

Pacific National Bank

Miami, FL

Established

7/22/1985

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 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)

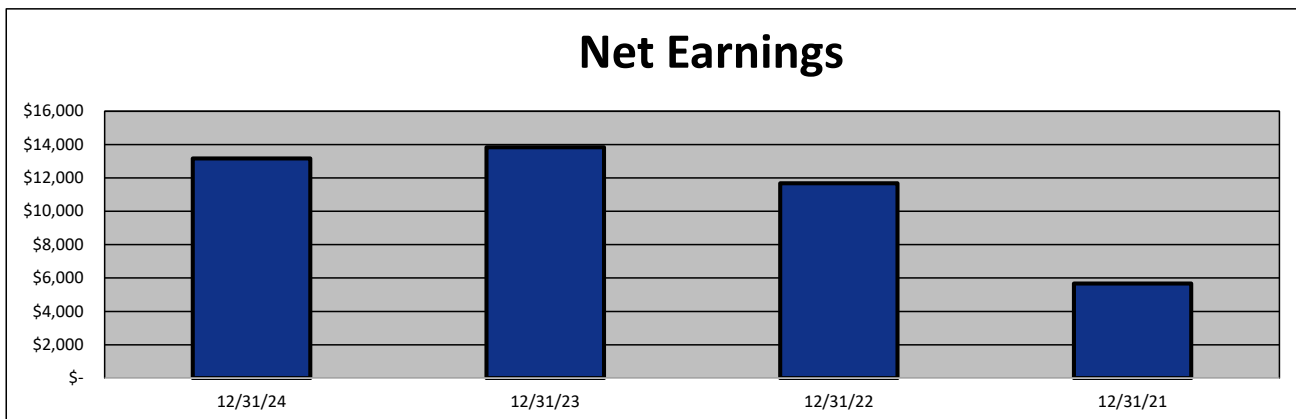
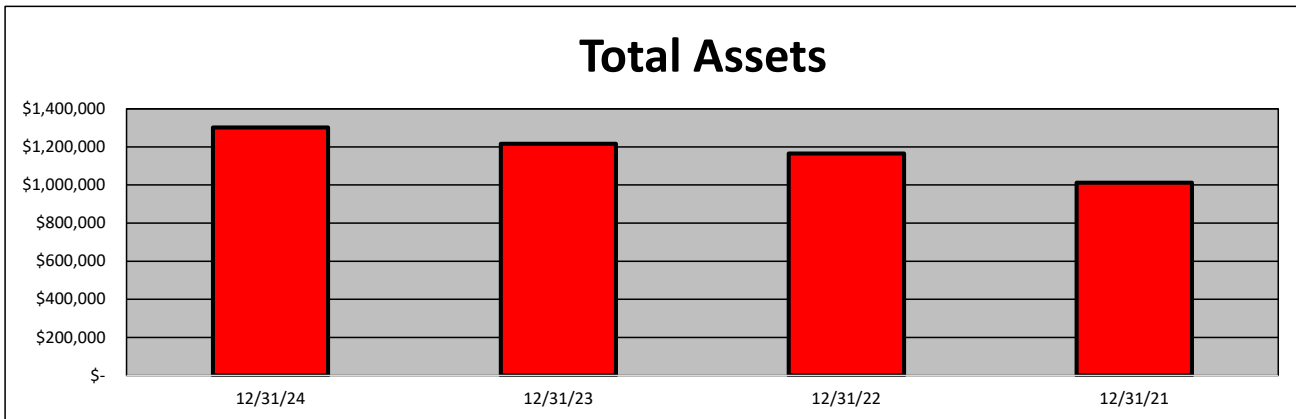
EXECUTIVE SUMMARY - Pacific National Bank
(Percentage)

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	11.48	11.07	9.93	7.99	10.71	9.62
Leverage Ratio	11.47	11.36	10.66	8.31	11.67	10.36
Tier 1 Cap/Risk Based Assets	15.87	17.52	16.70	13.22	15.53	14.69
Risk Based Ratio	16.59	18.22	17.64	14.15	16.34	15.76
Common Equity Tier 1 Capital Ratio	15.87	17.52	16.70	13.22	15.48	14.46
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	80.26	82.40	76.68	69.01	74.93	81.74
Loans/Assets	65.52	66.68	62.98	57.61	63.48	69.18
Securities/Assets	20.68	19.49	21.10	23.44	19.42	18.23
PROFITABILITY:						
Return on Avg Assets	1.05	1.16	1.06	0.66	(0.10)	0.42
Return on Avg Equity	9.25	10.94	11.73	7.45	9.28	4.16
Nonint Income/Avg Assets	0.24	0.19	0.35	0.27	0.79	0.45
Net Overhead Ratio	1.59	1.48	1.47	1.63	2.99	2.25
Efficiency Ratio	54.73	51.44	54.85	66.08	70.68	80.34
Assets (per million) per Employee	10.95	11.47	12.52	11.37	10.47	11.03
ASSET QUALITY:						
Allowance/Loans	0.72	0.62	0.83	0.88	1.25	1.27
Nonperforming Loans/Total Loans	0.02	0.04	0.00	0.00	0.52	0.67
Nonperforming Assets/Total Assets	0.02	0.02	0.00	0.17	0.36	0.48
Adjusted Texas Ratio	0.13	0.22	0.00	2.01	3.66	4.46
YIELDS & COSTS:						
Yield on earning assets	6.28	5.60	3.94	3.33	5.44	5.56
Cost of funds	4.08	3.32	1.15	0.69	3.04	3.52
Net interest margin	3.26	3.21	3.11	2.79	2.91	2.75
Avg Earning Assets/Avg Assets	95.40	95.46	95.51	93.19	95.35	96.34

SELECTED FINANCIAL DATA - Pacific National Bank
(Dollars in Thousands)

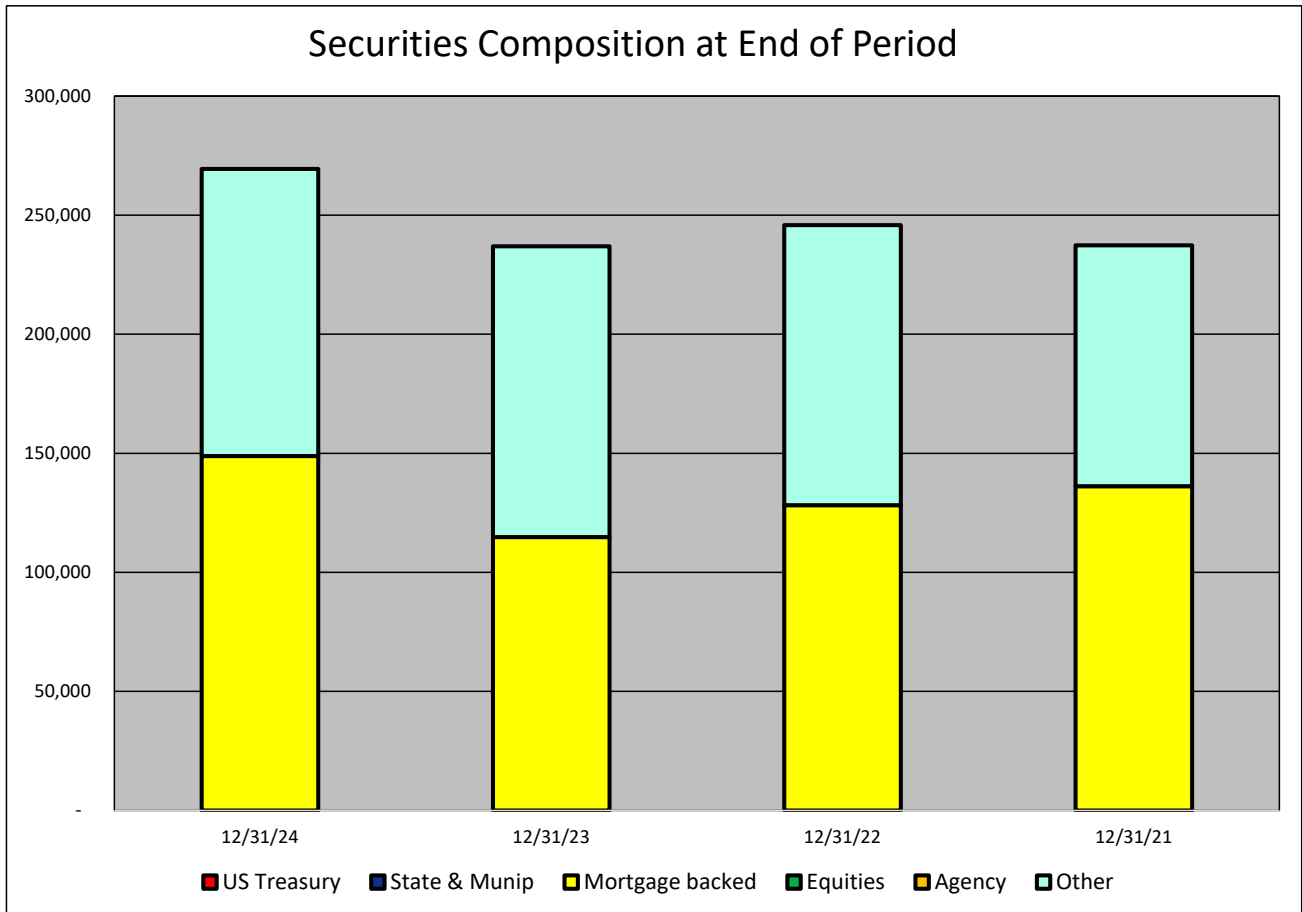
As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	1,302,619	1,216,080	1,164,741	1,012,337	86,539	7.12
Cash and Equivalents	135,613	121,874	141,568	157,104	13,739	11.27
Securities	269,357	236,957	245,762	237,330	32,400	13.67
Loans, net	853,522	810,905	733,529	583,190	42,617	5.26
Deposit Accounts	1,063,479	984,060	956,604	845,114	79,419	8.07
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	149,593	134,601	115,644	80,932	14,992	11.14

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	13,178	13,838	11,677	5,677	(660)	(4.77)
Interest Income	75,501	64,007	41,295	26,797	11,494	17.96
Interest Expense	36,358	27,331	8,650	4,341	9,027	33.03
Net Interest Income	39,143	36,676	32,645	22,456	2,467	6.73
Prov for Credit Losses	1,103	423	949	889	680	160.76
Noninterest income	3,086	2,281	3,792	2,299	805	35.29
Gain on Sale of Securities	5	11	-	(29)	(6)	(54.55)
Noninterest Expense	23,114	20,040	19,987	16,358	3,074	15.34
Net Operating Income	18,012	18,494	15,501	7,508	(482)	(2.61)
Income Taxes	4,724	4,667	3,824	1,802	57	1.22



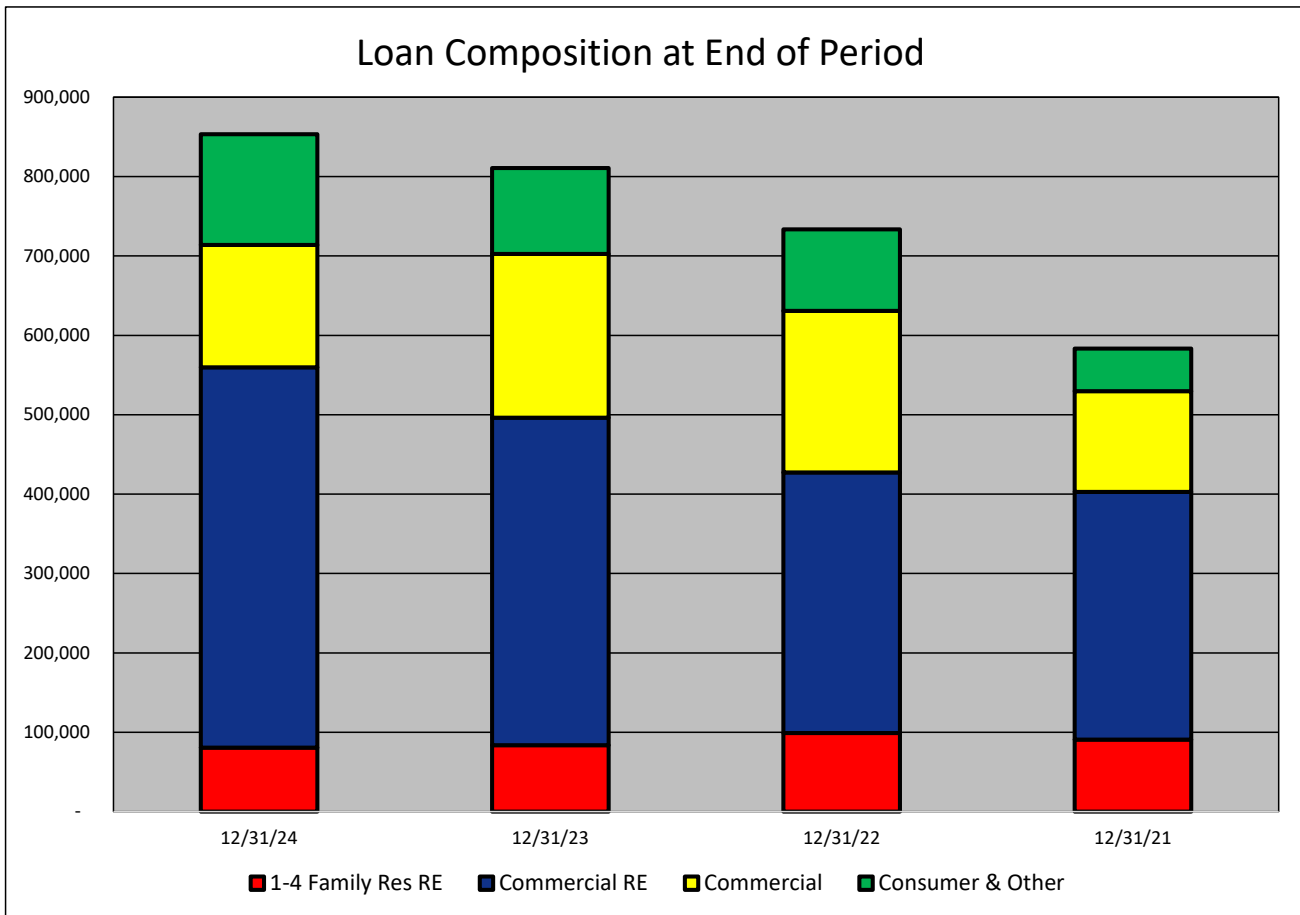
SECURITIES COMPOSITION - Pacific National Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	148,885	114,796	128,157	136,171	34,089	29.70
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	120,472	122,161	117,605	101,159	(1,689)	(1.38)
Total Securities	269,357	236,957	245,762	237,330	32,400	13.67



LOAN PORTFOLIO COMPOSITION - Pacific National Bank
(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	80,552	83,606	98,910	90,745	(3,054)	(3.65)
Commercial RE	479,310	412,576	328,524	312,113	66,734	16.17
Commercial	153,972	206,233	203,302	126,780	(52,261)	(25.34)
Consumer & Other	139,688	108,490	102,793	53,552	31,198	28.76
Loans, Net	853,522	810,905	733,529	583,190	42,617	5.26



LOAN PORTFOLIO QUALITY - Pacific National Bank
(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):

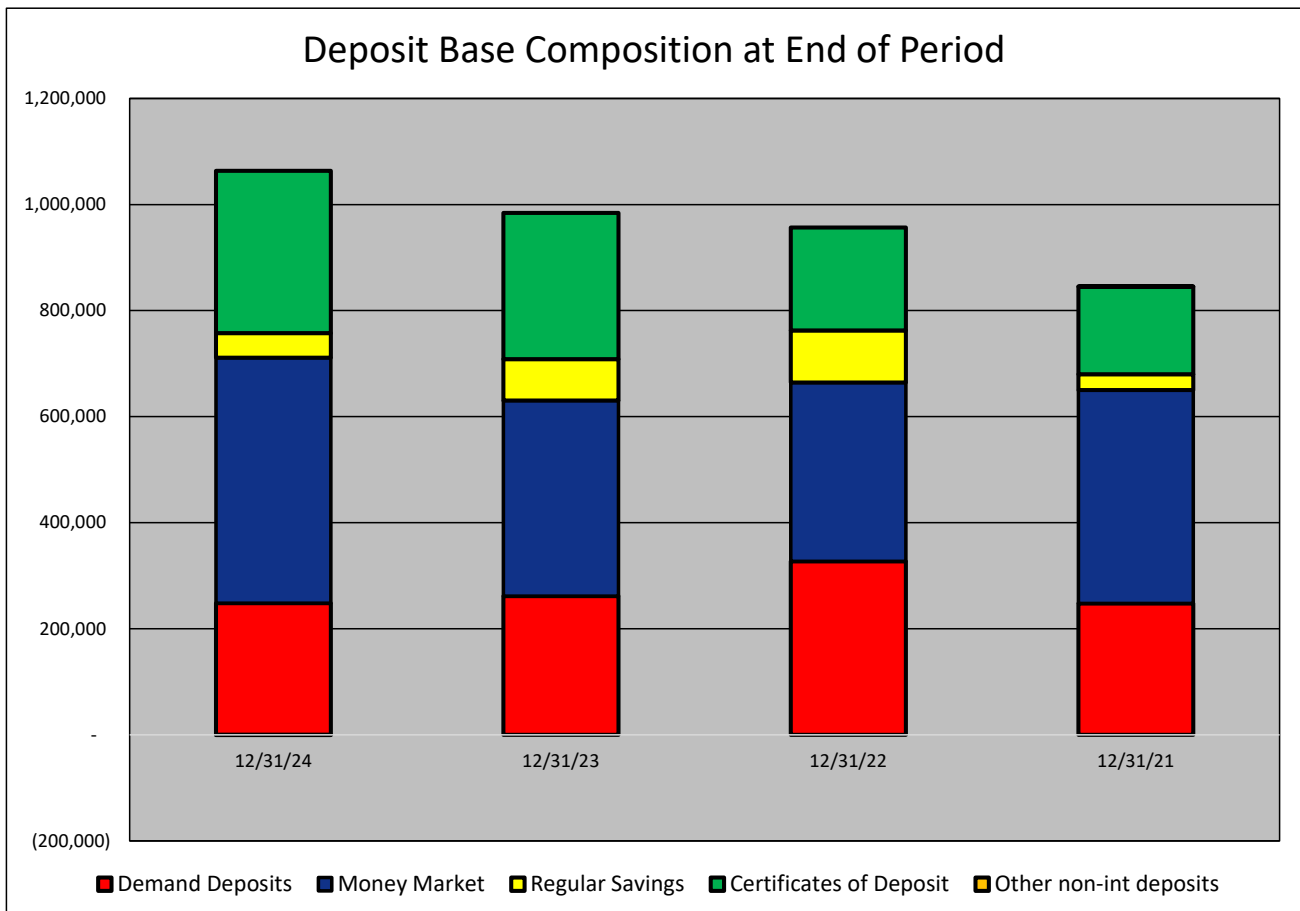
Beginning Balance	5,062	6,078	5,129	4,240	(1,016)	(16.72)
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	1,103	423	949	889	680	160.76
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	(1,440)	-	-	1,440	(100.00)
Ending Balance	<u>6,165</u>	<u>5,062</u>	<u>6,078</u>	<u>5,129</u>	<u>1,103</u>	<u>21.79</u>

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	202	301	-	-	(99)	(32.89)
Foreclosed Real Estate	-	-	-	1,720	-	NA
Total Non-perf Assets	<u>202</u>	<u>301</u>	<u>-</u>	<u>1,720</u>	<u>(99)</u>	<u>(32.89)</u>

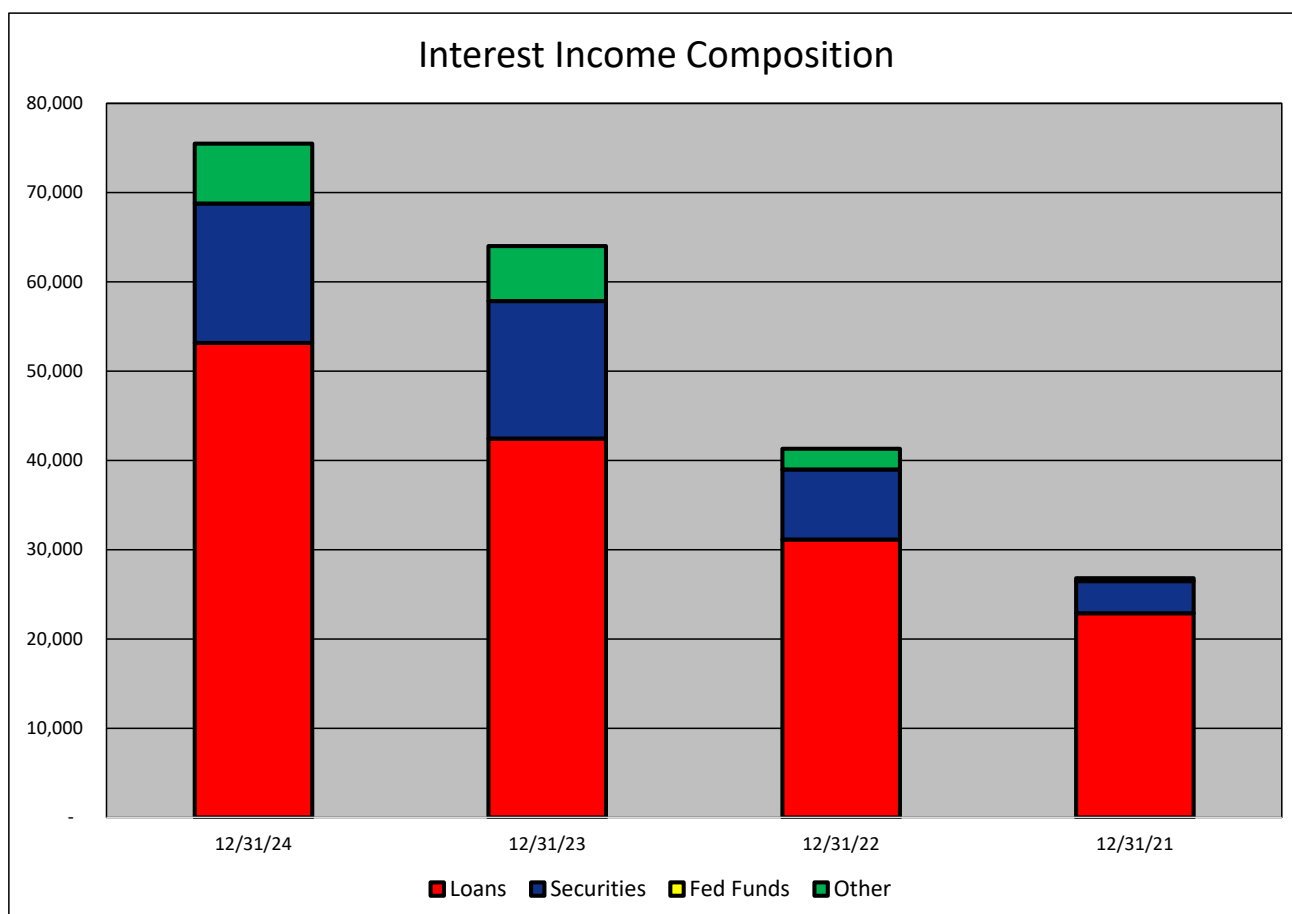
DEPOSIT BASE COMPOSITION - Pacific National Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	248,399	261,545	327,256	247,841	(13,146)	(5.03)
Money Market	462,908	369,090	337,258	402,153	93,818	25.42
Regular Savings	46,154	77,663	97,852	30,147	(31,509)	(40.57)
Certificates of Deposit	306,019	275,762	194,238	164,971	30,257	10.97
Other non-int deposits	(1)	-	-	2	(1)	NA
Total Deposits	1,063,479	984,060	956,604	845,114	79,419	8.07



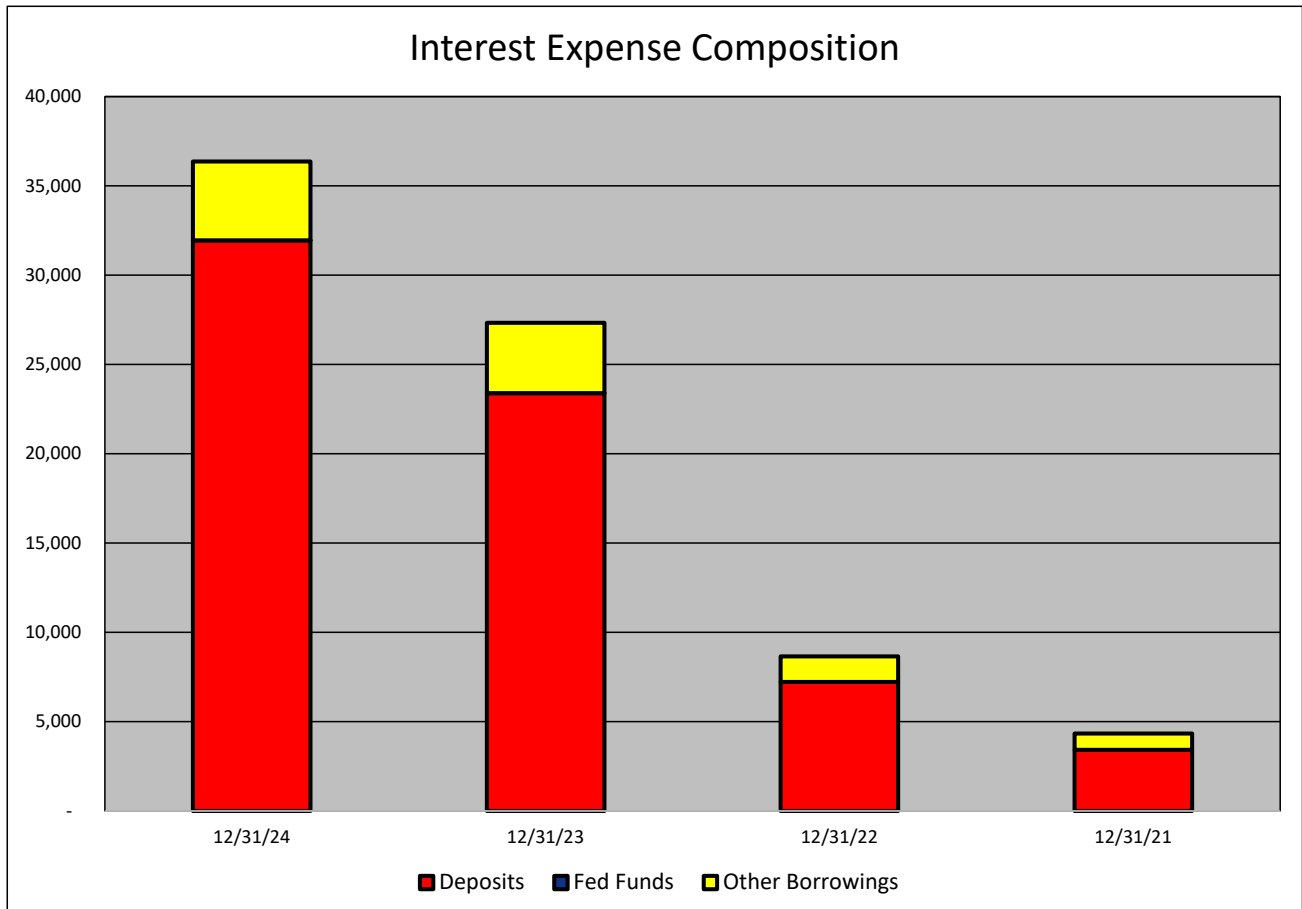
INTEREST INCOME COMPOSITION- Pacific National Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	53,172	42,455	31,153	22,887	10,717	25.24
Securities	15,618	15,391	7,828	3,583	227	1.47
Fed Funds	-	-	-	-	-	NA
Other	6,711	6,161	2,314	327	550	8.93
Total Int Income	75,501	64,007	41,295	26,797	11,494	17.96



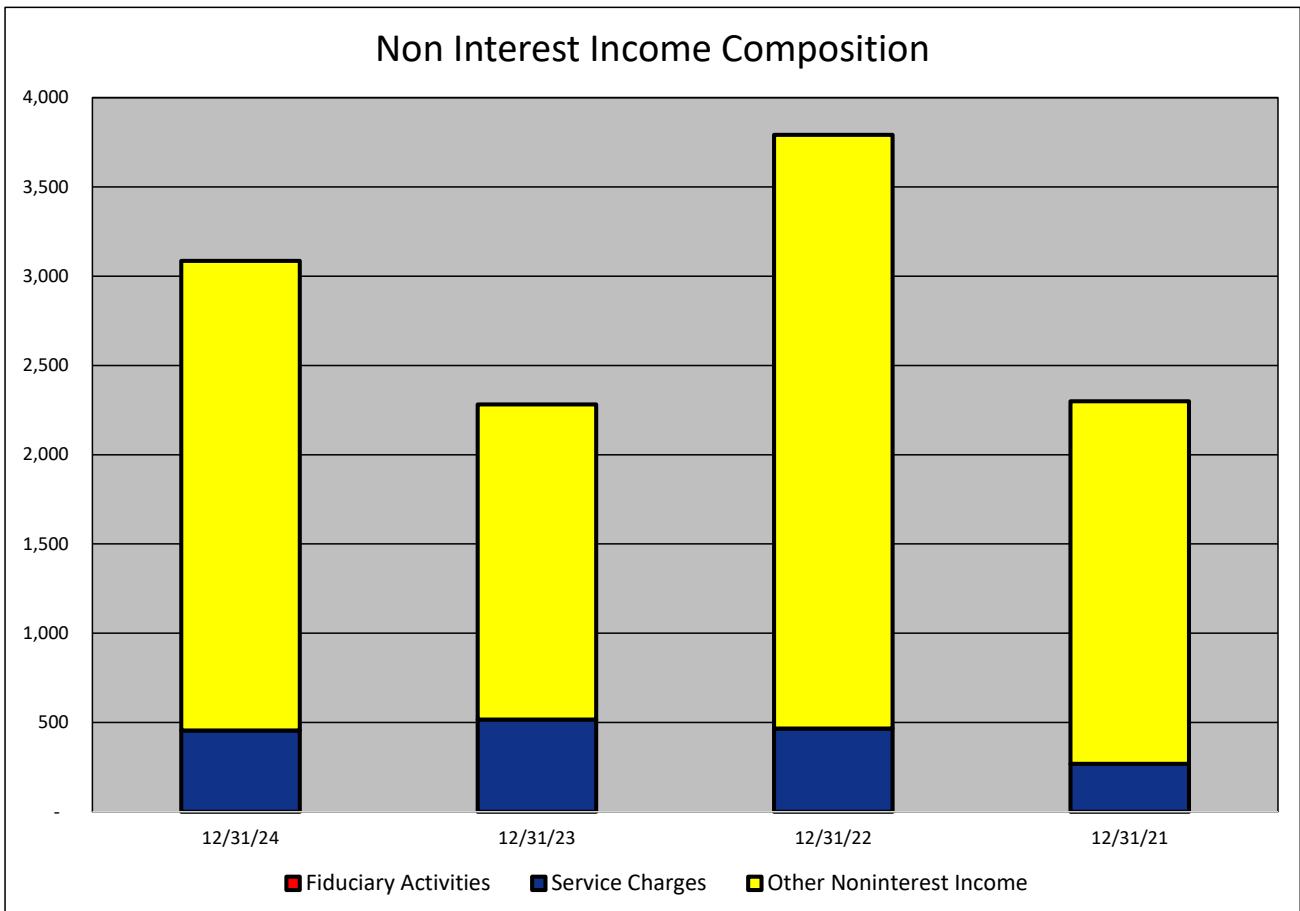
INTEREST EXPENSE COMPOSITION- Pacific National Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	31,944	23,393	7,222	3,429	8,551	36.55
Fed Funds	2	1	-	-	1	100.00
Other Borrowings	4,412	3,937	1,428	912	475	12.07
Total Int Expense	36,358	27,331	8,650	4,341	9,027	33.03



NONINTEREST INCOME COMPOSITION- Pacific National Bank
(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	455	516	466	269	(61)	(11.82)
Other Noninterest Income	2,631	1,765	3,326	2,030	866	49.07
Total Nonint. Income	3,086	2,281	3,792	2,299	805	35.29

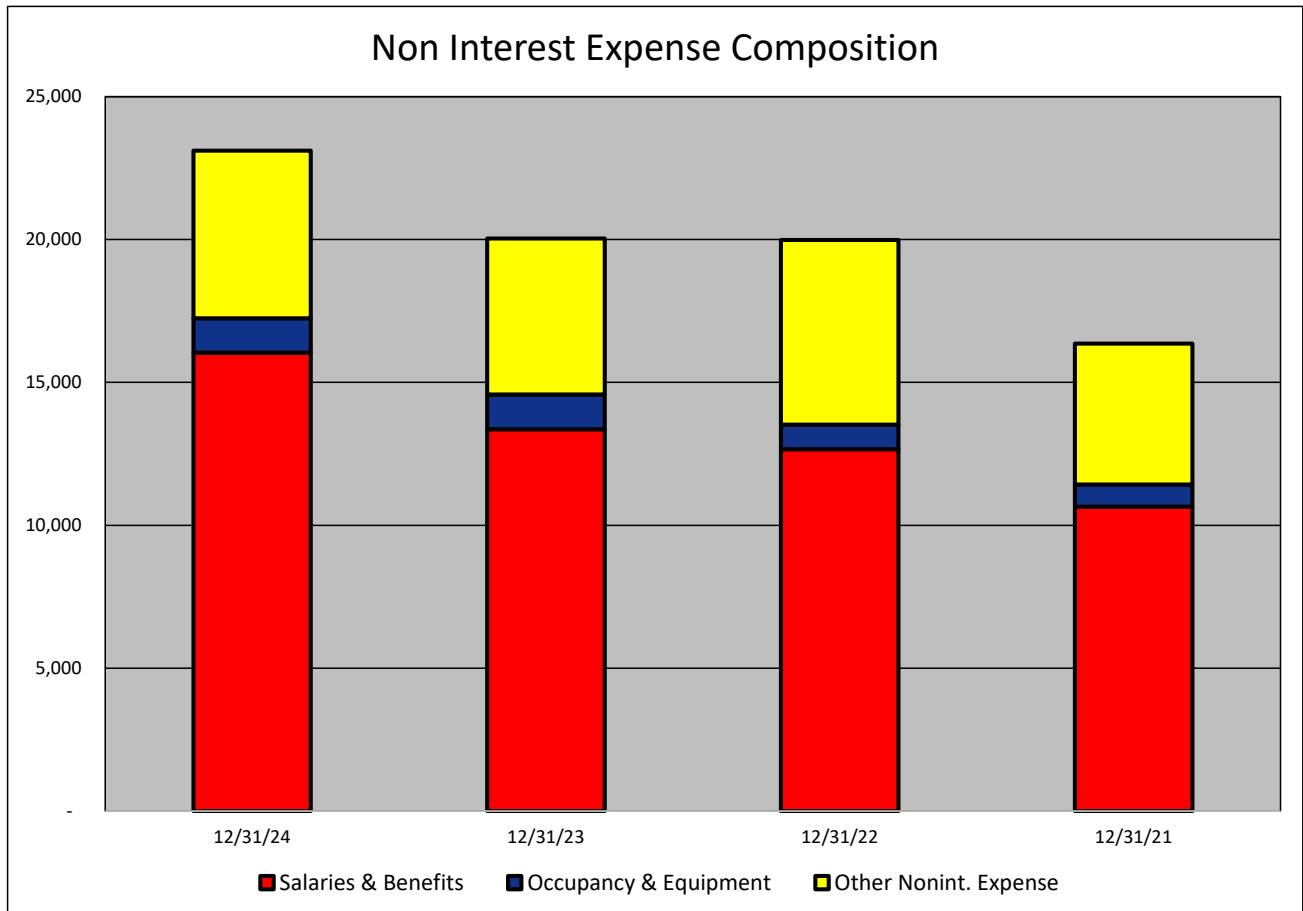


NONINTEREST EXPENSE COMPOSITION- Pacific National Bank
(Dollars in Thousands)

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

Salaries & Benefits	16,045	13,359	12,660	10,656	2,686	20.11
Occupancy & Equipment	1,200	1,219	861	775	(19)	(1.56)
Other Nonint. Expense	5,869	5,462	6,466	4,927	407	7.45
Total Nonint. Expense	23,114	20,040	19,987	16,358	3074	15.34



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