

International Finance Bank

Miami, FL

Established
11/30/1983

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)

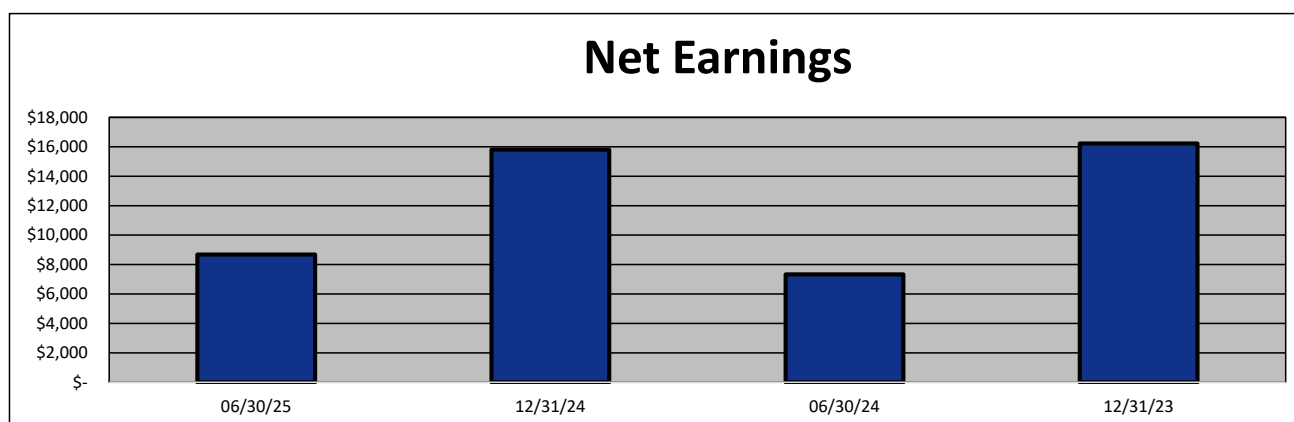
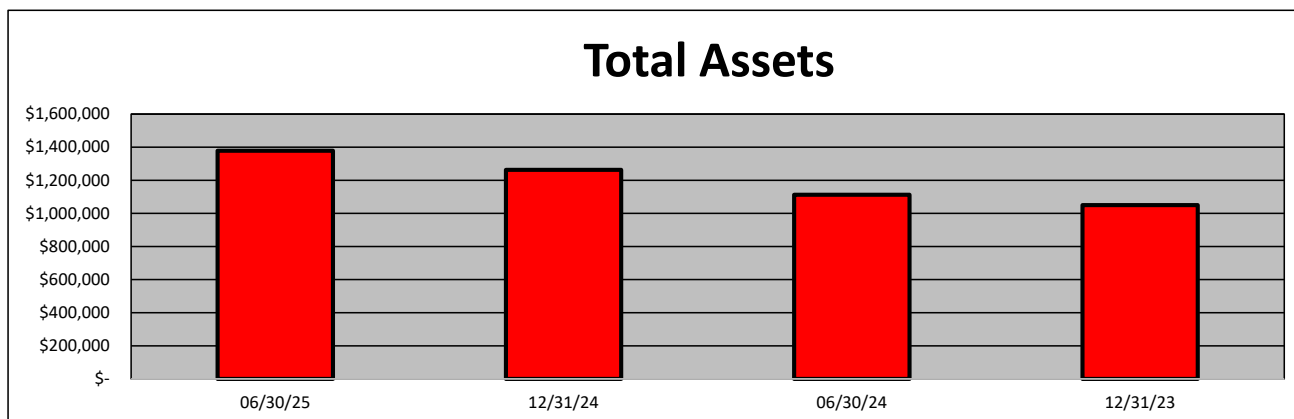
EXECUTIVE SUMMARY - International Finance Bank
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.46	8.87	9.50	9.37	10.68	11.59
Leverage Ratio	8.60	9.35	9.79	9.78	11.86	13.29
Tier 1 Cap/Risk Based Assets	10.95	11.27	12.11	12.63	14.47	21.18
Risk Based Ratio	12.21	12.52	13.36	13.89	15.30	22.25
Common Equity Tier 1 Capital Ratio	10.95	11.27	12.11	12.63	14.41	20.93
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	90.85	95.82	94.58	92.67	74.73	77.80
Loans/Assets	82.65	85.13	84.85	83.25	62.90	65.71
Securities/Assets	4.47	5.47	6.60	7.12	18.95	17.47
PROFITABILITY:						
Return on Avg Assets	1.29	1.38	1.34	1.60	0.71	0.11
Return on Avg Equity	15.16	14.95	14.32	17.75	10.92	5.85
Nonint Income/Avg Assets	0.49	0.57	0.60	0.51	0.80	0.46
Net Overhead Ratio	1.81	1.92	2.00	2.06	2.35	2.89
Efficiency Ratio	55.00	55.65	56.78	52.58	74.52	91.41
Assets (per million) per Employee	10.77	10.53	9.59	9.46	10.31	10.59
ASSET QUALITY:						
Allowance/Loans	1.26	1.25	1.29	1.51	1.29	1.31
Nonperforming Loans/Total Loans	0.23	0.31	0.29	0.55	0.48	0.44
Nonperforming Assets/Total Assets	0.19	0.27	0.24	0.46	0.33	0.31
Adjusted Texas Ratio	1.99	2.70	2.33	4.37	3.15	2.63
YIELDS & COSTS:						
Yield on earning assets	5.50	5.58	5.54	5.23	5.48	5.54
Cost of funds	3.47	3.22	3.27	2.18	2.84	3.22
Net interest margin	3.72	3.94	4.01	4.42	3.20	2.97
Avg Earning Assets/Avg Assets	99.40	99.18	99.25	99.10	95.80	96.34

SELECTED FINANCIAL DATA - International Finance Bank
(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	1,378,556	1,263,209	1,112,373	1,049,917	266,183	23.93
Cash and Equivalents	173,951	116,428	91,219	96,627	82,732	90.70
Securities	61,569	69,118	73,418	74,764	(11,849)	(16.14)
Loans, net	1,139,352	1,075,358	943,899	874,026	195,453	20.71
Deposit Accounts	1,254,036	1,122,299	998,012	943,111	256,024	25.65
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	116,651	112,101	105,621	98,355	11,030	10.44

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	8,677	15,807	7,335	16,228	1,342	18.30
Interest Income	36,621	63,397	30,046	52,612	6,575	21.88
Interest Expense	11,855	18,629	8,322	8,157	3,533	42.45
Net Interest Income	24,766	44,768	21,724	44,455	3,042	14.00
Credit Loss Expense	948	2,649	1,180	2,846	(232)	(19.66)
Noninterest income	3,315	6,542	3,287	5,216	28	0.85
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	15,444	28,552	14,201	26,116	1,243	8.75
Net Operating Income	11,689	20,109	9,630	20,709	2,059	21.38
Income Taxes	2,500	4,057	2,272	4,525	228	10.04

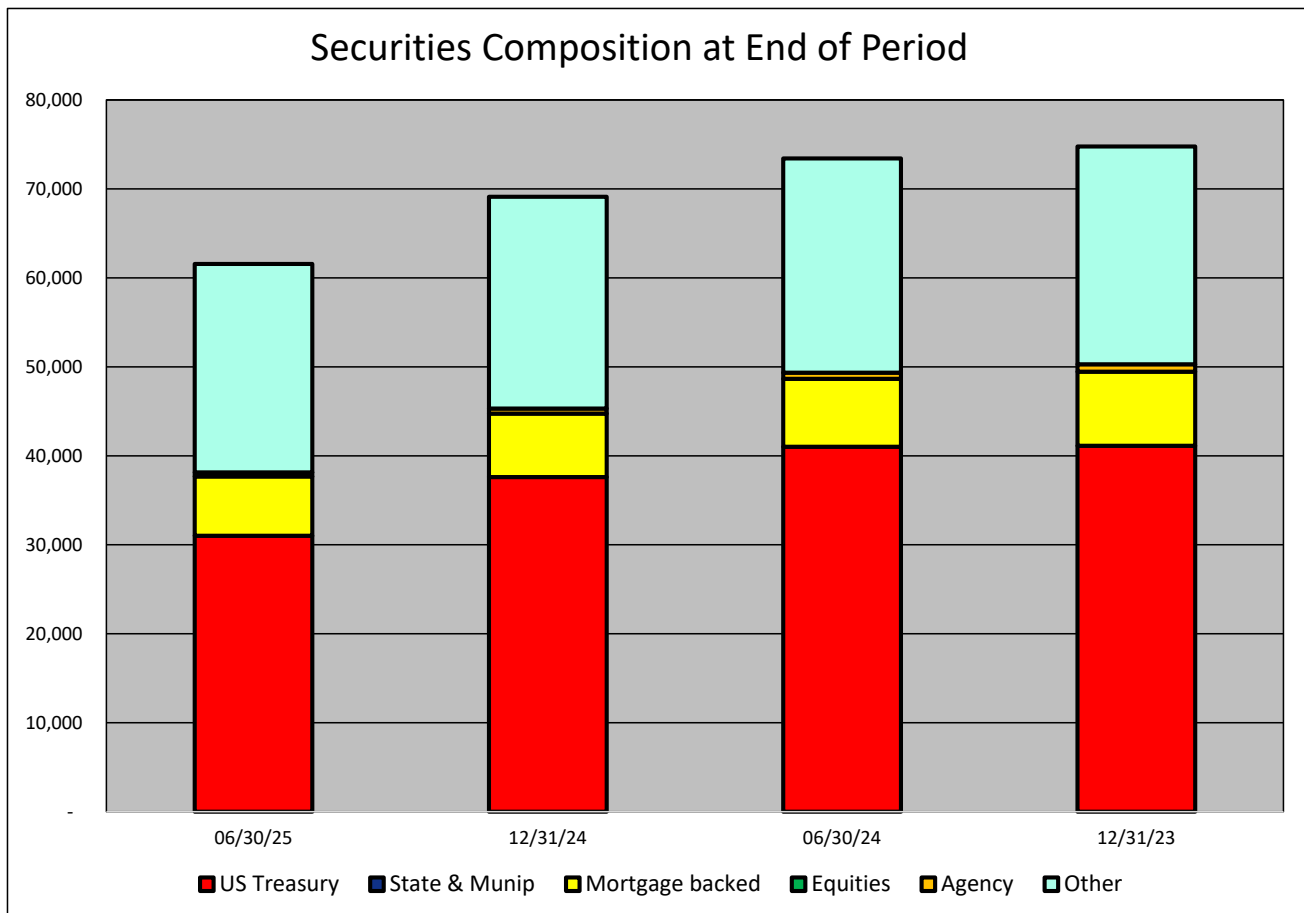


SECURITIES COMPOSITION - International Finance Bank
(Dollars in Thousands)

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	31,021	37,616	41,024	41,129	(10,003)	(24.38)
State & Munip	-	-	-	-	-	NA
Mortgage backed	6,666	7,133	7,625	8,329	(959)	(12.58)
Equities	-	-	-	-	-	NA
Agency	454	569	697	836	(243)	(34.86)
Other	23,428	23,800	24,072	24,470	(644)	(2.68)
Total Securities	61,569	69,118	73,418	74,764	(11,849)	(16.14)

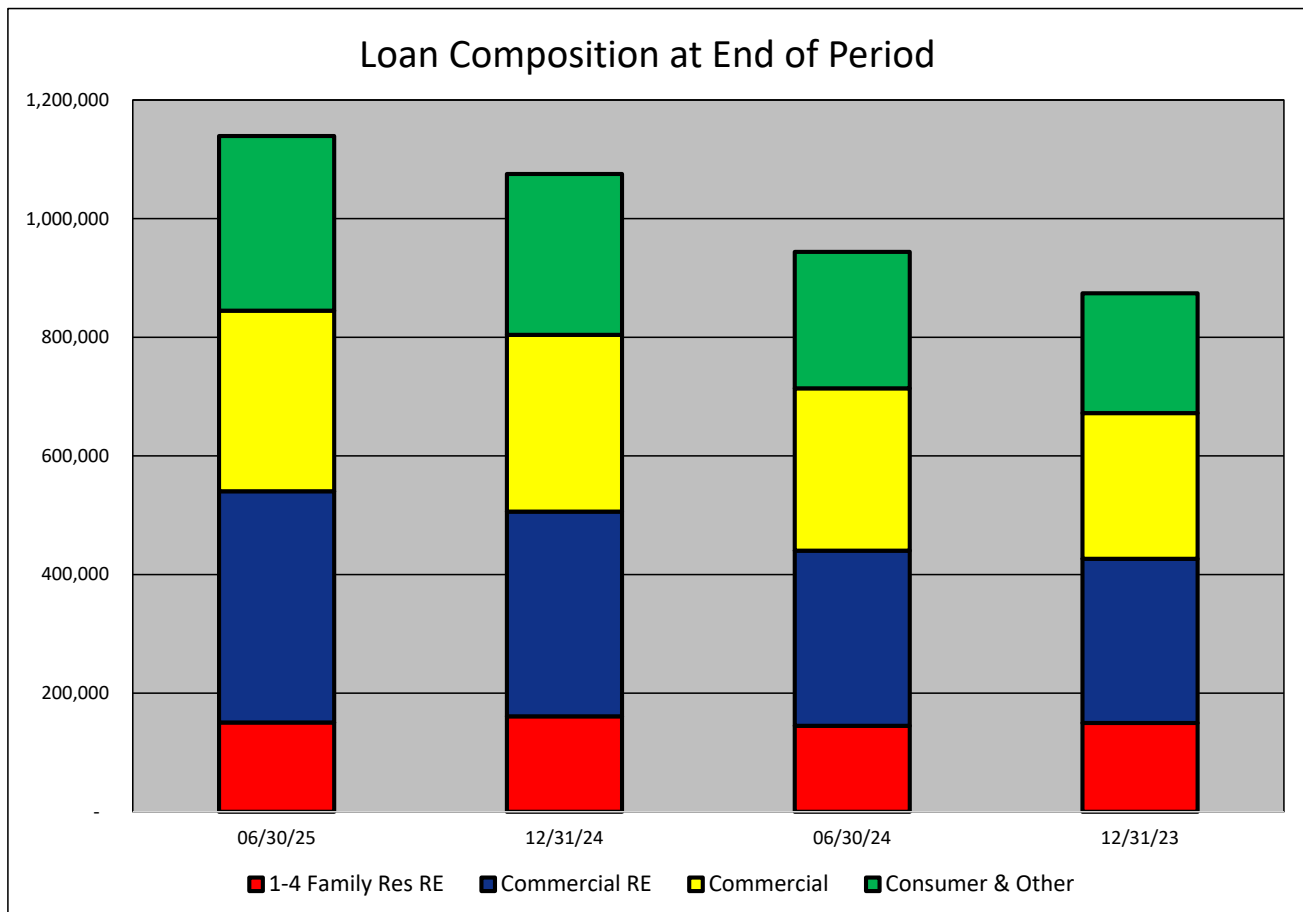


LOAN PORTFOLIO COMPOSITION - International Finance Bank
(Dollars in Thousands)

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	150,468	161,042	144,933	149,812	5,535	3.82
Commercial RE	389,939	344,965	295,243	276,667	94,696	32.07
Commercial	304,422	298,036	273,821	245,655	30,601	11.18
Consumer & Other	294,523	271,315	229,902	201,892	64,621	28.11
Loans, Net	1,139,352	1,075,358	943,899	874,026	195,453	20.71



LOAN PORTFOLIO QUALITY - International Finance Bank
(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	13,402	13,212	13,212	9,239	190	1.44
Total Recoveries	-	125	125	-	(125)	(100.00)
Total Charge-offs	-	2,585	2,358	85	(2,358)	(100.00)
Credit Loss Expense	948	2,649	1,180	2,846	(232)	(19.66)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	1,212	-	NA
Ending Balance	14,351	13,402	12,160	13,212	2,191	18.02

NON-PERFORMING ASSETS:

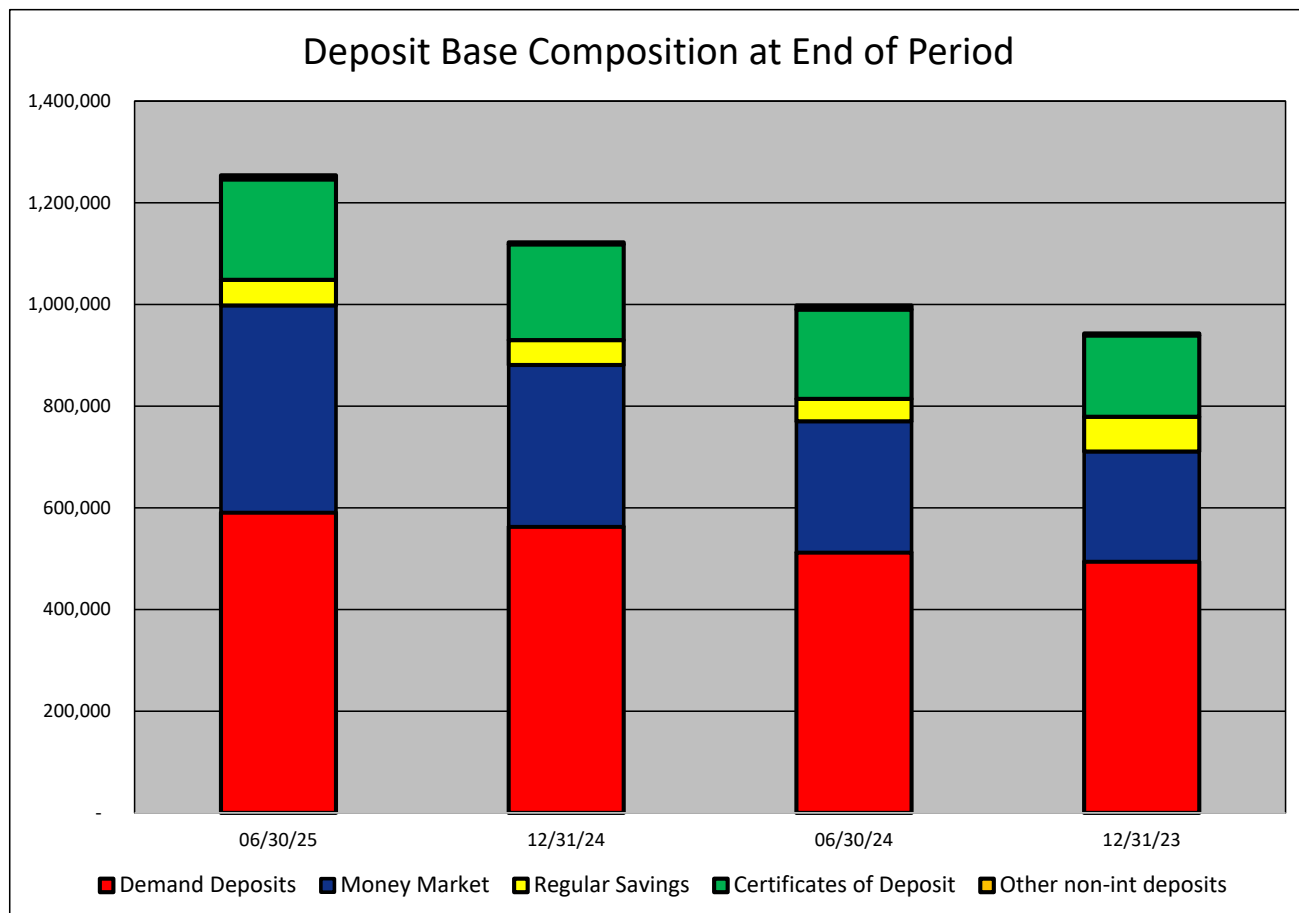
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	2,594	3,378	2,725	4,844	(131)	(4.81)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	2,594	3,378	2,725	4,844	(131)	(4.81)

DEPOSIT BASE COMPOSITION - International Finance Bank
(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	590,739	562,813	512,231	494,386	78,508	15.33
Money Market	407,232	318,084	257,876	216,501	149,356	57.92
Regular Savings	50,495	49,145	44,183	68,230	6,312	14.29
Certificates of Deposit	197,612	188,274	175,787	160,020	21,825	12.42
Other non-int deposits	7,958	3,983	7,935	3,974	23	0.29
Total Deposits	1,254,036	1,122,299	998,012	943,111	256,024	25.65

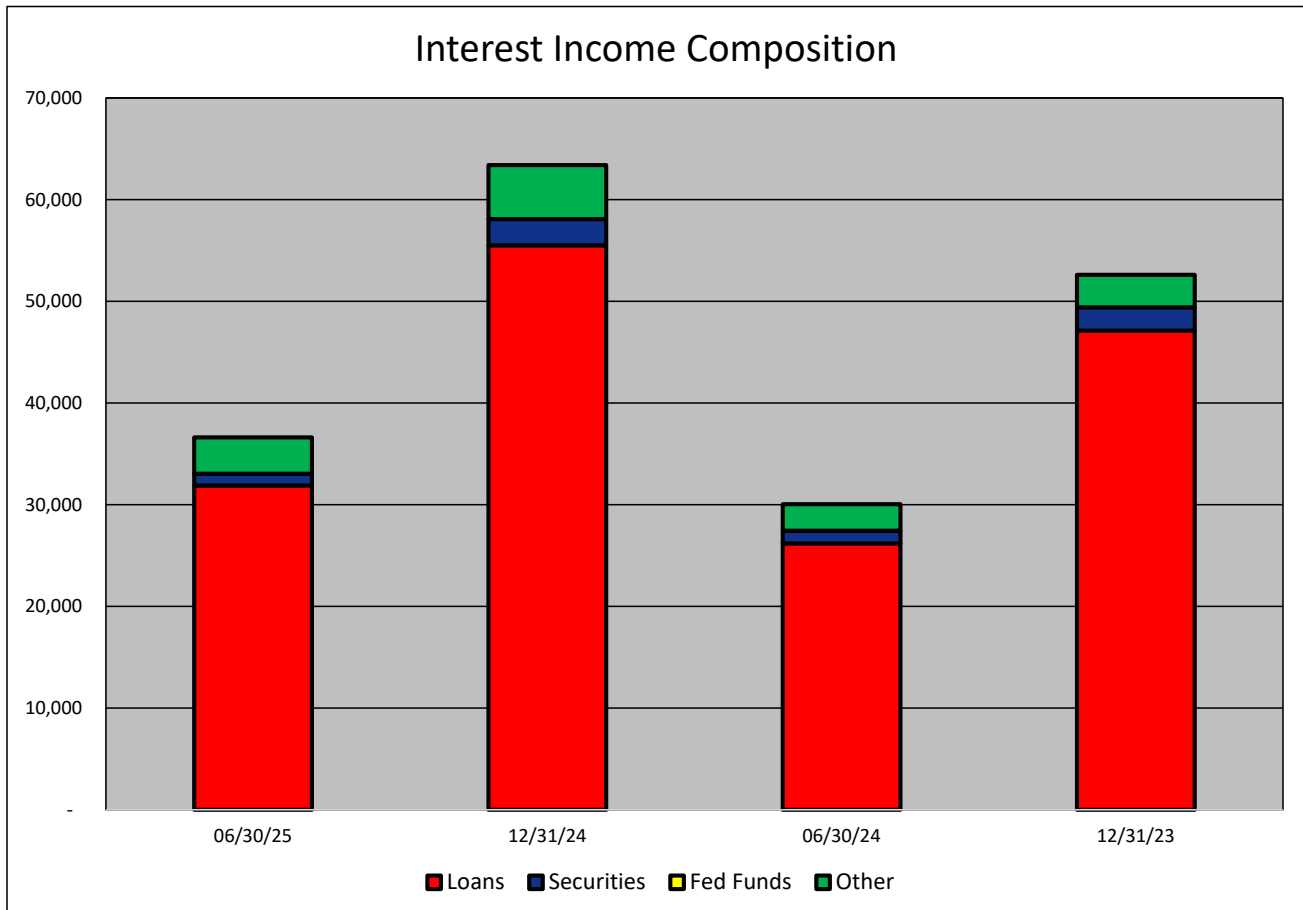


INTEREST INCOME COMPOSITION- International Finance Bank
(Dollars in Thousands)

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	31,888	55,508	26,197	47,127	5,691	21.72
Securities	1,153	2,574	1,247	2,276	(94)	(7.54)
Fed Funds	-	-	-	-	-	NA
Other	3,580	5,315	2,602	3,209	978	37.59
Total Int Income	36,621	63,397	30,046	52,612	6,575	21.88

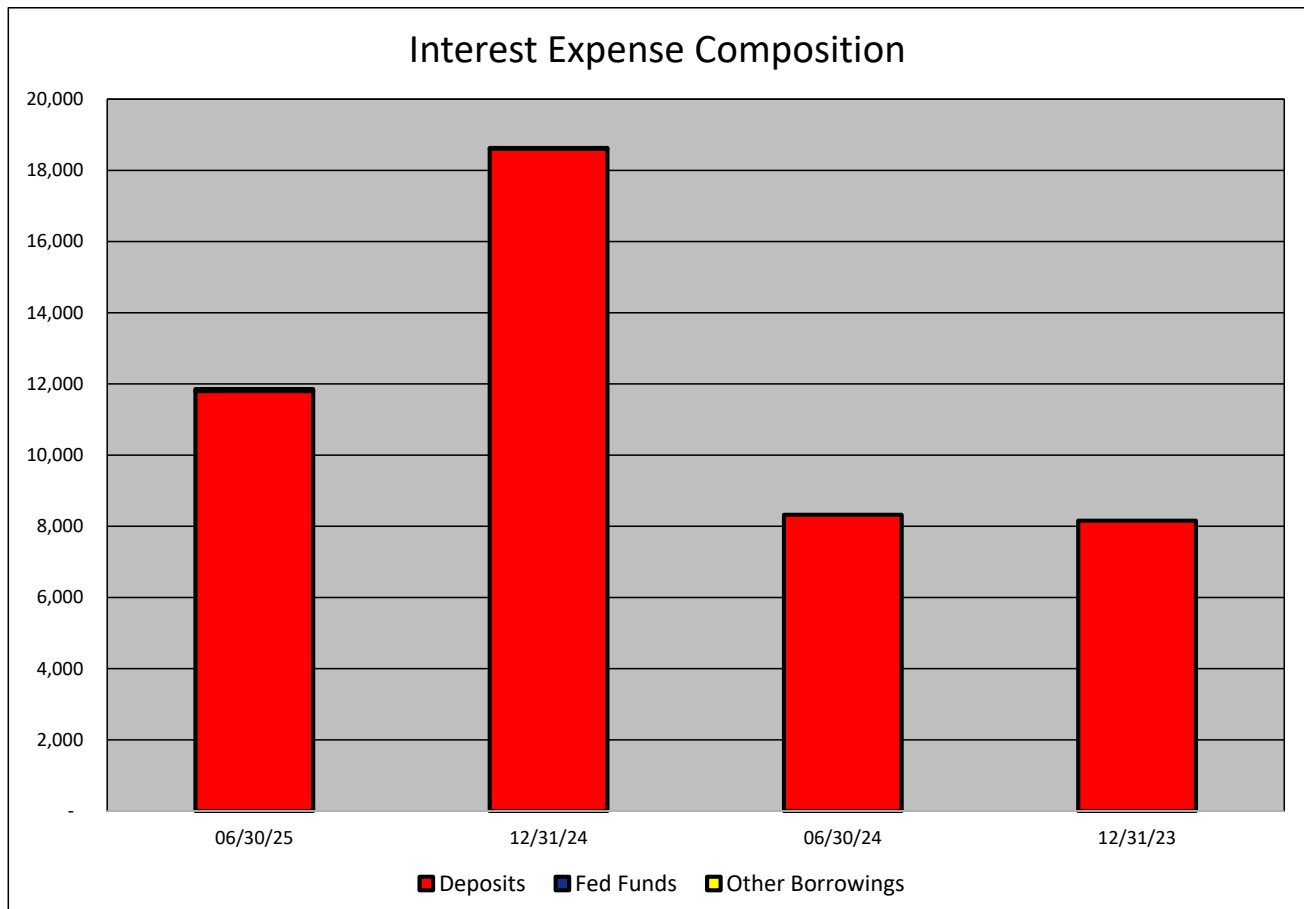


INTEREST EXPENSE COMPOSITION- International Finance Bank
(Dollars in Thousands)

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	11,800	18,609	8,322	8,157	3,478	41.79
Fed Funds	7	-	-	-	7	NA
Other Borrowings	48	20	-	-	48	NA
Total Int Expense	11,855	18,629	8,322	8,157	3,533	42.45

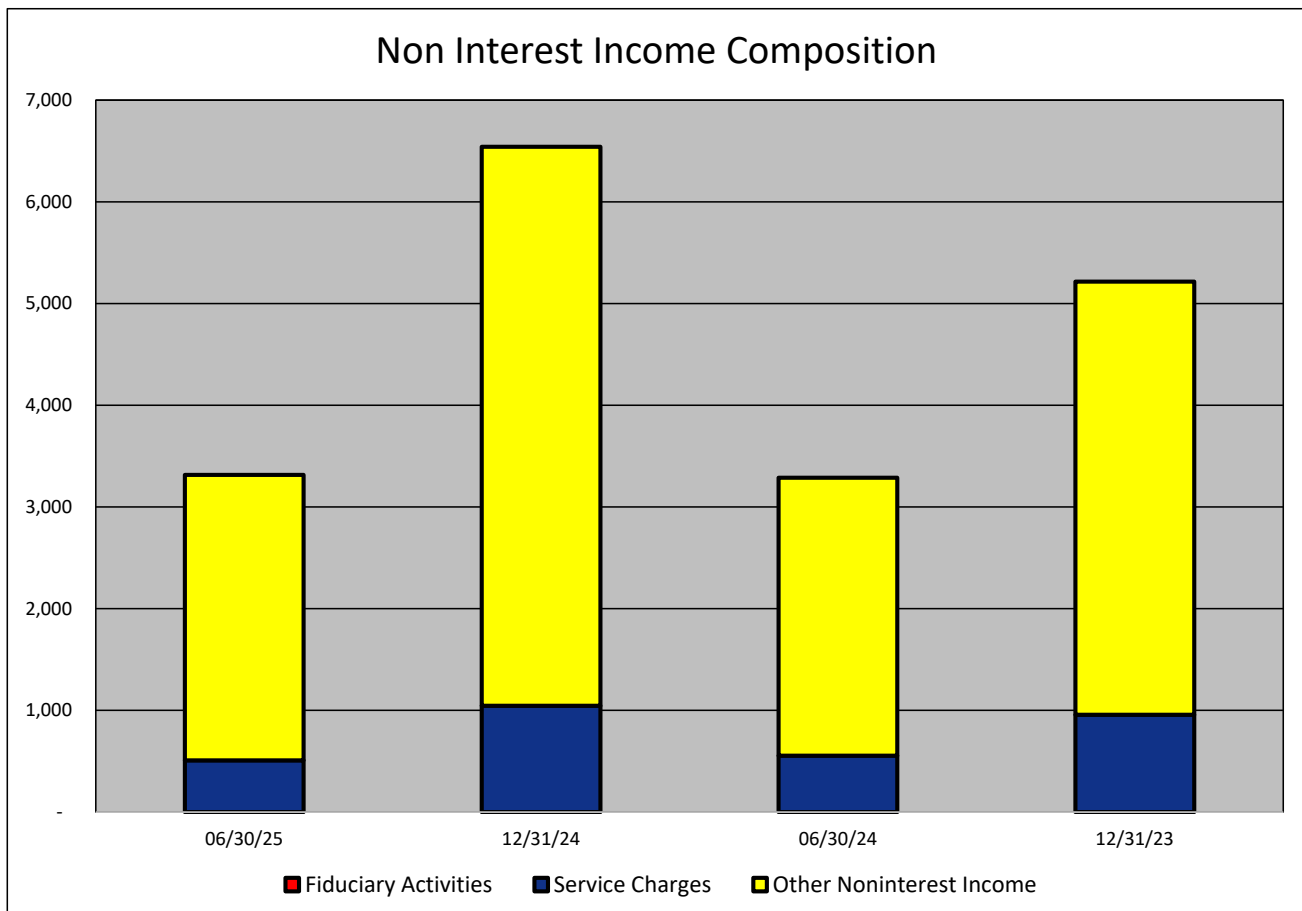


NONINTEREST INCOME COMPOSITION- International Finance Bank
(Dollars in Thousands)

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	508	1,046	554	957	(46)	(8.30)
Other Noninterest Income	2,807	5,496	2,733	4,259	74	2.71
Total Nonint. Income	3,315	6,542	3,287	5,216	28	0.85

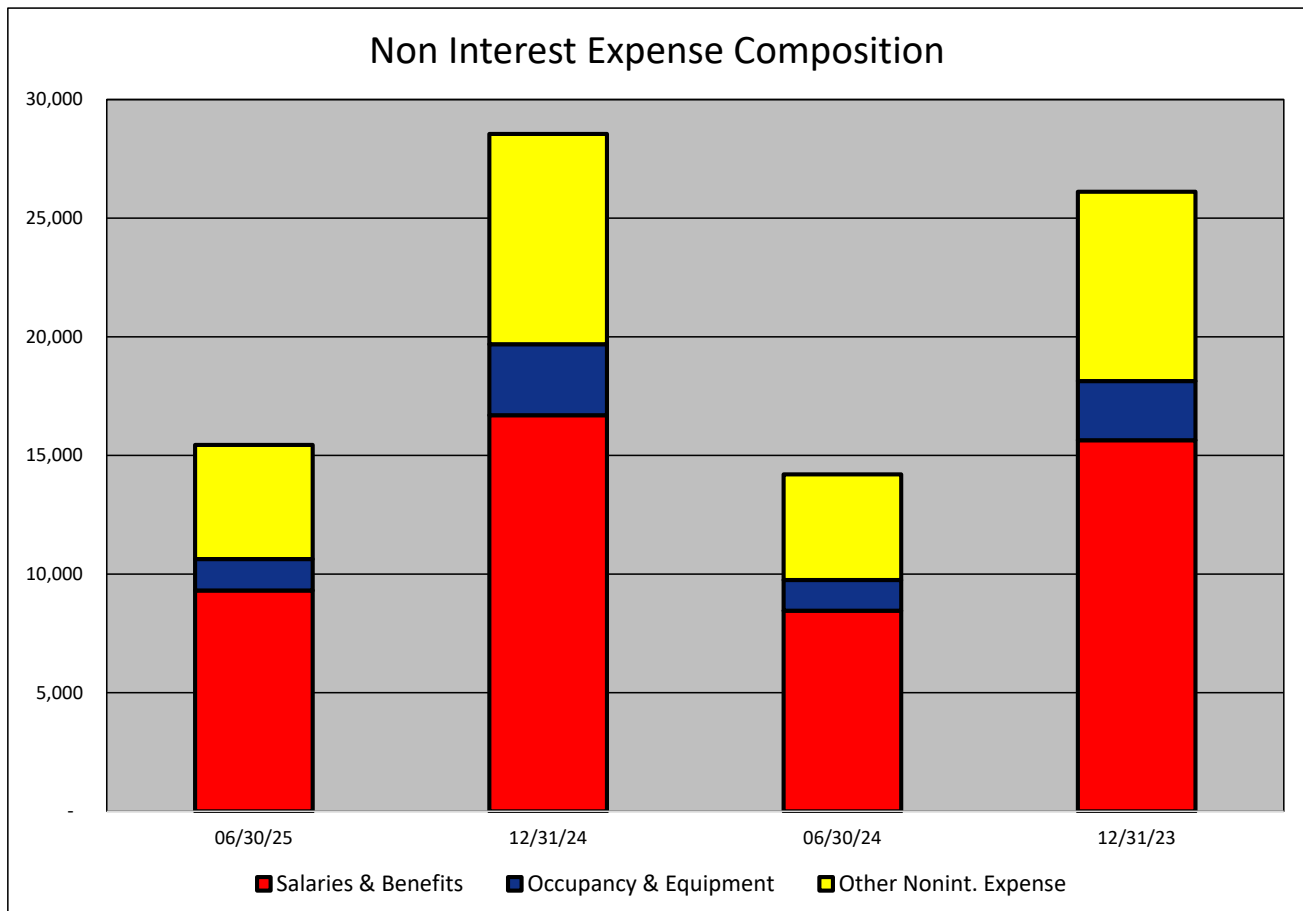


NONINTEREST EXPENSE COMPOSITION- International Finance Bank
(Dollars in Thousands)

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	9,308	16,696	8,454	15,641	854	10.10
Occupancy & Equipment	1,322	2,990	1,293	2,492	29	2.24
Other Nonint. Expense	4,814	8,866	4,454	7,983	360	8.08
Total Nonint. Expense	15,444	28,552	14,201	26,116	1,243	8.75



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
Banescos 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
Banescos 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