

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, 2025

Institution name	Total Assets (\$'000's)
Seacoast National Bank	20,830,874
Optimumbank	1,111,487
Marine Bank & Trust Company	657,265
Anchor Bank	570,745
Paradise Bank	435,073
Desjardins Bank, National Association	353,090
Locality Bank	347,276
Evermore Bank	293,816
Natbank, National Association	278,951
Community Bank Of The South	257,201
Cypress Bank & Trust	208,923
Bank Of Belle Glade	158,840

Institution name	Return on Avg Assets (%)
Paradise Bank	2.49
Optimumbank	1.76
Bank Of Belle Glade	1.29
Desjardins Bank, National Association	1.29
Anchor Bank	0.99
Community Bank Of The South	0.92
Seacoast National Bank	0.88
Cypress Bank & Trust	0.82
Evermore Bank	0.67
Marine Bank & Trust Company	0.67
Natbank, National Association	0.37
Locality Bank	0.18

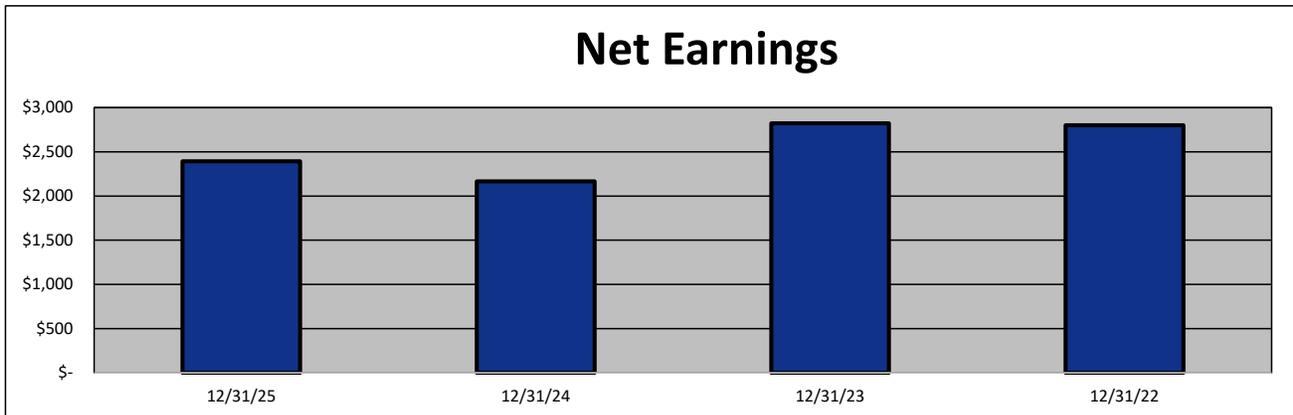
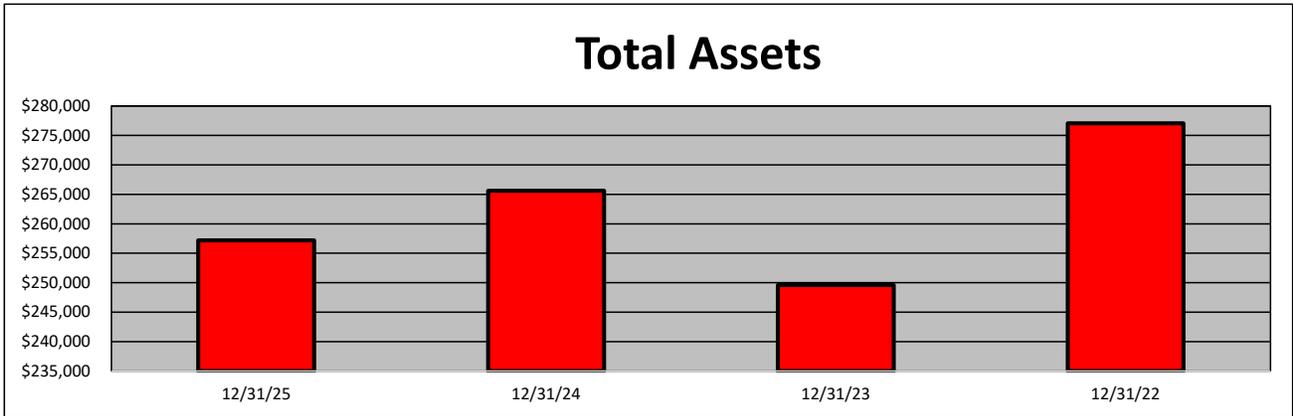
EXECUTIVE SUMMARY - Community Bank of the South
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.68	6.87	6.75	5.60	10.68	12.94
Leverage Ratio	10.04	9.08	9.21	7.90	11.20	13.28
Tier 1 Cap/Risk Based Assets	24.36	21.86	22.02	21.15	12.21	12.58
Risk Based Ratio	25.40	22.82	23.02	21.99	12.99	13.16
Common Equity Tier 1 Capital Ratio	24.36	21.86	22.02	21.15	12.13	12.58
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	31.12	30.11	31.34	26.08	77.22	82.29
Loans/Assets	28.03	27.68	28.75	24.36	64.63	68.08
Securities/Assets	30.45	31.83	32.67	31.54	17.77	12.36
PROFITABILITY:						
Return on Avg Assets	0.92	0.86	1.12	1.06	0.77	1.03
Return on Avg Equity	11.69	12.24	17.74	16.71	10.09	10.78
Nonint Income/Avg Assets	0.16	0.17	0.19	0.14	0.77	0.93
Net Overhead Ratio	1.58	1.57	1.48	1.38	2.31	2.21
Efficiency Ratio	58.19	59.78	52.73	52.08	72.83	66.90
Assets (per million) per Employee	13.54	14.75	13.14	13.19	10.41	9.18
ASSET QUALITY:						
Allowance/Loans	1.35	1.30	1.44	1.28	1.28	1.11
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.54	0.27
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.38	0.21
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.26	1.47
YIELDS & COSTS:						
Yield on earning assets	4.53	4.72	4.32	2.94	5.50	5.69
Cost of funds	2.26	2.47	1.68	0.09	2.82	3.13
Net interest margin	2.95	2.87	3.09	2.88	3.28	3.61
Avg Earning Assets/Avg Assets	95.80	94.85	95.87	96.26	95.74	96.32

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

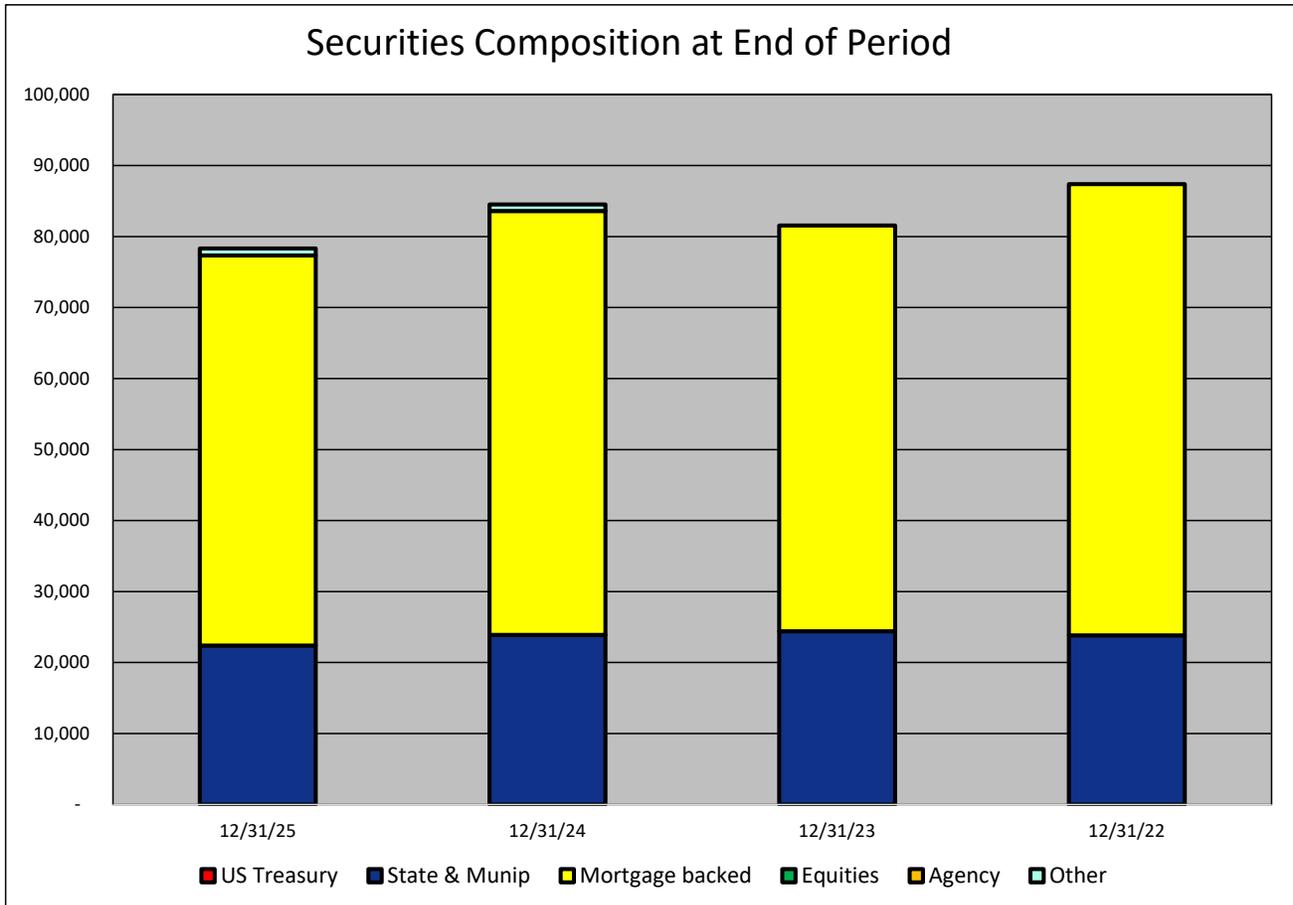
As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	257,201	265,586	249,597	277,045	(8,385)	(3.16)
Cash and Equivalents	98,415	98,300	87,359	113,215	115	0.12
Securities	78,319	84,528	81,554	87,383	(6,209)	(7.35)
Loans, net	72,089	73,519	71,758	67,501	(1,430)	(1.95)
Deposit Accounts	231,630	244,132	228,973	258,862	(12,502)	(5.12)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	22,337	18,243	16,840	15,507	4,094	22.44

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,392	2,165	2,822	2,800	227	10.48
Interest Income	11,323	11,338	10,417	7,466	(15)	(0.13)
Interest Expense	3,955	4,441	2,963	161	(486)	(10.94)
Net Interest Income	7,368	6,897	7,454	7,305	471	6.83
Credit Loss Expense	22	(108)	-	-	130	(120.37)
Noninterest income	415	435	490	378	(20)	(4.60)
Gain on Sale of Securities	(22)	-	-	-	(22)	NA
Noninterest Expense	4,545	4,401	4,206	4,020	144	3.27
Net Operating Income	3,216	3,039	3,738	3,663	177	5.82
Income Taxes	784	766	916	863	18	2.35



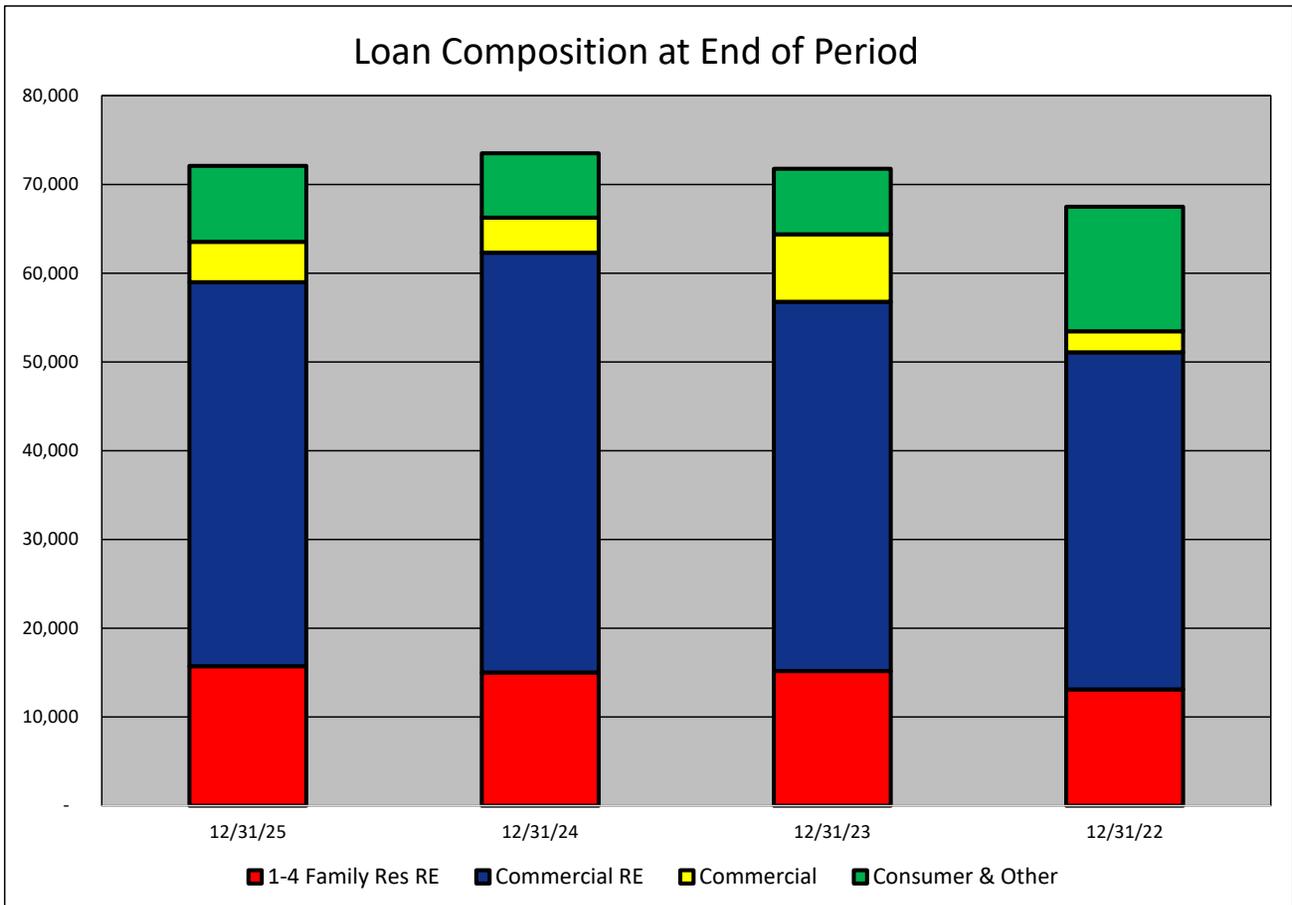
SECURITIES COMPOSITION - Community Bank of the South
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	22,397	23,915	24,417	23,825	(1,518)	(6.35)
Mortgage backed	54,951	59,674	57,137	63,558	(4,723)	(7.91)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	971	939	-	-	32	3.41
Total Securities	78,319	84,528	81,554	87,383	(6,209)	(7.35)



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

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	15,714	15,000	15,187	13,104	714	4.76
Commercial RE	43,262	47,322	41,607	37,987	(4,060)	(8.58)
Commercial	4,569	3,953	7,599	2,374	616	15.58
Consumer & Other	8,544	7,244	7,365	14,036	1,300	17.95
Loans, Net	72,089	73,519	71,758	67,501	(1,430)	(1.95)



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

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	955	1,031	863	809	(76)	(7.37)
Total Recoveries	-	32	60	54	(32)	(100.00)
Total Charge-offs	-	-	-	-	-	NA
Credit Loss Expense	22	(108)	-	-	130	(120.37)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	108	-	-	NA
Ending Balance	977	955	1,031	863	22	2.30

NON-PERFORMING ASSETS:

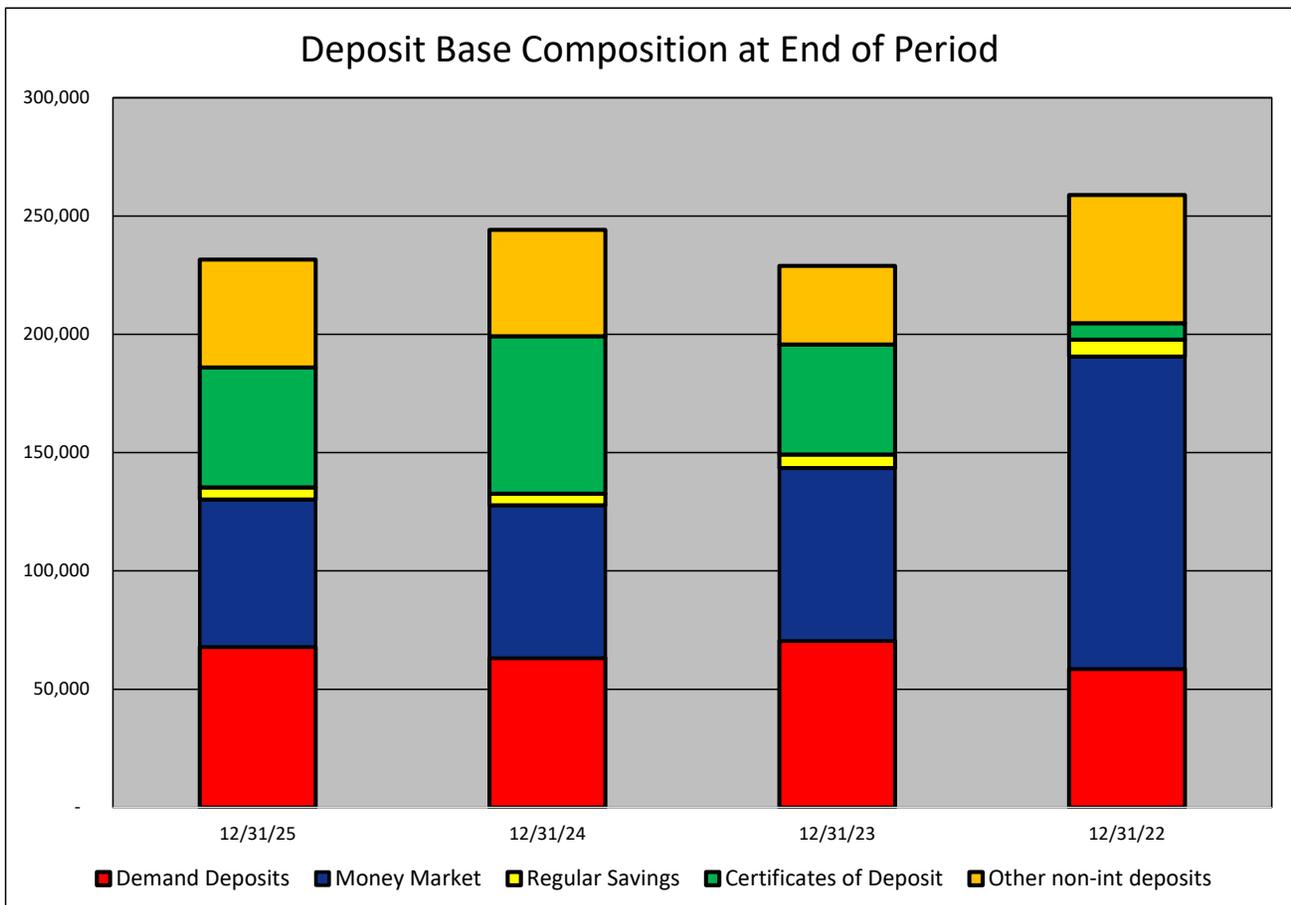
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

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

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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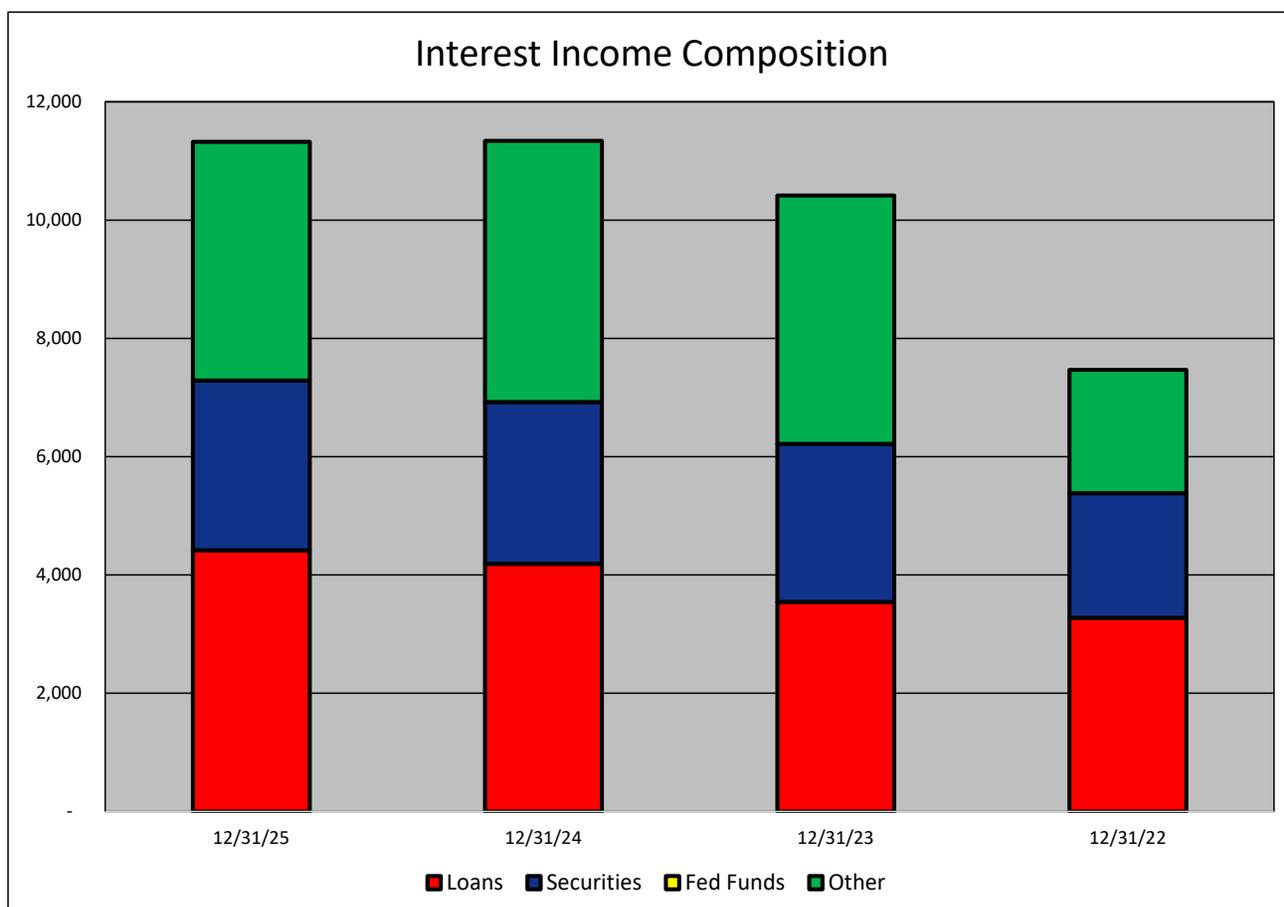
DEPOSIT BASE CATEGORY:

Demand Deposits	67,805	63,155	70,392	58,543	4,650	7.36
Money Market	62,341	64,597	73,132	132,025	(2,256)	(3.49)
Regular Savings	5,150	4,841	5,654	7,186	309	6.38
Certificates of Deposit	50,662	66,552	46,500	6,924	(15,890)	(23.88)
Other non-int deposits	45,672	44,987	33,295	54,184	685	1.52
Total Deposits	231,630	244,132	228,973	258,862	(12,502)	(5.12)



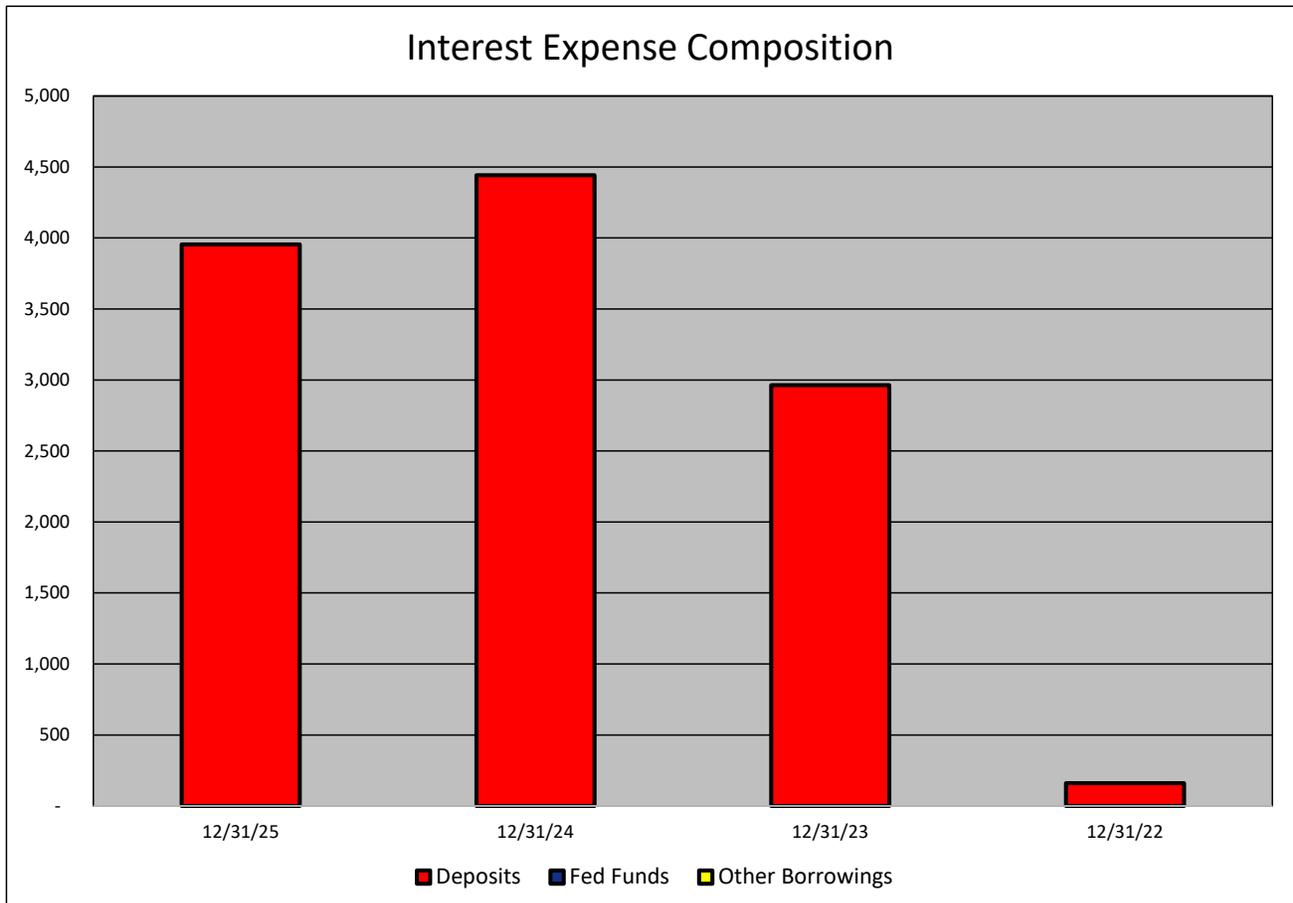
INTEREST INCOME COMPOSITION- Community Bank of the South
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	4,417	4,188	3,541	3,272	229	5.47
Securities	2,869	2,736	2,677	2,110	133	4.86
Fed Funds	-	-	-	-	-	NA
Other	4,037	4,414	4,199	2,084	(377)	(8.54)
Total Int Income	11,323	11,338	10,417	7,466	(15)	(0.13)



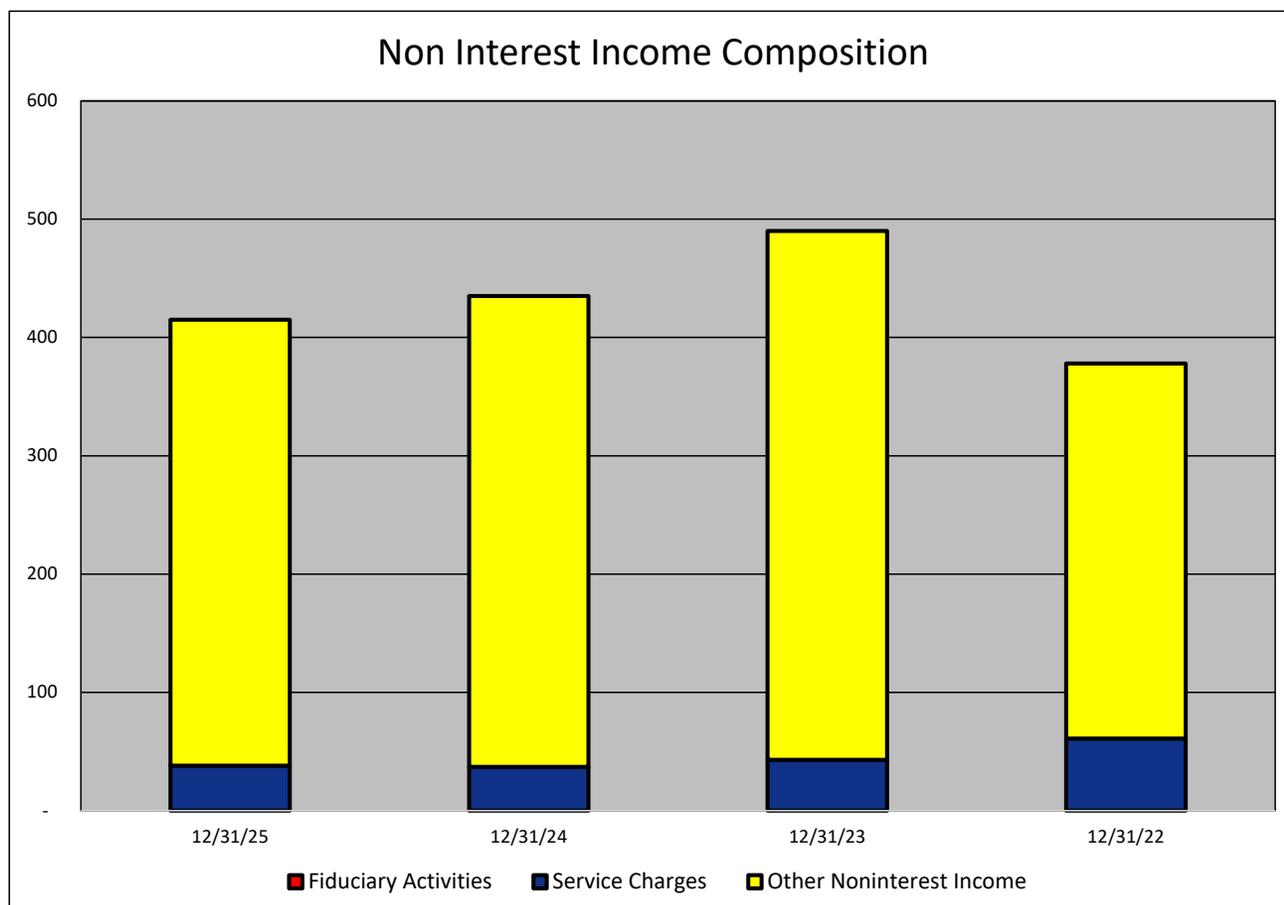
INTEREST EXPENSE COMPOSITION- Community Bank of the South
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	3,955	4,441	2,963	161	(486)	(10.94)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	3,955	4,441	2,963	161	(486)	(10.94)



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

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	38	37	43	61	1	2.70
Other Noninterest Income	377	398	447	317	(21)	(5.28)
Total Nonint. Income	415	435	490	378	(20)	(4.60)

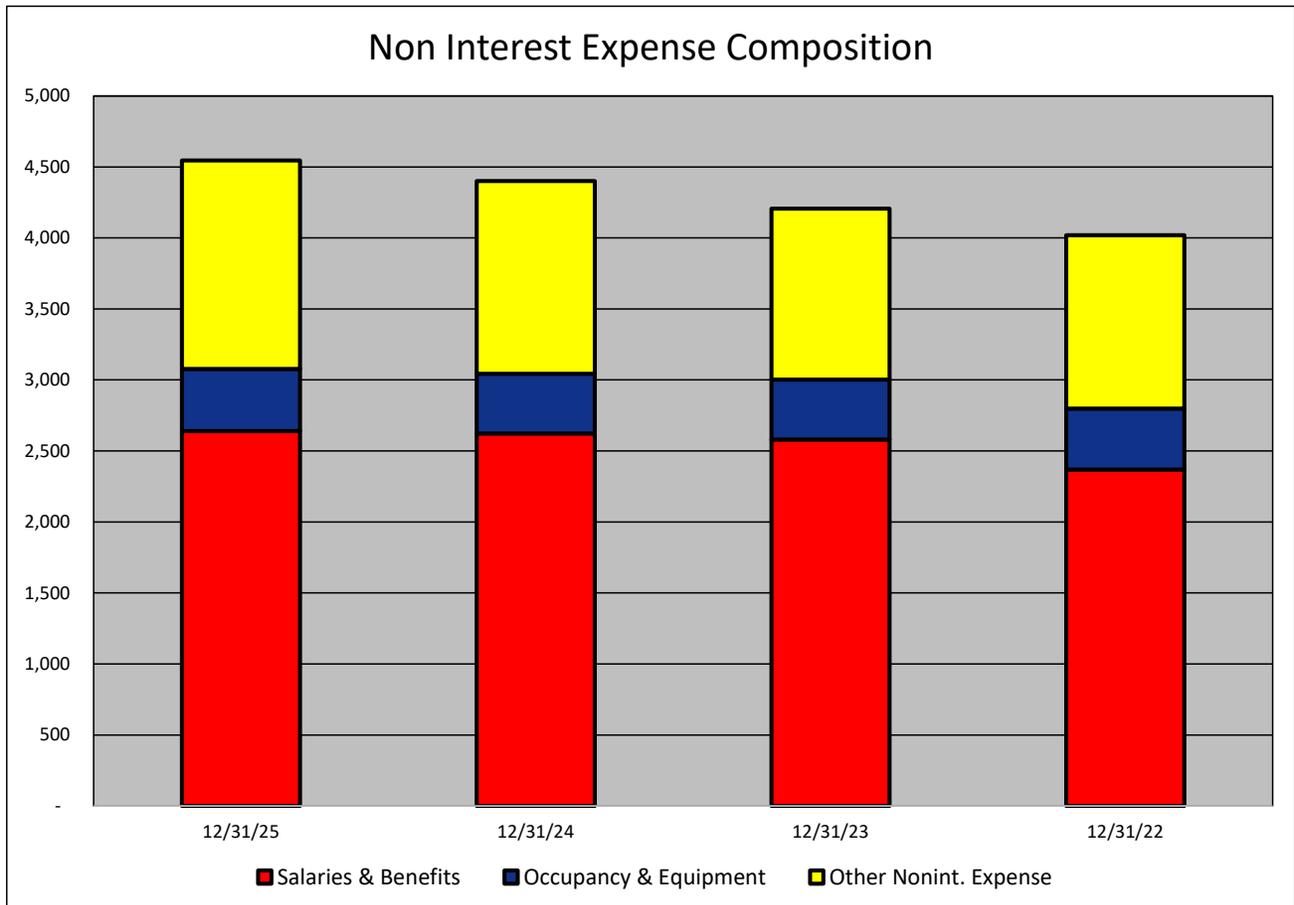


NONINTEREST EXPENSE COMPOSITION- Community Bank of the South
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	2,639	2,623	2,580	2,369	16	0.61
Occupancy & Equipment	439	420	423	429	19	4.52
Other Nonint. Expense	1,467	1,358	1,203	1,222	109	8.03
Total Nonint. Expense	4,545	4,401	4,206	4,020	144	3.27



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Evermore Bank	293,816	196,112	49.82
Seacoast National Bank	20,830,874	15,167,038	37.34
Anchor Bank	570,745	451,731	26.35
Cypress Bank & Trust	208,923	166,010	25.85
Locality Bank	347,276	281,204	23.50
Natbank, National Association	278,951	233,784	19.32
Optimumbank	1,111,487	932,739	19.16
Bank Of Belle Glade	158,840	142,540	11.44
Paradise Bank	435,073	412,953	5.36
Marine Bank & Trust Company	657,265	645,900	1.76
Desjardins Bank, National Association	353,090	353,967	(0.25)
Community Bank Of The South	257,201	265,586	(3.16)

Select Peer Average	2,125,295	1,604,130	18.04
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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	220,784	139,574	58.18
Cypress Bank & Trust	157,564	99,996	57.57
Locality Bank	273,557	208,742	31.05
Seacoast National Bank	12,644,281	10,317,227	22.56
Anchor Bank	420,904	350,873	19.96
Optimumbank	957,567	803,644	19.15
Natbank, National Association	212,603	192,983	10.17
Marine Bank & Trust Company	475,615	448,765	5.98
Bank Of Belle Glade	66,585	63,063	5.58
Paradise Bank	311,466	295,052	5.56
Desjardins Bank, National Association	271,641	270,197	0.53
Community Bank Of The South	72,089	73,519	(1.95)

Select Peer Average	1,340,388	1,105,303	19.53
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

CAPITAL RATIOS
For the year ended December 31, 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	30.60	30.32	67.27	68.53	67.27
Desjardins Bank, National Association	18.47	19.50	0.00	0.00	0.00
Evermore Bank	13.75	14.31	18.41	19.58	18.41
Locality Bank	13.84	14.23	0.00	0.00	0.00
Cypress Bank & Trust	12.99	13.43	0.00	0.00	0.00
Optimumbank	10.87	11.39	0.00	0.00	0.00
Community Bank Of The South	8.68	10.04	24.36	25.40	24.36
Marine Bank & Trust Company	7.88	9.92	14.70	15.96	14.70
Seacoast National Bank	14.58	9.69	13.82	15.07	13.82
Bank Of Belle Glade	8.07	9.55	0.00	0.00	0.00
Paradise Bank	7.36	8.65	12.37	13.36	12.37
Anchor Bank	8.23	8.33	0.00	0.00	0.00

Select Peer Average	12.94	13.28	12.58	13.16	12.58
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the year ended December 31, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	111.71	76.22	1.64
Optimumbank	102.60	86.15	2.56
Desjardins Bank, National Association	95.06	76.93	5.80
Anchor Bank	92.53	73.75	8.30
Locality Bank	92.13	78.77	3.76
Cypress Bank & Trust	91.03	75.42	11.65
Evermore Bank	88.13	75.14	3.70
Marine Bank & Trust Company	81.89	72.36	21.07
Paradise Bank	77.77	71.59	10.22
Seacoast National Bank	77.74	60.70	27.67
Bank Of Belle Glade	45.76	41.92	21.49
Community Bank Of The South	31.12	28.03	30.45

Select Peer Average	82.29	68.08	12.36
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the year ended December 31, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	447,112	2.49	36.91
Optimumbank	1,017,954	1.76	16.09
Bank Of Belle Glade	158,289	1.29	16.94
Desjardins Bank, National Association	336,220	1.29	6.86
Anchor Bank	510,762	0.99	11.42
Community Bank Of The South	260,680	0.92	11.69
Seacoast National Bank	17,368,183	0.88	6.35
Cypress Bank & Trust	187,899	0.82	6.65
Evermore Bank	243,777	0.67	4.14
Marine Bank & Trust Company	646,556	0.67	9.32
Natbank, National Association	249,761	0.37	1.73
Locality Bank	301,727	0.18	1.24

Select Peer Average	1,810,743	1.03	10.78
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the year ended December 31, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.66	1.64	47.48	11.34
Bank Of Belle Glade	0.19	1.75	52.92	9.34
Paradise Bank	1.01	2.23	56.05	8.37
Anchor Bank	0.52	1.53	57.74	11.41
Community Bank Of The South	0.16	1.58	58.19	13.54
Seacoast National Bank	0.55	1.77	61.50	10.78
Desjardins Bank, National Association	0.83	2.71	67.46	7.36
Marine Bank & Trust Company	0.31	1.88	69.90	9.26
Evermore Bank	0.14	2.62	73.79	10.13
Locality Bank	0.46	3.15	82.74	8.47
Cypress Bank & Trust	5.95	2.13	86.48	3.80
Natbank, National Association	0.32	3.50	88.56	6.34

Select Peer Average	0.93	2.21	66.90	9.18
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

ASSET QUALITY RATIOS
For the year ended December 31, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Belle Glade	0.68	0.00	0.00	0.00
Community Bank Of The South	1.35	0.00	0.00	0.00
Cypress Bank & Trust	1.04	0.00	0.00	0.00
Evermore Bank	1.11	0.00	0.00	0.00
Marine Bank & Trust Company	1.44	0.02	0.01	0.17
Anchor Bank	0.75	0.15	0.11	1.29
Natbank, National Association	0.75	0.14	0.11	0.34
Paradise Bank	1.01	0.26	0.19	2.34
Optimumbank	1.07	0.30	0.31	2.15
Seacoast National Bank	1.41	0.57	0.37	3.43
Desjardins Bank, National Association	1.04	0.70	0.53	2.78
Locality Bank	1.68	1.07	0.85	5.13

Select Peer Average	1.11	0.27	0.21	1.47
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 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	1.39	6.09	0.00	11.41	0.00
Bank Of Belle Glade	1.35	34.41	0.00	4.97	16.52
Natbank, National Association	1.33	19.57	0.00	0.00	1.64
Anchor Bank	1.12	13.42	0.00	2.02	6.28
Marine Bank & Trust Company	1.03	2.16	0.00	0.30	20.77
Seacoast National Bank	0.92	0.81	0.21	2.81	24.79
Optimumbank	0.84	7.94	1.53	0.30	2.27
Community Bank Of The South	0.59	37.68	0.00	0.00	30.45
Locality Bank	0.54	16.44	0.00	0.00	3.76
Evermore Bank	0.45	20.15	0.00	0.00	3.70
Paradise Bank	0.44	9.17	0.00	0.00	10.22
Desjardins Bank, National Association	0.40	15.90	0.00	5.80	0.00

Select Peer Average	0.87	15.31	0.15	2.30	10.03
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Optimumbank	85.23	0.42	0.05	0.00
Locality Bank	77.45	0.56	0.00	0.06
Desjardins Bank, National Association	76.13	0.47	0.00	0.00
Natbank, National Association	75.65	0.83	0.00	0.00
Cypress Bank & Trust	74.63	2.78	0.00	0.04
Evermore Bank	73.46	0.66	0.00	0.00
Anchor Bank	73.19	2.16	0.00	0.00
Marine Bank & Trust Company	71.32	1.41	0.00	0.00
Paradise Bank	70.86	6.50	0.00	0.30
Seacoast National Bank	59.76	1.04	0.02	5.92
Bank Of Belle Glade	41.64	0.39	0.00	0.00
Community Bank Of The South	27.65	0.94	0.00	0.00

Select Peer Average	67.25	1.51	0.01	0.53
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the year ended December 31, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	79.11	20.89	100.00	0.00	0.00
Natbank, National Association	54.33	45.67	100.00	0.00	0.00
Bank Of Belle Glade	41.22	58.78	100.00	0.00	0.00
Paradise Bank	31.00	69.00	100.00	0.00	0.00
Cypress Bank & Trust	29.92	68.49	98.41	1.59	0.00
Anchor Bank	27.34	59.95	87.29	0.00	12.71
Optimumbank	27.26	67.65	94.92	0.00	5.08
Marine Bank & Trust Company	25.40	70.95	96.34	0.01	3.65
Community Bank Of The South	25.02	74.98	100.00	0.00	0.00
Seacoast National Bank	22.21	70.28	92.49	2.76	4.75
Locality Bank	11.86	88.14	100.00	0.00	0.00
Evermore Bank	5.91	94.09	100.00	0.00	0.00

Select Peer Average	31.72	65.74	97.45	0.36	2.18
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the year ended December 31, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.17	2.91	5.20	91.63
Desjardins Bank, National Association	5.19	3.05	4.54	97.32
Optimumbank	6.41	3.47	4.24	98.67
Natbank, National Association	5.37	3.66	4.06	98.48
Locality Bank	6.69	3.73	3.95	98.76
Evermore Bank	6.90	4.29	3.65	98.87
Cypress Bank & Trust	5.77	3.40	3.61	93.90
Seacoast National Bank	5.33	2.54	3.55	90.41
Bank Of Belle Glade	4.41	1.75	3.49	99.75
Anchor Bank	5.83	3.79	3.18	95.71
Community Bank Of The South	4.53	2.26	2.95	95.80
Marine Bank & Trust Company	4.73	2.75	2.86	96.50

Select Peer Average	5.69	3.13	3.61	96.32
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