

Community Bank of Florida, Inc.

Homestead, Florida

Established
10/9/1973

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 Florida Group

For the three months ended
March 31, 2015

Institution Name	Total Assets (\$000')
BankUnited, National Association	19,822,955
Mercantil Commercebank, National Association	8,110,427
Capital Bank, National Association	6,975,792
City National Bank of Florida	5,574,930
Sabadell United Bank, N.A.	4,737,834
Ocean Bank	3,236,784
TotalBank	2,692,325
BAC Florida Bank	1,635,699
Gibraltar Private Bank & Trust Co.	1,584,687
U.S. Century Bank	912,502
Banesco USA	893,483
First State Bank of the Florida Keys	838,360
Helm Bank USA	750,669
Espirito Santo Bank	651,736
Coconut Grove Bank	629,136
First National Bank of South Miami	610,659
Biscayne Bank	536,627
Apollo Bank	491,063
Community Bank of Florida, Inc.	479,205
Eastern National Bank	401,528
Pacific National Bank	379,484
Continental National Bank	377,941
Executive National Bank	338,690
1st National Bank of South Florida	331,273
International Finance Bank	323,772
Intercredit Bank, NA	318,627
Marquis Bank	304,590
Terrabank, N.A.	295,510
Banco Do Brasil Americas	283,685
Professional Bank	265,933
Interamerican Bank, A FSB	219,709
Sunstate Bank	179,002
Intercontinental Bank	160,738
Plus International Bank	125,817
Mercantil Commercebank Trust Company, National Associatio	8,691

Institution Name	Return on Avg. Assets (%)
Mercantil Commercebank Trust Company, National Associat	3.54
Continental National Bank	1.75
Plus International Bank	1.35
Biscayne Bank	1.31
Pacific National Bank	1.28
First State Bank of the Florida Keys	1.10
BankUnited, National Association	0.97
City National Bank of Florida	0.83
Sunstate Bank	0.78
BAC Florida Bank	0.76
Capital Bank, National Association	0.75
1st National Bank of South Florida	0.74
Ocean Bank	0.73
Community Bank of Florida, Inc.	0.72
Sabadell United Bank, N.A.	0.62
Apollo Bank	0.58
Banco Do Brasil Americas	0.56
TotalBank	0.56
Executive National Bank	0.51
Marquis Bank	0.43
Terrabank, N.A.	0.41
Eastern National Bank	0.39
First National Bank of South Miami	0.36
Mercantil Commercebank, National Association	0.32
Intercontinental Bank	0.29
Helm Bank USA	0.26
Banesco USA	0.20
Intercredit Bank, NA	0.18
Professional Bank	0.17
Interamerican Bank, A FSB	0.16
International Finance Bank	0.09
Coconut Grove Bank	0.08
Gibraltar Private Bank & Trust Co.	(0.48)
Espirito Santo Bank	(2.07)
U.S. Century Bank	(5.24)

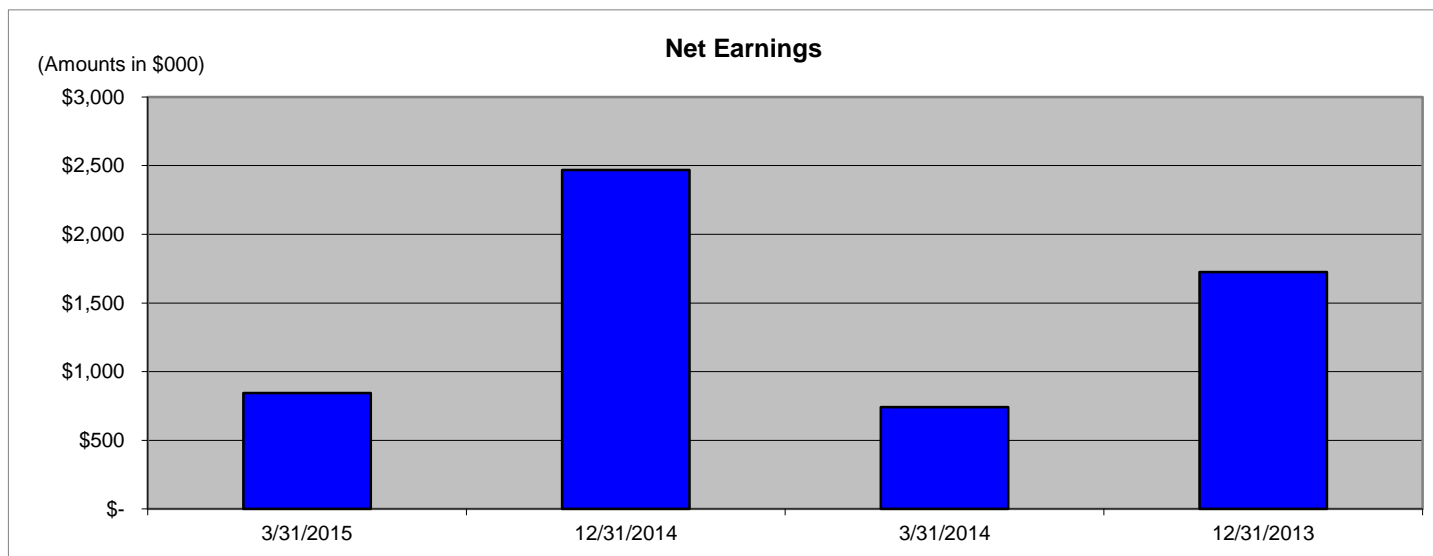
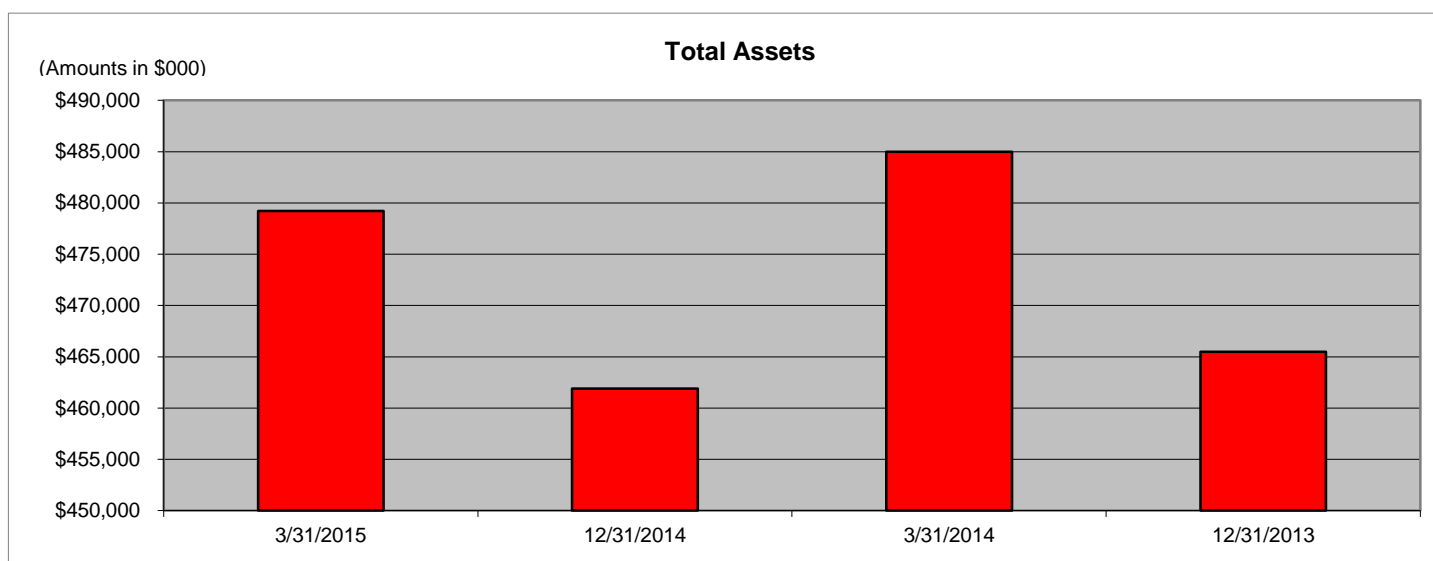
EXECUTIVE SUMMARY - Community Bank of Florida, Inc.
(Percentage)

Period Ending:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.58	9.72	8.88	9.07	12.57	13.55
Leverage Ratio	8.90	8.26	7.86	7.59	12.21	12.87
Tier 1 Cap/Risk Based Assets	11.35	10.64	10.17	10.16	23.14	22.35
Risk Based Ratio	12.60	11.90	11.42	11.41	24.28	23.43
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	79.95	83.24	76.42	78.41	76.31	79.29
Loans/Assets	72.02	74.88	69.37	71.01	61.92	62.05
Securities/Assets	13.79	14.73	14.11	15.22	19.25	20.62
PROFITABILITY:						
Return On Avg Assets	0.72	0.51	0.62	0.35	0.65	0.43
Return on Avg Equity	7.44	5.63	6.95	4.11	4.46	2.16
Nonint Income/Avg Assets	0.74	0.70	0.89	1.01	2.03	1.54
Overhead Ratio	2.78	3.10	2.83	2.80	2.34	2.27
Efficiency Ratio	76.70	85.12	81.84	84.81	83.34	83.71
Assets per Employee (per million)	3.28	3.23	3.37	3.23	5.56	5.96
ASSET QUALITY:						
Reserves/Loans	1.60	1.48	1.56	1.57	1.72	1.45
Nonper Loans/Loans	6.95	6.18	6.12	6.87	3.65	2.65
NPA Excluding Restructured Loans/ Total Assets	4.08	3.77	4.90	4.99	2.10	1.30
Nonper Assets/Assets	6.88	6.68	7.65	7.88	3.22	2.22
YIELDS & COSTS:						
Yield on earning assets	4.42	4.45	4.38	4.37	3.94	3.70
Cost of funds	0.34	0.41	0.46	0.61	0.48	0.45
Net interest margin	4.09	4.05	3.92	3.76	3.48	3.27
Avg Earning Assets/ Avg Assets	93.76	92.47	92.41	91.62	91.35	92.45

SELECTED FINANCIAL DATA - Community Bank of Florida, Inc.
(Dollars in Thousands)

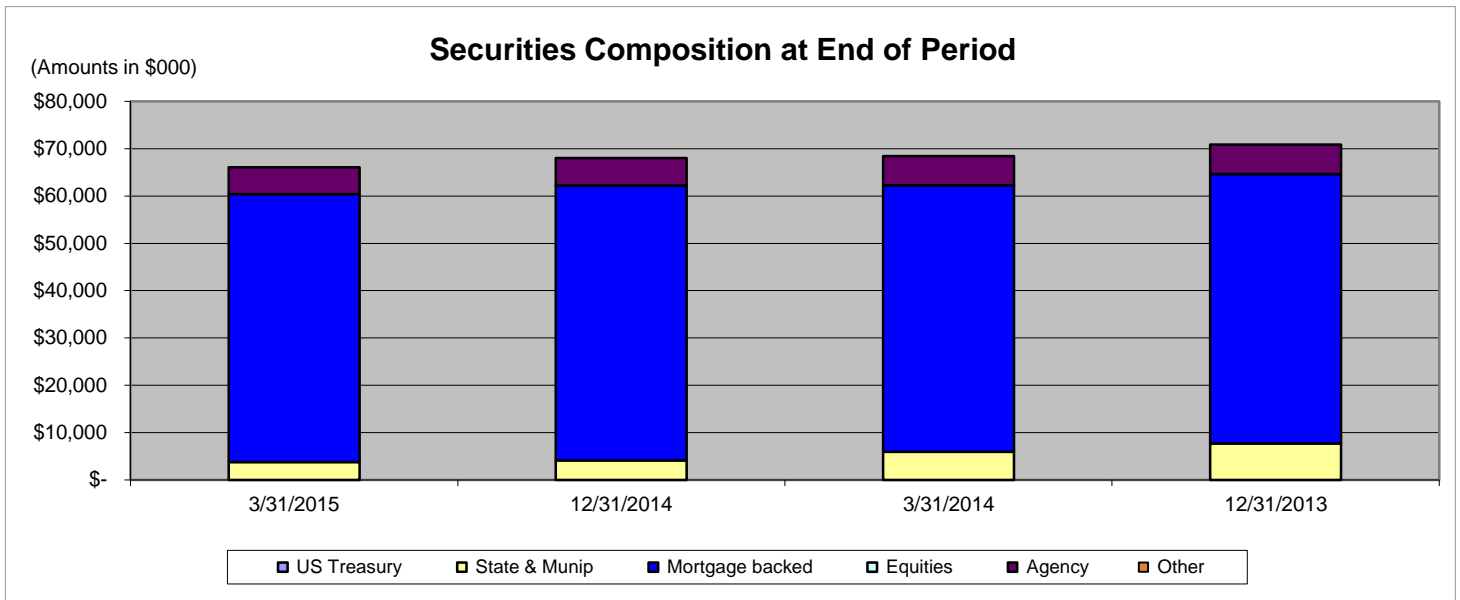
As of:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	\$ 479,205	\$ 461,901	\$ 484,991	\$ 465,493	\$ (5,786)	(1.19)
Cash and Equivalents	46,590	25,571	49,869	35,996	(3,279)	(6.58)
Securities	66,082	68,056	68,428	70,865	(2,346)	(3.43)
Loans, net	339,611	340,776	331,226	325,355	8,385	2.53
Deposit Accounts	431,702	415,536	440,298	421,585	(8,596)	(1.95)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	45,908	44,891	43,090	42,227	2,818	6.54

Period Ending:	3/31/2015	12/31/2014	3/31/2014	12/31/2013	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	\$ 844	\$ 2,467	\$ 741	\$ 1,725	\$ 103	13.90
Interest Income	4,885	19,748	4,803	19,813	82	1.71
Interest Expense	357	1,785	497	2,746	(140)	(28.17)
Net Interest Income	4,528	17,963	4,306	17,067	222	5.16
Prov for Loan Loss	400	625	208	552	192	92.31
Non Interest Income	870	3,370	1,060	5,022	(190)	(17.92)
Gain on Sale of Securities	-	-	-	(40)	-	NA
Non Interest Expense	4,154	18,241	4,417	18,905	(263)	(5.95)
Net Operating Income	844	2,467	741	2,632	103	13.90
Income Taxes	-	-	-	867	-	NA



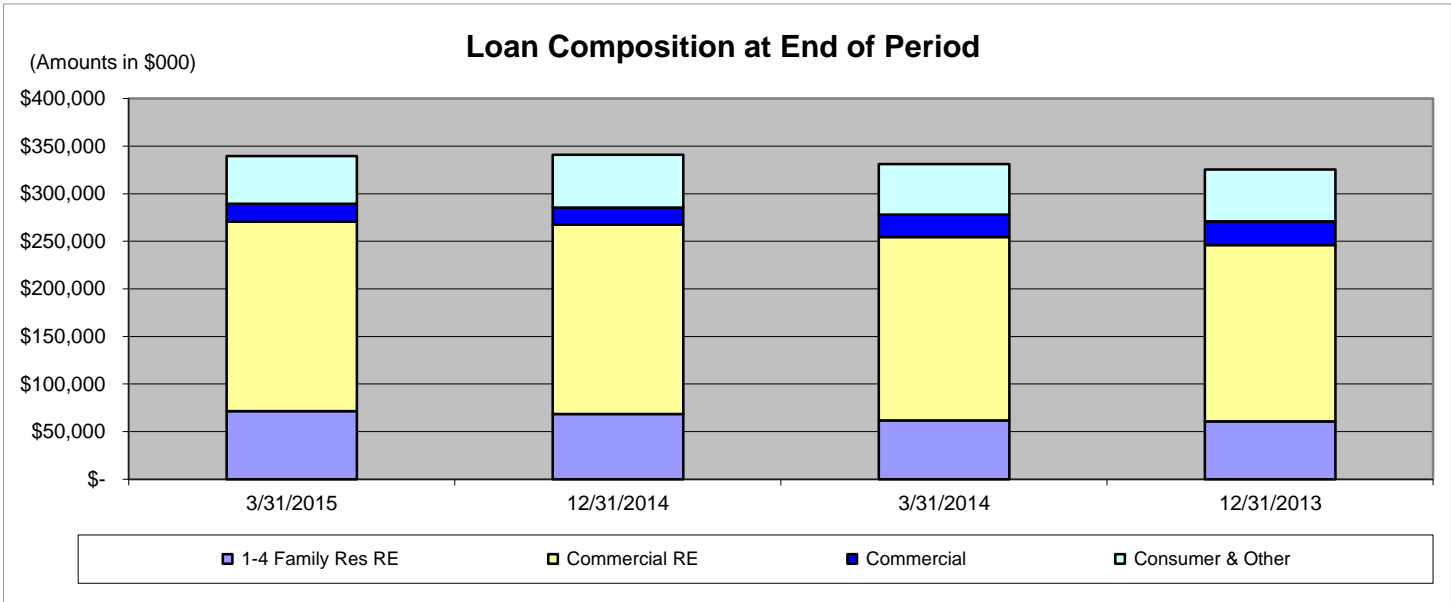
SECURITIES COMPOSITION - Community Bank of Florida, Inc.
(Dollars in Thousands)

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	3,767	4,135	5,928	7,684	(2,161)	(36.45)
Mortgage backed	56,586	58,062	56,366	56,954	220	0.39
Equities	-	-	-	-	-	NA
Agency	5,729	5,859	6,134	6,227	(405)	(6.60)
Other	-	-	-	-	-	NA
Total Securities	\$ 66,082	\$ 68,056	\$ 68,428	\$ 70,865	\$ (2,346)	(3.43)



LOAN PORTFOLIO COMPOSITION - Community Bank of Florida, Inc.
(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	\$ 71,570	\$ 68,532	\$ 61,886	\$ 60,933	\$ 9,684	15.65
Commercial RE	198,934	199,057	192,749	185,230	6,185	3.21
Commercial	18,833	17,954	23,423	24,685	(4,590)	(19.60)
Consumer & Other	50,274	55,233	53,168	54,507	(2,894)	(5.44)
Loans, Net	\$ 339,611	\$ 340,776	\$ 331,226	\$ 325,355	\$ 8,385	2.53



LOAN PORTFOLIO QUALITY - Community Bank of Florida, Inc.
(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	\$ 5,118	\$ 5,199	\$ 5,199	\$ 6,077	\$ (81)	(1.56)
Total Recoveries	13	357	99	392	(86)	(86.87)
Total Charge-offs	12	1,063	274	1,822	(262)	(95.62)
Provision Expense	400	625	208	552	192	92.31
Writedown transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>\$ 5,519</u>	<u>\$ 5,118</u>	<u>\$ 5,232</u>	<u>\$ 5,199</u>	<u>\$ 287</u>	<u>5.49</u>

NON-PERFORMING ASSETS:

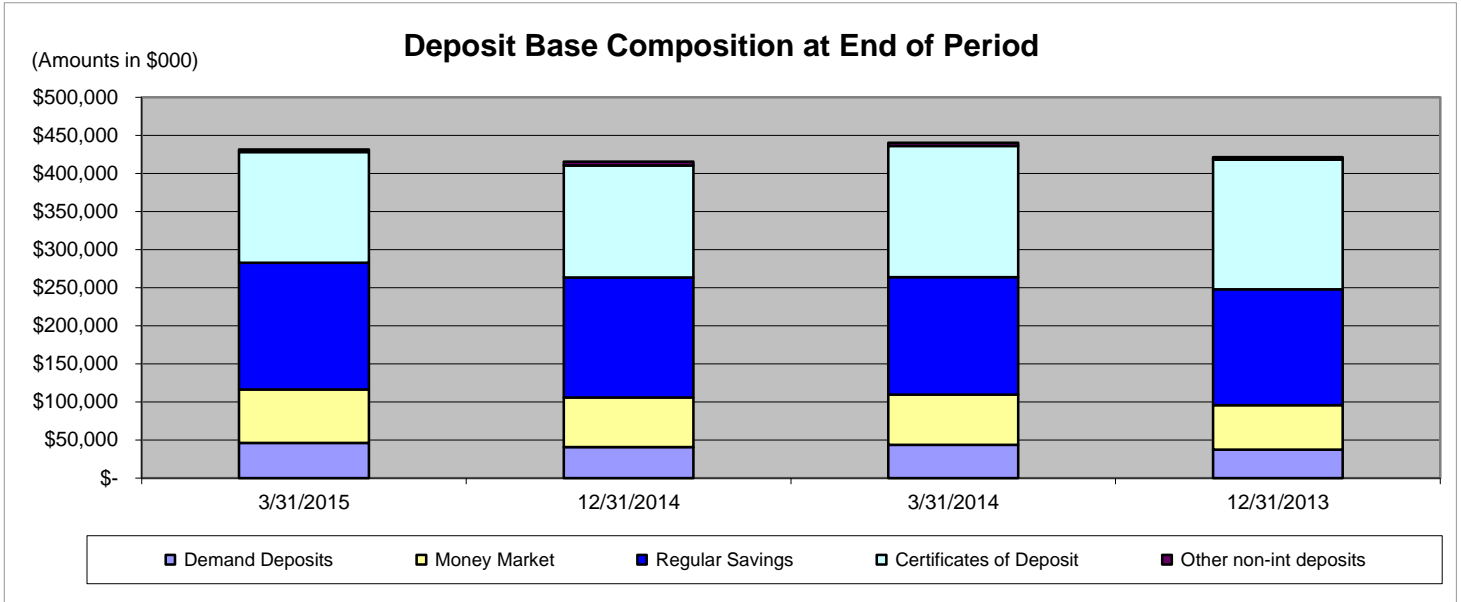
Total-90+ Days Past Due	\$ -	\$ 358	\$ -	\$ -	\$ -	NA
Total-NonAccrual	10,576	7,921	7,223	9,239	3,353	46.42
Foreclosed Real Estate	8,993	9,496	16,519	13,977	(7,526)	(45.56)
Total non-perf. Assets	<u>\$ 19,569</u>	<u>\$ 17,775</u>	<u>\$ 23,742</u>	<u>\$ 23,216</u>	<u>\$ (4,173)</u>	<u>(17.58)</u>

DEPOSIT BASE COMPOSITION - Community Bank of Florida, Inc.
(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	\$ 46,081	\$ 40,591	\$ 43,707	\$ 37,363	\$ 2,374	5.43
Money Market	70,223	65,280	65,712	58,220	4,511	6.86
Regular Savings	166,326	157,614	154,427	152,139	11,899	7.71
Certificates of Deposit	145,587	147,274	172,558	170,554	(26,971)	(15.63)
Other non-int deposits	3,485	4,777	3,894	3,309	(409)	(10.50)
Total Deposits	\$ 431,702	\$ 415,536	\$ 440,298	\$ 421,585	\$ (8,596)	(1.95)

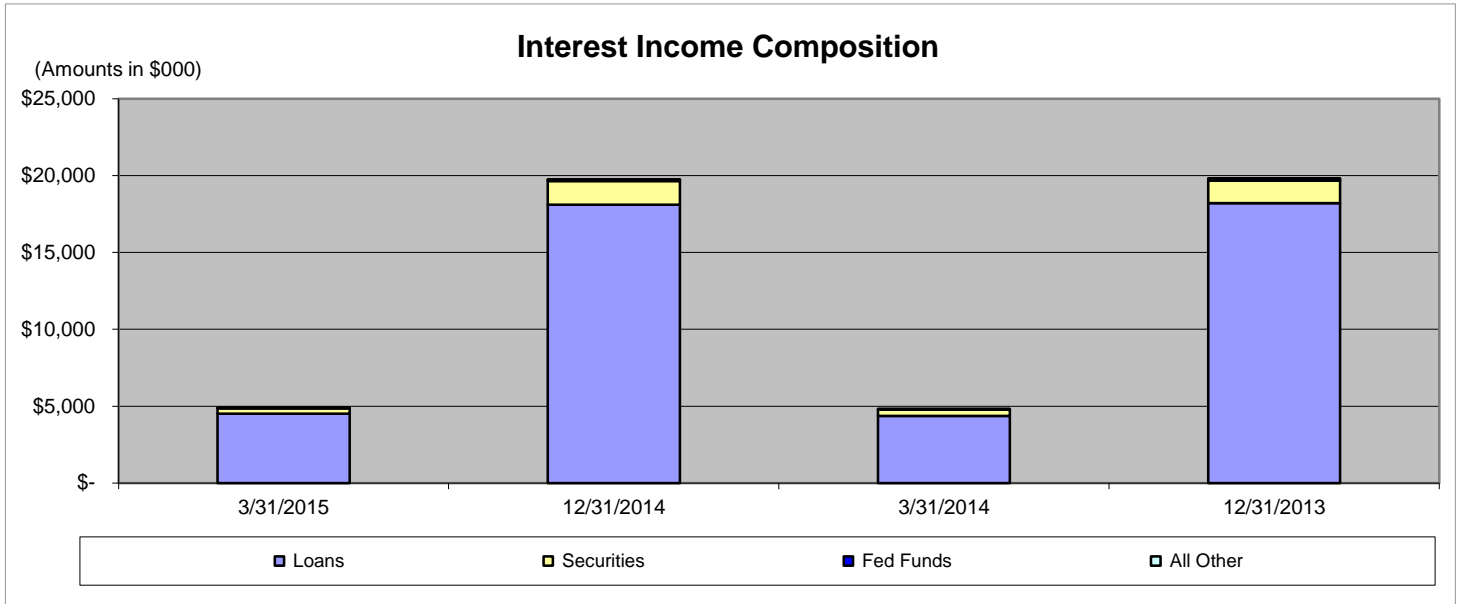


INTEREST INCOME COMPOSITION - Community Bank of Florida, Inc.
(Dollars in Thousands)

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	\$ 4,514	\$ 18,115	\$ 4,370	\$ 18,213	\$ 144	3.30
Securities	348	1,522	405	1,463	(57)	(14.07)
Fed Funds	18	91	22	120	(4)	(18.18)
All Other	5	20	6	17	(1)	(16.67)
Total Int Income	\$ 4,885	\$ 19,748	\$ 4,803	\$ 19,813	\$ 82	1.71

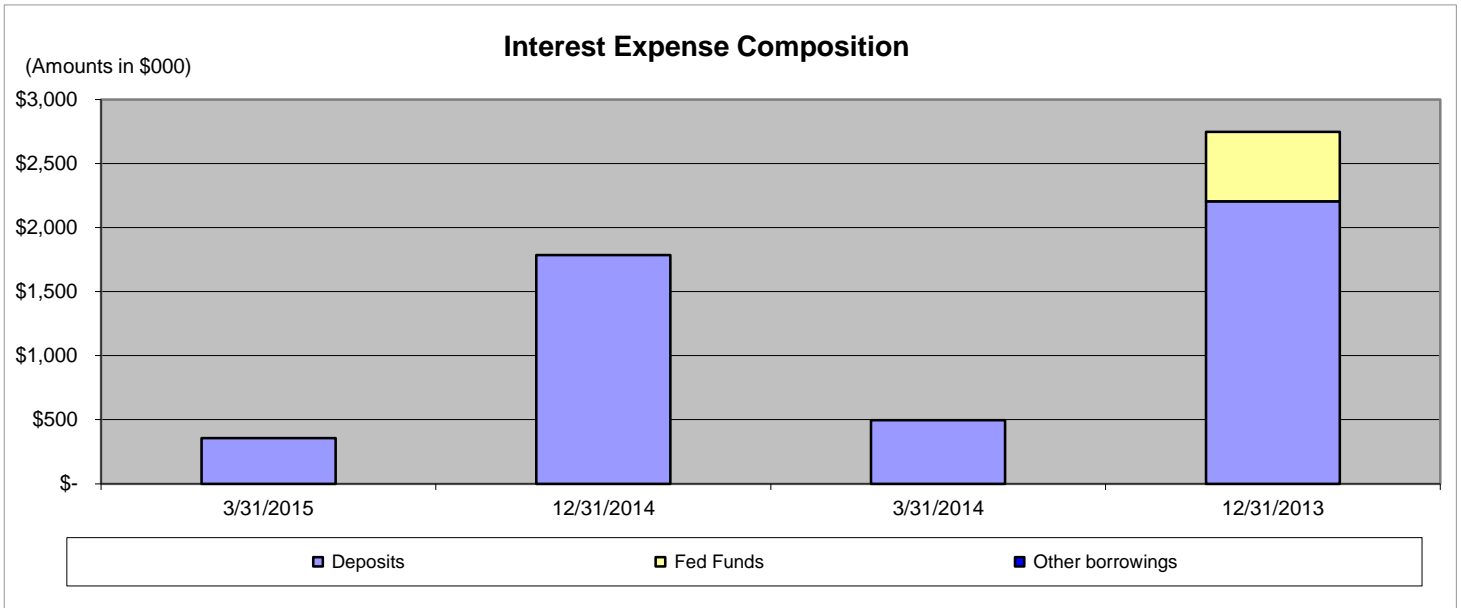


INTEREST EXPENSE COMPOSITION - Community Bank of Florida, Inc.
(Dollars in Thousands)

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	\$ 357	\$ 1,785	\$ 497	\$ 2,204	\$ (140)	(28.17)
Fed Funds	-	-	-	542	-	NA
Other borrowings	-	-	-	-	-	NA
Total Int Expense	\$ 357	\$ 1,785	\$ 497	\$ 2,746	\$ (140)	(28.17)

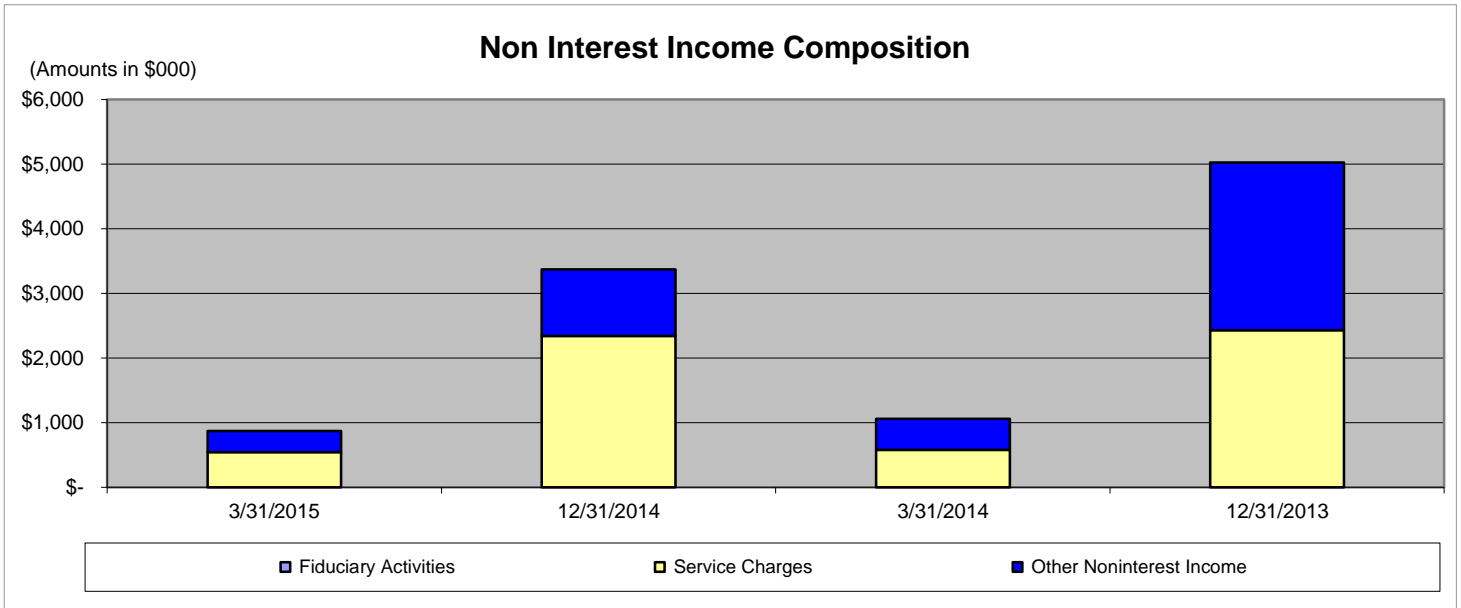


NON INTEREST INCOME COMPOSITION - Community Bank of Florida, Inc.
(Dollars in Thousands)

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	543	2,339	578	2,431	(35)	(6.06)
Other Noninterest Income	327	1,031	482	2,591	(155)	(32.16)
Total Nonint. Income	\$ 870	\$ 3,370	\$ 1,060	\$ 5,022	\$ (190)	(17.92)

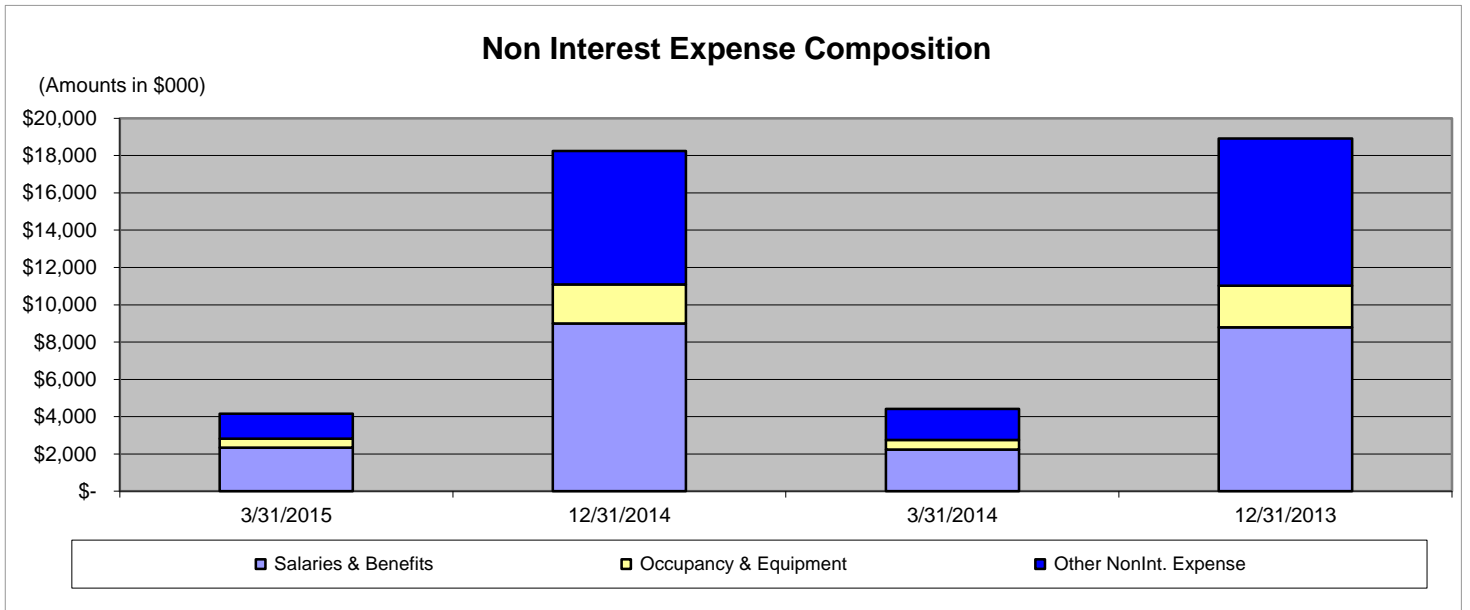


NON INTEREST EXPENSE COMPOSITION - Community Bank of Florida, Inc.
(Dollars in Thousands)

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	\$ 2,340	\$ 8,992	\$ 2,238	\$ 8,797	\$ 102	4.56
Occupancy & Equipment	481	2,095	521	2,217	(40)	(7.68)
Other NonInt. Expense	1,333	7,154	1,658	7,891	(325)	(19.60)
Total NonInt. Expense	\$ 4,154	\$ 18,241	\$ 4,417	\$ 18,905	\$ (263)	(5.95)



PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET

Institution Name	Total Assets (\$000)		%Change in Assets
	This Year	Last Year	
Banco Do Brasil Americas	283,685	153,471	84.85
Apollo Bank	491,063	276,333	77.71
Biscayne Bank	536,627	368,237	45.73
Plus International Bank	125,817	91,771	37.10
BankUnited, National Association	19,822,955	15,602,915	27.05
Marquis Bank	304,590	241,421	26.17
Sabadell United Bank, N.A.	4,737,834	4,029,453	17.58
Mercantil Commercebank, National Association	8,110,427	6,899,280	17.55
Professional Bank	265,933	230,526	15.36
First National Bank of South Miami	610,659	540,695	12.94
BAC Florida Bank	1,635,699	1,455,137	12.41
City National Bank of Florida	5,574,930	5,016,000	11.14
Banesco USA	893,483	810,555	10.23
Sunstate Bank	179,002	162,735	10.00
Pacific National Bank	379,484	351,110	8.08
Eastern National Bank	401,528	373,743	7.43
Terrabank, N.A.	295,510	277,014	6.68
Capital Bank, National Association	6,975,792	6,552,052	6.47
U.S. Century Bank	912,502	862,023	5.86
Continental National Bank	377,941	357,286	5.78
1st National Bank of South Florida	331,273	313,358	5.72
TotalBank	2,692,325	2,570,219	4.75
Coconut Grove Bank	629,136	607,046	3.64
Executive National Bank	338,690	329,405	2.82
Gibraltar Private Bank & Trust Co.	1,584,687	1,568,124	1.06
Mercantil Commercebank Trust Company, National Associatio	8,691	8,724	(0.38)
Ocean Bank	3,236,784	3,265,400	(0.88)
Interamerican Bank, A FSB	219,709	221,660	(0.88)
Community Bank of Florida, Inc.	479,205	484,991	(1.19)
First State Bank of the Florida Keys	838,360	852,400	(1.65)
Intercredit Bank, NA	318,627	329,530	(3.31)
Intercontinental Bank	160,738	167,017	(3.76)
Helm Bank USA	750,669	781,358	(3.93)
International Finance Bank	323,772	346,582	(6.58)
Espirito Santo Bank	651,736	734,623	(11.28)
Select Peer Average	1,870,853	1,635,206	12.29

PEER GROUP COMPARISONS REPORT
South Florida Group

BALANCE SHEET

Institution Name	Total Loans (\$000)		% Change in Loans
	This Year	Last Year	
Mercantil Commercebank Trust Company, National Associatio	0	0	NA
Banco Do Brasil Americas	131,305	69,994	87.59
Apollo Bank	319,535	186,885	70.98
Biscayne Bank	447,192	325,685	37.31
Professional Bank	209,852	154,935	35.45
BankUnited, National Association	13,241,120	9,975,230	32.74
Sabadell United Bank, N.A.	3,404,465	2,790,859	21.99
Marquis Bank	221,241	181,385	21.97
City National Bank of Florida	3,550,219	2,917,426	21.69
Banesco USA	646,272	542,337	19.16
1st National Bank of South Florida	210,995	178,880	17.95
TotalBank	1,851,584	1,602,546	15.54
Coconut Grove Bank	232,261	201,366	15.34
BAC Florida Bank	1,289,270	1,138,828	13.21
First National Bank of South Miami	248,038	219,689	12.90
Capital Bank, National Association	5,078,009	4,546,486	11.69
Continental National Bank	218,197	196,419	11.09
Executive National Bank	248,160	224,300	10.64
Mercantil Commercebank, National Association	5,404,974	4,885,934	10.62
Terrabank, N.A.	203,222	186,161	9.16
First State Bank of the Florida Keys	459,418	426,005	7.84
Intercredit Bank, NA	225,958	212,558	6.30
Sunstate Bank	81,655	76,859	6.24
Intercontinental Bank	36,231	34,143	6.12
Eastern National Bank	334,278	321,504	3.97
U.S. Century Bank	726,243	704,212	3.13
Community Bank of Florida, Inc.	345,130	336,458	2.58
Helm Bank USA	429,339	418,633	2.56
Ocean Bank	2,241,991	2,197,330	2.03
Pacific National Bank	165,105	165,993	(0.53)
Interamerican Bank, A FSB	166,981	168,649	(0.99)
Gibraltar Private Bank & Trust Co.	1,412,010	1,429,866	(1.25)
International Finance Bank	222,687	244,340	(8.86)
Plus International Bank	41,169	45,805	(10.12)
Espirito Santo Bank	375,658	548,226	(31.48)
Select Peer Average	1,269,136.11	1,081,597.89	13.66

PEER GROUP COMPARISONS REPORT
South Florida Group

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

Institution Name	Loans/Deposits	Gross Loans/ Assets	Securities/ Assets
Mercantil Commercebank Trust Company, National Association	NA	-	64.43
Gibraltar Private Bank & Trust Co.	115.68	89.10	1.61
Eastern National Bank	101.71	83.25	3.62
Biscayne Bank	100.99	83.33	0.74
BAC Florida Bank	99.40	78.82	3.39
TotalBank	98.52	68.77	18.61
Intercredit Bank, NA	96.66	70.92	23.45
Sabadell United Bank, N.A.	91.70	71.86	14.91
Professional Bank	91.52	78.91	15.77
U.S. Century Bank	91.27	79.59	4.45
BankUnited, National Association	91.26	66.80	21.89
Capital Bank, National Association	91.05	72.79	14.69
Marquis Bank	86.56	72.64	6.13
Banesco USA	86.28	72.33	21.02
Interamerican Bank, A FSB	86.13	76.00	0.04
Pacific National Bank	84.97	43.51	18.56
Executive National Bank	84.56	73.27	13.93
Mercantil Commercebank, National Association	84.49	66.64	27.95
City National Bank of Florida	82.23	63.68	24.98
Espirito Santo Bank	81.89	57.64	2.11
International Finance Bank	80.01	68.78	16.22
Community Bank of Florida, Inc.	79.95	72.02	13.79
Ocean Bank	79.81	69.27	18.68
Terrabank, N.A.	78.69	68.77	21.14
1st National Bank of South Florida	78.50	63.69	21.78
First State Bank of the Florida Keys	77.88	54.80	38.49
Apollo Bank	73.63	65.07	17.39
Continental National Bank	65.67	57.73	21.88
Helm Bank USA	65.45	57.19	35.32
Banco Do Brasil Americas	58.11	46.29	18.41
Sunstate Bank	52.50	45.62	13.54
First National Bank of South Miami	50.65	40.62	39.64
Coconut Grove Bank	45.23	36.92	39.28
Plus International Bank	37.30	32.72	42.58
Intercontinental Bank	25.70	22.54	61.24
Select Peer Average	79.29	62.05	20.62

PEER GROUP COMPARISONS REPORT
South 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
Intercontinental Bank	1.11	-	-	-
Mercantil Commercebank Trust Company, National Associatio	NA	NA	-	-
Plus International Bank	0.88	-	-	-
First National Bank of South Miami	1.15	0.28	0.11	0.11
Professional Bank	0.97	0.29	0.01	0.23
Biscayne Bank	1.05	0.18	0.23	0.25
BankUnited, National Association	0.75	0.41	0.27	0.33
Banco Do Brasil Americas	1.57	-	0.38	0.38
City National Bank of Florida	1.34	0.57	0.25	0.41
Eastern National Bank	1.40	0.58	-	0.49
Mercantil Commercebank, National Association	1.26	0.70	0.53	0.53
Terrabank, N.A.	1.32	0.91	0.63	0.63
Sabadell United Bank, N.A.	1.23	0.88	0.85	0.97
Marquis Bank	1.30	1.14	0.25	1.07
Banesco USA	1.13	1.11	0.49	1.13
Continental National Bank	1.06	1.87	0.45	1.13
TotalBank	1.04	1.52	0.74	1.14
Coconut Grove Bank	3.15	2.09	0.70	1.17
Pacific National Bank	0.05	1.05	1.30	1.30
Capital Bank, National Association	0.95	0.39	1.19	1.31
Espirito Santo Bank	1.16	2.35	0.47	1.36
Apollo Bank	0.84	1.19	0.98	1.43
Executive National Bank	1.54	2.11	0.38	1.55
Intercredit Bank, NA	1.99	3.51	2.26	2.52
Sunstate Bank	2.08	3.52	1.70	2.52
International Finance Bank	3.23	3.55	1.50	2.96
Helm Bank USA	2.08	5.11	1.23	3.10
Gibraltar Private Bank & Trust Co.	1.54	3.43	0.90	3.22
First State Bank of the Florida Keys	1.74	4.79	1.23	3.24
Ocean Bank	1.54	4.61	2.45	3.83
BAC Florida Bank	1.26	4.58	0.90	3.91
1st National Bank of South Florida	1.03	5.47	1.79	5.03
Community Bank of Florida, Inc.	1.60	6.95	4.08	6.88
U.S. Century Bank	1.51	8.82	5.55	7.98
Interamerican Bank, A FSB	3.59	16.13	11.62	15.51
Select Peer Average	1.45	2.65	1.30	2.22

PEER GROUP COMPARISONS REPORT
South 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
Mercantil Commercebank Trust Company, National Associatio	97.16	93.56	197.26	197.26
Banco Do Brasil Americas	19.37	17.21	37.03	38.29
Coconut Grove Bank	15.72	15.47	34.43	35.70
City National Bank of Florida	17.82	14.33	19.21	20.47
Pacific National Bank	14.01	13.83	25.40	25.54
Marquis Bank	12.09	12.76	17.76	19.01
Sunstate Bank	12.85	12.14	19.10	20.35
Helm Bank USA	12.05	12.05	29.11	30.38
TotalBank	16.63	12.00	16.47	17.55
Intercontinental Bank	11.64	11.85	27.04	27.62
Plus International Bank	11.62	11.24	27.09	27.79
Capital Bank, National Association	13.26	10.89	13.04	13.98
Interamerican Bank, A FSB	11.32	10.75	15.01	16.29
International Finance Bank	13.18	10.53	17.52	18.84
Apollo Bank	10.35	10.37	13.71	14.48
Terrabank, N.A.	10.29	10.25	14.27	15.55
Ocean Bank	12.60	10.19	12.91	14.19
Sabadell United Bank, N.A.	11.60	10.10	13.80	15.06
Executive National Bank	9.77	9.95	15.16	16.42
Banesco USA	9.71	9.82	13.15	14.31
Eastern National Bank	10.25	9.59	11.16	12.41
1st National Bank of South Florida	9.40	9.39	13.89	14.88
Mercantil Commercebank, National Association	9.34	9.35	11.45	12.49
Continental National Bank	9.28	9.27	17.23	18.41
Intercredit Bank, NA	9.51	9.20	14.00	15.26
First State Bank of the Florida Keys	9.32	9.15	16.63	17.89
U.S. Century Bank	8.64	9.14	10.90	12.15
Community Bank of Florida, Inc.	9.58	8.90	11.35	12.60
BankUnited, National Association	8.97	8.67	12.51	13.29
BAC Florida Bank	8.36	8.52	14.41	15.67
First National Bank of South Miami	7.71	8.32	17.35	18.41
Gibraltar Private Bank & Trust Co.	8.25	8.28	11.76	13.04
Professional Bank	7.88	8.28	10.86	11.99
Biscayne Bank	7.94	8.23	12.34	13.59
Espirito Santo Bank	6.90	6.89	17.79	19.04
Select Peer Average	13.55	12.87	22.35	23.43

PEER GROUP COMPARISONS REPORT
South 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
Mercantil Commercebank Trust Company, National Association	9,032	3.54	3.81
Continental National Bank	376,533	1.75	19.24
Plus International Bank	129,671	1.35	12.23
Biscayne Bank	518,042	1.31	16.70
Pacific National Bank	380,447	1.28	9.26
First State Bank of the Florida Keys	815,379	1.10	11.52
BankUnited, National Association	19,267,306	0.97	10.57
City National Bank of Florida	5,401,829	0.83	4.57
Sunstate Bank	184,036	0.78	6.27
BAC Florida Bank	1,603,540	0.76	9.03
Capital Bank, National Association	6,855,292	0.75	5.07
1st National Bank of South Florida	325,844	0.74	7.88
Ocean Bank	3,238,994	0.73	5.87
Community Bank of Florida, Inc.	471,904	0.72	7.44
Sabadell United Bank, N.A.	4,644,610	0.62	5.25
Apollo Bank	472,578	0.58	5.43
Banco Do Brasil Americas	267,637	0.56	2.74
TotalBank	2,650,368	0.56	3.36
Executive National Bank	325,325	0.51	5.03
Marquis Bank	288,549	0.43	3.71
Terrabank, N.A.	286,777	0.41	3.90
Eastern National Bank	396,508	0.39	3.74
First National Bank of South Miami	589,504	0.36	4.56
Mercantil Commercebank, National Association	7,856,847	0.32	3.32
Intercontinental Bank	158,147	0.29	2.48
Helm Bank USA	744,178	0.26	2.17
Banesco USA	895,204	0.20	2.07
Intercredit Bank, NA	329,724	0.18	1.94
Professional Bank	253,465	0.17	2.09
Interamerican Bank, A FSB	214,289	0.16	1.37
International Finance Bank	322,582	0.09	0.71
Coconut Grove Bank	633,135	0.08	0.51
Gibraltar Private Bank & Trust Co.	1,571,979	(0.48)	(5.70)
Espirito Santo Bank	649,420	(2.07)	(28.88)
U.S. Century Bank	859,507	(5.24)	(73.74)
Select Peer Average	1,828,234	0.43	2.16

PEER GROUP COMPARISONS REPORT
South 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)
Biscayne Bank	0.25	1.69	46.91	9.25
Continental National Bank	2.89	0.38	53.23	4.25
City National Bank of Florida	0.29	1.69	54.85	11.74
BankUnited, National Association	0.48	1.94	58.72	12.42
BAC Florida Bank	0.52	1.49	62.71	10.69
Sabadell United Bank, N.A.	0.36	2.04	67.10	9.46
Capital Bank, National Association	0.49	2.43	70.44	4.93
First State Bank of the Florida Keys	0.51	1.99	71.50	4.74
Marquis Bank	0.21	2.19	71.87	7.81
Ocean Bank	0.74	2.27	71.95	4.73
TotalBank	0.40	2.01	74.57	6.44
Community Bank of Florida, Inc.	0.74	2.78	76.70	3.28
Apollo Bank	0.37	2.94	76.76	5.12
Plus International Bank	0.13	2.64	77.61	7.40
First National Bank of South Miami	0.44	1.85	77.73	6.36
1st National Bank of South Florida	0.45	2.36	79.54	3.64
Intercontinental Bank	0.75	1.19	79.73	7.65
Mercantil Commercebank, National Association	0.69	1.61	79.90	8.94
Mercantil Commercebank Trust Company, National Associatio	26.88	(3.85)	81.00	1.24
Executive National Bank	0.60	2.89	82.85	4.34
Eastern National Bank	0.57	2.50	83.26	4.41
Professional Bank	0.16	2.74	83.74	7.19
Terrabank, N.A.	0.74	2.89	85.49	3.79
Banesco USA	0.68	3.23	89.71	4.18
Intercredit Bank, NA	0.47	2.95	90.43	4.25
Sunstate Bank	1.07	2.18	91.43	4.48
Banco Do Brasil Americas	7.43	1.51	92.71	2.31
International Finance Bank	0.61	3.35	93.63	4.15
Helm Bank USA	0.73	3.39	94.86	6.53
Coconut Grove Bank	0.70	1.95	95.89	6.49
Interamerican Bank, A FSB	0.58	3.08	96.60	3.14
Pacific National Bank	0.10	2.65	97.98	6.54
Gibraltar Private Bank & Trust Co.	0.48	3.68	112.99	5.98
U.S. Century Bank	0.59	4.52	133.13	3.99
Espirito Santo Bank	0.73	4.22	172.18	6.79
Select Peer Average	1.54	2.27	83.71	5.96

PEER GROUP COMPARISONS REPORT
South 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
Banco Do Brasil Americas	18.32	11.06	0.20
Plus International Bank	13.21	2.78	7.98
Intercontinental Bank	12.13	1.65	-
Eastern National Bank	7.80	2.11	-
Apollo Bank	5.80	6.95	-
International Finance Bank	5.17	7.55	-
Continental National Bank	4.73	13.20	0.99
Terrabank, N.A.	4.71	4.64	-
Sunstate Bank	4.34	18.41	13.14
Gibraltar Private Bank & Trust Co.	3.61	5.27	0.09
Coconut Grove Bank	2.92	17.08	-
Intercredit Bank, NA	2.91	1.68	-
U.S. Century Bank	2.88	11.29	-
Professional Bank	2.80	0.53	-
Executive National Bank	2.69	9.20	-
BAC Florida Bank	2.12	12.85	-
1st National Bank of South Florida	1.78	4.85	-
Marquis Bank	1.46	19.16	-
TotalBank	1.40	2.23	0.02
Capital Bank, National Association	1.38	2.06	-
Community Bank of Florida, Inc.	1.37	8.35	-
City National Bank of Florida	1.19	0.79	1.30
First State Bank of the Florida Keys	1.06	3.28	-
Interamerican Bank, A FSB	1.00	18.26	-
Helm Bank USA	0.99	6.09	-
Ocean Bank	0.91	3.49	-
Sabadell United Bank, N.A.	0.85	5.86	-
Mercantil Commercebank, National Association	0.58	1.97	-
Biscayne Bank	0.53	13.09	-
Espirito Santo Bank	0.52	36.87	-
Banesco USA	0.47	4.95	-
First National Bank of South Miami	0.33	17.52	-
Pacific National Bank	0.33	28.02	-
BankUnited, National Association	0.22	1.30	0.02
Mercantil Commercebank Trust Company, National Association	0.03	22.38	-
Select Peer Average	3.22	9.34	0.68

PEER GROUP COMPARISONS REPORT
South 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
Gibraltar Private Bank & Trust Co.	0.04	1.57	87.71
Biscayne Bank	-	0.74	82.46
Eastern National Bank	-	3.62	82.08
Professional Bank	0.24	15.53	78.15
BAC Florida Bank	0.55	2.84	77.82
U.S. Century Bank	-	4.45	77.14
Interamerican Bank, A FSB	0.04	-	73.27
Executive National Bank	-	13.93	72.14
Capital Bank, National Association	6.44	8.25	71.93
Banesco USA	-	21.02	71.51
Marquis Bank	0.41	5.73	71.19
Sabadell United Bank, N.A.	0.63	14.29	70.98
Community Bank of Florida, Inc.	0.02	13.77	70.70
Intercredit Bank, NA	-	23.45	69.50
Ocean Bank	1.07	17.62	68.15
TotalBank	5.56	13.05	68.00
Terrabank, N.A.	-	21.14	67.86
International Finance Bank	1.79	14.43	66.56
BankUnited, National Association	0.05	21.84	66.28
Mercantil Commercebank, National Association	-	27.95	65.80
Apollo Bank	-	17.39	64.52
1st National Bank of South Florida	-	21.78	63.04
City National Bank of Florida	4.20	20.78	62.81
Continental National Bank	5.44	16.44	57.12
Espirito Santo Bank	-	2.11	56.97
Helm Bank USA	-	35.32	56.00
First State Bank of the Florida Keys	8.03	30.46	53.85
Banco Do Brasil Americas	-	18.41	45.56
Sunstate Bank	-	13.54	44.67
Pacific National Bank	-	18.56	43.49
First National Bank of South Miami	16.06	23.58	40.15
Coconut Grove Bank	2.87	36.41	35.75
Plus International Bank	0.52	42.06	32.43
Intercontinental Bank	9.92	51.32	22.29
Mercantil Commercebank Trust Company, National Association	-	64.43	-
Select Peer Average	1.83	18.79	61.08

PEER GROUP COMPARISONS REPORT
South 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
Eastern National Bank	0.66	-	-
Espirito Santo Bank	0.53	-	-
Executive National Bank	0.99	-	-
First National Bank of South Miami	1.16	-	-
Intercontinental Bank	2.03	-	-
Mercantil Commercebank Trust Company, National Association	0.06	-	-
Plus International Bank	0.07	-	-
Professional Bank	0.36	-	-
Terrabank, N.A.	0.53	-	-
City National Bank of Florida	1.34	0.04	3.86
Intercredit Bank, NA	0.86	0.04	0.01
Continental National Bank	1.29	0.05	-
BankUnited, National Association	0.51	0.06	0.37
Mercantil Commercebank, National Association	1.76	0.06	0.25
Biscayne Bank	0.22	0.10	-
TotalBank	1.07	0.10	5.90
Gibraltar Private Bank & Trust Co.	0.36	0.17	-
Helm Bank USA	0.20	0.18	-
Marquis Bank	0.39	0.24	-
BAC Florida Bank	0.05	0.30	0.11
BanESCO USA	0.40	0.32	0.02
Sabadell United Bank, N.A.	0.42	0.34	2.05
Banco Do Brasil Americas	0.84	0.38	3.70
Coconut Grove Bank	0.21	0.40	-
International Finance Bank	0.15	0.52	-
First State Bank of the Florida Keys	1.45	0.62	-
Ocean Bank	1.04	0.64	-
Apollo Bank	1.96	0.66	0.34
Pacific National Bank	7.46	0.84	-
Sunstate Bank	1.01	0.92	-
U.S. Century Bank	1.48	0.96	-
Capital Bank, National Association	2.28	1.02	2.19
1st National Bank of South Florida	5.04	1.55	-
Community Bank of Florida, Inc.	1.63	1.88	-
Interamerican Bank, A FSB	2.11	3.26	-

Select Peer Average	1.20	0.45	0.54
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PEER GROUP COMPARISONS REPORT
South 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
Mercantil Commercebank Trust Company, National Association	NA	NA	0.00
Banco Do Brasil Americas	69.26	30.74	100.00
International Finance Bank	43.41	56.59	100.00
City National Bank of Florida	42.00	52.64	94.65
Sunstate Bank	40.70	59.30	100.00
Helm Bank USA	39.27	60.73	100.00
Apollo Bank	35.33	63.60	98.93
Banesco USA	34.34	54.78	89.13
TotalBank	34.11	50.29	84.40
First National Bank of South Miami	32.16	54.83	86.99
Coconut Grove Bank	32.05	65.73	97.78
Terrabank, N.A.	31.42	66.31	97.73
Community Bank of Florida, Inc.	30.82	69.18	100.00
Intercontinental Bank	30.49	68.88	99.37
Marquis Bank	25.43	70.44	95.87
1st National Bank of South Florida	25.17	64.69	89.86
BAC Florida Bank	24.32	59.13	83.45
U.S. Century Bank	23.32	72.87	96.20
Professional Bank	23.22	70.64	93.86
Eastern National Bank	22.79	67.69	90.48
Biscayne Bank	22.24	67.62	89.85
Gibraltar Private Bank & Trust Co.	20.09	64.34	84.42
Espirito Santo Bank	19.35	56.72	76.07
Executive National Bank	19.02	77.54	96.57
Capital Bank, National Association	18.73	73.96	92.70
Intercredit Bank, NA	18.33	63.05	81.38
Interamerican Bank, A FSB	18.05	81.95	100.00
Mercantil Commercebank, National Association	17.26	70.43	87.68
BankUnited, National Association	16.67	64.83	81.50
Plus International Bank	12.72	87.28	100.00
Sabadell United Bank, N.A.	11.44	78.13	89.57
First State Bank of the Florida Keys	8.29	69.65	77.94
Continental National Bank	7.92	89.51	97.43
Ocean Bank	3.20	96.70	99.90
Pacific National Bank	2.88	59.24	62.12
Select Peer Average	25.17	66.47	89.02

PEER GROUP COMPARISONS REPORT
South 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
Mercantil Commercebank Trust Company, National Association	NA	NA
Espirito Santo Bank	-	23.76
BankUnited, National Association	0.02	18.50
Intercredit Bank, NA	-	17.75
First State Bank of the Florida Keys	-	15.91
Gibraltar Private Bank & Trust Co.	0.10	15.58
Pacific National Bank	-	12.30
Mercantil Commercebank, National Association	-	11.00
BAC Florida Bank	-	10.25
Biscayne Bank	-	10.15
1st National Bank of South Florida	-	10.03
TotalBank	0.03	9.76
Sabadell United Bank, N.A.	-	6.45
Banesco USA	-	6.24
Professional Bank	-	6.14
Capital Bank, National Association	-	5.93
Eastern National Bank	-	5.60
Marquis Bank	-	4.13
U.S. Century Bank	-	3.80
Terrabank, N.A.	-	2.27
City National Bank of Florida	1.58	2.21
Executive National Bank	-	1.65
Ocean Bank	-	0.10
Apollo Bank	-	-
Banco Do Brasil Americas	0.26	-
Coconut Grove Bank	-	-
Community Bank of Florida, Inc.	-	-
Continental National Bank	1.10	-
First National Bank of South Miami	-	-
Helm Bank USA	-	-
Interamerican Bank, A FSB	-	-
Intercontinental Bank	-	-
International Finance Bank	-	-
Plus International Bank	9.10	-
Sunstate Bank	15.13	-
Select Peer Average	0.80	5.87

PEER GROUP COMPARISONS REPORT
South 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
Apollo Bank	4.53	0.31	4.23	91.20
Community Bank of Florida, Inc.	4.42	0.34	4.09	93.76
Biscayne Bank	4.67	0.72	3.99	97.17
Capital Bank, National Association	4.32	0.35	3.99	89.28
Helm Bank USA	4.06	0.07	3.99	90.50
BankUnited, National Association	4.65	0.67	3.97	89.60
International Finance Bank	4.20	0.33	3.89	93.04
Executive National Bank	4.05	0.21	3.85	93.67
Plus International Bank	4.49	0.70	3.82	90.01
Ocean Bank	4.09	0.34	3.76	91.58
Terrabank, N.A.	4.17	0.44	3.75	93.27
Banesco USA	4.10	0.42	3.71	98.01
Continental National Bank	3.91	0.39	3.53	92.26
Professional Bank	4.01	0.56	3.46	95.57
Eastern National Bank	3.91	0.51	3.42	91.22
Intercredit Bank, NA	4.06	0.71	3.40	96.31
Sabadell United Bank, N.A.	3.82	0.43	3.40	90.37
U.S. Century Bank	3.83	0.47	3.37	96.16
Gibraltar Private Bank & Trust Co.	3.95	0.64	3.33	96.00
Interamerican Bank, A FSB	3.67	0.38	3.32	96.64
City National Bank of Florida	3.42	0.20	3.24	90.07
1st National Bank of South Florida	3.85	0.62	3.23	90.54
Marquis Bank	3.70	0.55	3.20	97.63
Pacific National Bank	3.43	0.33	3.12	86.36
TotalBank	3.84	0.78	3.11	89.47
First State Bank of the Florida Keys	3.55	0.62	2.98	97.64
BAC Florida Bank	3.68	0.85	2.85	94.44
Banco Do Brasil Americas	3.02	0.22	2.80	78.72
Sunstate Bank	2.96	0.21	2.76	89.97
First National Bank of South Miami	2.86	0.32	2.56	98.27
Mercantil Commercebank, National Association	2.62	0.36	2.27	96.07
Espirito Santo Bank	2.78	0.62	2.21	97.21
Coconut Grove Bank	2.41	0.29	2.14	94.05
Intercontinental Bank	2.42	0.50	1.92	87.78
Mercantil Commercebank Trust Company, National Associatio	1.89	NA	1.89	81.84
Select Peer Average	3.70	0.45	3.27	92.45