

Community Bank and Trust of Florida

Ocala, Florida

Established

4/2/1998

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)

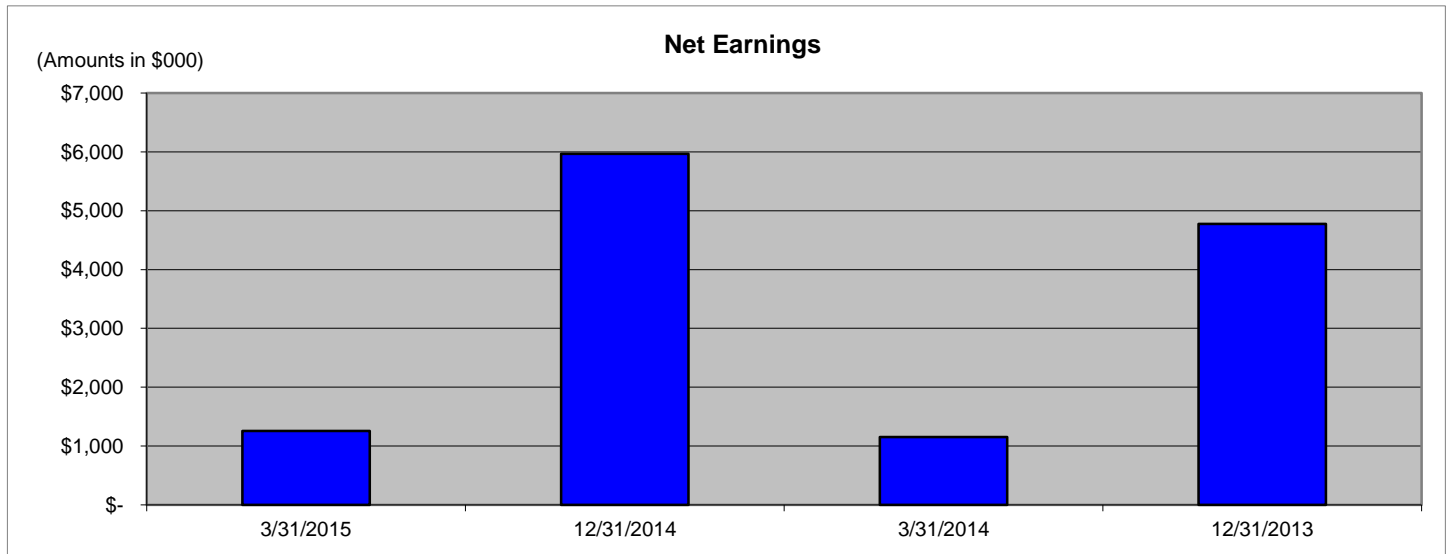
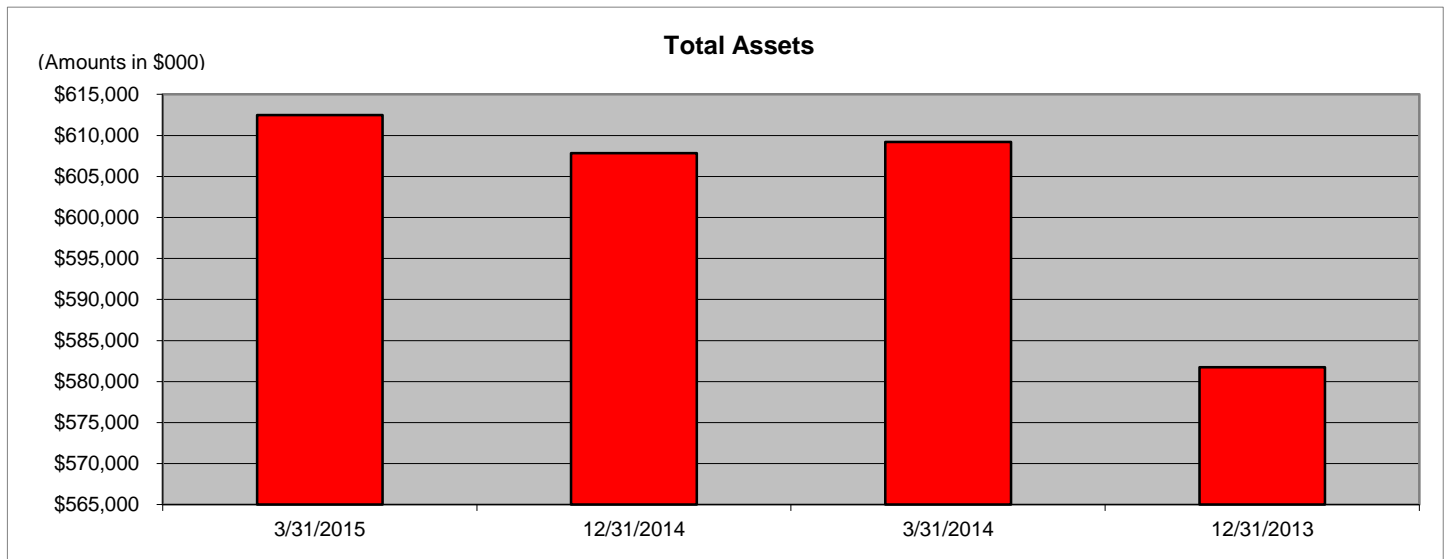
**EXECUTIVE SUMMARY - Community Bank and Trust of Florida
(Percentage)**

Period Ending:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.25	9.84	10.27	10.38	12.57	10.18
Leverage Ratio	10.15	9.85	11.03	10.97	12.21	9.96
Tier 1 Cap/Risk Based Assets	17.36	18.16	20.52	20.11	23.14	14.75
Risk Based Ratio	18.61	19.41	21.78	21.37	24.28	15.89
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	49.95	49.57	47.48	51.34	76.31	70.23
Loans/Assets	44.65	42.48	42.41	45.83	61.92	61.21
Securities/Assets	43.35	45.03	43.92	44.25	19.25	22.30
PROFITABILITY:						
Return On Avg Assets	0.85	0.98	0.78	0.81	0.65	0.42
Return on Avg Equity	8.22	9.71	7.49	7.00	4.46	1.70
Nonint Income/Avg Assets	0.66	0.59	0.58	0.66	2.03	0.80
Overhead Ratio	1.91	1.85	1.88	1.64	2.34	3.00
Efficiency Ratio	67.43	66.52	66.15	61.01	83.34	86.75
Assets per Employee (per million)	4.98	4.94	4.95	4.97	5.56	3.70
ASSET QUALITY:						
Reserves/Loans	2.01	2.07	2.82	2.79	1.72	2.05
Nonper Loans/Loans	2.32	2.37	2.54	2.72	3.65	6.21
NPA Excluding Restructured Loans/ Total Assets	0.49	0.68	0.73	1.13	2.10	2.79
Nonper Assets/Assets	1.18	1.32	1.35	1.80	3.22	4.73
YIELDS & COSTS:						
Yield on earning assets	3.57	3.51	3.56	3.64	3.94	4.28
Cost of funds	0.33	0.38	0.39	0.45	0.48	0.40
Net interest margin	3.24	3.14	3.18	3.21	3.48	3.88
Avg Earning Assets/ Avg Assets	90.99	91.87	92.87	92.58	91.35	91.57

SELECTED FINANCIAL DATA - Community Bank and Trust of Florida
(Dollars in Thousands)

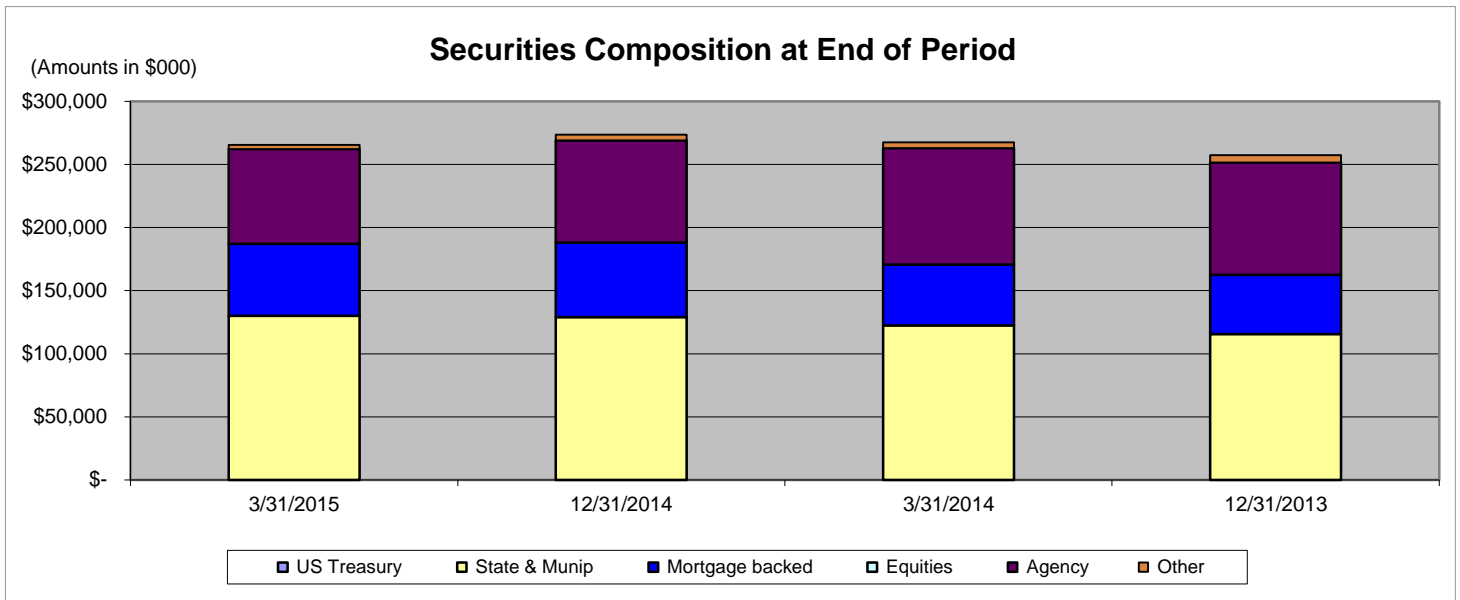
As of:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	\$ 612,463	\$ 607,827	\$ 609,221	\$ 581,758	\$ 3,242	0.53
Cash and Equivalents	38,325	38,736	50,345	25,427	(12,020)	(23.88)
Securities	265,517	273,699	267,553	257,413	(2,036)	(0.76)
Loans, net	267,953	252,867	251,065	259,206	16,888	6.73
Deposit Accounts	547,404	520,872	544,142	519,391	3,262	0.60
Fed Funds & Repos	-	25,000	-	-	-	NA
Total Equity	62,773	59,790	62,594	60,385	179	0.29

Period Ending:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	\$ 1,260	\$ 5,967	\$ 1,152	\$ 4,776	\$ 108	9.38
Interest Income	4,794	19,549	4,873	19,929	(79)	(1.62)
Interest Expense	445	2,042	523	2,351	(78)	(14.91)
Net Interest Income	4,349	17,507	4,350	17,578	(1)	(0.02)
Prov for Loan Loss	-	(1,750)	50	1,332	(50)	(100.00)
Non Interest Income	967	3,597	859	3,883	108	12.57
Gain on Sale of Securities	3	94	4	131	(1)	(25.00)
Non Interest Expense	3,784	14,798	3,624	13,613	160	4.42
Net Operating Income	1,532	8,056	1,535	6,516	(3)	(0.20)
Income Taxes	275	2,183	387	1,871	(112)	(28.94)



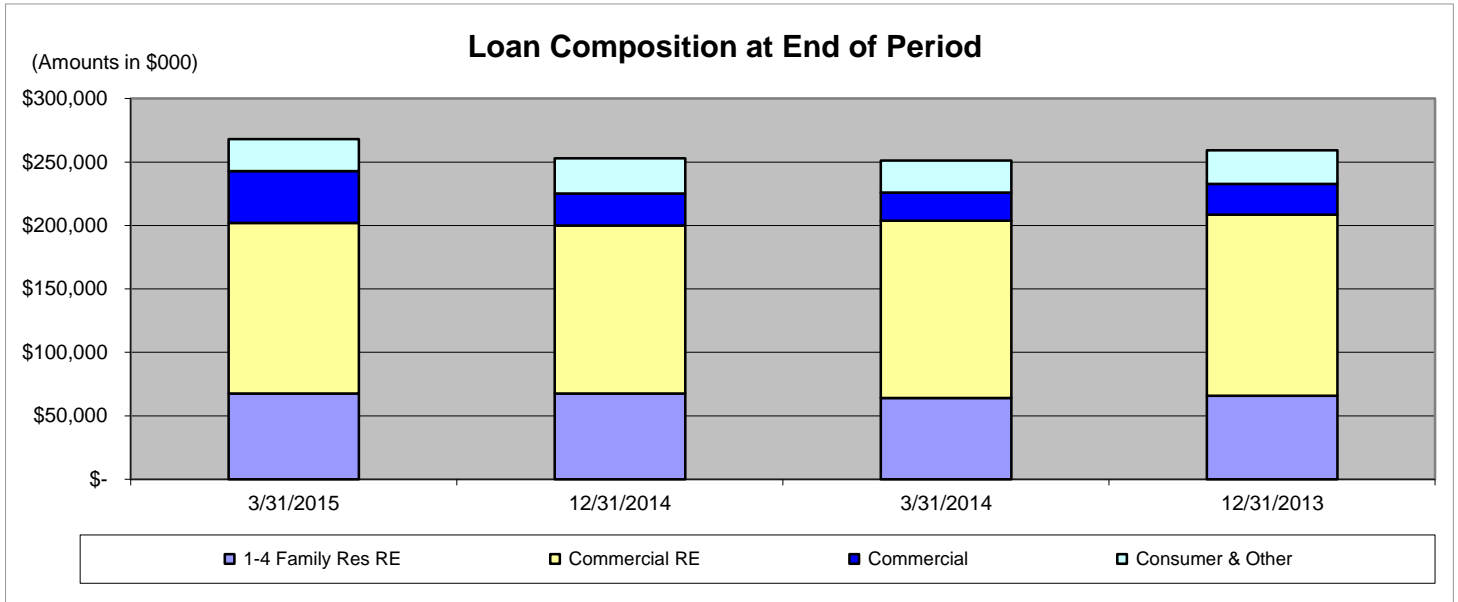
SECURITIES COMPOSITION - Community Bank and Trust of Florida
(Dollars in Thousands)

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	130,099	128,984	122,476	115,706	7,623	6.22
Mortgage backed	57,067	59,219	48,070	46,866	8,997	18.72
Equities	-	-	-	-	-	NA
Agency	74,984	80,869	92,323	88,899	(17,339)	(18.78)
Other	3,367	4,627	4,684	5,942	(1,317)	(28.12)
Total Securities	\$ 265,517	\$ 273,699	\$ 267,553	\$ 257,413	\$ (2,036)	(0.76)



LOAN PORTFOLIO COMPOSITION - Community Bank and Trust of Florida
(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	\$ 67,435	\$ 67,547	\$ 63,943	\$ 65,865	\$ 3,492	5.46
Commercial RE	134,429	132,428	139,667	142,549	(5,238)	(3.75)
Commercial	40,870	25,147	22,345	24,250	18,525	82.90
Consumer & Other	25,219	27,745	25,110	26,542	109	0.43
Loans, Net	\$ 267,953	\$ 252,867	\$ 251,065	\$ 259,206	\$ 16,888	6.73



LOAN PORTFOLIO QUALITY - Community Bank and Trust of Florida
(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	\$ 5,344	\$ 7,426	\$ 7,426	\$ 8,798	\$ (2,082)	(28.04)
Total Recoveries	208	722	74	283	134	181.08
Total Charge-offs	53	1,054	263	2,987	(210)	(79.85)
Provision Expense	-	(1,750)	50	1,332	(50)	(100.00)
Writedown transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>\$ 5,499</u>	<u>\$ 5,344</u>	<u>\$ 7,287</u>	<u>\$ 7,426</u>	<u>\$ (1,788)</u>	<u>(24.54)</u>

NON-PERFORMING ASSETS:

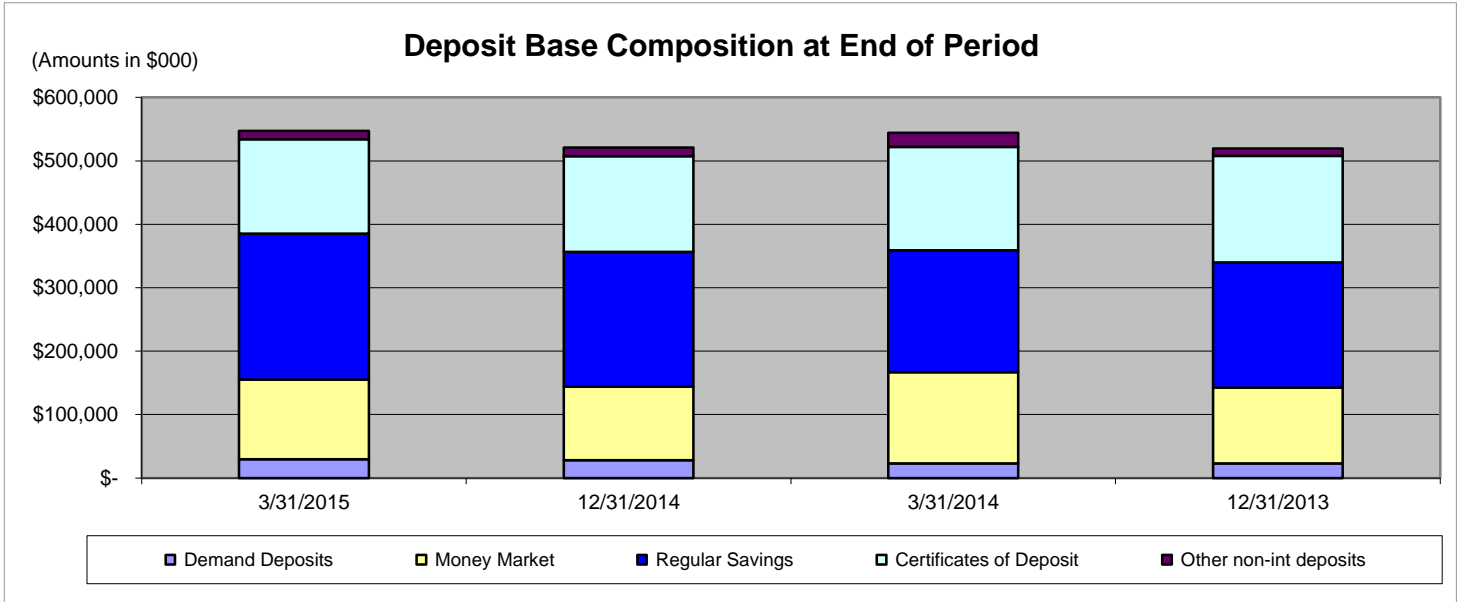
Total-90+ Days Past Due	\$ -	\$ -	\$ -	\$ -	\$ -	NA
Total-NonAccrual	2,130	2,233	2,764	3,374	(634)	(22.94)
Foreclosed Real Estate	905	1,917	1,673	3,222	(768)	(45.91)
Total non-perf. Assets	<u>\$ 3,035</u>	<u>\$ 4,150</u>	<u>\$ 4,437</u>	<u>\$ 6,596</u>	<u>\$ (1,402)</u>	<u>(31.60)</u>

DEPOSIT BASE COMPOSITION - Community Bank and Trust of Florida
(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	\$ 29,412	\$ 27,989	\$ 22,820	\$ 22,976	\$ 6,592	28.89
Money Market	125,758	116,261	143,771	119,580	(18,013)	(12.53)
Regular Savings	230,030	212,146	192,483	197,493	37,547	19.51
Certificates of Deposit	148,713	151,181	162,808	168,014	(14,095)	(8.66)
Other non-int deposits	13,491	13,295	22,260	11,328	(8,769)	(39.39)
Total Deposits	\$ 547,404	\$ 520,872	\$ 544,142	\$ 519,391	\$ 3,262	0.60

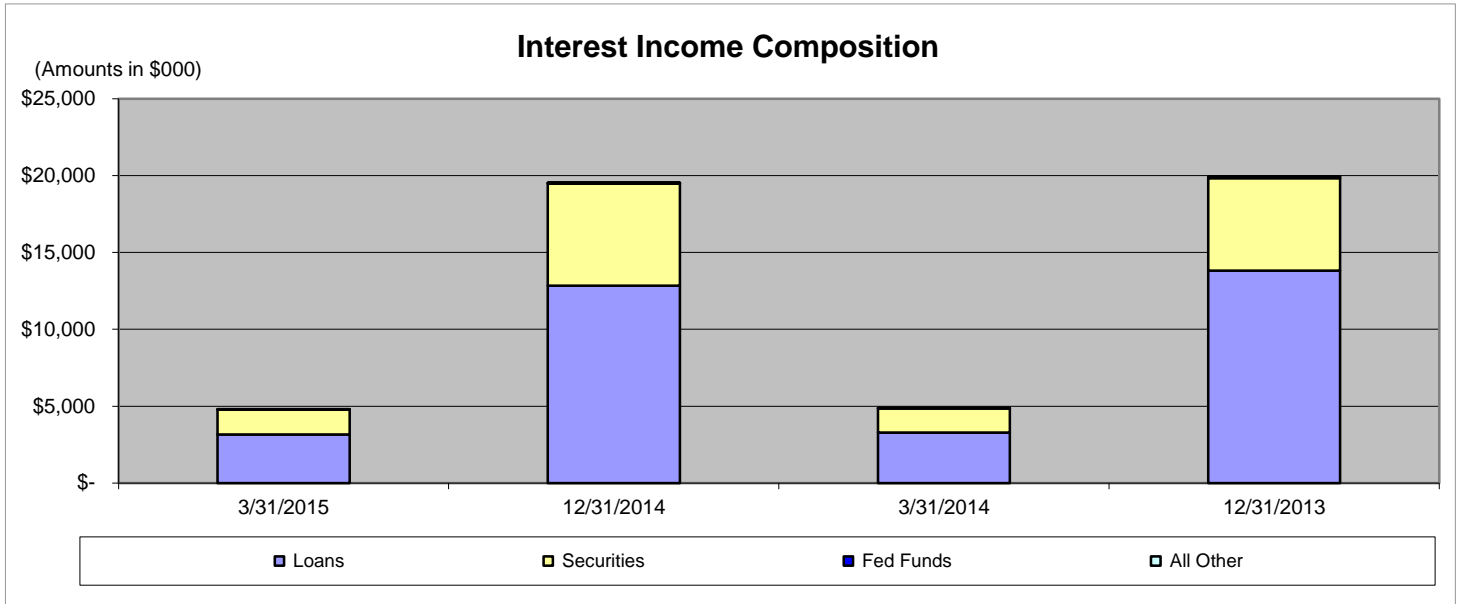


INTEREST INCOME COMPOSITION - Community Bank and Trust of Florida
(Dollars in Thousands)

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	\$ 3,151	\$ 12,848	\$ 3,281	\$ 13,817	\$ (130)	(3.96)
Securities	1,631	6,629	1,583	6,024	48	3.03
Fed Funds	6	48	6	69	-	-
All Other	6	24	3	19	3	100.00
Total Int Income	\$ 4,794	\$ 19,549	\$ 4,873	\$ 19,929	\$ (79)	(1.62)

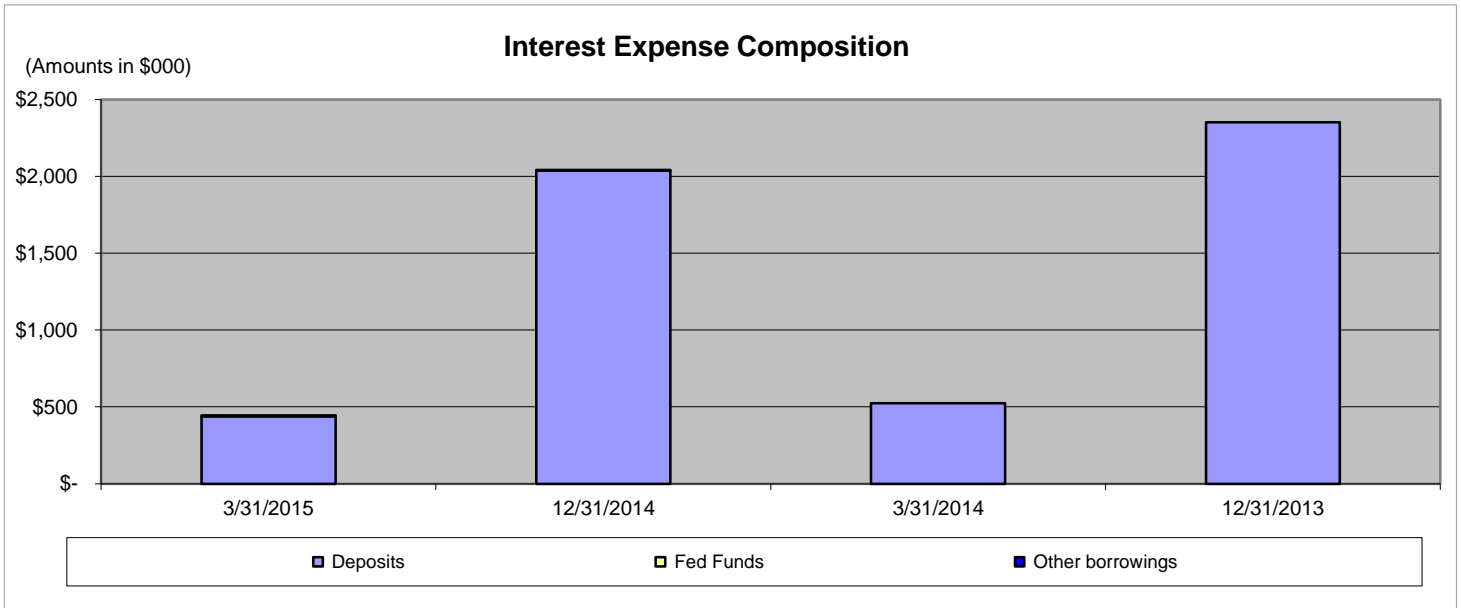


INTEREST EXPENSE COMPOSITION - Community Bank and Trust of Florida
(Dollars in Thousands)

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	\$ 439	\$ 2,038	\$ 523	\$ 2,351	\$ (84)	(16.06)
Fed Funds	6	4	-	-	6	NA
Other borrowings	-	-	-	-	-	NA
Total Int Expense	\$ 445	\$ 2,042	\$ 523	\$ 2,351	\$ (78)	(14.91)

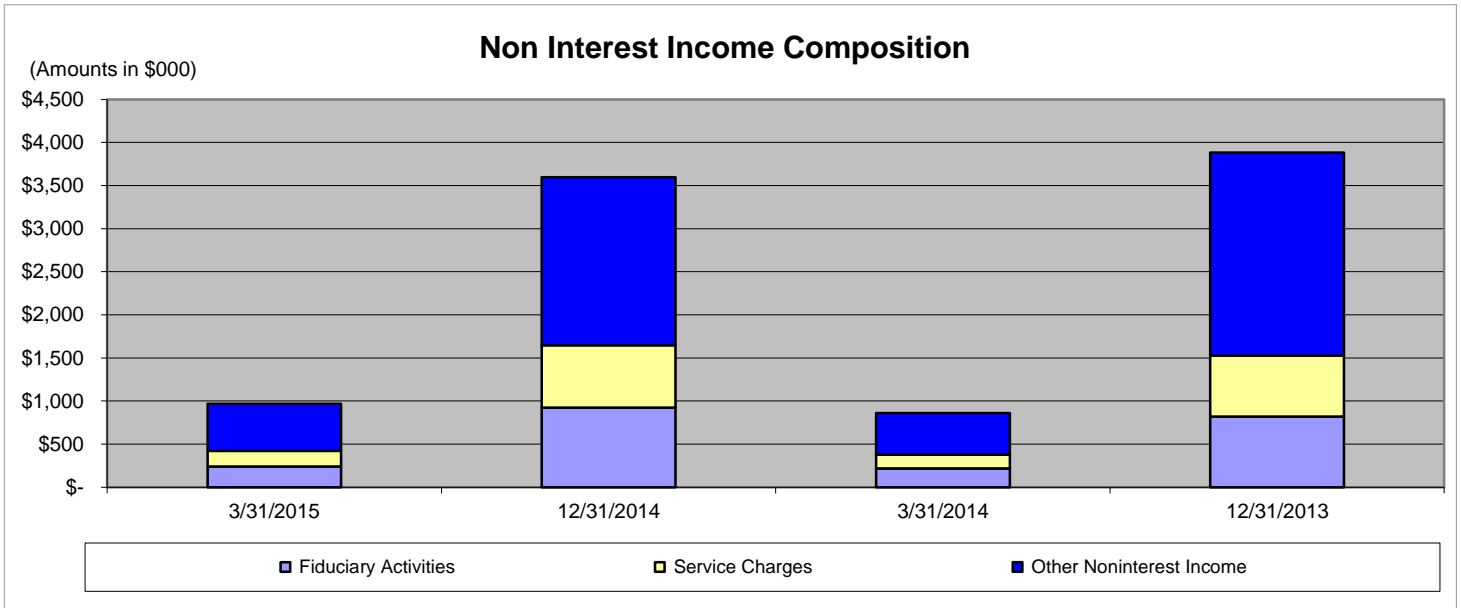


NON INTEREST INCOME COMPOSITION - Community Bank and Trust of Florida
(Dollars in Thousands)

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	\$ 242	\$ 924	\$ 217	\$ 819	\$ 25	11.52
Service Charges	180	723	160	710	20	12.50
Other Noninterest Income	545	1,950	482	2,354	63	13.07
Total Nonint. Income	\$ 967	\$ 3,597	\$ 859	\$ 3,883	\$ 108	12.57

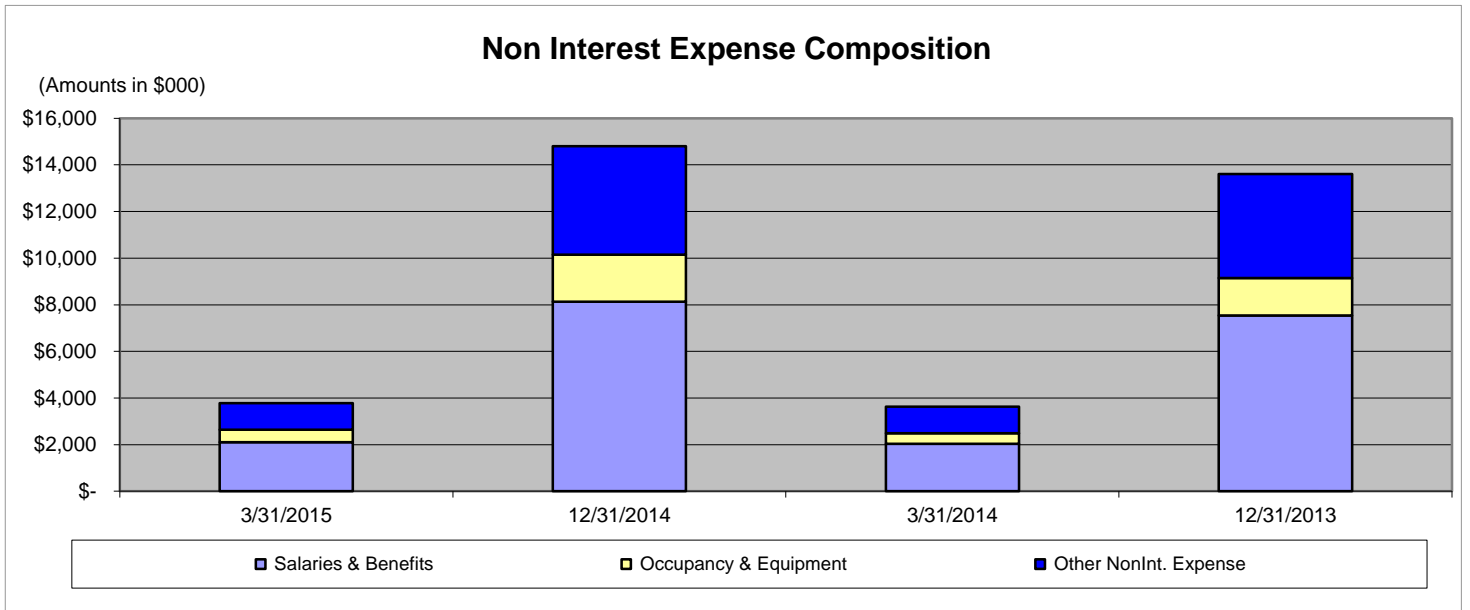


NON INTEREST EXPENSE COMPOSITION - Community Bank and Trust of Florida
(Dollars in Thousands)

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	\$ 2,103	\$ 8,136	\$ 2,043	\$ 7,544	\$ 60	2.94
Occupancy & Equipment	540	2,019	443	1,599	97	21.90
Other NonInt. Expense	1,141	4,643	1,138	4,470	3	0.26
Total NonInt. Expense	\$ 3,784	\$ 14,798	\$ 3,624	\$ 13,613	\$ 160	4.42



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
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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
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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	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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