

Beach Community Bank

Fort Walton Beach, Florida

Established
4/27/2001

Florida Bank and Thrift Performance Report

Table of Contents

<u>Title</u>	<u>Page</u>
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISON	12-24

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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
Panhandle Group

For the three months ended
March 31, 2015

Institution Name	Total Assets (\$000')
Beach Community Bank	552,203
FNBT.Com Bank	372,405
Summit Bank, National Association	351,622
First Florida Bank	293,225
First City Bank of Florida	231,067
Gulf Coast Community Bank	139,481
First National Bank Northwest Florida	111,237
Peoples National Bank	110,223
Warrington Bank	87,084
Peoples Bank of Graceville	87,056
Bank of the South	72,817
Bank of Pensacola	68,868

Institution Name	Return on Avg. Assets (%)
Peoples Bank of Graceville	1.50
First Florida Bank	0.99
Summit Bank, National Association	0.76
FNBT.Com Bank	0.52
Peoples National Bank	0.50
First National Bank Northwest Florida	0.48
Warrington Bank	0.31
First City Bank of Florida	(0.05)
Bank of the South	(0.06)
Gulf Coast Community Bank	(0.17)
Beach Community Bank	(0.51)
Bank of Pensacola	(0.60)

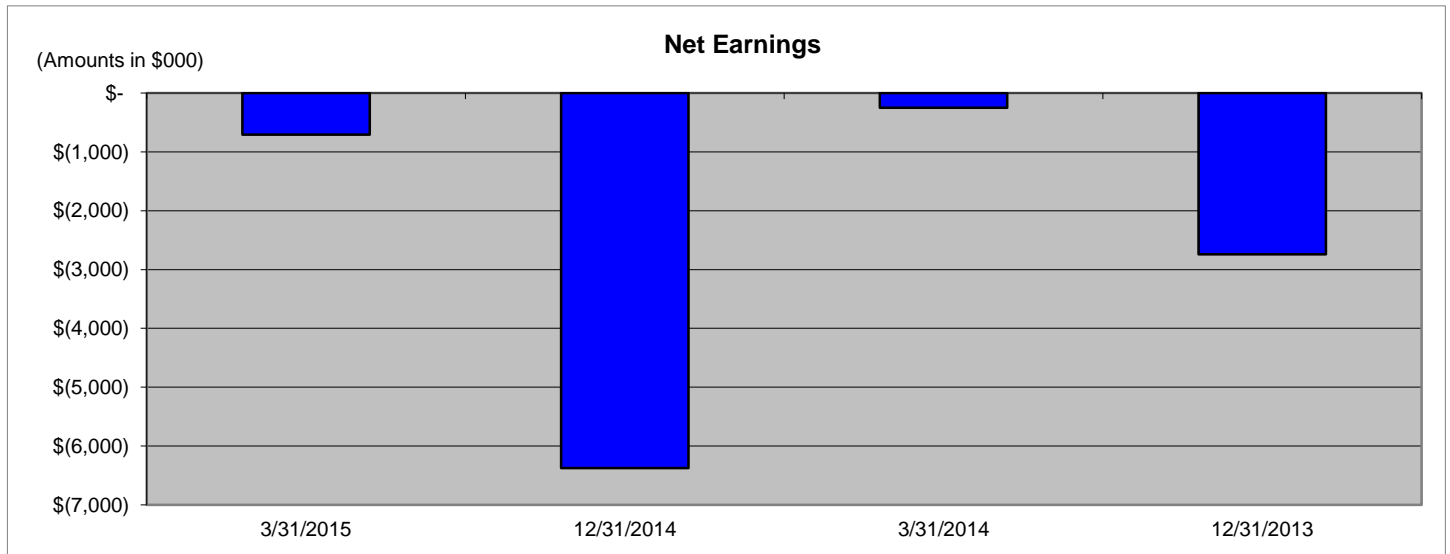
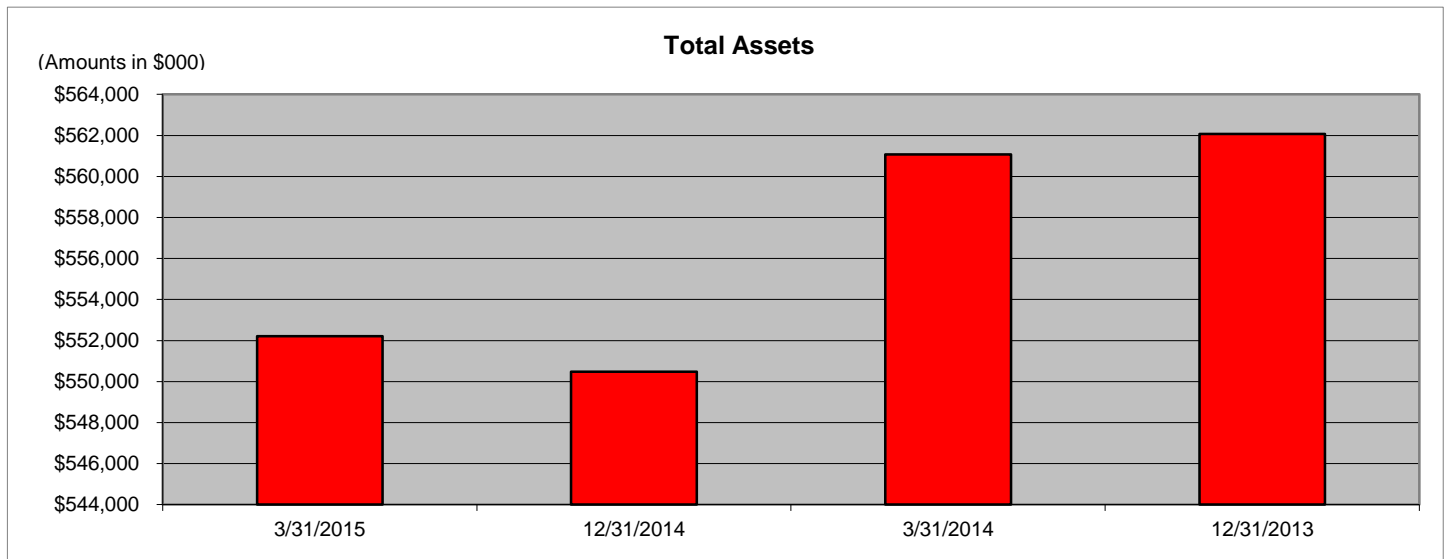
EXECUTIVE SUMMARY - Beach Community Bank
(Percentage)

Period Ending:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	3.87	3.99	5.00	5.03	12.57	11.40
Leverage Ratio	3.76	3.83	4.91	4.88	12.21	11.67
Tier 1 Cap/Risk Based Assets	4.31	4.81	5.98	6.10	23.14	29.23
Risk Based Ratio	5.57	6.06	7.23	7.35	24.28	30.31
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	77.23	77.30	81.58	84.38	76.31	52.16
Loans/Assets	70.37	70.37	71.82	72.42	61.92	45.21
Securities/Assets	7.01	7.32	8.45	10.14	19.25	29.94
PROFITABILITY:						
Return On Avg Assets	(0.51)	(1.13)	(0.18)	(0.47)	0.65	0.31
Return on Avg Equity	(13.06)	(24.54)	(3.55)	(8.99)	4.46	1.46
Nonint Income/Avg Assets	1.38	1.01	1.14	1.16	2.03	0.87
Overhead Ratio	2.38	2.31	2.23	2.22	2.34	2.36
Efficiency Ratio	115.45	106.50	100.17	102.74	83.34	90.12
Assets per Employee (per million)	4.68	4.67	4.97	4.80	5.56	4.43
ASSET QUALITY:						
Reserves/Loans	2.28	2.32	1.84	1.89	1.72	1.94
Nonper Loans/Loans	28.57	27.81	27.71	23.15	3.65	5.82
NPA Excluding Restructured Loans/ Total Assets	29.14	29.22	29.87	28.72	2.10	5.82
Nonper Assets/Assets	33.52	33.87	33.69	30.00	3.22	7.23
YIELDS & COSTS:						
Yield on earning assets	3.44	3.62	3.67	3.73	3.94	3.59
Cost of funds	0.96	0.92	0.87	1.08	0.48	0.37
Net interest margin	2.31	2.56	2.68	2.53	3.48	3.20
Avg Earning Assets/ Avg Assets	80.84	81.87	82.54	83.63	91.35	86.12

SELECTED FINANCIAL DATA - Beach Community Bank
(Dollars in Thousands)

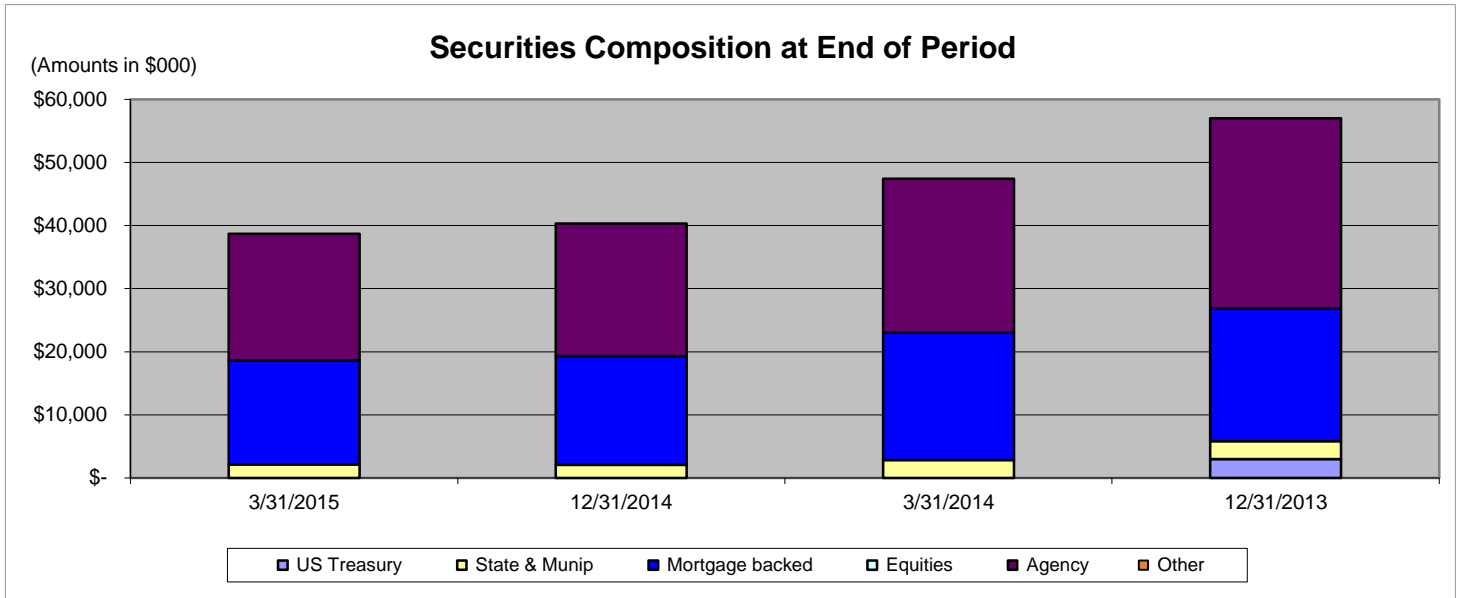
As of:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	\$ 552,203	\$ 550,484	\$ 561,077	\$ 562,075	\$ (8,874)	(1.58)
Cash and Equivalents	26,327	19,738	9,681	6,350	16,646	171.95
Securities	38,683	40,295	47,395	56,991	(8,712)	(18.38)
Loans, net	379,722	378,416	395,583	399,319	(15,861)	(4.01)
Deposit Accounts	503,180	501,132	494,009	482,390	9,171	1.86
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	21,343	21,973	28,051	28,258	(6,708)	(23.91)

Period Ending:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	\$ (707)	\$ (6,375)	\$ (250)	\$ (2,744)	\$ (457)	182.80
Interest Income	3,851	16,796	4,268	18,300	(417)	(9.77)
Interest Expense	1,271	4,916	1,157	5,901	114	9.85
Net Interest Income	2,580	11,880	3,111	12,399	(531)	(17.07)
Prov for Loan Loss	-	5,175	227	1,516	(227)	(100.00)
Non Interest Income	1,915	5,698	1,608	6,787	307	19.09
Gain on Sale of Securities	-	1	-	398	-	NA
Non Interest Expense	5,202	18,779	4,742	19,778	460	9.70
Net Operating Income	(707)	(6,376)	(250)	(2,108)	(457)	182.80
Income Taxes	-	-	-	1,034	-	NA



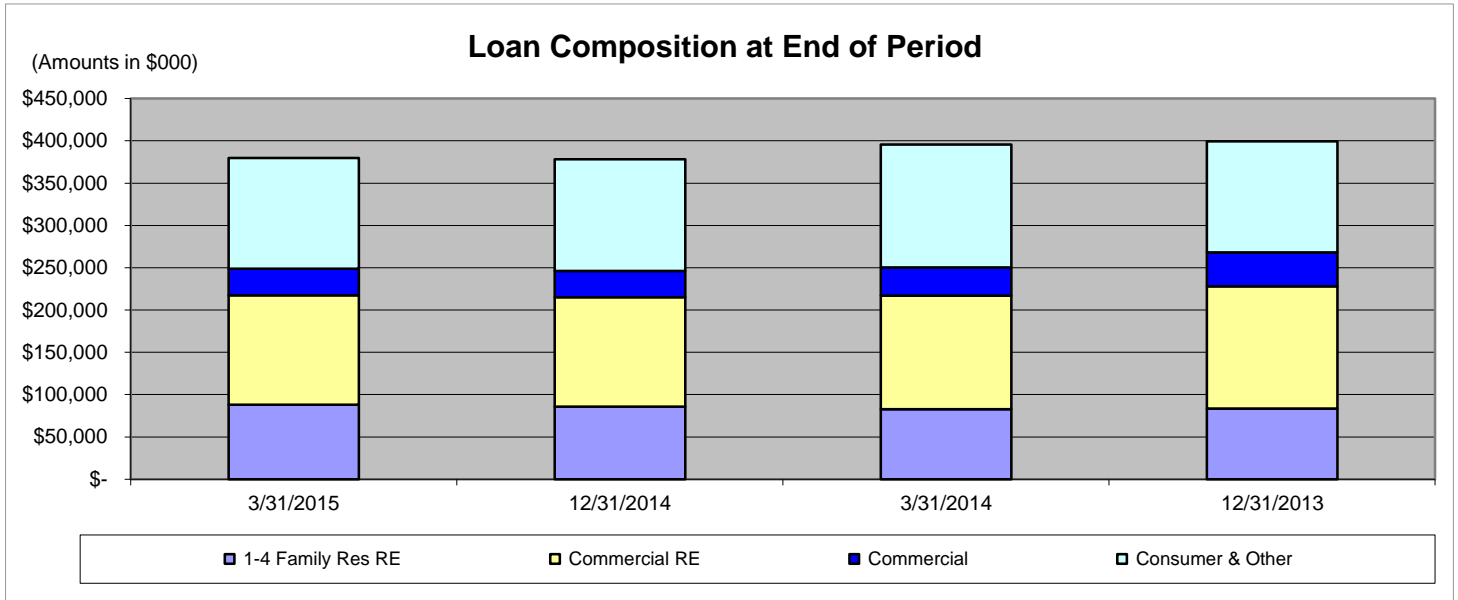
SECURITIES COMPOSITION - Beach Community Bank
(Dollars in Thousands)

As of:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	\$ -	\$ -	\$ -	\$ 2,996	\$ -	NA
State & Munip	2,103	2,091	2,843	2,818	(740)	(26.03)
Mortgage backed	16,516	17,207	20,196	21,066	(3,680)	(18.22)
Equities	-	-	-	-	-	NA
Agency	20,064	20,997	24,356	30,111	(4,292)	(17.62)
Other	-	-	-	-	-	NA
Total Securities	\$ 38,683	\$ 40,295	\$ 47,395	\$ 56,991	\$ (8,712)	(18.38)



LOAN PORTFOLIO COMPOSITION - Beach Community 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	\$ 88,109	\$ 85,709	\$ 82,788	\$ 83,674	\$ 5,321	6.43
Commercial RE	129,265	129,466	134,258	144,367	(4,993)	(3.72)
Commercial	31,403	31,143	33,290	39,994	(1,887)	(5.67)
Consumer & Other	130,945	132,098	145,247	131,284	(14,302)	(9.85)
Loans, Net	\$ 379,722	\$ 378,416	\$ 395,583	\$ 399,319	\$ (15,861)	(4.01)



LOAN PORTFOLIO QUALITY - Beach Community 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	\$ 8,968	\$ 7,712	\$ 7,712	\$ 8,557	\$ 1,256	16.29
Total Recoveries	27	197	17	123	10	58.82
Total Charge-offs	117	4,116	550	2,484	(433)	(78.73)
Provision Expense	-	5,175	227	1,516	(227)	(100.00)
Writedown transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>\$ 8,878</u>	<u>\$ 8,968</u>	<u>\$ 7,406</u>	<u>\$ 7,712</u>	<u>\$ 1,472</u>	<u>19.88</u>

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	\$ 272	\$ 4,384	\$ 19,785	\$ 34,318	\$ (19,513)	(98.63)
Total-NonAccrual	86,841	82,111	90,229	87,047	(3,388)	(3.75)
Foreclosed Real Estate	74,061	78,716	77,376	74,375	(3,315)	(4.28)
Total non-perf. Assets	<u>\$ 161,174</u>	<u>\$ 165,211</u>	<u>\$ 187,390</u>	<u>\$ 195,740</u>	<u>\$ (26,216)</u>	<u>(13.99)</u>

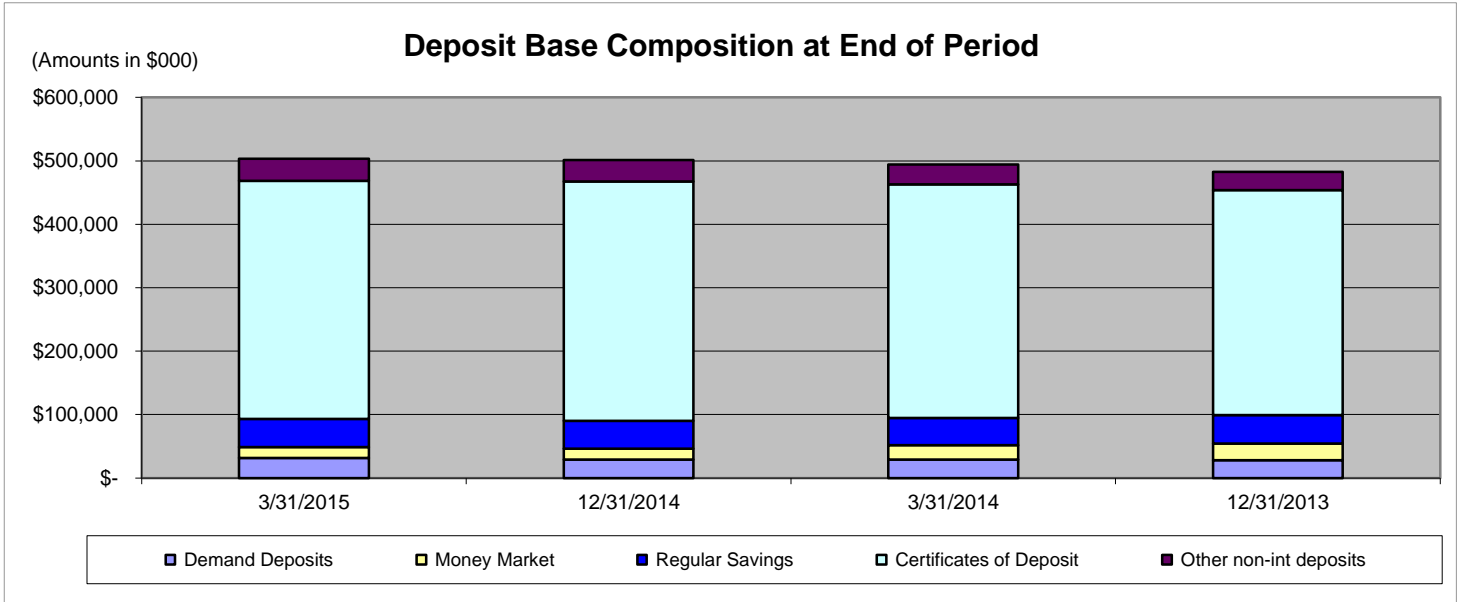
DEPOSIT BASE COMPOSITION - Beach Community Bank
(Dollars in Thousands)

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	\$ 31,795	\$ 29,023	\$ 29,005	\$ 28,241	\$ 2,790	9.62
Money Market	17,004	17,224	22,799	26,082	(5,795)	(25.42)
Regular Savings	44,180	44,094	42,840	44,793	1,340	3.13
Certificates of Deposit	375,643	376,980	368,134	354,538	7,509	2.04
Other non-int deposits	34,558	33,811	31,231	28,736	3,327	10.65

Total Deposits	\$ 503,180	\$ 501,132	\$ 494,009	\$ 482,390	\$ 9,171	1.86
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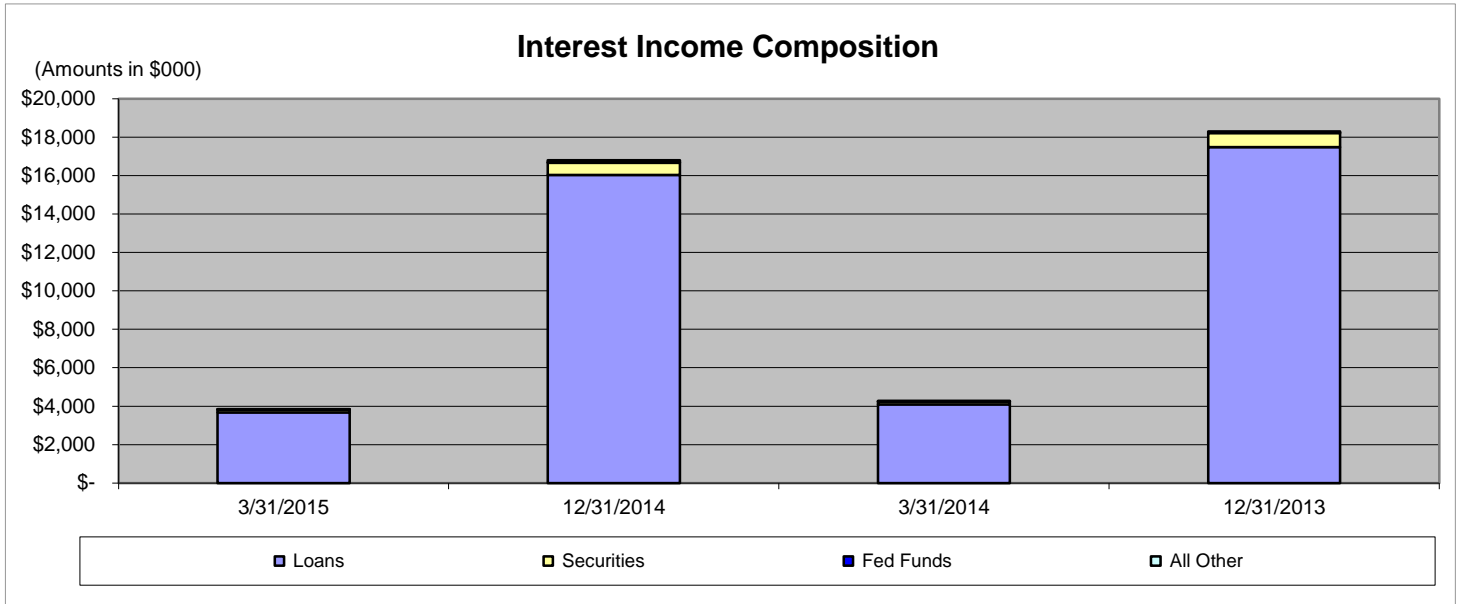


INTEREST INCOME COMPOSITION - Beach Community Bank
(Dollars in Thousands)

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	\$ 3,684	\$ 16,039	\$ 4,094	\$ 17,483	\$ (410)	(10.01)
Securities	138	620	150	729	(12)	(8.00)
Fed Funds	12	38	3	32	9	300.00
All Other	17	99	21	56	(4)	(19.05)
Total Int Income	\$ 3,851	\$ 16,796	\$ 4,268	\$ 18,300	\$ (417)	(9.77)

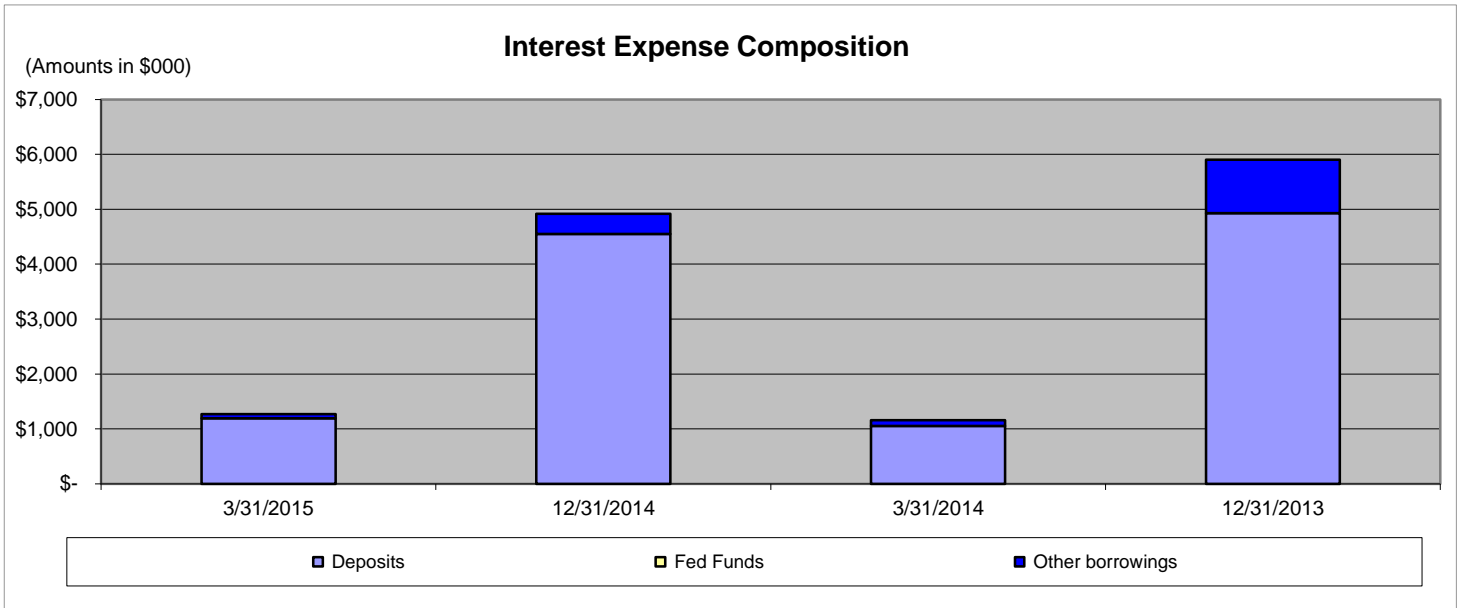


INTEREST EXPENSE COMPOSITION - Beach Community Bank
(Dollars in Thousands)

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	\$ 1,192	\$ 4,550	\$ 1,053	\$ 4,930	\$ 139	13.20
Fed Funds	-	-	-	-	-	NA
Other borrowings	79	366	104	971	(25)	(24.04)
Total Int Expense	\$ 1,271	\$ 4,916	\$ 1,157	\$ 5,901	\$ 114	9.85

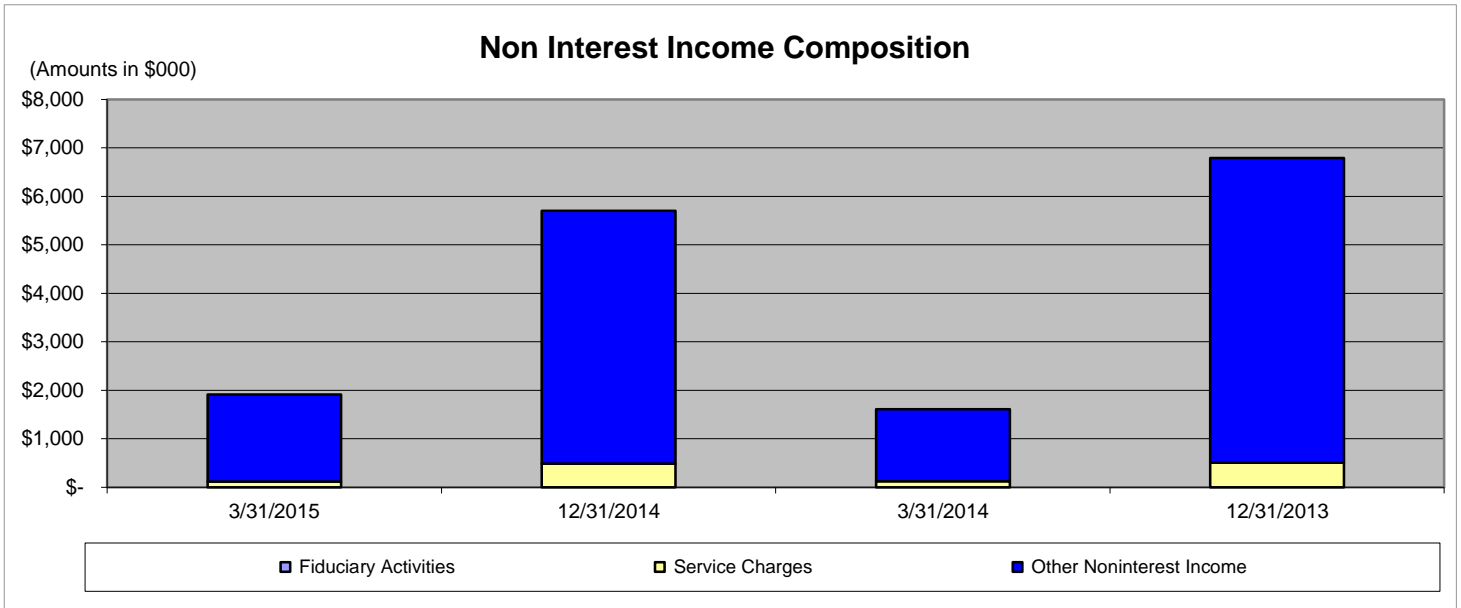


NON INTEREST INCOME COMPOSITION - Beach Community Bank
(Dollars in Thousands)

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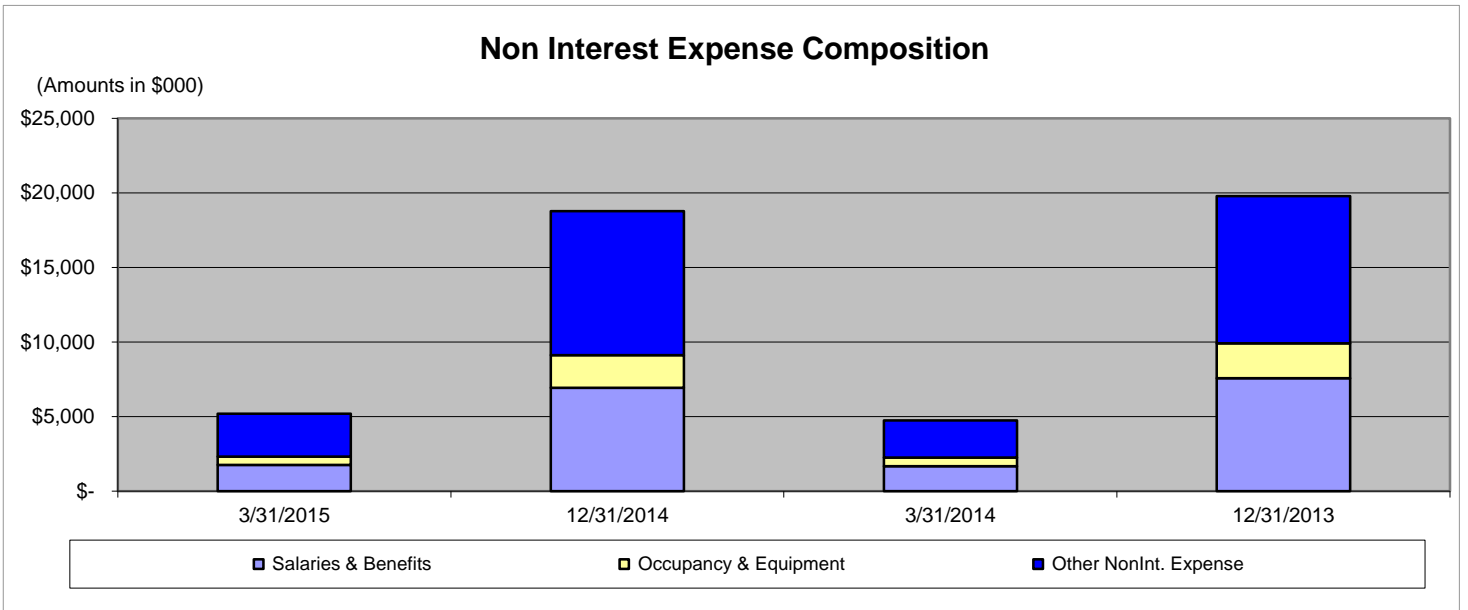
NON INTEREST INCOME CATEGORY:

Fiduciary Activities	\$ -	\$ -	\$ -	\$ -	\$ -	NA
Service Charges	119	484	125	506	(6)	(4.80)
Other Noninterest Income	1,796	5,214	1,483	6,281	313	21.11
Total Nonint. Income	\$ 1,915	\$ 5,698	\$ 1,608	\$ 6,787	\$ 307	19.09



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

Period Ending	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
NON INTEREST EXPENSE CATEGORY:						
Salaries & Benefits	\$ 1,762	\$ 6,938	\$ 1,681	\$ 7,581	\$ 81	4.82
Occupancy & Equipment	557	2,188	584	2,346	(27)	(4.62)
Other NonInt. Expense	2,883	9,653	2,477	9,851	406	16.39
Total NonInt. Expense	\$ 5,202	\$ 18,779	\$ 4,742	\$ 19,778	\$ 460	9.70



PEER GROUP COMPARISONS REPORT
Panhandle Group

BALANCE SHEET

Institution Name	Total Assets (\$000)		%Change in Assets
	This Year	Last Year	
Summit Bank, National Association	351,622	279,250	25.92
First Florida Bank	293,225	247,356	18.54
Bank of Pensacola	68,868	62,105	10.89
Warrington Bank	87,084	79,519	9.51
Peoples Bank of Graceville	87,056	81,294	7.09
Bank of the South	72,817	70,576	3.18
First National Bank Northwest Florida	111,237	108,420	2.60
FNBT.Com Bank	372,405	366,009	1.75
Beach Community Bank	552,203	561,077	(1.58)
First City Bank of Florida	231,067	237,475	(2.70)
Peoples National Bank	110,223	113,767	(3.12)
Gulf Coast Community Bank	139,481	156,711	(10.99)

Select Peer Average	206,441	196,963	5.09
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PEER GROUP COMPARISONS REPORT
Panhandle Group

BALANCE SHEET

Institution Name	Total Loans (\$000)		% Change in Loans
	This Year	Last Year	
Bank of Pensacola	21,347	13,306	60.43
Summit Bank, National Association	176,157	148,909	18.30
First Florida Bank	146,888	128,806	14.04
Peoples Bank of Graceville	30,045	26,669	12.66
Bank of the South	15,715	14,850	5.82
Warrington Bank	26,674	27,195	(1.92)
First City Bank of Florida	139,363	143,741	(3.05)
Beach Community Bank	388,600	402,989	(3.57)
First National Bank Northwest Florida	61,905	64,854	(4.55)
FNBT.Com Bank	127,518	135,096	(5.61)
Peoples National Bank	46,497	50,487	(7.90)
Gulf Coast Community Bank	86,280	94,682	(8.87)

Select Peer Average	105,582.42	104,298.67	6.32
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PEER GROUP COMPARISONS REPORT
Panhandle Group

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

Institution Name	Loans/Deposits	Gross Loans/ Assets	Securities/ Assets
Beach Community Bank	77.23	70.37	7.01
Gulf Coast Community Bank	70.62	61.86	14.14
First City Bank of Florida	64.93	60.31	11.14
First National Bank Northwest Florida	64.72	55.65	11.75
Summit Bank, National Association	61.99	50.10	21.16
First Florida Bank	56.30	50.09	30.19
Peoples National Bank	46.97	42.18	34.98
FNBT.Com Bank	41.49	34.24	1.90
Peoples Bank of Graceville	40.41	34.51	54.85
Bank of Pensacola	37.16	31.00	50.83
Warrington Bank	37.07	30.63	55.77
Bank of the South	26.97	21.58	65.55
Select Peer Average	52.16	45.21	29.94

PEER GROUP COMPARISONS REPORT
Panhandle 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
Bank of Pensacola	1.15	-	-	-
Bank of the South	1.30	-	-	-
Warrington Bank	1.05	-	-	-
First Florida Bank	1.78	0.46	0.39	0.45
First National Bank Northwest Florida	2.28	0.21	0.64	0.66
Summit Bank, National Association	1.41	1.51	1.21	1.21
Peoples Bank of Graceville	1.37	3.97	0.81	1.78
Peoples National Bank	1.47	5.45	2.54	3.03
FNBT.Com Bank	3.60	5.90	1.05	3.07
Gulf Coast Community Bank	3.26	7.06	16.81	20.54
First City Bank of Florida	2.38	16.72	17.25	22.53
Beach Community Bank	2.28	28.57	29.14	33.52

Select Peer Average	1.94	5.82	5.82	7.23
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PEER GROUP COMPARISONS REPORT
Panhandle 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
Bank of the South	19.97	20.22	92.04	92.04
Bank of Pensacola	16.57	17.79	54.01	55.17
Warrington Bank	17.27	17.79	44.70	45.54
First National Bank Northwest Florida	13.85	14.24	27.24	28.51
Peoples Bank of Graceville	14.19	13.00	28.48	29.53
FNBT.Com Bank	11.91	11.99	29.51	30.79
Summit Bank, National Association	11.28	11.89	17.64	18.75
First Florida Bank	10.85	11.65	20.94	22.19
Peoples National Bank	10.07	10.61	23.13	24.38
Gulf Coast Community Bank	4.40	4.54	5.35	6.61
Beach Community Bank	3.87	3.76	4.31	5.57
First City Bank of Florida	2.52	2.57	3.40	4.66

Select Peer Average	11.40	11.67	29.23	30.31
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PEER GROUP COMPARISONS REPORT
Panhandle 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
Peoples Bank of Graceville	85,598	1.50	10.58
First Florida Bank	276,902	0.99	8.77
Summit Bank, National Association	332,724	0.76	6.37
FNBT.Com Bank	369,280	0.52	4.37
Peoples National Bank	108,686	0.50	4.99
First National Bank Northwest Florida	106,538	0.48	3.31
Warrington Bank	83,827	0.31	1.72
First City Bank of Florida	225,825	(0.05)	(2.07)
Bank of the South	71,617	(0.06)	(0.30)
Gulf Coast Community Bank	137,200	(0.17)	(3.86)
Beach Community Bank	553,495	(0.51)	(13.06)
Bank of Pensacola	64,143	(0.60)	(3.35)

Select Peer Average	201,320	0.31	1.46
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PEER GROUP COMPARISONS REPORT
Panhandle 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)
Peoples Bank of Graceville	0.44	1.42	52.15	5.80
First Florida Bank	1.00	1.80	62.05	5.53
Summit Bank, National Association	1.40	2.27	74.03	7.64
Warrington Bank	0.40	1.82	82.04	4.84
First National Bank Northwest Florida	0.11	2.85	86.14	3.27
Peoples National Bank	0.64	2.94	87.74	2.76
FNBT.Com Bank	2.08	1.80	88.14	3.72
First City Bank of Florida	0.97	2.54	101.54	3.98
Bank of the South	0.35	2.04	104.13	3.83
Gulf Coast Community Bank	0.84	3.67	106.49	3.10
Beach Community Bank	1.38	2.38	115.45	4.68
Bank of Pensacola	0.79	2.73	121.51	4.05

Select Peer Average	0.87	2.36	90.12	4.43
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PEER GROUP COMPARISONS REPORT
Panhandle 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
Bank of Pensacola	8.34	7.03	-
Summit Bank, National Association	5.55	16.64	1.05
Warrington Bank	4.51	7.88	-
Bank of the South	4.43	6.48	-
Gulf Coast Community Bank	2.19	2.83	0.58
First National Bank Northwest Florida	1.96	30.20	-
Peoples National Bank	1.76	4.48	14.21
First City Bank of Florida	1.06	8.40	-
Peoples Bank of Graceville	0.93	8.94	-
FNBT.Com Bank	0.87	55.80	-
First Florida Bank	0.71	16.18	0.99
Beach Community Bank	0.42	4.34	-

Select Peer Average	2.73	14.10	1.40
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PEER GROUP COMPARISONS REPORT
Panhandle 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
Beach Community Bank	-	7.01	68.06
Gulf Coast Community Bank	-	14.14	59.46
First City Bank of Florida	-	11.14	58.88
First National Bank Northwest Florida	1.90	9.85	54.38
Summit Bank, National Association	-	21.16	49.39
First Florida Bank	16.29	13.90	47.87
Peoples National Bank	-	34.98	41.56
Peoples Bank of Graceville	-	54.85	34.04
FNBT.Com Bank	0.03	1.86	32.73
Bank of Pensacola	50.83	-	30.64
Warrington Bank	19.72	36.05	30.31
Bank of the South	23.54	42.01	21.30

Select Peer Average	9.36	20.58	44.05
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PEER GROUP COMPARISONS REPORT
Panhandle 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
Bank of Pensacola	2.40	-	-
Bank of the South	1.18	-	-
Warrington Bank	0.65	-	-
First Florida Bank	1.07	0.22	-
Peoples Bank of Graceville	0.10	0.41	-
Summit Bank, National Association	0.97	0.45	0.01
First National Bank Northwest Florida	0.24	0.55	0.07
Peoples National Bank	0.66	0.73	-
FNBT.Com Bank	6.00	1.05	-
First City Bank of Florida	4.97	12.44	-
Beach Community Bank	3.38	13.41	0.07
Gulf Coast Community Bank	3.42	16.17	-

Select Peer Average	2.09	3.79	0.01
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PEER GROUP COMPARISONS REPORT
Panhandle 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
Bank of Pensacola	59.86	40.14	100.00
Summit Bank, National Association	33.29	58.30	91.58
Bank of the South	27.82	72.18	100.00
First Florida Bank	24.99	75.01	100.00
Warrington Bank	22.34	77.66	100.00
Peoples Bank of Graceville	21.87	78.13	100.00
Peoples National Bank	21.67	78.33	100.00
Gulf Coast Community Bank	19.53	72.38	91.91
First National Bank Northwest Florida	15.39	84.61	100.00
First City Bank of Florida	13.87	81.68	95.55
FNBT.Com Bank	6.41	87.67	94.08
Beach Community Bank	6.01	89.15	95.16

Select Peer Average	22.75	74.60	97.36
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PEER GROUP COMPARISONS REPORT
Panhandle 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
Gulf Coast Community Bank	0.61	8.09
FNBT.Com Bank	-	5.92
Beach Community Bank	-	4.84
Summit Bank, National Association	1.19	4.83
First City Bank of Florida	-	4.45
Bank of Pensacola	-	-
Bank of the South	-	-
First Florida Bank	1.11	-
First National Bank Northwest Florida	-	-
Peoples Bank of Graceville	-	-
Peoples National Bank	15.82	-
Warrington Bank	-	-

Select Peer Average	1.56	2.34
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PEER GROUP COMPARISONS REPORT
Panhandle 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
Gulf Coast Community Bank	4.76	0.42	4.25	78.54
Summit Bank, National Association	4.31	0.34	3.97	87.50
Bank of the South	3.86	0.12	3.68	53.02
Peoples National Bank	3.89	0.31	3.60	95.68
First National Bank Northwest Florida	3.73	0.36	3.40	97.76
First Florida Bank	3.92	0.58	3.39	97.24
First City Bank of Florida	3.56	0.36	3.13	79.57
Peoples Bank of Graceville	3.45	0.53	2.98	97.44
Bank of Pensacola	2.89	0.13	2.74	76.81
FNBT.Com Bank	2.70	0.24	2.48	93.57
Warrington Bank	2.52	0.12	2.42	95.46
Beach Community Bank	3.44	0.96	2.31	80.84

Select Peer Average	3.59	0.37	3.20	86.12
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