

Grove Bank & Trust

Miami, FL

Established

7/12/1926

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)

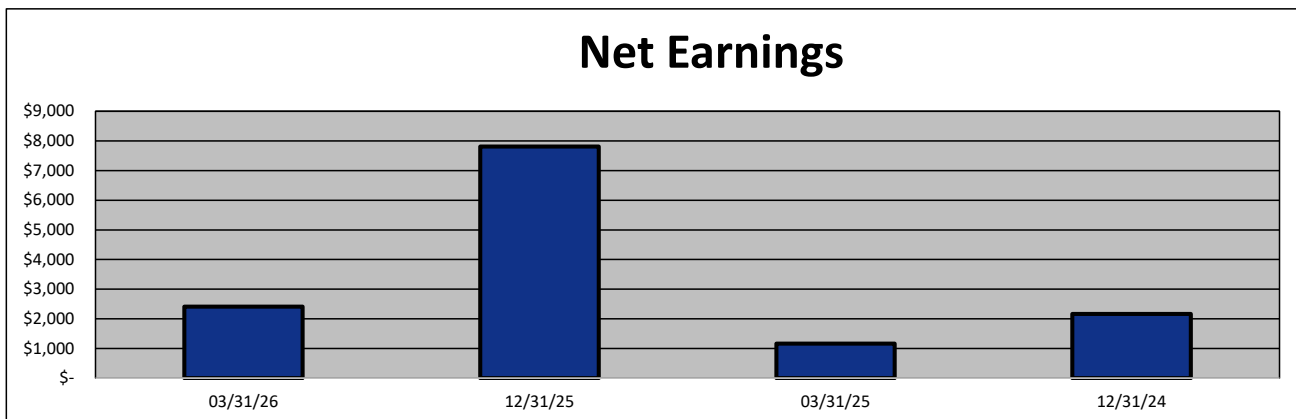
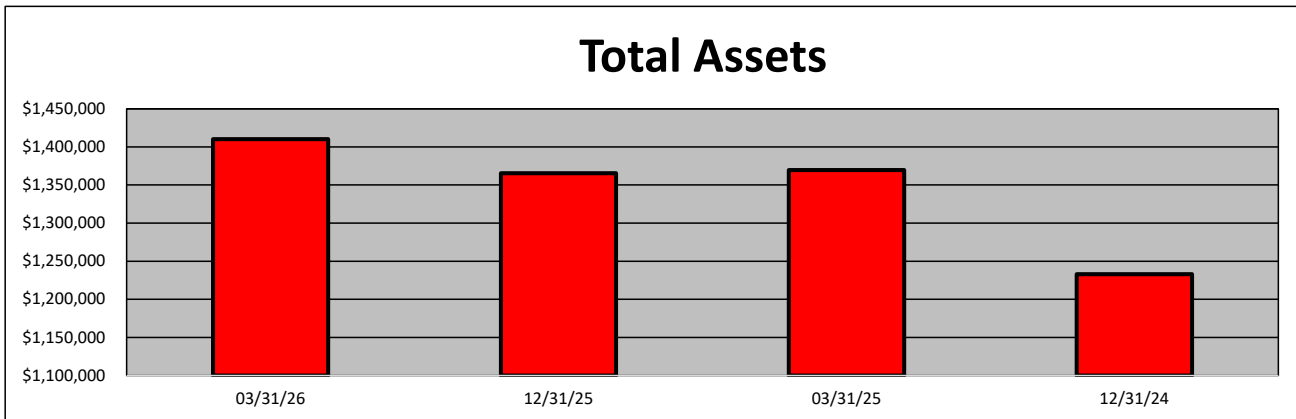
EXECUTIVE SUMMARY - Grove Bank & Trust
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.64	9.80	9.23	10.10	10.49	9.92
Leverage Ratio	9.89	9.82	9.51	10.25	11.09	10.48
Tier 1 Cap/Risk Based Assets	15.62	15.39	14.57	15.19	12.37	15.25
Risk Based Ratio	16.87	16.64	15.83	16.44	13.16	16.27
Common Equity Tier 1 Capital Ratio	15.62	15.39	14.57	15.19	12.25	14.79
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	70.40	71.28	65.90	73.03	75.38	77.08
Loans/Assets	58.88	60.05	54.48	56.43	63.61	65.76
Securities/Assets	20.57	21.67	22.93	27.50	17.71	17.92
PROFITABILITY:						
Return on Avg Assets	0.69	0.58	0.35	0.18	0.81	0.42
Return on Avg Equity	7.15	6.06	3.72	1.77	9.54	4.34
Nonint Income/Avg Assets	0.94	0.87	0.82	0.85	0.74	0.46
Net Overhead Ratio	1.60	1.61	1.59	1.84	2.34	2.48
Efficiency Ratio	73.17	75.95	80.54	92.94	71.79	80.13
Assets (per million) per Employee	11.65	11.77	12.68	10.81	10.70	11.20
ASSET QUALITY:						
Allowance/Loans	1.40	1.42	1.50	1.53	1.31	1.26
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.51	0.51
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.35	0.36
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.02	3.10
YIELDS & COSTS:						
Yield on earning assets	4.68	4.77	4.41	4.48	5.45	5.35
Cost of funds	2.24	2.51	2.53	2.65	1.92	2.18
Net interest margin	2.60	2.45	2.15	2.08	3.31	3.08
Avg Earning Assets/Avg Assets	96.80	97.09	99.61	97.08	95.53	96.63

SELECTED FINANCIAL DATA - Grove Bank & Trust
(Dollars in Thousands)

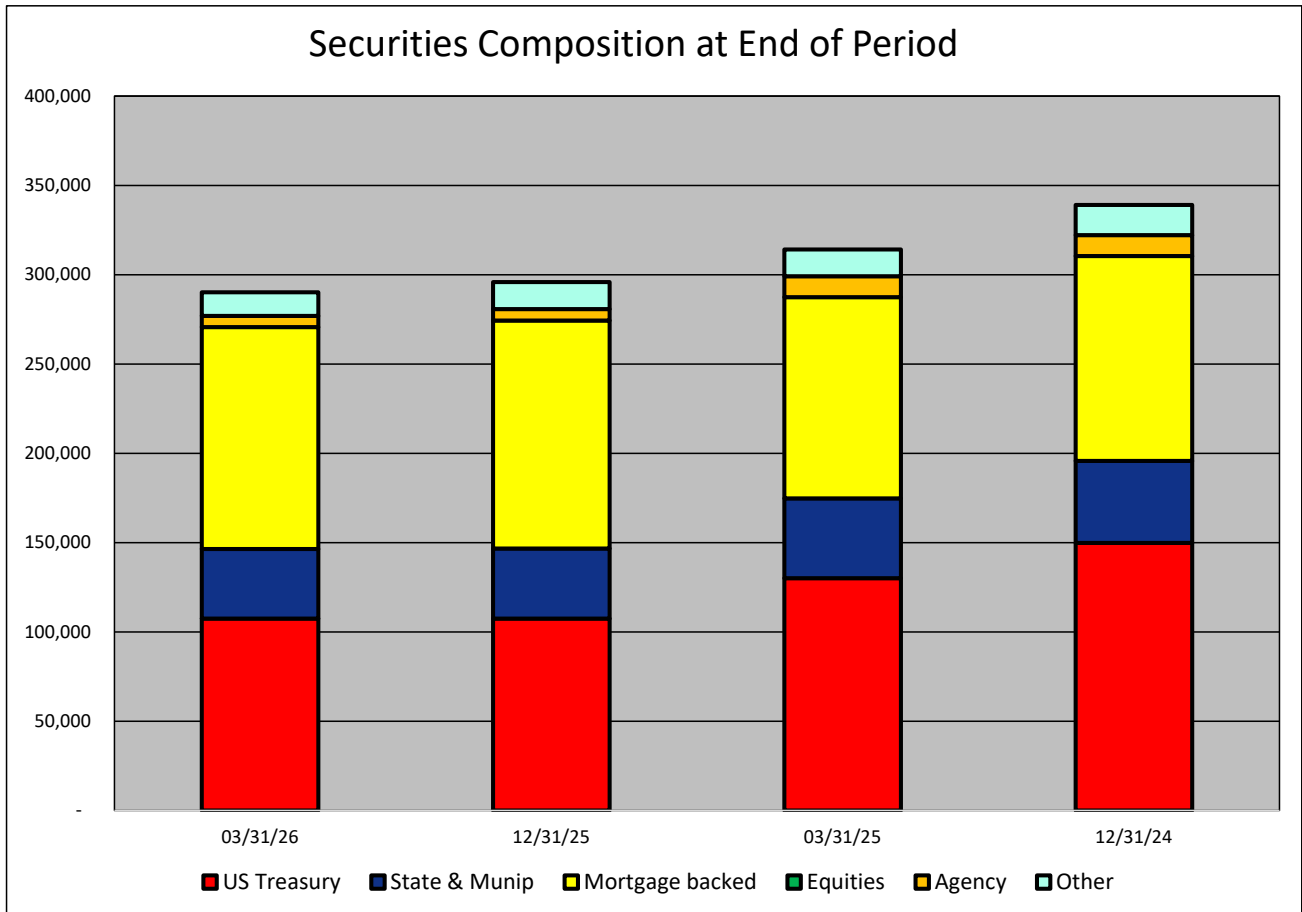
As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	1,410,085	1,365,487	1,369,731	1,232,853	40,354	2.95
Cash and Equivalents	242,632	203,380	259,498	148,916	(16,866)	(6.50)
Securities	290,103	295,895	314,105	339,062	(24,002)	(7.64)
Loans, net	830,256	820,036	746,169	695,750	84,087	11.27
Deposit Accounts	1,179,389	1,150,488	1,132,274	952,630	47,115	4.16
Fed Funds & Repos	6,742	20,488	13,160	15,524	(6,418)	(48.77)
Total Equity	135,956	133,792	126,423	124,568	9,533	7.54

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,410	7,808	1,167	2,167	1,243	106.51
Interest Income	15,807	62,666	14,609	51,434	1,198	8.20
Interest Expense	7,022	30,548	7,480	27,584	(458)	(6.12)
Net Interest Income	8,785	32,118	7,129	23,850	1,656	23.23
Credit Loss Expense	56	1,021	594	(123)	(538)	(90.57)
Noninterest income	3,262	11,798	2,716	10,011	546	20.10
Gain on Sale of Securities	-	-	-	(3)	-	NA
Noninterest Expense	8,857	33,540	7,992	31,737	865	10.82
Net Operating Income	3,134	9,355	1,259	2,247	1,875	148.93
Income Taxes	567	1,783	274	264	293	106.93



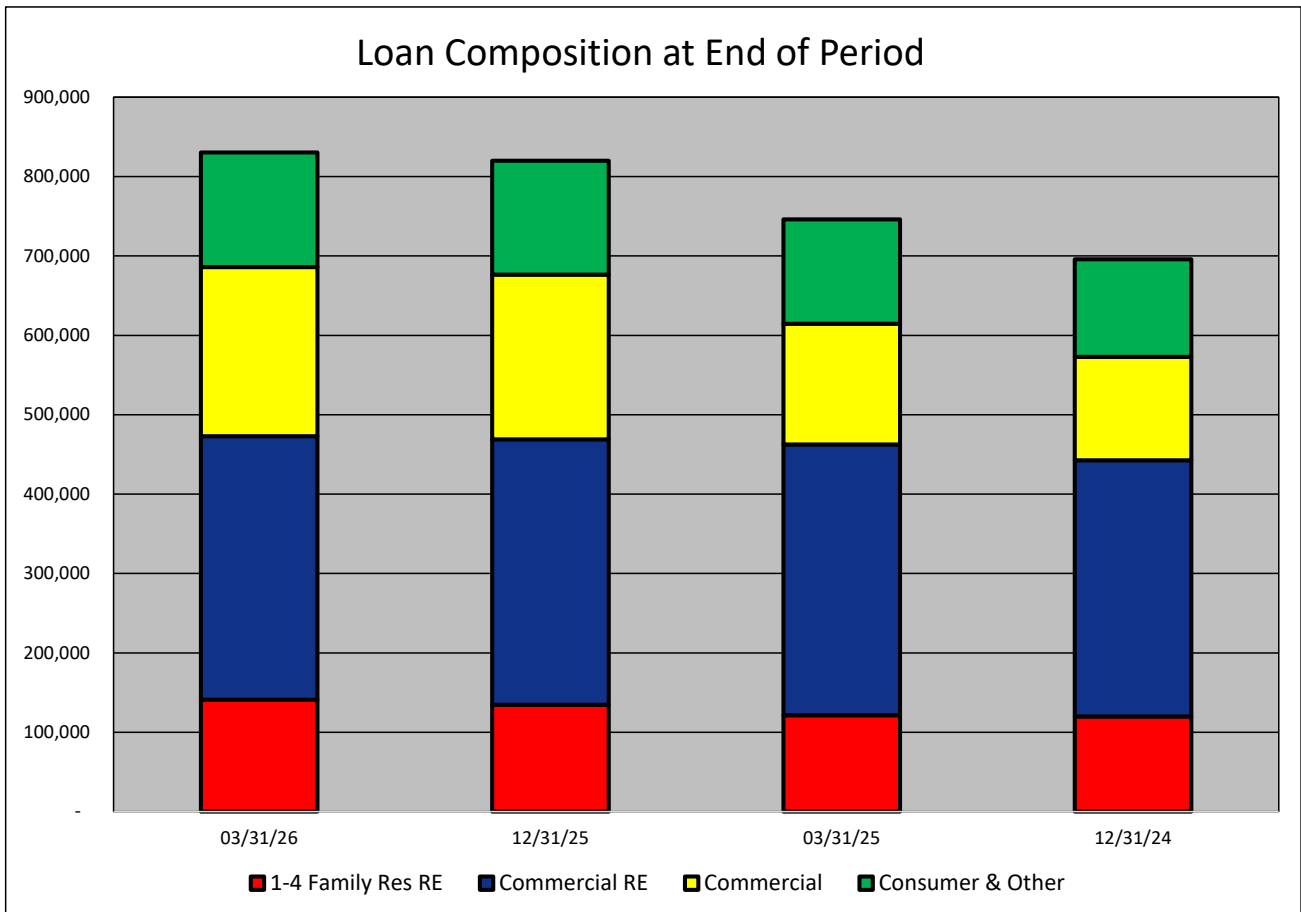
SECURITIES COMPOSITION - Grove Bank & Trust
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	107,379	107,447	130,023	149,817	(22,644)	(17.42)
State & Munip	38,989	39,179	44,699	45,951	(5,710)	(12.77)
Mortgage backed	124,234	127,742	112,710	114,674	11,524	10.22
Equities	-	-	-	-	-	NA
Agency	6,382	6,399	11,630	11,652	(5,248)	(45.12)
Other	13,119	15,128	15,043	16,968	(1,924)	(12.79)
Total Securities	290,103	295,895	314,105	339,062	(24,002)	(7.64)



LOAN PORTFOLIO COMPOSITION - Grove Bank & Trust
(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	141,091	134,634	121,386	119,705	19,705	16.23
Commercial RE	331,729	334,263	341,277	323,068	(9,548)	(2.80)
Commercial	213,224	207,639	152,009	130,095	61,215	40.27
Consumer & Other	144,212	143,500	131,497	122,882	12,715	9.67
Loans, Net	830,256	820,036	746,169	695,750	84,087	11.27



LOAN PORTFOLIO QUALITY - Grove Bank & Trust
(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	11,664	10,634	10,634	10,759	1,030	9.69
Total Recoveries	12	15	6	13	6	100.00
Total Charge-offs	96	7	6	15	90	1,500.00
Credit Loss Expense	56	1,021	594	(123)	(538)	(90.57)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	11,636	11,664	11,229	10,634	407	3.62

NON-PERFORMING ASSETS:

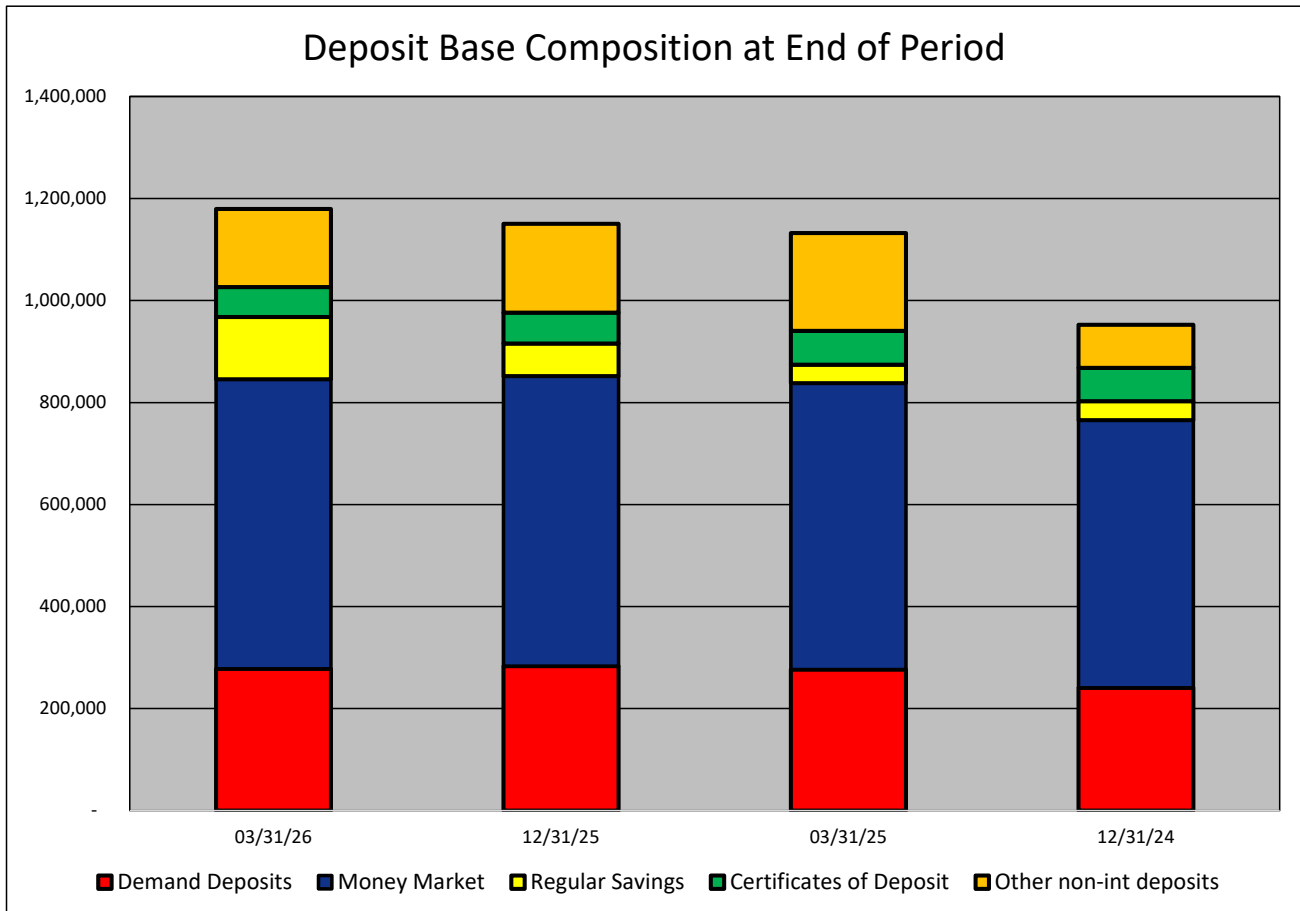
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

DEPOSIT BASE COMPOSITION - Grove Bank & Trust
(Dollars in Thousands)

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

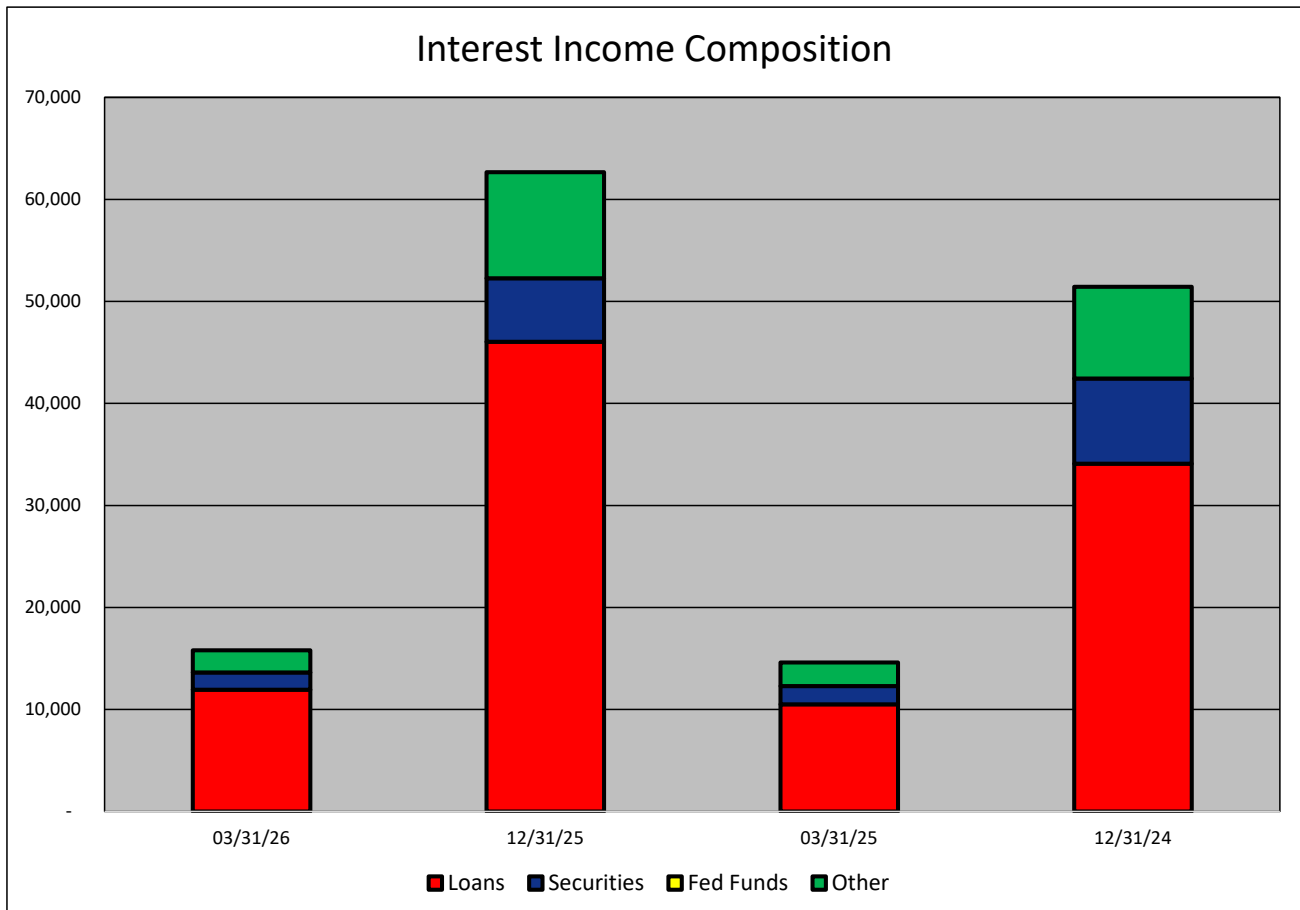
DEPOSIT BASE CATEGORY:

Demand Deposits	278,034	283,357	276,559	240,914	1,475	0.53
Money Market	567,534	568,169	561,485	524,287	6,049	1.08
Regular Savings	121,922	64,089	36,360	37,207	85,562	235.32
Certificates of Deposit	59,073	60,880	66,086	65,645	(7,013)	(10.61)
Other non-int deposits	152,826	173,993	191,784	84,577	(38,958)	(20.31)
Total Deposits	1,179,389	1,150,488	1,132,274	952,630	47,115	4.16



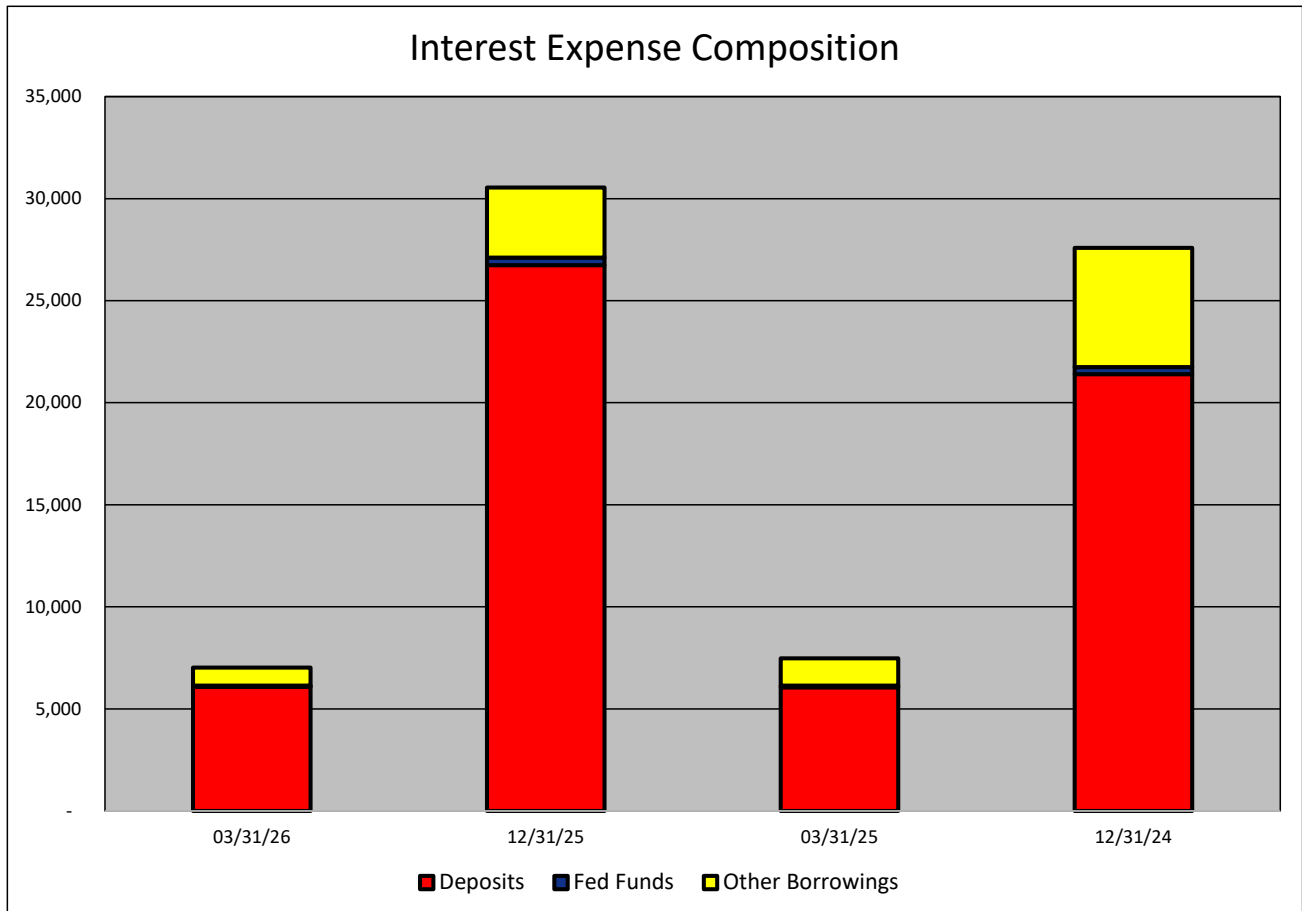
INTEREST INCOME COMPOSITION- Grove Bank & Trust
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	11,928	46,033	10,496	34,099	1,432	13.64
Securities	1,693	6,229	1,787	8,353	(94)	(5.26)
Fed Funds	-	-	-	-	-	NA
Other	2,186	10,404	2,326	8,982	(140)	(6.02)
Total Int Income	15,807	62,666	14,609	51,434	1,198	8.20



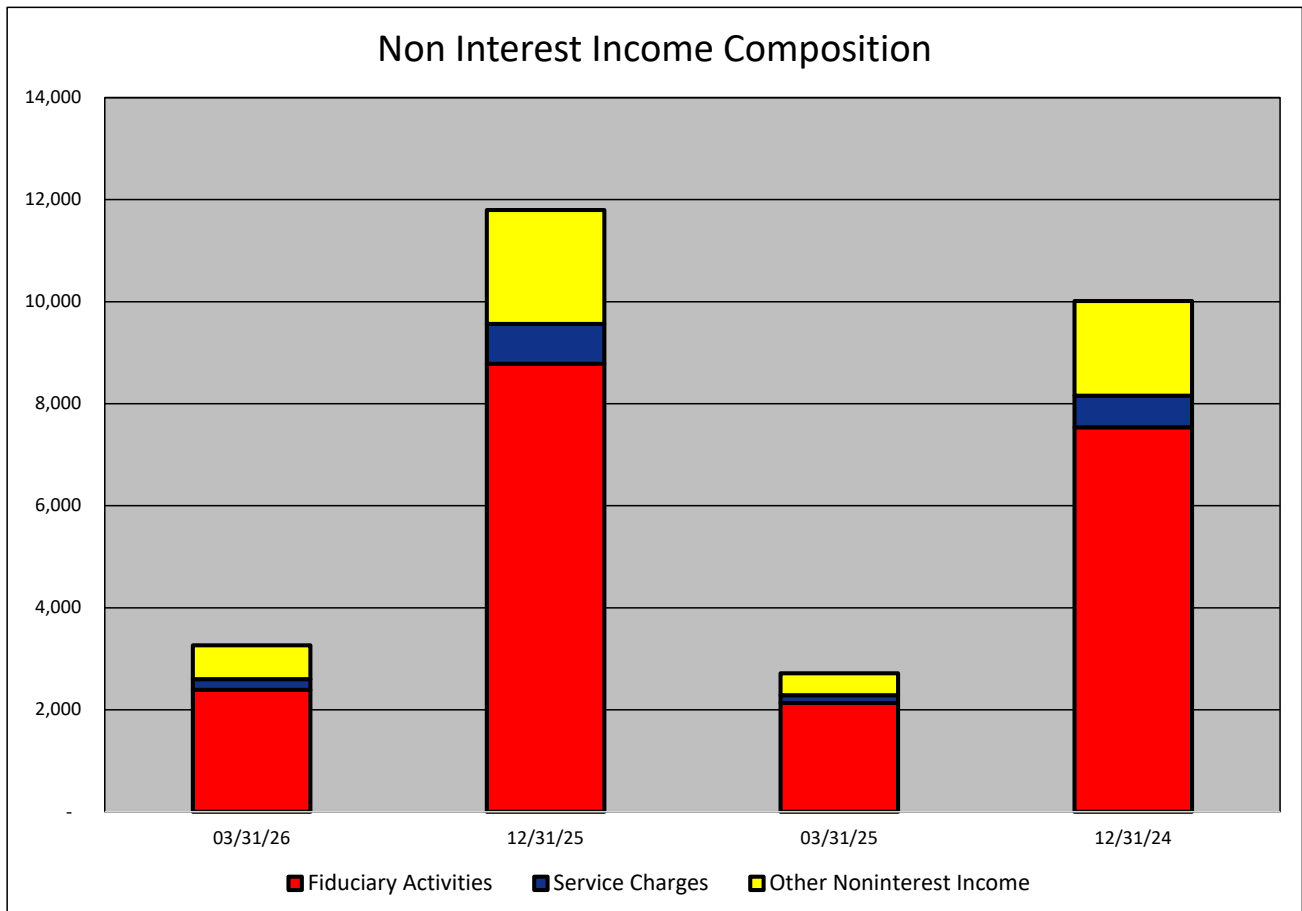
INTEREST EXPENSE COMPOSITION- Grove Bank & Trust
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	6,085	26,746	6,064	21,402	21	0.35
Fed Funds	57	365	78	349	(21)	(26.92)
Other Borrowings	880	3,437	1,338	5,833	(458)	(34.23)
Total Int Expense	7,022	30,548	7,480	27,584	(458)	(6.12)



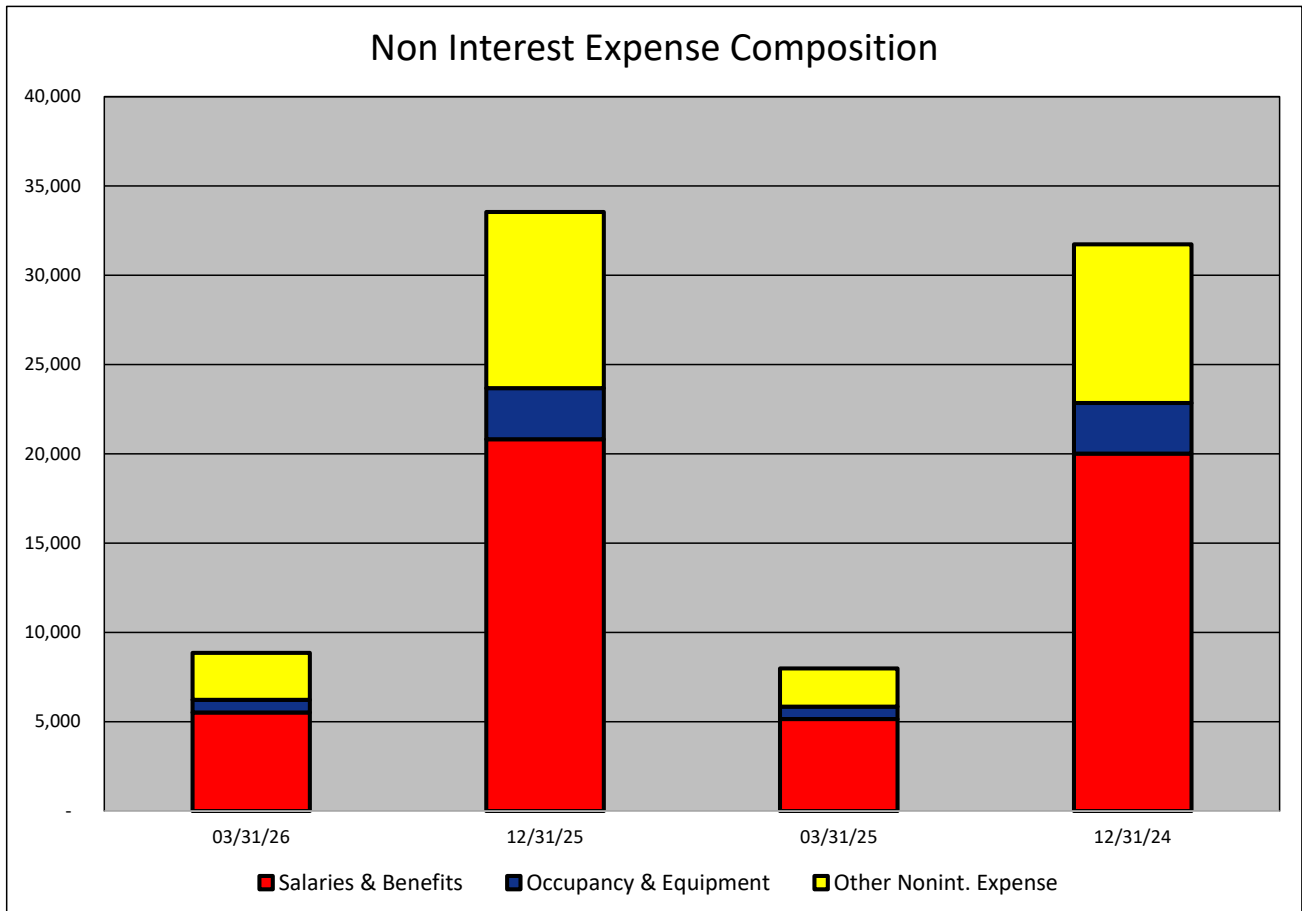
NONINTEREST INCOME COMPOSITION- Grove Bank & Trust
(Dollars in Thousands)

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	2,392	8,783	2,134	7,538	258	12.09
Service Charges	208	783	150	619	58	38.67
Other Noninterest Income	662	2,232	432	1,854	230	53.24
Total Nonint. Income	3,262	11,798	2,716	10,011	546	20.10



NONINTEREST EXPENSE COMPOSITION- Grove Bank & Trust
(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	5,524	20,815	5,149	20,021	375	7.28
Occupancy & Equipment	700	2,868	703	2,821	(3)	(0.43)
Other Nonint. Expense	2,633	9,857	2,140	8,895	493	23.04
Total Nonint. Expense	8,857	33,540	7,992	31,737	865	10.82



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)

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

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
Banesco 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
Banesco 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
----------------------------	------	------	------	-------