

# Ocean Bank

Miami, FL

Established

12/9/1982

## Florida Bank and Thrift Performance Report

### Table of Contents

<b>Title</b>	<b>Page</b>
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

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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
<b>Ocean Bank</b>	<b>7,534,738</b>
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
<b>Ocean Bank</b>	<b>1.07</b>
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)

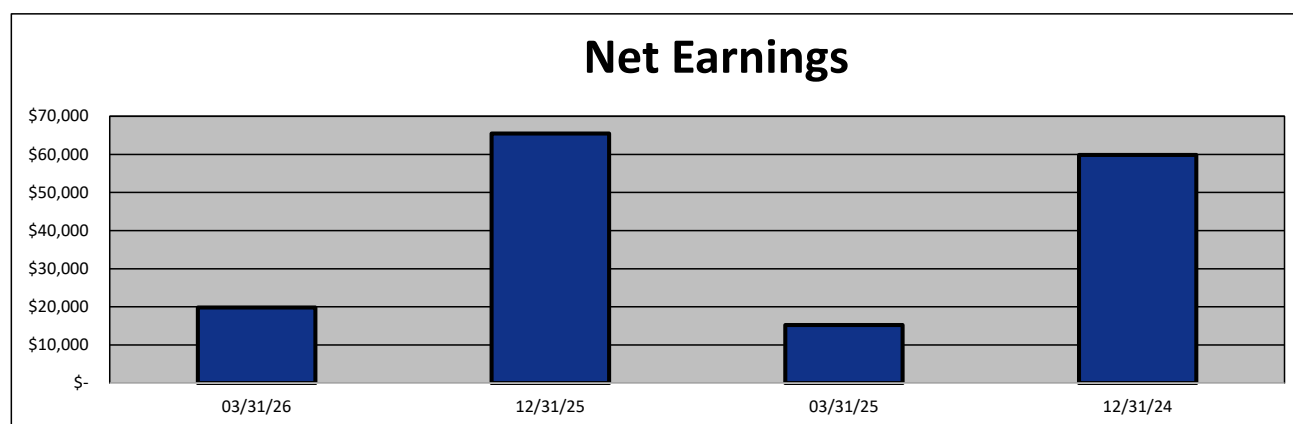
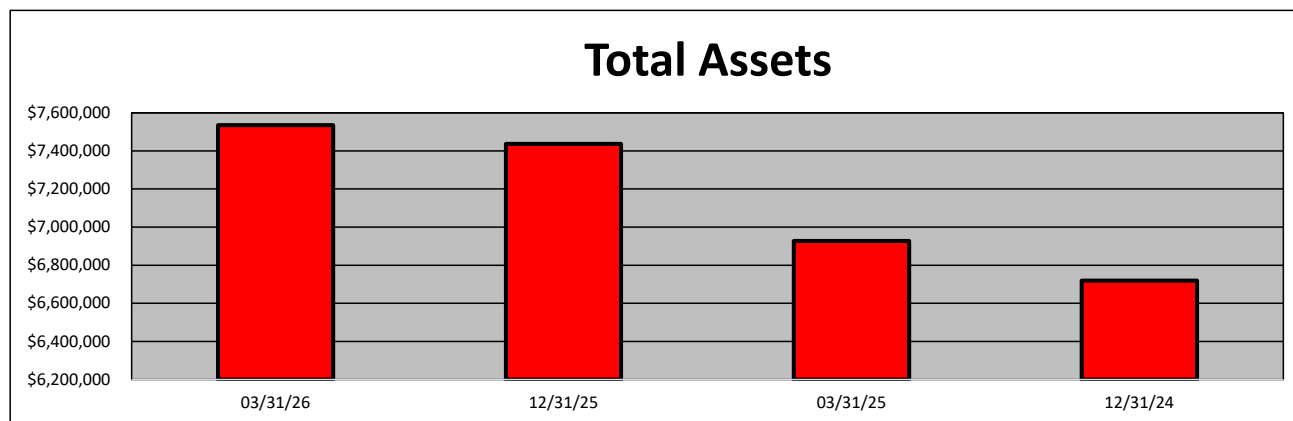
**EXECUTIVE SUMMARY - Ocean Bank**  
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	9.48	9.38	9.42	9.44	10.49	9.92
Leverage Ratio	9.87	9.68	9.88	9.83	11.09	10.48
Tier 1 Cap/Risk Based Assets	11.56	11.46	11.68	11.37	12.37	15.25
Risk Based Ratio	12.81	12.71	12.93	12.63	13.16	16.27
Common Equity Tier 1 Capital Ratio	11.56	11.46	11.68	11.37	12.25	14.79
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	93.66	95.29	93.36	98.55	75.38	77.08
Loans/Assets	79.32	80.37	78.57	82.34	63.61	65.76
Securities/Assets	13.00	13.33	12.84	12.16	17.71	17.92
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.07	0.91	0.89	0.92	0.81	0.42
Return on Avg Equity	11.23	9.79	9.49	9.71	9.54	4.34
Nonint Income/Avg Assets	0.39	0.45	0.43	0.44	0.74	0.46
Net Overhead Ratio	1.90	1.91	1.99	2.08	2.34	2.48
Efficiency Ratio	62.50	63.84	66.97	66.75	71.79	80.13
Assets (per million) per Employee	11.42	11.18	10.14	9.82	10.70	11.20
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.41	1.40	1.40	1.37	1.31	1.26
Nonperforming Loans/Total Loans	0.39	0.22	0.25	0.03	0.51	0.51
Nonperforming Assets/Total Assets	0.31	0.18	0.21	0.04	0.35	0.36
Adjusted Texas Ratio	2.93	1.68	1.95	0.37	3.02	3.10
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.52	5.68	5.66	5.92	5.45	5.35
Cost of funds	2.41	2.60	2.61	2.70	1.92	2.18
Net interest margin	3.38	3.34	3.31	3.46	3.31	3.08
Avg Earning Assets/Avg Assets	97.14	97.11	96.07	96.29	95.53	96.63

**SELECTED FINANCIAL DATA - Ocean Bank**  
(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	7,534,738	7,436,315	6,926,798	6,719,648	607,940	8.78
Cash and Equivalents	311,983	201,625	339,132	110,156	(27,149)	(8.01)
Securities	979,316	991,397	889,349	817,435	89,967	10.12
Loans, net	5,976,347	5,976,346	5,442,392	5,533,051	533,955	9.81
Deposit Accounts	6,381,162	6,271,808	5,829,220	5,614,703	551,942	9.47
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	714,119	697,385	652,798	634,099	61,321	9.39

<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	19,821	65,502	15,264	59,878	4,557	29.85
Interest Income	99,448	397,127	93,261	370,859	6,187	6.63
Interest Expense	38,545	163,451	38,772	153,803	(227)	(0.59)
Net Interest Income	60,903	233,676	54,489	217,056	6,414	11.77
Credit Loss Expense	-	9,600	-	4,000	-	NA
Noninterest income	7,318	32,717	7,319	28,898	(1)	(0.01)
Gain on Sale of Securities	967	363	-	-	967	NA
Noninterest Expense	42,638	170,072	41,395	164,173	1,243	3.00
Net Operating Income	25,583	86,721	20,413	77,781	5,170	25.33
Income Taxes	6,721	21,461	5,178	19,892	1,543	29.80

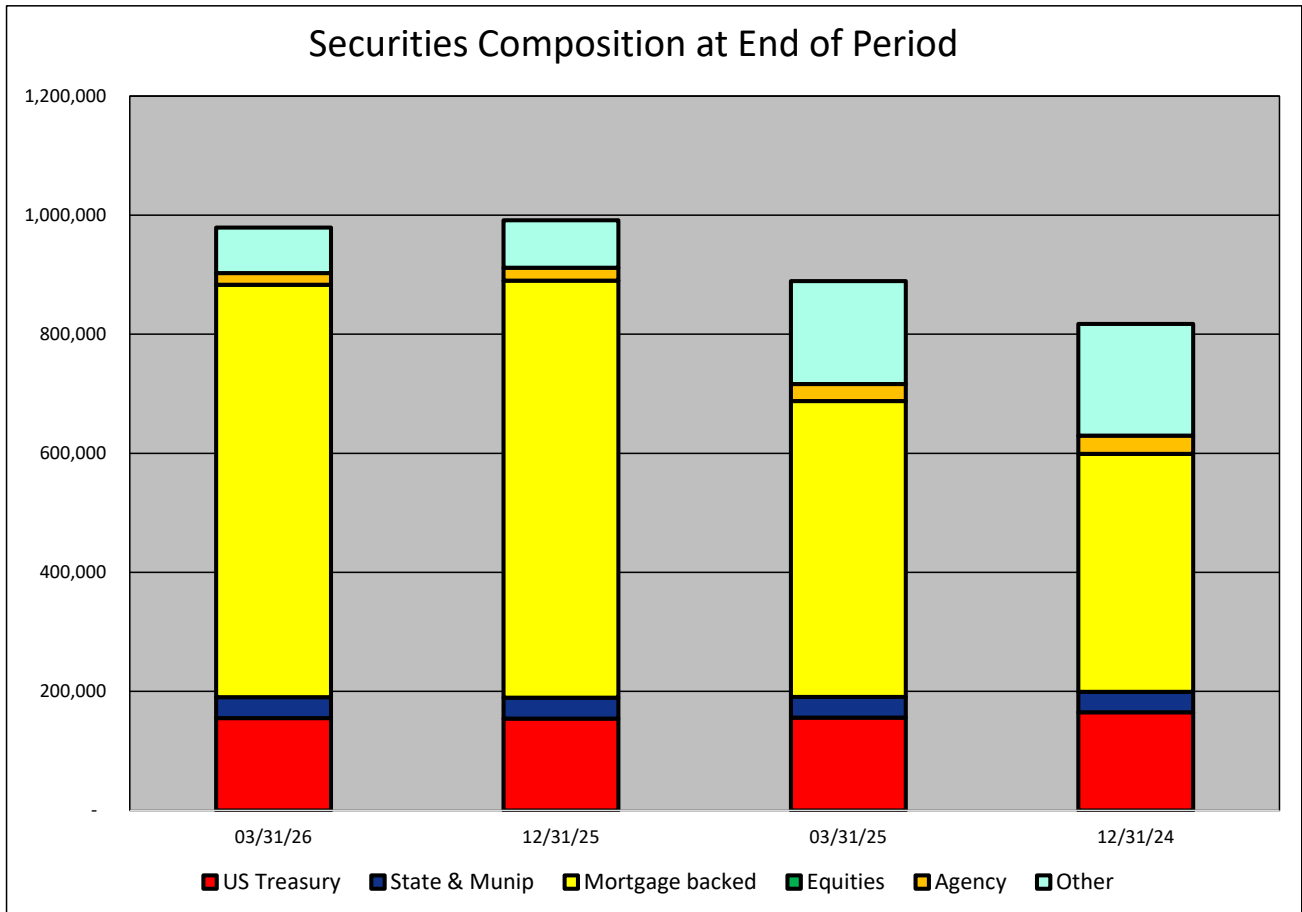


**SECURITIES COMPOSITION - Ocean Bank**  
(Dollars in Thousands)

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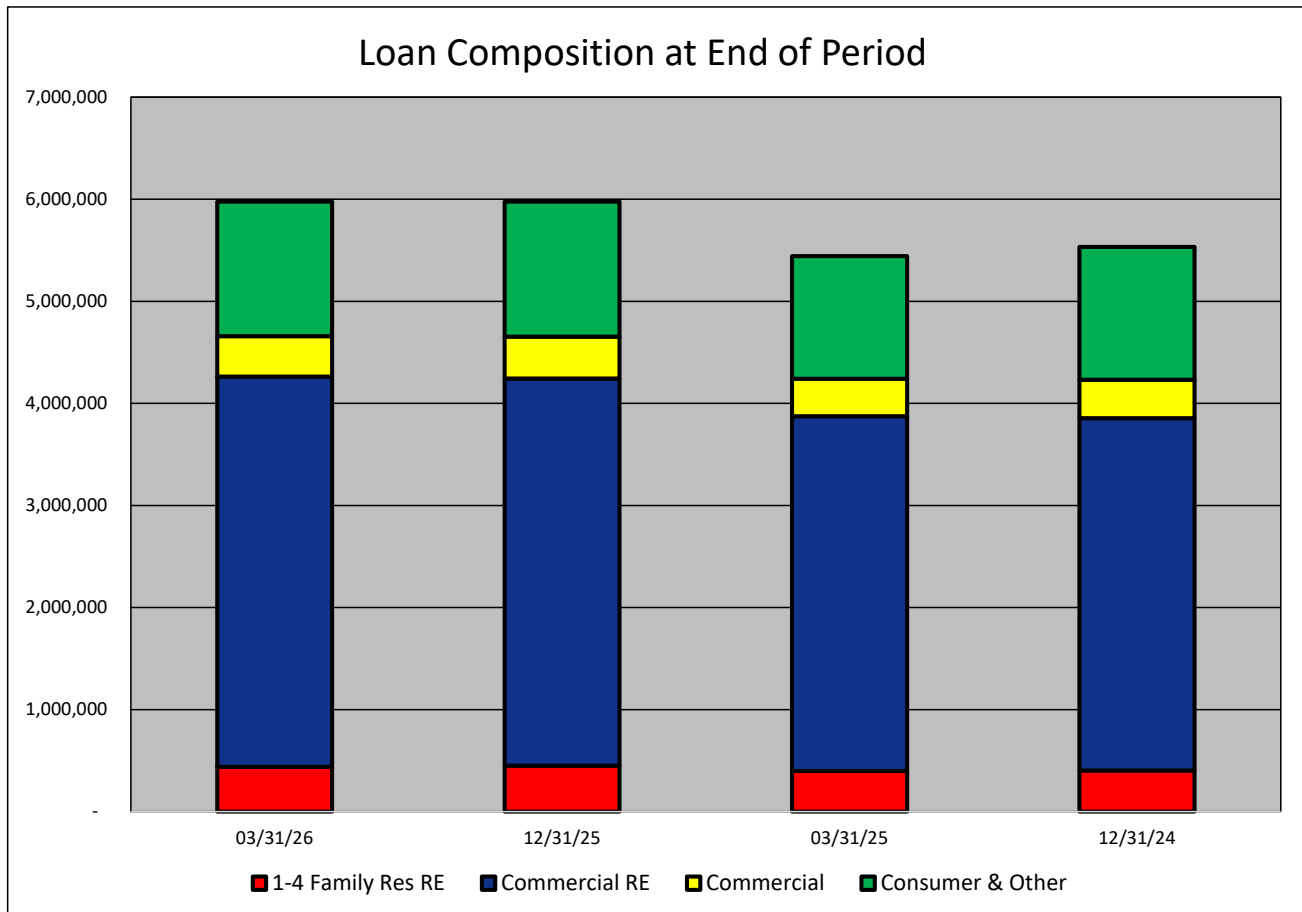
**SECURITIES CATEGORY:**

US Treasury	155,287	154,331	156,078	164,829	(791)	(0.51)
State & Munip	34,931	35,247	34,734	34,550	197	0.57
Mortgage backed	692,940	700,578	496,980	399,590	195,960	39.43
Equities	-	-	-	-	-	NA
Agency	19,658	21,430	28,499	30,691	(8,841)	(31.02)
Other	76,500	79,811	173,058	187,775	(96,558)	(55.80)
<b>Total Securities</b>	<b>979,316</b>	<b>991,397</b>	<b>889,349</b>	<b>817,435</b>	<b>89,967</b>	<b>10.12</b>



**LOAN PORTFOLIO COMPOSITION - Ocean Bank**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	438,022	451,259	397,660	402,398	40,362	10.15
Commercial RE	3,823,754	3,791,800	3,477,458	3,453,645	346,296	9.96
Commercial	396,319	410,234	366,468	376,660	29,851	8.15
Consumer & Other	1,318,252	1,323,053	1,200,806	1,300,348	117,446	9.78
Loans, Net	5,976,347	5,976,346	5,442,392	5,533,051	533,955	9.81



**LOAN PORTFOLIO QUALITY - Ocean Bank**  
(Dollars in Thousands)

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

Beginning Balance	83,844	75,997	75,997	71,765	7,847	10.33
Total Recoveries	633	2,711	384	1,829	249	64.84
Total Charge-offs	396	4,464	263	1,597	133	50.57
Credit Loss Expense	-	9,600	-	4,000	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>84,081</u>	<u>83,844</u>	<u>76,118</u>	<u>75,997</u>	<u>7,963</u>	<u>10.46</u>

**NON-PERFORMING ASSETS:**

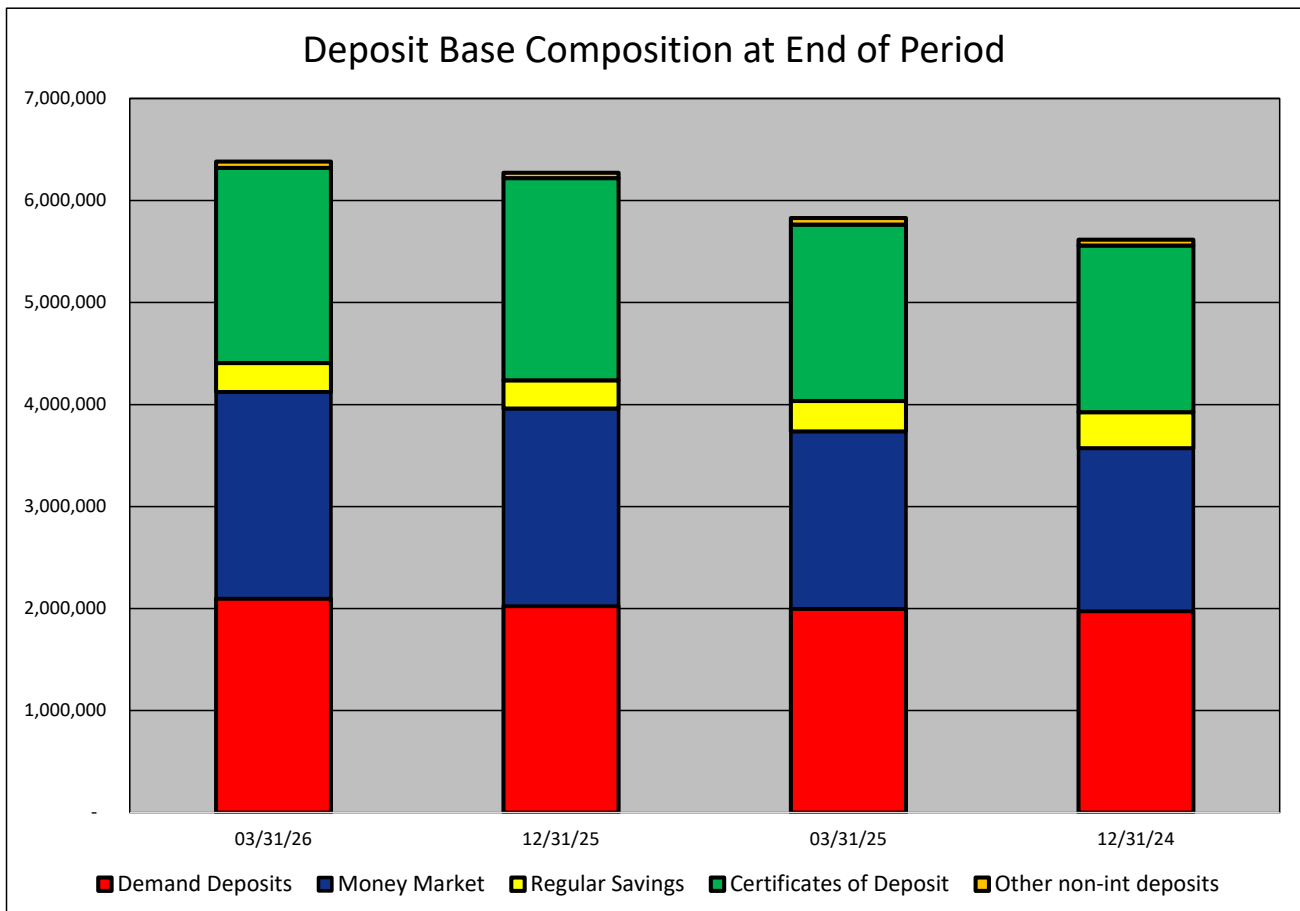
Total-90+ Days Past Due	555	143	1,525	136	(970)	(63.61)
Total-Nonaccrual	22,615	12,809	11,939	1,760	10,676	89.42
Foreclosed Real Estate	192	192	760	759	(568)	(74.74)
Total Non-perf Assets	<u>23,362</u>	<u>13,144</u>	<u>14,224</u>	<u>2,655</u>	<u>9,138</u>	<u>64.24</u>

**DEPOSIT BASE COMPOSITION - Ocean Bank**  
(Dollars in Thousands)

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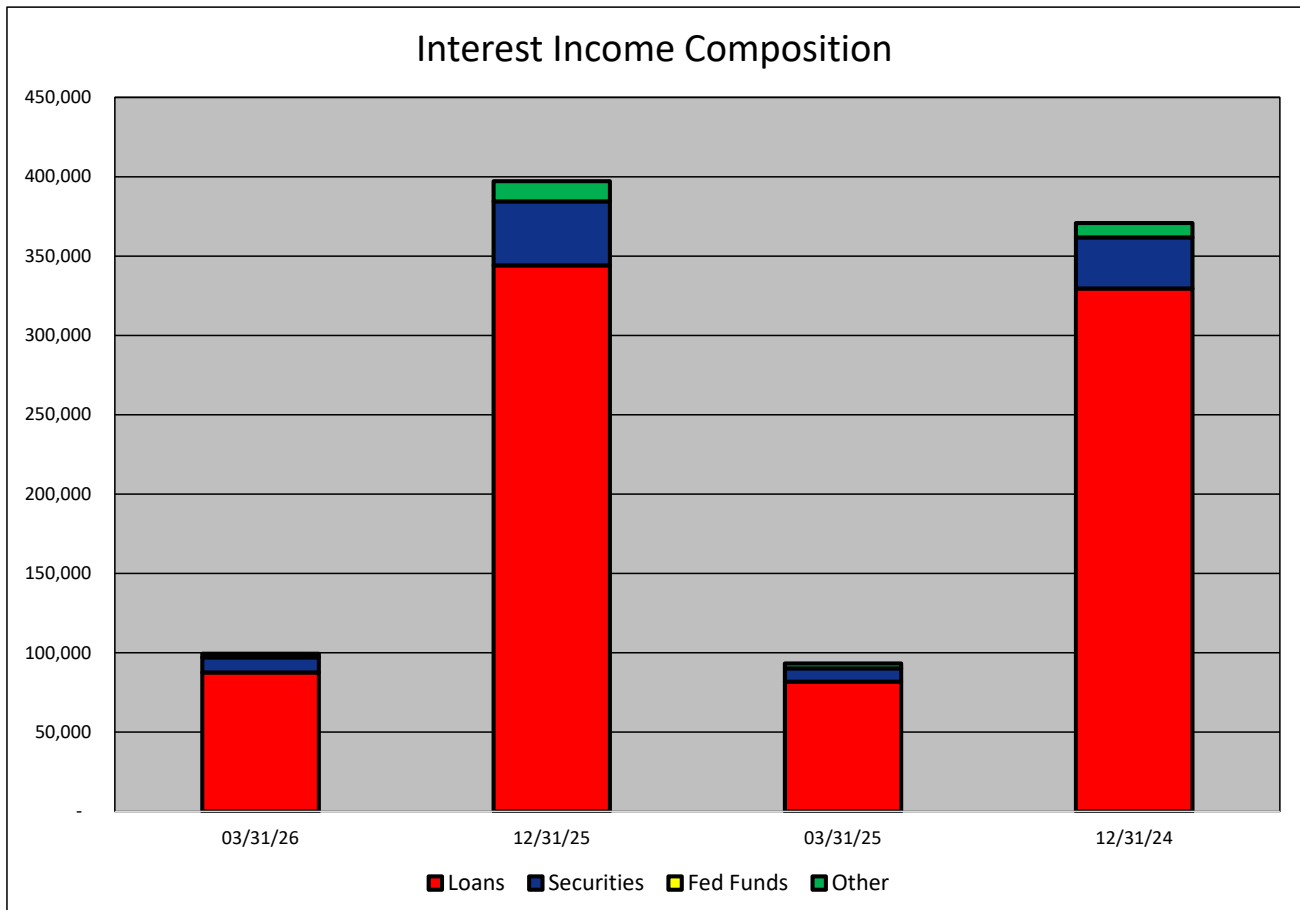
**DEPOSIT BASE CATEGORY:**

Demand Deposits	2,098,913	2,024,228	1,997,606	1,973,763	101,307	5.07
Money Market	2,023,073	1,937,121	1,739,272	1,597,830	283,801	16.32
Regular Savings	284,194	275,609	297,571	352,496	(13,377)	(4.50)
Certificates of Deposit	1,912,759	1,983,246	1,730,126	1,634,449	182,633	10.56
Other non-int deposits	62,223	51,604	64,645	56,165	(2,422)	(3.75)
<b>Total Deposits</b>	<b>6,381,162</b>	<b>6,271,808</b>	<b>5,829,220</b>	<b>5,614,703</b>	<b>551,942</b>	<b>9.47</b>



**INTEREST INCOME COMPOSITION- Ocean Bank**  
(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	87,576	344,163	81,839	329,579	5,737	7.01
Securities	9,596	40,272	8,392	32,205	1,204	14.35
Fed Funds	-	-	-	-	-	NA
Other	2,276	12,692	3,030	9,075	(754)	(24.88)
<b>Total Int Income</b>	<b>99,448</b>	<b>397,127</b>	<b>93,261</b>	<b>370,859</b>	<b>6,187</b>	<b>6.63</b>

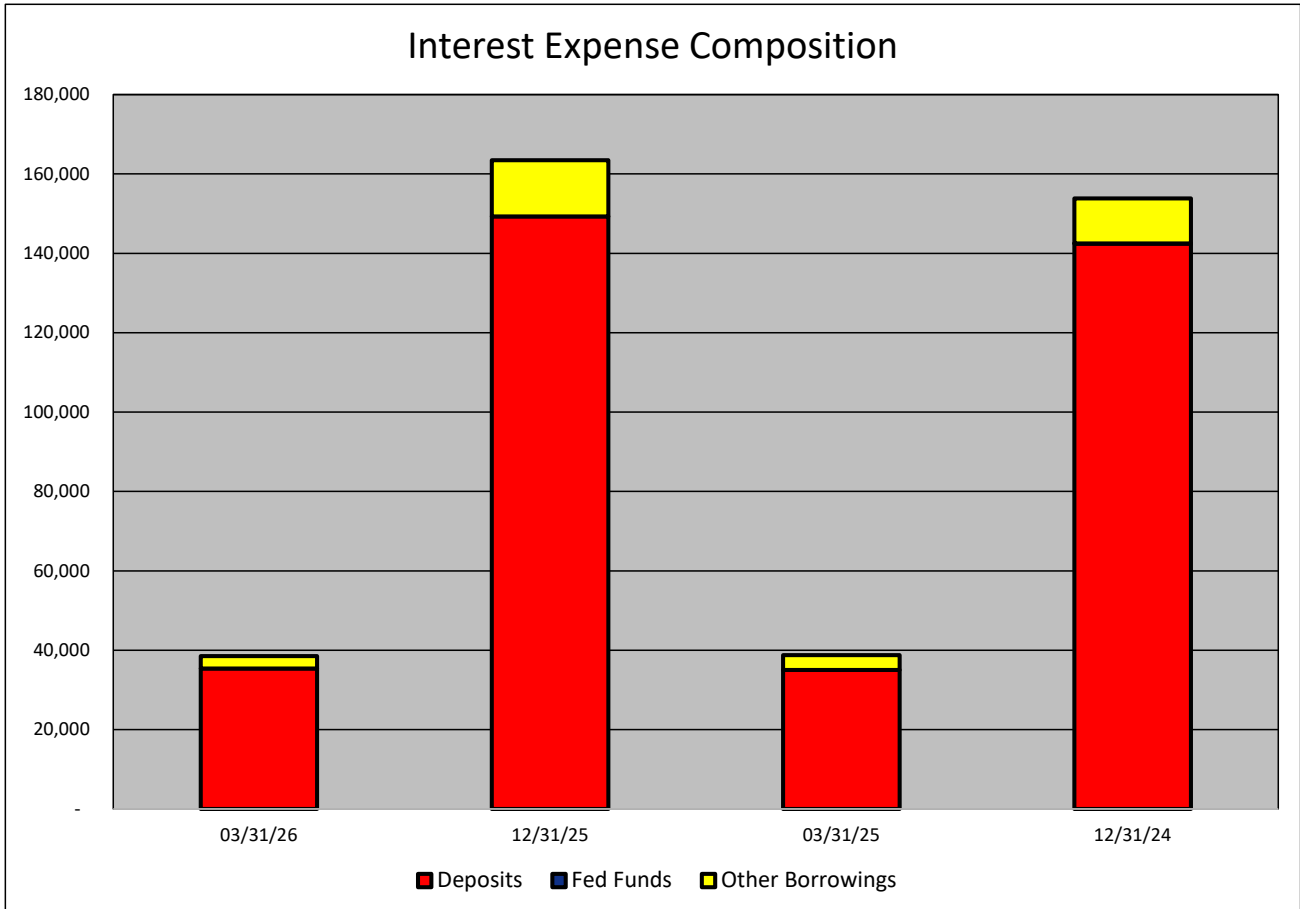


**INTEREST EXPENSE COMPOSITION- Ocean Bank**  
(Dollars in Thousands)

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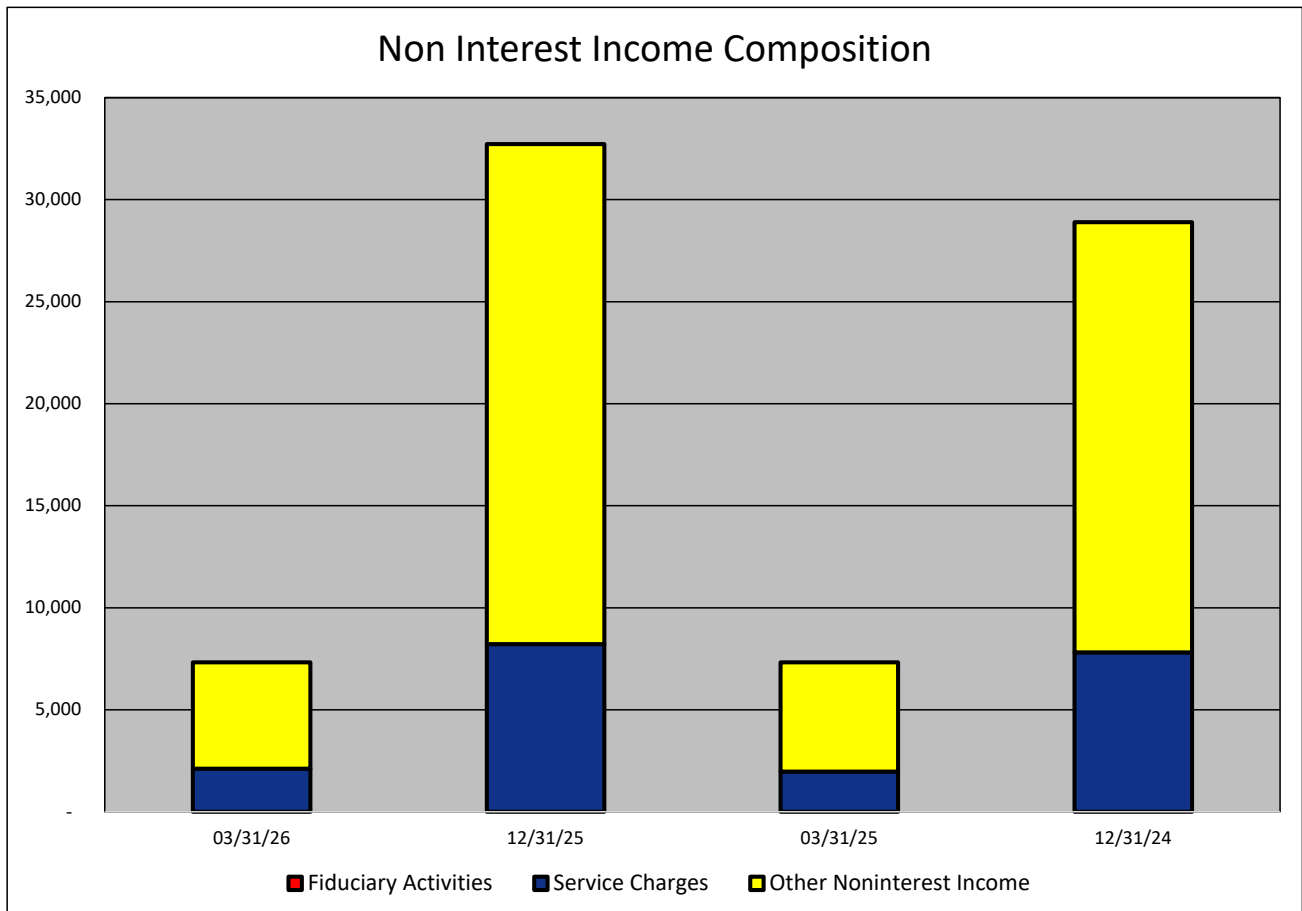
**INTEREST EXPENSE CATEGORY**

Deposits	35,392	149,265	35,022	142,482	370	1.06
Fed Funds	-	-	-	8	-	NA
Other Borrowings	3,153	14,186	3,750	11,313	(597)	(15.92)
<b>Total Int Expense</b>	<b>38,545</b>	<b>163,451</b>	<b>38,772</b>	<b>153,803</b>	<b>(227)</b>	<b>(0.59)</b>



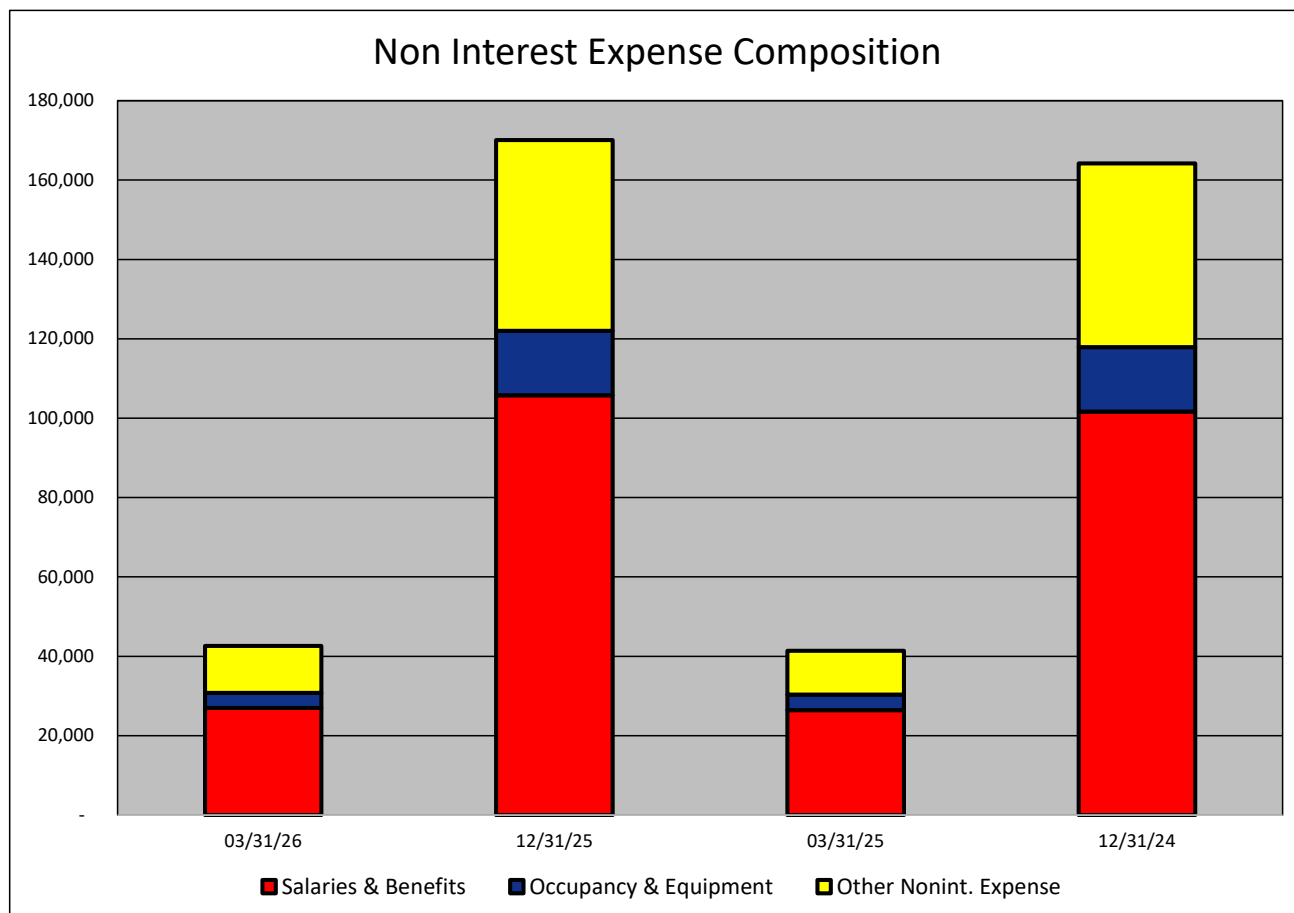
**NONINTEREST INCOME COMPOSITION- Ocean Bank**  
(Dollars in Thousands)

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	2,107	8,222	1,973	7,815	134	6.79
Other Noninterest Income	5,211	24,495	5,346	21,083	(135)	(2.53)
<b>Total Nonint. Income</b>	<b>7,318</b>	<b>32,717</b>	<b>7,319</b>	<b>28,898</b>	<b>(1)</b>	<b>(0.01)</b>



**NONINTEREST EXPENSE COMPOSITION- Ocean Bank**  
(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	26,967	105,778	26,428	101,624	539	2.04
Occupancy & Equipment	3,843	16,212	3,933	16,280	(90)	(2.29)
Other Nonint. Expense	11,828	48,082	11,034	46,269	794	7.20
<b>Total Nonint. Expense</b>	<b>42,638</b>	<b>170,072</b>	<b>41,395</b>	<b>164,173</b>	<b>1,243</b>	<b>3.00</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>
<b>Ocean Bank</b>	<b>7,534,738</b>	<b>6,926,798</b>	<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>	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
<b>Ocean Bank</b>	<b>5,976,347</b>	<b>5,442,392</b>	<b>9.81</b>
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>	<b>3,843,404</b>	<b>3,628,196</b>	<b>10.90</b>
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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
<b>Ocean Bank</b>	<b>9.48</b>	<b>9.87</b>	<b>11.56</b>	<b>12.81</b>	<b>11.56</b>
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>	55.50	35.11
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
<b>Ocean Bank</b>	<b>7,421,973</b>	<b>1.07</b>	<b>11.23</b>
Helm Bank Usa	1,209,572	<b>1.05</b>	11.94
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
<b>Ocean Bank</b>	<b>0.39</b>	<b>1.90</b>	<b>62.50</b>	<b>11.42</b>
Amerant Bank, National Association	0.65	1.89	<b>64.27</b>	14.14
Helm Bank Usa	0.43	2.46	<b>67.03</b>	7.36
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
<b>Ocean Bank</b>	<b>1.41</b>	<b>0.39</b>	<b>0.31</b>	<b>2.93</b>
BanESCO 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
Helm Bank Usa	<b>0.64</b>	7.87	0.00	0.00	35.03
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
<b>Ocean Bank</b>	<b>0.53</b>	<b>3.61</b>	<b>0.00</b>	<b>2.43</b>	<b>10.54</b>
Banescos 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
<b>Ocean Bank</b>	<b>78.18</b>	<b>1.10</b>	<b>0.00</b>	<b>0.01</b>
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>	<b>64.83</b>	<b>1.26</b>	<b>0.02</b>	<b>0.13</b>

**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
Helm Bank Usa	<b>41.75</b>	58.25	100.00	0.00	0.00
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
<b>Ocean Bank</b>	<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
<b>Ocean Bank</b>	<b>5.52</b>	<b>2.41</b>	<b>3.38</b>	<b>97.14</b>
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>	<b>5.35</b>	<b>2.18</b>	<b>3.08</b>	<b>96.63</b>