

**CNLBank**  
Orlando, Florida

Established  
7/28/1997

## Florida Bank and Thrift Performance Report

### Table of Contents

<u>Title</u>	<u>Page</u>
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISON	12-24

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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  
Central Florida Group

For the three months ended  
March 31, 2015

Institution Name	Total Assets (\$000')
Citizens First Bank	1,803,610
CNLBank	1,364,972
Seaside National Bank & Trust	1,124,029
Axiom Bank	664,935
United Southern Bank	429,560
First Green Bank	334,811
Reunion Bank of Florida	272,167
Florida Bank of Commerce	270,923
Citizens Bank of Florida	237,478
First National Bank of Mount Dora	207,177
First Colony Bank of Florida	171,720
Independent Bankers' Bank of Florida	143,213
Commerce National Bank & Trust	76,429

Institution Name	Return on Avg. Assets (%)
Commerce National Bank & Trust	1.64
First Colony Bank of Florida	1.46
Citizens First Bank	0.95
First National Bank of Mount Dora	0.93
Florida Bank of Commerce	0.77
Reunion Bank of Florida	0.72
CNLBank	0.69
First Green Bank	0.69
United Southern Bank	0.62
Axiom Bank	0.55
Seaside National Bank & Trust	0.45
Citizens Bank of Florida	0.37
Independent Bankers' Bank of Florida	(0.06)

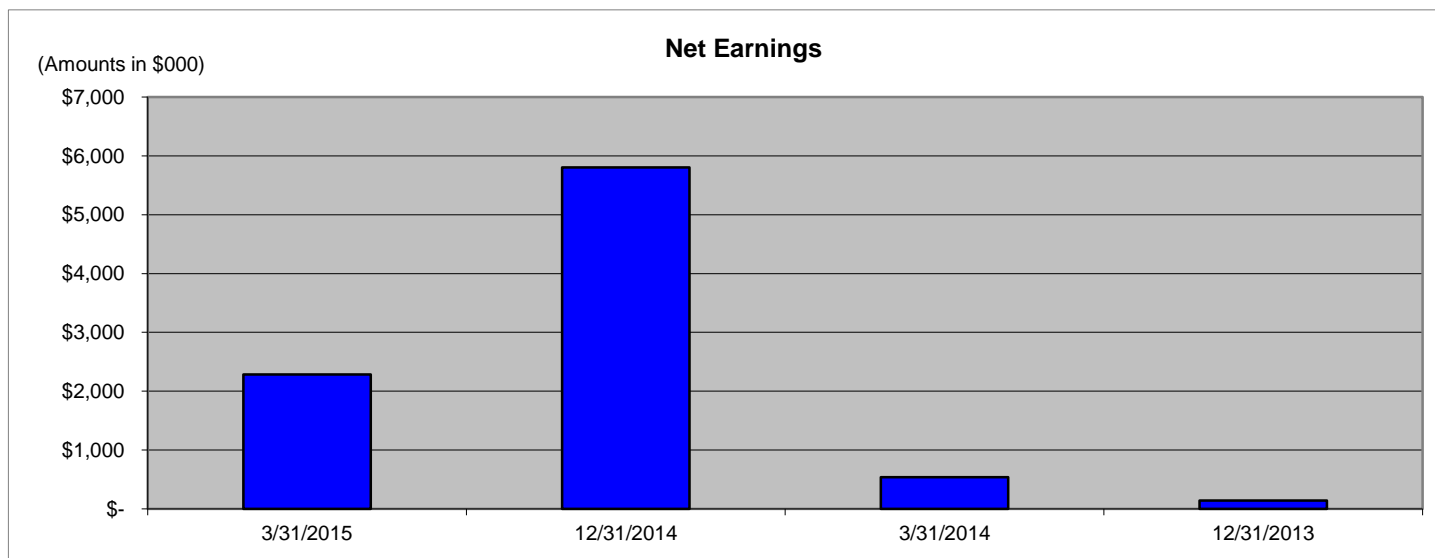
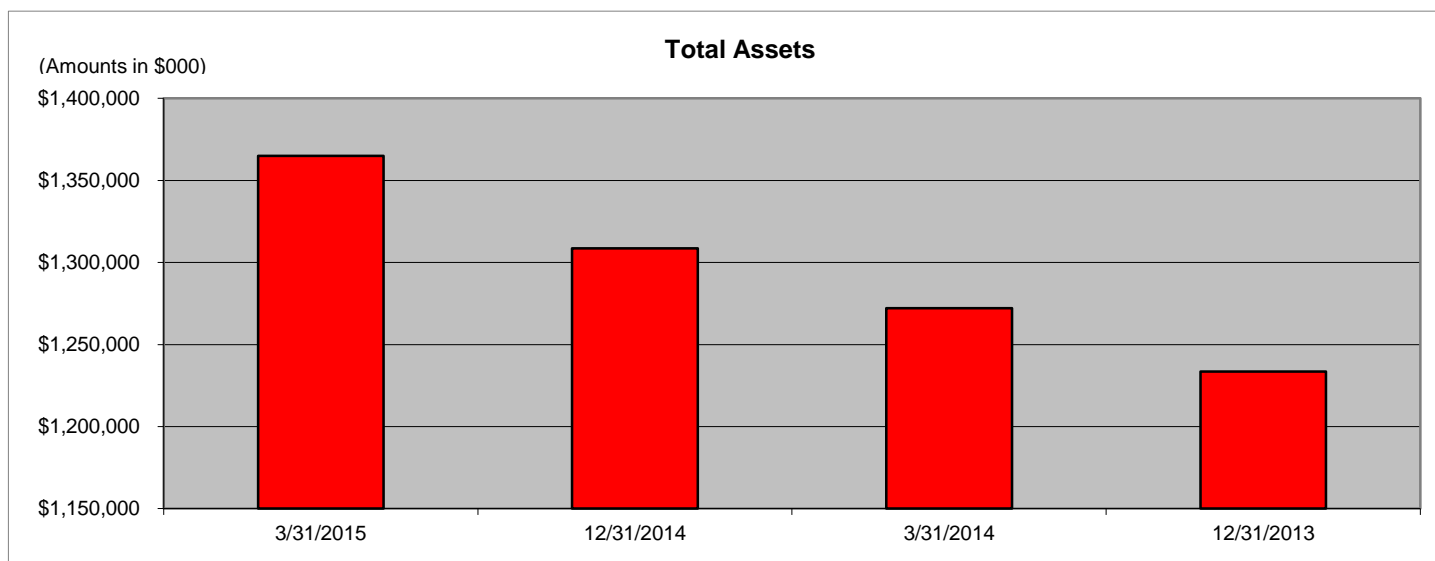
**EXECUTIVE SUMMARY - CNLBank**  
(Percentage)

Period Ending:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	8.99	9.03	8.78	8.81	12.57	10.35
Leverage Ratio	6.86	6.30	5.90	5.80	12.21	10.02
Tier 1 Cap/Risk Based Assets	9.46	8.79	8.41	8.57	23.14	14.86
Risk Based Ratio	10.71	10.04	9.66	9.82	24.28	16.06
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	74.44	76.04	72.74	76.57	76.31	78.19
Loans/Assets	61.02	61.78	58.96	59.22	61.92	65.33
Securities/Assets	28.22	29.71	25.84	28.96	19.25	20.78
<b>PROFITABILITY:</b>						
Return On Avg Assets	0.69	0.46	0.17	0.01	0.65	0.75
Return on Avg Equity	7.60	5.11	1.95	0.13	4.46	6.91
Nonint Income/Avg Assets	0.48	0.18	0.14	0.03	2.03	1.01
Overhead Ratio	2.00	2.40	2.73	2.75	2.34	2.25
Efficiency Ratio	69.43	79.73	88.76	92.16	83.34	77.24
Assets per Employee (per million)	7.80	7.56	7.27	6.93	5.56	5.72
<b>ASSET QUALITY:</b>						
Reserves/Loans	1.66	1.71	1.50	1.51	1.72	2.25
Nonper Loans/Loans	4.08	4.18	5.22	5.59	3.65	4.68
NPA Excluding Restructured Loans/ Total Assets	0.68	0.67	1.05	1.16	2.10	1.96
Nonper Assets/Assets	2.66	2.77	3.37	3.62	3.22	2.92
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	3.74	3.78	3.85	3.82	3.94	3.85
Cost of funds	0.53	0.58	0.59	0.64	0.48	0.50
Net interest margin	3.24	3.23	3.28	3.21	3.48	3.36
Avg Earning Assets/ Avg Assets	95.24	94.75	94.38	93.17	91.35	93.26

**SELECTED FINANCIAL DATA - CNLBank**  
(Dollars in Thousands)

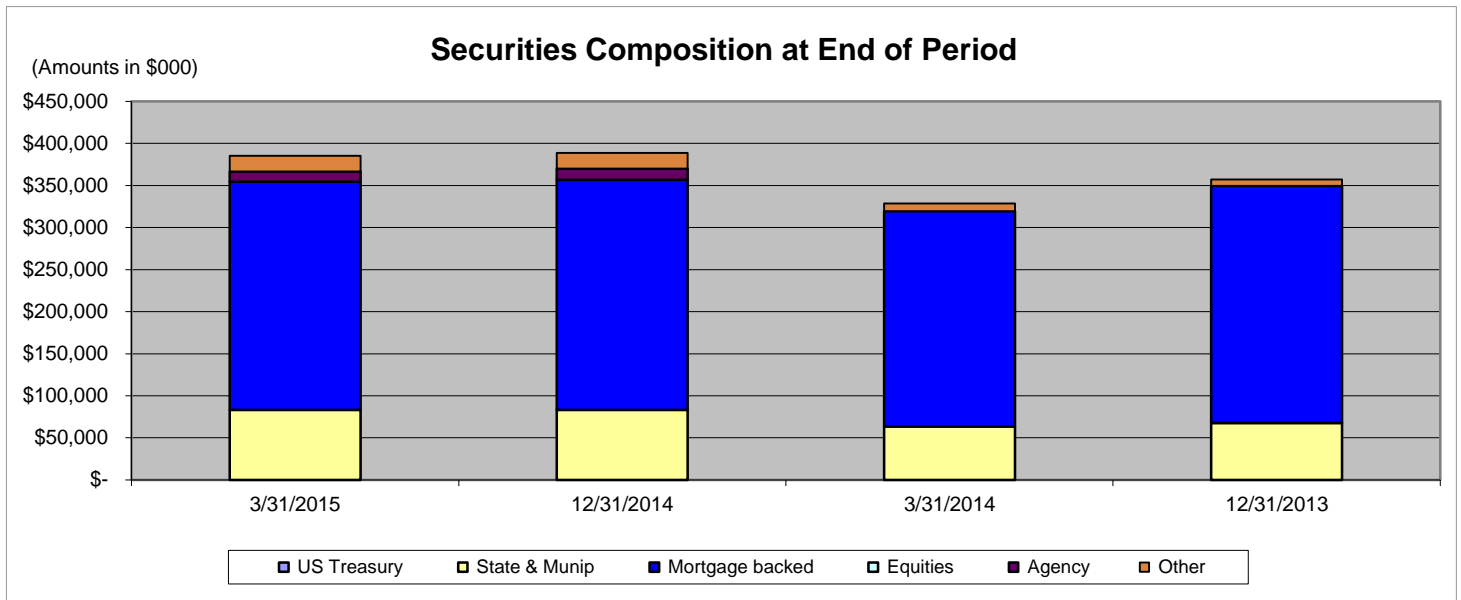
<b>As of:</b>	<b>3/31/2015</b>	<b>12/31/2014</b>	<b>3/31/2014</b>	<b>12/31/2013</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	\$ 1,364,972	\$ 1,308,585	\$ 1,272,046	\$ 1,233,579	\$ 92,926	7.31
Cash and Equivalents	76,885	37,861	101,499	43,844	(24,614)	(24.25)
Securities	385,160	388,809	328,721	357,299	56,439	17.17
Loans, net	819,016	794,700	738,793	719,502	80,223	10.86
Deposit Accounts	1,118,766	1,063,297	1,031,049	954,063	87,717	8.51
Fed Funds & Repos	28,001	30,933	33,878	35,031	(5,877)	(17.35)
Total Equity	122,699	118,192	111,685	108,711	11,014	9.86

<b>Period Ending:</b>	<b>3/31/2015</b>	<b>12/31/2014</b>	<b>3/31/2014</b>	<b>12/31/2013</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	\$ 2,287	\$ 5,802	\$ 538	\$ 145	\$ 1,749	325.09
Interest Income	11,876	45,632	11,250	44,900	626	5.56
Interest Expense	1,600	6,671	1,652	7,215	(52)	(3.15)
Net Interest Income	10,276	38,961	9,598	37,685	678	7.06
Prov for Loan Loss	-	401	401	4,909	(401)	(100.00)
Non Interest Income	1,587	2,229	440	409	1,147	260.68
Gain on Sale of Securities	30	1,251	131	1,825	(101)	(77.10)
Non Interest Expense	8,236	32,841	8,910	35,107	(674)	(7.56)
Net Operating Income	3,627	7,948	727	(1,922)	2,900	398.90
Income Taxes	1,370	3,397	320	(242)	1,050	328.13



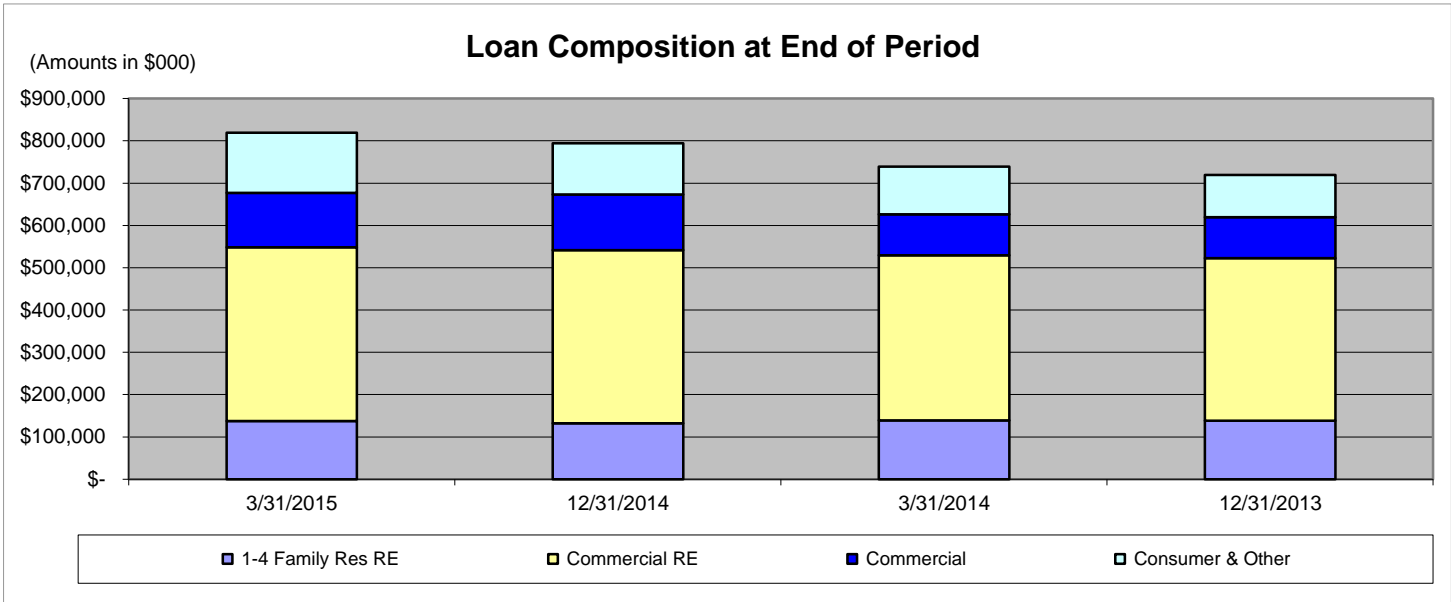
**SECURITIES COMPOSITION - CNLBank**  
(Dollars in Thousands)

As of:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	\$ -	\$ -	\$ -	\$ -	\$ -	NA
State & Munip	83,330	83,324	63,497	67,739	19,833	31.23
Mortgage backed	271,143	273,421	255,968	281,822	15,175	5.93
Equities	-	-	-	-	-	NA
Agency	12,340	13,323	-	-	12,340	NA
Other	18,347	18,741	9,256	7,738	9,091	98.22
<b>Total Securities</b>	<b>\$ 385,160</b>	<b>\$ 388,809</b>	<b>\$ 328,721</b>	<b>\$ 357,299</b>	<b>\$ 56,439</b>	<b>17.17</b>



**LOAN PORTFOLIO COMPOSITION - CNLBank**  
(Dollars in Thousands)

As of:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	\$ 137,188	\$ 132,187	\$ 138,848	\$ 138,622	\$ (1,660)	(1.20)
Commercial RE	411,364	409,044	390,551	383,867	20,813	5.33
Commercial	128,660	132,342	96,838	97,187	31,822	32.86
Consumer & Other	141,804	121,127	112,556	99,826	29,248	25.99
<b>Loans, Net</b>	<b>\$ 819,016</b>	<b>\$ 794,700</b>	<b>\$ 738,793</b>	<b>\$ 719,502</b>	<b>\$ 80,223</b>	<b>10.86</b>



**LOAN PORTFOLIO QUALITY - CNLBank**  
(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	\$ 13,791	\$ 10,996	\$ 10,996	\$ 14,130	\$ 2,795	25.42
Total Recoveries	97	5,044	257	964	(160)	(62.26)
Total Charge-offs	52	2,650	440	9,007	(388)	(88.18)
Provision Expense	-	401	401	4,909	(401)	(100.00)
Writedown transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	\$ 13,836	\$ 13,791	\$ 11,214	\$ 10,996	\$ 2,622	23.38

**NON-PERFORMING ASSETS:**

Total-90+ Days Past Due	\$ -	\$ -	\$ -	\$ -	\$ -	NA
Total-NonAccrual	6,909	6,306	9,702	10,429	(2,793)	(28.79)
Foreclosed Real Estate	2,319	2,406	3,663	3,832	(1,344)	(36.69)
<b>Total non-perf. Assets</b>	<b>\$ 9,228</b>	<b>\$ 8,712</b>	<b>\$ 13,365</b>	<b>\$ 14,261</b>	<b>\$ (4,137)</b>	<b>(30.95)</b>

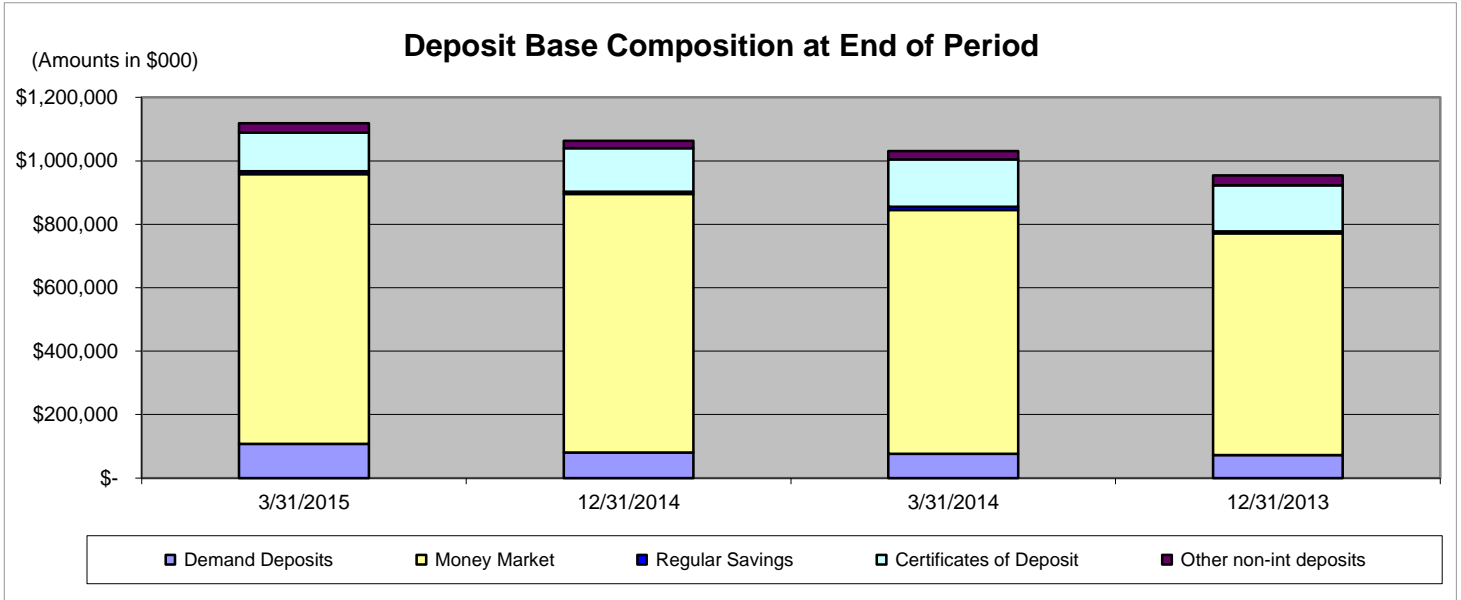
**DEPOSIT BASE COMPOSITION - CNLBank**  
(Dollars in Thousands)

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	\$ 107,652	\$ 79,998	\$ 76,138	\$ 72,779	\$ 31,514	41.39
Money Market	851,027	815,528	768,574	699,240	82,453	10.73
Regular Savings	8,577	7,540	10,440	5,114	(1,863)	(17.84)
Certificates of Deposit	121,724	137,245	149,224	145,896	(27,500)	(18.43)
Other non-int deposits	29,786	22,986	26,673	31,034	3,113	11.67

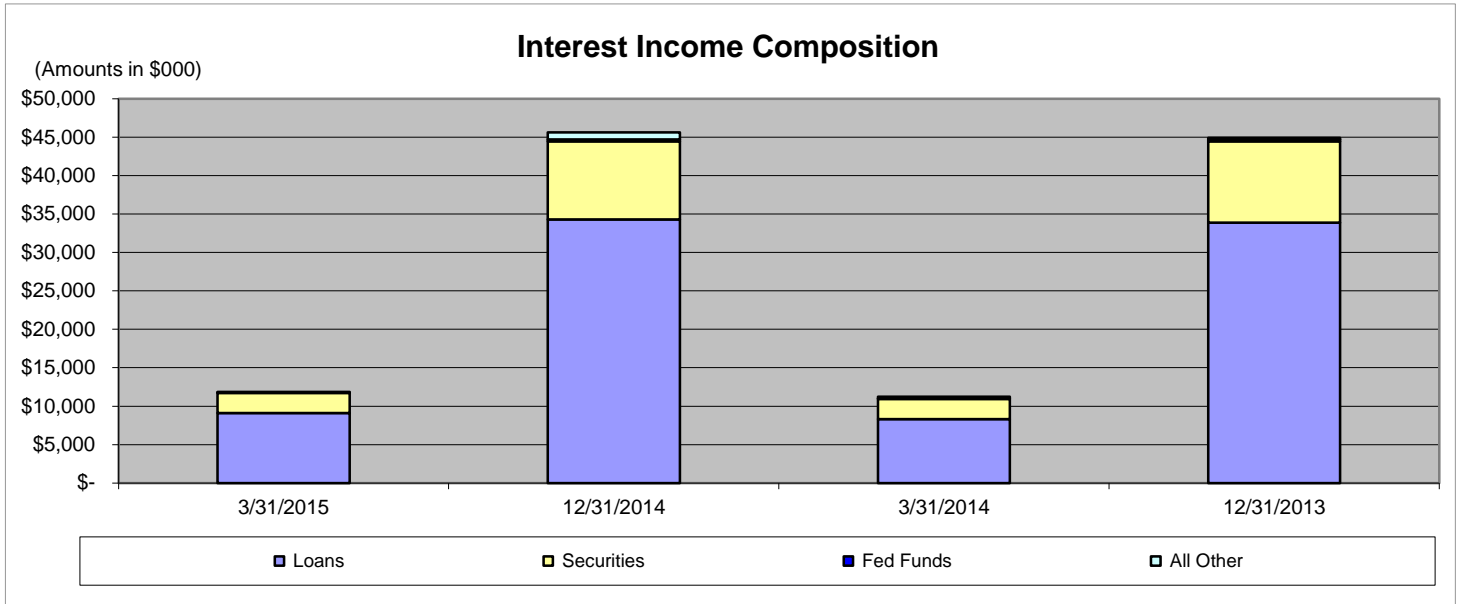
<b>Total Deposits</b>	<b>\$ 1,118,766</b>	<b>\$ 1,063,297</b>	<b>\$ 1,031,049</b>	<b>\$ 954,063</b>	<b>\$ 87,717</b>	<b>8.51</b>
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**INTEREST INCOME COMPOSITION - CNLBank**  
(Dollars in Thousands)

As of:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY:</b>						
Loans	\$ 9,090	\$ 34,286	\$ 8,309	\$ 33,880	\$ 781	9.40
Securities	2,634	10,175	2,621	10,591	13	0.50
Fed Funds	21	253	46	237	(25)	(54.35)
All Other	131	918	274	192	(143)	(52.19)
<b>Total Int Income</b>	<b>\$ 11,876</b>	<b>\$ 45,632</b>	<b>\$ 11,250</b>	<b>\$ 44,900</b>	<b>\$ 626</b>	<b>5.56</b>

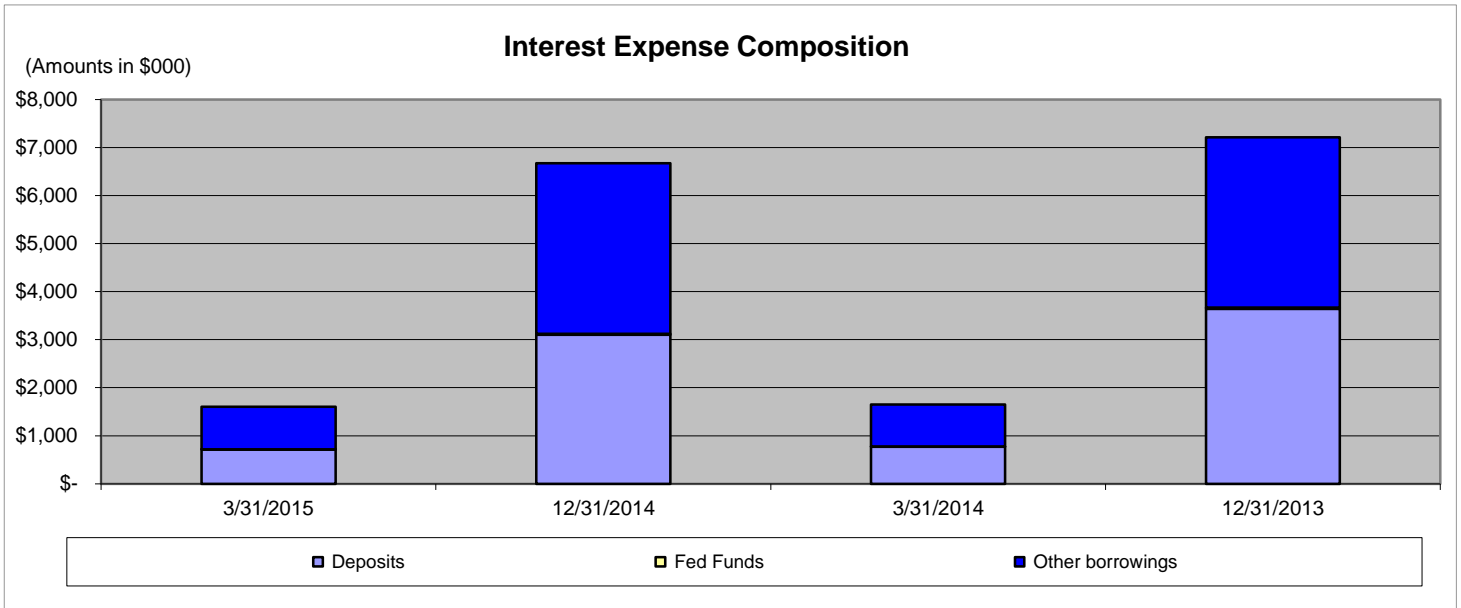


**INTEREST EXPENSE COMPOSITION - CNLBank**  
(Dollars in Thousands)

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	\$ 716	\$ 3,103	\$ 769	\$ 3,644	\$ (53)	(6.89)
Fed Funds	4	20	6	22	(2)	(33.33)
Other borrowings	880	3,548	877	3,549	3	0.34
<b>Total Int Expense</b>	<b>\$ 1,600</b>	<b>\$ 6,671</b>	<b>\$ 1,652</b>	<b>\$ 7,215</b>	<b>\$ (52)</b>	<b>(3.15)</b>

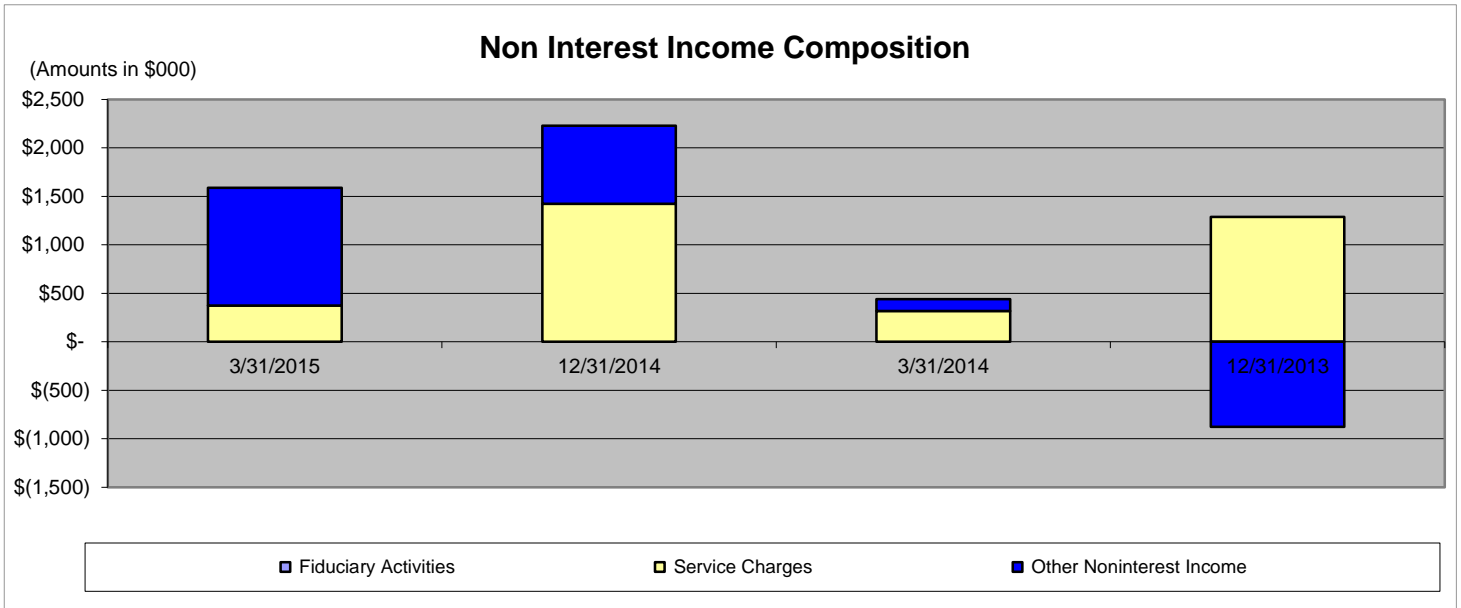


**NON INTEREST INCOME COMPOSITION - CNLBank**  
(Dollars in Thousands)

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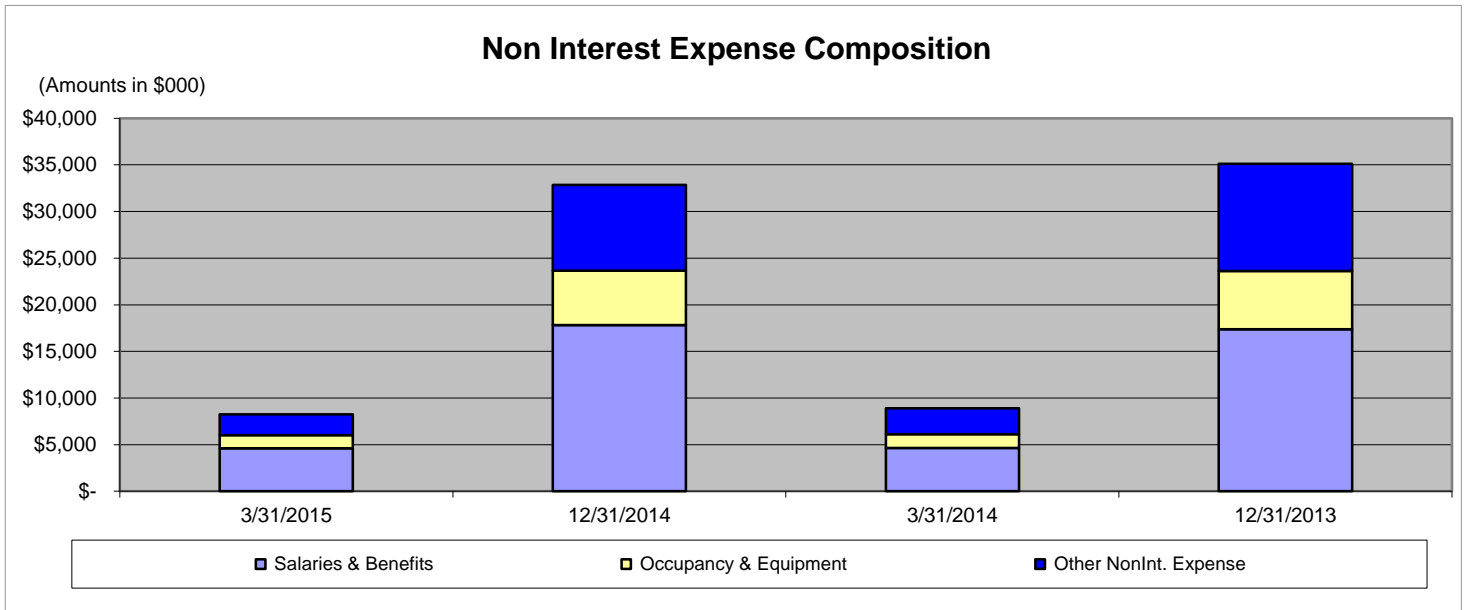
**NON INTEREST INCOME CATEGORY:**

Fiduciary Activities	\$ -	\$ -	\$ -	\$ -	\$ -	NA
Service Charges	372	1,422	317	1,286	55	17.35
Other Noninterest Income	1,215	807	123	(877)	1,092	887.80
<b>Total Nonint. Income</b>	<b>\$ 1,587</b>	<b>\$ 2,229</b>	<b>\$ 440</b>	<b>\$ 409</b>	<b>\$ 1,147</b>	<b>260.68</b>



**NON INTEREST EXPENSE COMPOSITION - CNLBank**  
(Dollars in Thousands)

Period Ending	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
<b>NON INTEREST EXPENSE CATEGORY:</b>						
Salaries & Benefits	\$ 4,618	\$ 17,834	\$ 4,647	\$ 17,378	\$ (29)	(0.62)
Occupancy & Equipment	1,413	5,832	1,494	6,251	(81)	(5.42)
Other NonInt. Expense	2,205	9,175	2,769	11,478	(564)	(20.37)
<b>Total NonInt. Expense</b>	<b>\$ 8,236</b>	<b>\$ 32,841</b>	<b>\$ 8,910</b>	<b>\$ 35,107</b>	<b>\$ (674)</b>	<b>(7.56)</b>



**PEER GROUP COMPARISONS REPORT**  
**Central Florida Group**

**BALANCE SHEET**

<b>Institution Name</b>	<b>Total Assets (\$000)</b>		<b>%Change in Assets</b>
	<b>This Year</b>	<b>Last Year</b>	
First Green Bank	334,811	261,779	27.90
Seaside National Bank & Trust	1,124,029	982,269	14.43
Reunion Bank of Florida	272,167	244,554	11.29
Citizens First Bank	1,803,610	1,645,079	9.64
Axiom Bank	664,935	614,567	8.20
<b>CNLBank</b>	<b>1,364,972</b>	<b>1,272,046</b>	<b>7.31</b>
United Southern Bank	429,560	407,073	5.52
First National Bank of Mount Dora	207,177	199,503	3.85
Citizens Bank of Florida	237,478	231,141	2.74
Florida Bank of Commerce	270,923	265,684	1.97
First Colony Bank of Florida	171,720	170,385	0.78
Commerce National Bank & Trust	76,429	77,141	(0.92)
Independent Bankers' Bank of Florida	143,213	177,031	(19.10)

<b>Select Peer Average</b>	546,233	503,712	5.66
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**PEER GROUP COMPARISONS REPORT**  
**Central Florida Group**

**BALANCE SHEET**

<b>Institution Name</b>	<b>Total Loans (\$000)</b>		<b>% Change in Loans</b>
	<b>This Year</b>	<b>Last Year</b>	
First Green Bank	277,524	211,632	31.14
Citizens Bank of Florida	159,329	126,661	25.79
Seaside National Bank & Trust	832,187	709,494	17.29
First Colony Bank of Florida	118,028	102,268	15.41
Reunion Bank of Florida	211,938	185,810	14.06
Florida Bank of Commerce	203,029	181,610	11.79
<b>CNLBank</b>	<b>832,852</b>	<b>750,007</b>	<b>11.05</b>
Commerce National Bank & Trust	63,891	60,004	6.48
Axiom Bank	545,279	516,355	5.60
First National Bank of Mount Dora	110,641	111,186	(0.49)
Citizens First Bank	276,125	281,751	(2.00)
United Southern Bank	260,134	265,766	(2.12)
Independent Bankers' Bank of Florida	68,593	97,089	(29.35)

<b>Select Peer Average</b>	304,580.77	276,894.85	8.05
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**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

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

Institution Name	Loans/Deposits	Gross Loans/ Assets	Securities/ Assets
Axiom Bank	109.76	82.00	3.59
Commerce National Bank & Trust	102.99	83.60	12.62
First Green Bank	94.25	82.89	7.34
Reunion Bank of Florida	86.40	77.87	10.33
Seaside National Bank & Trust	85.57	74.04	21.31
Florida Bank of Commerce	85.37	74.94	8.10
First Colony Bank of Florida	77.59	68.73	13.22
Citizens Bank of Florida	76.02	67.09	16.42
<b>CNLBank</b>	<b>74.44</b>	<b>61.02</b>	<b>28.22</b>
Independent Bankers' Bank of Florida	74.01	47.90	31.47
United Southern Bank	67.78	60.56	19.70
First National Bank of Mount Dora	63.60	53.40	34.48
Citizens First Bank	18.72	15.31	63.29
<b>Select Peer Average</b>	<b>78.19</b>	<b>65.33</b>	<b>20.78</b>

**PEER GROUP COMPARISONS REPORT**  
*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
First Green Bank	1.29	0.26	-	<b>0.21</b>
Reunion Bank of Florida	1.01	0.48	0.36	<b>0.37</b>
Seaside National Bank & Trust	1.21	0.55	0.41	<b>0.42</b>
Florida Bank of Commerce	1.43	0.55	0.59	<b>0.59</b>
First Colony Bank of Florida	1.70	1.52	0.29	<b>1.04</b>
Citizens Bank of Florida	1.60	2.13	0.83	<b>1.94</b>
Citizens First Bank	3.59	11.95	0.36	<b>1.94</b>
<b>CNLBank</b>	<b>1.66</b>	<b>4.08</b>	<b>0.68</b>	<b>2.66</b>
United Southern Bank	2.56	5.61	2.65	<b>4.19</b>
Axiom Bank	2.02	5.19	0.96	<b>4.28</b>
Commerce National Bank & Trust	3.98	4.50	3.27	<b>5.32</b>
First National Bank of Mount Dora	3.20	7.94	6.08	<b>6.12</b>
Independent Bankers' Bank of Florida	4.03	16.06	8.94	<b>8.94</b>

<b>Select Peer Average</b>	2.25	4.68	1.96	2.92
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**PEER GROUP COMPARISONS REPORT**  
*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
First National Bank of Mount Dora	14.74	<b>14.28</b>	21.63	22.64
Axiom Bank	13.81	<b>12.71</b>	24.11	25.38
Commerce National Bank & Trust	11.81	<b>11.91</b>	14.73	16.02
First Green Bank	11.59	<b>11.65</b>	12.86	14.05
First Colony Bank of Florida	11.31	<b>11.22</b>	14.88	16.13
Florida Bank of Commerce	11.01	<b>10.28</b>	12.52	13.77
United Southern Bank	9.83	<b>9.98</b>	15.09	16.36
Reunion Bank of Florida	9.68	<b>9.71</b>	11.21	12.12
Citizens Bank of Florida	9.23	<b>9.41</b>	11.98	13.23
Seaside National Bank & Trust	9.35	<b>8.99</b>	10.70	11.83
Citizens First Bank	8.55	<b>8.65</b>	25.86	27.12
<b>CNLBank</b>	<b>8.99</b>	<b>6.86</b>	<b>9.46</b>	<b>10.71</b>
Independent Bankers' Bank of Florida	4.68	<b>4.58</b>	8.15	9.43

<b>Select Peer Average</b>	10.35	10.02	14.86	16.06
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**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

**PROFITABILITY RATIOS**  
**For the three months ended**  
**March 31, 2015**

<b>Institution Name</b>	<b>Avg Total Assets (\$000)</b>	<b>Return on Avg Assets</b>	<b>Return on Avg Equity</b>
Commerce National Bank & Trust	75,700	<b>1.64</b>	14.12
First Colony Bank of Florida	170,736	<b>1.46</b>	13.09
Citizens First Bank	1,718,287	<b>0.95</b>	10.74
First National Bank of Mount Dora	204,881	<b>0.93</b>	6.34
Florida Bank of Commerce	254,987	<b>0.77</b>	6.67
Reunion Bank of Florida	269,330	<b>0.72</b>	7.39
<b>CNLBank</b>	<b>1,332,976</b>	<b>0.69</b>	<b>7.60</b>
First Green Bank	332,262	<b>0.69</b>	5.92
United Southern Bank	418,186	<b>0.62</b>	6.24
Axiom Bank	718,885	<b>0.55</b>	4.34
Seaside National Bank & Trust	1,108,679	<b>0.45</b>	4.82
Citizens Bank of Florida	233,945	<b>0.37</b>	3.97
Independent Bankers' Bank of Florida	150,988	<b>(0.06)</b>	(1.41)

<b>Select Peer Average</b>	<b>537,680</b>	<b>0.75</b>	<b>6.91</b>
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**PEER GROUP COMPARISONS REPORT**  
*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)
Citizens First Bank	0.17	0.99	<b>44.05</b>	9.44
First Colony Bank of Florida	0.08	2.05	<b>59.34</b>	10.10
First Green Bank	0.29	2.44	<b>66.14</b>	5.68
Reunion Bank of Florida	0.19	2.40	<b>69.14</b>	6.48
<b>CNLBank</b>	<b>0.48</b>	<b>2.00</b>	<b>69.43</b>	<b>7.80</b>
Axiom Bank	1.25	1.60	<b>71.00</b>	4.46
First National Bank of Mount Dora	2.14	1.77	<b>71.04</b>	2.66
Florida Bank of Commerce	0.59	2.75	<b>72.79</b>	4.75
United Southern Bank	0.83	2.34	<b>76.97</b>	3.38
Seaside National Bank & Trust	0.44	2.22	<b>77.33</b>	7.21
Citizens Bank of Florida	0.27	2.88	<b>83.58</b>	4.48
Commerce National Bank & Trust	4.08	2.59	<b>84.27</b>	2.64
Independent Bankers' Bank of Florida	2.28	3.23	<b>159.01</b>	5.30

<b>Select Peer Average</b>	1.01	2.25	77.24	5.72
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**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

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

<b>Institution Name</b>	<b>Cash and Nonint-bearing Deposits</b>	<b>Interest-bearing Bal</b>	<b>Fed fund Sold &amp; Repos</b>
Independent Bankers' Bank of Florida	6.09	4.29	0.20
First Green Bank	4.34	0.10	-
Axiom Bank	2.92	9.44	-
United Southern Bank	2.41	13.55	-
Florida Bank of Commerce	2.07	10.40	-
Citizens Bank of Florida	1.95	7.89	-
Reunion Bank of Florida	1.82	6.87	-
Commerce National Bank & Trust	1.80	1.97	-
Seaside National Bank & Trust	1.03	2.27	0.01
Citizens First Bank	0.98	15.20	3.66
First National Bank of Mount Dora	0.87	3.98	-
First Colony Bank of Florida	0.69	17.85	-
<b>CNLBank</b>	<b>0.21</b>	<b>5.38</b>	<b>0.05</b>

<b>Select Peer Average</b>	<b>2.09</b>	<b>7.63</b>	<b>0.30</b>
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**PEER GROUP COMPARISONS REPORT**  
*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
First Green Bank	-	7.34	<b>81.82</b>
Axiom Bank	-	3.59	<b>80.35</b>
Commerce National Bank & Trust	-	12.62	<b>79.49</b>
Reunion Bank of Florida	-	10.33	<b>77.09</b>
Florida Bank of Commerce	0.73	7.38	<b>73.63</b>
Seaside National Bank & Trust	5.92	15.39	<b>72.95</b>
First Colony Bank of Florida	1.16	12.06	<b>67.57</b>
Citizens Bank of Florida	-	16.42	<b>66.02</b>
<b>CNLBank</b>	-	<b>28.22</b>	<b>60.00</b>
United Southern Bank	-	19.70	<b>59.01</b>
First National Bank of Mount Dora	-	34.48	<b>51.69</b>
Independent Bankers' Bank of Florida	-	31.47	<b>45.96</b>
Citizens First Bank	42.75	20.54	<b>14.75</b>

<b>Select Peer Average</b>	3.89	16.89	63.87
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**PEER GROUP COMPARISONS REPORT**  
*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
First Colony Bank of Florida	0.35	-	-
First Green Bank	4.72	-	-
Reunion Bank of Florida	1.51	-	-
Axiom Bank	1.64	<b>0.02</b>	-
Seaside National Bank & Trust	0.30	<b>0.02</b>	0.03
Citizens First Bank	1.27	<b>0.11</b>	-
<b>CNLBank</b>	<b>1.05</b>	<b>0.17</b>	-
Florida Bank of Commerce	3.61	<b>0.18</b>	0.90
Citizens Bank of Florida	3.31	<b>0.51</b>	-
United Southern Bank	2.13	<b>0.79</b>	-
Independent Bankers' Bank of Florida	0.13	<b>1.25</b>	-
Commerce National Bank & Trust	0.13	<b>1.56</b>	-
First National Bank of Mount Dora	2.86	<b>1.88</b>	-
<b>Select Peer Average</b>	<b>1.77</b>	<b>0.50</b>	<b>0.07</b>

**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

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

<b>Institution Name</b>	<b>Non Interest Bearing Deposits</b>	<b>Interest Bearing Deposits</b>	<b>Total Deposits</b>
Florida Bank of Commerce	40.18	58.79	98.97
First National Bank of Mount Dora	35.95	64.05	100.00
<b>CNLBank</b>	<b>35.74</b>	<b>54.94</b>	<b>90.68</b>
First Green Bank	27.14	72.86	100.00
Citizens Bank of Florida	26.50	71.47	97.96
Reunion Bank of Florida	22.35	77.65	100.00
First Colony Bank of Florida	21.30	78.70	100.00
Citizens First Bank	19.42	70.29	89.71
Commerce National Bank & Trust	19.20	73.34	92.54
Seaside National Bank & Trust	18.48	77.45	95.93
Independent Bankers' Bank of Florida	16.42	51.88	68.31
Axiom Bank	13.01	74.79	87.80
United Southern Bank	12.07	87.93	100.00
<b>Select Peer Average</b>	<b>23.67</b>	<b>70.32</b>	<b>93.99</b>

**PEER GROUP COMPARISONS REPORT**  
*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
Independent Bankers' Bank of Florida	0.21	31.69
Axiom Bank	-	12.20
Commerce National Bank & Trust	-	7.46
<b>CNLBank</b>	<b>0.05</b>	<b>7.05</b>
Seaside National Bank & Trust	0.01	4.04
Citizens Bank of Florida	-	-
Citizens First Bank	4.02	-
First Colony Bank of Florida	-	-
First Green Bank	-	-
First National Bank of Mount Dora	-	-
Florida Bank of Commerce	-	-
Reunion Bank of Florida	-	-
United Southern Bank	-	-

<b>Select Peer Average</b>	0.33	4.80
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**PEER GROUP COMPARISONS REPORT**  
*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
Florida Bank of Commerce	4.62	0.26	<b>4.37</b>	91.69
First Green Bank	4.92	0.70	<b>4.24</b>	90.55
Commerce National Bank & Trust	4.44	0.54	<b>3.95</b>	97.25
Citizens Bank of Florida	4.01	0.31	<b>3.71</b>	93.30
Reunion Bank of Florida	4.30	0.66	<b>3.66</b>	95.31
First Colony Bank of Florida	3.78	0.27	<b>3.54</b>	99.31
United Southern Bank	3.70	0.19	<b>3.51</b>	93.59
First National Bank of Mount Dora	3.70	0.24	<b>3.48</b>	91.20
<b>CNLBank</b>	<b>3.74</b>	<b>0.53</b>	<b>3.24</b>	<b>95.24</b>
Axiom Bank	4.20	1.12	<b>3.19</b>	86.79
Seaside National Bank & Trust	3.50	0.46	<b>3.09</b>	96.75
Citizens First Bank	2.38	0.07	<b>2.32</b>	97.48
Independent Bankers' Bank of Florida	2.74	1.18	<b>1.41</b>	83.91

<b>Select Peer Average</b>	3.85	0.50	3.36	93.26
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