



JULY 2003

NYSE
BBX

Prepared: July 30, 2003

BANKATLANTIC BANCORP

NYSE:BBX

A diversified financial services holding company



Banking



Investment Banking and Retail Brokerage



Real Estate Construction and Development

BANKATLANTIC BANCORP

(NYSE:BBX)

| | |
|--|----------------------|
| • Assets¹ | \$5.8 Billion |
| • Equity Capital¹ | \$496 Million |
| • Book Value per Share¹ | \$8.46 |
| • Market Capitalization² | \$706 Million |
| • Price to Book² | 1.42x |
| • Price to Earnings² | 10.75x |

¹At 6/30/03

²Based on \$12.04 per share closing price on 7/1/03

BANKATLANTIC BANCORP

| | <u>2002 vs 2001</u> | <u>Year-to-Date 2Q'03 vs 2Q'02</u> |
|-----------------------------|-------------------------|--|
| • Net Income | Up 57% | Up 77% |
| • Net Interest Income | Up 14% | Up 5% |
| • Return on Tangible Assets | 0.94% vs. 0.69% | 1.14% vs. 0.70% |
| • Return on Tangible Equity | 14.14% vs. 12.87% | 16.93% vs. 9.99% |

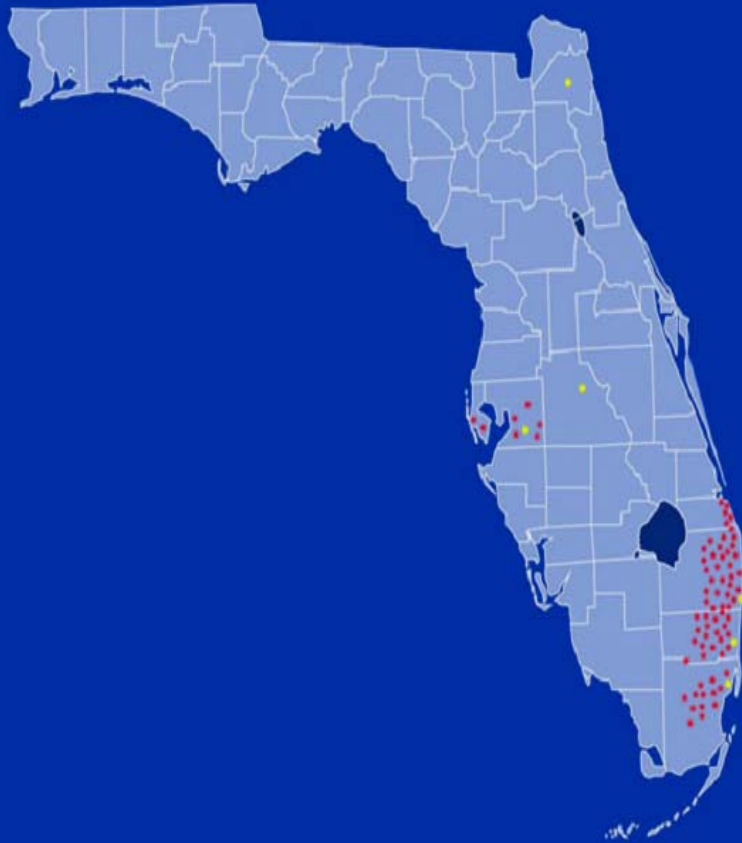
BANKATLANTIC

OVERVIEW

- **Founded in 1952**
- ***“Florida’s Most Convenient Bank”***
- **73 branches**
- **High visibility in South Florida**
- **Strong demographics**

BANKATLANTIC

BRANCH NETWORK



● Loan Production offices ● Branches

Household Penetration ¹

206K households

426K accounts

37K online customers

2.3 products & services per household
overall cross-sell rate

(1) As of 6/30/2003.

Distribution Network

73 Branches - Open 7 days

Unique ATM niche

Award-winning Internet platform

24x7 Customer Service

BANKATLANTIC

FLORIDA DEPOSIT RANKING*

(\$ in billions)

| | <u>Institution</u> | <u>Branches</u> | <u>Deposits</u> |
|-----|---------------------|-----------------|-----------------|
| 1. | Bank of America | 749 | \$49.6 |
| 2. | Wachovia | 542 | 39.3 |
| 3. | SunTrust | 523 | 30.8 |
| 4. | Washington Mutual | 148 | 10.2 |
| 5. | SouthTrust | 252 | 9.6 |
| 6. | AmSouth | 160 | 5.8 |
| 7. | World Savings | 47 | 5.4 |
| 8. | AmTrust | 15 | 5.3 |
| 9. | Colonial Bank | 113 | 4.1 |
| 10. | Northern Trust | 27 | 3.7 |
| 11. | Ocean Bank | 22 | 3.7 |
| 12. | Union Planters | 73 | 3.6 |
| 13. | Citibank | 31 | 3.4 |
| 14. | Bank United | 38 | 3.0 |
| 15. | BankAtlantic | 73 | \$2.9 |

*As of 12/31/02

Source: Florida Bankers Assoc. - Branch Deposit Report

BANKATLANTIC

MARKET SHARE*

| | BankAtlantic Deposits (In millions) | BankAtlantic Market Share |
|----------------------------------|--|--------------------------------------|
| Broward (Fort Lauderdale) | \$1,520 | 5.57 % |
| Palm Beach / Boca Raton | 748 | 2.82 % |
| Miami-Dade | 351 | 0.69 % |
| Tampa Bay | 122 | 0.92 % |
| Florida | 2,980 | 1.18 % |

*As of 12/31/02

Source: FL Bankers Assoc.

BANKATLANTIC

STRATEGY

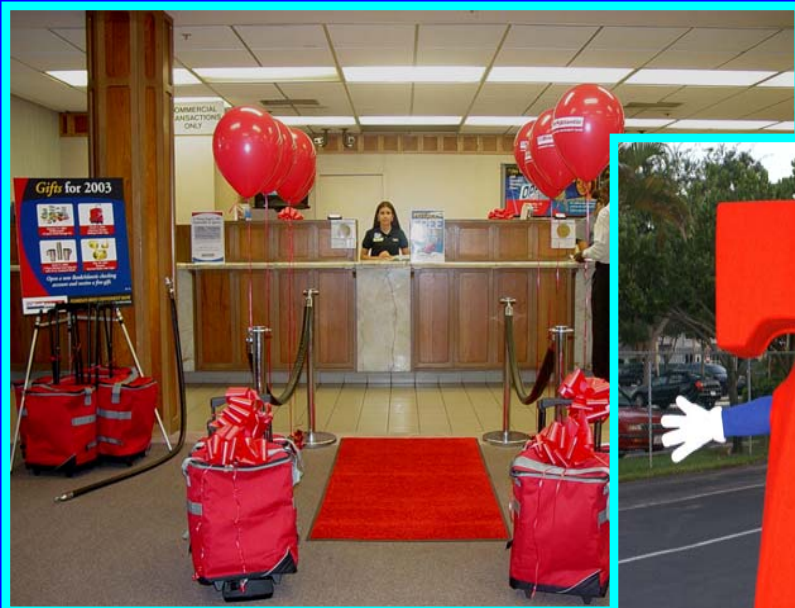
- **Increase Low Cost deposits by:**
 - a) **Florida's Most Convenient Bank initiative**
 - b) **Driving growth through service – not rate**
 - c) **Strong sales and marketing culture**
- **Grow Lending Units through Conforming 1- 4 Family, Commercial Real Estate, Small Business and Consumer**
No Credit Card, International, Syndication, or Indirect lending
- **Maintain high performance credit characteristics**

BANKATLANTIC

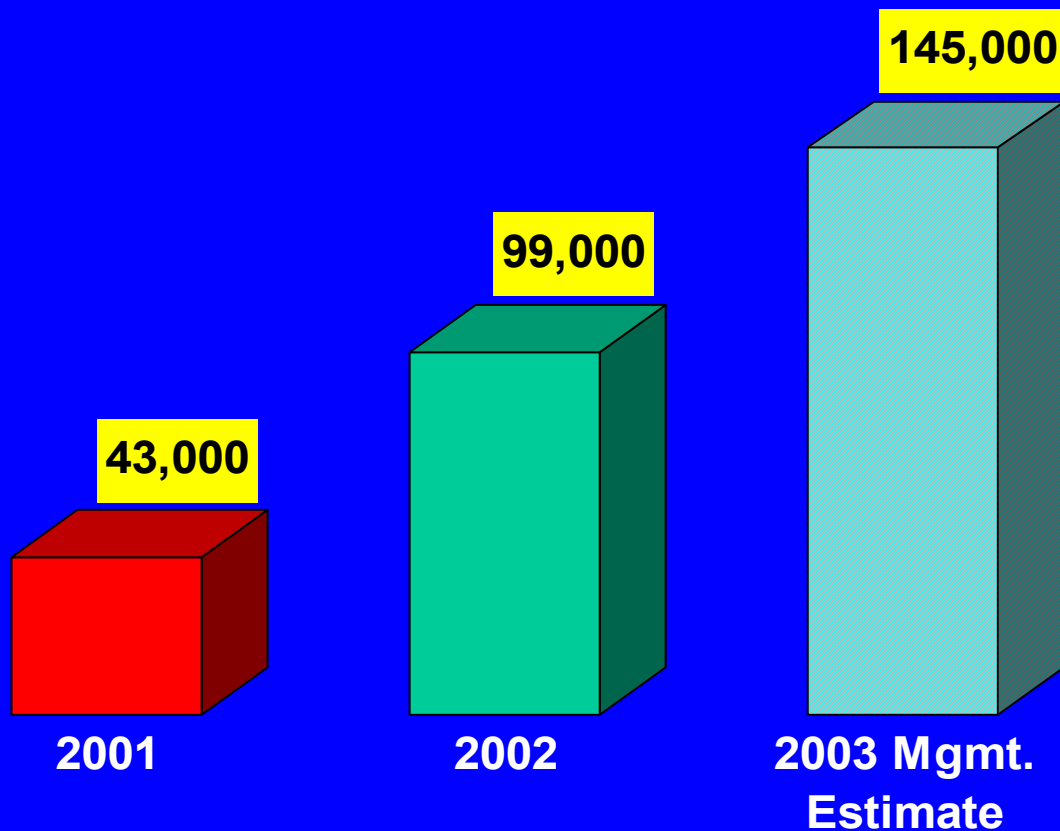
“FLORIDA’S MOST CONVENIENT BANK”

- **Seven Day Branch Banking**
- **Extended Weekday Hours**
- **24/7 “live” Customer Service**
- **Open Most Holidays**
- **Free Checking**
- **Free Online Banking**
- **Unique Banking Experience**
- **Dozens of New Deposit product bells and whistles**

FLORIDA'S MOST CONVENIENT BANK



NEW LOW COST ACCOUNTS (CHECKING AND SAVINGS)*



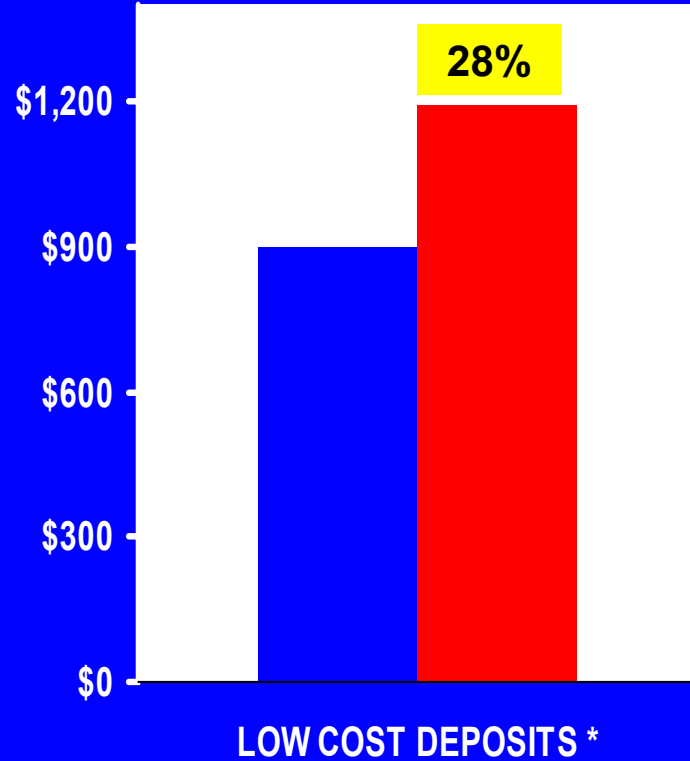
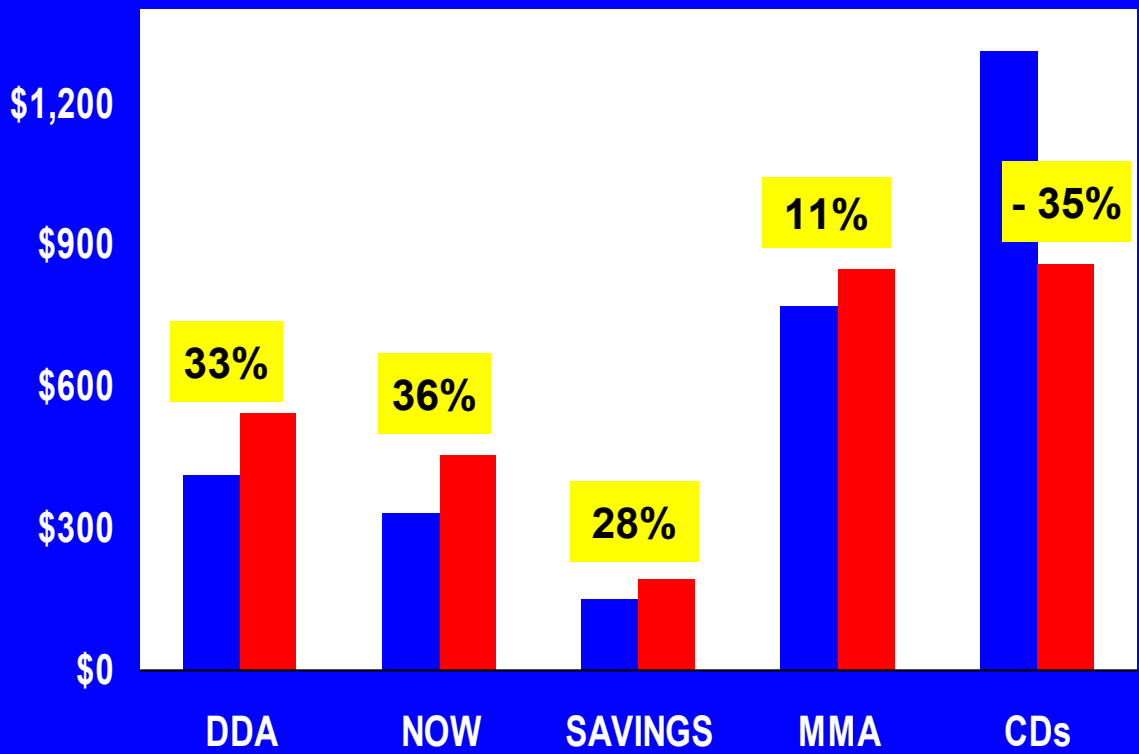
*DDA and NOW Checking plus Savings comprise Low Cost Deposits

DEPOSIT TREND

Period-end Balances in Millions

Year-over-Year % Growth

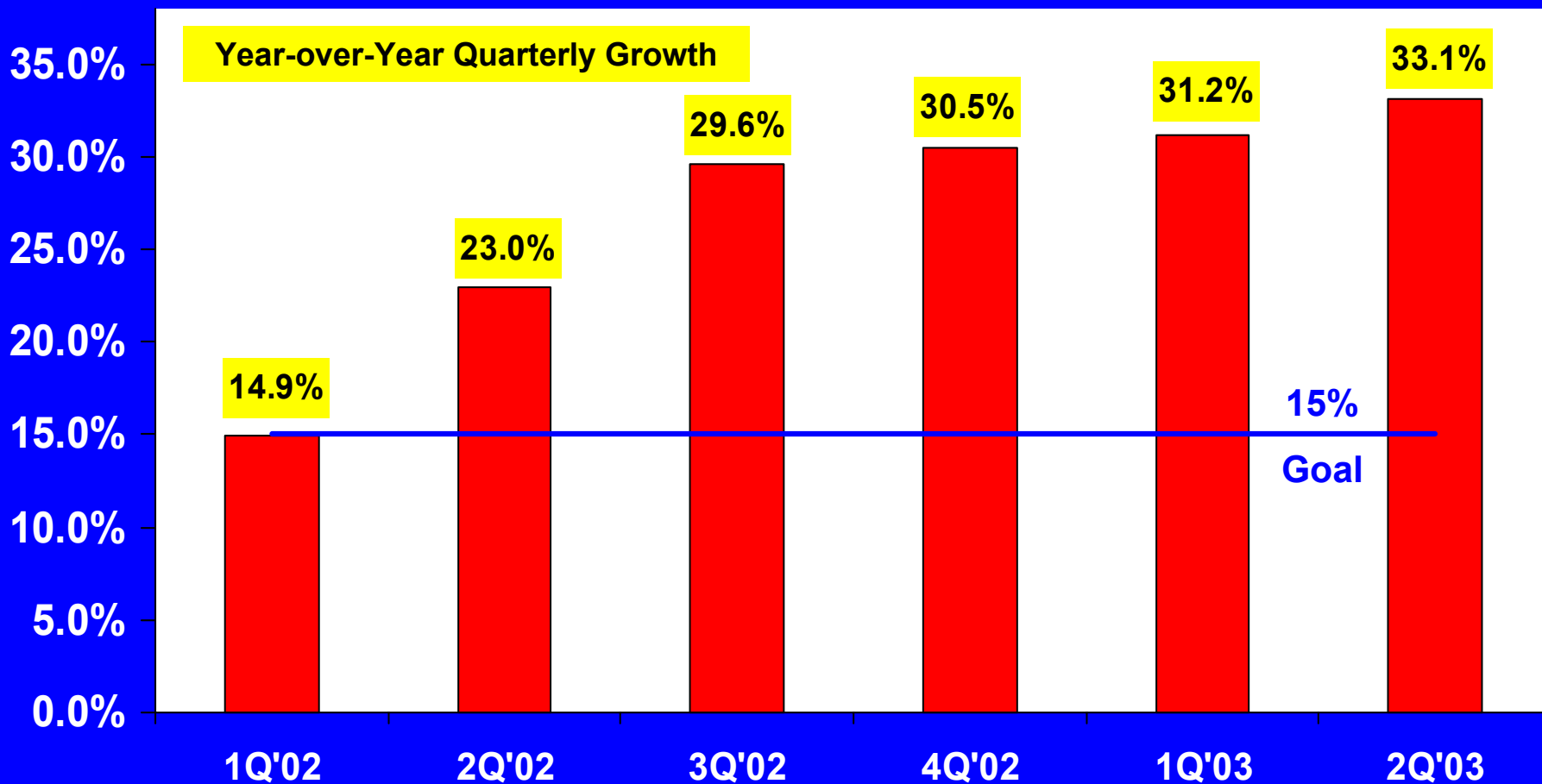
■ 2Q '02 ■ 2Q '03



| Category | 2Q'03 Deposit Cost |
|---------------------|--------------------|
| DDA | 0% |
| NOW | 0.50% |
| SAVINGS | 0.58% |
| MMA | 1.26% |
| CDs | 2.77% |
| LOW COST DEPOSITS * | 0.28% |

2Q'03 Deposit Cost *DDA and NOW Checking plus Savings comprise Low Cost Deposits

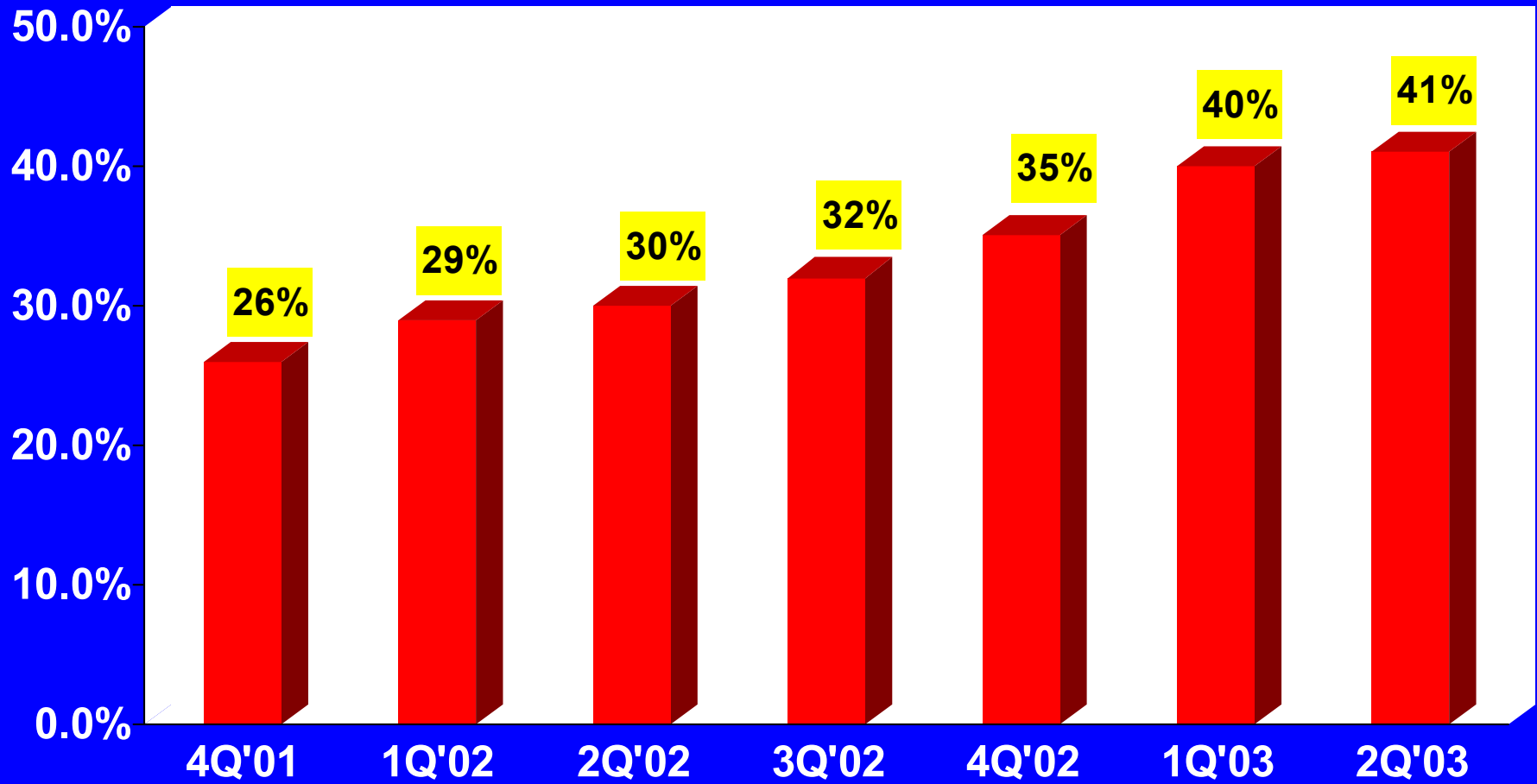
LOW COST DEPOSIT GROWTH¹ "SAME BRANCH"² PERFORMANCE



¹DDA and NOW Checking plus Savings comprise Low Cost Deposits

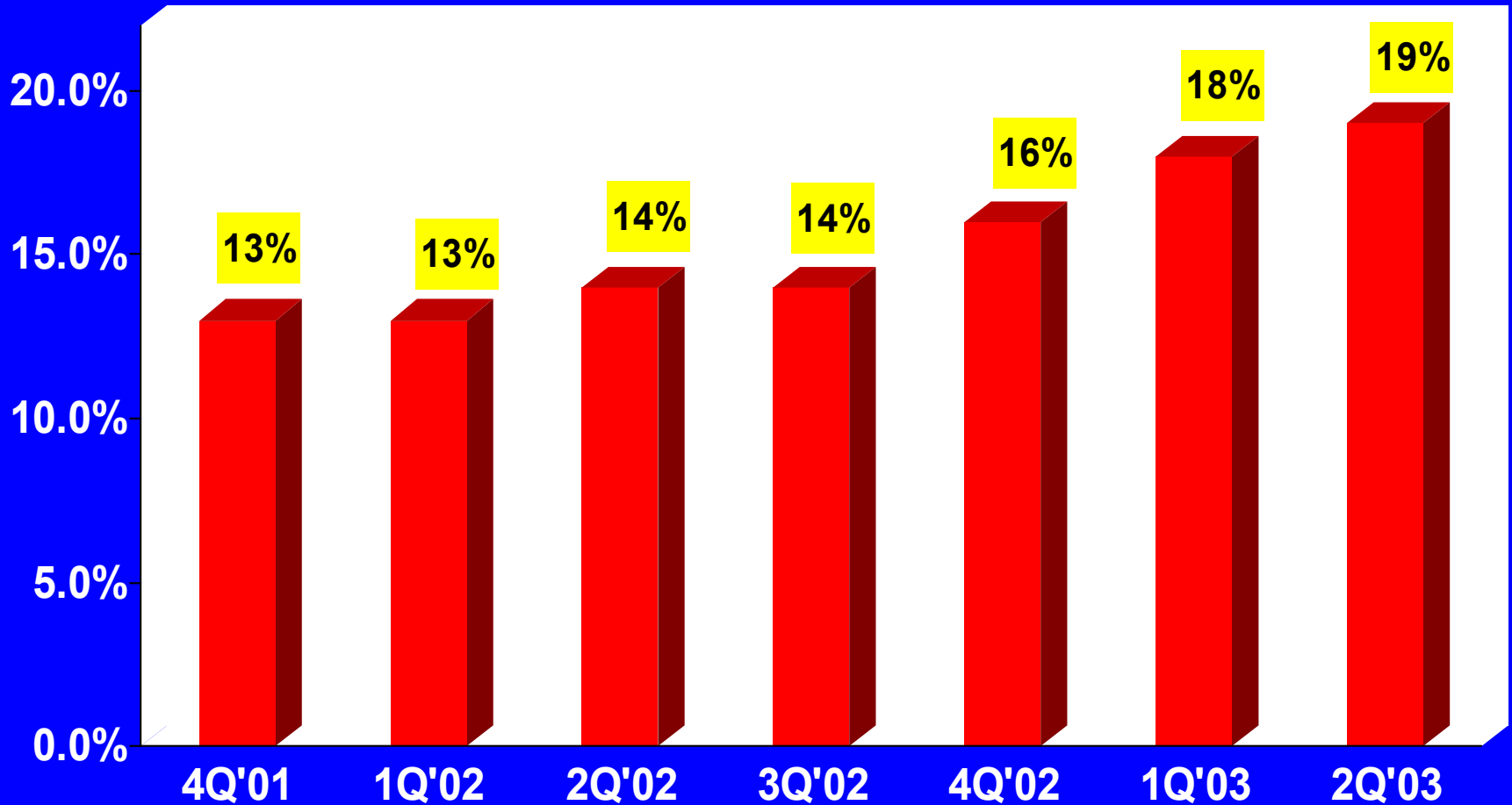
²Includes Branches open for 2 years or more

LOW COST DEPOSITS* AS % OF TOTAL DEPOSITS



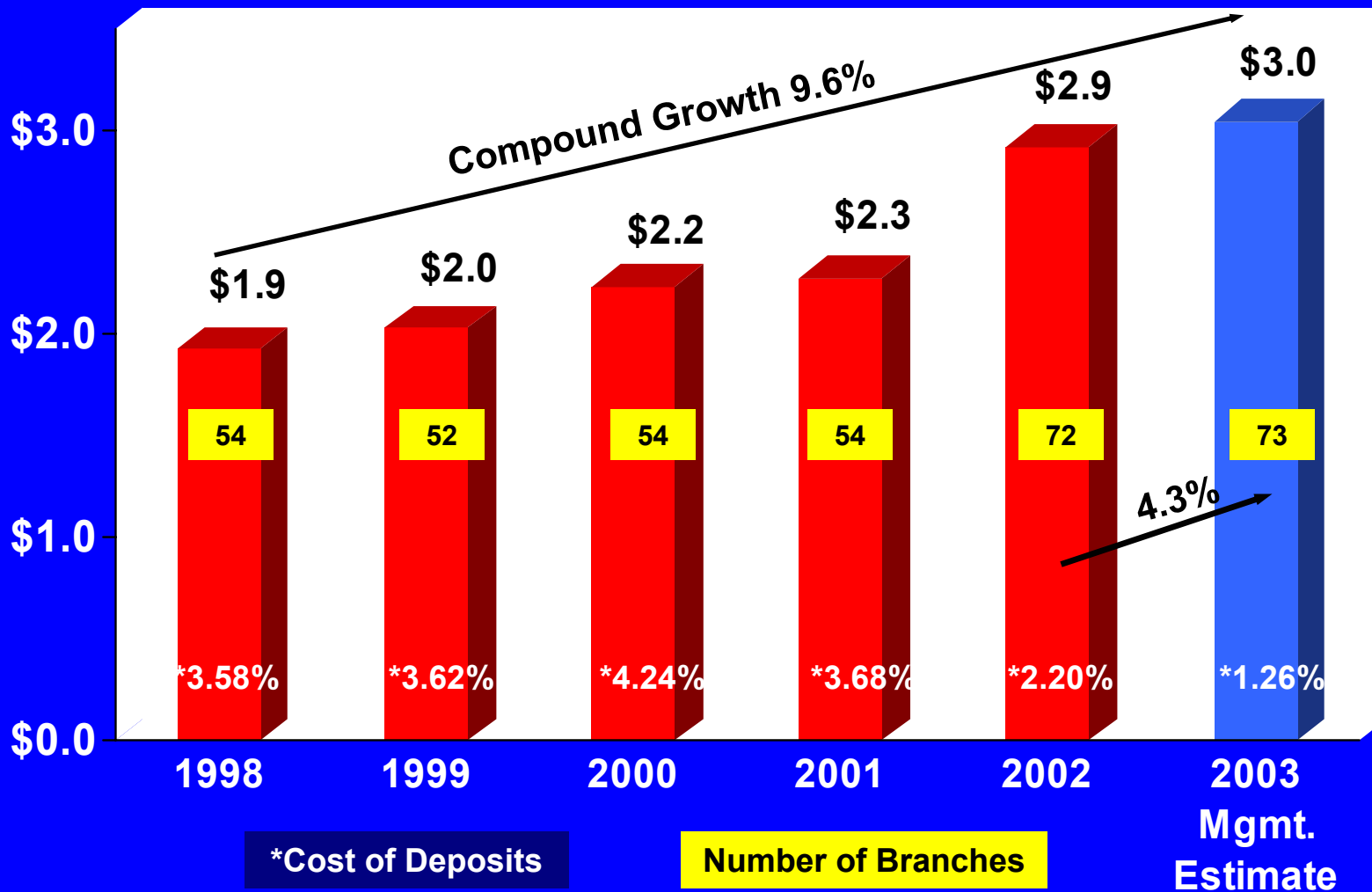
*DDA and NOW Checking plus Savings comprise Low Cost Deposits

DDA AS % OF TOTAL DEPOSITS



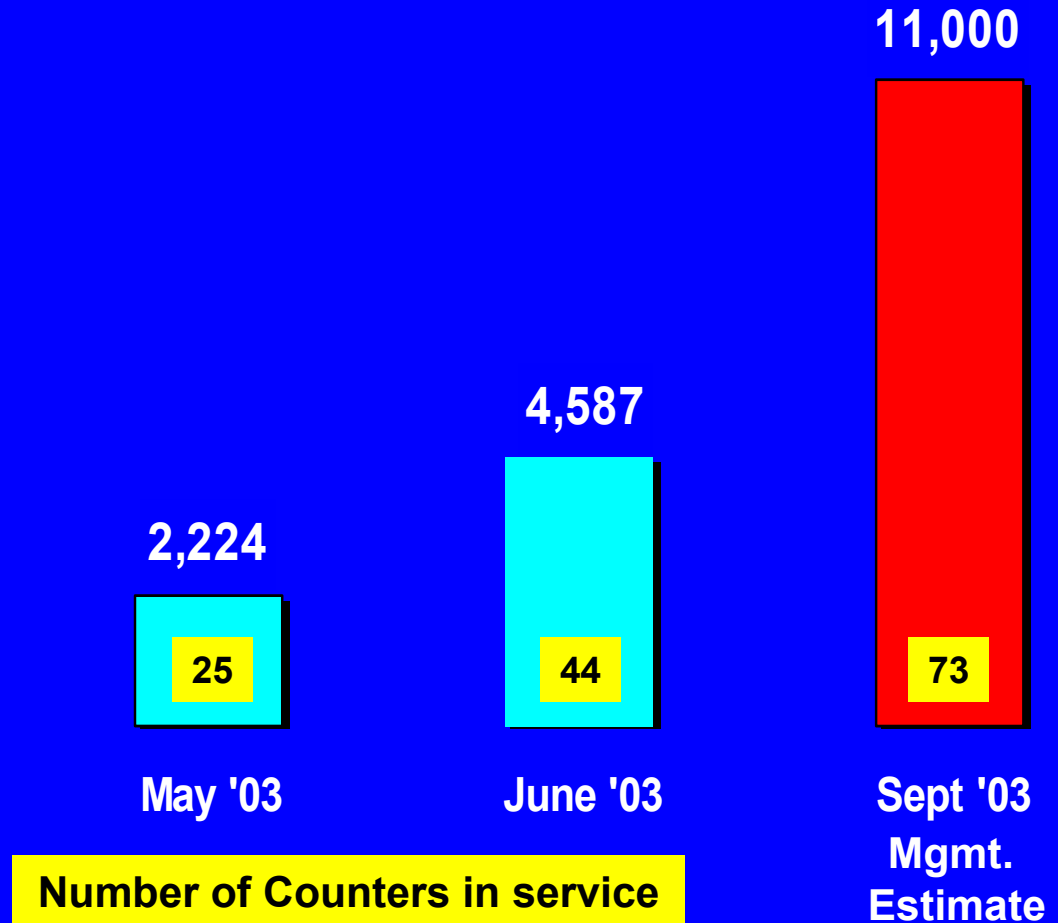
TOTAL DEPOSITS

Period-end Balances in Billions



SELF SERVICE COIN COUNTING

Number of Transactions



BANKATLANTIC.COM

- 37,000 online customers
- Free Online Banking
- Electronic Bill Pay
- 24x7 Customer Service

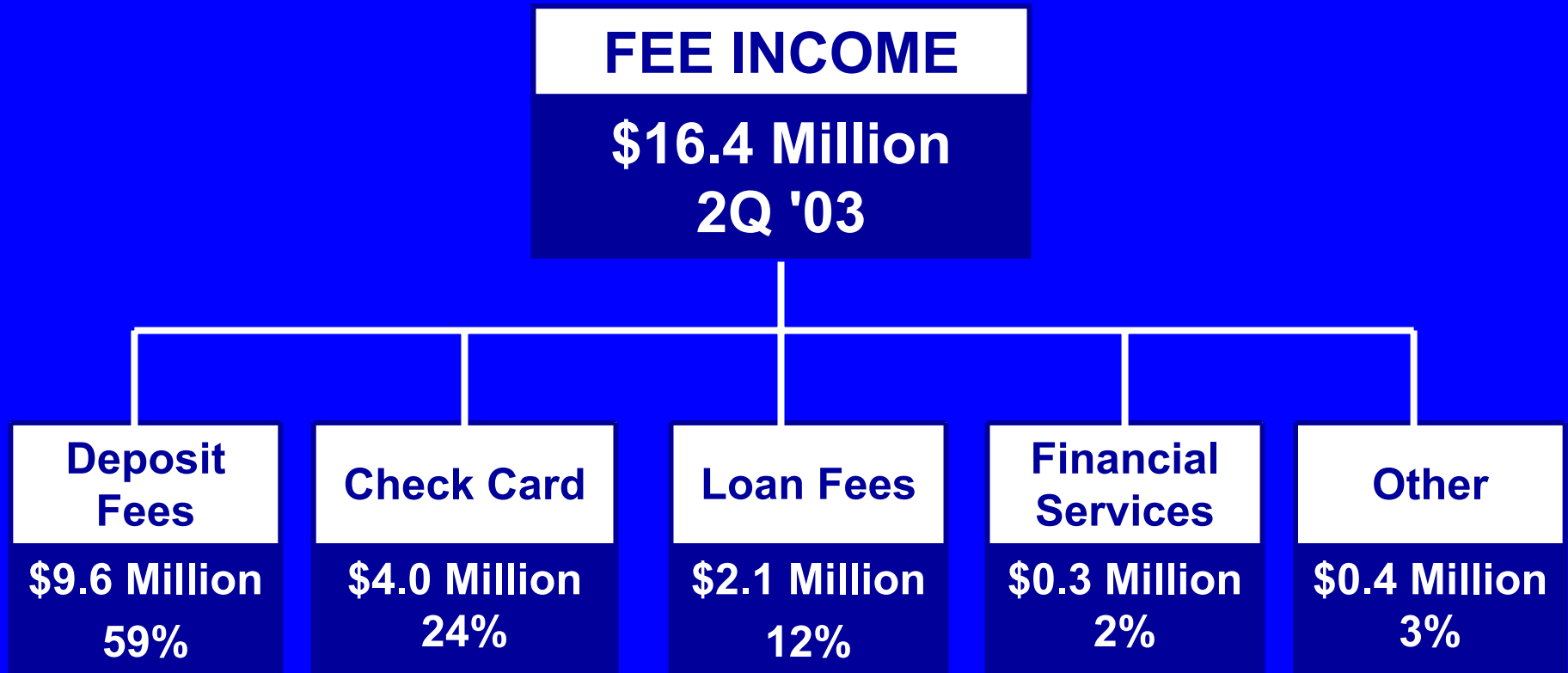
The screenshot shows the BankAtlantic.com website. At the top, there is a navigation bar with links: Home | About Us | ATM/Branch Locator | Careers | Contact Us | Investor Relations | Open an Account | Help. Below this is the BankAtlantic.com logo and the tagline "FLORIDA'S MOST CONVENIENT BANK". To the right, there is an "Online Banking" section with links for Log-In, Learn More, and Enroll Now. A search bar and a "Log in to..." dropdown menu are also present. The main content area features a large banner for "Totally Free Checking and a Free Gift" with an image of a couple. Below the banner, there are four columns of content: "SPECIAL OFFERS" (Business Totally Free Checking*), "BANK ONLINE!" (3 months Bill Pay FREE, Enroll in Online Banking, Securing your online info), "SOLUTIONS" (Streamline your Accounts Payable Process), and "LEARN ABOUT..." (Check the status of your tax return, Reorder checks online, 7 Day Branch Banking and extended hours). At the bottom, there are links for Website Terms and Conditions, Privacy Policy, Security Policy, and Important Disclosures, along with the FDIC logo and VeriSign logo.



Winner 2002 Standard of Excellence Award

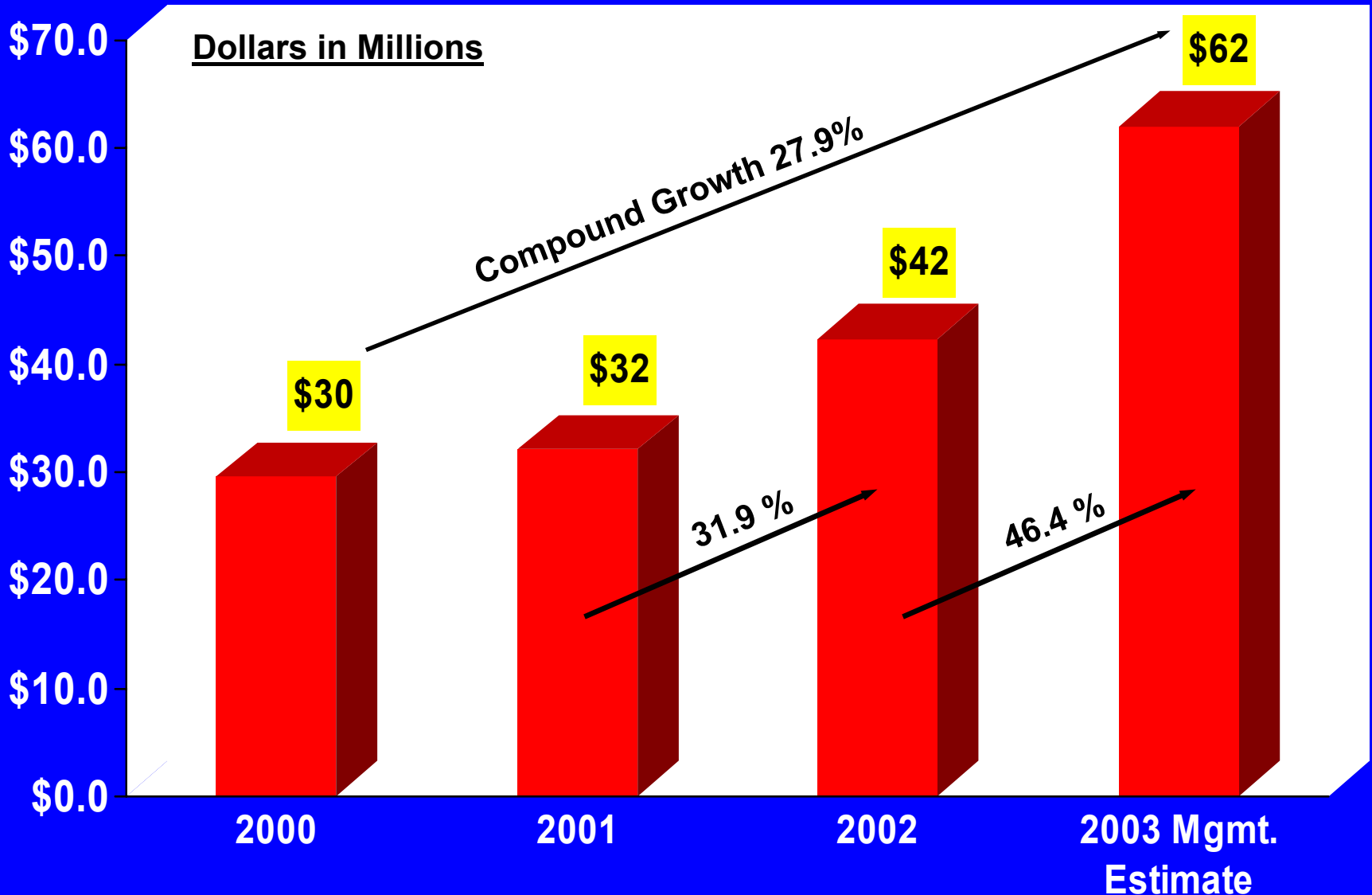
GROWING FEE INCOME

BANK OPERATIONS



FEE INCOME

BANK OPERATIONS



BANKATLANTIC

BRANCH EXPANSION PLANS

- **Primary source of growth through de novo expansion**
- **Initially targeting 7- 8 branches per year**
- **Expected to achieve profitability within 12-15 months**
- **Success of the initiative will determine pace of future openings**

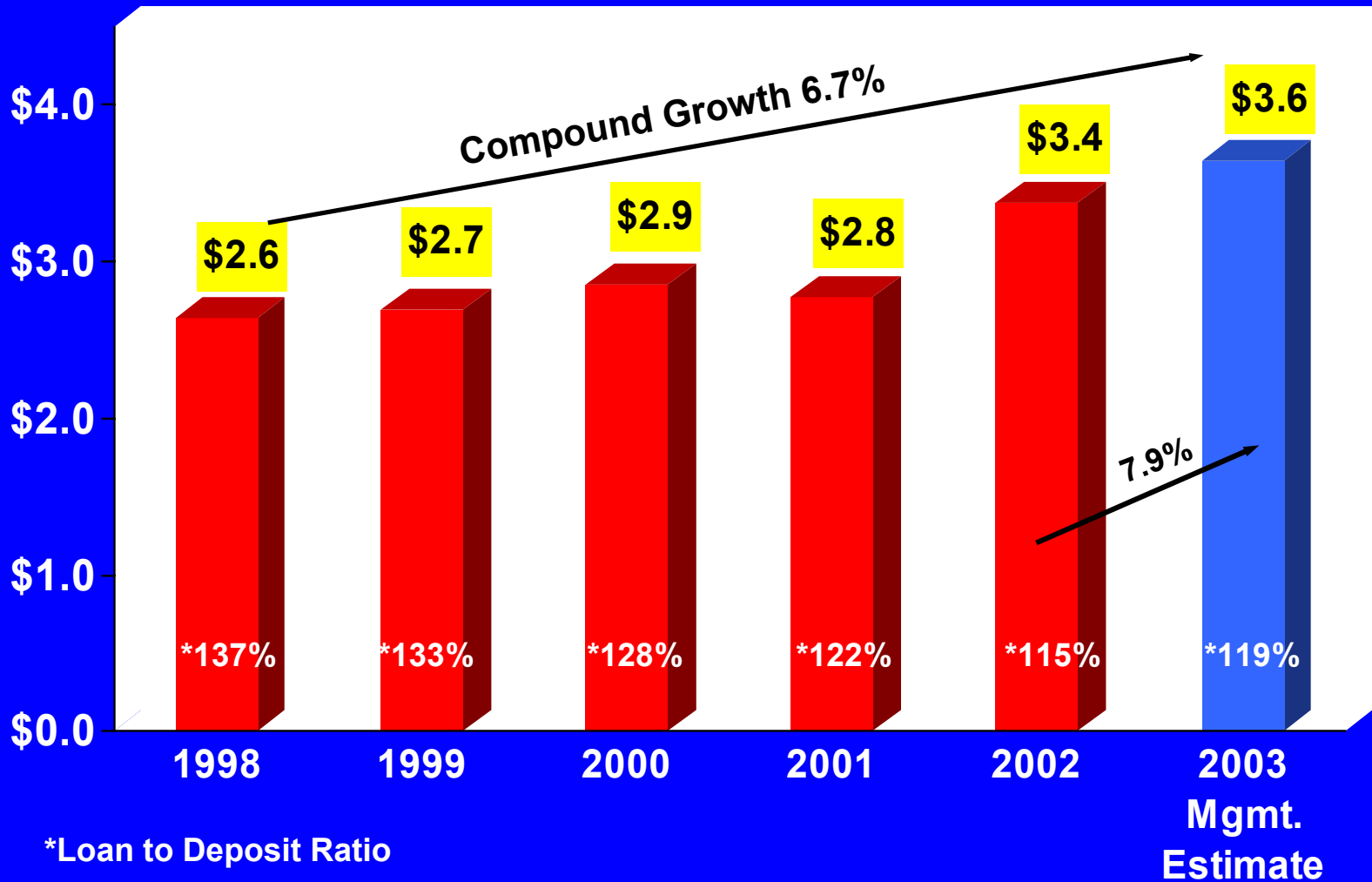
BANKATLANTIC

ACQUISITION POSTURE

- **Secondary strategy after de novo branching**
- **Seeking attractively priced banks with great fit to existing customer base**
- **Emphasis inside footprint, but will look at other markets**
 - **Orlando**
 - **Jacksonville**
 - **Naples / Sarasota**

LOAN GROWTH

Period-end Balances in Billions



LOAN COMPOSITION

Period-end Balances in Millions

| | <u>2Q'03 Gross</u> <u>Outstandings</u> | <u>% of</u> <u>Total</u> | <u>2Q'03 vs</u> <u>2Q'02</u> |
|------------------------|---|-----------------------------|---------------------------------|
| Commercial Real Estate | \$1,645 | 40% | +6% |
| Residential | 1,881 | 46% | +20% |
| Consumer | 337 | 8% | +12% |
| Small Business | 156 | 4% | -1% |
| Corporate | 101 | 2% | +15% |
| Total Loans | <u>\$4,120</u> | <u>100%</u> | <u>12%</u> |

ASSET QUALITY

Dollars in Millions

| | <u>2002</u> | <u>1Q'03</u> | <u>2Q '03</u> |
|--|-------------|--------------|---------------|
| Non Performing Assets | \$29.9 | \$24.5 | \$21.9 |
| Non Performing Assets % Loans & Other Assets | 0.8% | 0.6% | 0.5% |
| Net Charge offs | \$19.8 | -\$0.6 | \$0.6 |
| Annualized Net Charge offs to Avg. Loans O/S | 0.6% | -0.1% | 0.1% |
| Loan Loss Reserve | \$48.0 | \$48.7 | \$49.6 |
| Loan Loss Reserve to Total Loans | 1.4% | 1.2% | 1.2% |
| Loan Loss Reserve Coverage of Non Performing Loans | 253.8% | 354.2% | 416.9% |

CURRENT ISSUES

- **Margin compression is affecting results**
 - **Prepayment of mortgages, securities**
 - **Flattening yield curve**

RYAN BECK & CO.

OVERVIEW

- **Full-service investment banking and regional brokerage**
- **Founded in 1946**
- **Nationally recognized leader in Financial Institutions investment banking**

RYAN BECK & CO.



- 44 Branches
- 584 Investment Counselors
- \$18 Billion in Customer Assets

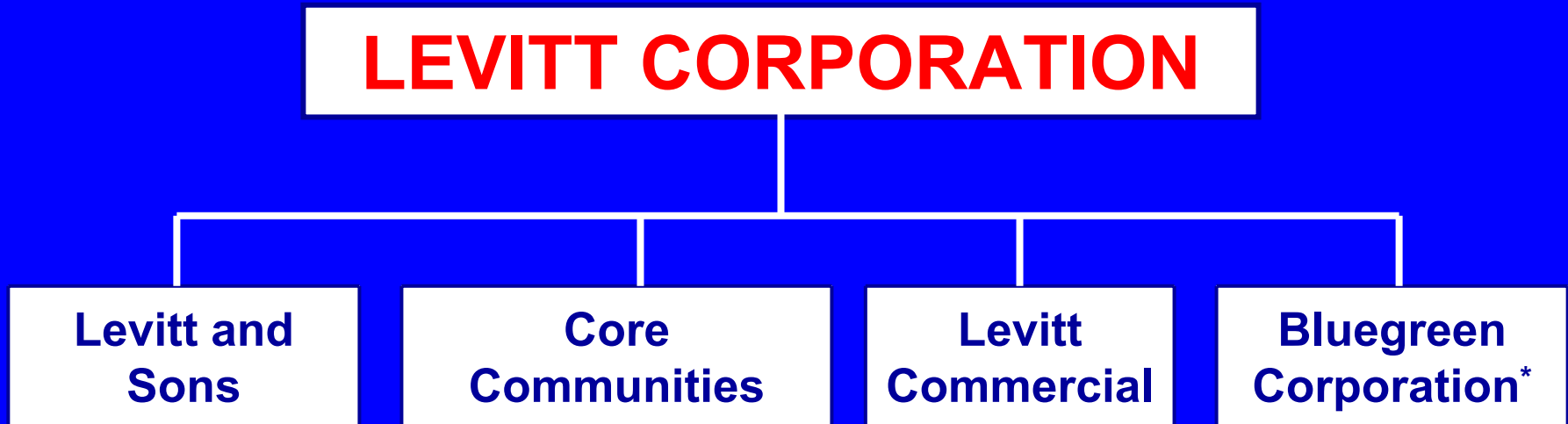
RYAN BECK & CO.

RYAN BECK

**2Q '03 Revenue
\$64 Million**



LEVITT CORPORATION



It is anticipated, subject to receipt of a favorable private letter ruling from the Internal Revenue Service, Levitt Corporation will be spun off to the BankAtlantic Bancorp shareholders by December 31, 2003 in a tax-free exchange

*Approximately 40% owned

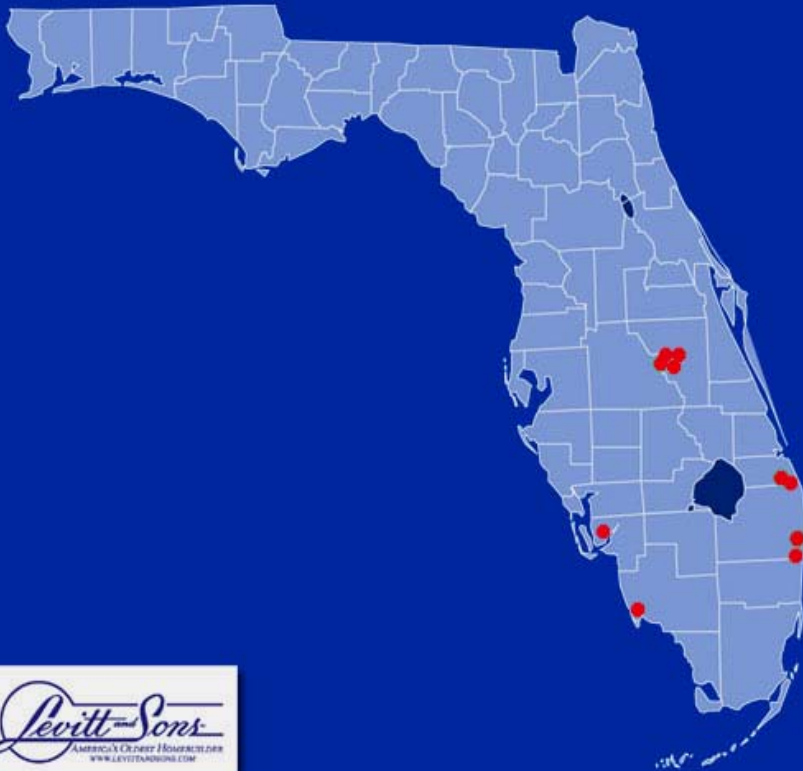
LEVITT CORPORATION

LEVITT AND SONS

- **Oldest US homebuilder (1929)**
- **Developer of Levittown in Long Island and PA**
- **Residential builder of over 200,000 homes**

LEVITT CORPORATION

LEVITT AND SONS



- Focused on “active adult” Florida market
- Developing eight communities in Florida

LEVITT CORPORATION

LEVITT AND SONS

| | <u>1999</u> | <u>2000</u> | <u>2001</u> | <u>2002</u> | <u>1Q '03</u> | <u>2Q '03</u> |
|---|-------------|-------------|-------------|-------------|---------------|---------------|
| Backlog (Units) | 460 | 703 | 724 | 885 | 1,129 | 1,576 |
| Closings (Units) | 490 | 863 | 900 | 1,041 | 162 | 210 |
| Average Sale Price (In Thousands) | \$ 192 | \$ 199 | \$ 213 | \$ 212 | \$ 232 | \$ 214 |

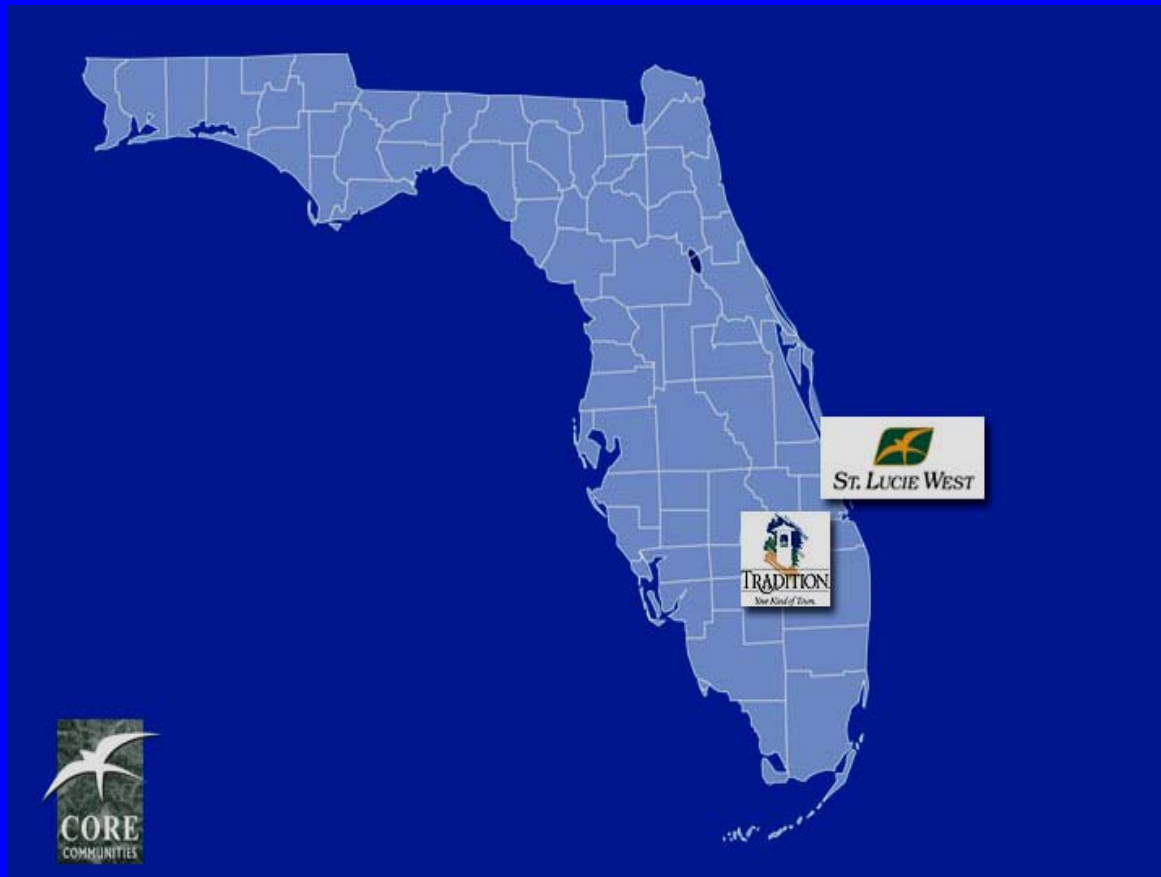
LEVITT CORPORATION

CORE COMMUNITIES

- **Developer of master-planned communities**
- **Product consists of:**
 - **Residential tracts sold to builders**
 - **Land for retail developers, schools and other community amenities**

LEVITT CORPORATION

CORE COMMUNITIES



- Developer of 4,600 acre St. Lucie West, fastest growing development of its type in Florida
- Developer of 9,000 acre Tradition, master-planned residential community

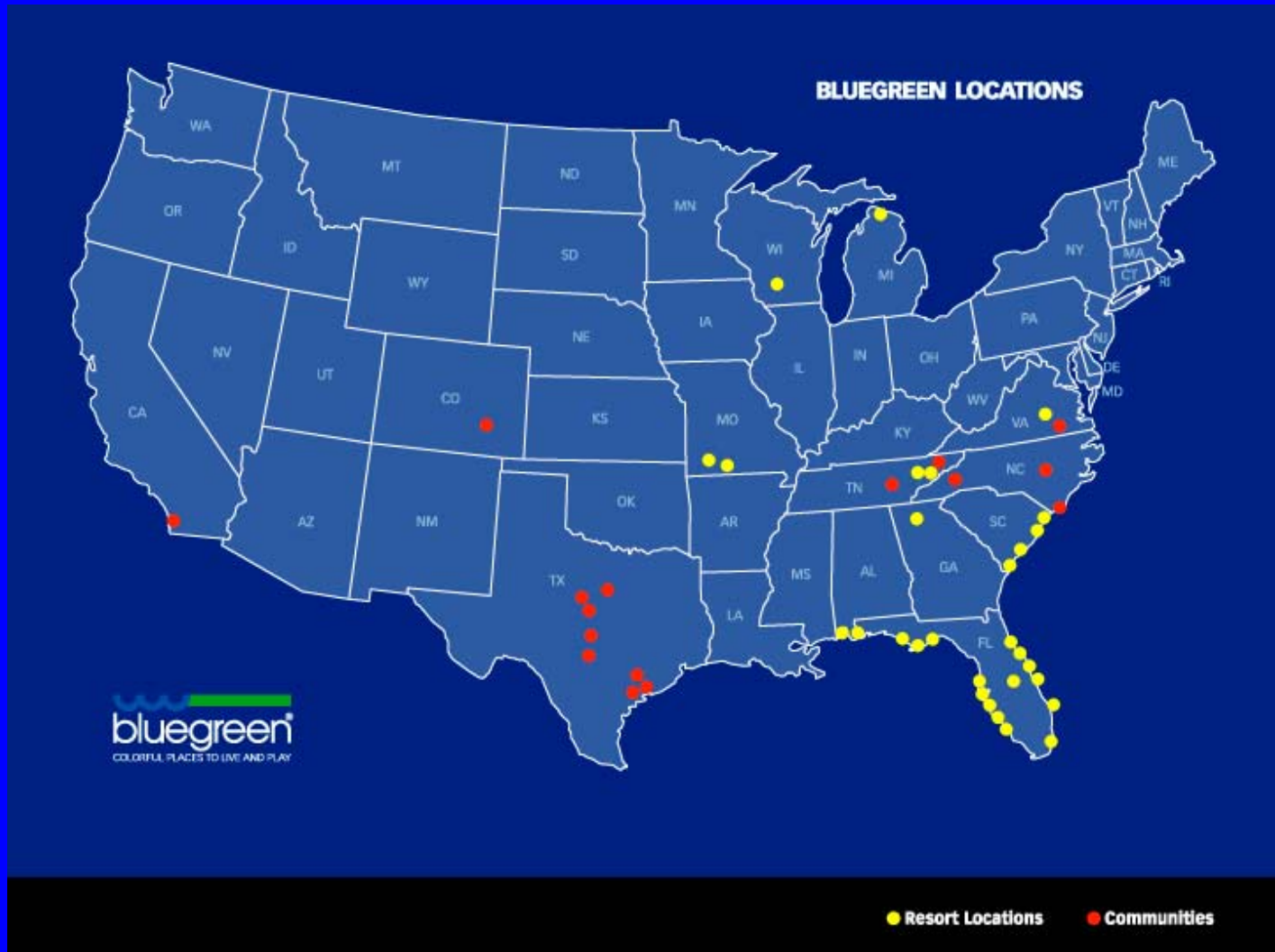
BLUEGREEN

(40% INVESTMENT)

- **Resort Developer**
- **Operator of Resort Properties under the timeshare model**
- **Operations throughout the US, primarily “drive-to” destinations**
- **Developer of Residential and Golf Communities**

BLUEGREEN

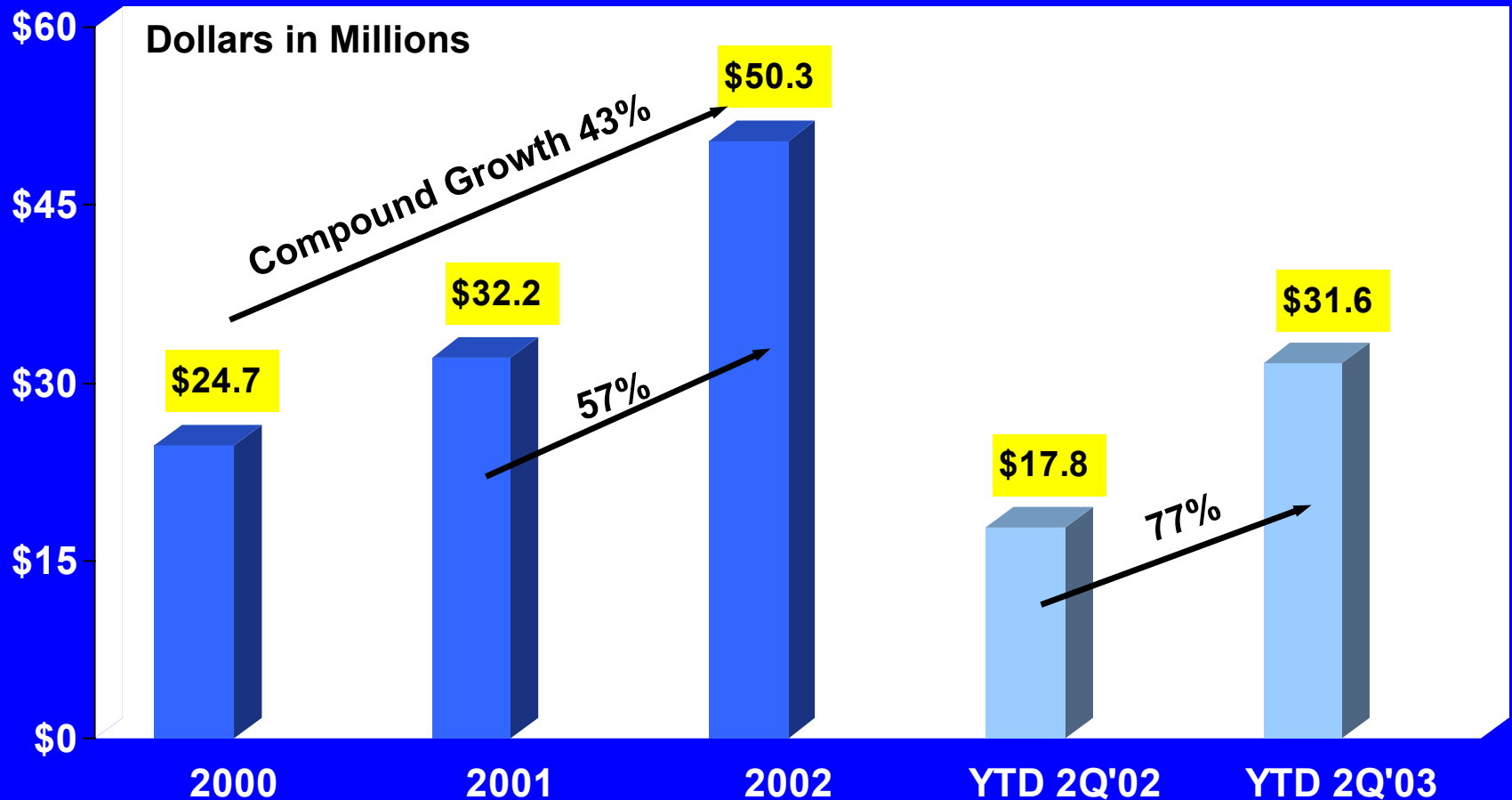
(40% INVESTMENT)



FINANCIAL RESULTS

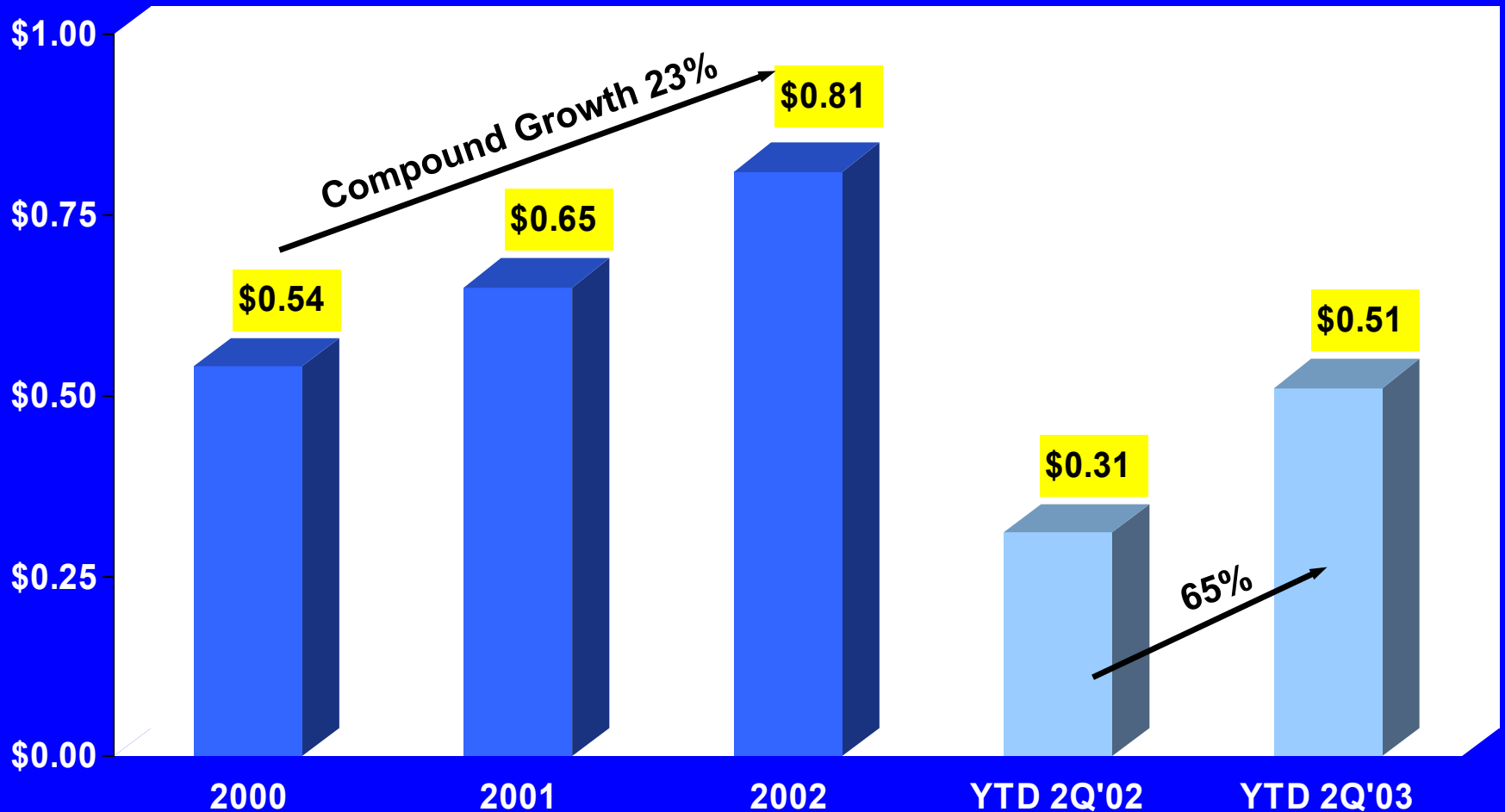
GAAP NET INCOME

CONSOLIDATED



GAAP EPS TREND

CONSOLIDATED



STOCKHOLDER VALUE

ANNUAL RETURN

| | <u>BBX</u> | <u>S&P 500</u> |
|-----------|------------|--------------------|
| 2002 | 2.91 % | - 22.56 % |
| 2003 YTD* | 26.14 % | 9.04 % |

*Total Market Returns as of 7/1/03 close

BUILDING BLOCK VALUATION

| | <u>Trailing 4 Qtr EPS through 2Q'03¹</u> | <u>Annualized 2Q'03 EPS¹</u> | <u>Valuation Multiple²</u> | <u>Per Share Valuation Trailing 4 Qtr EPS</u> | <u>Per Share Valuation Annualized 2Q'03 EPS</u> |
|----------------------------|---|---|---|---|---|
| BankAtlantic | \$0.71 | \$0.73 | 15.0 x | \$10.66 | \$11.01 |
| Ryan Beck & Co. | 0.11 | 0.10 | Book | 1.12 | 1.12 |
| Levitt/Bluegreen | 0.29 | 0.36 | 8.5 x | 2.48 | 3.07 |
| Consolidated | <u>\$1.11</u> | <u>\$1.19</u> | | <u>\$14.26</u> | <u>\$15.20</u> |

¹ GAAP EPS adjusted for costs associated with debt redemption, as follows: \$3.1 million in Trailing 4Qtr. EPS and \$1.1 million in Annualized 2Q'03 EPS. Parent Company allocated to the three operating units

² Valuation Multiples are for illustration purposes only

FORWARD-LOOKING INFORMATION

Except for historical information contained herein, the matters discussed in these slides contain forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended (the "Securities Act"), and Section 21E of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), that involve substantial risks and uncertainties. When used herein and in any documents incorporated by reference herein, the words "anticipate", "believe", "estimate", "may", "intend", "expect" and similar expressions identify certain of such forward-looking statements. Actual results, performance or achievements could differ materially from those contemplated, expressed or implied by the forward-looking statements contained herein. These forward-looking statements are based largely on the expectations of BankAtlantic Bancorp, Inc. ("the Company") and are subject to a number of risks and uncertainties that are subject to change based on factors which are, in many instances, beyond the Company's control. These include, but are not limited to, risks and uncertainties associated with: the impact of economic, competitive and other factors affecting the Company and its operations, markets, products and services; credit risks and loan losses, and the related sufficiency of the allowance for loan losses; changes in interest rates and the effects of, and changes in, trade, monetary and fiscal policies and laws; adverse conditions in the stock market, the public debt market and other capital markets and the impact of such conditions on our activities and the value of our assets; the impact of changes in financial services' laws and regulations (including laws concerning taxes, banking, securities and insurance); technological changes; BankAtlantic's seven-day banking initiative and other growth initiatives may not be successful or produce results which justify their costs; the impact of changes in accounting policies by the Securities and Exchange Commission; the impact of periodic testing of goodwill and other intangible assets for impairment; the potential consolidation of variable interest entities, if any; and with respect to the operations of Levitt and its real estate subsidiaries: the market for real estate generally and in the areas where Levitt has developments, the availability and price of land suitable for development, materials prices, labor costs, interest rates, environmental factors and governmental regulations; and the Company's success at managing the risks involved in the foregoing. Further, these slides contain forward-looking statements with respect to New Account volume, Deposits, Loans, Fee Income and Revenues for FY2003. There can be no assurances as to the attainment of these estimates. Regarding the proposed spin-off of Levitt, this transaction is subject to a number of risks and uncertainties that may change based on factors including that the conditions relating to regulatory approval and the tax-free nature of the spin-off may not be met, that business, economic, or market conditions may make the spin-off less advantageous, that Levitt will not be successful as a separate publicly-traded company, that Levitt will not have additional access to capital or debt markets or that such markets may prove to be more expensive than currently available, and that the Board may in the future conclude that it is not in the best interest of the Company or the shareholders to pursue the spin-off. In addition to the risks and factors identified above, reference is also made to other risks and factors detailed in reports filed by the Company with the Securities and Exchange Commission. The Company cautions that the foregoing factors are not exclusive.



Bank Atlantic
BANCORP

SUPPLEMENTAL DATA

BANKATLANTIC BANCORP

Earnings:

FY 2002 \$50 Million¹

YTD 2Q'03 \$32 Million¹

Equity:

2Q'03 \$496 Million¹

BankAtlantic

Contribution:

FY 2002 \$45 Million

YTD 2Q'03 \$24 Million

Equity:

2Q'03 \$478 Million

Levitt Corporation

Contribution:

FY 2002 \$19 Million

YTD 2Q'03 \$10 Million

Equity:

2Q'03 \$118 Million

Ryan Beck & Co.

Contribution:

FY 2002 \$3 Million²

YTD 2Q'03 \$4 Million

Equity:

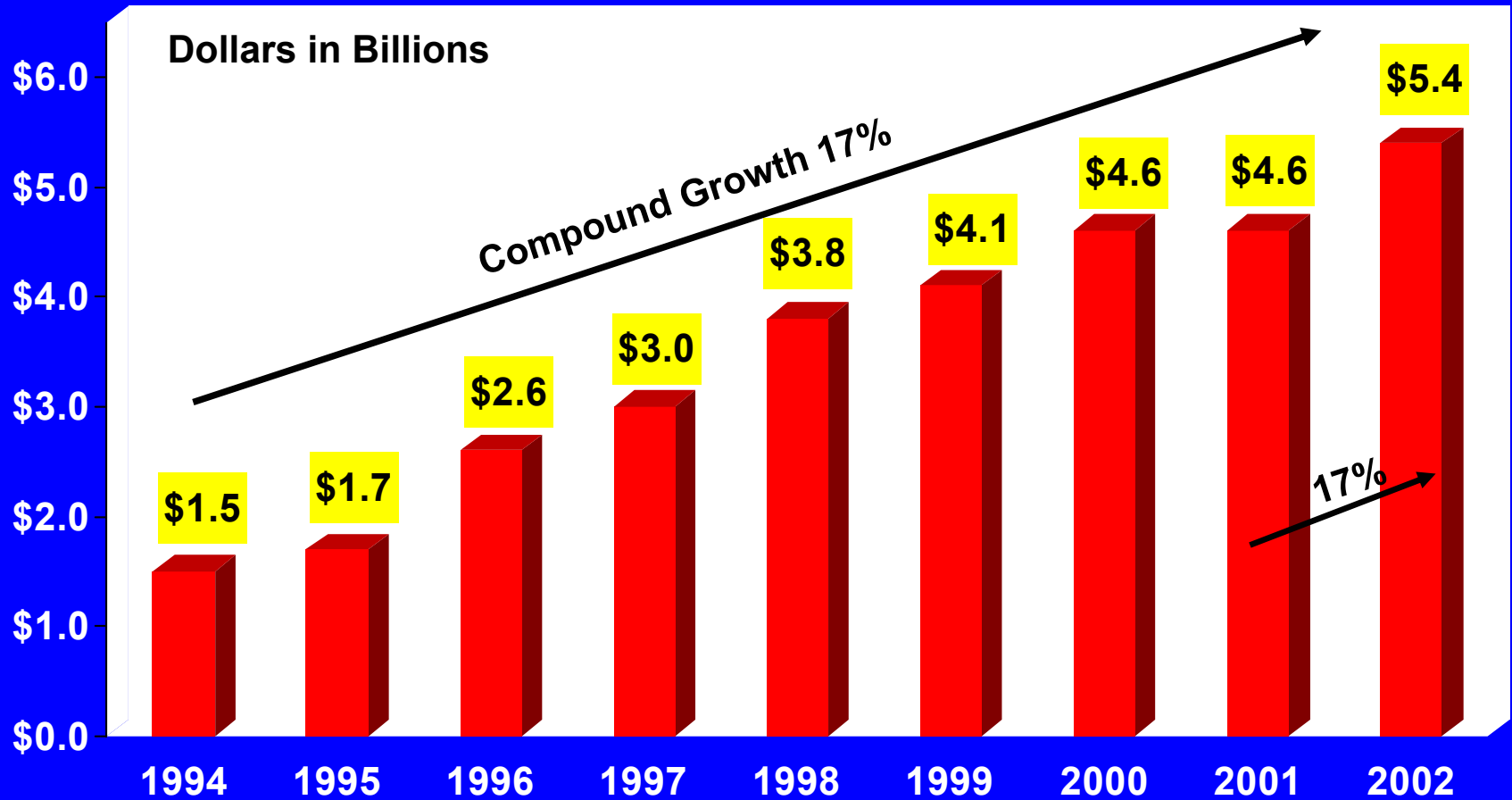
2Q'03 \$70 Million

¹Consolidated GAAP Net Income and Equity, including the Contribution/Equity of the Parent company, not specifically broken out

²GAAP Net Income before extraordinary gains of \$24 million from the Gruntal acquisition, \$2 million in Goodwill impairment costs and \$3 million in acquisition charges

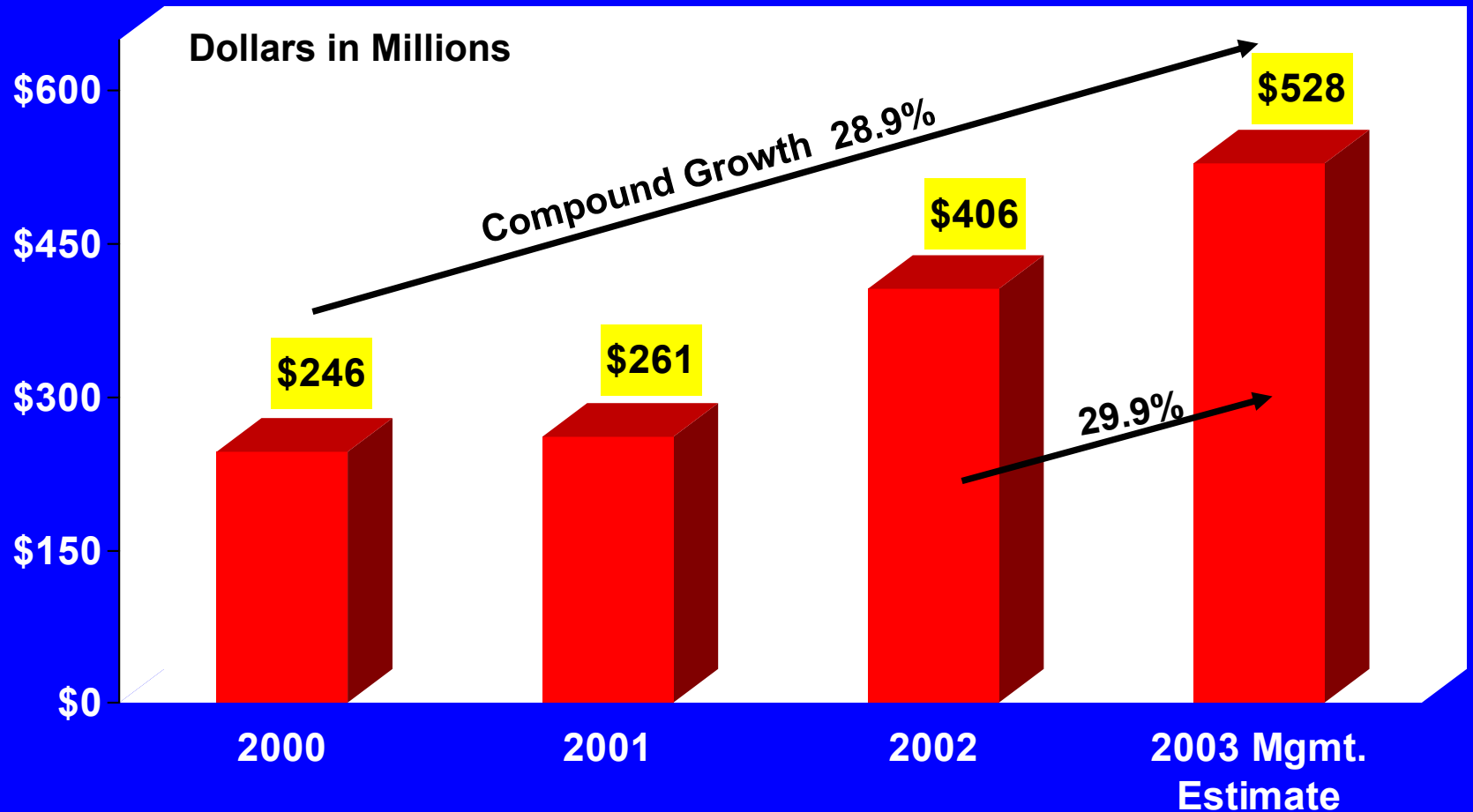
TOTAL ASSETS

CONSOLIDATED



TOTAL REVENUES

CONSOLIDATED



2nd QUARTER 2003 FINANCIAL HIGHLIGHTS

CONSOLIDATED

| | | | 2Q '03 vs <u>2Q '02</u> ¹ |
|---------------------|---------|---------|---|
| • Total Assets | \$5.8 | Billion | -1.4% |
| • Total Deposits | \$2.9 | Billion | -2.5% |
| • Total Loans (Net) | \$4.0 | Billion | +12.9% |
| • Total Revenues | \$140.6 | Million | +27.4% |
| • Total Expenses | \$112.3 | Million | +28.2% |
| • Net Income | \$17.2 | Million | +36.5% |
| • EPS | \$0.28 | | +40.0% |

¹In these quarterly comparisons, 2002 Net Income (Loss) from continuing operations of (\$3.5 Million) is adjusted for an after tax impairment loss on equity securities of \$11.8 Million and after tax acquisition related expenses of \$4.3 million

LEVITT CORPORATION

POST SPIN PRO FORMA

SUMMARY PRO FORMA STATEMENTS OF OPERATIONS (Unaudited)

Dollars in Thousands

For the six months ended June 30, 2003

| | <u>BBX After</u> | | |
|---|----------------------------|--|---------------------------------|
| | <u>BBX As Reported</u> | <u>Levitt Spin-off Pro Forma (a)</u> | <u>Levitt Pro Forma (a)</u> |
| Net interest income | \$ 79,788 | \$ 80,520 | \$ (58) |
| Provision for loan losses | 2,340 | 2,340 | - |
| Net interest income after provision for loan losses | <u>77,448</u> | <u>78,180</u> | <u>(58)</u> |
| Non-interest income: | | | |
| Service charges and other banking fees | 28,152 | 28,152 | - |
| Investment banking income | 116,075 | 116,075 | - |
| Gains on sales of real estate and joint venture activities | 34,303 | 2,315 | 31,266 |
| Income from unconsolidated real estate subsidiary | 2,438 | - | 2,438 |
| Gains (losses) on sales of assets and redemption of debt | (1,279) | (1,279) | - |
| Other | 6,715 | 5,606 | 1,119 |
| Total non-interest income | <u>186,404</u> | <u>150,869</u> | <u>34,823</u> |
| Non-interest expense: | | | |
| Employee compensation and benefits | 136,048 | 127,658 | 8,390 |
| Other | 78,894 | 68,623 | 10,281 |
| Total non-interest expense | <u>214,942</u> | <u>196,281</u> | <u>18,671</u> |
| Income before income taxes | 48,910 | 32,768 | 16,094 |
| Provision for income taxes | 17,344 | 11,129 | 6,216 |
| Net income | <u>\$ 31,566</u> | <u>\$ 21,640</u> | <u>\$ 9,879</u> |

(a) Financial results of Operations may be materially different based on actual transaction details and timing of the spin-off, subject to receipt of a favorable private letter ruling from the IRS

LEVITT CORPORATION

POST SPIN PRO FORMA

SUMMARY PRO FORMA STATEMENTS OF FINANCIAL CONDITION (Unaudited)

Dollars in Thousands

As of June 30, 2003

| | As of June 30, 2003 | | |
|--|---------------------|---|-------------------------|
| | BBX As Reported | BBX After Levitt Spin-off Pro Forma (a) | Levitt Pro Forma (a) |
| ASSETS | | | |
| Cash and short-term investments | \$ 127,150 | \$ 114,100 | \$ 31,568 |
| Investments | 1,011,729 | 1,011,729 | - |
| Loans | 4,024,340 | 4,113,828 | 4,809 |
| Real estate held for development and sale and joint ventures | 268,546 | 20,467 | 222,411 |
| Investment in unconsolidated real estate subsidiary | 64,381 | - | 64,381 |
| Other Assets | 315,332 | 307,046 | 10,645 |
| Total Assets | \$ 5,811,478 | \$ 5,567,170 | \$ 333,814 |
| LIABILITIES AND STOCKHOLDERS' EQUITY | | | |
| Deposits | \$ 2,904,380 | \$ 2,904,380 | \$ - |
| FHLB Advances | 1,332,300 | 1,332,300 | - |
| Other short-term borrowings | 373,141 | 391,659 | - |
| Other long-term borrowings (b) | 396,185 | 290,486 | 175,708 |
| Other liabilities | 309,641 | 262,407 | 49,593 |
| Total Liabilities | 5,315,647 | 5,181,232 | 225,301 |
| Stockholders' Equity | 495,831 | 385,938 | 108,513 |
| Total Liabilities and stockholders' equity | \$ 5,811,478 | \$ 5,567,170 | \$ 333,814 |

(a) Pro forma assumptions. Financials may be materially different based on actual transaction details and timing of the spin-off, subject to receipt of a favorable private letter ruling from the IRS

(b) Levitt Corporation's obligations to BBX post spin-off:

| | Amount | Maturity |
|---|------------------|------------|
| Existing Notes payable | \$ 30,000 | 1/1/08 |
| Dividend note payable | 8,000 | 1/1/08 |
| Note associated with sale of Bluegreen stock | 5,500 | 1/1/04 |
| Total obligations to BBX post spin-off | \$ 43,500 | (a) |

PARENT COMPANY

LONG TERM DEBT

| Dollars in Thousands | Issue Date | Terms | 6/30/03 Balance | Due Date | Callable at / Redeemable on or after |
|--|------------|-------------------|--------------------------|----------|--------------------------------------|
| BankAtlantic Bancorp Borrowings | | | | | |
| Bank line of credit | 8/24/00 | Prime - 0.50% | \$ 100 | 9/1/04 | |
| Trust Preferred Securities II | 3/5/02 | 8.50% | 55,375 | 3/31/32 | 3/31/07 |
| Trust Preferred Securities III | 6/26/02 | LIBOR + 3.45% | 25,000 | 6/26/32 | 6/26/07 |
| Trust Preferred Securities IV | 9/26/02 | LIBOR + 3.40% | 25,000 | 9/26/32 | 9/26/07 |
| Trust Preferred Securities V | 9/27/02 | LIBOR + 3.40% | 10,000 | 9/27/32 | 9/27/07 |
| Trust Preferred Securities VI | 12/10/02 | LIBOR + 3.35% | 15,000 | 12/10/32 | 12/10/07 |
| Trust Preferred Securities VII | 12/19/02 | LIBOR + 3.25% | 25,000 | 12/19/32 | 12/19/07 |
| Trust Preferred Securities VIII | 12/19/02 | LIBOR + 3.35% | 15,000 | 12/19/32 | 12/19/07 |
| Trust Preferred Securities IX | 12/19/02 | LIBOR + 3.35% | 10,000 | 12/19/32 | 12/19/07 |
| Trust Preferred Securities X | 3/26/03 | 6.4% Fixed 5 yrs | 50,000 | 3/26/33 | 3/26/08 |
| Trust Preferred Securities XI | 4/10/03 | 6.448% Fixed 5yrs | 10,000 | 4/10/33 | 4/24/08 |
| Trust Preferred Securities XII | 3/27/03 | 6.65% Fixed 5yrs | 15,000 | 3/27/33 | 4/7/08 |
| Total Trust Preferred | | | <u>255,375</u> | | |
| Total BankAtlantic Bancorp Borrowings | | | <u>\$ 255,475</u> | | |

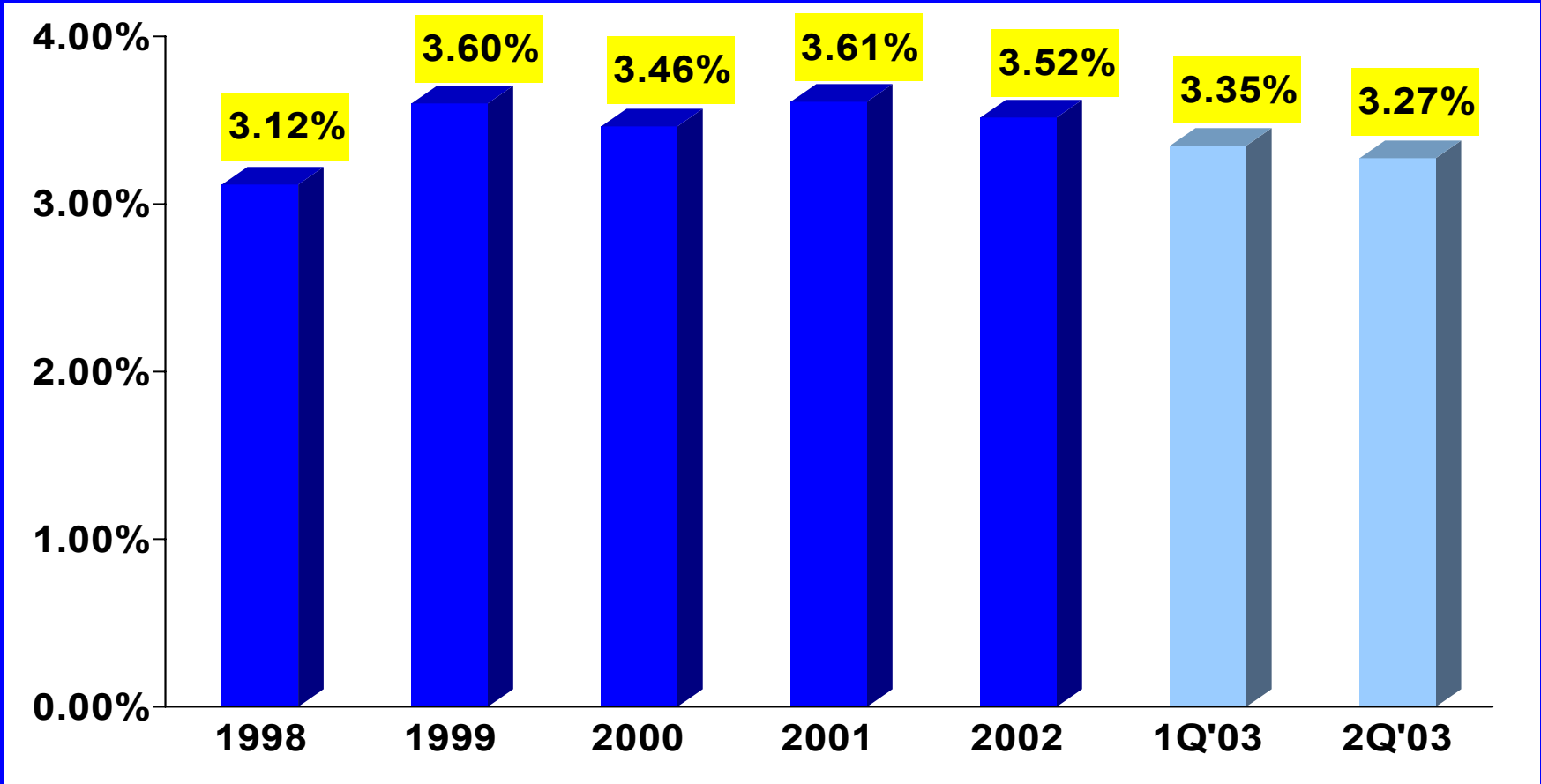
FUNDING COSTS

BANK OPERATIONS

| | 1998 | 1999 | 2000 | 2001 | 2002 | 1Q'03 | 2Q'03 |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Deposit Cost of Funds (including impact of free funding from DDAs) | 3.58% | 3.62% | 4.21% | 3.68% | 2.20% | 1.59% | 1.34% |
| Borrowing Cost of Funds (Other Interest Bearing Liabilities) | 5.68% | 5.34% | 6.04% | 5.07% | 4.35% | 4.19% | 3.85% |
| Total Cost of Funds | 4.39% | 4.28% | 4.99% | 4.26% | 2.98% | 2.53% | 2.29% |

NET INTEREST MARGIN

BANK OPERATIONS





Bank Atlantic
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