

Intercredit Bank, National Association

Coral Gables, FL

Established

7/2/1984

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)

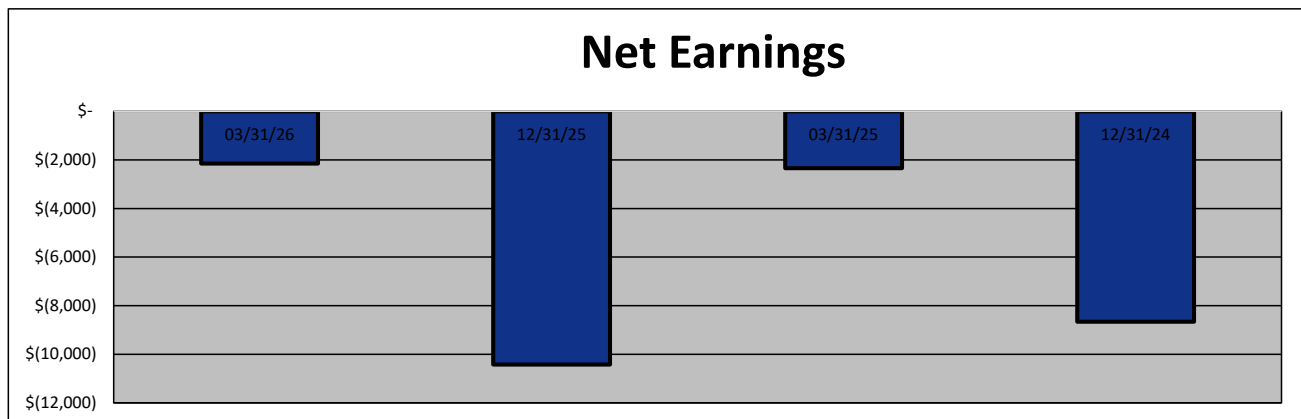
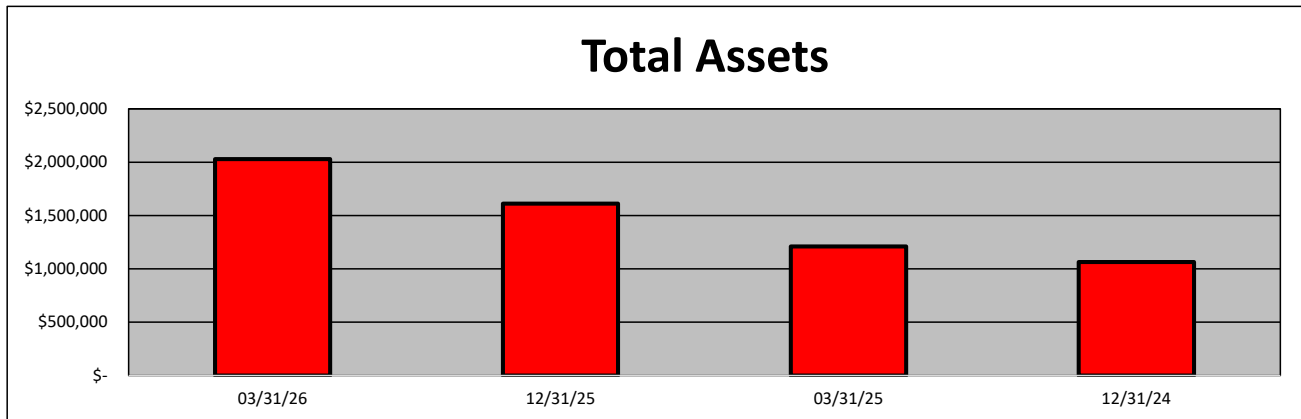
**EXECUTIVE SUMMARY - Intercredit Bank, National Association
(Percentage)**

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.63	8.96	9.49	7.72	10.49	9.92
Leverage Ratio	9.84	10.35	10.45	9.82	11.09	10.48
Tier 1 Cap/Risk Based Assets	17.26	16.44	19.04	15.62	12.37	15.25
Risk Based Ratio	18.52	17.69	20.30	16.87	13.16	16.27
Common Equity Tier 1 Capital Ratio	12.72	14.72	19.04	15.62	12.25	14.79
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	51.59	61.49	59.18	57.86	75.38	77.08
Loans/Assets	45.98	53.06	48.06	50.80	63.61	65.76
Securities/Assets	47.64	36.28	46.39	37.13	17.71	17.92
PROFITABILITY:						
Return on Avg Assets	(0.47)	(0.83)	(0.82)	(1.27)	0.81	0.42
Return on Avg Equity	(5.38)	(8.93)	(9.52)	(15.64)	9.54	4.34
Nonint Income/Avg Assets	0.03	0.02	0.09	0.14	0.74	0.46
Net Overhead Ratio	2.23	2.94	2.76	3.54	2.34	2.48
Efficiency Ratio	123.36	138.20	137.70	160.75	71.79	80.13
Assets (per million) per Employee	14.81	11.76	9.76	8.31	10.70	11.20
ASSET QUALITY:						
Allowance/Loans	1.50	1.57	1.51	1.53	1.31	1.26
Nonperforming Loans/Total Loans	0.05	0.09	0.05	0.08	0.51	0.51
Nonperforming Assets/Total Assets	0.02	0.05	0.02	0.04	0.35	0.36
Adjusted Texas Ratio	0.25	0.47	0.22	0.48	3.02	3.10
YIELDS & COSTS:						
Yield on earning assets	5.28	5.60	5.47	5.50	5.45	5.35
Cost of funds	3.88	3.86	3.90	3.76	1.92	2.18
Net interest margin	1.81	2.13	1.99	2.15	3.31	3.08
Avg Earning Assets/Avg Assets	99.82	99.87	99.63	100.00	95.53	96.63

SELECTED FINANCIAL DATA - Intercredit Bank, National Association
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	2,028,949	1,610,849	1,210,614	1,063,635	818,335	67.60
Cash and Equivalents	97,952	143,383	43,345	108,673	54,607	125.98
Securities	966,535	584,375	561,569	394,903	404,966	72.11
Loans, net	932,907	854,645	581,763	540,300	351,144	60.36
Deposit Accounts	1,808,254	1,389,941	982,988	933,833	825,266	83.95
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	175,184	144,277	114,860	82,131	60,324	52.52

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	(2,147)	(10,429)	(2,343)	(8,666)	196	(8.37)
Interest Income	23,852	70,672	15,493	37,579	8,359	53.95
Interest Expense	15,684	43,833	9,858	22,892	5,826	59.10
Net Interest Income	8,168	26,839	5,635	14,687	2,533	44.95
Credit Loss Expense	846	5,092	554	1,137	292	52.71
Noninterest income	128	231	248	935	(120)	(48.39)
Gain on Sale of Securities	-	1,900	(1)	(854)	1	(100.00)
Noninterest Expense	10,234	37,411	8,101	25,112	2,133	26.33
Net Operating Income	(2,784)	(15,433)	(2,772)	(10,627)	(12)	0.43
Income Taxes	(729)	(3,539)	(795)	(2,915)	66	(8.30)

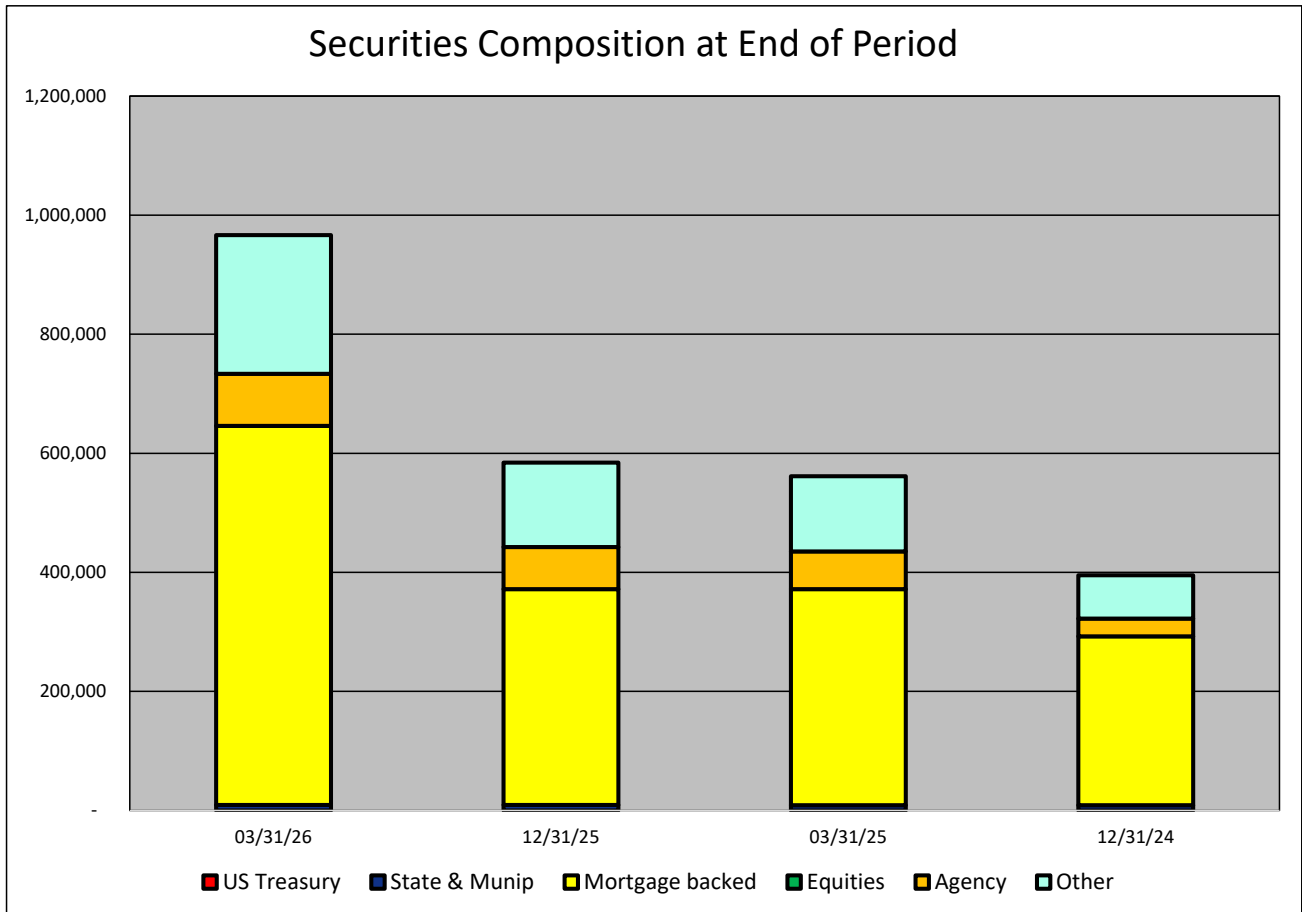


SECURITIES COMPOSITION - Intercredit Bank, National Association
(Dollars in Thousands)

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

US Treasury	-	-	-	-	-	NA
State & Munip	9,203	9,229	8,930	8,691	273	3.06
Mortgage backed	636,893	362,740	363,008	283,983	273,885	75.45
Equities	-	-	-	-	-	NA
Agency	87,219	70,722	63,235	29,553	23,984	37.93
Other	233,220	141,684	126,396	72,676	106,824	84.52
Total Securities	966,535	584,375	561,569	394,903	404,966	72.11

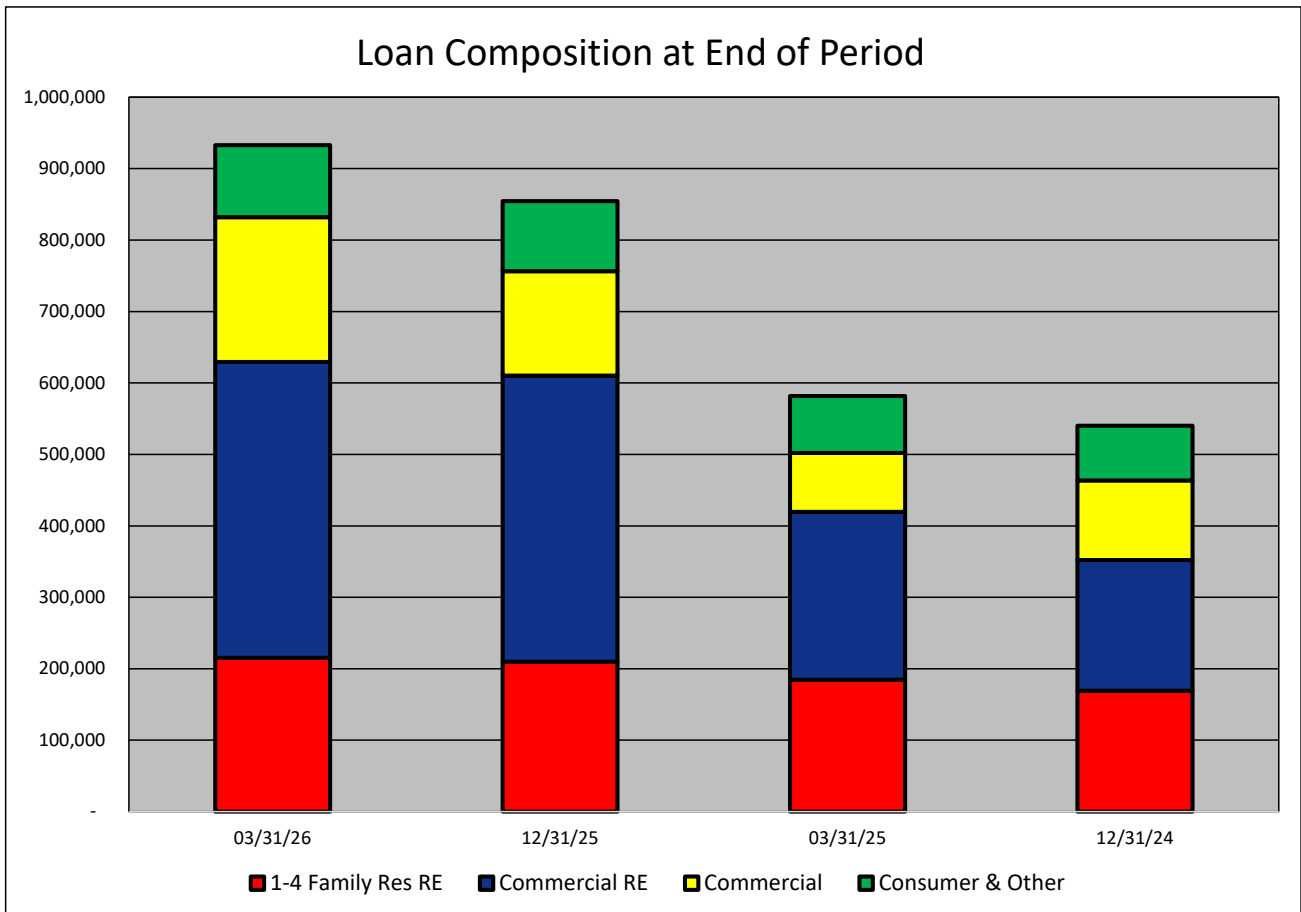


LOAN PORTFOLIO COMPOSITION - Intercredit Bank, National Association
(Dollars in Thousands)

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

1-4 Family Res RE	215,255	209,928	184,648	169,205	30,607	16.58
Commercial RE	414,078	400,446	234,839	183,045	179,239	76.32
Commercial	202,831	146,053	82,381	111,131	120,450	146.21
Consumer & Other	100,743	98,218	79,895	76,919	20,848	26.09
Loans, Net	932,907	854,645	581,763	540,300	351,144	60.36



LOAN PORTFOLIO QUALITY - Intercredit Bank, National Association
(Dollars in Thousands)

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

Beginning Balance	13,400	8,255	8,255	7,239	5,145	62.33
Total Recoveries	10	73	1	5	9	900.00
Total Charge-offs	245	20	-	126	245	NA
Credit Loss Expense	846	5,092	554	1,137	292	52.71
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	14,011	13,400	8,810	8,255	5,201	59.04

NON-PERFORMING ASSETS:

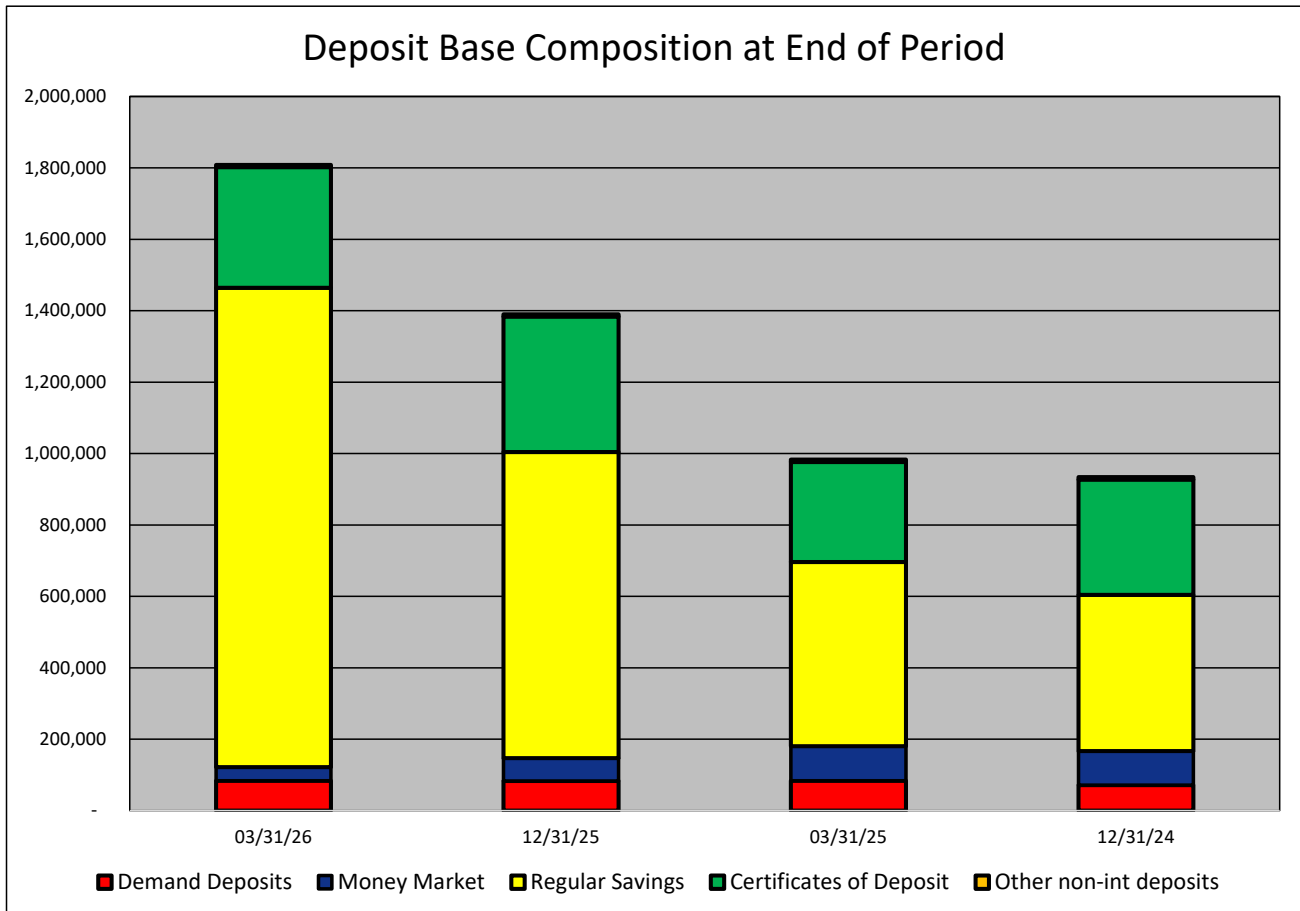
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	480	743	277	434	203	73.29
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	480	743	277	434	203	73.29

DEPOSIT BASE COMPOSITION - Intercredit Bank, National Association
(Dollars in Thousands)

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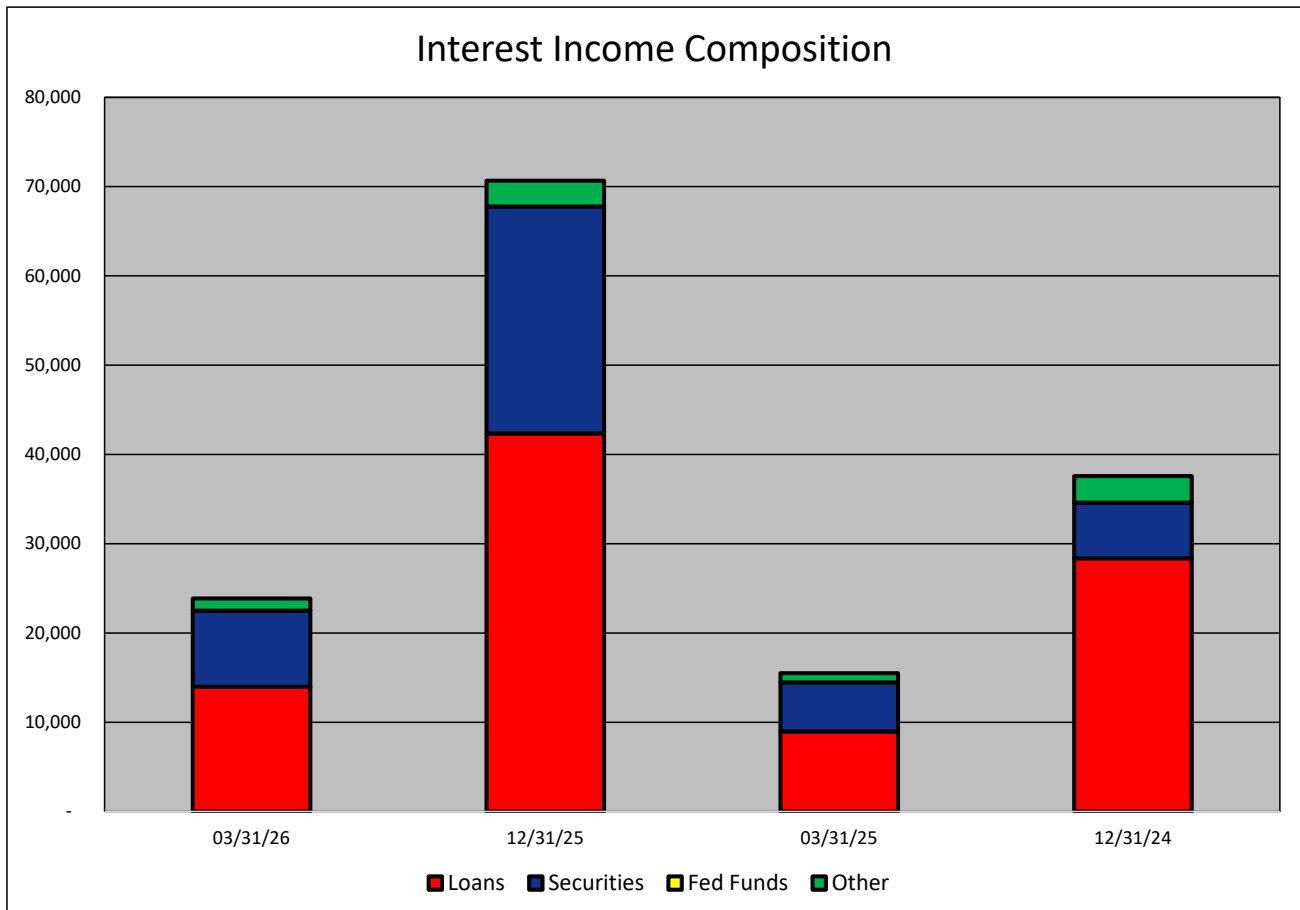
DEPOSIT BASE CATEGORY:

Demand Deposits	83,877	83,176	83,954	71,495	(77)	(0.09)
Money Market	37,593	63,775	96,218	95,479	(58,625)	(60.93)
Regular Savings	1,342,946	856,993	516,150	437,118	826,796	160.19
Certificates of Deposit	337,981	380,016	280,091	323,364	57,890	20.67
Other non-int deposits	5,857	5,981	6,575	6,377	(718)	(10.92)
Total Deposits	1,808,254	1,389,941	982,988	933,833	825,266	83.95



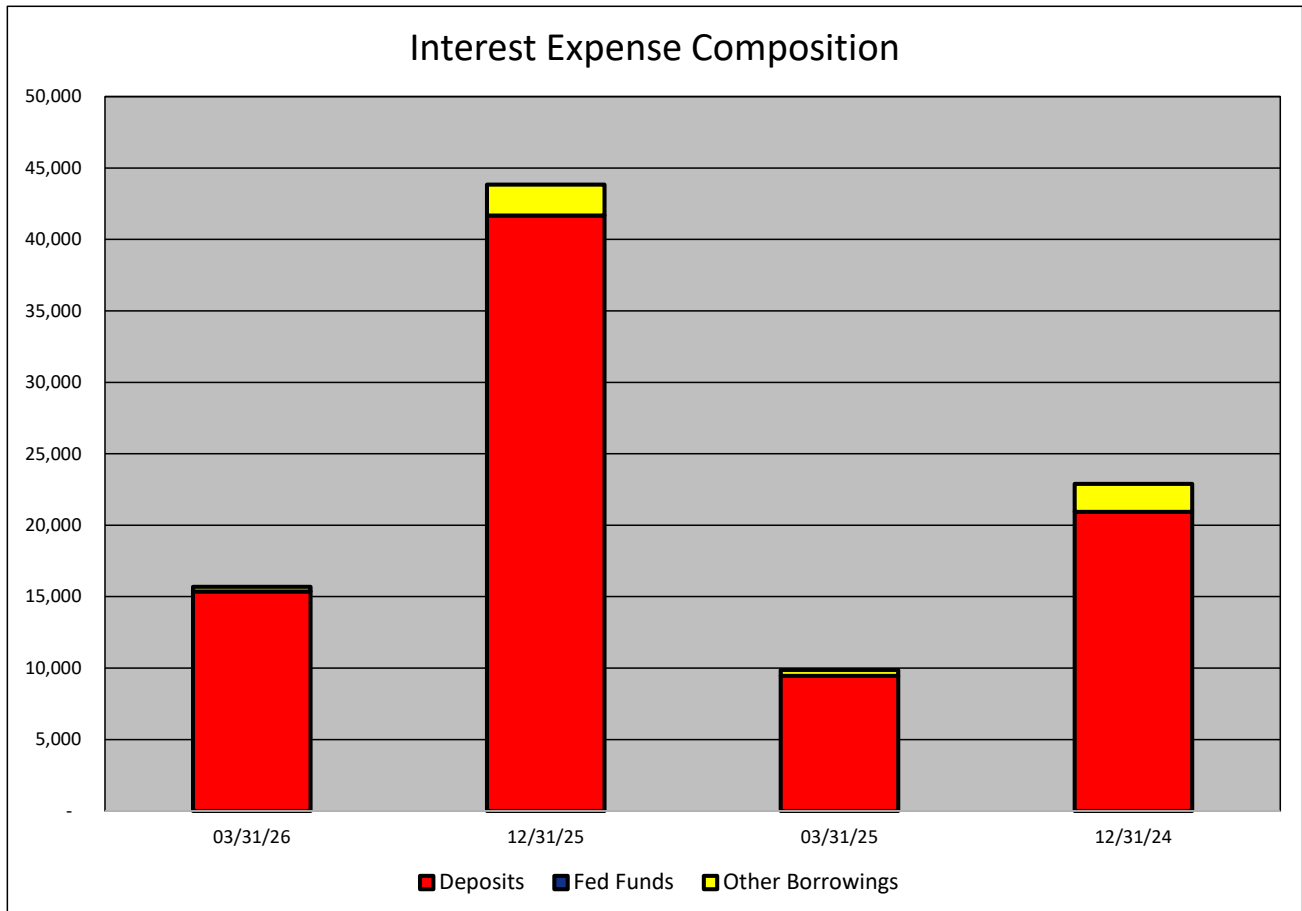
INTEREST INCOME COMPOSITION- Intercredit Bank, National Association
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	13,977	42,355	8,952	28,347	5,025	56.13
Securities	8,512	25,433	5,492	6,265	3,020	54.99
Fed Funds	-	-	-	-	-	NA
Other	1,363	2,884	1,049	2,967	314	29.93
Total Int Income	23,852	70,672	15,493	37,579	8,359	53.95



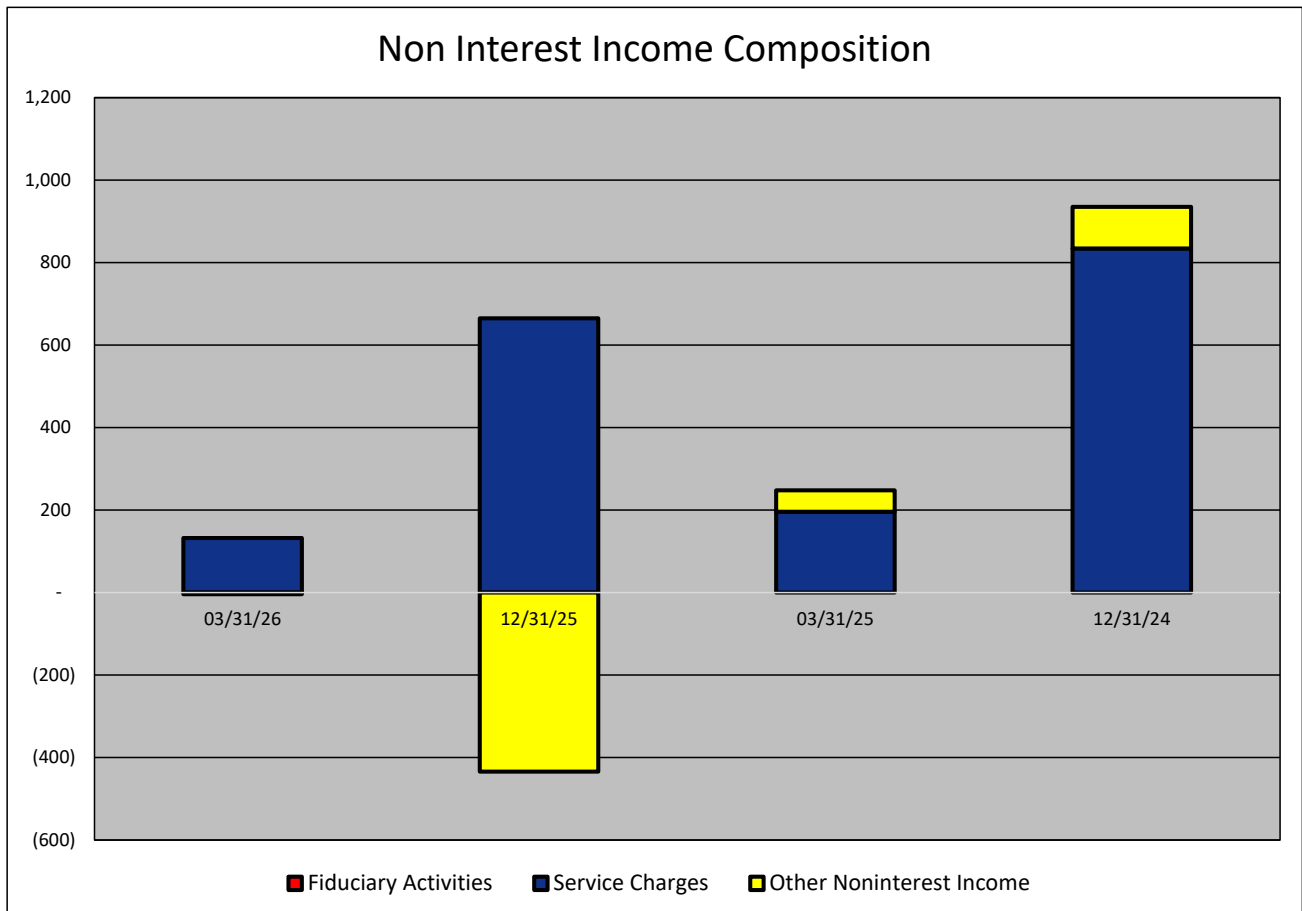
INTEREST EXPENSE COMPOSITION- Intercredit Bank, National Association
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	15,372	41,670	9,460	20,926	5,912	62.49
Fed Funds	-	-	-	-	-	NA
Other Borrowings	312	2,163	398	1,966	(86)	(21.61)
Total Int Expense	15,684	43,833	9,858	22,892	5,826	59.10



NONINTEREST INCOME COMPOSITION- Intercredit Bank, National Association
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	132	665	196	834	(64)	(32.65)
Other Noninterest Income	(4)	(434)	52	101	(56)	(107.69)
Total Nonint. Income	128	231	248	935	(120)	(48.39)

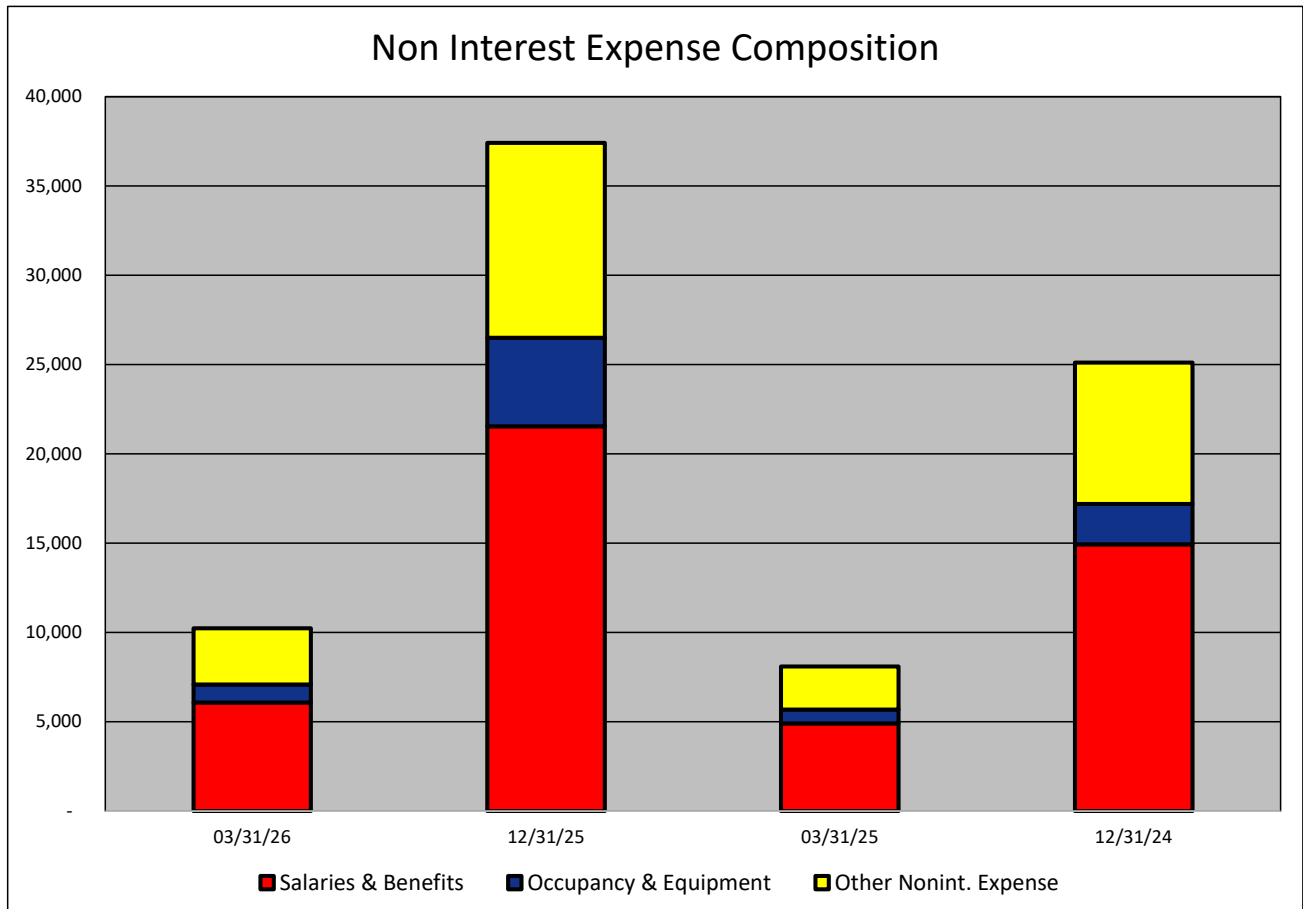


NONINTEREST EXPENSE COMPOSITION- Intercredit Bank, National Association
(Dollars in Thousands)

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

Salaries & Benefits	6,080	21,540	4,910	14,939	1,170	23.83
Occupancy & Equipment	1,006	4,961	772	2,255	234	30.31
Other Nonint. Expense	3,148	10,910	2,419	7,918	729	30.14
Total Nonint. Expense	10,234	37,411	8,101	25,112	2,133	26.33



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
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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
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
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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
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
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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
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