

City National Bank Of Florida

Miami, FL

Established

8/12/1970

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, 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)

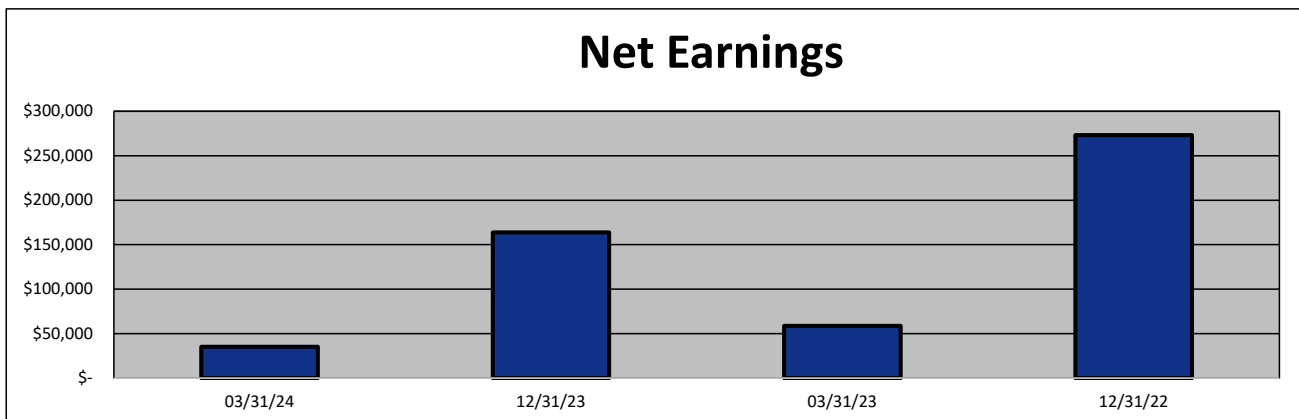
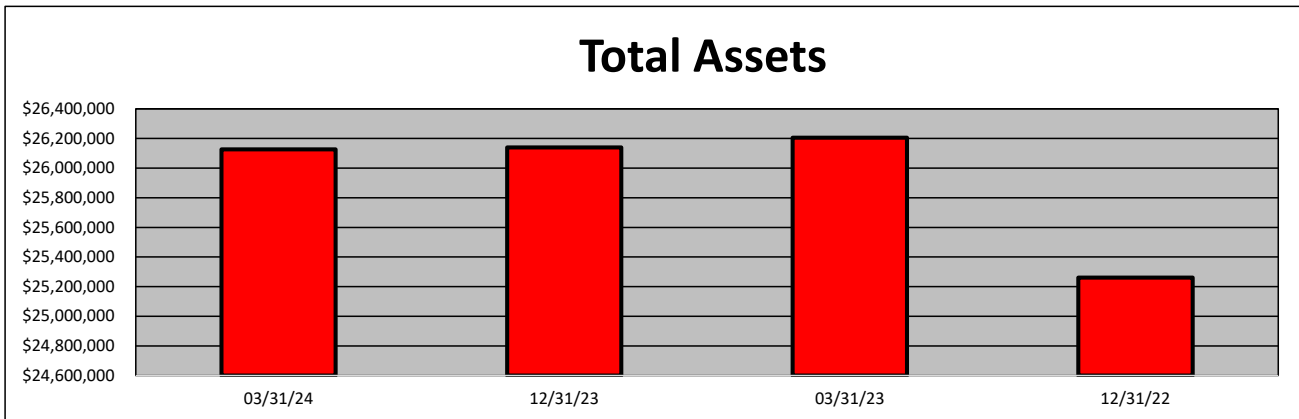
**EXECUTIVE SUMMARY - City National Bank of Florida
(Percentage)**

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.12	9.05	8.18	8.07	9.56	9.44
Leverage Ratio	10.01	9.90	9.25	9.32	10.76	10.29
Tier 1 Cap/Risk Based Assets	14.22	13.93	12.72	12.83	12.94	15.12
Risk Based Ratio	15.05	14.72	13.54	13.68	13.79	16.18
Common Equity Tier 1 Capital Ratio	14.22	13.93	12.72	12.83	12.90	14.92
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	82.91	83.44	77.26	82.43	73.91	80.01
Loans/Assets	66.83	67.17	65.11	66.09	62.12	67.59
Securities/Assets	25.34	25.84	27.52	26.61	20.01	18.37
PROFITABILITY:						
Return on Avg Assets	0.52	0.61	0.89	1.15	0.74	0.58
Return on Avg Equity	5.92	7.53	11.23	13.25	10.88	6.38
Nonint Income/Avg Assets	0.48	0.34	0.32	0.42	0.79	0.45
Net Overhead Ratio	0.92	1.01	1.01	1.02	2.13	2.14
Efficiency Ratio	63.32	61.01	52.59	47.04	73.35	80.55
Assets (per million) per Employee	29.06	28.44	25.74	23.97	10.38	10.84
ASSET QUALITY:						
Allowance/Loans	0.80	0.76	0.84	0.83	1.31	1.37
Nonperforming Loans/Total Loans	0.67	0.46	0.29	0.28	0.50	0.61
Nonperforming Assets/Total Assets	0.45	0.31	0.19	0.18	0.32	0.42
Adjusted Texas Ratio	4.81	3.38	2.26	2.27	3.59	3.86
YIELDS & COSTS:						
Yield on earning assets	4.92	4.58	4.26	3.45	5.37	5.36
Cost of funds	3.28	2.77	2.04	0.68	3.00	3.46
Net interest margin	1.82	1.96	2.31	2.79	2.82	2.59
Avg Earning Assets/Avg Assets	95.39	95.19	95.12	94.98	95.76	96.13

SELECTED FINANCIAL DATA - City National Bank of Florida
(Dollars in Thousands)

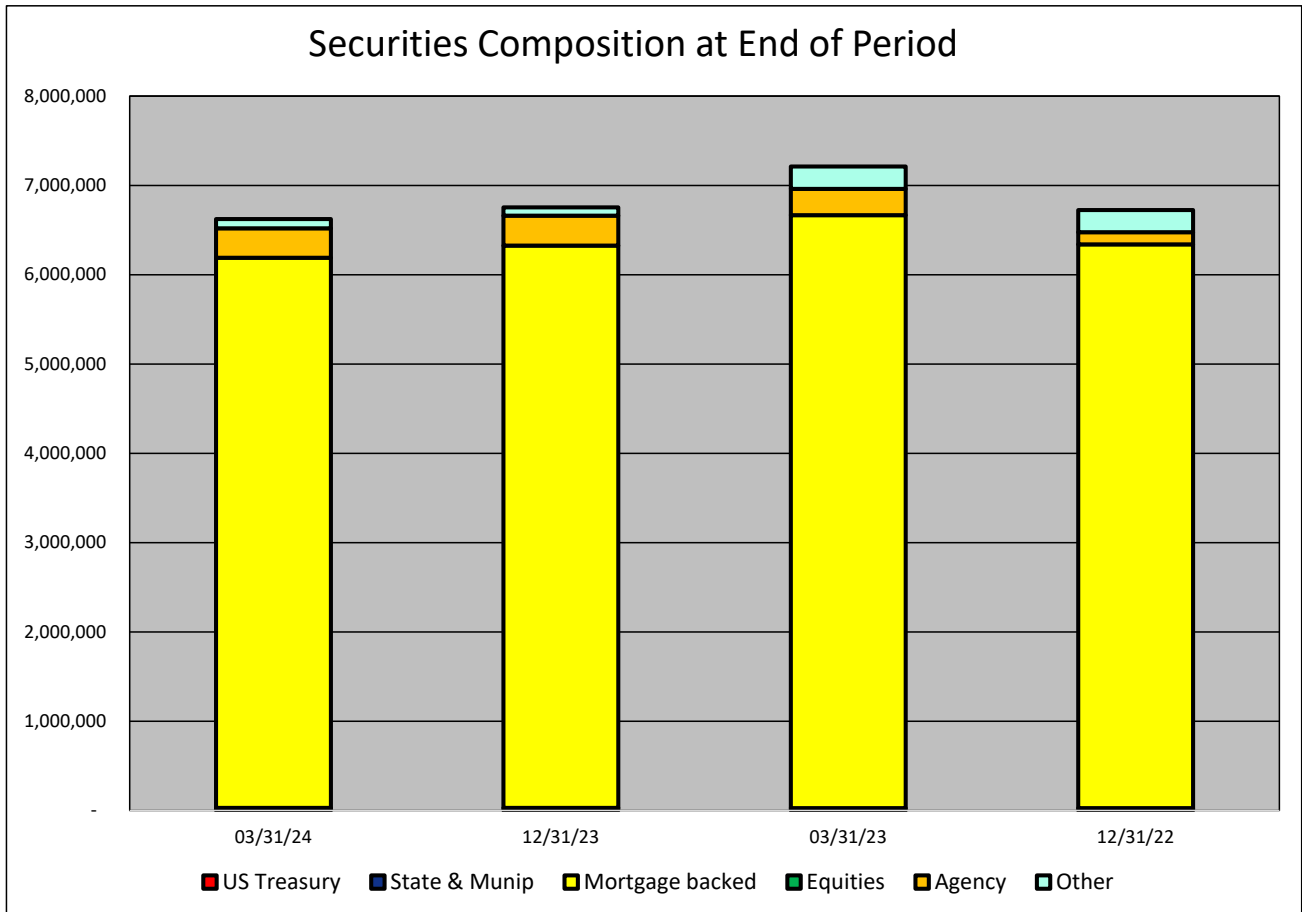
As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	26,126,524	26,139,361	26,204,489	25,260,713	(77,965)	(0.30)
Cash and Equivalents	714,087	487,202	595,477	435,113	118,610	19.92
Securities	6,621,757	6,754,545	7,210,834	6,722,544	(589,077)	(8.17)
Loans, net	17,461,239	17,556,717	17,060,731	16,695,185	400,508	2.35
Deposit Accounts	21,061,087	21,041,048	22,081,259	20,252,877	(1,020,172)	(4.62)
Fed Funds & Repos	734,542	726,961	53,642	57,291	680,900	1,269.34
Total Equity	2,383,939	2,366,410	2,143,495	2,038,192	240,444	11.22

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	35,156	163,714	58,721	273,304	(23,565)	(40.13)
Interest Income	318,144	1,168,513	267,461	776,399	50,683	18.95
Interest Expense	200,453	667,865	122,708	149,624	77,745	63.36
Net Interest Income	117,691	500,648	144,753	626,775	(27,062)	(18.70)
Prov for Credit Losses	6,163	16,552	5,185	9,715	978	18.86
Noninterest income	32,327	90,123	20,806	100,104	11,521	55.37
Gain on Sale of Securities	-	(4,229)	-	(296)	-	NA
Noninterest Expense	94,947	360,394	87,086	342,305	7,861	9.03
Net Operating Income	48,908	213,825	73,288	374,859	(24,380)	(33.27)
Income Taxes	11,171	45,130	17,522	89,403	(6,351)	(36.25)



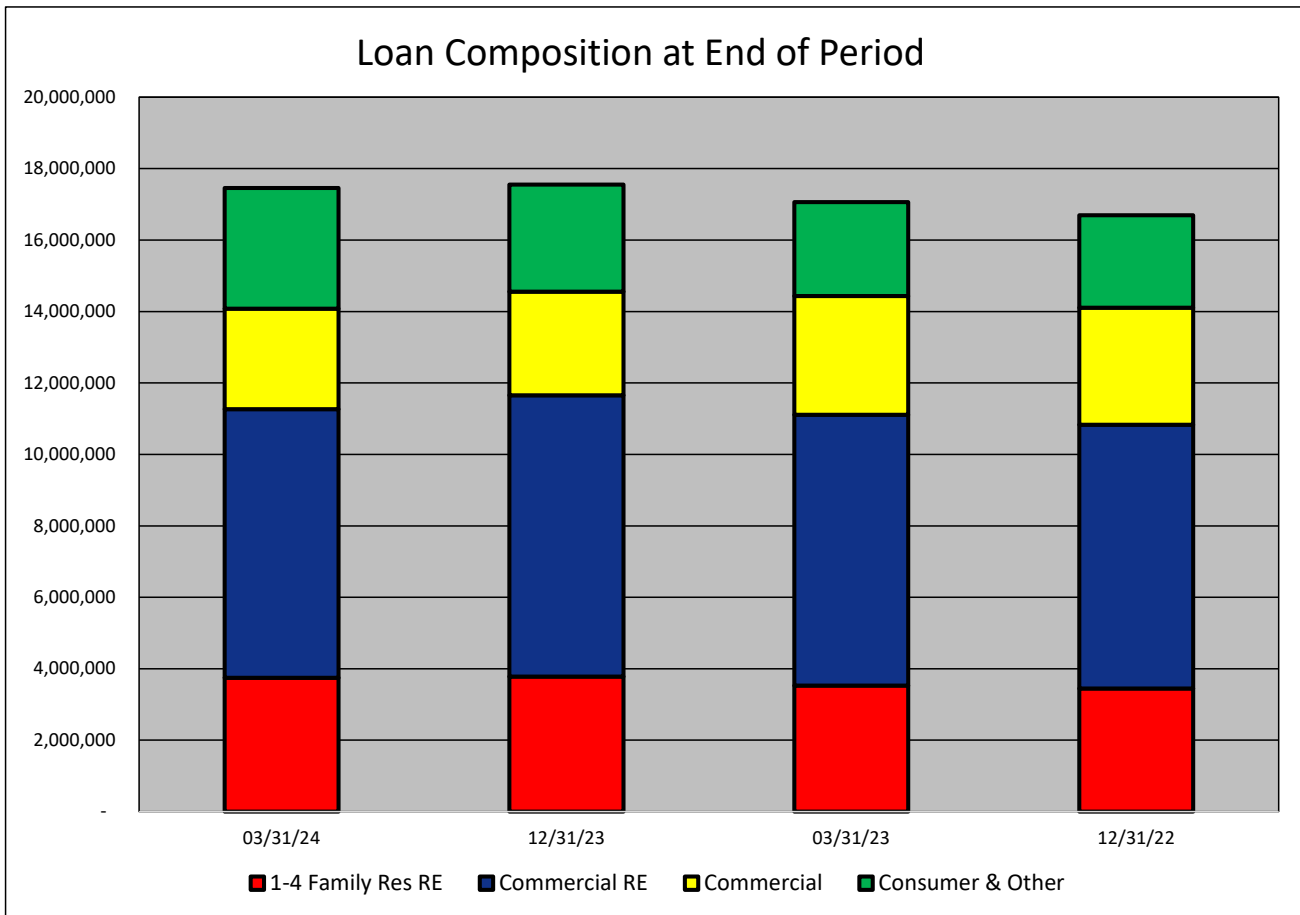
SECURITIES COMPOSITION - City National Bank of Florida
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	27,802	27,844	27,450	26,897	352	1.28
State & Munip	-	-	-	-	-	NA
Mortgage backed	6,161,862	6,296,834	6,639,710	6,313,142	(477,848)	(7.20)
Equities	-	-	-	-	-	NA
Agency	329,953	335,384	294,664	136,432	35,289	11.98
Other	102,140	94,483	249,010	246,073	(146,870)	(58.98)
Total Securities	6,621,757	6,754,545	7,210,834	6,722,544	(589,077)	(8.17)



LOAN PORTFOLIO COMPOSITION - City National Bank of Florida
(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	3,748,039	3,783,652	3,529,351	3,445,851	218,688	6.20
Commercial RE	7,517,926	7,872,036	7,581,452	7,383,064	(63,526)	(0.84)
Commercial	2,814,969	2,900,065	3,321,755	3,274,768	(506,786)	(15.26)
Consumer & Other	3,380,305	3,000,964	2,628,173	2,591,502	752,132	28.62
Loans, Net	17,461,239	17,556,717	17,060,731	16,695,185	400,508	2.35



LOAN PORTFOLIO QUALITY - City National Bank of Florida
(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):

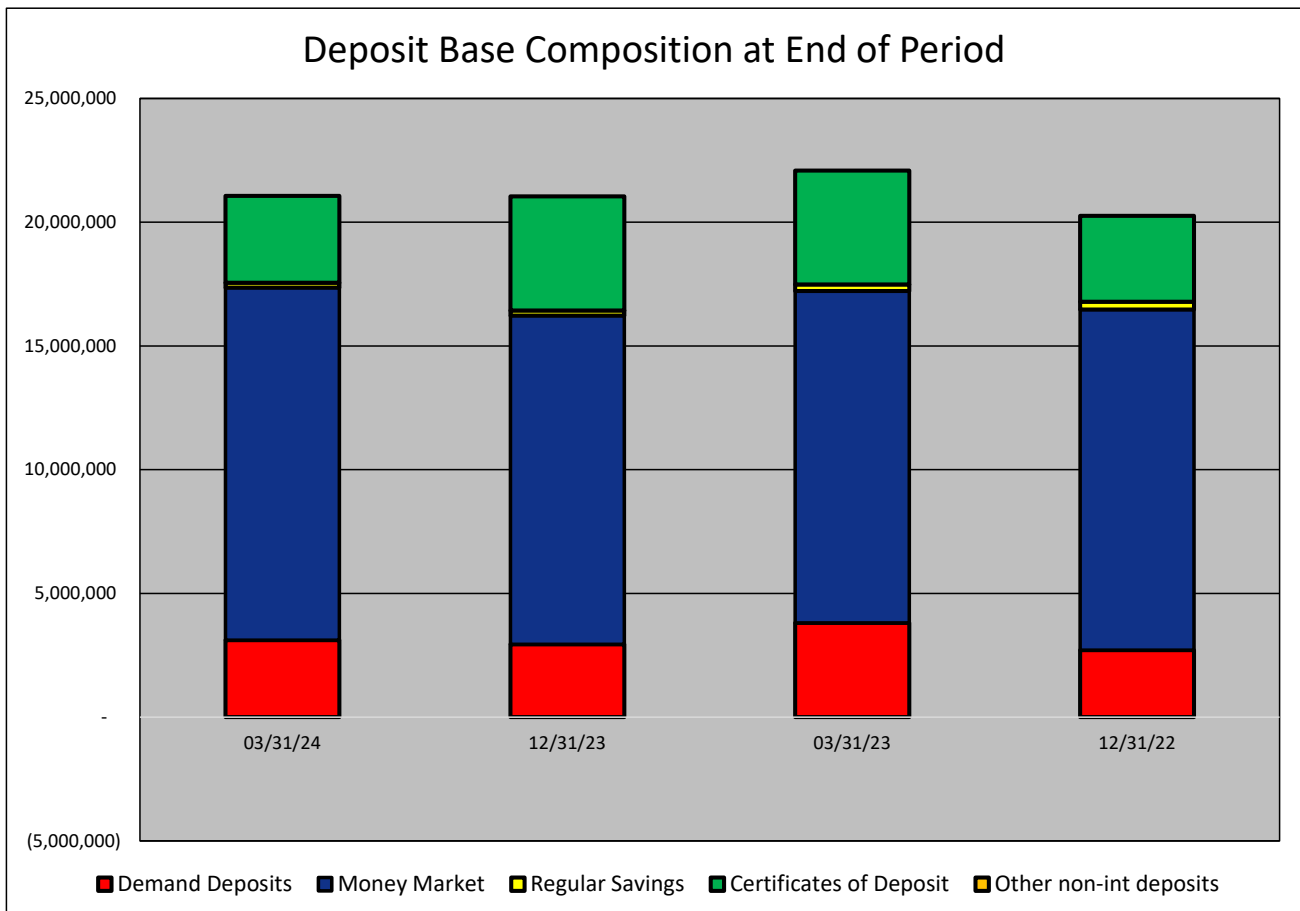
Beginning Balance	134,076	138,815	138,815	129,543	(4,739)	(3.41)
Total Recoveries	61	576	167	552	(106)	(63.47)
Total Charge-offs	1,036	21,867	443	1,883	593	133.86
Provision Expense	6,163	16,552	5,185	9,715	978	18.86
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	888	-	NA
Ending Balance	139,265	134,076	143,724	138,815	(4,459)	(3.10)

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	4,493	1,248	5,074	12,299	(581)	(11.45)
Total-Nonaccrual	112,109	79,711	43,768	33,947	68,341	156.14
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	116,602	80,959	48,842	46,246	67,760	138.73

DEPOSIT BASE COMPOSITION - City National Bank of Florida
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	3,109,422	2,948,632	3,812,728	2,709,446	(703,306)	(18.45)
Money Market	14,250,629	13,277,238	13,402,951	13,760,984	847,678	6.32
Regular Savings	192,191	206,727	264,349	318,071	(72,158)	(27.30)
Certificates of Deposit	3,508,846	4,608,450	4,601,230	3,464,375	(1,092,384)	(23.74)
Other non-int deposits	(1)	1	1	1	(2)	(200.00)
Total Deposits	21,061,087	21,041,048	22,081,259	20,252,877	(1,020,172)	(4.62)

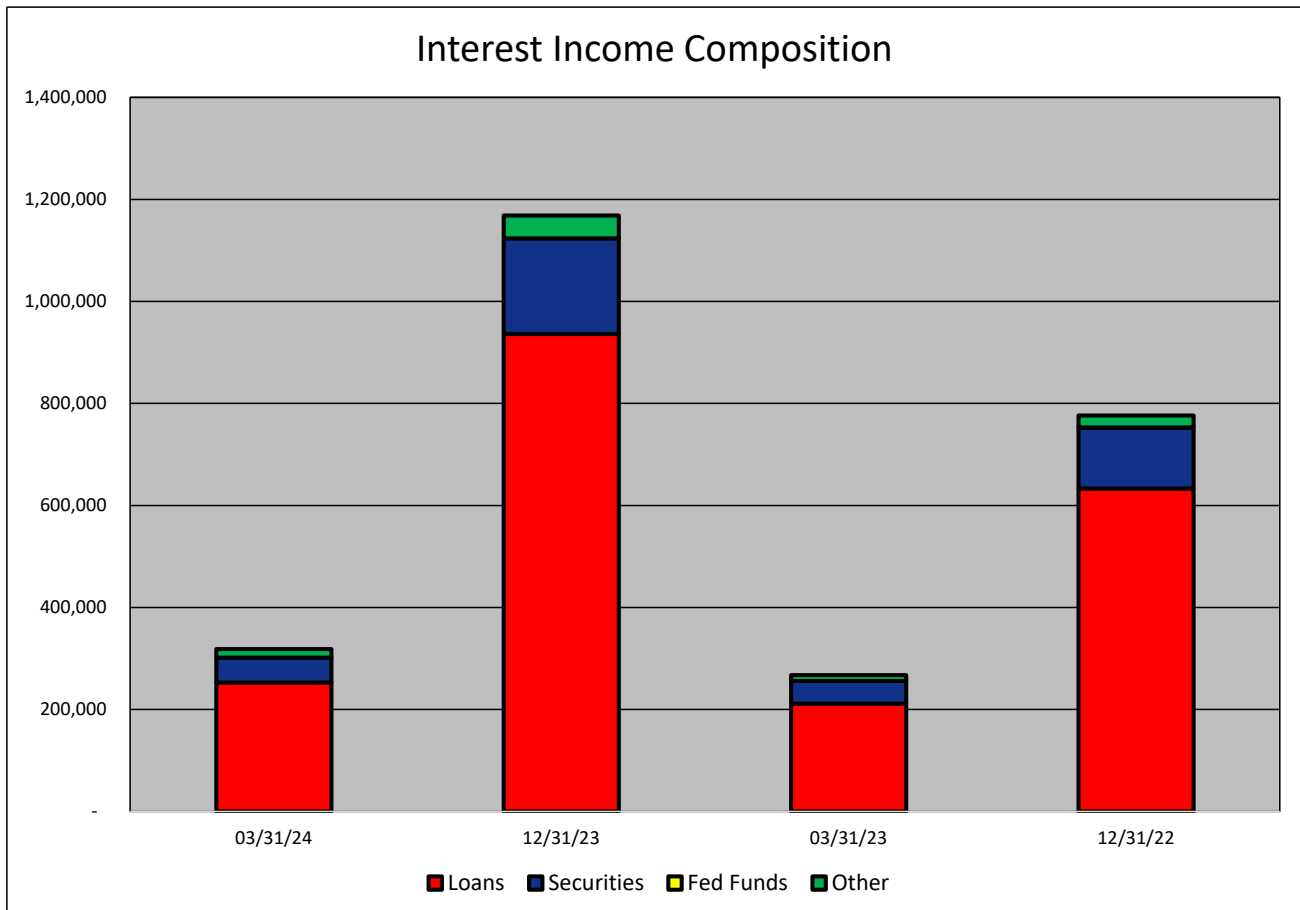


INTEREST INCOME COMPOSITION- City National Bank of Florida
(Dollars in Thousands)

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

Loans	252,886	936,119	211,628	632,960	41,258	19.50
Securities	48,626	187,555	44,090	119,284	4,536	10.29
Fed Funds	-	-	-	466	-	NA
Other	16,632	44,839	11,743	23,689	4,889	41.63
Total Int Income	318,144	1,168,513	267,461	776,399	50,683	18.95

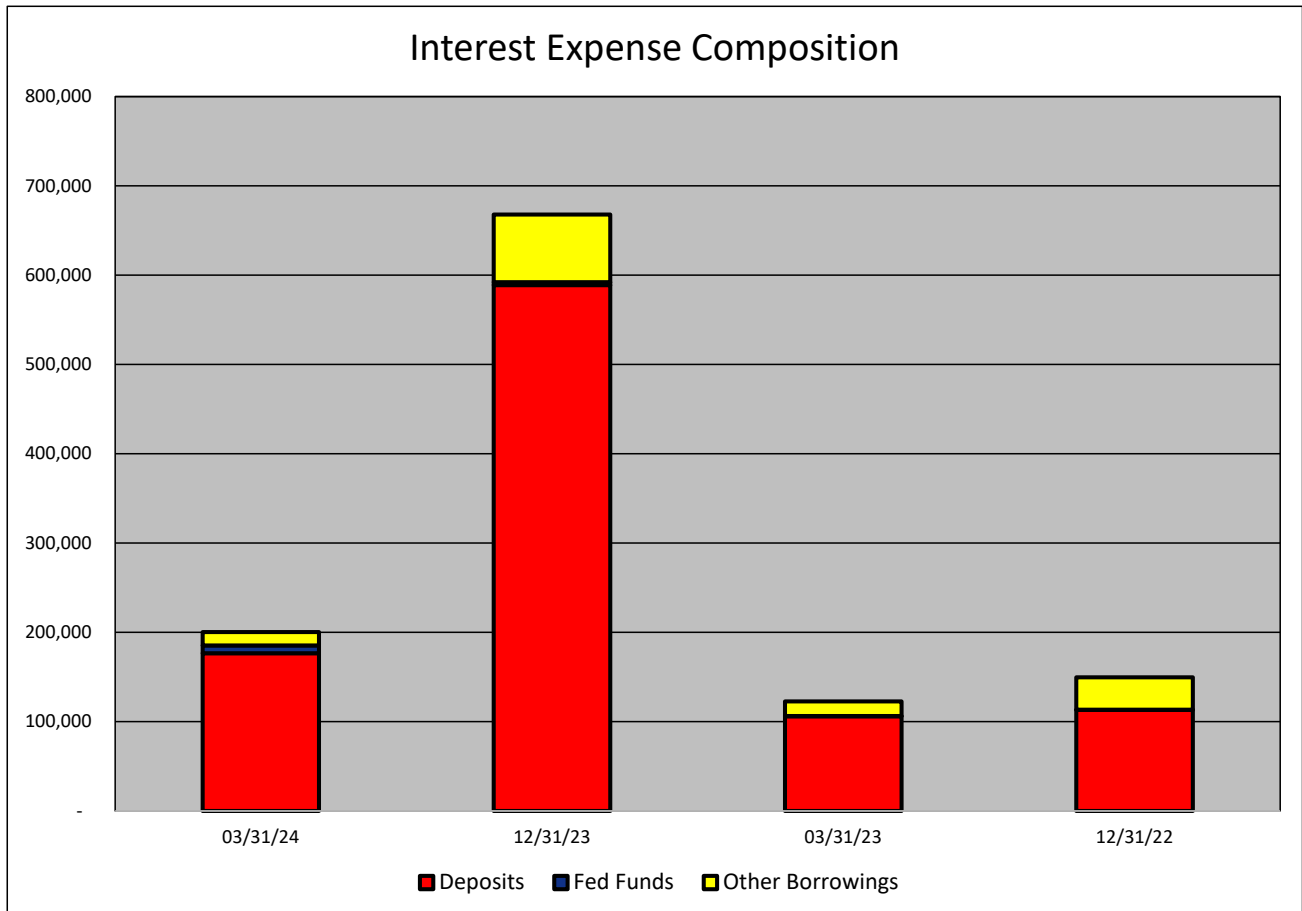


INTEREST EXPENSE COMPOSITION- City National Bank of Florida
(Dollars in Thousands)

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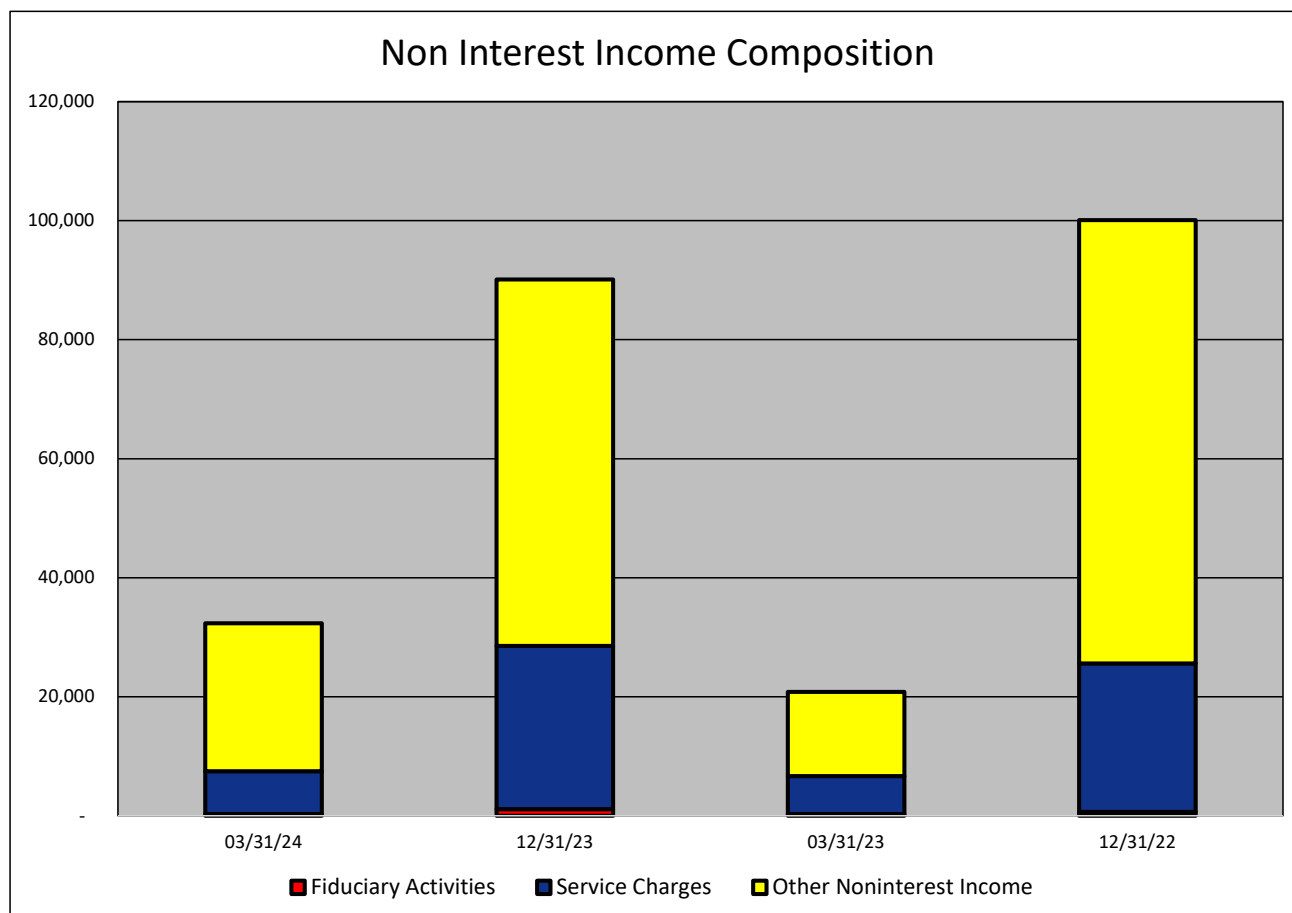
INTEREST EXPENSE CATEGORY

Deposits	176,569	588,797	106,171	113,186	70,398	66.31
Fed Funds	8,724	3,430	130	148	8,594	6,610.77
Other Borrowings	15,160	75,638	16,407	36,290	(1,247)	(7.60)
Total Int Expense	200,453	667,865	122,708	149,624	77,745	63.36



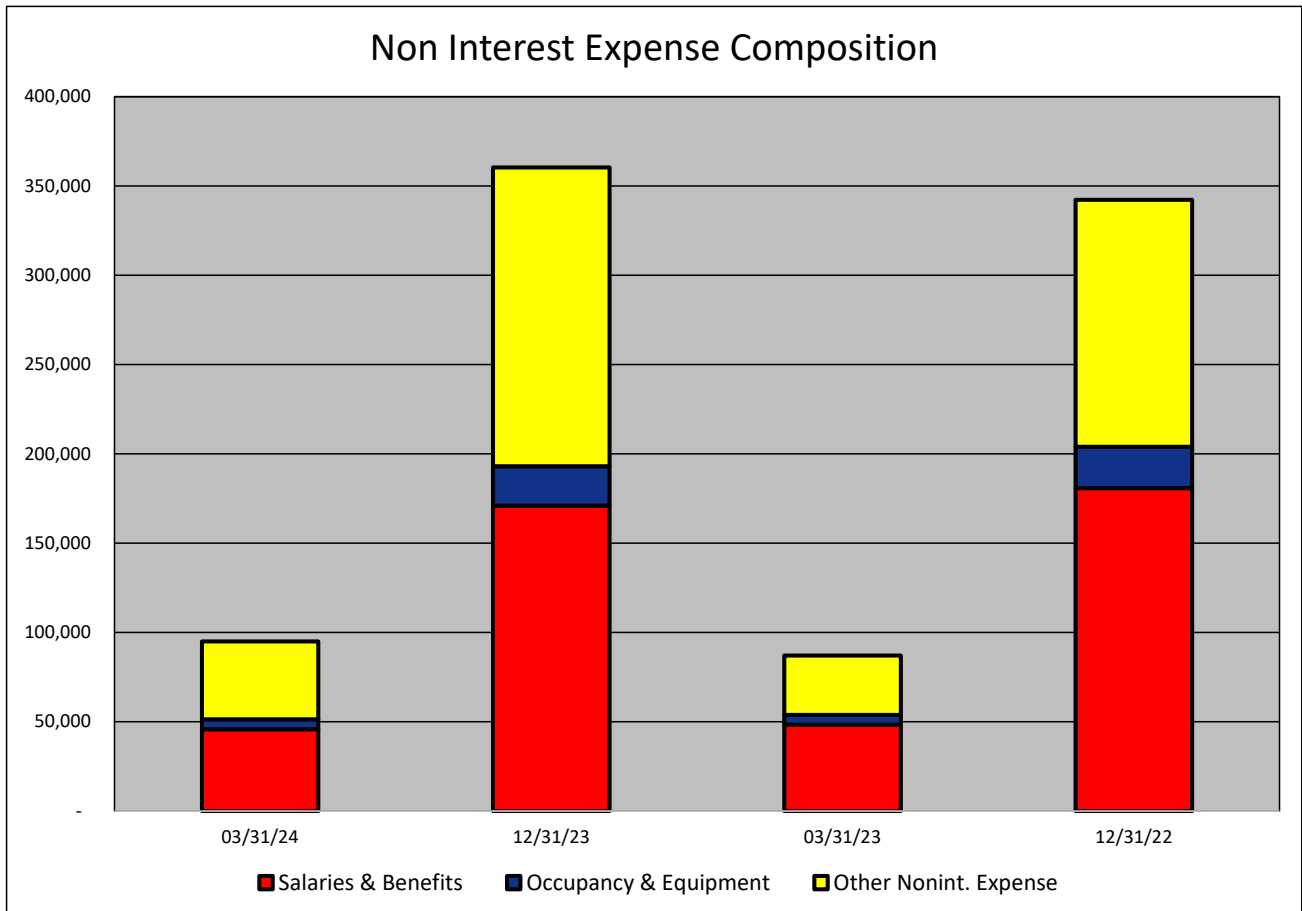
NONINTEREST INCOME COMPOSITION- City National Bank of Florida
(Dollars in Thousands)

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	297	1,124	275	662	22	8.00
Service Charges	7,178	27,435	6,408	24,935	770	12.02
Other Noninterest Income	24,852	61,564	14,123	74,507	10,729	75.97
Total Nonint. Income	32,327	90,123	20,806	100,104	11,521	55.37



NONINTEREST EXPENSE COMPOSITION- City National Bank of Florida
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	45,772	170,961	48,423	180,851	(2651)	(5.47)
Occupancy & Equipment	5,670	22,097	5,430	23,051	240	4.42
Other Nonint. Expense	43,505	167,336	33,233	138,403	10272	30.91
Total Nonint. Expense	94,947	360,394	87,086	342,305	7861	9.03



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
Baneco 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
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