

Treasury Product Offerings: We offer a suite of treasury management services that are designed to help business customers streamline their financial transactions, manage their accounts more efficiently, and improve their business' record keeping. Our treasury management products and solutions focus on four financial areas: payables, receivables, liquidity and information reporting.

Swap Program: Beginning in 2013 we entered into an interest rate swap program with The PNC Financial Services Group ("PNC Financial") enabling us to provide our customers with the ability to swap their variable rate interest obligations into fixed rate payment obligations. We establish interest rate swap transactions with our clients and simultaneously enter into an offsetting interest rate swap transaction with PNC Financial. All interest rate risk on the swap transactions is held by PNC Financial and our client. PNC Financial collateralizes any net exposure to the Bank on the outstanding swap. We are compensated at the inception of these swap transactions by a fee received from PNC Financial.

Syndicated Loans: We participate in syndicated loans when we believe our participation will provide an attractive return and we are comfortable with the risk profile of the loan. In 2013, we expanded our syndicated loan program beyond our focus on Florida-based companies to a more geographically diversified portfolio that includes companies located throughout the United States. As of December 31, 2014 and 2013, we held approximately \$445.6 million and \$481.0 million of syndicated national loans, respectively.

Retail Deposit Product Offerings: We offer a variety of deposit products including demand deposit accounts, interest-bearing products, savings accounts and certificates of deposit. Our retail depository products include a variety of checking products designed to meet various customer needs as well as personal savings, money market accounts, certificates of deposit and IRAs.

Retail Credit Product Offerings: We provide a variety of customized loan programs to accommodate the needs of our retail client base. Consumer loans are primarily on a secured basis, while unsecured credit card products are offered and sold to our customers through Elan Services. Consumer loan products include personal loans, auto loans, recreational loans, and home improvement/second mortgage loans.

Additional Retail Services: In addition to traditional retail deposit and credit products, we also provide services such as online and mobile banking, safe deposit boxes and payment services. We continue to expand our product suite by introducing new products such as Workplace Community Checking and Consumer Remote Deposit Capture. Through our agreement with Raymond James Financial Services, we provide our customers with a number of non-deposit investment products and brokerage services, including securities brokerage services, investment advice and investment recommendations.

Loss Share with FDIC

As of December 31, 2014, 6.96% of our loans are covered by loss sharing agreements with the FDIC. Because of the loss protection provided by the FDIC, the risks associated with the loans and foreclosed real estate we acquired in the FDIC-assisted acquisitions covered by loss sharing agreements are different from the risks associated with our loans and foreclosed real estate that are not covered under the FDIC loss sharing agreements. As of December 31, 2014, our Covered Loans totaled \$273.4 million and our non-Covered acquired loans totaled \$552.8 million. Both the Commercial Loss Share Agreement and the Single Family Loss Share Agreement for each of our acquisitions with a loss sharing arrangement contain specific terms and conditions regarding the management of the Covered Assets that we must follow to receive reimbursement on losses from the FDIC. In general, under the loss sharing agreements, we must:

- Manage and administer Covered Loans and other assets and collect and effect charge-offs and recoveries in a manner consistent with our usual and prudent business and banking practices and, with respect to single family shared-loss loans, customary servicing procedures;
- Exercise our best judgment in managing, administering and collecting amounts on Covered Loans and other assets and effecting charge-offs with respect to Covered Loans and other assets;
- Use commercially reasonable efforts to maximize recoveries with respect to losses on single family shared-loss loans and use our best efforts to maximize collections with respect to shared-loss assets under the Commercial Loss Share Agreements;
- Retain sufficient staff to perform the duties under the loss sharing agreements;
- Adopt and implement accounting, reporting, record-keeping and similar systems with respect to the Commercial Loss Agreements;
- Comply with the terms of the loan modification guidelines approved by the FDIC or another federal agency for any single-family shared-loss loan; and
- File quarterly certificates with the FDIC specifying the amount of losses, charge-offs and recoveries.