

# Community Southern Bank

Lakeland, Florida

Established  
8/28/2006

## 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  
*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
<b>Community Southern Bank</b>	<b>250,717</b>
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
<b>Community Southern Bank</b>	<b>0.47</b>
First National Bank of Wauchula	0.32

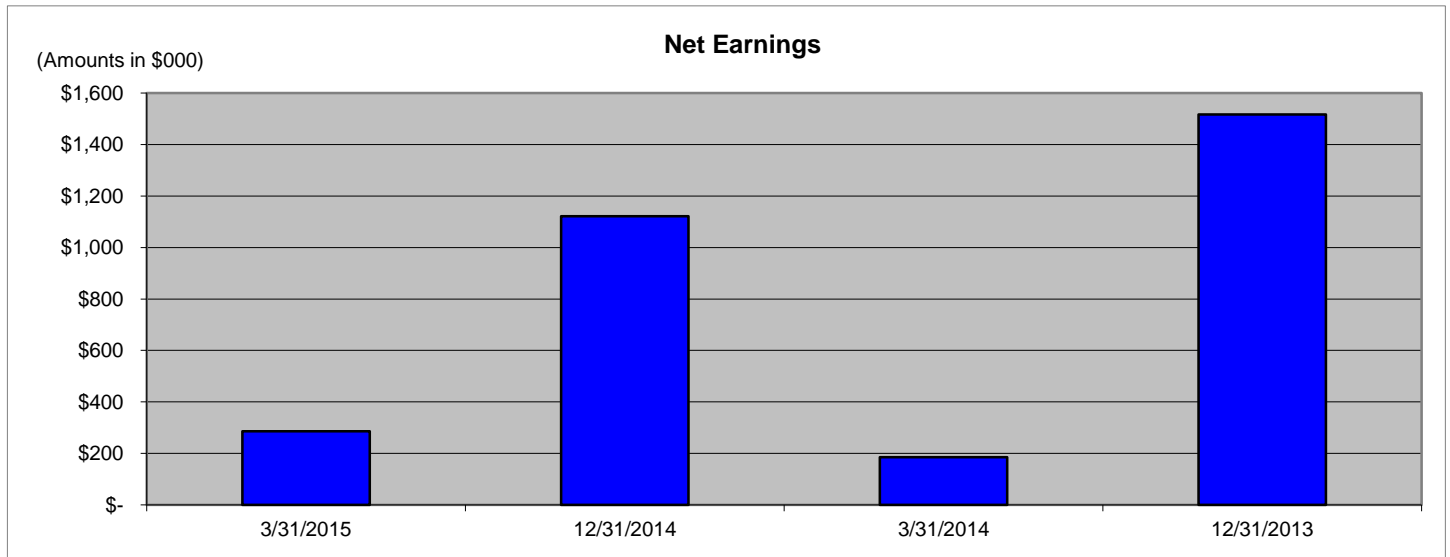
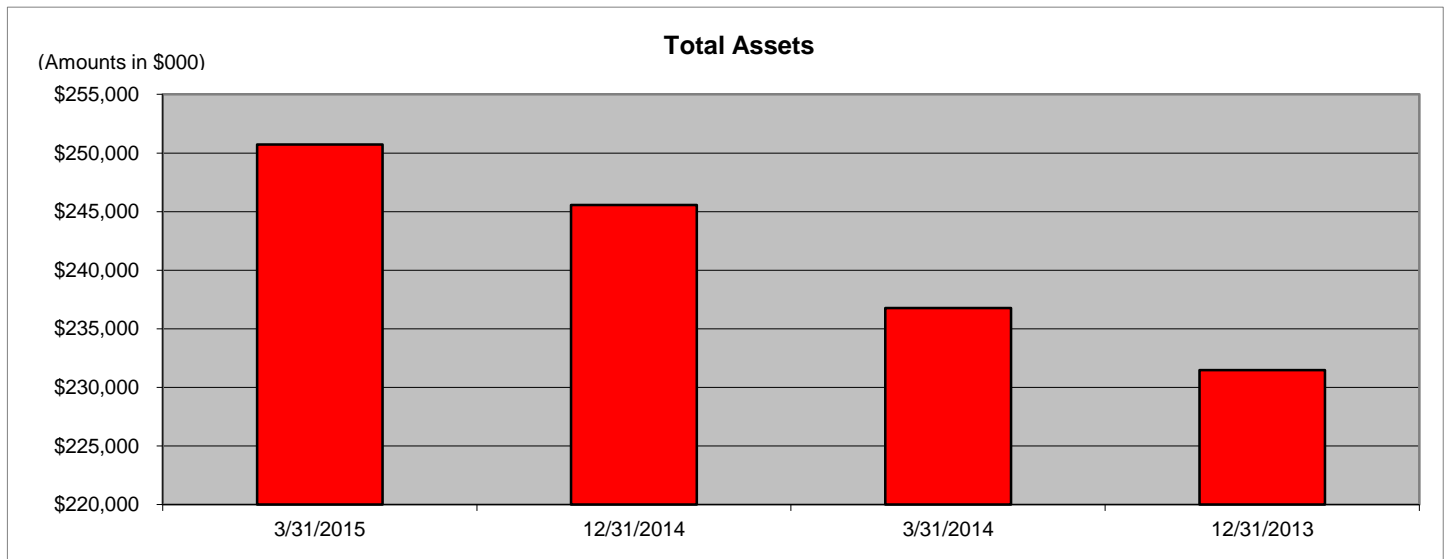
**EXECUTIVE SUMMARY - Community Southern Bank**  
(Percentage)

Period Ending:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	11.14	11.20	10.69	10.96	12.57	10.26
Leverage Ratio	11.41	11.47	11.66	12.48	12.22	10.14
Tier 1 Cap/Risk Based Assets	14.50	15.02	15.52	16.51	23.14	15.61
Risk Based Ratio	15.43	15.96	16.54	17.54	24.27	16.74
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	89.84	88.63	85.80	85.48	76.31	71.52
Loans/Assets	67.90	67.24	65.16	64.66	61.92	61.19
Securities/Assets	21.12	21.73	18.33	21.61	19.25	20.76
<b>PROFITABILITY:</b>						
Return On Avg Assets	0.47	0.47	0.32	0.71	0.65	0.87
Return on Avg Equity	4.13	4.28	2.94	5.84	4.46	8.46
Nonint Income/Avg Assets	0.28	0.24	0.21	0.26	2.03	0.60
Overhead Ratio	2.22	2.29	2.46	2.53	2.34	2.43
Efficiency Ratio	75.22	75.92	82.56	79.06	83.34	73.58
Assets per Employee (per million)	5.70	5.34	5.15	4.82	5.56	4.43
<b>ASSET QUALITY:</b>						
Reserves/Loans	1.05	1.05	1.16	1.16	1.72	2.04
Nonper Loans/Loans	0.99	0.93	1.31	1.53	3.65	4.15
NPA Excluding Restructured Loans/ Total Assets	0.25	0.22	0.37	0.45	2.10	2.12
Nonper Assets/Assets	0.69	0.67	0.85	0.99	3.22	3.03
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	3.91	3.99	3.93	4.16	3.94	4.09
Cost of funds	0.75	0.81	0.81	0.83	0.48	0.36
Net interest margin	3.19	3.20	3.15	3.36	3.48	3.74
Avg Earning Assets/ Avg Assets	92.26	92.70	92.14	91.80	91.33	92.65

**SELECTED FINANCIAL DATA - Community Southern Bank**  
(Dollars in Thousands)

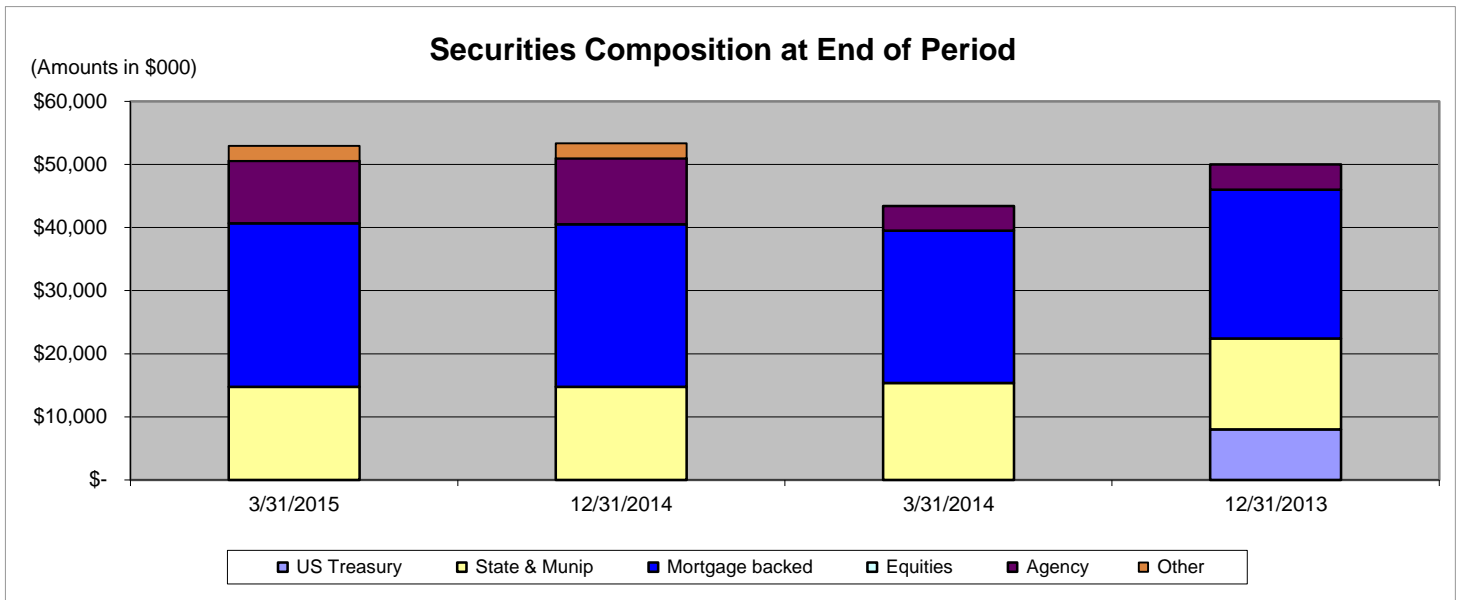
<b>As of:</b>	<b>3/31/2015</b>	<b>12/31/2014</b>	<b>3/31/2014</b>	<b>12/31/2013</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	\$ 250,717	\$ 245,552	\$ 236,768	\$ 231,461	\$ 13,949	5.89
Cash and Equivalents	15,258	14,804	26,236	18,361	(10,978)	(41.84)
Securities	52,958	53,370	43,403	50,028	9,555	22.01
Loans, net	168,434	163,374	152,491	147,928	15,943	10.46
Deposit Accounts	189,481	186,274	179,811	175,079	9,670	5.38
Fed Funds & Repos	3,101	4,385	8,257	7,517	(5,156)	(62.44)
Total Equity	27,922	27,502	25,309	25,367	2,613	10.32

<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	\$ 286	\$ 1,121	\$ 186	\$ 1,517	\$ 100	53.76
Interest Income	2,220	8,858	2,110	8,161	110	5.21
Interest Expense	412	1,745	422	1,563	(10)	(2.37)
Net Interest Income	1,808	7,113	1,688	6,598	120	7.11
Prov for Loan Loss	61	179	47	176	14	29.79
Non Interest Income	172	569	125	566	47	37.60
Gain on Sale of Securities	-	-	-	981	-	NA
Non Interest Expense	1,537	6,048	1,557	5,967	(20)	(1.28)
Net Operating Income	382	1,455	209	1,021	173	82.78
Income Taxes	96	334	23	485	73	317.39



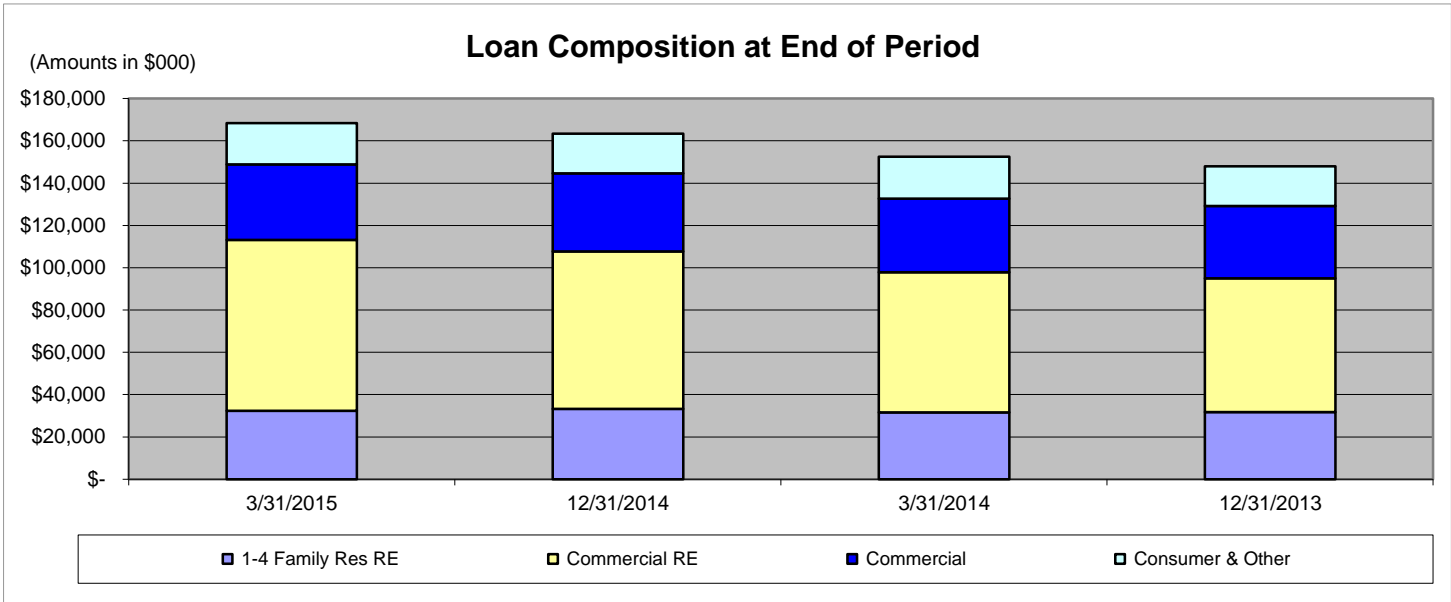
**SECURITIES COMPOSITION - Community Southern Bank**  
(Dollars in Thousands)

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	\$ -	\$ -	\$ -	\$ 8,000	\$ -	NA
State & Munip	14,733	14,746	15,342	14,429	(609)	(3.97)
Mortgage backed	25,951	25,760	24,151	23,558	1,800	7.45
Equities	-	-	-	-	-	NA
Agency	9,856	10,449	3,910	4,041	5,946	152.07
Other	2,418	2,415	-	-	2,418	NA
<b>Total Securities</b>	<b>\$ 52,958</b>	<b>\$ 53,370</b>	<b>\$ 43,403</b>	<b>\$ 50,028</b>	<b>\$ 9,555</b>	<b>22.01</b>



**LOAN PORTFOLIO COMPOSITION - Community Southern Bank**  
(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	\$ 32,417	\$ 33,218	\$ 31,590	\$ 31,762	\$ 827	2.62
Commercial RE	80,753	74,477	66,213	63,231	14,540	21.96
Commercial	35,680	36,991	34,885	34,278	795	2.28
Consumer & Other	19,584	18,688	19,803	18,657	(219)	(1.11)
<b>Loans, Net</b>	<b>\$ 168,434</b>	<b>\$ 163,374</b>	<b>\$ 152,491</b>	<b>\$ 147,928</b>	<b>\$ 15,943</b>	<b>10.46</b>



**LOAN PORTFOLIO QUALITY - Community Southern 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	\$ 1,729	\$ 1,735	\$ 1,735	\$ 1,630	\$ (6)	(0.35)
Total Recoveries	2	4	1	38	1	100.00
Total Charge-offs	-	189	-	109	-	NA
Provision Expense	61	179	47	176	14	29.79
Writedown transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>\$ 1,792</u>	<u>\$ 1,729</u>	<u>\$ 1,783</u>	<u>\$ 1,735</u>	<u>\$ 9</u>	<u>0.50</u>

**NON-PERFORMING ASSETS:**

Total-90+ Days Past Due	\$ -	\$ -	\$ -	\$ -	\$ -	NA
Total-NonAccrual	565	421	887	1,048	(322)	(36.30)
Foreclosed Real Estate	50	120	-	-	50	NA
<b>Total non-perf. Assets</b>	<u>\$ 615</u>	<u>\$ 541</u>	<u>\$ 887</u>	<u>\$ 1,048</u>	<u>\$ (272)</u>	<u>(30.67)</u>

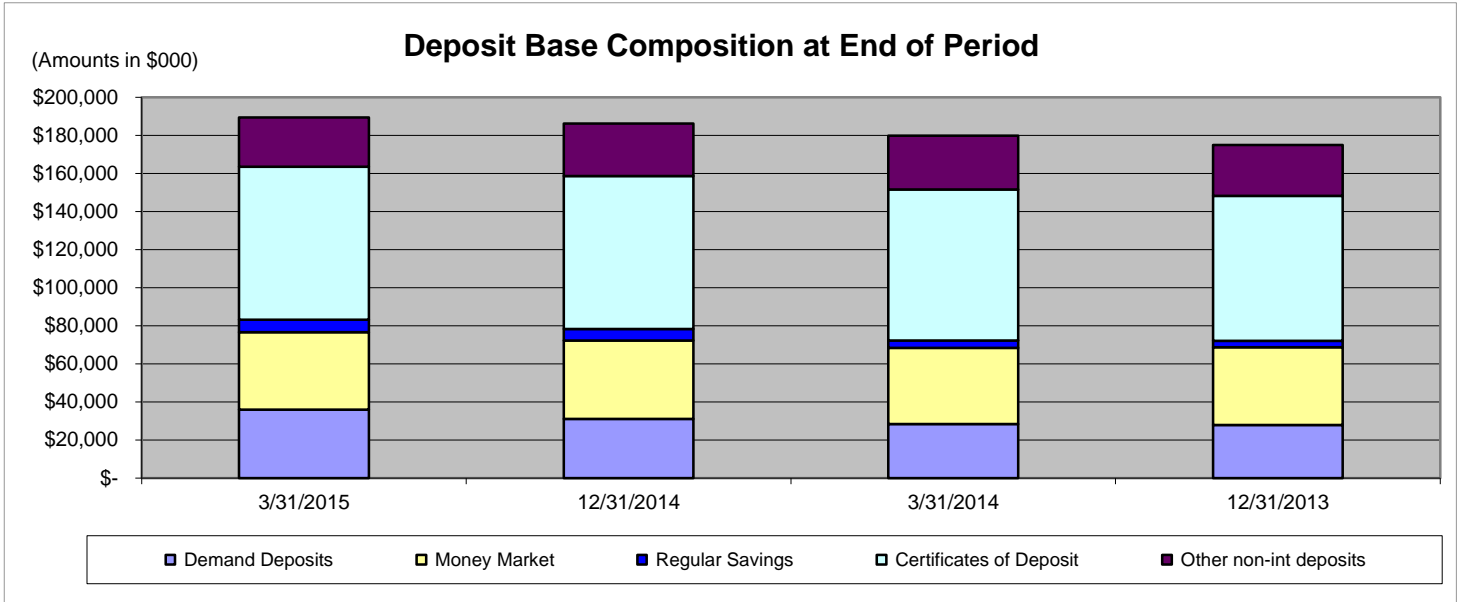
**DEPOSIT BASE COMPOSITION - Community Southern Bank**  
(Dollars in Thousands)

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	\$ 35,907	\$ 31,071	\$ 28,441	\$ 27,910	\$ 7,466	26.25
Money Market	40,776	41,225	39,970	40,788	806	2.02
Regular Savings	6,514	5,986	3,847	3,458	2,667	69.33
Certificates of Deposit	80,406	80,376	79,361	76,131	1,045	1.32
Other non-int deposits	25,878	27,616	28,192	26,792	(2,314)	(8.21)

<b>Total Deposits</b>	<b>\$ 189,481</b>	<b>\$ 186,274</b>	<b>\$ 179,811</b>	<b>\$ 175,079</b>	<b>\$ 9,670</b>	<b>5.38</b>
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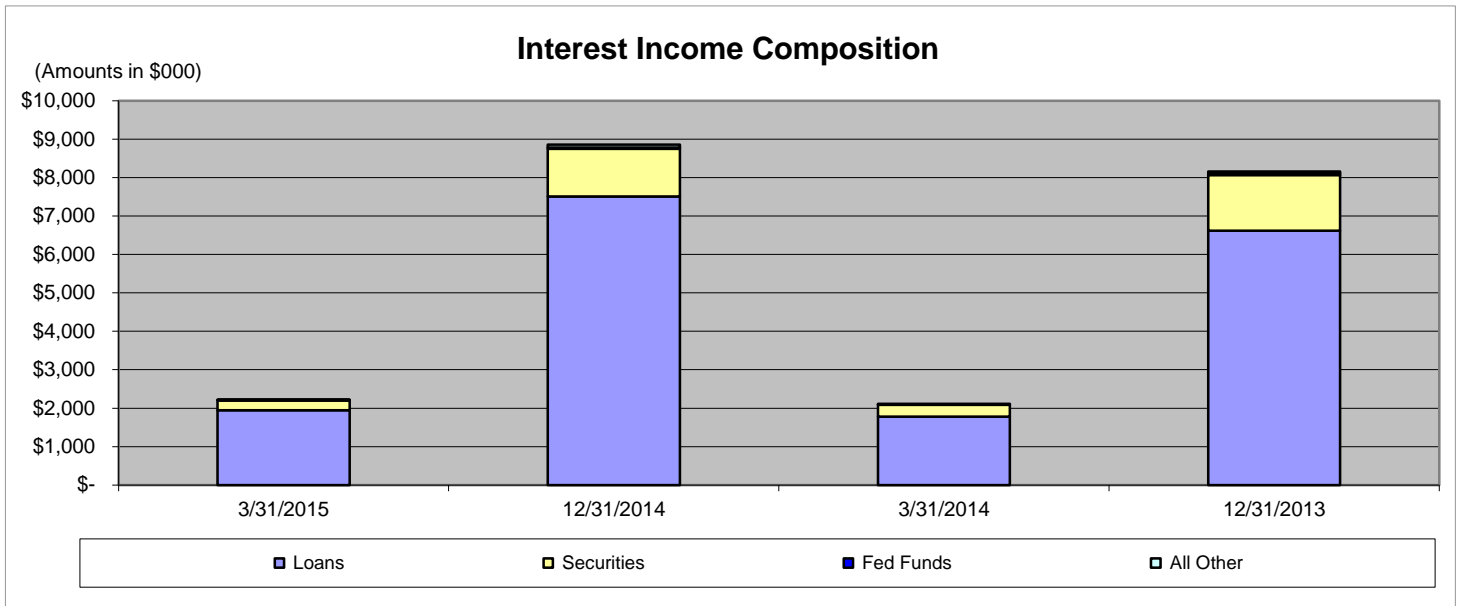


**INTEREST INCOME COMPOSITION - Community Southern Bank**  
(Dollars in Thousands)

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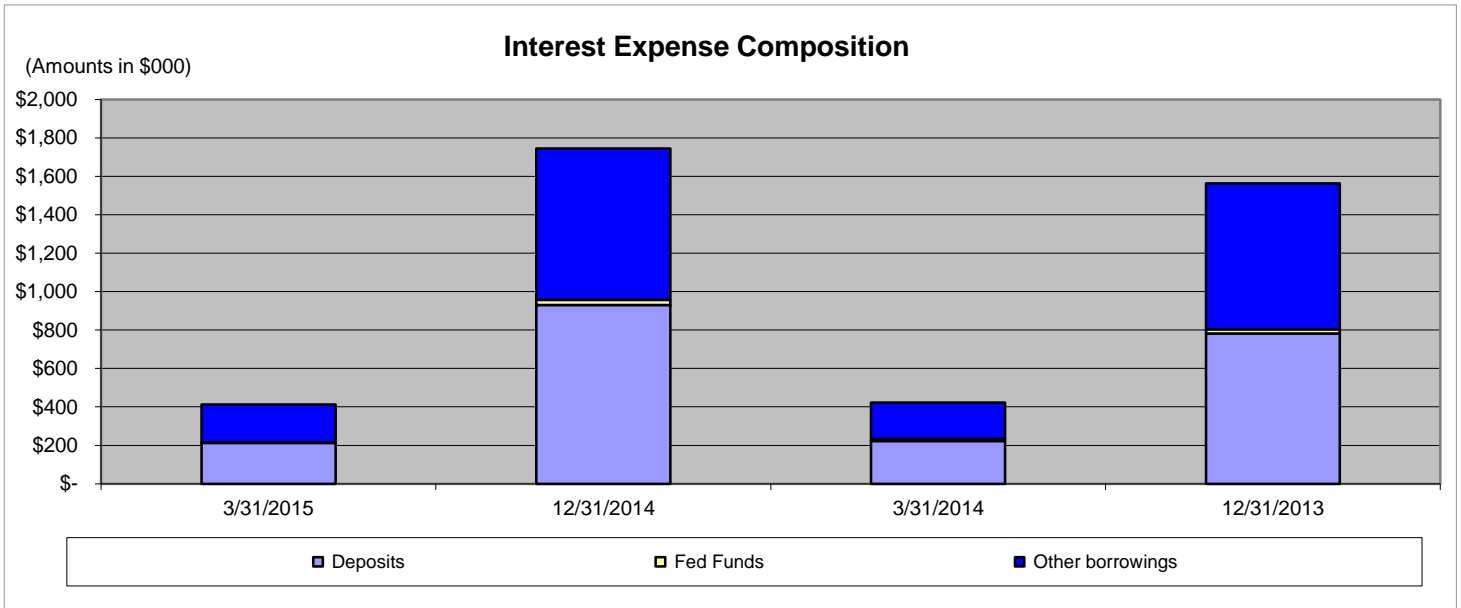
**INTEREST INCOME CATEGORY:**

Loans	\$ 1,950	\$ 7,508	\$ 1,782	\$ 6,621	\$ 168	9.43
Securities	254	1,243	302	1,449	(48)	(15.89)
Fed Funds	5	28	10	44	(5)	(50.00)
All Other	11	79	16	47	(5)	(31.25)
<b>Total Int Income</b>	<b>\$ 2,220</b>	<b>\$ 8,858</b>	<b>\$ 2,110</b>	<b>\$ 8,161</b>	<b>\$ 110</b>	<b>5.21</b>



**INTEREST EXPENSE COMPOSITION - Community Southern Bank**  
(Dollars in Thousands)

Period Ending	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY:</b>						
Deposits	\$ 212	\$ 931	\$ 222	\$ 782	\$ (10)	(4.50)
Fed Funds	4	26	12	21	(8)	(66.67)
Other borrowings	196	788	188	760	8	4.26
<b>Total Int Expense</b>	<b>\$ 412</b>	<b>\$ 1,745</b>	<b>\$ 422</b>	<b>\$ 1,563</b>	<b>\$ (10)</b>	<b>(2.37)</b>

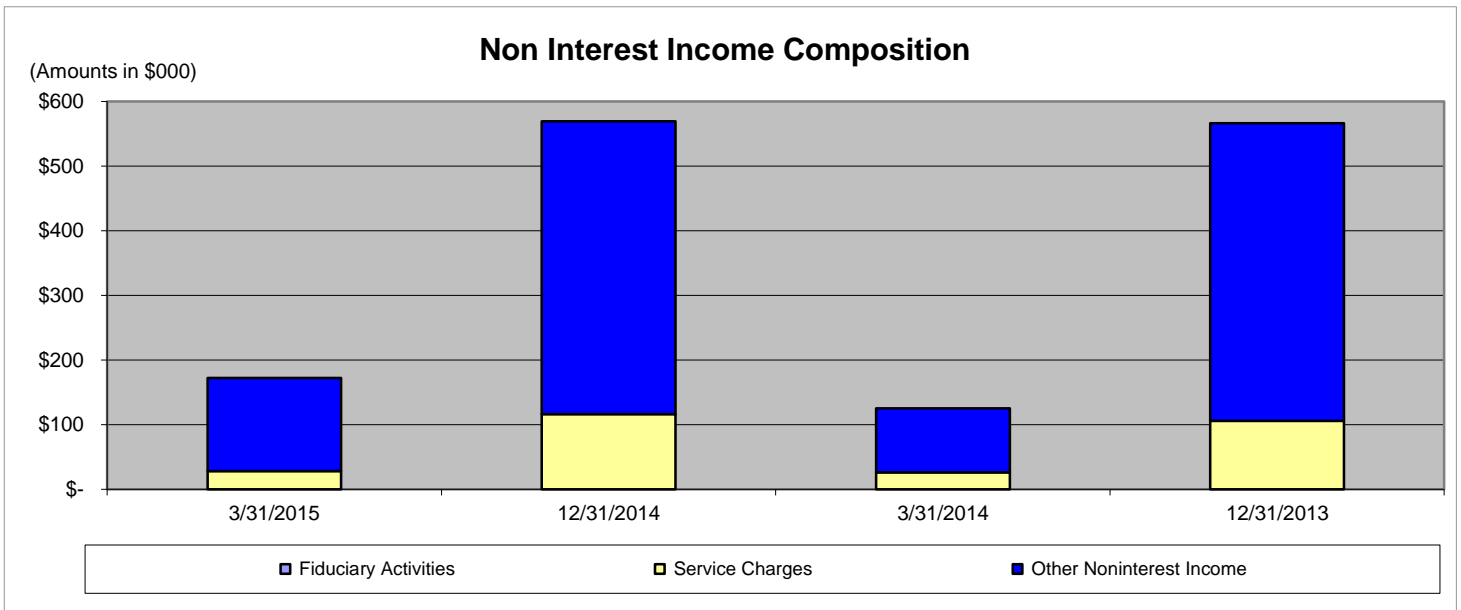


**NON INTEREST INCOME COMPOSITION - Community Southern Bank**  
(Dollars in Thousands)

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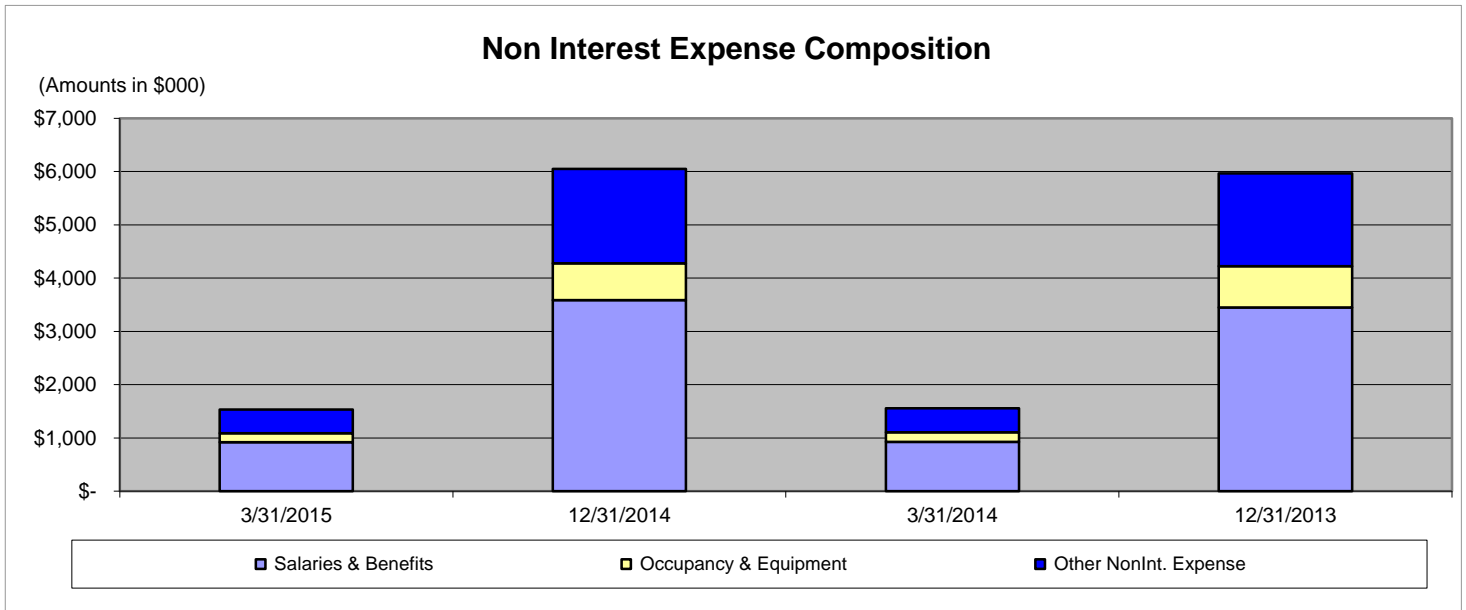
**NON INTEREST INCOME CATEGORY:**

Fiduciary Activities	\$	-	\$	-	\$	-	NA
Service Charges		28	116	26	106	2	7.69
Other Noninterest Income		144	453	99	460	45	45.45
<b>Total Nonint. Income</b>	<b>\$</b>	<b>172</b>	<b>\$ 569</b>	<b>\$ 125</b>	<b>\$ 566</b>	<b>\$ 47</b>	<b>37.60</b>



**NON INTEREST EXPENSE COMPOSITION - Community Southern Bank**  
(Dollars in Thousands)

Period Ending	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
<b>NON INTEREST EXPENSE CATEGORY:</b>						
Salaries & Benefits	\$ 922	\$ 3,588	\$ 929	\$ 3,449	\$ (7)	(0.75)
Occupancy & Equipment	170	690	179	777	(9)	(5.03)
Other NonInt. Expense	445	1,770	449	1,741	(4)	(0.89)
<b>Total NonInt. Expense</b>	<b>\$ 1,537</b>	<b>\$ 6,048</b>	<b>\$ 1,557</b>	<b>\$ 5,967</b>	<b>\$ (20)</b>	<b>(1.28)</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>	
CenterState Bank of Florida, National Association	3,878,913	2,999,538	<b>29.32</b>
Bank of Central Florida	405,213	336,378	<b>20.46</b>
First Bank	288,501	265,929	<b>8.49</b>
Heartland National Bank	323,939	298,662	<b>8.46</b>
<b>Community Southern Bank</b>	<b>250,717</b>	<b>236,768</b>	<b>5.89</b>
Wauchula State Bank	604,123	584,927	<b>3.28</b>
Citizens Bank and Trust	457,776	450,606	<b>1.59</b>
First State Bank of Arcadia	138,550	142,209	<b>(2.57)</b>
First National Bank of Wauchula	74,588	80,356	<b>(7.18)</b>

<b>Select Peer Average</b>	<b>713,591</b>	<b>599,486</b>	<b>7.53</b>
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**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
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**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>
<b>Community Southern Bank</b>	<b>1.05</b>	<b>0.99</b>	<b>0.25</b>	<b>0.69</b>
CenterState Bank of Florida, National Association	0.85	1.49	1.23	<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
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**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
<b>Community Southern Bank</b>	<b>11.14</b>	<b>11.41</b>	<b>14.50</b>	<b>15.43</b>
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
CenterState Bank of Florida, National Association	11.68	<b>9.39</b>	13.76	14.58
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
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**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
CenterState Bank of Florida, National Association	3,841,801	<b>1.03</b>	8.83
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
<b>Community Southern Bank</b>	<b>245,925</b>	<b>0.47</b>	<b>4.13</b>
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
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**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	1.01	2.17	<b>61.96</b>	5.02
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
<b>Community Southern Bank</b>	<b>0.28</b>	<b>2.22</b>	<b>75.22</b>	<b>5.70</b>
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
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**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>Cash and Nonint-bearing Deposits</b>	<b>Interest-bearing Bal</b>	<b>Fed fund Sold &amp; Repos</b>
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	-
<b>Community Southern Bank</b>	<b>2.01</b>	<b>4.07</b>	<b>-</b>
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
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**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>
<b>Community Southern Bank</b>	-	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>
CenterState Bank of Florida, National Association	5.90	13.41	<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	<b>59.95</b>
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**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>Premises &amp; Fixed Assets</b>	<b>Total Other Real Est Owned</b>	<b>Intangible Assets</b>
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
CenterState Bank of Florida, National Association	33.07	60.44	93.52
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
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**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>
<b>Community Southern Bank</b>	-	<b>13.10</b>
Wauchula State Bank	-	<b>2.06</b>
First State Bank of Arcadia	-	<b>1.64</b>
Citizens Bank and Trust	-	<b>0.86</b>
Bank of Central Florida	-	<b>0.55</b>
CenterState Bank of Florida, National Association	0.64	-
First Bank	-	-
First National Bank of Wauchula	0.05	-
Heartland National Bank	-	-

<b>Select Peer Average</b>	0.08	2.02
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**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	<b>4.49</b>	88.39
Wauchula State Bank	4.61	0.43	<b>4.21</b>	97.72
First Bank	4.39	0.32	<b>4.07</b>	89.36
First National Bank of Wauchula	4.53	0.55	<b>3.99</b>	87.89
First State Bank of Arcadia	3.98	0.22	<b>3.78</b>	96.27
Citizens Bank and Trust	3.91	0.19	<b>3.73</b>	94.02
Bank of Central Florida	3.53	0.33	<b>3.21</b>	93.57
<b>Community Southern Bank</b>	<b>3.91</b>	<b>0.75</b>	<b>3.19</b>	<b>92.26</b>
Heartland National Bank	3.26	0.26	<b>3.01</b>	94.38

<b>Select Peer Average</b>	4.09	0.36	3.74	92.65
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