

# BankUnited, National Association

Miami Lakes, FL

Established

5/21/2009

## 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)

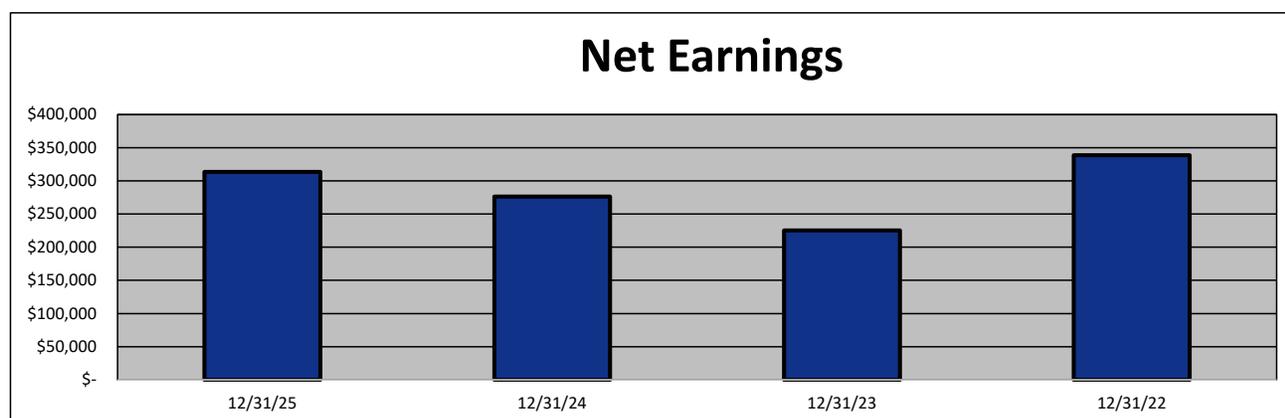
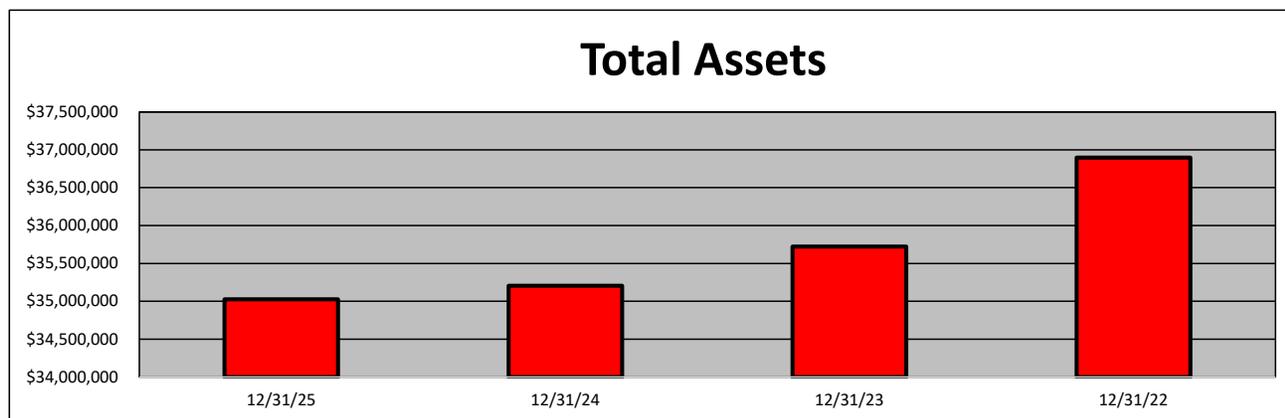
**EXECUTIVE SUMMARY - BankUnited, National Association  
(Percentage)**

<b>Period Ending</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>State Avg.</b>	<b>Peer Avg.</b>
<b>CAPITAL RATIOS</b>						
Equity/Assets	9.04	9.18	8.40	7.53	10.68	10.35
Leverage Ratio	9.27	9.67	9.11	8.43	11.20	10.80
Tier 1 Cap/Risk Based Assets	12.73	13.70	13.09	12.40	12.21	15.50
Risk Based Ratio	13.61	14.59	13.89	12.92	12.99	16.52
Common Equity Tier 1 Capital Ratio	12.73	13.70	13.09	12.40	12.13	15.18
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	81.97	86.25	91.84	89.52	77.22	79.44
Loans/Assets	69.30	69.02	68.96	67.45	64.63	67.22
Securities/Assets	26.43	25.85	24.76	26.19	17.77	17.33
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.89	0.77	0.61	0.93	0.77	0.40
Return on Avg Equity	9.84	8.77	7.70	11.01	10.09	5.54
Nonint Income/Avg Assets	0.28	0.26	0.26	0.25	0.77	0.45
Net Overhead Ratio	1.52	1.47	1.43	1.19	2.31	2.52
Efficiency Ratio	56.30	58.34	60.81	49.79	72.83	82.00
Assets (per million) per Employee	19.58	21.12	22.31	22.90	10.41	11.03
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.91	0.92	0.82	0.59	1.28	1.27
Nonperforming Loans/Total Loans	2.19	1.96	1.64	2.40	0.54	0.52
Nonperforming Assets/Total Assets	1.53	1.37	1.14	1.63	0.38	0.37
Adjusted Texas Ratio	10.27	8.39	4.92	6.45	3.26	3.19
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.25	5.57	5.24	3.49	5.50	5.57
Cost of funds	2.74	3.35	3.10	1.12	2.82	3.16
Net interest margin	2.98	2.75	2.57	2.69	3.28	3.04
Avg Earning Assets/Avg Assets	96.66	96.59	96.00	96.09	95.74	96.60

**SELECTED FINANCIAL DATA - BankUnited, National Association**  
(Dollars in Thousands)

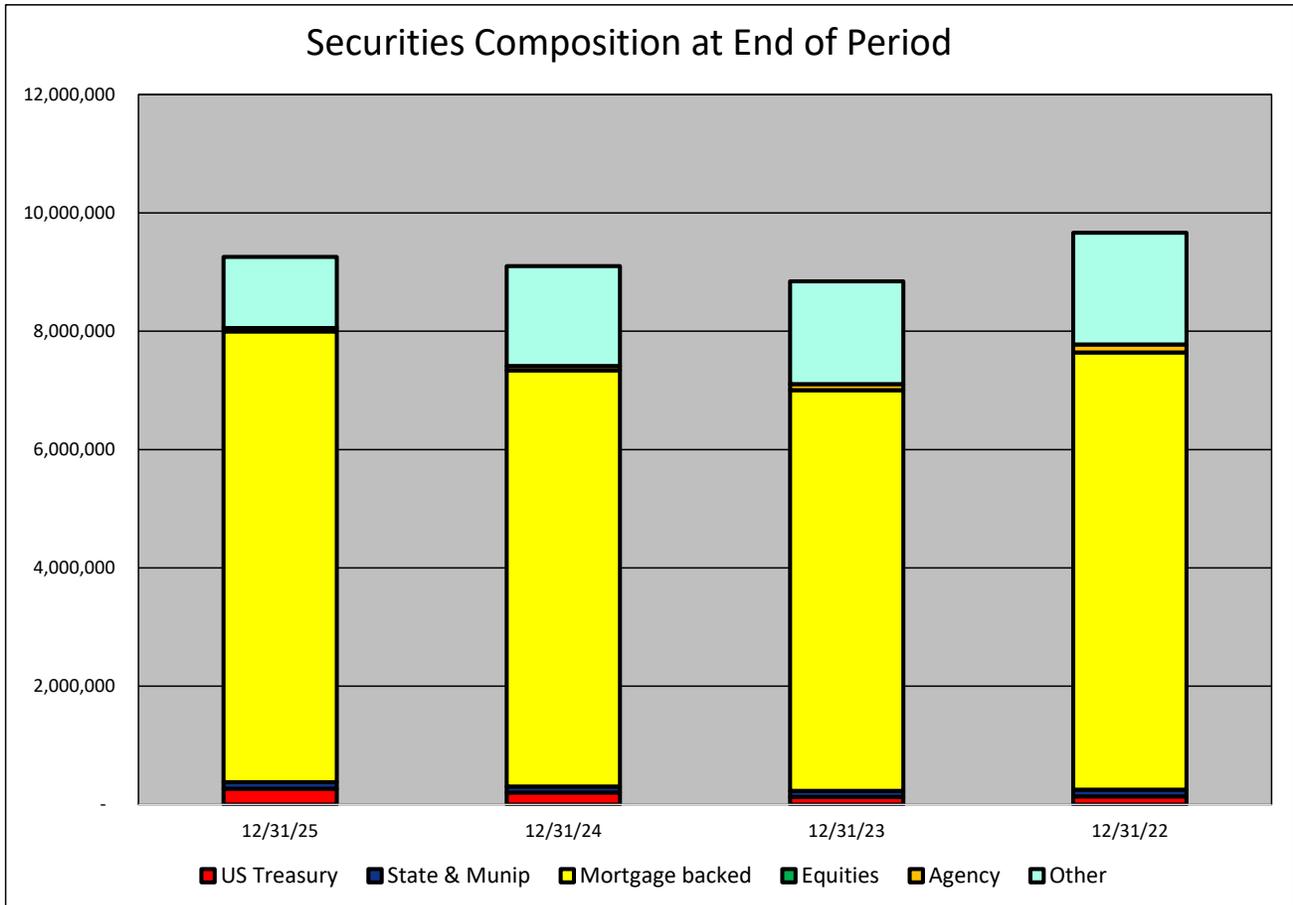
<b>As of:</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	35,027,511	35,206,606	35,721,140	36,897,184	(179,095)	(0.51)
Cash and Equivalents	217,781	491,114	588,279	572,642	(273,333)	(55.66)
Securities	9,257,917	9,101,416	8,844,632	9,664,443	156,501	1.72
Loans, net	24,273,707	24,297,980	24,633,684	24,885,988	(24,273)	(0.10)
Deposit Accounts	29,611,980	28,172,154	26,822,743	27,800,064	1,439,826	5.11
Fed Funds & Repos	-	-	-	190,000	-	NA
Total Equity	3,166,950	3,233,365	2,999,189	2,777,081	(66,415)	(2.05)

<b>Period Ending</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	313,639	276,296	225,288	338,910	37,343	13.52
Interest Income	1,795,710	1,924,689	1,854,538	1,227,221	(128,979)	(6.70)
Interest Expense	775,554	972,786	944,524	280,763	(197,232)	(20.27)
Net Interest Income	1,020,156	951,903	910,014	946,458	68,253	7.17
Credit Loss Expense	68,351	58,987	78,924	73,814	9,364	15.87
Noninterest income	97,936	94,722	95,126	91,161	3,214	3.39
Gain on Sale of Securities	3,585	1,074	1,816	3,927	2,511	233.80
Noninterest Expense	636,883	621,349	622,791	524,505	15,534	2.50
Net Operating Income	412,858	366,289	303,425	439,300	46,569	12.71
Income Taxes	103,215	94,982	71,270	102,977	8,233	8.67



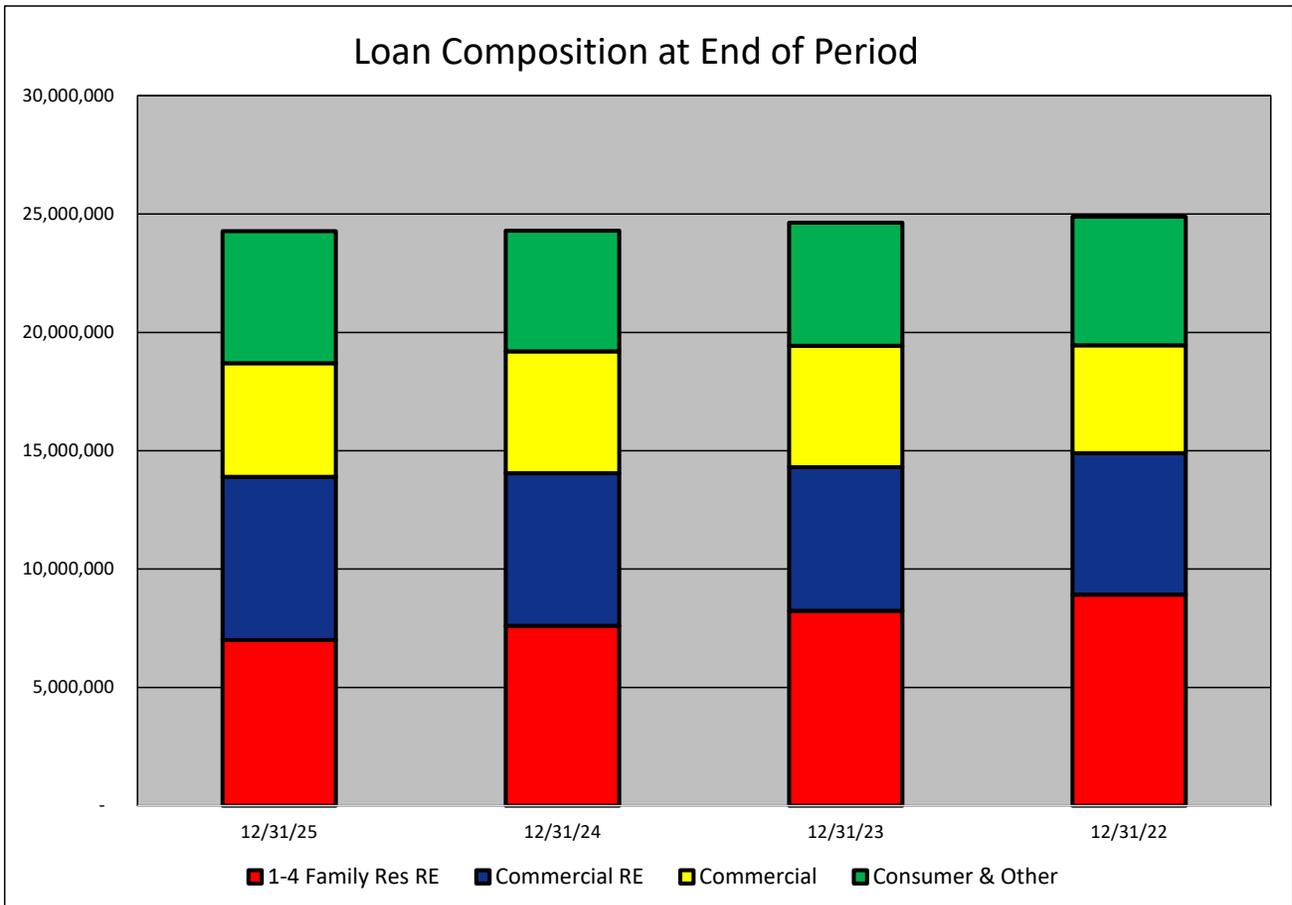
**SECURITIES COMPOSITION - BankUnited, National Association**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	268,653	202,952	130,592	135,841	65,701	32.37
State & Munip	109,520	104,010	102,618	116,661	5,510	5.30
Mortgage backed	7,617,321	7,033,365	6,770,255	7,389,295	583,956	8.30
Equities	-	-	-	-	-	NA
Agency	57,815	72,702	103,024	135,782	(14,887)	(20.48)
Other	1,204,608	1,688,387	1,738,143	1,886,864	(483,779)	(28.65)
<b>Total Securities</b>	<b>9,257,917</b>	<b>9,101,416</b>	<b>8,844,632</b>	<b>9,664,443</b>	<b>156,501</b>	<b>1.72</b>



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

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	6,999,369	7,604,919	8,231,263	8,918,654	(605,550)	(7.96)
Commercial RE	6,899,709	6,439,968	6,072,757	5,975,274	459,741	7.14
Commercial	4,803,833	5,155,167	5,131,901	4,560,157	(351,334)	(6.82)
Consumer & Other	5,570,796	5,097,926	5,197,763	5,431,903	472,870	9.28
Loans, Net	<u>24,273,707</u>	<u>24,297,980</u>	<u>24,633,684</u>	<u>24,885,988</u>	<u>(24,273)</u>	<u>(0.10)</u>



**LOAN PORTFOLIO QUALITY - BankUnited, National Association**  
(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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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	223,153	202,689	147,946	126,457	20,464	10.10
Total Recoveries	9,331	21,428	12,627	9,730	(12,097)	(56.45)
Total Charge-offs	81,010	59,951	35,014	62,055	21,059	35.13
Credit Loss Expense	68,351	58,987	78,924	73,814	9,364	15.87
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	(1,794)	-	-	NA
Ending Balance	<u>219,825</u>	<u>223,153</u>	<u>202,689</u>	<u>147,946</u>	<u>(3,328)</u>	<u>(1.49)</u>

**NON-PERFORMING ASSETS:**

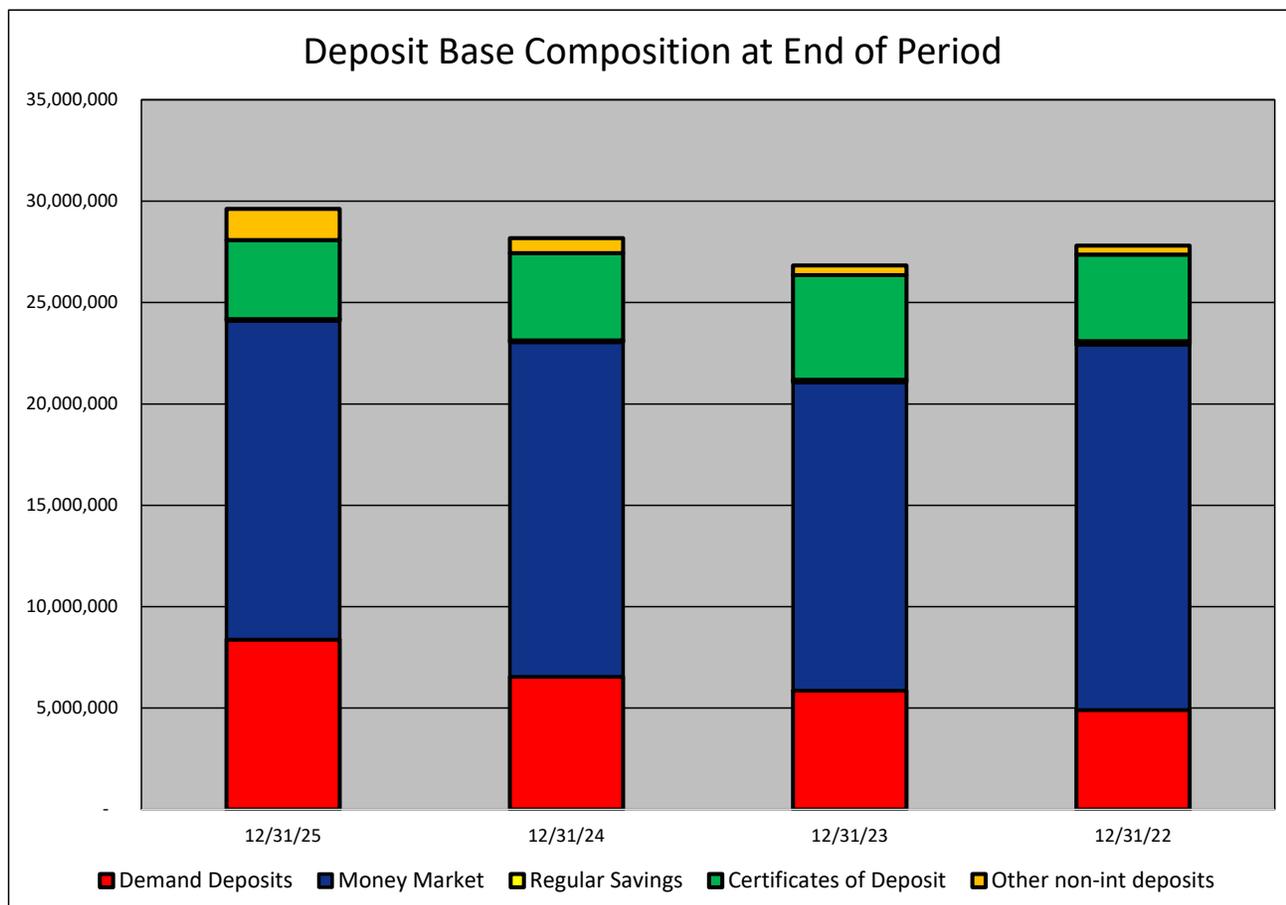
Total-90+ Days Past Due	295	258	463	553	37	14.34
Total-Nonaccrual	372,618	250,114	126,451	104,426	122,504	48.98
Foreclosed Real Estate	4,829	5,482	3,536	1,932	(653)	(11.91)
Total Non-perf Assets	<u>377,742</u>	<u>255,854</u>	<u>130,450</u>	<u>106,911</u>	<u>121,888</u>	<u>47.64</u>

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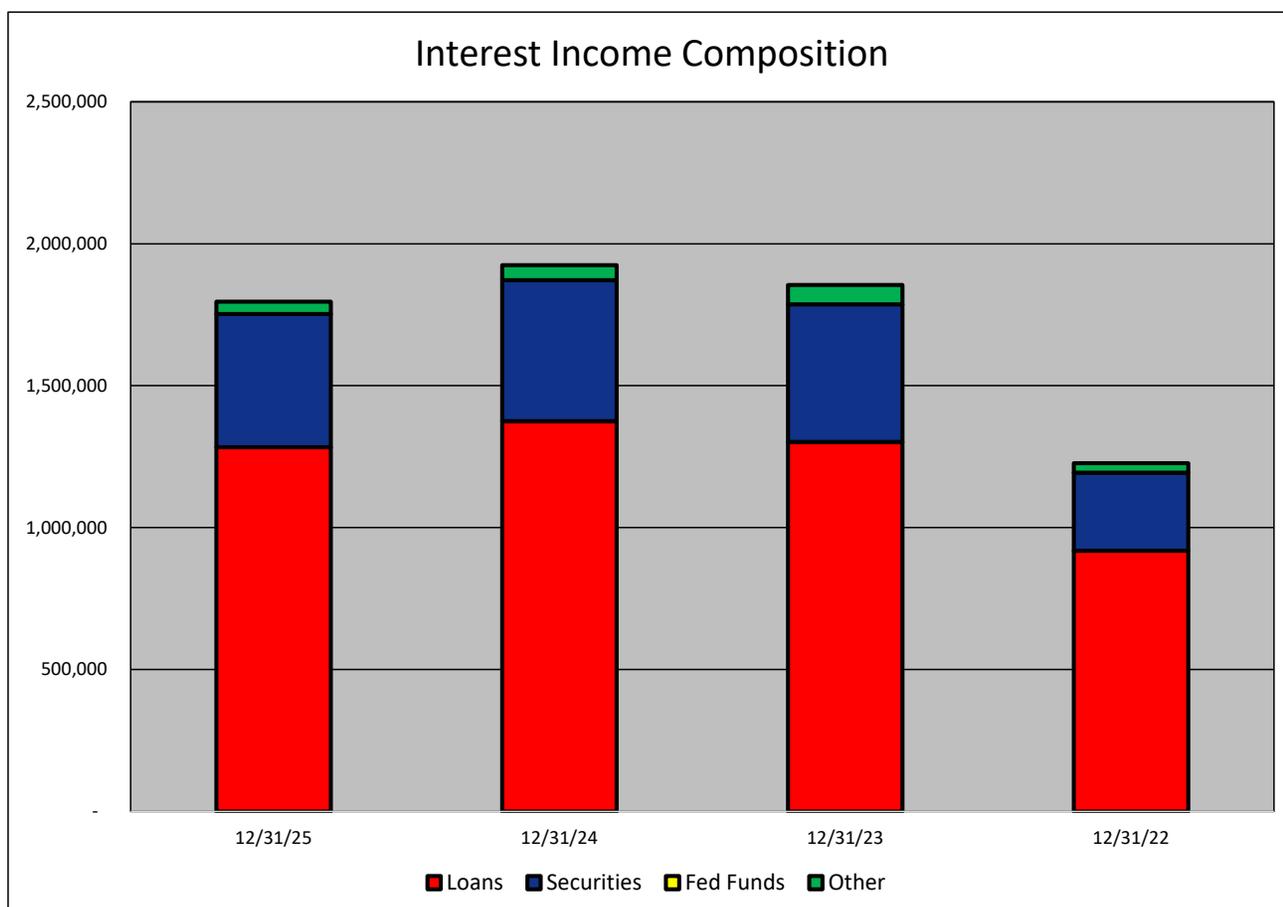
**DEPOSIT BASE CATEGORY:**

Demand Deposits	8,381,000	6,545,569	5,867,958	4,915,400	1,835,431	28.04
Money Market	15,718,432	16,500,347	15,202,671	18,010,941	(781,915)	(4.74)
Regular Savings	85,204	89,595	110,361	170,168	(4,391)	(4.90)
Certificates of Deposit	3,888,684	4,301,289	5,163,991	4,268,066	(412,605)	(9.59)
Other non-int deposits	1,538,660	735,354	477,762	435,489	803,306	109.24
<b>Total Deposits</b>	<b>29,611,980</b>	<b>28,172,154</b>	<b>26,822,743</b>	<b>27,800,064</b>	<b>1,439,826</b>	<b>5.11</b>



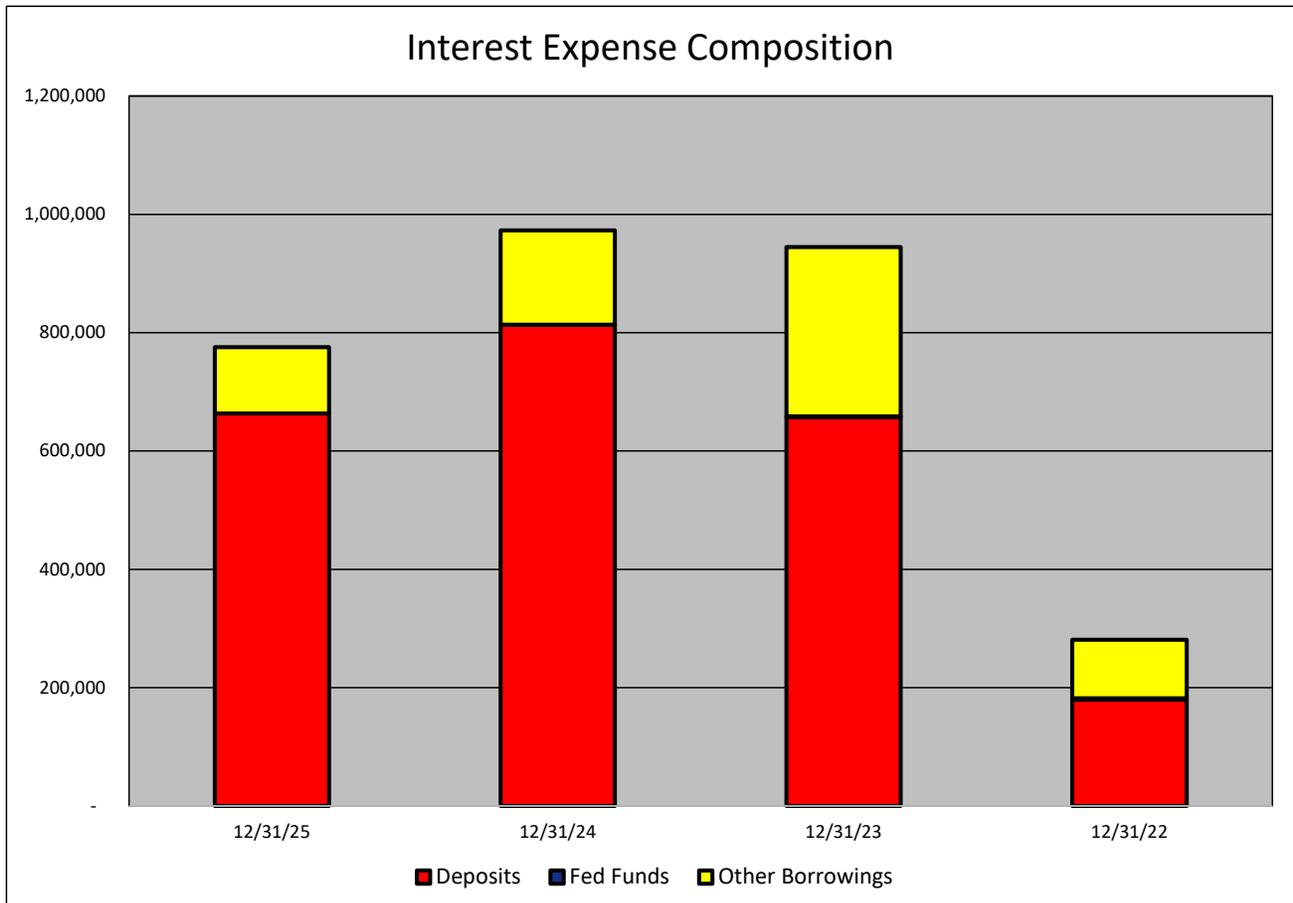
**INTEREST INCOME COMPOSITION- BankUnited, National Association**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	1,283,447	1,375,607	1,302,114	918,401	(92,160)	(6.70)
Securities	468,919	495,942	484,160	275,054	(27,023)	(5.45)
Fed Funds	-	-	-	-	-	NA
Other	43,344	53,140	68,264	33,766	(9,796)	(18.43)
<b>Total Int Income</b>	<b>1,795,710</b>	<b>1,924,689</b>	<b>1,854,538</b>	<b>1,227,221</b>	<b>(128,979)</b>	<b>(6.70)</b>



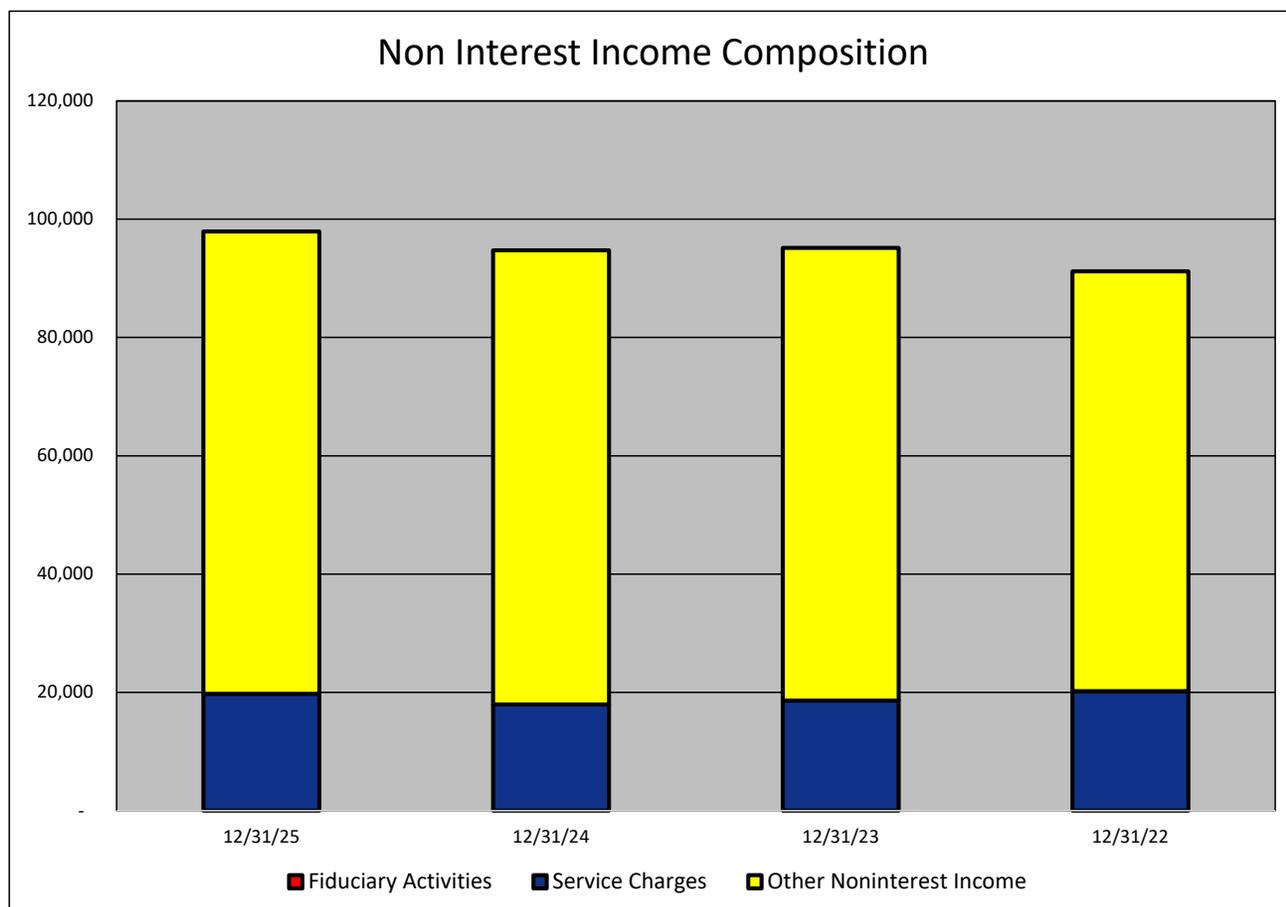
**INTEREST EXPENSE COMPOSITION- BankUnited, National Association**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	663,616	813,273	657,109	179,454	(149,657)	(18.40)
Fed Funds	-	30	1,611	2,723	(30)	(100.00)
Other Borrowings	111,938	159,483	285,804	98,586	(47,545)	(29.81)
<b>Total Int Expense</b>	<b>775,554</b>	<b>972,786</b>	<b>944,524</b>	<b>280,763</b>	<b>(197,232)</b>	<b>(20.27)</b>



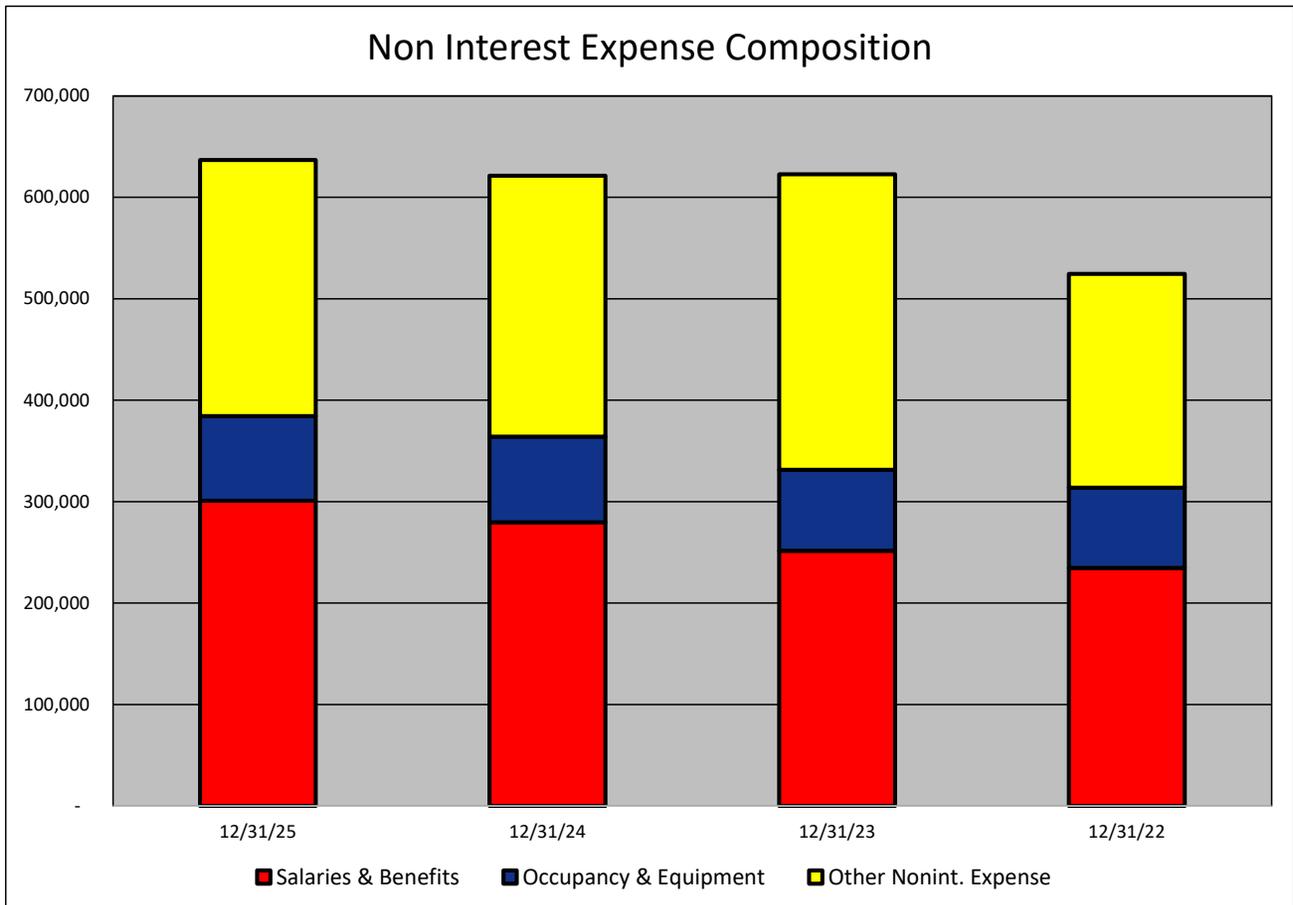
**NONINTEREST INCOME COMPOSITION- BankUnited, National Association**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	19,759	17,958	18,596	20,182	1,801	10.03
Other Noninterest Income	78,177	76,764	76,530	70,979	1,413	1.84
<b>Total Nonint. Income</b>	<b>97,936</b>	<b>94,722</b>	<b>95,126</b>	<b>91,161</b>	<b>3,214</b>	<b>3.39</b>



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

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	300,874	279,667	251,484	234,702	21,207	7.58
Occupancy & Equipment	83,504	84,323	79,929	78,988	(819)	(0.97)
Other Nonint. Expense	252,505	257,359	291,378	210,815	(4,854)	(1.89)
<b>Total Nonint. Expense</b>	<b>636,883</b>	<b>621,349</b>	<b>622,791</b>	<b>524,505</b>	<b>15,534</b>	<b>2.50</b>



**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)

<b>Select Peer Average</b>	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)

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

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

<b>Select Peer Average</b>	<b>79.44</b>	<b>67.22</b>	<b>17.33</b>
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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	<b>1.62</b>	15.51
International Finance Bank	1,379,526	<b>1.32</b>	15.44
Banesco Usa	5,073,269	<b>1.13</b>	10.31
U. S. Century Bank	2,764,706	<b>1.07</b>	12.93
Pacific National Bank	1,381,204	<b>1.03</b>	9.11
Bradesco Bank	5,157,195	<b>0.97</b>	9.11
City National Bank Of Florida	27,987,266	<b>0.93</b>	9.62
Helm Bank Usa	1,147,978	<b>0.92</b>	10.65
Terrabank, National Association	833,124	<b>0.92</b>	11.33
Ocean Bank	7,193,518	<b>0.91</b>	9.79
<b>Bankunited, National Association</b>	<b>35,380,436</b>	<b>0.89</b>	<b>9.84</b>
Gulf Atlantic Bank	199,874	<b>0.81</b>	9.74
Interamerican Bank, A Fsb	285,514	<b>0.70</b>	5.43
Amerant Bank, National Association	10,180,184	<b>0.63</b>	6.67
First State Bank Of The Florida Keys	1,176,175	<b>0.59</b>	6.63
Grove Bank & Trust	1,352,496	<b>0.58</b>	6.06
Sunstate Bank	554,777	<b>0.56</b>	4.54
Intercredit Bank, National Association	1,263,400	<b>(0.83)</b>	(8.93)
Eastern National Bank	103,441	<b>(3.02)</b>	(32.36)
Bankmiami	84,491	<b>(3.70)</b>	(10.63)

<b>Select Peer Average</b>	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	<b>46.88</b>	12.05
U. S. Century Bank	0.53	1.24	<b>49.21</b>	13.60
City National Bank Of Florida	0.43	1.04	<b>50.39</b>	25.00
International Finance Bank	0.46	1.83	<b>55.19</b>	12.16
<b>Bankunited, National Association</b>	<b>0.28</b>	<b>1.52</b>	<b>56.30</b>	<b>19.58</b>
BanESCO USA	0.50	1.55	<b>56.74</b>	11.98
Pacific National Bank	0.17	1.84	<b>58.36</b>	10.67
Bradesco Bank	0.57	1.36	<b>58.50</b>	17.69
Ocean Bank	0.45	1.91	<b>63.84</b>	11.18
Terrabank, National Association	0.78	1.95	<b>67.58</b>	7.17
Gulf Atlantic Bank	0.25	2.80	<b>68.67</b>	6.13
Helm Bank USA	0.48	2.49	<b>69.84</b>	9.10
Amerant Bank, National Association	0.62	2.41	<b>71.72</b>	14.06
Grove Bank & Trust	0.87	1.61	<b>75.95</b>	11.77
Sunstate Bank	0.56	2.26	<b>76.74</b>	7.20
First State Bank Of The Florida Keys	0.44	2.37	<b>78.06</b>	6.22
Interamerican Bank, A Fsb	0.32	3.33	<b>80.00</b>	4.27
Intercredit Bank, National Association	0.02	2.94	<b>138.20</b>	11.76
Eastern National Bank	0.66	7.60	<b>173.34</b>	1.66
Bankmiami	0.04	6.74	<b>244.56</b>	7.33

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

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

<b>Select Peer Average</b>	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	<b>81.26</b>	3.76	0.00	0.00
Ocean Bank	<b>79.23</b>	1.14	0.00	0.01
Bradesco Bank	<b>79.11</b>	0.63	0.00	0.00
U. S. Century Bank	<b>77.58</b>	0.35	0.00	0.00
International Finance Bank	<b>77.36</b>	1.40	0.00	0.03
First State Bank Of The Florida Keys	<b>72.09</b>	0.96	0.00	0.00
Banescos Usa	<b>70.10</b>	0.54	0.00	0.00
City National Bank Of Florida	<b>69.88</b>	0.26	0.04	0.24
Interamerican Bank, A Fsb	<b>68.89</b>	1.91	0.00	0.00
<b>Bankunited, National Association</b>	<b>68.67</b>	<b>0.34</b>	<b>0.01</b>	<b>0.22</b>
Amerant Bank, National Association	<b>66.96</b>	1.37	0.16	0.23
Terrabank, National Association	<b>65.55</b>	0.61	0.00	0.00
Eastern National Bank	<b>64.35</b>	2.36	0.00	0.00
Pacific National Bank	<b>62.28</b>	2.30	0.00	0.02
Banco Do Brasil Americas	<b>61.28</b>	0.14	0.01	0.33
Grove Bank & Trust	<b>59.20</b>	1.26	0.00	0.00
Sunstate Bank	<b>58.05</b>	1.04	0.00	1.44
Helm Bank Usa	<b>55.59</b>	0.37	0.00	0.00
Intercredit Bank, National Association	<b>52.22</b>	0.73	0.00	0.00
Bankmiami	<b>36.62</b>	1.85	0.00	0.01

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

<b>Select Peer Average</b>	<b>25.80</b>	<b>70.08</b>	<b>95.88</b>	<b>0.16</b>	<b>3.96</b>
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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	<b>4.46</b>	93.76
Eastern National Bank	5.89	2.20	<b>4.36</b>	94.20
Interamerican Bank, A Fsb	6.25	2.94	<b>4.31</b>	98.37
Helm Bank Usa	5.04	2.08	<b>3.97</b>	94.35
Banco Do Brasil Americas	5.58	3.06	<b>3.87</b>	99.03
Amerant Bank, National Association	6.25	3.17	<b>3.84</b>	93.84
International Finance Bank	5.54	3.61	<b>3.72</b>	99.21
Pacific National Bank	6.41	3.93	<b>3.41</b>	95.89
Terrabank, National Association	4.36	1.99	<b>3.35</b>	97.25
Ocean Bank	5.68	3.60	<b>3.34</b>	97.11
Sunstate Bank	5.80	3.71	<b>3.26</b>	95.43
Banesco Usa	5.66	3.85	<b>3.24</b>	96.30
U. S. Century Bank	5.47	3.25	<b>3.19</b>	96.12
First State Bank Of The Florida Keys	4.91	2.56	<b>3.18</b>	98.93
<b>Bankunited, National Association</b>	<b>5.25</b>	<b>2.74</b>	<b>2.98</b>	<b>96.66</b>
Bankmiami	4.77	3.32	<b>2.85</b>	95.68
Bradesco Bank	5.84	3.84	<b>2.82</b>	96.62
City National Bank Of Florida	5.11	2.70	<b>2.60</b>	96.29
Grove Bank & Trust	4.77	3.23	<b>2.45</b>	97.09
Intercredit Bank, National Association	5.60	4.17	<b>2.13</b>	99.87
<b>Select Peer Average</b>	<b>5.57</b>	<b>3.16</b>	<b>3.04</b>	<b>96.60</b>