



OCEAN BANK RECORDS DOUBLE-DIGIT GROWTH

MIAMI, January 30, 2026 – Ocean Bank today announced double-digit growth in assets, deposits and stockholder’s equity for 2025, compared to year-end 2024.

Total assets reached \$7.44 billion, an increase of 11 percent during the year, while deposits grew 12 percent to \$6.27 billion “This growth reflects Ocean Bank’s constant dedication to meeting our customers’ needs,” said Agostinho Alfonso Macedo, President, Chairman and CEO of Ocean Bank. “Strong customer relationships drove increases in loans and net interest income, resulting in 10 percent rise in stockholder’s equity to \$697.4 million.”

At Dec. 31, the bank’s Tier 1 capital stood at \$712.5 million, a growth of 8 percent, with Tier 1 Leverage Ratio of 9.7 percent.

About Ocean Bank

Ocean Bank is the largest independent, state-chartered commercial bank headquartered in Florida, with \$7.44 billion in assets. Chartered in 1982, Ocean Bank operates its network of 24 branches throughout Miami-Dade, Broward, Palm Beach and Orange counties. The community bank has received numerous awards and accolades from the Greater Miami Chamber of Commerce, The Beacon Council and the Florida Department of Education, among others, for its support of our South Florida communities. For more information, log on to www.oceanbank.com.