

# Helm Bank Usa

Miami, FL

Established

12/8/1989

## 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)

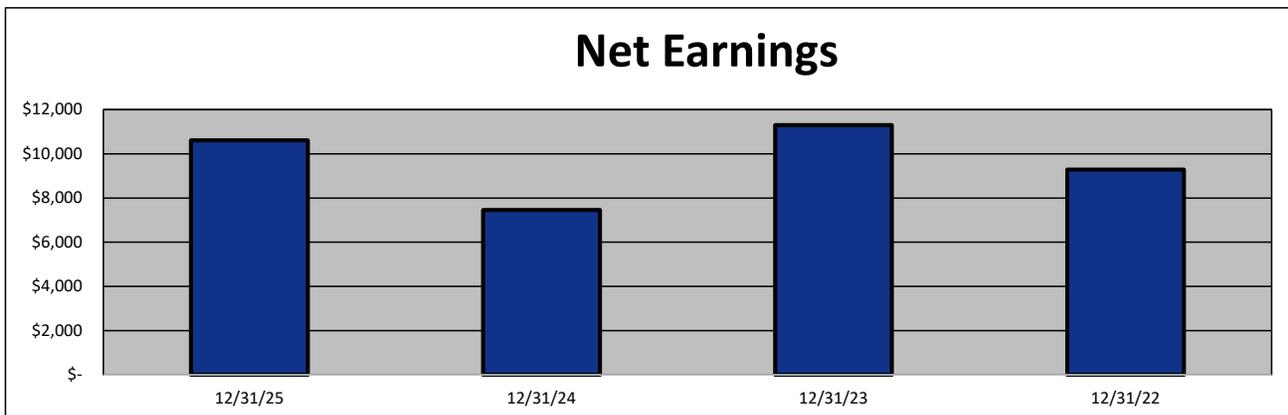
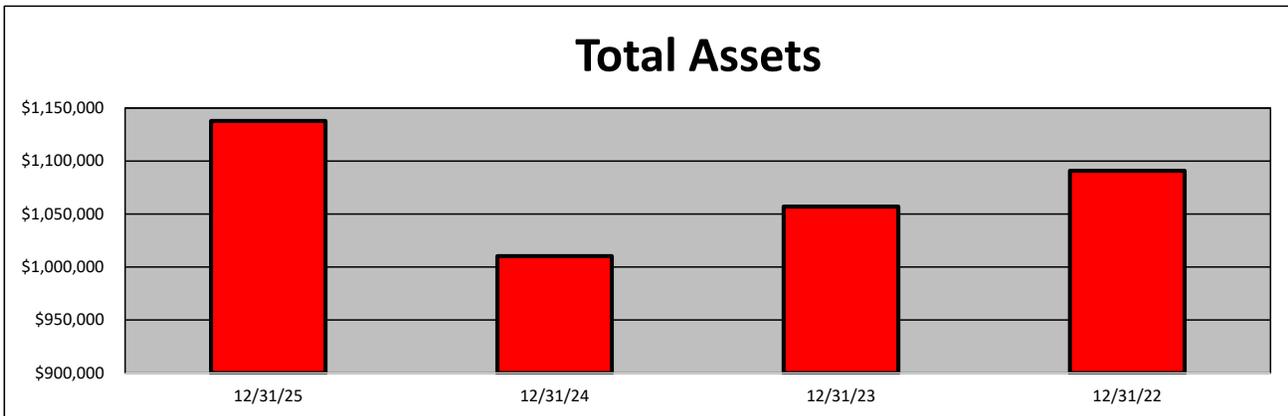
**EXECUTIVE SUMMARY - Helm Bank USA**  
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	9.34	8.83	7.99	5.95	10.68	10.35
Leverage Ratio	11.12	11.88	10.79	9.34	11.20	10.80
Tier 1 Cap/Risk Based Assets	29.14	30.35	28.55	28.61	12.21	15.50
Risk Based Ratio	30.41	31.62	29.81	29.87	12.99	16.52
Common Equity Tier 1 Capital Ratio	29.14	30.35	28.55	28.61	12.13	15.18
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	62.96	66.37	55.78	46.29	77.22	79.44
Loans/Assets	56.55	59.69	50.78	43.26	64.63	67.22
Securities/Assets	36.57	32.83	42.87	44.01	17.77	17.33
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.92	0.68	1.00	0.80	0.77	0.40
Return on Avg Equity	10.65	8.53	15.59	12.17	10.09	5.54
Nonint Income/Avg Assets	0.48	0.51	0.52	0.60	0.77	0.45
Net Overhead Ratio	2.49	2.38	2.25	1.78	2.31	2.52
Efficiency Ratio	69.84	68.62	64.72	69.21	72.83	82.00
Assets (per million) per Employee	9.10	7.89	8.46	8.94	10.41	11.03
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.69	1.79	1.72	1.72	1.28	1.27
Nonperforming Loans/Total Loans	1.62	1.57	1.28	1.01	0.54	0.52
Nonperforming Assets/Total Assets	0.92	0.94	0.65	0.44	0.38	0.37
Adjusted Texas Ratio	8.89	9.44	7.35	6.56	3.26	3.19
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.04	4.92	4.39	3.14	5.50	5.57
Cost of funds	2.08	2.06	1.00	0.27	2.82	3.16
Net interest margin	3.97	3.93	3.97	3.03	3.28	3.04
Avg Earning Assets/Avg Assets	94.35	93.09	92.77	91.64	95.74	96.60

**SELECTED FINANCIAL DATA - Helm Bank USA**  
(Dollars in Thousands)

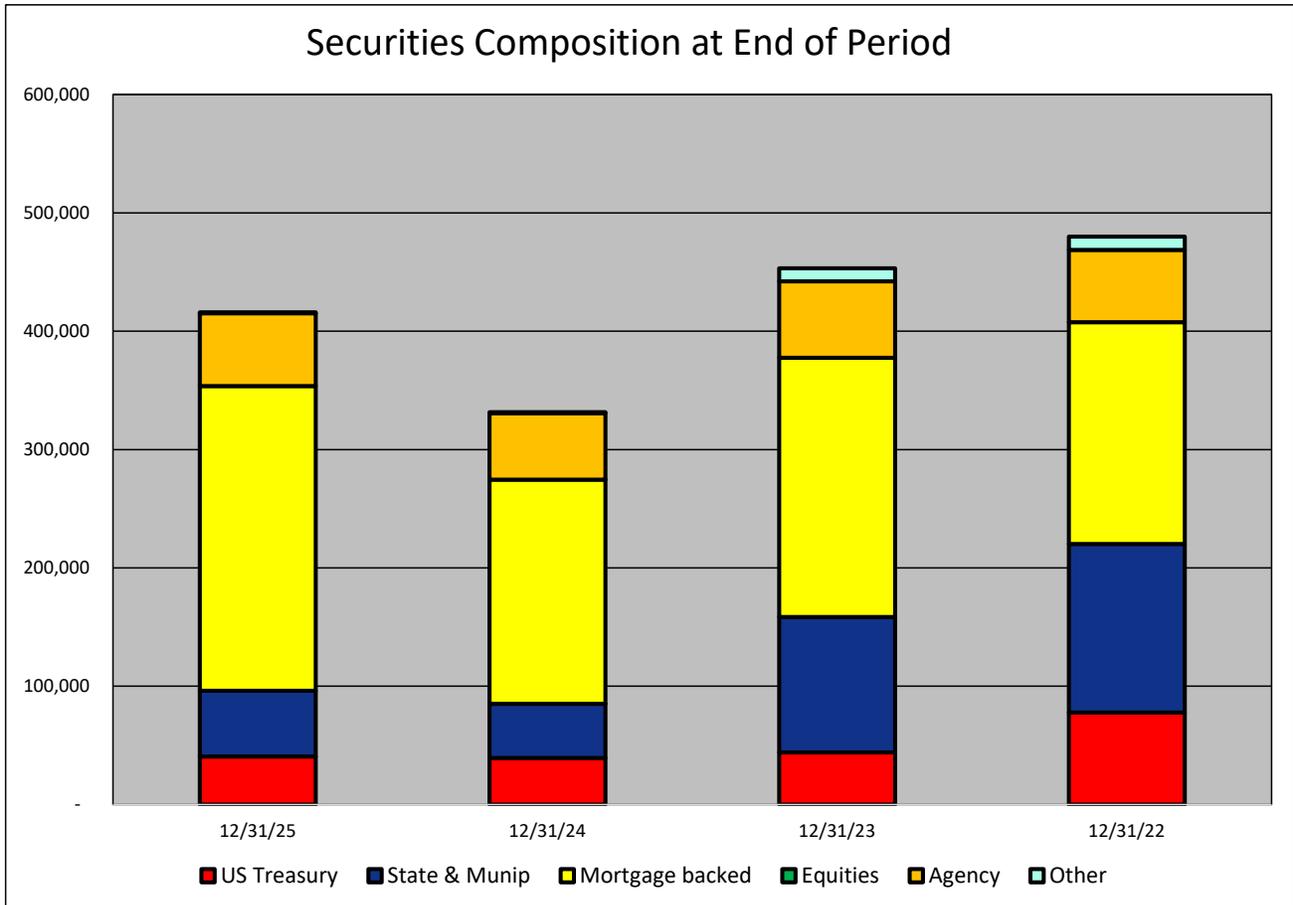
<b>As of:</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	1,137,676	1,010,203	1,057,089	1,090,690	127,473	12.62
Cash and Equivalents	68,288	61,371	50,989	122,823	6,917	11.27
Securities	416,090	331,678	453,147	479,982	84,412	25.45
Loans, net	643,345	602,981	536,821	471,809	40,364	6.69
Deposit Accounts	1,021,906	908,540	962,366	1,019,302	113,366	12.48
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	106,293	89,251	84,472	64,869	17,042	19.09

<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	10,612	7,464	11,301	9,286	3,148	42.18
Interest Income	54,589	50,167	45,984	33,308	4,422	8.81
Interest Expense	11,570	10,114	4,354	1,186	1,456	14.40
Net Interest Income	43,019	40,053	41,630	32,122	2,966	7.41
Credit Loss Expense	213	1,673	867	(258)	(1,460)	(87.27)
Noninterest income	5,497	5,631	5,925	6,958	(134)	(2.38)
Gain on Sale of Securities	-	(2,337)	(1,076)	(6)	2,337	(100.00)
Noninterest Expense	34,073	31,733	31,318	27,495	2,340	7.37
Net Operating Income	14,230	12,278	15,370	11,843	1,952	15.90
Income Taxes	3,646	2,469	3,005	2,436	1,177	47.67



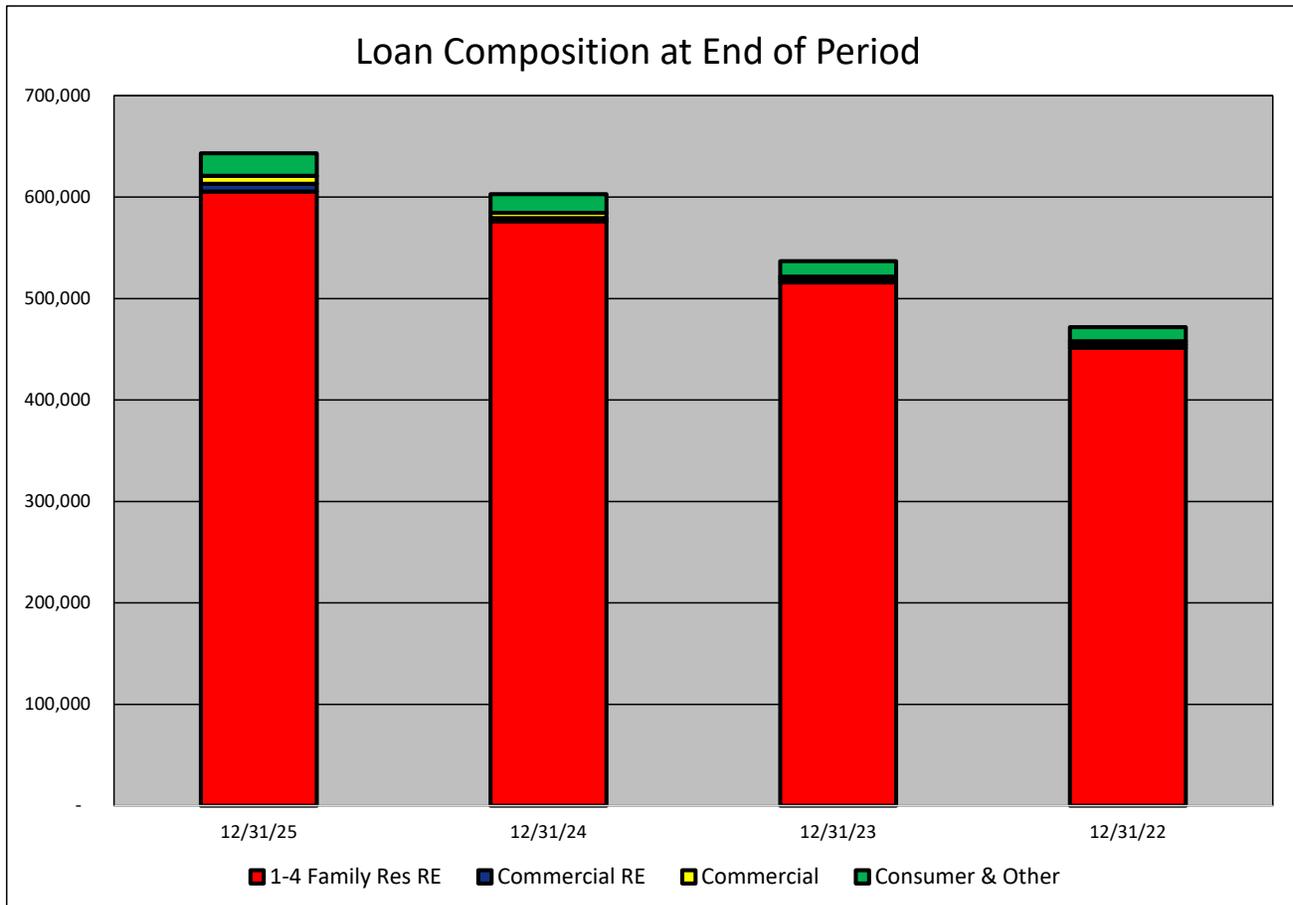
**SECURITIES COMPOSITION - Helm Bank USA**  
(Dollars in Thousands)

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	40,650	39,302	44,051	77,758	1,348	3.43
State & Munip	55,501	45,918	114,401	142,391	9,583	20.87
Mortgage backed	257,497	189,296	219,203	187,500	68,201	36.03
Equities	-	-	-	-	-	NA
Agency	61,529	56,278	64,506	61,020	5,251	9.33
Other	913	884	10,986	11,313	29	3.28
<b>Total Securities</b>	<b>416,090</b>	<b>331,678</b>	<b>453,147</b>	<b>479,982</b>	<b>84,412</b>	<b>25.45</b>



**LOAN PORTFOLIO COMPOSITION - Helm Bank USA**  
(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	605,446	576,335	515,864	451,647	29,111	5.05
Commercial RE	7,685	2,956	3,468	3,323	4,729	159.98
Commercial	7,826	5,347	2,355	2,934	2,479	46.36
Consumer & Other	22,388	18,343	15,134	13,905	4,045	22.05
Loans, Net	643,345	602,981	536,821	471,809	40,364	6.69



**LOAN PORTFOLIO QUALITY - Helm Bank USA**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	10,806	9,247	8,118	8,364	1,559	16.86
Total Recoveries	118	177	93	122	(59)	(33.33)
Total Charge-offs	239	291	150	110	(52)	(17.87)
Credit Loss Expense	213	1,673	867	(258)	(1,460)	(87.27)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	319	-	-	NA
Ending Balance	<u>10,898</u>	<u>10,806</u>	<u>9,247</u>	<u>8,118</u>	<u>92</u>	<u>0.85</u>

**NON-PERFORMING ASSETS:**

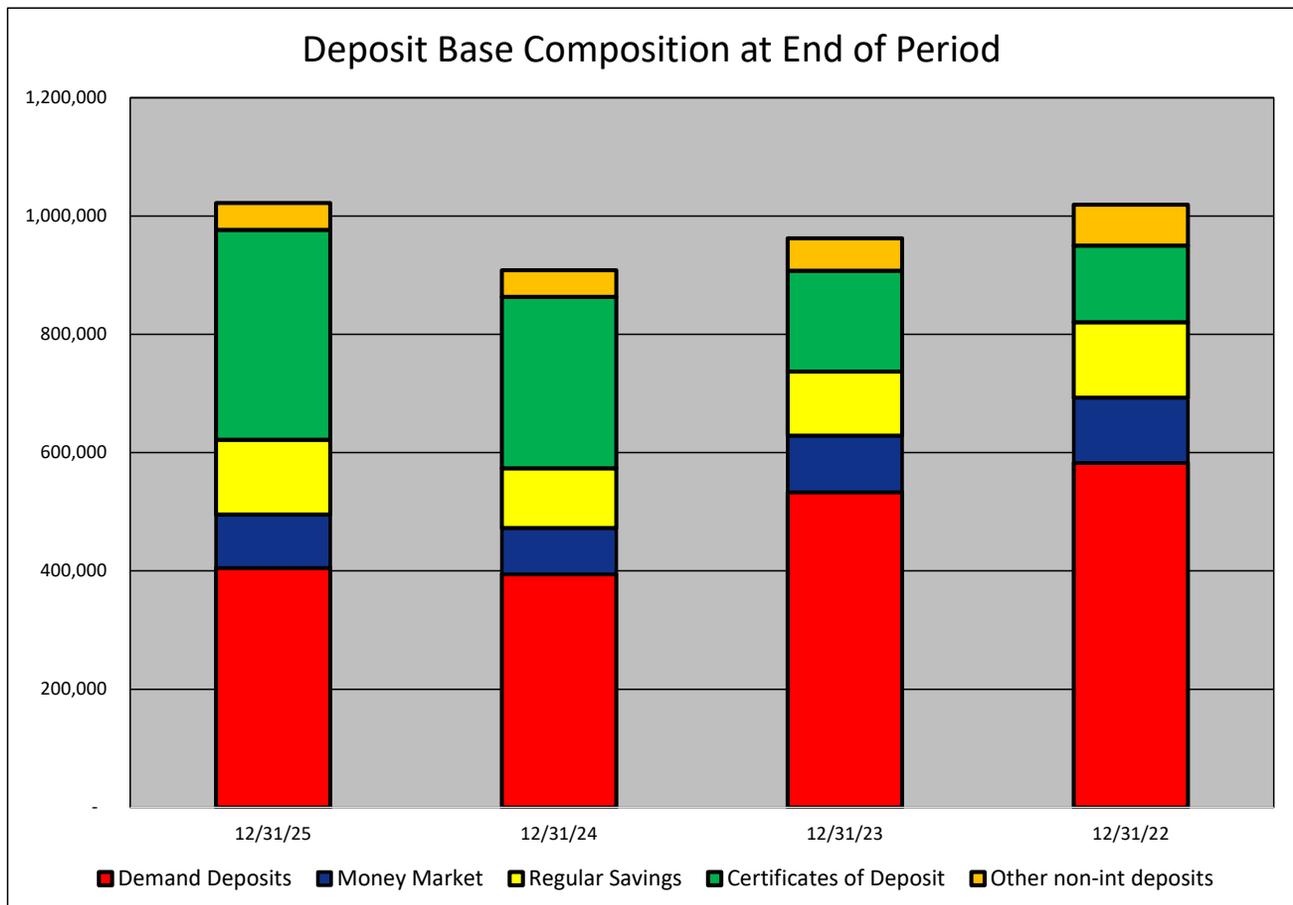
Total-90+ Days Past Due	20	-	-	-	20	NA
Total-Nonaccrual	10,394	9,450	6,892	4,786	944	9.99
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>10,414</u>	<u>9,450</u>	<u>6,892</u>	<u>4,786</u>	<u>964</u>	<u>10.20</u>

**DEPOSIT BASE COMPOSITION - Helm Bank USA**  
(Dollars in Thousands)

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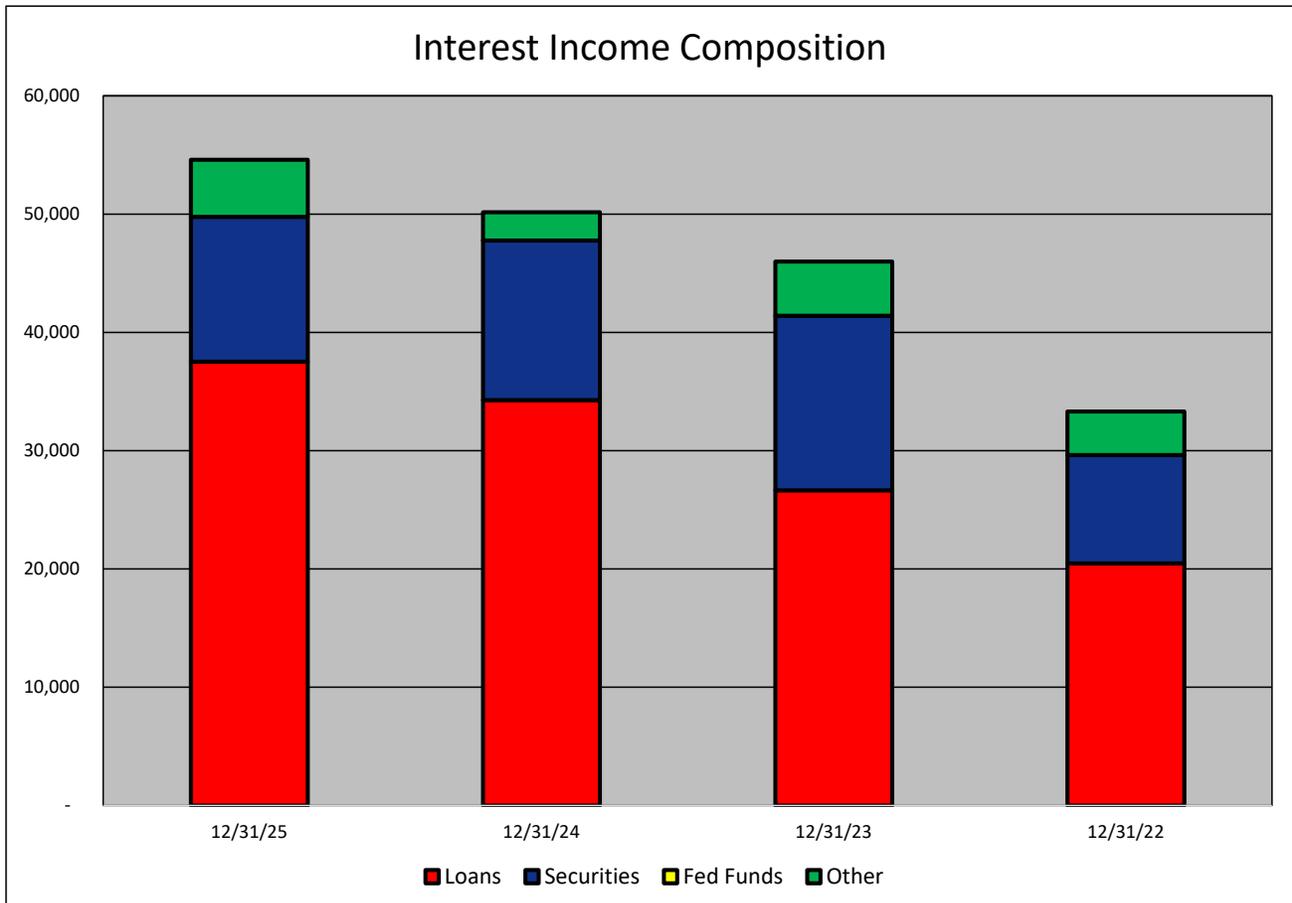
**DEPOSIT BASE CATEGORY:**

Demand Deposits	405,139	394,572	533,173	582,502	10,567	2.68
Money Market	90,273	78,030	95,333	110,274	12,243	15.69
Regular Savings	126,186	100,838	108,365	127,659	25,348	25.14
Certificates of Deposit	354,973	290,036	170,603	129,740	64,937	22.39
Other non-int deposits	45,335	45,064	54,892	69,127	271	0.60
<b>Total Deposits</b>	<b>1,021,906</b>	<b>908,540</b>	<b>962,366</b>	<b>1,019,302</b>	<b>113,366</b>	<b>12.48</b>



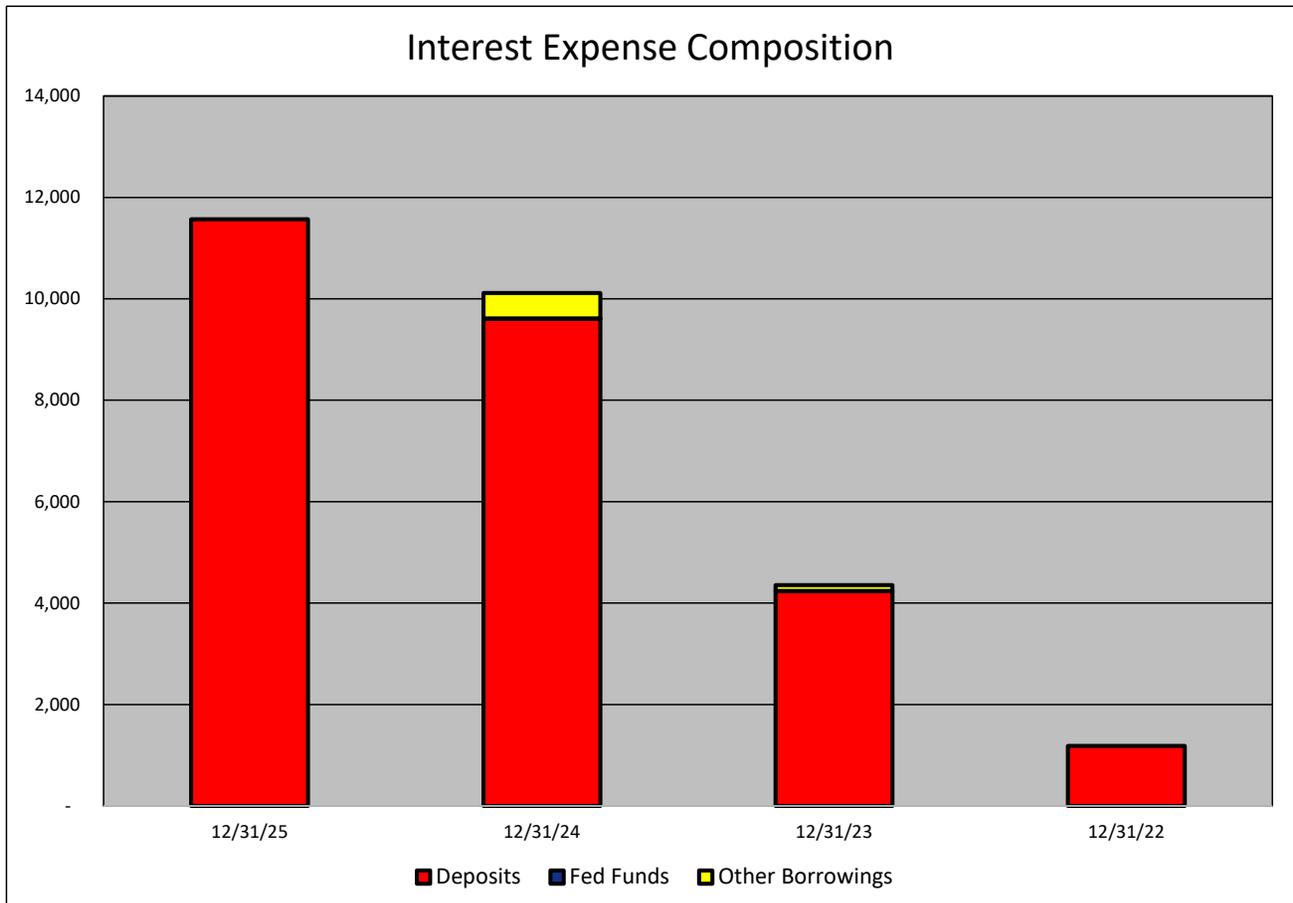
**INTEREST INCOME COMPOSITION- Helm Bank USA**  
(Dollars in Thousands)

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	37,530	34,266	26,639	20,480	3,264	9.53
Securities	12,233	13,493	14,775	9,143	(1,260)	(9.34)
Fed Funds	-	-	-	-	-	NA
Other	4,826	2,408	4,570	3,685	2,418	100.42
<b>Total Int Income</b>	<b>54,589</b>	<b>50,167</b>	<b>45,984</b>	<b>33,308</b>	<b>4,422</b>	<b>8.81</b>



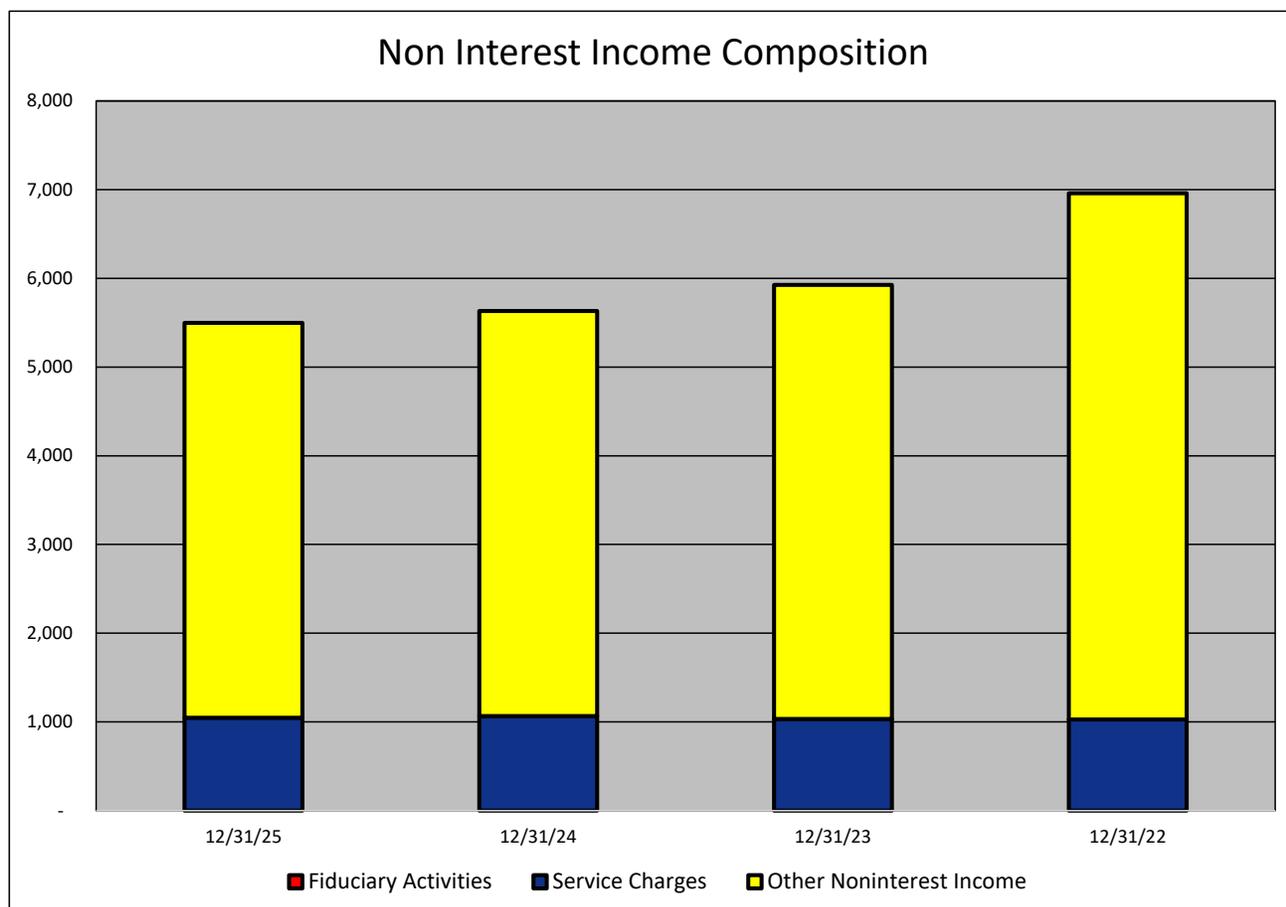
**INTEREST EXPENSE COMPOSITION- Helm Bank USA**  
(Dollars in Thousands)

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	11,570	9,605	4,241	1,186	1,965	20.46
Fed Funds	-	8	-	-	(8)	(100.00)
Other Borrowings	-	501	113	-	(501)	(100.00)
<b>Total Int Expense</b>	<b>11,570</b>	<b>10,114</b>	<b>4,354</b>	<b>1,186</b>	<b>1,456</b>	<b>14.40</b>



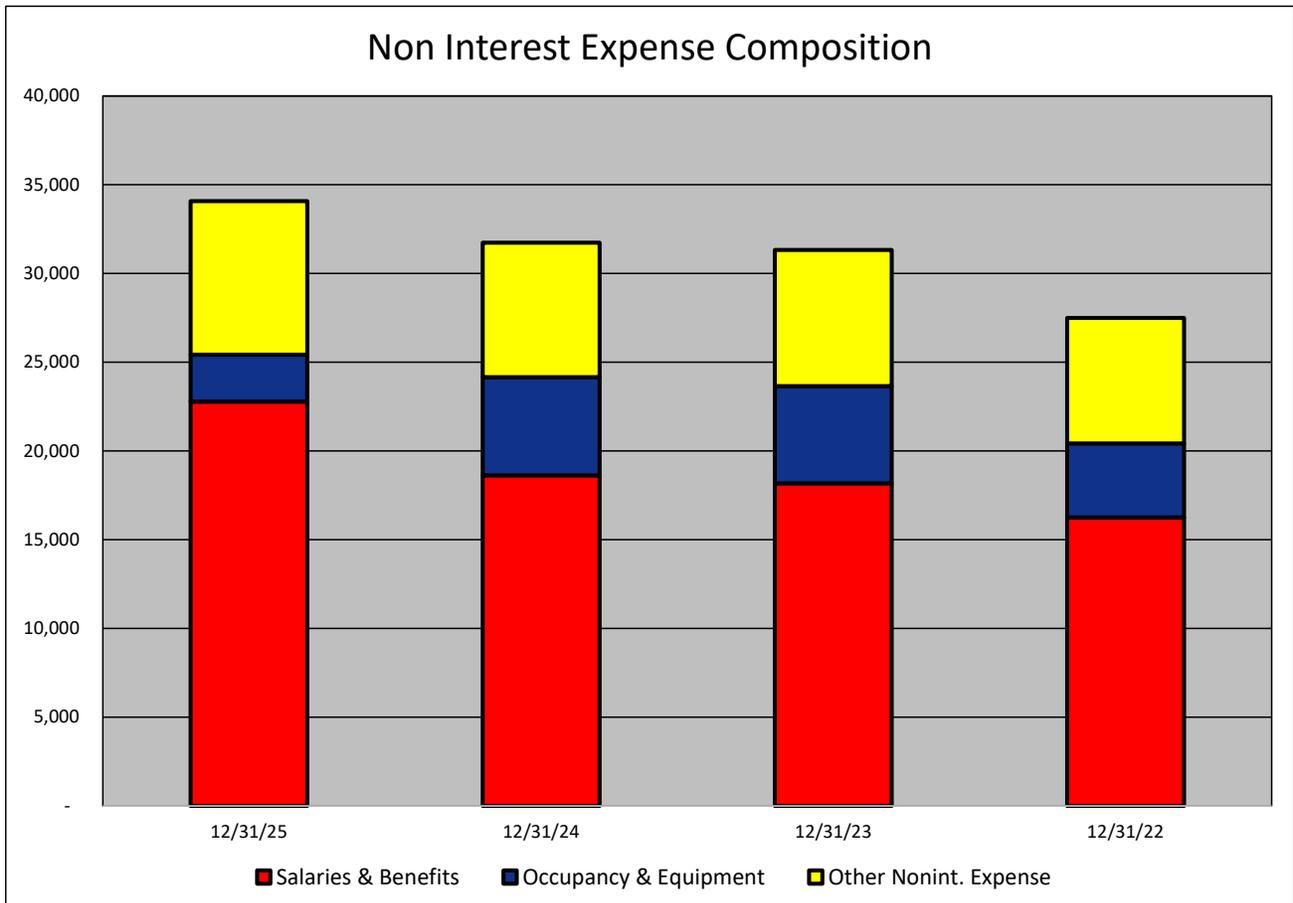
**NONINTEREST INCOME COMPOSITION- Helm Bank USA**  
(Dollars in Thousands)

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	1,047	1,065	1,033	1,029	(18)	(1.69)
Other Noninterest Income	4,450	4,566	4,892	5,929	(116)	(2.54)
<b>Total Nonint. Income</b>	<b>5,497</b>	<b>5,631</b>	<b>5,925</b>	<b>6,958</b>	<b>(134)</b>	<b>(2.38)</b>



**NONINTEREST EXPENSE COMPOSITION- Helm Bank USA**  
(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	22,783	18,629	18,173	16,257	4,154	22.30
Occupancy & Equipment	2,639	5,534	5,474	4,167	(2,895)	(52.31)
Other Nonint. Expense	8,651	7,570	7,671	7,071	1,081	14.28
<b>Total Nonint. Expense</b>	<b>34,073</b>	<b>31,733</b>	<b>31,318</b>	<b>27,495</b>	<b>2,340</b>	<b>7.37</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
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>	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
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>	<b>56.55</b>	<b>36.57</b>
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
City National Bank Of Florida	27,987,266	<b>0.93</b>	9.62
<b>Helm Bank Usa</b>	<b>1,147,978</b>	<b>0.92</b>	<b>10.65</b>
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
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
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
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
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
<b>Helm Bank Usa</b>	<b>39.65</b>	<b>60.35</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
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
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
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