

Ocean Bank

Miami, FL

Established

12/9/1982

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)

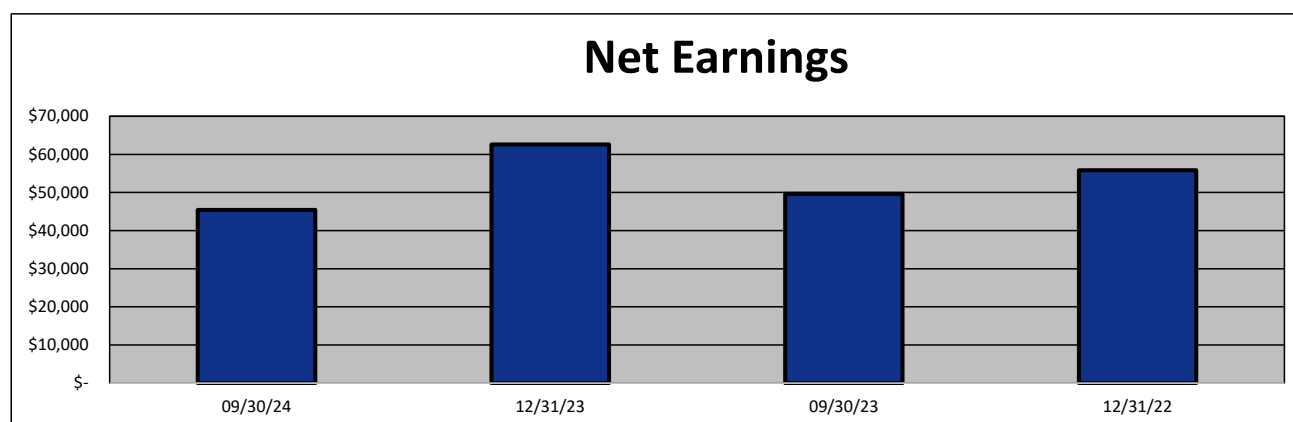
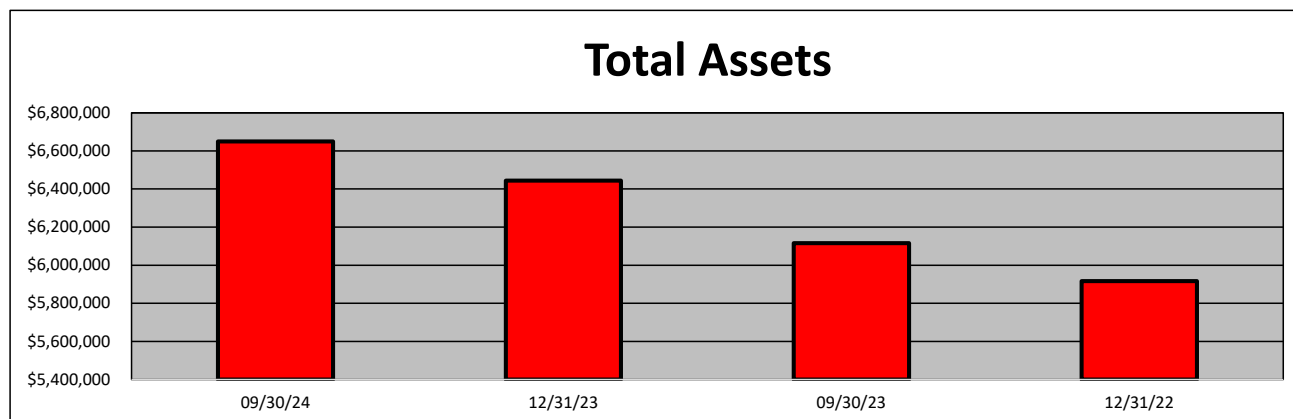
EXECUTIVE SUMMARY - Ocean Bank
(Percentage)

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.60	9.16	9.59	8.96	9.87	9.79
Leverage Ratio	10.21	9.88	10.14	9.80	10.70	10.34
Tier 1 Cap/Risk Based Assets	11.68	11.57	11.85	10.99	12.49	14.74
Risk Based Ratio	12.94	12.83	13.11	12.24	13.34	15.80
Common Equity Tier 1 Capital Ratio	11.68	11.57	11.85	10.99	12.45	14.54
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	96.72	93.24	93.08	100.04	75.65	82.96
Loans/Assets	80.92	78.15	81.06	81.01	63.44	69.37
Securities/Assets	11.86	15.25	12.92	13.66	20.01	18.55
PROFITABILITY:						
Return on Avg Assets	0.94	1.02	1.09	1.01	0.75	0.38
Return on Avg Equity	9.89	11.07	11.83	10.46	10.06	3.62
Nonint Income/Avg Assets	0.44	0.43	0.43	0.47	0.79	0.44
Net Overhead Ratio	2.07	2.17	2.09	2.16	2.14	2.24
Efficiency Ratio	66.19	65.13	62.12	64.51	72.20	80.67
Assets (per million) per Employee	9.91	9.63	9.42	9.08	10.50	10.83
ASSET QUALITY:						
Allowance/Loans	1.41	1.42	1.38	1.48	1.29	1.29
Nonperforming Loans/Total Loans	0.04	0.06	0.14	0.09	0.55	0.67
Nonperforming Assets/Total Assets	0.04	0.12	0.11	0.07	0.37	0.48
Adjusted Texas Ratio	0.40	1.18	1.05	0.70	3.62	4.44
YIELDS & COSTS:						
Yield on earning assets	5.93	5.49	5.40	4.02	5.49	5.52
Cost of funds	3.91	2.99	2.74	0.55	3.09	3.53
Net interest margin	3.48	3.72	3.80	3.74	2.88	2.70
Avg Earning Assets/Avg Assets	96.34	95.67	95.48	96.43	96.03	96.34

SELECTED FINANCIAL DATA - Ocean Bank
(Dollars in Thousands)

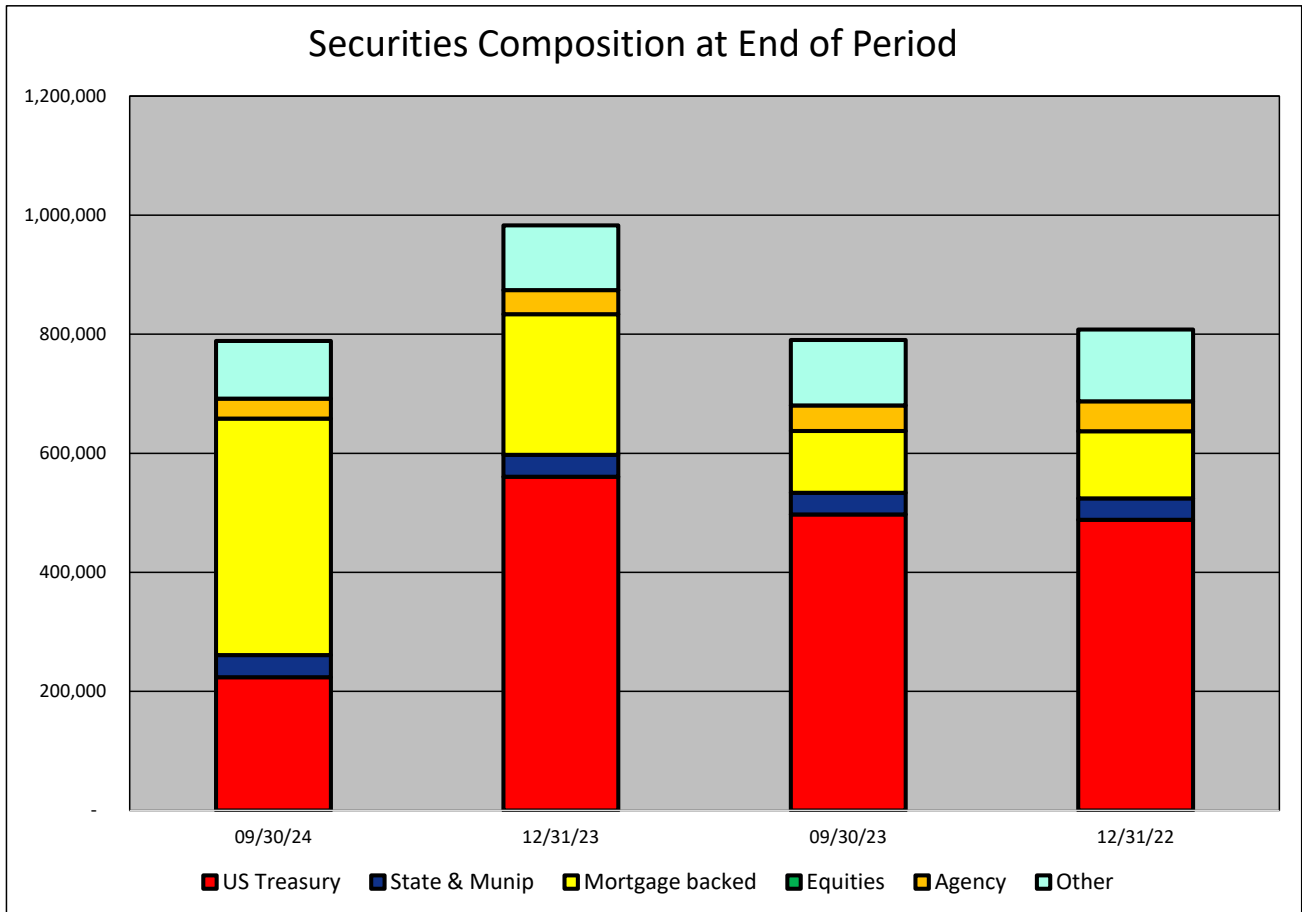
As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	6,650,159	6,444,352	6,116,050	5,916,905	534,109	8.73
Cash and Equivalents	240,795	176,226	133,283	78,016	107,512	80.66
Securities	788,616	982,631	790,190	808,071	(1,574)	(0.20)
Loans, net	5,381,422	5,036,494	4,957,399	4,793,318	424,023	8.55
Deposit Accounts	5,563,929	5,401,701	5,325,968	4,791,325	237,961	4.47
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	638,101	590,463	586,630	530,398	51,471	8.77

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	45,419	62,631	49,640	55,839	(4,221)	(8.50)
Interest Income	275,551	320,693	234,152	214,416	41,399	17.68
Interest Expense	113,844	102,960	69,265	14,692	44,579	64.36
Net Interest Income	161,707	217,733	164,887	199,724	(3,180)	(1.93)
Prov for Credit Losses	4,000	5,400	4,400	5,300	(400)	(9.09)
Noninterest income	21,276	26,007	19,499	25,964	1,777	9.11
Gain on Sale of Securities	-	-	-	44	-	NA
Noninterest Expense	121,116	158,755	114,547	145,596	6,569	5.73
Net Operating Income	57,867	79,585	65,439	74,792	(7,572)	(11.57)
Income Taxes	14,486	18,869	16,656	18,792	(2,170)	(13.03)



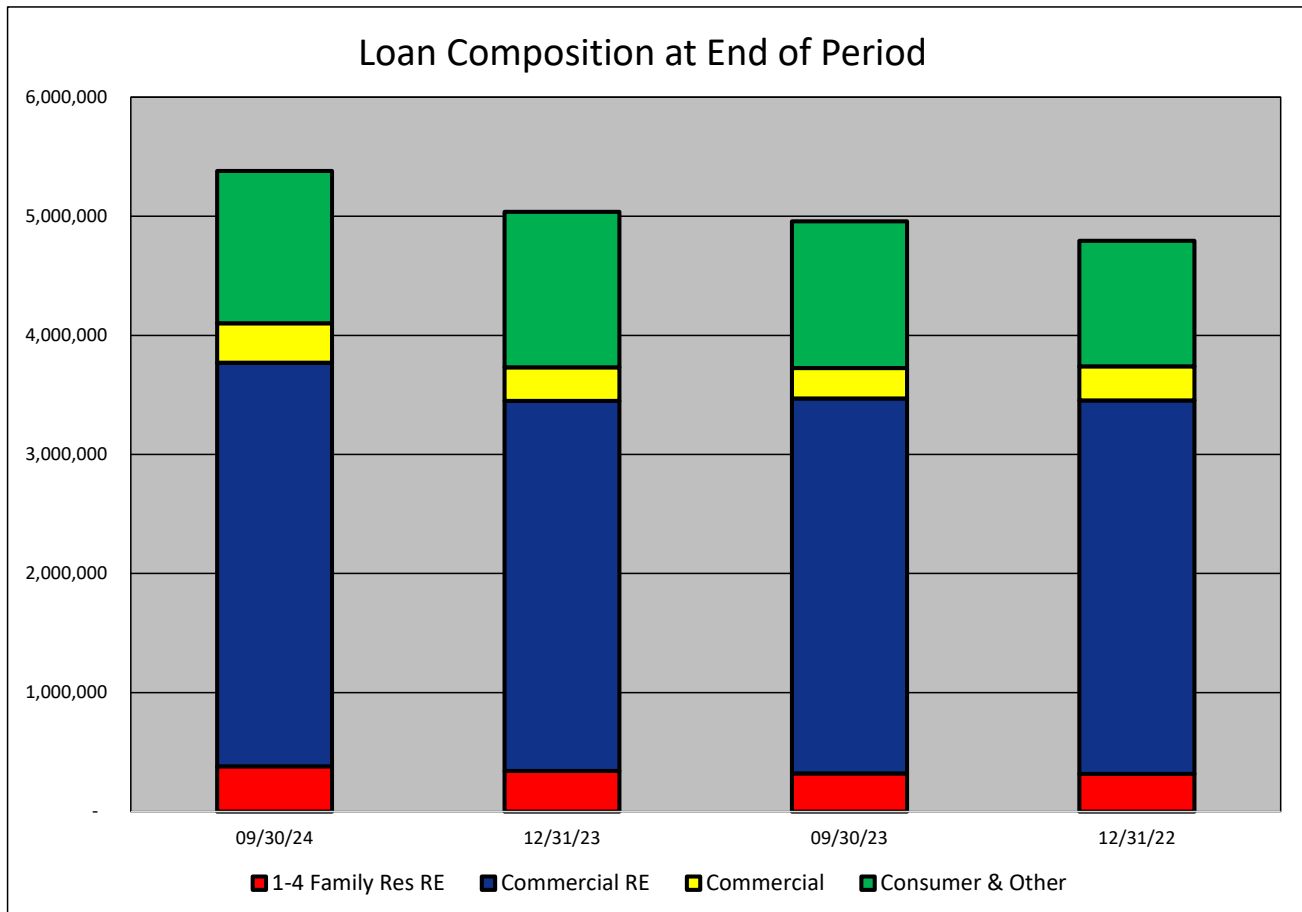
SECURITIES COMPOSITION - Ocean Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	223,836	560,682	497,309	488,121	(273,473)	(54.99)
State & Munip	37,210	36,626	36,389	35,935	821	2.26
Mortgage backed	397,450	236,496	103,623	112,796	293,827	283.55
Equities	-	-	-	-	-	NA
Agency	33,116	40,395	43,188	50,538	(10,072)	(23.32)
Other	97,004	108,432	109,681	120,681	(12,677)	(11.56)
Total Securities	788,616	982,631	790,190	808,071	(1,574)	(0.20)



LOAN PORTFOLIO COMPOSITION - Ocean 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	381,035	340,216	321,659	316,789	59,376	18.46
Commercial RE	3,390,106	3,110,056	3,148,559	3,137,335	241,547	7.67
Commercial	329,203	280,890	254,877	285,566	74,326	29.16
Consumer & Other	1,281,078	1,305,332	1,232,304	1,053,628	48,774	3.96
Loans, Net	5,381,422	5,036,494	4,957,399	4,793,318	424,023	8.55



LOAN PORTFOLIO QUALITY - Ocean 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	71,765	70,957	70,957	64,011	808	1.14
Total Recoveries	1,271	6,808	4,061	2,880	(2,790)	(68.70)
Total Charge-offs	1,306	11,400	11,065	1,234	(9,759)	(88.20)
Provision Expense	4,000	5,400	4,400	5,300	(400)	(9.09)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	75,730	71,765	68,353	70,957	7,377	10.79

NON-PERFORMING ASSETS:

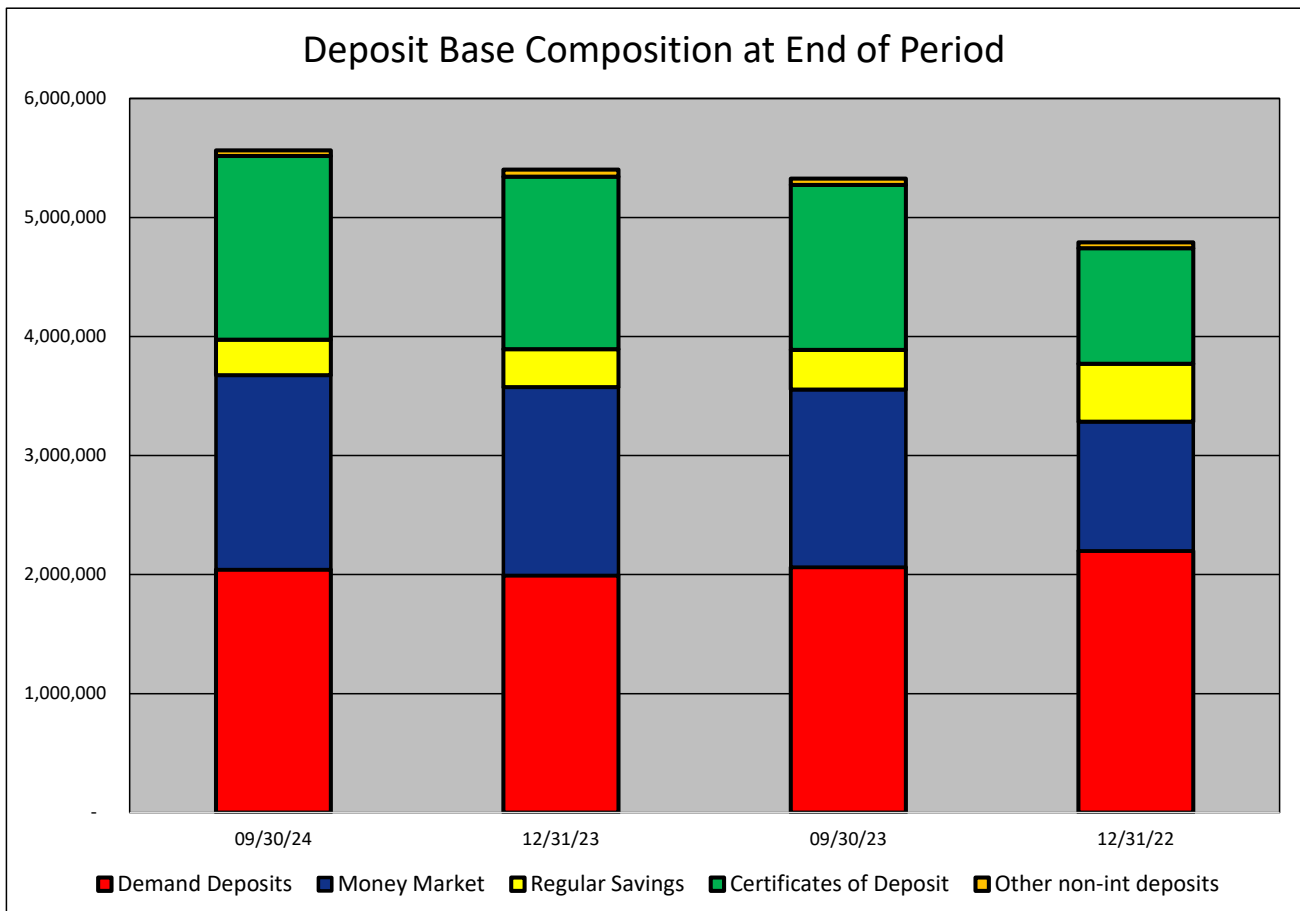
Total-90+ Days Past Due	321	2,060	223	540	98	43.95
Total-Nonaccrual	1,991	866	6,646	3,678	(4,655)	(70.04)
Foreclosed Real Estate	568	4,888	-	-	568	NA
Total Non-perf Assets	2,880	7,814	6,869	4,218	(3,989)	(58.07)

DEPOSIT BASE COMPOSITION - Ocean 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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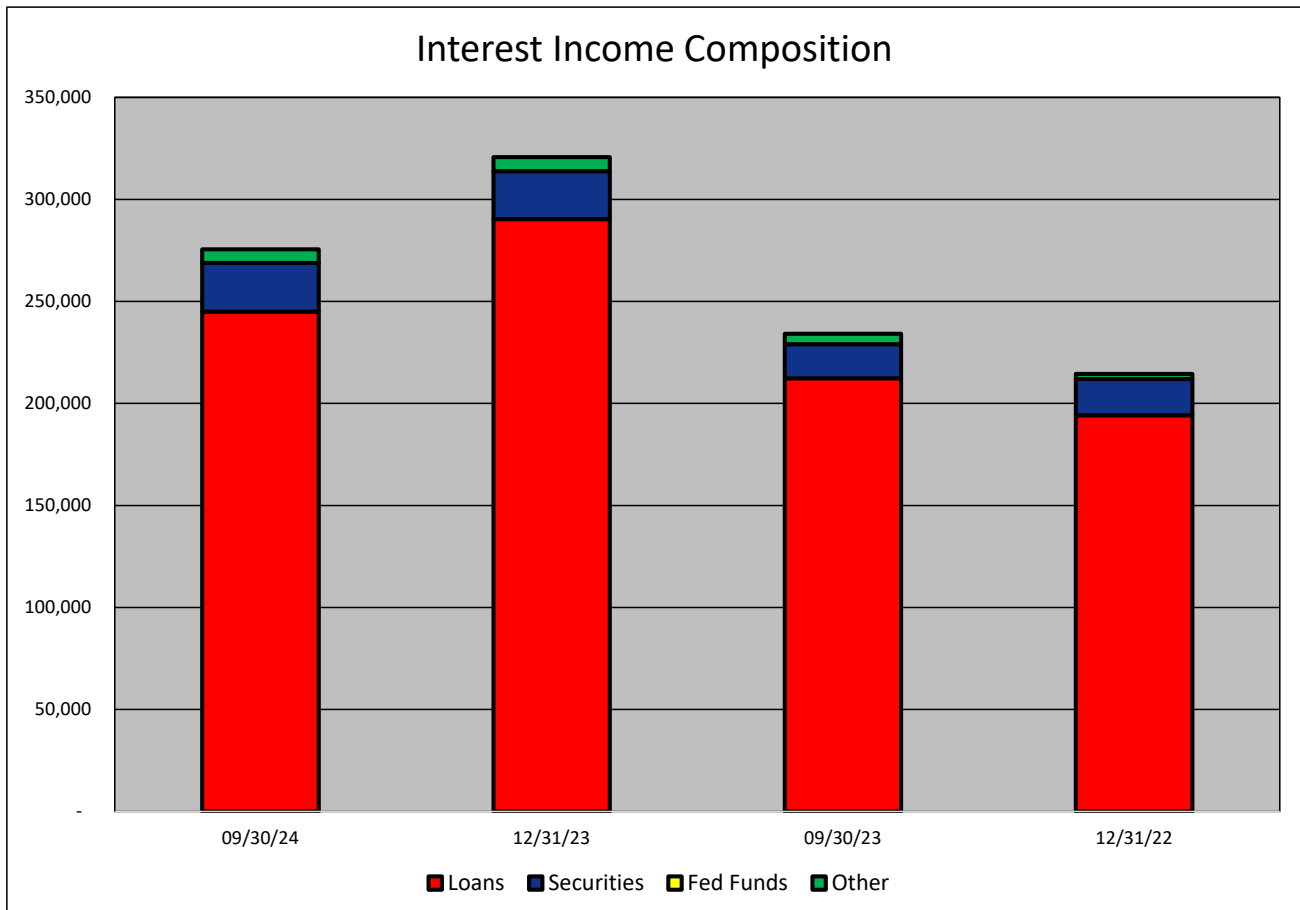
DEPOSIT BASE CATEGORY:

Demand Deposits	2,042,263	1,992,632	2,062,096	2,198,711	(19,833)	(0.96)
Money Market	1,633,276	1,582,134	1,493,078	1,084,900	140,198	9.39
Regular Savings	297,738	319,843	331,853	487,824	(34,115)	(10.28)
Certificates of Deposit	1,543,882	1,448,716	1,386,995	971,260	156,887	11.31
Other non-int deposits	46,770	58,376	51,946	48,630	(5,176)	(9.96)
Total Deposits	5,563,929	5,401,701	5,325,968	4,791,325	237,961	4.47



INTEREST INCOME COMPOSITION- Ocean 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	244,949	290,272	212,337	194,236	32,612	15.36
Securities	23,842	23,501	16,732	17,696	7,110	42.49
Fed Funds	-	-	-	-	-	NA
Other	6,760	6,920	5,083	2,484	1,677	32.99
Total Int Income	275,551	320,693	234,152	214,416	41,399	17.68

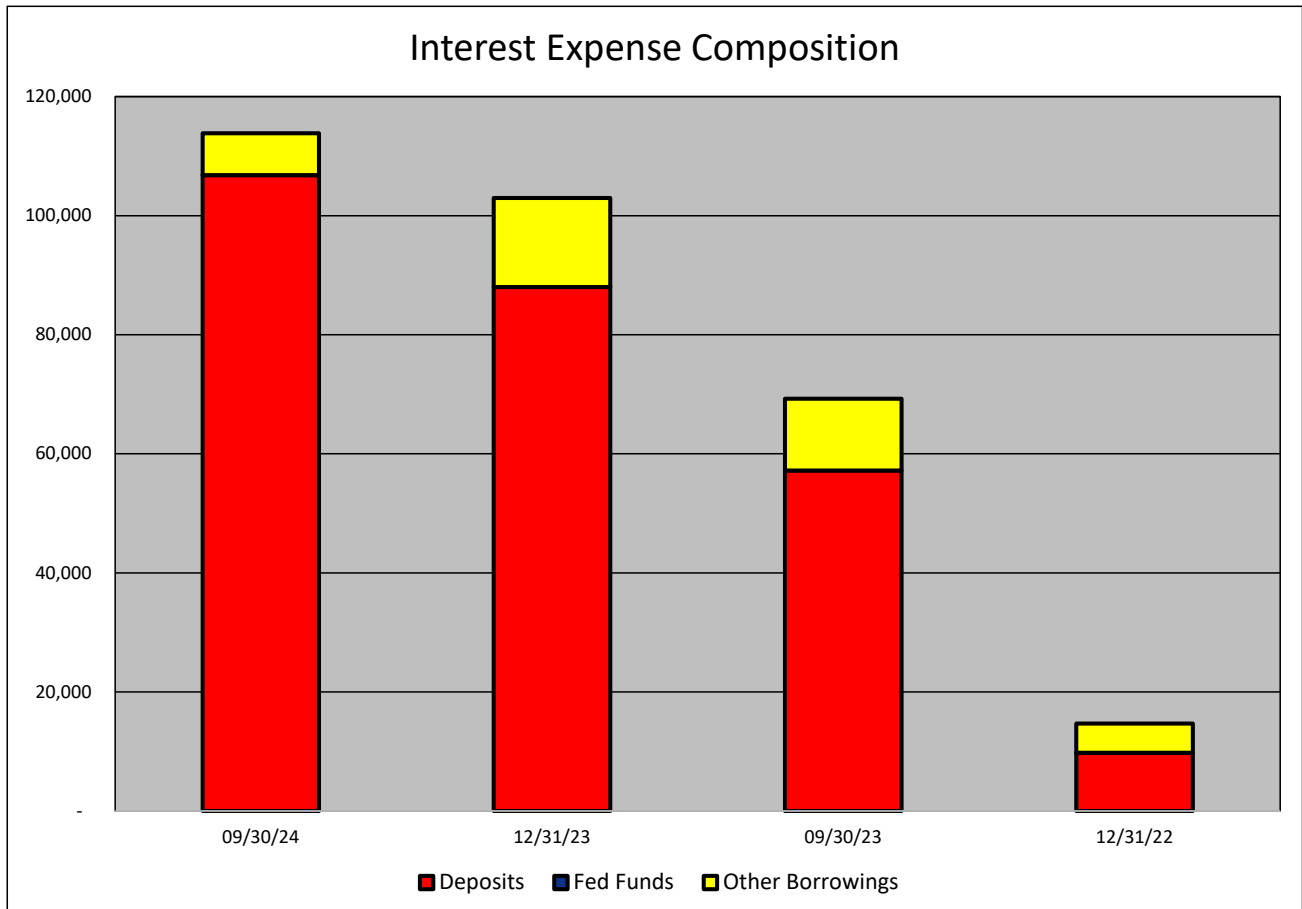


INTEREST EXPENSE COMPOSITION- Ocean Bank
(Dollars in Thousands)

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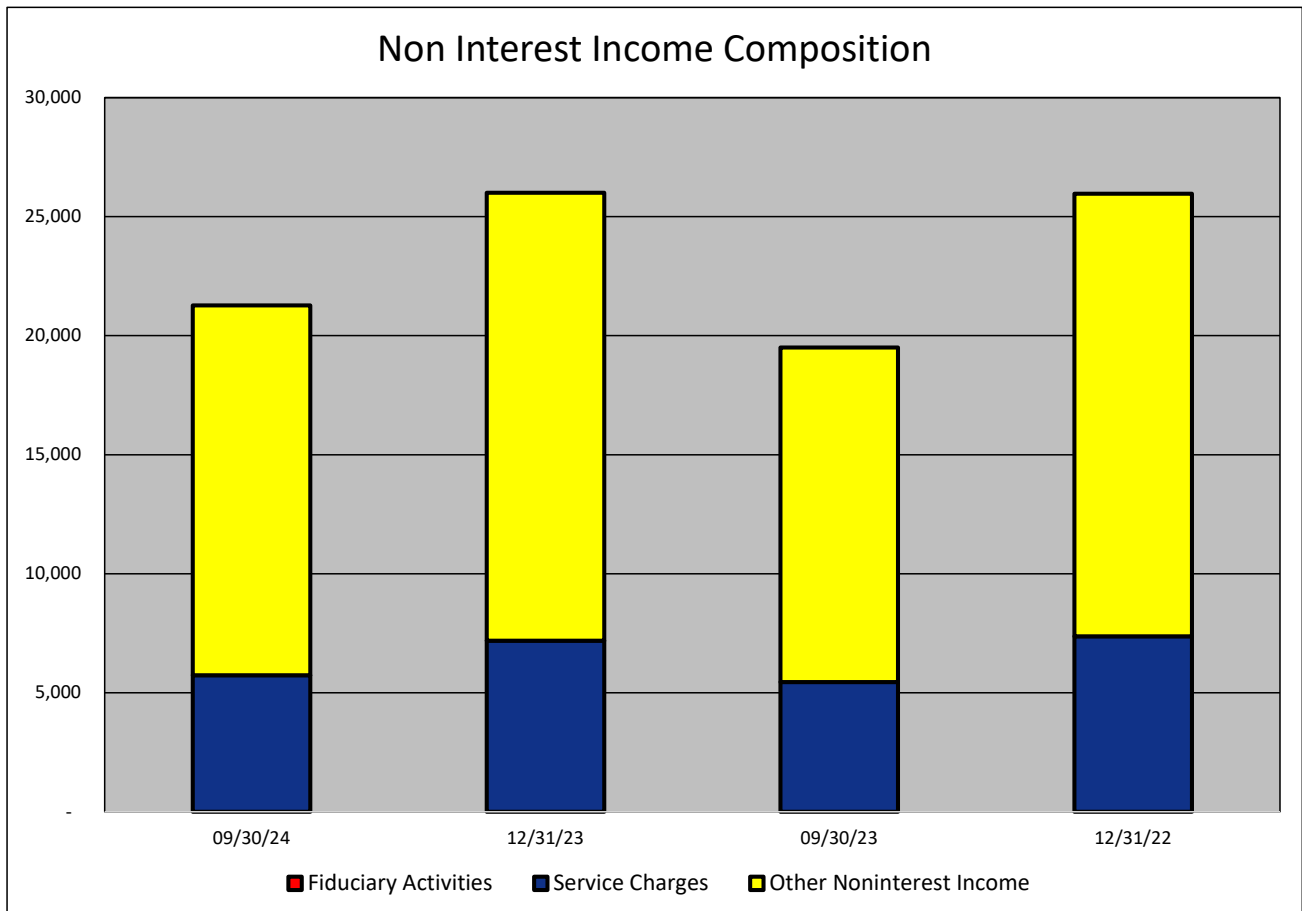
INTEREST EXPENSE CATEGORY

Deposits	106,809	88,007	57,190	9,729	49,619	86.76
Fed Funds	8	-	-	65	8	NA
Other Borrowings	7,027	14,953	12,075	4,898	(5,048)	(41.81)
Total Int Expense	113,844	102,960	69,265	14,692	44,579	64.36



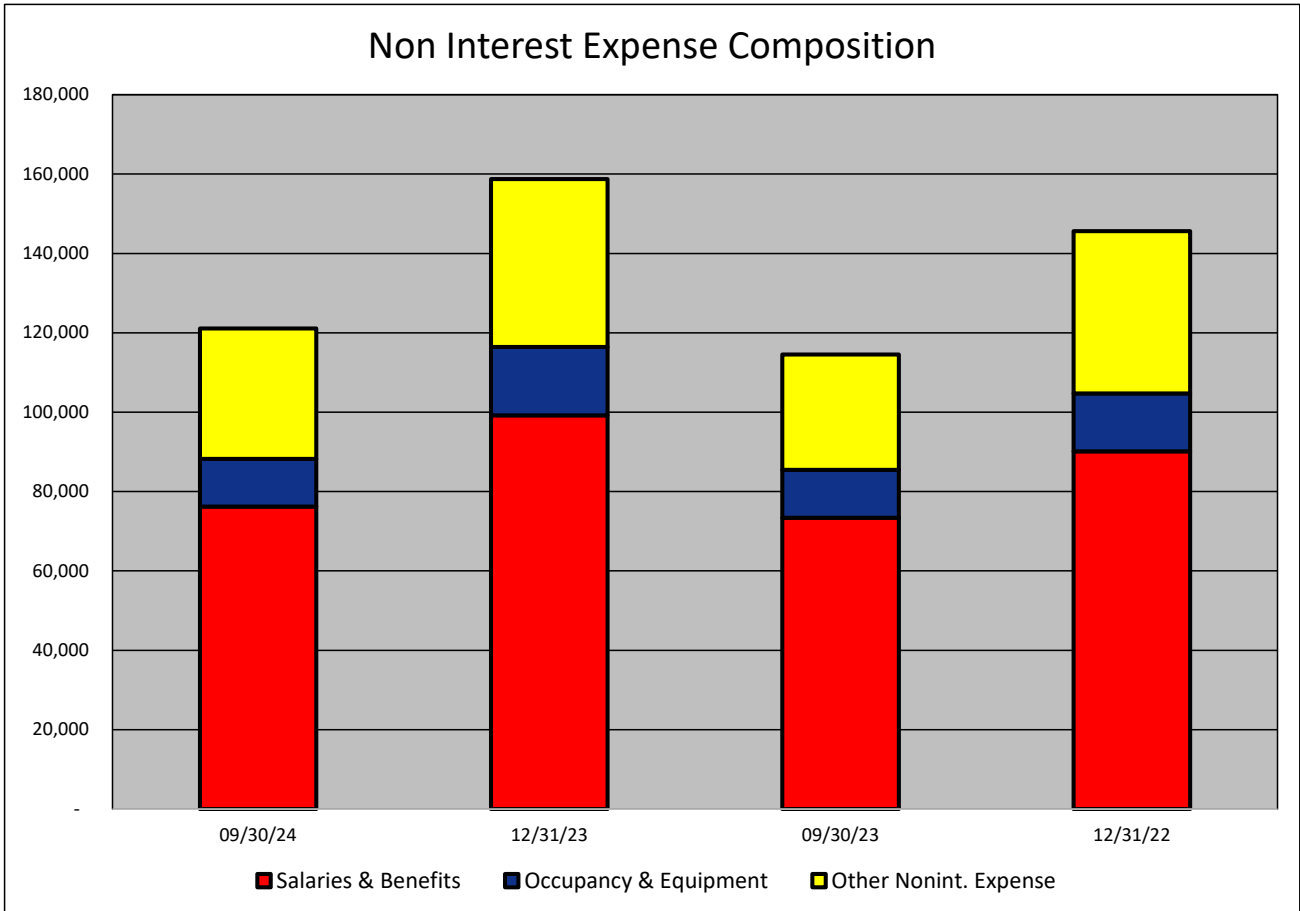
NONINTEREST INCOME COMPOSITION- Ocean Bank
(Dollars in Thousands)

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	5,734	7,189	5,449	7,374	285	5.23
Other Noninterest Income	15,542	18,818	14,050	18,590	1,492	10.62
Total Nonint. Income	21,276	26,007	19,499	25,964	1,777	9.11



NONINTEREST EXPENSE COMPOSITION- Ocean 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 EXPENSE CATEGORY						
Salaries & Benefits	76,224	99,199	73,397	90,106	2827	3.85
Occupancy & Equipment	11,982	17,237	12,051	14,628	(69)	(0.57)
Other Nonint. Expense	32,910	42,319	29,099	40,862	3811	13.10
Total Nonint. Expense	121,116	158,755	114,547	145,596	6569	5.73



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
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