

## 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.



# 2025 Second Quarter

Year to Date - June 30, 2025

Total Assets (billion)

\$7.2

Net Interest Income (million)

\$111.8

Total Loans (billion)

\$5.7

Net Income (million)

\$30.4

Total Deposits (billion)

\$6.1

**Loan Provisions** 

**\$**0

Reflecting strong asset quality

BauerFinancial Rating

5-Star

Tier 1 Capital (million)

\$692.4

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 available via secure online and mobile platforms, including seamless account opening for deposit accounts and loan applications. Treasury management solutions are designed to optimize business 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

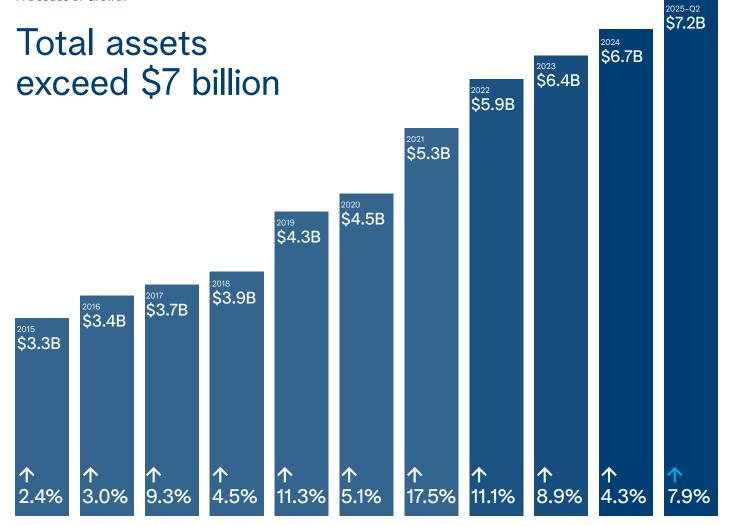
UNCF MASKED Award, United Negro College Fund

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

A Decade of Growth



#### **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 Mario de Armas

### Senior Management

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

Barbara Brick
Executive Vice President &
Director of BSA & Compliance

Rodolfo Bucaro
Executive Vice President &
Chief Information Officer

**Eddie Diaz** 

Executive Vice President & Head of Corporate Lending

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

Vanessa Lugo Executive Vice President & Chief Financial Officer Pedro Max

Executive Vice President & Head of Business Banking & Branches

Sam Monti

Executive Vice President & Chief Credit Officer

Yuni Navarro

Executive Vice President & Chief Administrative Officer

Stan Rubin

Executive Vice President & Chief Risk Officer

Rogelio Villarreal

Executive Vice President & Head of Commercial Lending

<sup>\*</sup>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.



