

# Financial Strength And Stability

As a commercial bank that has been serving businesses and individuals driving Florida's economy for 77 years, City National Bank is among the strongest, most well-capitalized banking institutions in the United States. With more than \$25 billion in assets, CNB ranks among the three largest banks based in Florida, benefitting from ample liquidity, strong asset quality, access to excess capital, and a growing presence in Florida's primary geographic markets and commercial industries.

From real estate and small business lending, to private and commercial finance, CNB is focused on serving diverse, income-generating companies. CNB has long prioritized sound fiscal and institutional management, with an emphasis on responsible lending, delivering exceptional service to best-in-class clients, and pursuing steady growth across Florida's key sectors. This model has fueled CNB's strength and stability for decades, and it will continue to guide the bank into the future.

## Bank Profile

FDIC Certificate	20234
Banking Locations	31
Employees	1,029
Year Founded	1946

## Assets and Liabilities (as of 02/28/2023):

Assets	\$25.7 B
Loans	\$16.6 B
Deposits	\$21.8 B
Tier 1 Capital	\$2.4 B
Loan Loss Allowance	\$144 MM
Non-Performing Loan Ratio	0.19%
% of Investment Portfolio Backed by U.S. Government	97%

## Ratings (as of 12/31/2022):

Bauer Financial	Five (5) Star-Superior <sup>1</sup>
Community Reinvestment Act (CRA)	Outstanding <sup>2</sup>

## Capitalization (as of 02/28/2023)

	City National Bank of Florida	Well Capitalized Threshold	Excess Capital
Total Risk Based Capital Ratio	13.88%	10.00%	\$716 MM
Tier 1 Risk Based Capital Ratio	13.03%	8.00%	\$928 MM

## Loan Ratios (as of 12/31/2022):

	City National Bank of Florida	Peer Average
Non-performing Loans/Loans	0.28%	0.42%
Past Due Loans/Loans	0.08%	0.27%
Net Charge-Offs to Loans	0.01%	0.06%



<sup>1</sup> Source: [www.Bauerfinancial.com](http://www.Bauerfinancial.com) as of December 31, 2022

<sup>2</sup> Source: [www.ffiec.gov](http://www.ffiec.gov) as of August 2, 2021



Member FDIC  
NMLS# 412469

We are dedicated to providing our clients with peace of mind when it comes to their finances. As a member of the Federal Deposit Insurance Corporation (FDIC), we offer automatic deposit insurance coverage for our clients, ensuring that their funds are protected up to \$250,000 per depositor, for each account ownership category. You can rest easy knowing that your money is safe and secure at City National Bank.

Insured Cash Sweep (ICS) Service<sup>4</sup>

We understand that our clients want to feel confident that their large deposits are secure, easily accessible, and earning a competitive return. That's why we offer the Insured Cash Sweep (ICS) service, a smart and convenient way to access multi-million-dollar FDIC protection.

One of Florida's largest and best capitalized banks with more than \$25 billion in assets\*

\*Source: As of 12/31/2022, [www.fdic.gov](http://www.fdic.gov)

Bauer Financial 5-Star Superior Rating\*

\*Source: As of 12/31/2022, [www.bauerfinancial.com](http://www.bauerfinancial.com)

Outstanding Community Reinvestment Act (CRA) Rating\*

\*Source: "Outstanding" As of 08/02/2021, [www.fdic.gov](http://www.fdic.gov)

Daily Business Review Best of 2022 Hall of Fame\*

Best Bank for Jumbo Loans	Best Community Bank
Best Foreign National	Best Business Bank
Best Private Banking	Best Bank for Commercial Real Estate Lending
Best Wealth Management <sup>5</sup>	

\*Source: Best of Daily Review 2022, [www.law.com](http://www.law.com)

\*Source: As of November 8, 2021, [www.americanbanker.com](http://www.americanbanker.com)

\*Source: As of February 21, 2020, [www.bizjournals.com](http://www.bizjournals.com)



<sup>4</sup> Deposit placement through CDARS or ICS is subject to the terms, conditions, and disclosures in applicable agreements. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one destination bank, a depositor's balances at the institution that places deposits may exceed the SMDIA (e.g., before settlement for deposits or after settlement for withdrawals) or be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through CDARS or ICS satisfies any restrictions on its deposits. A list identifying IntraFi network banks appears at <https://www.intrafi.com/network-banks>. The depositor may exclude banks from eligibility to receive its funds. IntraFi, ICS, CDARS, Certificate of Deposit Account Registry Service are registered service marks, and IntraFi Cash Service is a service mark, of IntraFi Network LLC.

<sup>5</sup> Investment products are not insured by the FDIC or by any federal government agency. They are not a deposit or other obligation of, or guaranteed by City National Bank of Florida or any of its affiliates. They are subject to investment risks, including possible loss of the principal amount invested. Some securities products may be provided by Bci Securities Inc. City National Bank of Florida is an FDIC insured institution and not a broker dealer. Bci Securities, Inc. is a registered broker dealer and insured by SIPC. Bci Securities is an affiliate of City National Bank of Florida under common ownership. City National Bank of Florida do not provide any tax or legal advice.

