

Banco Do Brasil Americas

Miami, FL

Established

7/24/1986

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
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

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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 year ended December 31, 2024

Institution name	Total Assets (\$'000's)
Bankunited, National Association	35,206,606
City National Bank Of Florida	26,506,696
Amerant Bank, National Association	9,880,789
Ocean Bank	6,719,648
Bradesco Bank	5,404,455
Banesco Usa	4,406,981
Banco Do Brasil Americas	2,831,371
U. S. Century Bank	2,579,817
Pacific National Bank	1,302,619
International Finance Bank	1,263,209
Grove Bank & Trust	1,232,853
First State Bank Of The Florida Keys	1,145,382
Intercredit Bank, National Association	1,063,635
Helm Bank Usa	1,010,203
Terrabank, National Association	788,111
Sunstate Bank	546,077
Interamerican Bank, A Fsb	266,491
Gulf Atlantic Bank	172,951
Eastern National Bank	131,189

Institution name	Return on Avg Assets (%)
Banco Do Brasil Americas	1.65
International Finance Bank	1.38
Pacific National Bank	1.05
U. S. Century Bank	1.05
Banesco Usa	1.04
Ocean Bank	0.92
Interamerican Bank, A Fsb	0.82
Bankunited, National Association	0.77
Bradesco Bank	0.75
Helm Bank Usa	0.68
First State Bank Of The Florida Keys	0.60
Terrabank, National Association	0.51
Sunstate Bank	0.46
Gulf Atlantic Bank	0.41
City National Bank Of Florida	0.33
Grove Bank & Trust	0.18
Amerant Bank, National Association	(0.04)
Intercredit Bank, National Association	(1.27)
Eastern National Bank	(3.22)

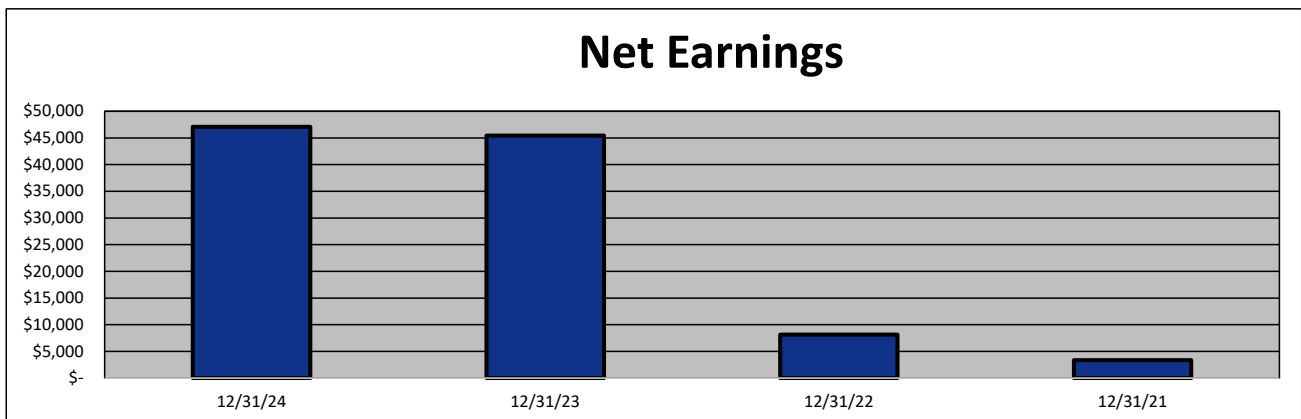
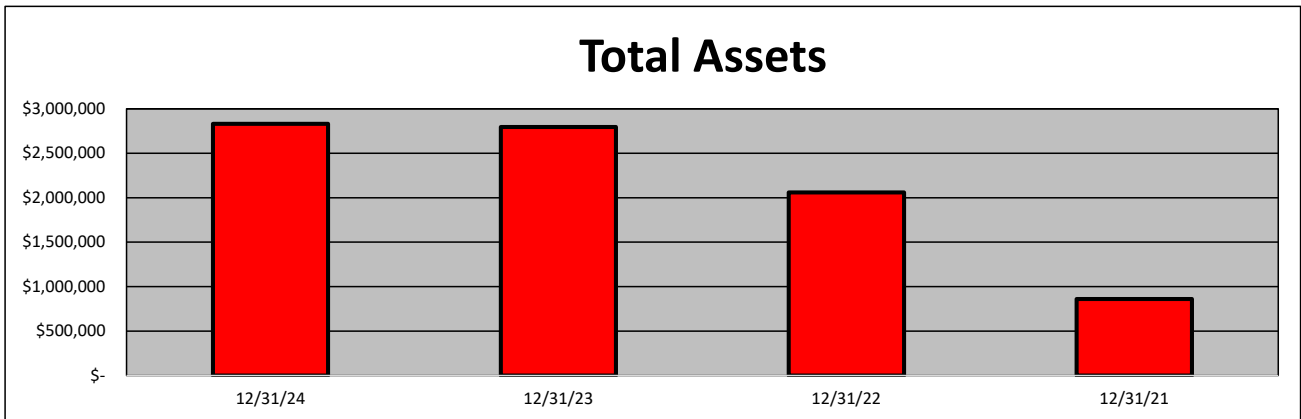
**EXECUTIVE SUMMARY - Banco do Brasil Americas
(Percentage)**

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.30	8.90	6.48	9.36	10.71	9.62
Leverage Ratio	10.58	9.16	8.18	8.37	11.67	10.36
Tier 1 Cap/Risk Based Assets	24.49	25.36	23.21	16.92	15.53	14.69
Risk Based Ratio	25.75	26.62	24.47	18.17	16.34	15.76
Common Equity Tier 1 Capital Ratio	24.49	25.36	23.21	16.92	15.48	14.46
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	65.04	48.70	42.93	69.24	74.93	81.74
Loans/Assets	58.04	44.14	39.88	62.29	63.48	69.18
Securities/Assets	32.48	36.46	14.30	6.19	19.42	18.23
PROFITABILITY:						
Return on Avg Assets	1.65	1.71	0.66	0.42	(0.10)	0.42
Return on Avg Equity	17.41	23.02	8.24	4.24	9.28	4.16
Nonint Income/Avg Assets	0.45	0.44	0.62	0.68	0.79	0.45
Net Overhead Ratio	1.41	1.37	2.00	2.00	2.99	2.25
Efficiency Ratio	44.97	41.14	68.21	80.38	70.68	80.34
Assets (per million) per Employee	10.64	11.31	9.90	6.48	10.47	11.03
ASSET QUALITY:						
Allowance/Loans	1.36	1.60	1.25	1.24	1.25	1.27
Nonperforming Loans/Total Loans	0.40	0.51	0.09	0.25	0.52	0.67
Nonperforming Assets/Total Assets	0.23	0.23	0.04	0.16	0.36	0.48
Adjusted Texas Ratio	2.16	2.46	0.55	1.77	3.66	4.46
YIELDS & COSTS:						
Yield on earning assets	5.45	4.96	3.51	3.05	5.44	5.56
Cost of funds	3.39	2.44	0.59	0.57	3.04	3.52
Net interest margin	3.73	4.02	3.28	2.74	2.91	2.75
Avg Earning Assets/Avg Assets	98.65	98.12	98.18	97.14	95.35	96.34

SELECTED FINANCIAL DATA - Banco do Brasil Americas
(Dollars in Thousands)

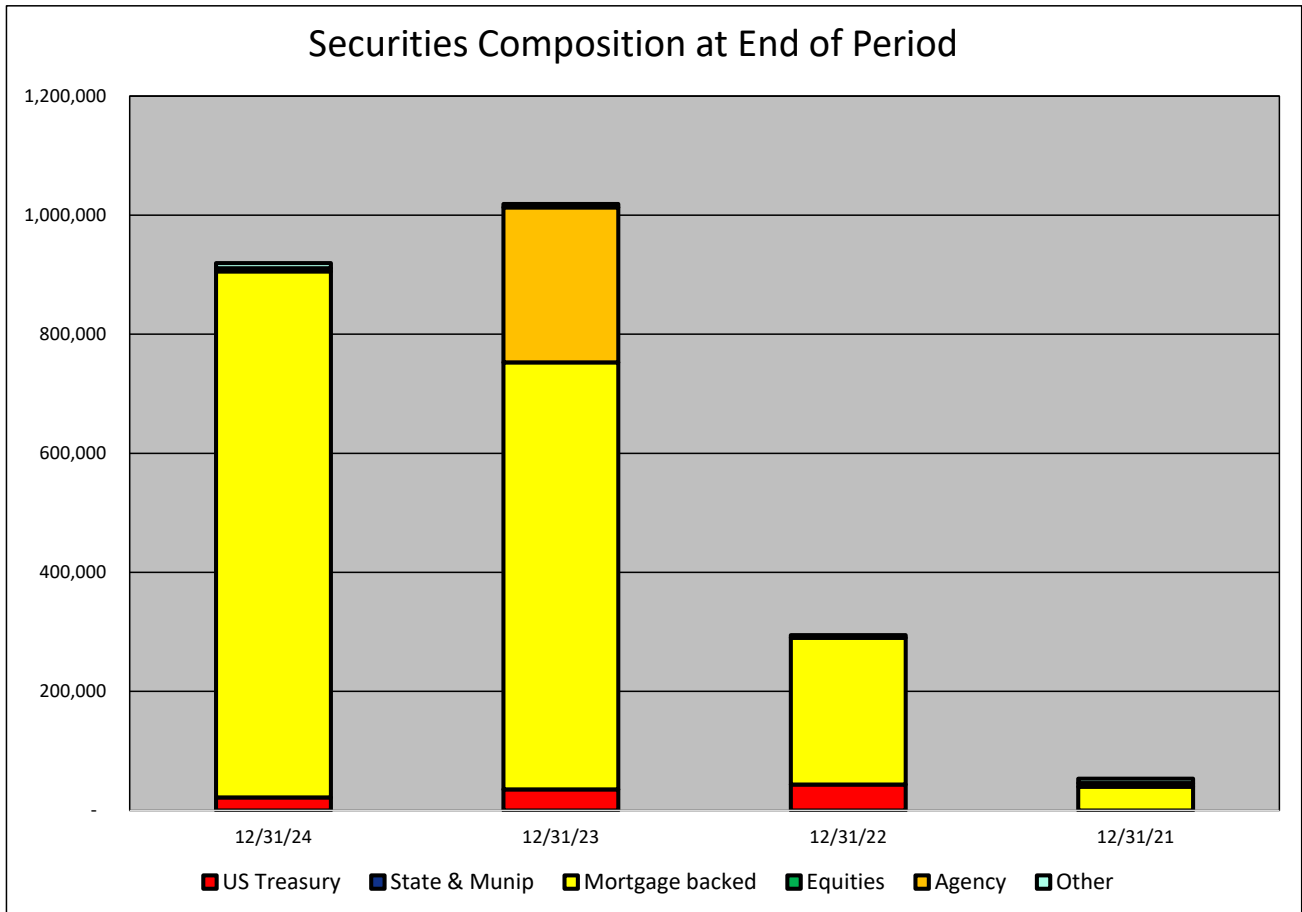
As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	2,831,371	2,794,401	2,058,437	861,827	36,970	1.32
Cash and Equivalents	238,744	513,119	918,836	255,028	(274,375)	(53.47)
Securities	919,626	1,018,802	294,371	53,343	(99,176)	(9.73)
Loans, net	1,643,460	1,233,565	820,878	536,810	409,895	33.23
Deposit Accounts	2,526,831	2,532,756	1,912,221	775,290	(5,925)	(0.23)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	291,565	248,762	133,360	80,644	42,803	17.21

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	47,069	45,427	8,163	3,359	1,642	3.61
Interest Income	153,155	129,277	42,723	23,902	23,878	18.47
Interest Expense	48,227	24,345	2,855	2,439	23,882	98.10
Net Interest Income	104,928	104,932	39,868	21,463	(4)	(0.00)
Prov for Credit Losses	2,694	8,511	3,624	543	(5,817)	(68.35)
Noninterest income	12,948	11,582	7,651	5,467	1,366	11.79
Gain on Sale of Securities	-	-	(496)	-	-	NA
Noninterest Expense	53,013	47,929	32,413	21,645	5,084	10.61
Net Operating Income	62,169	60,074	11,482	4,742	2,095	3.49
Income Taxes	15,128	15,021	2,823	1,174	107	0.71



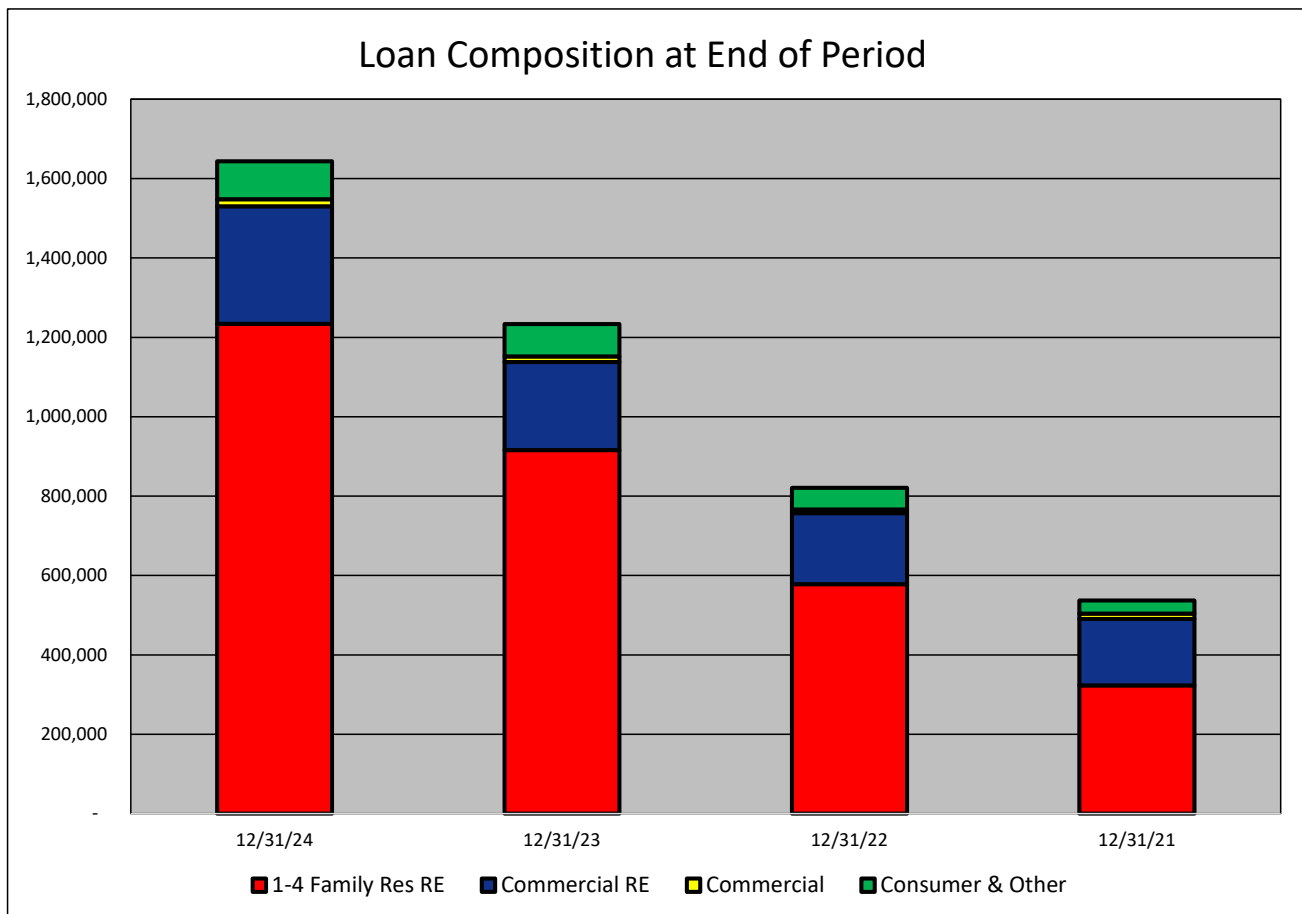
SECURITIES COMPOSITION - Banco do Brasil Americas
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	21,947	35,335	43,496	-	(13,388)	(37.89)
State & Munip	-	-	-	-	-	NA
Mortgage backed	883,550	717,474	246,621	40,105	166,076	23.15
Equities	-	-	-	-	-	NA
Agency	5,260	260,226	4,254	6,069	(254,966)	(97.98)
Other	8,869	5,767	-	7,169	3,102	53.79
Total Securities	919,626	1,018,802	294,371	53,343	(99,176)	(9.73)



LOAN PORTFOLIO COMPOSITION - Banco do Brasil Americas
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	1,234,242	915,671	578,172	323,364	318,571	34.79
Commercial RE	296,017	222,034	178,645	166,942	73,983	33.32
Commercial	17,884	14,134	9,268	13,692	3,750	26.53
Consumer & Other	95,317	81,726	54,793	32,812	13,591	16.63
Loans, Net	1,643,460	1,233,565	820,878	536,810	409,895	33.23



LOAN PORTFOLIO QUALITY - Banco do Brasil Americas
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	19,682	10,264	6,682	6,133	9,418	91.76
Total Recoveries	20	19	35	66	1	5.26
Total Charge-offs	91	122	78	60	(31)	(25.41)
Provision Expense	2,694	8,511	3,624	543	(5,817)	(68.35)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	1,010	-	-	(1,010)	(100.00)
Ending Balance	22,305	19,682	10,264	6,682	2,623	13.33

NON-PERFORMING ASSETS:

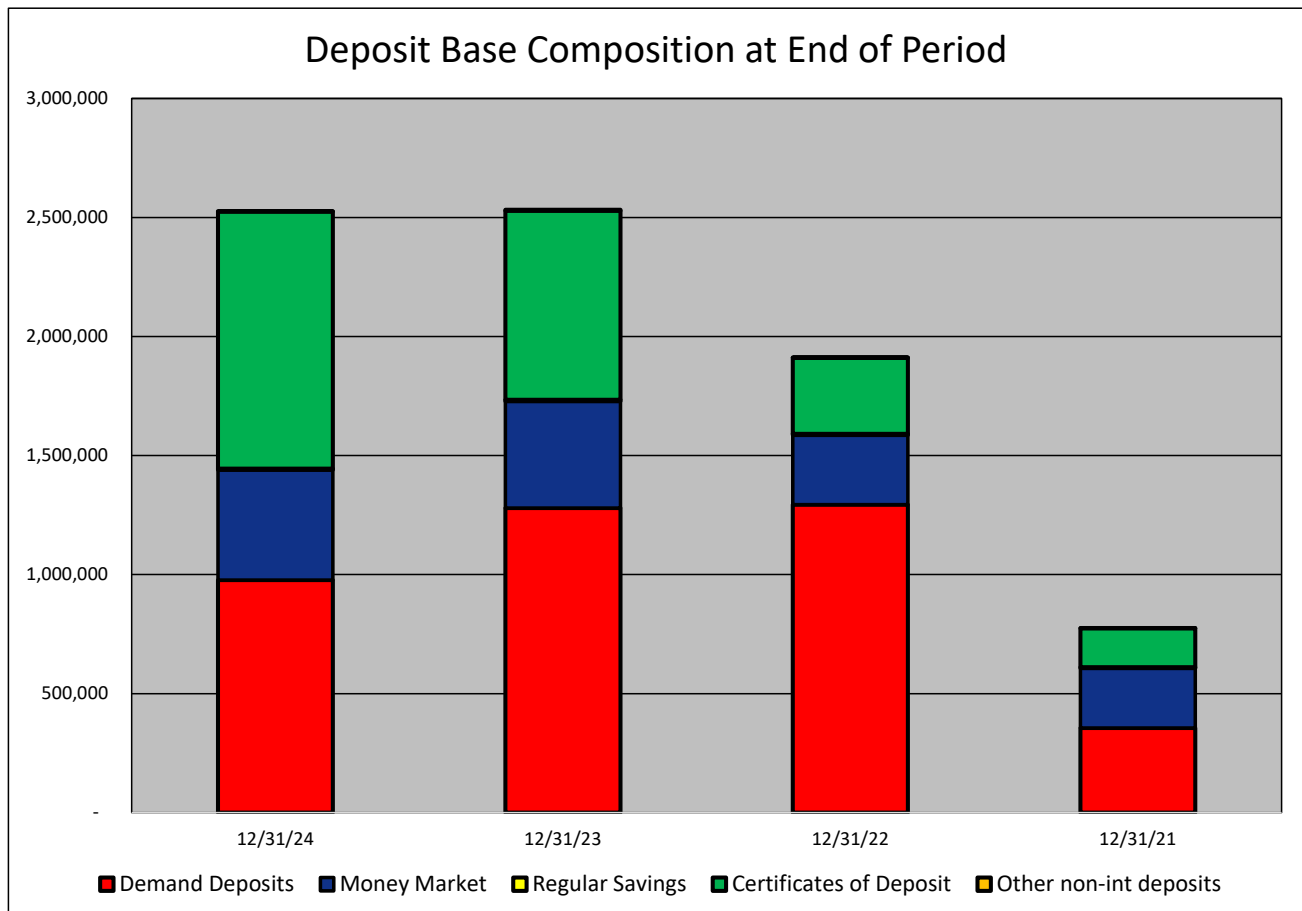
Total-90+ Days Past Due	19	-	-	9	19	NA
Total-Nonaccrual	6,527	6,333	726	1,350	194	3.06
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	6,546	6,333	726	1,359	213	3.36

DEPOSIT BASE COMPOSITION - Banco do Brasil Americas
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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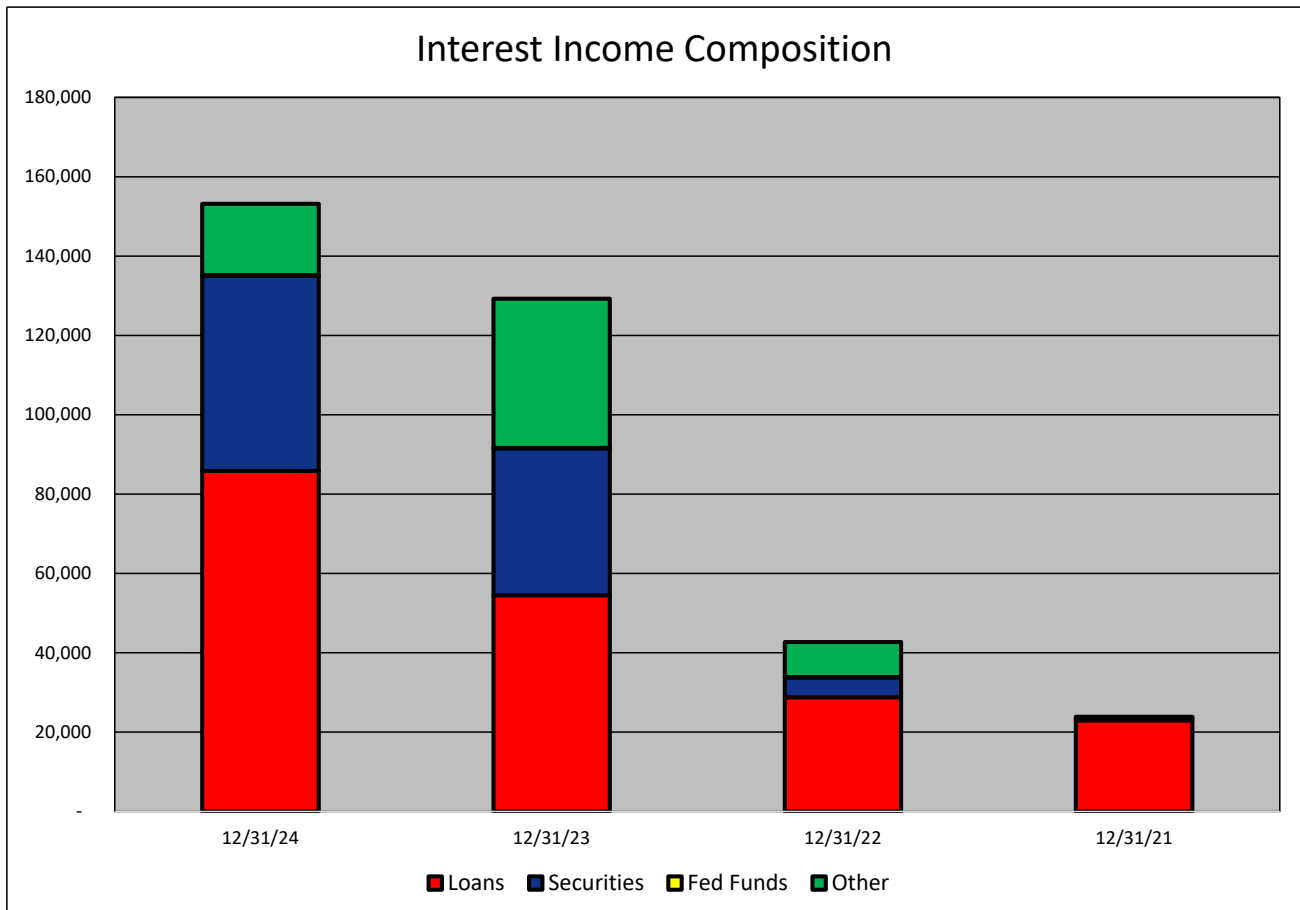
DEPOSIT BASE CATEGORY:

Demand Deposits	976,528	1,279,492	1,293,216	355,701	(302,964)	(23.68)
Money Market	463,196	448,513	292,369	251,506	14,683	3.27
Regular Savings	5,251	6,552	5,724	4,135	(1,301)	(19.86)
Certificates of Deposit	1,079,983	793,394	320,045	162,791	286,589	36.12
Other non-int deposits	1,873	4,805	867	1,157	(2,932)	(61.02)
Total Deposits	2,526,831	2,532,756	1,912,221	775,290	(5,925)	(0.23)



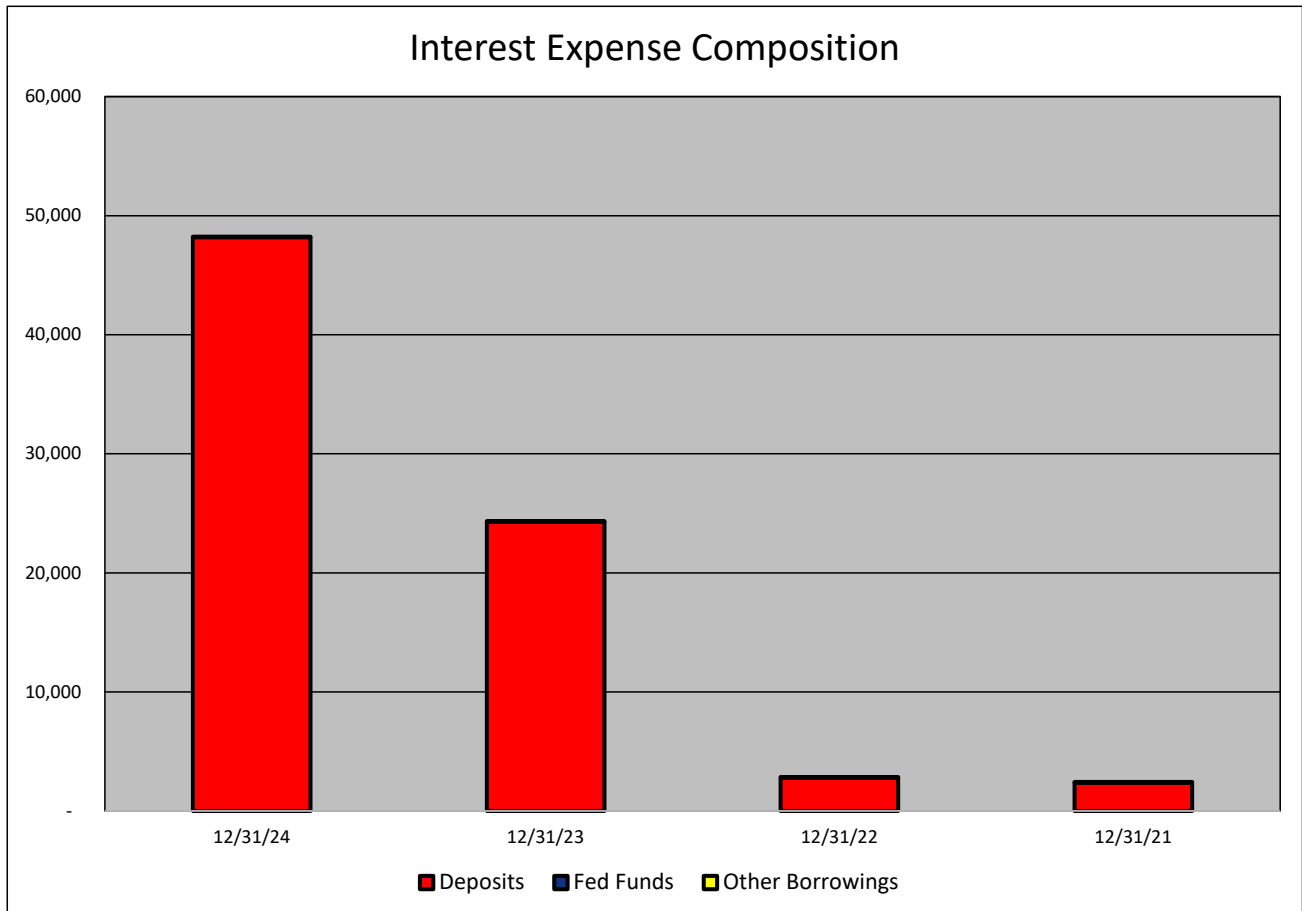
INTEREST INCOME COMPOSITION- Banco do Brasil Americas
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	85,830	54,507	28,818	22,964	31,323	57.47
Securities	49,222	37,030	5,025	435	12,192	32.92
Fed Funds	155	138	50	3	17	12.32
Other	17,948	37,602	8,830	500	(19,654)	(52.27)
Total Int Income	153,155	129,277	42,723	23,902	23,878	18.47



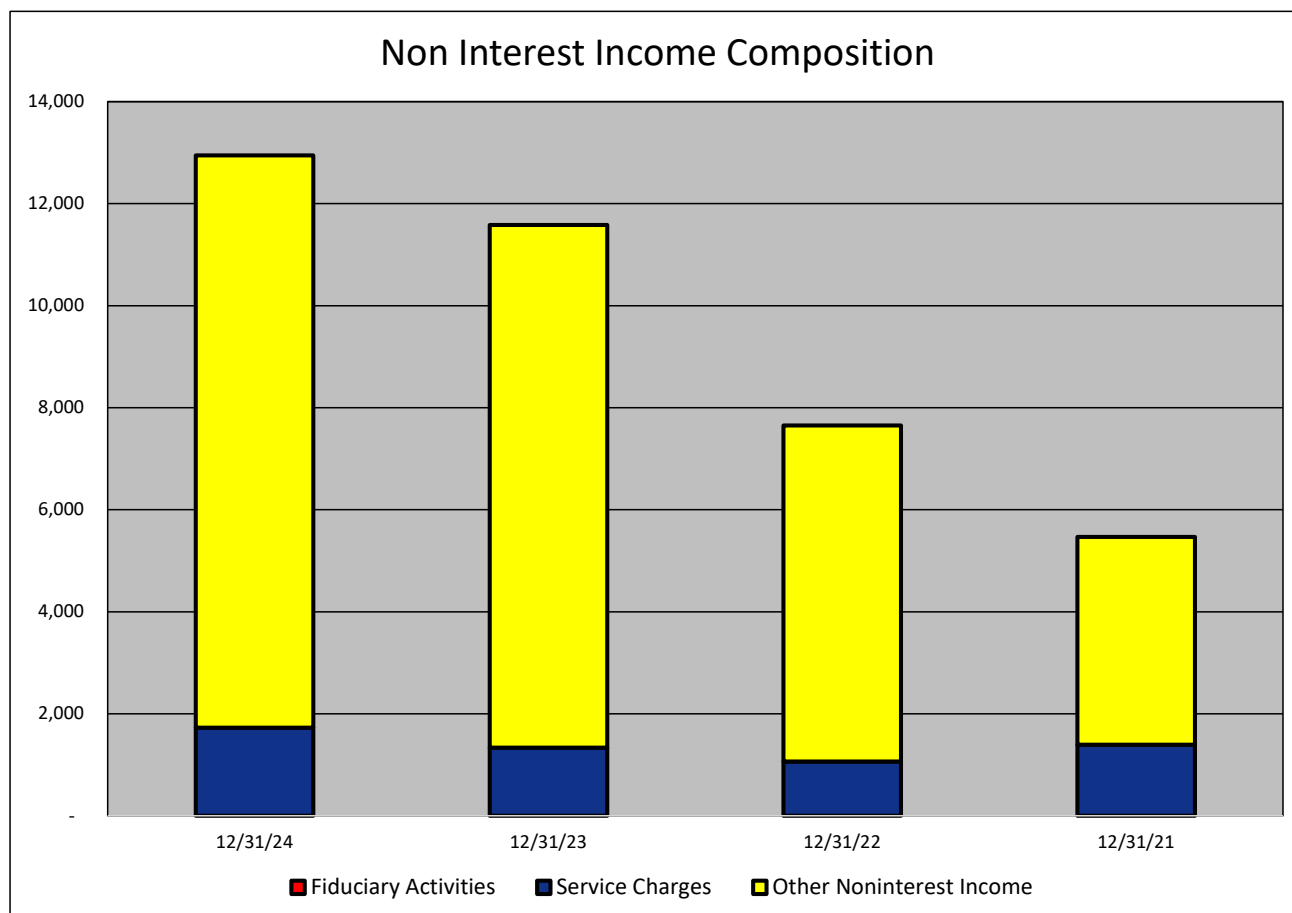
INTEREST EXPENSE COMPOSITION- Banco do Brasil Americas
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	48,193	24,289	2,804	2,379	23,904	98.41
Fed Funds	-	-	-	-	-	NA
Other Borrowings	34	56	51	60	(22)	(39.29)
Total Int Expense	48,227	24,345	2,855	2,439	23,882	98.10



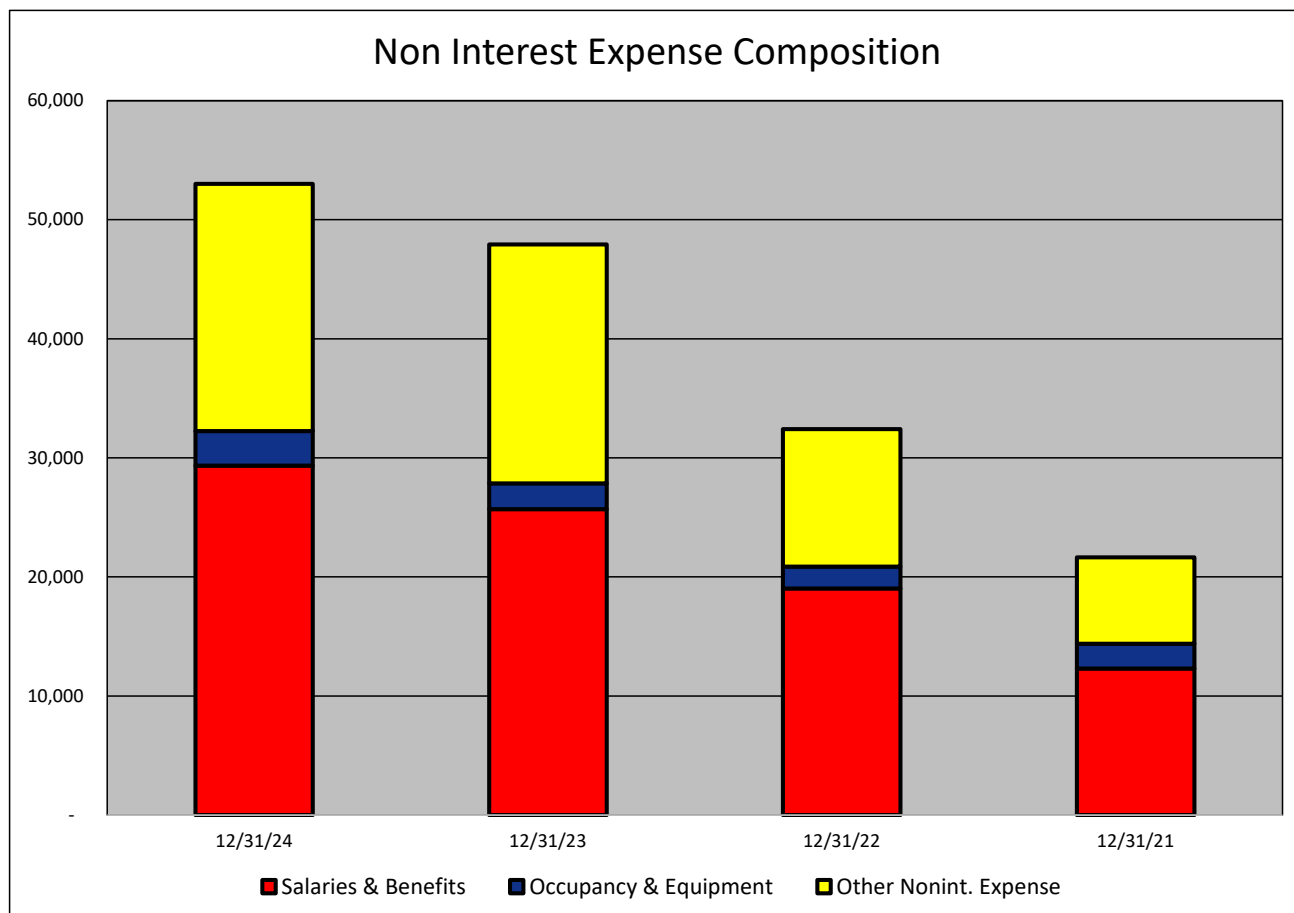
NONINTEREST INCOME COMPOSITION- Banco do Brasil Americas
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	1,725	1,337	1,063	1,395	388	29.02
Other Noninterest Income	11,223	10,245	6,588	4,072	978	9.55
Total Nonint. Income	12,948	11,582	7,651	5,467	1,366	11.79



NONINTEREST EXPENSE COMPOSITION- Banco do Brasil Americas
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	29,351	25,687	19,030	12,310	3,664	14.26
Occupancy & Equipment	2,889	2,161	1,844	2,086	728	33.69
Other Nonint. Expense	20,773	20,081	11,539	7,249	692	3.45
Total Nonint. Expense	53,013	47,929	32,413	21,645	5084	10.61



PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Intercredit Bank, National Association	1,063,635	589,927	80.30
Bradesco Bank	5,404,455	4,288,111	26.03
International Finance Bank	1,263,209	1,049,917	20.32
Gulf Atlantic Bank	172,951	145,205	19.11
Grove Bank & Trust	1,232,853	1,051,986	17.19
Sunstate Bank	546,077	470,521	16.06
Banesco Usa	4,406,981	3,808,125	15.73
U. S. Century Bank	2,579,817	2,338,378	10.33
Pacific National Bank	1,302,619	1,216,080	7.12
Interamerican Bank, A Fsb	266,491	249,325	6.88
Ocean Bank	6,719,648	6,444,352	4.27
Terrabank, National Association	788,111	761,979	3.43
Amerant Bank, National Association	9,880,789	9,698,964	1.87
City National Bank Of Florida	26,506,696	26,139,361	1.41
Banco Do Brasil Americas	2,831,371	2,794,401	1.32
Bankunited, National Association	35,206,606	35,721,140	(1.44)
First State Bank Of The Florida Keys	1,145,382	1,176,887	(2.68)
Helm Bank Usa	1,010,203	1,057,089	(4.44)
Eastern National Bank	131,189	183,984	(28.70)

Select Peer Average	5,392,583	5,220,302	10.22
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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	695,750	506,334	37.41
Banco Do Brasil Americas	1,643,460	1,233,565	33.23
International Finance Bank	1,075,358	874,026	23.04
Gulf Atlantic Bank	132,897	109,581	21.28
Intercredit Bank, National Association	540,300	455,104	18.72
Bradesco Bank	3,706,848	3,203,477	15.71
Banesco Usa	3,315,851	2,881,396	15.08
Interamerican Bank, A Fsb	217,442	191,017	13.83
Helm Bank Usa	602,981	536,821	12.32
U. S. Century Bank	1,972,848	1,780,827	10.78
Ocean Bank	5,533,051	5,036,494	9.86
Sunstate Bank	301,430	279,941	7.68
Pacific National Bank	853,522	810,905	5.26
City National Bank Of Florida	18,384,358	17,556,717	4.71
Terrabank, National Association	523,975	509,301	2.88
Amerant Bank, National Association	7,267,279	7,264,912	0.03
First State Bank Of The Florida Keys	825,357	832,090	(0.81)
Bankunited, National Association	24,297,980	24,633,684	(1.36)
Eastern National Bank	94,454	111,682	(15.43)

Select Peer Average	3,788,692	3,621,467	11.27
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PEER GROUP COMPARISONS REPORT
South Florida Group

CAPITAL RATIOS
For the year ended December 31, 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	13.56	13.65	18.79	20.05	18.79
Banesco Usa	11.82	12.93	0.00	0.00	0.00
Helm Bank Usa	8.83	11.88	30.35	31.62	30.35
Pacific National Bank	11.48	11.47	15.87	16.59	15.87
Sunstate Bank	12.29	11.01	14.62	15.37	14.62
Bradesco Bank	9.65	10.99	17.10	18.19	17.10
Banco Do Brasil Americas	10.30	10.58	24.49	25.75	24.49
City National Bank Of Florida	9.52	10.57	14.07	15.08	14.07
First State Bank Of The Florida Keys	9.14	10.37	15.91	17.16	15.91
Grove Bank & Trust	10.10	10.25	15.19	16.44	15.19
Ocean Bank	9.44	9.83	11.37	12.63	11.37
Intercredit Bank, National Association	7.72	9.82	15.62	16.87	15.62
Bankunited, National Association	9.18	9.67	13.70	14.59	13.70
Amerant Bank, National Association	9.42	9.50	11.73	12.84	11.73
U. S. Century Bank	8.15	9.38	12.10	13.34	12.10
International Finance Bank	8.87	9.35	11.27	12.52	11.27
Terrabank, National Association	7.31	9.04	15.16	16.56	10.85
Gulf Atlantic Bank	7.59	8.44	9.75	10.68	9.75
Eastern National Bank	8.49	8.02	11.95	13.20	11.95

Select Peer Average	9.62	10.36	14.69	15.76	14.46
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PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET RATIOS
For the year ended December 31, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Interamerican Bank, A Fsb	99.96	81.59	0.00
Ocean Bank	98.55	82.34	12.16
International Finance Bank	95.82	85.13	5.47
Banesco Usa	91.59	75.24	15.98
Amerant Bank, National Association	91.36	73.55	14.55
U. S. Century Bank	90.34	76.47	16.47
City National Bank Of Florida	88.13	69.36	24.36
Bankunited, National Association	86.25	69.02	25.85
Gulf Atlantic Bank	85.35	76.84	10.98
First State Bank Of The Florida Keys	83.20	72.06	25.17
Eastern National Bank	81.66	72.00	0.73
Pacific National Bank	80.26	65.52	20.68
Bradesco Bank	78.64	68.59	7.00
Grove Bank & Trust	73.03	56.43	27.50
Terrabank, National Association	72.28	66.48	25.97
Sunstate Bank	67.45	55.20	11.06
Helm Bank Usa	66.37	59.69	32.83
Banco Do Brasil Americas	65.04	58.04	32.48
Intercredit Bank, National Association	57.86	50.80	37.13

Select Peer Average	81.74	69.18	18.23
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PEER GROUP COMPARISONS REPORT
South Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Banco Do Brasil Americas	2,850,528	1.65	17.41
International Finance Bank	1,146,184	1.38	14.95
Pacific National Bank	1,259,877	1.05	9.25
U. S. Century Bank	2,535,669	1.05	13.34
Banesco Usa	4,174,191	1.04	8.94
Ocean Bank	6,506,371	0.92	9.71
Interamerican Bank, A Fsb	264,594	0.82	6.11
Bankunited, National Association	35,779,117	0.77	8.77
Bradesco Bank	4,389,314	0.75	6.54
Helm Bank Usa	1,095,668	0.68	8.53
First State Bank Of The Florida Keys	1,219,746	0.60	7.14
Terrabank, National Association	810,754	0.51	7.81
Sunstate Bank	521,103	0.46	3.67
Gulf Atlantic Bank	158,151	0.41	5.24
City National Bank Of Florida	26,905,791	0.33	3.61
Grove Bank & Trust	1,182,841	0.18	1.77
Amerant Bank, National Association	9,935,048	(0.04)	(0.44)
Intercredit Bank, National Association	683,815	(1.27)	(15.64)
Eastern National Bank	160,253	(3.22)	(37.69)

Select Peer Average	5,346,264	0.42	4.16
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PEER GROUP COMPARISONS REPORT
South Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Banco Do Brasil Americas	0.45	1.41	44.97	10.64
U. S. Century Bank	0.52	1.25	53.96	12.96
Pacific National Bank	0.24	1.59	54.73	10.95
International Finance Bank	0.57	1.92	55.65	10.53
City National Bank Of Florida	0.41	0.95	58.10	27.24
Banesco Usa	0.60	1.47	58.25	12.31
Bankunited, National Association	0.26	1.47	58.34	21.12
Bradesco Bank	0.51	1.44	65.10	20.17
Ocean Bank	0.44	2.08	66.75	9.82
Amerant Bank, National Association	0.71	2.08	68.53	14.16
Helm Bank Usa	0.51	2.38	68.62	7.89
Terrabank, National Association	0.69	1.89	77.32	6.68
Interamerican Bank, A Fsb	0.28	3.29	79.49	3.60
Gulf Atlantic Bank	0.26	2.69	79.93	6.41
Sunstate Bank	0.53	2.42	81.75	7.19
First State Bank Of The Florida Keys	0.33	2.25	82.76	6.40
Grove Bank & Trust	0.85	1.84	92.94	10.81
Intercredit Bank, National Association	0.14	3.54	160.75	8.31
Eastern National Bank	0.33	6.80	218.51	2.39

Select Peer Average	0.45	2.25	80.34	11.03
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PEER GROUP COMPARISONS REPORT
South Florida Group

ASSET QUALITY RATIOS
For the year ended December 31, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Grove Bank & Trust	1.53	0.00	0.00	0.00
Gulf Atlantic Bank	1.06	0.00	0.00	0.00
Pacific National Bank	0.72	0.02	0.02	0.13
Sunstate Bank	1.00	0.04	0.02	0.19
Intercredit Bank, National Association	1.53	0.08	0.04	0.48
Ocean Bank	1.37	0.03	0.04	0.37
U. S. Century Bank	1.22	0.14	0.10	1.16
First State Bank Of The Florida Keys	1.13	0.17	0.12	1.21
Bradesco Bank	0.99	0.19	0.13	1.24
Banco Do Brasil Americas	1.36	0.40	0.23	2.16
Banesco Usa	1.13	0.37	0.27	2.17
International Finance Bank	1.25	0.31	0.27	2.70
City National Bank Of Florida	1.01	0.71	0.55	5.55
Terrabank, National Association	1.37	1.01	0.67	8.16
Helm Bank Usa	1.79	1.57	0.94	9.44
Interamerican Bank, A Fsb	2.17	1.19	0.97	6.34
Amerant Bank, National Association	1.17	1.43	1.24	12.17
Bankunited, National Association	0.92	1.96	1.37	8.39
Eastern National Bank	1.44	3.03	2.18	22.86

Select Peer Average	1.27	0.67	0.48	4.46
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 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	3.00	21.72	0.00	0.00	0.73
Pacific National Bank	1.22	9.19	0.00	0.00	20.68
Helm Bank Usa	1.02	5.06	0.00	0.00	32.75
Grove Bank & Trust	0.93	11.15	0.00	19.98	7.23
Sunstate Bank	0.79	18.69	10.21	0.00	11.06
Terrabank, National Association	0.77	3.91	0.00	0.00	25.90
Amerant Bank, National Association	0.64	5.26	0.00	0.00	14.53
First State Bank Of The Florida Keys	0.60	0.36	0.00	9.07	16.09
Bradesco Bank	0.56	21.12	0.11	1.08	5.86
Ocean Bank	0.53	1.11	0.00	2.65	9.49
Gulf Atlantic Bank	0.52	4.86	0.00	1.07	9.91
City National Bank Of Florida	0.46	1.11	0.00	9.93	14.27
Interamerican Bank, A Fsb	0.41	16.42	0.00	0.00	0.00
Banesco Usa	0.34	4.38	0.00	4.16	11.68
Banco Do Brasil Americas	0.27	8.07	0.10	0.00	32.17
U. S. Century Bank	0.27	2.72	0.00	6.38	10.09
Intercredit Bank, National Association	0.16	10.06	0.00	0.00	37.13
International Finance Bank	0.13	9.09	0.00	0.16	5.14
Bankunited, National Association	0.03	1.36	0.00	0.00	25.85

Select Peer Average	0.67	8.19	0.55	2.87	15.29
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
International Finance Bank	84.07	0.29	0.00	0.05
Ocean Bank	81.20	1.22	0.01	0.02
Interamerican Bank, A Fsb	79.82	2.37	0.00	0.00
Gulf Atlantic Bank	76.03	3.98	0.00	0.00
U. S. Century Bank	75.54	0.50	0.00	0.00
Banesco Usa	74.39	0.69	0.00	0.00
Amerant Bank, National Association	72.26	1.33	0.18	0.23
First State Bank Of The Florida Keys	71.24	0.91	0.00	0.00
Eastern National Bank	70.96	2.50	0.00	0.00
City National Bank Of Florida	68.55	0.26	0.06	0.33
Bankunited, National Association	68.38	0.34	0.02	0.22
Bradesco Bank	67.91	0.83	0.00	0.00
Terrabank, National Association	65.58	0.70	0.00	0.00
Pacific National Bank	65.05	2.37	0.00	0.02
Helm Bank Usa	58.62	0.44	0.00	0.00
Banco Do Brasil Americas	57.26	0.21	0.00	0.37
Grove Bank & Trust	55.57	1.49	0.00	0.00
Sunstate Bank	54.65	1.09	0.00	1.50
Intercredit Bank, National Association	50.02	0.56	0.00	0.00

Select Peer Average	68.27	1.16	0.01	0.14
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the year ended December 31, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Terrabank, National Association	57.75	42.25	100.00	0.00	0.00
International Finance Bank	45.40	52.85	98.25	0.00	1.75
Helm Bank Usa	43.43	56.57	100.00	0.00	0.00
Banco Do Brasil Americas	38.71	61.23	99.94	0.00	0.06
Banesco Usa	32.85	61.30	94.15	0.00	5.85
Ocean Bank	28.68	65.38	94.05	0.00	5.95
Bankunited, National Association	25.45	65.05	90.51	0.00	9.49
U. S. Century Bank	24.93	68.13	93.05	0.00	6.95
Sunstate Bank	23.48	70.82	94.30	0.00	5.70
First State Bank Of The Florida Keys	22.78	73.47	96.25	1.45	2.29
Eastern National Bank	21.82	78.04	99.86	0.14	0.00
Grove Bank & Trust	21.79	65.35	87.15	1.42	11.43
Interamerican Bank, A Fsb	21.32	75.04	96.36	0.00	3.64
City National Bank Of Florida	18.97	69.30	88.27	0.16	11.58
Gulf Atlantic Bank	18.31	81.69	100.00	0.00	0.00
Bradesco Bank	17.88	80.32	98.20	0.00	1.80
Amerant Bank, National Association	17.34	74.10	91.44	0.00	8.56
Pacific National Bank	16.31	77.52	93.82	0.00	6.18
Intercredit Bank, National Association	7.33	88.37	95.70	0.00	4.30

Select Peer Average	26.55	68.78	95.33	0.17	4.50
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PEER GROUP COMPARISONS REPORT
South Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the year ended December 31, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Interamerican Bank, A Fsb	6.03	2.80	4.22	99.71
International Finance Bank	5.58	3.22	3.94	99.18
Helm Bank Usa	4.92	2.06	3.93	93.09
Gulf Atlantic Bank	6.75	3.75	3.74	91.76
Banco Do Brasil Americas	5.45	3.39	3.73	98.65
Amerant Bank, National Association	6.42	3.60	3.61	93.37
Ocean Bank	5.92	3.89	3.46	96.29
Pacific National Bank	6.28	4.08	3.26	95.40
Sunstate Bank	6.03	4.27	3.24	95.12
Eastern National Bank	5.65	3.44	3.09	94.83
Banesco Usa	5.78	4.45	3.08	96.10
U. S. Century Bank	5.41	3.72	2.88	95.73
First State Bank Of The Florida Keys	4.76	2.96	2.81	98.93
Bankunited, National Association	5.57	3.35	2.75	96.59
Terrabank, National Association	4.03	2.46	2.73	97.09
Bradesco Bank	6.03	4.40	2.59	95.64
Intercredit Bank, National Association	5.50	4.32	2.15	100.00
Grove Bank & Trust	4.48	3.50	2.08	97.08
City National Bank Of Florida	5.00	3.18	2.01	95.82
Select Peer Average	5.56	3.52	2.75	96.34