

Interamerican Bank, A Fsb

Miami, FL

Established

8/23/1976

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 three months ended March 31, 2025

Institution name	Total Assets (\$'000's)
Bankunited, National Association	34,811,275
City National Bank Of Florida	27,175,452
Amerant Bank, National Association	10,147,301
Ocean Bank	6,926,798
Bradesco Bank	5,113,732
Banesco Usa	4,748,519
Banco Do Brasil Americas	3,035,260
U. S. Century Bank	2,675,803
Grove Bank & Trust	1,369,731
International Finance Bank	1,360,753
Pacific National Bank	1,334,584
Intercredit Bank, National Association	1,210,614
First State Bank Of The Florida Keys	1,192,922
Helm Bank Usa	1,065,367
Terrabank, National Association	820,644
Sunstate Bank	546,078
Interamerican Bank, A Fsb	267,841
Gulf Atlantic Bank	178,109
Eastern National Bank	112,925
Bankmiami	40,477

Institution name	Return on Avg Assets (%)
Banco Do Brasil Americas	1.57
International Finance Bank	1.36
U. S. Century Bank	1.23
Banesco Usa	1.15
Pacific National Bank	1.02
Bradesco Bank	0.96
Gulf Atlantic Bank	0.94
Ocean Bank	0.89
Helm Bank Usa	0.81
City National Bank Of Florida	0.80
Terrabank, National Association	0.80
Bankunited, National Association	0.78
First State Bank Of The Florida Keys	0.69
Interamerican Bank, A Fsb	0.64
Amerant Bank, National Association	0.60
Grove Bank & Trust	0.35
Sunstate Bank	0.20
Intercredit Bank, National Association	(0.82)
Eastern National Bank	(3.82)
Bankmiami	(43.52)

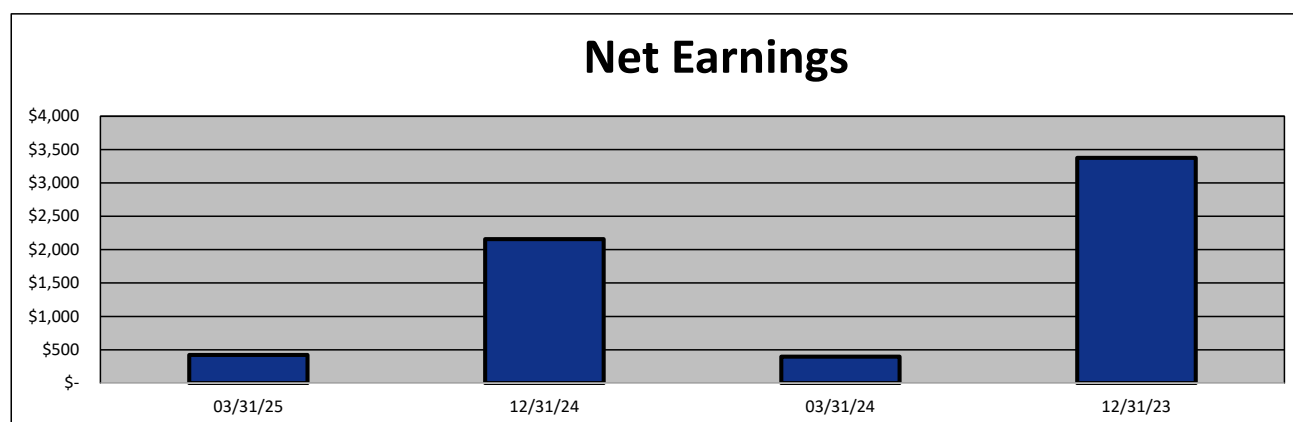
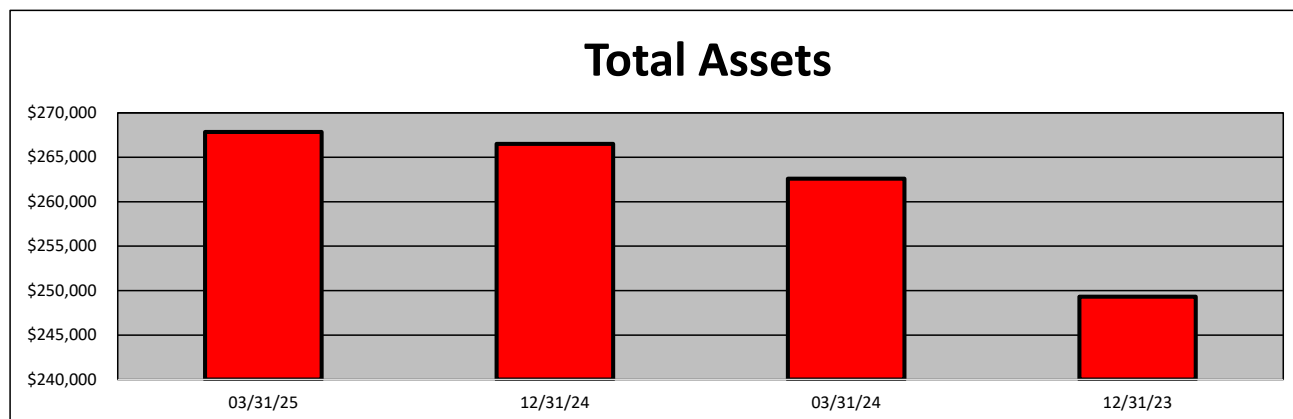
EXECUTIVE SUMMARY - Interamerican Bank, A FSB
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	13.65	13.56	13.22	13.76	11.26	13.98
Leverage Ratio	13.86	13.65	13.53	13.45	17.35	34.77
Tier 1 Cap/Risk Based Assets	19.70	18.79	19.35	20.34	18.59	36.05
Risk Based Ratio	20.96	20.05	20.62	21.61	19.41	37.08
Common Equity Tier 1 Capital Ratio	19.70	18.79	19.35	20.34	18.53	35.81
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	98.59	99.96	90.87	89.74	73.43	75.52
Loans/Assets	82.89	81.59	77.01	76.61	62.13	64.35
Securities/Assets	0.00	0.00	0.00	0.00	18.87	17.33
PROFITABILITY:						
Return on Avg Assets	0.64	0.82	0.62	1.30	0.20	(1.67)
Return on Avg Equity	4.63	6.11	4.61	10.14	10.12	4.30
Nonint Income/Avg Assets	0.25	0.28	0.20	0.55	0.78	0.44
Net Overhead Ratio	3.52	3.29	3.21	2.86	2.92	5.12
Efficiency Ratio	81.47	79.49	81.01	70.30	93.91	165.89
Assets (per million) per Employee	3.67	3.60	3.41	3.24	10.55	10.78
ASSET QUALITY:						
Allowance/Loans	2.13	2.17	2.60	2.75	1.27	1.26
Nonperforming Loans/Total Loans	1.20	1.19	1.43	0.87	0.52	0.50
Nonperforming Assets/Total Assets	0.99	0.97	1.10	0.66	0.36	0.36
Adjusted Texas Ratio	6.44	6.34	7.25	4.19	3.38	2.99
YIELDS & COSTS:						
Yield on earning assets	6.23	6.03	5.70	5.35	5.40	5.46
Cost of funds	2.75	2.80	2.65	1.62	2.84	3.15
Net interest margin	4.46	4.22	4.00	4.28	3.13	2.92
Avg Earning Assets/Avg Assets	98.15	99.71	100.32	100.38	95.62	95.74

SELECTED FINANCIAL DATA - Interamerican Bank, A FSB
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	267,841	266,491	262,589	249,325	5,252	2.00
Cash and Equivalents	41,567	44,845	57,080	57,874	(15,513)	(27.18)
Securities	-	-	-	-	-	NA
Loans, net	222,004	217,442	202,214	191,017	19,790	9.79
Deposit Accounts	225,186	217,524	222,543	212,847	2,643	1.19
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	36,562	36,142	34,712	34,314	1,850	5.33

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	421	2,157	398	3,378	23	5.78
Interest Income	4,034	15,901	3,672	13,982	362	9.86
Interest Expense	1,147	4,773	1,096	2,799	51	4.65
Net Interest Income	2,887	11,128	2,576	11,183	311	12.07
Prov for Credit Losses	-	(186)	-	-	-	NA
Noninterest income	162	738	131	1,438	31	23.66
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	2,484	9,432	2,193	8,873	291	13.27
Net Operating Income	565	2,620	514	3,748	51	9.92
Income Taxes	144	463	116	370	28	24.14

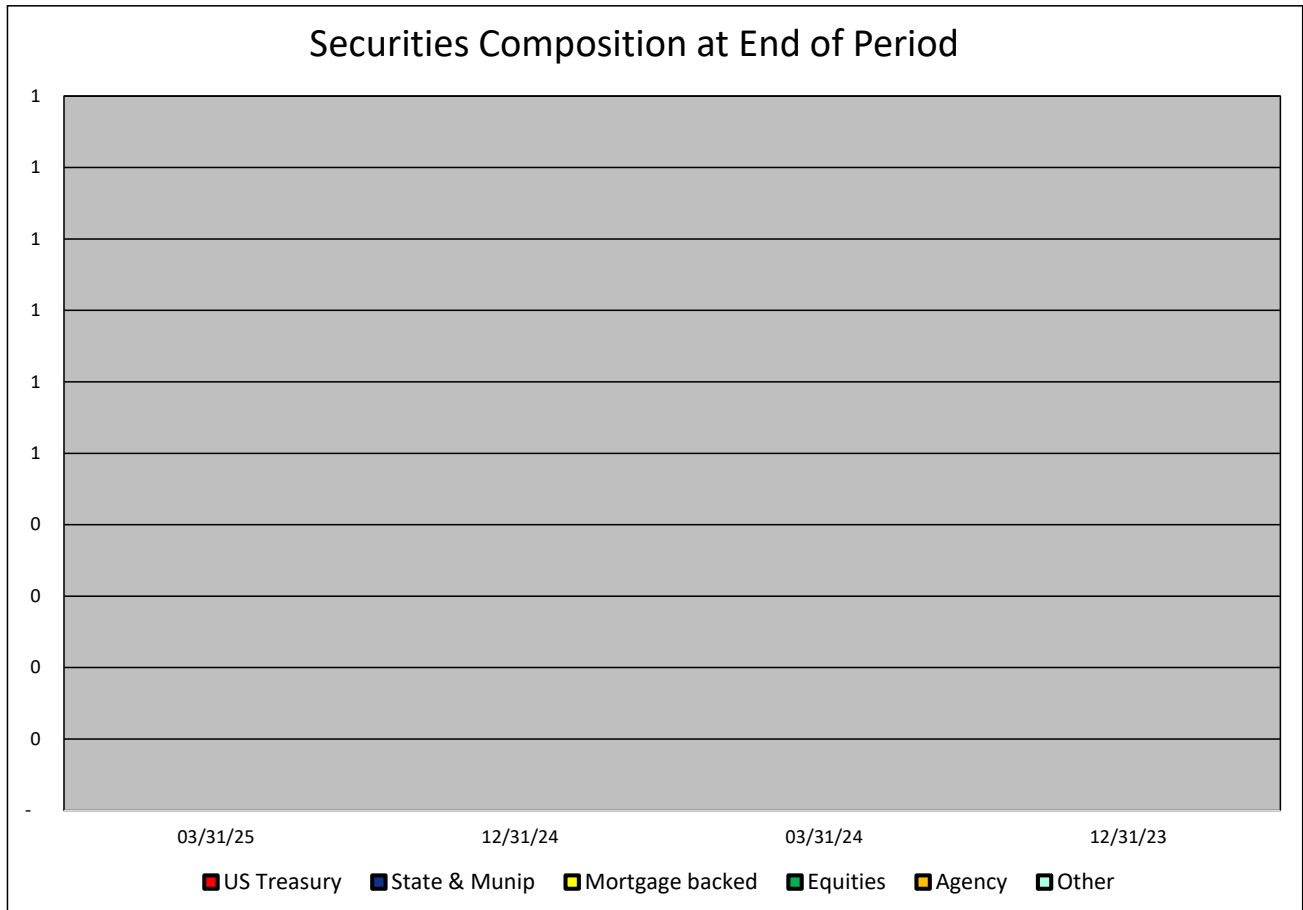


SECURITIES COMPOSITION - Interamerican Bank, A FSB
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	-	-	-	-	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	-	-	-	-	-	NA

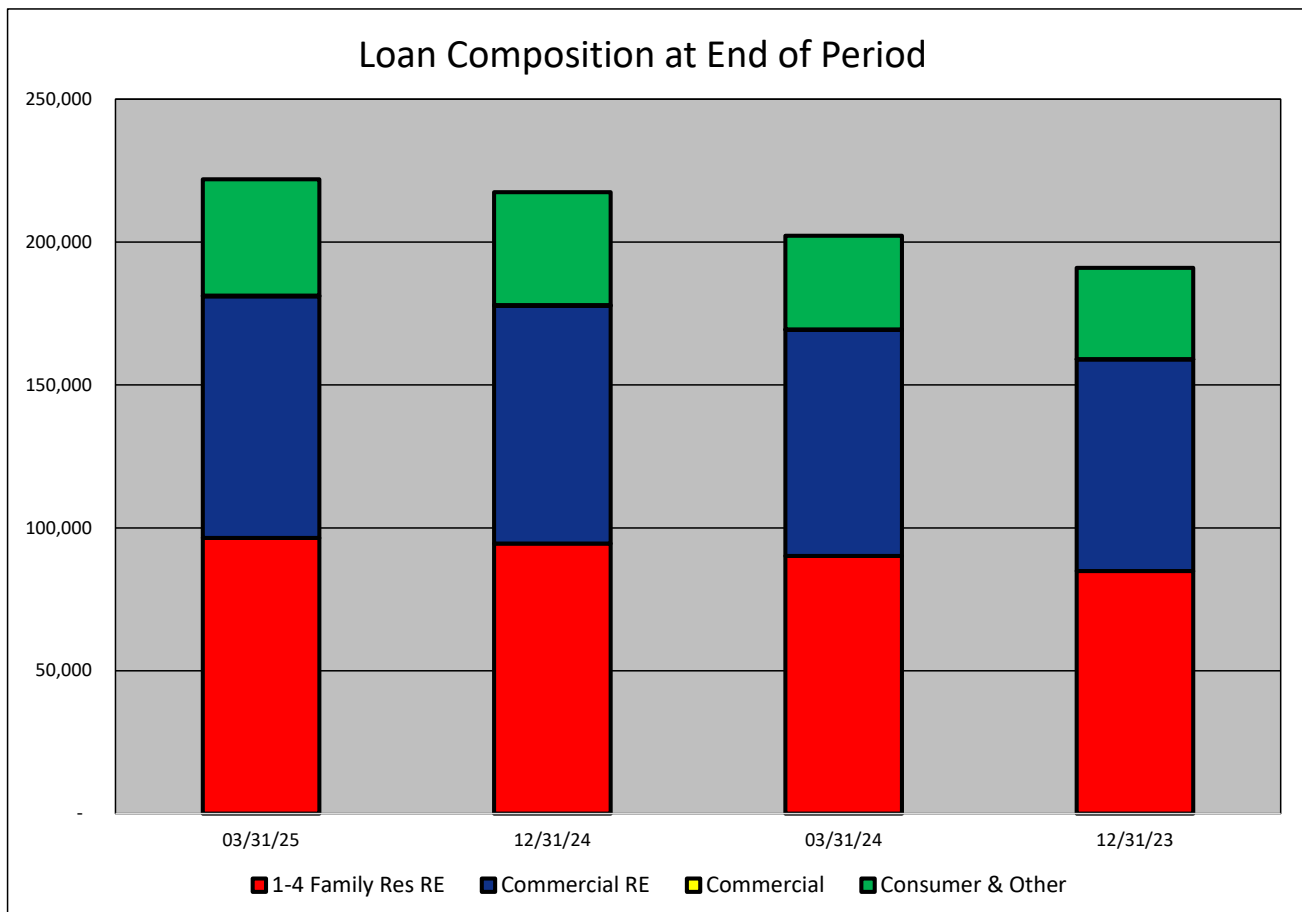


LOAN PORTFOLIO COMPOSITION - Interamerican Bank, A FSB
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	96,451	94,514	90,197	84,911	6,254	6.93
Commercial RE	84,576	83,195	79,124	74,037	5,452	6.89
Commercial	275	268	100	69	175	175.00
Consumer & Other	40,702	39,465	32,793	32,000	7,909	24.12
Loans, Net	222,004	217,442	202,214	191,017	19,790	9.79



LOAN PORTFOLIO QUALITY - Interamerican Bank, A FSB
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	4,725	5,257	5,257	5,174	(532)	(10.12)
Total Recoveries	2	123	10	83	(8)	(80.00)
Total Charge-offs	-	39	-	-	-	NA
Provision Expense	-	(186)	-	-	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	(430)	-	-	-	NA
Ending Balance	4,727	4,725	5,267	5,257	(540)	(10.25)

NON-PERFORMING ASSETS:

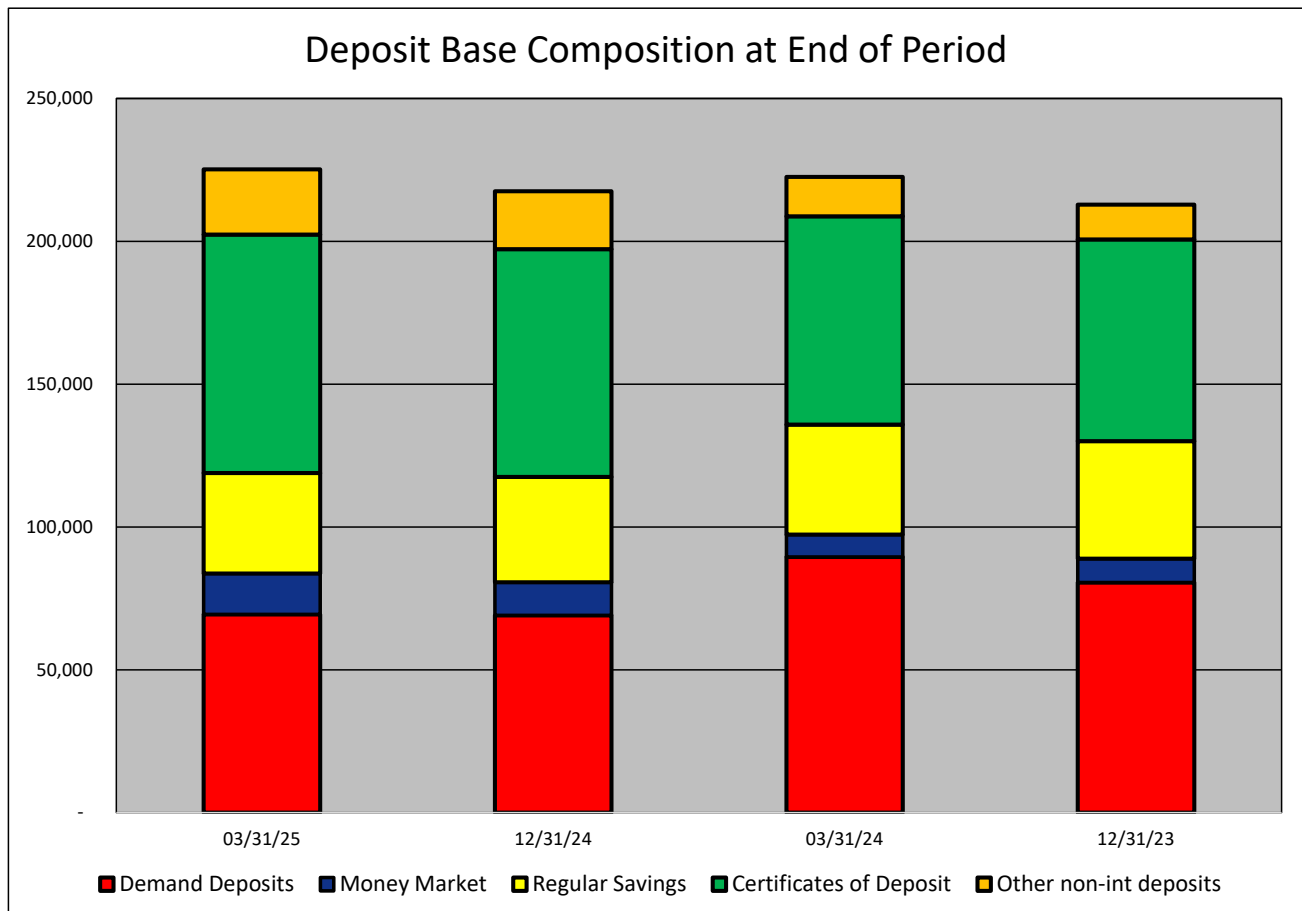
Total-90+ Days Past Due	230	-	-	-	230	NA
Total-Nonaccrual	2,431	2,593	2,898	1,657	(467)	(16.11)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	2,661	2,593	2,898	1,657	(237)	(8.18)

DEPOSIT BASE COMPOSITION - Interamerican Bank, A FSB
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	69,434	69,041	89,505	80,524	(20,071)	(22.42)
Money Market	14,310	11,623	7,822	8,367	6,488	82.95
Regular Savings	35,127	36,866	38,487	41,109	(3,360)	(8.73)
Certificates of Deposit	83,494	79,715	72,964	70,672	10,530	14.43
Other non-int deposits	22,821	20,279	13,765	12,175	9,056	65.79
Total Deposits	225,186	217,524	222,543	212,847	2,643	1.19

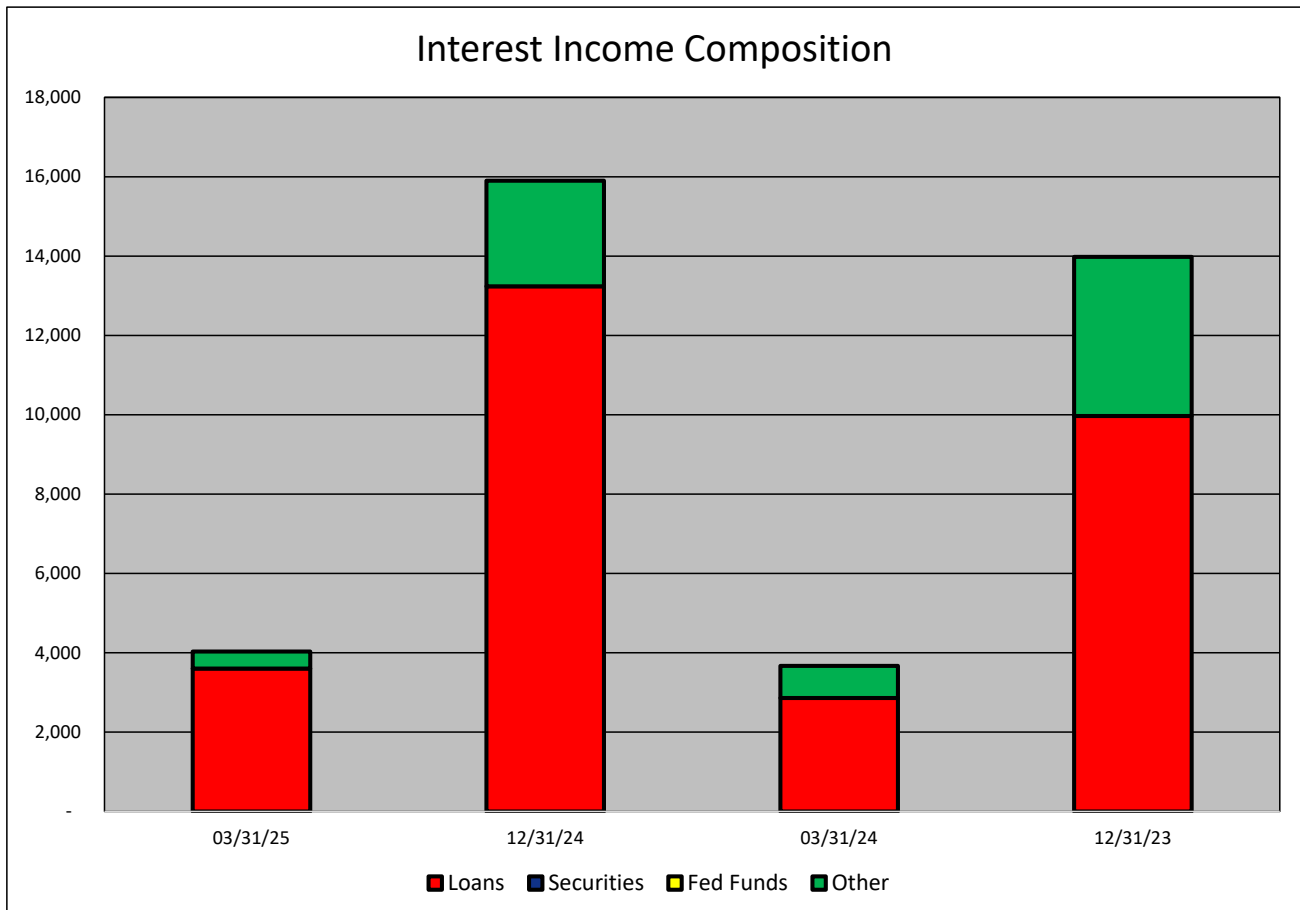


INTEREST INCOME COMPOSITION- Interamerican Bank, A FSB
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	3,601	13,240	2,863	9,966	738	25.78
Securities	-	-	-	-	-	NA
Fed Funds	-	-	-	-	-	NA
Other	433	2,661	809	4,016	(376)	(46.48)
Total Int Income	4,034	15,901	3,672	13,982	362	9.86

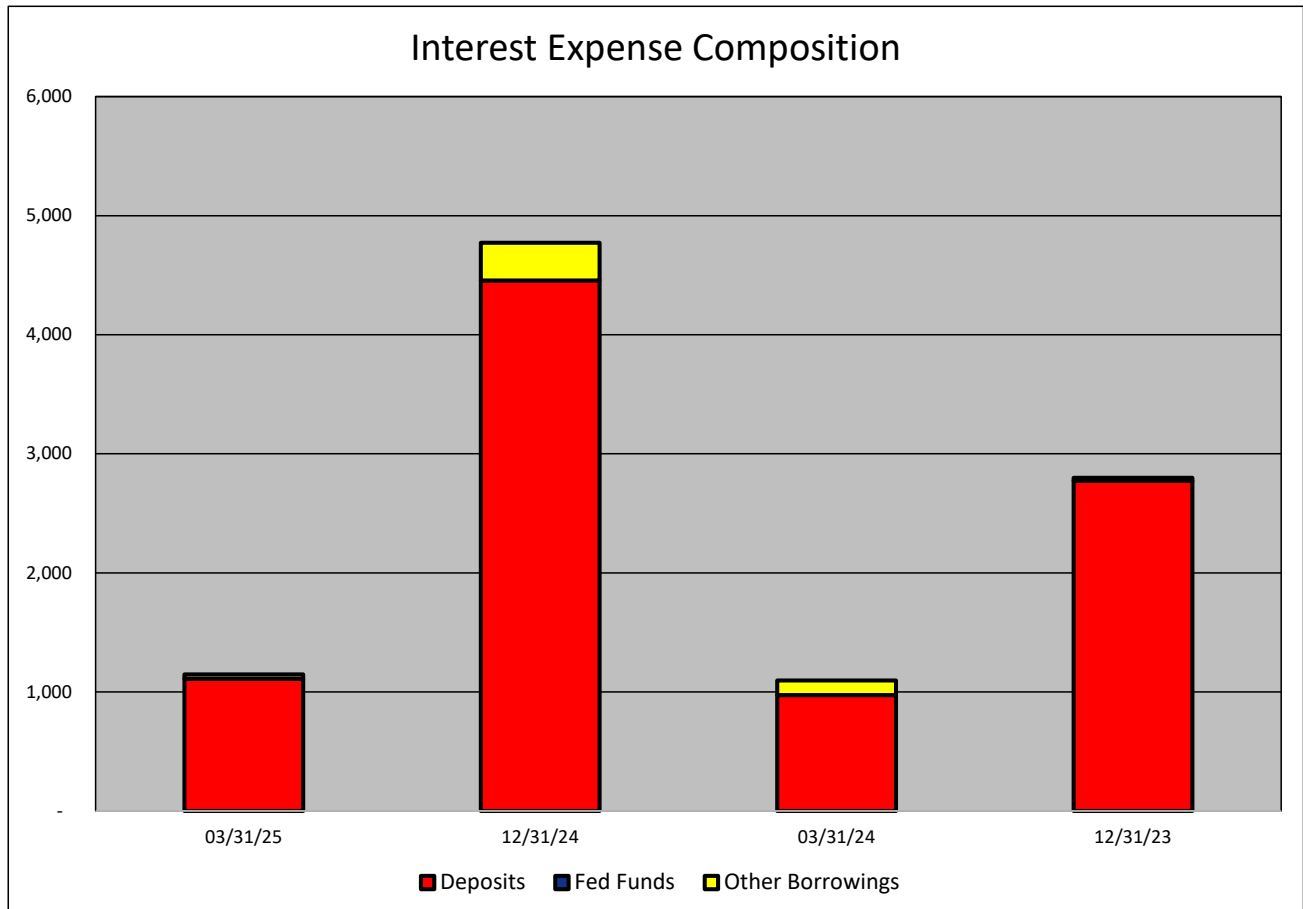


INTEREST EXPENSE COMPOSITION- Interamerican Bank, A FSB
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	1,110	4,456	973	2,773	137	14.08
Fed Funds	-	-	-	-	-	NA
Other Borrowings	37	317	123	26	(86)	(69.92)
Total Int Expense	1,147	4,773	1,096	2,799	51	4.65

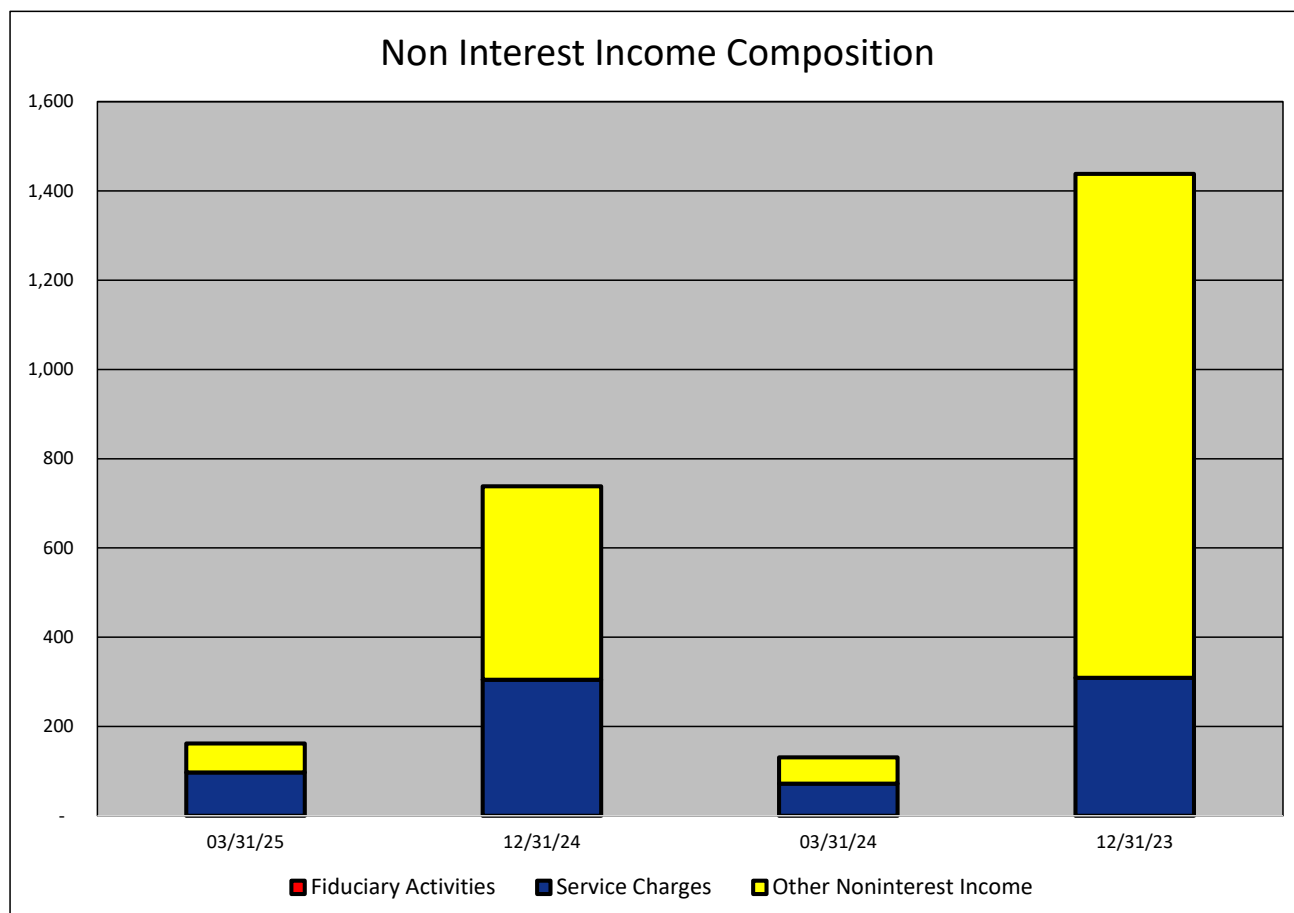


NONINTEREST INCOME COMPOSITION- Interamerican Bank, A FSB
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	97	305	72	309	25	34.72
Other Noninterest Income	65	433	59	1,129	6	10.17
Total Nonint. Income	162	738	131	1,438	31	23.66

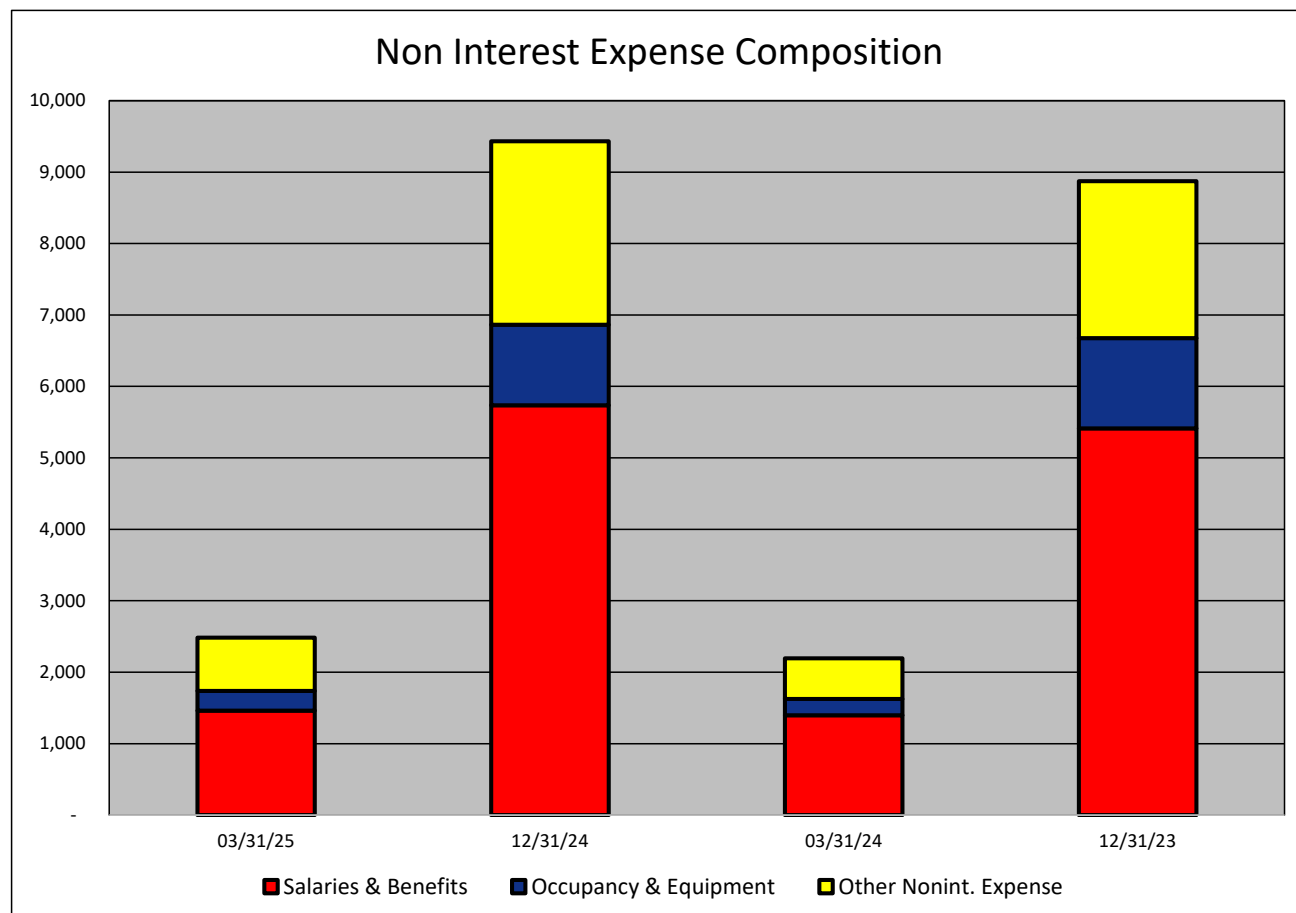


NONINTEREST EXPENSE COMPOSITION- Interamerican Bank, A FSB
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	1,460	5,737	1,397	5,413	63	4.51
Occupancy & Equipment	277	1,127	228	1,264	49	21.49
Other Nonint. Expense	747	2,568	568	2,196	179	31.51
Total Nonint. Expense	2,484	9,432	2,193	8,873	291	13.27



PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Bankmiami	40,477	-	NA
Intercredit Bank, National Association	1,210,614	579,843	108.78
International Finance Bank	1,360,753	1,103,094	23.36
Grove Bank & Trust	1,369,731	1,137,842	20.38
Banesco Usa	4,748,519	3,946,961	20.31
Bradesco Bank	5,113,732	4,282,284	19.42
Gulf Atlantic Bank	178,109	150,326	18.48
Ocean Bank	6,926,798	6,340,942	9.24
Sunstate Bank	546,078	501,606	8.87
Pacific National Bank	1,334,584	1,240,437	7.59
U. S. Century Bank	2,675,803	2,488,336	7.53
Banco Do Brasil Americas	3,035,260	2,859,198	6.16
Terrabank, National Association	820,644	774,332	5.98
City National Bank Of Florida	27,175,452	26,126,524	4.01
Amerant Bank, National Association	10,147,301	9,798,352	3.56
Helm Bank Usa	1,065,367	1,044,175	2.03
Interamerican Bank, A Fsb	267,841	262,589	2.00
Bankunited, National Association	34,811,275	35,066,650	(0.73)
First State Bank Of The Florida Keys	1,192,922	1,243,979	(4.10)
Eastern National Bank	112,925	178,678	(36.80)

Select Peer Average	5,206,709	4,956,307	11.90
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PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Bankmiami	-	-	NA
Grove Bank & Trust	746,169	543,013	37.41
Banco Do Brasil Americas	1,761,233	1,297,110	35.78
Intercredit Bank, National Association	581,763	447,454	30.02
International Finance Bank	1,103,454	906,646	21.71
Gulf Atlantic Bank	136,498	112,628	21.19
Bradesco Bank	3,807,798	3,222,126	18.18
Banesco Usa	3,369,689	3,003,135	12.21
U. S. Century Bank	2,036,212	1,821,196	11.81
Interamerican Bank, A Fsb	222,004	202,214	9.79
Helm Bank Usa	606,710	556,872	8.95
City National Bank Of Florida	18,950,826	17,461,239	8.53
Pacific National Bank	878,465	810,135	8.43
Ocean Bank	5,442,392	5,041,600	7.95
Sunstate Bank	306,692	290,119	5.71
Amerant Bank, National Association	7,219,162	7,006,383	3.04
First State Bank Of The Florida Keys	817,071	805,782	1.40
Terrabank, National Association	513,510	516,732	(0.62)
Bankunited, National Association	23,989,899	24,226,300	(0.98)
Eastern National Bank	74,380	107,778	(30.99)

Select Peer Average	3,628,196	3,418,923	11.03
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PEER GROUP COMPARISONS REPORT
South Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2025

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Bankmiami	93.38	497.06	433.10	433.10	433.10
Interamerican Bank, A Fsb	13.65	13.86	19.70	20.96	19.70
Banesco Usa	11.32	12.63	0.00	0.00	0.00
Helm Bank Usa	9.00	11.70	30.73	32.00	30.73
Pacific National Bank	11.40	11.54	15.70	16.40	15.70
First State Bank Of The Florida Keys	9.22	11.05	16.94	18.19	16.94
Sunstate Bank	12.40	10.99	14.31	15.16	14.31
Bradesco Bank	10.48	10.92	17.06	18.20	17.06
Banco Do Brasil Americas	10.26	10.61	24.17	25.42	24.17
City National Bank Of Florida	9.64	10.52	14.10	15.14	14.10
Intercredit Bank, National Association	9.49	10.45	19.04	20.30	19.04
Ocean Bank	9.42	9.88	11.68	12.93	11.68
Amerant Bank, National Association	9.44	9.69	11.77	13.02	11.77
Terrabank, National Association	7.84	9.58	16.00	17.26	11.15
U. S. Century Bank	8.29	9.55	12.41	13.65	12.41
Bankunited, National Association	9.19	9.53	13.41	14.32	13.41
Grove Bank & Trust	9.23	9.51	14.57	15.83	14.57
Gulf Atlantic Bank	8.72	9.02	11.15	12.13	11.15
International Finance Bank	8.42	8.91	11.17	12.42	11.17
Eastern National Bank	8.86	8.36	13.95	15.21	13.95

Select Peer Average	13.98	34.77	36.05	37.08	35.81
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PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Interamerican Bank, A Fsb	98.59	82.89	0.00
Ocean Bank	93.36	78.57	12.84
International Finance Bank	89.30	81.09	4.64
Banesco Usa	87.76	70.96	15.63
Amerant Bank, National Association	87.60	71.14	16.78
U. S. Century Bank	87.59	76.10	16.33
Bradesco Bank	87.07	74.46	7.72
Gulf Atlantic Bank	86.29	76.64	11.21
City National Bank Of Florida	86.27	69.74	23.51
Bankunited, National Association	84.11	68.91	26.11
Pacific National Bank	80.07	65.82	19.82
First State Bank Of The Florida Keys	76.84	68.49	23.76
Eastern National Bank	74.94	65.87	0.80
Sunstate Bank	68.75	56.16	11.14
Terrabank, National Association	68.41	62.57	24.79
Grove Bank & Trust	65.90	54.48	22.93
Banco Do Brasil Americas	65.03	58.03	30.92
Helm Bank Usa	63.31	56.95	31.29
Intercredit Bank, National Association	59.18	48.06	46.39
Bankmiami	0.00	0.00	0.00

Select Peer Average	75.52	64.35	17.33
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PEER GROUP COMPARISONS REPORT
South Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Banco Do Brasil Americas	2,956,128	1.57	15.36
International Finance Bank	1,304,474	1.36	15.63
U. S. Century Bank	2,655,813	1.23	15.16
Banesco Usa	4,588,031	1.15	9.94
Pacific National Bank	1,317,118	1.02	8.91
Bradesco Bank	4,915,482	0.96	8.96
Gulf Atlantic Bank	186,148	0.94	12.20
Ocean Bank	6,857,857	0.89	9.49
Helm Bank Usa	1,106,956	0.81	9.67
City National Bank Of Florida	27,547,011	0.80	8.60
Terrabank, National Association	803,686	0.80	10.51
Bankunited, National Association	35,330,138	0.78	8.59
First State Bank Of The Florida Keys	1,179,043	0.69	7.61
Interamerican Bank, A Fsb	263,754	0.64	4.63
Amerant Bank, National Association	10,045,527	0.60	6.43
Grove Bank & Trust	1,330,002	0.35	3.72
Sunstate Bank	545,394	0.20	1.64
Intercredit Bank, National Association	1,137,586	(0.82)	(9.52)
Eastern National Bank	120,341	(3.82)	(43.50)
Bankmiami	7,822	(43.52)	(18.01)

Select Peer Average	5,209,916	(1.67)	4.30
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PEER GROUP COMPARISONS REPORT
South Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Banco Do Brasil Americas	0.44	1.48	46.01	11.28
U. S. Century Bank	0.56	1.15	49.68	13.31
City National Bank Of Florida	0.40	1.07	53.54	26.85
International Finance Bank	0.49	1.75	54.29	11.15
Pacific National Bank	0.10	1.85	57.73	10.59
Bankunited, National Association	0.22	1.53	58.28	20.61
Banesco Usa	0.52	1.57	58.73	13.15
Bradesco Bank	0.60	1.32	59.04	18.87
Amerant Bank, National Association	0.80	2.00	64.94	13.98
Gulf Atlantic Bank	0.27	2.51	65.34	6.14
Ocean Bank	0.43	1.99	66.97	10.14
Terrabank, National Association	0.78	2.04	71.54	6.90
Helm Bank Usa	0.48	2.59	73.43	8.13
First State Bank Of The Florida Keys	0.70	2.00	74.52	6.63
Grove Bank & Trust	0.82	1.59	80.54	12.68
Interamerican Bank, A Fsb	0.25	3.52	81.47	3.67
Sunstate Bank	0.54	2.23	81.98	7.09
Intercredit Bank, National Association	0.09	2.76	137.70	9.76
Eastern National Bank	0.35	8.12	182.14	2.13
Bankmiami	0.00	59.27	1900.00	2.53

Select Peer Average	0.44	5.12	165.89	10.78
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PEER GROUP COMPARISONS REPORT
South Florida Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bankmiami	0.00	0.00	0.00	0.00
Eastern National Bank	2.15	0.00	0.00	0.00
Grove Bank & Trust	1.50	0.00	0.00	0.00
Pacific National Bank	0.73	0.00	0.00	0.00
Intercredit Bank, National Association	1.51	0.05	0.02	0.22
Sunstate Bank	1.14	0.04	0.02	0.18
Gulf Atlantic Bank	1.08	0.07	0.06	0.59
Terrabank, National Association	1.40	0.09	0.06	0.68
Bradesco Bank	0.98	0.22	0.16	1.45
U. S. Century Bank	1.22	0.20	0.16	1.69
First State Bank Of The Florida Keys	1.14	0.30	0.21	1.03
Ocean Bank	1.40	0.25	0.21	1.95
International Finance Bank	1.21	0.30	0.24	2.59
Banco Do Brasil Americas	1.34	0.48	0.28	2.61
City National Bank Of Florida	1.05	0.66	0.52	5.14
BanESCO USA	1.09	0.84	0.60	4.94
Helm Bank USA	1.79	1.45	0.82	8.23
Interamerican Bank, A Fsb	2.13	1.20	0.99	6.44
Amerant Bank, National Association	1.36	1.71	1.39	13.55
BankUnited, National Association	0.92	2.12	1.48	8.54

Select Peer Average	1.26	0.50	0.36	2.99
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2025

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Eastern National Bank	3.52	27.36	0.00	0.00	0.80
Bankmiami	1.48	27.15	69.30	0.00	0.00
Grove Bank & Trust	1.30	17.65	0.00	16.54	6.13
Pacific National Bank	1.24	9.82	0.00	0.00	19.82
Sunstate Bank	0.97	16.83	11.01	0.00	11.14
Bradesco Bank	0.73	14.16	0.12	1.22	6.42
Helm Bank Usa	0.71	9.83	0.00	0.00	31.20
Terrabank, National Association	0.71	8.92	0.00	0.00	24.73
Ocean Bank	0.64	4.25	0.00	2.59	10.23
First State Bank Of The Florida Keys	0.62	5.48	0.00	8.34	15.42
Amerant Bank, National Association	0.52	5.79	0.00	0.00	16.75
Gulf Atlantic Bank	0.51	5.46	0.00	1.04	10.17
Interamerican Bank, A Fsb	0.51	15.01	0.00	0.00	0.00
City National Bank Of Florida	0.50	1.92	0.00	9.50	13.84
Banesco Usa	0.44	8.77	0.00	3.71	11.80
Banco Do Brasil Americas	0.30	9.89	0.09	0.00	30.62
International Finance Bank	0.26	13.80	0.00	0.00	4.48
U. S. Century Bank	0.25	3.41	0.00	6.05	10.28
Intercredit Bank, National Association	0.18	3.40	0.00	0.00	46.39
Bankunited, National Association	0.04	1.24	0.00	0.00	26.11

Select Peer Average	0.77	10.51	4.03	2.45	14.82
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Interamerican Bank, A Fsb	81.12	2.47	0.00	0.00
International Finance Bank	80.11	0.24	0.00	0.04
Ocean Bank	77.47	1.20	0.01	0.01
Gulf Atlantic Bank	75.81	3.96	0.00	0.00
U. S. Century Bank	75.17	0.45	0.00	0.00
Bradesco Bank	73.73	0.88	0.00	0.00
Banescos Usa	70.19	0.64	0.00	0.00
Amerant Bank, National Association	69.57	1.34	0.17	0.23
City National Bank Of Florida	68.93	0.25	0.06	0.30
Bankunited, National Association	68.28	0.34	0.01	0.22
First State Bank Of The Florida Keys	67.71	0.81	0.00	0.00
Pacific National Bank	65.34	2.32	0.00	0.02
Eastern National Bank	64.45	2.63	0.00	0.00
Terrabank, National Association	61.70	0.67	0.00	0.00
Banco Do Brasil Americas	57.25	0.19	0.00	0.35
Helm Bank Usa	55.93	0.42	0.00	0.00
Sunstate Bank	55.52	1.09	0.00	1.50
Grove Bank & Trust	53.66	1.32	0.00	0.00
Intercredit Bank, National Association	47.33	0.50	0.00	0.00
Bankmiami	0.00	0.77	0.00	0.06

Select Peer Average	63.46	1.12	0.01	0.14
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the three months ended March 31, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Terrabank, National Association	57.00	43.00	100.00	0.00	0.00
International Finance Bank	45.24	54.76	100.00	0.00	0.00
Helm Bank Usa	44.86	55.14	100.00	0.00	0.00
Banco Do Brasil Americas	39.29	60.66	99.95	0.00	0.05
Banesco Usa	32.70	59.50	92.20	0.00	7.80
Ocean Bank	27.57	66.69	94.26	0.00	5.74
Bankunited, National Association	27.57	64.58	92.15	0.00	7.85
U. S. Century Bank	25.51	70.05	95.56	0.00	4.44
First State Bank Of The Florida Keys	25.17	73.73	98.90	1.10	0.00
Interamerican Bank, A Fsb	24.98	74.53	99.51	0.00	0.49
Eastern National Bank	23.90	75.98	99.88	0.12	0.00
Sunstate Bank	23.71	70.59	94.29	0.00	5.71
Grove Bank & Trust	22.39	69.26	91.65	1.07	7.28
City National Bank Of Florida	20.12	70.52	90.64	0.14	9.22
Bradesco Bank	19.57	77.66	97.23	0.00	2.77
Amerant Bank, National Association	18.64	73.37	92.02	0.00	7.98
Pacific National Bank	17.06	76.94	94.00	0.00	6.00
Gulf Atlantic Bank	13.21	86.79	100.00	0.00	0.00
Bankmiami	9.33	90.67	100.00	0.00	0.00
Intercredit Bank, National Association	7.72	82.59	90.31	0.00	9.69

Select Peer Average	26.28	69.85	96.13	0.12	3.75
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PEER GROUP COMPARISONS REPORT
South Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Eastern National Bank	6.43	2.67	4.55	94.60
Interamerican Bank, A Fsb	6.23	2.75	4.46	98.15
Gulf Atlantic Bank	6.67	3.22	4.19	94.88
Bankmiami	4.09	2.13	4.03	77.46
Helm Bank Usa	5.00	2.11	3.93	93.62
Banco Do Brasil Americas	5.48	3.15	3.76	99.15
Amerant Bank, National Association	6.22	3.22	3.74	93.73
International Finance Bank	5.44	3.44	3.65	99.37
Pacific National Bank	6.39	3.91	3.43	95.64
Ocean Bank	5.66	3.66	3.31	96.07
Terrabank, National Association	4.32	2.05	3.24	97.47
Banesco Usa	5.59	4.02	3.17	96.09
U. S. Century Bank	5.35	3.32	3.01	95.66
Sunstate Bank	5.67	3.86	2.97	95.45
First State Bank Of The Florida Keys	4.67	2.58	2.93	99.03
Bankunited, National Association	5.21	2.83	2.85	96.54
Bradesco Bank	5.84	3.92	2.74	96.58
City National Bank Of Florida	5.04	2.77	2.44	96.08
Grove Bank & Trust	4.41	3.23	2.15	99.61
Intercredit Bank, National Association	5.47	4.23	1.99	99.63

Select Peer Average	5.46	3.15	2.92	95.74
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