

City National Bank Of Florida

Miami, FL

Established

8/12/1970

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 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) |

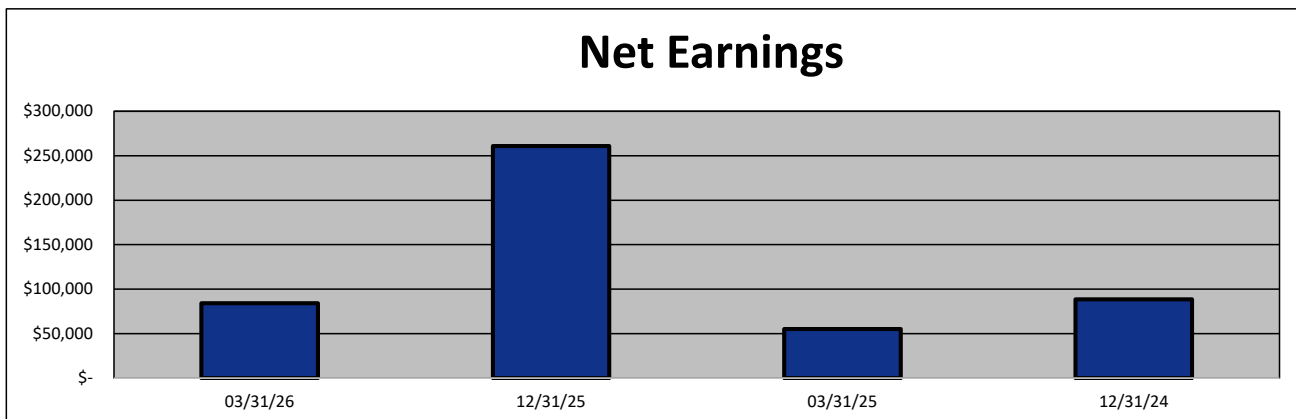
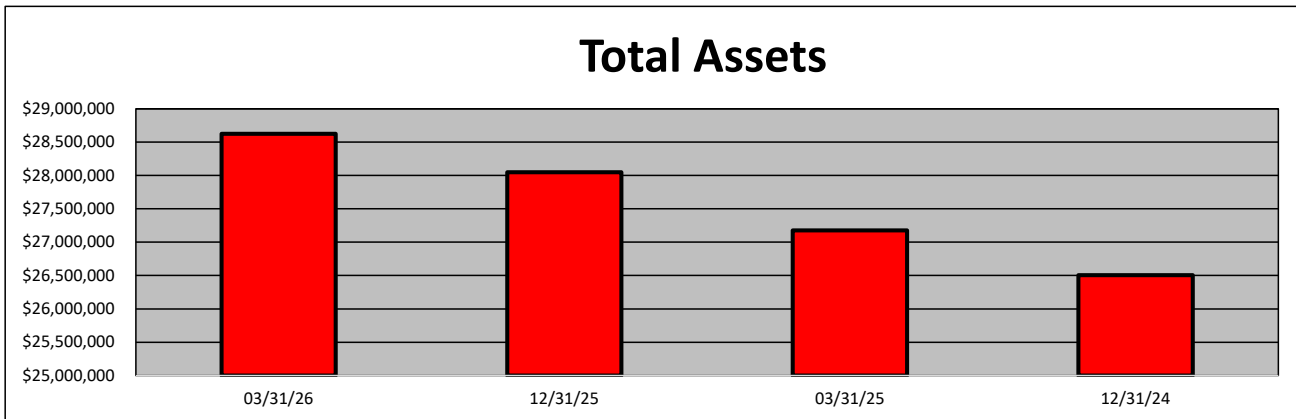
**EXECUTIVE SUMMARY - City National Bank of Florida
(Percentage)**

| Period Ending | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | State Avg. | Peer Avg. |
|------------------------------------|----------|----------|----------|----------|------------|-----------|
| CAPITAL RATIOS | | | | | | |
| Equity/Assets | 10.45 | 10.37 | 9.64 | 9.52 | 10.49 | 9.92 |
| Leverage Ratio | 11.22 | 10.93 | 10.52 | 10.57 | 11.09 | 10.48 |
| Tier 1 Cap/Risk Based Assets | 14.39 | 14.35 | 14.10 | 14.07 | 12.37 | 15.25 |
| Risk Based Ratio | 15.48 | 15.46 | 15.14 | 15.08 | 13.16 | 16.27 |
| Common Equity Tier 1 Capital Ratio | 14.39 | 14.35 | 14.10 | 14.07 | 12.25 | 14.79 |
| BALANCE SHEET RATIOS: | | | | | | |
| Loan/Deposit Ratio | 92.35 | 90.49 | 86.27 | 88.13 | 75.38 | 77.08 |
| Loans/Assets | 71.20 | 70.79 | 69.74 | 69.36 | 63.61 | 65.76 |
| Securities/Assets | 21.80 | 22.33 | 23.51 | 24.36 | 17.71 | 17.92 |
| PROFITABILITY: | | | | | | |
| Return on Avg Assets | 1.18 | 0.93 | 0.80 | 0.33 | 0.81 | 0.42 |
| Return on Avg Equity | 11.41 | 9.62 | 8.60 | 3.61 | 9.54 | 4.34 |
| Nonint Income/Avg Assets | 0.42 | 0.43 | 0.40 | 0.41 | 0.74 | 0.46 |
| Net Overhead Ratio | 1.05 | 1.04 | 1.07 | 0.95 | 2.34 | 2.48 |
| Efficiency Ratio | 46.22 | 50.39 | 53.54 | 58.10 | 71.79 | 80.13 |
| Assets (per million) per Employee | 25.24 | 25.00 | 26.85 | 27.24 | 10.70 | 11.20 |
| ASSET QUALITY: | | | | | | |
| Allowance/Loans | 1.10 | 1.11 | 1.05 | 1.01 | 1.31 | 1.26 |
| Nonperforming Loans/Total Loans | 0.86 | 0.94 | 0.66 | 0.71 | 0.51 | 0.51 |
| Nonperforming Assets/Total Assets | 0.79 | 0.71 | 0.52 | 0.55 | 0.35 | 0.36 |
| Adjusted Texas Ratio | 7.21 | 6.52 | 5.14 | 5.55 | 3.02 | 3.10 |
| YIELDS & COSTS: | | | | | | |
| Yield on earning assets | 5.04 | 5.11 | 5.04 | 5.00 | 5.45 | 5.35 |
| Cost of funds | 1.95 | 2.26 | 2.33 | 2.67 | 1.92 | 2.18 |
| Net interest margin | 2.86 | 2.60 | 2.44 | 2.01 | 3.31 | 3.08 |
| Avg Earning Assets/Avg Assets | 96.40 | 96.29 | 96.08 | 95.82 | 95.53 | 96.63 |

SELECTED FINANCIAL DATA - City National Bank of Florida
(Dollars in Thousands)

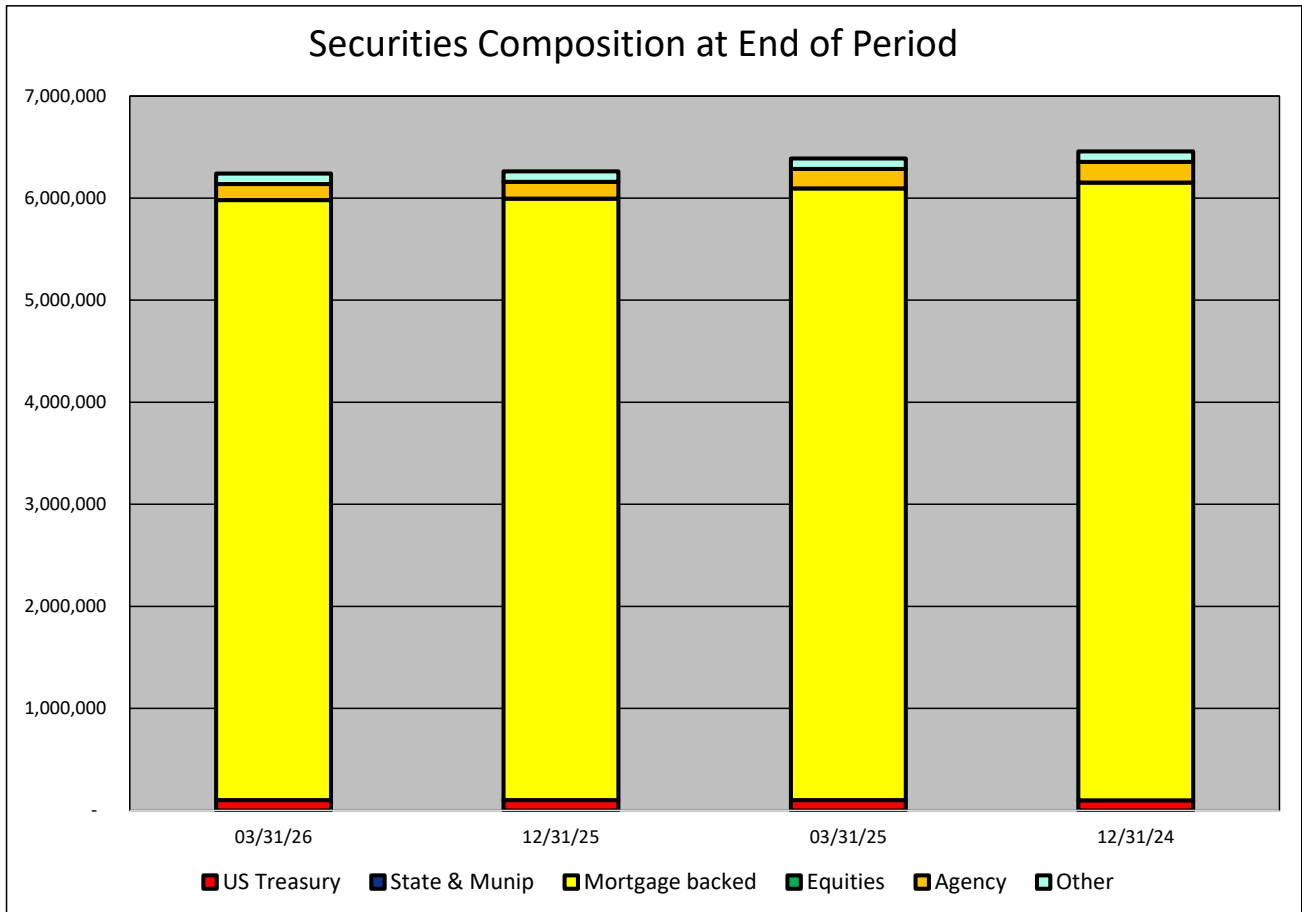
| As of: | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | \$ Change 12 MTHS | % Change 12 MTHS |
|----------------------|-----------------|-----------------|-----------------|-----------------|------------------------------|-----------------------------|
| Total Assets | 28,626,294 | 28,048,551 | 27,175,452 | 26,506,696 | 1,450,842 | 5.34 |
| Cash and Equivalents | 798,302 | 747,800 | 658,021 | 416,657 | 140,281 | 21.32 |
| Securities | 6,241,622 | 6,263,287 | 6,388,621 | 6,456,971 | (146,999) | (2.30) |
| Loans, net | 20,382,353 | 19,856,754 | 18,950,826 | 18,384,358 | 1,431,527 | 7.55 |
| Deposit Accounts | 22,071,798 | 21,943,367 | 21,966,925 | 20,859,402 | 104,873 | 0.48 |
| Fed Funds & Repos | 28,290 | 44,268 | 33,741 | 37,328 | (5,451) | (16.16) |
| Total Equity | 2,990,876 | 2,907,244 | 2,618,597 | 2,522,118 | 372,279 | 14.22 |

| Period Ending | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | \$ Change 12 MTHS | % Change 12 MTHS |
|----------------------------|-----------------|-----------------|-----------------|-----------------|------------------------------|-----------------------------|
| Net Earnings | 84,122 | 260,861 | 55,245 | 88,452 | 28,877 | 52.27 |
| Interest Income | 347,869 | 1,377,789 | 333,155 | 1,288,476 | 14,714 | 4.42 |
| Interest Expense | 150,647 | 678,433 | 172,029 | 769,790 | (21,382) | (12.43) |
| Net Interest Income | 197,222 | 699,356 | 161,126 | 518,686 | 36,096 | 22.40 |
| Credit Loss Expense | 7,512 | 45,352 | 17,057 | 80,216 | (9,545) | (55.96) |
| Noninterest income | 29,723 | 120,916 | 27,731 | 109,512 | 1,992 | 7.18 |
| Gain on Sale of Securities | - | (7,891) | - | (64,601) | - | NA |
| Noninterest Expense | 104,899 | 413,307 | 101,103 | 364,890 | 3,796 | 3.75 |
| Net Operating Income | 114,534 | 361,613 | 70,697 | 183,092 | 43,837 | 62.01 |
| Income Taxes | 28,859 | 91,787 | 18,011 | 30,104 | 10,848 | 60.23 |



SECURITIES COMPOSITION - City National Bank of Florida
(Dollars in Thousands)

| As of: | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | \$ Change 12 MTHS | % Change 12 MTHS |
|-----------------------------|------------------|------------------|------------------|------------------|----------------------|---------------------|
| SECURITIES CATEGORY: | | | | | | |
| US Treasury | 100,943 | 102,242 | 101,705 | 98,688 | (762) | (0.75) |
| State & Munip | - | - | - | - | - | NA |
| Mortgage backed | 5,879,640 | 5,893,256 | 5,992,836 | 6,054,179 | (113,196) | (1.89) |
| Equities | - | - | - | - | - | NA |
| Agency | 157,484 | 164,788 | 192,797 | 203,332 | (35,313) | (18.32) |
| Other | 103,555 | 103,001 | 101,283 | 100,772 | 2,272 | 2.24 |
| Total Securities | 6,241,622 | 6,263,287 | 6,388,621 | 6,456,971 | (146,999) | (2.30) |

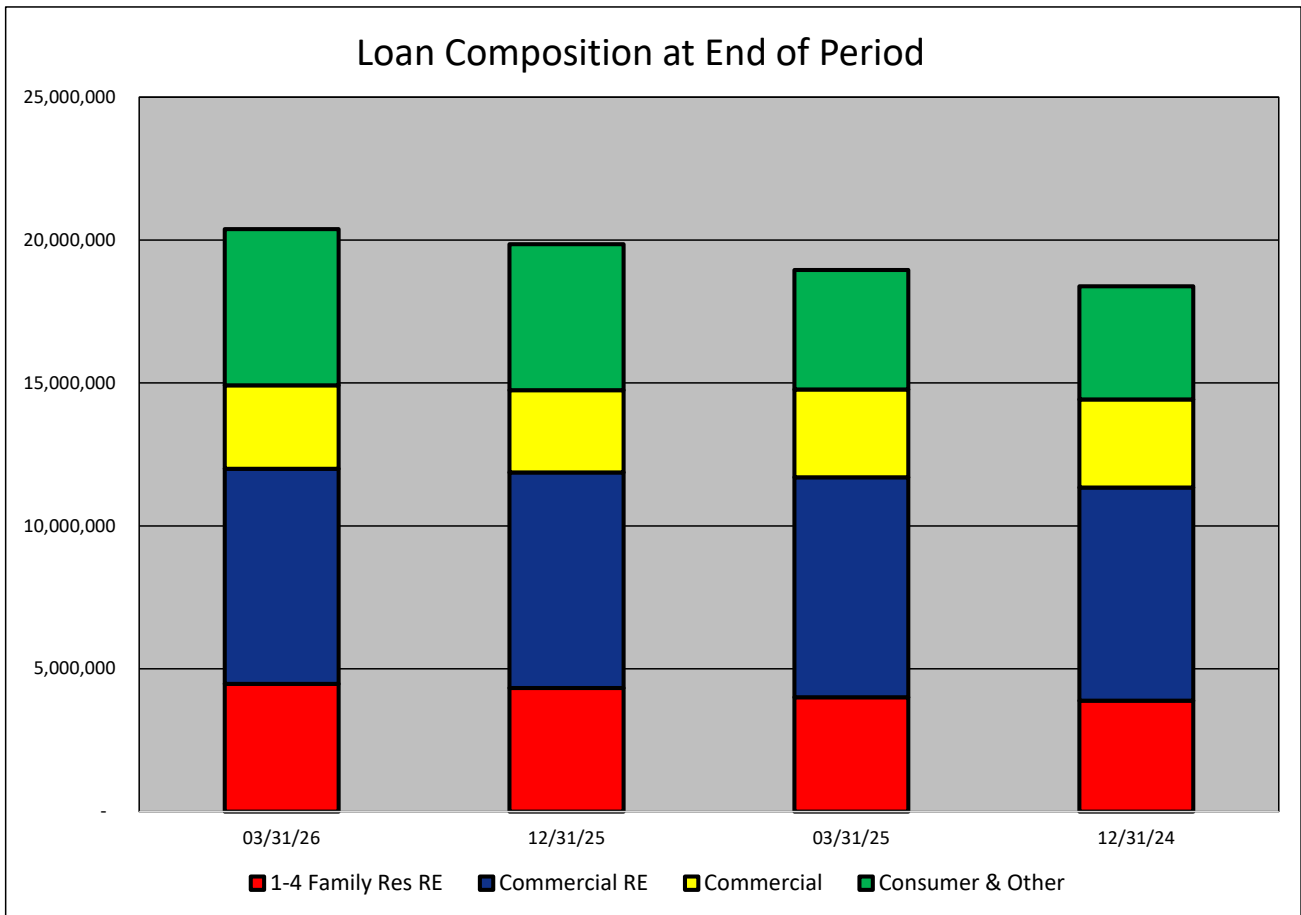


LOAN PORTFOLIO COMPOSITION - City National Bank of Florida
(Dollars in Thousands)

| 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 | 4,466,522 | 4,326,406 | 4,001,352 | 3,886,538 | 465,170 | 11.63 |
| Commercial RE | 7,533,045 | 7,539,760 | 7,697,877 | 7,457,519 | (164,832) | (2.14) |
| Commercial | 2,920,291 | 2,882,878 | 3,070,919 | 3,077,772 | (150,628) | (4.90) |
| Consumer & Other | 5,462,495 | 5,107,710 | 4,180,678 | 3,962,529 | 1,281,817 | 30.66 |
| Loans, Net | 20,382,353 | 19,856,754 | 18,950,826 | 18,384,358 | 1,431,527 | 7.55 |



LOAN PORTFOLIO QUALITY - City National Bank of Florida
(Dollars in Thousands)

| As of: | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

ALLOWANCE FOR CREDIT LOSSES (LOANS):

| | | | | | | |
|------------------------------|----------------|----------------|----------------|----------------|---------------|--------------|
| Beginning Balance | 220,359 | 186,256 | 186,256 | 134,076 | 34,103 | 18.31 |
| Total Recoveries | 1,049 | 13,256 | 153 | 3,559 | 896 | 585.62 |
| Total Charge-offs | 5,055 | 23,257 | 4,906 | 31,596 | 149 | 3.04 |
| Credit Loss Expense | 7,512 | 45,352 | 17,057 | 80,216 | (9,545) | (55.96) |
| Writedown Transfer Loans HFS | - | 1,248 | - | - | - | NA |
| Adjustments | - | - | - | - | - | NA |
| Ending Balance | <u>223,865</u> | <u>220,359</u> | <u>198,560</u> | <u>186,256</u> | <u>25,305</u> | <u>12.74</u> |

NON-PERFORMING ASSETS:

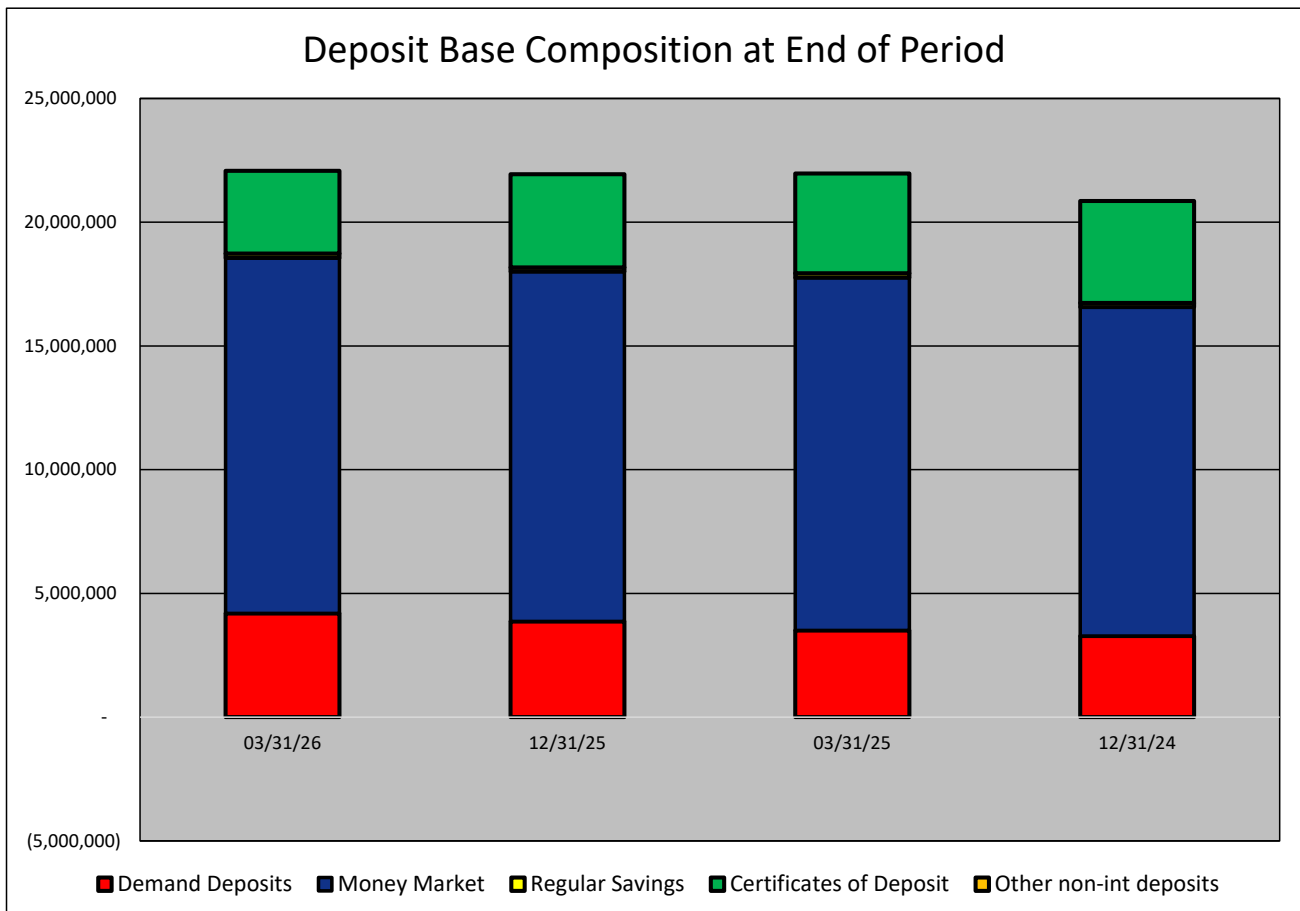
| | | | | | | |
|-------------------------|----------------|----------------|----------------|----------------|---------------|--------------|
| Total-90+ Days Past Due | - | - | - | 7,042 | - | NA |
| Total-Nonaccrual | 174,556 | 187,186 | 125,561 | 123,372 | 48,995 | 39.02 |
| Foreclosed Real Estate | 52,598 | 12,467 | 15,197 | 15,197 | 37,401 | 246.11 |
| Total Non-perf Assets | <u>227,154</u> | <u>199,653</u> | <u>140,758</u> | <u>145,611</u> | <u>86,396</u> | <u>61.38</u> |

DEPOSIT BASE COMPOSITION - City National Bank of Florida
(Dollars in Thousands)

| As of: | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

DEPOSIT BASE CATEGORY:

| | | | | | | |
|-------------------------|-------------------|-------------------|-------------------|-------------------|----------------|-------------|
| Demand Deposits | 4,188,256 | 3,863,214 | 3,508,581 | 3,279,224 | 679,675 | 19.37 |
| Money Market | 14,370,636 | 14,140,368 | 14,254,268 | 13,286,850 | 116,368 | 0.82 |
| Regular Savings | 171,935 | 170,917 | 170,905 | 174,678 | 1,030 | 0.60 |
| Certificates of Deposit | 3,340,970 | 3,768,869 | 4,033,171 | 4,118,650 | (692,201) | (17.16) |
| Other non-int deposits | 1 | (1) | - | - | 1 | NA |
| Total Deposits | 22,071,798 | 21,943,367 | 21,966,925 | 20,859,402 | 104,873 | 0.48 |

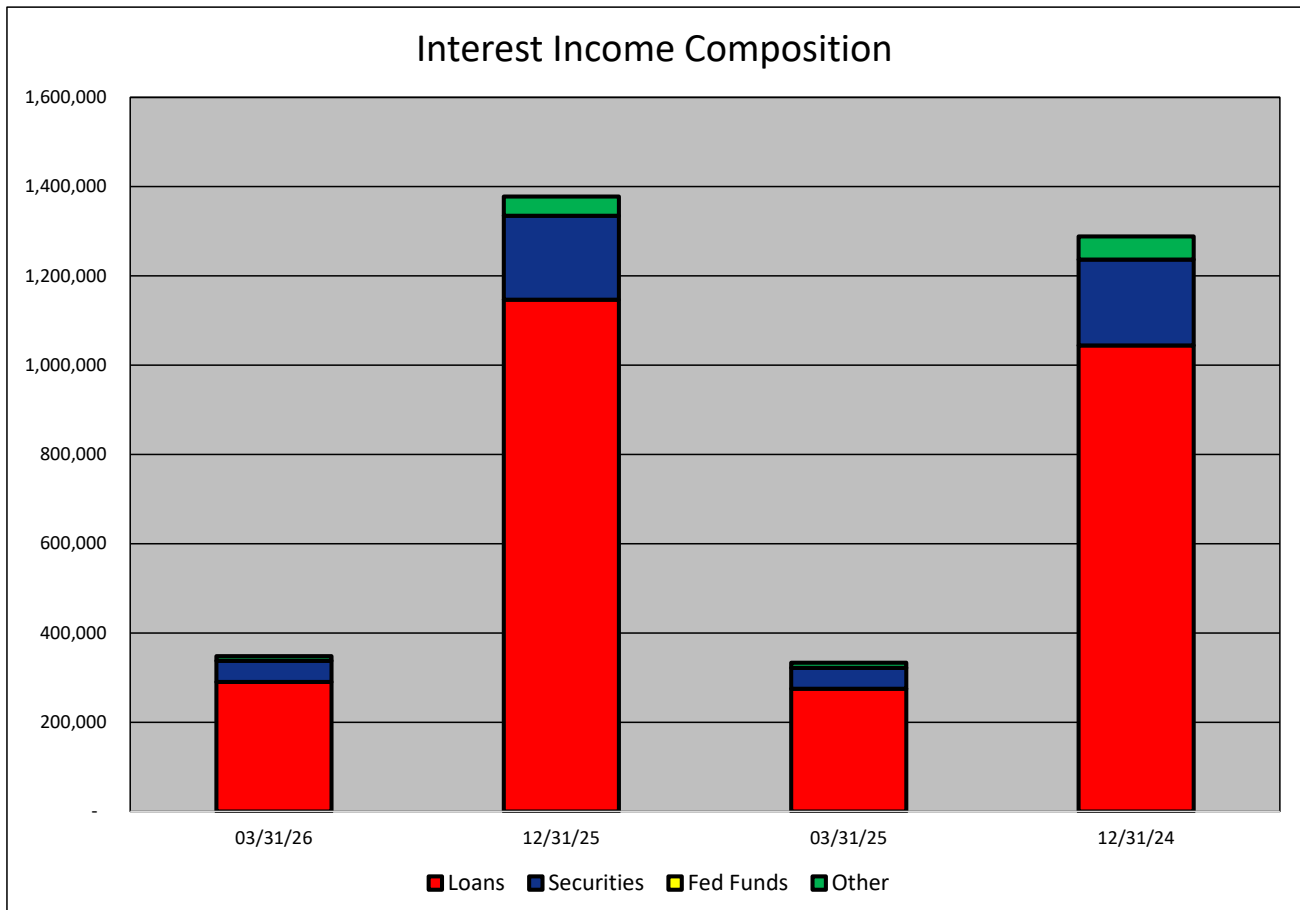


INTEREST INCOME COMPOSITION- City National Bank of Florida
(Dollars in Thousands)

| As of: | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

INTEREST INCOME CATEGORY

| | | | | | | |
|-------------------------|----------------|------------------|----------------|------------------|---------------|-------------|
| Loans | 290,312 | 1,146,584 | 274,838 | 1,044,103 | 15,474 | 5.63 |
| Securities | 47,092 | 188,185 | 46,769 | 192,548 | 323 | 0.69 |
| Fed Funds | - | - | - | - | - | NA |
| Other | 10,465 | 43,020 | 11,548 | 51,825 | (1,083) | (9.38) |
| Total Int Income | 347,869 | 1,377,789 | 333,155 | 1,288,476 | 14,714 | 4.42 |

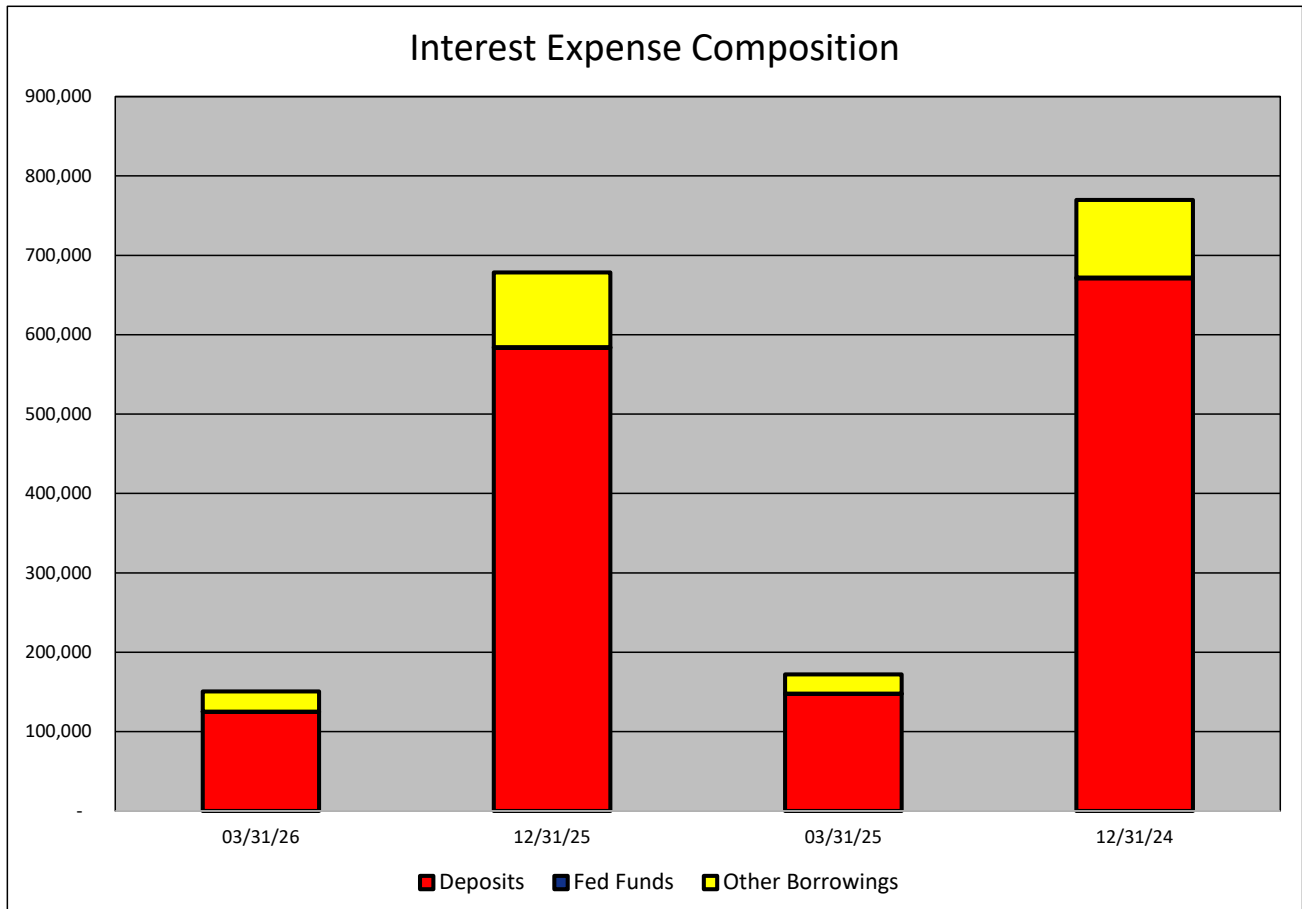


INTEREST EXPENSE COMPOSITION- City National Bank of Florida
(Dollars in Thousands)

| As of: | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

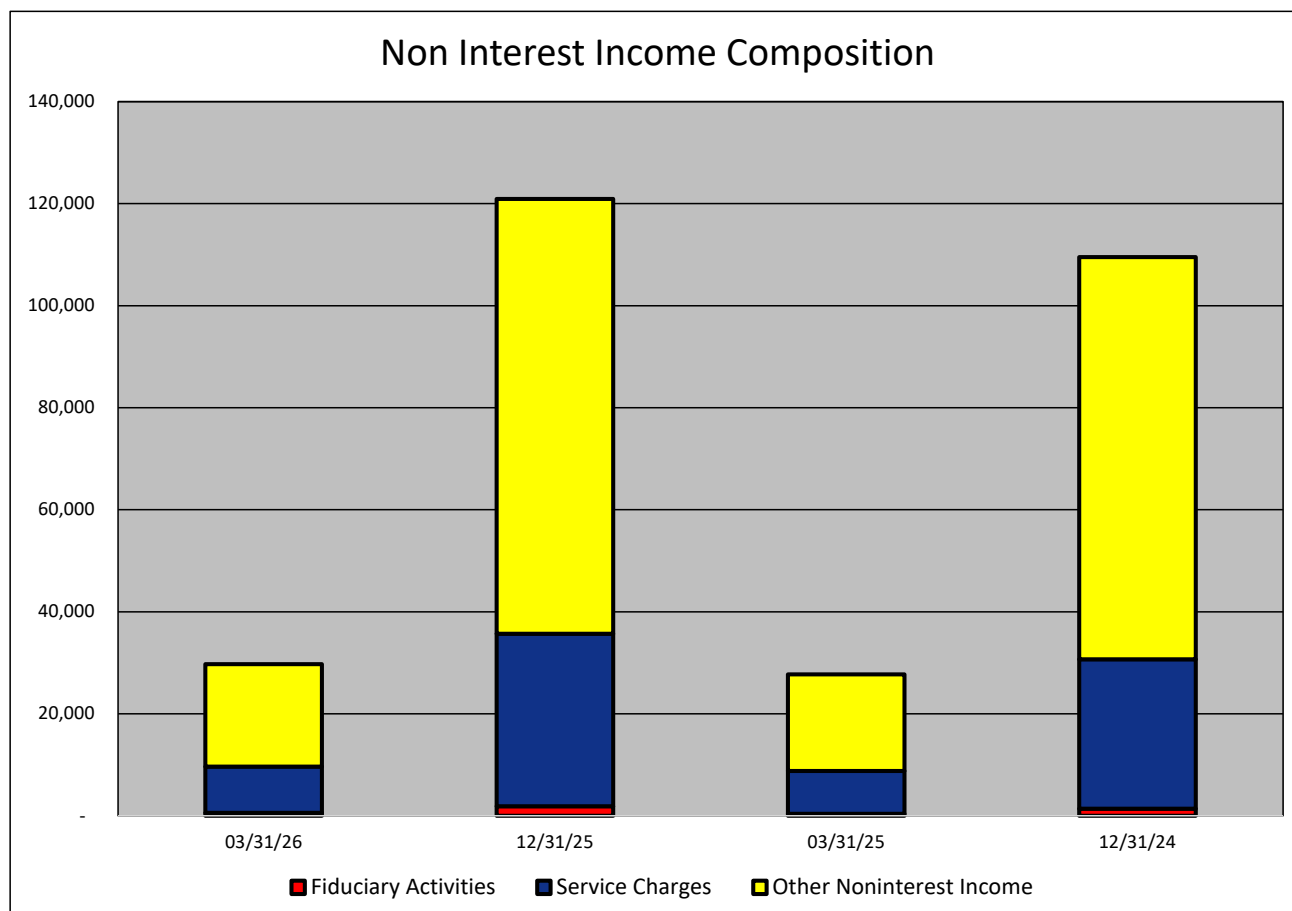
INTEREST EXPENSE CATEGORY

| | | | | | | |
|--------------------------|----------------|----------------|----------------|----------------|-----------------|----------------|
| Deposits | 124,943 | 583,293 | 147,446 | 671,077 | (22,503) | (15.26) |
| Fed Funds | 259 | 940 | 240 | 1,063 | 19 | 7.92 |
| Other Borrowings | 25,445 | 94,200 | 24,343 | 97,650 | 1,102 | 4.53 |
| Total Int Expense | 150,647 | 678,433 | 172,029 | 769,790 | (21,382) | (12.43) |



NONINTEREST INCOME COMPOSITION- City National Bank of Florida
(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 | 579 | 1,865 | 372 | 1,386 | 207 | 55.65 |
| Service Charges | 9,058 | 33,800 | 8,422 | 29,309 | 636 | 7.55 |
| Other Noninterest Income | 20,086 | 85,251 | 18,937 | 78,817 | 1,149 | 6.07 |
| Total Nonint. Income | 29,723 | 120,916 | 27,731 | 109,512 | 1,992 | 7.18 |

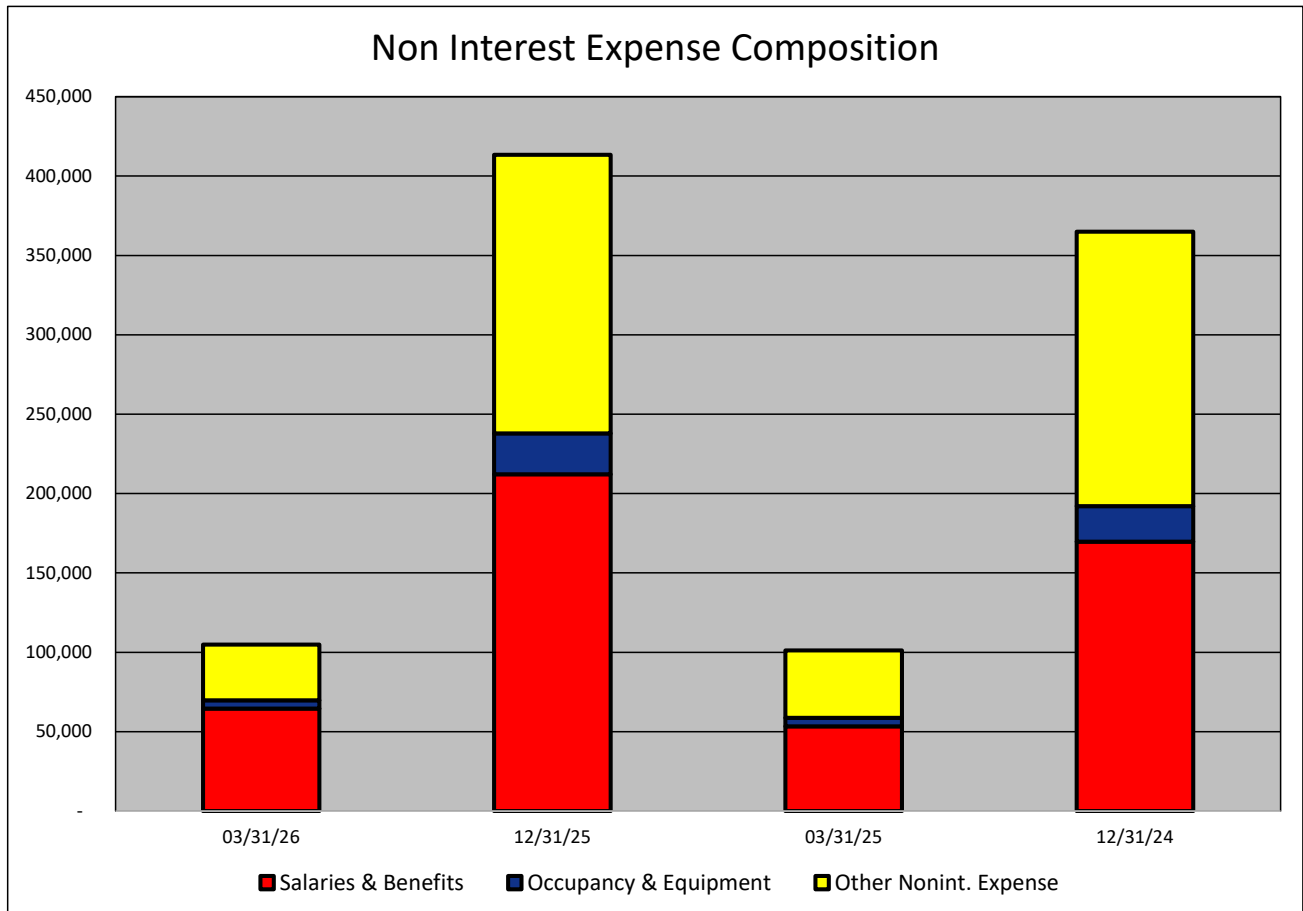


NONINTEREST EXPENSE COMPOSITION- City National Bank of Florida
(Dollars in Thousands)

| As of: | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

NONINTEREST EXPENSE CATEGORY

| | | | | | | |
|------------------------------|----------------|----------------|----------------|----------------|--------------|-------------|
| Salaries & Benefits | 64,599 | 212,167 | 53,327 | 169,678 | 11,272 | 21.14 |
| Occupancy & Equipment | 5,117 | 25,686 | 5,459 | 22,378 | (342) | (6.26) |
| Other Nonint. Expense | 35,183 | 175,454 | 42,317 | 172,834 | (7,134) | (16.86) |
| Total Nonint. Expense | 104,899 | 413,307 | 101,103 | 364,890 | 3,796 | 3.75 |



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 |
|----------------------------|-----------|-----------|-------|

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 |
|----------------------------|------|-------|-------|-------|-------|

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 |
|----------------------------|-------|-------|-------|

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) |

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|----------------------------|-----------|------|------|
| Select Peer Average | 5,488,323 | 0.42 | 4.34 |
|----------------------------|-----------|------|------|

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 |

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|----------------------------|------|------|-------|-------|
| Select Peer Average | 0.46 | 2.48 | 80.13 | 11.20 |
|----------------------------|------|------|-------|-------|

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 |
| Banescos 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 |
|----------------------------|------|------|------|------|

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 |
|----------------------------|-------------|--------------|-------------|-------------|--------------|

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 |
|----------------------------|-------|------|------|------|

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 |
|----------------------------|-------|-------|-------|------|------|

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 |