

Pacific National Bank

Miami, FL

Established

7/22/1985

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)

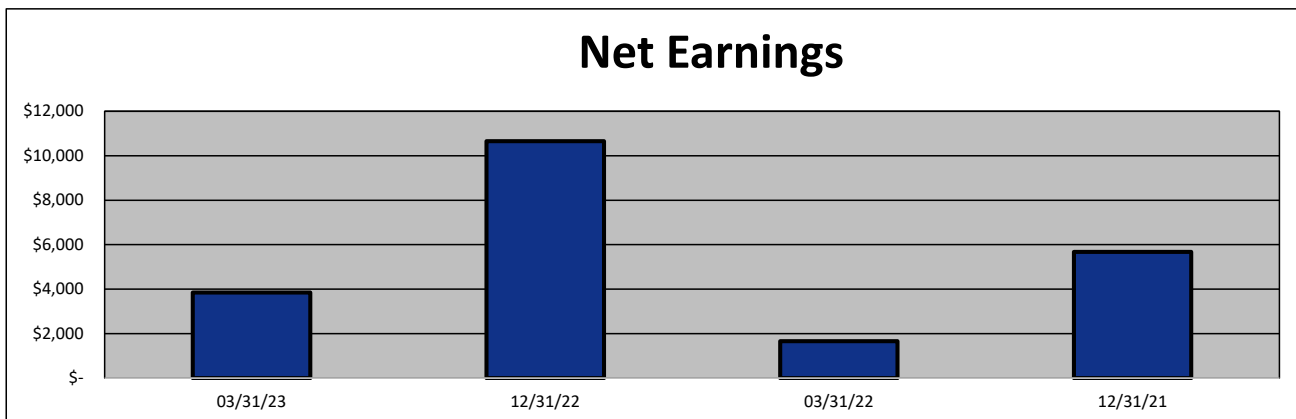
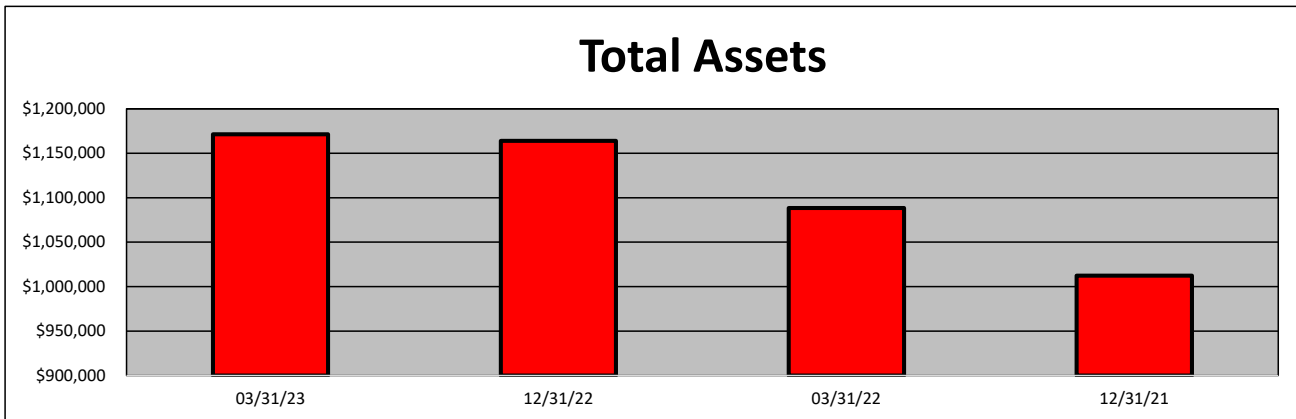
**EXECUTIVE SUMMARY - Pacific National Bank
(Percentage)**

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.32	9.85	9.21	7.99	9.92	9.55
Leverage Ratio	10.66	10.57	10.14	8.31	11.01	10.45
Tier 1 Cap/Risk Based Assets	16.89	16.59	15.34	13.22	18.60	16.19
Risk Based Ratio	17.67	17.53	16.25	14.15	19.49	17.22
Common Equity Tier 1 Capital Ratio	16.89	16.59	15.34	13.22	18.60	16.01
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	80.99	76.68	68.89	69.01	60.06	78.08
Loans/Assets	66.19	63.02	57.37	57.61	49.99	65.11
Securities/Assets	20.32	21.12	22.81	23.44	20.52	19.32
PROFITABILITY:						
Return on Avg Assets	1.30	0.97	0.66	0.66	0.23	0.88
Return on Avg Equity	13.09	10.72	7.35	7.45	6.95	9.89
Nonint Income/Avg Assets	0.33	0.22	0.31	0.27	0.88	0.54
Net Overhead Ratio	1.21	1.60	1.49	1.63	2.15	2.04
Efficiency Ratio	44.51	57.05	64.43	66.08	136.11	69.61
Assets (per million) per Employee	12.08	12.52	11.70	11.37	10.18	10.14
ASSET QUALITY:						
Allowance/Loans	0.70	0.83	0.87	0.88	1.39	1.35
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.53	0.50
Nonperforming Assets/Total Assets	0.00	0.00	0.16	0.17	0.32	0.34
Adjusted Texas Ratio	0.00	0.00	1.63	2.01	2.37	2.74
YIELDS & COSTS:						
Yield on earning assets	5.26	3.94	3.03	3.33	2.93	4.65
Cost of funds	2.80	1.15	0.59	0.69	0.30	1.99
Net interest margin	3.27	3.11	2.60	2.79	2.55	2.84
Avg Earning Assets/Avg Assets	95.56	95.51	95.47	93.19	91.48	96.58

SELECTED FINANCIAL DATA - Pacific National 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	1,171,369	1,163,918	1,088,352	1,012,337	83,017	7.63
Cash and Equivalents	113,977	141,568	159,953	157,104	(45,976)	(28.74)
Securities	238,042	245,762	248,246	237,330	(10,204)	(4.11)
Loans, net	775,313	733,529	624,407	583,190	150,906	24.17
Deposit Accounts	957,257	956,653	906,324	845,114	50,933	5.62
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	120,918	114,602	100,264	80,932	20,654	20.60

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	3,853	10,653	1,664	5,677	2,189	131.55
Interest Income	14,906	41,295	7,334	26,797	7,572	103.25
Interest Expense	5,631	8,699	1,049	4,341	4,582	436.80
Net Interest Income	9,275	32,596	6,285	22,456	2,990	47.57
Prov for Credit Losses	546	949	276	889	270	97.83
Noninterest income	981	2,384	777	2,299	204	26.25
Gain on Sale of Securities	11	-	-	(29)	11	NA
Noninterest Expense	4,565	19,957	4,550	16,358	15	0.33
Net Operating Income	5,145	14,074	2,236	7,508	2,909	130.10
Income Taxes	1,303	3,421	572	1,802	731	127.80

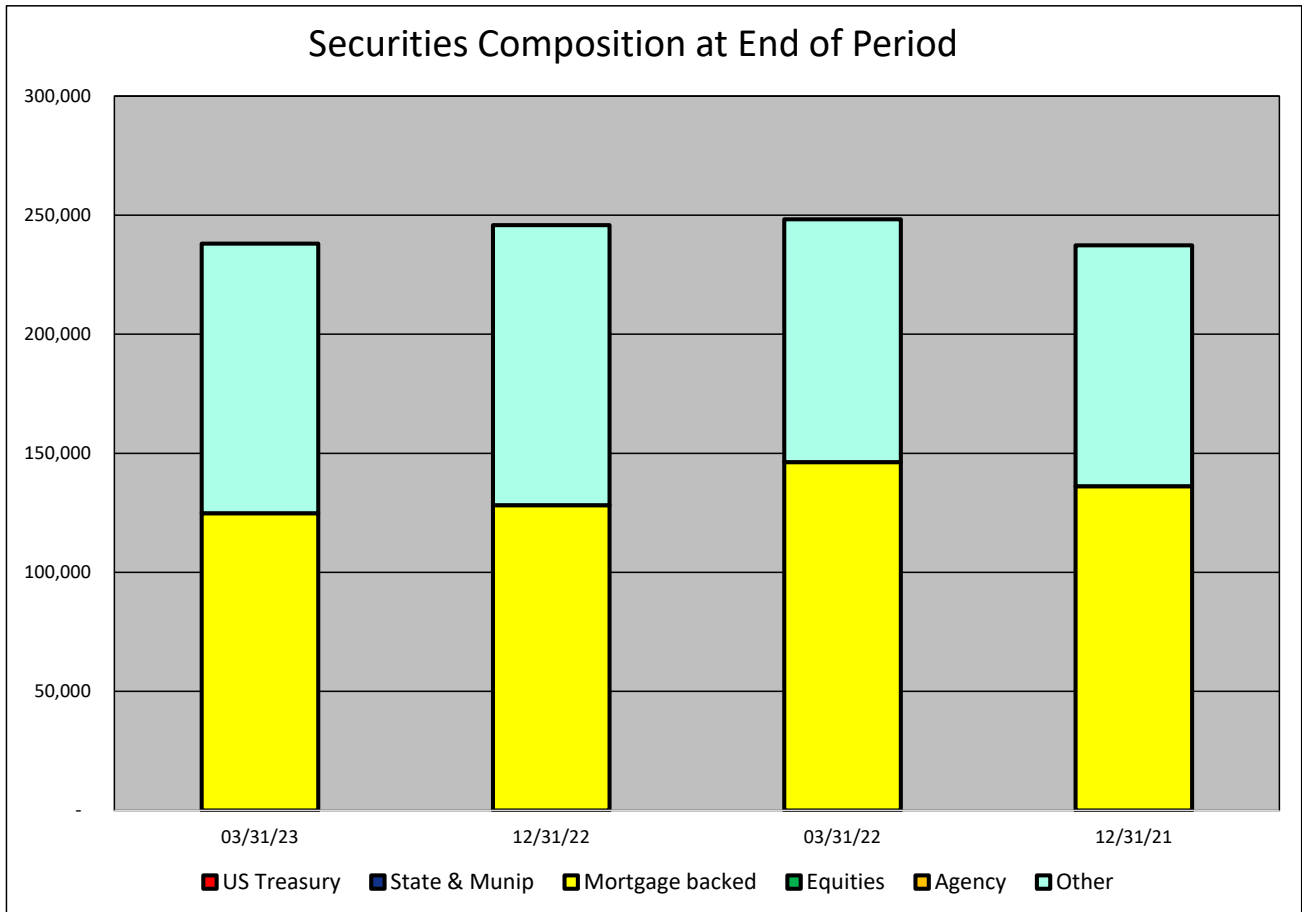


SECURITIES COMPOSITION - Pacific National Bank
(Dollars in Thousands)

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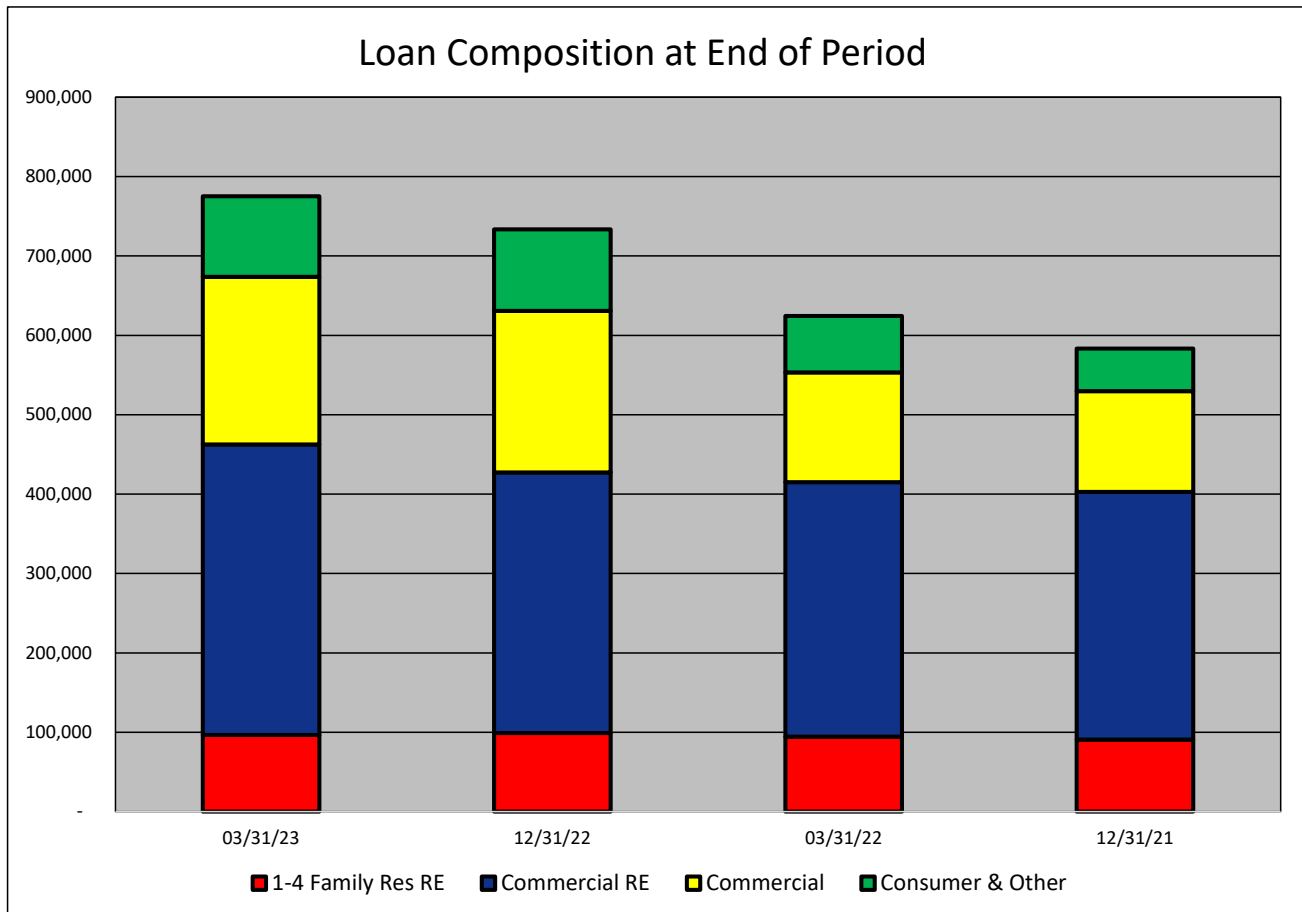
SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	124,823	128,157	146,294	136,171	(21,471)	(14.68)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	113,219	117,605	101,952	101,159	11,267	11.05
Total Securities	238,042	245,762	248,246	237,330	(10,204)	(4.11)



LOAN PORTFOLIO COMPOSITION - Pacific National 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	96,506	98,910	94,380	90,745	2,126	2.25
Commercial RE	365,991	328,524	320,801	312,113	45,190	14.09
Commercial	211,251	203,302	138,243	126,780	73,008	52.81
Consumer & Other	101,565	102,793	70,983	53,552	30,582	43.08
Loans, Net	775,313	733,529	624,407	583,190	150,906	24.17



LOAN PORTFOLIO QUALITY - Pacific National 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):

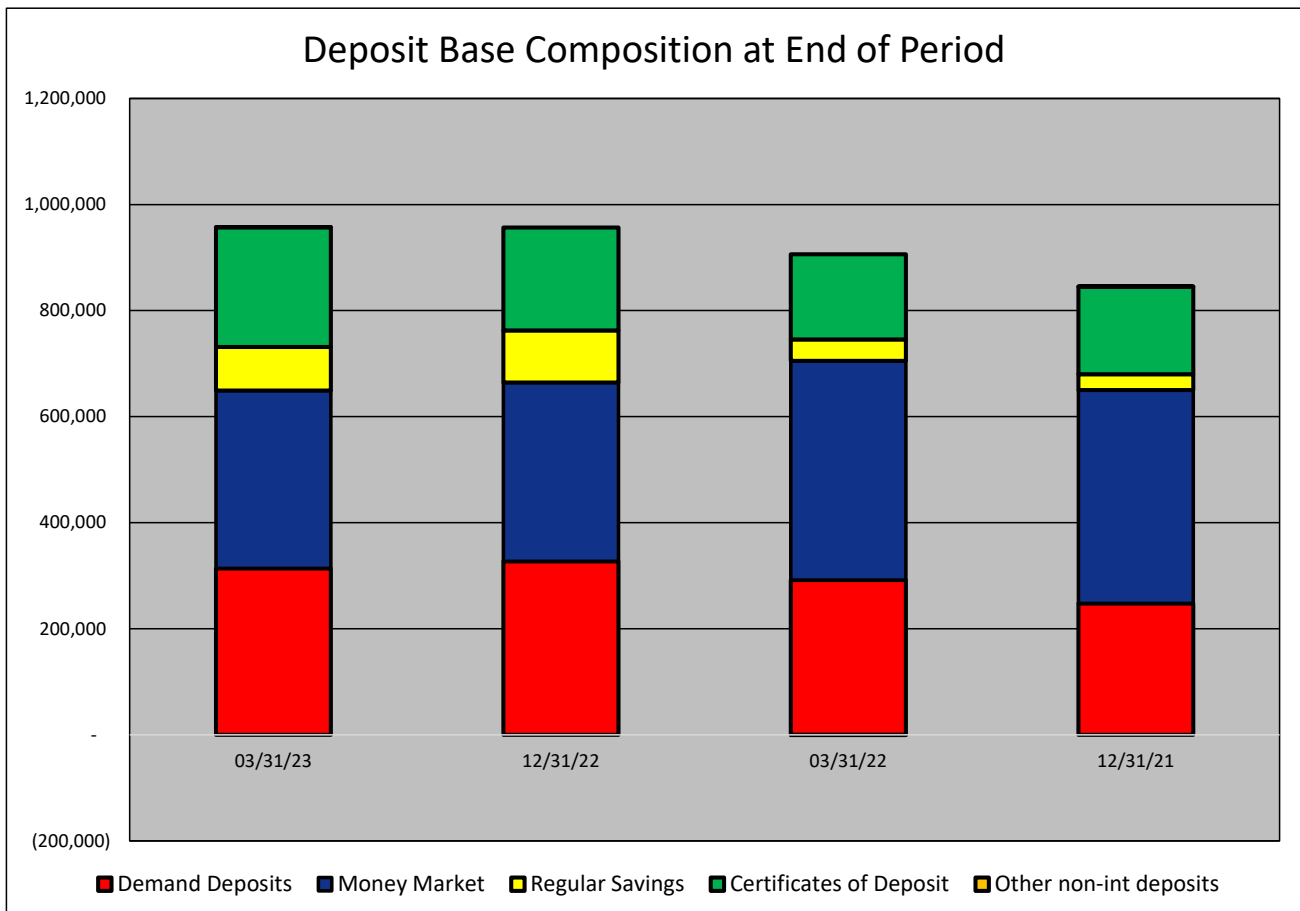
Beginning Balance	6,078	5,129	5,129	4,240	949	18.50
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	546	949	276	889	270	97.83
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	(1,184)	-	-	-	(1,184)	NA
Ending Balance	5,441	6,078	5,405	5,129	36	0.67

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	1,720	1,720	(1,720)	(100.00)
Total Non-perf Assets	-	-	1,720	1,720	(1,720)	(100.00)

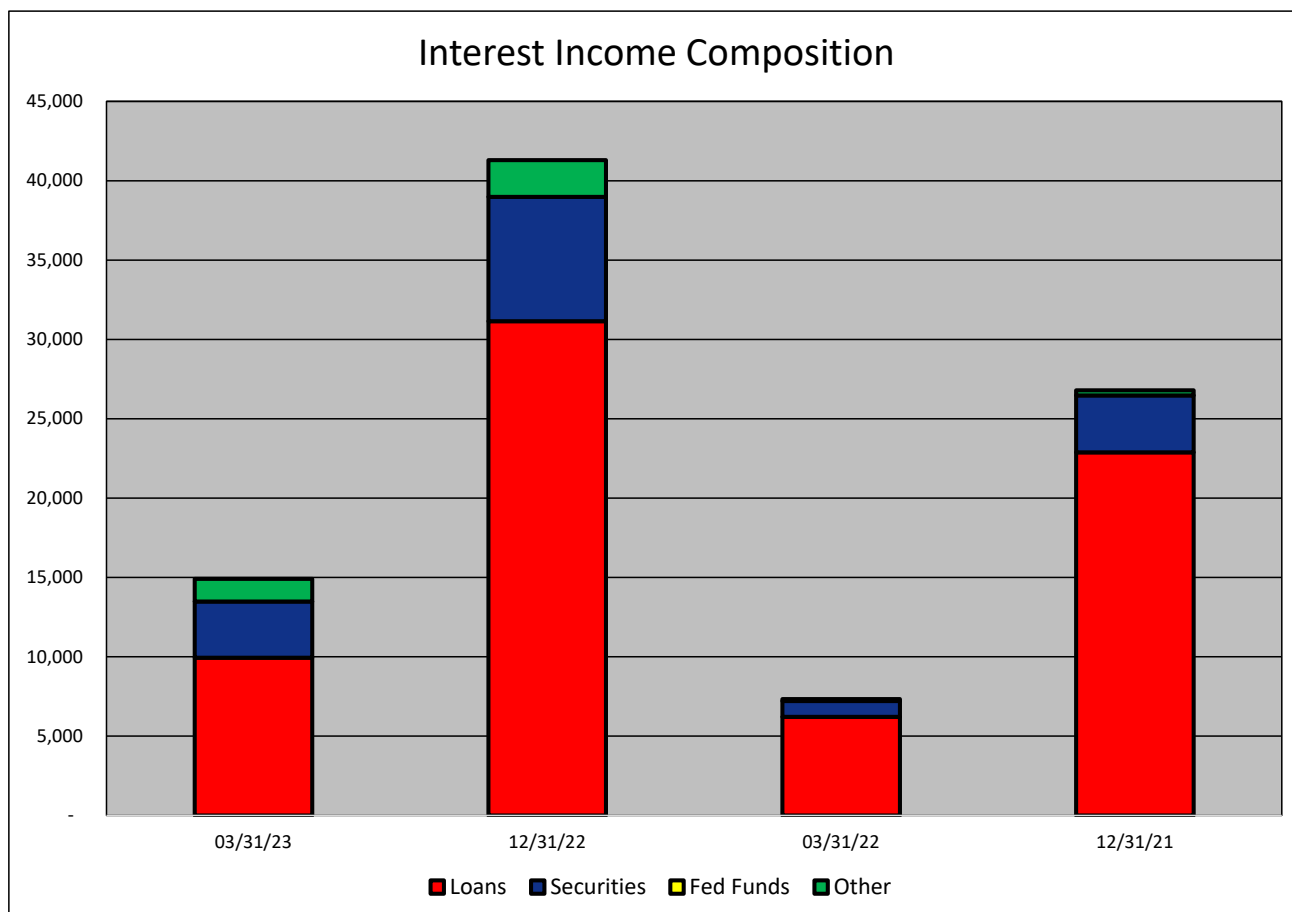
DEPOSIT BASE COMPOSITION - Pacific National Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	313,765	327,256	291,916	247,841	21,849	7.48
Money Market	335,609	337,258	413,317	402,153	(77,708)	(18.80)
Regular Savings	82,209	97,852	40,509	30,147	41,700	102.94
Certificates of Deposit	225,673	194,287	160,584	164,971	65,089	40.53
Other non-int deposits	1	-	(2)	2	3	(150.00)
Total Deposits	957,257	956,653	906,324	845,114	50,933	5.62



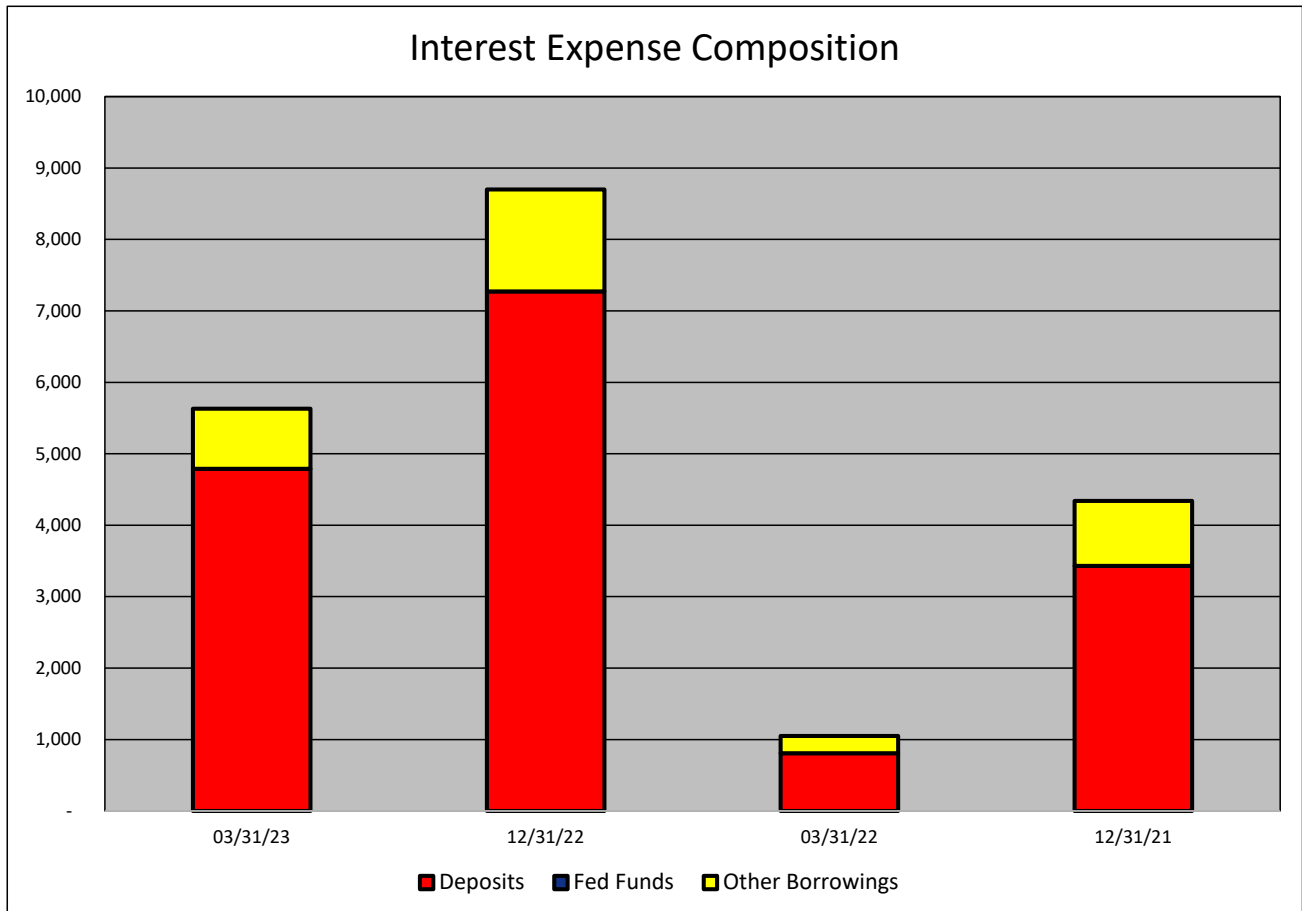
INTEREST INCOME COMPOSITION- Pacific National Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	9,948	31,153	6,214	22,887	3,734	60.09
Securities	3,538	7,828	1,004	3,583	2,534	252.39
Fed Funds	-	-	-	-	-	NA
Other	1,420	2,314	116	327	1,304	1,124.14
Total Int Income	14,906	41,295	7,334	26,797	7,572	103.25



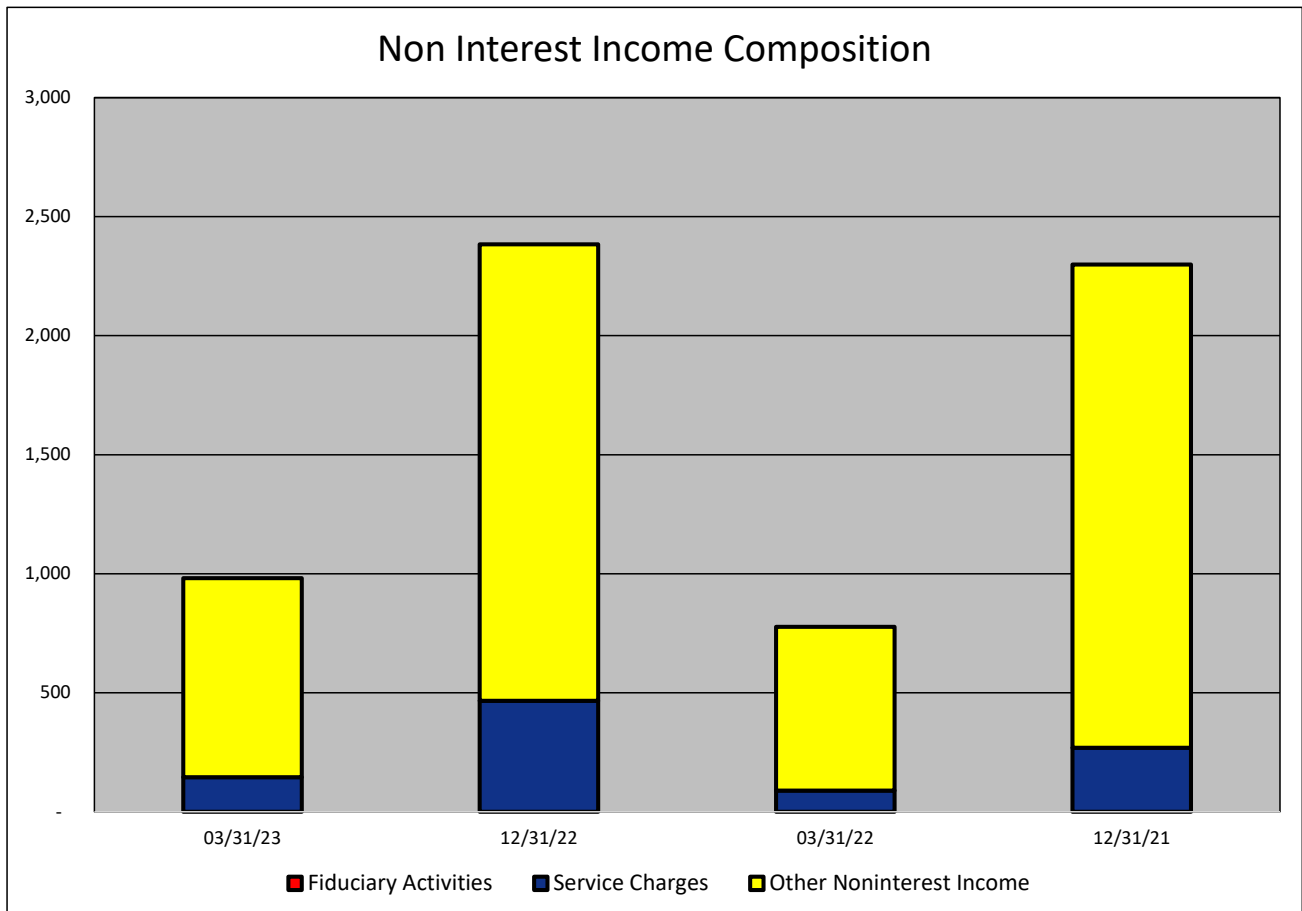
INTEREST EXPENSE COMPOSITION- Pacific National Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	4,791	7,271	809	3,429	3,982	492.21
Fed Funds	-	-	-	-	-	NA
Other Borrowings	840	1,428	240	912	600	250.00
Total Int Expense	5,631	8,699	1,049	4,341	4,582	436.80



NONINTEREST INCOME COMPOSITION- Pacific National 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	145	466	89	269	56	62.92
Other Noninterest Income	836	1,918	688	2,030	148	21.51
Total Nonint. Income	981	2,384	777	2,299	204	26.25

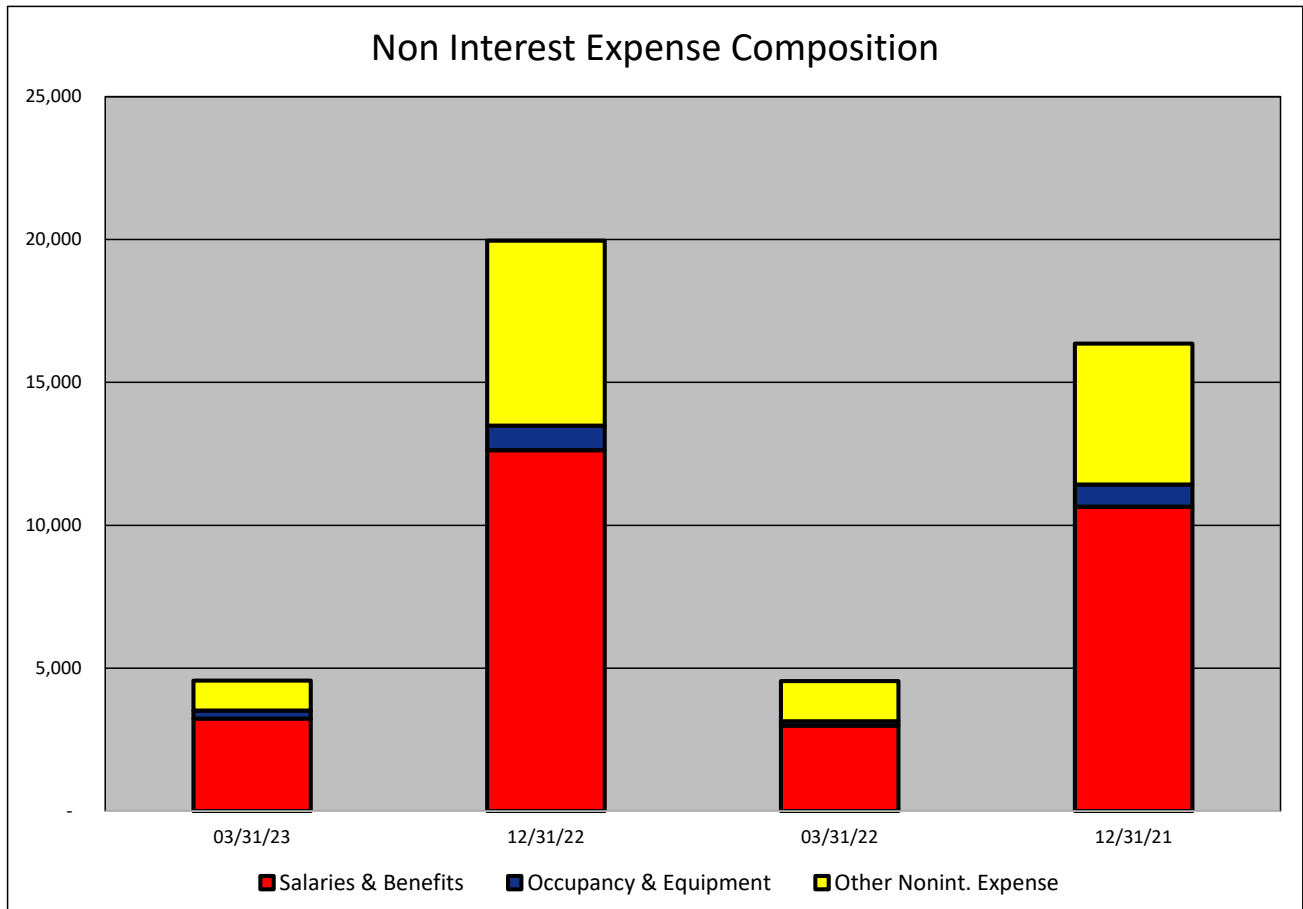


NONINTEREST EXPENSE COMPOSITION- Pacific National Bank
(Dollars in Thousands)

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

Salaries & Benefits	3,239	12,630	2,990	10,656	249	8.33
Occupancy & Equipment	278	861	151	775	127	84.11
Other Nonint. Expense	1,048	6,466	1,409	4,927	(361)	(25.62)
Total Nonint. Expense	4,565	19,957	4,550	16,358	15	0.33



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