

Capital City Bank

Tallahassee, Florida

Established
6/13/1907

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
North Central Florida Group

For the three months ended
March 31, 2015

Institution Name	Total Assets (\$000')
Capital City Bank	2,673,263
First Federal Bank of Florida	1,155,702
Community Bank and Trust of Florida	612,463
Merchants & Southern Bank	439,810
Farmers & Merchants Bank	434,624
Drummond Community Bank	389,663
Citizens State Bank	279,891
Florida Citizens Bank	231,135
Prime Meridian Bank	220,369
Gateway Bank of Central Florida	217,694
Columbia Bank	176,952
Sunshine Savings Bank	154,207
First Avenue National Bank	115,269
Lafayette State Bank	87,200
Peoples State Bank	70,361
Community State Bank	65,951
ProBank	45,423

Institution Name	Return on Avg. Assets (%)
Citizens State Bank	1.41
Community State Bank	1.40
Drummond Community Bank	1.35
First Federal Bank of Florida	1.35
Farmers & Merchants Bank	1.00
Merchants & Southern Bank	1.00
Community Bank and Trust of Florida	0.85
Prime Meridian Bank	0.85
Gateway Bank of Central Florida	0.78
Florida Citizens Bank	0.61
Peoples State Bank	0.43
Capital City Bank	0.21
Columbia Bank	0.16
Sunshine Savings Bank	0.10
First Avenue National Bank	(0.29)
ProBank	(0.95)
Lafayette State Bank	(3.17)

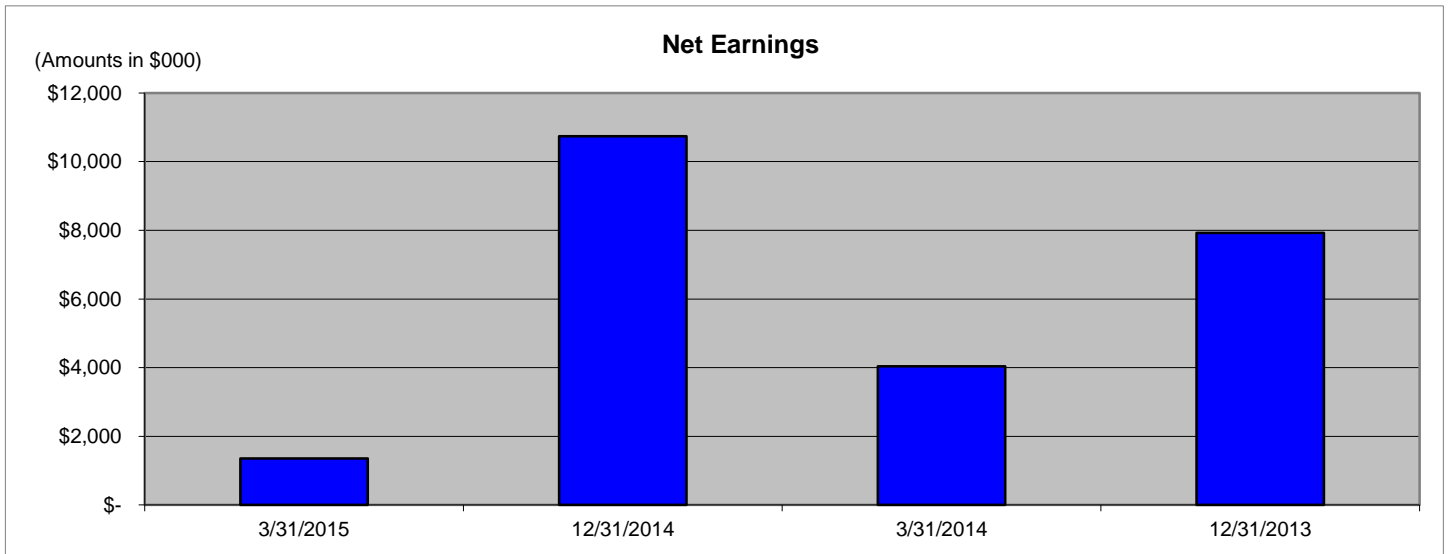
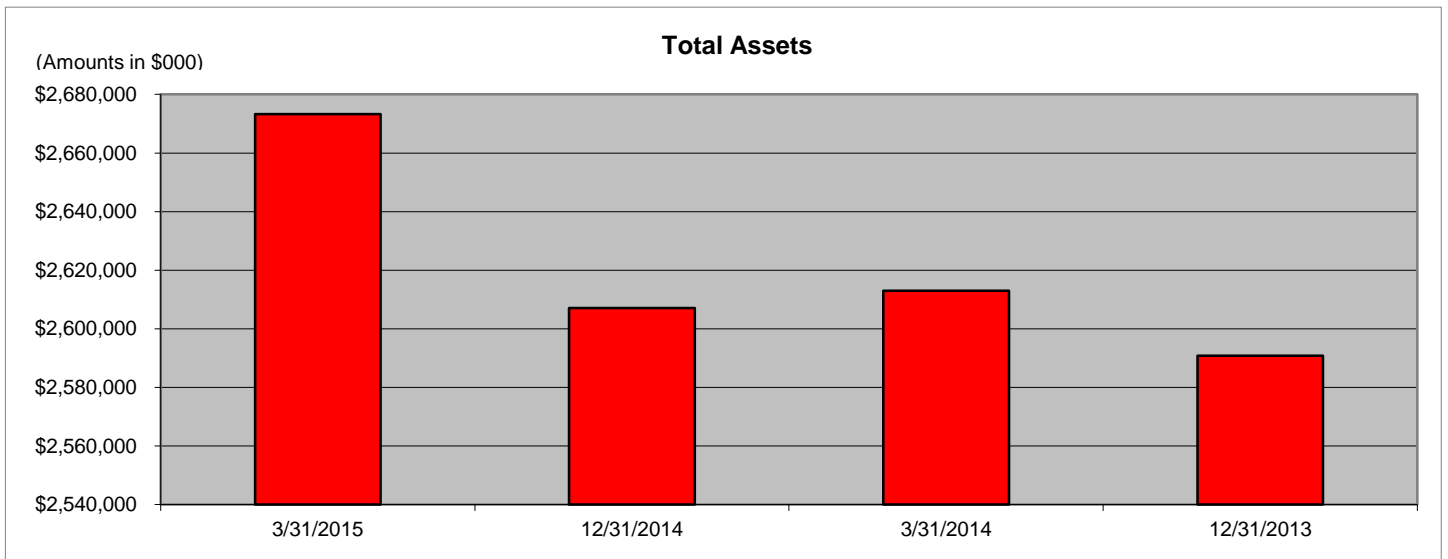
**EXECUTIVE SUMMARY - Capital City Bank
(Percentage)**

Period Ending:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	12.16	12.48	12.86	12.87	12.57	10.18
Leverage Ratio	10.37	10.70	10.40	10.48	12.21	9.96
Tier 1 Cap/Risk Based Assets	15.62	16.24	16.74	16.59	23.14	14.75
Risk Based Ratio	16.58	17.33	17.99	17.85	24.28	15.89
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	65.71	66.69	64.67	65.22	76.31	70.23
Loans/Assets	54.79	55.31	53.85	54.03	61.92	61.21
Securities/Assets	21.68	19.04	15.78	15.04	19.25	22.30
PROFITABILITY:						
Return On Avg Assets	0.21	0.42	0.63	0.31	0.65	0.42
Return on Avg Equity	1.67	3.21	4.82	2.56	4.46	1.70
Nonint Income/Avg Assets	1.82	1.90	1.88	1.99	2.03	0.80
Overhead Ratio	2.51	2.41	2.41	2.54	2.34	3.00
Efficiency Ratio	92.06	87.79	89.54	88.38	83.34	86.75
Assets per Employee (per million)	3.03	2.93	2.94	2.89	5.56	3.70
ASSET QUALITY:						
Reserves/Loans	1.10	1.22	1.57	1.65	1.72	2.05
Nonper Loans/Loans	4.04	4.11	5.66	5.65	3.65	6.21
NPA Excluding Restructured Loans/ Total Assets	1.89	2.01	3.01	3.28	2.10	2.79
Nonper Assets/Assets	3.48	3.64	4.73	4.91	3.22	4.73
YIELDS & COSTS:						
Yield on earning assets	3.37	3.51	3.41	3.73	3.94	4.28
Cost of funds	0.09	0.10	0.11	0.14	0.48	0.40
Net interest margin	3.28	3.41	3.30	3.59	3.48	3.88
Avg Earning Assets/ Avg Assets	87.41	87.57	87.63	86.49	91.35	91.57

SELECTED FINANCIAL DATA - Capital City Bank
(Dollars in Thousands)

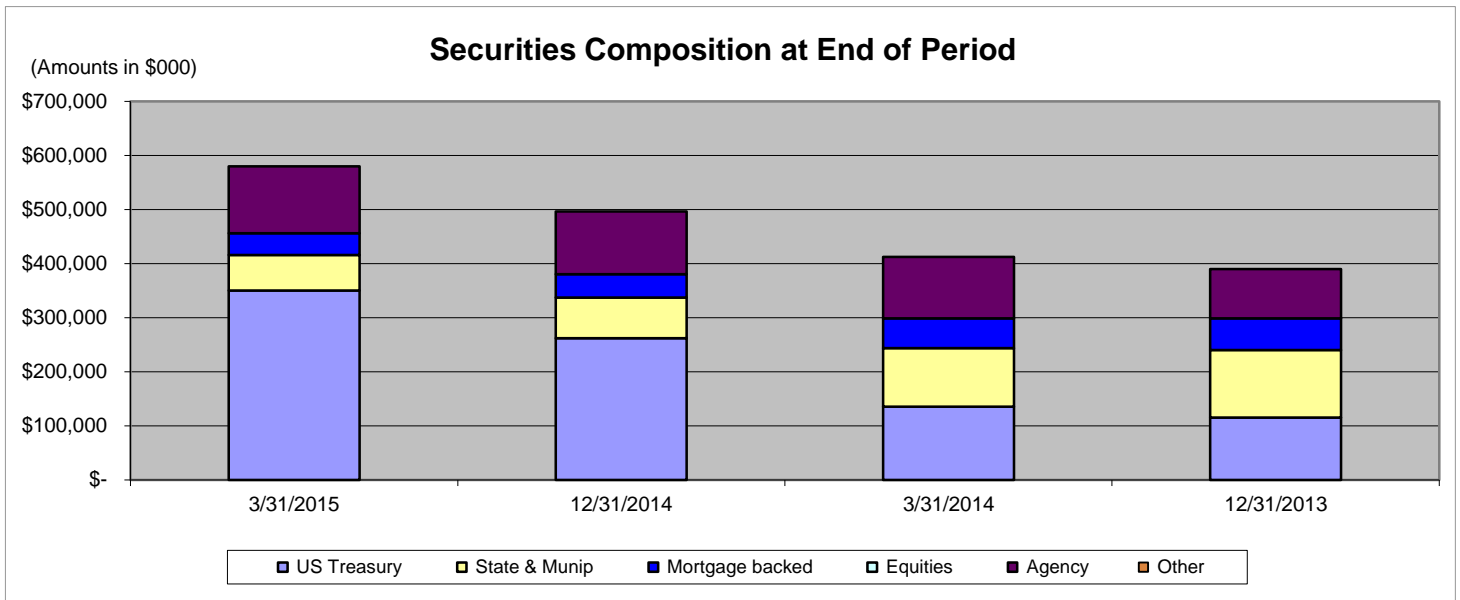
As of:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	\$ 2,673,263	\$ 2,607,137	\$ 2,612,997	\$ 2,590,767	\$ 60,266	2.31
Cash and Equivalents	348,837	385,056	528,092	529,927	(179,255)	(33.94)
Securities	579,590	496,383	412,414	389,738	167,176	40.54
Loans, net	1,448,698	1,424,523	1,384,980	1,376,574	63,718	4.60
Deposit Accounts	2,229,111	2,162,299	2,175,692	2,146,055	53,419	2.46
Fed Funds & Repos	48,726	47,411	47,413	47,312	1,313	2.77
Total Equity	325,067	325,295	336,070	333,527	(11,003)	(3.27)

Period Ending:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	\$ 1,357	\$ 10,737	\$ 4,034	\$ 7,928	\$ (2,677)	(66.36)
Interest Income	19,346	78,221	19,236	82,152	110	0.57
Interest Expense	507	2,252	619	2,996	(112)	(18.09)
Net Interest Income	18,839	75,969	18,617	79,156	222	1.19
Prov for Loan Loss	294	1,905	359	3,472	(65)	(18.11)
Non Interest Income	11,968	48,327	12,123	50,598	(155)	(1.28)
Gain on Sale of Securities	2	1	-	3	2	NA
Non Interest Expense	28,450	109,568	27,677	115,396	773	2.79
Net Operating Income	2,063	12,823	2,704	10,886	(641)	(23.71)
Income Taxes	708	2,087	(1,330)	2,961	2,038	(153.23)



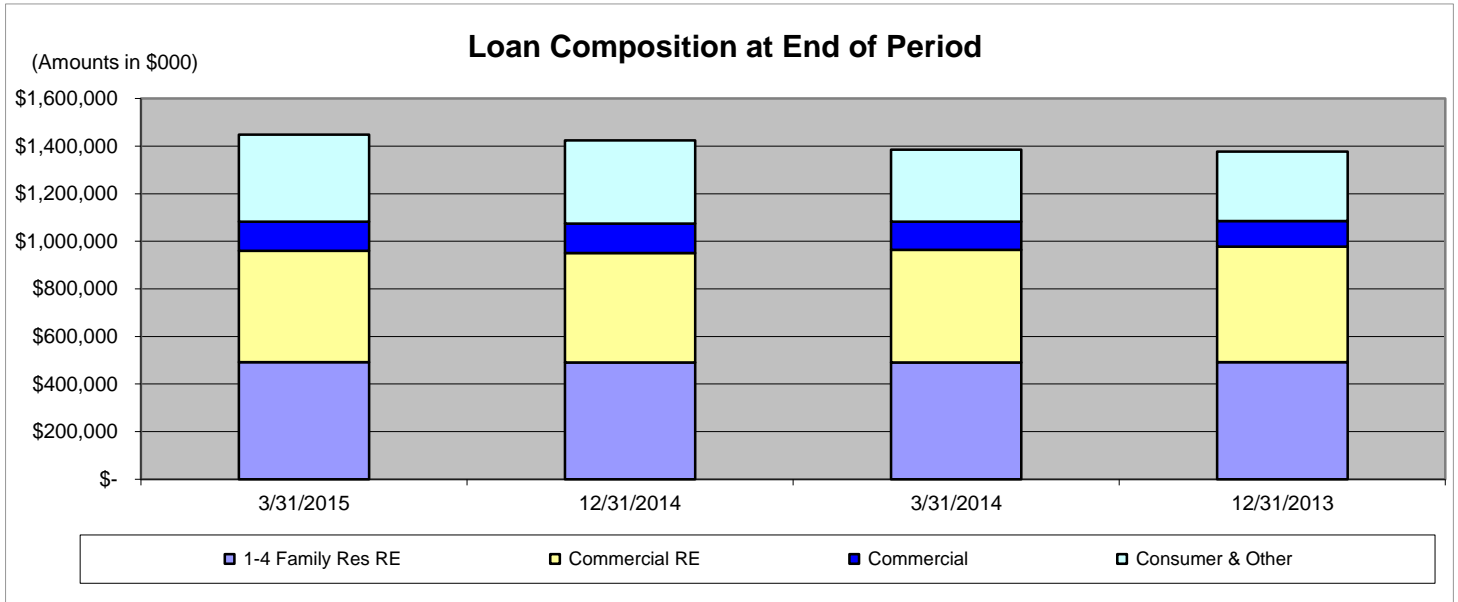
SECURITIES COMPOSITION - Capital City Bank
(Dollars in Thousands)

As of:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	\$ 350,269	\$ 262,210	\$ 135,703	\$ 115,366	\$ 214,566	158.11
State & Munip	65,848	75,105	108,174	124,969	(42,326)	(39.13)
Mortgage backed	39,930	43,165	54,686	58,463	(14,756)	(26.98)
Equities	-	-	-	-	-	NA
Agency	123,543	115,903	113,851	90,940	9,692	8.51
Other	-	-	-	-	-	NA
Total Securities	\$ 579,590	\$ 496,383	\$ 412,414	\$ 389,738	\$ 167,176	40.54



LOAN PORTFOLIO COMPOSITION - Capital City 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	\$ 491,850	\$ 491,034	\$ 490,381	\$ 491,707	\$ 1,469	0.30
Commercial RE	467,959	459,951	473,731	486,213	(5,772)	(1.22)
Commercial	122,198	123,037	118,631	107,494	3,567	3.01
Consumer & Other	366,691	350,501	302,237	291,160	64,454	21.33
Loans, Net	\$ 1,448,698	\$ 1,424,523	\$ 1,384,980	\$ 1,376,574	\$ 63,718	4.60



LOAN PORTFOLIO QUALITY - Capital City 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	\$ 17,539	\$ 23,095	\$ 23,095	\$ 29,167	\$ (5,556)	(24.06)
Total Recoveries	514	2,585	800	2,670	(286)	(35.75)
Total Charge-offs	2,257	10,046	2,144	12,214	113	5.27
Provision Expense	294	1,905	359	3,472	(65)	(18.11)
Writedown transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>\$ 16,090</u>	<u>\$ 17,539</u>	<u>\$ 22,110</u>	<u>\$ 23,095</u>	<u>\$ (6,020)</u>	<u>(27.23)</u>

NON-PERFORMING ASSETS:

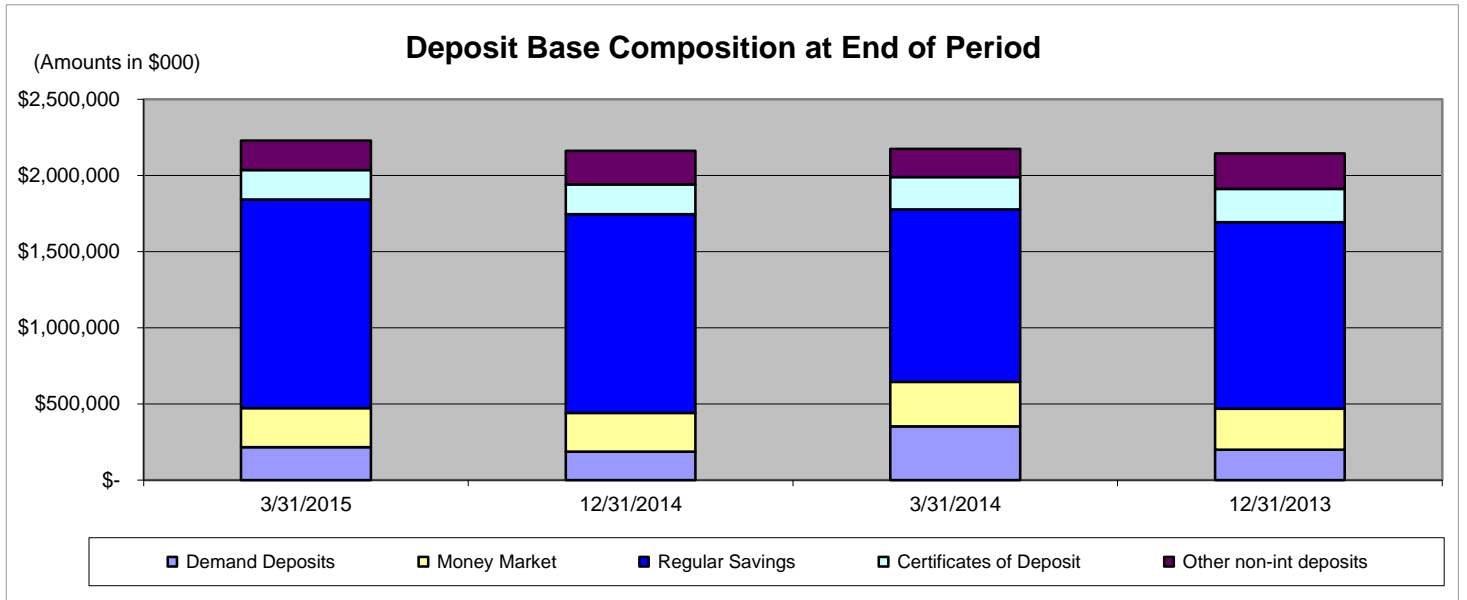
Total-90+ Days Past Due	\$ 10	\$ 4	\$ 42	\$ 233	\$ (32)	(76.19)
Total-NonAccrual	16,789	16,770	34,559	36,965	(17,770)	(51.42)
Foreclosed Real Estate	33,835	35,680	44,036	48,071	(10,201)	(23.17)
Total non-perf. Assets	<u>\$ 50,634</u>	<u>\$ 52,454</u>	<u>\$ 78,637</u>	<u>\$ 85,269</u>	<u>\$ (28,003)</u>	<u>(35.61)</u>

DEPOSIT BASE COMPOSITION - Capital City 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	\$ 215,269	\$ 185,968	\$ 352,489	\$ 199,368	\$ (137,220)	(38.93)
Money Market	257,684	254,150	292,923	268,449	(35,239)	(12.03)
Regular Savings	1,370,164	1,306,616	1,131,396	1,225,371	238,768	21.10
Certificates of Deposit	192,961	195,580	212,322	219,922	(19,361)	(9.12)
Other non-int deposits	193,033	219,985	186,562	232,945	6,471	3.47
Total Deposits	\$ 2,229,111	\$ 2,162,299	\$ 2,175,692	\$ 2,146,055	\$ 53,419	2.46

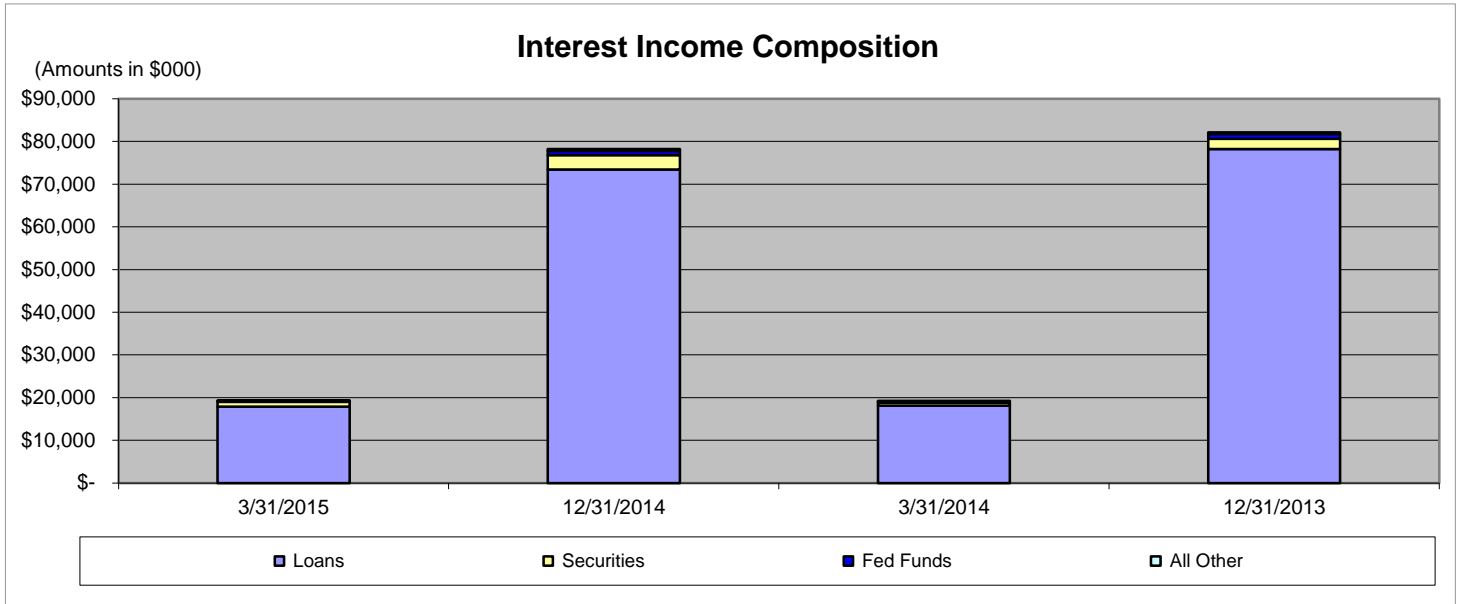


INTEREST INCOME COMPOSITION - Capital City Bank
(Dollars in Thousands)

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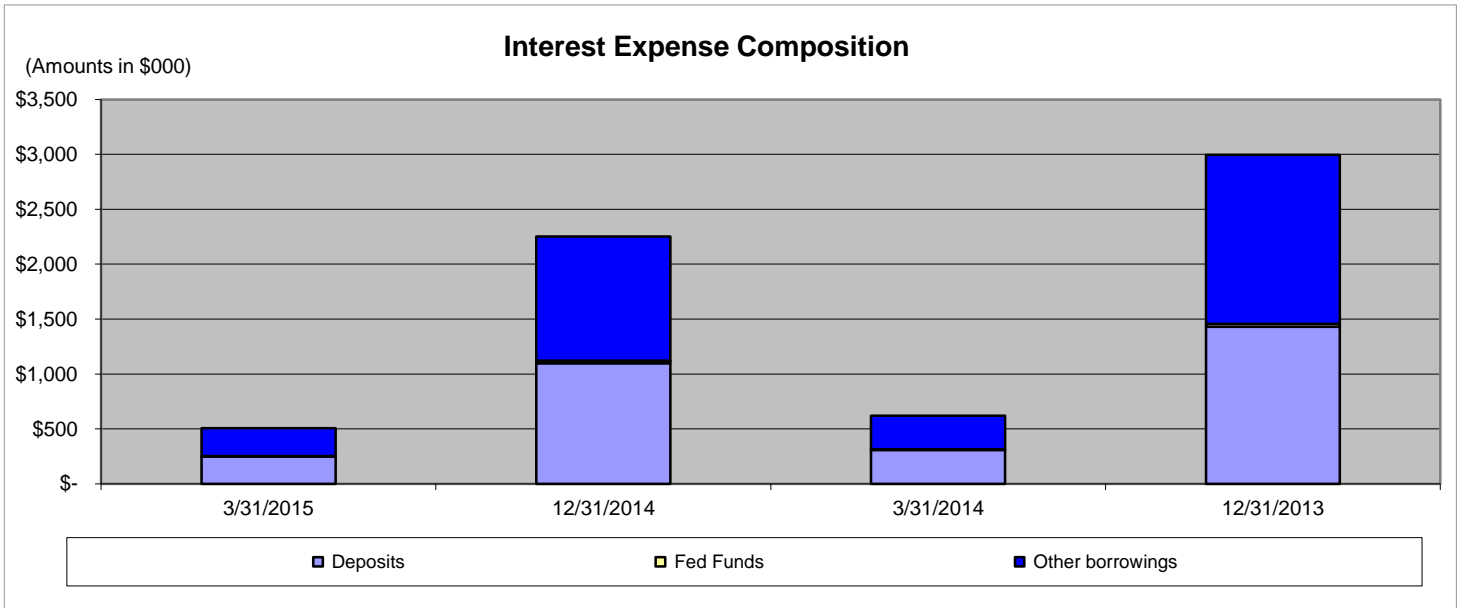
INTEREST INCOME CATEGORY:

Loans	\$ 17,863	\$ 73,402	\$ 18,098	\$ 78,184	\$ (235)	(1.30)
Securities	1,182	3,423	718	2,466	464	64.62
Fed Funds	188	931	291	1,076	(103)	(35.40)
All Other	113	465	129	426	(16)	(12.40)
Total Int Income	\$ 19,346	\$ 78,221	\$ 19,236	\$ 82,152	\$ 110	0.57



INTEREST EXPENSE COMPOSITION - Capital City Bank
(Dollars in Thousands)

Period Ending	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY:						
Deposits	\$ 246	\$ 1,099	\$ 308	\$ 1,431	\$ (62)	(20.13)
Fed Funds	6	21	6	24	-	-
Other borrowings	255	1,132	305	1,541	(50)	(16.39)
Total Int Expense	\$ 507	\$ 2,252	\$ 619	\$ 2,996	\$ (112)	(18.09)

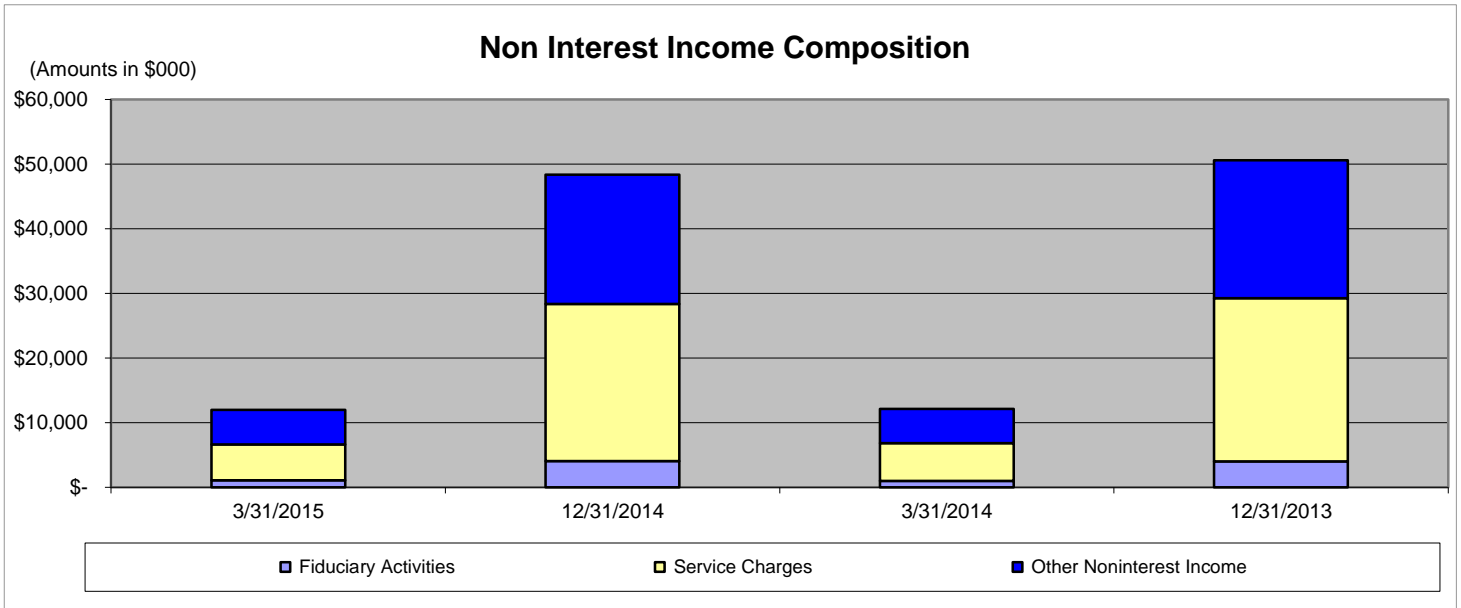


NON INTEREST INCOME COMPOSITION - Capital City Bank
(Dollars in Thousands)

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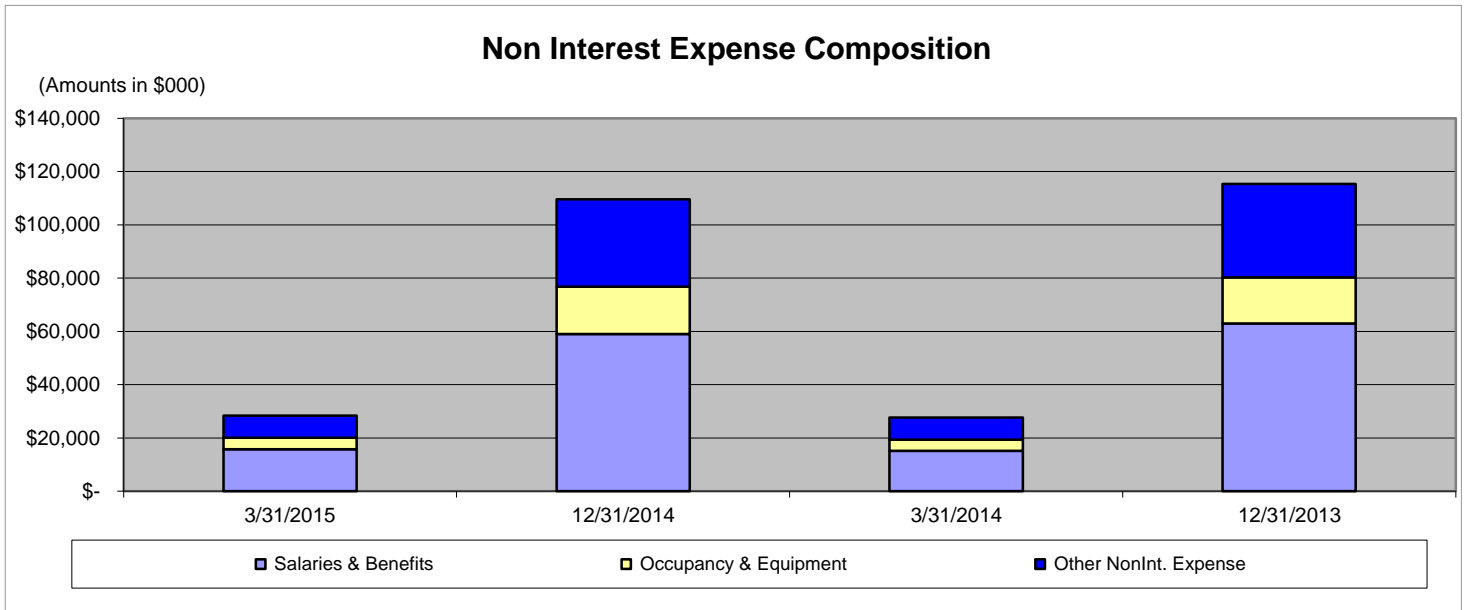
NON INTEREST INCOME CATEGORY:

Fiduciary Activities	\$ 1,073	\$ 4,025	\$ 970	\$ 3,985	\$ 103	10.62
Service Charges	5,541	24,320	5,869	25,254	(328)	(5.59)
Other Noninterest Income	5,354	19,982	5,284	21,359	70	1.32
Total Nonint. Income	\$ 11,968	\$ 48,327	\$ 12,123	\$ 50,598	\$ (155)	(1.28)



NON INTEREST EXPENSE COMPOSITION - Capital City 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	\$ 15,759	\$ 59,059	\$ 15,154	\$ 62,997	\$ 605	3.99
Occupancy & Equipment	4,389	17,785	4,290	17,298	99	2.31
Other NonInt. Expense	8,302	32,724	8,233	35,101	69	0.84
Total NonInt. Expense	\$ 28,450	\$ 109,568	\$ 27,677	\$ 115,396	\$ 773	2.79



PEER GROUP COMPARISONS REPORT
North Central Florida Group

BALANCE SHEET

Institution Name	Total Assets (\$000)		%Change in Assets
	This Year	Last Year	
Citizens State Bank	279,891	210,751	32.81
First Avenue National Bank	115,269	94,620	21.82
Gateway Bank of Central Florida	217,694	185,635	17.27
First Federal Bank of Florida	1,155,702	1,013,889	13.99
Community State Bank	65,951	61,373	7.46
Merchants & Southern Bank	439,810	409,295	7.46
Drummond Community Bank	389,663	364,993	6.76
Peoples State Bank	70,361	67,915	3.60
Sunshine Savings Bank	154,207	149,298	3.29
Prime Meridian Bank	220,369	214,206	2.88
Farmers & Merchants Bank	434,624	423,014	2.74
Capital City Bank	2,673,263	2,612,997	2.31
Community Bank and Trust of Florida	612,463	609,221	0.53
Florida Citizens Bank	231,135	239,798	(3.61)
Columbia Bank	176,952	186,095	(4.91)
Lafayette State Bank	87,200	95,279	(8.48)
ProBank	45,423	52,318	(13.18)

Select Peer Average	433,528	411,217	5.45
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PEER GROUP COMPARISONS REPORT
North Central Florida Group

BALANCE SHEET

Institution Name	Total Loans (\$000)		% Change in Loans
	This Year	Last Year	
Prime Meridian Bank	156,576	127,912	22.41
Community State Bank	32,866	26,947	21.97
Gateway Bank of Central Florida	152,586	128,048	19.16
Citizens State Bank	200,824	170,646	17.68
First Avenue National Bank	80,537	70,117	14.86
First Federal Bank of Florida	595,836	551,300	8.08
Sunshine Savings Bank	103,777	97,129	6.84
Community Bank and Trust of Florida	273,452	258,352	5.84
Capital City Bank	1,464,788	1,407,090	4.10
Peoples State Bank	53,053	50,977	4.07
Florida Citizens Bank	169,303	166,254	1.83
Farmers & Merchants Bank	253,665	251,423	0.89
Columbia Bank	106,078	106,310	(0.22)
Drummond Community Bank	182,227	184,151	(1.04)
Merchants & Southern Bank	200,078	222,841	(10.21)
ProBank	26,733	32,029	(16.54)
Lafayette State Bank	62,371	75,223	(17.09)

Select Peer Average	242,044.12	230,985.24	4.86
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PEER GROUP COMPARISONS REPORT
North Central Florida Group

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

Institution Name	Loans/Deposits	Gross Loans/ Assets	Securities/ Assets
Gateway Bank of Central Florida	86.50	70.09	14.81
Peoples State Bank	83.94	75.40	6.52
Florida Citizens Bank	81.03	73.25	10.52
Prime Meridian Bank	80.39	71.05	19.06
First Avenue National Bank	80.18	69.87	11.65
Citizens State Bank	78.52	71.75	7.03
Sunshine Savings Bank	78.03	67.30	16.38
Lafayette State Bank	75.68	71.53	11.14
Farmers & Merchants Bank	70.15	58.36	25.61
ProBank	67.61	58.85	35.28
Columbia Bank	67.41	59.95	26.81
Capital City Bank	65.71	54.79	21.68
First Federal Bank of Florida	61.28	51.56	22.81
Community State Bank	56.92	49.83	29.31
Merchants & Southern Bank	56.12	45.49	38.88
Drummond Community Bank	54.42	46.77	38.25
Community Bank and Trust of Florida	49.95	44.65	43.35
Select Peer Average	70.23	61.21	22.30

PEER GROUP COMPARISONS REPORT
North 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
Prime Meridian Bank	1.35	0.12	0.08	0.08
First Avenue National Bank	1.90	1.16	0.81	0.81
Community Bank and Trust of Florida	2.01	2.32	0.49	1.18
Citizens State Bank	1.13	1.65	1.03	1.28
Drummond Community Bank	1.59	1.73	1.23	1.34
First Federal Bank of Florida	0.96	2.48	0.84	1.41
Merchants & Southern Bank	1.68	1.54	1.38	1.66
Gateway Bank of Central Florida	1.74	2.84	1.04	2.15
Farmers & Merchants Bank	1.37	3.13	0.96	2.36
Sunshine Savings Bank	1.06	3.77	1.50	2.77
Community State Bank	1.46	4.29	1.44	2.87
Florida Citizens Bank	1.79	1.47	2.85	3.40
Capital City Bank	1.10	4.04	1.89	3.48
Peoples State Bank	2.27	10.96	2.33	9.02
Columbia Bank	3.52	12.07	3.41	9.35
ProBank	3.21	19.73	6.48	12.35
Lafayette State Bank	6.77	32.33	19.66	24.97

Select Peer Average	2.05	6.21	2.79	4.73
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PEER GROUP COMPARISONS REPORT
North 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
Drummond Community Bank	13.73	13.52	24.07	25.33
Community State Bank	12.22	12.65	22.98	24.23
First Federal Bank of Florida	12.04	12.50	17.41	18.29
Sunshine Savings Bank	13.45	12.44	15.48	16.41
First Avenue National Bank	11.39	10.57	12.46	13.71
Capital City Bank	12.16	10.37	15.62	16.58
Prime Meridian Bank	10.13	10.29	13.83	15.08
Community Bank and Trust of Florida	10.25	10.15	17.36	18.61
Columbia Bank	10.28	10.09	17.88	19.15
Merchants & Southern Bank	10.49	10.00	15.18	16.33
Gateway Bank of Central Florida	9.74	9.65	11.85	13.10
Peoples State Bank	9.85	9.60	12.25	13.51
Farmers & Merchants Bank	9.13	9.13	13.85	15.08
Florida Citizens Bank	8.83	8.90	11.38	12.63
Citizens State Bank	8.42	8.38	11.16	12.23
ProBank	6.06	6.25	11.67	12.95
Lafayette State Bank	4.85	4.76	6.40	6.92
Select Peer Average	10.18	9.96	14.75	15.89

PEER GROUP COMPARISONS REPORT
North 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
Citizens State Bank	282,046	1.41	17.17
Community State Bank	63,197	1.40	11.13
Drummond Community Bank	376,876	1.35	9.66
First Federal Bank of Florida	1,044,222	1.35	10.23
Farmers & Merchants Bank	428,860	1.00	10.93
Merchants & Southern Bank	443,149	1.00	9.77
Community Bank and Trust of Florida	589,846	0.85	8.22
Prime Meridian Bank	214,216	0.85	8.71
Gateway Bank of Central Florida	208,123	0.78	7.77
Florida Citizens Bank	231,253	0.61	7.06
Peoples State Bank	68,993	0.43	4.29
Capital City Bank	2,628,648	0.21	1.67
Columbia Bank	178,262	0.16	1.59
Sunshine Savings Bank	148,661	0.10	0.70
First Avenue National Bank	110,307	(0.29)	(2.46)
ProBank	45,865	(0.95)	(15.85)
Lafayette State Bank	88,527	(3.17)	(61.66)
Select Peer Average	420,650	0.42	1.70

PEER GROUP COMPARISONS REPORT
North 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 State Bank	0.14	3.30	58.26	5.00
Drummond Community Bank	0.98	2.64	63.34	3.25
Community Bank and Trust of Florida	0.66	1.91	67.43	4.98
First Federal Bank of Florida	2.47	1.55	67.89	3.48
Prime Meridian Bank	0.27	2.48	67.89	4.69
Gateway Bank of Central Florida	0.32	2.52	69.71	5.44
Merchants & Southern Bank	0.40	1.89	69.71	4.19
Farmers & Merchants Bank	0.53	2.33	74.35	5.17
Florida Citizens Bank	0.78	2.45	80.35	2.69
Peoples State Bank	0.59	3.07	83.95	2.81
Columbia Bank	0.60	2.94	90.98	3.22
Capital City Bank	1.82	2.51	92.06	3.03
Sunshine Savings Bank	1.25	3.46	94.18	2.86
Community State Bank	1.49	4.28	107.30	2.20
First Avenue National Bank	0.25	4.14	111.00	3.60
ProBank	0.29	4.33	128.09	3.49
Lafayette State Bank	0.80	5.15	148.31	2.73

Select Peer Average	0.80	3.00	86.75	3.70
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PEER GROUP COMPARISONS REPORT
North 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
Lafayette State Bank	7.50	0.67	4.63
Peoples State Bank	5.11	7.69	-
ProBank	4.61	0.24	0.15
First Avenue National Bank	3.06	5.69	-
Farmers & Merchants Bank	2.77	7.97	-
Community State Bank	2.75	12.54	0.42
Community Bank and Trust of Florida	2.68	3.58	-
Merchants & Southern Bank	2.17	0.09	9.38
Prime Meridian Bank	2.11	0.08	5.68
Capital City Bank	1.94	11.06	0.05
Citizens State Bank	1.93	17.10	-
Drummond Community Bank	1.32	7.87	-
First Federal Bank of Florida	1.25	16.25	-
Gateway Bank of Central Florida	1.24	7.64	-
Sunshine Savings Bank	1.09	1.30	8.97
Florida Citizens Bank	1.01	8.98	-
Columbia Bank	0.89	8.89	-
Select Peer Average	2.55	6.92	1.72

PEER GROUP COMPARISONS REPORT
North 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
Peoples State Bank	-	6.52	73.69
Florida Citizens Bank	-	10.52	71.89
Citizens State Bank	3.21	3.82	70.94
Prime Meridian Bank	-	19.06	69.72
Gateway Bank of Central Florida	-	14.81	68.87
First Avenue National Bank	-	11.65	68.54
Lafayette State Bank	-	11.13	66.68
Sunshine Savings Bank	16.38	-	66.58
Columbia Bank	7.99	18.83	57.84
Farmers & Merchants Bank	-	25.61	57.56
ProBank	-	35.28	56.96
Capital City Bank	6.86	14.82	53.72
Community State Bank	13.20	16.11	49.11
Drummond Community Bank	11.61	26.65	46.02
First Federal Bank of Florida	0.02	22.79	45.29
Merchants & Southern Bank	0.60	38.28	44.65
Community Bank and Trust of Florida	-	43.35	43.75

Select Peer Average	3.52	18.78	59.52
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PEER GROUP COMPARISONS REPORT
North 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 Avenue National Bank	8.58	-	-
Prime Meridian Bank	1.55	-	-
Citizens State Bank	2.40	0.10	-
First Federal Bank of Florida	2.26	0.13	2.38
Community Bank and Trust of Florida	3.25	0.15	-
Gateway Bank of Central Florida	4.02	0.16	-
Sunshine Savings Bank	3.05	0.23	0.22
Drummond Community Bank	3.17	0.53	0.49
Farmers & Merchants Bank	2.64	0.53	-
Community State Bank	1.56	0.74	-
ProBank	0.36	0.74	-
Peoples State Bank	4.75	0.76	-
Merchants & Southern Bank	3.34	0.95	-
Capital City Bank	3.74	1.27	3.17
Lafayette State Bank	6.65	1.85	-
Columbia Bank	2.68	2.11	-
Florida Citizens Bank	4.55	2.32	-

Select Peer Average	3.44	0.74	0.37
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PEER GROUP COMPARISONS REPORT
North Central Florida Group

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

Institution Name	Non Interest Bearing Deposits	Interest Bearing Deposits	Total Deposits
Community State Bank	42.32	57.68	100.00
Drummond Community Bank	37.05	62.95	100.00
Capital City Bank	31.56	64.98	96.54
Merchants & Southern Bank	31.15	60.13	91.28
Gateway Bank of Central Florida	28.66	61.38	90.05
Florida Citizens Bank	28.51	70.94	99.45
Farmers & Merchants Bank	27.20	65.40	92.60
First Federal Bank of Florida	23.77	73.23	97.01
Prime Meridian Bank	23.59	75.06	98.65
Lafayette State Bank	23.22	76.78	100.00
Community Bank and Trust of Florida	22.89	77.11	100.00
Sunshine Savings Bank	21.39	78.61	100.00
First Avenue National Bank	18.28	80.27	98.55
Peoples State Bank	17.17	82.83	100.00
ProBank	15.75	77.19	92.95
Columbia Bank	12.69	87.31	100.00
Citizens State Bank	8.83	91.17	100.00

Select Peer Average	24.36	73.12	97.47
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PEER GROUP COMPARISONS REPORT
North 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
Gateway Bank of Central Florida	-	9.95
ProBank	0.16	7.05
Farmers & Merchants Bank	-	4.10
First Federal Bank of Florida	-	2.99
Capital City Bank	0.05	1.35
Florida Citizens Bank	-	0.55
Citizens State Bank	0.00	-
Columbia Bank	-	-
Community Bank and Trust of Florida	-	-
Community State Bank	0.48	-
Drummond Community Bank	-	-
First Avenue National Bank	-	-
Lafayette State Bank	4.90	-
Merchants & Southern Bank	10.56	-
Peoples State Bank	-	-
Prime Meridian Bank	6.34	-
Sunshine Savings Bank	10.40	-

Select Peer Average	1.94	1.53
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PEER GROUP COMPARISONS REPORT
North 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
Citizens State Bank	7.14	1.07	6.11	93.86
Drummond Community Bank	4.74	0.16	4.59	92.39
First Avenue National Bank	4.79	0.51	4.28	86.52
Community State Bank	4.24	0.12	4.12	94.23
Peoples State Bank	4.50	0.42	4.08	91.57
Sunshine Savings Bank	4.30	0.28	4.03	92.80
Prime Meridian Bank	4.28	0.35	3.95	95.03
Gateway Bank of Central Florida	4.34	0.46	3.89	91.77
Lafayette State Bank	4.30	0.39	3.87	82.95
First Federal Bank of Florida	3.85	0.16	3.69	88.18
Farmers & Merchants Bank	3.86	0.25	3.62	91.51
Florida Citizens Bank	4.16	0.66	3.51	92.47
ProBank	4.13	0.75	3.45	96.10
Capital City Bank	3.37	0.09	3.28	87.41
Columbia Bank	3.84	0.64	3.24	95.60
Community Bank and Trust of Florida	3.57	0.33	3.24	90.99
Merchants & Southern Bank	3.32	0.23	3.09	93.35

Select Peer Average	4.28	0.40	3.88	91.57
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