

Pacific National Bank

Miami, FL

Established

7/22/1985

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

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Information contained herein was obtained from FIS is believed to be reliable
however, accuracy is not guaranteed and all peer and state averages are simple averages.

PEER GROUP POSITION

**For the
South Florida Group**

For the 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)

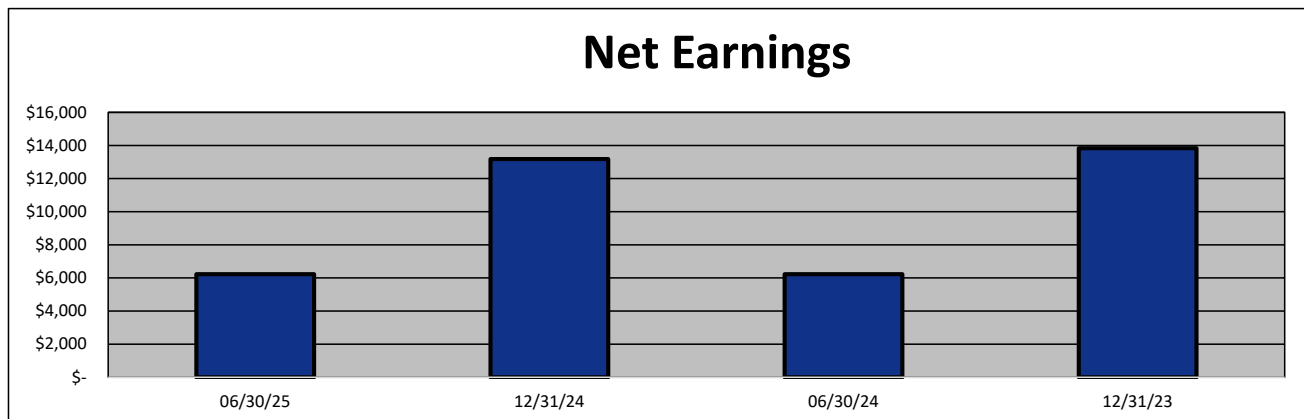
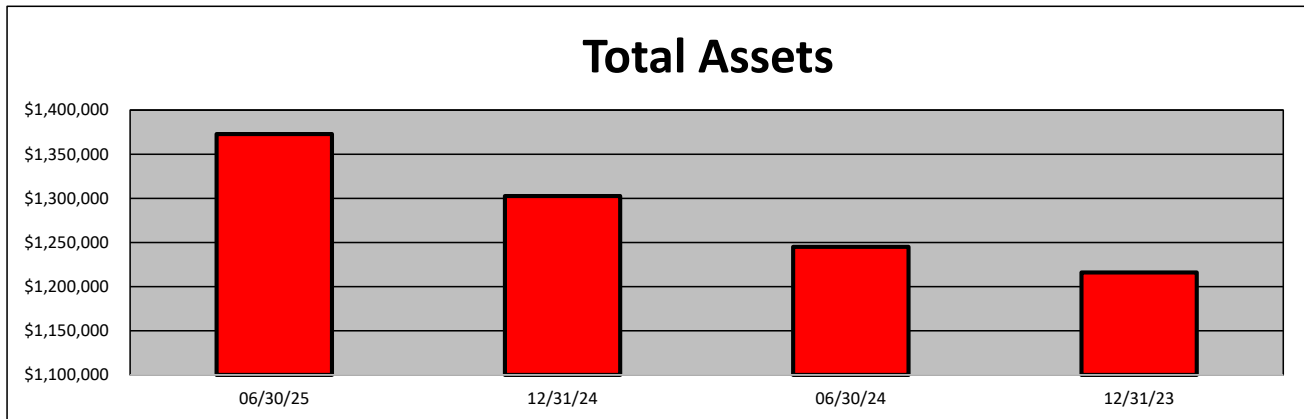
EXECUTIVE SUMMARY - Pacific National Bank
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	11.28	11.48	11.53	11.07	10.68	11.59
Leverage Ratio	11.62	11.47	11.42	11.36	11.86	13.29
Tier 1 Cap/Risk Based Assets	15.45	15.87	16.25	17.52	14.47	21.18
Risk Based Ratio	16.18	16.59	16.91	18.22	15.30	22.25
Common Equity Tier 1 Capital Ratio	15.45	15.87	16.25	17.52	14.41	20.93
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	78.67	80.26	85.96	82.40	74.73	77.80
Loans/Assets	63.86	65.52	68.92	66.68	62.90	65.71
Securities/Assets	22.52	20.68	17.53	19.49	18.95	17.47
PROFITABILITY:						
Return on Avg Assets	0.94	1.05	1.00	1.16	0.71	0.11
Return on Avg Equity	8.18	9.25	8.94	10.94	10.92	5.85
Nonint Income/Avg Assets	0.11	0.24	0.30	0.19	0.80	0.46
Net Overhead Ratio	1.90	1.59	1.59	1.48	2.35	2.89
Efficiency Ratio	59.59	54.73	57.27	51.44	74.52	91.41
Assets (per million) per Employee	9.81	10.95	10.83	11.47	10.31	10.59
ASSET QUALITY:						
Allowance/Loans	0.75	0.72	0.62	0.62	1.29	1.31
Nonperforming Loans/Total Loans	0.00	0.02	0.02	0.04	0.48	0.44
Nonperforming Assets/Total Assets	0.00	0.02	0.02	0.02	0.33	0.31
Adjusted Texas Ratio	0.00	0.13	0.14	0.22	3.15	2.63
YIELDS & COSTS:						
Yield on earning assets	6.40	6.28	6.06	5.60	5.48	5.54
Cost of funds	3.95	4.08	3.99	3.32	2.84	3.22
Net interest margin	3.41	3.26	3.15	3.21	3.20	2.97
Avg Earning Assets/Avg Assets	95.73	95.40	95.37	95.46	95.80	96.34

SELECTED FINANCIAL DATA - Pacific National 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	1,372,907	1,302,619	1,245,087	1,216,080	127,820	10.27
Cash and Equivalents	143,041	135,613	120,607	121,874	22,434	18.60
Securities	309,219	269,357	218,319	236,957	90,900	41.64
Loans, net	876,691	853,522	858,143	810,905	18,548	2.16
Deposit Accounts	1,114,411	1,063,479	998,267	984,060	116,144	11.63
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	154,885	149,593	143,602	134,601	11,283	7.86

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	6,228	13,178	6,228	13,838	-	-
Interest Income	40,571	75,501	35,964	64,007	4,607	12.81
Interest Expense	18,949	36,358	17,290	27,331	1,659	9.60
Net Interest Income	21,622	39,143	18,674	36,676	2,948	15.79
Credit Loss Expense	416	1,103	291	423	125	42.96
Noninterest income	704	3,086	1,838	2,281	(1,134)	(61.70)
Gain on Sale of Securities	-	5	5	11	(5)	(100.00)
Noninterest Expense	13,305	23,114	11,748	20,040	1,557	13.25
Net Operating Income	8,605	18,012	8,473	18,494	132	1.56
Income Taxes	2,273	4,724	2,245	4,667	28	1.25

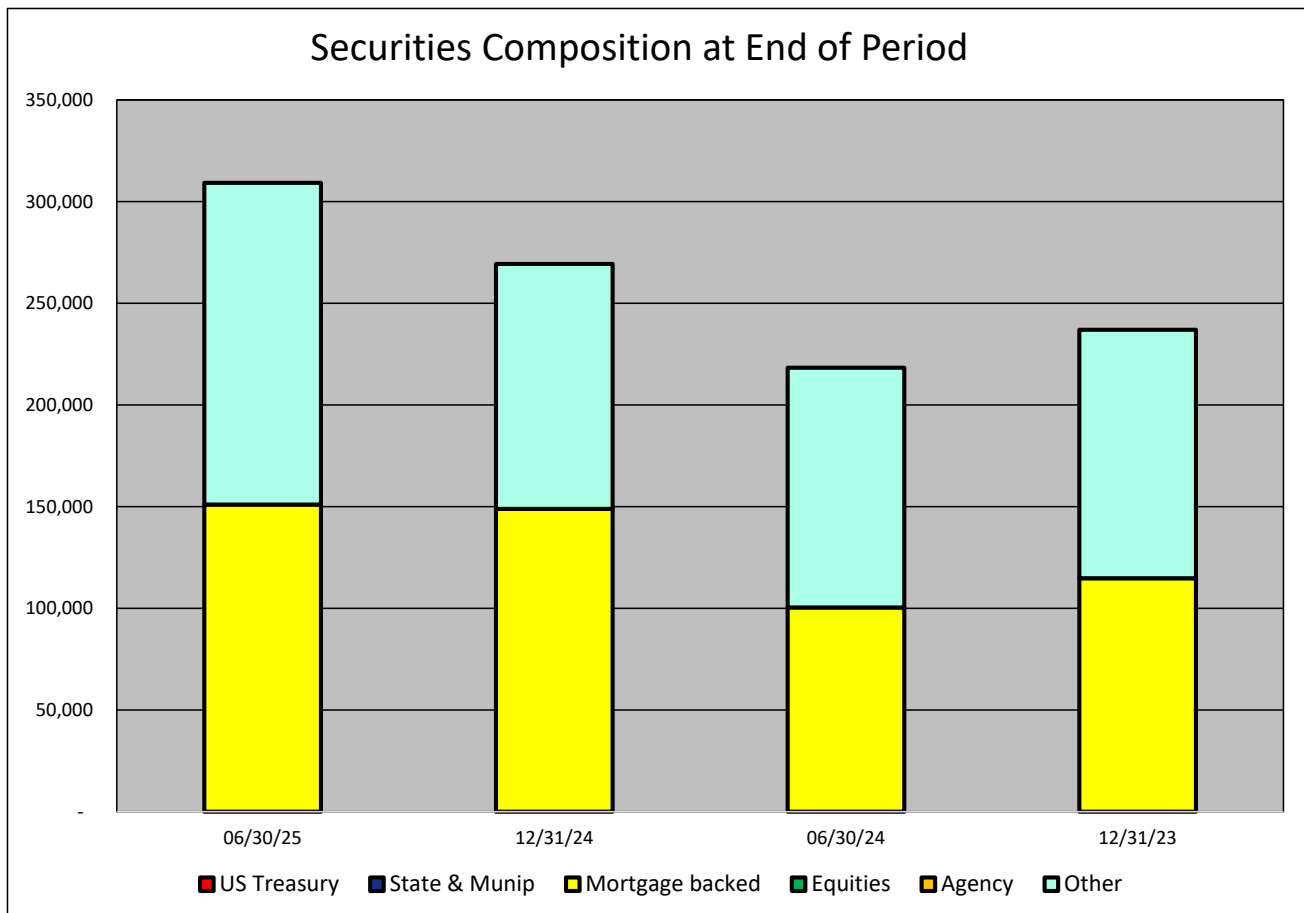


SECURITIES COMPOSITION - Pacific National Bank
(Dollars in Thousands)

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	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	151,051	148,885	100,427	114,796	50,624	50.41
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	158,168	120,472	117,892	122,161	40,276	34.16
Total Securities	309,219	269,357	218,319	236,957	90,900	41.64

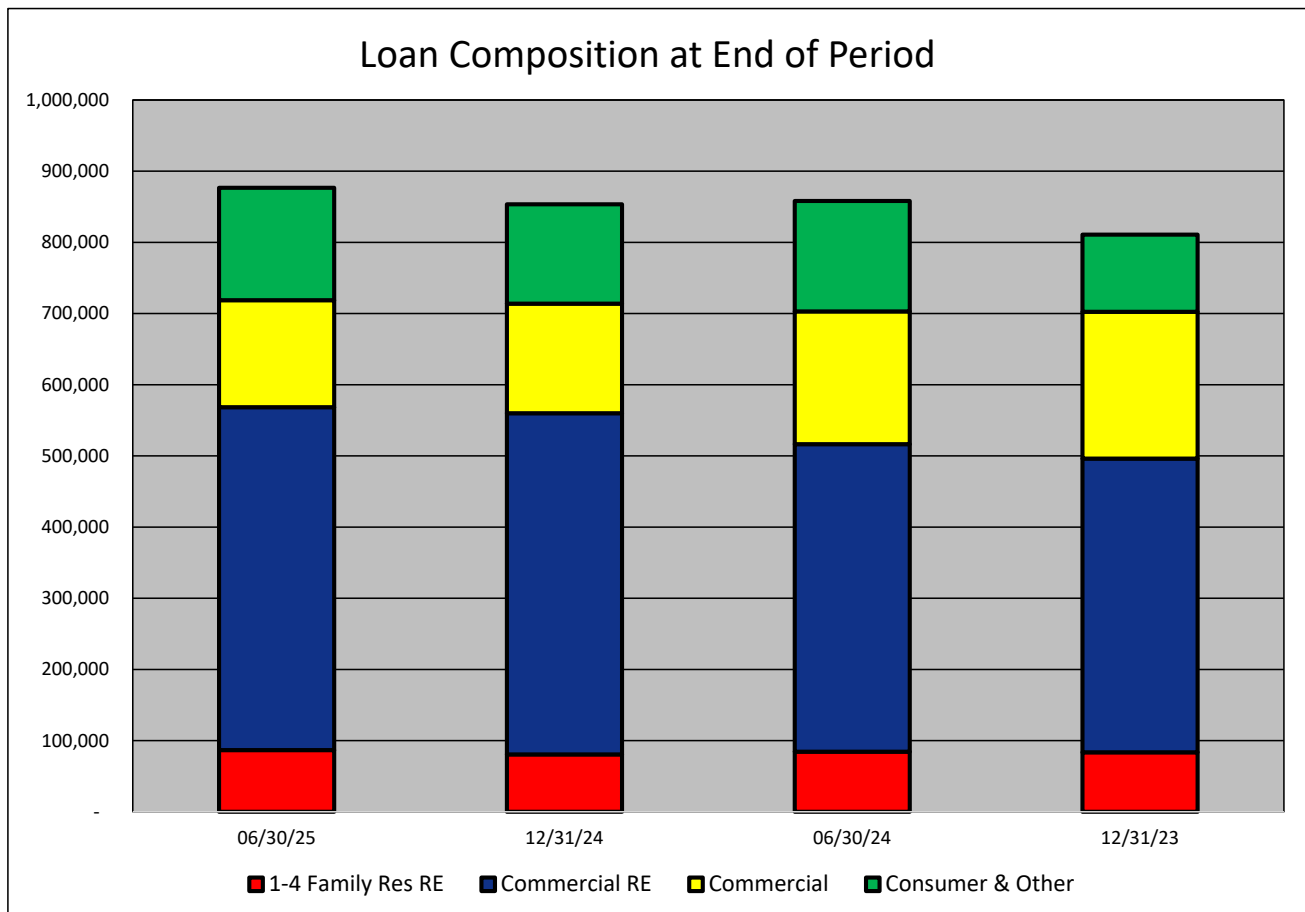


LOAN PORTFOLIO COMPOSITION - Pacific National Bank
(Dollars in Thousands)

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	86,662	80,552	84,448	83,606	2,214	2.62
Commercial RE	481,738	479,310	431,958	412,576	49,780	11.52
Commercial	150,255	153,972	186,614	206,233	(36,359)	(19.48)
Consumer & Other	158,036	139,688	155,123	108,490	2,913	1.88
Loans, Net	876,691	853,522	858,143	810,905	18,548	2.16



LOAN PORTFOLIO QUALITY - Pacific National 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	6,165	5,062	5,062	6,078	1,103	21.79
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Credit Loss Expense	416	1,103	291	423	125	42.96
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	(1,440)	-	NA
Ending Balance	6,581	6,165	5,353	5,062	1,228	22.94

NON-PERFORMING ASSETS:

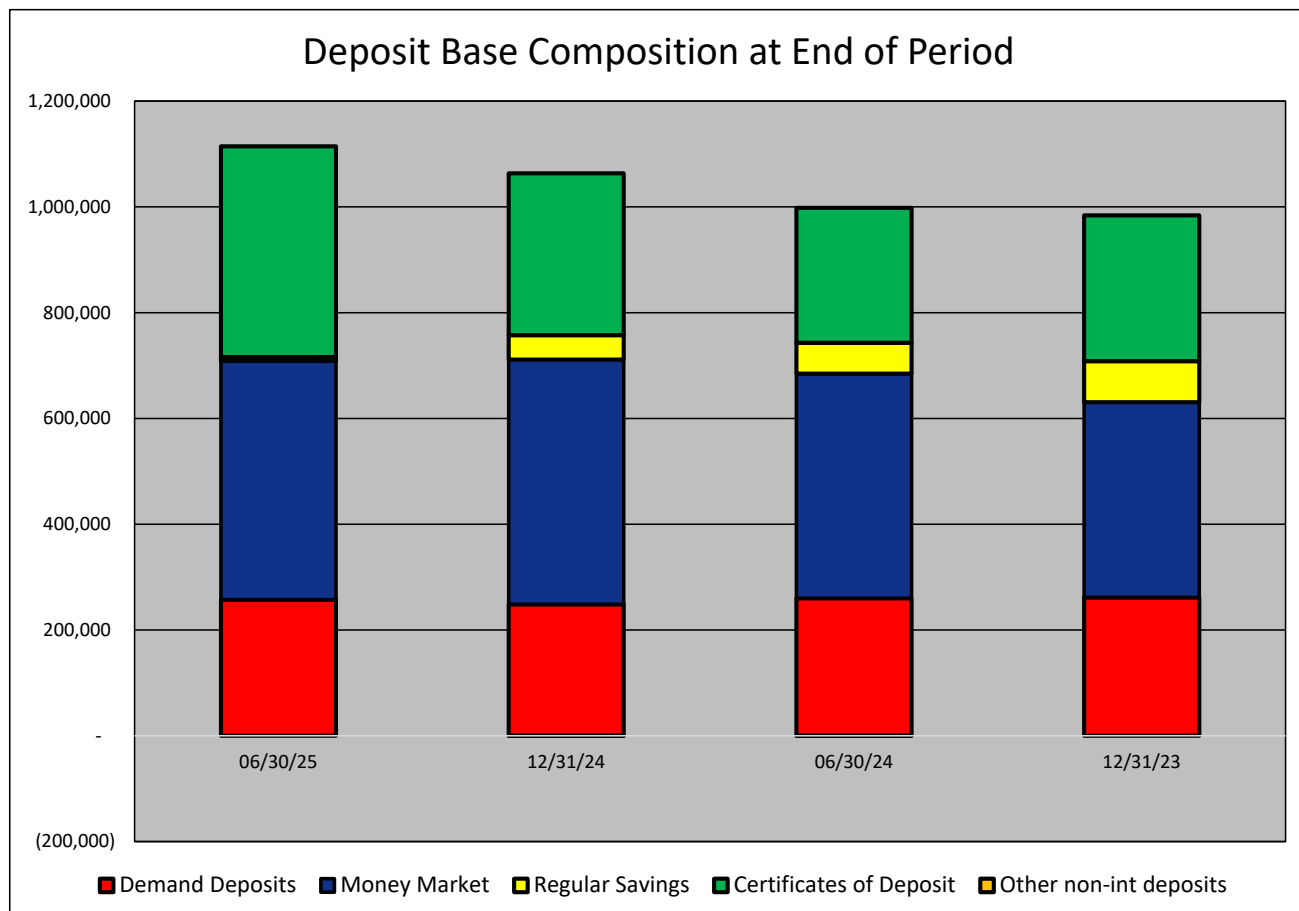
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	202	202	301	(202)	(100.00)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	202	202	301	(202)	(100.00)

DEPOSIT BASE COMPOSITION - Pacific National 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	257,338	248,399	260,023	261,545	(2,685)	(1.03)
Money Market	451,150	462,908	424,717	369,090	26,433	6.22
Regular Savings	7,718	46,154	58,362	77,663	(50,644)	(86.78)
Certificates of Deposit	398,205	306,019	255,166	275,762	143,039	56.06
Other non-int deposits	-	(1)	(1)	-	1	(100.00)
Total Deposits	1,114,411	1,063,479	998,267	984,060	116,144	11.63

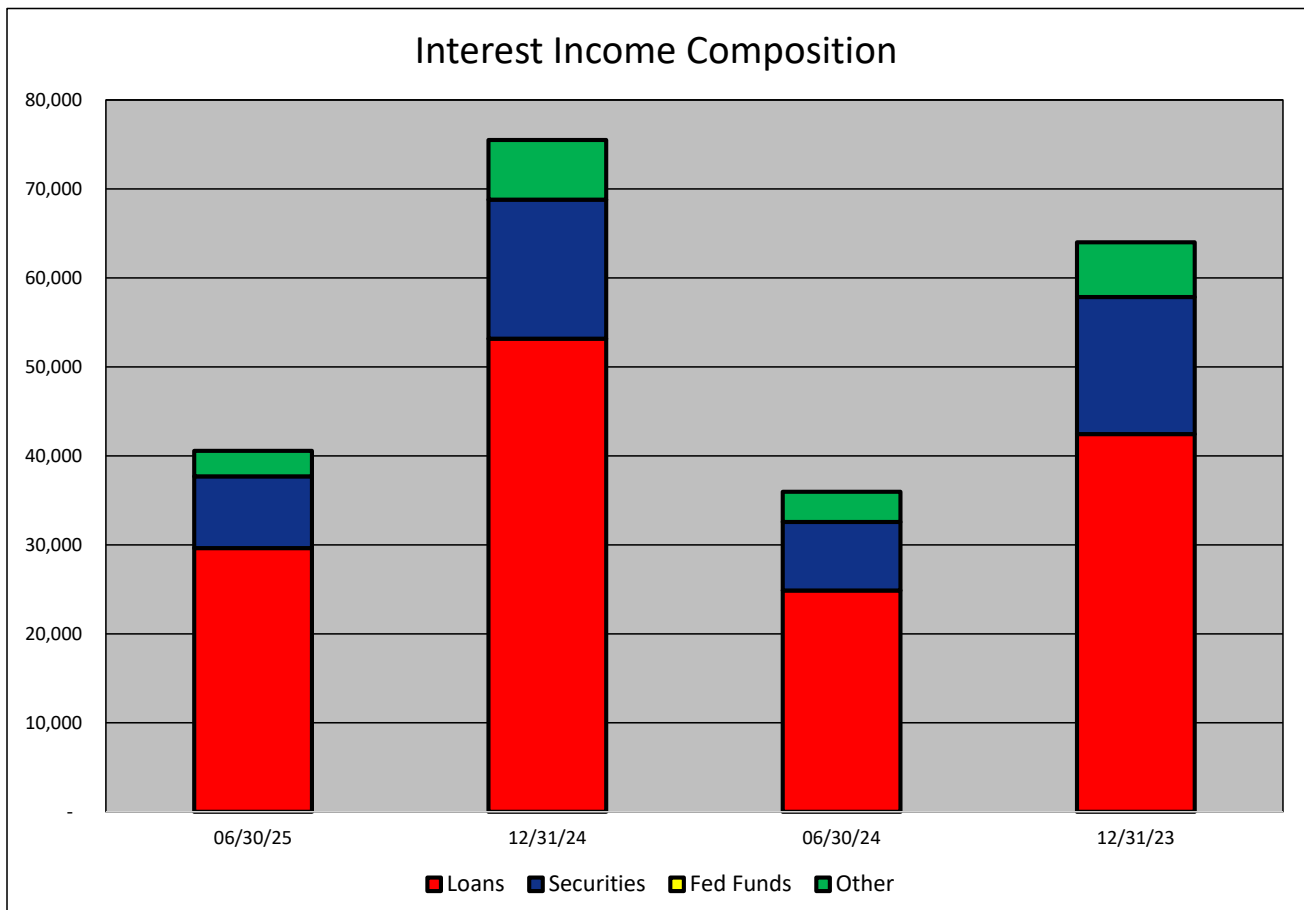


INTEREST INCOME COMPOSITION- Pacific National Bank
(Dollars in Thousands)

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	29,634	53,172	24,869	42,455	4,765	19.16
Securities	8,067	15,618	7,702	15,391	365	4.74
Fed Funds	-	-	-	-	-	NA
Other	2,870	6,711	3,393	6,161	(523)	(15.41)
Total Int Income	40,571	75,501	35,964	64,007	4,607	12.81

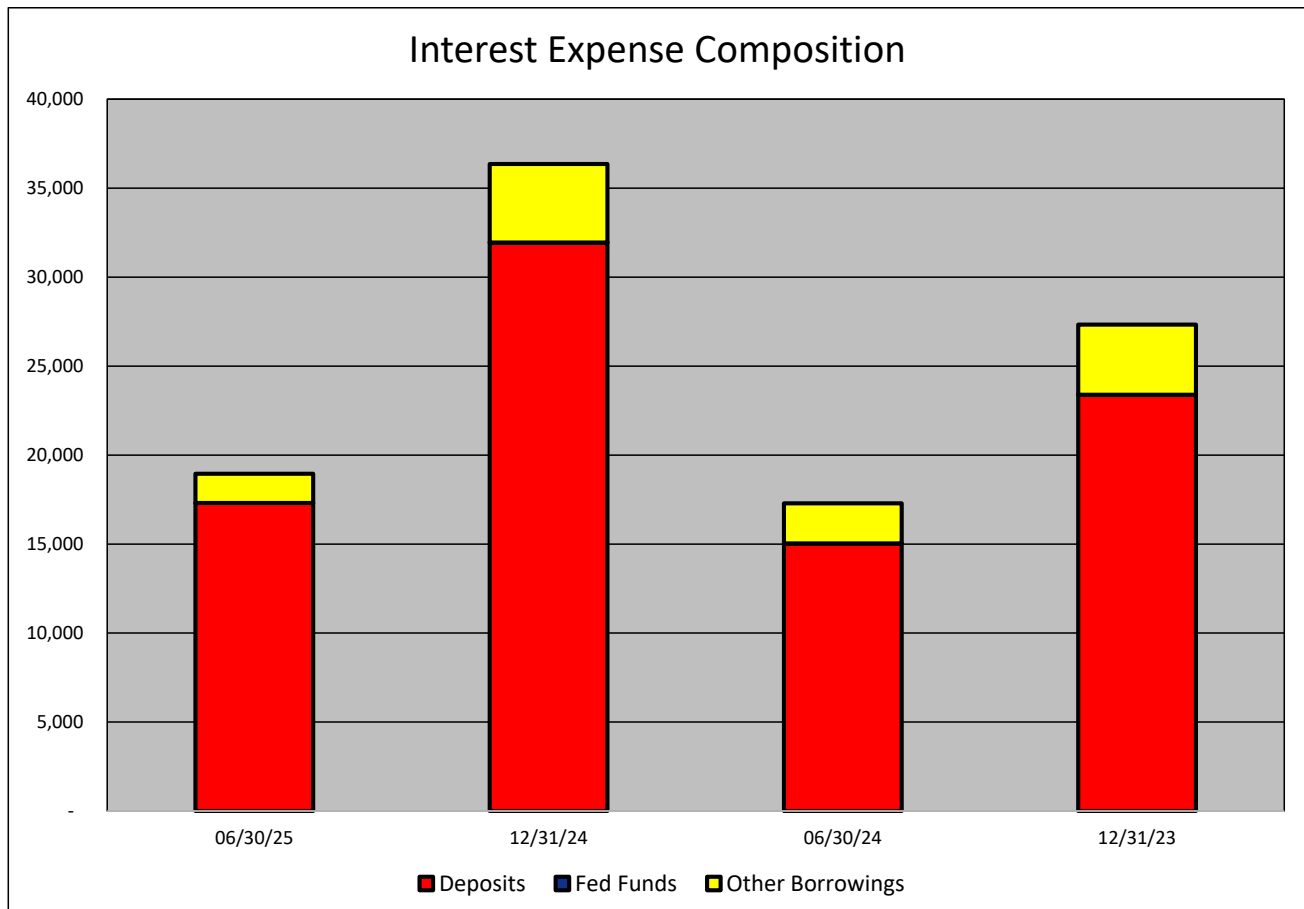


INTEREST EXPENSE COMPOSITION- Pacific National Bank
(Dollars in Thousands)

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	17,308	31,944	15,036	23,393	2,272	15.11
Fed Funds	1	2	1	1	-	-
Other Borrowings	1,640	4,412	2,253	3,937	(613)	(27.21)
Total Int Expense	18,949	36,358	17,290	27,331	1,659	9.60

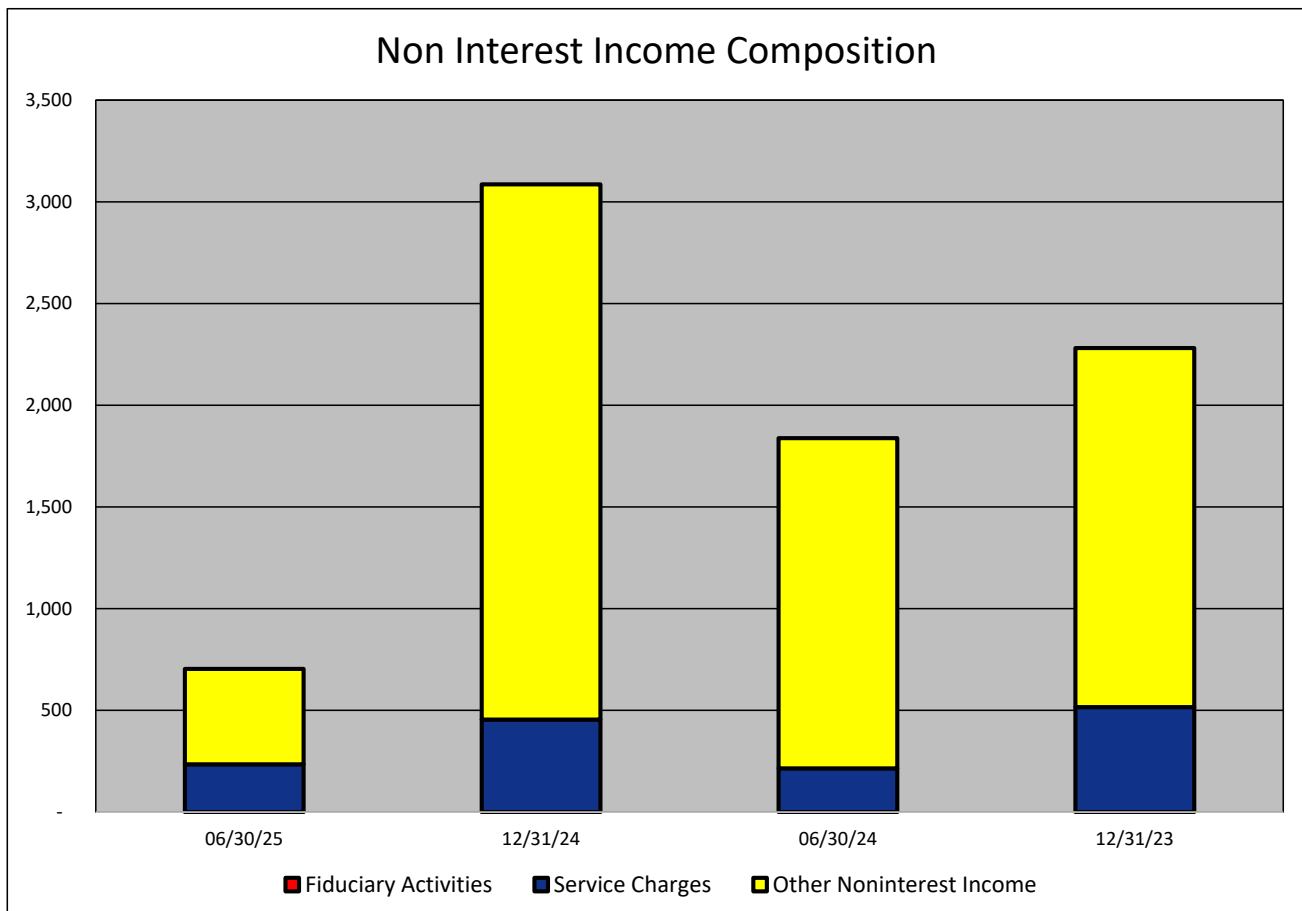


NONINTEREST INCOME COMPOSITION- Pacific National Bank
(Dollars in Thousands)

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	235	455	215	516	20	9.30
Other Noninterest Income	469	2,631	1,623	1,765	(1,154)	(71.10)
Total Nonint. Income	704	3,086	1,838	2,281	(1,134)	(61.70)

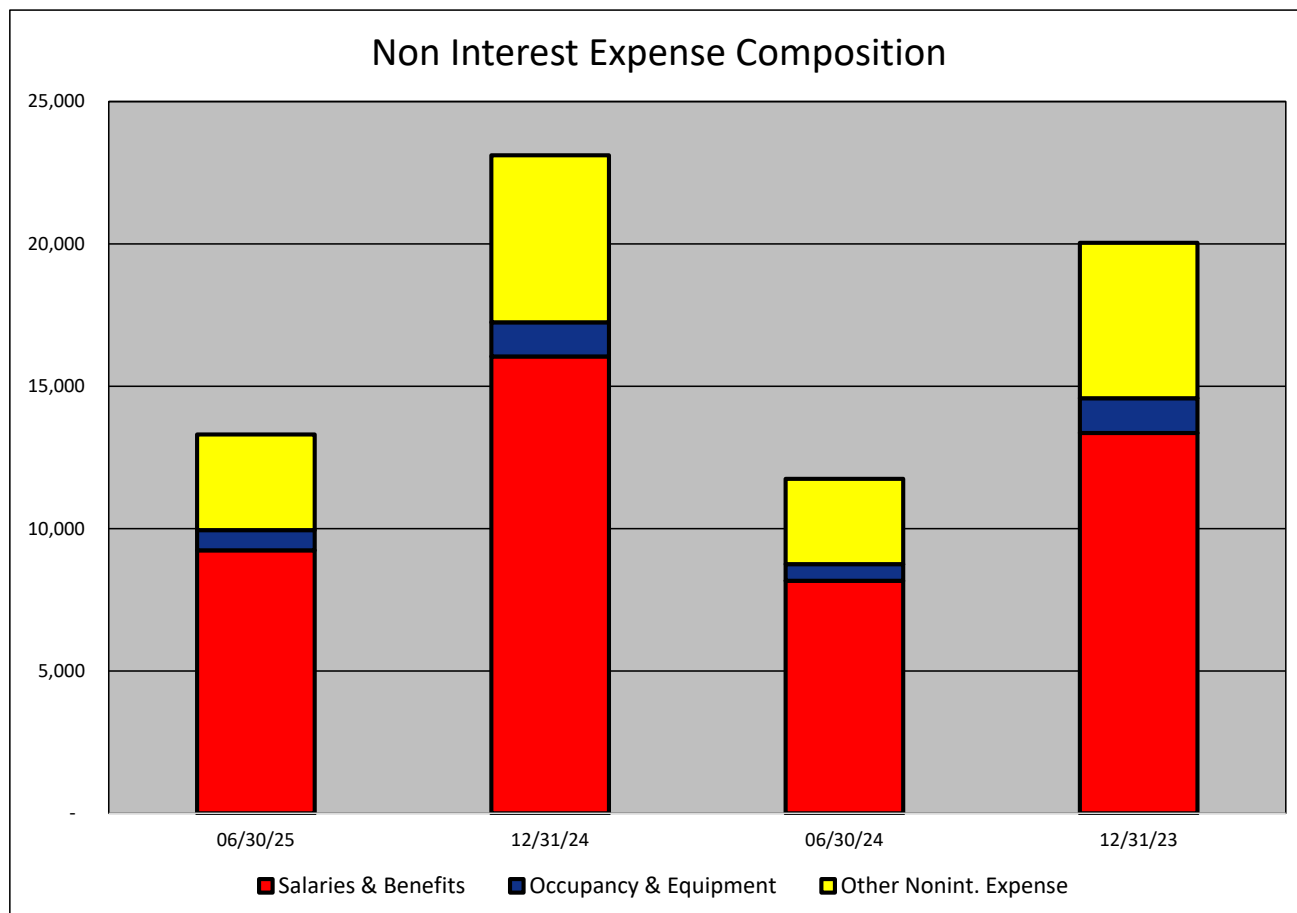


NONINTEREST EXPENSE COMPOSITION- Pacific National Bank
(Dollars in Thousands)

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	9,235	16,045	8,166	13,359	1,069	13.09
Occupancy & Equipment	712	1,200	585	1,219	127	21.71
Other Nonint. Expense	3,358	5,869	2,997	5,462	361	12.05
Total Nonint. Expense	13,305	23,114	11,748	20,040	1,557	13.25



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)

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

BALANCE SHEET

Institution name	Total Loans \$'000		% Change in Loans
	This Year	Last Year	
Bankmiami	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
Banesto 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
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
Banescos 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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