

Citizens First Bank

The Villages, Florida

Established
7/1/1991

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
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)

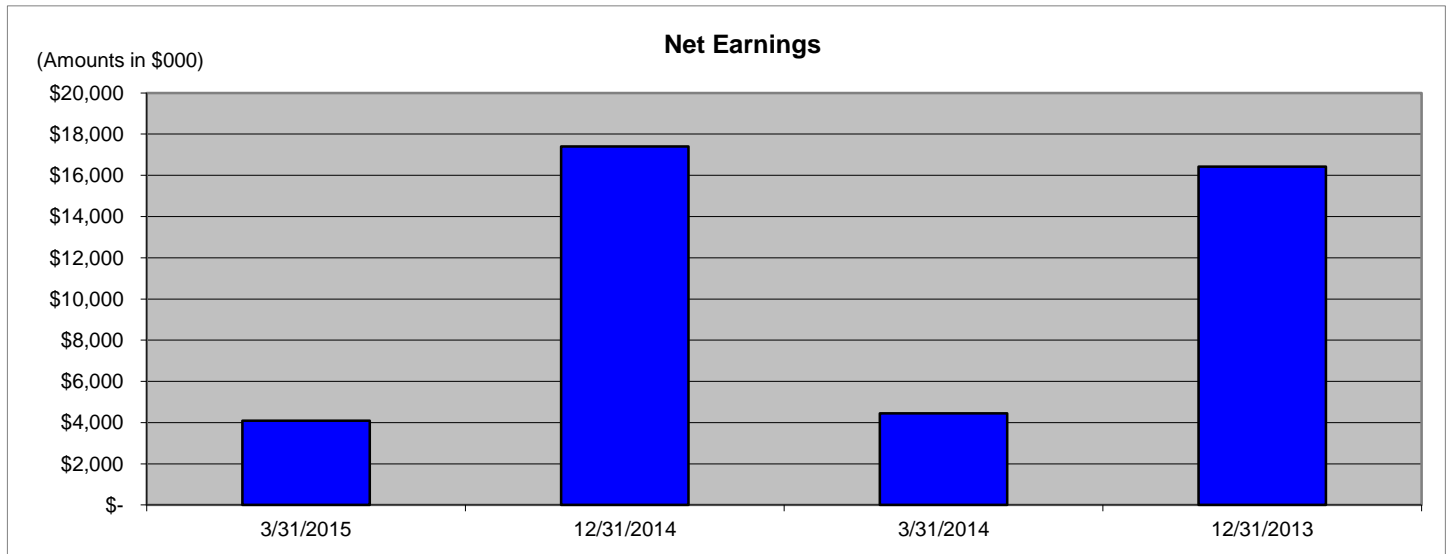
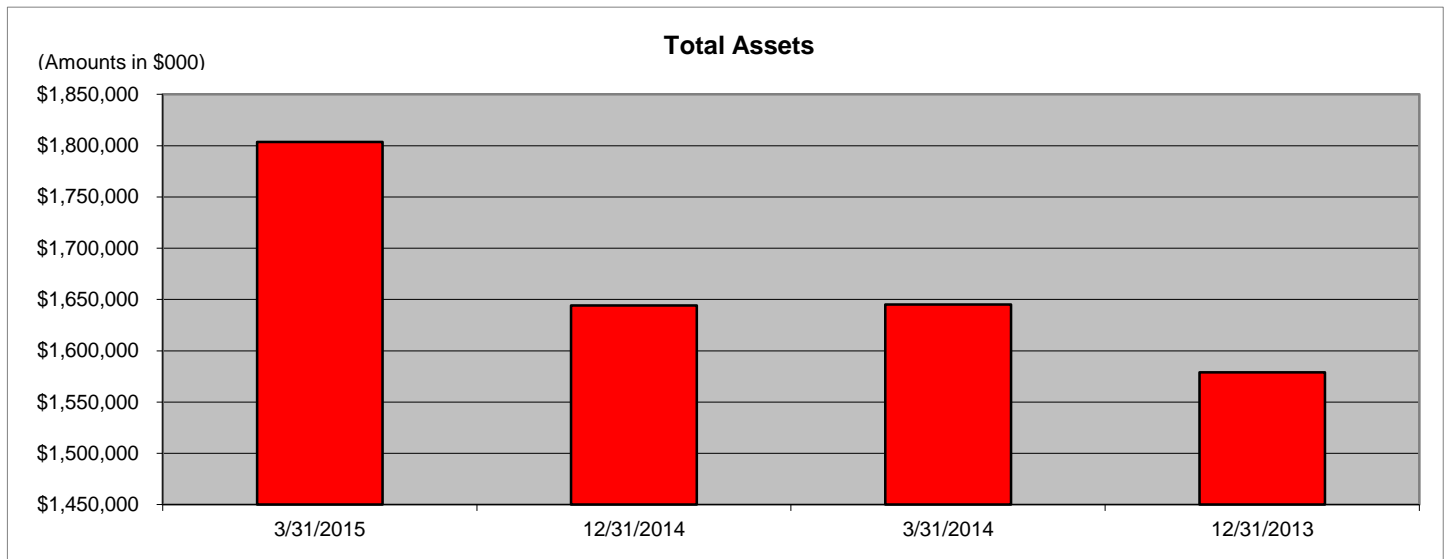
EXECUTIVE SUMMARY - Citizens First Bank
(Percentage)

Period Ending:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.55	9.14	8.45	8.33	12.57	10.35
Leverage Ratio	8.65	8.61	8.19	8.03	12.21	10.02
Tier 1 Cap/Risk Based Assets	25.86	24.82	22.16	19.51	23.14	14.86
Risk Based Ratio	27.12	26.07	23.42	20.76	24.28	16.06
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	18.72	19.37	19.99	20.63	76.31	78.19
Loans/Assets	15.31	16.62	17.13	17.96	61.92	65.33
Securities/Assets	63.29	68.77	66.45	69.99	19.25	20.78
PROFITABILITY:						
Return On Avg Assets	0.95	1.06	1.10	1.04	0.65	0.75
Return on Avg Equity	10.74	12.22	13.15	12.77	4.46	6.91
Nonint Income/Avg Assets	0.17	0.23	0.25	0.23	2.03	1.01
Overhead Ratio	0.99	1.00	0.95	1.01	2.34	2.25
Efficiency Ratio	44.05	42.35	37.86	35.64	83.34	77.24
Assets per Employee (per million)	9.44	8.61	8.61	8.31	5.56	5.72
ASSET QUALITY:						
Reserves/Loans	3.59	3.60	4.02	3.98	1.72	2.25
Nonper Loans/Loans	11.95	12.27	15.90	16.07	3.65	4.68
NPA Excluding Restructured Loans/ Total Assets	0.36	0.43	0.59	0.76	2.10	1.96
Nonper Assets/Assets	1.94	2.22	2.88	3.08	3.22	2.92
YIELDS & COSTS:						
Yield on earning assets	2.38	2.63	2.88	3.16	3.94	3.85
Cost of funds	0.07	0.10	0.11	0.12	0.48	0.50
Net interest margin	2.32	2.54	2.78	3.04	3.48	3.36
Avg Earning Assets/ Avg Assets	97.48	97.66	97.34	97.35	91.35	93.26

SELECTED FINANCIAL DATA - Citizens First Bank
(Dollars in Thousands)

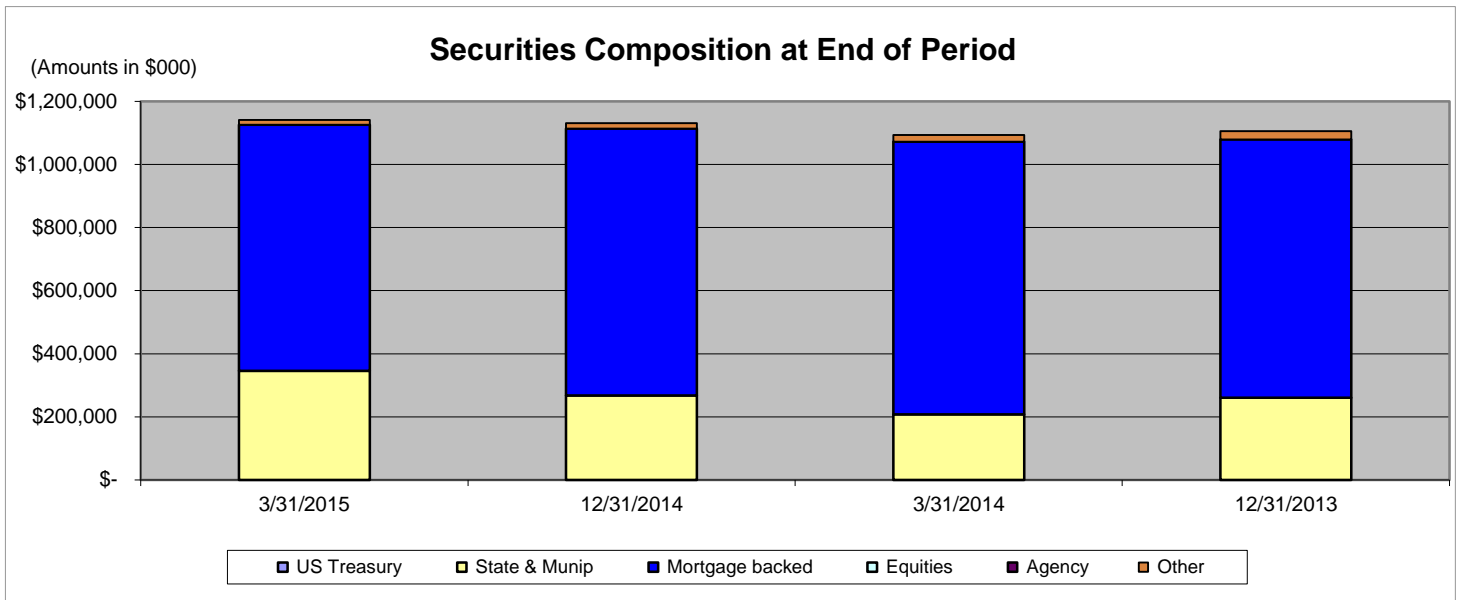
As of:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	\$ 1,803,610	\$ 1,644,098	\$ 1,645,079	\$ 1,579,098	\$ 158,531	9.64
Cash and Equivalents	357,768	210,619	241,009	156,007	116,759	48.45
Securities	1,141,460	1,130,653	1,093,200	1,105,172	48,260	4.41
Loans, net	266,200	263,399	270,433	272,335	(4,233)	(1.57)
Deposit Accounts	1,474,653	1,410,839	1,409,209	1,375,115	65,444	4.64
Fed Funds & Repos	169,172	78,827	92,222	68,566	76,950	83.44
Total Equity	154,245	150,292	139,072	131,594	15,173	10.91

Period Ending:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	\$ 4,089	\$ 17,401	\$ 4,449	\$ 16,420	\$ (360)	(8.09)
Interest Income	9,960	42,302	11,345	48,423	(1,385)	(12.21)
Interest Expense	258	1,420	397	1,711	(139)	(35.01)
Net Interest Income	9,702	40,882	10,948	46,712	(1,246)	(11.38)
Prov for Loan Loss	-	-	-	(600)	-	NA
Non Interest Income	747	3,817	1,000	3,697	(253)	(25.30)
Gain on Sale of Securities	162	(761)	(885)	(9,958)	1,047	(118.31)
Non Interest Expense	5,006	20,291	4,863	19,583	143	2.94
Net Operating Income	5,443	24,408	7,085	31,426	(1,642)	(23.18)
Income Taxes	1,516	6,246	1,751	5,048	(235)	(13.42)



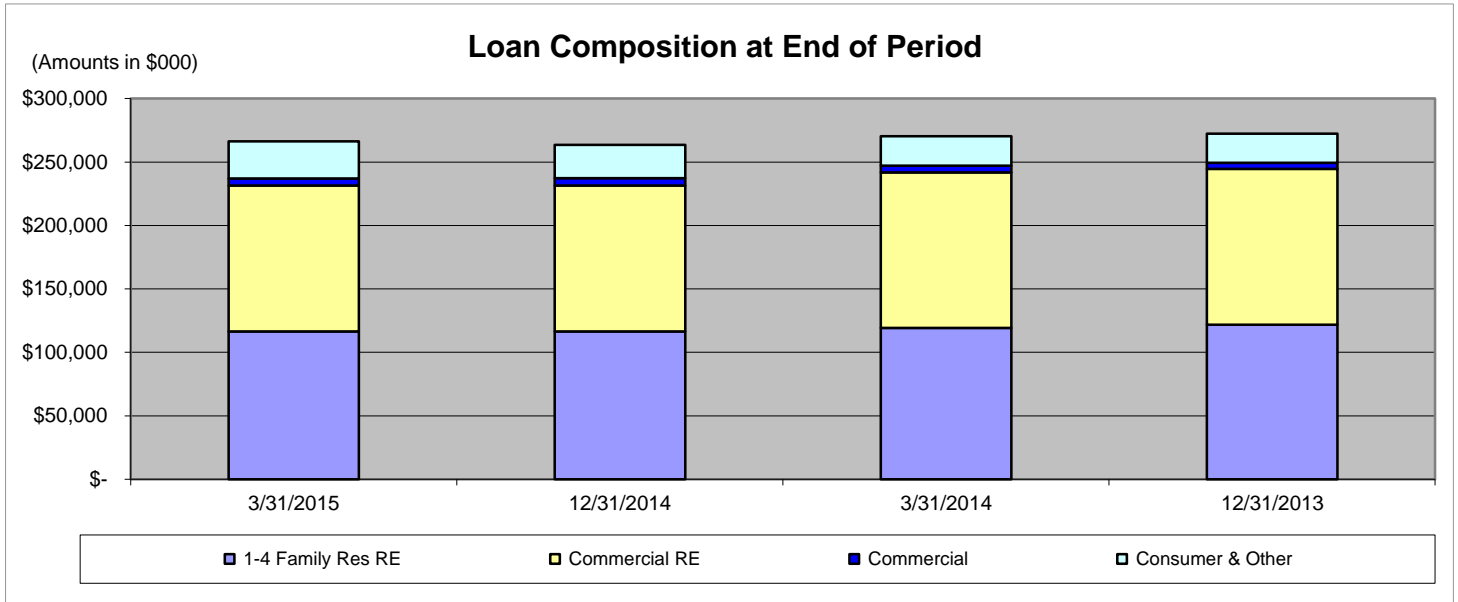
SECURITIES COMPOSITION - Citizens First Bank
(Dollars in Thousands)

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	345,377	267,582	207,884	260,411	137,493	66.14
Mortgage backed	780,345	846,306	864,724	818,681	(84,379)	(9.76)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	15,738	16,765	20,592	26,080	(4,854)	(23.57)
Total Securities	\$ 1,141,460	\$ 1,130,653	\$ 1,093,200	\$ 1,105,172	\$ 48,260	4.41



LOAN PORTFOLIO COMPOSITION - Citizens First 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	\$ 116,401	\$ 116,560	\$ 119,140	\$ 121,778	\$ (2,739)	(2.30)
Commercial RE	115,028	114,956	122,785	122,806	(7,757)	(6.32)
Commercial	5,541	5,651	5,261	4,701	280	5.32
Consumer & Other	29,230	26,232	23,247	23,050	5,983	25.74
Loans, Net	\$ 266,200	\$ 263,399	\$ 270,433	\$ 272,335	\$ (4,233)	(1.57)



LOAN PORTFOLIO QUALITY - Citizens First 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	\$ 9,838	\$ 11,300	\$ 11,301	\$ 12,043	\$ (1,463)	(12.95)
Total Recoveries	92	252	48	235	44	91.67
Total Charge-offs	5	1,715	31	378	(26)	(83.87)
Provision Expense	-	-	-	(600)	-	NA
Writedown transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>\$ 9,925</u>	<u>\$ 9,838</u>	<u>\$ 11,318</u>	<u>\$ 11,300</u>	<u>\$ (1,393)</u>	<u>(12.31)</u>

NON-PERFORMING ASSETS:

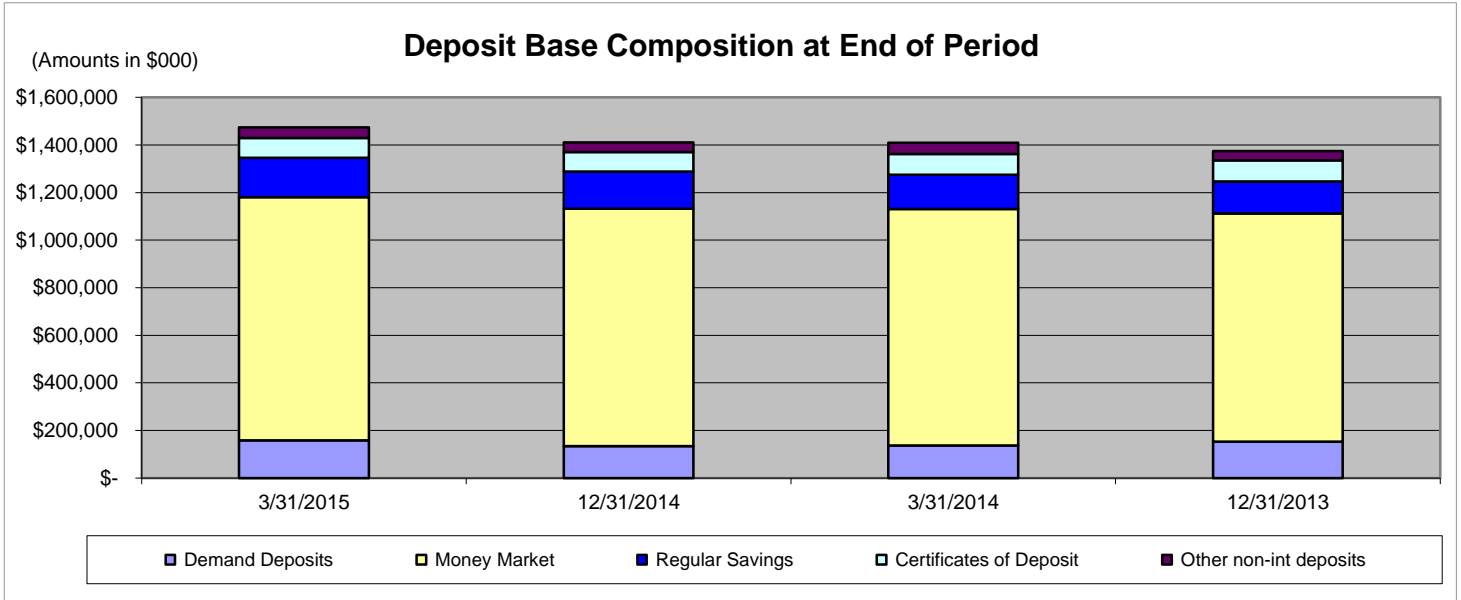
Total-90+ Days Past Due	\$ -	\$ -	\$ -	\$ -	\$ -	NA
Total-NonAccrual	4,570	4,065	7,205	8,816	(2,635)	(36.57)
Foreclosed Real Estate	1,925	2,942	2,583	3,129	(658)	(25.47)
Total non-perf. Assets	<u>\$ 6,495</u>	<u>\$ 7,007</u>	<u>\$ 9,788</u>	<u>\$ 11,945</u>	<u>\$ (3,293)</u>	<u>(33.64)</u>

DEPOSIT BASE COMPOSITION - Citizens First 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	\$ 157,858	\$ 134,018	\$ 136,165	\$ 152,785	\$ 21,693	15.93
Money Market	1,022,466	997,885	994,255	959,045	28,211	2.84
Regular Savings	165,739	156,801	144,372	134,722	21,367	14.80
Certificates of Deposit	83,002	82,257	87,222	89,508	(4,220)	(4.84)
Other non-int deposits	45,588	39,878	47,195	39,055	(1,607)	(3.41)
Total Deposits	\$ 1,474,653	\$ 1,410,839	\$ 1,409,209	\$ 1,375,115	\$ 65,444	4.64

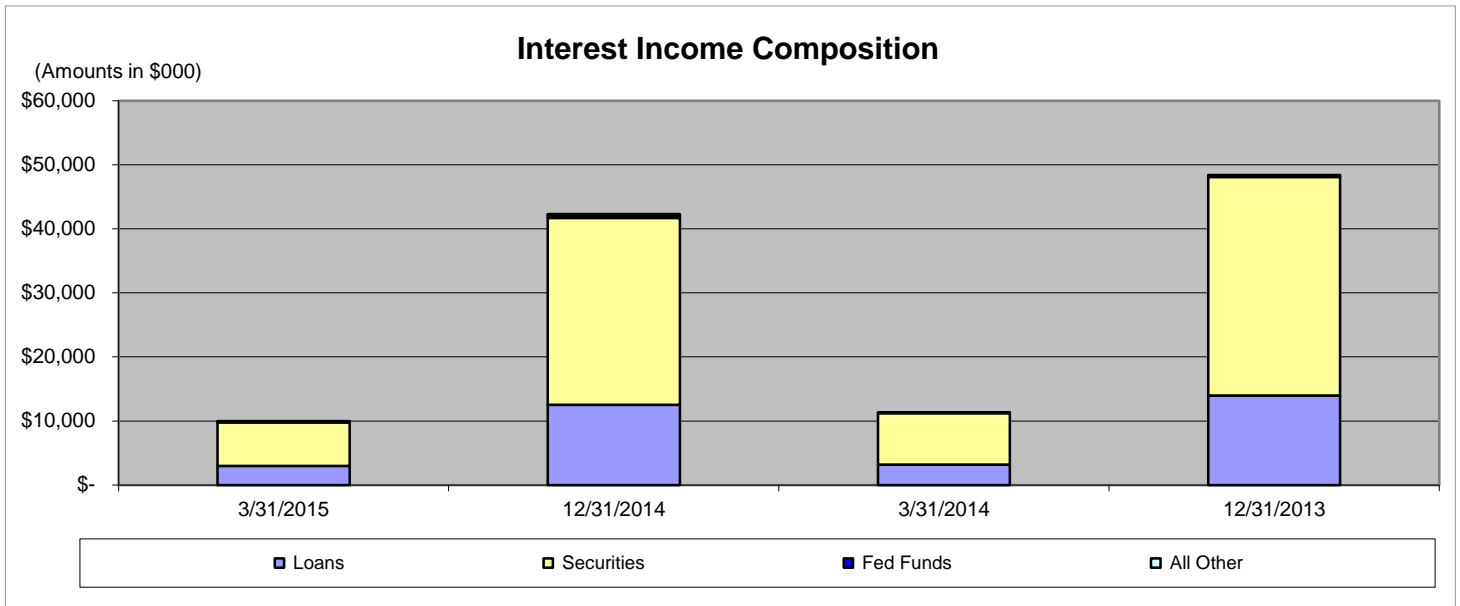


INTEREST INCOME COMPOSITION - Citizens First Bank
(Dollars in Thousands)

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	\$ 2,962	\$ 12,528	\$ 3,208	\$ 13,960	\$ (246)	(7.67)
Securities	6,831	29,167	8,033	34,115	(1,202)	(14.96)
Fed Funds	119	431	62	192	57	91.94
All Other	48	176	42	156	6	14.29
Total Int Income	\$ 9,960	\$ 42,302	\$ 11,345	\$ 48,423	\$ (1,385)	(12.21)

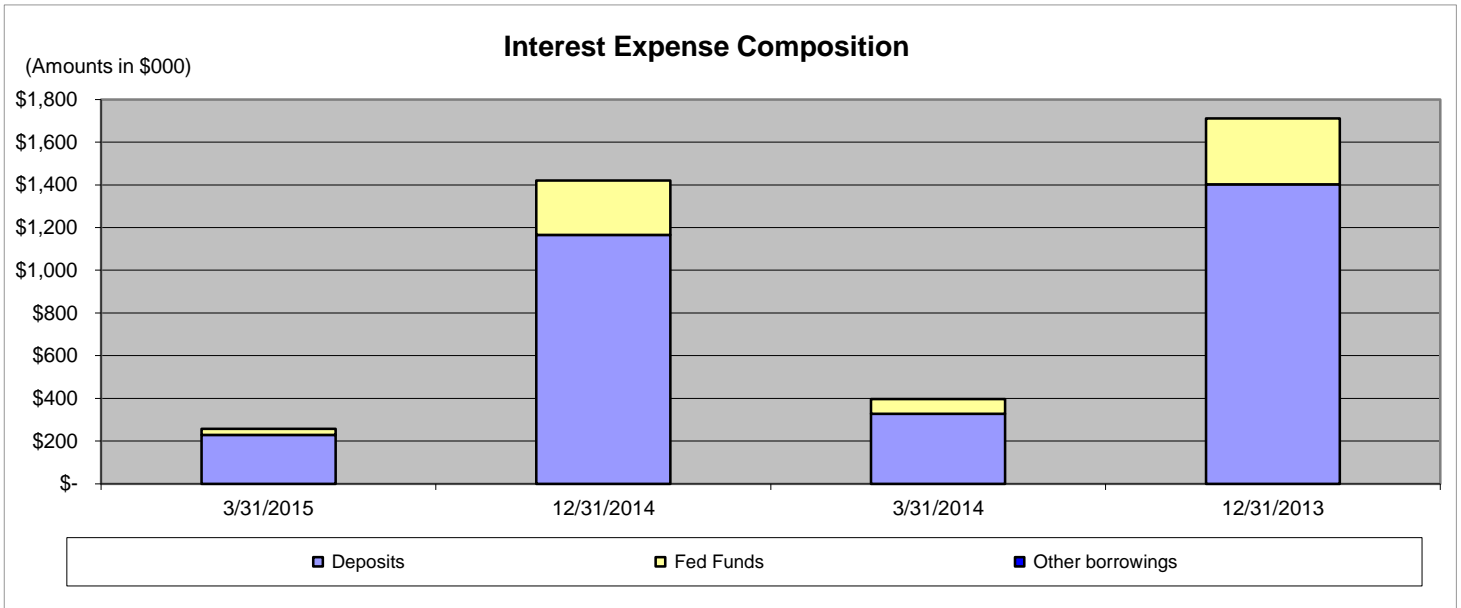


INTEREST EXPENSE COMPOSITION - Citizens First Bank
(Dollars in Thousands)

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	\$ 229	\$ 1,166	\$ 327	\$ 1,403	\$ (98)	(29.97)
Fed Funds	29	254	70	308	(41)	(58.57)
Other borrowings	-	-	-	-	-	NA
Total Int Expense	\$ 258	\$ 1,420	\$ 397	\$ 1,711	\$ (139)	(35.01)

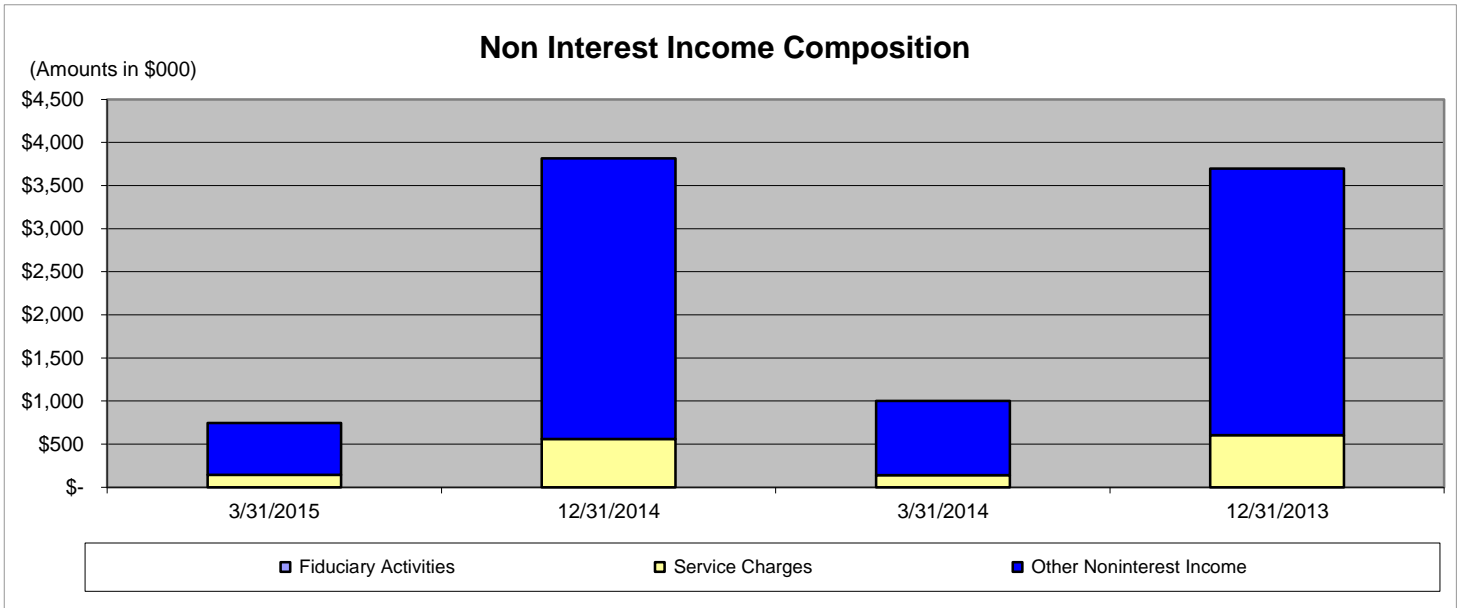


NON INTEREST INCOME COMPOSITION - Citizens First Bank
(Dollars in Thousands)

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	145	561	142	606	3	2.11
Other Noninterest Income	602	3,256	858	3,091	(256)	(29.84)
Total Nonint. Income	\$ 747	\$ 3,817	\$ 1,000	\$ 3,697	\$ (253)	(25.30)

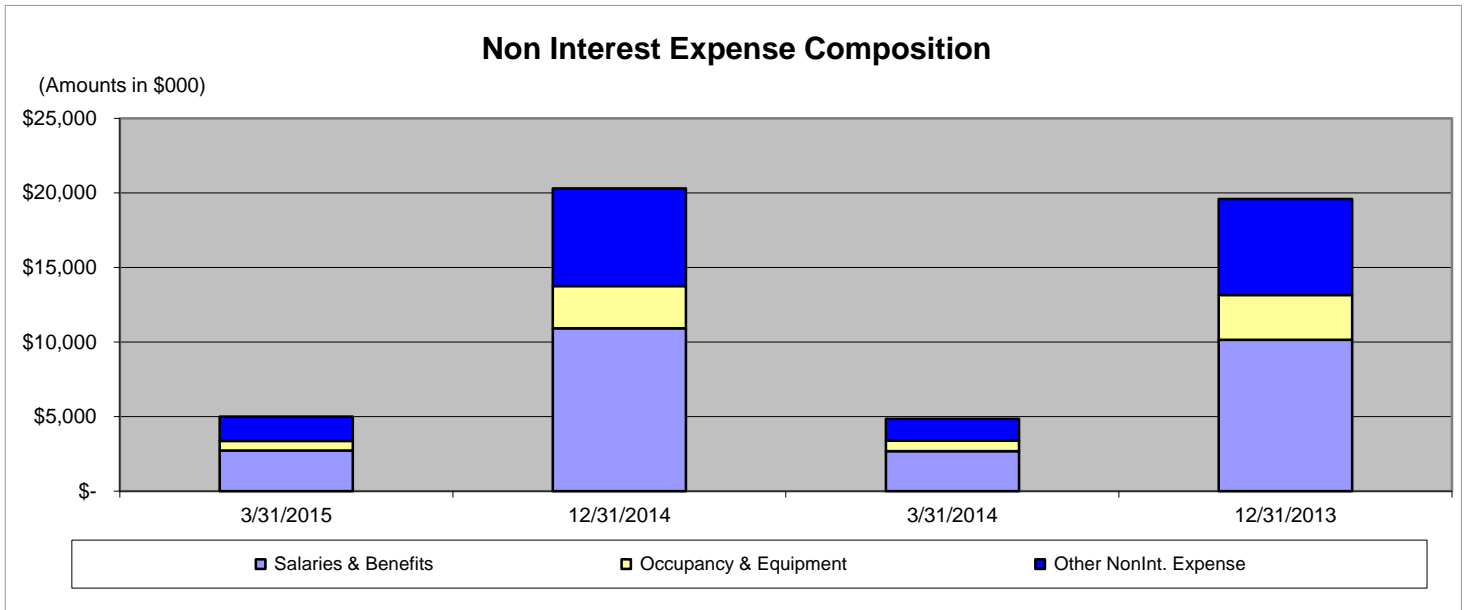


NON INTEREST EXPENSE COMPOSITION - Citizens First Bank
(Dollars in Thousands)

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 EXPENSE CATEGORY:

Salaries & Benefits	\$ 2,724	\$ 10,921	\$ 2,698	\$ 10,148	\$ 26	0.96
Occupancy & Equipment	643	2,837	696	3,013	(53)	(7.61)
Other NonInt. Expense	1,639	6,533	1,469	6,422	170	11.57
Total NonInt. Expense	\$ 5,006	\$ 20,291	\$ 4,863	\$ 19,583	\$ 143	2.94



PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET

Institution Name	Total Assets (\$000)		%Change in Assets
	This Year	Last Year	
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
CNLBank	1,364,972	1,272,046	7.31
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)

Select Peer Average	546,233	503,712	5.66
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PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET

Institution Name	Total Loans (\$000)		% Change in Loans
	This Year	Last Year	
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
CNLBank	832,852	750,007	11.05
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)

Select Peer Average	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
CNLBank	74.44	61.02	28.22
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

Select Peer Average	78.19	65.33	20.78
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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	-	0.21
Reunion Bank of Florida	1.01	0.48	0.36	0.37
Seaside National Bank & Trust	1.21	0.55	0.41	0.42
Florida Bank of Commerce	1.43	0.55	0.59	0.59
First Colony Bank of Florida	1.70	1.52	0.29	1.04
Citizens Bank of Florida	1.60	2.13	0.83	1.94
Citizens First Bank	3.59	11.95	0.36	1.94
CNLBank	1.66	4.08	0.68	2.66
United Southern Bank	2.56	5.61	2.65	4.19
Axiom Bank	2.02	5.19	0.96	4.28
Commerce National Bank & Trust	3.98	4.50	3.27	5.32
First National Bank of Mount Dora	3.20	7.94	6.08	6.12
Independent Bankers' Bank of Florida	4.03	16.06	8.94	8.94

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

Select Peer Average	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

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

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

Select Peer Average	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

Institution Name	Cash and Nonint- bearing Deposits	Interest-bearing Bal	Fed fund Sold & Repos
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	-
CNLBank	0.21	5.38	0.05

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

Select Peer Average	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	0.02	-
Seaside National Bank & Trust	0.30	0.02	0.03
Citizens First Bank	1.27	0.11	-
CNLBank	1.05	0.17	-
Florida Bank of Commerce	3.61	0.18	0.90
Citizens Bank of Florida	3.31	0.51	-
United Southern Bank	2.13	0.79	-
Independent Bankers' Bank of Florida	0.13	1.25	-
Commerce National Bank & Trust	0.13	1.56	-
First National Bank of Mount Dora	2.86	1.88	-
Select Peer Average	1.77	0.50	0.07

PEER GROUP COMPARISONS REPORT
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
Florida Bank of Commerce	40.18	58.79	98.97
First National Bank of Mount Dora	35.95	64.05	100.00
CNLBank	35.74	54.94	90.68
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

Select Peer Average	23.67	70.32	93.99
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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
CNLBank	0.05	7.05
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	-	-

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

Select Peer Average	3.85	0.50	3.36	93.26
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