

# U. S. Century Bank

Doral, FL

Established  
10/28/2002

## Florida Bank and Thrift Performance Report

### Table of Contents

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

---

#### FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, 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
<b>U. S. Century Bank</b>	<b>2,502,813</b>
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
<b>U. S. Century Bank</b>	<b>1.01</b>
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)

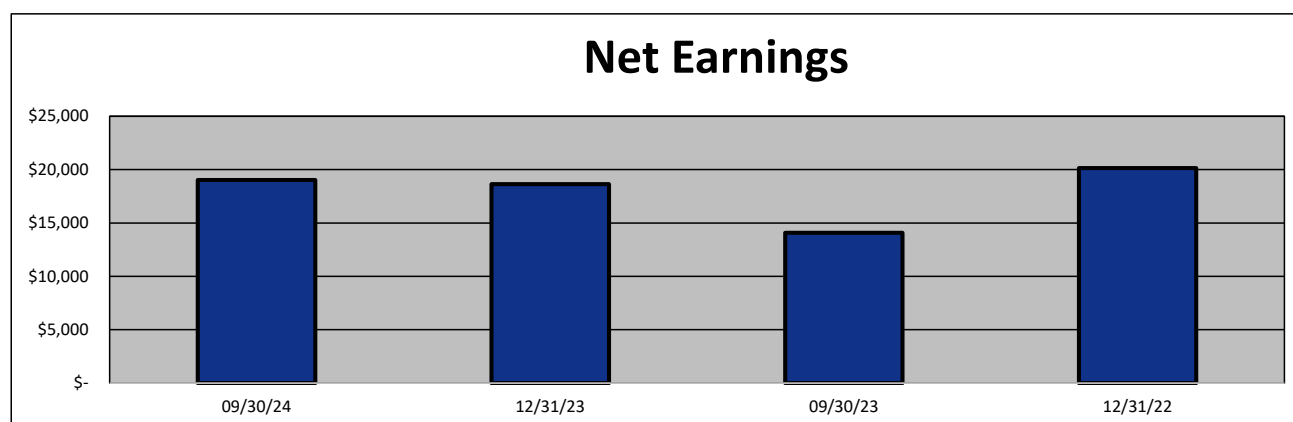
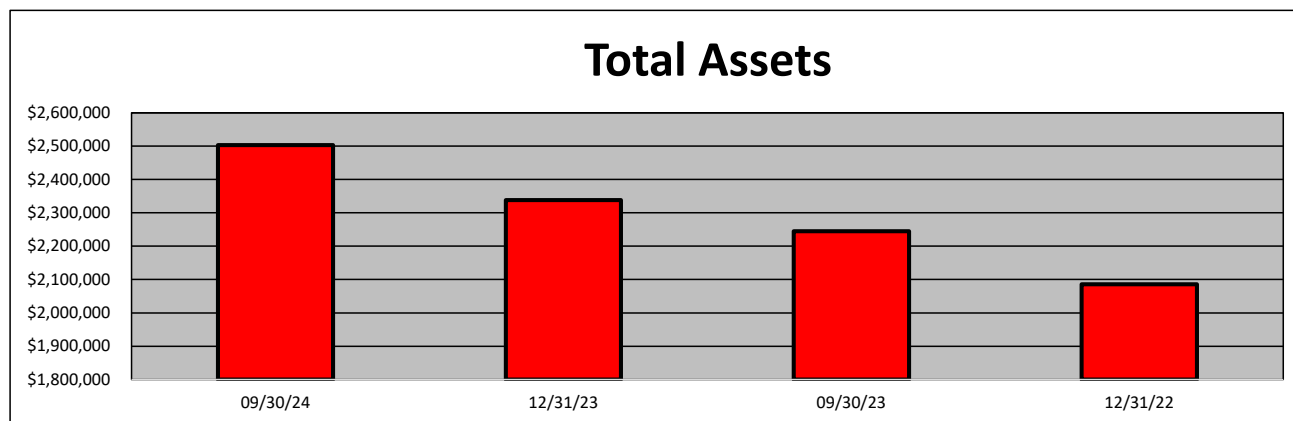
**EXECUTIVE SUMMARY - U. S. Century Bank**  
(Percentage)

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	8.44	8.08	8.12	8.69	9.87	9.79
Leverage Ratio	9.28	9.17	9.24	9.56	10.70	10.34
Tier 1 Cap/Risk Based Assets	11.93	11.48	11.93	12.47	12.49	14.74
Risk Based Ratio	13.14	12.65	13.06	13.58	13.34	15.80
Common Equity Tier 1 Capital Ratio	11.93	11.48	11.93	12.47	12.45	14.54
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	89.80	91.71	86.50	82.17	75.65	82.96
Loans/Assets	77.17	76.16	74.69	72.27	63.44	69.37
Securities/Assets	17.04	17.29	18.53	20.08	20.01	18.55
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.01	0.83	0.84	0.99	0.75	0.38
Return on Avg Equity	12.84	10.16	10.31	10.81	10.06	3.62
Nonint Income/Avg Assets	0.51	0.51	0.42	0.38	0.79	0.44
Net Overhead Ratio	1.24	1.32	1.41	1.56	2.14	2.24
Efficiency Ratio	54.90	58.85	59.98	55.04	72.20	80.67
Assets (per million) per Employee	12.64	11.93	11.57	10.92	10.50	10.83
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.19	1.18	1.16	1.16	1.29	1.29
Nonperforming Loans/Total Loans	0.14	0.03	0.03	0.00	0.55	0.67
Nonperforming Assets/Total Assets	0.11	0.02	0.02	0.00	0.37	0.48
Adjusted Texas Ratio	1.16	0.22	0.24	0.00	3.62	4.44
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.37	4.69	4.57	3.70	5.49	5.52
Cost of funds	3.80	3.08	2.85	0.66	3.09	3.53
Net interest margin	2.80	2.72	2.77	3.31	2.88	2.70
Avg Earning Assets/Avg Assets	95.65	95.33	95.25	94.73	96.03	96.34

**SELECTED FINANCIAL DATA - U. S. Century Bank**  
(Dollars in Thousands)

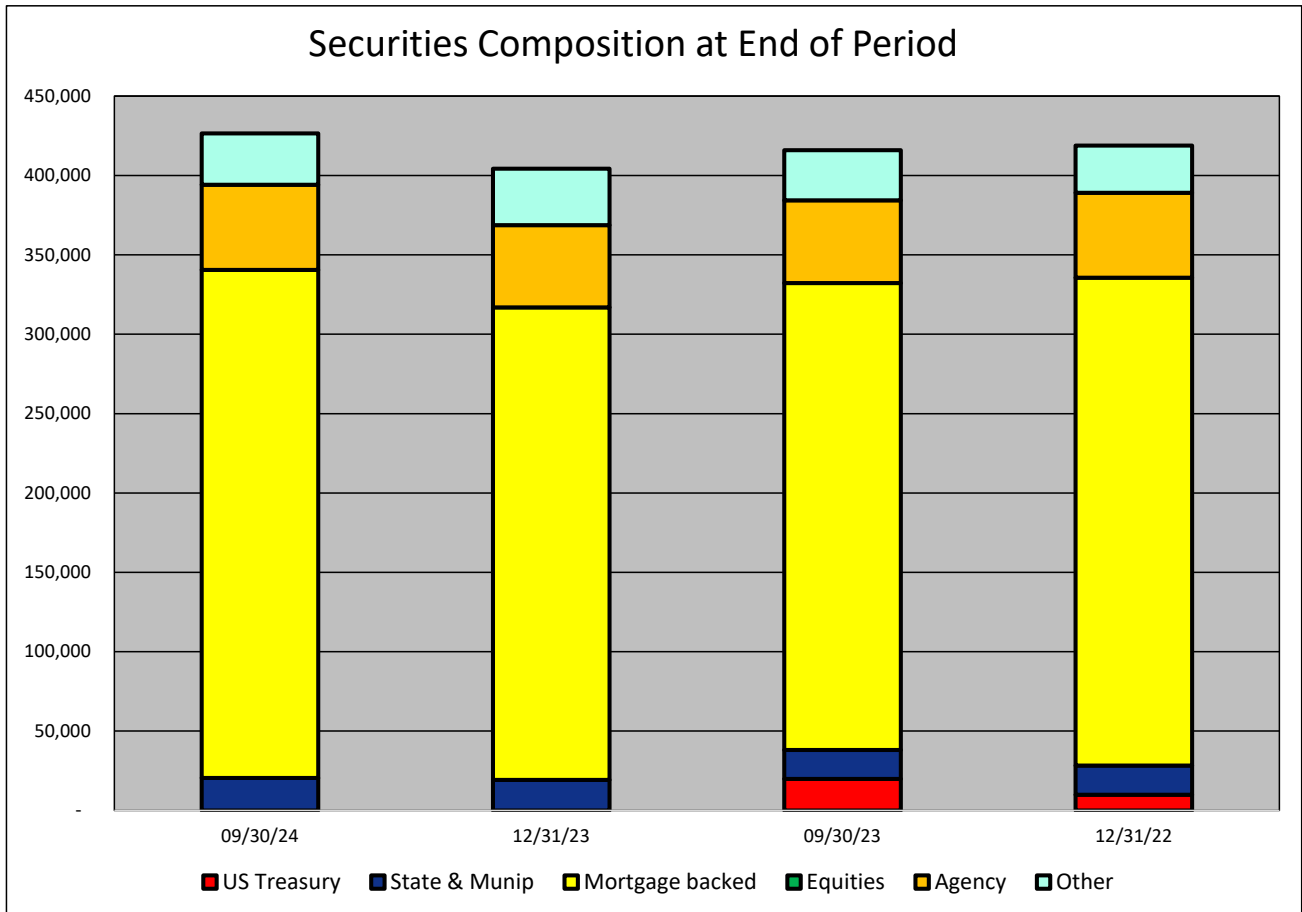
<b>As of:</b>	<b>09/30/24</b>	<b>12/31/23</b>	<b>09/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	2,502,813	2,338,378	2,244,512	2,085,834	258,301	11.51
Cash and Equivalents	38,485	41,062	33,435	54,168	5,050	15.10
Securities	426,528	404,303	415,920	418,839	10,608	2.55
Loans, net	1,931,362	1,780,827	1,676,520	1,507,338	254,842	15.20
Deposit Accounts	2,150,720	1,941,898	1,938,249	1,834,365	212,471	10.96
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	211,145	188,827	182,206	181,326	28,939	15.88

<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	19,026	18,651	14,088	20,141	4,938	35.05
Interest Income	97,066	101,017	73,041	71,100	24,025	32.89
Interest Expense	46,488	42,449	28,849	7,439	17,639	61.14
Net Interest Income	50,578	58,568	44,192	63,661	6,386	14.45
Prov for Credit Losses	1,968	2,503	914	2,495	1,054	115.32
Noninterest income	9,668	11,531	7,053	7,757	2,615	37.08
Gain on Sale of Securities	14	(1,859)	(976)	(2,529)	990	(101.43)
Noninterest Expense	33,075	41,256	30,735	39,309	2,340	7.61
Net Operating Income	25,203	26,340	19,596	29,614	5,607	28.61
Income Taxes	6,032	5,966	4,554	6,944	1,478	32.45



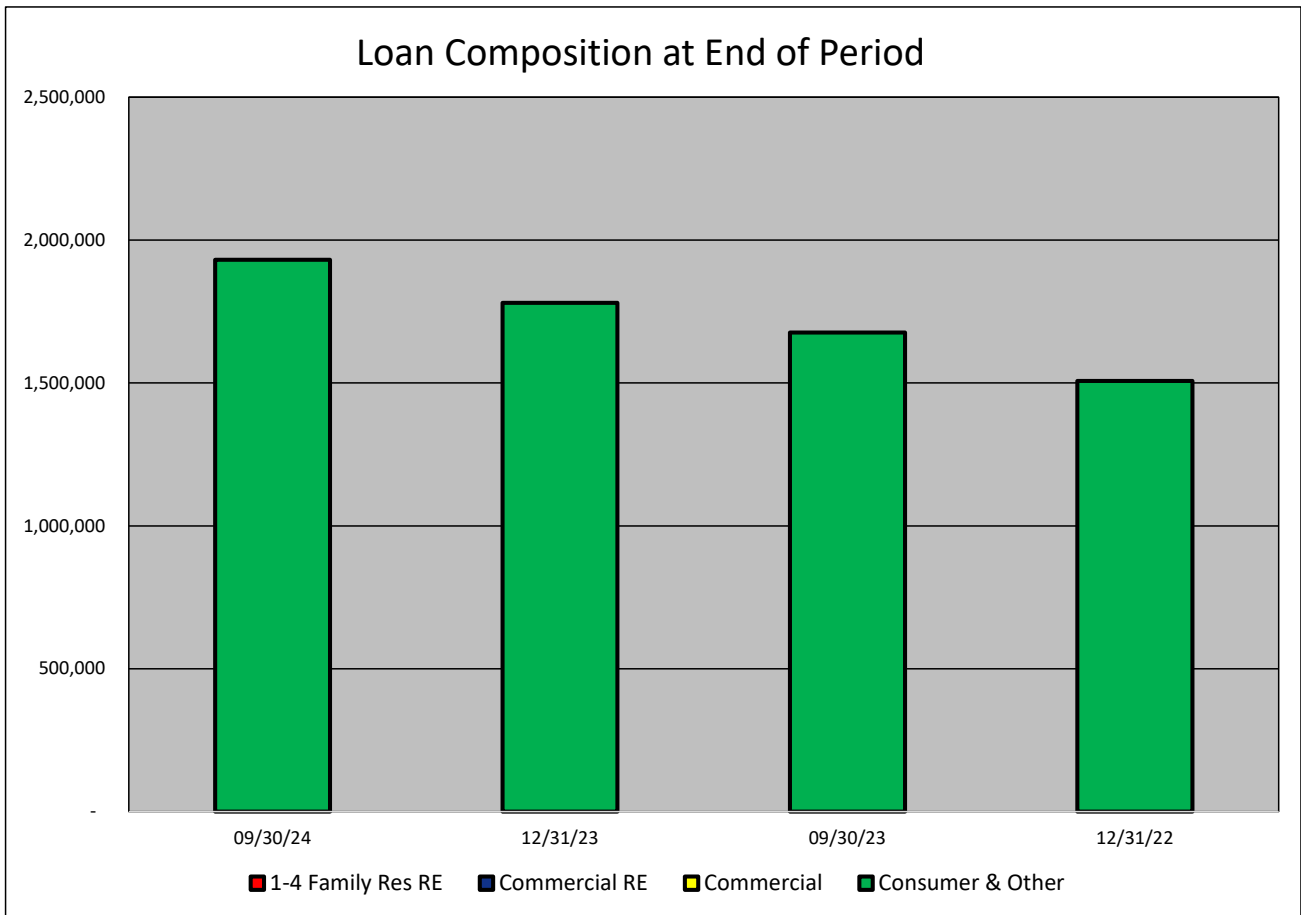
**SECURITIES COMPOSITION - U. S. Century Bank**  
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	-	-	19,934	9,841	(19,934)	(100.00)
State & Munip	20,425	19,338	18,116	18,483	2,309	12.75
Mortgage backed	320,122	297,515	294,155	307,228	25,967	8.83
Equities	-	-	-	-	-	NA
Agency	53,642	51,799	52,112	53,569	1,530	2.94
Other	32,339	35,651	31,603	29,718	736	2.33
<b>Total Securities</b>	<b>426,528</b>	<b>404,303</b>	<b>415,920</b>	<b>418,839</b>	<b>10,608</b>	<b>2.55</b>



**LOAN PORTFOLIO COMPOSITION - U. S. Century Bank**  
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	-	-	-	-	-	NA
Commercial RE	-	-	-	-	-	NA
Commercial	-	-	-	-	-	NA
Consumer & Other	1,931,362	1,780,827	1,676,520	1,507,338	254,842	15.20
Loans, Net	<u>1,931,362</u>	<u>1,780,827</u>	<u>1,676,520</u>	<u>1,507,338</u>	<u>254,842</u>	<u>15.20</u>



**LOAN PORTFOLIO QUALITY - U. S. Century Bank**  
(Dollars in Thousands)

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

**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	21,084	17,487	17,487	15,056	3,597	20.57
Total Recoveries	32	85	74	55	(42)	(56.76)
Total Charge-offs	17	57	48	119	(31)	(64.58)
Provision Expense	1,968	2,503	914	2,495	1,054	115.32
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	1,066	1,066	-	(1,066)	(100.00)
Ending Balance	23,067	21,084	19,493	17,487	3,574	18.33

**NON-PERFORMING ASSETS:**

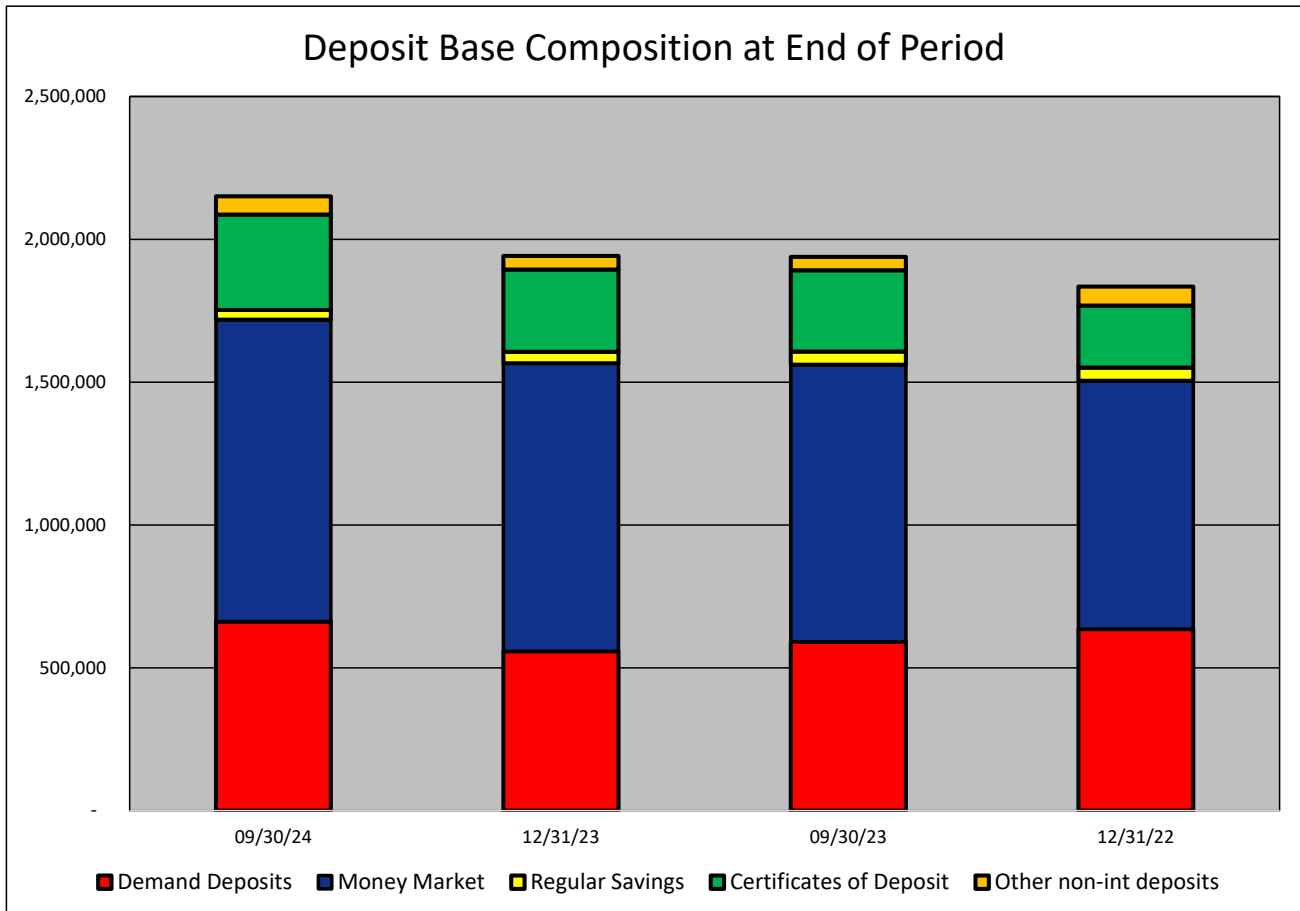
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	2,725	468	479	-	2,246	468.89
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	2,725	468	479	-	2,246	468.89

**DEPOSIT BASE COMPOSITION - U. S. Century Bank**  
(Dollars in Thousands)

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

**DEPOSIT BASE CATEGORY:**

Demand Deposits	661,416	557,521	590,872	634,860	70,544	11.94
Money Market	1,056,832	1,008,693	970,261	869,580	86,571	8.92
Regular Savings	34,197	39,579	46,303	46,273	(12,106)	(26.15)
Certificates of Deposit	333,942	288,403	284,276	216,977	49,666	17.47
Other non-int deposits	64,333	47,702	46,537	66,675	17,796	38.24
<b>Total Deposits</b>	<b>2,150,720</b>	<b>1,941,898</b>	<b>1,938,249</b>	<b>1,834,365</b>	<b>212,471</b>	<b>10.96</b>



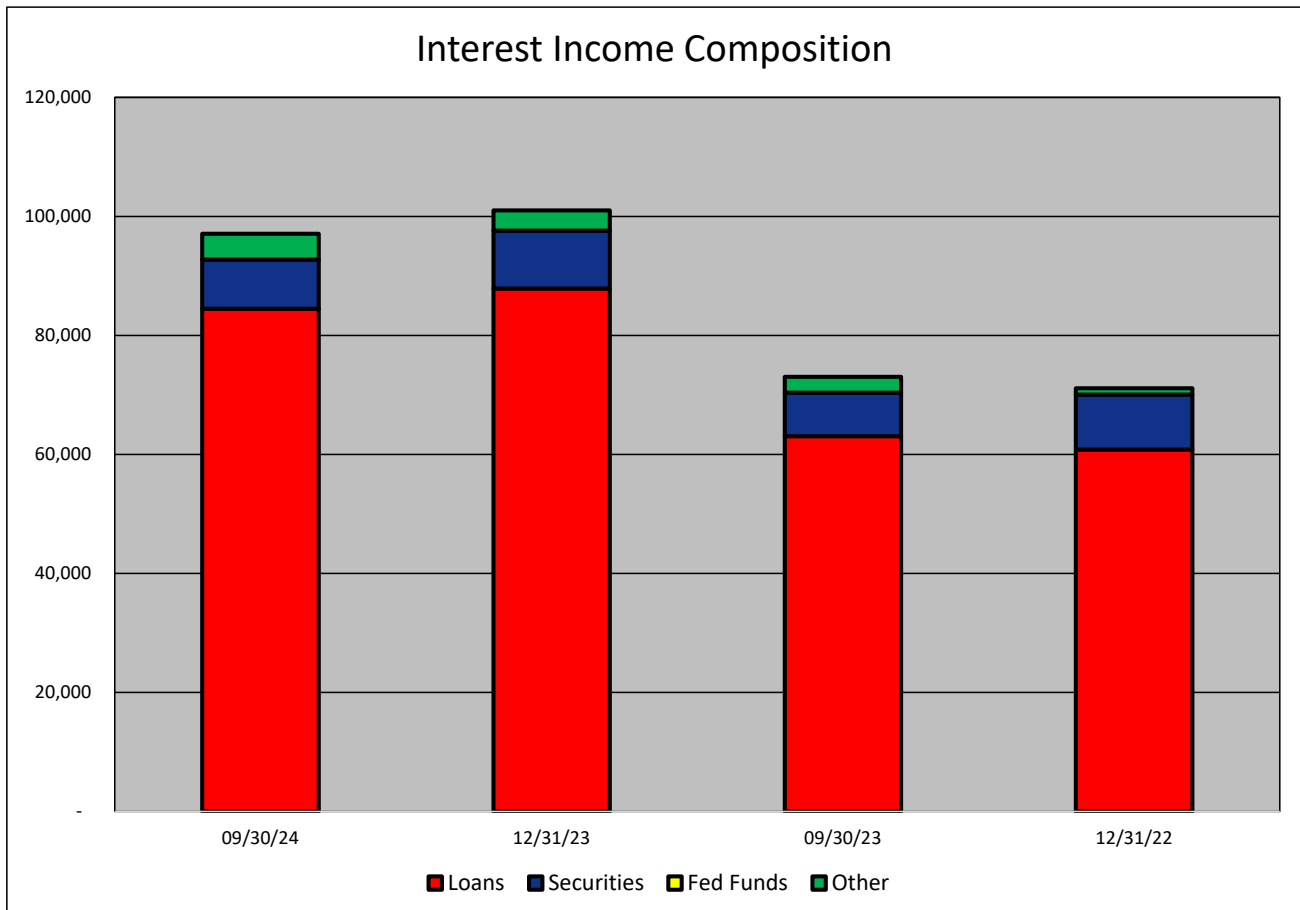


**INTEREST INCOME COMPOSITION- U. S. Century Bank**  
(Dollars in Thousands)

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

**INTEREST INCOME CATEGORY**

Loans	84,479	87,884	63,081	60,825	21,398	33.92
Securities	8,279	9,738	7,318	9,249	961	13.13
Fed Funds	-	-	-	-	-	NA
Other	4,308	3,395	2,642	1,026	1,666	63.06
<b>Total Int Income</b>	<b>97,066</b>	<b>101,017</b>	<b>73,041</b>	<b>71,100</b>	<b>24,025</b>	<b>32.89</b>

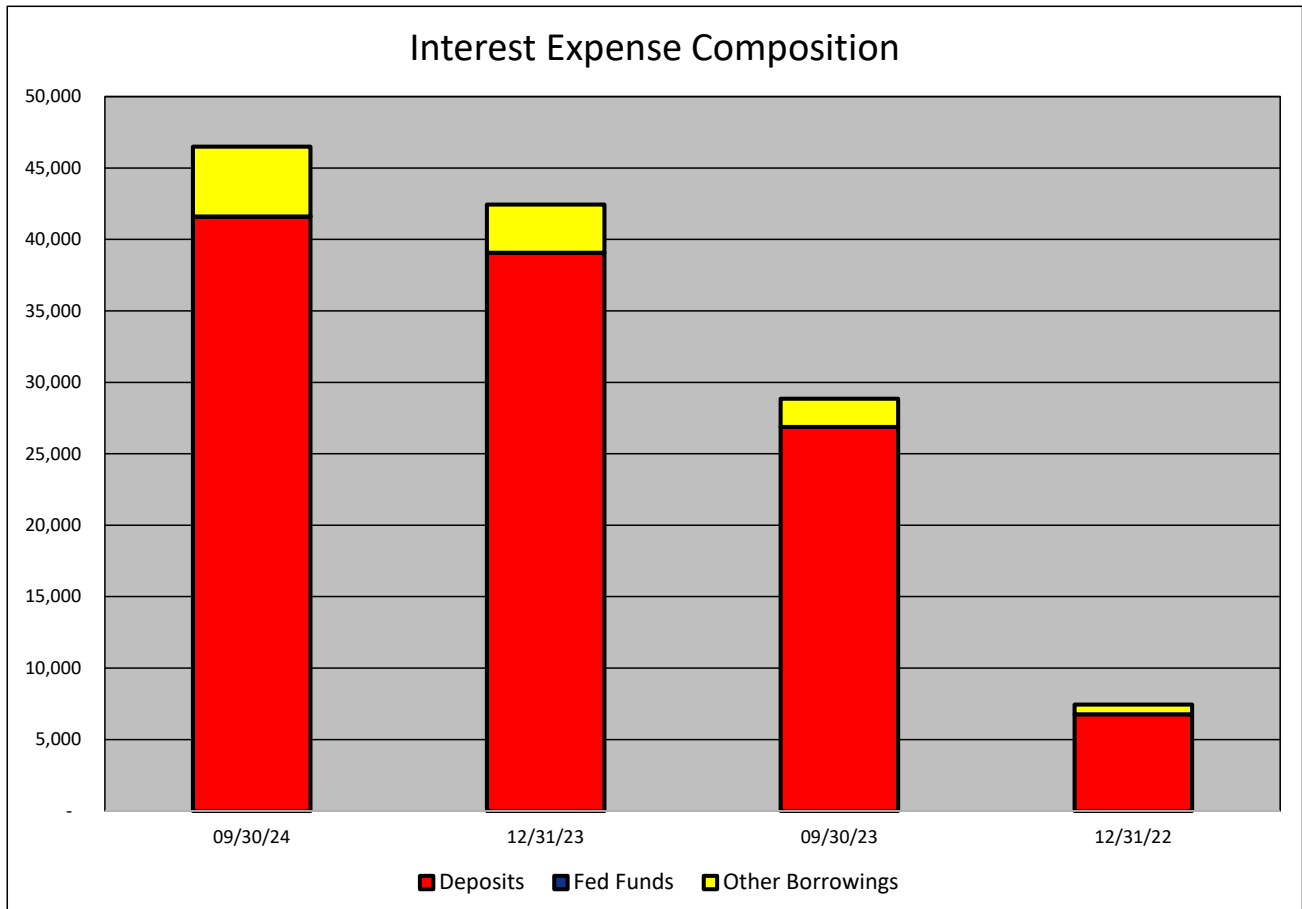


**INTEREST EXPENSE COMPOSITION- U. S. Century Bank**  
(Dollars in Thousands)

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

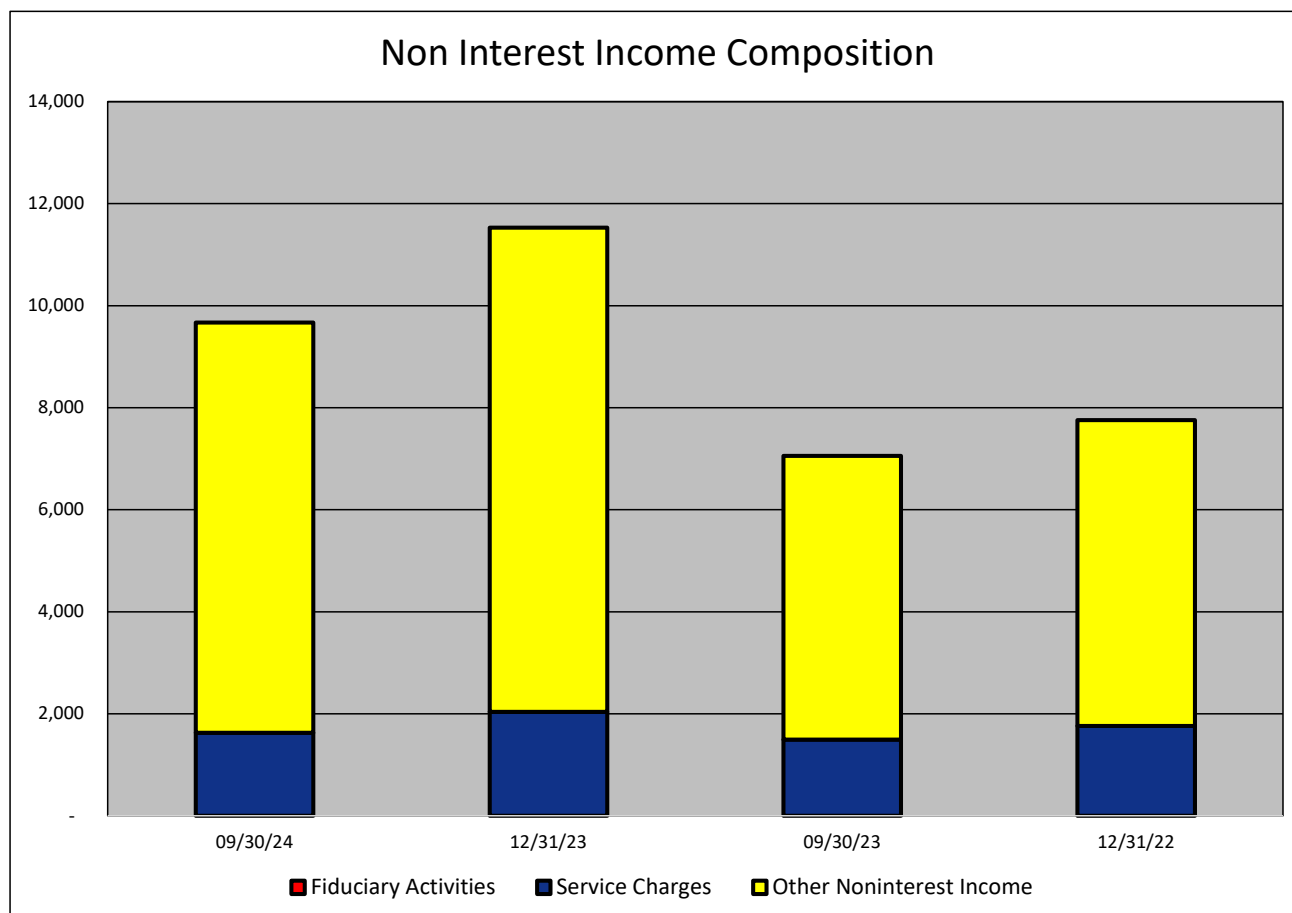
**INTEREST EXPENSE CATEGORY**

Deposits	41,607	39,059	26,873	6,768	14,734	54.83
Fed Funds	2	9	5	-	(3)	(60.00)
Other Borrowings	4,879	3,381	1,971	671	2,908	147.54
<b>Total Int Expense</b>	<b>46,488</b>	<b>42,449</b>	<b>28,849</b>	<b>7,439</b>	<b>17,639</b>	<b>61.14</b>



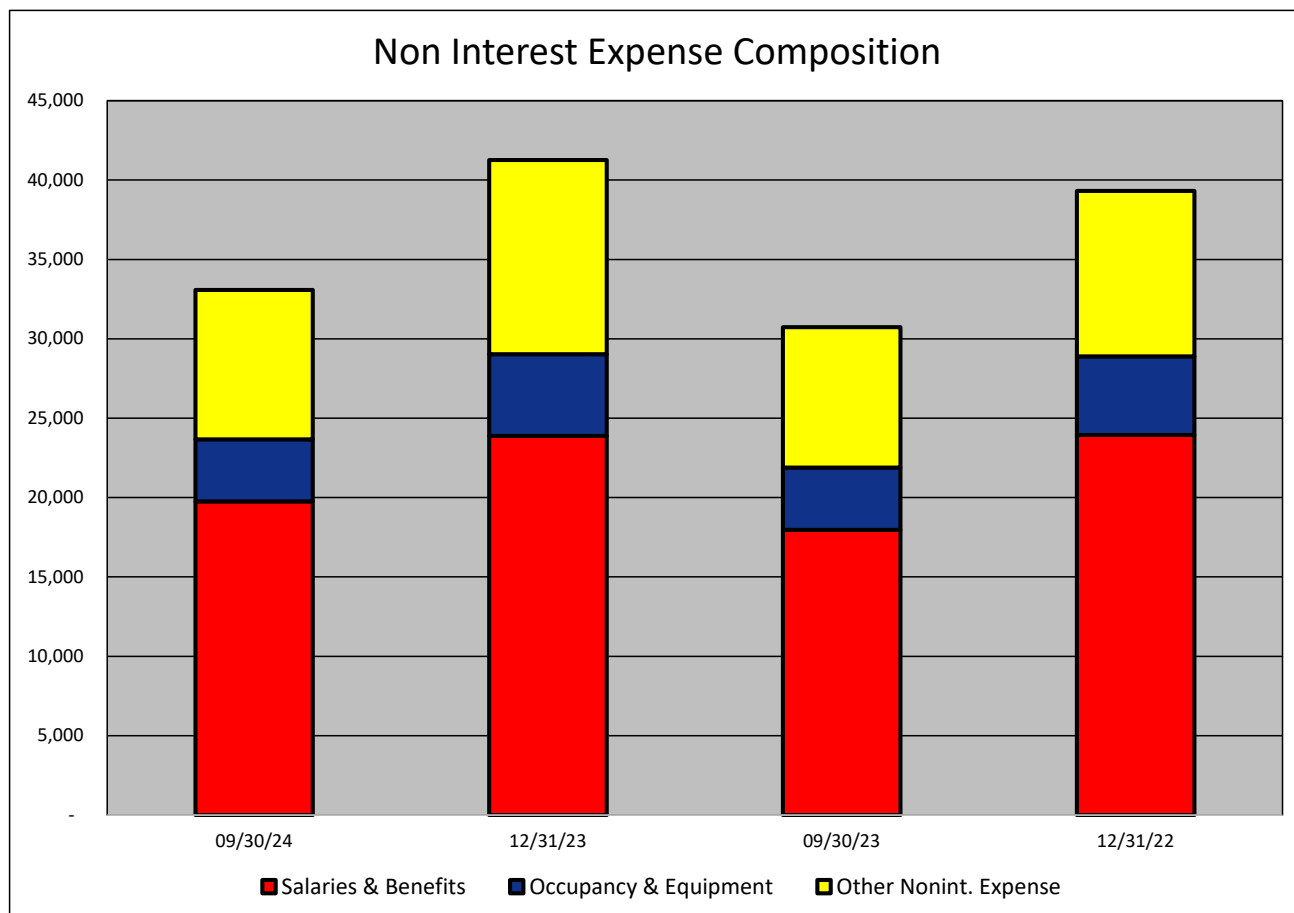
**NONINTEREST INCOME COMPOSITION- U. S. Century Bank**  
(Dollars in Thousands)

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	1,629	2,037	1,493	1,759	136	9.11
Other Noninterest Income	8,039	9,494	5,560	5,998	2,479	44.59
<b>Total Nonint. Income</b>	<b>9,668</b>	<b>11,531</b>	<b>7,053</b>	<b>7,757</b>	<b>2,615</b>	<b>37.08</b>



**NONINTEREST EXPENSE COMPOSITION- U. S. Century Bank**  
(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	19,751	23,876	17,971	23,943	1780	9.90
Occupancy & Equipment	3,914	5,159	3,913	4,951	1	0.03
Other Nonint. Expense	9,410	12,221	8,851	10,415	559	6.32
<b>Total Nonint. Expense</b>	<b>33,075</b>	<b>41,256</b>	<b>30,735</b>	<b>39,309</b>	<b>2340</b>	<b>7.61</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>
<b>U. S. Century Bank</b>	<b>2,502,813</b>	<b>2,244,512</b>	<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>
Interamerican Bank, A Fsb	266,559	262,207	<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>
----------------------------	------------------	------------------	-------------

**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
<b>U. S. Century Bank</b>	<b>1,931,362</b>	<b>1,676,520</b>	<b>15.20</b>
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
----------------------------	-----------	-----------	-------

**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
----------------------------	------	-------	-------	-------	-------

**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
<b>U. S. Century Bank</b>	<b>89.80</b>	<b>77.17</b>	<b>17.04</b>
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>	<b>82.96</b>	<b>69.37</b>	<b>18.55</b>
----------------------------	--------------	--------------	--------------



**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
----------------------------	-----------	------	------

**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
----------------------------	------	------	-------	-------

**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
<b>U. S. Century Bank</b>	<b>1.19</b>	<b>0.14</b>	<b>0.11</b>	<b>1.16</b>
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
----------------------------	------	------	------	------

**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
<b>U. S. Century Bank</b>	<b>0.28</b>	<b>1.25</b>	<b>0.00</b>	<b>6.67</b>	<b>10.37</b>
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>	<b>0.66</b>	<b>7.63</b>	<b>0.64</b>	<b>2.98</b>	<b>15.49</b>
----------------------------	-------------	-------------	-------------	-------------	--------------

**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

<b>Select Peer Average</b>	68.16	1.15	0.01	0.15
----------------------------	-------	------	------	------

**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

<b>Select Peer Average</b>	28.00	66.34	94.33	0.16	5.51
----------------------------	-------	-------	-------	------	------

**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
<b>U. S. Century Bank</b>	<b>5.37</b>	<b>3.80</b>	<b>2.80</b>	<b>95.65</b>
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>	<b>5.52</b>	<b>3.53</b>	<b>2.70</b>	<b>96.34</b>