

# Terrabank, National Association

Miami, FL

Established  
11/21/1985

## 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
<b>Terrabank, National Association</b>	<b>869,333</b>
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
<b>Terrabank, National Association</b>	<b>0.67</b>
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)

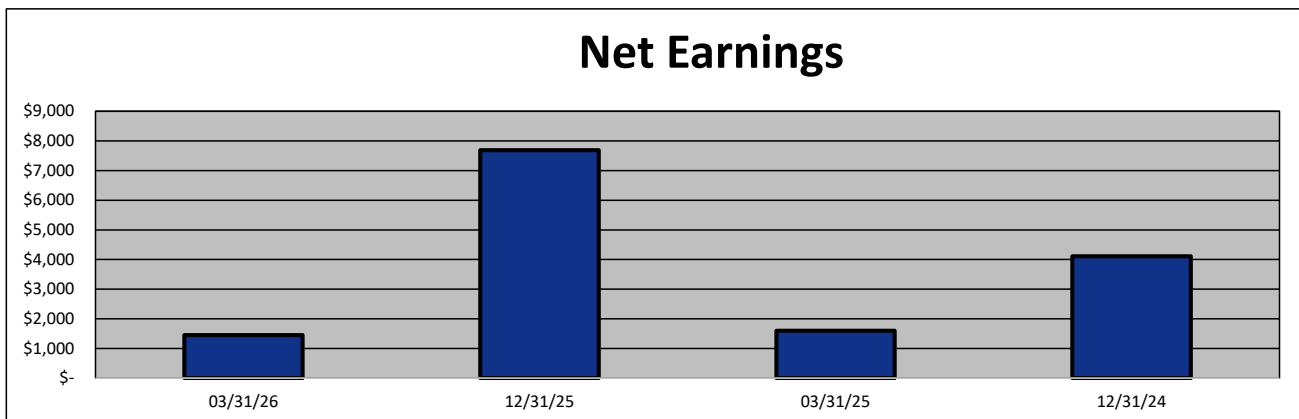
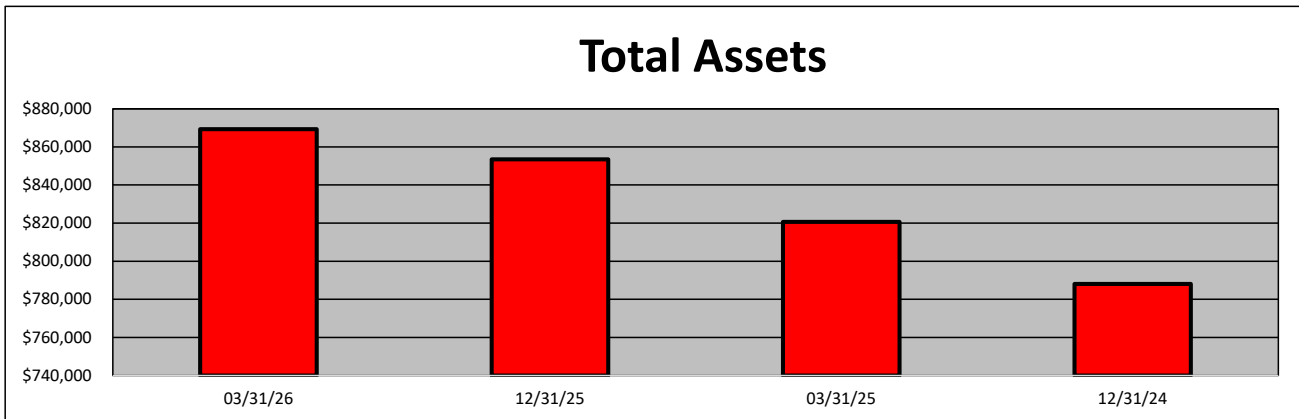
**EXECUTIVE SUMMARY - Terrabank, National Association**  
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	8.80	8.88	7.84	7.31	10.49	9.92
Leverage Ratio	9.86	9.86	9.58	9.04	11.09	10.48
Tier 1 Cap/Risk Based Assets	15.35	15.70	16.00	15.16	12.37	15.25
Risk Based Ratio	16.61	16.95	17.26	16.56	13.16	16.27
Common Equity Tier 1 Capital Ratio	10.73	10.93	11.15	10.85	12.25	14.79
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	74.99	73.53	68.41	72.28	75.38	77.08
Loans/Assets	65.78	66.44	62.57	66.48	63.61	65.76
Securities/Assets	21.88	22.89	24.79	25.97	17.71	17.92
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.67	0.92	0.80	0.51	0.81	0.42
Return on Avg Equity	7.61	11.33	10.51	7.81	9.54	4.34
Nonint Income/Avg Assets	0.81	0.78	0.78	0.69	0.74	0.46
Net Overhead Ratio	2.24	1.95	2.04	1.89	2.34	2.48
Efficiency Ratio	73.95	67.58	71.54	77.32	71.79	80.13
Assets (per million) per Employee	7.07	7.17	6.90	6.68	10.70	11.20
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.38	1.35	1.40	1.37	1.31	1.26
Nonperforming Loans/Total Loans	0.03	0.03	0.09	1.01	0.51	0.51
Nonperforming Assets/Total Assets	0.02	0.02	0.06	0.67	0.35	0.36
Adjusted Texas Ratio	0.22	0.23	0.68	8.16	3.02	3.10
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.41	4.36	4.32	4.03	5.45	5.35
Cost of funds	0.89	0.96	1.01	1.24	1.92	2.18
Net interest margin	3.46	3.35	3.24	2.73	3.31	3.08
Avg Earning Assets/Avg Assets	95.86	97.25	97.47	97.09	95.53	96.63

**SELECTED FINANCIAL DATA - Terrabank, National Association**  
(Dollars in Thousands)

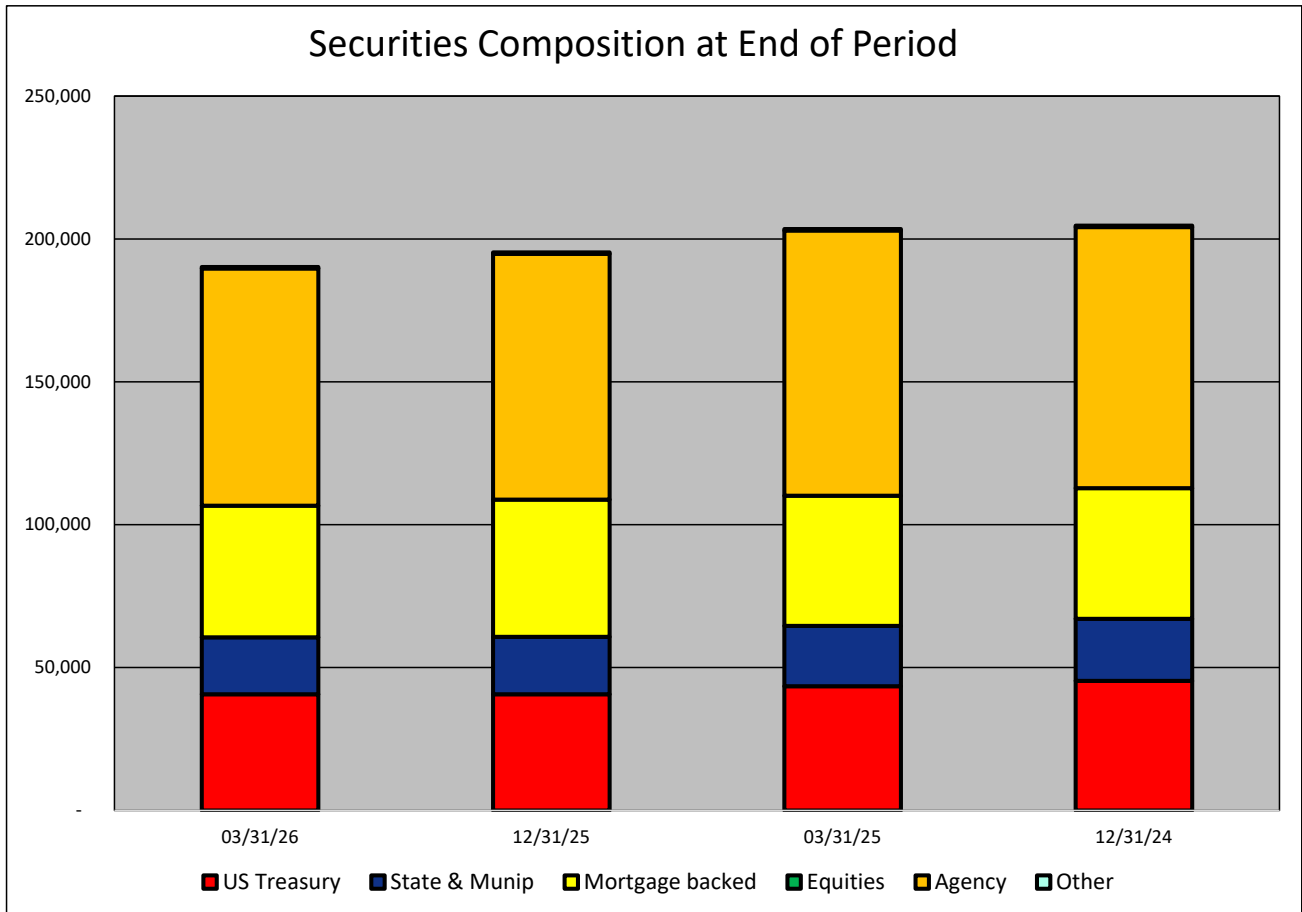
<b>As of:</b>	<b>03/31/26</b>	<b>12/31/25</b>	<b>03/31/25</b>	<b>12/31/24</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	869,333	853,422	820,644	788,111	48,689	5.93
Cash and Equivalents	60,718	68,591	79,071	36,923	(18,353)	(23.21)
Securities	190,193	195,319	203,460	204,636	(13,267)	(6.52)
Loans, net	571,843	567,017	513,510	523,975	58,333	11.36
Deposit Accounts	762,515	771,188	750,624	724,892	11,891	1.58
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	76,539	75,814	64,362	57,600	12,177	18.92

<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	1,449	7,687	1,602	4,108	(153)	(9.55)
Interest Income	9,106	35,300	8,455	31,711	651	7.70
Interest Expense	1,956	8,164	2,113	10,255	(157)	(7.43)
Net Interest Income	7,150	27,136	6,342	21,456	808	12.74
Credit Loss Expense	262	472	-	701	262	NA
Noninterest income	1,738	6,508	1,571	5,566	167	10.63
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	6,574	22,740	5,662	20,899	912	16.11
Net Operating Income	2,052	10,432	2,251	5,422	(199)	(8.84)
Income Taxes	502	2,688	657	1,327	(155)	(23.59)



**SECURITIES COMPOSITION - Terrabank, 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
<b>SECURITIES CATEGORY:</b>						
US Treasury	40,683	40,669	43,526	45,338	(2,843)	(6.53)
State & Munip	19,944	20,064	21,048	21,692	(1,104)	(5.25)
Mortgage backed	46,032	48,061	45,582	45,805	450	0.99
Equities	-	-	-	-	-	NA
Agency	82,981	85,973	92,773	91,282	(9,792)	(10.55)
Other	553	552	531	519	22	4.14
<b>Total Securities</b>	<b>190,193</b>	<b>195,319</b>	<b>203,460</b>	<b>204,636</b>	<b>(13,267)</b>	<b>(6.52)</b>

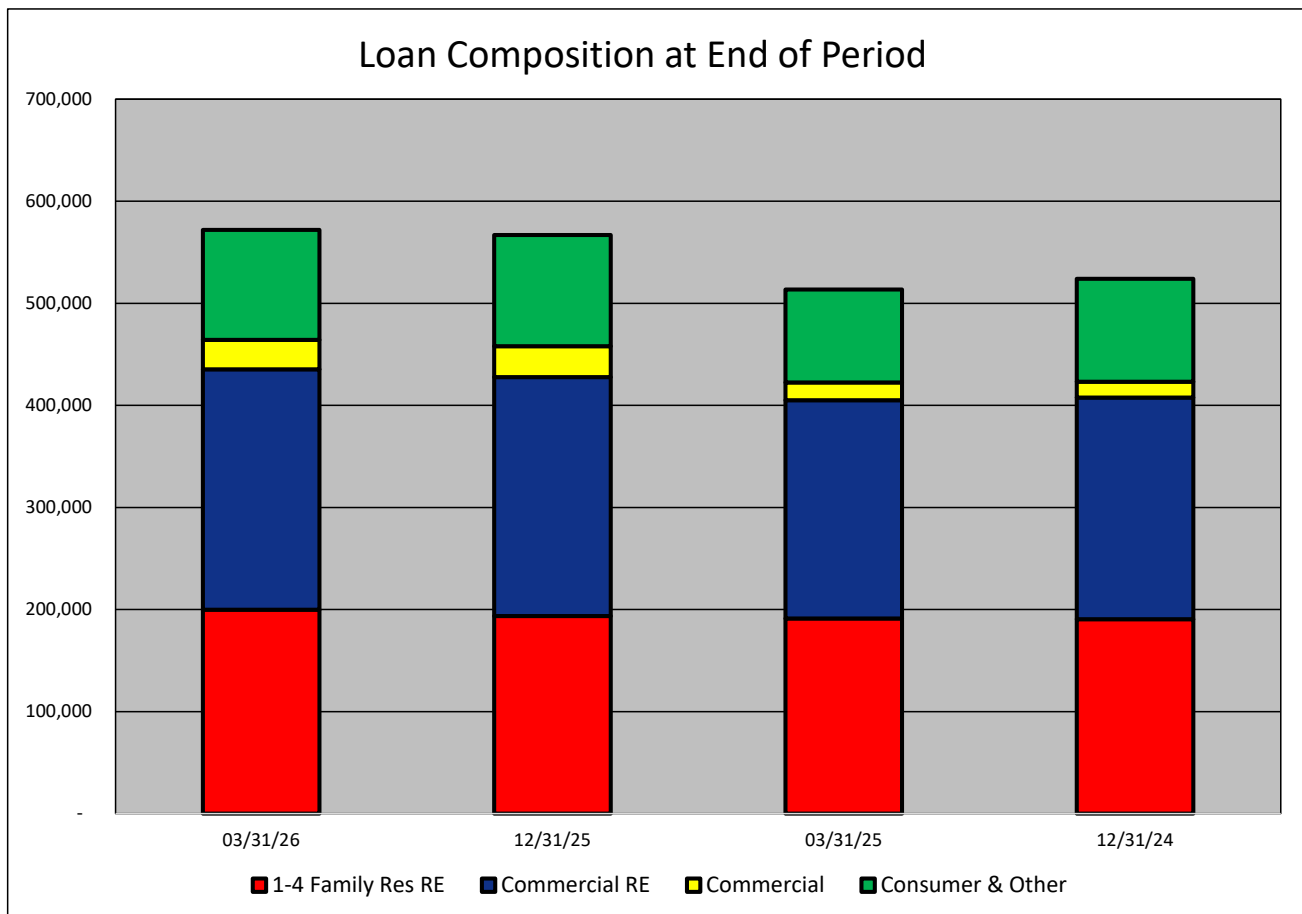


**LOAN PORTFOLIO COMPOSITION - Terrabank, National Association**  
(Dollars in Thousands)

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	199,678	193,595	191,135	190,494	8,543	4.47
Commercial RE	235,738	234,177	213,809	217,301	21,929	10.26
Commercial	28,743	30,249	17,471	15,262	11,272	64.52
Consumer & Other	107,684	108,996	91,095	100,918	16,589	18.21
<b>Loans, Net</b>	<b>571,843</b>	<b>567,017</b>	<b>513,510</b>	<b>523,975</b>	<b>58,333</b>	<b>11.36</b>



**LOAN PORTFOLIO QUALITY - Terrabank, 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	7,639	7,169	7,169	6,479	470	6.56
Total Recoveries	-	-	-	9	-	NA
Total Charge-offs	8	2	-	20	8	NA
Credit Loss Expense	262	472	-	701	262	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	7,892	7,639	7,169	7,169	723	10.09

**NON-PERFORMING ASSETS:**

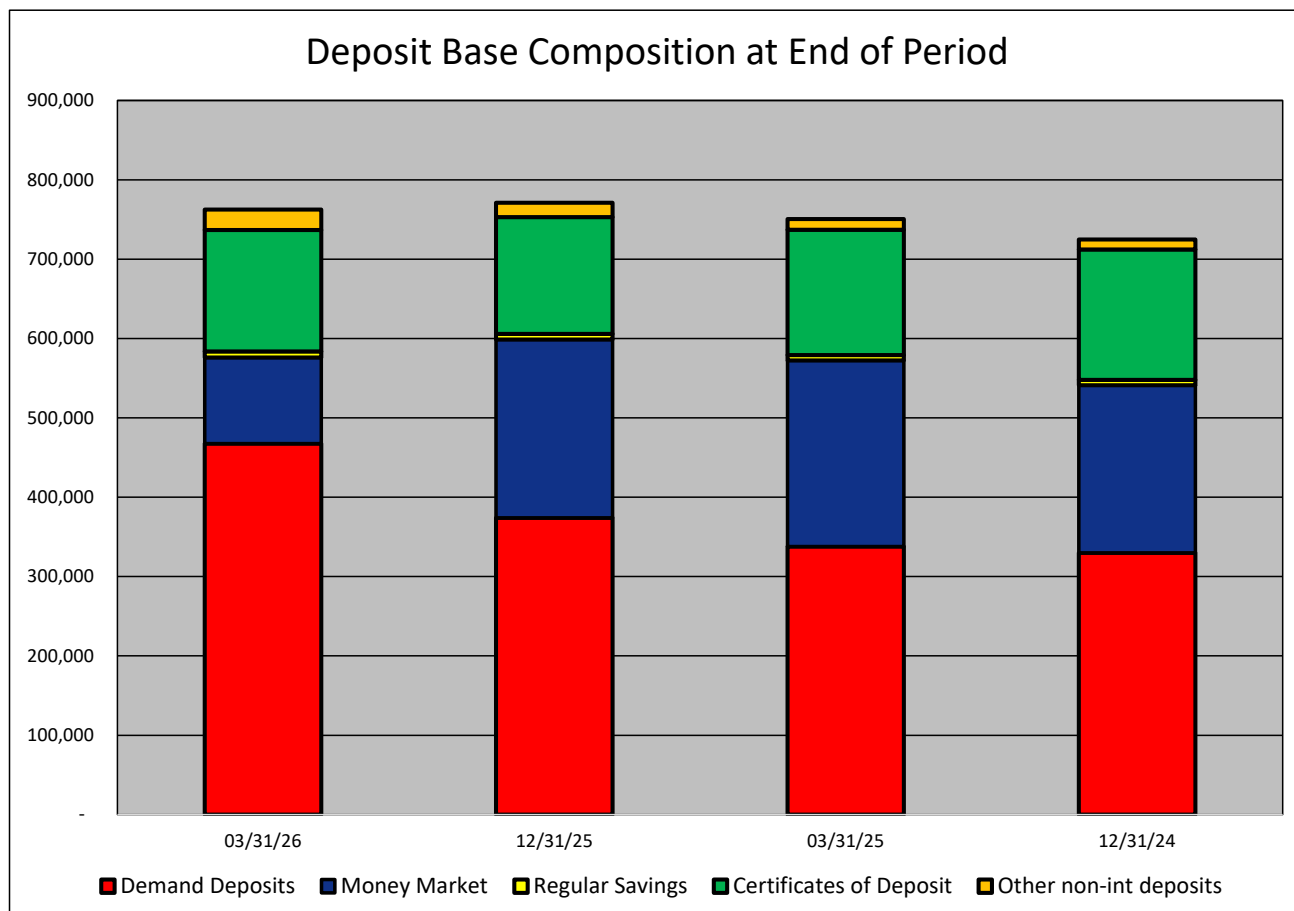
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	182	190	484	5,282	(302)	(62.40)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	182	190	484	5,282	(302)	(62.40)

**DEPOSIT BASE COMPOSITION - Terrabank, 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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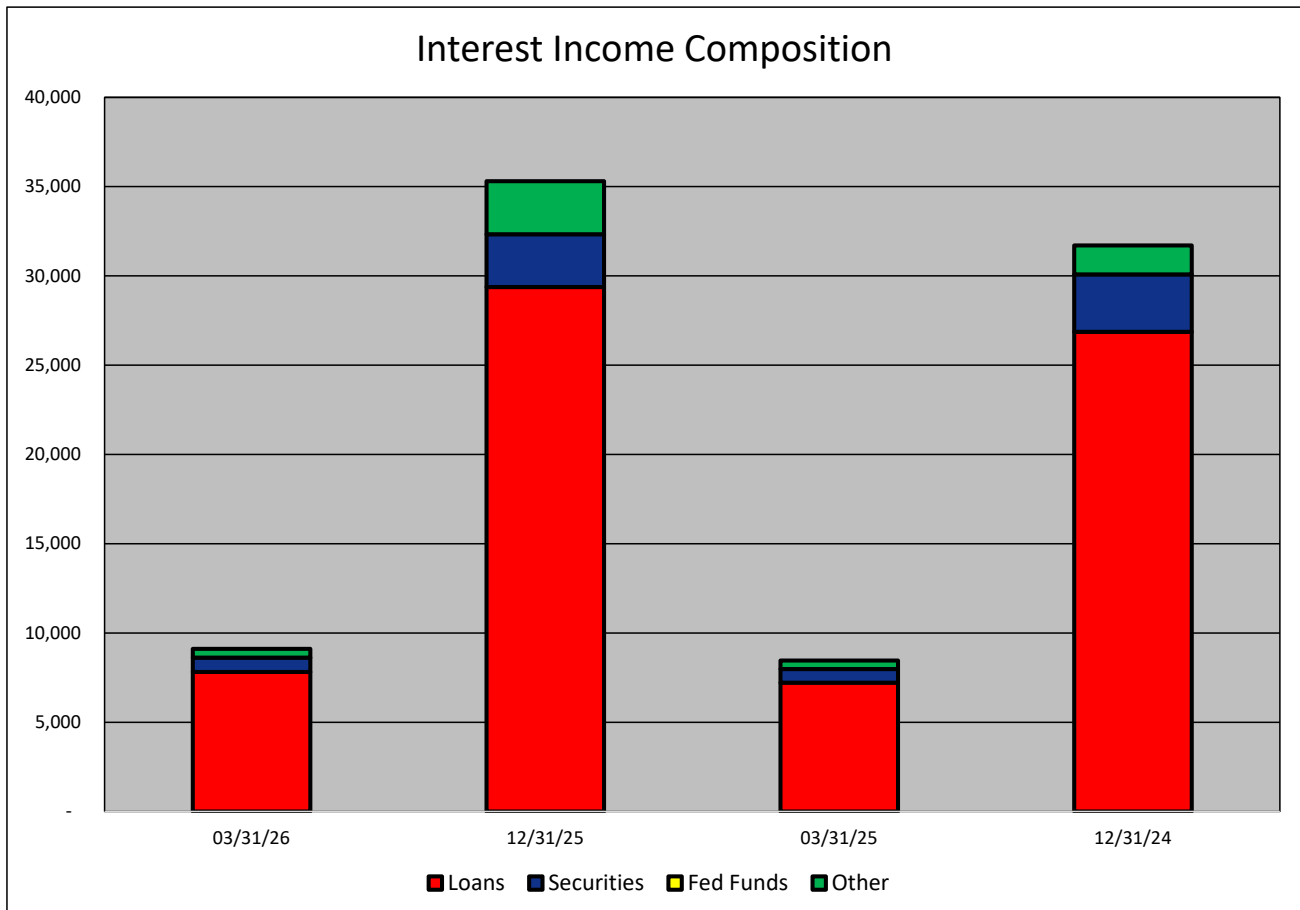
**DEPOSIT BASE CATEGORY:**

Demand Deposits	467,504	374,038	337,905	329,797	129,599	38.35
Money Market	108,594	224,732	234,455	211,437	(125,861)	(53.68)
Regular Savings	7,632	7,192	6,651	6,726	981	14.75
Certificates of Deposit	152,921	146,908	158,067	164,343	(5,146)	(3.26)
Other non-int deposits	25,864	18,318	13,546	12,589	12,318	90.93
<b>Total Deposits</b>	<b>762,515</b>	<b>771,188</b>	<b>750,624</b>	<b>724,892</b>	<b>11,891</b>	<b>1.58</b>



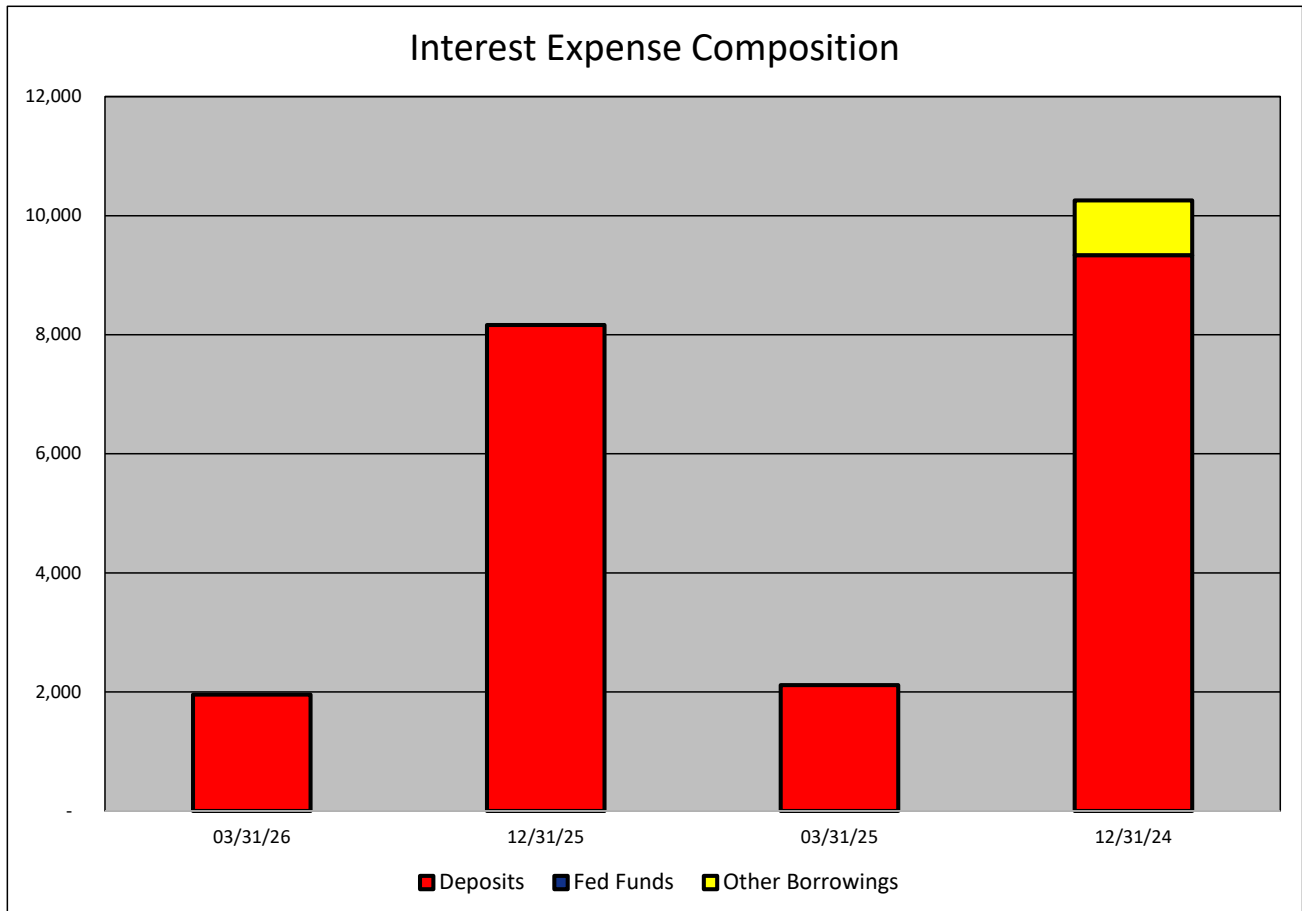
**INTEREST INCOME COMPOSITION- Terrabank, National Association**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	7,821	29,375	7,215	26,864	606	8.40
Securities	797	2,961	763	3,218	34	4.46
Fed Funds	-	-	-	-	-	NA
Other	488	2,964	477	1,629	11	2.31
<b>Total Int Income</b>	<b>9,106</b>	<b>35,300</b>	<b>8,455</b>	<b>31,711</b>	<b>651</b>	<b>7.70</b>



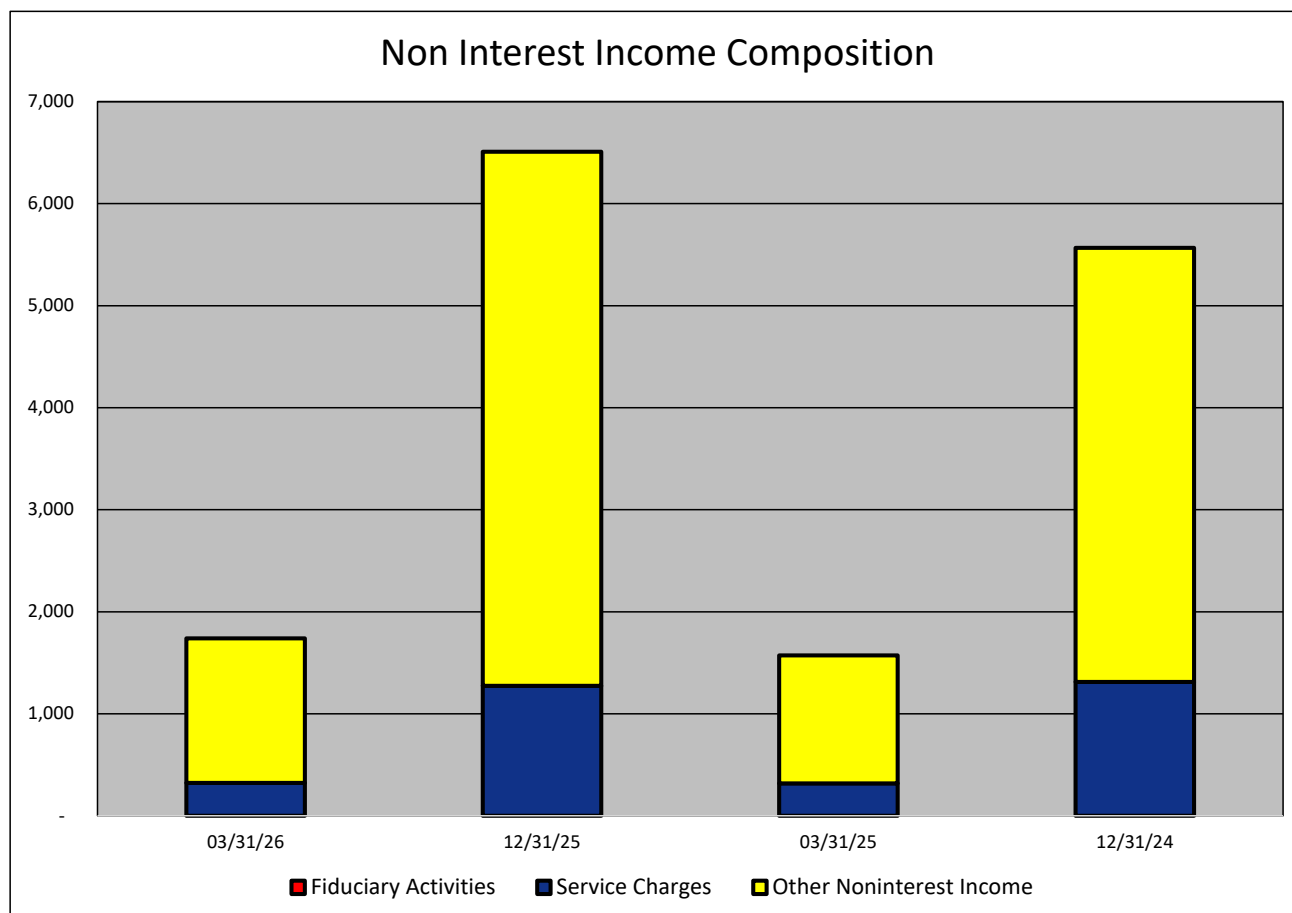
**INTEREST EXPENSE COMPOSITION- Terrabank, National Association**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	1,956	8,164	2,113	9,336	(157)	(7.43)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	919	-	NA
<b>Total Int Expense</b>	<b>1,956</b>	<b>8,164</b>	<b>2,113</b>	<b>10,255</b>	<b>(157)</b>	<b>(7.43)</b>



**NONINTEREST INCOME COMPOSITION- Terrabank, 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
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	322	1,273	318	1,313	4	1.26
Other Noninterest Income	1,416	5,235	1,253	4,253	163	13.01
<b>Total Nonint. Income</b>	<b>1,738</b>	<b>6,508</b>	<b>1,571</b>	<b>5,566</b>	<b>167</b>	<b>10.63</b>

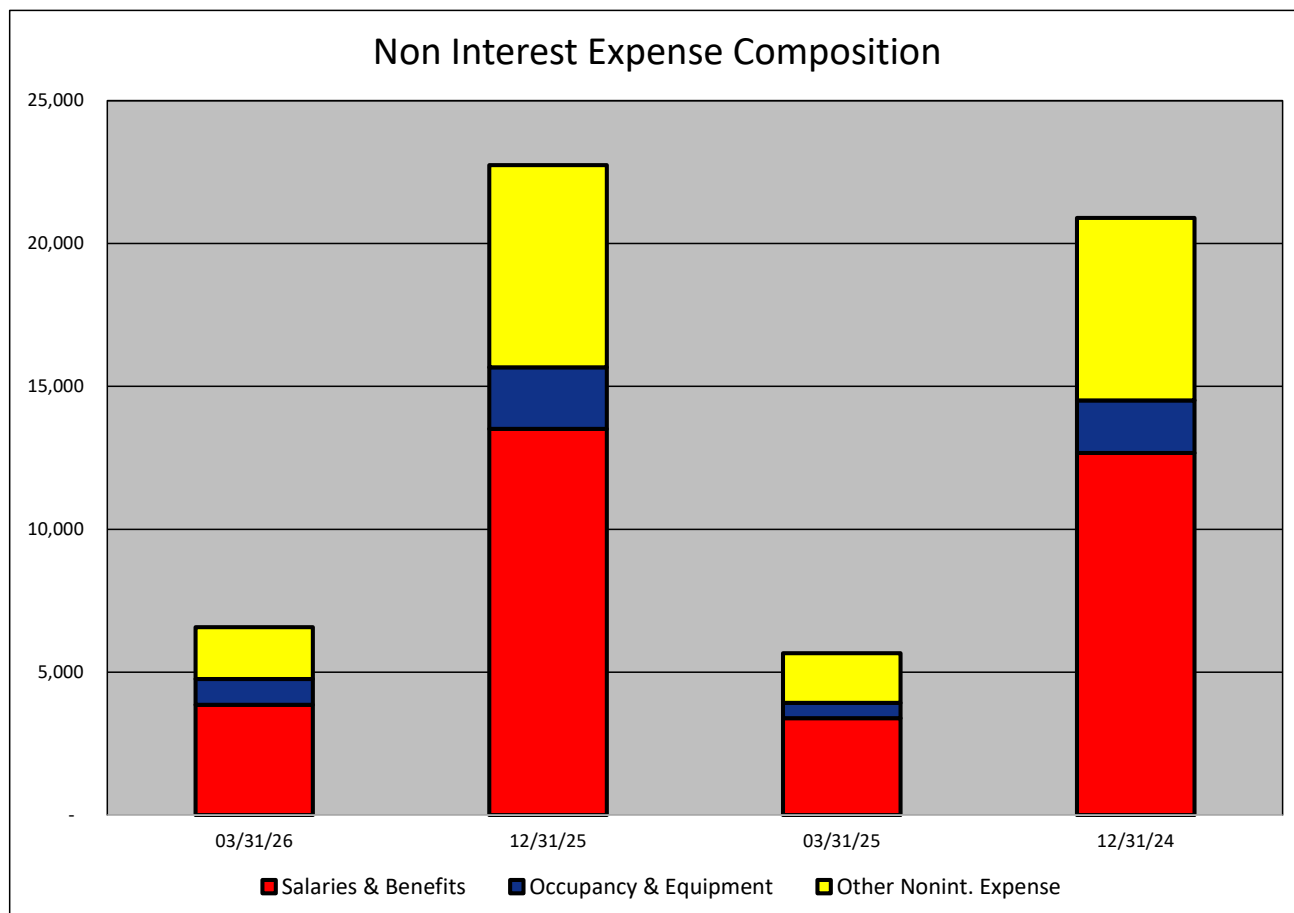


**NONINTEREST EXPENSE COMPOSITION- Terrabank, National Association**  
(Dollars in Thousands)

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	3,855	13,517	3,387	12,674	468	13.82
Occupancy & Equipment	904	2,149	539	1,835	365	67.72
Other Nonint. Expense	1,815	7,074	1,736	6,390	79	4.55
<b>Total Nonint. Expense</b>	<b>6,574</b>	<b>22,740</b>	<b>5,662</b>	<b>20,899</b>	<b>912</b>	<b>16.11</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>
<b>Terrabank, National Association</b>	<b>869,333</b>	<b>820,644</b>	<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>
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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)

<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
<b>Terrabank, National Association</b>	<b>8.80</b>	<b>9.86</b>	<b>15.35</b>	<b>16.61</b>	<b>10.73</b>
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
<b>Terrabank, National Association</b>	<b>74.99</b>	<b>65.78</b>	<b>21.88</b>
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>	<b>77.08</b>	<b>65.76</b>	<b>17.92</b>
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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
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
<b>Terrabank, National Association</b>	<b>861,762</b>	<b>0.67</b>	<b>7.61</b>
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
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
<b>Terrabank, National Association</b>	<b>0.81</b>	<b>2.24</b>	<b>73.95</b>	<b>7.07</b>
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
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
<b>Terrabank, National Association</b>	<b>0.80</b>	<b>6.18</b>	<b>0.00</b>	<b>0.00</b>	<b>21.81</b>
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
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
<b>Terrabank, National Association</b>	<b>64.87</b>	<b>3.30</b>	<b>0.00</b>	<b>0.00</b>
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>
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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
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
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
<b>Terrabank, National Association</b>	<b>4.41</b>	<b>0.89</b>	<b>3.46</b>	<b>95.86</b>
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>	<b>5.35</b>	<b>2.18</b>	<b>3.08</b>	<b>96.63</b>