

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

Ed Hacker, Robert Brink, Ted Hacker, Steve Kania, David Ajvazi, Michael Squitieri, Erica Hines, Sacha Widmaier, Kristen Moroso, Anthony Hagbartsen, Matthew Hanley, Jordan Augustyniak, Madeline Bogumil, Natalie Filippone, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Dylan Frayne, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord

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, 2022

Institution name	Total Assets (\$'000's)
Seacoast National Bank	10,811,872
Marine Bank & Trust Company	591,080
American National Bank	547,524
Flagler Bank	480,820
Optimumbank	464,649
Paradise Bank	416,402
Desjardins Bank, National Association	390,217
Community Bank Of The South	259,466
Anchor Bank	234,674
Natbank, National Association	220,130
Bank Of Belle Glade	154,334
Cypress Bank & Trust	112,436
Locality Bank	72,487

Institution name	Return on Avg Assets (%)
Flagler Bank	1.94
Paradise Bank	1.62
Optimumbank	1.07
Seacoast National Bank	1.00
American National Bank	0.97
Marine Bank & Trust Company	0.88
Community Bank Of The South	0.73
Desjardins Bank, National Association	0.55
Anchor Bank	0.43
Natbank, National Association	0.38
Bank Of Belle Glade	0.31
Cypress Bank & Trust	(2.58)
Locality Bank	(15.89)

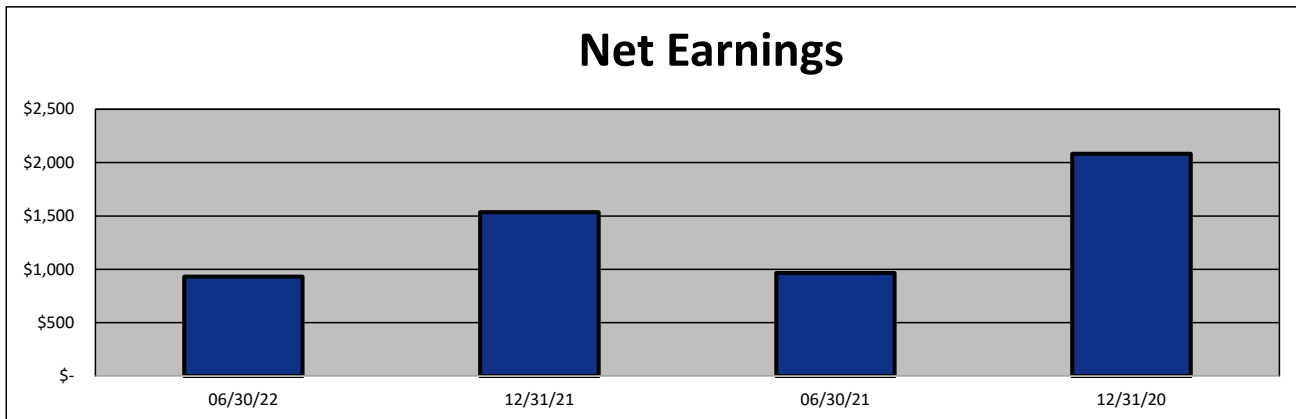
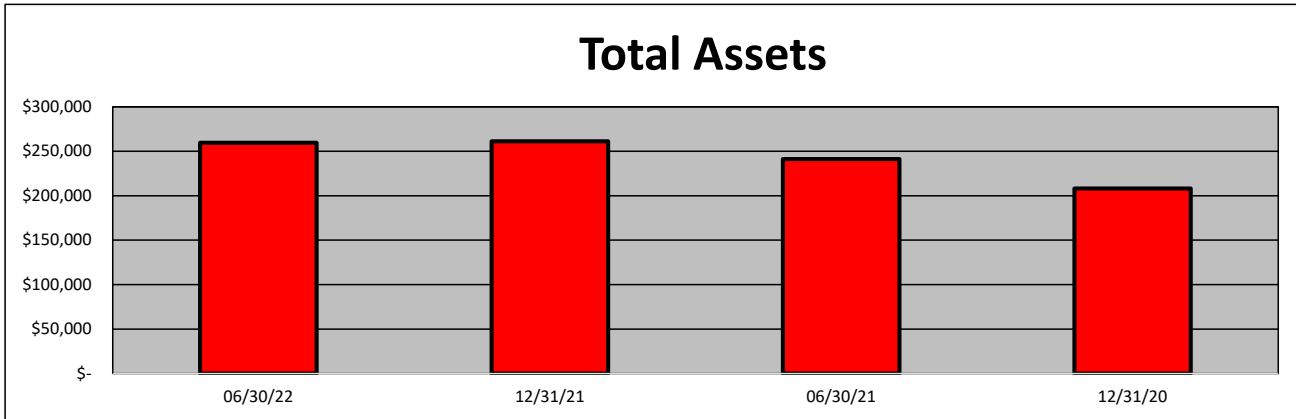
**EXECUTIVE SUMMARY - Community Bank of the South
(Percentage)**

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	5.74	7.84	8.40	9.69	10.08	12.19
Leverage Ratio	7.78	7.31	7.88	8.86	10.09	14.70
Tier 1 Cap/Risk Based Assets	23.06	23.73	24.79	26.61	16.44	18.53
Risk Based Ratio	24.01	24.73	25.87	27.74	17.29	19.22
Common Equity Tier 1 Capital Ratio	23.06	23.73	24.79	26.61	16.42	18.53
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	27.57	28.27	30.59	42.75	64.07	66.93
Loans/Assets	25.71	25.80	27.71	38.15	52.71	54.47
Securities/Assets	31.61	17.40	16.64	18.59	17.27	14.33
PROFITABILITY:						
Return on Avg Assets	0.73	0.64	0.86	1.13	0.67	(0.66)
Return on Avg Equity	10.38	7.58	9.65	11.22	9.14	5.42
Nonint Income/Avg Assets	0.14	0.17	0.20	0.21	0.86	1.06
Net Overhead Ratio	1.33	1.51	1.59	1.73	1.91	2.94
Efficiency Ratio	61.47	66.54	61.21	56.84	225.75	131.52
Assets (per million) per Employee	12.97	12.44	11.49	10.41	9.27	9.09
ASSET QUALITY:						
Reserves/Loans	1.25	1.20	1.19	0.97	1.36	1.11
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.69	0.13
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.47	0.09
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.38	1.00
YIELDS & COSTS:						
Yield on earning assets	2.35	2.48	2.89	3.51	3.18	3.00
Cost of funds	0.06	0.09	0.11	0.27	0.42	0.32
Net interest margin	2.31	2.42	2.82	3.33	2.61	3.16
Avg Earning Assets/Avg Assets	96.47	96.52	96.43	95.61	90.17	92.58

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

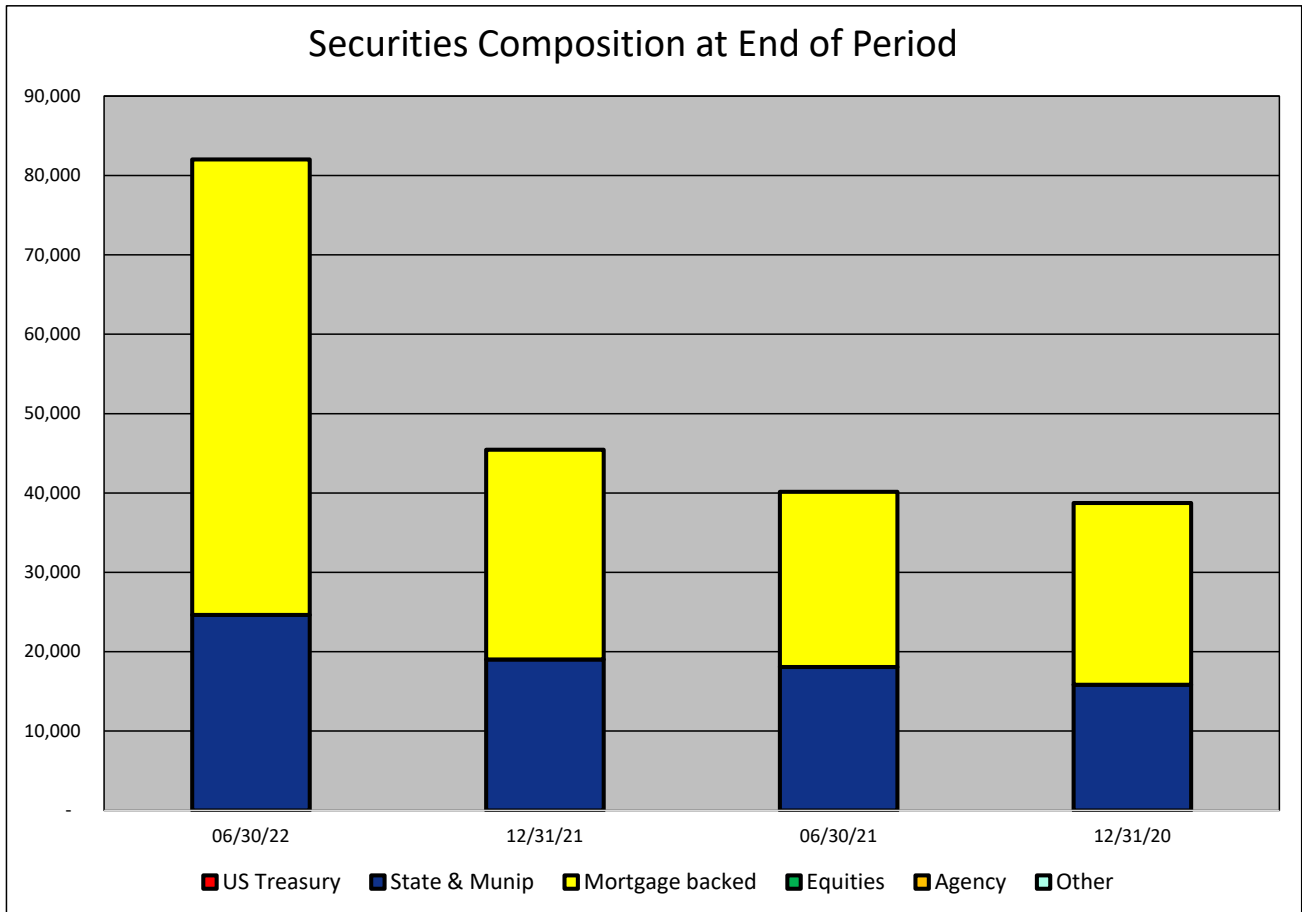
As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	259,466	261,221	241,240	208,252	18,226	7.56
Cash and Equivalents	102,163	141,959	127,865	83,645	(25,702)	(20.10)
Securities	82,023	45,441	40,136	38,722	41,887	104.36
Loans, net	66,699	67,392	66,857	79,447	(158)	(0.24)
Deposit Accounts	241,899	238,398	218,564	185,856	23,335	10.68
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	14,892	20,486	20,264	20,170	(5,372)	(26.51)

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	931	1,536	965	2,082	(34)	(3.52)
Interest Income	2,912	5,710	3,111	6,202	(199)	(6.40)
Interest Expense	50	132	77	312	(27)	(35.06)
Net Interest Income	2,862	5,578	3,034	5,890	(172)	(5.67)
Prov for Loan Loss	-	10	10	-	(10)	(100.00)
Noninterest income	178	412	224	390	(46)	(20.54)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	1,880	4,007	2,003	3,586	(123)	(6.14)
Net Operating Income	1,160	1,973	1,245	2,694	(85)	(6.83)
Income Taxes	229	437	280	612	(51)	(18.21)



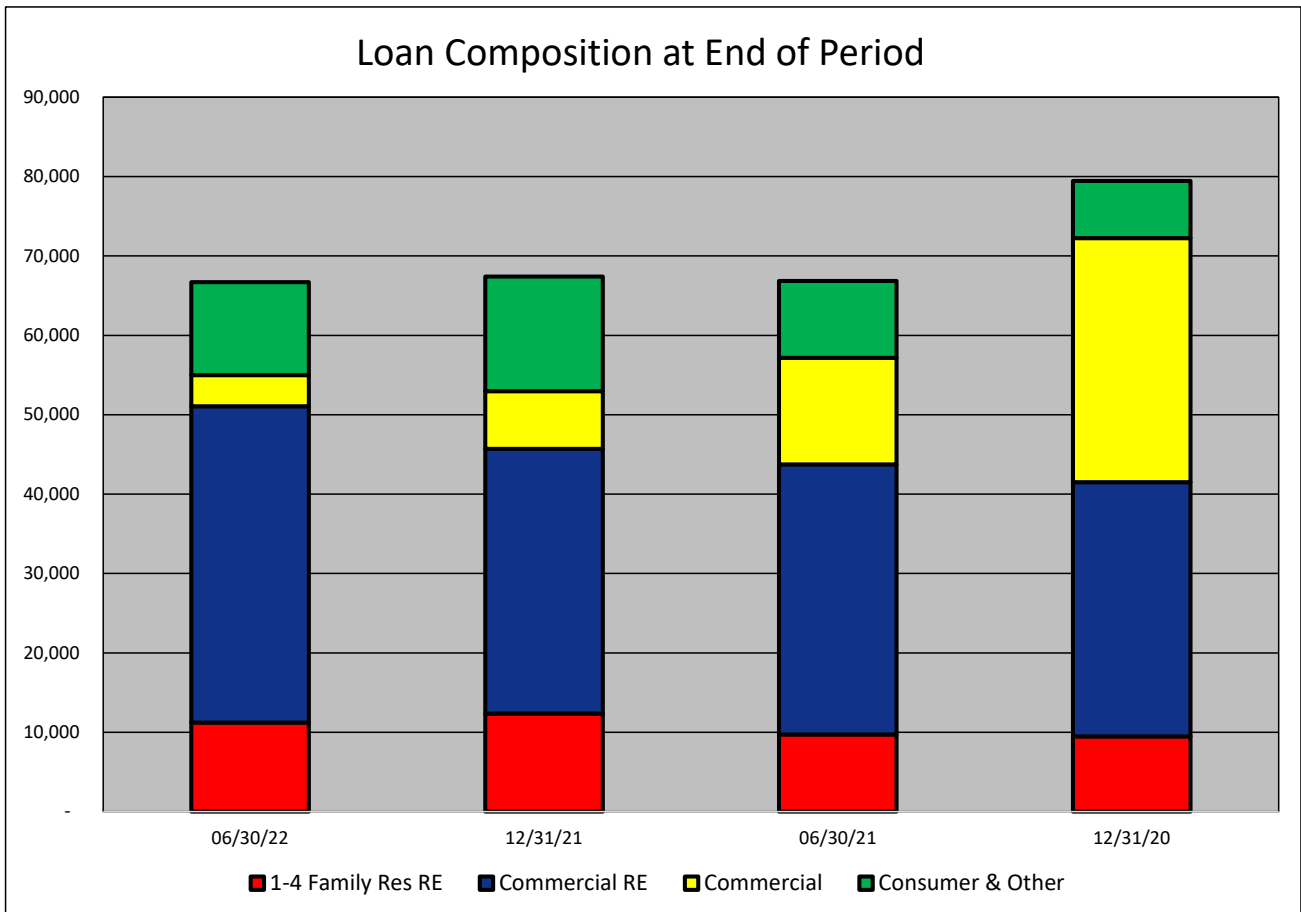
SECURITIES COMPOSITION - Community Bank of the South
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	24,636	19,018	18,078	15,843	6,558	36.28
Mortgage backed	57,387	26,423	22,058	22,879	35,329	160.16
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	82,023	45,441	40,136	38,722	41,887	104.36



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

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	11,215	12,366	9,703	9,483	1,512	15.58
Commercial RE	39,840	33,352	34,027	32,020	5,813	17.08
Commercial	3,922	7,259	13,433	30,748	(9,511)	(70.80)
Consumer & Other	11,722	14,415	9,694	7,196	2,028	20.92
Loans, Net	66,699	67,392	66,857	79,447	(158)	(0.24)



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

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN LOSS RESERVE ACTIVITY:

Beginning Balance	809	769	769	739	40	5.20
Total Recoveries	22	30	15	30	7	46.67
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	-	10	10	-	(10)	(100.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	831	809	794	769	37	4.66

NON-PERFORMING ASSETS:

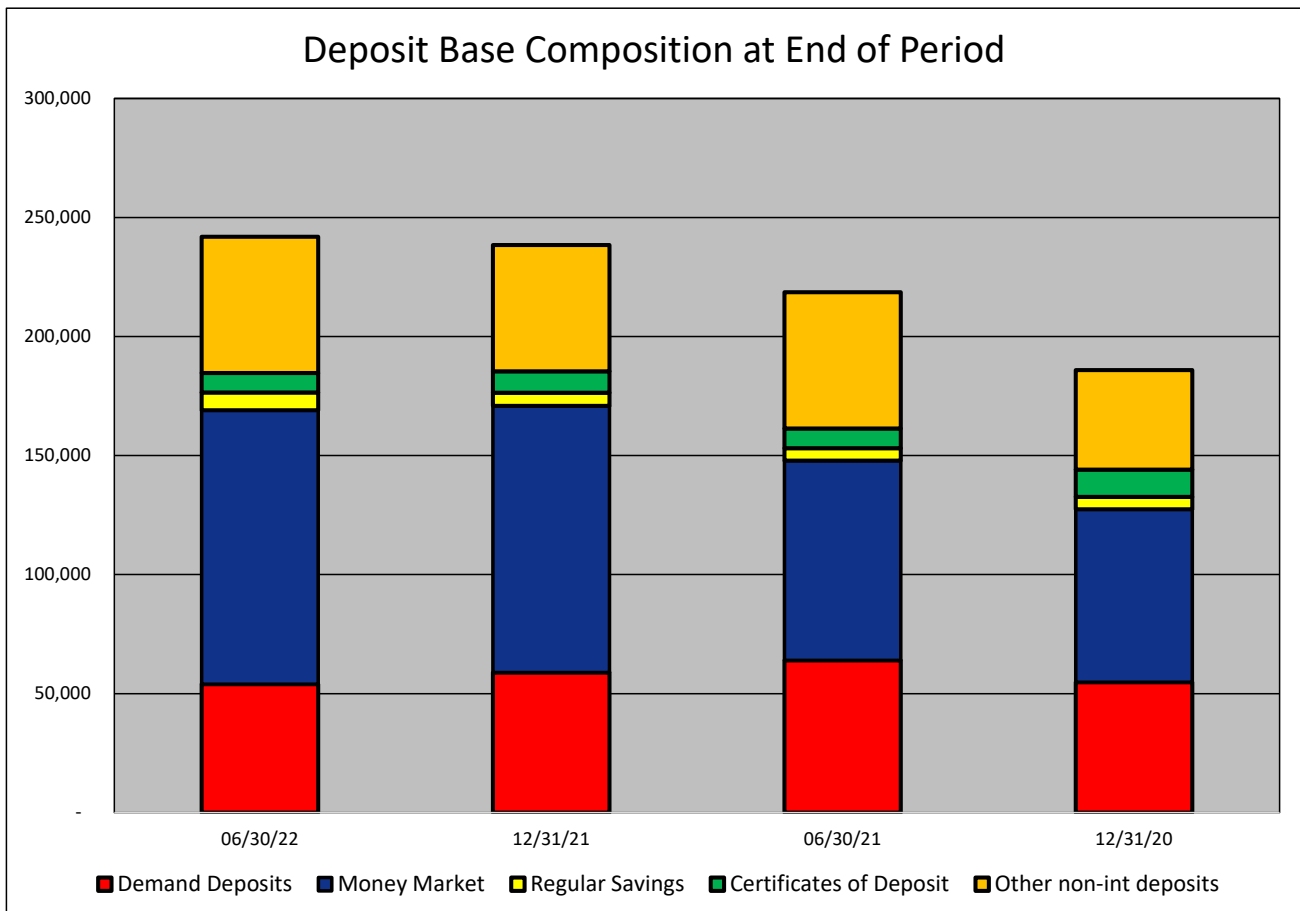
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

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

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	53,989	58,834	63,954	54,747	(9,965)	(15.58)
Money Market	115,039	112,057	83,867	72,696	31,172	37.17
Regular Savings	7,501	5,509	5,292	5,245	2,209	41.74
Certificates of Deposit	8,148	8,951	8,253	11,434	(105)	(1.27)
Other non-int deposits	57,222	53,047	57,198	41,734	24	0.04
Total Deposits	241,899	238,398	218,564	185,856	23,335	10.68

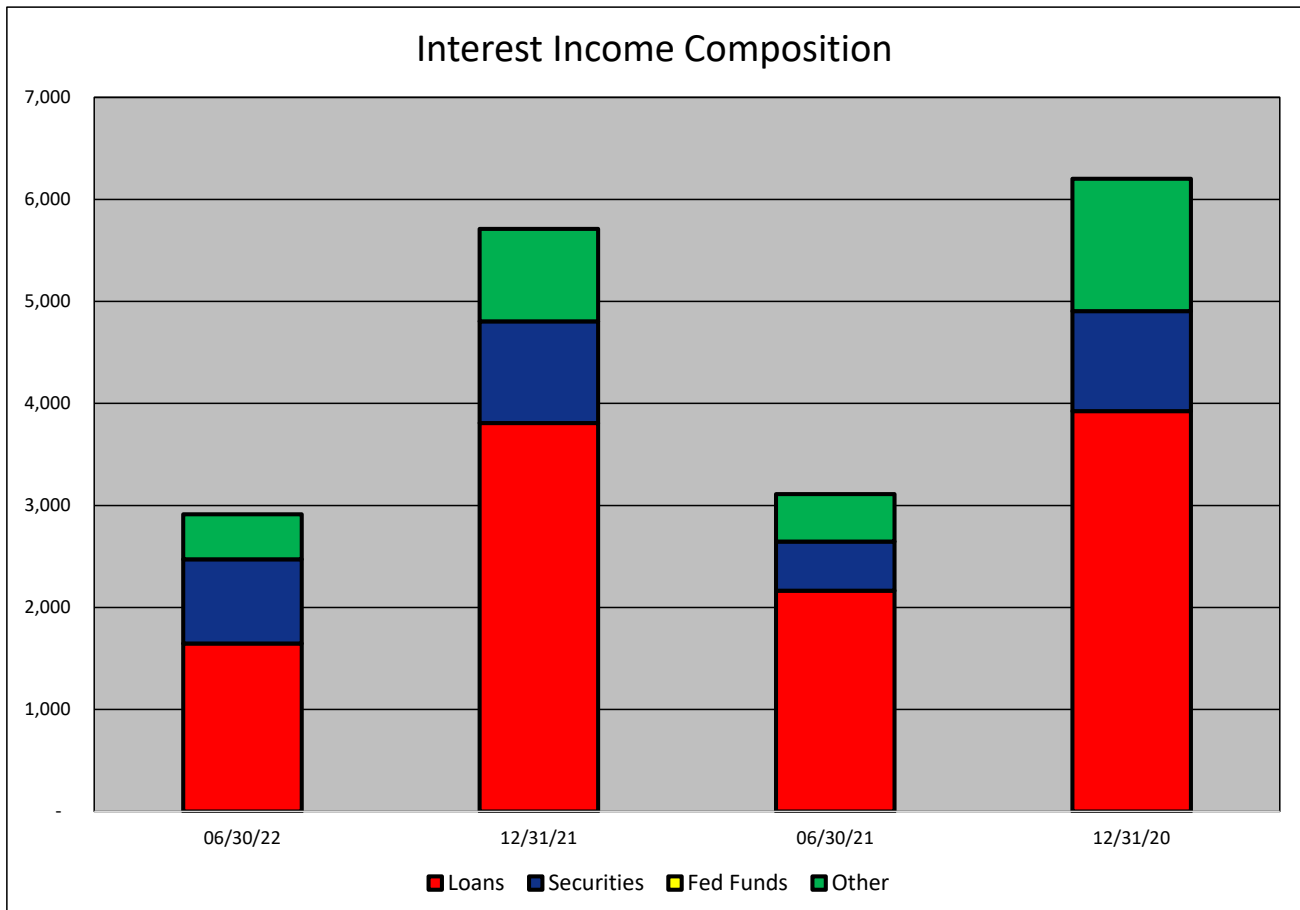


INTEREST INCOME COMPOSITION- Community Bank of the South
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	1,646	3,808	2,164	3,924	(518)	(23.94)
Securities	825	997	482	981	343	71.16
Fed Funds	-	-	-	-	-	NA
Other	441	905	465	1,297	(24)	(5.16)
Total Int Income	2,912	5,710	3,111	6,202	(199)	(6.40)

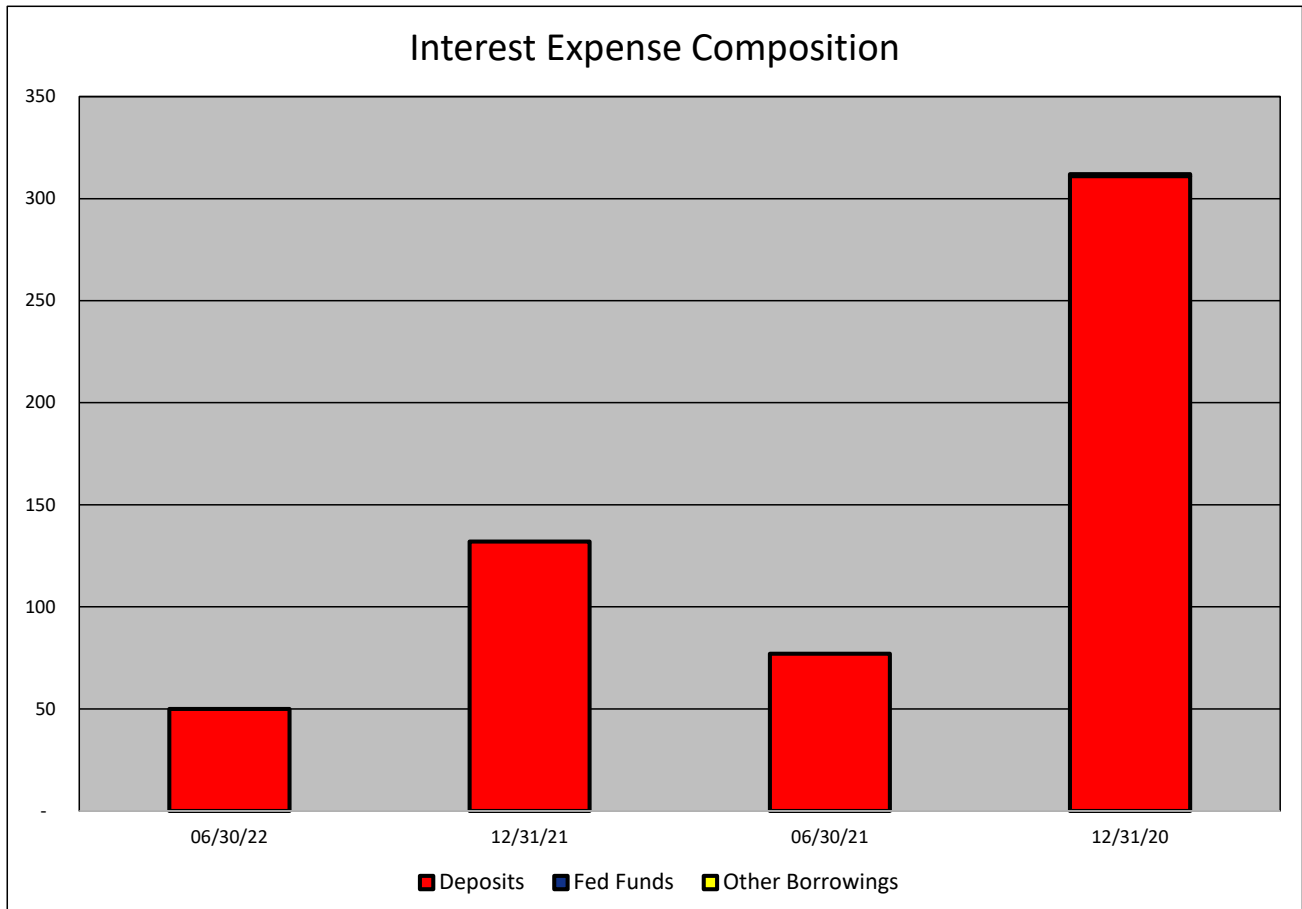


INTEREST EXPENSE COMPOSITION- Community Bank of the South
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	50	132	77	311	(27)	(35.06)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	1	-	NA
Total Int Expense	50	132	77	312	(27)	(35.06)

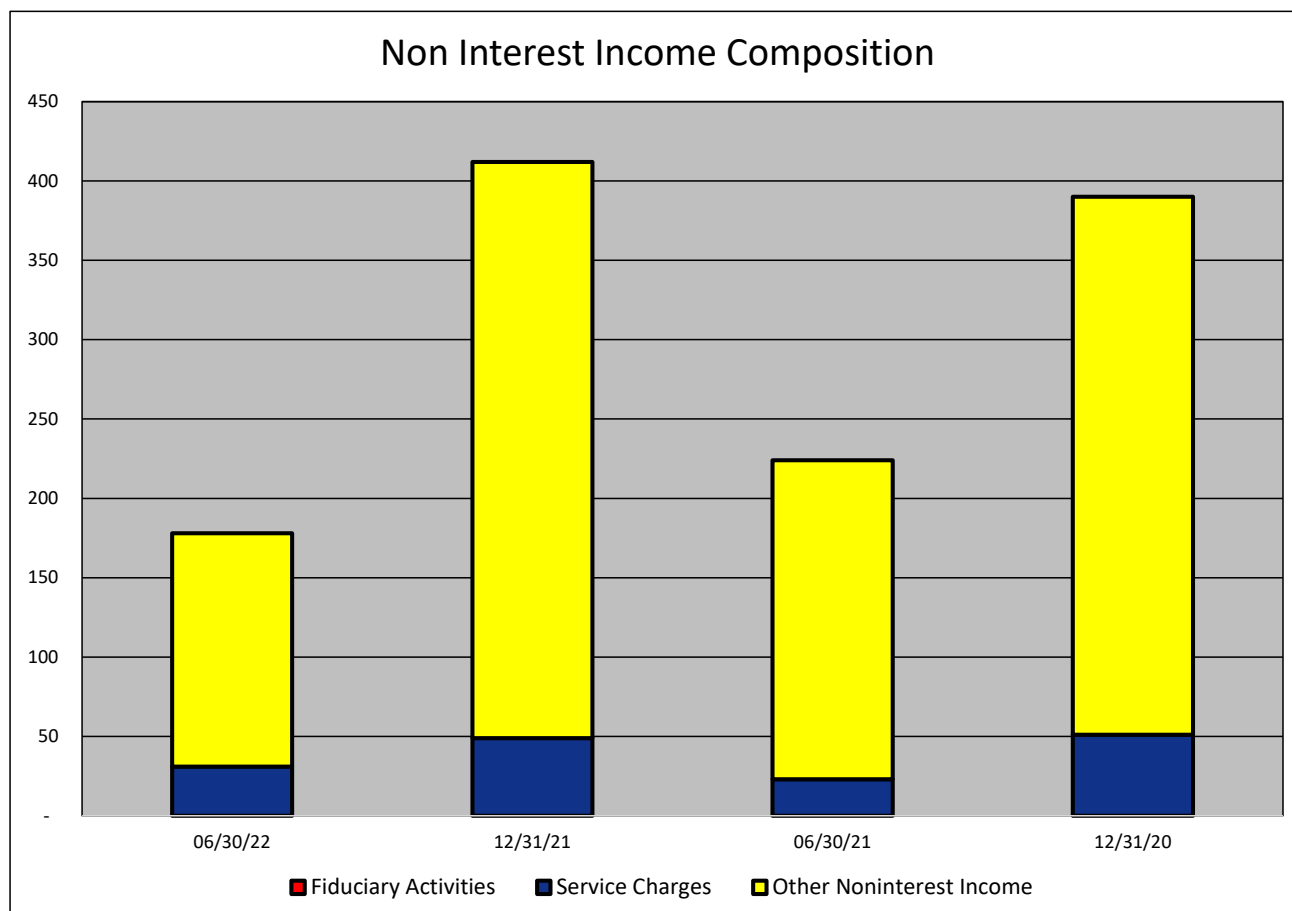


NONINTEREST INCOME COMPOSITION- Community Bank of the South
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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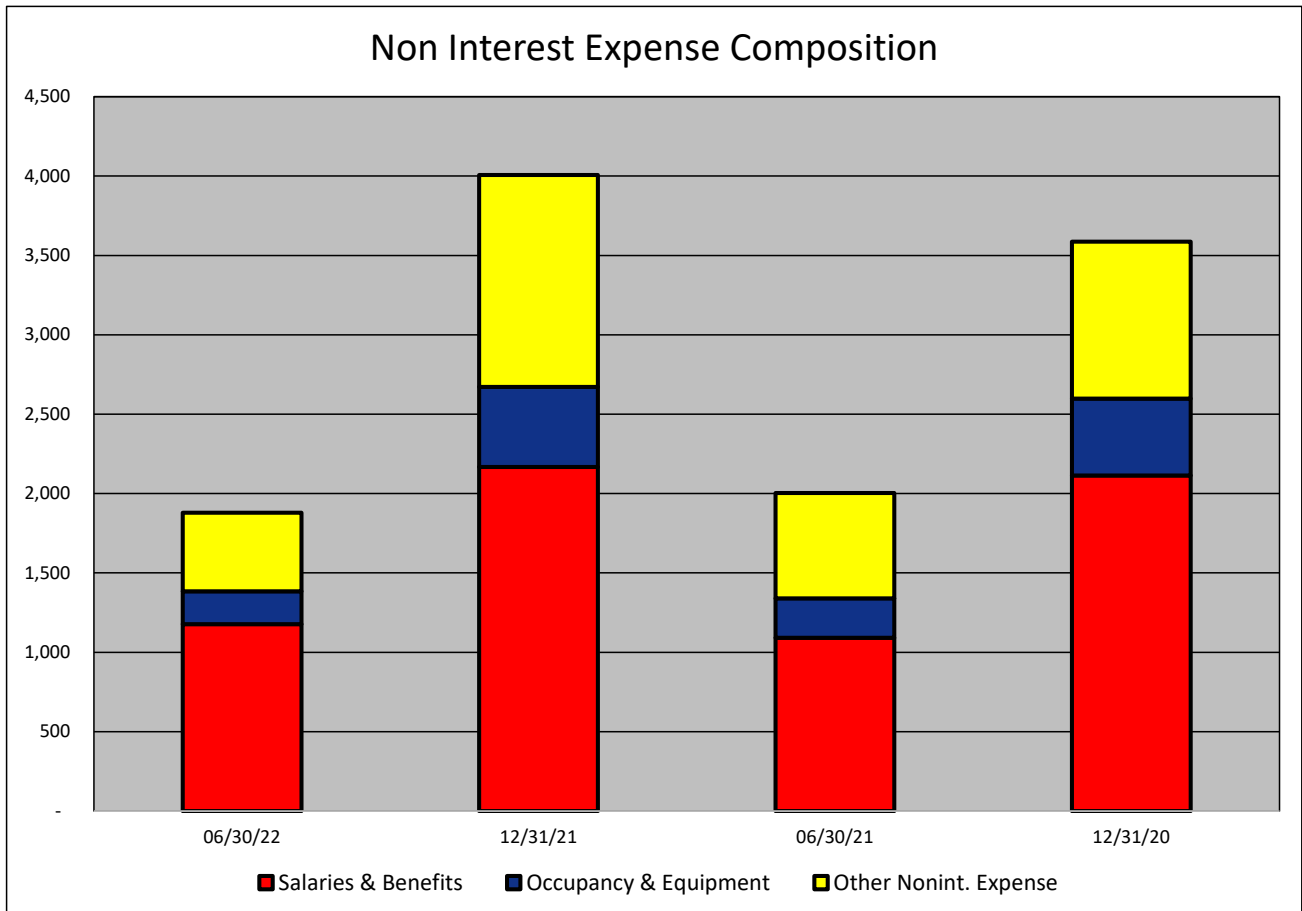
NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	31	49	23	51	8	34.78
Other Noninterest Income	147	363	201	339	(54)	(26.87)
Total Nonint. Income	178	412	224	390	(46)	(20.54)



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

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	1,178	2,167	1,091	2,114	87	7.97
Occupancy & Equipment	206	505	249	484	(43)	(17.27)
Other Nonint. Expense	496	1,335	663	988	(167)	(25.19)
Total Nonint. Expense	1,880	4,007	2,003	3,586	(123)	(6.14)



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Locality Bank	72,487	-	NA
Cypress Bank & Trust	112,436	-	NA
Optimumbank	464,649	293,954	58.07
Desjardins Bank, National Association	390,217	269,203	44.95
Anchor Bank	234,674	169,818	38.19
Marine Bank & Trust Company	591,080	488,249	21.06
Seacoast National Bank	10,811,872	9,317,509	16.04
American National Bank	547,524	479,146	14.27
Bank Of Belle Glade	154,334	138,978	11.05
Community Bank Of The South	259,466	241,240	7.56
Paradise Bank	416,402	393,050	5.94
Natbank, National Association	220,130	210,670	4.49
Flagler Bank	480,820	477,463	0.70

Select Peer Average	1,135,084	959,945	20.21
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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	
Locality Bank	36,779	-	NA
Cypress Bank & Trust	34,351	-	NA
Optimumbank	353,191	193,036	82.97
Anchor Bank	182,881	129,933	40.75
Desjardins Bank, National Association	224,897	172,125	30.66
Seacoast National Bank	6,555,753	5,479,842	19.63
Natbank, National Association	156,819	139,294	12.58
Marine Bank & Trust Company	370,870	330,676	12.16
Flagler Bank	332,082	321,422	3.32
Community Bank Of The South	66,699	66,857	(0.24)
American National Bank	267,337	280,510	(4.70)
Bank Of Belle Glade	34,339	36,330	(5.48)
Paradise Bank	228,123	253,616	(10.05)

Select Peer Average	680,317	569,511	16.51
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

CAPITAL RATIOS

For the six months June 30, 2022

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Locality Bank	49.12	68.46	90.75	91.72	90.75
Natbank, National Association	14.78	14.91	30.29	31.25	30.29
Cypress Bank & Trust	14.37	14.37	0.00	0.00	0.00
Optimumbank	9.82	12.85	0.00	0.00	0.00
Seacoast National Bank	12.00	10.61	15.33	16.25	15.33
Flagler Bank	8.71	9.95	13.38	14.48	13.38
Anchor Bank	9.54	9.85	0.00	0.00	0.00
American National Bank	8.67	9.68	16.92	17.72	16.92
Desjardins Bank, National Association	8.77	9.17	0.00	0.00	0.00
Paradise Bank	7.03	8.48	13.80	14.86	13.80
Community Bank Of The South	5.74	7.78	23.06	24.01	23.06
Bank Of Belle Glade	5.14	7.52	25.65	26.61	25.65
Marine Bank & Trust Company	4.81	7.49	11.71	12.96	11.71

Select Peer Average	12.19	14.70	18.53	19.22	18.53
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the six months June 30, 2022

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Optimumbank	102.81	76.01	6.00
Locality Bank	102.53	50.74	0.00
Anchor Bank	96.85	77.93	6.60
Natbank, National Association	85.15	71.24	1.28
Flagler Bank	81.10	69.07	21.80
Seacoast National Bank	71.34	60.63	24.09
Marine Bank & Trust Company	66.03	62.74	29.59
Desjardins Bank, National Association	63.69	57.63	7.18
Paradise Bank	59.56	54.78	14.07
American National Bank	53.96	48.83	13.42
Cypress Bank & Trust	35.97	30.55	3.38
Community Bank Of The South	27.57	25.71	31.61
Bank Of Belle Glade	23.49	22.25	27.25

Select Peer Average	66.93	54.47	14.33
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the six months June 30, 2022

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Flagler Bank	495,948	1.94	21.89
Paradise Bank	415,962	1.62	21.12
Optimumbank	389,509	1.07	9.72
Seacoast National Bank	10,813,570	1.00	8.35
American National Bank	535,566	0.97	10.64
Marine Bank & Trust Company	582,774	0.88	14.29
Community Bank Of The South	256,577	0.73	10.38
Desjardins Bank, National Association	352,657	0.55	5.80
Anchor Bank	237,326	0.43	4.65
Natbank, National Association	221,188	0.38	2.56
Bank Of Belle Glade	146,441	0.31	5.01
Cypress Bank & Trust	96,612	(2.58)	(15.00)
Locality Bank	43,639	(15.89)	(28.92)

Select Peer Average	1,122,136	(0.66)	5.42
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the six months June 30, 2022

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Flagler Bank	0.30	1.08	40.18	10.93
Optimumbank	0.73	1.44	50.19	11.06
American National Bank	0.19	1.25	52.72	18.25
Seacoast National Bank	0.64	1.51	59.93	9.87
Community Bank Of The South	0.14	1.33	61.47	12.97
Paradise Bank	0.81	2.08	64.11	8.86
Marine Bank & Trust Company	0.42	1.86	64.59	7.48
Bank Of Belle Glade	0.25	1.23	78.78	11.02
Desjardins Bank, National Association	0.82	1.90	79.39	8.87
Natbank, National Association	0.59	2.15	80.27	6.88
Anchor Bank	0.59	2.57	82.74	5.87
Cypress Bank & Trust	8.25	3.97	129.10	2.04
Locality Bank	0.10	15.90	866.25	4.03

Select Peer Average	1.06	2.94	131.52	9.09
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

ASSET QUALITY RATIOS

For the six months June 30, 2022

Institution name	Reserves/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
American National Bank	0.91	0.00	0.00	0.00
Community Bank Of The South	1.25	0.00	0.00	0.00
Desjardins Bank, National Association	1.07	0.00	0.00	0.00
Locality Bank	1.03	0.00	0.00	0.00
Bank Of Belle Glade	1.16	0.00	0.00	0.00
Cypress Bank & Trust	1.50	0.00	0.00	0.00
Optimumbank	1.20	0.00	0.00	0.00
Paradise Bank	1.23	0.00	0.00	0.00
Flagler Bank	1.22	0.02	0.02	0.16
Natbank, National Association	0.67	0.22	0.16	1.05
Marine Bank & Trust Company	1.30	0.41	0.26	4.56
Seacoast National Bank	1.38	0.40	0.27	2.68
Anchor Bank	0.55	0.59	0.46	4.59

Select Peer Average	1.11	0.13	0.09	1.00
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2022

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
American National Bank	12.61	22.33	0.00	0.00	13.42
Optimumbank	3.80	10.52	2.31	0.14	5.86
Bank Of Belle Glade	3.66	45.91	0.00	8.35	18.89
Seacoast National Bank	3.36	5.02	0.00	7.35	16.66
Anchor Bank	2.99	5.81	0.00	4.25	2.36
Flagler Bank	2.62	2.93	1.14	0.00	21.80
Cypress Bank & Trust	1.09	60.13	0.00	0.00	2.94
Locality Bank	1.06	45.15	0.00	0.00	0.00
Natbank, National Association	0.81	25.13	0.15	0.00	1.28
Community Bank Of The South	0.78	38.60	0.00	0.00	31.61
Marine Bank & Trust Company	0.75	3.30	0.00	0.34	29.25
Paradise Bank	0.54	25.33	0.00	0.00	14.07
Desjardins Bank, National Association	0.31	34.17	0.00	7.18	0.00

Select Peer Average	2.64	24.95	0.28	2.12	12.16
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2022

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Anchor Bank	77.50	4.54	0.00	0.00
Optimumbank	75.10	0.47	0.00	0.00
Natbank, National Association	70.77	0.94	0.00	0.00
Flagler Bank	68.22	1.06	0.00	0.00
Marine Bank & Trust Company	61.87	1.39	0.00	0.00
Seacoast National Bank	59.66	1.07	0.02	2.87
Desjardins Bank, National Association	57.02	0.60	0.00	0.00
Paradise Bank	54.11	2.98	0.00	0.48
Locality Bank	50.21	2.10	0.00	0.00
American National Bank	48.38	0.08	0.00	0.00
Cypress Bank & Trust	30.09	3.00	0.00	0.21
Community Bank Of The South	25.39	0.97	0.00	0.00
Bank Of Belle Glade	21.99	0.30	0.00	0.00

Select Peer Average	53.87	1.50	0.00	0.27
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the six months June 30, 2022

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	91.47	8.53	100.00	0.00	0.00
Natbank, National Association	74.65	25.35	100.00	0.00	0.00
Bank Of Belle Glade	53.03	46.97	100.00	0.00	0.00
Paradise Bank	48.19	51.81	100.00	0.00	0.00
Seacoast National Bank	38.21	59.50	97.72	2.28	0.00
Marine Bank & Trust Company	38.18	61.82	100.00	0.00	0.00
Anchor Bank	35.45	53.72	89.17	0.00	10.83
American National Bank	35.32	64.67	99.99	0.01	0.00
Cypress Bank & Trust	35.31	64.69	100.00	0.00	0.00
Optimumbank	33.33	49.15	82.47	1.20	16.32
Community Bank Of The South	29.42	70.58	100.00	0.00	0.00
Flagler Bank	27.11	66.27	93.39	0.00	6.61
Locality Bank	25.49	74.51	100.00	0.00	0.00

Select Peer Average	43.47	53.66	97.13	0.27	2.60
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the six months June 30, 2022

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	3.99	0.13	3.93	94.20
Optimumbank	4.02	0.50	3.75	95.69
Anchor Bank	3.77	0.32	3.56	90.82
Natbank, National Association	3.53	0.64	3.38	83.75
Flagler Bank	3.80	0.67	3.32	94.13
Marine Bank & Trust Company	3.28	0.08	3.23	94.29
Seacoast National Bank	3.23	0.07	3.17	92.79
American National Bank	3.12	0.21	2.98	85.21
Desjardins Bank, National Association	2.68	0.26	2.66	98.22
Community Bank Of The South	2.35	0.06	2.31	96.47
Locality Bank	1.99	0.81	1.92	90.76
Bank Of Belle Glade	1.86	0.28	1.73	94.21
Cypress Bank & Trust	1.41	0.17	1.31	92.94

Select Peer Average	3.00	0.32	3.16	92.58
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