

# Grove Bank & Trust

Miami, FL

Established

7/12/1926

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

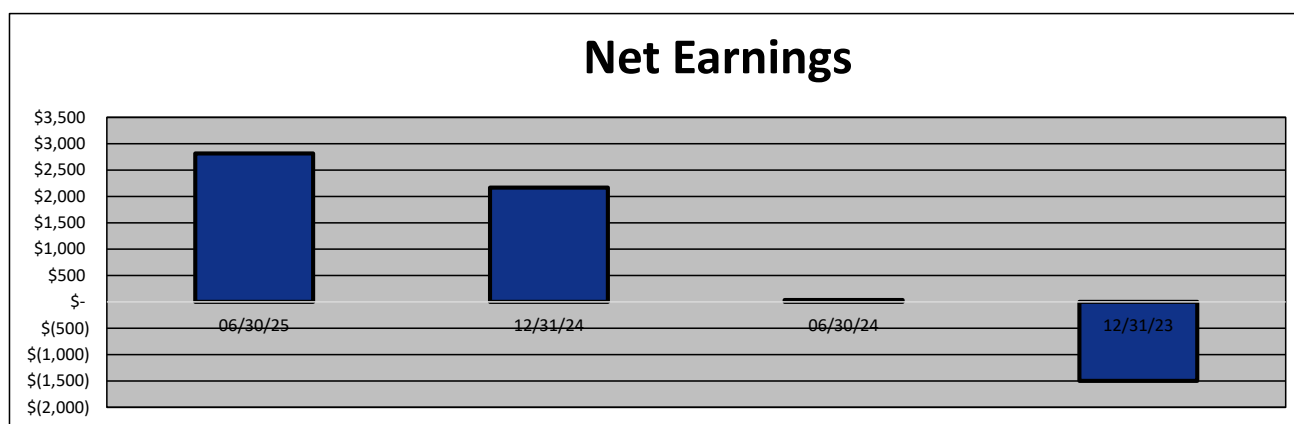
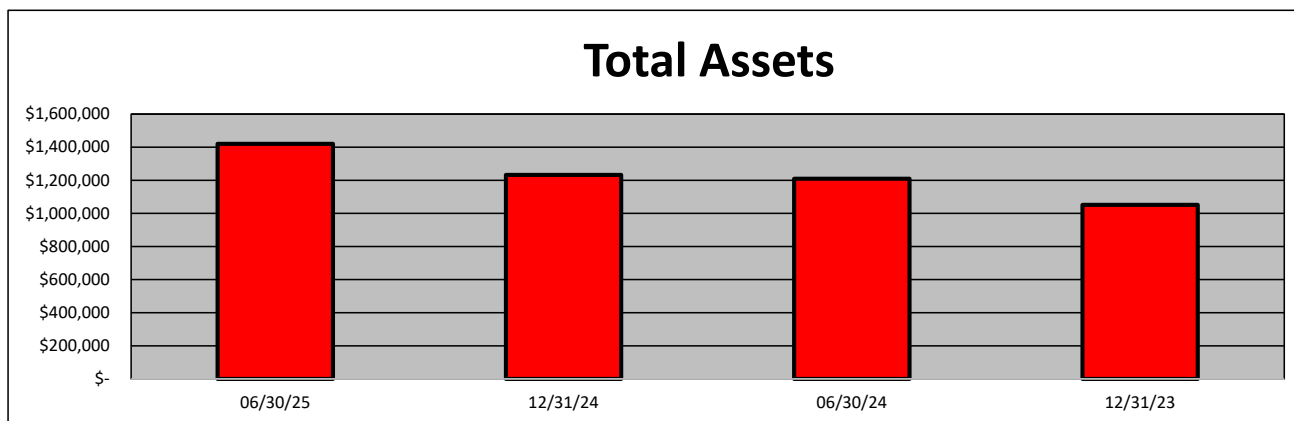
**EXECUTIVE SUMMARY - Grove Bank & Trust**  
(Percentage)

| Period Ending                      | 06/30/25 | 12/31/24 | 06/30/24 | 12/31/23 | State Avg. | Peer Avg. |
|------------------------------------|----------|----------|----------|----------|------------|-----------|
| <b>CAPITAL RATIOS</b>              |          |          |          |          |            |           |
| Equity/Assets                      | 9.00     | 10.10    | 10.05    | 11.61    | 10.68      | 11.59     |
| Leverage Ratio                     | 9.55     | 10.25    | 10.47    | 12.23    | 11.86      | 13.29     |
| Tier 1 Cap/Risk Based Assets       | 14.87    | 15.19    | 17.17    | 20.26    | 14.47      | 21.18     |
| Risk Based Ratio                   | 16.12    | 16.44    | 18.42    | 21.52    | 15.30      | 22.25     |
| Common Equity Tier 1 Capital Ratio | 14.87    | 15.19    | 17.17    | 20.26    | 14.41      | 20.93     |
| <b>BALANCE SHEET RATIOS:</b>       |          |          |          |          |            |           |
| Loan/Deposit Ratio                 | 64.14    | 73.03    | 64.64    | 63.53    | 74.73      | 77.80     |
| Loans/Assets                       | 54.79    | 56.43    | 49.99    | 48.13    | 62.90      | 65.71     |
| Securities/Assets                  | 18.47    | 27.50    | 30.22    | 40.99    | 18.95      | 17.47     |
| <b>PROFITABILITY:</b>              |          |          |          |          |            |           |
| Return on Avg Assets               | 0.42     | 0.18     | 0.01     | (0.14)   | 0.71       | 0.11      |
| Return on Avg Equity               | 4.46     | 1.77     | 0.06     | (1.22)   | 10.92      | 5.85      |
| Nonint Income/Avg Assets           | 0.83     | 0.85     | 0.86     | 0.83     | 0.80       | 0.46      |
| Net Overhead Ratio                 | 1.60     | 1.84     | 1.94     | 1.85     | 2.35       | 2.89      |
| Efficiency Ratio                   | 78.30    | 92.94    | 101.10   | 94.68    | 74.52      | 91.41     |
| Assets (per million) per Employee  | 11.55    | 10.81    | 10.08    | 9.15     | 10.31      | 10.59     |
| <b>ASSET QUALITY:</b>              |          |          |          |          |            |           |
| Allowance/Loans                    | 1.50     | 1.53     | 1.78     | 2.12     | 1.29       | 1.31      |
| Nonperforming Loans/Total Loans    | 0.00     | 0.00     | 0.00     | 0.04     | 0.48       | 0.44      |
| Nonperforming Assets/Total Assets  | 0.00     | 0.00     | 0.00     | 0.02     | 0.33       | 0.31      |
| Adjusted Texas Ratio               | 0.00     | 0.00     | 0.00     | 0.15     | 3.15       | 2.63      |
| <b>YIELDS &amp; COSTS:</b>         |          |          |          |          |            |           |
| Yield on earning assets            | 4.62     | 4.48     | 4.31     | 3.72     | 5.48       | 5.54      |
| Cost of funds                      | 3.22     | 3.50     | 3.47     | 2.45     | 2.84       | 3.22      |
| Net interest margin                | 2.29     | 2.08     | 1.96     | 2.05     | 3.20       | 2.97      |
| Avg Earning Assets/Avg Assets      | 98.00    | 97.08    | 96.15    | 95.92    | 95.80      | 96.34     |

**SELECTED FINANCIAL DATA - Grove Bank & Trust**  
(Dollars in Thousands)

| As of:               | 06/30/25  | 12/31/24  | 06/30/24  | 12/31/23  | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|----------------------|-----------|-----------|-----------|-----------|----------------------|---------------------|
| Total Assets         | 1,420,490 | 1,232,853 | 1,209,777 | 1,051,986 | 210,713              | 17.42               |
| Cash and Equivalents | 331,464   | 148,916   | 190,796   | 66,472    | 140,668              | 73.73               |
| Securities           | 262,382   | 339,062   | 365,554   | 431,191   | (103,172)            | (28.22)             |
| Loans, net           | 778,355   | 695,750   | 604,805   | 506,334   | 173,550              | 28.70               |
| Deposit Accounts     | 1,213,575 | 952,630   | 935,686   | 796,995   | 277,889              | 29.70               |
| Fed Funds & Repos    | 18,075    | 15,524    | 17,644    | 14,149    | 431                  | 2.44                |
| Total Equity         | 127,793   | 124,568   | 121,558   | 122,175   | 6,235                | 5.13                |

| Period Ending              | 06/30/25 | 12/31/24 | 06/30/24 | 12/31/23 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|----------------------------|----------|----------|----------|----------|----------------------|---------------------|
| Net Earnings               | 2,815    | 2,167    | 36       | (1,499)  | 2,779                | 7,719.44            |
| Interest Income            | 30,465   | 51,434   | 23,507   | 38,643   | 6,958                | 29.60               |
| Interest Expense           | 15,364   | 27,584   | 12,795   | 17,296   | 2,569                | 20.08               |
| Net Interest Income        | 15,101   | 23,850   | 10,712   | 21,347   | 4,389                | 40.97               |
| Credit Loss Expense        | 1,008    | (123)    | -        | 1,516    | 1,008                | NA                  |
| Noninterest income         | 5,564    | 10,011   | 4,859    | 9,042    | 705                  | 14.51               |
| Gain on Sale of Securities | -        | (3)      | (2)      | (2,299)  | 2                    | (100.00)            |
| Noninterest Expense        | 16,300   | 31,737   | 15,881   | 29,032   | 419                  | 2.64                |
| Net Operating Income       | 3,357    | 2,247    | (310)    | (159)    | 3,667                | (1,182.90)          |
| Income Taxes               | 712      | 264      | (221)    | (947)    | 933                  | (422.17)            |

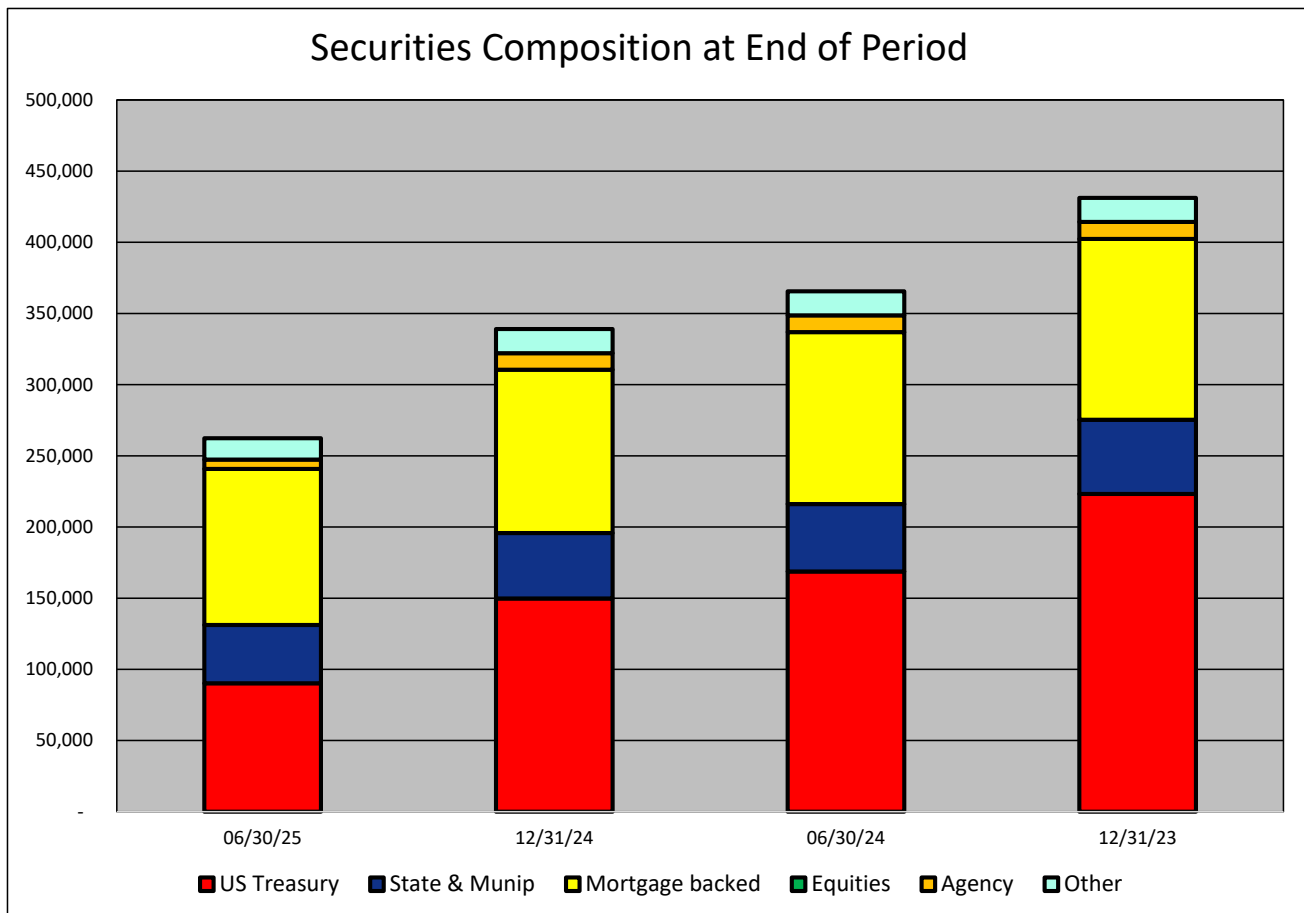


**SECURITIES COMPOSITION - Grove Bank & Trust**  
(Dollars in Thousands)

| As of: | 06/30/25 | 12/31/24 | 06/30/24 | 12/31/23 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

**SECURITIES CATEGORY:**

|                         |                |                |                |                |                  |                |
|-------------------------|----------------|----------------|----------------|----------------|------------------|----------------|
| US Treasury             | 90,241         | 149,817        | 168,750        | 223,226        | (78,509)         | (46.52)        |
| State & Munip           | 40,918         | 45,951         | 47,373         | 52,148         | (6,455)          | (13.63)        |
| Mortgage backed         | 109,627        | 114,674        | 120,788        | 127,007        | (11,161)         | (9.24)         |
| Equities                | -              | -              | -              | -              | -                | NA             |
| Agency                  | 6,539          | 11,652         | 11,722         | 11,875         | (5,183)          | (44.22)        |
| Other                   | 15,057         | 16,968         | 16,921         | 16,935         | (1,864)          | (11.02)        |
| <b>Total Securities</b> | <b>262,382</b> | <b>339,062</b> | <b>365,554</b> | <b>431,191</b> | <b>(103,172)</b> | <b>(28.22)</b> |

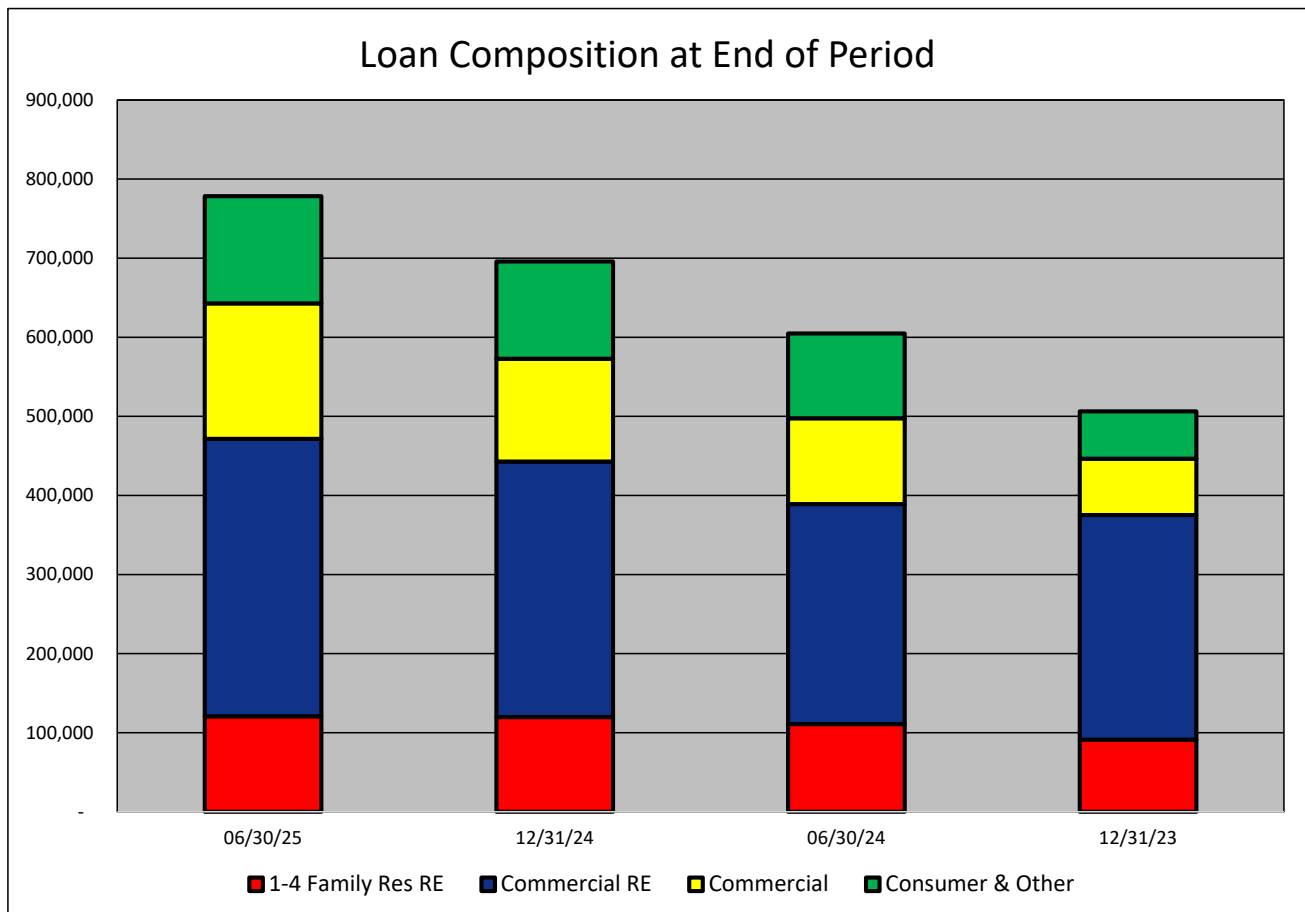


**LOAN PORTFOLIO COMPOSITION - Grove Bank & Trust**  
(Dollars in Thousands)

| As of: | 06/30/25 | 12/31/24 | 06/30/24 | 12/31/23 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

**LOAN CATEGORY:**

|                   |         |         |         |         |         |       |
|-------------------|---------|---------|---------|---------|---------|-------|
| 1-4 Family Res RE | 120,744 | 119,705 | 110,906 | 91,260  | 9,838   | 8.87  |
| Commercial RE     | 350,805 | 323,068 | 278,230 | 283,982 | 72,575  | 26.08 |
| Commercial        | 171,226 | 130,095 | 108,489 | 71,202  | 62,737  | 57.83 |
| Consumer & Other  | 135,580 | 122,882 | 107,180 | 59,890  | 28,400  | 26.50 |
| Loans, Net        | 778,355 | 695,750 | 604,805 | 506,334 | 173,550 | 28.70 |



**LOAN PORTFOLIO QUALITY - Grove Bank & Trust**  
(Dollars in Thousands)

| As of: | 06/30/25 | 12/31/24 | 06/30/24 | 12/31/23 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

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

|                              |        |        |        |        |       |        |
|------------------------------|--------|--------|--------|--------|-------|--------|
| Beginning Balance            | 10,634 | 10,759 | 10,759 | 9,332  | (125) | (1.16) |
| Total Recoveries             | 9      | 13     | 7      | 18     | 2     | 28.57  |
| Total Charge-offs            | 7      | 15     | 5      | 107    | 2     | 40.00  |
| Credit Loss Expense          | 1,008  | (123)  | -      | 1,516  | 1,008 | NA     |
| Writedown Transfer Loans HFS | -      | -      | -      | -      | -     | NA     |
| Adjustments                  | -      | -      | -      | -      | -     | NA     |
| Ending Balance               | 11,645 | 10,634 | 10,761 | 10,759 | 884   | 8.21   |

**NON-PERFORMING ASSETS:**

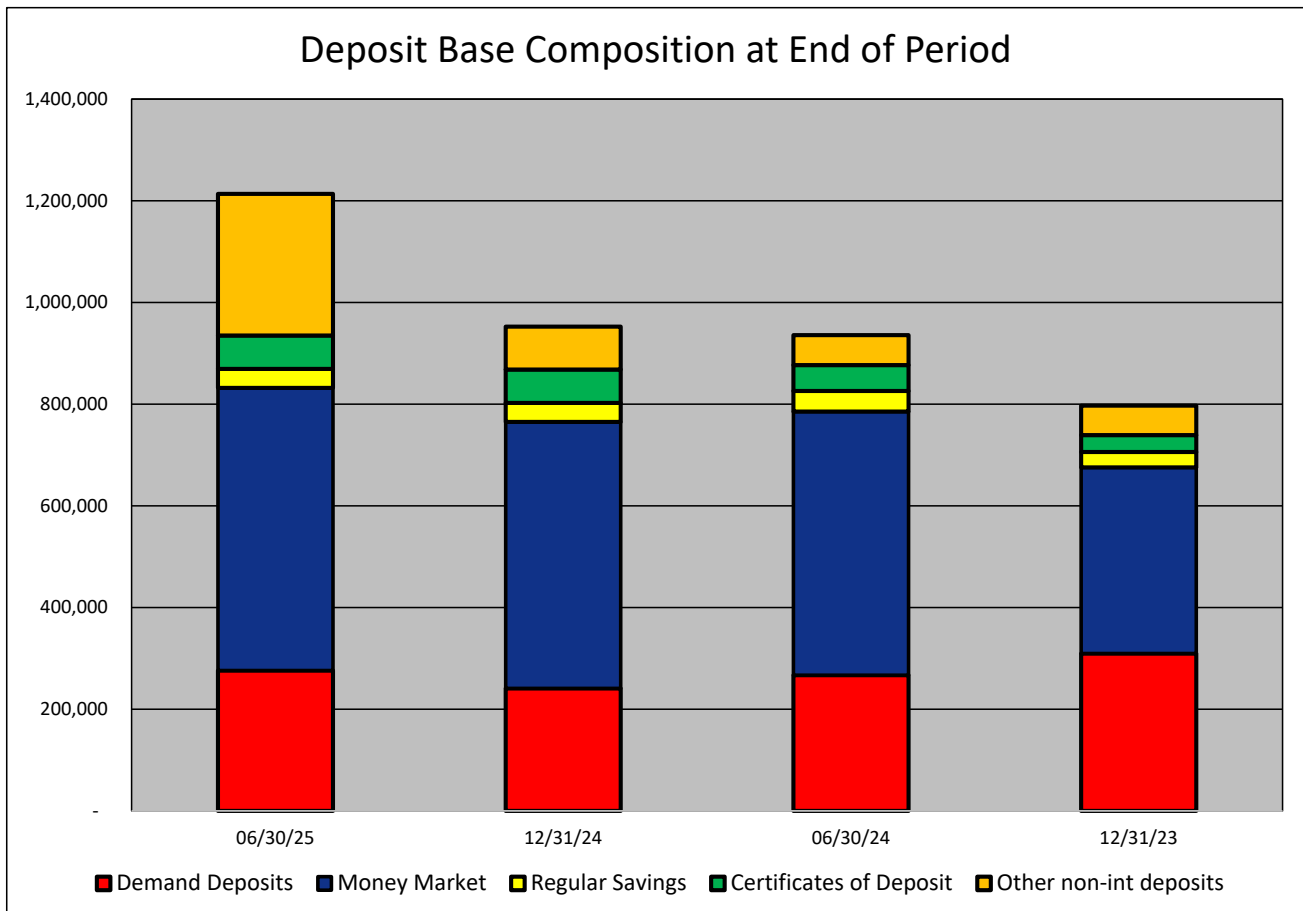
|                         |   |   |   |     |   |    |
|-------------------------|---|---|---|-----|---|----|
| Total-90+ Days Past Due | - | - | - | -   | - | NA |
| Total-Nonaccrual        | - | - | - | 199 | - | NA |
| Foreclosed Real Estate  | - | - | - | -   | - | NA |
| Total Non-perf Assets   | - | - | - | 199 | - | NA |

**DEPOSIT BASE COMPOSITION - Grove Bank & Trust**  
(Dollars in Thousands)

| As of: | 06/30/25 | 12/31/24 | 06/30/24 | 12/31/23 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

**DEPOSIT BASE CATEGORY:**

|                         |                  |                |                |                |                |              |
|-------------------------|------------------|----------------|----------------|----------------|----------------|--------------|
| Demand Deposits         | 276,175          | 240,914        | 266,798        | 309,635        | 9,377          | 3.51         |
| Money Market            | 555,846          | 524,287        | 518,796        | 366,011        | 37,050         | 7.14         |
| Regular Savings         | 37,376           | 37,207         | 40,364         | 30,195         | (2,988)        | (7.40)       |
| Certificates of Deposit | 65,638           | 65,645         | 50,984         | 33,303         | 14,654         | 28.74        |
| Other non-int deposits  | 278,540          | 84,577         | 58,744         | 57,851         | 219,796        | 374.16       |
| <b>Total Deposits</b>   | <b>1,213,575</b> | <b>952,630</b> | <b>935,686</b> | <b>796,995</b> | <b>277,889</b> | <b>29.70</b> |



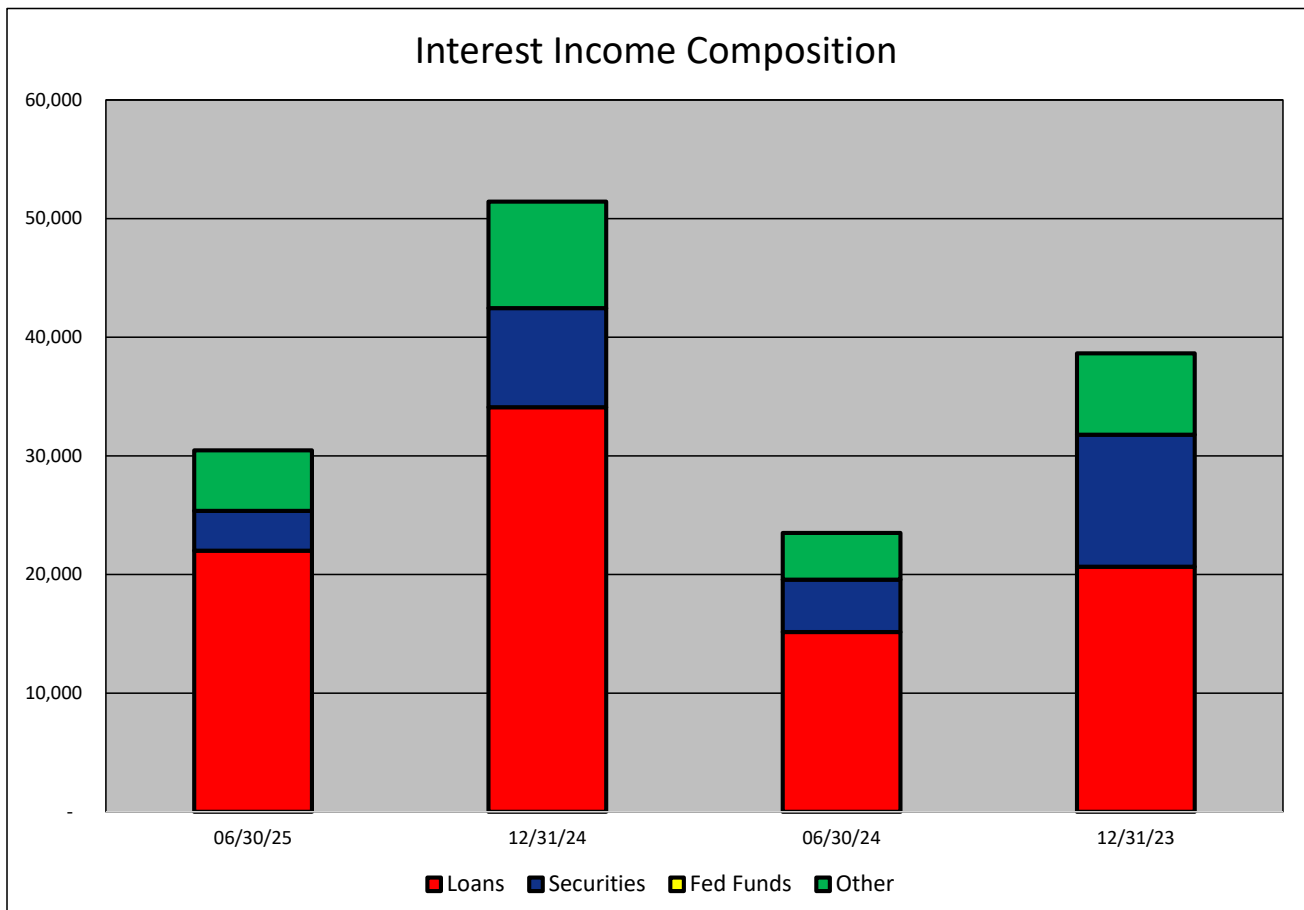


**INTEREST INCOME COMPOSITION- Grove Bank & Trust**  
(Dollars in Thousands)

| As of: | 06/30/25 | 12/31/24 | 06/30/24 | 12/31/23 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

**INTEREST INCOME CATEGORY**

|                         |               |               |               |               |              |              |
|-------------------------|---------------|---------------|---------------|---------------|--------------|--------------|
| Loans                   | 22,011        | 34,099        | 15,146        | 20,661        | 6,865        | 45.33        |
| Securities              | 3,354         | 8,353         | 4,421         | 11,120        | (1,067)      | (24.13)      |
| Fed Funds               | -             | -             | -             | -             | -            | NA           |
| Other                   | 5,100         | 8,982         | 3,940         | 6,862         | 1,160        | 29.44        |
| <b>Total Int Income</b> | <b>30,465</b> | <b>51,434</b> | <b>23,507</b> | <b>38,643</b> | <b>6,958</b> | <b>29.60</b> |

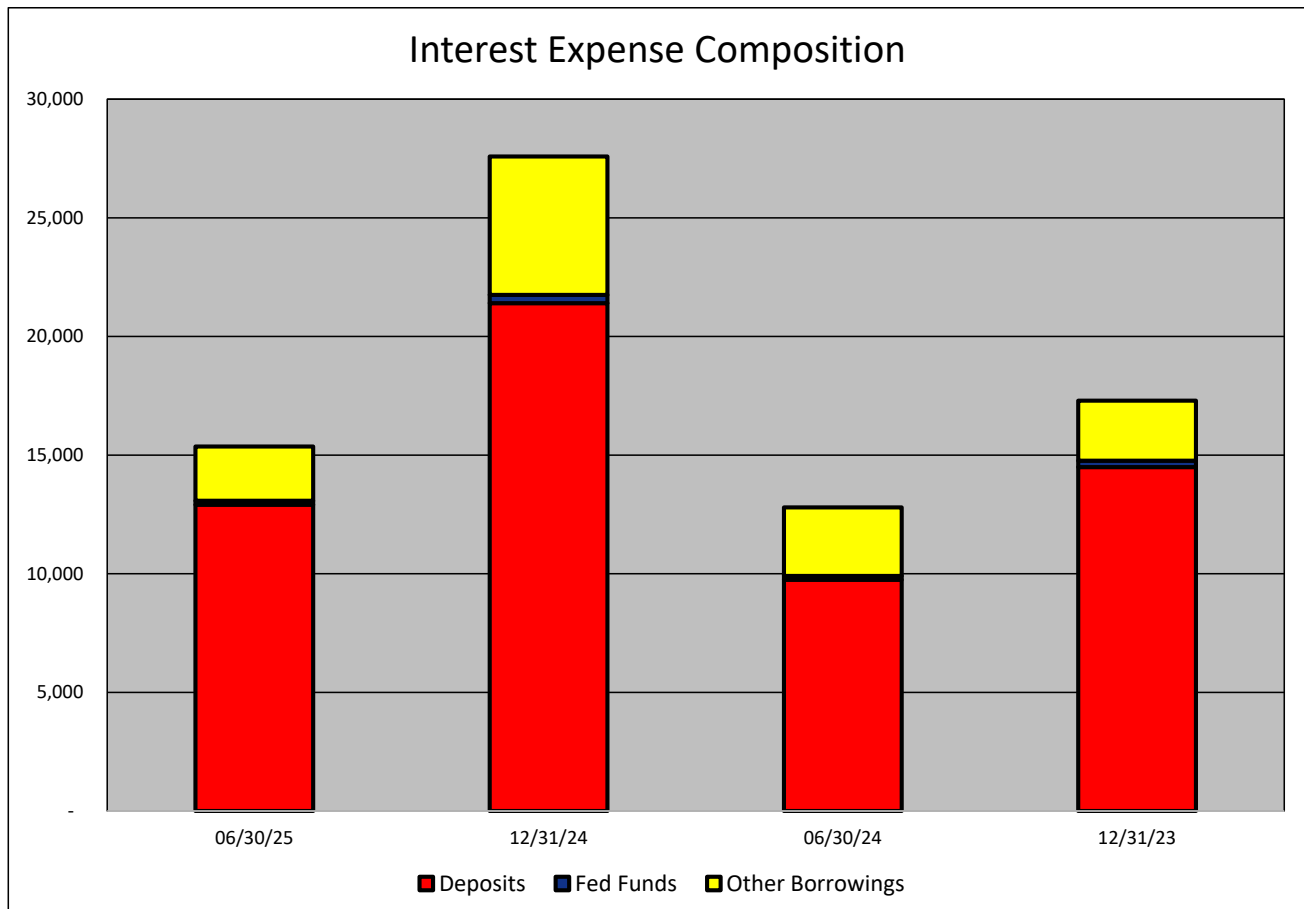


**INTEREST EXPENSE COMPOSITION- Grove Bank & Trust**  
(Dollars in Thousands)

| As of: | 06/30/25 | 12/31/24 | 06/30/24 | 12/31/23 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

**INTEREST EXPENSE CATEGORY**

|                          |               |               |               |               |              |              |
|--------------------------|---------------|---------------|---------------|---------------|--------------|--------------|
| Deposits                 | 12,909        | 21,402        | 9,746         | 14,497        | 3,163        | 32.45        |
| Fed Funds                | 165           | 349           | 163           | 269           | 2            | 1.23         |
| Other Borrowings         | 2,290         | 5,833         | 2,886         | 2,530         | (596)        | (20.65)      |
| <b>Total Int Expense</b> | <b>15,364</b> | <b>27,584</b> | <b>12,795</b> | <b>17,296</b> | <b>2,569</b> | <b>20.08</b> |

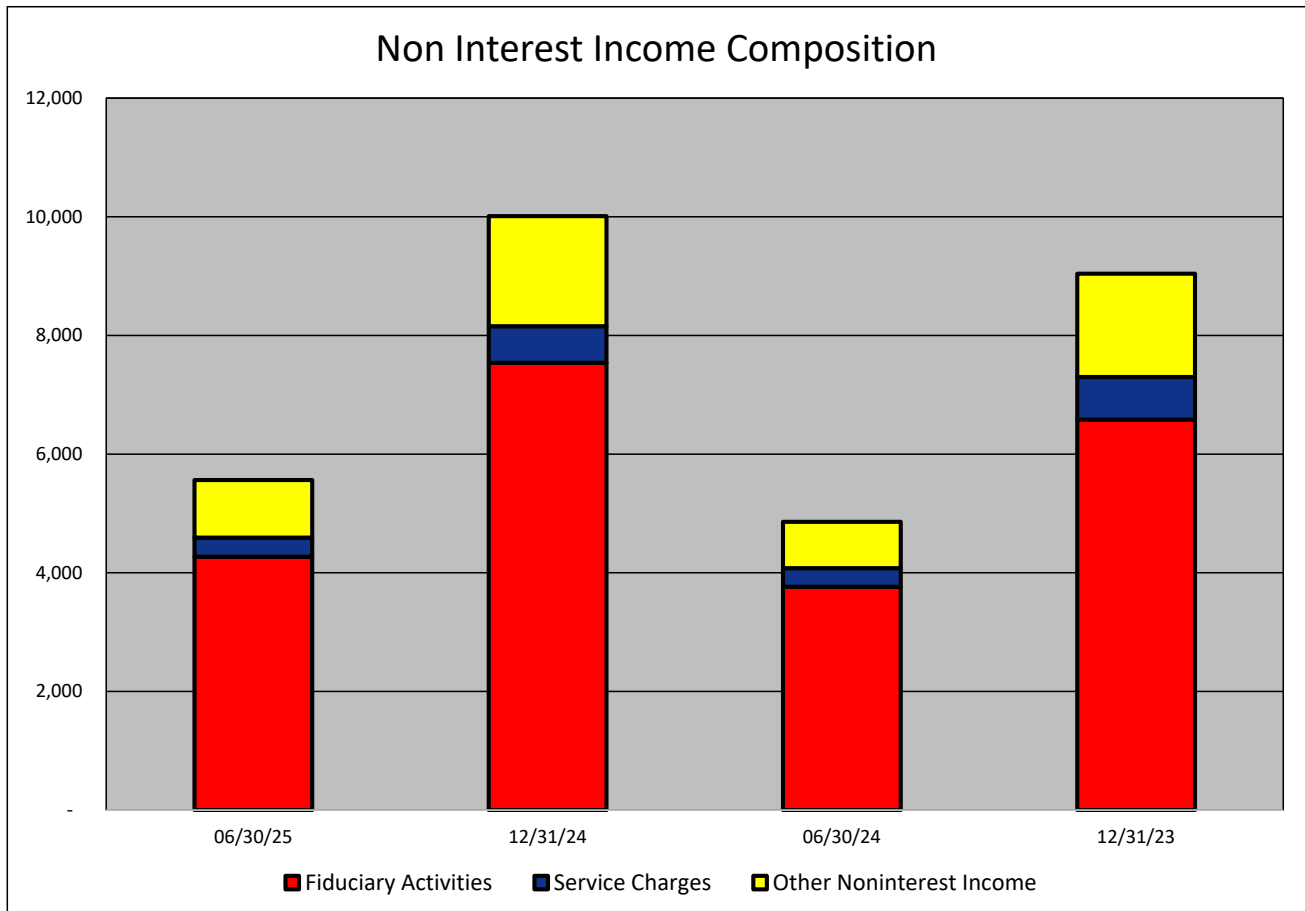


**NONINTEREST INCOME COMPOSITION- Grove Bank & Trust**  
(Dollars in Thousands)

| As of: | 06/30/25 | 12/31/24 | 06/30/24 | 12/31/23 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

**NONINTEREST INCOME CATEGORY**

|                             |              |               |              |              |            |              |
|-----------------------------|--------------|---------------|--------------|--------------|------------|--------------|
| Fiduciary Activities        | 4,271        | 7,538         | 3,763        | 6,583        | 508        | 13.50        |
| Service Charges             | 321          | 619           | 314          | 718          | 7          | 2.23         |
| Other Noninterest Income    | 972          | 1,854         | 782          | 1,741        | 190        | 24.30        |
| <b>Total Nonint. Income</b> | <b>5,564</b> | <b>10,011</b> | <b>4,859</b> | <b>9,042</b> | <b>705</b> | <b>14.51</b> |

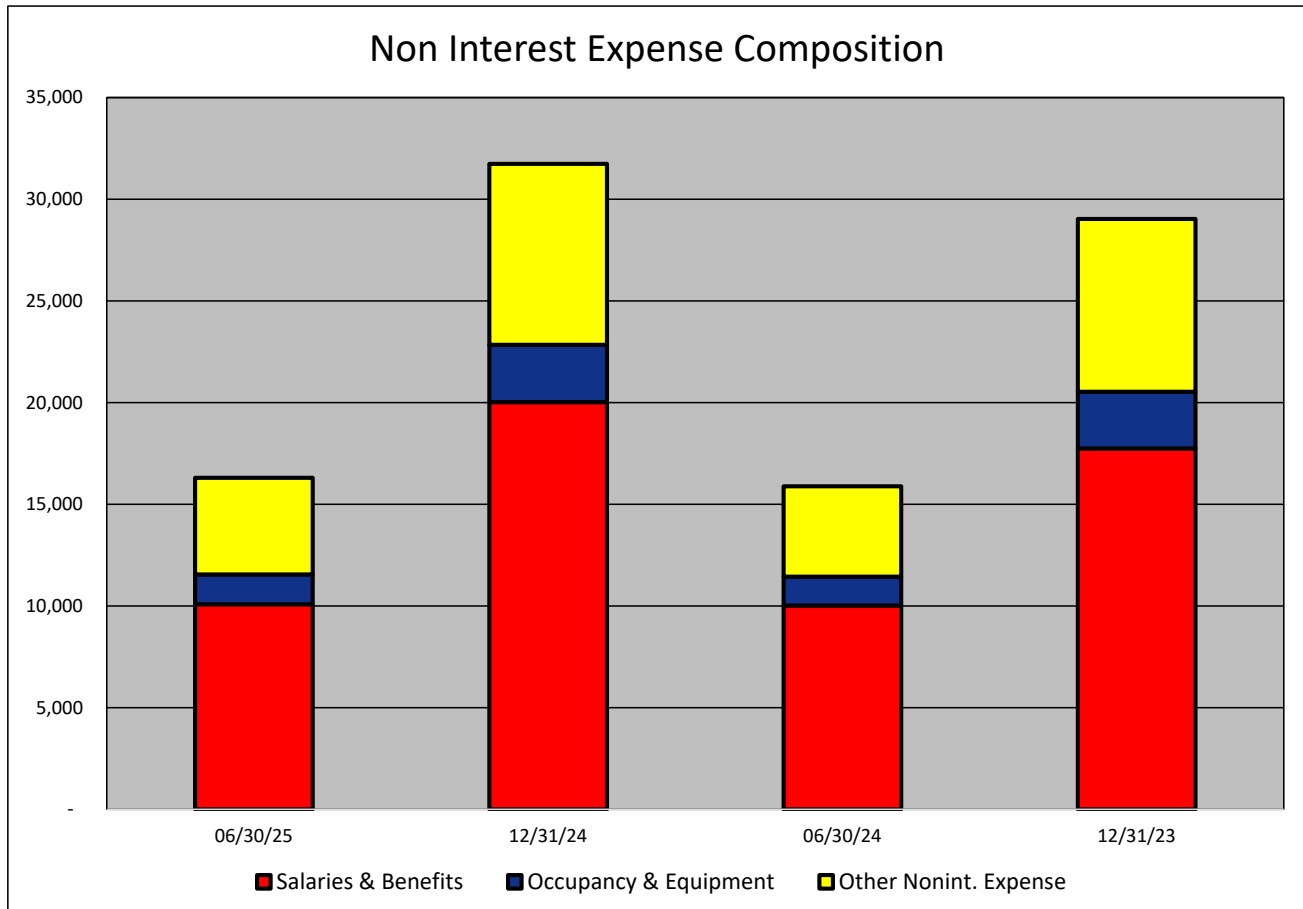


**NONINTEREST EXPENSE COMPOSITION- Grove Bank & Trust**  
(Dollars in Thousands)

| As of: | 06/30/25 | 12/31/24 | 06/30/24 | 12/31/23 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

**NONINTEREST EXPENSE CATEGORY**

|                       |        |        |        |        |     |      |
|-----------------------|--------|--------|--------|--------|-----|------|
| Salaries & Benefits   | 10,081 | 20,021 | 10,025 | 17,745 | 56  | 0.56 |
| Occupancy & Equipment | 1,467  | 2,821  | 1,415  | 2,787  | 52  | 3.67 |
| Other Nonint. Expense | 4,752  | 8,895  | 4,441  | 8,500  | 311 | 7.00 |
| Total Nonint. Expense | 16,300 | 31,737 | 15,881 | 29,032 | 419 | 2.64 |



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

BALANCE SHEET

| Total Assets \$000                     |            |            |                    |
|----------------------------------------|------------|------------|--------------------|
| Institution name                       | This Year  | Last Year  | % Change in Assets |
| 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)            |

|                            |                  |                  |              |
|----------------------------|------------------|------------------|--------------|
| <b>Select Peer Average</b> | <b>5,297,147</b> | <b>4,992,889</b> | <b>13.23</b> |
|----------------------------|------------------|------------------|--------------|

**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 |
|---------------------|-----------|-----------|-------|

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

**CAPITAL RATIOS**  
**For the six months June 30, 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                              | 45.92             | <b>68.49</b>      | 138.68                      | 139.29                      | 138.68                                   |
| Interamerican Bank, A Fsb              | 12.98             | <b>13.43</b>      | 18.98                       | 20.25                       | 18.98                                    |
| Banesco Usa                            | 10.61             | <b>12.00</b>      | 0.00                        | 0.00                        | 0.00                                     |
| Helm Bank Usa                          | 9.17              | <b>11.75</b>      | 30.34                       | 31.60                       | 30.34                                    |
| Pacific National Bank                  | 11.28             | <b>11.62</b>      | 15.45                       | 16.18                       | 15.45                                    |
| Sunstate Bank                          | 12.87             | <b>11.37</b>      | 12.90                       | 13.71                       | 12.90                                    |
| Bradesco Bank                          | 10.72             | <b>10.98</b>      | 16.68                       | 17.82                       | 16.68                                    |
| City National Bank Of Florida          | 9.96              | <b>10.69</b>      | 14.34                       | 15.44                       | 14.34                                    |
| Banco Do Brasil Americas               | 10.44             | <b>10.57</b>      | 23.46                       | 24.71                       | 23.46                                    |
| First State Bank Of The Florida Keys   | 8.76              | <b>10.17</b>      | 15.47                       | 16.72                       | 15.47                                    |
| Amerant Bank, National Association     | 9.57              | <b>9.76</b>       | 12.03                       | 13.19                       | 12.03                                    |
| Terrabank, National Association        | 8.47              | <b>9.68</b>       | 15.82                       | 17.22                       | 10.80                                    |
| U. S. Century Bank                     | 8.39              | <b>9.65</b>       | 12.45                       | 13.67                       | 12.45                                    |
| Gulf Atlantic Bank                     | 8.51              | <b>9.64</b>       | 10.74                       | 11.66                       | 10.74                                    |
| Ocean Bank                             | 9.22              | <b>9.64</b>       | 11.37                       | 12.62                       | 11.37                                    |
| Intercredit Bank, National Association | 8.86              | <b>9.56</b>       | 17.59                       | 18.85                       | 17.59                                    |
| Grove Bank & Trust                     | 9.00              | <b>9.55</b>       | 14.87                       | 16.12                       | 14.87                                    |
| Eastern National Bank                  | 9.81              | <b>9.43</b>       | 18.55                       | 19.82                       | 18.55                                    |
| Bankunited, National Association       | 8.85              | <b>9.28</b>       | 12.96                       | 13.86                       | 12.96                                    |
| International Finance Bank             | 8.46              | <b>8.60</b>       | 10.95                       | 12.21                       | 10.95                                    |

|                            |       |       |       |       |       |
|----------------------------|-------|-------|-------|-------|-------|
| <b>Select Peer Average</b> | 11.59 | 13.29 | 21.18 | 22.25 | 20.93 |
|----------------------------|-------|-------|-------|-------|-------|

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

**BALANCE SHEET RATIOS**  
For the six months June 30, 2025

| Institution name                       | Loans/<br>Deposits | Gross Loans/<br>Assets | Securities/<br>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                  |

|                            |       |       |       |
|----------------------------|-------|-------|-------|
| <b>Select Peer Average</b> | 77.80 | 65.71 | 17.47 |
|----------------------------|-------|-------|-------|



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

**PROFITABILITY RATIOS**  
**For the six months June 30, 2025**

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

|                            |           |      |      |
|----------------------------|-----------|------|------|
| <b>Select Peer Average</b> | 5,257,763 | 0.11 | 5.85 |
|----------------------------|-----------|------|------|

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

**PROFITABILITY RATIOS**  
For the six months June 30, 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               | 0.45                     | 1.43                     | <b>44.41</b>        | 11.65                                   |
| U. S. Century Bank                     | 0.54                     | 1.19                     | <b>48.95</b>        | 13.39                                   |
| City National Bank Of Florida          | 0.42                     | 1.01                     | <b>51.05</b>        | 23.86                                   |
| International Finance Bank             | 0.49                     | 1.81                     | <b>55.00</b>        | 10.77                                   |
| Banesco Usa                            | 0.51                     | 1.54                     | <b>56.66</b>        | 13.24                                   |
| Bankunited, National Association       | 0.26                     | 1.51                     | <b>56.87</b>        | 20.64                                   |
| Bradesco Bank                          | 0.58                     | 1.34                     | <b>58.64</b>        | 17.89                                   |
| Pacific National Bank                  | 0.11                     | 1.90                     | <b>59.59</b>        | 9.81                                    |
| Amerant Bank, National Association     | 0.79                     | 2.04                     | <b>65.31</b>        | 14.90                                   |
| Ocean Bank                             | 0.44                     | 1.94                     | <b>65.65</b>        | 10.68                                   |
| Gulf Atlantic Bank                     | 0.26                     | 2.69                     | <b>67.30</b>        | 5.93                                    |
| Terrabank, National Association        | 0.78                     | 1.98                     | <b>70.19</b>        | 6.82                                    |
| Helm Bank Usa                          | 0.49                     | 2.53                     | <b>71.59</b>        | 8.38                                    |
| Sunstate Bank                          | 0.55                     | 2.15                     | <b>74.03</b>        | 6.89                                    |
| First State Bank Of The Florida Keys   | 0.52                     | 2.18                     | <b>76.22</b>        | 6.45                                    |
| Grove Bank & Trust                     | 0.83                     | 1.60                     | <b>78.30</b>        | 11.55                                   |
| Interamerican Bank, A Fsb              | 0.26                     | 3.37                     | <b>78.45</b>        | 3.67                                    |
| Intercredit Bank, National Association | 0.08                     | 2.74                     | <b>130.80</b>       | 10.04                                   |
| Eastern National Bank                  | 0.72                     | 6.58                     | <b>146.34</b>       | 1.93                                    |
| Bankmiami                              | 0.10                     | 16.24                    | <b>472.80</b>       | 3.36                                    |

|                            |      |      |       |       |
|----------------------------|------|------|-------|-------|
| <b>Select Peer Average</b> | 0.46 | 2.89 | 91.41 | 10.59 |
|----------------------------|------|------|-------|-------|

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

**ASSET QUALITY RATIOS**  
For the six months June 30, 2025

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

|                            |      |      |      |      |
|----------------------------|------|------|------|------|
| <b>Select Peer Average</b> | 1.31 | 0.44 | 0.31 | 2.63 |
|----------------------------|------|------|------|------|

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

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

|                            |      |       |      |      |       |
|----------------------------|------|-------|------|------|-------|
| <b>Select Peer Average</b> | 0.81 | 11.40 | 1.58 | 2.34 | 15.07 |
|----------------------------|------|-------|------|------|-------|

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

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

| Institution name                       | Net Loans &<br>Leases | Premises &<br>Fixed Assets | Total Real<br>Estate Owned | Intangible<br>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                 |

|                            |       |      |      |      |
|----------------------------|-------|------|------|------|
| <b>Select Peer Average</b> | 64.83 | 1.10 | 0.01 | 0.14 |
|----------------------------|-------|------|------|------|

**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<br>Bearing Deps | Interest<br>Bearing Deps | Total<br>Deps | Total Fed<br>Funds &<br>Repos | Other<br>Borrowed<br>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                       |

|                            |       |       |       |      |      |
|----------------------------|-------|-------|-------|------|------|
| <b>Select Peer Average</b> | 28.84 | 67.20 | 96.04 | 0.27 | 3.69 |
|----------------------------|-------|-------|-------|------|------|

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

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
For the six months June 30, 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                  | 6.24                          | 2.46             | <b>4.52</b>            | 94.40                    |
| Gulf Atlantic Bank                     | 7.17                          | 3.31             | <b>4.46</b>            | 92.11                    |
| Interamerican Bank, A Fsb              | 6.28                          | 2.84             | <b>4.45</b>            | 98.32                    |
| Helm Bank Usa                          | 5.02                          | 2.09             | <b>3.95</b>            | 93.77                    |
| Banco Do Brasil Americas               | 5.54                          | 3.11             | <b>3.83</b>            | 99.08                    |
| Amerant Bank, National Association     | 6.26                          | 3.22             | <b>3.79</b>            | 93.69                    |
| International Finance Bank             | 5.50                          | 3.47             | <b>3.72</b>            | 99.40                    |
| Bankmiami                              | 4.50                          | 3.66             | <b>3.61</b>            | 92.86                    |
| Pacific National Bank                  | 6.40                          | 3.95             | <b>3.41</b>            | 95.73                    |
| Ocean Bank                             | 5.65                          | 3.65             | <b>3.30</b>            | 96.60                    |
| Sunstate Bank                          | 5.85                          | 3.78             | <b>3.26</b>            | 95.27                    |
| Terrabank, National Association        | 4.28                          | 2.02             | <b>3.24</b>            | 97.53                    |
| Banescos Usa                           | 5.66                          | 3.97             | <b>3.24</b>            | 96.15                    |
| U. S. Century Bank                     | 5.44                          | 3.31             | <b>3.12</b>            | 95.78                    |
| First State Bank Of The Florida Keys   | 4.76                          | 2.57             | <b>3.04</b>            | 99.00                    |
| Bankunited, National Association       | 5.25                          | 2.81             | <b>2.91</b>            | 96.71                    |
| Bradesco Bank                          | 5.85                          | 3.91             | <b>2.79</b>            | 96.59                    |
| City National Bank Of Florida          | 5.05                          | 2.75             | <b>2.47</b>            | 96.16                    |
| Grove Bank & Trust                     | 4.62                          | 3.22             | <b>2.29</b>            | 98.00                    |
| Intercredit Bank, National Association | 5.56                          | 4.20             | <b>2.08</b>            | 99.68                    |

|                            |      |      |      |       |
|----------------------------|------|------|------|-------|
| <b>Select Peer Average</b> | 5.54 | 3.22 | 2.97 | 96.34 |
|----------------------------|------|------|------|-------|