



Financial Highlights

Ocean Bank is the largest independent state-chartered commercial bank headquartered in Florida. Ocean Bank operates 24 branches throughout Miami-Dade, Broward, Palm Beach and Orange counties.

2024 Fourth Quarter

As of December 31, 2024

Total Assets (billion)

\$6.7

Total Loans (billion)

\$5.5

Total Deposits (billion)

\$5.6

BauerFinancial Rating

5-Star

Net Interest Income (million)

\$217.1

Net Income (million)

\$59.9

Loan Provisions

\$0

Reflecting strong asset quality

Tier 1 Capital (million)

\$661.9

More than double the amount to achieve "well-capitalized" status (highest level) by U.S. banking regulators

About Our Business

Ocean Bank serves businesses, real estate developers, high-net-worth individuals and international entities with a full range of banking solutions. These include commercial real estate, industrial and SBA loans, as well as residential mortgages. Additionally, Ocean Bank offers accounts receivable financing through Ocean Factoring® and manages a Mastercard® credit card portfolio.

Digital banking is offered through online and mobile platforms, along with secure online account opening for deposit accounts and loan applications. Ocean Bank also offers treasury management solutions to optimize cash flow.

Investment, advisory, and insurance services are offered through the Bank's wholly-owned subsidiaries, Ocean Financial Services, Ocean Financial Advisors, and Ocean Insurance Services, respectively. *See reverse side for non-deposit disclosure.

Awards

Presented to Agostinho Alfonso Macedo

Ocean Bank President, CEO & Chairman of the Board

Power Leaders in Banking & Finance,
South Florida Business Journal

Power Leaders 250, South Florida Business Journal

South Florida Ultimate CEO Award Honoree,
South Florida Business Journal

Florida 500, Florida Trend

Banker of the Year, South Florida Hispanic Chamber of Commerce

CEO of the Year, South Florida Hispanic Chamber of Commerce

Banker of the Year, Latin Chamber of Commerce (CAMACOL)

From the Heart Award, Boys and Girls Clubs of Miami-Dade

Presented to Ocean Bank

SBA 504 Lender of the Year, SBA South Florida District

Top Workplace, South Florida Sun Sentinel

Top Banking and Financial Services Company,
Beacon Council, Miami's Economic Development Council

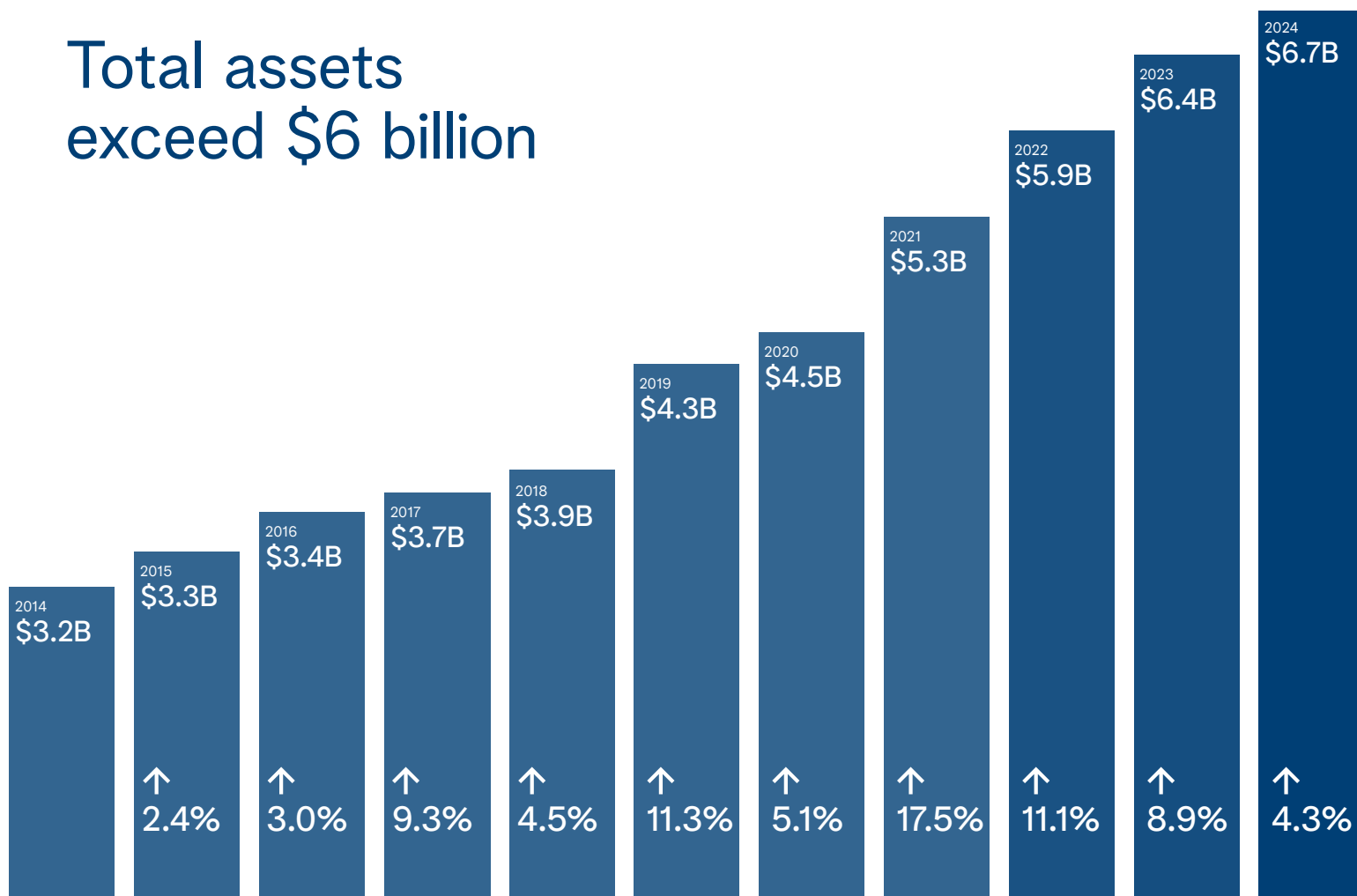
UNCF MASKED Award, United Negro College Fund

Hispanic Community Leadership,
South Florida Hispanic Chamber of Commerce

Top Minority Business, Greater Miami Chamber of Commerce

Member Organization of the Year, ACAMS South Florida Chapter

Total assets exceed \$6 billion



Board of Directors

Agostinho Alfonso Macedo
Ernesto de Abreu

Javier Macedo Rodríguez
Alcides I. Avila

Antonio A. González
Ricardo A. González

Terry Curry
Juan del Busto

Senior Management

Agostinho Alfonso Macedo
President, Chief Executive Officer
& Chairman of the Board

Eddie Diaz
Executive Vice President &
Head of Corporate Lending

Pedro Max
Executive Vice President & Head
of Business Banking & Branches

Stan Rubin
Executive Vice President &
Chief Risk Officer

Barbara Brick
Executive Vice President &
Director of BSA & Compliance

Manuel M. del Cañal
Executive Vice President &
Head of Wealth Management

Sam Monti
Executive Vice President &
Chief Credit Officer

Rogelio Villarreal
Executive Vice President &
Head of Commercial Lending

Rodolfo Bucaro
Executive Vice President &
Chief Information Officer

Vanessa Lugo
Executive Vice President &
Chief Financial Officer

Yuni Navarro
Executive Vice President &
Chief Administrative Officer

*Securities and insurance products are not deposits. Investment products are not insured by the FDIC, not a deposit or other obligation of, or guaranteed by the Bank and are subject to investment risk, including the possible loss of the principal amount invested. Please visit oceanfinancial.com for more information on these entities including important disclosure about their individual business.

