

# U. S. Century Bank

Doral, FL

Established  
10/28/2002

## Florida Bank and Thrift Performance Report

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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
<b>U. S. Century Bank</b>	<b>2,788,916</b>
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
<b>U. S. Century Bank</b>	<b>1.07</b>
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)

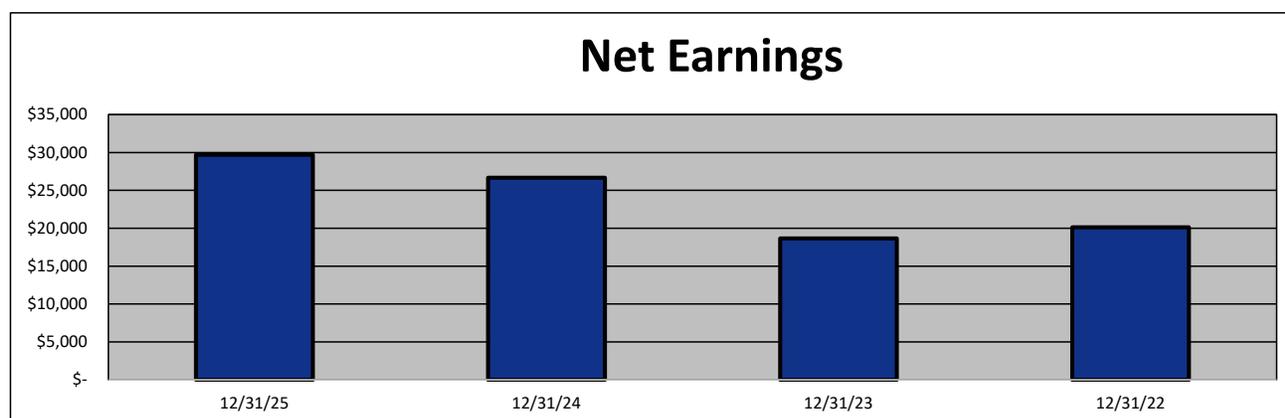
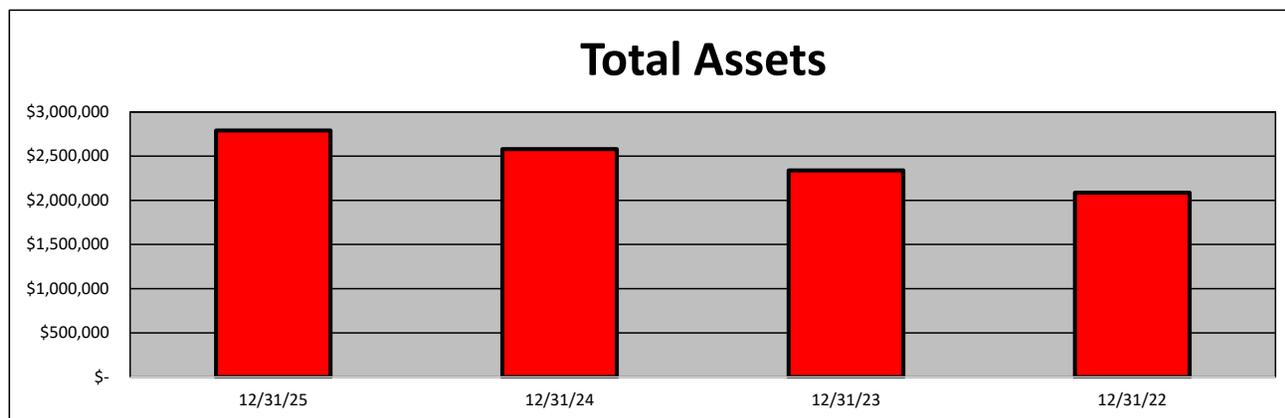
**EXECUTIVE SUMMARY - U. S. Century Bank**  
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	8.90	8.15	8.08	8.69	10.68	10.35
Leverage Ratio	9.65	9.38	9.17	9.56	11.20	10.80
Tier 1 Cap/Risk Based Assets	12.47	12.10	11.48	12.47	12.21	15.50
Risk Based Ratio	13.67	13.34	12.65	13.58	12.99	16.52
Common Equity Tier 1 Capital Ratio	12.47	12.10	11.48	12.47	12.13	15.18
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	92.77	90.34	91.71	82.17	77.22	79.44
Loans/Assets	78.50	76.47	76.16	72.27	64.63	67.22
Securities/Assets	16.55	16.47	17.29	20.08	17.77	17.33
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.07	1.05	0.83	0.99	0.77	0.40
Return on Avg Equity	12.93	13.34	10.16	10.81	10.09	5.54
Nonint Income/Avg Assets	0.53	0.52	0.51	0.38	0.77	0.45
Net Overhead Ratio	1.24	1.25	1.32	1.56	2.31	2.52
Efficiency Ratio	49.21	53.96	58.85	55.04	72.83	82.00
Assets (per million) per Employee	13.60	12.96	11.93	10.92	10.41	11.03
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.16	1.22	1.18	1.16	1.28	1.27
Nonperforming Loans/Total Loans	0.14	0.14	0.03	0.00	0.54	0.52
Nonperforming Assets/Total Assets	0.11	0.10	0.02	0.00	0.38	0.37
Adjusted Texas Ratio	1.15	1.16	0.22	0.00	3.26	3.19
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.47	5.41	4.69	3.70	5.50	5.57
Cost of funds	3.25	3.72	3.08	0.66	2.82	3.16
Net interest margin	3.19	2.88	2.72	3.31	3.28	3.04
Avg Earning Assets/Avg Assets	96.12	95.73	95.33	94.73	95.74	96.60

**SELECTED FINANCIAL DATA - U. S. Century Bank**  
(Dollars in Thousands)

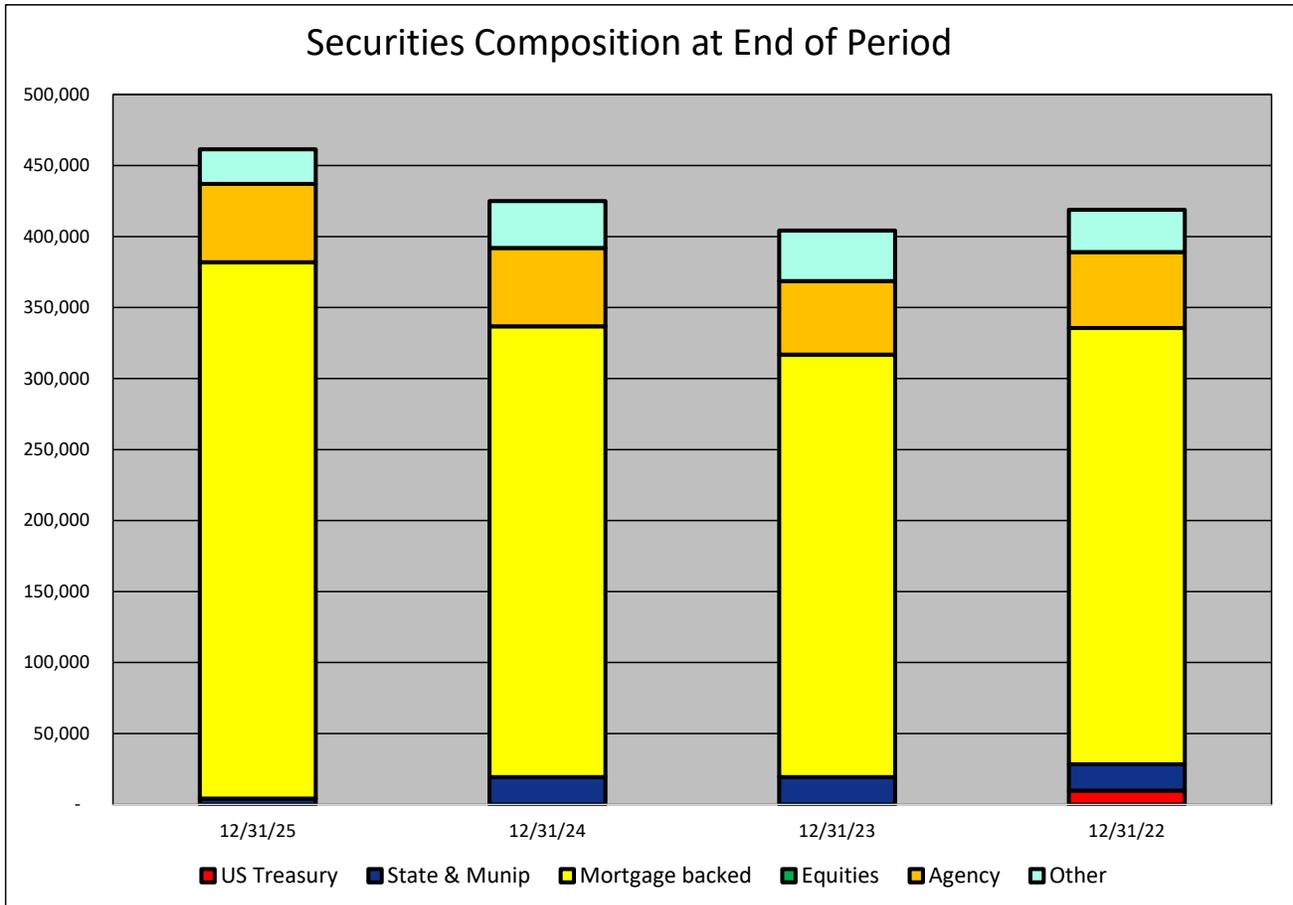
<b>As of:</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	2,788,916	2,579,817	2,338,378	2,085,834	209,099	8.11
Cash and Equivalents	38,477	77,035	41,062	54,168	(38,558)	(50.05)
Securities	461,431	424,915	404,303	418,839	36,516	8.59
Loans, net	2,189,257	1,972,848	1,780,827	1,507,338	216,409	10.97
Deposit Accounts	2,359,913	2,183,871	1,941,898	1,834,365	176,042	8.06
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	248,230	210,253	188,827	181,326	37,977	18.06

<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	29,707	26,689	18,651	20,141	3,018	11.31
Interest Income	145,487	131,233	101,017	71,100	14,254	10.86
Interest Expense	60,653	61,297	42,449	7,439	(644)	(1.05)
Net Interest Income	84,834	69,936	58,568	63,661	14,898	21.30
Credit Loss Expense	2,120	2,959	2,503	2,495	(839)	(28.35)
Noninterest income	14,740	13,297	11,531	7,757	1,443	10.85
Gain on Sale of Securities	(7,526)	14	(1,859)	(2,529)	(7,540)	(53,857.14)
Noninterest Expense	49,004	44,914	41,256	39,309	4,090	9.11
Net Operating Income	48,450	35,360	26,340	29,614	13,090	37.02
Income Taxes	11,040	8,487	5,966	6,944	2,553	30.08



**SECURITIES COMPOSITION - U. S. Century Bank**  
(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	-	-	-	9,841	-	NA
State & Munip	4,263	19,311	19,338	18,483	(15,048)	(77.92)
Mortgage backed	377,593	317,516	297,515	307,228	60,077	18.92
Equities	-	-	-	-	-	NA
Agency	55,302	55,164	51,799	53,569	138	0.25
Other	24,273	32,924	35,651	29,718	(8,651)	(26.28)
<b>Total Securities</b>	<b>461,431</b>	<b>424,915</b>	<b>404,303</b>	<b>418,839</b>	<b>36,516</b>	<b>8.59</b>

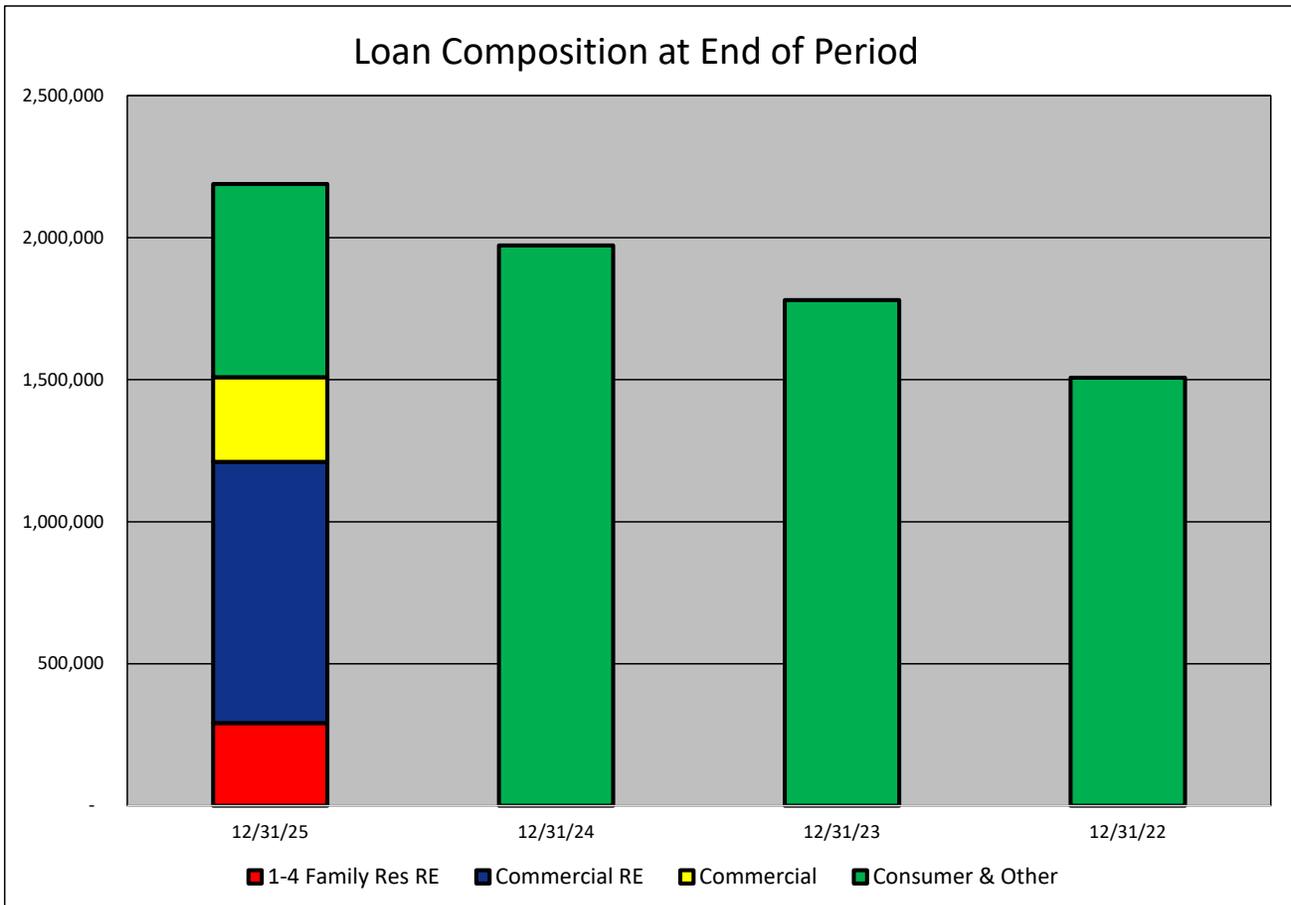


**LOAN PORTFOLIO COMPOSITION - U. S. Century Bank**  
(Dollars in Thousands)

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

1-4 Family Res RE	290,840	-	-	-	290,840	NA
Commercial RE	920,066	-	-	-	920,066	NA
Commercial	298,095	-	-	-	298,095	NA
Consumer & Other	680,256	1,972,848	1,780,827	1,507,338	(1,292,592)	(65.52)
Loans, Net	2,189,257	1,972,848	1,780,827	1,507,338	216,409	10.97



**LOAN PORTFOLIO QUALITY - U. S. Century 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):**

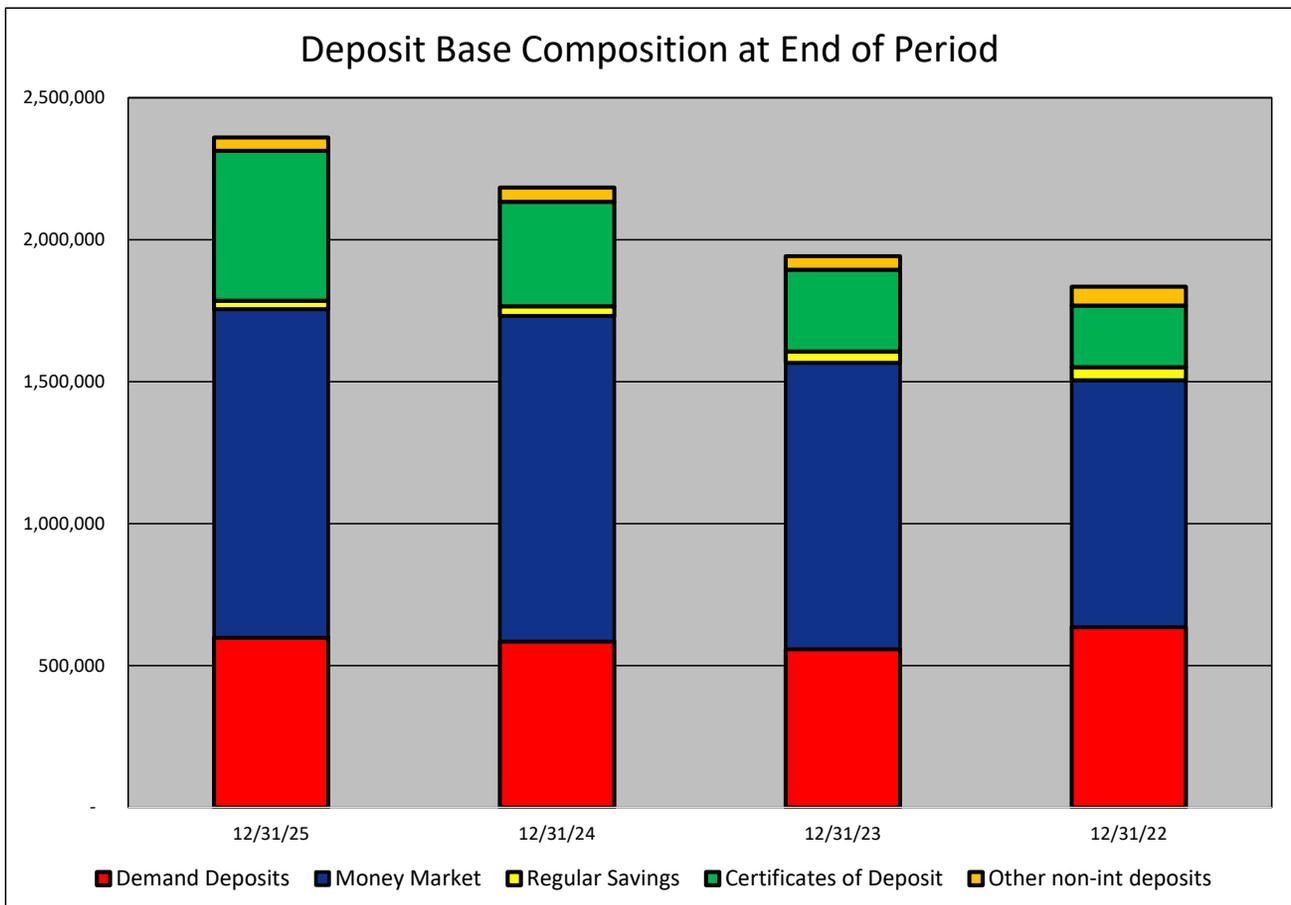
Beginning Balance	24,070	21,084	17,487	15,056	2,986	14.16
Total Recoveries	42	46	85	55	(4)	(8.70)
Total Charge-offs	732	19	57	119	713	3,752.63
Credit Loss Expense	2,120	2,959	2,503	2,495	(839)	(28.35)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	1,066	-	-	NA
Ending Balance	<u>25,500</u>	<u>24,070</u>	<u>21,084</u>	<u>17,487</u>	<u>1,430</u>	<u>5.94</u>

**NON-PERFORMING ASSETS:**

Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	3,138	2,707	468	-	431	15.92
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>3,138</u>	<u>2,707</u>	<u>468</u>	<u>-</u>	<u>431</u>	<u>15.92</u>

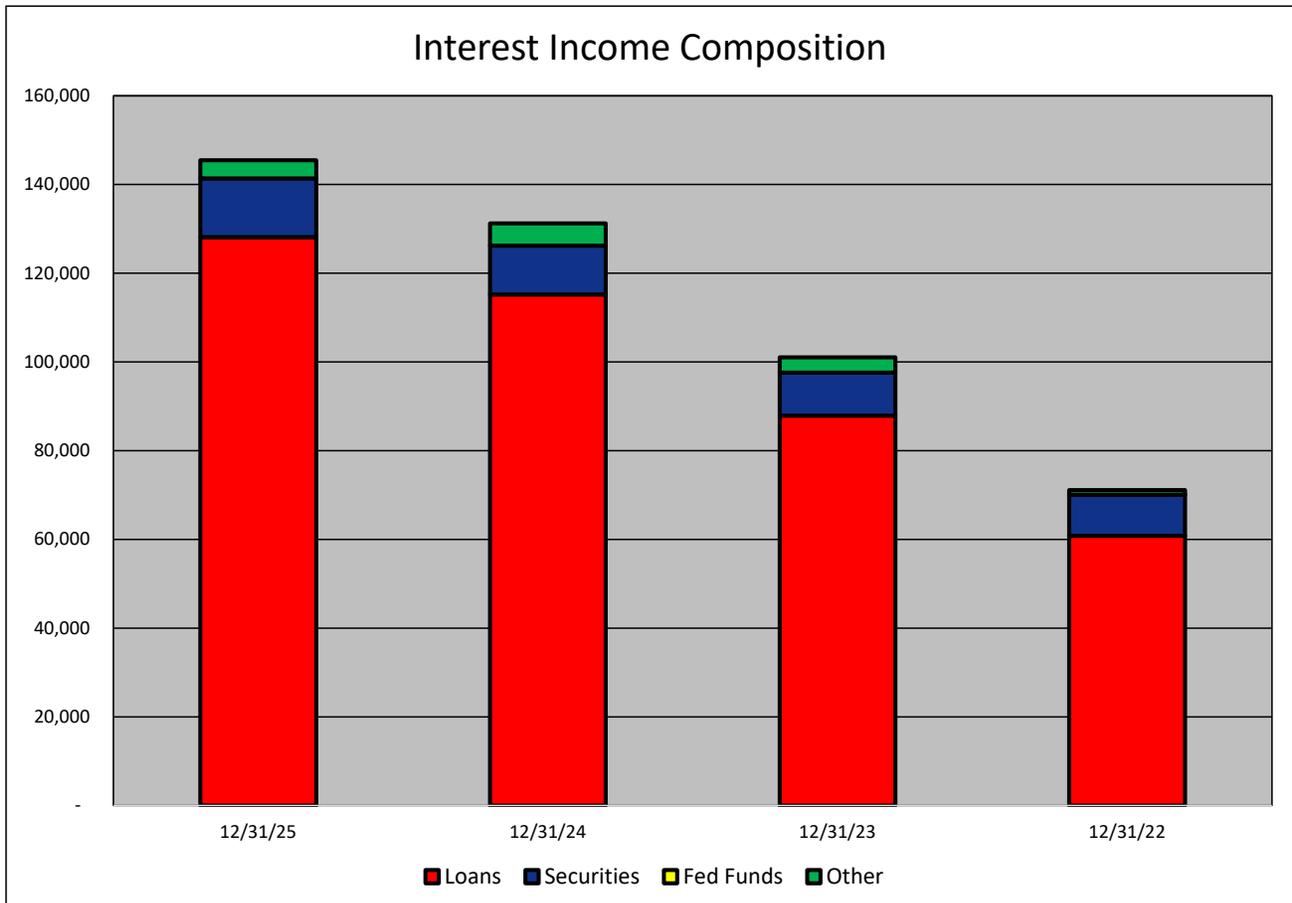
**DEPOSIT BASE COMPOSITION - U. S. Century Bank**  
(Dollars in Thousands)

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	598,694	585,026	557,521	634,860	13,668	2.34
Money Market	1,156,230	1,146,344	1,008,693	869,580	9,886	0.86
Regular Savings	30,192	34,465	39,579	46,273	(4,273)	(12.40)
Certificates of Deposit	527,810	367,388	288,403	216,977	160,422	43.67
Other non-int deposits	46,987	50,648	47,702	66,675	(3,661)	(7.23)
<b>Total Deposits</b>	<b>2,359,913</b>	<b>2,183,871</b>	<b>1,941,898</b>	<b>1,834,365</b>	<b>176,042</b>	<b>8.06</b>



**INTEREST INCOME COMPOSITION- U. S. Century Bank**  
(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	128,160	115,236	87,884	60,825	12,924	11.22
Securities	13,235	11,018	9,738	9,249	2,217	20.12
Fed Funds	-	-	-	-	-	NA
Other	4,092	4,979	3,395	1,026	(887)	(17.81)
<b>Total Int Income</b>	<b>145,487</b>	<b>131,233</b>	<b>101,017</b>	<b>71,100</b>	<b>14,254</b>	<b>10.86</b>

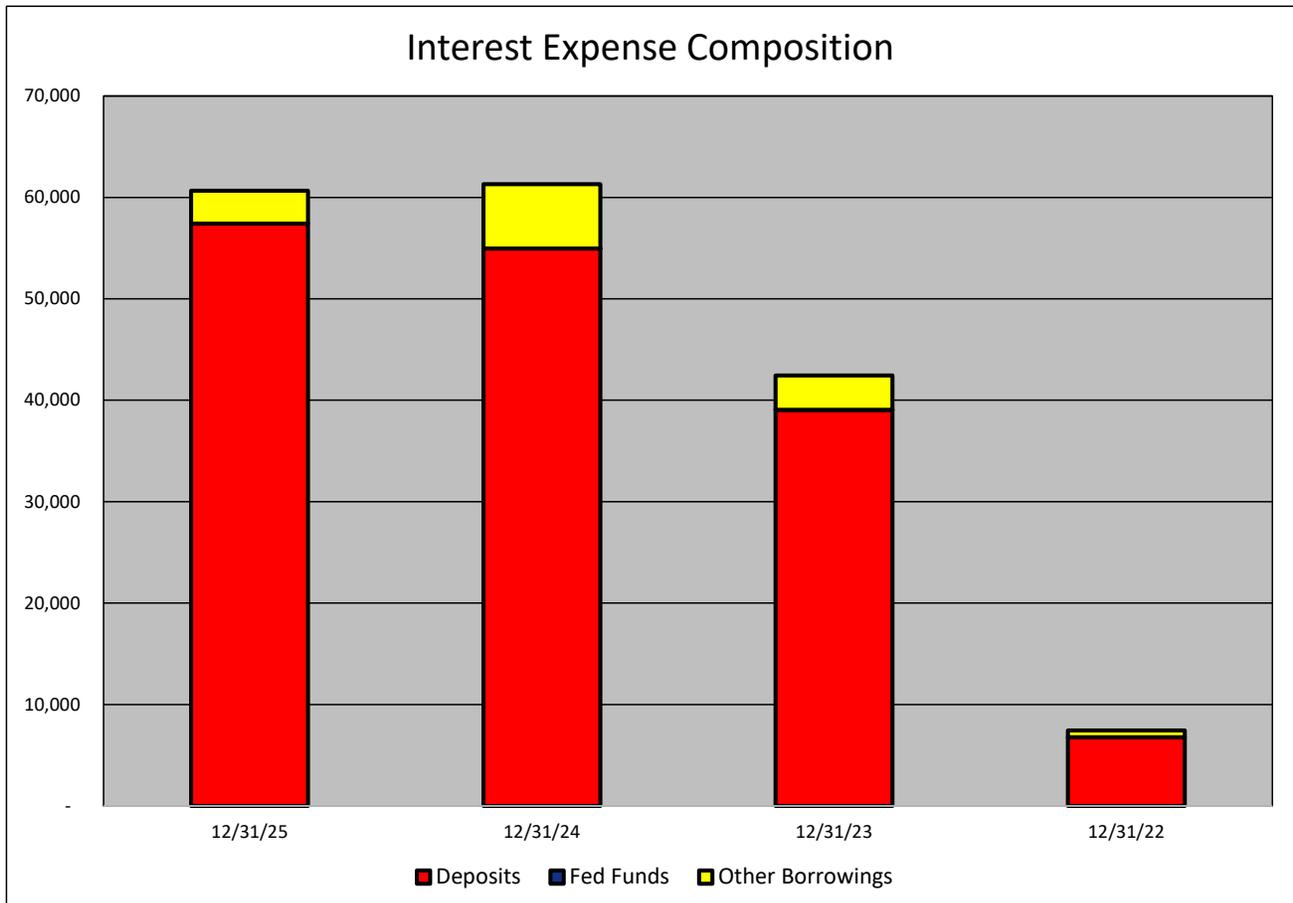


**INTEREST EXPENSE COMPOSITION- U. S. Century Bank**  
(Dollars in Thousands)

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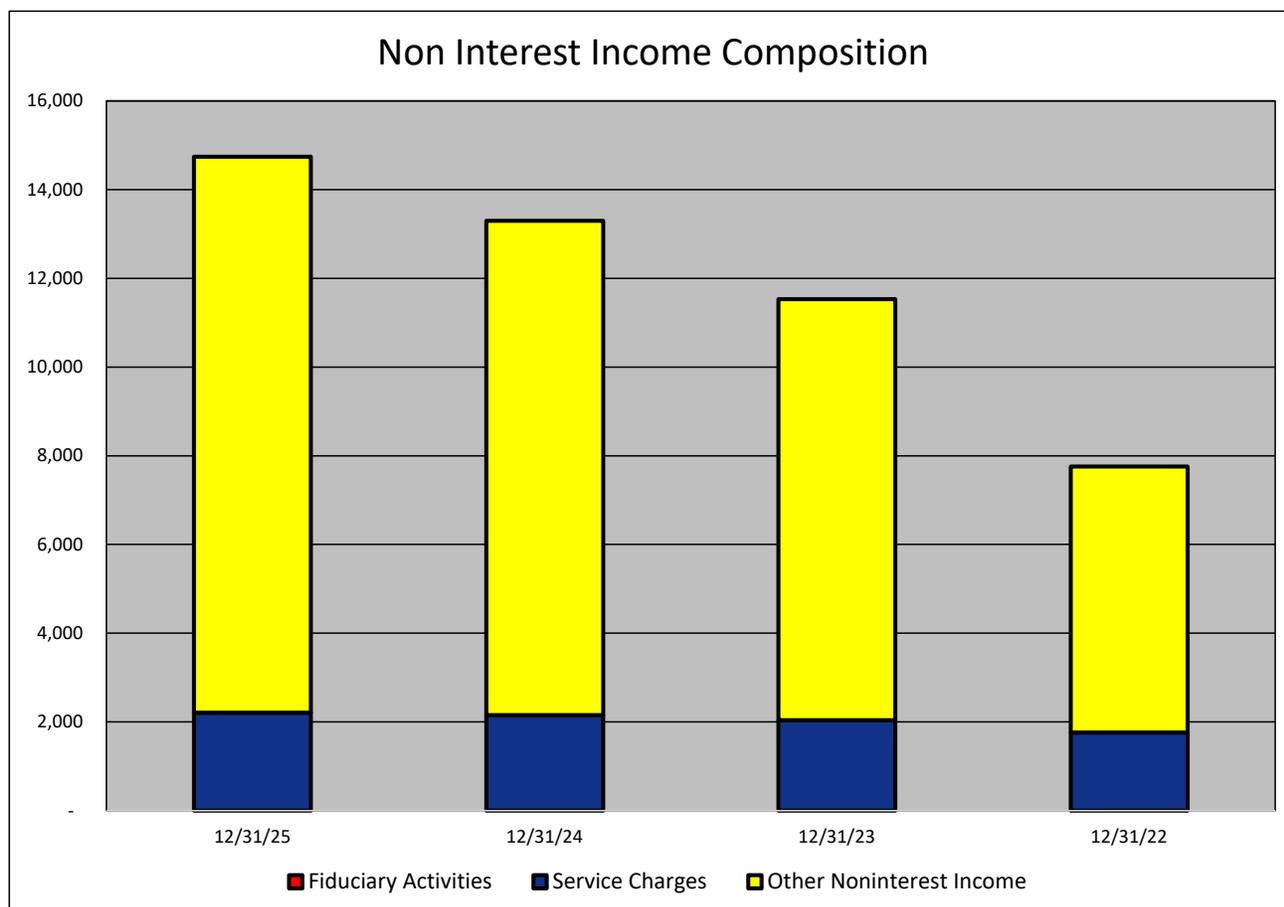
**INTEREST EXPENSE CATEGORY**

Deposits	57,415	54,961	39,059	6,768	2,454	4.46
Fed Funds	-	2	9	-	(2)	(100.00)
Other Borrowings	3,238	6,334	3,381	671	(3,096)	(48.88)
<b>Total Int Expense</b>	60,653	61,297	42,449	7,439	(644)	(1.05)



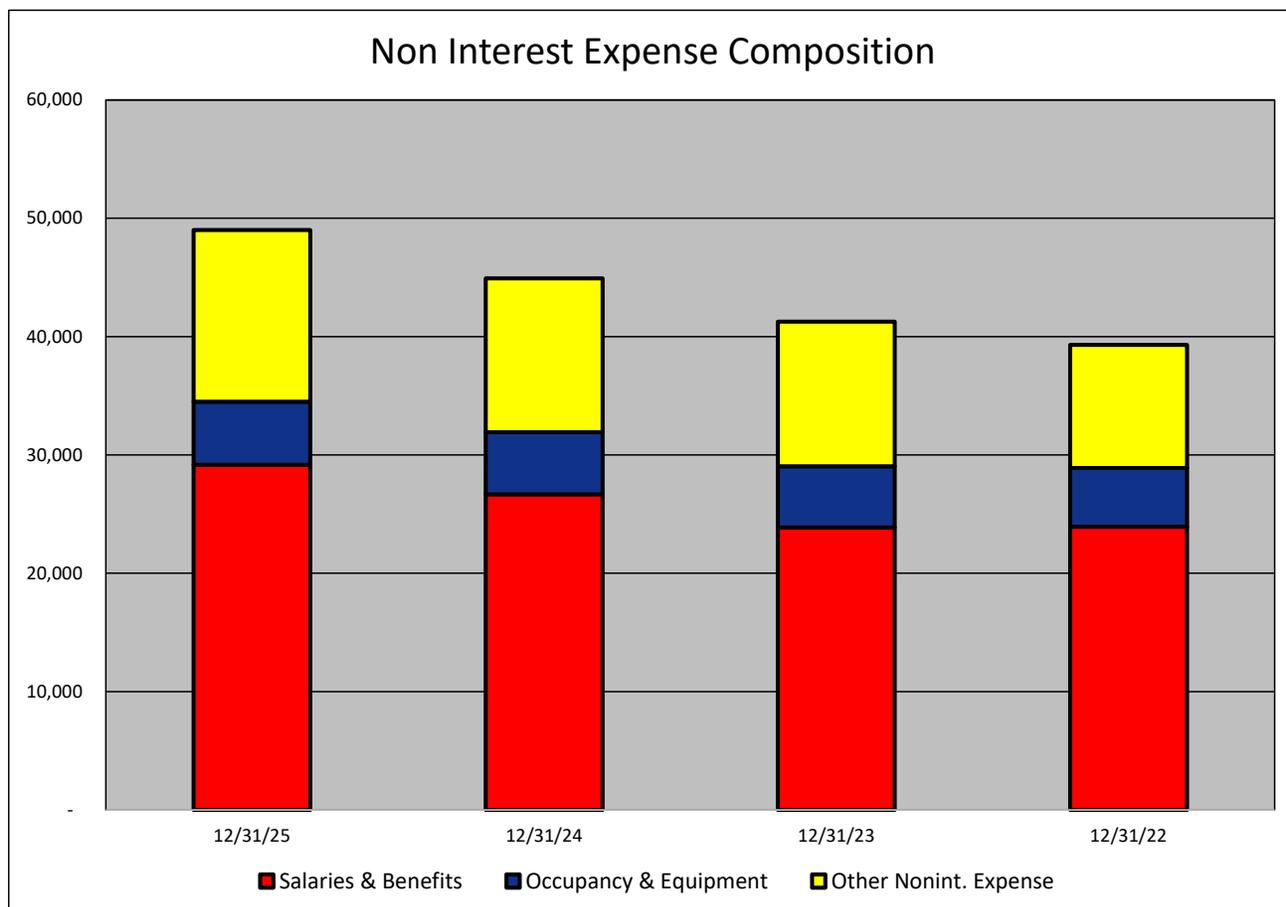
**NONINTEREST INCOME COMPOSITION- U. S. Century Bank**  
(Dollars in Thousands)

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	2,208	2,155	2,037	1,759	53	2.46
Other Noninterest Income	12,532	11,142	9,494	5,998	1,390	12.48
<b>Total Nonint. Income</b>	<b>14,740</b>	<b>13,297</b>	<b>11,531</b>	<b>7,757</b>	<b>1,443</b>	<b>10.85</b>



**NONINTEREST EXPENSE COMPOSITION- U. S. Century Bank**  
(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	29,162	26,664	23,876	23,943	2,498	9.37
Occupancy & Equipment	5,330	5,251	5,159	4,951	79	1.50
Other Nonint. Expense	14,512	12,999	12,221	10,415	1,513	11.64
<b>Total Nonint. Expense</b>	<b>49,004</b>	<b>44,914</b>	<b>41,256</b>	<b>39,309</b>	<b>4,090</b>	<b>9.11</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
<b>U. S. Century Bank</b>	<b>2,788,916</b>	<b>2,579,817</b>	<b>8.11</b>
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>	<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
<b>U. S. Century Bank</b>	<b>2,189,257</b>	<b>1,972,848</b>	<b>10.97</b>
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>	<b>3,799,372</b>	<b>3,599,257</b>	<b>10.94</b>
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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
<b>U. S. Century Bank</b>	<b>8.90</b>	<b>9.65</b>	<b>12.47</b>	<b>13.67</b>	<b>12.47</b>
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>	<b>78.50</b>	<b>16.55</b>
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>	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
City National Bank Of Florida	27,987,266	<b>0.93</b>	9.62
Helm Bank Usa	1,147,978	<b>0.92</b>	10.65
Terrabank, National Association	833,124	<b>0.92</b>	11.33
Ocean Bank	7,193,518	<b>0.91</b>	9.79
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
<b>U. S. Century Bank</b>	<b>1.16</b>	<b>0.14</b>	<b>0.11</b>	<b>1.15</b>
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
Banescobank 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
<b>U. S. Century Bank</b>	<b>0.22</b>	<b>1.16</b>	<b>0.00</b>	<b>5.52</b>	<b>11.03</b>
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>	<b>0.79</b>	<b>10.93</b>	<b>0.67</b>	<b>2.20</b>	<b>15.06</b>
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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
<b>U. S. Century Bank</b>	<b>77.58</b>	<b>0.35</b>	<b>0.00</b>	<b>0.00</b>
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
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
<b>U. S. Century Bank</b>	<b>23.78</b>	<b>69.94</b>	<b>93.72</b>	<b>0.00</b>	<b>6.28</b>
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
<b>U. S. Century Bank</b>	<b>5.47</b>	<b>3.25</b>	<b>3.19</b>	<b>96.12</b>
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>	<b>5.57</b>	<b>3.16</b>	<b>3.04</b>	<b>96.60</b>