

# U. S. Century Bank

Doral, FL

Established  
10/28/2002

## 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<br>(\$'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<br>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)                     |

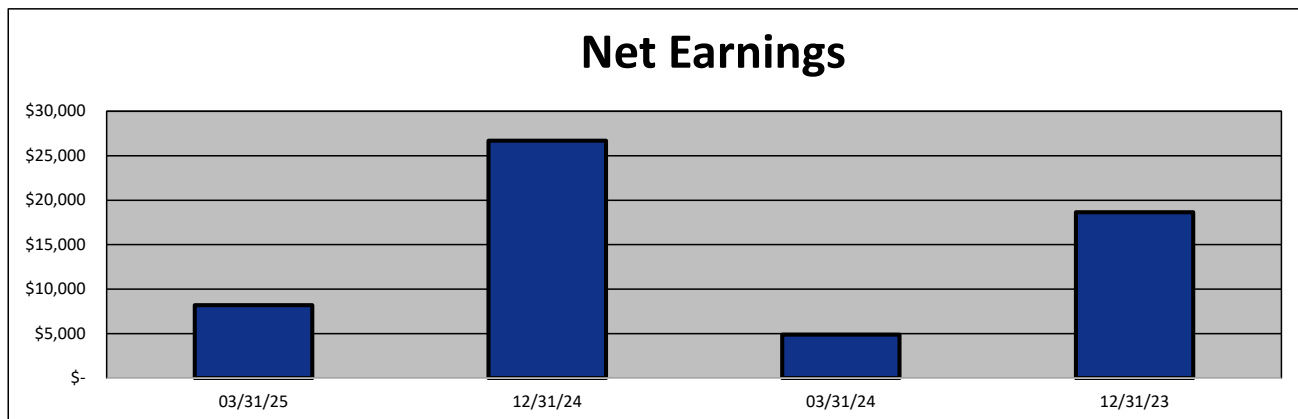
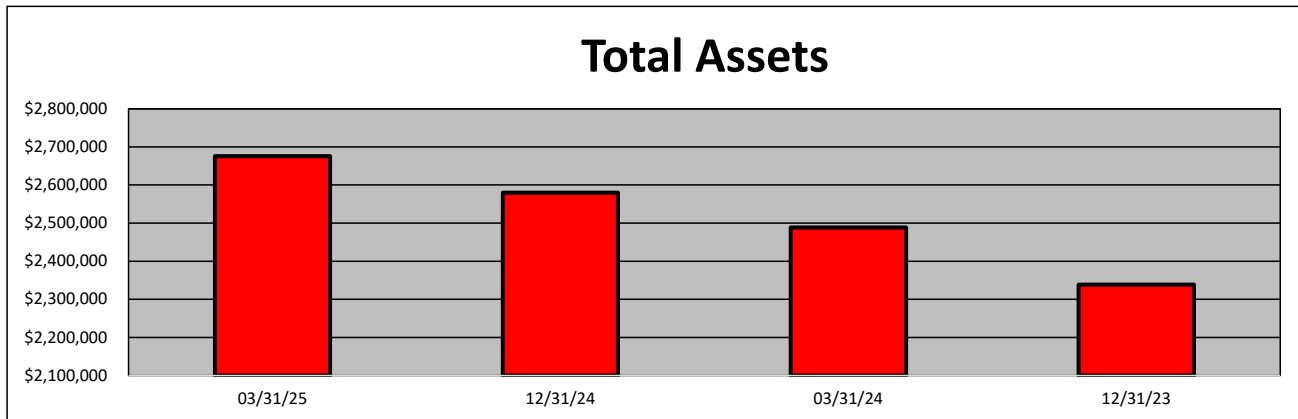
**EXECUTIVE SUMMARY - U. S. Century Bank**  
(Percentage)

| Period Ending                      | 03/31/25 | 12/31/24 | 03/31/24 | 12/31/23 | State Avg. | Peer Avg. |
|------------------------------------|----------|----------|----------|----------|------------|-----------|
| <b>CAPITAL RATIOS</b>              |          |          |          |          |            |           |
| Equity/Assets                      | 8.29     | 8.15     | 7.74     | 8.08     | 11.26      | 13.98     |
| Leverage Ratio                     | 9.55     | 9.38     | 8.84     | 9.17     | 17.35      | 34.77     |
| Tier 1 Cap/Risk Based Assets       | 12.41    | 12.10    | 11.71    | 11.48    | 18.59      | 36.05     |
| Risk Based Ratio                   | 13.65    | 13.34    | 12.89    | 12.65    | 19.41      | 37.08     |
| Common Equity Tier 1 Capital Ratio | 12.41    | 12.10    | 11.71    | 11.48    | 18.53      | 35.81     |
| <b>BALANCE SHEET RATIOS:</b>       |          |          |          |          |            |           |
| Loan/Deposit Ratio                 | 87.59    | 90.34    | 86.22    | 91.71    | 73.43      | 75.52     |
| Loans/Assets                       | 76.10    | 76.47    | 73.19    | 76.16    | 62.13      | 64.35     |
| Securities/Assets                  | 16.33    | 16.47    | 17.40    | 17.29    | 18.87      | 17.33     |
| <b>PROFITABILITY:</b>              |          |          |          |          |            |           |
| Return on Avg Assets               | 1.23     | 1.05     | 0.78     | 0.83     | 0.20       | (1.67)    |
| Return on Avg Equity               | 15.16    | 13.34    | 10.24    | 10.16    | 10.12      | 4.30      |
| Nonint Income/Avg Assets           | 0.56     | 0.52     | 0.40     | 0.51     | 0.78       | 0.44      |
| Net Overhead Ratio                 | 1.15     | 1.25     | 1.34     | 1.32     | 2.92       | 5.12      |
| Efficiency Ratio                   | 49.68    | 53.96    | 61.37    | 58.85    | 93.91      | 165.89    |
| Assets (per million) per Employee  | 13.31    | 12.96    | 12.50    | 11.93    | 10.55      | 10.78     |
| <b>ASSET QUALITY:</b>              |          |          |          |          |            |           |
| Allowance/Loans                    | 1.22     | 1.22     | 1.18     | 1.18     | 1.27       | 1.26      |
| Nonperforming Loans/Total Loans    | 0.20     | 0.14     | 0.03     | 0.03     | 0.52       | 0.50      |
| Nonperforming Assets/Total Assets  | 0.16     | 0.10     | 0.02     | 0.02     | 0.36       | 0.36      |
| Adjusted Texas Ratio               | 1.69     | 1.16     | 0.21     | 0.22     | 3.38       | 2.99      |
| <b>YIELDS &amp; COSTS:</b>         |          |          |          |          |            |           |
| Yield on earning assets            | 5.35     | 5.41     | 5.20     | 4.69     | 5.40       | 5.46      |
| Cost of funds                      | 3.32     | 3.72     | 3.84     | 3.08     | 2.84       | 3.15      |
| Net interest margin                | 3.01     | 2.88     | 2.55     | 2.72     | 3.13       | 2.92      |
| Avg Earning Assets/Avg Assets      | 95.66    | 95.73    | 95.52    | 95.33    | 95.62      | 95.74     |

**SELECTED FINANCIAL DATA - U. S. Century Bank**  
(Dollars in Thousands)

| As of:               | 03/31/25  | 12/31/24  | 03/31/24  | 12/31/23  | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|----------------------|-----------|-----------|-----------|-----------|----------------------|---------------------|
| Total Assets         | 2,675,803 | 2,579,817 | 2,488,336 | 2,338,378 | 187,467              | 7.53                |
| Cash and Equivalents | 97,984    | 77,035    | 126,546   | 41,062    | (28,562)             | (22.57)             |
| Securities           | 436,929   | 424,915   | 433,030   | 404,303   | 3,899                | 0.90                |
| Loans, net           | 2,036,212 | 1,972,848 | 1,821,196 | 1,780,827 | 215,016              | 11.81               |
| Deposit Accounts     | 2,324,767 | 2,183,871 | 2,112,234 | 1,941,898 | 212,533              | 10.06               |
| Fed Funds & Repos    | -         | -         | -         | -         | -                    | NA                  |
| Total Equity         | 221,860   | 210,253   | 192,552   | 188,827   | 29,308               | 15.22               |

| Period Ending              | 03/31/25 | 12/31/24 | 03/31/24 | 12/31/23 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|----------------------------|----------|----------|----------|----------|----------------------|---------------------|
| Net Earnings               | 8,187    | 26,689   | 4,881    | 18,651   | 3,306                | 67.73               |
| Interest Income            | 33,978   | 131,233  | 30,887   | 101,017  | 3,091                | 10.01               |
| Interest Expense           | 14,863   | 61,297   | 15,729   | 42,449   | (866)                | (5.51)              |
| Net Interest Income        | 19,115   | 69,936   | 15,158   | 58,568   | 3,957                | 26.11               |
| Prov for Credit Losses     | 672      | 2,959    | 363      | 2,503    | 309                  | 85.12               |
| Noninterest income         | 3,716    | 13,297   | 2,464    | 11,531   | 1,252                | 50.81               |
| Gain on Sale of Securities | -        | 14       | -        | (1,859)  | -                    | NA                  |
| Noninterest Expense        | 11,343   | 44,914   | 10,814   | 41,256   | 529                  | 4.89                |
| Net Operating Income       | 10,816   | 35,360   | 6,445    | 26,340   | 4,371                | 67.82               |
| Income Taxes               | 2,620    | 8,487    | 1,517    | 5,966    | 1,103                | 72.71               |

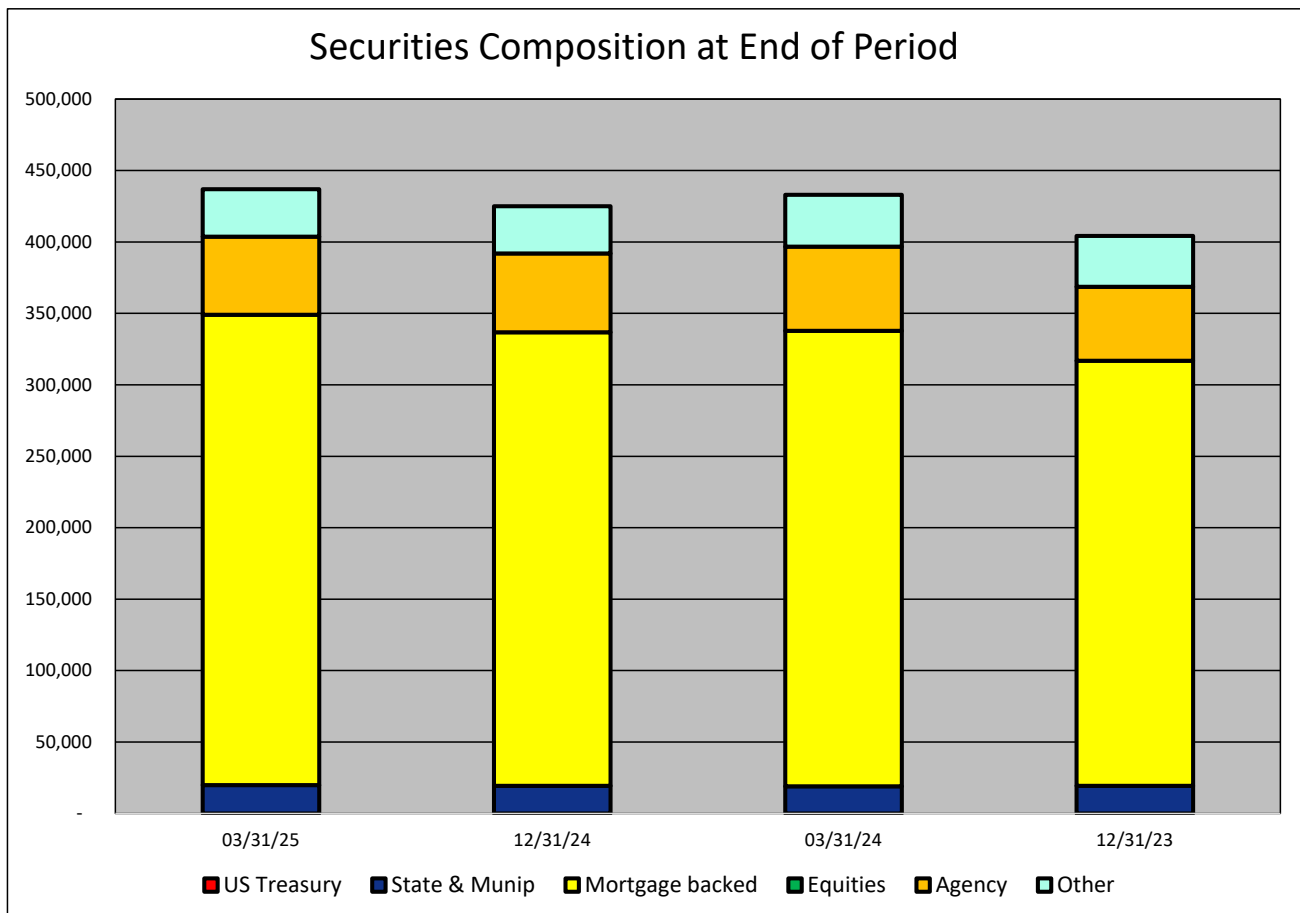


**SECURITIES COMPOSITION - U. S. Century Bank**  
(Dollars in Thousands)

| As of: | 03/31/25 | 12/31/24 | 03/31/24 | 12/31/23 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

**SECURITIES CATEGORY:**

|                  |         |         |         |         |         |        |
|------------------|---------|---------|---------|---------|---------|--------|
| US Treasury      | -       | -       | -       | -       | -       | NA     |
| State & Munip    | 19,892  | 19,311  | 19,061  | 19,338  | 831     | 4.36   |
| Mortgage backed  | 329,107 | 317,516 | 318,665 | 297,515 | 10,442  | 3.28   |
| Equities         | -       | -       | -       | -       | -       | NA     |
| Agency           | 54,700  | 55,164  | 58,988  | 51,799  | (4,288) | (7.27) |
| Other            | 33,230  | 32,924  | 36,316  | 35,651  | (3,086) | (8.50) |
| Total Securities | 436,929 | 424,915 | 433,030 | 404,303 | 3,899   | 0.90   |

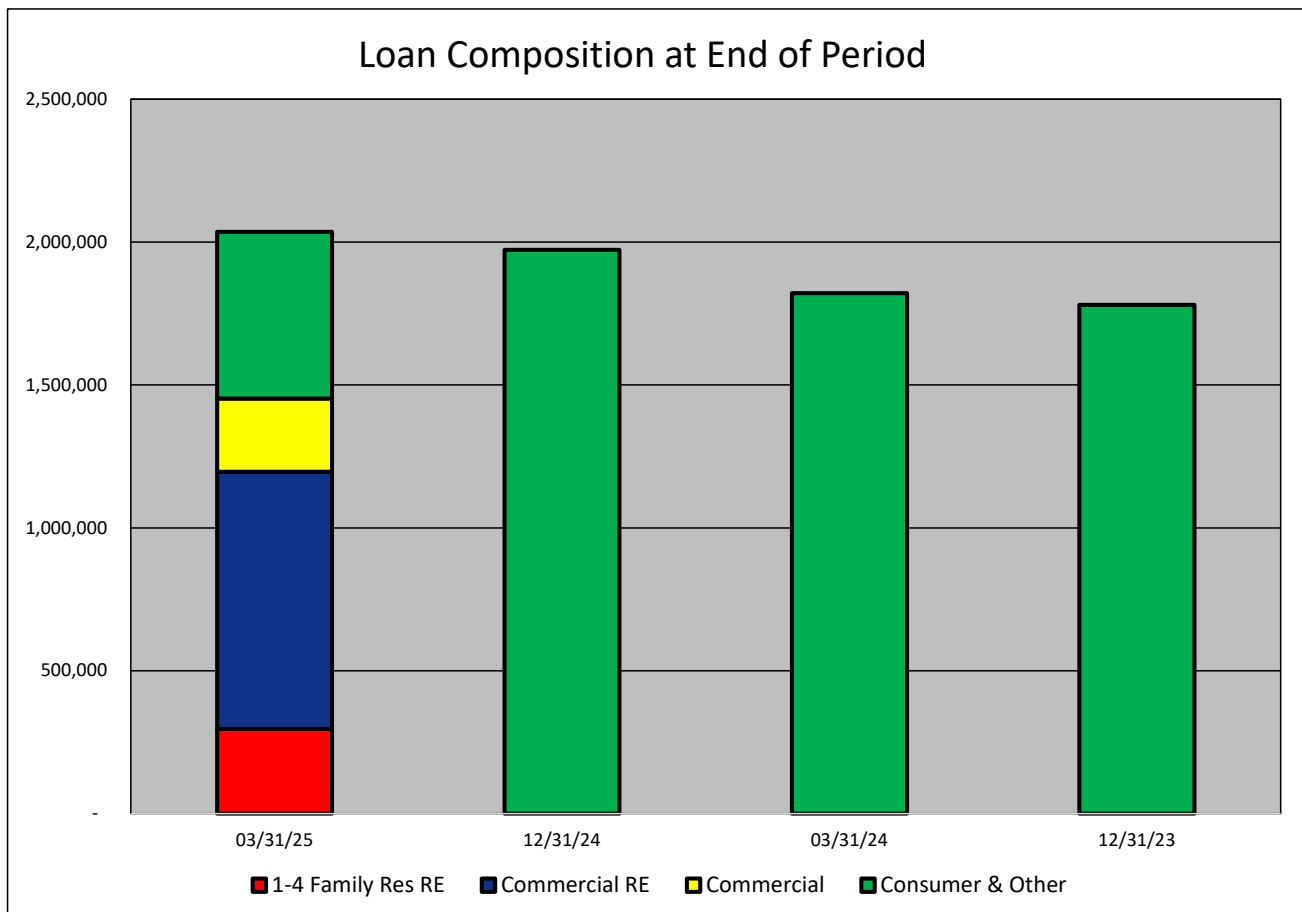


**LOAN PORTFOLIO COMPOSITION - U. S. Century Bank**  
(Dollars in Thousands)

| As of: | 03/31/25 | 12/31/24 | 03/31/24 | 12/31/23 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

**LOAN CATEGORY:**

|                   |           |           |           |           |             |         |
|-------------------|-----------|-----------|-----------|-----------|-------------|---------|
| 1-4 Family Res RE | 296,704   | -         | -         | -         | 296,704     | NA      |
| Commercial RE     | 899,486   | -         | -         | -         | 899,486     | NA      |
| Commercial        | 256,123   | -         | -         | -         | 256,123     | NA      |
| Consumer & Other  | 583,899   | 1,972,848 | 1,821,196 | 1,780,827 | (1,237,297) | (67.94) |
| Loans, Net        | 2,036,212 | 1,972,848 | 1,821,196 | 1,780,827 | 215,016     | 11.81   |



**LOAN PORTFOLIO QUALITY - U. S. Century Bank**  
(Dollars in Thousands)

| As of: | 03/31/25 | 12/31/24 | 03/31/24 | 12/31/23 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

|                              |        |        |        |        |       |        |
|------------------------------|--------|--------|--------|--------|-------|--------|
| Beginning Balance            | 24,070 | 21,084 | 21,084 | 17,487 | 2,986 | 14.16  |
| Total Recoveries             | 11     | 46     | 12     | 85     | (1)   | (8.33) |
| Total Charge-offs            | 13     | 19     | 5      | 57     | 8     | 160.00 |
| Provision Expense            | 672    | 2,959  | 363    | 2,503  | 309   | 85.12  |
| Writedown Transfer Loans HFS | -      | -      | -      | -      | -     | NA     |
| Adjustments                  | -      | -      | -      | 1,066  | -     | NA     |
| Ending Balance               | 24,740 | 24,070 | 21,454 | 21,084 | 3,286 | 15.32  |

**NON-PERFORMING ASSETS:**

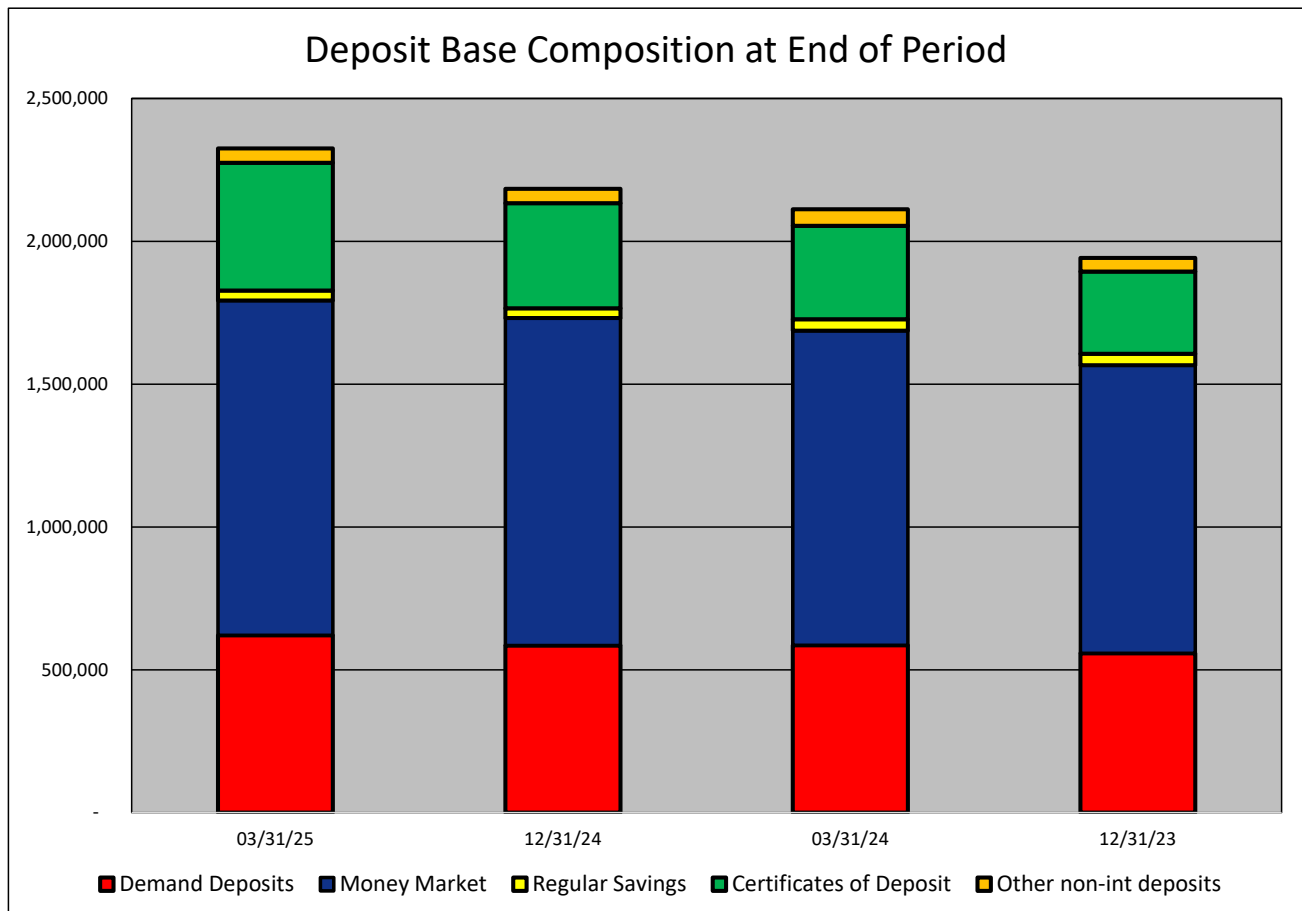
|                         |       |       |     |     |       |        |
|-------------------------|-------|-------|-----|-----|-------|--------|
| Total-90+ Days Past Due | -     | -     | -   | -   | -     | NA     |
| Total-Nonaccrual        | 4,156 | 2,707 | 456 | 468 | 3,700 | 811.40 |
| Foreclosed Real Estate  | -     | -     | -   | -   | -     | NA     |
| Total Non-perf Assets   | 4,156 | 2,707 | 456 | 468 | 3,700 | 811.40 |

**DEPOSIT BASE COMPOSITION - U. S. Century Bank**  
(Dollars in Thousands)

| As of: | 03/31/25 | 12/31/24 | 03/31/24 | 12/31/23 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

**DEPOSIT BASE CATEGORY:**

|                         |                  |                  |                  |                  |                |              |
|-------------------------|------------------|------------------|------------------|------------------|----------------|--------------|
| Demand Deposits         | 620,687          | 585,026          | 586,066          | 557,521          | 34,621         | 5.91         |
| Money Market            | 1,171,988        | 1,146,344        | 1,101,353        | 1,008,693        | 70,635         | 6.41         |
| Regular Savings         | 35,315           | 34,465           | 40,070           | 39,579           | (4,755)        | (11.87)      |
| Certificates of Deposit | 446,826          | 367,388          | 326,907          | 288,403          | 119,919        | 36.68        |
| Other non-int deposits  | 49,951           | 50,648           | 57,838           | 47,702           | (7,887)        | (13.64)      |
| <b>Total Deposits</b>   | <b>2,324,767</b> | <b>2,183,871</b> | <b>2,112,234</b> | <b>1,941,898</b> | <b>212,533</b> | <b>10.06</b> |

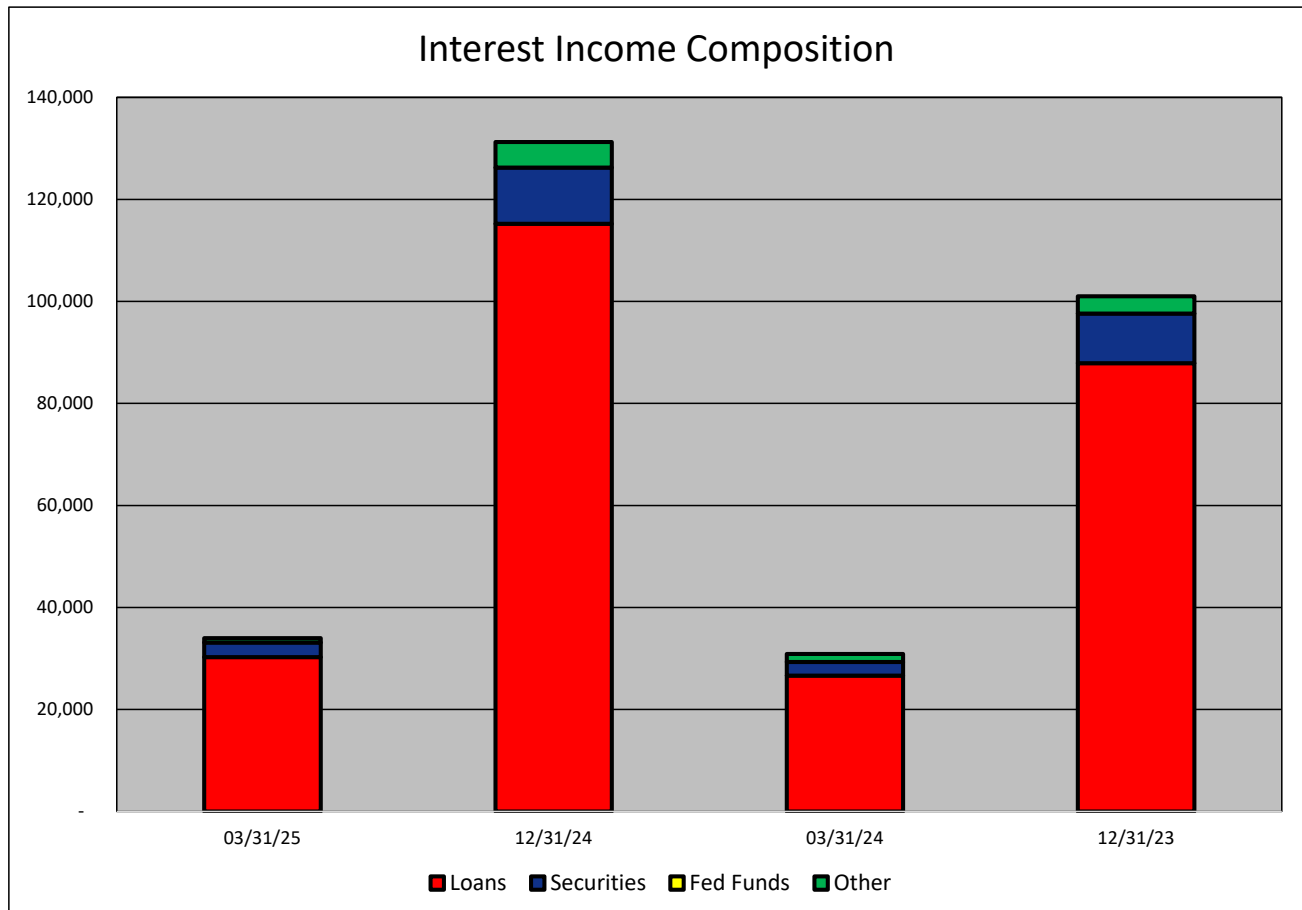


**INTEREST INCOME COMPOSITION- U. S. Century Bank**  
(Dollars in Thousands)

| As of: | 03/31/25 | 12/31/24 | 03/31/24 | 12/31/23 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

**INTEREST INCOME CATEGORY**

|                         |               |                |               |                |              |              |
|-------------------------|---------------|----------------|---------------|----------------|--------------|--------------|
| Loans                   | 30,245        | 115,236        | 26,643        | 87,884         | 3,602        | 13.52        |
| Securities              | 2,866         | 11,018         | 2,666         | 9,738          | 200          | 7.50         |
| Fed Funds               | -             | -              | -             | -              | -            | NA           |
| Other                   | 867           | 4,979          | 1,578         | 3,395          | (711)        | (45.06)      |
| <b>Total Int Income</b> | <b>33,978</b> | <b>131,233</b> | <b>30,887</b> | <b>101,017</b> | <b>3,091</b> | <b>10.01</b> |

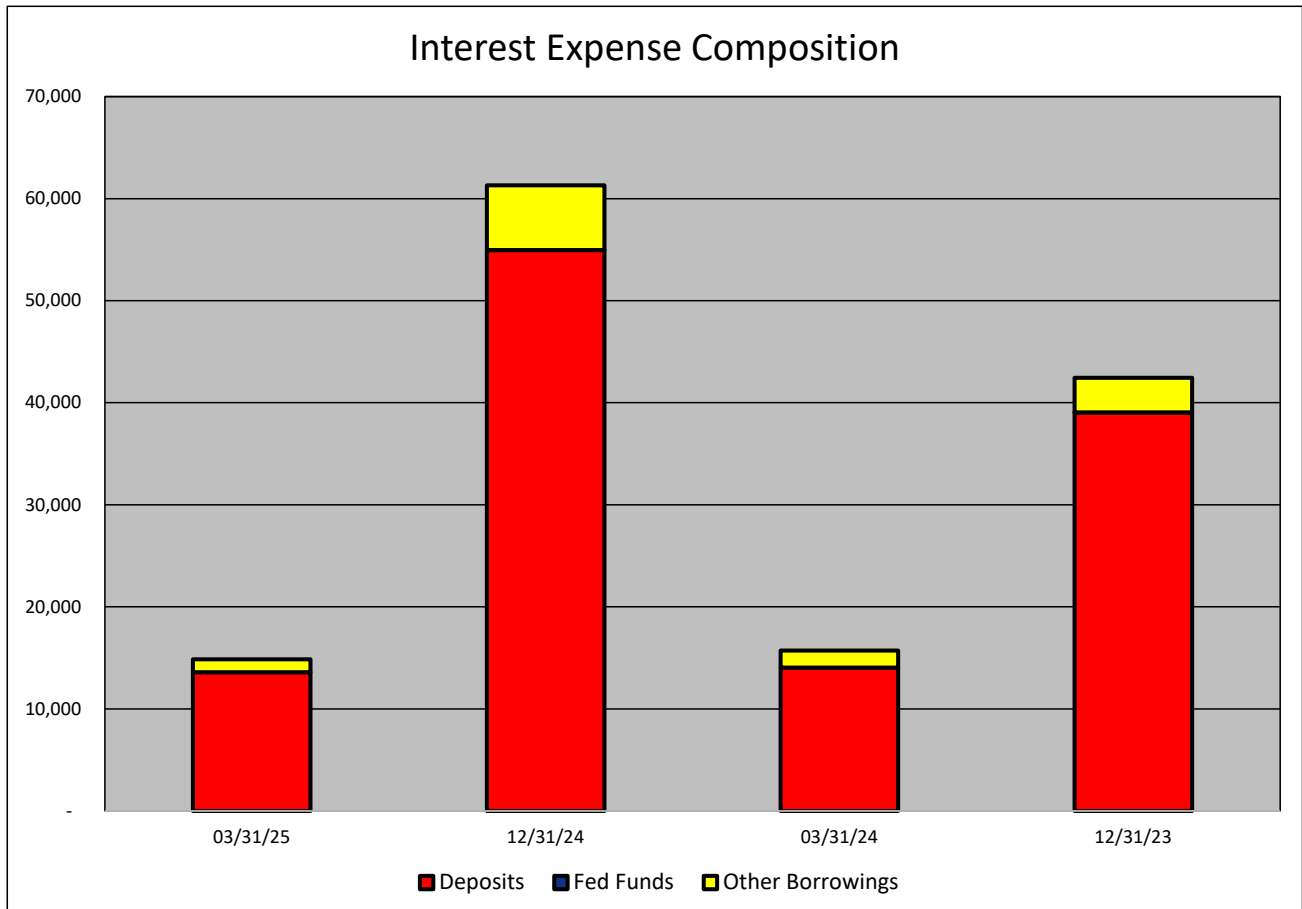


**INTEREST EXPENSE COMPOSITION- U. S. Century Bank**  
(Dollars in Thousands)

| As of: | 03/31/25 | 12/31/24 | 03/31/24 | 12/31/23 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

**INTEREST EXPENSE CATEGORY**

|                          |               |               |               |               |              |               |
|--------------------------|---------------|---------------|---------------|---------------|--------------|---------------|
| Deposits                 | 13,591        | 54,961        | 14,057        | 39,059        | (466)        | (3.32)        |
| Fed Funds                | -             | 2             | -             | 9             | -            | NA            |
| Other Borrowings         | 1,272         | 6,334         | 1,672         | 3,381         | (400)        | (23.92)       |
| <b>Total Int Expense</b> | <b>14,863</b> | <b>61,297</b> | <b>15,729</b> | <b>42,449</b> | <b>(866)</b> | <b>(5.51)</b> |

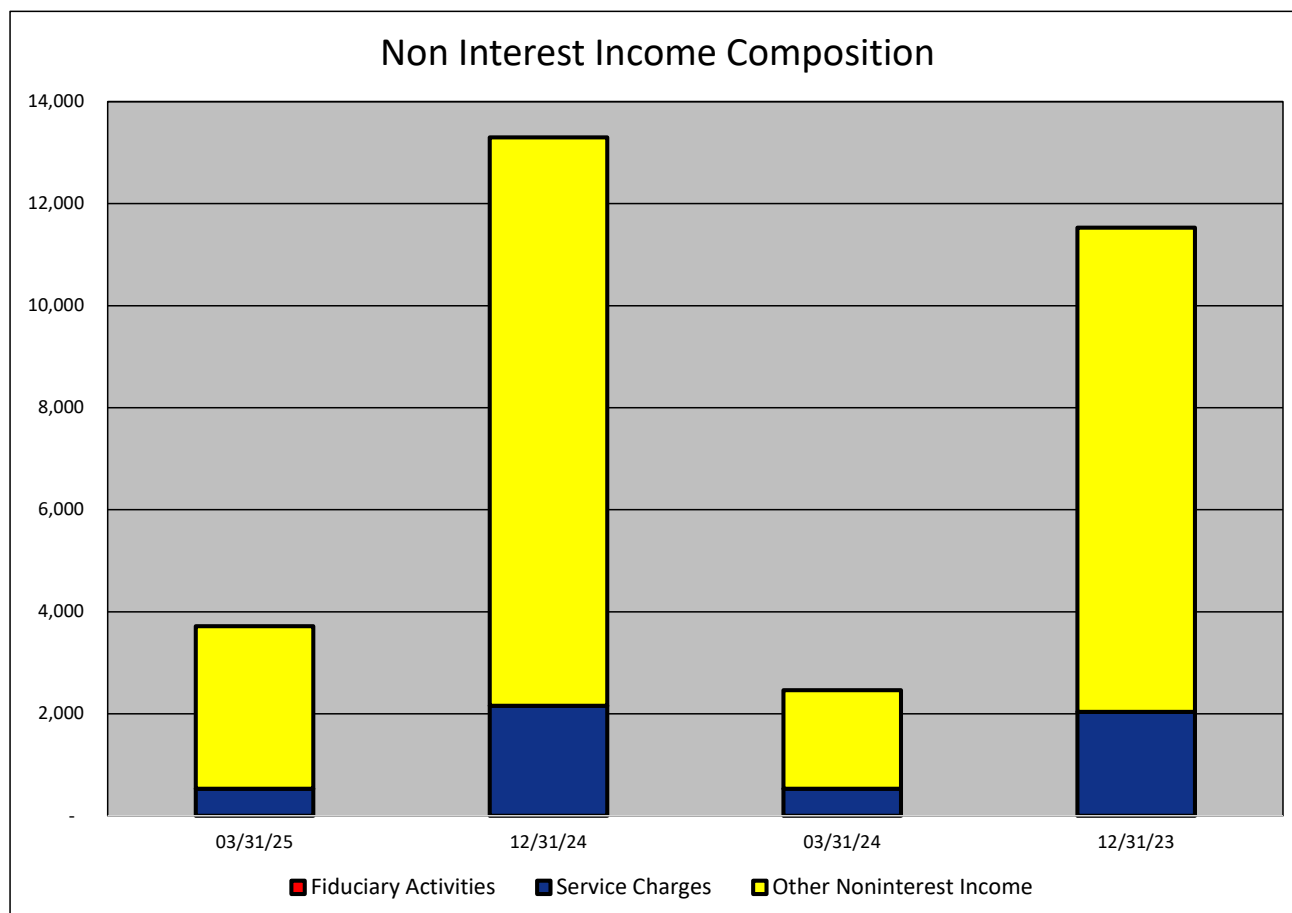


**NONINTEREST INCOME COMPOSITION- U. S. Century Bank**  
(Dollars in Thousands)

| As of: | 03/31/25 | 12/31/24 | 03/31/24 | 12/31/23 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

**NONINTEREST INCOME CATEGORY**

|                             |              |               |              |               |              |              |
|-----------------------------|--------------|---------------|--------------|---------------|--------------|--------------|
| Fiduciary Activities        | -            | -             | -            | -             | -            | NA           |
| Service Charges             | 530          | 2,155         | 529          | 2,037         | 1            | 0.19         |
| Other Noninterest Income    | 3,186        | 11,142        | 1,935        | 9,494         | 1,251        | 64.65        |
| <b>Total Nonint. Income</b> | <b>3,716</b> | <b>13,297</b> | <b>2,464</b> | <b>11,531</b> | <b>1,252</b> | <b>50.81</b> |

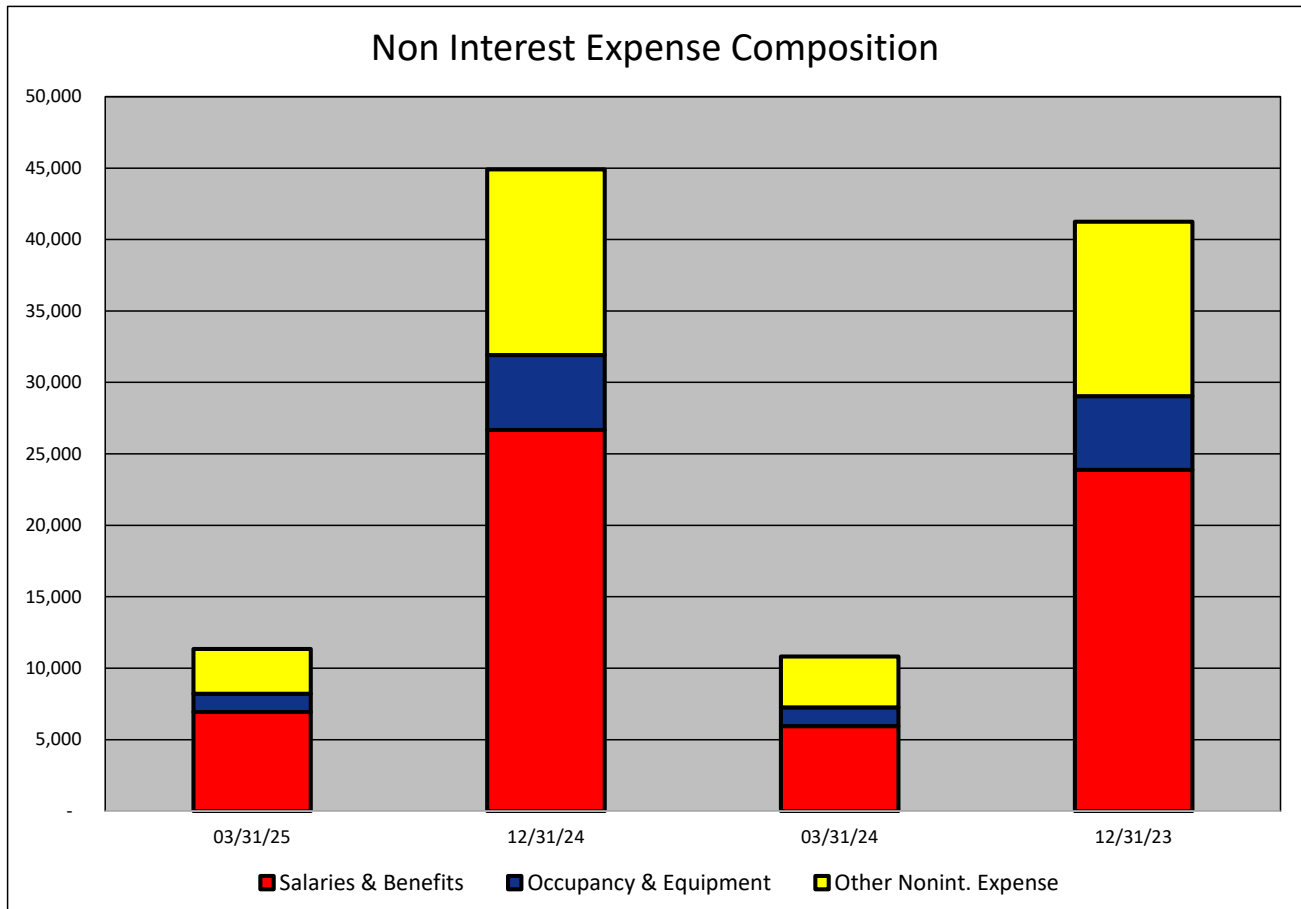


**NONINTEREST EXPENSE COMPOSITION- U. S. Century Bank**  
(Dollars in Thousands)

| As of: | 03/31/25 | 12/31/24 | 03/31/24 | 12/31/23 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

**NONINTEREST EXPENSE CATEGORY**

|                       |        |        |        |        |       |         |
|-----------------------|--------|--------|--------|--------|-------|---------|
| Salaries & Benefits   | 6,927  | 26,664 | 5,950  | 23,876 | 977   | 16.42   |
| Occupancy & Equipment | 1,284  | 5,251  | 1,312  | 5,159  | (28)  | (2.13)  |
| Other Nonint. Expense | 3,132  | 12,999 | 3,552  | 12,221 | (420) | (11.82) |
| Total Nonint. Expense | 11,343 | 44,914 | 10,814 | 41,256 | 529   | 4.89    |



**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)            |

|                            |           |           |       |
|----------------------------|-----------|-----------|-------|
| <b>Select Peer Average</b> | 5,206,709 | 4,956,307 | 11.90 |
|----------------------------|-----------|-----------|-------|

**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)           |

|                            |           |           |       |
|----------------------------|-----------|-----------|-------|
| <b>Select Peer Average</b> | 3,628,196 | 3,418,923 | 11.03 |
|----------------------------|-----------|-----------|-------|

**PEER GROUP COMPARISONS REPORT**  
**South Florida Group**

**CAPITAL RATIOS**  
**For the three months ended March 31, 2025**

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

|                            |       |       |       |       |       |
|----------------------------|-------|-------|-------|-------|-------|
| <b>Select Peer Average</b> | 13.98 | 34.77 | 36.05 | 37.08 | 35.81 |
|----------------------------|-------|-------|-------|-------|-------|

**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

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

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

|                            |              |              |              |
|----------------------------|--------------|--------------|--------------|
| <b>Select Peer Average</b> | <b>75.52</b> | <b>64.35</b> | <b>17.33</b> |
|----------------------------|--------------|--------------|--------------|

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

|                            |           |        |      |
|----------------------------|-----------|--------|------|
| <b>Select Peer Average</b> | 5,209,916 | (1.67) | 4.30 |
|----------------------------|-----------|--------|------|

**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**PROFITABILITY RATIOS**  
**For the three months ended March 31, 2025**

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

|                            |      |      |        |       |
|----------------------------|------|------|--------|-------|
| <b>Select Peer Average</b> | 0.44 | 5.12 | 165.89 | 10.78 |
|----------------------------|------|------|--------|-------|

**PEER GROUP COMPARISONS REPORT**  
**South Florida Group**

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

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

|                            |      |      |      |      |
|----------------------------|------|------|------|------|
| <b>Select Peer Average</b> | 1.26 | 0.50 | 0.36 | 2.99 |
|----------------------------|------|------|------|------|

**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

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

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

|                            |             |              |             |             |              |
|----------------------------|-------------|--------------|-------------|-------------|--------------|
| <b>Select Peer Average</b> | <b>0.77</b> | <b>10.51</b> | <b>4.03</b> | <b>2.45</b> | <b>14.82</b> |
|----------------------------|-------------|--------------|-------------|-------------|--------------|

**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

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

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

|                            |       |      |      |      |
|----------------------------|-------|------|------|------|
| <b>Select Peer Average</b> | 63.46 | 1.12 | 0.01 | 0.14 |
|----------------------------|-------|------|------|------|

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

|                            |       |       |       |      |      |
|----------------------------|-------|-------|-------|------|------|
| <b>Select Peer Average</b> | 26.28 | 69.85 | 96.13 | 0.12 | 3.75 |
|----------------------------|-------|-------|-------|------|------|

**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

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

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

|                            |             |             |             |              |
|----------------------------|-------------|-------------|-------------|--------------|
| <b>Select Peer Average</b> | <b>5.46</b> | <b>3.15</b> | <b>2.92</b> | <b>95.74</b> |
|----------------------------|-------------|-------------|-------------|--------------|