

BankUnited, National Association

Miami Lakes, FL

Established

5/21/2009

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

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Information contained herein was obtained from FIS is believed to be reliable however, accuracy is not guaranteed and all peer and state averages are simple averages.

PEER GROUP POSITION

For the
South Florida Group

For the nine months ended September 30, 2024

| Institution name | Total Assets (\$'000's) |
|--|----------------------------|
| Bankunited, National Association | 35,758,118 |
| City National Bank Of Florida | 26,189,033 |
| Amerant Bank, National Association | 10,363,953 |
| Ocean Bank | 6,650,159 |
| Bradesco Bank | 4,713,739 |
| Banesco Usa | 4,237,690 |
| Banco Do Brasil Americas | 2,841,590 |
| U. S. Century Bank | 2,502,813 |
| Pacific National Bank | 1,288,649 |
| Grove Bank & Trust | 1,227,526 |
| International Finance Bank | 1,183,764 |
| First State Bank Of The Florida Keys | 1,144,917 |
| Helm Bank Usa | 1,015,891 |
| Terrabank, National Association | 808,681 |
| Intercredit Bank, National Association | 682,614 |
| Sunstate Bank | 535,929 |
| Interamerican Bank, A Fsb | 266,559 |
| Gulf Atlantic Bank | 169,761 |
| Eastern National Bank | 147,592 |

| Institution name | Return on Avg Assets (%) |
|--|-----------------------------|
| Banco Do Brasil Americas | 1.69 |
| International Finance Bank | 1.36 |
| Banesco Usa | 1.10 |
| U. S. Century Bank | 1.01 |
| Ocean Bank | 0.94 |
| Pacific National Bank | 0.92 |
| Interamerican Bank, A Fsb | 0.79 |
| Bradesco Bank | 0.76 |
| First State Bank Of The Florida Keys | 0.73 |
| Bankunited, National Association | 0.73 |
| Helm Bank Usa | 0.72 |
| Sunstate Bank | 0.62 |
| Terrabank, National Association | 0.44 |
| Gulf Atlantic Bank | 0.29 |
| City National Bank Of Florida | 0.21 |
| Grove Bank & Trust | 0.10 |
| Amerant Bank, National Association | (0.32) |
| Intercredit Bank, National Association | (1.65) |
| Eastern National Bank | (3.20) |

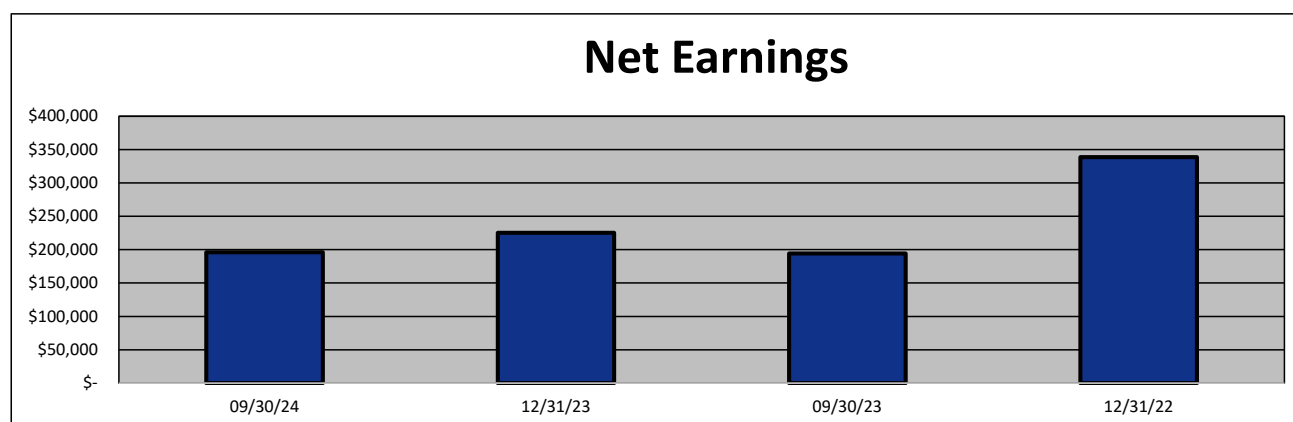
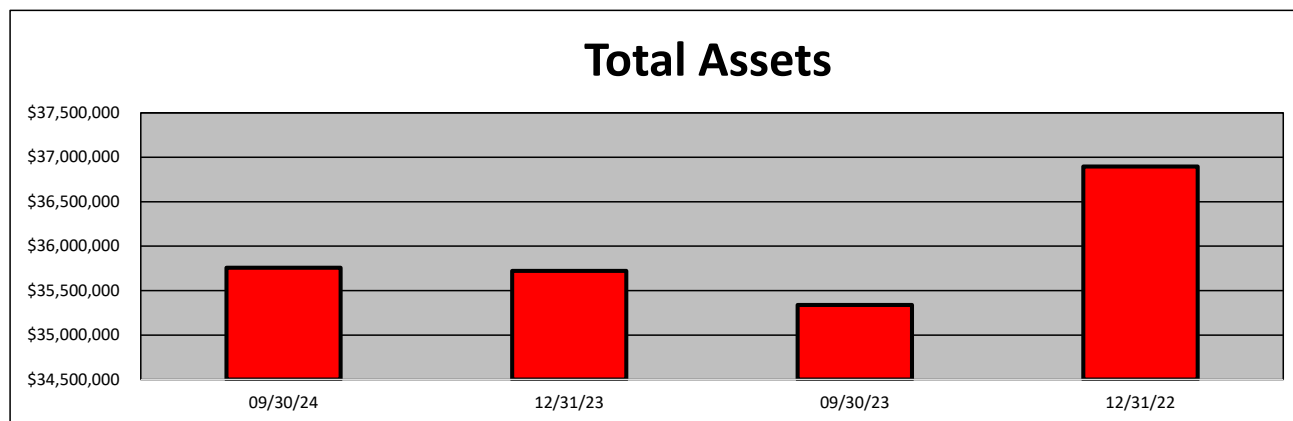
**EXECUTIVE SUMMARY - BankUnited, National Association
(Percentage)**

| Period Ending | 09/30/24 | 12/31/23 | 09/30/23 | 12/31/22 | State Avg. | Peer Avg. |
|------------------------------------|----------|----------|----------|----------|------------|-----------|
| CAPITAL RATIOS | | | | | | |
| Equity/Assets | 9.11 | 8.40 | 8.36 | 7.53 | 9.87 | 9.79 |
| Leverage Ratio | 9.59 | 9.11 | 9.08 | 8.43 | 10.70 | 10.34 |
| Tier 1 Cap/Risk Based Assets | 13.63 | 13.09 | 13.17 | 12.40 | 12.49 | 14.74 |
| Risk Based Ratio | 14.55 | 13.89 | 13.93 | 12.92 | 13.34 | 15.80 |
| Common Equity Tier 1 Capital Ratio | 13.63 | 13.09 | 13.17 | 12.40 | 12.45 | 14.54 |
| BALANCE SHEET RATIOS: | | | | | | |
| Loan/Deposit Ratio | 86.54 | 91.84 | 92.19 | 89.52 | 75.65 | 82.96 |
| Loans/Assets | 68.23 | 68.96 | 68.96 | 67.45 | 63.44 | 69.37 |
| Securities/Assets | 25.42 | 24.76 | 25.02 | 26.19 | 20.01 | 18.55 |
| PROFITABILITY: | | | | | | |
| Return on Avg Assets | 0.73 | 0.61 | 0.70 | 0.93 | 0.75 | 0.38 |
| Return on Avg Equity | 8.35 | 7.70 | 8.91 | 11.01 | 10.06 | 3.62 |
| Nonint Income/Avg Assets | 0.26 | 0.26 | 0.28 | 0.25 | 0.79 | 0.44 |
| Net Overhead Ratio | 1.47 | 1.43 | 1.29 | 1.19 | 2.14 | 2.24 |
| Efficiency Ratio | 59.23 | 60.81 | 56.47 | 49.79 | 72.20 | 80.67 |
| Assets (per million) per Employee | 21.44 | 22.31 | 21.92 | 22.90 | 10.50 | 10.83 |
| ASSET QUALITY: | | | | | | |
| Allowance/Loans | 0.94 | 0.82 | 0.80 | 0.59 | 1.29 | 1.29 |
| Nonperforming Loans/Total Loans | 1.86 | 1.64 | 1.85 | 2.40 | 0.55 | 0.67 |
| Nonperforming Assets/Total Assets | 1.28 | 1.14 | 1.29 | 1.63 | 0.37 | 0.48 |
| Adjusted Texas Ratio | 7.59 | 4.92 | 5.96 | 6.45 | 3.62 | 4.44 |
| YIELDS & COSTS: | | | | | | |
| Yield on earning assets | 5.62 | 5.24 | 5.14 | 3.49 | 5.49 | 5.52 |
| Cost of funds | 3.45 | 3.10 | 2.98 | 1.12 | 3.09 | 3.53 |
| Net interest margin | 2.71 | 2.57 | 2.56 | 2.69 | 2.88 | 2.70 |
| Avg Earning Assets/Avg Assets | 96.57 | 96.00 | 95.97 | 96.09 | 96.03 | 96.34 |

SELECTED FINANCIAL DATA - BankUnited, National Association
(Dollars in Thousands)

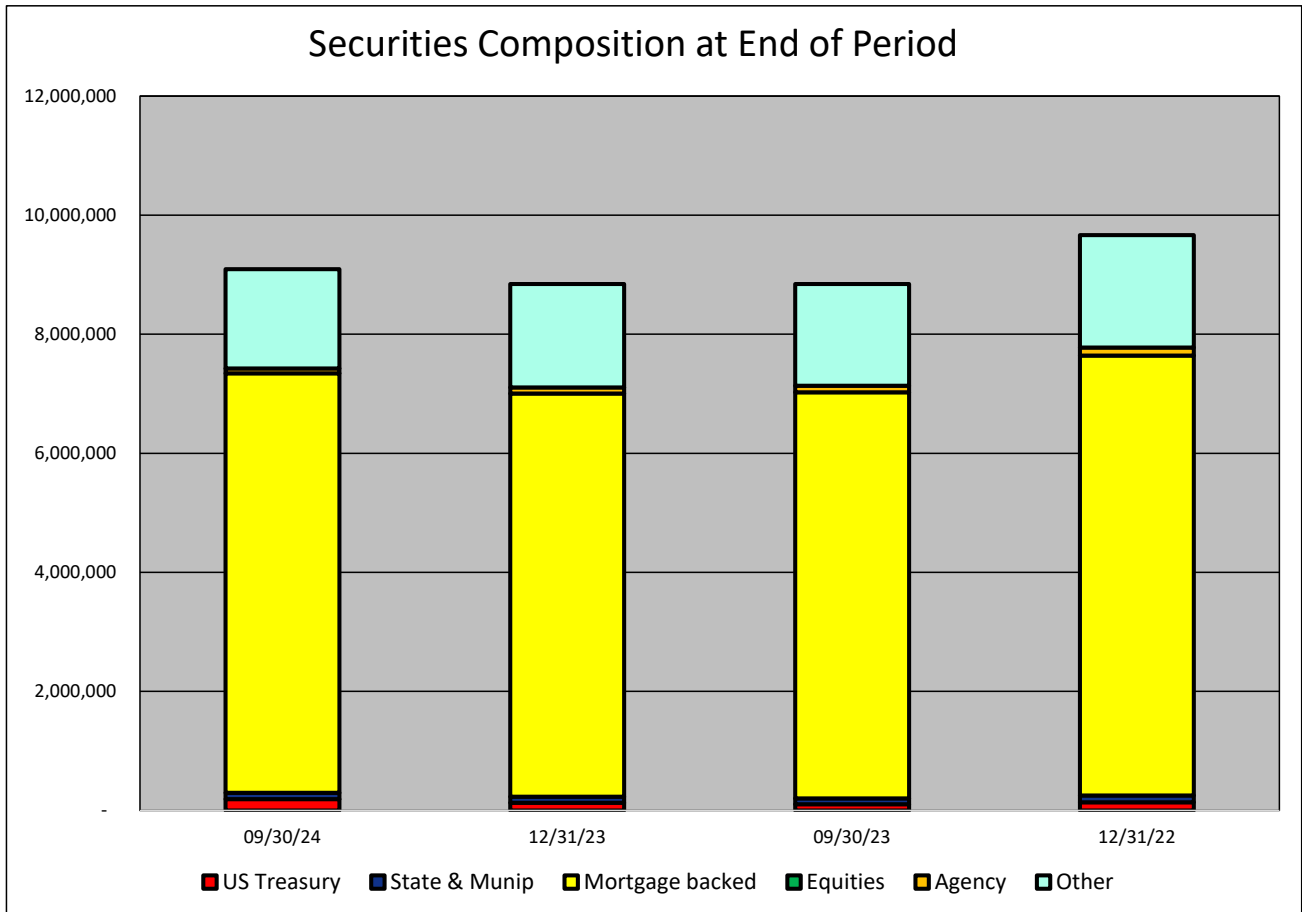
| As of: | 09/30/24 | 12/31/23 | 09/30/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|----------------------|------------|------------|------------|------------|----------------------|---------------------|
| Total Assets | 35,758,118 | 35,721,140 | 35,339,543 | 36,897,184 | 418,575 | 1.18 |
| Cash and Equivalents | 889,867 | 588,279 | 391,877 | 572,642 | 497,990 | 127.08 |
| Securities | 9,091,092 | 8,844,632 | 8,841,067 | 9,664,443 | 250,025 | 2.83 |
| Loans, net | 24,398,703 | 24,633,684 | 24,368,677 | 24,885,988 | 30,026 | 0.12 |
| Deposit Accounts | 28,194,371 | 26,822,743 | 26,434,349 | 27,800,064 | 1,760,022 | 6.66 |
| Fed Funds & Repos | - | - | - | 190,000 | - | NA |
| Total Equity | 3,259,299 | 2,999,189 | 2,953,345 | 2,777,081 | 305,954 | 10.36 |

| Period Ending | 09/30/24 | 12/31/23 | 09/30/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|----------------------------|-----------|-----------|-----------|-----------|----------------------|---------------------|
| Net Earnings | 196,054 | 225,288 | 194,220 | 338,910 | 1,834 | 0.94 |
| Interest Income | 1,456,716 | 1,854,538 | 1,371,940 | 1,227,221 | 84,776 | 6.18 |
| Interest Expense | 753,366 | 944,524 | 688,448 | 280,763 | 64,918 | 9.43 |
| Net Interest Income | 703,350 | 910,014 | 683,492 | 946,458 | 19,858 | 2.91 |
| Prov for Credit Losses | 46,719 | 78,924 | 62,667 | 73,814 | (15,948) | (25.45) |
| Noninterest income | 70,717 | 95,126 | 79,198 | 91,161 | (8,481) | (10.71) |
| Gain on Sale of Securities | 331 | 1,816 | 1,813 | 3,927 | (1,482) | (81.74) |
| Noninterest Expense | 466,711 | 622,791 | 438,644 | 524,505 | 28,067 | 6.40 |
| Net Operating Income | 260,637 | 303,425 | 261,379 | 439,300 | (742) | (0.28) |
| Income Taxes | 67,562 | 71,270 | 63,285 | 102,977 | 4,277 | 6.76 |



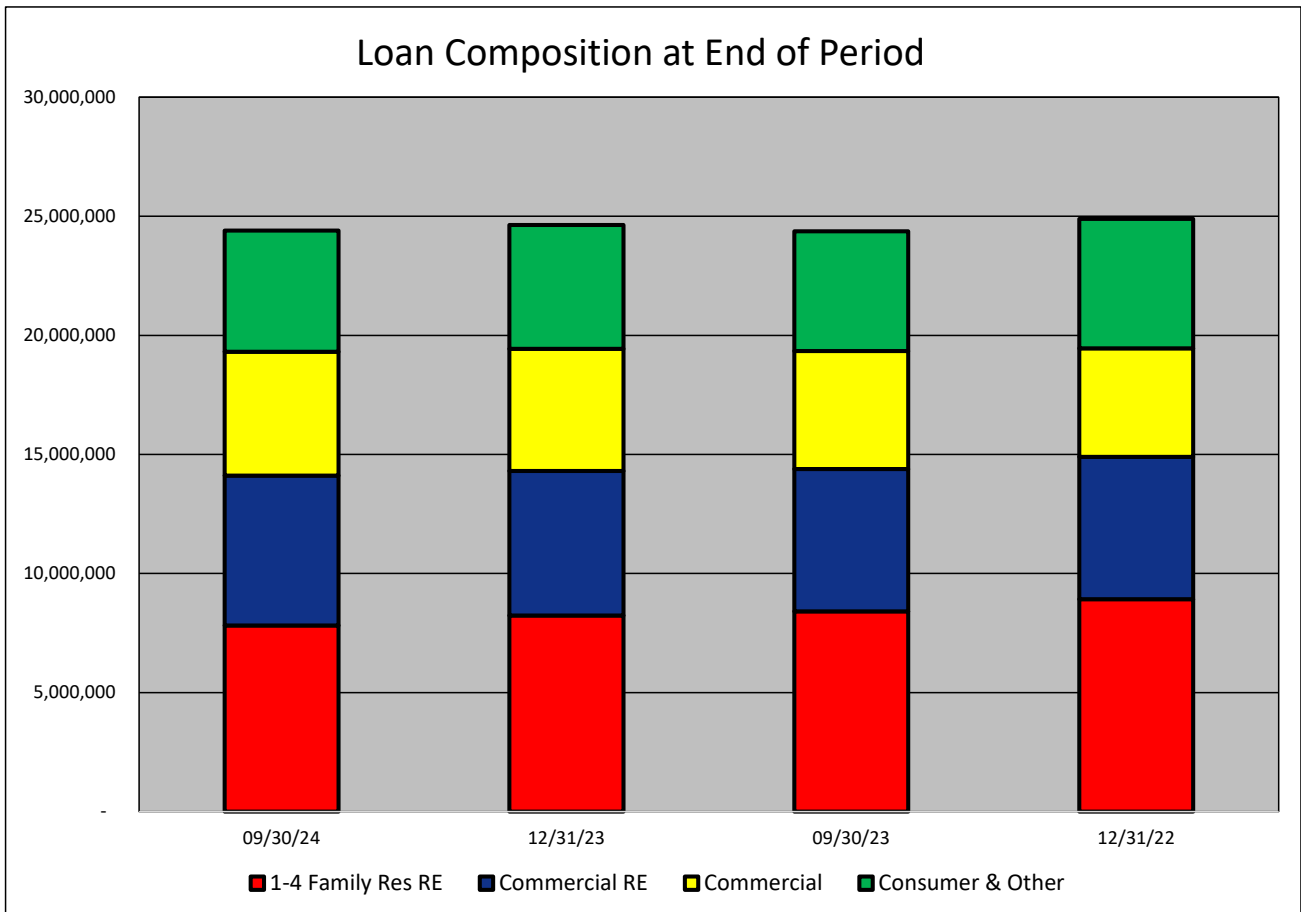
SECURITIES COMPOSITION - BankUnited, National Association
(Dollars in Thousands)

| As of: | 09/30/24 | 12/31/23 | 09/30/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|-----------------------------|------------------|------------------|------------------|------------------|----------------------|---------------------|
| SECURITIES CATEGORY: | | | | | | |
| US Treasury | 189,835 | 130,592 | 106,605 | 135,841 | 83,230 | 78.07 |
| State & Munip | 106,084 | 102,618 | 97,235 | 116,661 | 8,849 | 9.10 |
| Mortgage backed | 7,045,716 | 6,770,255 | 6,819,588 | 7,389,295 | 226,128 | 3.32 |
| Equities | - | - | - | - | - | NA |
| Agency | 81,296 | 103,024 | 110,655 | 135,782 | (29,359) | (26.53) |
| Other | 1,668,161 | 1,738,143 | 1,706,984 | 1,886,864 | (38,823) | (2.27) |
| Total Securities | 9,091,092 | 8,844,632 | 8,841,067 | 9,664,443 | 250,025 | 2.83 |



LOAN PORTFOLIO COMPOSITION - BankUnited, National Association
(Dollars in Thousands)

| As of: | 09/30/24 | 12/31/23 | 09/30/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|-----------------------|------------|------------|------------|------------|----------------------|---------------------|
| LOAN CATEGORY: | | | | | | |
| 1-4 Family Res RE | 7,812,145 | 8,231,263 | 8,411,593 | 8,918,654 | (599,448) | (7.13) |
| Commercial RE | 6,300,267 | 6,072,757 | 5,979,556 | 5,975,274 | 320,711 | 5.36 |
| Commercial | 5,193,928 | 5,131,901 | 4,951,434 | 4,560,157 | 242,494 | 4.90 |
| Consumer & Other | 5,092,363 | 5,197,763 | 5,026,094 | 5,431,903 | 66,269 | 1.32 |
| Loans, Net | 24,398,703 | 24,633,684 | 24,368,677 | 24,885,988 | 30,026 | 0.12 |



LOAN PORTFOLIO QUALITY - BankUnited, National Association
(Dollars in Thousands)

| As of: | 09/30/24 | 12/31/23 | 09/30/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

ALLOWANCE FOR CREDIT LOSSES (LOANS):

| | | | | | | |
|------------------------------|----------------|----------------|----------------|----------------|---------------|--------------|
| Beginning Balance | 202,689 | 147,946 | 147,946 | 126,457 | 54,743 | 37.00 |
| Total Recoveries | 10,098 | 12,627 | 9,434 | 9,730 | 664 | 7.04 |
| Total Charge-offs | 31,257 | 35,014 | 22,190 | 62,055 | 9,067 | 40.86 |
| Provision Expense | 46,719 | 78,924 | 62,667 | 73,814 | (15,948) | (25.45) |
| Writedown Transfer Loans HFS | - | - | - | - | - | NA |
| Adjustments | - | (1,794) | (1,794) | - | 1,794 | (100.00) |
| Ending Balance | <u>228,249</u> | <u>202,689</u> | <u>196,063</u> | <u>147,946</u> | <u>32,186</u> | <u>16.42</u> |

NON-PERFORMING ASSETS:

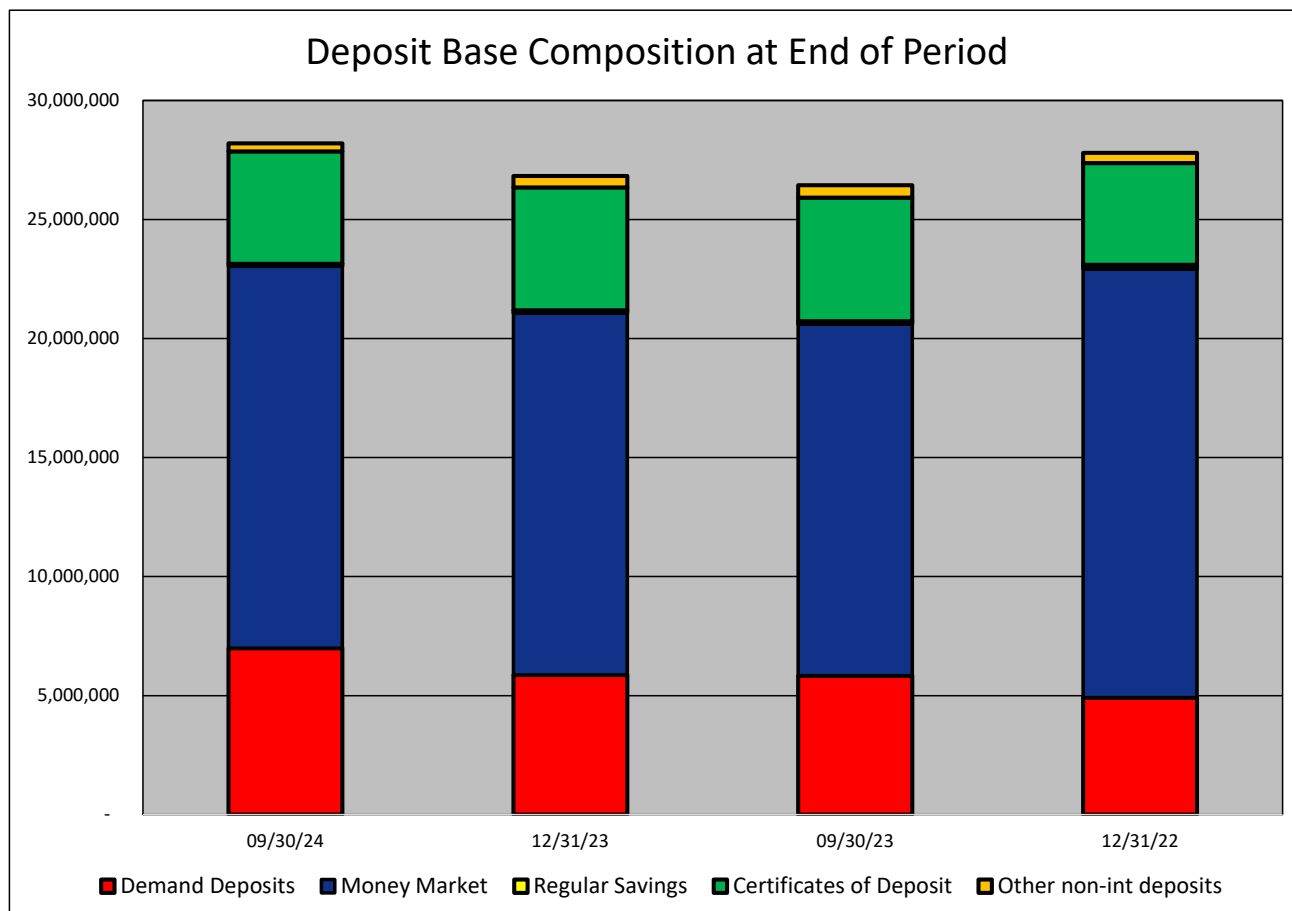
| | | | | | | |
|-------------------------|----------------|----------------|----------------|----------------|--------------|-------------|
| Total-90+ Days Past Due | 229,480 | 278,193 | 314,817 | 493,747 | (85,337) | (27.11) |
| Total-Nonaccrual | 223,891 | 126,451 | 136,299 | 104,426 | 87,592 | 64.26 |
| Foreclosed Real Estate | 5,303 | 3,536 | 3,586 | 1,932 | 1,717 | 47.88 |
| Total Non-perf Assets | <u>458,674</u> | <u>408,180</u> | <u>454,702</u> | <u>600,105</u> | <u>3,972</u> | <u>0.87</u> |

DEPOSIT BASE COMPOSITION - BankUnited, National Association
(Dollars in Thousands)

| As of: | 09/30/24 | 12/31/23 | 09/30/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

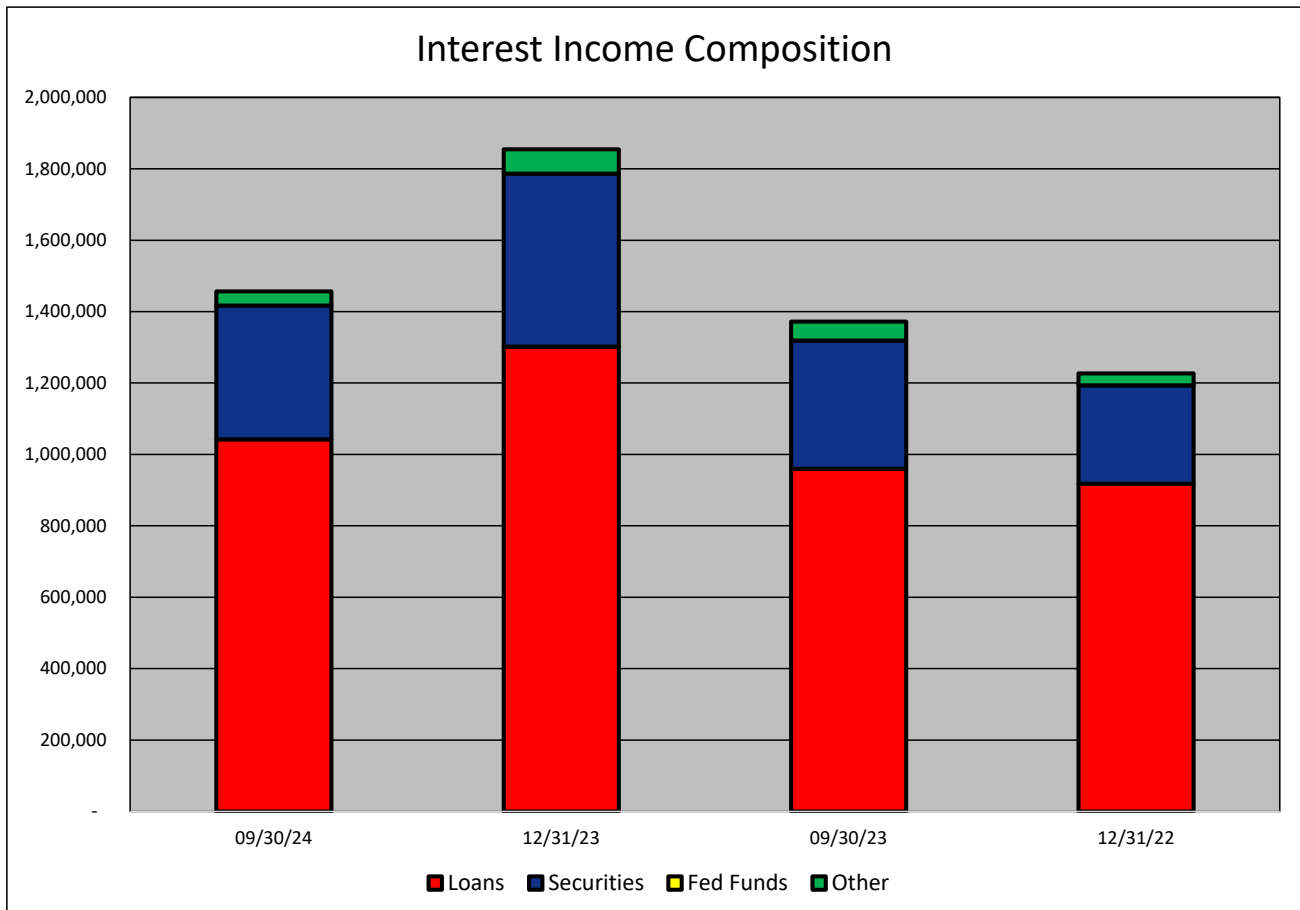
DEPOSIT BASE CATEGORY:

| | | | | | | |
|-------------------------|-------------------|-------------------|-------------------|-------------------|------------------|-------------|
| Demand Deposits | 6,990,328 | 5,867,958 | 5,836,770 | 4,915,400 | 1,153,558 | 19.76 |
| Money Market | 16,054,081 | 15,202,671 | 14,778,133 | 18,010,941 | 1,275,948 | 8.63 |
| Regular Savings | 93,645 | 110,361 | 115,247 | 170,168 | (21,602) | (18.74) |
| Certificates of Deposit | 4,724,236 | 5,163,991 | 5,189,676 | 4,268,066 | (465,440) | (8.97) |
| Other non-int deposits | 332,081 | 477,762 | 514,523 | 435,489 | (182,442) | (35.46) |
| Total Deposits | 28,194,371 | 26,822,743 | 26,434,349 | 27,800,064 | 1,760,022 | 6.66 |



INTEREST INCOME COMPOSITION- BankUnited, National Association
(Dollars in Thousands)

| As of: | 09/30/24 | 12/31/23 | 09/30/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|---------------------------------|------------------|------------------|------------------|------------------|----------------------|---------------------|
| INTEREST INCOME CATEGORY | | | | | | |
| Loans | 1,042,371 | 1,302,114 | 959,669 | 918,401 | 82,702 | 8.62 |
| Securities | 374,441 | 484,160 | 359,035 | 275,054 | 15,406 | 4.29 |
| Fed Funds | - | - | - | - | - | NA |
| Other | 39,904 | 68,264 | 53,236 | 33,766 | (13,332) | (25.04) |
| Total Int Income | 1,456,716 | 1,854,538 | 1,371,940 | 1,227,221 | 84,776 | 6.18 |

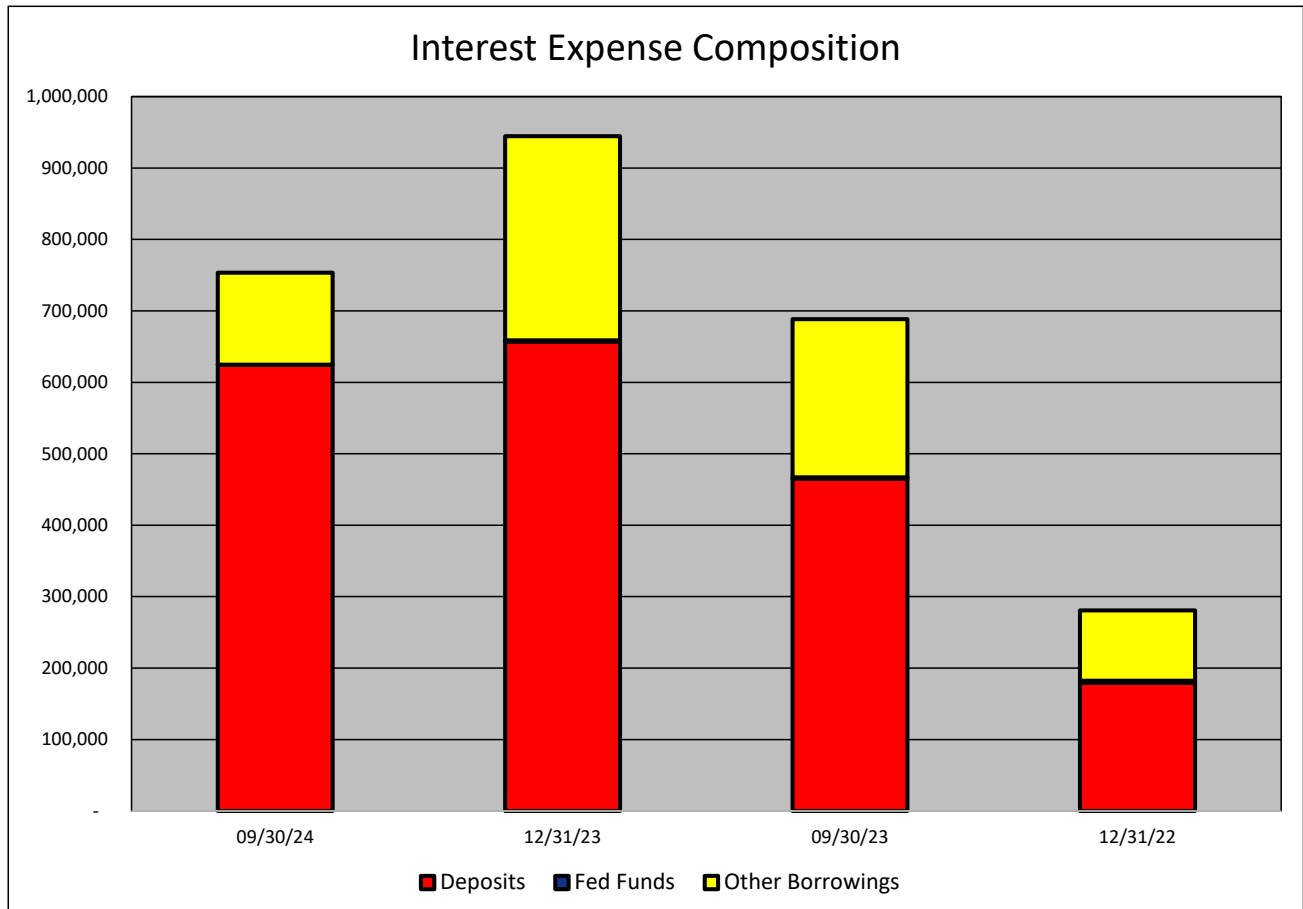


INTEREST EXPENSE COMPOSITION- BankUnited, National Association
(Dollars in Thousands)

| As of: | 09/30/24 | 12/31/23 | 09/30/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

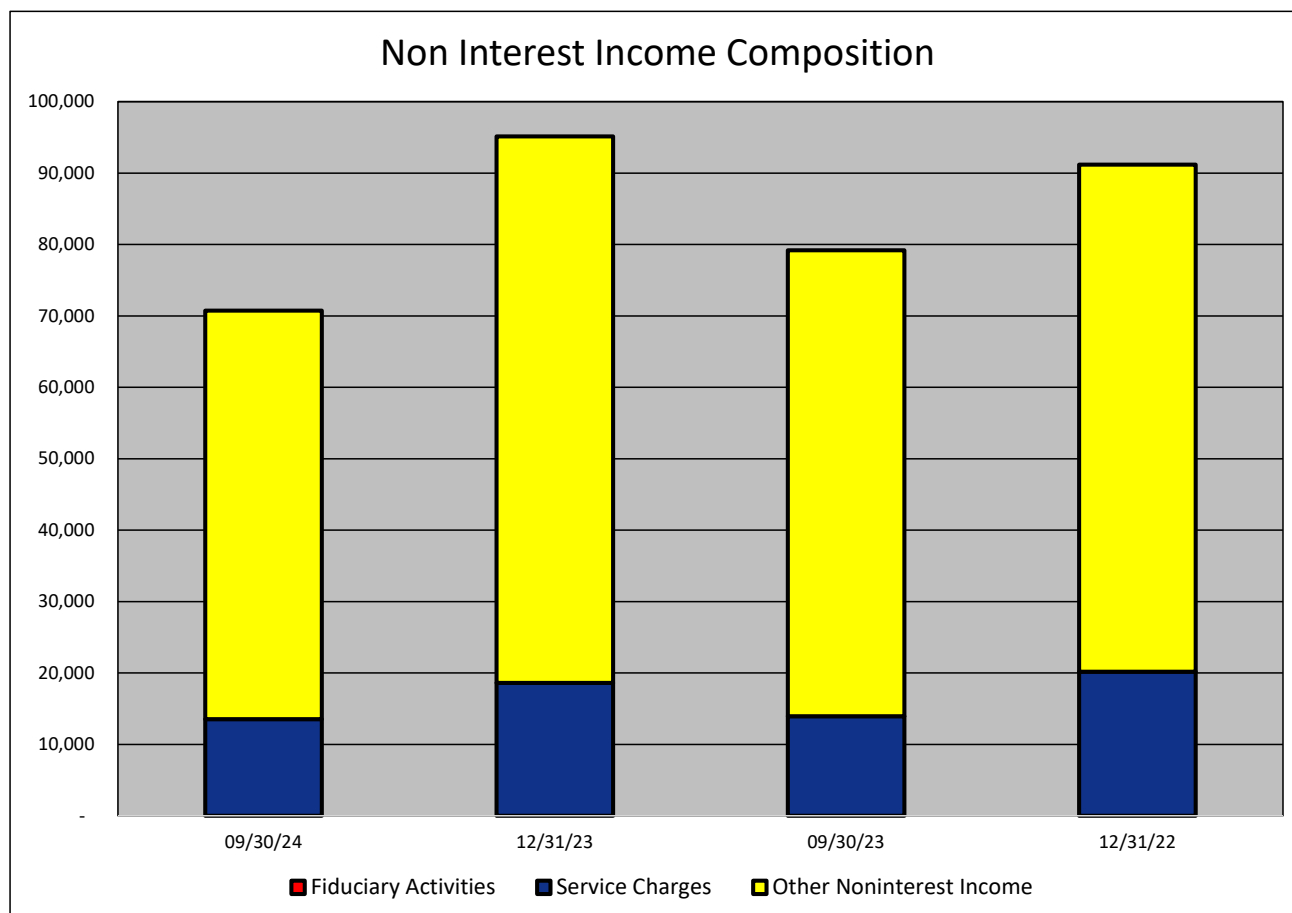
INTEREST EXPENSE CATEGORY

| | | | | | | |
|--------------------------|----------------|----------------|----------------|----------------|---------------|-------------|
| Deposits | 624,781 | 657,109 | 465,257 | 179,454 | 159,524 | 34.29 |
| Fed Funds | 30 | 1,611 | 1,611 | 2,723 | (1,581) | (98.14) |
| Other Borrowings | 128,555 | 285,804 | 221,580 | 98,586 | (93,025) | (41.98) |
| Total Int Expense | 753,366 | 944,524 | 688,448 | 280,763 | 64,918 | 9.43 |



NONINTEREST INCOME COMPOSITION- BankUnited, National Association
(Dollars in Thousands)

| As of: | 09/30/24 | 12/31/23 | 09/30/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|------------------------------------|---------------|---------------|---------------|---------------|----------------------|---------------------|
| NONINTEREST INCOME CATEGORY | | | | | | |
| Fiduciary Activities | - | - | - | - | - | NA |
| Service Charges | 13,522 | 18,596 | 13,944 | 20,182 | (422) | (3.03) |
| Other Noninterest Income | 57,195 | 76,530 | 65,254 | 70,979 | (8,059) | (12.35) |
| Total Nonint. Income | 70,717 | 95,126 | 79,198 | 91,161 | (8,481) | (10.71) |

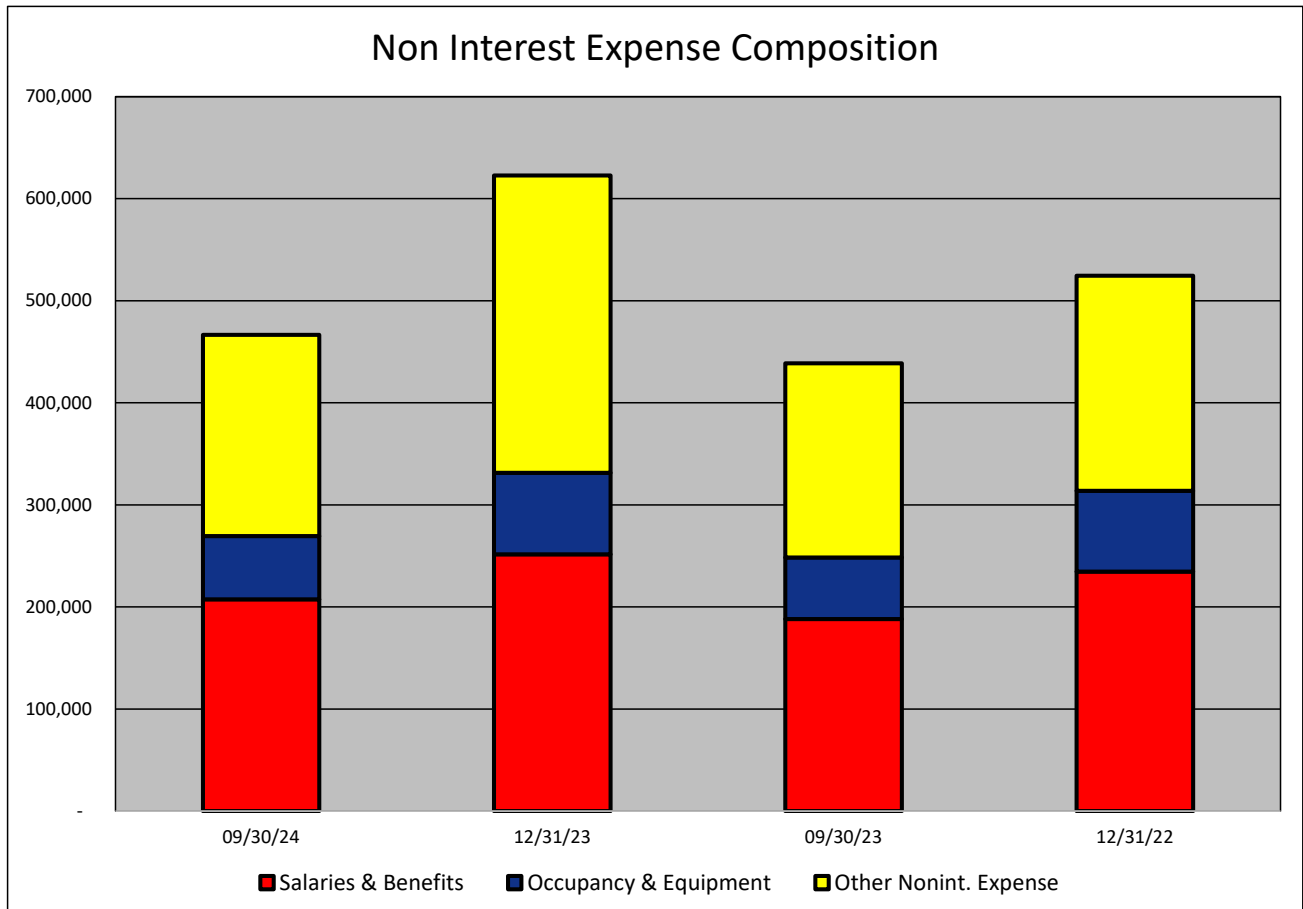


NONINTEREST EXPENSE COMPOSITION- BankUnited, National Association
(Dollars in Thousands)

| As of: | 09/30/24 | 12/31/23 | 09/30/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

NONINTEREST EXPENSE CATEGORY

| | | | | | | |
|------------------------------|----------------|----------------|----------------|----------------|--------------|-------------|
| Salaries & Benefits | 207,429 | 251,484 | 188,085 | 234,702 | 19344 | 10.28 |
| Occupancy & Equipment | 62,081 | 79,929 | 60,367 | 78,988 | 1714 | 2.84 |
| Other Nonint. Expense | 197,201 | 291,378 | 190,192 | 210,815 | 7009 | 3.69 |
| Total Nonint. Expense | 466,711 | 622,791 | 438,644 | 524,505 | 28067 | 6.40 |



PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET

| Institution name | Total Assets \$000 | | % Change in Assets |
|---|--------------------|-------------------|--------------------|
| | This Year | Last Year | |
| Bradesco Bank | 4,713,739 | 3,764,985 | 25.20 |
| Gulf Atlantic Bank | 169,761 | 142,036 | 19.52 |
| Grove Bank & Trust | 1,227,526 | 1,034,565 | 18.65 |
| International Finance Bank | 1,183,764 | 1,016,234 | 16.49 |
| Intercredit Bank, National Association | 682,614 | 597,363 | 14.27 |
| Banesco Usa | 4,237,690 | 3,718,074 | 13.98 |
| U. S. Century Bank | 2,502,813 | 2,244,512 | 11.51 |
| Amerant Bank, National Association | 10,363,953 | 9,329,404 | 11.09 |
| Sunstate Bank | 535,929 | 483,187 | 10.92 |
| Ocean Bank | 6,650,159 | 6,116,050 | 8.73 |
| Terrabank, National Association | 808,681 | 744,986 | 8.55 |
| Pacific National Bank | 1,288,649 | 1,205,236 | 6.92 |
| Banco Do Brasil Americas | 2,841,590 | 2,735,797 | 3.87 |
| Interamerican Bank, A Fsb | 266,559 | 262,207 | 1.66 |
| Bankunited, National Association | 35,758,118 | 35,339,543 | 1.18 |
| City National Bank Of Florida | 26,189,033 | 26,039,410 | 0.57 |
| Helm Bank Usa | 1,015,891 | 1,024,654 | (0.86) |
| First State Bank Of The Florida Keys | 1,144,917 | 1,192,712 | (4.01) |
| Eastern National Bank | 147,592 | 199,966 | (26.19) |

| | | | |
|----------------------------|------------------|------------------|-------------|
| Select Peer Average | 5,354,157 | 5,115,312 | 7.48 |
|----------------------------|------------------|------------------|-------------|

PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET

| Institution name | Total Loans \$000 | | % Change in Loans |
|--|-------------------|------------|-------------------|
| | This Year | Last Year | |
| Grove Bank & Trust | 620,559 | 428,850 | 44.70 |
| Banco Do Brasil Americas | 1,527,349 | 1,157,150 | 31.99 |
| Interamerican Bank, A Fsb | 219,690 | 181,547 | 21.01 |
| Sunstate Bank | 308,852 | 257,596 | 19.90 |
| Bradesco Bank | 3,518,555 | 3,004,329 | 17.12 |
| Helm Bank Usa | 599,595 | 513,214 | 16.83 |
| Gulf Atlantic Bank | 121,119 | 104,258 | 16.17 |
| International Finance Bank | 1,010,200 | 871,860 | 15.87 |
| U. S. Century Bank | 1,931,362 | 1,676,520 | 15.20 |
| Banesco Usa | 3,157,212 | 2,786,817 | 13.29 |
| Pacific National Bank | 863,314 | 790,779 | 9.17 |
| Terrabank, National Association | 524,453 | 480,585 | 9.13 |
| Ocean Bank | 5,381,422 | 4,957,399 | 8.55 |
| Amerant Bank, National Association | 7,561,963 | 7,142,596 | 5.87 |
| Intercredit Bank, National Association | 473,803 | 456,654 | 3.76 |
| City National Bank Of Florida | 18,090,582 | 17,616,806 | 2.69 |
| Bankunited, National Association | 24,398,703 | 24,368,677 | 0.12 |
| First State Bank Of The Florida Keys | 815,036 | 847,676 | (3.85) |
| Eastern National Bank | 100,268 | 123,804 | (19.01) |

| | | | |
|----------------------------|-----------|-----------|-------|
| Select Peer Average | 3,748,634 | 3,566,690 | 12.03 |
|----------------------------|-----------|-----------|-------|

PEER GROUP COMPARISONS REPORT
South Florida Group

CAPITAL RATIOS
For the nine months ended September 30, 2024

| Institution name | Equity/ Assets | Leverage Ratio | Tier 1 Risk- based Ratio | Risk based Capital Ratio | Common Equity Tier 1 Capital Ratio |
|---|-------------------|-------------------|-----------------------------|-----------------------------|--|
| Interamerican Bank, A Fsb | 13.46 | 13.37 | 18.58 | 19.84 | 18.58 |
| Banesco Usa | 11.89 | 12.84 | 0.00 | 0.00 | 0.00 |
| Bradesco Bank | 10.92 | 11.71 | 18.05 | 19.19 | 18.05 |
| Pacific National Bank | 11.25 | 11.59 | 15.89 | 16.61 | 15.89 |
| Helm Bank Usa | 9.58 | 11.50 | 30.08 | 31.34 | 30.08 |
| Sunstate Bank | 12.64 | 11.21 | 14.20 | 14.85 | 14.20 |
| Grove Bank & Trust | 10.12 | 10.36 | 17.13 | 18.38 | 17.13 |
| City National Bank Of Florida | 9.80 | 10.34 | 14.11 | 15.10 | 14.11 |
| Banco Do Brasil Americas | 10.25 | 10.25 | 24.06 | 25.32 | 24.06 |
| Ocean Bank | 9.60 | 10.21 | 11.68 | 12.94 | 11.68 |
| First State Bank Of The Florida Keys | 9.49 | 10.07 | 16.04 | 17.29 | 16.04 |
| Intercredit Bank, National Association | 8.17 | 9.99 | 13.99 | 15.25 | 13.99 |
| Bankunited, National Association | 9.11 | 9.59 | 13.63 | 14.55 | 13.63 |
| International Finance Bank | 9.23 | 9.47 | 12.45 | 13.70 | 12.45 |
| Amerant Bank, National Association | 9.03 | 9.34 | 11.03 | 12.04 | 11.03 |
| U. S. Century Bank | 8.44 | 9.28 | 11.93 | 13.14 | 11.93 |
| Gulf Atlantic Bank | 7.63 | 8.73 | 10.30 | 11.17 | 10.30 |
| Terrabank, National Association | 7.06 | 8.57 | 14.31 | 15.67 | 10.54 |
| Eastern National Bank | 8.34 | 8.06 | 12.54 | 13.80 | 12.54 |

| | | | | | |
|----------------------------|------|-------|-------|-------|-------|
| Select Peer Average | 9.79 | 10.34 | 14.74 | 15.80 | 14.54 |
|----------------------------|------|-------|-------|-------|-------|

PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET RATIOS
For the nine months ended September 30, 2024

| Institution name | Loans/ Deposits | Gross Loans/ Assets | Securities/ Assets |
|---|--------------------|------------------------|-----------------------|
| Interamerican Bank, A Fsb | 97.73 | 82.42 | 0.00 |
| Ocean Bank | 96.72 | 80.92 | 11.86 |
| International Finance Bank | 94.90 | 85.34 | 6.42 |
| Banesco Usa | 92.61 | 74.50 | 15.81 |
| Amerant Bank, National Association | 92.02 | 72.96 | 14.25 |
| U. S. Century Bank | 89.80 | 77.17 | 17.04 |
| Bradesco Bank | 88.10 | 74.64 | 8.58 |
| Intercredit Bank, National Association | 87.74 | 69.41 | 25.55 |
| City National Bank Of Florida | 87.35 | 69.08 | 25.00 |
| Bankunited, National Association | 86.54 | 68.23 | 25.42 |
| Gulf Atlantic Bank | 85.63 | 71.35 | 10.93 |
| Pacific National Bank | 83.78 | 66.99 | 18.76 |
| First State Bank Of The Florida Keys | 82.50 | 71.19 | 26.23 |
| Eastern National Bank | 76.91 | 67.94 | 0.71 |
| Terrabank, National Association | 71.79 | 64.85 | 27.24 |
| Sunstate Bank | 70.76 | 57.63 | 14.54 |
| Helm Bank Usa | 66.03 | 59.02 | 38.25 |
| Grove Bank & Trust | 65.18 | 50.55 | 29.72 |
| Banco Do Brasil Americas | 60.22 | 53.75 | 36.06 |

| | | | |
|----------------------------|--------------|--------------|--------------|
| Select Peer Average | 82.96 | 69.37 | 18.55 |
|----------------------------|--------------|--------------|--------------|

PEER GROUP COMPARISONS REPORT
South Florida Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2024

| Institution name | Avg Total Assets (\$000) | Return on Avg Assets | Return on Avg Equity |
|---|-----------------------------|-------------------------|-------------------------|
| Banco Do Brasil Americas | 2,848,729 | 1.69 | 18.11 |
| International Finance Bank | 1,120,490 | 1.36 | 14.59 |
| Banesco Usa | 4,103,727 | 1.10 | 9.56 |
| U. S. Century Bank | 2,517,593 | 1.01 | 12.84 |
| Ocean Bank | 6,430,119 | 0.94 | 9.89 |
| Pacific National Bank | 1,248,412 | 0.92 | 8.19 |
| Interamerican Bank, A Fsb | 264,515 | 0.79 | 5.95 |
| Bradesco Bank | 4,257,149 | 0.76 | 6.47 |
| First State Bank Of The Florida Keys | 1,235,316 | 0.73 | 8.78 |
| Bankunited, National Association | 35,809,045 | 0.73 | 8.35 |
| Helm Bank Usa | 1,103,881 | 0.72 | 9.11 |
| Sunstate Bank | 514,182 | 0.62 | 4.87 |
| Terrabank, National Association | 810,469 | 0.44 | 6.94 |
| Gulf Atlantic Bank | 153,219 | 0.29 | 3.68 |
| City National Bank Of Florida | 26,922,680 | 0.21 | 2.34 |
| Grove Bank & Trust | 1,162,222 | 0.10 | 0.91 |
| Amerant Bank, National Association | 9,884,804 | (0.32) | (3.75) |
| Intercredit Bank, National Association | 612,469 | (1.65) | (20.75) |
| Eastern National Bank | 167,107 | (3.20) | (37.30) |

| | | | |
|----------------------------|-----------|------|------|
| Select Peer Average | 5,324,533 | 0.38 | 3.62 |
|----------------------------|-----------|------|------|

PEER GROUP COMPARISONS REPORT
South Florida Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2024

| Institution name | Noninterest Income/AA | Net Overhead Ratio | Efficiency Ratio | Assets (per million) per Employee |
|---|--------------------------|--------------------------|---------------------|---|
| Banco Do Brasil Americas | 0.45 | 1.34 | 42.99 | 10.97 |
| International Finance Bank | 0.59 | 1.84 | 53.83 | 10.12 |
| U. S. Century Bank | 0.51 | 1.24 | 54.90 | 12.64 |
| Pacific National Bank | 0.15 | 1.71 | 57.82 | 11.11 |
| Banesco Usa | 0.56 | 1.49 | 58.41 | 11.90 |
| Bankunited, National Association | 0.26 | 1.47 | 59.23 | 21.44 |
| City National Bank Of Florida | 0.41 | 0.96 | 61.44 | 27.68 |
| Bradesco Bank | 0.51 | 1.42 | 64.60 | 18.27 |
| Ocean Bank | 0.44 | 2.07 | 66.19 | 9.91 |
| Helm Bank Usa | 0.50 | 2.38 | 68.19 | 8.19 |
| Amerant Bank, National Association | 0.68 | 2.11 | 70.33 | 14.10 |
| Sunstate Bank | 0.54 | 2.27 | 77.26 | 7.24 |
| Interamerican Bank, A Fsb | 0.25 | 3.35 | 78.93 | 3.55 |
| Terrabank, National Association | 0.68 | 1.92 | 79.60 | 6.68 |
| First State Bank Of The Florida Keys | 0.33 | 2.12 | 79.73 | 6.43 |
| Gulf Atlantic Bank | 0.25 | 2.69 | 84.40 | 6.53 |
| Grove Bank & Trust | 0.85 | 1.86 | 96.33 | 10.86 |
| Intercredit Bank, National Association | 0.15 | 3.62 | 162.13 | 5.51 |
| Eastern National Bank | 0.34 | 6.70 | 216.50 | 2.68 |

| | | | | |
|----------------------------|------|------|-------|-------|
| Select Peer Average | 0.44 | 2.24 | 80.67 | 10.83 |
|----------------------------|------|------|-------|-------|

PEER GROUP COMPARISONS REPORT
South Florida Group

ASSET QUALITY RATIOS
For the nine months ended September 30, 2024

| Institution name | Allowance/ Loans | Nonperf Loans/ Total Loans | Nonperf Assets/ Total Assets | Adjusted Texas Ratio |
|---|---------------------|----------------------------------|------------------------------------|-------------------------|
| Grove Bank & Trust | 1.73 | 0.00 | 0.00 | 0.00 |
| Gulf Atlantic Bank | 0.98 | 0.00 | 0.00 | 0.00 |
| Pacific National Bank | 0.70 | 0.02 | 0.02 | 0.13 |
| Sunstate Bank | 0.88 | 0.04 | 0.02 | 0.20 |
| Ocean Bank | 1.41 | 0.04 | 0.04 | 0.40 |
| U. S. Century Bank | 1.19 | 0.14 | 0.11 | 1.16 |
| First State Bank Of The Florida Keys | 1.15 | 0.17 | 0.12 | 1.17 |
| Bradesco Bank | 1.01 | 0.16 | 0.12 | 1.05 |
| Banco Do Brasil Americas | 1.47 | 0.31 | 0.17 | 1.56 |
| International Finance Bank | 1.30 | 0.29 | 0.25 | 2.44 |
| Banesco Usa | 1.09 | 0.48 | 0.35 | 2.79 |
| Intercredit Bank, National Association | 1.59 | 0.70 | 0.48 | 5.22 |
| City National Bank Of Florida | 0.98 | 0.64 | 0.51 | 4.99 |
| Helm Bank Usa | 1.72 | 1.01 | 0.59 | 5.62 |
| Terrabank, National Association | 1.34 | 1.08 | 0.70 | 8.79 |
| Interamerican Bank, A Fsb | 2.39 | 1.44 | 1.18 | 7.68 |
| Amerant Bank, National Association | 1.06 | 1.52 | 1.25 | 12.99 |
| Bankunited, National Association | 0.94 | 1.86 | 1.28 | 7.59 |
| Eastern National Bank | 1.58 | 2.86 | 1.94 | 20.65 |

| | | | | |
|----------------------------|------|------|------|------|
| Select Peer Average | 1.29 | 0.67 | 0.48 | 4.44 |
|----------------------------|------|------|------|------|

PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2024

| Institution name | Cash & Nointerest bearing Deps | Interest- bearing Bal | Fed Funds Sold & Repos | Held to Maturity Secs | Available for Sale Secs |
|--|--------------------------------------|--------------------------|---------------------------|--------------------------|----------------------------|
| Eastern National Bank | 2.53 | 26.34 | 0.00 | 0.00 | 0.71 |
| Bradesco Bank | 1.23 | 12.92 | 0.00 | 1.09 | 7.41 |
| Sunstate Bank | 1.13 | 10.52 | 12.07 | 0.00 | 14.54 |
| Pacific National Bank | 1.09 | 9.57 | 0.00 | 0.00 | 18.76 |
| Terrabank, National Association | 1.07 | 4.12 | 0.00 | 0.00 | 27.17 |
| First State Bank Of The Florida Keys | 0.65 | 0.21 | 0.00 | 9.08 | 17.16 |
| Helm Bank Usa | 0.58 | 1.03 | 0.00 | 0.00 | 38.16 |
| Ocean Bank | 0.56 | 3.06 | 0.00 | 2.66 | 9.17 |
| Gulf Atlantic Bank | 0.50 | 11.02 | 0.00 | 1.68 | 9.25 |
| Grove Bank & Trust | 0.49 | 15.31 | 0.00 | 20.30 | 9.12 |
| Amerant Bank, National Association | 0.48 | 5.93 | 0.00 | 0.00 | 14.23 |
| City National Bank Of Florida | 0.47 | 1.07 | 0.00 | 10.29 | 14.53 |
| Interamerican Bank, A Fsb | 0.45 | 15.87 | 0.00 | 0.00 | 0.00 |
| Banescos Usa | 0.33 | 4.98 | 0.00 | 4.39 | 11.28 |
| U. S. Century Bank | 0.28 | 1.25 | 0.00 | 6.67 | 10.37 |
| Intercredit Bank, National Association | 0.25 | 2.90 | 0.00 | 0.00 | 25.55 |
| Banco Do Brasil Americas | 0.24 | 9.05 | 0.09 | 0.00 | 35.74 |
| International Finance Bank | 0.15 | 7.41 | 0.00 | 0.51 | 5.72 |
| Bankunited, National Association | 0.04 | 2.45 | 0.00 | 0.03 | 25.40 |

| | | | | | |
|----------------------------|------|------|------|------|-------|
| Select Peer Average | 0.66 | 7.63 | 0.64 | 2.98 | 15.49 |
|----------------------------|------|------|------|------|-------|

PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2024

| Institution name | Net Loans & Leases | Premises & Fixed Assets | Total Real Estate Owned | Intangible Assets |
|---|--------------------|-------------------------|-------------------------|-------------------|
| International Finance Bank | 84.23 | 0.36 | 0.00 | 0.05 |
| Interamerican Bank, A Fsb | 80.45 | 2.34 | 0.00 | 0.00 |
| Ocean Bank | 79.77 | 1.21 | 0.01 | 0.02 |
| U. S. Century Bank | 76.25 | 0.55 | 0.00 | 0.00 |
| Bradesco Bank | 73.89 | 0.90 | 0.00 | 0.01 |
| Banesco Usa | 73.69 | 0.72 | 0.00 | 0.00 |
| Gulf Atlantic Bank | 70.65 | 3.45 | 0.00 | 0.00 |
| First State Bank Of The Florida Keys | 70.33 | 0.93 | 0.00 | 0.00 |
| Intercredit Bank, National Association | 68.31 | 0.80 | 0.00 | 0.00 |
| City National Bank Of Florida | 68.25 | 0.27 | 0.06 | 0.35 |
| Bankunited, National Association | 67.59 | 0.35 | 0.01 | 0.22 |
| Eastern National Bank | 66.87 | 2.43 | 0.00 | 0.00 |
| Pacific National Bank | 66.52 | 2.41 | 0.00 | 0.02 |
| Amerant Bank, National Association | 66.43 | 1.42 | 0.14 | 0.22 |
| Terrabank, National Association | 63.98 | 0.69 | 0.00 | 0.00 |
| Helm Bank Usa | 58.00 | 0.47 | 0.00 | 0.00 |
| Sunstate Bank | 57.12 | 1.12 | 0.00 | 1.53 |
| Banco Do Brasil Americas | 52.96 | 0.19 | 0.00 | 0.37 |
| Grove Bank & Trust | 49.68 | 1.22 | 0.00 | 0.00 |

| | | | | |
|----------------------------|-------|------|------|------|
| Select Peer Average | 68.16 | 1.15 | 0.01 | 0.15 |
|----------------------------|-------|------|------|------|

PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the nine months ended September 30, 2024

| Institution name | Non Interest Bearing Deps | Interest Bearing Deps | Total Deps | Total Fed Funds & Repos | Other Borrowed Money |
|---|---------------------------|-----------------------|--------------|-------------------------|----------------------|
| Terrabank, National Association | 56.81 | 41.18 | 97.99 | 0.00 | 2.01 |
| International Finance Bank | 48.20 | 51.80 | 100.00 | 0.00 | 0.00 |
| Helm Bank Usa | 44.57 | 55.43 | 100.00 | 0.00 | 0.00 |
| Banco Do Brasil Americas | 40.71 | 59.22 | 99.94 | 0.00 | 0.06 |
| Banesco Usa | 33.49 | 58.92 | 92.41 | 0.00 | 7.59 |
| Ocean Bank | 29.50 | 64.51 | 94.00 | 0.00 | 6.00 |
| U. S. Century Bank | 29.15 | 65.65 | 94.80 | 0.00 | 5.20 |
| Bankunited, National Association | 25.07 | 63.59 | 88.66 | 0.00 | 11.34 |
| Sunstate Bank | 25.05 | 69.12 | 94.17 | 0.00 | 5.83 |
| First State Bank Of The Florida Keys | 24.45 | 71.80 | 96.25 | 1.43 | 2.33 |
| Interamerican Bank, A Fsb | 23.77 | 75.72 | 99.49 | 0.00 | 0.51 |
| Grove Bank & Trust | 23.51 | 63.67 | 87.18 | 1.38 | 11.45 |
| Gulf Atlantic Bank | 23.09 | 69.70 | 92.78 | 0.00 | 7.22 |
| Bradesco Bank | 20.99 | 75.87 | 96.86 | 0.00 | 3.14 |
| City National Bank Of Florida | 19.40 | 69.58 | 88.98 | 0.12 | 10.89 |
| Eastern National Bank | 18.32 | 81.55 | 99.88 | 0.12 | 0.00 |
| Pacific National Bank | 17.47 | 74.50 | 91.97 | 0.00 | 8.03 |
| Amerant Bank, National Association | 16.26 | 73.72 | 89.98 | 0.00 | 10.02 |
| Intercredit Bank, National Association | 12.10 | 74.86 | 86.96 | 0.00 | 13.04 |

| | | | | | |
|----------------------------|-------|-------|-------|------|------|
| Select Peer Average | 28.00 | 66.34 | 94.33 | 0.16 | 5.51 |
|----------------------------|-------|-------|-------|------|------|

PEER GROUP COMPARISONS REPORT
South Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the nine months ended September 30, 2024

| Institution name | Yield on Earning Assets | Cost of Funds | Net Interest Margin | Avg Earning Assets/AA |
|---|-------------------------------|------------------|------------------------|--------------------------|
| Interamerican Bank, A Fsb | 5.99 | 2.59 | 4.32 | 99.78 |
| International Finance Bank | 5.57 | 3.26 | 3.96 | 99.10 |
| Helm Bank Usa | 4.89 | 1.99 | 3.95 | 92.82 |
| Banco Do Brasil Americas | 5.44 | 3.39 | 3.77 | 98.57 |
| Amerant Bank, National Association | 6.39 | 3.66 | 3.54 | 93.48 |
| Ocean Bank | 5.93 | 3.91 | 3.48 | 96.34 |
| Gulf Atlantic Bank | 6.46 | 3.76 | 3.47 | 92.98 |
| Sunstate Bank | 6.03 | 4.28 | 3.26 | 95.06 |
| Pacific National Bank | 6.22 | 4.07 | 3.22 | 95.41 |
| Banesco Usa | 5.81 | 4.51 | 3.07 | 96.15 |
| Eastern National Bank | 5.67 | 3.47 | 3.06 | 95.05 |
| U. S. Century Bank | 5.37 | 3.80 | 2.80 | 95.65 |
| First State Bank Of The Florida Keys | 4.75 | 3.02 | 2.76 | 98.84 |
| Bankunited, National Association | 5.62 | 3.45 | 2.71 | 96.57 |
| Terrabank, National Association | 3.98 | 2.49 | 2.66 | 97.04 |
| Bradesco Bank | 6.04 | 4.43 | 2.59 | 95.41 |
| Intercredit Bank, National Association | 5.36 | 4.24 | 2.17 | 100.04 |
| Grove Bank & Trust | 4.44 | 3.55 | 2.01 | 96.64 |
| City National Bank Of Florida | 4.98 | 3.27 | 1.92 | 95.50 |
| Select Peer Average | 5.52 | 3.53 | 2.70 | 96.34 |