

Community Bank Of The South

Merritt Island, FL

Established
11/29/1999

Florida Bank and Thrift Performance Report

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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 three months ended March 31, 2026

Institution name	Total Assets (\$'000's)
Seacoast National Bank	21,134,120
Optimumbank	1,268,490
Anchor Bank	606,938
Paradise Bank	444,871
Locality Bank	357,989
Desjardins Bank, National Association	340,637
Evermore Bank	314,438
Natbank, National Association	291,932
Community Bank Of The South	252,467
Cypress Bank & Trust	221,102
Bank Of Belle Glade	155,890

Institution name	Return on Avg Assets (%)
Paradise Bank	1.93
Optimumbank	1.67
Desjardins Bank, National Association	1.43
Cypress Bank & Trust	1.27
Bank Of Belle Glade	1.06
Anchor Bank	1.06
Community Bank Of The South	0.77
Seacoast National Bank	0.62
Evermore Bank	0.47
Natbank, National Association	0.41
Locality Bank	0.10

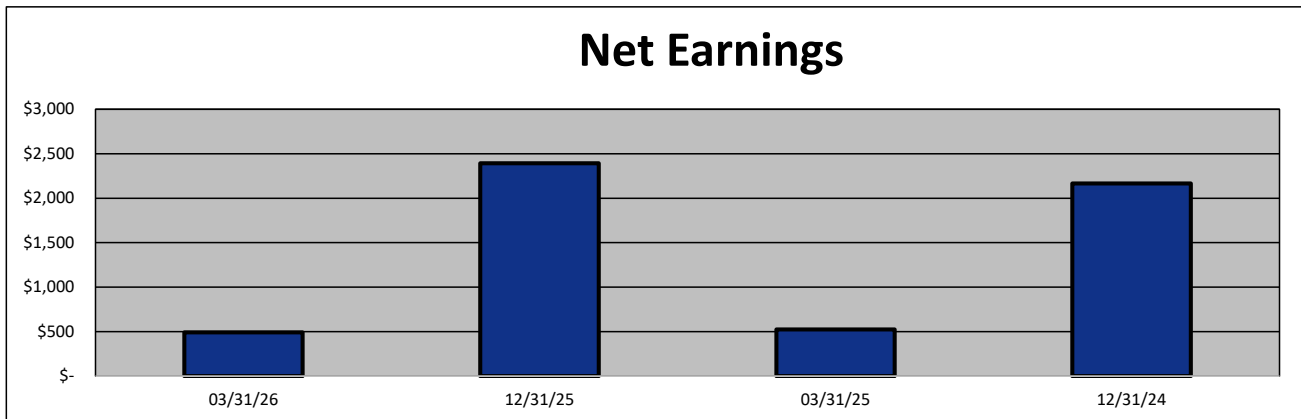
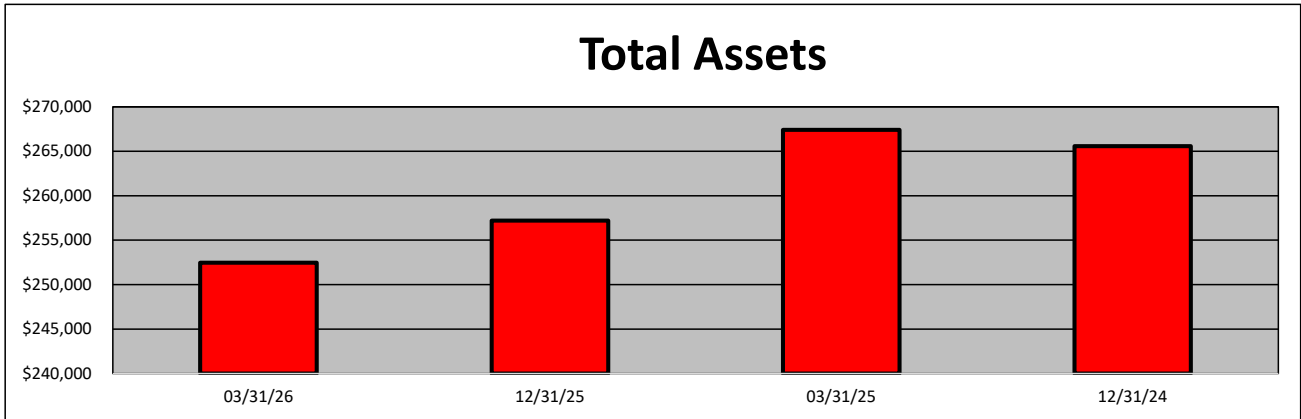
**EXECUTIVE SUMMARY - Community Bank of the South
(Percentage)**

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.88	8.68	7.32	6.87	10.49	13.08
Leverage Ratio	9.26	10.04	9.32	9.08	11.09	13.20
Tier 1 Cap/Risk Based Assets	22.67	24.36	24.69	21.86	12.37	11.69
Risk Based Ratio	23.73	25.40	25.75	22.82	13.16	12.21
Common Equity Tier 1 Capital Ratio	22.67	24.36	24.69	21.86	12.25	11.69
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	32.89	31.12	30.19	30.11	75.38	82.43
Loans/Assets	29.82	28.03	27.56	27.68	63.61	67.94
Securities/Assets	29.96	30.45	31.19	31.83	17.71	12.02
PROFITABILITY:						
Return on Avg Assets	0.77	0.92	0.79	0.86	0.81	0.98
Return on Avg Equity	9.34	11.69	11.10	12.24	9.54	9.73
Nonint Income/Avg Assets	0.16	0.16	0.16	0.17	0.74	0.83
Net Overhead Ratio	1.62	1.58	1.49	1.57	2.34	2.19
Efficiency Ratio	59.91	58.19	60.31	59.78	71.79	65.91
Assets (per million) per Employee	12.02	13.54	14.07	14.75	10.70	9.27
ASSET QUALITY:						
Allowance/Loans	1.30	1.35	1.30	1.30	1.31	1.08
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.51	0.28
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.35	0.22
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.02	1.58
YIELDS & COSTS:						
Yield on earning assets	4.25	4.53	4.38	4.72	5.45	5.56
Cost of funds	1.42	1.67	1.72	1.90	1.92	1.94
Net interest margin	2.91	2.95	2.66	2.87	3.31	3.79
Avg Earning Assets/Avg Assets	96.17	95.80	96.01	94.85	95.53	96.21

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

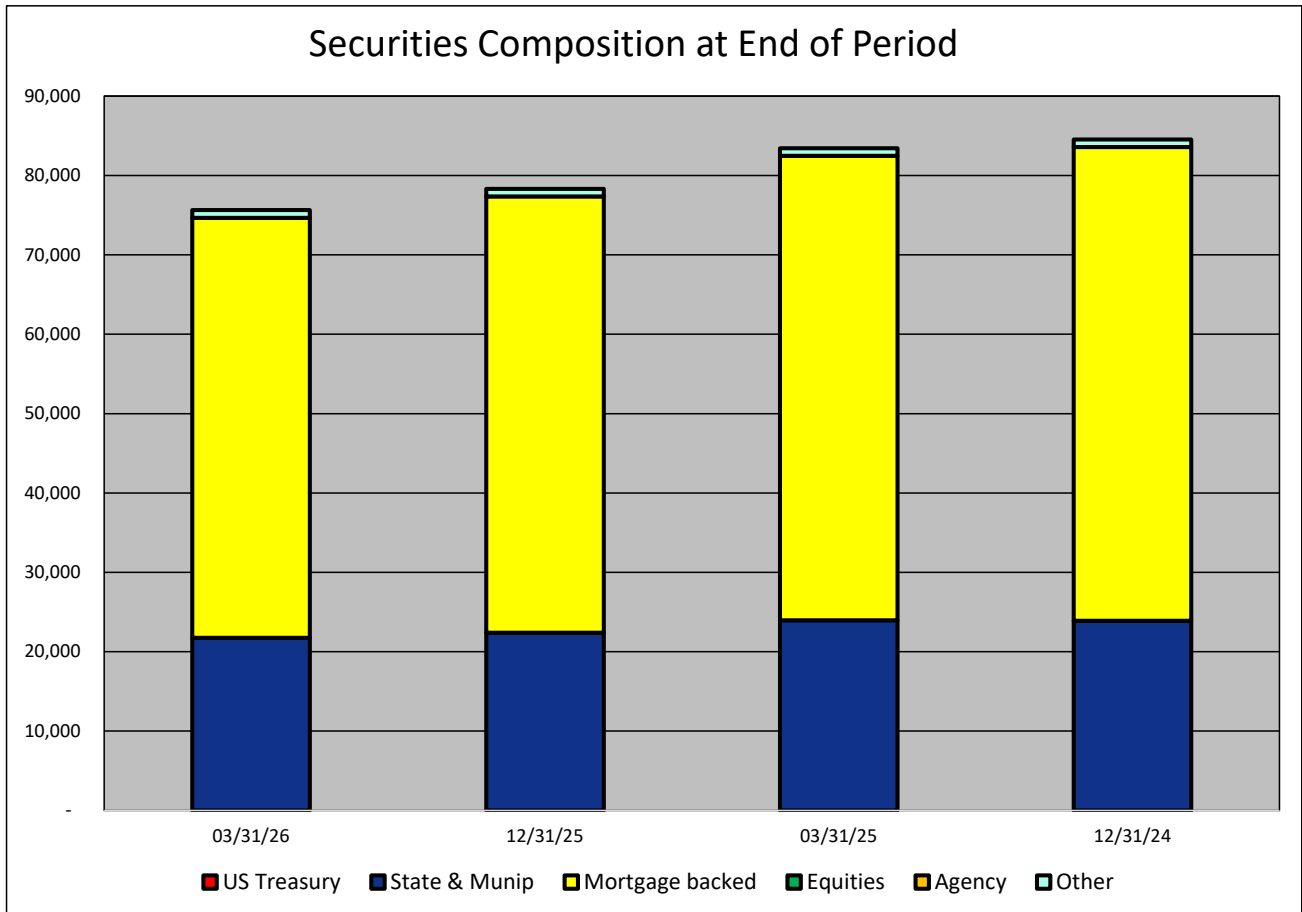
As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	252,467	257,201	267,404	265,586	(14,937)	(5.59)
Cash and Equivalents	93,077	98,415	101,305	98,300	(8,228)	(8.12)
Securities	75,638	78,319	83,413	84,528	(7,775)	(9.32)
Loans, net	75,297	72,089	73,707	73,519	1,590	2.16
Deposit Accounts	228,931	231,630	244,146	244,132	(15,215)	(6.23)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	19,886	22,337	19,584	18,243	302	1.54

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	493	2,392	525	2,165	(32)	(6.10)
Interest Income	2,601	11,323	2,788	11,338	(187)	(6.71)
Interest Expense	818	3,955	1,092	4,441	(274)	(25.09)
Net Interest Income	1,783	7,368	1,696	6,897	87	5.13
Credit Loss Expense	-	22	-	(108)	-	NA
Noninterest income	103	415	103	435	-	-
Gain on Sale of Securities	(99)	(22)	-	-	(99)	NA
Noninterest Expense	1,134	4,545	1,089	4,401	45	4.13
Net Operating Income	752	3,216	710	3,039	42	5.92
Income Taxes	160	784	185	766	(25)	(13.51)



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

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	21,755	22,397	23,960	23,915	(2,205)	(9.20)
Mortgage backed	52,920	54,951	58,504	59,674	(5,584)	(9.54)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	963	971	949	939	14	1.48
Total Securities	75,638	78,319	83,413	84,528	(7,775)	(9.32)

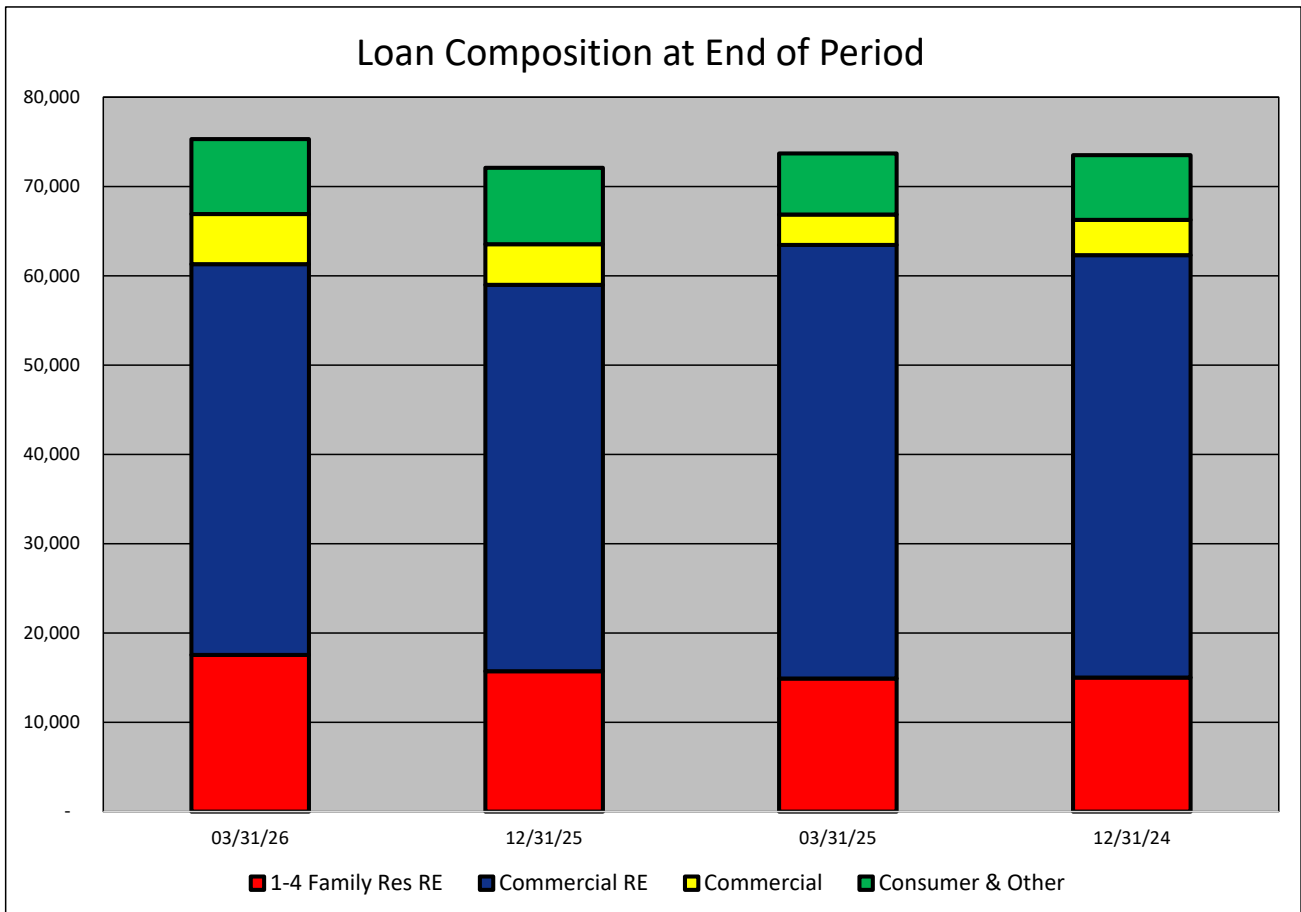


LOAN PORTFOLIO COMPOSITION - Community Bank of the South
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	17,543	15,714	14,891	15,000	2,652	17.81
Commercial RE	43,755	43,262	48,555	47,322	(4,800)	(9.89)
Commercial	5,607	4,569	3,416	3,953	2,191	64.14
Consumer & Other	8,392	8,544	6,845	7,244	1,547	22.60
Loans, Net	75,297	72,089	73,707	73,519	1,590	2.16



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

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	977	955	955	1,031	22	2.30
Total Recoveries	-	-	-	32	-	NA
Total Charge-offs	-	-	-	-	-	NA
Credit Loss Expense	-	22	-	(108)	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	977	977	955	955	22	2.30

NON-PERFORMING ASSETS:

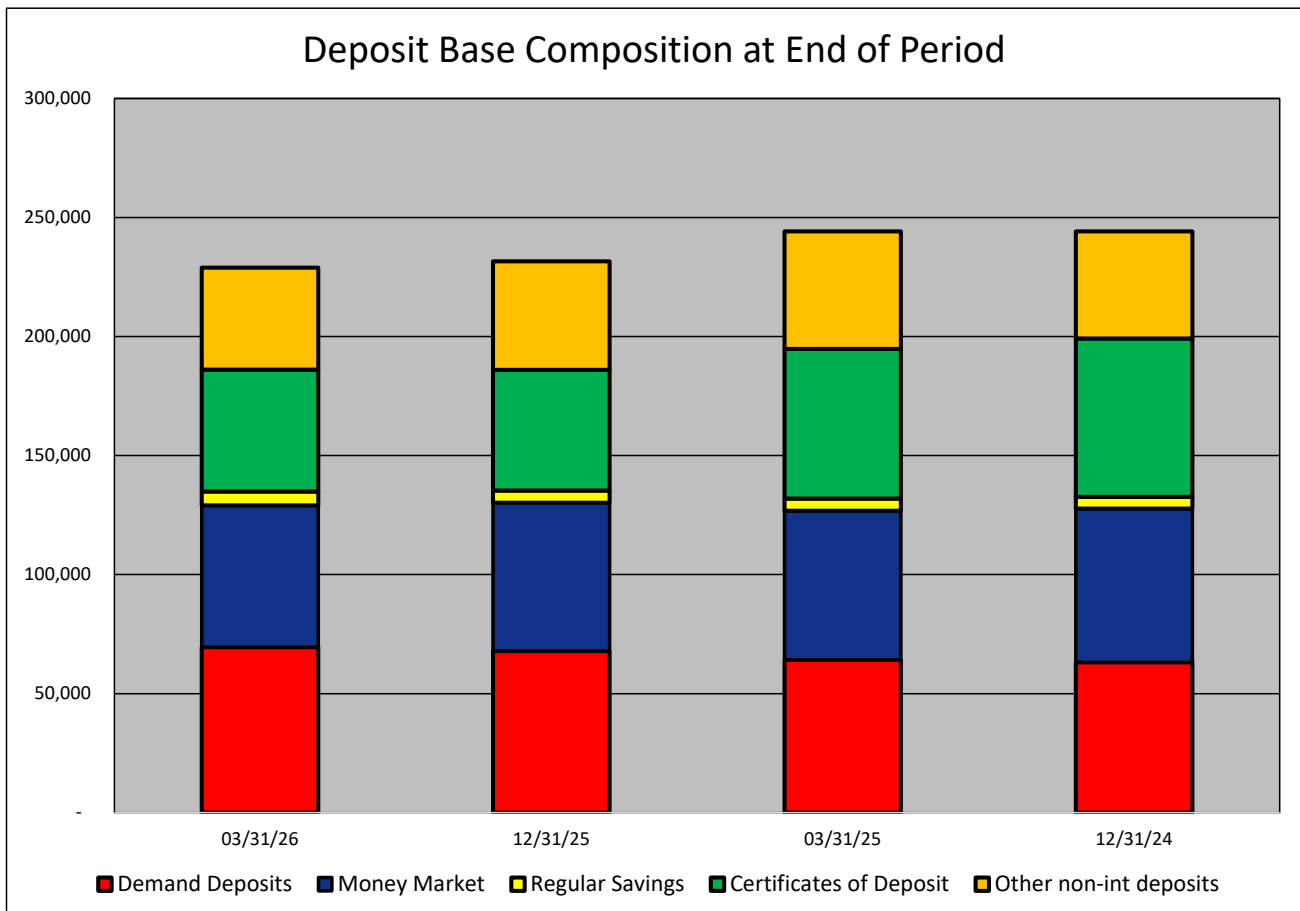
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

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

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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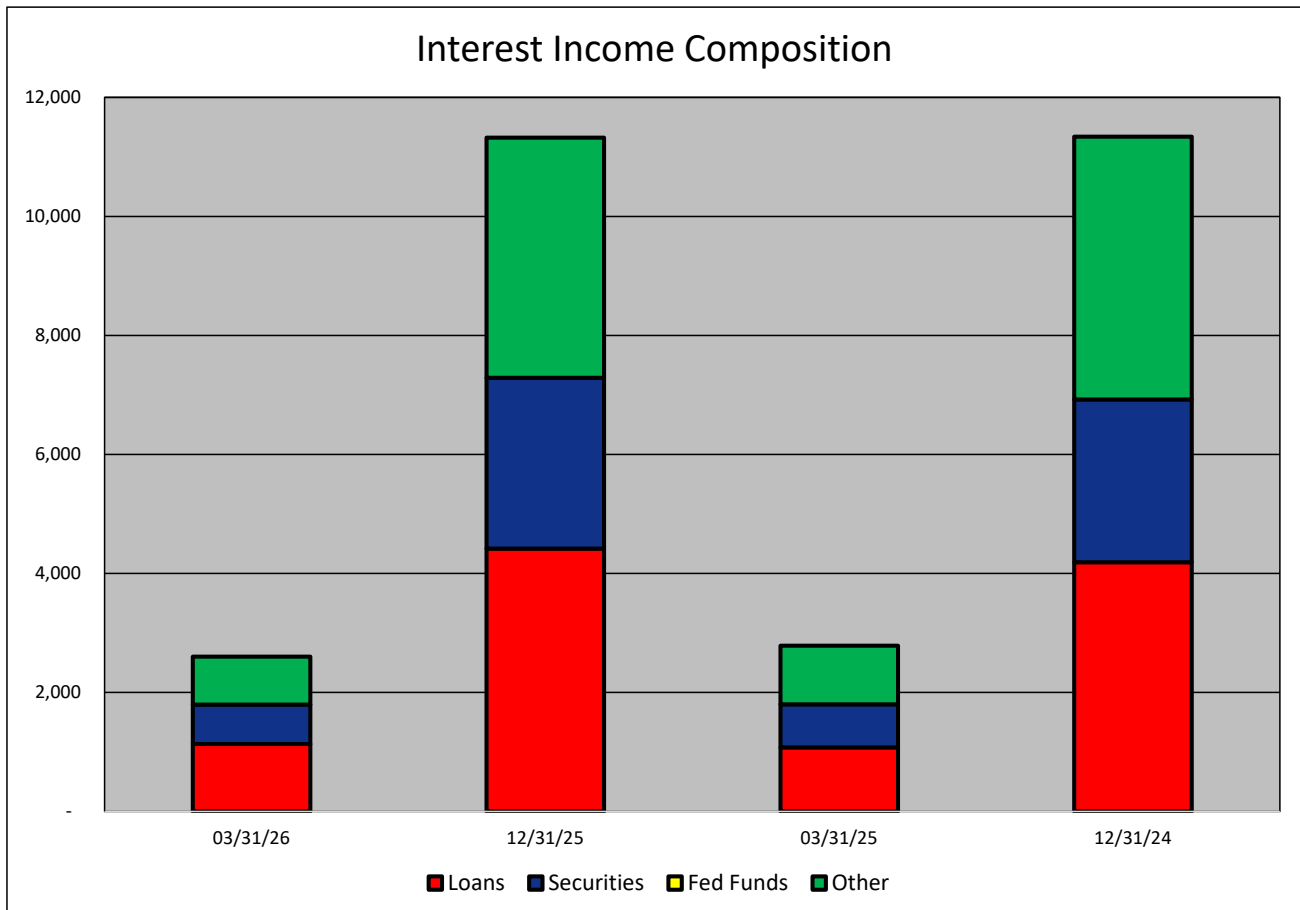
DEPOSIT BASE CATEGORY:

Demand Deposits	69,512	67,805	64,182	63,155	5,330	8.30
Money Market	59,521	62,341	62,592	64,597	(3,071)	(4.91)
Regular Savings	5,844	5,150	5,122	4,841	722	14.10
Certificates of Deposit	51,226	50,662	62,915	66,552	(11,689)	(18.58)
Other non-int deposits	42,828	45,672	49,335	44,987	(6,507)	(13.19)
Total Deposits	228,931	231,630	244,146	244,132	(15,215)	(6.23)



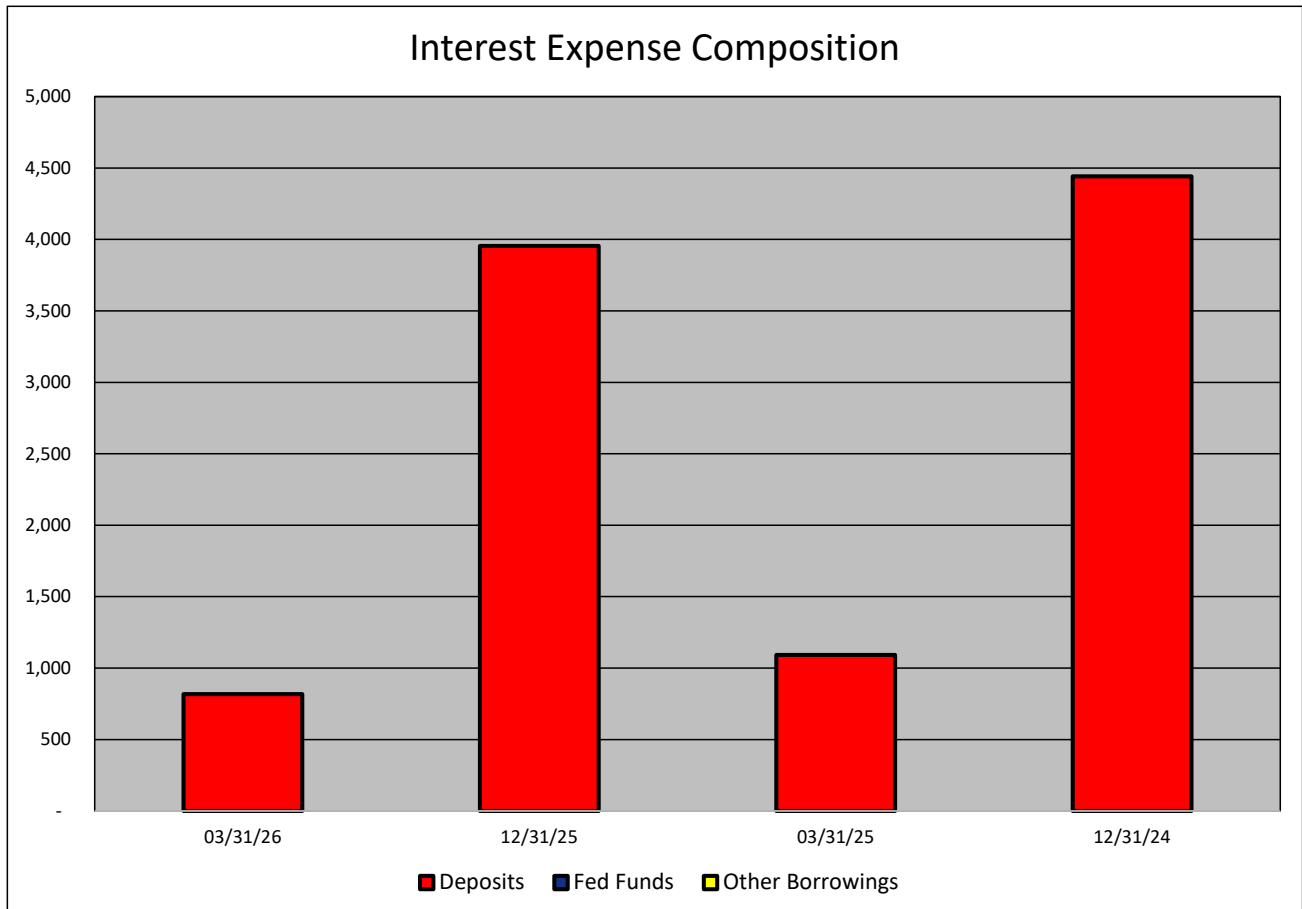
INTEREST INCOME COMPOSITION- Community Bank of the South
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	1,135	4,417	1,075	4,188	60	5.58
Securities	661	2,869	724	2,736	(63)	(8.70)
Fed Funds	-	-	-	-	-	NA
Other	805	4,037	989	4,414	(184)	(18.60)
Total Int Income	2,601	11,323	2,788	11,338	(187)	(6.71)



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

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	818	3,955	1,092	4,441	(274)	(25.09)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	818	3,955	1,092	4,441	(274)	(25.09)

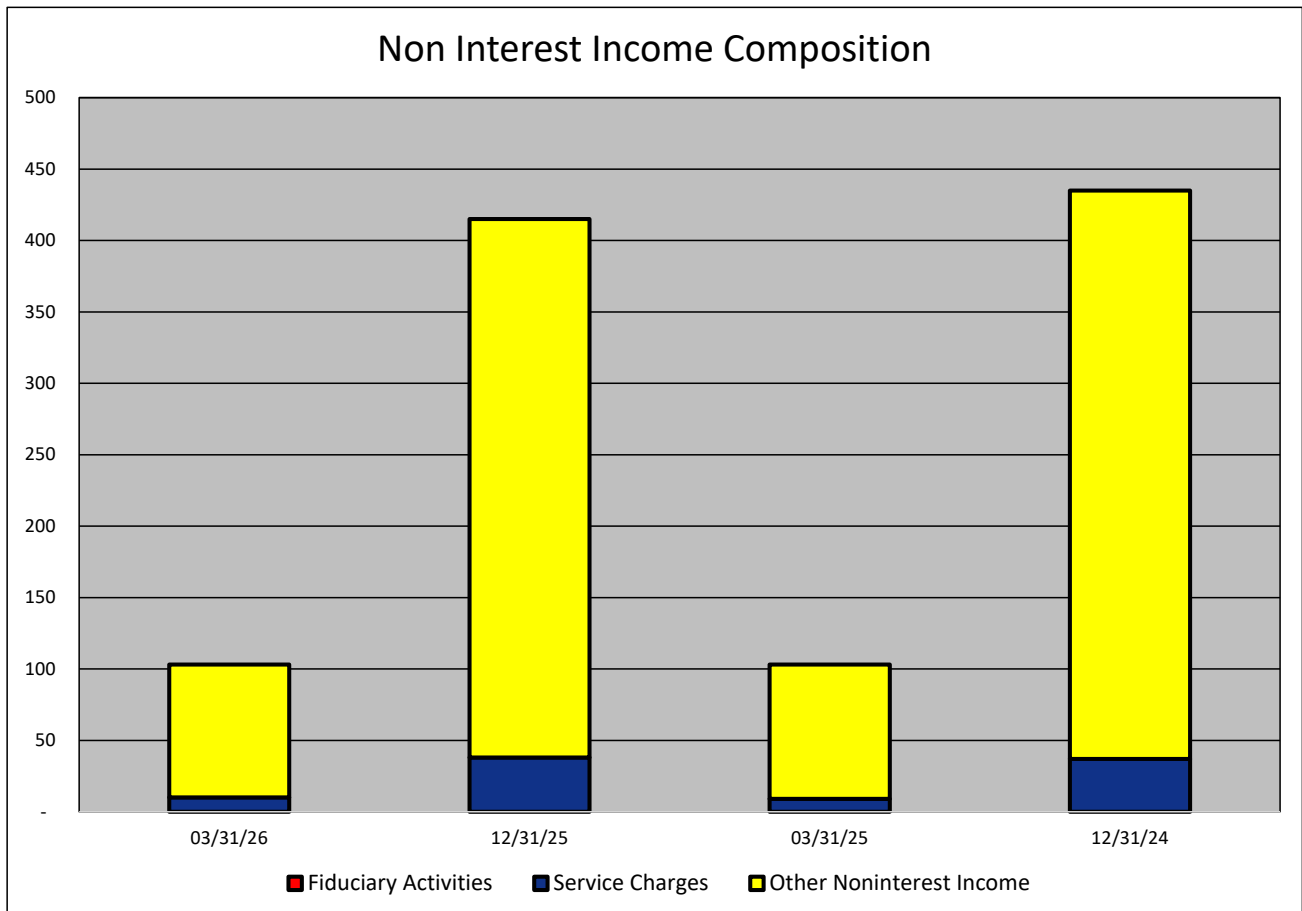


NONINTEREST INCOME COMPOSITION- Community Bank of the South
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	10	38	9	37	1	11.11
Other Noninterest Income	93	377	94	398	(1)	(1.06)
Total Nonint. Income	103	415	103	435	-	-

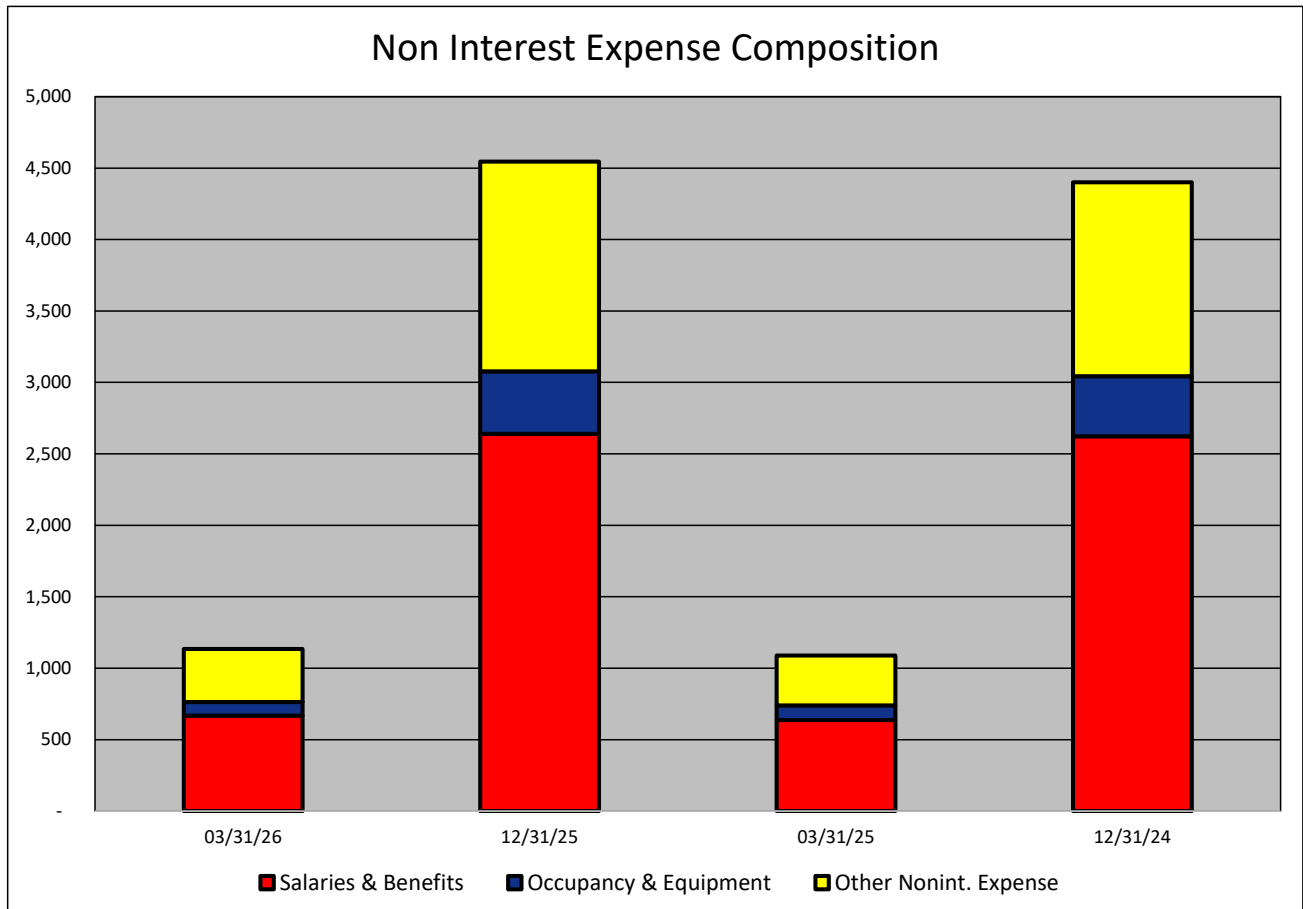


NONINTEREST EXPENSE COMPOSITION- Community Bank of the South
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	667	2,639	637	2,623	30	4.71
Occupancy & Equipment	96	439	102	420	(6)	(5.88)
Other Nonint. Expense	371	1,467	350	1,358	21	6.00
Total Nonint. Expense	1,134	4,545	1,089	4,401	45	4.13



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Evermore Bank	314,438	215,213	46.11
Seacoast National Bank	21,134,120	15,723,411	34.41
Optimumbank	1,268,490	977,176	29.81
Natbank, National Association	291,932	231,481	26.11
Anchor Bank	606,938	500,445	21.28
Cypress Bank & Trust	221,102	185,325	19.31
Locality Bank	357,989	303,213	18.07
Desjardins Bank, National Association	340,637	335,576	1.51
Paradise Bank	444,871	446,912	(0.46)
Community Bank Of The South	252,467	267,404	(5.59)
Bank Of Belle Glade	155,890	169,808	(8.20)

Select Peer Average	2,308,079	1,759,633	16.58
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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	
Cypress Bank & Trust	161,065	108,305	48.71
Evermore Bank	249,306	175,299	42.22
Optimumbank	1,089,593	799,503	36.28
Anchor Bank	450,136	360,996	24.69
Locality Bank	292,281	235,845	23.93
Seacoast National Bank	12,659,619	10,459,037	21.04
Natbank, National Association	216,396	193,748	11.69
Bank Of Belle Glade	68,371	61,533	11.11
Community Bank Of The South	75,297	73,707	2.16
Desjardins Bank, National Association	265,512	270,417	(1.81)
Paradise Bank	301,852	324,569	(7.00)

Select Peer Average	1,439,039	1,187,542	19.37
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

CAPITAL RATIOS
For the three months ended March 31, 2026

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Natbank, National Association	29.34	29.19	63.45	64.71	63.45
Desjardins Bank, National Association	19.50	19.82	0.00	0.00	0.00
Evermore Bank	13.10	13.50	16.49	17.65	16.49
Locality Bank	13.45	13.16	0.00	0.00	0.00
Cypress Bank & Trust	12.59	12.62	0.00	0.00	0.00
Optimumbank	9.91	10.74	0.00	0.00	0.00
Seacoast National Bank	14.35	9.87	13.87	15.12	13.87
Bank Of Belle Glade	8.47	9.85	0.00	0.00	0.00
Community Bank Of The South	7.88	9.26	22.67	23.73	22.67
Anchor Bank	8.80	9.06	0.00	0.00	0.00
Paradise Bank	6.47	8.11	12.12	13.11	12.12

Select Peer Average	13.08	13.20	11.69	12.21	11.69
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2026

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	106.57	74.13	1.53
Optimumbank	99.59	85.90	2.39
Locality Bank	99.39	81.65	4.31
Desjardins Bank, National Association	97.48	77.95	5.91
Anchor Bank	94.36	74.17	13.18
Evermore Bank	92.13	79.29	4.24
Cypress Bank & Trust	86.95	72.85	13.05
Seacoast National Bank	76.05	59.90	26.78
Paradise Bank	73.08	67.85	9.65
Bank Of Belle Glade	48.22	43.86	21.18
Community Bank Of The South	32.89	29.82	29.96

Select Peer Average	82.43	67.94	12.02
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the three months ended March 31, 2026

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	451,819	1.93	28.70
Optimumbank	1,214,561	1.67	16.45
Desjardins Bank, National Association	335,203	1.43	7.29
Cypress Bank & Trust	219,121	1.27	10.16
Bank Of Belle Glade	155,457	1.06	12.67
Anchor Bank	595,402	1.06	12.57
Community Bank Of The South	254,757	0.77	9.34
Seacoast National Bank	20,970,413	0.62	4.25
Evermore Bank	305,500	0.47	3.54
Natbank, National Association	294,426	0.41	1.41
Locality Bank	352,537	0.10	0.70

Select Peer Average	2,286,291	0.98	9.73
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the three months ended March 31, 2026

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.59	1.87	49.83	11.97
Anchor Bank	0.39	1.55	57.88	11.67
Seacoast National Bank	0.48	1.82	59.16	11.00
Bank Of Belle Glade	0.21	1.89	59.59	9.17
Community Bank Of The South	0.16	1.62	59.91	12.02
Paradise Bank	0.60	2.37	60.60	8.72
Desjardins Bank, National Association	0.89	2.65	64.88	6.55
Evermore Bank	0.12	2.16	67.08	10.48
Cypress Bank & Trust	5.32	1.72	78.92	4.02
Locality Bank	0.33	3.12	82.78	9.68
Natbank, National Association	0.03	3.37	84.34	6.63

Select Peer Average	0.83	2.19	65.91	9.27
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2026

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Cypress Bank & Trust	1.08	0.00	0.00	0.00
Evermore Bank	1.12	0.00	0.00	0.00
Bank Of Belle Glade	0.66	0.00	0.00	0.00
Community Bank Of The South	1.30	0.00	0.00	0.00
Desjardins Bank, National Association	1.07	0.05	0.04	0.18
Paradise Bank	1.00	0.09	0.06	0.87
Natbank, National Association	0.76	0.14	0.10	0.34
Anchor Bank	0.74	0.15	0.11	1.19
Optimumbank	1.02	0.20	0.17	1.11
Seacoast National Bank	1.39	0.75	0.47	4.58
Locality Bank	1.74	1.74	1.42	9.11

Select Peer Average	1.08	0.28	0.22	1.58
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2026

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Anchor Bank	1.62	7.56	0.00	1.73	11.45
Bank Of Belle Glade	1.55	32.55	0.00	4.91	16.28
Optimumbank	1.19	9.85	0.00	0.26	2.13
Cypress Bank & Trust	1.18	7.85	0.00	12.82	0.00
Seacoast National Bank	1.00	2.62	0.21	2.73	23.99
Natbank, National Association	0.95	21.60	0.00	0.00	1.53
Locality Bank	0.68	12.21	0.00	0.00	4.31
Community Bank Of The South	0.61	36.26	0.00	0.00	29.96
Paradise Bank	0.59	13.49	0.00	0.00	9.65
Desjardins Bank, National Association	0.43	14.83	0.00	5.91	0.00
Evermore Bank	0.43	15.60	0.00	0.00	4.24

Select Peer Average	0.93	15.86	0.02	2.58	9.41
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2026

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Optimumbank	85.02	0.38	0.00	0.00
Locality Bank	80.23	0.53	0.00	0.07
Evermore Bank	77.77	0.59	0.00	0.00
Desjardins Bank, National Association	77.11	0.43	0.00	0.00
Anchor Bank	73.62	2.05	0.00	0.00
Natbank, National Association	73.57	0.72	0.00	0.00
Cypress Bank & Trust	72.06	2.65	0.00	0.03
Paradise Bank	67.18	6.30	0.00	0.27
Seacoast National Bank	58.98	1.01	0.02	5.78
Bank Of Belle Glade	43.57	0.40	0.00	0.00
Community Bank Of The South	29.44	0.95	0.00	0.00

Select Peer Average	67.14	1.46	0.00	0.56
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the three months ended March 31, 2026

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	76.36	23.64	100.00	0.00	0.00
Natbank, National Association	54.31	45.69	100.00	0.00	0.00
Bank Of Belle Glade	40.09	59.91	100.00	0.00	0.00
Paradise Bank	35.00	65.00	100.00	0.00	0.00
Cypress Bank & Trust	30.45	68.16	98.61	1.39	0.00
Optimumbank	26.99	69.48	96.47	0.00	3.53
Anchor Bank	25.74	60.98	86.73	0.00	13.27
Community Bank Of The South	24.37	75.63	100.00	0.00	0.00
Seacoast National Bank	23.38	69.59	92.97	2.70	4.33
Locality Bank	13.91	81.55	95.46	0.00	4.54
Evermore Bank	6.43	93.57	100.00	0.00	0.00

Select Peer Average	32.46	64.84	97.29	0.37	2.33
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2026

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Desjardins Bank, National Association	5.19	0.57	4.71	97.12
Paradise Bank	6.45	1.78	4.70	91.45
Optimumbank	6.49	2.35	4.40	98.76
Natbank, National Association	5.00	1.37	4.05	98.84
Locality Bank	6.37	2.87	3.88	98.85
Cypress Bank & Trust	5.77	2.15	3.83	93.88
Seacoast National Bank	5.30	1.66	3.75	90.19
Bank Of Belle Glade	4.27	0.94	3.38	97.85
Evermore Bank	6.47	3.65	3.31	99.09
Anchor Bank	5.55	2.62	3.07	96.12
Community Bank Of The South	4.25	1.42	2.91	96.17

Select Peer Average	5.56	1.94	3.79	96.21
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