

# Banco Do Brasil Americas

Miami, FL

Established

7/24/1986

## 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  
*South Florida Group*

**For the three months ended March 31, 2022**

Institution name	Total Assets (\$'000's)
Bankunited, National Association	36,202,653
City National Bank Of Florida	22,101,038
Amerant Bank, National Association	7,769,927
Ocean Bank	5,367,008
Bradesco Bac Florida Bank	2,907,288
Professional Bank	2,866,210
Banesco Usa	2,417,106
U. S. Century Bank	1,967,252
First State Bank Of The Florida Keys	1,300,198
Grove Bank & Trust	1,219,973
Helm Bank Usa	1,181,139
Pacific National Bank	1,088,352
Apollo Bank	1,067,194
The First National Bank Of South Miami	1,057,779
<b>Banco Do Brasil Americas</b>	<b>1,017,077</b>
International Finance Bank	949,328
Terrabank, National Association	656,532
Sunstate Bank	512,230
Intercredit Bank, National Association	471,447
Interamerican Bank, A Fsb	273,648
Eastern National Bank	259,773
Gulf Atlantic Bank	87,808
Plus International Bank	78,752

Institution name	Return on Avg Assets (%)
City National Bank Of Florida	1.15
First State Bank Of The Florida Keys	1.06
U. S. Century Bank	1.01
Bankunited, National Association	0.97
Apollo Bank	0.91
Amerant Bank, National Association	0.88
Ocean Bank	0.87
International Finance Bank	0.78
Bradesco Bac Florida Bank	0.74
Banesco Usa	0.72
Plus International Bank	0.72
Pacific National Bank	0.66
Helm Bank Usa	0.54
Sunstate Bank	0.45
Professional Bank	0.43
<b>Banco Do Brasil Americas</b>	<b>0.34</b>
Intercredit Bank, National Association	0.31
The First National Bank Of South Miami	0.24
Terrabank, National Association	0.22
Interamerican Bank, A Fsb	0.17
Grove Bank & Trust	0.15
Eastern National Bank	(1.14)
Gulf Atlantic Bank	(1.41)

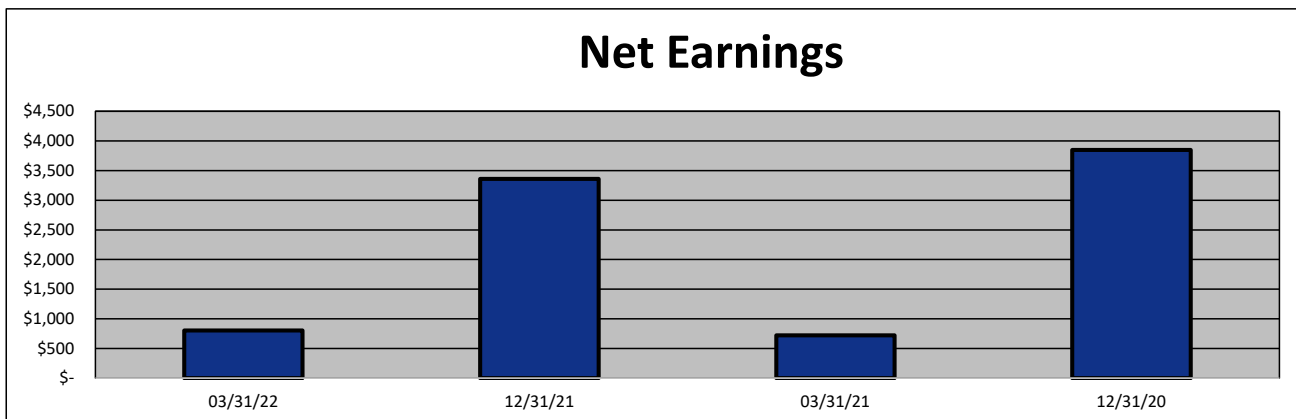
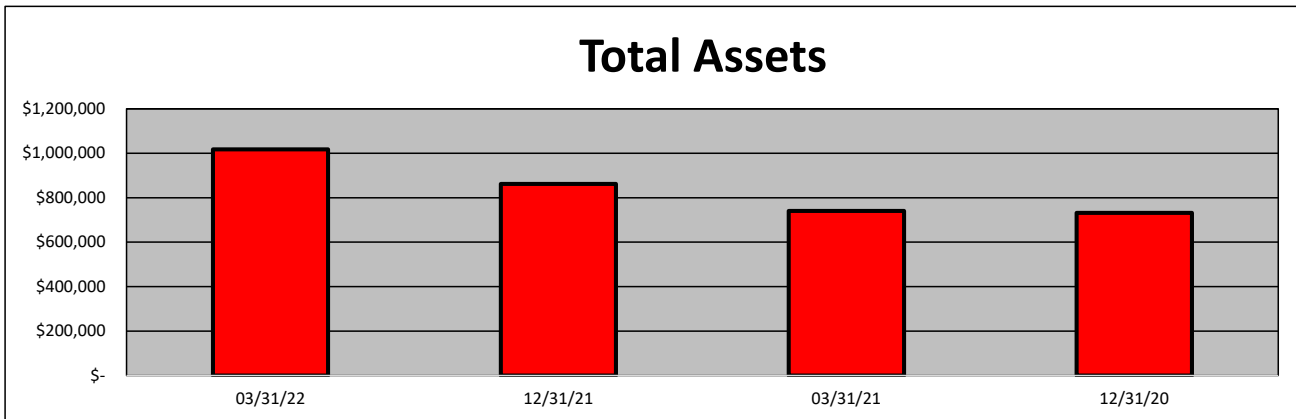
**EXECUTIVE SUMMARY - Banco do Brasil Americas  
(Percentage)**

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	7.79	9.36	10.53	10.61	9.41	9.07
Leverage Ratio	7.79	8.37	9.34	9.39	9.61	9.63
Tier 1 Cap/Risk Based Assets	16.44	16.92	0.00	0.00	12.53	15.54
Risk Based Ratio	17.70	18.17	0.00	0.00	13.38	16.60
Common Equity Tier 1 Capital Ratio	16.44	16.92	0.00	0.00	12.50	15.54
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	63.83	69.24	74.19	76.07	68.26	69.98
Loans/Assets	56.30	62.29	65.76	67.34	55.23	59.95
Securities/Assets	12.29	6.19	5.57	5.51	16.80	18.03
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.34	0.42	0.39	0.56	0.84	0.47
Return on Avg Equity	4.02	4.24	3.71	5.07	9.50	5.14
Nonint Income/Avg Assets	0.66	0.68	0.64	0.83	0.87	0.44
Net Overhead Ratio	1.99	2.00	2.21	2.12	1.77	2.12
Efficiency Ratio	80.53	80.38	80.28	76.44	68.65	82.17
Assets (per million) per Employee	6.56	6.48	6.44	6.37	9.09	9.99
<b>ASSET QUALITY:</b>						
Reserves/Loans	1.21	1.24	1.31	1.24	1.34	1.32
Nonperforming Loans/Total Loans	0.24	0.25	0.33	0.43	0.74	0.71
Nonperforming Assets/Total Assets	0.13	0.16	0.21	0.29	0.53	0.45
Adjusted Texas Ratio	1.78	1.77	2.15	2.87	4.05	3.60
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	2.89	3.05	3.44	3.82	3.30	3.16
Cost of funds	0.39	0.57	0.75	1.11	0.46	0.39
Net interest margin	2.70	2.74	3.00	3.16	2.64	2.74
Avg Earning Assets/Avg Assets	97.41	97.14	96.87	95.74	90.01	93.46

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

<b>As of:</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>03/31/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	1,017,077	861,827	740,210	732,325	276,867	37.40
Cash and Equivalents	301,506	255,028	195,428	180,197	106,078	54.28
Securities	124,956	53,343	41,258	40,317	83,698	202.86
Loans, net	572,612	536,810	486,760	493,156	85,852	17.64
Deposit Accounts	897,060	775,290	656,113	648,332	240,947	36.72
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	79,253	80,644	77,943	77,708	1,310	1.68

<b>Period Ending</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>03/31/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	803	3,359	721	3,849	82	11.37
Interest Income	6,565	23,902	6,166	25,346	399	6.47
Interest Expense	440	2,439	786	4,392	(346)	(44.02)
Net Interest Income	6,125	21,463	5,380	20,954	745	13.85
Prov for Loan Loss	249	543	241	1,165	8	3.32
Noninterest income	1,531	5,467	1,177	5,745	354	30.08
Gain on Sale of Securities	-	-	-	48	-	NA
Noninterest Expense	6,165	21,645	5,264	20,408	901	17.12
Net Operating Income	1,242	4,742	1,052	5,126	190	18.06
Income Taxes	66	1,174	235	1,426	(169)	(71.91)

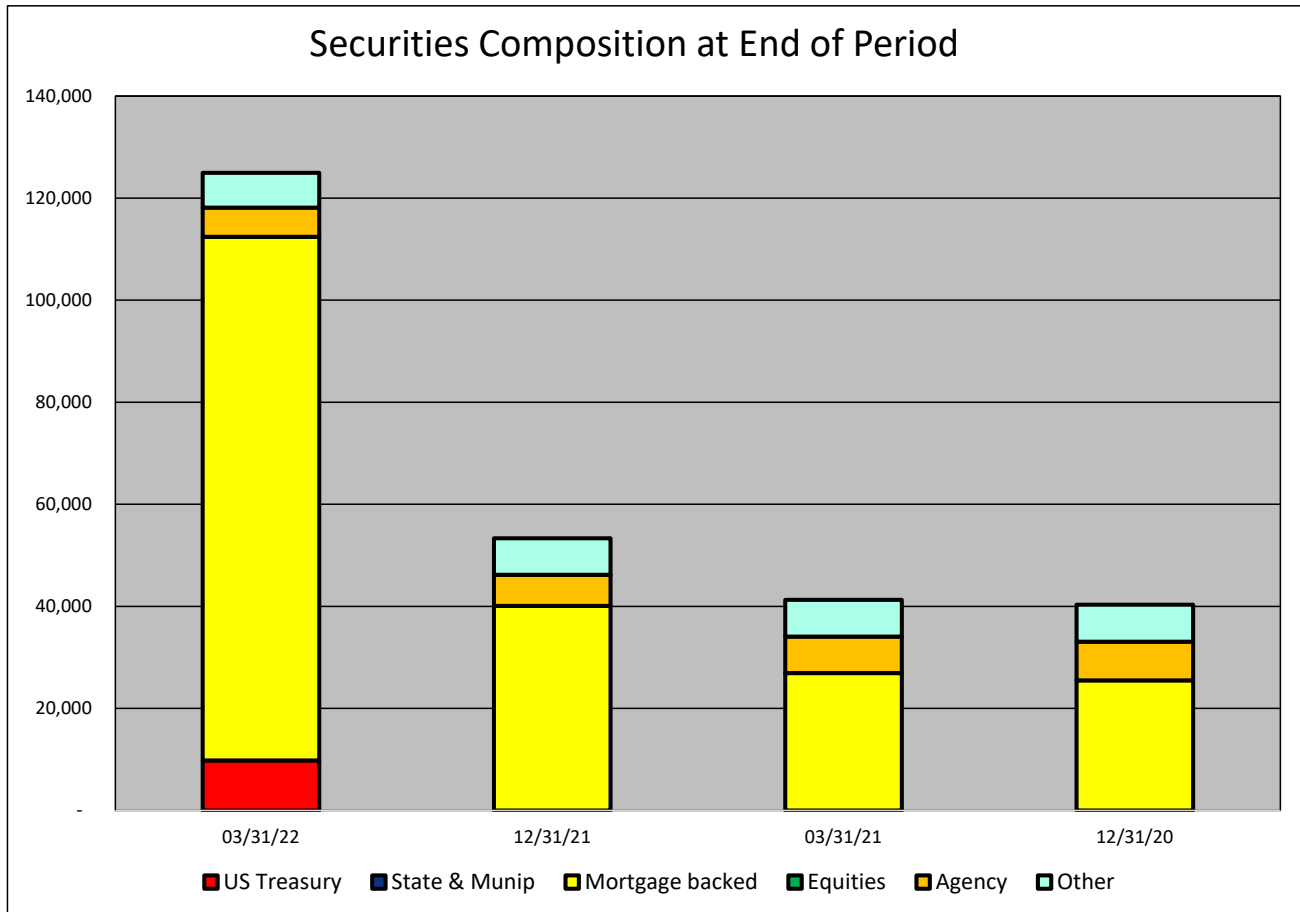


**SECURITIES COMPOSITION - Banco do Brasil Americas**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**SECURITIES CATEGORY:**

US Treasury	9,824	-	-	-	9,824	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	102,613	40,105	26,915	25,514	75,698	281.25
Equities	-	-	-	-	-	NA
Agency	5,691	6,069	7,162	7,561	(1,471)	(20.54)
Other	6,828	7,169	7,181	7,242	(353)	(4.92)
<b>Total Securities</b>	<b>124,956</b>	<b>53,343</b>	<b>41,258</b>	<b>40,317</b>	<b>83,698</b>	<b>202.86</b>

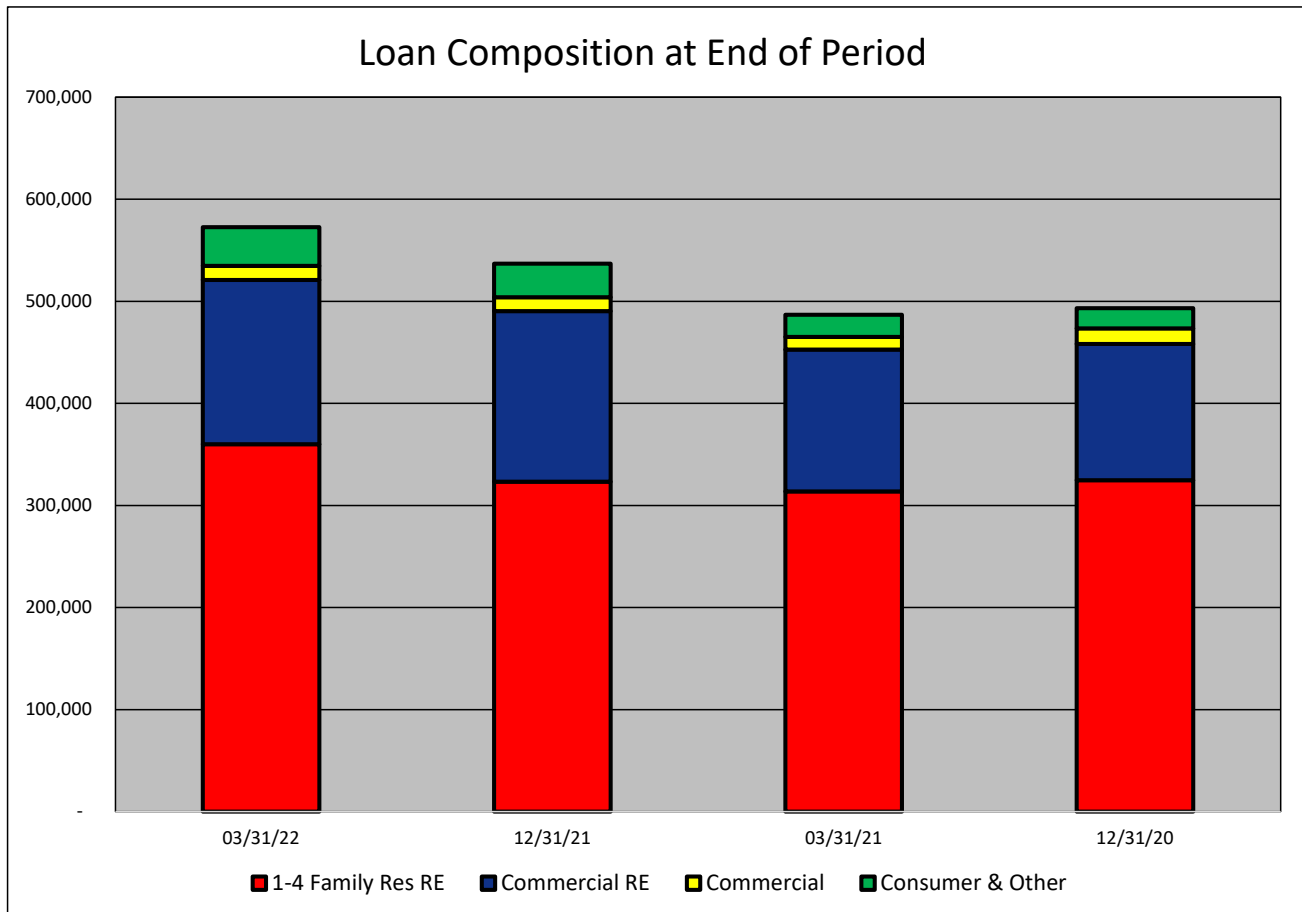


**LOAN PORTFOLIO COMPOSITION - Banco do Brasil Americas**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**LOAN CATEGORY:**

1-4 Family Res RE	360,069	323,364	313,814	324,747	46,255	14.74
Commercial RE	160,898	166,942	138,810	133,533	22,088	15.91
Commercial	13,697	13,692	12,531	15,218	1,166	9.30
Consumer & Other	37,948	32,812	21,605	19,658	16,343	75.64
<b>Loans, Net</b>	<b>572,612</b>	<b>536,810</b>	<b>486,760</b>	<b>493,156</b>	<b>85,852</b>	<b>17.64</b>



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

As of:	03/31/22	12/31/21	03/31/21	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	1	66	20	110	(19)	(95.00)
Total Charge-offs	12	60	33	46	(21)	(63.64)
Provision Expense	249	543	241	1,165	8	3.32
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>6,921</u>	<u>6,682</u>	<u>6,361</u>	<u>6,133</u>	<u>560</u>	<u>8.80</u>

**NON-PERFORMING ASSETS:**

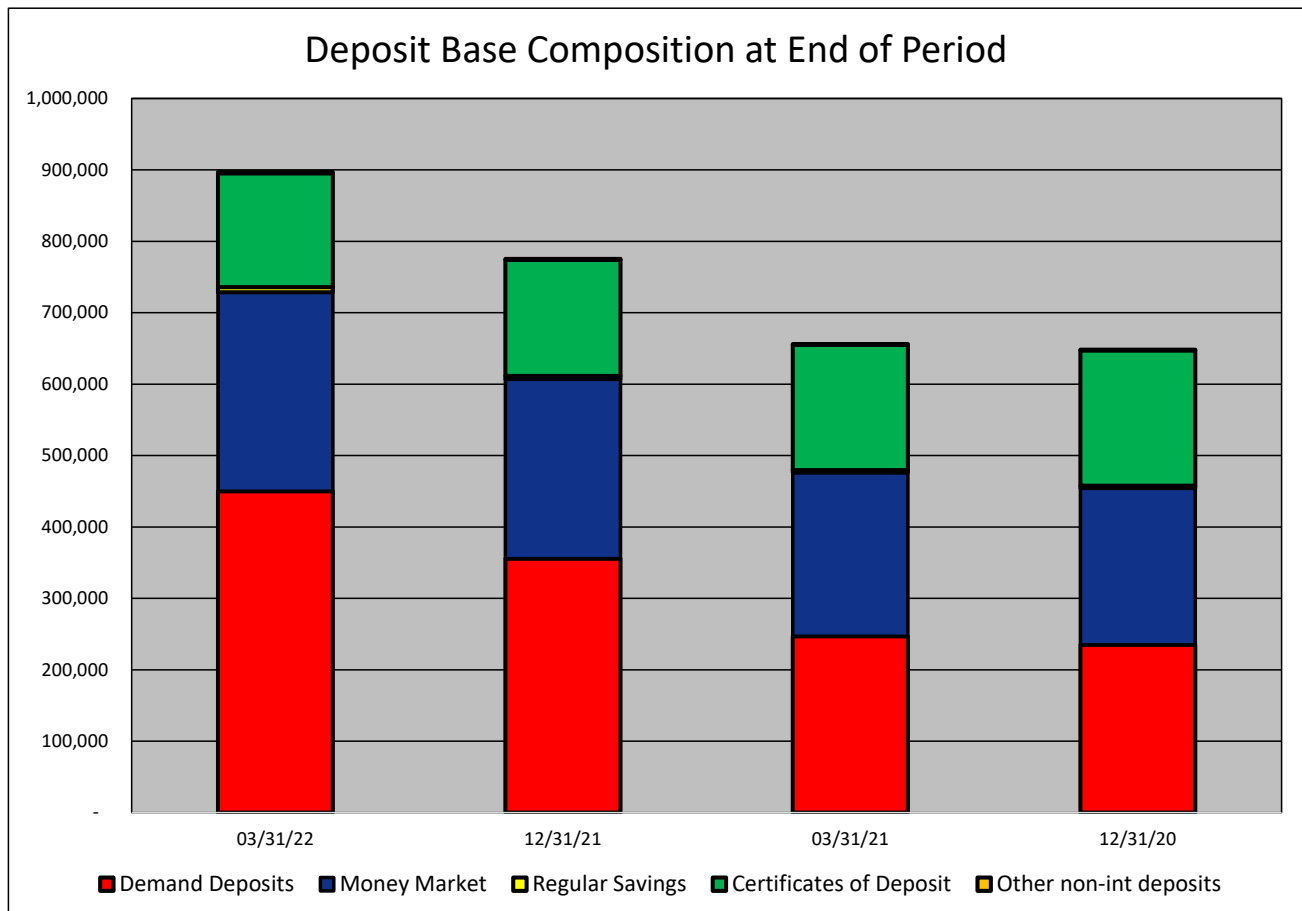
Total-90+ Days Past Due	34	9	13	27	21	161.54
Total-Nonaccrual	1,312	1,350	1,574	2,081	(262)	(16.65)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>1,346</u>	<u>1,359</u>	<u>1,587</u>	<u>2,108</u>	<u>(241)</u>	<u>(15.19)</u>

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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**DEPOSIT BASE CATEGORY:**

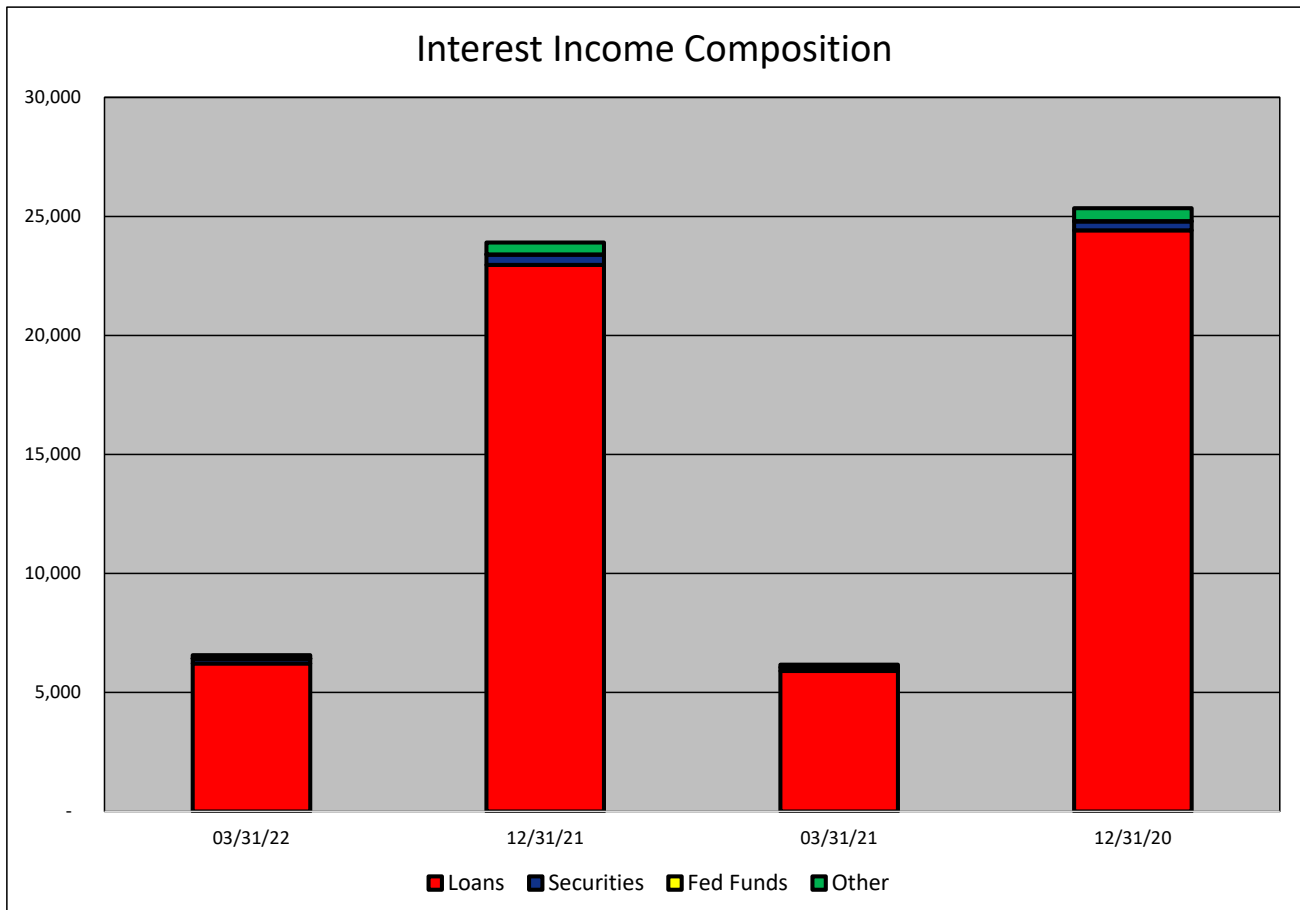
Demand Deposits	450,069	355,701	246,802	235,124	203,267	82.36
Money Market	278,732	251,506	229,328	219,290	49,404	21.54
Regular Savings	7,023	4,135	3,451	3,411	3,572	103.51
Certificates of Deposit	159,486	162,791	175,363	189,295	(15,877)	(9.05)
Other non-int deposits	1,750	1,157	1,169	1,212	581	49.70
<b>Total Deposits</b>	<b>897,060</b>	<b>775,290</b>	<b>656,113</b>	<b>648,332</b>	<b>240,947</b>	<b>36.72</b>





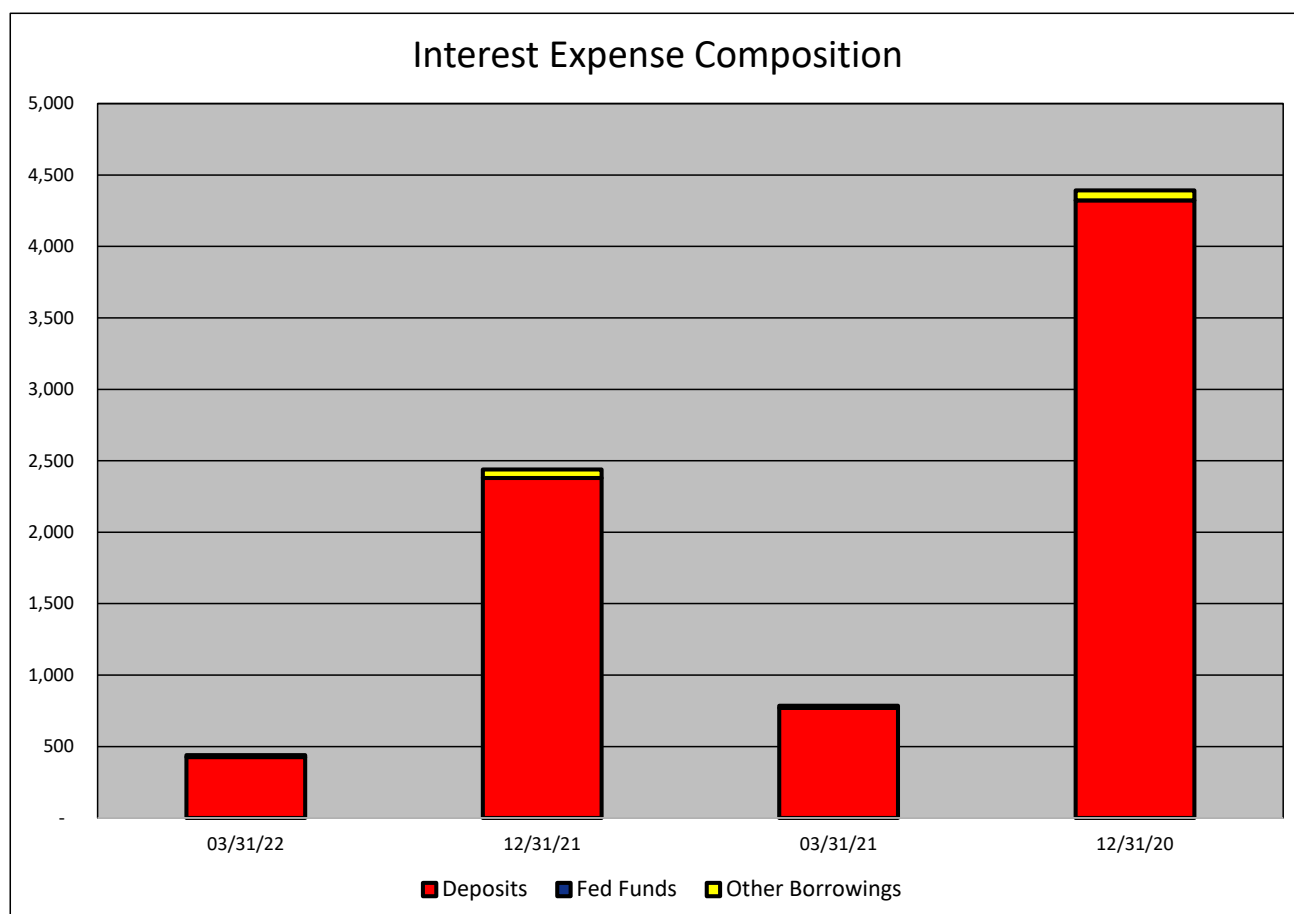
**INTEREST INCOME COMPOSITION- Banco do Brasil Americas**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	6,214	22,964	5,907	24,409	307	5.20
Securities	213	435	149	381	64	42.95
Fed Funds	1	3	-	14	1	NA
Other	137	500	110	542	27	24.55
<b>Total Int Income</b>	<b>6,565</b>	<b>23,902</b>	<b>6,166</b>	<b>25,346</b>	<b>399</b>	<b>6.47</b>



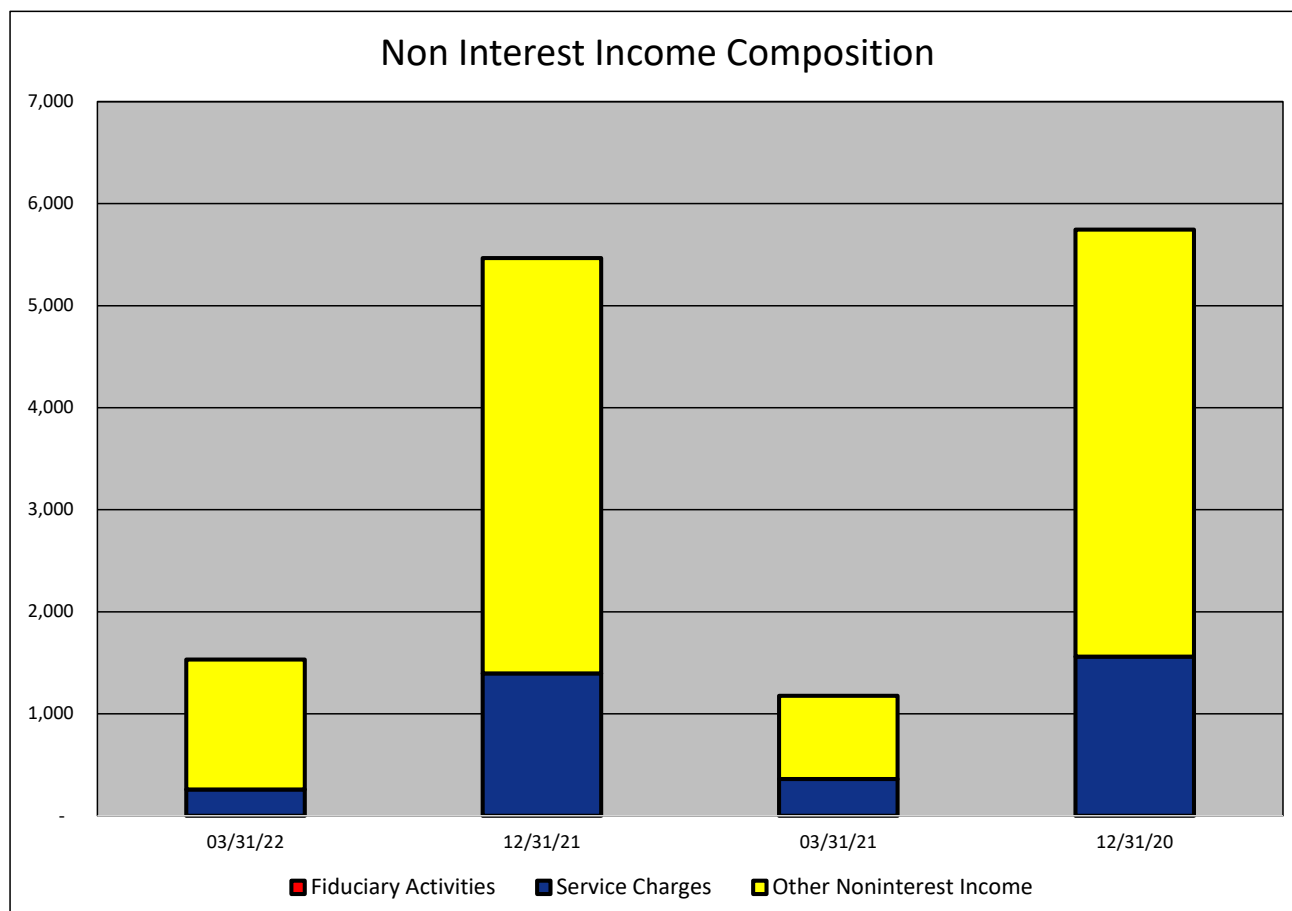
**INTEREST EXPENSE COMPOSITION- Banco do Brasil Americas**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	427	2,379	770	4,322	(343)	(44.55)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	13	60	16	70	(3)	(18.75)
<b>Total Int Expense</b>	<b>440</b>	<b>2,439</b>	<b>786</b>	<b>4,392</b>	<b>(346)</b>	<b>(44.02)</b>



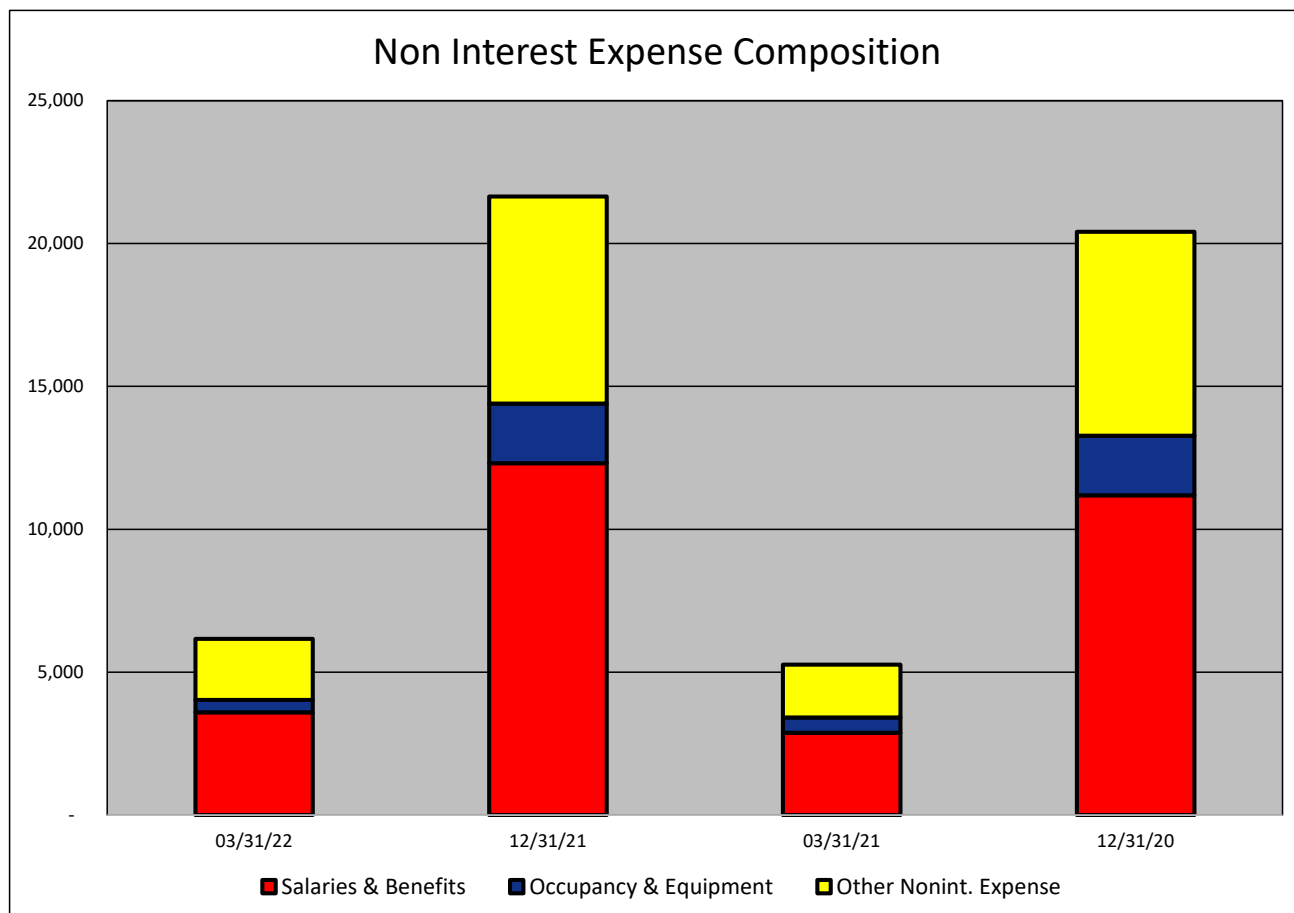
**NONINTEREST INCOME COMPOSITION- Banco do Brasil Americas**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	258	1,395	360	1,560	(102)	(28.33)
Other Noninterest Income	1,273	4,072	817	4,185	456	55.81
<b>Total Nonint. Income</b>	<b>1,531</b>	<b>5,467</b>	<b>1,177</b>	<b>5,745</b>	<b>354</b>	<b>30.08</b>



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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	3,598	12,310	2,880	11,193	718	24.93
Occupancy & Equipment	434	2,086	533	2,086	(99)	(18.57)
Other Nonint. Expense	2,133	7,249	1,851	7,129	282	15.24
<b>Total Nonint. Expense</b>	<b>6,165</b>	<b>21,645</b>	<b>5,264</b>	<b>20,408</b>	<b>901</b>	<b>17.12</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	87,808	44,865	95.72
Pacific National Bank	1,088,352	783,826	38.85
Banco Do Brasil Americas	1,017,077	740,210	37.40
Bradesco Bac Florida Bank	2,907,288	2,160,008	34.60
Grove Bank & Trust	1,219,973	932,692	30.80
Professional Bank	2,866,210	2,233,693	28.32
Helm Bank Usa	1,181,139	944,443	25.06
Banesco Usa	2,417,106	1,971,103	22.63
U. S. Century Bank	1,967,252	1,633,359	20.44
Apollo Bank	1,067,194	903,981	18.05
Intercredit Bank, National Association	471,447	406,130	16.08
The First National Bank Of South Miami	1,057,779	916,424	15.42
Ocean Bank	5,367,008	4,704,177	14.09
City National Bank Of Florida	22,101,038	19,742,021	11.95
Terrabank, National Association	656,532	594,239	10.48
Interamerican Bank, A Fsb	273,648	251,498	8.81
International Finance Bank	949,328	876,246	8.34
First State Bank Of The Florida Keys	1,300,198	1,224,740	6.16
Bankunited, National Association	36,202,653	35,051,519	3.28
Amerant Bank, National Association	7,769,927	7,741,545	0.37
Sunstate Bank	512,230	521,811	(1.84)
Plus International Bank	78,752	94,294	(16.48)
Eastern National Bank	259,773	338,196	(23.19)

<b>Select Peer Average</b>	4,035,640	3,687,436	17.62
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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	48,419	18,395	<b>163.22</b>
Pacific National Bank	624,407	468,350	<b>33.32</b>
Apollo Bank	704,563	529,393	<b>33.09</b>
Bradesco Bac Florida Bank	2,020,275	1,624,884	<b>24.33</b>
Banesco Usa	1,729,740	1,439,948	<b>20.13</b>
<b>Banco Do Brasil Americas</b>	<b>572,612</b>	<b>486,760</b>	<b>17.64</b>
Terrabank, National Association	336,104	292,418	<b>14.94</b>
U. S. Century Bank	1,258,388	1,103,981	<b>13.99</b>
City National Bank Of Florida	14,177,457	12,606,779	<b>12.46</b>
Intercredit Bank, National Association	360,530	322,339	<b>11.85</b>
International Finance Bank	753,449	708,474	<b>6.35</b>
Professional Bank	1,823,704	1,730,935	<b>5.36</b>
Ocean Bank	3,936,151	3,737,679	<b>5.31</b>
Bankunited, National Association	23,370,029	23,374,837	<b>(0.02)</b>
Grove Bank & Trust	401,521	403,180	<b>(0.41)</b>
Amerant Bank, National Association	5,721,177	5,754,838	<b>(0.58)</b>
First State Bank Of The Florida Keys	720,833	732,787	<b>(1.63)</b>
Interamerican Bank, A Fsb	162,407	168,577	<b>(3.66)</b>
Sunstate Bank	213,042	248,843	<b>(14.39)</b>
Helm Bank Usa	434,860	513,852	<b>(15.37)</b>
The First National Bank Of South Miami	518,718	619,033	<b>(16.21)</b>
Eastern National Bank	162,623	231,196	<b>(29.66)</b>
Plus International Bank	43,197	67,441	<b>(35.95)</b>

<b>Select Peer Average</b>	2,612,792	2,486,301	10.61
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**CAPITAL RATIOS**  
For the three months ended March 31, 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	17.04	<b>17.08</b>	31.89	33.14	31.89
Gulf Atlantic Bank	9.64	<b>11.43</b>	15.13	15.96	15.13
Interamerican Bank, A Fsb	10.87	<b>10.96</b>	20.42	21.70	20.42
Amerant Bank, National Association	10.51	<b>10.75</b>	12.58	13.46	12.58
Ocean Bank	9.93	<b>10.30</b>	12.77	14.03	12.77
Grove Bank & Trust	9.87	<b>10.24</b>	23.23	24.49	23.23
Pacific National Bank	9.21	<b>10.14</b>	15.34	16.25	15.34
Sunstate Bank	11.21	<b>10.00</b>	16.33	17.14	16.33
Intercredit Bank, National Association	8.40	<b>9.71</b>	0.00	0.00	0.00
City National Bank Of Florida	9.44	<b>9.70</b>	13.58	14.46	13.58
Bankunited, National Association	9.14	<b>9.58</b>	14.52	14.98	14.52
U. S. Century Bank	9.71	<b>9.42</b>	13.27	14.41	13.27
Apollo Bank	8.50	<b>9.40</b>	12.29	13.21	12.29
Helm Bank Usa	7.25	<b>9.38</b>	32.12	33.39	32.12
Bradesco Bac Florida Bank	8.99	<b>9.29</b>	15.93	16.98	15.93
First State Bank Of The Florida Keys	7.08	<b>8.53</b>	16.57	17.83	16.57
Banesco Usa	6.75	<b>8.38</b>	10.34	12.34	10.34
Eastern National Bank	8.39	<b>8.33</b>	12.87	14.13	12.87
Professional Bank	8.37	<b>8.15</b>	12.01	12.81	12.01
International Finance Bank	7.95	<b>8.05</b>	10.67	11.82	10.67
The First National Bank Of South Miami	7.51	<b>7.98</b>	16.25	17.51	16.25
Banco Do Brasil Americas	7.79	<b>7.79</b>	16.44	17.70	16.44
Terrabank, National Association	4.97	<b>6.90</b>	12.80	13.98	12.80

<b>Select Peer Average</b>	9.07	9.63	15.54	16.60	15.54
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**BALANCE SHEET RATIOS**  
For the three months ended March 31, 2022

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Amerant Bank, National Association	99.46	73.63	16.17
Banesto Usa	97.62	71.56	20.08
Intercredit Bank, National Association	93.32	76.47	20.78
International Finance Bank	86.40	79.37	9.17
Ocean Bank	82.02	73.34	13.79
Bankunited, National Association	81.29	64.55	28.93
Bradesco Bac Florida Bank	78.64	69.49	11.97
City National Bank Of Florida	75.38	64.15	27.84
Apollo Bank	74.41	66.02	22.12
U. S. Century Bank	73.10	63.97	26.16
Professional Bank	69.97	63.63	7.40
Pacific National Bank	68.89	57.37	22.81
Eastern National Bank	68.76	62.60	1.51
Interamerican Bank, A Fsb	67.21	59.35	0.00
Plus International Bank	66.46	54.85	0.83
Gulf Atlantic Bank	64.23	55.14	16.40
<b>Banco Do Brasil Americas</b>	<b>63.83</b>	<b>56.30</b>	<b>12.29</b>
First State Bank Of The Florida Keys	61.68	55.44	34.17
The First National Bank Of South Miami	55.45	49.04	17.19
Terrabank, National Association	54.45	51.19	36.77
Sunstate Bank	49.02	41.59	15.46
Helm Bank Usa	39.85	36.82	21.40
Grove Bank & Trust	38.13	32.91	31.39

<b>Select Peer Average</b>	69.98	59.95	18.03
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**PROFITABILITY RATIOS**  
For the three months ended March 31, 2022

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
City National Bank Of Florida	22,189,400	<b>1.15</b>	11.93
First State Bank Of The Florida Keys	1,295,852	<b>1.06</b>	14.29
U. S. Century Bank	1,924,283	<b>1.01</b>	9.84
Bankunited, National Association	35,593,395	<b>0.97</b>	10.22
Apollo Bank	1,060,773	<b>0.91</b>	10.20
Amerant Bank, National Association	7,674,506	<b>0.88</b>	7.78
Ocean Bank	5,303,267	<b>0.87</b>	8.63
International Finance Bank	955,885	<b>0.78</b>	9.84
Bradesco Bac Florida Bank	2,884,560	<b>0.74</b>	8.13
Banesco Usa	2,272,662	<b>0.72</b>	9.52
Plus International Bank	78,558	<b>0.72</b>	4.23
Pacific National Bank	1,014,190	<b>0.66</b>	7.35
Helm Bank Usa	1,076,393	<b>0.54</b>	6.30
Sunstate Bank	506,333	<b>0.45</b>	3.97
Professional Bank	2,740,192	<b>0.43</b>	4.92
<b>Banco Do Brasil Americas</b>	<b>931,205</b>	<b>0.34</b>	<b>4.02</b>
Intercredit Bank, National Association	458,698	<b>0.31</b>	3.36
The First National Bank Of South Miami	1,070,450	<b>0.24</b>	3.19
Terrabank, National Association	643,904	<b>0.22</b>	3.86
Interamerican Bank, A Fsb	271,615	<b>0.17</b>	1.54
Grove Bank & Trust	1,194,849	<b>0.15</b>	1.44
Eastern National Bank	262,506	<b>(1.14)</b>	(13.43)
Gulf Atlantic Bank	78,963	<b>(1.41)</b>	(12.80)

<b>Select Peer Average</b>	3,977,497	0.47	5.14
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**PROFITABILITY RATIOS**  
For the three months ended March 31, 2022

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
City National Bank Of Florida	0.43	1.06	<b>49.30</b>	22.55
Bankunited, National Association	0.24	1.10	<b>49.55</b>	23.90
U. S. Century Bank	0.40	1.60	<b>58.96</b>	10.35
Pacific National Bank	0.31	1.49	<b>64.43</b>	11.70
Apollo Bank	0.32	1.94	<b>66.35</b>	10.67
Bradesco Bac Florida Bank	0.64	1.45	<b>66.35</b>	13.21
First State Bank Of The Florida Keys	0.37	1.76	<b>68.00</b>	8.33
International Finance Bank	0.36	1.98	<b>68.48</b>	9.13
Ocean Bank	0.51	1.98	<b>69.74</b>	8.32
Banesco Usa	0.61	2.11	<b>69.76</b>	8.54
Helm Bank Usa	0.63	1.68	<b>76.40</b>	10.36
Professional Bank	0.21	2.14	<b>77.16</b>	13.78
Sunstate Bank	0.61	1.69	<b>79.39</b>	8.68
<b>Banco Do Brasil Americas</b>	<b>0.66</b>	<b>1.99</b>	<b>80.53</b>	<b>6.56</b>
Amerant Bank, National Association	0.73	2.40	<b>84.21</b>	11.48
Terrabank, National Association	0.59	2.01	<b>84.92</b>	6.14
The First National Bank Of South Miami	0.38	1.74	<b>86.47</b>	8.53
Intercredit Bank, National Association	0.19	2.82	<b>88.10</b>	6.37
Grove Bank & Trust	0.79	1.42	<b>90.36</b>	11.51
Interamerican Bank, A Fsb	0.20	2.78	<b>106.70</b>	3.80
Plus International Bank	0.22	3.65	<b>116.74</b>	7.16
Gulf Atlantic Bank	0.34	3.86	<b>139.26</b>	4.62
Eastern National Bank	0.37	4.08	<b>148.70</b>	4.12

<b>Select Peer Average</b>	0.44	2.12	82.17	9.99
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**ASSET QUALITY RATIOS**  
For the three months ended March 31, 2022

Institution name	Reserves/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Grove Bank & Trust	2.17	0.00	<b>0.00</b>	0.00
Gulf Atlantic Bank	1.02	0.00	<b>0.00</b>	0.00
U. S. Century Bank	1.20	0.00	<b>0.00</b>	0.00
Terrabank, National Association	1.21	0.06	<b>0.03</b>	0.53
Professional Bank	0.74	0.12	<b>0.07</b>	0.93
Bradesco Bac Florida Bank	0.87	0.11	<b>0.08</b>	0.81
Apollo Bank	1.04	0.12	<b>0.08</b>	0.79
First State Bank Of The Florida Keys	1.29	0.15	<b>0.08</b>	1.07
Sunstate Bank	1.16	0.22	<b>0.09</b>	0.90
Ocean Bank	1.63	0.15	<b>0.12</b>	1.08
<b>Banco Do Brasil Americas</b>	<b>1.21</b>	<b>0.24</b>	<b>0.13</b>	<b>1.78</b>
Pacific National Bank	0.87	0.00	<b>0.16</b>	1.63
The First National Bank Of South Miami	1.51	0.57	<b>0.28</b>	3.40
City National Bank Of Florida	0.97	0.44	<b>0.29</b>	3.07
International Finance Bank	1.09	0.57	<b>0.45</b>	5.17
Banesco Usa	1.26	0.64	<b>0.46</b>	6.00
Eastern National Bank	1.81	0.79	<b>0.50</b>	5.20
Helm Bank Usa	1.90	1.49	<b>0.55</b>	6.90
Amerant Bank, National Association	0.98	0.82	<b>0.73</b>	6.65
Intercredit Bank, National Association	1.76	1.19	<b>0.93</b>	9.55
Interamerican Bank, A Fsb	2.90	2.02	<b>1.20</b>	9.52
Plus International Bank	1.25	2.99	<b>1.64</b>	9.24
Bankunited, National Association	0.54	3.66	<b>2.37</b>	8.67

<b>Select Peer Average</b>	1.32	0.71	0.45	3.60
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 2022**

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Plus International Bank	<b>31.61</b>	12.73	0.00	0.83	0.00
Eastern National Bank	<b>18.58</b>	15.04	0.00	0.00	0.80
Terrabank, National Association	<b>5.91</b>	2.70	0.00	0.00	36.69
Helm Bank Usa	<b>5.37</b>	36.03	0.00	0.00	21.32
Bradesco Bac Florida Bank	<b>2.46</b>	6.26	0.00	1.37	10.47
Professional Bank	<b>1.63</b>	23.40	0.84	0.01	7.19
Apollo Bank	<b>1.21</b>	6.06	0.00	0.00	22.12
Grove Bank & Trust	<b>1.19</b>	30.79	0.00	25.75	5.33
Sunstate Bank	<b>1.08</b>	23.85	14.05	0.00	15.46
Pacific National Bank	<b>0.97</b>	13.73	0.00	0.00	22.81
First State Bank Of The Florida Keys	<b>0.87</b>	8.67	0.00	1.63	32.54
City National Bank Of Florida	<b>0.81</b>	0.90	0.90	9.07	18.59
Ocean Bank	<b>0.80</b>	8.92	0.00	0.00	13.75
Gulf Atlantic Bank	<b>0.74</b>	19.00	0.00	3.25	13.15
U. S. Century Bank	<b>0.70</b>	4.08	0.00	6.22	19.94
Banco Do Brasil Americas	<b>0.49</b>	28.93	0.22	0.00	11.61
The First National Bank Of South Miami	<b>0.45</b>	32.47	0.00	1.89	15.30
Banesco Usa	<b>0.44</b>	3.89	0.00	0.00	19.99
Interamerican Bank, A Fsb	<b>0.43</b>	39.87	0.00	0.00	0.00
Amerant Bank, National Association	<b>0.41</b>	3.02	0.00	1.44	14.73
Intercredit Bank, National Association	<b>0.39</b>	1.50	0.00	0.00	20.78
International Finance Bank	<b>0.12</b>	9.15	2.11	1.70	7.22
Bankunited, National Association	<b>0.05</b>	1.88	0.00	0.03	28.90

<b>Select Peer Average</b>	<b>3.34</b>	<b>14.47</b>	<b>0.79</b>	<b>2.31</b>	<b>15.60</b>
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
For the three months ended March 31, 2022

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
International Finance Bank	78.50	0.12	0.00	0.11
Intercredit Bank, National Association	75.13	0.23	0.02	0.00
Ocean Bank	72.13	1.30	0.01	0.02
Amerant Bank, National Association	71.81	2.28	0.13	0.28
Banesco Usa	70.66	0.88	0.00	0.00
Bradesco Bac Florida Bank	68.89	0.08	0.00	0.05
Apollo Bank	65.33	1.65	0.00	0.05
Bankunited, National Association	64.21	0.37	0.00	0.23
City National Bank Of Florida	63.28	0.35	0.01	0.75
U. S. Century Bank	63.20	0.94	0.00	0.00
Professional Bank	63.12	0.29	0.00	0.90
Eastern National Bank	61.47	0.68	0.00	0.00
Interamerican Bank, A Fsb	57.63	1.43	0.00	0.00
Pacific National Bank	56.88	2.68	0.16	0.04
<b>Banco Do Brasil Americas</b>	<b>55.62</b>	<b>0.05</b>	<b>0.00</b>	<b>1.03</b>
First State Bank Of The Florida Keys	54.72	0.82	0.00	0.00
Gulf Atlantic Bank	54.58	5.70	0.00	0.00
Plus International Bank	54.16	0.19	0.00	0.00
Terrabank, National Association	50.57	1.03	0.00	0.00
The First National Bank Of South Miami	48.30	0.60	0.00	0.00
Sunstate Bank	41.11	1.21	0.00	1.64
Helm Bank Usa	36.12	0.04	0.00	0.00
Grove Bank & Trust	32.20	1.29	0.00	0.00

<b>Select Peer Average</b>	59.11	1.05	0.01	0.22
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the three months ended March 31, 2022**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Terrabank, National Association	<b>63.51</b>	36.49	100.00	0.00	0.00
Helm Bank Usa	<b>60.20</b>	39.80	100.00	0.00	0.00
International Finance Bank	<b>57.91</b>	42.09	100.00	0.00	0.00
<b>Banco Do Brasil Americas</b>	<b>50.21</b>	<b>49.48</b>	<b>99.69</b>	<b>0.00</b>	<b>0.31</b>
Ocean Bank	<b>45.16</b>	54.67	99.83	0.17	0.00
Apollo Bank	<b>41.99</b>	56.46	98.44	0.00	1.56
Sunstate Bank	<b>41.55</b>	54.47	96.02	0.00	3.98
First State Bank Of The Florida Keys	<b>41.36</b>	55.91	97.27	1.90	0.83
City National Bank Of Florida	<b>38.75</b>	55.38	94.14	0.30	5.56
U. S. Century Bank	<b>37.83</b>	60.12	97.95	0.00	2.05
Banesco Usa	<b>36.83</b>	42.91	79.75	0.00	20.25
Bradesco Bac Florida Bank	<b>35.58</b>	62.02	97.60	0.00	2.40
Grove Bank & Trust	<b>35.28</b>	61.11	96.38	0.41	3.20
Professional Bank	<b>34.10</b>	65.71	99.81	0.00	0.19
Bankunited, National Association	<b>30.49</b>	58.32	88.81	0.61	10.58
Plus International Bank	<b>28.77</b>	71.23	100.00	0.00	0.00
The First National Bank Of South Miami	<b>25.95</b>	70.12	96.07	3.93	0.00
Pacific National Bank	<b>23.68</b>	69.16	92.83	0.00	7.17
Interamerican Bank, A Fsb	<b>23.18</b>	76.28	99.46	0.00	0.54
Eastern National Bank	<b>22.67</b>	77.27	99.94	0.06	0.00
Intercredit Bank, National Association	<b>20.55</b>	69.23	89.78	0.00	10.22
Amerant Bank, National Association	<b>19.58</b>	65.86	85.44	0.00	14.56
Gulf Atlantic Bank	<b>9.74</b>	90.26	100.00	0.00	0.00

<b>Select Peer Average</b>	35.86	60.19	96.05	0.32	3.63
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
For the three months ended March 31, 2022

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Plus International Bank	5.59	0.97	<b>5.04</b>	61.44
Banesco Usa	3.72	0.45	<b>3.45</b>	95.25
Eastern National Bank	3.56	0.31	<b>3.29</b>	79.67
Apollo Bank	3.44	0.29	<b>3.27</b>	94.04
Intercredit Bank, National Association	3.76	0.73	<b>3.23</b>	99.87
Amerant Bank, National Association	3.64	0.58	<b>3.20</b>	93.22
Ocean Bank	3.30	0.21	<b>3.19</b>	95.92
U. S. Century Bank	3.36	0.36	<b>3.15</b>	94.79
International Finance Bank	3.26	0.49	<b>3.06</b>	99.62
Gulf Atlantic Bank	3.32	0.43	<b>2.96</b>	90.35
Professional Bank	3.22	0.41	<b>2.96</b>	95.33
First State Bank Of The Florida Keys	2.94	0.24	<b>2.80</b>	97.95
City National Bank Of Florida	2.94	0.20	<b>2.73</b>	94.42
<b>Banco Do Brasil Americas</b>	<b>2.89</b>	<b>0.39</b>	<b>2.70</b>	<b>97.41</b>
Terrabank, National Association	2.73	0.22	<b>2.65</b>	93.18
Pacific National Bank	3.03	0.59	<b>2.60</b>	95.47
Bradesco Bac Florida Bank	2.78	0.27	<b>2.59</b>	97.26
Interamerican Bank, A Fsb	2.79	0.32	<b>2.58</b>	100.58
Bankunited, National Association	2.76	0.33	<b>2.54</b>	95.95
Helm Bank Usa	2.58	0.20	<b>2.50</b>	94.12
Sunstate Bank	2.63	0.37	<b>2.42</b>	94.58
The First National Bank Of South Miami	2.53	0.44	<b>2.21</b>	93.82
Grove Bank & Trust	1.85	0.15	<b>1.71</b>	95.42

<b>Select Peer Average</b>	3.16	0.39	2.74	93.46
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