

# Helm Bank Usa

Miami, FL

Established

12/8/1989

## Florida Bank and Thrift Performance Report

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Information contained herein was obtained from FIS is believed to be reliable however, accuracy is not guaranteed and all peer and state averages are simple averages.

**PEER GROUP POSITION**  
**For the**  
**South Florida Group**

**For the 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)

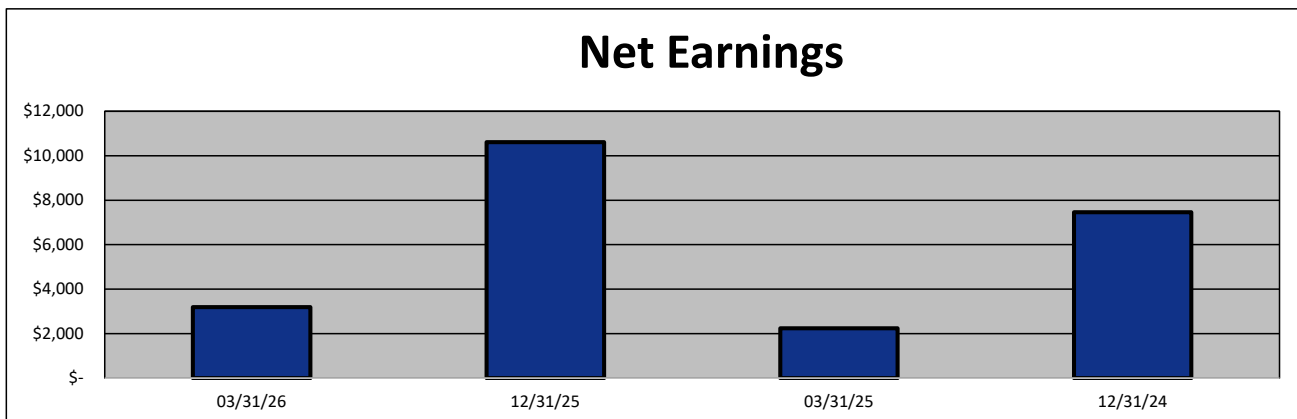
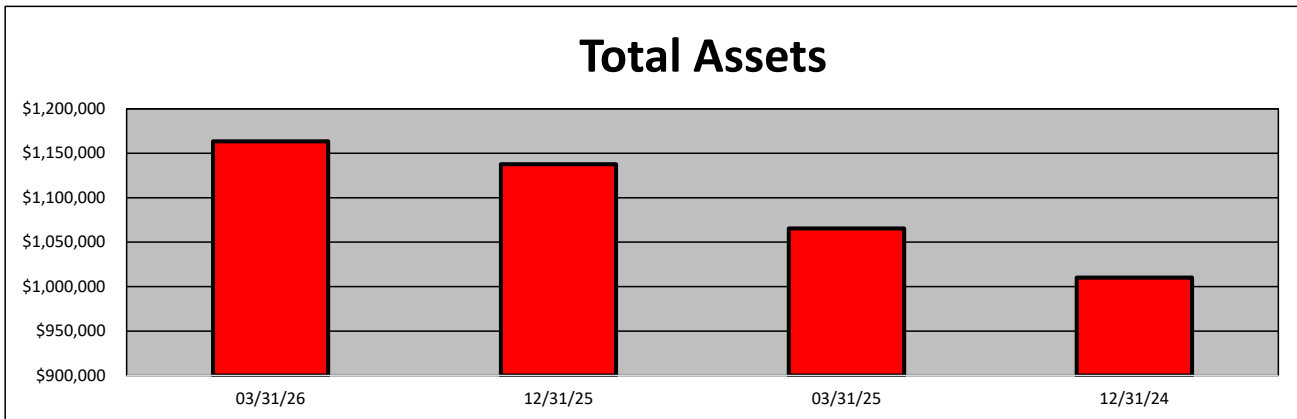
**EXECUTIVE SUMMARY - Helm Bank USA**  
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	9.22	9.34	9.00	8.83	10.49	9.92
Leverage Ratio	11.25	11.12	11.70	11.88	11.09	10.48
Tier 1 Cap/Risk Based Assets	29.51	29.14	30.73	30.35	12.37	15.25
Risk Based Ratio	30.78	30.41	32.00	31.62	13.16	16.27
Common Equity Tier 1 Capital Ratio	29.51	29.14	30.73	30.35	12.25	14.79
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	61.66	62.96	63.31	66.37	75.38	77.08
Loans/Assets	55.50	56.55	56.95	59.69	63.61	65.76
Securities/Assets	35.11	36.57	31.29	32.83	17.71	17.92
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.05	0.92	0.81	0.68	0.81	0.42
Return on Avg Equity	11.94	10.65	9.67	8.53	9.54	4.34
Nonint Income/Avg Assets	0.43	0.48	0.48	0.51	0.74	0.46
Net Overhead Ratio	2.46	2.49	2.59	2.38	2.34	2.48
Efficiency Ratio	67.03	69.84	73.43	68.62	71.79	80.13
Assets (per million) per Employee	7.36	9.10	8.13	7.89	10.70	11.20
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.70	1.69	1.79	1.79	1.31	1.26
Nonperforming Loans/Total Loans	1.42	1.62	1.45	1.57	0.51	0.51
Nonperforming Assets/Total Assets	0.79	0.92	0.82	0.94	0.35	0.36
Adjusted Texas Ratio	7.75	8.89	8.23	9.44	3.02	3.10
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.88	5.04	5.00	4.92	5.45	5.35
Cost of funds	1.12	1.18	1.18	1.07	1.92	2.18
Net interest margin	3.91	3.97	3.93	3.93	3.31	3.08
Avg Earning Assets/Avg Assets	98.48	94.35	93.62	93.09	95.53	96.63

**SELECTED FINANCIAL DATA - Helm Bank USA**  
(Dollars in Thousands)

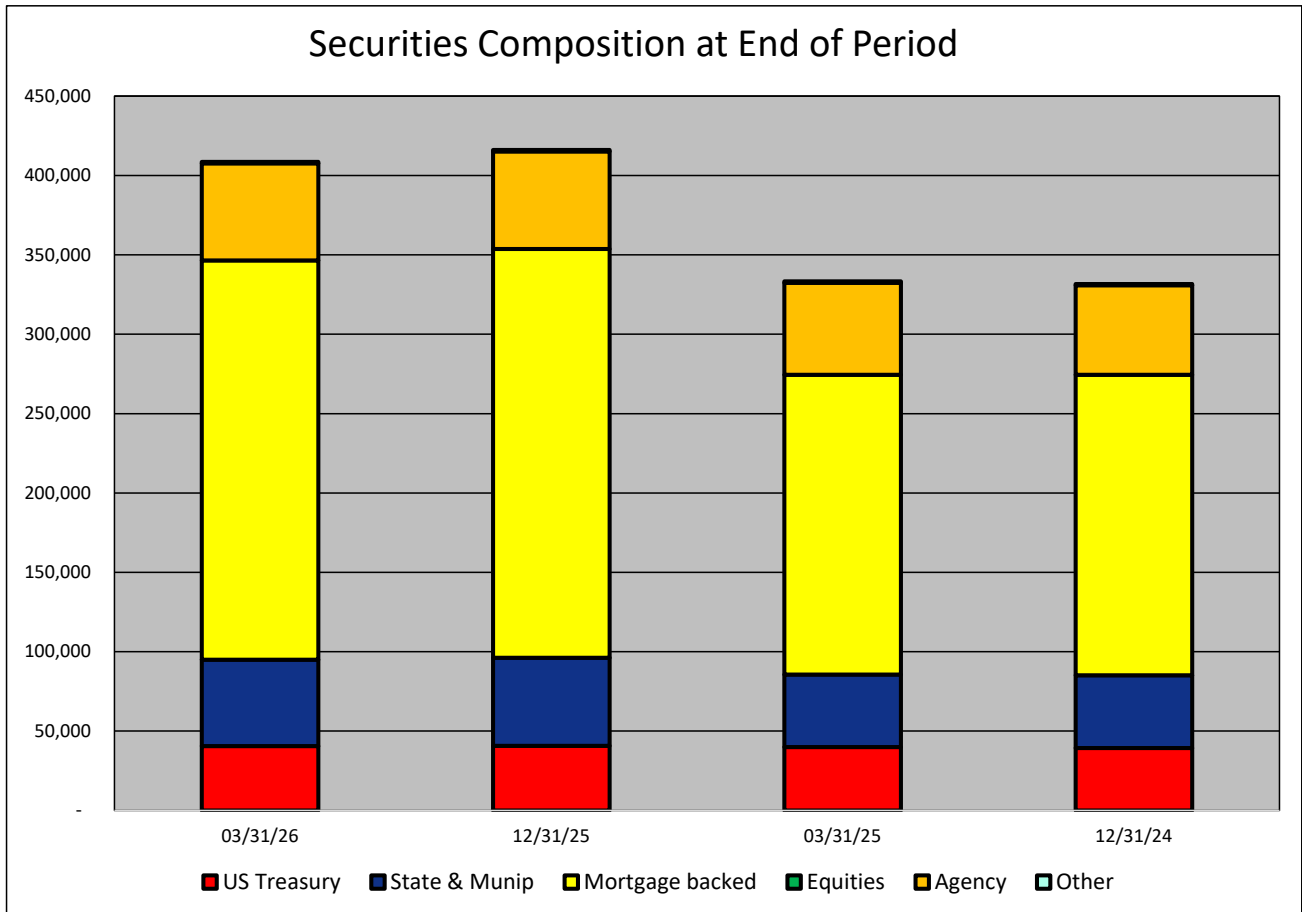
<b>As of:</b>	<b>03/31/26</b>	<b>12/31/25</b>	<b>03/31/25</b>	<b>12/31/24</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	1,163,513	1,137,676	1,065,367	1,010,203	98,146	9.21
Cash and Equivalents	98,960	68,288	112,266	61,371	(13,306)	(11.85)
Securities	408,519	416,090	333,316	331,678	75,203	22.56
Loans, net	645,731	643,345	606,710	602,981	39,021	6.43
Deposit Accounts	1,047,178	1,021,906	958,274	908,540	88,904	9.28
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	107,313	106,293	95,933	89,251	11,380	11.86

<b>Period Ending</b>	<b>03/31/26</b>	<b>12/31/25</b>	<b>03/31/25</b>	<b>12/31/24</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	3,189	10,612	2,238	7,464	951	42.49
Interest Income	14,521	54,589	12,965	50,167	1,556	12.00
Interest Expense	2,879	11,570	2,781	10,114	98	3.52
Net Interest Income	11,642	43,019	10,184	40,053	1,458	14.32
Credit Loss Expense	-	213	(2)	1,673	2	(100.00)
Noninterest income	1,297	5,497	1,318	5,631	(21)	(1.59)
Gain on Sale of Securities	-	-	-	(2,337)	-	NA
Noninterest Expense	8,727	34,073	8,489	31,733	238	2.80
Net Operating Income	4,212	14,230	3,015	12,278	1,197	39.70
Income Taxes	1,017	3,646	790	2,469	227	28.73



**SECURITIES COMPOSITION - Helm Bank USA**  
(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	40,520	40,650	39,904	39,302	616	1.54
State & Munip	54,496	55,501	45,735	45,918	8,761	19.16
Mortgage backed	251,399	257,497	188,766	189,296	62,633	33.18
Equities	-	-	-	-	-	NA
Agency	61,197	61,529	58,013	56,278	3,184	5.49
Other	907	913	898	884	9	1.00
<b>Total Securities</b>	<b>408,519</b>	<b>416,090</b>	<b>333,316</b>	<b>331,678</b>	<b>75,203</b>	<b>22.56</b>

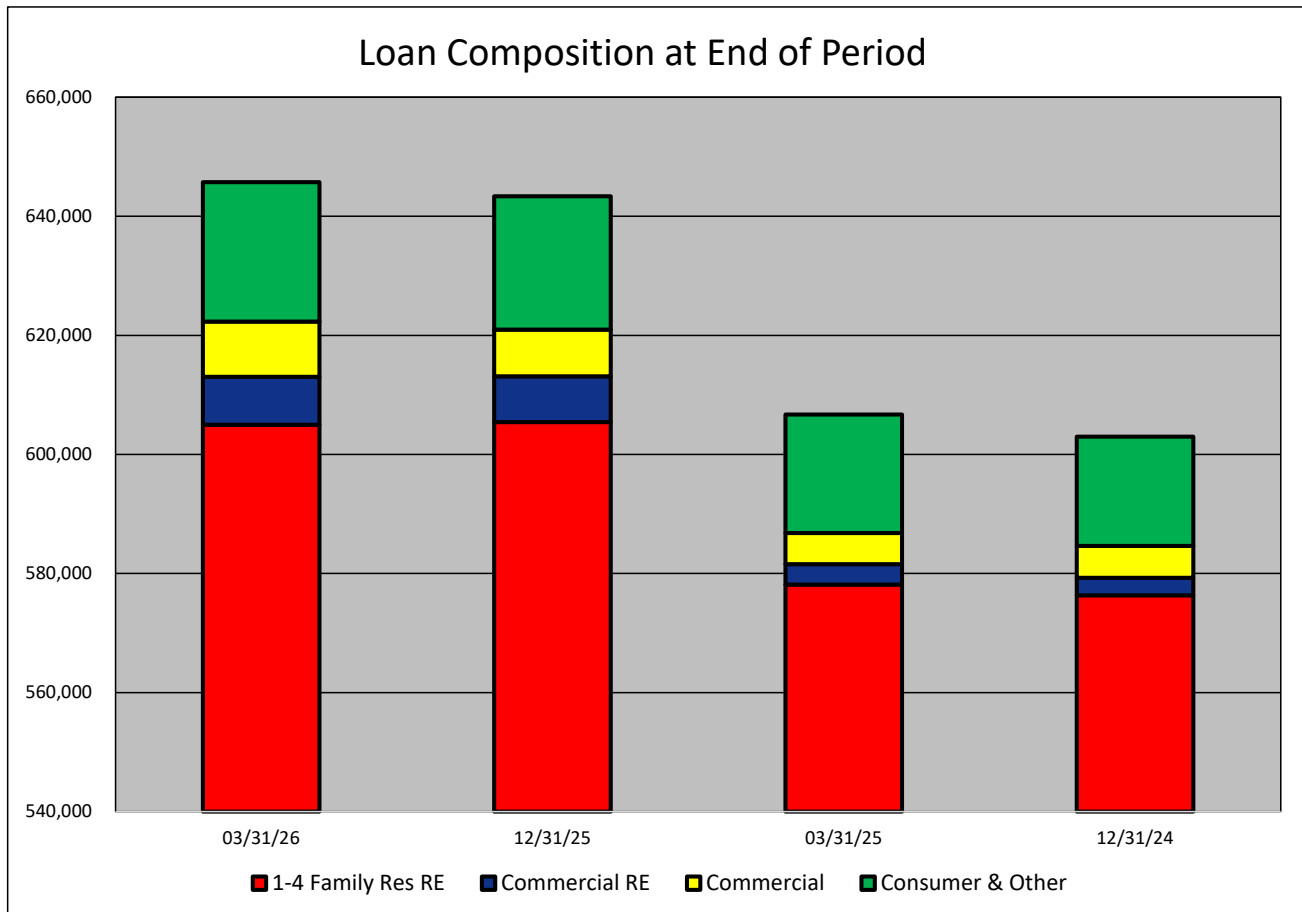


**LOAN PORTFOLIO COMPOSITION - Helm Bank USA**  
(Dollars in Thousands)

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

1-4 Family Res RE	604,989	605,446	578,133	576,335	26,856	4.65
Commercial RE	8,034	7,685	3,418	2,956	4,616	135.05
Commercial	9,295	7,826	5,231	5,347	4,064	77.69
Consumer & Other	23,413	22,388	19,928	18,343	3,485	17.49
<b>Loans, Net</b>	<b>645,731</b>	<b>643,345</b>	<b>606,710</b>	<b>602,981</b>	<b>39,021</b>	<b>6.43</b>



**LOAN PORTFOLIO QUALITY - Helm Bank USA**  
(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	10,898	10,806	10,806	9,247	92	0.85
Total Recoveries	148	118	60	177	88	146.67
Total Charge-offs	51	239	34	291	17	50.00
Credit Loss Expense	-	213	(2)	1,673	2	(100.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	10,995	10,898	10,830	10,806	165	1.52

**NON-PERFORMING ASSETS:**

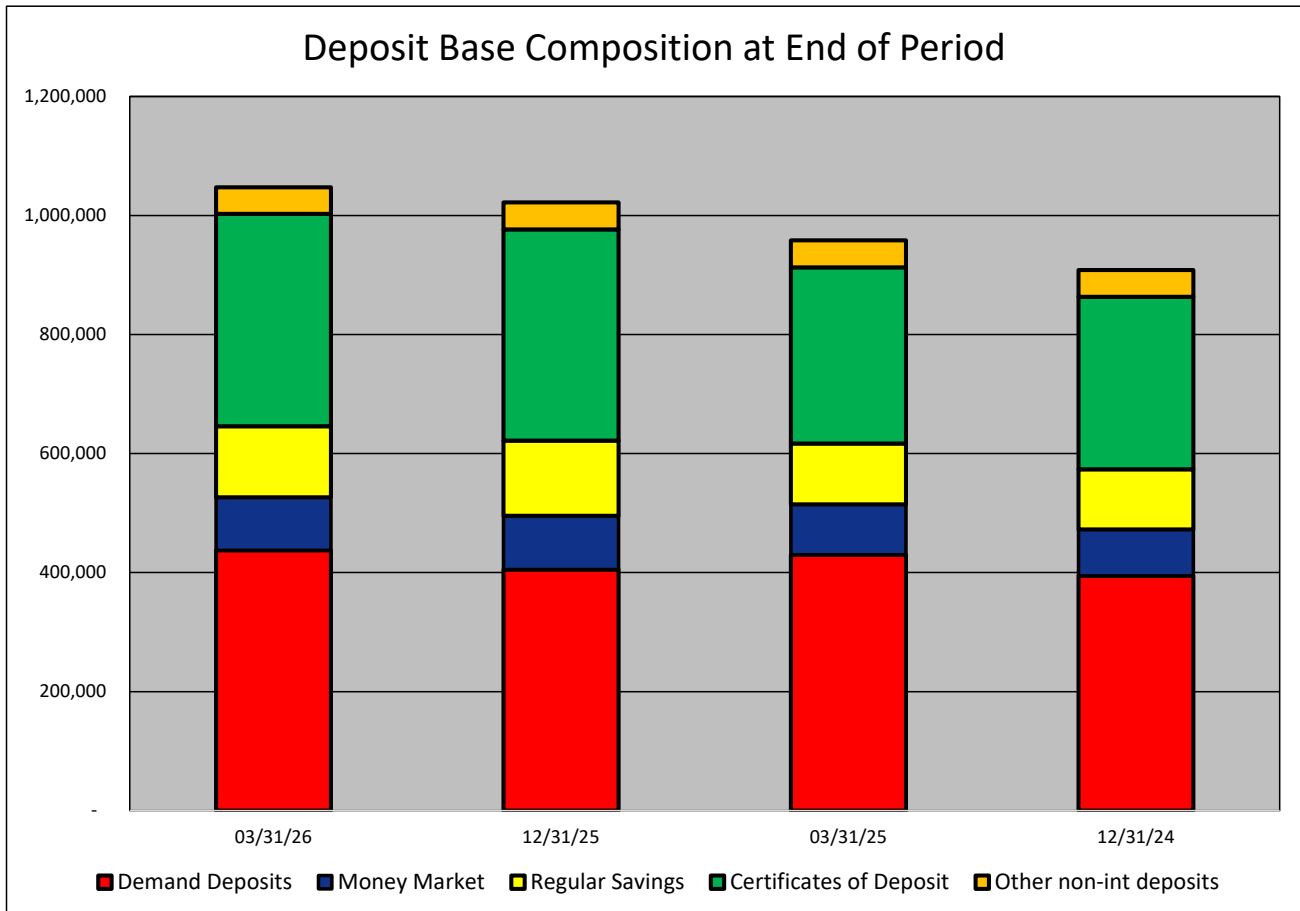
Total-90+ Days Past Due	-	20	-	-	-	NA
Total-Nonaccrual	9,171	10,394	8,784	9,450	387	4.41
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	9,171	10,414	8,784	9,450	387	4.41

**DEPOSIT BASE COMPOSITION - Helm Bank USA**  
(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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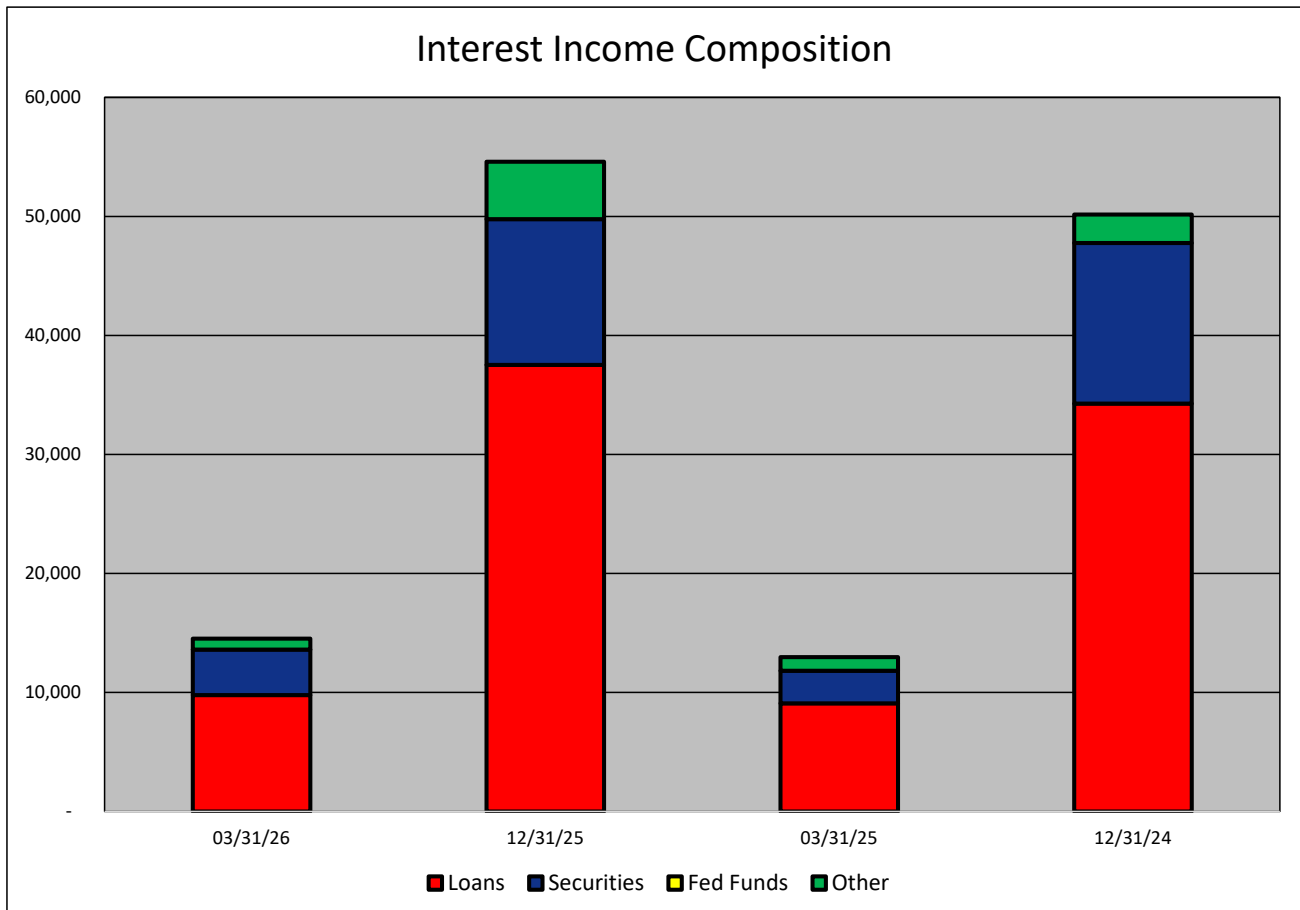
**DEPOSIT BASE CATEGORY:**

Demand Deposits	437,192	405,139	429,836	394,572	7,356	1.71
Money Market	89,109	90,273	84,724	78,030	4,385	5.18
Regular Savings	119,387	126,186	102,286	100,838	17,101	16.72
Certificates of Deposit	357,288	354,973	295,798	290,036	61,490	20.79
Other non-int deposits	44,202	45,335	45,630	45,064	(1,428)	(3.13)
<b>Total Deposits</b>	<b>1,047,178</b>	<b>1,021,906</b>	<b>958,274</b>	<b>908,540</b>	<b>88,904</b>	<b>9.28</b>



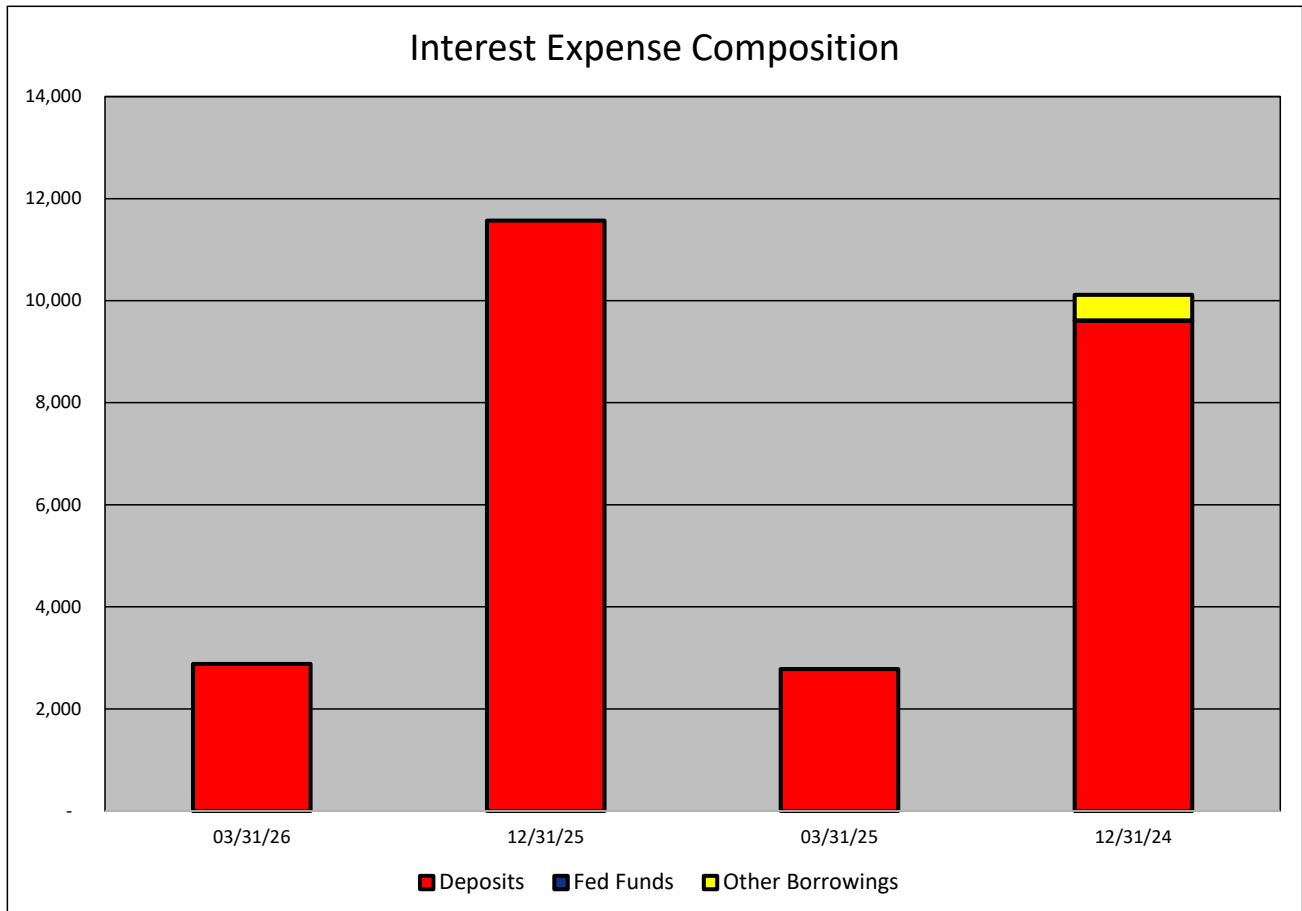
**INTEREST INCOME COMPOSITION- Helm Bank USA**  
(Dollars in Thousands)

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	9,788	37,530	9,075	34,266	713	7.86
Securities	3,809	12,233	2,744	13,493	1,065	38.81
Fed Funds	-	-	-	-	-	NA
Other	924	4,826	1,146	2,408	(222)	(19.37)
<b>Total Int Income</b>	<b>14,521</b>	<b>54,589</b>	<b>12,965</b>	<b>50,167</b>	<b>1,556</b>	<b>12.00</b>



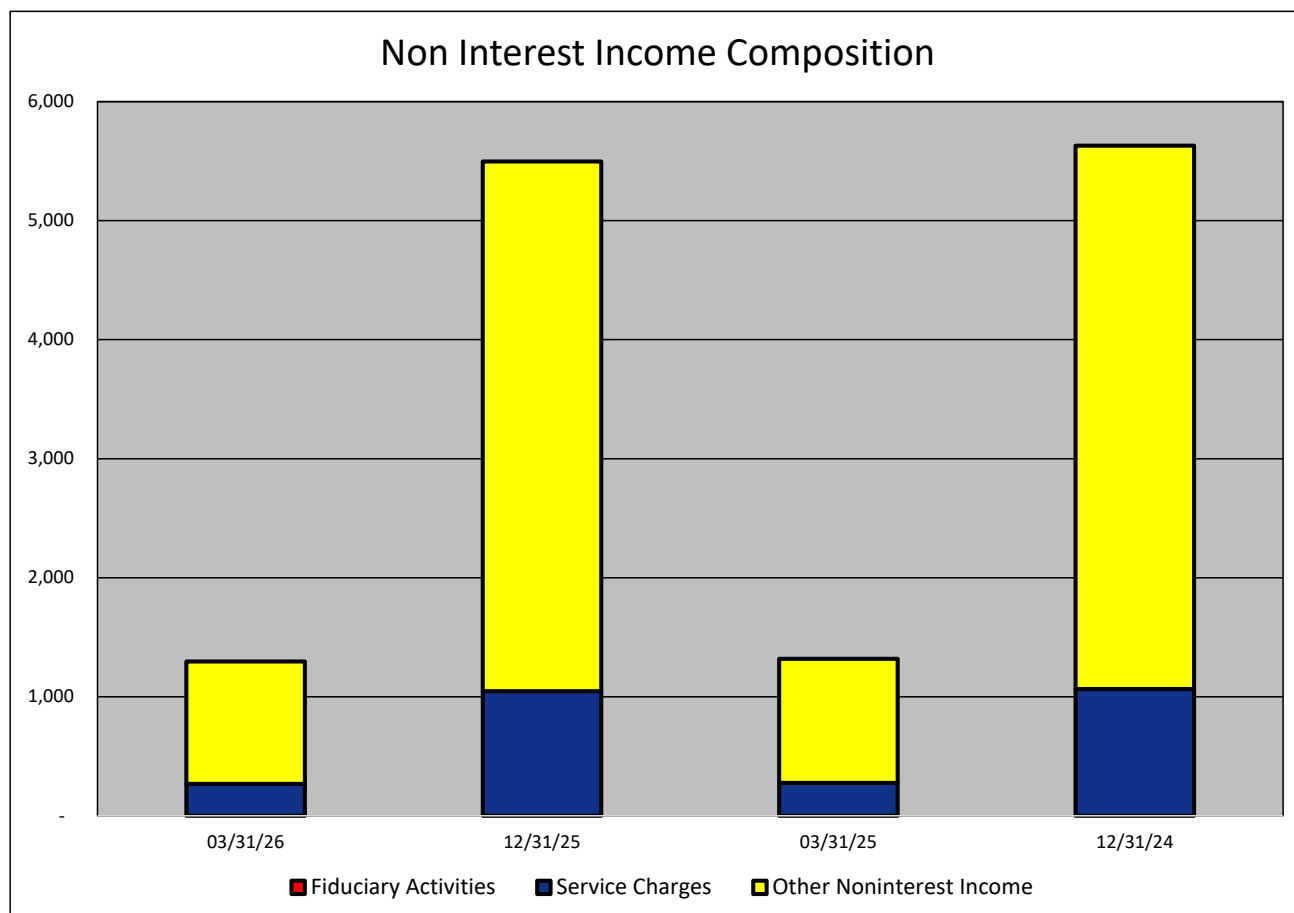
**INTEREST EXPENSE COMPOSITION- Helm Bank USA**  
(Dollars in Thousands)

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	2,879	11,570	2,781	9,605	98	3.52
Fed Funds	-	-	-	8	-	NA
Other Borrowings	-	-	-	501	-	NA
<b>Total Int Expense</b>	<b>2,879</b>	<b>11,570</b>	<b>2,781</b>	<b>10,114</b>	<b>98</b>	<b>3.52</b>



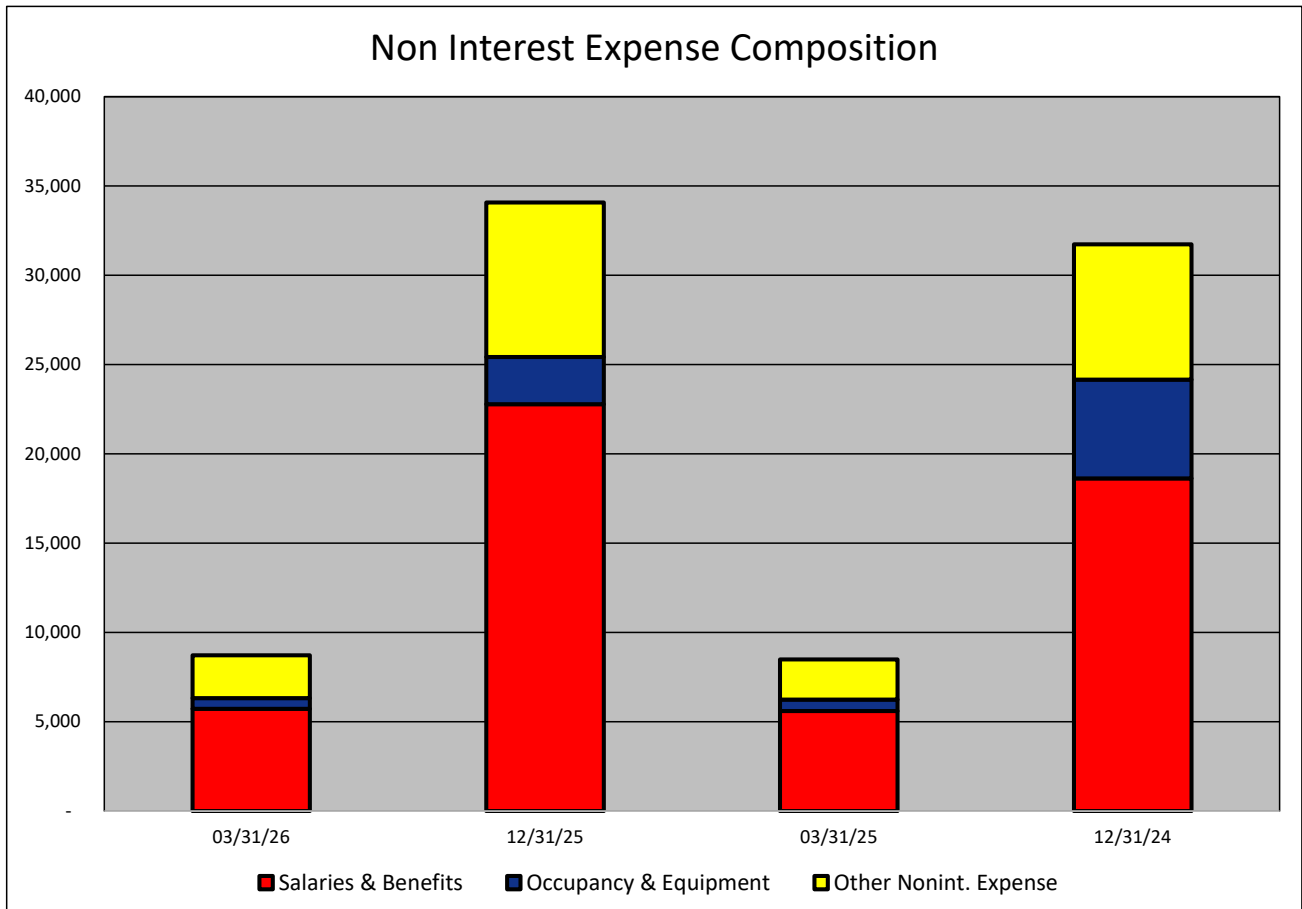
**NONINTEREST INCOME COMPOSITION- Helm Bank USA**  
(Dollars in Thousands)

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	267	1,047	277	1,065	(10)	(3.61)
Other Noninterest Income	1,030	4,450	1,041	4,566	(11)	(1.06)
<b>Total Nonint. Income</b>	<b>1,297</b>	<b>5,497</b>	<b>1,318</b>	<b>5,631</b>	<b>(21)</b>	<b>(1.59)</b>



**NONINTEREST EXPENSE COMPOSITION- Helm Bank USA**  
(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 EXPENSE CATEGORY</b>						
Salaries & Benefits	5,723	22,783	5,605	18,629	118	2.11
Occupancy & Equipment	601	2,639	641	5,534	(40)	(6.24)
Other Nonint. Expense	2,403	8,651	2,243	7,570	160	7.13
<b>Total Nonint. Expense</b>	<b>8,727</b>	<b>34,073</b>	<b>8,489</b>	<b>31,733</b>	<b>238</b>	<b>2.80</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>
Bankunited, National Association	35,341,660	34,811,275	<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
Bankunited, National Association	9.03	<b>9.41</b>	12.89	13.73	12.89
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	<b>93.66</b>	79.32	13.00
Bradesco Bank	<b>92.77</b>	76.78	8.81
Gulf Atlantic Bank	<b>92.66</b>	77.91	6.94
City National Bank Of Florida	<b>92.35</b>	71.20	21.80
International Finance Bank	<b>90.96</b>	81.75	3.32
U. S. Century Bank	<b>89.19</b>	78.84	15.03
Amerant Bank, National Association	<b>84.98</b>	68.35	24.00
Banesco Usa	<b>84.42</b>	70.55	20.06
Bankunited, National Association	<b>81.76</b>	68.39	26.88
Interamerican Bank, A Fsb	<b>77.97</b>	67.45	0.00
Eastern National Bank	<b>77.32</b>	68.12	0.87
First State Bank	<b>77.32</b>	68.80	21.01
Pacific National Bank	<b>77.17</b>	62.69	26.32
Terrabank, National Association	<b>74.99</b>	65.78	21.88
Grove Bank & Trust	<b>70.40</b>	58.88	20.57
Banco Do Brasil Americas	<b>69.98</b>	61.77	29.39
Sunstate Bank	<b>68.78</b>	59.68	13.85
Helm Bank Usa	<b>61.66</b>	<b>55.50</b>	<b>35.11</b>
Intercredit Bank, National Association	<b>51.59</b>	45.98	47.64
Bankmiami	<b>31.74</b>	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
<b>Helm Bank Usa</b>	<b>1,209,572</b>	<b>1.05</b>	<b>11.94</b>
Amerant Bank, National Association	9,855,781	<b>0.87</b>	8.78
Gulf Atlantic Bank	249,250	<b>0.84</b>	10.02
Bankunited, National Association	35,326,152	<b>0.83</b>	9.24
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
Bankunited, National Association	0.22	1.54	<b>56.30</b>	19.62
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
<b>Helm Bank Usa</b>	<b>0.43</b>	<b>2.46</b>	<b>67.03</b>	<b>7.36</b>
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
Bankunited, National Association	0.86	1.95	<b>1.35</b>	7.41
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
<b>Helm Bank Usa</b>	<b>0.64</b>	<b>7.87</b>	<b>0.00</b>	<b>0.00</b>	<b>35.03</b>
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
Banesco 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>	<b>0.83</b>	<b>11.49</b>	<b>0.66</b>	<b>2.09</b>	<b>15.76</b>
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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
BankUnited, National Association	<b>67.70</b>	0.34	0.01	0.22
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>	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	<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
<b>Helm Bank Usa</b>	<b>41.75</b>	<b>58.25</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
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
BankUnited, National Association	<b>29.19</b>	65.14	94.33	0.00	5.67
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