

**CenterState Bank of Florida, National Association**  
Winter Haven, Florida

Established  
2/21/1992

**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

**FLORIDA BANKING TEAM**

*David Ajvazi, Jessica Baker, Robert Brink, Amanda Charnley, Jessica Cummings  
Damion Dias, Chelsea Bess, Ed Hacker, Ted Hacker, Renato Hidalgo  
Geoffrey Higgins, Erica Hines, Mariana Abuaita, Steve Kania, Jonathan Smith  
Shane Meteiver, Carson Moss, Peter Nayman, Nick Newton, Dennis Paleveda  
Lynda Saint Joas, Patrick Smith, Tom Smith, Michael Squitieri  
Michael Wells, Sacha Widmaier, Jake Jerrett, Steven Levy, Rafael Zambrano  
Justin Chakkala, Van Hoang, Faith Burdell, Martin Akerman, Andrew Joyce  
Sandra Tapia, Erico Silva*

***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  
*South Central Florida Group*

For the three months ended  
March 31, 2015

Institution Name	Total Assets (\$000')
CenterState Bank of Florida, National Association	3,878,913
Wauchula State Bank	604,123
Citizens Bank and Trust	457,776
Bank of Central Florida	405,213
Heartland National Bank	323,939
First Bank	288,501
Community Southern Bank	250,717
First State Bank of Arcadia	138,550
First National Bank of Wauchula	74,588

Institution Name	Return on Avg. Assets (%)
Wauchula State Bank	1.87
Citizens Bank and Trust	1.59
CenterState Bank of Florida, National Association	1.03
Bank of Central Florida	0.67
Heartland National Bank	0.67
First State Bank of Arcadia	0.64
First Bank	0.54
Community Southern Bank	0.47
First National Bank of Wauchula	0.32

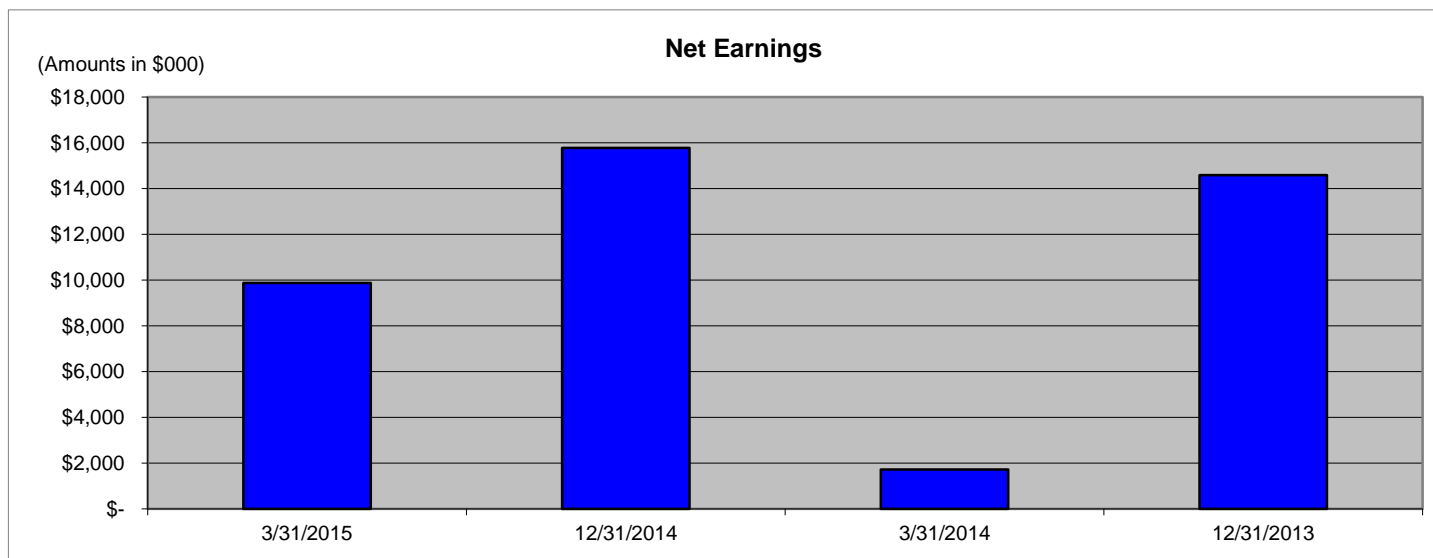
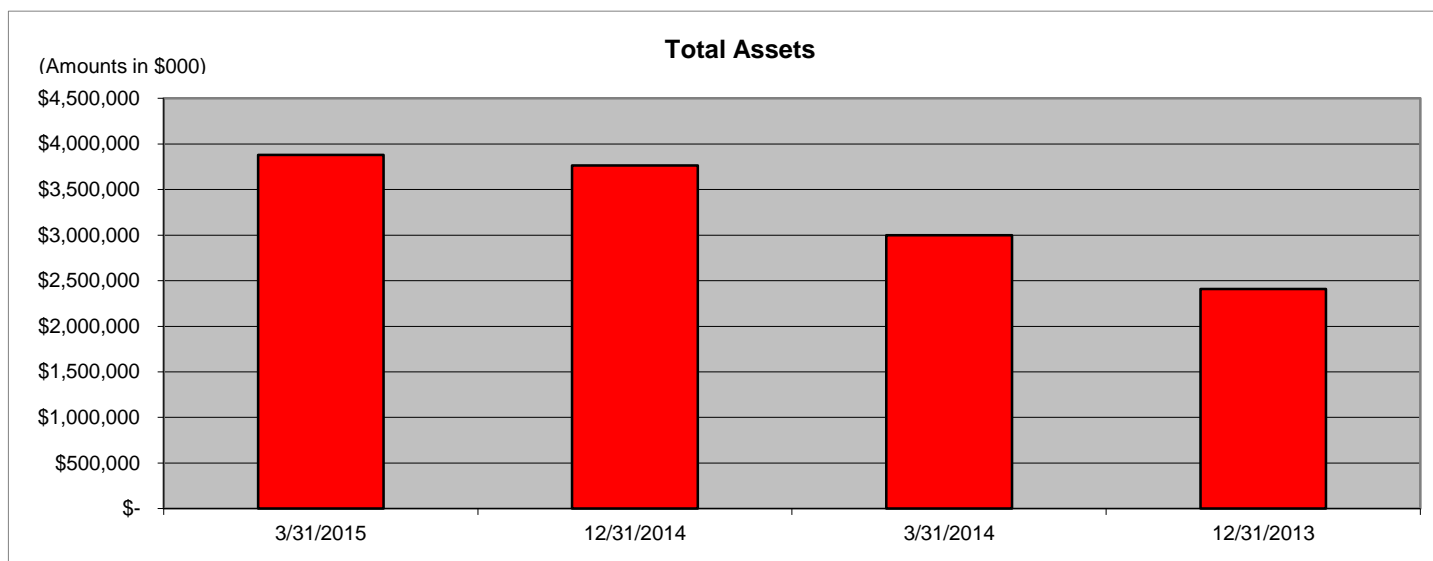
**EXECUTIVE SUMMARY - CenterState Bank of Florida, National Association**  
(Percentage)

Period Ending:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	11.68	11.73	10.78	10.04	12.57	10.26
Leverage Ratio	9.39	9.44	8.65	8.32	12.22	10.14
Tier 1 Cap/Risk Based Assets	13.76	13.40	12.81	13.36	23.14	15.61
Risk Based Ratio	14.58	14.18	13.87	14.61	24.27	16.74
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	78.21	78.54	70.92	71.65	76.31	71.52
Loans/Assets	63.55	64.55	60.56	61.17	61.92	61.19
Securities/Assets	19.31	20.04	20.57	18.97	19.25	20.76
<b>PROFITABILITY:</b>						
Return On Avg Assets	1.03	0.46	0.24	0.61	0.65	0.87
Return on Avg Equity	8.83	4.14	2.44	5.40	4.46	8.46
Nonint Income/Avg Assets	1.01	0.58	0.62	0.98	2.03	0.60
Overhead Ratio	2.17	3.15	3.64	3.14	2.34	2.43
Efficiency Ratio	61.96	81.14	89.84	80.38	83.34	73.58
Assets per Employee (per million)	5.02	4.87	4.15	3.53	5.56	4.43
<b>ASSET QUALITY:</b>						
Reserves/Loans	0.85	0.82	1.10	1.38	1.72	2.04
Nonper Loans/Loans	1.49	1.49	2.36	2.48	3.65	4.15
NPA Excluding Restructured Loans/ Total Assets	1.23	1.40	1.78	2.10	2.10	2.12
Nonper Assets/Assets	1.49	1.68	2.19	2.54	3.22	3.03
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.69	4.65	4.81	4.98	3.94	4.09
Cost of funds	0.20	0.22	0.23	0.26	0.48	0.36
Net interest margin	4.49	4.44	4.59	4.72	3.48	3.74
Avg Earning Assets/ Avg Assets	88.39	87.57	87.13	85.37	91.33	92.65

**SELECTED FINANCIAL DATA - CenterState Bank of Florida, National Association**  
(Dollars in Thousands)

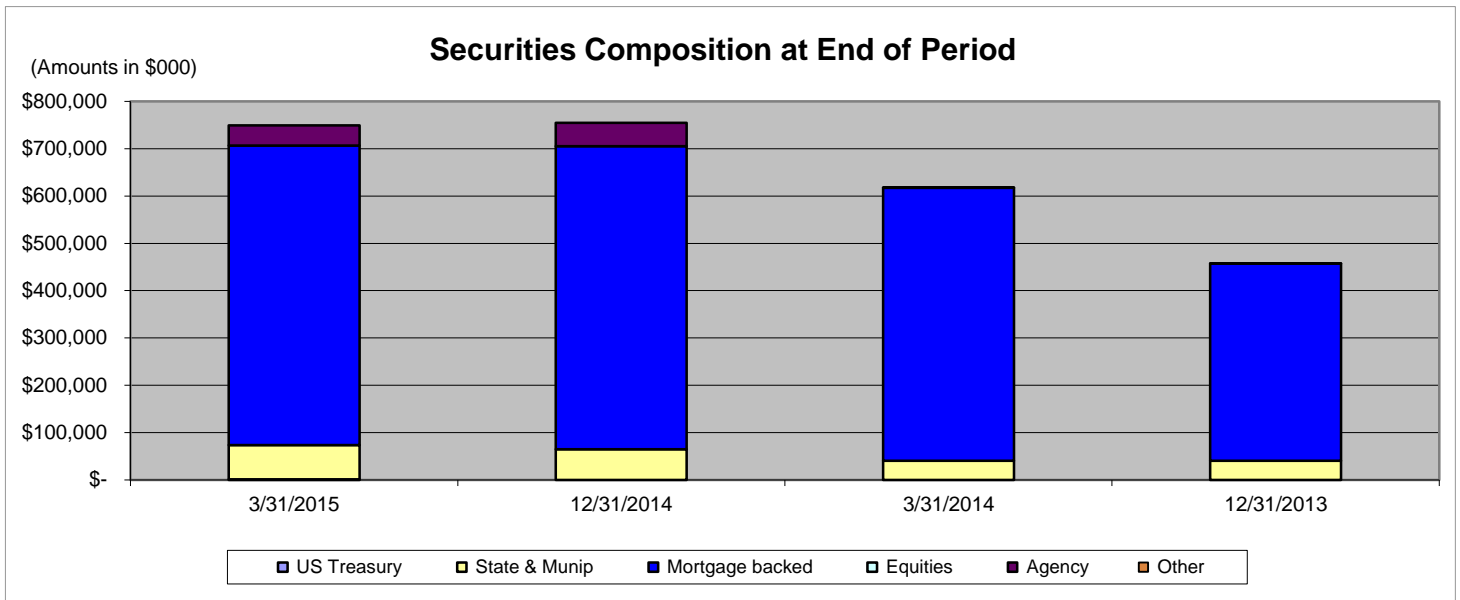
<b>As of:</b>	<b>3/31/2015</b>	<b>12/31/2014</b>	<b>3/31/2014</b>	<b>12/31/2013</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	\$ 3,878,913	\$ 3,765,711	\$ 2,999,538	\$ 2,409,733	\$ 879,375	29.32
Cash and Equivalents	256,342	158,413	220,263	174,889	36,079	16.38
Securities	749,117	754,819	617,143	457,086	131,974	21.38
Loans, net	2,444,114	2,410,784	1,796,461	1,453,804	647,653	36.05
Deposit Accounts	3,151,702	3,094,854	2,561,132	2,057,223	590,570	23.06
Fed Funds & Repos	218,514	179,014	71,299	50,366	147,215	206.48
Total Equity	453,009	441,710	323,288	241,990	129,721	40.13

<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	\$ 9,881	\$ 15,768	\$ 1,723	\$ 14,584	\$ 8,158	473.48
Interest Income	39,779	139,128	30,021	100,830	9,758	32.50
Interest Expense	1,629	6,414	1,366	5,283	263	19.25
Net Interest Income	38,150	132,714	28,655	95,547	9,495	33.14
Prov for Loan Loss	1,642	825	(56)	(80)	1,698	(3,032.14)
Non Interest Income	9,740	19,725	4,439	23,301	5,301	119.42
Gain on Sale of Securities	-	46	-	1,060	-	NA
Non Interest Expense	30,605	127,103	30,477	97,839	128	0.42
Net Operating Income	15,643	24,511	2,673	21,089	12,970	485.22
Income Taxes	5,762	8,789	950	7,565	4,812	506.53



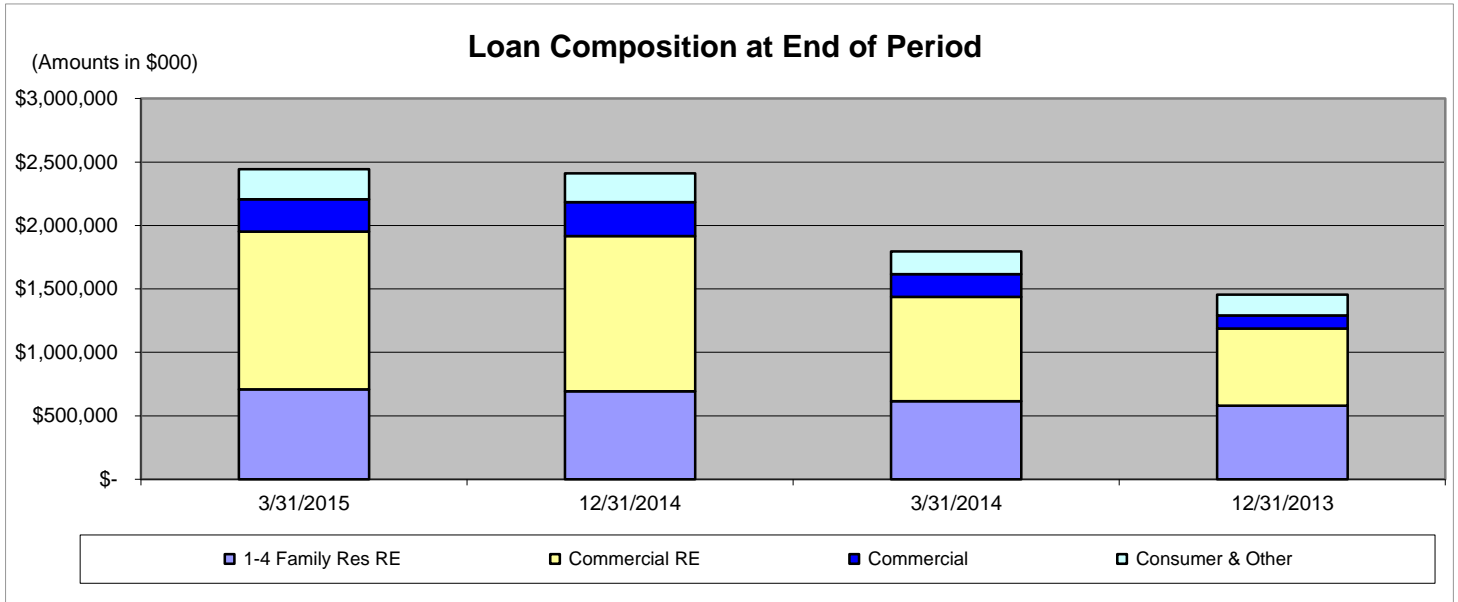
**SECURITIES COMPOSITION - CenterState Bank of Florida, National Association**  
(Dollars in Thousands)

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	\$ 1,005	\$ -	\$ -	\$ -	\$ 1,005	NA
State & Munip	72,532	64,663	40,476	40,201	32,056	79.20
Mortgage backed	632,798	640,360	576,663	416,881	56,135	9.73
Equities	-	-	-	-	-	NA
Agency	42,782	49,796	4	4	42,778	1,069,450.00
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>\$ 749,117</b>	<b>\$ 754,819</b>	<b>\$ 617,143</b>	<b>\$ 457,086</b>	<b>\$ 131,974</b>	<b>21.38</b>



**LOAN PORTFOLIO COMPOSITION - CenterState Bank of Florida, National Association**  
(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	\$ 708,044	\$ 694,031	\$ 615,897	\$ 579,836	\$ 92,147	14.96
Commercial RE	1,243,962	1,221,213	822,239	607,300	421,723	51.29
Commercial	253,932	269,592	178,124	103,224	75,808	42.56
Consumer & Other	238,176	225,948	180,201	163,444	57,975	32.17
<b>Loans, Net</b>	<b>\$ 2,444,114</b>	<b>\$ 2,410,784</b>	<b>\$ 1,796,461</b>	<b>\$ 1,453,804</b>	<b>\$ 647,653</b>	<b>36.05</b>



**LOAN PORTFOLIO QUALITY - CenterState Bank of Florida, National Association**  
(Dollars in Thousands)

As of:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
--------	-----------	------------	-----------	------------	----------------------	---------------------

**LOAN LOSS RESERVE ACTIVITY:**

Beginning Balance	\$ 19,889	\$ 20,271	\$ 20,271	\$ 26,426	\$ (382)	(1.88)
Total Recoveries	467	2,144	842	1,274	(375)	(44.54)
Total Charge-offs	1,026	3,351	1,142	7,349	(116)	(10.16)
Provision Expense	1,642	825	(56)	(80)	1,698	(3,032.14)
Writedown transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>\$ 20,972</u>	<u>\$ 19,889</u>	<u>\$ 19,915</u>	<u>\$ 20,271</u>	<u>\$ 1,057</u>	<u>5.31</u>

**NON-PERFORMING ASSETS:**

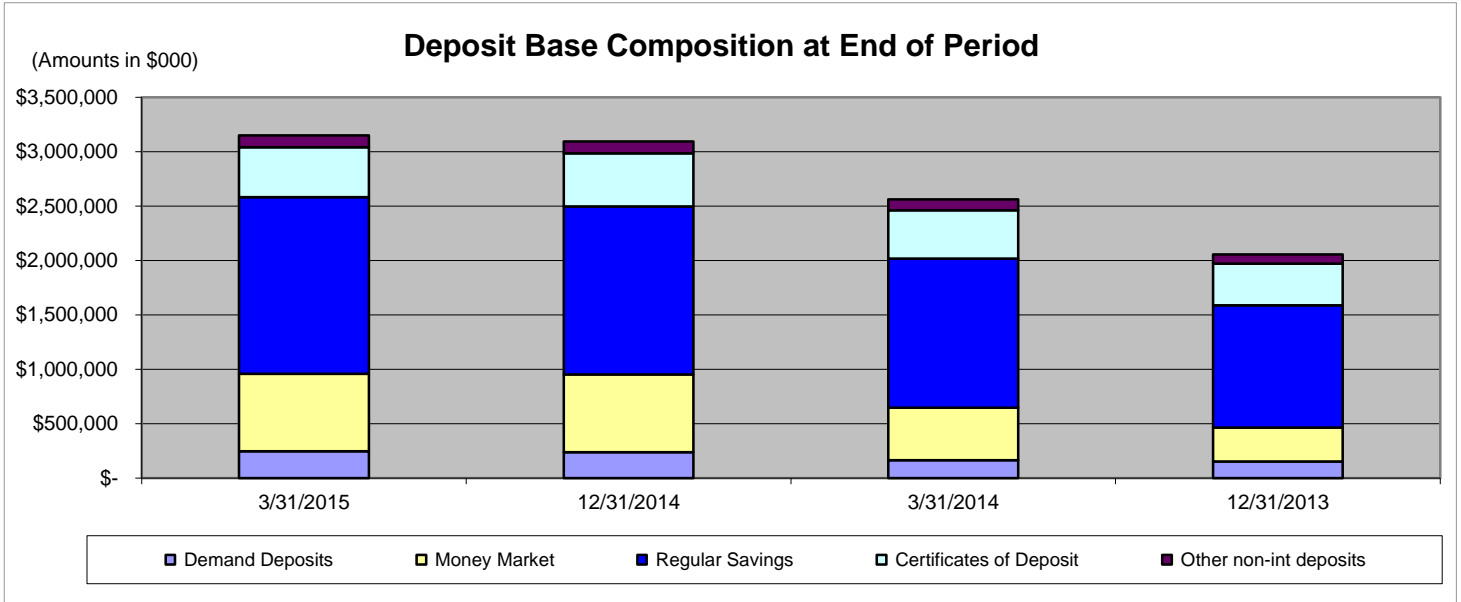
Total-90+ Days Past Due	\$ 32,935	\$ 29,043	\$ 52,261	\$ 51,785	\$ (19,326)	(36.98)
Total-NonAccrual	26,759	25,493	30,413	25,964	(3,654)	(12.01)
Foreclosed Real Estate	20,959	27,139	22,911	24,625	(1,952)	(8.52)
<b>Total non-perf. Assets</b>	<u>\$ 80,653</u>	<u>\$ 81,675</u>	<u>\$ 105,585</u>	<u>\$ 102,374</u>	<u>\$ (24,932)</u>	<u>(23.61)</u>

**DEPOSIT BASE COMPOSITION - CenterState Bank of Florida, National Association**  
(Dollars in Thousands)

As of:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
--------	-----------	------------	-----------	------------	----------------------	---------------------

**DEPOSIT BASE CATEGORY:**

Demand Deposits	\$ 246,233	\$ 236,876	\$ 164,635	\$ 153,345	\$ 81,598	49.56
Money Market	711,903	716,956	482,133	309,657	229,770	47.66
Regular Savings	1,624,509	1,545,155	1,371,831	1,124,073	252,678	18.42
Certificates of Deposit	459,035	487,812	444,054	384,875	14,981	3.37
Other non-int deposits	110,022	108,055	98,479	85,273	11,543	11.72
<b>Total Deposits</b>	<b>\$ 3,151,702</b>	<b>\$ 3,094,854</b>	<b>\$ 2,561,132</b>	<b>\$ 2,057,223</b>	<b>\$ 590,570</b>	<b>23.06</b>



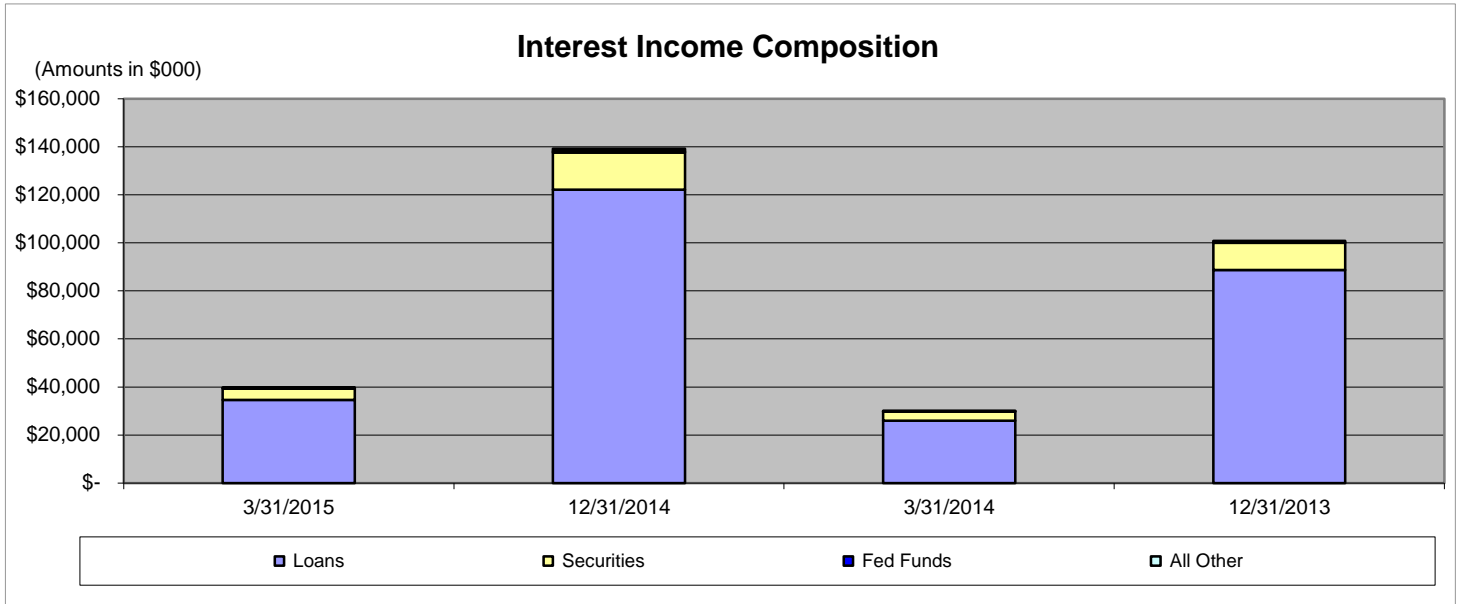


**INTEREST INCOME COMPOSITION - CenterState Bank of Florida, National Association**  
(Dollars in Thousands)

As of:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
--------	-----------	------------	-----------	------------	----------------------	---------------------

**INTEREST INCOME CATEGORY:**

Loans	\$ 34,562	\$ 122,163	\$ 25,967	\$ 88,727	\$ 8,595	33.10
Securities	4,806	15,395	3,810	11,281	996	26.14
Fed Funds	121	519	80	236	41	51.25
All Other	290	1,051	164	586	126	76.83
<b>Total Int Income</b>	<b>\$ 39,779</b>	<b>\$ 139,128</b>	<b>\$ 30,021</b>	<b>\$ 100,830</b>	<b>\$ 9,758</b>	<b>32.50</b>

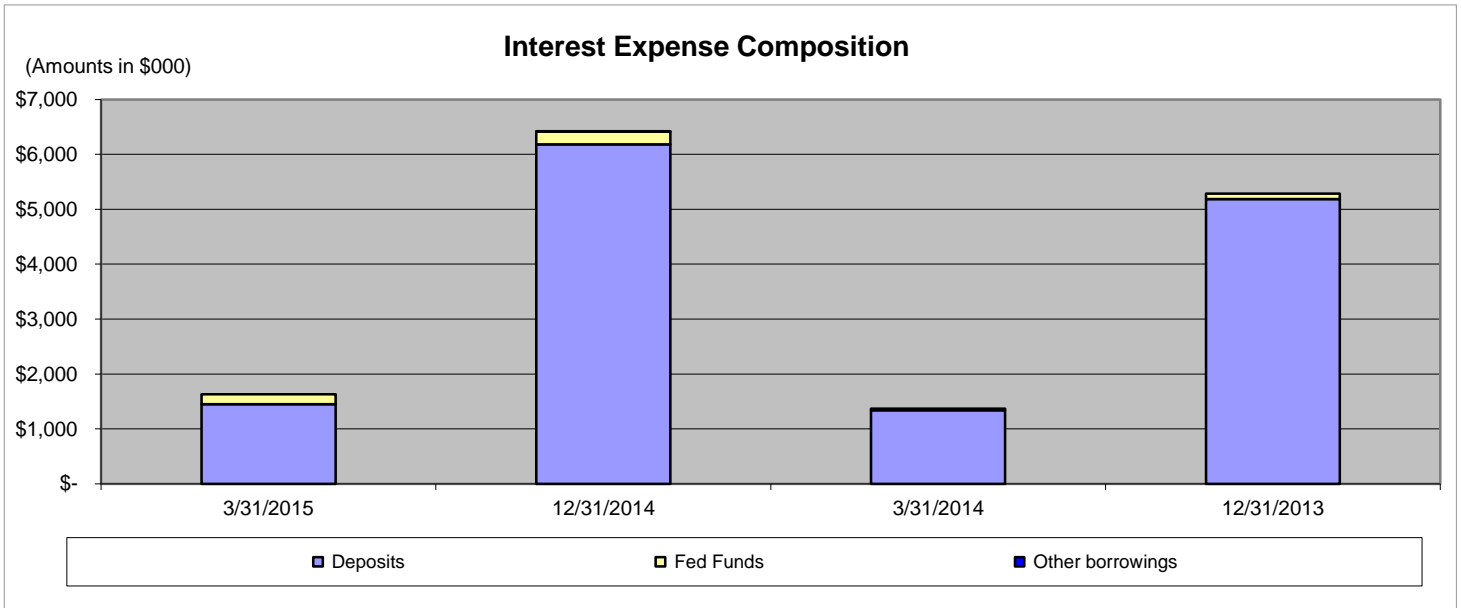


**INTEREST EXPENSE COMPOSITION - CenterState Bank of Florida, National Association**  
(Dollars in Thousands)

Period Ending	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
---------------	-----------	------------	-----------	------------	----------------------	---------------------

**INTEREST EXPENSE CATEGORY:**

Deposits	\$ 1,447	\$ 6,182	\$ 1,338	\$ 5,185	\$ 109	8.15
Fed Funds	182	231	28	98	154	550.00
Other borrowings	-	1	-	-	-	NA
<b>Total Int Expense</b>	<b>\$ 1,629</b>	<b>\$ 6,414</b>	<b>\$ 1,366</b>	<b>\$ 5,283</b>	<b>\$ 263</b>	<b>19.25</b>

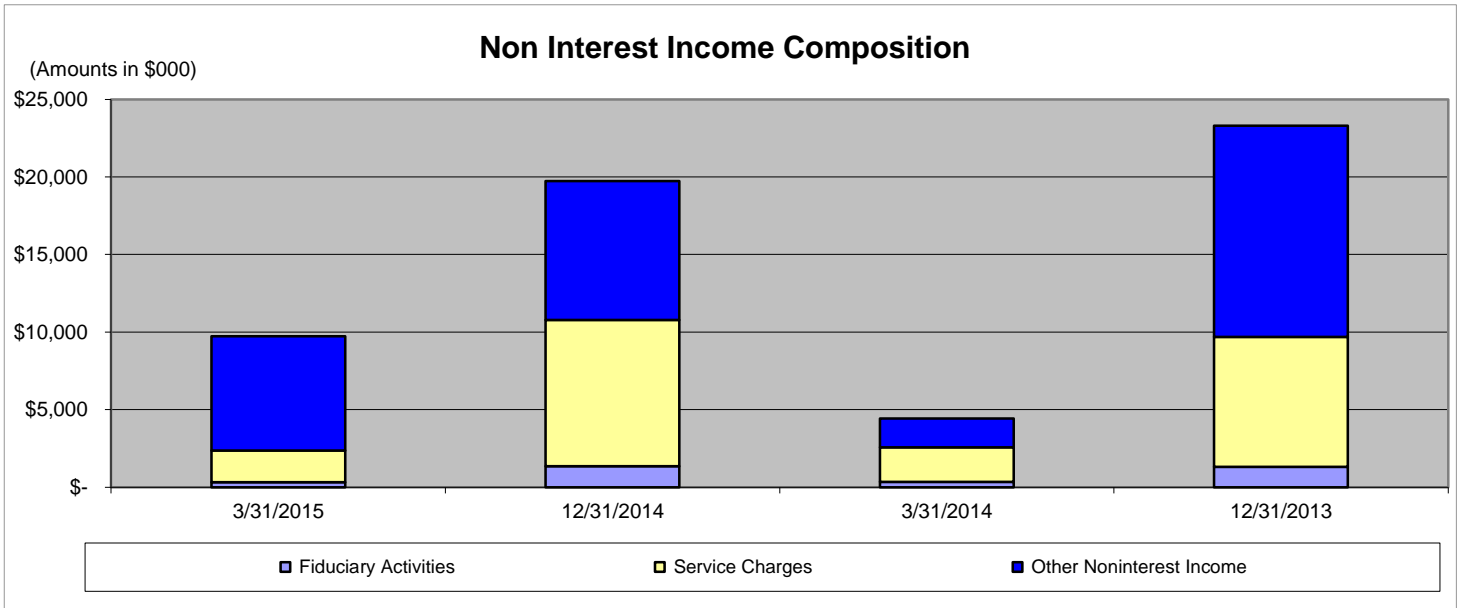


**NON INTEREST INCOME COMPOSITION - CenterState Bank of Florida, National Association**  
(Dollars in Thousands)

Period Ending	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
---------------	-----------	------------	-----------	------------	----------------------	---------------------

**NON INTEREST INCOME CATEGORY:**

Fiduciary Activities	\$ 329	\$ 1,357	\$ 351	\$ 1,312	\$ (22)	(6.27)
Service Charges	2,036	9,423	2,231	8,373	(195)	(8.74)
Other Noninterest Income	7,375	8,945	1,857	13,616	5,518	297.15
<b>Total Nonint. Income</b>	<b>\$ 9,740</b>	<b>\$ 19,725</b>	<b>\$ 4,439</b>	<b>\$ 23,301</b>	<b>\$ 5,301</b>	<b>119.42</b>

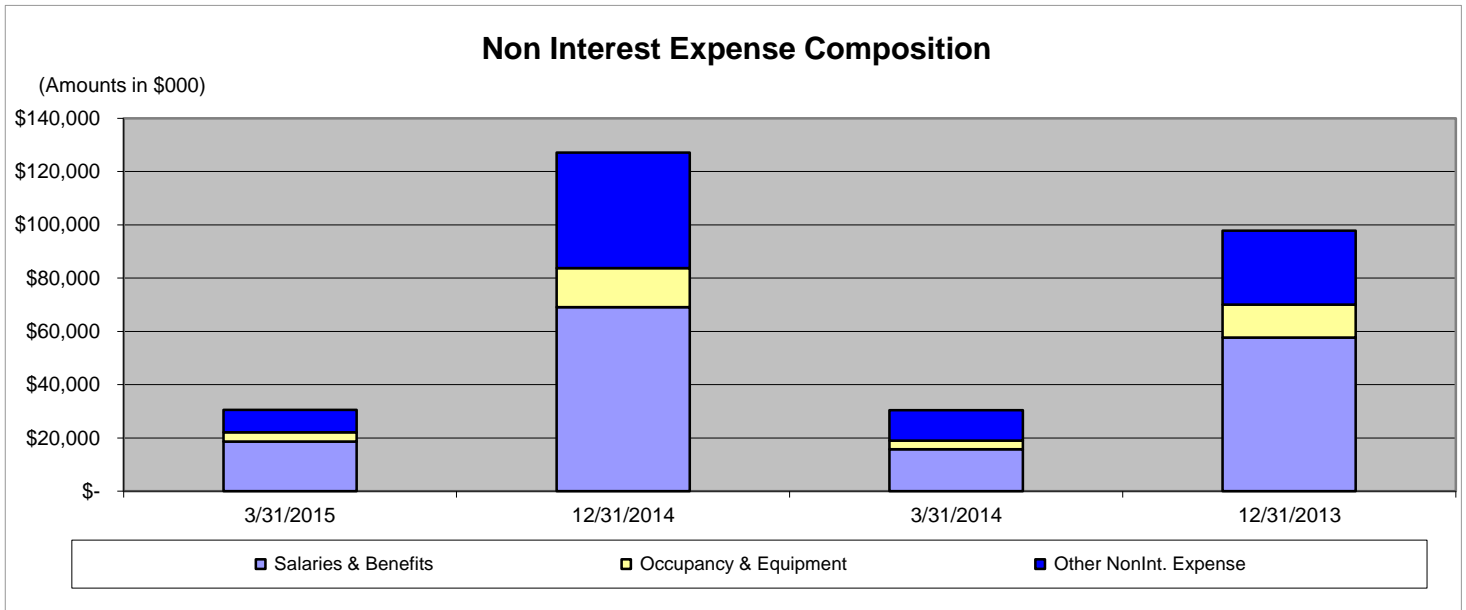


**NON INTEREST EXPENSE COMPOSITION - CenterState Bank of Florida, National Association**  
(Dollars in Thousands)

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	\$ 18,664	\$ 69,155	\$ 15,827	\$ 57,732	\$ 2,837	17.93
Occupancy & Equipment	3,474	14,553	3,146	12,387	328	10.43
Other NonInt. Expense	8,467	43,395	11,504	27,720	(3,037)	(26.40)
<b>Total NonInt. Expense</b>	<b>\$ 30,605</b>	<b>\$ 127,103</b>	<b>\$ 30,477</b>	<b>\$ 97,839</b>	<b>\$ 128</b>	<b>0.42</b>



**PEER GROUP COMPARISONS REPORT**  
**South 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>	
<b>CenterState Bank of Florida, National Association</b>	<b>3,878,913</b>	<b>2,999,538</b>	<b>29.32</b>
Bank of Central Florida	405,213	336,378	20.46
First Bank	288,501	265,929	8.49
Heartland National Bank	323,939	298,662	8.46
Community Southern Bank	250,717	236,768	5.89
Wauchula State Bank	604,123	584,927	3.28
Citizens Bank and Trust	457,776	450,606	1.59
First State Bank of Arcadia	138,550	142,209	(2.57)
First National Bank of Wauchula	74,588	80,356	(7.18)

<b>Select Peer Average</b>	<b>713,591</b>	<b>599,486</b>	<b>7.53</b>
----------------------------	----------------	----------------	-------------

**PEER GROUP COMPARISONS REPORT**  
**South 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>	
CenterState Bank of Florida, National Association	2,465,086	1,816,376	35.71
Community Southern Bank	170,226	154,274	10.34
Bank of Central Florida	266,130	241,409	10.24
First Bank	194,034	180,902	7.26
Citizens Bank and Trust	300,084	284,201	5.59
Heartland National Bank	152,613	151,890	0.48
Wauchula State Bank	400,976	403,008	(0.50)
First State Bank of Arcadia	74,618	78,074	(4.43)
First National Bank of Wauchula	39,859	47,091	(15.36)

<b>Select Peer Average</b>	451,514.00	373,025.00	5.48
----------------------------	------------	------------	------

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

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

Institution Name	Loans/Deposits	Gross Loans/ Assets	Securities/ Assets
Community Southern Bank	89.84	67.90	21.12
CenterState Bank of Florida, National Association	78.21	63.55	19.31
Wauchula State Bank	76.62	66.37	24.38
Citizens Bank and Trust	75.94	65.55	19.89
First Bank	73.78	67.26	9.07
Bank of Central Florida	73.00	65.68	14.93
First State Bank of Arcadia	62.38	53.86	31.22
First National Bank of Wauchula	61.30	53.44	25.58
Heartland National Bank	52.62	47.11	21.38
<b>Select Peer Average</b>	71.52	61.19	20.76

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

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

<b>Institution Name</b>	<b>Reserves/Loans</b>	<b>Nonper Loans/Loans</b>	<b>NPA Excluding Restructured Loans/ Total Assets (%)</b>	<b>Nonper Assets/Assets</b>
Bank of Central Florida	0.88	0.28	0.16	<b>0.33</b>
Community Southern Bank	1.05	0.99	0.25	<b>0.69</b>
<b>CenterState Bank of Florida, National Association</b>	<b>0.85</b>	<b>1.49</b>	<b>1.23</b>	<b>1.49</b>
Heartland National Bank	1.96	2.17	1.47	<b>1.54</b>
Citizens Bank and Trust	1.62	2.61	2.24	<b>2.65</b>
First Bank	1.95	3.15	1.04	<b>2.95</b>
Wauchula State Bank	2.19	6.06	2.94	<b>5.18</b>
First National Bank of Wauchula	3.10	9.02	4.94	<b>5.31</b>
First State Bank of Arcadia	4.80	11.62	4.79	<b>7.12</b>

<b>Select Peer Average</b>	2.04	4.15	2.12	3.03
----------------------------	------	------	------	------



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

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

<b>Institution Name</b>	<b>Equity/ Assets</b>	<b>Leverage Ratio</b>	<b>Tier 1 Risk-based Ratio</b>	<b>Risk Based Capital Ratio</b>
First State Bank of Arcadia	11.91	<b>11.88</b>	21.56	22.86
Community Southern Bank	11.14	<b>11.41</b>	14.50	15.43
First National Bank of Wauchula	10.46	<b>10.81</b>	20.54	21.81
Wauchula State Bank	10.71	<b>10.63</b>	15.10	16.36
Bank of Central Florida	9.30	<b>9.70</b>	13.30	14.13
Citizens Bank and Trust	9.48	<b>9.44</b>	12.63	13.88
<b>CenterState Bank of Florida, National Association</b>	<b>11.68</b>	<b>9.39</b>	<b>13.76</b>	<b>14.58</b>
Heartland National Bank	9.31	<b>9.32</b>	16.64	17.90
First Bank	8.35	<b>8.66</b>	12.45	13.71

<b>Select Peer Average</b>	10.26	10.14	15.61	16.74
----------------------------	-------	-------	-------	-------

**PEER GROUP COMPARISONS REPORT**  
**South 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>
Wauchula State Bank	593,836	<b>1.87</b>	17.59
Citizens Bank and Trust	445,747	<b>1.59</b>	16.67
<b>CenterState Bank of Florida, National Association</b>	<b>3,841,801</b>	<b>1.03</b>	<b>8.83</b>
Bank of Central Florida	386,098	<b>0.67</b>	6.91
Heartland National Bank	322,154	<b>0.67</b>	7.30
First State Bank of Arcadia	137,115	<b>0.64</b>	5.37
First Bank	276,051	<b>0.54</b>	6.25
Community Southern Bank	245,925	<b>0.47</b>	4.13
First National Bank of Wauchula	73,691	<b>0.32</b>	3.09

<b>Select Peer Average</b>	702,491	<b>0.87</b>	8.46
----------------------------	---------	-------------	------

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

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

<b>Institution Name</b>	<b>Noninterest Income/Avg Assets</b>	<b>Overhead Ratio</b>	<b>Efficiency Ratio</b>	<b>Assets per Employee (per million)</b>
Wauchula State Bank	0.46	1.96	<b>50.25</b>	4.00
CenterState Bank of Florida, National Association	<b>1.01</b>	<b>2.17</b>	<b>61.96</b>	<b>5.02</b>
Bank of Central Florida	0.18	1.88	<b>64.58</b>	6.75
First State Bank of Arcadia	0.72	2.41	<b>69.31</b>	3.30
Community Southern Bank	0.28	2.22	<b>75.22</b>	5.70
First Bank	0.86	2.82	<b>81.37</b>	3.39
Citizens Bank and Trust	1.08	2.77	<b>82.44</b>	3.05
Heartland National Bank	0.29	2.40	<b>85.89</b>	6.23
First National Bank of Wauchula	0.55	3.20	<b>91.23</b>	2.41

<b>Select Peer Average</b>	0.60	2.43	73.58	4.43
----------------------------	------	------	-------	------

**PEER GROUP COMPARISONS REPORT**  
**South 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
First Bank	4.21	12.99	-
First National Bank of Wauchula	3.35	12.68	0.04
First State Bank of Arcadia	2.10	11.49	-
Community Southern Bank	2.01	4.07	-
Wauchula State Bank	1.24	6.20	-
Citizens Bank and Trust	1.23	8.50	-
Heartland National Bank	1.15	26.15	-
Bank of Central Florida	1.09	15.14	-
CenterState Bank of Florida, National Association	0.87	5.19	0.55

<b>Select Peer Average</b>	1.92	11.38	0.07
----------------------------	------	-------	------

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

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

<b>Institution Name</b>	<b>Held to Maturity Securities</b>	<b>Available for Sale Securities</b>	<b>Net Loans &amp; Leases</b>
Community Southern Bank	-	21.12	<b>67.18</b>
First Bank	-	9.07	<b>65.94</b>
Bank of Central Florida	-	14.93	<b>65.10</b>
Wauchula State Bank	14.82	9.56	<b>64.92</b>
Citizens Bank and Trust	-	19.89	<b>64.49</b>
<b>CenterState Bank of Florida, National Association</b>	<b>5.90</b>	<b>13.41</b>	<b>63.00</b>
First National Bank of Wauchula	-	25.58	<b>51.78</b>
First State Bank of Arcadia	18.79	12.43	<b>51.27</b>
Heartland National Bank	-	21.38	<b>45.85</b>

<b>Select Peer Average</b>	4.39	16.37	59.95
----------------------------	------	-------	-------

**PEER GROUP COMPARISONS REPORT**  
*South 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
Community Southern Bank	2.40	0.02	-
Bank of Central Florida	1.88	0.14	-
First National Bank of Wauchula	1.64	0.49	-
Heartland National Bank	1.38	0.51	-
CenterState Bank of Florida, National Association	2.49	0.54	2.36
First Bank	4.05	0.83	-
First State Bank of Arcadia	2.19	0.87	-
Citizens Bank and Trust	1.55	0.94	0.10
Wauchula State Bank	1.01	1.16	-

<b>Select Peer Average</b>	2.07	0.61	0.27
----------------------------	------	------	------

**PEER GROUP COMPARISONS REPORT**  
*South 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>
Citizens Bank and Trust	35.38	60.47	95.85
First Bank	33.41	66.59	100.00
<b>CenterState Bank of Florida, National Association</b>	<b>33.07</b>	<b>60.44</b>	<b>93.52</b>
First State Bank of Arcadia	31.40	66.95	98.36
Bank of Central Florida	25.65	73.81	99.45
Heartland National Bank	24.05	75.73	99.78
First National Bank of Wauchula	22.34	77.66	100.00
Wauchula State Bank	16.72	80.60	97.33
Community Southern Bank	16.20	69.30	85.50

<b>Select Peer Average</b>	26.47	70.17	96.64
----------------------------	-------	-------	-------

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

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

<b>Institution Name</b>	<b>Tot Fed Funds &amp; Repos</b>	<b>Other Borrowed Money</b>
Community Southern Bank	-	13.10
Wauchula State Bank	-	2.06
First State Bank of Arcadia	-	1.64
Citizens Bank and Trust	-	0.86
Bank of Central Florida	-	0.55
<b>CenterState Bank of Florida, National Association</b>	<b>0.64</b>	<b>-</b>
First Bank	-	-
First National Bank of Wauchula	0.05	-
Heartland National Bank	-	-

<b>Select Peer Average</b>	0.08	2.02
----------------------------	------	------



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

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

<b>Institution Name</b>	<b>Yield on Earning Assets</b>	<b>Cost of Funds</b>	<b>Net Interest Margin</b>	<b>Avg Earning Assets/ Avg Assets</b>
CenterState Bank of Florida, National Association	4.69	0.20	4.49	88.39
Wauchula State Bank	4.61	0.43	4.21	97.72
First Bank	4.39	0.32	4.07	89.36
First National Bank of Wauchula	4.53	0.55	3.99	87.89
First State Bank of Arcadia	3.98	0.22	3.78	96.27
Citizens Bank and Trust	3.91	0.19	3.73	94.02
Bank of Central Florida	3.53	0.33	3.21	93.57
Community Southern Bank	3.91	0.75	3.19	92.26
Heartland National Bank	3.26	0.26	3.01	94.38
<b>Select Peer Average</b>	4.09	0.36	3.74	92.65