

City National Bank Of Florida

Miami, FL

Established
8/12/1970

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)

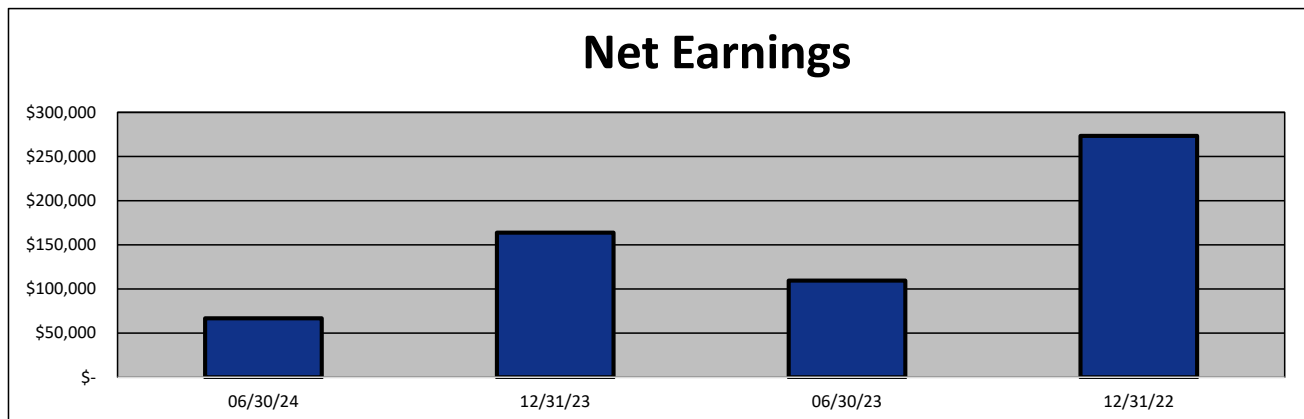
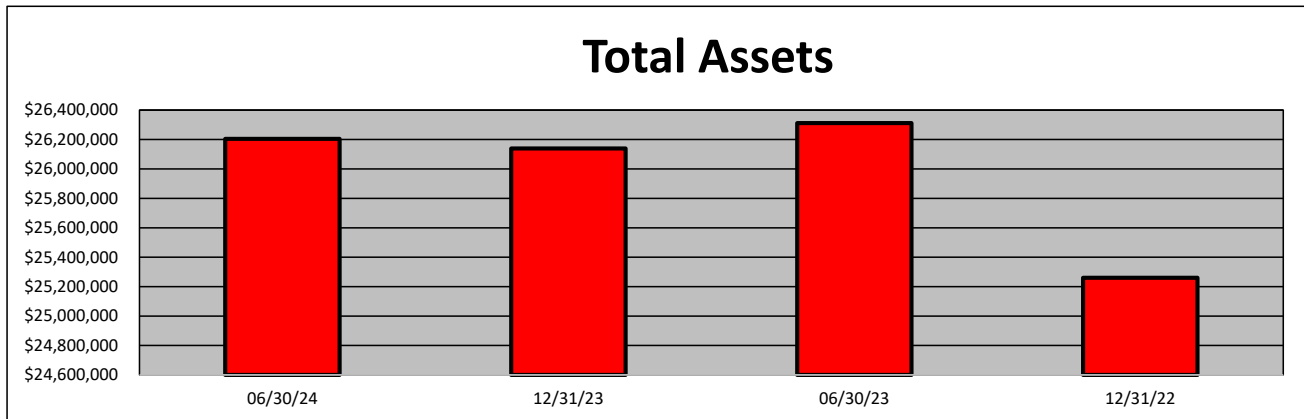
**EXECUTIVE SUMMARY - City National Bank of Florida
(Percentage)**

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.18	9.05	8.33	8.07	9.59	9.56
Leverage Ratio	10.30	9.90	9.28	9.32	10.67	10.32
Tier 1 Cap/Risk Based Assets	14.01	13.93	13.00	12.83	12.61	14.70
Risk Based Ratio	14.89	14.72	13.83	13.68	13.45	15.76
Common Equity Tier 1 Capital Ratio	14.01	13.93	13.00	12.83	12.57	14.51
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	84.45	83.44	79.46	82.43	75.33	82.50
Loans/Assets	67.58	67.17	66.42	66.09	63.16	69.28
Securities/Assets	24.74	25.84	26.27	26.61	19.74	17.99
PROFITABILITY:						
Return on Avg Assets	0.50	0.61	0.82	1.15	0.75	0.46
Return on Avg Equity	5.60	7.53	10.31	13.25	10.61	4.71
Nonint Income/Avg Assets	0.41	0.34	0.33	0.42	0.79	0.45
Net Overhead Ratio	0.92	1.01	0.95	1.02	2.14	2.17
Efficiency Ratio	61.53	61.01	54.09	47.04	72.23	79.13
Assets (per million) per Employee	27.13	28.44	25.01	23.97	10.25	10.64
ASSET QUALITY:						
Allowance/Loans	0.88	0.76	0.83	0.83	1.31	1.34
Nonperforming Loans/Total Loans	0.67	0.46	0.60	0.28	0.56	0.71
Nonperforming Assets/Total Assets	0.45	0.31	0.40	0.18	0.38	0.50
Adjusted Texas Ratio	4.81	3.38	4.72	2.27	4.10	4.70
YIELDS & COSTS:						
Yield on earning assets	4.93	4.58	4.38	3.45	5.44	5.46
Cost of funds	3.28	2.77	2.35	0.68	3.03	3.49
Net interest margin	1.84	1.96	2.15	2.79	2.85	2.66
Avg Earning Assets/Avg Assets	95.41	95.19	95.15	94.98	95.94	96.16

SELECTED FINANCIAL DATA - City National Bank of Florida
(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	26,204,165	26,139,361	26,311,788	25,260,713	(107,623)	(0.41)
Cash and Equivalents	634,786	487,202	573,283	435,113	61,503	10.73
Securities	6,482,514	6,754,545	6,911,045	6,722,544	(428,531)	(6.20)
Loans, net	17,707,481	17,556,717	17,475,815	16,695,185	231,666	1.33
Deposit Accounts	20,968,845	21,041,048	21,994,297	20,252,877	(1,025,452)	(4.66)
Fed Funds & Repos	39,805	726,961	106,254	57,291	(66,449)	(62.54)
Total Equity	2,406,543	2,366,410	2,193,085	2,038,192	213,458	9.73

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	66,793	163,714	109,499	273,304	(42,706)	(39.00)
Interest Income	632,804	1,168,513	556,012	776,399	76,792	13.81
Interest Expense	395,830	667,865	283,636	149,624	112,194	39.56
Net Interest Income	236,974	500,648	272,376	626,775	(35,402)	(13.00)
Prov for Credit Losses	24,353	16,552	7,134	9,715	17,219	241.37
Noninterest income	55,798	90,123	44,274	100,104	11,524	26.03
Gain on Sale of Securities	-	(4,229)	543	(296)	(543)	(100.00)
Noninterest Expense	180,065	360,394	171,269	342,305	8,796	5.14
Net Operating Income	88,354	213,825	138,247	374,859	(49,893)	(36.09)
Income Taxes	21,227	45,130	31,832	89,403	(10,605)	(33.32)

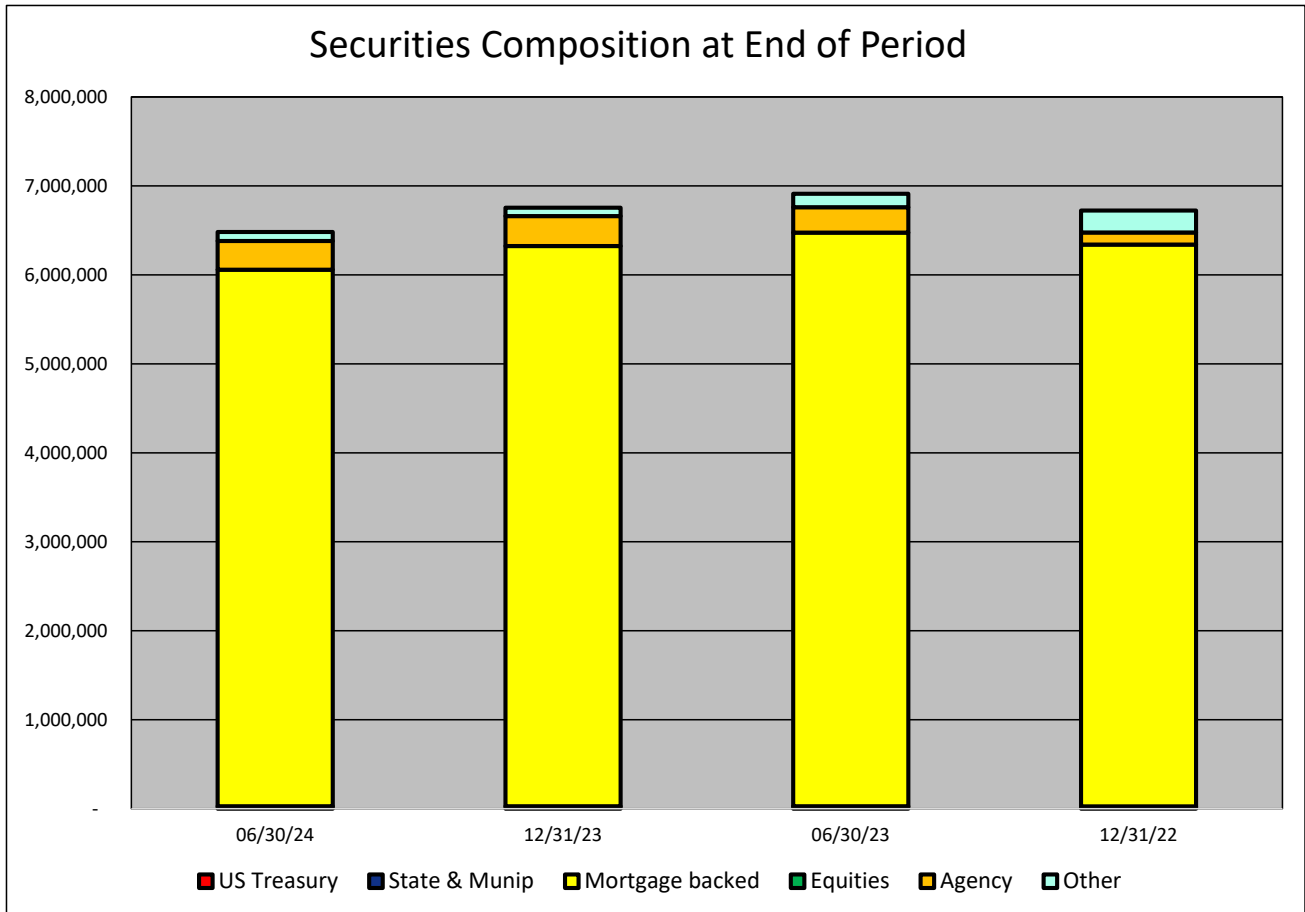


SECURITIES COMPOSITION - City National Bank of Florida
(Dollars in Thousands)

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

US Treasury	27,980	27,844	27,115	26,897	865	3.19
State & Munip	-	-	-	-	-	NA
Mortgage backed	6,030,725	6,296,834	6,447,291	6,313,142	(416,566)	(6.46)
Equities	-	-	-	-	-	NA
Agency	322,477	335,384	285,394	136,432	37,083	12.99
Other	101,332	94,483	151,245	246,073	(49,913)	(33.00)
Total Securities	6,482,514	6,754,545	6,911,045	6,722,544	(428,531)	(6.20)

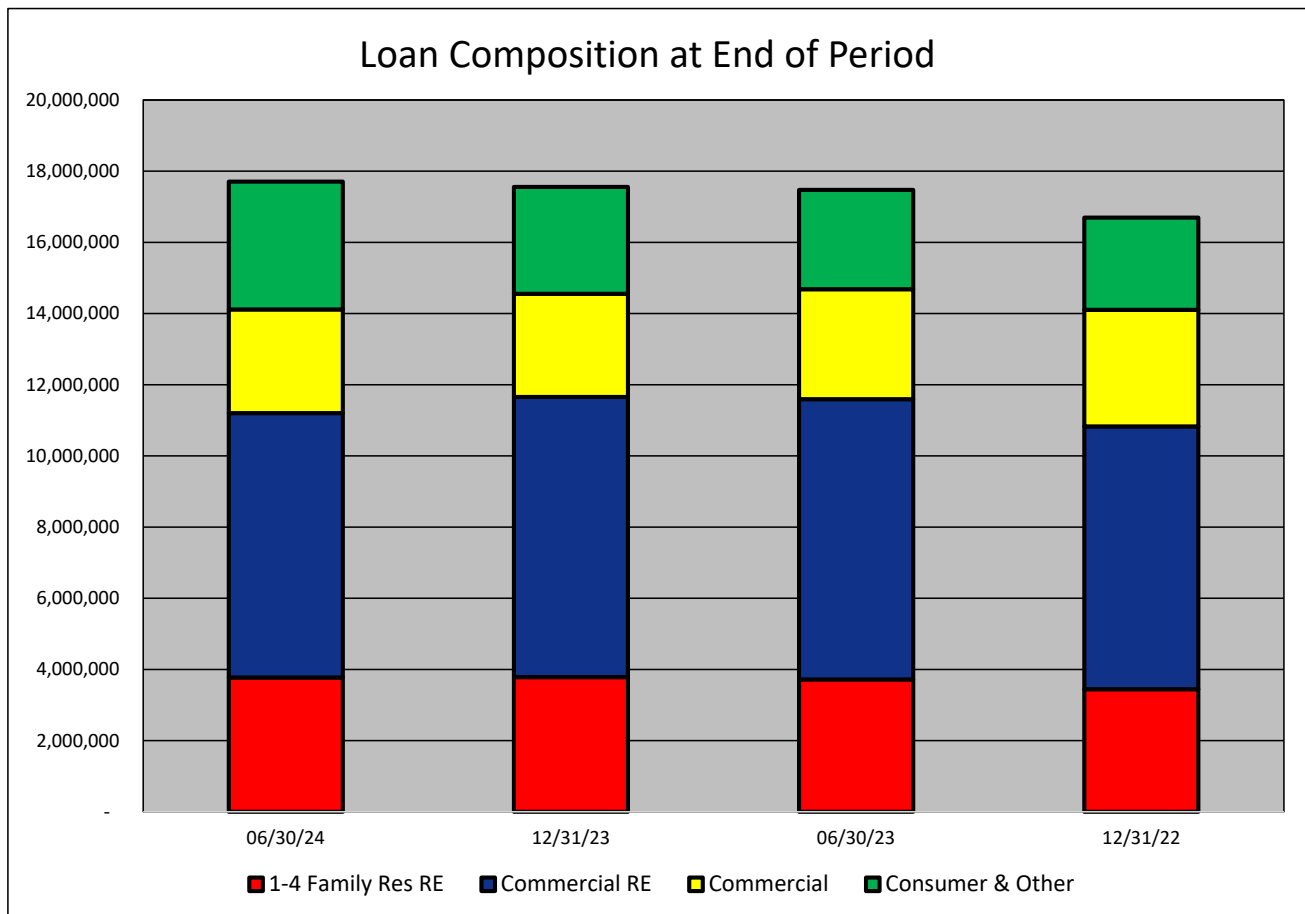


LOAN PORTFOLIO COMPOSITION - City National Bank of Florida
(Dollars in Thousands)

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	3,774,338	3,783,652	3,716,349	3,445,851	57,989	1.56
Commercial RE	7,428,830	7,872,036	7,878,471	7,383,064	(449,641)	(5.71)
Commercial	2,912,270	2,900,065	3,089,060	3,274,768	(176,790)	(5.72)
Consumer & Other	3,592,043	3,000,964	2,791,935	2,591,502	800,108	28.66
Loans, Net	17,707,481	17,556,717	17,475,815	16,695,185	231,666	1.33



LOAN PORTFOLIO QUALITY - City National Bank of Florida
(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	134,076	138,815	138,815	129,543	(4,739)	(3.41)
Total Recoveries	2,457	576	263	552	2,194	834.22
Total Charge-offs	4,948	21,867	518	1,883	4,430	855.21
Provision Expense	24,353	16,552	7,134	9,715	17,219	241.37
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	888	-	NA
Ending Balance	155,939	134,076	145,694	138,815	10,245	7.03

NON-PERFORMING ASSETS:

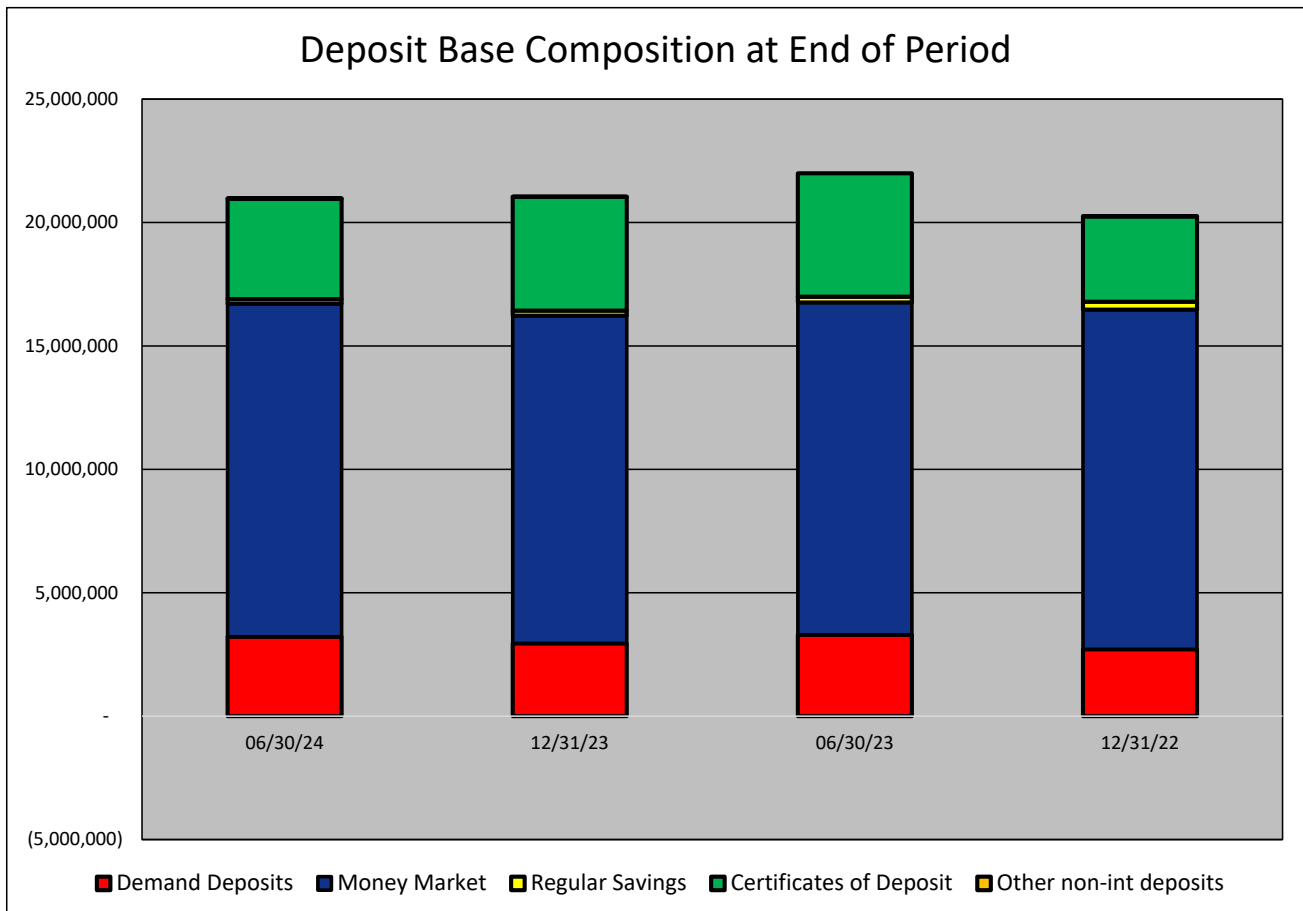
Total-90+ Days Past Due	1,920	1,248	10,195	12,299	(8,275)	(81.17)
Total-Nonaccrual	116,684	79,711	94,331	33,947	22,353	23.70
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	118,604	80,959	104,526	46,246	14,078	13.47

DEPOSIT BASE COMPOSITION - City National Bank of Florida
(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	3,217,840	2,948,632	3,299,589	2,709,446	(81,749)	(2.48)
Money Market	13,492,809	13,277,238	13,462,284	13,760,984	30,525	0.23
Regular Savings	185,084	206,727	234,863	318,071	(49,779)	(21.19)
Certificates of Deposit	4,073,110	4,608,450	4,997,562	3,464,375	(924,452)	(18.50)
Other non-int deposits	2	1	(1)	1	3	(300.00)
Total Deposits	20,968,845	21,041,048	21,994,297	20,252,877	(1,025,452)	(4.66)

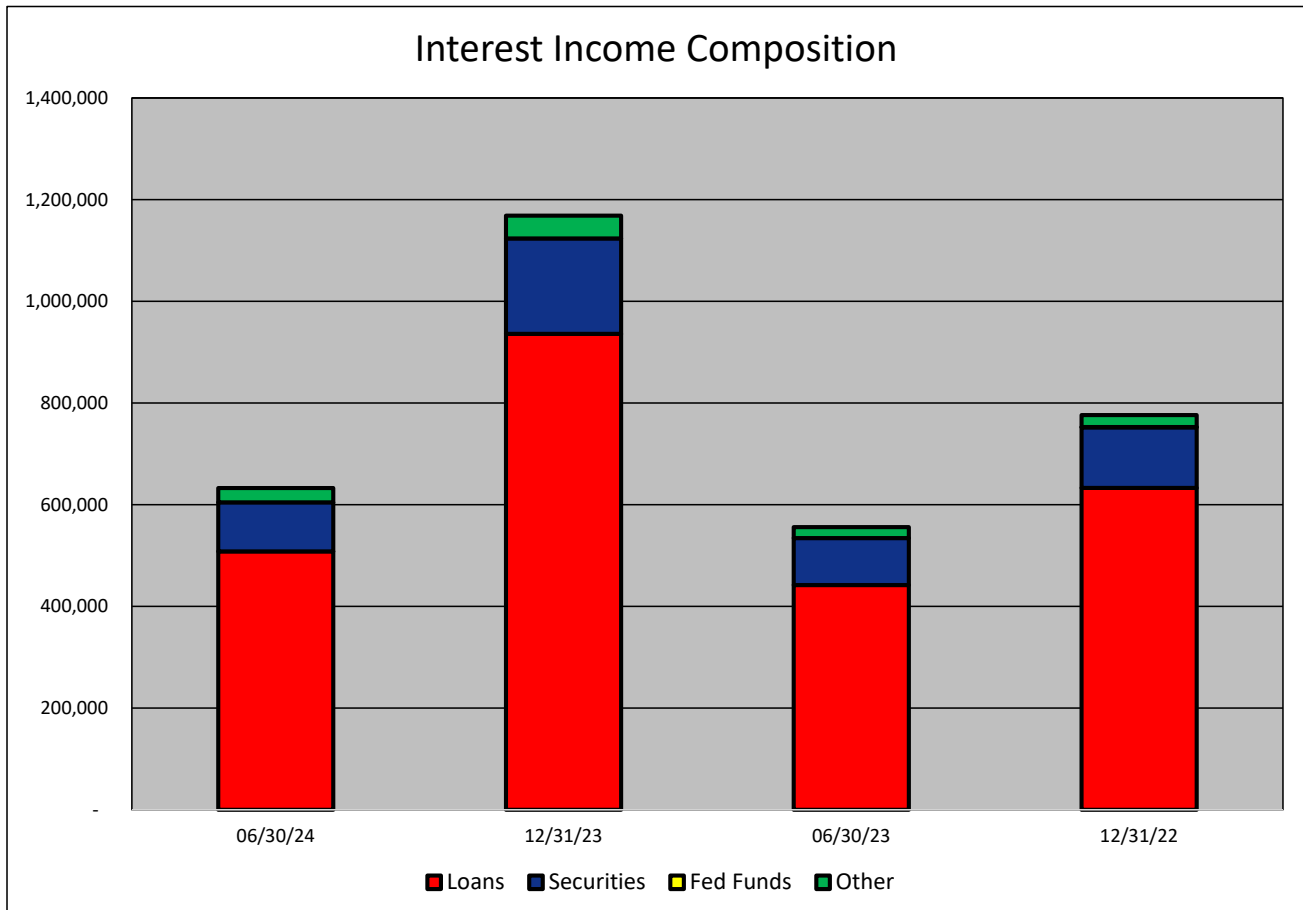


INTEREST INCOME COMPOSITION- City National Bank of Florida
(Dollars in Thousands)

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	508,231	936,119	442,037	632,960	66,194	14.97
Securities	96,407	187,555	92,425	119,284	3,982	4.31
Fed Funds	-	-	-	466	-	NA
Other	28,166	44,839	21,550	23,689	6,616	30.70
Total Int Income	632,804	1,168,513	556,012	776,399	76,792	13.81

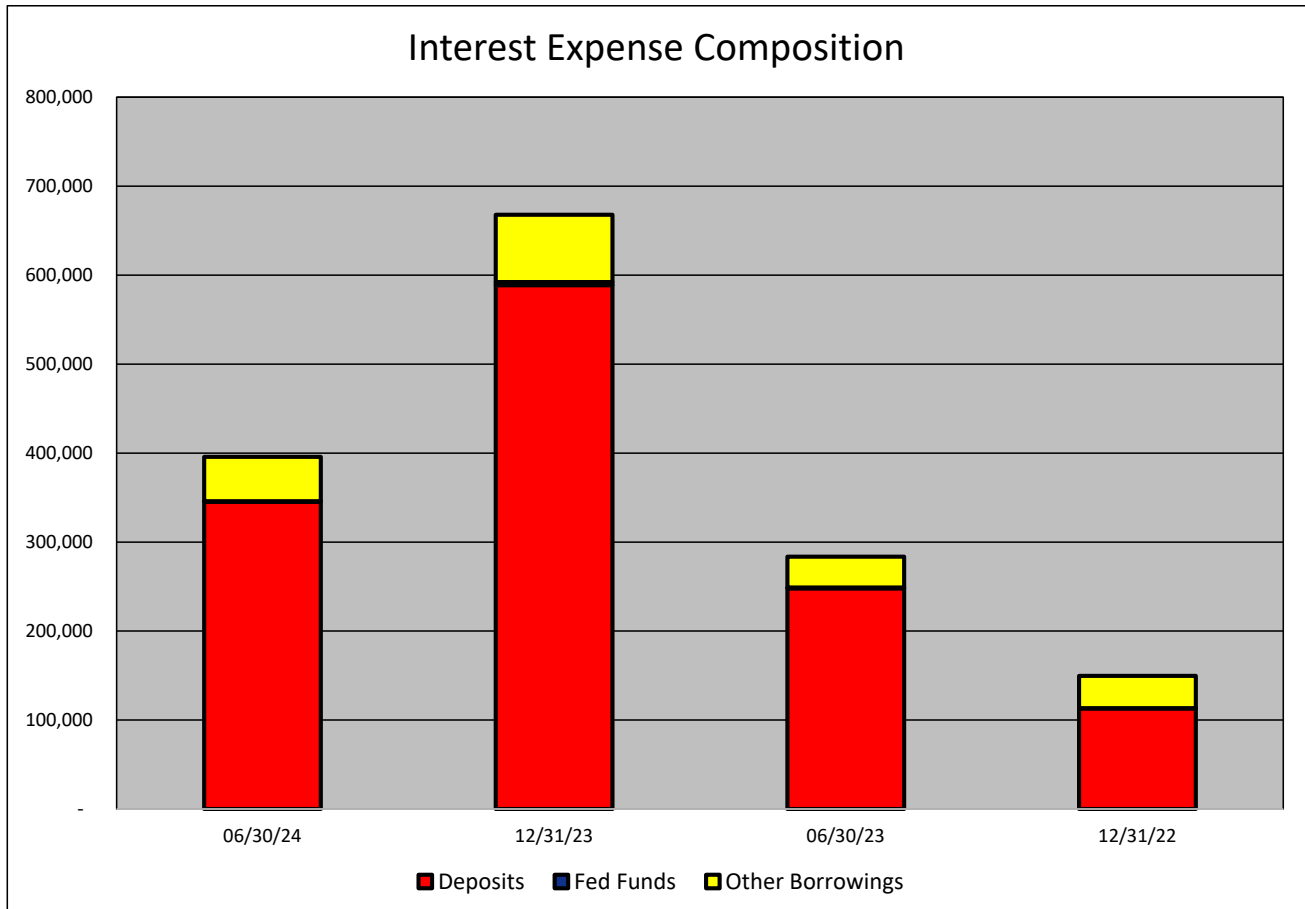


INTEREST EXPENSE COMPOSITION- City National Bank of Florida
(Dollars in Thousands)

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	345,481	588,797	247,987	113,186	97,494	39.31
Fed Funds	471	3,430	948	148	(477)	(50.32)
Other Borrowings	49,878	75,638	34,701	36,290	15,177	43.74
Total Int Expense	395,830	667,865	283,636	149,624	112,194	39.56

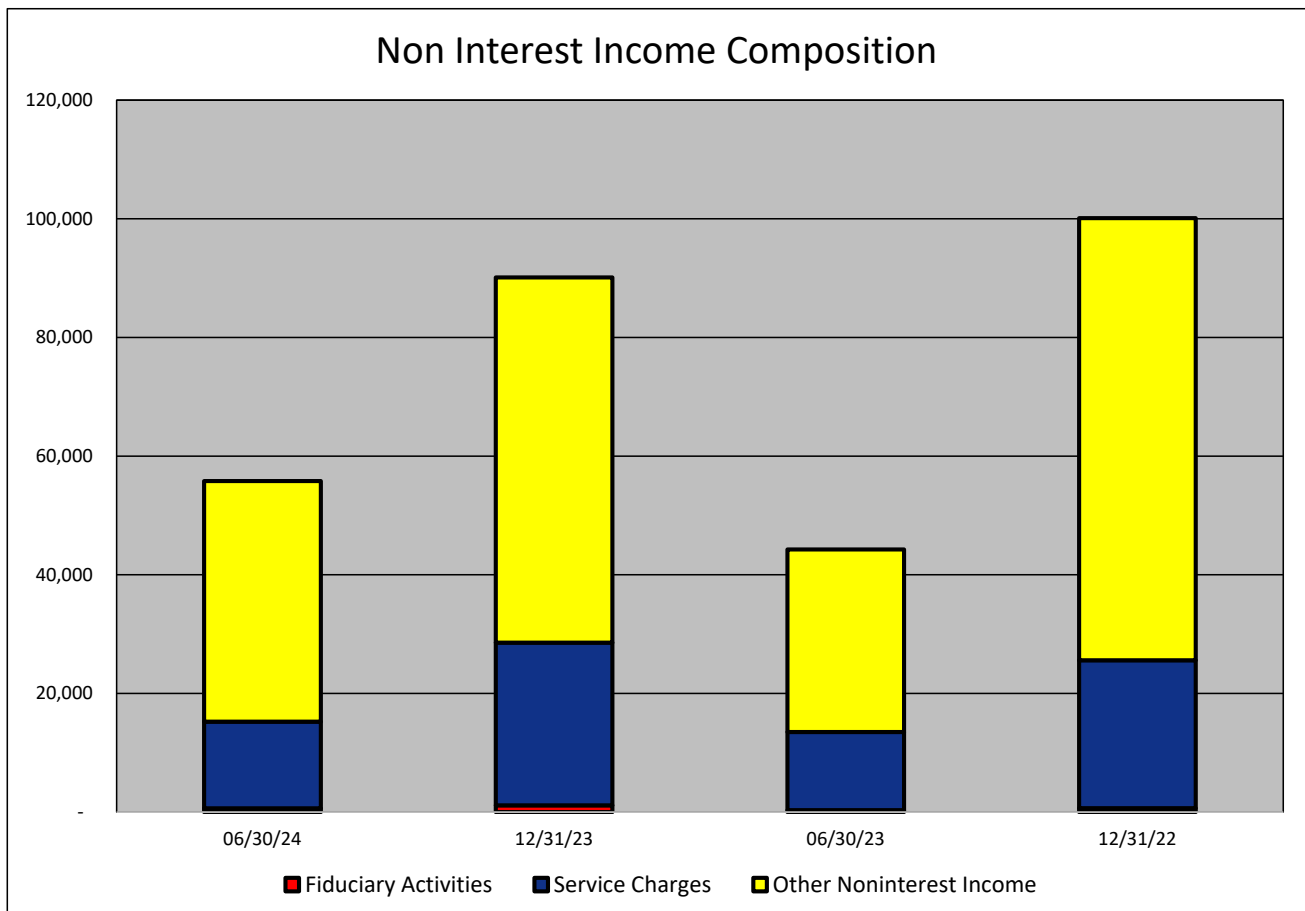


NONINTEREST INCOME COMPOSITION- City National Bank of Florida
(Dollars in Thousands)

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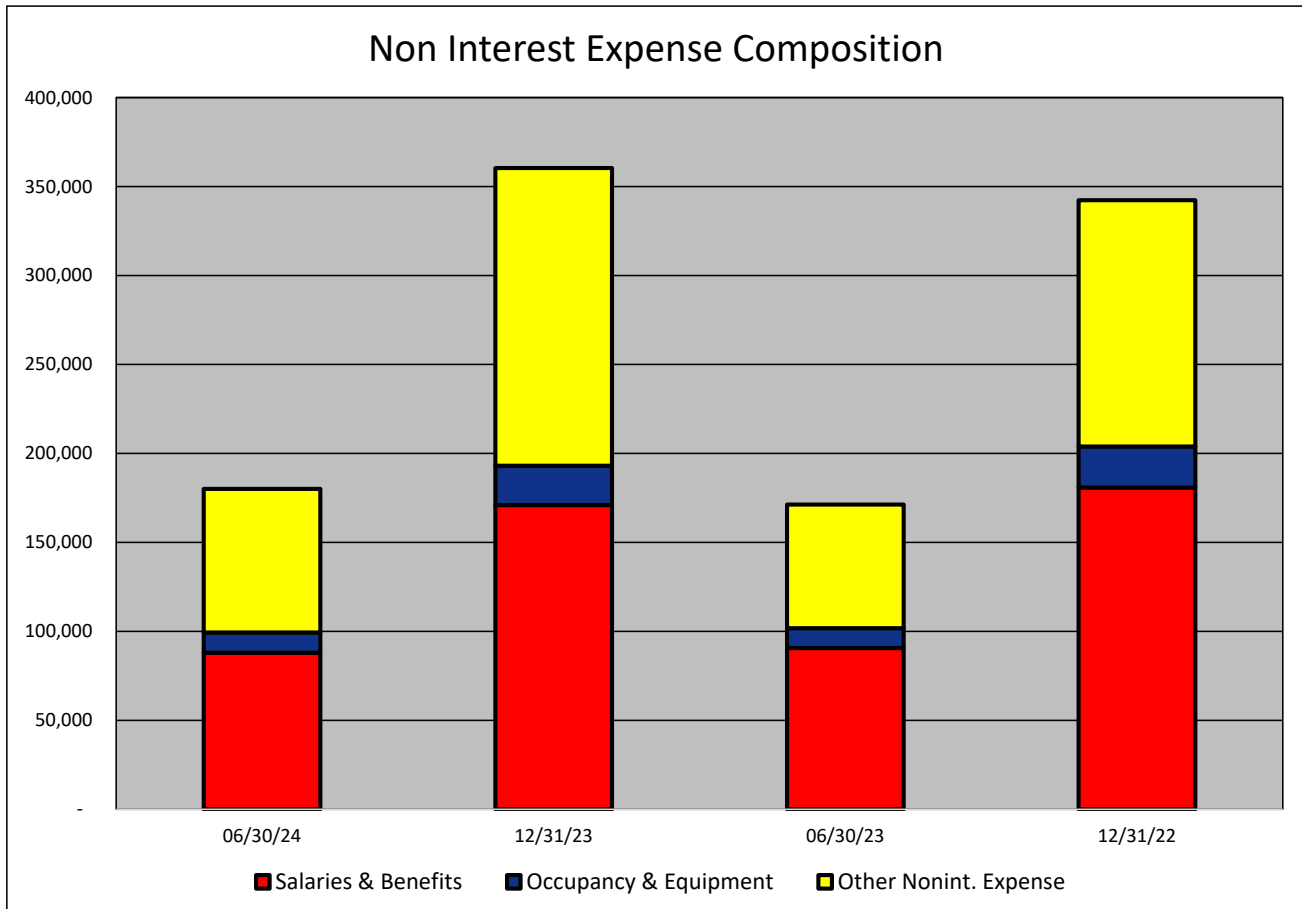
NONINTEREST INCOME CATEGORY

Fiduciary Activities	627	1,124	318	662	309	97.17
Service Charges	14,607	27,435	13,182	24,935	1,425	10.81
Other Noninterest Income	40,564	61,564	30,774	74,507	9,790	31.81
Total Nonint. Income	55,798	90,123	44,274	100,104	11,524	26.03



NONINTEREST EXPENSE COMPOSITION- City National Bank of Florida
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	87,997	170,961	90,672	180,851	(2675)	(2.95)
Occupancy & Equipment	11,382	22,097	11,107	23,051	275	2.48
Other Nonint. Expense	80,686	167,336	69,490	138,403	11196	16.11
Total Nonint. Expense	180,065	360,394	171,269	342,305	8796	5.14



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
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