

Bay Cities Bank

Tampa, Florida

Established
11/10/1999

Florida Bank and Thrift Performance Report

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*Information contained herein was obtained from SNL is believed to be reliable
however, accuracy is not guaranteed and all peer and state averages are simple averages.*

PEER GROUP POSITION

For the
West Central Florida Group

For the three months ended
March 31, 2015

Institution Name	Total Assets (\$000')
Raymond James Bank, National Association	13,762,885
USAmeriBank	3,260,647
C1 Bank	1,596,633
Bank of Tampa	1,381,175
HomeBanc National Association	907,974
Platinum Bank	545,627
Bay Cities Bank	540,473
Brannen Bank	429,158
GulfShore Bank	289,309
First Citrus Bank	251,760
Sunshine Bank	247,394
Cornerstone Community Bank	238,069
Jefferson Bank of Florida	231,773
Pilot Bank	226,641
NorthStar Bank	200,637
TCM Bank, National Association	174,121
First National Bank of Pasco	140,889
Patriot Bank	136,455
Freedom Bank of America	130,963
Hillsboro Bank	119,824
Central Bank	101,467
Flagship Community Bank	100,157
First Home Bank	91,052
Southern Commerce Bank, National Association	70,962
Century Bank of Florida	70,792
Nature Coast Bank	56,081
MEMBERS Trust Company	31,303
Raymond James Trust, National Association	24,369

Institution Name	Return on Avg. Assets (%)
Raymond James Trust, National Association	16.63
MEMBERS Trust Company	7.65
First Home Bank	2.41
Raymond James Bank, National Association	1.43
TCM Bank, National Association	1.22
Platinum Bank	1.01
Brannen Bank	1.00
USAmeriBank	0.98
Bay Cities Bank	0.95
Hillsboro Bank	0.89
C1 Bank	0.81
Bank of Tampa	0.75
HomeBanc National Association	0.59
Cornerstone Community Bank	0.58
Jefferson Bank of Florida	0.51
Central Bank	0.50
First National Bank of Pasco	0.50
NorthStar Bank	0.45
First Citrus Bank	0.37
Nature Coast Bank	0.35
Freedom Bank of America	0.32
Patriot Bank	0.32
Pilot Bank	0.26
Century Bank of Florida	0.25
Southern Commerce Bank, National Association	0.25
GulfShore Bank	0.16
Flagship Community Bank	(0.17)
Sunshine Bank	(0.23)

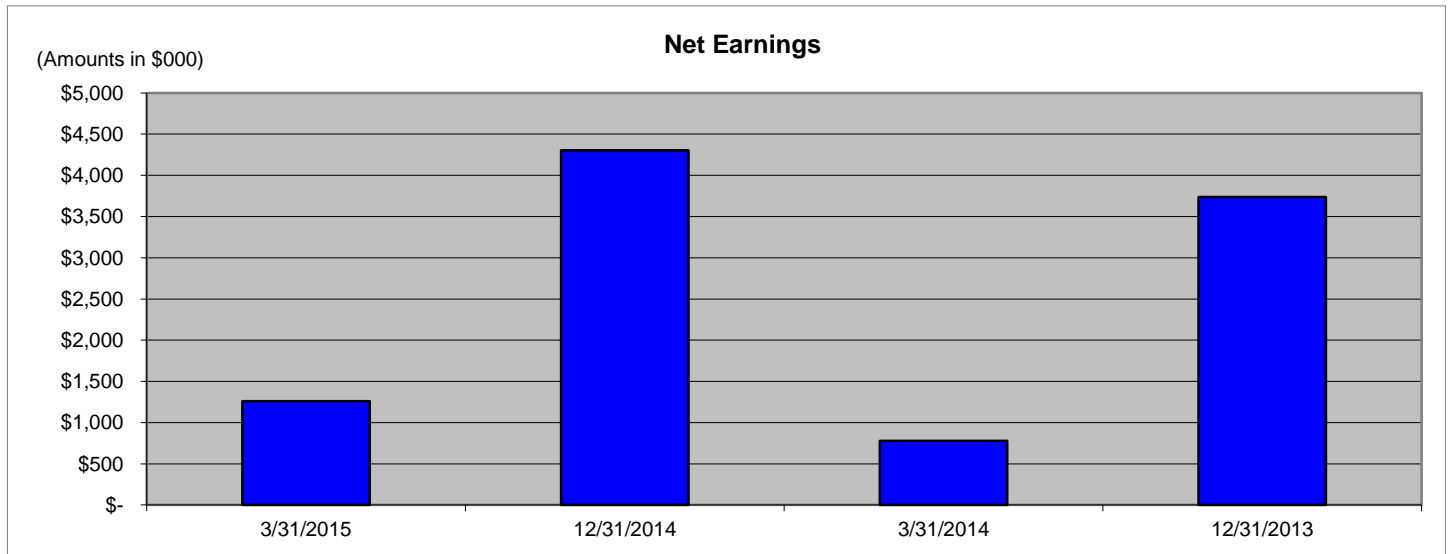
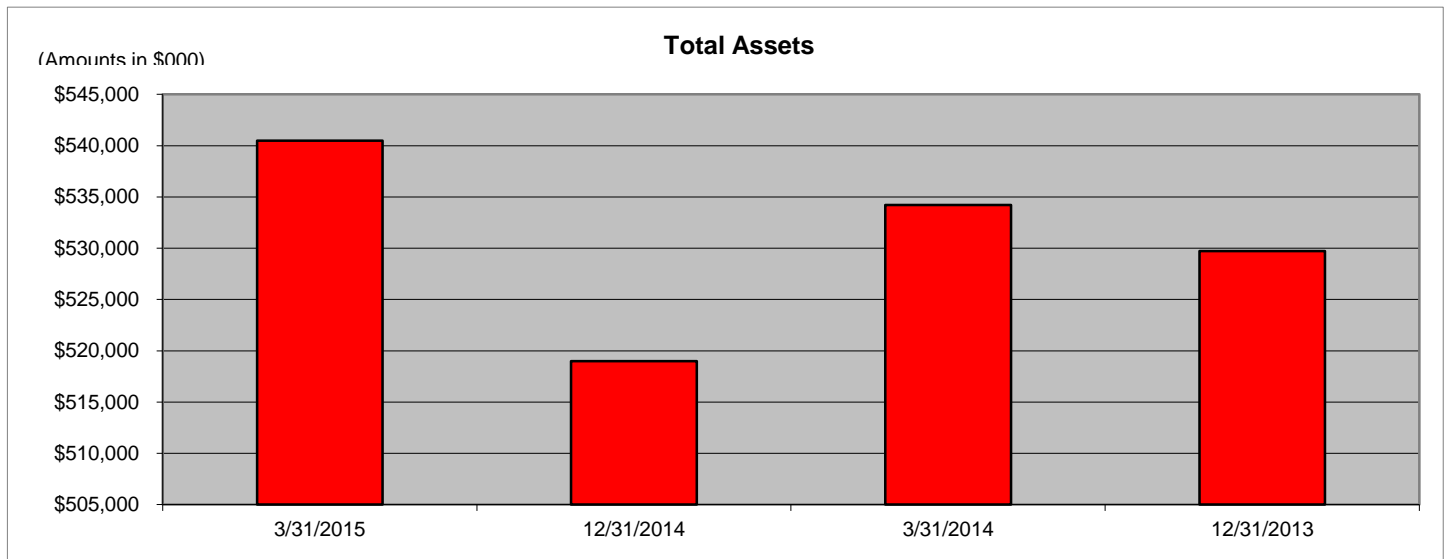
EXECUTIVE SUMMARY - Bay Cities Bank
(Percentage)

Period Ending:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	12.76	13.04	12.06	11.98	12.57	17.48
Leverage Ratio	12.25	11.61	10.85	11.34	11.91	14.86
Tier 1 Cap/Risk Based Assets	15.16	14.84	14.95	14.80	22.40	29.16
Risk Based Ratio	16.29	15.93	16.07	15.88	23.60	30.21
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	84.89	91.67	81.24	81.50	76.39	80.86
Loans/Assets	72.46	75.38	68.08	67.92	61.97	62.89
Securities/Assets	12.35	13.20	15.37	15.76	19.13	16.24
PROFITABILITY:						
Return On Avg Assets	0.95	0.80	0.58	0.70	0.65	1.46
Return on Avg Equity	7.38	6.58	4.87	6.03	4.48	6.62
Nonint Income/Avg Assets	0.60	0.36	0.49	0.84	2.03	7.01
Overhead Ratio	2.14	2.76	2.57	2.39	2.34	1.29
Efficiency Ratio	61.90	73.44	74.87	76.18	83.37	78.32
Assets per Employee (per million)	6.21	5.90	5.94	5.41	5.56	7.35
ASSET QUALITY:						
Reserves/Loans	1.23	1.17	1.18	1.12	1.71	1.59
Nonper Loans/Loans	2.75	3.23	4.77	5.09	3.58	2.02
NPA Excluding Restructured Loans/ Total Assets	1.82	1.95	2.99	3.19	2.09	1.14
Nonper Assets/Assets	2.04	2.48	3.55	3.77	3.17	1.75
YIELDS & COSTS:						
Yield on earning assets	4.56	4.76	4.31	4.18	3.95	4.14
Cost of funds	0.56	0.62	0.60	0.66	0.49	0.49
Net interest margin	4.03	4.18	3.75	3.57	3.49	3.69
Avg Earning Assets/ Avg Assets	92.66	90.84	93.21	92.23	91.12	89.60

SELECTED FINANCIAL DATA - Bay Cities Bank
(Dollars in Thousands)

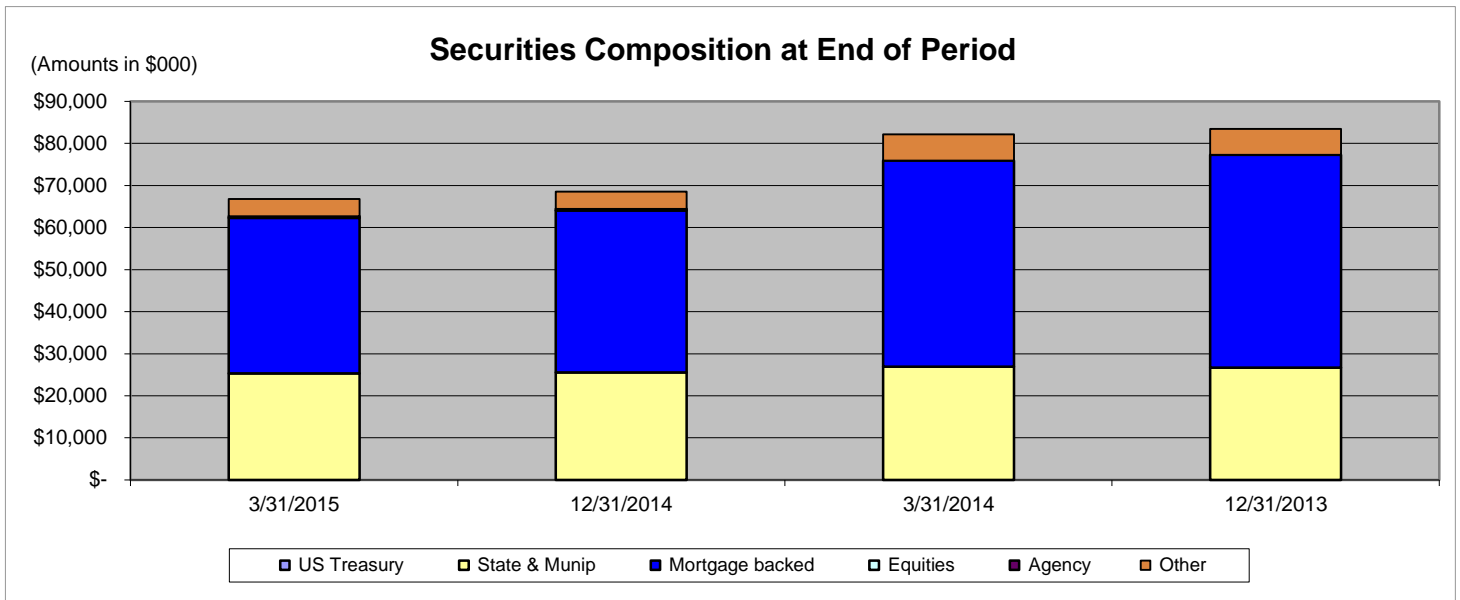
As of:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	\$ 540,473	\$ 519,002	\$ 534,230	\$ 529,723	\$ 6,243	1.17
Cash and Equivalents	59,404	34,524	57,910	54,778	1,494	2.58
Securities	66,768	68,516	82,134	83,482	(15,366)	(18.71)
Loans, net	386,841	386,664	359,416	355,742	27,425	7.63
Deposit Accounts	461,380	426,776	447,716	441,432	13,664	3.05
Fed Funds & Repos	-	7,000	12,500	15,000	(12,500)	(100.00)
Total Equity	68,967	67,657	64,446	63,471	4,521	7.02

Period Ending:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	\$ 1,261	\$ 4,303	\$ 778	\$ 3,736	\$ 483	62.08
Interest Income	5,612	23,353	5,356	20,726	256	4.78
Interest Expense	642	2,861	693	3,038	(51)	(7.36)
Net Interest Income	4,970	20,492	4,663	17,688	307	6.58
Prov for Loan Loss	250	542	147	314	103	70.07
Non Interest Income	800	1,926	658	4,490	142	21.58
Gain on Sale of Securities	-	1,242	-	597	-	NA
Non Interest Expense	3,649	16,844	4,083	17,320	(434)	(10.63)
Net Operating Income	1,871	5,032	1,091	4,544	780	71.49
Income Taxes	610	1,971	313	1,405	297	94.89



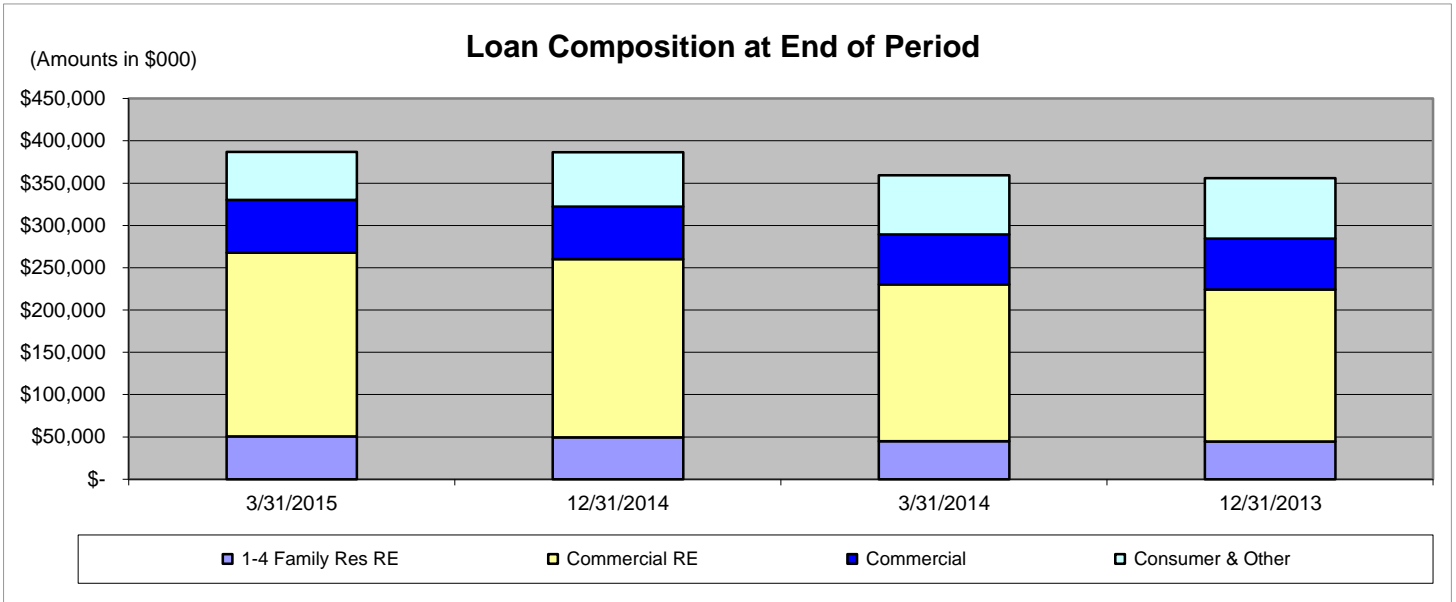
SECURITIES COMPOSITION - Bay Cities Bank
(Dollars in Thousands)

As of:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	\$ -	\$ -	\$ -	\$ -	\$ -	NA
State & Munip	25,334	25,562	26,942	26,701	(1,608)	(5.97)
Mortgage backed	36,981	38,472	48,981	50,592	(12,000)	(24.50)
Equities	372	372	-	-	372	NA
Agency	-	-	-	-	-	NA
Other	4,081	4,110	6,211	6,189	(2,130)	(34.29)
Total Securities	\$ 66,768	\$ 68,516	\$ 82,134	\$ 83,482	\$ (15,366)	(18.71)



LOAN PORTFOLIO COMPOSITION - Bay Cities Bank
(Dollars in Thousands)

As of:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	\$ 50,421	\$ 49,348	\$ 44,823	\$ 44,707	\$ 5,598	12.49
Commercial RE	217,213	210,928	185,583	179,529	31,630	17.04
Commercial	62,390	62,083	58,974	60,081	3,416	5.79
Consumer & Other	56,817	64,305	70,036	71,425	(13,219)	(18.87)
Loans, Net	\$ 386,841	\$ 386,664	\$ 359,416	\$ 355,742	\$ 27,425	7.63



LOAN PORTFOLIO QUALITY - Bay Cities Bank
(Dollars in Thousands)

As of:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN LOSS RESERVE ACTIVITY:

Beginning Balance	\$ 4,569	\$ 4,040	\$ 4,040	\$ 4,439	\$ 529	13.09
Total Recoveries	17	197	122	1,024	(105)	(86.07)
Total Charge-offs	24	210	22	1,738	2	9.09
Provision Expense	250	542	147	314	103	70.07
Writedown transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>\$ 4,812</u>	<u>\$ 4,569</u>	<u>\$ 4,287</u>	<u>\$ 4,040</u>	<u>\$ 525</u>	<u>12.25</u>

NON-PERFORMING ASSETS:

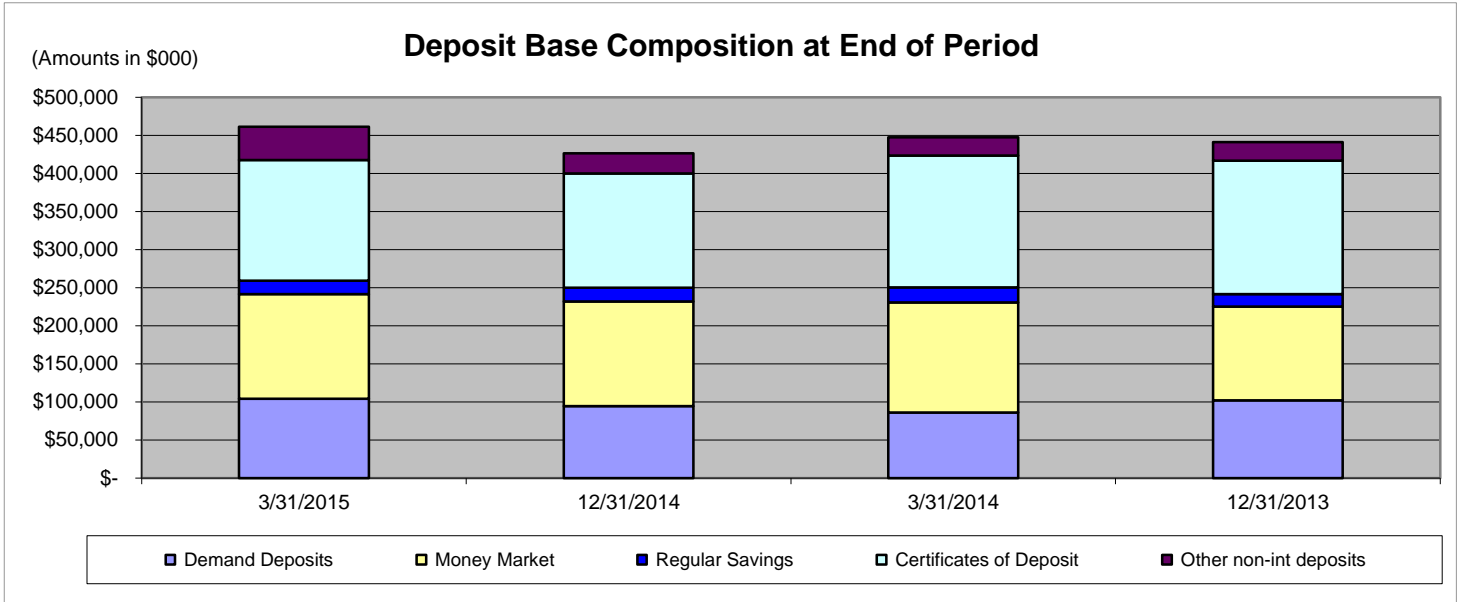
Total-90+ Days Past Due	\$ -	\$ 3,547	\$ 7,846	\$ 7,896	\$ (7,846)	(100.00)
Total-NonAccrual	9,581	9,875	14,363	15,251	(4,782)	(33.29)
Foreclosed Real Estate	243	220	1,604	1,653	(1,361)	(84.85)
Total non-perf. Assets	<u>\$ 9,824</u>	<u>\$ 13,642</u>	<u>\$ 23,813</u>	<u>\$ 24,800</u>	<u>\$ (13,989)</u>	<u>(58.75)</u>

DEPOSIT BASE COMPOSITION - Bay Cities Bank
(Dollars in Thousands)

As of:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	\$ 104,121	\$ 94,294	\$ 86,138	\$ 102,071	\$ 17,983	20.88
Money Market	137,360	137,832	144,544	123,172	(7,184)	(4.97)
Regular Savings	17,679	17,831	19,646	16,319	(1,967)	(10.01)
Certificates of Deposit	158,456	150,054	173,154	175,213	(14,698)	(8.49)
Other non-int deposits	43,764	26,765	24,234	24,657	19,530	80.59
Total Deposits	\$ 461,380	\$ 426,776	\$ 447,716	\$ 441,432	\$ 13,664	3.05

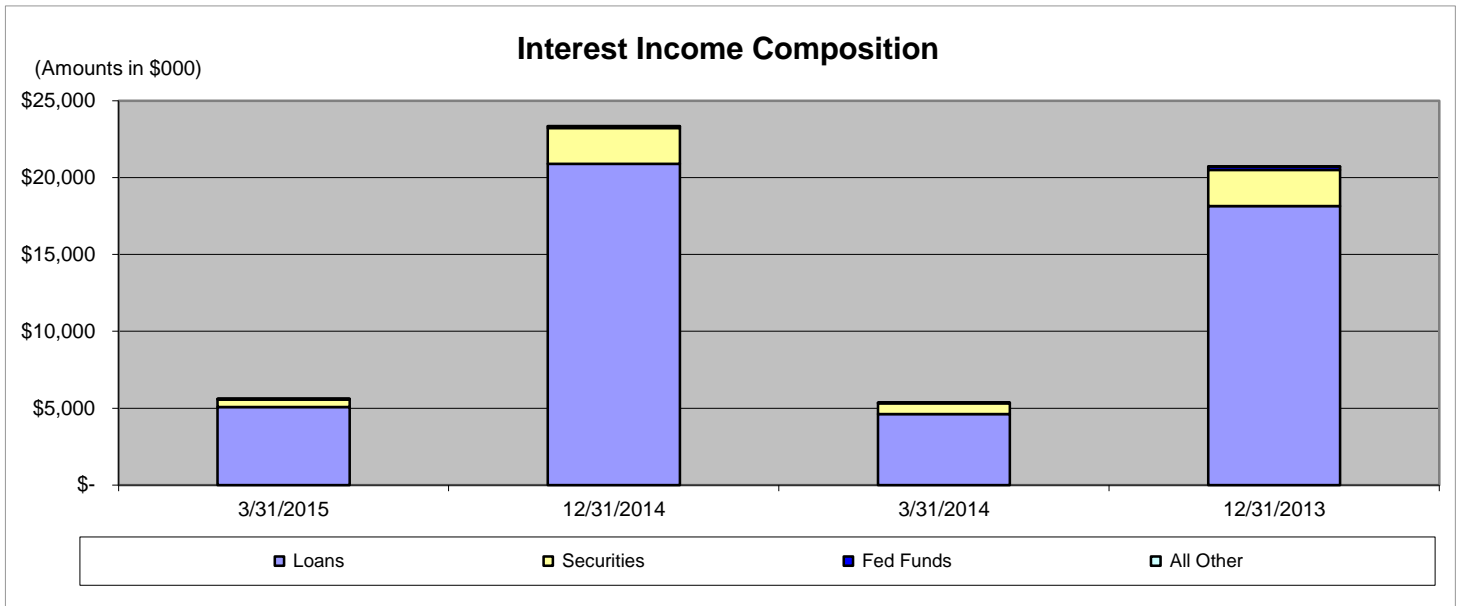


INTEREST INCOME COMPOSITION - Bay Cities Bank
(Dollars in Thousands)

As of:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY:

Loans	\$ 5,078	\$ 20,885	\$ 4,622	\$ 18,138	\$ 456	9.87
Securities	503	2,332	692	2,372	(189)	(27.31)
Fed Funds	16	111	33	188	(17)	(51.52)
All Other	15	25	9	28	6	66.67
Total Int Income	\$ 5,612	\$ 23,353	\$ 5,356	\$ 20,726	\$ 256	4.78

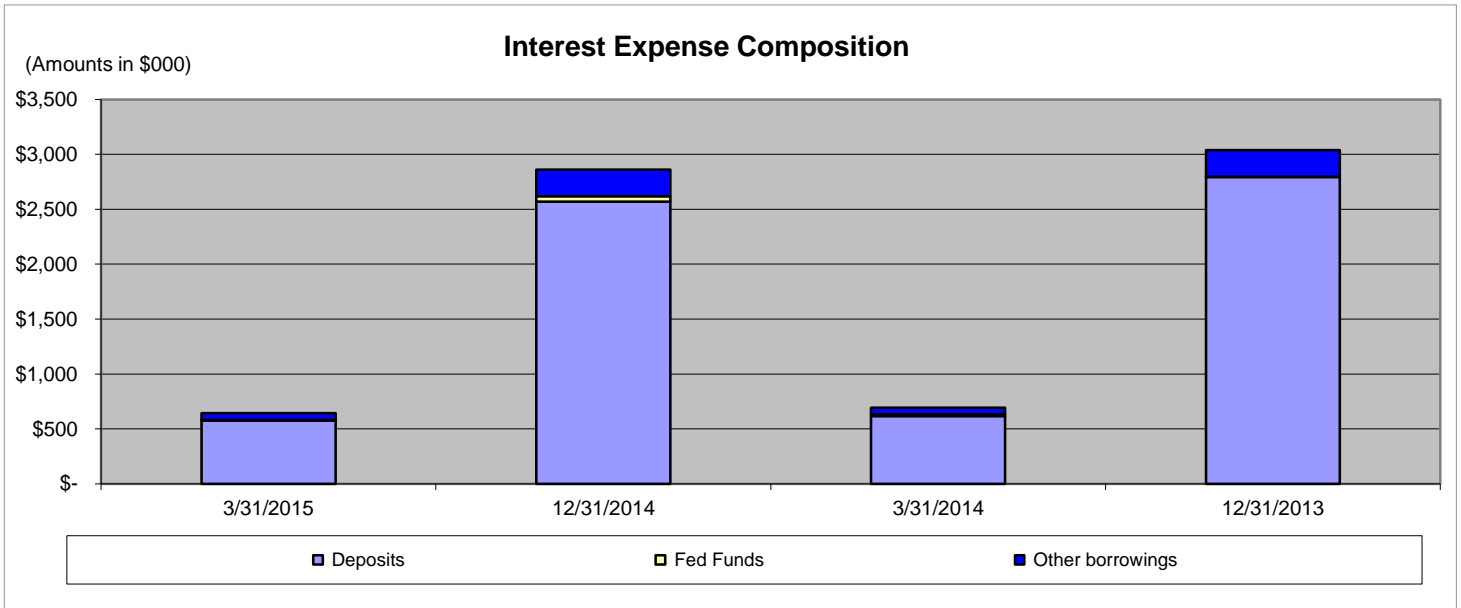


INTEREST EXPENSE COMPOSITION - Bay Cities Bank
(Dollars in Thousands)

Period Ending	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY:

Deposits	\$ 575	\$ 2,569	\$ 616	\$ 2,793	\$ (41)	(6.66)
Fed Funds	7	50	17	4	(10)	(58.82)
Other borrowings	60	242	60	241	-	-
Total Int Expense	\$ 642	\$ 2,861	\$ 693	\$ 3,038	\$ (51)	(7.36)

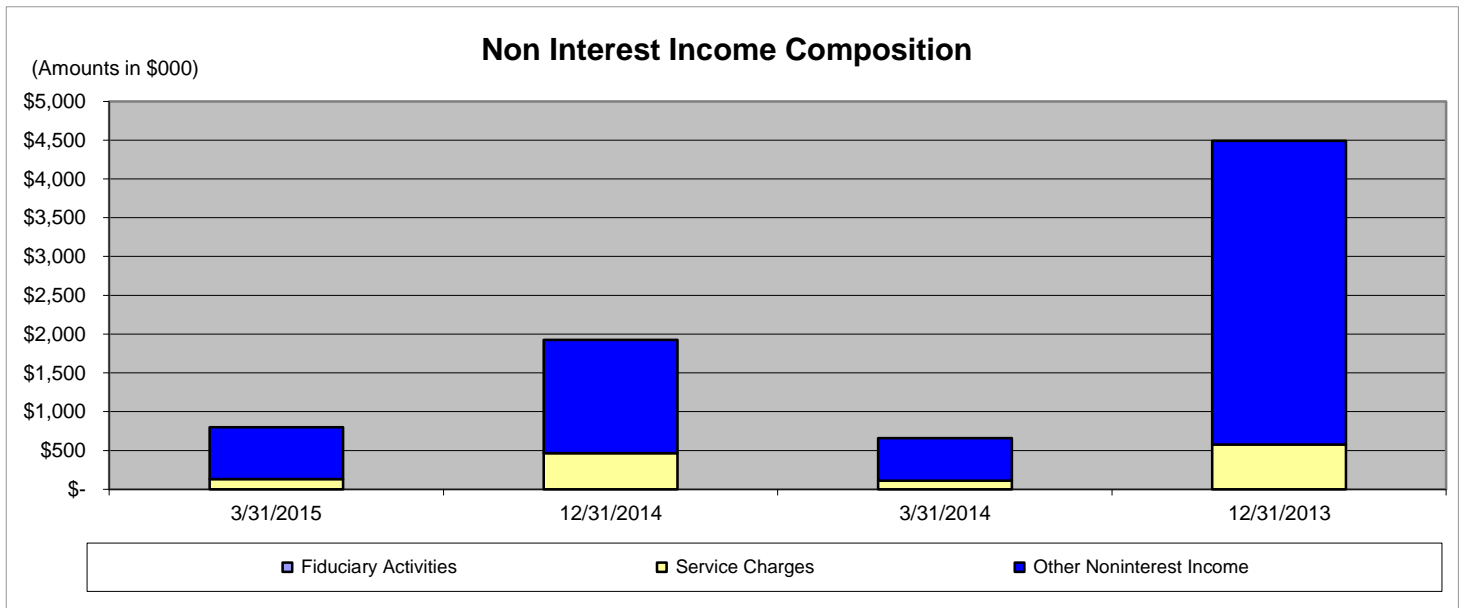


NON INTEREST INCOME COMPOSITION - Bay Cities Bank
(Dollars in Thousands)

Period Ending	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
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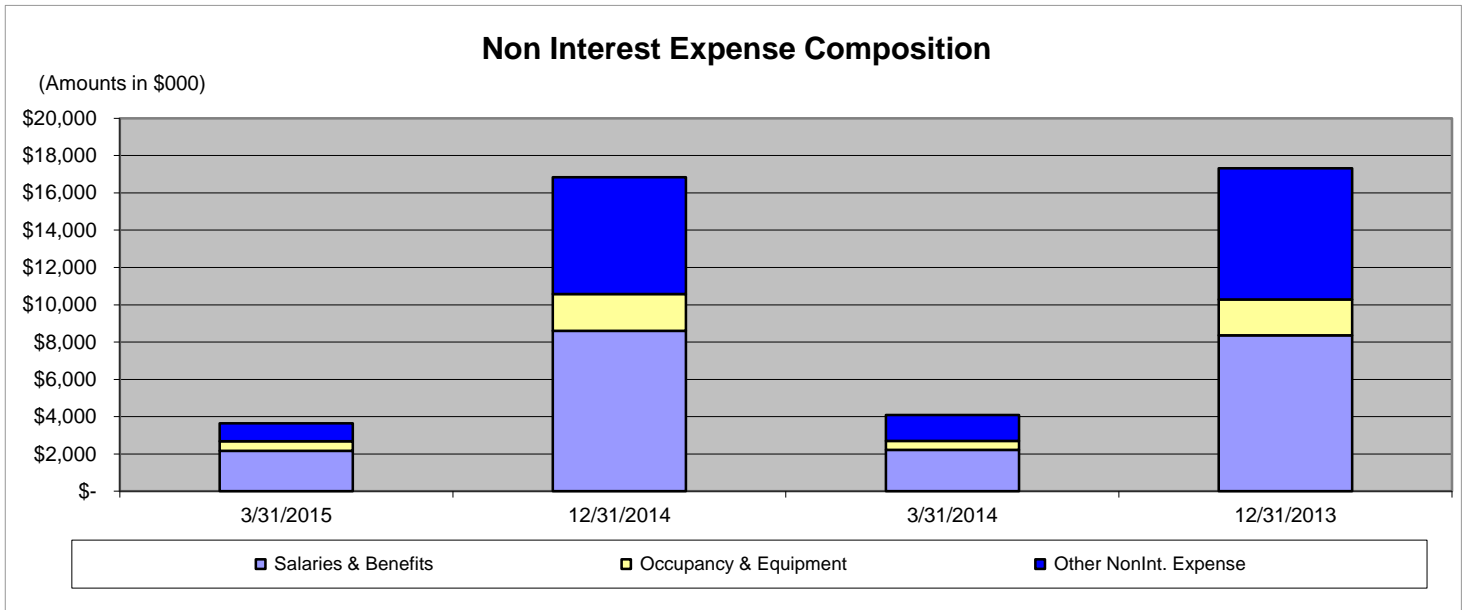
NON INTEREST INCOME CATEGORY:

Fiduciary Activities	\$	-	\$	-	\$	-	NA
Service Charges		130	467	109	578	21	19.27
Other Noninterest Income		670	1,459	549	3,912	121	22.04
Total Nonint. Income	\$	800	\$ 1,926	\$ 658	\$ 4,490	\$ 142	21.58



NON INTEREST EXPENSE COMPOSITION - Bay Cities Bank
(Dollars in Thousands)

Period Ending	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
NON INTEREST EXPENSE CATEGORY:						
Salaries & Benefits	\$ 2,174	\$ 8,600	\$ 2,218	\$ 8,370	\$ (44)	(1.98)
Occupancy & Equipment	511	1,969	484	1,914	27	5.58
Other NonInt. Expense	964	6,275	1,381	7,036	(417)	(30.20)
Total NonInt. Expense	\$ 3,649	\$ 16,844	\$ 4,083	\$ 17,320	\$ (434)	(10.63)



PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET

Institution Name	Total Assets (\$000)		%Change in Assets
	This Year	Last Year	
Central Bank	101,467	74,826	35.60
First Home Bank	91,052	71,561	27.24
Sunshine Bank	247,394	201,412	22.83
Platinum Bank	545,627	444,225	22.83
Freedom Bank of America	130,963	107,062	22.32
HomeBanc National Association	907,974	750,608	20.97
Raymond James Bank, National Association	13,762,885	11,799,490	16.64
Jefferson Bank of Florida	231,773	201,782	14.86
Raymond James Trust, National Association	24,369	21,307	14.37
GulfShore Bank	289,309	254,036	13.89
C1 Bank	1,596,633	1,412,871	13.01
Patriot Bank	136,455	121,035	12.74
MEMBERS Trust Company	31,303	27,990	11.84
USAmeriBank	3,260,647	2,958,030	10.23
First Citrus Bank	251,760	228,698	10.08
Bank of Tampa	1,381,175	1,299,051	6.32
Pilot Bank	226,641	213,589	6.11
Cornerstone Community Bank	238,069	228,129	4.36
Flagship Community Bank	100,157	96,669	3.61
Hillsboro Bank	119,824	116,258	3.07
Century Bank of Florida	70,792	69,910	1.26
Bay Cities Bank	540,473	534,230	1.17
Brannen Bank	429,158	424,655	1.06
TCM Bank, National Association	174,121	175,351	(0.70)
Nature Coast Bank	56,081	56,770	(1.21)
NorthStar Bank	200,637	207,047	(3.10)
First National Bank of Pasco	140,889	155,182	(9.21)
Southern Commerce Bank, National Association	70,962	80,584	(11.94)

Select Peer Average	905,664	797,584	9.65
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET

Institution Name	Total Loans (\$000)		% Change in Loans
	This Year	Last Year	
MEMBERS Trust Company	0	0	NA
Raymond James Trust, National Association	0	0	NA
Central Bank	80,311	57,380	39.96
NorthStar Bank	99,521	72,587	37.11
Freedom Bank of America	101,999	78,297	30.27
First Home Bank	66,957	51,442	30.16
Jefferson Bank of Florida	154,021	123,371	24.84
HomeBanc National Association	666,373	539,247	23.57
Platinum Bank	418,834	345,843	21.11
Raymond James Bank, National Association	12,220,673	10,166,041	20.21
C1 Bank	1,251,725	1,041,750	20.16
GulfShore Bank	198,459	174,759	13.56
Bank of Tampa	824,033	734,698	12.16
Hillsboro Bank	42,653	38,065	12.05
Pilot Bank	154,027	139,564	10.36
USAmeriBank	2,601,389	2,380,158	9.29
Cornerstone Community Bank	173,895	159,147	9.27
Sunshine Bank	120,765	111,658	8.16
Bay Cities Bank	391,653	363,703	7.68
Brannen Bank	213,945	199,255	7.37
Patriot Bank	101,498	95,232	6.58
First Citrus Bank	198,054	187,061	5.88
Century Bank of Florida	45,840	45,113	1.61
TCM Bank, National Association	151,739	152,522	(0.51)
Nature Coast Bank	39,181	39,902	(1.81)
Flagship Community Bank	76,280	79,107	(3.57)
First National Bank of Pasco	71,854	76,201	(5.70)
Southern Commerce Bank, National Association	27,760	30,248	(8.23)
Select Peer Average	731,908.54	624,369.68	12.75

PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET RATIOS
For the three months ended
March 31, 2015

Institution Name	Loans/Deposits	Gross Loans/	
		Assets	Securities/ Assets
Raymond James Trust, National Association	NA	-	4.28
TCM Bank, National Association	135.60	87.15	2.63
Raymond James Bank, National Association	104.52	88.79	2.40
C1 Bank	104.27	78.40	0.02
Central Bank	101.54	79.15	12.78
First Citrus Bank	100.65	78.67	0.63
USAmeriBank	95.17	79.78	12.04
HomeBanc National Association	93.12	73.39	17.81
Flagship Community Bank	92.80	76.16	-
Platinum Bank	92.38	76.76	6.22
Freedom Bank of America	91.38	77.88	2.07
First Home Bank	89.35	73.54	1.74
Century Bank of Florida	87.71	64.75	6.86
Cornerstone Community Bank	87.50	73.04	15.62
Jefferson Bank of Florida	87.13	66.45	24.06
Patriot Bank	85.28	74.38	2.80
Bay Cities Bank	84.89	72.46	12.35
GulfShore Bank	82.59	68.60	4.61
Pilot Bank	81.79	67.96	13.65
Nature Coast Bank	81.07	69.87	11.06
Bank of Tampa	65.32	59.66	27.36
NorthStar Bank	63.56	49.60	45.93
Southern Commerce Bank, National Association	61.71	39.12	16.92
Sunshine Bank	60.41	48.81	24.27
First National Bank of Pasco	57.63	51.00	36.13
Brannen Bank	54.53	49.85	31.79
Hillsboro Bank	41.41	35.60	45.23
MEMBERS Trust Company	-	-	73.55
Select Peer Average	80.86	62.89	16.24

PEER GROUP COMPARISONS REPORT
West Central Florida Group

ASSET QUALITY RATIOS
For the three months ended
March 31, 2015

Institution Name	Reserves/Loans	Nonper Loans/Loans	NPA Excluding Restructured Loans/ Total Assets (%)	Nonper Assets/Assets
MEMBERS Trust Company	NA	NA	-	-
Raymond James Trust, National Association	NA	NA	-	-
TCM Bank, National Association	3.13	0.09	0.08	0.08
HomeBanc National Association	0.43	0.13	0.05	0.12
Sunshine Bank	1.44	0.31	0.17	0.17
Hillsboro Bank	1.89	0.71	-	0.25
Jefferson Bank of Florida	1.27	0.61	0.40	0.40
NorthStar Bank	1.39	1.05	0.33	0.61
Central Bank	2.08	0.85	-	0.68
Raymond James Bank, National Association	1.31	0.76	0.55	0.72
Southern Commerce Bank, National Association	3.97	1.63	0.84	0.84
GulfShore Bank	1.17	0.98	0.87	0.87
First Home Bank	2.07	1.28	0.71	0.94
USAmeriBank	1.05	1.29	0.97	1.45
Bank of Tampa	1.62	2.41	1.02	1.49
Patriot Bank	1.27	-	1.79	1.79
Brannen Bank	1.14	3.24	0.95	1.89
First National Bank of Pasco	3.29	2.77	1.97	2.01
Bay Cities Bank	1.23	2.75	1.82	2.04
Platinum Bank	1.17	2.32	0.85	2.38
First Citrus Bank	1.06	2.48	1.01	2.69
Freedom Bank of America	1.41	2.90	0.56	2.82
C1 Bank	0.46	1.65	3.13	3.19
Pilot Bank	1.09	1.50	2.70	3.31
Nature Coast Bank	2.27	0.75	3.35	3.35
Cornerstone Community Bank	1.10	4.67	1.68	3.55
Flagship Community Bank	1.24	5.43	1.71	4.14
Century Bank of Florida	1.76	9.91	4.35	7.29
Select Peer Average	1.59	2.02	1.14	1.75

PEER GROUP COMPARISONS REPORT
West Central Florida Group

CAPITAL RATIOS
For the three months ended
March 31, 2015

Institution Name	Equity/ Assets	Leverage Ratio	Tier 1 Risk-based Ratio	Risk Based Capital Ratio
MEMBERS Trust Company	92.33	95.14	347.13	347.13
Southern Commerce Bank, National Association	35.97	25.49	45.91	47.21
TCM Bank, National Association	26.13	24.92	28.46	29.73
Raymond James Trust, National Association	75.61	20.00	38.96	38.96
Sunshine Bank	16.71	16.62	30.05	31.30
Hillsboro Bank	13.17	12.90	28.72	29.97
Bay Cities Bank	12.76	12.25	15.16	16.29
GulfShore Bank	11.51	11.98	16.24	17.38
C1 Bank	11.84	11.96	13.54	13.96
Flagship Community Bank	12.60	11.84	14.38	15.57
Nature Coast Bank	13.65	11.77	14.13	15.38
Jefferson Bank of Florida	10.68	11.61	16.89	18.14
Central Bank	11.01	11.17	12.96	14.20
Raymond James Bank, National Association	10.41	10.84	11.51	12.76
Platinum Bank	10.00	10.64	12.93	14.10
First National Bank of Pasco	11.39	10.46	20.22	21.49
Cornerstone Community Bank	11.29	10.20	11.51	12.47
Freedom Bank of America	10.59	9.93	10.45	11.68
First Citrus Bank	9.60	9.84	11.78	12.81
NorthStar Bank	10.80	9.76	15.88	17.03
USAmeriBank	8.95	9.01	10.43	11.43
First Home Bank	7.78	8.72	10.48	12.52
HomeBanc National Association	8.19	8.65	15.33	15.93
Bank of Tampa	8.26	8.57	12.62	13.88
Patriot Bank	11.28	8.34	9.60	11.35
Century Bank of Florida	8.32	8.14	11.60	11.60
Pilot Bank	10.12	7.79	10.30	11.32
Brannen Bank	8.49	7.46	19.22	20.39
Select Peer Average	17.48	14.86	29.16	30.21

PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the three months ended
March 31, 2015

Institution Name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Raymond James Trust, National Association	24,529	16.63	22.77
MEMBERS Trust Company	30,056	7.65	8.09
First Home Bank	78,020	2.41	27.50
Raymond James Bank, National Association	13,251,928	1.43	13.39
TCM Bank, National Association	181,042	1.22	4.87
Platinum Bank	508,013	1.01	9.57
Brannen Bank	425,534	1.00	12.05
USAmeriBank	3,150,338	0.98	10.67
Bay Cities Bank	531,764	0.95	7.38
Hillsboro Bank	115,925	0.89	6.54
C1 Bank	1,576,079	0.81	6.77
Bank of Tampa	1,336,347	0.75	8.95
HomeBanc National Association	849,640	0.59	6.97
Cornerstone Community Bank	229,874	0.58	4.99
Jefferson Bank of Florida	221,598	0.51	4.65
Central Bank	97,274	0.50	4.35
First National Bank of Pasco	140,524	0.50	4.42
NorthStar Bank	198,455	0.45	4.13
First Citrus Bank	245,151	0.37	3.74
Nature Coast Bank	55,354	0.35	2.57
Freedom Bank of America	124,613	0.32	2.87
Patriot Bank	133,435	0.32	2.76
Pilot Bank	224,157	0.26	2.66
Century Bank of Florida	70,878	0.25	3.08
Southern Commerce Bank, National Association	70,750	0.25	0.71
GulfShore Bank	277,227	0.16	1.52
Flagship Community Bank	97,875	(0.17)	(1.30)
Sunshine Bank	234,505	(0.23)	(1.32)
Select Peer Average	874,317	1.46	6.62

PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the three months ended
March 31, 2015

Institution Name	Noninterest Income/Avg Assets	Overhead Ratio	Efficiency Ratio	Assets per Employee (per million)
Raymond James Bank, National Association	0.09	0.74	26.79	79.10
USAmeriBank	0.42	1.73	55.90	6.63
Hillsboro Bank	0.21	1.96	60.95	5.45
Bay Cities Bank	0.60	2.14	61.90	6.21
First Home Bank	3.33	1.54	65.25	3.37
Bank of Tampa	0.62	1.98	68.23	6.19
C1 Bank	0.40	2.60	68.37	6.54
Platinum Bank	-	2.64	71.70	5.68
Brannen Bank	0.52	2.04	72.16	3.67
TCM Bank, National Association	6.47	4.85	72.72	3.48
Jefferson Bank of Florida	0.47	2.42	77.75	5.39
NorthStar Bank	0.36	2.48	78.09	6.08
Cornerstone Community Bank	0.38	2.59	78.25	4.58
Raymond James Trust, National Association	129.23	(24.64)	80.77	0.29
First National Bank of Pasco	0.54	2.64	81.23	3.81
HomeBanc National Association	0.64	1.69	83.01	9.87
First Citrus Bank	0.08	3.16	83.11	4.20
MEMBERS Trust Company	45.73	(5.67)	83.80	1.25
Nature Coast Bank	0.20	2.93	84.60	3.30
Freedom Bank of America	0.19	2.91	85.07	4.68
Patriot Bank	0.01	3.01	85.14	5.93
GulfShore Bank	0.19	2.45	87.61	6.73
Central Bank	0.40	2.98	88.22	4.61
Pilot Bank	0.40	2.79	92.16	4.05
Southern Commerce Bank, National Association	3.58	2.12	93.17	2.15
Century Bank of Florida	0.69	2.87	93.27	5.45
Flagship Community Bank	0.20	3.56	93.40	3.71
Sunshine Bank	0.46	3.64	120.27	3.30
Select Peer Average	7.01	1.29	78.32	7.35

PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended
March 31, 2015

Institution Name	Cash and Nonint- bearing Deposits	Interest-bearing Bal	Fed fund Sold & Repos
Century Bank of Florida	11.52	6.91	-
Nature Coast Bank	7.73	2.22	-
MEMBERS Trust Company	6.79	6.86	-
TCM Bank, National Association	5.97	3.24	-
Brannen Bank	5.09	11.94	-
Hillsboro Bank	4.28	-	9.77
Platinum Bank	4.26	10.61	-
First Citrus Bank	3.87	12.27	-
Southern Commerce Bank, National Association	3.54	20.07	-
Bay Cities Bank	2.70	8.29	-
NorthStar Bank	2.47	0.34	-
First National Bank of Pasco	2.20	6.26	-
Bank of Tampa	2.17	7.27	-
Sunshine Bank	2.07	6.55	11.70
Freedom Bank of America	1.99	8.71	-
Jefferson Bank of Florida	1.63	5.77	-
Patriot Bank	1.62	11.88	0.21
Pilot Bank	1.61	3.97	-
First Home Bank	1.55	19.21	-
GulfShore Bank	1.46	23.07	-
C1 Bank	1.22	10.23	-
Flagship Community Bank	1.16	19.48	-
Central Bank	0.82	2.91	-
USAmeriBank	0.58	2.43	-
Cornerstone Community Bank	0.54	2.47	-
HomeBanc National Association	0.53	3.35	-
Raymond James Bank, National Association	0.51	7.05	-
Raymond James Trust, National Association	-	53.97	-
Select Peer Average	2.85	9.90	0.77

PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended
March 31, 2015

Institution Name	Held to Maturity Securities	Available for Sale Securities	Net Loans & Leases
Raymond James Bank, National Association	-	2.40	86.99
TCM Bank, National Association	-	2.63	84.42
USAmeriBank	4.35	7.69	78.90
C1 Bank	0.02	-	78.04
First Citrus Bank	-	0.63	77.83
Freedom Bank of America	0.75	1.32	76.78
Central Bank	-	12.78	76.21
Platinum Bank	-	6.22	75.87
Flagship Community Bank	-	-	75.22
Patriot Bank	-	2.80	73.44
HomeBanc National Association	0.88	16.94	72.43
Cornerstone Community Bank	0.08	15.54	72.24
Bay Cities Bank	4.69	7.67	71.57
Nature Coast Bank	-	11.06	68.28
GulfShore Bank	0.51	4.10	67.80
First Home Bank	1.74	-	67.62
Pilot Bank	0.26	13.39	66.96
Jefferson Bank of Florida	-	24.06	65.42
Century Bank of Florida	-	6.86	63.61
Bank of Tampa	7.01	20.35	58.70
First National Bank of Pasco	-	36.13	49.32
Brannen Bank	0.01	31.78	49.28
NorthStar Bank	10.17	35.76	48.92
Sunshine Bank	-	24.27	47.97
Southern Commerce Bank, National Association	-	16.92	37.57
Hillsboro Bank	5.21	40.02	34.92
MEMBERS Trust Company	-	73.55	-
Raymond James Trust, National Association	-	4.28	-
Select Peer Average	1.27	14.97	61.65

PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended
March 31, 2015

Institution Name	Premises & Fixed Assets	Total Other Real Est Owned	Intangible Assets
Central Bank	4.35	-	-
First Home Bank	3.84	-	0.15
Flagship Community Bank	1.96	-	0.10
Hillsboro Bank	2.13	-	-
Jefferson Bank of Florida	1.49	-	-
MEMBERS Trust Company	0.36	-	4.31
Raymond James Trust, National Association	0.39	-	-
TCM Bank, National Association	0.10	-	0.53
HomeBanc National Association	1.49	0.02	0.37
Sunshine Bank	2.72	0.02	-
Bay Cities Bank	1.32	0.04	0.08
Raymond James Bank, National Association	0.04	0.05	0.01
Bank of Tampa	1.44	0.06	-
NorthStar Bank	0.96	0.09	-
Cornerstone Community Bank	3.41	0.13	-
GulfShore Bank	0.46	0.19	-
Southern Commerce Bank, National Association	2.89	0.20	-
Brannen Bank	1.14	0.27	-
USAmeriBank	1.81	0.42	0.44
Freedom Bank of America	5.97	0.56	-
First National Bank of Pasco	1.48	0.60	-
Platinum Bank	1.73	0.60	-
First Citrus Bank	3.36	0.74	-
Century Bank of Florida	4.42	0.87	-
Patriot Bank	5.01	1.79	-
C1 Bank	4.07	1.90	0.08
Pilot Bank	4.54	2.29	-
Nature Coast Bank	4.94	2.83	-
Select Peer Average	2.42	0.49	0.22

PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the three months ended
March 31, 2015

Institution Name	Borrowings	Non Interest Bearing Deposits	Interest Bearing Deposits	Total Deposits
Raymond James Trust, National Association	NA	NA	NA	
Bank of Tampa	0.40	43.91	56.09	
Hillsboro Bank	-	35.05	64.95	
Cornerstone Community Bank	96.75	34.81	60.01	
Sunshine Bank	5.25	32.11	67.89	
First Home Bank	14.38	29.09	60.72	
Freedom Bank of America	9.30	27.13	68.34	
First National Bank of Pasco	24.07	26.83	73.17	
USAmeriBank	0.29	25.26	67.32	
Jefferson Bank of Florida	-	25.13	60.72	
Platinum Bank	1.02	25.12	67.50	
Century Bank of Florida	8.25	23.82	57.51	
Nature Coast Bank	31.04	23.36	76.64	
C1 Bank	-	22.37	63.18	
Bay Cities Bank	24.04	22.33	76.60	
Brannen Bank	7.43	22.26	77.74	
Southern Commerce Bank, National Association	-	22.14	77.86	
Patriot Bank	-	20.62	78.10	
First Citrus Bank	9.35	18.77	68.00	
GulfShore Bank	0.60	17.42	76.70	
NorthStar Bank	7.68	17.05	71.03	
Pilot Bank	17.89	15.20	78.04	
Flagship Community Bank	630.72	12.58	81.69	
HomeBanc National Association	-	8.07	78.38	
Central Bank	-	7.22	81.06	
TCM Bank, National Association	-	0.77	96.27	
Raymond James Bank, National Association	0.03	0.04	95.47	
MEMBERS Trust Company	45,405.60	-	100.00	
Select Peer Average	1,714.60	20.68	73.37	NA

PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the three months ended
March 31, 2015

Institution Name	Tot Fed Funds & Repos	Other Borrowed Money
Raymond James Trust, National Association	NA	NA
Century Bank of Florida	-	18.67
C1 Bank	-	14.45
HomeBanc National Association	-	13.54
First Citrus Bank	-	13.23
NorthStar Bank	-	11.93
Central Bank	-	11.72
Jefferson Bank of Florida	-	11.66
First Home Bank	-	9.59
USAmeriBank	-	6.96
Platinum Bank	-	6.54
GulfShore Bank	-	5.88
Flagship Community Bank	-	5.73
Cornerstone Community Bank	-	5.19
Pilot Bank	-	4.83
Raymond James Bank, National Association	-	4.49
Freedom Bank of America	-	3.85
TCM Bank, National Association	-	2.97
Bay Cities Bank	-	1.07
Bank of Tampa	0.00	-
Brannen Bank	-	-
First National Bank of Pasco	-	-
Hillsboro Bank	11.36	-
MEMBERS Trust Company	-	-
Nature Coast Bank	-	-
Patriot Bank	0.24	-
Southern Commerce Bank, National Association	-	-
Sunshine Bank	14.47	-
Select Peer Average	0.97	5.64

PEER GROUP COMPARISONS REPORT
West Central Florida Group

YIELD, COSTS & SPREADS - ASSET YIELDS
For the three months ended
March 31, 2015

Institution Name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/ Avg Assets
TCM Bank, National Association	9.56	0.87	8.94	96.54
C1 Bank	5.17	0.64	4.53	87.20
First Home Bank	4.68	0.33	4.34	95.28
First Citrus Bank	4.79	0.54	4.25	89.68
Freedom Bank of America	4.69	0.47	4.18	82.49
Nature Coast Bank	4.50	0.31	4.18	83.87
Bay Cities Bank	4.56	0.56	4.03	92.66
Century Bank of Florida	5.20	1.26	4.02	77.56
Flagship Community Bank	4.55	0.60	4.01	95.32
Patriot Bank	4.56	0.55	4.01	88.15
Platinum Bank	4.59	0.69	3.92	94.11
Pilot Bank	4.53	0.72	3.74	81.72
Cornerstone Community Bank	3.90	0.26	3.65	90.99
First National Bank of Pasco	4.05	0.47	3.61	93.31
Central Bank	4.37	0.95	3.59	94.60
USAmeriBank	4.07	0.54	3.55	94.16
Hillsboro Bank	3.70	0.30	3.42	91.02
NorthStar Bank	4.01	0.66	3.38	94.21
Jefferson Bank of Florida	3.65	0.33	3.34	97.13
Southern Commerce Bank, National Association	3.65	0.38	3.34	75.96
Bank of Tampa	3.36	0.06	3.30	94.19
GulfShore Bank	3.90	0.57	3.29	85.75
Sunshine Bank	3.39	0.14	3.26	90.45
Brannen Bank	3.34	0.15	3.19	93.13
Raymond James Bank, National Association	3.15	0.08	3.07	98.16
MEMBERS Trust Company	2.54	-	2.54	81.68
HomeBanc National Association	3.00	0.72	2.27	94.61
Raymond James Trust, National Association	0.35	NA	0.35	74.88
Select Peer Average	4.14	0.49	3.69	89.60