

Grove Bank & Trust

Miami, FL

Established

7/12/1926

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)

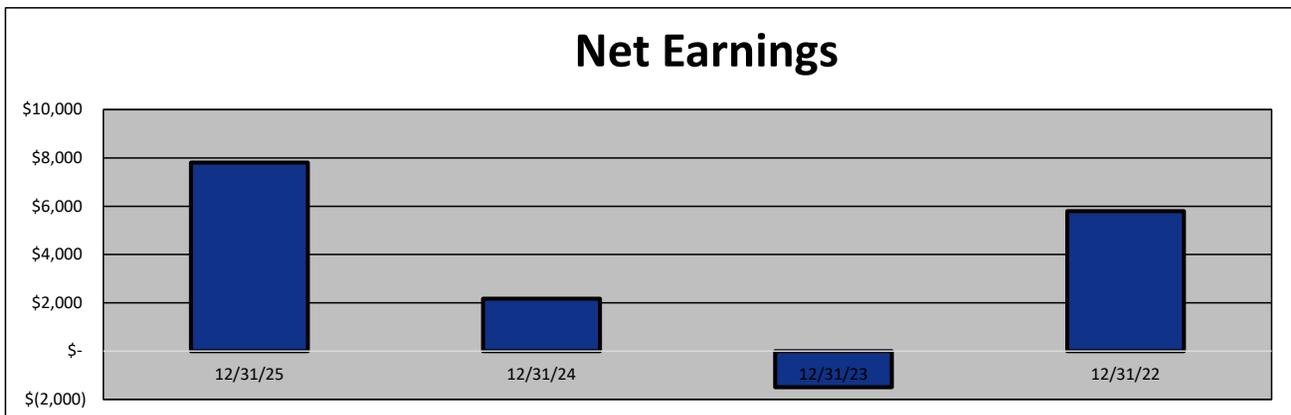
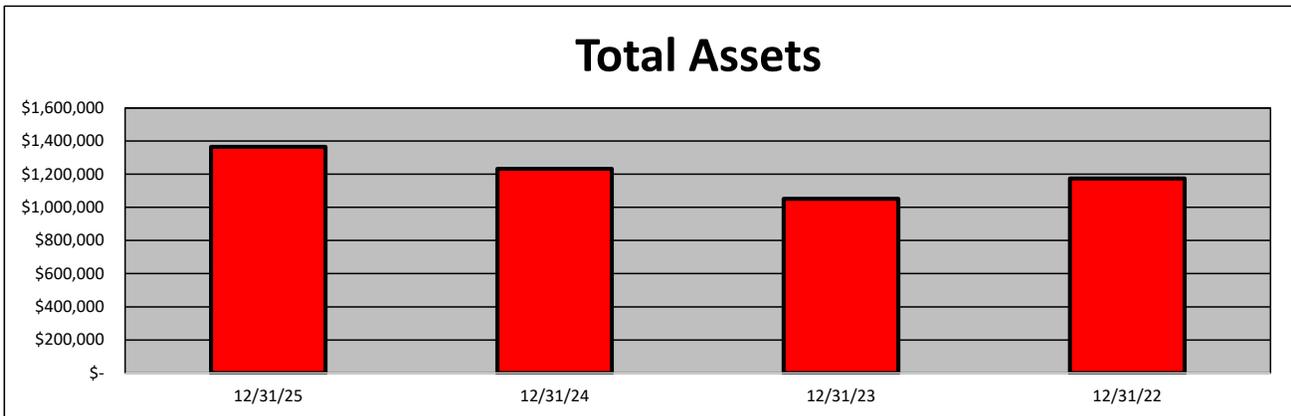
EXECUTIVE SUMMARY - Grove Bank & Trust
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.80	10.10	11.61	10.34	10.68	10.35
Leverage Ratio	9.82	10.25	12.23	10.84	11.20	10.80
Tier 1 Cap/Risk Based Assets	15.39	15.19	20.26	22.79	12.21	15.50
Risk Based Ratio	16.64	16.44	21.52	24.04	12.99	16.52
Common Equity Tier 1 Capital Ratio	15.39	15.19	20.26	22.79	12.13	15.18
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	71.28	73.03	63.53	43.14	77.22	79.44
Loans/Assets	60.05	56.43	48.13	36.37	64.63	67.22
Securities/Assets	21.67	27.50	40.99	45.01	17.77	17.33
PROFITABILITY:						
Return on Avg Assets	0.58	0.18	(0.14)	0.48	0.77	0.40
Return on Avg Equity	6.06	1.77	(1.22)	4.79	10.09	5.54
Nonint Income/Avg Assets	0.87	0.85	0.83	0.80	0.77	0.45
Net Overhead Ratio	1.61	1.84	1.85	1.50	2.31	2.52
Efficiency Ratio	75.95	92.94	94.68	76.71	72.83	82.00
Assets (per million) per Employee	11.77	10.81	9.15	10.58	10.41	11.03
ASSET QUALITY:						
Allowance/Loans	1.42	1.53	2.12	2.19	1.28	1.27
Nonperforming Loans/Total Loans	0.00	0.00	0.04	0.00	0.54	0.52
Nonperforming Assets/Total Assets	0.00	0.00	0.02	0.00	0.38	0.37
Adjusted Texas Ratio	0.00	0.00	0.15	0.00	3.26	3.19
YIELDS & COSTS:						
Yield on earning assets	4.77	4.48	3.72	2.58	5.50	5.57
Cost of funds	3.23	3.50	2.45	0.35	2.82	3.16
Net interest margin	2.45	2.08	2.05	2.26	3.28	3.04
Avg Earning Assets/Avg Assets	97.09	97.08	95.92	95.88	95.74	96.60

SELECTED FINANCIAL DATA - Grove Bank & Trust
(Dollars in Thousands)

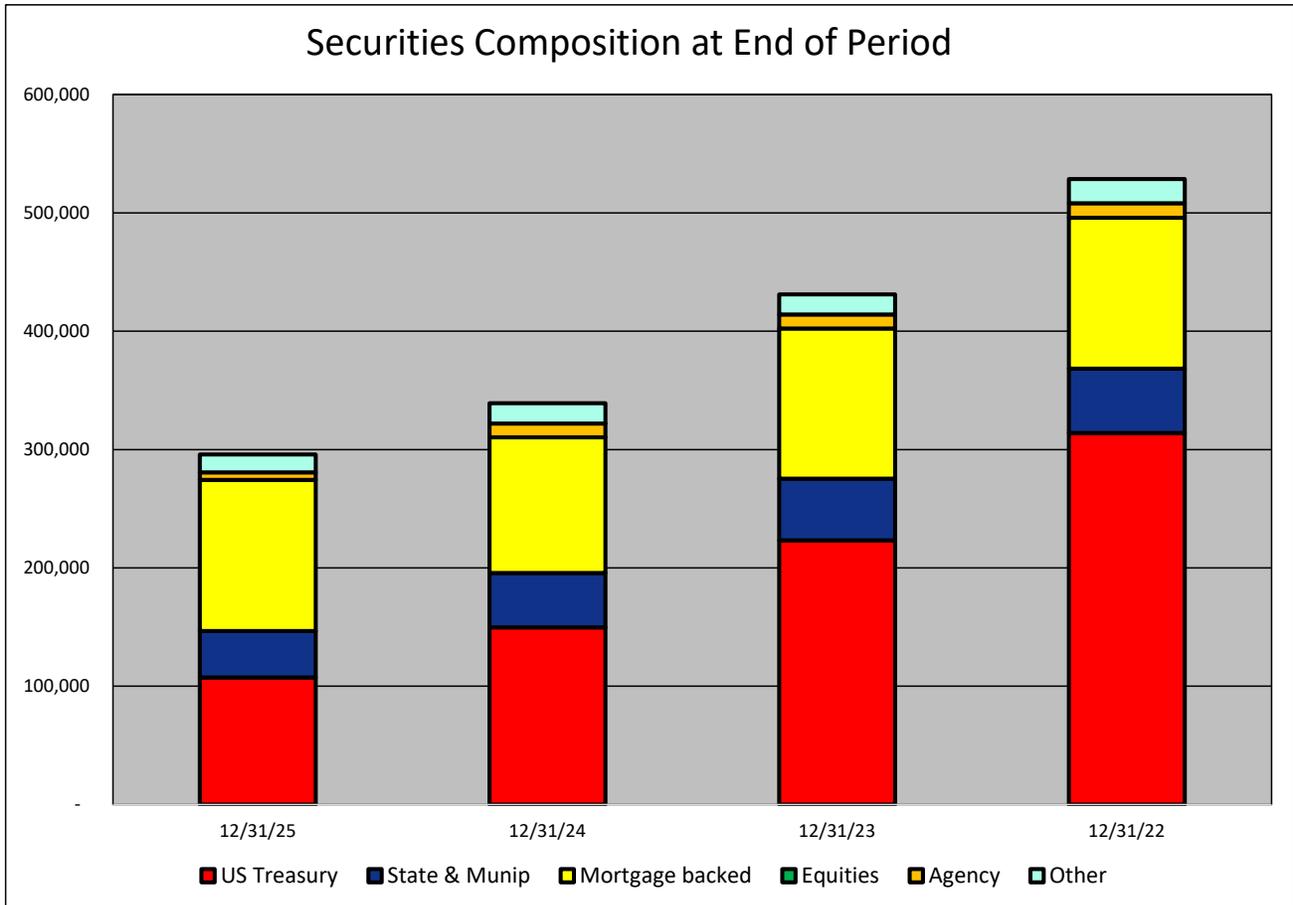
As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	1,365,487	1,232,853	1,051,986	1,174,347	132,634	10.76
Cash and Equivalents	203,380	148,916	66,472	172,149	54,464	36.57
Securities	295,895	339,062	431,191	528,595	(43,167)	(12.73)
Loans, net	820,036	695,750	506,334	427,085	124,286	17.86
Deposit Accounts	1,150,488	952,630	796,995	989,936	197,858	20.77
Fed Funds & Repos	20,488	15,524	14,149	5,329	4,964	31.98
Total Equity	133,792	124,568	122,175	121,412	9,224	7.40

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	7,808	2,167	(1,499)	5,796	5,641	260.31
Interest Income	62,666	51,434	38,643	29,602	11,232	21.84
Interest Expense	30,548	27,584	17,296	3,697	2,964	10.75
Net Interest Income	32,118	23,850	21,347	25,905	8,268	34.67
Credit Loss Expense	1,021	(123)	1,516	600	1,144	(930.08)
Noninterest income	11,798	10,011	9,042	9,517	1,787	17.85
Gain on Sale of Securities	-	(3)	(2,299)	(50)	3	(100.00)
Noninterest Expense	33,540	31,737	29,032	27,408	1,803	5.68
Net Operating Income	9,355	2,247	(159)	7,414	7,108	316.33
Income Taxes	1,783	264	(947)	1,136	1,519	575.38



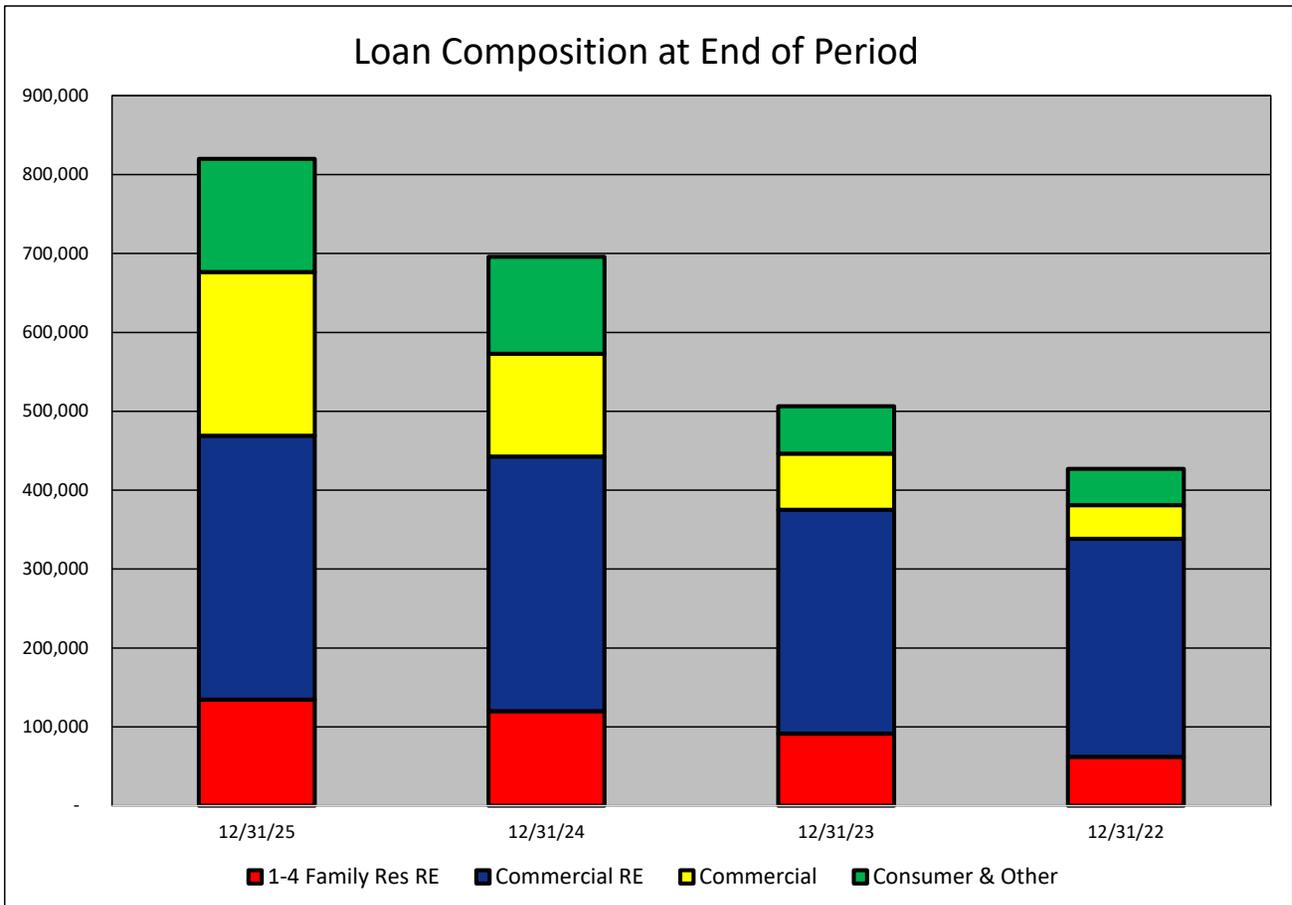
SECURITIES COMPOSITION - Grove Bank & Trust
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	107,447	149,817	223,226	314,053	(42,370)	(28.28)
State & Munip	39,179	45,951	52,148	54,409	(6,772)	(14.74)
Mortgage backed	127,742	114,674	127,007	127,393	13,068	11.40
Equities	-	-	-	-	-	NA
Agency	6,399	11,652	11,875	12,365	(5,253)	(45.08)
Other	15,128	16,968	16,935	20,375	(1,840)	(10.84)
Total Securities	295,895	339,062	431,191	528,595	(43,167)	(12.73)



LOAN PORTFOLIO COMPOSITION - Grove Bank & Trust
(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	134,634	119,705	91,260	61,946	14,929	12.47
Commercial RE	334,263	323,068	283,982	276,394	11,195	3.47
Commercial	207,639	130,095	71,202	42,640	77,544	59.61
Consumer & Other	143,500	122,882	59,890	46,105	20,618	16.78
Loans, Net	820,036	695,750	506,334	427,085	124,286	17.86



LOAN PORTFOLIO QUALITY - Grove Bank & Trust
(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):

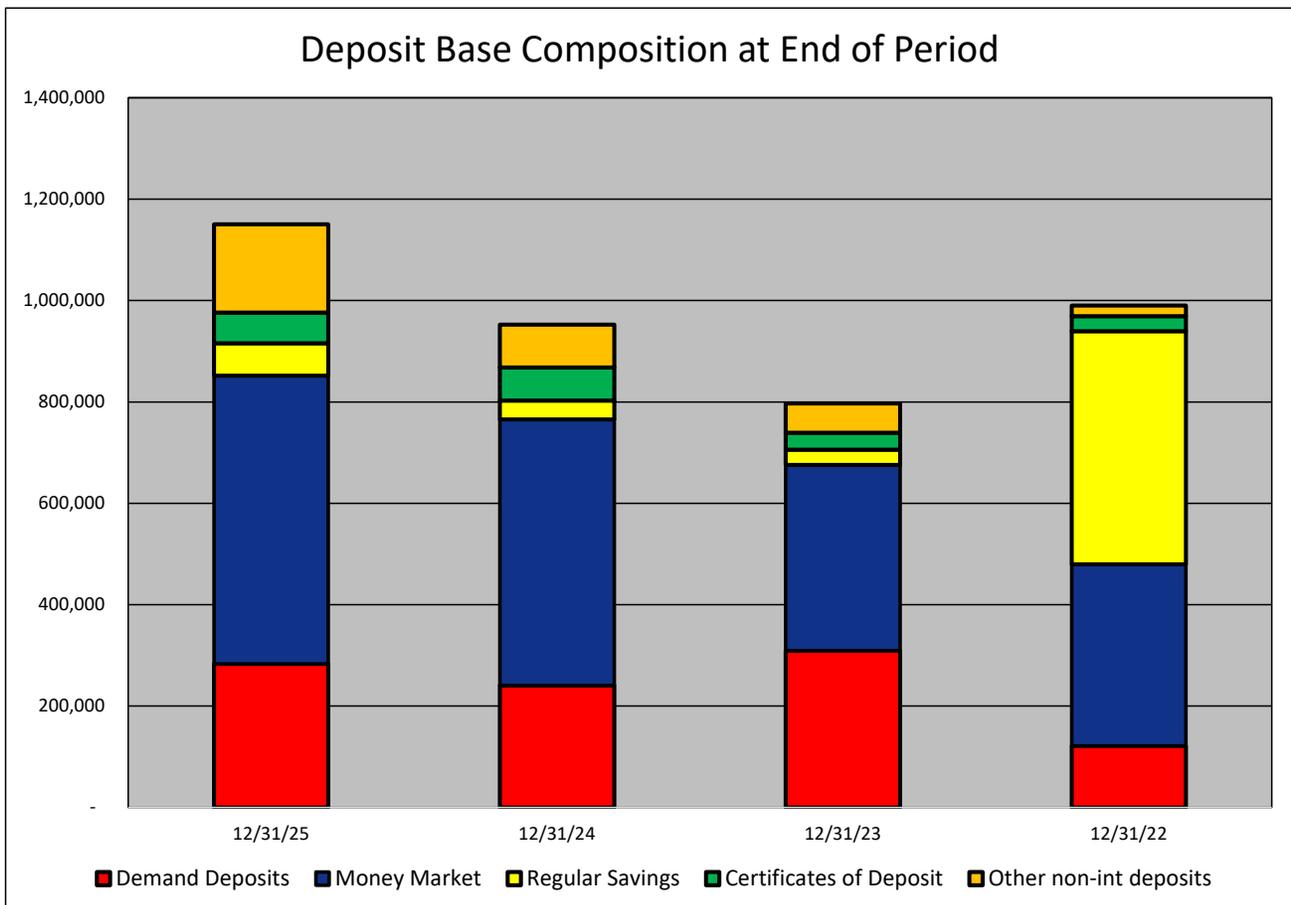
Beginning Balance	10,634	10,759	9,332	8,662	(125)	(1.16)
Total Recoveries	15	13	18	83	2	15.38
Total Charge-offs	7	15	107	12	(8)	(53.33)
Credit Loss Expense	1,021	(123)	1,516	600	1,144	(930.08)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>11,664</u>	<u>10,634</u>	<u>10,759</u>	<u>9,332</u>	<u>1,030</u>	<u>9.69</u>

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	199	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>-</u>	<u>-</u>	<u>199</u>	<u>-</u>	<u>-</u>	<u>NA</u>

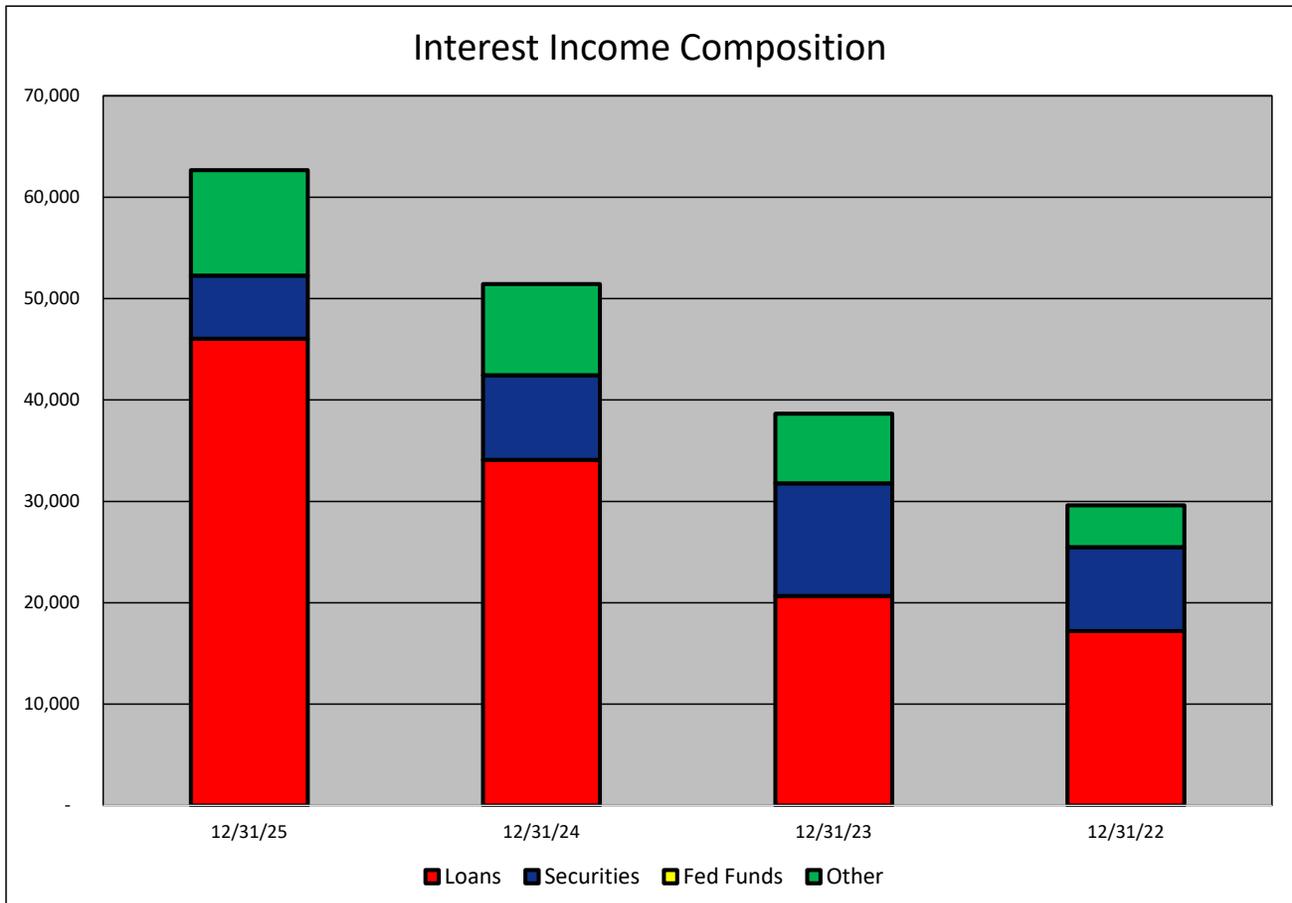
DEPOSIT BASE COMPOSITION - Grove Bank & Trust
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	283,357	240,914	309,635	121,382	42,443	17.62
Money Market	568,169	524,287	366,011	358,527	43,882	8.37
Regular Savings	64,089	37,207	30,195	459,411	26,882	72.25
Certificates of Deposit	60,880	65,645	33,303	30,017	(4,765)	(7.26)
Other non-int deposits	173,993	84,577	57,851	20,599	89,416	105.72
Total Deposits	1,150,488	952,630	796,995	989,936	197,858	20.77



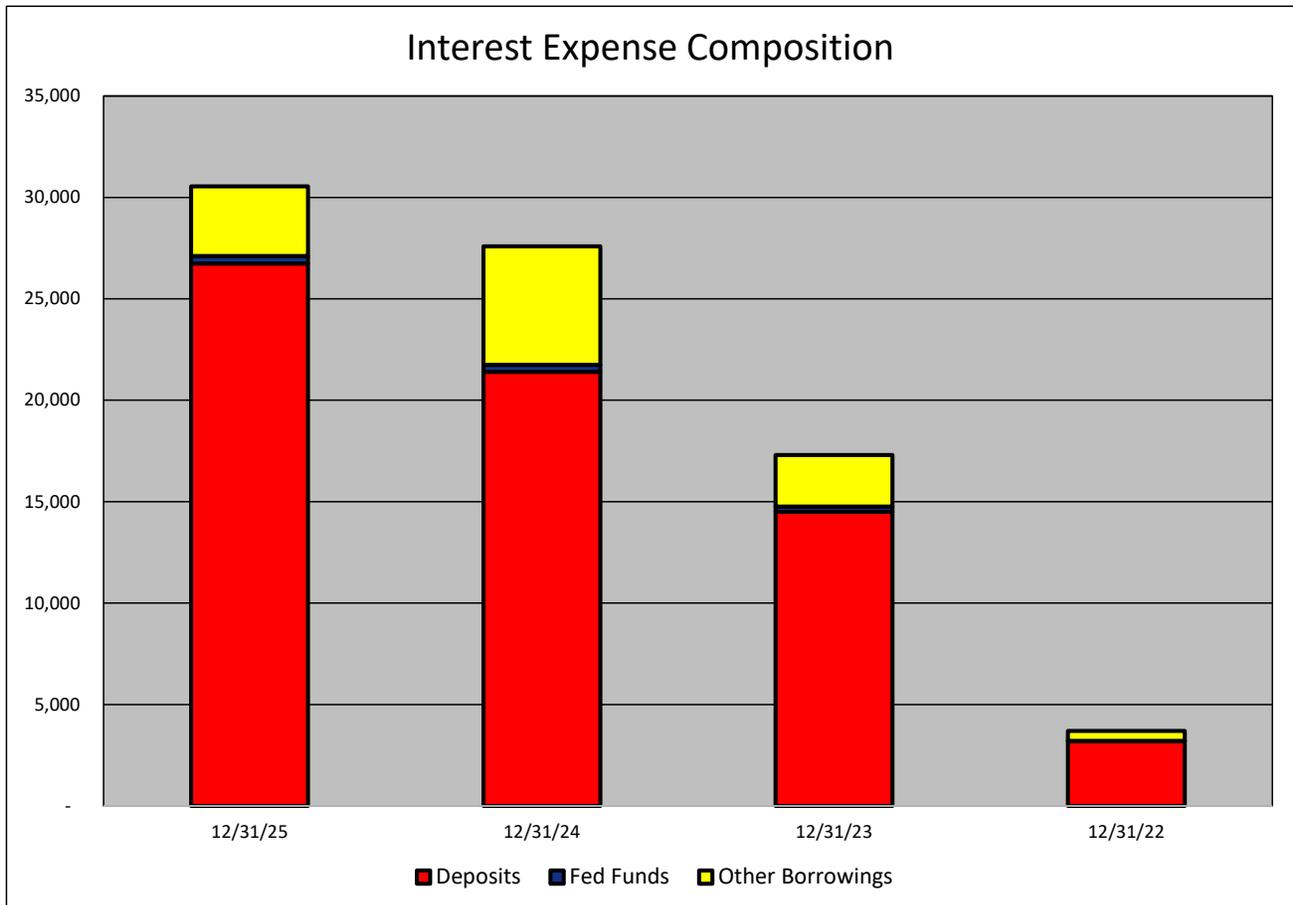
INTEREST INCOME COMPOSITION- Grove Bank & Trust
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	46,033	34,099	20,661	17,207	11,934	35.00
Securities	6,229	8,353	11,120	8,284	(2,124)	(25.43)
Fed Funds	-	-	-	-	-	NA
Other	10,404	8,982	6,862	4,111	1,422	15.83
Total Int Income	62,666	51,434	38,643	29,602	11,232	21.84



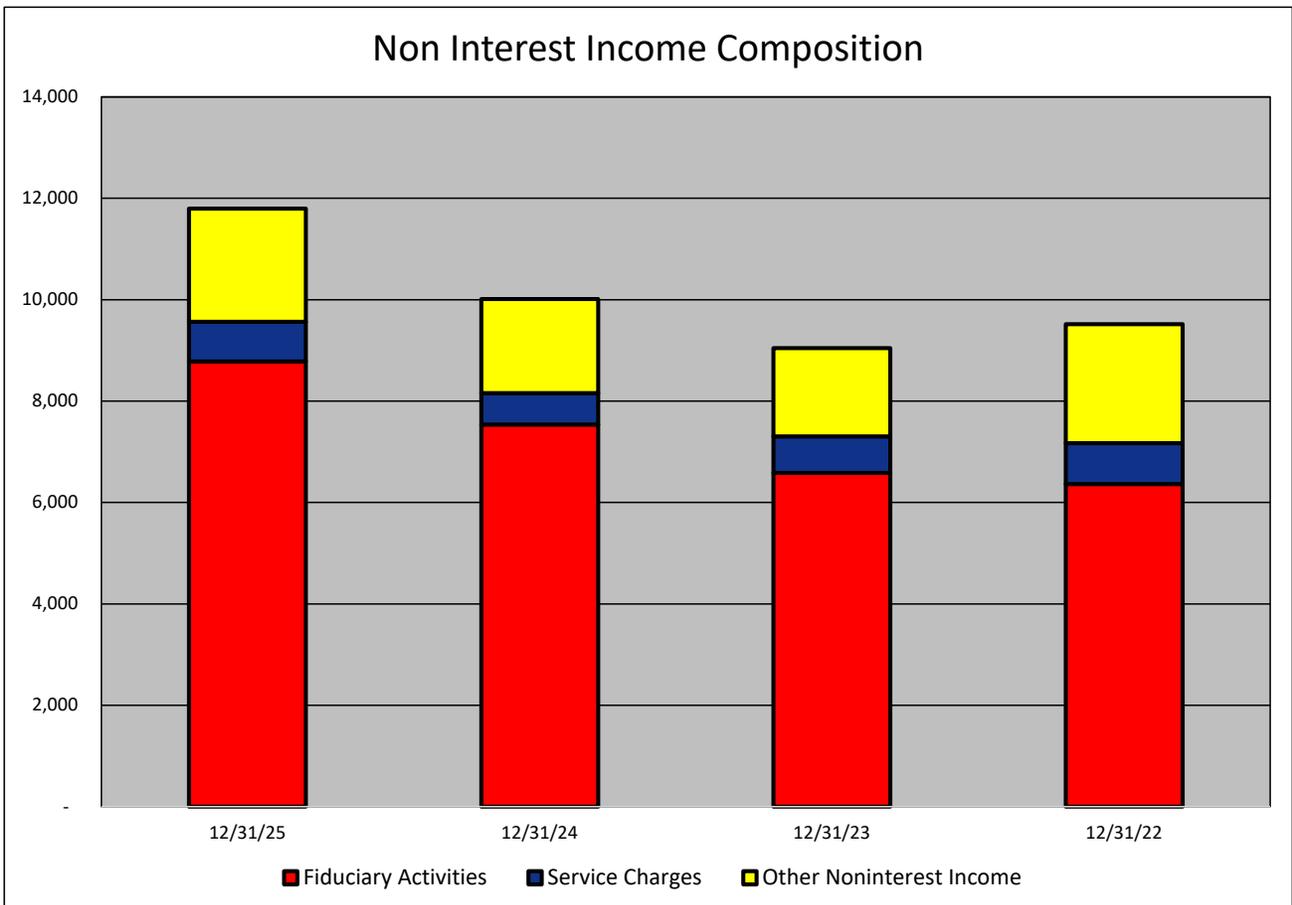
INTEREST EXPENSE COMPOSITION- Grove Bank & Trust
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	26,746	21,402	14,497	3,208	5,344	24.97
Fed Funds	365	349	269	4	16	4.58
Other Borrowings	3,437	5,833	2,530	485	(2,396)	(41.08)
Total Int Expense	30,548	27,584	17,296	3,697	2,964	10.75



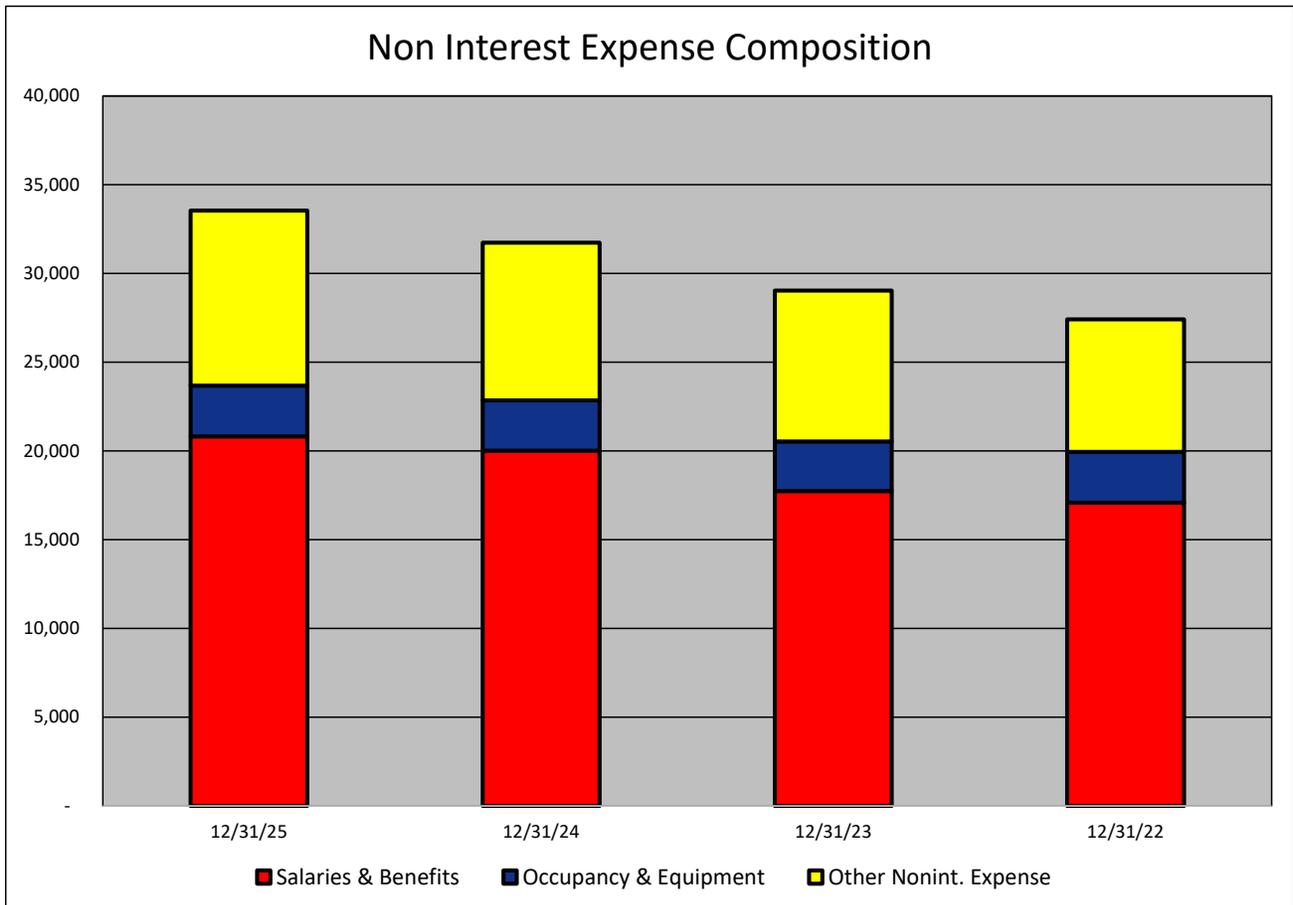
NONINTEREST INCOME COMPOSITION- Grove Bank & Trust
(Dollars in Thousands)

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	8,783	7,538	6,583	6,362	1,245	16.52
Service Charges	783	619	718	807	164	26.49
Other Noninterest Income	2,232	1,854	1,741	2,348	378	20.39
Total Nonint. Income	11,798	10,011	9,042	9,517	1,787	17.85



NONINTEREST EXPENSE COMPOSITION- Grove Bank & Trust
(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	20,815	20,021	17,745	17,082	794	3.97
Occupancy & Equipment	2,868	2,821	2,787	2,864	47	1.67
Other Nonint. Expense	9,857	8,895	8,500	7,462	962	10.82
Total Nonint. Expense	33,540	31,737	29,032	27,408	1,803	5.68



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
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
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