

U. S. Century Bank

Doral, FL

Established
10/28/2002

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

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Patricia Romero, Vanessa Hossler, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Stephanie Flores, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Kendall Lucas, Makenna Bader, Kimberly Berlow, Ann-Leiticia Blot, Gregory Mann, Joseph Parrillo, Maya Borreli, Samuel Pacheco

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)

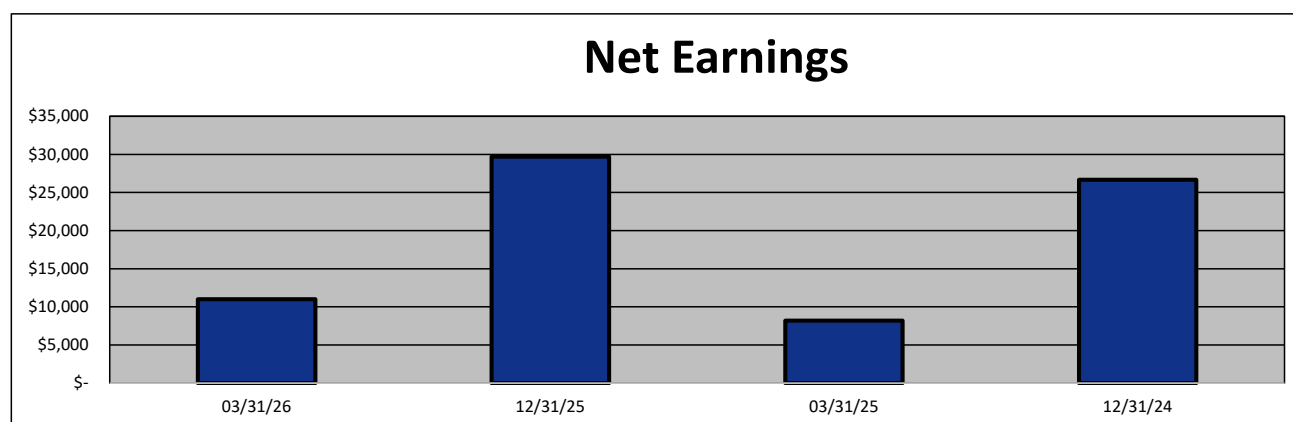
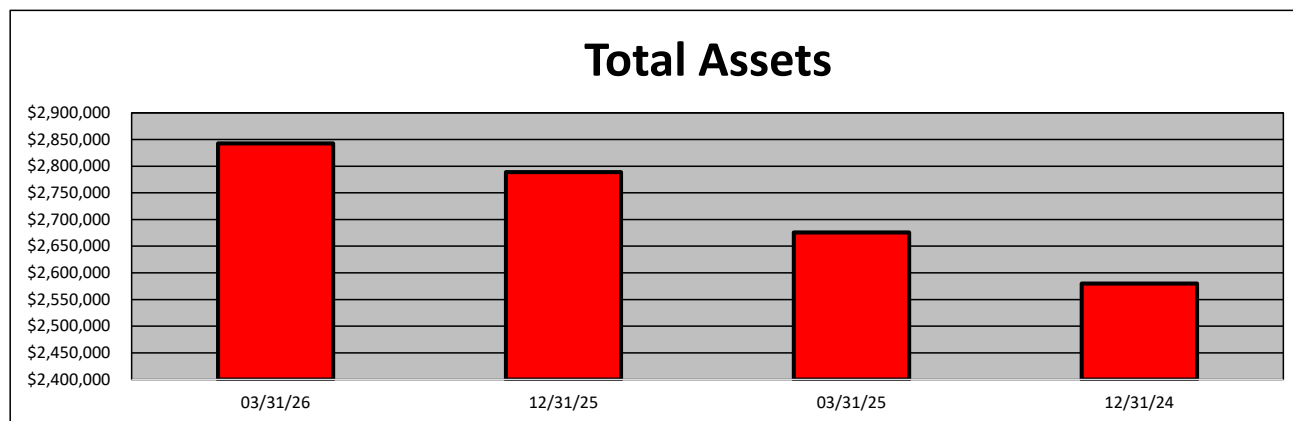
EXECUTIVE SUMMARY - U. S. Century Bank
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.01	8.90	8.29	8.15	10.49	9.92
Leverage Ratio	9.88	9.65	9.55	9.38	11.09	10.48
Tier 1 Cap/Risk Based Assets	12.74	12.47	12.41	12.10	12.37	15.25
Risk Based Ratio	13.96	13.67	13.65	13.34	13.16	16.27
Common Equity Tier 1 Capital Ratio	12.74	12.47	12.41	12.10	12.25	14.79
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	89.19	92.77	87.59	90.34	75.38	77.08
Loans/Assets	78.84	78.50	76.10	76.47	63.61	65.76
Securities/Assets	15.03	16.55	16.33	16.47	17.71	17.92
PROFITABILITY:						
Return on Avg Assets	1.54	1.07	1.23	1.05	0.81	0.42
Return on Avg Equity	17.47	12.93	15.16	13.34	9.54	4.34
Nonint Income/Avg Assets	0.66	0.53	0.56	0.52	0.74	0.46
Net Overhead Ratio	1.13	1.24	1.15	1.25	2.34	2.48
Efficiency Ratio	46.53	49.21	49.68	53.96	71.79	80.13
Assets (per million) per Employee	13.47	13.60	13.31	12.96	10.70	11.20
ASSET QUALITY:						
Allowance/Loans	1.16	1.16	1.22	1.22	1.31	1.26
Nonperforming Loans/Total Loans	0.16	0.14	0.20	0.14	0.51	0.51
Nonperforming Assets/Total Assets	0.13	0.11	0.16	0.10	0.35	0.36
Adjusted Texas Ratio	1.29	1.15	1.69	1.16	3.02	3.10
YIELDS & COSTS:						
Yield on earning assets	5.37	5.47	5.35	5.41	5.45	5.35
Cost of funds	2.21	2.46	2.48	2.73	1.92	2.18
Net interest margin	3.31	3.19	3.01	2.88	3.31	3.08
Avg Earning Assets/Avg Assets	96.38	96.12	95.66	95.73	95.53	96.63

SELECTED FINANCIAL DATA - U. S. Century 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	2,842,514	2,788,916	2,675,803	2,579,817	166,711	6.23
Cash and Equivalents	78,963	38,477	97,984	77,035	(19,021)	(19.41)
Securities	427,091	461,431	436,929	424,915	(9,838)	(2.25)
Loans, net	2,241,051	2,189,257	2,036,212	1,972,848	204,839	10.06
Deposit Accounts	2,512,559	2,359,913	2,324,767	2,183,871	187,792	8.08
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	256,161	248,230	221,860	210,253	34,301	15.46

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	11,016	29,707	8,187	26,689	2,829	34.55
Interest Income	37,032	145,487	33,978	131,233	3,054	8.99
Interest Expense	14,184	60,653	14,863	61,297	(679)	(4.57)
Net Interest Income	22,848	84,834	19,115	69,936	3,733	19.53
Credit Loss Expense	597	2,120	672	2,959	(75)	(11.16)
Noninterest income	4,708	14,740	3,716	13,297	992	26.70
Gain on Sale of Securities	14	(7,526)	-	14	14	NA
Noninterest Expense	12,821	49,004	11,343	44,914	1,478	13.03
Net Operating Income	14,138	48,450	10,816	35,360	3,322	30.71
Income Taxes	2,932	11,040	2,620	8,487	312	11.91

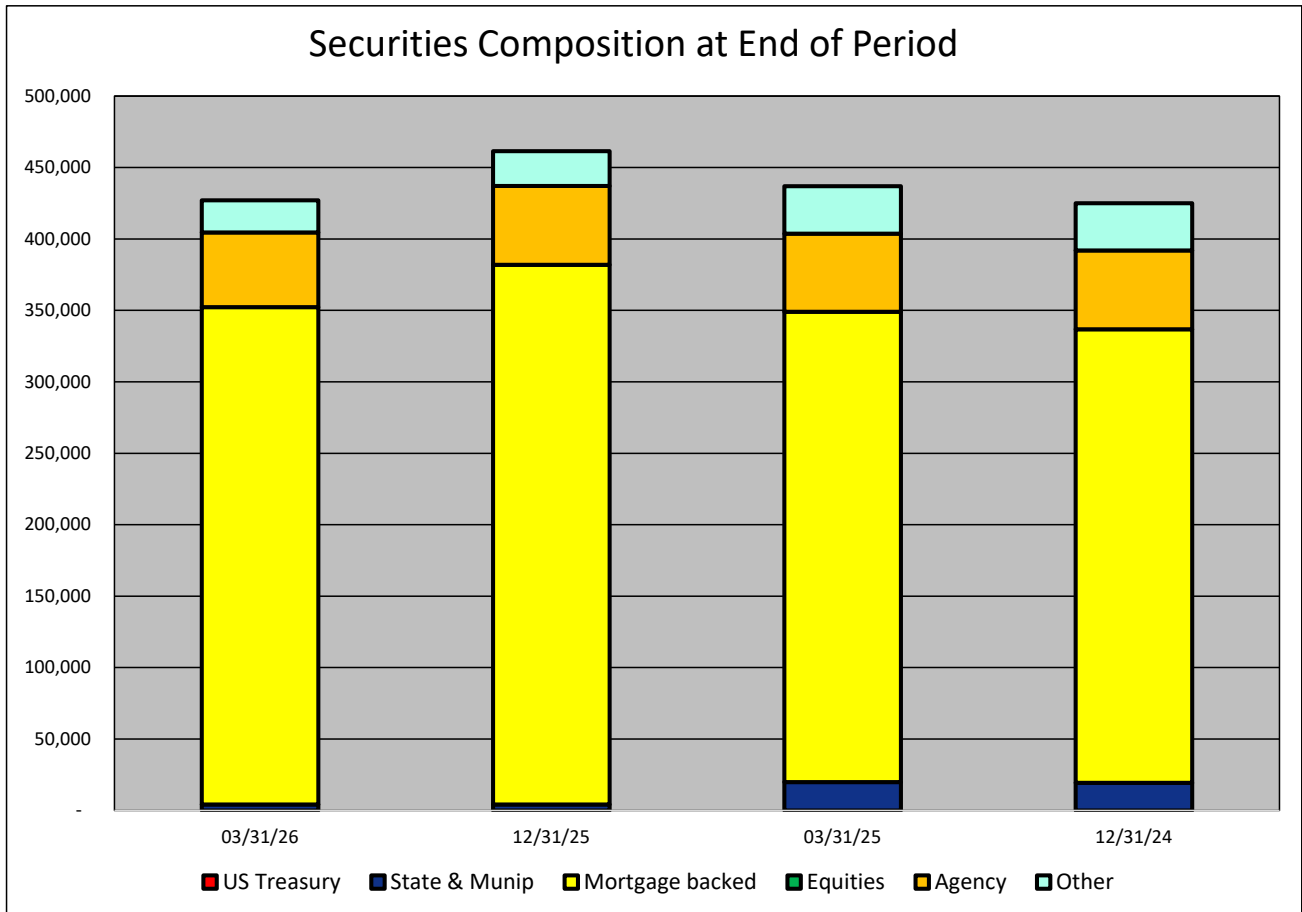


SECURITIES COMPOSITION - U. S. Century Bank
(Dollars in Thousands)

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

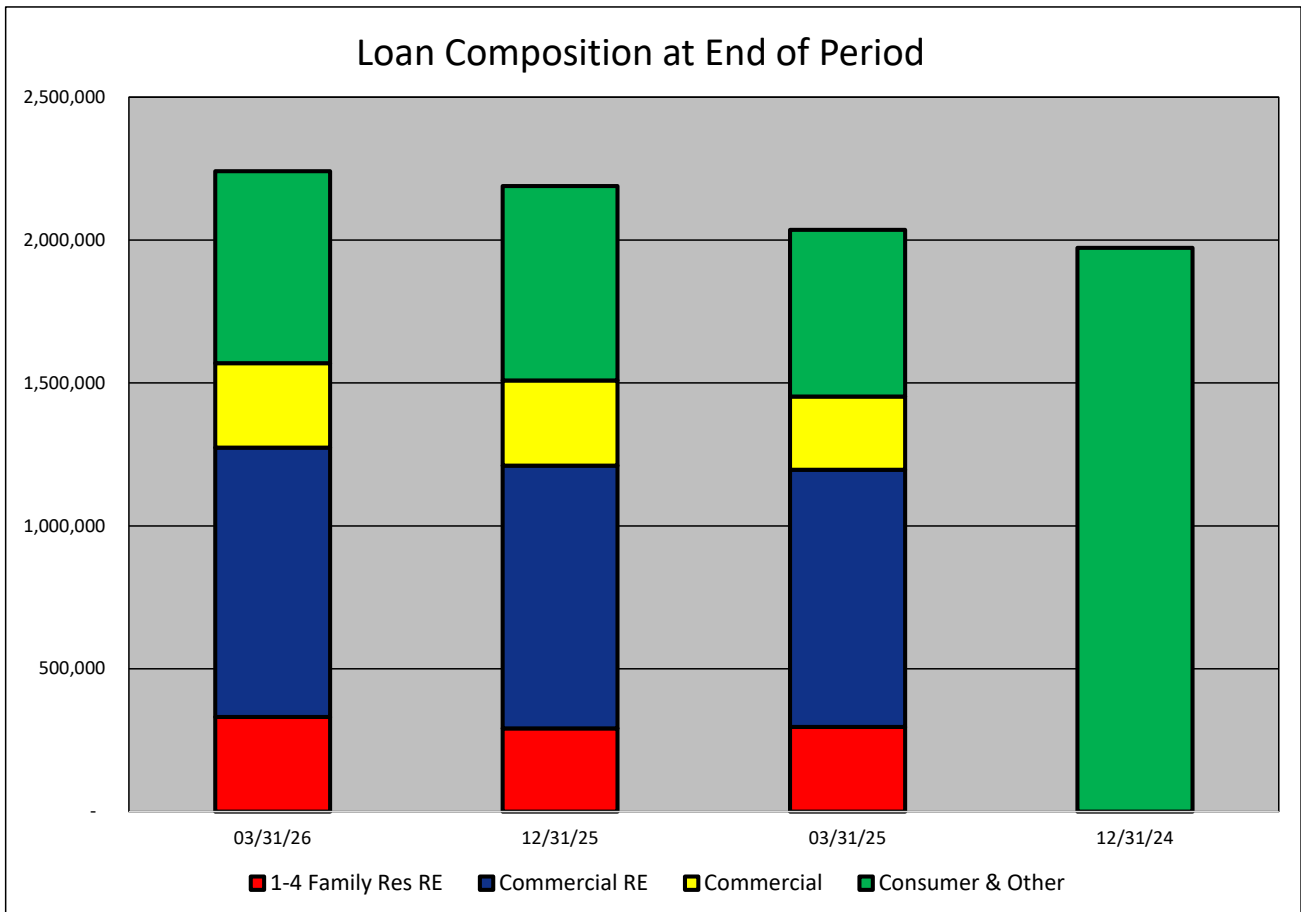
SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	4,198	4,263	19,892	19,311	(15,694)	(78.90)
Mortgage backed	348,066	377,593	329,107	317,516	18,959	5.76
Equities	-	-	-	-	-	NA
Agency	52,346	55,302	54,700	55,164	(2,354)	(4.30)
Other	22,481	24,273	33,230	32,924	(10,749)	(32.35)
Total Securities	427,091	461,431	436,929	424,915	(9,838)	(2.25)



LOAN PORTFOLIO COMPOSITION - U. S. Century 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	331,039	290,840	296,704	-	34,335	11.57
Commercial RE	942,588	920,066	899,486	-	43,102	4.79
Commercial	295,712	298,095	256,123	-	39,589	15.46
Consumer & Other	671,712	680,256	583,899	1,972,848	87,813	15.04
Loans, Net	2,241,051	2,189,257	2,036,212	1,972,848	204,839	10.06



LOAN PORTFOLIO QUALITY - U. S. Century Bank
(Dollars in Thousands)

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

ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	25,500	24,070	24,070	21,084	1,430	5.94
Total Recoveries	10	42	11	46	(1)	(9.09)
Total Charge-offs	5	732	13	19	(8)	(61.54)
Credit Loss Expense	597	2,120	672	2,959	(75)	(11.16)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>26,102</u>	<u>25,500</u>	<u>24,740</u>	<u>24,070</u>	<u>1,362</u>	<u>5.51</u>

NON-PERFORMING ASSETS:

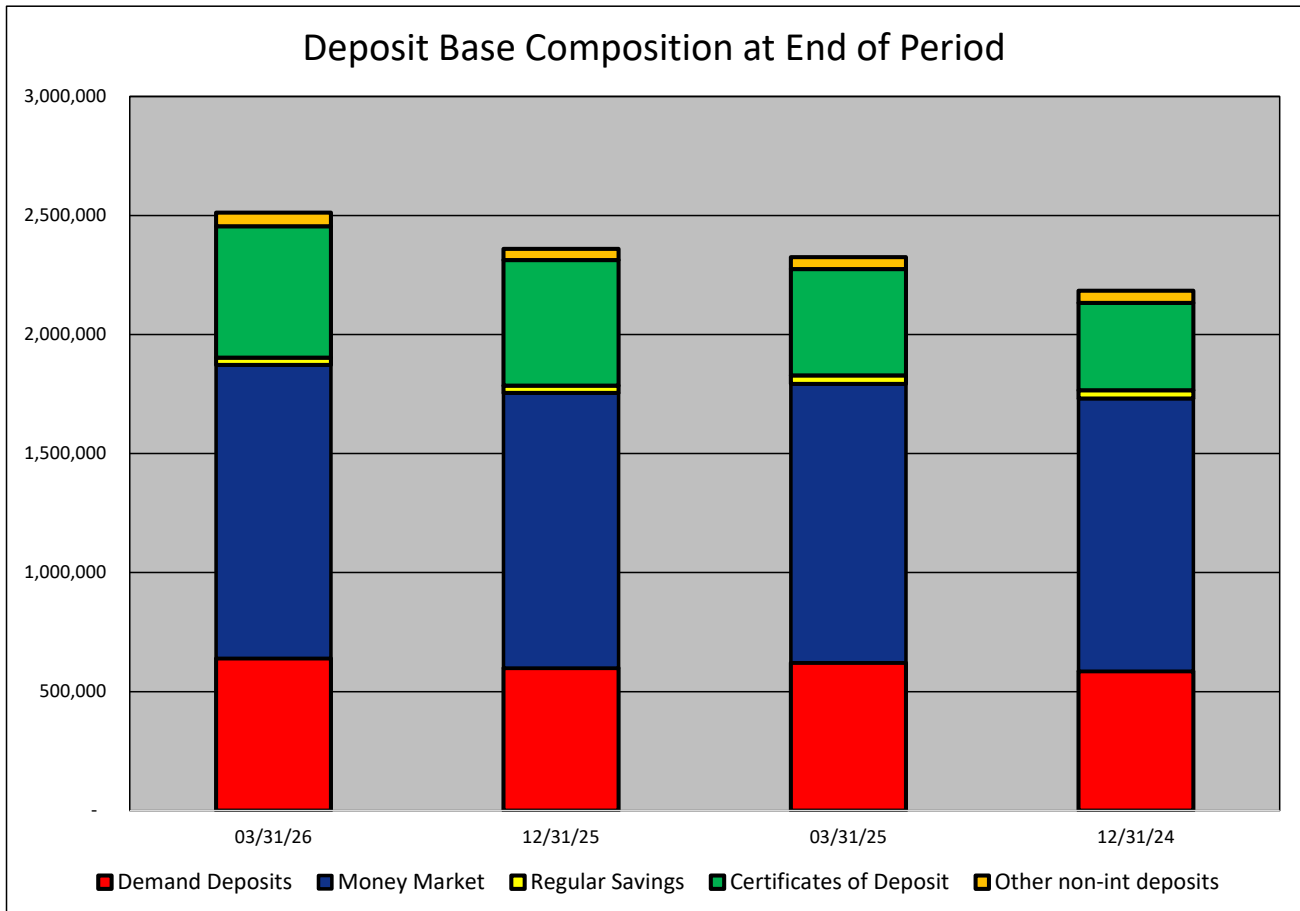
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	3,640	3,138	4,156	2,707	(516)	(12.42)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>3,640</u>	<u>3,138</u>	<u>4,156</u>	<u>2,707</u>	<u>(516)</u>	<u>(12.42)</u>

DEPOSIT BASE COMPOSITION - U. S. Century Bank
(Dollars in Thousands)

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

DEPOSIT BASE CATEGORY:

Demand Deposits	639,693	598,694	620,687	585,026	19,006	3.06
Money Market	1,232,429	1,156,230	1,171,988	1,146,344	60,441	5.16
Regular Savings	30,819	30,192	35,315	34,465	(4,496)	(12.73)
Certificates of Deposit	552,174	527,810	446,826	367,388	105,348	23.58
Other non-int deposits	57,444	46,987	49,951	50,648	7,493	15.00
Total Deposits	2,512,559	2,359,913	2,324,767	2,183,871	187,792	8.08

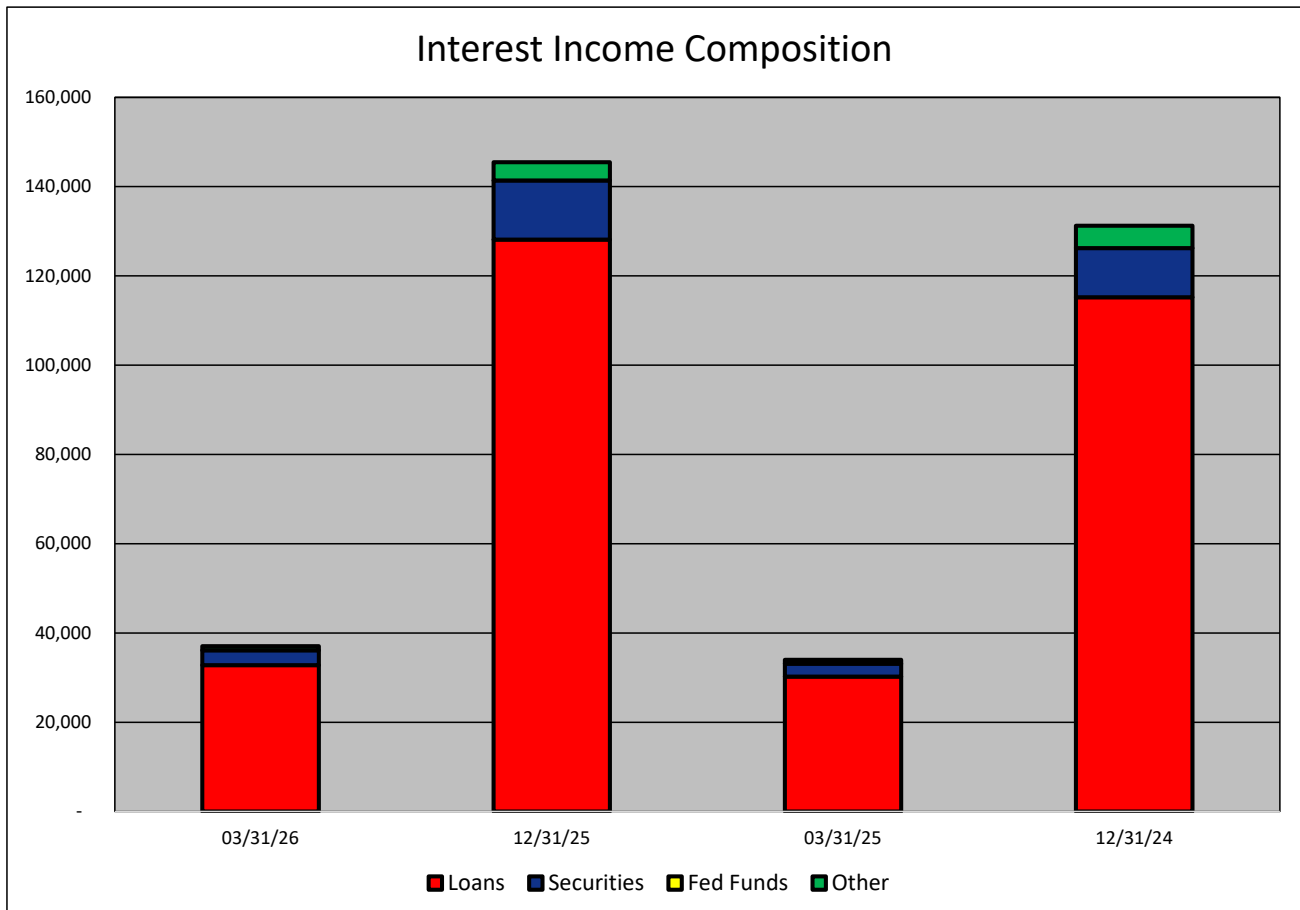


INTEREST INCOME COMPOSITION- U. S. Century Bank
(Dollars in Thousands)

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

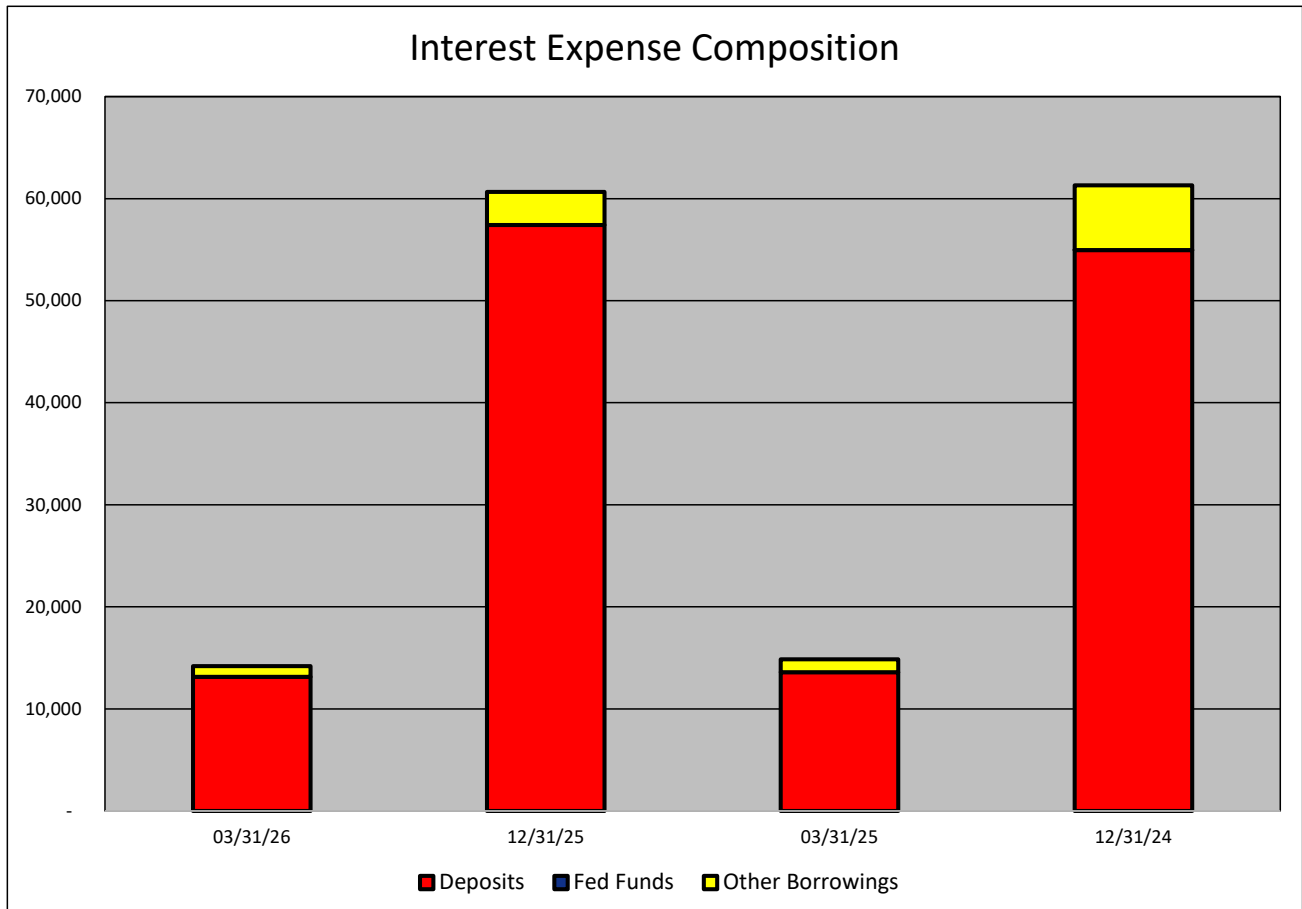
INTEREST INCOME CATEGORY

Loans	32,789	128,160	30,245	115,236	2,544	8.41
Securities	3,342	13,235	2,866	11,018	476	16.61
Fed Funds	-	-	-	-	-	NA
Other	901	4,092	867	4,979	34	3.92
Total Int Income	37,032	145,487	33,978	131,233	3,054	8.99



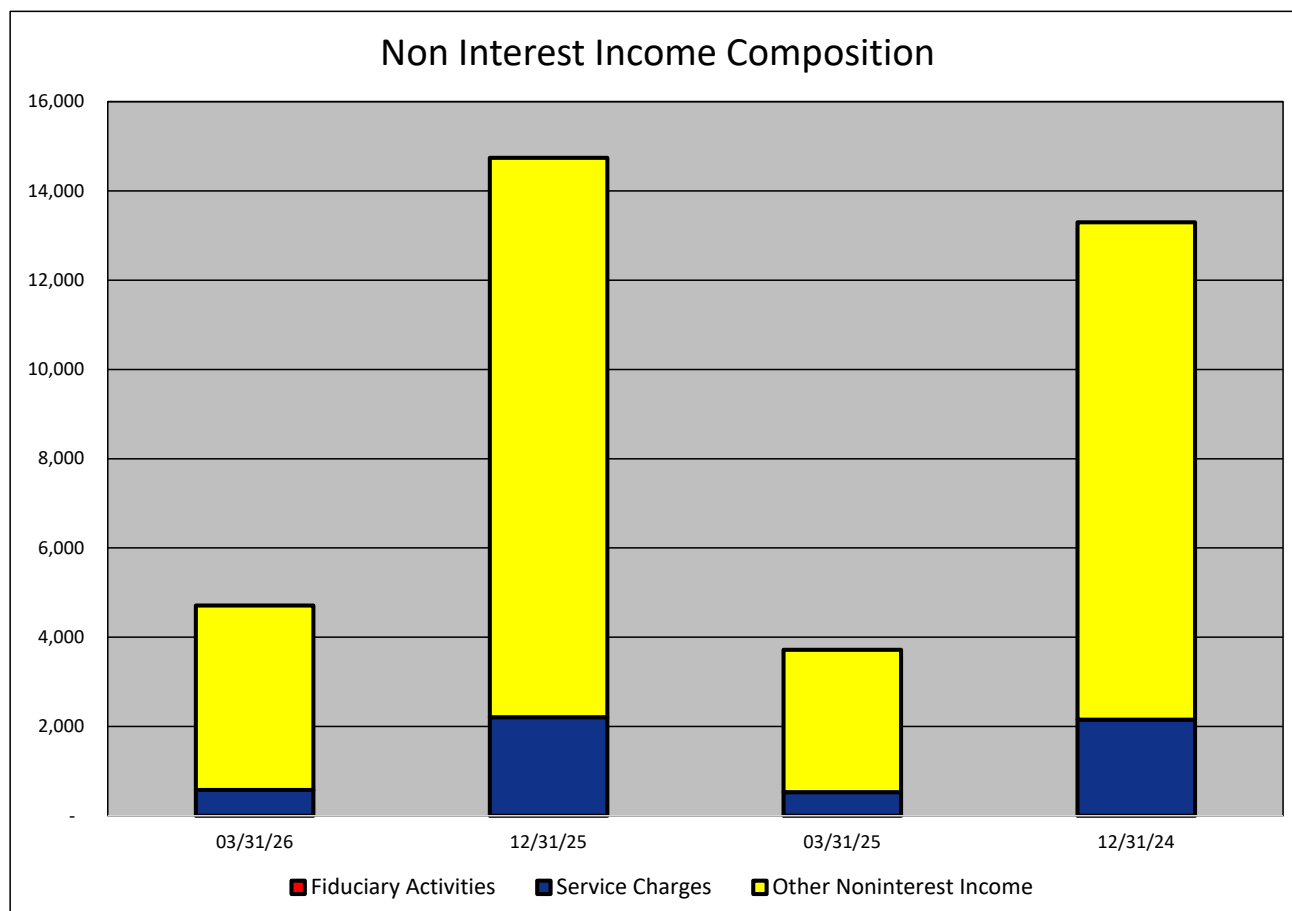
INTEREST EXPENSE COMPOSITION- U. S. Century Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	13,144	57,415	13,591	54,961	(447)	(3.29)
Fed Funds	-	-	-	2	-	NA
Other Borrowings	1,040	3,238	1,272	6,334	(232)	(18.24)
Total Int Expense	14,184	60,653	14,863	61,297	(679)	(4.57)



NONINTEREST INCOME COMPOSITION- U. S. Century 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	581	2,208	530	2,155	51	9.62
Other Noninterest Income	4,127	12,532	3,186	11,142	941	29.54
Total Nonint. Income	4,708	14,740	3,716	13,297	992	26.70

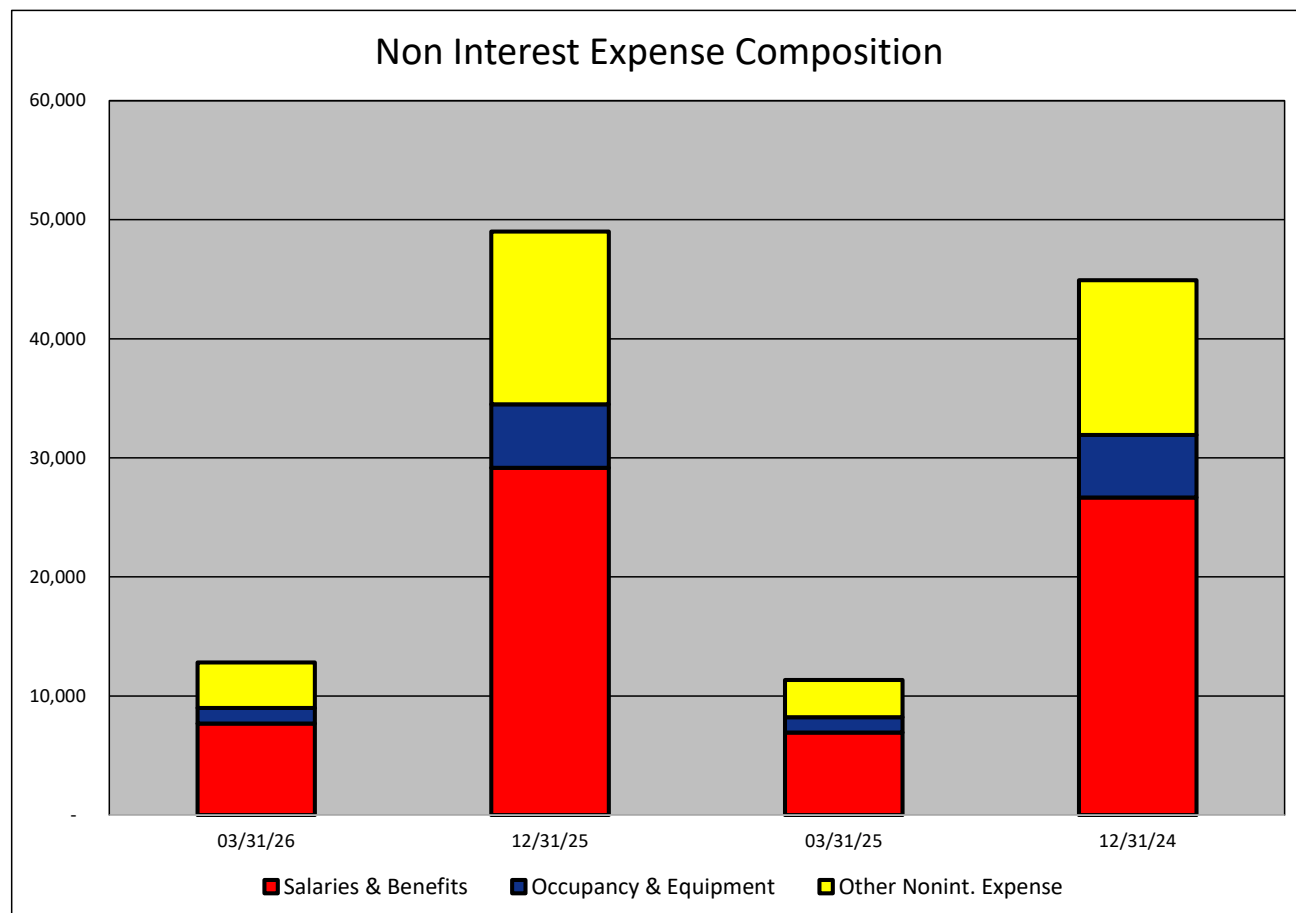


NONINTEREST EXPENSE COMPOSITION- U. S. Century Bank
(Dollars in Thousands)

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

NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	7,680	29,162	6,927	26,664	753	10.87
Occupancy & Equipment	1,316	5,330	1,284	5,251	32	2.49
Other Nonint. Expense	3,825	14,512	3,132	12,999	693	22.13
Total Nonint. Expense	12,821	49,004	11,343	44,914	1,478	13.03



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
----------------------------	-----------	-----------	-------

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
----------------------------	------	-------	-------	-------	-------

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
----------------------------	--------------	--------------	--------------

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
----------------------------	-----------	------	------

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
----------------------------	------	------	-------	-------

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
----------------------------	------	------	------	------

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
----------------------------	-------------	--------------	-------------	-------------	--------------

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
----------------------------	-------	------	------	------

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
----------------------------	-------	-------	-------	------	------

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