

U. S. Century Bank

Doral, FL

Established
10/28/2002

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

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

PEER GROUP POSITION

**For the
South Florida Group**

For the 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)

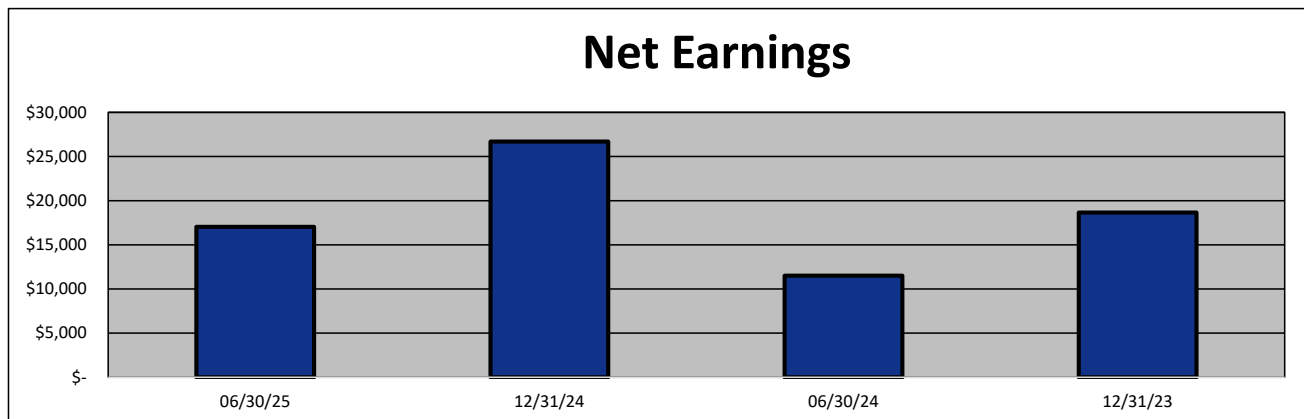
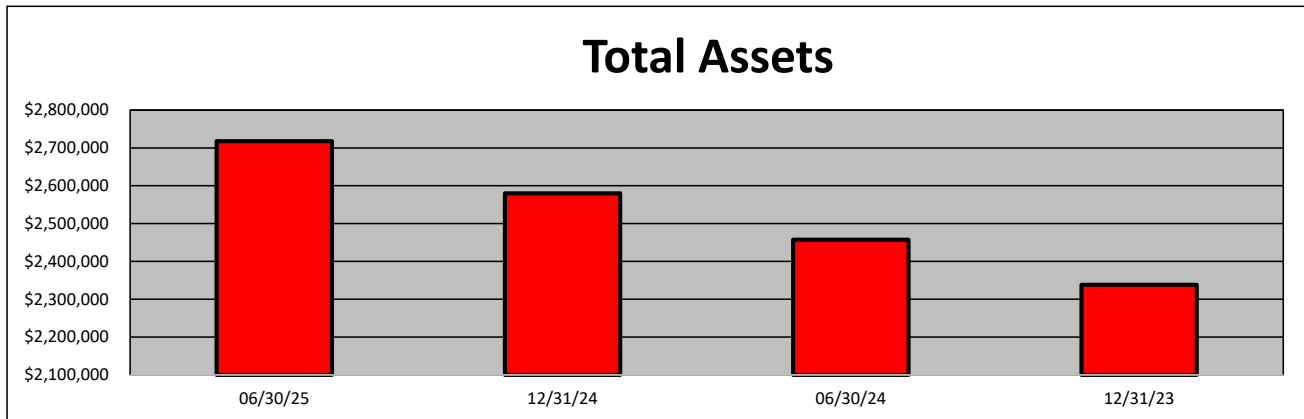
EXECUTIVE SUMMARY - U. S. Century Bank
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.39	8.15	8.05	8.08	10.68	11.59
Leverage Ratio	9.65	9.38	8.94	9.17	11.86	13.29
Tier 1 Cap/Risk Based Assets	12.45	12.10	11.82	11.48	14.47	21.18
Risk Based Ratio	13.67	13.34	13.01	12.65	15.30	22.25
Common Equity Tier 1 Capital Ratio	12.45	12.10	11.82	11.48	14.41	20.93
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	89.61	90.34	90.14	91.71	74.73	77.80
Loans/Assets	77.76	76.47	76.07	76.16	62.90	65.71
Securities/Assets	16.34	16.47	16.52	17.29	18.95	17.47
PROFITABILITY:						
Return on Avg Assets	1.27	1.05	0.92	0.83	0.71	0.11
Return on Avg Equity	15.48	13.34	11.91	10.16	10.92	5.85
Nonint Income/Avg Assets	0.54	0.52	0.47	0.51	0.80	0.46
Net Overhead Ratio	1.19	1.25	1.29	1.32	2.35	2.89
Efficiency Ratio	48.95	53.96	57.43	58.85	74.52	91.41
Assets (per million) per Employee	13.39	12.96	12.47	11.93	10.31	10.59
ASSET QUALITY:						
Allowance/Loans	1.18	1.22	1.19	1.18	1.29	1.31
Nonperforming Loans/Total Loans	0.06	0.14	0.04	0.03	0.48	0.44
Nonperforming Assets/Total Assets	0.05	0.10	0.03	0.02	0.33	0.31
Adjusted Texas Ratio	0.54	1.16	0.34	0.22	3.15	2.63
YIELDS & COSTS:						
Yield on earning assets	5.44	5.41	5.30	4.69	5.48	5.54
Cost of funds	3.31	3.72	3.79	3.08	2.84	3.22
Net interest margin	3.12	2.88	2.71	2.72	3.20	2.97
Avg Earning Assets/Avg Assets	95.78	95.73	95.55	95.33	95.80	96.34

SELECTED FINANCIAL DATA - U. S. Century 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	2,717,656	2,579,817	2,457,323	2,338,378	260,333	10.59
Cash and Equivalents	54,819	77,035	77,261	41,062	(22,442)	(29.05)
Securities	444,122	424,915	406,050	404,303	38,072	9.38
Loans, net	2,113,318	1,972,848	1,869,249	1,780,827	244,069	13.06
Deposit Accounts	2,358,264	2,183,871	2,073,662	1,941,898	284,602	13.72
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	228,063	210,253	197,915	188,827	30,148	15.23

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	17,029	26,689	11,503	18,651	5,526	48.04
Interest Income	70,132	131,233	63,504	101,017	6,628	10.44
Interest Expense	29,983	61,297	31,035	42,449	(1,052)	(3.39)
Net Interest Income	40,149	69,936	32,469	58,568	7,680	23.65
Credit Loss Expense	1,567	2,959	1,136	2,503	431	37.94
Noninterest income	7,253	13,297	5,838	11,531	1,415	24.24
Gain on Sale of Securities	-	14	14	(1,859)	(14)	(100.00)
Noninterest Expense	23,204	44,914	21,998	41,256	1,206	5.48
Net Operating Income	22,631	35,360	15,173	26,340	7,458	49.15
Income Taxes	5,457	8,487	3,624	5,966	1,833	50.58

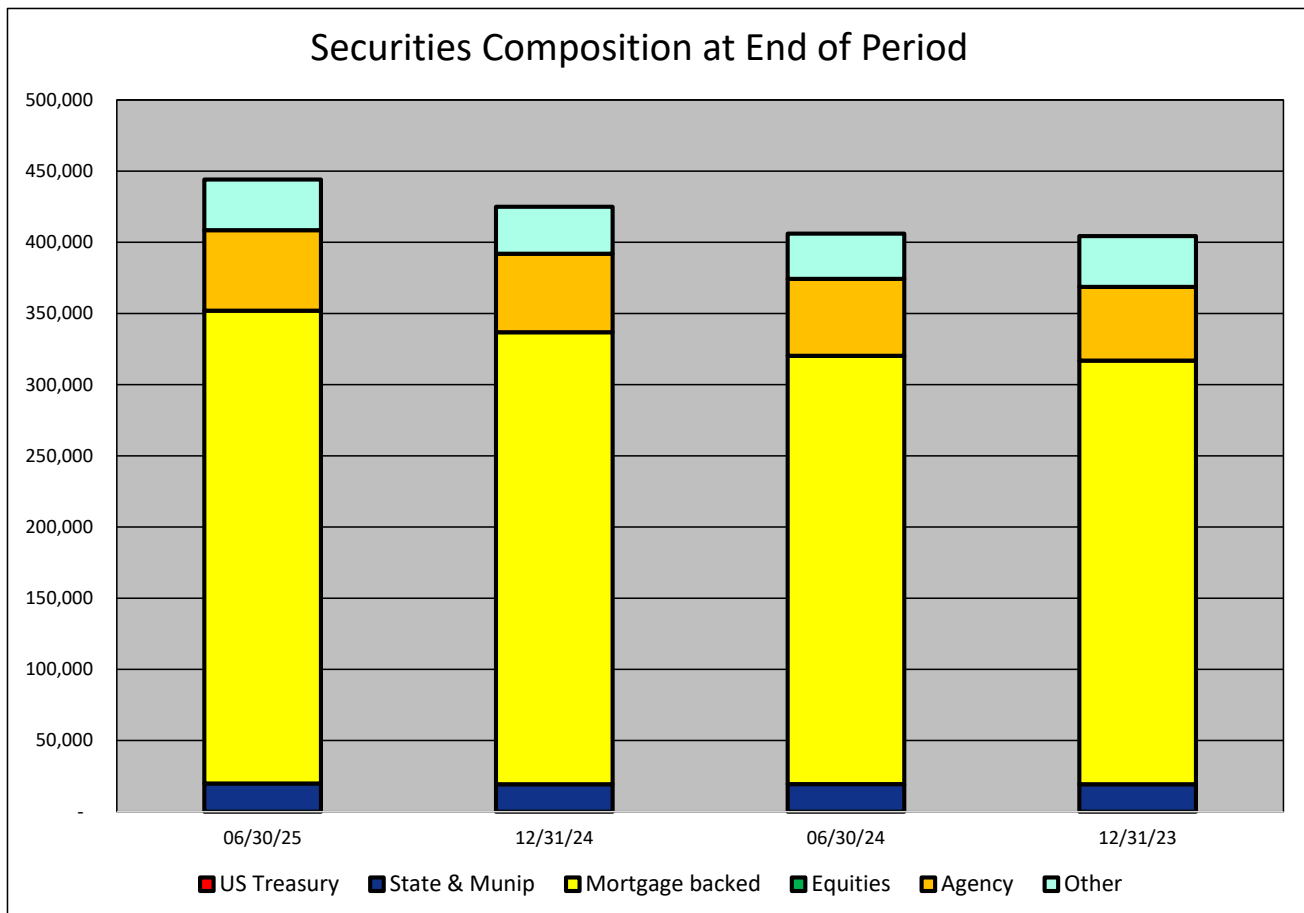


SECURITIES COMPOSITION - U. S. Century Bank
(Dollars in Thousands)

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	19,831	19,311	19,410	19,338	421	2.17
Mortgage backed	332,133	317,516	300,895	297,515	31,238	10.38
Equities	-	-	-	-	-	NA
Agency	56,566	55,164	53,962	51,799	2,604	4.83
Other	35,592	32,924	31,783	35,651	3,809	11.98
Total Securities	444,122	424,915	406,050	404,303	38,072	9.38

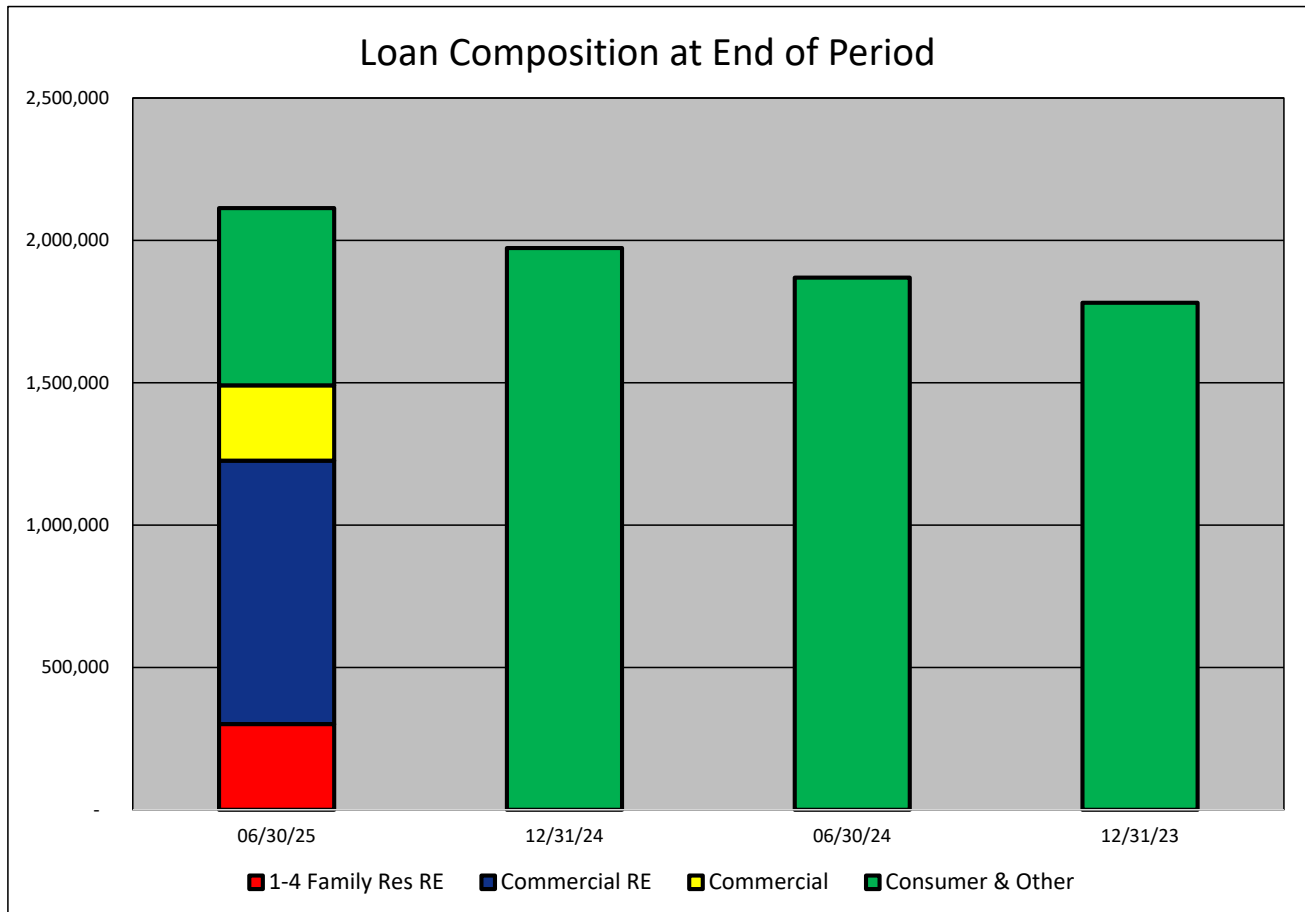


LOAN PORTFOLIO COMPOSITION - U. S. Century Bank
(Dollars in Thousands)

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	301,022	-	-	-	301,022	NA
Commercial RE	925,398	-	-	-	925,398	NA
Commercial	264,136	-	-	-	264,136	NA
Consumer & Other	622,762	1,972,848	1,869,249	1,780,827	(1,246,487)	(66.68)
Loans, Net	2,113,318	1,972,848	1,869,249	1,780,827	244,069	13.06



LOAN PORTFOLIO QUALITY - U. S. Century 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	24,070	21,084	21,084	17,487	2,986	14.16
Total Recoveries	19	46	20	85	(1)	(5.00)
Total Charge-offs	723	19	10	57	713	7,130.00
Credit Loss Expense	1,567	2,959	1,136	2,503	431	37.94
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	1,066	-	NA
Ending Balance	24,933	24,070	22,230	21,084	2,703	12.16

NON-PERFORMING ASSETS:

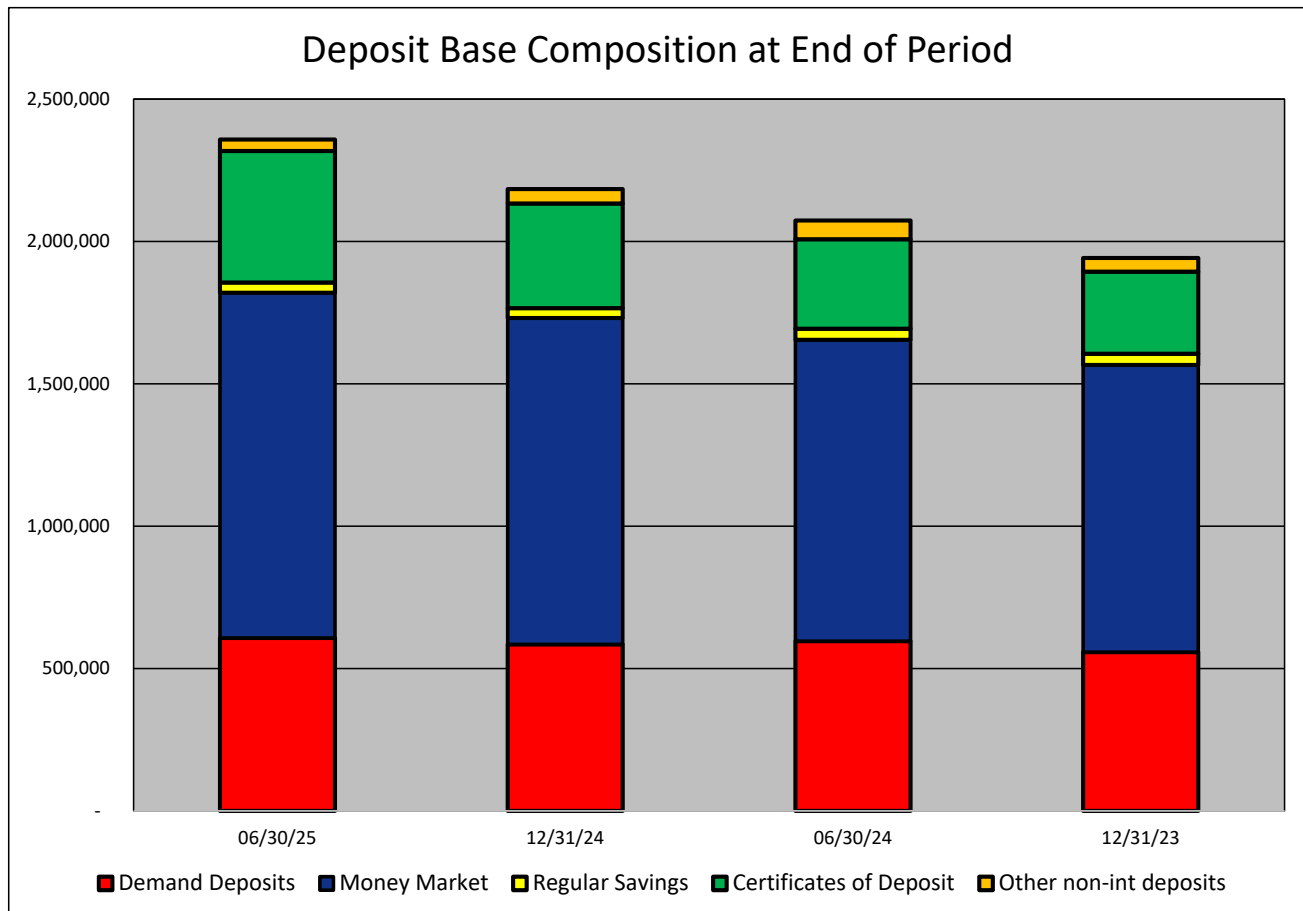
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	1,366	2,707	758	468	608	80.21
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	1,366	2,707	758	468	608	80.21

DEPOSIT BASE COMPOSITION - U. S. Century 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	607,499	585,026	596,203	557,521	11,296	1.89
Money Market	1,212,620	1,146,344	1,058,296	1,008,693	154,324	14.58
Regular Savings	35,759	34,465	39,172	39,579	(3,413)	(8.71)
Certificates of Deposit	461,790	367,388	314,147	288,403	147,643	47.00
Other non-int deposits	40,596	50,648	65,844	47,702	(25,248)	(38.35)
Total Deposits	2,358,264	2,183,871	2,073,662	1,941,898	284,602	13.72

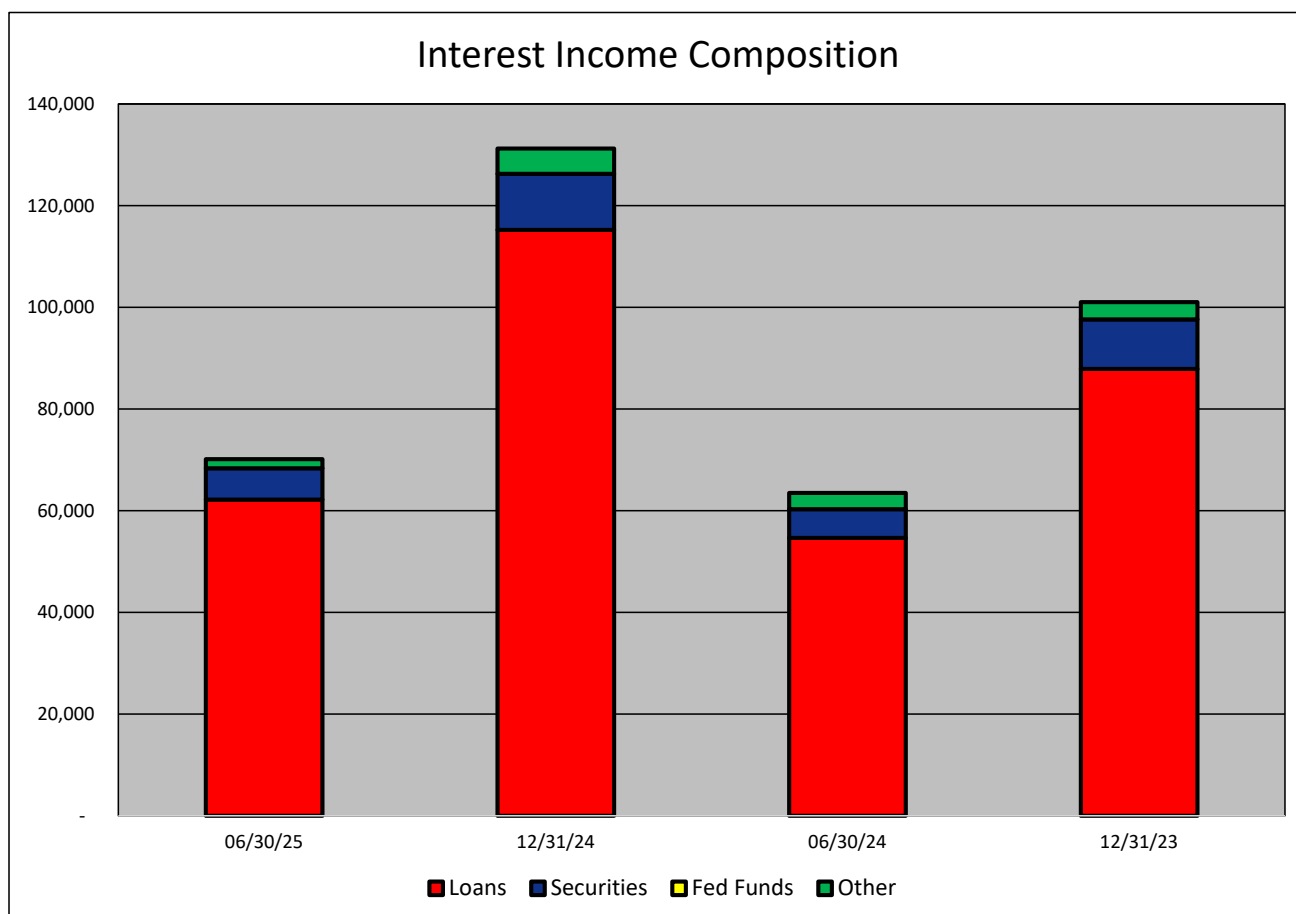


INTEREST INCOME COMPOSITION- U. S. Century Bank
(Dollars in Thousands)

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	62,191	115,236	54,660	87,884	7,531	13.78
Securities	6,159	11,018	5,626	9,738	533	9.47
Fed Funds	-	-	-	-	-	NA
Other	1,782	4,979	3,218	3,395	(1,436)	(44.62)
Total Int Income	70,132	131,233	63,504	101,017	6,628	10.44

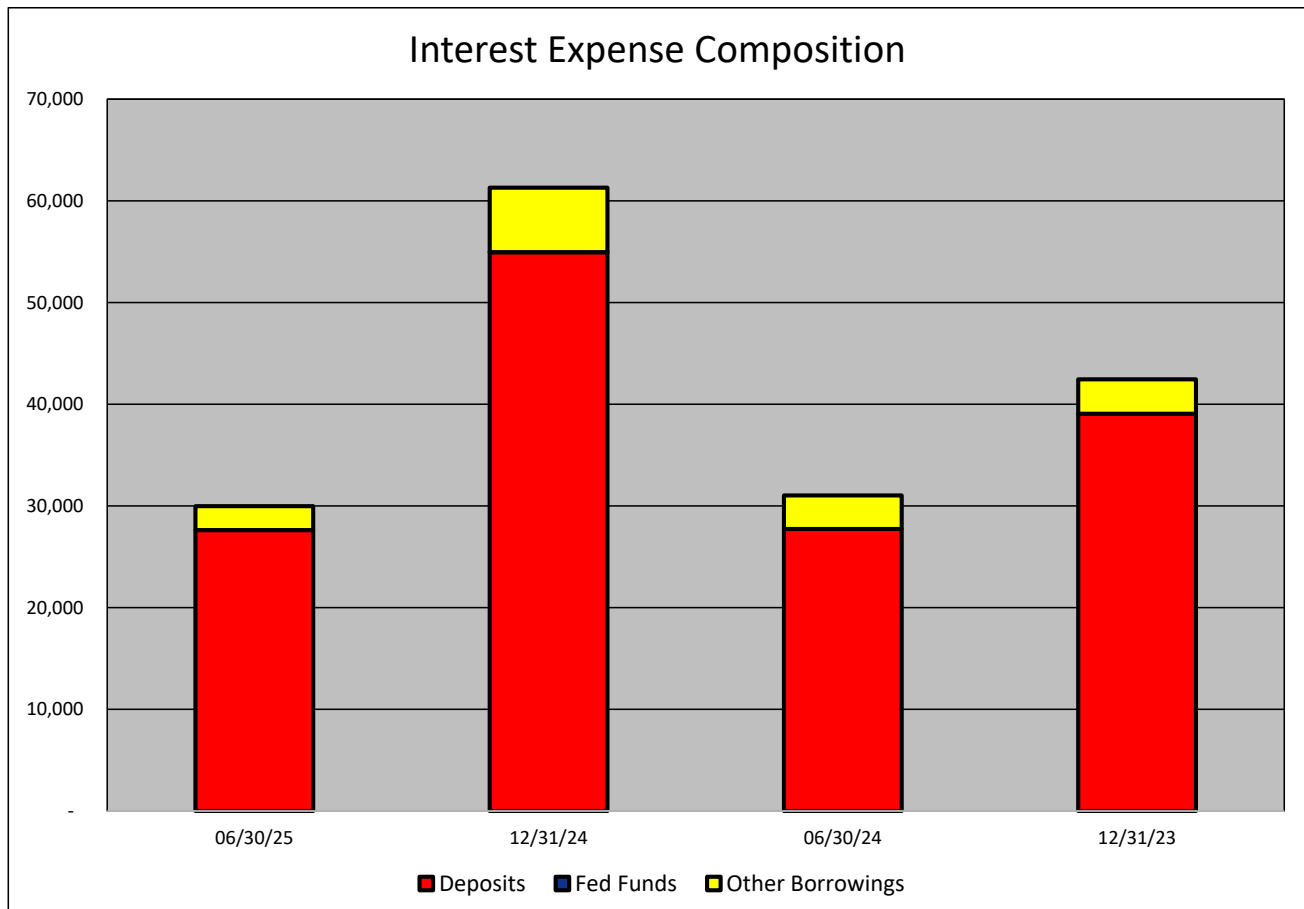


INTEREST EXPENSE COMPOSITION- U. S. Century Bank
(Dollars in Thousands)

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	27,629	54,961	27,741	39,059	(112)	(0.40)
Fed Funds	-	2	-	9	-	NA
Other Borrowings	2,354	6,334	3,294	3,381	(940)	(28.54)
Total Int Expense	29,983	61,297	31,035	42,449	(1,052)	(3.39)

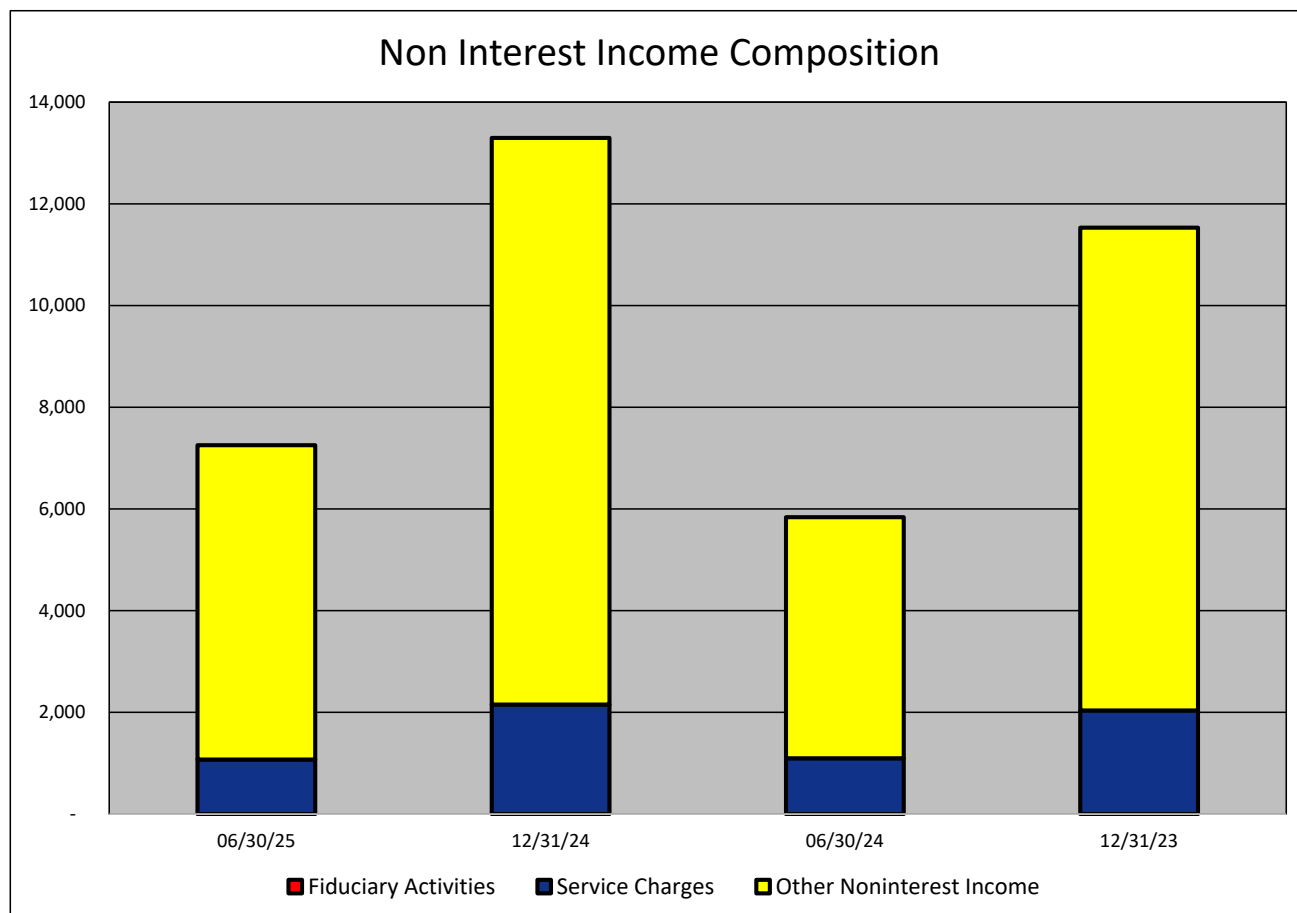


NONINTEREST INCOME COMPOSITION- U. S. Century Bank
(Dollars in Thousands)

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	1,073	2,155	1,096	2,037	(23)	(2.10)
Other Noninterest Income	6,180	11,142	4,742	9,494	1,438	30.32
Total Nonint. Income	7,253	13,297	5,838	11,531	1,415	24.24

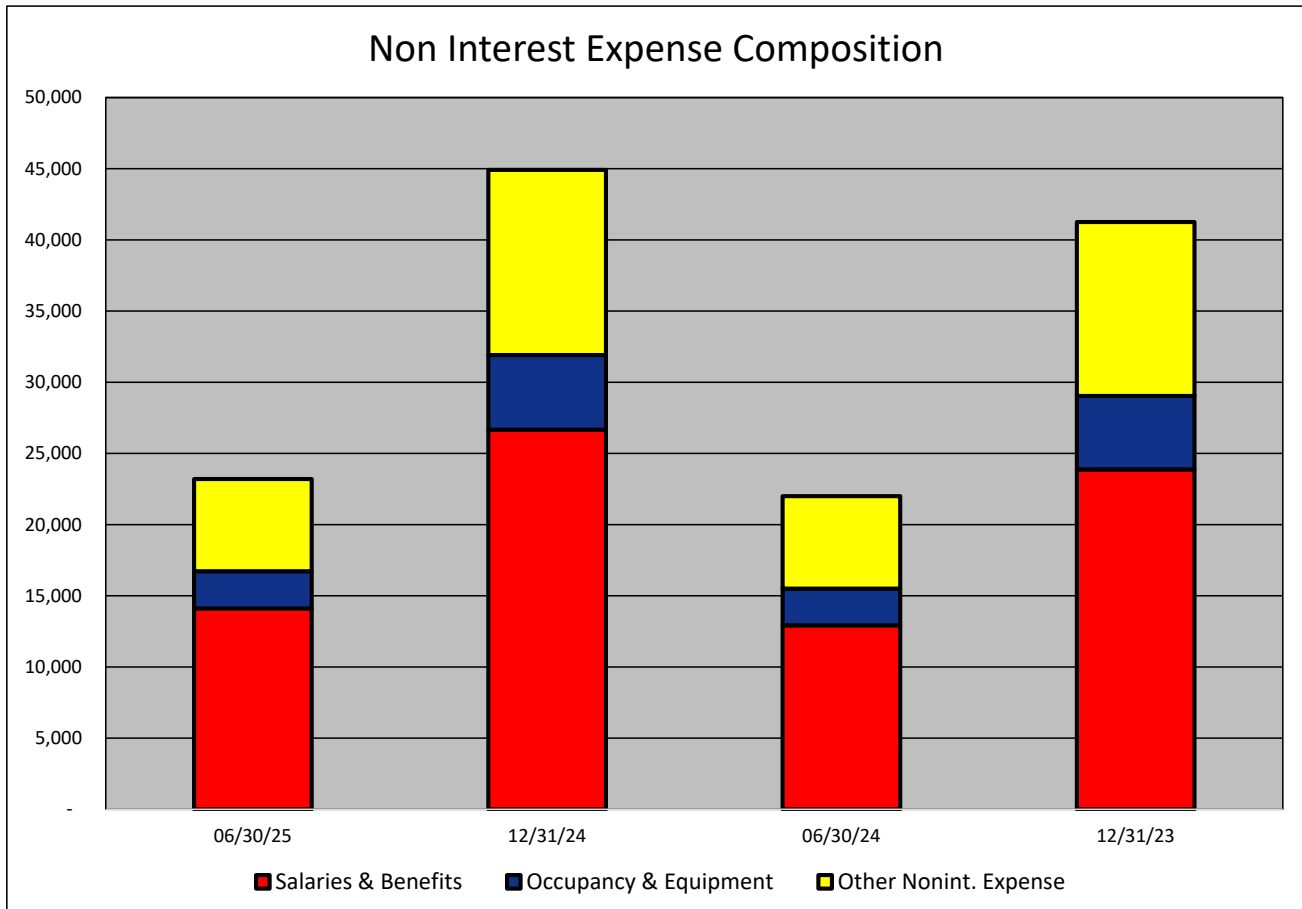


NONINTEREST EXPENSE COMPOSITION- U. S. Century Bank
(Dollars in Thousands)

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	14,108	26,664	12,927	23,876	1,181	9.14
Occupancy & Equipment	2,621	5,251	2,576	5,159	45	1.75
Other Nonint. Expense	6,475	12,999	6,495	12,221	(20)	(0.31)
Total Nonint. Expense	23,204	44,914	21,998	41,256	1,206	5.48



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
Banesto 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