

Banescos Usa

Coral Gables, FL

Established

1/10/2006

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

Robert Brink, Steve Kania, Ted Hacker, David Ajvazi, Michael Squitieri, Erica Hines, Sacha Widmaier, Kristin Moroso, Anthony Hagbartsen, Madeline Bogumil, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Dylan Frayne, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Michael Law, Joseph Fazio, Allyson Wiitala, Jacob Ingram, John Leonardi

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, 2023

Institution name	Total Assets (\$'000's)
Bankunited, National Association	37,095,206
City National Bank Of Florida	26,204,489
Amerant Bank, National Association	9,478,177
Ocean Bank	5,986,172
Banesco Usa	3,536,417
Bradesco Bac Florida Bank	3,441,876
Banco Do Brasil Americas	2,567,622
U. S. Century Bank	2,163,821
First State Bank Of The Florida Keys	1,223,138
Pacific National Bank	1,171,369
Helm Bank Usa	1,119,555
Grove Bank & Trust	1,115,772
International Finance Bank	972,876
The First National Bank Of South Miami	943,864
Terrabank, National Association	724,228
Intercredit Bank, National Association	558,208
Sunstate Bank	472,054
Interamerican Bank, A Fsb	265,029
Eastern National Bank	218,645
Gulf Atlantic Bank	123,066
Plus International Bank	52,325

Institution name	Return on Avg Assets (%)
Interamerican Bank, A Fsb	2.44
International Finance Bank	1.94
Banco Do Brasil Americas	1.75
Plus International Bank	1.65
Pacific National Bank	1.30
First State Bank Of The Florida Keys	1.26
Ocean Bank	1.21
Helm Bank Usa	1.13
U. S. Century Bank	1.07
Amerant Bank, National Association	0.99
Bradesco Bac Florida Bank	0.99
City National Bank Of Florida	0.89
Bankunited, National Association	0.74
Sunstate Bank	0.66
Banesco Usa	0.58
The First National Bank Of South Miami	0.55
Terrabank, National Association	0.51
Grove Bank & Trust	0.39
Gulf Atlantic Bank	0.15
Intercredit Bank, National Association	(0.03)
Eastern National Bank	(1.63)

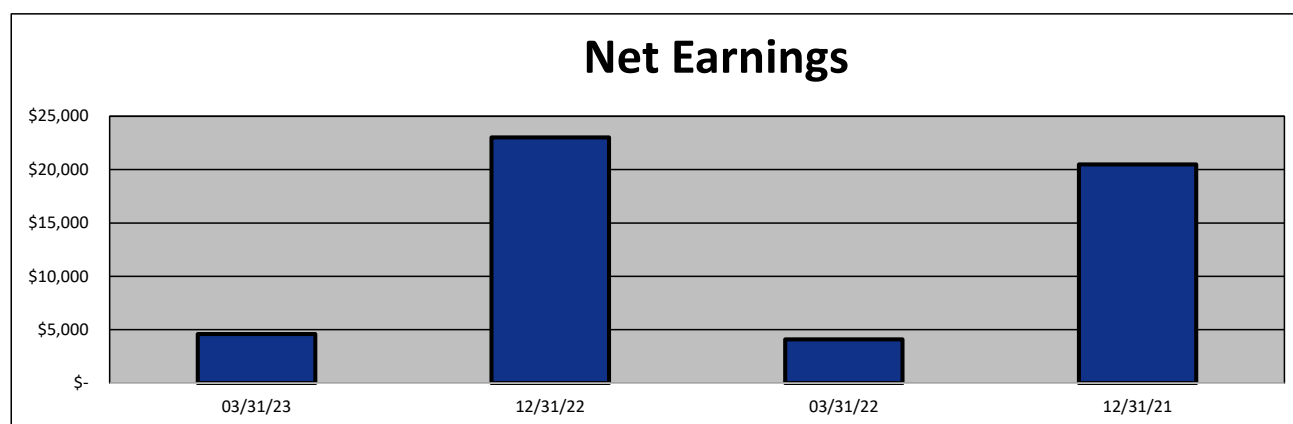
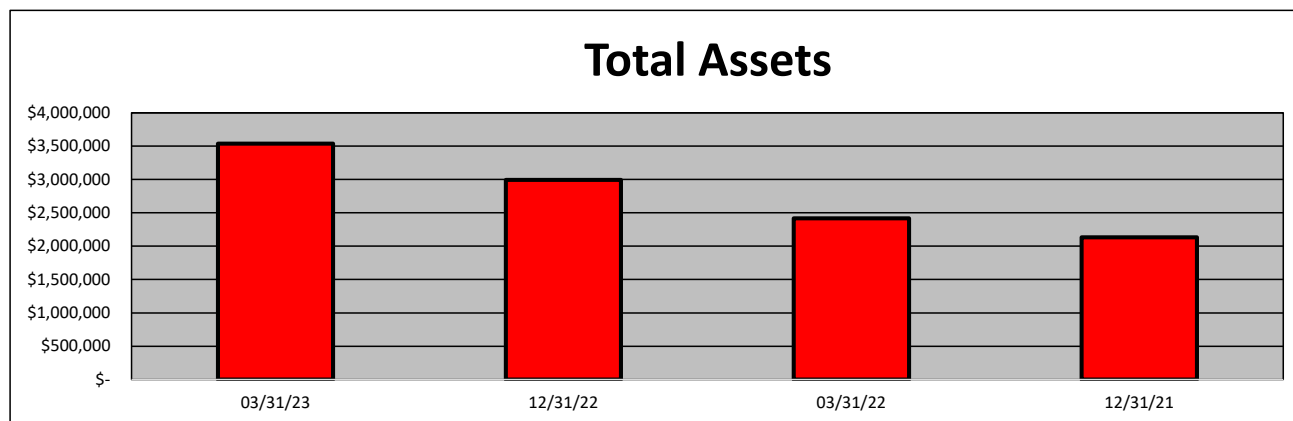
EXECUTIVE SUMMARY - Banesco USA
(Percentage)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	11.54	13.51	6.75	8.48	9.92	9.55
Leverage Ratio	14.59	15.78	8.38	8.67	11.01	10.45
Tier 1 Cap/Risk Based Assets	0.00	18.70	10.34	11.28	18.60	16.19
Risk Based Ratio	0.00	20.47	12.34	13.42	19.49	17.22
Common Equity Tier 1 Capital Ratio	NA	8.52	10.34	11.28	18.60	16.01
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	91.54	97.05	97.62	101.62	60.06	78.08
Loans/Assets	70.99	78.09	71.56	75.63	49.99	65.11
Securities/Assets	12.38	14.67	20.08	17.01	20.52	19.32
PROFITABILITY:						
Return on Avg Assets	0.58	0.88	0.72	0.99	0.23	0.88
Return on Avg Equity	4.53	7.45	9.52	11.90	6.95	9.89
Nonint Income/Avg Assets	0.43	0.57	0.61	0.66	0.88	0.54
Net Overhead Ratio	1.81	1.90	2.11	2.06	2.15	2.04
Efficiency Ratio	66.81	64.21	69.76	69.71	136.11	69.61
Assets (per million) per Employee	11.33	9.88	8.54	7.36	10.18	10.14
ASSET QUALITY:						
Allowance/Loans	1.20	1.13	1.26	1.30	1.39	1.35
Nonperforming Loans/Total Loans	0.30	0.35	0.64	0.60	0.53	0.50
Nonperforming Assets/Total Assets	0.23	0.29	0.46	0.45	0.32	0.34
Adjusted Texas Ratio	1.83	2.00	6.00	4.71	2.37	2.74
YIELDS & COSTS:						
Yield on earning assets	4.85	4.12	3.72	3.72	2.93	4.65
Cost of funds	3.16	1.23	0.45	0.57	0.30	1.99
Net interest margin	3.04	3.44	3.45	3.39	2.55	2.84
Avg Earning Assets/Avg Assets	96.41	95.31	95.25	95.68	91.48	96.58

SELECTED FINANCIAL DATA - Banesco USA
(Dollars in Thousands)

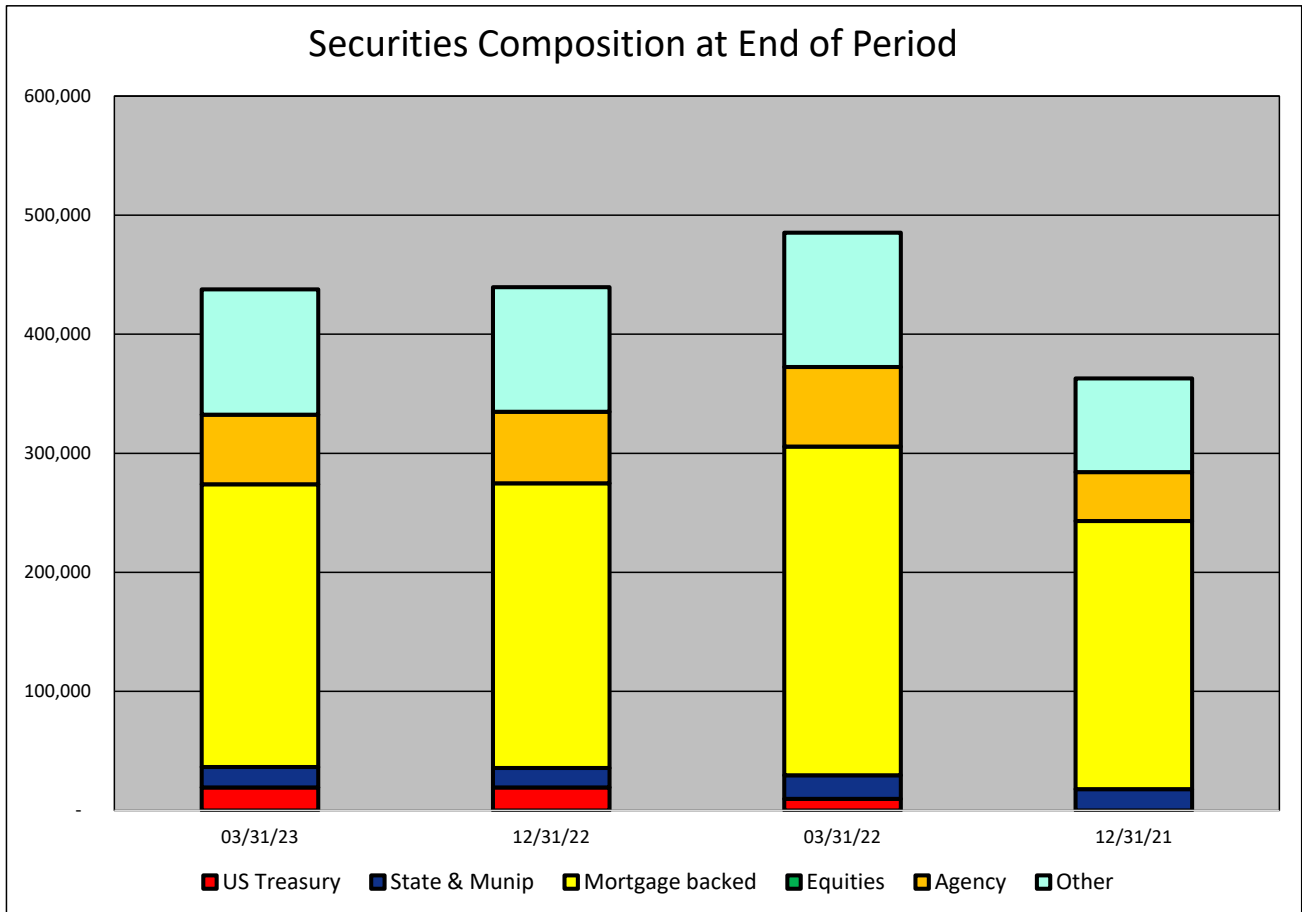
As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	3,536,417	2,994,822	2,417,106	2,133,232	1,119,311	46.31
Cash and Equivalents	470,831	89,353	104,672	81,116	366,159	349.82
Securities	437,747	439,412	485,248	362,959	(47,501)	(9.79)
Loans, net	2,510,606	2,338,610	1,729,740	1,613,313	780,866	45.14
Deposit Accounts	2,742,780	2,409,582	1,771,879	1,587,533	970,901	54.79
Fed Funds & Repos	300,036	-	-	-	300,036	NA
Total Equity	408,165	404,607	163,229	180,982	244,936	150.06

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	4,605	23,026	4,095	20,491	510	12.45
Interest Income	36,975	102,874	20,105	73,350	16,870	83.91
Interest Expense	13,812	16,984	1,409	6,590	12,403	880.27
Net Interest Income	23,163	85,890	18,696	66,760	4,467	23.89
Prov for Credit Losses	2,293	3,971	904	(2,462)	1,389	153.65
Noninterest income	3,392	14,952	3,475	13,698	(83)	(2.39)
Gain on Sale of Securities	-	-	-	479	-	NA
Noninterest Expense	17,741	64,751	15,467	56,086	2,274	14.70
Net Operating Income	6,521	32,120	5,800	26,834	721	12.43
Income Taxes	1,939	8,921	1,661	6,821	278	16.74



SECURITIES COMPOSITION - Banesco USA
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	19,383	19,264	9,805	-	9,578	97.68
State & Munip	17,135	16,473	19,774	17,845	(2,639)	(13.35)
Mortgage backed	237,459	239,137	276,059	225,256	(38,600)	(13.98)
Equities	-	-	-	-	-	NA
Agency	58,515	59,937	66,868	41,123	(8,353)	(12.49)
Other	105,255	104,601	112,742	78,735	(7,487)	(6.64)
Total Securities	437,747	439,412	485,248	362,959	(47,501)	(9.79)

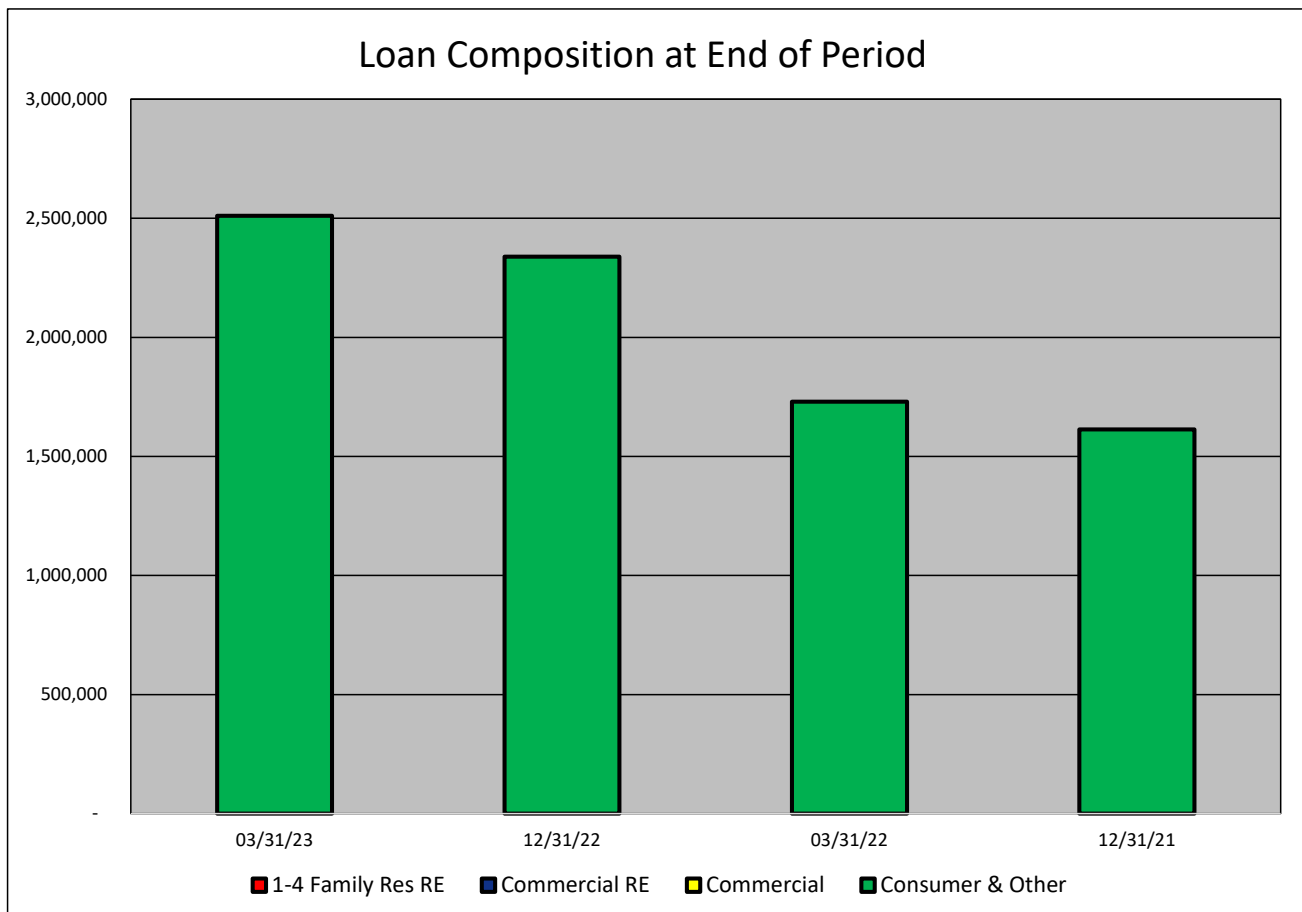


LOAN PORTFOLIO COMPOSITION - Banesco USA
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	-	-	-	-	-	NA
Commercial RE	-	-	-	-	-	NA
Commercial	-	-	-	-	-	NA
Consumer & Other	2,510,606	2,338,610	1,729,740	1,613,313	780,866	45.14
Loans, Net	<u>2,510,606</u>	<u>2,338,610</u>	<u>1,729,740</u>	<u>1,613,313</u>	<u>780,866</u>	<u>45.14</u>



LOAN PORTFOLIO QUALITY - Banesco USA
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	26,454	20,950	20,950	23,370	5,504	26.27
Total Recoveries	13	1,601	4	545	9	225.00
Total Charge-offs	-	68	-	503	-	NA
Provision Expense	2,293	3,971	904	(2,462)	1,389	153.65
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	1,434	-	-	-	1,434	NA
Ending Balance	30,194	26,454	21,858	20,950	8,336	38.14

NON-PERFORMING ASSETS:

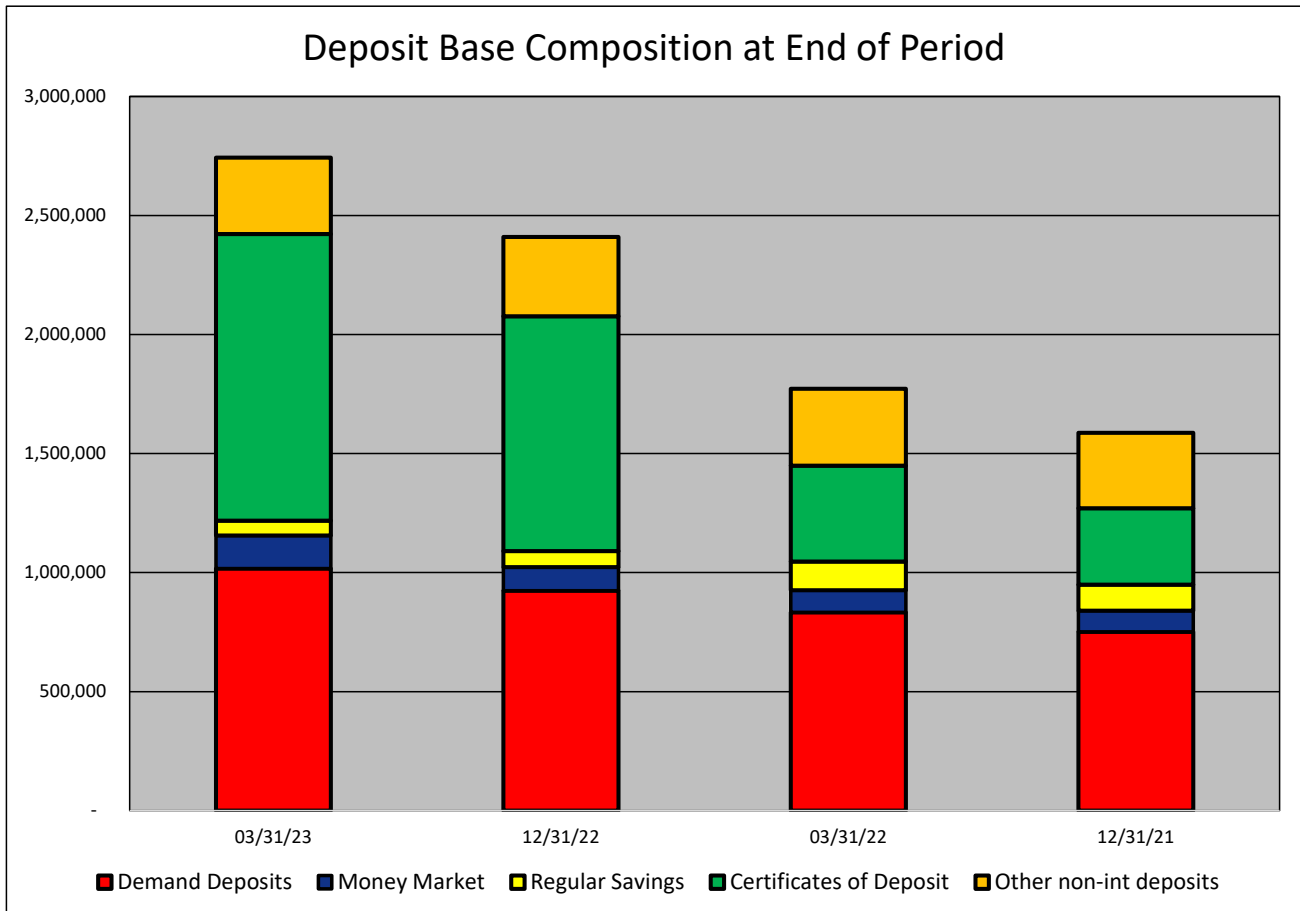
Total-90+ Days Past Due	-	-	2,077	710	(2,077)	(100.00)
Total-Nonaccrual	7,513	8,097	9,032	8,916	(1,519)	(16.82)
Foreclosed Real Estate	506	506	-	-	506	NA
Total Non-perf Assets	8,019	8,603	11,109	9,626	(3,090)	(27.82)

DEPOSIT BASE COMPOSITION - Banesco USA
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	1,016,591	923,482	832,328	750,585	184,263	22.14
Money Market	138,982	99,479	93,773	89,595	45,209	48.21
Regular Savings	62,276	66,995	120,767	109,507	(58,491)	(48.43)
Certificates of Deposit	1,204,111	986,534	401,844	320,356	802,267	199.65
Other non-int deposits	320,820	333,092	323,167	317,490	(2,347)	(0.73)
Total Deposits	2,742,780	2,409,582	1,771,879	1,587,533	970,901	54.79

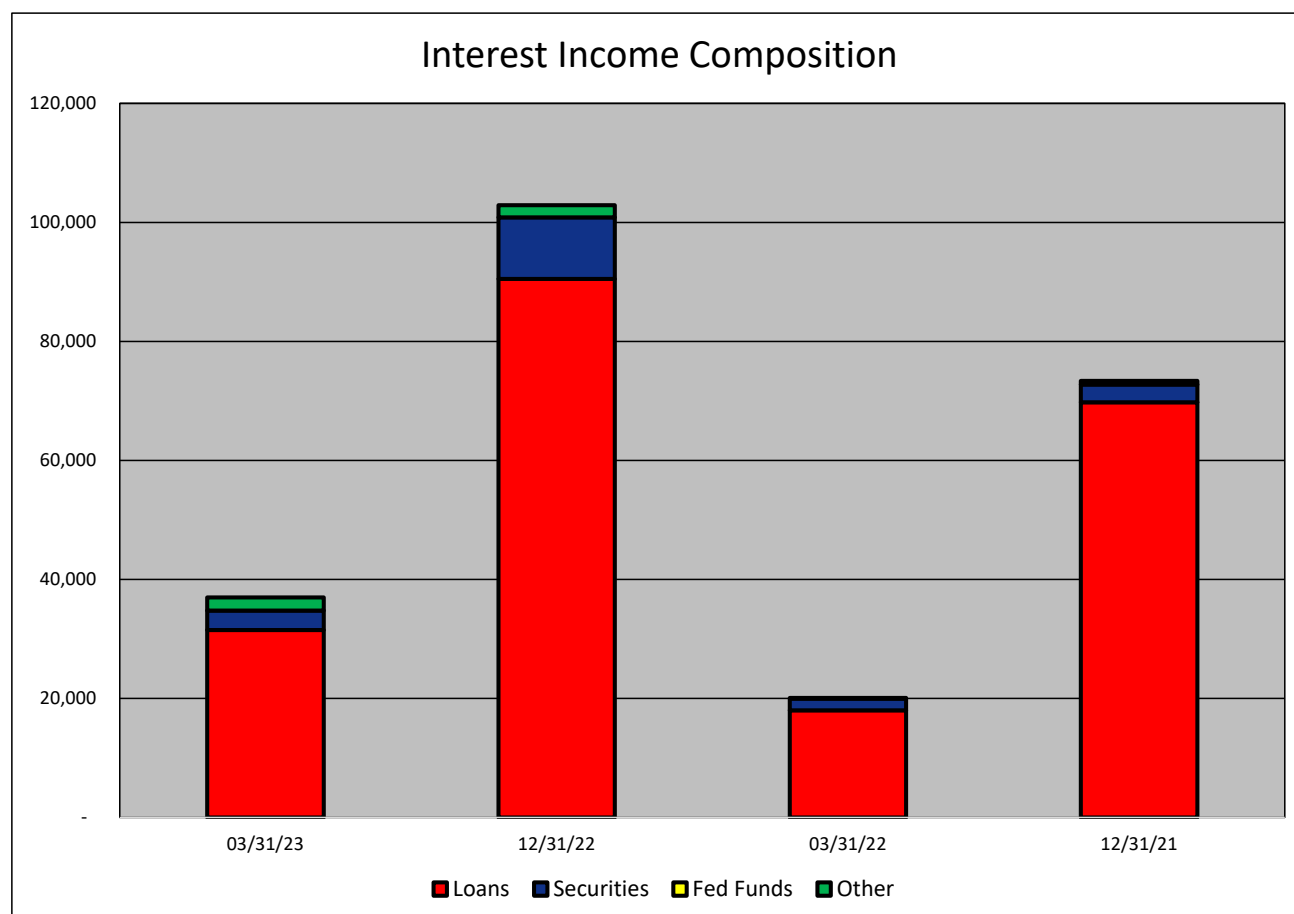


INTEREST INCOME COMPOSITION- Banesco USA
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	31,485	90,511	18,002	69,789	13,483	74.90
Securities	3,271	10,330	1,963	2,964	1,308	66.63
Fed Funds	-	-	-	-	-	NA
Other	2,219	2,033	140	597	2,079	1,485.00
Total Int Income	36,975	102,874	20,105	73,350	16,870	83.91

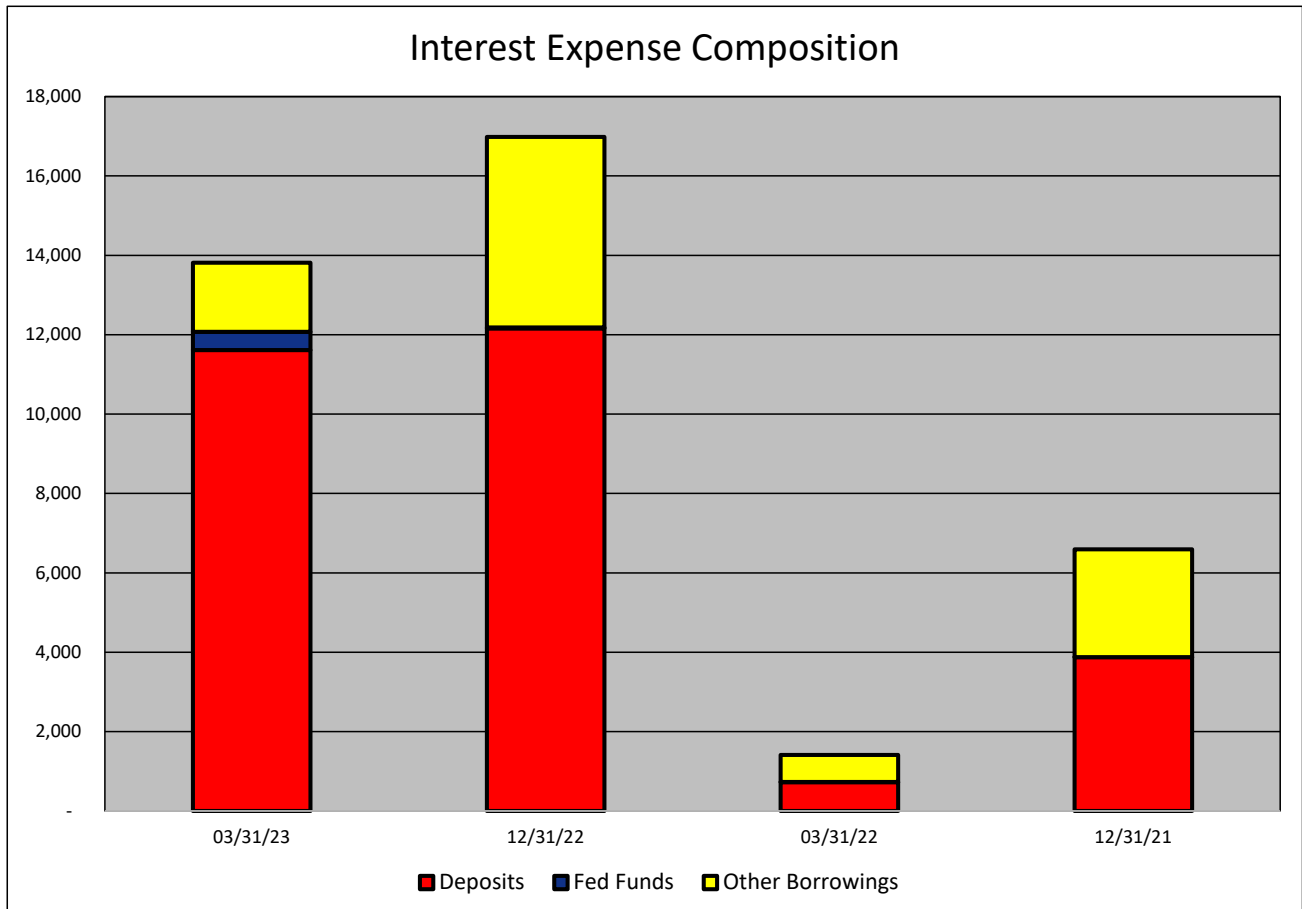


INTEREST EXPENSE COMPOSITION- Banesco USA
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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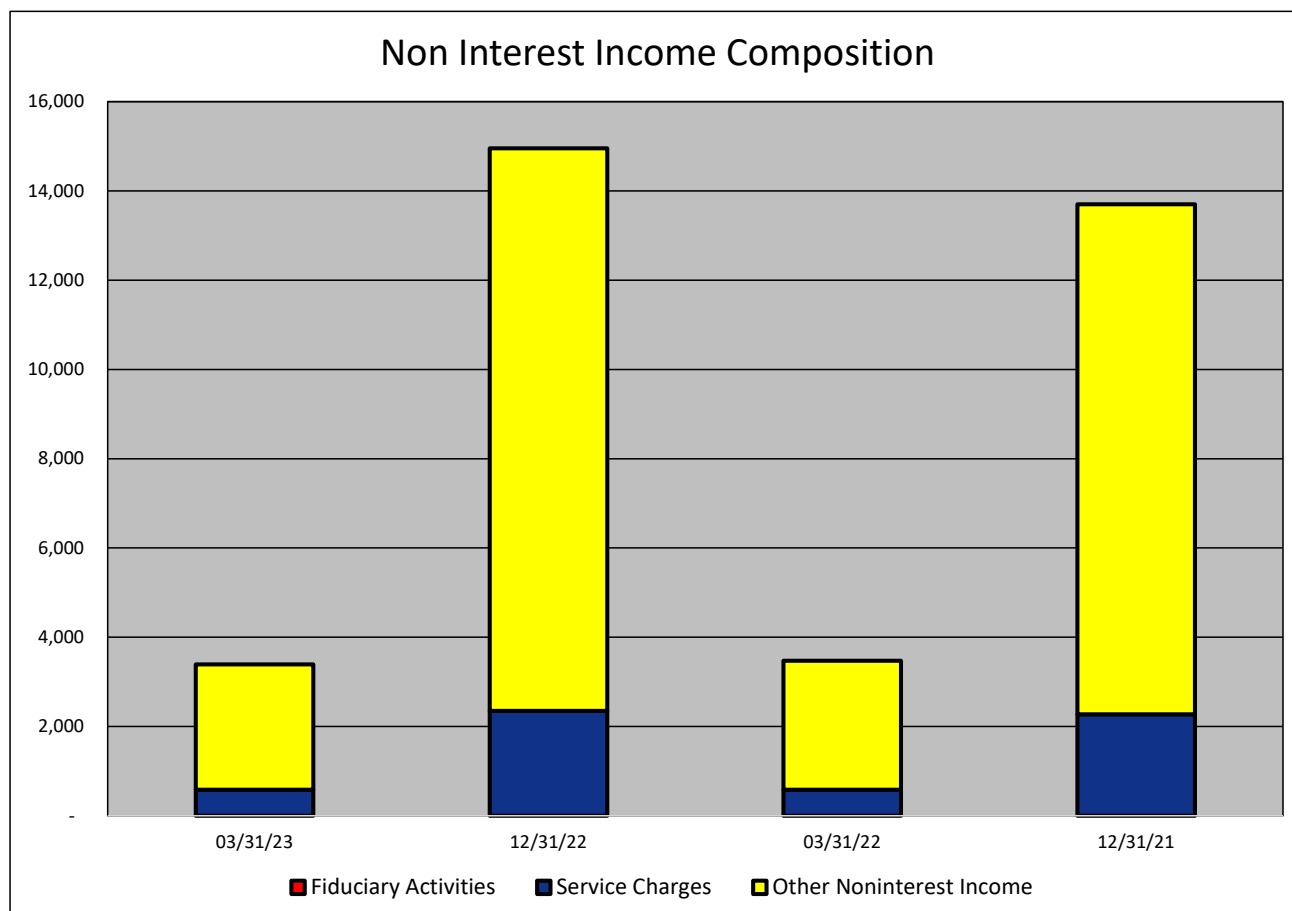
INTEREST EXPENSE CATEGORY

Deposits	11,615	12,156	723	3,878	10,892	1,506.50
Fed Funds	458	26	6	1	452	7,533.33
Other Borrowings	1,739	4,802	680	2,711	1,059	155.74
Total Int Expense	13,812	16,984	1,409	6,590	12,403	880.27



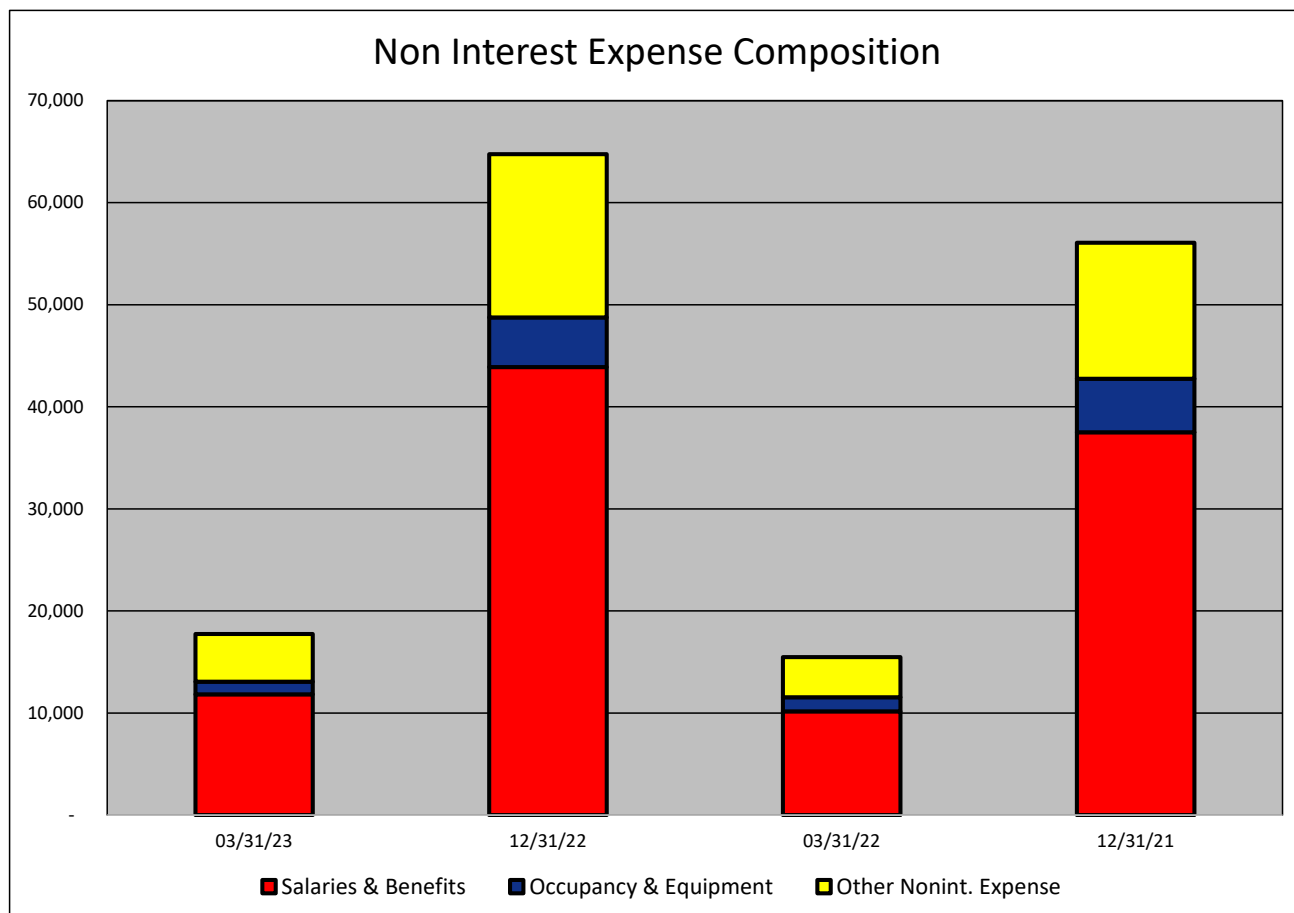
NONINTEREST INCOME COMPOSITION- Banesco USA
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	584	2,350	583	2,272	1	0.17
Other Noninterest Income	2,808	12,602	2,892	11,426	(84)	(2.90)
Total Nonint. Income	3,392	14,952	3,475	13,698	(83)	(2.39)



NONINTEREST EXPENSE COMPOSITION- Banesco USA
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	11,833	43,893	10,150	37,494	1683	16.58
Occupancy & Equipment	1,241	4,871	1,385	5,248	(144)	(10.40)
Other Nonint. Expense	4,667	15,987	3,932	13,344	735	18.69
Total Nonint. Expense	17,741	64,751	15,467	56,086	2274	14.70



PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Banco Do Brasil Americas	2,567,622	1,017,077	152.45
Banesco Usa	3,536,417	2,417,106	46.31
Gulf Atlantic Bank	123,066	87,808	40.15
Amerant Bank, National Association	9,478,177	7,769,927	21.99
City National Bank Of Florida	26,204,489	22,101,038	18.57
Intercredit Bank, National Association	558,208	471,447	18.40
Bradesco Bac Florida Bank	3,441,876	2,907,288	18.39
Ocean Bank	5,986,172	5,367,008	11.54
Terrabank, National Association	724,228	656,532	10.31
U. S. Century Bank	2,163,821	1,967,252	9.99
Pacific National Bank	1,171,369	1,088,352	7.63
International Finance Bank	972,876	949,328	2.48
Bankunited, National Association	37,095,206	36,202,653	2.47
Interamerican Bank, A Fsb	265,029	273,648	(3.15)
Helm Bank Usa	1,119,555	1,181,139	(5.21)
First State Bank Of The Florida Keys	1,223,138	1,300,198	(5.93)
Sunstate Bank	472,054	512,230	(7.84)
Grove Bank & Trust	1,115,772	1,219,973	(8.54)
The First National Bank Of South Miami	943,864	1,057,899	(10.78)
Eastern National Bank	218,645	259,773	(15.83)
Plus International Bank	52,325	78,741	(33.55)

Select Peer Average	4,734,948	4,232,687	12.85
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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	89,386	48,419	84.61
Banco Do Brasil Americas	912,807	572,612	59.41
Banesco Usa	2,510,606	1,729,740	45.14
Bradesco Bac Florida Bank	2,747,635	2,020,275	36.00
Terrabank, National Association	440,132	336,104	30.95
U. S. Century Bank	1,580,394	1,258,388	25.59
Amerant Bank, National Association	7,115,035	5,721,177	24.36
Pacific National Bank	775,313	624,407	24.17
Ocean Bank	4,783,306	3,936,151	21.52
City National Bank Of Florida	17,060,731	14,177,457	20.34
Intercredit Bank, National Association	432,801	360,530	20.05
The First National Bank Of South Miami	605,976	518,839	16.79
First State Bank Of The Florida Keys	839,536	720,833	16.47
International Finance Bank	856,266	753,449	13.65
Helm Bank Usa	489,622	434,860	12.59
Interamerican Bank, A Fsb	177,037	162,407	9.01
Bankunited, National Association	24,892,894	23,370,029	6.52
Grove Bank & Trust	424,266	401,521	5.66
Sunstate Bank	221,166	213,042	3.81
Eastern National Bank	132,461	162,623	(18.55)
Plus International Bank	34,927	43,197	(19.14)

Select Peer Average	3,196,300	2,741,241	20.90
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PEER GROUP COMPARISONS REPORT
South Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2023

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Plus International Bank	23.43	22.46	44.22	45.08	44.22
Banesco Usa	11.54	14.59	0.00	0.00	0.00
Interamerican Bank, A Fsb	12.40	12.48	21.32	22.60	21.32
Sunstate Bank	12.66	11.53	13.95	14.58	13.95
Grove Bank & Trust	11.12	11.26	23.50	24.76	23.50
Pacific National Bank	10.32	10.66	16.89	17.67	16.89
Ocean Bank	9.25	9.91	11.46	12.71	11.46
First State Bank Of The Florida Keys	7.48	9.85	15.70	16.95	15.70
Helm Bank Usa	6.84	9.64	29.04	30.30	29.04
Intercredit Bank, National Association	7.54	9.62	13.03	14.28	13.03
International Finance Bank	9.06	9.35	11.41	12.61	11.41
U. S. Century Bank	8.44	9.30	11.96	13.12	11.96
City National Bank Of Florida	8.18	9.25	12.72	13.54	12.72
The First National Bank Of South Miami	8.07	9.25	14.15	15.40	14.15
Amerant Bank, National Association	8.47	9.19	11.04	12.15	11.04
Gulf Atlantic Bank	7.94	9.05	10.87	11.74	10.87
Terrabank, National Association	6.09	8.70	14.93	16.34	11.21
Bankunited, National Association	7.85	8.58	12.52	13.11	12.52
Bradesco Bac Florida Bank	8.06	8.43	12.39	13.43	12.39
Eastern National Bank	8.53	8.36	12.92	14.18	12.92
Banco Do Brasil Americas	7.36	7.91	25.88	27.14	25.88

Select Peer Average	9.55	10.45	16.19	17.22	16.01
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PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2023

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
International Finance Bank	97.97	88.01	7.86
Amerant Bank, National Association	96.75	75.07	13.54
Bankunited, National Association	95.83	67.11	25.51
Bradesco Bac Florida Bank	95.67	79.83	7.20
Ocean Bank	95.16	79.91	13.38
Intercredit Bank, National Association	92.48	77.53	18.79
Banesco Usa	91.54	70.99	12.38
Plus International Bank	87.87	66.75	1.24
U. S. Century Bank	85.89	73.04	19.22
Gulf Atlantic Bank	85.84	72.63	14.36
Pacific National Bank	80.99	66.19	20.32
City National Bank Of Florida	77.26	65.11	27.52
Interamerican Bank, A Fsb	77.02	66.80	0.00
First State Bank Of The Florida Keys	77.01	68.64	29.52
The First National Bank Of South Miami	73.68	64.20	25.29
Terrabank, National Association	70.75	60.77	32.30
Eastern National Bank	68.26	60.58	0.70
Sunstate Bank	57.55	46.85	23.14
Helm Bank Usa	47.21	43.73	42.42
Grove Bank & Trust	45.92	38.02	43.81
Banco Do Brasil Americas	38.97	35.55	27.29

Select Peer Average	78.08	65.11	19.32
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PEER GROUP COMPARISONS REPORT
South Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2023

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Interamerican Bank, A Fsb	263,398	2.44	20.07
International Finance Bank	983,168	1.94	22.11
Banco Do Brasil Americas	2,402,322	1.75	26.06
Plus International Bank	54,569	1.65	7.41
Pacific National Bank	1,186,672	1.30	13.09
First State Bank Of The Florida Keys	1,230,211	1.26	17.39
Ocean Bank	5,962,536	1.21	13.36
Helm Bank Usa	1,160,103	1.13	18.62
U. S. Century Bank	2,169,296	1.07	12.77
Amerant Bank, National Association	9,381,911	0.99	11.82
Bradesco Bac Florida Bank	3,429,004	0.99	12.32
City National Bank Of Florida	26,373,004	0.89	11.23
Bankunited, National Association	37,557,573	0.74	9.72
Sunstate Bank	472,608	0.66	5.25
Banesco Usa	3,162,602	0.58	4.53
The First National Bank Of South Miami	986,777	0.55	7.36
Terrabank, National Association	731,804	0.51	8.74
Grove Bank & Trust	1,143,693	0.39	3.59
Gulf Atlantic Bank	122,420	0.15	1.91
Intercredit Bank, National Association	559,590	(0.03)	(0.36)
Eastern National Bank	224,377	(1.63)	(19.22)

Select Peer Average	4,740,840	0.88	9.89
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PEER GROUP COMPARISONS REPORT
South Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2023

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Banco Do Brasil Americas	0.37	1.40	40.78	11.31
Pacific National Bank	0.33	1.21	44.51	12.08
International Finance Bank	0.61	1.93	48.75	8.39
City National Bank Of Florida	0.32	1.01	52.59	25.74
Amerant Bank, National Association	1.26	1.44	55.59	13.13
U. S. Century Bank	0.39	1.49	56.26	11.04
Bankunited, National Association	0.31	1.33	56.91	22.66
Interamerican Bank, A Fsb	1.54	1.80	57.79	3.73
Helm Bank Usa	0.47	1.94	58.29	9.18
Bradesco Bac Florida Bank	1.18	0.97	60.15	15.10
Ocean Bank	0.41	2.09	60.43	9.22
First State Bank Of The Florida Keys	0.38	1.86	64.73	7.41
BanESCO Usa	0.43	1.81	66.81	11.33
The First National Bank Of South Miami	0.46	1.90	71.30	8.21
Sunstate Bank	0.56	2.06	74.75	7.49
Terrabank, National Association	0.71	1.80	74.98	6.35
Grove Bank & Trust	0.82	1.72	84.14	10.24
Gulf Atlantic Bank	0.15	3.07	89.68	5.35
Intercredit Bank, National Association	0.21	2.38	95.24	6.65
Plus International Bank	0.17	5.01	96.98	4.76
Eastern National Bank	0.29	4.54	151.23	3.58

Select Peer Average	0.54	2.04	69.61	10.14
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PEER GROUP COMPARISONS REPORT
South Florida Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2023

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Grove Bank & Trust	2.20	0.00	0.00	0.00
Gulf Atlantic Bank	0.85	0.00	0.00	0.00
Pacific National Bank	0.70	0.00	0.00	0.00
U. S. Century Bank	1.20	0.03	0.02	0.24
Ocean Bank	1.49	0.06	0.05	0.46
Bradesco Bac Florida Bank	1.11	0.11	0.08	0.94
Sunstate Bank	1.10	0.19	0.09	0.77
Terrabank, National Association	1.35	0.15	0.09	1.33
Banco Do Brasil Americas	1.36	0.36	0.13	1.73
First State Bank Of The Florida Keys	1.19	0.26	0.18	2.16
City National Bank Of Florida	0.84	0.29	0.19	2.26
Banesco Usa	1.20	0.30	0.23	1.83
Eastern National Bank	2.16	0.43	0.26	2.67
International Finance Bank	1.22	0.35	0.31	3.11
The First National Bank Of South Miami	1.53	0.49	0.31	3.46
Interamerican Bank, A Fsb	2.93	0.65	0.43	3.01
Amerant Bank, National Association	1.19	0.31	0.51	5.44
Helm Bank Usa	1.72	1.23	0.54	7.06
Intercredit Bank, National Association	1.64	0.95	0.76	8.58
Plus International Bank	0.65	2.22	1.48	6.21
Bankunited, National Association	0.64	2.22	1.50	6.31

Select Peer Average	1.35	0.50	0.34	2.74
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2023

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Eastern National Bank	26.04	7.29	0.00	0.00	0.70
Plus International Bank	5.79	1.32	24.44	1.24	0.00
Bradesco Bac Florida Bank	1.61	7.74	0.00	1.06	6.04
Helm Bank Usa	1.51	11.21	0.00	0.00	42.34
Terrabank, National Association	0.95	2.25	0.00	0.00	32.23
Sunstate Bank	0.85	8.69	15.61	0.00	23.14
Amerant Bank, National Association	0.77	4.34	0.00	2.52	11.01
Banesco Usa	0.75	12.57	0.00	6.11	6.22
Pacific National Bank	0.74	8.99	0.00	0.00	20.32
City National Bank Of Florida	0.72	1.56	0.00	11.44	15.94
Grove Bank & Trust	0.72	13.35	0.00	26.09	17.39
Ocean Bank	0.64	2.20	0.00	2.85	10.50
The First National Bank Of South Miami	0.58	8.61	0.00	1.71	23.58
First State Bank Of The Florida Keys	0.56	0.13	0.00	8.24	21.28
Gulf Atlantic Bank	0.54	5.26	0.00	2.32	12.04
Interamerican Bank, A Fsb	0.47	32.53	0.00	0.00	0.00
Intercredit Bank, National Association	0.29	2.43	0.00	0.00	18.79
U. S. Century Bank	0.26	2.66	0.00	8.62	10.60
Banco Do Brasil Americas	0.25	35.76	0.10	0.00	27.29
International Finance Bank	0.15	3.40	0.00	1.65	5.98
Bankunited, National Association	0.04	2.39	0.00	0.03	25.49

Select Peer Average	2.11	8.32	1.91	3.52	15.76
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2023

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
International Finance Bank	86.94	0.71	0.00	0.09
Bradesco Bac Florida Bank	78.94	0.34	0.00	0.02
Ocean Bank	78.71	1.26	0.00	0.02
Intercredit Bank, National Association	76.26	0.58	0.02	0.00
Amerant Bank, National Association	73.49	1.71	0.21	0.24
U. S. Century Bank	72.16	0.87	0.00	0.00
Gulf Atlantic Bank	72.02	4.69	0.00	0.00
Banesco Usa	70.14	0.81	0.01	0.00
First State Bank Of The Florida Keys	67.82	0.99	0.00	0.00
Bankunited, National Association	66.68	0.35	0.01	0.22
Plus International Bank	66.31	0.06	0.00	0.00
Pacific National Bank	65.72	2.60	0.00	0.03
Interamerican Bank, A Fsb	64.84	1.38	0.00	0.00
City National Bank Of Florida	64.31	0.29	0.00	0.50
The First National Bank Of South Miami	63.22	0.70	0.00	0.00
Terrabank, National Association	59.96	0.93	0.00	0.00
Eastern National Bank	59.28	2.41	0.00	0.00
Sunstate Bank	46.33	1.29	0.00	1.76
Helm Bank Usa	42.98	0.03	0.00	0.00
Grove Bank & Trust	37.19	1.39	0.00	0.00
Banco Do Brasil Americas	35.07	0.21	0.00	0.41

Select Peer Average	64.21	1.12	0.01	0.16
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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, 2023

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Banco Do Brasil Americas	62.58	37.32	99.90	0.00	0.10
International Finance Bank	62.36	37.64	100.00	0.00	0.00
Helm Bank Usa	58.76	41.24	100.00	0.00	0.00
Terrabank, National Association	58.16	34.26	92.42	0.00	7.58
Plus International Bank	41.76	58.24	100.00	0.00	0.00
First State Bank Of The Florida Keys	39.19	57.77	96.96	2.05	0.99
Ocean Bank	37.32	56.61	93.93	0.00	6.07
Sunstate Bank	34.65	59.24	93.89	0.00	6.11
Grove Bank & Trust	33.02	60.74	93.76	1.16	5.07
U. S. Century Bank	32.82	61.06	93.88	0.00	6.12
Banesco Usa	30.26	58.67	88.94	9.73	1.34
Bradesco Bac Florida Bank	28.32	64.21	92.53	0.81	6.66
City National Bank Of Florida	26.01	66.98	92.99	0.23	6.78
The First National Bank Of South Miami	24.26	70.92	95.18	4.82	0.00
Bankunited, National Association	22.71	54.70	77.42	0.00	22.58
Interamerican Bank, A Fsb	22.56	76.90	99.46	0.00	0.54
Pacific National Bank	22.22	70.07	92.29	0.00	7.71
Intercredit Bank, National Association	17.34	74.25	91.59	0.00	8.41
Amerant Bank, National Association	16.22	71.27	87.49	0.00	12.51
Eastern National Bank	15.41	84.47	99.88	0.12	0.00
Gulf Atlantic Bank	13.48	81.93	95.42	0.00	4.58

Select Peer Average	33.31	60.88	94.19	0.90	4.91
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PEER GROUP COMPARISONS REPORT
South Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2023

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Plus International Bank	6.78	2.82	5.54	93.31
International Finance Bank	4.94	0.89	4.64	99.09
Interamerican Bank, A Fsb	4.97	1.09	4.24	100.12
Banco Do Brasil Americas	4.56	1.72	4.00	98.92
Ocean Bank	5.08	2.09	3.92	95.35
Amerant Bank, National Association	5.72	2.39	3.87	93.27
Helm Bank Usa	4.13	0.73	3.84	93.39
Gulf Atlantic Bank	5.07	1.76	3.63	94.77
Pacific National Bank	5.26	2.80	3.27	95.56
Sunstate Bank	4.36	2.10	3.11	94.69
Eastern National Bank	4.77	2.12	3.10	93.44
U. S. Century Bank	4.34	2.06	3.10	95.12
Banesco Usa	4.85	3.16	3.04	96.41
First State Bank Of The Florida Keys	3.87	1.58	3.00	102.02
The First National Bank Of South Miami	3.98	1.85	2.76	102.78
Terrabank, National Association	3.25	1.10	2.70	97.37
Bankunited, National Association	4.87	2.59	2.62	96.17
Bradesco Bac Florida Bank	4.78	3.02	2.52	95.01
Intercredit Bank, National Association	4.45	2.60	2.50	100.27
City National Bank Of Florida	4.26	2.04	2.31	95.12
Grove Bank & Trust	3.43	1.30	2.26	96.08
Select Peer Average	4.65	1.99	2.84	96.58