

# U. S. Century Bank

Doral, FL

Established  
10/28/2002

## Florida Bank and Thrift Performance Report

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#### FLORIDA BANKING TEAM

Robert Brink, Steve Kania, Ted Hacker, David Ajvazi, Michael Squitieri, Erica Hines, Sacha Widmaier, Kristin Moroso, Anthony Hagbartsen, Madeline Bogumil, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Dylan Frayne, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Michael Law, Joseph Fazio, Allyson Wiitala, Jacob Ingram, John Leonardi

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
<b>U. S. Century Bank</b>	<b>2,163,821</b>
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
<b>U. S. Century Bank</b>	<b>1.07</b>
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)

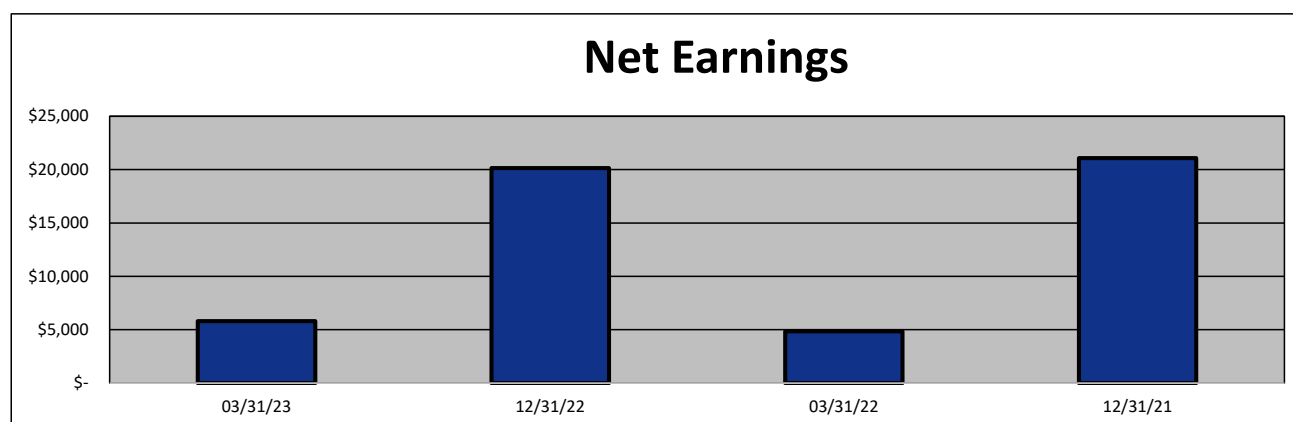
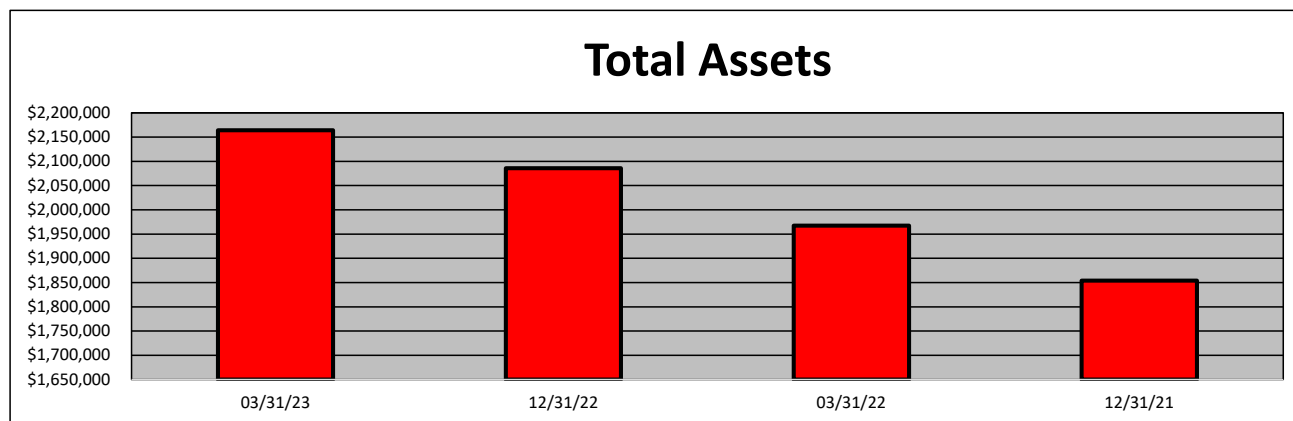
**EXECUTIVE SUMMARY - U. S. Century Bank**  
(Percentage)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	8.44	8.69	9.71	11.00	9.92	9.55
Leverage Ratio	9.30	9.56	9.42	9.55	11.01	10.45
Tier 1 Cap/Risk Based Assets	11.96	12.47	13.27	13.70	18.60	16.19
Risk Based Ratio	13.12	13.58	14.41	14.92	19.49	17.22
Common Equity Tier 1 Capital Ratio	11.96	12.47	13.27	13.70	18.60	16.01
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	85.89	82.17	73.10	74.64	60.06	78.08
Loans/Assets	73.04	72.27	63.97	64.19	49.99	65.11
Securities/Assets	19.22	20.08	26.16	28.27	20.52	19.32
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.07	0.99	1.01	1.24	0.23	0.88
Return on Avg Equity	12.77	10.81	9.84	11.54	6.95	9.89
Nonint Income/Avg Assets	0.39	0.38	0.40	0.62	0.88	0.54
Net Overhead Ratio	1.49	1.56	1.60	1.48	2.15	2.04
Efficiency Ratio	56.26	55.04	58.96	56.65	136.11	69.61
Assets (per million) per Employee	11.04	10.92	10.35	9.91	10.18	10.14
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.20	1.16	1.20	1.27	1.39	1.35
Nonperforming Loans/Total Loans	0.03	0.00	0.00	0.10	0.53	0.50
Nonperforming Assets/Total Assets	0.02	0.00	0.00	0.06	0.32	0.34
Adjusted Texas Ratio	0.24	0.00	0.00	0.54	2.37	2.74
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.34	3.70	3.36	3.52	2.93	4.65
Cost of funds	2.06	0.66	0.36	0.45	0.30	1.99
Net interest margin	3.10	3.31	3.15	3.25	2.55	2.84
Avg Earning Assets/Avg Assets	95.12	94.73	94.79	94.92	91.48	96.58

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

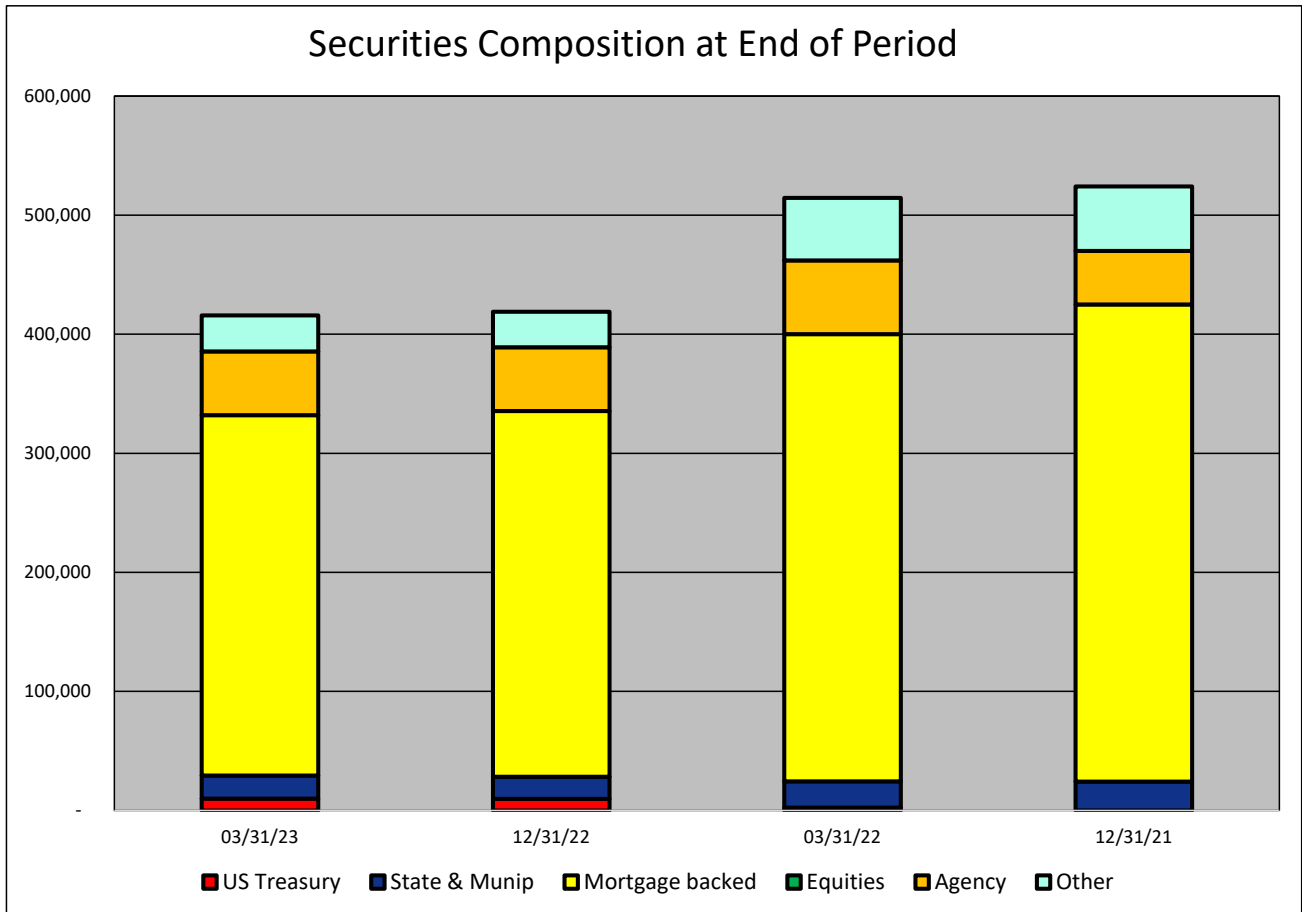
<b>As of:</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	2,163,821	2,085,834	1,967,252	1,853,939	196,569	9.99
Cash and Equivalents	63,251	54,168	94,113	46,228	(30,862)	(32.79)
Securities	415,837	418,839	514,575	524,200	(98,738)	(19.19)
Loans, net	1,580,394	1,507,338	1,258,388	1,190,081	322,006	25.59
Deposit Accounts	1,840,053	1,834,365	1,721,487	1,594,424	118,566	6.89
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	182,523	181,326	190,937	203,897	(8,414)	(4.41)

<b>Period Ending</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	5,809	20,141	4,854	21,077	955	19.67
Interest Income	22,379	71,100	15,342	56,722	7,037	45.87
Interest Expense	6,382	7,439	963	4,226	5,419	562.72
Net Interest Income	15,997	63,661	14,379	52,496	1,618	11.25
Prov for Credit Losses	284	2,495	-	(160)	284	NA
Noninterest income	2,091	7,757	1,924	10,484	167	8.68
Gain on Sale of Securities	(21)	(2,529)	21	214	(42)	(200.00)
Noninterest Expense	10,176	39,309	9,612	35,677	564	5.87
Net Operating Income	7,628	29,614	6,691	27,463	937	14.00
Income Taxes	1,881	6,944	1,858	6,600	23	1.24



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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	9,951	9,841	2,463	-	7,488	304.02
State & Munip	19,311	18,483	21,981	24,277	(2,670)	(12.15)
Mortgage backed	302,647	307,228	375,660	400,630	(73,013)	(19.44)
Equities	-	-	-	-	-	NA
Agency	53,623	53,569	61,898	45,025	(8,275)	(13.37)
Other	30,305	29,718	52,573	54,268	(22,268)	(42.36)
<b>Total Securities</b>	<b>415,837</b>	<b>418,839</b>	<b>514,575</b>	<b>524,200</b>	<b>(98,738)</b>	<b>(19.19)</b>

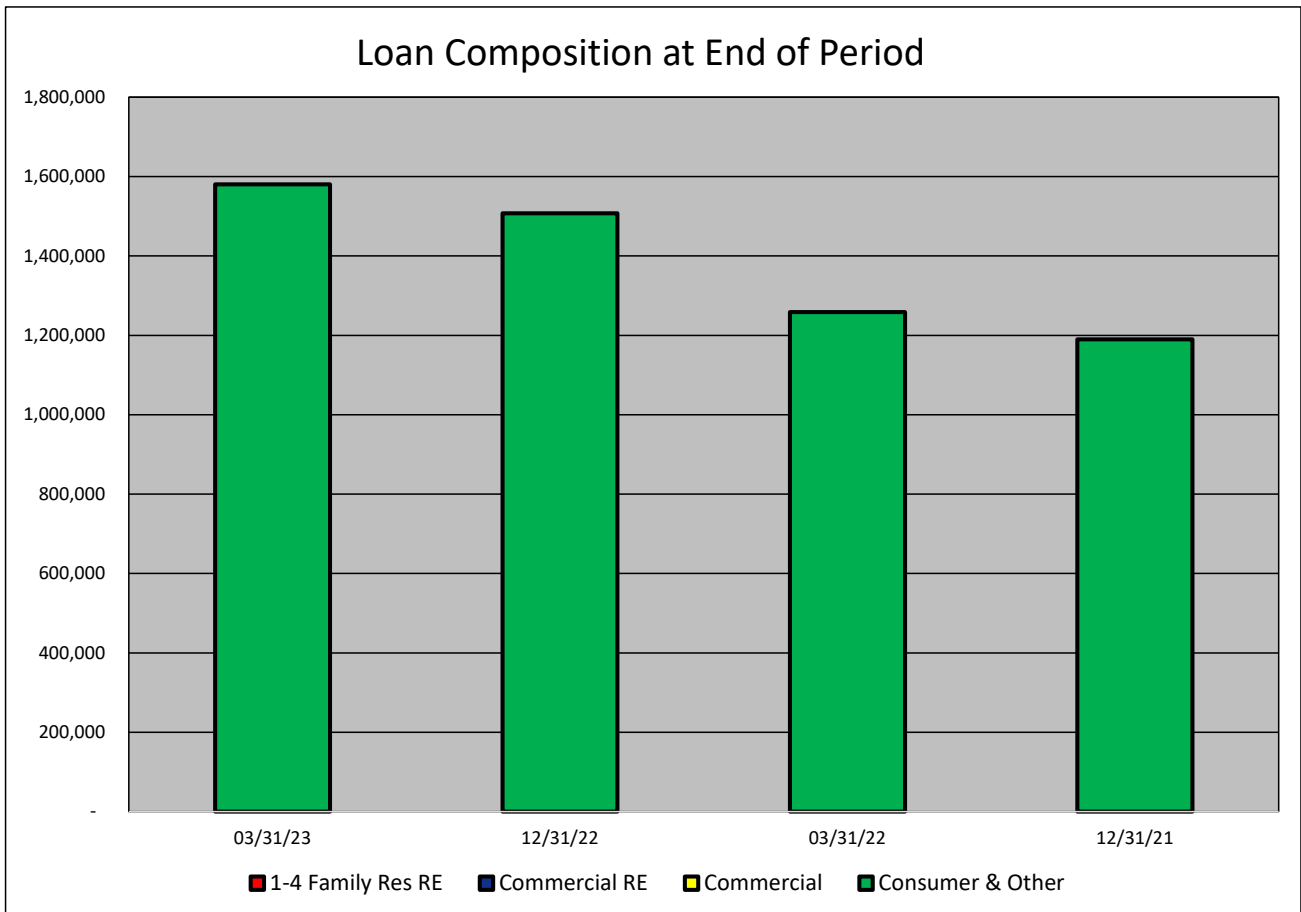


**LOAN PORTFOLIO COMPOSITION - U. S. Century Bank**  
(Dollars in Thousands)

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

1-4 Family Res RE	-	-	-	-	-	NA
Commercial RE	-	-	-	-	-	NA
Commercial	-	-	-	-	-	NA
Consumer & Other	1,580,394	1,507,338	1,258,388	1,190,081	322,006	25.59
Loans, Net	<u>1,580,394</u>	<u>1,507,338</u>	<u>1,258,388</u>	<u>1,190,081</u>	<u>322,006</u>	<u>25.59</u>



**LOAN PORTFOLIO QUALITY - U. S. Century 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	17,487	15,056	15,056	15,086	2,431	16.15
Total Recoveries	54	55	39	392	15	38.46
Total Charge-offs	4	119	21	262	(17)	(80.95)
Provision Expense	284	2,495	-	(160)	284	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	1,066	-	-	-	1,066	NA
Ending Balance	18,887	17,487	15,074	15,056	3,813	25.30

**NON-PERFORMING ASSETS:**

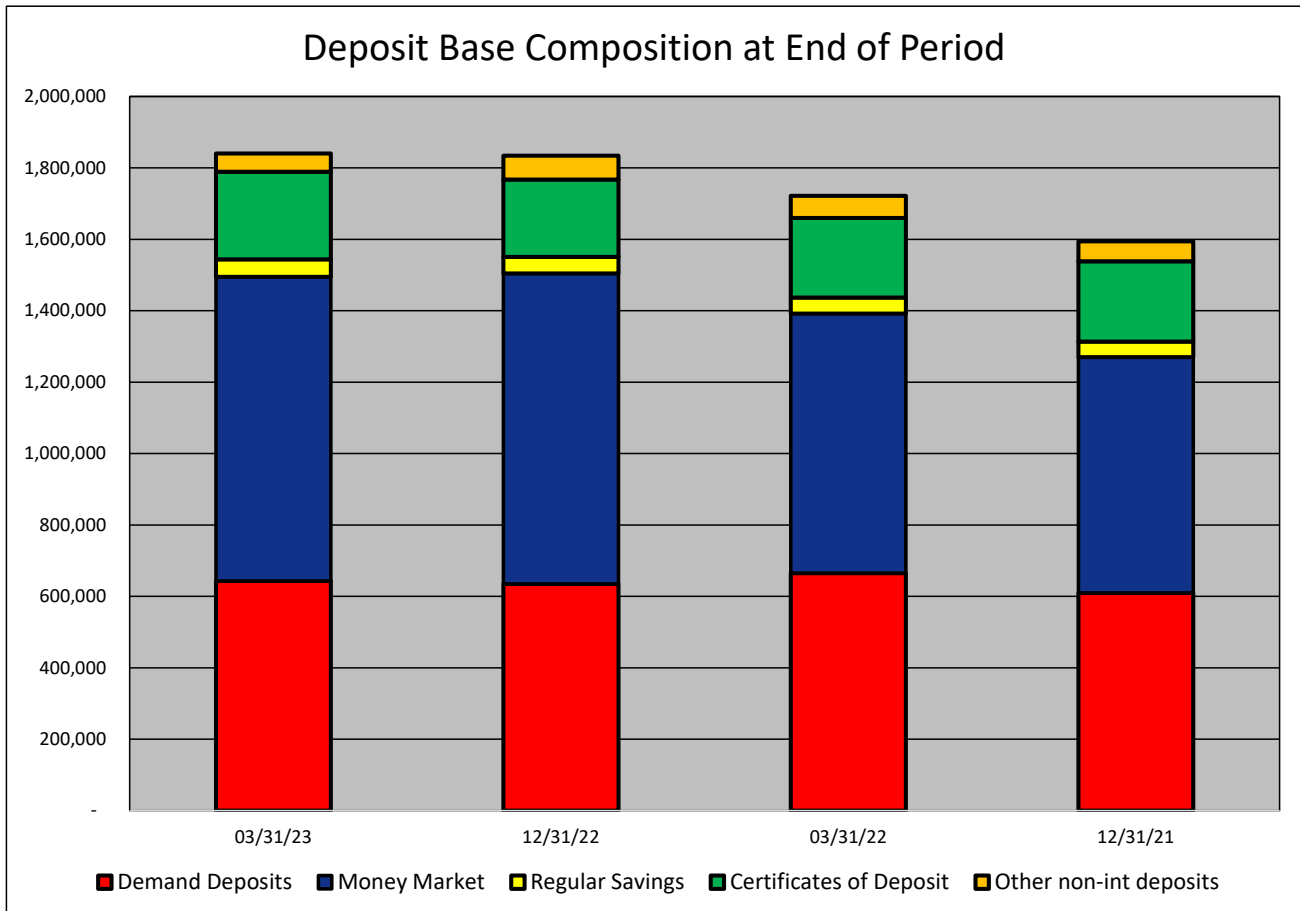
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	486	-	-	1,190	486	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	486	-	-	1,190	486	NA

**DEPOSIT BASE COMPOSITION - U. S. Century 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	643,198	634,860	664,815	609,470	(21,617)	(3.25)
Money Market	851,601	869,580	727,107	660,702	124,494	17.12
Regular Savings	48,877	46,273	44,915	43,154	3,962	8.82
Certificates of Deposit	245,805	216,977	223,030	225,220	22,775	10.21
Other non-int deposits	50,572	66,675	61,620	55,878	(11,048)	(17.93)
<b>Total Deposits</b>	<b>1,840,053</b>	<b>1,834,365</b>	<b>1,721,487</b>	<b>1,594,424</b>	<b>118,566</b>	<b>6.89</b>



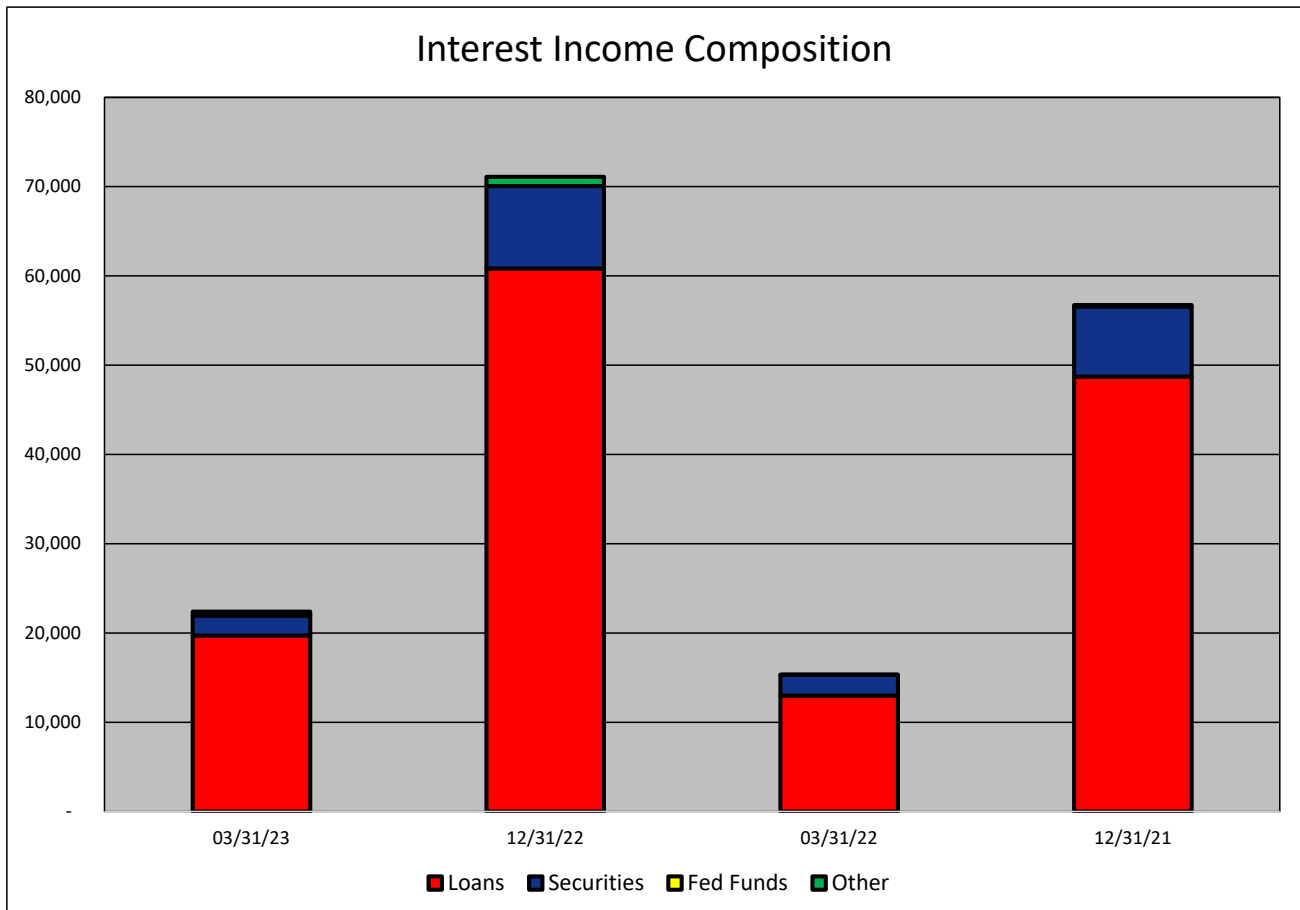


**INTEREST INCOME COMPOSITION- U. S. Century Bank**  
(Dollars in Thousands)

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	19,711	60,825	12,982	48,730	6,729	51.83
Securities	2,247	9,249	2,309	7,832	(62)	(2.69)
Fed Funds	-	-	-	-	-	NA
Other	421	1,026	51	160	370	725.49
<b>Total Int Income</b>	<b>22,379</b>	<b>71,100</b>	<b>15,342</b>	<b>56,722</b>	<b>7,037</b>	<b>45.87</b>

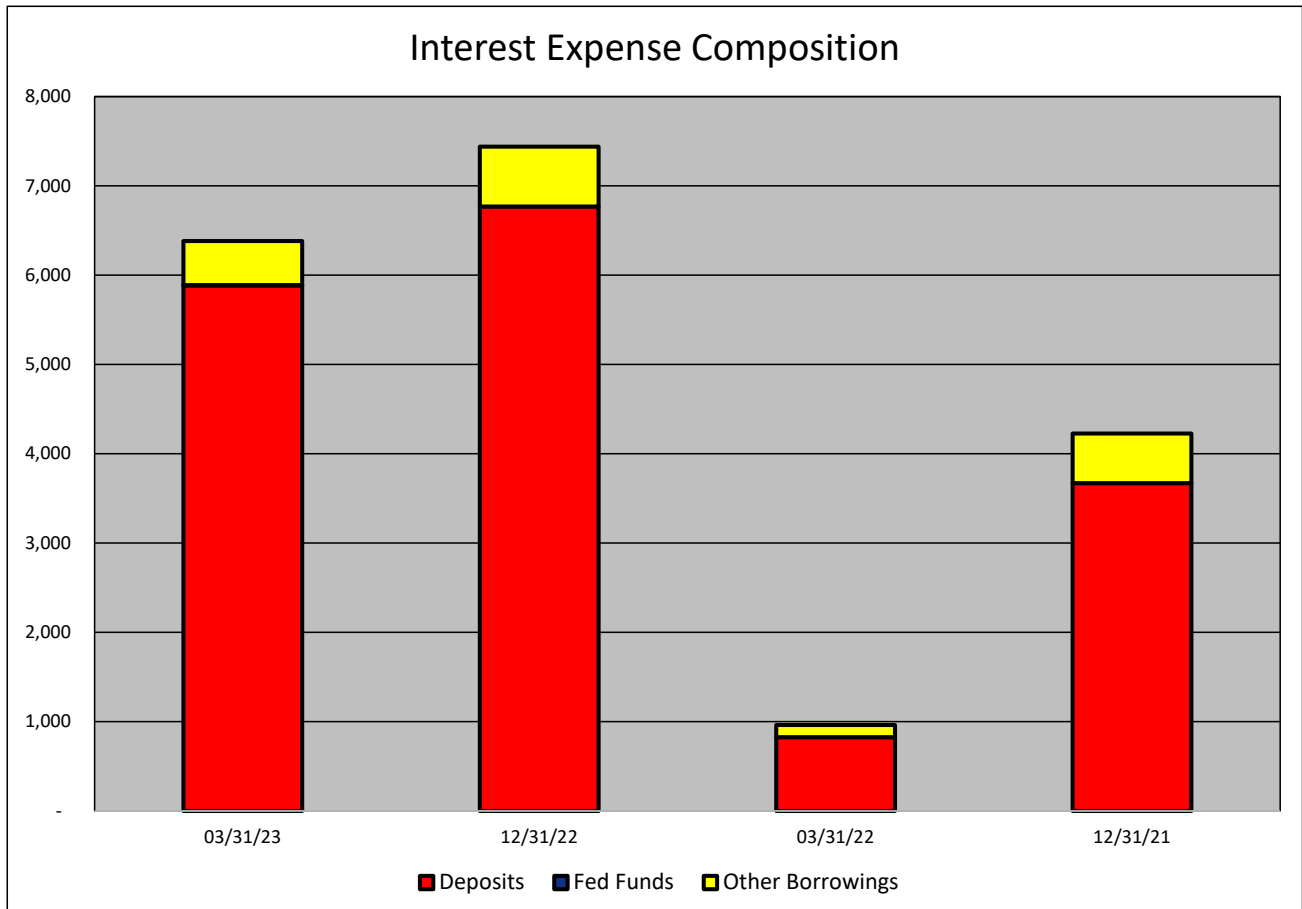


**INTEREST EXPENSE COMPOSITION- U. S. Century Bank**  
(Dollars in Thousands)

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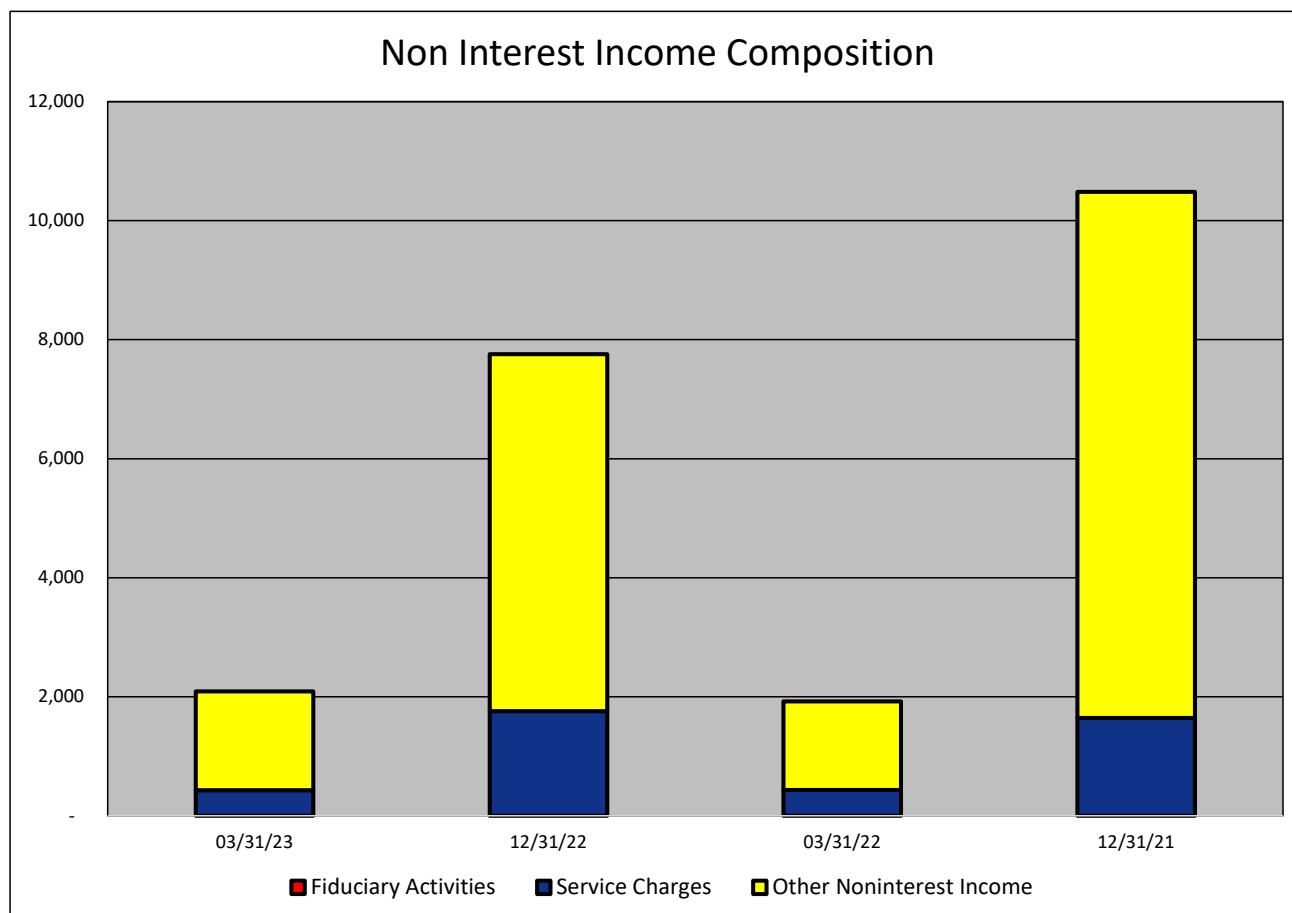
**INTEREST EXPENSE CATEGORY**

Deposits	5,885	6,768	826	3,672	5,059	612.47
Fed Funds	3	-	-	-	3	NA
Other Borrowings	494	671	137	554	357	260.58
<b>Total Int Expense</b>	<b>6,382</b>	<b>7,439</b>	<b>963</b>	<b>4,226</b>	<b>5,419</b>	<b>562.72</b>



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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	428	1,759	432	1,642	(4)	(0.93)
Other Noninterest Income	1,663	5,998	1,492	8,842	171	11.46
<b>Total Nonint. Income</b>	<b>2,091</b>	<b>7,757</b>	<b>1,924</b>	<b>10,484</b>	<b>167</b>	<b>8.68</b>

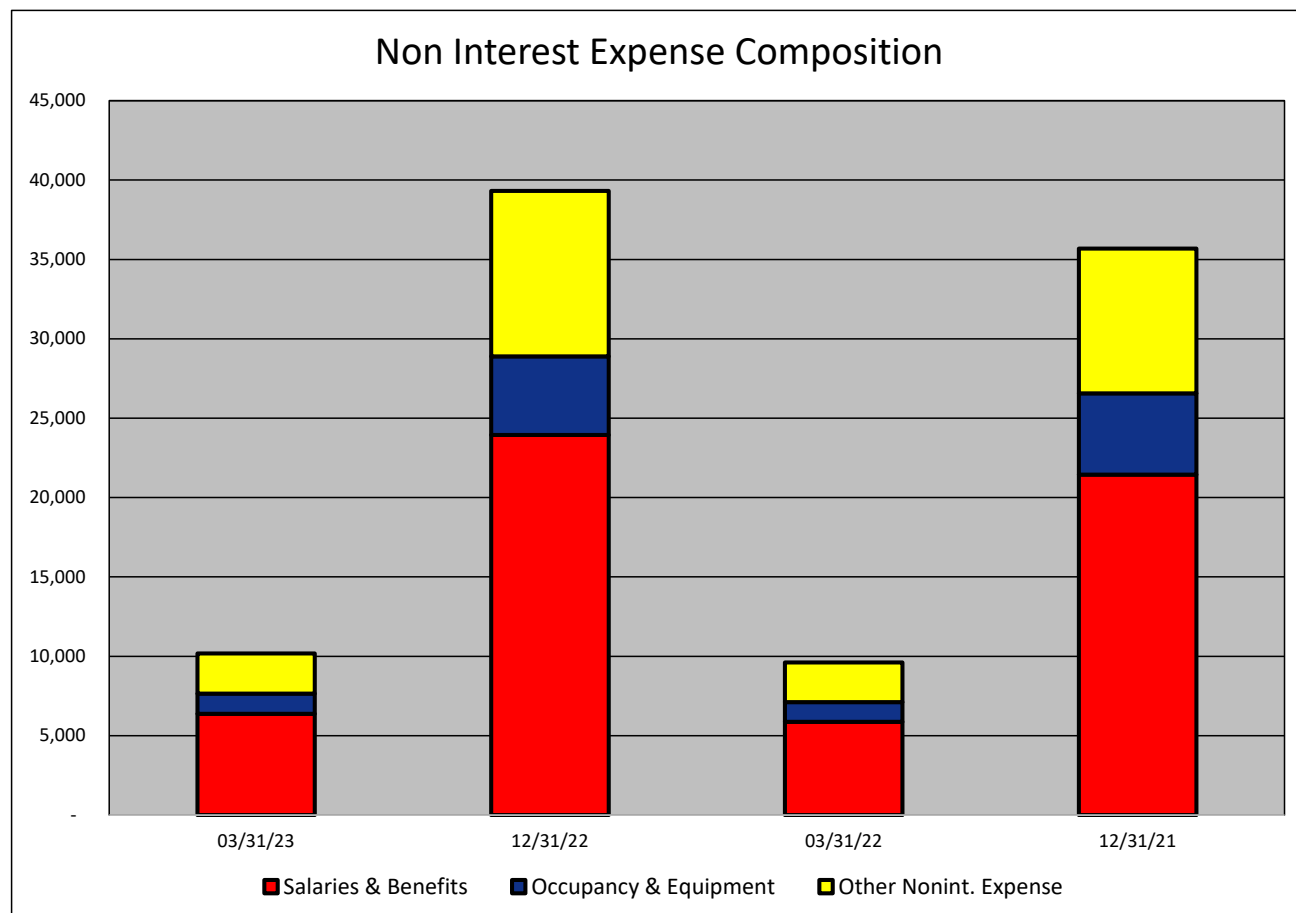


**NONINTEREST EXPENSE COMPOSITION- U. S. Century Bank**  
(Dollars in Thousands)

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	6,377	23,943	5,875	21,438	502	8.54
Occupancy & Equipment	1,280	4,951	1,240	5,132	40	3.23
Other Nonint. Expense	2,519	10,415	2,497	9,107	22	0.88
<b>Total Nonint. Expense</b>	<b>10,176</b>	<b>39,309</b>	<b>9,612</b>	<b>35,677</b>	<b>564</b>	<b>5.87</b>



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

<b>Select Peer Average</b>	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)

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

<b>Select Peer Average</b>	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

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

<b>Select Peer Average</b>	<b>4,740,840</b>	<b>0.88</b>	<b>9.89</b>
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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	<b>40.78</b>	11.31
Pacific National Bank	0.33	1.21	<b>44.51</b>	12.08
International Finance Bank	0.61	1.93	<b>48.75</b>	8.39
City National Bank Of Florida	0.32	1.01	<b>52.59</b>	25.74
Amerant Bank, National Association	1.26	1.44	<b>55.59</b>	13.13
<b>U. S. Century Bank</b>	<b>0.39</b>	<b>1.49</b>	<b>56.26</b>	<b>11.04</b>
Bankunited, National Association	0.31	1.33	<b>56.91</b>	22.66
Interamerican Bank, A Fsb	1.54	1.80	<b>57.79</b>	3.73
Helm Bank Usa	0.47	1.94	<b>58.29</b>	9.18
Bradesco Bac Florida Bank	1.18	0.97	<b>60.15</b>	15.10
Ocean Bank	0.41	2.09	<b>60.43</b>	9.22
First State Bank Of The Florida Keys	0.38	1.86	<b>64.73</b>	7.41
Banescos Usa	0.43	1.81	<b>66.81</b>	11.33
The First National Bank Of South Miami	0.46	1.90	<b>71.30</b>	8.21
Sunstate Bank	0.56	2.06	<b>74.75</b>	7.49
Terrabank, National Association	0.71	1.80	<b>74.98</b>	6.35
Grove Bank & Trust	0.82	1.72	<b>84.14</b>	10.24
Gulf Atlantic Bank	0.15	3.07	<b>89.68</b>	5.35
Intercredit Bank, National Association	0.21	2.38	<b>95.24</b>	6.65
Plus International Bank	0.17	5.01	<b>96.98</b>	4.76
Eastern National Bank	0.29	4.54	<b>151.23</b>	3.58

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

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

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

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

<b>Select Peer Average</b>	<b>33.31</b>	<b>60.88</b>	<b>94.19</b>	<b>0.90</b>	<b>4.91</b>
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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	<b>5.54</b>	93.31
International Finance Bank	4.94	0.89	<b>4.64</b>	99.09
Interamerican Bank, A Fsb	4.97	1.09	<b>4.24</b>	100.12
Banco Do Brasil Americas	4.56	1.72	<b>4.00</b>	98.92
Ocean Bank	5.08	2.09	<b>3.92</b>	95.35
Amerant Bank, National Association	5.72	2.39	<b>3.87</b>	93.27
Helm Bank Usa	4.13	0.73	<b>3.84</b>	93.39
Gulf Atlantic Bank	5.07	1.76	<b>3.63</b>	94.77
Pacific National Bank	5.26	2.80	<b>3.27</b>	95.56
Sunstate Bank	4.36	2.10	<b>3.11</b>	94.69
Eastern National Bank	4.77	2.12	<b>3.10</b>	93.44
<b>U. S. Century Bank</b>	<b>4.34</b>	<b>2.06</b>	<b>3.10</b>	<b>95.12</b>
Banesco Usa	4.85	3.16	<b>3.04</b>	96.41
First State Bank Of The Florida Keys	3.87	1.58	<b>3.00</b>	102.02
The First National Bank Of South Miami	3.98	1.85	<b>2.76</b>	102.78
Terrabank, National Association	3.25	1.10	<b>2.70</b>	97.37
Bankunited, National Association	4.87	2.59	<b>2.62</b>	96.17
Bradesco Bac Florida Bank	4.78	3.02	<b>2.52</b>	95.01
Intercredit Bank, National Association	4.45	2.60	<b>2.50</b>	100.27
City National Bank Of Florida	4.26	2.04	<b>2.31</b>	95.12
Grove Bank & Trust	3.43	1.30	<b>2.26</b>	96.08
<b>Select Peer Average</b>	<b>4.65</b>	<b>1.99</b>	<b>2.84</b>	<b>96.58</b>