

International Finance Bank

Miami, FL

Established
11/30/1983

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)

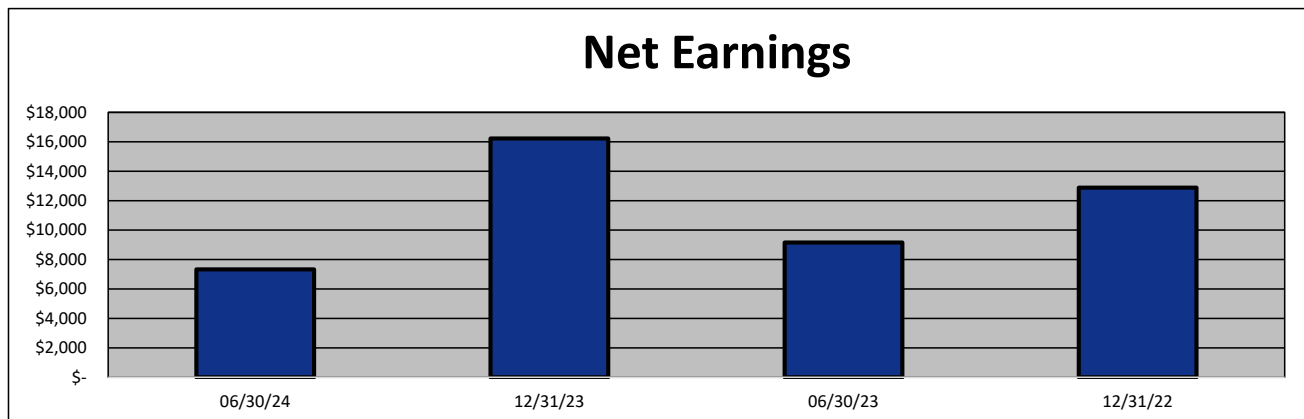
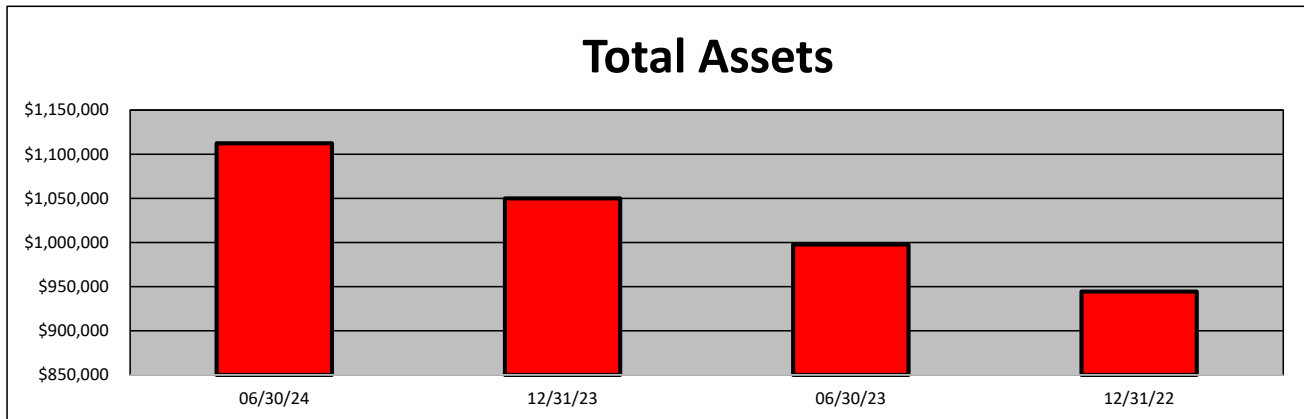
EXECUTIVE SUMMARY - International Finance Bank
(Percentage)

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.50	9.37	9.20	8.91	9.59	9.56
Leverage Ratio	9.79	9.78	9.54	8.92	10.67	10.32
Tier 1 Cap/Risk Based Assets	12.11	12.63	11.58	11.21	12.61	14.70
Risk Based Ratio	13.36	13.89	12.83	12.41	13.45	15.76
Common Equity Tier 1 Capital Ratio	12.11	12.63	11.58	11.21	12.57	14.51
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	94.58	92.67	96.95	96.89	75.33	82.50
Loans/Assets	84.85	83.25	87.22	87.26	63.16	69.28
Securities/Assets	6.60	7.12	7.57	8.17	19.74	17.99
PROFITABILITY:						
Return on Avg Assets	1.34	1.60	1.84	1.33	0.75	0.46
Return on Avg Equity	14.32	17.75	20.81	16.53	10.61	4.71
Nonint Income/Avg Assets	0.60	0.51	0.55	0.43	0.79	0.45
Net Overhead Ratio	2.00	2.06	1.96	1.93	2.14	2.17
Efficiency Ratio	56.78	52.58	48.45	54.63	72.23	79.13
Assets (per million) per Employee	9.59	9.46	8.91	8.21	10.25	10.64
ASSET QUALITY:						
Allowance/Loans	1.29	1.51	1.31	1.12	1.31	1.34
Nonperforming Loans/Total Loans	0.29	0.55	0.49	0.37	0.56	0.71
Nonperforming Assets/Total Assets	0.24	0.46	0.43	0.32	0.38	0.50
Adjusted Texas Ratio	2.33	4.37	4.16	3.31	4.10	4.70
YIELDS & COSTS:						
Yield on earning assets	5.54	5.23	5.11	4.06	5.44	5.46
Cost of funds	3.27	2.18	1.34	0.42	3.03	3.49
Net interest margin	4.01	4.42	4.66	3.91	2.85	2.66
Avg Earning Assets/Avg Assets	99.25	99.10	99.12	99.65	95.94	96.16

SELECTED FINANCIAL DATA - International Finance Bank
(Dollars in Thousands)

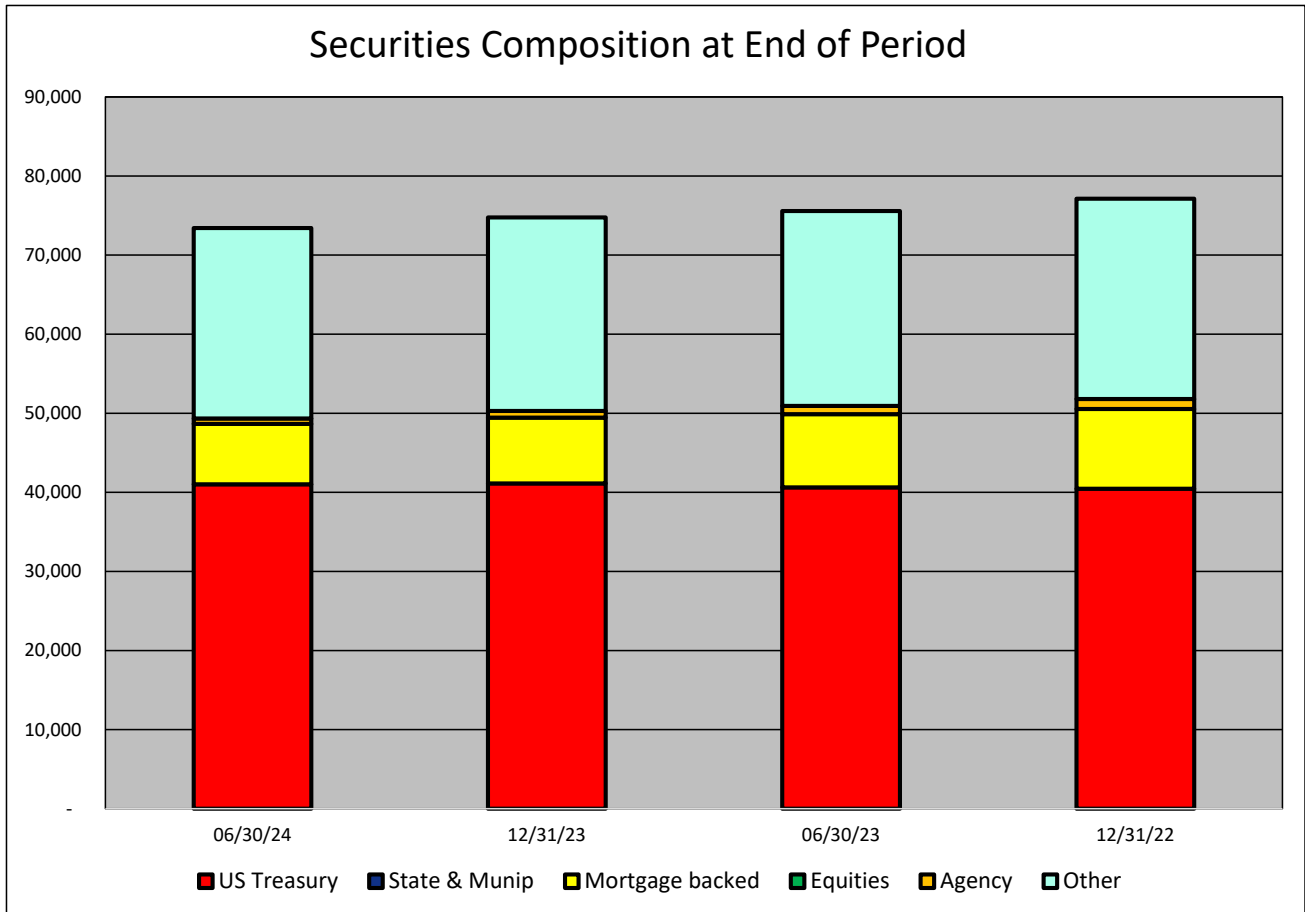
As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	1,112,373	1,049,917	997,723	944,447	114,650	11.49
Cash and Equivalents	91,219	96,627	46,871	36,293	44,348	94.62
Securities	73,418	74,764	75,574	77,129	(2,156)	(2.85)
Loans, net	943,899	874,026	870,175	824,160	73,724	8.47
Deposit Accounts	998,012	943,111	897,595	850,654	100,417	11.19
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	105,621	98,355	91,762	84,134	13,859	15.10

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	7,335	16,228	9,156	12,886	(1,821)	(19.89)
Interest Income	30,046	52,612	25,156	39,208	4,890	19.44
Interest Expense	8,322	8,157	2,206	1,495	6,116	277.24
Net Interest Income	21,724	44,455	22,950	37,713	(1,226)	(5.34)
Prov for Credit Losses	1,180	2,846	1,010	2,204	170	16.83
Noninterest income	3,287	5,216	2,727	4,121	560	20.54
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	14,201	26,116	12,440	22,856	1,761	14.16
Net Operating Income	9,630	20,709	12,227	16,774	(2,597)	(21.24)
Income Taxes	2,272	4,525	3,079	3,630	(807)	(26.21)



SECURITIES COMPOSITION - International Finance Bank
(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	41,024	41,129	40,625	40,461	399	0.98
State & Munip	-	-	-	-	-	NA
Mortgage backed	7,625	8,329	9,261	10,088	(1,636)	(17.67)
Equities	-	-	-	-	-	NA
Agency	697	836	1,044	1,257	(347)	(33.24)
Other	24,072	24,470	24,644	25,323	(572)	(2.32)
Total Securities	73,418	74,764	75,574	77,129	(2,156)	(2.85)

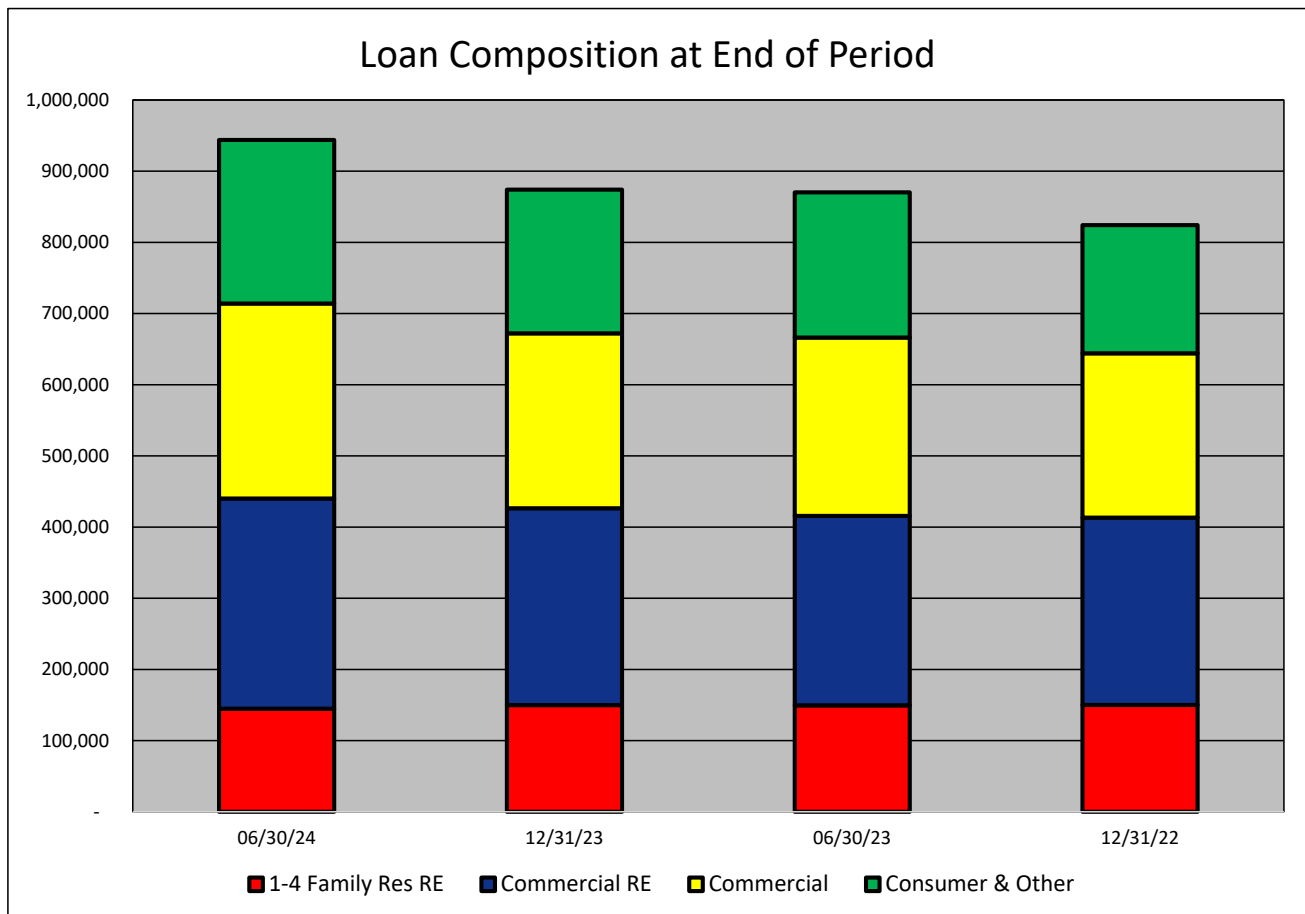


LOAN PORTFOLIO COMPOSITION - International Finance Bank
(Dollars in Thousands)

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	144,933	149,812	149,574	150,031	(4,641)	(3.10)
Commercial RE	295,243	276,667	266,171	263,228	29,072	10.92
Commercial	273,821	245,655	250,576	230,783	23,245	9.28
Consumer & Other	229,902	201,892	203,854	180,118	26,048	12.78
Loans, Net	943,899	874,026	870,175	824,160	73,724	8.47



LOAN PORTFOLIO QUALITY - International Finance Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
ALLOWANCE FOR CREDIT LOSSES (LOANS):						
Beginning Balance	13,212	9,239	9,239	7,981	3,973	43.00
Total Recoveries	125	-	-	-	125	NA
Total Charge-offs	2,358	85	85	946	2,273	2,674.12
Provision Expense	1,180	2,846	1,010	2,204	170	16.83
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	1,212	1,212	-	(1,212)	(100.00)
Ending Balance	12,160	13,212	11,376	9,239	784	6.89

NON-PERFORMING ASSETS:

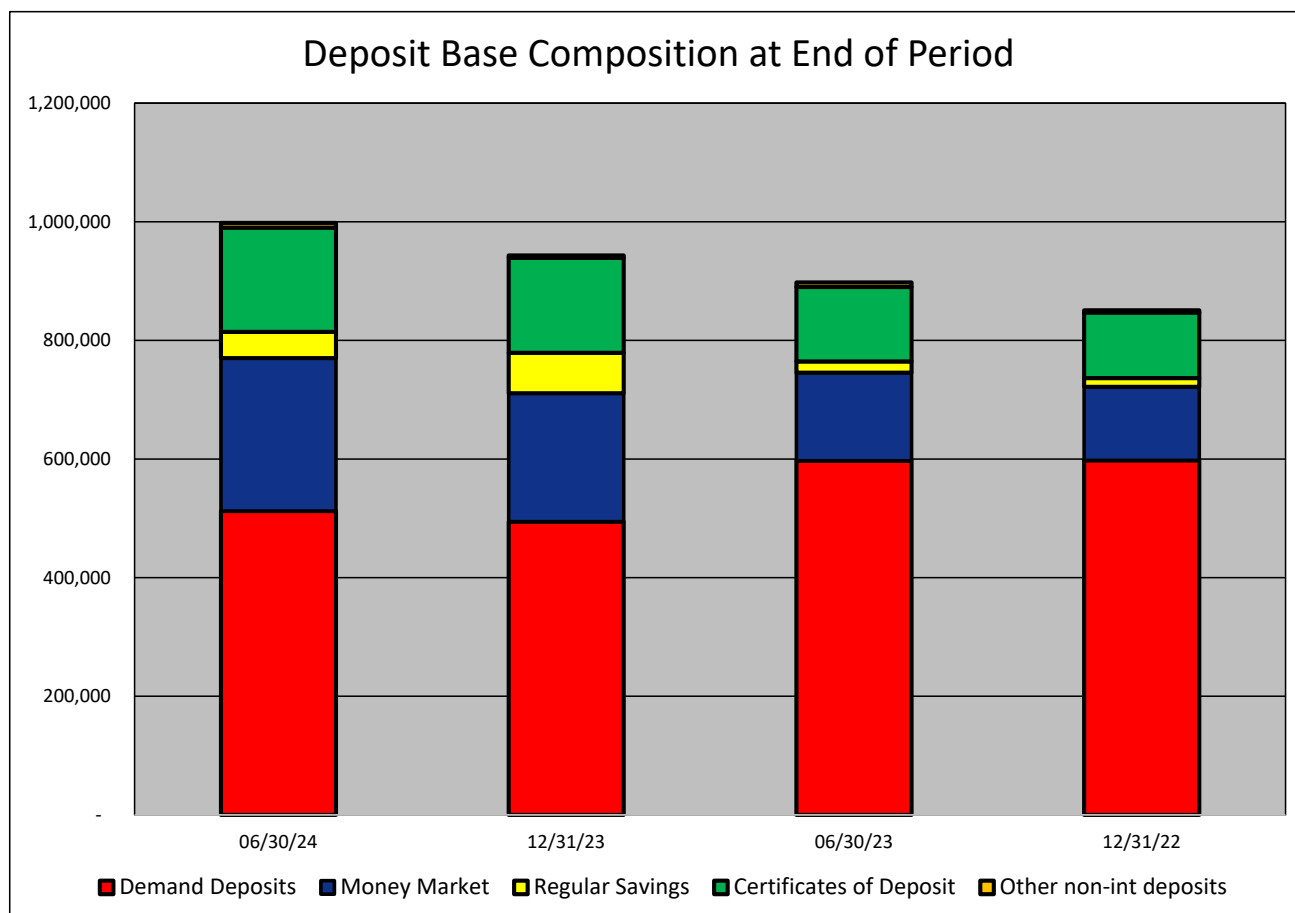
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	2,725	4,844	4,253	3,059	(1,528)	(35.93)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	2,725	4,844	4,253	3,059	(1,528)	(35.93)

DEPOSIT BASE COMPOSITION - International Finance Bank
(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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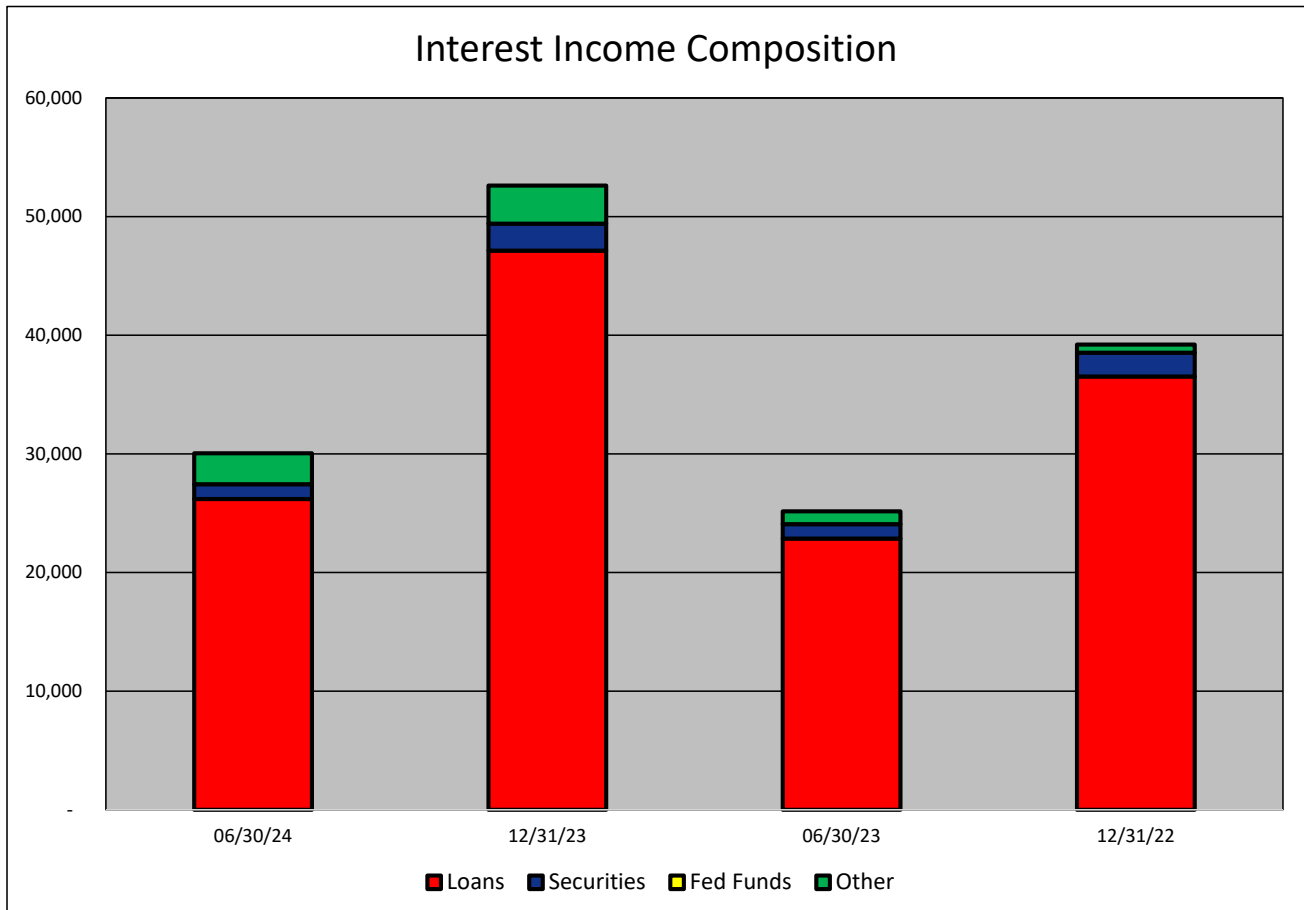
DEPOSIT BASE CATEGORY:

Demand Deposits	512,231	494,386	596,938	597,548	(84,707)	(14.19)
Money Market	257,876	216,501	148,669	124,204	109,207	73.46
Regular Savings	44,183	68,230	18,789	14,602	25,394	135.15
Certificates of Deposit	175,787	160,020	125,689	110,652	50,098	39.86
Other non-int deposits	7,935	3,974	7,510	3,648	425	5.66
Total Deposits	998,012	943,111	897,595	850,654	100,417	11.19



INTEREST INCOME COMPOSITION- International Finance Bank
(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	26,197	47,127	22,857	36,523	3,340	14.61
Securities	1,247	2,276	1,218	1,999	29	2.38
Fed Funds	-	-	-	-	-	NA
Other	2,602	3,209	1,081	686	1,521	140.70
Total Int Income	30,046	52,612	25,156	39,208	4,890	19.44

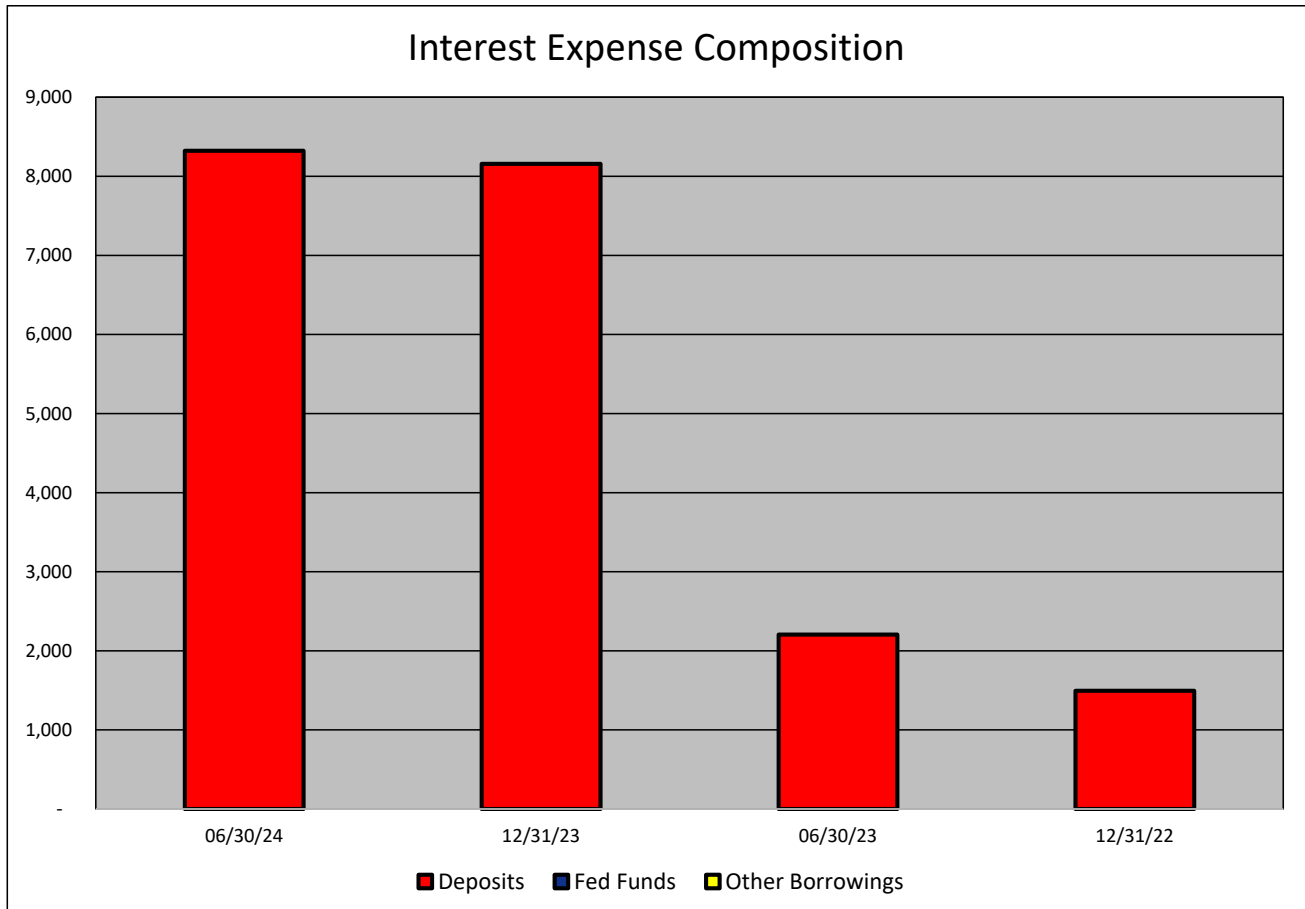


INTEREST EXPENSE COMPOSITION- International Finance Bank
(Dollars in Thousands)

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	8,322	8,157	2,206	1,495	6,116	277.24
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	8,322	8,157	2,206	1,495	6,116	277.24

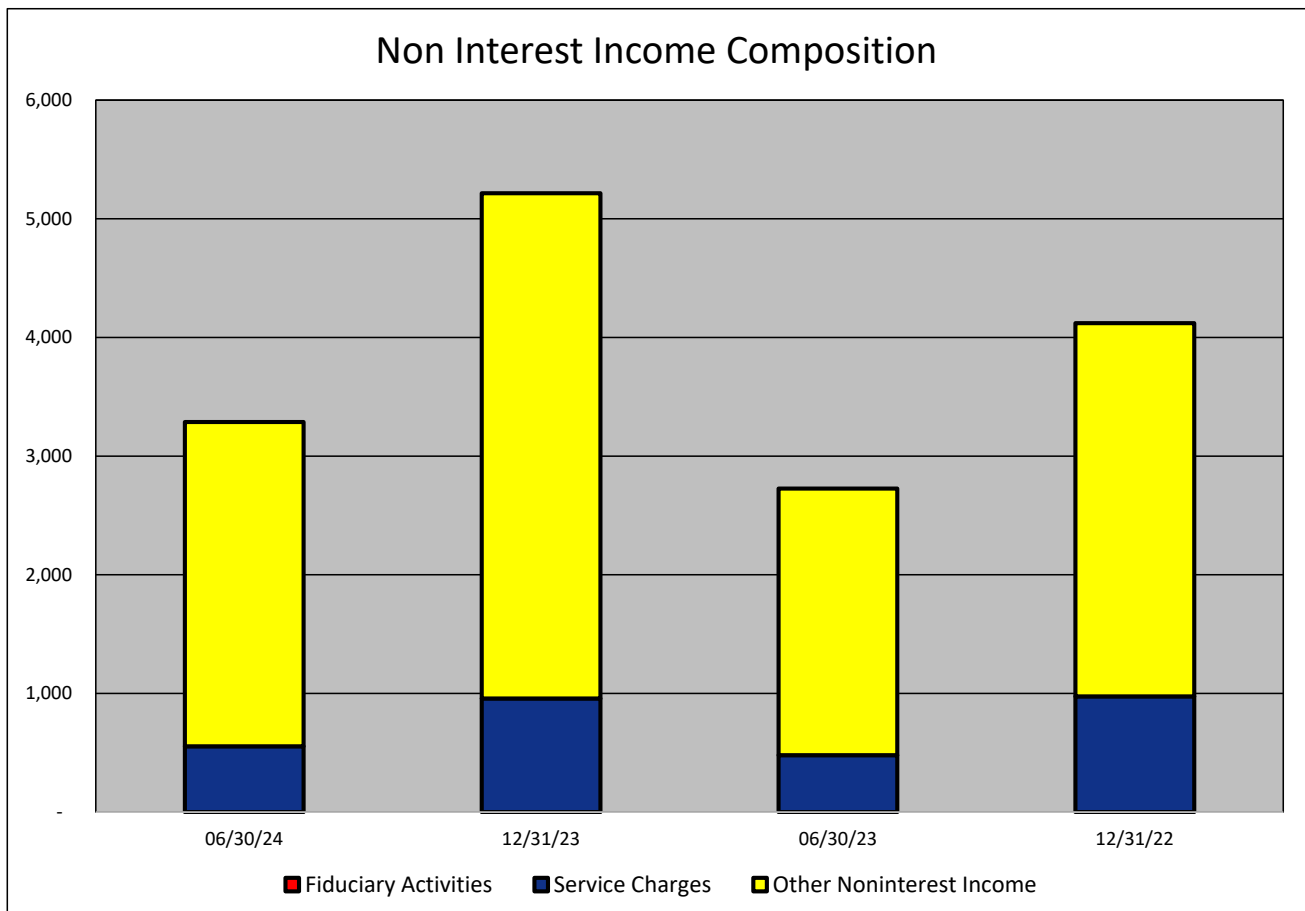


NONINTEREST INCOME COMPOSITION- International Finance Bank
(Dollars in Thousands)

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	554	957	480	975	74	15.42
Other Noninterest Income	2,733	4,259	2,247	3,146	486	21.63
Total Nonint. Income	3,287	5,216	2,727	4,121	560	20.54

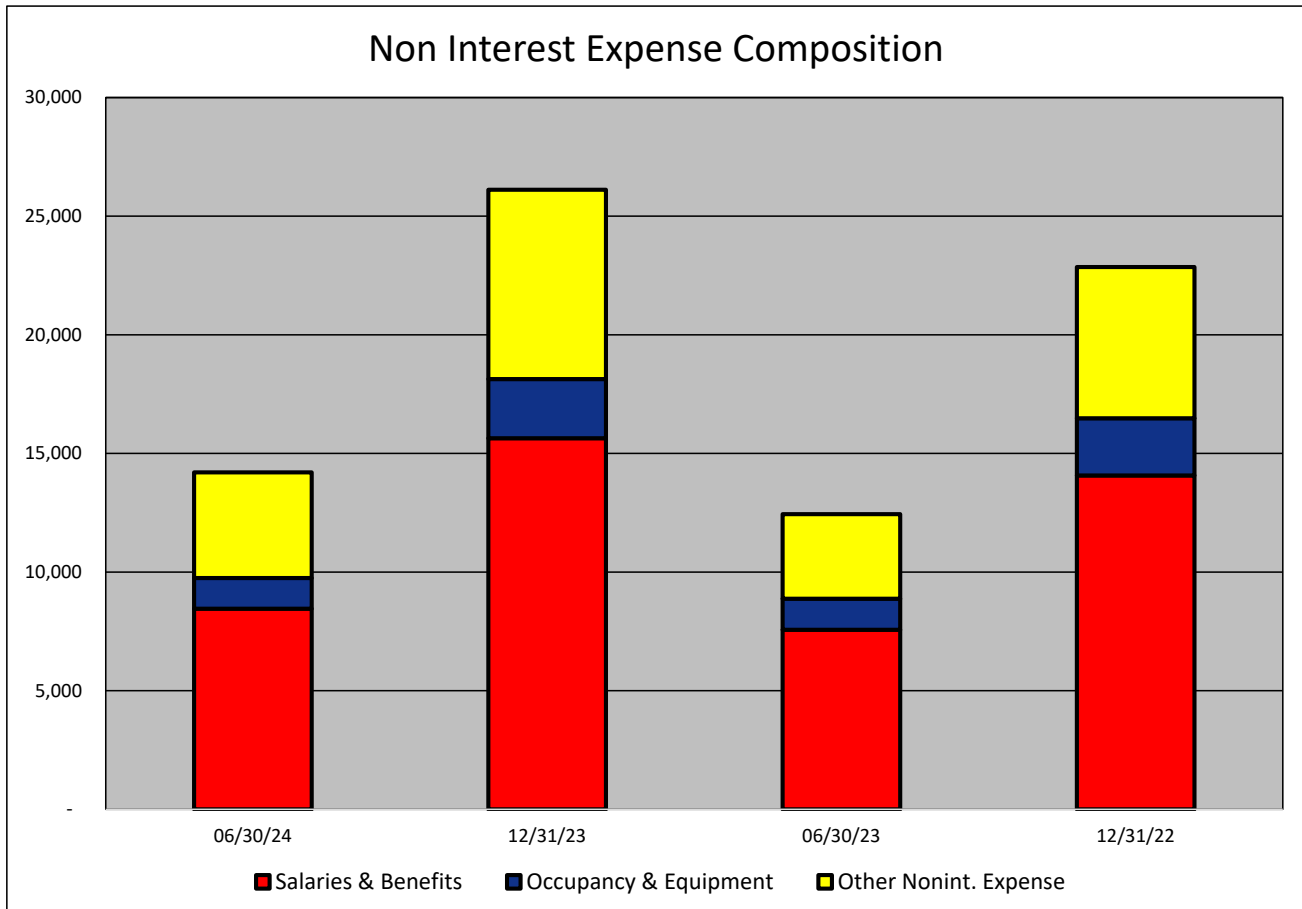


NONINTEREST EXPENSE COMPOSITION- International Finance Bank
(Dollars in Thousands)

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	8,454	15,641	7,569	14,072	885	11.69
Occupancy & Equipment	1,293	2,492	1,306	2,410	(13)	(1.00)
Other Nonint. Expense	4,454	7,983	3,565	6,374	889	24.94
Total Nonint. Expense	14,201	26,116	12,440	22,856	1761	14.16



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

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
Banescos 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