

Columbia Bank

Lake City, Florida

Established

2/1/1912

Florida Bank and Thrift Performance Report

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***Information contained herein was obtained from SNL is believed to be reliable
however, accuracy is not guaranteed and all peer and state averages are simple averages.***

PEER GROUP POSITION

For the
North Central Florida Group

For the three months ended
March 31, 2015

Institution Name	Total Assets (\$000')
Capital City Bank	2,673,263
First Federal Bank of Florida	1,155,702
Community Bank and Trust of Florida	612,463
Merchants & Southern Bank	439,810
Farmers & Merchants Bank	434,624
Drummond Community Bank	389,663
Citizens State Bank	279,891
Florida Citizens Bank	231,135
Prime Meridian Bank	220,369
Gateway Bank of Central Florida	217,694
Columbia Bank	176,952
Sunshine Savings Bank	154,207
First Avenue National Bank	115,269
Lafayette State Bank	87,200
Peoples State Bank	70,361
Community State Bank	65,951
ProBank	45,423

Institution Name	Return on Avg. Assets (%)
Citizens State Bank	1.41
Community State Bank	1.40
Drummond Community Bank	1.35
First Federal Bank of Florida	1.35
Farmers & Merchants Bank	1.00
Merchants & Southern Bank	1.00
Community Bank and Trust of Florida	0.85
Prime Meridian Bank	0.85
Gateway Bank of Central Florida	0.78
Florida Citizens Bank	0.61
Peoples State Bank	0.43
Capital City Bank	0.21
Columbia Bank	0.16
Sunshine Savings Bank	0.10
First Avenue National Bank	(0.29)
ProBank	(0.95)
Lafayette State Bank	(3.17)

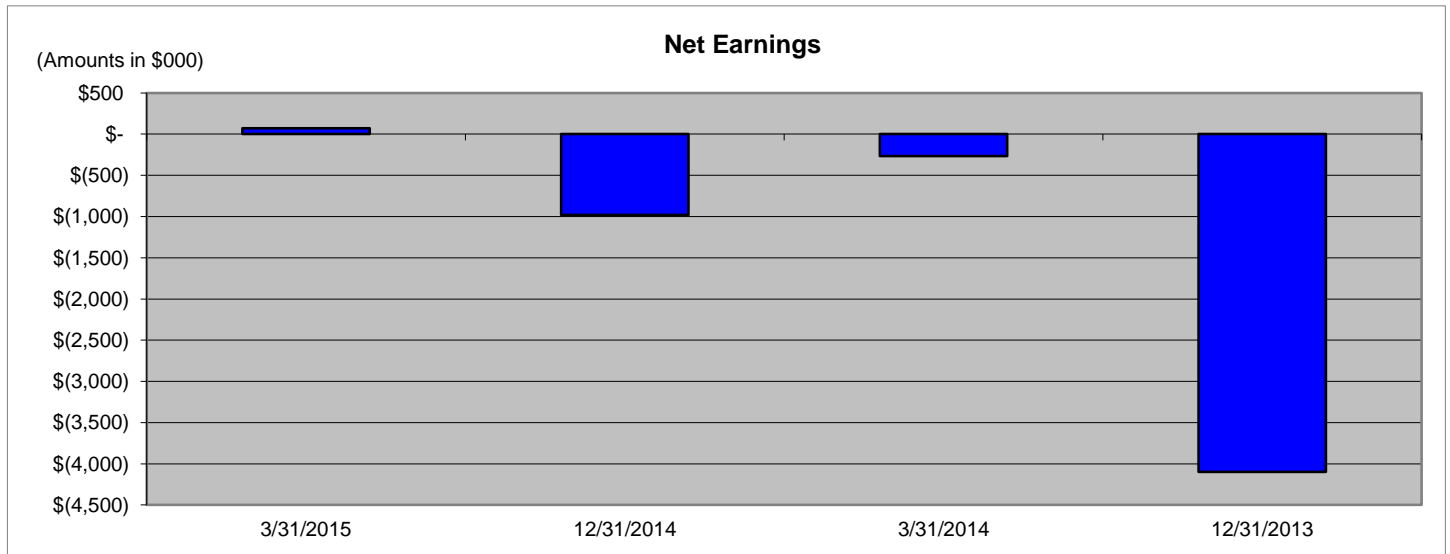
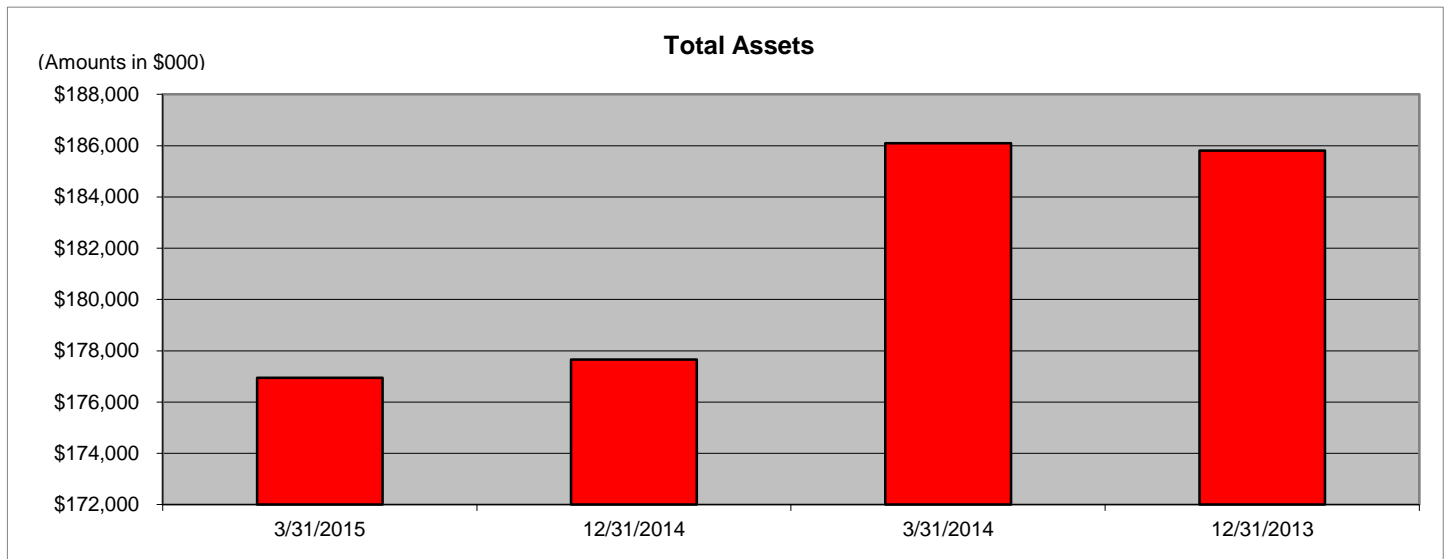
EXECUTIVE SUMMARY - Columbia Bank
(Percentage)

Period Ending:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.28	10.15	9.73	9.70	12.57	10.18
Leverage Ratio	10.09	9.58	9.91	9.98	12.21	9.96
Tier 1 Cap/Risk Based Assets	17.88	17.12	17.58	17.50	23.14	14.75
Risk Based Ratio	19.15	18.40	18.86	18.79	24.28	15.89
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	67.41	65.80	67.85	69.69	76.31	70.23
Loans/Assets	59.95	58.64	57.13	58.66	61.92	61.21
Securities/Assets	26.81	29.99	30.44	28.61	19.25	22.30
PROFITABILITY:						
Return On Avg Assets	0.16	(0.52)	(0.57)	(2.13)	0.65	0.42
Return on Avg Equity	1.59	(5.38)	(5.93)	(23.65)	4.46	1.70
Nonint Income/Avg Assets	0.60	0.47	0.39	0.45	2.03	0.80
Overhead Ratio	2.94	3.23	2.80	3.93	2.34	3.00
Efficiency Ratio	90.98	103.91	90.80	127.87	83.34	86.75
Assets per Employee (per million)	3.22	3.23	3.38	3.57	5.56	3.70
ASSET QUALITY:						
Reserves/Loans	3.52	3.46	4.00	3.93	1.72	2.05
Nonper Loans/Loans	12.07	12.84	14.47	14.57	3.65	6.21
NPA Excluding Restructured Loans/ Total Assets	3.41	4.63	6.25	5.83	2.10	2.79
Nonper Assets/Assets	9.35	9.75	10.95	10.77	3.22	4.73
YIELDS & COSTS:						
Yield on earning assets	3.84	3.75	3.76	3.79	3.94	4.28
Cost of funds	0.64	0.80	0.81	0.84	0.48	0.40
Net interest margin	3.24	3.00	3.01	2.97	3.48	3.88
Avg Earning Assets/ Avg Assets	95.60	95.43	95.32	92.21	91.35	91.57

SELECTED FINANCIAL DATA - Columbia Bank
(Dollars in Thousands)

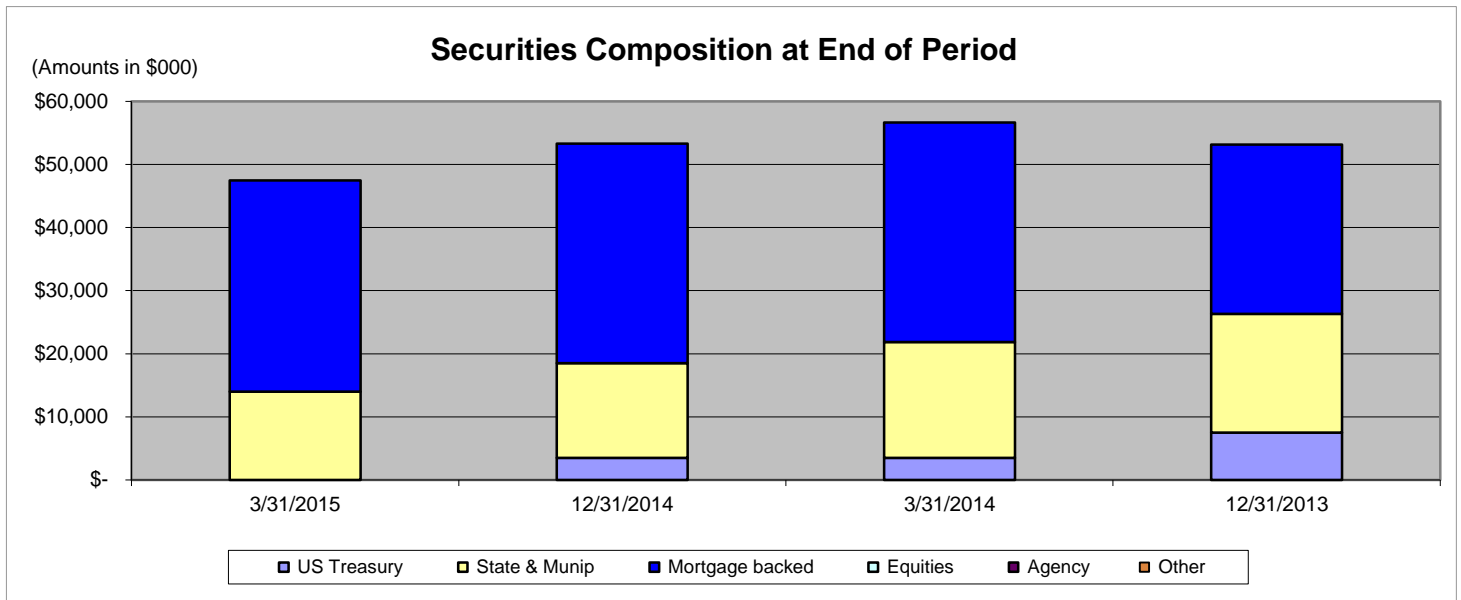
As of:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	\$ 176,952	\$ 177,652	\$ 186,095	\$ 185,807	\$ (9,143)	(4.91)
Cash and Equivalents	17,303	13,877	15,785	17,050	1,518	9.62
Securities	47,448	53,277	56,656	53,153	(9,208)	(16.25)
Loans, net	102,342	100,567	102,057	104,706	285	0.28
Deposit Accounts	157,372	158,304	156,690	156,394	682	0.44
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	18,198	18,035	18,116	18,020	82	0.45

Period Ending:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	\$ 72	\$ (982)	\$ (268)	\$ (4,099)	\$ 340	(126.87)
Interest Income	1,634	6,699	1,686	6,736	(52)	(3.08)
Interest Expense	254	1,341	339	1,450	(85)	(25.07)
Net Interest Income	1,380	5,358	1,347	5,286	33	2.45
Prov for Loan Loss	-	300	300	2,810	(300)	(100.00)
Non Interest Income	267	876	181	867	86	47.51
Gain on Sale of Securities	-	-	-	1,006	-	NA
Non Interest Expense	1,575	6,916	1,496	8,448	79	5.28
Net Operating Income	72	(982)	(268)	(5,105)	340	(126.87)
Income Taxes	-	-	-	-	-	NA



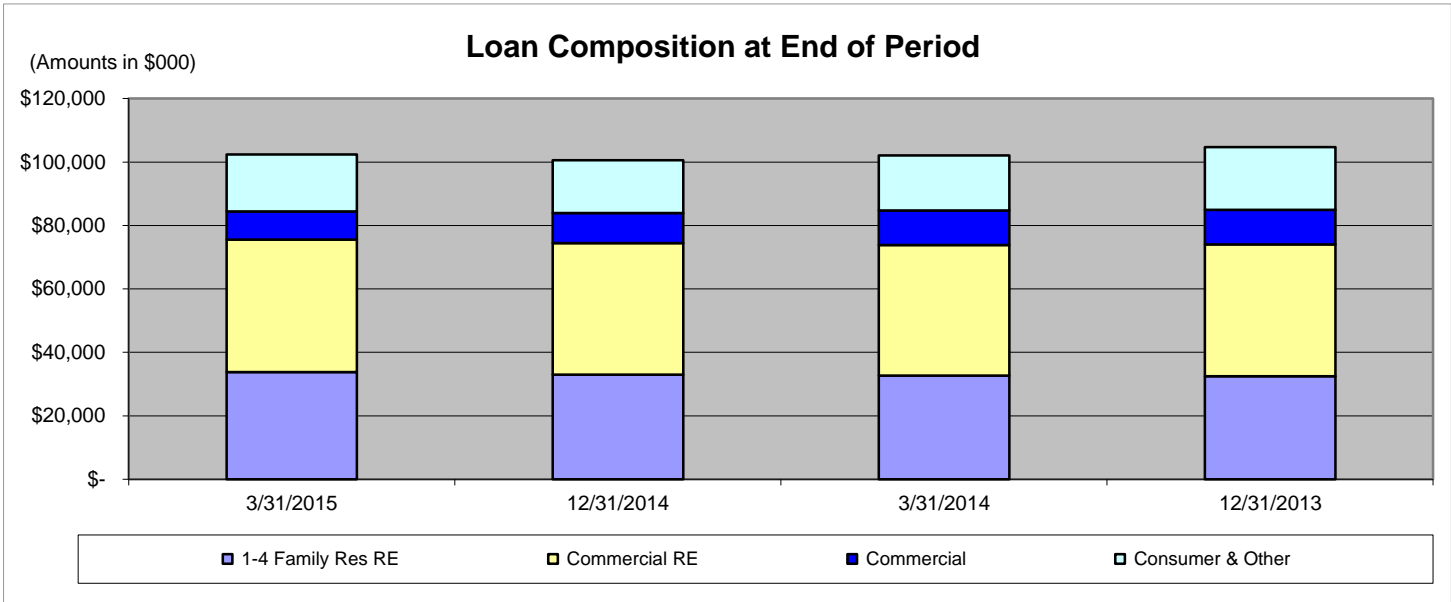
SECURITIES COMPOSITION - Columbia Bank
(Dollars in Thousands)

As of:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	\$ -	\$ 3,502	\$ 3,508	\$ 7,525	\$ (3,508)	(100.00)
State & Munip	13,981	15,001	18,337	18,794	(4,356)	(23.76)
Mortgage backed	33,467	34,774	34,811	26,834	(1,344)	(3.86)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	\$ 47,448	\$ 53,277	\$ 56,656	\$ 53,153	\$ (9,208)	(16.25)



LOAN PORTFOLIO COMPOSITION - Columbia 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	\$ 33,765	\$ 33,000	\$ 32,691	\$ 32,419	\$ 1,074	3.29
Commercial RE	41,806	41,470	41,162	41,659	644	1.56
Commercial	8,853	9,469	10,846	10,802	(1,993)	(18.38)
Consumer & Other	17,918	16,628	17,358	19,826	560	3.23
Loans, Net	\$ 102,342	\$ 100,567	\$ 102,057	\$ 104,706	\$ 285	0.28



LOAN PORTFOLIO QUALITY - Columbia 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	\$ 3,600	\$ 4,282	\$ 4,282	\$ 5,413	\$ (682)	(15.93)
Total Recoveries	199	558	49	200	150	306.12
Total Charge-offs	63	1,540	378	4,141	(315)	(83.33)
Provision Expense	-	300	300	2,810	(300)	(100.00)
Writedown transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>\$ 3,736</u>	<u>\$ 3,600</u>	<u>\$ 4,253</u>	<u>\$ 4,282</u>	<u>\$ (517)</u>	<u>(12.16)</u>

NON-PERFORMING ASSETS:

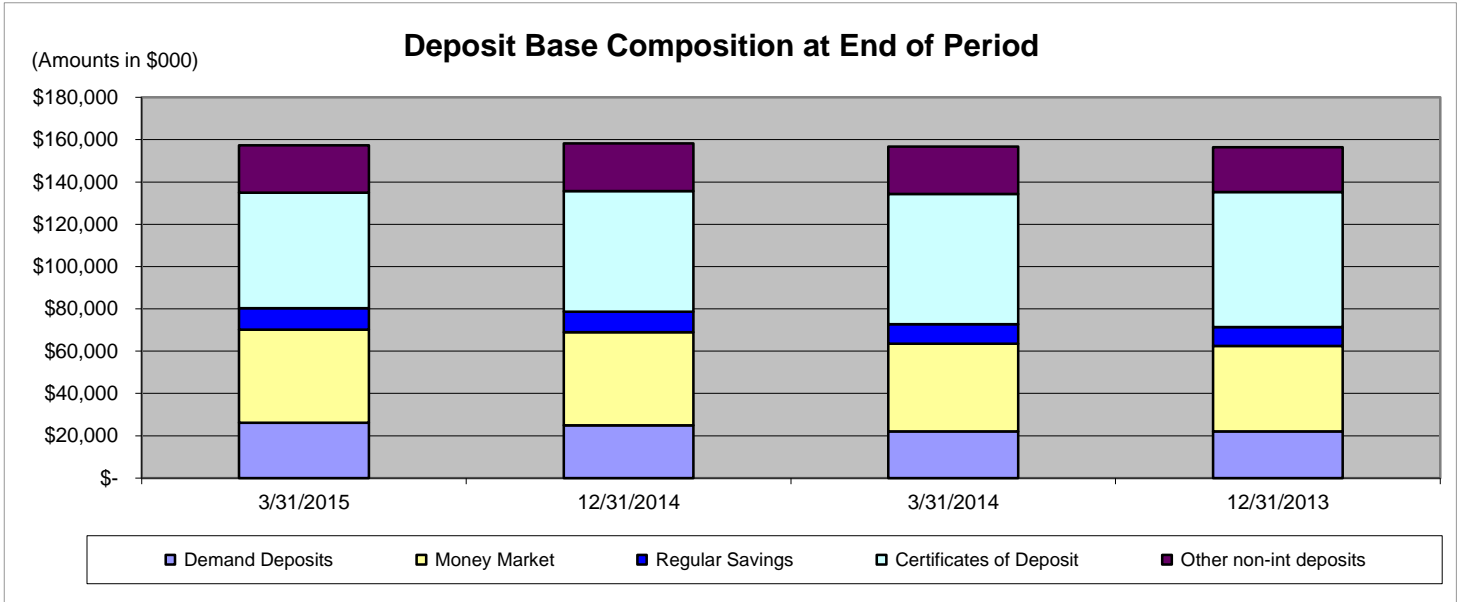
Total-90+ Days Past Due	\$ -	\$ -	\$ -	\$ -	\$ -	NA
Total-NonAccrual	2,295	4,273	6,644	6,708	(4,349)	(65.46)
Foreclosed Real Estate	3,734	3,947	4,992	4,133	(1,258)	(25.20)
Total non-perf. Assets	<u>\$ 6,029</u>	<u>\$ 8,220</u>	<u>\$ 11,636</u>	<u>\$ 10,841</u>	<u>\$ (5,607)</u>	<u>(48.19)</u>

DEPOSIT BASE COMPOSITION - Columbia 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	\$ 26,084	\$ 25,001	\$ 22,061	\$ 22,110	\$ 4,023	18.24
Money Market	44,142	44,005	41,388	40,397	2,754	6.65
Regular Savings	10,035	9,663	9,294	8,868	741	7.97
Certificates of Deposit	54,676	57,009	61,623	63,877	(6,947)	(11.27)
Other non-int deposits	22,435	22,626	22,324	21,142	111	0.50
Total Deposits	\$ 157,372	\$ 158,304	\$ 156,690	\$ 156,394	\$ 682	0.44

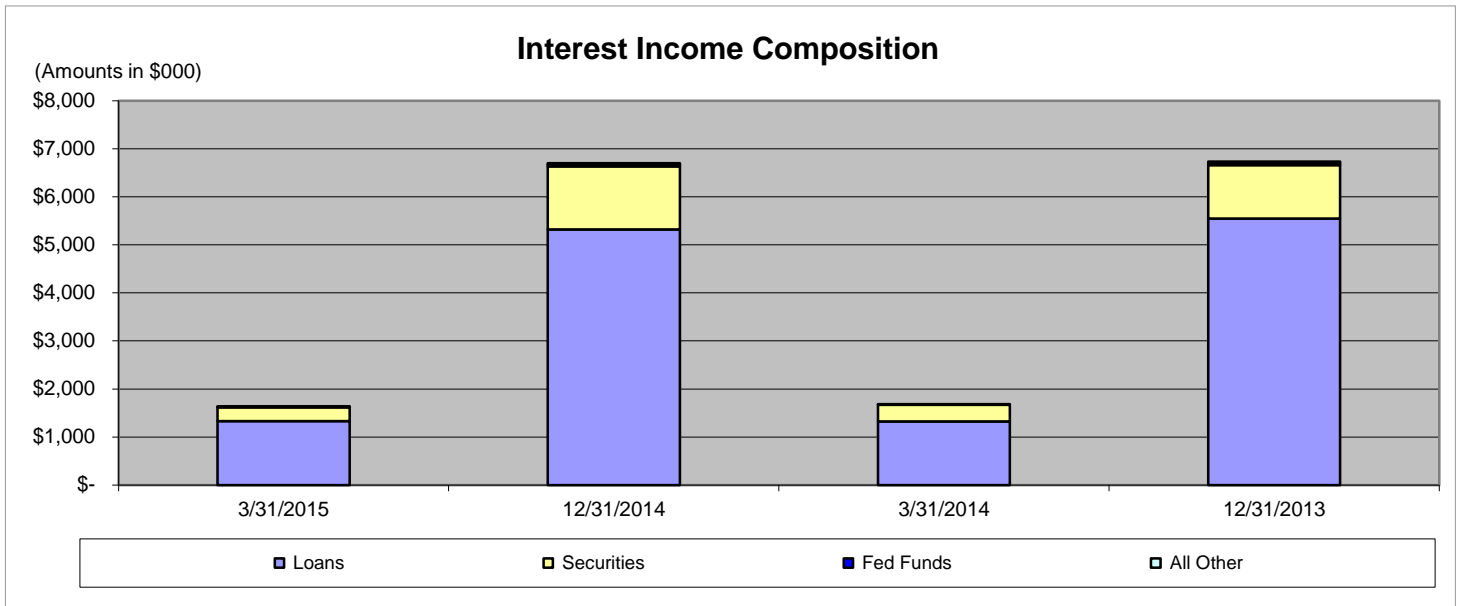


INTEREST INCOME COMPOSITION - Columbia Bank
(Dollars in Thousands)

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	\$ 1,334	\$ 5,322	\$ 1,327	\$ 5,545	\$ 7	0.53
Securities	286	1,312	344	1,114	(58)	(16.86)
Fed Funds	8	40	9	52	(1)	(11.11)
All Other	6	25	6	25	-	-
Total Int Income	\$ 1,634	\$ 6,699	\$ 1,686	\$ 6,736	\$ (52)	(3.08)

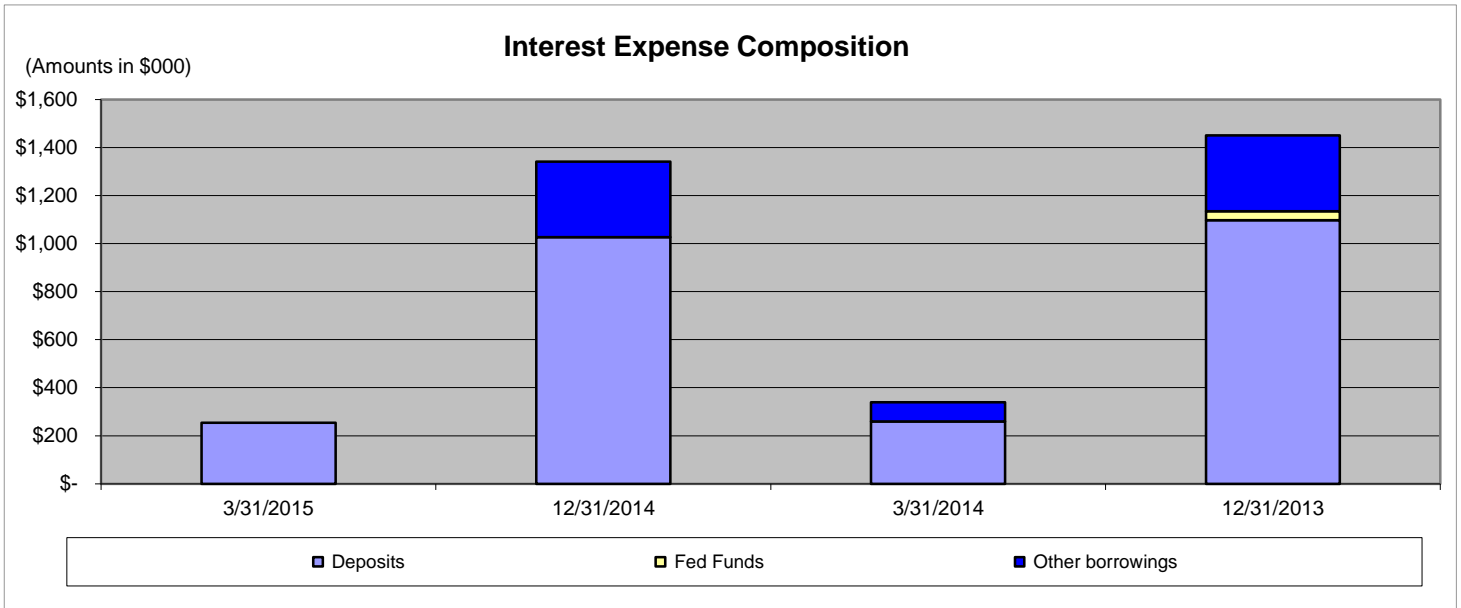


INTEREST EXPENSE COMPOSITION - Columbia Bank
(Dollars in Thousands)

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	\$ 254	\$ 1,027	\$ 259	\$ 1,097	\$ (5)	(1.93)
Fed Funds	-	-	-	37	-	NA
Other borrowings	-	314	80	316	(80)	(100.00)
Total Int Expense	\$ 254	\$ 1,341	\$ 339	\$ 1,450	\$ (85)	(25.07)

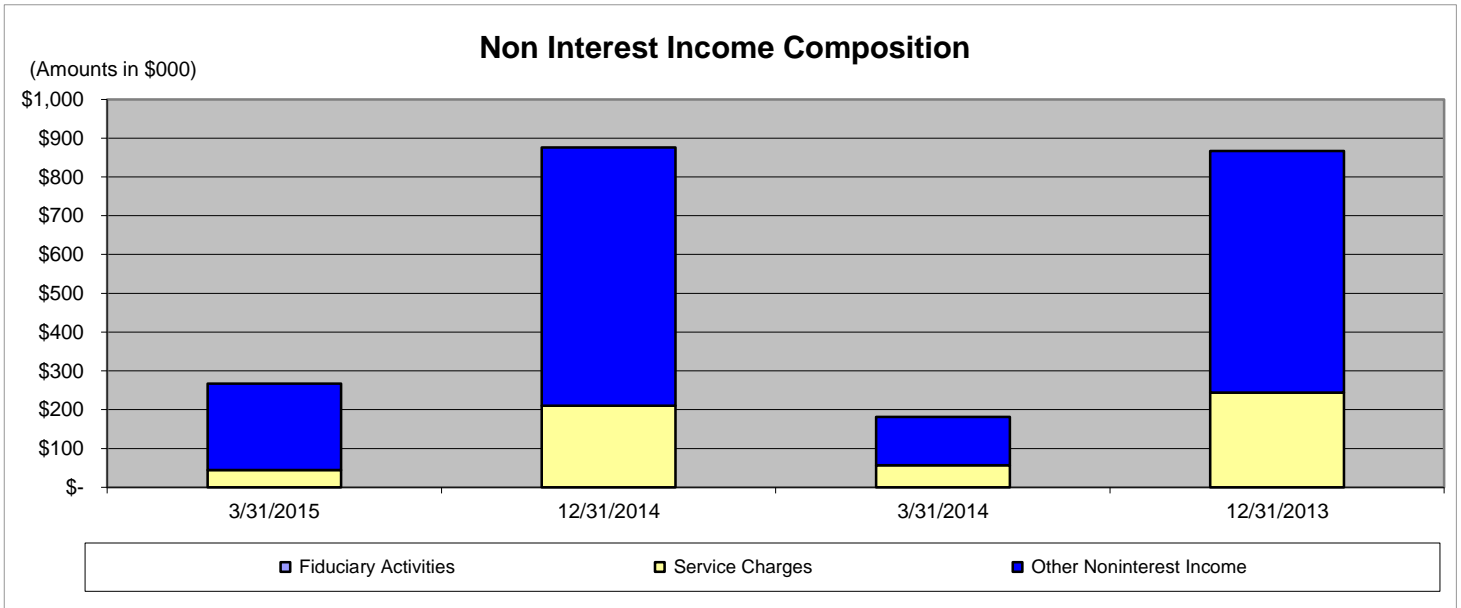


NON INTEREST INCOME COMPOSITION - Columbia Bank
(Dollars in Thousands)

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	44	210	57	244	(13)	(22.81)
Other Noninterest Income	223	666	124	623	99	79.84
Total Nonint. Income	\$ 267	\$ 876	\$ 181	\$ 867	\$ 86	47.51

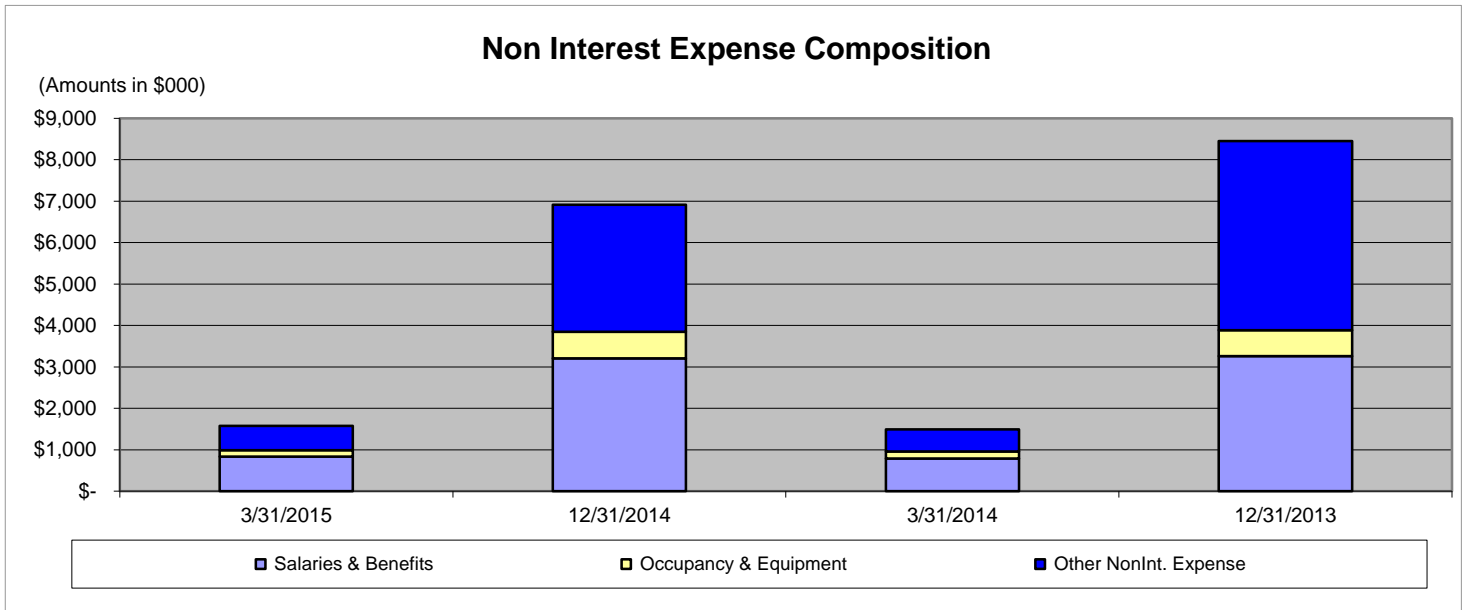


NON INTEREST EXPENSE COMPOSITION - Columbia Bank
(Dollars in Thousands)

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 EXPENSE CATEGORY:

Salaries & Benefits	\$ 834	\$ 3,210	\$ 791	\$ 3,259	\$ 43	5.44
Occupancy & Equipment	159	642	169	631	(10)	(5.92)
Other NonInt. Expense	582	3,064	536	4,558	46	8.58
Total NonInt. Expense	\$ 1,575	\$ 6,916	\$ 1,496	\$ 8,448	\$ 79	5.28



PEER GROUP COMPARISONS REPORT
North Central Florida Group

BALANCE SHEET

Institution Name	Total Assets (\$000)		%Change in Assets
	This Year	Last Year	
Citizens State Bank	279,891	210,751	32.81
First Avenue National Bank	115,269	94,620	21.82
Gateway Bank of Central Florida	217,694	185,635	17.27
First Federal Bank of Florida	1,155,702	1,013,889	13.99
Community State Bank	65,951	61,373	7.46
Merchants & Southern Bank	439,810	409,295	7.46
Drummond Community Bank	389,663	364,993	6.76
Peoples State Bank	70,361	67,915	3.60
Sunshine Savings Bank	154,207	149,298	3.29
Prime Meridian Bank	220,369	214,206	2.88
Farmers & Merchants Bank	434,624	423,014	2.74
Capital City Bank	2,673,263	2,612,997	2.31
Community Bank and Trust of Florida	612,463	609,221	0.53
Florida Citizens Bank	231,135	239,798	(3.61)
Columbia Bank	176,952	186,095	(4.91)
Lafayette State Bank	87,200	95,279	(8.48)
ProBank	45,423	52,318	(13.18)

Select Peer Average	433,528	411,217	5.45
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PEER GROUP COMPARISONS REPORT
North Central Florida Group

BALANCE SHEET

Institution Name	Total Loans (\$000)		% Change in Loans
	This Year	Last Year	
Prime Meridian Bank	156,576	127,912	22.41
Community State Bank	32,866	26,947	21.97
Gateway Bank of Central Florida	152,586	128,048	19.16
Citizens State Bank	200,824	170,646	17.68
First Avenue National Bank	80,537	70,117	14.86
First Federal Bank of Florida	595,836	551,300	8.08
Sunshine Savings Bank	103,777	97,129	6.84
Community Bank and Trust of Florida	273,452	258,352	5.84
Capital City Bank	1,464,788	1,407,090	4.10
Peoples State Bank	53,053	50,977	4.07
Florida Citizens Bank	169,303	166,254	1.83
Farmers & Merchants Bank	253,665	251,423	0.89
Columbia Bank	106,078	106,310	(0.22)
Drummond Community Bank	182,227	184,151	(1.04)
Merchants & Southern Bank	200,078	222,841	(10.21)
ProBank	26,733	32,029	(16.54)
Lafayette State Bank	62,371	75,223	(17.09)

Select Peer Average	242,044.12	230,985.24	4.86
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PEER GROUP COMPARISONS REPORT
North Central Florida Group

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

Institution Name	Loans/Deposits	Gross Loans/ Assets	Securities/ Assets
Gateway Bank of Central Florida	86.50	70.09	14.81
Peoples State Bank	83.94	75.40	6.52
Florida Citizens Bank	81.03	73.25	10.52
Prime Meridian Bank	80.39	71.05	19.06
First Avenue National Bank	80.18	69.87	11.65
Citizens State Bank	78.52	71.75	7.03
Sunshine Savings Bank	78.03	67.30	16.38
Lafayette State Bank	75.68	71.53	11.14
Farmers & Merchants Bank	70.15	58.36	25.61
ProBank	67.61	58.85	35.28
Columbia Bank	67.41	59.95	26.81
Capital City Bank	65.71	54.79	21.68
First Federal Bank of Florida	61.28	51.56	22.81
Community State Bank	56.92	49.83	29.31
Merchants & Southern Bank	56.12	45.49	38.88
Drummond Community Bank	54.42	46.77	38.25
Community Bank and Trust of Florida	49.95	44.65	43.35
Select Peer Average	70.23	61.21	22.30

PEER GROUP COMPARISONS REPORT
North Central Florida Group

ASSET QUALITY RATIOS
For the three months ended
March 31, 2015

Institution Name	Reserves/Loans	Nonper Loans/Loans	NPA Excluding Restructured Loans/ Total Assets (%)	Nonper Assets/Assets
Prime Meridian Bank	1.35	0.12	0.08	0.08
First Avenue National Bank	1.90	1.16	0.81	0.81
Community Bank and Trust of Florida	2.01	2.32	0.49	1.18
Citizens State Bank	1.13	1.65	1.03	1.28
Drummond Community Bank	1.59	1.73	1.23	1.34
First Federal Bank of Florida	0.96	2.48	0.84	1.41
Merchants & Southern Bank	1.68	1.54	1.38	1.66
Gateway Bank of Central Florida	1.74	2.84	1.04	2.15
Farmers & Merchants Bank	1.37	3.13	0.96	2.36
Sunshine Savings Bank	1.06	3.77	1.50	2.77
Community State Bank	1.46	4.29	1.44	2.87
Florida Citizens Bank	1.79	1.47	2.85	3.40
Capital City Bank	1.10	4.04	1.89	3.48
Peoples State Bank	2.27	10.96	2.33	9.02
Columbia Bank	3.52	12.07	3.41	9.35
ProBank	3.21	19.73	6.48	12.35
Lafayette State Bank	6.77	32.33	19.66	24.97

Select Peer Average	2.05	6.21	2.79	4.73
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PEER GROUP COMPARISONS REPORT
North Central Florida Group

CAPITAL RATIOS
For the three months ended
March 31, 2015

Institution Name	Equity/ Assets	Leverage Ratio	Tier 1 Risk-based Ratio	Risk Based Capital Ratio
Drummond Community Bank	13.73	13.52	24.07	25.33
Community State Bank	12.22	12.65	22.98	24.23
First Federal Bank of Florida	12.04	12.50	17.41	18.29
Sunshine Savings Bank	13.45	12.44	15.48	16.41
First Avenue National Bank	11.39	10.57	12.46	13.71
Capital City Bank	12.16	10.37	15.62	16.58
Prime Meridian Bank	10.13	10.29	13.83	15.08
Community Bank and Trust of Florida	10.25	10.15	17.36	18.61
Columbia Bank	10.28	10.09	17.88	19.15
Merchants & Southern Bank	10.49	10.00	15.18	16.33
Gateway Bank of Central Florida	9.74	9.65	11.85	13.10
Peoples State Bank	9.85	9.60	12.25	13.51
Farmers & Merchants Bank	9.13	9.13	13.85	15.08
Florida Citizens Bank	8.83	8.90	11.38	12.63
Citizens State Bank	8.42	8.38	11.16	12.23
ProBank	6.06	6.25	11.67	12.95
Lafayette State Bank	4.85	4.76	6.40	6.92
Select Peer Average	10.18	9.96	14.75	15.89

PEER GROUP COMPARISONS REPORT
North Central Florida Group

PROFITABILITY RATIOS
For the three months ended
March 31, 2015

Institution Name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Citizens State Bank	282,046	1.41	17.17
Community State Bank	63,197	1.40	11.13
Drummond Community Bank	376,876	1.35	9.66
First Federal Bank of Florida	1,044,222	1.35	10.23
Farmers & Merchants Bank	428,860	1.00	10.93
Merchants & Southern Bank	443,149	1.00	9.77
Community Bank and Trust of Florida	589,846	0.85	8.22
Prime Meridian Bank	214,216	0.85	8.71
Gateway Bank of Central Florida	208,123	0.78	7.77
Florida Citizens Bank	231,253	0.61	7.06
Peoples State Bank	68,993	0.43	4.29
Capital City Bank	2,628,648	0.21	1.67
Columbia Bank	178,262	0.16	1.59
Sunshine Savings Bank	148,661	0.10	0.70
First Avenue National Bank	110,307	(0.29)	(2.46)
ProBank	45,865	(0.95)	(15.85)
Lafayette State Bank	88,527	(3.17)	(61.66)

Select Peer Average	420,650	0.42	1.70
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PEER GROUP COMPARISONS REPORT
North Central Florida Group

PROFITABILITY RATIOS
For the three months ended
March 31, 2015

Institution Name	Noninterest Income/Avg Assets	Overhead Ratio	Efficiency Ratio	Assets per Employee (per million)
Citizens State Bank	0.14	3.30	58.26	5.00
Drummond Community Bank	0.98	2.64	63.34	3.25
Community Bank and Trust of Florida	0.66	1.91	67.43	4.98
First Federal Bank of Florida	2.47	1.55	67.89	3.48
Prime Meridian Bank	0.27	2.48	67.89	4.69
Gateway Bank of Central Florida	0.32	2.52	69.71	5.44
Merchants & Southern Bank	0.40	1.89	69.71	4.19
Farmers & Merchants Bank	0.53	2.33	74.35	5.17
Florida Citizens Bank	0.78	2.45	80.35	2.69
Peoples State Bank	0.59	3.07	83.95	2.81
Columbia Bank	0.60	2.94	90.98	3.22
Capital City Bank	1.82	2.51	92.06	3.03
Sunshine Savings Bank	1.25	3.46	94.18	2.86
Community State Bank	1.49	4.28	107.30	2.20
First Avenue National Bank	0.25	4.14	111.00	3.60
ProBank	0.29	4.33	128.09	3.49
Lafayette State Bank	0.80	5.15	148.31	2.73

Select Peer Average	0.80	3.00	86.75	3.70
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PEER GROUP COMPARISONS REPORT
North Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
 For the three months ended
 March 31, 2015

Institution Name	Cash and Nonint-bearing Deposits	Interest-bearing Bal	Fed fund Sold & Repos
Lafayette State Bank	7.50	0.67	4.63
Peoples State Bank	5.11	7.69	-
ProBank	4.61	0.24	0.15
First Avenue National Bank	3.06	5.69	-
Farmers & Merchants Bank	2.77	7.97	-
Community State Bank	2.75	12.54	0.42
Community Bank and Trust of Florida	2.68	3.58	-
Merchants & Southern Bank	2.17	0.09	9.38
Prime Meridian Bank	2.11	0.08	5.68
Capital City Bank	1.94	11.06	0.05
Citizens State Bank	1.93	17.10	-
Drummond Community Bank	1.32	7.87	-
First Federal Bank of Florida	1.25	16.25	-
Gateway Bank of Central Florida	1.24	7.64	-
Sunshine Savings Bank	1.09	1.30	8.97
Florida Citizens Bank	1.01	8.98	-
Columbia Bank	0.89	8.89	-

Select Peer Average	2.55	6.92	1.72
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PEER GROUP COMPARISONS REPORT
North Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended
March 31, 2015

Institution Name	Held to Maturity Securities	Available for Sale Securities	Net Loans & Leases
Peoples State Bank	-	6.52	73.69
Florida Citizens Bank	-	10.52	71.89
Citizens State Bank	3.21	3.82	70.94
Prime Meridian Bank	-	19.06	69.72
Gateway Bank of Central Florida	-	14.81	68.87
First Avenue National Bank	-	11.65	68.54
Lafayette State Bank	-	11.13	66.68
Sunshine Savings Bank	16.38	-	66.58
Columbia Bank	7.99	18.83	57.84
Farmers & Merchants Bank	-	25.61	57.56
ProBank	-	35.28	56.96
Capital City Bank	6.86	14.82	53.72
Community State Bank	13.20	16.11	49.11
Drummond Community Bank	11.61	26.65	46.02
First Federal Bank of Florida	0.02	22.79	45.29
Merchants & Southern Bank	0.60	38.28	44.65
Community Bank and Trust of Florida	-	43.35	43.75

Select Peer Average	3.52	18.78	59.52
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PEER GROUP COMPARISONS REPORT
North Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended
March 31, 2015

Institution Name	Premises & Fixed Assets	Total Other Real Est Owned	Intangible Assets
First Avenue National Bank	8.58	-	-
Prime Meridian Bank	1.55	-	-
Citizens State Bank	2.40	0.10	-
First Federal Bank of Florida	2.26	0.13	2.38
Community Bank and Trust of Florida	3.25	0.15	-
Gateway Bank of Central Florida	4.02	0.16	-
Sunshine Savings Bank	3.05	0.23	0.22
Drummond Community Bank	3.17	0.53	0.49
Farmers & Merchants Bank	2.64	0.53	-
Community State Bank	1.56	0.74	-
ProBank	0.36	0.74	-
Peoples State Bank	4.75	0.76	-
Merchants & Southern Bank	3.34	0.95	-
Capital City Bank	3.74	1.27	3.17
Lafayette State Bank	6.65	1.85	-
Columbia Bank	2.68	2.11	-
Florida Citizens Bank	4.55	2.32	-

Select Peer Average	3.44	0.74	0.37
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PEER GROUP COMPARISONS REPORT
North Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
 For the three months ended
 March 31, 2015

Institution Name	Non Interest Bearing Deposits	Interest Bearing Deposits	Total Deposits
Community State Bank	42.32	57.68	100.00
Drummond Community Bank	37.05	62.95	100.00
Capital City Bank	31.56	64.98	96.54
Merchants & Southern Bank	31.15	60.13	91.28
Gateway Bank of Central Florida	28.66	61.38	90.05
Florida Citizens Bank	28.51	70.94	99.45
Farmers & Merchants Bank	27.20	65.40	92.60
First Federal Bank of Florida	23.77	73.23	97.01
Prime Meridian Bank	23.59	75.06	98.65
Lafayette State Bank	23.22	76.78	100.00
Community Bank and Trust of Florida	22.89	77.11	100.00
Sunshine Savings Bank	21.39	78.61	100.00
First Avenue National Bank	18.28	80.27	98.55
Peoples State Bank	17.17	82.83	100.00
ProBank	15.75	77.19	92.95
Columbia Bank	12.69	87.31	100.00
Citizens State Bank	8.83	91.17	100.00

Select Peer Average	24.36	73.12	97.47
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PEER GROUP COMPARISONS REPORT
North Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
 For the three months ended
 March 31, 2015

Institution Name	Tot Fed Funds & Repos	Other Borrowed Money
Gateway Bank of Central Florida	-	9.95
ProBank	0.16	7.05
Farmers & Merchants Bank	-	4.10
First Federal Bank of Florida	-	2.99
Capital City Bank	0.05	1.35
Florida Citizens Bank	-	0.55
Citizens State Bank	0.00	-
Columbia Bank	-	-
Community Bank and Trust of Florida	-	-
Community State Bank	0.48	-
Drummond Community Bank	-	-
First Avenue National Bank	-	-
Lafayette State Bank	4.90	-
Merchants & Southern Bank	10.56	-
Peoples State Bank	-	-
Prime Meridian Bank	6.34	-
Sunshine Savings Bank	10.40	-

Select Peer Average	1.94	1.53
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PEER GROUP COMPARISONS REPORT
North Central Florida Group

YIELD, COSTS & SPREADS - ASSET YIELDS
For the three months ended
March 31, 2015

Institution Name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/ Avg Assets
Citizens State Bank	7.14	1.07	6.11	93.86
Drummond Community Bank	4.74	0.16	4.59	92.39
First Avenue National Bank	4.79	0.51	4.28	86.52
Community State Bank	4.24	0.12	4.12	94.23
Peoples State Bank	4.50	0.42	4.08	91.57
Sunshine Savings Bank	4.30	0.28	4.03	92.80
Prime Meridian Bank	4.28	0.35	3.95	95.03
Gateway Bank of Central Florida	4.34	0.46	3.89	91.77
Lafayette State Bank	4.30	0.39	3.87	82.95
First Federal Bank of Florida	3.85	0.16	3.69	88.18
Farmers & Merchants Bank	3.86	0.25	3.62	91.51
Florida Citizens Bank	4.16	0.66	3.51	92.47
ProBank	4.13	0.75	3.45	96.10
Capital City Bank	3.37	0.09	3.28	87.41
Columbia Bank	3.84	0.64	3.24	95.60
Community Bank and Trust of Florida	3.57	0.33	3.24	90.99
Merchants & Southern Bank	3.32	0.23	3.09	93.35

Select Peer Average	4.28	0.40	3.88	91.57
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