



International Finance Bank

INTERNATIONAL FINANCE BANK COMMUNITY REINVESTMENT ACT (“CRA”) PUBLIC FILE

For additional information, please contact our CRA Officer or Compliance
Department at:
(305) 648-8895

PROPERTY OF INTERNATIONAL FINANCE BANK – DO NOT REMOVE

COMMUNITY REINVESTMENT ACT STATEMENT

International Finance Bank, its directors, officers and staff are fully committed to serving our community's needs for banking services.

The Bank's goal is to provide the largest possible of our service area's business and residents access to its wide variety of banking products and services.

We are also committed to playing a role in the betterment of our community (also referred to as its service area) by investing its efforts, assets, and resources to the best of our ability.

This commitment is demonstrated in the form of concerted efforts to improve the overall economic status of the community we serve.

The Bank's efforts on this endeavor is achieved by providing a broad range of banking deposit products, diversified loans, and other services to both our community's businesses and residents.

Since its inception in 1983, International Finance Bank has successfully offered its financial services and continue its outreach to its community and customer base.

International Finance Bank's service area currently includes the entirety of Miami-Dade County and the greater New York, NY.

INTERNATIONAL FINANCE BANK

PRODUCTS AND RETAIL SERVICES OFFERED

PERSONAL BANKING

Depository Products	Loans & Credit Plans
Checking Account	Residential Mortgage / Refinance
Senior Citizen Checking Account	Cash Secured Loan
Money Market Account	American Express Cards
Interest Checking – NOW Account	
Certificate of Deposit	
Saving Account	
ICS/CDARS	

BUSINESS BANKING

Depository Accounts	Loans & Credit Plans
Business Checking Account	Business Loans
Business Money Market Account	Leasehold & Capital Improvement
Certificate of Deposit	Asset Based Loans
IOTA Account	Commercial Real Estate
ICS/CDARS	Letters of Credit
	American Express Cards

ADDITIONAL RETAIL SERVICES

Fixed Life Insurance / Annuities (through IFB Insurance LLC)	Registered Investment Advisory Services (through IFB Wealth Management LLC)
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CONVENIENCES

Remote Deposit	Online Banking
ACH Origination	Mobile Banking
Bill Payment Services	Mobile Deposit
Cashier's Checks	Zelle
Debit Card	Wire Transfer
Acceptance of Direct Deposits	Safe Deposit Box
Drive-through location	Bank by Mail
Loan Production Office	Aventura Loan Production Office 2980 NE 207 Street, #516 Aventura, FL 33180 MSA 33124 Census Tract 0001.34 Census Tract Income Level Upper
Loan Production Office	Tampa Loan Production Office 100 S. Ashley Dr., #375 Tampa, FL 33602 MSA 45300 Census Tract 0051.01 Census Tract Income Level Upper

INTERNATIONAL FINANCE BANK

BRANCH LOCATIONS

And Hours of Operation

Douglas Banking Center

Mon to Thurs: 9am to 4:30pm (5pm on Fri)

(Previously located at 3663 SW 37th Avenue)

DRIVE THROUGH AVAILABLE AT THIS LOCATION

Mon to Fri (8am to 5pm)

777 SW 37th Avenue

Miami, Florida 33135

MSA: 33124 Census Tract: 0055.03

Census Tract Income Level: Middle

New York Banking Center

Mon to Friday: 9am to 4:30pm (5pm on Fri)

623 Fifth Avenue

New York, New York 10022

MSA: 35614 Census Tract: 0102.00

Census Tract Income Level: Unknown

NIGHT DEPOSIT AVAILABLE AT DOUGLAS BANKING CENTER
ATM NOT AVAILABLE (NO FEE ATM WITHDRAWALS AT CITIBANK BRANCHES IN THE US -
UP TO FIVE ATM TRANSACTION FEE REIMBURSEMENTS AT OTHER ATMS PER MONTH)

RECENTLY OPENED and CLOSED Branches:

Branches opened and closed during the current and prior two calendar years include:

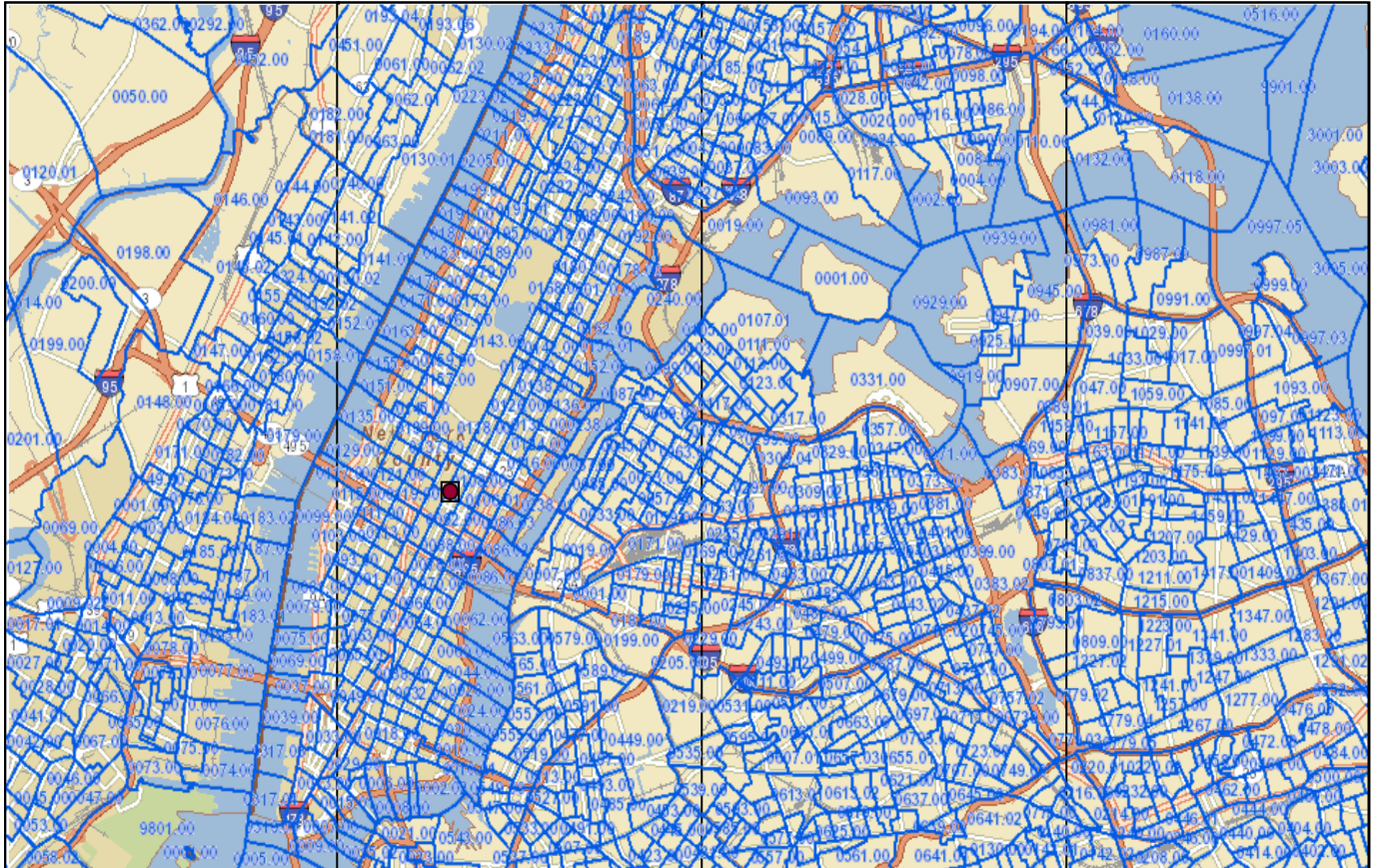
NONE

International Finance Bank	
CRA Report- Loan-to-Deposit Ratio	
Date	Ratio
12/31/2023	92.73%
9/30/2023	95.63%
6/30/2023	97.02%
3/31/2023	98.07%
12/31/2022	97.00%
9/30/2022	94.30%
6/30/2022	93.08%
3/31/2022	86.50%
Average	94.29%

IFB has not received any comments from the public.

FFIEC Geocoding System – 2020 Census

New York, NY



COMMUNITY REINVESTMENT ACT NOTICE

Please note a copy of the CRA Disclosure Statements may be obtained from the CFPB Website.

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

HMDA data for many other financial institutions are also available online.

For more information, visit the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda).