

Pacific National Bank

Miami, FL

Established

7/22/1985

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Adam McCord, Rachel Jean, Brendan Yosko, Martha Zubia, Stephanie Flores, Joshua Koelsch, Krishna Reddy, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Martin Gonzalez

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)

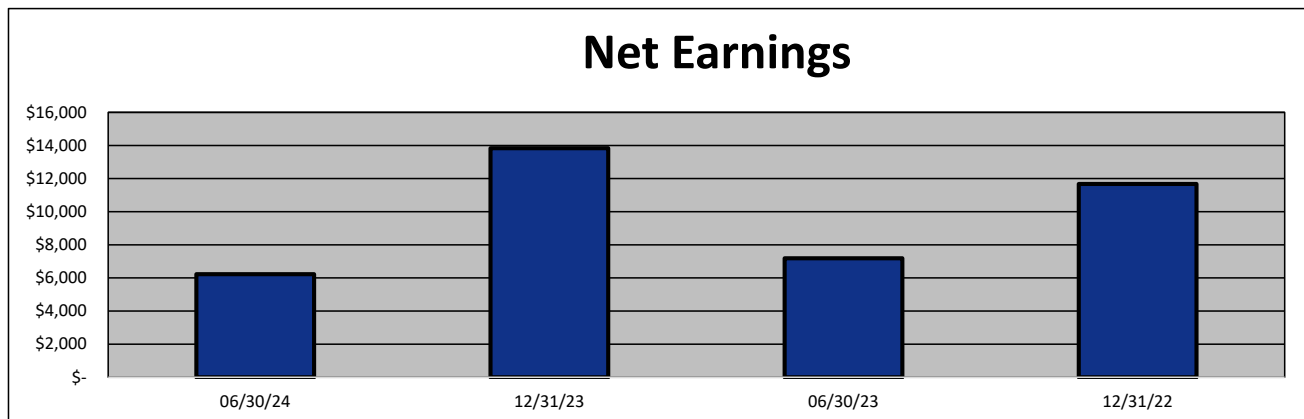
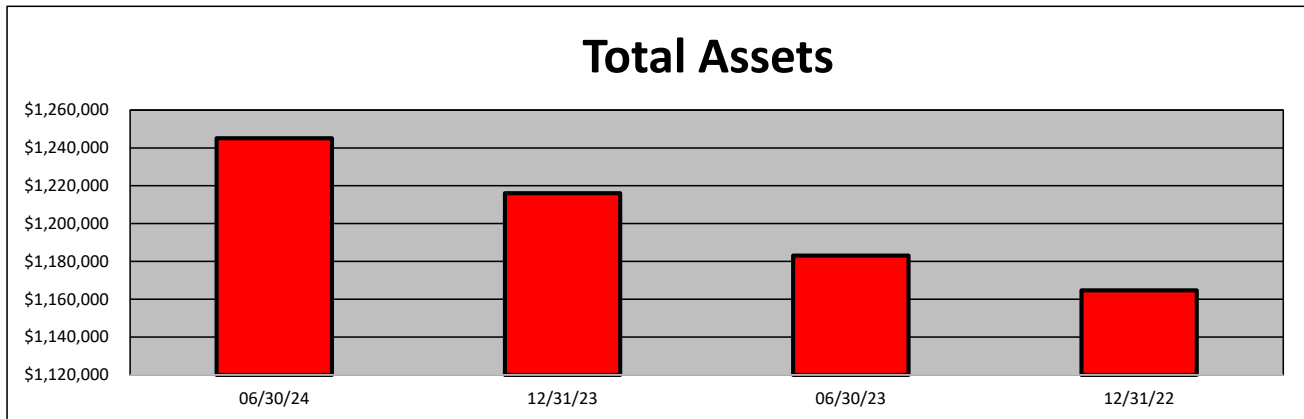
EXECUTIVE SUMMARY - Pacific National Bank
(Percentage)

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	11.53	11.07	10.73	9.93	9.59	9.56
Leverage Ratio	11.42	11.36	11.02	10.66	10.67	10.32
Tier 1 Cap/Risk Based Assets	16.25	17.52	17.34	16.70	12.61	14.70
Risk Based Ratio	16.91	18.22	18.06	17.64	13.45	15.76
Common Equity Tier 1 Capital Ratio	16.25	17.52	17.34	16.70	12.57	14.51
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	85.96	82.40	80.40	76.68	75.33	82.50
Loans/Assets	68.92	66.68	65.19	62.98	63.16	69.28
Securities/Assets	17.53	19.49	19.94	21.10	19.74	17.99
PROFITABILITY:						
Return on Avg Assets	1.00	1.16	1.21	1.06	0.75	0.46
Return on Avg Equity	8.94	10.94	11.85	11.73	10.61	4.71
Nonint Income/Avg Assets	0.30	0.19	0.23	0.35	0.79	0.45
Net Overhead Ratio	1.59	1.48	1.44	1.47	2.14	2.17
Efficiency Ratio	57.27	51.44	49.99	54.85	72.23	79.13
Assets (per million) per Employee	10.83	11.47	11.60	12.52	10.25	10.64
ASSET QUALITY:						
Allowance/Loans	0.62	0.62	0.64	0.83	1.31	1.34
Nonperforming Loans/Total Loans	0.02	0.04	0.00	0.00	0.56	0.71
Nonperforming Assets/Total Assets	0.02	0.02	0.00	0.00	0.38	0.50
Adjusted Texas Ratio	0.14	0.22	0.00	0.00	4.10	4.70
YIELDS & COSTS:						
Yield on earning assets	6.06	5.60	5.47	3.94	5.44	5.46
Cost of funds	3.99	3.32	3.11	1.15	3.03	3.49
Net interest margin	3.15	3.21	3.26	3.11	2.85	2.66
Avg Earning Assets/Avg Assets	95.37	95.46	95.56	95.51	95.94	96.16

SELECTED FINANCIAL DATA - Pacific National 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	1,245,087	1,216,080	1,183,069	1,164,741	62,018	5.24
Cash and Equivalents	120,607	121,874	129,126	141,568	(8,519)	(6.60)
Securities	218,319	236,957	235,927	245,762	(17,608)	(7.46)
Loans, net	858,143	810,905	771,298	733,529	86,845	11.26
Deposit Accounts	998,267	984,060	959,375	956,604	38,892	4.05
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	143,602	134,601	126,926	115,644	16,676	13.14

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	6,228	13,838	7,188	11,677	(960)	(13.36)
Interest Income	35,964	64,007	31,062	41,295	4,902	15.78
Interest Expense	17,290	27,331	12,565	8,650	4,725	37.60
Net Interest Income	18,674	36,676	18,497	32,645	177	0.96
Prov for Credit Losses	291	423	331	949	(40)	(12.08)
Noninterest income	1,838	2,281	1,387	3,792	451	32.52
Gain on Sale of Securities	5	11	11	-	(6)	(54.55)
Noninterest Expense	11,748	20,040	9,941	19,987	1,807	18.18
Net Operating Income	8,473	18,494	9,612	15,501	(1,139)	(11.85)
Income Taxes	2,245	4,667	2,435	3,824	(190)	(7.80)

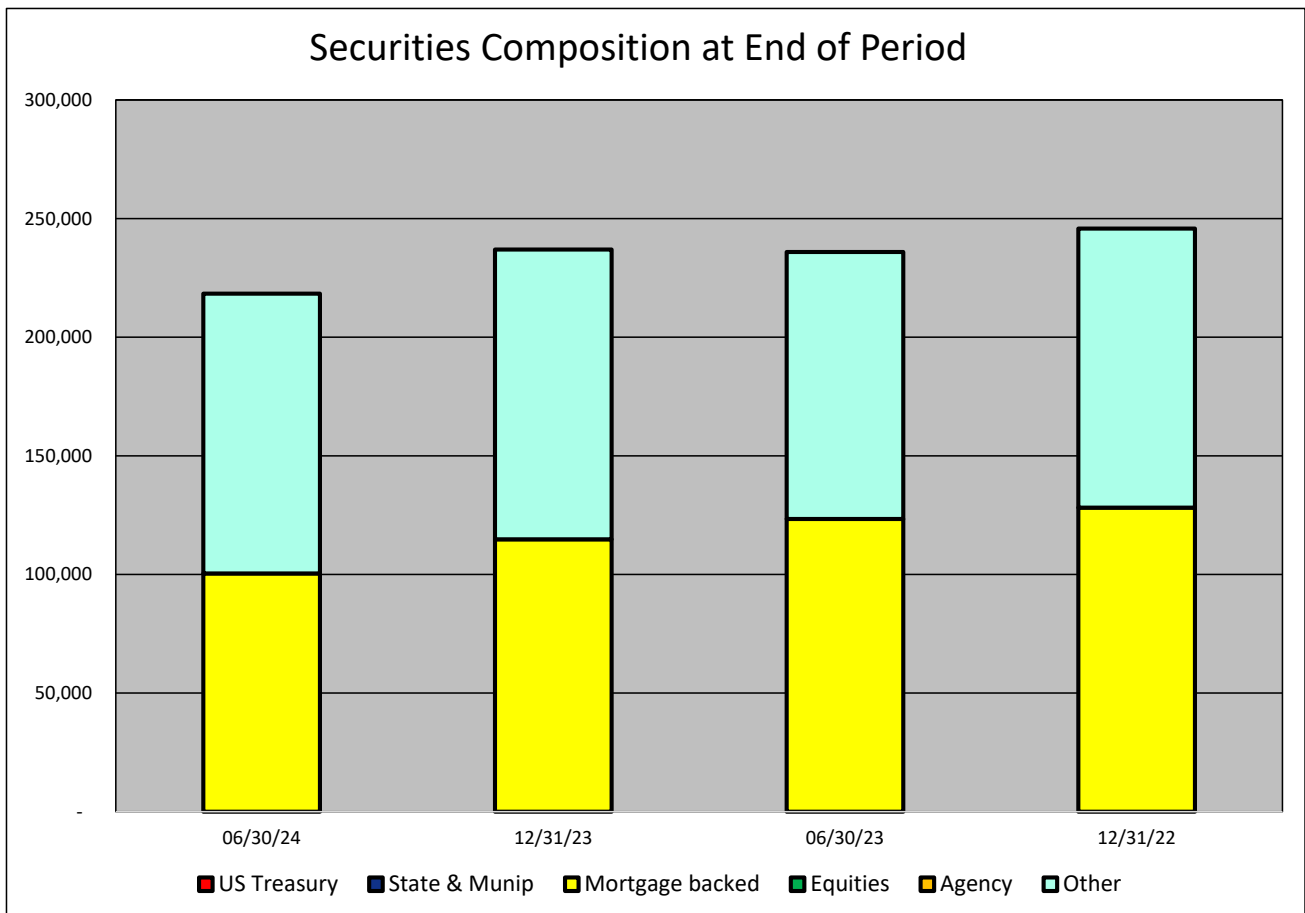


SECURITIES COMPOSITION - Pacific National Bank
(Dollars in Thousands)

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

SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	100,427	114,796	123,387	128,157	(22,960)	(18.61)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	117,892	122,161	112,540	117,605	5,352	4.76
Total Securities	218,319	236,957	235,927	245,762	(17,608)	(7.46)

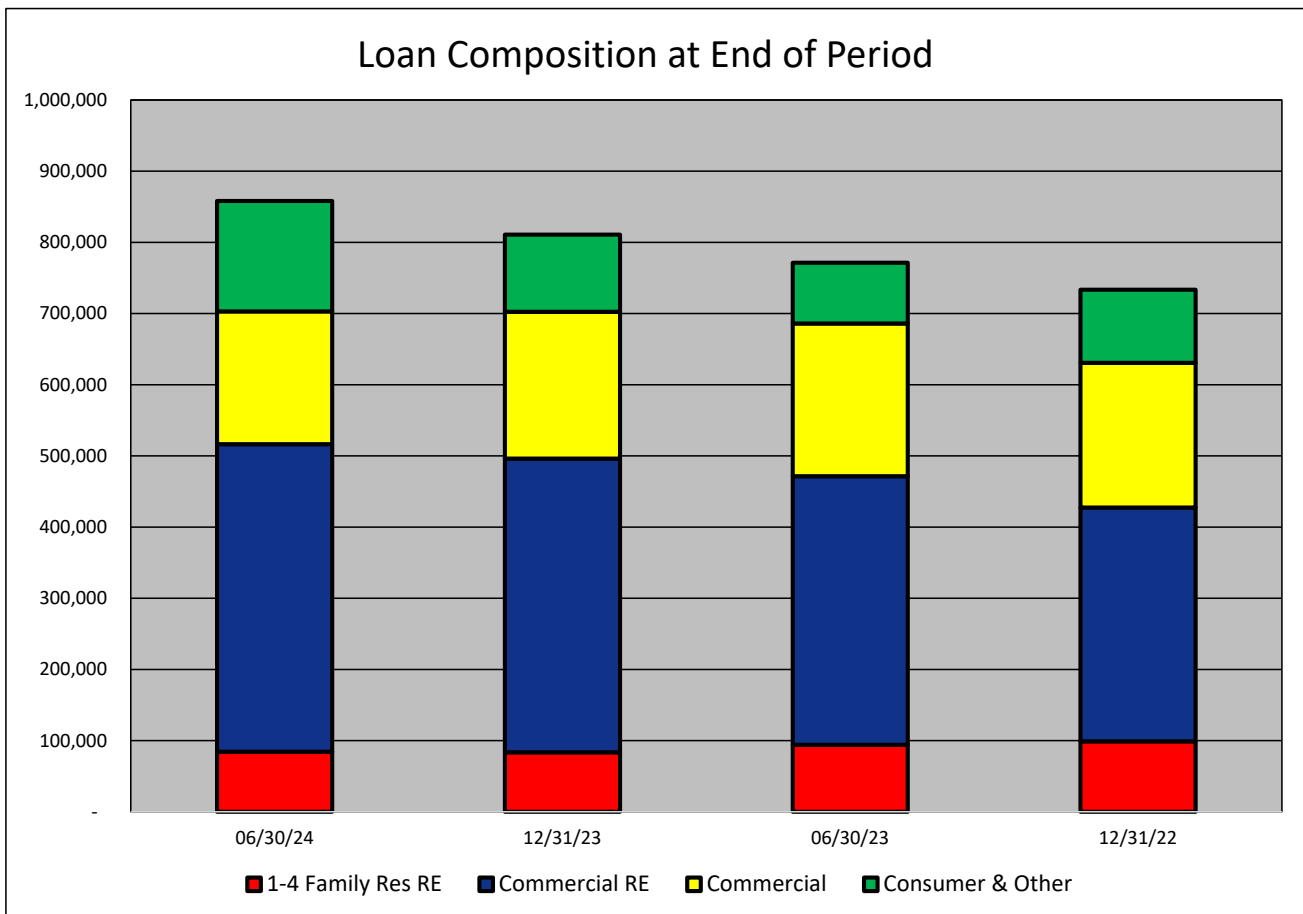


LOAN PORTFOLIO COMPOSITION - Pacific National Bank
(Dollars in Thousands)

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

LOAN CATEGORY:

1-4 Family Res RE	84,448	83,606	94,103	98,910	(9,655)	(10.26)
Commercial RE	431,958	412,576	377,291	328,524	54,667	14.49
Commercial	186,614	206,233	214,694	203,302	(28,080)	(13.08)
Consumer & Other	155,123	108,490	85,210	102,793	69,913	82.05
Loans, Net	858,143	810,905	771,298	733,529	86,845	11.26



LOAN PORTFOLIO QUALITY - Pacific National 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):

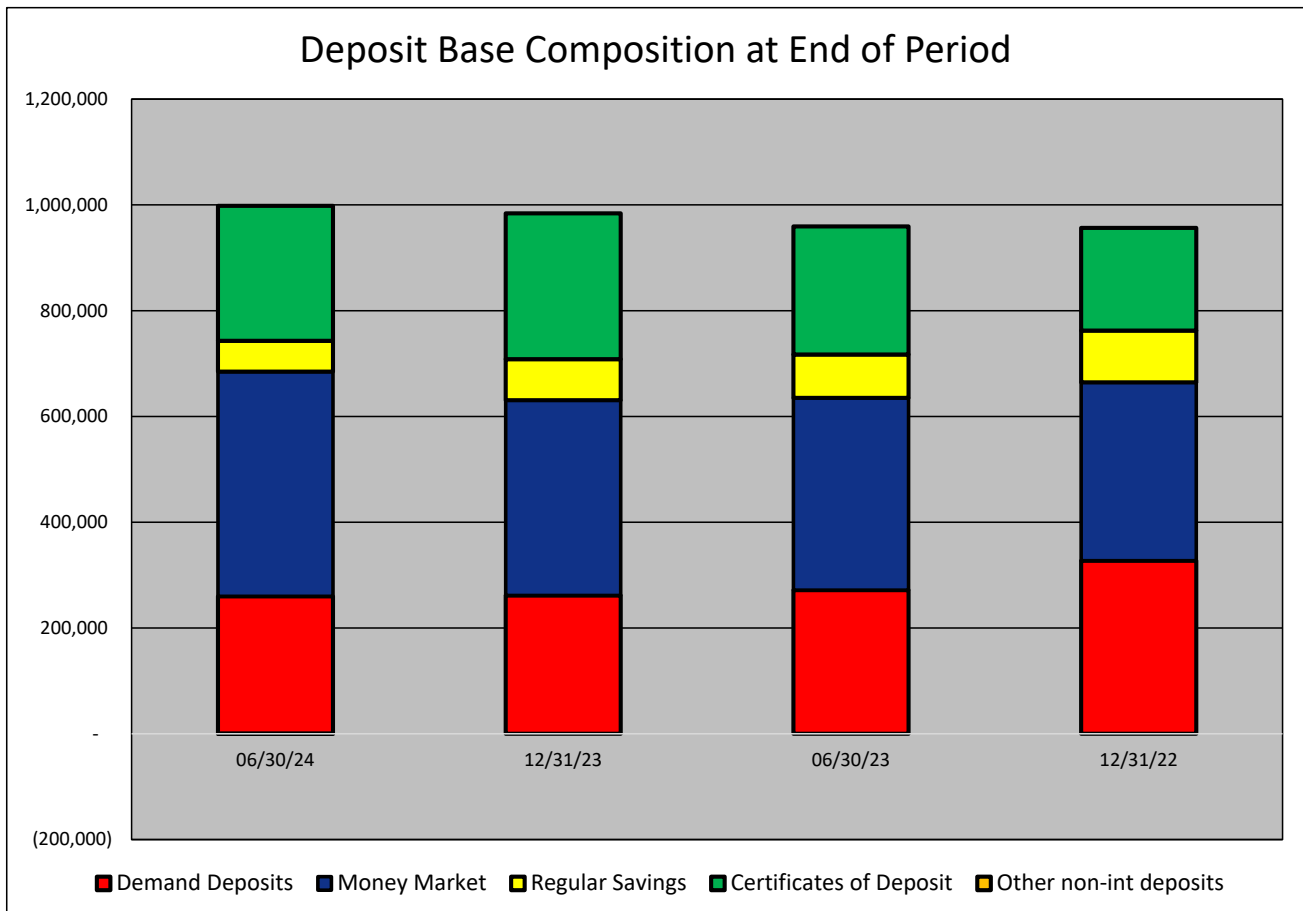
Beginning Balance	5,062	6,078	6,078	5,129	(1,016)	(16.72)
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	291	423	331	949	(40)	(12.08)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	(1,440)	(1,440)	-	1,440	(100.00)
Ending Balance	5,353	5,062	4,970	6,078	383	7.71

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	202	301	-	-	202	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	202	301	-	-	202	NA

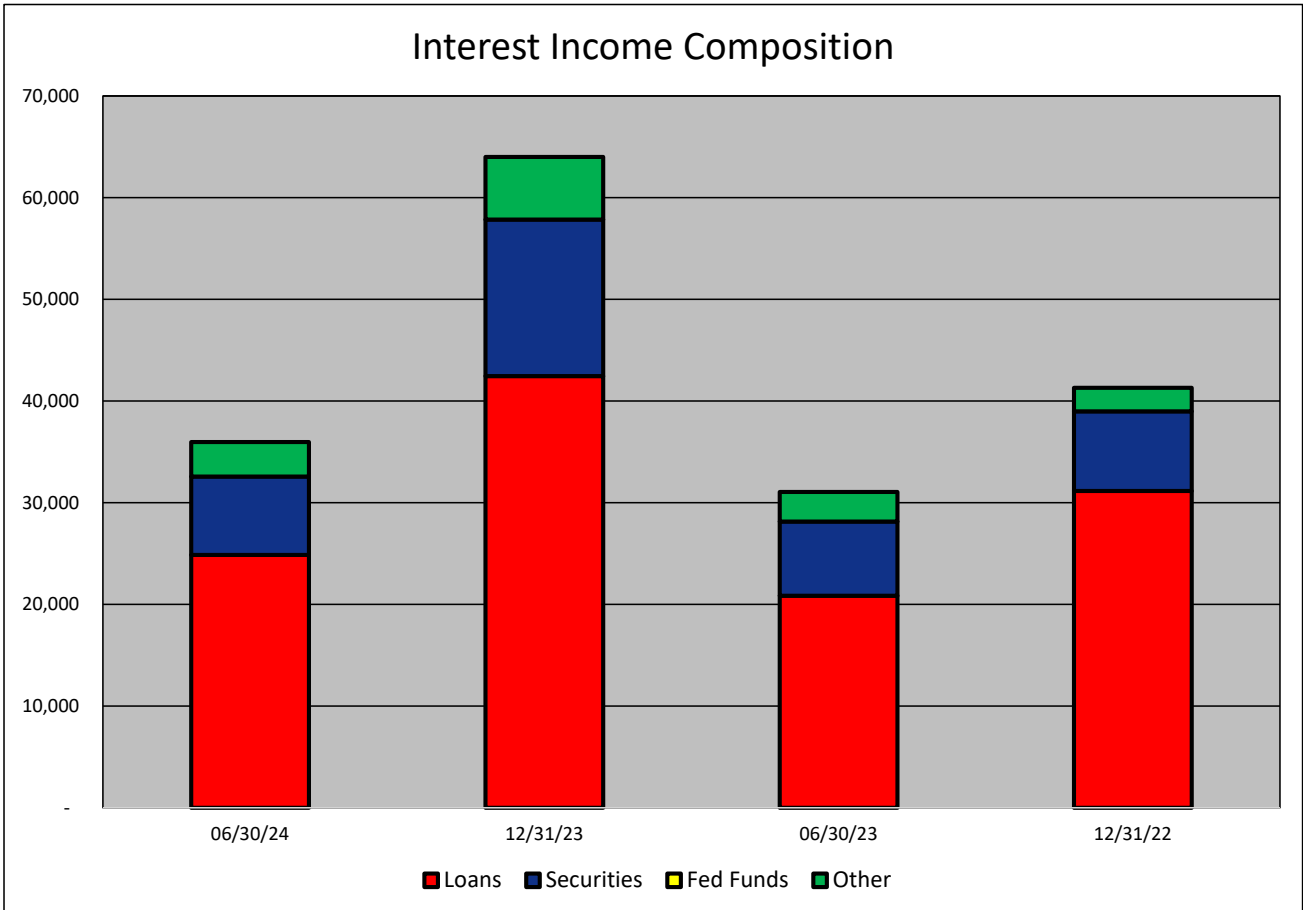
DEPOSIT BASE COMPOSITION - Pacific National Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	260,023	261,545	271,455	327,256	(11,432)	(4.21)
Money Market	424,717	369,090	363,746	337,258	60,971	16.76
Regular Savings	58,362	77,663	81,952	97,852	(23,590)	(28.79)
Certificates of Deposit	255,166	275,762	242,222	194,238	12,944	5.34
Other non-int deposits	(1)	-	-	-	(1)	NA
Total Deposits	998,267	984,060	959,375	956,604	38,892	4.05



INTEREST INCOME COMPOSITION- Pacific National 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	24,869	42,455	20,858	31,153	4,011	19.23
Securities	7,702	15,391	7,291	7,828	411	5.64
Fed Funds	-	-	-	-	-	NA
Other	3,393	6,161	2,913	2,314	480	16.48
Total Int Income	35,964	64,007	31,062	41,295	4,902	15.78

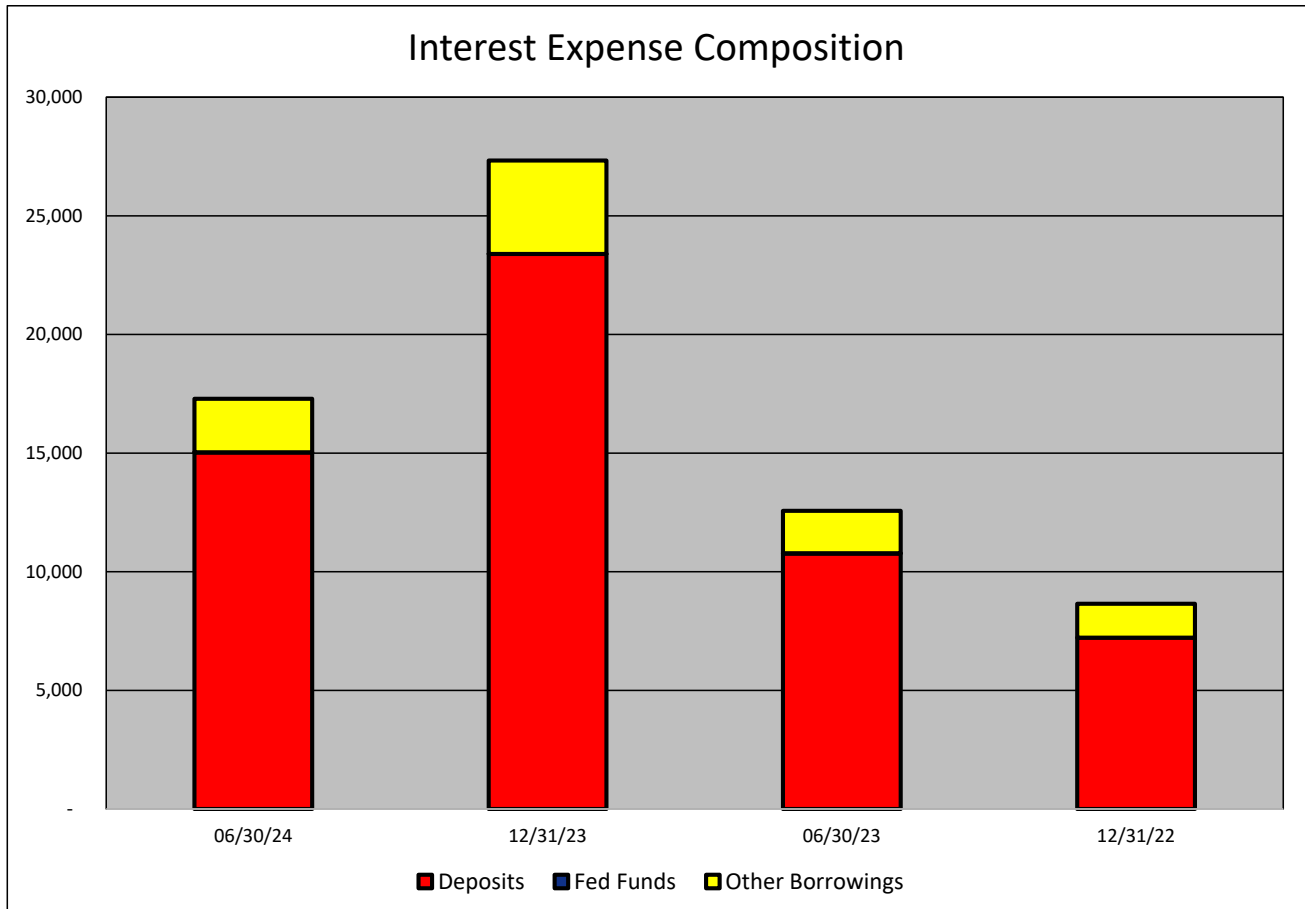


INTEREST EXPENSE COMPOSITION- Pacific National Bank
(Dollars in Thousands)

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

INTEREST EXPENSE CATEGORY

Deposits	15,036	23,393	10,777	7,222	4,259	39.52
Fed Funds	1	1	1	-	-	-
Other Borrowings	2,253	3,937	1,787	1,428	466	26.08
Total Int Expense	17,290	27,331	12,565	8,650	4,725	37.60

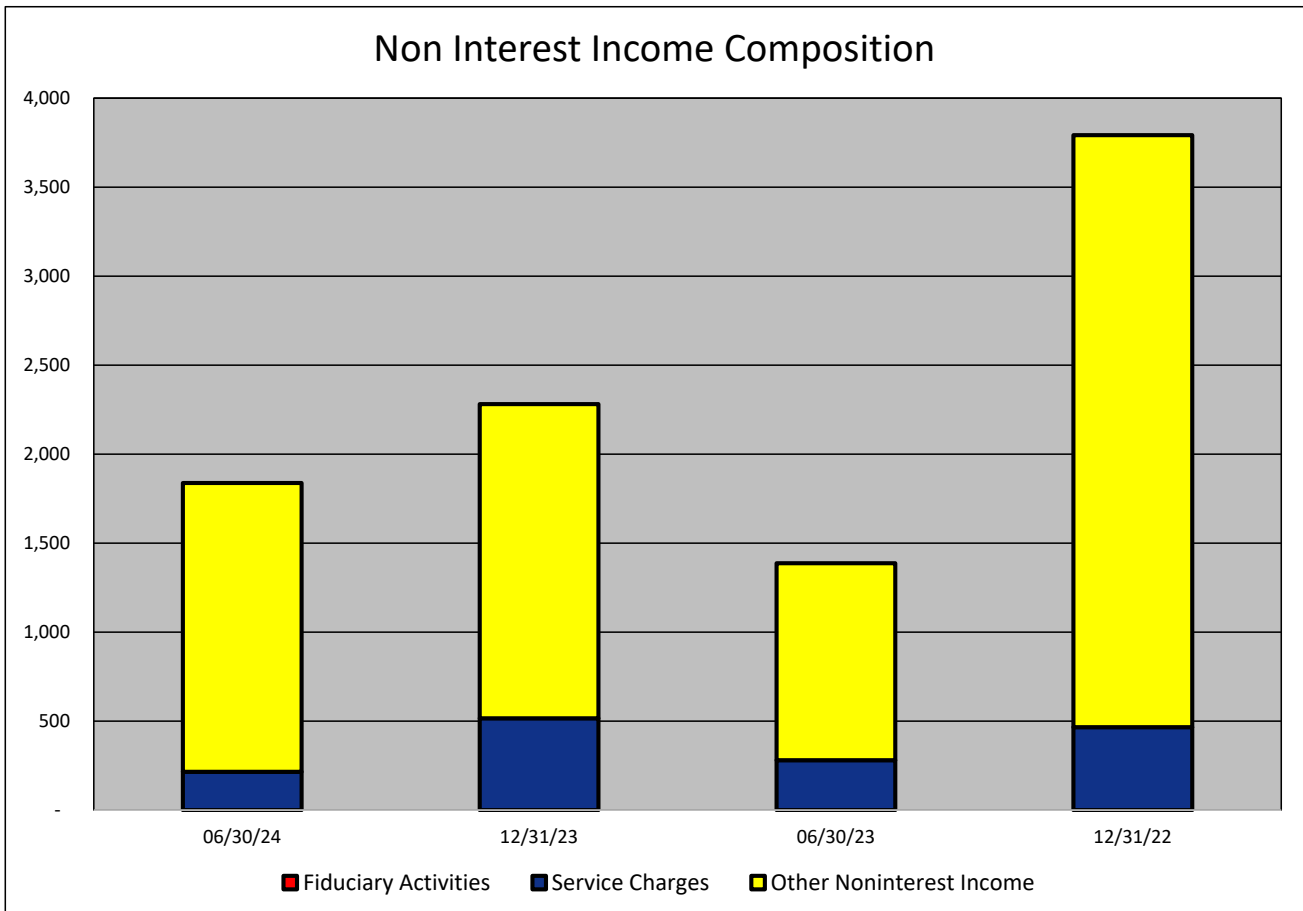


NONINTEREST INCOME COMPOSITION- Pacific National Bank
(Dollars in Thousands)

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	215	516	280	466	(65)	(23.21)
Other Noninterest Income	1,623	1,765	1,107	3,326	516	46.61
Total Nonint. Income	1,838	2,281	1,387	3,792	451	32.52

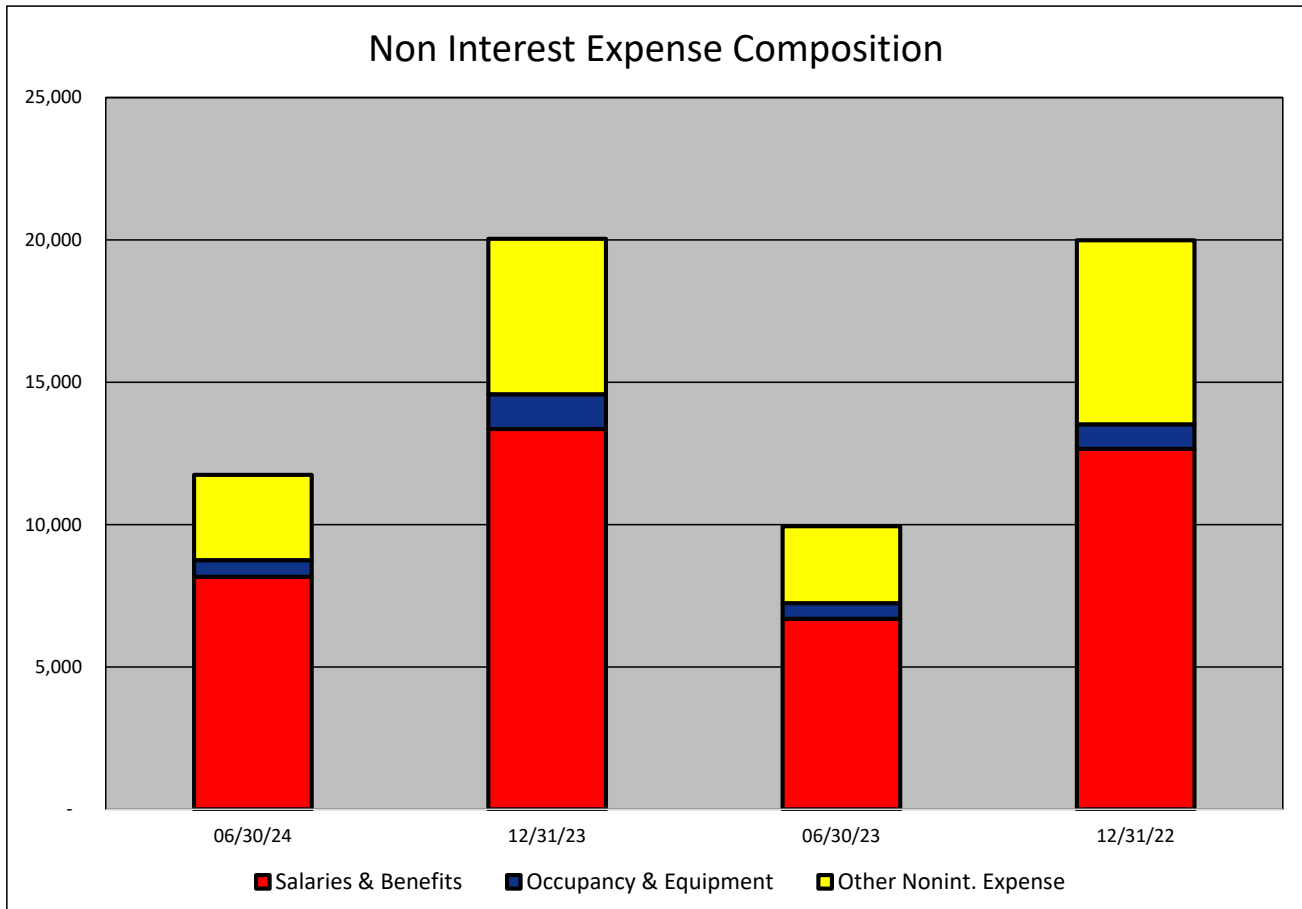


NONINTEREST EXPENSE COMPOSITION- Pacific National Bank
(Dollars in Thousands)

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	8,166	13,359	6,692	12,660	1474	22.03
Occupancy & Equipment	585	1,219	548	861	37	6.75
Other Nonint. Expense	2,997	5,462	2,701	6,466	296	10.96
Total Nonint. Expense	11,748	20,040	9,941	19,987	1807	18.18



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
----------------------------	-----------	-----------	-------------

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
----------------------------	------	-------	-------	-------	-------

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
----------------------------	-------	-------	-------

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
----------------------------	-----------	------	------

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
----------------------------	------	------	-------	-------

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
----------------------------	------	------	------	------

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
----------------------------	------	------	------	------	-------

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
----------------------------	-------	------	------	------

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
----------------------------	-------	-------	-------	------	------

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
----------------------------	------	------	------	-------