

# BankUnited, National Association

Miami Lakes, FL

Established

5/21/2009

## 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
Banco Do Brasil Americas	1,092,652
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
Banco Do Brasil Americas	0.40
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)

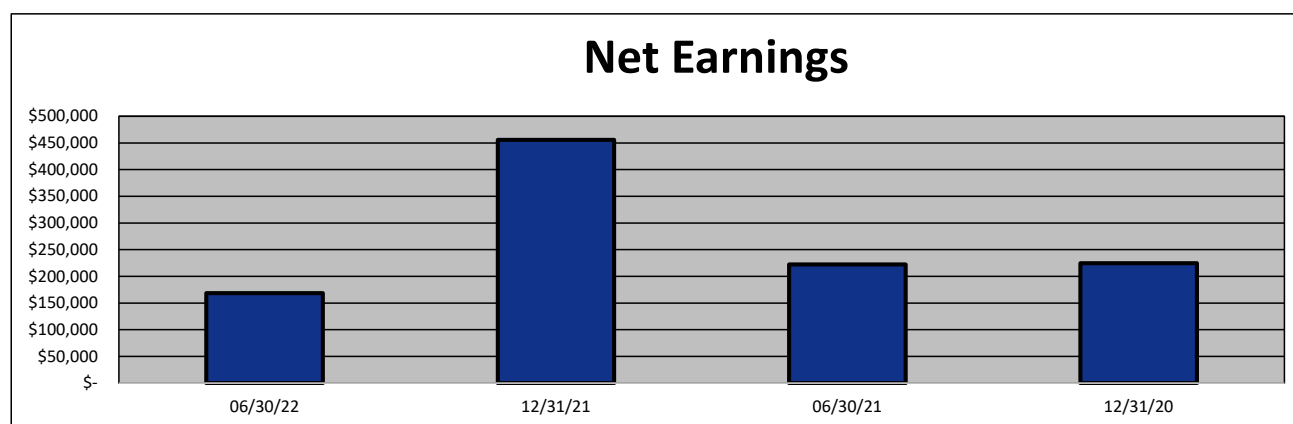
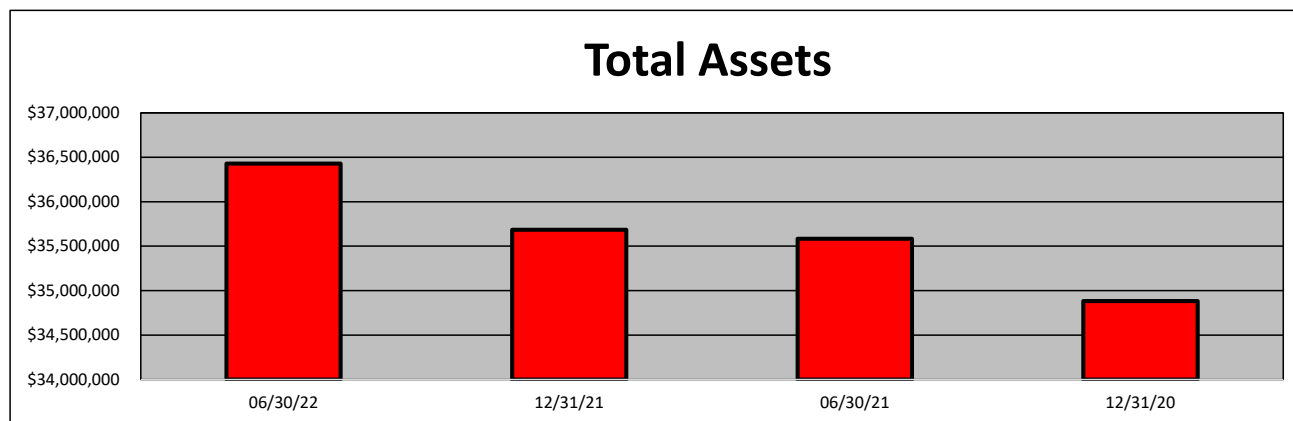
**EXECUTIVE SUMMARY - BankUnited, National Association  
(Percentage)**

<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>State Avg.</b>	<b>Peer Avg.</b>
<b>CAPITAL RATIOS</b>						
Equity/Assets	8.18	9.71	9.87	9.43	10.08	9.39
Leverage Ratio	8.83	9.60	9.84	9.54	10.09	10.02
Tier 1 Cap/Risk Based Assets	13.33	14.49	15.11	13.93	16.44	15.94
Risk Based Ratio	13.79	14.91	15.70	14.76	17.29	17.04
Common Equity Tier 1 Capital Ratio	13.33	14.49	15.11	13.93	16.42	15.27
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	84.17	80.20	79.14	85.90	64.07	74.48
Loans/Assets	66.17	66.60	64.31	68.49	52.71	63.78
Securities/Assets	27.49	27.86	28.51	26.01	17.27	19.13
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.93	1.29	1.26	0.66	0.67	0.50
Return on Avg Equity	10.38	13.33	13.07	7.32	9.14	5.80
Nonint Income/Avg Assets	0.24	0.35	0.32	0.34	0.86	0.44
Net Overhead Ratio	1.11	1.14	1.01	0.95	1.91	2.08
Efficiency Ratio	48.55	54.70	49.08	48.40	225.75	78.13
Assets (per million) per Employee	23.64	24.28	24.97	23.73	9.27	9.71
<b>ASSET QUALITY:</b>						
Reserves/Loans	0.54	0.53	0.77	1.08	1.36	1.29
Nonperforming Loans/Total Loans	3.14	3.94	4.48	3.47	0.69	0.60
Nonperforming Assets/Total Assets	2.08	2.63	2.89	2.38	0.47	0.40
Adjusted Texas Ratio	8.73	10.27	12.17	9.34	3.38	3.09
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	2.89	2.82	2.87	3.25	3.18	3.28
Cost of funds	0.45	0.57	0.65	1.17	0.42	0.41
Net interest margin	2.60	2.44	2.43	2.38	2.61	2.83
Avg Earning Assets/Avg Assets	95.94	95.77	96.05	95.62	90.17	93.46

**SELECTED FINANCIAL DATA - BankUnited, National Association**  
(Dollars in Thousands)

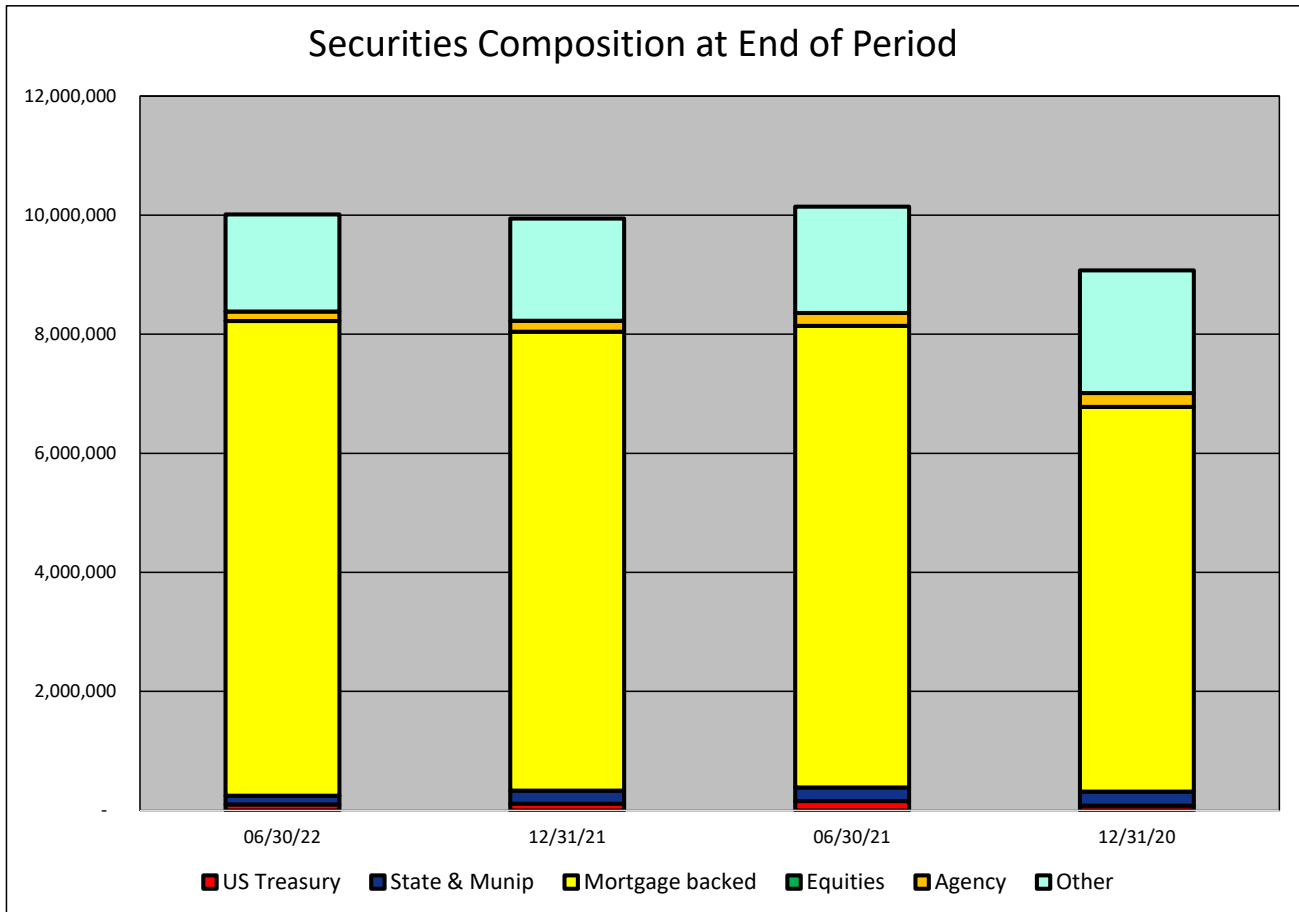
As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	36,428,574	35,685,553	35,583,698	34,883,487	844,876	2.37
Cash and Equivalents	513,771	314,856	895,344	397,715	(381,573)	(42.62)
Securities	10,012,646	9,943,421	10,143,893	9,072,409	(131,247)	(1.29)
Loans, net	24,106,010	23,765,053	22,885,074	23,890,718	1,220,936	5.34
Deposit Accounts	28,639,710	29,631,786	28,917,100	27,812,033	(277,390)	(0.96)
Fed Funds & Repos	-	199,000	-	180,000	-	NA
Total Equity	2,979,443	3,465,136	3,512,925	3,288,252	(533,482)	(15.19)

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	168,761	455,672	222,393	224,734	(53,632)	(24.12)
Interest Income	501,471	957,036	486,326	1,065,451	15,145	3.11
Interest Expense	50,783	127,617	74,616	286,810	(23,833)	(31.94)
Net Interest Income	450,688	829,419	411,710	778,641	38,978	9.47
Prov for Loan Loss	30,653	(64,456)	(53,969)	182,340	84,622	(156.80)
Noninterest income	42,737	125,668	55,745	115,374	(13,008)	(23.33)
Gain on Sale of Securities	3,578	9,009	6,809	14,001	(3,231)	(47.45)
Noninterest Expense	243,112	530,655	233,249	441,006	9,863	4.23
Net Operating Income	219,660	488,888	288,175	270,669	(68,515)	(23.78)
Income Taxes	53,304	44,888	74,145	58,273	(20,841)	(28.11)



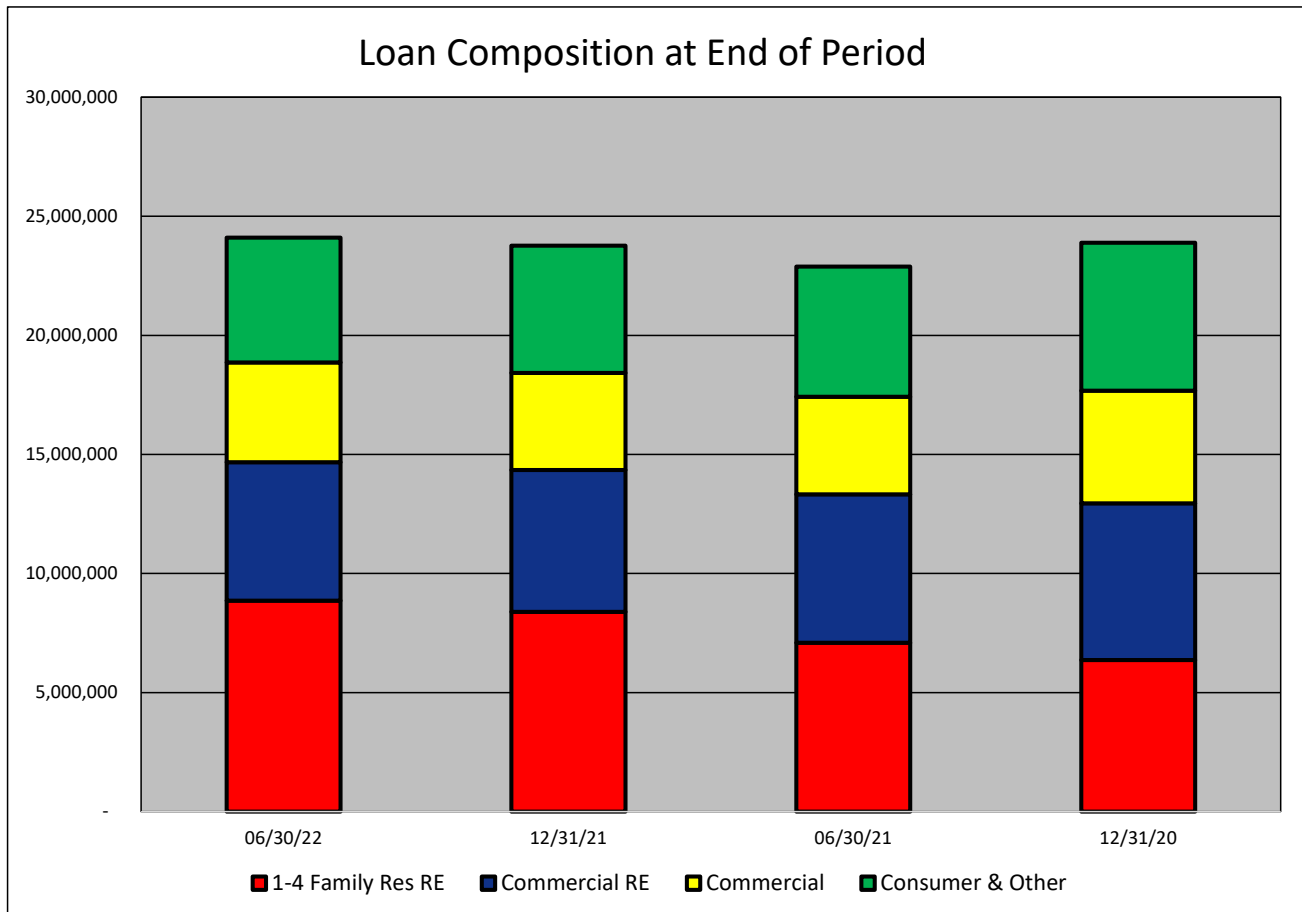
**SECURITIES COMPOSITION - BankUnited, National Association**  
(Dollars in Thousands)

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	99,128	111,660	156,637	80,851	(57,509)	(36.71)
State & Munip	149,706	222,277	228,624	235,709	(78,918)	(34.52)
Mortgage backed	7,971,377	7,708,125	7,756,780	6,464,474	214,597	2.77
Equities	-	-	-	-	-	NA
Agency	159,493	183,595	215,634	231,545	(56,141)	(26.04)
Other	1,632,942	1,717,764	1,786,218	2,059,830	(153,276)	(8.58)
<b>Total Securities</b>	<b>10,012,646</b>	<b>9,943,421</b>	<b>10,143,893</b>	<b>9,072,409</b>	<b>(131,247)</b>	<b>(1.29)</b>



**LOAN PORTFOLIO COMPOSITION - BankUnited, National Association**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	8,862,592	8,387,312	7,095,348	6,367,965	1,767,244	24.91
Commercial RE	5,808,885	5,954,435	6,227,892	6,575,235	(419,007)	(6.73)
Commercial	4,191,005	4,084,185	4,092,957	4,729,749	98,048	2.40
Consumer & Other	5,243,528	5,339,121	5,468,877	6,217,769	(225,349)	(4.12)
Loans, Net	24,106,010	23,765,053	22,885,074	23,890,718	1,220,936	5.34



**LOAN PORTFOLIO QUALITY - BankUnited, National Association**  
(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>
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**LOAN LOSS RESERVE ACTIVITY:**

Beginning Balance	126,457	257,323	257,323	108,671	(130,866)	(50.86)
Total Recoveries	4,779	4,840	2,682	8,610	2,097	78.19
Total Charge-offs	31,650	71,250	30,394	69,602	1,256	4.13
Provision Expense	30,653	(64,456)	(53,969)	182,340	84,622	(156.80)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	27,304	-	NA
Ending Balance	<u>130,239</u>	<u>126,457</u>	<u>175,642</u>	<u>257,323</u>	<u>(45,403)</u>	<u>(25.85)</u>

**NON-PERFORMING ASSETS:**

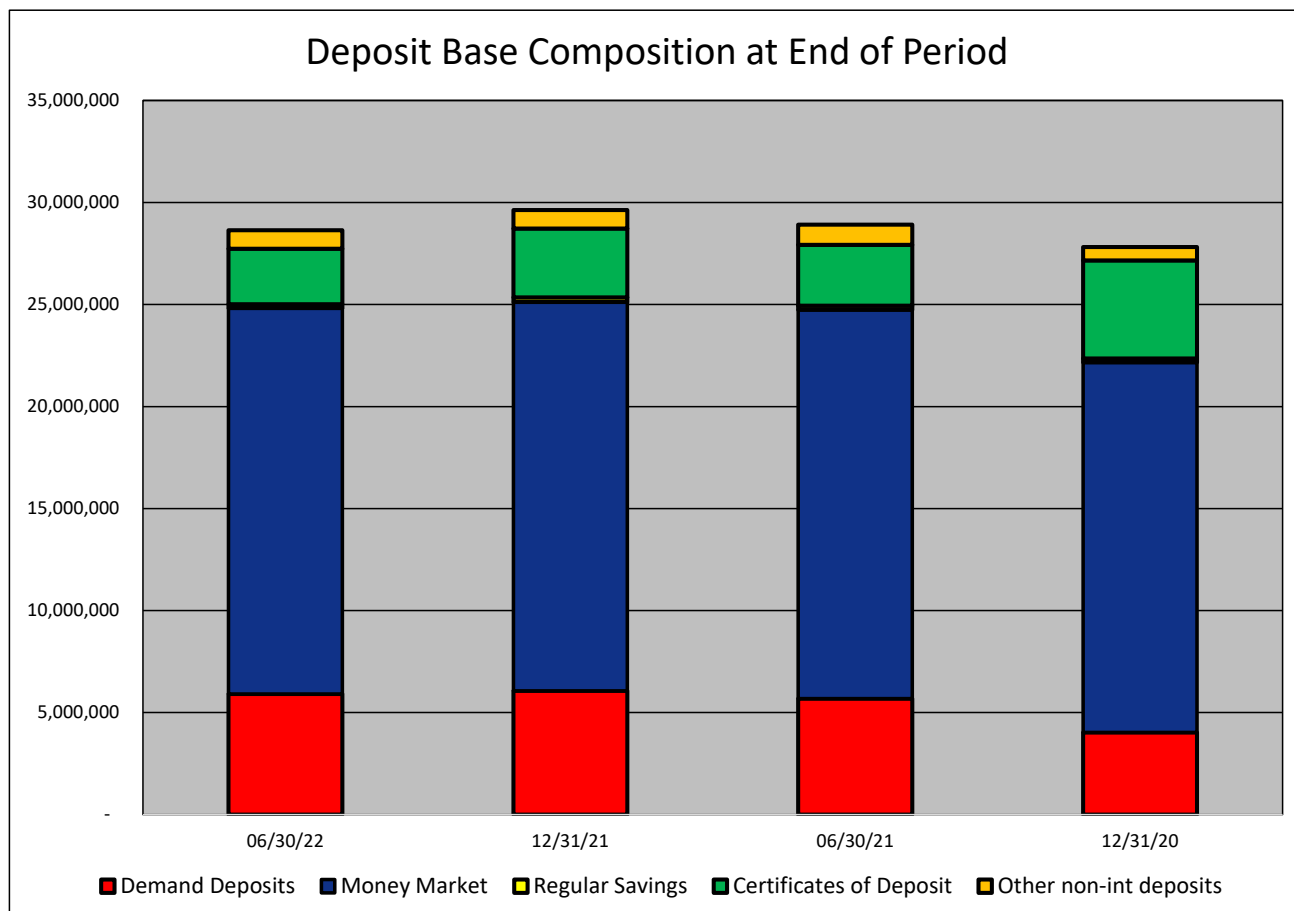
Total-90+ Days Past Due	605,947	730,985	733,293	563,333	(127,346)	(17.37)
Total-Nonaccrual	149,994	205,885	292,531	264,953	(142,537)	(48.73)
Foreclosed Real Estate	1,466	2,275	3,823	3,052	(2,357)	(61.65)
Total Non-perf Assets	<u>757,407</u>	<u>939,145</u>	<u>1,029,647</u>	<u>831,338</u>	<u>(272,240)</u>	<u>(26.44)</u>

**DEPOSIT BASE COMPOSITION - BankUnited, National Association**  
(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:**

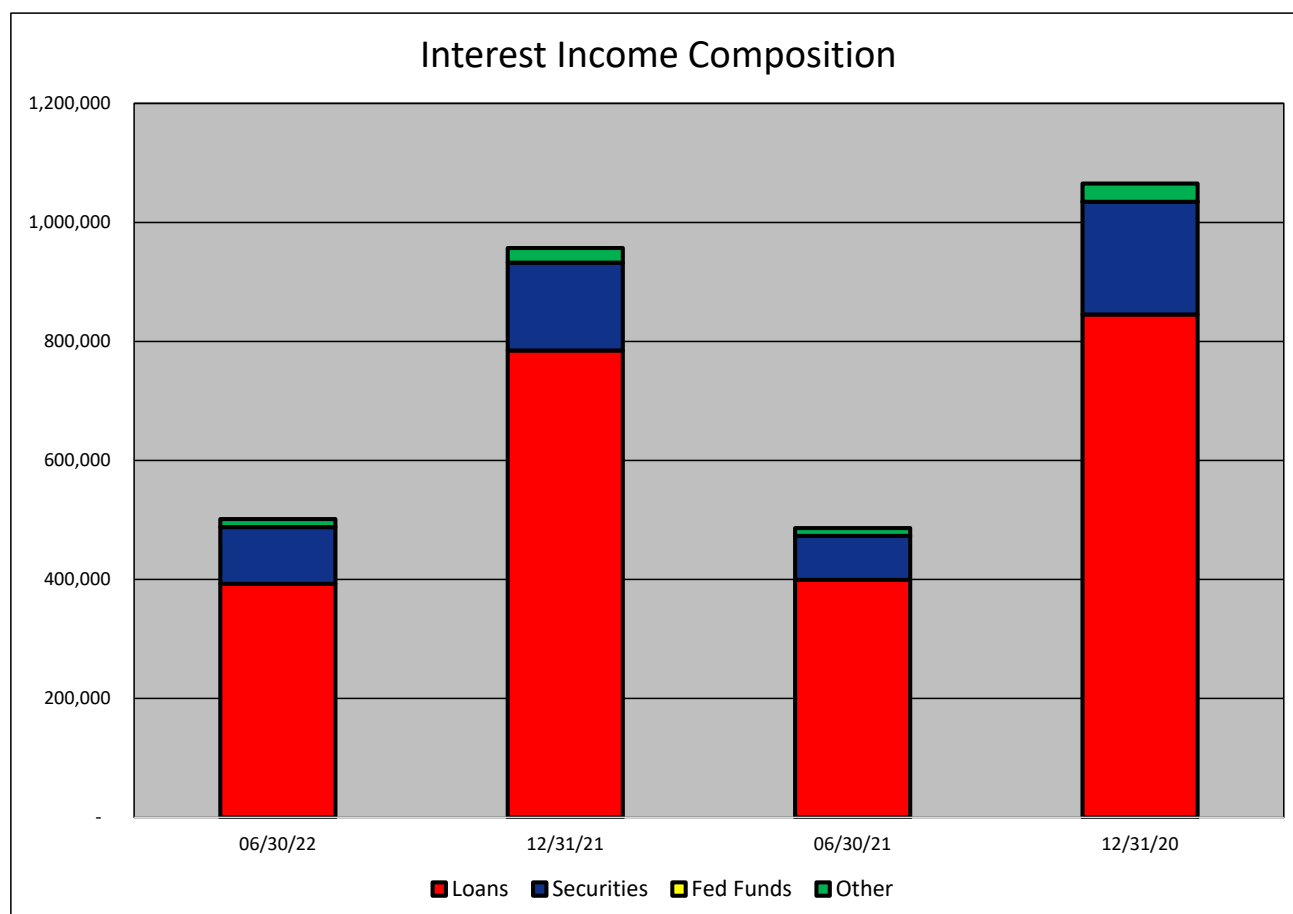
Demand Deposits	5,913,095	6,068,610	5,682,415	4,021,767	230,680	4.06
Money Market	18,909,379	19,049,459	19,061,484	18,137,935	(152,105)	(0.80)
Regular Savings	191,224	226,774	198,459	198,583	(7,235)	(3.65)
Certificates of Deposit	2,724,581	3,384,243	2,978,073	4,807,199	(253,492)	(8.51)
Other non-int deposits	901,431	902,700	996,669	646,549	(95,238)	(9.56)
<b>Total Deposits</b>	<b>28,639,710</b>	<b>29,631,786</b>	<b>28,917,100</b>	<b>27,812,033</b>	<b>(277,390)</b>	<b>(0.96)</b>





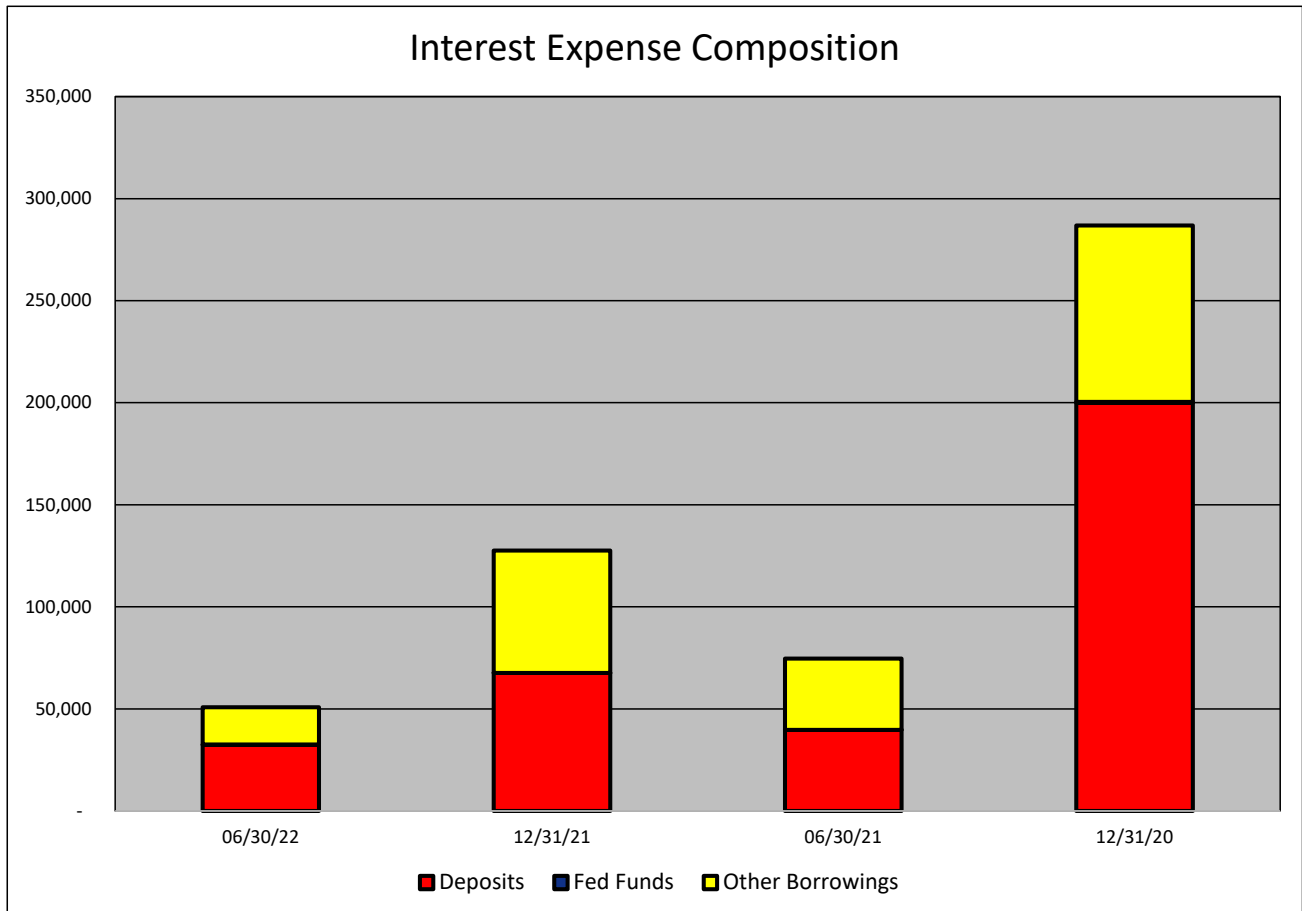
**INTEREST INCOME COMPOSITION- BankUnited, National Association**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	392,684	784,897	399,294	845,161	(6,610)	(1.66)
Securities	95,386	147,628	73,834	189,586	21,552	29.19
Fed Funds	-	-	-	14	-	NA
Other	13,401	24,511	13,198	30,690	203	1.54
<b>Total Int Income</b>	<b>501,471</b>	<b>957,036</b>	<b>486,326</b>	<b>1,065,451</b>	<b>15,145</b>	<b>3.11</b>



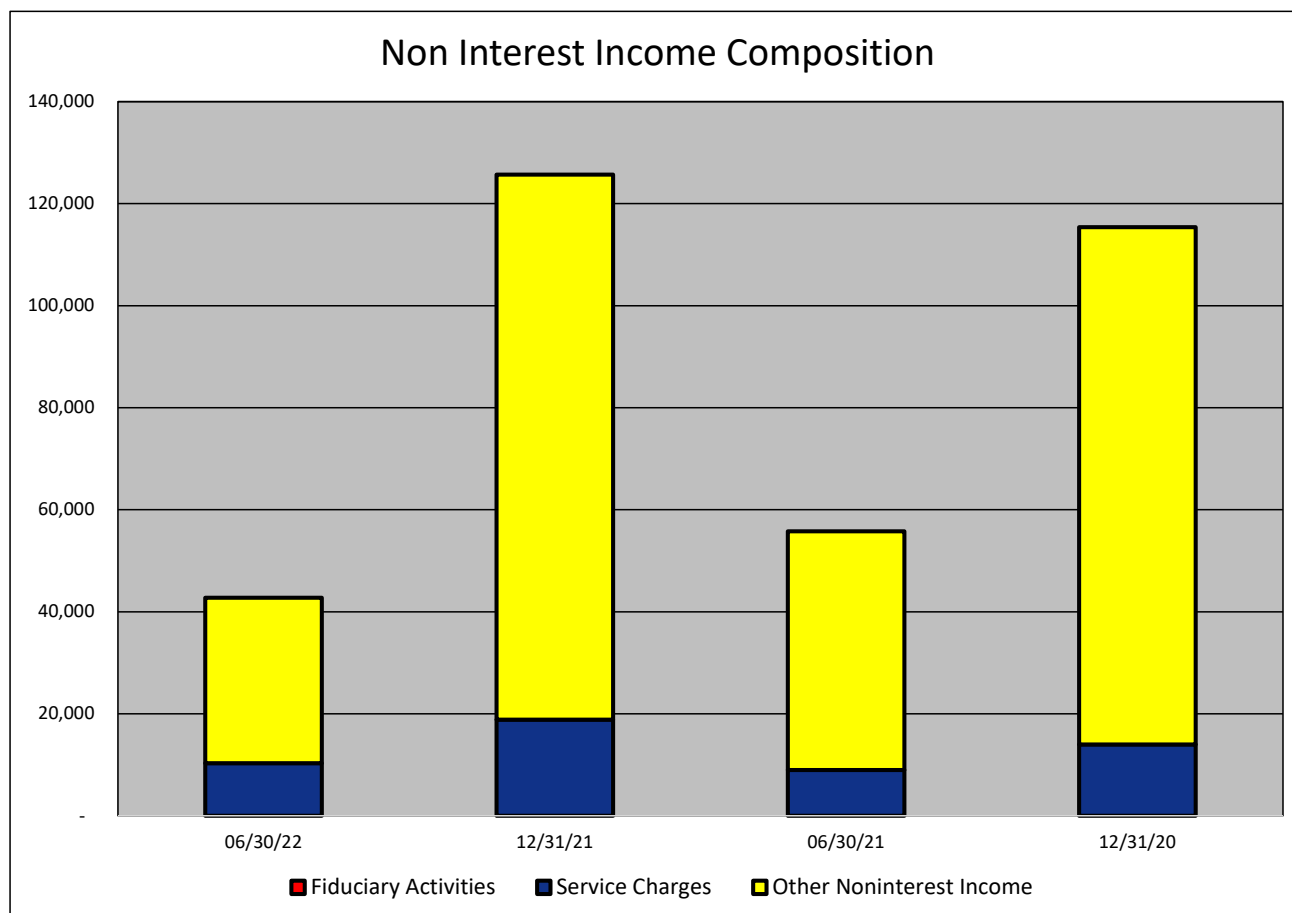
**INTEREST EXPENSE COMPOSITION- BankUnited, National Association**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	32,363	67,596	39,692	199,980	(7,329)	(18.46)
Fed Funds	213	30	2	391	211	10,550.00
Other Borrowings	18,207	59,991	34,922	86,439	(16,715)	(47.86)
<b>Total Int Expense</b>	<b>50,783</b>	<b>127,617</b>	<b>74,616</b>	<b>286,810</b>	<b>(23,833)</b>	<b>(31.94)</b>



**NONINTEREST INCOME COMPOSITION- BankUnited, National Association**  
(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	10,312	18,843	8,964	13,990	1,348	15.04
Other Noninterest Income	32,425	106,825	46,781	101,384	(14,356)	(30.69)
<b>Total Nonint. Income</b>	<b>42,737</b>	<b>125,668</b>	<b>55,745</b>	<b>115,374</b>	<b>(13,008)</b>	<b>(23.33)</b>

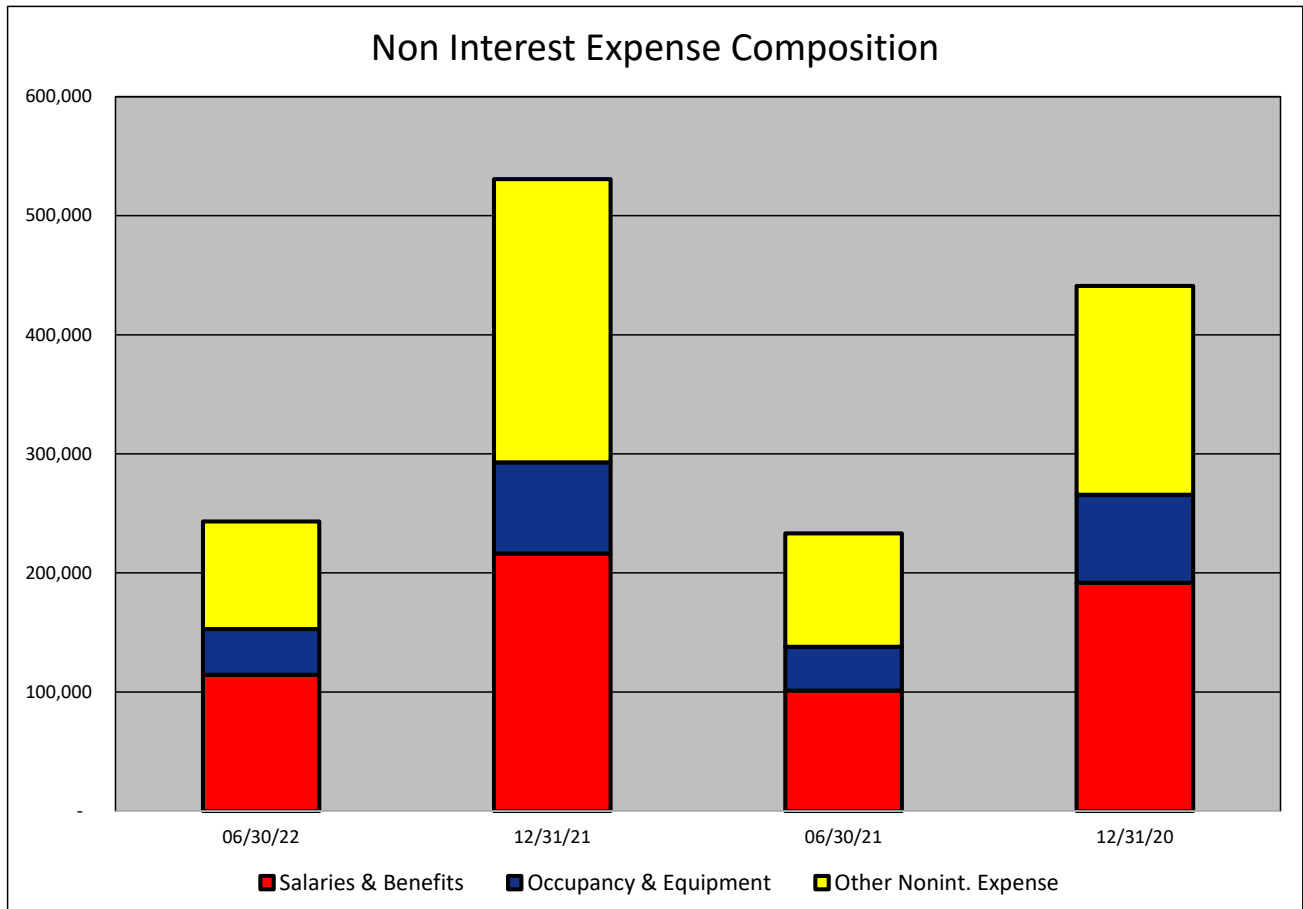


**NONINTEREST EXPENSE COMPOSITION- BankUnited, National Association**  
(Dollars in Thousands)

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

Salaries & Benefits	114,560	216,169	101,180	191,787	13380	13.22
Occupancy & Equipment	38,397	76,713	36,824	73,873	1573	4.27
Other Nonint. Expense	90,155	237,773	95,245	175,346	(5090)	(5.34)
<b>Total Nonint. Expense</b>	<b>243,112</b>	<b>530,655</b>	<b>233,249</b>	<b>441,006</b>	<b>9863</b>	<b>4.23</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>
<b>Bankunited, National Association</b>	<b>36,428,574</b>	<b>35,583,698</b>	<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>	<b>4,113,545</b>	<b>3,769,104</b>	<b>13.40</b>
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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>
Banco Do Brasil Americas	649,087	466,439	<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>
<b>Bankunited, National Association</b>	<b>24,106,010</b>	<b>22,885,074</b>	<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
Banesto 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
<b>Bankunited, National Association</b>	<b>84.17</b>	<b>66.17</b>	<b>27.49</b>
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
Banco Do Brasil Americas	<b>64.13</b>	59.40	19.25
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
<b>Bankunited, National Association</b>	<b>36,142,792</b>	<b>0.93</b>	<b>10.38</b>
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
Banco Do Brasil Americas	997,062	<b>0.40</b>	5.11
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>	4,041,516	0.50	5.80
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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
Banco Do Brasil Americas	0.69	2.01	<b>77.63</b>	6.14
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
Banco Do Brasil Americas	1.17	0.21	<b>0.12</b>	1.88
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>	<b>3.08</b>	<b>10.01</b>	<b>0.85</b>	<b>2.45</b>	<b>16.63</b>
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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
<b>Bankunited, National Association</b>	<b>65.80</b>	<b>0.37</b>	<b>0.00</b>	<b>0.23</b>
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
Banco Do Brasil Americas	<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
<b>Bankunited, National Association</b>	<b>30.07</b>	<b>57.59</b>	<b>87.65</b>	<b>0.00</b>	<b>12.35</b>
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
Banco Do Brasil Americas	3.04	0.38	<b>2.86</b>	97.57
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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