

Community Bank Of The South

Merritt Island, FL

Established
11/29/1999

Florida Bank and Thrift Performance Report

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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
Treasure Coast Group

For the year ended December 31, 2024

Institution name	Total Assets (\$'000's)
Seacoast National Bank	15,167,038
Optimumbank	932,739
Marine Bank & Trust Company	645,900
Anchor Bank	451,731
American National Bank	422,572
Paradise Bank	412,953
Desjardins Bank, National Association	353,967
Locality Bank	281,204
Community Bank Of The South	265,586
Natbank, National Association	233,784
Evermore Bank	196,112
Cypress Bank & Trust	166,010
Bank Of Belle Glade	142,540

Institution name	Return on Avg Assets (%)
Paradise Bank	3.03
Desjardins Bank, National Association	1.93
Optimumbank	1.51
Bank Of Belle Glade	1.05
American National Bank	0.94
Community Bank Of The South	0.86
Seacoast National Bank	0.82
Anchor Bank	0.66
Marine Bank & Trust Company	0.49
Cypress Bank & Trust	0.28
Natbank, National Association	0.12
Evermore Bank	0.00
Locality Bank	(0.09)

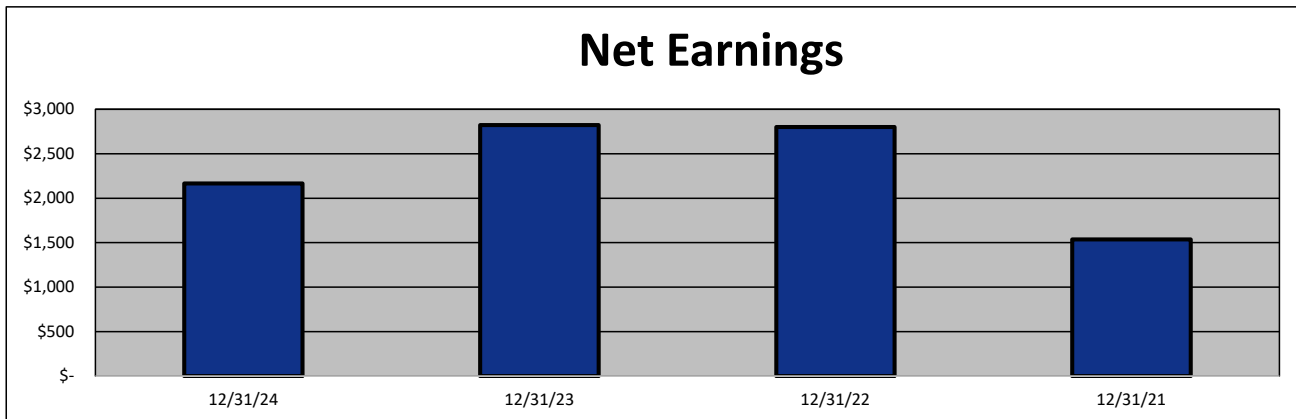
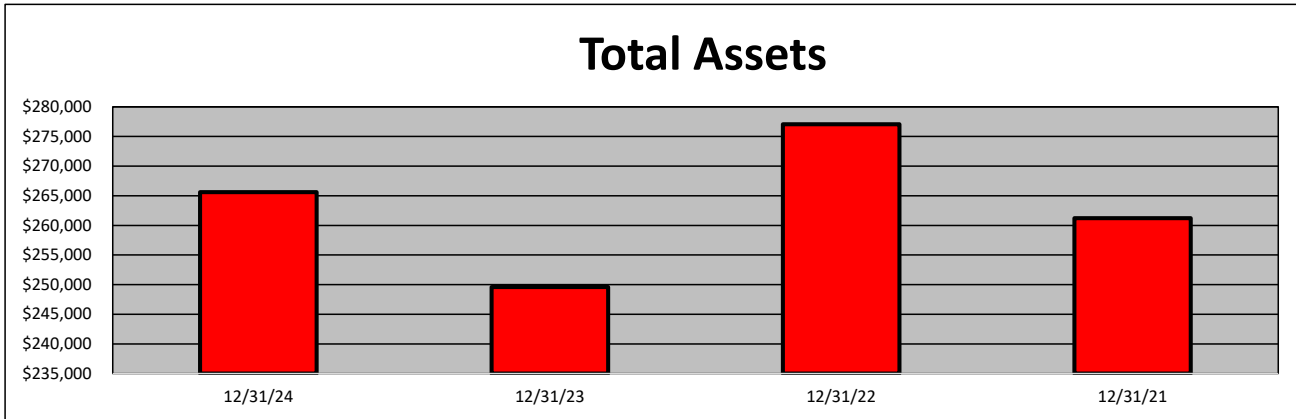
EXECUTIVE SUMMARY - Community Bank of the South
(Percentage)

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	6.87	6.75	5.60	7.84	10.71	11.79
Leverage Ratio	9.08	9.21	7.90	7.31	11.67	12.47
Tier 1 Cap/Risk Based Assets	21.86	22.02	21.15	23.73	15.53	11.06
Risk Based Ratio	22.82	23.02	21.99	24.73	16.34	11.61
Common Equity Tier 1 Capital Ratio	21.86	22.02	21.15	23.73	15.48	11.06
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	30.11	31.34	26.08	28.27	74.93	81.57
Loans/Assets	27.68	28.75	24.36	25.80	63.48	67.93
Securities/Assets	31.83	32.67	31.54	17.40	19.42	12.72
PROFITABILITY:						
Return on Avg Assets	0.86	1.12	1.06	0.64	(0.10)	0.89
Return on Avg Equity	12.24	17.74	16.71	7.58	9.28	9.76
Nonint Income/Avg Assets	0.17	0.19	0.14	0.17	0.79	0.87
Net Overhead Ratio	1.57	1.48	1.38	1.51	2.99	2.28
Efficiency Ratio	59.78	52.73	52.08	66.54	70.68	71.32
Assets (per million) per Employee	14.75	13.14	13.19	12.44	10.47	9.01
ASSET QUALITY:						
Allowance/Loans	1.30	1.44	1.28	1.20	1.25	1.06
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.52	0.24
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.36	0.18
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.66	1.63
YIELDS & COSTS:						
Yield on earning assets	4.72	4.32	2.94	2.48	5.44	5.73
Cost of funds	2.47	1.68	0.09	0.09	3.04	3.50
Net interest margin	2.87	3.09	2.88	2.42	2.91	3.31
Avg Earning Assets/Avg Assets	94.85	95.87	96.26	96.52	95.35	96.08

SELECTED FINANCIAL DATA - Community Bank of the South
(Dollars in Thousands)

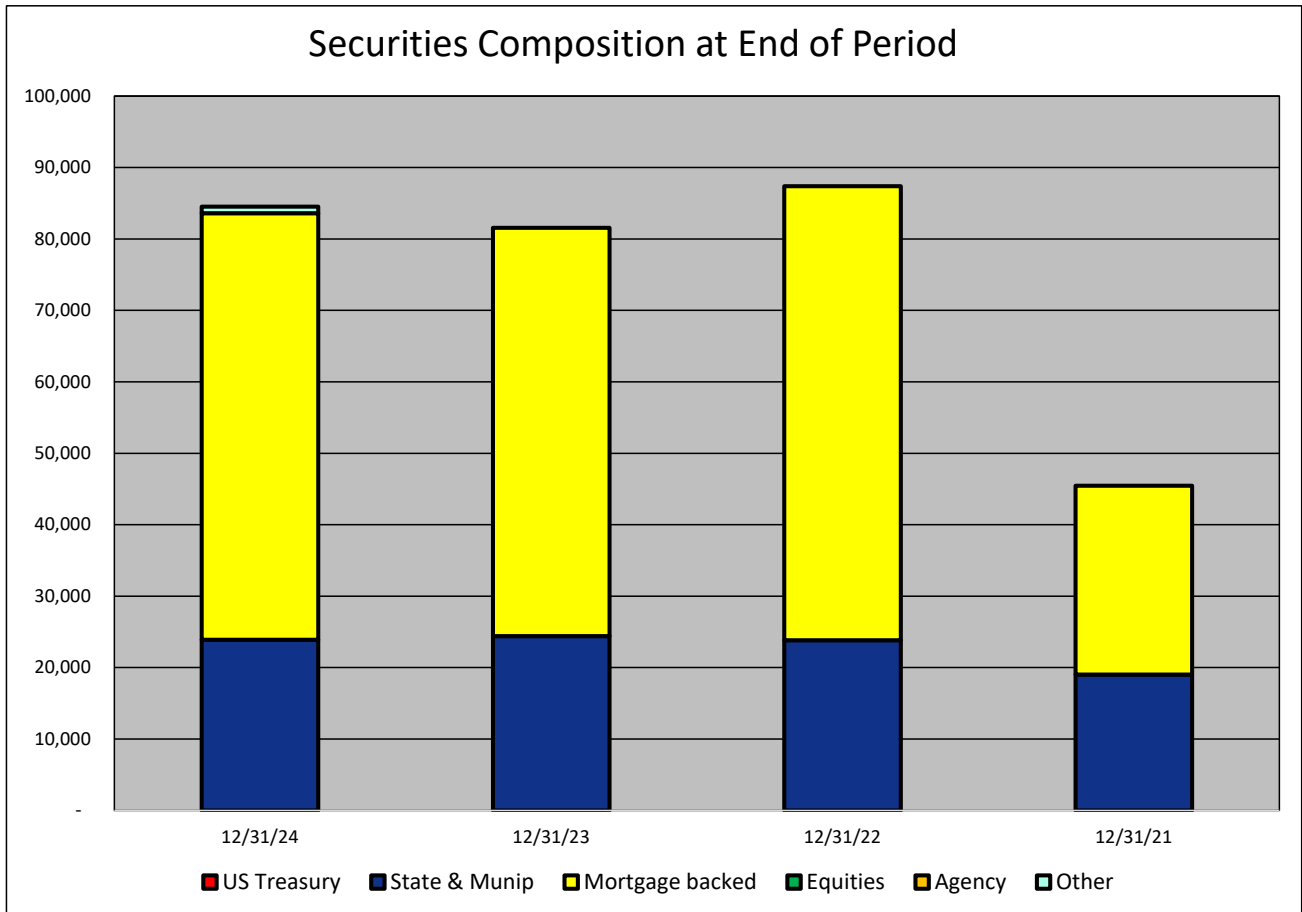
As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	265,586	249,597	277,045	261,221	15,989	6.41
Cash and Equivalents	98,300	87,359	113,215	141,959	10,941	12.52
Securities	84,528	81,554	87,383	45,441	2,974	3.65
Loans, net	73,519	71,758	67,501	67,392	1,761	2.45
Deposit Accounts	244,132	228,973	258,862	238,398	15,159	6.62
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	18,243	16,840	15,507	20,486	1,403	8.33

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,165	2,822	2,800	1,536	(657)	(23.28)
Interest Income	11,338	10,417	7,466	5,710	921	8.84
Interest Expense	4,441	2,963	161	132	1,478	49.88
Net Interest Income	6,897	7,454	7,305	5,578	(557)	(7.47)
Prov for Credit Losses	(108)	-	-	10	(108)	NA
Noninterest income	435	490	378	412	(55)	(11.22)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	4,401	4,206	4,020	4,007	195	4.64
Net Operating Income	3,039	3,738	3,663	1,973	(699)	(18.70)
Income Taxes	766	916	863	437	(150)	(16.38)



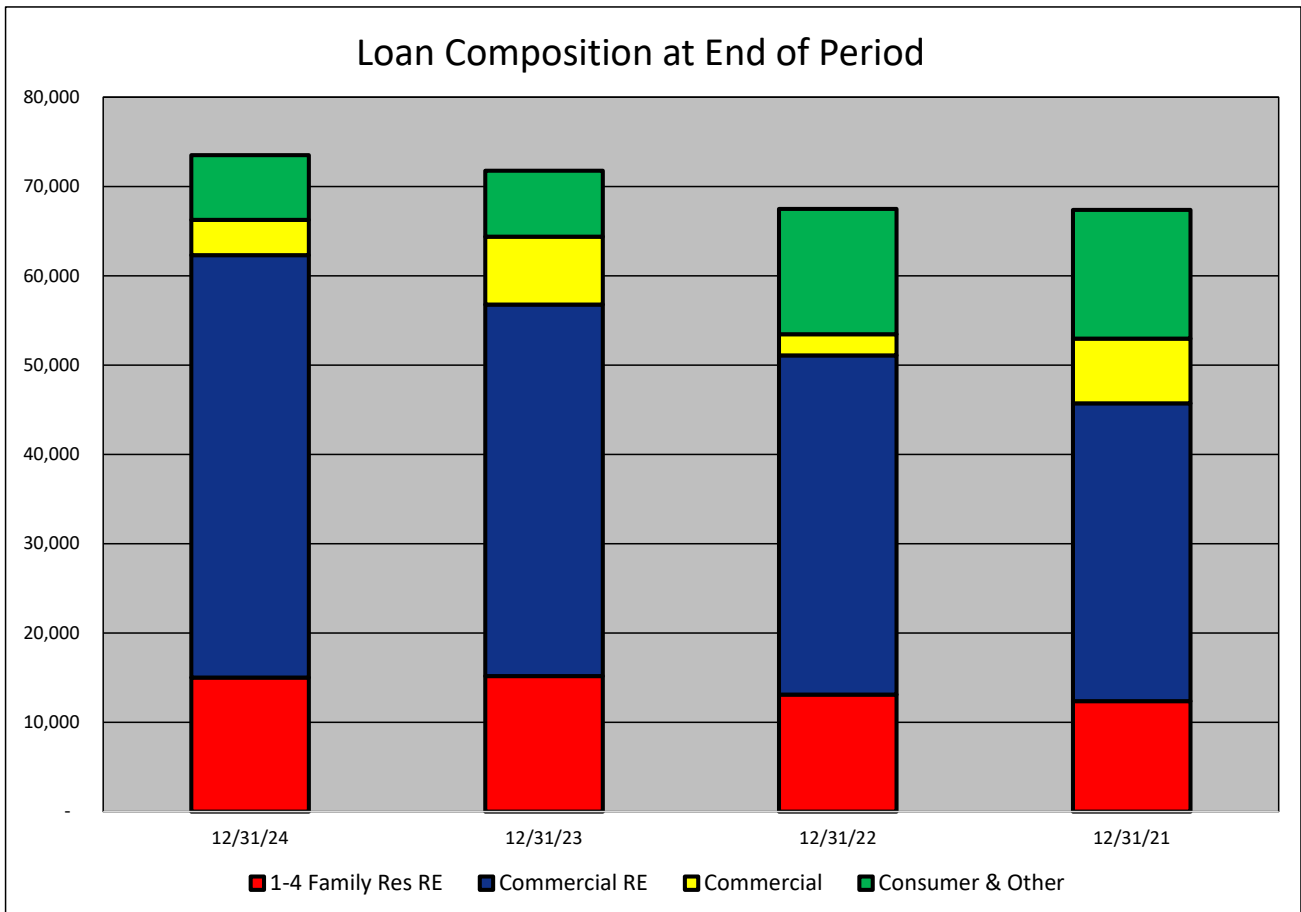
SECURITIES COMPOSITION - Community Bank of the South
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	23,915	24,417	23,825	19,018	(502)	(2.06)
Mortgage backed	59,674	57,137	63,558	26,423	2,537	4.44
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	939	-	-	-	939	NA
Total Securities	84,528	81,554	87,383	45,441	2,974	3.65



LOAN PORTFOLIO COMPOSITION - Community Bank of the South
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	15,000	15,187	13,104	12,366	(187)	(1.23)
Commercial RE	47,322	41,607	37,987	33,352	5,715	13.74
Commercial	3,953	7,599	2,374	7,259	(3,646)	(47.98)
Consumer & Other	7,244	7,365	14,036	14,415	(121)	(1.64)
Loans, Net	73,519	71,758	67,501	67,392	1,761	2.45



LOAN PORTFOLIO QUALITY - Community Bank of the South
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

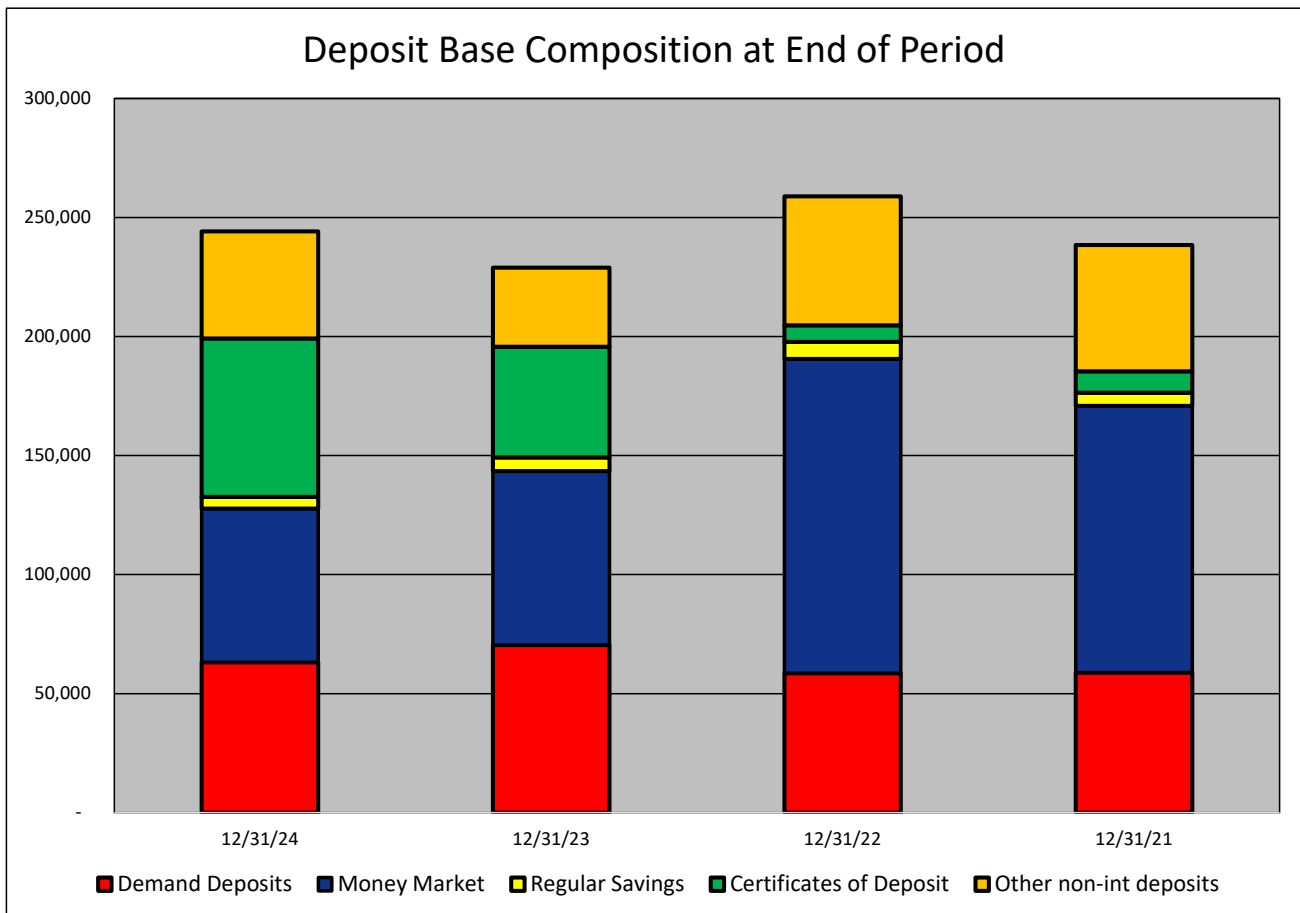
Beginning Balance	1,031	863	809	769	168	19.47
Total Recoveries	32	60	54	30	(28)	(46.67)
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	(108)	-	-	10	(108)	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	108	-	-	(108)	(100.00)
Ending Balance	955	1,031	863	809	(76)	(7.37)

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

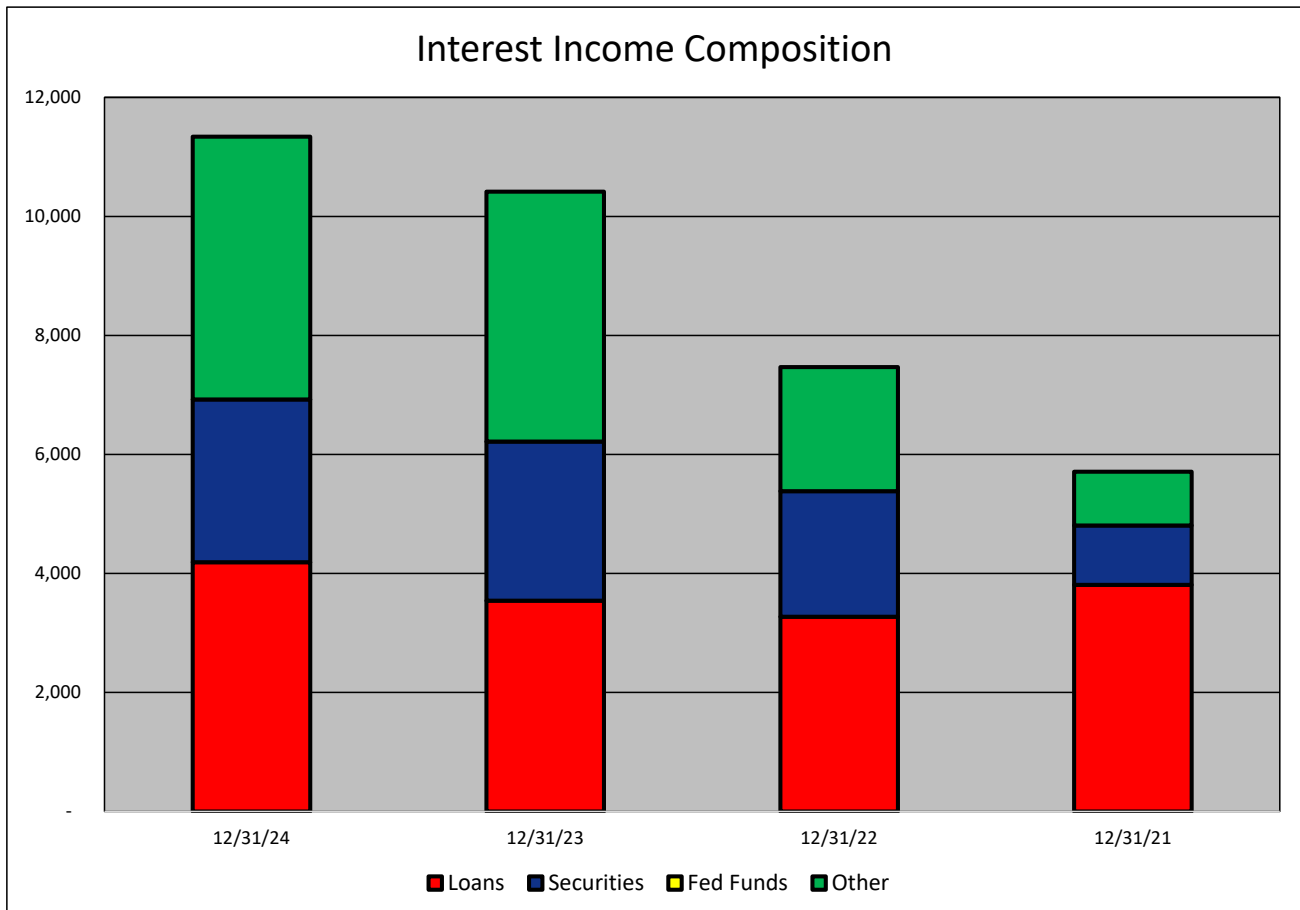
DEPOSIT BASE COMPOSITION - Community Bank of the South
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	63,155	70,392	58,543	58,834	(7,237)	(10.28)
Money Market	64,597	73,132	132,025	112,057	(8,535)	(11.67)
Regular Savings	4,841	5,654	7,186	5,509	(813)	(14.38)
Certificates of Deposit	66,552	46,500	6,924	8,951	20,052	43.12
Other non-int deposits	44,987	33,295	54,184	53,047	11,692	35.12
Total Deposits	244,132	228,973	258,862	238,398	15,159	6.62



INTEREST INCOME COMPOSITION- Community Bank of the South
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	4,188	3,541	3,272	3,808	647	18.27
Securities	2,736	2,677	2,110	997	59	2.20
Fed Funds	-	-	-	-	-	NA
Other	4,414	4,199	2,084	905	215	5.12
Total Int Income	11,338	10,417	7,466	5,710	921	8.84

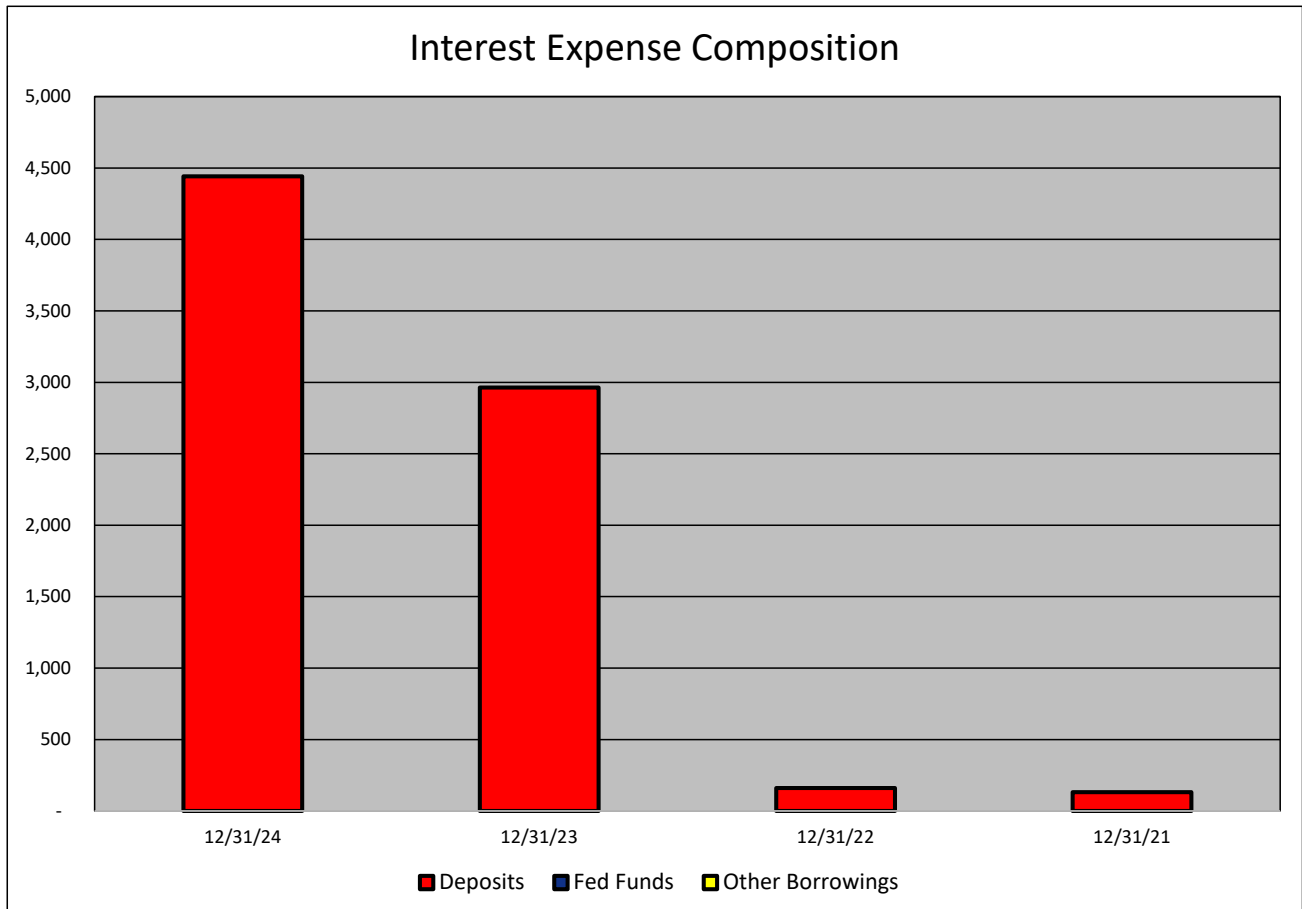


INTEREST EXPENSE COMPOSITION- Community Bank of the South
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	4,441	2,963	161	132	1,478	49.88
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	4,441	2,963	161	132	1,478	49.88

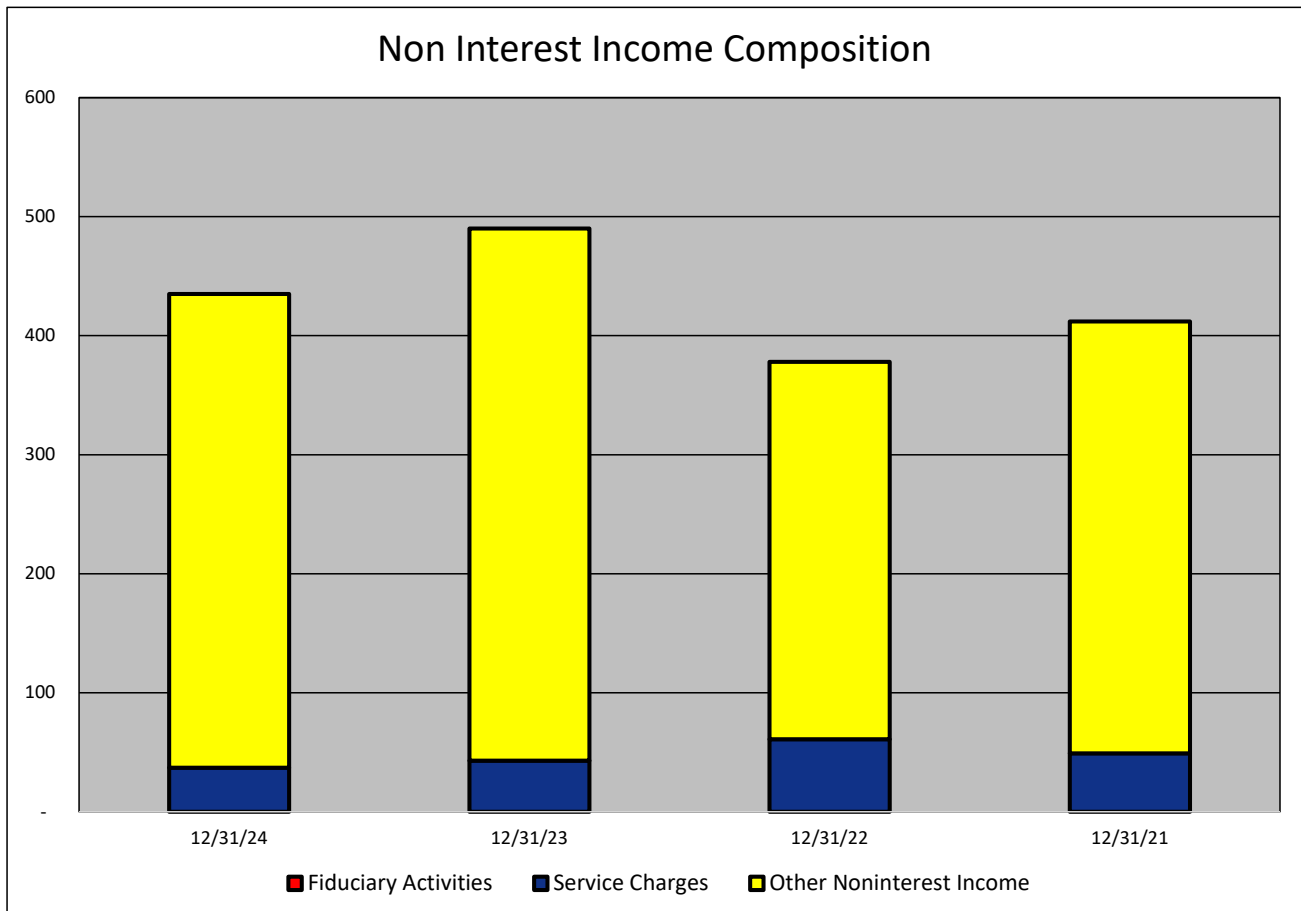


NONINTEREST INCOME COMPOSITION- Community Bank of the South
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	37	43	61	49	(6)	(13.95)
Other Noninterest Income	398	447	317	363	(49)	(10.96)
Total Nonint. Income	435	490	378	412	(55)	(11.22)

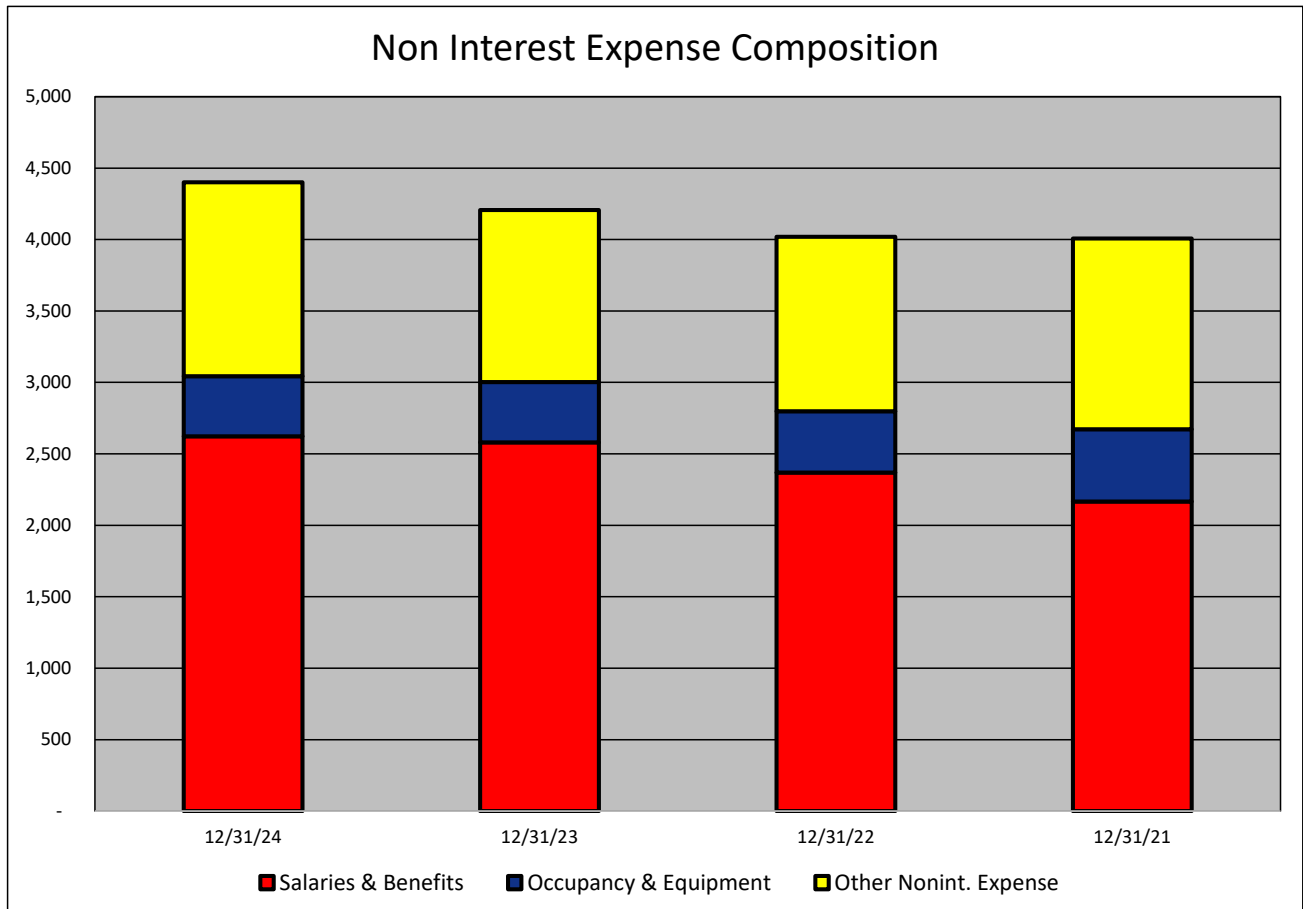


NONINTEREST EXPENSE COMPOSITION- Community Bank of the South
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	2,623	2,580	2,369	2,167	43	1.67
Occupancy & Equipment	420	423	429	505	(3)	(0.71)
Other Nonint. Expense	1,358	1,203	1,222	1,335	155	12.88
Total Nonint. Expense	4,401	4,206	4,020	4,007	195	4.64



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Evermore Bank	196,112	99,105	97.88
Locality Bank	281,204	192,120	46.37
Anchor Bank	451,731	319,832	41.24
Paradise Bank	412,953	327,341	26.15
Optimumbank	932,739	791,052	17.91
Cypress Bank & Trust	166,010	146,276	13.49
Natbank, National Association	233,784	213,923	9.28
Bank Of Belle Glade	142,540	132,308	7.73
Community Bank Of The South	265,586	249,597	6.41
Seacoast National Bank	15,167,038	14,571,868	4.08
Desjardins Bank, National Association	353,967	343,735	2.98
Marine Bank & Trust Company	645,900	654,321	(1.29)
American National Bank	422,572	452,199	(6.55)

Select Peer Average	1,513,241	1,422,591	20.44
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Evermore Bank	139,574	75,115	85.81
Locality Bank	208,742	130,699	59.71
Anchor Bank	350,873	263,502	33.16
Cypress Bank & Trust	99,996	76,621	30.51
Paradise Bank	295,052	236,258	24.89
Optimumbank	803,644	678,776	18.40
Bank Of Belle Glade	63,063	56,091	12.43
Natbank, National Association	192,983	176,072	9.60
Seacoast National Bank	10,317,227	10,067,331	2.48
Community Bank Of The South	73,519	71,758	2.45
Desjardins Bank, National Association	270,197	264,058	2.32
Marine Bank & Trust Company	448,765	453,520	(1.05)
American National Bank	312,410	329,198	(5.10)

Select Peer Average	1,044,311	990,692	21.20
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

CAPITAL RATIOS
For the year ended December 31, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Evermore Bank	19.48	20.39	26.69	27.66	26.69
Natbank, National Association	18.96	18.95	36.97	38.22	36.97
Desjardins Bank, National Association	17.20	17.91	0.00	0.00	0.00
American National Bank	12.89	14.66	17.94	18.56	17.94
Locality Bank	11.39	11.66	0.00	0.00	0.00
Optimumbank	10.88	10.91	0.00	0.00	0.00
Seacoast National Bank	14.38	10.66	14.13	15.30	14.13
Anchor Bank	9.39	10.22	0.00	0.00	0.00
Cypress Bank & Trust	10.86	10.20	0.00	0.00	0.00
Bank Of Belle Glade	7.48	9.65	0.00	0.00	0.00
Marine Bank & Trust Company	6.56	9.13	14.07	15.32	14.07
Community Bank Of The South	6.87	9.08	21.86	22.82	21.86
Paradise Bank	6.96	8.69	12.16	13.11	12.16

Select Peer Average	11.79	12.47	11.06	11.61	11.06
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the year ended December 31, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	104.39	82.55	1.74
Optimumbank	103.78	86.16	2.81
Anchor Bank	102.39	77.67	5.52
Desjardins Bank, National Association	97.67	76.33	6.30
Evermore Bank	89.82	71.17	4.01
American National Bank	86.72	73.93	13.73
Locality Bank	85.91	74.23	4.11
Seacoast National Bank	84.24	68.02	18.96
Marine Bank & Trust Company	78.87	69.48	22.82
Paradise Bank	77.34	71.45	10.64
Cypress Bank & Trust	71.16	60.23	16.77
Bank Of Belle Glade	47.95	44.24	26.09
Community Bank Of The South	30.11	27.68	31.83

Select Peer Average	81.57	67.93	12.72
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the year ended December 31, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	396,427	3.03	43.02
Desjardins Bank, National Association	337,348	1.93	11.28
Optimumbank	931,488	1.51	16.23
Bank Of Belle Glade	132,875	1.05	13.55
American National Bank	447,338	0.94	7.77
Community Bank Of The South	253,188	0.86	12.24
Seacoast National Bank	15,134,426	0.82	5.78
Anchor Bank	369,276	0.66	6.67
Marine Bank & Trust Company	668,411	0.49	7.77
Cypress Bank & Trust	168,456	0.28	2.64
Natbank, National Association	223,321	0.12	0.61
Evermore Bank	155,991	0.00	0.01
Locality Bank	220,542	(0.09)	(0.64)

Select Peer Average	1,495,314	0.89	9.76
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the year ended December 31, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.50	1.46	46.30	12.78
Paradise Bank	1.29	2.23	52.99	8.98
Desjardins Bank, National Association	0.86	2.01	55.09	7.22
American National Bank	0.22	1.65	59.77	12.81
Community Bank Of The South	0.17	1.57	59.78	14.75
Bank Of Belle Glade	0.23	1.99	60.59	8.91
Seacoast National Bank	0.57	1.66	64.53	10.25
Anchor Bank	0.35	2.13	69.54	9.41
Marine Bank & Trust Company	0.30	1.75	72.88	9.10
Evermore Bank	0.16	3.29	89.92	7.26
Cypress Bank & Trust	6.01	2.25	93.37	2.86
Natbank, National Association	0.31	3.92	96.15	5.20
Locality Bank	0.37	3.77	106.23	7.60

Select Peer Average	0.87	2.28	71.32	9.01
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

ASSET QUALITY RATIOS
For the year ended December 31, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
American National Bank	0.67	0.00	0.00	0.00
Bank Of Belle Glade	0.71	0.00	0.00	0.00
Community Bank Of The South	1.30	0.00	0.00	0.00
Cypress Bank & Trust	1.27	0.00	0.00	0.00
Evermore Bank	0.98	0.00	0.00	0.00
Marine Bank & Trust Company	1.54	0.00	0.00	0.00
Desjardins Bank, National Association	1.02	0.03	0.02	0.14
Natbank, National Association	0.71	0.22	0.18	0.94
Anchor Bank	0.58	0.29	0.22	2.26
Paradise Bank	1.00	0.30	0.22	2.82
Locality Bank	1.53	0.54	0.40	3.20
Optimumbank	1.08	0.77	0.66	5.63
Seacoast National Bank	1.34	0.92	0.67	6.22

Select Peer Average	1.06	0.24	0.18	1.63
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2024

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Optimumbank	1.50	2.09	6.56	0.37	2.44
Cypress Bank & Trust	1.32	8.56	6.21	16.47	0.00
Seacoast National Bank	1.13	1.55	0.48	4.19	14.68
Natbank, National Association	0.91	12.78	0.11	0.00	1.74
Bank Of Belle Glade	0.88	27.62	0.00	6.39	19.70
American National Bank	0.65	1.67	5.09	0.00	13.73
Evermore Bank	0.64	23.35	0.00	0.00	4.01
Locality Bank	0.64	19.87	0.00	0.00	4.11
Community Bank Of The South	0.62	36.39	0.00	0.00	31.83
Anchor Bank	0.59	12.11	0.00	2.78	2.73
Marine Bank & Trust Company	0.50	3.80	0.00	0.31	22.51
Desjardins Bank, National Association	0.49	16.14	0.00	6.30	0.00
Paradise Bank	0.40	9.70	0.00	0.00	10.64

Select Peer Average	0.79	13.51	1.42	2.83	9.86
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Optimumbank	85.23	0.51	0.00	0.00
Natbank, National Association	81.96	1.38	0.00	0.00
Anchor Bank	77.22	2.54	0.00	0.00
Desjardins Bank, National Association	75.55	0.35	0.00	0.00
American National Bank	73.43	0.07	0.00	0.00
Locality Bank	73.10	0.76	0.00	0.02
Paradise Bank	70.73	5.10	0.00	0.36
Evermore Bank	69.80	1.04	0.00	0.00
Marine Bank & Trust Company	68.41	1.44	0.00	0.00
Seacoast National Bank	67.00	0.97	0.04	5.31
Cypress Bank & Trust	59.47	3.35	0.00	0.08
Bank Of Belle Glade	43.93	0.46	0.00	0.00
Community Bank Of The South	27.32	0.94	0.00	0.00

Select Peer Average	67.17	1.45	0.00	0.44
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the year ended December 31, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	78.08	16.77	94.86	0.00	5.14
Natbank, National Association	61.26	38.74	100.00	0.00	0.00
Bank Of Belle Glade	43.01	56.99	100.00	0.00	0.00
Paradise Bank	30.95	69.05	100.00	0.00	0.00
American National Bank	30.93	69.07	100.00	0.00	0.00
Marine Bank & Trust Company	27.68	67.30	94.98	0.01	5.01
Seacoast National Bank	26.19	69.34	95.53	2.56	1.91
Cypress Bank & Trust	26.04	72.24	98.28	1.72	0.00
Optimumbank	25.97	67.96	93.94	0.00	6.06
Anchor Bank	25.84	58.42	84.26	0.00	15.74
Community Bank Of The South	22.91	77.09	100.00	0.00	0.00
Locality Bank	13.25	84.74	97.98	0.00	2.02
Evermore Bank	7.26	92.74	100.00	0.00	0.00

Select Peer Average	32.26	64.65	96.91	0.33	2.76
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the year ended December 31, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.81	3.35	5.77	92.82
Desjardins Bank, National Association	5.14	3.41	4.45	97.74
Natbank, National Association	5.28	3.86	4.16	98.37
Optimumbank	6.55	4.03	3.81	97.70
Evermore Bank	6.96	4.52	3.76	97.65
Locality Bank	6.74	4.38	3.57	98.73
Bank Of Belle Glade	4.49	2.16	3.43	100.12
Anchor Bank	6.02	3.89	3.38	95.37
Seacoast National Bank	5.35	3.16	3.22	89.60
Cypress Bank & Trust	5.52	3.55	3.08	92.03
American National Bank	5.20	3.60	2.99	97.36
Community Bank Of The South	4.72	2.47	2.87	94.85
Marine Bank & Trust Company	4.66	3.08	2.54	96.76

Select Peer Average	5.73	3.50	3.31	96.08
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