

Bradesco Bac Florida Bank

Coral Gables, FL

Established
10/12/1973

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 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)

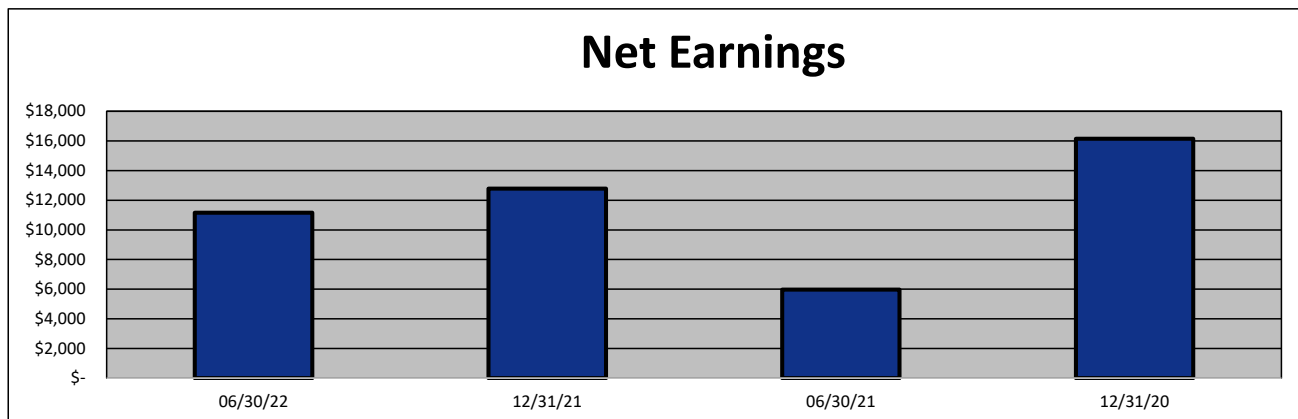
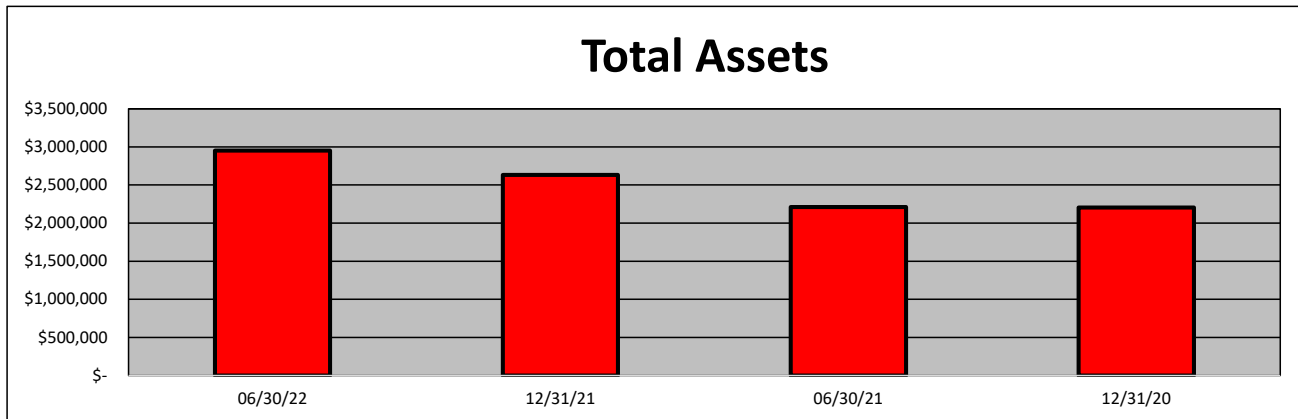
**EXECUTIVE SUMMARY - Bradesco BAC Florida Bank
(Percentage)**

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.94	9.91	11.42	11.20	10.08	9.39
Leverage Ratio	9.30	10.42	11.45	10.82	10.09	10.02
Tier 1 Cap/Risk Based Assets	14.11	14.95	17.18	18.37	16.44	15.94
Risk Based Ratio	15.05	15.91	18.19	19.44	17.29	17.04
Common Equity Tier 1 Capital Ratio	14.11	14.95	17.18	18.37	16.42	15.27
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	84.84	85.50	90.50	88.51	64.07	74.48
Loans/Assets	74.06	73.56	75.84	73.75	52.71	63.78
Securities/Assets	12.02	15.52	10.07	8.95	17.27	19.13
PROFITABILITY:						
Return on Avg Assets	0.77	0.56	0.54	0.71	0.67	0.50
Return on Avg Equity	8.52	5.05	4.79	6.83	9.14	5.80
Nonint Income/Avg Assets	0.62	0.53	0.52	0.47	0.86	0.44
Net Overhead Ratio	1.46	1.89	1.90	1.70	1.91	2.08
Efficiency Ratio	65.00	74.34	76.01	68.67	225.75	78.13
Assets (per million) per Employee	12.73	12.30	10.39	12.26	9.27	9.71
ASSET QUALITY:						
Reserves/Loans	0.84	0.87	0.89	0.89	1.36	1.29
Nonperforming Loans/Total Loans	0.07	0.24	0.41	0.71	0.69	0.60
Nonperforming Assets/Total Assets	0.05	0.18	0.34	0.56	0.47	0.40
Adjusted Texas Ratio	0.52	1.71	2.81	4.74	3.38	3.09
YIELDS & COSTS:						
Yield on earning assets	2.92	3.15	3.18	3.59	3.18	3.28
Cost of funds	0.37	0.38	0.42	0.86	0.42	0.41
Net interest margin	2.66	2.84	2.80	2.81	2.61	2.83
Avg Earning Assets/Avg Assets	96.67	95.94	95.15	95.73	90.17	93.46

SELECTED FINANCIAL DATA - Bradesco BAC Florida Bank
(Dollars in Thousands)

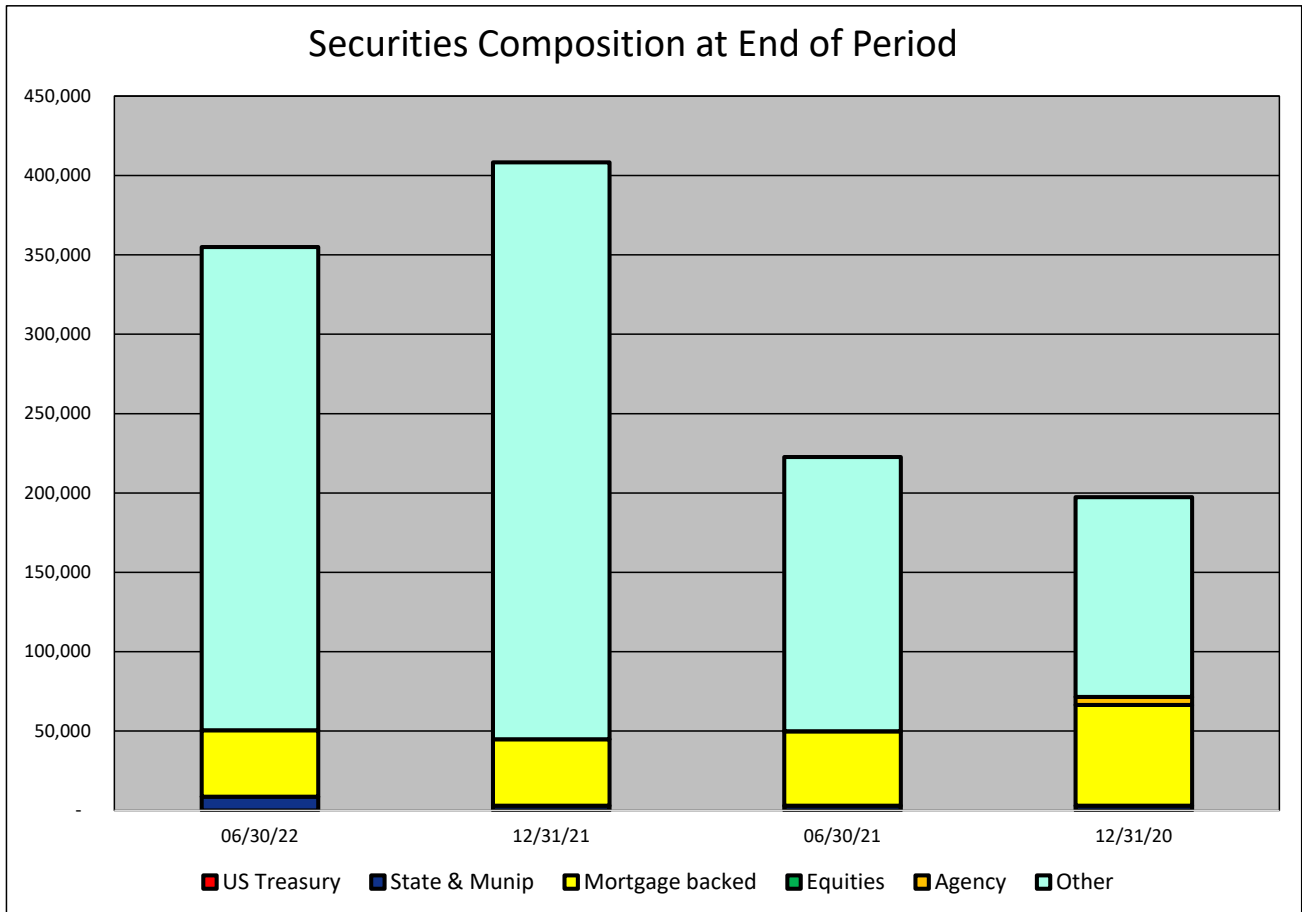
As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	2,952,433	2,631,291	2,212,185	2,205,940	740,248	33.46
Cash and Equivalents	353,367	236,780	258,210	323,490	95,157	36.85
Securities	354,954	408,324	222,674	197,383	132,280	59.41
Loans, net	2,186,559	1,935,503	1,677,648	1,626,883	508,911	30.33
Deposit Accounts	2,577,340	2,263,628	1,853,708	1,838,086	723,632	39.04
Fed Funds & Repos	50,000	-	-	-	50,000	NA
Total Equity	263,831	260,838	252,681	247,061	11,150	4.41

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	11,158	12,789	5,978	16,155	5,180	86.65
Interest Income	41,194	69,580	33,627	78,020	7,567	22.50
Interest Expense	3,699	6,920	4,011	16,853	(312)	(7.78)
Net Interest Income	37,495	62,660	29,616	61,167	7,879	26.60
Prov for Loan Loss	1,074	2,382	600	2,600	474	79.00
Noninterest income	8,985	12,151	5,738	10,704	3,247	56.59
Gain on Sale of Securities	38	212	119	718	(81)	(68.07)
Noninterest Expense	30,224	55,630	26,881	49,370	3,343	12.44
Net Operating Income	15,182	16,799	7,873	19,901	7,309	92.84
Income Taxes	3,746	4,101	1,952	4,556	1,794	91.91



SECURITIES COMPOSITION - Bradesco BAC Florida Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	8,703	3,000	3,000	3,000	5,703	190.10
Mortgage backed	41,821	41,930	46,843	63,538	(5,022)	(10.72)
Equities	-	-	-	-	-	NA
Agency	-	-	19	5,020	(19)	(100.00)
Other	304,430	363,394	172,812	125,825	131,618	76.16
Total Securities	354,954	408,324	222,674	197,383	132,280	59.41

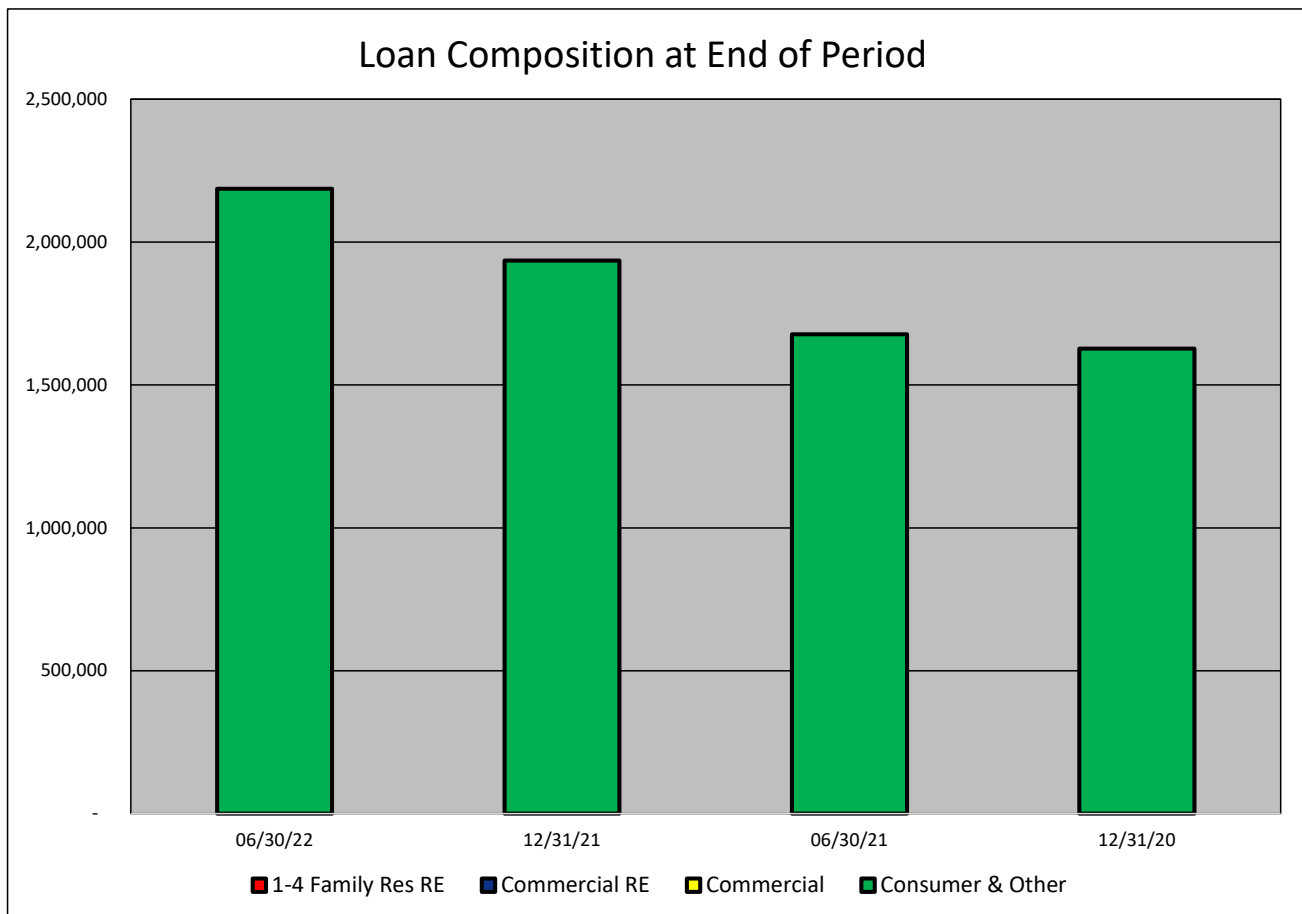


LOAN PORTFOLIO COMPOSITION - Bradesco BAC Florida Bank
(Dollars in Thousands)

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

1-4 Family Res RE	-	-	-	-	-	NA
Commercial RE	-	-	-	-	-	NA
Commercial	-	-	-	-	-	NA
Consumer & Other	2,186,559	1,935,503	1,677,648	1,626,883	508,911	30.33
Loans, Net	<u>2,186,559</u>	<u>1,935,503</u>	<u>1,677,648</u>	<u>1,626,883</u>	<u>508,911</u>	<u>30.33</u>



LOAN PORTFOLIO QUALITY - Bradesco BAC Florida Bank
(Dollars in Thousands)

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

Beginning Balance	16,934	14,417	14,417	16,939	2,517	17.46
Total Recoveries	299	287	38	163	261	686.84
Total Charge-offs	46	152	152	5,285	(106)	(69.74)
Provision Expense	1,074	2,382	600	2,600	474	79.00
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>18,261</u>	<u>16,934</u>	<u>14,903</u>	<u>14,417</u>	<u>3,358</u>	<u>22.53</u>

NON-PERFORMING ASSETS:

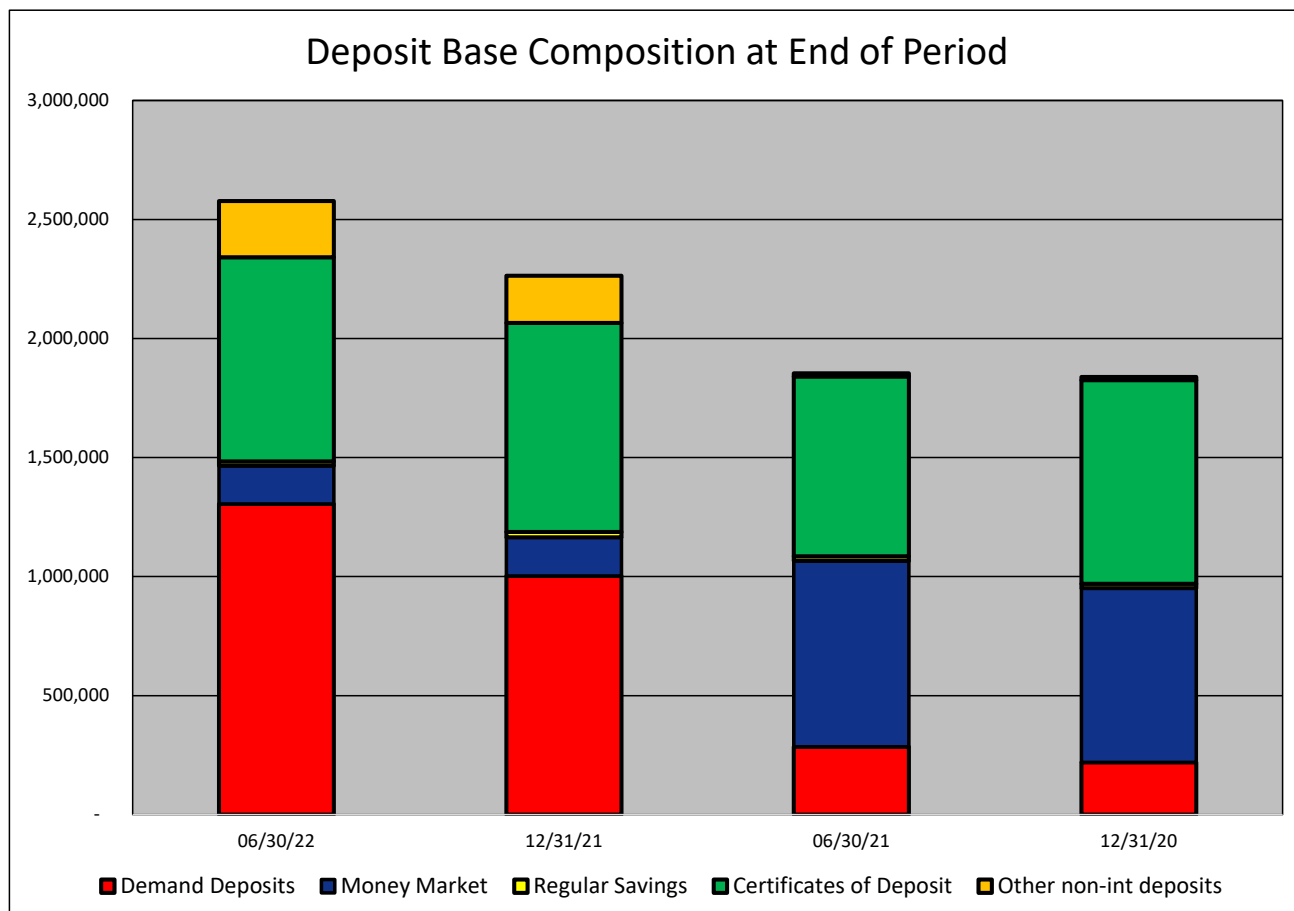
Total-90+ Days Past Due	-	-	137	-	(137)	(100.00)
Total-Nonaccrual	1,462	4,654	6,792	11,532	(5,330)	(78.47)
Foreclosed Real Estate	-	84	587	864	(587)	(100.00)
Total Non-perf Assets	<u>1,462</u>	<u>4,738</u>	<u>7,516</u>	<u>12,396</u>	<u>(6,054)</u>	<u>(80.55)</u>

DEPOSIT BASE COMPOSITION - Bradesco BAC Florida Bank
(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	1,305,074	1,002,446	285,361	219,776	1,019,713	357.34
Money Market	160,615	162,797	780,558	731,524	(619,943)	(79.42)
Regular Savings	18,512	21,962	19,521	18,254	(1,009)	(5.17)
Certificates of Deposit	856,809	878,249	754,962	855,644	101,847	13.49
Other non-int deposits	236,330	198,174	13,306	12,888	223,024	1,676.12
Total Deposits	2,577,340	2,263,628	1,853,708	1,838,086	723,632	39.04

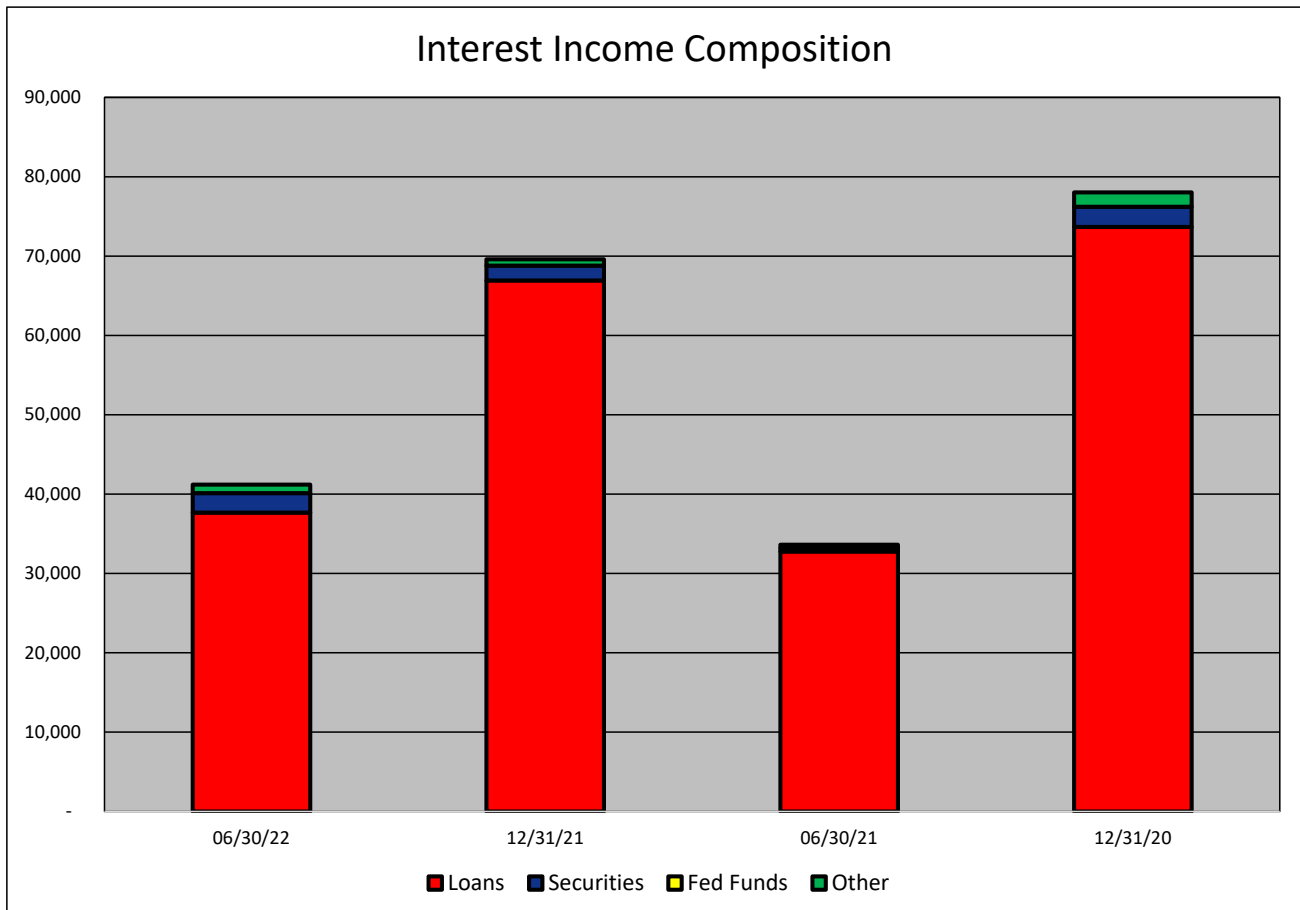


INTEREST INCOME COMPOSITION- Bradesco BAC Florida Bank
(Dollars in Thousands)

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

Loans	37,680	66,939	32,752	73,663	4,928	15.05
Securities	2,441	1,870	440	2,543	2,001	454.77
Fed Funds	-	-	-	-	-	NA
Other	1,073	771	435	1,814	638	146.67
Total Int Income	41,194	69,580	33,627	78,020	7,567	22.50

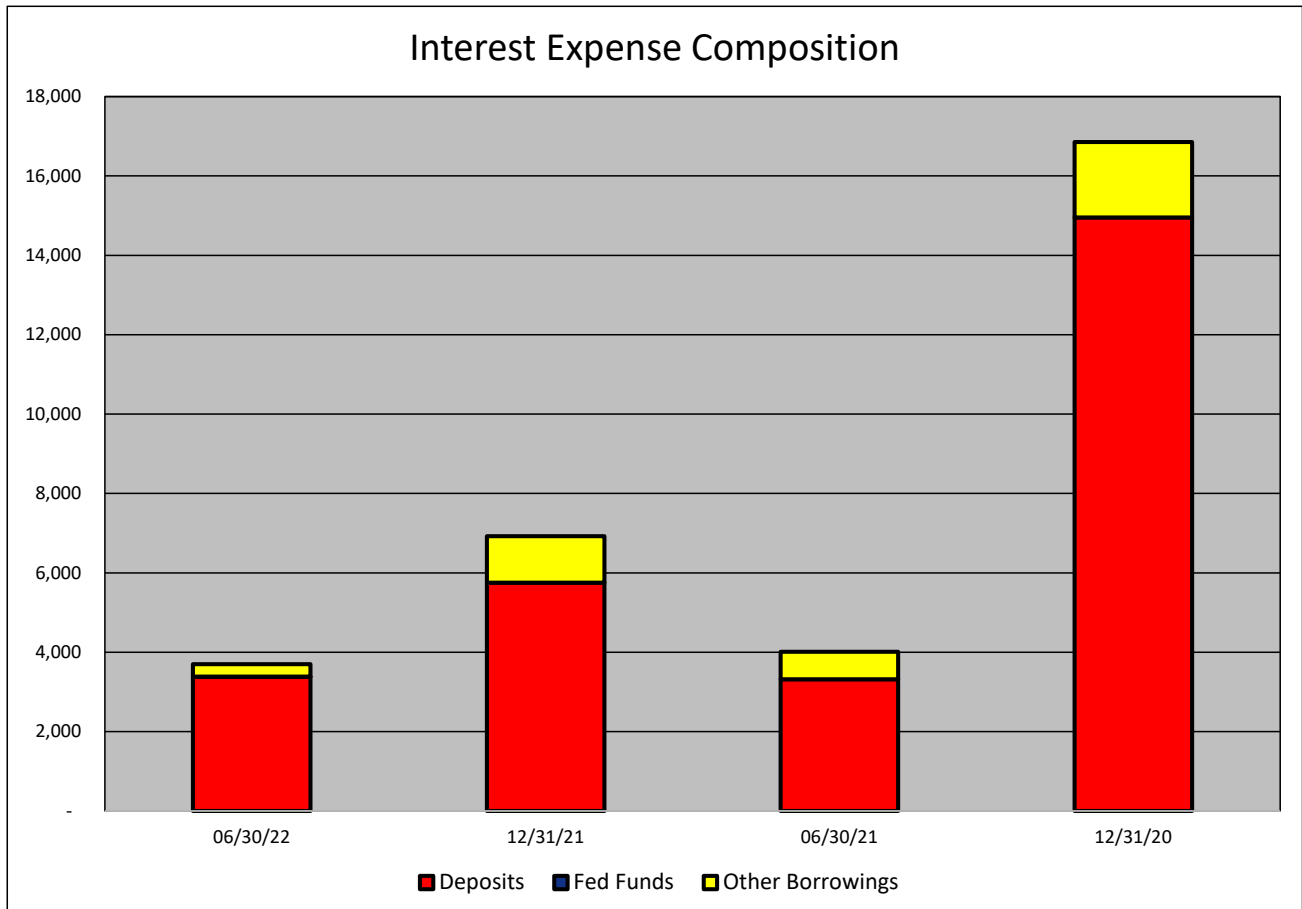


INTEREST EXPENSE COMPOSITION- Bradesco BAC Florida Bank
(Dollars in Thousands)

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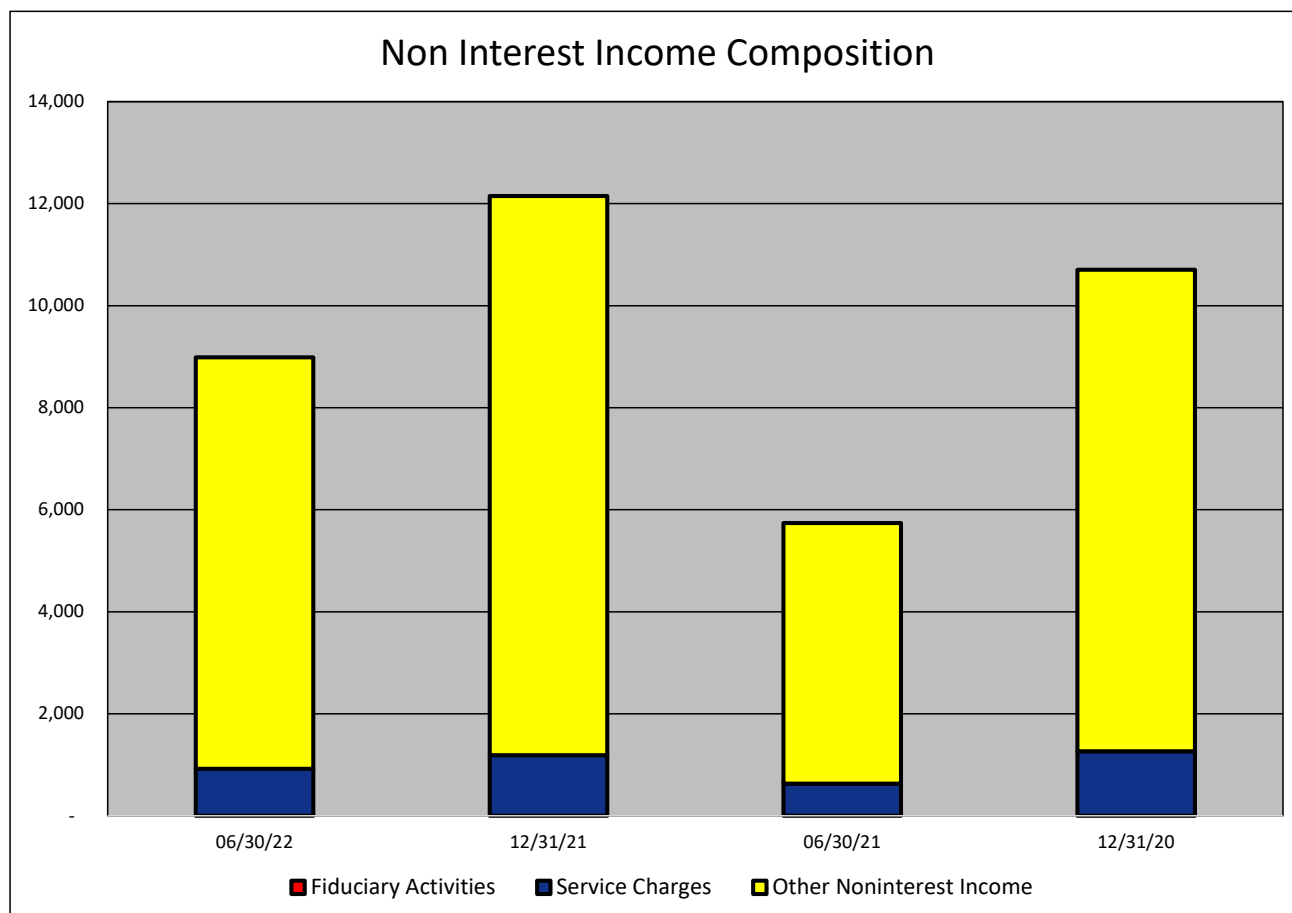
INTEREST EXPENSE CATEGORY

Deposits	3,380	5,753	3,316	14,954	64	1.93
Fed Funds	5	-	-	-	5	NA
Other Borrowings	314	1,167	695	1,899	(381)	(54.82)
Total Int Expense	3,699	6,920	4,011	16,853	(312)	(7.78)



NONINTEREST INCOME COMPOSITION- Bradesco BAC Florida Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	922	1,190	630	1,265	292	46.35
Other Noninterest Income	8,063	10,961	5,108	9,439	2,955	57.85
Total Nonint. Income	8,985	12,151	5,738	10,704	3,247	56.59

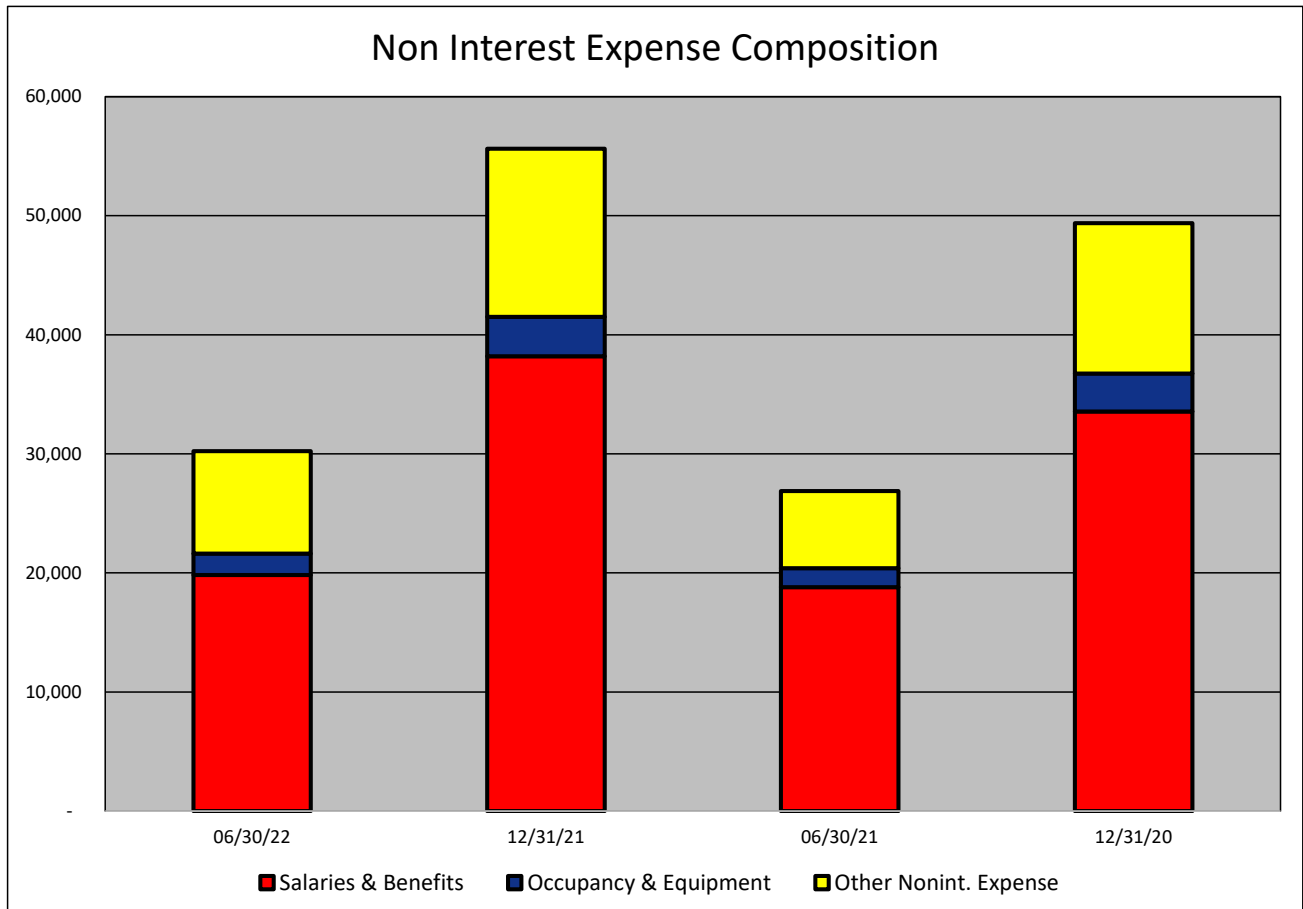


NONINTEREST EXPENSE COMPOSITION- Bradesco BAC Florida Bank
(Dollars in Thousands)

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	19,822	38,206	18,807	33,555	1015	5.40
Occupancy & Equipment	1,798	3,306	1,586	3,191	212	13.37
Other Nonint. Expense	8,604	14,118	6,488	12,624	2116	32.61
Total Nonint. Expense	30,224	55,630	26,881	49,370	3343	12.44



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

Select Peer Average	4,113,545	3,769,104	13.40
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PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET

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

Select Peer Average	2,738,360	2,459,195	18.14
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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	18.07	31.72	32.97	31.72
Banesco Usa	15.49	17.77	22.05	23.96	9.71
Interamerican Bank, A Fsb	10.78	10.90	19.71	20.98	19.71
Gulf Atlantic Bank	8.65	10.66	12.99	13.86	12.99
Grove Bank & Trust	10.08	10.36	22.20	23.46	22.20
Ocean Bank	9.85	10.30	12.33	13.58	12.33
Sunstate Bank	11.99	10.27	13.28	13.94	13.28
Amerant Bank, National Association	9.44	10.23	11.93	12.73	11.93
City National Bank Of Florida	8.75	9.75	13.35	14.22	13.35
Apollo Bank	8.17	9.61	12.19	13.10	12.19
Pacific National Bank	8.91	9.61	14.74	15.66	14.74
U. S. Century Bank	8.88	9.38	12.58	13.67	12.58
Intercredit Bank, National Association	7.63	9.34	12.39	13.65	12.39
Bradesco Bac Florida Bank	8.94	9.30	14.11	15.05	14.11
First State Bank Of The Florida Keys	7.23	9.15	16.31	17.56	16.31
Bankunited, National Association	8.18	8.83	13.33	13.79	13.33
Helm Bank Usa	6.30	8.66	31.23	32.50	31.23
Professional Bank	9.16	8.46	11.32	12.12	11.32
International Finance Bank	7.94	8.28	10.16	11.36	10.16
Terrabank, National Association	5.66	8.24	15.47	16.67	12.46
The First National Bank Of South Miami	7.42	8.21	15.46	16.71	15.46
Eastern National Bank	8.26	8.20	12.83	14.09	12.83
Banco Do Brasil Americas	6.82	6.93	14.99	16.25	14.99

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

Select Peer Average	74.48	63.78	19.13
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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	1.24	17.01
City National Bank Of Florida	22,561,480	1.22	13.11
U. S. Century Bank	1,965,410	1.03	10.61
Apollo Bank	1,065,055	1.02	11.79
Bankunited, National Association	36,142,792	0.93	10.38
Ocean Bank	5,370,450	0.93	9.37
Banesco Usa	2,394,587	0.89	8.54
International Finance Bank	955,660	0.84	10.63
Bradesco Bac Florida Bank	2,915,184	0.77	8.52
Pacific National Bank	1,053,124	0.76	8.53
Professional Bank	2,737,923	0.76	8.71
Amerant Bank, National Association	7,768,150	0.75	6.99
Sunstate Bank	503,010	0.49	4.32
Helm Bank Usa	1,131,560	0.48	6.28
The First National Bank Of South Miami	1,064,466	0.41	5.42
Banco Do Brasil Americas	997,062	0.40	5.11
Grove Bank & Trust	1,197,492	0.38	3.77
Terrabank, National Association	662,412	0.37	6.55
Intercredit Bank, National Association	469,580	0.30	3.48
Interamerican Bank, A Fsb	272,736	0.16	1.45
Plus International Bank	75,870	(0.11)	(0.63)
Gulf Atlantic Bank	86,832	(1.08)	(10.63)
Eastern National Bank	258,657	(1.33)	(15.83)

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

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

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

Select Peer Average	3.08	10.01	0.85	2.45	16.63
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PEER GROUP COMPARISONS REPORT
South Florida Group

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

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

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

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

Select Peer Average	3.28	0.41	2.83	93.46
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