
2025

**SOCIAL
IMPACT REPORT**



Letter from Our Chairman, President and Chief Executive Officer

DEEPENING OUR IMPACT IN THE COMMUNITIES WE SERVE

Being part of the BankUnited community means committing to progress, innovation, and meaningful change. Building on the strong foundation laid in our 2024 Social Impact Report, we strengthened our efforts to support our employees, customers, and the communities we serve.

In 2025, our focus expanded to deepen our community involvement and broaden the impact of our partnerships. We continued to invest in initiatives that promote financial well-being, economic opportunity, and long-term community stability. Through strategic collaborations with nonprofit organizations, community leaders, and local institutions, we enhanced our support for programs that create pathways to opportunity for underserved populations. Our employees played a vital role in these efforts, contributing their time, expertise, and passion to make a meaningful difference.

As we reflect on 2025, I am proud of the collective impact we have made together. While we know there is more work ahead, we remain focused on building stronger communities and creating lasting value through purposeful action. As we move forward, we will continue to invest in our people, deepen our community partnerships, and grow alongside those we serve. Let's Go For More™ together.

Sincerely,



Rajinder P. Singh
Chairman, President and Chief Executive Officer
BankUnited, Inc.







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ABOUT BANKUNITED

BankUnited, N.A. (NYSE:BKU) is a leading commercial bank with approximately \$35 billion in assets as of December 31, 2025. Headquartered in Miami Lakes, Florida, we operate in Florida, New York, Dallas, Atlanta, Morristown, New Jersey, and Charlotte, North Carolina.

We provide a full range of consumer and commercial banking products and services to individuals, small businesses, middle-market companies, large corporations, and institutions. We also offer specialized lending and treasury management solutions nationwide.

We are driven by a relationship-based approach, helping clients and communities achieve their goals through tailored financial solutions and disciplined advice.



FINANCIAL HIGHLIGHTS AT-A-GLANCE

December 31, 2025

\$35.0

BILLION
TOTAL ASSETS

\$29.4

BILLION
TOTAL DEPOSITS

\$24.3

BILLION
TOTAL LOANS

55

BANKING
CENTERS

STRONG CAPITAL BASE POSITION

8.9%

Tier-1
Leverage Ratio

14.1%

Total Risk-Based
Capital Ratio

12.3%

Common Equity
Tier-1 Capital Ratio

OUR VISION

We are the leading regional Commercial and Small Business bank, with a distinctive value proposition based on strong service-oriented relationships, robust digital enabled customer experiences, and operational excellence with an entrepreneurial work environment that empowers employees to deliver their best.

#1 South
Florida's

fastest-growing
banks by deposits,
*South Florida
Business Journal*,
April 2025

5 Star
BauerFinancial
Rating



OUR VALUES

Strength. Stability. Trust.

- Solid Credit Quality supported by strong national rating
- Stable Performance through disciplined growth

Our Framework

Our commitment to the community reaches across its markets and beyond through the following initiatives: Affordable Housing, Economic Development, Revitalization/Stabilization, and Community Service. Through our Community Development/Outreach and iCARE™ teams, we actively listen to community partners, assess areas of need, and direct resources to create a lasting impact.

ECONOMIC DEVELOPMENT

- **Low-cost Banking:** In 2025, BankUnited rolled out a new product known as the Essentials Checking Account. This low-cost checking account is designed to provide budget friendly, stress-free banking and transparent pricing with no minimum balance required.
- **Heirs' Property Initiative:** Supporting homeowners in securing and preserving generational wealth.
- **Small Business Lending:** BankUnited supports small businesses through its many lending products which include conventional and Small Business Administration (SBA) guaranteed lending products.

COMMUNITY SERVICE

- **Volunteering:** Employees provided over 4,000 hours of volunteer service in 2025
- **Financial Inclusion:** Employees presented financial literacy trainings to members of the community in an effort to promote financial inclusion

AFFORDABLE HOUSING

In 2025, we provided over \$125 million in loans to affordable housing projects within New York, Florida and Texas. Most of the tenants in these projects are at or below 80% of the area median income (AMI).

REVITALIZATION/ STABILIZATION

We provided 13 loans totaling \$140,050,000 in 2025 to projects within New York, Florida and Texas that led to revitalization and/or stabilization efforts.

EXPANDING ECONOMIC OPPORTUNITY

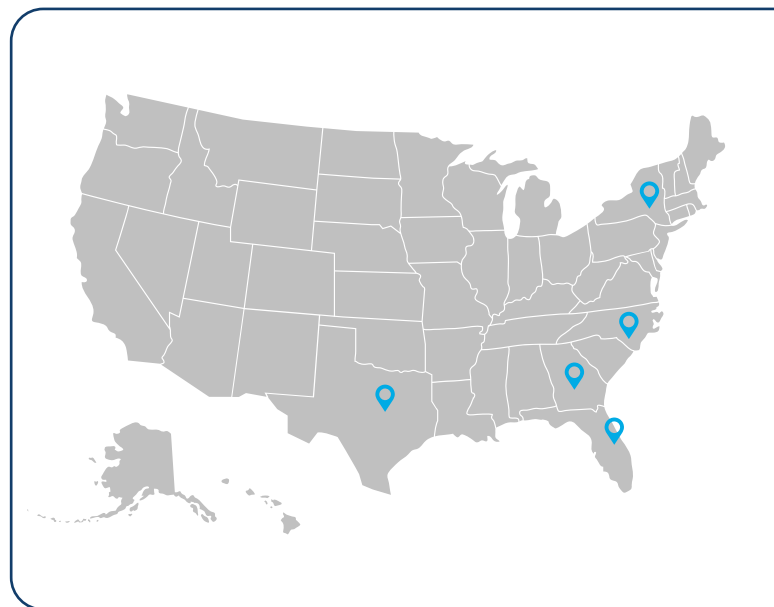


BankUnited is proud to serve small businesses across our footprint. We support small businesses across **Florida, Georgia, New York, North Carolina** and **Texas** by originating and purchasing loans and offering a full range of banking products and services.

Comprehensive Small Business Lending Solutions

We provide a range of conventional and Small Business Administration (SBA) guaranteed lending products. As a Preferred SBA Lender, we offer a comprehensive suite of SBA products, including SBA Express, 7(a), and 504 loans, designed to meet the diverse needs of small businesses. Our PRONTO Line of Credit and Term Loan products are designed for businesses with lower revenue. Our dedicated SBA team works closely with clients to identify the right loan solution and support their growth.

In 2025, we were recognized by the SBA South Florida District Office with a FY 2025 Lender Award, reflecting our continued commitment to supporting small businesses across South Florida.



Partnerships with Purpose

Small Business Spotlight | BrinkAlert

Founded in 2008 in the State of Florida, BrinkAlert is a technology company specializing in safety and visibility systems for gated entrances and commercial/ industrial facilities. Through its subsidiaries, the company manufactures a wide range of LED-based solutions, including illuminated barrier gate arms, LED kits for commercial gates, safety lighting systems for commercial door operators (CDOs), loading docks, blind doorways in industrial environments, underground parking facilities, and warehouses. BrinkAlert also produces industrial-grade LED light strips, wiring harnesses, aluminum retainer tracks, LED control systems and traffic lights designed for both pedestrian and vehicle safety.



Requested Facilities:

- Refinance of Owner-Occupied Real Estate: \$1.8 million
- Small Business Express Line of Credit: \$400,000

“

Our refinancing was crucial for our company's financial reorganization and new growth strategy. We were able to position ourselves effectively to demonstrate our financial viability to a major new customer. As a result, we secured a significant deal, which puts us on track to potentially double our revenue in the next 12 months, with exponential opportunities ahead.”

- Jonathan Brinkman, President
BlackSky Technologies, Inc. DBA BrinkAlert





Center for Micro Entrepreneurial Training (CMET)

CMET is an Orlando-based nonprofit dedicated to economic need, access and opportunity through education and skill-building. Its mission is to prepare entrepreneurs by providing structured training in business planning, financial literacy, marketing, branding, and customer targeting.

A key initiative is the Entrepreneurship Through Acquisition (ETA) Cohort, designed to guide professionals in purchasing and growing existing small businesses rather than starting

new ventures. Through ETA, CMET aims to broaden access to business ownership, with 27 graduates to date and a growing cohort prepared for acquisition opportunities. We hosted and sponsored one of their workshops at our headquarters in Miami Lakes, further supporting its efforts to expand access to entrepreneurial education.

Promoting Financial Inclusion

BankUnited Essentials Checking Account

In 2025, BankUnited introduced the new Essentials Checking Account, a low-cost, low-fee account designed to make banking more accessible. The Essentials Checking Account offers a low monthly fee, no minimum balance requirement, and free, convenient access to online and mobile banking services, along with personalized support to help clients achieve their financial goals.

BankUnited's Essentials Checking Account is Bank On certified, meeting national standards for affordability and accessibility. This certification reflects our continued commitment to financial inclusion while strengthening trust and credibility with our clients.



Revitalization/Stabilization

Through grants, investments, and lending opportunities, BankUnited supports activities that revitalize or stabilize low- and moderate-income (LMI) communities, including key infrastructure and facilities, such as hospitals and schools. We provided over **13 loans totaling \$140 million** in 2025 across Florida, New York, and Texas, supporting projects that advance revitalization and/or stabilization efforts.

iCARE™ Ventures

This year, we continued to advance our support for small business owners through the iCARE™ Ventures program, reinforcing our commitment to fostering sustainable growth within our communities. Notably, one participating business received critical assistance with the patent and trademark process, support that proved essential

to its development and long term viability. In addition, we initiated the onboarding process for 10 new businesses, expanding the program's reach and enabling us to provide meaningful guidance, resources, and opportunities to a broader group of entrepreneurs.

Entrepreneur Spotlight | Roots Bookstore & Market

Founded to advance the economic and social awareness of the Black community, The Roots Collective has long served as a platform for visionary leadership and community empowerment. Through Roots Bookstore & Market, the organization created a community-centered space that empowers residents through literacy, culture, and connection. The bookstore features new and used works from local and independent authors alongside classic and contemporary literature. Beyond books, Roots

serves as a hub for conversations, workshops, wellness events, local vendors, and various initiatives. With support from iCARE™ Ventures, Roots Bookstore & Market has strengthened its capacity as a cultural and economic anchor in Liberty City, providing access to resources, amplifying local voices, and serving as the home for community-driven projects that preserve legacy and generate sustainable impact.





Entrepreneur Spotlight | Poetry Potluck

“With the support of BankUnited, we successfully hosted 12 Poetry Potluck gatherings and facilitated two Senior Class Portrait photojournalism projects, each culminating in a published book. Each book seeks to preserve the stories of seniors living in Liberty City. This partnership also enabled us to expand our programming, curating dozens of arts-centered performances and learning spaces. Through these initiatives, our Artists in Residence were empowered to develop transferable skills, refine their craft, showcase their work, receive fair compensation, and broaden their impact - all while meaningfully serving their community.”

-Calvin Early, Founder

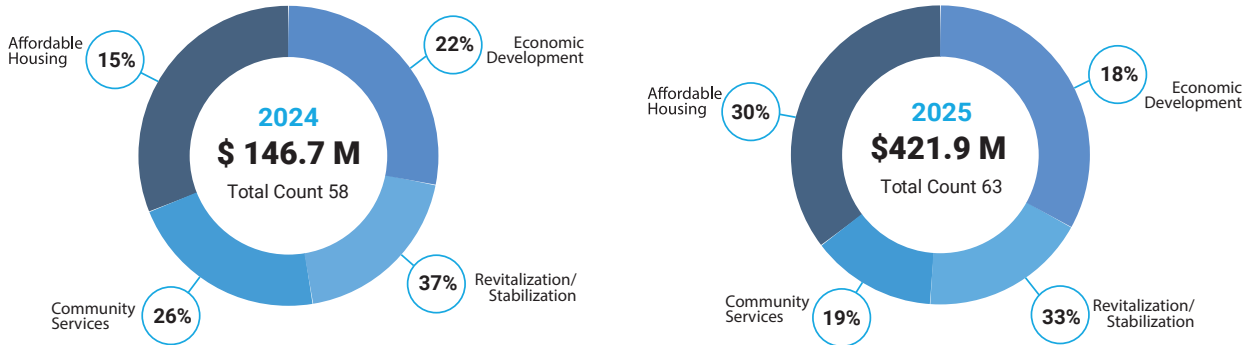


STRENGTHENING



We believe in the power of investing in the prosperity and well-being of the communities we serve. Through a layered approach encompassing Community Development loans, Equity Equivalent Investments (EQ2s), and strategic partnerships, we actively contribute to revitalization, economic growth, affordable housing, and essential community services.

Community Development Lending



G COMMUNITIES



Partner Spotlight | Baptist Health Foundation

In partnership with the Baptist Health Foundation, BankUnited sponsored Bounce Back from Cancer™. This event raises critical funds to support Baptist Health Miami Cancer Institute in advancing innovative research, clinical trials, and treatment programs aimed at improving patient outcomes and achieving its vision of a world without cancer. As the region's only cancer center selected as a

Memorial Sloan Kettering Cancer Alliance member, Miami Cancer Institute is redefining collaboration between a globally recognized cancer research institution and a community-based cancer center. Funds raised support breakthrough research and clinical trials that advance the development of new treatments. BankUnited is proud to support this cause while engaging directly with the community.

Partner Spotlight | YWCA South Florida

YWCA South Florida expands equitable economic opportunities for women and strengthens communities so they remain resilient through economic, social, and public health crises. The organization focuses on enhancing civic and economic infrastructure to support a more inclusive and prosperous local economy.

To advance this mission, YWCA South Florida prioritizes workforce partnerships, upskilling, credentialing, and employment pipelines that support long-term economic mobility. Its efforts include employer-driven certifications, expanding job placement support, career mentoring and coaching, development of soft skills, enhancing financial wellbeing, and entrepreneurial development.

This year, BankUnited continued to support YWCA South Florida's economic mobility initiatives.

Affordable Housing Partnerships

H.E.L.P CDC

H.E.L.P CDC is a faith-based organization located in Eatonville, Florida, the oldest incorporated Black municipality in the United States, established in 1887. Through active community engagement and outreach programs, H.E.L.P reaches local residents to provide support and services that enhance and empower them while helping keep the community vital and connected.



Renters Rock Program: Equips renters with the knowledge and skills needed for financial stability through a robust program in practical strategies paving the way towards successful homeownership.



Homebuyers Training Club: Provides coaching to help residents navigate the homebuying process.



Fight Club: Certified counselors create a “crisis budget” and work directly with lenders, providing hands-on support to help homeowners secure mortgage modifications and remain in their home during financial difficulties.



Home Management Program: Supports homeowners in mastering the responsibilities of their new role including information on home upkeep, preventing default and estate planning.

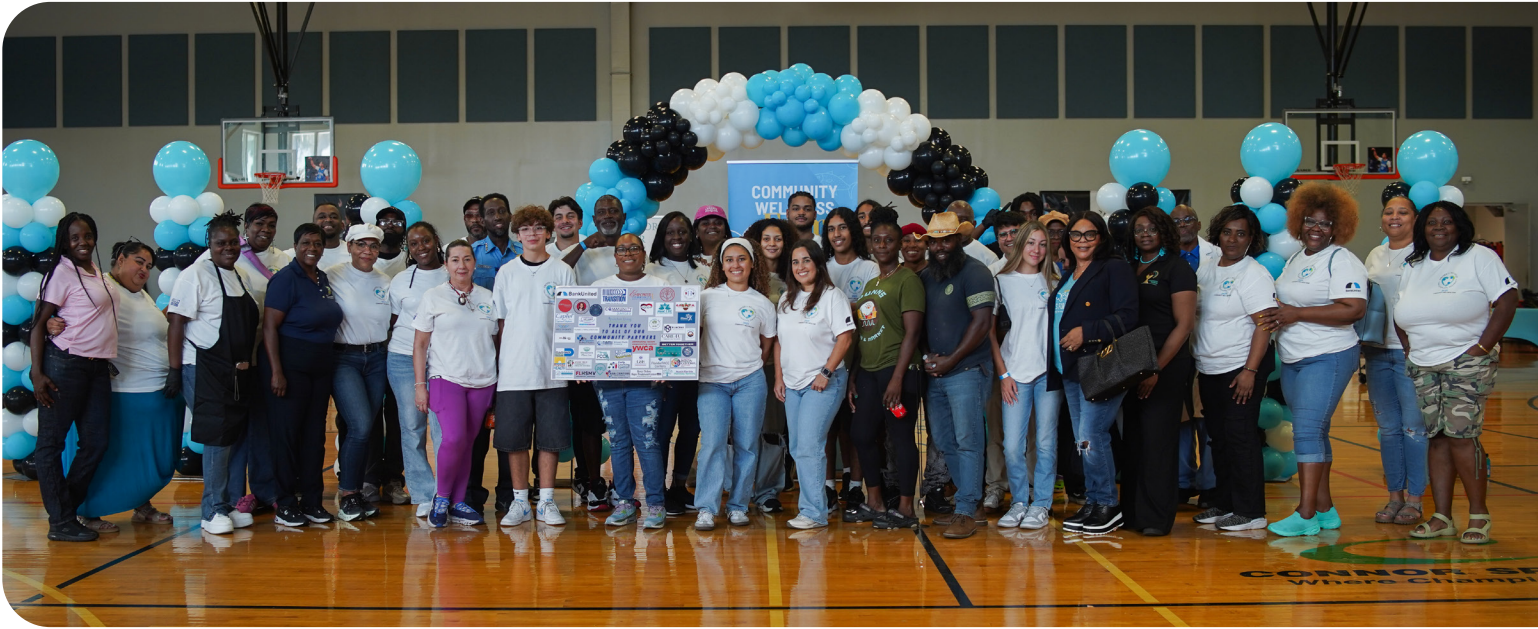


Heirs Property Resolution: Assist residents who have inherited properties without a clear title due to multi-generational ownership by working with local Legal Aid organizations. Under this program, H.E.L.P has served over 131 homeowners to help prevent or resolve Heirs Property issues since April 2025.

Supporting the Unhoused

In partnership with Transition, iCARE™ continued Project Elevate, providing rent stipends, food assistance, mental health services and additional resources to seven individuals experiencing homelessness, helping them take meaningful

steps toward sustained independence and security. In addition, we collaborated to host a community wellness fair, expanding access to essential resources and reinforcing our shared commitment to strengthening the community.



iCARE™ supported the launch of a mobile shower unit in partnership with The Smile Trust, expanding access to hygiene services for individuals experiencing homelessness.

Now in its second year of partnership, iCARE™ continued its dedicated support of Florida International University's Fostering Panther Pride program, which serves students who have experienced foster care or homelessness. Through this ongoing collaboration, we help ensure that these students receive the stability, guidance, and resources they need to thrive academically and professionally, reinforcing our commitment to expanding equitable access to opportunity.





Heirs' Property Initiative

We continued to advance our Heirs' Property Initiative, reinforcing our commitment to supporting homeowners in securing and preserving generational wealth. Our efforts are currently focused in two key areas in Florida—Liberty City and Eatonville—where heirs' property challenges disproportionately impact residents. In 2025, through our partnership with Legal Services of Greater Miami, 275 advocacy hours were dedicated to assisting families in preventing and resolving heirs' property issues, providing critical legal guidance throughout the process.

In 2025, we conducted three community outreach events in Liberty City to raise awareness and connect residents with essential resources. In Eatonville, we continued to deepen our engagement through our collaboration with the Florida A&M University College of Law, contributing to ongoing efforts to address heirs' property challenges in the community. In recognition of this work, BankUnited was honored at the Florida A&M University Heirs' Property Symposium for its partnership and commitment to advancing equitable access to property ownership and preservation.

IMPACT IN ACTION:



An example of the impact of the project is the legal assistance provided to Ms. Rose. Ms. Rose faced the daunting task of navigating probate while trying to preserve the family home after the death of her mother. Without legal assistance, unresolved title issues and complex County records threatened the property's stability and long-term ownership. Through legal services provided by our partner organizations, probate pleadings were prepared, filed and facilitated for the addition of Ms. Rose's brother to the deed, safeguarding shared family ownership. Because of this, we preserved family ownership and avoided immediate risk to the property.*

**Client names changed to protect anonymity*



Partner Spotlight

Community Development Corporation of Long Island (CDLI)

BankUnited provided a grant to support the Community Development Corporation of Long Island's (CDLI) Housing Counseling Program, which serves low- and moderate-income first-time homebuyers in Suffolk County—one of the nation's most expensive housing markets. CDLI's program offers comprehensive homebuyer education and one-on-one counseling, guiding clients through the mortgage and homebuying process while connecting them to additional CDLI resources.

Participants can also access low-interest loans and grants through CDLI's CDFI to support down payments, closing costs, home rehabilitation, emergency repairs, home improvements, and septic system replacements or retrofits. BankUnited's support enabled CDLI to deliver homebuyer education to **230 families**, provide individualized coaching to **218 participants**, and help **42 individuals** close on their first home—totaling over **\$20 million** in home purchases.

This investment helps break down barriers to homeownership for low- and moderate-income families, expand access to affordable financing, and strengthen community stability in one of the nation's most competitive housing markets.

Community Service

Giving back to the community allows employees to deepen relationships within the communities we serve. BankUnited is proud to continue making an impact year over year, increasing our employee participation throughout our footprint.

Volunteering & Community Service

\$3,566,680

TOTAL GRANTS AWARDED TO 357 GRANTEES

▲ 15.8% Increase from 2024

32

Employees On Boards



4,409

Total volunteer hours supporting more than 250 community organizations

▲ 7.7% Increase from 2024

 **25**

Communities Served

▲ 19% Increase from 2024


110

Repeat Partners



Employee Highlight

AMANDA PIRES

Senior Vice President, Producing Team Leader,
Commercial Banking



As Board Chair during Women In Distress' (WID) 50th Anniversary year, Amanda led the organization through a milestone period of visibility, growth, and strategic transformation. She played a central role in elevating the 50th Anniversary Gala, strengthening donor engagement, and launching the organization's capital campaign to expand critical services for survivors. Under her leadership, WID advanced major initiatives including the opening of the Children's Enrichment Center, statewide hotline and training contracts, and the development of a new transitional housing program. Amanda's governance, advocacy, and partnership-building helped honor WID's 50 year legacy while positioning the organization for its next era of impact.

“

In this milestone year, volunteering with Women In Distress has been a reminder that change happens when a community refuses to look away. I'm honored to help carry forward a 50 year legacy of courage, compassion, and unwavering support for survivors in Broward County.”





Partnerships with Purpose

Partner Spotlight | Believe With Me



“*BankUnited’s contribution to our Gold Star Christmas Project helped deliver one of the most impactful and emotionally significant programs of the year. 2,512 children of fallen heroes received Christmas gifts, and 1,337 families received financial support during the holiday season. Your support helped strengthen community awareness and long-term sustainability of Gold Star support programs.*”

-Lyette Reback, Founder

Community Partner Roundtables

This year, we hosted ten Community Partner Roundtables across all our markets, engaging **121 nonprofit partners** and welcoming **126 total attendees**.

These gatherings brought our grantees together for a collaborative Community Needs Assessment, creating open and honest spaces for meaningful dialogue. Through these conversations, partners shared emerging community needs, highlighted gaps in services, and offered direct feedback on how we can strengthen our support.

Give Miami Day

iCARE™ joined The Miami Foundation's largest annual initiative. Give Miami Day is an online fundraising event for over 1,300 nonprofits in Greater Miami. Together we donated to 38 organizations making a positive impact on Miami-Dade County.

THE MIAMI 
FOUNDATION

Helping Fill the Gap

iCARE™ Pantry

The iCARE™ Pantry is our new internal donation space designed to support local nonprofits and employees by collecting nonperishable food, hygiene items, baby products and household essentials year-round. The iCARE™ Pantry will support food insecure individuals and families by establishing recurring monthly food pickups from nonprofit organizations committed to hunger relief.



Thanksgiving Contributions

This year, we supported **29 food banks** and pantries to expand their impact across multiple communities that were in need. Through all of our donations, we were able to provide over **175,000** Thanksgiving meals, supporting **4,217 individuals and families** and ensuring that they had access to food during the holiday season.



Education

STEM

iCARE™ proudly supported the launch of the Do Good 41 Tech Innovation Lab, an initiative designed to expand access to high quality STEAM education for students in underserved communities.



Now in its sixth year, our exclusive partnership with Florida International University's ATOM Pink Tank program, a six month leadership and research initiative for STEM students, has produced 78 graduates to date. Since the program's inception, 25% of participating students have joined the Bank in roles across the organization.



iCARE™ hosted the fourth cohort of BankUnited's Curious Minds STEM Academy in partnership with Miami Dade College. This academy provides students with foundational and applied knowledge in robotics, AI, engineering, digital fabrication, and financial literacy. Since its inception, a total of 90 students have successfully completed the program.



iCARE™ Summer Internship Program

This year, we successfully launched the sixth cohort of the iCARE™ Internship Program, further strengthening our commitment to developing early-career talent. The program expanded its offerings with the addition of a new Marketing track, broadening opportunities for participants to gain specialized experience. A total of 15 interns completed the cohort, 11 of whom were extended

to continue contributing to teams across the Bank. In addition, we created supplemental internship opportunities throughout the year in partnership with several departments, including the Alternative Funds Group, Credit Review, and Card Services, providing students with valuable exposure to diverse areas of the organization.



Partner Spotlight | Branches, Inc.

A Miami based nonprofit founded in 1973, Branches advances economic mobility in Miami Dade County through education, youth development, and financial stability programs. BankUnited is a long standing and deeply engaged partner, supporting Branches through strategic funding and hands-on community involvement. This year, BankUnited helped power the organization's Black Tie & Blue Jeans Gala. Branches had a record breaking amount of \$860,000 raised to benefit more than 10,000 individuals. Our partnership also includes investment in core programming, Back to School supply drives, an iCARE™ Thanksgiving donation providing holiday meals for families, and ongoing financial literacy and volunteer initiatives that support students and families year round.



Partner Spotlight | New York Edge

BankUnited continued its commitment to youth development by partnering with New York Edge—one of the largest providers of after-school and summer programming in the region—to host a mock interview and speed mentoring event for students participating in its summer programs. New York Edge creates safe, supportive environments where young people across all five boroughs and Long Island can explore their interests, build essential skills, and grow as future leaders.

On July 24, nineteen BankUnited associates met one-on-one with 15 students for a series of eight-minute mentoring sessions, giving each student the opportunity to connect with six to seven professionals throughout the day.

These individualized conversations offered guidance on career pathways, professional development, and goal setting, helping students build confidence and gain practical insight into the world of work. The students also toured BankUnited's 57th & Lexington branch and joined a networking lunch at the office, providing a firsthand look at banking operations and additional time to engage with industry professionals.

BankUnited supported New York Edge with a grant, and the organization also received canned goods donated through the iCARE™ program, further strengthening our shared commitment to student wellbeing and community support.



Career Development Initiatives

Offerings provided by our Go for More™ Academy enable employees to develop their skills and careers.

In 2025, the Leadership Institute was added to the School of Leadership, which already included two cornerstone programs: the Rising Leader Program and the EXCElerate Program. Taken together, the three programs provide skills development for leaders regardless of where they are on their leadership journey. The School of Leadership is conducted in partnership with Florida International University and was held at the FIU campus. Held annually, the 2025 cohort consisted of 18 senior leaders selected for their strategic importance to the Bank. The 3-day program delved into topics such as values in leadership and new perspectives on virtual work and virtual leadership. Each participant also worked on their personal leadership agenda.

For the second year in a row, BankUnited received the Training Magazine MVP Award for its employee training and development programs. Training MVP Award winners are the organizations with the most successful and effective learning and development programs in

the world. They are, indeed, the Most Valuable Players (MVPs) in the Training/Learning and Development (L&D) industry.



OUR PEOPLE



Employee Health & Wellness

In 2025, we were recognized by the Florida Department of Health as one of the **Healthiest Employers in Florida**.

Throughout the year, we expanded access to proactive, high-quality care through a variety of on-site and virtual health initiatives, including:



Comprehensive primary care services offered on-site at our corporate headquarters.



On-site full-service skin cancer screenings and rotating pop-up clinics to support early detection and prevention.



Mobile mammography services available at both our Miami and New York offices, making preventive screenings more convenient for our team.



Real Appeal, a complimentary, evidence-based weight-management program available through UHC for eligible employees.



73% of medically covered employees successfully completed all Wellness Program requirements, demonstrating strong engagement in personal health.

These initiatives reflect our commitment to supporting the holistic well-being of our workforce and promoting long-term health outcomes across the organization.

LOOKING AHEAD

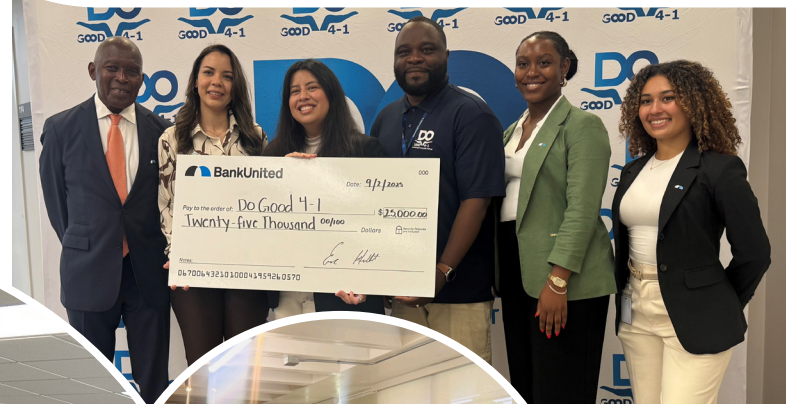


Our efforts have contributed to meaningful progress for the individuals, businesses, and communities we serve. As we look ahead, we remain dedicated to expanding opportunity, improving well-being, and strengthening inclusive, thriving communities. Together, we





businesses, and communities
by supporting financial
are building a brighter future.





 www.bankunited.com

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Member
FDIC