

CBC National Bank

Fernandina Beach, Florida

Established

1/1/1999

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
North Florida Group

For the three months ended
March 31, 2015

| Institution Name | Total Assets (\$000') |
|--------------------------------------|--------------------------|
| EverBank | 23,342,621 |
| Atlantic Coast Bank | 745,404 |
| CBC National Bank | 512,685 |
| Jacksonville Bank | 490,076 |
| FirstAtlantic Bank | 392,601 |
| Floridian Bank | 383,169 |
| Florida Capital Bank, N.A. | 382,025 |
| Mainstreet Community Bank of Florida | 252,792 |
| Gateway Bank of Florida | 225,911 |
| American Enterprise Bank of Florida | 209,907 |
| Pinnacle Bank | 151,336 |
| Friends Bank | 98,013 |
| Surety Bank | 96,461 |

| Institution Name | Return on Avg. Assets (%) |
|--------------------------------------|------------------------------|
| Florida Capital Bank, N.A. | 1.64 |
| Mainstreet Community Bank of Florida | 1.37 |
| Surety Bank | 1.25 |
| CBC National Bank | 1.24 |
| FirstAtlantic Bank | 1.10 |
| Jacksonville Bank | 1.09 |
| American Enterprise Bank of Florida | 0.68 |
| Floridian Bank | 0.46 |
| Gateway Bank of Florida | 0.45 |
| EverBank | 0.29 |
| Friends Bank | 0.26 |
| Atlantic Coast Bank | 0.21 |
| Pinnacle Bank | (0.11) |

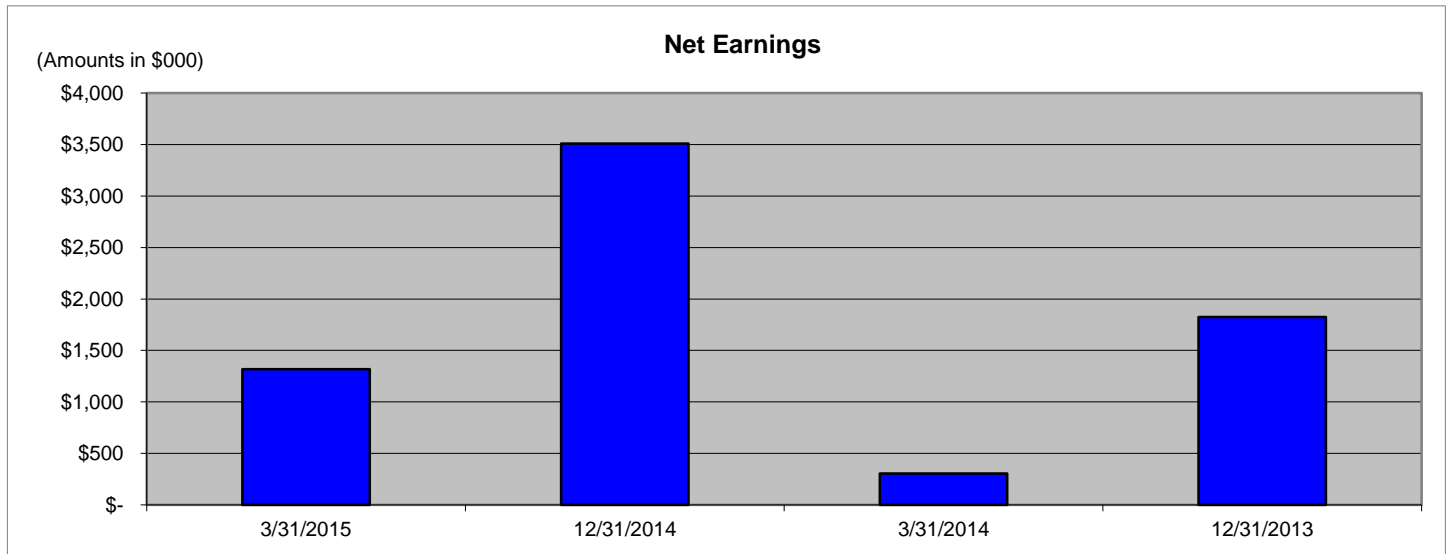
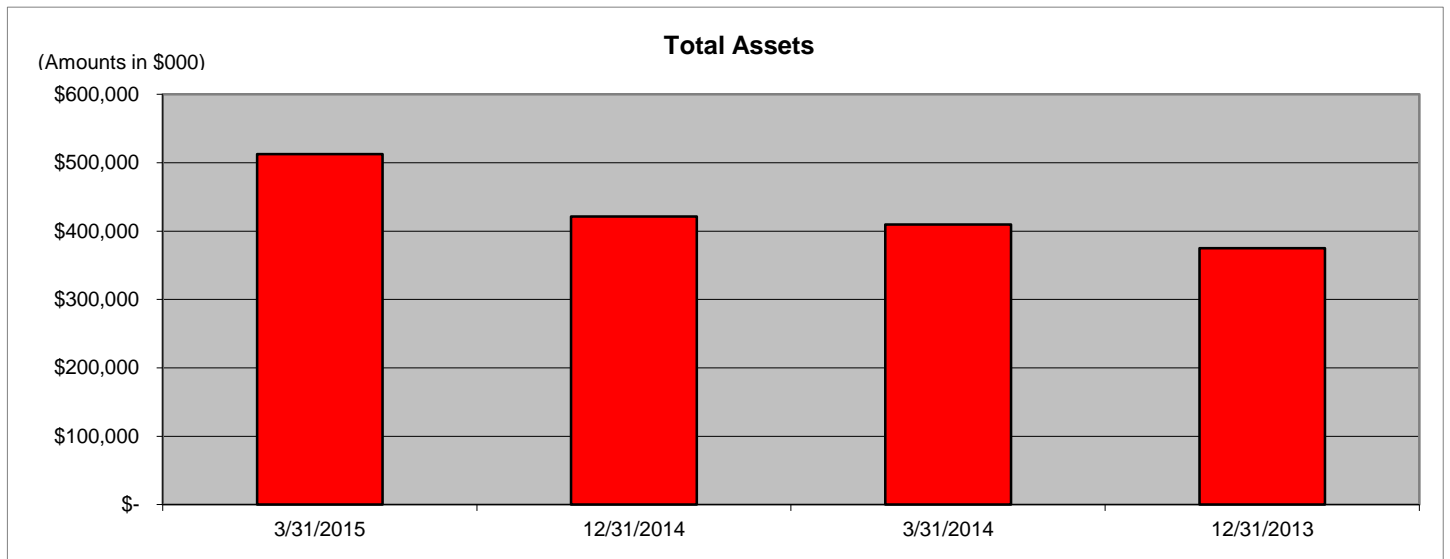
EXECUTIVE SUMMARY - CBC National Bank
(Percentage)

| Period Ending: | 3/31/2015 | 12/31/2014 | 3/31/2014 | 12/31/2013 | State Avg. | Peer Avg. |
|--|-----------|------------|-----------|------------|------------|-----------|
| CAPITAL RATIOS | | | | | | |
| Equity/Assets | 8.93 | 10.60 | 10.31 | 11.10 | 12.57 | 9.41 |
| Leverage Ratio | 10.63 | 10.51 | 11.41 | 11.33 | 12.21 | 9.50 |
| Tier 1 Cap/Risk Based Assets | 18.73 | 21.62 | 20.41 | 21.84 | 23.14 | 13.57 |
| Risk Based Ratio | 20.00 | 22.90 | 21.68 | 23.12 | 24.28 | 14.71 |
| BALANCE SHEET RATIOS: | | | | | | |
| Loan/Deposit Ratio | 140.26 | 128.75 | 98.63 | 94.72 | 76.31 | 89.20 |
| Loans/Assets | 88.79 | 87.31 | 69.86 | 73.78 | 61.92 | 70.41 |
| Securities/Assets | 4.72 | 5.89 | 9.26 | 10.33 | 19.25 | 16.02 |
| PROFITABILITY: | | | | | | |
| Return On Avg Assets | 1.24 | 0.85 | 0.33 | 0.46 | 0.65 | 0.76 |
| Return on Avg Equity | 11.65 | 8.13 | 2.92 | 4.25 | 4.46 | 7.31 |
| Nonint Income/Avg Assets | 13.69 | 8.57 | 5.82 | 6.41 | 2.03 | 1.54 |
| Overhead Ratio | 1.42 | 2.20 | 2.91 | 2.75 | 2.34 | 2.72 |
| Efficiency Ratio | 86.95 | 87.38 | 91.55 | 94.27 | 83.34 | 81.62 |
| Assets per Employee (per million) | 1.30 | 1.21 | 1.19 | 1.16 | 5.56 | 4.75 |
| ASSET QUALITY: | | | | | | |
| Reserves/Loans | 1.13 | 1.31 | 1.49 | 1.54 | 1.72 | 1.71 |
| Nonper Loans/Loans | 2.38 | 2.87 | 2.77 | 2.78 | 3.65 | 4.38 |
| NPA Excluding Restructured Loans/ Total Assets | 2.25 | 2.77 | 3.42 | 3.64 | 2.10 | 2.90 |
| Nonper Assets/Assets | 3.46 | 4.24 | 4.78 | 5.13 | 3.22 | 4.62 |
| YIELDS & COSTS: | | | | | | |
| Yield on earning assets | 4.50 | 4.70 | 4.74 | 4.58 | 3.94 | 4.21 |
| Cost of funds | 0.57 | 0.64 | 0.70 | 0.87 | 0.48 | 0.71 |
| Net interest margin | 3.95 | 4.07 | 4.05 | 3.72 | 3.48 | 3.51 |
| Avg Earning Assets/ Avg Assets | 93.01 | 91.61 | 90.77 | 88.43 | 91.35 | 92.24 |

SELECTED FINANCIAL DATA - CBC National Bank
(Dollars in Thousands)

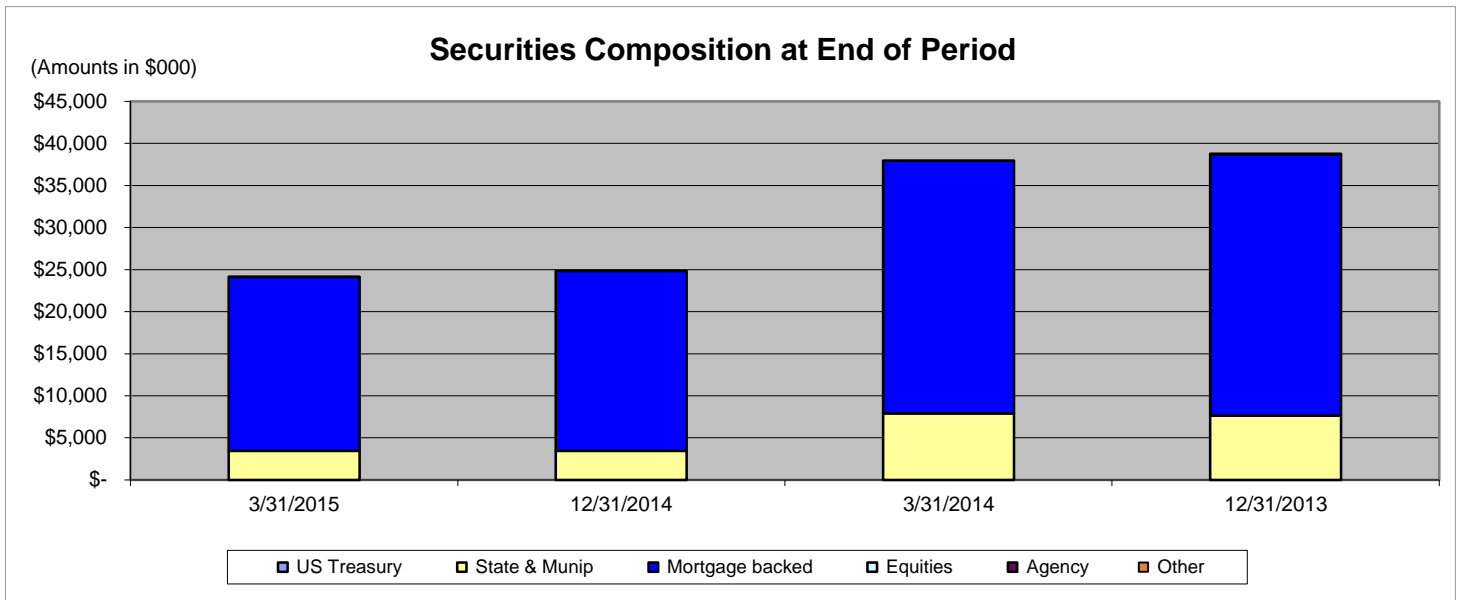
| As of: | 3/31/2015 | 12/31/2014 | 3/31/2014 | 12/31/2013 | \$ Change 12 MTHS | % Change 12 MTHS |
|----------------------|------------------|-------------------|------------------|-------------------|------------------------------|-----------------------------|
| Total Assets | \$ 512,685 | \$ 421,354 | \$ 409,828 | \$ 375,205 | \$ 102,857 | 25.10 |
| Cash and Equivalents | 3,873 | 4,178 | 3,606 | 6,766 | 267 | 7.40 |
| Securities | 24,201 | 24,837 | 37,969 | 38,754 | (13,768) | (36.26) |
| Loans, net | 450,028 | 363,072 | 282,038 | 272,554 | 167,990 | 59.56 |
| Deposit Accounts | 324,538 | 285,738 | 290,295 | 292,262 | 34,243 | 11.80 |
| Fed Funds & Repos | 3,775 | - | - | - | 3,775 | NA |
| Total Equity | 45,780 | 44,651 | 42,265 | 41,662 | 3,515 | 8.32 |

| Period Ending: | 3/31/2015 | 12/31/2014 | 3/31/2014 | 12/31/2013 | \$ Change 12 MTHS | % Change 12 MTHS |
|----------------------------|------------------|-------------------|------------------|-------------------|------------------------------|-----------------------------|
| Net Earnings | \$ 1,317 | \$ 3,507 | \$ 306 | \$ 1,825 | \$ 1,011 | 330.39 |
| Interest Income | 4,460 | 17,727 | 3,966 | 16,069 | 494 | 12.46 |
| Interest Expense | 545 | 2,358 | 574 | 3,016 | (29) | (5.05) |
| Net Interest Income | 3,915 | 15,369 | 3,392 | 13,053 | 523 | 15.42 |
| Prov for Loan Loss | 260 | 1,218 | 255 | 342 | 5 | 1.96 |
| Non Interest Income | 14,582 | 35,329 | 5,368 | 25,411 | 9,214 | 171.65 |
| Gain on Sale of Securities | - | 216 | - | 119 | - | NA |
| Non Interest Expense | 16,097 | 44,402 | 8,052 | 36,326 | 8,045 | 99.91 |
| Net Operating Income | 2,140 | 5,078 | 453 | 1,796 | 1,687 | 372.41 |
| Income Taxes | 823 | 1,787 | 147 | 90 | 676 | 459.86 |



SECURITIES COMPOSITION - CBC National Bank
(Dollars in Thousands)

| As of: | 3/31/2015 | 12/31/2014 | 3/31/2014 | 12/31/2013 | \$ Change 12 MTHS | % Change 12 MTHS |
|-----------------------------|------------------|------------------|------------------|------------------|----------------------|---------------------|
| SECURITIES CATEGORY: | | | | | | |
| US Treasury | \$ - | \$ - | \$ - | \$ - | \$ - | NA |
| State & Munip | 3,469 | 3,459 | 7,894 | 7,654 | (4,425) | (56.06) |
| Mortgage backed | 20,632 | 21,378 | 30,075 | 31,076 | (9,443) | (31.40) |
| Equities | - | - | - | - | - | NA |
| Agency | - | - | - | 24 | - | NA |
| Other | 100 | - | - | - | 100 | NA |
| Total Securities | \$ 24,201 | \$ 24,837 | \$ 37,969 | \$ 38,754 | \$ (13,768) | (36.26) |



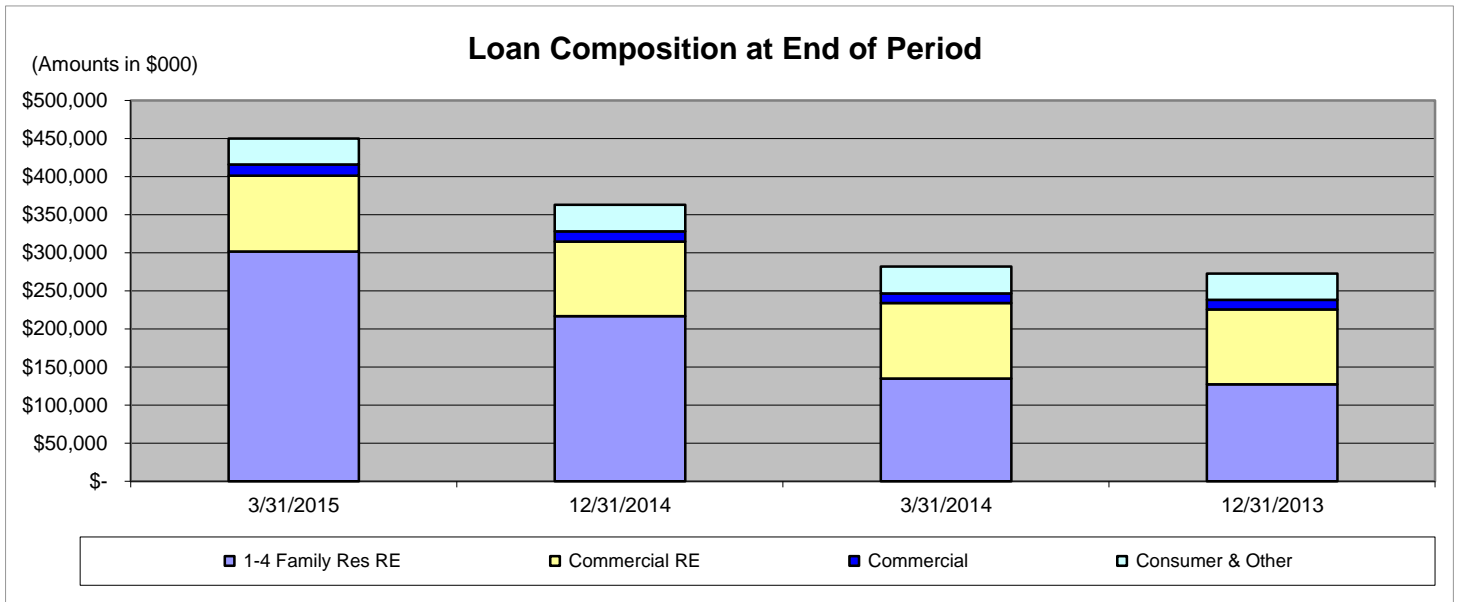
LOAN PORTFOLIO COMPOSITION - CBC National Bank
(Dollars in Thousands)

| 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 | \$ 301,651 | \$ 216,916 | \$ 134,893 | \$ 127,104 | \$ 166,758 | 123.62 |
| Commercial RE | 99,509 | 97,968 | 99,325 | 98,710 | 184 | 0.19 |
| Commercial | 14,913 | 13,268 | 12,304 | 12,463 | 2,609 | 21.20 |
| Consumer & Other | 33,955 | 34,920 | 35,516 | 34,277 | (1,561) | (4.40) |

| | | | | | | |
|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------|
| Loans, Net | \$ 450,028 | \$ 363,072 | \$ 282,038 | \$ 272,554 | \$ 167,990 | 59.56 |
|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------|



LOAN PORTFOLIO QUALITY - CBC National 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 LOSS RESERVE ACTIVITY:

| | | | | | | |
|------------------------------|-----------------|-----------------|-----------------|-----------------|---------------|--------------|
| Beginning Balance | \$ 4,829 | \$ 4,273 | \$ 4,273 | \$ 4,679 | \$ 556 | 13.01 |
| Total Recoveries | 127 | 397 | 205 | 590 | (78) | (38.05) |
| Total Charge-offs | - | - | 453 | 1,338 | (453) | (100.00) |
| Provision Expense | 260 | 1,218 | 255 | 342 | 5 | 1.96 |
| Writedown transfer Loans HFS | 51 | 1,059 | - | - | 51 | NA |
| Adjustments | - | - | - | - | - | NA |
| Ending Balance | <u>\$ 5,165</u> | <u>\$ 4,829</u> | <u>\$ 4,280</u> | <u>\$ 4,273</u> | <u>\$ 885</u> | <u>20.68</u> |

NON-PERFORMING ASSETS:

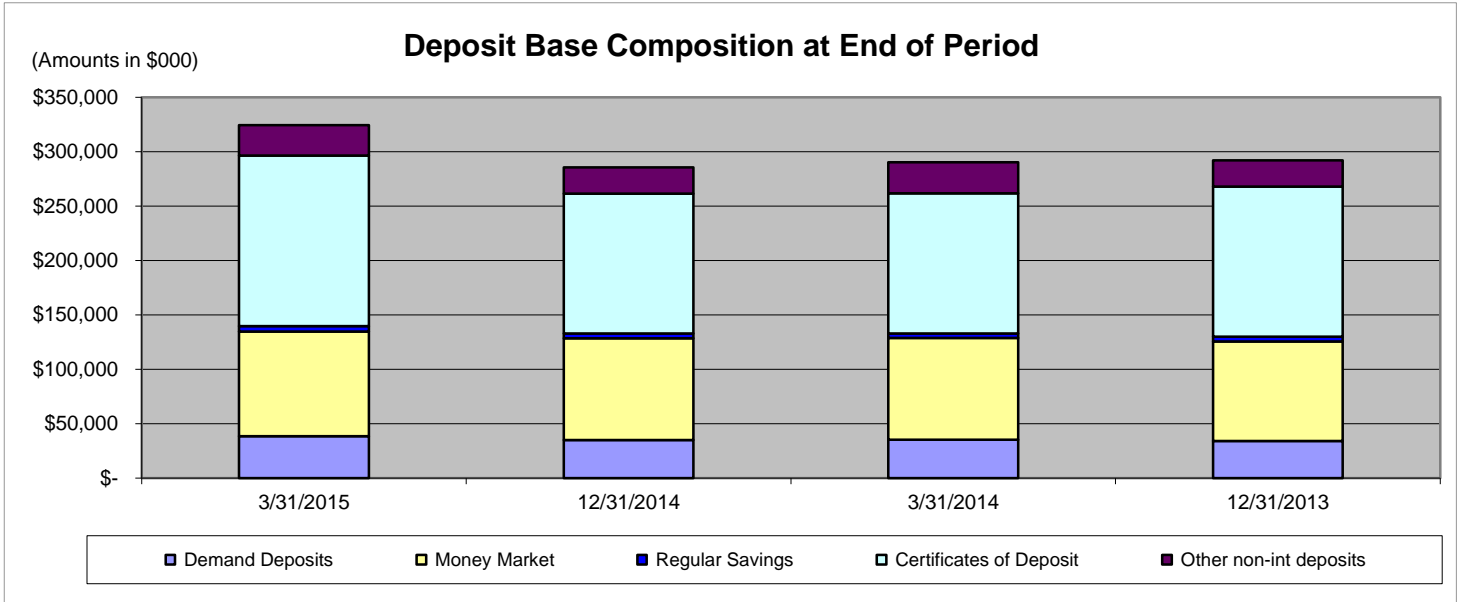
| | | | | | | |
|-------------------------------|------------------|------------------|------------------|------------------|-------------------|----------------|
| Total-90+ Days Past Due | \$ - | \$ - | \$ - | \$ - | \$ - | NA |
| Total-NonAccrual | 4,629 | 4,330 | 2,368 | 2,116 | 2,261 | 95.48 |
| Foreclosed Real Estate | 6,925 | 7,322 | 11,637 | 11,545 | (4,712) | (40.49) |
| Total non-perf. Assets | <u>\$ 11,554</u> | <u>\$ 11,652</u> | <u>\$ 14,005</u> | <u>\$ 13,661</u> | <u>\$ (2,451)</u> | <u>(17.50)</u> |

DEPOSIT BASE COMPOSITION - CBC National Bank
(Dollars in Thousands)

| As of: | 3/31/2015 | 12/31/2014 | 3/31/2014 | 12/31/2013 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|-----------|------------|-----------|------------|----------------------|---------------------|
|--------|-----------|------------|-----------|------------|----------------------|---------------------|

DEPOSIT BASE CATEGORY:

| | | | | | | |
|-------------------------|-------------------|-------------------|-------------------|-------------------|------------------|--------------|
| Demand Deposits | \$ 38,401 | \$ 34,873 | \$ 35,329 | \$ 33,992 | \$ 3,072 | 8.70 |
| Money Market | 96,437 | 93,653 | 93,393 | 91,686 | 3,044 | 3.26 |
| Regular Savings | 4,721 | 4,510 | 4,269 | 4,301 | 452 | 10.59 |
| Certificates of Deposit | 156,974 | 128,473 | 128,904 | 137,873 | 28,070 | 21.78 |
| Other non-int deposits | 28,005 | 24,229 | 28,400 | 24,410 | (395) | (1.39) |
| Total Deposits | \$ 324,538 | \$ 285,738 | \$ 290,295 | \$ 292,262 | \$ 34,243 | 11.80 |

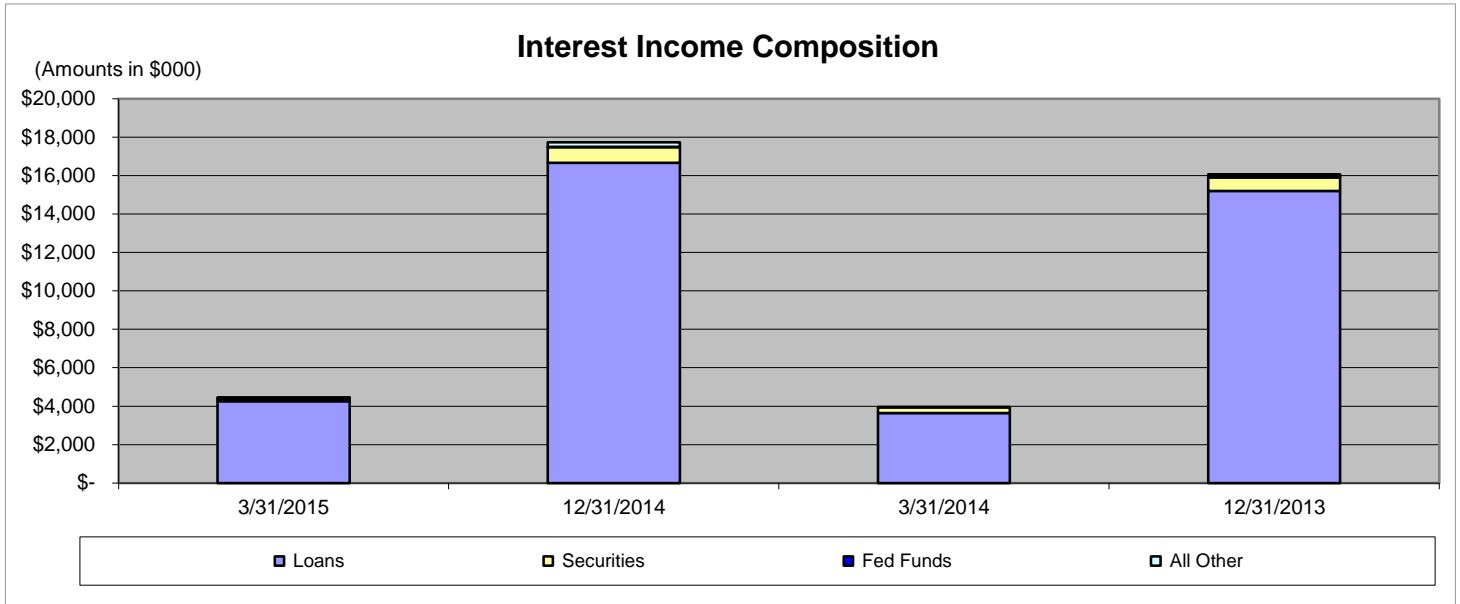


INTEREST INCOME COMPOSITION - CBC National Bank
(Dollars in Thousands)

| As of: | 3/31/2015 | 12/31/2014 | 3/31/2014 | 12/31/2013 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|-----------|------------|-----------|------------|----------------------|---------------------|
|--------|-----------|------------|-----------|------------|----------------------|---------------------|

INTEREST INCOME CATEGORY:

| | | | | | | |
|-------------------------|-----------------|------------------|-----------------|------------------|---------------|--------------|
| Loans | \$ 4,255 | \$ 16,662 | \$ 3,644 | \$ 15,194 | \$ 611 | 16.77 |
| Securities | 141 | 823 | 291 | 699 | (150) | (51.55) |
| Fed Funds | 1 | 7 | 2 | 56 | (1) | (50.00) |
| All Other | 63 | 235 | 29 | 120 | 34 | 117.24 |
| Total Int Income | \$ 4,460 | \$ 17,727 | \$ 3,966 | \$ 16,069 | \$ 494 | 12.46 |

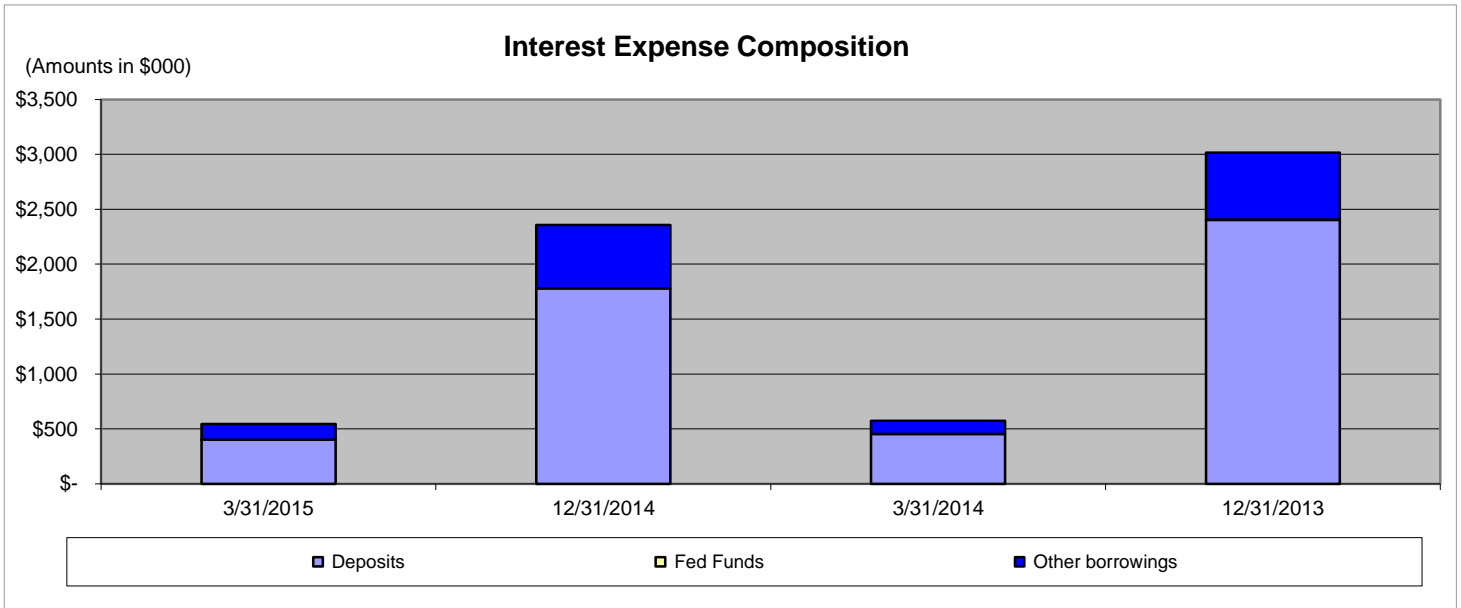


INTEREST EXPENSE COMPOSITION - CBC National Bank
(Dollars in Thousands)

| Period Ending | 3/31/2015 | 12/31/2014 | 3/31/2014 | 12/31/2013 | \$ Change 12 MTHS | % Change 12 MTHS |
|---------------|-----------|------------|-----------|------------|----------------------|---------------------|
|---------------|-----------|------------|-----------|------------|----------------------|---------------------|

INTEREST EXPENSE CATEGORY:

| | | | | | | |
|--------------------------|---------------|-----------------|---------------|-----------------|----------------|---------------|
| Deposits | \$ 400 | \$ 1,779 | \$ 454 | \$ 2,404 | \$ (54) | (11.89) |
| Fed Funds | 1 | - | - | 2 | 1 | NA |
| Other borrowings | 144 | 579 | 120 | 610 | 24 | 20.00 |
| Total Int Expense | \$ 545 | \$ 2,358 | \$ 574 | \$ 3,016 | \$ (29) | (5.05) |

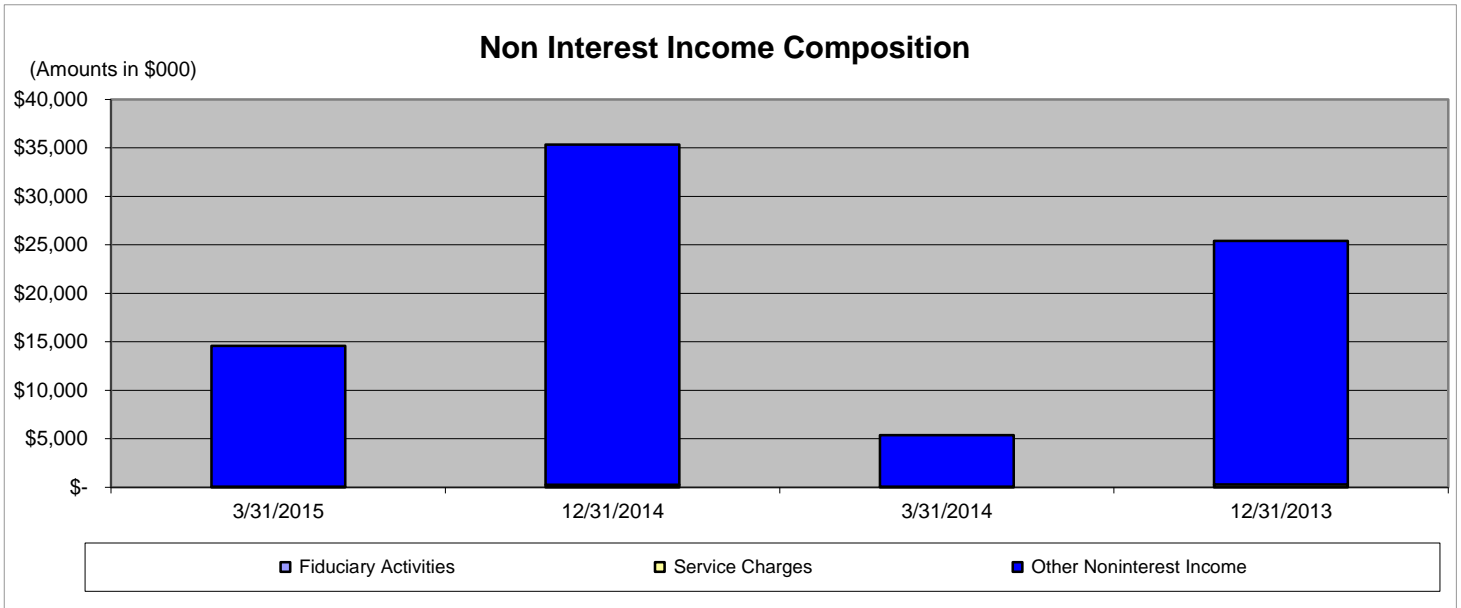


NON INTEREST INCOME COMPOSITION - CBC National Bank
(Dollars in Thousands)

| Period Ending | 3/31/2015 | 12/31/2014 | 3/31/2014 | 12/31/2013 | \$ Change 12 MTHS | % Change 12 MTHS |
|---------------|-----------|------------|-----------|------------|----------------------|---------------------|
|---------------|-----------|------------|-----------|------------|----------------------|---------------------|

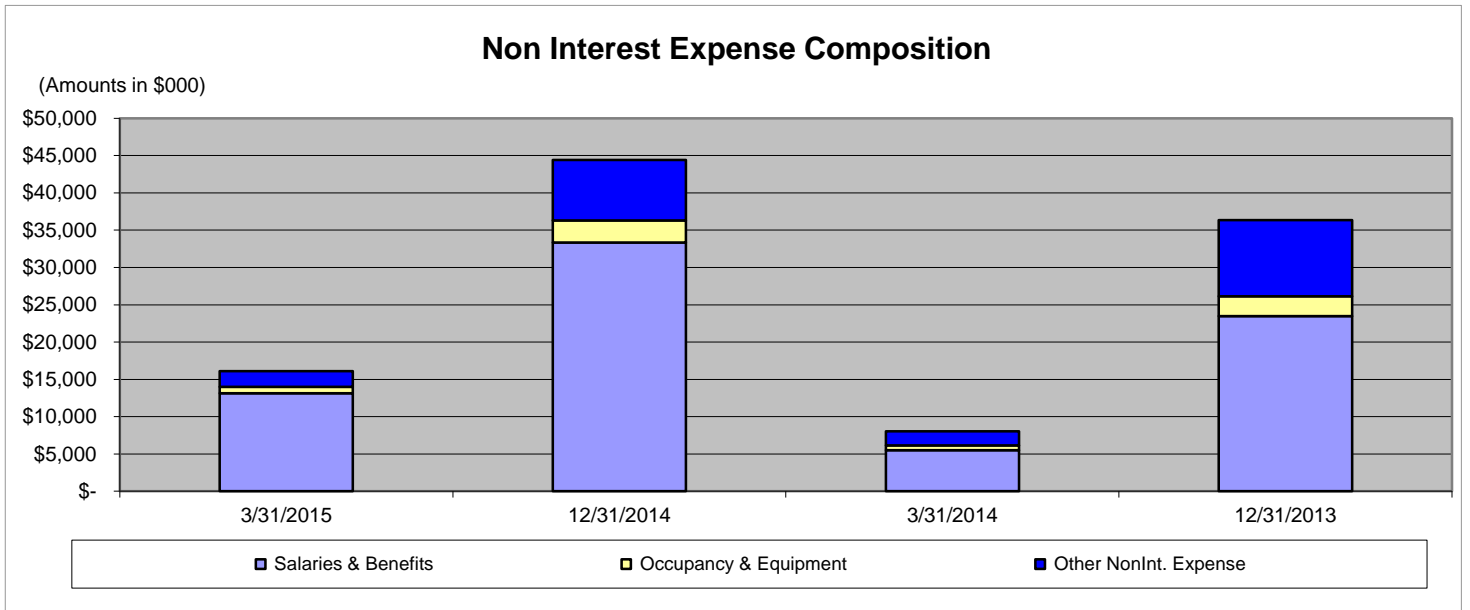
NON INTEREST INCOME CATEGORY:

| | | | | | | |
|-----------------------------|------------------|------------------|-----------------|------------------|-----------------|---------------|
| Fiduciary Activities | \$ - | \$ - | \$ - | \$ - | \$ - | NA |
| Service Charges | 51 | 249 | 61 | 294 | (10) | (16.39) |
| Other Noninterest Income | 14,531 | 35,080 | 5,307 | 25,117 | 9,224 | 173.81 |
| Total Nonint. Income | \$ 14,582 | \$ 35,329 | \$ 5,368 | \$ 25,411 | \$ 9,214 | 171.65 |



NON INTEREST EXPENSE COMPOSITION - CBC National 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 | \$ 13,137 | \$ 33,344 | \$ 5,501 | \$ 23,483 | \$ 7,636 | 138.81 |
| Occupancy & Equipment | 868 | 2,953 | 667 | 2,659 | 201 | 30.13 |
| Other NonInt. Expense | 2,092 | 8,105 | 1,884 | 10,184 | 208 | 11.04 |
| Total NonInt. Expense | \$ 16,097 | \$ 44,402 | \$ 8,052 | \$ 36,326 | \$ 8,045 | 99.91 |



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

| Institution Name | Total Assets (\$000) | | %Change in Assets |
|--------------------------------------|-----------------------------|------------------|--------------------------|
| | This Year | Last Year | |
| Floridian Bank | 383,169 | 160,438 | 138.83 |
| EverBank | 23,342,621 | 17,628,002 | 32.42 |
| CBC National Bank | 512,685 | 409,828 | 25.10 |
| Mainstreet Community Bank of Florida | 252,792 | 240,358 | 5.17 |
| Atlantic Coast Bank | 745,404 | 710,710 | 4.88 |
| American Enterprise Bank of Florida | 209,907 | 201,114 | 4.37 |
| FirstAtlantic Bank | 392,601 | 386,057 | 1.70 |
| Florida Capital Bank, N.A. | 382,025 | 377,006 | 1.33 |
| Jacksonville Bank | 490,076 | 495,870 | (1.17) |
| Friends Bank | 98,013 | 99,398 | (1.39) |
| Surety Bank | 96,461 | 99,921 | (3.46) |
| Pinnacle Bank | 151,336 | 166,680 | (9.21) |
| Gateway Bank of Florida | 225,911 | 249,158 | (9.33) |

| | | | |
|----------------------------|------------------|------------------|--------------|
| Select Peer Average | 2,098,692 | 1,632,657 | 14.56 |
|----------------------------|------------------|------------------|--------------|

PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

| Institution Name | Total Loans (\$000) | | % Change in Loans |
|--------------------------------------|----------------------------|------------------|--------------------------|
| | This Year | Last Year | |
| Floridian Bank | 270,160 | 111,295 | 142.74 |
| CBC National Bank | 455,193 | 286,318 | 58.98 |
| EverBank | 20,394,943 | 14,460,838 | 41.04 |
| Gateway Bank of Florida | 109,014 | 80,928 | 34.70 |
| Atlantic Coast Bank | 552,771 | 419,988 | 31.62 |
| Mainstreet Community Bank of Florida | 182,373 | 173,048 | 5.39 |
| Florida Capital Bank, N.A. | 278,115 | 264,452 | 5.17 |
| FirstAtlantic Bank | 282,536 | 270,010 | 4.64 |
| American Enterprise Bank of Florida | 151,211 | 144,593 | 4.58 |
| Friends Bank | 67,490 | 67,664 | (0.26) |
| Jacksonville Bank | 373,196 | 379,284 | (1.61) |
| Pinnacle Bank | 90,389 | 92,862 | (2.66) |
| Surety Bank | 50,653 | 57,491 | (11.89) |

| | | | |
|----------------------------|--------------|--------------|-------|
| Select Peer Average | 1,789,080.31 | 1,292,982.38 | 24.03 |
|----------------------------|--------------|--------------|-------|

PEER GROUP COMPARISONS REPORT
North Florida Group

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

| Institution Name | Loans/Deposits | Gross Loans/ Assets | Securities/ Assets |
|--------------------------------------|-----------------------|--------------------------------|-------------------------------|
| CBC National Bank | 140.26 | 88.79 | 4.72 |
| EverBank | 126.19 | 87.37 | 3.58 |
| Atlantic Coast Bank | 122.11 | 74.16 | 17.90 |
| Florida Capital Bank, N.A. | 90.45 | 72.80 | 15.14 |
| Jacksonville Bank | 88.05 | 76.15 | 14.96 |
| Floridian Bank | 84.37 | 70.51 | 19.07 |
| FirstAtlantic Bank | 83.96 | 71.97 | 15.91 |
| Mainstreet Community Bank of Florida | 81.35 | 72.14 | 15.23 |
| American Enterprise Bank of Florida | 79.14 | 72.04 | 9.67 |
| Friends Bank | 73.82 | 68.86 | 3.40 |
| Pinnacle Bank | 70.92 | 59.73 | 25.93 |
| Surety Bank | 59.89 | 52.51 | 29.27 |
| Gateway Bank of Florida | 59.07 | 48.26 | 33.42 |
| Select Peer Average | 89.20 | 70.41 | 16.02 |

PEER GROUP COMPARISONS REPORT
North 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 |
|--------------------------------------|----------------|-----------------------|---|-------------------------|
| Floridian Bank | 1.73 | 0.76 | 0.68 | 0.68 |
| Gateway Bank of Florida | 1.86 | 1.98 | 0.22 | 1.07 |
| FirstAtlantic Bank | 0.63 | 1.45 | 1.20 | 1.38 |
| Mainstreet Community Bank of Florida | 1.51 | 1.49 | 1.15 | 1.91 |
| EverBank | 0.31 | 0.43 | 2.25 | 2.31 |
| CBC National Bank | 1.13 | 2.38 | 2.25 | 3.46 |
| American Enterprise Bank of Florida | 1.66 | 4.20 | 2.00 | 4.01 |
| Jacksonville Bank | 3.85 | 4.26 | 2.65 | 4.06 |
| Atlantic Coast Bank | 1.29 | 5.13 | 1.16 | 4.37 |
| Florida Capital Bank, N.A. | 1.25 | 3.23 | 3.67 | 4.76 |
| Surety Bank | 2.22 | 9.54 | 4.57 | 8.25 |
| Pinnacle Bank | 3.23 | 11.25 | 9.04 | 10.98 |
| Friends Bank | 1.62 | 10.85 | 6.92 | 12.79 |

| | | | | |
|----------------------------|------|------|------|------|
| Select Peer Average | 1.71 | 4.38 | 2.90 | 4.62 |
|----------------------------|------|------|------|------|

PEER GROUP COMPARISONS REPORT
North 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 |
|--------------------------------------|-----------------------|-----------------------|--------------------------------|---------------------------------|
| FirstAtlantic Bank | 13.73 | 13.67 | 17.75 | 18.35 |
| Surety Bank | 12.11 | 11.80 | 19.36 | 20.62 |
| Gateway Bank of Florida | 11.59 | 11.74 | 19.36 | 20.62 |
| Floridian Bank | 13.18 | 11.28 | 14.73 | 16.01 |
| Jacksonville Bank | 10.95 | 10.87 | 13.56 | 14.84 |
| CBC National Bank | 8.93 | 10.63 | 18.73 | 20.00 |
| Atlantic Coast Bank | 9.78 | 10.38 | 14.61 | 15.86 |
| Mainstreet Community Bank of Florida | 9.84 | 9.86 | 12.24 | 13.49 |
| Florida Capital Bank, N.A. | 7.33 | 8.21 | 11.03 | 12.28 |
| American Enterprise Bank of Florida | 8.58 | 8.18 | 11.03 | 12.28 |
| EverBank | 7.68 | 8.13 | 11.92 | 12.35 |
| Friends Bank | 6.37 | 6.46 | 9.02 | 10.27 |
| Pinnacle Bank | 2.22 | 2.33 | 3.04 | 4.30 |

| | | | | |
|----------------------------|------|------|-------|-------|
| Select Peer Average | 9.41 | 9.50 | 13.57 | 14.71 |
|----------------------------|------|------|-------|-------|

PEER GROUP COMPARISONS REPORT
North 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 |
|--------------------------------------|-------------------------------------|---------------------------------|---------------------------------|
| Florida Capital Bank, N.A. | 349,790 | 1.64 | 21.15 |
| Mainstreet Community Bank of Florida | 249,247 | 1.37 | 14.02 |
| Surety Bank | 95,191 | 1.25 | 10.46 |
| CBC National Bank | 426,041 | 1.24 | 11.65 |
| FirstAtlantic Bank | 388,073 | 1.10 | 8.03 |
| Jacksonville Bank | 487,014 | 1.09 | 10.05 |
| American Enterprise Bank of Florida | 204,674 | 0.68 | 7.85 |
| Floridian Bank | 390,891 | 0.46 | 3.61 |
| Gateway Bank of Florida | 222,092 | 0.45 | 3.80 |
| EverBank | 21,758,297 | 0.29 | 3.55 |
| Friends Bank | 96,273 | 0.26 | 4.06 |
| Atlantic Coast Bank | 711,841 | 0.21 | 2.07 |
| Pinnacle Bank | 155,179 | (0.11) | (5.23) |

| | | | |
|----------------------------|-----------|-------------|------|
| Select Peer Average | 1,964,200 | 0.76 | 7.31 |
|----------------------------|-----------|-------------|------|

PEER GROUP COMPARISONS REPORT
North 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) |
|--------------------------------------|--|-----------------------|-------------------------|--|
| FirstAtlantic Bank | 0.80 | 2.15 | 60.50 | 4.67 |
| Surety Bank | 1.24 | 2.23 | 64.68 | 3.71 |
| Mainstreet Community Bank of Florida | 0.66 | 2.29 | 68.05 | 4.29 |
| Jacksonville Bank | 0.30 | 2.61 | 70.79 | 7.00 |
| Floridian Bank | 0.29 | 2.51 | 78.27 | 4.85 |
| EverBank | 0.58 | 2.25 | 80.55 | 7.57 |
| American Enterprise Bank of Florida | 0.16 | 2.72 | 80.81 | 5.00 |
| CBC National Bank | 13.69 | 1.42 | 86.95 | 1.30 |
| Atlantic Coast Bank | 0.99 | 2.13 | 89.70 | 4.01 |
| Friends Bank | 0.38 | 3.00 | 92.82 | 3.63 |
| Pinnacle Bank | 0.05 | 2.68 | 100.15 | 6.88 |
| Florida Capital Bank, N.A. | 4.44 | 3.25 | 106.12 | 2.21 |
| Gateway Bank of Florida | (3.54) | 6.12 | NM | 6.64 |

| | | | | |
|----------------------------|------|------|-------|------|
| Select Peer Average | 1.54 | 2.72 | 81.62 | 4.75 |
|----------------------------|------|------|-------|------|

PEER GROUP COMPARISONS REPORT
North 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 |
|--------------------------------------|---|-----------------------------|----------------------------------|
| Surety Bank | 5.28 | 9.36 | - |
| Jacksonville Bank | 3.94 | 2.11 | 0.55 |
| Floridian Bank | 2.98 | 0.47 | - |
| Pinnacle Bank | 2.35 | 3.61 | 4.30 |
| American Enterprise Bank of Florida | 2.34 | 9.97 | 0.91 |
| Mainstreet Community Bank of Florida | 2.29 | 3.11 | 0.23 |
| Friends Bank | 1.07 | 18.11 | - |
| Florida Capital Bank, N.A. | 0.98 | 4.87 | - |
| Atlantic Coast Bank | 0.75 | 1.89 | - |
| FirstAtlantic Bank | 0.69 | 6.36 | 0.06 |
| Gateway Bank of Florida | 0.63 | 11.41 | - |
| CBC National Bank | 0.55 | 0.19 | 0.01 |
| EverBank | 0.27 | 2.09 | - |

| | | | |
|----------------------------|------|------|------|
| Select Peer Average | 1.86 | 5.66 | 0.47 |
|----------------------------|------|------|------|

PEER GROUP COMPARISONS REPORT
North 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 |
|--------------------------------------|--------------------------------|----------------------------------|-----------------------|
| EverBank | 0.50 | 3.08 | 79.13 |
| Jacksonville Bank | - | 14.96 | 73.22 |
| Atlantic Coast Bank | 2.35 | 15.55 | 73.10 |
| FirstAtlantic Bank | 0.24 | 15.67 | 71.51 |
| Mainstreet Community Bank of Florida | - | 15.23 | 70.04 |
| Floridian Bank | - | 19.07 | 69.28 |
| American Enterprise Bank of Florida | - | 9.67 | 68.04 |
| Friends Bank | 0.77 | 2.63 | 67.75 |
| Pinnacle Bank | - | 25.93 | 57.80 |
| Florida Capital Bank, N.A. | - | 15.14 | 56.73 |
| CBC National Bank | 0.02 | 4.70 | 51.70 |
| Surety Bank | - | 29.27 | 51.35 |
| Gateway Bank of Florida | - | 33.42 | 47.36 |

| | | | |
|----------------------------|------|-------|-------|
| Select Peer Average | 0.30 | 15.72 | 64.39 |
|----------------------------|------|-------|-------|

PEER GROUP COMPARISONS REPORT
North 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 |
|--------------------------------------|----------------------------|-------------------------------|-------------------|
| Gateway Bank of Florida | 3.16 | 0.11 | - |
| Floridian Bank | 2.97 | 0.15 | - |
| FirstAtlantic Bank | 3.63 | 0.34 | 0.78 |
| Atlantic Coast Bank | 1.97 | 0.57 | 0.08 |
| Jacksonville Bank | 1.19 | 0.82 | 0.10 |
| Mainstreet Community Bank of Florida | 4.57 | 0.83 | 0.02 |
| American Enterprise Bank of Florida | 3.75 | 0.99 | - |
| CBC National Bank | 1.44 | 1.35 | 0.31 |
| EverBank | 0.23 | 1.93 | 1.86 |
| Florida Capital Bank, N.A. | 0.19 | 2.41 | - |
| Surety Bank | 1.02 | 3.24 | - |
| Pinnacle Bank | 0.08 | 4.26 | - |
| Friends Bank | 3.91 | 5.32 | - |
| Select Peer Average | 2.16 | 1.72 | 0.24 |

PEER GROUP COMPARISONS REPORT
North 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 |
|--------------------------------------|--------------------------------------|----------------------------------|-----------------------|
| Floridian Bank | 28.67 | 68.25 | 96.91 |
| American Enterprise Bank of Florida | 27.16 | 72.84 | 100.00 |
| FirstAtlantic Bank | 25.68 | 74.32 | 100.00 |
| Jacksonville Bank | 25.24 | 72.09 | 97.33 |
| Mainstreet Community Bank of Florida | 24.21 | 74.69 | 98.90 |
| Friends Bank | 18.82 | 81.18 | 100.00 |
| Surety Bank | 15.64 | 84.36 | 100.00 |
| Gateway Bank of Florida | 14.25 | 78.47 | 92.71 |
| Florida Capital Bank, N.A. | 14.16 | 73.40 | 87.55 |
| CBC National Bank | 8.45 | 62.98 | 71.43 |
| Atlantic Coast Bank | 7.50 | 60.16 | 67.67 |
| Pinnacle Bank | 6.53 | 79.90 | 86.44 |
| EverBank | 6.08 | 69.65 | 75.74 |

| | | | |
|----------------------------|-------|-------|-------|
| Select Peer Average | 17.11 | 73.25 | 90.36 |
|----------------------------|-------|-------|-------|

PEER GROUP COMPARISONS REPORT
North 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 |
|--------------------------------------|----------------------------------|-----------------------------|
| CBC National Bank | 0.02 | 27.73 |
| EverBank | - | 24.26 |
| Atlantic Coast Bank | - | 22.42 |
| Pinnacle Bank | 4.42 | 13.56 |
| Florida Capital Bank, N.A. | - | 11.56 |
| Gateway Bank of Florida | - | 7.29 |
| Jacksonville Bank | 0.62 | 2.67 |
| Mainstreet Community Bank of Florida | 0.26 | 1.10 |
| American Enterprise Bank of Florida | 1.00 | - |
| FirstAtlantic Bank | 0.08 | - |
| Floridian Bank | - | - |
| Friends Bank | - | - |
| Surety Bank | - | - |

| | | |
|----------------------------|------|------|
| Select Peer Average | 0.49 | 8.51 |
|----------------------------|------|------|

PEER GROUP COMPARISONS REPORT
North 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 |
|--------------------------------------|----------------------------|---------------|------------------------|--------------------------------------|
| Surety Bank | 5.14 | 0.89 | 4.27 | 88.97 |
| FirstAtlantic Bank | 4.58 | 0.48 | 4.14 | 94.96 |
| Mainstreet Community Bank of Florida | 4.32 | 0.31 | 4.01 | 91.60 |
| CBC National Bank | 4.50 | 0.57 | 3.95 | 93.01 |
| Jacksonville Bank | 4.40 | 0.49 | 3.93 | 94.44 |
| American Enterprise Bank of Florida | 4.37 | 0.69 | 3.69 | 92.31 |
| Floridian Bank | 4.03 | 0.36 | 3.68 | 88.67 |
| Friends Bank | 4.07 | 0.45 | 3.60 | 90.56 |
| EverBank | 4.02 | 0.92 | 3.11 | 92.74 |
| Florida Capital Bank, N.A. | 3.87 | 0.79 | 3.03 | 92.76 |
| Gateway Bank of Florida | 3.56 | 0.72 | 2.85 | 93.17 |
| Pinnacle Bank | 3.85 | 0.97 | 2.81 | 89.36 |
| Atlantic Coast Bank | 4.00 | 1.54 | 2.57 | 96.53 |
| Select Peer Average | 4.21 | 0.71 | 3.51 | 92.24 |