

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 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)

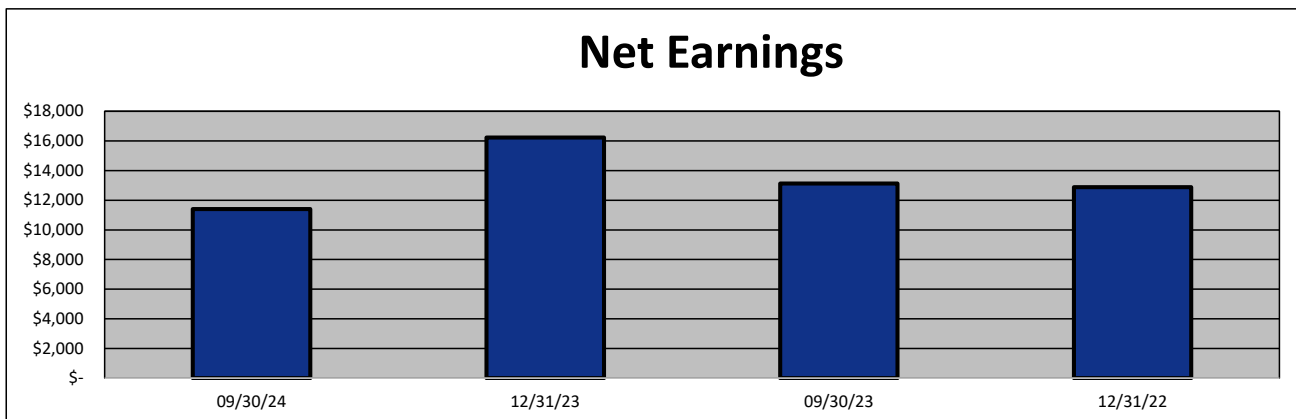
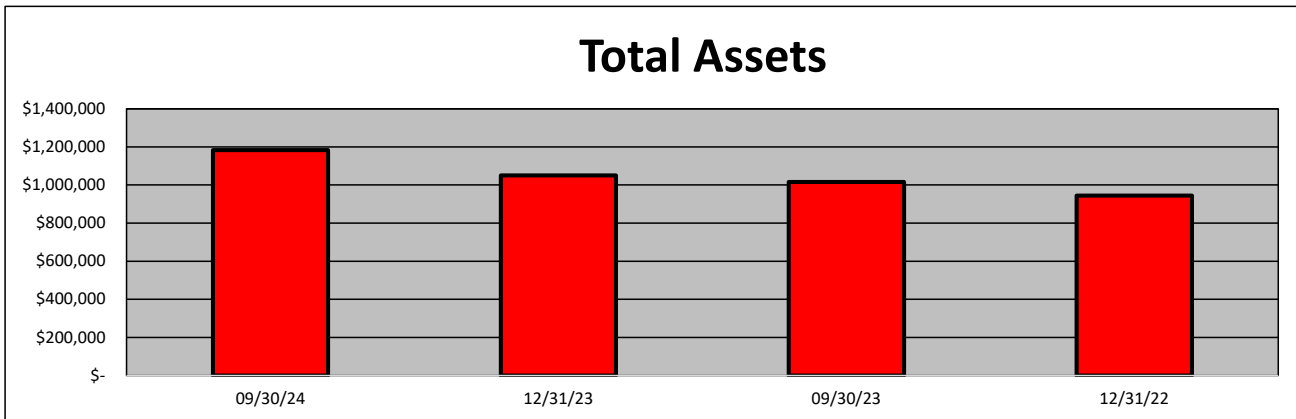
**EXECUTIVE SUMMARY - International Finance Bank
(Percentage)**

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.23	9.37	9.33	8.91	9.87	9.79
Leverage Ratio	9.47	9.78	9.60	8.92	10.70	10.34
Tier 1 Cap/Risk Based Assets	12.45	12.63	12.30	11.21	12.49	14.74
Risk Based Ratio	13.70	13.89	13.55	12.41	13.34	15.80
Common Equity Tier 1 Capital Ratio	12.45	12.63	12.30	11.21	12.45	14.54
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	94.90	92.67	95.56	96.89	75.65	82.96
Loans/Assets	85.34	83.25	85.79	87.26	63.44	69.37
Securities/Assets	6.42	7.12	7.30	8.17	20.01	18.55
PROFITABILITY:						
Return on Avg Assets	1.36	1.60	1.74	1.33	0.75	0.38
Return on Avg Equity	14.59	17.75	19.52	16.53	10.06	3.62
Nonint Income/Avg Assets	0.59	0.51	0.52	0.43	0.79	0.44
Net Overhead Ratio	1.84	2.06	2.00	1.93	2.14	2.24
Efficiency Ratio	53.83	52.58	50.16	54.63	72.20	80.67
Assets (per million) per Employee	10.12	9.46	8.99	8.21	10.50	10.83
ASSET QUALITY:						
Allowance/Loans	1.30	1.51	1.38	1.12	1.29	1.29
Nonperforming Loans/Total Loans	0.29	0.55	0.48	0.37	0.55	0.67
Nonperforming Assets/Total Assets	0.25	0.46	0.42	0.32	0.37	0.48
Adjusted Texas Ratio	2.44	4.37	3.99	3.31	3.62	4.44
YIELDS & COSTS:						
Yield on earning assets	5.57	5.23	5.18	4.06	5.49	5.52
Cost of funds	3.26	2.18	1.85	0.42	3.09	3.53
Net interest margin	3.96	4.42	4.54	3.91	2.88	2.70
Avg Earning Assets/Avg Assets	99.10	99.10	99.11	99.65	96.03	96.34

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

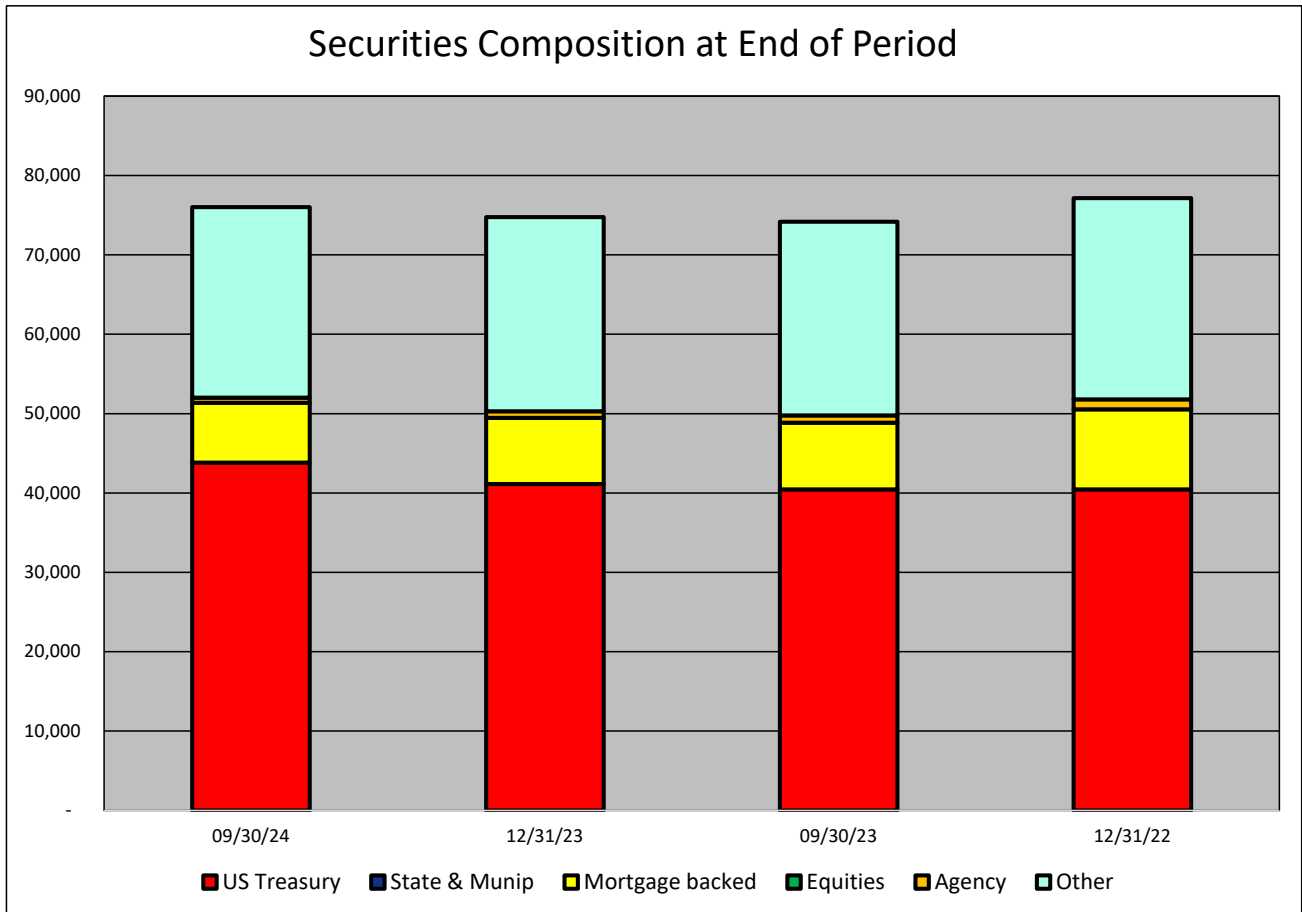
As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	1,183,764	1,049,917	1,016,234	944,447	167,530	16.49
Cash and Equivalents	89,543	96,627	65,557	36,293	23,986	36.59
Securities	75,997	74,764	74,170	77,129	1,827	2.46
Loans, net	1,010,200	874,026	871,860	824,160	138,340	15.87
Deposit Accounts	1,064,471	943,111	912,400	850,654	152,071	16.67
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	109,300	98,355	94,770	84,134	14,530	15.33

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	11,399	16,228	13,130	12,886	(1,731)	(13.18)
Interest Income	46,379	52,612	38,762	39,208	7,617	19.65
Interest Expense	13,421	8,157	4,817	1,495	8,604	178.62
Net Interest Income	32,958	44,455	33,945	37,713	(987)	(2.91)
Prov for Credit Losses	2,319	2,846	1,651	2,204	668	40.46
Noninterest income	4,950	5,216	3,952	4,121	998	25.25
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	20,404	26,116	19,009	22,856	1,395	7.34
Net Operating Income	15,185	20,709	17,237	16,774	(2,052)	(11.90)
Income Taxes	3,539	4,525	4,053	3,630	(514)	(12.68)



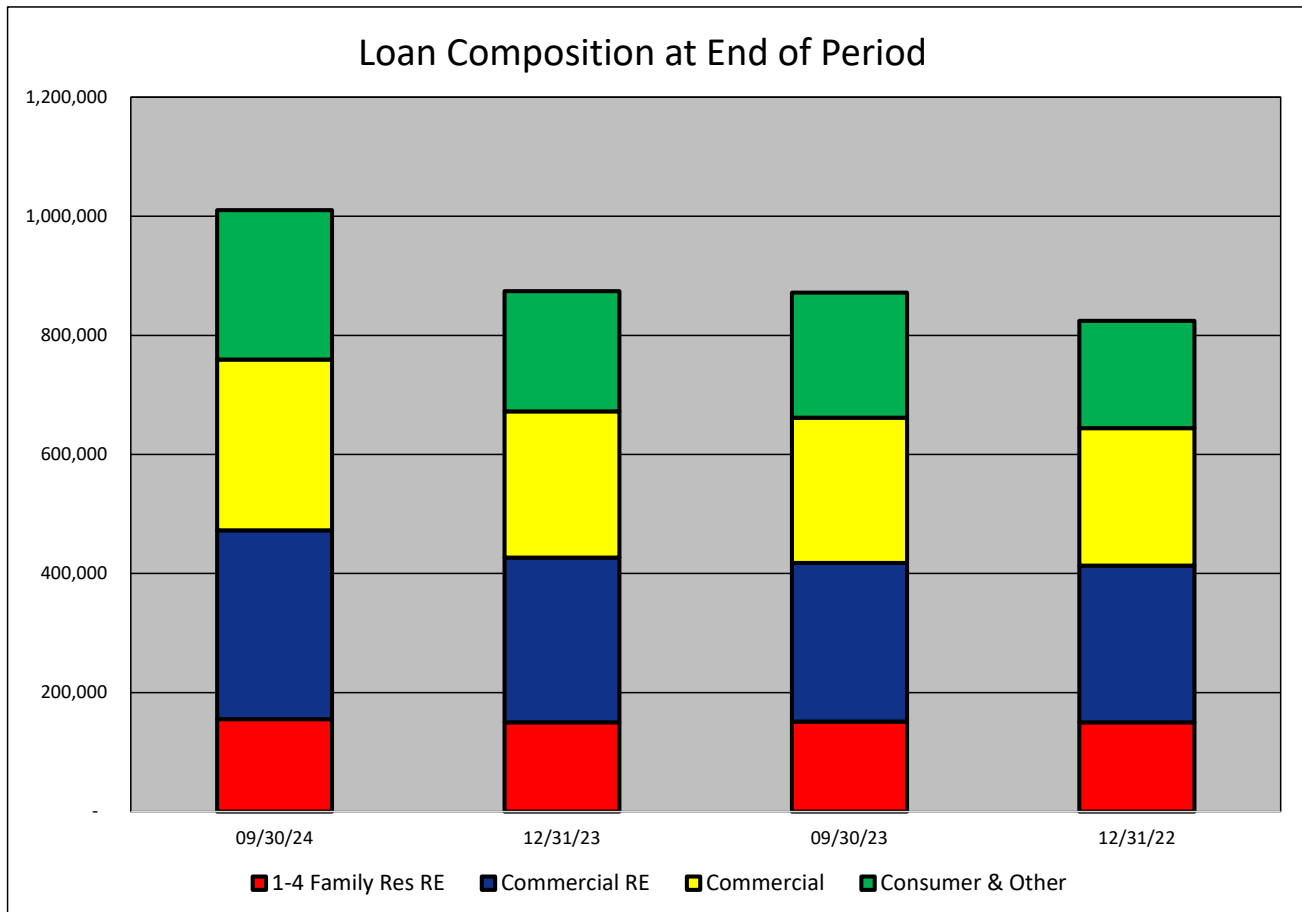
SECURITIES COMPOSITION - International Finance Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	43,816	41,129	40,443	40,461	3,373	8.34
State & Munip	-	-	-	-	-	NA
Mortgage backed	7,556	8,329	8,411	10,088	(855)	(10.17)
Equities	-	-	-	-	-	NA
Agency	638	836	908	1,257	(270)	(29.74)
Other	23,987	24,470	24,408	25,323	(421)	(1.72)
Total Securities	75,997	74,764	74,170	77,129	1,827	2.46



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

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	155,465	149,812	151,386	150,031	4,079	2.69
Commercial RE	317,121	276,667	266,261	263,228	50,860	19.10
Commercial	286,883	245,655	244,018	230,783	42,865	17.57
Consumer & Other	250,731	201,892	210,195	180,118	40,536	19.28
Loans, Net	1,010,200	874,026	871,860	824,160	138,340	15.87



LOAN PORTFOLIO QUALITY - International Finance 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	13,212	9,239	9,239	7,981	3,973	43.00
Total Recoveries	125	-	-	-	125	NA
Total Charge-offs	2,534	85	85	946	2,449	2,881.18
Provision Expense	2,319	2,846	1,651	2,204	668	40.46
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	1,212	1,212	-	(1,212)	(100.00)
Ending Balance	<u>13,123</u>	<u>13,212</u>	<u>12,017</u>	<u>9,239</u>	<u>1,106</u>	<u>9.20</u>

NON-PERFORMING ASSETS:

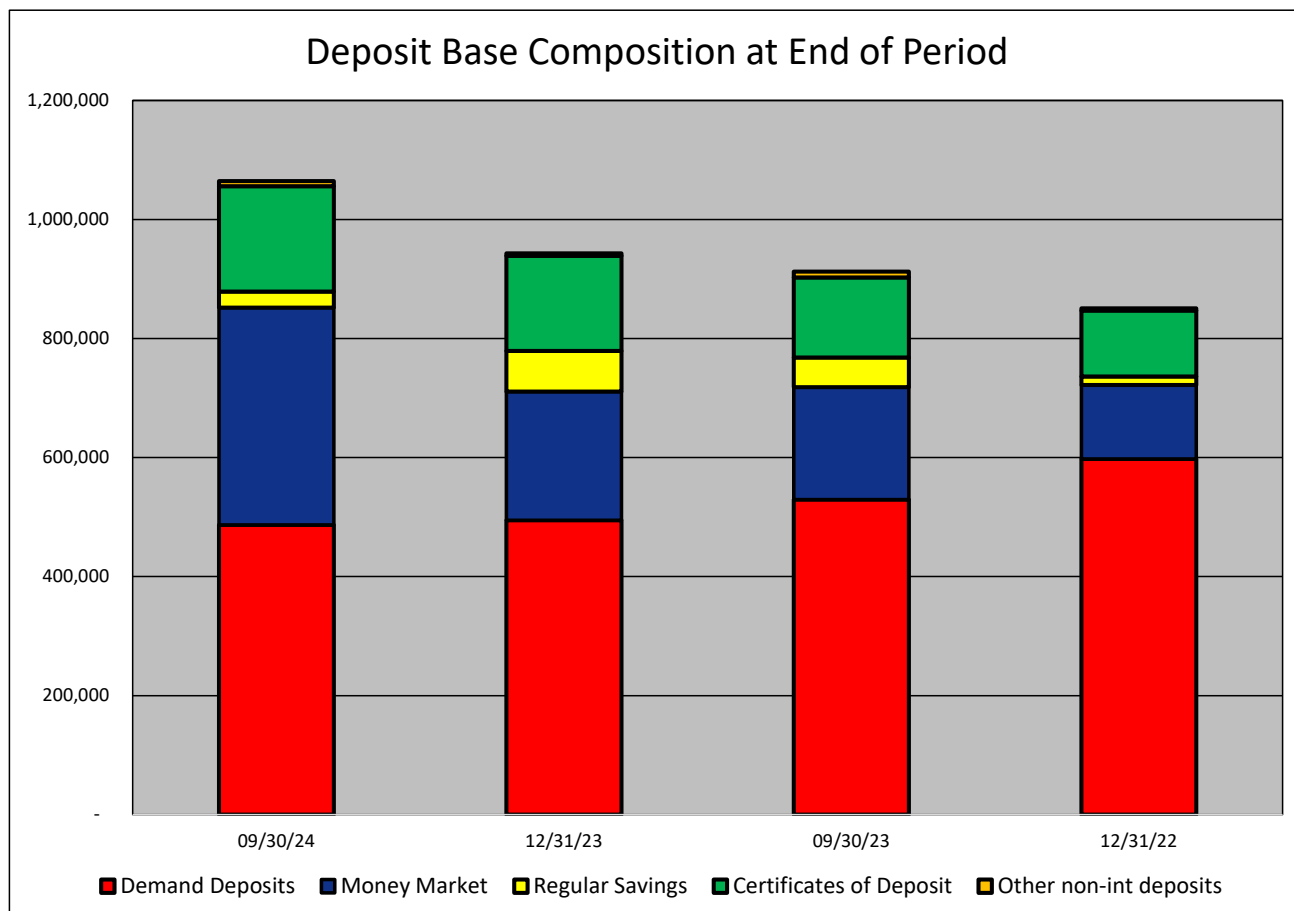
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	2,974	4,844	4,228	3,059	(1,254)	(29.66)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>2,974</u>	<u>4,844</u>	<u>4,228</u>	<u>3,059</u>	<u>(1,254)</u>	<u>(29.66)</u>

DEPOSIT BASE COMPOSITION - International Finance 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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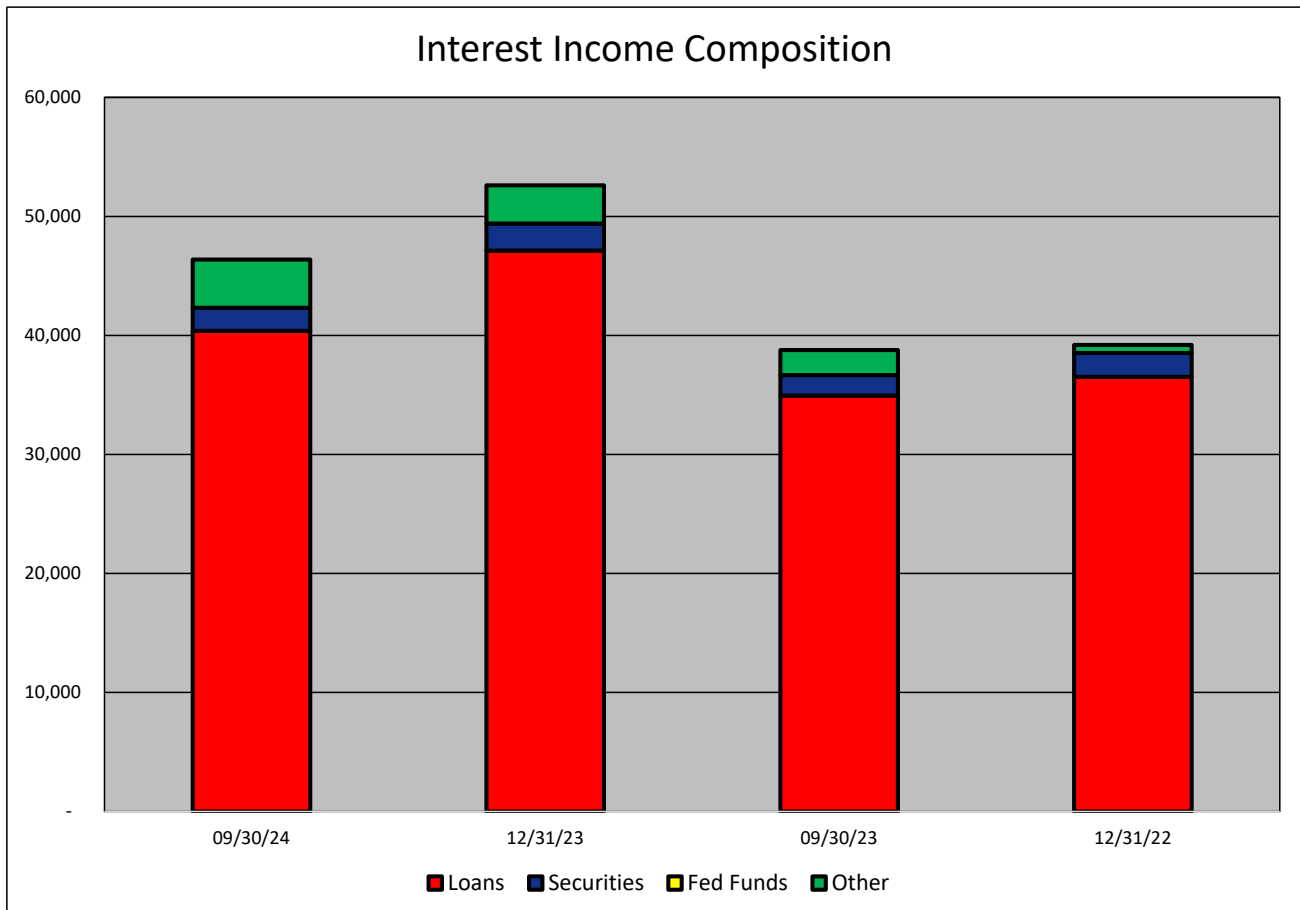
DEPOSIT BASE CATEGORY:

Demand Deposits	486,946	494,386	529,273	597,548	(42,327)	(8.00)
Money Market	365,058	216,501	188,814	124,204	176,244	93.34
Regular Savings	26,849	68,230	50,042	14,602	(23,193)	(46.35)
Certificates of Deposit	177,218	160,020	134,577	110,652	42,641	31.69
Other non-int deposits	8,400	3,974	9,694	3,648	(1,294)	(13.35)
Total Deposits	1,064,471	943,111	912,400	850,654	152,071	16.67



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

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	40,386	47,127	34,942	36,523	5,444	15.58
Securities	1,934	2,276	1,725	1,999	209	12.12
Fed Funds	-	-	-	-	-	NA
Other	4,059	3,209	2,095	686	1,964	93.75
Total Int Income	46,379	52,612	38,762	39,208	7,617	19.65

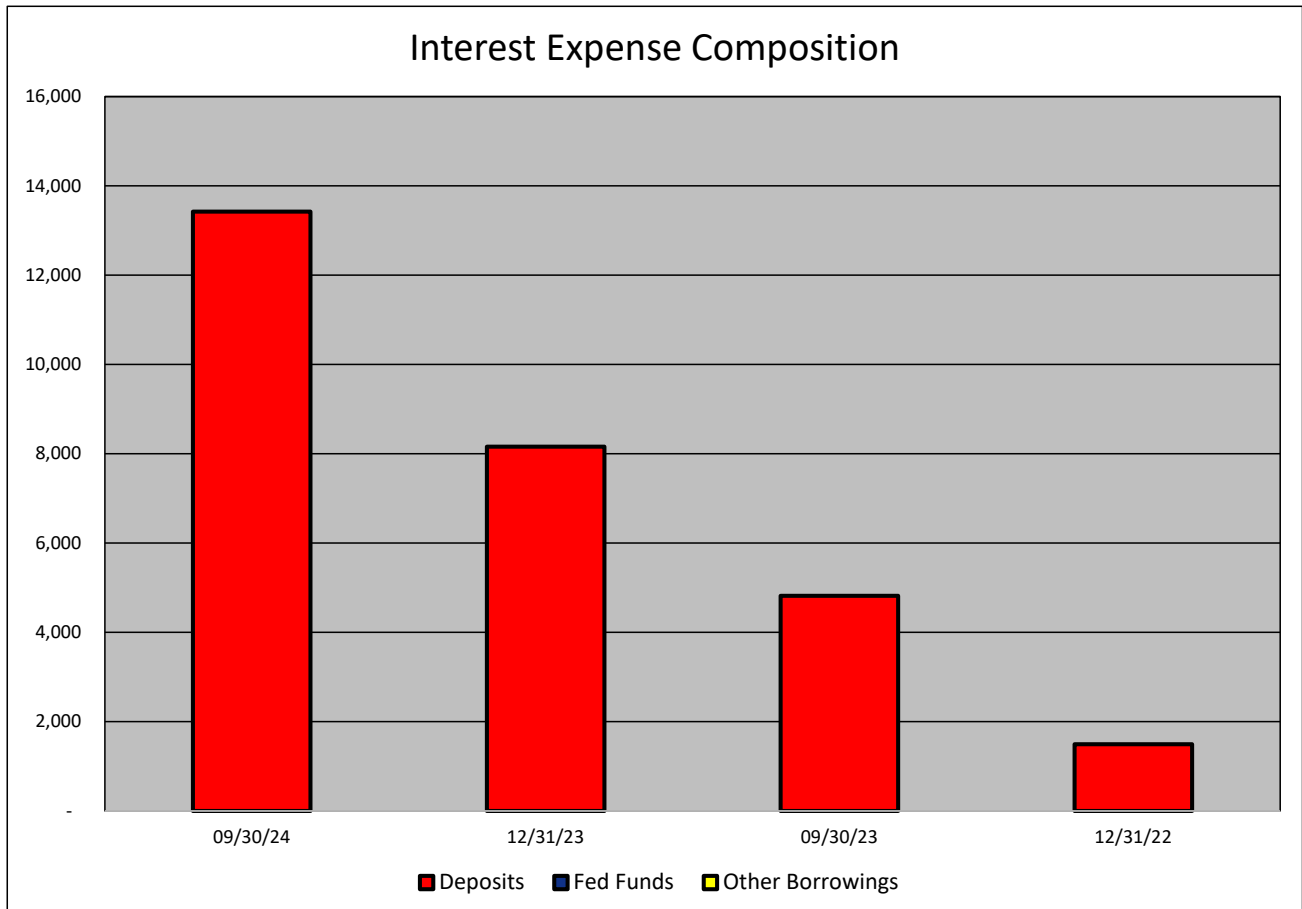


INTEREST EXPENSE COMPOSITION- International Finance Bank
(Dollars in Thousands)

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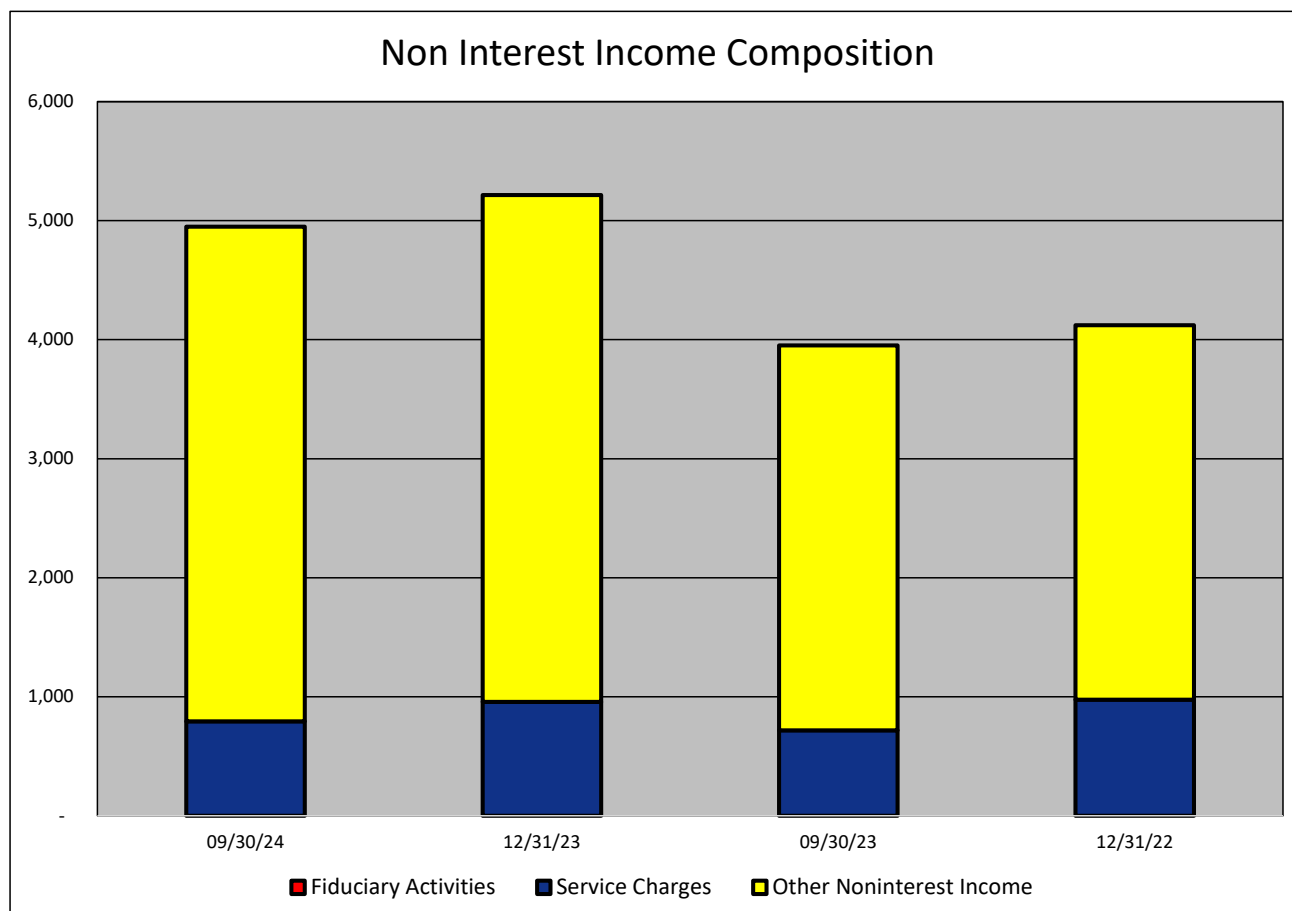
INTEREST EXPENSE CATEGORY

Deposits	13,421	8,157	4,817	1,495	8,604	178.62
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	13,421	8,157	4,817	1,495	8,604	178.62



NONINTEREST INCOME COMPOSITION- International Finance 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	794	957	718	975	76	10.58
Other Noninterest Income	4,156	4,259	3,234	3,146	922	28.51
Total Nonint. Income	4,950	5,216	3,952	4,121	998	25.25

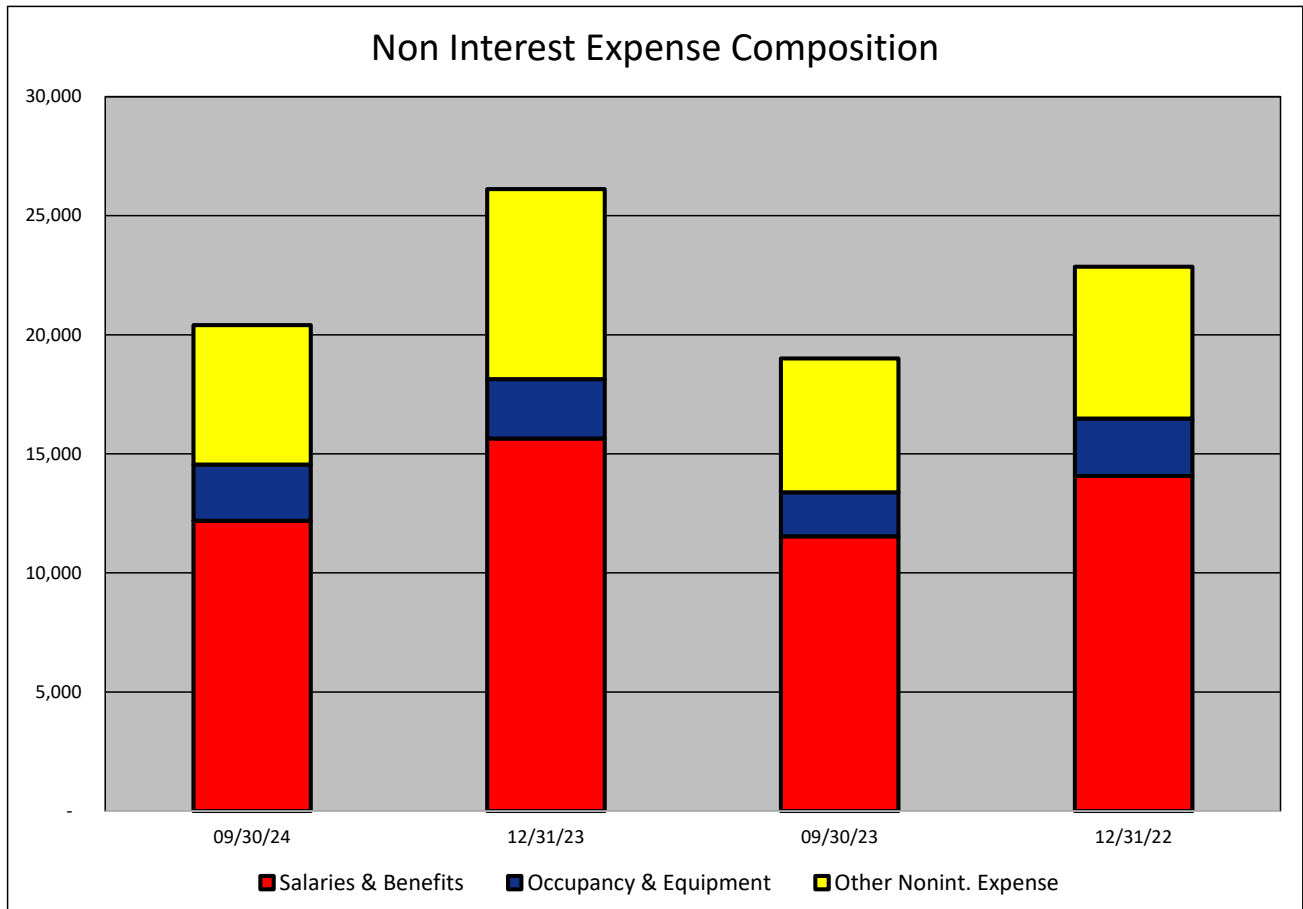


NONINTEREST EXPENSE COMPOSITION- International Finance Bank
(Dollars in Thousands)

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	12,191	15,641	11,533	14,072	658	5.71
Occupancy & Equipment	2,363	2,492	1,856	2,410	507	27.32
Other Nonint. Expense	5,850	7,983	5,620	6,374	230	4.09
Total Nonint. Expense	20,404	26,116	19,009	22,856	1,395	7.34



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
Banesco 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
Banesco 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