

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 six months June 30, 2025

Institution name	Total Assets (\$000's)
Seacoast National Bank	15,935,315
Optimumbank	998,910
Marine Bank & Trust Company	630,123
Anchor Bank	503,869
Paradise Bank	453,606
Desjardins Bank, National Association	335,252
Locality Bank	305,897
Community Bank Of The South	262,219
Evermore Bank	244,035
Natbank, National Association	242,307
Cypress Bank & Trust	191,714
Bank Of Belle Glade	168,116

Institution name	Return on Avg Assets (%)
Paradise Bank	2.72
Optimumbank	1.70
Desjardins Bank, National Association	1.50
Bank Of Belle Glade	1.34
Seacoast National Bank	0.96
Anchor Bank	0.95
Community Bank Of The South	0.88
Evermore Bank	0.84
Marine Bank & Trust Company	0.60
Cypress Bank & Trust	0.49
Natbank, National Association	0.25
Locality Bank	(0.22)

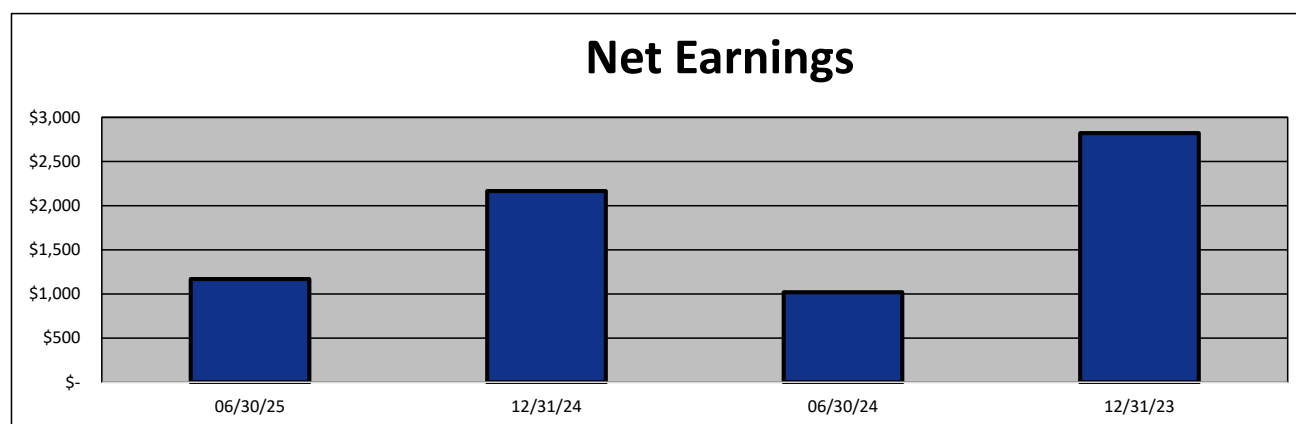
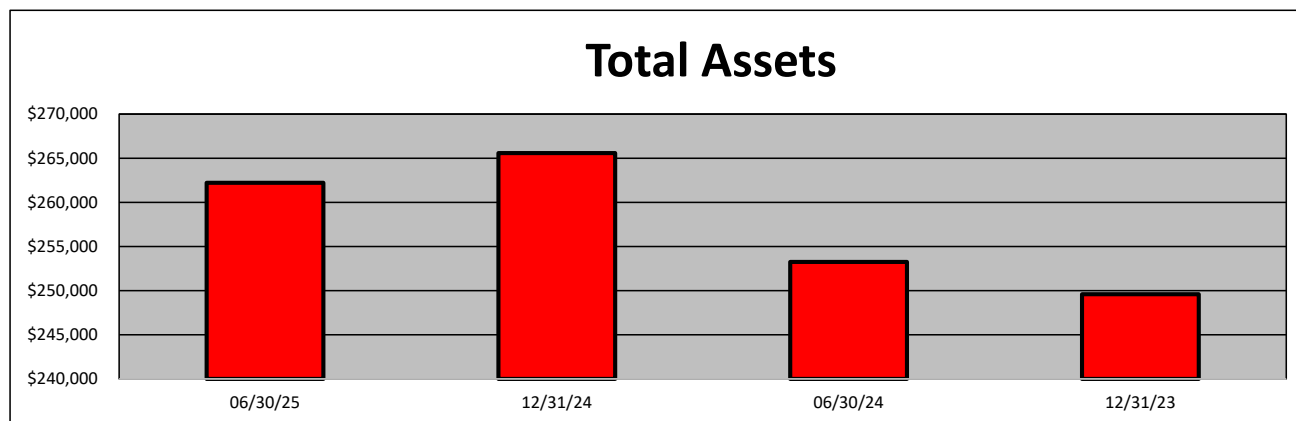
EXECUTIVE SUMMARY - Community Bank of the South
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.70	6.87	6.77	6.75	10.68	12.08
Leverage Ratio	9.65	9.08	9.50	9.21	11.86	12.63
Tier 1 Cap/Risk Based Assets	23.18	21.86	21.69	22.02	14.47	9.87
Risk Based Ratio	24.15	22.82	22.68	23.02	15.30	10.43
Common Equity Tier 1 Capital Ratio	23.18	21.86	21.69	22.02	14.41	9.87
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	29.05	30.11	30.92	31.34	74.73	81.48
Loans/Assets	26.39	27.68	28.43	28.75	62.90	67.49
Securities/Assets	31.69	31.83	30.86	32.67	18.95	12.89
PROFITABILITY:						
Return on Avg Assets	0.88	0.86	0.83	1.12	0.71	1.00
Return on Avg Equity	12.09	12.24	12.20	17.74	10.92	10.87
Nonint Income/Avg Assets	0.17	0.17	0.17	0.19	0.80	0.95
Net Overhead Ratio	1.50	1.57	1.57	1.48	2.35	2.18
Efficiency Ratio	57.68	59.78	60.40	52.73	74.52	67.62
Assets (per million) per Employee	13.80	14.75	13.33	13.14	10.31	9.11
ASSET QUALITY:						
Allowance/Loans	1.38	1.30	1.30	1.44	1.29	1.14
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.48	0.24
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.33	0.18
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.15	1.39
YIELDS & COSTS:						
Yield on earning assets	4.51	4.72	4.75	4.32	5.48	5.64
Cost of funds	2.28	2.47	2.40	1.68	2.84	3.19
Net interest margin	2.82	2.87	2.88	3.09	3.20	3.54
Avg Earning Assets/Avg Assets	96.02	94.85	93.60	95.87	95.80	96.40

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

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	262,219	265,586	253,253	249,597	8,966	3.54
Cash and Equivalents	100,972	98,300	93,959	87,359	7,013	7.46
Securities	83,103	84,528	78,145	81,554	4,958	6.34
Loans, net	69,210	73,519	72,010	71,758	(2,800)	(3.89)
Deposit Accounts	238,284	244,132	232,908	228,973	5,376	2.31
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	20,183	18,243	17,141	16,840	3,042	17.75

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,169	2,165	1,020	2,822	149	14.61
Interest Income	5,719	11,338	5,436	10,417	283	5.21
Interest Expense	2,139	4,441	2,135	2,963	4	0.19
Net Interest Income	3,580	6,897	3,301	7,454	279	8.45
Credit Loss Expense	-	(108)	(108)	-	108	(100.00)
Noninterest income	224	435	207	490	17	8.21
Gain on Sale of Securities	(22)	-	-	-	(22)	NA
Noninterest Expense	2,202	4,401	2,128	4,206	74	3.48
Net Operating Income	1,602	3,039	1,488	3,738	114	7.66
Income Taxes	411	766	360	916	51	14.17

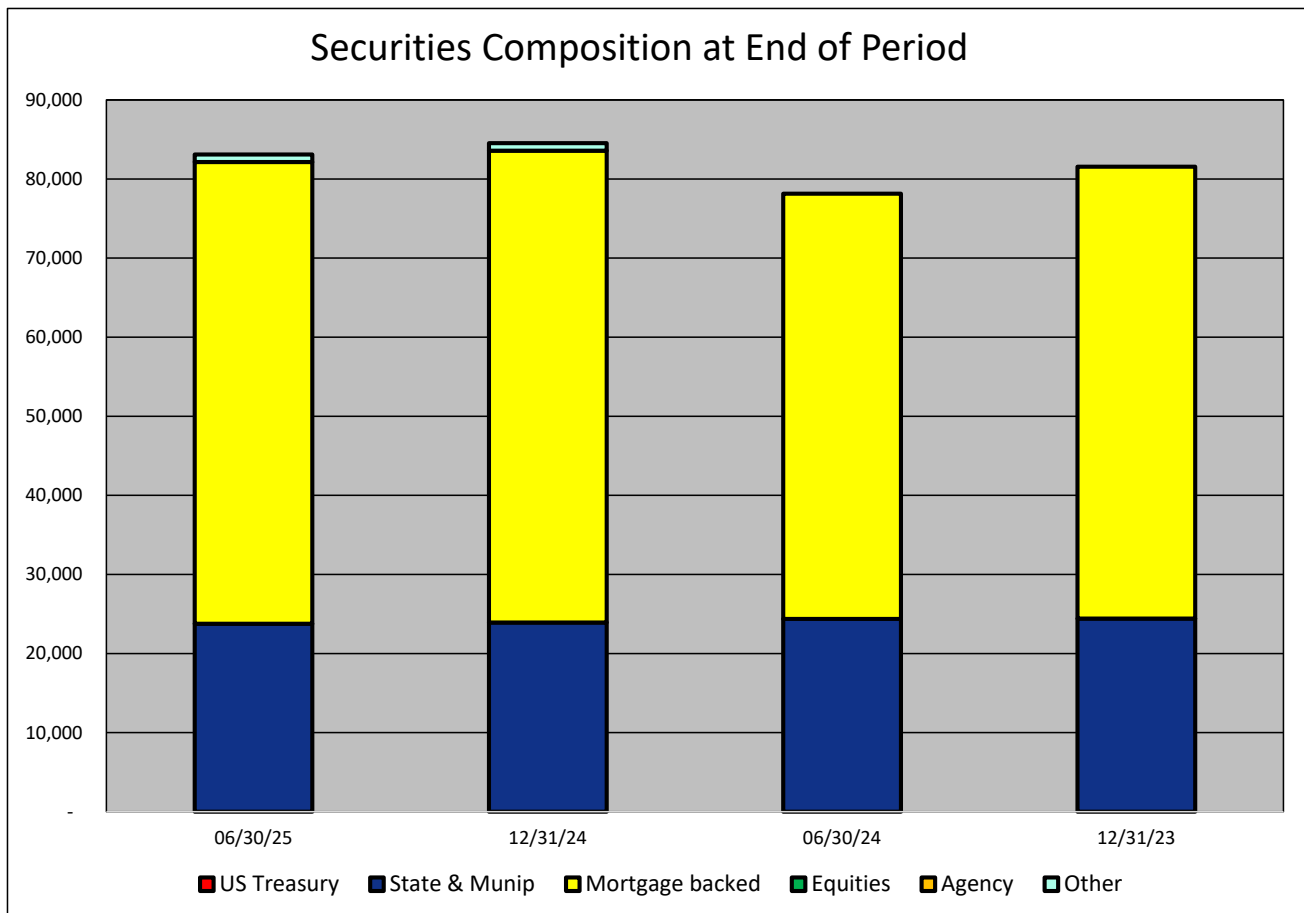


SECURITIES COMPOSITION - Community Bank of the South
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	23,772	23,915	24,371	24,417	(599)	(2.46)
Mortgage backed	58,377	59,674	53,774	57,137	4,603	8.56
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	954	939	-	-	954	NA
Total Securities	83,103	84,528	78,145	81,554	4,958	6.34

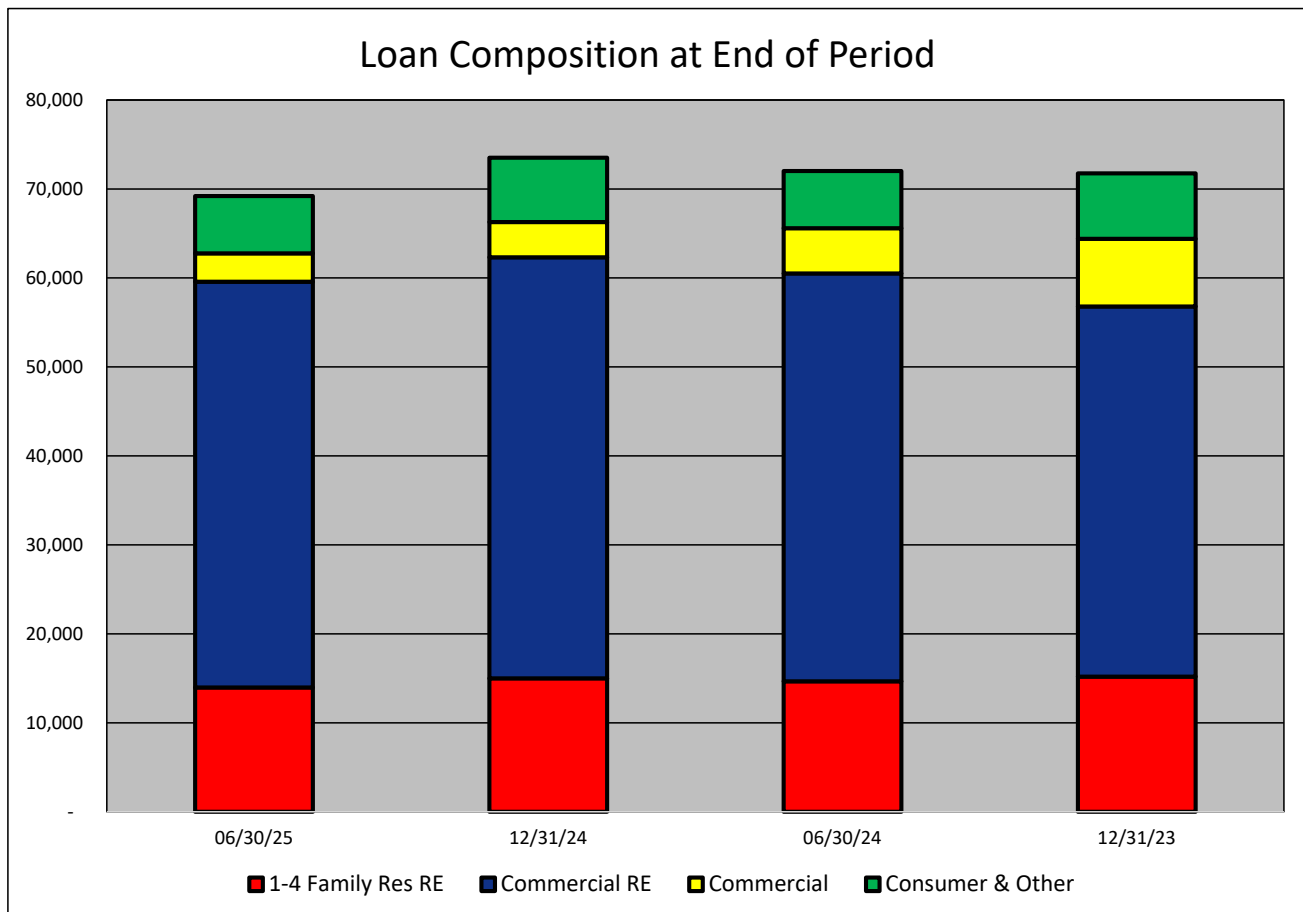


LOAN PORTFOLIO COMPOSITION - Community Bank of the South
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	13,968	15,000	14,670	15,187	(702)	(4.79)
Commercial RE	45,614	47,322	45,839	41,607	(225)	(0.49)
Commercial	3,182	3,953	5,081	7,599	(1,899)	(37.37)
Consumer & Other	6,446	7,244	6,420	7,365	26	0.40
Loans, Net	69,210	73,519	72,010	71,758	(2,800)	(3.89)



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

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	955	1,031	1,031	863	(76)	(7.37)
Total Recoveries	-	32	17	60	(17)	(100.00)
Total Charge-offs	-	-	-	-	-	NA
Credit Loss Expense	-	(108)	(108)	-	108	(100.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	108	-	NA
Ending Balance	955	955	940	1,031	15	1.60

NON-PERFORMING ASSETS:

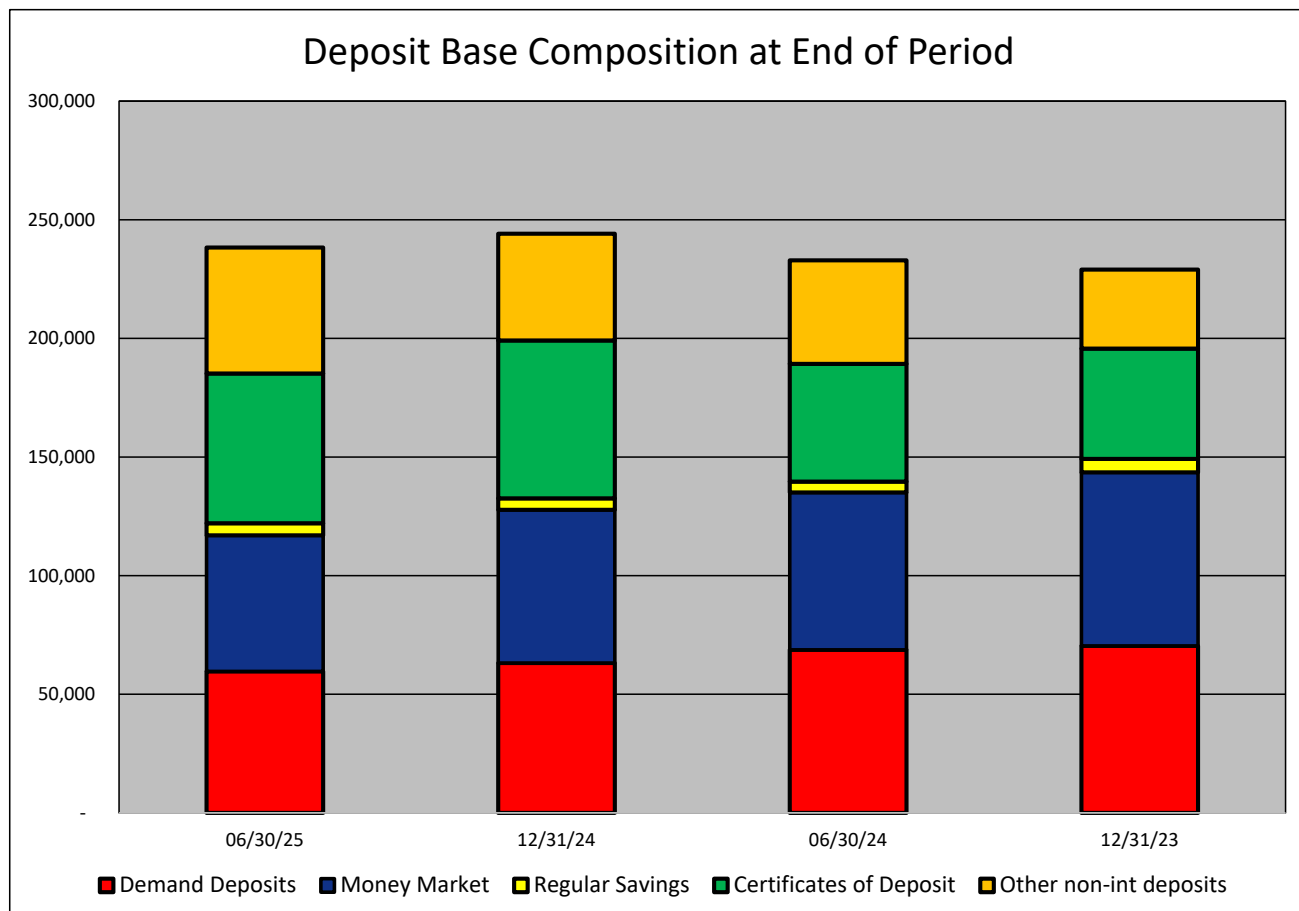
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

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

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	59,631	63,155	68,743	70,392	(9,112)	(13.26)
Money Market	57,359	64,597	66,351	73,132	(8,992)	(13.55)
Regular Savings	5,098	4,841	4,539	5,654	559	12.32
Certificates of Deposit	63,138	66,552	49,632	46,500	13,506	27.21
Other non-int deposits	53,058	44,987	43,643	33,295	9,415	21.57
Total Deposits	238,284	244,132	232,908	228,973	5,376	2.31

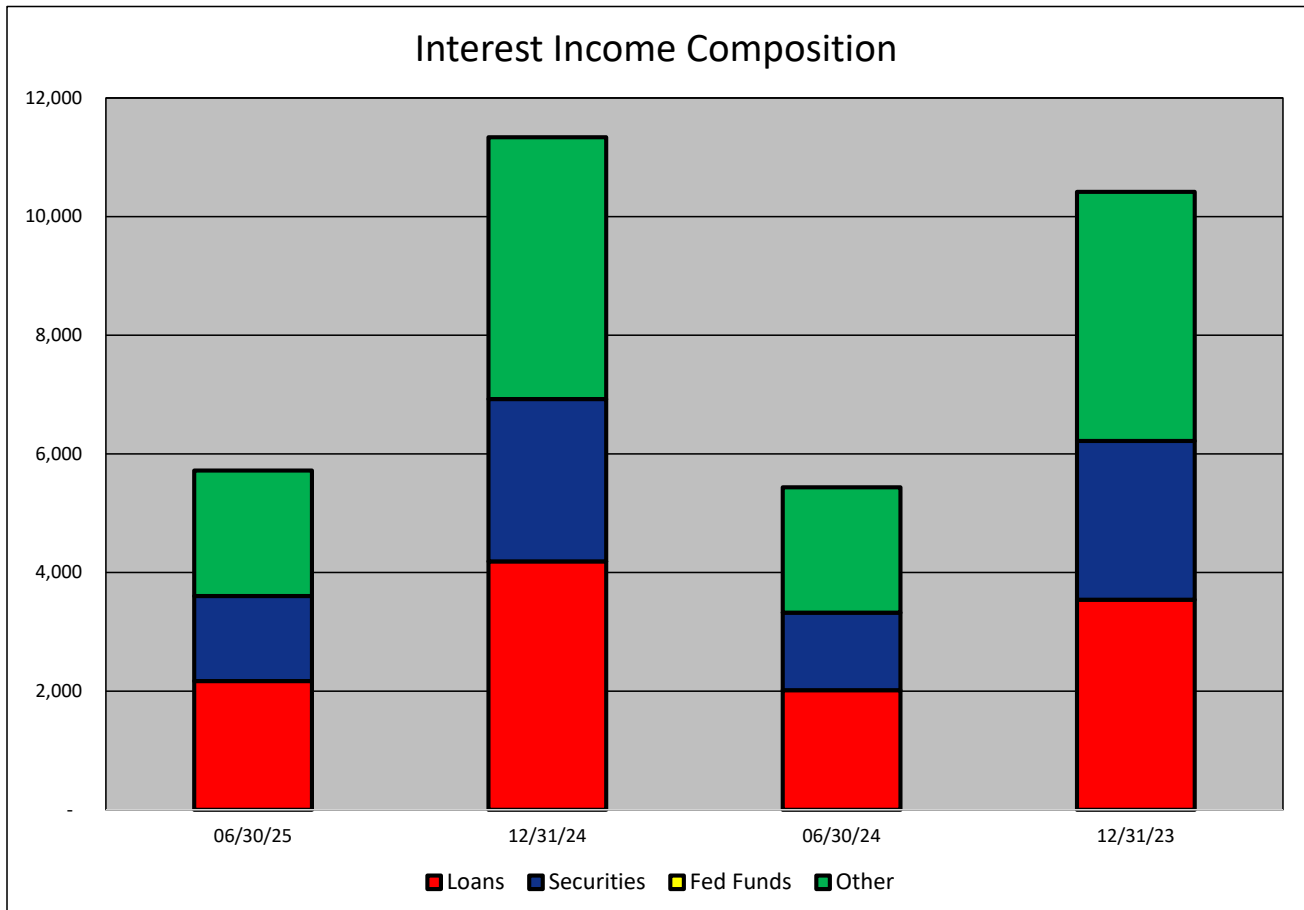


INTEREST INCOME COMPOSITION- Community Bank of the South
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	2,170	4,188	2,016	3,541	154	7.64
Securities	1,433	2,736	1,307	2,677	126	9.64
Fed Funds	-	-	-	-	-	NA
Other	2,116	4,414	2,113	4,199	3	0.14
Total Int Income	5,719	11,338	5,436	10,417	283	5.21

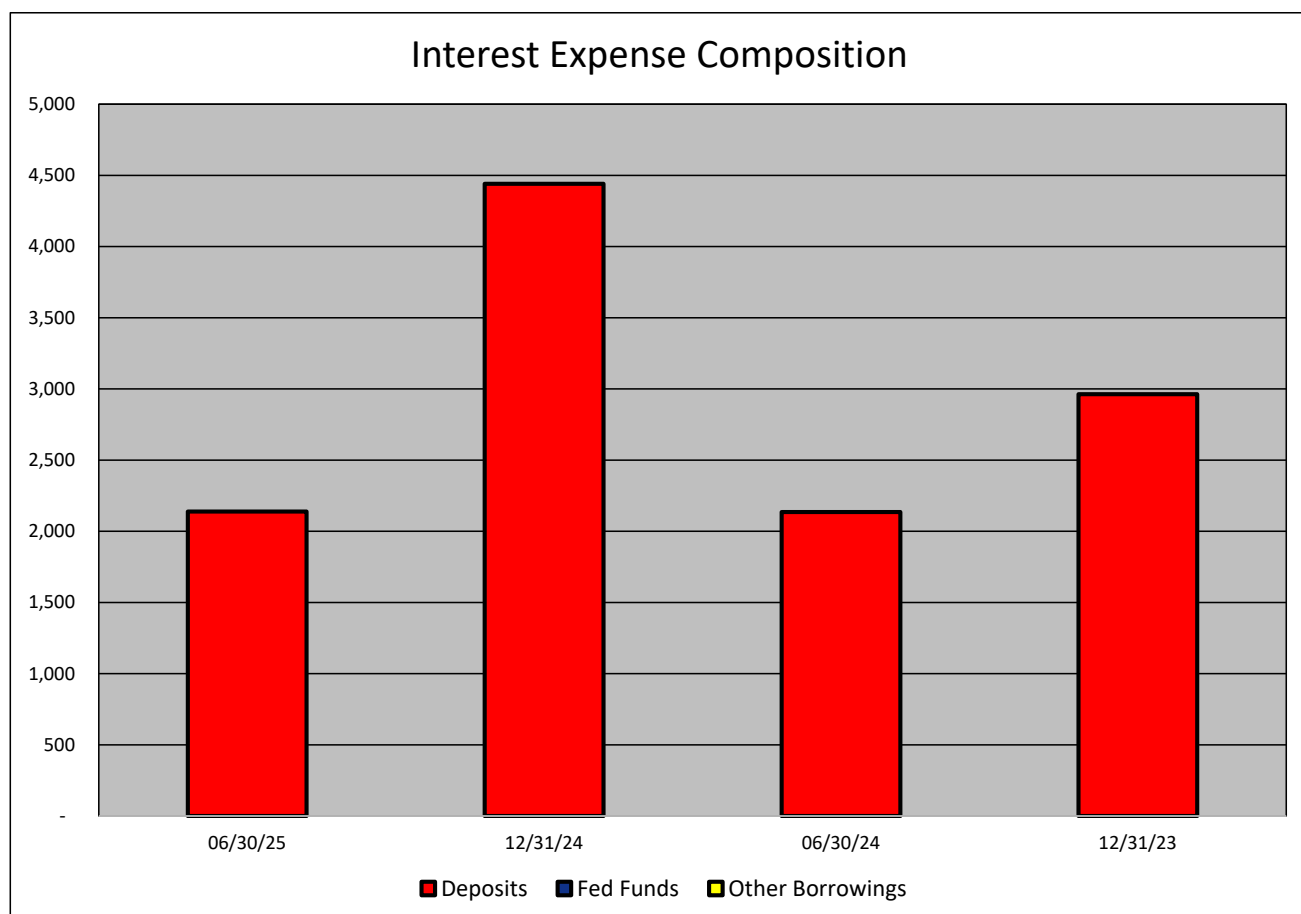


INTEREST EXPENSE COMPOSITION- Community Bank of the South
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	2,139	4,441	2,135	2,963	4	0.19
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	2,139	4,441	2,135	2,963	4	0.19

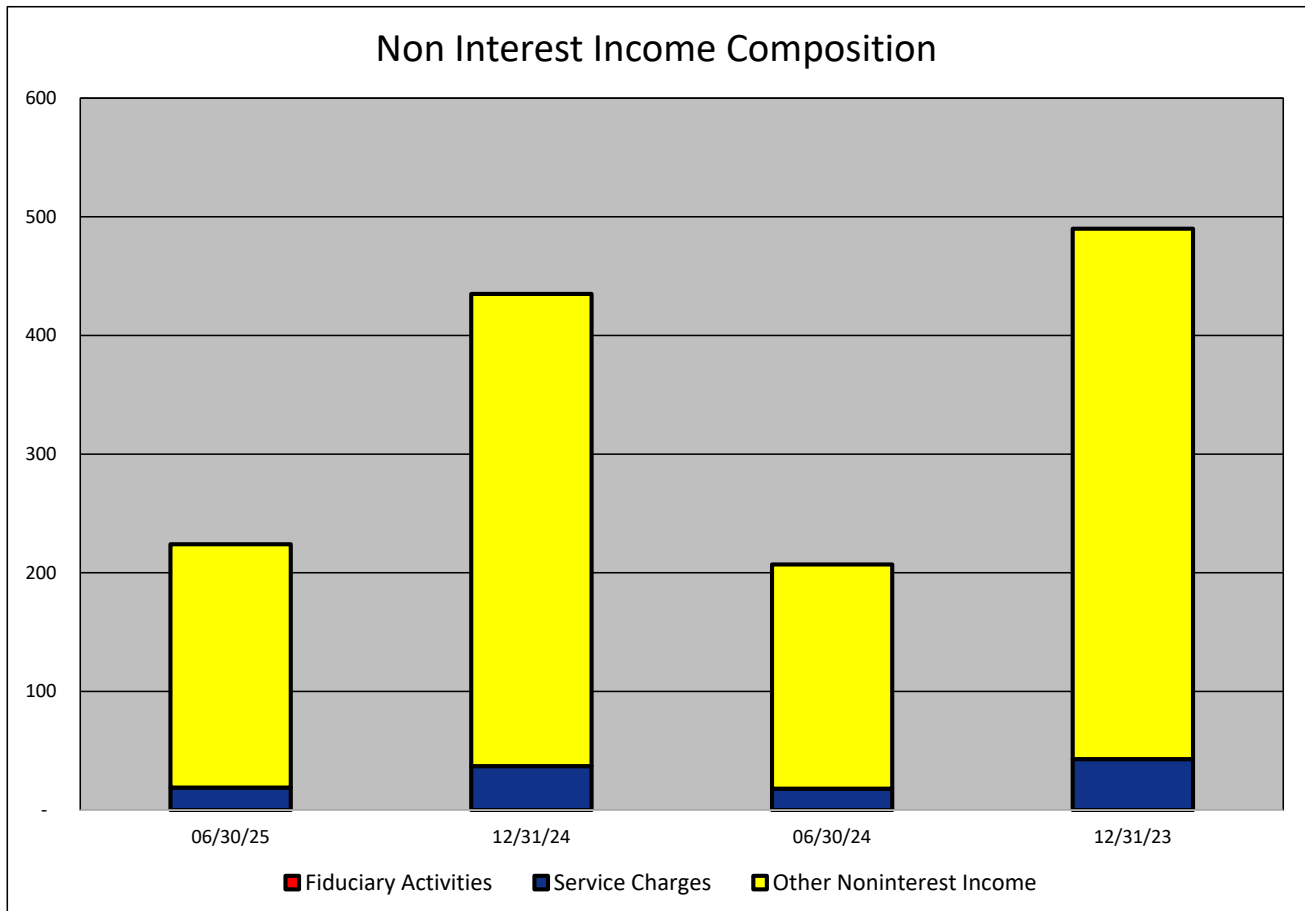


NONINTEREST INCOME COMPOSITION- Community Bank of the South
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	19	37	18	43	1	5.56
Other Noninterest Income	205	398	189	447	16	8.47
Total Nonint. Income	224	435	207	490	17	8.21

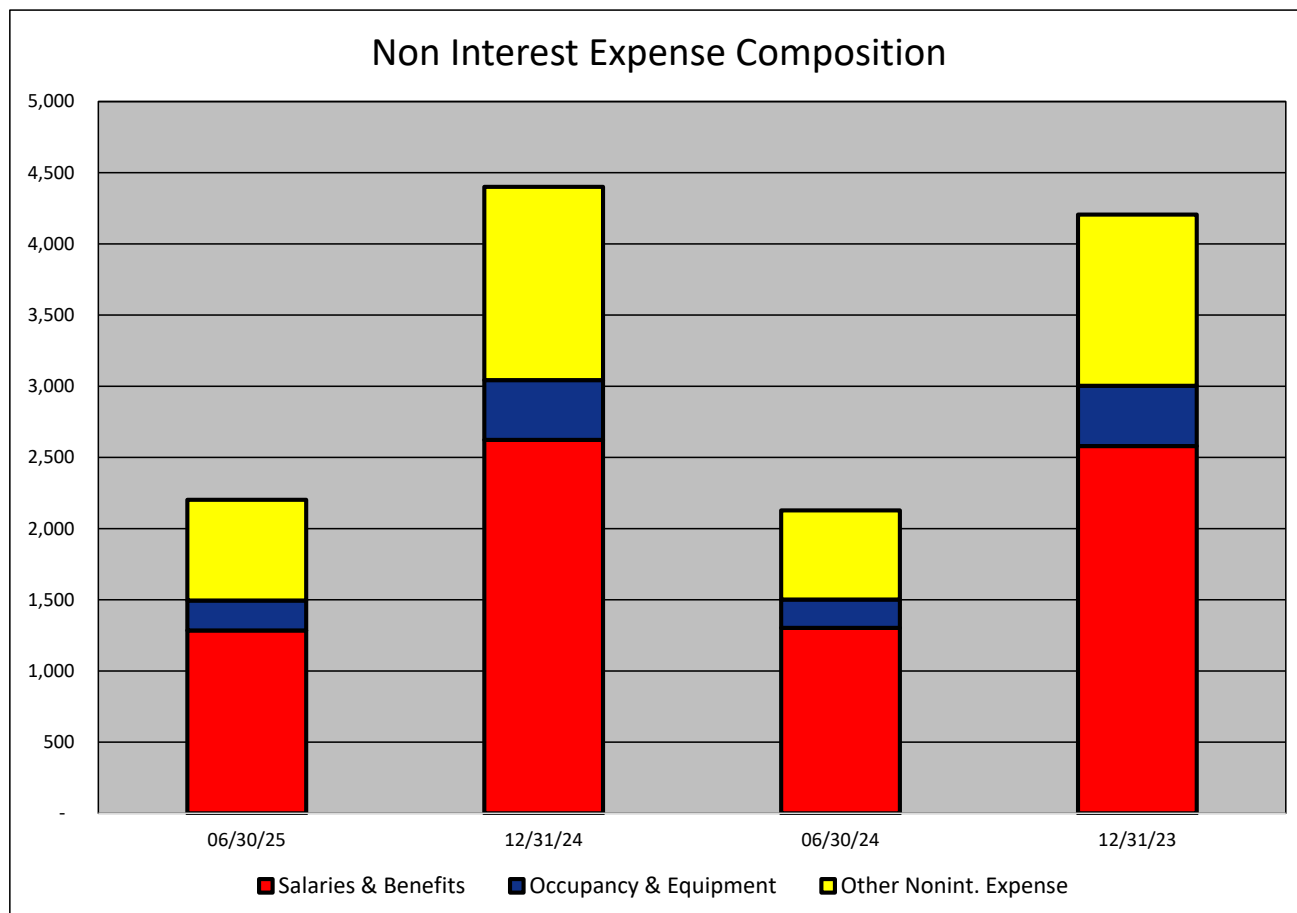


NONINTEREST EXPENSE COMPOSITION- Community Bank of the South
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	1,285	2,623	1,303	2,580	(18)	(1.38)
Occupancy & Equipment	210	420	199	423	11	5.53
Other Nonint. Expense	707	1,358	626	1,203	81	12.94
Total Nonint. Expense	2,202	4,401	2,128	4,206	74	3.48



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Evermore Bank	244,035	168,171	45.11
Anchor Bank	503,869	358,194	40.67
Bank Of Belle Glade	168,116	127,580	31.77
Locality Bank	305,897	233,347	31.09
Paradise Bank	453,606	380,605	19.18
Cypress Bank & Trust	191,714	168,469	13.80
Optimumbank	998,910	899,465	11.06
Natbank, National Association	242,307	221,850	9.22
Seacoast National Bank	15,935,315	14,943,451	6.64
Community Bank Of The South	262,219	253,253	3.54
Desjardins Bank, National Association	335,252	327,906	2.24
Marine Bank & Trust Company	630,123	640,187	(1.57)

Select Peer Average	1,689,280	1,560,207	17.73
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Total Loans \$'000			
Institution name	This Year	Last Year	% Change in Loans
Evermore Bank	204,212	103,977	96.40
Cypress Bank & Trust	124,099	85,067	45.88
Locality Bank	232,725	167,209	39.18
Anchor Bank	367,941	293,867	25.21
Paradise Bank	322,214	267,491	20.46
Bank Of Belle Glade	62,865	56,493	11.28
Seacoast National Bank	10,617,434	10,044,483	5.70
Natbank, National Association	198,526	189,465	4.78
Optimumbank	783,886	760,108	3.13
Marine Bank & Trust Company	448,872	442,804	1.37
Desjardins Bank, National Association	265,969	263,471	0.95
Community Bank Of The South	69,210	72,010	(3.89)

Select Peer Average	1,141,496	1,062,204	20.87
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

CAPITAL RATIOS
For the six months June 30, 2025

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Natbank, National Association	18.42	19.57	35.86	37.12	35.86
Desjardins Bank, National Association	18.92	18.75	0.00	0.00	0.00
Evermore Bank	16.15	17.05	19.49	20.53	19.49
Locality Bank	15.34	15.05	0.00	0.00	0.00
Cypress Bank & Trust	13.57	13.27	0.00	0.00	0.00
Optimumbank	11.09	11.89	0.00	0.00	0.00
Seacoast National Bank	14.04	10.36	13.70	14.95	13.70
Community Bank Of The South	7.70	9.65	23.18	24.15	23.18
Marine Bank & Trust Company	7.08	9.60	14.39	15.64	14.39
Anchor Bank	8.72	9.02	0.00	0.00	0.00
Bank Of Belle Glade	7.36	8.83	0.00	0.00	0.00
Paradise Bank	6.54	8.55	11.79	12.72	11.79

Select Peer Average	12.08	12.63	9.87	10.43	9.87
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the six months June 30, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	106.71	81.93	2.04
Desjardins Bank, National Association	104.43	79.33	6.37
Evermore Bank	100.98	83.68	3.47
Anchor Bank	94.95	73.02	12.55
Locality Bank	93.23	76.08	4.53
Optimumbank	89.08	78.47	2.58
Seacoast National Bank	84.91	66.63	21.92
Marine Bank & Trust Company	78.81	71.24	22.51
Cypress Bank & Trust	78.19	64.73	16.33
Paradise Bank	76.80	71.03	9.34
Bank Of Belle Glade	40.61	37.39	21.34
Community Bank Of The South	29.05	26.39	31.69

Select Peer Average	81.48	67.49	12.89
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the six months June 30, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	439,156	2.72	41.16
Optimumbank	968,508	1.70	15.42
Desjardins Bank, National Association	338,582	1.50	8.16
Bank Of Belle Glade	158,809	1.34	18.46
Seacoast National Bank	15,772,734	0.96	6.84
Anchor Bank	476,108	0.95	10.52
Community Bank Of The South	264,320	0.88	12.09
Evermore Bank	216,890	0.84	4.71
Marine Bank & Trust Company	649,864	0.60	8.94
Cypress Bank & Trust	181,166	0.49	4.30
Natbank, National Association	230,012	0.25	1.30
Locality Bank	290,614	(0.22)	(1.51)

Select Peer Average	1,665,564	1.00	10.87
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the six months June 30, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.63	1.60	47.55	11.35
Bank Of Belle Glade	0.18	1.62	49.91	10.51
Paradise Bank	0.95	2.07	51.81	9.07
Community Bank Of The South	0.17	1.50	57.68	13.80
Anchor Bank	0.68	1.50	58.16	10.72
Desjardins Bank, National Association	0.91	2.30	61.45	8.82
Seacoast National Bank	0.55	1.72	61.55	10.67
Marine Bank & Trust Company	0.30	1.90	72.05	8.63
Evermore Bank	0.16	2.75	77.20	9.04
Locality Bank	0.37	3.21	90.03	7.84
Cypress Bank & Trust	6.05	2.21	90.23	3.42
Natbank, National Association	0.44	3.75	93.84	5.38

Select Peer Average	0.95	2.18	67.62	9.11
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

ASSET QUALITY RATIOS

For the six months June 30, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Cypress Bank & Trust	1.24	0.00	0.00	0.00
Evermore Bank	1.02	0.00	0.00	0.00
Bank Of Belle Glade	0.72	0.00	0.00	0.00
Marine Bank & Trust Company	1.53	0.00	0.00	0.00
Community Bank Of The South	1.38	0.00	0.00	0.00
Desjardins Bank, National Association	1.04	0.04	0.04	0.18
Paradise Bank	0.94	0.23	0.16	2.22
Anchor Bank	0.75	0.26	0.19	2.09
Natbank, National Association	0.75	0.25	0.21	1.08
Optimumbank	1.19	0.41	0.32	2.68
Seacoast National Bank	1.34	0.61	0.44	3.83
Locality Bank	1.76	1.11	0.84	4.58

Select Peer Average	1.14	0.24	0.18	1.39
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2025

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Cypress Bank & Trust	1.60	9.24	2.46	16.07	0.00
Marine Bank & Trust Company	1.17	1.34	0.00	0.32	22.19
Seacoast National Bank	1.14	0.81	0.14	3.85	17.99
Bank Of Belle Glade	0.97	39.44	0.00	5.05	16.30
Optimumbank	0.88	3.86	13.56	0.34	2.24
Locality Bank	0.79	17.71	0.00	0.00	4.53
Anchor Bank	0.68	9.82	0.00	2.49	10.07
Paradise Bank	0.61	11.04	0.00	0.00	9.34
Community Bank Of The South	0.59	37.92	0.00	0.00	31.69
Natbank, National Association	0.57	13.12	0.12	0.00	2.04
Evermore Bank	0.54	11.61	0.00	0.00	3.47
Desjardins Bank, National Association	0.41	12.88	0.00	6.37	0.00

Select Peer Average	0.83	14.07	1.36	2.87	9.99
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Evermore Bank	82.23	0.77	0.00	0.00
Natbank, National Association	81.32	1.15	0.00	0.00
Desjardins Bank, National Association	78.51	0.62	0.00	0.00
Optimumbank	77.54	0.46	0.00	0.00
Locality Bank	74.74	0.67	0.00	0.03
Anchor Bank	72.48	2.46	0.00	0.00
Paradise Bank	70.37	5.66	0.00	0.33
Marine Bank & Trust Company	69.94	1.48	0.00	0.00
Seacoast National Bank	65.68	0.96	0.03	4.99
Cypress Bank & Trust	63.93	2.77	0.00	0.05
Bank Of Belle Glade	37.13	0.39	0.00	0.00
Community Bank Of The South	26.03	0.92	0.00	0.00

Select Peer Average	66.66	1.53	0.00	0.45
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the six months June 30, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	75.96	18.47	94.44	0.00	5.56
Natbank, National Association	53.43	42.44	95.88	0.00	4.12
Bank Of Belle Glade	42.72	57.28	100.00	0.00	0.00
Cypress Bank & Trust	31.18	67.29	98.47	1.53	0.00
Optimumbank	29.65	70.35	100.00	0.00	0.00
Paradise Bank	28.90	71.10	100.00	0.00	0.00
Community Bank Of The South	26.78	73.22	100.00	0.00	0.00
Marine Bank & Trust Company	26.63	71.09	97.73	0.00	2.27
Anchor Bank	25.64	59.14	84.78	0.00	15.22
Seacoast National Bank	25.00	67.40	92.40	2.32	5.28
Locality Bank	15.01	81.89	96.89	0.00	3.11
Evermore Bank	8.71	91.29	100.00	0.00	0.00

Select Peer Average	32.47	64.25	96.71	0.32	2.96
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the six months June 30, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.25	2.84	5.32	91.85
Desjardins Bank, National Association	5.20	3.33	4.43	97.33
Optimumbank	6.43	3.54	4.14	98.21
Natbank, National Association	5.35	3.75	4.08	98.73
Evermore Bank	6.88	4.31	3.66	98.77
Locality Bank	6.48	3.83	3.65	98.61
Seacoast National Bank	5.31	2.64	3.48	90.20
Bank Of Belle Glade	4.29	1.75	3.41	100.18
Cypress Bank & Trust	5.53	3.45	3.28	94.39
Anchor Bank	5.82	3.77	3.19	96.09
Community Bank Of The South	4.51	2.28	2.82	96.02
Marine Bank & Trust Company	4.66	2.76	2.79	96.44

Select Peer Average	5.64	3.19	3.54	96.40
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