

Bradesco Bank

Coral Gables, FL

Established
10/12/1973

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Anthony Hagbartsen, Sacha Widmaier, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Stephanie Flores, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Raphael Houssou, Kendall Lucas, Makenna Bader, Kimberly Berlow, Ann-Leiticia Blot, Gregory Mann, Joseph Parrillo, Maya Borreli, Samuel Pacheco

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)

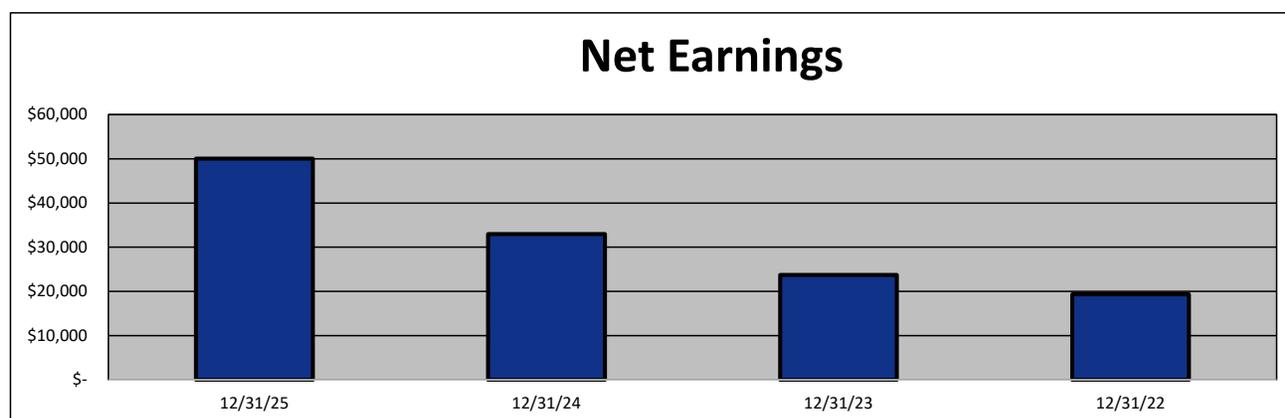
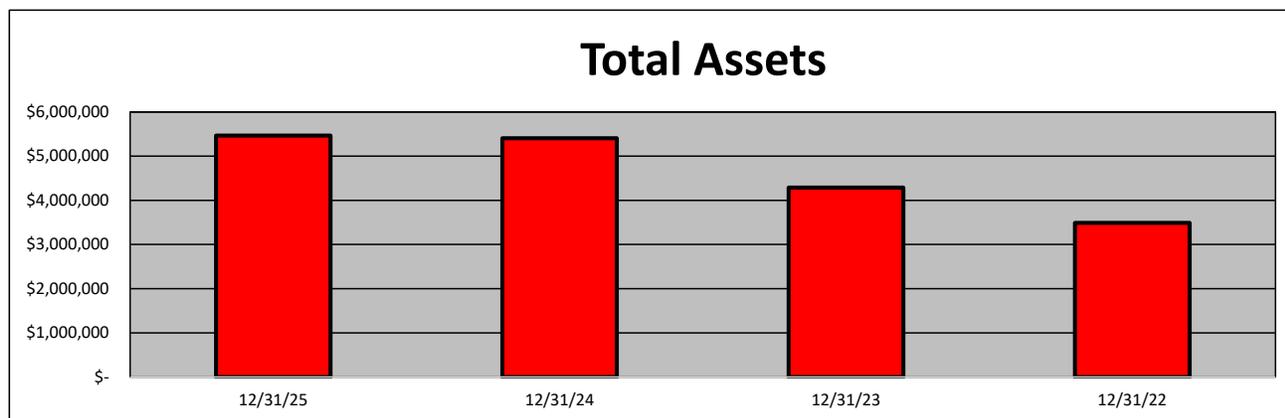
EXECUTIVE SUMMARY - Bradesco Bank
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.54	9.65	11.34	7.79	10.68	10.35
Leverage Ratio	10.57	10.99	12.75	8.82	11.20	10.80
Tier 1 Cap/Risk Based Assets	15.89	17.10	18.02	12.09	12.21	15.50
Risk Based Ratio	16.99	18.19	19.06	13.08	12.99	16.52
Common Equity Tier 1 Capital Ratio	15.89	17.10	18.02	12.09	12.13	15.18
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	94.87	78.64	86.75	86.42	77.22	79.44
Loans/Assets	79.86	68.59	74.71	76.65	64.63	67.22
Securities/Assets	7.45	7.00	5.75	8.11	17.77	17.33
PROFITABILITY:						
Return on Avg Assets	0.97	0.75	0.66	0.65	0.77	0.40
Return on Avg Equity	9.11	6.54	5.98	7.30	10.09	5.54
Nonint Income/Avg Assets	0.57	0.51	0.75	0.59	0.77	0.45
Net Overhead Ratio	1.36	1.44	1.39	1.62	2.31	2.52
Efficiency Ratio	58.50	65.10	68.95	67.90	72.83	82.00
Assets (per million) per Employee	17.69	20.17	17.87	15.31	10.41	11.03
ASSET QUALITY:						
Allowance/Loans	0.94	0.99	1.04	0.86	1.28	1.27
Nonperforming Loans/Total Loans	0.20	0.19	0.13	0.08	0.54	0.52
Nonperforming Assets/Total Assets	0.16	0.13	0.10	0.06	0.38	0.37
Adjusted Texas Ratio	1.44	1.24	0.81	0.74	3.26	3.19
YIELDS & COSTS:						
Yield on earning assets	5.84	6.03	5.35	3.51	5.50	5.57
Cost of funds	3.84	4.40	3.78	1.06	2.82	3.16
Net interest margin	2.82	2.59	2.50	2.75	3.28	3.04
Avg Earning Assets/Avg Assets	96.62	95.64	94.43	96.62	95.74	96.60

SELECTED FINANCIAL DATA - Bradesco Bank
(Dollars in Thousands)

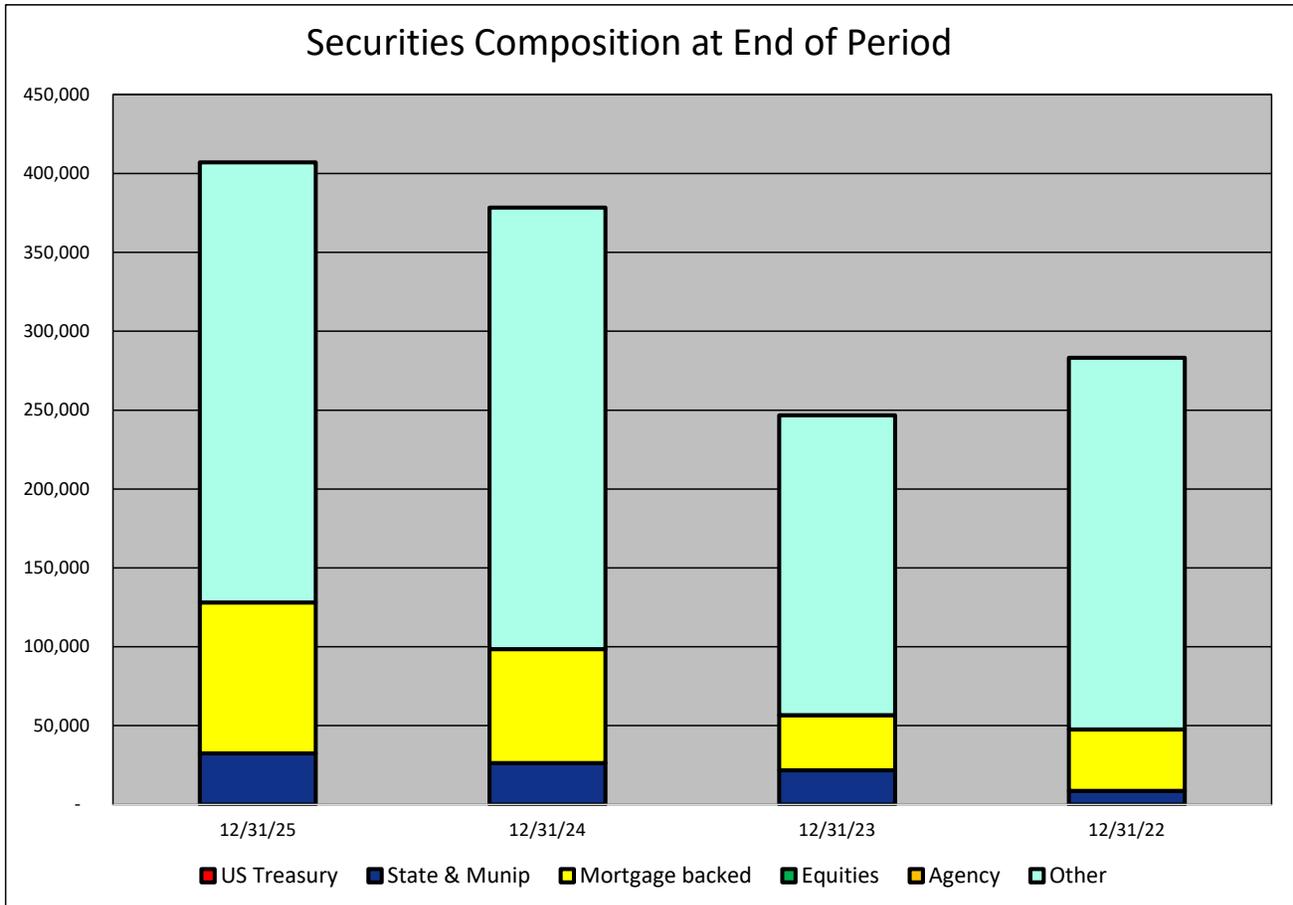
As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	5,466,642	5,404,455	4,288,111	3,489,838	62,187	1.15
Cash and Equivalents	515,501	1,177,706	723,007	387,922	(662,205)	(56.23)
Securities	407,024	378,433	246,768	283,187	28,591	7.56
Loans, net	4,365,841	3,706,848	3,203,477	2,674,971	658,993	17.78
Deposit Accounts	4,601,731	4,713,861	3,692,779	3,095,143	(112,130)	(2.38)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	576,231	521,394	486,112	271,909	54,837	10.52

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	50,026	32,962	23,753	19,345	17,064	51.77
Interest Income	291,001	253,235	181,646	101,202	37,766	14.91
Interest Expense	150,380	144,388	96,899	21,836	5,992	4.15
Net Interest Income	140,621	108,847	84,747	79,366	31,774	29.19
Credit Loss Expense	4,438	3,080	4,002	5,854	1,358	44.09
Noninterest income	29,329	22,456	26,935	17,666	6,873	30.61
Gain on Sale of Securities	27	328	1	38	(301)	(91.77)
Noninterest Expense	99,493	85,542	77,035	65,908	13,951	16.31
Net Operating Income	66,019	42,681	30,645	25,270	23,338	54.68
Income Taxes	15,814	9,921	7,073	5,502	5,893	59.40



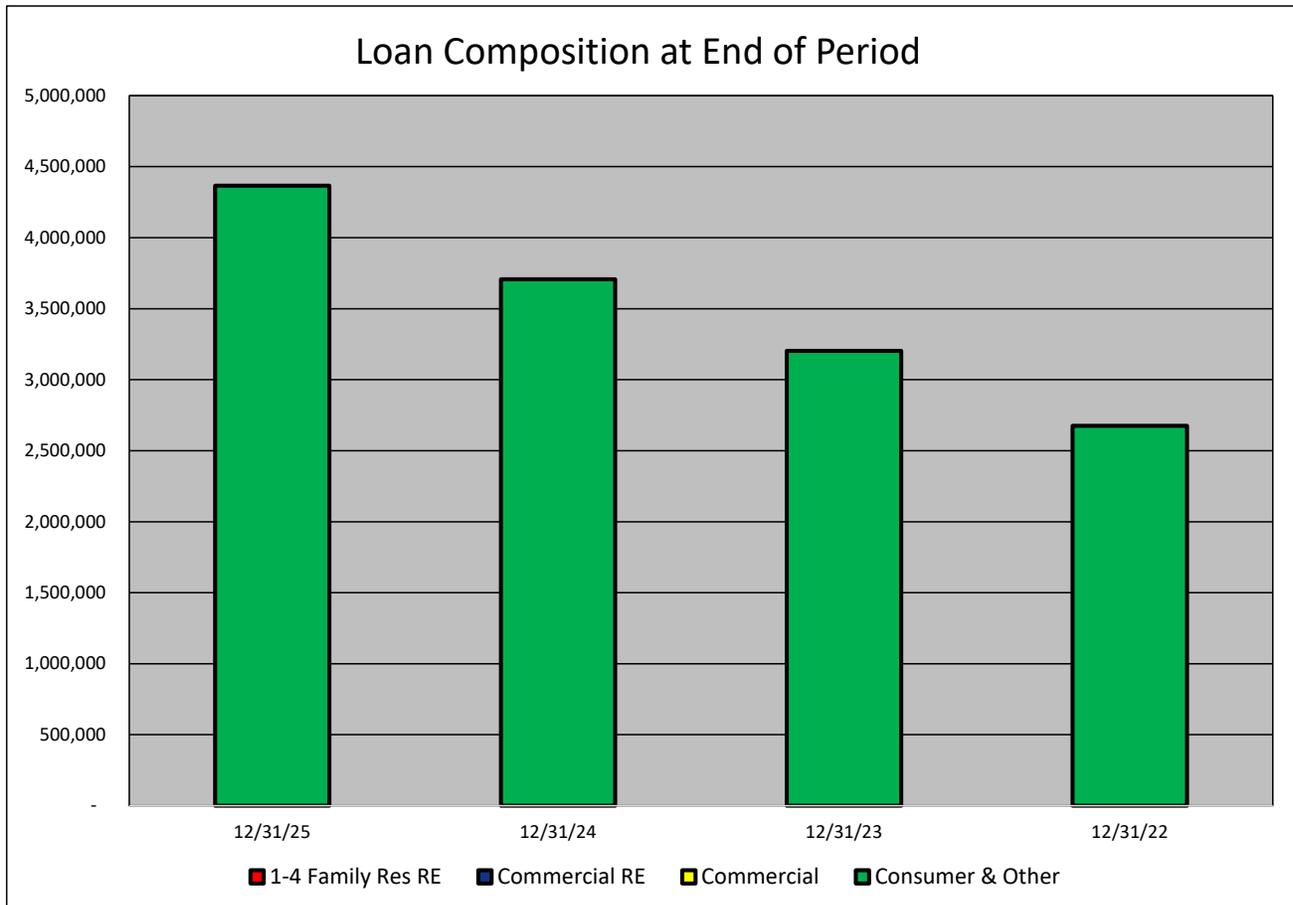
SECURITIES COMPOSITION - Bradesco Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	32,462	26,375	21,738	8,628	6,087	23.08
Mortgage backed	95,582	72,076	34,969	38,933	23,506	32.61
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	278,980	279,982	190,061	235,626	(1,002)	(0.36)
Total Securities	407,024	378,433	246,768	283,187	28,591	7.56



LOAN PORTFOLIO COMPOSITION - Bradesco Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	-	-	-	-	-	NA
Commercial RE	-	-	-	-	-	NA
Commercial	-	-	-	-	-	NA
Consumer & Other	4,365,841	3,706,848	3,203,477	2,674,971	658,993	17.78
Loans, Net	<u>4,365,841</u>	<u>3,706,848</u>	<u>3,203,477</u>	<u>2,674,971</u>	<u>658,993</u>	<u>17.78</u>



LOAN PORTFOLIO QUALITY - Bradesco Bank
(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	36,634	33,399	23,040	16,934	3,235	9.69
Total Recoveries	-	156	127	298	(156)	(100.00)
Total Charge-offs	-	-	4	46	-	NA
Credit Loss Expense	4,438	3,080	4,002	5,854	1,358	44.09
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	6,233	-	-	NA
Ending Balance	<u>41,072</u>	<u>36,634</u>	<u>33,399</u>	<u>23,040</u>	<u>4,438</u>	<u>12.11</u>

NON-PERFORMING ASSETS:

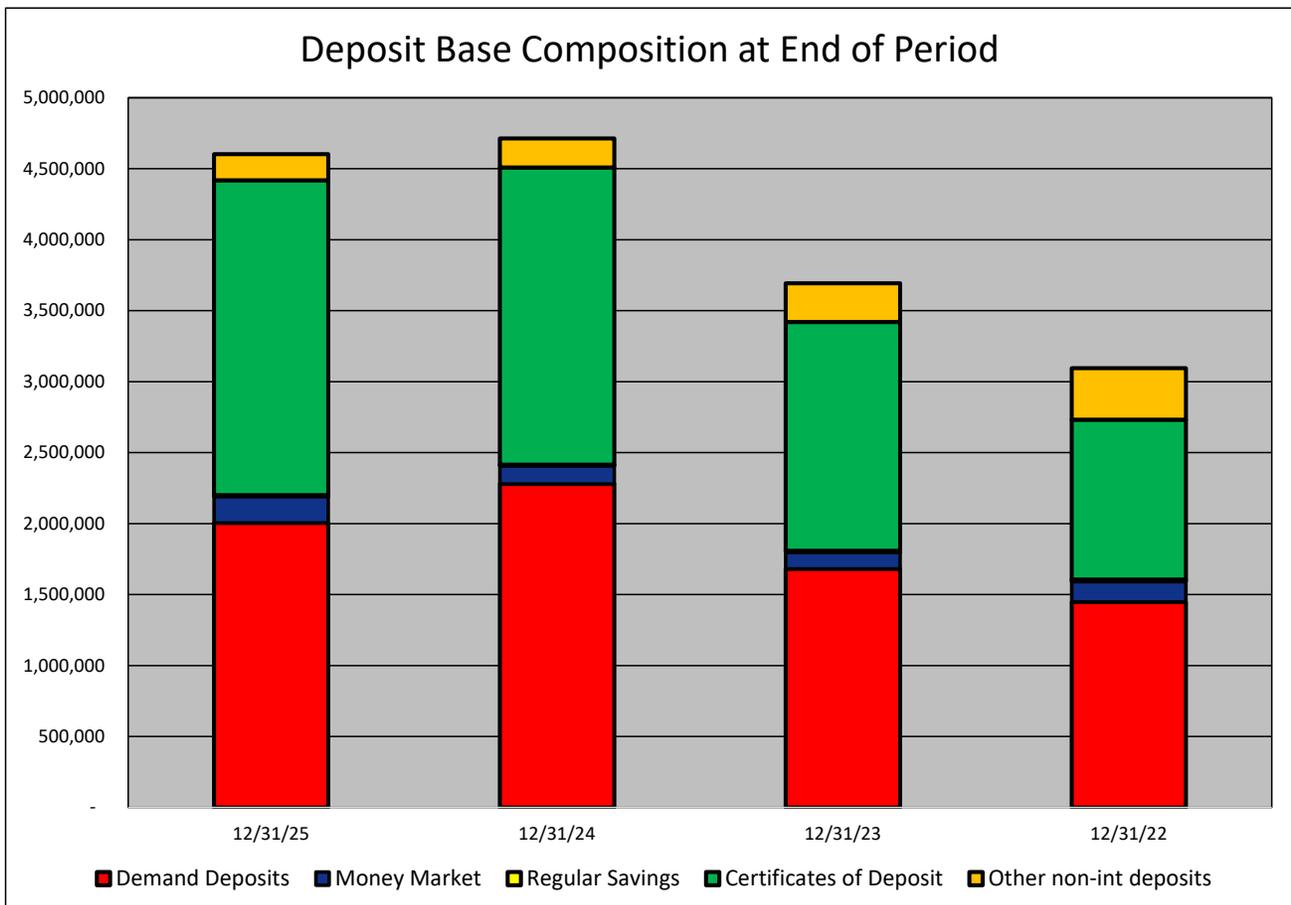
Total-90+ Days Past Due	-	91	79	-	(91)	(100.00)
Total-Nonaccrual	8,898	6,840	4,119	2,180	2,058	30.09
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>8,898</u>	<u>6,931</u>	<u>4,198</u>	<u>2,180</u>	<u>1,967</u>	<u>28.38</u>

DEPOSIT BASE COMPOSITION - Bradesco Bank
(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	2,004,841	2,279,089	1,680,791	1,447,895	(274,248)	(12.03)
Money Market	186,339	128,419	118,132	144,106	57,920	45.10
Regular Savings	9,360	8,177	10,073	14,060	1,183	14.47
Certificates of Deposit	2,217,262	2,093,867	1,610,623	1,126,059	123,395	5.89
Other non-int deposits	183,929	204,309	273,160	363,023	(20,380)	(9.98)
Total Deposits	4,601,731	4,713,861	3,692,779	3,095,143	(112,130)	(2.38)

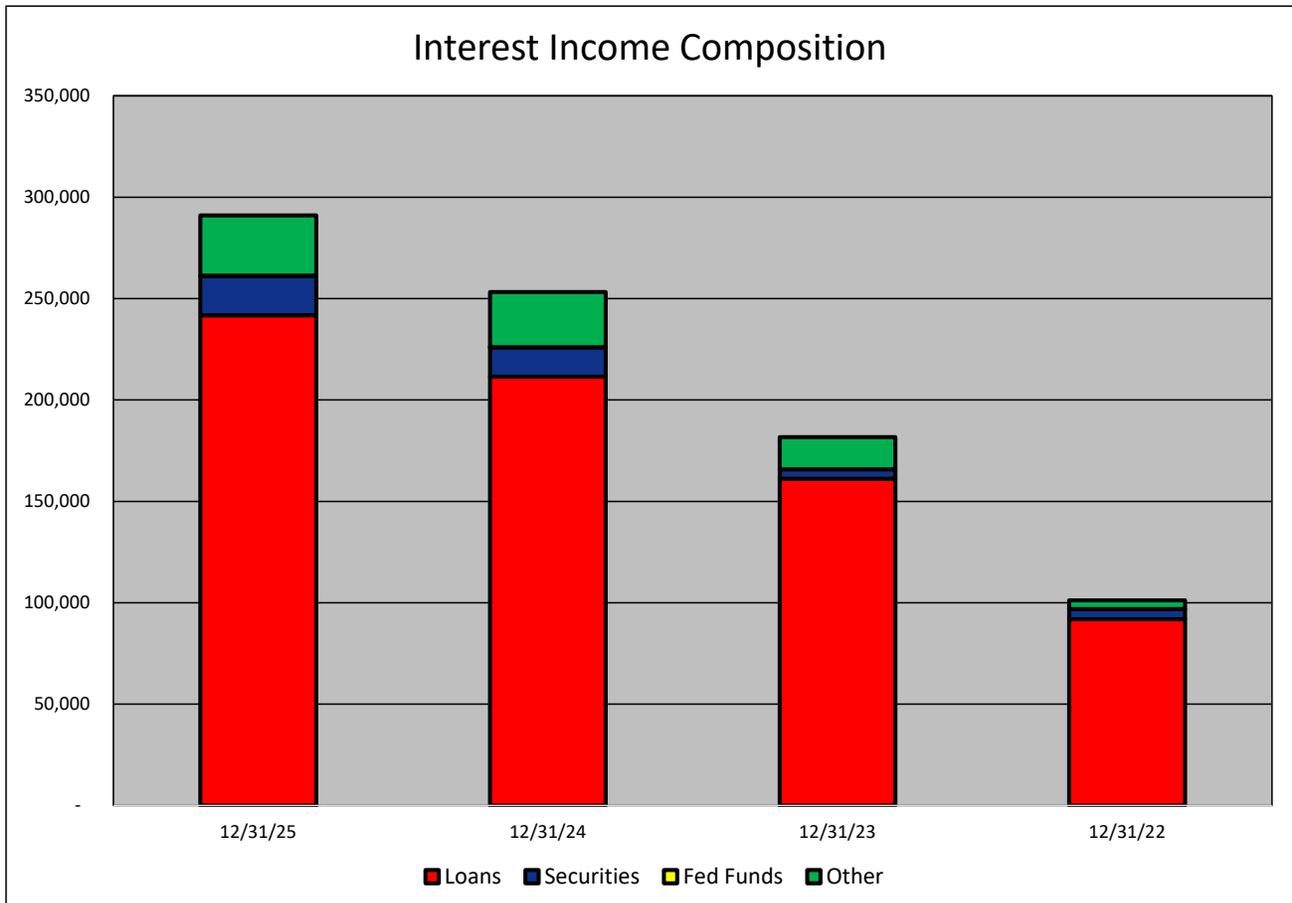


INTEREST INCOME COMPOSITION- Bradesco Bank
(Dollars in Thousands)

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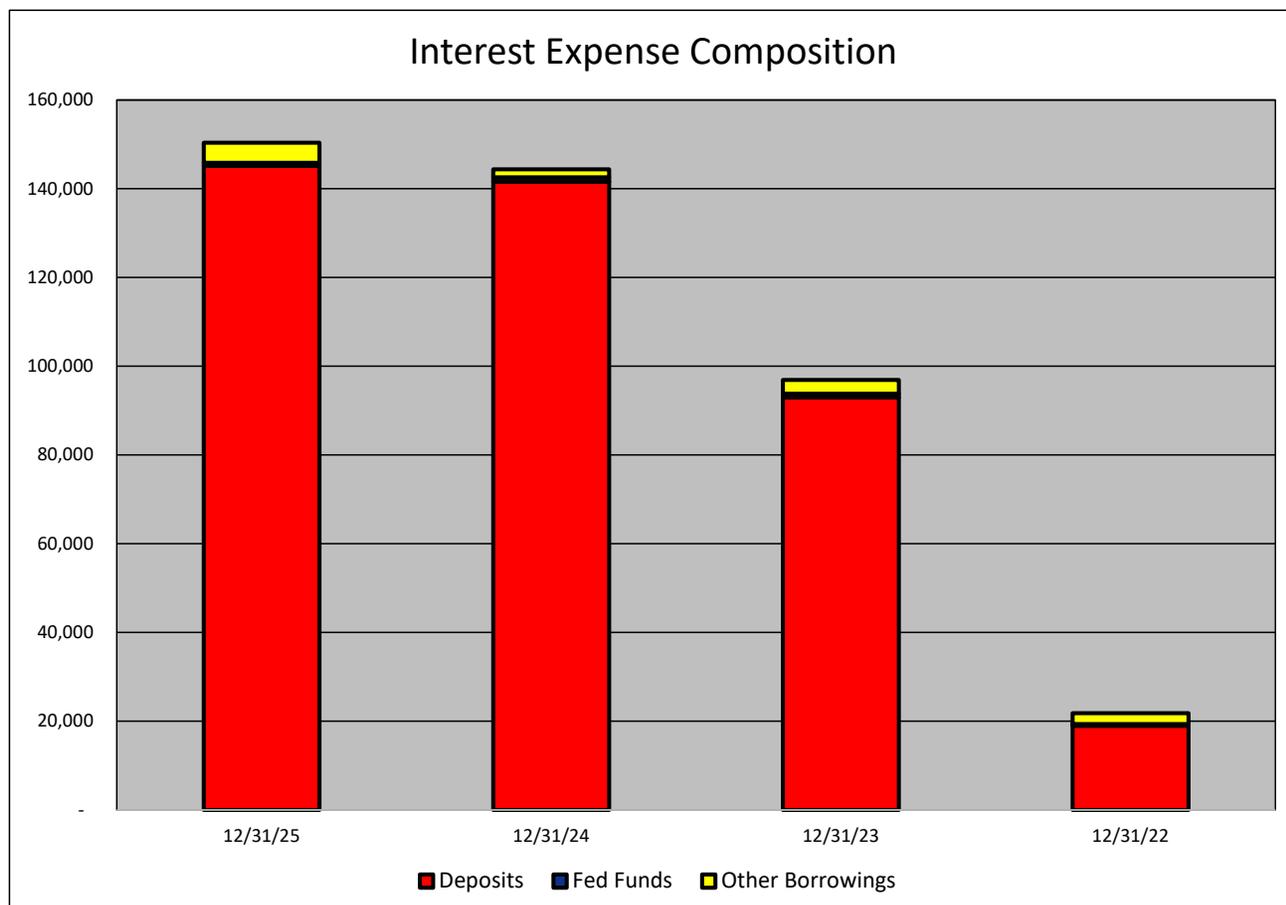
INTEREST INCOME CATEGORY

Loans	241,822	211,444	161,164	91,858	30,378	14.37
Securities	19,368	14,611	4,703	5,056	4,757	32.56
Fed Funds	170	10	-	-	160	1,600.00
Other	29,641	27,170	15,779	4,288	2,471	9.09
Total Int Income	291,001	253,235	181,646	101,202	37,766	14.91



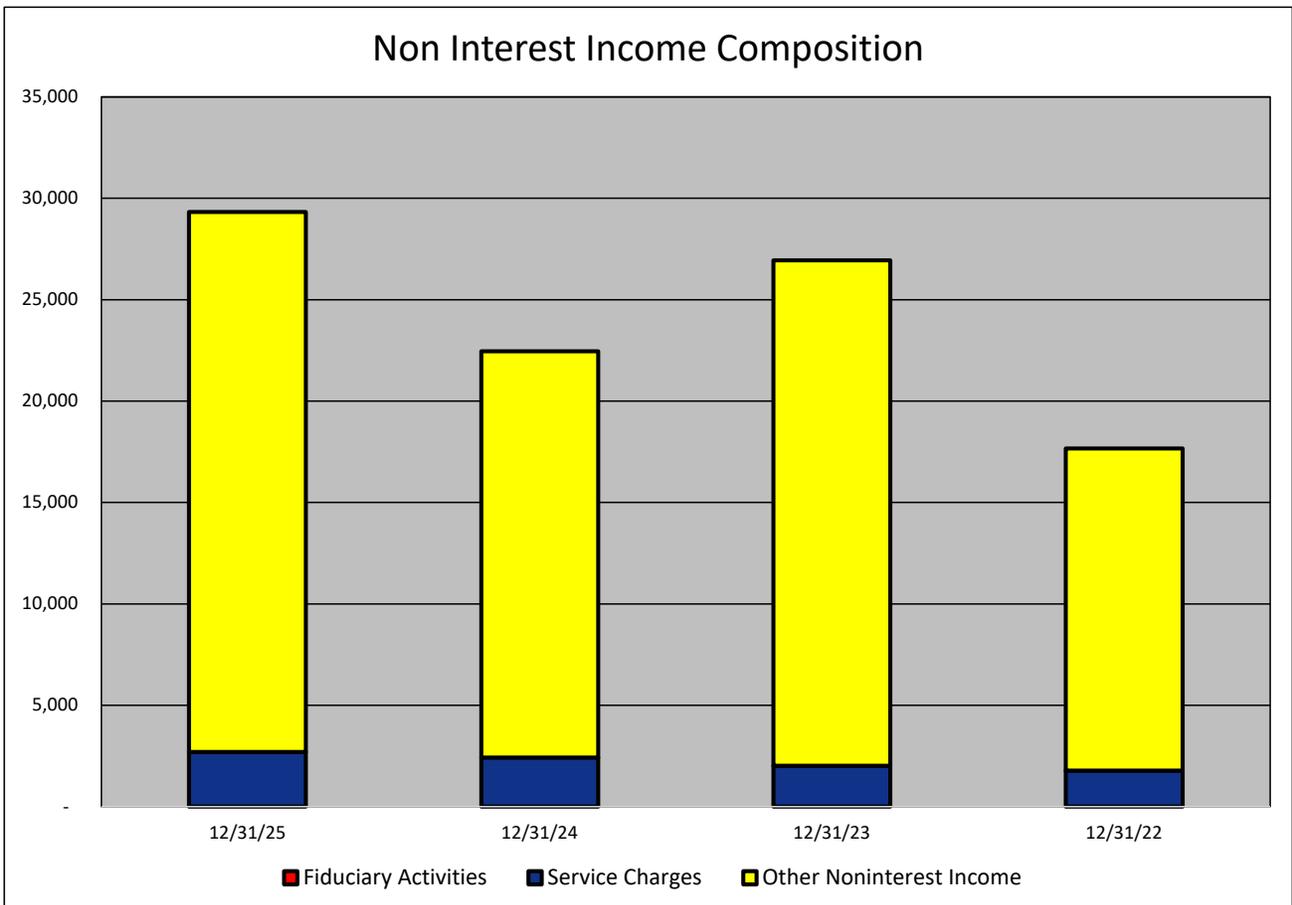
INTEREST EXPENSE COMPOSITION- Bradesco Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	145,148	141,604	92,992	19,004	3,544	2.50
Fed Funds	701	983	806	332	(282)	(28.69)
Other Borrowings	4,531	1,801	3,101	2,500	2,730	151.58
Total Int Expense	150,380	144,388	96,899	21,836	5,992	4.15



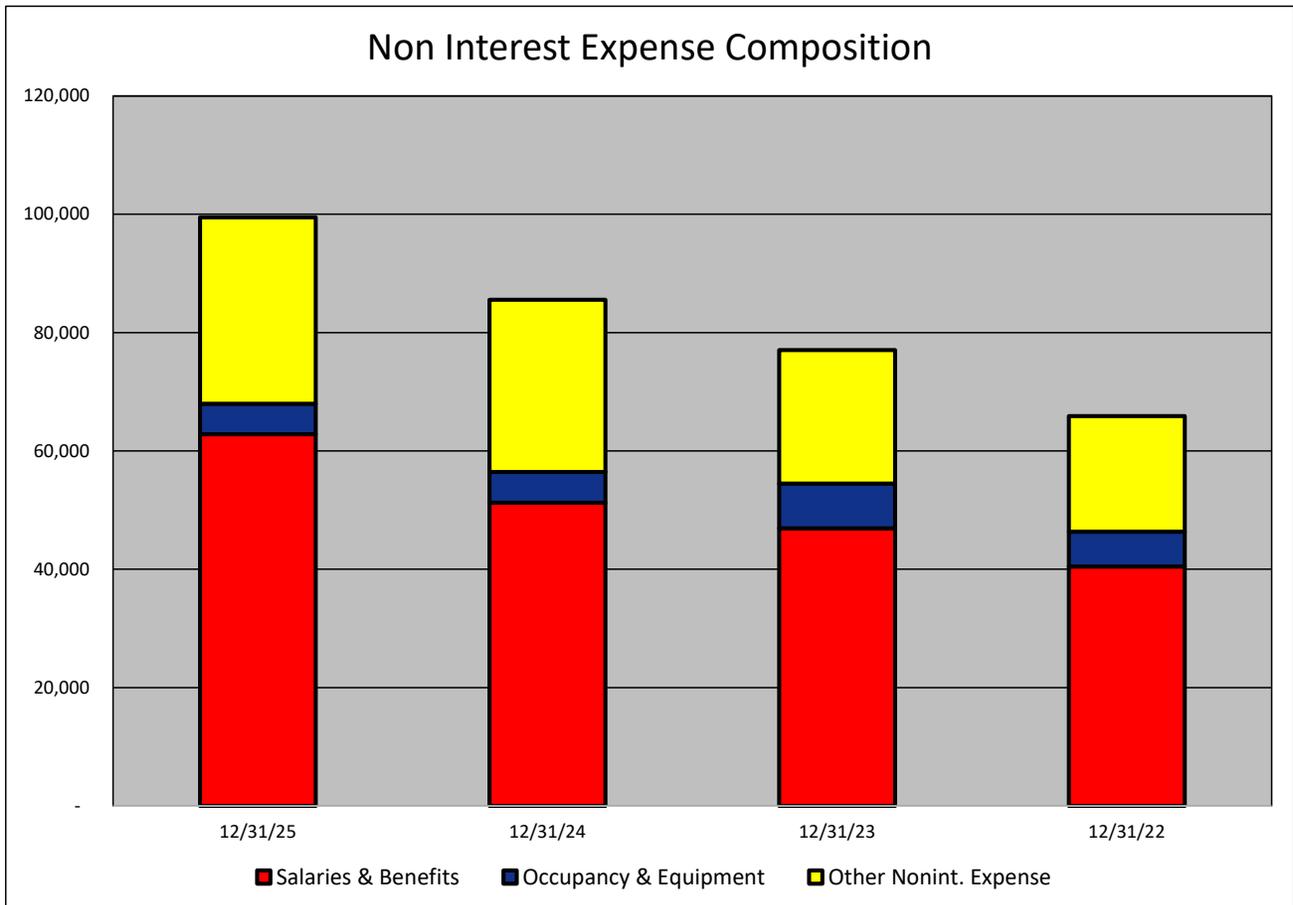
NONINTEREST INCOME COMPOSITION- Bradesco Bank
(Dollars in Thousands)

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	2,693	2,422	2,015	1,781	271	11.19
Other Noninterest Income	26,636	20,034	24,920	15,885	6,602	32.95
Total Nonint. Income	29,329	22,456	26,935	17,666	6,873	30.61



NONINTEREST EXPENSE COMPOSITION- Bradesco Bank
(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	62,840	51,276	46,914	40,458	11,564	22.55
Occupancy & Equipment	5,142	5,165	7,587	5,911	(23)	(0.45)
Other Nonint. Expense	31,511	29,101	22,534	19,539	2,410	8.28
Total Nonint. Expense	99,493	85,542	77,035	65,908	13,951	16.31



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

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
Banescos 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
Banescob 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