

Ocean Bank

Miami, FL

Established

12/9/1982

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)

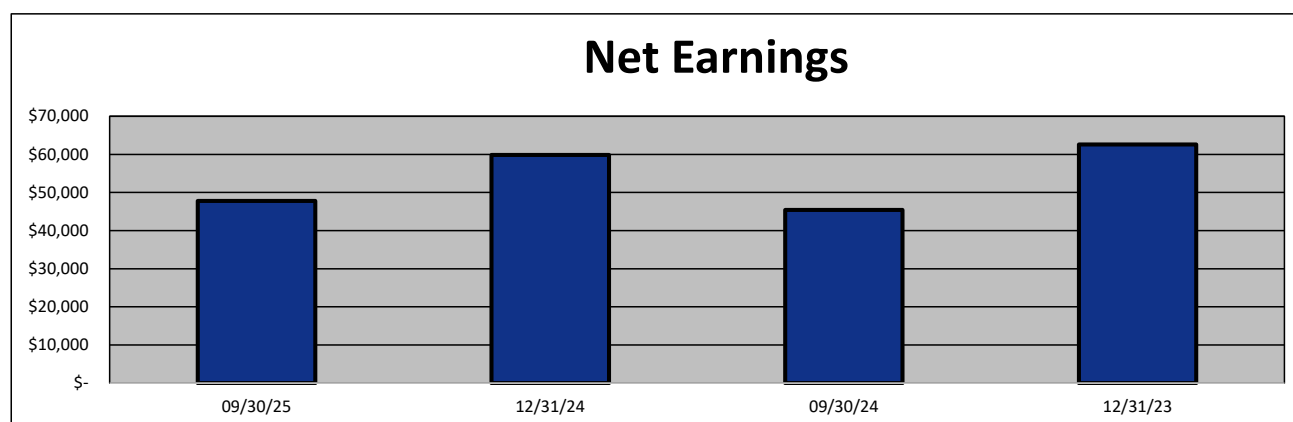
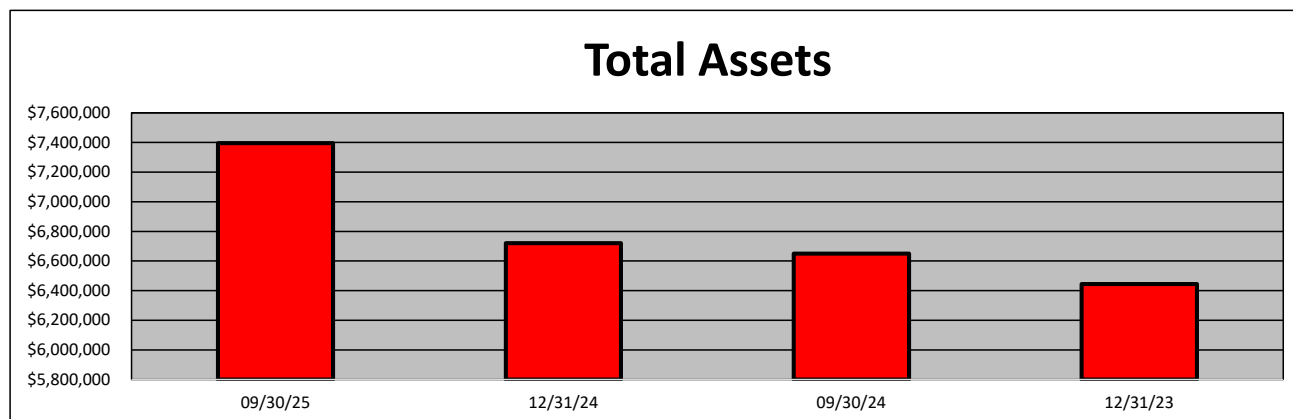
EXECUTIVE SUMMARY - Ocean Bank
(Percentage)

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.38	9.44	9.60	9.16	10.42	10.65
Leverage Ratio	9.62	9.83	10.21	9.88	11.20	11.42
Tier 1 Cap/Risk Based Assets	11.34	11.37	11.68	11.57	13.07	18.09
Risk Based Ratio	12.59	12.63	12.94	12.83	13.88	19.17
Common Equity Tier 1 Capital Ratio	11.34	11.37	11.68	11.57	12.99	17.74
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	93.03	98.55	96.72	93.24	74.25	76.66
Loans/Assets	79.18	82.34	80.92	78.15	62.54	65.51
Securities/Assets	14.22	12.16	11.86	15.25	18.35	17.59
PROFITABILITY:						
Return on Avg Assets	0.89	0.92	0.94	1.02	0.77	0.38
Return on Avg Equity	9.63	9.71	9.89	11.07	10.60	6.21
Nonint Income/Avg Assets	0.43	0.44	0.44	0.43	0.78	0.46
Net Overhead Ratio	1.89	2.08	2.07	2.17	2.28	2.57
Efficiency Ratio	63.65	66.75	66.19	65.13	71.62	83.25
Assets (per million) per Employee	10.96	9.82	9.91	9.63	10.39	10.96
ASSET QUALITY:						
Allowance/Loans	1.38	1.37	1.41	1.42	1.28	1.31
Nonperforming Loans/Total Loans	0.25	0.03	0.04	0.06	0.50	0.51
Nonperforming Assets/Total Assets	0.20	0.04	0.04	0.12	0.34	0.35
Adjusted Texas Ratio	1.91	0.37	0.40	1.18	3.04	3.06
YIELDS & COSTS:						
Yield on earning assets	5.68	5.92	5.93	5.49	5.47	5.59
Cost of funds	3.65	3.89	3.91	2.99	2.82	3.21
Net interest margin	3.32	3.46	3.48	3.72	3.24	3.01
Avg Earning Assets/Avg Assets	96.90	96.29	96.34	95.67	95.81	96.49

SELECTED FINANCIAL DATA - Ocean Bank
(Dollars in Thousands)

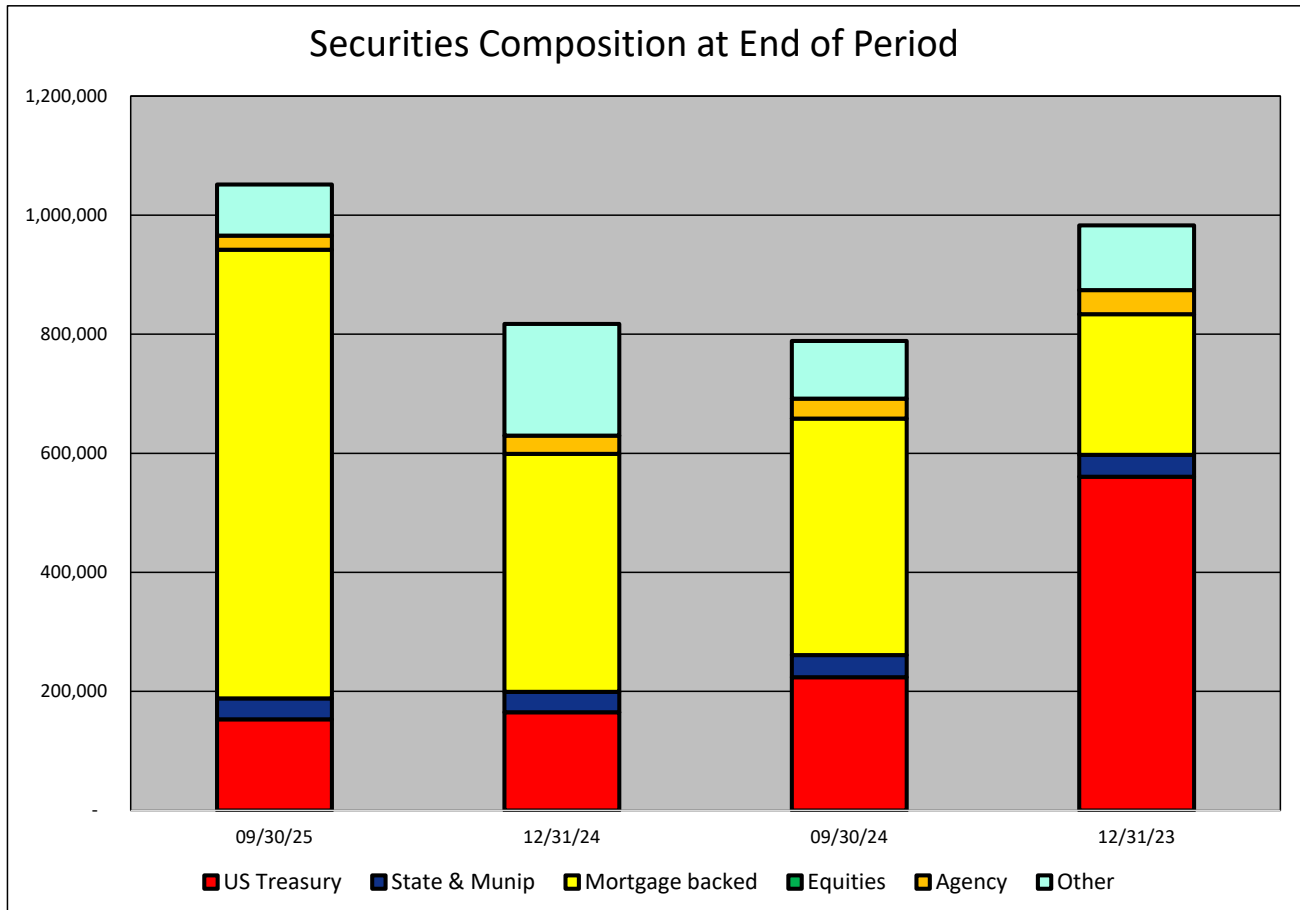
As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	7,395,959	6,719,648	6,650,159	6,444,352	745,800	11.21
Cash and Equivalents	235,459	110,156	240,795	176,226	(5,336)	(2.22)
Securities	1,051,401	817,435	788,616	982,631	262,785	33.32
Loans, net	5,855,873	5,533,051	5,381,422	5,036,494	474,451	8.82
Deposit Accounts	6,294,783	5,614,703	5,563,929	5,401,701	730,854	13.14
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	693,539	634,099	638,101	590,463	55,438	8.69

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	47,823	59,878	45,419	62,631	2,404	5.29
Interest Income	294,835	370,859	275,551	320,693	19,284	7.00
Interest Expense	122,693	153,803	113,844	102,960	8,849	7.77
Net Interest Income	172,142	217,056	161,707	217,733	10,435	6.45
Credit Loss Expense	7,100	4,000	4,000	5,400	3,100	77.50
Noninterest income	23,273	28,898	21,276	26,007	1,997	9.39
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	124,376	164,173	121,116	158,755	3,260	2.69
Net Operating Income	63,939	77,781	57,867	79,585	6,072	10.49
Income Taxes	15,515	19,892	14,486	18,869	1,029	7.10



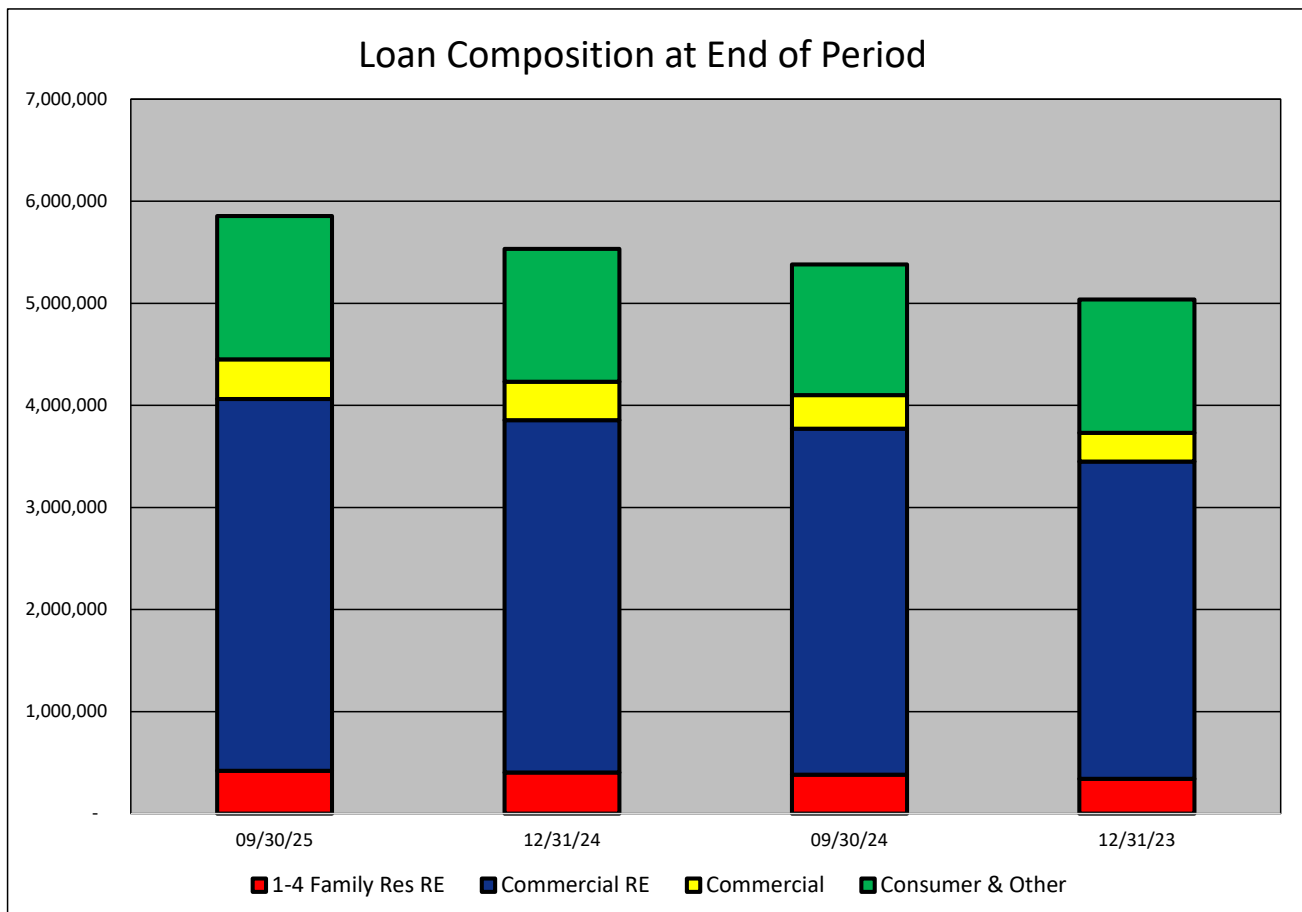
SECURITIES COMPOSITION - Ocean Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	153,260	164,829	223,836	560,682	(70,576)	(31.53)
State & Munip	35,062	34,550	37,210	36,626	(2,148)	(5.77)
Mortgage backed	753,521	399,590	397,450	236,496	356,071	89.59
Equities	-	-	-	-	-	NA
Agency	23,735	30,691	33,116	40,395	(9,381)	(28.33)
Other	85,823	187,775	97,004	108,432	(11,181)	(11.53)
Total Securities	1,051,401	817,435	788,616	982,631	262,785	33.32



LOAN PORTFOLIO COMPOSITION - Ocean Bank
(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	420,641	402,398	381,035	340,216	39,606	10.39
Commercial RE	3,640,712	3,453,645	3,390,106	3,110,056	250,606	7.39
Commercial	388,650	376,660	329,203	280,890	59,447	18.06
Consumer & Other	1,405,870	1,300,348	1,281,078	1,305,332	124,792	9.74
Loans, Net	5,855,873	5,533,051	5,381,422	5,036,494	474,451	8.82



LOAN PORTFOLIO QUALITY - Ocean Bank
(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	75,997	71,765	71,765	70,957	4,232	5.90
Total Recoveries	2,040	1,829	1,271	6,808	769	60.50
Total Charge-offs	4,125	1,597	1,306	11,400	2,819	215.85
Credit Loss Expense	7,100	4,000	4,000	5,400	3,100	77.50
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	81,012	75,997	75,730	71,765	5,282	6.97

NON-PERFORMING ASSETS:

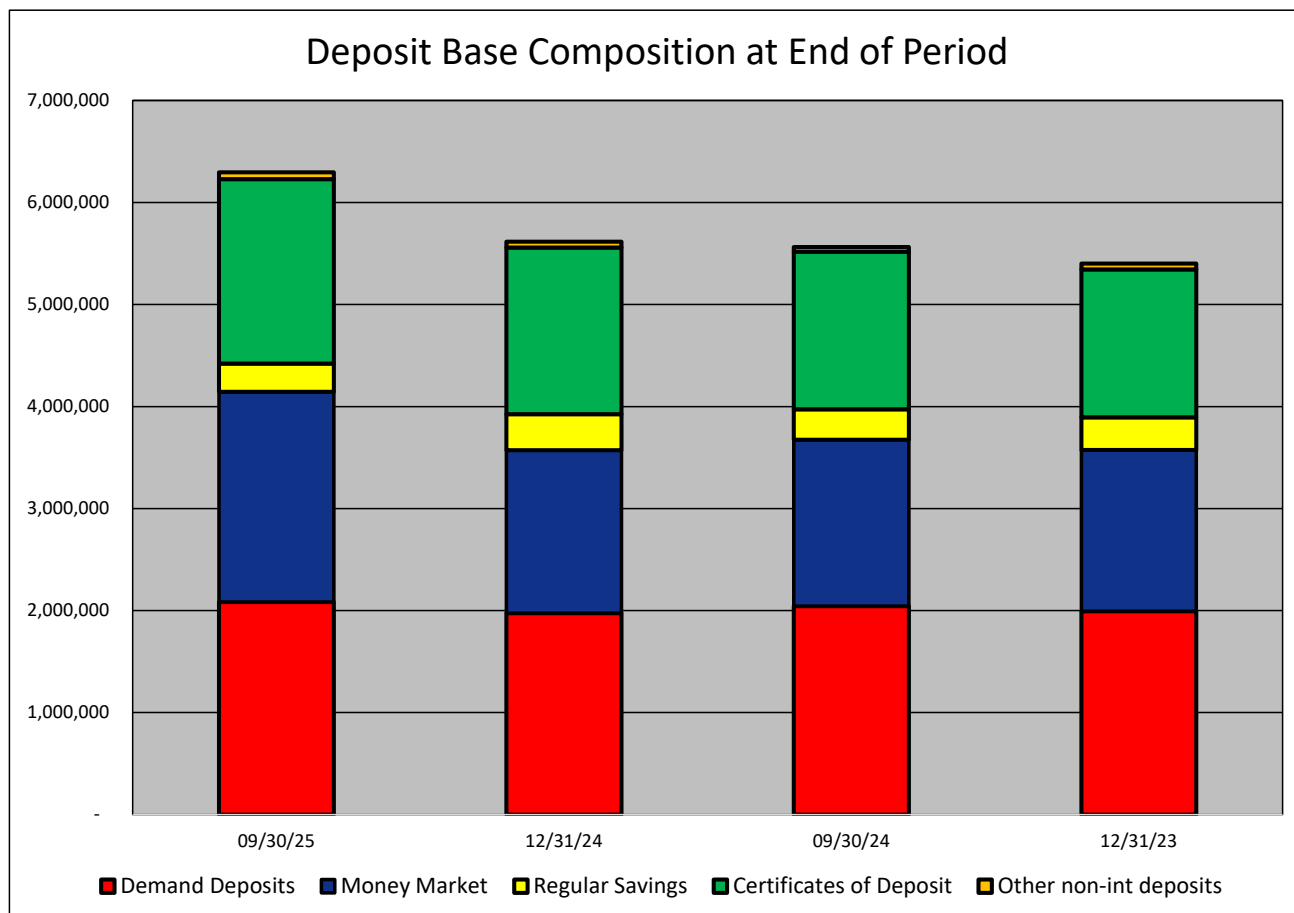
Total-90+ Days Past Due	51	136	321	2,060	(270)	(84.11)
Total-Nonaccrual	14,521	1,760	1,991	866	12,530	629.33
Foreclosed Real Estate	192	759	568	4,888	(376)	(66.20)
Total Non-perf Assets	14,764	2,655	2,880	7,814	11,884	412.64

DEPOSIT BASE COMPOSITION - Ocean Bank
(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	2,083,154	1,973,763	2,042,263	1,992,632	40,891	2.00
Money Market	2,060,285	1,597,830	1,633,276	1,582,134	427,009	26.14
Regular Savings	277,667	352,496	297,738	319,843	(20,071)	(6.74)
Certificates of Deposit	1,807,526	1,634,449	1,543,882	1,448,716	263,644	17.08
Other non-int deposits	66,151	56,165	46,770	58,376	19,381	41.44
Total Deposits	6,294,783	5,614,703	5,563,929	5,401,701	730,854	13.14

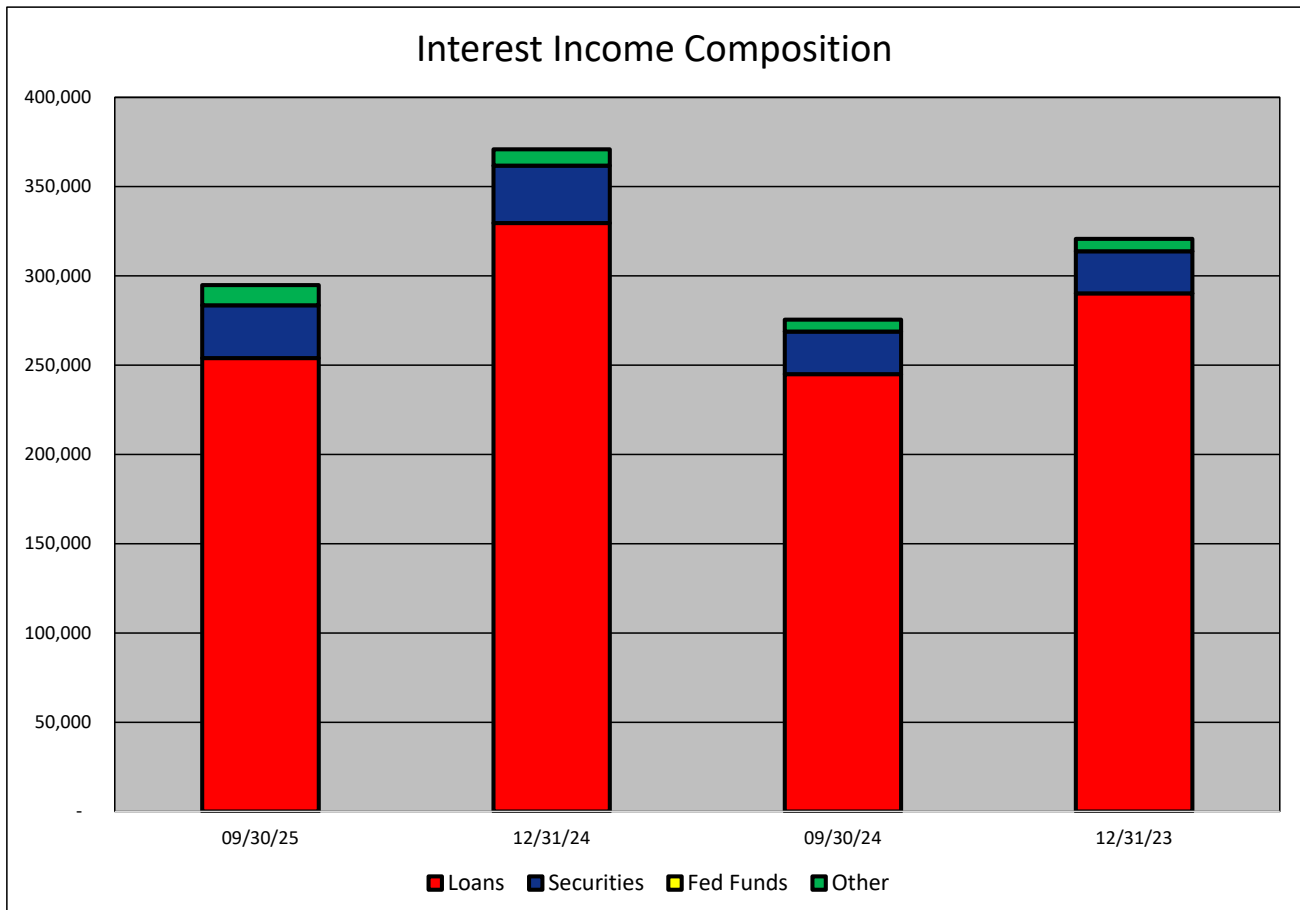


INTEREST INCOME COMPOSITION- Ocean Bank
(Dollars in Thousands)

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	253,956	329,579	244,949	290,272	9,007	3.68
Securities	29,644	32,205	23,842	23,501	5,802	24.34
Fed Funds	-	-	-	-	-	NA
Other	11,235	9,075	6,760	6,920	4,475	66.20
Total Int Income	294,835	370,859	275,551	320,693	19,284	7.00

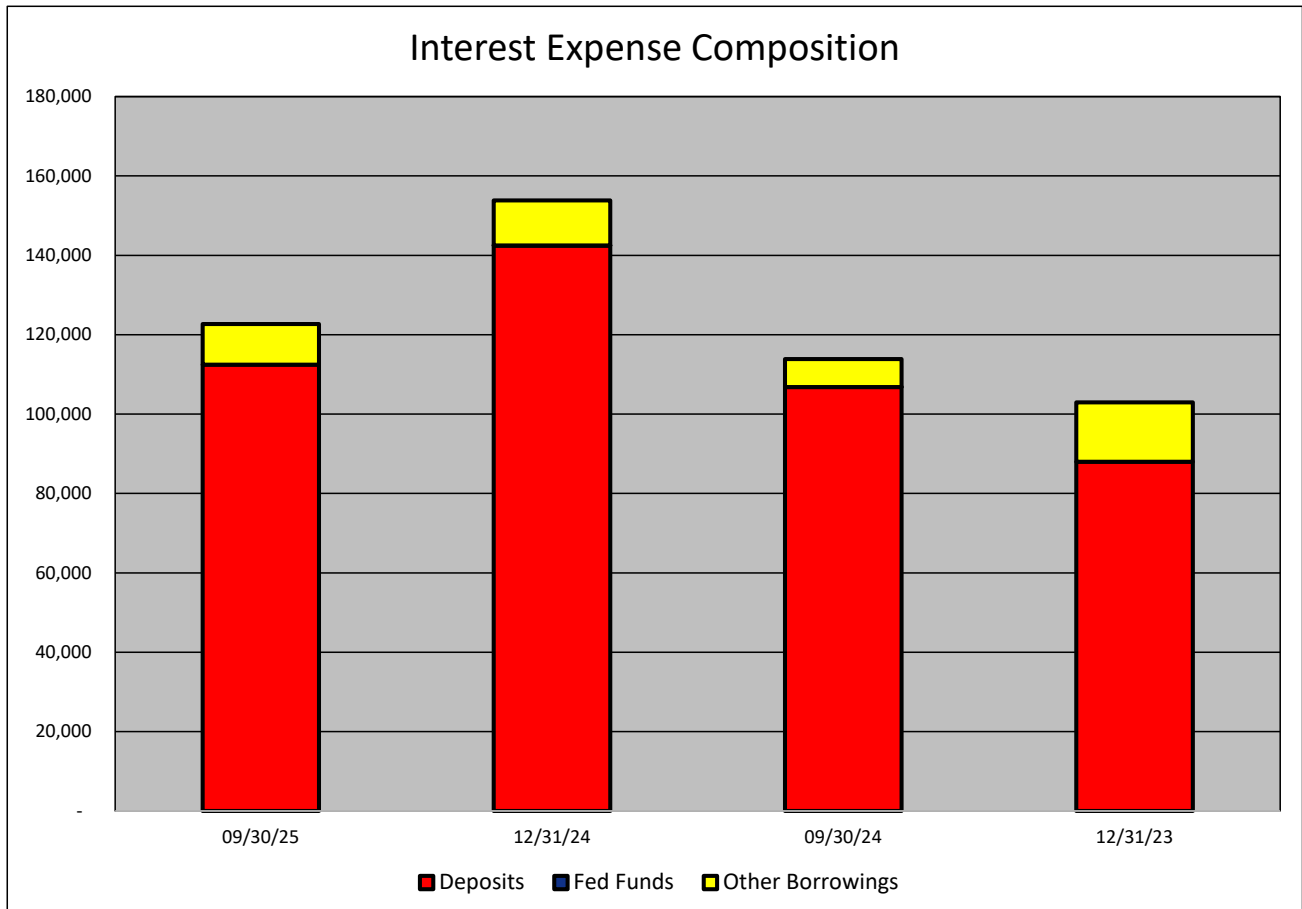


INTEREST EXPENSE COMPOSITION- Ocean Bank
(Dollars in Thousands)

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	112,424	142,482	106,809	88,007	5,615	5.26
Fed Funds	-	8	8	-	(8)	(100.00)
Other Borrowings	10,269	11,313	7,027	14,953	3,242	46.14
Total Int Expense	122,693	153,803	113,844	102,960	8,849	7.77

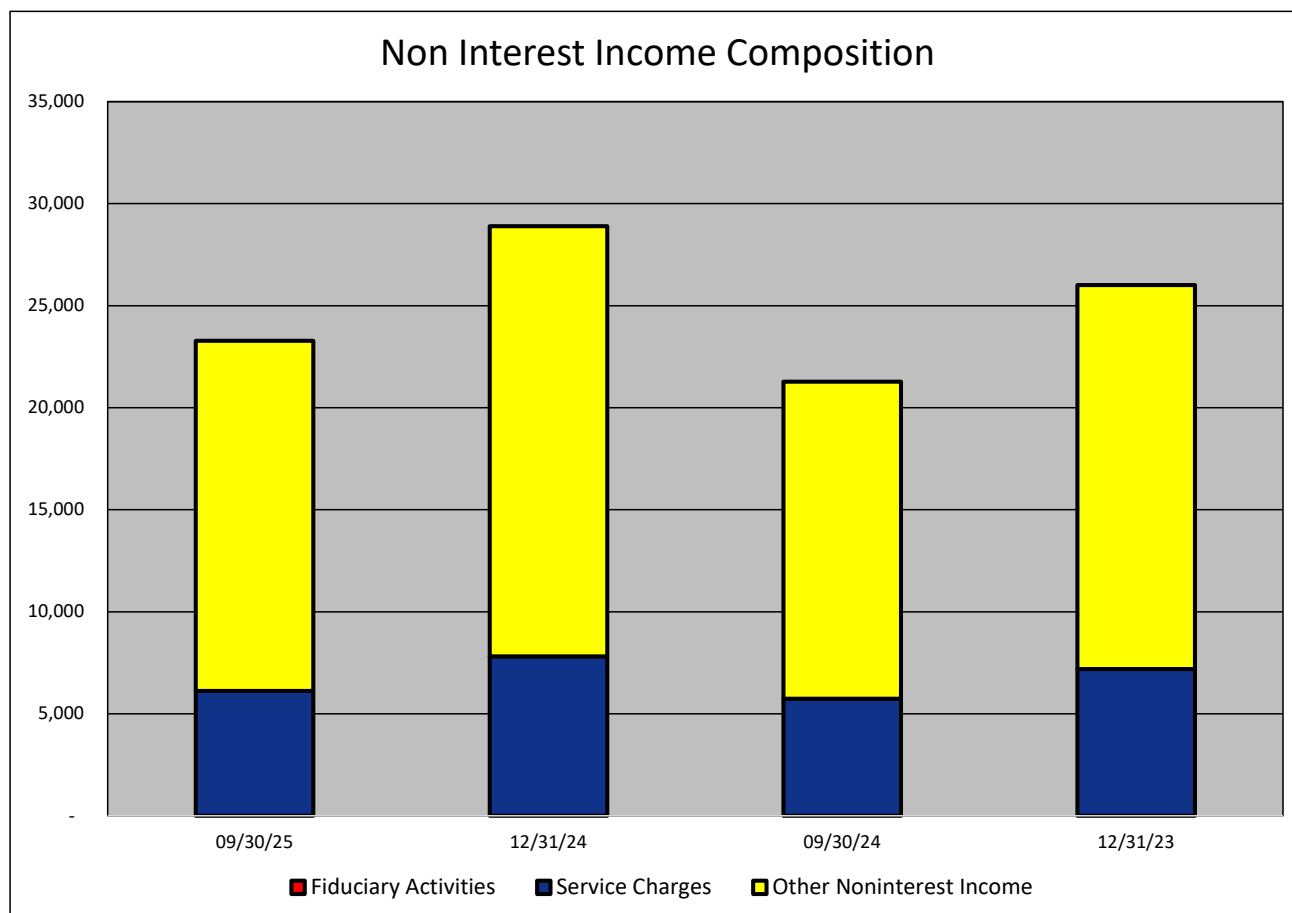


NONINTEREST INCOME COMPOSITION- Ocean Bank
(Dollars in Thousands)

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	6,124	7,815	5,734	7,189	390	6.80
Other Noninterest Income	17,149	21,083	15,542	18,818	1,607	10.34
Total Nonint. Income	23,273	28,898	21,276	26,007	1,997	9.39

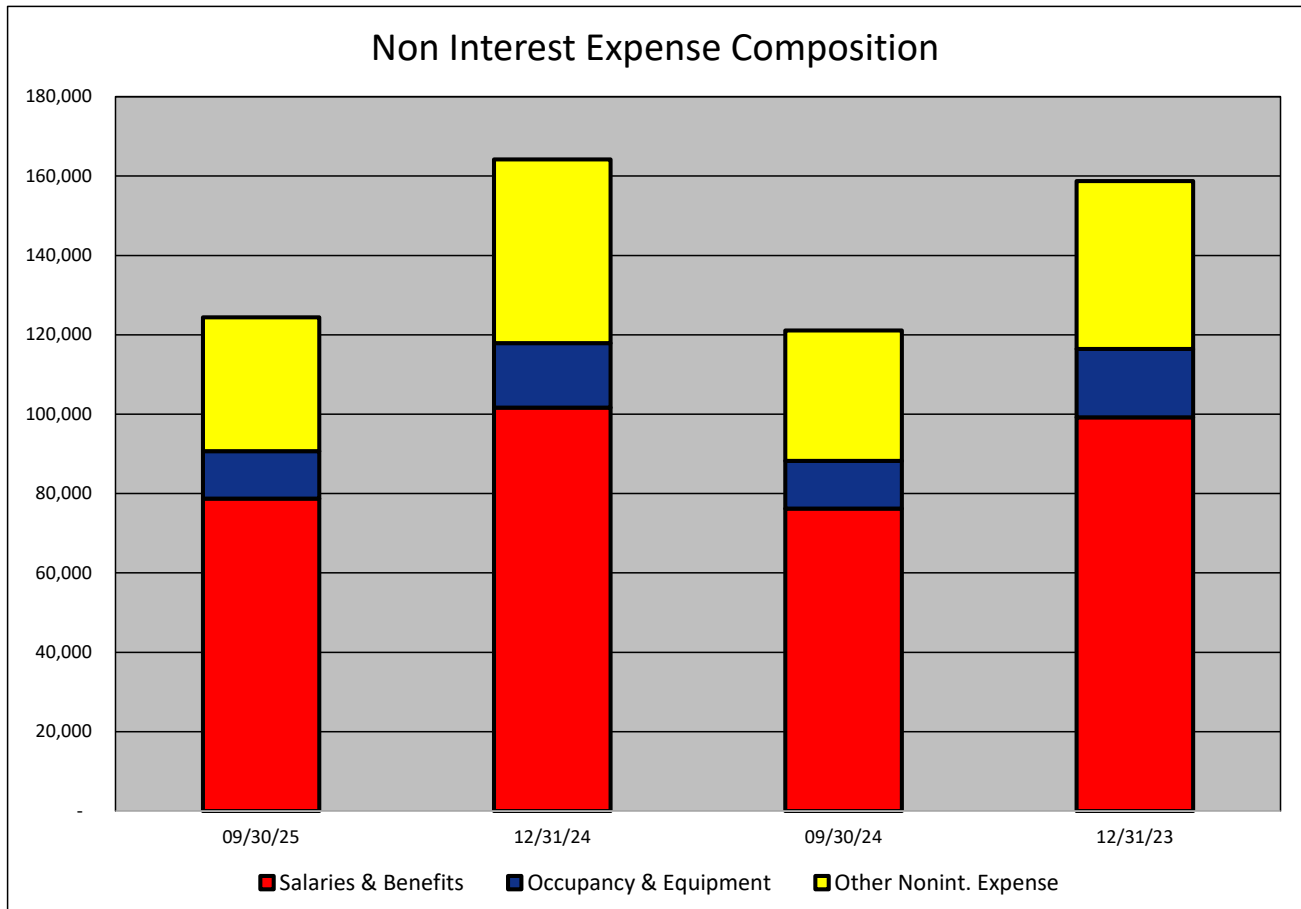


NONINTEREST EXPENSE COMPOSITION- Ocean Bank
(Dollars in Thousands)

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	78,697	101,624	76,224	99,199	2,473	3.24
Occupancy & Equipment	11,982	16,280	11,982	17,237	-	0.00
Other Nonint. Expense	33,697	46,269	32,910	42,319	787	2.39
Total Nonint. Expense	124,376	164,173	121,116	158,755	3,260	2.69



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
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