

# U. S. Century Bank

Doral, FL

Established  
10/28/2002

## 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)

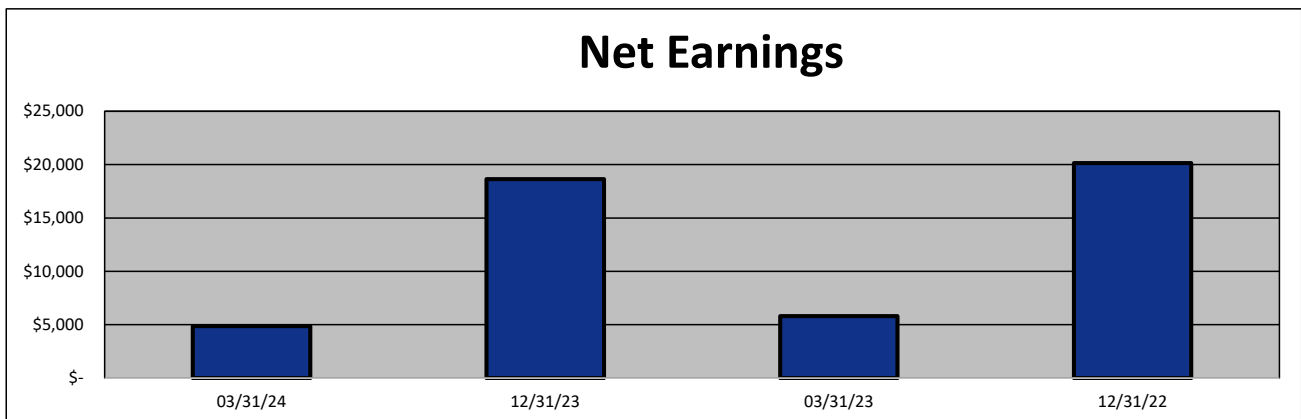
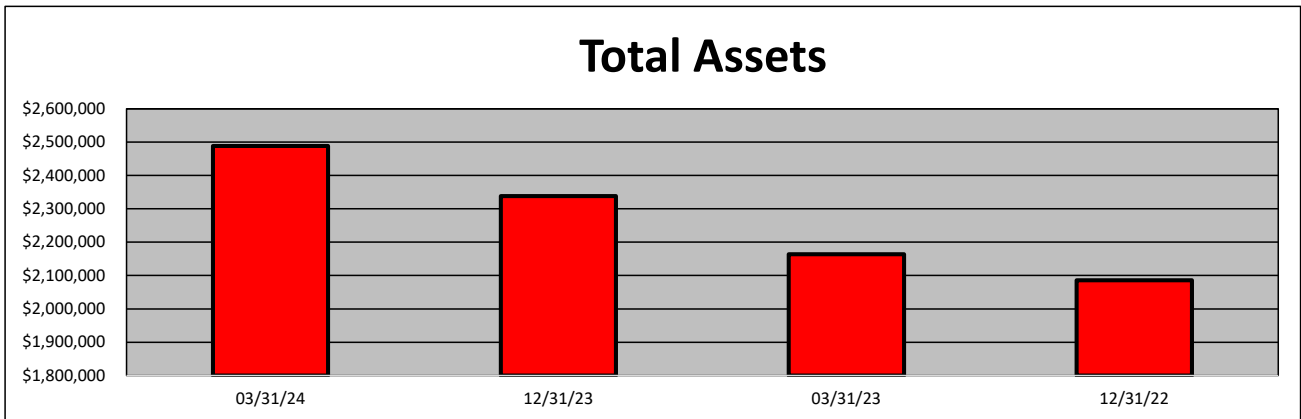
**EXECUTIVE SUMMARY - U. S. Century Bank**  
(Percentage)

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	7.74	8.08	8.44	8.69	9.56	9.44
Leverage Ratio	8.84	9.17	9.30	9.56	10.76	10.29
Tier 1 Cap/Risk Based Assets	11.71	11.48	11.96	12.47	12.94	15.12
Risk Based Ratio	12.89	12.65	13.12	13.58	13.79	16.18
Common Equity Tier 1 Capital Ratio	11.71	11.48	11.96	12.47	12.90	14.92
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	86.22	91.71	85.89	82.17	73.91	80.01
Loans/Assets	73.19	76.16	73.04	72.27	62.12	67.59
Securities/Assets	17.40	17.29	19.22	20.08	20.01	18.37
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.78	0.83	1.07	0.99	0.74	0.58
Return on Avg Equity	10.24	10.16	12.77	10.81	10.88	6.38
Nonint Income/Avg Assets	0.40	0.51	0.39	0.38	0.79	0.45
Net Overhead Ratio	1.34	1.32	1.49	1.56	2.13	2.14
Efficiency Ratio	61.37	58.85	56.26	55.04	73.35	80.55
Assets (per million) per Employee	12.50	11.93	11.04	10.92	10.38	10.84
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.18	1.18	1.20	1.16	1.31	1.37
Nonperforming Loans/Total Loans	0.03	0.03	0.03	0.00	0.50	0.61
Nonperforming Assets/Total Assets	0.02	0.02	0.02	0.00	0.32	0.42
Adjusted Texas Ratio	0.21	0.22	0.24	0.00	3.59	3.86
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.20	4.69	4.34	3.70	5.37	5.36
Cost of funds	3.84	3.08	2.06	0.66	3.00	3.46
Net interest margin	2.55	2.72	3.10	3.31	2.82	2.59
Avg Earning Assets/Avg Assets	95.52	95.33	95.12	94.73	95.76	96.13

**SELECTED FINANCIAL DATA - U. S. Century Bank**  
(Dollars in Thousands)

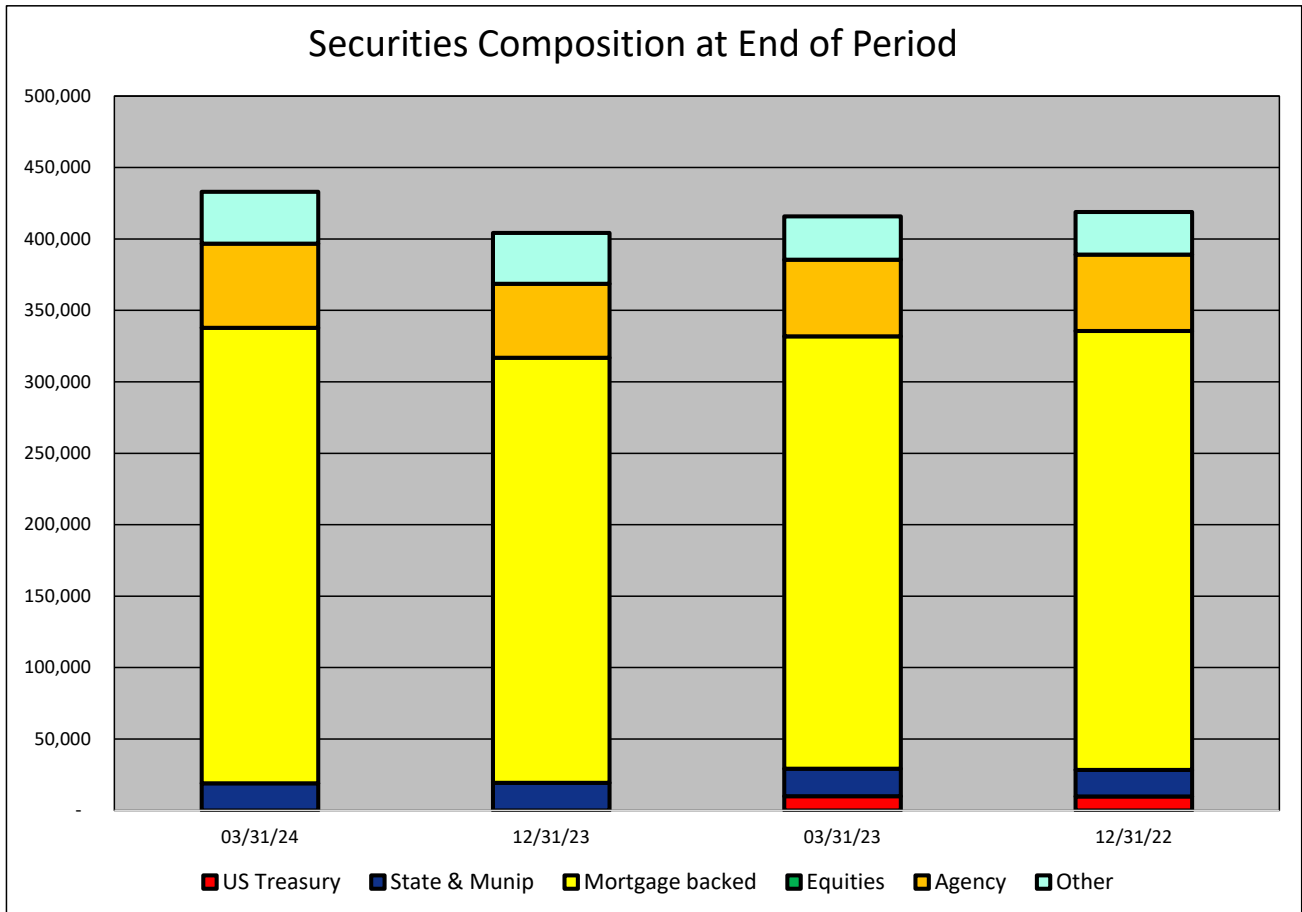
<b>As of:</b>	<b>03/31/24</b>	<b>12/31/23</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	2,488,336	2,338,378	2,163,821	2,085,834	324,515	15.00
Cash and Equivalents	126,546	41,062	63,251	54,168	63,295	100.07
Securities	433,030	404,303	415,837	418,839	17,193	4.13
Loans, net	1,821,196	1,780,827	1,580,394	1,507,338	240,802	15.24
Deposit Accounts	2,112,234	1,941,898	1,840,053	1,834,365	272,181	14.79
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	192,552	188,827	182,523	181,326	10,029	5.49

<b>Period Ending</b>	<b>03/31/24</b>	<b>12/31/23</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	4,881	18,651	5,809	20,141	(928)	(15.98)
Interest Income	30,887	101,017	22,379	71,100	8,508	38.02
Interest Expense	15,729	42,449	6,382	7,439	9,347	146.46
Net Interest Income	15,158	58,568	15,997	63,661	(839)	(5.24)
Prov for Credit Losses	363	2,503	284	2,495	79	27.82
Noninterest income	2,464	11,531	2,091	7,757	373	17.84
Gain on Sale of Securities	-	(1,859)	(21)	(2,529)	21	(100.00)
Noninterest Expense	10,814	41,256	10,176	39,309	638	6.27
Net Operating Income	6,445	26,340	7,628	29,614	(1,183)	(15.51)
Income Taxes	1,517	5,966	1,881	6,944	(364)	(19.35)



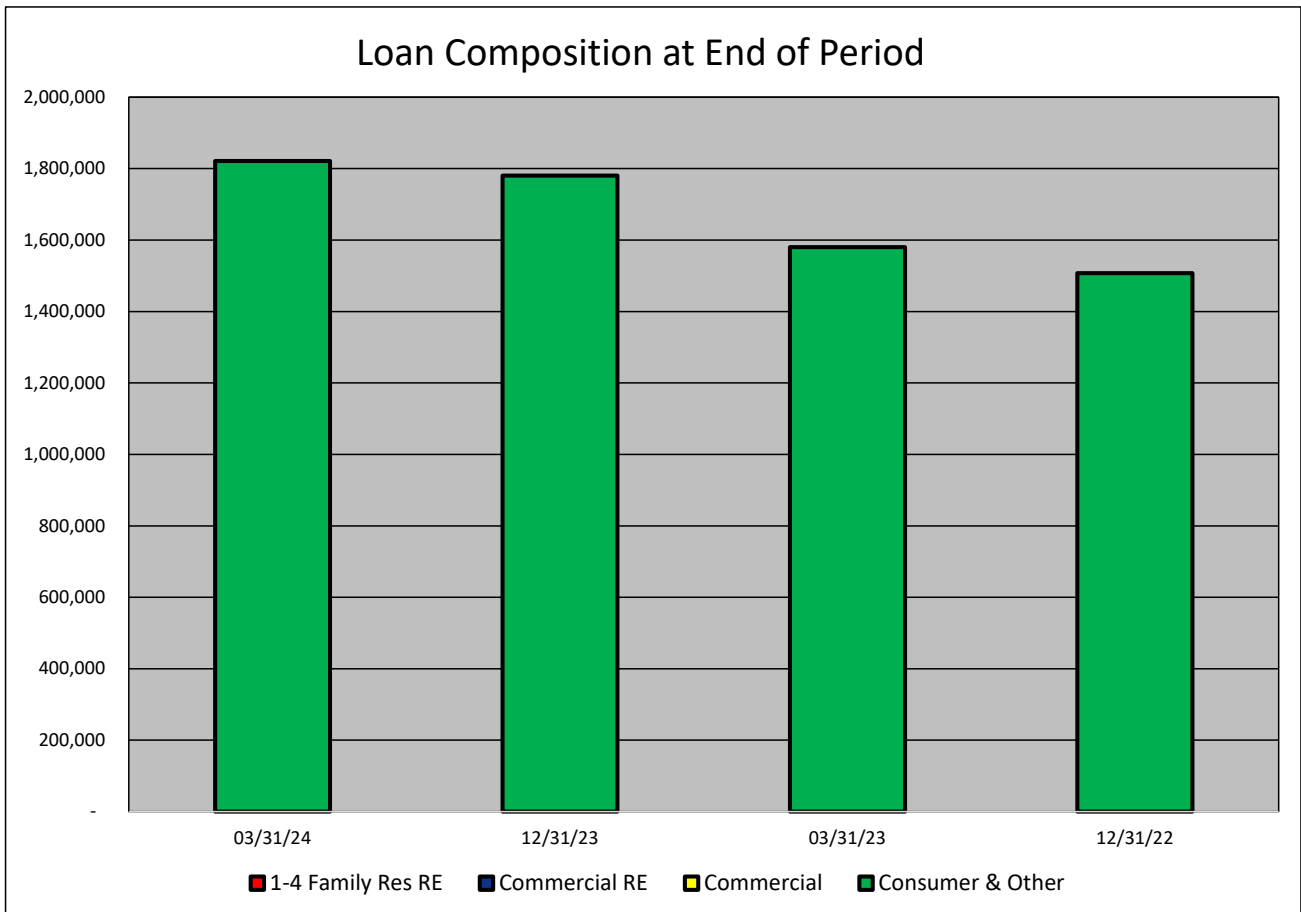
**SECURITIES COMPOSITION - U. S. Century Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	-	-	9,951	9,841	(9,951)	(100.00)
State & Munip	19,061	19,338	19,311	18,483	(250)	(1.29)
Mortgage backed	318,665	297,515	302,647	307,228	16,018	5.29
Equities	-	-	-	-	-	NA
Agency	58,988	51,799	53,623	53,569	5,365	10.01
Other	36,316	35,651	30,305	29,718	6,011	19.84
<b>Total Securities</b>	<b>433,030</b>	<b>404,303</b>	<b>415,837</b>	<b>418,839</b>	<b>17,193</b>	<b>4.13</b>



**LOAN PORTFOLIO COMPOSITION - U. S. Century Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	-	-	-	-	-	NA
Commercial RE	-	-	-	-	-	NA
Commercial	-	-	-	-	-	NA
Consumer & Other	1,821,196	1,780,827	1,580,394	1,507,338	240,802	15.24
Loans, Net	<u>1,821,196</u>	<u>1,780,827</u>	<u>1,580,394</u>	<u>1,507,338</u>	<u>240,802</u>	<u>15.24</u>



**LOAN PORTFOLIO QUALITY - U. S. Century Bank**  
(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	21,084	17,487	17,487	15,056	3,597	20.57
Total Recoveries	12	85	54	55	(42)	(77.78)
Total Charge-offs	5	57	4	119	1	25.00
Provision Expense	363	2,503	284	2,495	79	27.82
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	1,066	1,066	-	(1,066)	(100.00)
Ending Balance	21,454	21,084	18,887	17,487	2,567	13.59

**NON-PERFORMING ASSETS:**

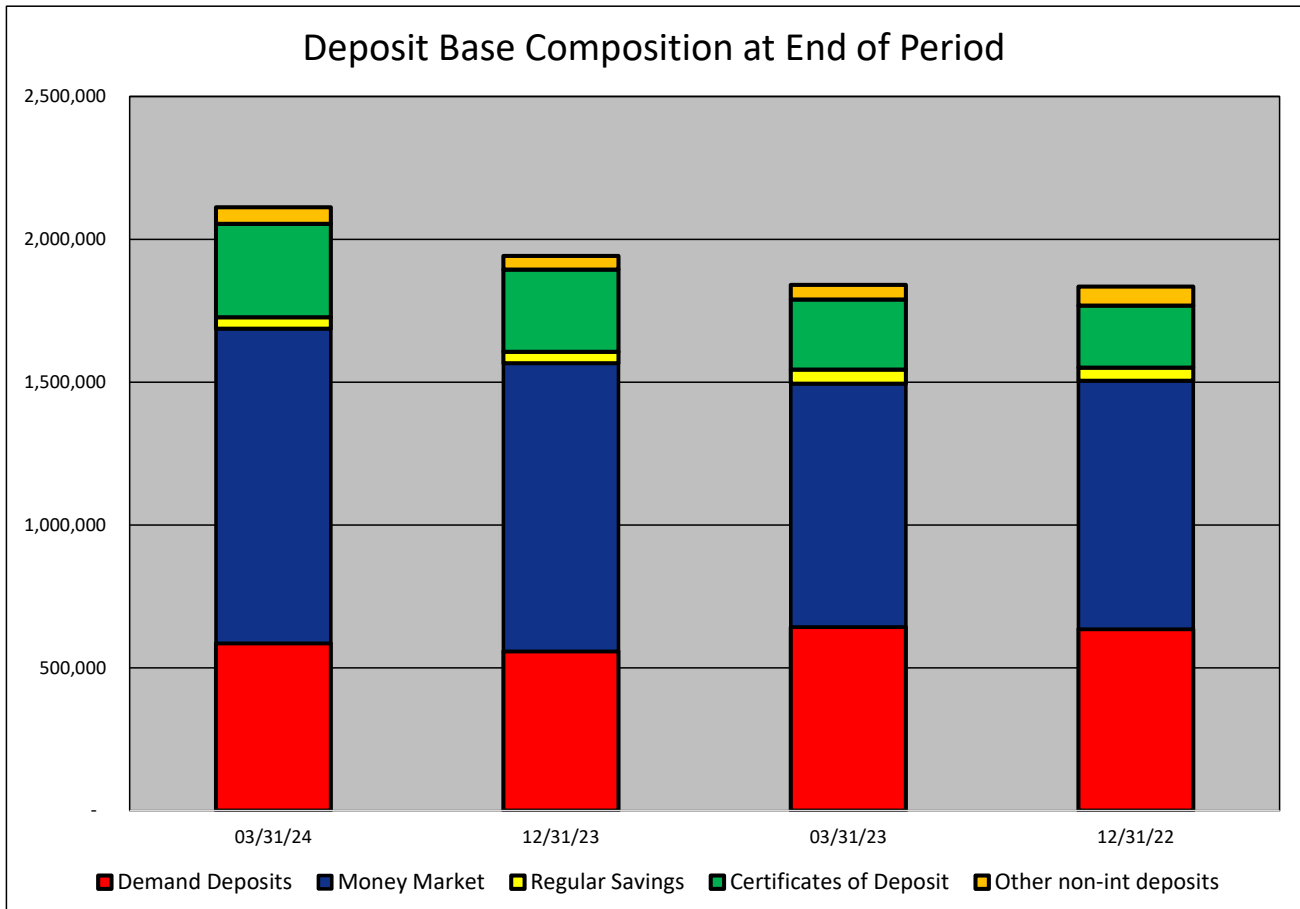
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	456	468	486	-	(30)	(6.17)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	456	468	486	-	(30)	(6.17)

**DEPOSIT BASE COMPOSITION - U. S. Century Bank**  
(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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**DEPOSIT BASE CATEGORY:**

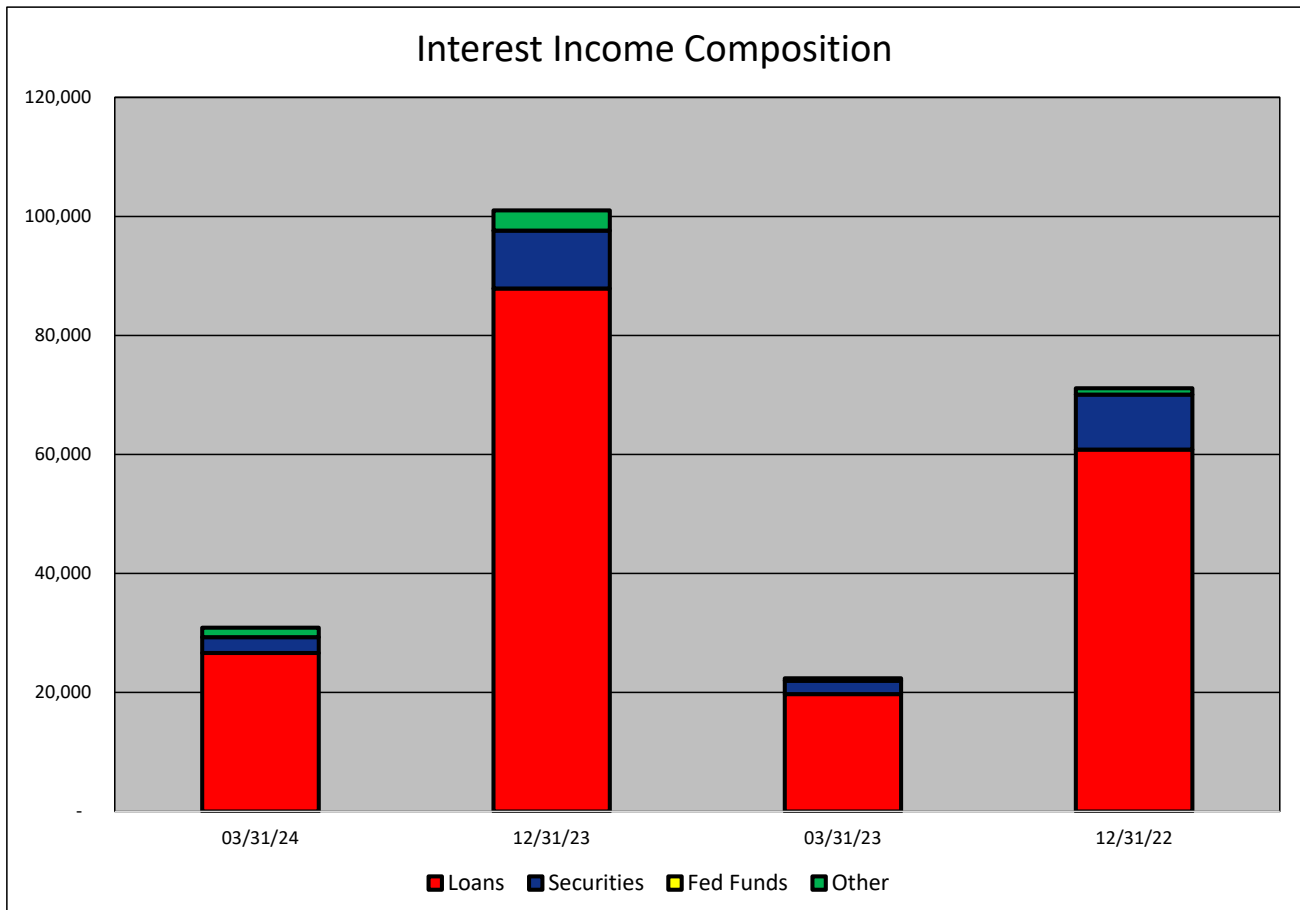
Demand Deposits	586,066	557,521	643,198	634,860	(57,132)	(8.88)
Money Market	1,101,353	1,008,693	851,601	869,580	249,752	29.33
Regular Savings	40,070	39,579	48,877	46,273	(8,807)	(18.02)
Certificates of Deposit	326,907	288,403	245,805	216,977	81,102	32.99
Other non-int deposits	57,838	47,702	50,572	66,675	7,266	14.37
<b>Total Deposits</b>	<b>2,112,234</b>	<b>1,941,898</b>	<b>1,840,053</b>	<b>1,834,365</b>	<b>272,181</b>	<b>14.79</b>





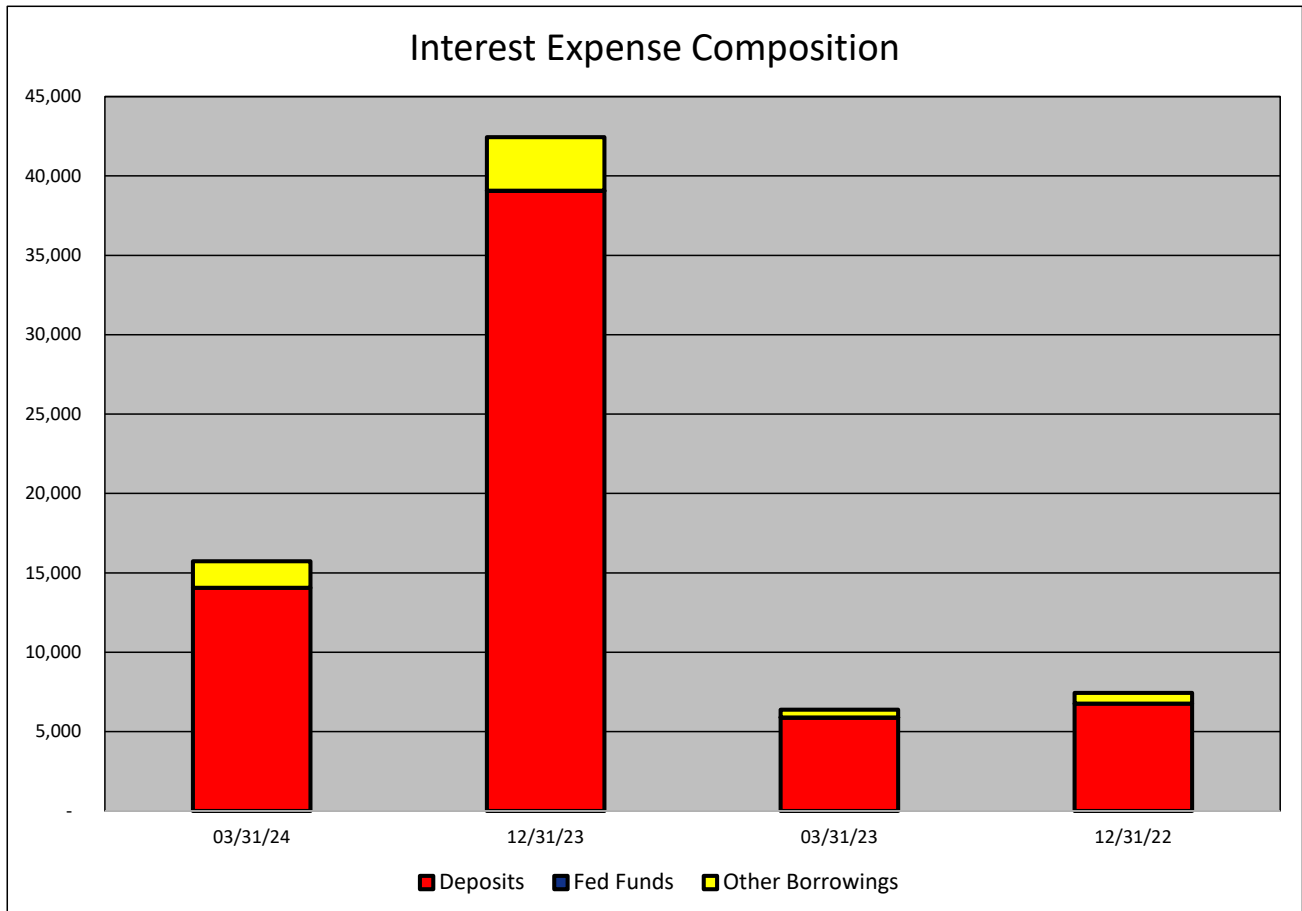
**INTEREST INCOME COMPOSITION- U. S. Century Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	26,643	87,884	19,711	60,825	6,932	35.17
Securities	2,666	9,738	2,247	9,249	419	18.65
Fed Funds	-	-	-	-	-	NA
Other	1,578	3,395	421	1,026	1,157	274.82
<b>Total Int Income</b>	<b>30,887</b>	<b>101,017</b>	<b>22,379</b>	<b>71,100</b>	<b>8,508</b>	<b>38.02</b>



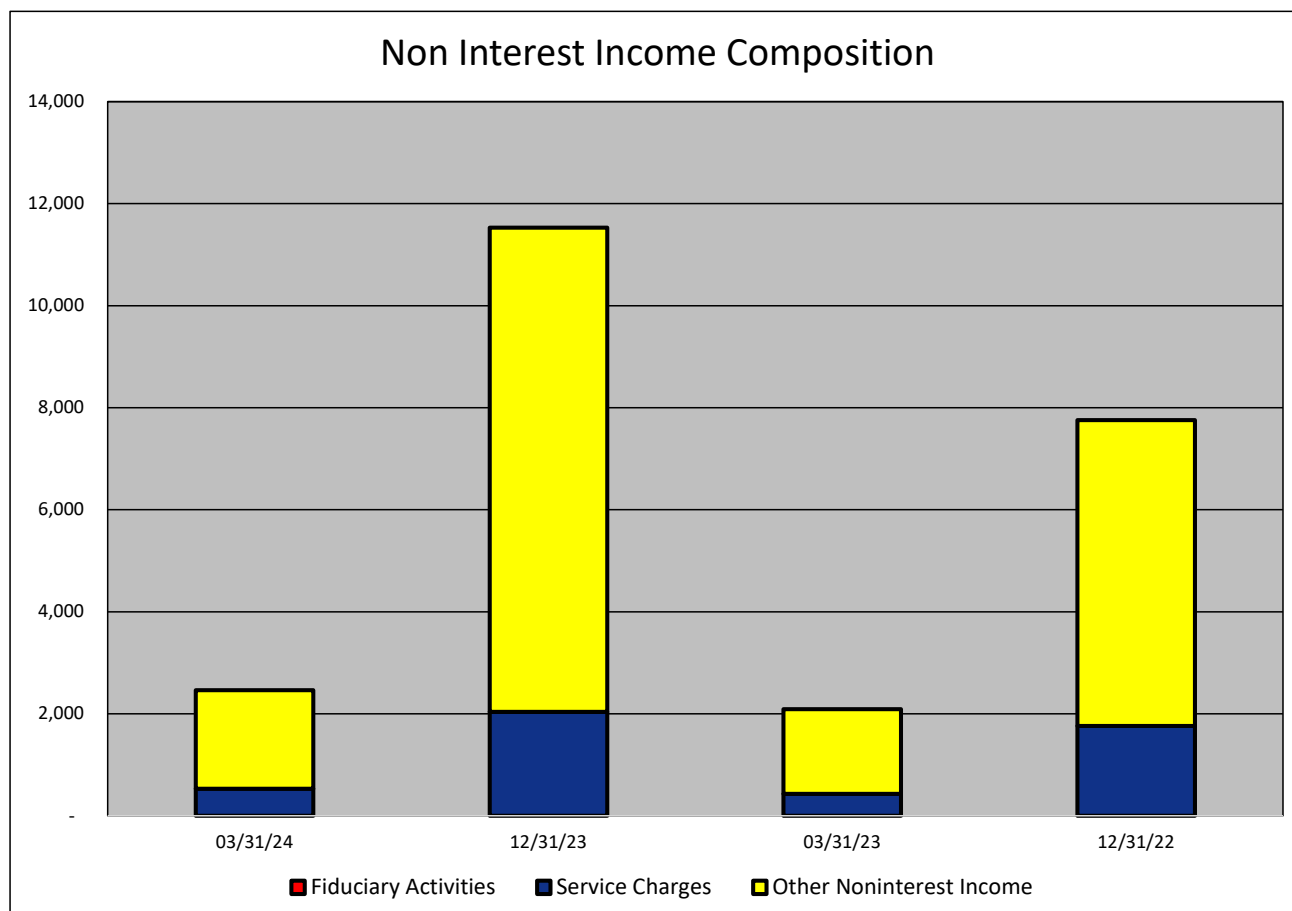
**INTEREST EXPENSE COMPOSITION- U. S. Century Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	14,057	39,059	5,885	6,768	8,172	138.86
Fed Funds	-	9	3	-	(3)	(100.00)
Other Borrowings	1,672	3,381	494	671	1,178	238.46
<b>Total Int Expense</b>	<b>15,729</b>	<b>42,449</b>	<b>6,382</b>	<b>7,439</b>	<b>9,347</b>	<b>146.46</b>



**NONINTEREST INCOME COMPOSITION- U. S. Century Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	529	2,037	428	1,759	101	23.60
Other Noninterest Income	1,935	9,494	1,663	5,998	272	16.36
<b>Total Nonint. Income</b>	<b>2,464</b>	<b>11,531</b>	<b>2,091</b>	<b>7,757</b>	<b>373</b>	<b>17.84</b>

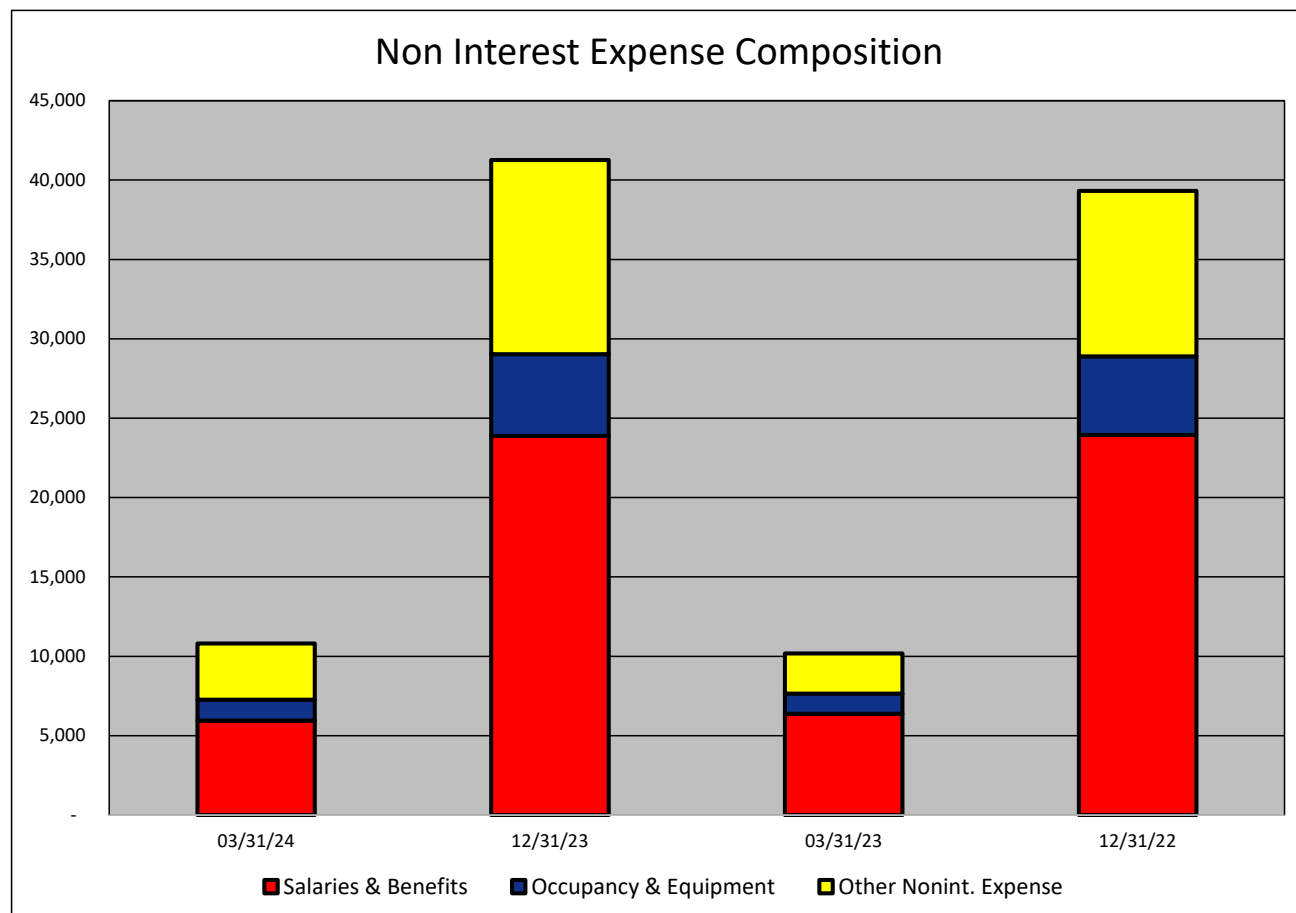


**NONINTEREST EXPENSE COMPOSITION- U. S. Century Bank**  
(Dollars in Thousands)

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

Salaries & Benefits	5,950	23,876	6,377	23,943	(427)	(6.70)
Occupancy & Equipment	1,312	5,159	1,280	4,951	32	2.50
Other Nonint. Expense	3,552	12,221	2,519	10,415	1033	41.01
<b>Total Nonint. Expense</b>	<b>10,814</b>	<b>41,256</b>	<b>10,176</b>	<b>39,309</b>	<b>638</b>	<b>6.27</b>



**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	<b>24.42</b>
Gulf Atlantic Bank	150,326	123,066	<b>22.15</b>
U. S. Century Bank	2,488,336	2,163,821	<b>15.00</b>
International Finance Bank	1,103,094	972,876	<b>13.38</b>
Banesco Usa	3,946,961	3,536,417	<b>11.61</b>
Banco Do Brasil Americas	2,859,198	2,567,622	<b>11.36</b>
Terrabank, National Association	774,332	724,228	<b>6.92</b>
Sunstate Bank	501,606	472,054	<b>6.26</b>
Ocean Bank	6,340,942	5,986,172	<b>5.93</b>
Pacific National Bank	1,240,437	1,171,386	<b>5.89</b>
Intercredit Bank, National Association	579,843	558,208	<b>3.88</b>
Amerant Bank, National Association	9,798,352	9,478,177	<b>3.38</b>
Grove Bank & Trust	1,137,842	1,115,772	<b>1.98</b>
First State Bank Of The Florida Keys	1,243,979	1,222,614	<b>1.75</b>
City National Bank Of Florida	26,126,524	26,204,489	<b>(0.30)</b>
Interamerican Bank, A Fsb	262,589	265,029	<b>(0.92)</b>
Bankunited, National Association	35,066,650	37,095,206	<b>(5.47)</b>
Helm Bank Usa	1,044,175	1,119,555	<b>(6.73)</b>
Eastern National Bank	178,678	218,645	<b>(18.28)</b>

<b>Select Peer Average</b>	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	<b>42.10</b>
Sunstate Bank	290,119	221,166	<b>31.18</b>
Grove Bank & Trust	543,013	424,266	<b>27.99</b>
Gulf Atlantic Bank	112,628	89,386	<b>26.00</b>
Banesco Usa	3,003,135	2,510,606	<b>19.62</b>
Terrabank, National Association	516,732	440,132	<b>17.40</b>
Bradesco Bank	3,222,126	2,747,635	<b>17.27</b>
<b>U. S. Century Bank</b>	<b>1,821,196</b>	<b>1,580,394</b>	<b>15.24</b>
Interamerican Bank, A Fsb	202,214	177,037	<b>14.22</b>
Helm Bank Usa	556,872	489,622	<b>13.74</b>
International Finance Bank	906,646	856,266	<b>5.88</b>
Ocean Bank	5,041,600	4,783,306	<b>5.40</b>
Pacific National Bank	810,135	775,307	<b>4.49</b>
Intercredit Bank, National Association	447,454	432,801	<b>3.39</b>
City National Bank Of Florida	17,461,239	17,060,731	<b>2.35</b>
Amerant Bank, National Association	7,006,383	7,115,035	<b>(1.53)</b>
Bankunited, National Association	24,226,300	24,892,894	<b>(2.68)</b>
First State Bank Of The Florida Keys	805,782	839,536	<b>(4.02)</b>
Eastern National Bank	107,778	132,461	<b>(18.63)</b>

<b>Select Peer Average</b>	<b>3,598,866</b>	<b>3,499,020</b>	<b>11.55</b>
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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	<b>13.53</b>	19.35	20.62	19.35
Banesco Usa	11.60	<b>12.58</b>	0.00	0.00	0.00
Bradesco Bank	11.54	<b>11.95</b>	18.29	19.41	18.29
Sunstate Bank	12.96	<b>11.81</b>	14.39	15.07	14.39
Grove Bank & Trust	10.62	<b>11.65</b>	18.83	20.09	18.83
Pacific National Bank	11.26	<b>11.32</b>	17.39	18.07	17.39
Helm Bank Usa	7.95	<b>10.93</b>	28.95	30.21	28.95
First State Bank Of The Florida Keys	8.38	<b>10.62</b>	17.67	18.92	17.67
City National Bank Of Florida	9.12	<b>10.01</b>	14.22	15.05	14.22
International Finance Bank	9.37	<b>9.88</b>	12.68	13.94	12.68
Ocean Bank	9.53	<b>9.76</b>	11.71	12.97	11.71
Banco Do Brasil Americas	8.86	<b>9.37</b>	25.66	26.92	25.66
Bankunited, National Association	8.82	<b>9.32</b>	13.41	14.30	13.41
Intercredit Bank, National Association	7.59	<b>9.13</b>	13.00	14.26	13.00
Gulf Atlantic Bank	7.82	<b>9.07</b>	10.84	11.70	10.84
Amerant Bank, National Association	8.34	<b>8.97</b>	11.14	12.39	11.14
U. S. Century Bank	7.74	<b>8.84</b>	11.71	12.89	11.71
Terrabank, National Association	6.32	<b>8.42</b>	14.08	15.39	10.31
Eastern National Bank	8.38	<b>8.38</b>	13.90	15.16	13.90

<b>Select Peer Average</b>	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
Banesco Usa	<b>93.68</b>	76.09	15.70
Intercredit Bank, National Association	<b>91.54</b>	77.17	16.06
International Finance Bank	<b>91.44</b>	82.19	7.07
Ocean Bank	<b>90.88</b>	79.51	12.76
Interamerican Bank, A Fsb	<b>90.87</b>	77.01	0.00
Bankunited, National Association	<b>88.71</b>	69.09	25.36
Amerant Bank, National Association	<b>88.28</b>	71.51	15.54
Bradesco Bank	<b>87.57</b>	75.24	7.05
Gulf Atlantic Bank	<b>86.70</b>	74.92	12.73
U. S. Century Bank	<b>86.22</b>	73.19	17.40
City National Bank Of Florida	<b>82.91</b>	66.83	25.34
Pacific National Bank	<b>80.48</b>	65.31	19.06
First State Bank Of The Florida Keys	<b>75.77</b>	64.77	24.29
Terrabank, National Association	<b>74.42</b>	66.73	28.05
Sunstate Bank	<b>71.52</b>	57.84	8.94
Eastern National Bank	<b>68.01</b>	60.32	0.67
Grove Bank & Trust	<b>62.34</b>	47.72	34.97
Helm Bank Usa	<b>58.50</b>	53.33	40.46
Banco Do Brasil Americas	<b>50.44</b>	45.37	37.57

<b>Select Peer Average</b>	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	<b>3.34</b>	41.34
Banco Do Brasil Americas	2,851,199	<b>1.72</b>	19.48
International Finance Bank	1,076,643	<b>1.39</b>	14.86
Pacific National Bank	1,236,696	<b>0.99</b>	8.93
Helm Bank Usa	1,118,724	<b>0.89</b>	11.90
Banesco Usa	3,998,193	<b>0.78</b>	6.83
Ocean Bank	6,496,194	<b>0.78</b>	8.51
<b>U. S. Century Bank</b>	<b>2,487,170</b>	<b>0.78</b>	<b>10.24</b>
Bradesco Bank	4,191,235	<b>0.74</b>	6.31
Bankunited, National Association	35,917,847	<b>0.66</b>	7.74
Interamerican Bank, A Fsb	256,636	<b>0.62</b>	4.61
Sunstate Bank	491,473	<b>0.62</b>	4.72
Amerant Bank, National Association	9,821,551	<b>0.56</b>	6.71
City National Bank Of Florida	27,113,834	<b>0.52</b>	5.92
Terrabank, National Association	809,540	<b>0.32</b>	5.28
Gulf Atlantic Bank	146,374	<b>0.21</b>	2.69
Grove Bank & Trust	1,070,472	<b>(0.18)</b>	(1.60)
Intercredit Bank, National Association	597,644	<b>(0.72)</b>	(9.68)
Eastern National Bank	179,662	<b>(2.91)</b>	(33.51)

<b>Select Peer Average</b>	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	<b>42.69</b>	11.58
International Finance Bank	0.56	1.91	<b>55.16</b>	9.68
Bankunited, National Association	0.28	1.43	<b>60.33</b>	21.73
Pacific National Bank	0.36	1.66	<b>60.91</b>	10.98
<b>U. S. Century Bank</b>	<b>0.40</b>	<b>1.34</b>	<b>61.37</b>	<b>12.50</b>
Banesco Usa	0.49	1.54	<b>61.86</b>	11.61
City National Bank Of Florida	0.48	0.92	<b>63.32</b>	29.06
Bradesco Bank	0.62	1.26	<b>63.78</b>	17.55
Helm Bank Usa	0.48	2.30	<b>65.64</b>	8.63
Amerant Bank, National Association	0.63	2.05	<b>69.08</b>	14.08
Ocean Bank	0.40	2.10	<b>70.65</b>	9.48
Sunstate Bank	0.58	2.26	<b>77.38</b>	7.60
First State Bank Of The Florida Keys	0.34	2.04	<b>79.49</b>	7.15
Interamerican Bank, A Fsb	0.20	3.21	<b>81.01</b>	3.41
Terrabank, National Association	0.66	1.99	<b>83.17</b>	6.56
Gulf Atlantic Bank	0.20	2.67	<b>87.09</b>	6.01
Grove Bank & Trust	0.90	2.06	<b>109.26</b>	9.33
Intercredit Bank, National Association	0.19	2.97	<b>133.32</b>	5.92
Eastern National Bank	0.34	5.57	<b>205.02</b>	3.13

<b>Select Peer Average</b>	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	<b>0.00</b>	0.00
Gulf Atlantic Bank	0.93	0.00	<b>0.00</b>	0.00
Pacific National Bank	0.61	0.02	<b>0.02</b>	0.14
U. S. Century Bank	1.18	0.03	<b>0.02</b>	0.21
Sunstate Bank	0.94	0.05	<b>0.03</b>	0.23
Ocean Bank	1.42	0.04	<b>0.11</b>	1.06
Terrabank, National Association	1.32	0.18	<b>0.12</b>	1.71
Banesco Usa	1.23	0.20	<b>0.15</b>	1.22
Bradesco Bank	1.05	0.19	<b>0.15</b>	1.18
First State Bank Of The Florida Keys	1.17	0.32	<b>0.21</b>	1.96
Banco Do Brasil Americas	1.59	0.50	<b>0.23</b>	2.45
International Finance Bank	1.51	0.50	<b>0.41</b>	3.93
City National Bank Of Florida	0.80	0.67	<b>0.45</b>	4.81
Amerant Bank, National Association	1.37	0.43	<b>0.52</b>	5.66
Helm Bank Usa	1.70	1.00	<b>0.53</b>	6.01
Intercredit Bank, National Association	1.62	0.95	<b>0.78</b>	8.79
Bankunited, National Association	0.90	1.53	<b>1.07</b>	4.44
Interamerican Bank, A Fsb	2.60	1.43	<b>1.10</b>	7.25
Eastern National Bank	2.15	3.56	<b>2.15</b>	22.22

<b>Select Peer Average</b>	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	<b>1.98</b>	31.93	0.00	0.00	0.67
Bradesco Bank	<b>1.76</b>	13.25	0.00	1.23	5.73
Pacific National Bank	<b>1.11</b>	10.75	0.00	0.00	19.06
Sunstate Bank	<b>0.98</b>	13.27	14.45	0.00	8.94
Helm Bank Usa	<b>0.84</b>	3.78	0.00	0.00	40.38
Amerant Bank, National Association	<b>0.76</b>	5.90	0.00	2.29	13.23
Terrabank, National Association	<b>0.71</b>	1.27	0.00	0.00	27.99
Grove Bank & Trust	<b>0.64</b>	12.35	0.00	24.84	9.82
First State Bank Of The Florida Keys	<b>0.62</b>	8.46	0.00	8.33	15.96
City National Bank Of Florida	<b>0.60</b>	2.13	0.00	10.73	14.44
Gulf Atlantic Bank	<b>0.57</b>	5.23	0.00	1.90	10.83
Ocean Bank	<b>0.55</b>	2.31	0.00	2.76	9.98
Banesco Usa	<b>0.42</b>	3.22	0.00	4.85	10.69
<b>U. S. Century Bank</b>	<b>0.39</b>	<b>4.70</b>	<b>0.00</b>	<b>6.95</b>	<b>10.45</b>
Interamerican Bank, A Fsb	<b>0.37</b>	21.37	0.00	0.00	0.00
Intercredit Bank, National Association	<b>0.33</b>	5.01	0.00	0.00	16.06
International Finance Bank	<b>0.31</b>	10.25	0.00	1.63	5.24
Banco Do Brasil Americas	<b>0.22</b>	15.67	0.09	0.00	37.27
Bankunited, National Association	<b>0.04</b>	1.16	0.00	0.03	25.33

<b>Select Peer Average</b>	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	<b>80.95</b>	0.48	0.00	0.07
Ocean Bank	<b>78.37</b>	1.25	0.08	0.02
Intercredit Bank, National Association	<b>75.92</b>	0.76	0.02	0.00
Banesco Usa	<b>75.15</b>	0.76	0.00	0.00
Interamerican Bank, A Fsb	<b>75.00</b>	2.40	0.00	0.00
Bradesco Bank	<b>74.45</b>	0.32	0.00	0.01
Gulf Atlantic Bank	<b>74.22</b>	3.95	0.00	0.00
<b>U. S. Century Bank</b>	<b>72.33</b>	<b>0.62</b>	<b>0.00</b>	<b>0.00</b>
Amerant Bank, National Association	<b>70.03</b>	1.65	0.21	0.24
Bankunited, National Association	<b>68.47</b>	0.36	0.01	0.23
City National Bank Of Florida	<b>66.15</b>	0.27	0.00	0.39
Terrabank, National Association	<b>65.85</b>	0.77	0.00	0.00
Pacific National Bank	<b>64.91</b>	2.50	0.00	0.03
First State Bank Of The Florida Keys	<b>63.97</b>	0.93	0.00	0.00
Eastern National Bank	<b>59.03</b>	2.36	0.00	0.00
Sunstate Bank	<b>57.30</b>	1.21	0.00	1.64
Helm Bank Usa	<b>52.43</b>	0.52	0.00	0.00
Grove Bank & Trust	<b>46.78</b>	1.33	0.00	0.00
Banco Do Brasil Americas	<b>44.64</b>	0.20	0.00	0.37

<b>Select Peer Average</b>	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	<b>55.52</b>	41.01	96.52	0.00	3.48
Helm Bank Usa	<b>52.81</b>	47.19	100.00	0.00	0.00
International Finance Bank	<b>48.16</b>	51.84	100.00	0.00	0.00
Banco Do Brasil Americas	<b>47.38</b>	52.55	99.93	0.00	0.07
Banesco Usa	<b>33.10</b>	59.93	93.03	0.00	6.97
Ocean Bank	<b>30.83</b>	67.49	98.32	0.00	1.68
Sunstate Bank	<b>28.59</b>	65.17	93.76	0.00	6.24
Grove Bank & Trust	<b>28.32</b>	58.01	86.33	1.28	12.39
Interamerican Bank, A Fsb	<b>26.74</b>	72.73	99.47	0.00	0.53
First State Bank Of The Florida Keys	<b>26.38</b>	67.62	93.99	1.50	4.51
<b>U. S. Century Bank</b>	<b>25.77</b>	<b>67.11</b>	<b>92.88</b>	<b>0.00</b>	<b>7.12</b>
Bankunited, National Association	<b>24.08</b>	63.34	87.42	0.00	12.58
Bradesco Bank	<b>22.75</b>	75.97	98.72	0.00	1.28
City National Bank Of Florida	<b>20.78</b>	69.30	90.08	3.14	6.78
Pacific National Bank	<b>20.21</b>	72.43	92.64	0.00	7.36
Gulf Atlantic Bank	<b>19.56</b>	76.73	96.29	0.00	3.71
Eastern National Bank	<b>19.02</b>	80.94	99.96	0.04	0.00
Amerant Bank, National Association	<b>16.18</b>	75.56	91.74	0.00	8.26
Intercredit Bank, National Association	<b>15.83</b>	76.08	91.91	0.00	8.09

<b>Select Peer Average</b>	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	<b>4.00</b>	100.32
Helm Bank Usa	4.73	1.75	<b>3.96</b>	92.87
International Finance Bank	5.46	3.23	<b>3.94</b>	99.28
Banco Do Brasil Americas	5.34	3.25	<b>3.82</b>	97.94
Amerant Bank, National Association	6.33	3.61	<b>3.52</b>	92.98
Gulf Atlantic Bank	6.29	3.63	<b>3.33</b>	92.72
Ocean Bank	5.75	3.87	<b>3.29</b>	95.56
Sunstate Bank	5.85	4.12	<b>3.25</b>	95.07
Pacific National Bank	5.97	3.92	<b>3.09</b>	95.43
Banesco Usa	5.69	4.51	<b>2.90</b>	96.17
Eastern National Bank	5.35	3.50	<b>2.68</b>	94.63
First State Bank Of The Florida Keys	4.62	3.07	<b>2.67</b>	98.78
Terrabank, National Association	3.88	2.44	<b>2.60</b>	97.10
Bankunited, National Association	5.56	3.49	<b>2.59</b>	96.35
<b>U. S. Century Bank</b>	<b>5.20</b>	<b>3.84</b>	<b>2.55</b>	<b>95.52</b>
Bradesco Bank	5.87	4.34	<b>2.46</b>	94.69
Intercredit Bank, National Association	5.20	3.96	<b>2.19</b>	99.67
Grove Bank & Trust	4.13	3.35	<b>1.86</b>	95.92
City National Bank Of Florida	4.92	3.28	<b>1.82</b>	95.39
<b>Select Peer Average</b>	<b>5.36</b>	<b>3.46</b>	<b>2.59</b>	<b>96.13</b>