

Banco Do Brasil Americas

Miami, FL

Established

7/24/1986

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 six months June 30, 2024

Institution name	Total Assets (\$'000's)
Bankunited, National Association	35,401,701
City National Bank Of Florida	26,204,165
Amerant Bank, National Association	9,730,061
Ocean Bank	6,367,450
Bradesco Bank	4,372,598
Banesco Usa	4,169,323
Banco Do Brasil Americas	2,825,773
U. S. Century Bank	2,457,323
Pacific National Bank	1,245,087
First State Bank Of The Florida Keys	1,215,545
Grove Bank & Trust	1,209,777
International Finance Bank	1,112,373
Helm Bank Usa	1,033,052
Terrabank, National Association	783,906
Intercredit Bank, National Association	602,691
Sunstate Bank	549,583
Interamerican Bank, A Fsb	268,192
Eastern National Bank	157,833
Gulf Atlantic Bank	151,346

Institution name	Return on Avg Assets (%)
Banco Do Brasil Americas	1.70
International Finance Bank	1.34
Pacific National Bank	1.00
Banesco Usa	0.94
Ocean Bank	0.93
U. S. Century Bank	0.92
First State Bank Of The Florida Keys	0.88
Helm Bank Usa	0.85
Interamerican Bank, A Fsb	0.79
Bradesco Bank	0.76
Bankunited, National Association	0.68
Sunstate Bank	0.64
City National Bank Of Florida	0.50
Amerant Bank, National Association	0.44
Terrabank, National Association	0.36
Gulf Atlantic Bank	0.27
Grove Bank & Trust	0.01
Intercredit Bank, National Association	(1.27)
Eastern National Bank	(2.91)

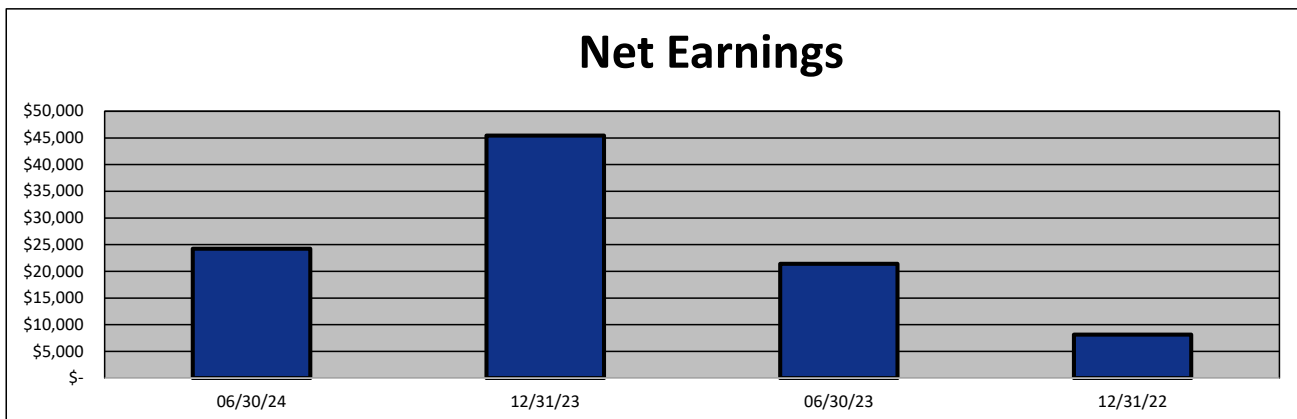
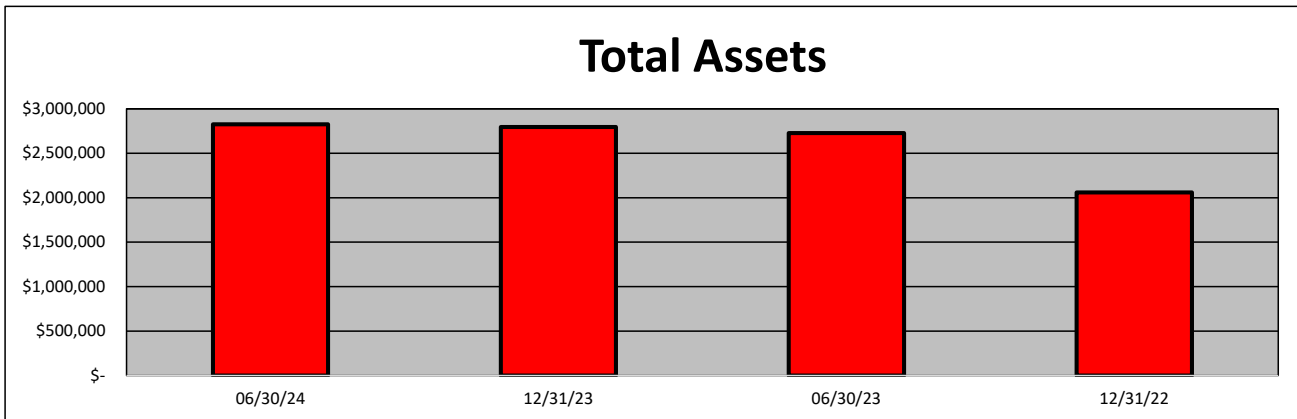
**EXECUTIVE SUMMARY - Banco do Brasil Americas
(Percentage)**

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.44	8.90	7.04	6.48	9.59	9.56
Leverage Ratio	9.79	9.16	7.58	8.18	10.67	10.32
Tier 1 Cap/Risk Based Assets	24.16	25.36	23.53	23.21	12.61	14.70
Risk Based Ratio	25.42	26.62	24.79	24.47	13.45	15.76
Common Equity Tier 1 Capital Ratio	24.16	25.36	23.53	23.21	12.57	14.51
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	56.36	48.70	42.31	42.93	75.33	82.50
Loans/Assets	50.73	44.14	38.76	39.88	63.16	69.28
Securities/Assets	36.65	36.46	33.84	14.30	19.74	17.99
PROFITABILITY:						
Return on Avg Assets	1.70	1.71	1.69	0.66	0.75	0.46
Return on Avg Equity	18.92	23.02	24.97	8.24	10.61	4.71
Nonint Income/Avg Assets	0.43	0.44	0.40	0.62	0.79	0.45
Net Overhead Ratio	1.34	1.37	1.34	2.00	2.14	2.17
Efficiency Ratio	42.49	41.14	39.66	68.21	72.23	79.13
Assets (per million) per Employee	11.08	11.31	11.60	9.90	10.25	10.64
ASSET QUALITY:						
Allowance/Loans	1.50	1.60	1.49	1.25	1.31	1.34
Nonperforming Loans/Total Loans	0.74	0.51	0.30	0.09	0.56	0.71
Nonperforming Assets/Total Assets	0.37	0.23	0.11	0.04	0.38	0.50
Adjusted Texas Ratio	3.80	2.46	1.58	0.55	4.10	4.70
YIELDS & COSTS:						
Yield on earning assets	5.39	4.96	4.73	3.51	5.44	5.46
Cost of funds	3.33	2.44	2.02	0.59	3.03	3.49
Net interest margin	3.79	4.02	4.04	3.28	2.85	2.66
Avg Earning Assets/Avg Assets	98.42	98.12	98.50	98.18	95.94	96.16

SELECTED FINANCIAL DATA - Banco do Brasil Americas
(Dollars in Thousands)

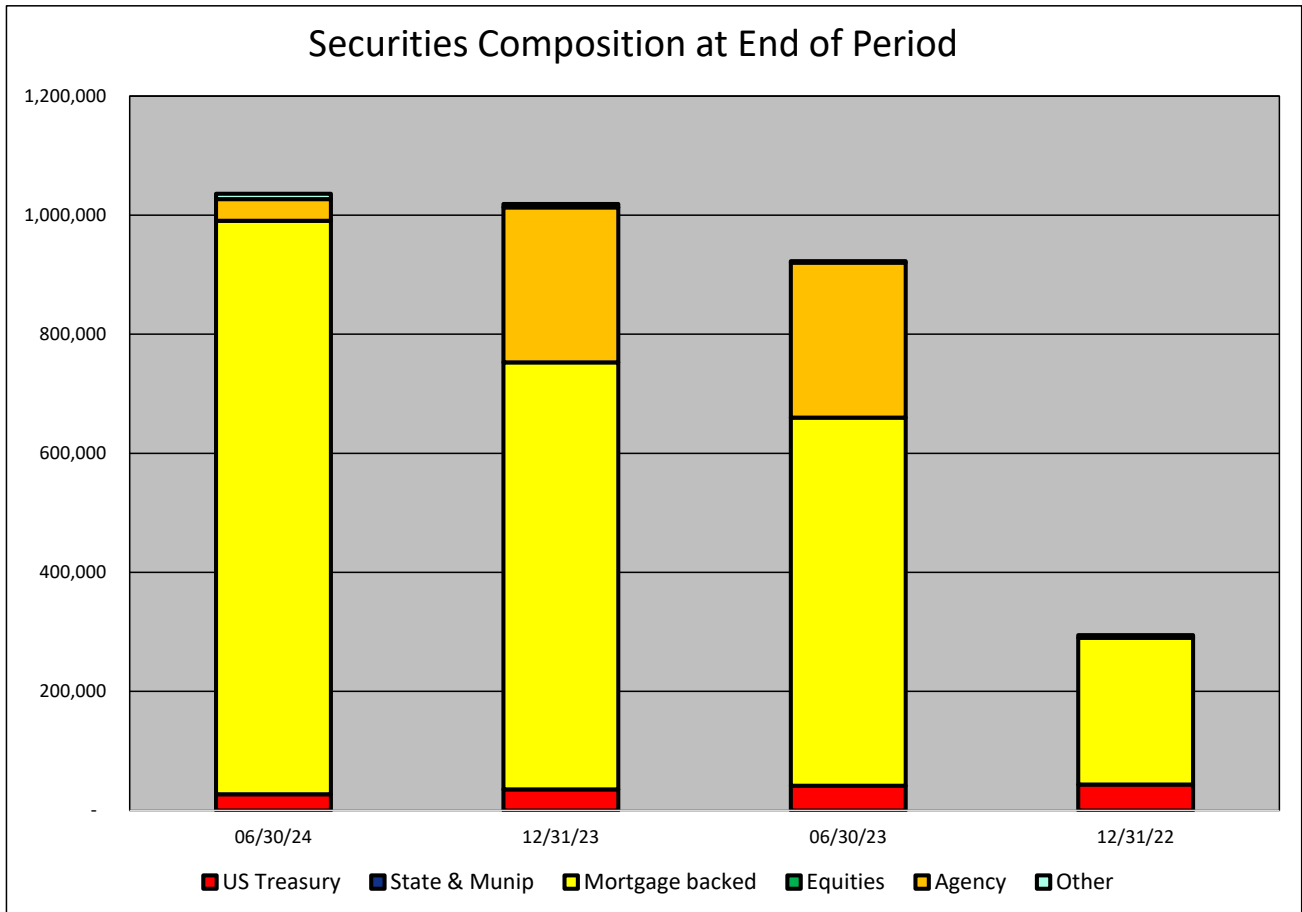
As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	2,825,773	2,794,401	2,726,849	2,058,437	98,924	3.63
Cash and Equivalents	330,097	513,119	720,872	918,836	(390,775)	(54.21)
Securities	1,035,754	1,018,802	922,718	294,371	113,036	12.25
Loans, net	1,433,466	1,233,565	1,056,857	820,878	376,609	35.63
Deposit Accounts	2,543,468	2,532,756	2,497,636	1,912,221	45,832	1.84
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	266,888	248,762	191,894	133,360	74,994	39.08

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	24,252	45,427	21,396	8,163	2,856	13.35
Interest Income	75,604	129,277	58,929	42,723	16,675	28.30
Interest Expense	22,416	24,345	8,695	2,855	13,721	157.80
Net Interest Income	53,188	104,932	50,234	39,868	2,954	5.88
Prov for Credit Losses	1,798	8,511	4,528	3,624	(2,730)	(60.29)
Noninterest income	6,185	11,582	5,025	7,651	1,160	23.08
Gain on Sale of Securities	-	-	-	(496)	-	NA
Noninterest Expense	25,230	47,929	21,917	32,413	3,313	15.12
Net Operating Income	32,345	60,074	28,814	11,482	3,531	12.25
Income Taxes	7,847	15,021	7,264	2,823	583	8.03



SECURITIES COMPOSITION - Banco do Brasil Americas
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	27,188	35,335	41,698	43,496	(14,510)	(34.80)
State & Munip	-	-	-	-	-	NA
Mortgage backed	963,360	717,474	618,049	246,621	345,311	55.87
Equities	-	-	-	-	-	NA
Agency	36,438	260,226	260,475	4,254	(224,037)	(86.01)
Other	8,768	5,767	2,496	-	6,272	251.28
Total Securities	1,035,754	1,018,802	922,718	294,371	113,036	12.25

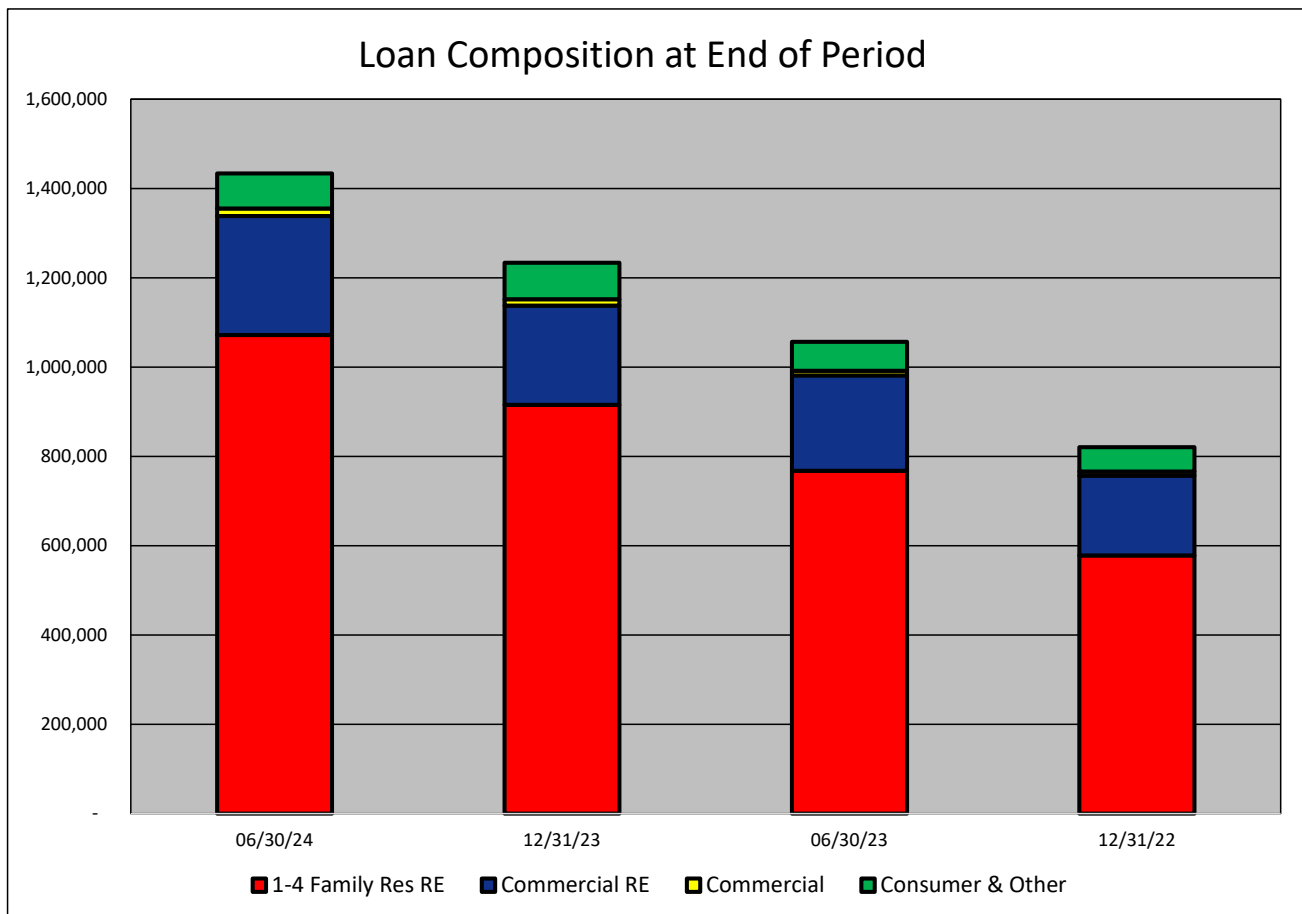


LOAN PORTFOLIO COMPOSITION - Banco do Brasil Americas
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	1,072,066	915,671	767,746	578,172	304,320	39.64
Commercial RE	266,401	222,034	213,689	178,645	52,712	24.67
Commercial	16,768	14,134	10,423	9,268	6,345	60.87
Consumer & Other	78,231	81,726	64,999	54,793	13,232	20.36
Loans, Net	1,433,466	1,233,565	1,056,857	820,878	376,609	35.63



LOAN PORTFOLIO QUALITY - Banco do Brasil Americas
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	19,682	10,264	10,264	6,682	9,418	91.76
Total Recoveries	8	19	12	35	(4)	(33.33)
Total Charge-offs	28	122	49	78	(21)	(42.86)
Provision Expense	1,798	8,511	4,528	3,624	(2,730)	(60.29)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	1,010	1,010	-	(1,010)	(100.00)
Ending Balance	21,460	19,682	15,765	10,264	5,695	36.12

NON-PERFORMING ASSETS:

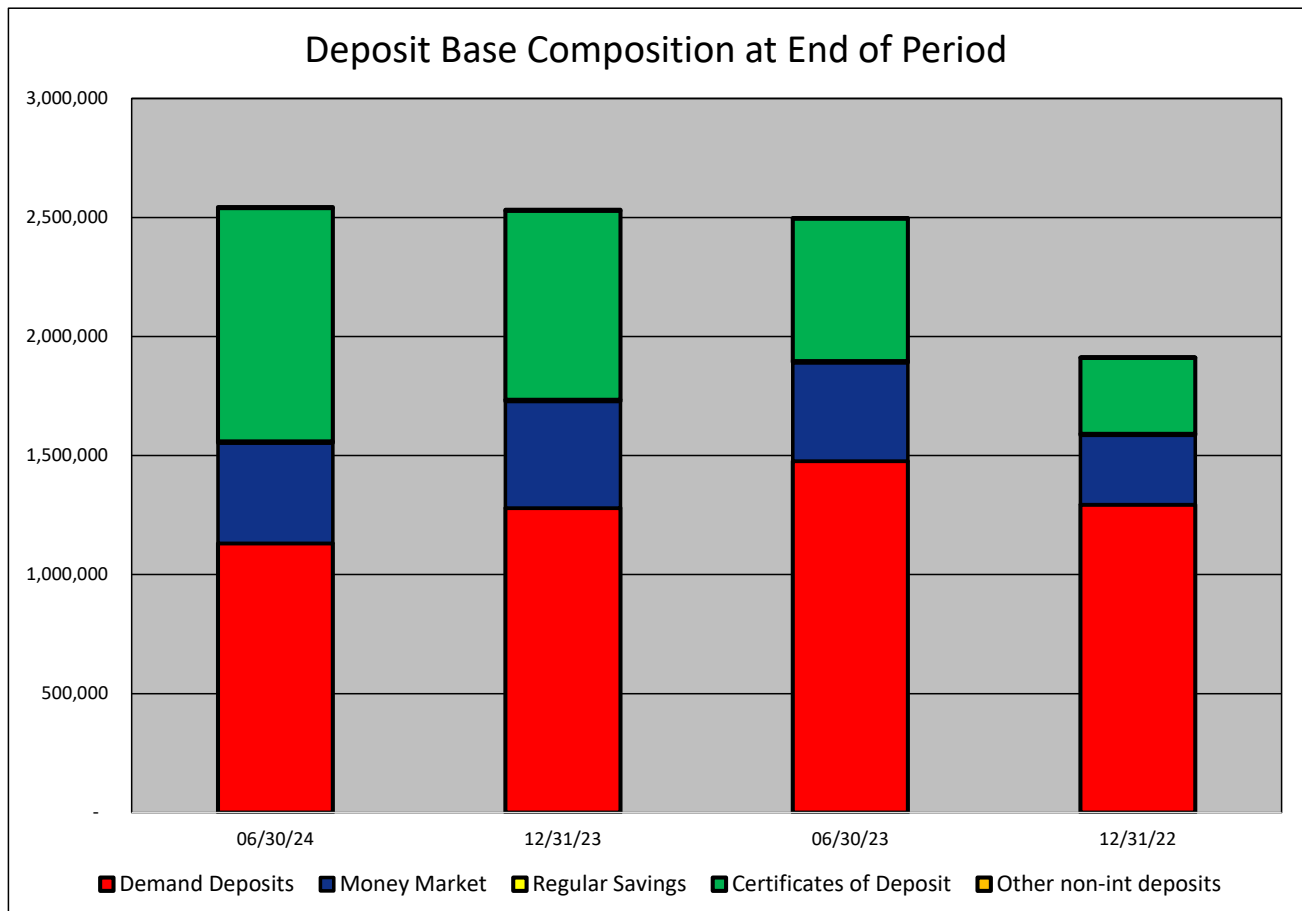
Total-90+ Days Past Due	3	-	114	-	(111)	(97.37)
Total-Nonaccrual	10,545	6,333	3,004	726	7,541	251.03
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	10,548	6,333	3,118	726	7,430	238.29

DEPOSIT BASE COMPOSITION - Banco do Brasil Americas
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	1,131,303	1,279,492	1,476,201	1,293,216	(344,898)	(23.36)
Money Market	422,272	448,513	414,449	292,369	7,823	1.89
Regular Savings	5,567	6,552	6,149	5,724	(582)	(9.46)
Certificates of Deposit	980,494	793,394	599,341	320,045	381,153	63.60
Other non-int deposits	3,832	4,805	1,496	867	2,336	156.15
Total Deposits	2,543,468	2,532,756	2,497,636	1,912,221	45,832	1.84

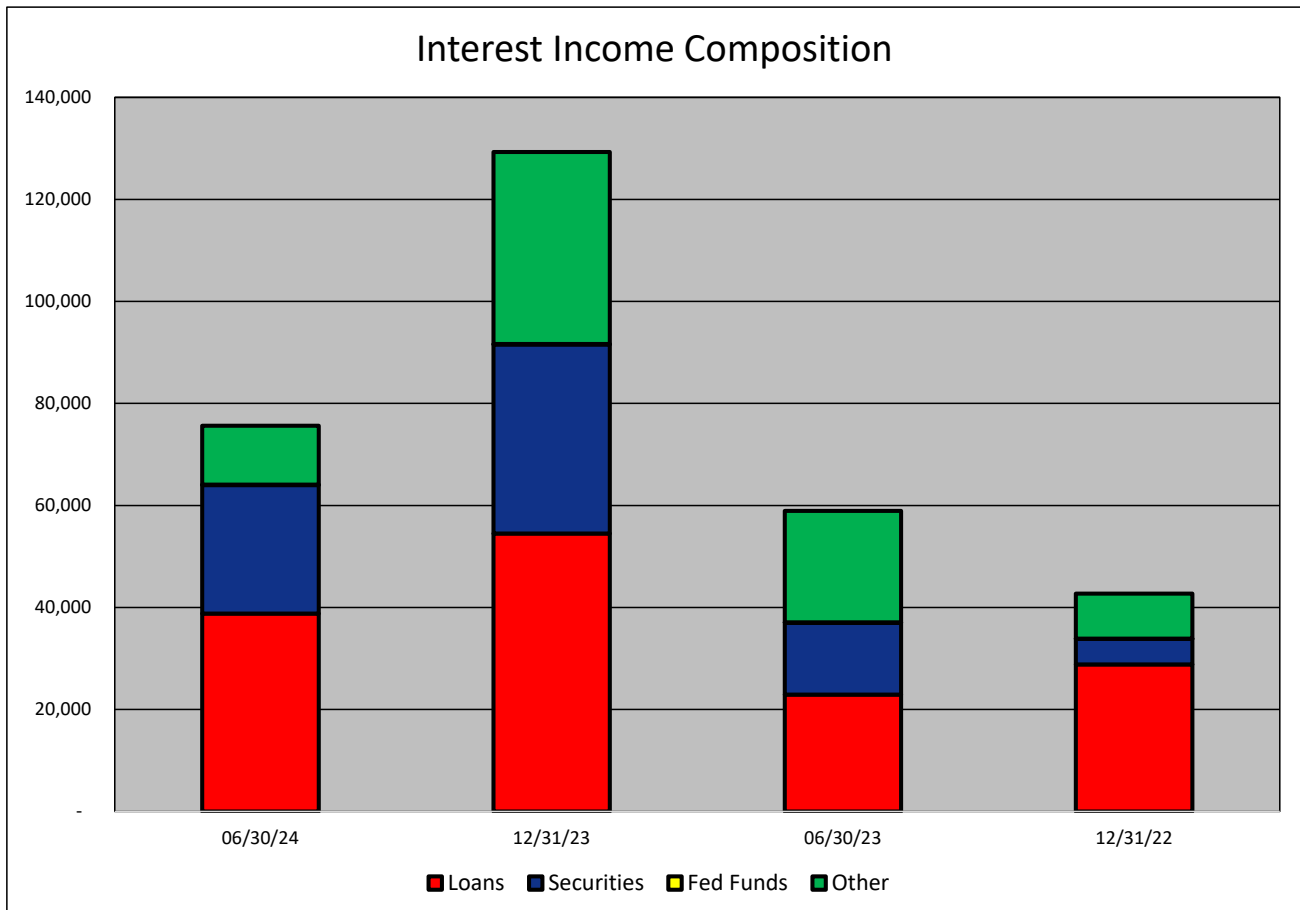


INTEREST INCOME COMPOSITION- Banco do Brasil Americas
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	38,793	54,507	22,898	28,818	15,895	69.42
Securities	25,214	37,030	14,117	5,025	11,097	78.61
Fed Funds	77	138	64	50	13	20.31
Other	11,520	37,602	21,850	8,830	(10,330)	(47.28)
Total Int Income	75,604	129,277	58,929	42,723	16,675	28.30

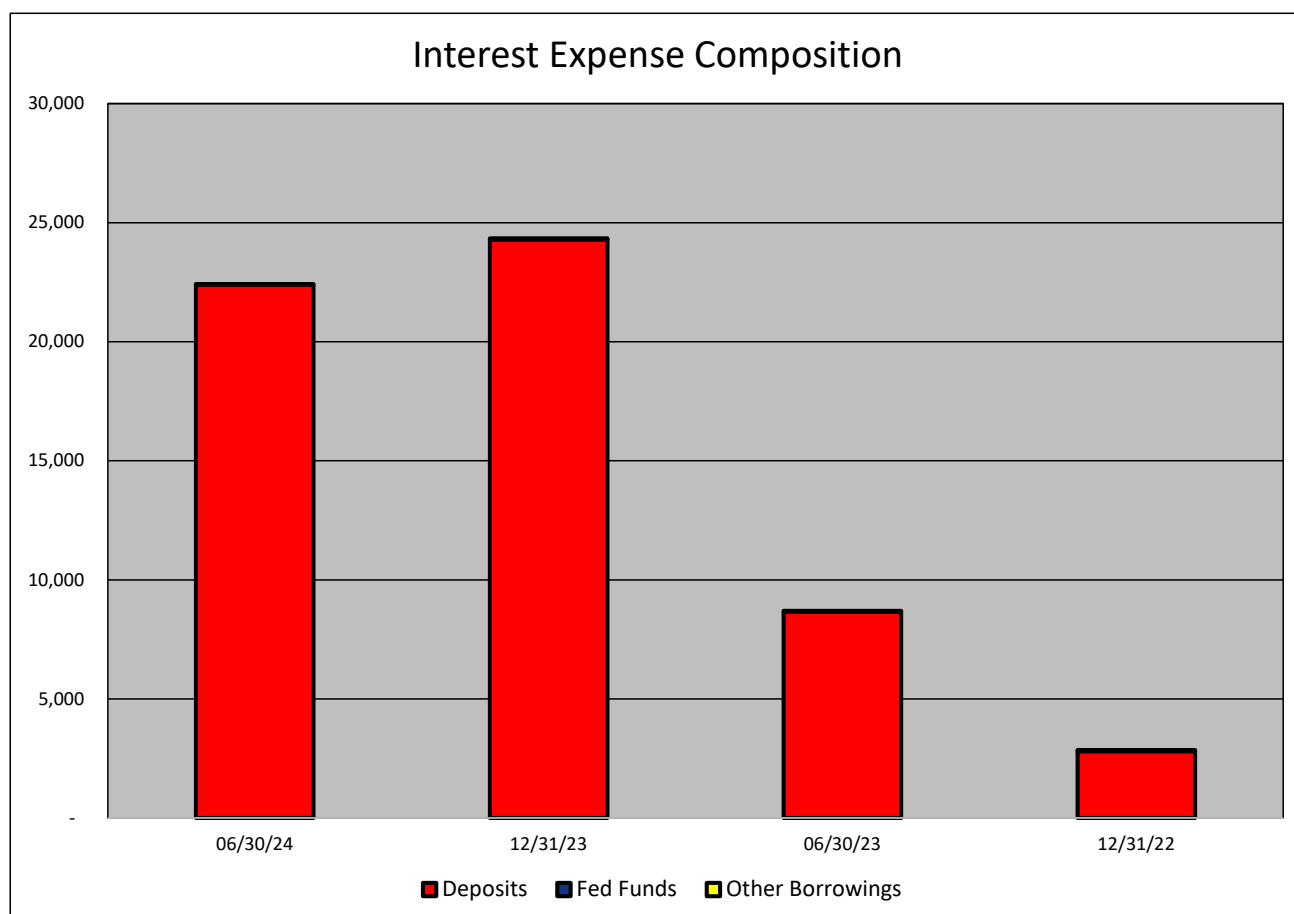


INTEREST EXPENSE COMPOSITION- Banco do Brasil Americas
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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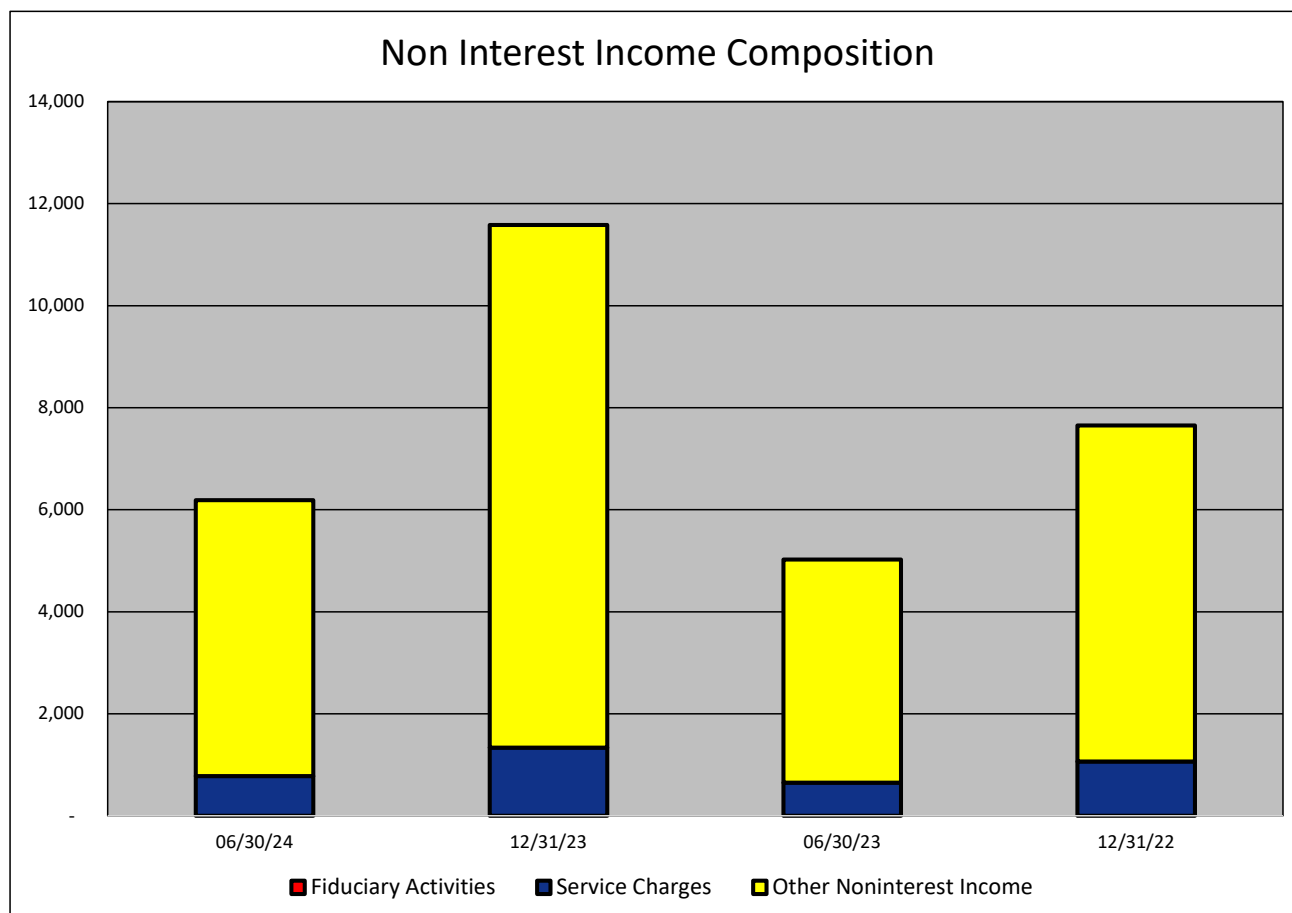
INTEREST EXPENSE CATEGORY

Deposits	22,397	24,289	8,660	2,804	13,737	158.63
Fed Funds	-	-	-	-	-	NA
Other Borrowings	19	56	35	51	(16)	(45.71)
Total Int Expense	22,416	24,345	8,695	2,855	13,721	157.80



NONINTEREST INCOME COMPOSITION- Banco do Brasil Americas
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	779	1,337	651	1,063	128	19.66
Other Noninterest Income	5,406	10,245	4,374	6,588	1,032	23.59
Total Nonint. Income	6,185	11,582	5,025	7,651	1,160	23.08

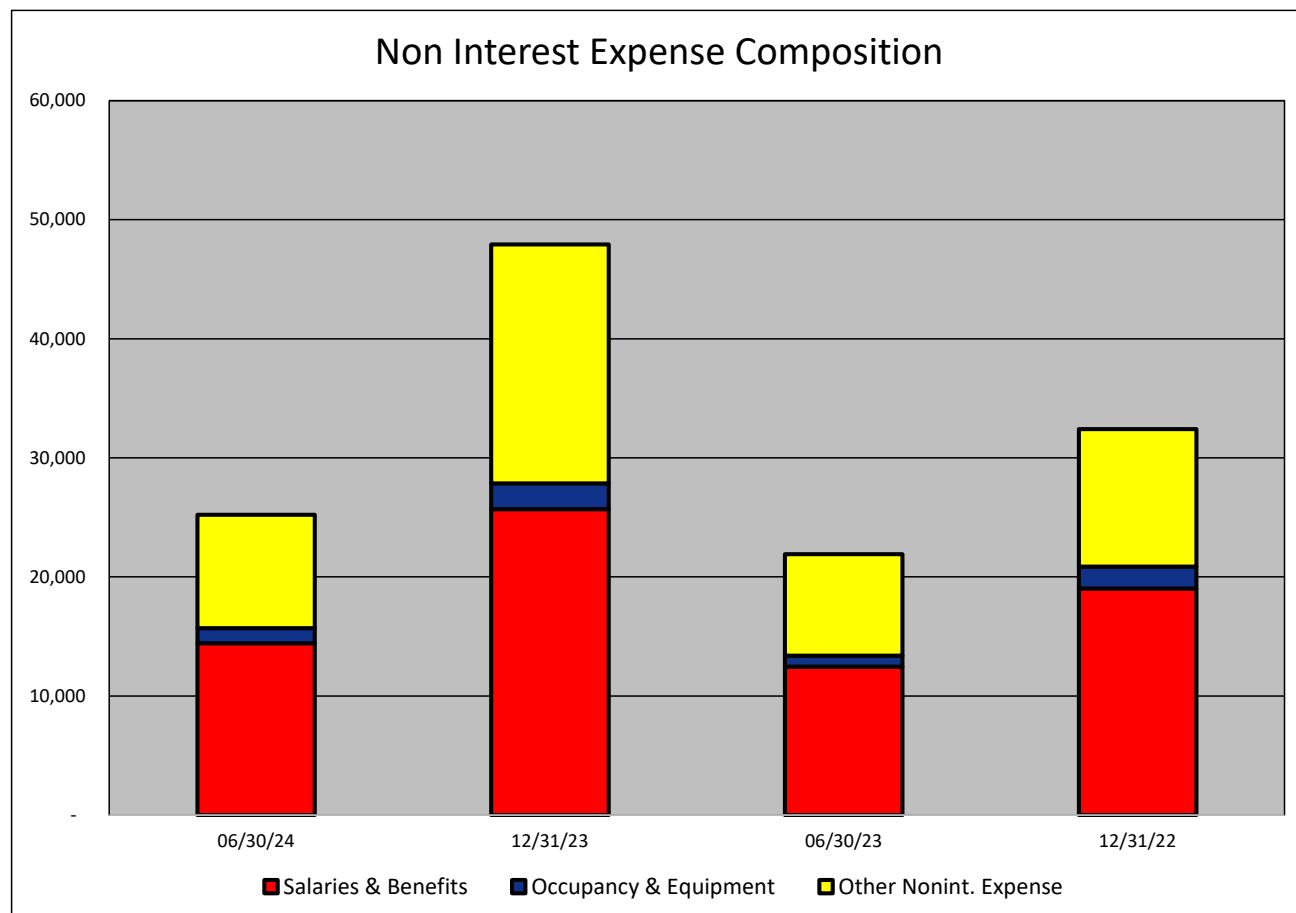


NONINTEREST EXPENSE COMPOSITION- Banco do Brasil Americas
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	14,440	25,687	12,464	19,030	1976	15.85
Occupancy & Equipment	1,253	2,161	928	1,844	325	35.02
Other Nonint. Expense	9,537	20,081	8,525	11,539	1012	11.87
Total Nonint. Expense	25,230	47,929	21,917	32,413	3313	15.12



PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Bradesco Bank	4,372,598	3,695,412	18.33
Banesco Usa	4,169,323	3,573,089	16.69
Gulf Atlantic Bank	151,346	131,335	15.24
Sunstate Bank	549,583	481,290	14.19
Grove Bank & Trust	1,209,777	1,082,886	11.72
International Finance Bank	1,112,373	997,723	11.49
U. S. Century Bank	2,457,323	2,225,869	10.40
Terrabank, National Association	783,906	737,902	6.23
Pacific National Bank	1,245,087	1,183,069	5.24
Ocean Bank	6,367,450	6,067,664	4.94
Interamerican Bank, A Fsb	268,192	256,230	4.67
Intercredit Bank, National Association	602,691	577,516	4.36
Banco Do Brasil Americas	2,825,773	2,726,849	3.63
Amerant Bank, National Association	9,730,061	9,503,281	2.39
First State Bank Of The Florida Keys	1,215,545	1,214,437	0.09
City National Bank Of Florida	26,204,165	26,311,788	(0.41)
Bankunited, National Association	35,401,701	35,784,457	(1.07)
Helm Bank Usa	1,033,052	1,068,714	(3.34)
Eastern National Bank	157,833	216,239	(27.01)

Select Peer Average	5,255,673	5,149,250	5.15
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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	
Grove Bank & Trust	604,805	425,550	42.12
Banco Do Brasil Americas	1,433,466	1,056,857	35.63
Sunstate Bank	303,684	237,221	28.02
Interamerican Bank, A Fsb	213,580	175,485	21.71
Bradesco Bank	3,419,609	2,846,999	20.11
Banesco Usa	3,145,323	2,667,369	17.92
U. S. Century Bank	1,869,249	1,595,959	17.12
Helm Bank Usa	573,355	497,093	15.34
Gulf Atlantic Bank	114,870	99,951	14.93
Terrabank, National Association	521,372	464,335	12.28
Pacific National Bank	858,143	771,298	11.26
International Finance Bank	943,899	870,175	8.47
Ocean Bank	5,282,062	4,920,905	7.34
Amerant Bank, National Association	7,322,911	7,216,958	1.47
City National Bank Of Florida	17,707,481	17,475,815	1.33
Bankunited, National Association	24,628,484	24,629,990	(0.01)
Intercredit Bank, National Association	431,088	436,500	(1.24)
First State Bank Of The Florida Keys	812,699	842,821	(3.57)
Eastern National Bank	103,446	121,667	(14.98)

Select Peer Average	3,699,449	3,544,892	12.38
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PEER GROUP COMPARISONS REPORT
South Florida Group

CAPITAL RATIOS
For the six months June 30, 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	13.18	13.17	18.68	19.94	18.68
Banesco Usa	11.63	12.98	0.00	0.00	0.00
Bradesco Bank	11.49	12.23	18.30	19.40	18.30
Pacific National Bank	11.53	11.42	16.25	16.91	16.25
Sunstate Bank	12.03	11.35	13.45	14.08	13.45
Helm Bank Usa	8.09	11.33	29.08	30.35	29.08
Grove Bank & Trust	10.05	10.47	17.17	18.42	17.17
City National Bank Of Florida	9.18	10.30	14.01	14.89	14.01
Ocean Bank	9.70	10.26	11.57	12.82	11.57
First State Bank Of The Florida Keys	8.60	9.86	16.06	17.31	16.06
Intercredit Bank, National Association	8.29	9.83	14.71	15.97	14.71
Banco Do Brasil Americas	9.44	9.79	24.16	25.42	24.16
International Finance Bank	9.50	9.79	12.11	13.36	12.11
Bankunited, National Association	8.97	9.55	13.46	14.36	13.46
Amerant Bank, National Association	8.47	9.09	10.72	11.91	10.72
Gulf Atlantic Bank	8.24	9.06	10.95	11.81	10.95
U. S. Century Bank	8.05	8.94	11.82	13.01	11.82
Terrabank, National Association	6.50	8.52	14.09	15.44	10.33
Eastern National Bank	8.72	8.23	12.80	14.06	12.80

Select Peer Average	9.56	10.32	14.70	15.76	14.51
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PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET RATIOS
For the six months June 30, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Gulf Atlantic Bank	95.17	75.90	13.92
Ocean Bank	94.97	82.95	11.44
International Finance Bank	94.58	84.85	6.60
Interamerican Bank, A Fsb	94.00	79.64	0.00
Amerant Bank, National Association	93.09	75.26	15.31
Bradesco Bank	92.24	78.21	7.51
Banesco Usa	92.02	75.44	14.70
U. S. Century Bank	90.14	76.07	16.52
Bankunited, National Association	87.84	69.57	25.19
Pacific National Bank	85.96	68.92	17.53
Intercredit Bank, National Association	85.53	71.53	17.38
City National Bank Of Florida	84.45	67.58	24.74
First State Bank Of The Florida Keys	79.47	66.86	24.54
Eastern National Bank	74.37	65.54	0.71
Terrabank, National Association	73.78	66.51	27.44
Sunstate Bank	67.15	55.26	10.32
Grove Bank & Trust	64.64	49.99	30.22
Helm Bank Usa	61.67	55.50	41.06
Banco Do Brasil Americas	56.36	50.73	36.65

Select Peer Average	82.50	69.28	17.99
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PEER GROUP COMPARISONS REPORT
South Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Banco Do Brasil Americas	2,852,698	1.70	18.92
International Finance Bank	1,092,923	1.34	14.32
Pacific National Bank	1,244,790	1.00	8.94
Banesco Usa	4,038,382	0.94	8.20
Ocean Bank	6,401,250	0.93	9.89
U. S. Century Bank	2,509,887	0.92	11.91
First State Bank Of The Florida Keys	1,242,138	0.88	10.79
Helm Bank Usa	1,109,046	0.85	11.29
Interamerican Bank, A Fsb	262,562	0.79	5.97
Bradesco Bank	4,177,012	0.76	6.46
Bankunited, National Association	35,815,521	0.68	7.90
Sunstate Bank	505,182	0.64	5.01
City National Bank Of Florida	26,925,250	0.50	5.60
Amerant Bank, National Association	9,812,288	0.44	5.26
Terrabank, National Association	808,754	0.36	5.93
Gulf Atlantic Bank	149,686	0.27	3.34
Grove Bank & Trust	1,134,152	0.01	0.06
Intercredit Bank, National Association	603,068	(1.27)	(16.49)
Eastern National Bank	173,928	(2.91)	(33.75)

Select Peer Average	5,308,343	0.46	4.71
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PEER GROUP COMPARISONS REPORT
South Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Banco Do Brasil Americas	0.43	1.34	42.49	11.08
International Finance Bank	0.60	2.00	56.78	9.59
Pacific National Bank	0.30	1.59	57.27	10.83
U. S. Century Bank	0.47	1.29	57.43	12.47
Bankunited, National Association	0.27	1.45	59.48	21.44
Banesco Usa	0.52	1.53	60.07	11.58
City National Bank Of Florida	0.41	0.92	61.53	27.13
Bradesco Bank	0.53	1.41	64.71	17.63
Ocean Bank	0.45	2.07	67.06	9.36
Helm Bank Usa	0.50	2.37	67.58	8.33
Amerant Bank, National Association	0.71	2.09	70.15	13.51
Sunstate Bank	0.56	2.26	76.49	7.74
Interamerican Bank, A Fsb	0.24	3.22	78.50	3.53
First State Bank Of The Florida Keys	0.33	2.05	78.67	7.03
Terrabank, National Association	0.68	1.94	81.23	6.59
Gulf Atlantic Bank	0.25	2.71	86.30	6.05
Grove Bank & Trust	0.86	1.94	101.10	10.08
Intercredit Bank, National Association	0.14	3.18	144.20	5.29
Eastern National Bank	0.36	5.82	192.51	2.92

Select Peer Average	0.45	2.17	79.13	10.64
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PEER GROUP COMPARISONS REPORT
South Florida Group

ASSET QUALITY RATIOS
For the six months June 30, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Grove Bank & Trust	1.78	0.00	0.00	0.00
Gulf Atlantic Bank	0.95	0.01	0.01	0.13
Pacific National Bank	0.62	0.02	0.02	0.14
Sunstate Bank	0.89	0.04	0.02	0.21
U. S. Century Bank	1.19	0.04	0.03	0.34
Ocean Bank	1.39	0.05	0.12	1.08
BanESCO USA	1.16	0.17	0.13	1.01
Bradesco Bank	0.99	0.17	0.13	1.06
First State Bank Of The Florida Keys	1.15	0.23	0.16	1.35
International Finance Bank	1.29	0.29	0.24	2.33
Banco Do Brasil Americas	1.50	0.74	0.37	3.80
City National Bank Of Florida	0.88	0.67	0.45	4.81
Helm Bank USA	1.72	0.95	0.53	5.85
Intercredit Bank, National Association	1.68	0.79	0.56	5.94
Terrabank, National Association	1.35	1.10	0.73	9.91
BankUnited, National Association	0.92	1.62	1.13	5.95
Interamerican Bank, A Fsb	2.47	1.52	1.21	7.99
Amerant Bank, National Association	1.29	1.38	1.24	13.51
Eastern National Bank	2.26	3.71	2.43	23.84

Select Peer Average	1.34	0.71	0.50	4.70
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 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	2.28	25.74	0.00	0.00	0.71
Bradesco Bank	1.30	9.54	0.00	1.19	6.24
Pacific National Bank	1.30	8.39	0.00	0.00	17.53
Sunstate Bank	0.99	16.56	12.75	0.00	10.32
Terrabank, National Association	0.81	2.12	0.00	0.00	27.38
Ocean Bank	0.80	1.06	0.00	2.76	8.66
First State Bank Of The Florida Keys	0.72	5.73	0.00	8.55	15.99
Amerant Bank, National Association	0.66	2.45	0.00	2.26	13.03
Banesco Usa	0.65	4.88	0.00	4.53	10.02
Helm Bank Usa	0.62	1.25	0.00	0.00	40.97
Gulf Atlantic Bank	0.54	2.32	0.00	1.88	12.04
City National Bank Of Florida	0.53	1.89	0.00	10.50	14.07
Grove Bank & Trust	0.48	15.29	0.00	20.77	9.15
Interamerican Bank, A Fsb	0.41	18.73	0.00	0.00	0.00
Intercredit Bank, National Association	0.32	9.27	0.00	0.00	17.38
Banco Do Brasil Americas	0.23	11.36	0.09	0.00	36.34
U. S. Century Bank	0.21	2.93	0.00	6.90	9.62
International Finance Bank	0.13	8.07	0.00	1.07	5.33
Bankunited, National Association	0.04	1.19	0.00	0.03	25.16

Select Peer Average	0.69	7.83	0.68	3.18	14.73
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
International Finance Bank	83.76	0.43	0.00	0.06
Ocean Bank	81.80	1.25	0.08	0.02
Interamerican Bank, A Fsb	77.67	2.34	0.00	0.00
Bradesco Bank	77.43	0.95	0.00	0.01
Gulf Atlantic Bank	75.17	3.90	0.00	0.00
U. S. Century Bank	75.16	0.60	0.00	0.00
Banesco Usa	74.56	0.73	0.00	0.00
Intercredit Bank, National Association	70.33	0.79	0.00	0.00
Bankunited, National Association	68.93	0.36	0.01	0.22
Pacific National Bank	68.49	2.48	0.00	0.02
Amerant Bank, National Association	68.00	1.53	0.21	0.24
City National Bank Of Florida	66.82	0.27	0.00	0.37
First State Bank Of The Florida Keys	66.09	0.96	0.00	0.00
Terrabank, National Association	65.61	0.75	0.00	0.00
Eastern National Bank	64.06	2.47	0.00	0.00
Sunstate Bank	54.76	1.10	0.00	1.49
Helm Bank Usa	54.55	0.49	0.00	0.00
Banco Do Brasil Americas	49.97	0.20	0.00	0.37
Grove Bank & Trust	49.10	1.24	0.00	0.00

Select Peer Average	68.01	1.20	0.02	0.15
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the six months June 30, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Terrabank, National Association	56.09	41.16	97.25	0.00	2.75
International Finance Bank	47.65	52.35	100.00	0.00	0.00
Helm Bank Usa	45.83	53.10	98.94	1.06	0.00
Banco Do Brasil Americas	44.62	55.32	99.93	0.00	0.07
Banesco Usa	34.61	59.22	93.82	0.00	6.18
Sunstate Bank	32.73	61.64	94.37	0.00	5.63
Ocean Bank	31.18	67.06	98.23	0.00	1.77
U. S. Century Bank	26.67	66.09	92.75	0.00	7.25
Bankunited, National Association	26.60	62.84	89.44	0.00	10.56
First State Bank Of The Florida Keys	24.80	68.46	93.26	2.09	4.65
Interamerican Bank, A Fsb	23.45	76.04	99.49	0.00	0.51
Grove Bank & Trust	22.63	64.15	86.77	1.64	11.59
Bradesco Bank	22.49	75.25	97.74	1.32	0.94
City National Bank Of Florida	19.39	70.24	89.63	0.17	10.20
Pacific National Bank	18.60	72.96	91.56	0.00	8.44
Eastern National Bank	18.28	81.65	99.93	0.07	0.00
Amerant Bank, National Association	17.01	74.12	91.14	0.00	8.86
Intercredit Bank, National Association	14.33	77.81	92.14	0.00	7.86
Gulf Atlantic Bank	14.27	75.34	89.61	0.00	10.39

Select Peer Average	28.48	66.04	94.53	0.33	5.14
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PEER GROUP COMPARISONS REPORT
South Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the six months June 30, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Interamerican Bank, A Fsb	5.85	2.62	4.17	99.95
International Finance Bank	5.54	3.27	4.01	99.25
Helm Bank Usa	4.84	1.85	3.99	92.50
Banco Do Brasil Americas	5.39	3.33	3.79	98.42
Amerant Bank, National Association	6.36	3.62	3.54	93.28
Ocean Bank	5.88	3.86	3.45	95.94
Gulf Atlantic Bank	6.31	3.66	3.40	93.63
Sunstate Bank	5.95	4.20	3.28	95.03
Pacific National Bank	6.06	3.99	3.15	95.37
Eastern National Bank	5.69	3.50	3.03	94.07
Banesco Usa	5.75	4.50	3.00	96.11
First State Bank Of The Florida Keys	4.67	3.03	2.71	98.89
U. S. Century Bank	5.30	3.79	2.71	95.55
Bankunited, National Association	5.59	3.46	2.66	96.39
Terrabank, National Association	3.92	2.47	2.62	97.15
Bradesco Bank	6.01	4.38	2.60	94.90
Intercredit Bank, National Association	5.31	4.09	2.18	99.14
Grove Bank & Trust	4.31	3.47	1.96	96.15
City National Bank Of Florida	4.93	3.28	1.84	95.41
Select Peer Average	5.46	3.49	2.66	96.16