

Bankunited, National Association

Miami Lakes, FL

Established

5/21/2009

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

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)

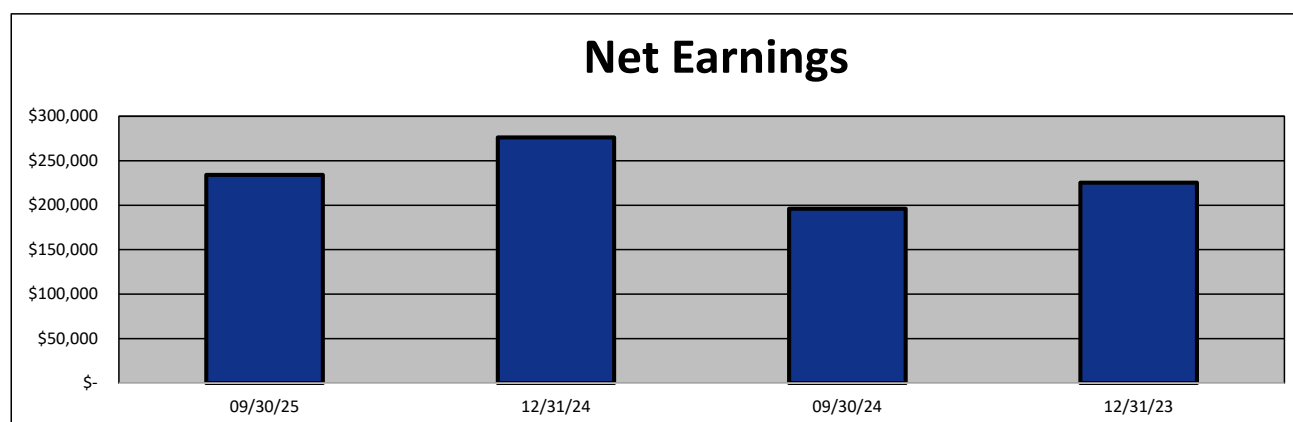
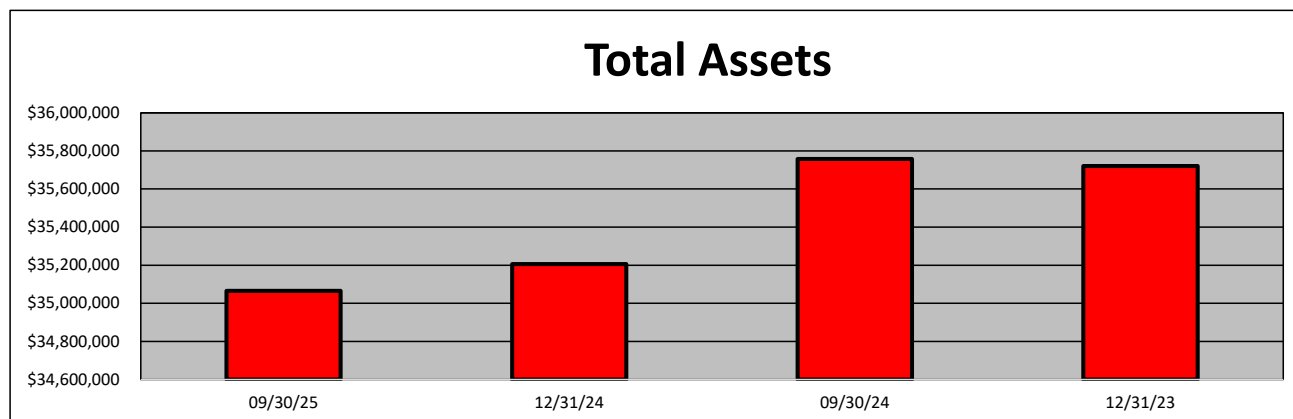
EXECUTIVE SUMMARY - BankUnited, National Association
(Percentage)

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.12	9.18	9.11	8.40	10.42	10.65
Leverage Ratio	9.46	9.67	9.59	9.11	11.20	11.42
Tier 1 Cap/Risk Based Assets	13.19	13.70	13.63	13.09	13.07	18.09
Risk Based Ratio	14.10	14.59	14.55	13.89	13.88	19.17
Common Equity Tier 1 Capital Ratio	13.19	13.70	13.63	13.09	12.99	17.74
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	82.08	86.25	86.54	91.84	74.25	76.66
Loans/Assets	67.60	69.02	68.23	68.96	62.54	65.51
Securities/Assets	26.97	25.85	25.42	24.76	18.35	17.59
PROFITABILITY:						
Return on Avg Assets	0.88	0.77	0.73	0.61	0.77	0.38
Return on Avg Equity	9.78	8.77	8.35	7.70	10.60	6.21
Nonint Income/Avg Assets	0.26	0.26	0.26	0.26	0.78	0.46
Net Overhead Ratio	1.52	1.47	1.47	1.43	2.28	2.57
Efficiency Ratio	56.55	58.34	59.23	60.81	71.62	83.25
Assets (per million) per Employee	20.03	21.12	21.44	22.31	10.39	10.96
ASSET QUALITY:						
Allowance/Loans	0.93	0.92	0.94	0.82	1.28	1.31
Nonperforming Loans/Total Loans	2.29	1.96	1.86	1.64	0.50	0.51
Nonperforming Assets/Total Assets	1.56	1.37	1.28	1.14	0.34	0.35
Adjusted Texas Ratio	10.37	8.39	7.59	4.92	3.04	3.06
YIELDS & COSTS:						
Yield on earning assets	5.27	5.57	5.62	5.24	5.47	5.59
Cost of funds	2.80	3.35	3.45	3.10	2.82	3.21
Net interest margin	2.95	2.75	2.71	2.57	3.24	3.01
Avg Earning Assets/Avg Assets	96.70	96.59	96.57	96.00	95.81	96.49

SELECTED FINANCIAL DATA - BankUnited, National Association
(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	35,065,427	35,206,606	35,758,118	35,721,140	(692,691)	(1.94)
Cash and Equivalents	559,503	491,114	889,867	588,279	(330,364)	(37.13)
Securities	9,458,413	9,101,416	9,091,092	8,844,632	367,321	4.04
Loans, net	23,704,661	24,297,980	24,398,703	24,633,684	(694,042)	(2.84)
Deposit Accounts	28,878,387	28,172,154	28,194,371	26,822,743	684,016	2.43
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	3,196,951	3,233,365	3,259,299	2,999,189	(62,348)	(1.91)

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	234,203	276,296	196,054	225,288	38,149	19.46
Interest Income	1,352,561	1,924,689	1,456,716	1,854,538	(104,155)	(7.15)
Interest Expense	595,409	972,786	753,366	944,524	(157,957)	(20.97)
Net Interest Income	757,152	951,903	703,350	910,014	53,802	7.65
Credit Loss Expense	43,508	58,987	46,719	78,924	(3,211)	(6.87)
Noninterest income	70,120	94,722	70,717	95,126	(597)	(0.84)
Gain on Sale of Securities	2,097	1,074	331	1,816	1,766	533.53
Noninterest Expense	473,427	621,349	466,711	622,791	6,716	1.44
Net Operating Income	310,337	366,289	260,637	303,425	49,700	19.07
Income Taxes	79,353	94,982	67,562	71,270	11,791	17.45

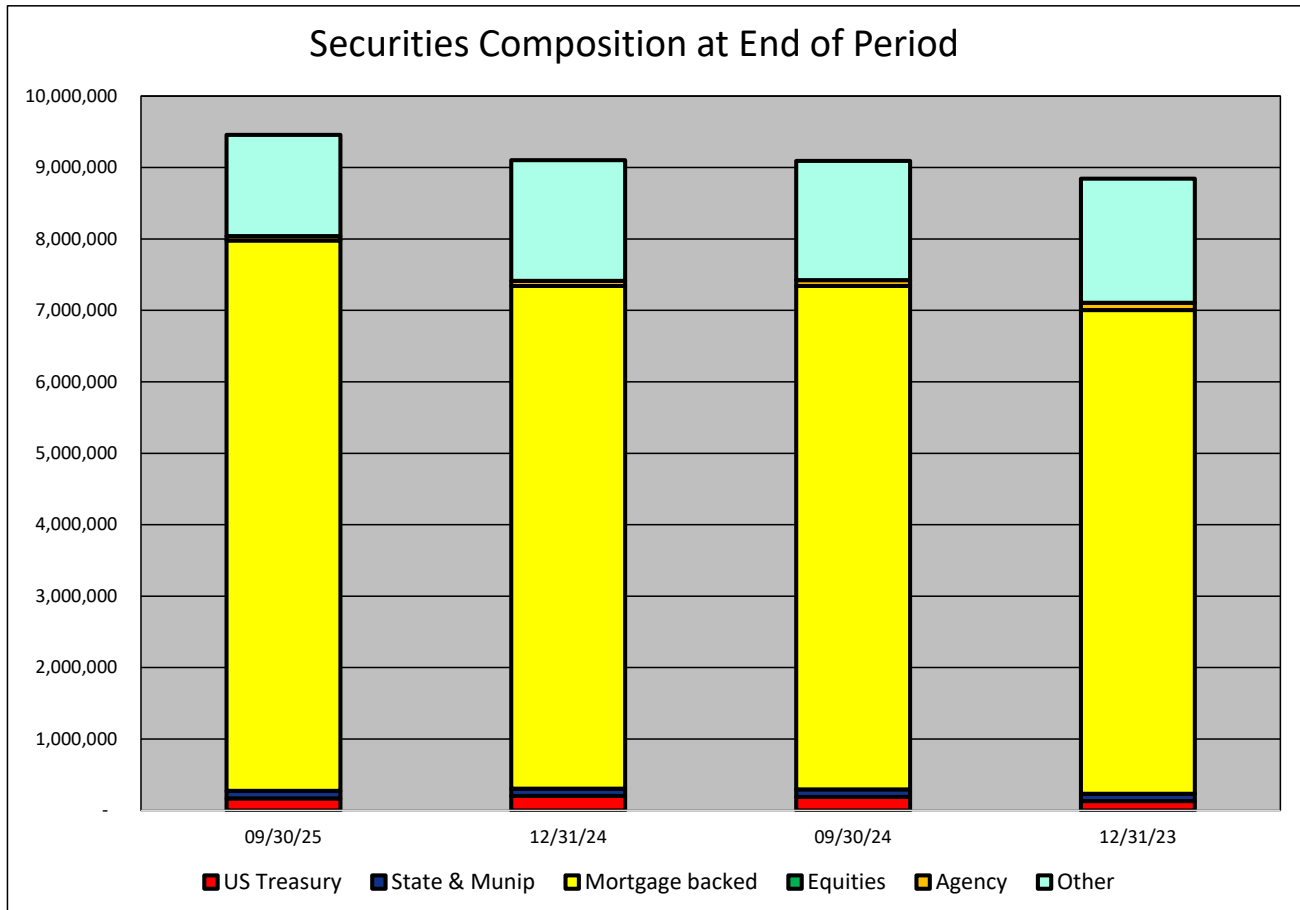


SECURITIES COMPOSITION - BankUnited, National Association
(Dollars in Thousands)

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	168,717	202,952	189,835	130,592	(21,118)	(11.12)
State & Munip	105,765	104,010	106,084	102,618	(319)	(0.30)
Mortgage backed	7,703,980	7,033,365	7,045,716	6,770,255	658,264	9.34
Equities	-	-	-	-	-	NA
Agency	61,785	72,702	81,296	103,024	(19,511)	(24.00)
Other	1,418,166	1,688,387	1,668,161	1,738,143	(249,995)	(14.99)
Total Securities	9,458,413	9,101,416	9,091,092	8,844,632	367,321	4.04

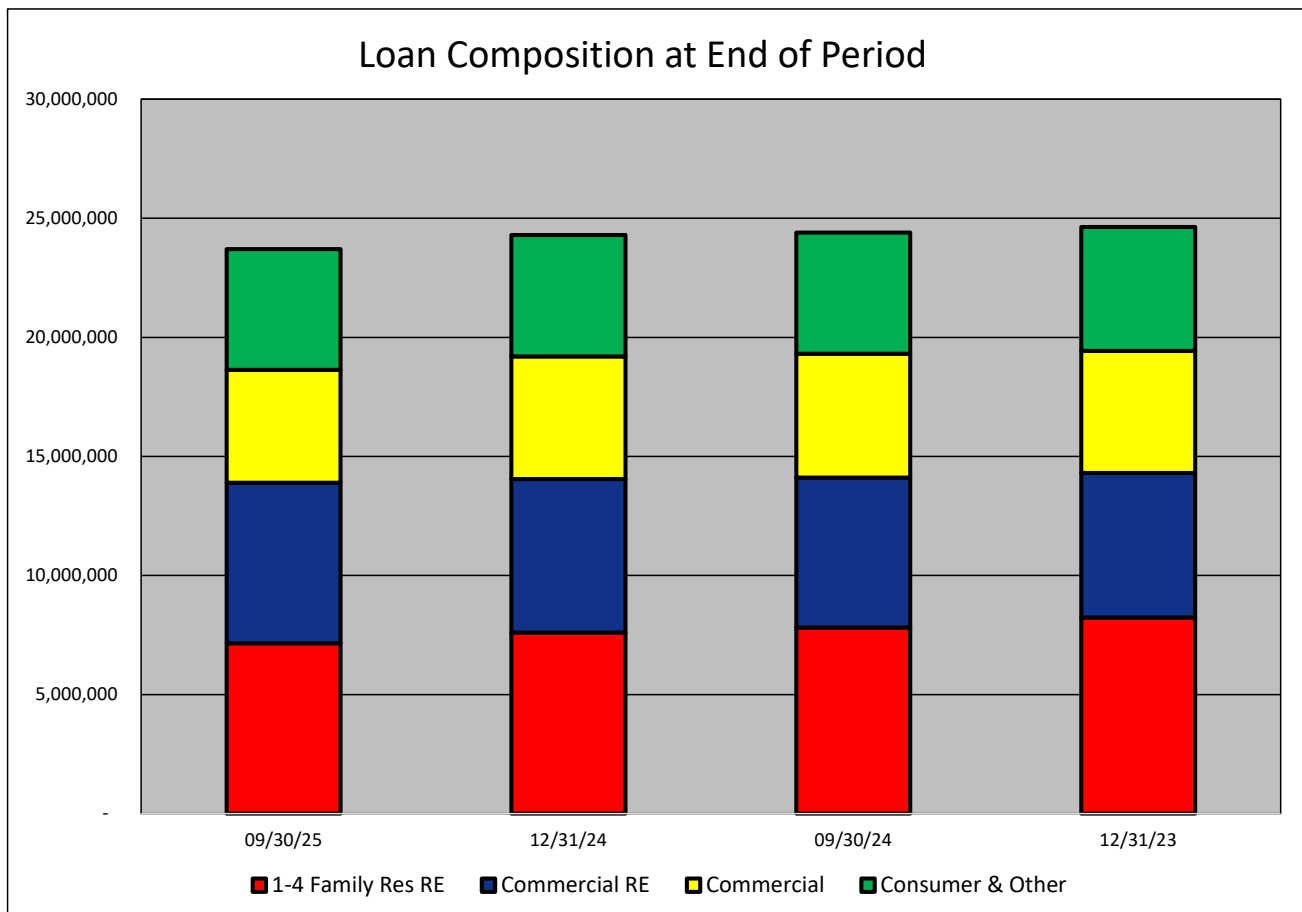


LOAN PORTFOLIO COMPOSITION - BankUnited, National Association
(Dollars in Thousands)

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	7,152,327	7,604,919	7,812,145	8,231,263	(659,818)	(8.45)
Commercial RE	6,740,760	6,439,968	6,300,267	6,072,757	440,493	6.99
Commercial	4,740,635	5,155,167	5,193,928	5,131,901	(453,293)	(8.73)
Consumer & Other	5,070,939	5,097,926	5,092,363	5,197,763	(21,424)	(0.42)
Loans, Net	23,704,661	24,297,980	24,398,703	24,633,684	(694,042)	(2.84)



LOAN PORTFOLIO QUALITY - BankUnited, National Association
(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	223,153	202,689	202,689	147,946	20,464	10.10
Total Recoveries	6,012	21,428	10,098	12,627	(4,086)	(40.46)
Total Charge-offs	52,789	59,951	31,257	35,014	21,532	68.89
Credit Loss Expense	43,508	58,987	46,719	78,924	(3,211)	(6.87)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	(1,794)	-	NA
Ending Balance	219,884	223,153	228,249	202,689	(8,365)	(3.66)

NON-PERFORMING ASSETS:

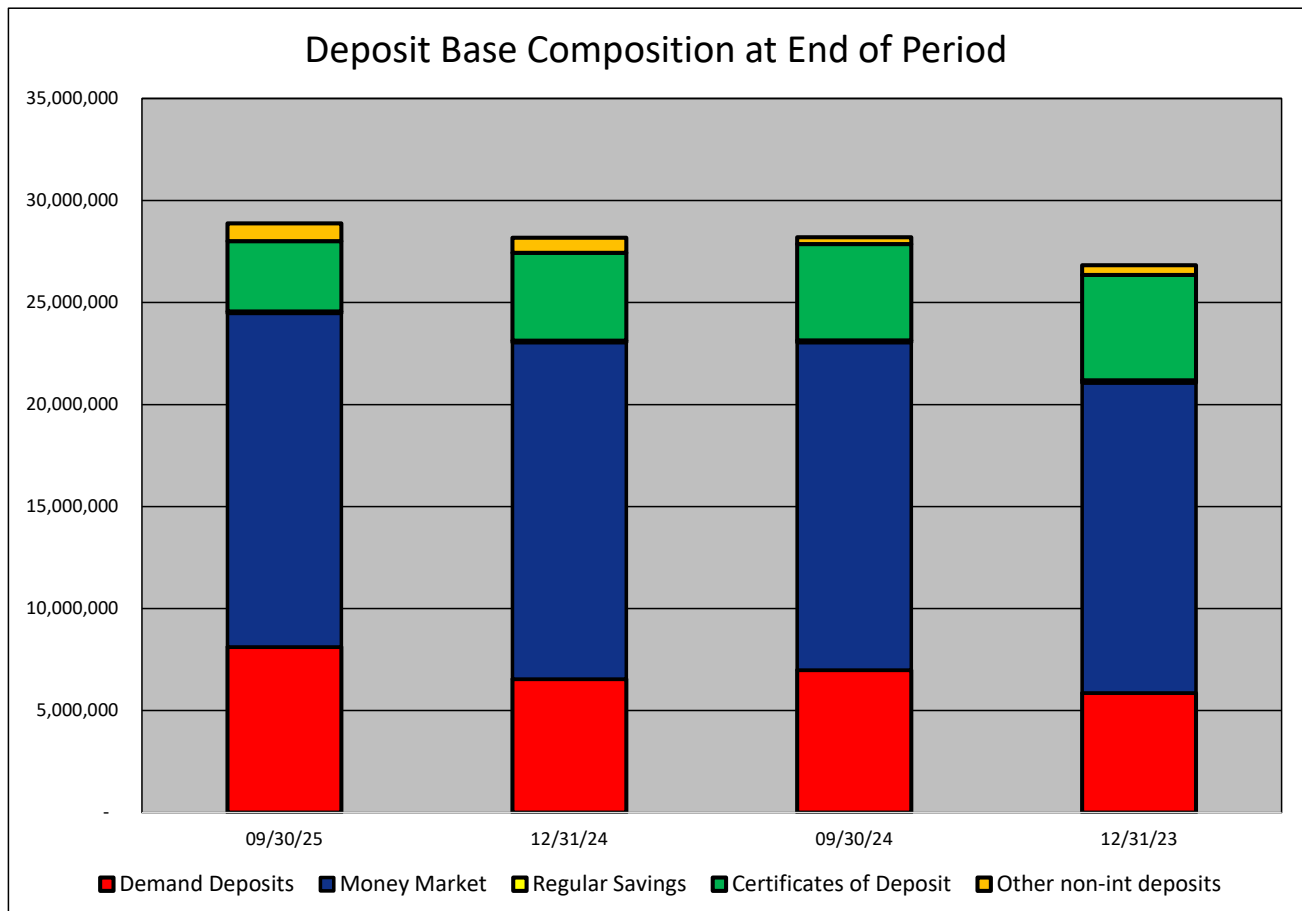
Total-90+ Days Past Due	234	258	217	463	17	7.83
Total-Nonaccrual	379,957	250,114	223,891	126,451	156,066	69.71
Foreclosed Real Estate	5,867	5,482	5,303	3,536	564	10.64
Total Non-perf Assets	386,058	255,854	229,411	130,450	156,647	68.28

DEPOSIT BASE COMPOSITION - BankUnited, National Association
(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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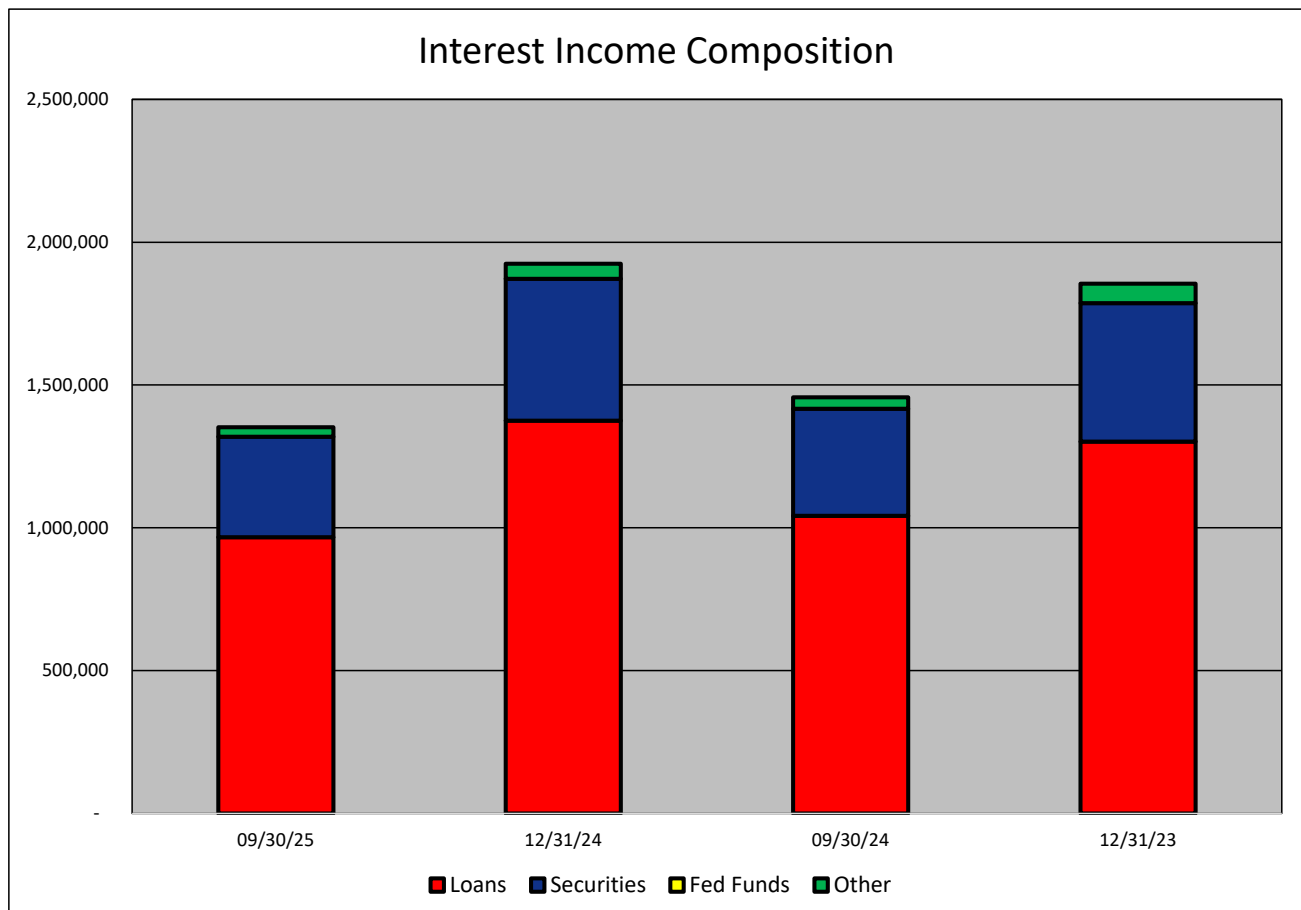
DEPOSIT BASE CATEGORY:

Demand Deposits	8,114,665	6,545,569	6,990,328	5,867,958	1,124,337	16.08
Money Market	16,362,062	16,500,347	16,054,081	15,202,671	307,981	1.92
Regular Savings	84,666	89,595	93,645	110,361	(8,979)	(9.59)
Certificates of Deposit	3,446,697	4,301,289	4,724,236	5,163,991	(1,277,539)	(27.04)
Other non-int deposits	870,297	735,354	332,081	477,762	538,216	162.07
Total Deposits	28,878,387	28,172,154	28,194,371	26,822,743	684,016	2.43



INTEREST INCOME COMPOSITION- BankUnited, National Association
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	967,513	1,375,607	1,042,371	1,302,114	(74,858)	(7.18)
Securities	351,151	495,942	374,441	484,160	(23,290)	(6.22)
Fed Funds	-	-	-	-	-	NA
Other	33,897	53,140	39,904	68,264	(6,007)	(15.05)
Total Int Income	1,352,561	1,924,689	1,456,716	1,854,538	(104,155)	(7.15)

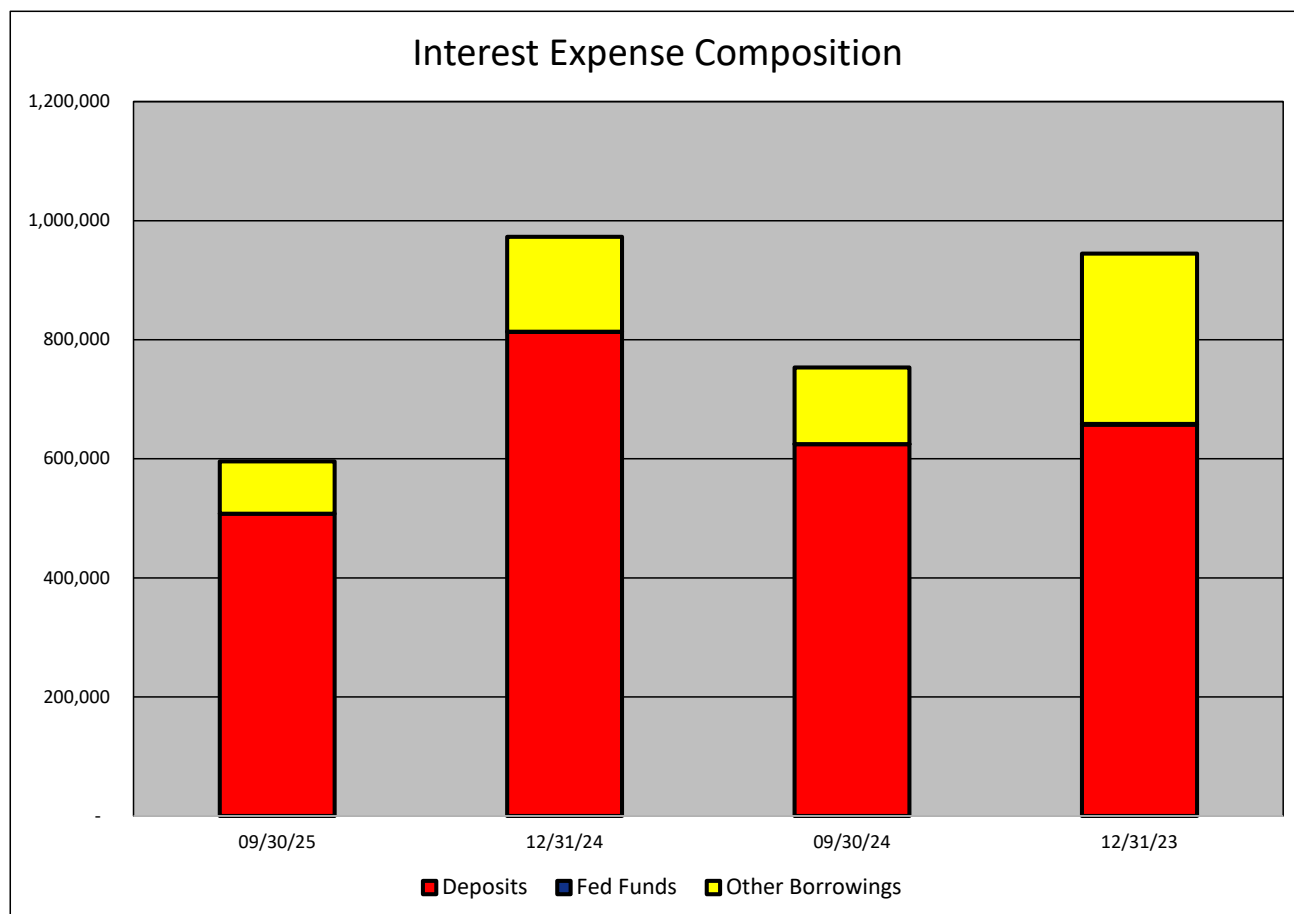


INTEREST EXPENSE COMPOSITION- BankUnited, National Association
(Dollars in Thousands)

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	507,791	813,273	624,781	657,109	(116,990)	(18.72)
Fed Funds	-	30	30	1,611	(30)	(100.00)
Other Borrowings	87,618	159,483	128,555	285,804	(40,937)	(31.84)
Total Int Expense	595,409	972,786	753,366	944,524	(157,957)	(20.97)

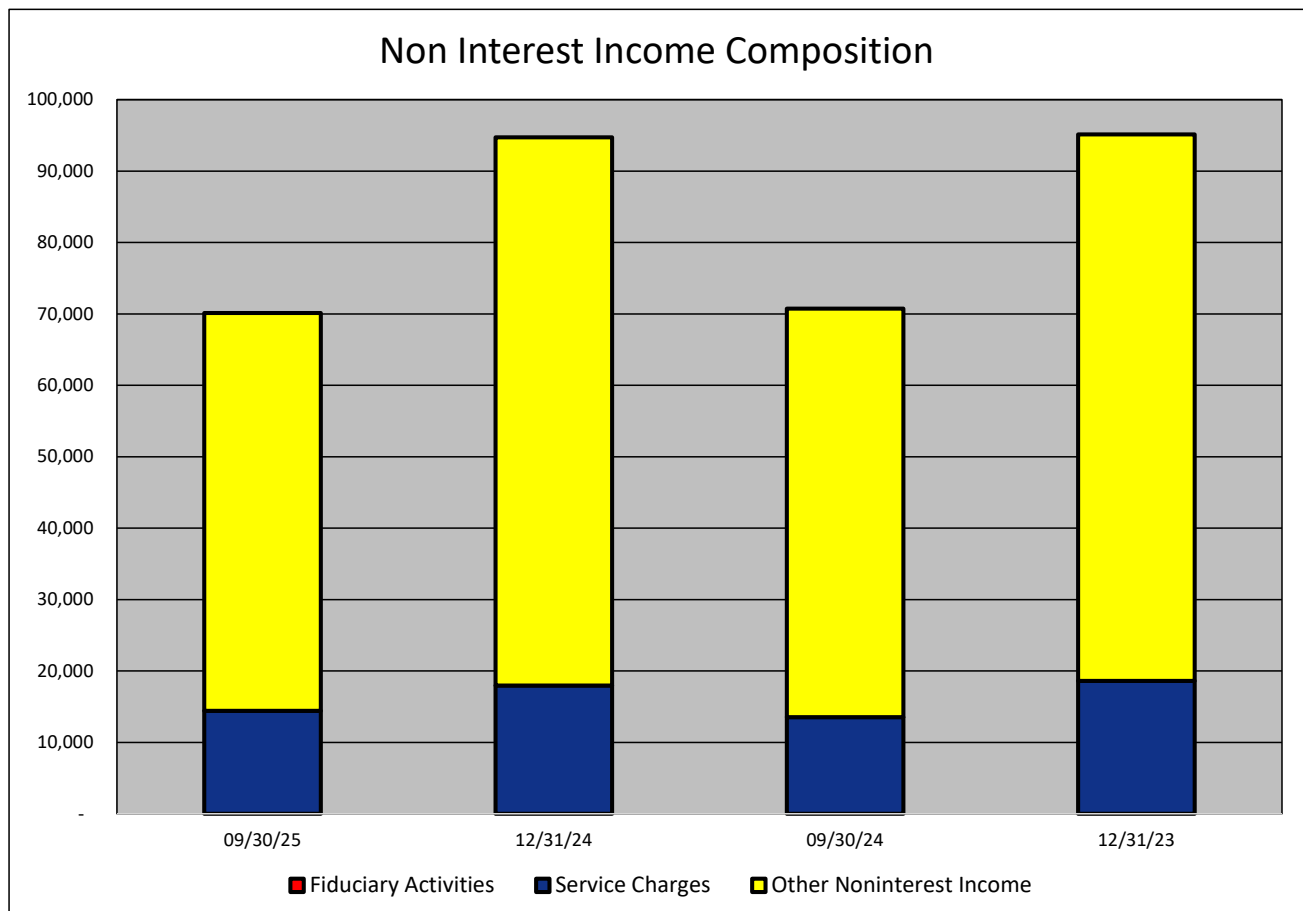


NONINTEREST INCOME COMPOSITION- BankUnited, National Association
(Dollars in Thousands)

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	14,407	17,958	13,522	18,596	885	6.54
Other Noninterest Income	55,713	76,764	57,195	76,530	(1,482)	(2.59)
Total Nonint. Income	70,120	94,722	70,717	95,126	(597)	(0.84)

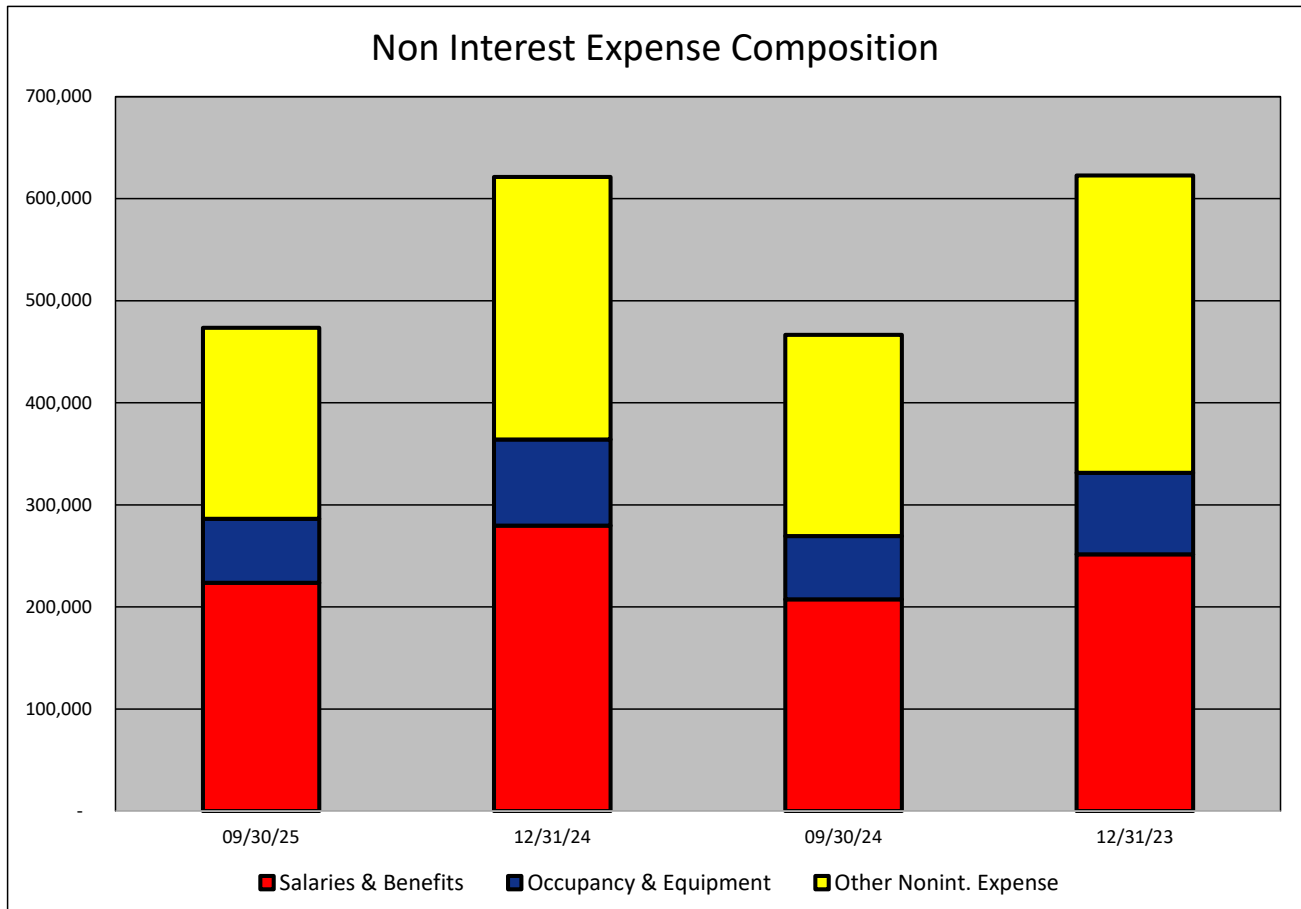


NONINTEREST EXPENSE COMPOSITION- BankUnited, National Association
(Dollars in Thousands)

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	223,685	279,667	207,429	251,484	16,256	7.84
Occupancy & Equipment	62,715	84,323	62,081	79,929	634	1.02
Other Nonint. Expense	187,027	257,359	197,201	291,378	(10,174)	(5.16)
Total Nonint. Expense	473,427	621,349	466,711	622,791	6,716	1.44



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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