

# City National Bank Of Florida

Miami, FL

Established  
8/12/1970

## 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)

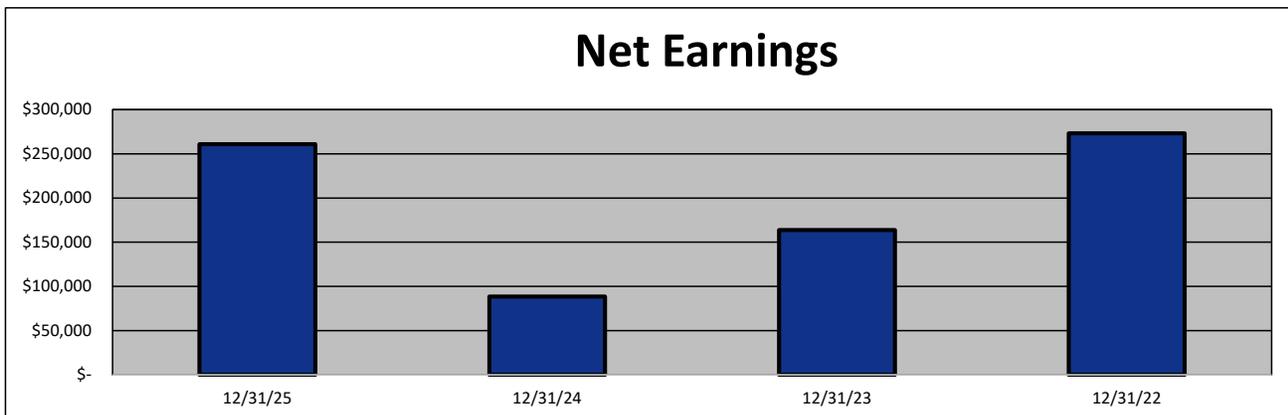
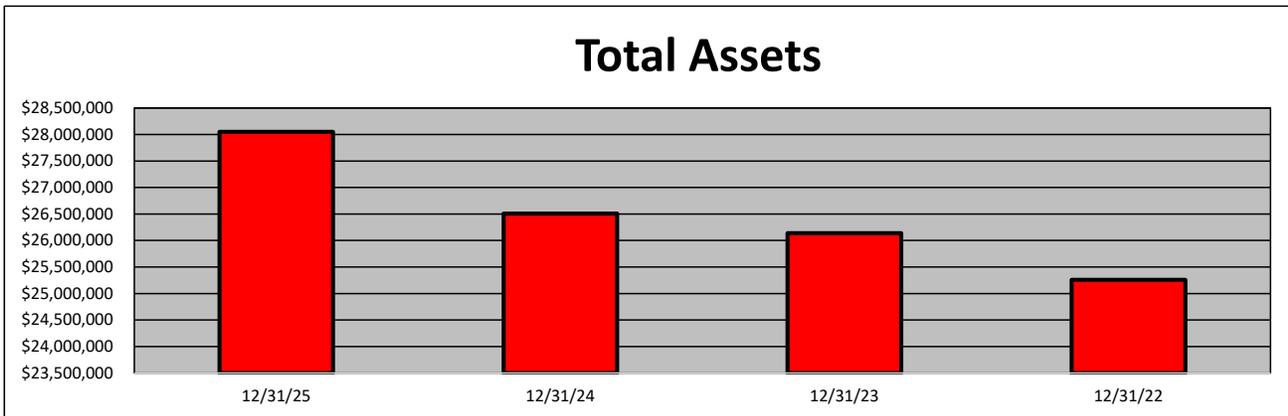
**EXECUTIVE SUMMARY - City National Bank of Florida  
(Percentage)**

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	10.37	9.52	9.05	8.07	10.68	10.35
Leverage Ratio	10.92	10.57	9.90	9.32	11.20	10.80
Tier 1 Cap/Risk Based Assets	14.39	14.07	13.93	12.83	12.21	15.50
Risk Based Ratio	15.49	15.08	14.72	13.68	12.99	16.52
Common Equity Tier 1 Capital Ratio	14.39	14.07	13.93	12.83	12.13	15.18
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	90.49	88.13	83.44	82.43	77.22	79.44
Loans/Assets	70.79	69.36	67.17	66.09	64.63	67.22
Securities/Assets	22.33	24.36	25.84	26.61	17.77	17.33
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.93	0.33	0.61	1.15	0.77	0.40
Return on Avg Equity	9.62	3.61	7.53	13.25	10.09	5.54
Nonint Income/Avg Assets	0.43	0.41	0.34	0.42	0.77	0.45
Net Overhead Ratio	1.04	0.95	1.01	1.02	2.31	2.52
Efficiency Ratio	50.39	58.10	61.01	47.04	72.83	82.00
Assets (per million) per Employee	25.00	27.24	28.44	23.97	10.41	11.03
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.11	1.01	0.76	0.83	1.28	1.27
Nonperforming Loans/Total Loans	0.94	0.71	0.46	0.28	0.54	0.52
Nonperforming Assets/Total Assets	0.71	0.55	0.31	0.18	0.38	0.37
Adjusted Texas Ratio	6.52	5.55	3.38	2.27	3.26	3.19
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.11	5.00	4.58	3.45	5.50	5.57
Cost of funds	2.70	3.18	2.77	0.68	2.82	3.16
Net interest margin	2.60	2.01	1.96	2.79	3.28	3.04
Avg Earning Assets/Avg Assets	96.29	95.82	95.19	94.98	95.74	96.60

**SELECTED FINANCIAL DATA - City National Bank of Florida**  
(Dollars in Thousands)

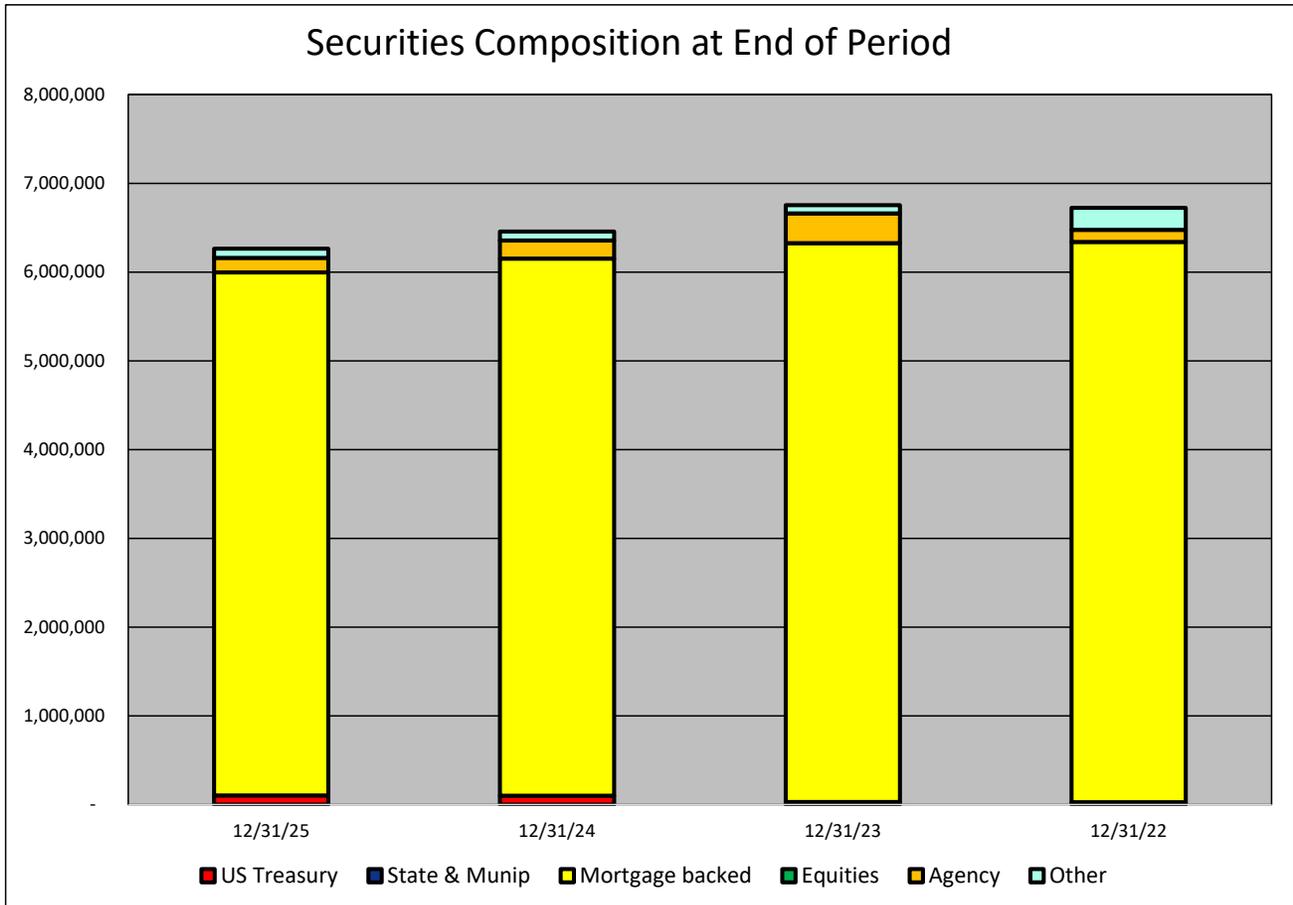
As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	28,048,551	26,506,696	26,139,361	25,260,713	1,541,855	5.82
Cash and Equivalents	747,800	416,657	487,202	435,113	331,143	79.48
Securities	6,263,287	6,456,971	6,754,545	6,722,544	(193,684)	(3.00)
Loans, net	19,856,754	18,384,358	17,556,717	16,695,185	1,472,396	8.01
Deposit Accounts	21,943,367	20,859,402	21,041,048	20,252,877	1,083,965	5.20
Fed Funds & Repos	44,268	37,328	726,961	57,291	6,940	18.59
Total Equity	2,907,244	2,522,118	2,366,410	2,038,192	385,126	15.27

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	260,861	88,452	163,714	273,304	172,409	194.92
Interest Income	1,377,789	1,288,476	1,168,513	776,399	89,313	6.93
Interest Expense	678,433	769,790	667,865	149,624	(91,357)	(11.87)
Net Interest Income	699,356	518,686	500,648	626,775	180,670	34.83
Credit Loss Expense	45,352	80,216	16,552	9,715	(34,864)	(43.46)
Noninterest income	120,916	109,512	90,123	100,104	11,404	10.41
Gain on Sale of Securities	(7,891)	(64,601)	(4,229)	(296)	56,710	(87.79)
Noninterest Expense	413,307	364,890	360,394	342,305	48,417	13.27
Net Operating Income	361,613	183,092	213,825	374,859	178,521	97.50
Income Taxes	91,787	30,104	45,130	89,403	61,683	204.90



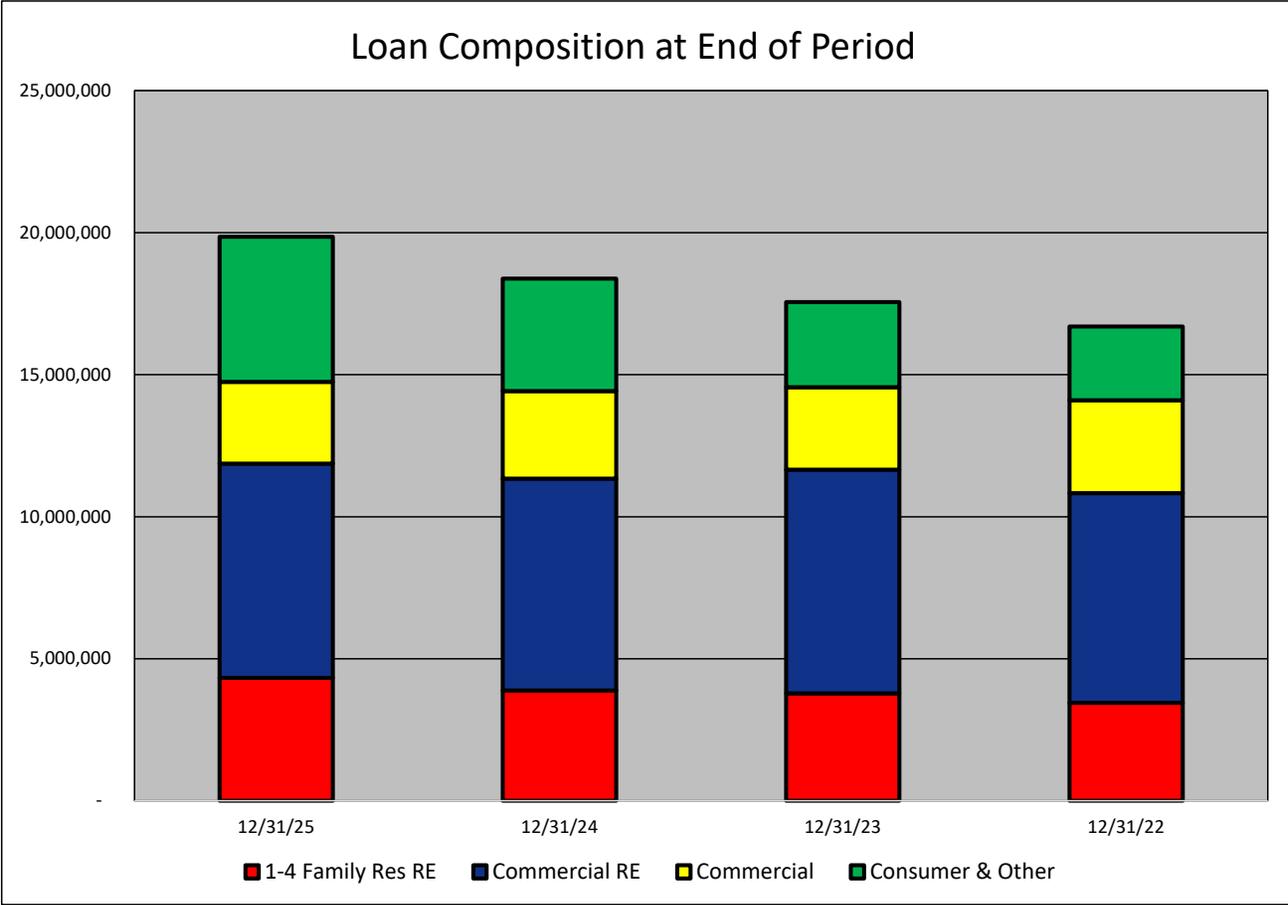
**SECURITIES COMPOSITION - City National Bank of Florida**  
(Dollars in Thousands)

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	102,242	98,688	27,844	26,897	3,554	3.60
State & Munip	-	-	-	-	-	NA
Mortgage backed	5,893,256	6,054,179	6,296,834	6,313,142	(160,923)	(2.66)
Equities	-	-	-	-	-	NA
Agency	164,788	203,332	335,384	136,432	(38,544)	(18.96)
Other	103,001	100,772	94,483	246,073	2,229	2.21
<b>Total Securities</b>	<b>6,263,287</b>	<b>6,456,971</b>	<b>6,754,545</b>	<b>6,722,544</b>	<b>(193,684)</b>	<b>(3.00)</b>



**LOAN PORTFOLIO COMPOSITION - City National Bank of Florida**  
(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	4,326,406	3,886,538	3,783,652	3,445,851	439,868	11.32
Commercial RE	7,539,760	7,457,519	7,872,036	7,383,064	82,241	1.10
Commercial	2,882,878	3,077,772	2,900,065	3,274,768	(194,894)	(6.33)
Consumer & Other	5,107,710	3,962,529	3,000,964	2,591,502	1,145,181	28.90
<b>Loans, Net</b>	<b>19,856,754</b>	<b>18,384,358</b>	<b>17,556,717</b>	<b>16,695,185</b>	<b>1,472,396</b>	<b>8.01</b>



**LOAN PORTFOLIO QUALITY - City National Bank of Florida**  
(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):**

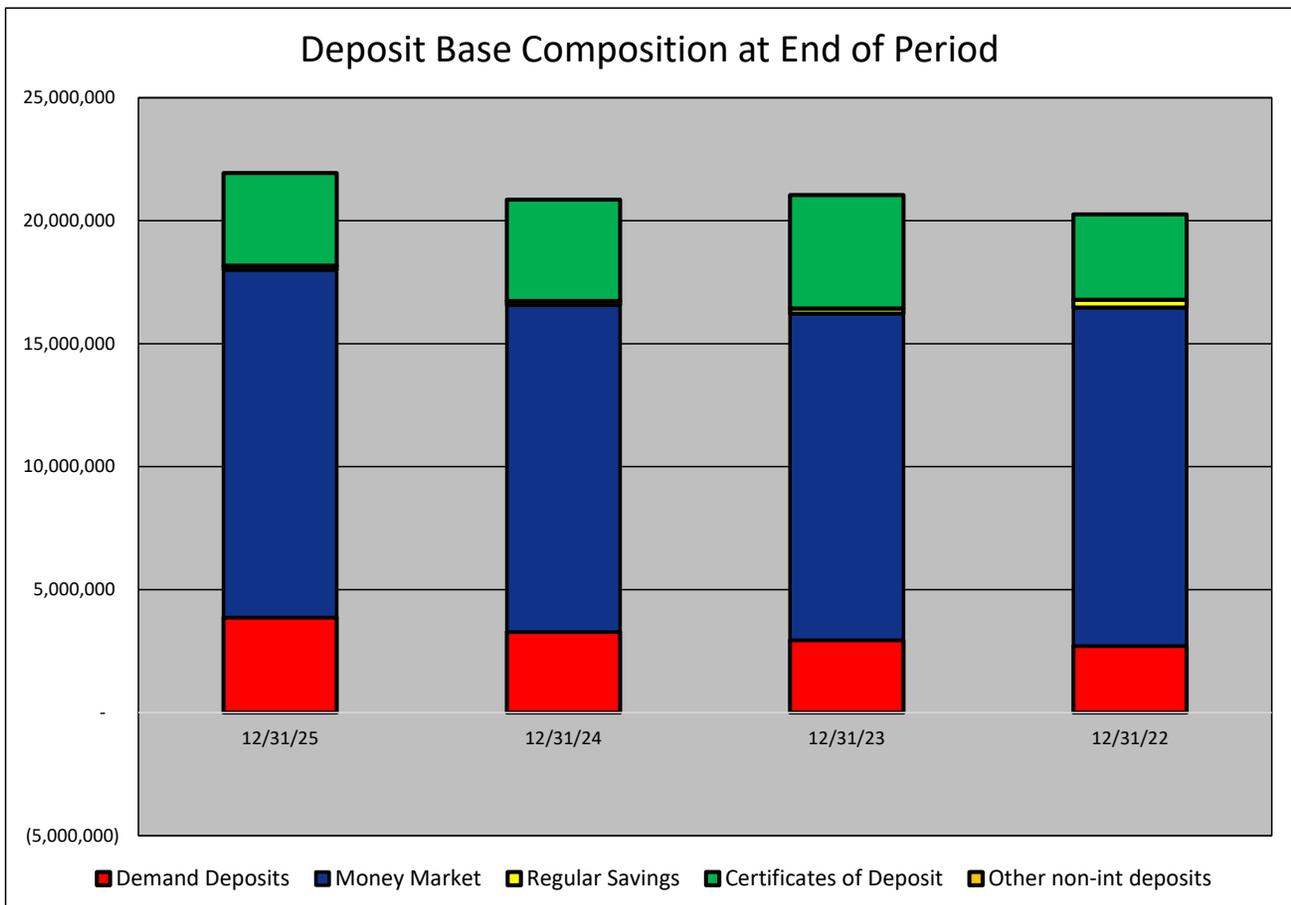
Beginning Balance	186,256	134,076	138,815	129,543	52,180	38.92
Total Recoveries	13,256	3,559	576	552	9,697	272.46
Total Charge-offs	23,257	31,596	21,867	1,883	(8,339)	(26.39)
Credit Loss Expense	45,352	80,216	16,552	9,715	(34,864)	(43.46)
Writedown Transfer Loans HFS	1,248	-	-	-	1,248	NA
Adjustments	-	-	-	888	-	NA
Ending Balance	<u>220,359</u>	<u>186,256</u>	<u>134,076</u>	<u>138,815</u>	<u>34,103</u>	<u>18.31</u>

**NON-PERFORMING ASSETS:**

Total-90+ Days Past Due	-	7,042	1,248	12,299	(7,042)	(100.00)
Total-Nonaccrual	187,186	123,372	79,711	33,947	63,814	51.72
Foreclosed Real Estate	12,467	15,197	-	-	(2,730)	(17.96)
Total Non-perf Assets	<u>199,653</u>	<u>145,611</u>	<u>80,959</u>	<u>46,246</u>	<u>54,042</u>	<u>37.11</u>

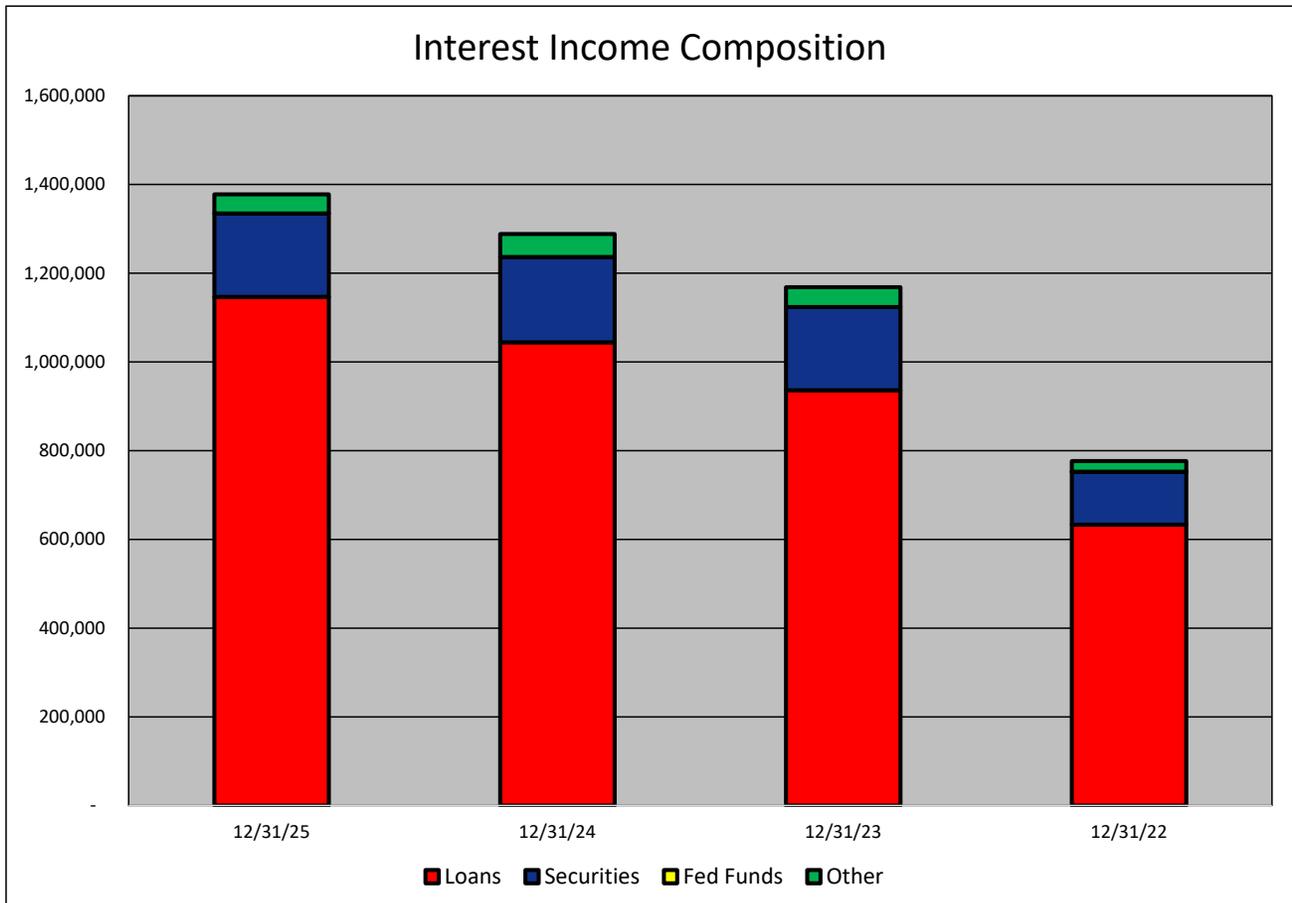
**DEPOSIT BASE COMPOSITION - City National Bank of Florida**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>DEPOSIT BASE CATEGORY:</b>						
Demand Deposits	3,863,214	3,279,224	2,948,632	2,709,446	583,990	17.81
Money Market	14,140,368	13,286,850	13,277,238	13,760,984	853,518	6.42
Regular Savings	170,917	174,678	206,727	318,071	(3,761)	(2.15)
Certificates of Deposit	3,768,869	4,118,650	4,608,450	3,464,375	(349,781)	(8.49)
Other non-int deposits	(1)	-	1	1	(1)	NA
<b>Total Deposits</b>	<b>21,943,367</b>	<b>20,859,402</b>	<b>21,041,048</b>	<b>20,252,877</b>	<b>1,083,965</b>	<b>5.20</b>



**INTEREST INCOME COMPOSITION- City National Bank of Florida**  
(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	1,146,584	1,044,103	936,119	632,960	102,481	9.82
Securities	188,185	192,548	187,555	119,284	(4,363)	(2.27)
Fed Funds	-	-	-	466	-	NA
Other	43,020	51,825	44,839	23,689	(8,805)	(16.99)
<b>Total Int Income</b>	<b>1,377,789</b>	<b>1,288,476</b>	<b>1,168,513</b>	<b>776,399</b>	<b>89,313</b>	<b>6.93</b>

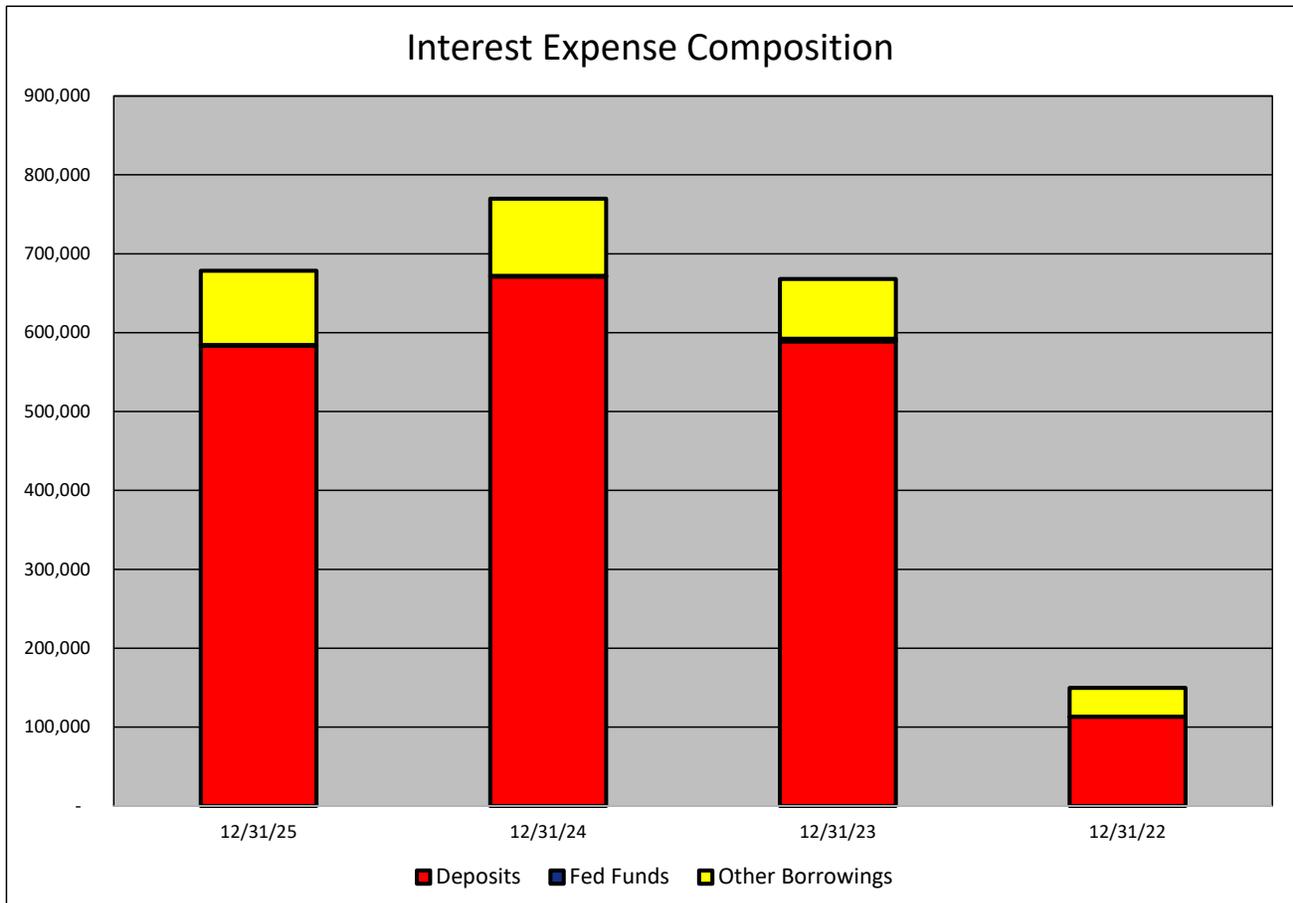


**INTEREST EXPENSE COMPOSITION- City National Bank of Florida**  
(Dollars in Thousands)

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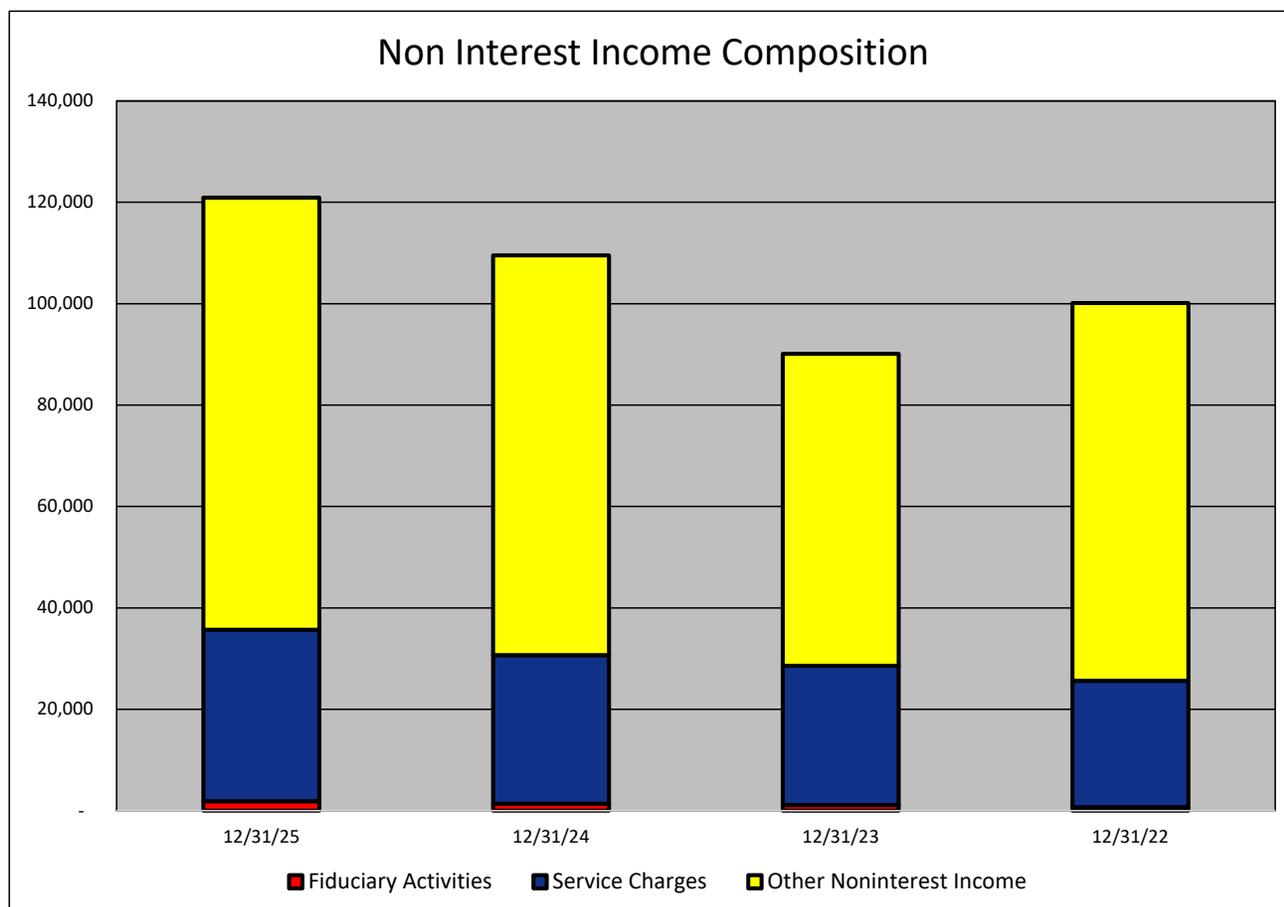
**INTEREST EXPENSE CATEGORY**

Deposits	583,293	671,077	588,797	113,186	(87,784)	(13.08)
Fed Funds	940	1,063	3,430	148	(123)	(11.57)
Other Borrowings	94,200	97,650	75,638	36,290	(3,450)	(3.53)
<b>Total Int Expense</b>	<b>678,433</b>	<b>769,790</b>	<b>667,865</b>	<b>149,624</b>	<b>(91,357)</b>	<b>(11.87)</b>



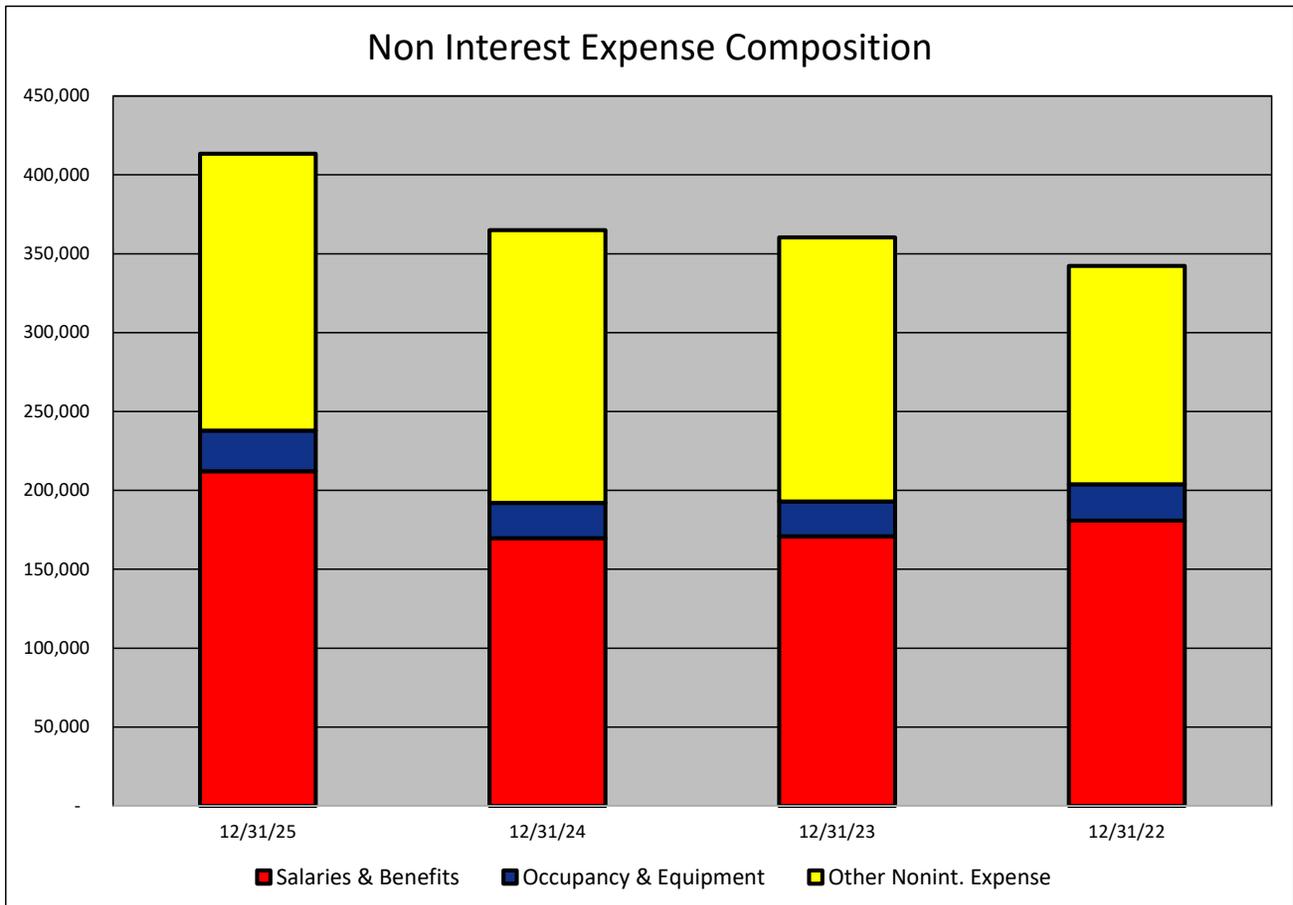
**NONINTEREST INCOME COMPOSITION- City National Bank of Florida**  
(Dollars in Thousands)

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	1,865	1,386	1,124	662	479	34.56
Service Charges	33,800	29,309	27,435	24,935	4,491	15.32
Other Noninterest Income	85,251	78,817	61,564	74,507	6,434	8.16
<b>Total Nonint. Income</b>	<b>120,916</b>	<b>109,512</b>	<b>90,123</b>	<b>100,104</b>	<b>11,404</b>	<b>10.41</b>



**NONINTEREST EXPENSE COMPOSITION- City National Bank of Florida**  
(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	212,167	169,678	170,961	180,851	42,489	25.04
Occupancy & Equipment	25,686	22,378	22,097	23,051	3,308	14.78
Other Nonint. Expense	175,454	172,834	167,336	138,403	2,620	1.52
<b>Total Nonint. Expense</b>	<b>413,307</b>	<b>364,890</b>	<b>360,394</b>	<b>342,305</b>	<b>48,417</b>	<b>13.27</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
<b>City National Bank Of Florida</b>	<b>28,048,551</b>	<b>26,506,696</b>	<b>5.82</b>
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>	<b>5,388,204</b>	<b>5,122,954</b>	<b>10.87</b>

**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
<b>City National Bank Of Florida</b>	<b>10.37</b>	<b>10.92</b>	<b>14.39</b>	<b>15.49</b>	<b>14.39</b>
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
Bankunited, National Association	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>	<b>70.79</b>	<b>22.33</b>
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
Bankunited, National Association	<b>81.97</b>	69.30	26.43
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>	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	<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
<b>City National Bank Of Florida</b>	<b>27,987,266</b>	<b>0.93</b>	<b>9.62</b>
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
Bankunited, National Association	35,380,436	<b>0.89</b>	9.84
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
Bankunited, National Association	0.28	1.52	<b>56.30</b>	19.58
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
Bradescobank	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
BankUnited, National Association	0.91	2.19	<b>1.53</b>	10.27
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
<b>City National Bank Of Florida</b>	<b>69.88</b>	<b>0.26</b>	<b>0.04</b>	<b>0.24</b>
Interamerican Bank, A Fsb	<b>68.89</b>	1.91	0.00	0.00
Bankunited, National Association	<b>68.67</b>	0.34	0.01	0.22
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
Bankunited, National Association	<b>30.04</b>	64.90	94.94	0.00	5.06
Banescos 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
<b>City National Bank Of Florida</b>	<b>19.70</b>	<b>68.70</b>	<b>88.40</b>	<b>0.18</b>	<b>11.42</b>
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
Bankunited, National Association	5.25	2.74	<b>2.98</b>	96.66
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>	5.57	3.16	3.04	96.60