

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 three months ended March 31, 2022

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

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

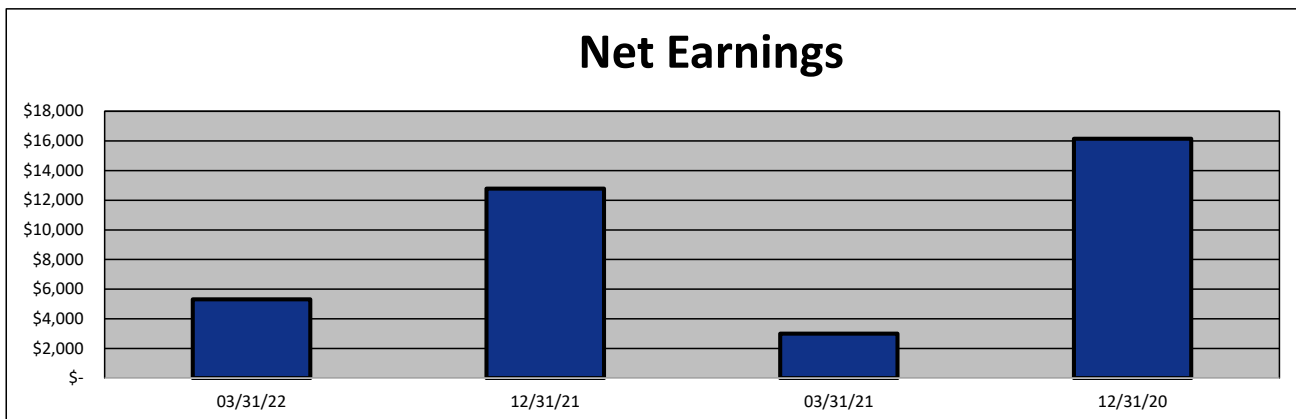
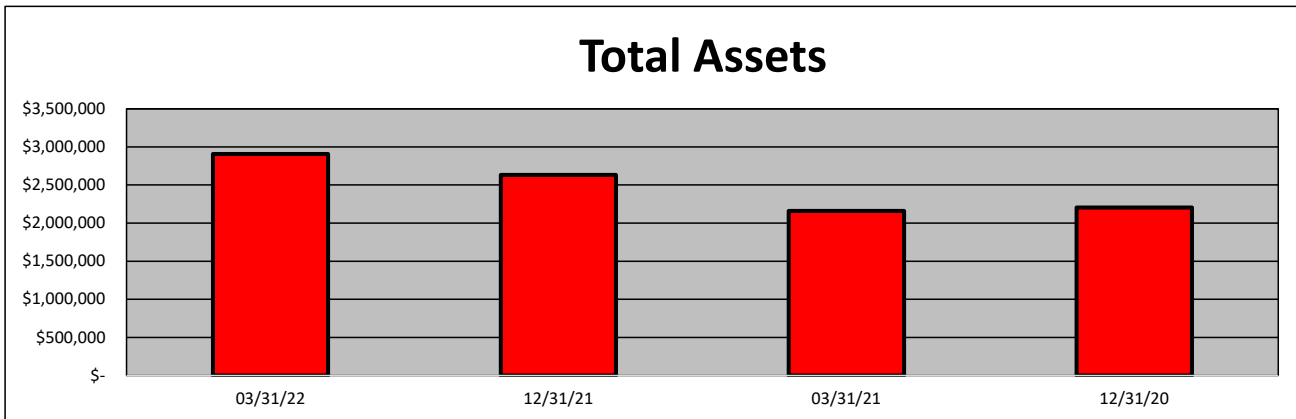
EXECUTIVE SUMMARY - Bradesco BAC Florida Bank
(Percentage)

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.99	9.91	11.54	11.20	9.41	9.07
Leverage Ratio	9.29	10.42	11.18	10.82	9.61	9.63
Tier 1 Cap/Risk Based Assets	15.93	14.95	18.12	18.37	12.53	15.54
Risk Based Ratio	16.98	15.91	19.16	19.44	13.38	16.60
Common Equity Tier 1 Capital Ratio	15.93	14.95	18.12	18.37	12.50	15.54
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	78.64	85.50	90.94	88.51	68.26	69.98
Loans/Assets	69.49	73.56	75.23	73.75	55.23	59.95
Securities/Assets	11.97	15.52	10.57	8.95	16.80	18.03
PROFITABILITY:						
Return on Avg Assets	0.74	0.56	0.54	0.71	0.84	0.47
Return on Avg Equity	8.13	5.05	4.84	6.83	9.50	5.14
Nonint Income/Avg Assets	0.64	0.53	0.50	0.47	0.87	0.44
Net Overhead Ratio	1.45	1.89	1.88	1.70	1.77	2.12
Efficiency Ratio	66.35	74.34	77.12	68.67	68.65	82.17
Assets (per million) per Employee	13.21	12.30	10.69	12.26	9.09	9.99
ASSET QUALITY:						
Reserves/Loans	0.87	0.87	0.88	0.89	1.34	1.32
Nonperforming Loans/Total Loans	0.11	0.24	0.67	0.71	0.74	0.71
Nonperforming Assets/Total Assets	0.08	0.18	0.51	0.56	0.53	0.45
Adjusted Texas Ratio	0.81	1.71	4.19	4.74	4.05	3.60
YIELDS & COSTS:						
Yield on earning assets	2.78	3.15	3.14	3.59	3.30	3.16
Cost of funds	0.27	0.38	0.46	0.86	0.46	0.39
Net interest margin	2.59	2.84	2.72	2.81	2.64	2.74
Avg Earning Assets/Avg Assets	97.26	95.94	95.13	95.73	90.01	93.46

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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	2,907,288	2,631,291	2,160,008	2,205,940	747,280	34.60
Cash and Equivalents	253,649	236,780	251,921	323,490	1,728	0.69
Securities	348,002	408,324	228,388	197,383	119,614	52.37
Loans, net	2,020,275	1,935,503	1,624,884	1,626,883	395,391	24.33
Deposit Accounts	2,568,906	2,263,628	1,786,797	1,838,086	782,109	43.77
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	261,465	260,838	249,264	247,061	12,201	4.89

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	5,306	12,789	3,001	16,155	2,305	76.81
Interest Income	19,508	69,580	16,691	78,020	2,817	16.88
Interest Expense	1,354	6,920	2,222	16,853	(868)	(39.06)
Net Interest Income	18,154	62,660	14,469	61,167	3,685	25.47
Prov for Loan Loss	305	2,382	-	2,600	305	NA
Noninterest income	4,646	12,151	2,775	10,704	1,871	67.42
Gain on Sale of Securities	9	212	110	718	(101)	(91.82)
Noninterest Expense	15,133	55,630	13,302	49,370	1,831	13.76
Net Operating Income	7,362	16,799	3,942	19,901	3,420	86.76
Income Taxes	1,881	4,101	977	4,556	904	92.53

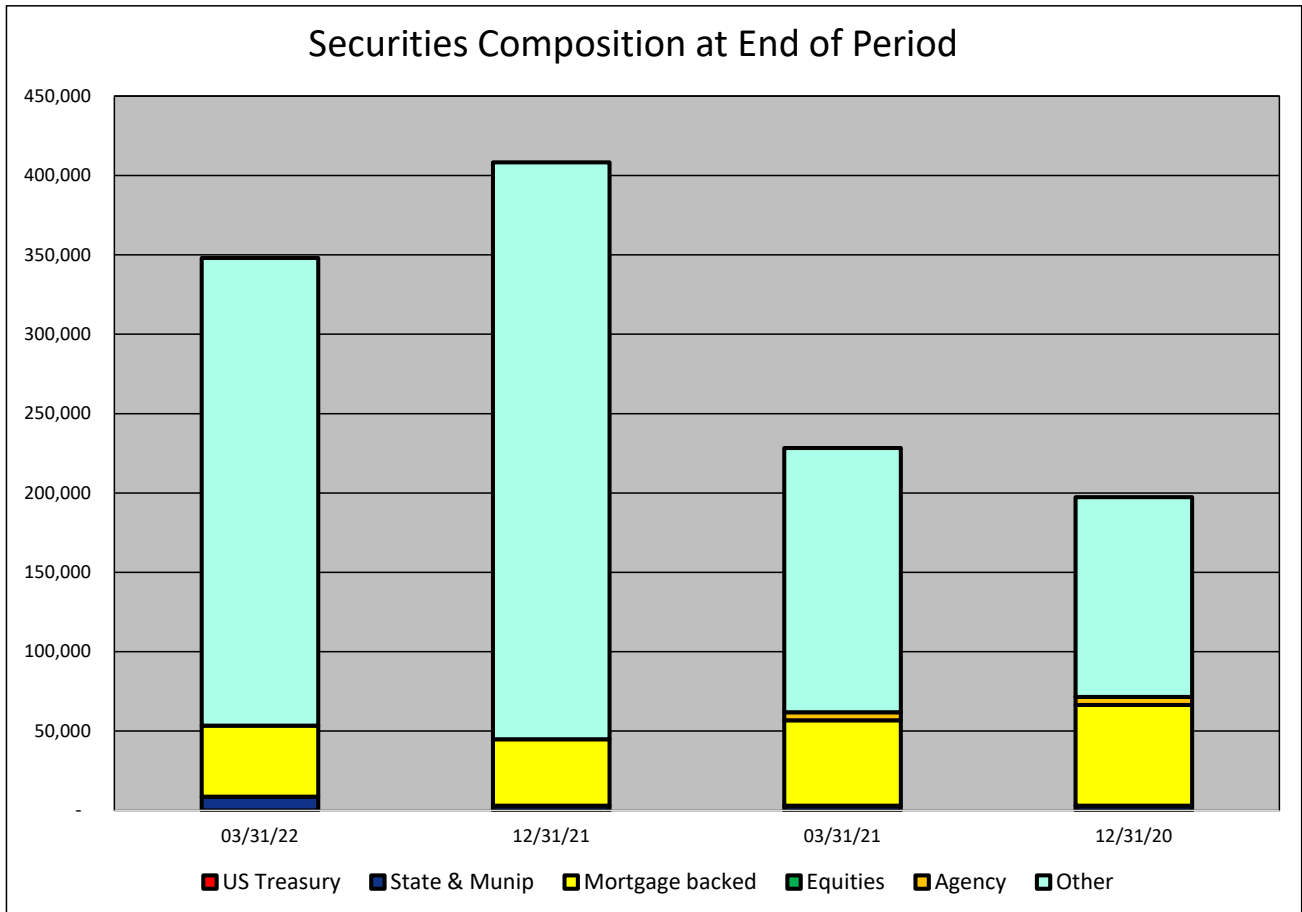


SECURITIES COMPOSITION - Bradesco BAC Florida Bank
(Dollars in Thousands)

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

US Treasury	-	-	-	-	-	NA
State & Munip	8,740	3,000	3,000	3,000	5,740	191.33
Mortgage backed	44,751	41,930	53,807	63,538	(9,056)	(16.83)
Equities	-	-	-	-	-	NA
Agency	-	-	5,020	5,020	(5,020)	(100.00)
Other	294,511	363,394	166,561	125,825	127,950	76.82
Total Securities	348,002	408,324	228,388	197,383	119,614	52.37

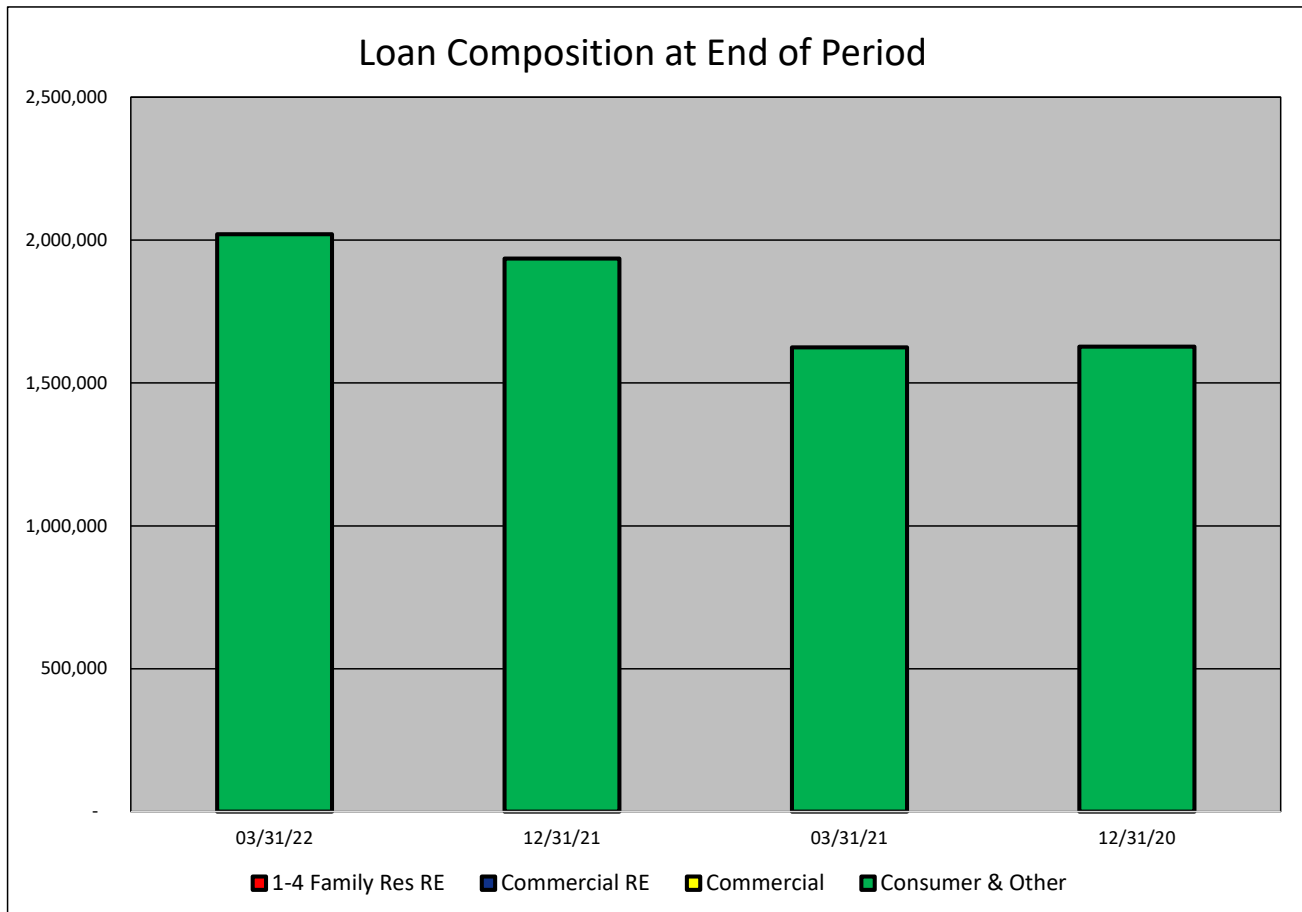


LOAN PORTFOLIO COMPOSITION - Bradesco BAC Florida Bank
(Dollars in Thousands)

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

1-4 Family Res RE	-	-	-	-	-	NA
Commercial RE	-	-	-	-	-	NA
Commercial	-	-	-	-	-	NA
Consumer & Other	2,020,275	1,935,503	1,624,884	1,626,883	395,391	24.33
Loans, Net	<u>2,020,275</u>	<u>1,935,503</u>	<u>1,624,884</u>	<u>1,626,883</u>	<u>395,391</u>	<u>24.33</u>



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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN LOSS RESERVE ACTIVITY:

Beginning Balance	16,934	14,417	14,417	16,939	2,517	17.46
Total Recoveries	298	287	31	163	267	861.29
Total Charge-offs	-	152	148	5,285	(148)	(100.00)
Provision Expense	305	2,382	-	2,600	305	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>17,537</u>	<u>16,934</u>	<u>14,300</u>	<u>14,417</u>	<u>3,237</u>	<u>22.64</u>

NON-PERFORMING ASSETS:

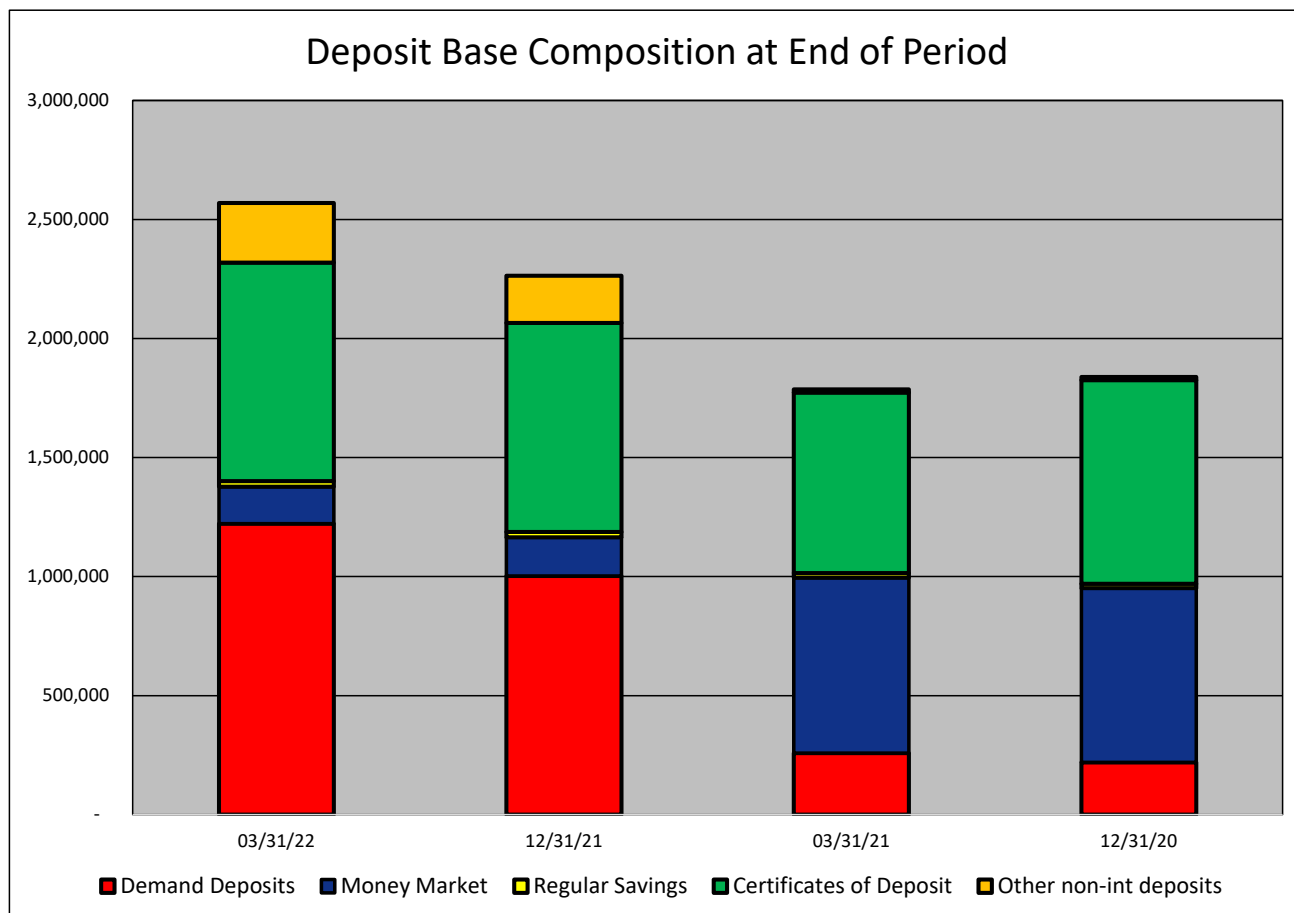
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	2,250	4,654	10,842	11,532	(8,592)	(79.25)
Foreclosed Real Estate	-	84	191	864	(191)	(100.00)
Total Non-perf Assets	<u>2,250</u>	<u>4,738</u>	<u>11,033</u>	<u>12,396</u>	<u>(8,783)</u>	<u>(79.61)</u>

DEPOSIT BASE COMPOSITION - Bradesco BAC Florida Bank
(Dollars in Thousands)

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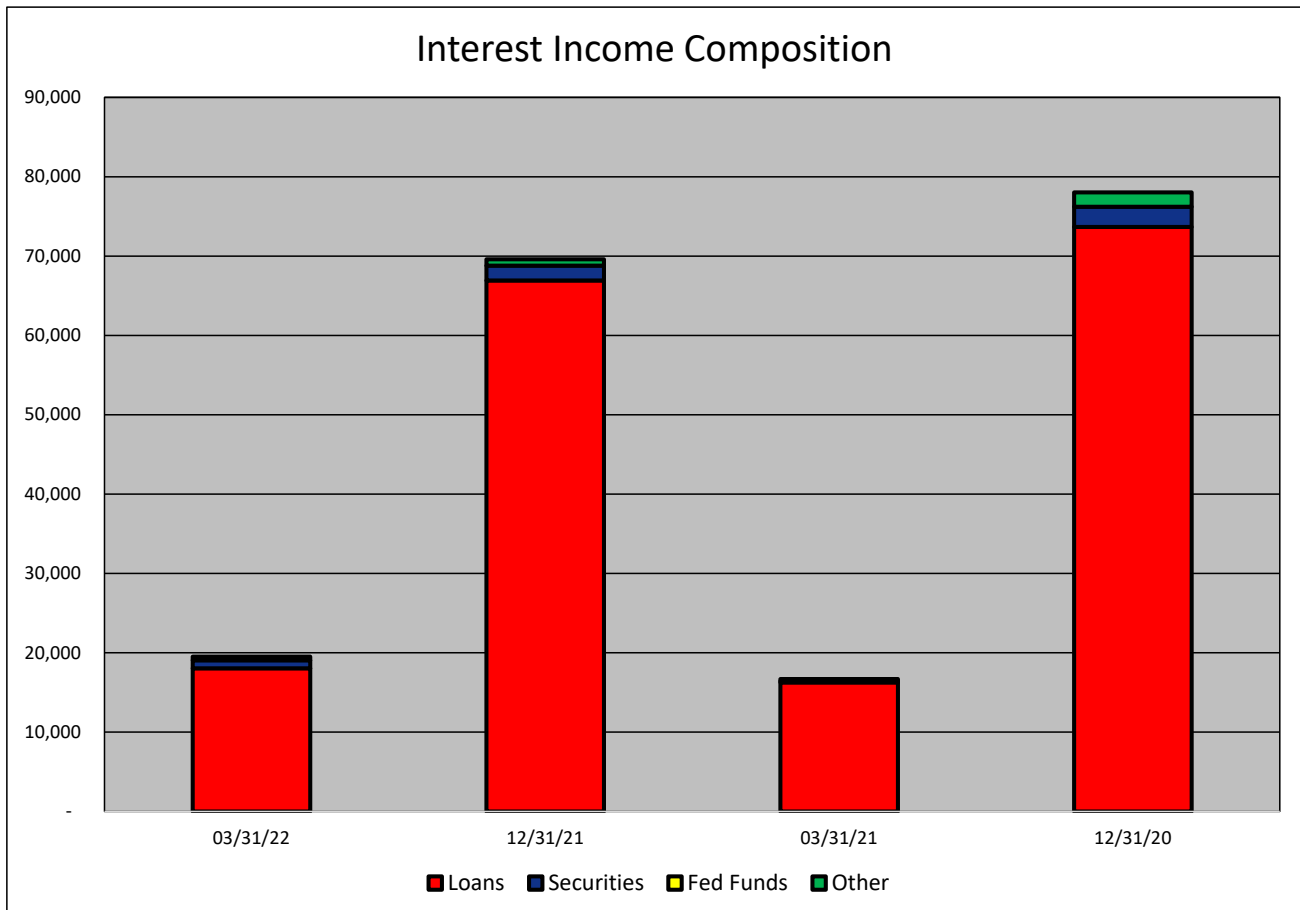
DEPOSIT BASE CATEGORY:

Demand Deposits	1,222,199	1,002,446	258,535	219,776	963,664	372.74
Money Market	154,816	162,797	736,345	731,524	(581,529)	(78.98)
Regular Savings	23,699	21,962	19,815	18,254	3,884	19.60
Certificates of Deposit	917,902	878,249	757,994	855,644	159,908	21.10
Other non-int deposits	250,290	198,174	14,108	12,888	236,182	1,674.10
Total Deposits	2,568,906	2,263,628	1,786,797	1,838,086	782,109	43.77



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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	18,056	66,939	16,278	73,663	1,778	10.92
Securities	996	1,870	178	2,543	818	459.55
Fed Funds	-	-	-	-	-	NA
Other	456	771	235	1,814	221	94.04
Total Int Income	19,508	69,580	16,691	78,020	2,817	16.88

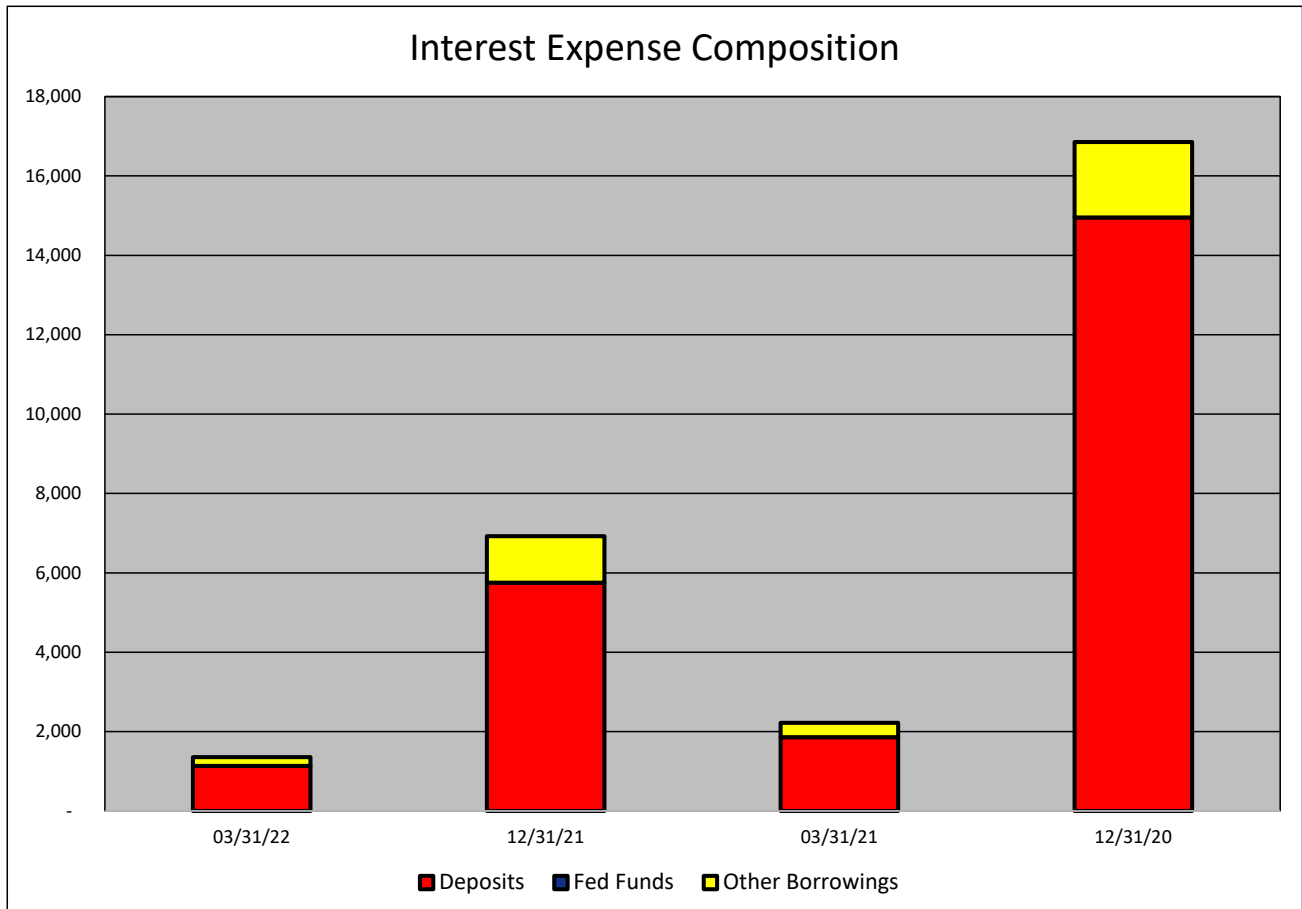


INTEREST EXPENSE COMPOSITION- Bradesco BAC Florida Bank
(Dollars in Thousands)

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

Deposits	1,136	5,753	1,860	14,954	(724)	(38.92)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	218	1,167	362	1,899	(144)	(39.78)
Total Int Expense	1,354	6,920	2,222	16,853	(868)	(39.06)

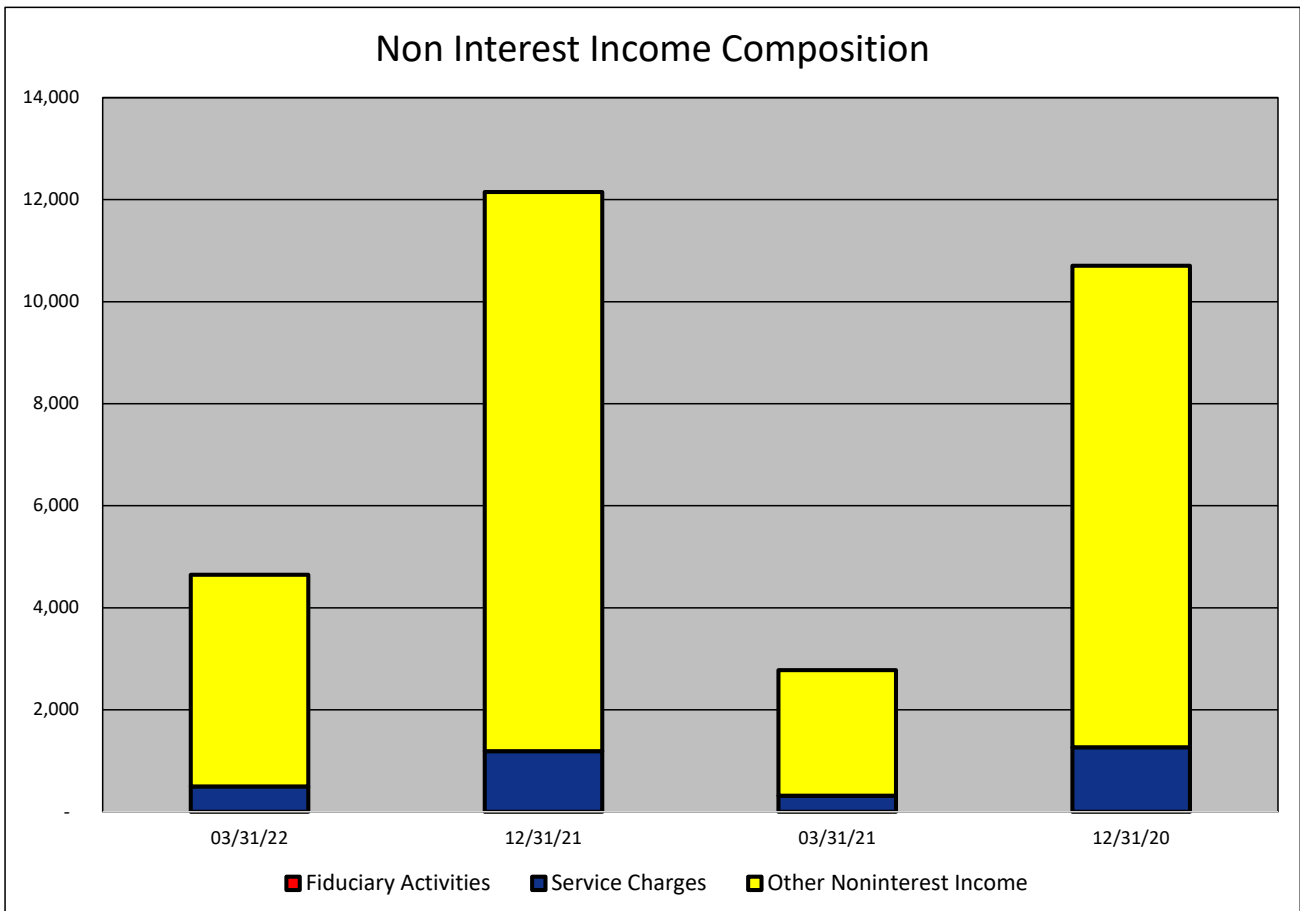


NONINTEREST INCOME COMPOSITION- Bradesco BAC Florida Bank
(Dollars in Thousands)

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

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	495	1,190	313	1,265	182	58.15
Other Noninterest Income	4,151	10,961	2,462	9,439	1,689	68.60
Total Nonint. Income	4,646	12,151	2,775	10,704	1,871	67.42

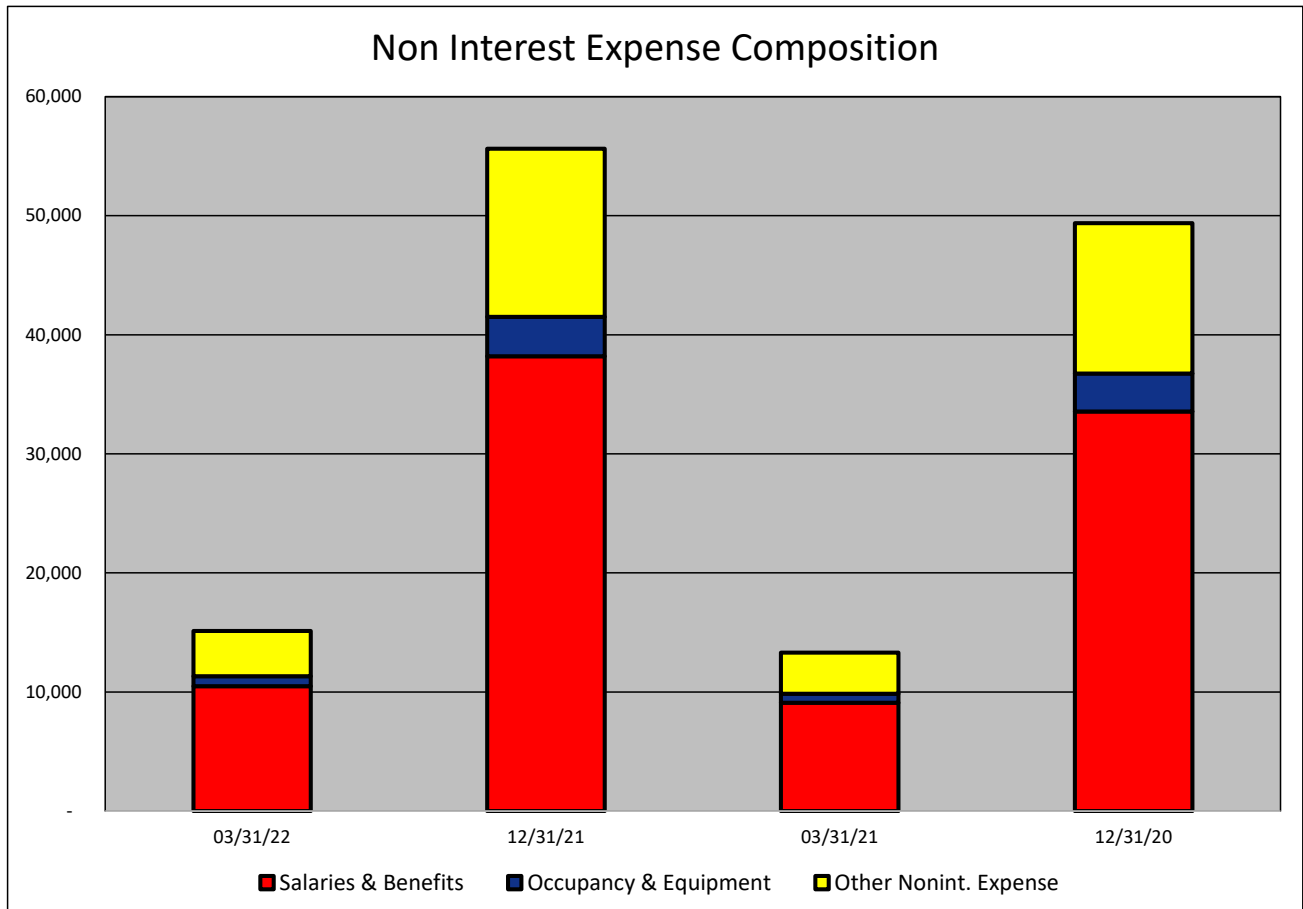


NONINTEREST EXPENSE COMPOSITION- Bradesco BAC Florida Bank
(Dollars in Thousands)

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

Salaries & Benefits	10,480	38,206	9,089	33,555	1391	15.30
Occupancy & Equipment	841	3,306	769	3,191	72	9.36
Other Nonint. Expense	3,812	14,118	3,444	12,624	368	10.69
Total Nonint. Expense	15,133	55,630	13,302	49,370	1831	13.76



PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Gulf Atlantic Bank	87,808	44,865	95.72
Pacific National Bank	1,088,352	783,826	38.85
Banco Do Brasil Americas	1,017,077	740,210	37.40
Bradesco Bac Florida Bank	2,907,288	2,160,008	34.60
Grove Bank & Trust	1,219,973	932,692	30.80
Professional Bank	2,866,210	2,233,693	28.32
Helm Bank Usa	1,181,139	944,443	25.06
Banesco Usa	2,417,106	1,971,103	22.63
U. S. Century Bank	1,967,252	1,633,359	20.44
Apollo Bank	1,067,194	903,981	18.05
Intercredit Bank, National Association	471,447	406,130	16.08
The First National Bank Of South Miami	1,057,779	916,424	15.42
Ocean Bank	5,367,008	4,704,177	14.09
City National Bank Of Florida	22,101,038	19,742,021	11.95
Terrabank, National Association	656,532	594,239	10.48
Interamerican Bank, A Fsb	273,648	251,498	8.81
International Finance Bank	949,328	876,246	8.34
First State Bank Of The Florida Keys	1,300,198	1,224,740	6.16
Bankunited, National Association	36,202,653	35,051,519	3.28
Amerant Bank, National Association	7,769,927	7,741,545	0.37
Sunstate Bank	512,230	521,811	(1.84)
Plus International Bank	78,752	94,294	(16.48)
Eastern National Bank	259,773	338,196	(23.19)

Select Peer Average	4,035,640	3,687,436	17.62
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PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Gulf Atlantic Bank	48,419	18,395	163.22
Pacific National Bank	624,407	468,350	33.32
Apollo Bank	704,563	529,393	33.09
Bradesco Bac Florida Bank	2,020,275	1,624,884	24.33
Banesco Usa	1,729,740	1,439,948	20.13
Banco Do Brasil Americas	572,612	486,760	17.64
Terrabank, National Association	336,104	292,418	14.94
U. S. Century Bank	1,258,388	1,103,981	13.99
City National Bank Of Florida	14,177,457	12,606,779	12.46
Intercredit Bank, National Association	360,530	322,339	11.85
International Finance Bank	753,449	708,474	6.35
Professional Bank	1,823,704	1,730,935	5.36
Ocean Bank	3,936,151	3,737,679	5.31
Bankunited, National Association	23,370,029	23,374,837	(0.02)
Grove Bank & Trust	401,521	403,180	(0.41)
Amerant Bank, National Association	5,721,177	5,754,838	(0.58)
First State Bank Of The Florida Keys	720,833	732,787	(1.63)
Interamerican Bank, A Fsb	162,407	168,577	(3.66)
Sunstate Bank	213,042	248,843	(14.39)
Helm Bank Usa	434,860	513,852	(15.37)
The First National Bank Of South Miami	518,718	619,033	(16.21)
Eastern National Bank	162,623	231,196	(29.66)
Plus International Bank	43,197	67,441	(35.95)

Select Peer Average	2,612,792	2,486,301	10.61
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PEER GROUP COMPARISONS REPORT
South Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2022

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Plus International Bank	17.04	17.08	31.89	33.14	31.89
Gulf Atlantic Bank	9.64	11.43	15.13	15.96	15.13
Interamerican Bank, A Fsb	10.87	10.96	20.42	21.70	20.42
Amerant Bank, National Association	10.51	10.75	12.58	13.46	12.58
Ocean Bank	9.93	10.30	12.77	14.03	12.77
Grove Bank & Trust	9.87	10.24	23.23	24.49	23.23
Pacific National Bank	9.21	10.14	15.34	16.25	15.34
Sunstate Bank	11.21	10.00	16.33	17.14	16.33
Intercredit Bank, National Association	8.40	9.71	0.00	0.00	0.00
City National Bank Of Florida	9.44	9.70	13.58	14.46	13.58
Bankunited, National Association	9.14	9.58	14.52	14.98	14.52
U. S. Century Bank	9.71	9.42	13.27	14.41	13.27
Apollo Bank	8.50	9.40	12.29	13.21	12.29
Helm Bank Usa	7.25	9.38	32.12	33.39	32.12
Bradesco Bac Florida Bank	8.99	9.29	15.93	16.98	15.93
First State Bank Of The Florida Keys	7.08	8.53	16.57	17.83	16.57
Banesco Usa	6.75	8.38	10.34	12.34	10.34
Eastern National Bank	8.39	8.33	12.87	14.13	12.87
Professional Bank	8.37	8.15	12.01	12.81	12.01
International Finance Bank	7.95	8.05	10.67	11.82	10.67
The First National Bank Of South Miami	7.51	7.98	16.25	17.51	16.25
Banco Do Brasil Americas	7.79	7.79	16.44	17.70	16.44
Terrabank, National Association	4.97	6.90	12.80	13.98	12.80

Select Peer Average	9.07	9.63	15.54	16.60	15.54
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PEER GROUP COMPARISONS REPORT
South Florida Group

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

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

Select Peer Average	69.98	59.95	18.03
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PEER GROUP COMPARISONS REPORT
South Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2022

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

Select Peer Average	3,977,497	0.47	5.14
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PEER GROUP COMPARISONS REPORT
South Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2022

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

Select Peer Average	0.44	2.12	82.17	9.99
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PEER GROUP COMPARISONS REPORT
South Florida Group

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

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

Select Peer Average	1.32	0.71	0.45	3.60
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PEER GROUP COMPARISONS REPORT
South Florida Group

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

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

Select Peer Average	3.34	14.47	0.79	2.31	15.60
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PEER GROUP COMPARISONS REPORT
South Florida Group

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

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

Select Peer Average	59.11	1.05	0.01	0.22
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PEER GROUP COMPARISONS REPORT
South Florida Group

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

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

Select Peer Average	35.86	60.19	96.05	0.32	3.63
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PEER GROUP COMPARISONS REPORT
South Florida Group

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

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

Select Peer Average	3.16	0.39	2.74	93.46
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