

# Community Bank of the South

Merritt Island, Florida

Established

11/29/1999

## Florida Bank and Thrift Performance Report

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### FLORIDA BANKING TEAM

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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  
*Treasure Coast Group*

For the three months ended  
March 31, 2015

Institution Name	Total Assets (\$000')
Florida Community Bank, National Association	6,063,638
Seacoast National Bank	3,232,048
Stonegate Bank	2,256,600
Harbor Community Bank	1,246,625
Floridian Community Bank, Inc.	400,704
Landmark Bank, National Association	364,170
Regent Bank	349,460
Paradise Bank	329,269
Palm Beach Community Bank	314,586
Legacy Bank of Florida	276,143
American National Bank	267,468
Fidelity Bank of Florida, National Association	232,163
Desjardins Bank, National Association	221,175
Grand Bank & Trust of Florida	211,711
Oculina Bank	195,583
Flagler Bank	174,337
TransCapital Bank	169,765
Marine Bank & Trust Company	167,815
Natbank, National Association	160,969
<b>Community Bank of the South</b>	<b>137,913</b>
OptimumBank	128,899
Sunrise Bank	115,863
First Bank of the Palm Beaches	110,736
Florida Business Bank	110,292
Mackinac Savings Bank, FSB	109,099
Anchor Commercial Bank	104,159
Bank of Belle Glade	96,481
FirstCity Bank of Commerce	66,833
Home Federal Bank of Hollywood	41,872
SouthBank, A Federal Savings Bank	20,352

Institution Name	Return on Avg. Assets (%)
Paradise Bank	2.35
Grand Bank & Trust of Florida	2.17
TransCapital Bank	2.09
Palm Beach Community Bank	1.53
Flagler Bank	1.43
Landmark Bank, National Association	1.34
Sunrise Bank	1.19
Anchor Commercial Bank	0.95
Stonegate Bank	0.92
American National Bank	0.86
Seacoast National Bank	0.78
Marine Bank & Trust Company	0.61
Fidelity Bank of Florida, National Association	0.50
Oculina Bank	0.50
Florida Business Bank	0.49
Regent Bank	0.45
Legacy Bank of Florida	0.41
Bank of Belle Glade	0.38
OptimumBank	0.34
Desjardins Bank, National Association	0.30
First Bank of the Palm Beaches	0.28
FirstCity Bank of Commerce	0.26
<b>Community Bank of the South</b>	<b>0.20</b>
Natbank, National Association	0.16
Harbor Community Bank	0.12
Mackinac Savings Bank, FSB	0.01
Floridian Community Bank, Inc.	(0.13)
Florida Community Bank, National Association	(1.11)
SouthBank, A Federal Savings Bank	(2.42)
Home Federal Bank of Hollywood	(2.75)

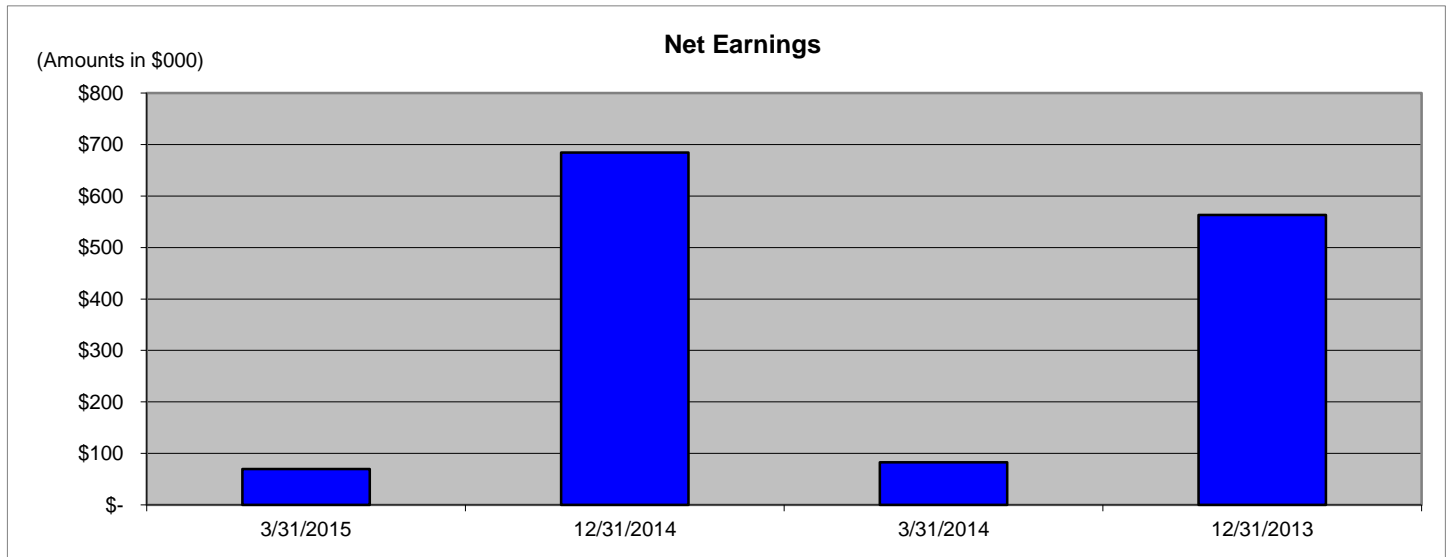
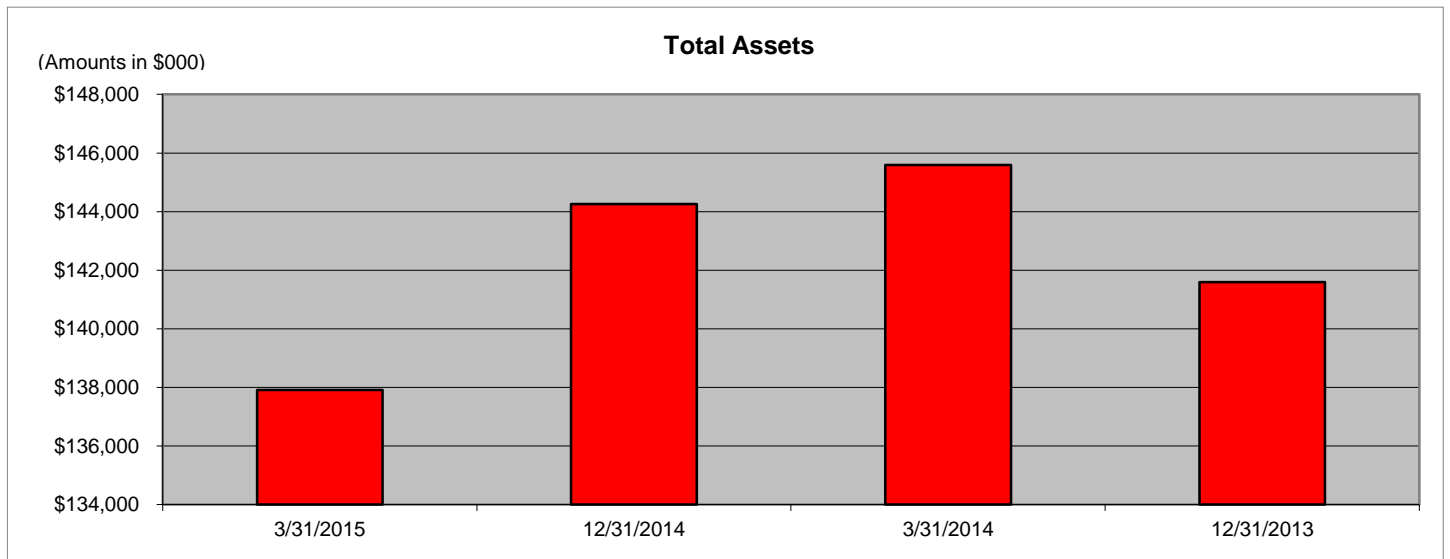
**EXECUTIVE SUMMARY - Community Bank of the South  
(Percentage)**

<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>State Avg.</b>	<b>Peer Avg.</b>
<b>CAPITAL RATIOS</b>						
Equity/Assets	9.45	10.23	9.77	11.31	12.57	10.60
Leverage Ratio	8.93	9.94	9.82	11.49	12.21	10.32
Tier 1 Cap/Risk Based Assets	22.90	24.81	22.32	23.72	23.14	16.88
Risk Based Ratio	24.15	26.06	23.53	24.70	24.28	18.02
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	33.08	31.27	35.13	39.25	76.31	77.63
Loans/Assets	27.86	26.19	29.62	32.45	61.92	63.61
Securities/Assets	20.14	24.90	31.12	35.21	19.25	15.02
<b>PROFITABILITY:</b>						
Return On Avg Assets	0.20	0.47	0.23	0.42	0.65	0.47
Return on Avg Equity	2.01	4.69	2.20	3.49	4.46	3.38
Nonint Income/Avg Assets	0.16	0.22	0.07	0.12	2.03	0.39
Overhead Ratio	1.84	1.80	2.03	2.16	2.34	2.69
Efficiency Ratio	87.46	81.12	87.21	78.16	83.34	90.75
Assets per Employee (per million)	6.57	8.01	7.28	6.74	5.56	5.71
<b>ASSET QUALITY:</b>						
Reserves/Loans	2.34	2.30	4.11	3.60	1.72	1.65
Nonper Loans/Loans	3.49	3.60	6.06	4.29	3.65	3.98
NPA Excluding Restructured Loans/ Total Assets	1.36	1.33	2.97	2.65	2.10	2.33
Nonper Assets/Assets	1.64	1.60	2.97	2.65	3.22	3.75
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	2.63	2.68	2.76	3.25	3.94	4.03
Cost of funds	0.35	0.36	0.38	0.42	0.48	0.54
Net interest margin	2.28	2.33	2.40	2.86	3.48	3.51
Avg Earning Assets/ Avg Assets	89.89	92.45	91.62	92.85	91.35	91.11

**SELECTED FINANCIAL DATA - Community Bank of the South**  
(Dollars in Thousands)

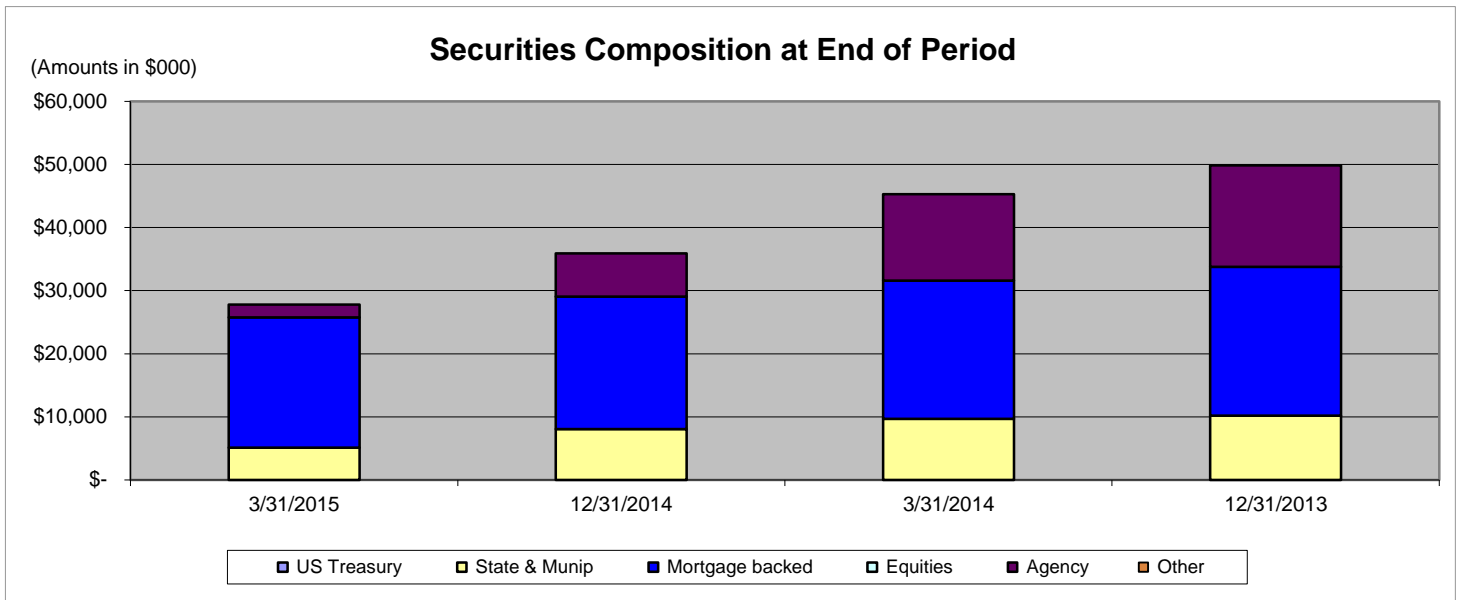
<b>As of:</b>	<b>3/31/2015</b>	<b>12/31/2014</b>	<b>3/31/2014</b>	<b>12/31/2013</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	\$ 137,913	\$ 144,260	\$ 145,591	\$ 141,596	\$ (7,678)	(5.27)
Cash and Equivalents	64,006	62,487	48,802	37,219	15,204	31.15
Securities	27,778	35,924	45,306	49,853	(17,528)	(38.69)
Loans, net	37,523	36,914	41,354	44,295	(3,831)	(9.26)
Deposit Accounts	116,138	120,815	122,752	117,070	(6,614)	(5.39)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	13,029	14,763	14,227	16,008	(1,198)	(8.42)

<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	\$ 70	\$ 684	\$ 83	\$ 563	\$ (13)	(15.66)
Interest Income	830	3,601	914	4,038	(84)	(9.19)
Interest Expense	109	468	120	489	(11)	(9.17)
Net Interest Income	721	3,133	794	3,549	(73)	(9.19)
Prov for Loan Loss	-	(368)	-	20	-	NA
Non Interest Income	57	325	27	156	30	111.11
Gain on Sale of Securities	(1)	37	2	-	(3)	(150.00)
Non Interest Expense	705	2,952	760	3,049	(55)	(7.24)
Net Operating Income	73	874	61	636	12	19.67
Income Taxes	2	227	(20)	73	22	(110.00)



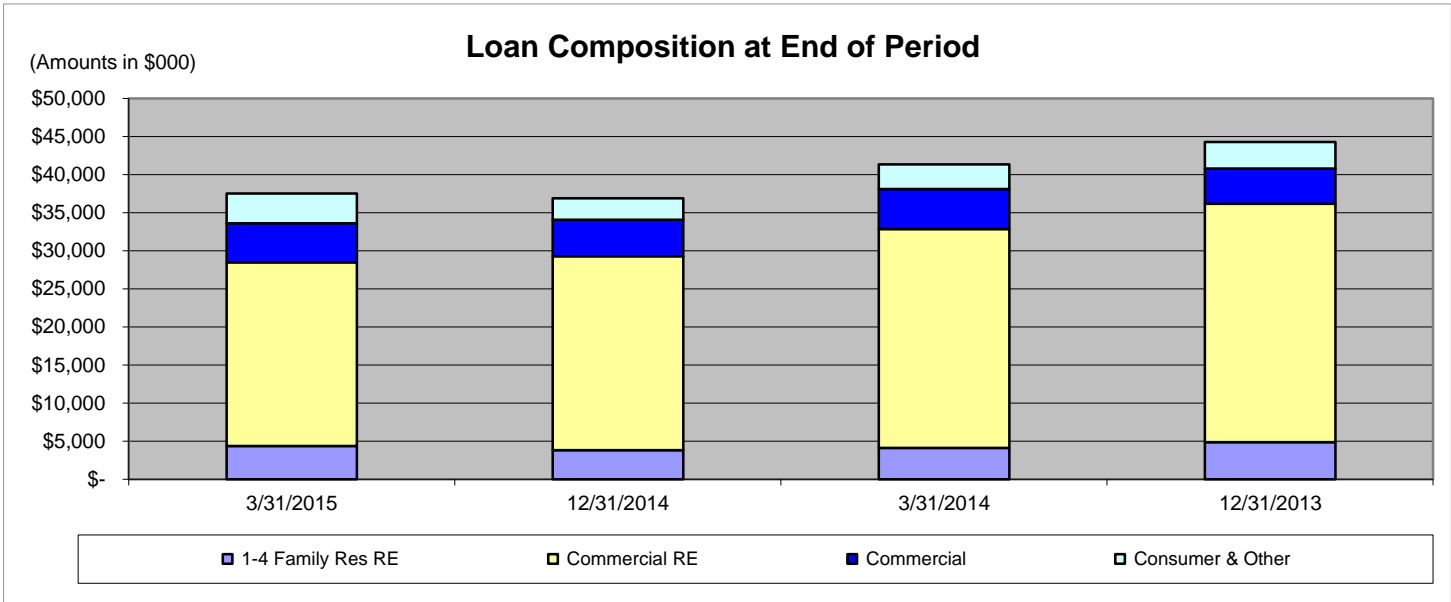
**SECURITIES COMPOSITION - Community Bank of the South**  
(Dollars in Thousands)

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	5,114	8,045	9,702	10,171	(4,588)	(47.29)
Mortgage backed	20,663	21,015	21,907	23,620	(1,244)	(5.68)
Equities	-	-	-	-	-	NA
Agency	2,001	6,864	13,697	16,062	(11,696)	(85.39)
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>\$ 27,778</b>	<b>\$ 35,924</b>	<b>\$ 45,306</b>	<b>\$ 49,853</b>	<b>\$ (17,528)</b>	<b>(38.69)</b>



**LOAN PORTFOLIO COMPOSITION - Community Bank of the South**  
(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	\$ 4,344	\$ 3,835	\$ 4,125	\$ 4,854	\$ 219	5.31
Commercial RE	24,159	25,450	28,732	31,346	(4,573)	(15.92)
Commercial	5,114	4,813	5,259	4,612	(145)	(2.76)
Consumer & Other	3,906	2,816	3,238	3,483	668	20.63
<b>Loans, Net</b>	<b>\$ 37,523</b>	<b>\$ 36,914</b>	<b>\$ 41,354</b>	<b>\$ 44,295</b>	<b>\$ (3,831)</b>	<b>(9.26)</b>



**LOAN PORTFOLIO QUALITY - Community Bank of the South**  
(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>
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**LOAN LOSS RESERVE ACTIVITY:**

Beginning Balance	\$ 869	\$ 1,655	\$ 1,655	\$ 1,501	\$ (786)	(47.49)
Total Recoveries	29	201	132	147	(103)	(78.03)
Total Charge-offs	-	619	16	13	(16)	(100.00)
Provision Expense	-	(368)	-	20	-	NA
Writedown transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>\$ 898</u>	<u>\$ 869</u>	<u>\$ 1,771</u>	<u>\$ 1,655</u>	<u>\$ (873)</u>	<u>(49.29)</u>

**NON-PERFORMING ASSETS:**

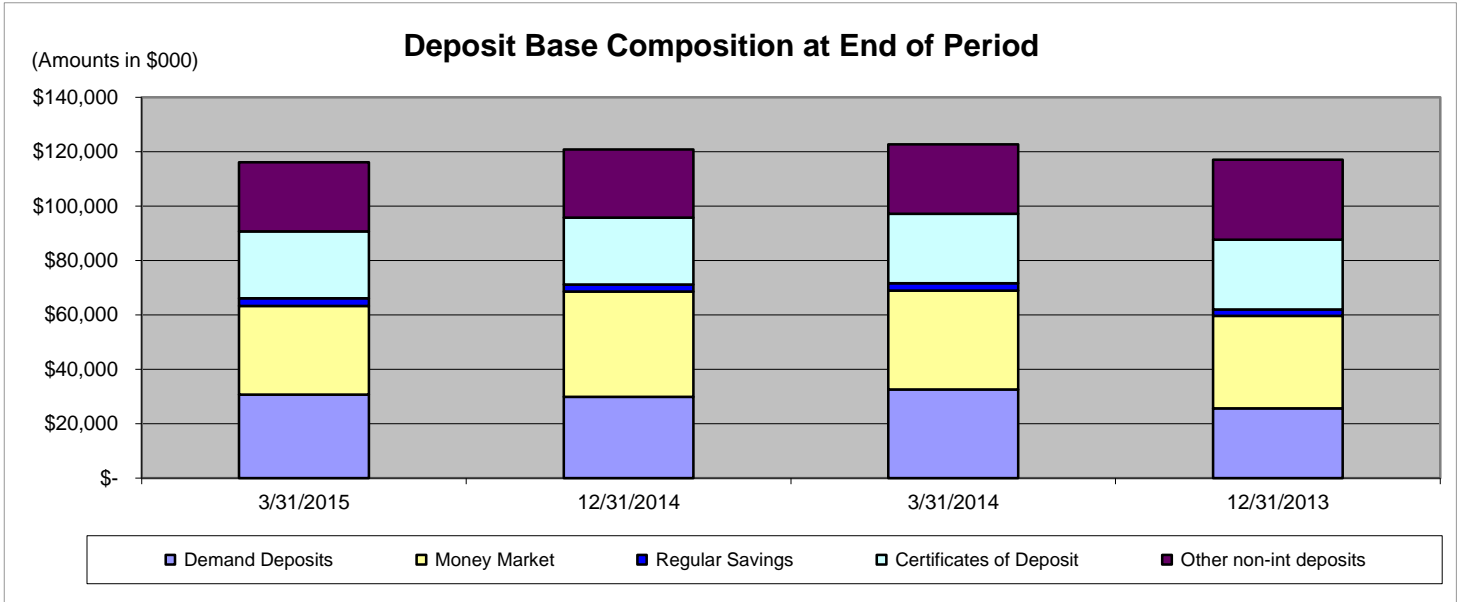
Total-90+ Days Past Due	\$ -	\$ -	\$ -	\$ -	\$ -	NA
Total-NonAccrual	951	966	2,614	1,971	(1,663)	(63.62)
Foreclosed Real Estate	922	952	1,711	1,778	(789)	(46.11)
<b>Total non-perf. Assets</b>	<u>\$ 1,873</u>	<u>\$ 1,918</u>	<u>\$ 4,325</u>	<u>\$ 3,749</u>	<u>\$ (2,452)</u>	<u>(56.69)</u>

**DEPOSIT BASE COMPOSITION - Community Bank of the South**  
(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:**

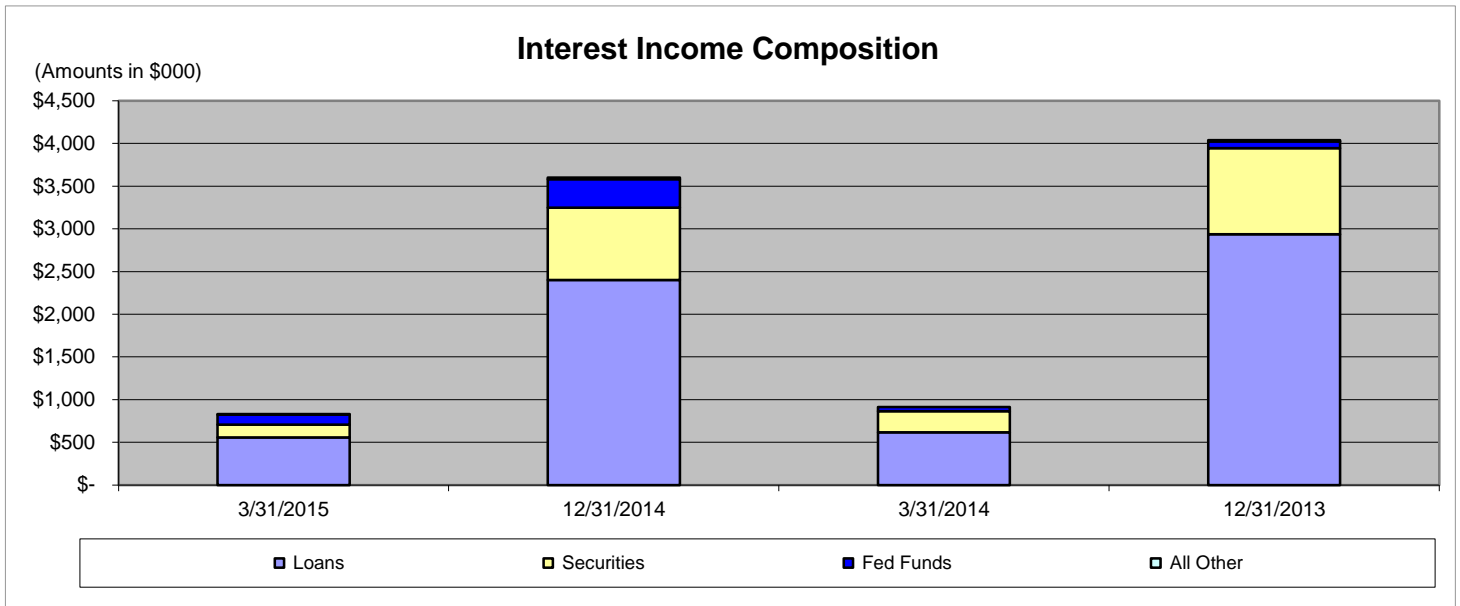
Demand Deposits	\$ 30,684	\$ 29,863	\$ 32,539	\$ 25,585	\$ (1,855)	(5.70)
Money Market	32,636	38,717	36,457	34,059	(3,821)	(10.48)
Regular Savings	2,797	2,602	2,601	2,307	196	7.54
Certificates of Deposit	24,548	24,604	25,539	25,711	(991)	(3.88)
Other non-int deposits	25,473	25,029	25,616	29,408	(143)	(0.56)
<b>Total Deposits</b>	<b>\$ 116,138</b>	<b>\$ 120,815</b>	<b>\$ 122,752</b>	<b>\$ 117,070</b>	<b>\$ (6,614)</b>	<b>(5.39)</b>





**INTEREST INCOME COMPOSITION - Community Bank of the South**  
(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	\$ 558	\$ 2,401	\$ 617	\$ 2,938	\$ (59)	(9.56)
Securities	149	848	249	1,006	(100)	(40.16)
Fed Funds	118	334	48	81	70	145.83
All Other	5	18	-	13	5	NA
<b>Total Int Income</b>	<b>\$ 830</b>	<b>\$ 3,601</b>	<b>\$ 914</b>	<b>\$ 4,038</b>	<b>\$ (84)</b>	<b>(9.19)</b>

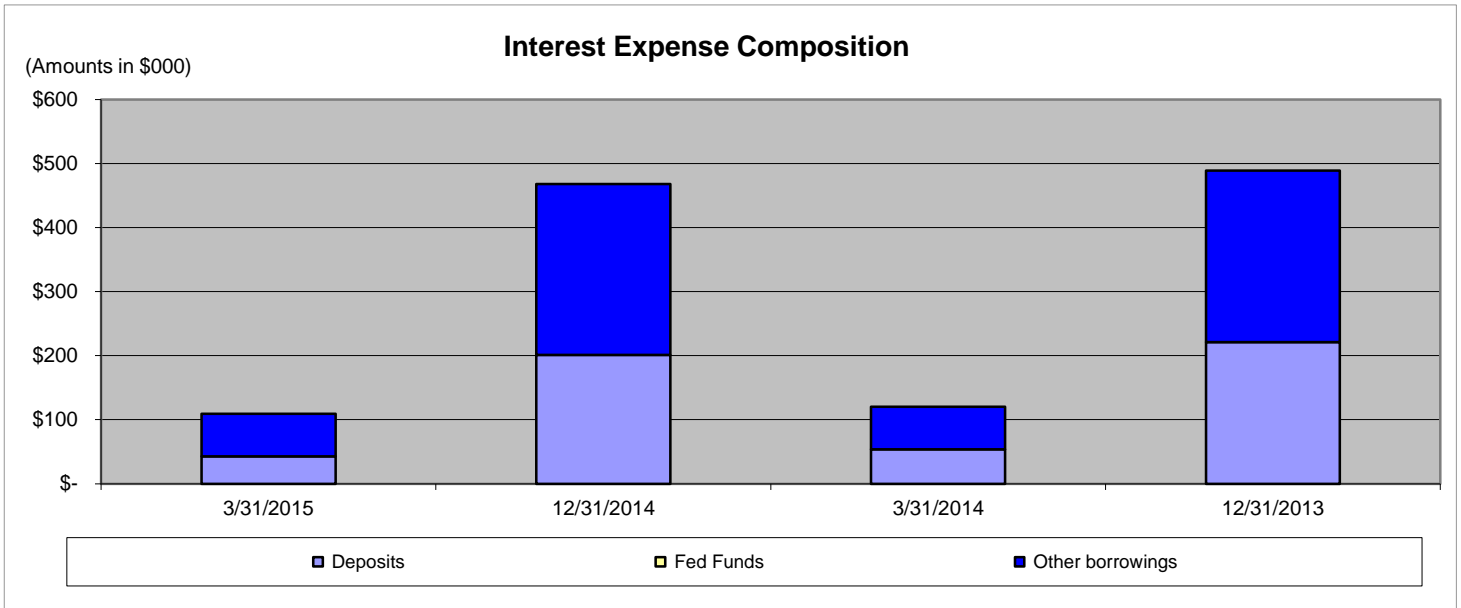


**INTEREST EXPENSE COMPOSITION - Community Bank of the South**  
(Dollars in Thousands)

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	\$ 43	\$ 201	\$ 54	\$ 221	\$ (11)	(20.37)
Fed Funds	-	-	-	-	-	NA
Other borrowings	66	267	66	268	-	-
<b>Total Int Expense</b>	<b>\$ 109</b>	<b>\$ 468</b>	<b>\$ 120</b>	<b>\$ 489</b>	<b>\$ (11)</b>	<b>(9.17)</b>

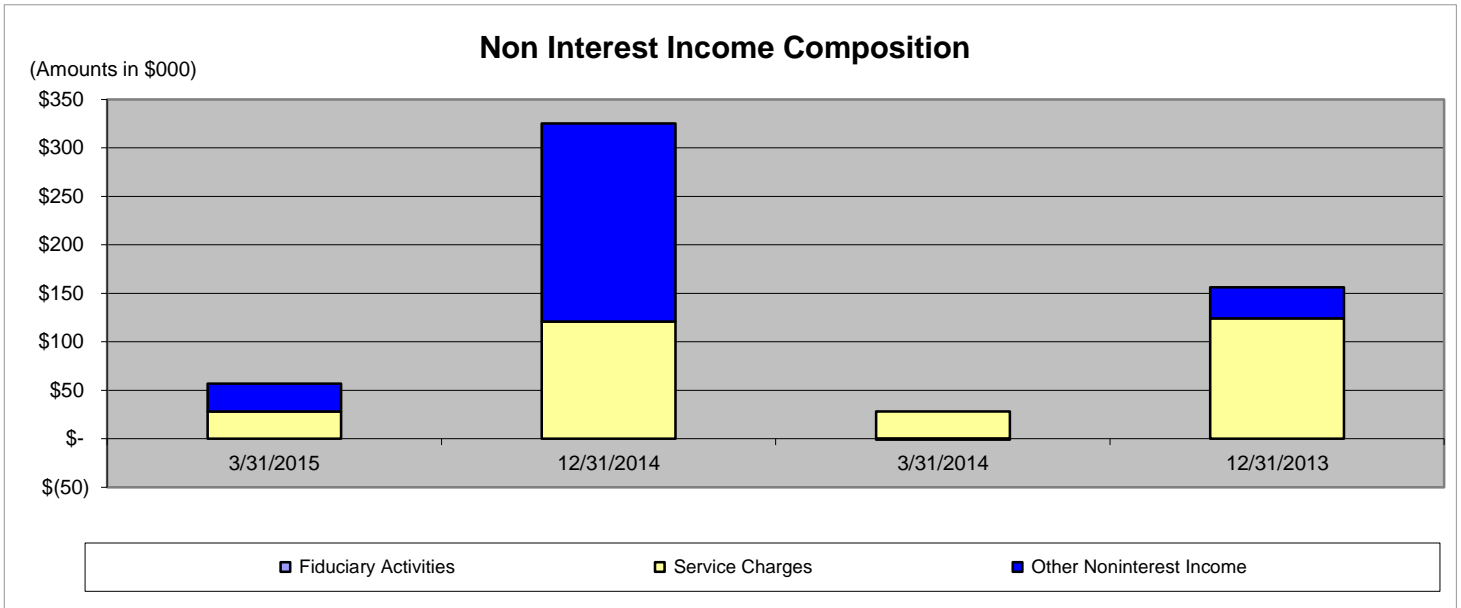


**NON INTEREST INCOME COMPOSITION - Community Bank of the South**  
(Dollars in Thousands)

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		28	121	28	124	-	-
Other Noninterest Income		29	204	(1)	32	30	(3,000.00)
<b>Total Nonint. Income</b>	<b>\$</b>	<b>57</b>	<b>\$ 325</b>	<b>\$ 27</b>	<b>\$ 156</b>	<b>\$ 30</b>	<b>111.11</b>

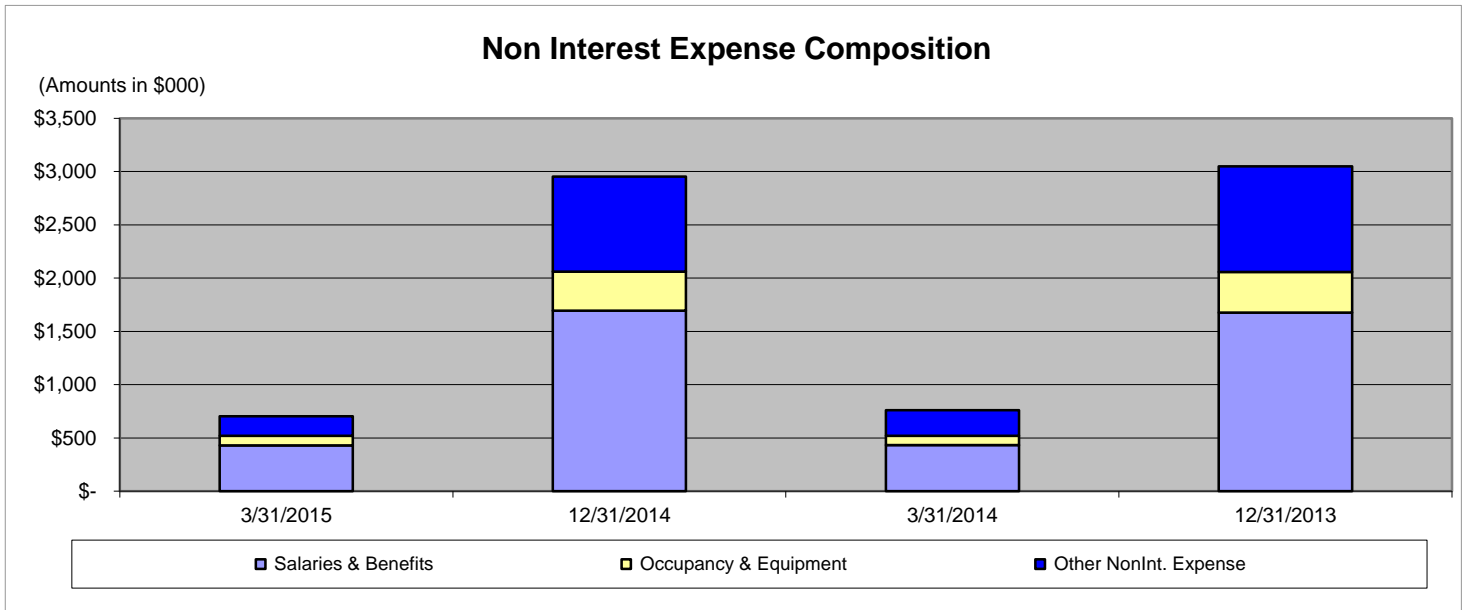


**NON INTEREST EXPENSE COMPOSITION - Community Bank of the South**  
(Dollars in Thousands)

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	\$ 432	\$ 1,695	\$ 435	\$ 1,678	\$ (3)	(0.69)
Occupancy & Equipment	88	365	86	380	2	2.33
Other NonInt. Expense	185	892	239	991	(54)	(22.59)
<b>Total NonInt. Expense</b>	<b>\$ 705</b>	<b>\$ 2,952</b>	<b>\$ 760</b>	<b>\$ 3,049</b>	<b>\$ (55)</b>	<b>(7.24)</b>



**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast 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>	
Harbor Community Bank	1,246,625	644,808	<b>93.33</b>
Seacoast National Bank	3,232,048	2,313,730	<b>39.69</b>
Palm Beach Community Bank	314,586	235,552	<b>33.55</b>
Stonegate Bank	2,256,600	1,710,840	<b>31.90</b>
Landmark Bank, National Association	364,170	278,517	<b>30.75</b>
Floridian Community Bank, Inc.	400,704	309,013	<b>29.67</b>
Florida Community Bank, National Association	6,063,638	5,073,029	<b>19.53</b>
First Bank of the Palm Beaches	110,736	93,944	<b>17.87</b>
Oculina Bank	195,583	173,947	<b>12.44</b>
Marine Bank & Trust Company	167,815	151,967	<b>10.43</b>
American National Bank	267,468	242,770	<b>10.17</b>
FirstCity Bank of Commerce	66,833	61,501	<b>8.67</b>
Legacy Bank of Florida	276,143	254,459	<b>8.52</b>
Paradise Bank	329,269	309,327	<b>6.45</b>
Desjardins Bank, National Association	221,175	208,093	<b>6.29</b>
Bank of Belle Glade	96,481	91,812	<b>5.09</b>
Flagler Bank	174,337	166,089	<b>4.97</b>
Sunrise Bank	115,863	114,897	<b>0.84</b>
Florida Business Bank	110,292	109,911	<b>0.35</b>
Anchor Commercial Bank	104,159	104,954	<b>(0.76)</b>
Natbank, National Association	160,969	162,427	<b>(0.90)</b>
Mackinac Savings Bank, FSB	109,099	111,043	<b>(1.75)</b>
OptimumBank	128,899	132,607	<b>(2.80)</b>
TransCapital Bank	169,765	176,554	<b>(3.85)</b>
Regent Bank	349,460	364,684	<b>(4.17)</b>
Grand Bank & Trust of Florida	211,711	222,451	<b>(4.83)</b>
<b>Community Bank of the South</b>	<b>137,913</b>	<b>145,591</b>	<b>(5.27)</b>
SouthBank, A Federal Savings Bank	20,352	23,084	<b>(11.84)</b>
Fidelity Bank of Florida, National Association	232,163	268,093	<b>(13.40)</b>
Home Federal Bank of Hollywood	41,872	49,815	<b>(15.94)</b>
<b>Select Peer Average</b>	<b>589,224</b>	<b>476,850</b>	<b>10.17</b>

**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**BALANCE SHEET**

Institution Name	Total Loans (\$000)		% Change in Loans
	This Year	Last Year	
Harbor Community Bank	599,638	365,985	63.84
Stonegate Bank	1,733,250	1,180,718	46.80
Seacoast National Bank	1,873,337	1,323,494	41.54
Floridian Community Bank, Inc.	288,763	205,149	40.76
Florida Community Bank, National Association	4,120,357	2,938,361	40.23
Landmark Bank, National Association	306,886	226,089	35.74
Oculina Bank	168,521	125,232	34.57
Palm Beach Community Bank	245,821	184,018	33.59
Marine Bank & Trust Company	132,425	108,420	22.14
Legacy Bank of Florida	201,074	164,820	22.00
American National Bank	186,988	160,729	16.34
First Bank of the Palm Beaches	75,318	64,771	16.28
Natbank, National Association	117,046	104,609	11.89
Florida Business Bank	76,473	68,365	11.86
FirstCity Bank of Commerce	48,361	43,523	11.12
Sunrise Bank	79,082	71,355	10.83
Bank of Belle Glade	27,212	24,985	8.91
Desjardins Bank, National Association	157,451	146,104	7.77
Flagler Bank	101,398	94,712	7.06
Paradise Bank	231,029	221,411	4.34
OptimumBank	81,696	79,650	2.57
Mackinac Savings Bank, FSB	46,517	47,002	(1.03)
Regent Bank	272,411	276,367	(1.43)
TransCapital Bank	113,592	119,057	(4.59)
Anchor Commercial Bank	63,609	68,247	(6.80)
Grand Bank & Trust of Florida	121,205	132,028	(8.20)
<b>Community Bank of the South</b>	<b>38,421</b>	<b>43,125</b>	<b>(10.91)</b>
SouthBank, A Federal Savings Bank	2,710	3,108	(12.81)
Fidelity Bank of Florida, National Association	130,402	149,906	(13.01)
Home Federal Bank of Hollywood	29,394	36,092	(18.56)

<b>Select Peer Average</b>	389,012.90	292,581.07	13.76
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

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

Institution Name	Loans/Deposits	Gross Loans/	
		Assets	Securities/ Assets
Landmark Bank, National Association	108.06	84.27	0.38
Oculina Bank	101.94	86.16	1.43
Natbank, National Association	98.09	72.71	3.85
Florida Community Bank, National Association	97.12	67.95	21.57
Desjardins Bank, National Association	96.49	71.19	16.07
Floridian Community Bank, Inc.	95.03	72.06	3.38
Palm Beach Community Bank	92.83	78.14	12.33
Stonegate Bank	91.02	76.81	4.69
Regent Bank	90.07	77.95	5.98
Home Federal Bank of Hollywood	89.92	70.20	-
OptimumBank	88.46	63.38	21.16
Marine Bank & Trust Company	88.25	78.91	10.09
FirstCity Bank of Commerce	87.55	72.36	11.50
Fidelity Bank of Florida, National Association	86.56	56.17	29.17
Legacy Bank of Florida	83.79	72.82	17.62
American National Bank	81.44	69.91	5.35
Florida Business Bank	80.97	69.34	20.28
TransCapital Bank	79.71	66.91	1.66
Sunrise Bank	79.34	68.25	16.66
First Bank of the Palm Beaches	79.01	68.02	2.17
Paradise Bank	78.97	70.16	9.10
Seacoast National Bank	71.78	57.96	29.50
Anchor Commercial Bank	68.54	61.07	21.94
Flagler Bank	64.67	58.16	31.51
Grand Bank & Trust of Florida	64.58	57.25	23.13
Harbor Community Bank	59.62	48.10	40.35
Mackinac Savings Bank, FSB	46.60	42.64	-
Community Bank of the South	33.08	27.86	20.14
Bank of Belle Glade	30.74	28.20	38.26
SouthBank, A Federal Savings Bank	14.70	13.32	31.42
<b>Select Peer Average</b>	<b>77.63</b>	<b>63.61</b>	<b>15.02</b>

**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast 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>
Mackinac Savings Bank, FSB	1.26	1.00	0.51	<b>0.51</b>
Paradise Bank	1.18	0.77	0.54	<b>0.54</b>
Palm Beach Community Bank	0.84	0.77	0.07	<b>0.60</b>
Desjardins Bank, National Association	1.43	0.86	0.61	<b>0.61</b>
Stonegate Bank	0.97	0.84	0.23	<b>0.67</b>
Bank of Belle Glade	1.47	3.18	0.04	<b>0.94</b>
Florida Business Bank	1.76	1.67	0.61	<b>1.16</b>
Natbank, National Association	0.78	1.59	1.29	<b>1.29</b>
Sunrise Bank	2.22	0.84	1.29	<b>1.29</b>
Florida Community Bank, National Association	0.59	0.40	1.51	<b>1.51</b>
Marine Bank & Trust Company	1.76	1.92	0.19	<b>1.52</b>
Seacoast National Bank	0.95	2.40	0.84	<b>1.58</b>
<b>Community Bank of the South</b>	<b>2.34</b>	<b>3.49</b>	<b>1.36</b>	<b>1.64</b>
Oculina Bank	0.84	0.79	1.56	<b>1.74</b>
First Bank of the Palm Beaches	1.19	1.71	1.07	<b>1.80</b>
Fidelity Bank of Florida, National Association	3.37	1.76	1.92	<b>1.92</b>
American National Bank	1.03	3.02	2.11	<b>2.11</b>
SouthBank, A Federal Savings Bank	1.88	-	2.21	<b>2.21</b>
FirstCity Bank of Commerce	1.54	3.52	2.48	<b>2.55</b>
Harbor Community Bank	0.71	3.24	2.16	<b>2.59</b>
Floridian Community Bank, Inc.	1.54	5.05	3.06	<b>3.72</b>
Home Federal Bank of Hollywood	2.44	0.86	4.10	<b>4.10</b>
Legacy Bank of Florida	1.52	2.45	3.15	<b>4.46</b>
Flagler Bank	1.95	3.82	3.84	<b>5.47</b>
Landmark Bank, National Association	1.97	8.28	3.86	<b>6.99</b>
Grand Bank & Trust of Florida	2.22	10.85	4.12	<b>9.78</b>
Regent Bank	2.67	12.23	4.99	<b>10.72</b>
Anchor Commercial Bank	1.76	15.51	3.92	<b>10.84</b>
OptimumBank	2.75	14.98	7.87	<b>13.14</b>
TransCapital Bank	2.66	11.51	8.52	<b>14.52</b>
<b>Select Peer Average</b>	<b>1.65</b>	<b>3.98</b>	<b>2.33</b>	<b>3.75</b>



**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast 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>
TransCapital Bank	15.34	<b>15.47</b>	20.69	21.96
Florida Business Bank	13.89	<b>13.89</b>	18.35	19.61
Landmark Bank, National Association	12.97	<b>13.41</b>	16.10	17.36
Desjardins Bank, National Association	12.86	<b>13.26</b>	28.29	29.56
American National Bank	12.47	<b>12.33</b>	16.57	17.57
Harbor Community Bank	12.14	<b>11.80</b>	20.68	21.30
Paradise Bank	10.60	<b>11.48</b>	14.71	15.84
Palm Beach Community Bank	10.82	<b>11.47</b>	15.65	16.63
First Bank of the Palm Beaches	11.06	<b>11.15</b>	15.82	16.98
Sunrise Bank	11.11	<b>11.15</b>	15.98	17.24
Florida Community Bank, National Association	11.87	<b>10.75</b>	13.43	13.99
Grand Bank & Trust of Florida	10.45	<b>10.71</b>	15.04	16.30
Stonegate Bank	12.14	<b>10.64</b>	11.48	12.33
Regent Bank	10.24	<b>10.31</b>	12.92	14.19
Flagler Bank	9.97	<b>10.23</b>	15.06	16.31
Anchor Commercial Bank	10.68	<b>10.10</b>	16.35	17.59
Natbank, National Association	9.71	<b>9.83</b>	18.73	19.82
Marine Bank & Trust Company	10.38	<b>9.79</b>	13.95	15.22
Seacoast National Bank	10.79	<b>9.75</b>	14.37	15.21
Oculina Bank	9.41	<b>9.66</b>	14.71	15.86
FirstCity Bank of Commerce	9.38	<b>9.51</b>	14.61	15.86
Fidelity Bank of Florida, National Association	13.42	<b>9.00</b>	13.82	15.10
<b>Community Bank of the South</b>	<b>9.45</b>	<b>8.93</b>	<b>22.90</b>	<b>24.15</b>
SouthBank, A Federal Savings Bank	8.88	<b>8.78</b>	27.44	28.24
Bank of Belle Glade	8.14	<b>8.74</b>	25.26	26.51
Floridian Community Bank, Inc.	7.80	<b>8.53</b>	10.78	12.03
Legacy Bank of Florida	11.06	<b>8.25</b>	9.77	11.05
Mackinac Savings Bank, FSB	7.95	<b>7.87</b>	33.36	34.62
OptimumBank	6.92	<b>6.92</b>	9.14	10.40
Home Federal Bank of Hollywood	6.07	<b>5.93</b>	10.49	11.75
<b>Select Peer Average</b>	10.60	10.32	16.88	18.02

**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast 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>
Paradise Bank	309,280	<b>2.35</b>	21.49
Grand Bank & Trust of Florida	206,371	<b>2.17</b>	20.74
TransCapital Bank	168,367	<b>2.09</b>	13.71
Palm Beach Community Bank	291,189	<b>1.53</b>	13.31
Flagler Bank	173,844	<b>1.43</b>	14.61
Landmark Bank, National Association	351,309	<b>1.34</b>	10.11
Sunrise Bank	115,430	<b>1.19</b>	10.80
Anchor Commercial Bank	103,878	<b>0.95</b>	9.00
Stonegate Bank	2,179,634	<b>0.92</b>	8.45
American National Bank	269,861	<b>0.86</b>	6.98
Seacoast National Bank	3,151,329	<b>0.78</b>	7.13
Marine Bank & Trust Company	164,771	<b>0.61</b>	5.79
Fidelity Bank of Florida, National Association	238,213	<b>0.50</b>	3.80
Oculina Bank	188,225	<b>0.50</b>	5.10
Florida Business Bank	105,888	<b>0.49</b>	3.45
Regent Bank	347,310	<b>0.45</b>	4.42
Legacy Bank of Florida	276,023	<b>0.41</b>	3.76
Bank of Belle Glade	89,808	<b>0.38</b>	4.37
OptimumBank	125,858	<b>0.34</b>	4.86
Desjardins Bank, National Association	212,248	<b>0.30</b>	2.27
First Bank of the Palm Beaches	110,089	<b>0.28</b>	2.56
FirstCity Bank of Commerce	66,312	<b>0.26</b>	2.76
<b>Community Bank of the South</b>	<b>140,682</b>	<b>0.20</b>	<b>2.01</b>
Natbank, National Association	159,401	<b>0.16</b>	1.63
Harbor Community Bank	1,225,879	<b>0.12</b>	0.94
Mackinac Savings Bank, FSB	110,079	<b>0.01</b>	0.09
Floridian Community Bank, Inc.	366,879	<b>(0.13)</b>	(1.54)
Florida Community Bank, National Association	5,889,351	<b>(1.11)</b>	(9.24)
SouthBank, A Federal Savings Bank	21,140	<b>(2.42)</b>	(28.19)
Home Federal Bank of Hollywood	42,809	<b>(2.75)</b>	(43.77)
<b>Select Peer Average</b>	<b>573,382</b>	<b>0.47</b>	<b>3.38</b>

**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast 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)
Landmark Bank, National Association	0.11	2.50	<b>54.20</b>	7.00
Palm Beach Community Bank	0.19	2.28	<b>56.84</b>	6.29
TransCapital Bank	1.62	1.42	<b>59.28</b>	6.29
Flagler Bank	0.17	1.99	<b>60.28</b>	7.26
Stonegate Bank	0.27	2.20	<b>60.43</b>	8.58
Paradise Bank	0.88	2.32	<b>60.80</b>	6.59
Sunrise Bank	0.17	2.29	<b>65.25</b>	5.52
Seacoast National Bank	0.93	2.01	<b>67.22</b>	5.41
American National Bank	0.18	2.06	<b>69.23</b>	7.23
Florida Business Bank	0.12	2.38	<b>72.56</b>	6.89
Anchor Commercial Bank	1.18	2.36	<b>75.20</b>	4.96
Marine Bank & Trust Company	0.48	2.62	<b>75.98</b>	4.66
Bank of Belle Glade	0.61	1.55	<b>78.14</b>	6.03
Floridian Community Bank, Inc.	0.50	2.23	<b>78.60</b>	7.16
Oculina Bank	0.78	2.46	<b>79.58</b>	3.16
Legacy Bank of Florida	0.14	2.76	<b>85.12</b>	5.75
Harbor Community Bank	0.65	2.90	<b>86.55</b>	3.60
<b>Community Bank of the South</b>	<b>0.16</b>	<b>1.84</b>	<b>87.46</b>	<b>6.57</b>
Desjardins Bank, National Association	1.18	2.83	<b>89.00</b>	3.69
Regent Bank	0.69	2.96	<b>89.54</b>	3.76
Natbank, National Association	0.35	2.54	<b>89.71</b>	5.37
First Bank of the Palm Beaches	0.49	2.61	<b>91.62</b>	5.27
OptimumBank	0.19	2.63	<b>92.23</b>	7.16
Mackinac Savings Bank, FSB	2.58	2.21	<b>99.55</b>	2.66
Grand Bank & Trust of Florida	0.40	3.20	<b>100.47</b>	5.16
Fidelity Bank of Florida, National Association	(0.64)	3.37	<b>100.57</b>	6.11
FirstCity Bank of Commerce	0.68	3.28	<b>101.87</b>	3.71
Home Federal Bank of Hollywood	0.07	6.22	<b>177.57</b>	2.79
SouthBank, A Federal Savings Bank	0.32	3.14	<b>326.79</b>	6.78
Florida Community Bank, National Association	(3.68)	5.67	<b>NM</b>	9.78
<b>Select Peer Average</b>	<b>0.39</b>	<b>2.69</b>	<b>90.75</b>	<b>5.71</b>

**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast 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 of the Palm Beaches	24.43	0.65	-
OptimumBank	7.41	2.52	-
American National Bank	4.81	16.92	-
Natbank, National Association	4.68	17.83	0.15
Florida Business Bank	4.57	2.49	-
Stonegate Bank	4.12	7.37	0.89
Bank of Belle Glade	4.03	29.00	-
FirstCity Bank of Commerce	3.45	6.84	4.02
Flagler Bank	3.34	0.38	0.57
Desjardins Bank, National Association	2.48	9.51	-
Harbor Community Bank	2.25	1.62	-
Seacoast National Bank	2.01	4.17	-
Oculina Bank	1.88	4.30	-
<b>Community Bank of the South</b>	<b>1.72</b>	<b>44.69</b>	<b>-</b>
Home Federal Bank of Hollywood	1.66	16.38	-
Grand Bank & Trust of Florida	1.54	10.68	-
Marine Bank & Trust Company	1.53	6.69	-
Paradise Bank	1.43	14.65	-
Sunrise Bank	1.23	9.12	-
Fidelity Bank of Florida, National Association	1.20	3.35	0.65
Regent Bank	1.13	7.95	-
Anchor Commercial Bank	1.02	12.71	0.02
Floridian Community Bank, Inc.	1.00	21.14	-
Legacy Bank of Florida	0.90	2.21	-
Florida Community Bank, National Association	0.76	1.09	-
SouthBank, A Federal Savings Bank	0.74	49.78	-
Landmark Bank, National Association	0.72	12.80	-
Palm Beach Community Bank	0.56	5.02	-
TransCapital Bank	0.46	19.47	-
Mackinac Savings Bank, FSB	0.26	56.12	-
<b>Select Peer Average</b>	<b>2.91</b>	<b>13.25</b>	<b>0.21</b>

**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast 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
Oculina Bank	0.41	1.02	85.28
Landmark Bank, National Association	-	0.38	82.61
Palm Beach Community Bank	4.23	8.10	77.48
Marine Bank & Trust Company	-	10.09	76.77
Stonegate Bank	4.69	-	76.03
Regent Bank	-	5.98	75.28
Natbank, National Association	-	3.85	72.15
Legacy Bank of Florida	-	17.62	71.58
FirstCity Bank of Commerce	8.20	3.30	71.25
Floridian Community Bank, Inc.	-	3.38	70.95
Desjardins Bank, National Association	16.07	-	70.17
Paradise Bank	-	9.10	69.33
American National Bank	-	5.35	69.19
Home Federal Bank of Hollywood	-	-	68.48
Florida Business Bank	3.29	16.99	68.12
Florida Community Bank, National Association	-	21.57	67.53
First Bank of the Palm Beaches	1.57	0.60	66.98
Sunrise Bank	-	16.66	66.74
TransCapital Bank	1.66	-	65.13
OptimumBank	0.08	21.08	61.64
Anchor Commercial Bank	-	21.94	59.99
Flagler Bank	-	31.51	57.03
Seacoast National Bank	6.90	22.59	56.83
Grand Bank & Trust of Florida	4.05	19.07	55.98
Fidelity Bank of Florida, National Association	-	29.17	54.28
Harbor Community Bank	13.00	27.35	47.39
Mackinac Savings Bank, FSB	-	-	39.02
Bank of Belle Glade	20.01	18.24	27.79
Community Bank of the South	-	20.14	27.21
SouthBank, A Federal Savings Bank	-	31.42	13.07

<b>Select Peer Average</b>	2.81	12.22	62.38
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast 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
American National Bank	0.06	-	-
Desjardins Bank, National Association	0.23	-	-
FirstCity Bank of Commerce	0.42	-	-
Florida Business Bank	2.55	-	-
Marine Bank & Trust Company	2.54	-	0.03
Palm Beach Community Bank	2.24	-	-
Paradise Bank	2.21	-	0.45
Landmark Bank, National Association	0.69	<b>0.01</b>	0.10
Stonegate Bank	1.23	<b>0.03</b>	2.40
Bank of Belle Glade	0.44	<b>0.04</b>	-
Floridian Community Bank, Inc.	0.76	<b>0.08</b>	-
Mackinac Savings Bank, FSB	0.07	<b>0.08</b>	0.80
Natbank, National Association	0.12	<b>0.13</b>	-
Seacoast National Bank	1.49	<b>0.19</b>	1.07
First Bank of the Palm Beaches	4.35	<b>0.64</b>	-
<b>Community Bank of the South</b>	<b>2.01</b>	<b>0.67</b>	-
Sunrise Bank	3.79	<b>0.71</b>	-
Fidelity Bank of Florida, National Association	0.99	<b>0.94</b>	-
Harbor Community Bank	2.51	<b>1.03</b>	0.92
Oculina Bank	3.48	<b>1.06</b>	0.05
Regent Bank	3.79	<b>1.19</b>	-
Florida Community Bank, National Association	0.66	<b>1.24</b>	1.46
Anchor Commercial Bank	0.60	<b>1.37</b>	-
SouthBank, A Federal Savings Bank	2.16	<b>2.21</b>	-
Legacy Bank of Florida	0.95	<b>2.68</b>	-
Flagler Bank	3.11	<b>3.25</b>	-
Home Federal Bank of Hollywood	8.43	<b>3.50</b>	-
Grand Bank & Trust of Florida	1.17	<b>3.57</b>	-
OptimumBank	2.16	<b>3.64</b>	-
TransCapital Bank	2.73	<b>6.82</b>	-
<b>Select Peer Average</b>	<b>1.93</b>	<b>1.17</b>	<b>0.24</b>

**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast 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
Desjardins Bank, National Association	74.24	11.12	85.35
Natbank, National Association	54.79	27.89	82.68
Paradise Bank	45.17	54.83	100.00
Bank of Belle Glade	37.95	62.05	100.00
Regent Bank	32.19	66.19	98.37
First Bank of the Palm Beaches	32.17	64.78	96.95
Grand Bank & Trust of Florida	28.45	70.77	99.22
Seacoast National Bank	27.67	63.34	91.01
Marine Bank & Trust Company	25.88	74.12	100.00
Florida Business Bank	25.66	74.34	100.00
Harbor Community Bank	25.16	67.04	92.20
<b>Community Bank of the South</b>	<b>24.82</b>	<b>69.12</b>	<b>93.93</b>
American National Bank	24.09	75.21	99.30
FirstCity Bank of Commerce	19.47	71.85	91.32
Stonegate Bank	18.66	78.10	96.75
Legacy Bank of Florida	18.30	79.66	97.96
Oculina Bank	18.20	75.30	93.50
Landmark Bank, National Association	18.07	72.02	90.10
Floridian Community Bank, Inc.	17.79	65.49	83.28
Sunrise Bank	17.60	79.48	97.08
Flagler Bank	14.23	85.77	100.00
Anchor Commercial Bank	13.85	86.15	100.00
Palm Beach Community Bank	11.25	83.32	94.58
Home Federal Bank of Hollywood	10.81	72.60	83.41
OptimumBank	9.07	68.48	77.55
Fidelity Bank of Florida, National Association	4.80	70.28	75.08
TransCapital Bank	4.16	95.84	100.00
SouthBank, A Federal Savings Bank	3.13	96.87	100.00
Florida Community Bank, National Association	3.04	77.04	80.08
Mackinac Savings Bank, FSB	2.17	97.83	100.00
<b>Select Peer Average</b>	<b>22.09</b>	<b>71.23</b>	<b>93.32</b>

**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast 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
Fidelity Bank of Florida, National Association	0.75	24.92
OptimumBank	-	22.45
Florida Community Bank, National Association	-	18.32
Natbank, National Association	0.17	17.32
Home Federal Bank of Hollywood	-	16.59
Floridian Community Bank, Inc.	-	16.47
Desjardins Bank, National Association	-	14.65
Landmark Bank, National Association	-	9.90
FirstCity Bank of Commerce	4.44	8.68
Harbor Community Bank	-	7.80
Oculina Bank	-	6.50
<b>Community Bank of the South</b>	<b>-</b>	<b>6.07</b>
Palm Beach Community Bank	-	5.00
First Bank of the Palm Beaches	-	3.05
Sunrise Bank	-	2.92
Legacy Bank of Florida	-	2.04
Seacoast National Bank	-	1.74
Regent Bank	-	1.63
Stonegate Bank	1.02	1.02
American National Bank	-	-
Anchor Commercial Bank	0.02	-
Bank of Belle Glade	-	-
Flagler Bank	0.63	-
Florida Business Bank	-	-
Grand Bank & Trust of Florida	-	-
Mackinac Savings Bank, FSB	-	-
Marine Bank & Trust Company	-	-
Paradise Bank	-	-
SouthBank, A Federal Savings Bank	-	-
TransCapital Bank	-	-
<b>Select Peer Average</b>	<b>0.23</b>	<b>6.24</b>



**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast 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
Landmark Bank, National Association	5.49	0.81	<b>4.77</b>	97.19
Paradise Bank	4.90	0.21	<b>4.69</b>	93.40
Palm Beach Community Bank	5.05	0.69	<b>4.39</b>	92.94
First Bank of the Palm Beaches	4.58	0.36	<b>4.14</b>	70.02
Home Federal Bank of Hollywood	5.07	1.08	<b>4.09</b>	84.89
Stonegate Bank	4.49	0.49	<b>4.06</b>	90.19
TransCapital Bank	4.82	0.84	<b>4.01</b>	87.38
Marine Bank & Trust Company	4.15	0.31	<b>3.85</b>	93.40
Flagler Bank	4.56	0.73	<b>3.83</b>	89.07
Sunrise Bank	4.18	0.40	<b>3.81</b>	94.34
Fidelity Bank of Florida, National Association	5.17	1.50	<b>3.71</b>	89.25
Regent Bank	4.11	0.44	<b>3.69</b>	91.74
Anchor Commercial Bank	4.11	0.46	<b>3.68</b>	95.82
Florida Community Bank, National Association	4.19	0.51	<b>3.68</b>	87.00
Oculina Bank	4.41	0.75	<b>3.64</b>	89.20
Seacoast National Bank	3.81	0.18	<b>3.63</b>	91.05
Harbor Community Bank	3.90	0.29	<b>3.62</b>	90.85
American National Bank	3.92	0.34	<b>3.57</b>	85.27
Florida Business Bank	3.99	0.47	<b>3.55</b>	92.34
Natbank, National Association	3.85	0.29	<b>3.54</b>	81.19
Legacy Bank of Florida	4.00	0.60	<b>3.44</b>	94.87
Desjardins Bank, National Association	3.47	0.08	<b>3.40</b>	97.56
FirstCity Bank of Commerce	4.18	0.91	<b>3.40</b>	94.18
Grand Bank & Trust of Florida	3.66	0.36	<b>3.31</b>	93.46
OptimumBank	3.66	0.60	<b>3.08</b>	93.34
Floridian Community Bank, Inc.	3.83	0.79	<b>3.07</b>	96.56
Mackinac Savings Bank, FSB	2.73	0.47	<b>2.30</b>	97.31
<b>Community Bank of the South</b>	<b>2.63</b>	<b>0.35</b>	<b>2.28</b>	<b>89.89</b>
Bank of Belle Glade	2.47	0.19	<b>2.27</b>	94.78
SouthBank, A Federal Savings Bank	1.58	0.84	<b>0.78</b>	94.76
<b>Select Peer Average</b>	4.03	0.54	3.51	91.11