

Helm Bank Usa

Miami, FL

Established

12/8/1989

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)

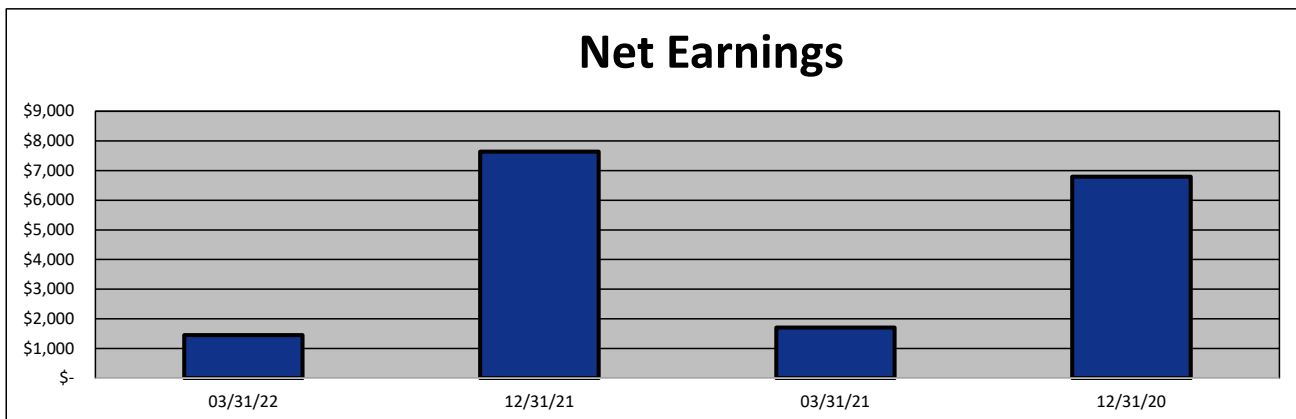
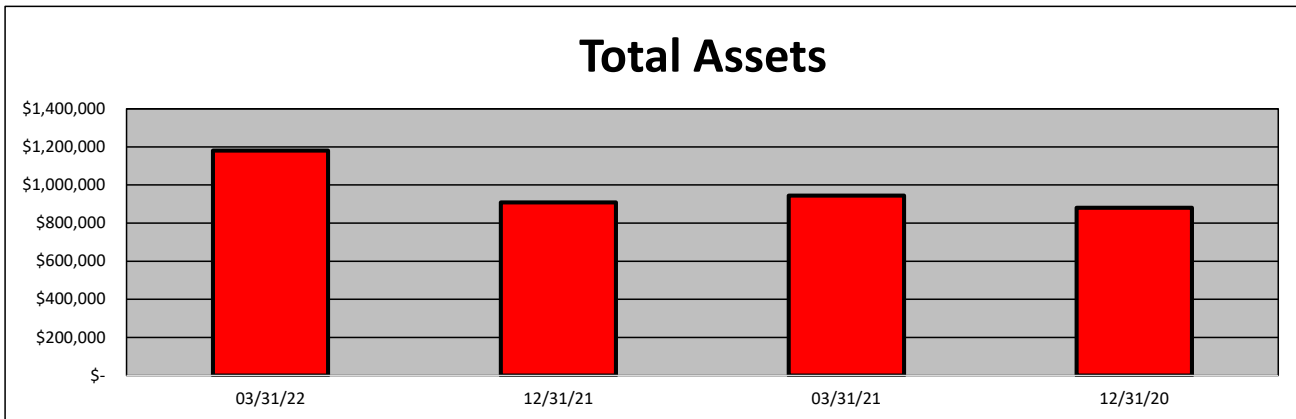
EXECUTIVE SUMMARY - Helm Bank USA
(Percentage)

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.25	10.89	10.67	11.98	9.41	9.07
Leverage Ratio	9.38	10.17	10.97	11.08	9.61	9.63
Tier 1 Cap/Risk Based Assets	32.12	28.63	28.13	28.26	12.53	15.54
Risk Based Ratio	33.39	29.89	29.40	29.53	13.38	16.60
Common Equity Tier 1 Capital Ratio	32.12	28.63	28.13	28.26	12.50	15.54
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	39.85	56.98	61.24	69.97	68.26	69.98
Loans/Assets	36.82	50.53	54.41	60.87	55.23	59.95
Securities/Assets	21.40	28.25	25.24	26.70	16.80	18.03
PROFITABILITY:						
Return on Avg Assets	0.54	0.79	0.74	0.78	0.84	0.47
Return on Avg Equity	6.30	7.43	6.60	6.56	9.50	5.14
Nonint Income/Avg Assets	0.63	0.58	0.51	0.55	0.87	0.44
Net Overhead Ratio	1.68	1.99	1.99	2.29	1.77	2.12
Efficiency Ratio	76.40	79.39	72.08	71.75	68.65	82.17
Assets (per million) per Employee	10.36	7.90	7.68	6.88	9.09	9.99
ASSET QUALITY:						
Reserves/Loans	1.90	1.82	2.26	2.20	1.34	1.32
Nonperforming Loans/Total Loans	1.49	2.21	3.38	2.90	0.74	0.71
Nonperforming Assets/Total Assets	0.55	1.12	1.88	1.81	0.53	0.45
Adjusted Texas Ratio	6.90	9.45	15.78	13.55	4.05	3.60
YIELDS & COSTS:						
Yield on earning assets	2.58	2.91	3.15	3.81	3.30	3.16
Cost of funds	0.20	0.27	0.35	0.81	0.46	0.39
Net interest margin	2.50	2.78	2.99	3.45	2.64	2.74
Avg Earning Assets/Avg Assets	94.12	94.01	97.41	97.60	90.01	93.46

SELECTED FINANCIAL DATA - Helm Bank USA
(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	1,181,139	908,464	944,443	880,839	236,696	25.06
Cash and Equivalents	488,981	191,614	191,775	111,745	297,206	154.98
Securities	252,736	256,669	238,413	235,187	14,323	6.01
Loans, net	434,860	459,046	513,852	536,195	(78,992)	(15.37)
Deposit Accounts	1,091,188	805,627	839,091	766,279	252,097	30.04
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	85,607	98,947	100,756	105,534	(15,149)	(15.04)

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,454	7,635	1,702	6,795	(248)	(14.57)
Interest Income	6,543	26,509	7,063	32,257	(520)	(7.36)
Interest Expense	203	1,134	345	3,093	(142)	(41.16)
Net Interest Income	6,340	25,375	6,718	29,164	(378)	(5.63)
Prov for Loan Loss	(84)	(3,562)	-	1,433	(84)	NA
Noninterest income	1,698	5,579	1,178	4,797	520	44.14
Gain on Sale of Securities	-	2	-	655	-	NA
Noninterest Expense	6,211	24,868	5,761	24,644	450	7.81
Net Operating Income	1,911	9,648	2,135	7,884	(224)	(10.49)
Income Taxes	411	1,986	415	1,769	(4)	(0.96)

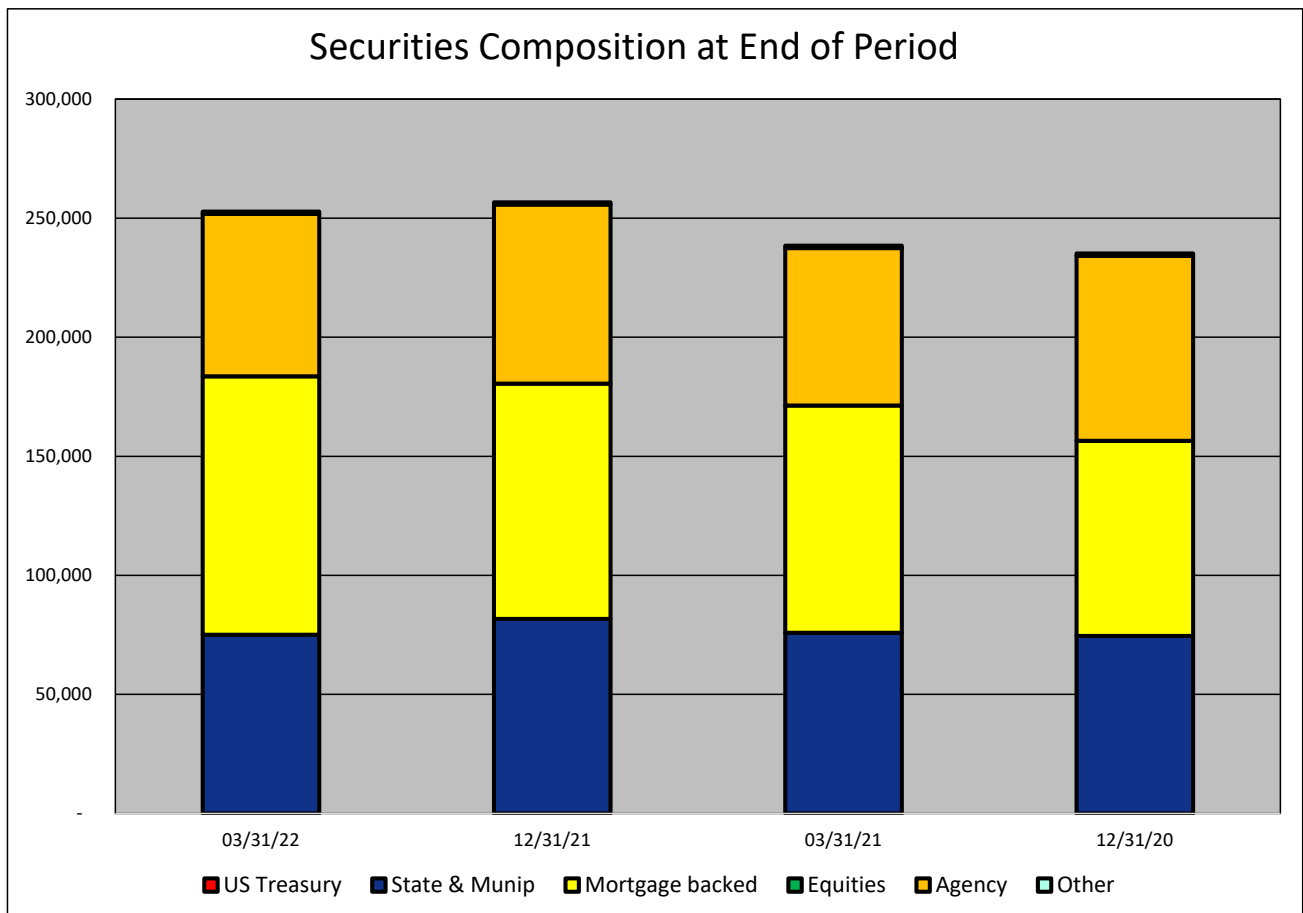


SECURITIES COMPOSITION - Helm Bank USA
(Dollars in Thousands)

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	75,062	81,724	75,872	74,587	(810)	(1.07)
Mortgage backed	108,544	98,813	95,407	81,893	13,137	13.77
Equities	-	-	-	-	-	NA
Agency	68,180	75,136	66,127	77,682	2,053	3.10
Other	950	996	1,007	1,025	(57)	(5.66)
Total Securities	252,736	256,669	238,413	235,187	14,323	6.01

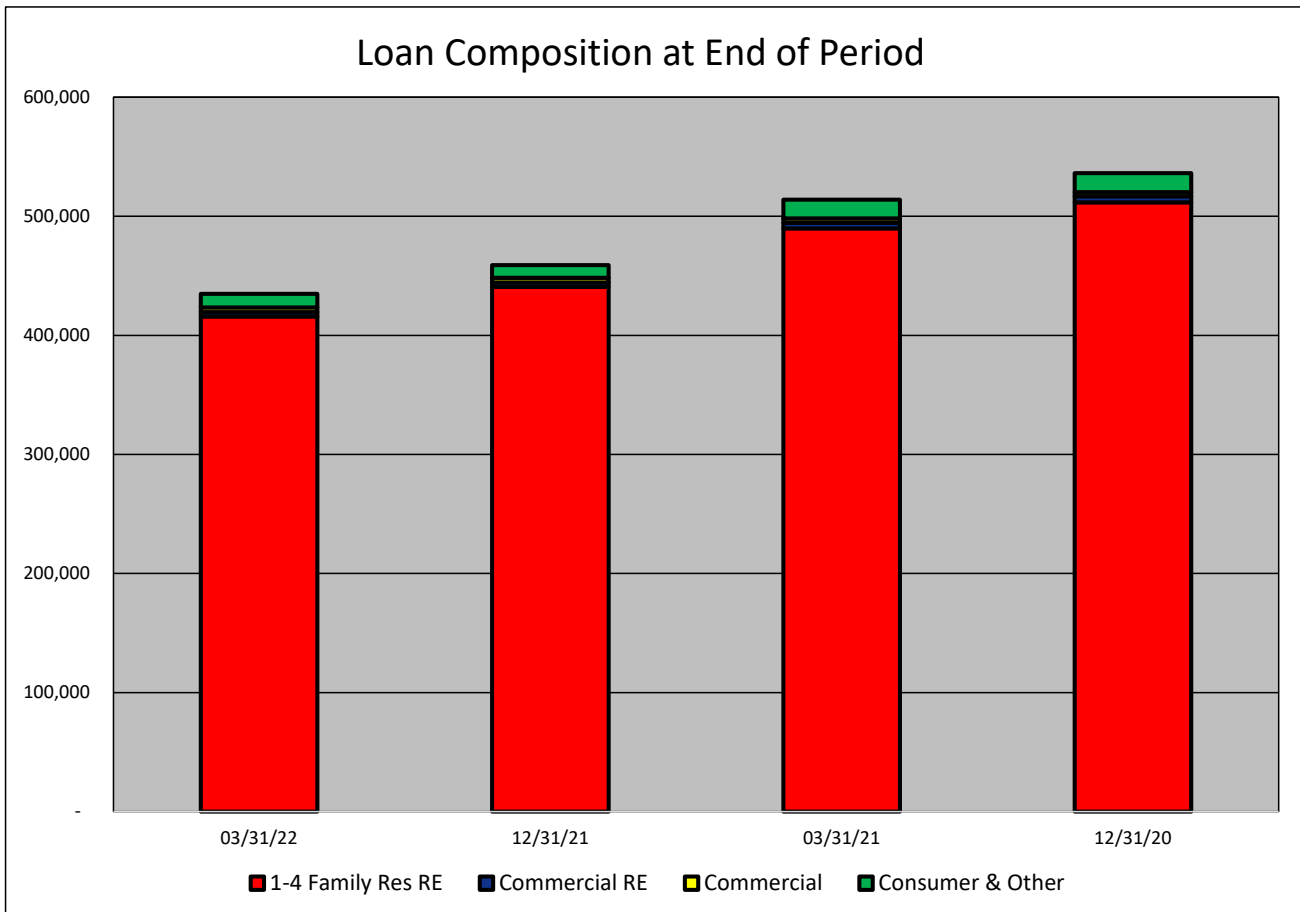


LOAN PORTFOLIO COMPOSITION - Helm Bank USA
(Dollars in Thousands)

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	415,845	440,736	489,753	511,784	(73,908)	(15.09)
Commercial RE	3,676	3,708	4,796	4,998	(1,120)	(23.35)
Commercial	3,865	3,850	3,678	3,395	187	5.08
Consumer & Other	11,474	10,752	15,625	16,018	(4,151)	(26.57)
Loans, Net	434,860	459,046	513,852	536,195	(78,992)	(15.37)



LOAN PORTFOLIO QUALITY - Helm Bank USA
(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	8,364	11,816	11,816	10,262	(3,452)	(29.21)
Total Recoveries	3	458	146	280	(143)	(97.95)
Total Charge-offs	37	348	323	159	(286)	(88.54)
Provision Expense	(84)	(3,562)	-	1,433	(84)	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	8,246	8,364	11,639	11,816	(3,393)	(29.15)

NON-PERFORMING ASSETS:

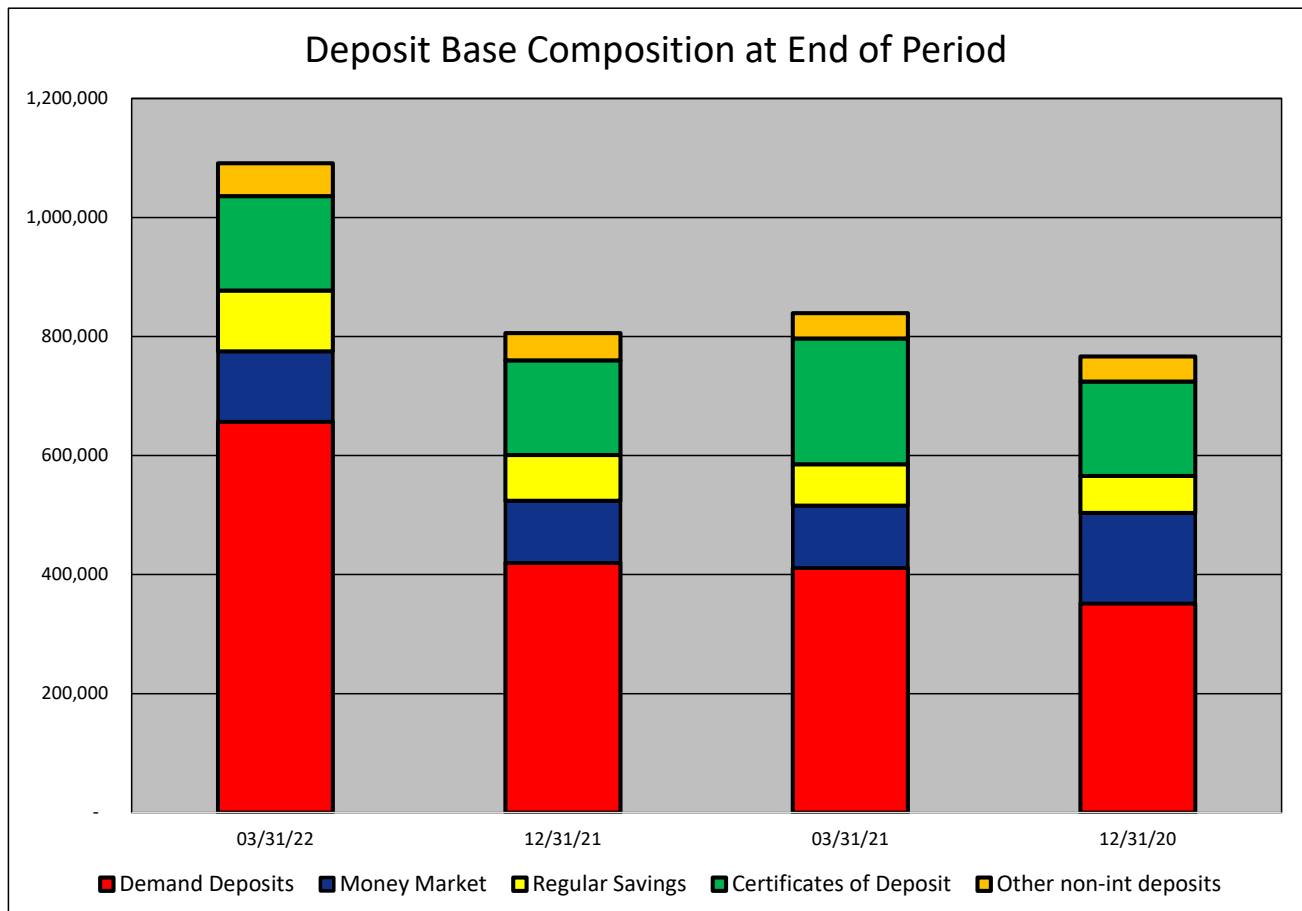
Total-90+ Days Past Due	221	8	2,574	7	(2,353)	(91.41)
Total-Nonaccrual	6,258	10,134	14,809	15,547	(8,551)	(57.74)
Foreclosed Real Estate	-	-	349	350	(349)	(100.00)
Total Non-perf Assets	6,479	10,142	17,732	15,904	(11,253)	(63.46)

DEPOSIT BASE COMPOSITION - Helm Bank USA
(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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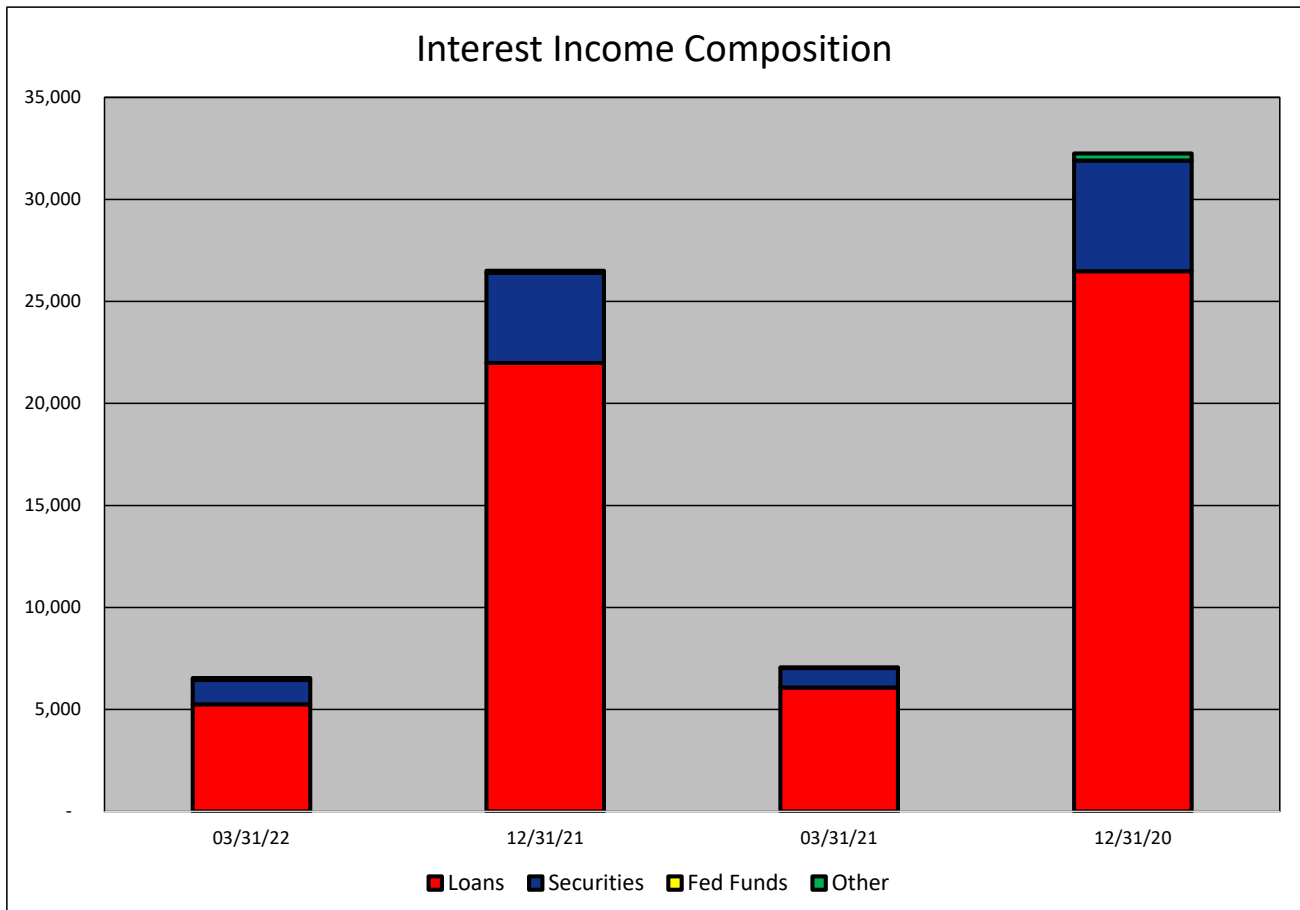
DEPOSIT BASE CATEGORY:

Demand Deposits	656,880	419,960	411,318	351,388	245,562	59.70
Money Market	118,187	104,100	104,734	152,144	13,453	12.84
Regular Savings	102,322	76,752	69,436	62,181	32,886	47.36
Certificates of Deposit	158,501	159,174	211,204	158,521	(52,703)	(24.95)
Other non-int deposits	55,298	45,641	42,399	42,045	12,899	30.42
Total Deposits	1,091,188	805,627	839,091	766,279	252,097	30.04



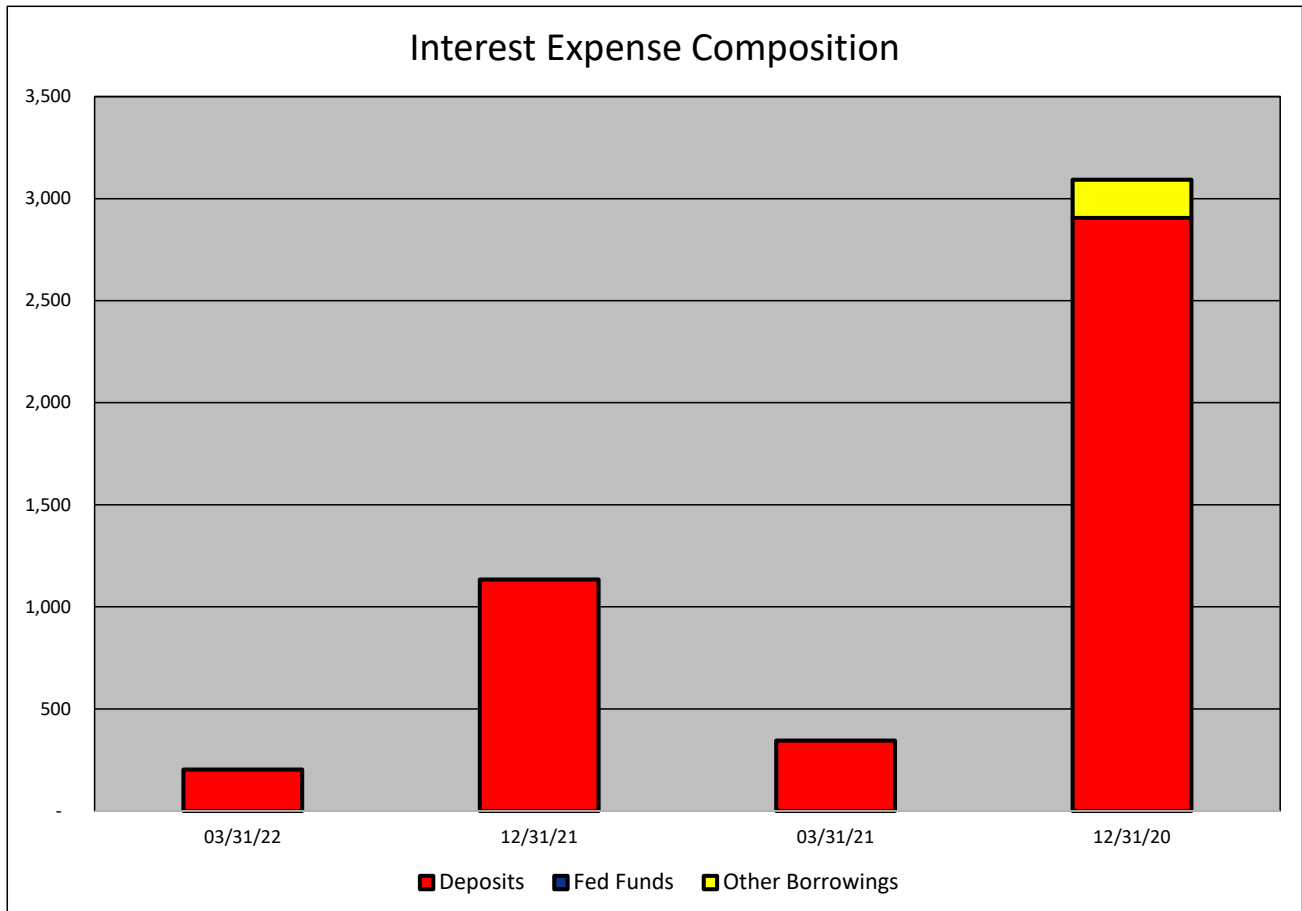
INTEREST INCOME COMPOSITION- Helm Bank USA
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	5,249	21,989	6,078	26,474	(829)	(13.64)
Securities	1,195	4,424	950	5,431	245	25.79
Fed Funds	-	-	-	-	-	NA
Other	99	96	35	352	64	182.86
Total Int Income	6,543	26,509	7,063	32,257	(520)	(7.36)



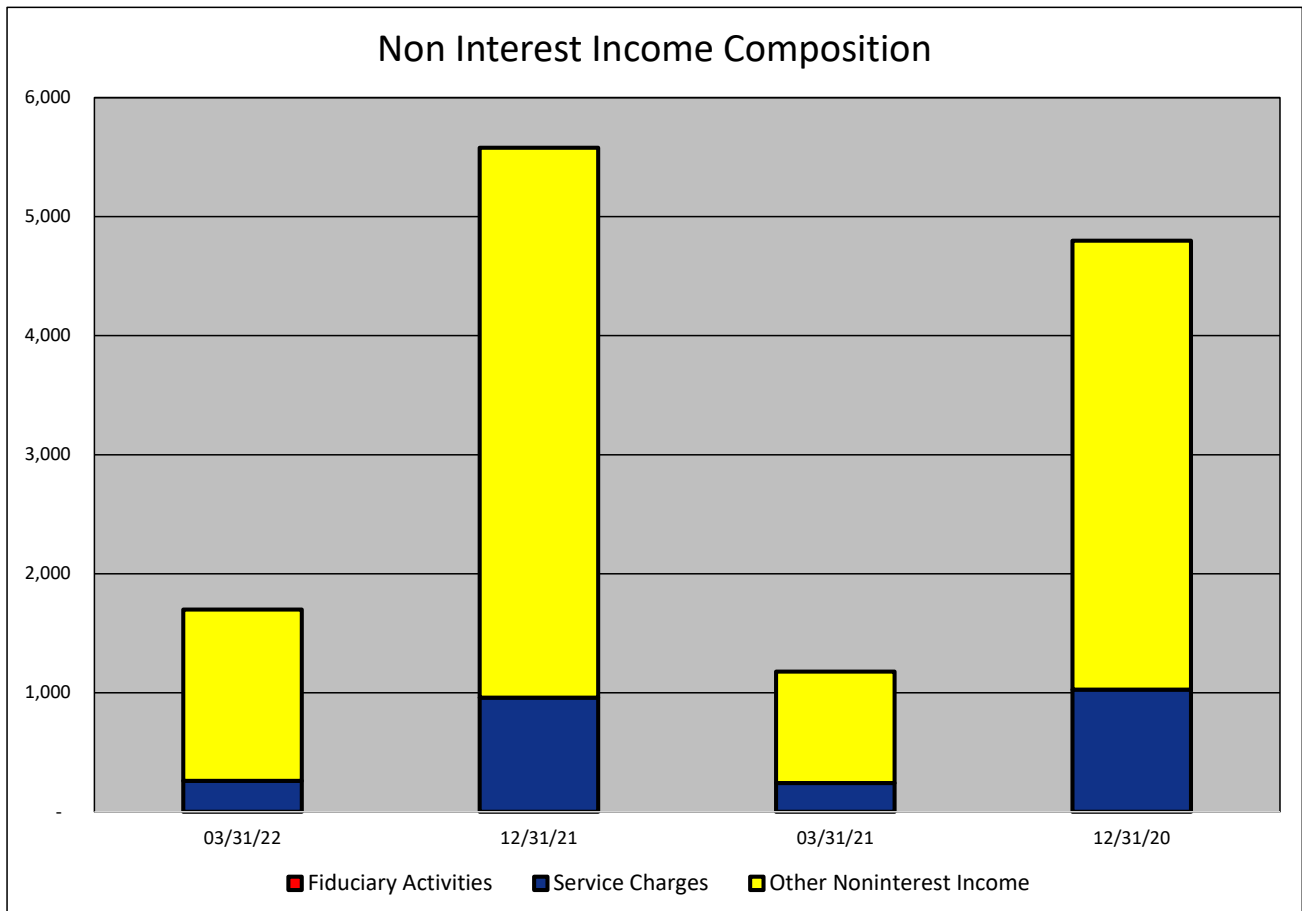
INTEREST EXPENSE COMPOSITION- Helm Bank USA
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	203	1,134	345	2,905	(142)	(41.16)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	188	-	NA
Total Int Expense	203	1,134	345	3,093	(142)	(41.16)



NONINTEREST INCOME COMPOSITION- Helm Bank USA
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	260	958	242	1,027	18	7.44
Other Noninterest Income	1,438	4,621	936	3,770	502	53.63
Total Nonint. Income	1,698	5,579	1,178	4,797	520	44.14

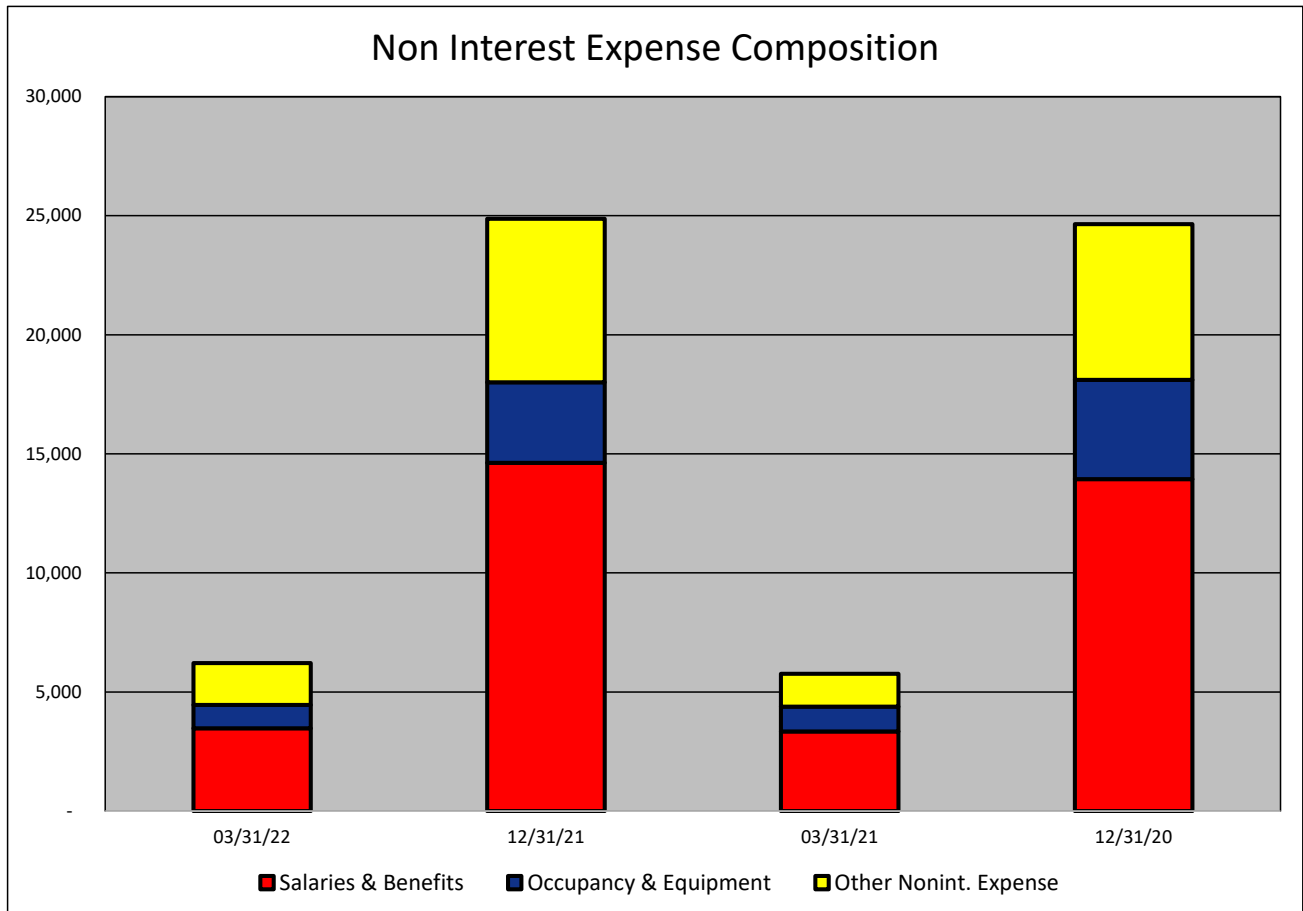


NONINTEREST EXPENSE COMPOSITION- Helm Bank USA
(Dollars in Thousands)

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	3,480	14,627	3,344	13,942	136	4.07
Occupancy & Equipment	981	3,382	1,040	4,168	(59)	(5.67)
Other Nonint. Expense	1,750	6,859	1,377	6,534	373	27.09
Total Nonint. Expense	6,211	24,868	5,761	24,644	450	7.81



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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