312	53,343	50,155	40,317	160,157	319.32
Loans, net	649,087	536,810	466,439	493,156	182,648	39.16
Deposit Accounts	1,012,155	775,290	725,972	648,332	286,183	39.42
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	74,482	80,644	79,280	77,708	(4,798)	(6.05)

<b>Period Ending</b>	<b>06/30/22</b>	<b>12/31/21</b>	<b>06/30/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	1,995	3,359	1,739	3,849	256	14.72
Interest Income	14,767	23,902	12,196	25,346	2,571	21.08
Interest Expense	864	2,439	1,420	4,392	(556)	(39.15)
Net Interest Income	13,903	21,463	10,776	20,954	3,127	29.02
Prov for Loan Loss	914	543	95	1,165	819	862.11
Noninterest income	3,420	5,467	2,406	5,745	1,014	42.14
Gain on Sale of Securities	(122)	-	-	48	(122)	NA
Noninterest Expense	13,448	21,645	10,637	20,408	2,811	26.43
Net Operating Income	2,961	4,742	2,450	5,126	511	20.86
Income Taxes	470	1,174	615	1,426	(145)	(23.58)



**SECURITIES COMPOSITION - Banco do Brasil Americas**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	19,468	-	-	-	19,468	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	185,601	40,105	35,800	25,514	149,801	418.44
Equities	-	-	-	-	-	NA
Agency	5,243	6,069	7,140	7,561	(1,897)	(26.57)
Other	-	7,169	7,215	7,242	(7,215)	(100.00)
<b>Total Securities</b>	<b>210,312</b>	<b>53,343</b>	<b>50,155</b>	<b>40,317</b>	<b>160,157</b>	<b>319.32</b>

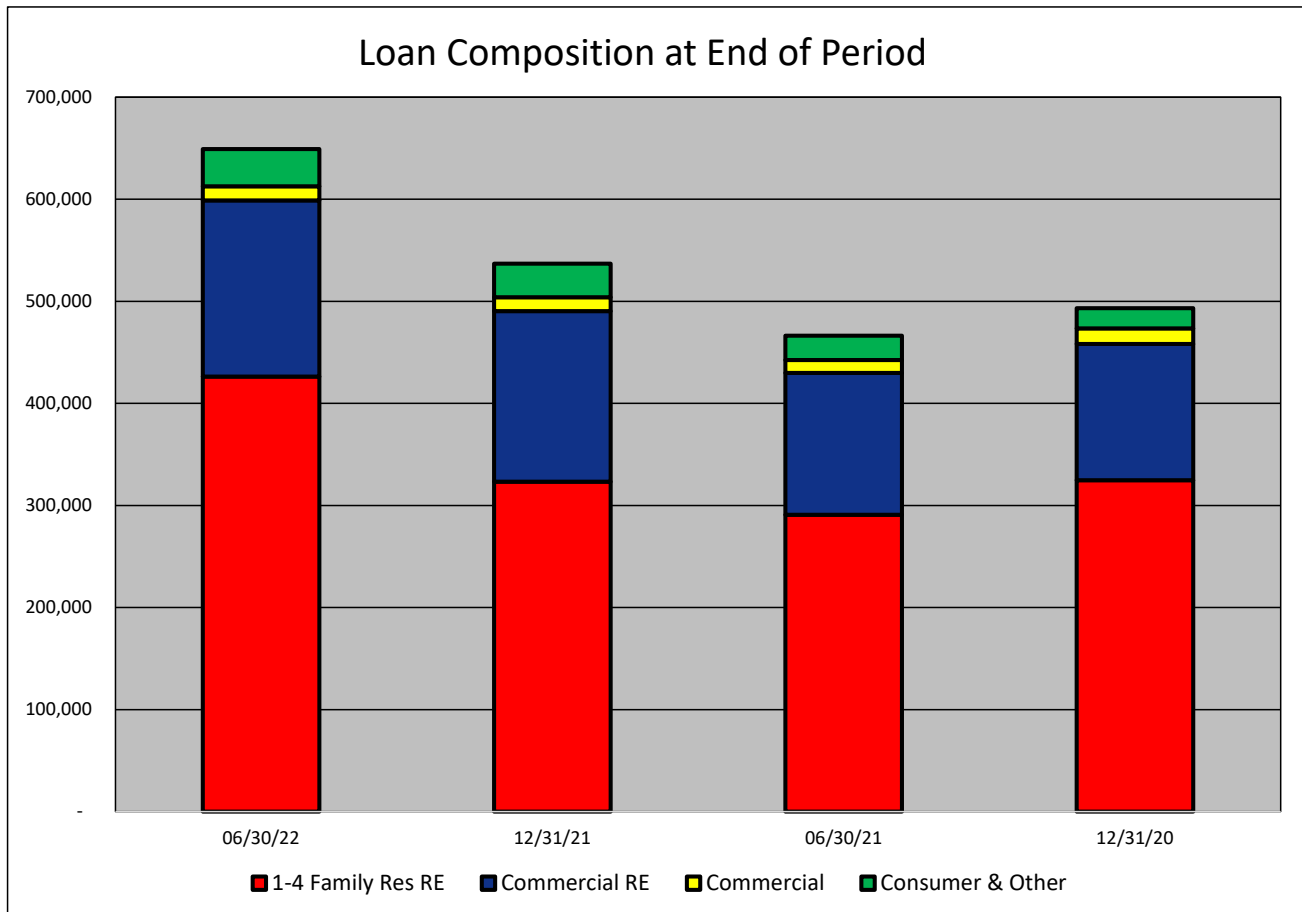


**LOAN PORTFOLIO COMPOSITION - Banco do Brasil Americas**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**LOAN CATEGORY:**

1-4 Family Res RE	426,236	323,364	290,851	324,747	135,385	46.55
Commercial RE	172,577	166,942	139,006	133,533	33,571	24.15
Commercial	13,970	13,692	12,700	15,218	1,270	10.00
Consumer & Other	36,304	32,812	23,882	19,658	12,422	52.01
<b>Loans, Net</b>	<b>649,087</b>	<b>536,810</b>	<b>466,439</b>	<b>493,156</b>	<b>182,648</b>	<b>39.16</b>



**LOAN PORTFOLIO QUALITY - Banco do Brasil Americas**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**LOAN LOSS RESERVE ACTIVITY:**

Beginning Balance	6,682	6,133	6,133	4,904	549	8.95
Total Recoveries	5	66	26	110	(21)	(80.77)
Total Charge-offs	29	60	52	46	(23)	(44.23)
Provision Expense	914	543	95	1,165	819	862.11
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>7,573</u>	<u>6,682</u>	<u>6,202</u>	<u>6,133</u>	<u>1,371</u>	<u>22.11</u>

**NON-PERFORMING ASSETS:**

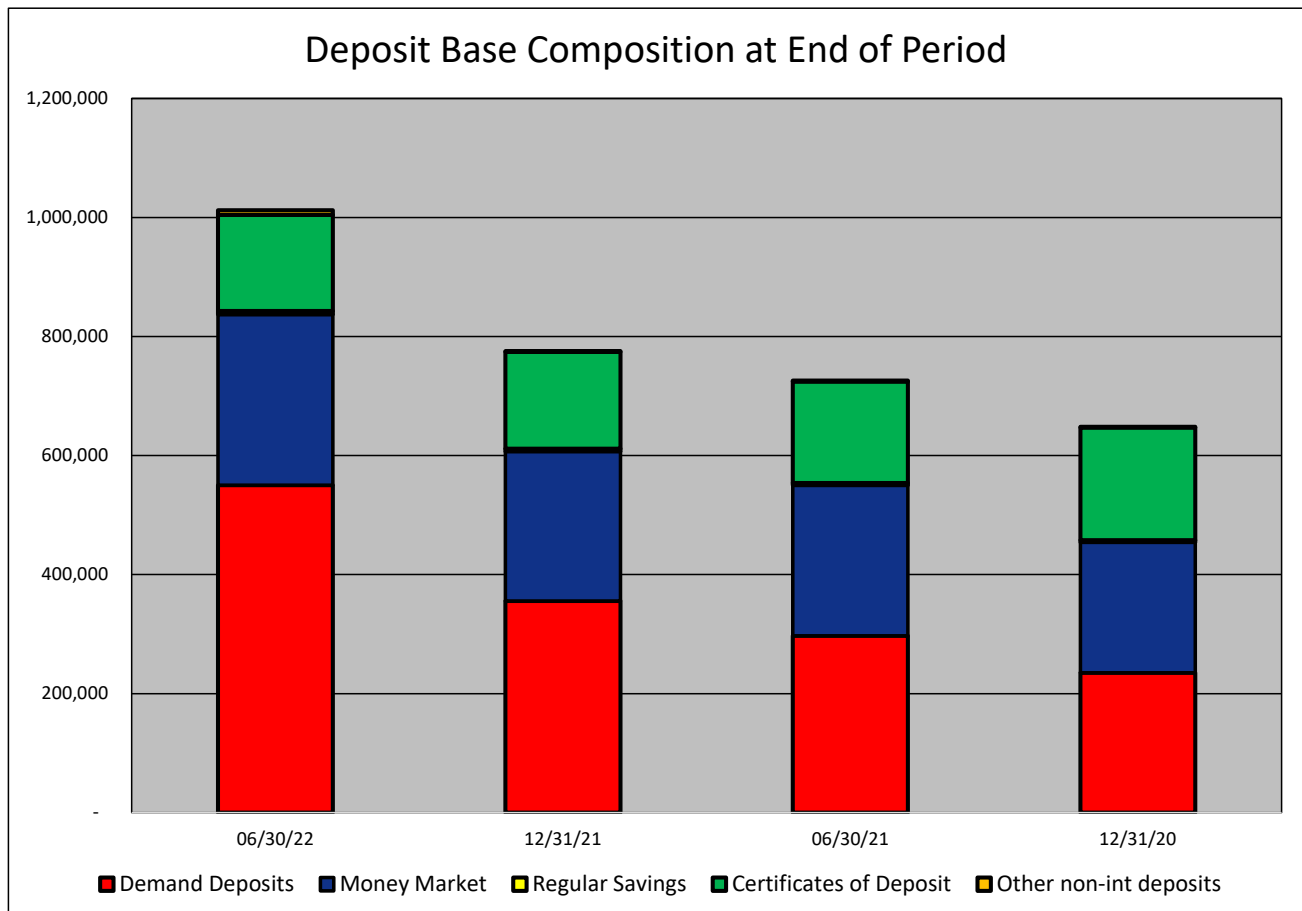
Total-90+ Days Past Due	25	9	10	27	15	150.00
Total-Nonaccrual	1,324	1,350	1,647	2,081	(323)	(19.61)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>1,349</u>	<u>1,359</u>	<u>1,657</u>	<u>2,108</u>	<u>(308)</u>	<u>(18.59)</u>

**DEPOSIT BASE COMPOSITION - Banco do Brasil Americas**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**DEPOSIT BASE CATEGORY:**

Demand Deposits	550,299	355,701	297,045	235,124	253,254	85.26
Money Market	286,794	251,506	253,233	219,290	33,561	13.25
Regular Savings	5,737	4,135	3,713	3,411	2,024	54.51
Certificates of Deposit	161,724	162,791	170,299	189,295	(8,575)	(5.04)
Other non-int deposits	7,601	1,157	1,682	1,212	5,919	351.90
<b>Total Deposits</b>	<b>1,012,155</b>	<b>775,290</b>	<b>725,972</b>	<b>648,332</b>	<b>286,183</b>	<b>39.42</b>



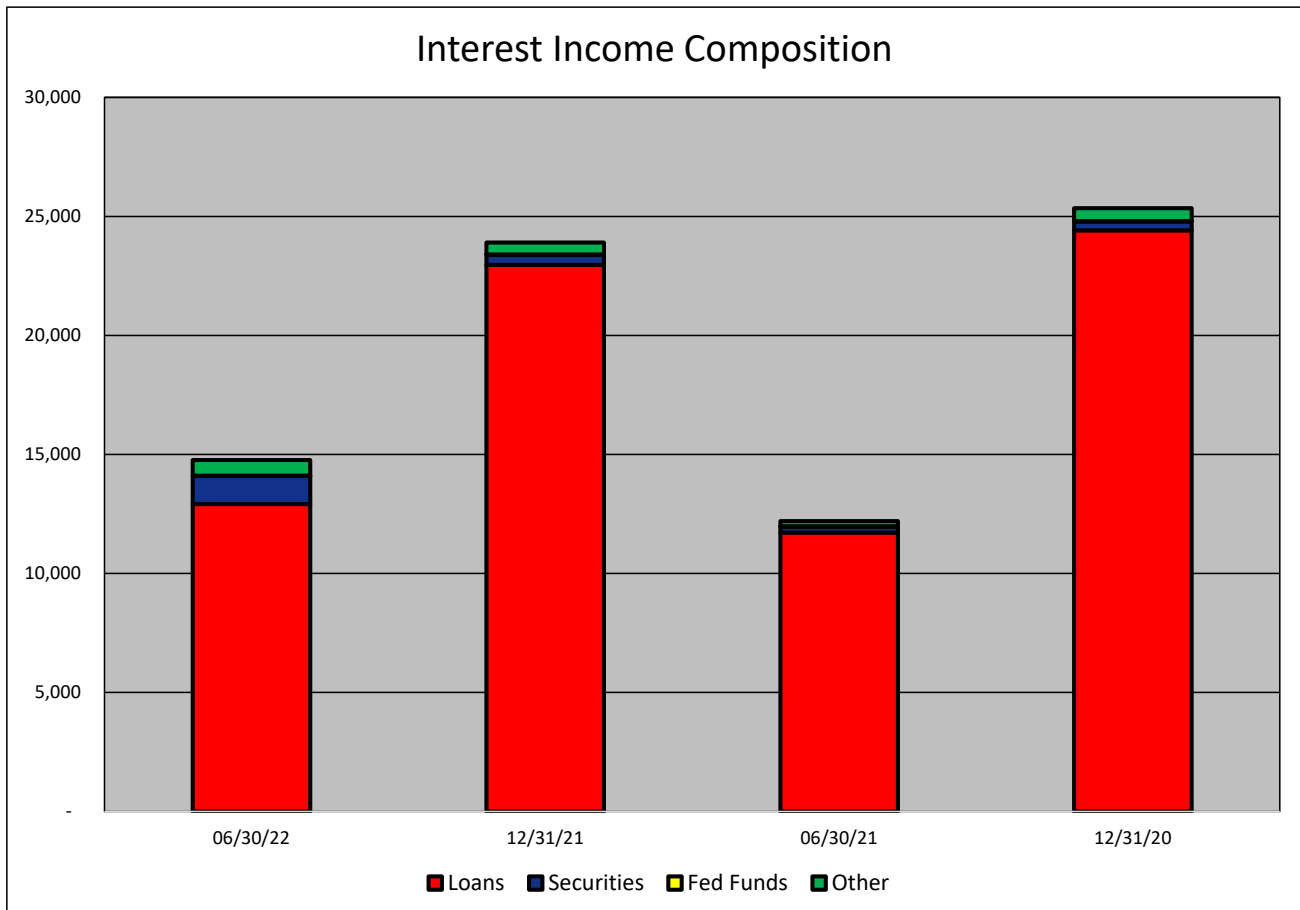


**INTEREST INCOME COMPOSITION- Banco do Brasil Americas**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**INTEREST INCOME CATEGORY**

Loans	12,911	22,964	11,718	24,409	1,193	10.18
Securities	1,190	435	260	381	930	357.69
Fed Funds	9	3	1	14	8	800.00
Other	657	500	217	542	440	202.76
<b>Total Int Income</b>	<b>14,767</b>	<b>23,902</b>	<b>12,196</b>	<b>25,346</b>	<b>2,571</b>	<b>21.08</b>

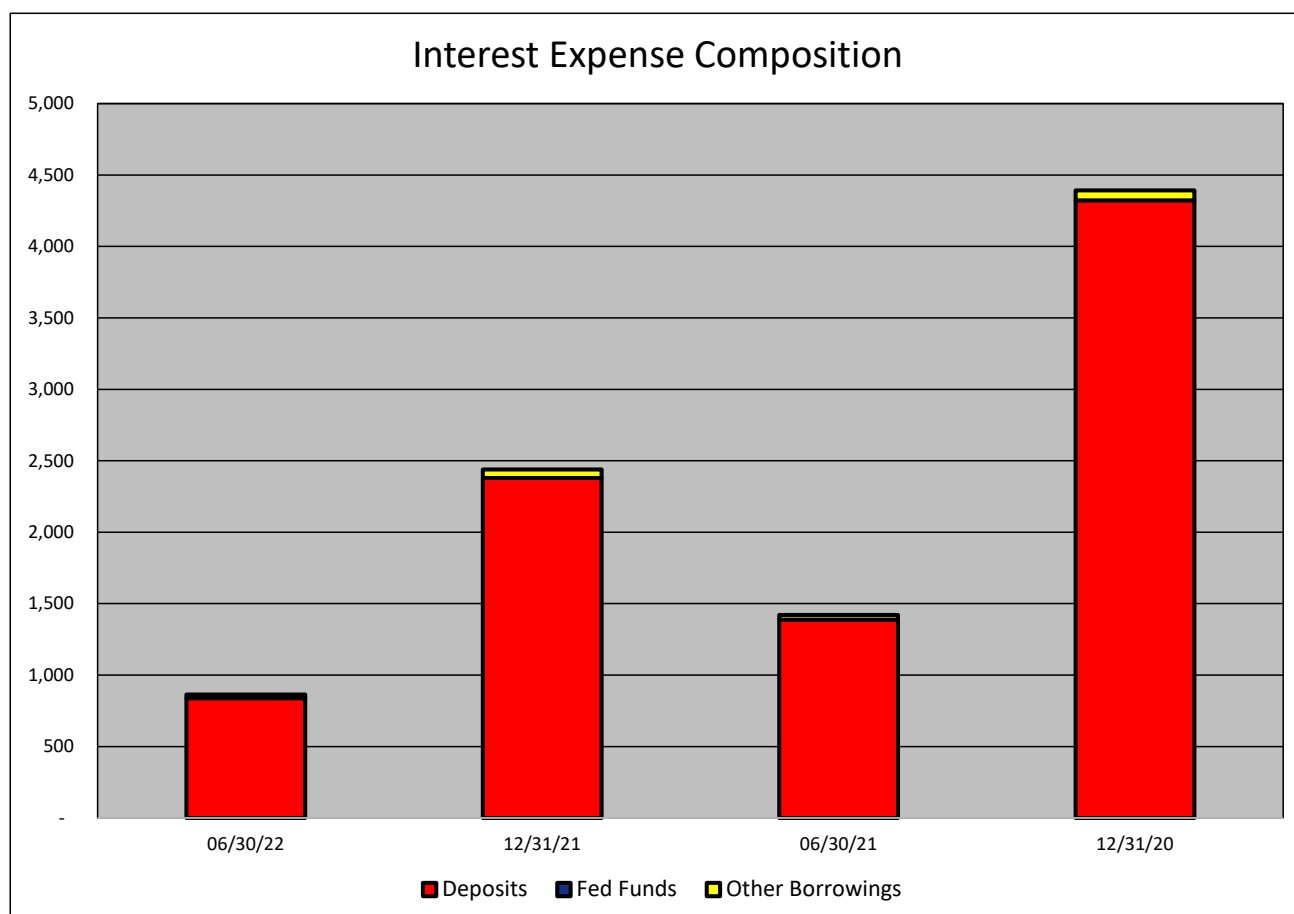


**INTEREST EXPENSE COMPOSITION- Banco do Brasil Americas**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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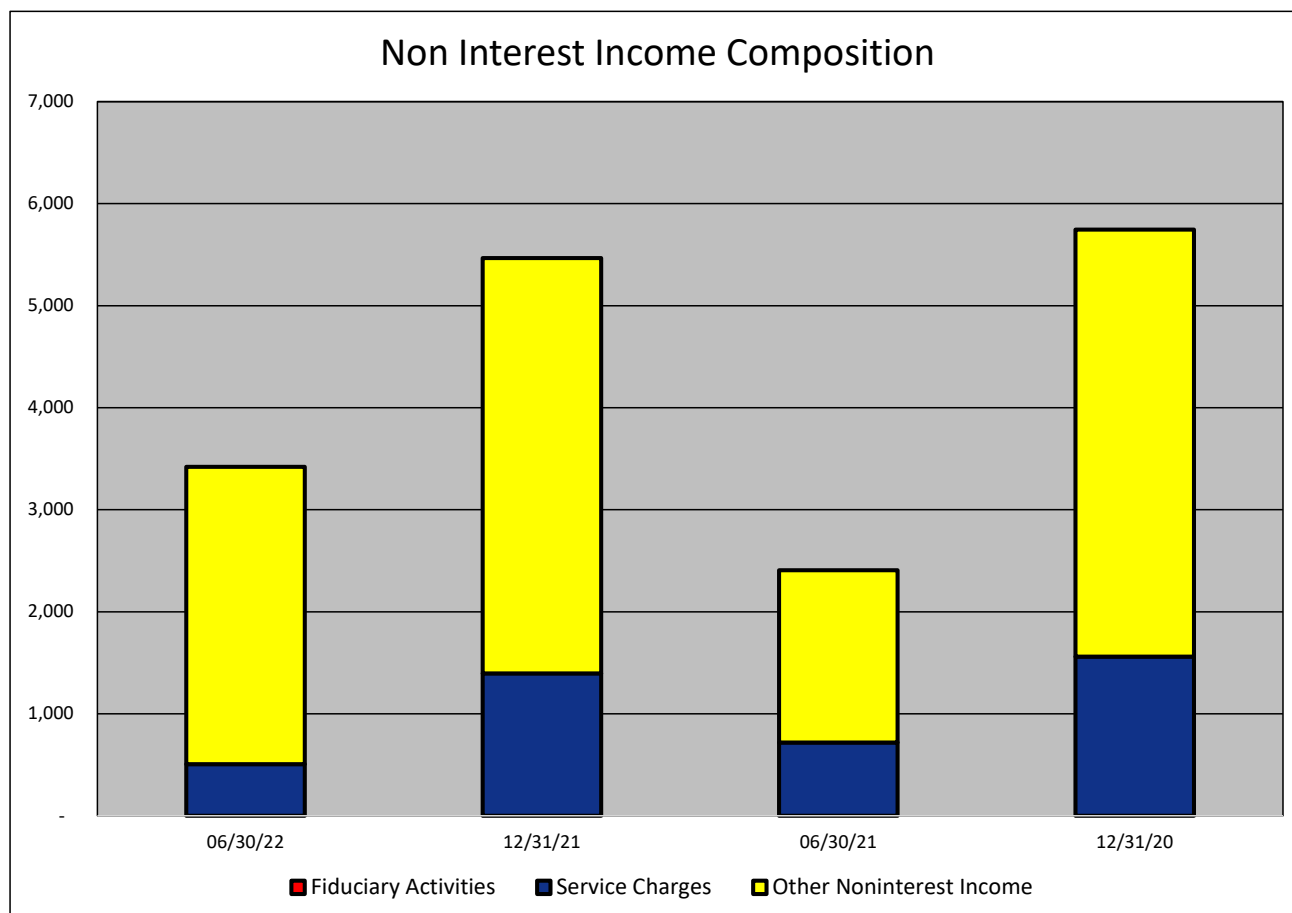
**INTEREST EXPENSE CATEGORY**

Deposits	838	2,379	1,389	4,322	(551)	(39.67)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	26	60	31	70	(5)	(16.13)
<b>Total Int Expense</b>	<b>864</b>	<b>2,439</b>	<b>1,420</b>	<b>4,392</b>	<b>(556)</b>	<b>(39.15)</b>



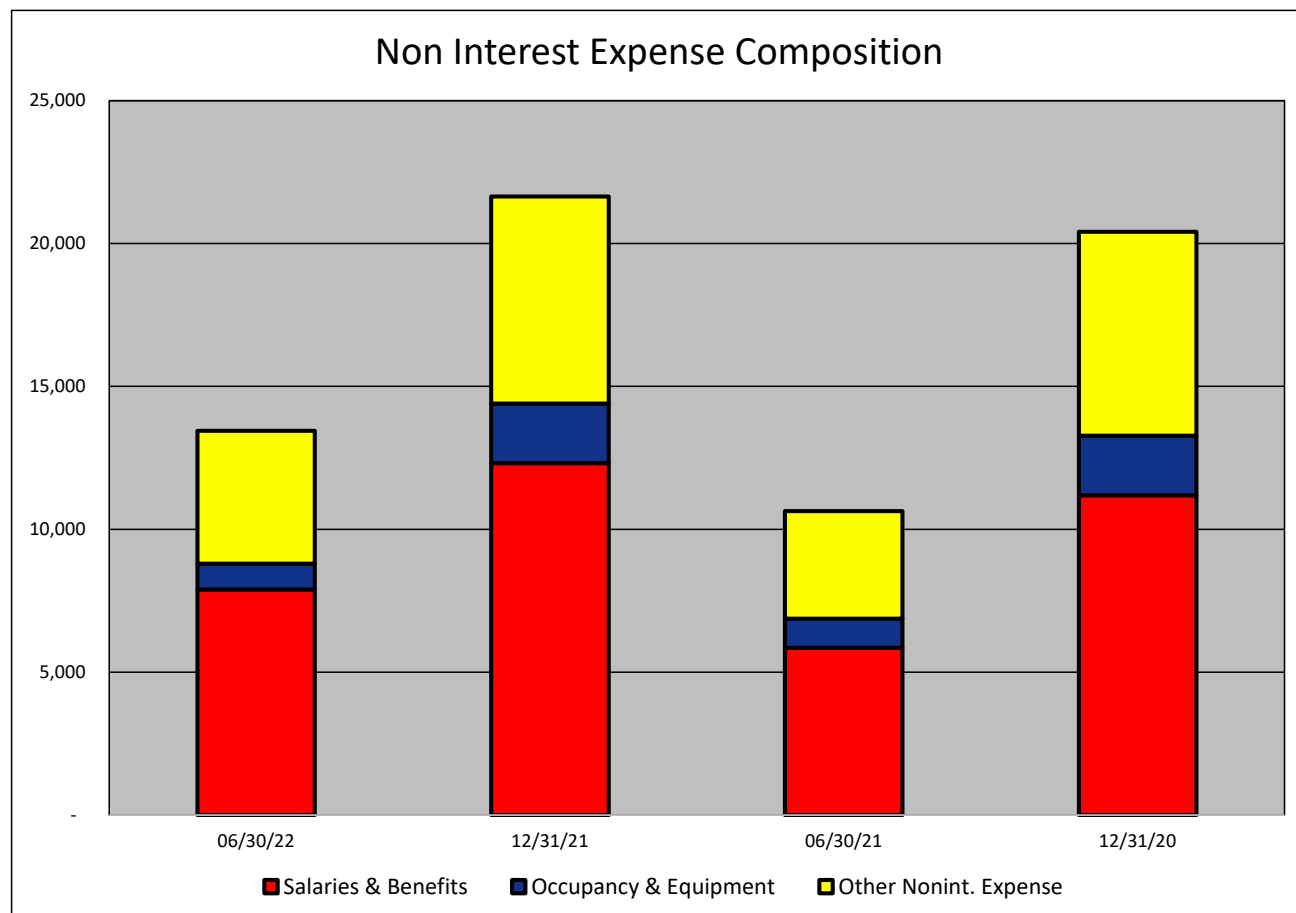
**NONINTEREST INCOME COMPOSITION- Banco do Brasil Americas**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	506	1,395	719	1,560	(213)	(29.62)
Other Noninterest Income	2,914	4,072	1,687	4,185	1,227	72.73
<b>Total Nonint. Income</b>	<b>3,420</b>	<b>5,467</b>	<b>2,406</b>	<b>5,745</b>	<b>1,014</b>	<b>42.14</b>



**NONINTEREST EXPENSE COMPOSITION- Banco do Brasil Americas**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	7,892	12,310	5,853	11,193	2039	34.84
Occupancy & Equipment	904	2,086	1,022	2,086	(118)	(11.55)
Other Nonint. Expense	4,652	7,249	3,762	7,129	890	23.66
<b>Total Nonint. Expense</b>	<b>13,448</b>	<b>21,645</b>	<b>10,637</b>	<b>20,408</b>	<b>2811</b>	<b>26.43</b>



**PEER GROUP COMPARISONS REPORT**  
**South Florida Group**

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Gulf Atlantic Bank	103,828	56,977	<b>82.23</b>
Banco Do Brasil Americas	1,092,652	812,282	<b>34.52</b>
Bradesco Bac Florida Bank	2,952,433	2,212,185	<b>33.46</b>
Pacific National Bank	1,108,611	844,558	<b>31.27</b>
Banesco Usa	2,593,150	2,054,892	<b>26.19</b>
U. S. Century Bank	2,016,086	1,667,005	<b>20.94</b>
Grove Bank & Trust	1,204,210	1,002,753	<b>20.09</b>
Helm Bank Usa	1,178,553	1,023,040	<b>15.20</b>
City National Bank Of Florida	23,177,678	20,235,407	<b>14.54</b>
Intercredit Bank, National Association	480,292	421,377	<b>13.98</b>
Ocean Bank	5,402,416	4,806,671	<b>12.39</b>
Apollo Bank	1,061,855	946,194	<b>12.22</b>
Terrabank, National Association	664,648	602,329	<b>10.35</b>
The First National Bank Of South Miami	1,035,705	958,402	<b>8.07</b>
Amerant Bank, National Association	8,127,227	7,521,128	<b>8.06</b>
Interamerican Bank, A Fsb	277,095	259,805	<b>6.65</b>
Professional Bank	2,657,026	2,560,509	<b>3.77</b>
International Finance Bank	960,942	926,899	<b>3.67</b>
First State Bank Of The Florida Keys	1,300,709	1,268,315	<b>2.55</b>
Bankunited, National Association	36,428,574	35,583,698	<b>2.37</b>
Sunstate Bank	474,747	524,440	<b>(9.48)</b>
Eastern National Bank	251,494	320,079	<b>(21.43)</b>
Plus International Bank	61,613	80,442	<b>(23.41)</b>

<b>Select Peer Average</b>	4,113,545	3,769,104	13.40
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**PEER GROUP COMPARISONS REPORT**  
**South Florida Group**

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Gulf Atlantic Bank	64,763	24,259	<b>166.96</b>
Pacific National Bank	714,711	489,444	<b>46.03</b>
<b>Banco Do Brasil Americas</b>	<b>649,087</b>	<b>466,439</b>	<b>39.16</b>
Apollo Bank	736,045	542,621	<b>35.65</b>
Bradesco Bac Florida Bank	2,186,559	1,677,648	<b>30.33</b>
Banesco Usa	1,921,142	1,550,224	<b>23.93</b>
Terrabank, National Association	358,945	294,557	<b>21.86</b>
U. S. Century Bank	1,372,733	1,145,095	<b>19.88</b>
City National Bank Of Florida	14,931,044	12,469,359	<b>19.74</b>
Professional Bank	1,987,233	1,692,624	<b>17.41</b>
International Finance Bank	820,648	713,745	<b>14.98</b>
Intercredit Bank, National Association	365,322	334,510	<b>9.21</b>
First State Bank Of The Florida Keys	779,304	716,359	<b>8.79</b>
Ocean Bank	4,156,027	3,828,773	<b>8.55</b>
Bankunited, National Association	24,106,010	22,885,074	<b>5.34</b>
Grove Bank & Trust	423,902	405,135	<b>4.63</b>
Amerant Bank, National Association	5,847,384	5,608,548	<b>4.26</b>
Interamerican Bank, A Fsb	169,087	164,286	<b>2.92</b>
Helm Bank Usa	449,343	471,293	<b>(4.66)</b>
The First National Bank Of South Miami	538,238	587,744	<b>(8.42)</b>
Sunstate Bank	206,751	230,757	<b>(10.40)</b>
Plus International Bank	46,363	52,016	<b>(10.87)</b>
Eastern National Bank	151,634	210,977	<b>(28.13)</b>

<b>Select Peer Average</b>	<b>2,738,360</b>	<b>2,459,195</b>	<b>18.14</b>
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**CAPITAL RATIOS**  
For the six months June 30, 2022

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Plus International Bank	21.46	<b>18.07</b>	31.72	32.97	31.72
Banesco Usa	15.49	<b>17.77</b>	22.05	23.96	9.71
Interamerican Bank, A Fsb	10.78	<b>10.90</b>	19.71	20.98	19.71
Gulf Atlantic Bank	8.65	<b>10.66</b>	12.99	13.86	12.99
Grove Bank & Trust	10.08	<b>10.36</b>	22.20	23.46	22.20
Ocean Bank	9.85	<b>10.30</b>	12.33	13.58	12.33
Sunstate Bank	11.99	<b>10.27</b>	13.28	13.94	13.28
Amerant Bank, National Association	9.44	<b>10.23</b>	11.93	12.73	11.93
City National Bank Of Florida	8.75	<b>9.75</b>	13.35	14.22	13.35
Apollo Bank	8.17	<b>9.61</b>	12.19	13.10	12.19
Pacific National Bank	8.91	<b>9.61</b>	14.74	15.66	14.74
U. S. Century Bank	8.88	<b>9.38</b>	12.58	13.67	12.58
Intercredit Bank, National Association	7.63	<b>9.34</b>	12.39	13.65	12.39
Bradesco Bac Florida Bank	8.94	<b>9.30</b>	14.11	15.05	14.11
First State Bank Of The Florida Keys	7.23	<b>9.15</b>	16.31	17.56	16.31
Bankunited, National Association	8.18	<b>8.83</b>	13.33	13.79	13.33
Helm Bank Usa	6.30	<b>8.66</b>	31.23	32.50	31.23
Professional Bank	9.16	<b>8.46</b>	11.32	12.12	11.32
International Finance Bank	7.94	<b>8.28</b>	10.16	11.36	10.16
Terrabank, National Association	5.66	<b>8.24</b>	15.47	16.67	12.46
The First National Bank Of South Miami	7.42	<b>8.21</b>	15.46	16.71	15.46
Eastern National Bank	8.26	<b>8.20</b>	12.83	14.09	12.83
Banco Do Brasil Americas	6.82	<b>6.93</b>	14.99	16.25	14.99

<b>Select Peer Average</b>	9.39	10.02	15.94	17.04	15.27
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**BALANCE SHEET RATIOS**  
For the six months June 30, 2022

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Baneco Usa	<b>100.78</b>	74.09	18.04
Plus International Bank	<b>96.82</b>	75.25	1.05
Amerant Bank, National Association	<b>93.11</b>	71.95	16.76
International Finance Bank	<b>92.97</b>	85.40	8.71
Intercredit Bank, National Association	<b>89.19</b>	76.06	22.19
Ocean Bank	<b>86.01</b>	76.93	16.32
Bradesco Bac Florida Bank	<b>84.84</b>	74.06	12.02
Bankunited, National Association	<b>84.17</b>	66.17	27.49
Professional Bank	<b>82.87</b>	74.79	7.43
Apollo Bank	<b>79.10</b>	69.32	20.68
U. S. Century Bank	<b>78.44</b>	68.09	22.62
Pacific National Bank	<b>78.30</b>	64.47	22.75
City National Bank Of Florida	<b>77.72</b>	64.42	27.27
Gulf Atlantic Bank	<b>71.29</b>	62.38	16.43
Interamerican Bank, A Fsb	<b>69.16</b>	61.02	0.00
Eastern National Bank	<b>67.32</b>	60.29	0.75
First State Bank Of The Florida Keys	<b>66.72</b>	59.91	34.70
<b>Banco Do Brasil Americas</b>	<b>64.13</b>	<b>59.40</b>	<b>19.25</b>
The First National Bank Of South Miami	<b>59.55</b>	51.97	21.58
Terrabank, National Association	<b>57.87</b>	54.01	36.36
Sunstate Bank	<b>51.99</b>	43.55	24.74
Helm Bank Usa	<b>40.87</b>	38.13	26.69
Grove Bank & Trust	<b>39.75</b>	35.20	36.23

<b>Select Peer Average</b>	<b>74.48</b>	<b>63.78</b>	<b>19.13</b>
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**PROFITABILITY RATIOS**  
**For the six months June 30, 2022**

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
First State Bank Of The Florida Keys	1,305,376	<b>1.24</b>	17.01
City National Bank Of Florida	22,561,480	<b>1.22</b>	13.11
U. S. Century Bank	1,965,410	<b>1.03</b>	10.61
Apollo Bank	1,065,055	<b>1.02</b>	11.79
Bankunited, National Association	36,142,792	<b>0.93</b>	10.38
Ocean Bank	5,370,450	<b>0.93</b>	9.37
Banesco Usa	2,394,587	<b>0.89</b>	8.54
International Finance Bank	955,660	<b>0.84</b>	10.63
Bradesco Bac Florida Bank	2,915,184	<b>0.77</b>	8.52
Pacific National Bank	1,053,124	<b>0.76</b>	8.53
Professional Bank	2,737,923	<b>0.76</b>	8.71
Amerant Bank, National Association	7,768,150	<b>0.75</b>	6.99
Sunstate Bank	503,010	<b>0.49</b>	4.32
Helm Bank Usa	1,131,560	<b>0.48</b>	6.28
The First National Bank Of South Miami	1,064,466	<b>0.41</b>	5.42
<b>Banco Do Brasil Americas</b>	<b>997,062</b>	<b>0.40</b>	<b>5.11</b>
Grove Bank & Trust	1,197,492	<b>0.38</b>	3.77
Terrabank, National Association	662,412	<b>0.37</b>	6.55
Intercredit Bank, National Association	469,580	<b>0.30</b>	3.48
Interamerican Bank, A Fsb	272,736	<b>0.16</b>	1.45
Plus International Bank	75,870	<b>(0.11)</b>	(0.63)
Gulf Atlantic Bank	86,832	<b>(1.08)</b>	(10.63)
Eastern National Bank	258,657	<b>(1.33)</b>	(15.83)

<b>Select Peer Average</b>	<b>4,041,516</b>	<b>0.50</b>	<b>5.80</b>
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**PROFITABILITY RATIOS**  
**For the six months June 30, 2022**

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
City National Bank Of Florida	0.45	1.02	<b>46.76</b>	22.79
Bankunited, National Association	0.24	1.11	<b>48.55</b>	23.64
U. S. Century Bank	0.36	1.59	<b>57.09</b>	10.50
Pacific National Bank	0.22	1.44	<b>57.54</b>	11.55
Apollo Bank	0.32	1.78	<b>60.65</b>	10.02
First State Bank Of The Florida Keys	0.28	1.68	<b>61.80</b>	8.45
Professional Bank	0.24	1.82	<b>62.85</b>	12.47
International Finance Bank	0.41	1.92	<b>63.38</b>	8.43
Bradesco Bac Florida Bank	0.62	1.46	<b>65.00</b>	12.73
Banesco Usa	0.59	2.00	<b>66.31</b>	8.62
Ocean Bank	0.55	1.98	<b>66.85</b>	8.39
<b>Banco Do Brasil Americas</b>	<b>0.69</b>	<b>2.01</b>	<b>77.63</b>	<b>6.14</b>
Sunstate Bank	0.54	1.78	<b>78.07</b>	8.19
Helm Bank Usa	0.60	1.71	<b>78.56</b>	9.74
The First National Bank Of South Miami	0.38	1.74	<b>79.67</b>	8.22
Terrabank, National Association	0.61	1.88	<b>80.21</b>	6.10
Grove Bank & Trust	0.88	1.33	<b>81.19</b>	11.05
Amerant Bank, National Association	0.69	2.35	<b>81.52</b>	11.95
Intercredit Bank, National Association	0.22	2.80	<b>88.39</b>	6.24
Interamerican Bank, A Fsb	0.20	2.74	<b>102.35</b>	3.85
Gulf Atlantic Bank	0.29	3.57	<b>117.27</b>	5.46
Plus International Bank	0.28	4.04	<b>121.69</b>	4.74
Eastern National Bank	0.41	4.09	<b>153.65</b>	4.19

<b>Select Peer Average</b>	0.44	2.08	78.13	9.71
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**ASSET QUALITY RATIOS**  
For the six months June 30, 2022

Institution name	Reserves/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Grove Bank & Trust	2.06	0.00	<b>0.00</b>	0.00
Gulf Atlantic Bank	1.04	0.00	<b>0.00</b>	0.00
Pacific National Bank	0.87	0.00	<b>0.00</b>	0.00
U. S. Century Bank	1.15	0.00	<b>0.00</b>	0.00
Bradesco Bac Florida Bank	0.84	0.07	<b>0.05</b>	0.52
Professional Bank	0.76	0.07	<b>0.06</b>	0.63
Terrabank, National Association	1.17	0.12	<b>0.07</b>	1.04
Sunstate Bank	1.20	0.22	<b>0.10</b>	0.89
<b>Banco Do Brasil Americas</b>	<b>1.17</b>	<b>0.21</b>	<b>0.12</b>	<b>1.88</b>
Ocean Bank	1.60	0.14	<b>0.12</b>	1.07
City National Bank Of Florida	0.96	0.19	<b>0.13</b>	1.45
Apollo Bank	1.03	0.20	<b>0.14</b>	1.60
First State Bank Of The Florida Keys	1.19	0.26	<b>0.16</b>	1.07
Banesco Usa	1.14	0.43	<b>0.32</b>	1.97
The First National Bank Of South Miami	1.47	0.61	<b>0.32</b>	3.89
Amerant Bank, National Association	0.89	0.43	<b>0.39</b>	3.96
Helm Bank Usa	1.83	1.19	<b>0.45</b>	6.49
International Finance Bank	1.12	0.53	<b>0.45</b>	5.13
Eastern National Bank	1.91	0.81	<b>0.49</b>	5.21
Interamerican Bank, A Fsb	2.73	1.45	<b>0.89</b>	7.12
Intercredit Bank, National Association	1.74	1.13	<b>0.89</b>	9.89
Plus International Bank	1.17	2.54	<b>1.91</b>	8.54
Bankunited, National Association	0.54	3.14	<b>2.08</b>	8.73

<b>Select Peer Average</b>	1.29	0.60	0.40	3.09
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the six months June 30, 2022**

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Eastern National Bank	<b>26.23</b>	8.84	0.00	0.00	0.75
Plus International Bank	<b>19.25</b>	4.57	0.00	1.05	0.00
Helm Bank Usa	<b>6.68</b>	27.84	0.00	0.00	26.61
Bradesco Bac Florida Bank	<b>3.44</b>	8.53	0.00	1.30	10.60
Terrabank, National Association	<b>2.98</b>	3.01	0.00	0.00	36.29
Apollo Bank	<b>1.57</b>	3.45	0.00	0.00	20.68
Professional Bank	<b>1.55</b>	11.28	1.02	0.01	7.22
Pacific National Bank	<b>1.24</b>	7.96	0.00	0.00	22.75
Sunstate Bank	<b>1.18</b>	10.00	16.19	0.00	24.74
Grove Bank & Trust	<b>0.90</b>	24.00	0.00	25.68	10.23
City National Bank Of Florida	<b>0.80</b>	2.31	0.00	10.10	17.01
First State Bank Of The Florida Keys	<b>0.78</b>	3.69	0.00	1.69	33.01
Ocean Bank	<b>0.72</b>	2.74	0.00	0.00	16.29
Amerant Bank, National Association	<b>0.63</b>	3.73	0.00	2.94	13.83
Gulf Atlantic Bank	<b>0.59</b>	13.26	0.00	2.74	13.69
Banco Do Brasil Americas	<b>0.49</b>	18.37	0.28	0.00	19.25
The First National Bank Of South Miami	<b>0.44</b>	24.97	0.00	1.77	19.82
Interamerican Bank, A Fsb	<b>0.40</b>	38.26	0.00	0.00	0.00
U. S. Century Bank	<b>0.37</b>	3.76	0.00	5.79	16.84
Intercredit Bank, National Association	<b>0.30</b>	0.82	0.00	0.00	22.19
Banesco Usa	<b>0.22</b>	3.85	0.00	1.59	16.38
International Finance Bank	<b>0.13</b>	3.65	2.08	1.68	6.79
Bankunited, National Association	<b>0.05</b>	1.36	0.00	0.03	27.46

<b>Select Peer Average</b>	3.08	10.01	0.85	2.45	16.63
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
For the six months June 30, 2022

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
International Finance Bank	84.45	0.11	0.00	0.10
Ocean Bank	75.70	1.32	0.01	0.02
Intercredit Bank, National Association	74.74	0.22	0.02	0.00
Plus International Bank	74.37	0.22	0.00	0.00
Professional Bank	74.22	0.30	0.00	0.96
Bradesco Bac Florida Bank	73.44	0.08	0.00	0.04
Banesco Usa	73.24	0.88	0.00	0.00
Amerant Bank, National Association	69.82	2.20	0.08	0.27
Apollo Bank	68.61	1.65	0.00	0.05
U. S. Century Bank	67.31	0.92	0.00	0.00
Bankunited, National Association	65.80	0.37	0.00	0.23
Pacific National Bank	63.91	2.62	0.00	0.04
City National Bank Of Florida	63.57	0.33	0.00	0.67
Gulf Atlantic Bank	61.73	4.77	0.00	0.00
Interamerican Bank, A Fsb	59.36	1.39	0.00	0.00
First State Bank Of The Florida Keys	59.20	0.84	0.00	0.00
Eastern National Bank	59.14	2.29	0.00	0.00
Banco Do Brasil Americas	58.71	0.04	0.00	0.96
Terrabank, National Association	53.37	0.97	0.00	0.00
The First National Bank Of South Miami	51.21	0.59	0.00	0.00
Sunstate Bank	43.03	1.30	0.00	1.76
Helm Bank Usa	37.43	0.04	0.00	0.00
Grove Bank & Trust	34.48	1.31	0.00	0.00

<b>Select Peer Average</b>	62.91	1.08	0.00	0.22
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the six months June 30, 2022**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Terrabank, National Association	<b>61.67</b>	38.33	100.00	0.00	0.00
International Finance Bank	<b>58.92</b>	41.08	100.00	0.00	0.00
Helm Bank Usa	<b>58.67</b>	41.33	100.00	0.00	0.00
<b>Banco Do Brasil Americas</b>	<b>54.47</b>	45.27	99.73	0.00	0.27
Ocean Bank	<b>47.29</b>	52.54	99.83	0.17	0.00
Apollo Bank	<b>44.90</b>	51.98	96.88	0.00	3.12
Banesco Usa	<b>41.76</b>	46.65	88.41	0.00	11.59
Grove Bank & Trust	<b>39.06</b>	60.03	99.09	0.44	0.46
First State Bank Of The Florida Keys	<b>38.91</b>	58.37	97.28	1.88	0.83
City National Bank Of Florida	<b>38.65</b>	52.94	91.60	0.37	8.04
Sunstate Bank	<b>38.10</b>	57.57	95.67	0.00	4.33
U. S. Century Bank	<b>36.62</b>	59.75	96.37	0.00	3.63
Plus International Bank	<b>36.56</b>	63.44	100.00	0.00	0.00
Bradesco Bac Florida Bank	<b>34.28</b>	62.02	96.30	1.87	1.83
Professional Bank	<b>33.10</b>	66.90	100.00	0.00	0.00
Bankunited, National Association	<b>30.07</b>	57.59	87.65	0.00	12.35
The First National Bank Of South Miami	<b>26.52</b>	68.57	95.09	4.91	0.00
Interamerican Bank, A Fsb	<b>23.75</b>	75.72	99.47	0.00	0.53
Pacific National Bank	<b>23.24</b>	68.70	91.94	0.00	8.06
Eastern National Bank	<b>21.77</b>	78.18	99.95	0.05	0.00
Intercredit Bank, National Association	<b>20.53</b>	72.22	92.75	0.00	7.25
Amerant Bank, National Association	<b>18.27</b>	70.05	88.32	0.00	11.68
Gulf Atlantic Bank	<b>9.34</b>	90.66	100.00	0.00	0.00

<b>Select Peer Average</b>	36.37	59.99	96.36	0.42	3.22
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
For the six months June 30, 2022

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Plus International Bank	5.69	1.06	<b>5.17</b>	63.24
Banesco Usa	3.78	0.53	<b>3.47</b>	95.56
Ocean Bank	3.47	0.21	<b>3.36</b>	96.08
Eastern National Bank	3.61	0.32	<b>3.31</b>	76.06
Apollo Bank	3.46	0.30	<b>3.30</b>	94.63
International Finance Bank	3.45	0.44	<b>3.28</b>	99.62
Gulf Atlantic Bank	3.69	0.49	<b>3.28</b>	91.65
Amerant Bank, National Association	3.77	0.67	<b>3.27</b>	93.07
U. S. Century Bank	3.44	0.37	<b>3.23</b>	94.73
Intercredit Bank, National Association	3.78	0.80	<b>3.21</b>	99.64
Professional Bank	3.43	0.38	<b>3.18</b>	95.15
First State Bank Of The Florida Keys	3.09	0.19	<b>2.98</b>	96.71
<b>Banco Do Brasil Americas</b>	<b>3.04</b>	<b>0.38</b>	<b>2.86</b>	<b>97.57</b>
City National Bank Of Florida	3.08	0.23	<b>2.85</b>	94.50
Pacific National Bank	3.26	0.63	<b>2.80</b>	95.39
Terrabank, National Association	2.74	0.15	<b>2.67</b>	93.26
Bradesco Bac Florida Bank	2.92	0.37	<b>2.66</b>	96.67
Interamerican Bank, A Fsb	2.88	0.32	<b>2.66</b>	100.44
Bankunited, National Association	2.89	0.45	<b>2.60</b>	95.94
Sunstate Bank	2.77	0.37	<b>2.57</b>	94.87
Helm Bank Usa	2.54	0.20	<b>2.47</b>	93.40
The First National Bank Of South Miami	2.69	0.44	<b>2.38</b>	96.08
Grove Bank & Trust	2.06	0.16	<b>1.91</b>	95.34

<b>Select Peer Average</b>	3.28	0.41	2.83	93.46
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