

Banescos 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 year ended December 31, 2025

Institution name	Total Assets (\$'000's)
Bankunited, National Association	35,027,511
City National Bank Of Florida	28,048,551
Amerant Bank, National Association	9,757,923
Ocean Bank	7,436,315
Banesco Usa	5,477,082
Bradesco Bank	5,466,642
Banco Do Brasil Americas	3,205,995
U. S. Century Bank	2,788,916
Intercredit Bank, National Association	1,610,849
International Finance Bank	1,580,518
Pacific National Bank	1,472,656
Grove Bank & Trust	1,365,487
First State Bank Of The Florida Keys	1,143,806
Helm Bank Usa	1,137,676
Terrabank, National Association	853,422
Sunstate Bank	568,962
Interamerican Bank, A Fsb	320,479
Gulf Atlantic Bank	233,104
Bankmiami	183,349
Eastern National Bank	84,840

Institution name	Return on Avg Assets (%)
Banco Do Brasil Americas	1.62
International Finance Bank	1.32
Banesco Usa	1.13
U. S. Century Bank	1.07
Pacific National Bank	1.03
Bradesco Bank	0.97
City National Bank Of Florida	0.93
Helm Bank Usa	0.92
Terrabank, National Association	0.92
Ocean Bank	0.91
Bankunited, National Association	0.89
Gulf Atlantic Bank	0.81
Interamerican Bank, A Fsb	0.70
Amerant Bank, National Association	0.63
First State Bank Of The Florida Keys	0.59
Grove Bank & Trust	0.58
Sunstate Bank	0.56
Intercredit Bank, National Association	(0.83)
Eastern National Bank	(3.02)
Bankmiami	(3.70)

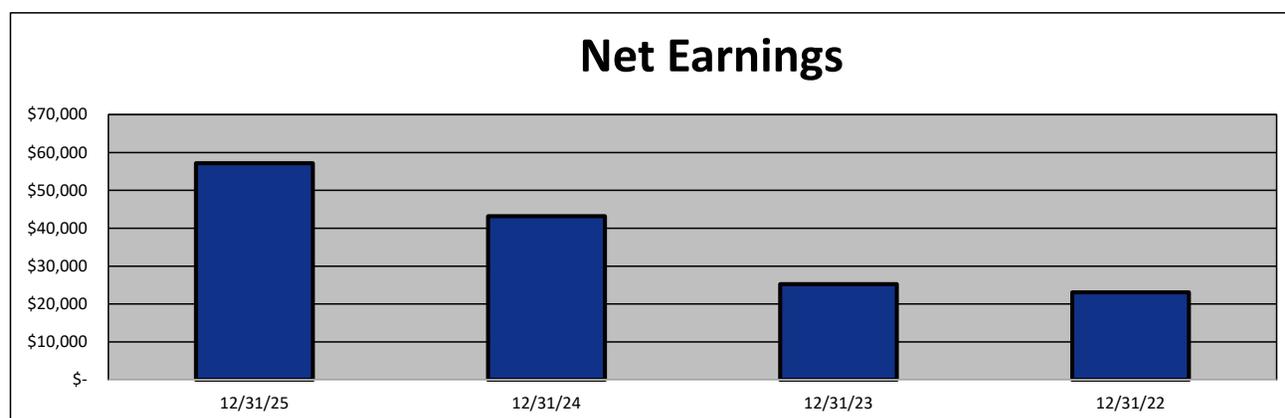
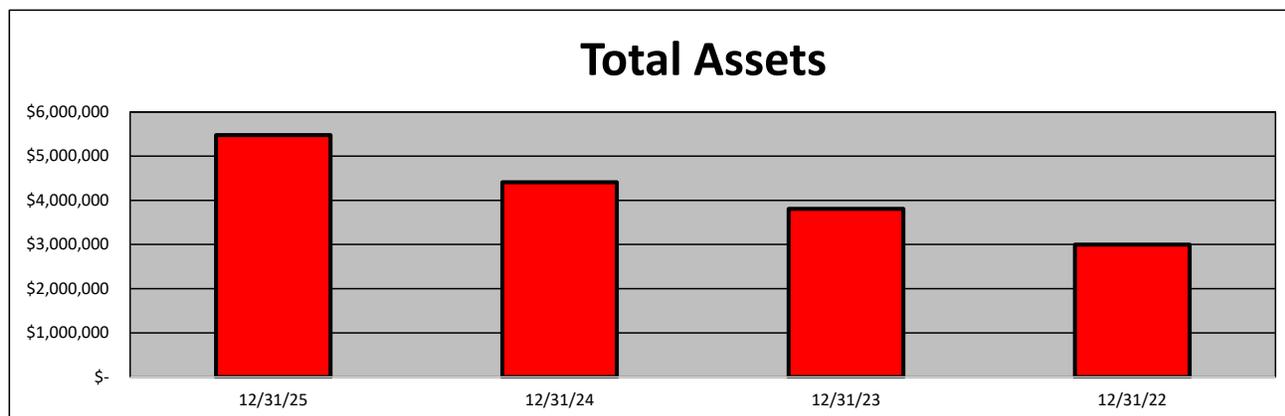
EXECUTIVE SUMMARY - Banesco USA
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.73	11.82	11.82	13.50	10.68	10.35
Leverage Ratio	11.30	12.93	13.26	15.78	11.20	10.80
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	18.71	12.21	15.50
Risk Based Ratio	0.00	0.00	0.00	20.48	12.99	16.52
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	8.53	12.13	15.18
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	84.67	91.59	96.97	97.05	77.22	79.44
Loans/Assets	70.87	75.24	75.66	78.10	64.63	67.22
Securities/Assets	20.50	15.98	15.29	14.67	17.77	17.33
PROFITABILITY:						
Return on Avg Assets	1.13	1.04	0.71	0.88	0.77	0.40
Return on Avg Equity	10.31	8.94	5.98	7.48	10.09	5.54
Nonint Income/Avg Assets	0.50	0.60	0.55	0.57	0.77	0.45
Net Overhead Ratio	1.55	1.47	1.52	1.91	2.31	2.52
Efficiency Ratio	56.74	58.25	61.27	64.40	72.83	82.00
Assets (per million) per Employee	11.98	12.31	11.17	9.88	10.41	11.03
ASSET QUALITY:						
Allowance/Loans	1.09	1.13	1.24	1.13	1.28	1.27
Nonperforming Loans/Total Loans	0.55	0.37	0.25	0.35	0.54	0.52
Nonperforming Assets/Total Assets	0.39	0.27	0.19	0.29	0.38	0.37
Adjusted Texas Ratio	3.39	2.17	1.50	2.00	3.26	3.19
YIELDS & COSTS:						
Yield on earning assets	5.66	5.78	5.26	4.12	5.50	5.57
Cost of funds	3.85	4.45	3.82	1.23	2.82	3.16
Net interest margin	3.24	3.08	2.94	3.44	3.28	3.04
Avg Earning Assets/Avg Assets	96.30	96.10	96.27	95.31	95.74	96.60

SELECTED FINANCIAL DATA - Banesco USA
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	5,477,082	4,406,981	3,808,125	2,994,374	1,070,101	24.28
Cash and Equivalents	281,647	207,886	173,941	89,353	73,761	35.48
Securities	1,122,713	704,312	582,079	439,412	418,401	59.41
Loans, net	3,881,580	3,315,851	2,881,396	2,338,610	565,729	17.06
Deposit Accounts	4,584,464	3,620,383	2,971,419	2,409,582	964,081	26.63
Fed Funds & Repos	-	-	284,000	-	-	NA
Total Equity	587,670	520,846	450,022	404,167	66,824	12.83

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	57,159	43,215	25,280	23,109	13,944	32.27
Interest Income	276,629	232,031	180,231	102,874	44,598	19.22
Interest Expense	118,548	108,536	79,533	16,984	10,012	9.22
Net Interest Income	158,081	123,495	100,698	85,890	34,586	28.01
Credit Loss Expense	4,514	4,844	7,879	3,971	(330)	(6.81)
Noninterest income	25,370	25,070	19,627	14,952	300	1.20
Gain on Sale of Securities	546	1,721	(2,817)	-	(1,175)	(68.27)
Noninterest Expense	104,095	86,544	73,720	64,946	17,551	20.28
Net Operating Income	74,842	57,177	38,726	31,925	17,665	30.90
Income Taxes	16,922	15,907	10,349	8,643	1,015	6.38

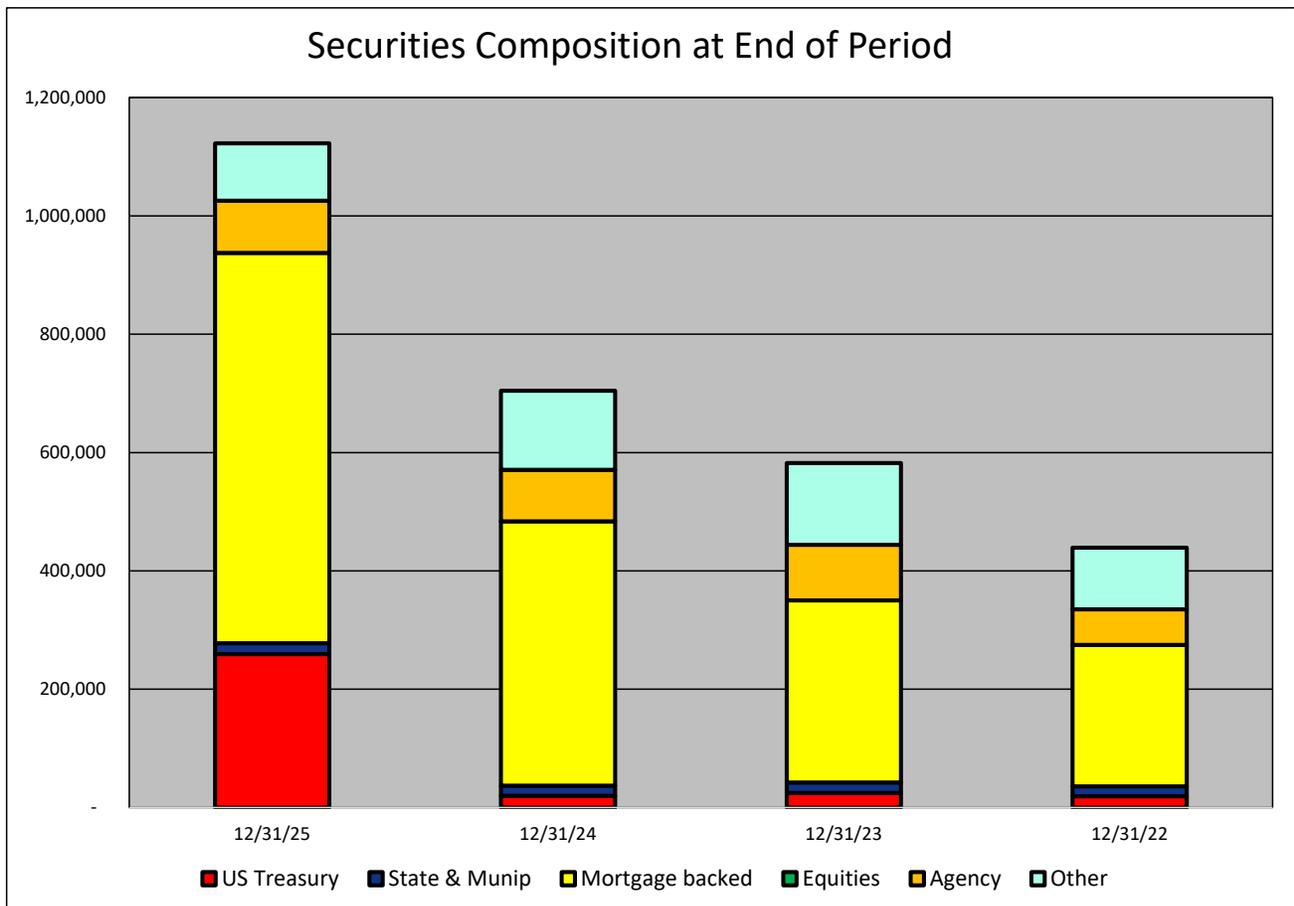


SECURITIES COMPOSITION - Banesco USA
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	259,440	19,916	24,641	19,264	239,524	1,202.67
State & Munip	18,334	17,056	17,545	16,473	1,278	7.49
Mortgage backed	659,815	446,996	308,080	239,137	212,819	47.61
Equities	-	-	-	-	-	NA
Agency	88,148	86,806	93,911	59,937	1,342	1.55
Other	96,976	133,538	137,902	104,601	(36,562)	(27.38)
Total Securities	1,122,713	704,312	582,079	439,412	418,401	59.41

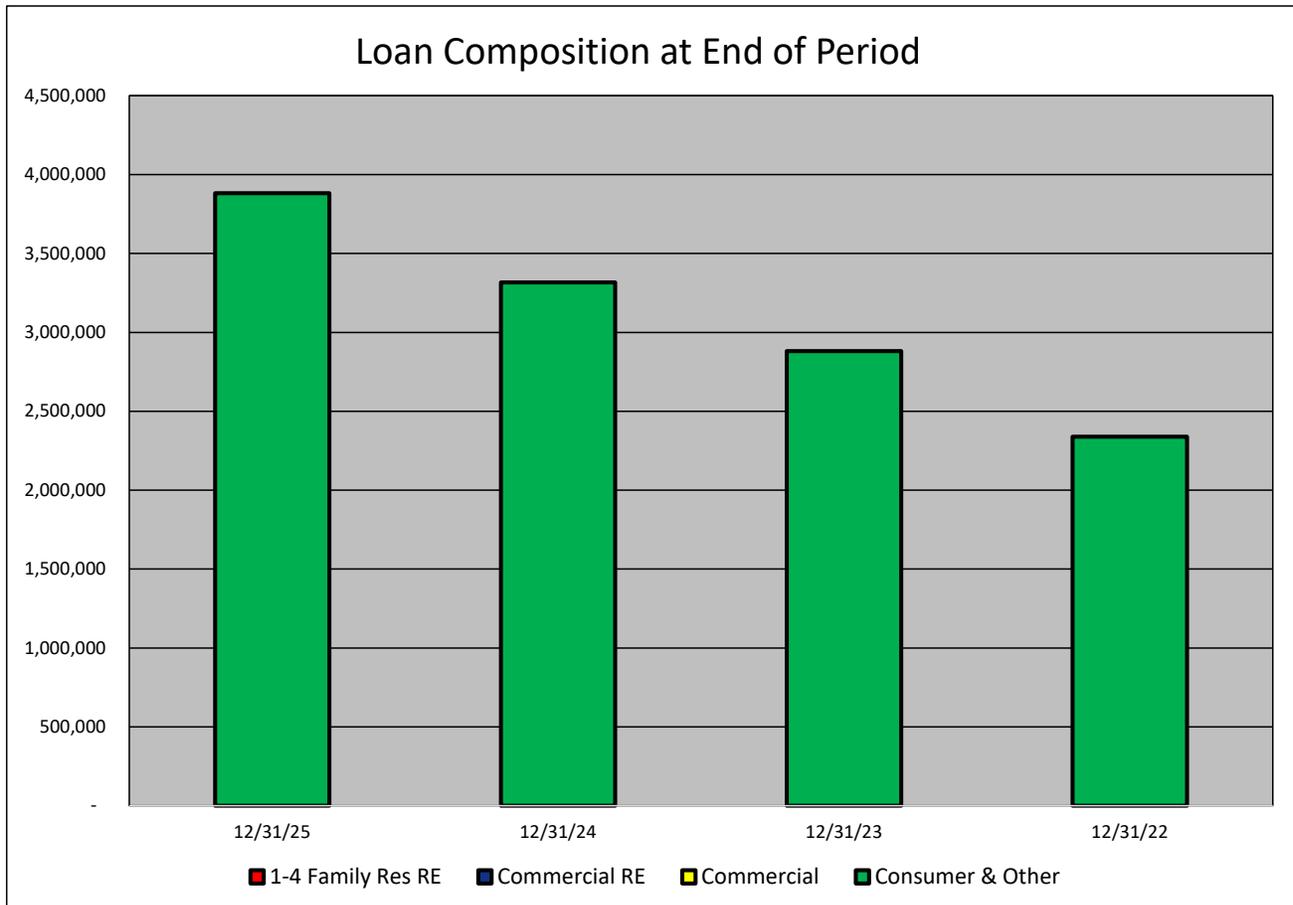


LOAN PORTFOLIO COMPOSITION - Banesco USA
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ 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	3,881,580	3,315,851	2,881,396	2,338,610	565,729	17.06
Loans, Net	<u>3,881,580</u>	<u>3,315,851</u>	<u>2,881,396</u>	<u>2,338,610</u>	<u>565,729</u>	<u>17.06</u>



LOAN PORTFOLIO QUALITY - Banesco USA
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
ALLOWANCE FOR CREDIT LOSSES (LOANS):						
Beginning Balance	37,513	35,595	26,454	20,950	1,918	5.39
Total Recoveries	113	156	193	1,601	(43)	(27.56)
Total Charge-offs	1,029	3,082	365	68	(2,053)	(66.61)
Credit Loss Expense	4,514	4,844	7,879	3,971	(330)	(6.81)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	1,278	-	1,434	-	1,278	NA
Ending Balance	42,389	37,513	35,595	26,454	4,876	13.00

NON-PERFORMING ASSETS:

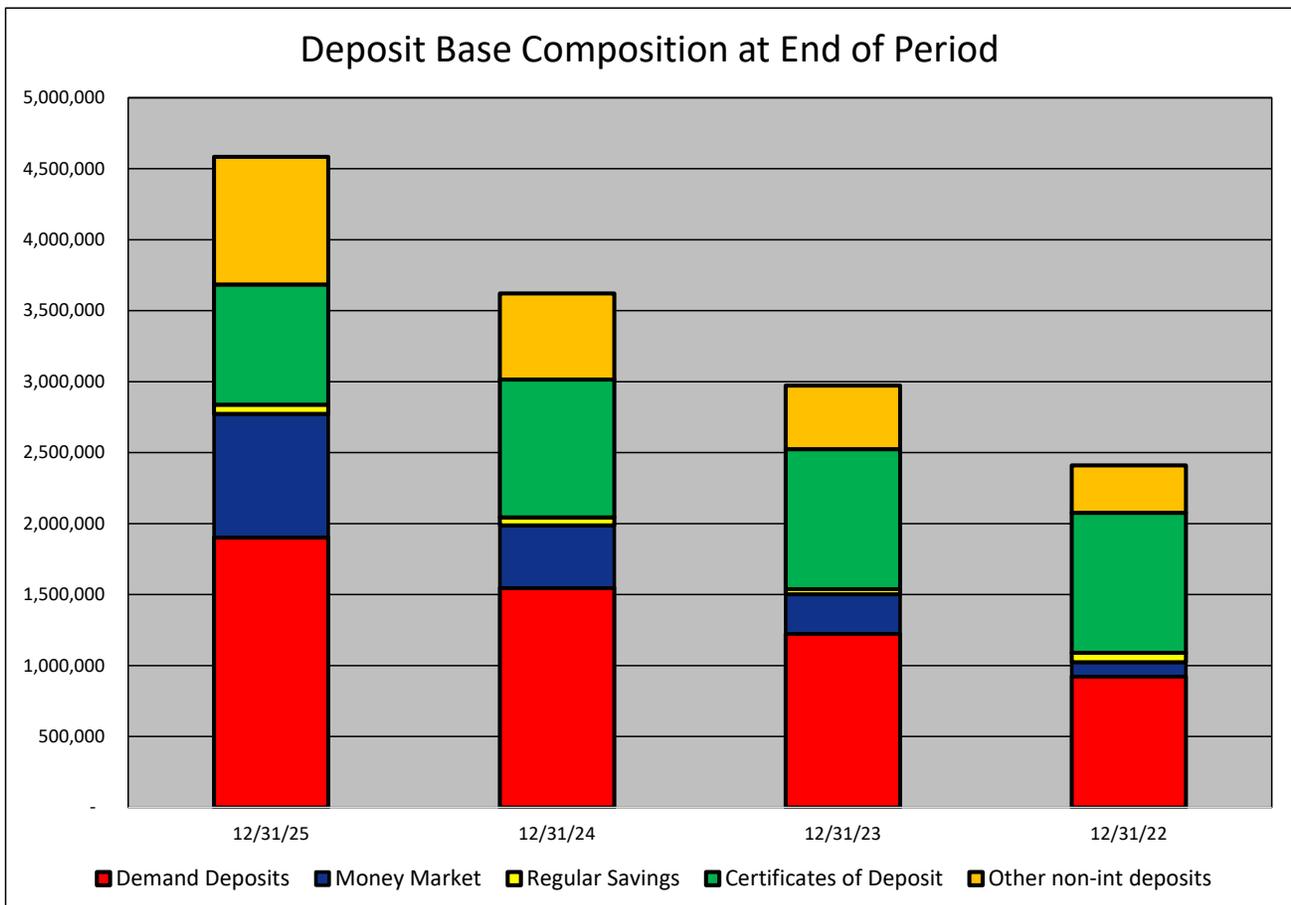
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	21,380	12,109	7,300	8,097	9,271	76.56
Foreclosed Real Estate	-	-	-	506	-	NA
Total Non-perf Assets	21,380	12,109	7,300	8,603	9,271	76.56

DEPOSIT BASE COMPOSITION - Banesco USA
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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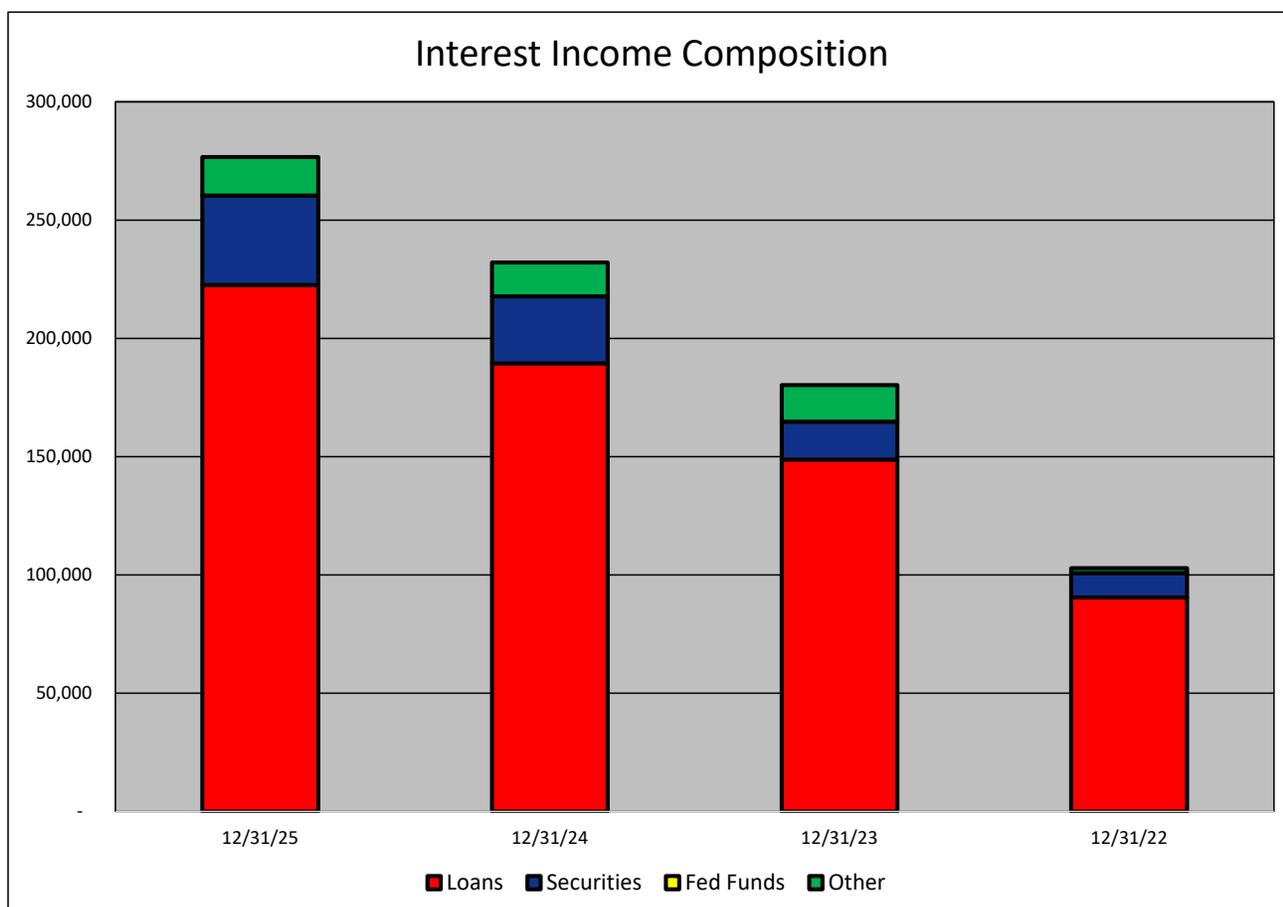
DEPOSIT BASE CATEGORY:

Demand Deposits	1,902,071	1,546,937	1,224,225	923,482	355,134	22.96
Money Market	870,489	441,293	278,247	99,479	429,196	97.26
Regular Savings	65,401	56,243	35,569	66,995	9,158	16.28
Certificates of Deposit	845,729	971,134	986,462	986,534	(125,405)	(12.91)
Other non-int deposits	900,774	604,776	446,916	333,092	295,998	48.94
Total Deposits	4,584,464	3,620,383	2,971,419	2,409,582	964,081	26.63



INTEREST INCOME COMPOSITION- Banesco USA
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	222,554	189,491	148,748	90,511	33,063	17.45
Securities	37,851	28,280	16,040	10,330	9,571	33.84
Fed Funds	-	-	-	-	-	NA
Other	16,224	14,260	15,443	2,033	1,964	13.77
Total Int Income	276,629	232,031	180,231	102,874	44,598	19.22

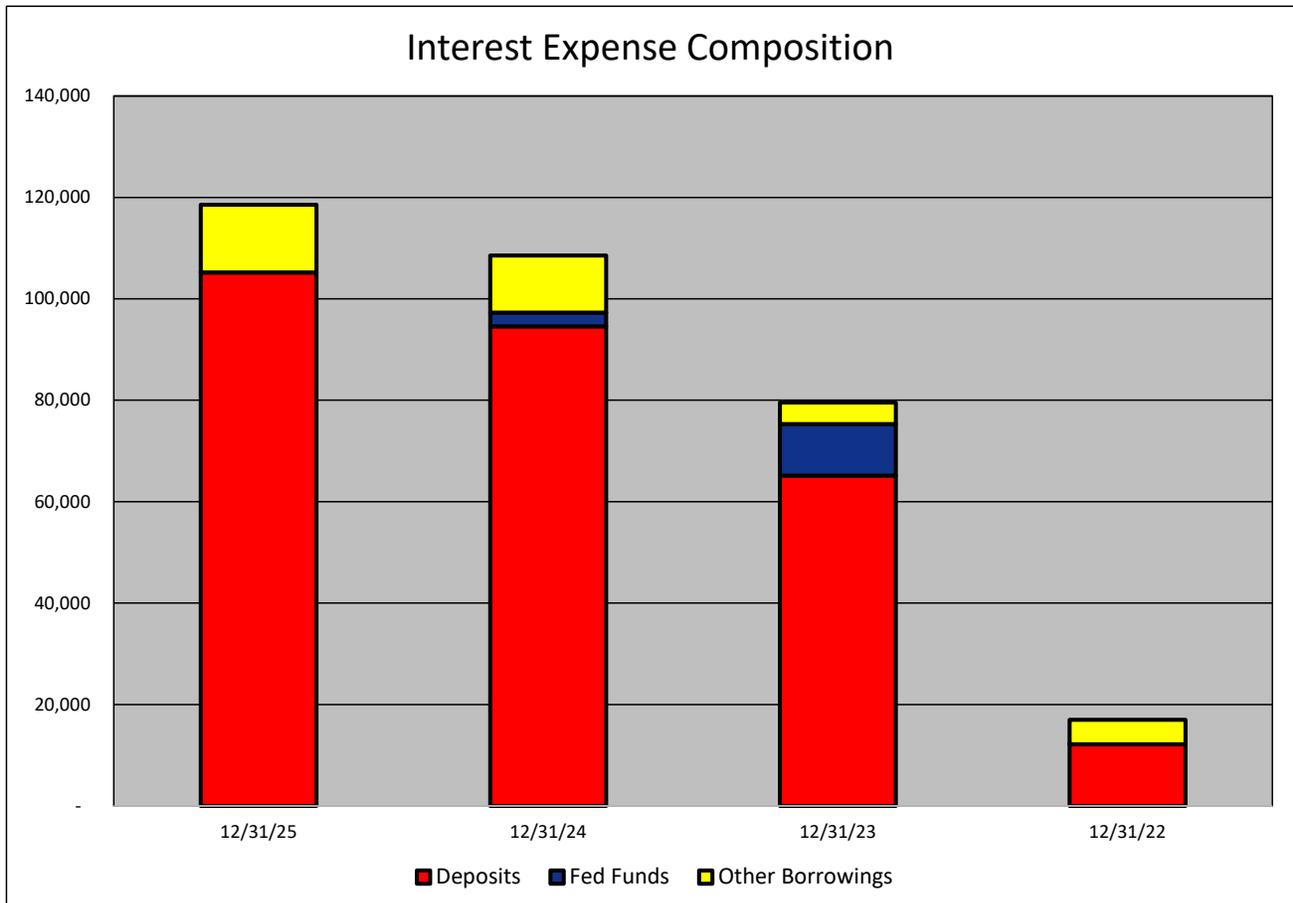


INTEREST EXPENSE COMPOSITION- Banesco USA
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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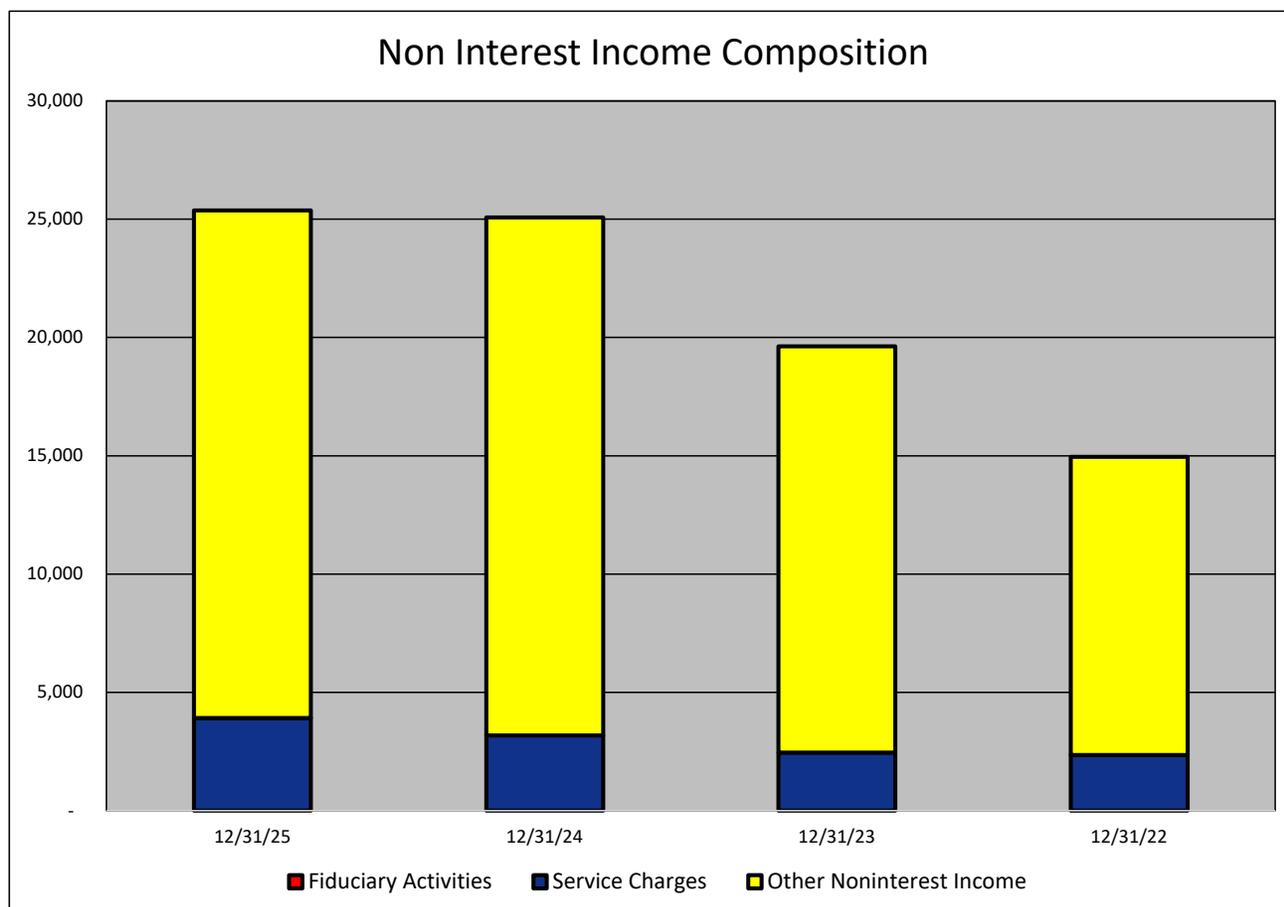
INTEREST EXPENSE CATEGORY

Deposits	105,199	94,571	65,142	12,156	10,628	11.24
Fed Funds	16	2,716	10,147	26	(2,700)	(99.41)
Other Borrowings	13,333	11,249	4,244	4,802	2,084	18.53
Total Int Expense	118,548	108,536	79,533	16,984	10,012	9.22



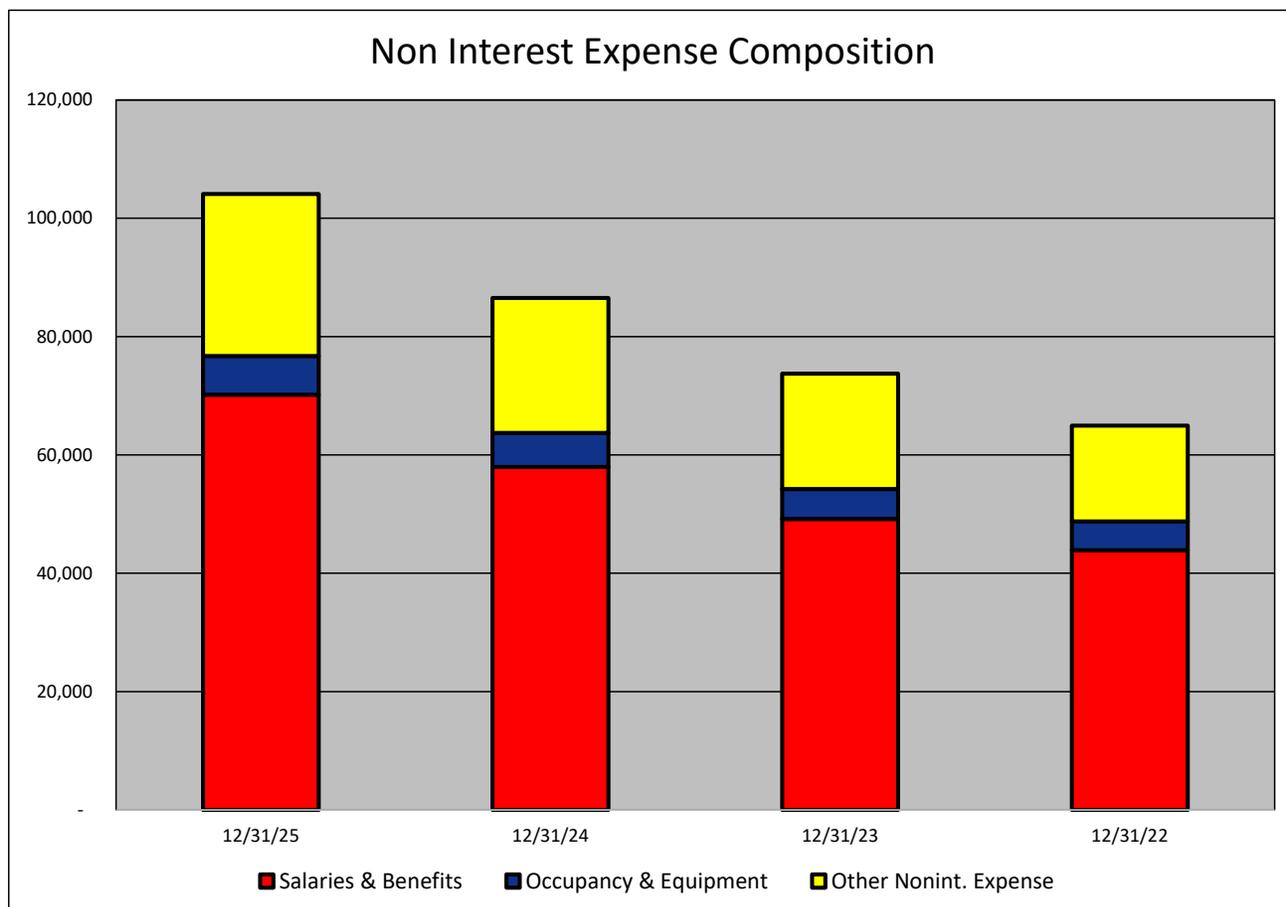
NONINTEREST INCOME COMPOSITION- Banesco USA
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	3,911	3,177	2,452	2,350	734	23.10
Other Noninterest Income	21,459	21,893	17,175	12,602	(434)	(1.98)
Total Nonint. Income	25,370	25,070	19,627	14,952	300	1.20



NONINTEREST EXPENSE COMPOSITION- Banesco USA
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	70,164	57,958	49,174	43,893	12,206	21.06
Occupancy & Equipment	6,555	5,757	5,058	4,871	798	13.86
Other Nonint. Expense	27,376	22,829	19,488	16,182	4,547	19.92
Total Nonint. Expense	104,095	86,544	73,720	64,946	17,551	20.28



PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Bankmiami	183,349	-	NA
Intercredit Bank, National Association	1,610,849	1,063,635	51.45
Gulf Atlantic Bank	233,104	172,951	34.78
International Finance Bank	1,580,518	1,263,209	25.12
Banesco Usa	5,477,082	4,406,981	24.28
Interamerican Bank, A Fsb	320,479	266,491	20.26
Banco Do Brasil Americas	3,205,995	2,831,371	13.23
Pacific National Bank	1,472,656	1,302,619	13.05
Helm Bank Usa	1,137,676	1,010,203	12.62
Grove Bank & Trust	1,365,487	1,232,853	10.76
Ocean Bank	7,436,315	6,719,648	10.67
Terrabank, National Association	853,422	788,111	8.29
U. S. Century Bank	2,788,916	2,579,817	8.11
City National Bank Of Florida	28,048,551	26,506,696	5.82
Sunstate Bank	568,962	546,077	4.19
Bradesco Bank	5,466,642	5,404,455	1.15
First State Bank Of The Florida Keys	1,143,806	1,145,382	(0.14)
Bankunited, National Association	35,027,511	35,206,606	(0.51)
Amerant Bank, National Association	9,757,923	9,880,789	(1.24)
Eastern National Bank	84,840	131,189	(35.33)

Select Peer Average	5,388,204	5,122,954	10.87
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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	
Bankmiami	67,825	0	NA
Intercredit Bank, National Association	854,645	540,300	58.18
Gulf Atlantic Bank	191,184	132,897	43.86
Banco Do Brasil Americas	1,991,658	1,643,460	21.19
Grove Bank & Trust	820,036	695,750	17.86
Bradesco Bank	4,365,841	3,706,848	17.78
Banesco Usa	3,881,580	3,315,851	17.06
International Finance Bank	1,238,206	1,075,358	15.14
U. S. Century Bank	2,189,257	1,972,848	10.97
Sunstate Bank	334,043	301,430	10.82
Pacific National Bank	923,900	853,522	8.25
Terrabank, National Association	567,017	523,975	8.21
Ocean Bank	5,976,346	5,533,051	8.01
City National Bank Of Florida	19,856,754	18,384,358	8.01
Helm Bank Usa	643,345	602,981	6.69
Interamerican Bank, A Fsb	225,417	217,442	3.67
First State Bank Of The Florida Keys	833,663	825,357	1.01
Bankunited, National Association	24,273,707	24,297,980	(0.10)
Amerant Bank, National Association	6,697,235	7,267,279	(7.84)
Eastern National Bank	55,785	94,454	(40.94)

Select Peer Average	3,799,372	3,599,257	10.94
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PEER GROUP COMPARISONS REPORT
South Florida Group

CAPITAL RATIOS
For the year ended December 31, 2025

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Bankmiami	19.44	20.94	41.92	42.84	41.92
Interamerican Bank, A Fsb	11.77	12.14	18.61	19.87	18.61
Banesco Usa	10.73	11.30	0.00	0.00	0.00
Pacific National Bank	11.05	11.23	15.45	16.13	15.45
Helm Bank Usa	9.34	11.12	29.14	30.41	29.14
Sunstate Bank	12.48	11.02	13.21	14.02	13.21
Banco Do Brasil Americas	11.04	11.01	23.59	24.85	23.59
City National Bank Of Florida	10.37	10.92	14.39	15.49	14.39
First State Bank Of The Florida Keys	9.18	10.59	15.30	16.51	15.30
Bradesco Bank	10.54	10.57	15.89	16.99	15.89
Intercredit Bank, National Association	8.96	10.35	16.44	17.69	14.72
Terrabank, National Association	8.88	9.86	15.70	16.95	10.93
Grove Bank & Trust	9.80	9.82	15.39	16.64	15.39
Ocean Bank	9.38	9.68	11.46	12.71	11.46
U. S. Century Bank	8.90	9.65	12.47	13.67	12.47
Amerant Bank, National Association	10.03	9.47	12.35	13.49	12.35
Gulf Atlantic Bank	8.69	9.35	0.00	0.00	0.00
Bankunited, National Association	9.04	9.27	12.73	13.61	12.73
Eastern National Bank	9.49	9.01	15.45	16.71	15.45
International Finance Bank	7.89	8.70	10.58	11.83	10.58

Select Peer Average	10.35	10.80	15.50	16.52	15.18
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PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET RATIOS
For the year ended December 31, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Gulf Atlantic Bank	102.70	82.02	8.00
Ocean Bank	95.29	80.37	13.33
Bradesco Bank	94.87	79.86	7.45
U. S. Century Bank	92.77	78.50	16.55
City National Bank Of Florida	90.49	70.79	22.33
International Finance Bank	86.74	78.34	3.26
Amerant Bank, National Association	85.81	68.63	20.77
Banesco Usa	84.67	70.87	20.50
Interamerican Bank, A Fsb	84.55	70.34	0.00
First State Bank Of The Florida Keys	82.26	72.88	22.61
Bankunited, National Association	81.97	69.30	26.43
Pacific National Bank	76.73	62.74	26.10
Eastern National Bank	75.05	65.75	0.82
Terrabank, National Association	73.53	66.44	22.89
Grove Bank & Trust	71.28	60.05	21.67
Banco Do Brasil Americas	70.09	62.12	28.61
Sunstate Bank	69.11	58.71	12.36
Helm Bank Usa	62.96	56.55	36.57
Intercredit Bank, National Association	61.49	53.06	36.28
Bankmiami	46.51	36.99	0.00

Select Peer Average	79.44	67.22	17.33
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PEER GROUP COMPARISONS REPORT
South Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Banco Do Brasil Americas	3,112,541	1.62	15.51
International Finance Bank	1,379,526	1.32	15.44
Banesco Usa	5,073,269	1.13	10.31
U. S. Century Bank	2,764,706	1.07	12.93
Pacific National Bank	1,381,204	1.03	9.11
Bradesco Bank	5,157,195	0.97	9.11
City National Bank Of Florida	27,987,266	0.93	9.62
Helm Bank Usa	1,147,978	0.92	10.65
Terrabank, National Association	833,124	0.92	11.33
Ocean Bank	7,193,518	0.91	9.79
Bankunited, National Association	35,380,436	0.89	9.84
Gulf Atlantic Bank	199,874	0.81	9.74
Interamerican Bank, A Fsb	285,514	0.70	5.43
Amerant Bank, National Association	10,180,184	0.63	6.67
First State Bank Of The Florida Keys	1,176,175	0.59	6.63
Grove Bank & Trust	1,352,496	0.58	6.06
Sunstate Bank	554,777	0.56	4.54
Intercredit Bank, National Association	1,263,400	(0.83)	(8.93)
Eastern National Bank	103,441	(3.02)	(32.36)
Bankmiami	84,491	(3.70)	(10.63)

Select Peer Average	5,330,556	0.40	5.54
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PEER GROUP COMPARISONS REPORT
South Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Banco Do Brasil Americas	0.49	1.53	46.88	12.05
U. S. Century Bank	0.53	1.24	49.21	13.60
City National Bank Of Florida	0.43	1.04	50.39	25.00
International Finance Bank	0.46	1.83	55.19	12.16
Bankunited, National Association	0.28	1.52	56.30	19.58
Banesco Usa	0.50	1.55	56.74	11.98
Pacific National Bank	0.17	1.84	58.36	10.67
Bradesco Bank	0.57	1.36	58.50	17.69
Ocean Bank	0.45	1.91	63.84	11.18
Terrabank, National Association	0.78	1.95	67.58	7.17
Gulf Atlantic Bank	0.25	2.80	68.67	6.13
Helm Bank Usa	0.48	2.49	69.84	9.10
Amerant Bank, National Association	0.62	2.41	71.72	14.06
Grove Bank & Trust	0.87	1.61	75.95	11.77
Sunstate Bank	0.56	2.26	76.74	7.20
First State Bank Of The Florida Keys	0.44	2.37	78.06	6.22
Interamerican Bank, A Fsb	0.32	3.33	80.00	4.27
Intercredit Bank, National Association	0.02	2.94	138.20	11.76
Eastern National Bank	0.66	7.60	173.34	1.66
Bankmiami	0.04	6.74	244.56	7.33

Select Peer Average	0.45	2.52	82.00	11.03
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PEER GROUP COMPARISONS REPORT
South Florida Group

ASSET QUALITY RATIOS
For the year ended December 31, 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	1.42	0.00	0.00	0.00
Sunstate Bank	1.13	0.00	0.00	0.00
Pacific National Bank	0.73	0.02	0.01	0.12
Terrabank, National Association	1.35	0.03	0.02	0.23
Eastern National Bank	2.14	0.07	0.05	0.42
Intercredit Bank, National Association	1.57	0.09	0.05	0.47
U. S. Century Bank	1.16	0.14	0.11	1.15
International Finance Bank	1.25	0.18	0.14	1.62
First State Bank Of The Florida Keys	1.09	0.20	0.15	0.93
Bradesco Bank	0.94	0.20	0.16	1.44
Ocean Bank	1.40	0.22	0.18	1.68
Interamerican Bank, A Fsb	2.06	0.35	0.25	1.86
Gulf Atlantic Bank	0.92	0.32	0.26	2.78
BanESCO Usa	1.09	0.55	0.39	3.39
Banco Do Brasil Americas	1.35	0.76	0.48	4.16
City National Bank Of Florida	1.11	0.94	0.71	6.52
Helm Bank Usa	1.69	1.62	0.92	8.89
BankUnited, National Association	0.91	2.19	1.53	10.27
Amerant Bank, National Association	1.18	2.56	1.92	17.81

Select Peer Average	1.27	0.52	0.37	3.19
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 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	4.82	26.15	0.00	0.00	0.82
Bankmiami	1.45	57.65	0.00	0.00	0.00
Pacific National Bank	1.14	6.82	0.00	0.00	26.10
Helm Bank Usa	1.04	4.96	0.00	0.00	36.49
Sunstate Bank	0.99	11.10	13.16	0.00	12.36
Terrabank, National Association	0.75	7.29	0.00	0.00	22.82
First State Bank Of The Florida Keys	0.69	2.15	0.00	7.11	15.50
Bradesco Bank	0.67	8.65	0.11	1.28	6.10
Banesco Usa	0.61	4.54	0.00	2.97	17.35
Amerant Bank, National Association	0.55	4.20	0.00	0.00	20.74
Grove Bank & Trust	0.49	14.40	0.00	15.44	5.96
Ocean Bank	0.46	2.25	0.00	2.45	10.86
City National Bank Of Florida	0.43	2.24	0.00	8.62	13.55
Gulf Atlantic Bank	0.40	2.87	0.00	0.58	7.42
Interamerican Bank, A Fsb	0.40	27.73	0.00	0.00	0.00
Banco Do Brasil Americas	0.29	8.26	0.09	0.00	28.32
International Finance Bank	0.26	16.81	0.00	0.00	3.12
U. S. Century Bank	0.22	1.16	0.00	5.52	11.03
Intercredit Bank, National Association	0.10	8.80	0.00	0.00	36.28
Bankunited, National Association	0.03	0.59	0.00	0.00	26.43

Select Peer Average	0.79	10.93	0.67	2.20	15.06
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Gulf Atlantic Bank	81.26	3.76	0.00	0.00
Ocean Bank	79.23	1.14	0.00	0.01
Bradesco Bank	79.11	0.63	0.00	0.00
U. S. Century Bank	77.58	0.35	0.00	0.00
International Finance Bank	77.36	1.40	0.00	0.03
First State Bank Of The Florida Keys	72.09	0.96	0.00	0.00
Banesco Usa	70.10	0.54	0.00	0.00
City National Bank Of Florida	69.88	0.26	0.04	0.24
Interamerican Bank, A Fsb	68.89	1.91	0.00	0.00
Bankunited, National Association	68.67	0.34	0.01	0.22
Amerant Bank, National Association	66.96	1.37	0.16	0.23
Terrabank, National Association	65.55	0.61	0.00	0.00
Eastern National Bank	64.35	2.36	0.00	0.00
Pacific National Bank	62.28	2.30	0.00	0.02
Banco Do Brasil Americas	61.28	0.14	0.01	0.33
Grove Bank & Trust	59.20	1.26	0.00	0.00
Sunstate Bank	58.05	1.04	0.00	1.44
Helm Bank Usa	55.59	0.37	0.00	0.00
Intercredit Bank, National Association	52.22	0.73	0.00	0.00
Bankmiami	36.62	1.85	0.00	0.01

Select Peer Average	66.31	1.17	0.01	0.13
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PEER GROUP COMPARISONS REPORT
South Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the year ended December 31, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Terrabank, National Association	60.81	39.19	100.00	0.00	0.00
International Finance Bank	44.26	55.74	100.00	0.00	0.00
Helm Bank Usa	39.65	60.35	100.00	0.00	0.00
Banco Do Brasil Americas	33.00	66.97	99.97	0.00	0.03
Bankunited, National Association	30.04	64.90	94.94	0.00	5.06
Banesco Usa	29.65	64.88	94.53	0.00	5.47
Eastern National Bank	26.91	73.02	99.93	0.07	0.00
Ocean Bank	26.17	68.44	94.62	0.00	5.38
Sunstate Bank	24.24	73.73	97.97	0.00	2.03
U. S. Century Bank	23.78	69.94	93.72	0.00	6.28
Grove Bank & Trust	23.21	71.02	94.23	1.68	4.10
First State Bank Of The Florida Keys	22.89	75.78	98.67	1.33	0.00
Bradesco Bank	22.00	74.00	96.00	0.00	4.00
City National Bank Of Florida	19.70	68.70	88.40	0.18	11.42
Interamerican Bank, A Fsb	19.45	75.60	95.05	0.00	4.95
Amerant Bank, National Association	18.53	73.11	91.64	0.00	8.36
Pacific National Bank	16.28	76.63	92.90	0.00	7.10
Bankmiami	15.54	84.46	100.00	0.00	0.00
Gulf Atlantic Bank	14.06	75.05	89.11	0.00	10.89
Intercredit Bank, National Association	5.74	90.12	95.86	0.00	4.14

Select Peer Average	25.80	70.08	95.88	0.16	3.96
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PEER GROUP COMPARISONS REPORT
South Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the year ended December 31, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Gulf Atlantic Bank	7.12	3.34	4.46	93.76
Eastern National Bank	5.89	2.20	4.36	94.20
Interamerican Bank, A Fsb	6.25	2.94	4.31	98.37
Helm Bank Usa	5.04	2.08	3.97	94.35
Banco Do Brasil Americas	5.58	3.06	3.87	99.03
Amerant Bank, National Association	6.25	3.17	3.84	93.84
International Finance Bank	5.54	3.61	3.72	99.21
Pacific National Bank	6.41	3.93	3.41	95.89
Terrabank, National Association	4.36	1.99	3.35	97.25
Ocean Bank	5.68	3.60	3.34	97.11
Sunstate Bank	5.80	3.71	3.26	95.43
Banesco Usa	5.66	3.85	3.24	96.30
U. S. Century Bank	5.47	3.25	3.19	96.12
First State Bank Of The Florida Keys	4.91	2.56	3.18	98.93
Bankunited, National Association	5.25	2.74	2.98	96.66
Bankmiami	4.77	3.32	2.85	95.68
Bradesco Bank	5.84	3.84	2.82	96.62
City National Bank Of Florida	5.11	2.70	2.60	96.29
Grove Bank & Trust	4.77	3.23	2.45	97.09
Intercredit Bank, National Association	5.60	4.17	2.13	99.87
Select Peer Average	5.57	3.16	3.04	96.60