

BankUnited, National Association

Miami Lakes, FL

Established

5/21/2009

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

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, 2024

Institution name	Total Assets (\$000's)
Bankunited, National Association	35,066,650
City National Bank Of Florida	26,126,524
Amerant Bank, National Association	9,798,352
Ocean Bank	6,340,942
Bradesco Bank	4,282,284
Banesco Usa	3,946,961
Banco Do Brasil Americas	2,859,198
U. S. Century Bank	2,488,336
First State Bank Of The Florida Keys	1,243,979
Pacific National Bank	1,240,437
Grove Bank & Trust	1,137,842
International Finance Bank	1,103,094
Helm Bank Usa	1,044,175
Terrabank, National Association	774,332
Intercredit Bank, National Association	579,843
Sunstate Bank	501,606
Interamerican Bank, A Fsb	262,589
Eastern National Bank	178,678
Gulf Atlantic Bank	150,326

Institution name	Return on Avg Assets (%)
First State Bank Of The Florida Keys	3.34
Banco Do Brasil Americas	1.72
International Finance Bank	1.39
Pacific National Bank	0.99
Helm Bank Usa	0.89
Banesco Usa	0.78
Ocean Bank	0.78
U. S. Century Bank	0.78
Bradesco Bank	0.74
Bankunited, National Association	0.66
Interamerican Bank, A Fsb	0.62
Sunstate Bank	0.62
Amerant Bank, National Association	0.56
City National Bank Of Florida	0.52
Terrabank, National Association	0.32
Gulf Atlantic Bank	0.21
Grove Bank & Trust	(0.18)
Intercredit Bank, National Association	(0.72)
Eastern National Bank	(2.91)

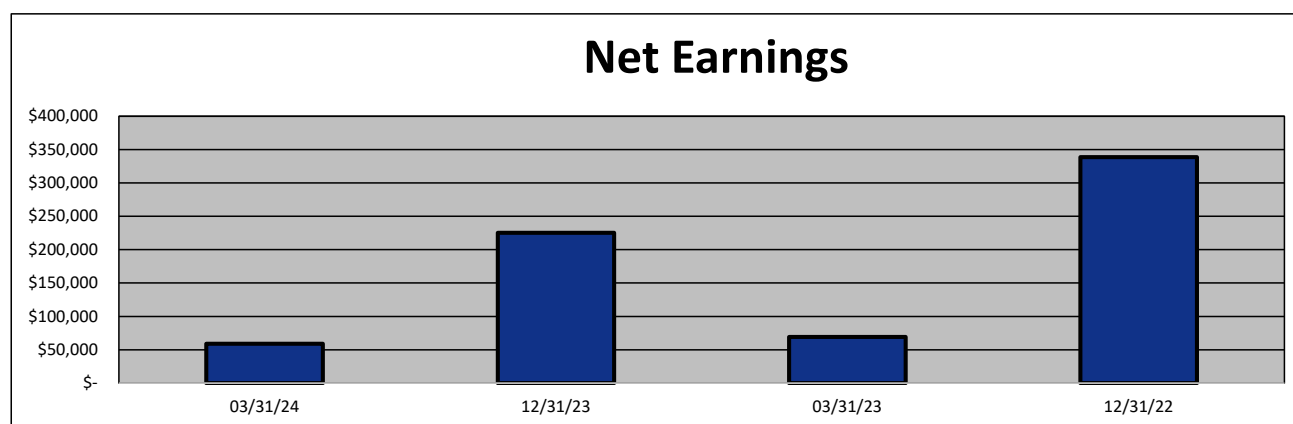
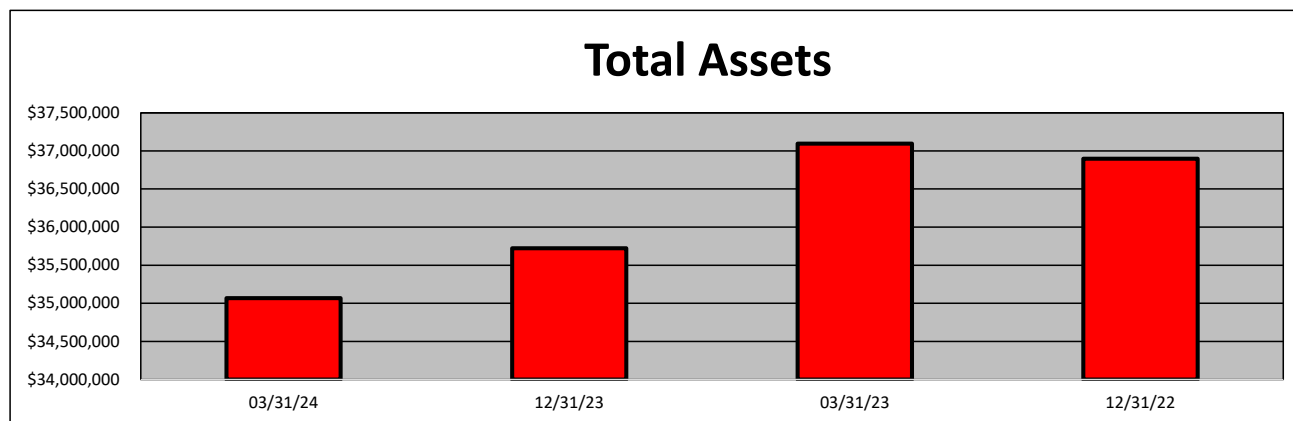
**EXECUTIVE SUMMARY - BankUnited, National Association
(Percentage)**

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.82	8.40	7.85	7.53	9.56	9.44
Leverage Ratio	9.32	9.11	8.58	8.43	10.76	10.29
Tier 1 Cap/Risk Based Assets	13.41	13.09	12.52	12.40	12.94	15.12
Risk Based Ratio	14.30	13.89	13.11	12.92	13.79	16.18
Common Equity Tier 1 Capital Ratio	13.41	13.09	12.52	12.40	12.90	14.92
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	88.71	91.84	95.83	89.52	73.91	80.01
Loans/Assets	69.09	68.96	67.11	67.45	62.12	67.59
Securities/Assets	25.36	24.76	25.51	26.19	20.01	18.37
PROFITABILITY:						
Return on Avg Assets	0.66	0.61	0.74	0.93	0.74	0.58
Return on Avg Equity	7.74	7.70	9.72	11.01	10.88	6.38
Nonint Income/Avg Assets	0.28	0.26	0.31	0.25	0.79	0.45
Net Overhead Ratio	1.43	1.43	1.33	1.19	2.13	2.14
Efficiency Ratio	60.33	60.81	56.91	49.79	73.35	80.55
Assets (per million) per Employee	21.73	22.31	22.66	22.90	10.38	10.84
ASSET QUALITY:						
Allowance/Loans	0.90	0.82	0.64	0.59	1.31	1.37
Nonperforming Loans/Total Loans	1.53	1.64	2.22	2.40	0.50	0.61
Nonperforming Assets/Total Assets	1.07	1.14	1.50	1.63	0.32	0.42
Adjusted Texas Ratio	4.44	4.92	6.31	6.45	3.59	3.86
YIELDS & COSTS:						
Yield on earning assets	5.56	5.24	4.87	3.49	5.37	5.36
Cost of funds	3.49	3.10	2.59	1.12	3.00	3.46
Net interest margin	2.59	2.57	2.62	2.69	2.82	2.59
Avg Earning Assets/Avg Assets	96.35	96.00	96.17	96.09	95.76	96.13

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

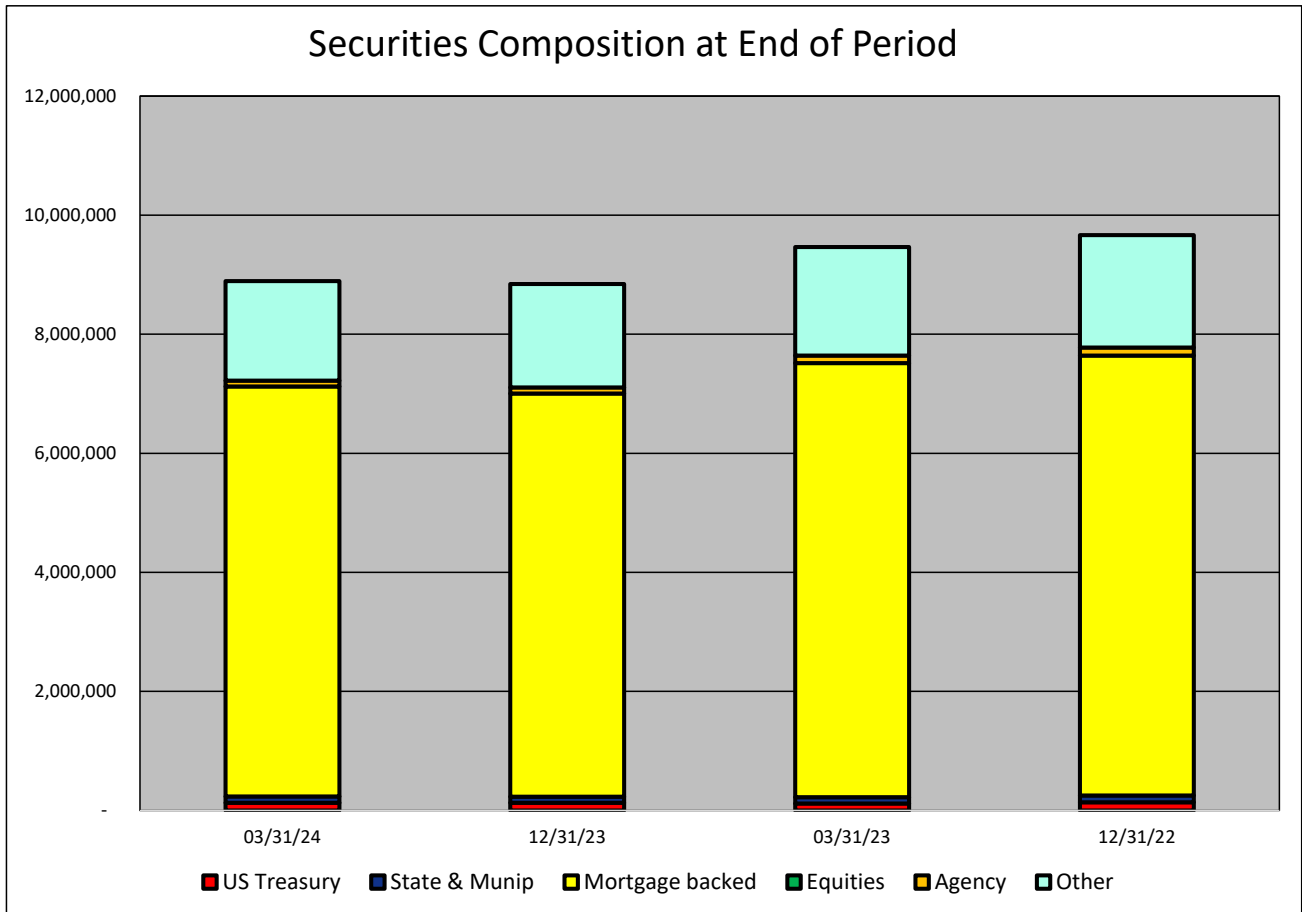
As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	35,066,650	35,721,140	37,095,206	36,897,184	(2,028,556)	(5.47)
Cash and Equivalents	421,211	588,279	903,995	572,642	(482,784)	(53.41)
Securities	8,891,435	8,844,632	9,464,830	9,664,443	(573,395)	(6.06)
Loans, net	24,226,300	24,633,684	24,892,894	24,885,988	(666,594)	(2.68)
Deposit Accounts	27,311,025	26,822,743	25,977,302	27,800,064	1,333,723	5.13
Fed Funds & Repos	-	-	-	190,000	-	NA
Total Equity	3,091,581	2,999,189	2,910,747	2,777,081	180,834	6.21

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	58,899	225,288	69,109	338,910	(10,210)	(14.77)
Interest Income	481,248	1,854,538	439,587	1,227,221	41,661	9.48
Interest Expense	256,974	944,524	202,992	280,763	53,982	26.59
Net Interest Income	224,274	910,014	236,595	946,458	(12,321)	(5.21)
Prov for Credit Losses	15,805	78,924	17,595	73,814	(1,790)	(10.17)
Noninterest income	25,493	95,126	28,788	91,161	(3,295)	(11.45)
Gain on Sale of Securities	(28)	1,816	752	3,927	(780)	(103.72)
Noninterest Expense	153,572	622,791	153,635	524,505	(63)	(0.04)
Net Operating Income	80,390	303,425	94,153	439,300	(13,763)	(14.62)
Income Taxes	21,983	71,270	23,603	102,977	(1,620)	(6.86)



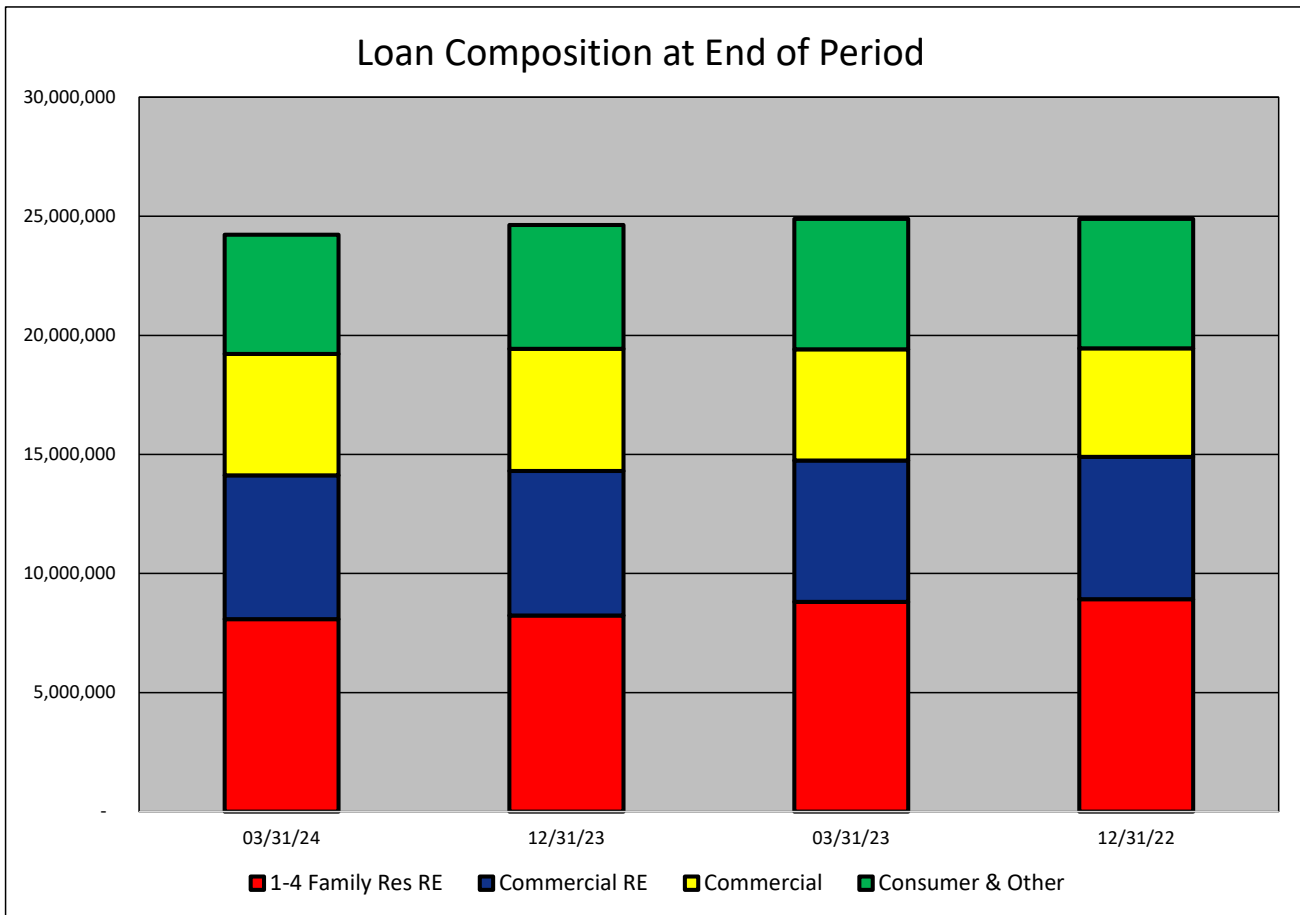
SECURITIES COMPOSITION - BankUnited, National Association
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	130,290	130,592	118,383	135,841	11,907	10.06
State & Munip	106,713	102,618	103,950	116,661	2,763	2.66
Mortgage backed	6,884,588	6,770,255	7,292,689	7,389,295	(408,101)	(5.60)
Equities	-	-	-	-	-	NA
Agency	98,465	103,024	124,603	135,782	(26,138)	(20.98)
Other	1,671,379	1,738,143	1,825,205	1,886,864	(153,826)	(8.43)
Total Securities	8,891,435	8,844,632	9,464,830	9,664,443	(573,395)	(6.06)



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

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	8,080,846	8,231,263	8,809,318	8,918,654	(728,472)	(8.27)
Commercial RE	6,041,003	6,072,757	5,930,535	5,975,274	110,468	1.86
Commercial	5,093,361	5,131,901	4,669,327	4,560,157	424,034	9.08
Consumer & Other	5,011,090	5,197,763	5,483,714	5,431,903	(472,624)	(8.62)
Loans, Net	24,226,300	24,633,684	24,892,894	24,885,988	(666,594)	(2.68)



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

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	202,689	147,946	147,946	126,457	54,743	37.00
Total Recoveries	4,448	12,627	2,944	9,730	1,504	51.09
Total Charge-offs	5,386	35,014	7,899	62,055	(2,513)	(31.81)
Provision Expense	15,805	78,924	17,595	73,814	(1,790)	(10.17)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	(1,794)	(1,794)	-	1,794	(100.00)
Ending Balance	<u>217,556</u>	<u>202,689</u>	<u>158,792</u>	<u>147,946</u>	<u>58,764</u>	<u>37.01</u>

NON-PERFORMING ASSETS:

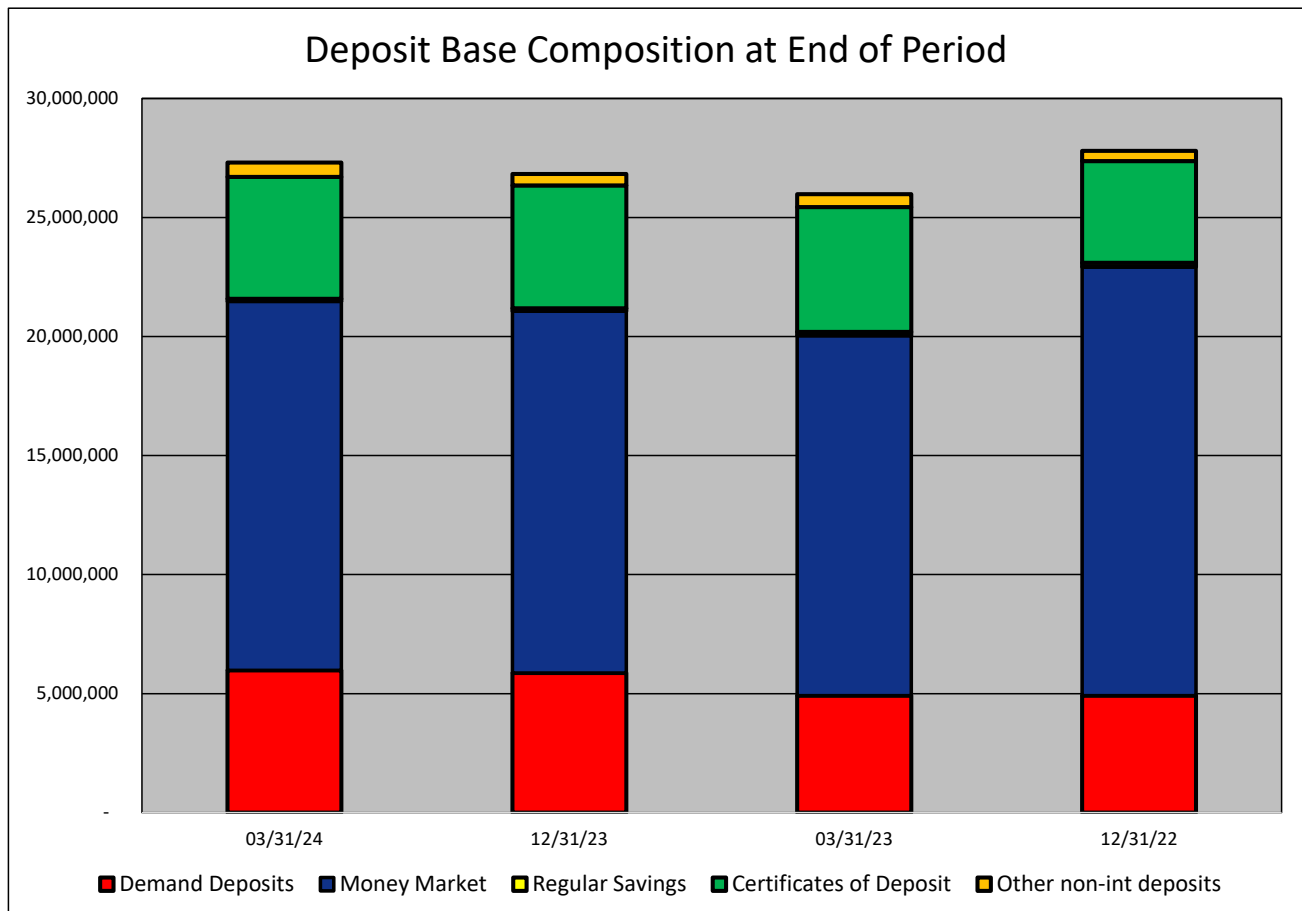
Total-90+ Days Past Due	256,270	278,193	438,801	493,747	(182,531)	(41.60)
Total-Nonaccrual	115,180	126,451	113,641	104,426	1,539	1.35
Foreclosed Real Estate	3,168	3,536	3,237	1,932	(69)	(2.13)
Total Non-perf Assets	<u>374,618</u>	<u>408,180</u>	<u>555,679</u>	<u>600,105</u>	<u>(181,061)</u>	<u>(32.58)</u>

DEPOSIT BASE COMPOSITION - BankUnited, National Association
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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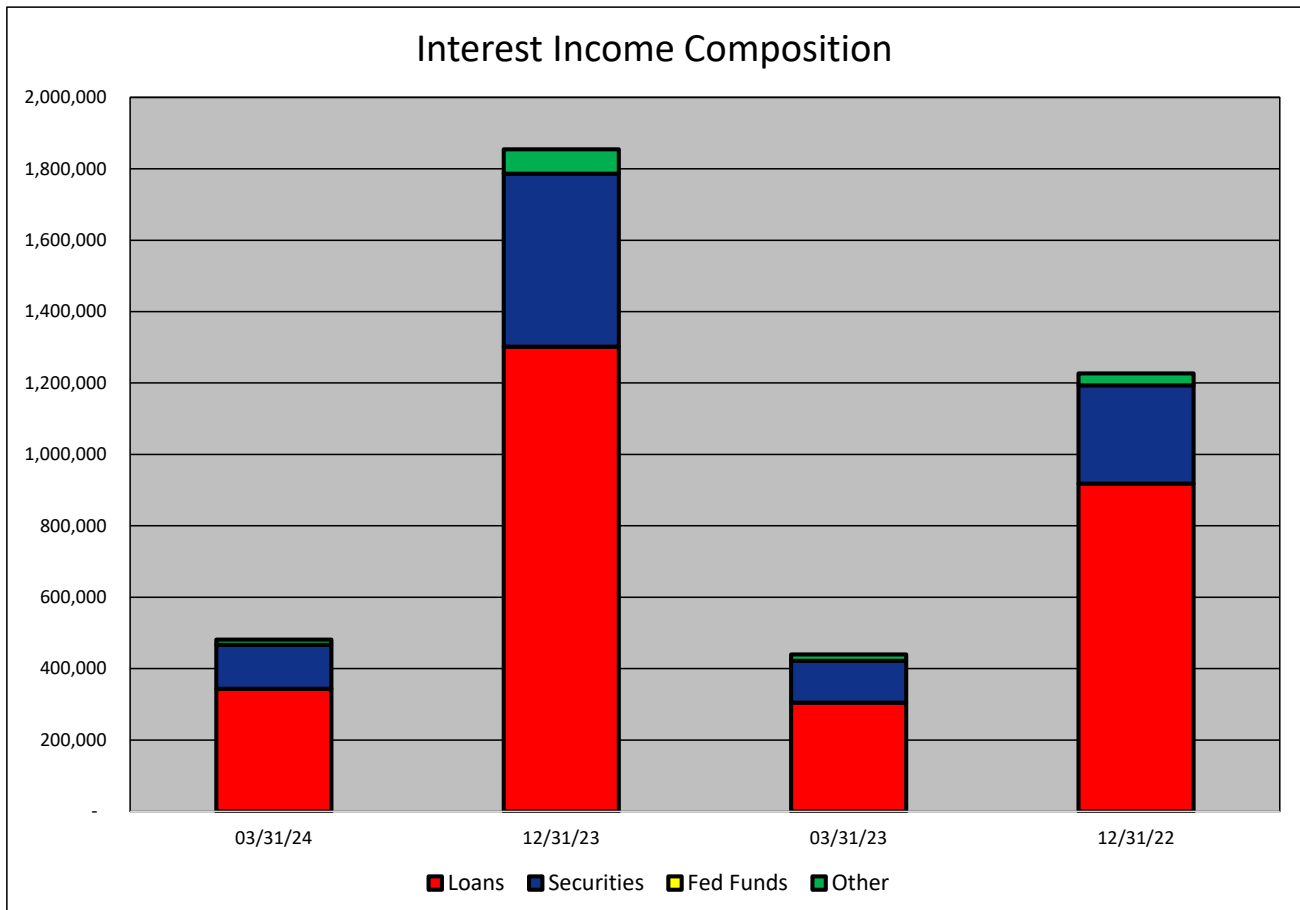
DEPOSIT BASE CATEGORY:

Demand Deposits	5,971,868	5,867,958	4,911,386	4,915,400	1,060,482	21.59
Money Market	15,510,322	15,202,671	15,134,373	18,010,941	375,949	2.48
Regular Savings	104,327	110,361	144,491	170,168	(40,164)	(27.80)
Certificates of Deposit	5,115,701	5,163,991	5,249,968	4,268,066	(134,267)	(2.56)
Other non-int deposits	608,807	477,762	537,084	435,489	71,723	13.35
Total Deposits	27,311,025	26,822,743	25,977,302	27,800,064	1,333,723	5.13



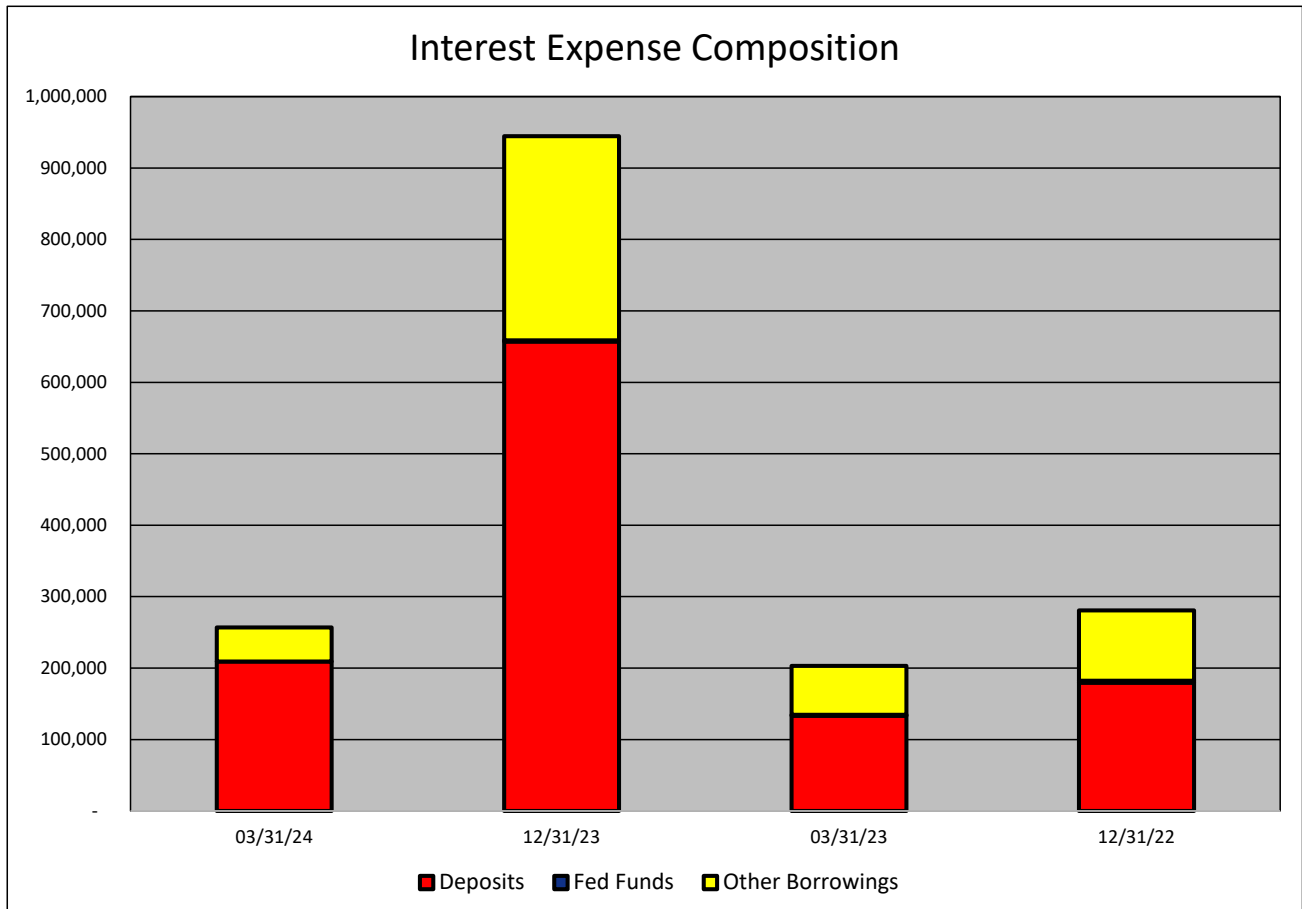
INTEREST INCOME COMPOSITION- BankUnited, National Association
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	343,420	1,302,114	304,808	918,401	38,612	12.67
Securities	123,735	484,160	117,612	275,054	6,123	5.21
Fed Funds	-	-	-	-	-	NA
Other	14,093	68,264	17,167	33,766	(3,074)	(17.91)
Total Int Income	481,248	1,854,538	439,587	1,227,221	41,661	9.48



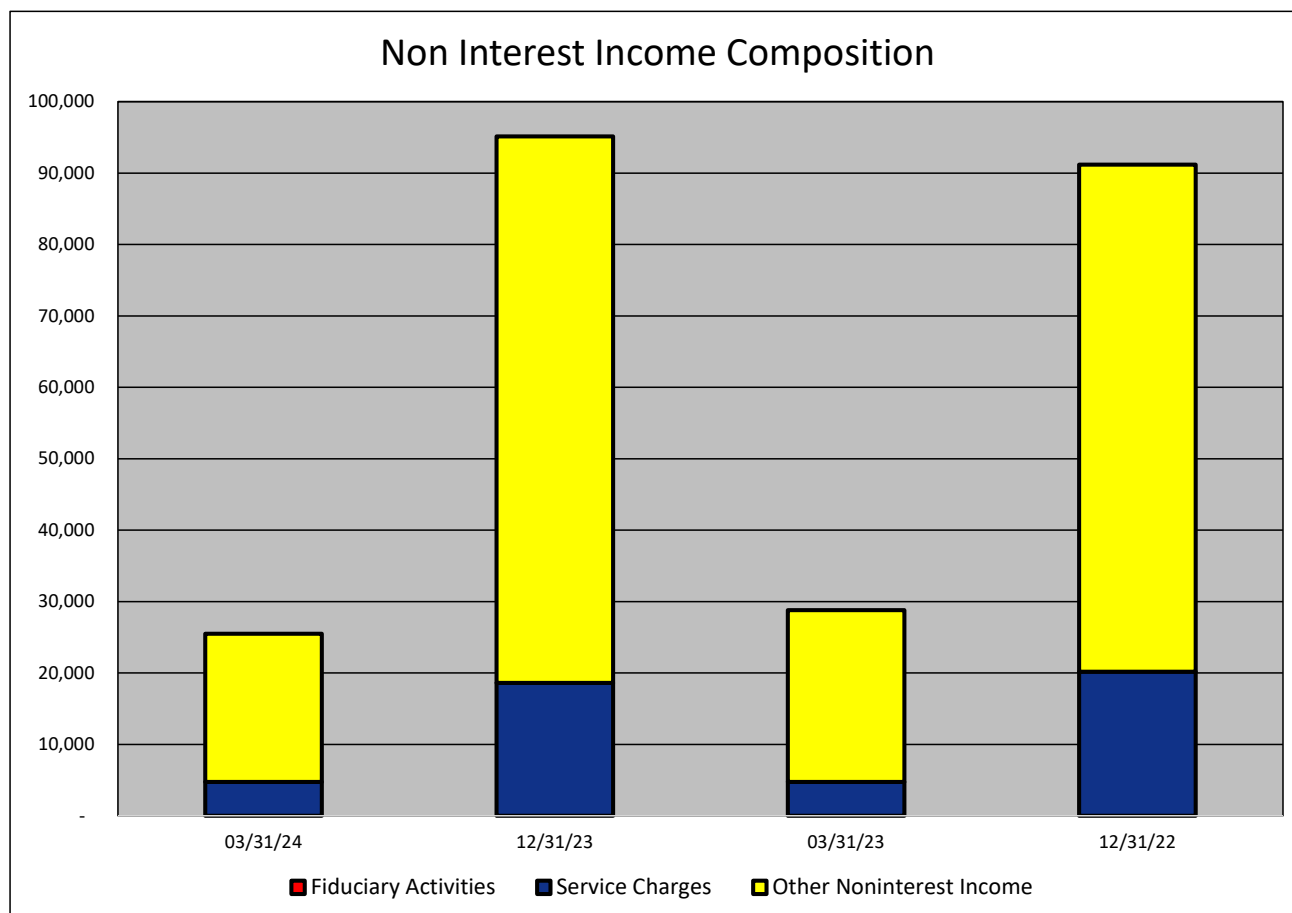
INTEREST EXPENSE COMPOSITION- BankUnited, National Association
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	209,290	657,109	133,144	179,454	76,146	57.19
Fed Funds	-	1,611	1,611	2,723	(1,611)	(100.00)
Other Borrowings	47,684	285,804	68,237	98,586	(20,553)	(30.12)
Total Int Expense	256,974	944,524	202,992	280,763	53,982	26.59



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

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	4,742	18,596	4,746	20,182	(4)	(0.08)
Other Noninterest Income	20,751	76,530	24,042	70,979	(3,291)	(13.69)
Total Nonint. Income	25,493	95,126	28,788	91,161	(3,295)	(11.45)

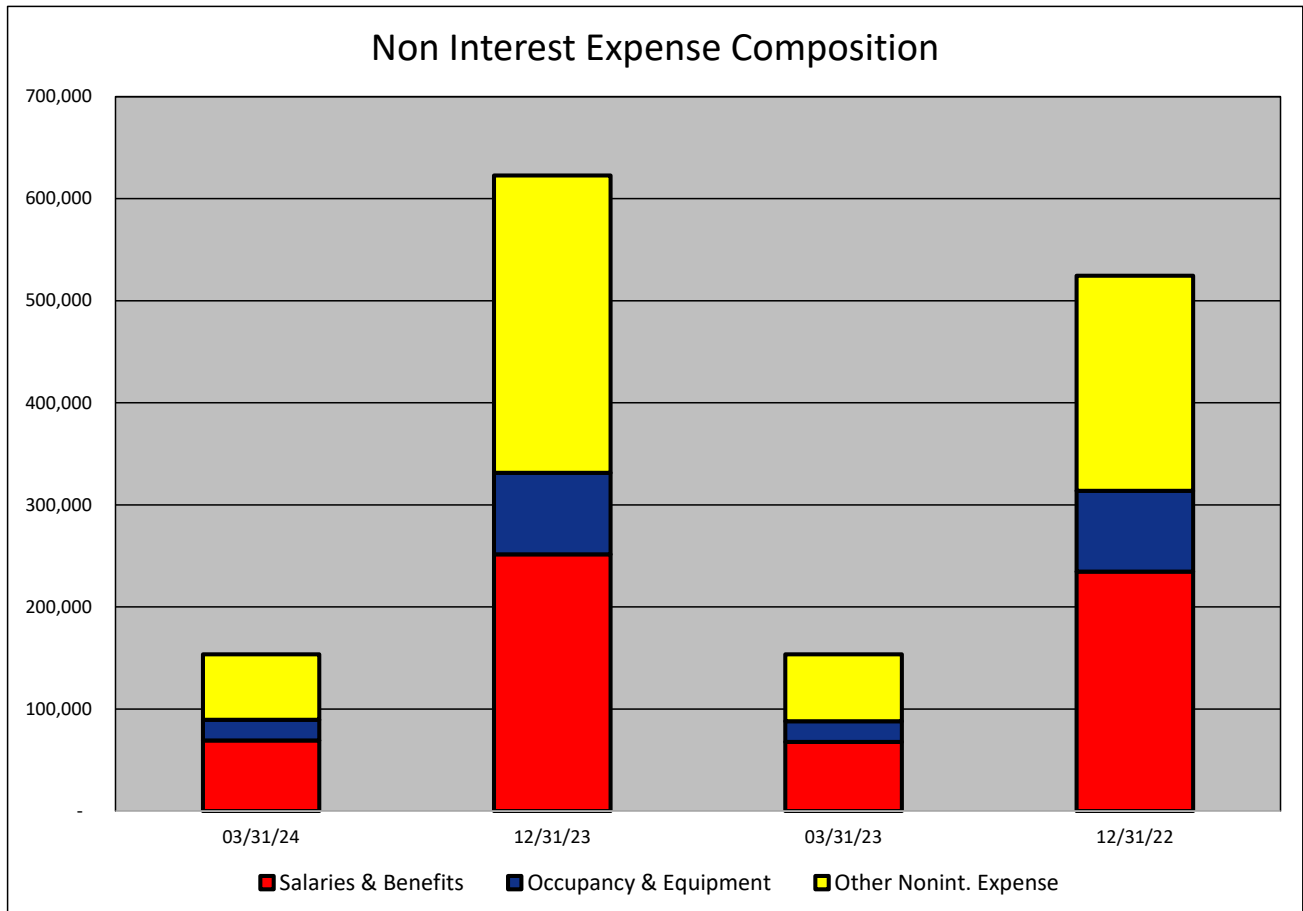


NONINTEREST EXPENSE COMPOSITION- BankUnited, National Association
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	69,149	251,484	67,720	234,702	1429	2.11
Occupancy & Equipment	20,253	79,929	20,367	78,988	(114)	(0.56)
Other Nonint. Expense	64,170	291,378	65,548	210,815	(1378)	(2.10)
Total Nonint. Expense	153,572	622,791	153,635	524,505	(63)	(0.04)



PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Bradesco Bank	4,282,284	3,441,886	24.42
Gulf Atlantic Bank	150,326	123,066	22.15
U. S. Century Bank	2,488,336	2,163,821	15.00
International Finance Bank	1,103,094	972,876	13.38
Banesco Usa	3,946,961	3,536,417	11.61
Banco Do Brasil Americas	2,859,198	2,567,622	11.36
Terrabank, National Association	774,332	724,228	6.92
Sunstate Bank	501,606	472,054	6.26
Ocean Bank	6,340,942	5,986,172	5.93
Pacific National Bank	1,240,437	1,171,386	5.89
Intercredit Bank, National Association	579,843	558,208	3.88
Amerant Bank, National Association	9,798,352	9,478,177	3.38
Grove Bank & Trust	1,137,842	1,115,772	1.98
First State Bank Of The Florida Keys	1,243,979	1,222,614	1.75
City National Bank Of Florida	26,126,524	26,204,489	(0.30)
Interamerican Bank, A Fsb	262,589	265,029	(0.92)
Bankunited, National Association	35,066,650	37,095,206	(5.47)
Helm Bank Usa	1,044,175	1,119,555	(6.73)
Eastern National Bank	178,678	218,645	(18.28)

Select Peer Average	5,217,166	5,180,906	5.38
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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	
Banco Do Brasil Americas	1,297,110	912,807	42.10
Sunstate Bank	290,119	221,166	31.18
Grove Bank & Trust	543,013	424,266	27.99
Gulf Atlantic Bank	112,628	89,386	26.00
Banesco Usa	3,003,135	2,510,606	19.62
Terrabank, National Association	516,732	440,132	17.40
Bradesco Bank	3,222,126	2,747,635	17.27
U. S. Century Bank	1,821,196	1,580,394	15.24
Interamerican Bank, A Fsb	202,214	177,037	14.22
Helm Bank Usa	556,872	489,622	13.74
International Finance Bank	906,646	856,266	5.88
Ocean Bank	5,041,600	4,783,306	5.40
Pacific National Bank	810,135	775,307	4.49
Intercredit Bank, National Association	447,454	432,801	3.39
City National Bank Of Florida	17,461,239	17,060,731	2.35
Amerant Bank, National Association	7,006,383	7,115,035	(1.53)
Bankunited, National Association	24,226,300	24,892,894	(2.68)
First State Bank Of The Florida Keys	805,782	839,536	(4.02)
Eastern National Bank	107,778	132,461	(18.63)

Select Peer Average	3,598,866	3,499,020	11.55
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PEER GROUP COMPARISONS REPORT
South Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Interamerican Bank, A Fsb	13.22	13.53	19.35	20.62	19.35
Banesco Usa	11.60	12.58	0.00	0.00	0.00
Bradesco Bank	11.54	11.95	18.29	19.41	18.29
Sunstate Bank	12.96	11.81	14.39	15.07	14.39
Grove Bank & Trust	10.62	11.65	18.83	20.09	18.83
Pacific National Bank	11.26	11.32	17.39	18.07	17.39
Helm Bank Usa	7.95	10.93	28.95	30.21	28.95
First State Bank Of The Florida Keys	8.38	10.62	17.67	18.92	17.67
City National Bank Of Florida	9.12	10.01	14.22	15.05	14.22
International Finance Bank	9.37	9.88	12.68	13.94	12.68
Ocean Bank	9.53	9.76	11.71	12.97	11.71
Banco Do Brasil Americas	8.86	9.37	25.66	26.92	25.66
Bankunited, National Association	8.82	9.32	13.41	14.30	13.41
Intercredit Bank, National Association	7.59	9.13	13.00	14.26	13.00
Gulf Atlantic Bank	7.82	9.07	10.84	11.70	10.84
Amerant Bank, National Association	8.34	8.97	11.14	12.39	11.14
U. S. Century Bank	7.74	8.84	11.71	12.89	11.71
Terrabank, National Association	6.32	8.42	14.08	15.39	10.31
Eastern National Bank	8.38	8.38	13.90	15.16	13.90

Select Peer Average	9.44	10.29	15.12	16.18	14.92
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PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Banesto Usa	93.68	76.09	15.70
Intercredit Bank, National Association	91.54	77.17	16.06
International Finance Bank	91.44	82.19	7.07
Ocean Bank	90.88	79.51	12.76
Interamerican Bank, A Fsb	90.87	77.01	0.00
Bankunited, National Association	88.71	69.09	25.36
Amerant Bank, National Association	88.28	71.51	15.54
Bradesco Bank	87.57	75.24	7.05
Gulf Atlantic Bank	86.70	74.92	12.73
U. S. Century Bank	86.22	73.19	17.40
City National Bank Of Florida	82.91	66.83	25.34
Pacific National Bank	80.48	65.31	19.06
First State Bank Of The Florida Keys	75.77	64.77	24.29
Terrabank, National Association	74.42	66.73	28.05
Sunstate Bank	71.52	57.84	8.94
Eastern National Bank	68.01	60.32	0.67
Grove Bank & Trust	62.34	47.72	34.97
Helm Bank Usa	58.50	53.33	40.46
Banco Do Brasil Americas	50.44	45.37	37.57

Select Peer Average	80.01	67.59	18.37
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PEER GROUP COMPARISONS REPORT
South Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
First State Bank Of The Florida Keys	1,229,029	3.34	41.34
Banco Do Brasil Americas	2,851,199	1.72	19.48
International Finance Bank	1,076,643	1.39	14.86
Pacific National Bank	1,236,696	0.99	8.93
Helm Bank Usa	1,118,724	0.89	11.90
Banesco Usa	3,998,193	0.78	6.83
Ocean Bank	6,496,194	0.78	8.51
U. S. Century Bank	2,487,170	0.78	10.24
Bradesco Bank	4,191,235	0.74	6.31
Bankunited, National Association	35,917,847	0.66	7.74
Interamerican Bank, A Fsb	256,636	0.62	4.61
Sunstate Bank	491,473	0.62	4.72
Amerant Bank, National Association	9,821,551	0.56	6.71
City National Bank Of Florida	27,113,834	0.52	5.92
Terrabank, National Association	809,540	0.32	5.28
Gulf Atlantic Bank	146,374	0.21	2.69
Grove Bank & Trust	1,070,472	(0.18)	(1.60)
Intercredit Bank, National Association	597,644	(0.72)	(9.68)
Eastern National Bank	179,662	(2.91)	(33.51)

Select Peer Average	5,320,532	0.58	6.38
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PEER GROUP COMPARISONS REPORT
South Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Banco Do Brasil Americas	0.42	1.36	42.69	11.58
International Finance Bank	0.56	1.91	55.16	9.68
Bankunited, National Association	0.28	1.43	60.33	21.73
Pacific National Bank	0.36	1.66	60.91	10.98
U. S. Century Bank	0.40	1.34	61.37	12.50
Banesco Usa	0.49	1.54	61.86	11.61
City National Bank Of Florida	0.48	0.92	63.32	29.06
Bradesco Bank	0.62	1.26	63.78	17.55
Helm Bank Usa	0.48	2.30	65.64	8.63
Amerant Bank, National Association	0.63	2.05	69.08	14.08
Ocean Bank	0.40	2.10	70.65	9.48
Sunstate Bank	0.58	2.26	77.38	7.60
First State Bank Of The Florida Keys	0.34	2.04	79.49	7.15
Interamerican Bank, A Fsb	0.20	3.21	81.01	3.41
Terrabank, National Association	0.66	1.99	83.17	6.56
Gulf Atlantic Bank	0.20	2.67	87.09	6.01
Grove Bank & Trust	0.90	2.06	109.26	9.33
Intercredit Bank, National Association	0.19	2.97	133.32	5.92
Eastern National Bank	0.34	5.57	205.02	3.13

Select Peer Average	0.45	2.14	80.55	10.84
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PEER GROUP COMPARISONS REPORT
South Florida Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Grove Bank & Trust	1.98	0.00	0.00	0.00
Gulf Atlantic Bank	0.93	0.00	0.00	0.00
Pacific National Bank	0.61	0.02	0.02	0.14
U. S. Century Bank	1.18	0.03	0.02	0.21
Sunstate Bank	0.94	0.05	0.03	0.23
Ocean Bank	1.42	0.04	0.11	1.06
Terrabank, National Association	1.32	0.18	0.12	1.71
Banesco Usa	1.23	0.20	0.15	1.22
Bradesco Bank	1.05	0.19	0.15	1.18
First State Bank Of The Florida Keys	1.17	0.32	0.21	1.96
Banco Do Brasil Americas	1.59	0.50	0.23	2.45
International Finance Bank	1.51	0.50	0.41	3.93
City National Bank Of Florida	0.80	0.67	0.45	4.81
Amerant Bank, National Association	1.37	0.43	0.52	5.66
Helm Bank Usa	1.70	1.00	0.53	6.01
Intercredit Bank, National Association	1.62	0.95	0.78	8.79
Bankunited, National Association	0.90	1.53	1.07	4.44
Interamerican Bank, A Fsb	2.60	1.43	1.10	7.25
Eastern National Bank	2.15	3.56	2.15	22.22

Select Peer Average	1.37	0.61	0.42	3.86
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2024

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Eastern National Bank	1.98	31.93	0.00	0.00	0.67
Bradesco Bank	1.76	13.25	0.00	1.23	5.73
Pacific National Bank	1.11	10.75	0.00	0.00	19.06
Sunstate Bank	0.98	13.27	14.45	0.00	8.94
Helm Bank Usa	0.84	3.78	0.00	0.00	40.38
Amerant Bank, National Association	0.76	5.90	0.00	2.29	13.23
Terrabank, National Association	0.71	1.27	0.00	0.00	27.99
Grove Bank & Trust	0.64	12.35	0.00	24.84	9.82
First State Bank Of The Florida Keys	0.62	8.46	0.00	8.33	15.96
City National Bank Of Florida	0.60	2.13	0.00	10.73	14.44
Gulf Atlantic Bank	0.57	5.23	0.00	1.90	10.83
Ocean Bank	0.55	2.31	0.00	2.76	9.98
Banesco Usa	0.42	3.22	0.00	4.85	10.69
U. S. Century Bank	0.39	4.70	0.00	6.95	10.45
Interamerican Bank, A Fsb	0.37	21.37	0.00	0.00	0.00
Intercredit Bank, National Association	0.33	5.01	0.00	0.00	16.06
International Finance Bank	0.31	10.25	0.00	1.63	5.24
Banco Do Brasil Americas	0.22	15.67	0.09	0.00	37.27
Bankunited, National Association	0.04	1.16	0.00	0.03	25.33

Select Peer Average	0.69	9.05	0.77	3.45	14.85
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
International Finance Bank	80.95	0.48	0.00	0.07
Ocean Bank	78.37	1.25	0.08	0.02
Intercredit Bank, National Association	75.92	0.76	0.02	0.00
Banesco Usa	75.15	0.76	0.00	0.00
Interamerican Bank, A Fsb	75.00	2.40	0.00	0.00
Bradesco Bank	74.45	0.32	0.00	0.01
Gulf Atlantic Bank	74.22	3.95	0.00	0.00
U. S. Century Bank	72.33	0.62	0.00	0.00
Amerant Bank, National Association	70.03	1.65	0.21	0.24
Bankunited, National Association	68.47	0.36	0.01	0.23
City National Bank Of Florida	66.15	0.27	0.00	0.39
Terrabank, National Association	65.85	0.77	0.00	0.00
Pacific National Bank	64.91	2.50	0.00	0.03
First State Bank Of The Florida Keys	63.97	0.93	0.00	0.00
Eastern National Bank	59.03	2.36	0.00	0.00
Sunstate Bank	57.30	1.21	0.00	1.64
Helm Bank Usa	52.43	0.52	0.00	0.00
Grove Bank & Trust	46.78	1.33	0.00	0.00
Banco Do Brasil Americas	44.64	0.20	0.00	0.37

Select Peer Average	66.63	1.19	0.02	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, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Terrabank, National Association	55.52	41.01	96.52	0.00	3.48
Helm Bank Usa	52.81	47.19	100.00	0.00	0.00
International Finance Bank	48.16	51.84	100.00	0.00	0.00
Banco Do Brasil Americas	47.38	52.55	99.93	0.00	0.07
Banesco Usa	33.10	59.93	93.03	0.00	6.97
Ocean Bank	30.83	67.49	98.32	0.00	1.68
Sunstate Bank	28.59	65.17	93.76	0.00	6.24
Grove Bank & Trust	28.32	58.01	86.33	1.28	12.39
Interamerican Bank, A Fsb	26.74	72.73	99.47	0.00	0.53
First State Bank Of The Florida Keys	26.38	67.62	93.99	1.50	4.51
U. S. Century Bank	25.77	67.11	92.88	0.00	7.12
Bankunited, National Association	24.08	63.34	87.42	0.00	12.58
Bradesco Bank	22.75	75.97	98.72	0.00	1.28
City National Bank Of Florida	20.78	69.30	90.08	3.14	6.78
Pacific National Bank	20.21	72.43	92.64	0.00	7.36
Gulf Atlantic Bank	19.56	76.73	96.29	0.00	3.71
Eastern National Bank	19.02	80.94	99.96	0.04	0.00
Amerant Bank, National Association	16.18	75.56	91.74	0.00	8.26
Intercredit Bank, National Association	15.83	76.08	91.91	0.00	8.09

Select Peer Average	29.58	65.32	94.89	0.31	4.79
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PEER GROUP COMPARISONS REPORT
South Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Interamerican Bank, A Fsb	5.70	2.65	4.00	100.32
Helm Bank Usa	4.73	1.75	3.96	92.87
International Finance Bank	5.46	3.23	3.94	99.28
Banco Do Brasil Americas	5.34	3.25	3.82	97.94
Amerant Bank, National Association	6.33	3.61	3.52	92.98
Gulf Atlantic Bank	6.29	3.63	3.33	92.72
Ocean Bank	5.75	3.87	3.29	95.56
Sunstate Bank	5.85	4.12	3.25	95.07
Pacific National Bank	5.97	3.92	3.09	95.43
Banesco Usa	5.69	4.51	2.90	96.17
Eastern National Bank	5.35	3.50	2.68	94.63
First State Bank Of The Florida Keys	4.62	3.07	2.67	98.78
Terrabank, National Association	3.88	2.44	2.60	97.10
Bankunited, National Association	5.56	3.49	2.59	96.35
U. S. Century Bank	5.20	3.84	2.55	95.52
Bradesco Bank	5.87	4.34	2.46	94.69
Intercredit Bank, National Association	5.20	3.96	2.19	99.67
Grove Bank & Trust	4.13	3.35	1.86	95.92
City National Bank Of Florida	4.92	3.28	1.82	95.39
Select Peer Average	5.36	3.46	2.59	96.13