

# BankUnited, National Association

Miami Lakes, FL

Established

5/21/2009

## Florida Bank and Thrift Performance Report

### Table of Contents

<b>Title</b>	<b>Page</b>
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

#### 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 three months ended March 31, 2026**

Institution name	Total Assets (\$000's)
Bankunited, National Association	35,341,660
City National Bank Of Florida	28,626,294
Amerant Bank, National Association	9,880,787
Ocean Bank	7,534,738
Banesco Usa	5,775,714
Bradesco Bank	5,549,791
Banco Do Brasil Americas	3,393,780
U. S. Century Bank	2,842,514
Intercredit Bank, National Association	2,028,949
International Finance Bank	1,565,756
Pacific National Bank	1,512,885
Grove Bank & Trust	1,410,085
First State Bank	1,188,143
Helm Bank Usa	1,163,513
Terrabank, National Association	869,333
Sunstate Bank	568,901
Interamerican Bank, A Fsb	335,839
Bankmiami	279,318
Gulf Atlantic Bank	245,177
Eastern National Bank	73,543

Institution name	Return on Avg Assets (%)
Banco Do Brasil Americas	1.56
U. S. Century Bank	1.54
Banesco Usa	1.28
International Finance Bank	1.26
City National Bank Of Florida	1.18
Pacific National Bank	1.13
Bradesco Bank	1.09
Ocean Bank	1.07
Helm Bank Usa	1.05
Amerant Bank, National Association	0.87
Gulf Atlantic Bank	0.84
Bankunited, National Association	0.83
Sunstate Bank	0.75
Grove Bank & Trust	0.69
Terrabank, National Association	0.67
Interamerican Bank, A Fsb	0.56
First State Bank	0.53
Intercredit Bank, National Association	(0.47)
Bankmiami	(0.86)
Eastern National Bank	(7.19)

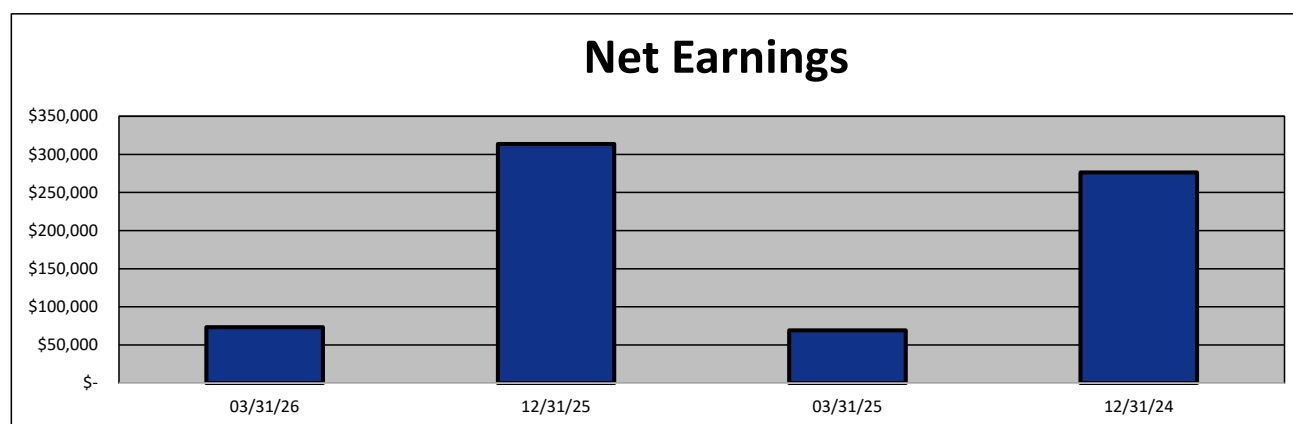
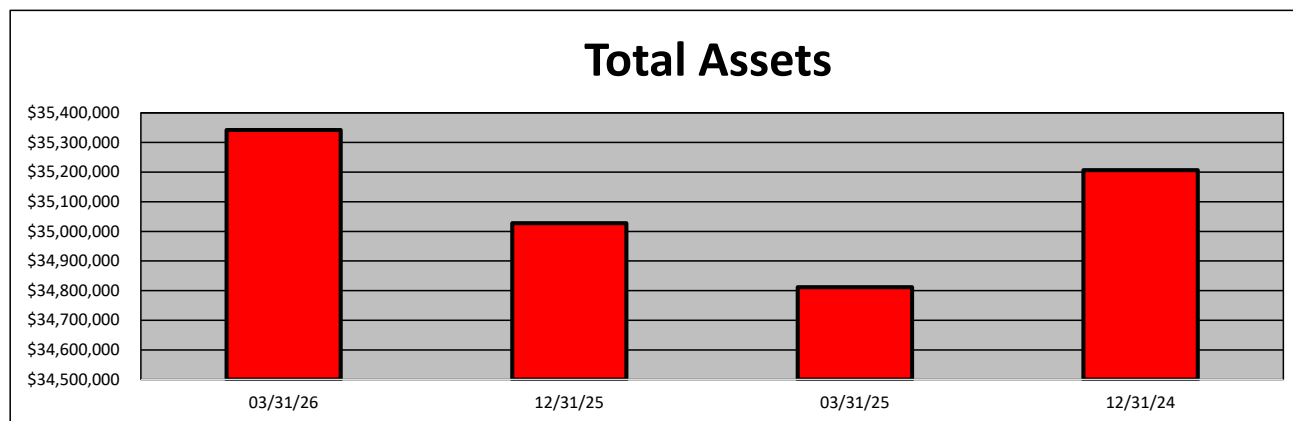
**EXECUTIVE SUMMARY - BankUnited, National Association  
(Percentage)**

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	9.03	9.04	9.19	9.18	10.49	9.92
Leverage Ratio	9.41	9.27	9.53	9.67	11.09	10.48
Tier 1 Cap/Risk Based Assets	12.89	12.73	13.41	13.70	12.37	15.25
Risk Based Ratio	13.73	13.61	14.32	14.59	13.16	16.27
Common Equity Tier 1 Capital Ratio	12.89	12.73	13.41	13.70	12.25	14.79
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	81.76	81.97	84.11	86.25	75.38	77.08
Loans/Assets	68.39	69.30	68.91	69.02	63.61	65.76
Securities/Assets	26.88	26.43	26.11	25.85	17.71	17.92
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.83	0.89	0.78	0.77	0.81	0.42
Return on Avg Equity	9.24	9.84	8.59	8.77	9.54	4.34
Nonint Income/Avg Assets	0.22	0.28	0.22	0.26	0.74	0.46
Net Overhead Ratio	1.54	1.52	1.53	1.47	2.34	2.48
Efficiency Ratio	56.30	56.30	58.28	58.34	71.79	80.13
Assets (per million) per Employee	19.62	19.58	20.61	21.12	10.70	11.20
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.86	0.91	0.92	0.92	1.31	1.26
Nonperforming Loans/Total Loans	1.95	2.19	2.12	1.96	0.51	0.51
Nonperforming Assets/Total Assets	1.35	1.53	1.48	1.37	0.35	0.36
Adjusted Texas Ratio	7.41	10.27	8.54	8.39	3.02	3.10
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.94	5.25	5.21	5.57	5.45	5.35
Cost of funds	1.81	2.09	2.19	2.64	1.92	2.18
Net interest margin	2.97	2.98	2.85	2.75	3.31	3.08
Avg Earning Assets/Avg Assets	96.83	96.66	96.54	96.59	95.53	96.63

**SELECTED FINANCIAL DATA - BankUnited, National Association**  
(Dollars in Thousands)

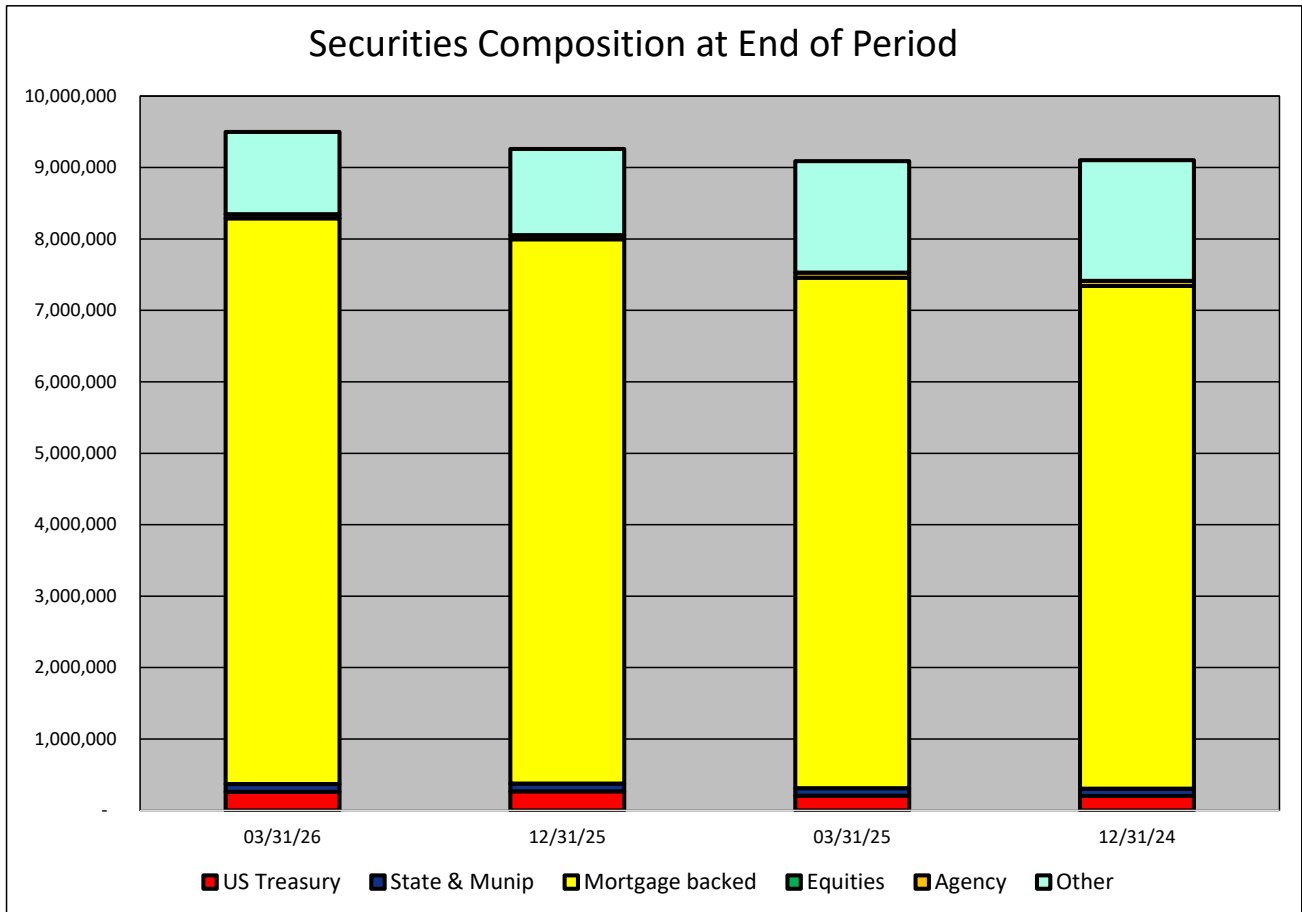
As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	35,341,660	35,027,511	34,811,275	35,206,606	530,385	1.52
Cash and Equivalents	384,938	217,781	443,739	491,114	(58,801)	(13.25)
Securities	9,499,543	9,257,917	9,090,864	9,101,416	408,679	4.50
Loans, net	24,171,606	24,273,707	23,989,899	24,297,980	181,707	0.76
Deposit Accounts	29,564,537	29,611,980	28,520,672	28,172,154	1,043,865	3.66
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	3,191,890	3,166,950	3,200,781	3,233,365	(8,891)	(0.28)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	73,425	313,639	69,109	276,296	4,316	6.25
Interest Income	422,786	1,795,710	444,170	1,924,689	(21,384)	(4.81)
Interest Expense	169,161	775,554	201,254	972,786	(32,093)	(15.95)
Net Interest Income	253,625	1,020,156	242,916	951,903	10,709	4.41
Credit Loss Expense	25,103	68,351	15,964	58,987	9,139	57.25
Noninterest income	19,133	97,936	19,795	94,722	(662)	(3.34)
Gain on Sale of Securities	3,399	3,585	825	1,074	2,574	312.00
Noninterest Expense	155,374	636,883	155,011	621,349	363	0.23
Net Operating Income	92,281	412,858	91,736	366,289	545	0.59
Income Taxes	22,772	103,215	24,305	94,982	(1,533)	(6.31)



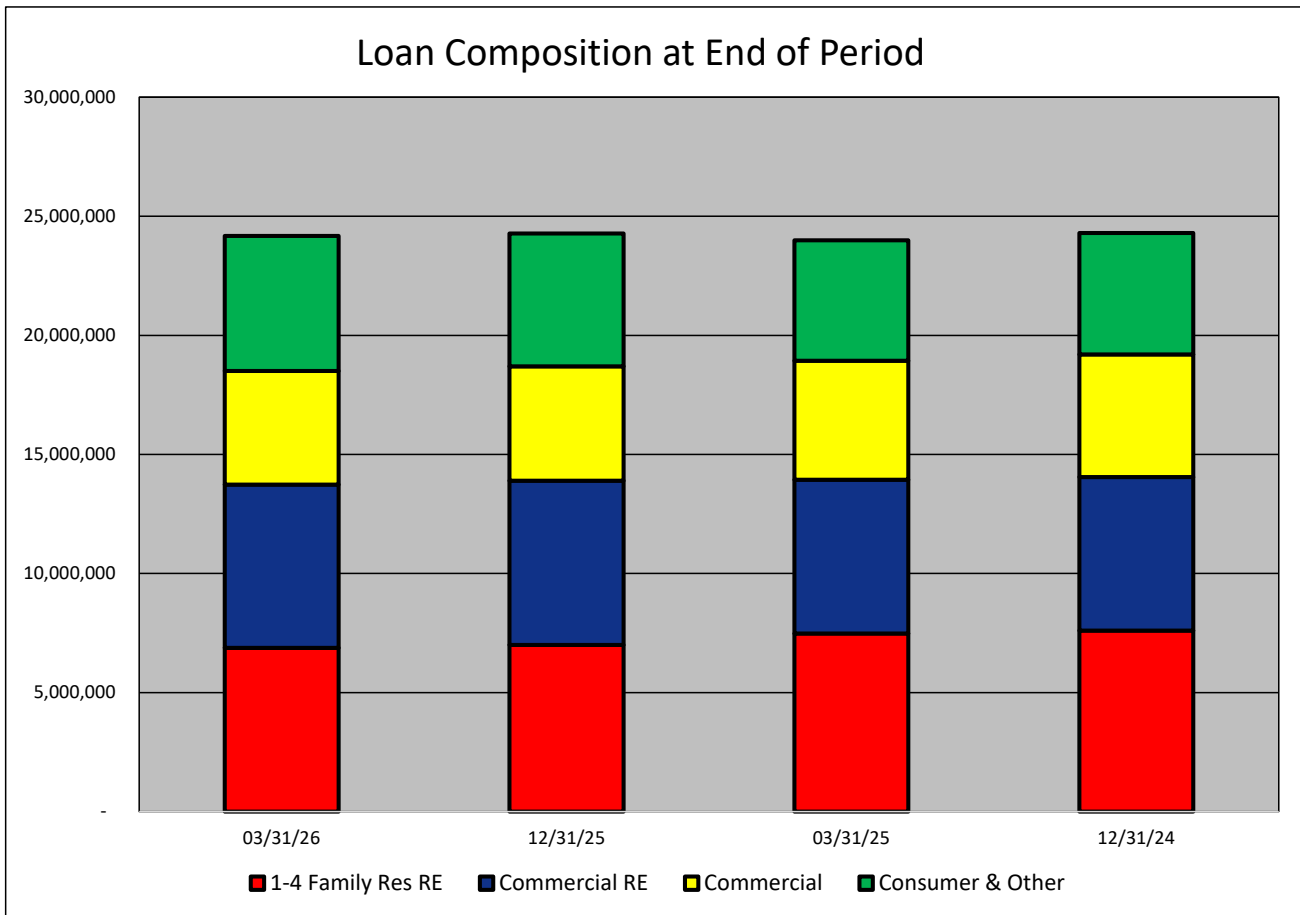
**SECURITIES COMPOSITION - BankUnited, National Association**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	259,998	268,653	206,753	202,952	53,245	25.75
State & Munip	108,717	109,520	104,603	104,010	4,114	3.93
Mortgage backed	7,921,746	7,617,321	7,147,764	7,033,365	773,982	10.83
Equities	-	-	-	-	-	NA
Agency	56,570	57,815	69,157	72,702	(12,587)	(18.20)
Other	1,152,512	1,204,608	1,562,587	1,688,387	(410,075)	(26.24)
<b>Total Securities</b>	<b>9,499,543</b>	<b>9,257,917</b>	<b>9,090,864</b>	<b>9,101,416</b>	<b>408,679</b>	<b>4.50</b>



**LOAN PORTFOLIO COMPOSITION - BankUnited, National Association**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	6,877,093	6,999,369	7,481,112	7,604,919	(604,019)	(8.07)
Commercial RE	6,852,529	6,899,709	6,455,357	6,439,968	397,172	6.15
Commercial	4,776,910	4,803,833	5,000,877	5,155,167	(223,967)	(4.48)
Consumer & Other	5,665,074	5,570,796	5,052,553	5,097,926	612,521	12.12
Loans, Net	24,171,606	24,273,707	23,989,899	24,297,980	181,707	0.76



**LOAN PORTFOLIO QUALITY - BankUnited, National Association**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

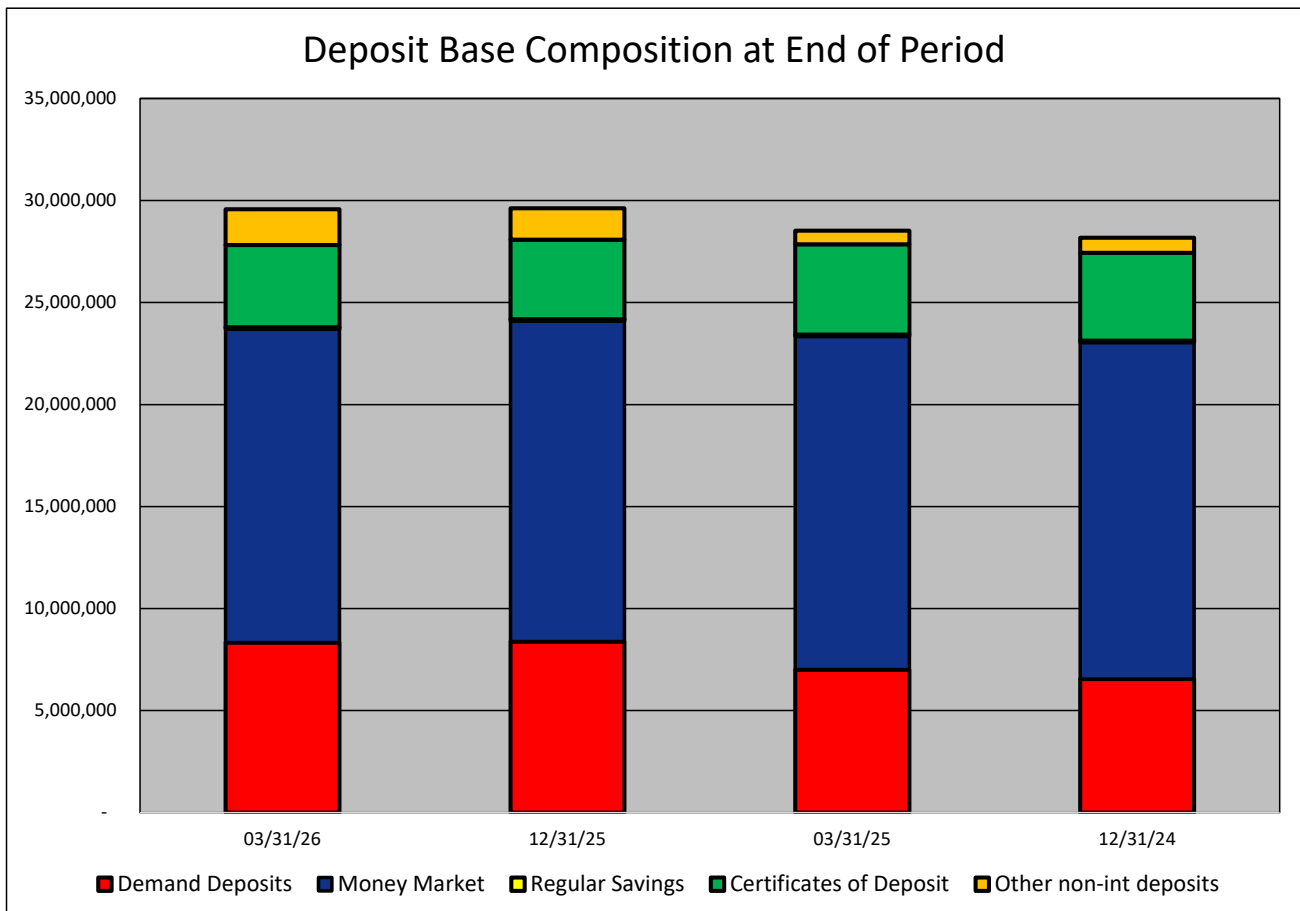
Beginning Balance	219,825	223,153	223,153	202,689	(3,328)	(1.49)
Total Recoveries	658	9,331	3,388	21,428	(2,730)	(80.58)
Total Charge-offs	36,796	81,010	22,758	59,951	14,038	61.68
Credit Loss Expense	25,103	68,351	15,964	58,987	9,139	57.25
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>208,790</u>	<u>219,825</u>	<u>219,747</u>	<u>223,153</u>	<u>(10,957)</u>	<u>(4.99)</u>

**NON-PERFORMING ASSETS:**

Total-90+ Days Past Due	747	295	360	258	387	107.50
Total-Nonaccrual	274,690	372,618	259,218	250,114	15,472	5.97
Foreclosed Real Estate	4,190	4,829	4,946	5,482	(756)	(15.29)
Total Non-perf Assets	<u>279,627</u>	<u>377,742</u>	<u>264,524</u>	<u>255,854</u>	<u>15,103</u>	<u>5.71</u>

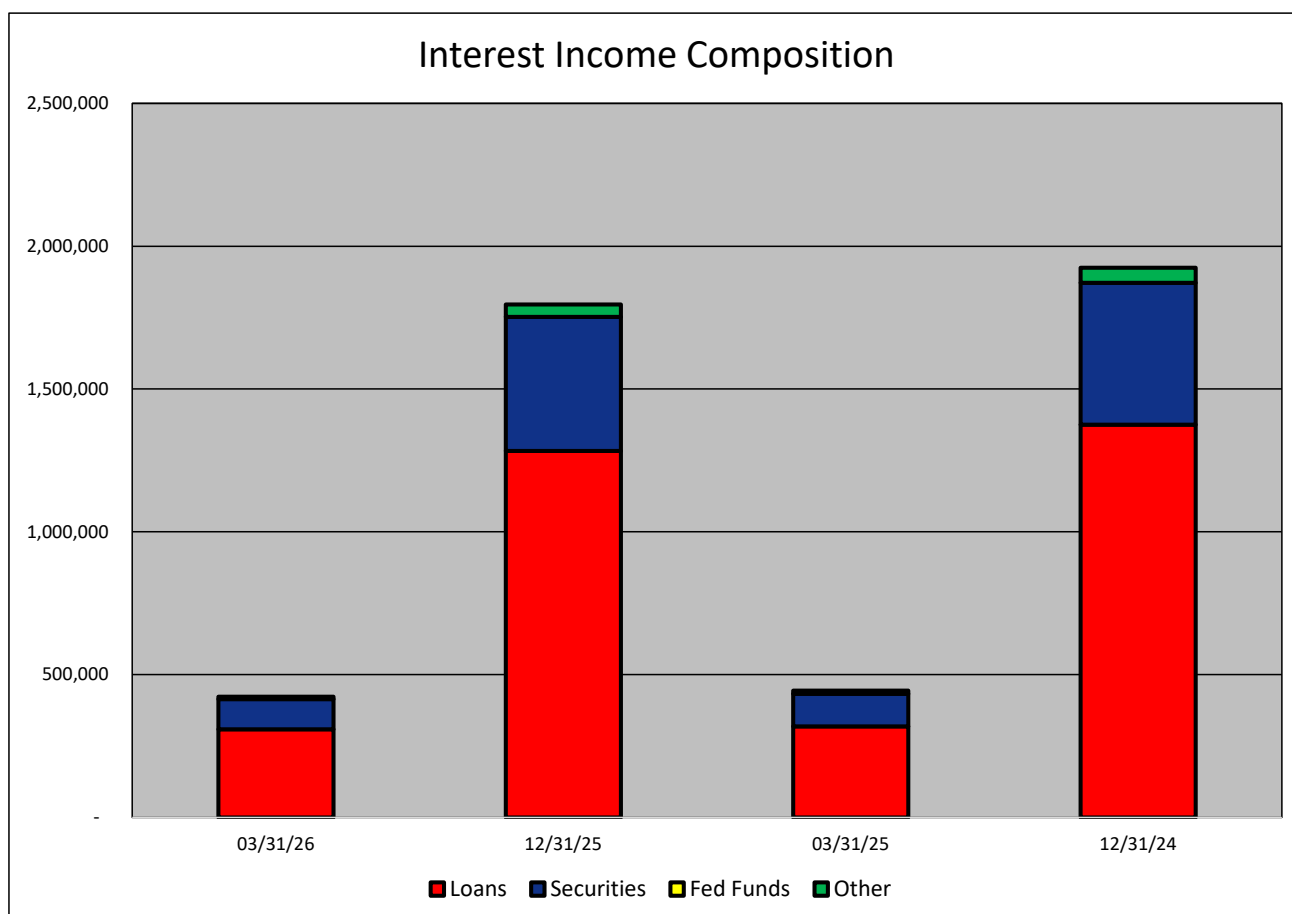
**DEPOSIT BASE COMPOSITION - BankUnited, National Association**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>DEPOSIT BASE CATEGORY:</b>						
Demand Deposits	8,337,244	8,381,000	7,007,007	6,545,569	1,330,237	18.98
Money Market	15,368,065	15,718,432	16,334,638	16,500,347	(966,573)	(5.92)
Regular Savings	85,674	85,204	87,962	89,595	(2,288)	(2.60)
Certificates of Deposit	4,026,866	3,888,684	4,423,408	4,301,289	(396,542)	(8.96)
Other non-int deposits	1,746,688	1,538,660	667,657	735,354	1,079,031	161.61
<b>Total Deposits</b>	<b>29,564,537</b>	<b>29,611,980</b>	<b>28,520,672</b>	<b>28,172,154</b>	<b>1,043,865</b>	<b>3.66</b>



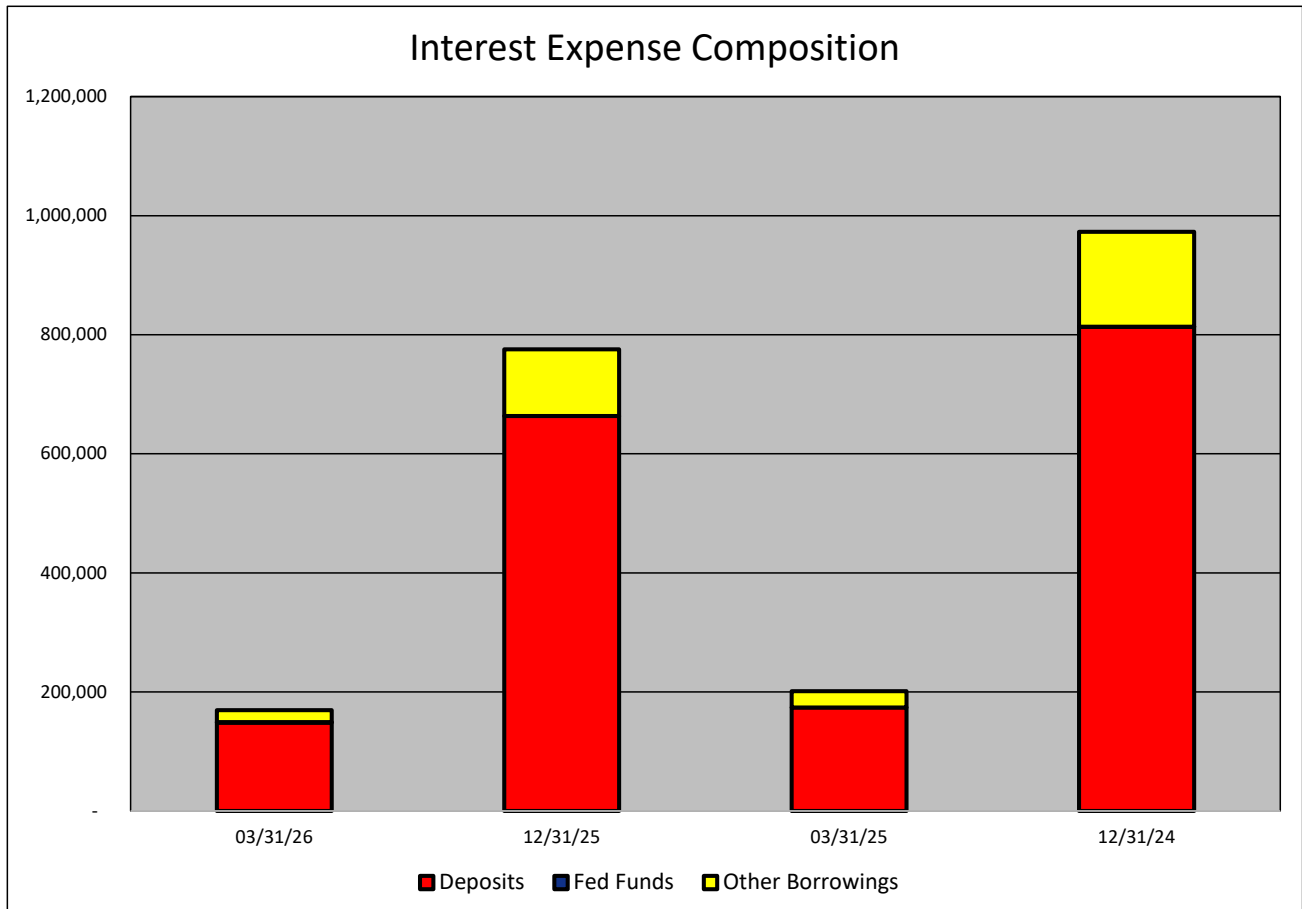
**INTEREST INCOME COMPOSITION- BankUnited, National Association**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	308,546	1,283,447	319,115	1,375,607	(10,569)	(3.31)
Securities	106,137	468,919	113,660	495,942	(7,523)	(6.62)
Fed Funds	-	-	-	-	-	NA
Other	8,103	43,344	11,395	53,140	(3,292)	(28.89)
<b>Total Int Income</b>	<b>422,786</b>	<b>1,795,710</b>	<b>444,170</b>	<b>1,924,689</b>	<b>(21,384)</b>	<b>(4.81)</b>



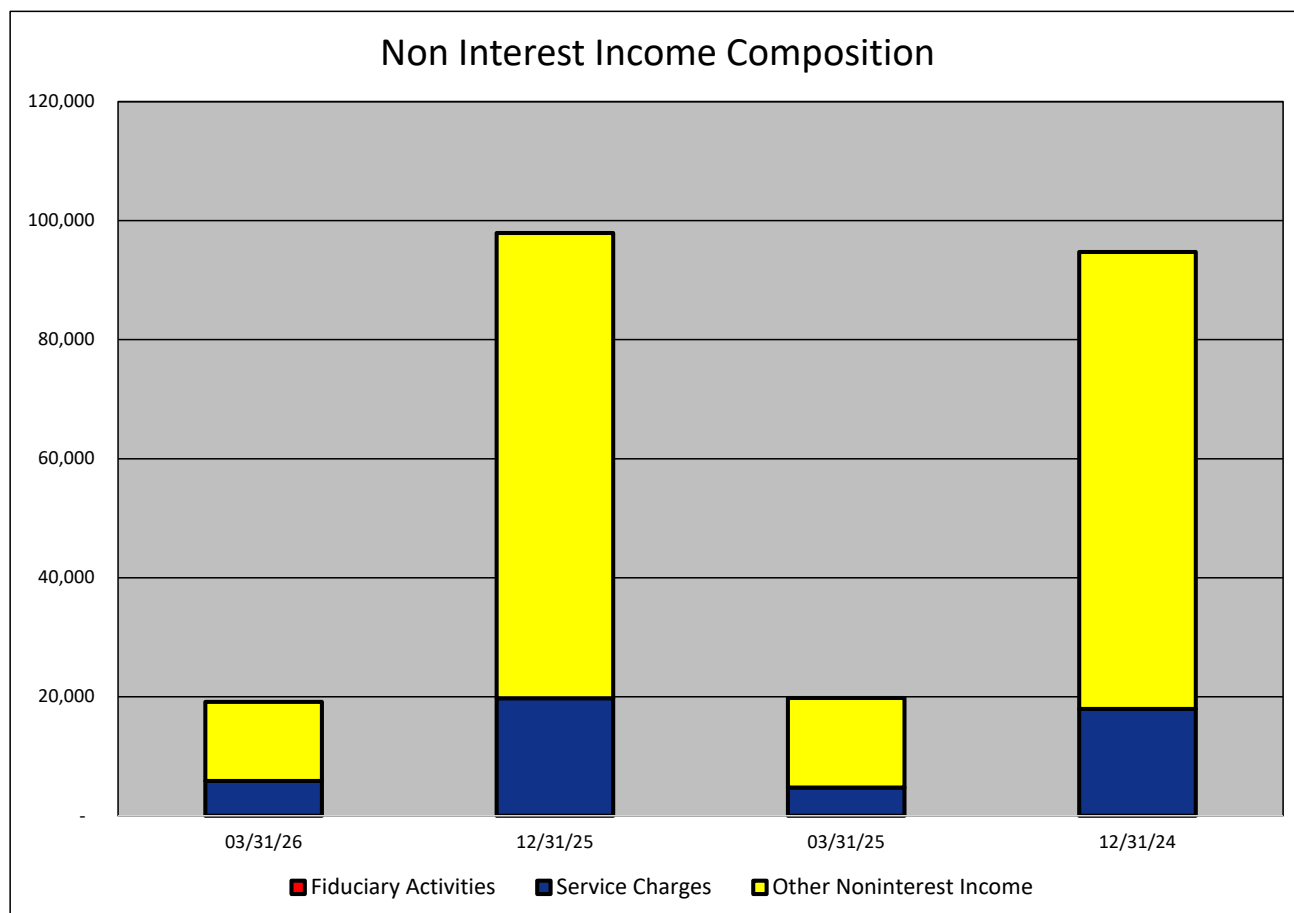
**INTEREST EXPENSE COMPOSITION- BankUnited, National Association**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	148,657	663,616	173,868	813,273	(25,211)	(14.50)
Fed Funds	430	-	-	30	430	NA
Other Borrowings	20,074	111,938	27,386	159,483	(7,312)	(26.70)
<b>Total Int Expense</b>	<b>169,161</b>	<b>775,554</b>	<b>201,254</b>	<b>972,786</b>	<b>(32,093)</b>	<b>(15.95)</b>



**NONINTEREST INCOME COMPOSITION- BankUnited, National Association**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	5,831	19,759	4,731	17,958	1,100	23.25
Other Noninterest Income	13,302	78,177	15,064	76,764	(1,762)	(11.70)
<b>Total Nonint. Income</b>	<b>19,133</b>	<b>97,936</b>	<b>19,795</b>	<b>94,722</b>	<b>(662)</b>	<b>(3.34)</b>

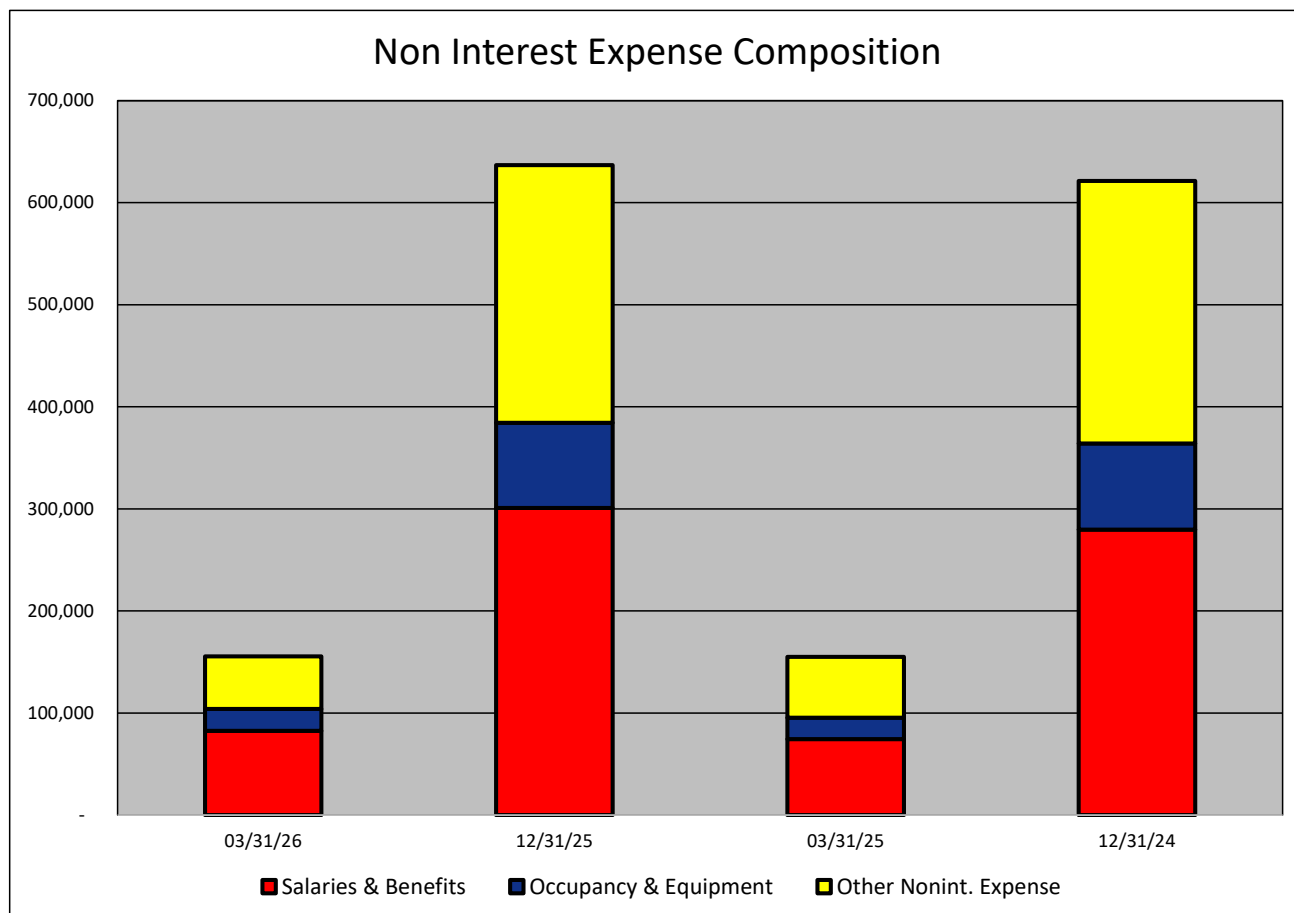


**NONINTEREST EXPENSE COMPOSITION- BankUnited, National Association**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST EXPENSE CATEGORY**

Salaries & Benefits	82,483	300,874	74,423	279,667	8,060	10.83
Occupancy & Equipment	21,551	83,504	20,948	84,323	603	2.88
Other Nonint. Expense	51,340	252,505	59,640	257,359	(8,300)	(13.92)
<b>Total Nonint. Expense</b>	<b>155,374</b>	<b>636,883</b>	<b>155,011</b>	<b>621,349</b>	<b>363</b>	<b>0.23</b>



**PEER GROUP COMPARISONS REPORT**  
**South Florida Group**

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Bankmiami	279,318	40,477	<b>590.07</b>
Intercredit Bank, National Association	2,028,949	1,210,614	<b>67.60</b>
Gulf Atlantic Bank	245,177	178,109	<b>37.66</b>
Interamerican Bank, A Fsb	335,839	267,841	<b>25.39</b>
Banesco Usa	5,775,714	4,748,519	<b>21.63</b>
International Finance Bank	1,565,756	1,360,753	<b>15.07</b>
Pacific National Bank	1,512,885	1,334,584	<b>13.36</b>
Banco Do Brasil Americas	3,393,780	3,035,260	<b>11.81</b>
Helm Bank Usa	1,163,513	1,065,367	<b>9.21</b>
Ocean Bank	7,534,738	6,926,798	<b>8.78</b>
Bradesco Bank	5,549,791	5,113,732	<b>8.53</b>
U. S. Century Bank	2,842,514	2,675,803	<b>6.23</b>
Terrabank, National Association	869,333	820,644	<b>5.93</b>
City National Bank Of Florida	28,626,294	27,175,452	<b>5.34</b>
Sunstate Bank	568,901	546,078	<b>4.18</b>
Grove Bank & Trust	1,410,085	1,369,731	<b>2.95</b>
<b>Bankunited, National Association</b>	<b>35,341,660</b>	<b>34,811,275</b>	<b>1.52</b>
First State Bank	1,188,143	1,192,922	<b>(0.40)</b>
Amerant Bank, National Association	9,880,787	10,147,301	<b>(2.63)</b>
Eastern National Bank	73,543	112,925	<b>(34.87)</b>
<b>Select Peer Average</b>	<b>5,509,336</b>	<b>5,206,709</b>	<b>39.87</b>

**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Bankmiami	76,832	-	NA
Intercredit Bank, National Association	932,907	581,763	60.36
Gulf Atlantic Bank	191,010	136,498	39.94
Banesco Usa	4,074,787	3,369,689	20.92
Banco Do Brasil Americas	2,096,417	1,761,233	19.03
International Finance Bank	1,280,022	1,103,454	16.00
Bradesco Bank	4,261,037	3,807,798	11.90
Terrabank, National Association	571,843	513,510	11.36
Grove Bank & Trust	830,256	746,169	11.27
Sunstate Bank	339,536	306,692	10.71
U. S. Century Bank	2,241,051	2,036,212	10.06
Ocean Bank	5,976,347	5,442,392	9.81
Pacific National Bank	948,456	878,465	7.97
City National Bank Of Florida	20,382,353	18,950,826	7.55
Helm Bank Usa	645,731	606,710	6.43
Interamerican Bank, A Fsb	226,514	222,004	2.03
Bankunited, National Association	24,171,606	23,989,899	0.76
First State Bank	817,495	817,071	0.05
Amerant Bank, National Association	6,753,781	7,219,162	(6.45)
Eastern National Bank	50,097	74,380	(32.65)

<b>Select Peer Average</b>	3,843,404	3,628,196	10.90
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**CAPITAL RATIOS**  
For the three months ended March 31, 2026

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Bankmiami	12.63	<b>15.59</b>	36.24	37.13	36.24
Interamerican Bank, A Fsb	11.37	<b>11.67</b>	18.50	19.76	18.50
Banesco Usa	10.40	<b>11.34</b>	0.00	0.00	0.00
Helm Bank Usa	9.22	<b>11.25</b>	29.51	30.78	29.51
Pacific National Bank	11.01	<b>11.23</b>	15.40	16.03	15.40
City National Bank Of Florida	10.45	<b>11.22</b>	14.39	15.48	14.39
Sunstate Bank	12.57	<b>11.10</b>	13.43	14.24	13.43
Banco Do Brasil Americas	10.73	<b>10.95</b>	23.20	24.46	23.20
First State Bank	8.82	<b>10.39</b>	15.49	16.74	15.49
Bradesco Bank	10.65	<b>10.20</b>	15.34	16.46	15.34
Amerant Bank, National Association	9.91	<b>10.02</b>	12.72	13.88	12.72
Grove Bank & Trust	9.64	<b>9.89</b>	15.62	16.87	15.62
U. S. Century Bank	9.01	<b>9.88</b>	12.74	13.96	12.74
Ocean Bank	9.48	<b>9.87</b>	11.56	12.81	11.56
Terrabank, National Association	8.80	<b>9.86</b>	15.35	16.61	10.73
Intercredit Bank, National Association	8.63	<b>9.84</b>	17.26	18.52	12.72
<b>Bankunited, National Association</b>	<b>9.03</b>	<b>9.41</b>	<b>12.89</b>	<b>13.73</b>	<b>12.89</b>
Gulf Atlantic Bank	8.77	<b>8.98</b>	0.00	0.00	0.00
Eastern National Bank	9.03	<b>8.49</b>	14.67	15.94	14.67
International Finance Bank	8.27	<b>8.46</b>	10.71	11.96	10.71

<b>Select Peer Average</b>	9.92	10.48	15.25	16.27	14.79
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**BALANCE SHEET RATIOS**  
For the three months ended March 31, 2026

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Ocean Bank	93.66	79.32	13.00
Bradesco Bank	92.77	76.78	8.81
Gulf Atlantic Bank	92.66	77.91	6.94
City National Bank Of Florida	92.35	71.20	21.80
International Finance Bank	90.96	81.75	3.32
U. S. Century Bank	89.19	78.84	15.03
Amerant Bank, National Association	84.98	68.35	24.00
Banesco Usa	84.42	70.55	20.06
<b>Bankunited, National Association</b>	<b>81.76</b>	<b>68.39</b>	<b>26.88</b>
Interamerican Bank, A Fsb	77.97	67.45	0.00
Eastern National Bank	77.32	68.12	0.87
First State Bank	77.32	68.80	21.01
Pacific National Bank	77.17	62.69	26.32
Terrabank, National Association	74.99	65.78	21.88
Grove Bank & Trust	70.40	58.88	20.57
Banco Do Brasil Americas	69.98	61.77	29.39
Sunstate Bank	68.78	59.68	13.85
Helm Bank Usa	61.66	55.50	35.11
Intercredit Bank, National Association	51.59	45.98	47.64
Bankmiami	31.74	27.51	1.86

<b>Select Peer Average</b>	77.08	65.76	17.92
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**PROFITABILITY RATIOS**  
For the three months ended March 31, 2026

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Banco Do Brasil Americas	3,335,343	<b>1.56</b>	14.45
U. S. Century Bank	2,863,493	<b>1.54</b>	17.47
Banesco Usa	5,639,438	<b>1.28</b>	12.17
International Finance Bank	1,542,491	<b>1.26</b>	15.24
City National Bank Of Florida	28,618,487	<b>1.18</b>	11.41
Pacific National Bank	1,485,982	<b>1.13</b>	10.17
Bradesco Bank	5,780,835	<b>1.09</b>	10.82
Ocean Bank	7,421,973	<b>1.07</b>	11.23
Helm Bank Usa	1,209,572	<b>1.05</b>	11.94
Amerant Bank, National Association	9,855,781	<b>0.87</b>	8.78
Gulf Atlantic Bank	249,250	<b>0.84</b>	10.02
<b>Bankunited, National Association</b>	<b>35,326,152</b>	<b>0.83</b>	<b>9.24</b>
Sunstate Bank	575,420	<b>0.75</b>	6.05
Grove Bank & Trust	1,395,424	<b>0.69</b>	7.15
Terrabank, National Association	861,762	<b>0.67</b>	7.61
Interamerican Bank, A Fsb	326,994	<b>0.56</b>	4.80
First State Bank	1,170,254	<b>0.53</b>	5.94
Intercredit Bank, National Association	1,809,352	<b>(0.47)</b>	(5.38)
Bankmiami	219,878	<b>(0.86)</b>	(5.35)
Eastern National Bank	78,587	<b>(7.19)</b>	(76.92)

<b>Select Peer Average</b>	5,488,323	0.42	4.34
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**PROFITABILITY RATIOS**  
For the three months ended March 31, 2026

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
City National Bank Of Florida	0.42	1.05	<b>46.22</b>	25.24
U. S. Century Bank	0.66	1.13	<b>46.53</b>	13.47
Banco Do Brasil Americas	0.52	1.53	<b>48.44</b>	12.62
International Finance Bank	0.42	1.61	<b>51.94</b>	12.23
Banesco Usa	0.68	1.51	<b>55.45</b>	12.42
<b>Bankunited, National Association</b>	<b>0.22</b>	<b>1.54</b>	<b>56.30</b>	<b>19.62</b>
Bradesco Bank	0.67	1.25	<b>56.55</b>	16.77
Pacific National Bank	0.24	1.75	<b>56.85</b>	10.73
Ocean Bank	0.39	1.90	<b>62.50</b>	11.42
Amerant Bank, National Association	0.65	1.89	<b>64.27</b>	14.14
Helm Bank Usa	0.43	2.46	<b>67.03</b>	7.36
Gulf Atlantic Bank	0.24	2.80	<b>69.64</b>	5.33
Grove Bank & Trust	0.94	1.60	<b>73.17</b>	11.65
Terrabank, National Association	0.81	2.24	<b>73.95</b>	7.07
Sunstate Bank	0.50	2.27	<b>75.09</b>	7.02
Interamerican Bank, A Fsb	0.37	2.71	<b>80.49</b>	4.36
First State Bank	0.37	2.59	<b>80.66</b>	6.32
Intercredit Bank, National Association	0.03	2.23	<b>123.36</b>	14.81
Bankmiami	0.13	3.49	<b>136.42</b>	9.98
Eastern National Bank	0.48	11.95	<b>277.82</b>	1.50

<b>Select Peer Average</b>	0.46	2.48	80.13	11.20
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**ASSET QUALITY RATIOS**  
For the three months ended March 31, 2026

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bankmiami	0.90	0.00	<b>0.00</b>	0.00
Grove Bank & Trust	1.40	0.00	<b>0.00</b>	0.00
Gulf Atlantic Bank	0.97	0.00	<b>0.00</b>	0.00
Sunstate Bank	1.12	0.00	<b>0.00</b>	0.00
Pacific National Bank	0.67	0.01	<b>0.01</b>	0.08
Intercredit Bank, National Association	1.50	0.05	<b>0.02</b>	0.25
Terrabank, National Association	1.38	0.03	<b>0.02</b>	0.22
Eastern National Bank	2.10	0.08	<b>0.05</b>	0.49
First State Bank	1.14	0.15	<b>0.10</b>	1.07
U. S. Century Bank	1.16	0.16	<b>0.13</b>	1.29
International Finance Bank	1.26	0.17	<b>0.14</b>	1.51
Bradesco Bank	0.99	0.22	<b>0.17</b>	1.45
Ocean Bank	1.41	0.39	<b>0.31</b>	2.93
Banescos Usa	1.03	0.53	<b>0.38</b>	3.33
Interamerican Bank, A Fsb	2.03	0.77	<b>0.52</b>	4.10
Banco Do Brasil Americas	1.34	0.86	<b>0.53</b>	4.73
City National Bank Of Florida	1.10	0.86	<b>0.79</b>	7.21
Helm Bank Usa	1.70	1.42	<b>0.79</b>	7.75
<b>Bankunited, National Association</b>	<b>0.86</b>	<b>1.95</b>	<b>1.35</b>	<b>7.41</b>
Amerant Bank, National Association	1.17	2.61	<b>1.94</b>	18.27

<b>Select Peer Average</b>	1.26	0.51	0.36	3.10
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 2026**

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>6.26</b>	22.41	0.00	0.00	0.87
Pacific National Bank	<b>1.21</b>	6.49	0.00	0.00	26.32
Bankmiami	<b>1.10</b>	66.92	0.00	0.00	1.86
Bradesco Bank	<b>0.94</b>	5.83	0.11	1.43	7.31
Sunstate Bank	<b>0.93</b>	8.73	13.08	0.00	13.85
Terrabank, National Association	<b>0.80</b>	6.18	0.00	0.00	21.81
Helm Bank Usa	<b>0.64</b>	7.87	0.00	0.00	35.03
Gulf Atlantic Bank	<b>0.62</b>	7.67	0.00	0.55	6.39
Amerant Bank, National Association	<b>0.60</b>	1.19	0.00	0.00	23.97
First State Bank	<b>0.58</b>	7.92	0.00	6.38	14.63
Ocean Bank	<b>0.53</b>	3.61	0.00	2.43	10.54
Banescos Usa	<b>0.45</b>	5.39	0.00	2.78	17.12
Interamerican Bank, A Fsb	<b>0.43</b>	30.69	0.00	0.00	0.00
City National Bank Of Florida	<b>0.34</b>	2.45	0.00	8.27	13.37
Grove Bank & Trust	<b>0.34</b>	16.86	0.00	14.69	5.62
Banco Do Brasil Americas	<b>0.32</b>	7.83	0.08	0.00	29.11
U. S. Century Bank	<b>0.23</b>	2.55	0.00	5.27	9.75
International Finance Bank	<b>0.12</b>	13.48	0.00	0.00	3.17
Intercredit Bank, National Association	<b>0.07</b>	4.76	0.00	0.00	47.64
Bankunited, National Association	<b>0.04</b>	1.05	0.00	0.00	26.88

<b>Select Peer Average</b>	0.83	11.49	0.66	2.09	15.76
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 2026**

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
International Finance Bank	<b>80.72</b>	1.38	0.00	0.03
Ocean Bank	<b>78.18</b>	1.10	0.00	0.01
U. S. Century Bank	<b>77.92</b>	0.32	0.00	0.00
Gulf Atlantic Bank	<b>77.15</b>	4.30	0.00	0.00
Bradesco Bank	<b>76.02</b>	0.61	0.00	0.02
City National Bank Of Florida	<b>70.32</b>	0.32	0.18	0.22
Banescos Usa	<b>69.83</b>	0.51	0.00	0.03
First State Bank	<b>68.02</b>	0.87	0.00	0.00
<b>Bankunited, National Association</b>	<b>67.70</b>	<b>0.34</b>	<b>0.01</b>	<b>0.22</b>
Eastern National Bank	<b>66.69</b>	2.34	0.00	0.00
Interamerican Bank, A Fsb	<b>66.08</b>	1.85	0.00	0.00
Amerant Bank, National Association	<b>65.62</b>	1.32	0.16	0.22
Terrabank, National Association	<b>64.87</b>	3.30	0.00	0.00
Pacific National Bank	<b>62.27</b>	2.22	0.00	0.02
Banco Do Brasil Americas	<b>60.95</b>	0.12	0.00	0.31
Sunstate Bank	<b>59.02</b>	1.04	0.00	1.44
Grove Bank & Trust	<b>58.05</b>	1.21	0.00	0.00
Helm Bank Usa	<b>54.55</b>	0.34	0.00	0.00
Intercredit Bank, National Association	<b>45.29</b>	0.56	0.00	0.00
Bankmiami	<b>27.26</b>	1.10	0.00	0.01

<b>Select Peer Average</b>	<b>64.83</b>	<b>1.26</b>	<b>0.02</b>	<b>0.13</b>
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the three months ended March 31, 2026**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Terrabank, National Association	<b>59.35</b>	40.65	100.00	0.00	0.00
International Finance Bank	<b>42.29</b>	57.71	100.00	0.00	0.00
Helm Bank Usa	<b>41.75</b>	58.25	100.00	0.00	0.00
Banesco Usa	<b>34.10</b>	60.05	94.15	0.49	5.36
Banco Do Brasil Americas	<b>31.54</b>	68.44	99.97	0.00	0.03
<b>Bankunited, National Association</b>	<b>29.19</b>	<b>65.14</b>	<b>94.33</b>	<b>0.00</b>	<b>5.67</b>
Eastern National Bank	<b>27.78</b>	72.07	99.85	0.15	0.00
Ocean Bank	<b>26.95</b>	67.75	94.70	0.00	5.30
Sunstate Bank	<b>25.64</b>	74.36	100.00	0.00	0.00
U. S. Century Bank	<b>24.93</b>	73.00	97.93	0.00	2.07
First State Bank	<b>24.00</b>	74.72	98.72	1.28	0.00
Grove Bank & Trust	<b>21.96</b>	71.19	93.15	0.53	6.32
City National Bank Of Florida	<b>21.24</b>	65.71	86.95	0.11	12.94
Interamerican Bank, A Fsb	<b>20.67</b>	78.01	98.69	0.00	1.31
Bradesco Bank	<b>19.29</b>	75.47	94.76	0.00	5.24
Gulf Atlantic Bank	<b>18.42</b>	75.64	94.07	0.00	5.93
Amerant Bank, National Association	<b>16.94</b>	74.62	91.56	0.00	8.44
Pacific National Bank	<b>15.78</b>	76.55	92.34	0.38	7.29
Bankmiami	<b>12.74</b>	87.26	100.00	0.00	0.00
Intercredit Bank, National Association	<b>4.56</b>	93.80	98.37	0.00	1.63

<b>Select Peer Average</b>	25.96	70.52	96.48	0.15	3.38
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**PEER GROUP COMPARISONS REPORT**  
*South Florida Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
For the three months ended March 31, 2026

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Gulf Atlantic Bank	6.88	2.63	<b>4.38</b>	93.81
Eastern National Bank	5.27	1.00	<b>4.32</b>	92.36
Helm Bank Usa	4.88	1.12	<b>3.91</b>	98.48
Banco Do Brasil Americas	5.48	1.94	<b>3.76</b>	99.02
International Finance Bank	5.36	1.97	<b>3.56</b>	98.28
Amerant Bank, National Association	5.76	2.37	<b>3.53</b>	93.70
Interamerican Bank, A Fsb	5.62	2.40	<b>3.51</b>	98.46
Terrabank, National Association	4.41	0.89	<b>3.46</b>	95.86
Banesco Usa	5.50	2.27	<b>3.39</b>	96.30
Pacific National Bank	6.10	2.99	<b>3.39</b>	96.37
Ocean Bank	5.52	2.41	<b>3.38</b>	97.14
Sunstate Bank	5.56	2.50	<b>3.34</b>	95.47
First State Bank	5.01	1.88	<b>3.33</b>	98.69
U. S. Century Bank	5.37	2.21	<b>3.31</b>	96.38
Bankunited, National Association	4.94	1.81	<b>2.97</b>	96.83
City National Bank Of Florida	5.04	1.95	<b>2.86</b>	96.40
Bradesco Bank	5.57	2.80	<b>2.81</b>	96.75
Bankmiami	4.67	2.39	<b>2.64</b>	95.61
Grove Bank & Trust	4.68	2.24	<b>2.60</b>	96.80
Intercredit Bank, National Association	5.28	3.88	<b>1.81</b>	99.82
<b>Select Peer Average</b>	5.35	2.18	3.08	96.63