

Banescos Usa

Miami, FL

Established

1/10/2006

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 six months June 30, 2025

Institution name	Total Assets (\$'000's)
Bankunited, National Association	35,441,030
City National Bank Of Florida	27,059,543
Amerant Bank, National Association	10,312,330
Ocean Bank	7,249,115
Banesco Usa	5,214,894
Bradesco Bank	5,116,928
Banco Do Brasil Americas	3,123,278
U. S. Century Bank	2,717,656
Grove Bank & Trust	1,420,490
International Finance Bank	1,378,556
Pacific National Bank	1,372,907
Intercredit Bank, National Association	1,274,677
First State Bank Of The Florida Keys	1,160,607
Helm Bank Usa	1,089,200
Terrabank, National Association	811,753
Sunstate Bank	537,237
Interamerican Bank, A Fsb	285,964
Gulf Atlantic Bank	195,585
Eastern National Bank	100,505
Bankmiami	80,678

Institution name	Return on Avg Assets (%)
Banco Do Brasil Americas	1.63
International Finance Bank	1.29
U. S. Century Bank	1.27
Banesco Usa	1.18
Bradesco Bank	0.96
Pacific National Bank	0.94
Helm Bank Usa	0.89
City National Bank Of Florida	0.88
Ocean Bank	0.87
Bankunited, National Association	0.84
Gulf Atlantic Bank	0.80
Terrabank, National Association	0.80
Amerant Bank, National Association	0.79
Interamerican Bank, A Fsb	0.72
First State Bank Of The Florida Keys	0.63
Sunstate Bank	0.51
Grove Bank & Trust	0.42
Intercredit Bank, National Association	(0.61)
Eastern National Bank	(2.31)
Bankmiami	(10.40)

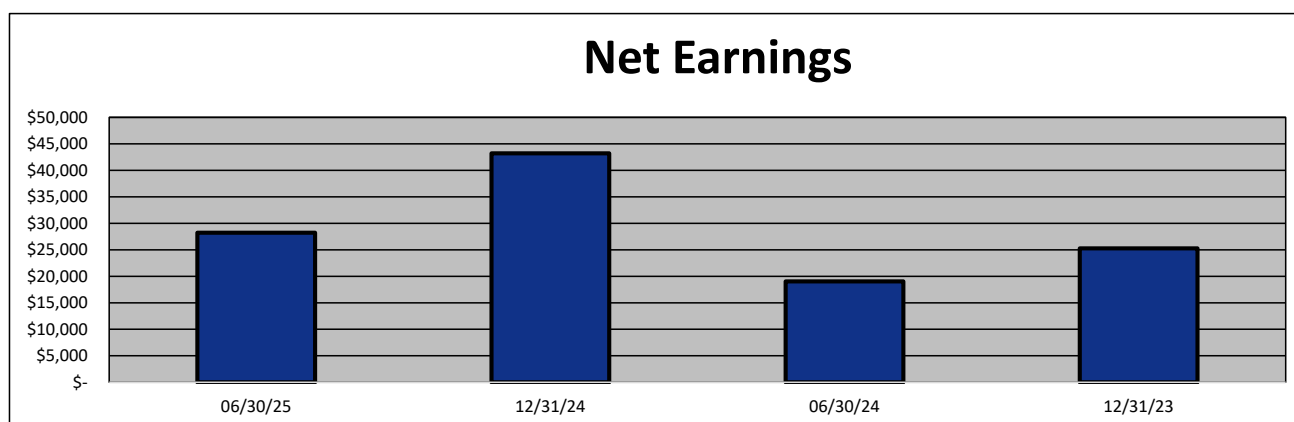
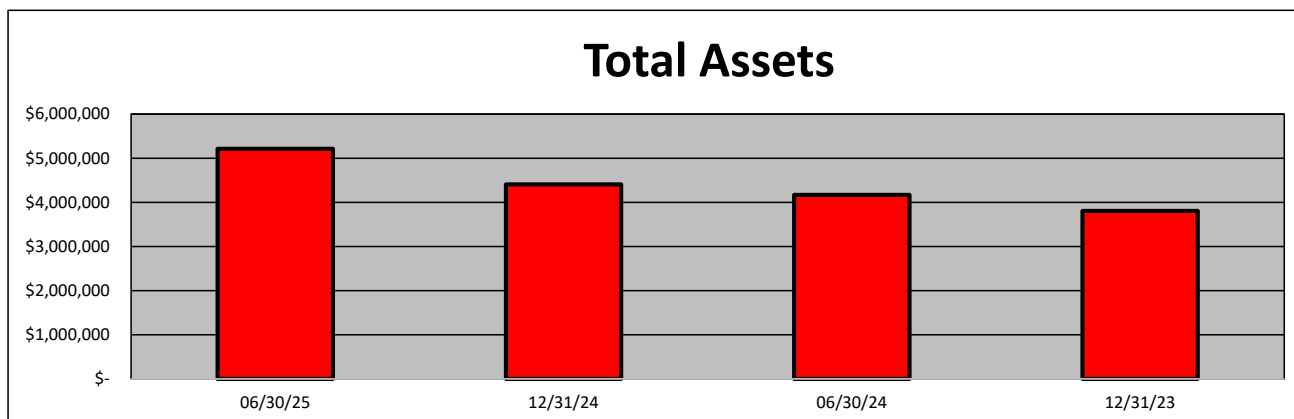
EXECUTIVE SUMMARY - Banesco USA
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.61	11.82	11.63	11.82	10.68	11.59
Leverage Ratio	12.00	12.93	12.98	13.26	11.86	13.29
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	14.47	21.18
Risk Based Ratio	0.00	0.00	0.00	0.00	15.30	22.25
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	0.00	14.41	20.93
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	85.27	91.59	92.02	96.97	74.73	77.80
Loans/Assets	70.13	75.24	75.44	75.66	62.90	65.71
Securities/Assets	19.49	15.98	14.70	15.29	18.95	17.47
PROFITABILITY:						
Return on Avg Assets	1.18	1.04	0.94	0.71	0.71	0.11
Return on Avg Equity	10.51	8.94	8.20	5.98	10.92	5.85
Nonint Income/Avg Assets	0.51	0.60	0.52	0.55	0.80	0.46
Net Overhead Ratio	1.54	1.47	1.53	1.52	2.35	2.89
Efficiency Ratio	56.66	58.25	60.07	61.27	74.52	91.41
Assets (per million) per Employee	13.24	12.31	11.58	11.17	10.31	10.59
ASSET QUALITY:						
Allowance/Loans	1.09	1.13	1.16	1.24	1.29	1.31
Nonperforming Loans/Total Loans	0.73	0.37	0.17	0.25	0.48	0.44
Nonperforming Assets/Total Assets	0.51	0.27	0.13	0.19	0.33	0.31
Adjusted Texas Ratio	4.50	2.17	1.01	1.50	3.15	2.63
YIELDS & COSTS:						
Yield on earning assets	5.66	5.78	5.75	5.26	5.48	5.54
Cost of funds	3.97	4.45	4.50	3.82	2.84	3.22
Net interest margin	3.24	3.08	3.00	2.94	3.20	2.97
Avg Earning Assets/Avg Assets	96.15	96.10	96.11	96.27	95.80	96.34

SELECTED FINANCIAL DATA - Banesco USA
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	5,214,894	4,406,981	4,169,323	3,808,125	1,045,571	25.08
Cash and Equivalents	345,138	207,886	230,909	173,941	114,229	49.47
Securities	1,016,133	704,312	612,751	582,079	403,382	65.83
Loans, net	3,657,228	3,315,851	3,145,323	2,881,396	511,905	16.28
Deposit Accounts	4,288,982	3,620,383	3,418,130	2,971,419	870,852	25.48
Fed Funds & Repos	-	-	-	284,000	-	NA
Total Equity	553,514	520,846	484,826	450,022	68,688	14.17

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	28,236	43,215	19,042	25,280	9,194	48.28
Interest Income	129,713	232,031	111,542	180,231	18,171	16.29
Interest Expense	55,516	108,536	53,290	79,533	2,226	4.18
Net Interest Income	74,197	123,495	58,252	100,698	15,945	27.37
Credit Loss Expense	2,285	4,844	1,000	7,879	1,285	128.50
Noninterest income	12,262	25,070	10,496	19,627	1,766	16.83
Gain on Sale of Securities	(175)	1,721	425	(2,817)	(600)	(141.18)
Noninterest Expense	48,987	86,544	41,296	73,720	7,691	18.62
Net Operating Income	35,187	57,177	26,452	38,726	8,735	33.02
Income Taxes	6,297	15,907	8,300	10,349	(2,003)	(24.13)

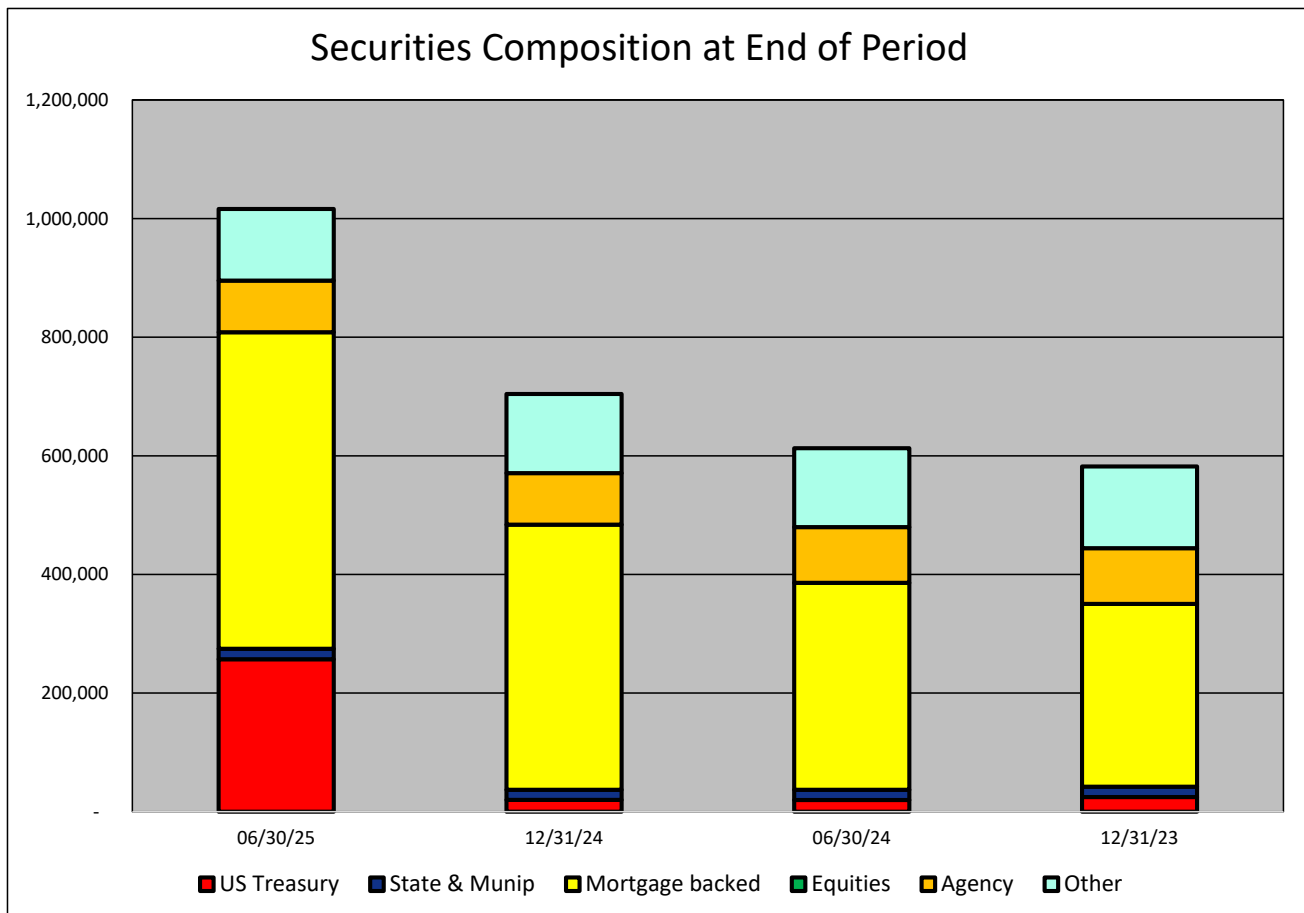


SECURITIES COMPOSITION - Banesco USA
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	257,093	19,916	19,761	24,641	237,332	1,201.01
State & Munip	17,671	17,056	17,231	17,545	440	2.55
Mortgage backed	533,540	446,996	348,794	308,080	184,746	52.97
Equities	-	-	-	-	-	NA
Agency	87,141	86,806	94,087	93,911	(6,946)	(7.38)
Other	120,688	133,538	132,878	137,902	(12,190)	(9.17)
Total Securities	1,016,133	704,312	612,751	582,079	403,382	65.83

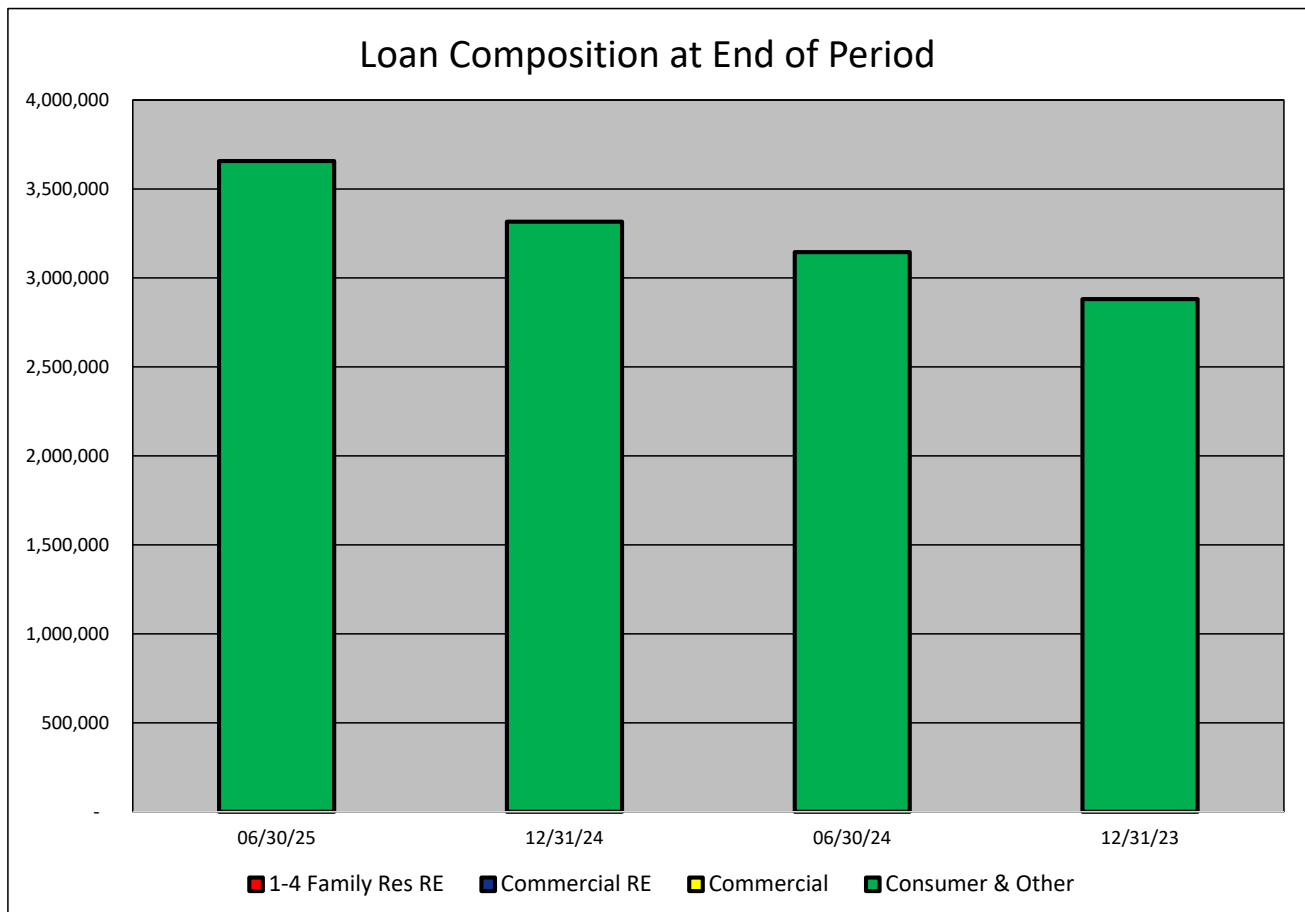


LOAN PORTFOLIO COMPOSITION - Banesco USA
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	-	-	-	-	-	NA
Commercial RE	-	-	-	-	-	NA
Commercial	-	-	-	-	-	NA
Consumer & Other	3,657,228	3,315,851	3,145,323	2,881,396	511,905	16.28
Loans, Net	3,657,228	3,315,851	3,145,323	2,881,396	511,905	16.28



LOAN PORTFOLIO QUALITY - Banesco USA
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	37,513	35,595	35,595	26,454	1,918	5.39
Total Recoveries	8	156	21	193	(13)	(61.90)
Total Charge-offs	20	3,082	50	365	(30)	(60.00)
Credit Loss Expense	2,285	4,844	1,000	7,879	1,285	128.50
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	1,434	-	NA
Ending Balance	39,786	37,513	36,566	35,595	3,220	8.81

NON-PERFORMING ASSETS:

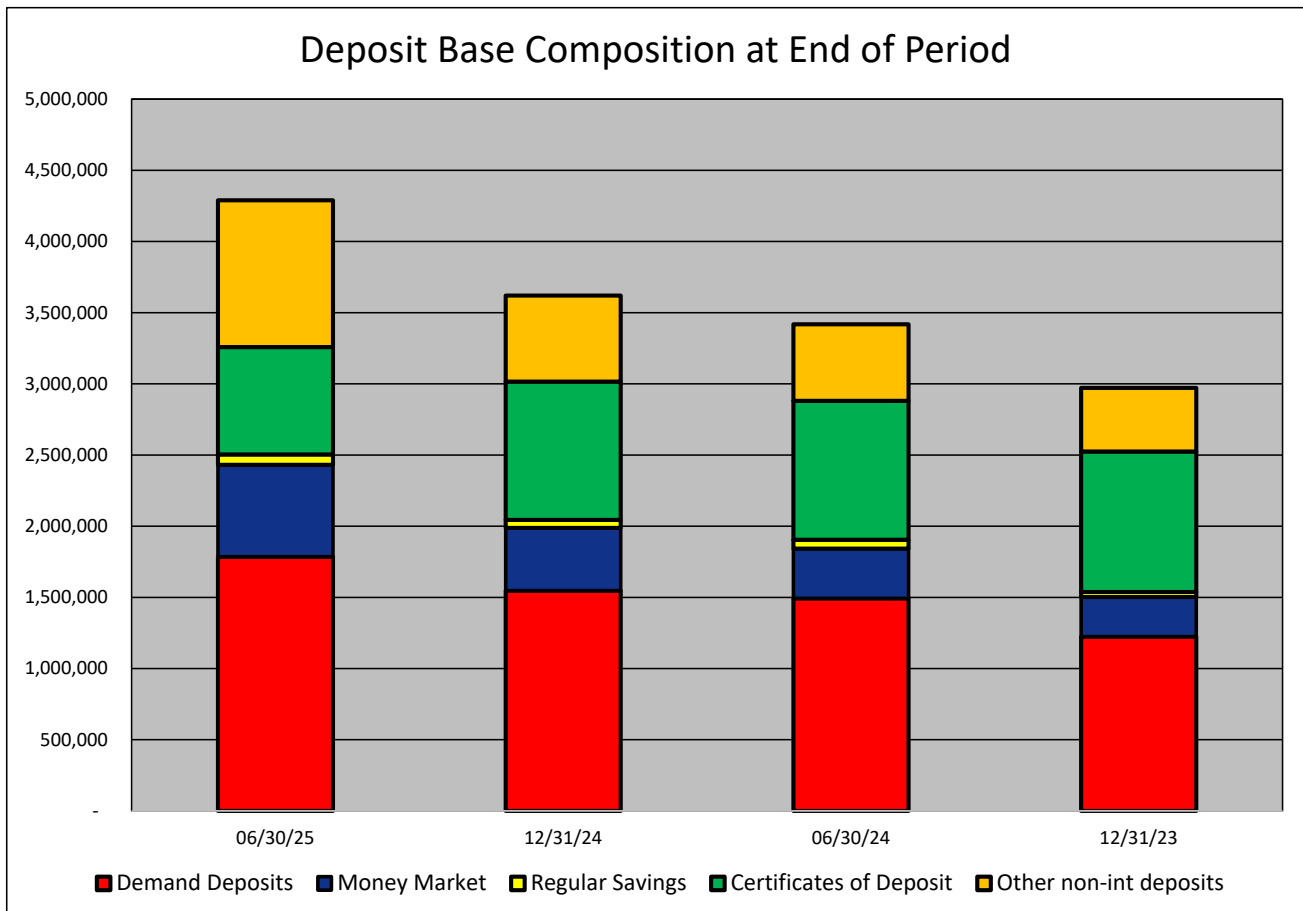
Total-90+ Days Past Due	-	-	47	-	(47)	(100.00)
Total-Nonaccrual	26,715	12,109	5,206	7,300	21,509	413.16
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	26,715	12,109	5,253	7,300	21,462	408.57

DEPOSIT BASE COMPOSITION - Banesco USA
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	1,785,404	1,546,937	1,492,953	1,224,225	292,451	19.59
Money Market	645,920	441,293	349,447	278,247	296,473	84.84
Regular Savings	72,414	56,243	62,088	35,569	10,326	16.63
Certificates of Deposit	754,115	971,134	976,188	986,462	(222,073)	(22.75)
Other non-int deposits	1,031,129	604,776	537,454	446,916	493,675	91.85
Total Deposits	4,288,982	3,620,383	3,418,130	2,971,419	870,852	25.48

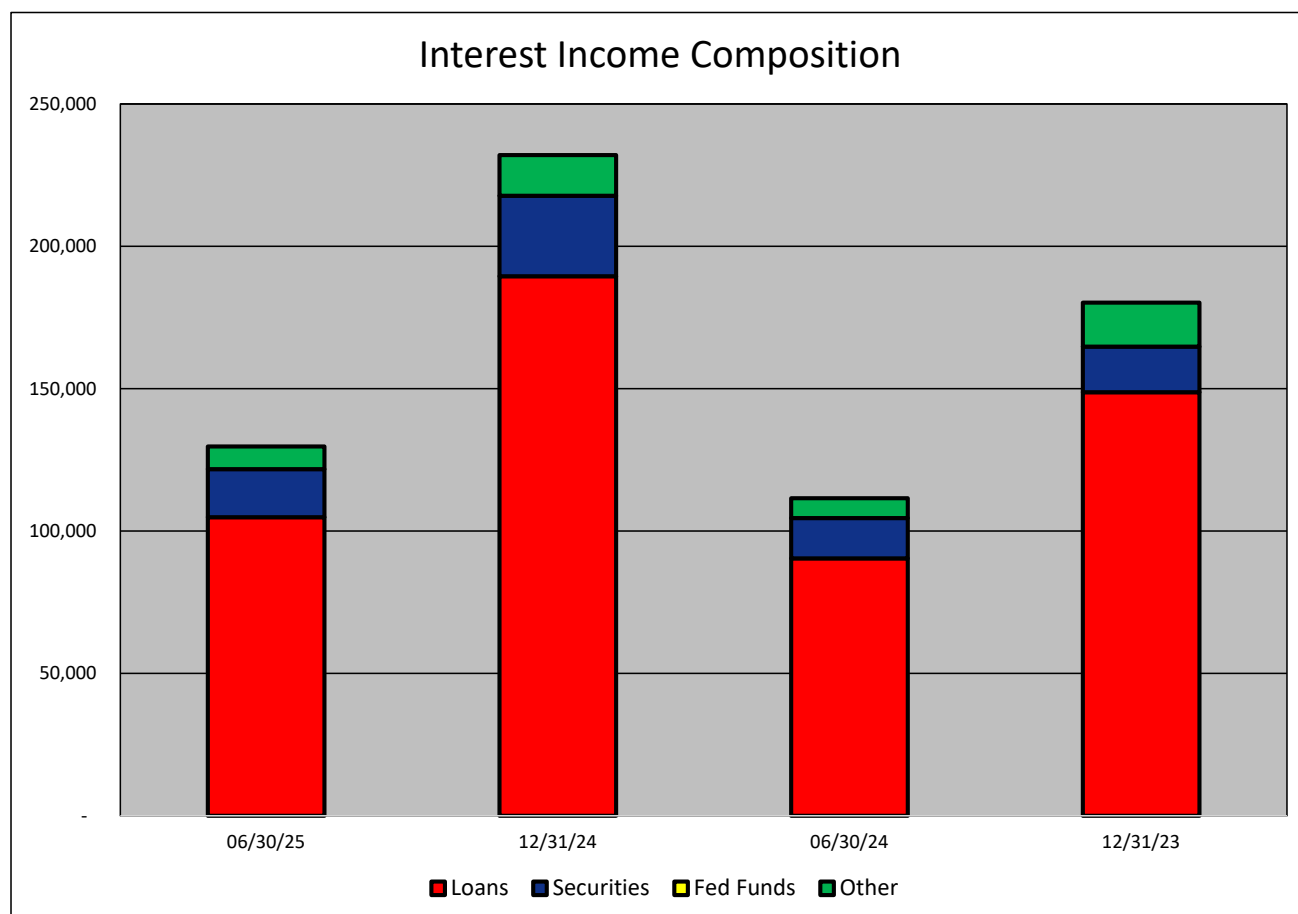


INTEREST INCOME COMPOSITION- Banesco USA
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	104,839	189,491	90,395	148,748	14,444	15.98
Securities	16,909	28,280	14,173	16,040	2,736	19.30
Fed Funds	-	-	-	-	-	NA
Other	7,965	14,260	6,974	15,443	991	14.21
Total Int Income	129,713	232,031	111,542	180,231	18,171	16.29

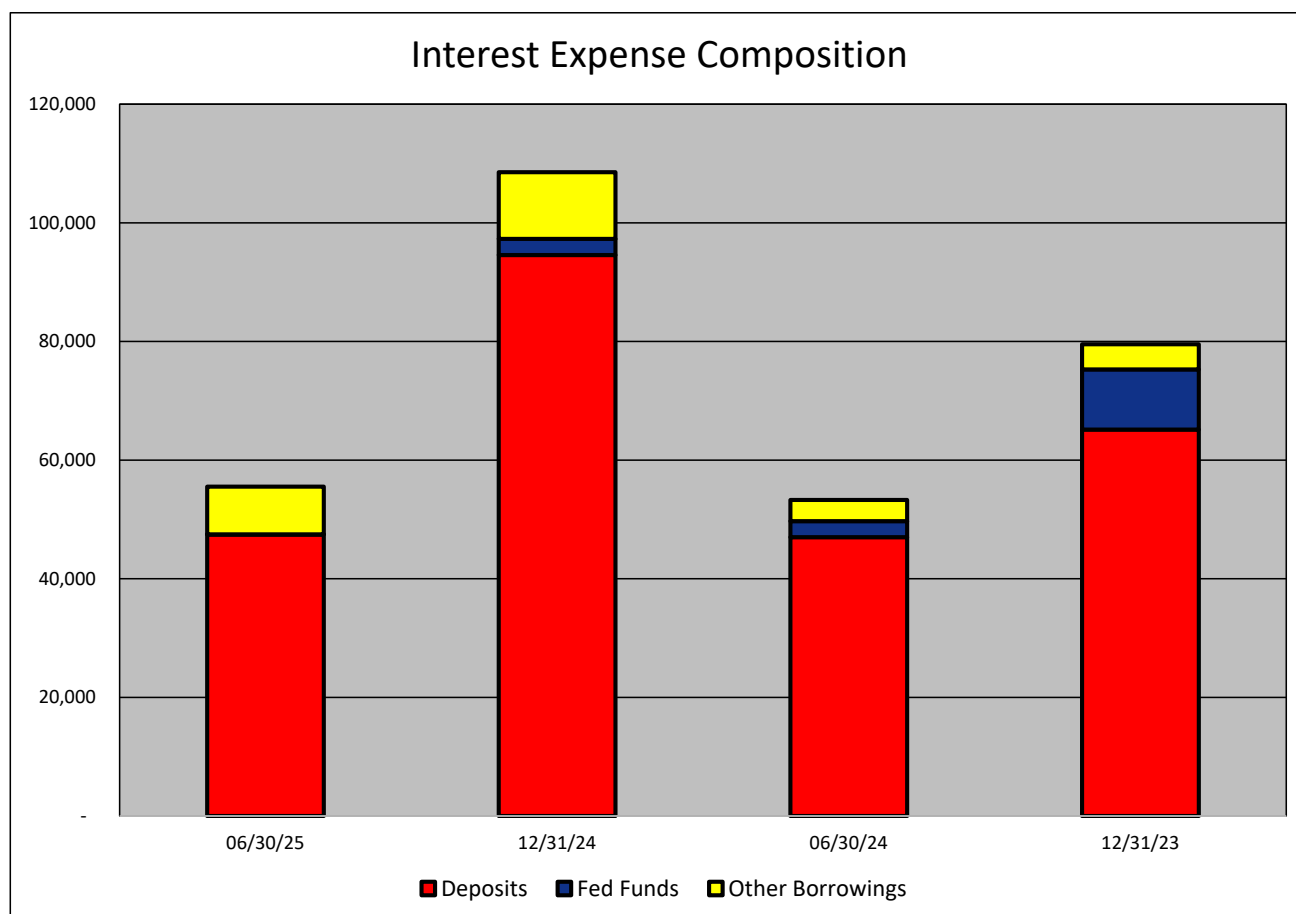


INTEREST EXPENSE COMPOSITION- Banesco USA
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	47,492	94,571	47,003	65,142	489	1.04
Fed Funds	2	2,716	2,715	10,147	(2,713)	(99.93)
Other Borrowings	8,022	11,249	3,572	4,244	4,450	124.58
Total Int Expense	55,516	108,536	53,290	79,533	2,226	4.18

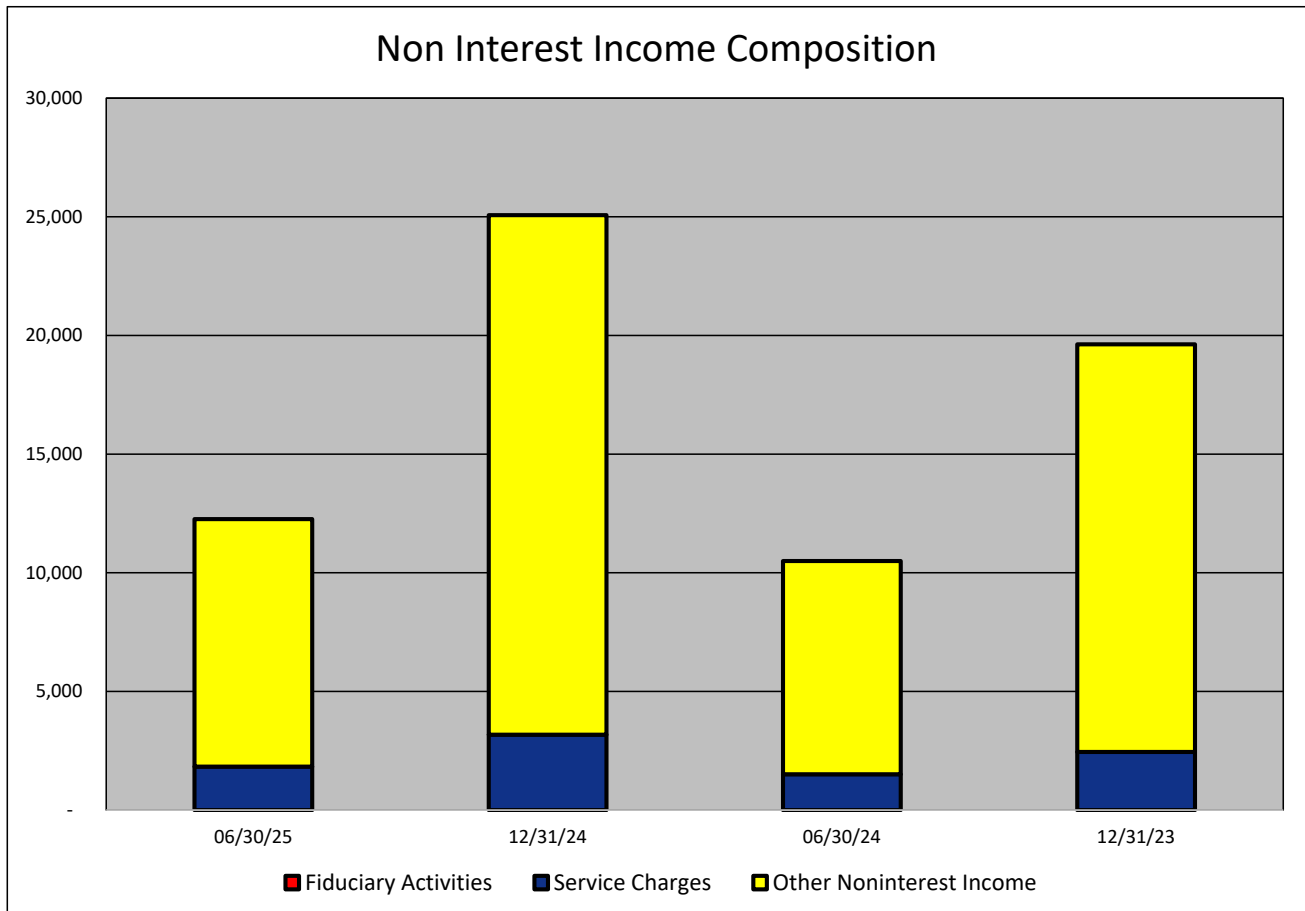


NONINTEREST INCOME COMPOSITION- Banesco USA
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	1,830	3,177	1,509	2,452	321	21.27
Other Noninterest Income	10,432	21,893	8,987	17,175	1,445	16.08
Total Nonint. Income	12,262	25,070	10,496	19,627	1,766	16.83

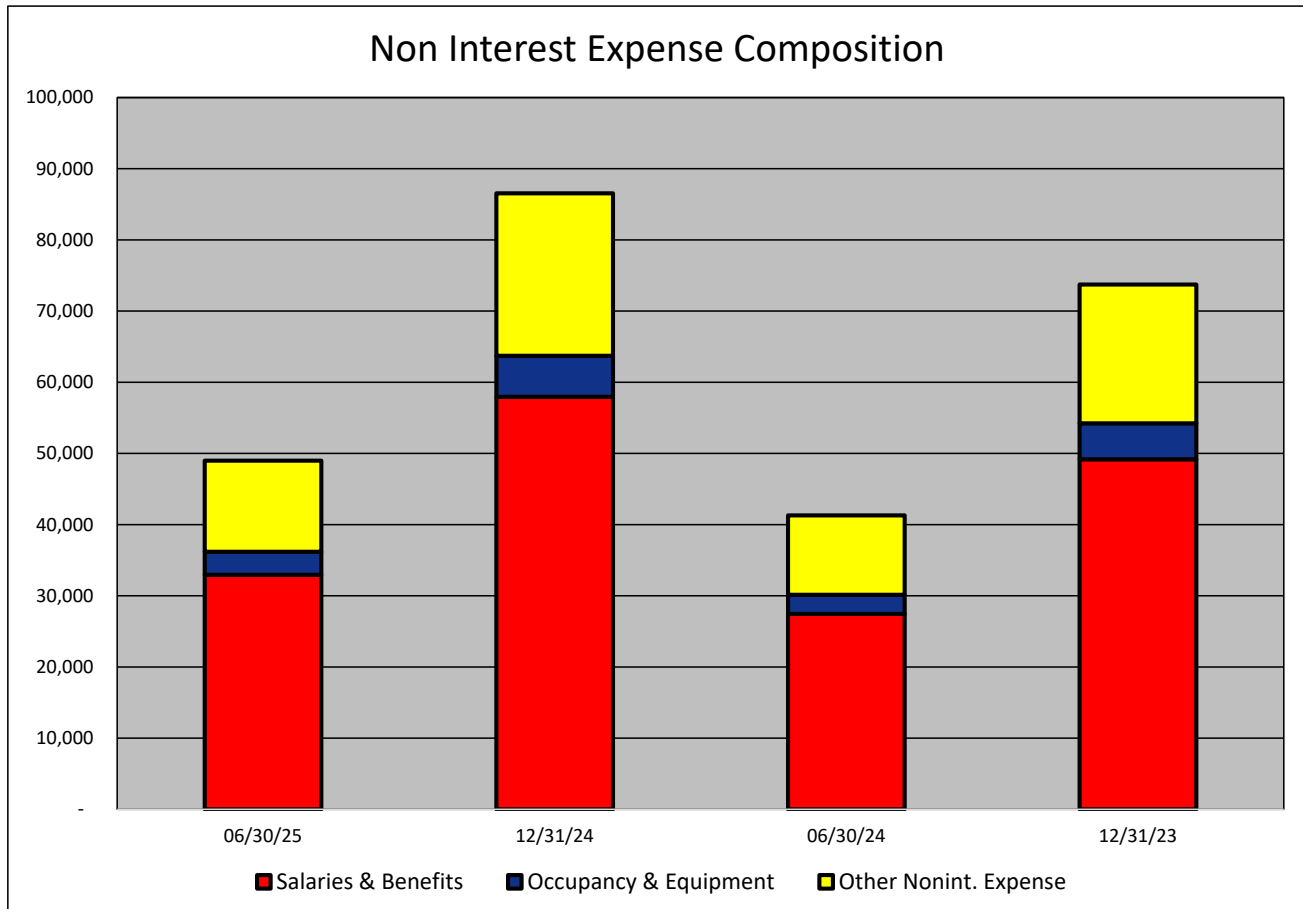


NONINTEREST EXPENSE COMPOSITION- Banesco USA
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	32,954	57,958	27,466	49,174	5,488	19.98
Occupancy & Equipment	3,236	5,757	2,682	5,058	554	20.66
Other Nonint. Expense	12,797	22,829	11,148	19,488	1,649	14.79
Total Nonint. Expense	48,987	86,544	41,296	73,720	7,691	18.62



PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Bankmiami	80,678	-	NA
Intercredit Bank, National Association	1,274,677	602,691	111.50
Gulf Atlantic Bank	195,585	151,346	29.23
Banesco Usa	5,214,894	4,169,323	25.08
International Finance Bank	1,378,556	1,112,373	23.93
Grove Bank & Trust	1,420,490	1,209,777	17.42
Bradesco Bank	5,116,928	4,372,598	17.02
Ocean Bank	7,249,115	6,367,450	13.85
U. S. Century Bank	2,717,656	2,457,323	10.59
Banco Do Brasil Americas	3,123,278	2,825,773	10.53
Pacific National Bank	1,372,907	1,245,087	10.27
Interamerican Bank, A Fsb	285,964	268,192	6.63
Amerant Bank, National Association	10,312,330	9,730,061	5.98
Helm Bank Usa	1,089,200	1,033,052	5.44
Terrabank, National Association	811,753	783,906	3.55
City National Bank Of Florida	27,059,543	26,204,165	3.26
Bankunited, National Association	35,441,030	35,401,701	0.11
Sunstate Bank	537,237	549,583	(2.25)
First State Bank Of The Florida Keys	1,160,607	1,215,545	(4.52)
Eastern National Bank	100,505	157,833	(36.32)

Select Peer Average	5,297,147	4,992,889	13.23
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PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET

Total Loans \$'000			
Institution name	This Year	Last Year	% Change in Loans
Bankmiami	13,007	-	NA
Intercredit Bank, National Association	648,533	431,088	50.44
Gulf Atlantic Bank	151,234	114,870	31.66
Banco Do Brasil Americas	1,873,316	1,433,466	30.68
Grove Bank & Trust	778,355	604,805	28.70
International Finance Bank	1,139,352	943,899	20.71
Banesco Usa	3,657,228	3,145,323	16.28
Bradesco Bank	3,965,263	3,419,609	15.96
U. S. Century Bank	2,113,318	1,869,249	13.06
Sunstate Bank	335,563	303,684	10.50
Helm Bank Usa	624,088	573,355	8.85
City National Bank Of Florida	19,138,141	17,707,481	8.08
Ocean Bank	5,693,515	5,282,062	7.79
Interamerican Bank, A Fsb	225,960	213,580	5.80
Pacific National Bank	876,691	858,143	2.16
First State Bank Of The Florida Keys	820,728	812,699	0.99
Terrabank, National Association	521,239	521,372	(0.03)
Amerant Bank, National Association	7,189,196	7,322,911	(1.83)
Bankunited, National Association	23,953,527	24,628,484	(2.74)
Eastern National Bank	63,159	103,446	(38.94)

Select Peer Average	3,689,071	3,514,476	10.95
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PEER GROUP COMPARISONS REPORT
South Florida Group

CAPITAL RATIOS
For the six months June 30, 2025

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Bankmiami	45.92	68.49	138.68	139.29	138.68
Interamerican Bank, A Fsb	12.98	13.43	18.98	20.25	18.98
Banesco Usa	10.61	12.00	0.00	0.00	0.00
Helm Bank Usa	9.17	11.75	30.34	31.60	30.34
Pacific National Bank	11.28	11.62	15.45	16.18	15.45
Sunstate Bank	12.87	11.37	12.90	13.71	12.90
Bradesco Bank	10.72	10.98	16.68	17.82	16.68
City National Bank Of Florida	9.96	10.69	14.34	15.44	14.34
Banco Do Brasil Americas	10.44	10.57	23.46	24.71	23.46
First State Bank Of The Florida Keys	8.76	10.17	15.47	16.72	15.47
Amerant Bank, National Association	9.57	9.76	12.03	13.19	12.03
Terrabank, National Association	8.47	9.68	15.82	17.22	10.80
U. S. Century Bank	8.39	9.65	12.45	13.67	12.45
Gulf Atlantic Bank	8.51	9.64	10.74	11.66	10.74
Ocean Bank	9.22	9.64	11.37	12.62	11.37
Intercredit Bank, National Association	8.86	9.56	17.59	18.85	17.59
Grove Bank & Trust	9.00	9.55	14.87	16.12	14.87
Eastern National Bank	9.81	9.43	18.55	19.82	18.55
Bankunited, National Association	8.85	9.28	12.96	13.86	12.96
International Finance Bank	8.46	8.60	10.95	12.21	10.95

Select Peer Average	11.59	13.29	21.18	22.25	20.93
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PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET RATIOS
For the six months June 30, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Interamerican Bank, A Fsb	95.08	79.02	0.00
Bradesco Bank	93.65	77.49	7.76
Ocean Bank	92.91	78.54	14.34
Gulf Atlantic Bank	91.88	77.32	11.44
International Finance Bank	90.85	82.65	4.47
U. S. Century Bank	89.61	77.76	16.34
City National Bank Of Florida	88.89	70.73	23.58
Amerant Bank, National Association	86.43	69.71	17.35
Banesco Usa	85.27	70.13	19.49
Bankunited, National Association	81.92	67.59	26.50
First State Bank Of The Florida Keys	79.32	70.72	24.14
Pacific National Bank	78.67	63.86	22.52
Sunstate Bank	73.82	62.46	13.04
Eastern National Bank	72.29	62.84	0.82
Terrabank, National Association	70.72	64.21	24.50
Banco Do Brasil Americas	67.29	59.98	28.85
Grove Bank & Trust	64.14	54.79	18.47
Helm Bank Usa	63.79	57.30	31.73
Intercredit Bank, National Association	59.56	50.88	44.00
Bankmiami	29.98	16.12	0.00

Select Peer Average	77.80	65.71	17.47
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PEER GROUP COMPARISONS REPORT
South Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Banco Do Brasil Americas	3,023,492	1.63	15.88
International Finance Bank	1,340,164	1.29	15.16
U. S. Century Bank	2,689,582	1.27	15.48
Banesco Usa	4,767,302	1.18	10.51
Bradesco Bank	4,956,031	0.96	8.90
Pacific National Bank	1,324,844	0.94	8.18
Helm Bank Usa	1,116,000	0.89	10.44
City National Bank Of Florida	27,662,821	0.88	9.29
Ocean Bank	7,019,381	0.87	9.34
Bankunited, National Association	35,431,968	0.84	9.37
Gulf Atlantic Bank	185,430	0.80	9.88
Terrabank, National Association	817,886	0.80	10.30
Amerant Bank, National Association	10,149,594	0.79	8.39
Interamerican Bank, A Fsb	270,066	0.72	5.34
First State Bank Of The Florida Keys	1,189,132	0.63	7.14
Sunstate Bank	541,304	0.51	4.09
Grove Bank & Trust	1,346,124	0.42	4.46
Intercredit Bank, National Association	1,180,587	(0.61)	(7.01)
Eastern National Bank	112,729	(2.31)	(25.21)
Bankmiami	30,828	(10.40)	(12.85)

Select Peer Average	5,257,763	0.11	5.85
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PEER GROUP COMPARISONS REPORT
South Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Banco Do Brasil Americas	0.45	1.43	44.41	11.65
U. S. Century Bank	0.54	1.19	48.95	13.39
City National Bank Of Florida	0.42	1.01	51.05	23.86
International Finance Bank	0.49	1.81	55.00	10.77
Banesco Usa	0.51	1.54	56.66	13.24
Bankunited, National Association	0.26	1.51	56.87	20.64
Bradesco Bank	0.58	1.34	58.64	17.89
Pacific National Bank	0.11	1.90	59.59	9.81
Amerant Bank, National Association	0.79	2.04	65.31	14.90
Ocean Bank	0.44	1.94	65.65	10.68
Gulf Atlantic Bank	0.26	2.69	67.30	5.93
Terrabank, National Association	0.78	1.98	70.19	6.82
Helm Bank Usa	0.49	2.53	71.59	8.38
Sunstate Bank	0.55	2.15	74.03	6.89
First State Bank Of The Florida Keys	0.52	2.18	76.22	6.45
Grove Bank & Trust	0.83	1.60	78.30	11.55
Interamerican Bank, A Fsb	0.26	3.37	78.45	3.67
Intercredit Bank, National Association	0.08	2.74	130.80	10.04
Eastern National Bank	0.72	6.58	146.34	1.93
Bankmiami	0.10	16.24	472.80	3.36

Select Peer Average	0.46	2.89	91.41	10.59
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PEER GROUP COMPARISONS REPORT
South Florida Group

ASSET QUALITY RATIOS
For the six months June 30, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bankmiami	1.00	0.00	0.00	0.00
Eastern National Bank	2.40	0.00	0.00	0.00
Grove Bank & Trust	1.50	0.00	0.00	0.00
Gulf Atlantic Bank	1.00	0.00	0.00	0.00
Intercredit Bank, National Association	1.50	0.00	0.00	0.00
Pacific National Bank	0.75	0.00	0.00	0.00
Sunstate Bank	1.12	0.00	0.00	0.00
Terrabank, National Association	1.37	0.03	0.02	0.24
U. S. Century Bank	1.18	0.06	0.05	0.54
First State Bank Of The Florida Keys	1.14	0.21	0.15	1.07
Ocean Bank	1.39	0.21	0.18	1.74
International Finance Bank	1.26	0.23	0.19	1.99
Bradesco Bank	0.98	0.26	0.20	1.74
Banco Do Brasil Americas	1.34	0.37	0.22	2.04
Banesco Usa	1.09	0.73	0.51	4.50
City National Bank Of Florida	1.10	0.66	0.52	5.00
Interamerican Bank, A Fsb	2.14	0.98	0.77	5.28
Helm Bank Usa	1.74	1.53	0.88	8.63
Amerant Bank, National Association	1.20	1.15	0.95	9.18
Bankunited, National Association	0.93	2.38	1.63	10.58

Select Peer Average	1.31	0.44	0.31	2.63
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 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	3.88	30.23	0.00	0.00	0.82
Bankmiami	2.09	62.14	17.54	0.00	0.00
Pacific National Bank	1.50	8.91	0.00	0.00	22.52
Bradesco Bank	1.14	10.31	0.12	1.27	6.42
Sunstate Bank	0.88	5.79	13.90	0.00	13.04
First State Bank Of The Florida Keys	0.73	2.74	0.00	8.11	16.03
Helm Bank Usa	0.72	9.13	0.00	0.00	31.65
Terrabank, National Association	0.72	7.61	0.00	0.00	24.43
City National Bank Of Florida	0.55	0.75	0.00	9.42	14.00
Ocean Bank	0.55	3.03	0.00	2.49	11.83
Interamerican Bank, A Fsb	0.54	18.98	0.00	0.00	0.00
Amerant Bank, National Association	0.53	5.56	0.00	0.00	17.33
Grove Bank & Trust	0.53	22.81	0.00	15.56	2.66
BanESCO Usa	0.43	6.19	0.00	3.32	15.98
Gulf Atlantic Bank	0.40	4.37	0.00	0.69	10.75
U. S. Century Bank	0.31	1.71	0.00	5.84	10.50
International Finance Bank	0.29	12.33	0.00	0.00	4.30
Banco Do Brasil Americas	0.23	10.12	0.09	0.00	28.56
Intercredit Bank, National Association	0.13	3.07	0.00	0.00	44.00
BankUnited, National Association	0.04	2.22	0.00	0.00	26.50

Select Peer Average	0.81	11.40	1.58	2.34	15.07
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
International Finance Bank	81.61	0.20	0.00	0.04
Ocean Bank	77.45	1.16	0.01	0.01
Interamerican Bank, A Fsb	77.32	2.16	0.00	0.00
U. S. Century Bank	76.85	0.42	0.00	0.00
Bradesco Bank	76.74	0.89	0.00	0.01
Gulf Atlantic Bank	76.55	4.11	0.00	0.00
City National Bank Of Florida	69.83	0.25	0.06	0.29
First State Bank Of The Florida Keys	69.83	0.80	0.00	0.00
Banesco Usa	69.37	0.58	0.00	0.00
Amerant Bank, National Association	68.82	1.30	0.15	0.22
Bankunited, National Association	66.90	0.33	0.02	0.22
Pacific National Bank	63.38	2.25	0.00	0.02
Terrabank, National Association	63.33	0.66	0.00	0.00
Sunstate Bank	61.76	1.10	0.00	1.53
Eastern National Bank	61.33	2.63	0.00	0.00
Banco Do Brasil Americas	59.17	0.17	0.00	0.34
Helm Bank Usa	56.30	0.44	0.00	0.00
Grove Bank & Trust	53.98	1.25	0.00	0.00
Intercredit Bank, National Association	50.12	0.47	0.00	0.00
Bankmiami	15.96	0.84	0.00	0.03

Select Peer Average	64.83	1.10	0.01	0.14
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the six months June 30, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Eastern National Bank	76.40	23.53	99.93	0.07	0.00
Terrabank, National Association	57.64	42.36	100.00	0.00	0.00
Helm Bank Usa	44.18	55.82	100.00	0.00	0.00
International Finance Bank	44.12	55.88	100.00	0.00	0.00
Banco Do Brasil Americas	37.66	62.30	99.96	0.00	0.04
Bankunited, National Association	30.80	61.97	92.77	0.00	7.23
Banesco Usa	30.32	62.63	92.96	0.00	7.04
Ocean Bank	26.84	67.54	94.38	0.00	5.62
Sunstate Bank	25.66	72.19	97.85	0.00	2.15
U. S. Century Bank	24.63	70.99	95.62	0.00	4.38
First State Bank Of The Florida Keys	24.34	74.18	98.52	1.48	0.00
Interamerican Bank, A Fsb	23.95	73.55	97.50	0.00	2.50
Grove Bank & Trust	21.55	73.14	94.69	1.41	3.90
Bradesco Bank	19.75	74.75	94.51	2.23	3.26
City National Bank Of Florida	19.71	69.74	89.45	0.23	10.33
Amerant Bank, National Association	18.85	72.73	91.58	0.00	8.42
Gulf Atlantic Bank	17.11	77.16	94.27	0.00	5.73
Pacific National Bank	15.90	76.62	92.53	0.00	7.47
Bankmiami	10.22	89.78	100.00	0.00	0.00
Intercredit Bank, National Association	7.15	87.21	94.37	0.00	5.63

Select Peer Average	28.84	67.20	96.04	0.27	3.69
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PEER GROUP COMPARISONS REPORT
South Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the six months June 30, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Eastern National Bank	6.24	2.46	4.52	94.40
Gulf Atlantic Bank	7.17	3.31	4.46	92.11
Interamerican Bank, A Fsb	6.28	2.84	4.45	98.32
Helm Bank Usa	5.02	2.09	3.95	93.77
Banco Do Brasil Americas	5.54	3.11	3.83	99.08
Amerant Bank, National Association	6.26	3.22	3.79	93.69
International Finance Bank	5.50	3.47	3.72	99.40
Bankmiami	4.50	3.66	3.61	92.86
Pacific National Bank	6.40	3.95	3.41	95.73
Ocean Bank	5.65	3.65	3.30	96.60
Sunstate Bank	5.85	3.78	3.26	95.27
Terrabank, National Association	4.28	2.02	3.24	97.53
Banesco Usa	5.66	3.97	3.24	96.15
U. S. Century Bank	5.44	3.31	3.12	95.78
First State Bank Of The Florida Keys	4.76	2.57	3.04	99.00
Bankunited, National Association	5.25	2.81	2.91	96.71
Bradesco Bank	5.85	3.91	2.79	96.59
City National Bank Of Florida	5.05	2.75	2.47	96.16
Grove Bank & Trust	4.62	3.22	2.29	98.00
Intercredit Bank, National Association	5.56	4.20	2.08	99.68

Select Peer Average	5.54	3.22	2.97	96.34
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