

Terrabank, National Association

Miami, FL

Established
11/21/1985

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)

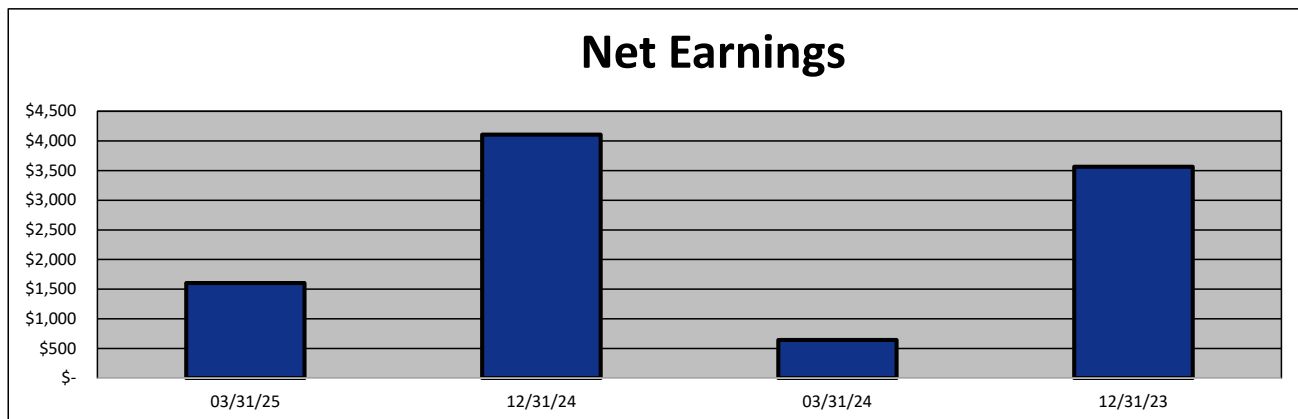
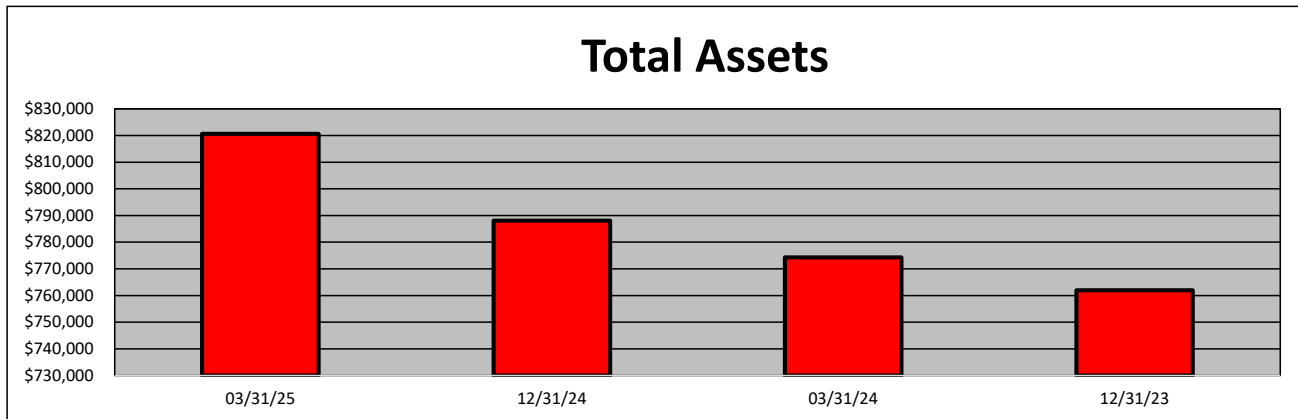
EXECUTIVE SUMMARY - Terrabank, National Association
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.84	7.31	6.32	6.37	11.26	13.98
Leverage Ratio	9.58	9.04	8.42	8.44	17.35	34.77
Tier 1 Cap/Risk Based Assets	16.00	15.16	14.08	14.08	18.59	36.05
Risk Based Ratio	17.26	16.56	15.39	15.31	19.41	37.08
Common Equity Tier 1 Capital Ratio	11.15	10.85	10.31	10.44	18.53	35.81
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	68.41	72.28	74.42	74.88	73.43	75.52
Loans/Assets	62.57	66.48	66.73	66.84	62.13	64.35
Securities/Assets	24.79	25.97	28.05	28.88	18.87	17.33
PROFITABILITY:						
Return on Avg Assets	0.80	0.51	0.32	0.47	0.20	(1.67)
Return on Avg Equity	10.51	7.81	5.28	8.22	10.12	4.30
Nonint Income/Avg Assets	0.78	0.69	0.66	0.67	0.78	0.44
Net Overhead Ratio	2.04	1.89	1.99	1.82	2.92	5.12
Efficiency Ratio	71.54	77.32	83.17	77.22	93.91	165.89
Assets (per million) per Employee	6.90	6.68	6.56	6.57	10.55	10.78
ASSET QUALITY:						
Allowance/Loans	1.40	1.37	1.32	1.27	1.27	1.26
Nonperforming Loans/Total Loans	0.09	1.01	0.18	0.19	0.52	0.50
Nonperforming Assets/Total Assets	0.06	0.67	0.12	0.13	0.36	0.36
Adjusted Texas Ratio	0.68	8.16	1.71	1.75	3.38	2.99
YIELDS & COSTS:						
Yield on earning assets	4.32	4.03	3.88	3.52	5.40	5.46
Cost of funds	2.05	2.46	2.44	1.75	2.84	3.15
Net interest margin	3.24	2.73	2.60	2.63	3.13	2.92
Avg Earning Assets/Avg Assets	97.47	97.09	97.10	97.08	95.62	95.74

SELECTED FINANCIAL DATA - Terrabank, National Association
(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	820,644	788,111	774,332	761,979	46,312	5.98
Cash and Equivalents	79,071	36,923	15,376	8,156	63,695	414.25
Securities	203,460	204,636	217,211	220,065	(13,751)	(6.33)
Loans, net	513,510	523,975	516,732	509,301	(3,222)	(0.62)
Deposit Accounts	750,624	724,892	694,380	680,181	56,244	8.10
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	64,362	57,600	48,960	48,524	15,402	31.46

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,602	4,108	644	3,566	958	148.76
Interest Income	8,455	31,711	7,618	26,129	837	10.99
Interest Expense	2,113	10,255	2,515	6,583	(402)	(15.98)
Net Interest Income	6,342	21,456	5,103	19,546	1,239	24.28
Prov for Credit Losses	-	701	323	921	(323)	(100.00)
Noninterest income	1,571	5,566	1,338	5,144	233	17.41
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	5,662	20,899	5,358	19,072	304	5.67
Net Operating Income	2,251	5,422	760	4,697	1,491	196.18
Income Taxes	657	1,327	196	1,149	461	235.20

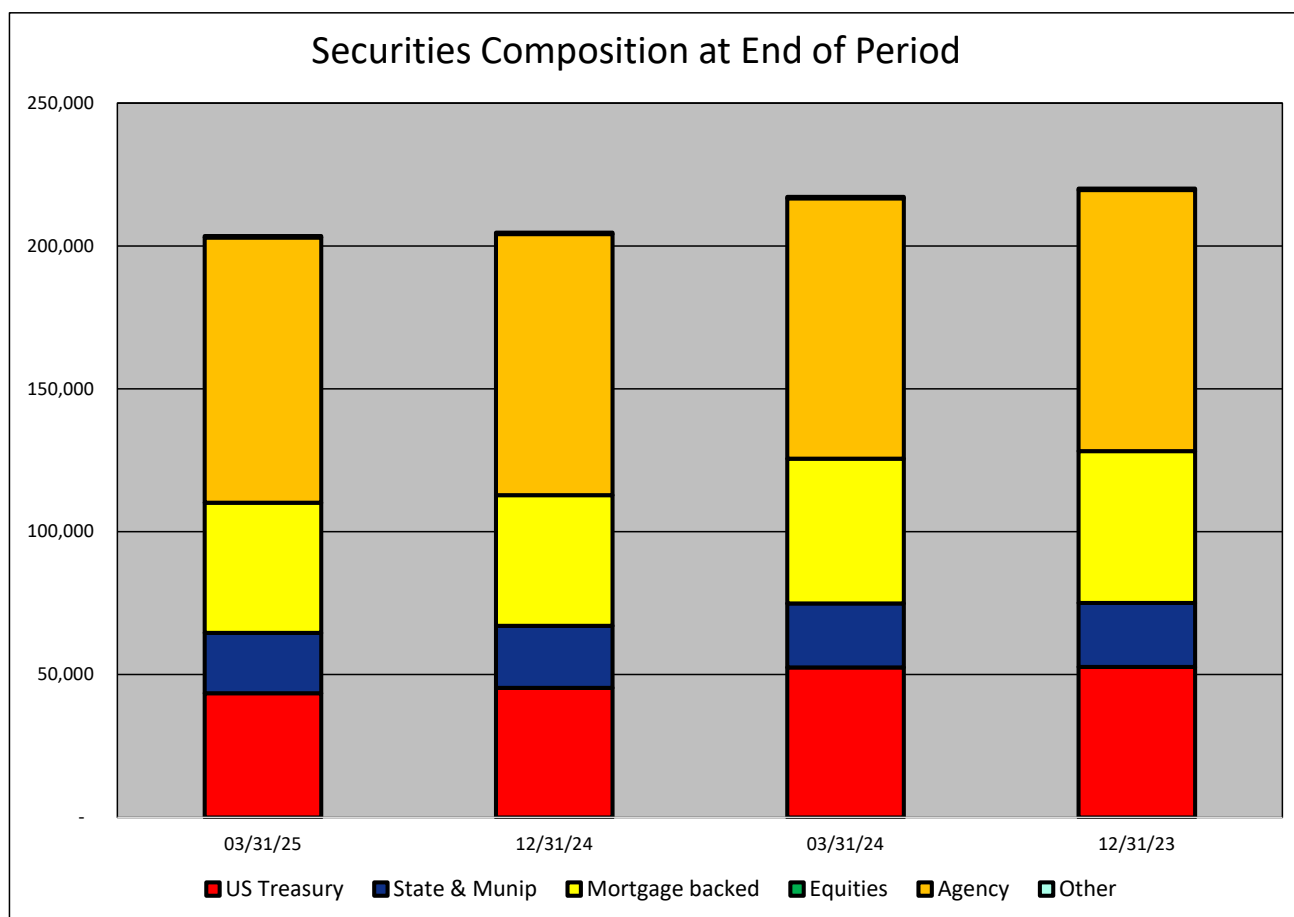


SECURITIES COMPOSITION - Terrabank, National Association
(Dollars in Thousands)

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	43,526	45,338	52,520	52,647	(8,994)	(17.12)
State & Munip	21,048	21,692	22,380	22,405	(1,332)	(5.95)
Mortgage backed	45,582	45,805	50,670	53,188	(5,088)	(10.04)
Equities	-	-	-	-	-	NA
Agency	92,773	91,282	91,134	91,316	1,639	1.80
Other	531	519	507	509	24	4.73
Total Securities	203,460	204,636	217,211	220,065	(13,751)	(6.33)

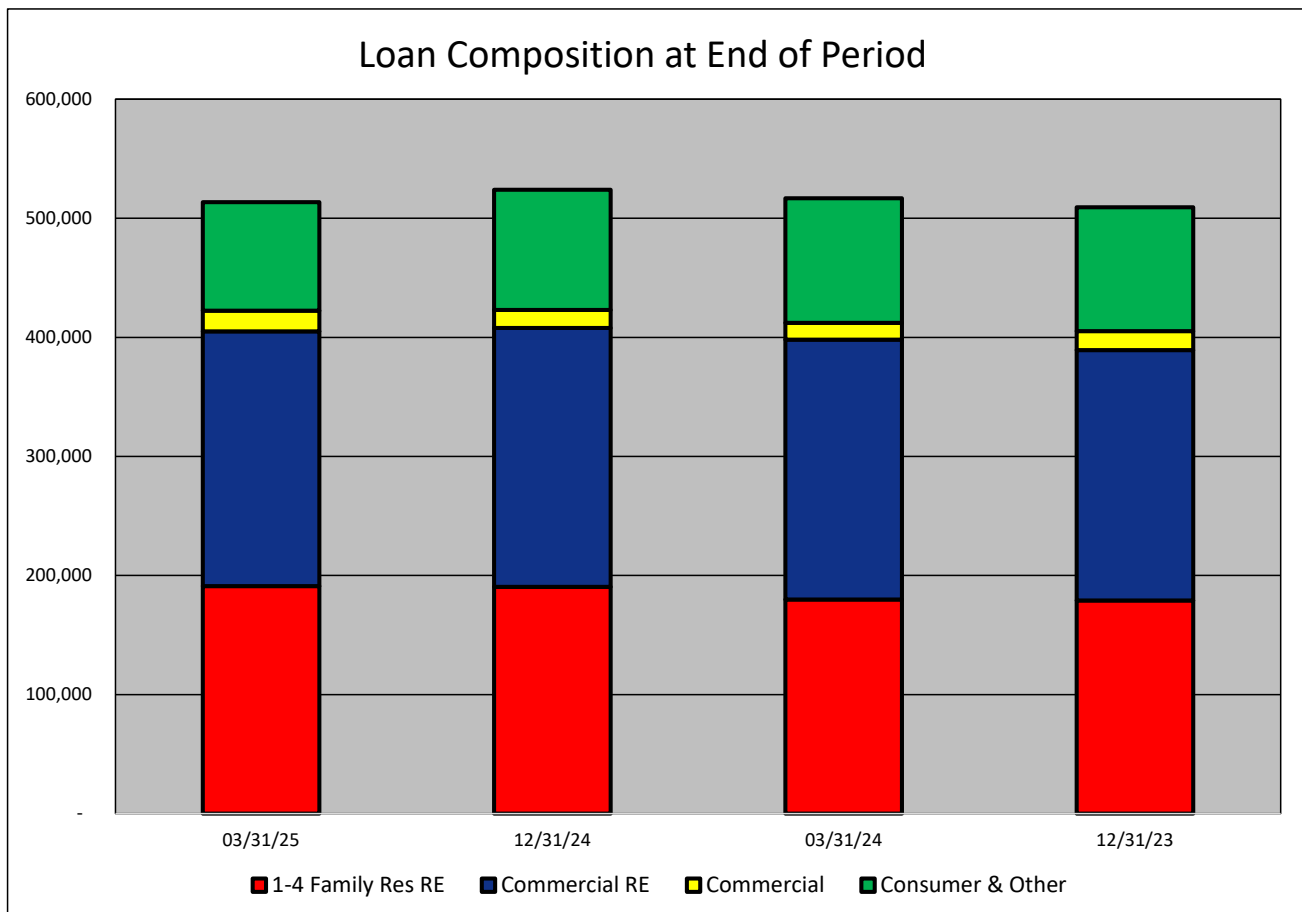


LOAN PORTFOLIO COMPOSITION - Terrabank, National Association
(Dollars in Thousands)

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	191,135	190,494	179,766	178,944	11,369	6.32
Commercial RE	213,809	217,301	218,293	210,377	(4,484)	(2.05)
Commercial	17,471	15,262	14,037	15,986	3,434	24.46
Consumer & Other	91,095	100,918	104,636	103,994	(13,541)	(12.94)
Loans, Net	513,510	523,975	516,732	509,301	(3,222)	(0.62)



LOAN PORTFOLIO QUALITY - Terrabank, National Association
(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	7,169	6,479	6,479	4,639	690	10.65
Total Recoveries	-	9	2	2	(2)	(100.00)
Total Charge-offs	-	20	-	33	-	NA
Provision Expense	-	701	323	921	(323)	(100.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	950	-	NA
Ending Balance	7,169	7,169	6,804	6,479	365	5.36

NON-PERFORMING ASSETS:

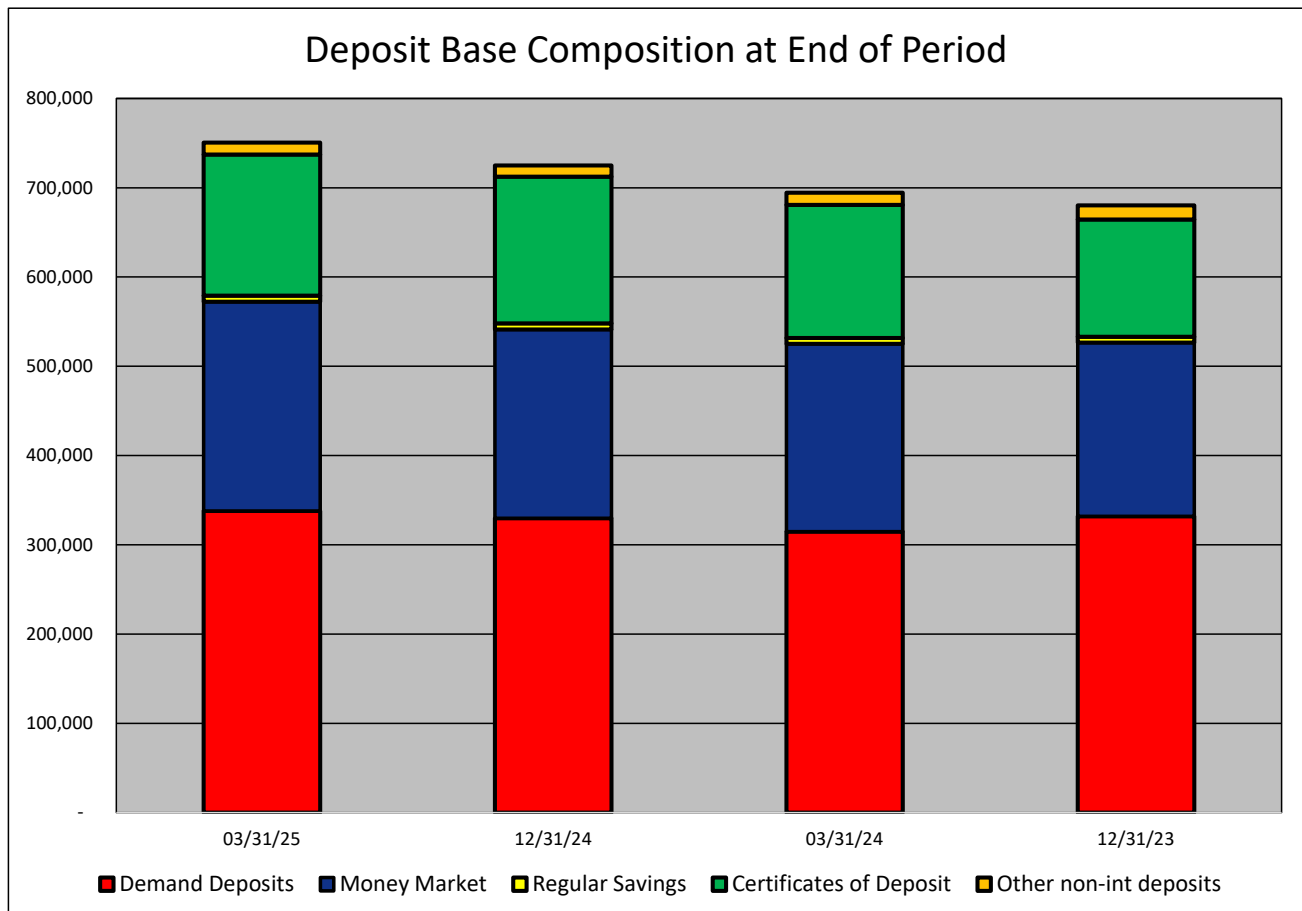
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	484	5,282	953	965	(469)	(49.21)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	484	5,282	953	965	(469)	(49.21)

DEPOSIT BASE COMPOSITION - Terrabank, National Association
(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	337,905	329,797	314,828	331,945	23,077	7.33
Money Market	234,455	211,437	210,447	194,584	24,008	11.41
Regular Savings	6,651	6,726	6,390	6,533	261	4.08
Certificates of Deposit	158,067	164,343	149,018	131,401	9,049	6.07
Other non-int deposits	13,546	12,589	13,697	15,718	(151)	(1.10)
Total Deposits	750,624	724,892	694,380	680,181	56,244	8.10

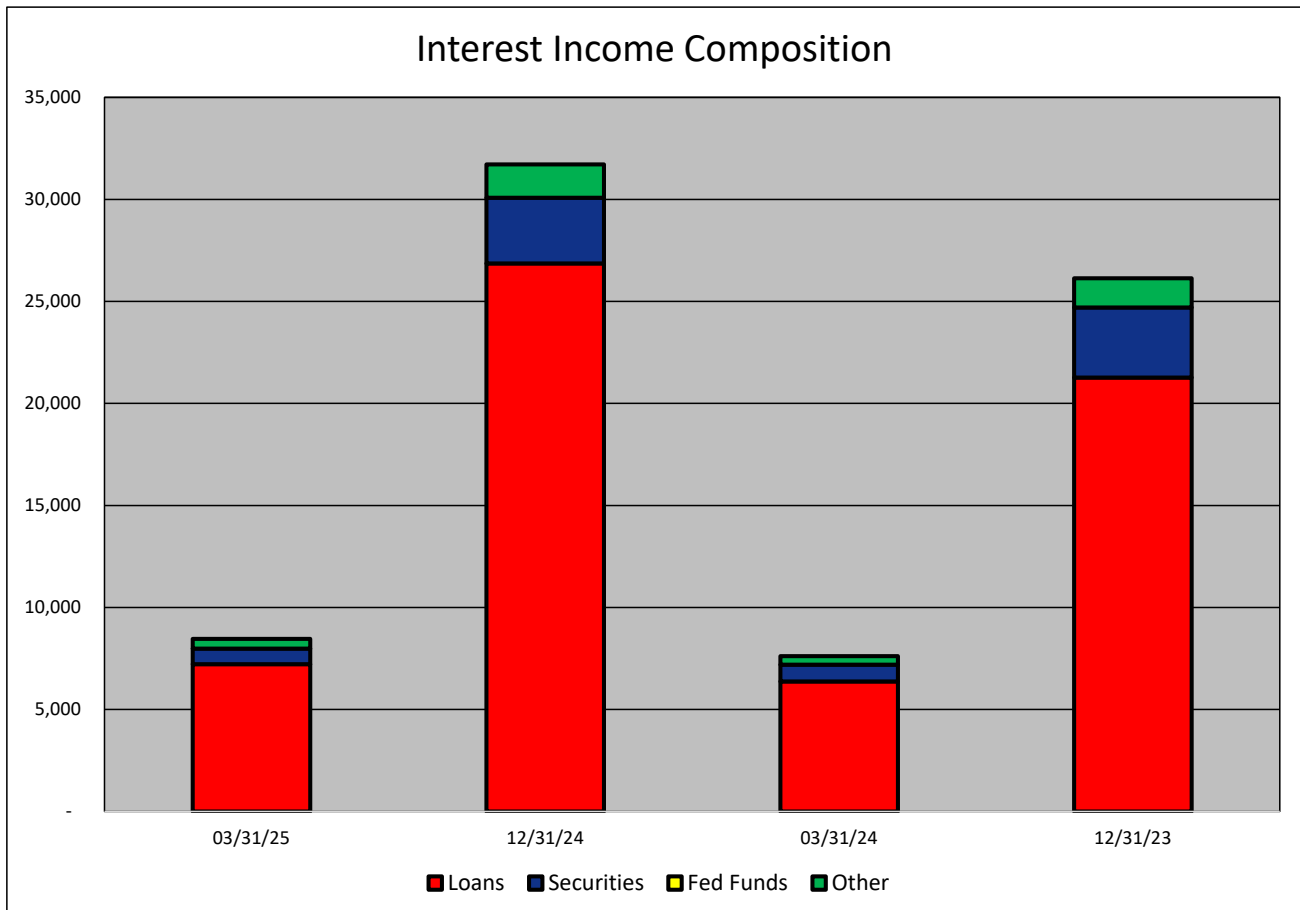


INTEREST INCOME COMPOSITION- Terrabank, National Association
(Dollars in Thousands)

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	7,215	26,864	6,372	21,270	843	13.23
Securities	763	3,218	827	3,429	(64)	(7.74)
Fed Funds	-	-	-	-	-	NA
Other	477	1,629	419	1,430	58	13.84
Total Int Income	8,455	31,711	7,618	26,129	837	10.99

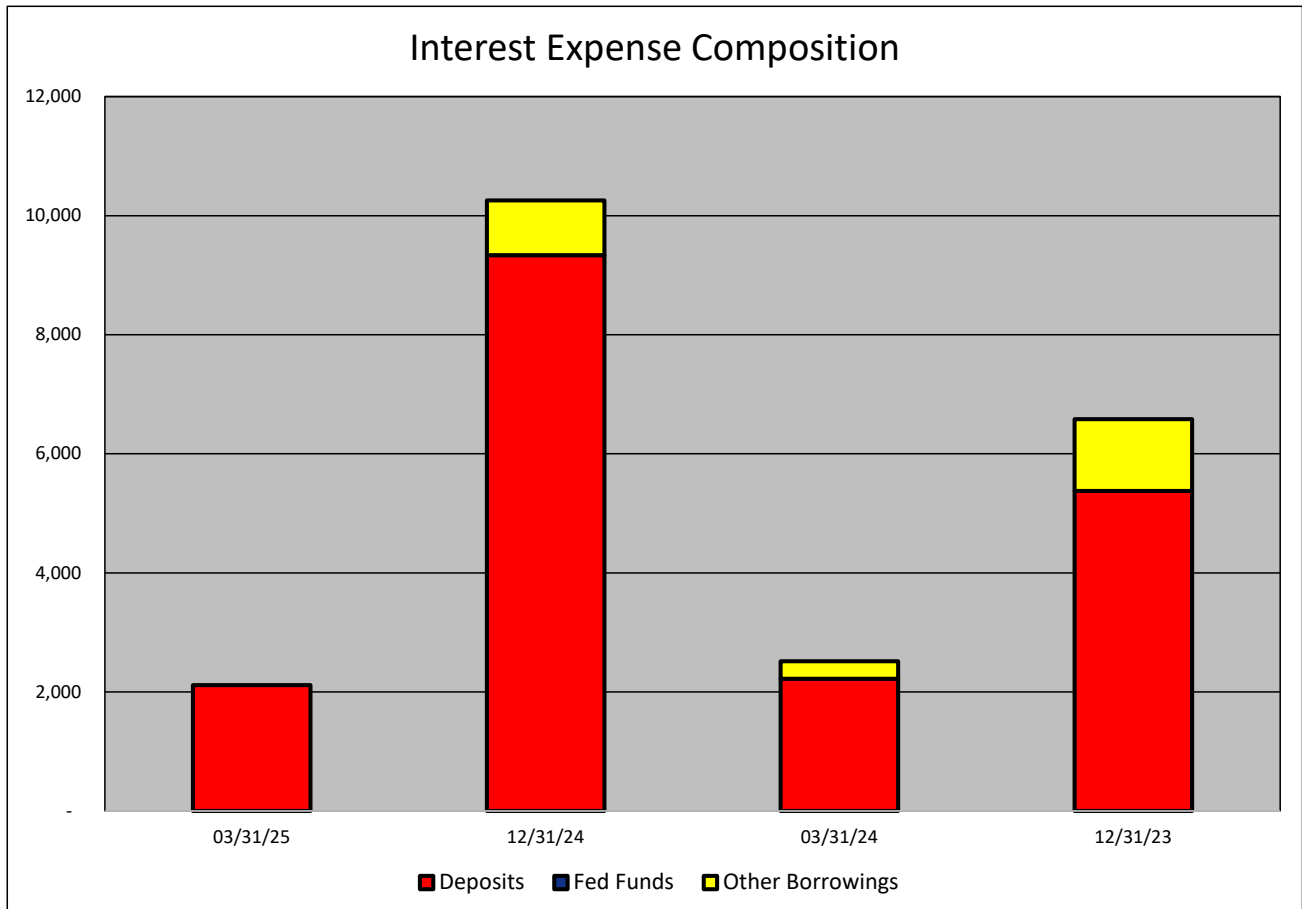


INTEREST EXPENSE COMPOSITION- Terrabank, National Association
(Dollars in Thousands)

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	2,113	9,336	2,220	5,377	(107)	(4.82)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	919	295	1,206	(295)	(100.00)
Total Int Expense	2,113	10,255	2,515	6,583	(402)	(15.98)

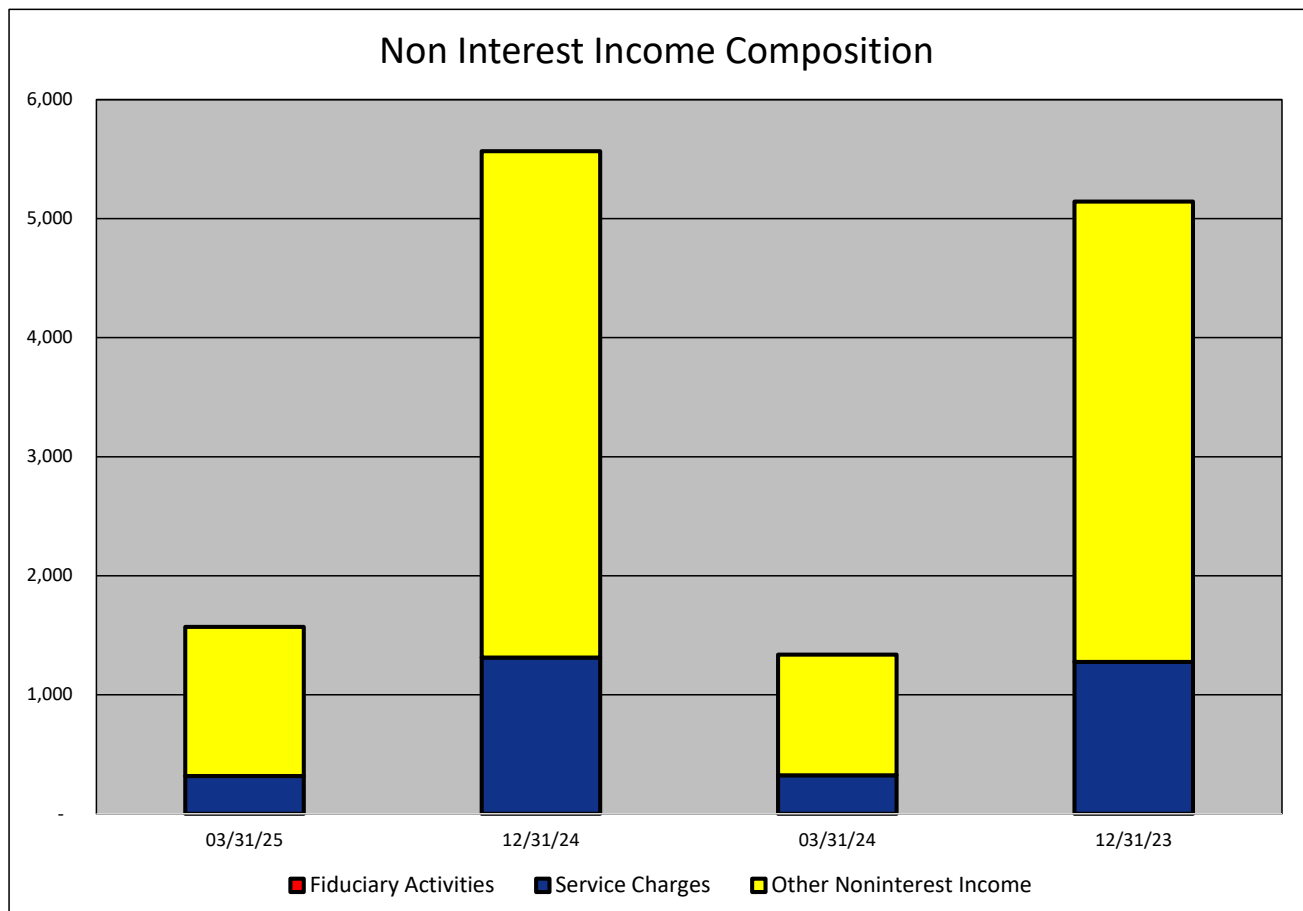


NONINTEREST INCOME COMPOSITION- Terrabank, National Association
(Dollars in Thousands)

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	318	1,313	323	1,275	(5)	(1.55)
Other Noninterest Income	1,253	4,253	1,015	3,869	238	23.45
Total Nonint. Income	1,571	5,566	1,338	5,144	233	17.41

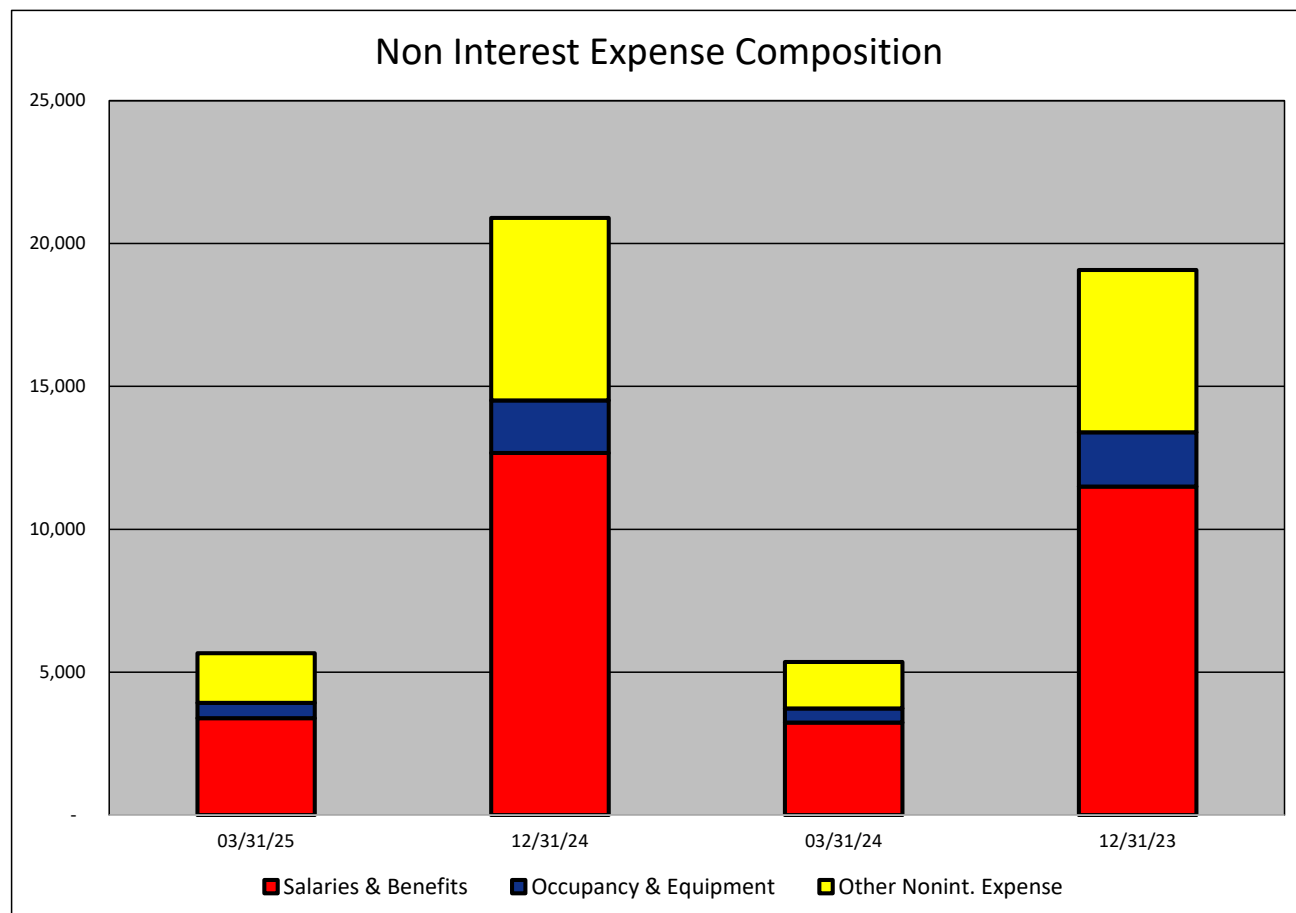


NONINTEREST EXPENSE COMPOSITION- Terrabank, National Association
(Dollars in Thousands)

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	3,387	12,674	3,235	11,499	152	4.70
Occupancy & Equipment	539	1,835	492	1,898	47	9.55
Other Nonint. Expense	1,736	6,390	1,631	5,675	105	6.44
Total Nonint. Expense	5,662	20,899	5,358	19,072	304	5.67



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
Banesco 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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