

BankUnited, National Association

Miami Lakes, FL

Established

5/21/2009

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)

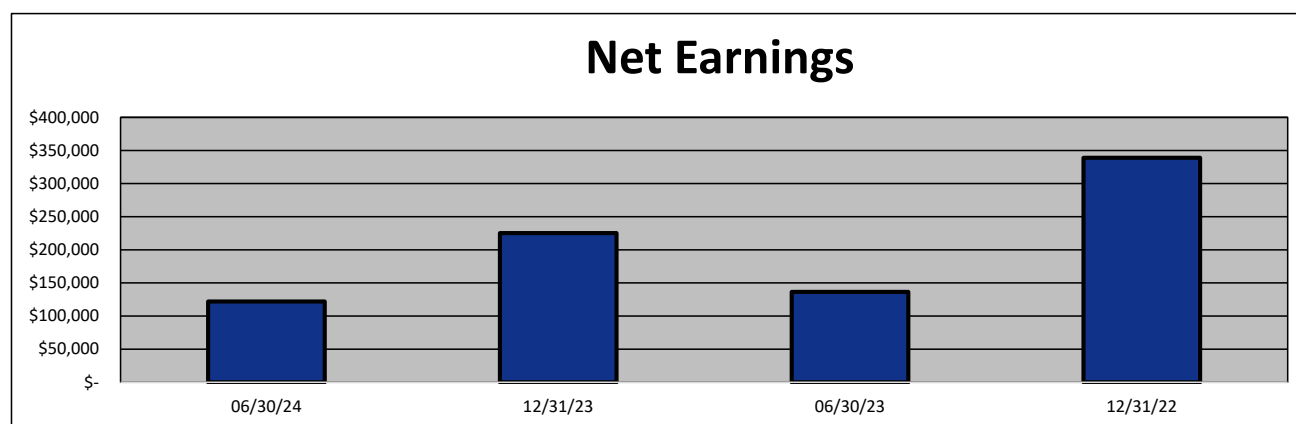
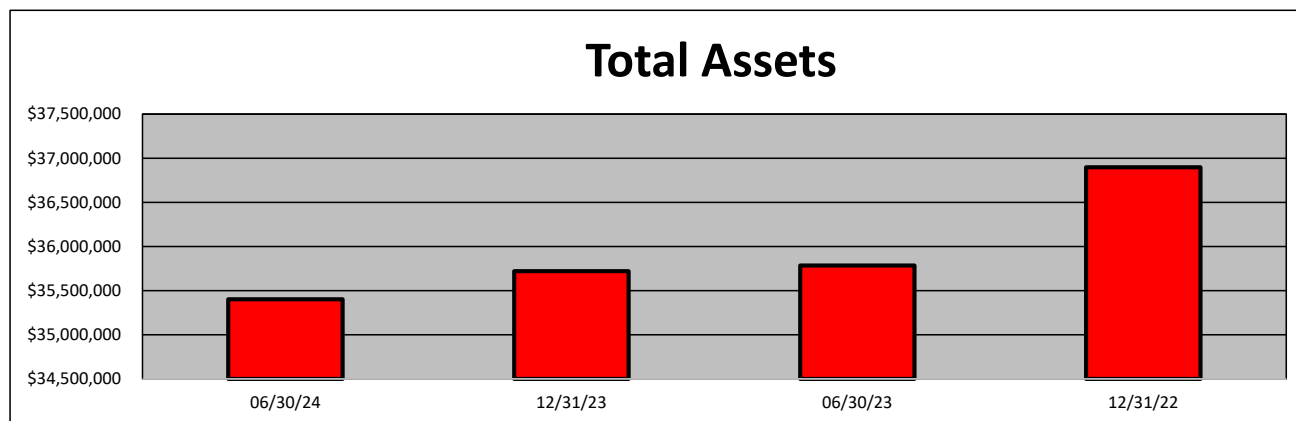
**EXECUTIVE SUMMARY - BankUnited, National Association
(Percentage)**

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.97	8.40	8.33	7.53	9.59	9.56
Leverage Ratio	9.55	9.11	8.79	8.43	10.67	10.32
Tier 1 Cap/Risk Based Assets	13.46	13.09	12.99	12.40	12.61	14.70
Risk Based Ratio	14.36	13.89	13.62	12.92	13.45	15.76
Common Equity Tier 1 Capital Ratio	13.46	13.09	12.99	12.40	12.57	14.51
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	87.84	91.84	94.48	89.52	75.33	82.50
Loans/Assets	69.57	68.96	68.83	67.45	63.16	69.28
Securities/Assets	25.19	24.76	25.37	26.19	19.74	17.99
PROFITABILITY:						
Return on Avg Assets	0.68	0.61	0.73	0.93	0.75	0.46
Return on Avg Equity	7.90	7.70	9.44	11.01	10.61	4.71
Nonint Income/Avg Assets	0.27	0.26	0.28	0.25	0.79	0.45
Net Overhead Ratio	1.45	1.43	1.29	1.19	2.14	2.17
Efficiency Ratio	59.48	60.81	56.65	49.79	72.23	79.13
Assets (per million) per Employee	21.44	22.31	21.74	22.90	10.25	10.64
ASSET QUALITY:						
Allowance/Loans	0.92	0.82	0.68	0.59	1.31	1.34
Nonperforming Loans/Total Loans	1.62	1.64	2.00	2.40	0.56	0.71
Nonperforming Assets/Total Assets	1.13	1.14	1.38	1.63	0.38	0.50
Adjusted Texas Ratio	5.95	4.92	5.76	6.45	4.10	4.70
YIELDS & COSTS:						
Yield on earning assets	5.59	5.24	5.01	3.49	5.44	5.46
Cost of funds	3.46	3.10	2.83	1.12	3.03	3.49
Net interest margin	2.66	2.57	2.55	2.69	2.85	2.66
Avg Earning Assets/Avg Assets	96.39	96.00	95.98	96.09	95.94	96.16

SELECTED FINANCIAL DATA - BankUnited, National Association
(Dollars in Thousands)

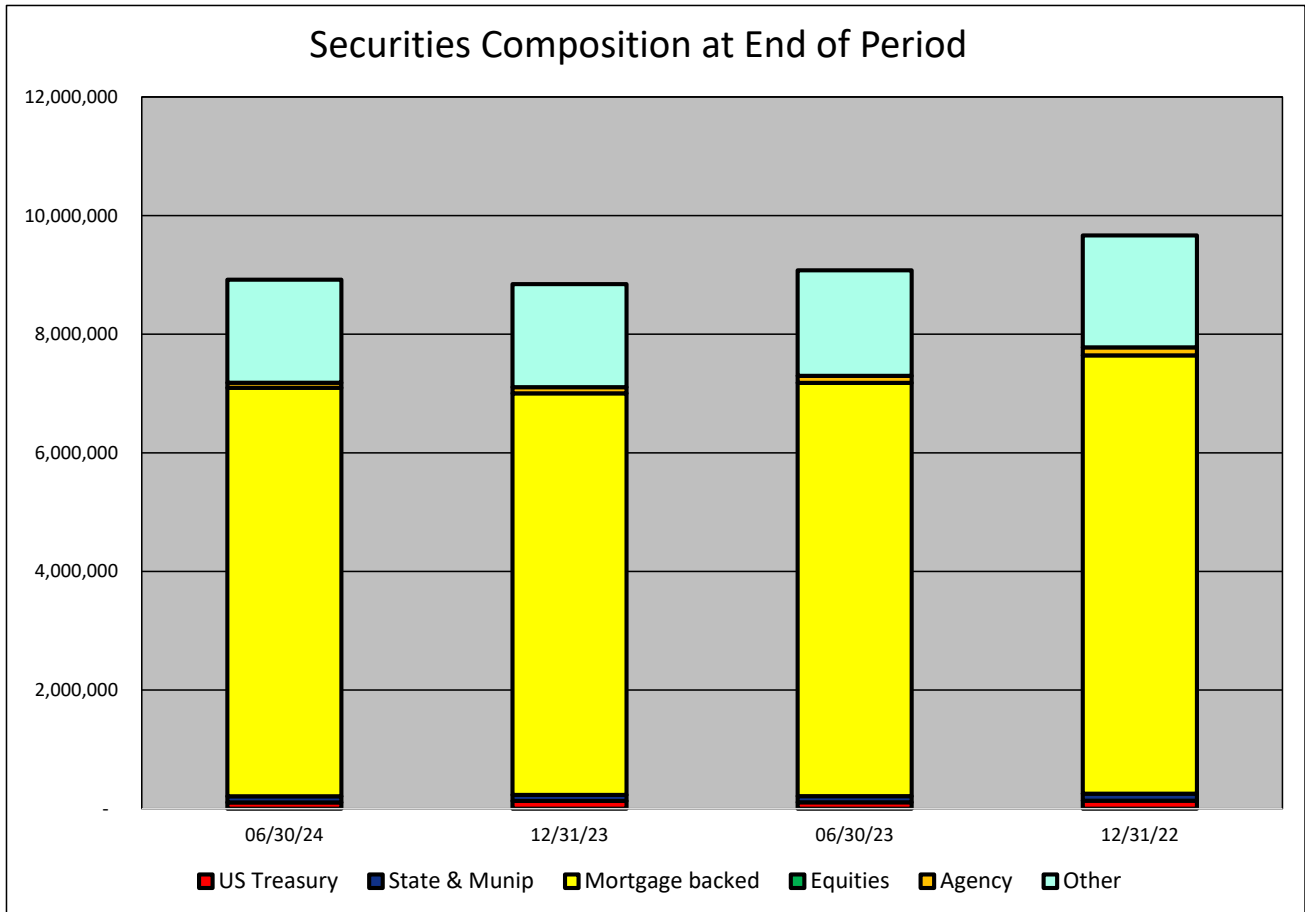
As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	35,401,701	35,721,140	35,784,457	36,897,184	(382,756)	(1.07)
Cash and Equivalents	433,448	588,279	301,164	572,642	132,284	43.92
Securities	8,917,797	8,844,632	9,077,440	9,664,443	(159,643)	(1.76)
Loans, net	24,628,484	24,633,684	24,629,990	24,885,988	(1,506)	(0.01)
Deposit Accounts	28,037,211	26,822,743	26,068,879	27,800,064	1,968,332	7.55
Fed Funds & Repos	-	-	-	190,000	-	NA
Total Equity	3,176,991	2,999,189	2,980,194	2,777,081	196,797	6.60

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	122,002	225,288	136,434	338,910	(14,432)	(10.58)
Interest Income	964,280	1,854,538	902,213	1,227,221	62,067	6.88
Interest Expense	504,469	944,524	442,830	280,763	61,639	13.92
Net Interest Income	459,811	910,014	459,383	946,458	428	0.09
Prov for Credit Losses	37,628	78,924	31,790	73,814	5,838	18.36
Noninterest income	48,373	95,126	52,537	91,161	(4,164)	(7.93)
Gain on Sale of Securities	322	1,816	1,600	3,927	(1,278)	(79.88)
Noninterest Expense	307,879	622,791	295,316	524,505	12,563	4.25
Net Operating Income	162,677	303,425	184,814	439,300	(22,137)	(11.98)
Income Taxes	43,802	71,270	46,465	102,977	(2,663)	(5.73)



SECURITIES COMPOSITION - BankUnited, National Association
(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	105,300	130,592	107,450	135,841	(2,150)	(2.00)
State & Munip	105,008	102,618	103,613	116,661	1,395	1.35
Mortgage backed	6,885,722	6,770,255	6,969,374	7,389,295	(83,652)	(1.20)
Equities	-	-	-	-	-	NA
Agency	84,556	103,024	117,520	135,782	(32,964)	(28.05)
Other	1,737,211	1,738,143	1,779,483	1,886,864	(42,272)	(2.38)
Total Securities	8,917,797	8,844,632	9,077,440	9,664,443	(159,643)	(1.76)

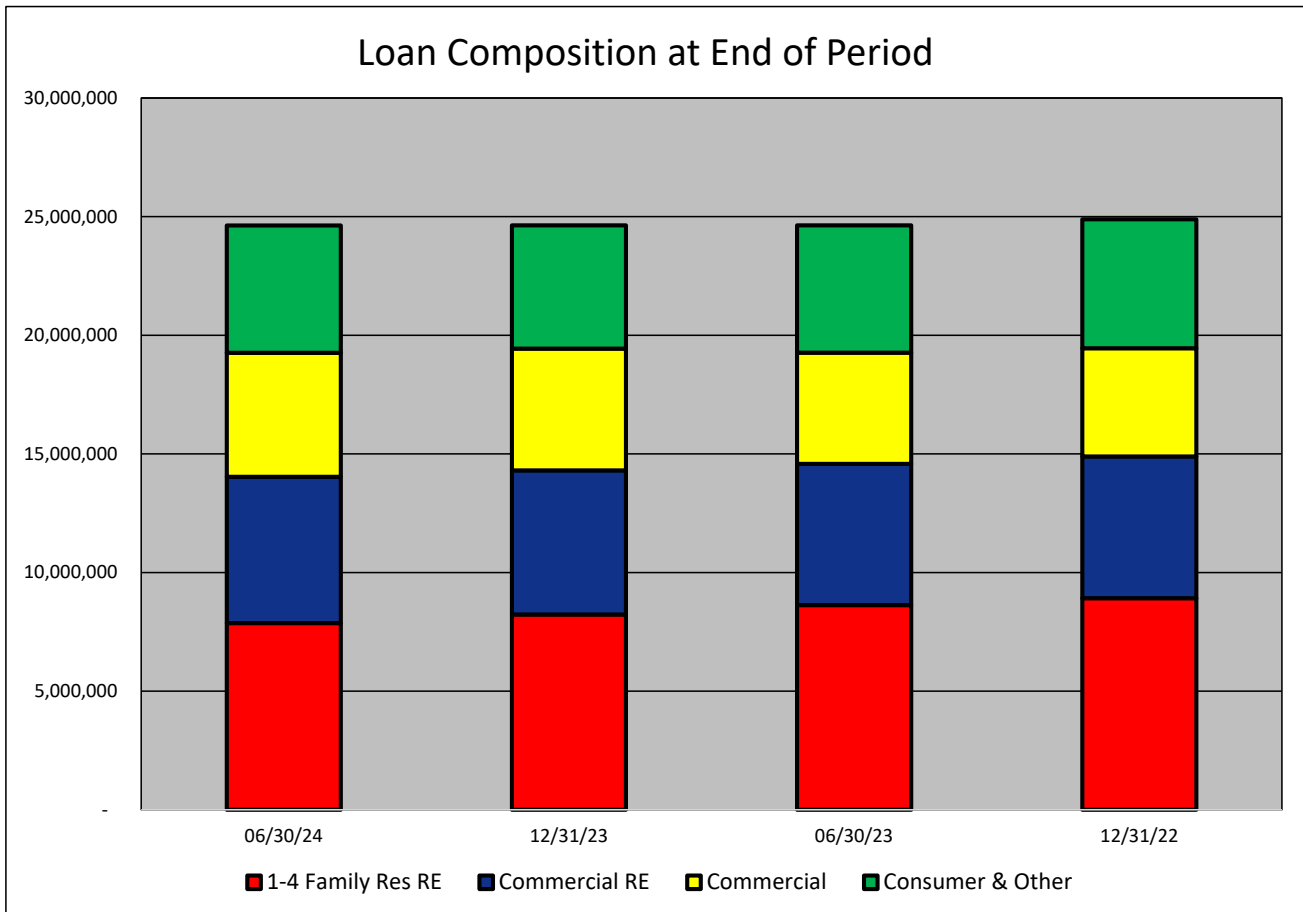


LOAN PORTFOLIO COMPOSITION - BankUnited, National Association
(Dollars in Thousands)

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	7,867,622	8,231,263	8,625,959	8,918,654	(758,337)	(8.79)
Commercial RE	6,167,107	6,072,757	5,952,603	5,975,274	214,504	3.60
Commercial	5,228,324	5,131,901	4,685,319	4,560,157	543,005	11.59
Consumer & Other	5,365,431	5,197,763	5,366,109	5,431,903	(678)	(0.01)
Loans, Net	24,628,484	24,633,684	24,629,990	24,885,988	(1,506)	(0.01)



LOAN PORTFOLIO QUALITY - BankUnited, National Association
(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	202,689	147,946	147,946	126,457	54,743	37.00
Total Recoveries	6,867	12,627	5,926	9,730	941	15.88
Total Charge-offs	21,486	35,014	17,035	62,055	4,451	26.13
Provision Expense	37,628	78,924	31,790	73,814	5,838	18.36
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	(1,794)	(1,794)	-	1,794	(100.00)
Ending Balance	<u>225,698</u>	<u>202,689</u>	<u>166,833</u>	<u>147,946</u>	<u>58,865</u>	<u>35.28</u>

NON-PERFORMING ASSETS:

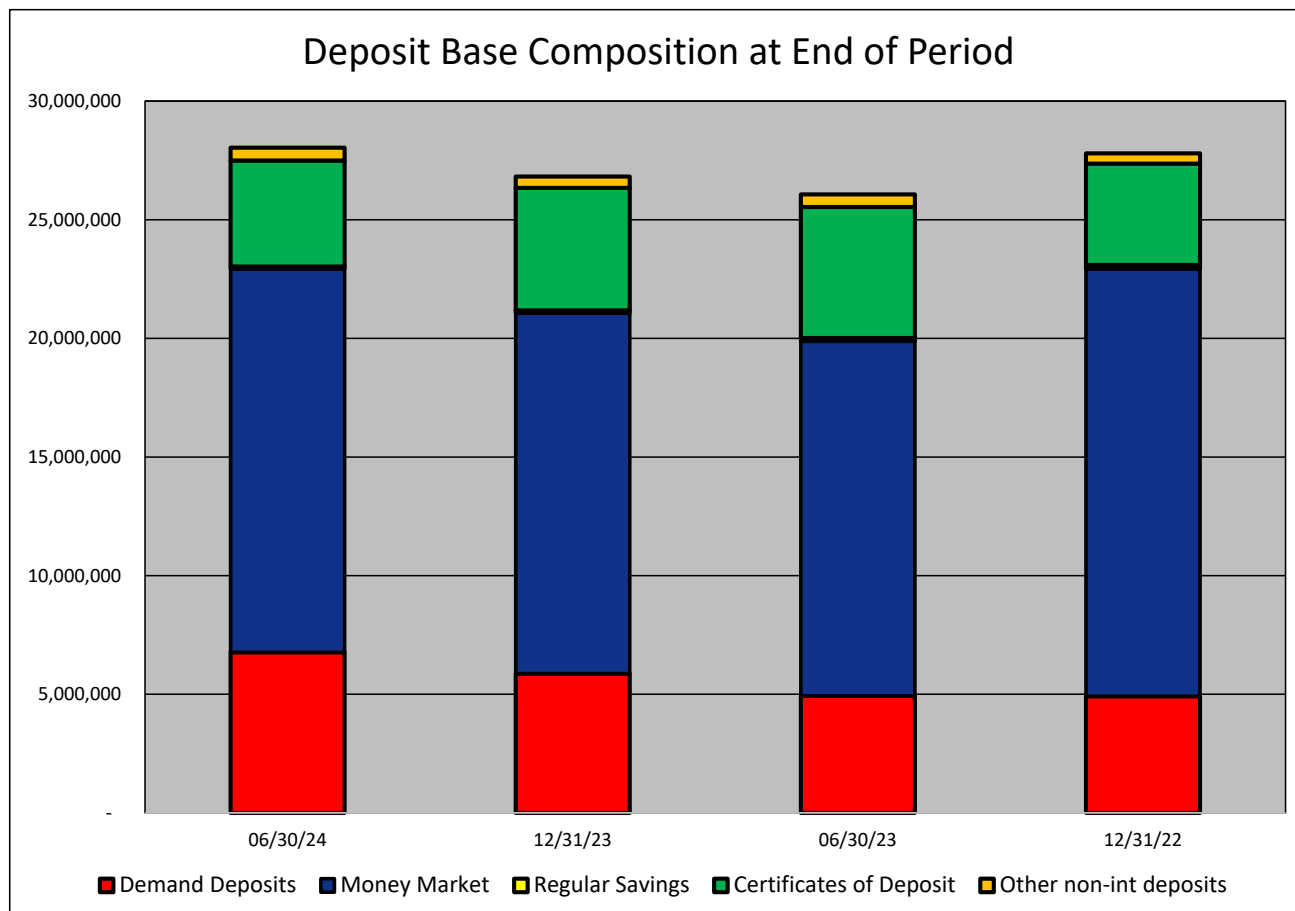
Total-90+ Days Past Due	225,362	278,193	373,839	493,747	(148,477)	(39.72)
Total-Nonaccrual	172,862	126,451	118,130	104,426	54,732	46.33
Foreclosed Real Estate	2,513	3,536	2,084	1,932	429	20.59
Total Non-perf Assets	<u>400,737</u>	<u>408,180</u>	<u>494,053</u>	<u>600,105</u>	<u>(93,316)</u>	<u>(18.89)</u>

DEPOSIT BASE COMPOSITION - BankUnited, National Association
(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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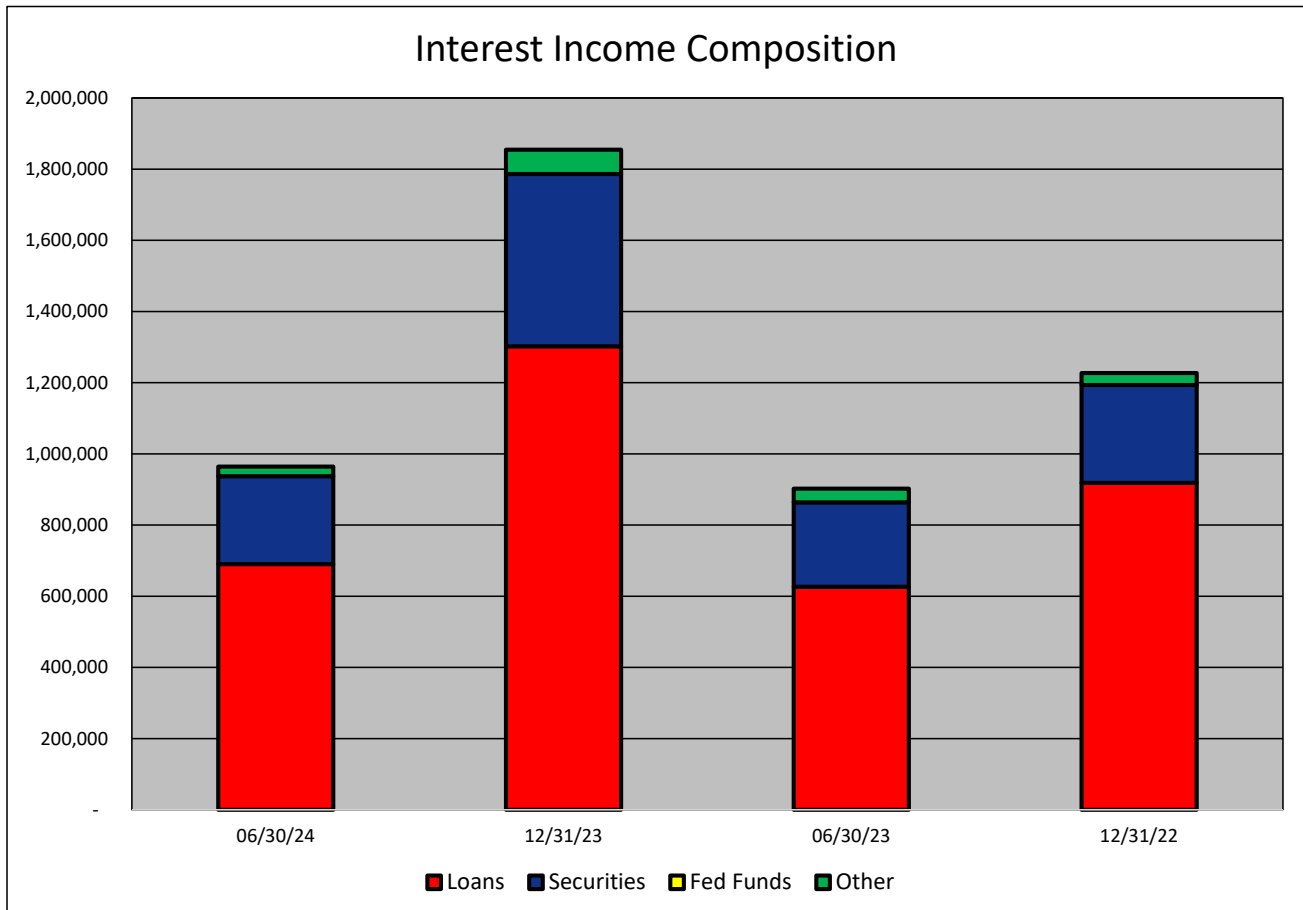
DEPOSIT BASE CATEGORY:

Demand Deposits	6,769,030	5,867,958	4,932,288	4,915,400	1,836,742	37.24
Money Market	16,165,661	15,202,671	14,955,661	18,010,941	1,210,000	8.09
Regular Savings	97,171	110,361	128,912	170,168	(31,741)	(24.62)
Certificates of Deposit	4,463,394	5,163,991	5,519,764	4,268,066	(1,056,370)	(19.14)
Other non-int deposits	541,955	477,762	532,254	435,489	9,701	1.82
Total Deposits	28,037,211	26,822,743	26,068,879	27,800,064	1,968,332	7.55



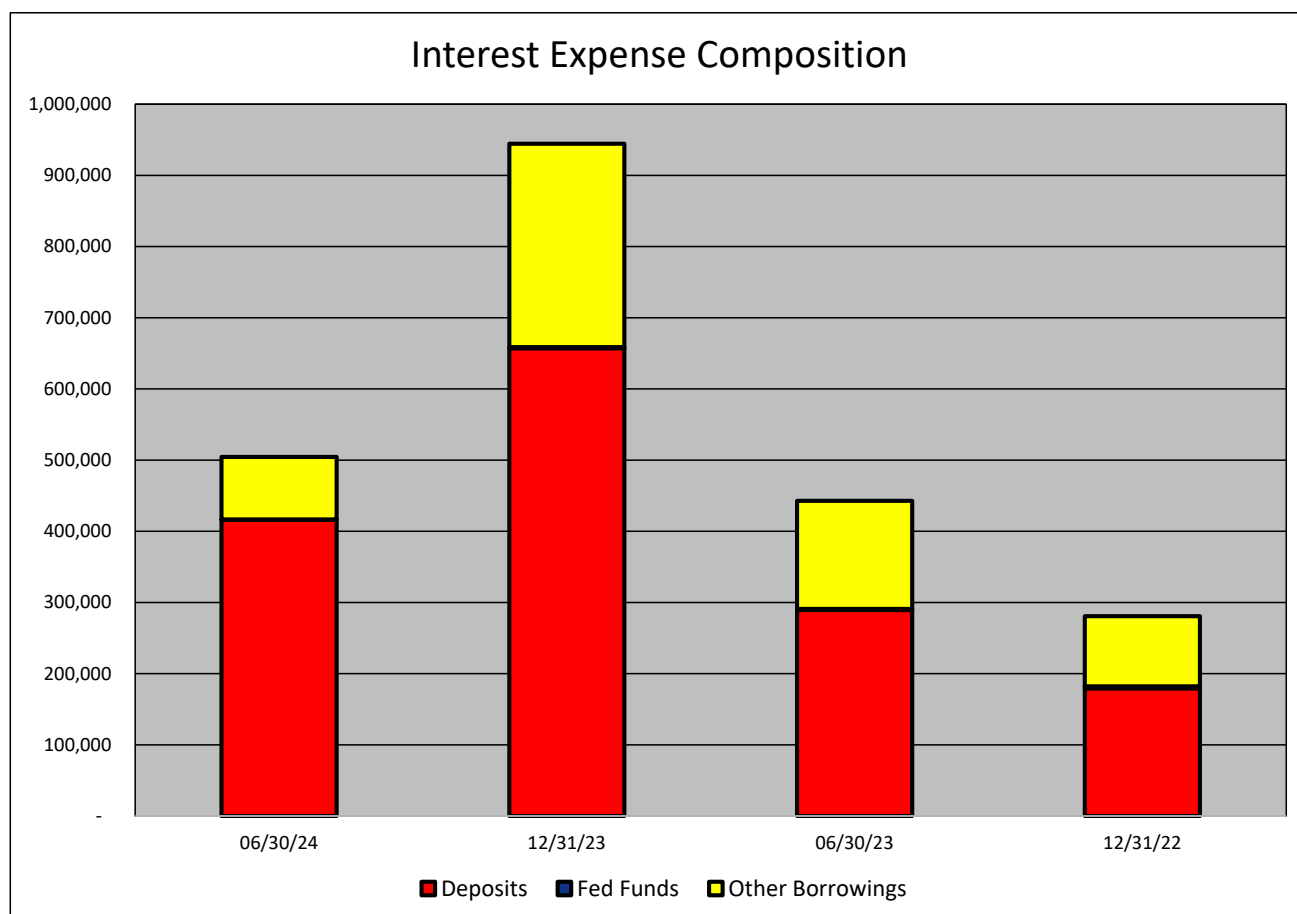
INTEREST INCOME COMPOSITION- BankUnited, National Association
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	690,467	1,302,114	626,699	918,401	63,768	10.18
Securities	246,915	484,160	237,172	275,054	9,743	4.11
Fed Funds	-	-	-	-	-	NA
Other	26,898	68,264	38,342	33,766	(11,444)	(29.85)
Total Int Income	964,280	1,854,538	902,213	1,227,221	62,067	6.88



INTEREST EXPENSE COMPOSITION- BankUnited, National Association
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	416,538	657,109	289,357	179,454	127,181	43.95
Fed Funds	30	1,611	1,611	2,723	(1,581)	(98.14)
Other Borrowings	87,901	285,804	151,862	98,586	(63,961)	(42.12)
Total Int Expense	504,469	944,524	442,830	280,763	61,639	13.92

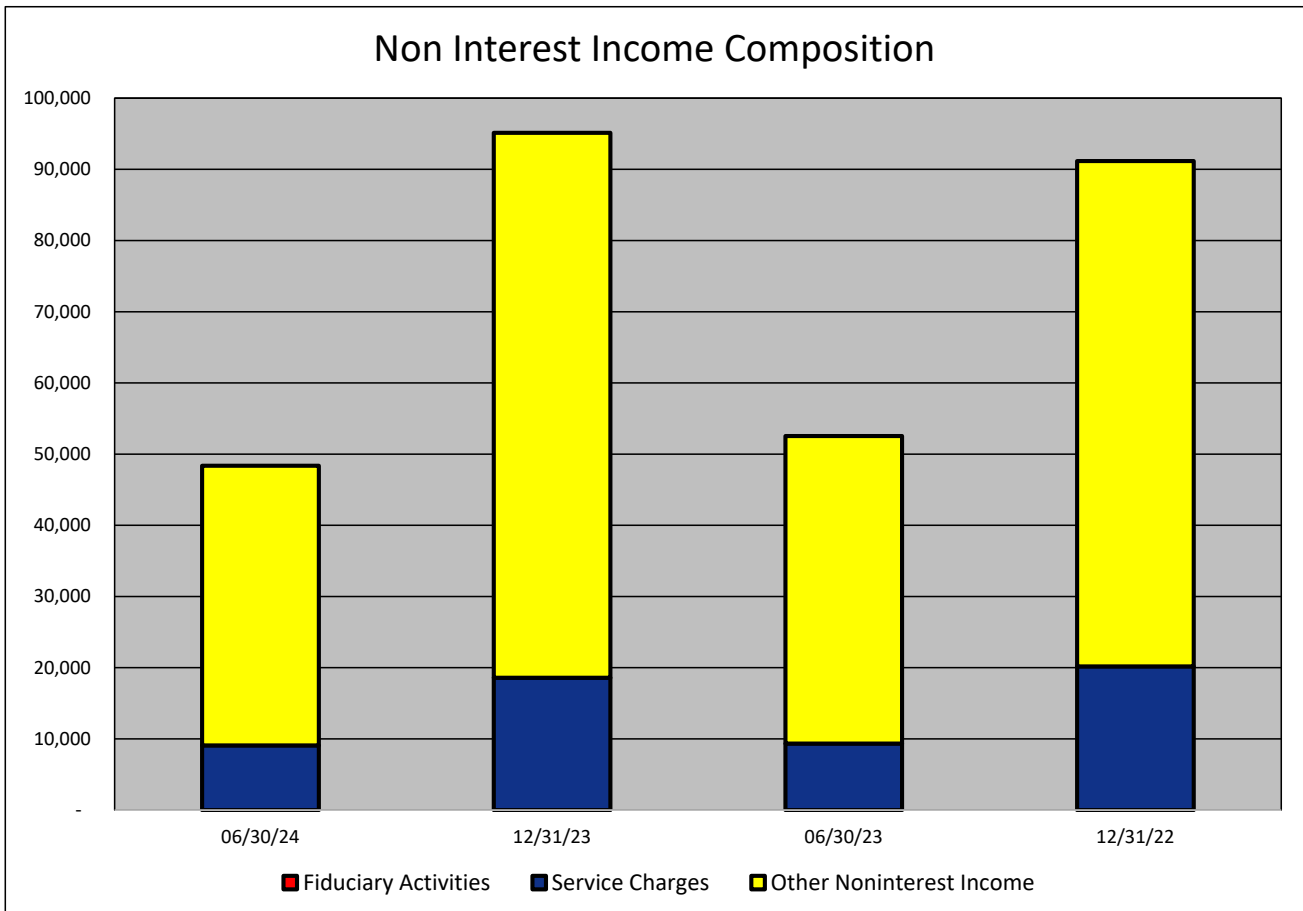


NONINTEREST INCOME COMPOSITION- BankUnited, National Association
(Dollars in Thousands)

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 INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	9,089	18,596	9,337	20,182	(248)	(2.66)
Other Noninterest Income	39,284	76,530	43,200	70,979	(3,916)	(9.06)
Total Nonint. Income	48,373	95,126	52,537	91,161	(4,164)	(7.93)

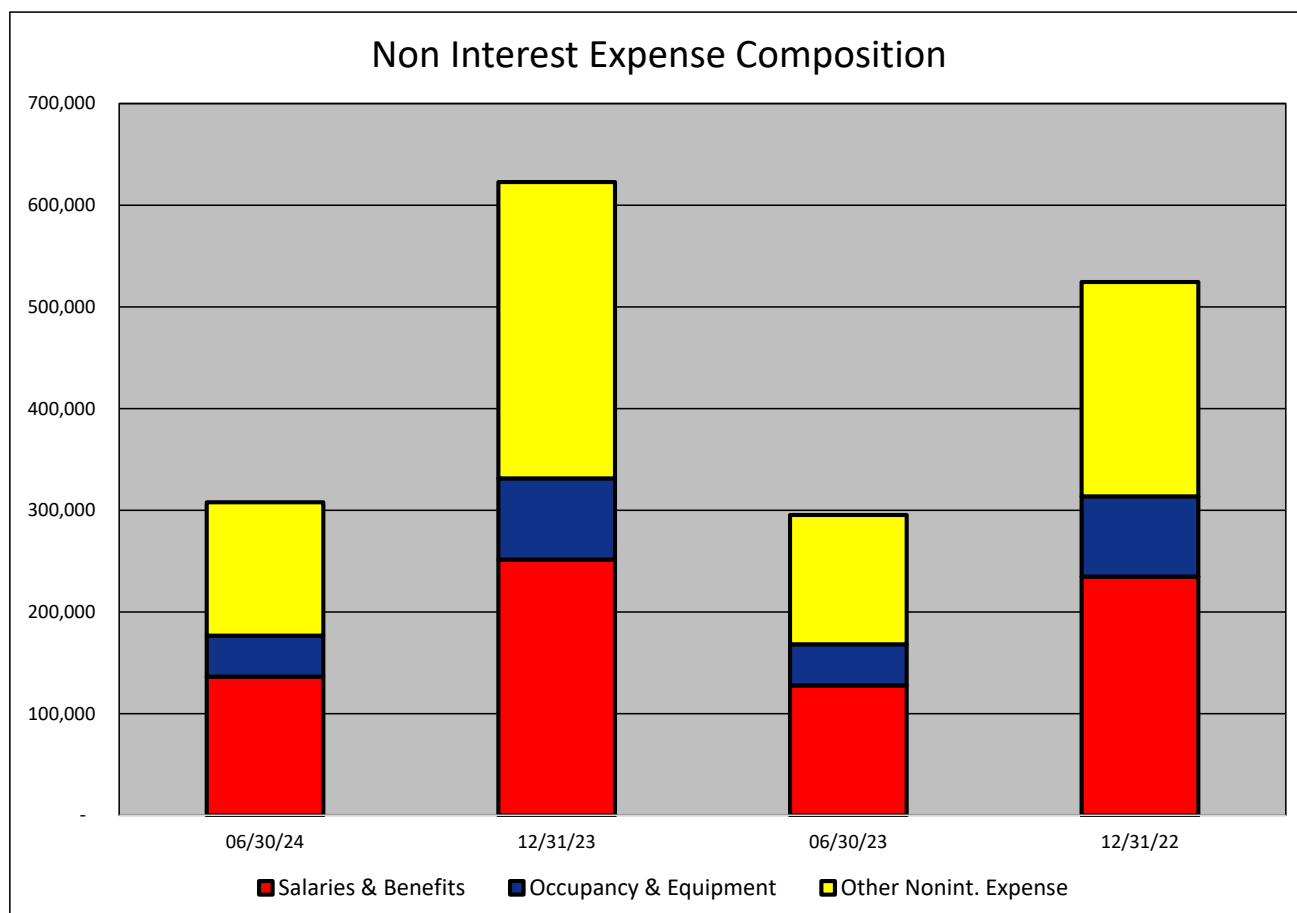


NONINTEREST EXPENSE COMPOSITION- BankUnited, National Association
(Dollars in Thousands)

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	136,482	251,484	127,719	234,702	8763	6.86
Occupancy & Equipment	40,267	79,929	40,436	78,988	(169)	(0.42)
Other Nonint. Expense	131,130	291,378	127,161	210,815	3969	3.12
Total Nonint. Expense	307,879	622,791	295,316	524,505	12563	4.25



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