

Interamerican Bank, A Fsb

Miami, FL

Established

8/23/1976

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)

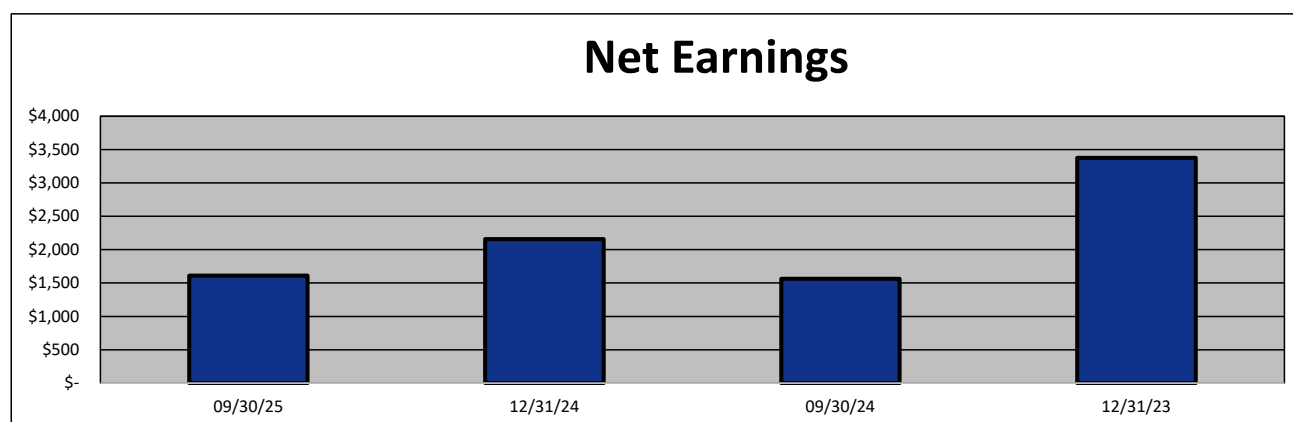
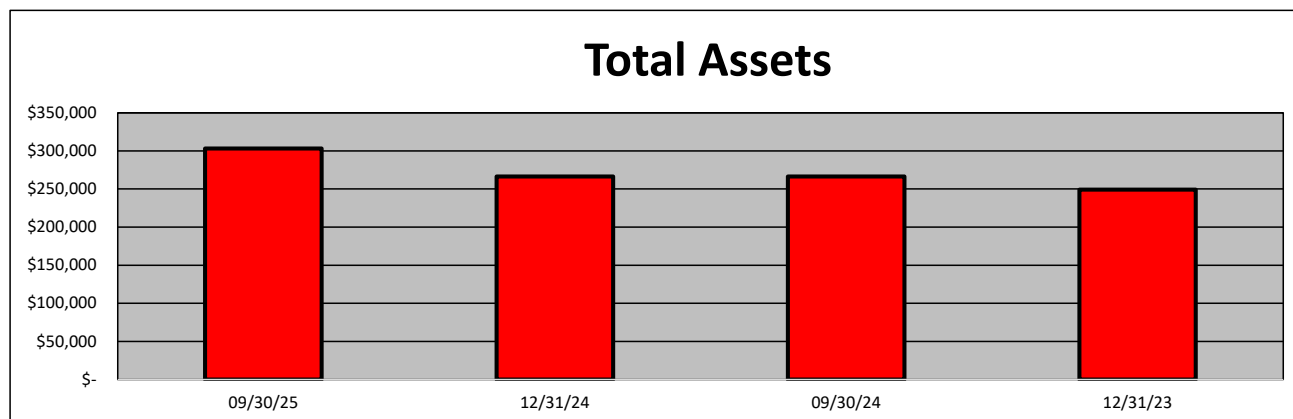
EXECUTIVE SUMMARY - Interamerican Bank, A FSB
(Percentage)

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	12.45	13.56	13.46	13.76	10.42	10.65
Leverage Ratio	12.96	13.65	13.37	13.45	11.20	11.42
Tier 1 Cap/Risk Based Assets	18.89	18.79	18.58	20.34	13.07	18.09
Risk Based Ratio	20.16	20.05	19.84	21.61	13.88	19.17
Common Equity Tier 1 Capital Ratio	18.89	18.79	18.58	20.34	12.99	17.74
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	86.94	99.96	97.73	89.74	74.25	76.66
Loans/Assets	74.22	81.59	82.42	76.61	62.54	65.51
Securities/Assets	0.00	0.00	0.00	0.00	18.35	17.59
PROFITABILITY:						
Return on Avg Assets	0.78	0.82	0.79	1.30	0.77	0.38
Return on Avg Equity	5.83	6.11	5.95	10.14	10.60	6.21
Nonint Income/Avg Assets	0.30	0.28	0.25	0.55	0.78	0.46
Net Overhead Ratio	3.49	3.29	3.35	2.86	2.28	2.57
Efficiency Ratio	80.15	79.49	78.93	70.30	71.62	83.25
Assets (per million) per Employee	3.94	3.60	3.55	3.24	10.39	10.96
ASSET QUALITY:						
Allowance/Loans	2.04	2.17	2.39	2.75	1.28	1.31
Nonperforming Loans/Total Loans	0.35	1.19	1.44	0.87	0.50	0.51
Nonperforming Assets/Total Assets	0.26	0.97	1.18	0.66	0.34	0.35
Adjusted Texas Ratio	1.85	6.34	7.68	4.19	3.04	3.06
YIELDS & COSTS:						
Yield on earning assets	6.39	6.03	5.99	5.35	5.47	5.59
Cost of funds	2.89	2.80	2.59	1.62	2.82	3.21
Net interest margin	4.51	4.22	4.32	4.28	3.24	3.01
Avg Earning Assets/Avg Assets	98.14	99.71	99.78	100.38	95.81	96.49

SELECTED FINANCIAL DATA - Interamerican Bank, A FSB
(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	303,205	266,491	266,559	249,325	36,646	13.75
Cash and Equivalents	73,918	44,845	43,510	57,874	30,408	69.89
Securities	-	-	-	-	-	NA
Loans, net	225,033	217,442	219,690	191,017	5,343	2.43
Deposit Accounts	258,845	217,524	224,783	212,847	34,062	15.15
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	37,754	36,142	35,879	34,314	1,875	5.23

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,613	2,157	1,565	3,378	48	3.07
Interest Income	13,033	15,901	11,849	13,982	1,184	9.99
Interest Expense	3,834	4,773	3,301	2,799	533	16.15
Net Interest Income	9,199	11,128	8,548	11,183	651	7.62
Credit Loss Expense	(217)	(186)	(84)	-	(133)	158.33
Noninterest income	616	738	502	1,438	114	22.71
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	7,867	9,432	7,143	8,873	724	10.14
Net Operating Income	2,165	2,620	1,991	3,748	174	8.74
Income Taxes	552	463	426	370	126	29.58

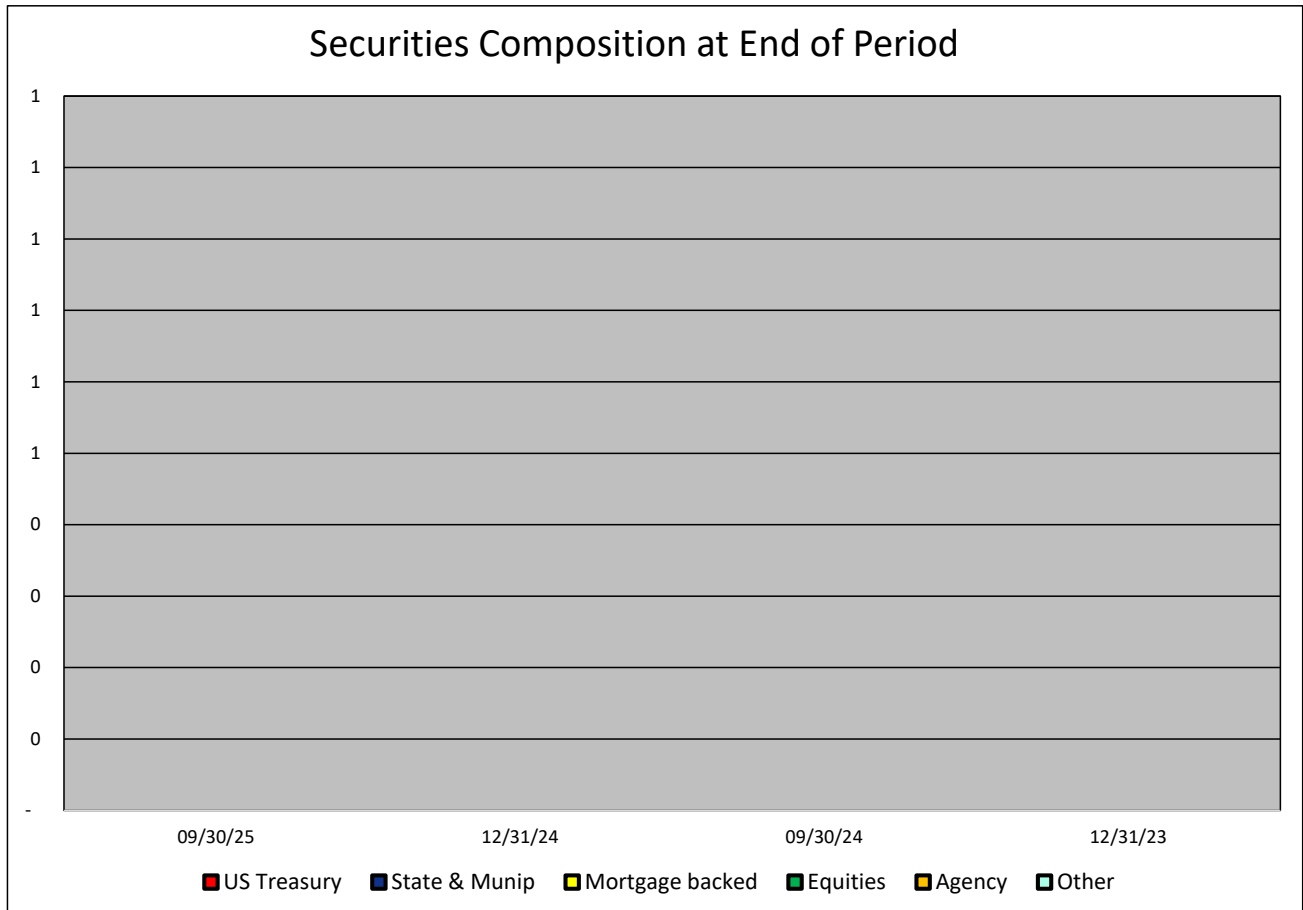


SECURITIES COMPOSITION - Interamerican Bank, A FSB
(Dollars in Thousands)

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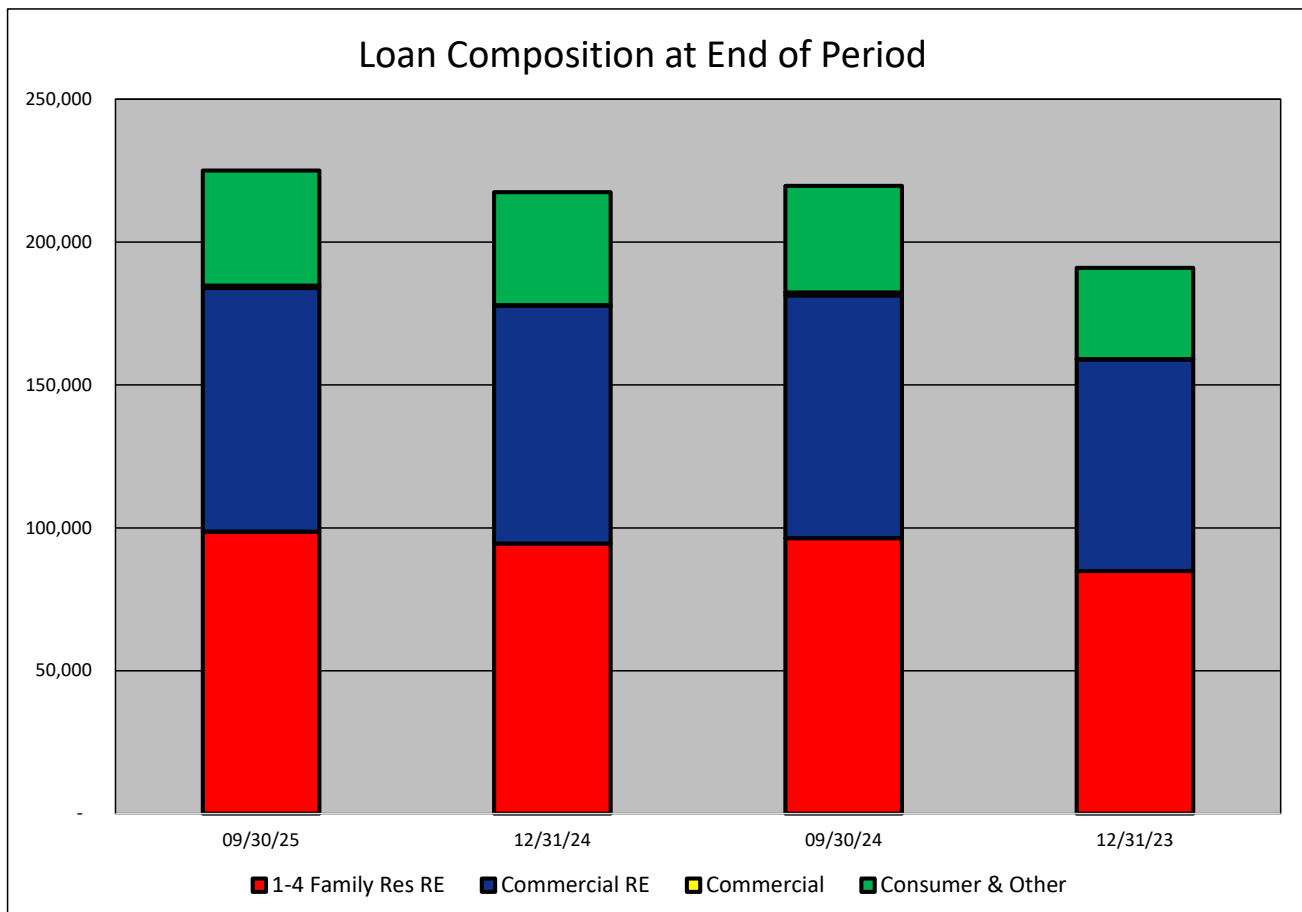
SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	-	-	-	-	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	-	-	-	-	-	NA



LOAN PORTFOLIO COMPOSITION - Interamerican Bank, A FSB
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	98,704	94,514	96,360	84,911	2,344	2.43
Commercial RE	85,194	83,195	84,969	74,037	225	0.26
Commercial	834	268	1,043	69	(209)	(20.04)
Consumer & Other	40,301	39,465	37,318	32,000	2,983	7.99
Loans, Net	225,033	217,442	219,690	191,017	5,343	2.43



LOAN PORTFOLIO QUALITY - Interamerican Bank, A FSB
(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	4,725	5,257	5,257	5,174	(532)	(10.12)
Total Recoveries	84	123	112	83	(28)	(25.00)
Total Charge-offs	-	39	39	-	(39)	(100.00)
Credit Loss Expense	(217)	(186)	(84)	-	(133)	158.33
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	(430)	-	-	-	NA
Ending Balance	4,592	4,725	5,246	5,257	(654)	(12.47)

NON-PERFORMING ASSETS:

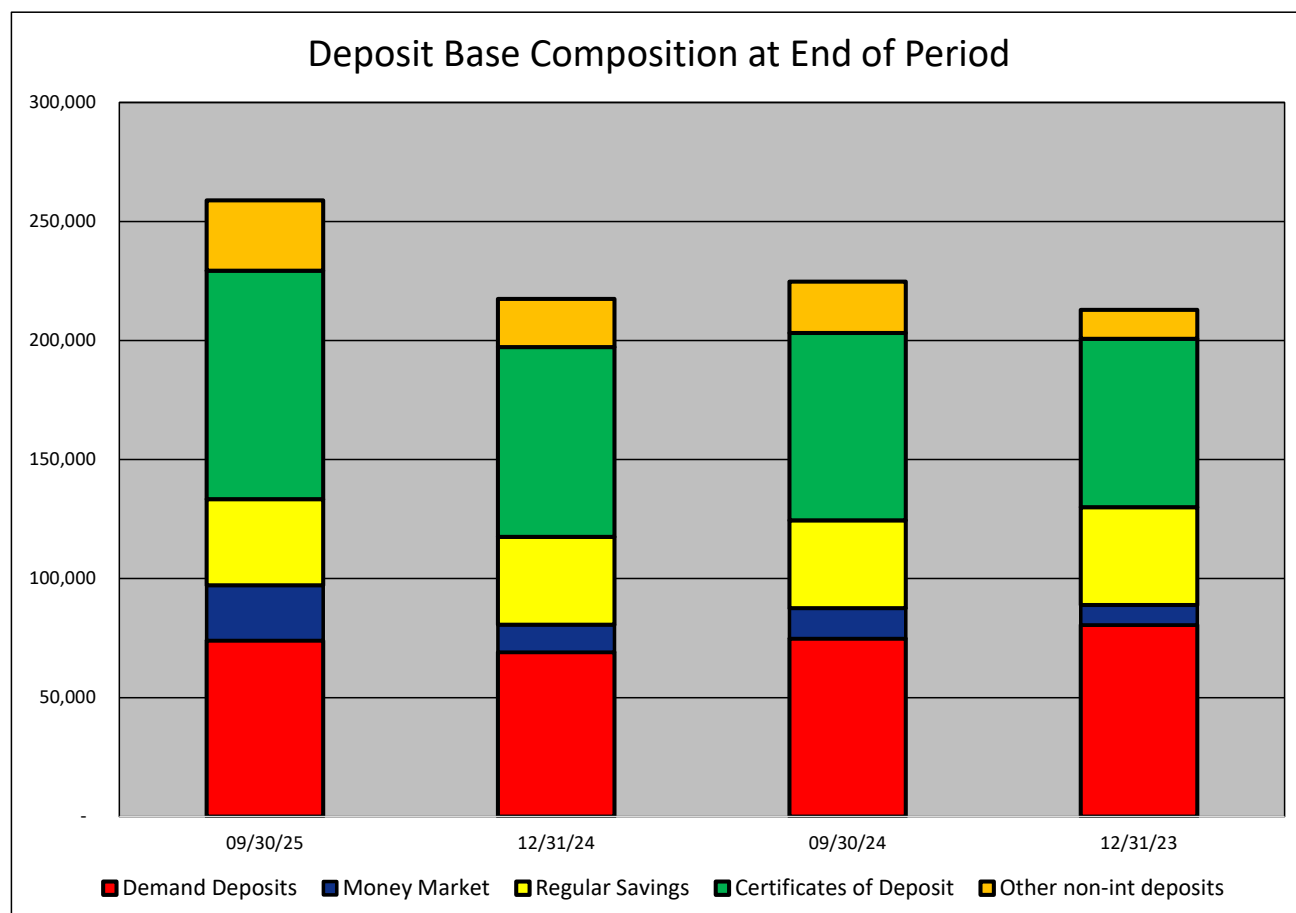
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	782	2,593	3,157	1,657	(2,375)	(75.23)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	782	2,593	3,157	1,657	(2,375)	(75.23)

DEPOSIT BASE COMPOSITION - Interamerican Bank, A FSB
(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	73,955	69,041	74,818	80,524	(863)	(1.15)
Money Market	23,233	11,623	12,739	8,367	10,494	82.38
Regular Savings	36,149	36,866	36,954	41,109	(805)	(2.18)
Certificates of Deposit	95,968	79,715	78,612	70,672	17,356	22.08
Other non-int deposits	29,540	20,279	21,660	12,175	7,880	36.38
Total Deposits	258,845	217,524	224,783	212,847	34,062	15.15

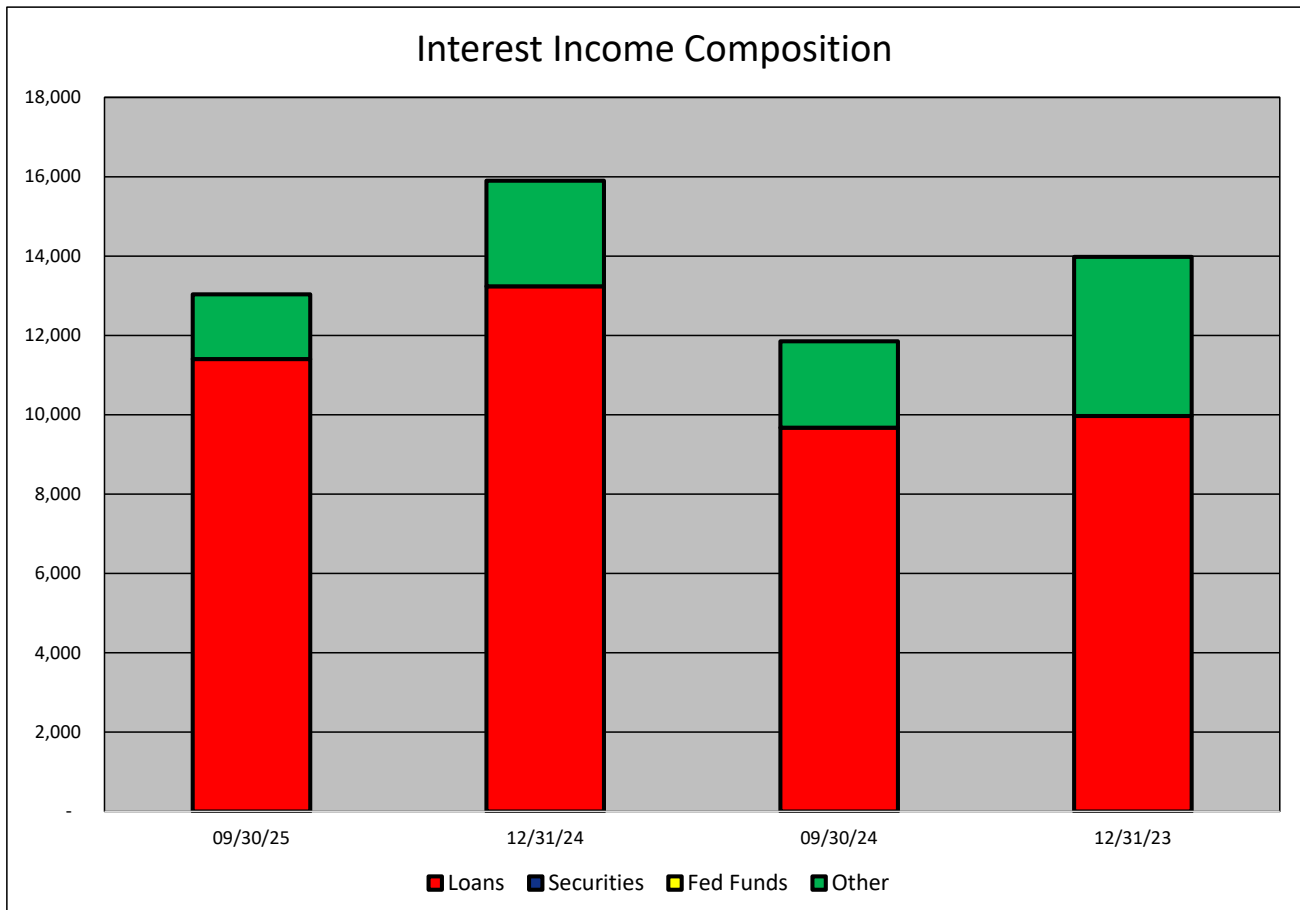


INTEREST INCOME COMPOSITION- Interamerican Bank, A FSB
(Dollars in Thousands)

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	11,404	13,240	9,677	9,966	1,727	17.85
Securities	-	-	-	-	-	NA
Fed Funds	-	-	-	-	-	NA
Other	1,629	2,661	2,172	4,016	(543)	(25.00)
Total Int Income	13,033	15,901	11,849	13,982	1,184	9.99

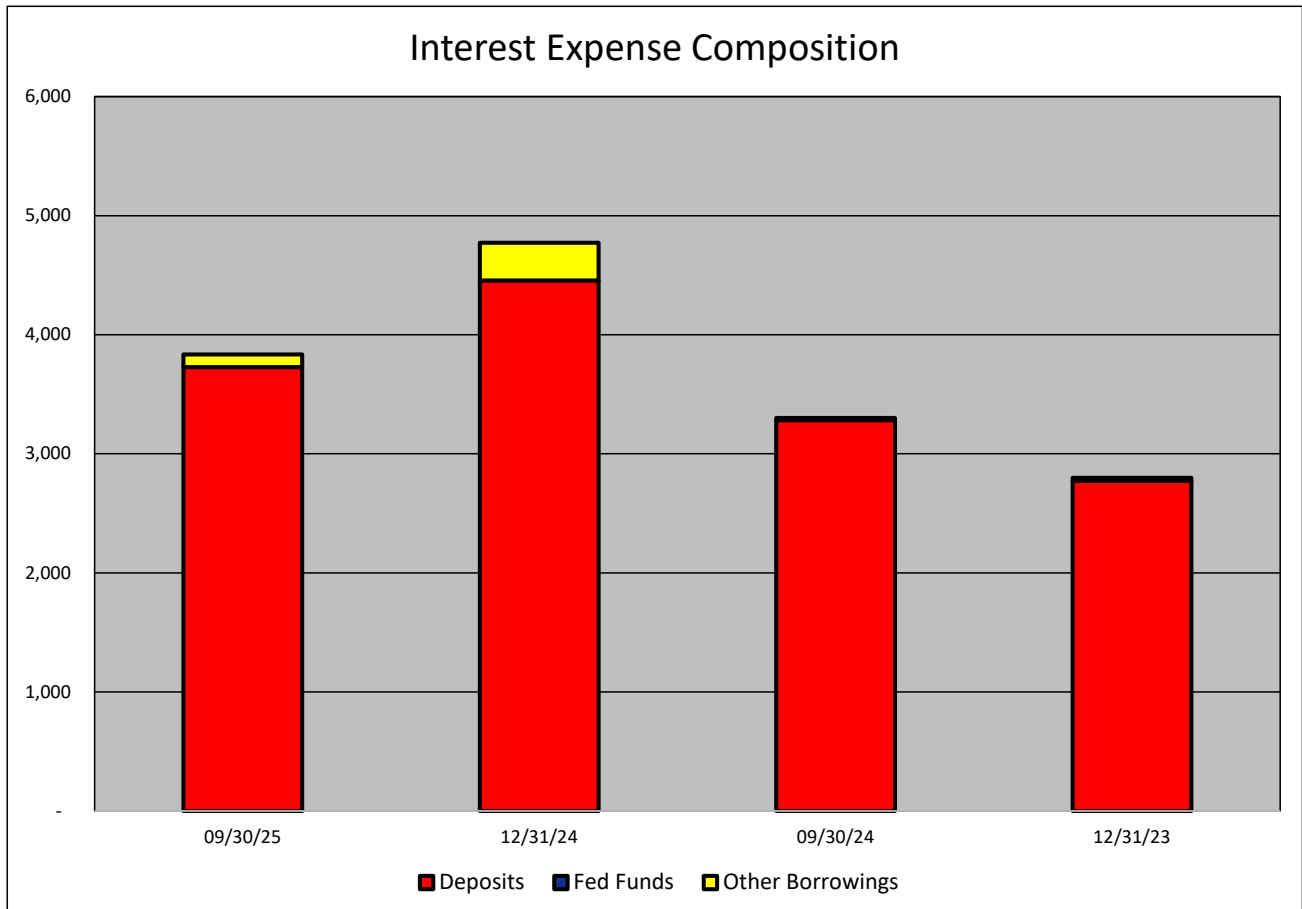


INTEREST EXPENSE COMPOSITION- Interamerican Bank, A FSB
(Dollars in Thousands)

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	3,727	4,456	3,283	2,773	444	13.52
Fed Funds	-	-	-	-	-	NA
Other Borrowings	107	317	18	26	89	494.44
Total Int Expense	3,834	4,773	3,301	2,799	533	16.15

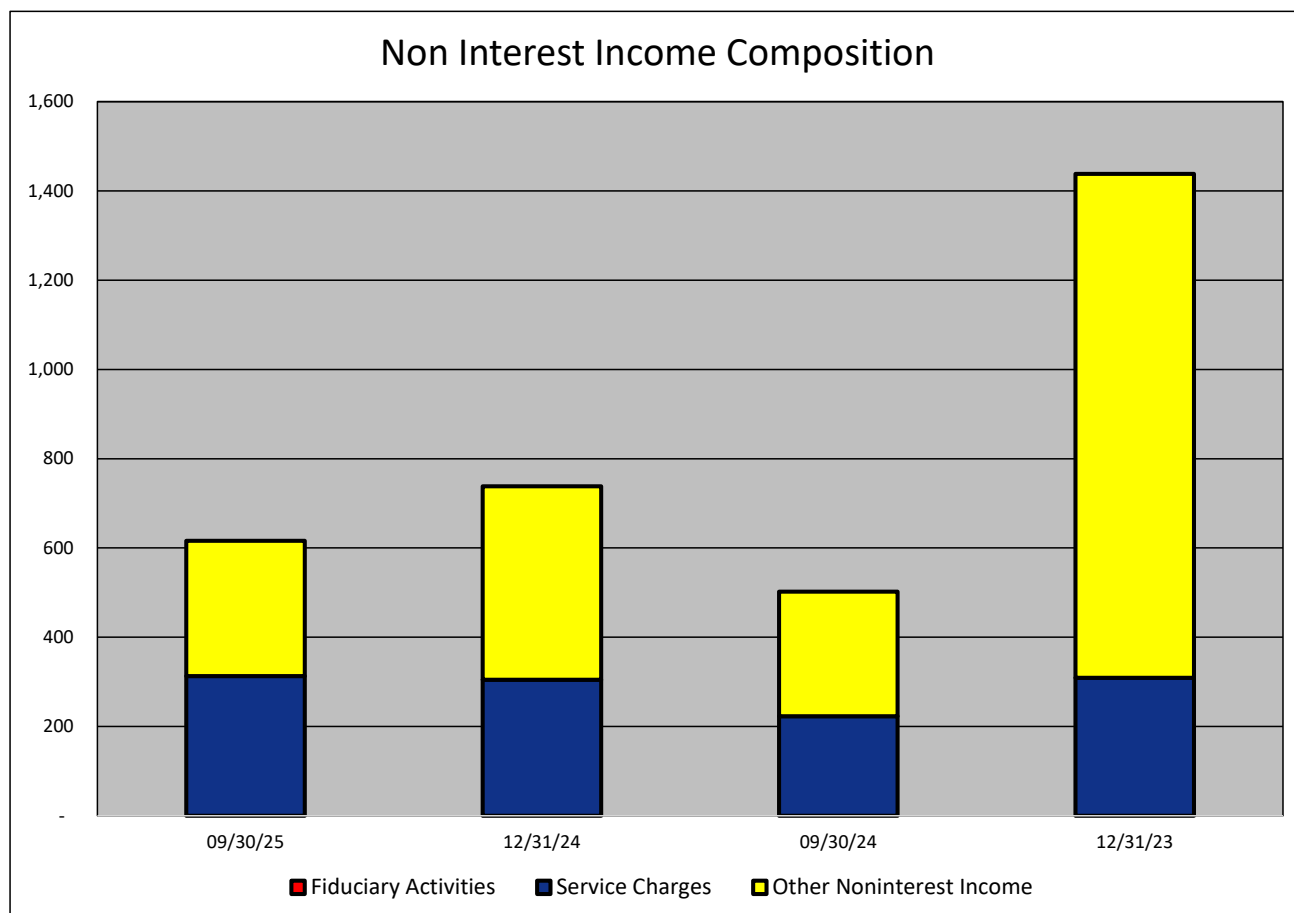


NONINTEREST INCOME COMPOSITION- Interamerican Bank, A FSB
(Dollars in Thousands)

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	313	305	223	309	90	40.36
Other Noninterest Income	303	433	279	1,129	24	8.60
Total Nonint. Income	616	738	502	1,438	114	22.71

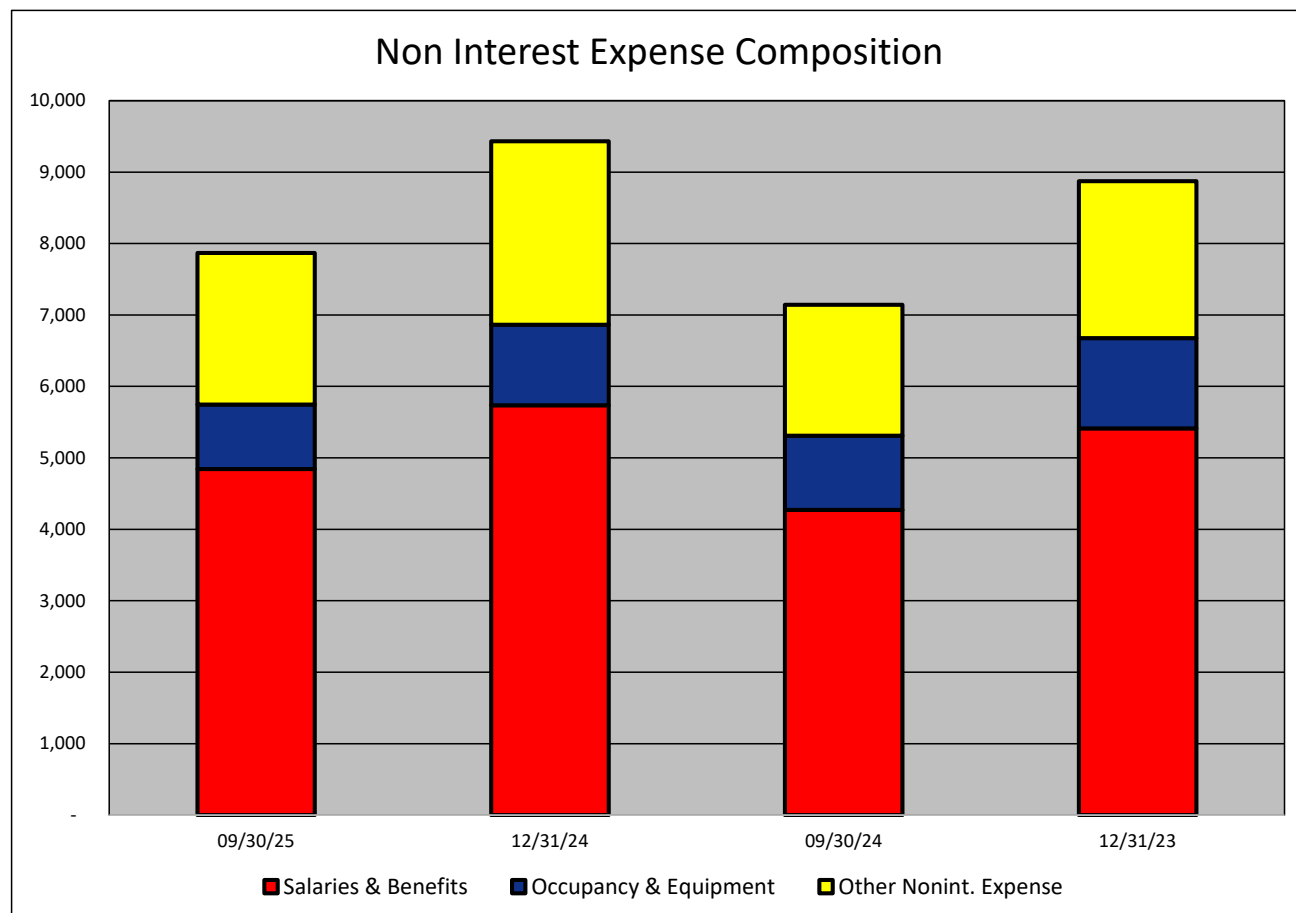


NONINTEREST EXPENSE COMPOSITION- Interamerican Bank, A FSB
(Dollars in Thousands)

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	4,844	5,737	4,273	5,413	571	13.36
Occupancy & Equipment	903	1,127	1,036	1,264	(133)	(12.84)
Other Nonint. Expense	2,120	2,568	1,834	2,196	286	15.59
Total Nonint. Expense	7,867	9,432	7,143	8,873	724	10.14



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
Banescos 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