

# City National Bank Of Florida

Miami, FL

Established

8/12/1970

## Florida Bank and Thrift Performance Report

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#### **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 Maldonado, Brian Katz, Nicholas Singh

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)

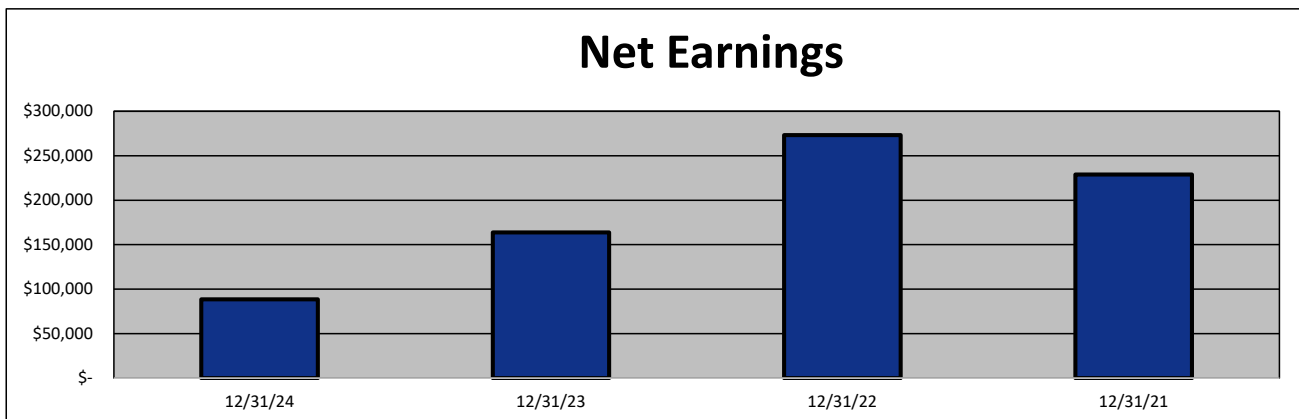
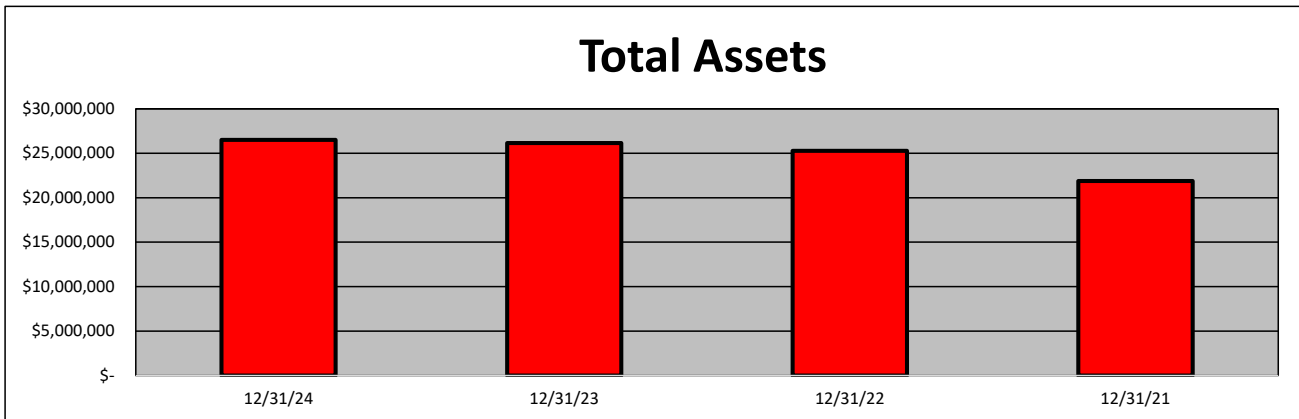
**EXECUTIVE SUMMARY - City National Bank of Florida  
(Percentage)**

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	9.52	9.05	8.07	10.06	10.71	9.62
Leverage Ratio	10.57	9.90	9.32	9.72	11.67	10.36
Tier 1 Cap/Risk Based Assets	14.07	13.93	12.83	14.16	15.53	14.69
Risk Based Ratio	15.08	14.72	13.68	15.08	16.34	15.76
Common Equity Tier 1 Capital Ratio	14.07	13.93	12.83	14.16	15.48	14.46
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	88.13	83.44	82.43	72.85	74.93	81.74
Loans/Assets	69.36	67.17	66.09	61.25	63.48	69.18
Securities/Assets	24.36	25.84	26.61	27.43	19.42	18.23
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.33	0.61	1.15	1.13	(0.10)	0.42
Return on Avg Equity	3.61	7.53	13.25	10.84	9.28	4.16
Nonint Income/Avg Assets	0.41	0.34	0.42	0.40	0.79	0.45
Net Overhead Ratio	0.95	1.01	1.02	1.13	2.99	2.25
Efficiency Ratio	58.10	61.01	47.04	51.22	70.68	80.34
Assets (per million) per Employee	27.24	28.44	23.97	22.90	10.47	11.03
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.01	0.76	0.83	0.97	1.25	1.27
Nonperforming Loans/Total Loans	0.71	0.46	0.28	0.45	0.52	0.67
Nonperforming Assets/Total Assets	0.55	0.31	0.18	0.28	0.36	0.48
Adjusted Texas Ratio	5.55	3.38	2.27	2.82	3.66	4.46
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.00	4.58	3.45	3.00	5.44	5.56
Cost of funds	3.18	2.77	0.68	0.24	3.04	3.52
Net interest margin	2.01	1.96	2.79	2.76	2.91	2.75
Avg Earning Assets/Avg Assets	95.82	95.19	94.98	93.88	95.35	96.34

**SELECTED FINANCIAL DATA - City National Bank of Florida**  
(Dollars in Thousands)

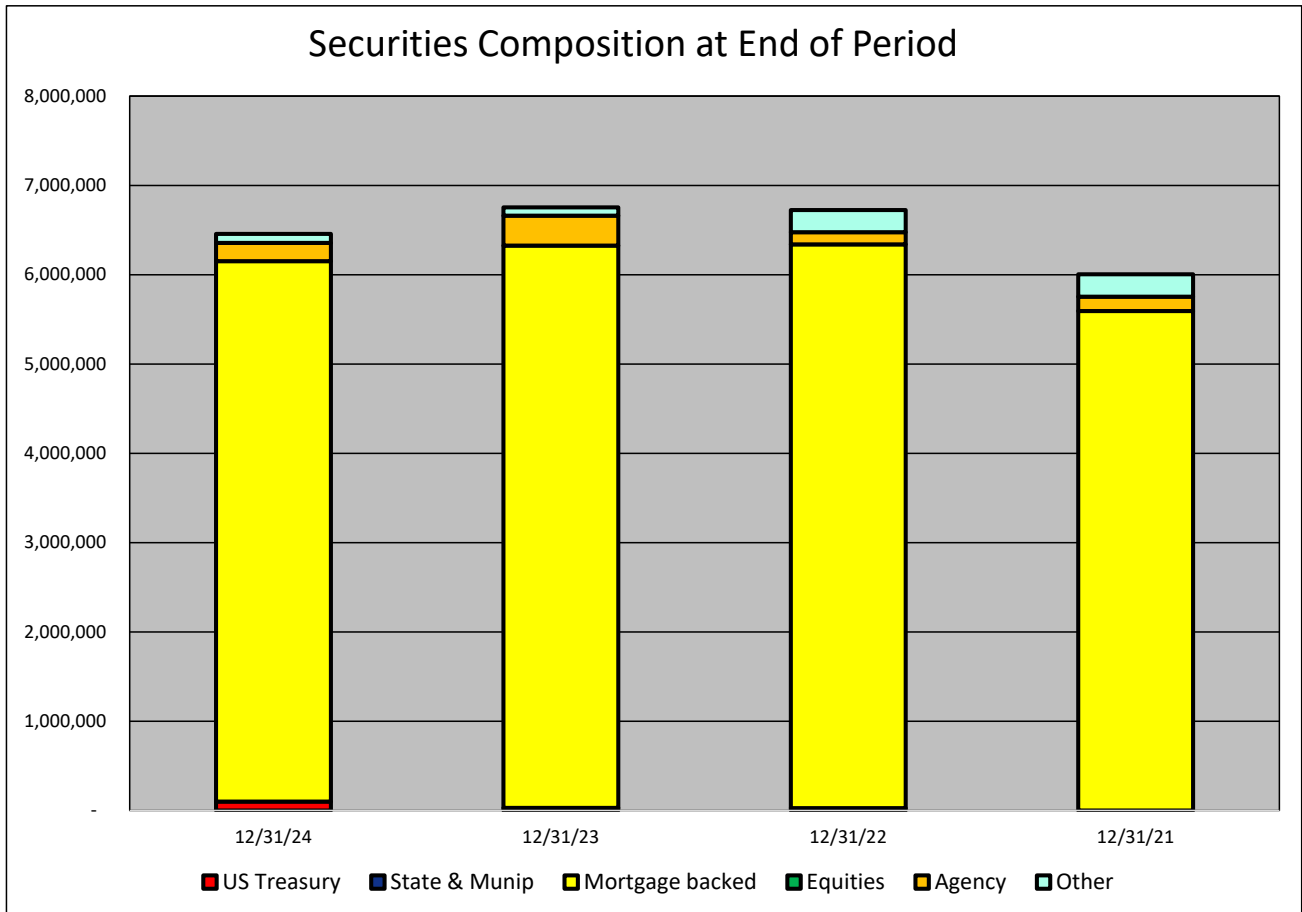
<b>As of:</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>12/31/21</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	26,506,696	26,139,361	25,260,713	21,891,494	367,335	1.41
Cash and Equivalents	416,657	487,202	435,113	1,317,322	(70,545)	(14.48)
Securities	6,456,971	6,754,545	6,722,544	6,003,766	(297,574)	(4.41)
Loans, net	18,384,358	17,556,717	16,695,185	13,409,402	827,641	4.71
Deposit Accounts	20,859,402	21,041,048	20,252,877	18,405,705	(181,646)	(0.86)
Fed Funds & Repos	37,328	726,961	57,291	100,510	(689,633)	(94.87)
Total Equity	2,522,118	2,366,410	2,038,192	2,202,375	155,708	6.58

<b>Period Ending</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>12/31/21</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	88,452	163,714	273,304	228,988	(75,262)	(45.97)
Interest Income	1,288,476	1,168,513	776,399	572,516	119,963	10.27
Interest Expense	769,790	667,865	149,624	45,794	101,925	15.26
Net Interest Income	518,686	500,648	626,775	526,722	18,038	3.60
Prov for Credit Losses	80,216	16,552	9,715	(7,000)	63,664	384.63
Noninterest income	109,512	90,123	100,104	82,253	19,389	21.51
Gain on Sale of Securities	(64,601)	(4,229)	(296)	3,966	(60,372)	1,427.57
Noninterest Expense	364,890	360,394	342,305	312,427	4,496	1.25
Net Operating Income	183,092	213,825	374,859	303,548	(30,733)	(14.37)
Income Taxes	30,104	45,130	89,403	77,617	(15,026)	(33.29)



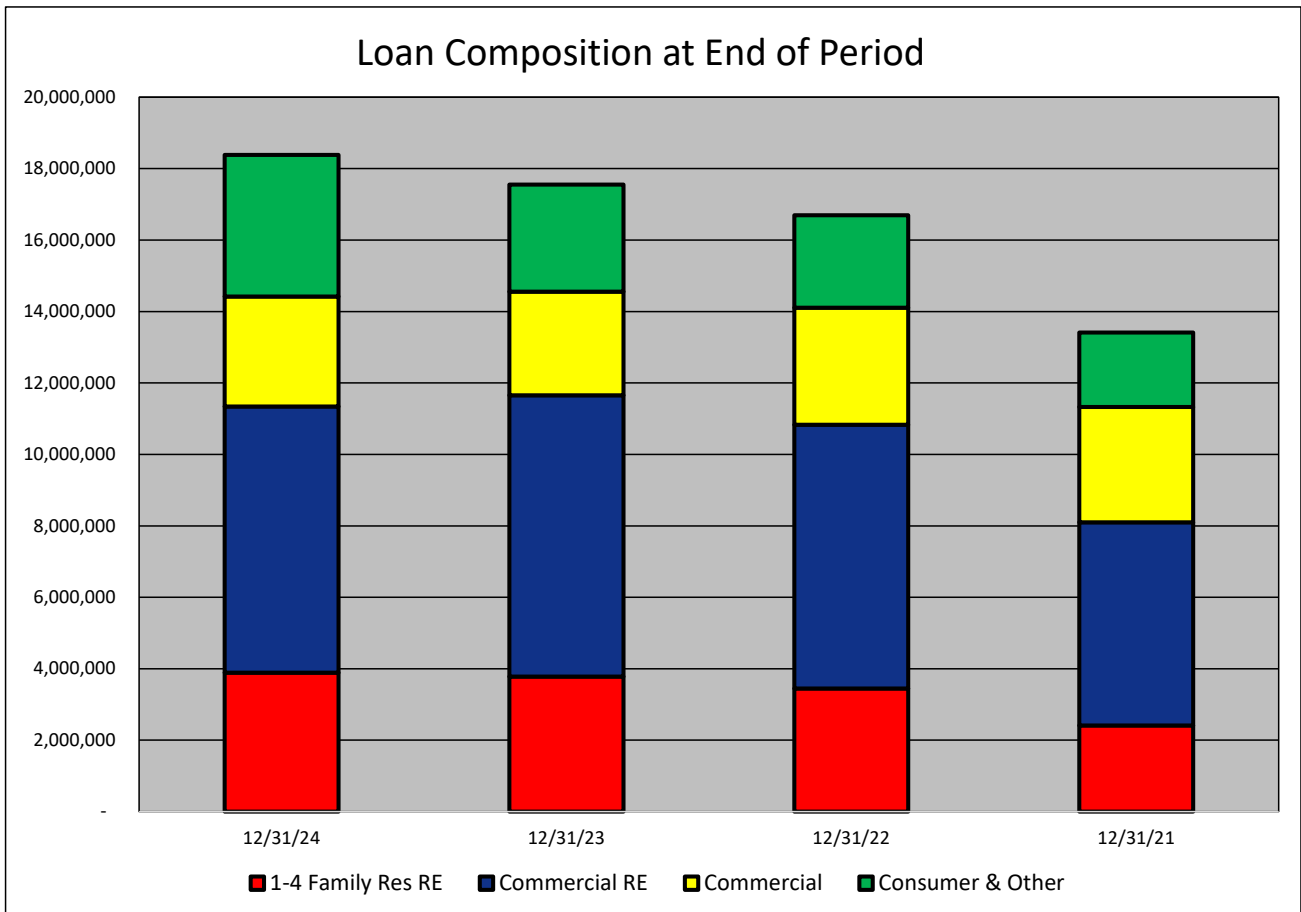
**SECURITIES COMPOSITION - City National Bank of Florida**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	98,688	27,844	26,897	-	70,844	254.43
State & Munip	-	-	-	-	-	NA
Mortgage backed	6,054,179	6,296,834	6,313,142	5,593,098	(242,655)	(3.85)
Equities	-	-	-	-	-	NA
Agency	203,332	335,384	136,432	160,786	(132,052)	(39.37)
Other	100,772	94,483	246,073	249,882	6,289	6.66
<b>Total Securities</b>	<b>6,456,971</b>	<b>6,754,545</b>	<b>6,722,544</b>	<b>6,003,766</b>	<b>(297,574)</b>	<b>(4.41)</b>



**LOAN PORTFOLIO COMPOSITION - City National Bank of Florida**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	3,886,538	3,783,652	3,445,851	2,412,455	102,886	2.72
Commercial RE	7,457,519	7,872,036	7,383,064	5,687,608	(414,517)	(5.27)
Commercial	3,077,772	2,900,065	3,274,768	3,226,857	177,707	6.13
Consumer & Other	3,962,529	3,000,964	2,591,502	2,082,482	961,565	32.04
<b>Loans, Net</b>	<b>18,384,358</b>	<b>17,556,717</b>	<b>16,695,185</b>	<b>13,409,402</b>	<b>827,641</b>	<b>4.71</b>



**LOAN PORTFOLIO QUALITY - City National Bank of Florida**  
(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	134,076	138,815	129,543	137,189	(4,739)	(3.41)
Total Recoveries	3,559	576	552	358	2,983	517.88
Total Charge-offs	31,596	21,867	1,883	1,004	9,729	44.49
Provision Expense	80,216	16,552	9,715	(7,000)	63,664	384.63
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	888	-	-	NA
Ending Balance	<u>186,256</u>	<u>134,076</u>	<u>138,815</u>	<u>129,543</u>	<u>52,180</u>	<u>38.92</u>

**NON-PERFORMING ASSETS:**

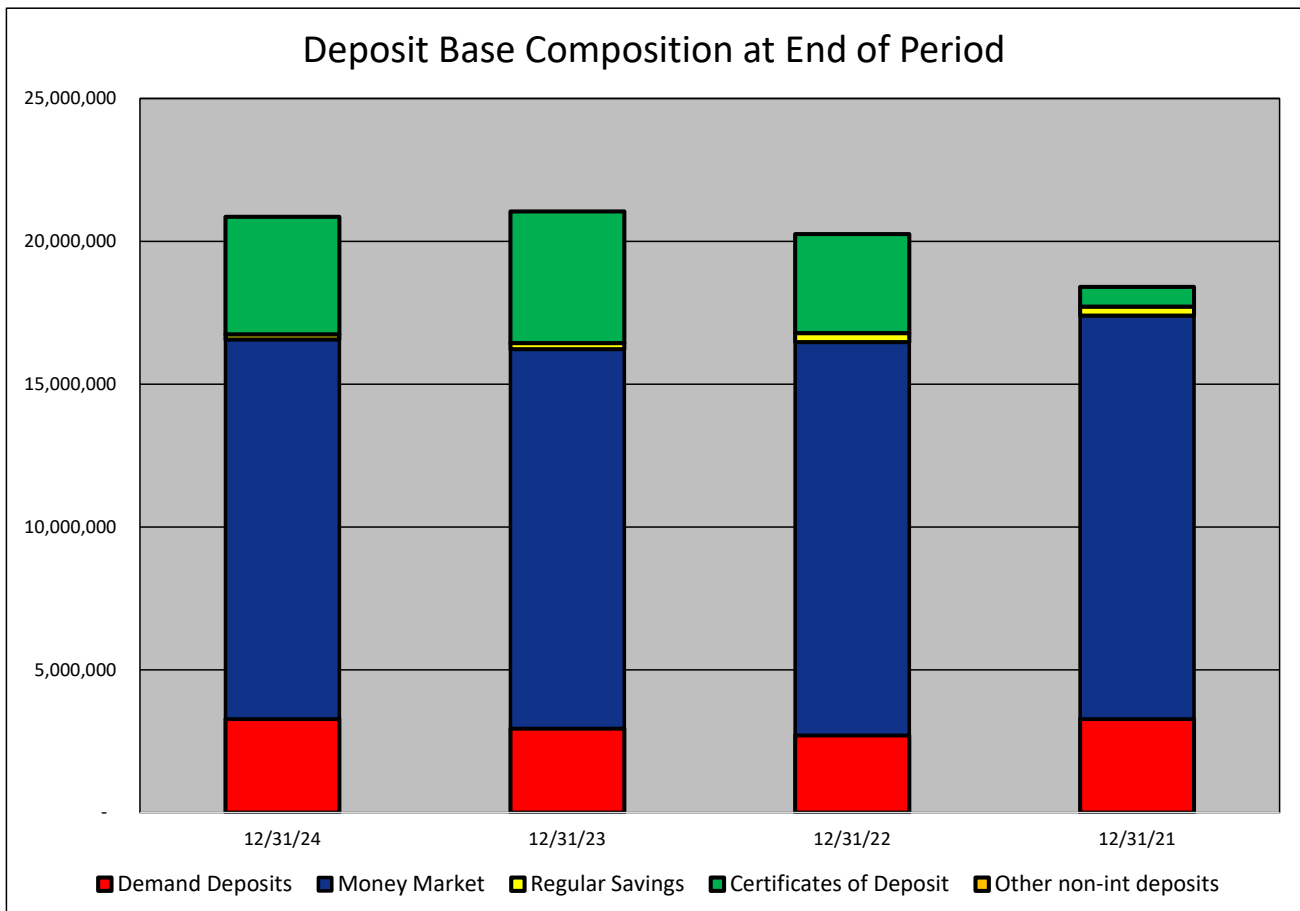
Total-90+ Days Past Due	7,042	1,248	12,299	-	5,794	464.26
Total-Nonaccrual	123,372	79,711	33,947	59,691	43,661	54.77
Foreclosed Real Estate	15,197	-	-	1,183	15,197	NA
Total Non-perf Assets	<u>145,611</u>	<u>80,959</u>	<u>46,246</u>	<u>60,874</u>	<u>64,652</u>	<u>79.86</u>

**DEPOSIT BASE COMPOSITION - City National Bank of Florida**  
(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:**

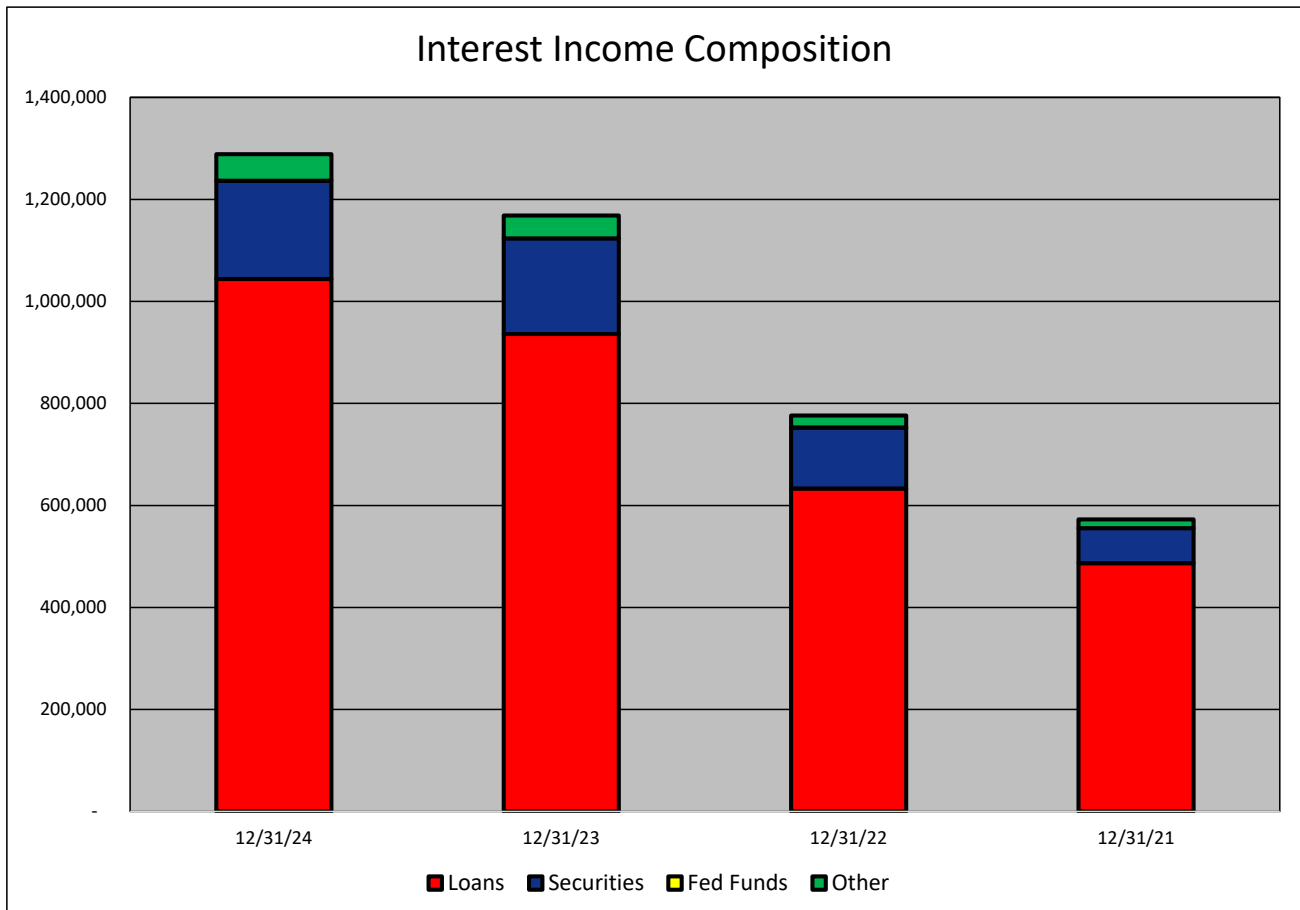
Demand Deposits	3,279,224	2,948,632	2,709,446	3,275,770	330,592	11.21
Money Market	13,286,850	13,277,238	13,760,984	14,122,014	9,612	0.07
Regular Savings	174,678	206,727	318,071	318,676	(32,049)	(15.50)
Certificates of Deposit	4,118,650	4,608,450	3,464,375	689,245	(489,800)	(10.63)
Other non-int deposits	-	1	1	-	(1)	(100.00)
<b>Total Deposits</b>	<b>20,859,402</b>	<b>21,041,048</b>	<b>20,252,877</b>	<b>18,405,705</b>	<b>(181,646)</b>	<b>(0.86)</b>





**INTEREST INCOME COMPOSITION- City National Bank of Florida**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	1,044,103	936,119	632,960	486,578	107,984	11.54
Securities	192,548	187,555	119,284	68,652	4,993	2.66
Fed Funds	-	-	466	-	-	NA
Other	51,825	44,839	23,689	17,286	6,986	15.58
<b>Total Int Income</b>	<b>1,288,476</b>	<b>1,168,513</b>	<b>776,399</b>	<b>572,516</b>	<b>119,963</b>	<b>10.27</b>

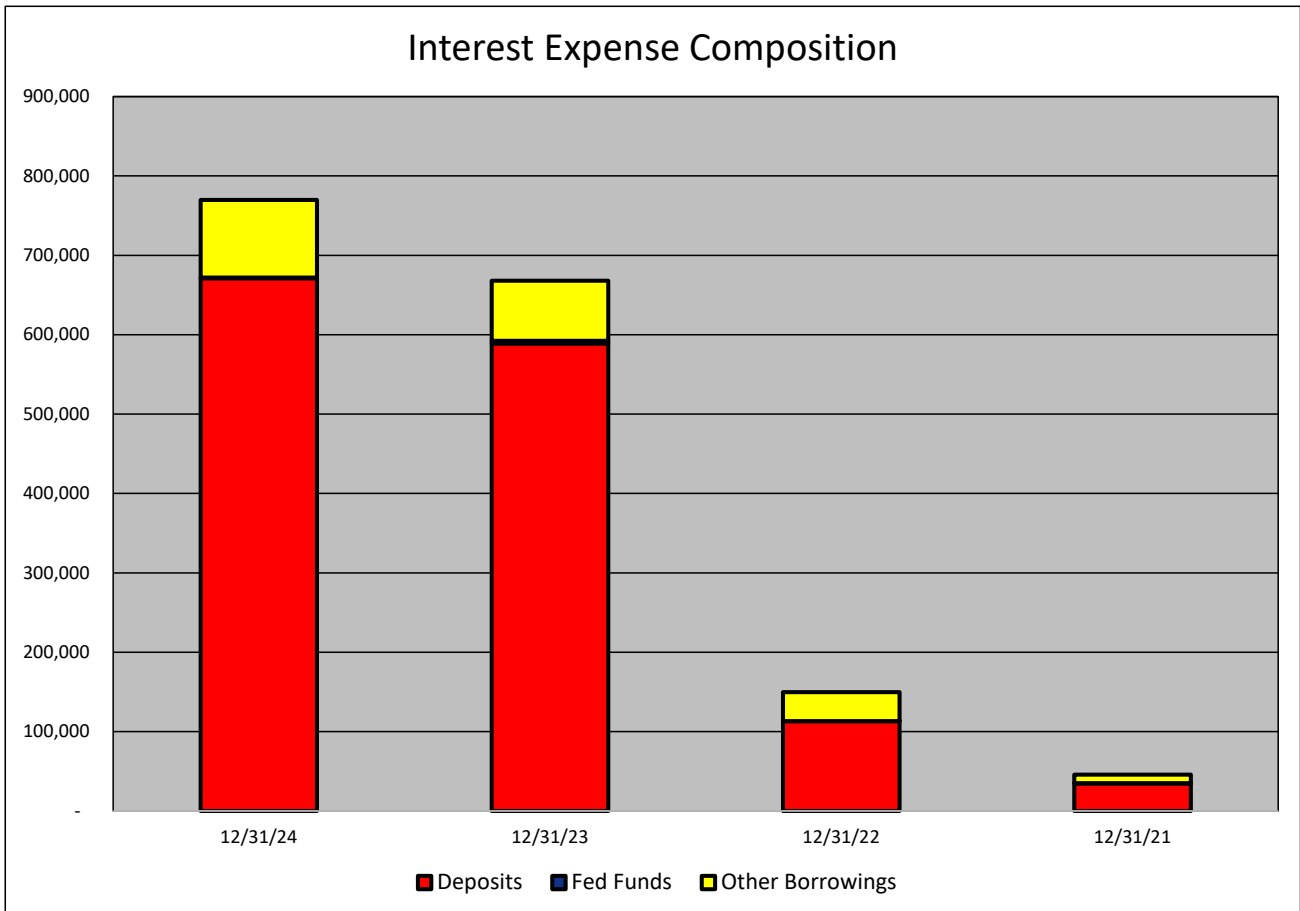


**INTEREST EXPENSE COMPOSITION- City National Bank of Florida**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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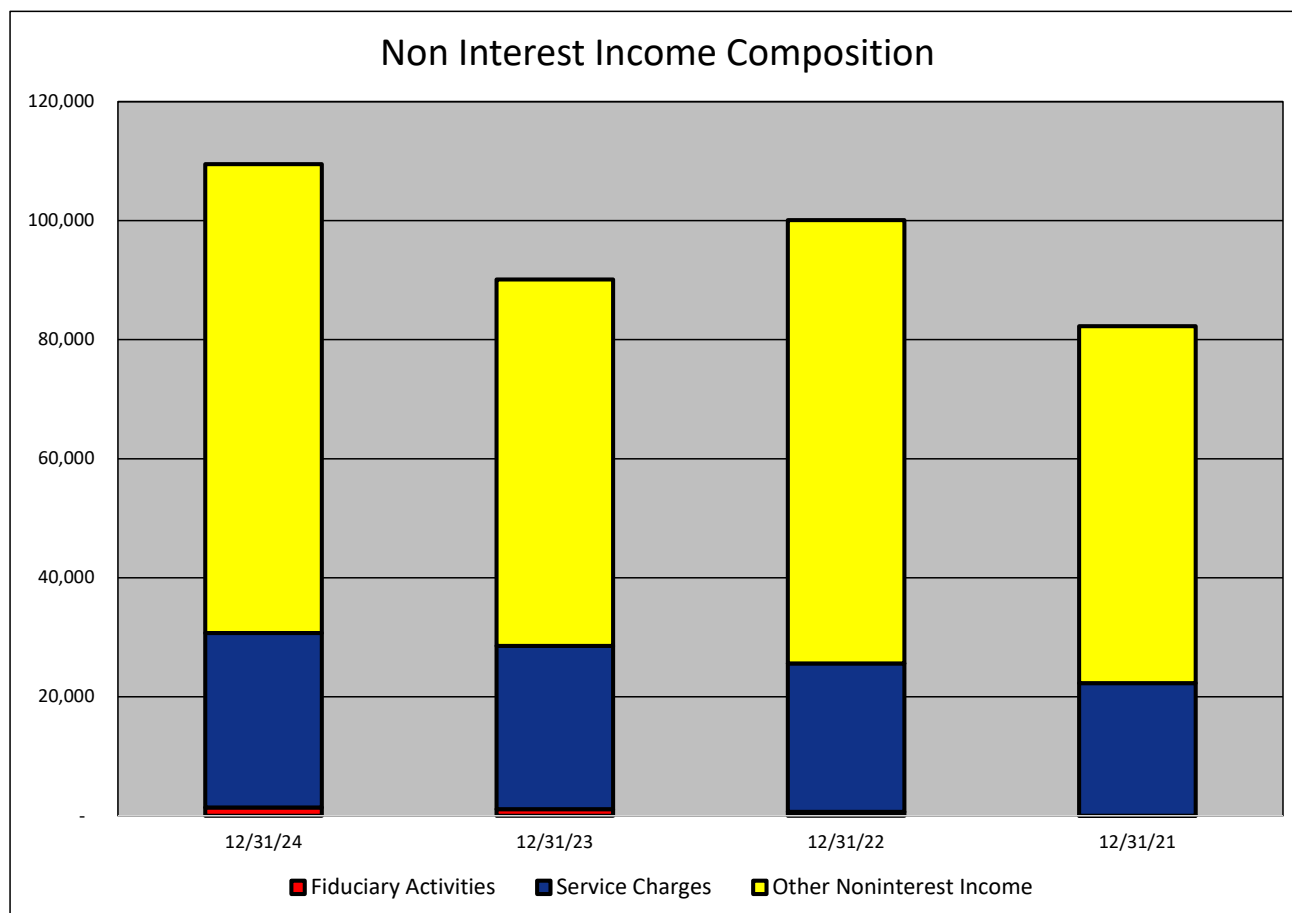
**INTEREST EXPENSE CATEGORY**

Deposits	671,077	588,797	113,186	34,871	82,280	13.97
Fed Funds	1,063	3,430	148	158	(2,367)	(69.01)
Other Borrowings	97,650	75,638	36,290	10,765	22,012	29.10
<b>Total Int Expense</b>	<b>769,790</b>	<b>667,865</b>	<b>149,624</b>	<b>45,794</b>	<b>101,925</b>	<b>15.26</b>



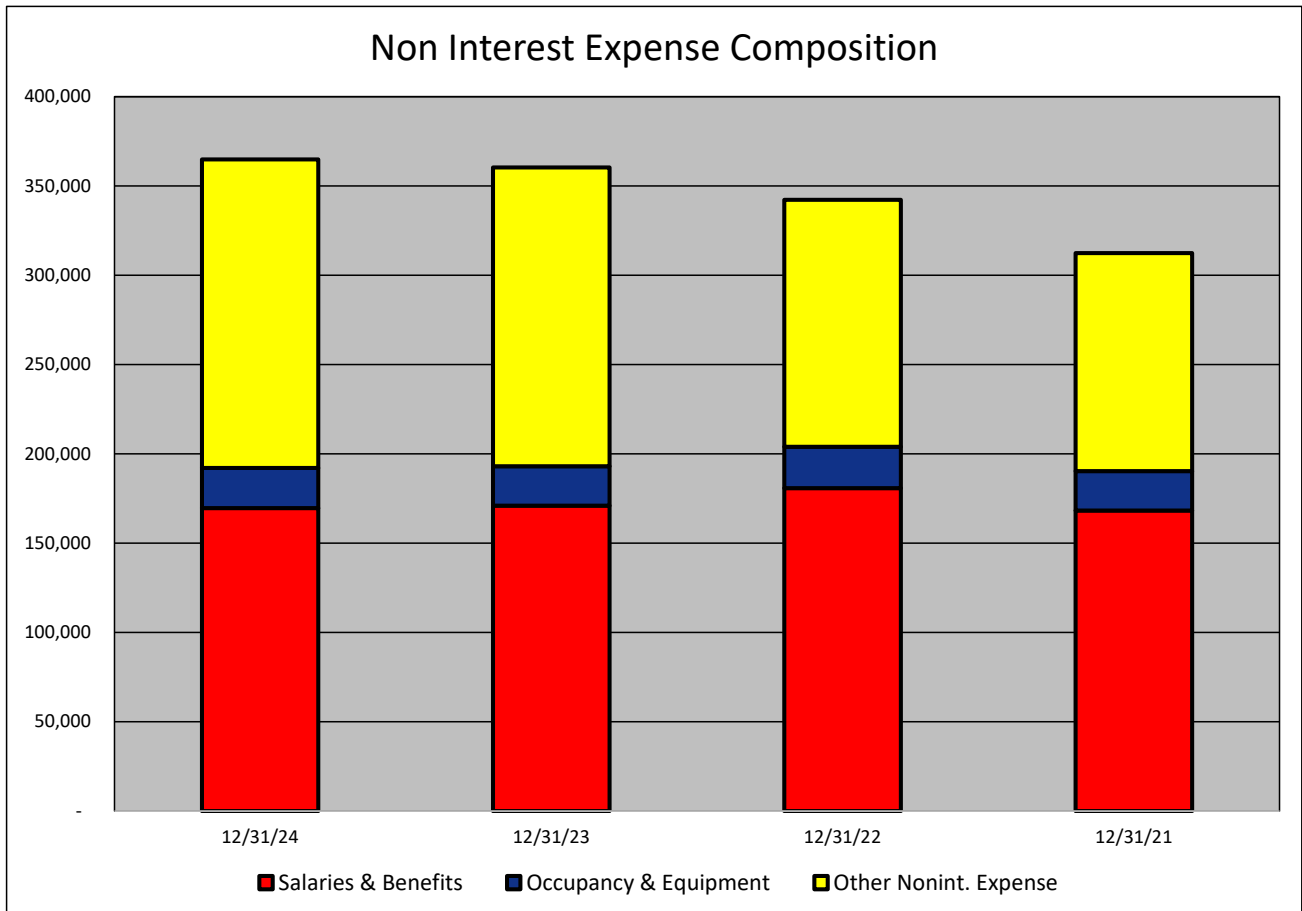
**NONINTEREST INCOME COMPOSITION- City National Bank of Florida**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	1,386	1,124	662	13	262	23.31
Service Charges	29,309	27,435	24,935	22,266	1,874	6.83
Other Noninterest Income	78,817	61,564	74,507	59,974	17,253	28.02
<b>Total Nonint. Income</b>	<b>109,512</b>	<b>90,123</b>	<b>100,104</b>	<b>82,253</b>	<b>19,389</b>	<b>21.51</b>



**NONINTEREST EXPENSE COMPOSITION- City National Bank of Florida**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	169,678	170,961	180,851	168,267	(1,283)	(0.75)
Occupancy & Equipment	22,378	22,097	23,051	22,030	281	1.27
Other Nonint. Expense	172,834	167,336	138,403	122,130	5498	3.29
<b>Total Nonint. Expense</b>	<b>364,890</b>	<b>360,394</b>	<b>342,305</b>	<b>312,427</b>	<b>4496</b>	<b>1.25</b>



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

<b>Select Peer Average</b>	<b>5,392,583</b>	<b>5,220,302</b>	<b>10.22</b>
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**PEER GROUP COMPARISONS REPORT**  
**South Florida Group**

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Grove Bank & Trust	695,750	506,334	<b>37.41</b>
Banco Do Brasil Americas	1,643,460	1,233,565	<b>33.23</b>
International Finance Bank	1,075,358	874,026	<b>23.04</b>
Gulf Atlantic Bank	132,897	109,581	<b>21.28</b>
Intercredit Bank, National Association	540,300	455,104	<b>18.72</b>
Bradesco Bank	3,706,848	3,203,477	<b>15.71</b>
Banesco Usa	3,315,851	2,881,396	<b>15.08</b>
Interamerican Bank, A Fsb	217,442	191,017	<b>13.83</b>
Helm Bank Usa	602,981	536,821	<b>12.32</b>
U. S. Century Bank	1,972,848	1,780,827	<b>10.78</b>
Ocean Bank	5,533,051	5,036,494	<b>9.86</b>
Sunstate Bank	301,430	279,941	<b>7.68</b>
Pacific National Bank	853,522	810,905	<b>5.26</b>
<b>City National Bank Of Florida</b>	<b>18,384,358</b>	<b>17,556,717</b>	<b>4.71</b>
Terrabank, National Association	523,975	509,301	<b>2.88</b>
Amerant Bank, National Association	7,267,279	7,264,912	<b>0.03</b>
First State Bank Of The Florida Keys	825,357	832,090	<b>(0.81)</b>
Bankunited, National Association	24,297,980	24,633,684	<b>(1.36)</b>
Eastern National Bank	94,454	111,682	<b>(15.43)</b>

<b>Select Peer Average</b>	<b>3,788,692</b>	<b>3,621,467</b>	<b>11.27</b>
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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	<b>13.65</b>	18.79	20.05	18.79
Banesco Usa	11.82	<b>12.93</b>	0.00	0.00	0.00
Helm Bank Usa	8.83	<b>11.88</b>	30.35	31.62	30.35
Pacific National Bank	11.48	<b>11.47</b>	15.87	16.59	15.87
Sunstate Bank	12.29	<b>11.01</b>	14.62	15.37	14.62
Bradesco Bank	9.65	<b>10.99</b>	17.10	18.19	17.10
Banco Do Brasil Americas	10.30	<b>10.58</b>	24.49	25.75	24.49
City National Bank Of Florida	9.52	<b>10.57</b>	14.07	15.08	14.07
First State Bank Of The Florida Keys	9.14	<b>10.37</b>	15.91	17.16	15.91
Grove Bank & Trust	10.10	<b>10.25</b>	15.19	16.44	15.19
Ocean Bank	9.44	<b>9.83</b>	11.37	12.63	11.37
Intercredit Bank, National Association	7.72	<b>9.82</b>	15.62	16.87	15.62
Bankunited, National Association	9.18	<b>9.67</b>	13.70	14.59	13.70
Amerant Bank, National Association	9.42	<b>9.50</b>	11.73	12.84	11.73
U. S. Century Bank	8.15	<b>9.38</b>	12.10	13.34	12.10
International Finance Bank	8.87	<b>9.35</b>	11.27	12.52	11.27
Terrabank, National Association	7.31	<b>9.04</b>	15.16	16.56	10.85
Gulf Atlantic Bank	7.59	<b>8.44</b>	9.75	10.68	9.75
Eastern National Bank	8.49	<b>8.02</b>	11.95	13.20	11.95

<b>Select Peer Average</b>	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

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

<b>Select Peer Average</b>	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	<b>44.97</b>	10.64
U. S. Century Bank	0.52	1.25	<b>53.96</b>	12.96
Pacific National Bank	0.24	1.59	<b>54.73</b>	10.95
International Finance Bank	0.57	1.92	<b>55.65</b>	10.53
City National Bank Of Florida	0.41	0.95	<b>58.10</b>	27.24
Banesco Usa	0.60	1.47	<b>58.25</b>	12.31
Bankunited, National Association	0.26	1.47	<b>58.34</b>	21.12
Bradesco Bank	0.51	1.44	<b>65.10</b>	20.17
Ocean Bank	0.44	2.08	<b>66.75</b>	9.82
Amerant Bank, National Association	0.71	2.08	<b>68.53</b>	14.16
Helm Bank Usa	0.51	2.38	<b>68.62</b>	7.89
Terrabank, National Association	0.69	1.89	<b>77.32</b>	6.68
Interamerican Bank, A Fsb	0.28	3.29	<b>79.49</b>	3.60
Gulf Atlantic Bank	0.26	2.69	<b>79.93</b>	6.41
Sunstate Bank	0.53	2.42	<b>81.75</b>	7.19
First State Bank Of The Florida Keys	0.33	2.25	<b>82.76</b>	6.40
Grove Bank & Trust	0.85	1.84	<b>92.94</b>	10.81
Intercredit Bank, National Association	0.14	3.54	<b>160.75</b>	8.31
Eastern National Bank	0.33	6.80	<b>218.51</b>	2.39

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

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

<b>Select Peer Average</b>	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	<b>84.07</b>	0.29	0.00	0.05
Ocean Bank	<b>81.20</b>	1.22	0.01	0.02
Interamerican Bank, A Fsb	<b>79.82</b>	2.37	0.00	0.00
Gulf Atlantic Bank	<b>76.03</b>	3.98	0.00	0.00
U. S. Century Bank	<b>75.54</b>	0.50	0.00	0.00
Banesco Usa	<b>74.39</b>	0.69	0.00	0.00
Amerant Bank, National Association	<b>72.26</b>	1.33	0.18	0.23
First State Bank Of The Florida Keys	<b>71.24</b>	0.91	0.00	0.00
Eastern National Bank	<b>70.96</b>	2.50	0.00	0.00
City National Bank Of Florida	<b>68.55</b>	<b>0.26</b>	<b>0.06</b>	<b>0.33</b>
Bankunited, National Association	<b>68.38</b>	0.34	0.02	0.22
Bradesco Bank	<b>67.91</b>	0.83	0.00	0.00
Terrabank, National Association	<b>65.58</b>	0.70	0.00	0.00
Pacific National Bank	<b>65.05</b>	2.37	0.00	0.02
Helm Bank Usa	<b>58.62</b>	0.44	0.00	0.00
Banco Do Brasil Americas	<b>57.26</b>	0.21	0.00	0.37
Grove Bank & Trust	<b>55.57</b>	1.49	0.00	0.00
Sunstate Bank	<b>54.65</b>	1.09	0.00	1.50
Intercredit Bank, National Association	<b>50.02</b>	0.56	0.00	0.00

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

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

<b>Select Peer Average</b>	5.56	3.52	2.75	96.34
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