

Sunstate Bank

Miami, FL

Established
3/15/1999

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

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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)

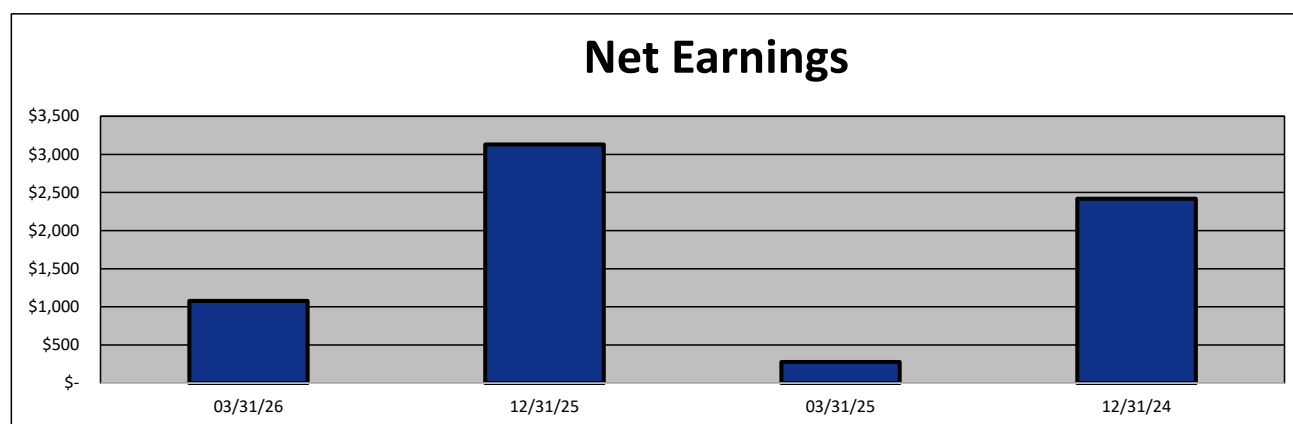
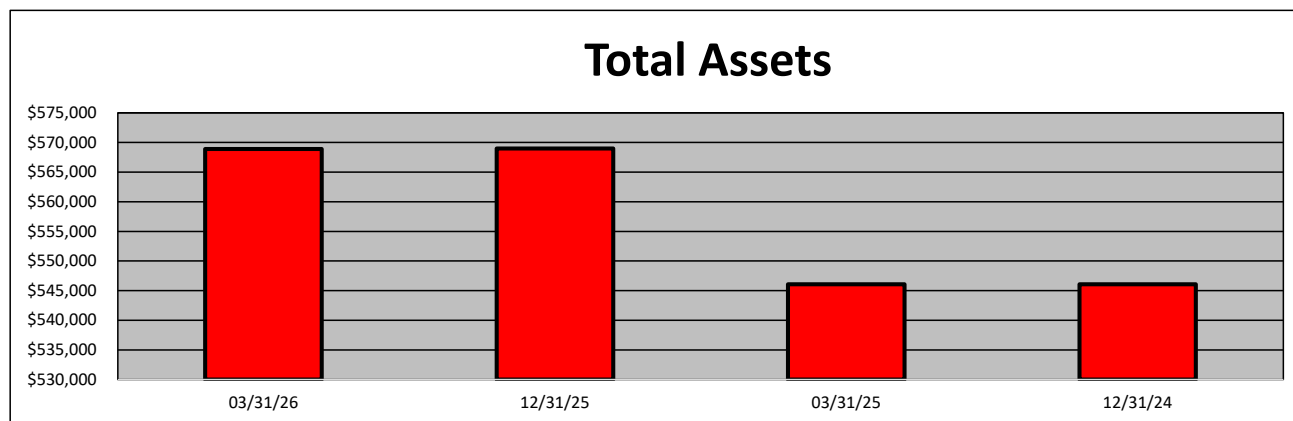
EXECUTIVE SUMMARY - Sunstate Bank
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	12.57	12.48	12.40	12.29	10.49	9.92
Leverage Ratio	11.10	11.02	10.99	11.01	11.09	10.48
Tier 1 Cap/Risk Based Assets	13.43	13.21	14.31	14.62	12.37	15.25
Risk Based Ratio	14.24	14.02	15.16	15.37	13.16	16.27
Common Equity Tier 1 Capital Ratio	13.43	13.21	14.31	14.62	12.25	14.79
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	68.78	69.11	68.75	67.45	75.38	77.08
Loans/Assets	59.68	58.71	56.16	55.20	63.61	65.76
Securities/Assets	13.85	12.36	11.14	11.06	17.71	17.92
PROFITABILITY:						
Return on Avg Assets	0.75	0.56	0.20	0.46	0.81	0.42
Return on Avg Equity	6.05	4.54	1.64	3.67	9.54	4.34
Nonint Income/Avg Assets	0.50	0.56	0.54	0.53	0.74	0.46
Net Overhead Ratio	2.27	2.26	2.23	2.42	2.34	2.48
Efficiency Ratio	75.09	76.74	81.98	81.75	71.79	80.13
Assets (per million) per Employee	7.02	7.20	7.09	7.19	10.70	11.20
ASSET QUALITY:						
Allowance/Loans	1.12	1.13	1.14	1.00	1.31	1.26
Nonperforming Loans/Total Loans	0.00	0.00	0.04	0.04	0.51	0.51
Nonperforming Assets/Total Assets	0.00	0.00	0.02	0.02	0.35	0.36
Adjusted Texas Ratio	0.00	0.00	0.18	0.19	3.02	3.10
YIELDS & COSTS:						
Yield on earning assets	5.56	5.80	5.67	6.03	5.45	5.35
Cost of funds	2.50	2.81	2.96	3.08	1.92	2.18
Net interest margin	3.34	3.26	2.97	3.24	3.31	3.08
Avg Earning Assets/Avg Assets	95.47	95.43	95.45	95.12	95.53	96.63

SELECTED FINANCIAL DATA - Sunstate Bank
(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	568,901	568,962	546,078	546,077	22,823	4.18
Cash and Equivalents	129,416	143,675	157,287	162,102	(27,871)	(17.72)
Securities	78,773	70,324	60,824	60,384	17,949	29.51
Loans, net	339,536	334,043	306,692	301,430	32,844	10.71
Deposit Accounts	493,636	483,382	446,115	446,887	47,521	10.65
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	71,511	71,029	67,704	67,104	3,807	5.62

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,078	3,131	276	2,418	802	290.58
Interest Income	7,642	30,711	7,376	29,908	266	3.61
Interest Expense	3,057	13,434	3,511	13,852	(454)	(12.93)
Net Interest Income	4,585	17,277	3,865	16,056	720	18.63
Credit Loss Expense	-	737	467	240	(467)	(100.00)
Noninterest income	719	3,081	731	2,764	(12)	(1.64)
Gain on Sale of Securities	120	-	-	-	120	NA
Noninterest Expense	3,983	15,622	3,768	15,386	215	5.71
Net Operating Income	1,321	3,999	361	3,194	960	265.93
Income Taxes	363	868	85	776	278	327.06

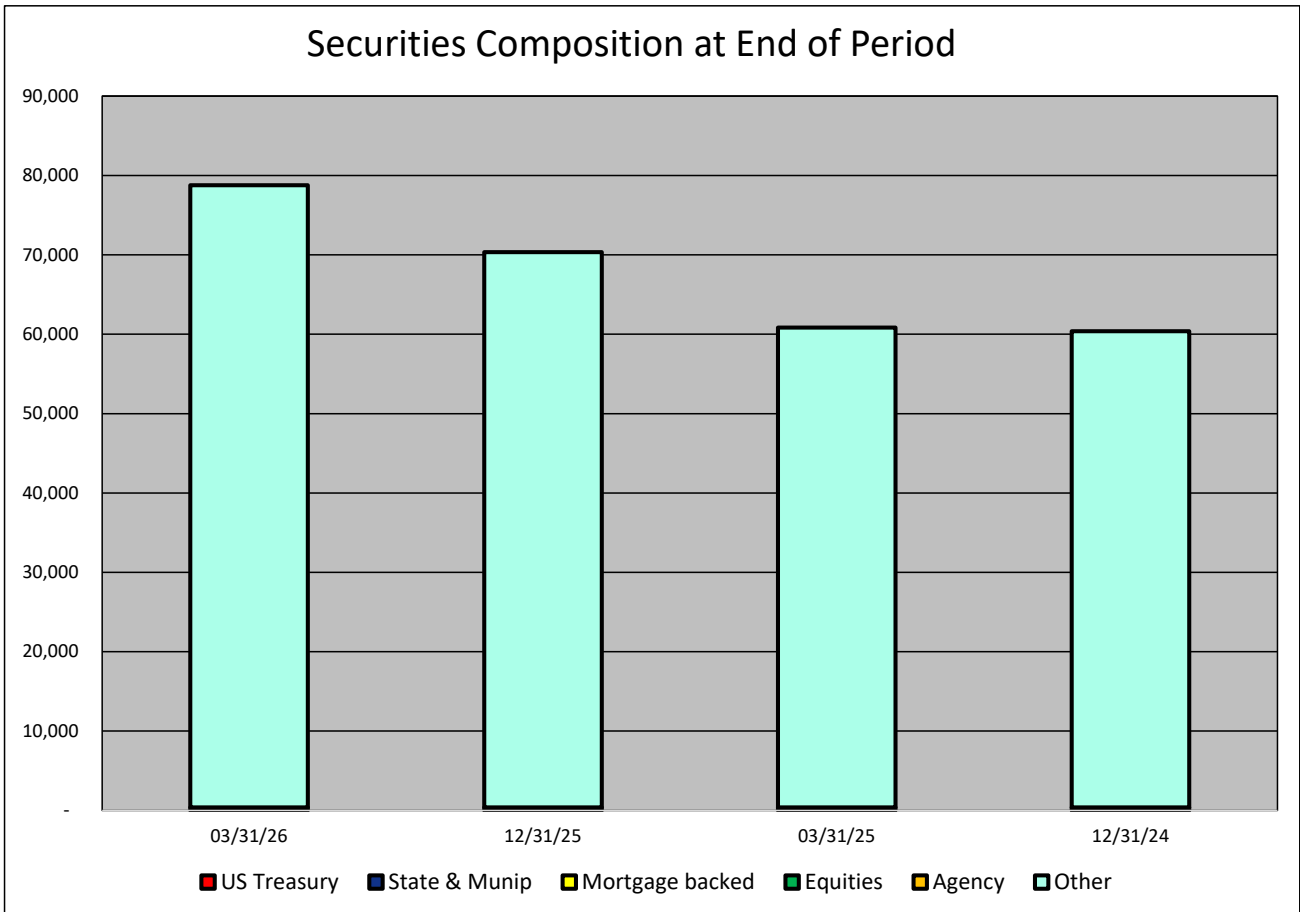


SECURITIES COMPOSITION - Sunstate Bank
(Dollars in Thousands)

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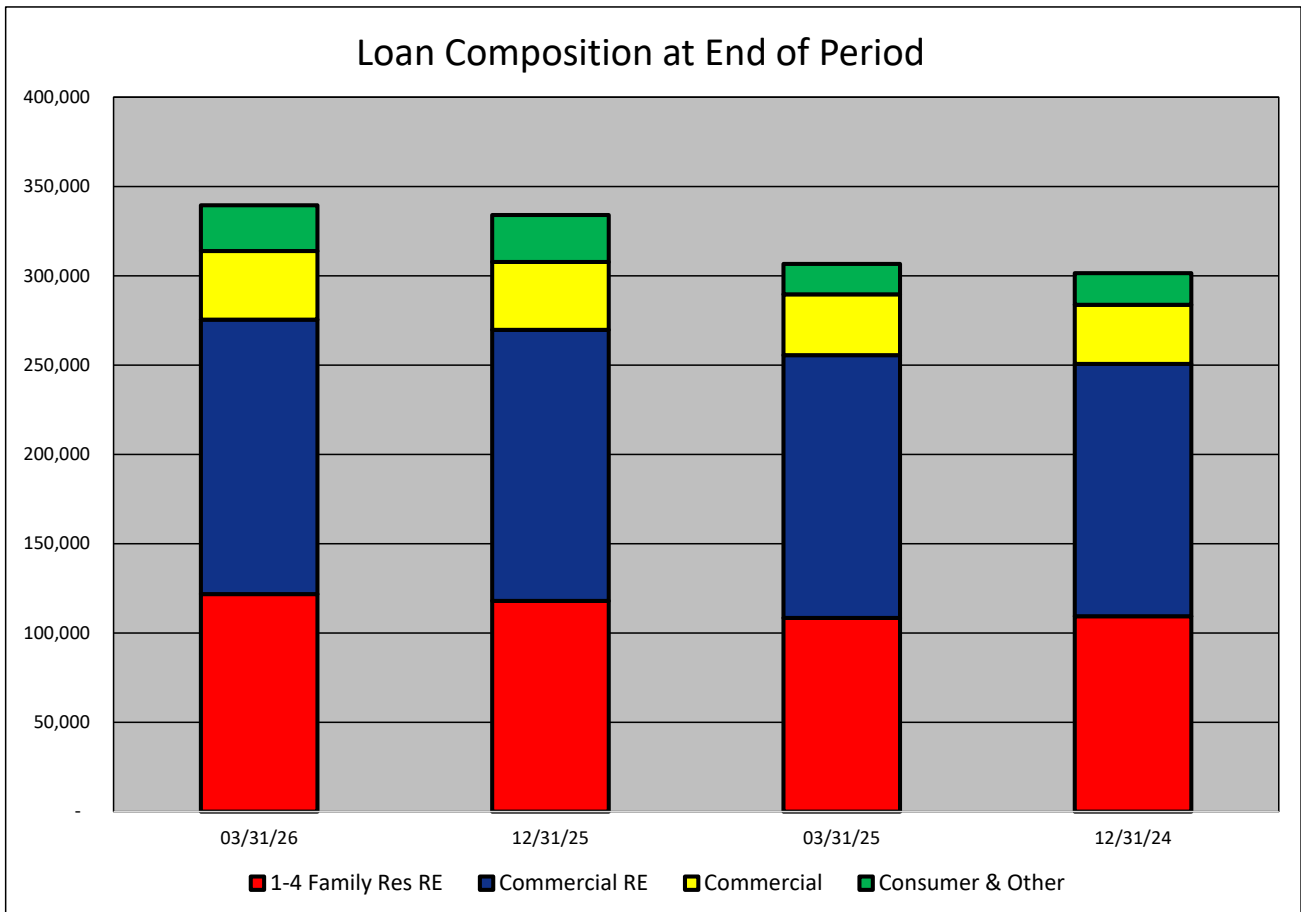
SECURITIES CATEGORY:

US Treasury	398	395	390	393	8	2.05
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	-	-	-	-	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	78,375	69,929	60,434	59,991	17,941	29.69
Total Securities	78,773	70,324	60,824	60,384	17,949	29.51



LOAN PORTFOLIO COMPOSITION - Sunstate Bank
(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	121,751	117,946	108,387	109,421	13,364	12.33
Commercial RE	153,700	151,759	147,196	141,250	6,504	4.42
Commercial	38,478	38,007	34,040	33,068	4,438	13.04
Consumer & Other	25,607	26,331	17,069	17,691	8,538	50.02
Loans, Net	339,536	334,043	306,692	301,430	32,844	10.71



LOAN PORTFOLIO QUALITY - Sunstate 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	3,788	3,011	3,011	2,716	777	25.81
Total Recoveries	2	43	6	71	(4)	(66.67)
Total Charge-offs	-	3	-	16	-	NA
Credit Loss Expense	-	737	467	240	(467)	(100.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	3,790	3,788	3,484	3,011	306	8.78

NON-PERFORMING ASSETS:

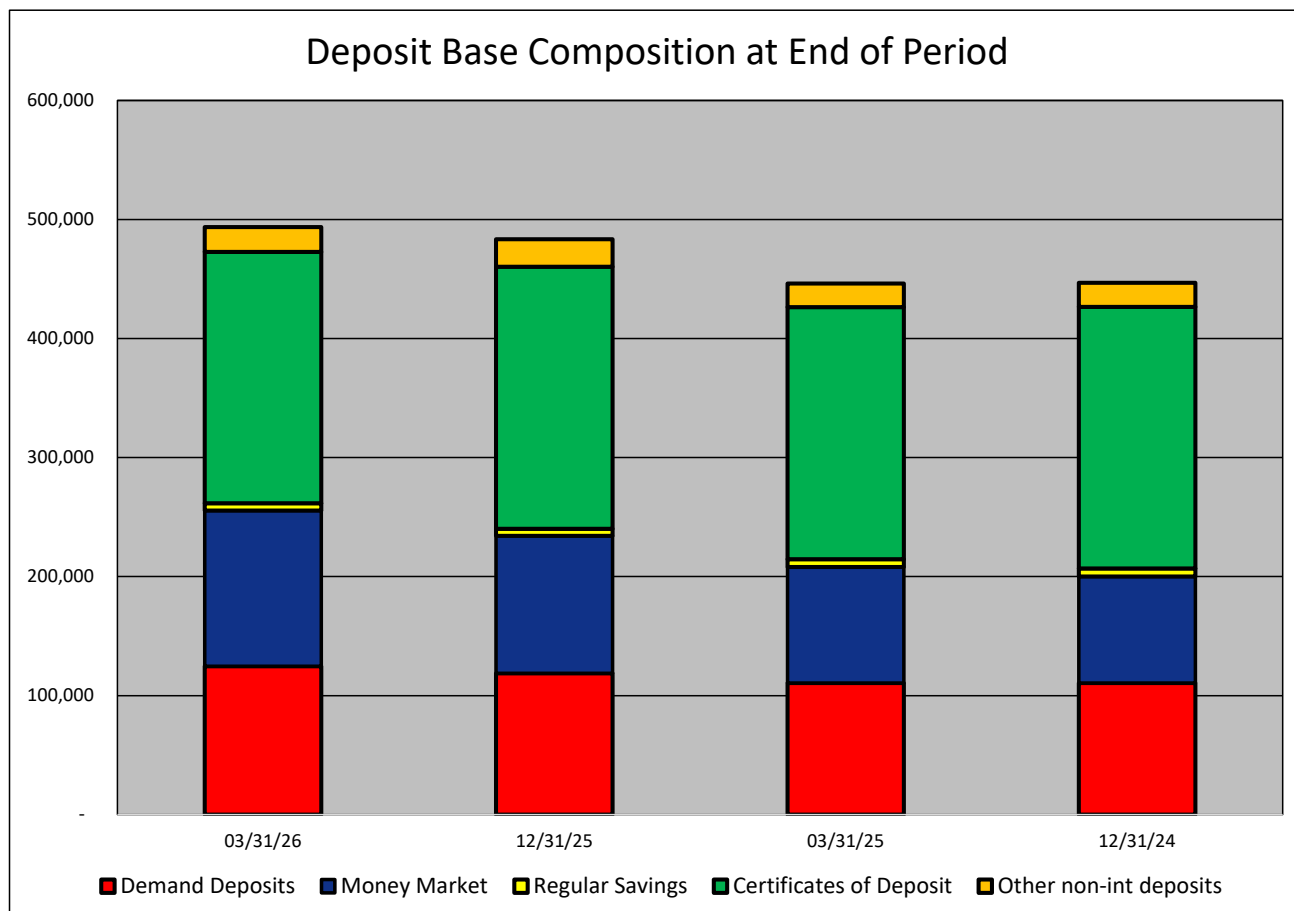
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	116	120	(116)	(100.00)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	116	120	(116)	(100.00)

DEPOSIT BASE COMPOSITION - Sunstate 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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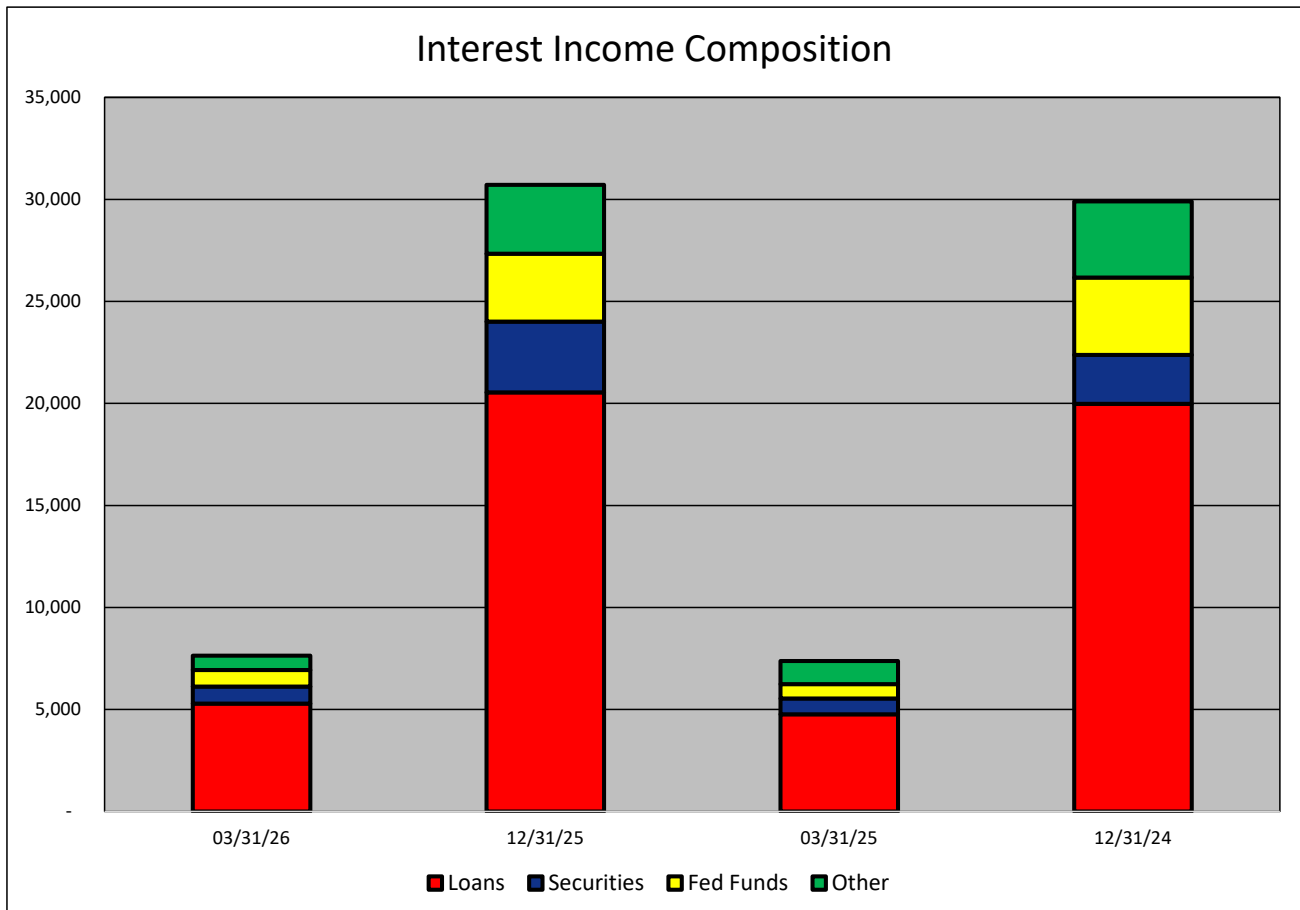
DEPOSIT BASE CATEGORY:

Demand Deposits	124,722	118,810	110,455	110,557	14,267	12.92
Money Market	130,791	115,360	97,625	89,569	33,166	33.97
Regular Savings	6,037	6,028	6,516	6,630	(479)	(7.35)
Certificates of Deposit	211,261	220,159	211,743	219,841	(482)	(0.23)
Other non-int deposits	20,825	23,025	19,776	20,290	1,049	5.30
Total Deposits	493,636	483,382	446,115	446,887	47,521	10.65



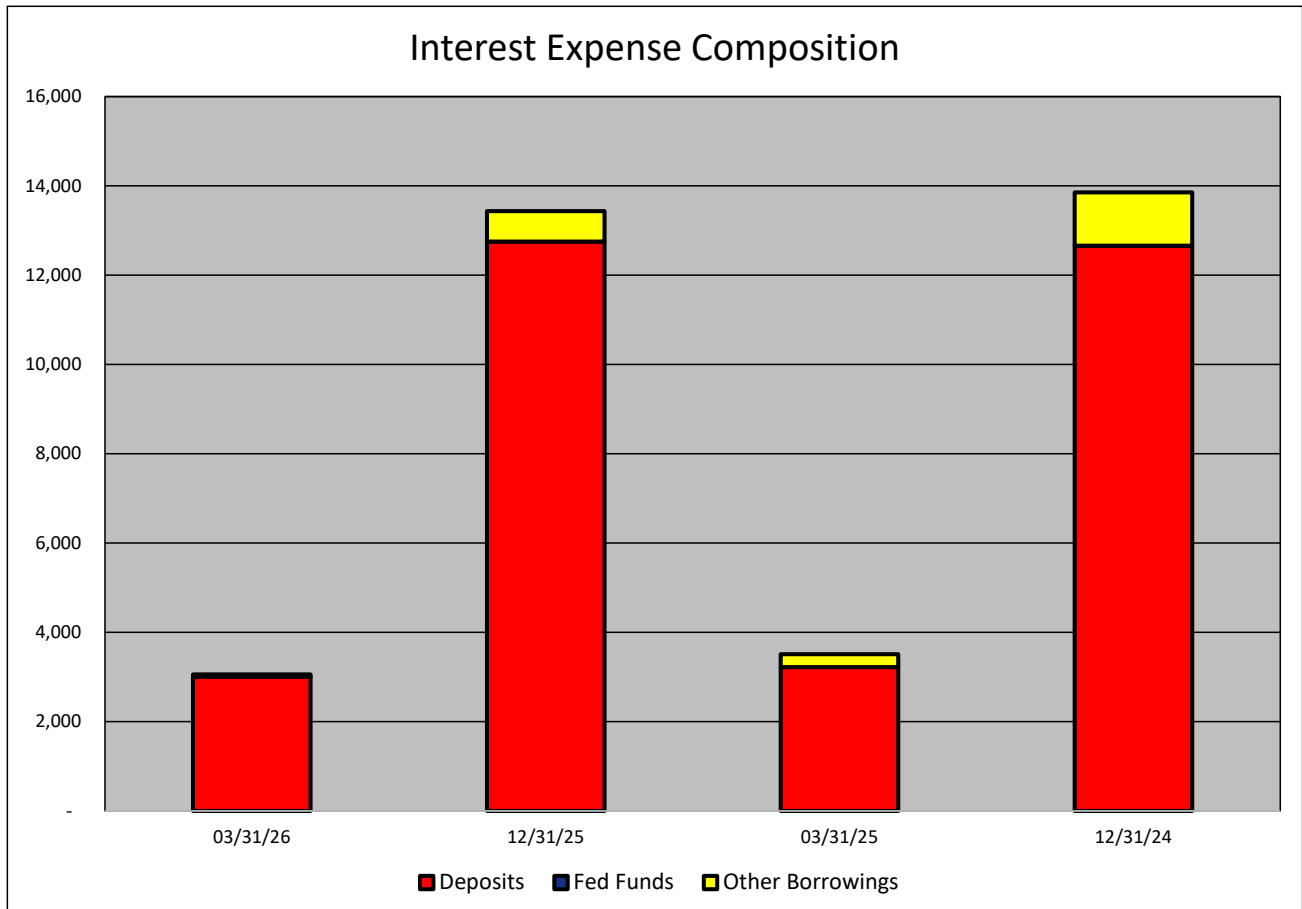
INTEREST INCOME COMPOSITION- Sunstate Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	5,287	20,540	4,760	19,976	527	11.07
Securities	830	3,469	774	2,398	56	7.24
Fed Funds	822	3,326	702	3,797	120	17.09
Other	703	3,376	1,140	3,737	(437)	(38.33)
Total Int Income	7,642	30,711	7,376	29,908	266	3.61



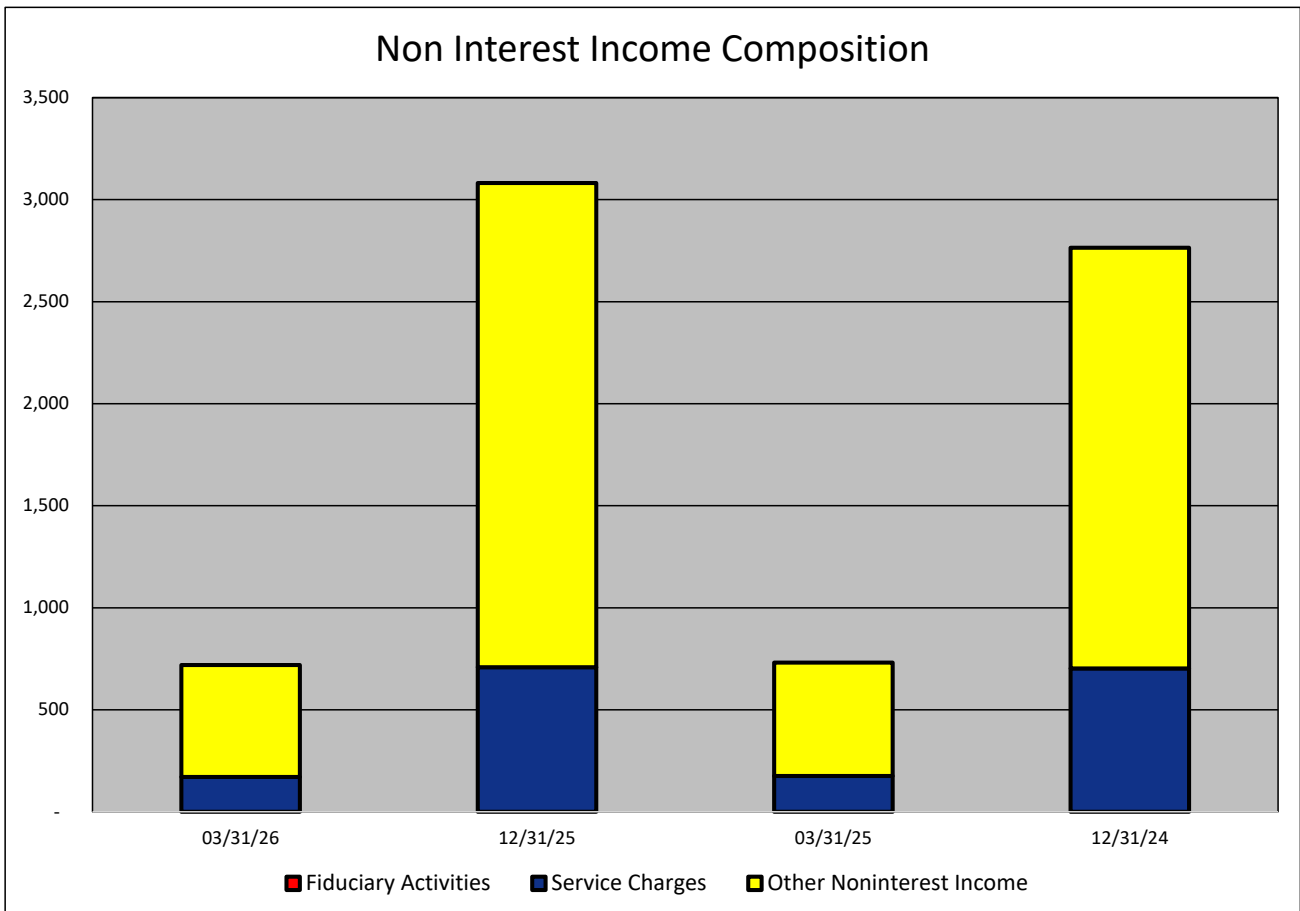
INTEREST EXPENSE COMPOSITION- Sunstate Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	3,010	12,751	3,220	12,663	(210)	(6.52)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	47	683	291	1,189	(244)	(83.85)
Total Int Expense	3,057	13,434	3,511	13,852	(454)	(12.93)



NONINTEREST INCOME COMPOSITION- Sunstate Bank
(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	171	709	175	703	(4)	(2.29)
Other Noninterest Income	548	2,372	556	2,061	(8)	(1.44)
Total Nonint. Income	719	3,081	731	2,764	(12)	(1.64)

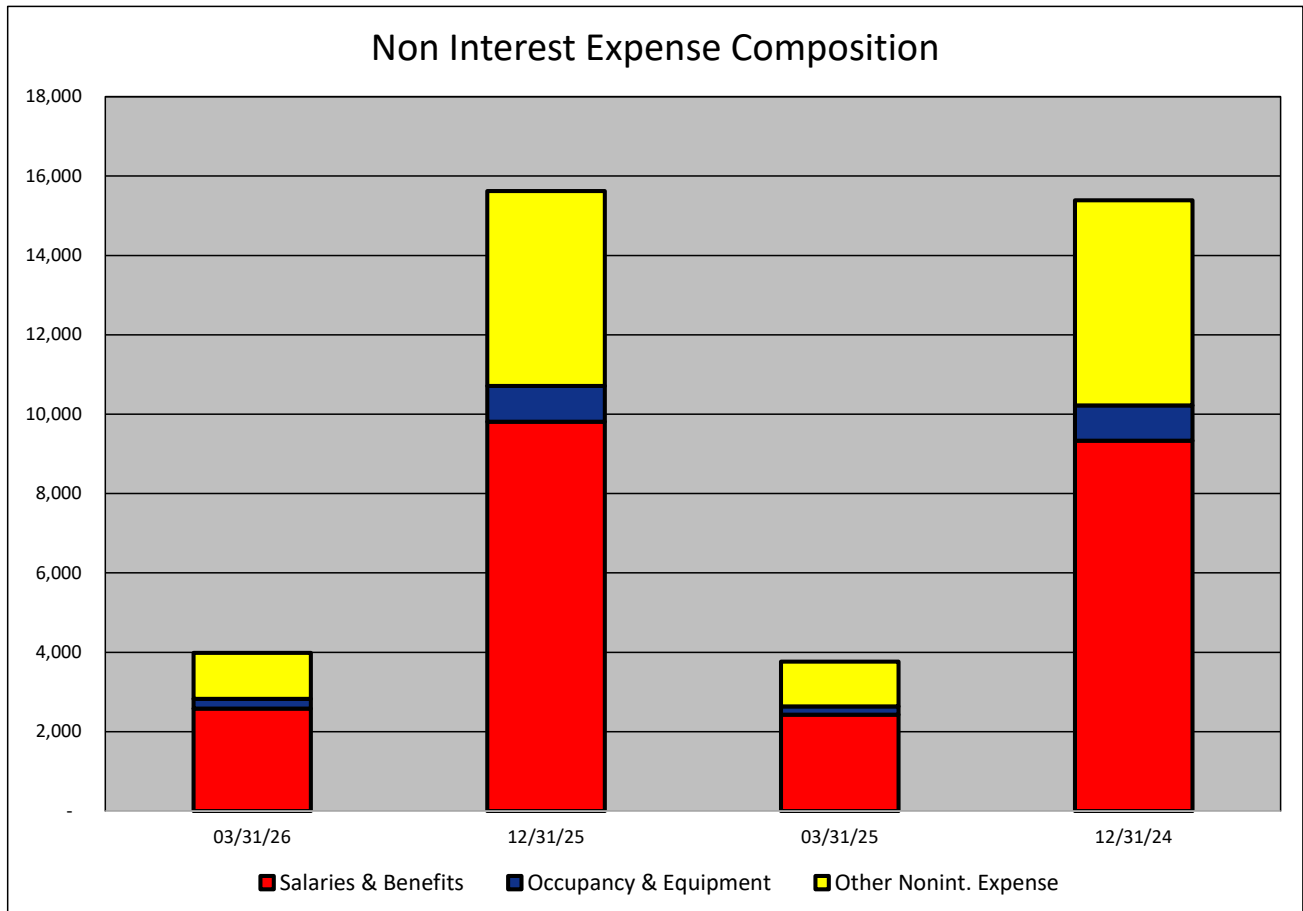


NONINTEREST EXPENSE COMPOSITION- Sunstate Bank
(Dollars in Thousands)

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

Salaries & Benefits	2,584	9,811	2,426	9,332	158	6.51
Occupancy & Equipment	241	898	210	890	31	14.76
Other Nonint. Expense	1,158	4,913	1,132	5,164	26	2.30
Total Nonint. Expense	3,983	15,622	3,768	15,386	215	5.71



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
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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
Baneco 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