

Bradesco Bank

Coral Gables, FL

Established
10/12/1973

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
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

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Patricia Romero, Vanessa Hossler, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Stephanie Flores, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Kendall Lucas, Makenna Bader, Kimberly Berlow, Ann-Leiticia Blot, Gregory Mann, Joseph Parrillo, Maya Borreli, Samuel Pacheco

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)

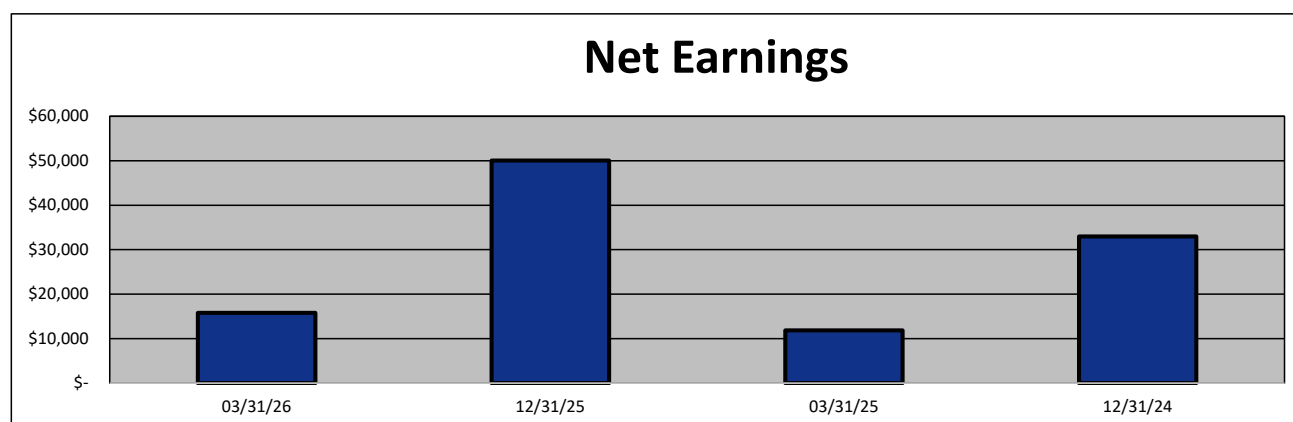
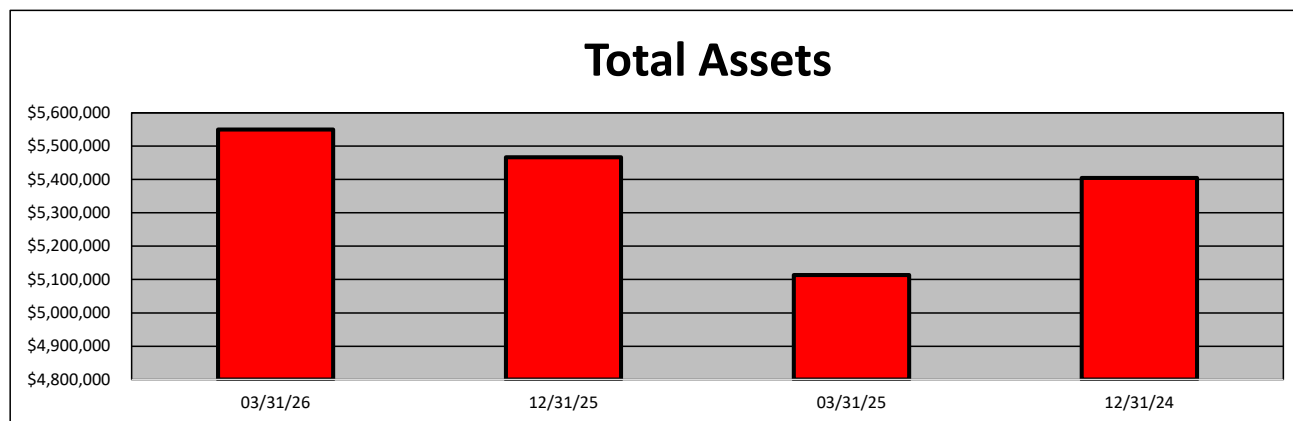
**EXECUTIVE SUMMARY - Bradesco Bank
(Percentage)**

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.65	10.54	10.48	9.65	10.49	9.92
Leverage Ratio	10.20	10.57	10.92	10.99	11.09	10.48
Tier 1 Cap/Risk Based Assets	15.34	15.89	17.06	17.10	12.37	15.25
Risk Based Ratio	16.46	16.99	18.20	18.19	13.16	16.27
Common Equity Tier 1 Capital Ratio	15.34	15.89	17.06	17.10	12.25	14.79
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	92.77	94.87	87.07	78.64	75.38	77.08
Loans/Assets	76.78	79.86	74.46	68.59	63.61	65.76
Securities/Assets	8.81	7.45	7.72	7.00	17.71	17.92
PROFITABILITY:						
Return on Avg Assets	1.09	0.97	0.96	0.75	0.81	0.42
Return on Avg Equity	10.82	9.11	8.96	6.54	9.54	4.34
Nonint Income/Avg Assets	0.67	0.57	0.60	0.51	0.74	0.46
Net Overhead Ratio	1.25	1.36	1.32	1.44	2.34	2.48
Efficiency Ratio	56.55	58.50	59.04	65.10	71.79	80.13
Assets (per million) per Employee	16.77	17.69	18.87	20.17	10.70	11.20
ASSET QUALITY:						
Allowance/Loans	0.99	0.94	0.98	0.99	1.31	1.26
Nonperforming Loans/Total Loans	0.22	0.20	0.22	0.19	0.51	0.51
Nonperforming Assets/Total Assets	0.17	0.16	0.16	0.13	0.35	0.36
Adjusted Texas Ratio	1.45	1.44	1.45	1.24	3.02	3.10
YIELDS & COSTS:						
Yield on earning assets	5.57	5.84	5.84	6.03	5.45	5.35
Cost of funds	2.80	3.12	3.18	3.49	1.92	2.18
Net interest margin	2.81	2.82	2.74	2.59	3.31	3.08
Avg Earning Assets/Avg Assets	96.75	96.62	96.58	95.64	95.53	96.63

SELECTED FINANCIAL DATA - Bradesco Bank
(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	5,549,791	5,466,642	5,113,732	5,404,455	436,059	8.53
Cash and Equivalents	381,968	515,501	767,383	1,177,706	(385,415)	(50.22)
Securities	488,693	407,024	394,638	378,433	94,055	23.83
Loans, net	4,261,037	4,365,841	3,807,798	3,706,848	453,239	11.90
Deposit Accounts	4,593,206	4,601,731	4,373,262	4,713,861	219,944	5.03
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	591,229	576,231	535,760	521,394	55,469	10.35

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	15,792	50,026	11,842	32,962	3,950	33.36
Interest Income	77,858	291,001	69,368	253,235	8,490	12.24
Interest Expense	38,546	150,380	36,832	144,388	1,714	4.65
Net Interest Income	39,312	140,621	32,536	108,847	6,776	20.83
Credit Loss Expense	1,109	4,438	811	3,080	298	36.74
Noninterest income	9,704	29,329	7,337	22,456	2,367	32.26
Gain on Sale of Securities	808	27	58	328	750	1,293.10
Noninterest Expense	27,748	99,493	23,558	85,542	4,190	17.79
Net Operating Income	20,159	66,019	15,504	42,681	4,655	30.02
Income Taxes	4,948	15,814	3,765	9,921	1,183	31.42

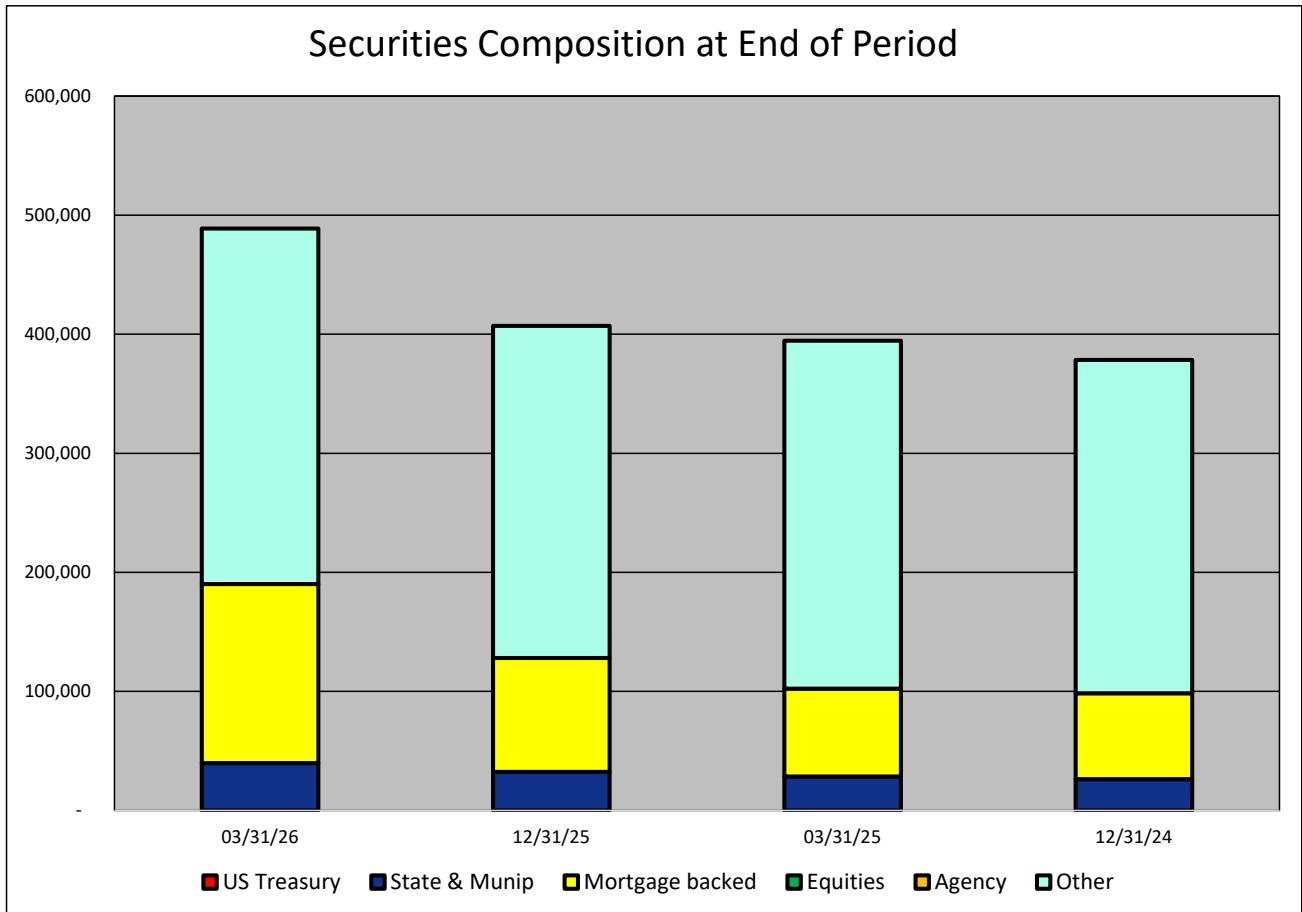


SECURITIES COMPOSITION - Bradesco Bank
(Dollars in Thousands)

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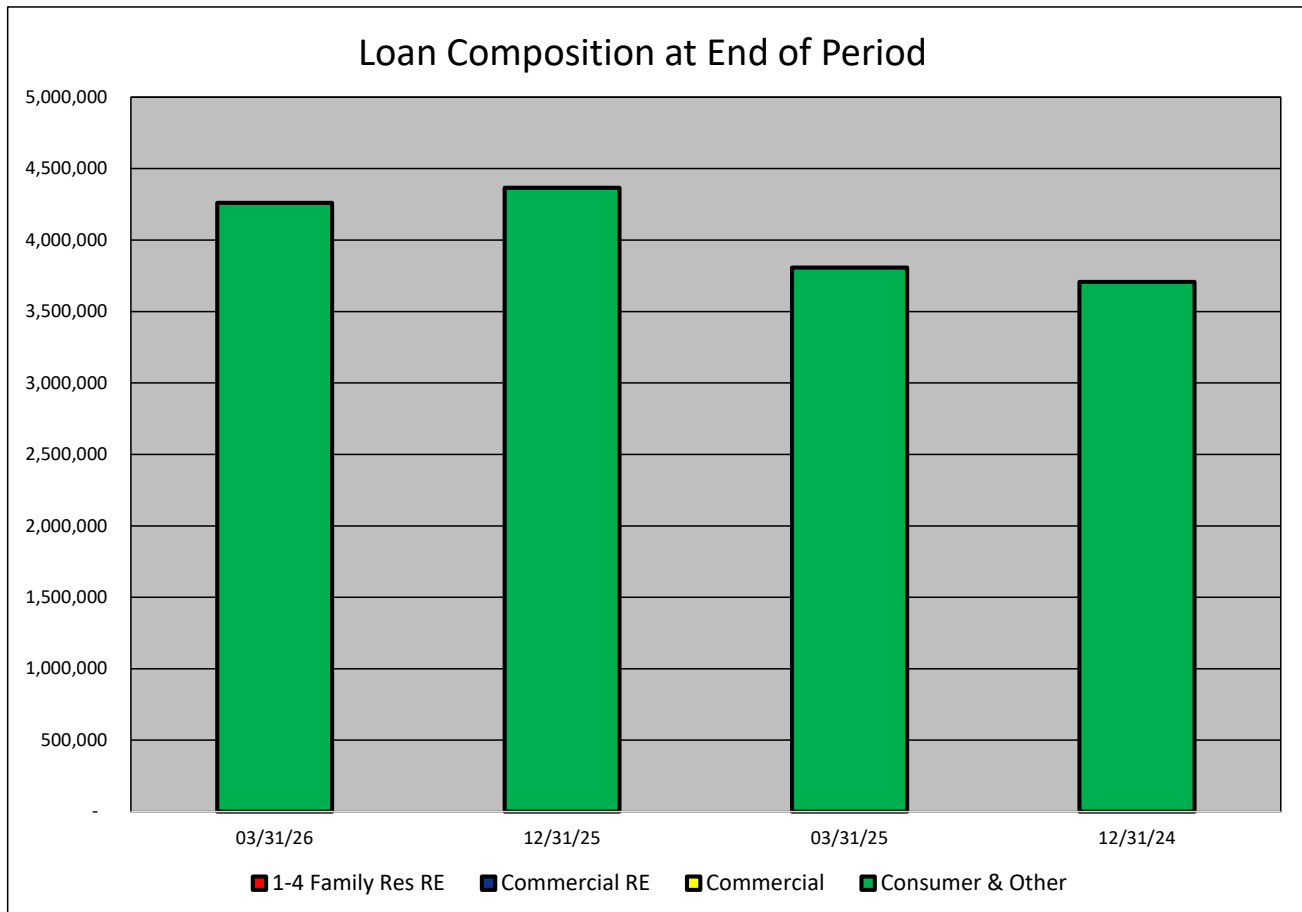
SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	39,769	32,462	28,561	26,375	11,208	39.24
Mortgage backed	150,370	95,582	73,839	72,076	76,531	103.65
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	298,554	278,980	292,238	279,982	6,316	2.16
Total Securities	488,693	407,024	394,638	378,433	94,055	23.83



LOAN PORTFOLIO COMPOSITION - Bradesco Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	-	-	-	-	-	NA
Commercial RE	-	-	-	-	-	NA
Commercial	-	-	-	-	-	NA
Consumer & Other	4,261,037	4,365,841	3,807,798	3,706,848	453,239	11.90
Loans, Net	<u>4,261,037</u>	<u>4,365,841</u>	<u>3,807,798</u>	<u>3,706,848</u>	<u>453,239</u>	<u>11.90</u>



LOAN PORTFOLIO QUALITY - Bradesco Bank
(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	41,072	36,634	36,634	33,399	4,438	12.11
Total Recoveries	-	-	-	156	-	NA
Total Charge-offs	3	-	-	-	3	NA
Credit Loss Expense	1,109	4,438	811	3,080	298	36.74
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	42,178	41,072	37,445	36,634	4,733	12.64

NON-PERFORMING ASSETS:

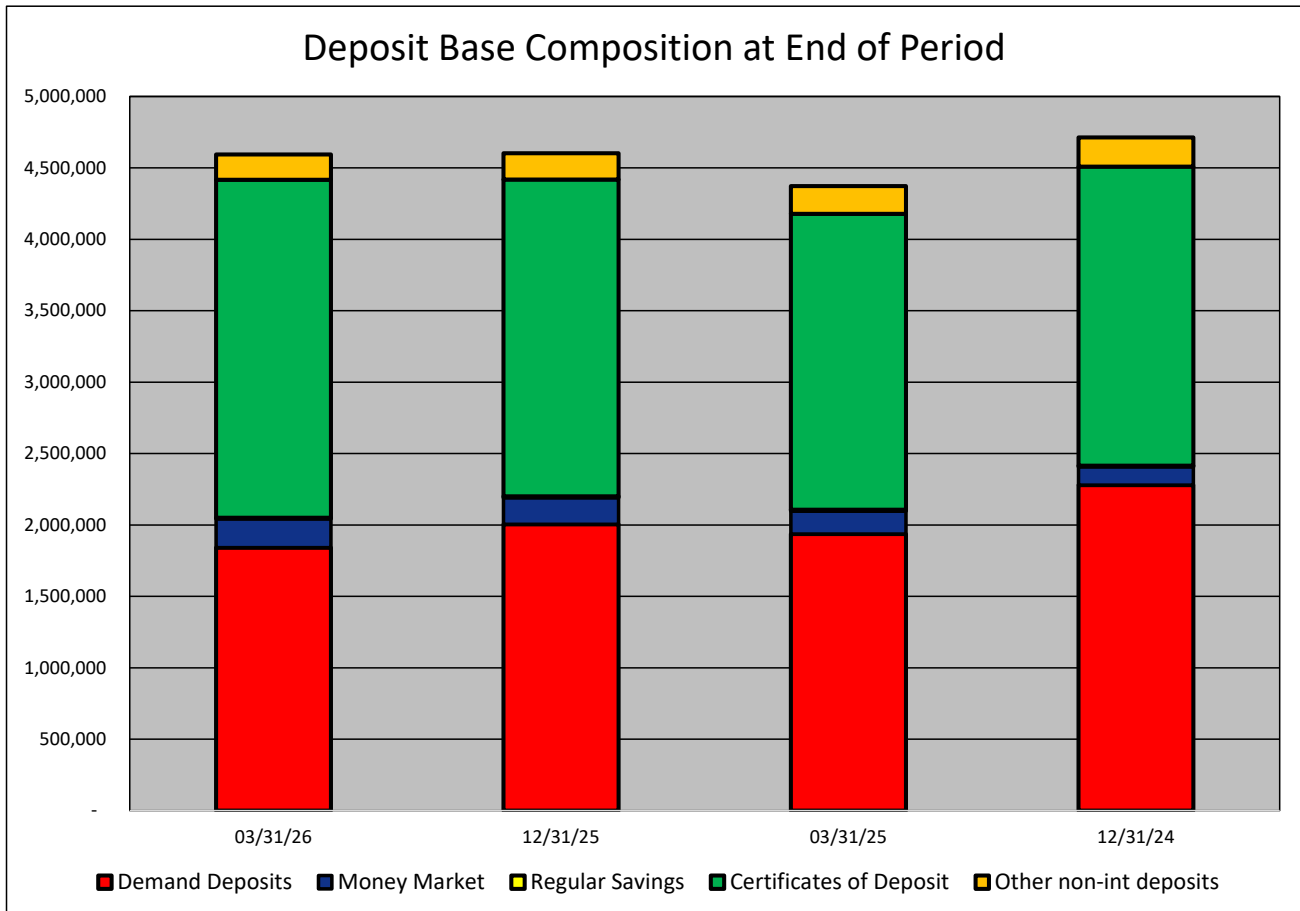
Total-90+ Days Past Due	-	-	-	91	-	NA
Total-Nonaccrual	9,212	8,898	8,333	6,840	879	10.55
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	9,212	8,898	8,333	6,931	879	10.55

DEPOSIT BASE COMPOSITION - Bradesco Bank
(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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DEPOSIT BASE CATEGORY:

Demand Deposits	1,841,039	2,004,841	1,935,721	2,279,089	(94,682)	(4.89)
Money Market	202,362	186,339	162,556	128,419	39,806	24.49
Regular Savings	7,761	9,360	8,177	8,177	(416)	(5.09)
Certificates of Deposit	2,365,247	2,217,262	2,071,387	2,093,867	293,860	14.19
Other non-int deposits	176,797	183,929	195,421	204,309	(18,624)	(9.53)
Total Deposits	4,593,206	4,601,731	4,373,262	4,713,861	219,944	5.03

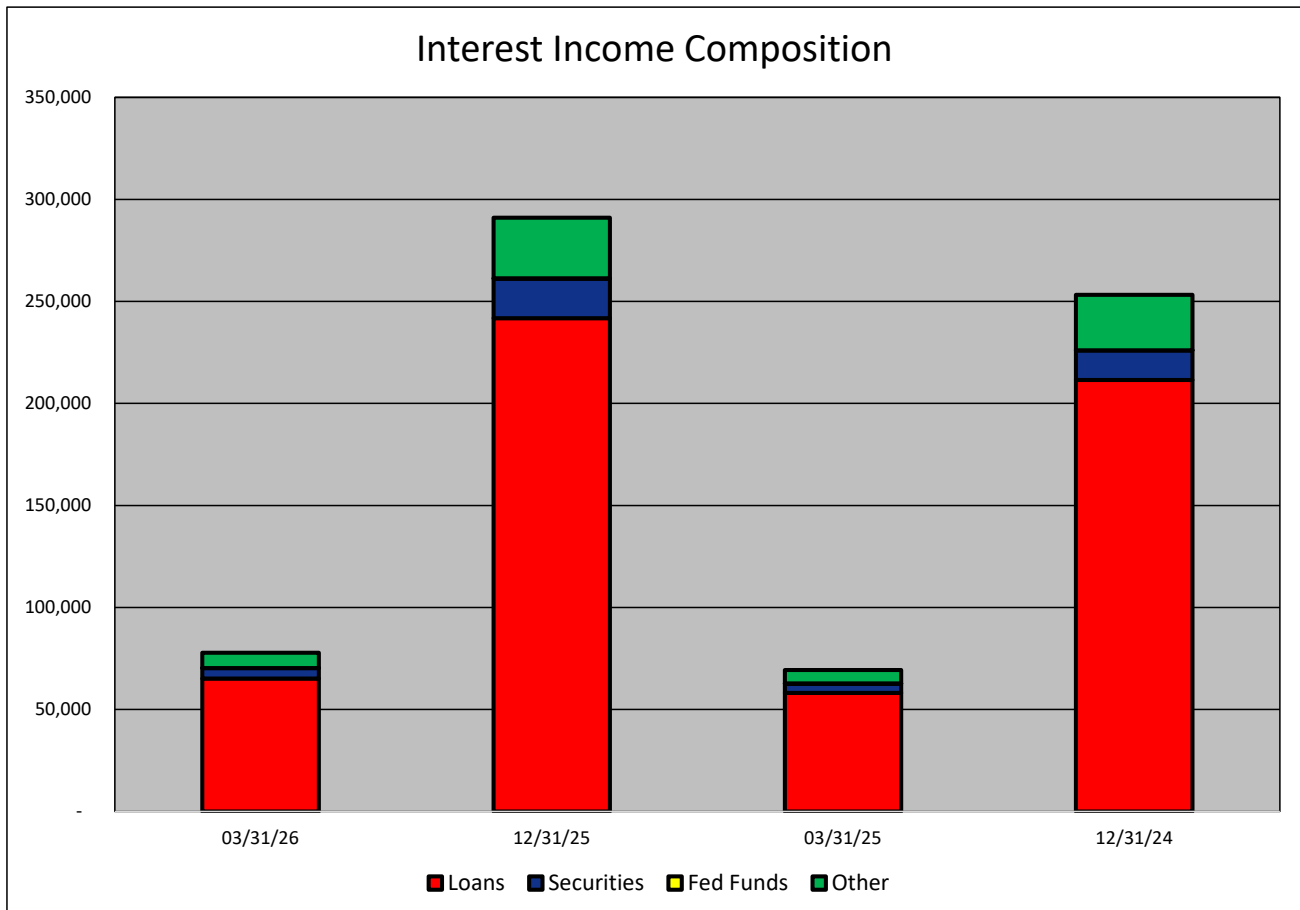


INTEREST INCOME COMPOSITION- Bradesco Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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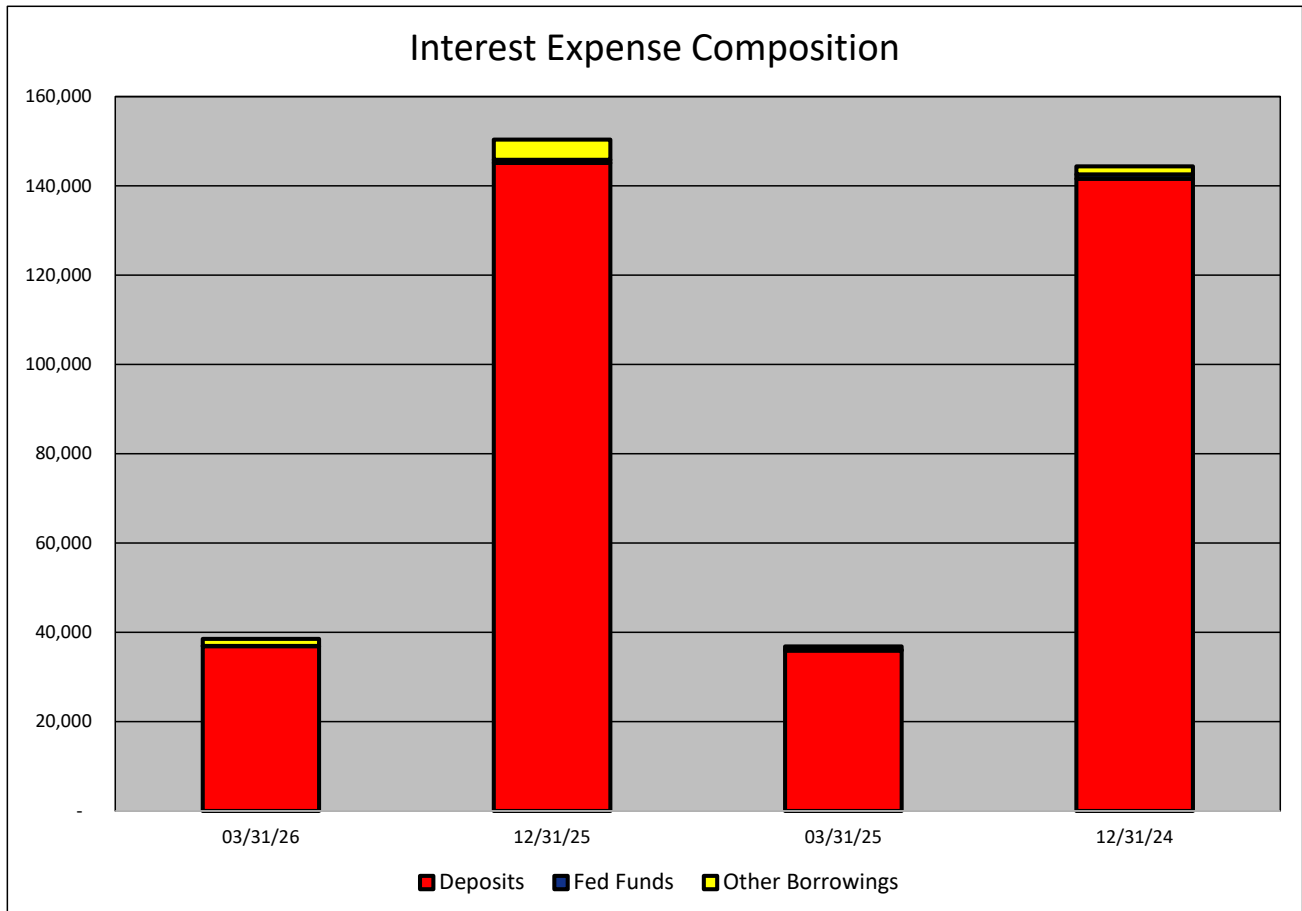
INTEREST INCOME CATEGORY

Loans	65,127	241,822	58,086	211,444	7,041	12.12
Securities	5,148	19,368	4,608	14,611	540	11.72
Fed Funds	28	170	43	10	(15)	(34.88)
Other	7,555	29,641	6,631	27,170	924	13.93
Total Int Income	77,858	291,001	69,368	253,235	8,490	12.24



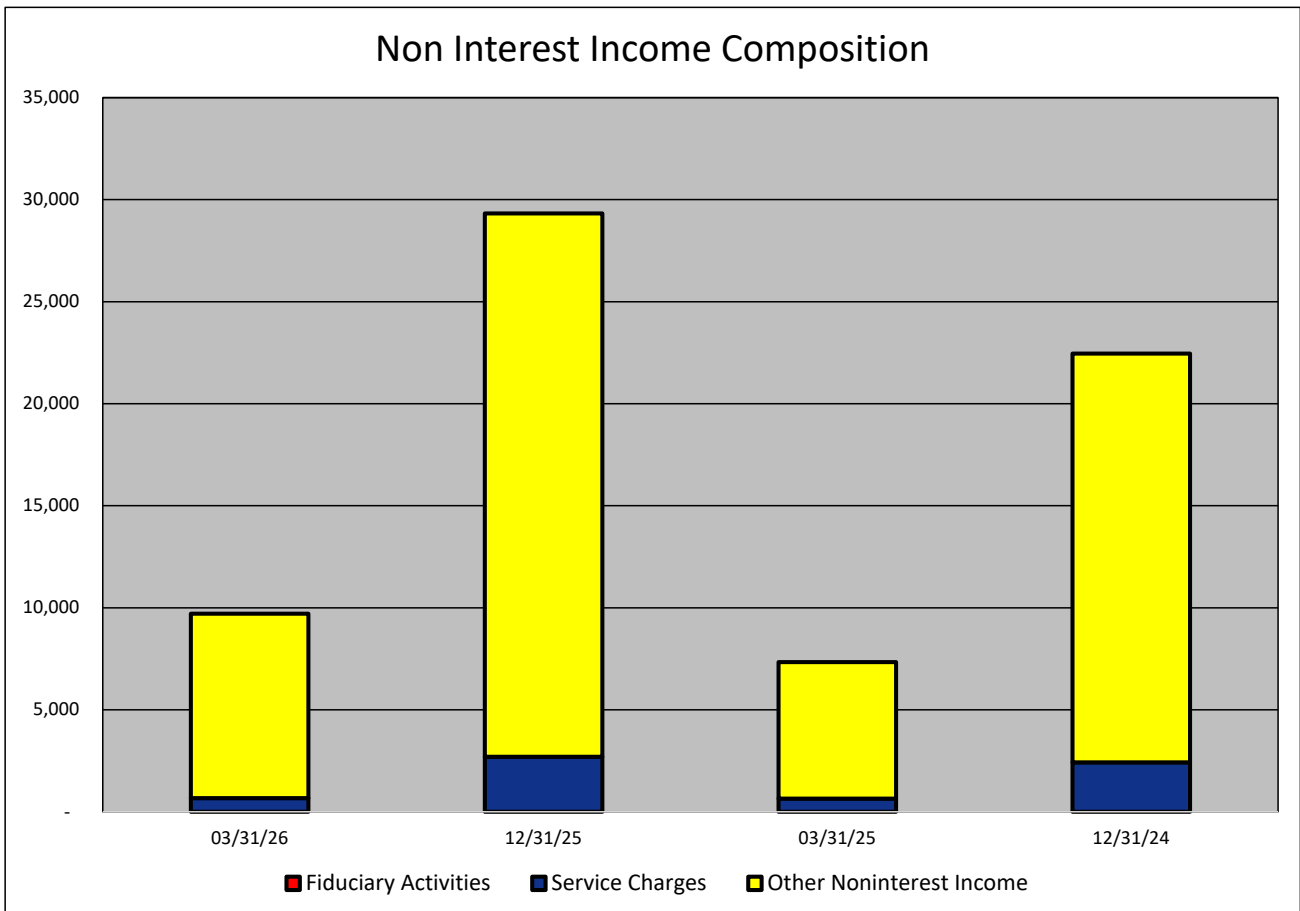
INTEREST EXPENSE COMPOSITION- Bradesco Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	36,924	145,148	35,900	141,604	1,024	2.85
Fed Funds	22	701	204	983	(182)	(89.22)
Other Borrowings	1,600	4,531	728	1,801	872	119.78
Total Int Expense	38,546	150,380	36,832	144,388	1,714	4.65



NONINTEREST INCOME COMPOSITION- Bradesco Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	667	2,693	643	2,422	24	3.73
Other Noninterest Income	9,037	26,636	6,694	20,034	2,343	35.00
Total Nonint. Income	9,704	29,329	7,337	22,456	2,367	32.26

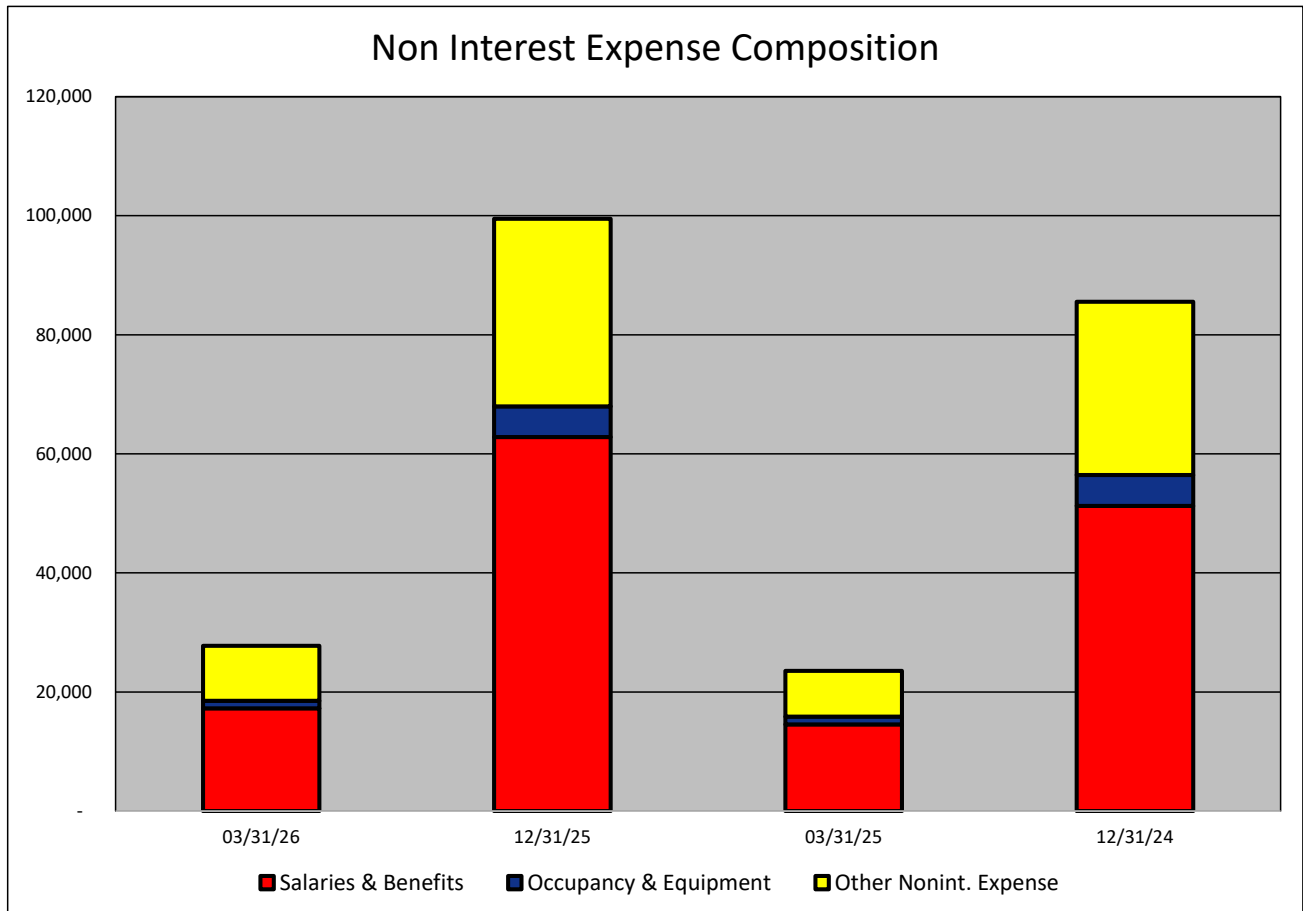


NONINTEREST EXPENSE COMPOSITION- Bradesco Bank
(Dollars in Thousands)

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	17,255	62,840	14,567	51,276	2,688	18.45
Occupancy & Equipment	1,267	5,142	1,291	5,165	(24)	(1.86)
Other Nonint. Expense	9,226	31,511	7,700	29,101	1,526	19.82
Total Nonint. Expense	27,748	99,493	23,558	85,542	4,190	17.79



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

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)

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

Select Peer Average	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
Bankunited, National Association	81.76	68.39	26.88
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

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

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

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

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

Select Peer Average	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	80.72	1.38	0.00	0.03
Ocean Bank	78.18	1.10	0.00	0.01
U. S. Century Bank	77.92	0.32	0.00	0.00
Gulf Atlantic Bank	77.15	4.30	0.00	0.00
Bradesco Bank	76.02	0.61	0.00	0.02
City National Bank Of Florida	70.32	0.32	0.18	0.22
Banescos Usa	69.83	0.51	0.00	0.03
First State Bank	68.02	0.87	0.00	0.00
Bankunited, National Association	67.70	0.34	0.01	0.22
Eastern National Bank	66.69	2.34	0.00	0.00
Interamerican Bank, A Fsb	66.08	1.85	0.00	0.00
Amerant Bank, National Association	65.62	1.32	0.16	0.22
Terrabank, National Association	64.87	3.30	0.00	0.00
Pacific National Bank	62.27	2.22	0.00	0.02
Banco Do Brasil Americas	60.95	0.12	0.00	0.31
Sunstate Bank	59.02	1.04	0.00	1.44
Grove Bank & Trust	58.05	1.21	0.00	0.00
Helm Bank Usa	54.55	0.34	0.00	0.00
Intercredit Bank, National Association	45.29	0.56	0.00	0.00
Bankmiami	27.26	1.10	0.00	0.01

Select Peer Average	64.83	1.26	0.02	0.13
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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	59.35	40.65	100.00	0.00	0.00
International Finance Bank	42.29	57.71	100.00	0.00	0.00
Helm Bank Usa	41.75	58.25	100.00	0.00	0.00
Baneco Usa	34.10	60.05	94.15	0.49	5.36
Banco Do Brasil Americas	31.54	68.44	99.97	0.00	0.03
Bankunited, National Association	29.19	65.14	94.33	0.00	5.67
Eastern National Bank	27.78	72.07	99.85	0.15	0.00
Ocean Bank	26.95	67.75	94.70	0.00	5.30
Sunstate Bank	25.64	74.36	100.00	0.00	0.00
U. S. Century Bank	24.93	73.00	97.93	0.00	2.07
First State Bank	24.00	74.72	98.72	1.28	0.00
Grove Bank & Trust	21.96	71.19	93.15	0.53	6.32
City National Bank Of Florida	21.24	65.71	86.95	0.11	12.94
Interamerican Bank, A Fsb	20.67	78.01	98.69	0.00	1.31
Bradesco Bank	19.29	75.47	94.76	0.00	5.24
Gulf Atlantic Bank	18.42	75.64	94.07	0.00	5.93
Amerant Bank, National Association	16.94	74.62	91.56	0.00	8.44
Pacific National Bank	15.78	76.55	92.34	0.38	7.29
Bankmiami	12.74	87.26	100.00	0.00	0.00
Intercredit Bank, National Association	4.56	93.80	98.37	0.00	1.63

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