

Ocean Bank

Miami, FL

Established

12/9/1982

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, 2023

Institution name	Total Assets (\$'000's)
Bankunited, National Association	37,095,206
City National Bank Of Florida	26,204,489
Amerant Bank, National Association	9,478,177
Ocean Bank	5,986,172
Banesco Usa	3,536,417
Bradesco Bac Florida Bank	3,441,876
Banco Do Brasil Americas	2,567,622
U. S. Century Bank	2,163,821
First State Bank Of The Florida Keys	1,223,138
Pacific National Bank	1,171,369
Helm Bank Usa	1,119,555
Grove Bank & Trust	1,115,772
International Finance Bank	972,876
The First National Bank Of South Miami	943,864
Terrabank, National Association	724,228
Intercredit Bank, National Association	558,208
Sunstate Bank	472,054
Interamerican Bank, A Fsb	265,029
Eastern National Bank	218,645
Gulf Atlantic Bank	123,066
Plus International Bank	52,325

Institution name	Return on Avg Assets (%)
Interamerican Bank, A Fsb	2.44
International Finance Bank	1.94
Banco Do Brasil Americas	1.75
Plus International Bank	1.65
Pacific National Bank	1.30
First State Bank Of The Florida Keys	1.26
Ocean Bank	1.21
Helm Bank Usa	1.13
U. S. Century Bank	1.07
Amerant Bank, National Association	0.99
Bradesco Bac Florida Bank	0.99
City National Bank Of Florida	0.89
Bankunited, National Association	0.74
Sunstate Bank	0.66
Banesco Usa	0.58
The First National Bank Of South Miami	0.55
Terrabank, National Association	0.51
Grove Bank & Trust	0.39
Gulf Atlantic Bank	0.15
Intercredit Bank, National Association	(0.03)
Eastern National Bank	(1.63)

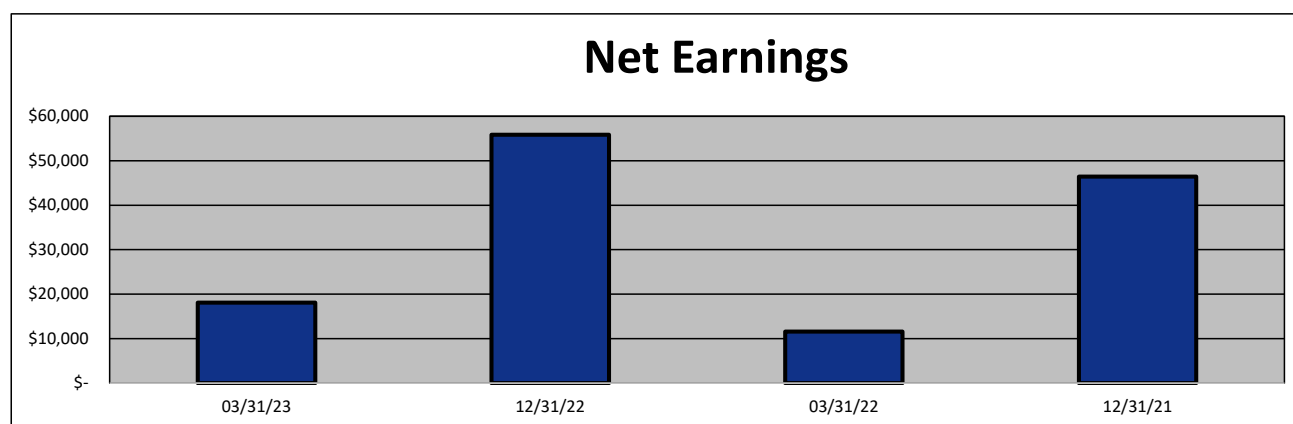
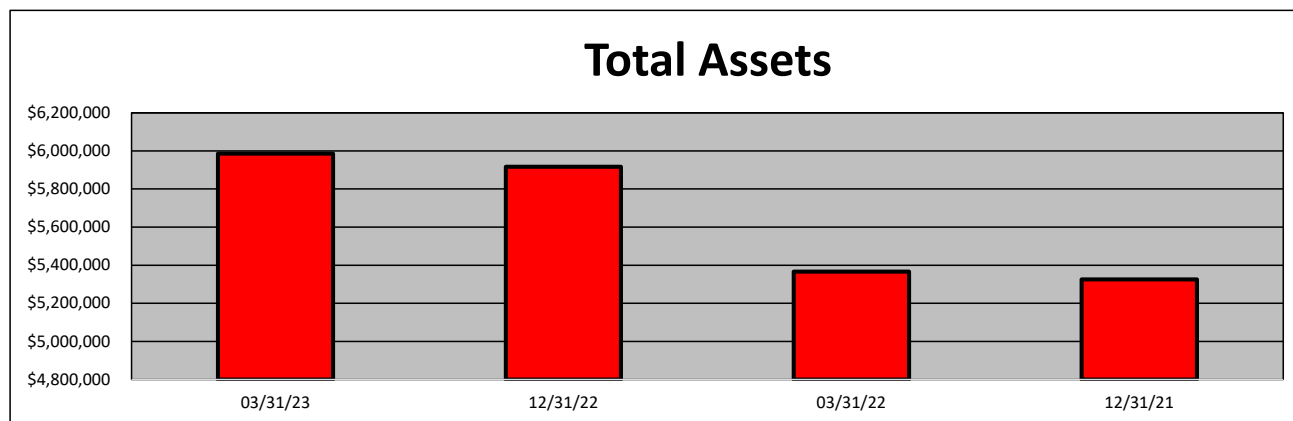
EXECUTIVE SUMMARY - Ocean Bank
(Percentage)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.25	8.96	9.93	10.15	9.92	9.55
Leverage Ratio	9.91	9.80	10.30	10.51	11.01	10.45
Tier 1 Cap/Risk Based Assets	11.46	10.99	12.77	12.85	18.60	16.19
Risk Based Ratio	12.71	12.24	14.03	14.10	19.49	17.22
Common Equity Tier 1 Capital Ratio	11.46	10.99	12.77	12.85	18.60	16.01
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	95.16	100.04	82.02	83.94	60.06	78.08
Loans/Assets	79.91	81.01	73.34	74.66	49.99	65.11
Securities/Assets	13.38	13.66	13.79	9.81	20.52	19.32
PROFITABILITY:						
Return on Avg Assets	1.21	1.01	0.87	0.96	0.23	0.88
Return on Avg Equity	13.36	10.46	8.63	8.69	6.95	9.89
Nonint Income/Avg Assets	0.41	0.47	0.51	0.49	0.88	0.54
Net Overhead Ratio	2.09	2.16	1.98	2.15	2.15	2.04
Efficiency Ratio	60.43	64.51	69.74	68.02	136.11	69.61
Assets (per million) per Employee	9.22	9.08	8.32	8.18	10.18	10.14
ASSET QUALITY:						
Allowance/Loans	1.49	1.48	1.63	1.61	1.39	1.35
Nonperforming Loans/Total Loans	0.06	0.09	0.15	0.11	0.53	0.50
Nonperforming Assets/Total Assets	0.05	0.07	0.12	0.09	0.32	0.34
Adjusted Texas Ratio	0.46	0.70	1.08	0.82	2.37	2.74
YIELDS & COSTS:						
Yield on earning assets	5.08	4.02	3.30	3.66	2.93	4.65
Cost of funds	2.09	0.55	0.21	0.29	0.30	1.99
Net interest margin	3.92	3.74	3.19	3.52	2.55	2.84
Avg Earning Assets/Avg Assets	95.35	96.43	95.92	96.32	91.48	96.58

SELECTED FINANCIAL DATA - Ocean Bank
(Dollars in Thousands)

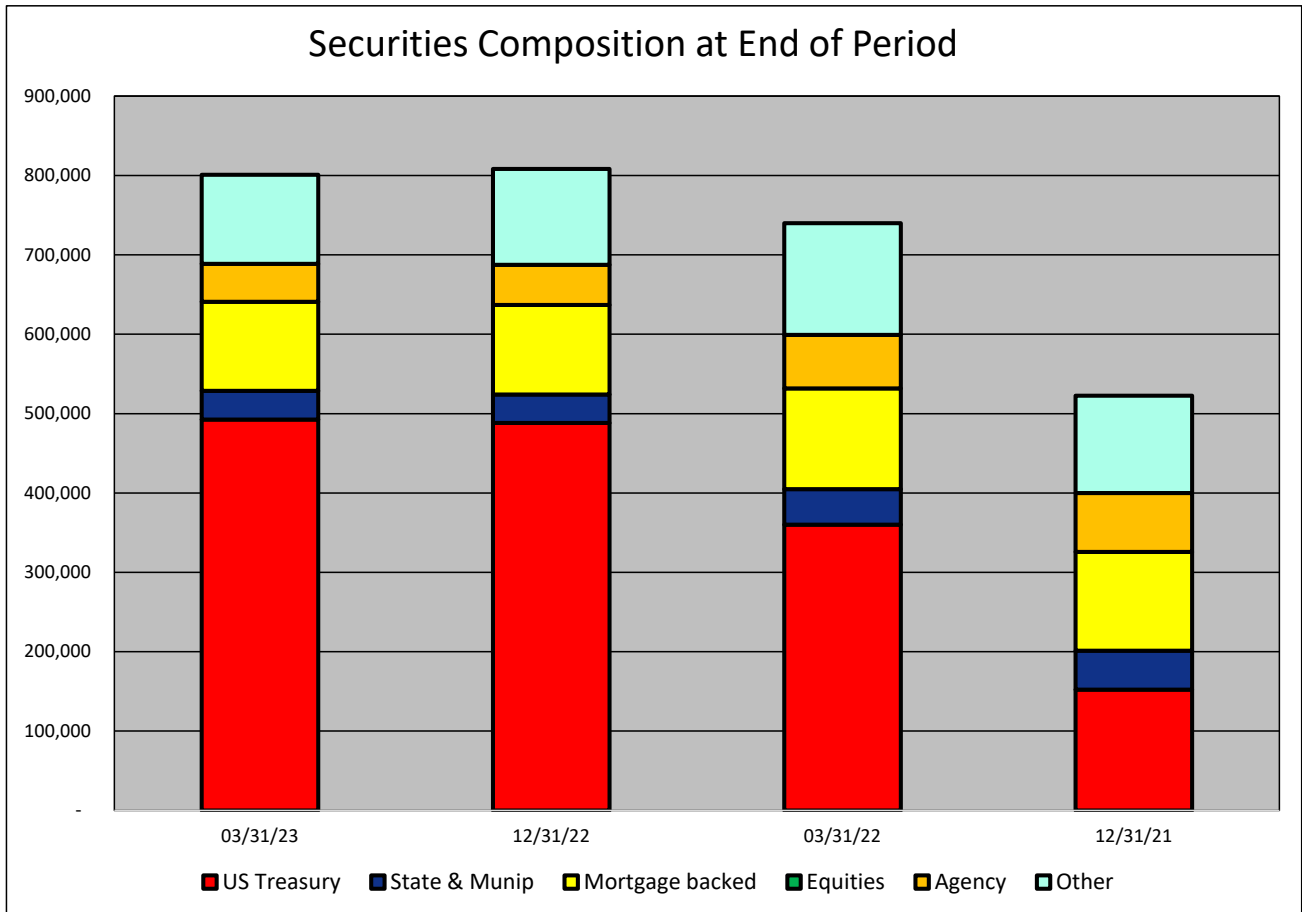
As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	5,986,172	5,916,905	5,367,008	5,325,419	619,164	11.54
Cash and Equivalents	169,949	78,016	521,467	661,841	(351,518)	(67.41)
Securities	800,917	808,071	739,903	522,522	61,014	8.25
Loans, net	4,783,306	4,793,318	3,936,151	3,975,735	847,155	21.52
Deposit Accounts	5,026,642	4,791,325	4,799,143	4,736,143	227,499	4.74
Fed Funds & Repos	-	-	8,049	749	(8,049)	(100.00)
Total Equity	553,483	530,398	532,975	540,510	20,508	3.85

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	18,104	55,839	11,577	46,416	6,527	56.38
Interest Income	72,187	214,416	42,013	169,746	30,174	71.82
Interest Expense	16,504	14,692	1,399	6,749	15,105	1,079.70
Net Interest Income	55,683	199,724	40,614	162,997	15,069	37.10
Prov for Credit Losses	500	5,300	(1,000)	(1,000)	1,500	(150.00)
Noninterest income	6,185	25,964	6,727	23,816	(542)	(8.06)
Gain on Sale of Securities	-	44	-	417	-	NA
Noninterest Expense	37,384	145,596	33,017	127,072	4,367	13.23
Net Operating Income	23,984	74,792	15,324	60,741	8,660	56.51
Income Taxes	5,905	18,792	3,671	14,686	2,234	60.86



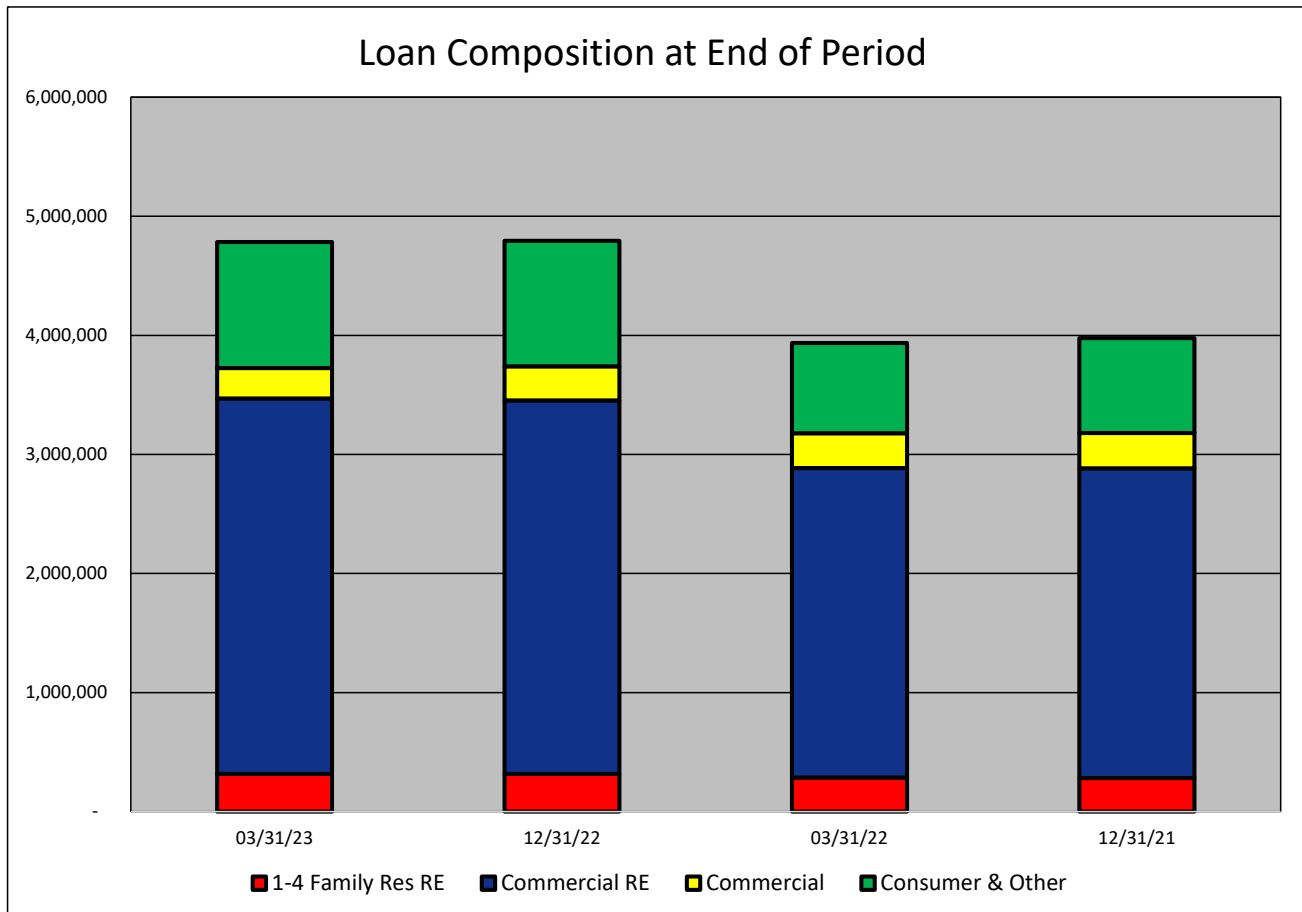
SECURITIES COMPOSITION - Ocean Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	492,447	488,121	360,000	152,385	132,447	36.79
State & Munip	36,077	35,935	44,806	48,781	(8,729)	(19.48)
Mortgage backed	112,237	112,796	126,934	124,539	(14,697)	(11.58)
Equities	-	-	-	-	-	NA
Agency	47,822	50,538	67,484	74,066	(19,662)	(29.14)
Other	112,334	120,681	140,679	122,751	(28,345)	(20.15)
Total Securities	800,917	808,071	739,903	522,522	61,014	8.25



LOAN PORTFOLIO COMPOSITION - Ocean Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	315,941	316,789	285,491	281,963	30,450	10.67
Commercial RE	3,153,723	3,137,335	2,599,208	2,601,120	554,515	21.33
Commercial	255,153	285,566	292,506	296,113	(37,353)	(12.77)
Consumer & Other	1,058,489	1,053,628	758,946	796,539	299,543	39.47
Loans, Net	4,783,306	4,793,318	3,936,151	3,975,735	847,155	21.52



LOAN PORTFOLIO QUALITY - Ocean Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	70,957	64,011	64,011	62,588	6,946	10.85
Total Recoveries	651	2,880	1,422	5,166	(771)	(54.22)
Total Charge-offs	717	1,234	272	2,468	445	163.60
Provision Expense	500	5,300	(1,000)	(1,000)	1,500	(150.00)
Writedown Transfer Loans HFS	-	-	-	275	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	71,391	70,957	64,161	64,011	7,230	11.27

NON-PERFORMING ASSETS:

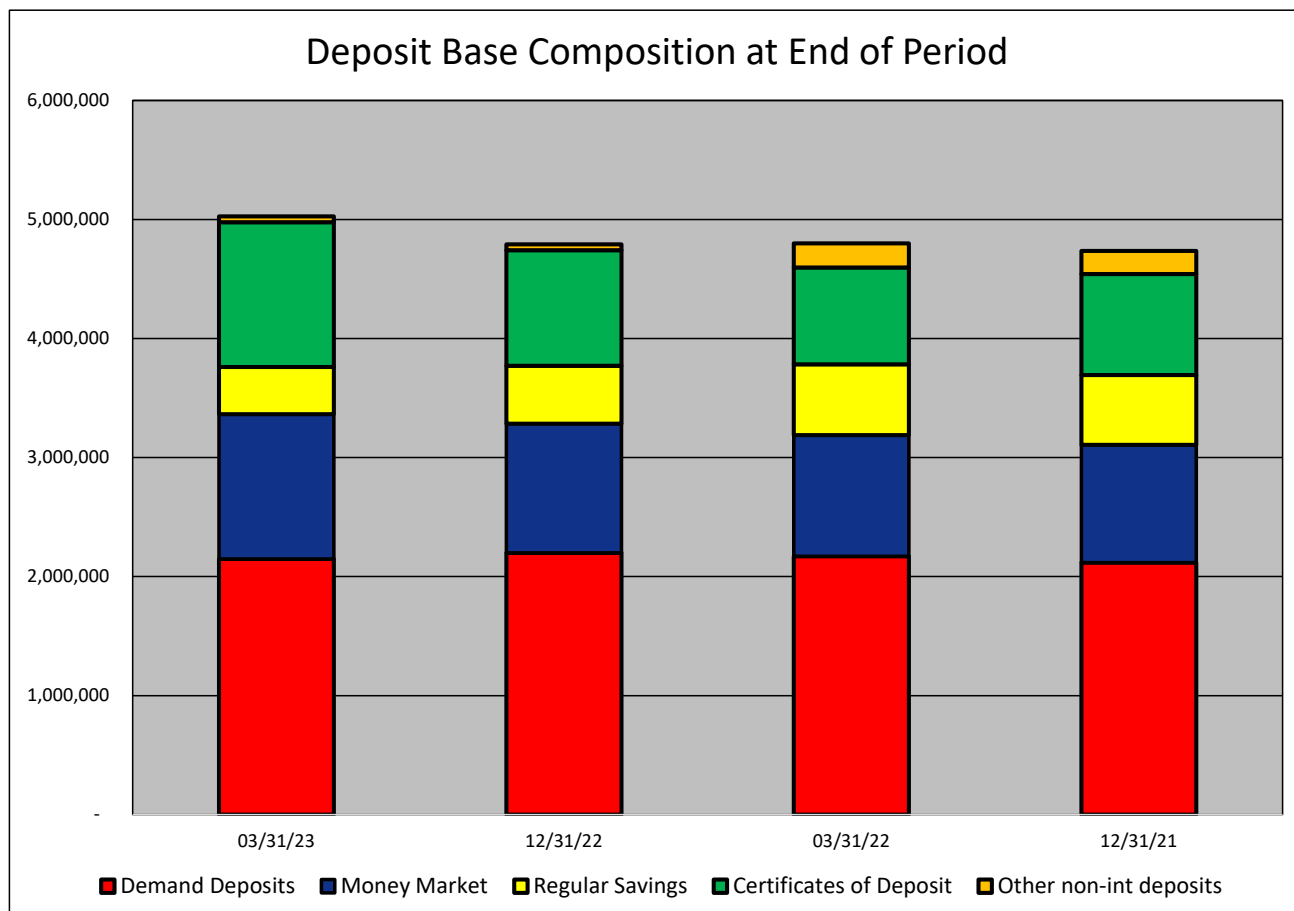
Total-90+ Days Past Due	90	540	8	58	82	1,025.00
Total-Nonaccrual	2,799	3,678	6,065	4,180	(3,266)	(53.85)
Foreclosed Real Estate	-	-	384	701	(384)	(100.00)
Total Non-perf Assets	2,889	4,218	6,457	4,939	(3,568)	(55.26)

DEPOSIT BASE COMPOSITION - Ocean Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	2,148,879	2,198,711	2,170,877	2,116,707	(21,998)	(1.01)
Money Market	1,214,554	1,084,900	1,017,641	990,871	196,913	19.35
Regular Savings	396,379	487,824	595,164	586,340	(198,785)	(33.40)
Certificates of Deposit	1,217,884	971,260	813,632	848,382	404,252	49.68
Other non-int deposits	48,946	48,630	201,829	193,843	(152,883)	(75.75)
Total Deposits	5,026,642	4,791,325	4,799,143	4,736,143	227,499	4.74

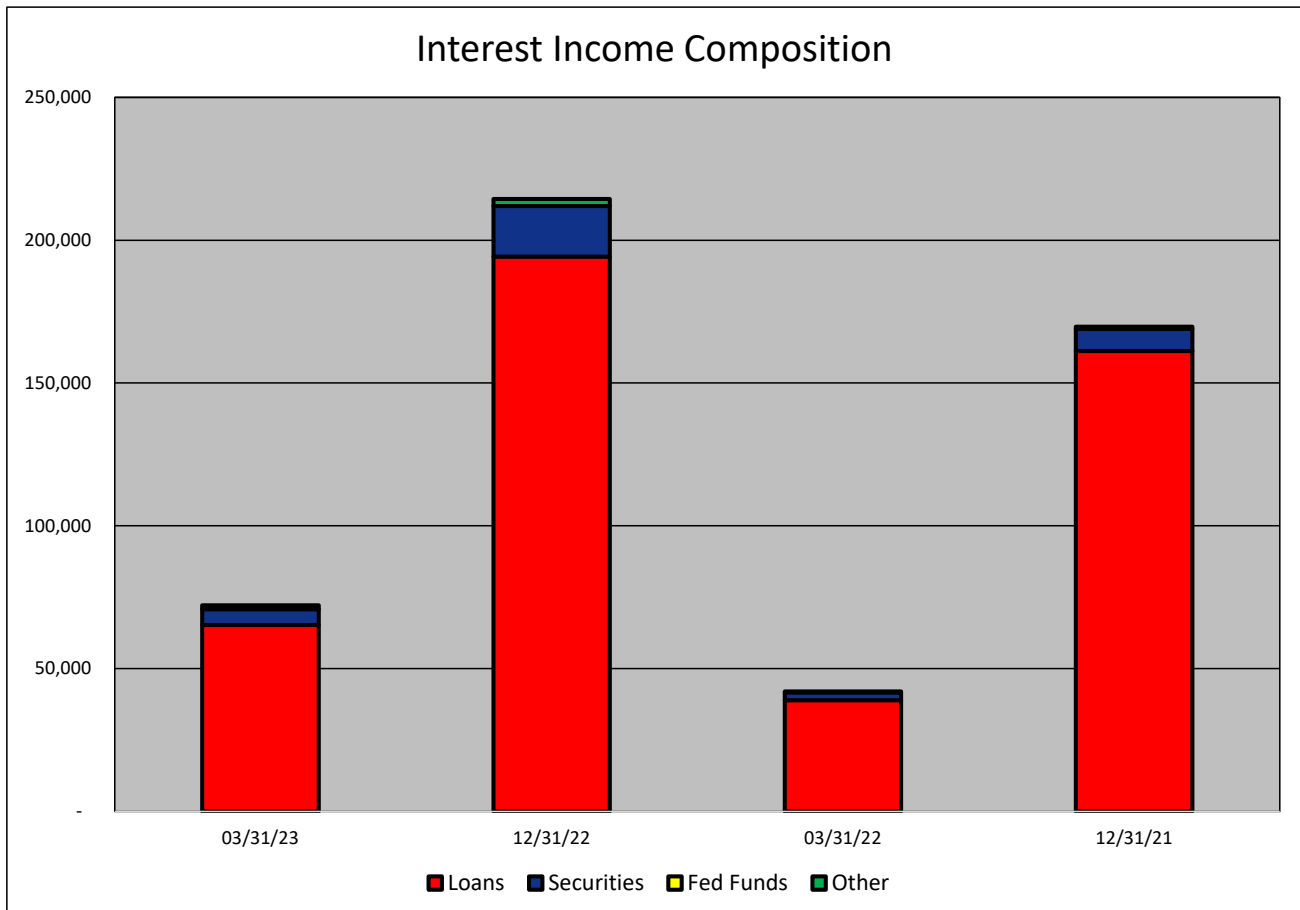


INTEREST INCOME COMPOSITION- Ocean Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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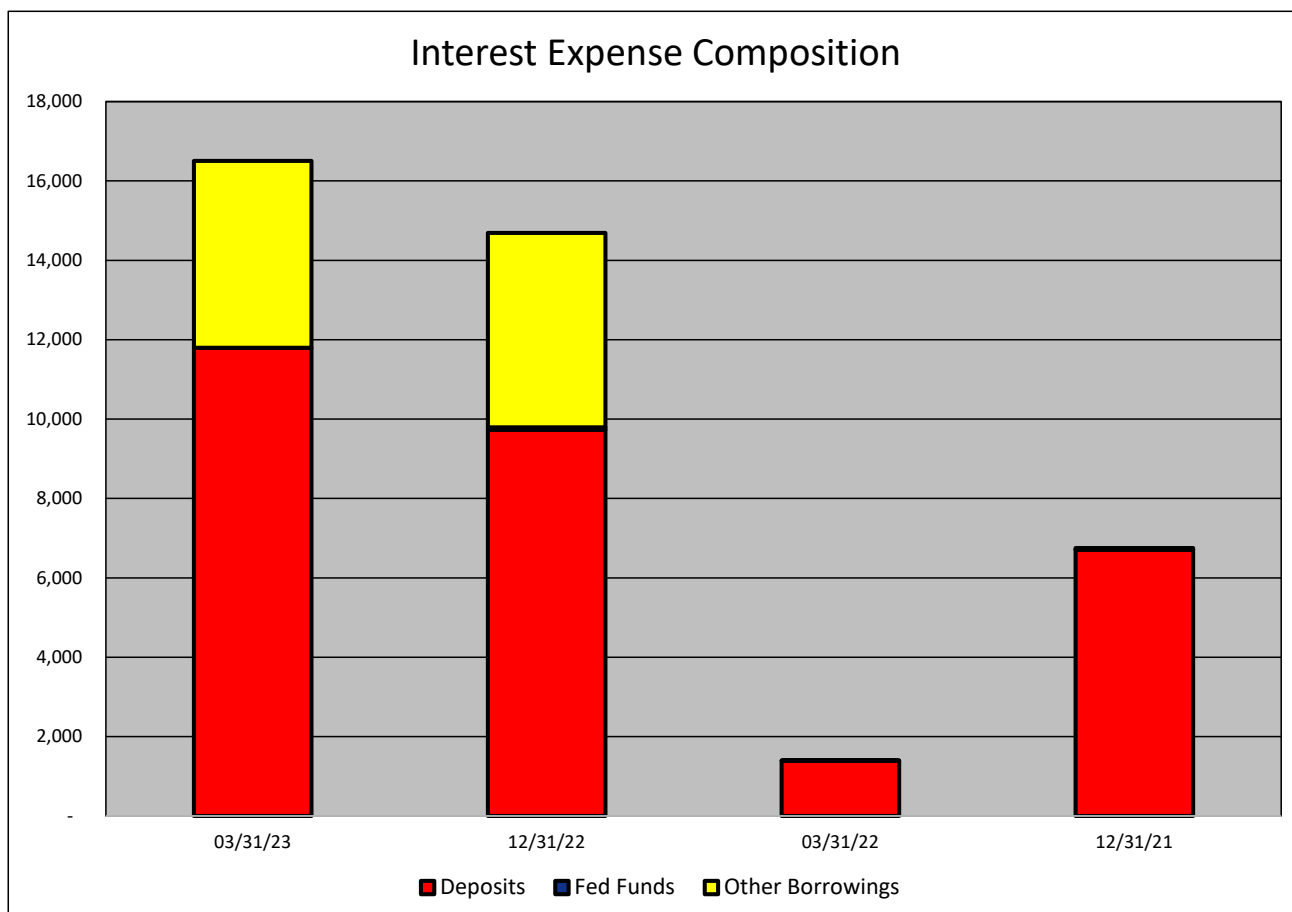
INTEREST INCOME CATEGORY

Loans	65,245	194,236	39,004	161,225	26,241	67.28
Securities	5,538	17,696	2,707	7,686	2,831	104.58
Fed Funds	-	-	-	-	-	NA
Other	1,404	2,484	302	835	1,102	364.90
Total Int Income	72,187	214,416	42,013	169,746	30,174	71.82



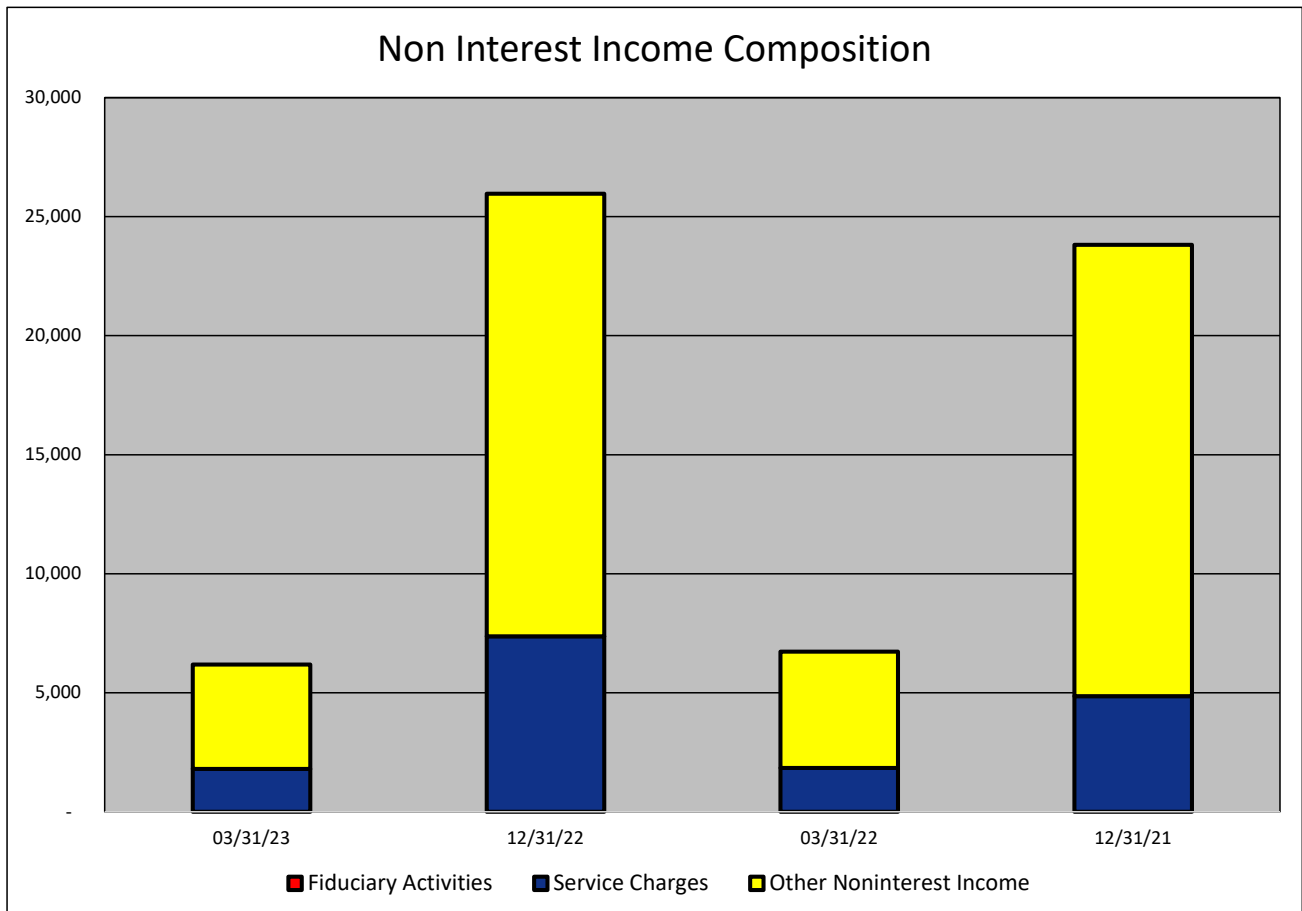
INTEREST EXPENSE COMPOSITION- Ocean Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	11,799	9,729	1,396	6,714	10,403	745.20
Fed Funds	-	65	3	2	(3)	(100.00)
Other Borrowings	4,705	4,898	-	33	4,705	NA
Total Int Expense	16,504	14,692	1,399	6,749	15,105	1,079.70



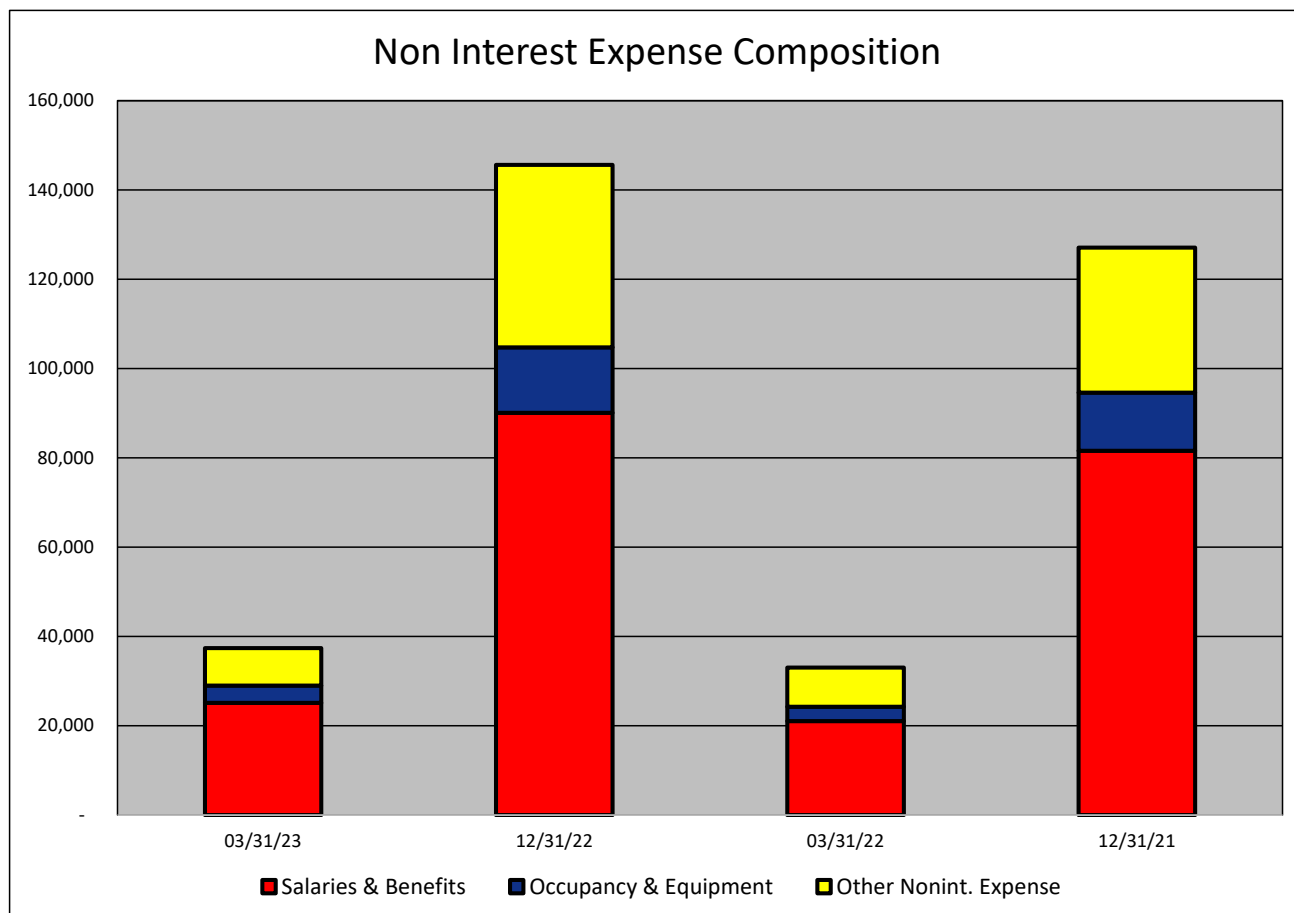
NONINTEREST INCOME COMPOSITION- Ocean Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	1,799	7,374	1,836	4,859	(37)	(2.02)
Other Noninterest Income	4,386	18,590	4,891	18,957	(505)	(10.33)
Total Nonint. Income	6,185	25,964	6,727	23,816	(542)	(8.06)



NONINTEREST EXPENSE COMPOSITION- Ocean Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	25,154	90,106	21,042	81,563	4112	19.54
Occupancy & Equipment	3,842	14,628	3,212	13,071	630	19.61
Other Nonint. Expense	8,388	40,862	8,763	32,438	(375)	(4.28)
Total Nonint. Expense	37,384	145,596	33,017	127,072	4367	13.23



PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Banco Do Brasil Americas	2,567,622	1,017,077	152.45
Banesco Usa	3,536,417	2,417,106	46.31
Gulf Atlantic Bank	123,066	87,808	40.15
Amerant Bank, National Association	9,478,177	7,769,927	21.99
City National Bank Of Florida	26,204,489	22,101,038	18.57
Intercredit Bank, National Association	558,208	471,447	18.40
Bradesco Bac Florida Bank	3,441,876	2,907,288	18.39
Ocean Bank	5,986,172	5,367,008	11.54
Terrabank, National Association	724,228	656,532	10.31
U. S. Century Bank	2,163,821	1,967,252	9.99
Pacific National Bank	1,171,369	1,088,352	7.63
International Finance Bank	972,876	949,328	2.48
Bankunited, National Association	37,095,206	36,202,653	2.47
Interamerican Bank, A Fsb	265,029	273,648	(3.15)
Helm Bank Usa	1,119,555	1,181,139	(5.21)
First State Bank Of The Florida Keys	1,223,138	1,300,198	(5.93)
Sunstate Bank	472,054	512,230	(7.84)
Grove Bank & Trust	1,115,772	1,219,973	(8.54)
The First National Bank Of South Miami	943,864	1,057,899	(10.78)
Eastern National Bank	218,645	259,773	(15.83)
Plus International Bank	52,325	78,741	(33.55)

Select Peer Average	4,734,948	4,232,687	12.85
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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	89,386	48,419	84.61
Banco Do Brasil Americas	912,807	572,612	59.41
Banesco Usa	2,510,606	1,729,740	45.14
Bradesco Bac Florida Bank	2,747,635	2,020,275	36.00
Terrabank, National Association	440,132	336,104	30.95
U. S. Century Bank	1,580,394	1,258,388	25.59
Amerant Bank, National Association	7,115,035	5,721,177	24.36
Pacific National Bank	775,313	624,407	24.17
Ocean Bank	4,783,306	3,936,151	21.52
City National Bank Of Florida	17,060,731	14,177,457	20.34
Intercredit Bank, National Association	432,801	360,530	20.05
The First National Bank Of South Miami	605,976	518,839	16.79
First State Bank Of The Florida Keys	839,536	720,833	16.47
International Finance Bank	856,266	753,449	13.65
Helm Bank Usa	489,622	434,860	12.59
Interamerican Bank, A Fsb	177,037	162,407	9.01
Bankunited, National Association	24,892,894	23,370,029	6.52
Grove Bank & Trust	424,266	401,521	5.66
Sunstate Bank	221,166	213,042	3.81
Eastern National Bank	132,461	162,623	(18.55)
Plus International Bank	34,927	43,197	(19.14)

Select Peer Average	3,196,300	2,741,241	20.90
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PEER GROUP COMPARISONS REPORT
South Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2023

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Plus International Bank	23.43	22.46	44.22	45.08	44.22
BanESCO USA	11.54	14.59	0.00	0.00	0.00
Interamerican Bank, A Fsb	12.40	12.48	21.32	22.60	21.32
Sunstate Bank	12.66	11.53	13.95	14.58	13.95
Grove Bank & Trust	11.12	11.26	23.50	24.76	23.50
Pacific National Bank	10.32	10.66	16.89	17.67	16.89
Ocean Bank	9.25	9.91	11.46	12.71	11.46
First State Bank Of The Florida Keys	7.48	9.85	15.70	16.95	15.70
Helm Bank USA	6.84	9.64	29.04	30.30	29.04
Intercredit Bank, National Association	7.54	9.62	13.03	14.28	13.03
International Finance Bank	9.06	9.35	11.41	12.61	11.41
U. S. Century Bank	8.44	9.30	11.96	13.12	11.96
City National Bank Of Florida	8.18	9.25	12.72	13.54	12.72
The First National Bank Of South Miami	8.07	9.25	14.15	15.40	14.15
Amerant Bank, National Association	8.47	9.19	11.04	12.15	11.04
Gulf Atlantic Bank	7.94	9.05	10.87	11.74	10.87
Terrabank, National Association	6.09	8.70	14.93	16.34	11.21
BankUnited, National Association	7.85	8.58	12.52	13.11	12.52
Bradesco Bac Florida Bank	8.06	8.43	12.39	13.43	12.39
Eastern National Bank	8.53	8.36	12.92	14.18	12.92
Banco Do Brasil Americas	7.36	7.91	25.88	27.14	25.88

Select Peer Average	9.55	10.45	16.19	17.22	16.01
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PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2023

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
International Finance Bank	97.97	88.01	7.86
Amerant Bank, National Association	96.75	75.07	13.54
Bankunited, National Association	95.83	67.11	25.51
Bradesco Bac Florida Bank	95.67	79.83	7.20
Ocean Bank	95.16	79.91	13.38
Intercredit Bank, National Association	92.48	77.53	18.79
Banesco Usa	91.54	70.99	12.38
Plus International Bank	87.87	66.75	1.24
U. S. Century Bank	85.89	73.04	19.22
Gulf Atlantic Bank	85.84	72.63	14.36
Pacific National Bank	80.99	66.19	20.32
City National Bank Of Florida	77.26	65.11	27.52
Interamerican Bank, A Fsb	77.02	66.80	0.00
First State Bank Of The Florida Keys	77.01	68.64	29.52
The First National Bank Of South Miami	73.68	64.20	25.29
Terrabank, National Association	70.75	60.77	32.30
Eastern National Bank	68.26	60.58	0.70
Sunstate Bank	57.55	46.85	23.14
Helm Bank Usa	47.21	43.73	42.42
Grove Bank & Trust	45.92	38.02	43.81
Banco Do Brasil Americas	38.97	35.55	27.29

Select Peer Average	78.08	65.11	19.32
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PEER GROUP COMPARISONS REPORT
South Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2023

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Interamerican Bank, A Fsb	263,398	2.44	20.07
International Finance Bank	983,168	1.94	22.11
Banco Do Brasil Americas	2,402,322	1.75	26.06
Plus International Bank	54,569	1.65	7.41
Pacific National Bank	1,186,672	1.30	13.09
First State Bank Of The Florida Keys	1,230,211	1.26	17.39
Ocean Bank	5,962,536	1.21	13.36
Helm Bank Usa	1,160,103	1.13	18.62
U. S. Century Bank	2,169,296	1.07	12.77
Amerant Bank, National Association	9,381,911	0.99	11.82
Bradesco Bac Florida Bank	3,429,004	0.99	12.32
City National Bank Of Florida	26,373,004	0.89	11.23
Bankunited, National Association	37,557,573	0.74	9.72
Sunstate Bank	472,608	0.66	5.25
Banesco Usa	3,162,602	0.58	4.53
The First National Bank Of South Miami	986,777	0.55	7.36
Terrabank, National Association	731,804	0.51	8.74
Grove Bank & Trust	1,143,693	0.39	3.59
Gulf Atlantic Bank	122,420	0.15	1.91
Intercredit Bank, National Association	559,590	(0.03)	(0.36)
Eastern National Bank	224,377	(1.63)	(19.22)

Select Peer Average	4,740,840	0.88	9.89
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PEER GROUP COMPARISONS REPORT
South Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2023

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Banco Do Brasil Americas	0.37	1.40	40.78	11.31
Pacific National Bank	0.33	1.21	44.51	12.08
International Finance Bank	0.61	1.93	48.75	8.39
City National Bank Of Florida	0.32	1.01	52.59	25.74
Amerant Bank, National Association	1.26	1.44	55.59	13.13
U. S. Century Bank	0.39	1.49	56.26	11.04
Bankunited, National Association	0.31	1.33	56.91	22.66
Interamerican Bank, A Fsb	1.54	1.80	57.79	3.73
Helm Bank Usa	0.47	1.94	58.29	9.18
Bradesco Bac Florida Bank	1.18	0.97	60.15	15.10
Ocean Bank	0.41	2.09	60.43	9.22
First State Bank Of The Florida Keys	0.38	1.86	64.73	7.41
Banesco Usa	0.43	1.81	66.81	11.33
The First National Bank Of South Miami	0.46	1.90	71.30	8.21
Sunstate Bank	0.56	2.06	74.75	7.49
Terrabank, National Association	0.71	1.80	74.98	6.35
Grove Bank & Trust	0.82	1.72	84.14	10.24
Gulf Atlantic Bank	0.15	3.07	89.68	5.35
Intercredit Bank, National Association	0.21	2.38	95.24	6.65
Plus International Bank	0.17	5.01	96.98	4.76
Eastern National Bank	0.29	4.54	151.23	3.58

Select Peer Average	0.54	2.04	69.61	10.14
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PEER GROUP COMPARISONS REPORT
South Florida Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2023

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Grove Bank & Trust	2.20	0.00	0.00	0.00
Gulf Atlantic Bank	0.85	0.00	0.00	0.00
Pacific National Bank	0.70	0.00	0.00	0.00
U. S. Century Bank	1.20	0.03	0.02	0.24
Ocean Bank	1.49	0.06	0.05	0.46
Bradesco Bac Florida Bank	1.11	0.11	0.08	0.94
Sunstate Bank	1.10	0.19	0.09	0.77
Terrabank, National Association	1.35	0.15	0.09	1.33
Banco Do Brasil Americas	1.36	0.36	0.13	1.73
First State Bank Of The Florida Keys	1.19	0.26	0.18	2.16
City National Bank Of Florida	0.84	0.29	0.19	2.26
Banesco Usa	1.20	0.30	0.23	1.83
Eastern National Bank	2.16	0.43	0.26	2.67
International Finance Bank	1.22	0.35	0.31	3.11
The First National Bank Of South Miami	1.53	0.49	0.31	3.46
Interamerican Bank, A Fsb	2.93	0.65	0.43	3.01
Amerant Bank, National Association	1.19	0.31	0.51	5.44
Helm Bank Usa	1.72	1.23	0.54	7.06
Intercredit Bank, National Association	1.64	0.95	0.76	8.58
Plus International Bank	0.65	2.22	1.48	6.21
Bankunited, National Association	0.64	2.22	1.50	6.31

Select Peer Average	1.35	0.50	0.34	2.74
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2023

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Eastern National Bank	26.04	7.29	0.00	0.00	0.70
Plus International Bank	5.79	1.32	24.44	1.24	0.00
Bradesco Bac Florida Bank	1.61	7.74	0.00	1.06	6.04
Helm Bank Usa	1.51	11.21	0.00	0.00	42.34
Terrabank, National Association	0.95	2.25	0.00	0.00	32.23
Sunstate Bank	0.85	8.69	15.61	0.00	23.14
Amerant Bank, National Association	0.77	4.34	0.00	2.52	11.01
Banesco Usa	0.75	12.57	0.00	6.11	6.22
Pacific National Bank	0.74	8.99	0.00	0.00	20.32
City National Bank Of Florida	0.72	1.56	0.00	11.44	15.94
Grove Bank & Trust	0.72	13.35	0.00	26.09	17.39
Ocean Bank	0.64	2.20	0.00	2.85	10.50
The First National Bank Of South Miami	0.58	8.61	0.00	1.71	23.58
First State Bank Of The Florida Keys	0.56	0.13	0.00	8.24	21.28
Gulf Atlantic Bank	0.54	5.26	0.00	2.32	12.04
Interamerican Bank, A Fsb	0.47	32.53	0.00	0.00	0.00
Intercredit Bank, National Association	0.29	2.43	0.00	0.00	18.79
U. S. Century Bank	0.26	2.66	0.00	8.62	10.60
Banco Do Brasil Americas	0.25	35.76	0.10	0.00	27.29
International Finance Bank	0.15	3.40	0.00	1.65	5.98
Bankunited, National Association	0.04	2.39	0.00	0.03	25.49

Select Peer Average	2.11	8.32	1.91	3.52	15.76
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2023

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
International Finance Bank	86.94	0.71	0.00	0.09
Bradesco Bac Florida Bank	78.94	0.34	0.00	0.02
Ocean Bank	78.71	1.26	0.00	0.02
Intercredit Bank, National Association	76.26	0.58	0.02	0.00
Amerant Bank, National Association	73.49	1.71	0.21	0.24
U. S. Century Bank	72.16	0.87	0.00	0.00
Gulf Atlantic Bank	72.02	4.69	0.00	0.00
Banesco Usa	70.14	0.81	0.01	0.00
First State Bank Of The Florida Keys	67.82	0.99	0.00	0.00
Bankunited, National Association	66.68	0.35	0.01	0.22
Plus International Bank	66.31	0.06	0.00	0.00
Pacific National Bank	65.72	2.60	0.00	0.03
Interamerican Bank, A Fsb	64.84	1.38	0.00	0.00
City National Bank Of Florida	64.31	0.29	0.00	0.50
The First National Bank Of South Miami	63.22	0.70	0.00	0.00
Terrabank, National Association	59.96	0.93	0.00	0.00
Eastern National Bank	59.28	2.41	0.00	0.00
Sunstate Bank	46.33	1.29	0.00	1.76
Helm Bank Usa	42.98	0.03	0.00	0.00
Grove Bank & Trust	37.19	1.39	0.00	0.00
Banco Do Brasil Americas	35.07	0.21	0.00	0.41

Select Peer Average	64.21	1.12	0.01	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, 2023

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Banco Do Brasil Americas	62.58	37.32	99.90	0.00	0.10
International Finance Bank	62.36	37.64	100.00	0.00	0.00
Helm Bank Usa	58.76	41.24	100.00	0.00	0.00
Terrabank, National Association	58.16	34.26	92.42	0.00	7.58
Plus International Bank	41.76	58.24	100.00	0.00	0.00
First State Bank Of The Florida Keys	39.19	57.77	96.96	2.05	0.99
Ocean Bank	37.32	56.61	93.93	0.00	6.07
Sunstate Bank	34.65	59.24	93.89	0.00	6.11
Grove Bank & Trust	33.02	60.74	93.76	1.16	5.07
U. S. Century Bank	32.82	61.06	93.88	0.00	6.12
Banesco Usa	30.26	58.67	88.94	9.73	1.34
Bradesco Bac Florida Bank	28.32	64.21	92.53	0.81	6.66
City National Bank Of Florida	26.01	66.98	92.99	0.23	6.78
The First National Bank Of South Miami	24.26	70.92	95.18	4.82	0.00
Bankunited, National Association	22.71	54.70	77.42	0.00	22.58
Interamerican Bank, A Fsb	22.56	76.90	99.46	0.00	0.54
Pacific National Bank	22.22	70.07	92.29	0.00	7.71
Intercredit Bank, National Association	17.34	74.25	91.59	0.00	8.41
Amerant Bank, National Association	16.22	71.27	87.49	0.00	12.51
Eastern National Bank	15.41	84.47	99.88	0.12	0.00
Gulf Atlantic Bank	13.48	81.93	95.42	0.00	4.58

Select Peer Average	33.31	60.88	94.19	0.90	4.91
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PEER GROUP COMPARISONS REPORT
South Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2023

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Plus International Bank	6.78	2.82	5.54	93.31
International Finance Bank	4.94	0.89	4.64	99.09
Interamerican Bank, A Fsb	4.97	1.09	4.24	100.12
Banco Do Brasil Americas	4.56	1.72	4.00	98.92
Ocean Bank	5.08	2.09	3.92	95.35
Amerant Bank, National Association	5.72	2.39	3.87	93.27
Helm Bank Usa	4.13	0.73	3.84	93.39
Gulf Atlantic Bank	5.07	1.76	3.63	94.77
Pacific National Bank	5.26	2.80	3.27	95.56
Sunstate Bank	4.36	2.10	3.11	94.69
Eastern National Bank	4.77	2.12	3.10	93.44
U. S. Century Bank	4.34	2.06	3.10	95.12
Banesco Usa	4.85	3.16	3.04	96.41
First State Bank Of The Florida Keys	3.87	1.58	3.00	102.02
The First National Bank Of South Miami	3.98	1.85	2.76	102.78
Terrabank, National Association	3.25	1.10	2.70	97.37
Bankunited, National Association	4.87	2.59	2.62	96.17
Bradesco Bac Florida Bank	4.78	3.02	2.52	95.01
Intercredit Bank, National Association	4.45	2.60	2.50	100.27
City National Bank Of Florida	4.26	2.04	2.31	95.12
Grove Bank & Trust	3.43	1.30	2.26	96.08
Select Peer Average	4.65	1.99	2.84	96.58