

BanESCO Usa

Miami, FL

Established

1/10/2006

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

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

PEER GROUP POSITION
For the
South Florida Group

For the nine months ended September 30, 2025

Institution name	Total Assets (\$'000's)
Bankunited, National Association	35,065,427
City National Bank Of Florida	27,770,671
Amerant Bank, National Association	10,386,958
Ocean Bank	7,395,959
Bradesco Bank	5,447,306
Banesco Usa	5,369,753
Banco Do Brasil Americas	3,207,097
U. S. Century Bank	2,765,766
Pacific National Bank	1,458,835
International Finance Bank	1,411,223
Grove Bank & Trust	1,354,131
Intercredit Bank, National Association	1,327,894
First State Bank Of The Florida Keys	1,163,790
Helm Bank Usa	1,141,781
Terrabank, National Association	831,325
Sunstate Bank	570,381
Interamerican Bank, A Fsb	303,205
Gulf Atlantic Bank	208,975
Bankmiami	140,910
Eastern National Bank	95,177

Institution name	Return on Avg Assets (%)
Banco Do Brasil Americas	1.64
International Finance Bank	1.33
U. S. Century Bank	1.32
Banesco Usa	1.14
Bradesco Bank	0.98
Pacific National Bank	0.97
Helm Bank Usa	0.93
City National Bank Of Florida	0.91
Ocean Bank	0.89
Bankunited, National Association	0.88
Terrabank, National Association	0.83
Gulf Atlantic Bank	0.80
Interamerican Bank, A Fsb	0.78
Amerant Bank, National Association	0.75
First State Bank Of The Florida Keys	0.63
Sunstate Bank	0.57
Grove Bank & Trust	0.55
Intercredit Bank, National Association	(0.53)
Eastern National Bank	(2.34)
Bankmiami	(5.51)

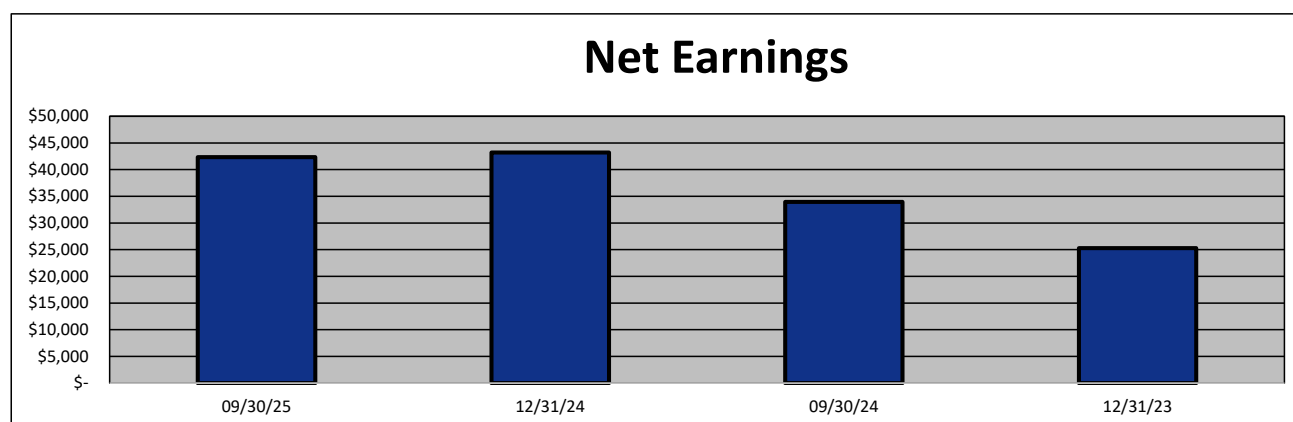
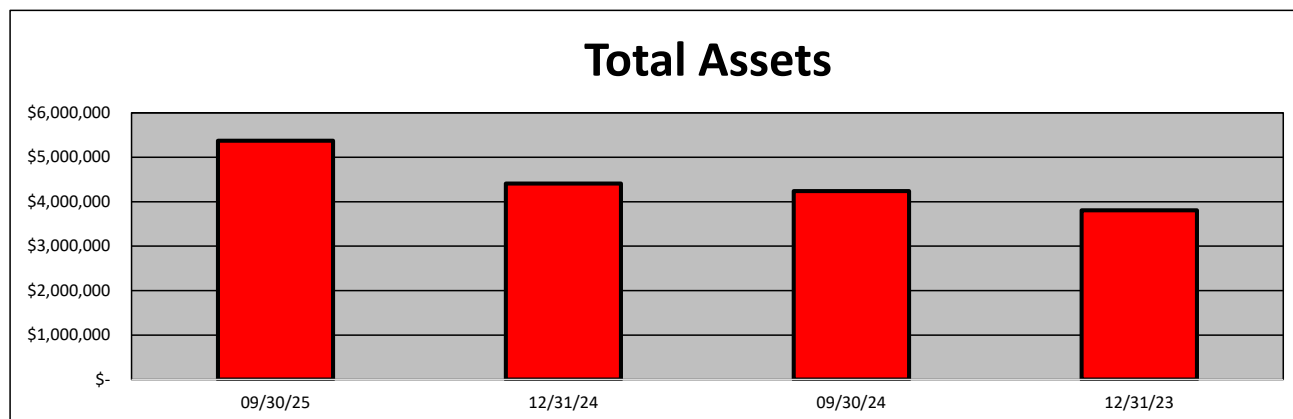
EXECUTIVE SUMMARY - Banesco USA
(Percentage)

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.65	11.82	11.89	11.82	10.42	10.65
Leverage Ratio	11.55	12.93	12.84	13.26	11.20	11.42
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	13.07	18.09
Risk Based Ratio	0.00	0.00	0.00	0.00	13.88	19.17
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	0.00	12.99	17.74
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	81.41	91.59	92.61	96.97	74.25	76.66
Loans/Assets	69.09	75.24	74.50	75.66	62.54	65.51
Securities/Assets	18.82	15.98	15.81	15.29	18.35	17.59
PROFITABILITY:						
Return on Avg Assets	1.14	1.04	1.10	0.71	0.77	0.38
Return on Avg Equity	10.34	8.94	9.56	5.98	10.60	6.21
Nonint Income/Avg Assets	0.49	0.60	0.56	0.55	0.78	0.46
Net Overhead Ratio	1.52	1.47	1.49	1.52	2.28	2.57
Efficiency Ratio	55.88	58.25	58.41	61.27	71.62	83.25
Assets (per million) per Employee	13.53	12.31	11.90	11.17	10.39	10.96
ASSET QUALITY:						
Allowance/Loans	1.11	1.13	1.09	1.24	1.28	1.31
Nonperforming Loans/Total Loans	1.15	0.37	0.48	0.25	0.50	0.51
Nonperforming Assets/Total Assets	0.79	0.27	0.35	0.19	0.34	0.35
Adjusted Texas Ratio	6.94	2.17	2.79	1.50	3.04	3.06
YIELDS & COSTS:						
Yield on earning assets	5.68	5.78	5.81	5.26	5.47	5.59
Cost of funds	3.94	4.45	4.51	3.82	2.82	3.21
Net interest margin	3.23	3.08	3.07	2.94	3.24	3.01
Avg Earning Assets/Avg Assets	96.13	96.10	96.15	96.27	95.81	96.49

SELECTED FINANCIAL DATA - Banesco USA
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	5,369,753	4,406,981	4,237,690	3,808,125	1,132,063	26.71
Cash and Equivalents	458,687	207,886	224,994	173,941	233,693	103.87
Securities	1,010,809	704,312	669,915	582,079	340,894	50.89
Loans, net	3,710,202	3,315,851	3,157,212	2,881,396	552,990	17.52
Deposit Accounts	4,557,675	3,620,383	3,409,188	2,971,419	1,148,487	33.69
Fed Funds & Repos	-	-	-	284,000	-	NA
Total Equity	571,712	520,846	503,918	450,022	67,794	13.45

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	42,325	43,215	33,977	25,280	8,348	24.57
Interest Income	202,067	232,031	171,959	180,231	30,108	17.51
Interest Expense	87,267	108,536	81,000	79,533	6,267	7.74
Net Interest Income	114,800	123,495	90,959	100,698	23,841	26.21
Credit Loss Expense	3,565	4,844	(953)	7,879	4,518	(474.08)
Noninterest income	18,273	25,070	17,330	19,627	943	5.44
Gain on Sale of Securities	(110)	1,721	1,669	(2,817)	(1,779)	(106.59)
Noninterest Expense	74,359	86,544	63,254	73,720	11,105	17.56
Net Operating Income	55,149	57,177	45,988	38,726	9,161	19.92
Income Taxes	12,117	15,907	14,489	10,349	(2,372)	(16.37)

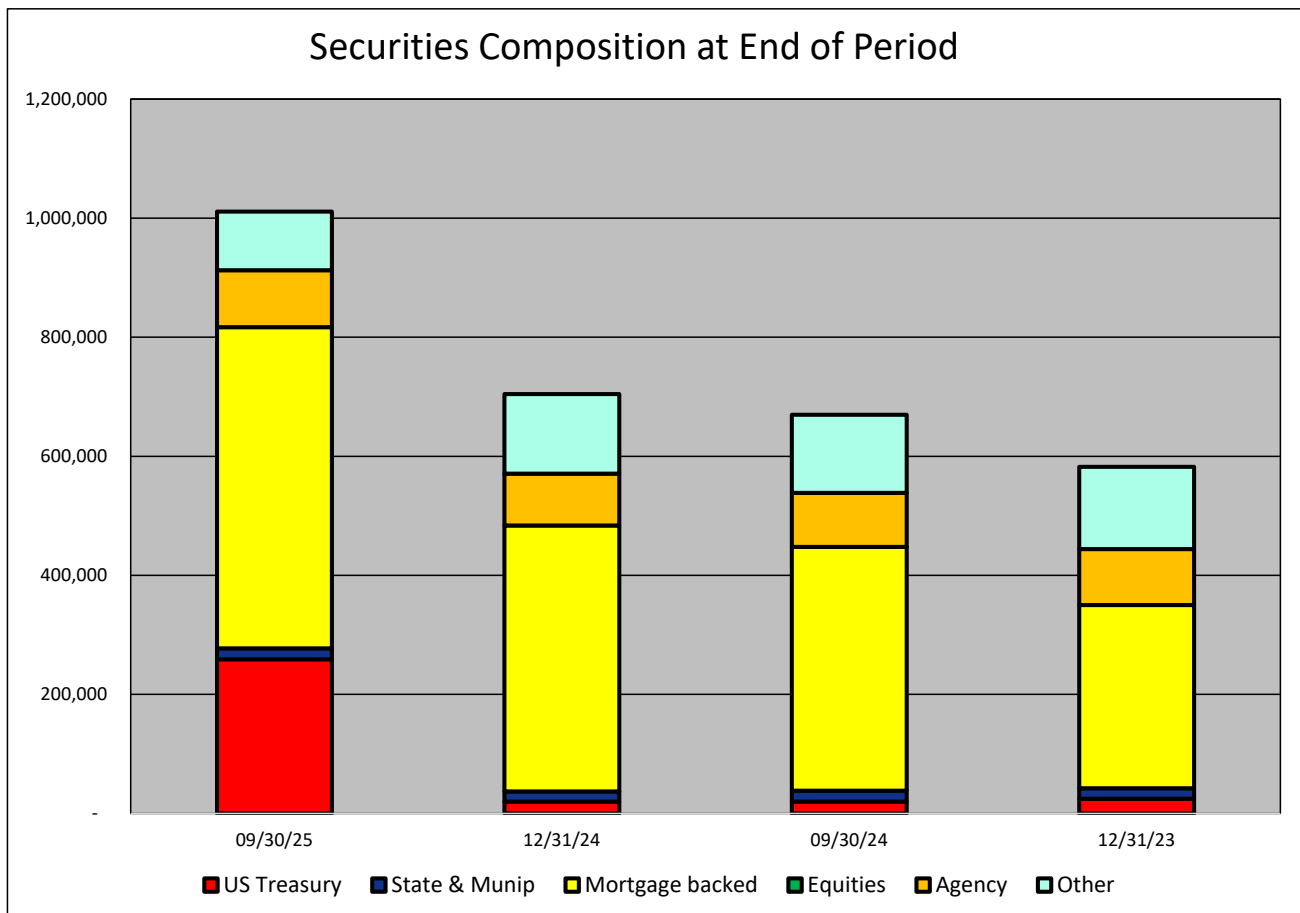


SECURITIES COMPOSITION - Banesco USA
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	259,123	19,916	19,865	24,641	239,258	1,204.42
State & Munip	18,160	17,056	18,236	17,545	(76)	(0.42)
Mortgage backed	539,624	446,996	409,628	308,080	129,996	31.74
Equities	-	-	-	-	-	NA
Agency	95,426	86,806	90,773	93,911	4,653	5.13
Other	98,476	133,538	131,413	137,902	(32,937)	(25.06)
Total Securities	1,010,809	704,312	669,915	582,079	340,894	50.89

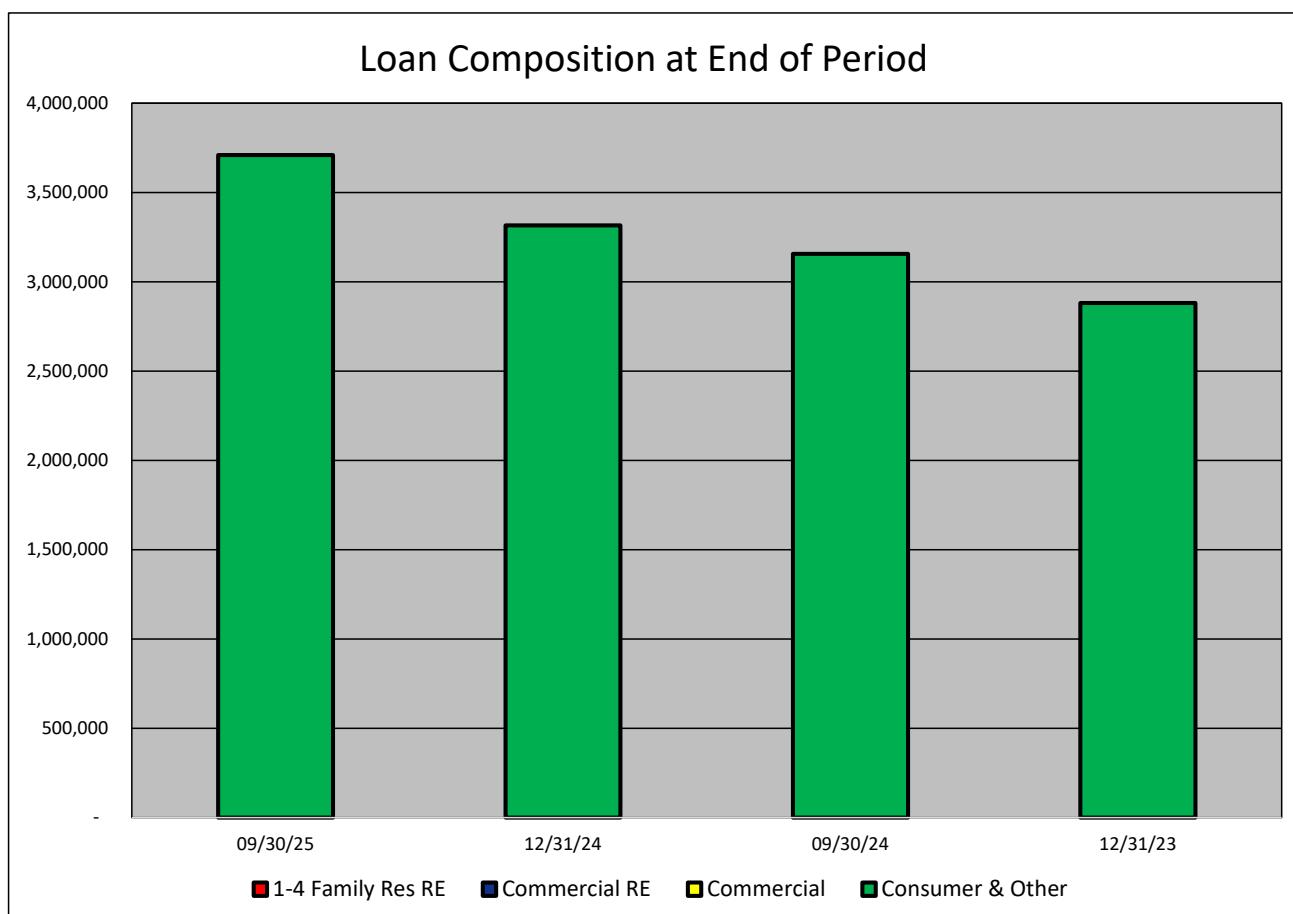


LOAN PORTFOLIO COMPOSITION - Banesco USA
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	-	-	-	-	-	NA
Commercial RE	-	-	-	-	-	NA
Commercial	-	-	-	-	-	NA
Consumer & Other	3,710,202	3,315,851	3,157,212	2,881,396	552,990	17.52
Loans, Net	3,710,202	3,315,851	3,157,212	2,881,396	552,990	17.52



LOAN PORTFOLIO QUALITY - Banesco USA
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	37,513	35,595	35,595	26,454	1,918	5.39
Total Recoveries	12	156	151	193	(139)	(92.05)
Total Charge-offs	20	3,082	332	365	(312)	(93.98)
Credit Loss Expense	3,565	4,844	(953)	7,879	4,518	(474.08)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	1,434	-	NA
Ending Balance	41,070	37,513	34,461	35,595	6,609	19.18

NON-PERFORMING ASSETS:

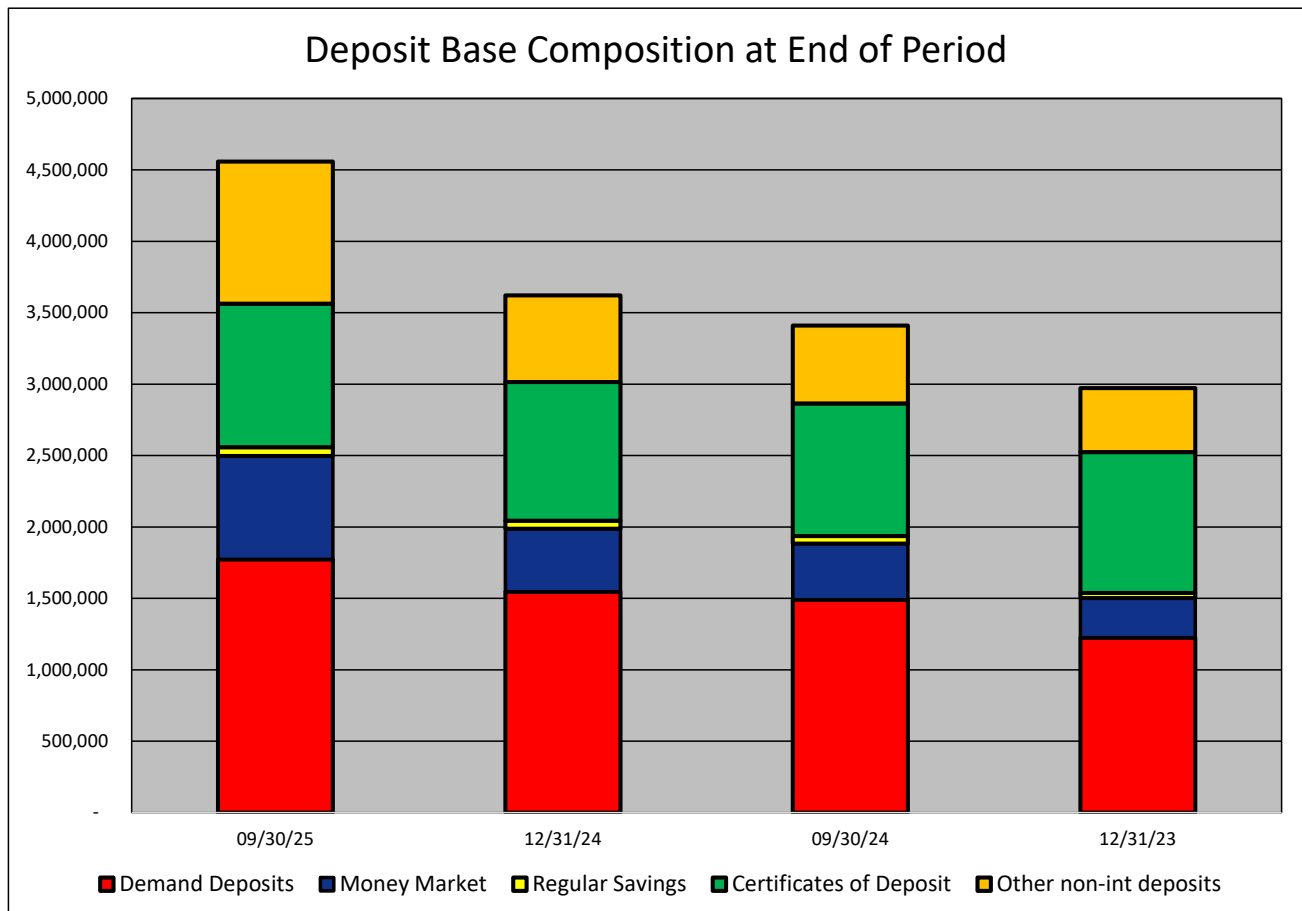
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	42,501	12,109	15,023	7,300	27,478	182.91
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	42,501	12,109	15,023	7,300	27,478	182.91

DEPOSIT BASE COMPOSITION - Banesco USA
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	1,772,693	1,546,937	1,489,747	1,224,225	282,946	18.99
Money Market	723,686	441,293	393,392	278,247	330,294	83.96
Regular Savings	62,306	56,243	52,816	35,569	9,490	17.97
Certificates of Deposit	1,005,093	971,134	928,107	986,462	76,986	8.29
Other non-int deposits	993,897	604,776	545,126	446,916	448,771	82.32
Total Deposits	4,557,675	3,620,383	3,409,188	2,971,419	1,148,487	33.69

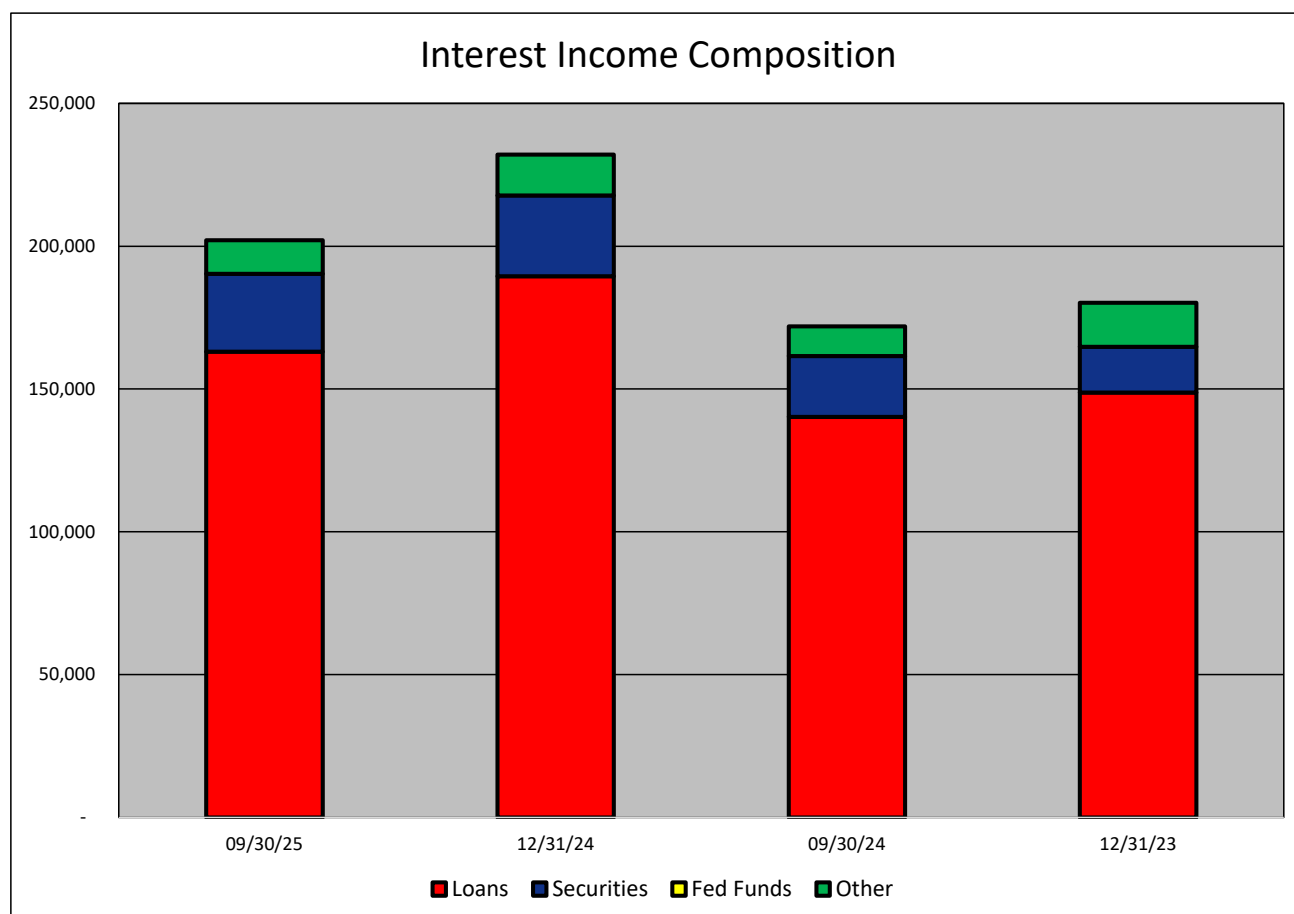


INTEREST INCOME COMPOSITION- Banesco USA
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	163,091	189,491	140,221	148,748	22,870	16.31
Securities	27,220	28,280	21,306	16,040	5,914	27.76
Fed Funds	-	-	-	-	-	NA
Other	11,756	14,260	10,432	15,443	1,324	12.69
Total Int Income	202,067	232,031	171,959	180,231	30,108	17.51

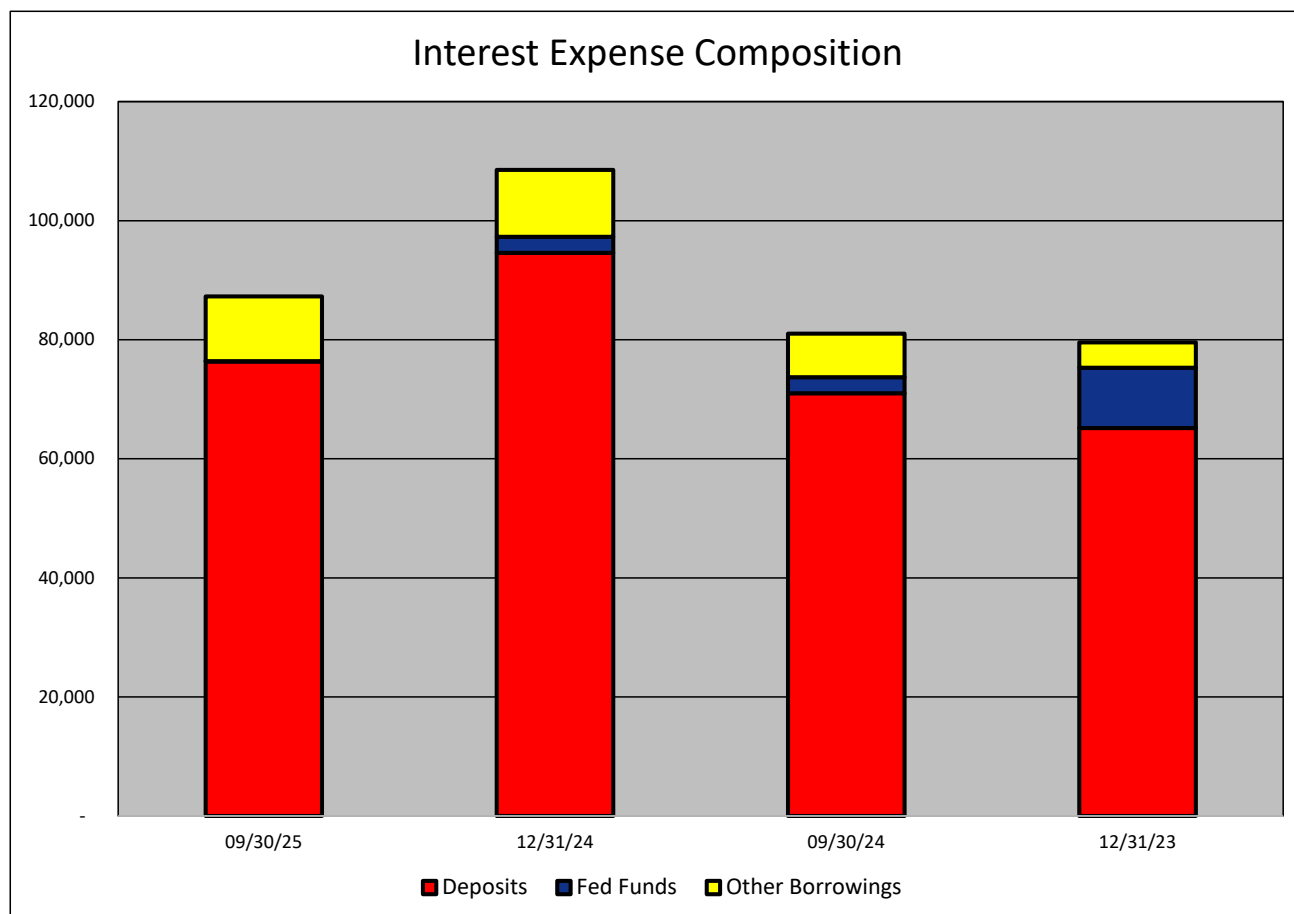


INTEREST EXPENSE COMPOSITION- Banesco USA
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	76,370	94,571	71,000	65,142	5,370	7.56
Fed Funds	12	2,716	2,716	10,147	(2,704)	(99.56)
Other Borrowings	10,885	11,249	7,284	4,244	3,601	49.44
Total Int Expense	87,267	108,536	81,000	79,533	6,267	7.74

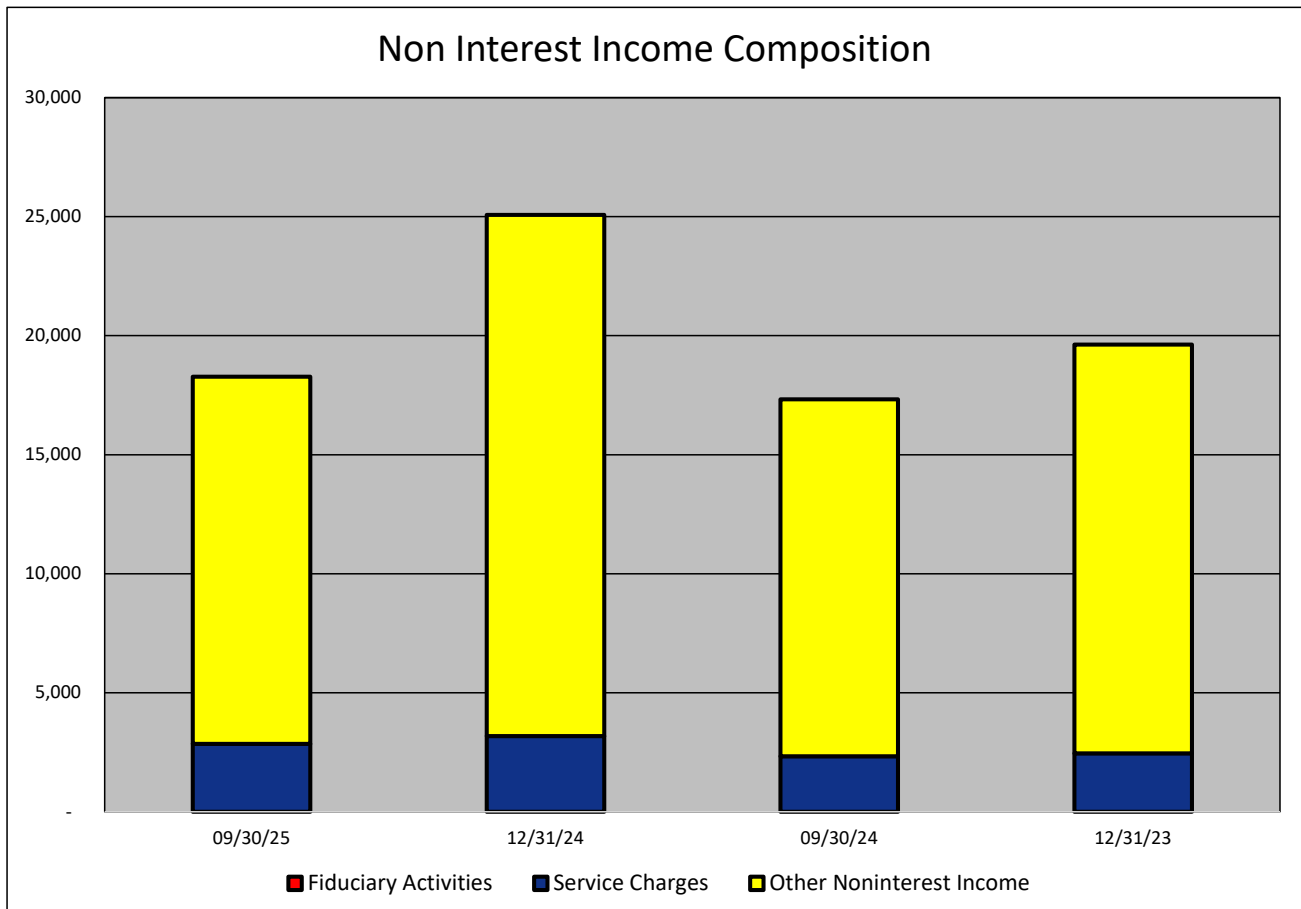


NONINTEREST INCOME COMPOSITION- Banesco USA
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	2,851	3,177	2,335	2,452	516	22.10
Other Noninterest Income	15,422	21,893	14,995	17,175	427	2.85
Total Nonint. Income	18,273	25,070	17,330	19,627	943	5.44

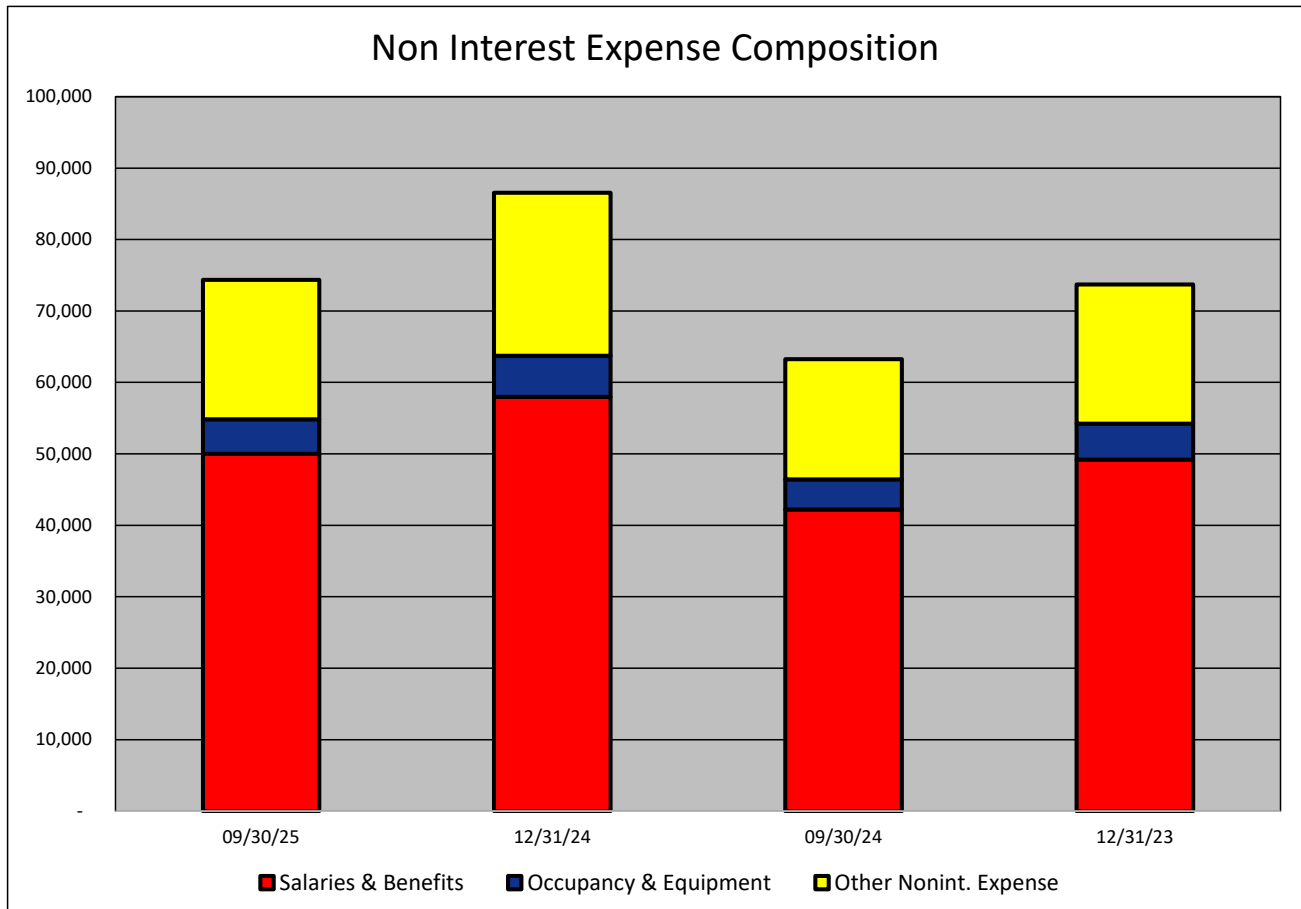


NONINTEREST EXPENSE COMPOSITION- Banesco USA
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	49,992	57,958	42,194	49,174	7,798	18.48
Occupancy & Equipment	4,861	5,757	4,247	5,058	614	14.46
Other Nonint. Expense	19,506	22,829	16,813	19,488	2,693	16.02
Total Nonint. Expense	74,359	86,544	63,254	73,720	11,105	17.56



PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Intercredit Bank, National Association	1,327,894	682,614	94.53
Banesco Usa	5,369,753	4,237,690	26.71
Gulf Atlantic Bank	208,975	169,761	23.10
International Finance Bank	1,411,223	1,183,764	19.21
Bradesco Bank	5,447,306	4,713,739	15.56
Interamerican Bank, A Fsb	303,205	266,559	13.75
Pacific National Bank	1,458,835	1,288,649	13.21
Banco Do Brasil Americas	3,207,097	2,841,590	12.86
Helm Bank Usa	1,141,781	1,015,891	12.39
Ocean Bank	7,395,959	6,650,159	11.21
U. S. Century Bank	2,765,766	2,502,813	10.51
Grove Bank & Trust	1,354,131	1,227,526	10.31
Sunstate Bank	570,381	535,929	6.43
City National Bank Of Florida	27,770,671	26,189,033	6.04
Terrabank, National Association	831,325	808,681	2.80
First State Bank Of The Florida Keys	1,163,790	1,144,917	1.65
Amerant Bank, National Association	10,386,958	10,363,953	0.22
Bankmiami	140,910	-	0.00
Bankunited, National Association	35,065,427	35,758,118	(1.94)
Eastern National Bank	95,177	147,592	(35.51)

Select Peer Average	5,370,828	5,086,449	12.15
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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	
Intercredit Bank, National Association	688,411	473,803	45.29
Gulf Atlantic Bank	162,270	121,119	33.98
Banco Do Brasil Americas	1,958,126	1,527,349	28.20
Grove Bank & Trust	792,119	620,559	27.65
Banesco Usa	3,710,202	3,157,212	17.52
International Finance Bank	1,179,168	1,010,200	16.73
Bradesco Bank	4,035,453	3,518,555	14.69
U. S. Century Bank	2,130,966	1,931,362	10.33
City National Bank Of Florida	19,810,914	18,090,582	9.51
Ocean Bank	5,855,873	5,381,422	8.82
Helm Bank Usa	648,180	599,595	8.10
Sunstate Bank	330,742	308,852	7.09
Pacific National Bank	892,215	863,314	3.35
Terrabank, National Association	538,948	524,453	2.76
Interamerican Bank, A Fsb	225,033	219,690	2.43
Bankmiami	36,335	-	0.00
First State Bank Of The Florida Keys	809,810	815,036	(0.64)
Bankunited, National Association	23,704,661	24,398,703	(2.84)
Amerant Bank, National Association	6,941,792	7,561,963	(8.20)
Eastern National Bank	59,143	100,268	(41.02)

Select Peer Average	3,725,518	3,561,202	9.19
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PEER GROUP COMPARISONS REPORT

South Florida Group

CAPITAL RATIOS

For the nine months ended September 30, 2025

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Bankmiami	25.76	32.45	77.52	78.44	77.52
Interamerican Bank, A Fsb	12.45	12.96	18.89	20.16	18.89
Helm Bank Usa	9.35	11.60	29.69	30.95	29.69
BanESCO Usa	10.65	11.55	0.00	0.00	0.00
Pacific National Bank	10.87	11.12	15.47	16.20	15.47
Sunstate Bank	12.31	10.95	13.43	14.26	13.43
City National Bank Of Florida	10.14	10.82	14.21	15.35	14.21
Bradesco Bank	10.35	10.66	17.01	18.17	17.01
Banco Do Brasil Americas	10.62	10.62	22.60	23.85	22.60
First State Bank Of The Florida Keys	8.96	10.37	15.87	17.12	15.87
Intercredit Bank, National Association	9.76	10.05	18.63	19.89	16.48
Grove Bank & Trust	9.68	9.93	15.35	16.60	15.35
Terrabank, National Association	8.73	9.72	15.80	17.05	10.87
U. S. Century Bank	8.68	9.63	12.73	13.93	12.73
Ocean Bank	9.38	9.62	11.34	12.59	11.34
Amerant Bank, National Association	9.47	9.57	12.04	13.29	12.04
BankUnited, National Association	9.12	9.46	13.19	14.10	13.19
Eastern National Bank	9.75	9.45	17.12	18.38	17.12
Gulf Atlantic Bank	8.50	9.13	10.22	11.11	10.22
International Finance Bank	8.48	8.68	10.75	12.00	10.75

Select Peer Average	10.65	11.42	18.09	19.17	17.74
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PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET RATIOS
For the nine months ended September 30, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
International Finance Bank	93.28	83.56	3.93
Ocean Bank	93.03	79.18	14.22
City National Bank Of Florida	90.24	71.34	22.77
Gulf Atlantic Bank	89.41	77.65	10.17
Bradesco Bank	87.57	74.08	7.37
Interamerican Bank, A Fsb	86.94	74.22	0.00
U. S. Century Bank	85.53	77.05	17.37
Amerant Bank, National Association	83.28	66.83	20.43
Bankunited, National Association	82.08	67.60	26.97
Banesco Usa	81.41	69.09	18.82
First State Bank Of The Florida Keys	78.29	69.58	23.29
Pacific National Bank	73.97	61.16	23.90
Terrabank, National Association	71.82	64.83	22.76
Eastern National Bank	71.50	62.14	0.80
Banco Do Brasil Americas	69.12	61.06	28.85
Grove Bank & Trust	69.00	58.50	20.53
Sunstate Bank	68.78	57.99	12.32
Helm Bank Usa	63.27	56.77	33.29
Intercredit Bank, National Association	59.78	51.84	41.89
Bankmiami	34.88	25.79	2.10

Select Peer Average	76.66	65.51	17.59
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PEER GROUP COMPARISONS REPORT

South Florida Group

PROFITABILITY RATIOS

For the nine months ended September 30, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Banco Do Brasil Americas	3,082,858	1.64	15.95
International Finance Bank	1,358,090	1.33	15.62
U. S. Century Bank	2,740,425	1.32	16.02
Banesco Usa	4,930,899	1.14	10.34
Bradesco Bank	5,062,819	0.98	9.15
Pacific National Bank	1,358,278	0.97	8.56
Helm Bank Usa	1,132,387	0.93	10.76
City National Bank Of Florida	27,805,703	0.91	9.48
Ocean Bank	7,138,626	0.89	9.63
Bankunited, National Association	35,355,143	0.88	9.78
Terrabank, National Association	826,338	0.83	10.39
Gulf Atlantic Bank	191,561	0.80	9.71
Interamerican Bank, A Fsb	277,168	0.78	5.83
Amerant Bank, National Association	10,175,425	0.75	7.91
First State Bank Of The Florida Keys	1,185,228	0.63	7.11
Sunstate Bank	549,726	0.57	4.58
Grove Bank & Trust	1,343,676	0.55	5.78
Intercredit Bank, National Association	1,219,179	(0.53)	(5.90)
Eastern National Bank	108,023	(2.34)	(25.08)
Bankmiami	57,270	(5.51)	(11.35)

Select Peer Average	5,294,941	0.38	6.21
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PEER GROUP COMPARISONS REPORT

South Florida Group

PROFITABILITY RATIOS

For the nine months ended September 30, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Banco Do Brasil Americas	0.48	1.43	44.49	12.15
U. S. Century Bank	0.55	1.18	48.57	13.43
City National Bank Of Florida	0.44	1.01	50.54	24.97
International Finance Bank	0.47	1.80	54.60	11.47
Banesco Usa	0.49	1.52	55.88	13.53
Bankunited, National Association	0.26	1.52	56.55	20.03
Bradesco Bank	0.58	1.33	57.92	18.16
Pacific National Bank	0.14	1.85	58.79	10.73
Ocean Bank	0.43	1.89	63.65	10.96
Amerant Bank, National Association	0.75	2.13	66.06	14.75
Gulf Atlantic Bank	0.24	2.75	67.13	6.53
Terrabank, National Association	0.78	1.99	69.40	6.93
Helm Bank Usa	0.49	2.46	69.91	8.92
Sunstate Bank	0.54	2.22	74.96	6.87
First State Bank Of The Florida Keys	0.45	2.25	76.30	6.36
Grove Bank & Trust	0.85	1.59	76.66	11.67
Interamerican Bank, A Fsb	0.30	3.49	80.15	3.94
Intercredit Bank, National Association	0.07	2.71	126.32	10.06
Eastern National Bank	0.72	6.87	154.98	1.83
Bankmiami	0.07	9.35	312.19	5.87

Select Peer Average	0.46	2.57	83.25	10.96
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PEER GROUP COMPARISONS REPORT

South Florida Group

ASSET QUALITY RATIOS

For the nine months ended September 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
Grove Bank & Trust	1.43	0.00	0.00	0.00
Pacific National Bank	0.78	0.00	0.00	0.00
Sunstate Bank	1.15	0.00	0.00	0.00
Intercredit Bank, National Association	1.49	0.03	0.01	0.13
Terrabank, National Association	1.38	0.03	0.02	0.23
Eastern National Bank	2.34	0.07	0.04	0.37
Gulf Atlantic Bank	1.00	0.06	0.05	0.51
U. S. Century Bank	1.17	0.06	0.05	0.49
Bradesco Bank	0.98	0.18	0.14	1.23
First State Bank Of The Florida Keys	1.15	0.22	0.16	1.16
International Finance Bank	1.26	0.20	0.17	1.75
Ocean Bank	1.38	0.25	0.20	1.91
Interamerican Bank, A Fsb	2.04	0.35	0.26	1.85
Banco Do Brasil Americas	1.36	0.84	0.52	4.66
Banesco Usa	1.11	1.15	0.79	6.94
City National Bank Of Florida	1.15	1.05	0.80	7.52
Helm Bank Usa	1.71	1.65	0.94	9.08
Amerant Bank, National Association	1.37	1.79	1.35	13.08
Bankunited, National Association	0.93	2.29	1.56	10.37

Select Peer Average	1.31	0.51	0.35	3.06
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PEER GROUP COMPARISONS REPORT

South Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 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	4.17	30.51	0.00	0.00	0.80
Bankmiami	1.64	56.41	12.31	0.00	2.10
Bradesco Bank	1.13	13.24	0.11	1.17	6.13
Pacific National Bank	1.03	10.88	0.00	0.00	23.90
Sunstate Bank	0.97	12.25	12.89	0.00	12.32
Terrabank, National Association	0.82	8.61	0.00	0.00	22.70
Grove Bank & Trust	0.64	16.90	0.00	16.07	4.19
First State Bank Of The Florida Keys	0.62	4.86	0.00	7.72	15.57
Helm Bank Usa	0.56	8.44	0.00	0.00	33.21
City National Bank Of Florida	0.54	1.17	0.00	8.97	13.63
Interamerican Bank, A Fsb	0.52	23.86	0.00	0.00	0.00
Ocean Bank	0.51	2.67	0.00	2.45	11.74
Amerant Bank, National Association	0.50	5.49	0.00	0.00	20.41
Gulf Atlantic Bank	0.50	4.73	0.00	0.65	9.52
BanESCO Usa	0.42	8.12	0.00	3.07	15.56
International Finance Bank	0.36	11.42	0.00	0.00	3.77
U. S. Century Bank	0.36	1.69	0.00	5.65	11.72
Banco Do Brasil Americas	0.30	9.07	0.09	0.00	28.57
Intercredit Bank, National Association	0.11	4.40	0.00	0.00	41.89
BankUnited, National Association	0.04	1.56	0.00	0.00	26.97

Select Peer Average	0.79	11.81	1.27	2.29	15.24
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
International Finance Bank	82.50	0.72	0.00	0.03
Ocean Bank	78.06	1.15	0.00	0.01
Gulf Atlantic Bank	76.87	3.97	0.00	0.00
U. S. Century Bank	76.15	0.38	0.00	0.00
Bradesco Bank	73.35	0.84	0.00	0.00
Interamerican Bank, A Fsb	72.70	2.02	0.00	0.00
City National Bank Of Florida	70.40	0.25	0.05	0.26
First State Bank Of The Florida Keys	68.74	0.91	0.00	0.00
Banesco Usa	68.33	0.55	0.00	0.00
Bankunited, National Association	66.97	0.34	0.02	0.22
Amerant Bank, National Association	65.92	1.28	0.15	0.22
Terrabank, National Association	63.93	0.85	0.00	0.00
Eastern National Bank	60.68	2.45	0.00	0.00
Pacific National Bank	60.68	2.13	0.00	0.02
Banco Do Brasil Americas	60.23	0.15	0.01	0.33
Grove Bank & Trust	57.66	1.29	0.00	0.00
Sunstate Bank	57.32	1.04	0.00	1.44
Helm Bank Usa	55.80	0.40	0.00	0.00
Intercredit Bank, National Association	51.07	0.51	0.00	0.00
Bankmiami	25.53	0.87	0.00	0.02

Select Peer Average	64.64	1.11	0.01	0.13
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the nine months ended September 30, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Terrabank, National Association	59.62	40.38	100.00	0.00	0.00
International Finance Bank	44.52	54.54	99.06	0.00	0.94
Helm Bank Usa	42.89	57.11	100.00	0.00	0.00
Banco Do Brasil Americas	34.52	65.45	99.96	0.00	0.04
Banesco Usa	29.52	66.78	96.30	0.00	3.70
Bankunited, National Association	28.68	64.53	93.21	0.00	6.79
Ocean Bank	27.29	67.95	95.23	0.00	4.77
U. S. Century Bank	24.78	74.78	99.56	0.00	0.44
Sunstate Bank	24.18	73.78	97.96	0.00	2.04
Eastern National Bank	23.84	76.01	99.85	0.15	0.00
Interamerican Bank, A Fsb	23.56	76.02	99.59	0.00	0.41
First State Bank Of The Florida Keys	22.41	76.22	98.63	1.37	0.00
Grove Bank & Trust	22.32	72.16	94.48	1.41	4.12
City National Bank Of Florida	20.05	69.08	89.13	0.17	10.70
Amerant Bank, National Association	19.35	71.57	90.93	0.00	9.07
Bradesco Bank	17.87	78.18	96.05	0.00	3.95
Gulf Atlantic Bank	17.08	80.23	97.32	0.00	2.68
Pacific National Bank	16.20	77.58	93.78	0.00	6.22
Bankmiami	13.69	86.31	100.00	0.00	0.00
Intercredit Bank, National Association	7.96	88.85	96.81	0.00	3.19

Select Peer Average	26.02	70.88	96.89	0.16	2.95
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PEER GROUP COMPARISONS REPORT

South Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS

For the nine months ended September 30, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Gulf Atlantic Bank	7.22	3.38	4.51	92.96
Interamerican Bank, A Fsb	6.39	2.89	4.51	98.14
Eastern National Bank	6.05	2.32	4.42	94.38
Helm Bank Usa	5.02	2.09	3.95	94.01
Banco Do Brasil Americas	5.56	3.11	3.86	99.04
Amerant Bank, National Association	6.28	3.20	3.85	93.89
International Finance Bank	5.52	3.58	3.71	99.35
Pacific National Bank	6.43	3.98	3.39	95.76
Ocean Bank	5.68	3.65	3.32	96.90
Terrabank, National Association	4.33	2.00	3.30	97.22
Sunstate Bank	5.87	3.75	3.29	95.38
Banesco Usa	5.68	3.94	3.23	96.13
U. S. Century Bank	5.48	3.32	3.14	95.75
First State Bank Of The Florida Keys	4.84	2.57	3.11	98.98
Bankmiami	4.78	3.58	3.09	95.45
Bankunited, National Association	5.27	2.80	2.95	96.70
Bradesco Bank	5.86	3.90	2.80	96.63
City National Bank Of Florida	5.09	2.75	2.51	96.20
Grove Bank & Trust	4.73	3.26	2.37	97.44
Intercredit Bank, National Association	5.63	4.21	2.14	99.51

Select Peer Average	5.59	3.21	3.01	96.49
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