

# Interamerican Bank, A Fsb

Miami, FL

Established

8/23/1976

## 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 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)

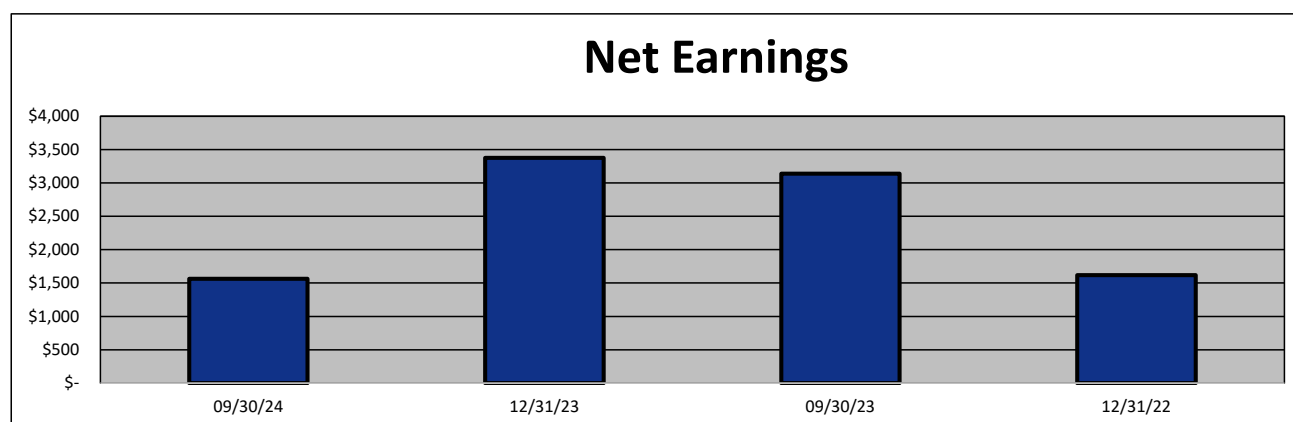
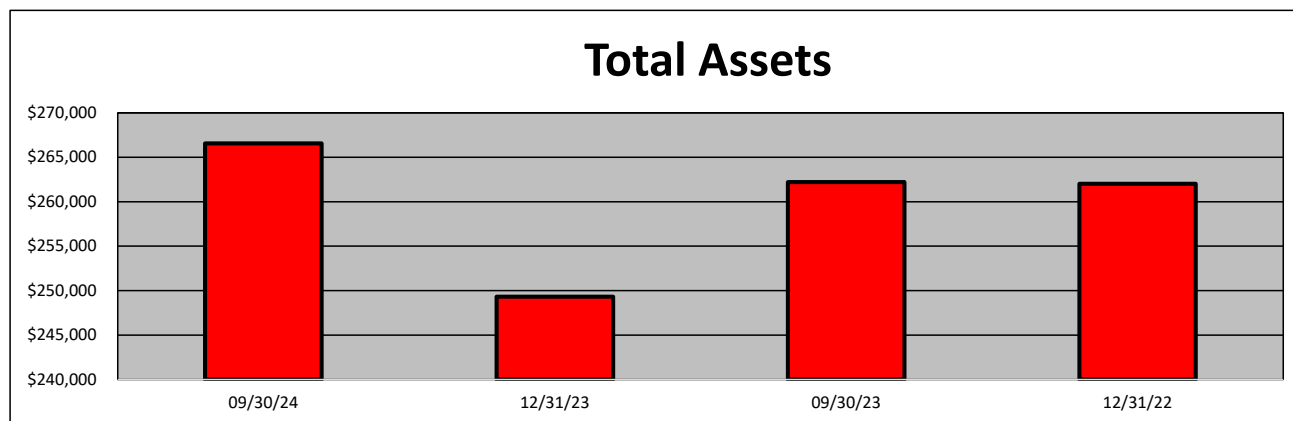
**EXECUTIVE SUMMARY - Interamerican Bank, A FSB**  
(Percentage)

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	13.46	13.76	13.12	11.93	9.87	9.79
Leverage Ratio	13.37	13.45	13.23	11.71	10.70	10.34
Tier 1 Cap/Risk Based Assets	18.58	20.34	21.42	20.16	12.49	14.74
Risk Based Ratio	19.84	21.61	22.69	21.43	13.34	15.80
Common Equity Tier 1 Capital Ratio	18.58	20.34	21.42	20.16	12.45	14.54
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	97.73	89.74	80.64	77.70	75.65	82.96
Loans/Assets	82.42	76.61	69.24	67.22	63.44	69.37
Securities/Assets	0.00	0.00	0.00	0.00	20.01	18.55
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.79	1.30	1.60	0.60	0.75	0.38
Return on Avg Equity	5.95	10.14	12.66	5.37	10.06	3.62
Nonint Income/Avg Assets	0.25	0.55	0.65	0.23	0.79	0.44
Net Overhead Ratio	3.35	2.86	2.71	2.86	2.14	2.24
Efficiency Ratio	78.93	70.30	67.74	85.61	72.20	80.67
Assets (per million) per Employee	3.55	3.24	3.36	3.69	10.50	10.83
<b>ASSET QUALITY:</b>						
Allowance/Loans	2.39	2.75	2.89	2.94	1.29	1.29
Nonperforming Loans/Total Loans	1.44	0.87	0.77	0.77	0.55	0.67
Nonperforming Assets/Total Assets	1.18	0.66	0.54	0.52	0.37	0.48
Adjusted Texas Ratio	7.68	4.19	3.54	3.70	3.62	4.44
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.99	5.35	5.25	3.64	5.49	5.52
Cost of funds	2.59	1.62	1.45	0.42	3.09	3.53
Net interest margin	4.32	4.28	4.29	3.36	2.88	2.70
Avg Earning Assets/Avg Assets	99.78	100.38	100.29	100.52	96.03	96.34

**SELECTED FINANCIAL DATA - Interamerican Bank, A FSB**  
(Dollars in Thousands)

<b>As of:</b>	<b>09/30/24</b>	<b>12/31/23</b>	<b>09/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	266,559	249,325	262,207	262,016	4,352	1.66
Cash and Equivalents	43,510	57,874	80,392	85,393	(36,882)	(45.88)
Securities	-	-	-	2	-	NA
Loans, net	219,690	191,017	181,547	176,116	38,143	21.01
Deposit Accounts	224,783	212,847	225,146	226,671	(363)	(0.16)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	35,879	34,314	34,405	31,265	1,474	4.28

<b>Period Ending</b>	<b>09/30/24</b>	<b>12/31/23</b>	<b>09/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	1,565	3,378	3,139	1,620	(1,574)	(50.14)
Interest Income	11,849	13,982	10,345	9,960	1,504	14.54
Interest Expense	3,301	2,799	1,892	781	1,409	74.47
Net Interest Income	8,548	11,183	8,453	9,179	95	1.12
Prov for Credit Losses	(84)	-	-	(340)	(84)	NA
Noninterest income	502	1,438	1,278	621	(776)	(60.72)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	7,143	8,873	6,592	8,390	551	8.36
Net Operating Income	1,991	3,748	3,139	1,750	(1,148)	(36.57)
Income Taxes	426	370	-	130	426	NA

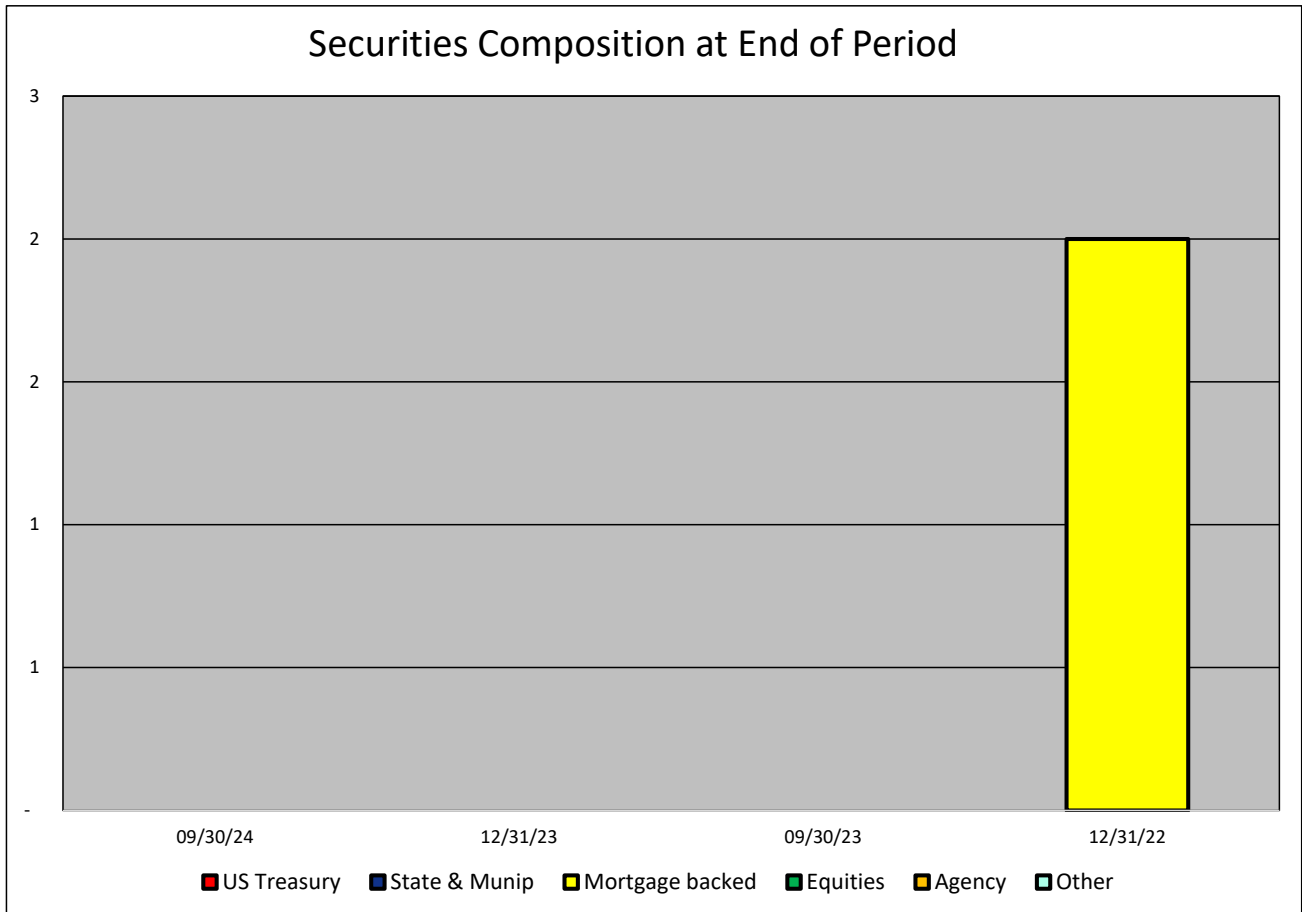


**SECURITIES COMPOSITION - Interamerican Bank, A FSB**  
(Dollars in Thousands)

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

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	-	-	2	-	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>-</b>	<b>NA</b>

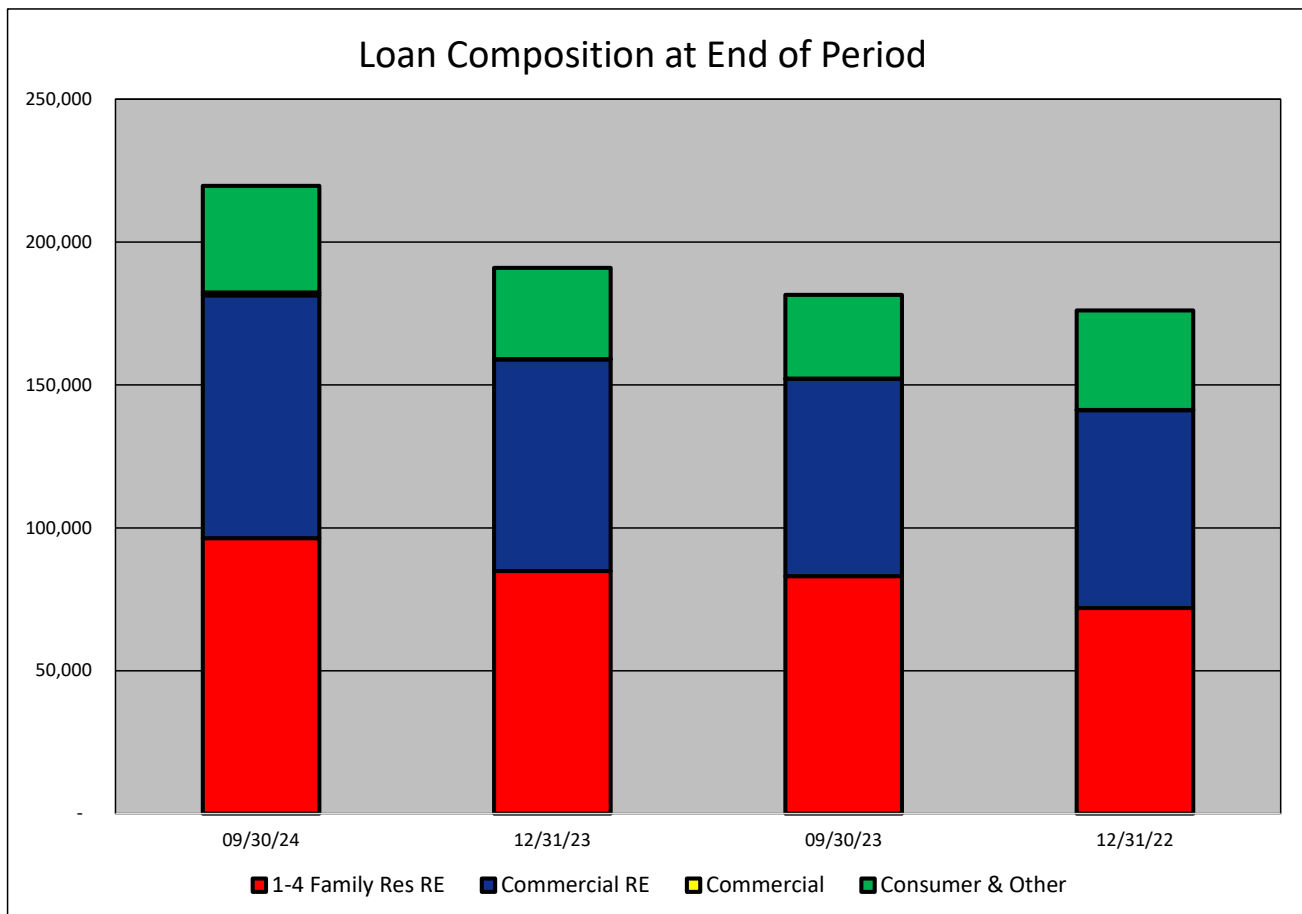


**LOAN PORTFOLIO COMPOSITION - Interamerican Bank, A FSB**  
(Dollars in Thousands)

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	96,360	84,911	83,069	71,936	13,291	16.00
Commercial RE	84,969	74,037	69,107	69,210	15,862	22.95
Commercial	1,043	69	88	78	955	1,085.23
Consumer & Other	37,318	32,000	29,283	34,892	8,035	27.44
<b>Loans, Net</b>	<b>219,690</b>	<b>191,017</b>	<b>181,547</b>	<b>176,116</b>	<b>38,143</b>	<b>21.01</b>



**LOAN PORTFOLIO QUALITY - Interamerican Bank, A FSB**  
(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	5,257	5,174	5,174	4,921	83	1.60
Total Recoveries	112	83	73	593	39	53.42
Total Charge-offs	39	-	-	-	39	NA
Provision Expense	(84)	-	-	(340)	(84)	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>5,246</u>	<u>5,257</u>	<u>5,247</u>	<u>5,174</u>	<u>(1)</u>	<u>(0.02)</u>

**NON-PERFORMING ASSETS:**

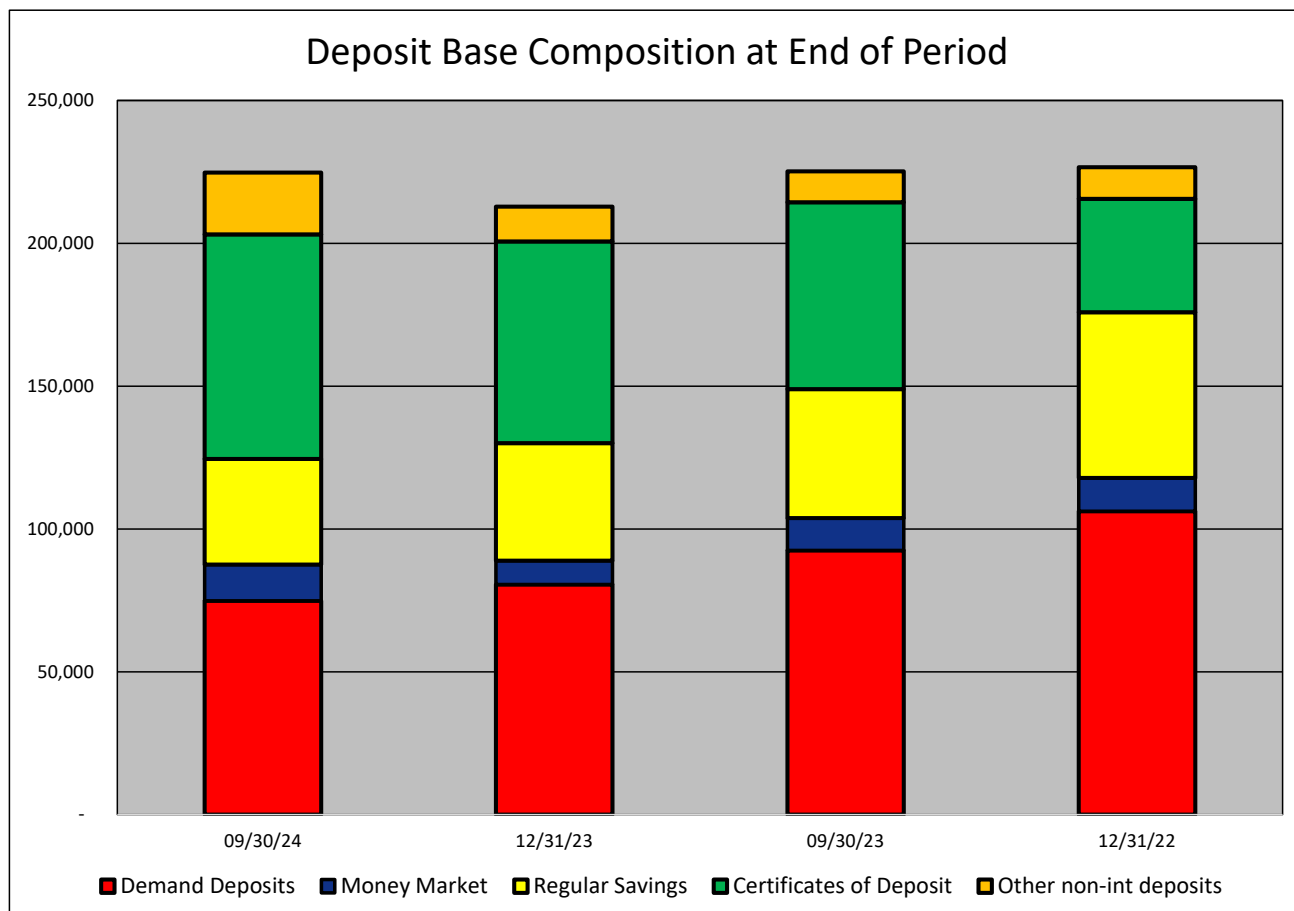
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	3,157	1,657	1,404	1,350	1,753	124.86
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>3,157</u>	<u>1,657</u>	<u>1,404</u>	<u>1,350</u>	<u>1,753</u>	<u>124.86</u>

**DEPOSIT BASE COMPOSITION - Interamerican Bank, A FSB**  
(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:**

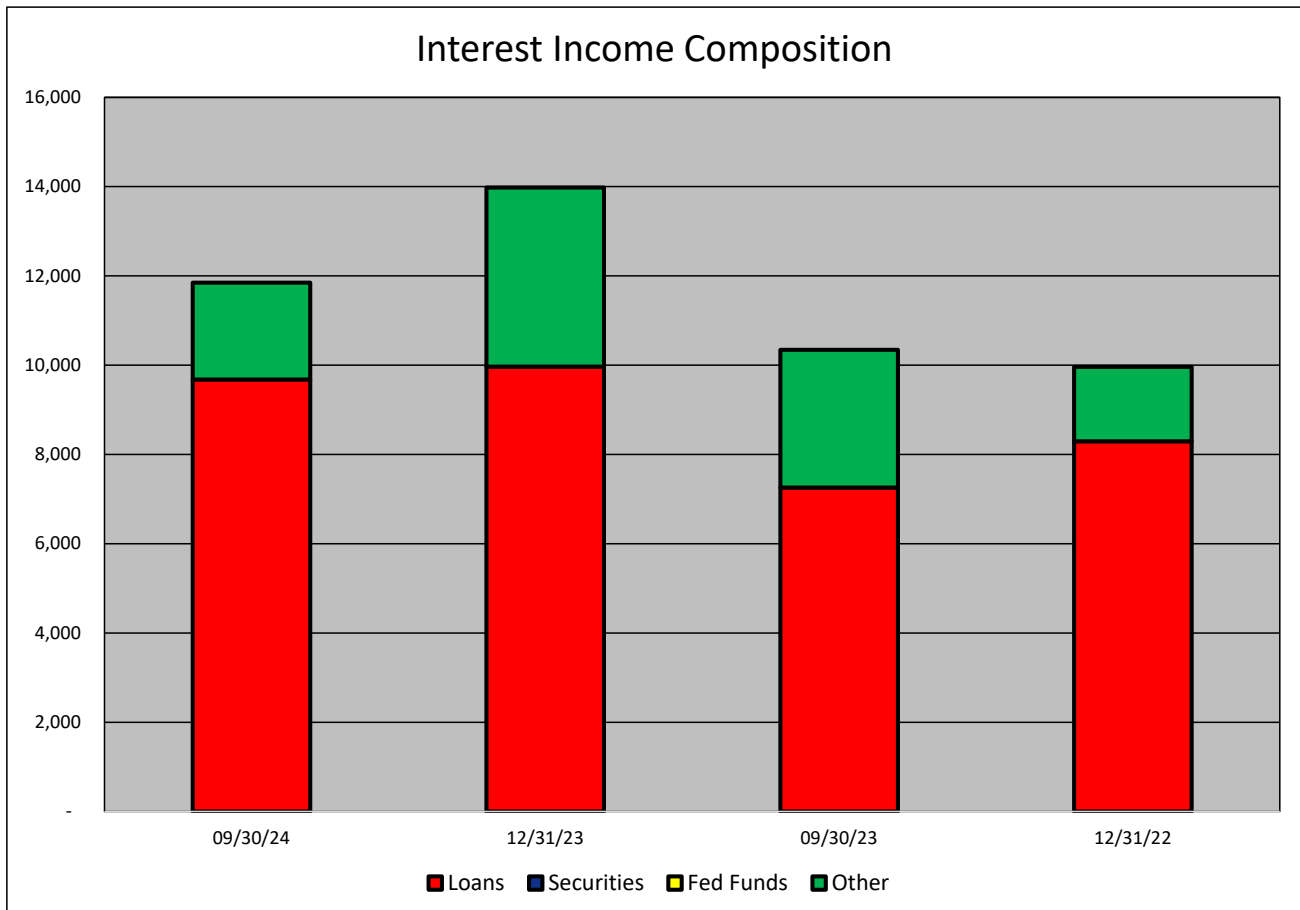
Demand Deposits	74,818	80,524	92,447	106,214	(17,629)	(19.07)
Money Market	12,739	8,367	11,365	11,637	1,374	12.09
Regular Savings	36,954	41,109	45,146	57,994	(8,192)	(18.15)
Certificates of Deposit	78,612	70,672	65,448	39,728	13,164	20.11
Other non-int deposits	21,660	12,175	10,740	11,098	10,920	101.68
<b>Total Deposits</b>	<b>224,783</b>	<b>212,847</b>	<b>225,146</b>	<b>226,671</b>	<b>(363)</b>	<b>(0.16)</b>





**INTEREST INCOME COMPOSITION- Interamerican Bank, A FSB**  
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	9,677	9,966	7,258	8,296	2,419	33.33
Securities	-	-	-	-	-	NA
Fed Funds	-	-	-	-	-	NA
Other	2,172	4,016	3,087	1,664	(915)	(29.64)
<b>Total Int Income</b>	<b>11,849</b>	<b>13,982</b>	<b>10,345</b>	<b>9,960</b>	<b>1,504</b>	<b>14.54</b>

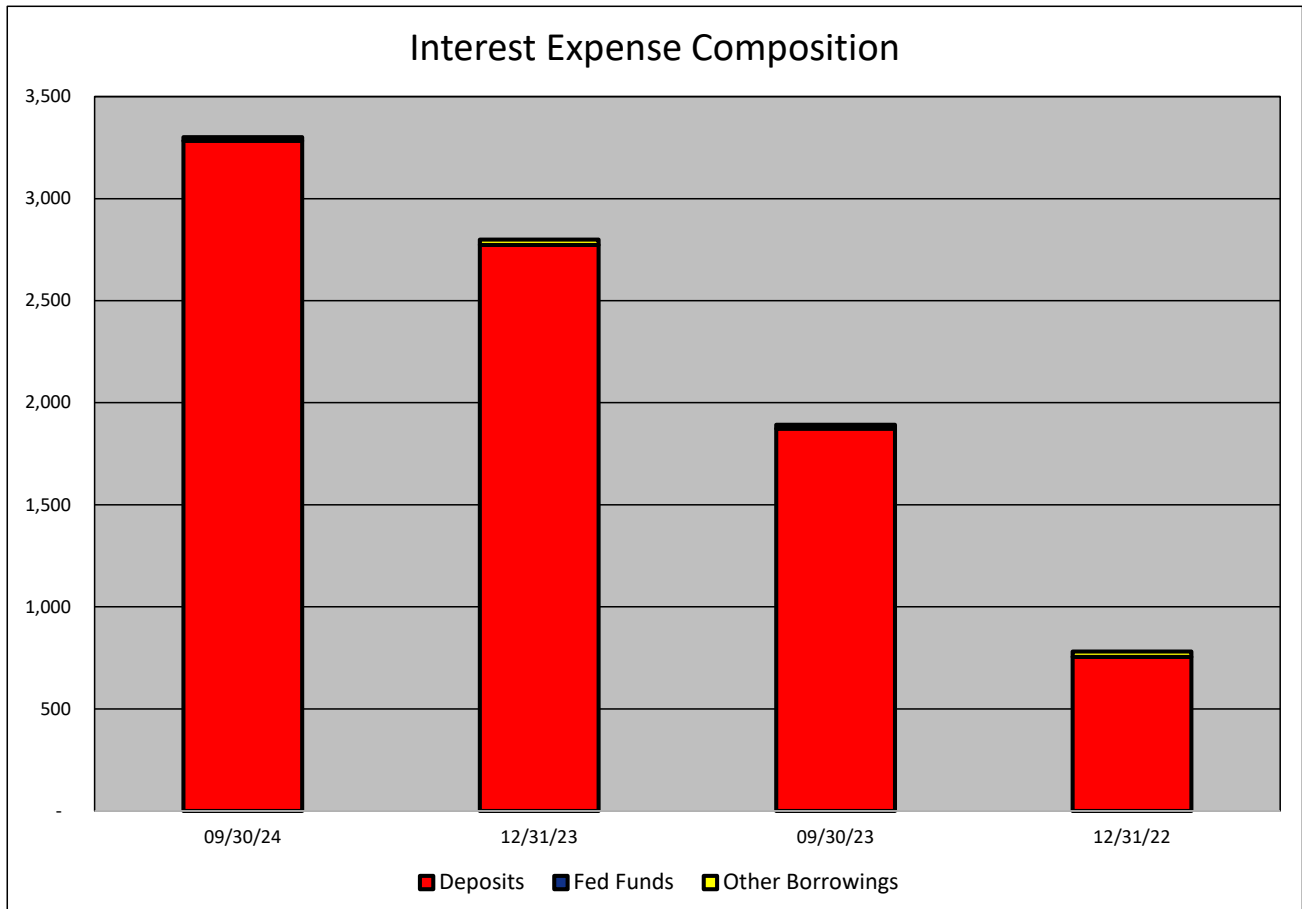


**INTEREST EXPENSE COMPOSITION- Interamerican Bank, A FSB**  
(Dollars in Thousands)

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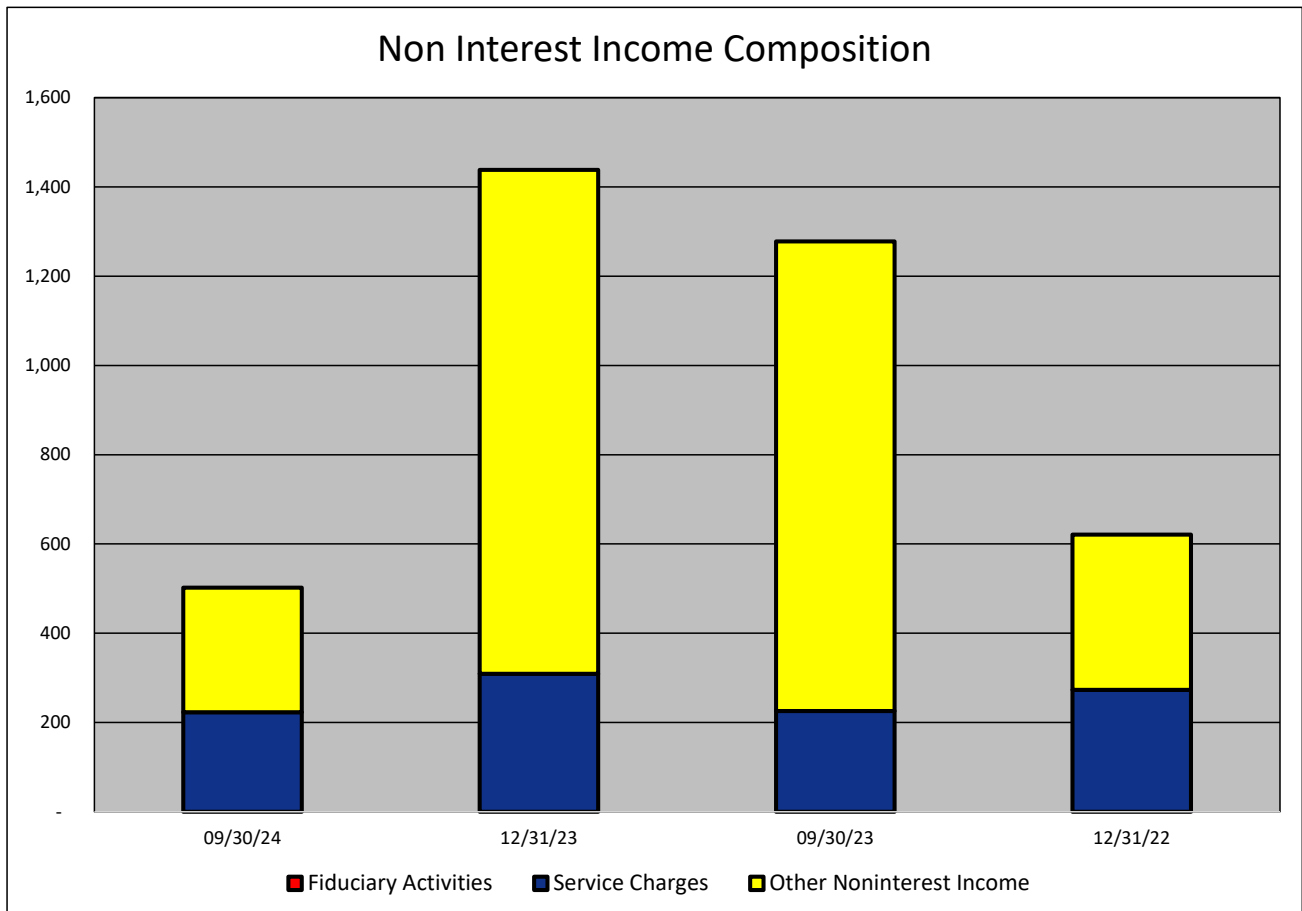
**INTEREST EXPENSE CATEGORY**

Deposits	3,283	2,773	1,873	755	1,410	75.28
Fed Funds	-	-	-	-	-	NA
Other Borrowings	18	26	19	26	(1)	(5.26)
<b>Total Int Expense</b>	<b>3,301</b>	<b>2,799</b>	<b>1,892</b>	<b>781</b>	<b>1,409</b>	<b>74.47</b>



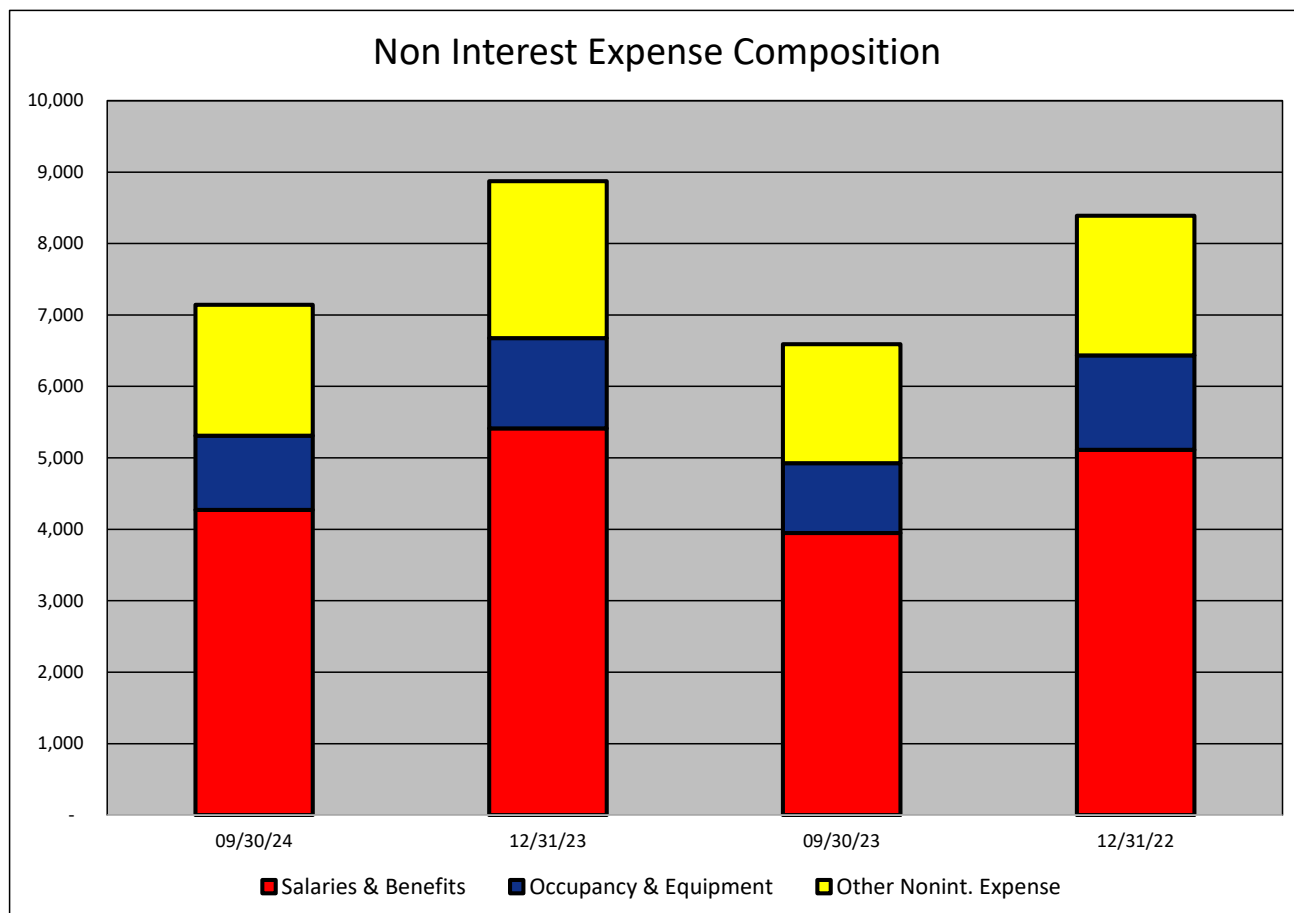
**NONINTEREST INCOME COMPOSITION- Interamerican Bank, A FSB**  
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	223	309	226	273	(3)	(1.33)
Other Noninterest Income	279	1,129	1,052	348	(773)	(73.48)
<b>Total Nonint. Income</b>	<b>502</b>	<b>1,438</b>	<b>1,278</b>	<b>621</b>	<b>(776)</b>	<b>(60.72)</b>



**NONINTEREST EXPENSE COMPOSITION- Interamerican Bank, A FSB**  
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	4,273	5,413	3,949	5,113	324	8.20
Occupancy & Equipment	1,036	1,264	977	1,321	59	6.04
Other Nonint. Expense	1,834	2,196	1,666	1,956	168	10.08
<b>Total Nonint. Expense</b>	<b>7,143</b>	<b>8,873</b>	<b>6,592</b>	<b>8,390</b>	<b>551</b>	<b>8.36</b>



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

<b>Select Peer Average</b>	<b>5,354,157</b>	<b>5,115,312</b>	<b>7.48</b>
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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)

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

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

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

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

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

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

<b>Select Peer Average</b>	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	<b>84.23</b>	0.36	0.00	0.05
Interamerican Bank, A Fsb	<b>80.45</b>	2.34	0.00	0.00
Ocean Bank	<b>79.77</b>	1.21	0.01	0.02
U. S. Century Bank	<b>76.25</b>	0.55	0.00	0.00
Bradesco Bank	<b>73.89</b>	0.90	0.00	0.01
Banesco Usa	<b>73.69</b>	0.72	0.00	0.00
Gulf Atlantic Bank	<b>70.65</b>	3.45	0.00	0.00
First State Bank Of The Florida Keys	<b>70.33</b>	0.93	0.00	0.00
Intercredit Bank, National Association	<b>68.31</b>	0.80	0.00	0.00
City National Bank Of Florida	<b>68.25</b>	0.27	0.06	0.35
Bankunited, National Association	<b>67.59</b>	0.35	0.01	0.22
Eastern National Bank	<b>66.87</b>	2.43	0.00	0.00
Pacific National Bank	<b>66.52</b>	2.41	0.00	0.02
Amerant Bank, National Association	<b>66.43</b>	1.42	0.14	0.22
Terrabank, National Association	<b>63.98</b>	0.69	0.00	0.00
Helm Bank Usa	<b>58.00</b>	0.47	0.00	0.00
Sunstate Bank	<b>57.12</b>	1.12	0.00	1.53
Banco Do Brasil Americas	<b>52.96</b>	0.19	0.00	0.37
Grove Bank & Trust	<b>49.68</b>	1.22	0.00	0.00

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

<b>Select Peer Average</b>	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	<b>4.32</b>	99.78
International Finance Bank	5.57	3.26	<b>3.96</b>	99.10
Helm Bank Usa	4.89	1.99	<b>3.95</b>	92.82
Banco Do Brasil Americas	5.44	3.39	<b>3.77</b>	98.57
Amerant Bank, National Association	6.39	3.66	<b>3.54</b>	93.48
Ocean Bank	5.93	3.91	<b>3.48</b>	96.34
Gulf Atlantic Bank	6.46	3.76	<b>3.47</b>	92.98
Sunstate Bank	6.03	4.28	<b>3.26</b>	95.06
Pacific National Bank	6.22	4.07	<b>3.22</b>	95.41
Banesco Usa	5.81	4.51	<b>3.07</b>	96.15
Eastern National Bank	5.67	3.47	<b>3.06</b>	95.05
U. S. Century Bank	5.37	3.80	<b>2.80</b>	95.65
First State Bank Of The Florida Keys	4.75	3.02	<b>2.76</b>	98.84
Bankunited, National Association	5.62	3.45	<b>2.71</b>	96.57
Terrabank, National Association	3.98	2.49	<b>2.66</b>	97.04
Bradesco Bank	6.04	4.43	<b>2.59</b>	95.41
Intercredit Bank, National Association	5.36	4.24	<b>2.17</b>	100.04
Grove Bank & Trust	4.44	3.55	<b>2.01</b>	96.64
City National Bank Of Florida	4.98	3.27	<b>1.92</b>	95.50
<b>Select Peer Average</b>	5.52	3.53	2.70	96.34