

Bradesco Bank

Coral Gables, FL

Established
10/12/1973

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, 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 nine months ended September 30, 2024

Institution name	Total Assets (\$'000's)
Bankunited, National Association	35,758,118
City National Bank Of Florida	26,189,033
Amerant Bank, National Association	10,363,953
Ocean Bank	6,650,159
Bradesco Bank	4,713,739
Banesco Usa	4,237,690
Banco Do Brasil Americas	2,841,590
U. S. Century Bank	2,502,813
Pacific National Bank	1,288,649
Grove Bank & Trust	1,227,526
International Finance Bank	1,183,764
First State Bank Of The Florida Keys	1,144,917
Helm Bank Usa	1,015,891
Terrabank, National Association	808,681
Intercredit Bank, National Association	682,614
Sunstate Bank	535,929
Interamerican Bank, A Fsb	266,559
Gulf Atlantic Bank	169,761
Eastern National Bank	147,592

Institution name	Return on Avg Assets (%)
Banco Do Brasil Americas	1.69
International Finance Bank	1.36
Banesco Usa	1.10
U. S. Century Bank	1.01
Ocean Bank	0.94
Pacific National Bank	0.92
Interamerican Bank, A Fsb	0.79
Bradesco Bank	0.76
First State Bank Of The Florida Keys	0.73
Bankunited, National Association	0.73
Helm Bank Usa	0.72
Sunstate Bank	0.62
Terrabank, National Association	0.44
Gulf Atlantic Bank	0.29
City National Bank Of Florida	0.21
Grove Bank & Trust	0.10
Amerant Bank, National Association	(0.32)
Intercredit Bank, National Association	(1.65)
Eastern National Bank	(3.20)

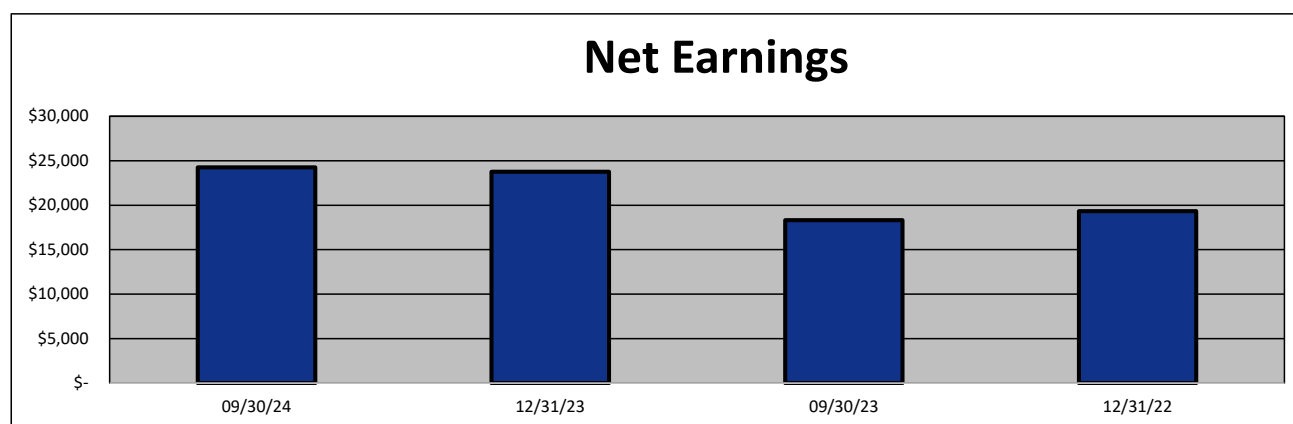
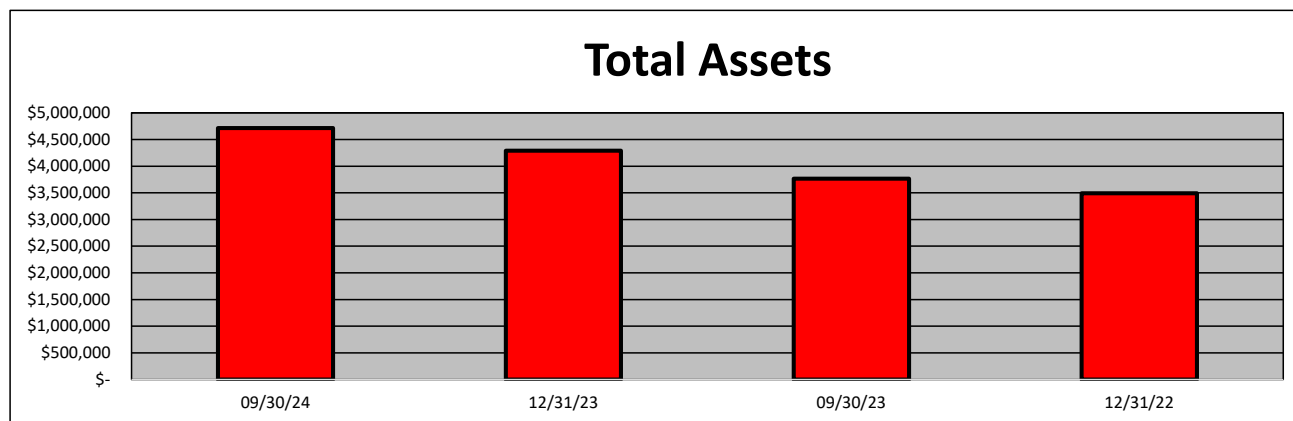
**EXECUTIVE SUMMARY - Bradesco Bank
(Percentage)**

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.92	11.34	12.71	7.79	9.87	9.79
Leverage Ratio	11.71	12.75	13.37	8.82	10.70	10.34
Tier 1 Cap/Risk Based Assets	18.05	18.02	20.76	12.09	12.49	14.74
Risk Based Ratio	19.19	19.06	21.93	13.08	13.34	15.80
Common Equity Tier 1 Capital Ratio	18.05	18.02	20.76	12.09	12.45	14.54
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	88.10	86.75	95.92	86.42	75.65	82.96
Loans/Assets	74.64	74.71	79.80	76.65	63.44	69.37
Securities/Assets	8.58	5.75	7.13	8.11	20.01	18.55
PROFITABILITY:						
Return on Avg Assets	0.76	0.66	0.70	0.65	0.75	0.38
Return on Avg Equity	6.47	5.98	6.52	7.30	10.06	3.62
Nonint Income/Avg Assets	0.51	0.75	0.83	0.59	0.79	0.44
Net Overhead Ratio	1.42	1.39	1.30	1.62	2.14	2.24
Efficiency Ratio	64.60	68.95	66.77	67.90	72.20	80.67
Assets (per million) per Employee	18.27	17.87	16.02	15.31	10.50	10.83
ASSET QUALITY:						
Allowance/Loans	1.01	1.04	1.08	0.86	1.29	1.29
Nonperforming Loans/Total Loans	0.16	0.13	0.12	0.08	0.55	0.67
Nonperforming Assets/Total Assets	0.12	0.10	0.10	0.06	0.37	0.48
Adjusted Texas Ratio	1.05	0.81	0.71	0.74	3.62	4.44
YIELDS & COSTS:						
Yield on earning assets	6.04	5.35	5.18	3.51	5.49	5.52
Cost of funds	4.43	3.78	3.56	1.06	3.09	3.53
Net interest margin	2.59	2.50	2.50	2.75	2.88	2.70
Avg Earning Assets/Avg Assets	95.41	94.43	94.32	96.62	96.03	96.34

SELECTED FINANCIAL DATA - Bradesco Bank
(Dollars in Thousands)

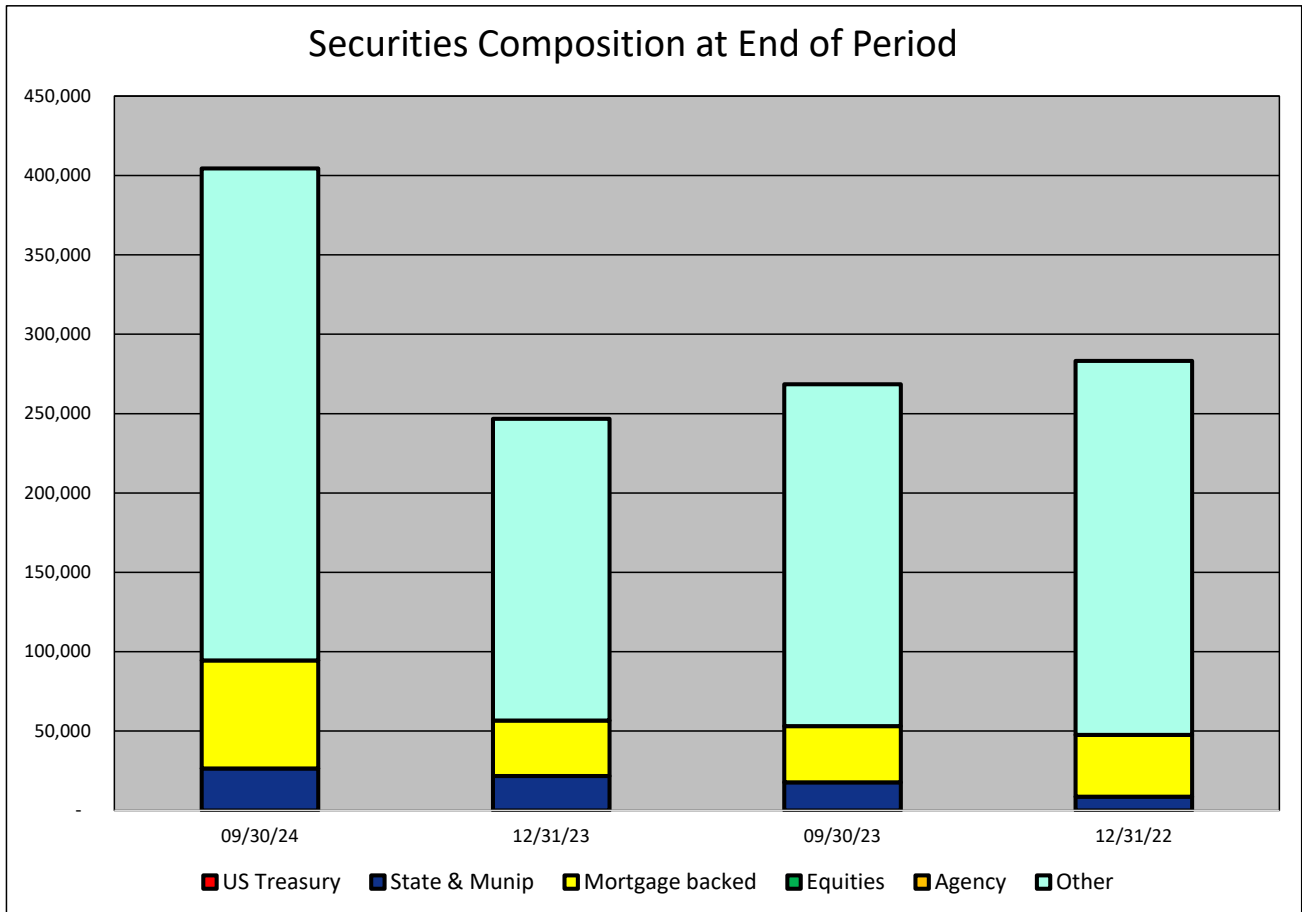
As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	4,713,739	4,288,111	3,764,985	3,489,838	948,754	25.20
Cash and Equivalents	667,150	723,007	386,641	387,922	280,509	72.55
Securities	404,453	246,768	268,499	283,187	135,954	50.63
Loans, net	3,518,555	3,203,477	3,004,329	2,674,971	514,226	17.12
Deposit Accounts	3,993,804	3,692,779	3,132,231	3,095,143	861,573	27.51
Fed Funds & Repos	-	-	50,000	-	(50,000)	(100.00)
Total Equity	514,975	486,112	478,387	271,909	36,588	7.65

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	24,249	23,753	18,323	19,345	5,926	32.34
Interest Income	184,113	181,646	128,226	101,202	55,887	43.58
Interest Expense	105,089	96,899	66,268	21,836	38,821	58.58
Net Interest Income	79,024	84,747	61,958	79,366	17,066	27.54
Prov for Credit Losses	2,035	4,002	3,097	5,854	(1,062)	(34.29)
Noninterest income	16,393	26,935	21,799	17,666	(5,406)	(24.80)
Gain on Sale of Securities	265	1	(130)	38	395	(303.85)
Noninterest Expense	61,685	77,035	55,953	65,908	5,732	10.24
Net Operating Income	31,697	30,645	24,707	25,270	6,990	28.29
Income Taxes	7,590	7,073	6,214	5,502	1,376	22.14



SECURITIES COMPOSITION - Bradesco Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	26,415	21,738	17,704	8,628	8,711	49.20
Mortgage backed	68,131	34,969	35,465	38,933	32,666	92.11
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	309,907	190,061	215,330	235,626	94,577	43.92
Total Securities	404,453	246,768	268,499	283,187	135,954	50.63

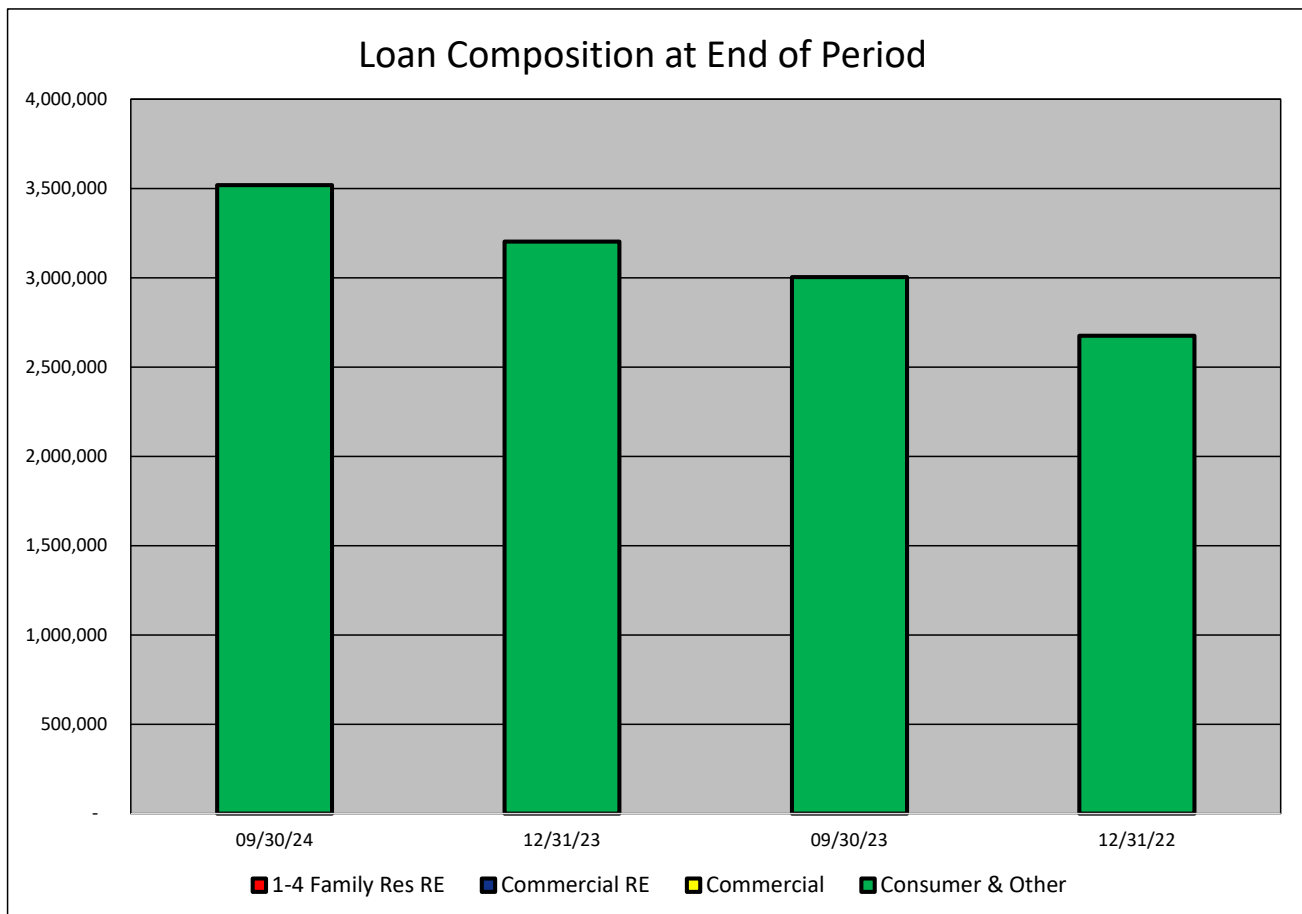


LOAN PORTFOLIO COMPOSITION - Bradesco Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	-	-	-	-	-	NA
Commercial RE	-	-	-	-	-	NA
Commercial	-	-	-	-	-	NA
Consumer & Other	3,518,555	3,203,477	3,004,329	2,674,971	514,226	17.12
Loans, Net	<u>3,518,555</u>	<u>3,203,477</u>	<u>3,004,329</u>	<u>2,674,971</u>	<u>514,226</u>	<u>17.12</u>



LOAN PORTFOLIO QUALITY - Bradesco Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	33,399	23,040	23,040	16,934	10,359	44.96
Total Recoveries	-	127	127	298	(127)	(100.00)
Total Charge-offs	-	4	-	46	-	NA
Provision Expense	2,035	4,002	3,097	5,854	(1,062)	(34.29)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	6,233	6,233	-	(6,233)	(100.00)
Ending Balance	<u>35,433</u>	<u>33,399</u>	<u>32,498</u>	<u>23,040</u>	<u>2,935</u>	<u>9.03</u>

NON-PERFORMING ASSETS:

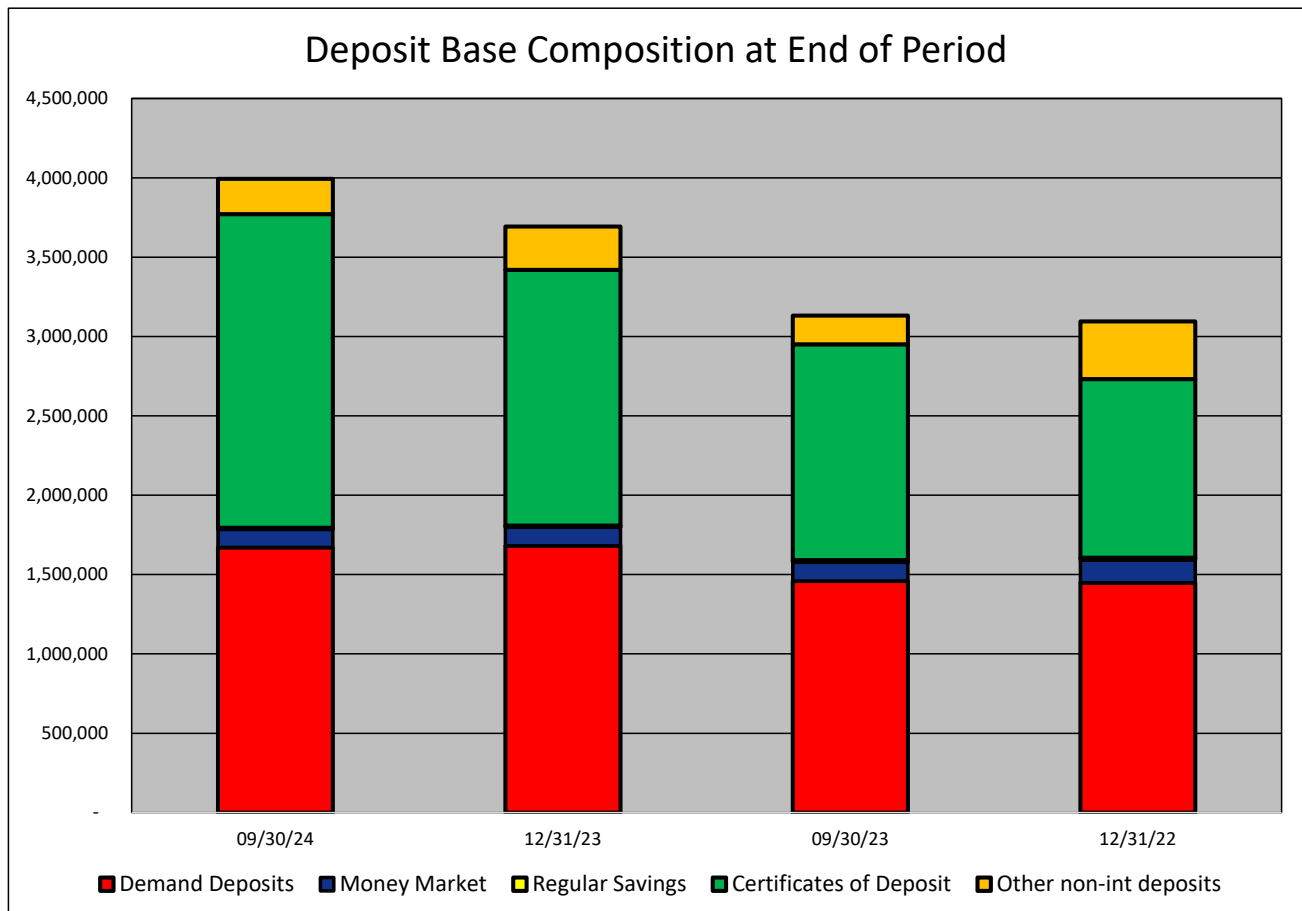
Total-90+ Days Past Due	-	79	-	-	-	NA
Total-Nonaccrual	5,772	4,119	3,624	2,180	2,148	59.27
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>5,772</u>	<u>4,198</u>	<u>3,624</u>	<u>2,180</u>	<u>2,148</u>	<u>59.27</u>

DEPOSIT BASE COMPOSITION - Bradesco Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	1,670,276	1,680,791	1,458,725	1,447,895	211,551	14.50
Money Market	114,883	118,132	119,517	144,106	(4,634)	(3.88)
Regular Savings	9,106	10,073	12,328	14,060	(3,222)	(26.14)
Certificates of Deposit	1,977,202	1,610,623	1,360,965	1,126,059	616,237	45.28
Other non-int deposits	222,337	273,160	180,696	363,023	41,641	23.04
Total Deposits	3,993,804	3,692,779	3,132,231	3,095,143	861,573	27.51

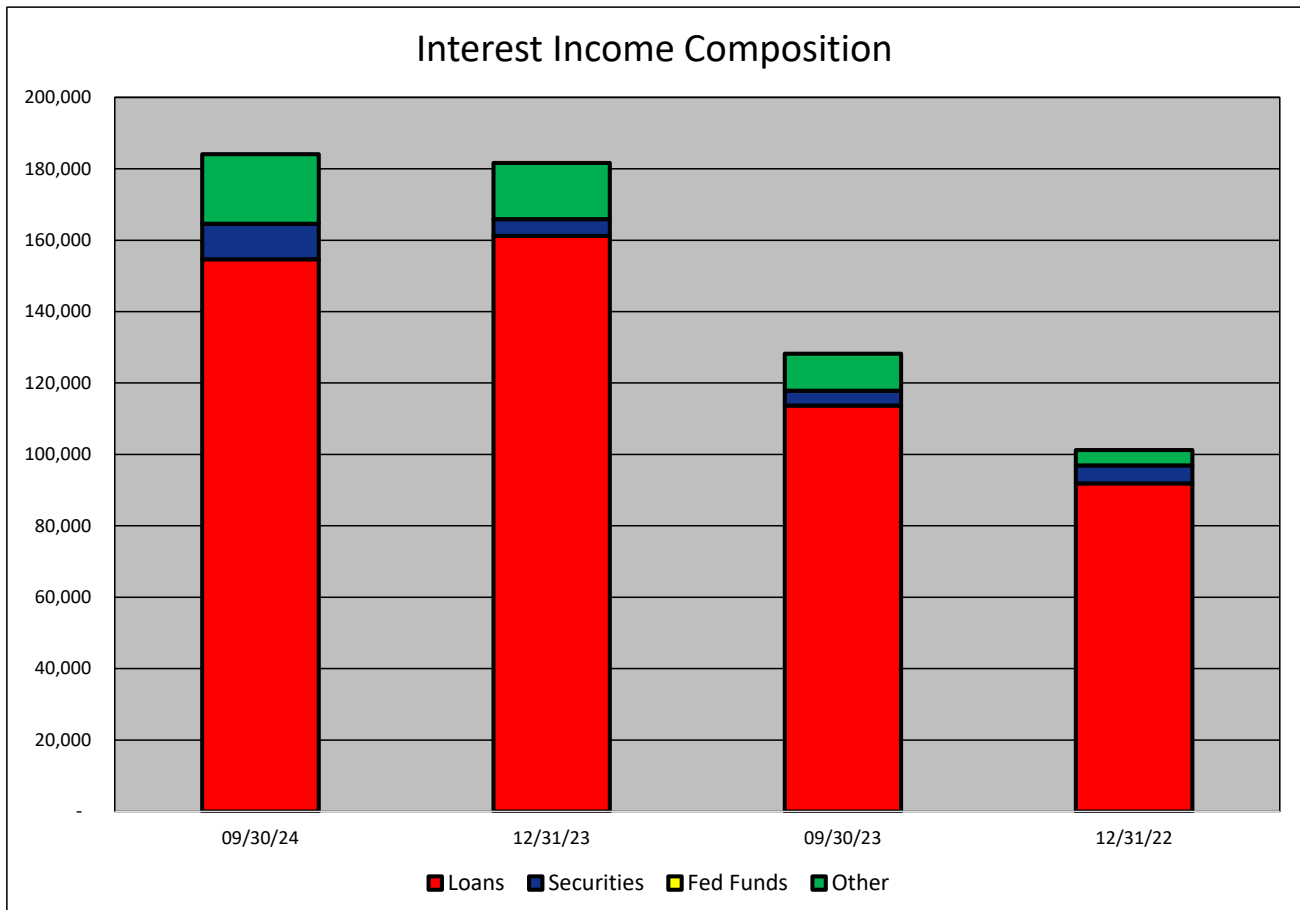


INTEREST INCOME COMPOSITION- Bradesco Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	154,637	161,164	113,727	91,858	40,910	35.97
Securities	9,946	4,703	4,121	5,056	5,825	141.35
Fed Funds	-	-	-	-	-	NA
Other	19,530	15,779	10,378	4,288	9,152	88.19
Total Int Income	184,113	181,646	128,226	101,202	55,887	43.58

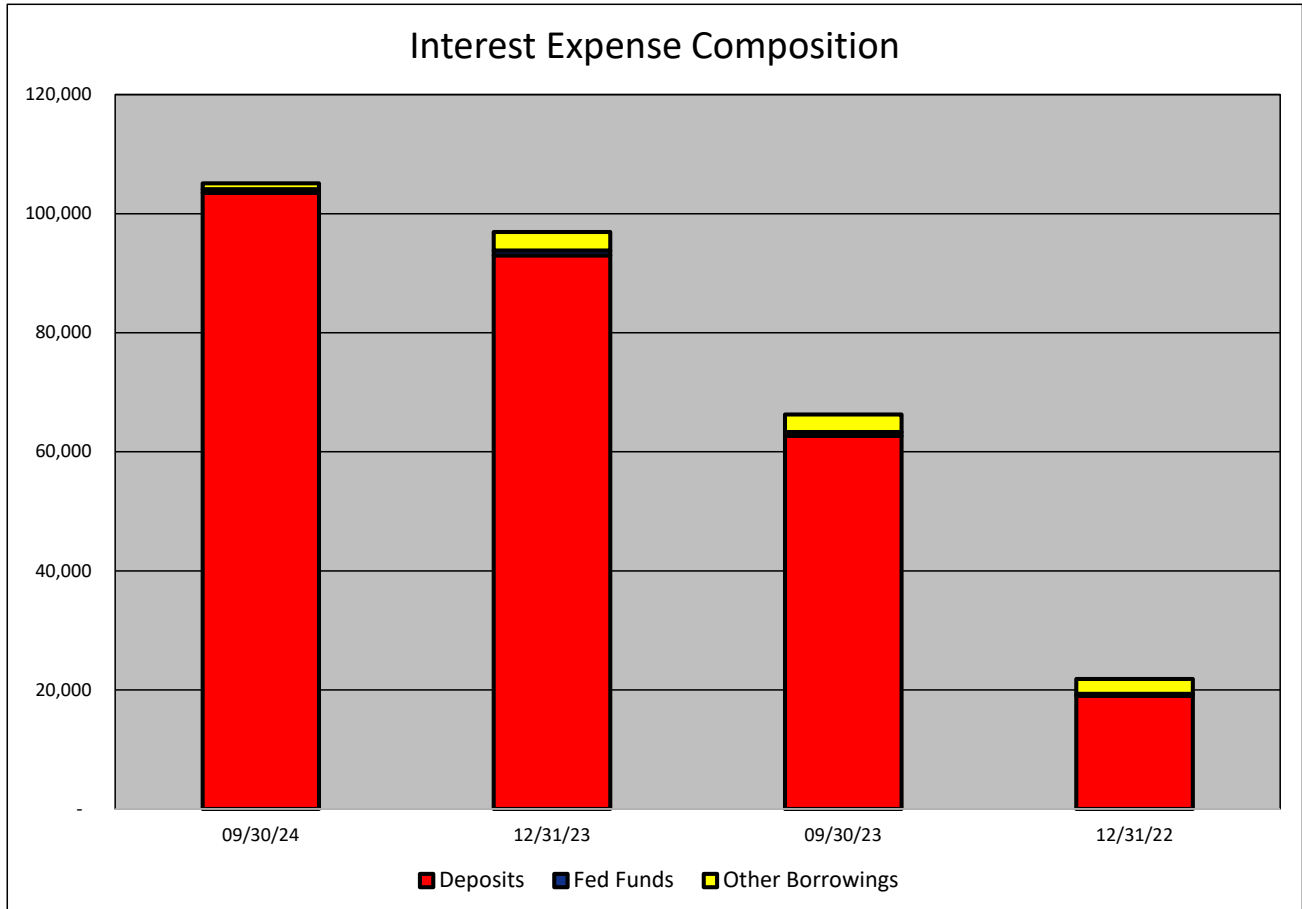


INTEREST EXPENSE COMPOSITION- Bradesco Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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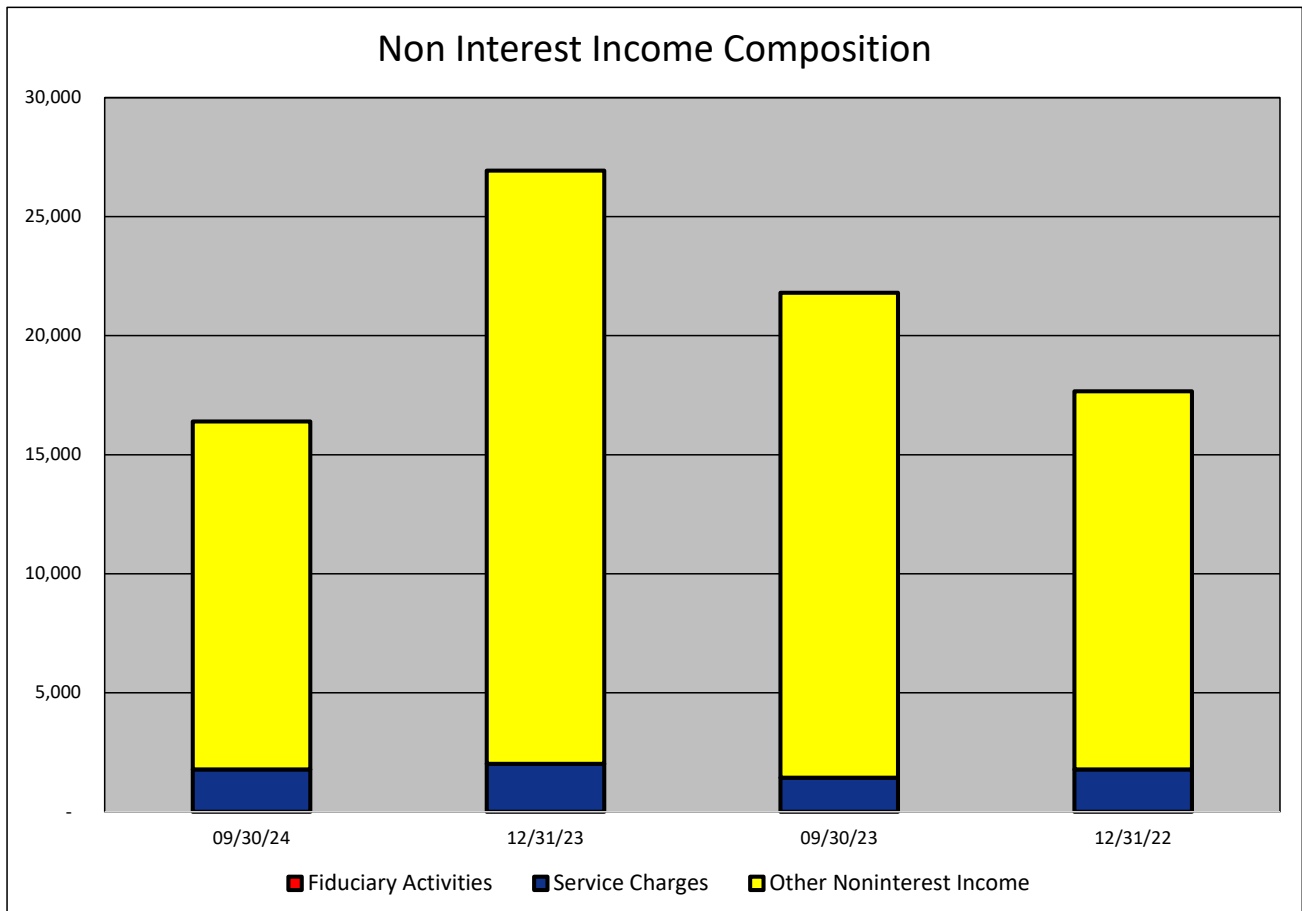
INTEREST EXPENSE CATEGORY

Deposits	103,512	92,992	62,674	19,004	40,838	65.16
Fed Funds	586	806	640	332	(54)	(8.44)
Other Borrowings	991	3,101	2,954	2,500	(1,963)	(66.45)
Total Int Expense	105,089	96,899	66,268	21,836	38,821	58.58



NONINTEREST INCOME COMPOSITION- Bradesco Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	1,777	2,015	1,431	1,781	346	24.18
Other Noninterest Income	14,616	24,920	20,368	15,885	(5,752)	(28.24)
Total Nonint. Income	16,393	26,935	21,799	17,666	(5,406)	(24.80)

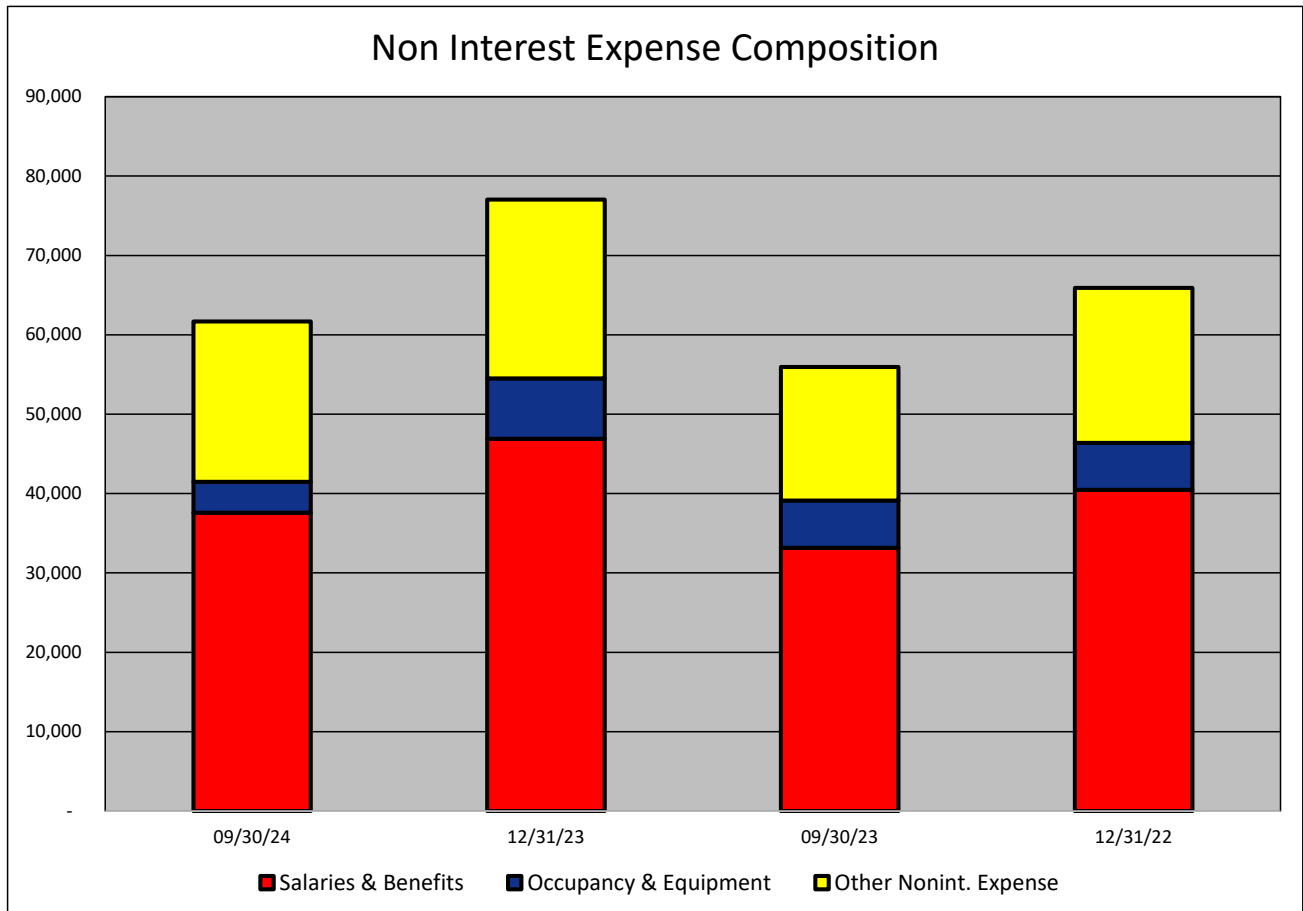


NONINTEREST EXPENSE COMPOSITION- Bradesco Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	37,598	46,914	33,159	40,458	4439	13.39
Occupancy & Equipment	3,874	7,587	5,951	5,911	(2077)	(34.90)
Other Nonint. Expense	20,213	22,534	16,843	19,539	3370	20.01
Total Nonint. Expense	61,685	77,035	55,953	65,908	5732	10.24



PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Bradesco Bank	4,713,739	3,764,985	25.20
Gulf Atlantic Bank	169,761	142,036	19.52
Grove Bank & Trust	1,227,526	1,034,565	18.65
International Finance Bank	1,183,764	1,016,234	16.49
Intercredit Bank, National Association	682,614	597,363	14.27
Banesco Usa	4,237,690	3,718,074	13.98
U. S. Century Bank	2,502,813	2,244,512	11.51
Amerant Bank, National Association	10,363,953	9,329,404	11.09
Sunstate Bank	535,929	483,187	10.92
Ocean Bank	6,650,159	6,116,050	8.73
Terrabank, National Association	808,681	744,986	8.55
Pacific National Bank	1,288,649	1,205,236	6.92
Banco Do Brasil Americas	2,841,590	2,735,797	3.87
Interamerican Bank, A Fsb	266,559	262,207	1.66
Bankunited, National Association	35,758,118	35,339,543	1.18
City National Bank Of Florida	26,189,033	26,039,410	0.57
Helm Bank Usa	1,015,891	1,024,654	(0.86)
First State Bank Of The Florida Keys	1,144,917	1,192,712	(4.01)
Eastern National Bank	147,592	199,966	(26.19)

Select Peer Average	5,354,157	5,115,312	7.48
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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	620,559	428,850	44.70
Banco Do Brasil Americas	1,527,349	1,157,150	31.99
Interamerican Bank, A Fsb	219,690	181,547	21.01
Sunstate Bank	308,852	257,596	19.90
Bradesco Bank	3,518,555	3,004,329	17.12
Helm Bank Usa	599,595	513,214	16.83
Gulf Atlantic Bank	121,119	104,258	16.17
International Finance Bank	1,010,200	871,860	15.87
U. S. Century Bank	1,931,362	1,676,520	15.20
Banesco Usa	3,157,212	2,786,817	13.29
Pacific National Bank	863,314	790,779	9.17
Terrabank, National Association	524,453	480,585	9.13
Ocean Bank	5,381,422	4,957,399	8.55
Amerant Bank, National Association	7,561,963	7,142,596	5.87
Intercredit Bank, National Association	473,803	456,654	3.76
City National Bank Of Florida	18,090,582	17,616,806	2.69
Bankunited, National Association	24,398,703	24,368,677	0.12
First State Bank Of The Florida Keys	815,036	847,676	(3.85)
Eastern National Bank	100,268	123,804	(19.01)

Select Peer Average	3,748,634	3,566,690	12.03
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PEER GROUP COMPARISONS REPORT
South Florida Group

CAPITAL RATIOS
For the nine months ended September 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	13.46	13.37	18.58	19.84	18.58
Banesco Usa	11.89	12.84	0.00	0.00	0.00
Bradesco Bank	10.92	11.71	18.05	19.19	18.05
Pacific National Bank	11.25	11.59	15.89	16.61	15.89
Helm Bank Usa	9.58	11.50	30.08	31.34	30.08
Sunstate Bank	12.64	11.21	14.20	14.85	14.20
Grove Bank & Trust	10.12	10.36	17.13	18.38	17.13
City National Bank Of Florida	9.80	10.34	14.11	15.10	14.11
Banco Do Brasil Americas	10.25	10.25	24.06	25.32	24.06
Ocean Bank	9.60	10.21	11.68	12.94	11.68
First State Bank Of The Florida Keys	9.49	10.07	16.04	17.29	16.04
Intercredit Bank, National Association	8.17	9.99	13.99	15.25	13.99
Bankunited, National Association	9.11	9.59	13.63	14.55	13.63
International Finance Bank	9.23	9.47	12.45	13.70	12.45
Amerant Bank, National Association	9.03	9.34	11.03	12.04	11.03
U. S. Century Bank	8.44	9.28	11.93	13.14	11.93
Gulf Atlantic Bank	7.63	8.73	10.30	11.17	10.30
Terrabank, National Association	7.06	8.57	14.31	15.67	10.54
Eastern National Bank	8.34	8.06	12.54	13.80	12.54

Select Peer Average	9.79	10.34	14.74	15.80	14.54
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PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET RATIOS
For the nine months ended September 30, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Interamerican Bank, A Fsb	97.73	82.42	0.00
Ocean Bank	96.72	80.92	11.86
International Finance Bank	94.90	85.34	6.42
Banesco Usa	92.61	74.50	15.81
Amerant Bank, National Association	92.02	72.96	14.25
U. S. Century Bank	89.80	77.17	17.04
Bradesco Bank	88.10	74.64	8.58
Intercredit Bank, National Association	87.74	69.41	25.55
City National Bank Of Florida	87.35	69.08	25.00
Bankunited, National Association	86.54	68.23	25.42
Gulf Atlantic Bank	85.63	71.35	10.93
Pacific National Bank	83.78	66.99	18.76
First State Bank Of The Florida Keys	82.50	71.19	26.23
Eastern National Bank	76.91	67.94	0.71
Terrabank, National Association	71.79	64.85	27.24
Sunstate Bank	70.76	57.63	14.54
Helm Bank Usa	66.03	59.02	38.25
Grove Bank & Trust	65.18	50.55	29.72
Banco Do Brasil Americas	60.22	53.75	36.06

Select Peer Average	82.96	69.37	18.55
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PEER GROUP COMPARISONS REPORT
South Florida Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Banco Do Brasil Americas	2,848,729	1.69	18.11
International Finance Bank	1,120,490	1.36	14.59
Banesco Usa	4,103,727	1.10	9.56
U. S. Century Bank	2,517,593	1.01	12.84
Ocean Bank	6,430,119	0.94	9.89
Pacific National Bank	1,248,412	0.92	8.19
Interamerican Bank, A Fsb	264,515	0.79	5.95
Bradesco Bank	4,257,149	0.76	6.47
First State Bank Of The Florida Keys	1,235,316	0.73	8.78
Bankunited, National Association	35,809,045	0.73	8.35
Helm Bank Usa	1,103,881	0.72	9.11
Sunstate Bank	514,182	0.62	4.87
Terrabank, National Association	810,469	0.44	6.94
Gulf Atlantic Bank	153,219	0.29	3.68
City National Bank Of Florida	26,922,680	0.21	2.34
Grove Bank & Trust	1,162,222	0.10	0.91
Amerant Bank, National Association	9,884,804	(0.32)	(3.75)
Intercredit Bank, National Association	612,469	(1.65)	(20.75)
Eastern National Bank	167,107	(3.20)	(37.30)

Select Peer Average	5,324,533	0.38	3.62
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PEER GROUP COMPARISONS REPORT
South Florida Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Banco Do Brasil Americas	0.45	1.34	42.99	10.97
International Finance Bank	0.59	1.84	53.83	10.12
U. S. Century Bank	0.51	1.24	54.90	12.64
Pacific National Bank	0.15	1.71	57.82	11.11
Banesco Usa	0.56	1.49	58.41	11.90
Bankunited, National Association	0.26	1.47	59.23	21.44
City National Bank Of Florida	0.41	0.96	61.44	27.68
Bradesco Bank	0.51	1.42	64.60	18.27
Ocean Bank	0.44	2.07	66.19	9.91
Helm Bank Usa	0.50	2.38	68.19	8.19
Amerant Bank, National Association	0.68	2.11	70.33	14.10
Sunstate Bank	0.54	2.27	77.26	7.24
Interamerican Bank, A Fsb	0.25	3.35	78.93	3.55
Terrabank, National Association	0.68	1.92	79.60	6.68
First State Bank Of The Florida Keys	0.33	2.12	79.73	6.43
Gulf Atlantic Bank	0.25	2.69	84.40	6.53
Grove Bank & Trust	0.85	1.86	96.33	10.86
Intercredit Bank, National Association	0.15	3.62	162.13	5.51
Eastern National Bank	0.34	6.70	216.50	2.68

Select Peer Average	0.44	2.24	80.67	10.83
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PEER GROUP COMPARISONS REPORT
South Florida Group

ASSET QUALITY RATIOS
For the nine months ended September 30, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Grove Bank & Trust	1.73	0.00	0.00	0.00
Gulf Atlantic Bank	0.98	0.00	0.00	0.00
Pacific National Bank	0.70	0.02	0.02	0.13
Sunstate Bank	0.88	0.04	0.02	0.20
Ocean Bank	1.41	0.04	0.04	0.40
U. S. Century Bank	1.19	0.14	0.11	1.16
First State Bank Of The Florida Keys	1.15	0.17	0.12	1.17
Bradesco Bank	1.01	0.16	0.12	1.05
Banco Do Brasil Americas	1.47	0.31	0.17	1.56
International Finance Bank	1.30	0.29	0.25	2.44
Banesco Usa	1.09	0.48	0.35	2.79
Intercredit Bank, National Association	1.59	0.70	0.48	5.22
City National Bank Of Florida	0.98	0.64	0.51	4.99
Helm Bank Usa	1.72	1.01	0.59	5.62
Terrabank, National Association	1.34	1.08	0.70	8.79
Interamerican Bank, A Fsb	2.39	1.44	1.18	7.68
Amerant Bank, National Association	1.06	1.52	1.25	12.99
Bankunited, National Association	0.94	1.86	1.28	7.59
Eastern National Bank	1.58	2.86	1.94	20.65

Select Peer Average	1.29	0.67	0.48	4.44
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 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	2.53	26.34	0.00	0.00	0.71
Bradesco Bank	1.23	12.92	0.00	1.09	7.41
Sunstate Bank	1.13	10.52	12.07	0.00	14.54
Pacific National Bank	1.09	9.57	0.00	0.00	18.76
Terrabank, National Association	1.07	4.12	0.00	0.00	27.17
First State Bank Of The Florida Keys	0.65	0.21	0.00	9.08	17.16
Helm Bank Usa	0.58	1.03	0.00	0.00	38.16
Ocean Bank	0.56	3.06	0.00	2.66	9.17
Gulf Atlantic Bank	0.50	11.02	0.00	1.68	9.25
Grove Bank & Trust	0.49	15.31	0.00	20.30	9.12
Amerant Bank, National Association	0.48	5.93	0.00	0.00	14.23
City National Bank Of Florida	0.47	1.07	0.00	10.29	14.53
Interamerican Bank, A Fsb	0.45	15.87	0.00	0.00	0.00
Banescos Usa	0.33	4.98	0.00	4.39	11.28
U. S. Century Bank	0.28	1.25	0.00	6.67	10.37
Intercredit Bank, National Association	0.25	2.90	0.00	0.00	25.55
Banco Do Brasil Americas	0.24	9.05	0.09	0.00	35.74
International Finance Bank	0.15	7.41	0.00	0.51	5.72
Bankunited, National Association	0.04	2.45	0.00	0.03	25.40

Select Peer Average	0.66	7.63	0.64	2.98	15.49
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
International Finance Bank	84.23	0.36	0.00	0.05
Interamerican Bank, A Fsb	80.45	2.34	0.00	0.00
Ocean Bank	79.77	1.21	0.01	0.02
U. S. Century Bank	76.25	0.55	0.00	0.00
Bradesco Bank	73.89	0.90	0.00	0.01
Banescos Usa	73.69	0.72	0.00	0.00
Gulf Atlantic Bank	70.65	3.45	0.00	0.00
First State Bank Of The Florida Keys	70.33	0.93	0.00	0.00
Intercredit Bank, National Association	68.31	0.80	0.00	0.00
City National Bank Of Florida	68.25	0.27	0.06	0.35
Bankunited, National Association	67.59	0.35	0.01	0.22
Eastern National Bank	66.87	2.43	0.00	0.00
Pacific National Bank	66.52	2.41	0.00	0.02
Amerant Bank, National Association	66.43	1.42	0.14	0.22
Terrabank, National Association	63.98	0.69	0.00	0.00
Helm Bank Usa	58.00	0.47	0.00	0.00
Sunstate Bank	57.12	1.12	0.00	1.53
Banco Do Brasil Americas	52.96	0.19	0.00	0.37
Grove Bank & Trust	49.68	1.22	0.00	0.00

Select Peer Average	68.16	1.15	0.01	0.15
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the nine months ended September 30, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Terrabank, National Association	56.81	41.18	97.99	0.00	2.01
International Finance Bank	48.20	51.80	100.00	0.00	0.00
Helm Bank Usa	44.57	55.43	100.00	0.00	0.00
Banco Do Brasil Americas	40.71	59.22	99.94	0.00	0.06
Banesco Usa	33.49	58.92	92.41	0.00	7.59
Ocean Bank	29.50	64.51	94.00	0.00	6.00
U. S. Century Bank	29.15	65.65	94.80	0.00	5.20
Bankunited, National Association	25.07	63.59	88.66	0.00	11.34
Sunstate Bank	25.05	69.12	94.17	0.00	5.83
First State Bank Of The Florida Keys	24.45	71.80	96.25	1.43	2.33
Interamerican Bank, A Fsb	23.77	75.72	99.49	0.00	0.51
Grove Bank & Trust	23.51	63.67	87.18	1.38	11.45
Gulf Atlantic Bank	23.09	69.70	92.78	0.00	7.22
Bradesco Bank	20.99	75.87	96.86	0.00	3.14
City National Bank Of Florida	19.40	69.58	88.98	0.12	10.89
Eastern National Bank	18.32	81.55	99.88	0.12	0.00
Pacific National Bank	17.47	74.50	91.97	0.00	8.03
Amerant Bank, National Association	16.26	73.72	89.98	0.00	10.02
Intercredit Bank, National Association	12.10	74.86	86.96	0.00	13.04

Select Peer Average	28.00	66.34	94.33	0.16	5.51
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PEER GROUP COMPARISONS REPORT
South Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the nine months ended September 30, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Interamerican Bank, A Fsb	5.99	2.59	4.32	99.78
International Finance Bank	5.57	3.26	3.96	99.10
Helm Bank Usa	4.89	1.99	3.95	92.82
Banco Do Brasil Americas	5.44	3.39	3.77	98.57
Amerant Bank, National Association	6.39	3.66	3.54	93.48
Ocean Bank	5.93	3.91	3.48	96.34
Gulf Atlantic Bank	6.46	3.76	3.47	92.98
Sunstate Bank	6.03	4.28	3.26	95.06
Pacific National Bank	6.22	4.07	3.22	95.41
Banesco Usa	5.81	4.51	3.07	96.15
Eastern National Bank	5.67	3.47	3.06	95.05
U. S. Century Bank	5.37	3.80	2.80	95.65
First State Bank Of The Florida Keys	4.75	3.02	2.76	98.84
Bankunited, National Association	5.62	3.45	2.71	96.57
Terrabank, National Association	3.98	2.49	2.66	97.04
Bradesco Bank	6.04	4.43	2.59	95.41
Intercredit Bank, National Association	5.36	4.24	2.17	100.04
Grove Bank & Trust	4.44	3.55	2.01	96.64
City National Bank Of Florida	4.98	3.27	1.92	95.50

Select Peer Average	5.52	3.53	2.70	96.34
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