STATEMENT of CONDITION DECEMBER 31, 2012





TO OUR CLIENTS AND FRIENDS:

I am pleased to report that during the fourth quarter of 2012, BankFIRST's capital and non-performing asset ratios continued to be maintained at levels substantially better than its Florida peer banks. As evidenced in the comparative charts provided, BankFIRST's tier one capital ratio of 9.67% and the Bank's non-performing asset ratio of 2.66% were significantly better than the peer median.

The BankFIRST way – maintaining strong capital ratios during difficult economic times to provide our clients with a safe and sound banking environment.

Thank you for placing your trust in BankFIRST.

Sincerely,

Donald J. McGowan *President and CEO*



BANKFIRST CONSOLIDATED BALANCE SHEETS

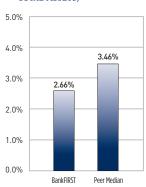
(\$ IN THOUSANDS)

	As of 12/31/12 (Unaudited)
ASSETS	
Total Cash and Cash Equivalents Securities Available for Sale Loans Net of Allowance Premises and Equipment Goodwill and Core Deposit Intangible Other Assets TOTAL ASSETS	\$36,144 174,259 334,515 23,430 78,065 15,933 \$662,346
LIABILITIES AND SHAREHOLDERS' EQUITY	
Liabilities Total Deposits	\$501,695
Customer Repurchase Agreements and Overnight Borrowings	18,017
Long Term Debt Other Liabilities Total Liabilities	5,392 525,104
Total Shareholders' Equity	137,242
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	\$662,346
TIER ONE CAPITAL RATIO %	
BankFIRST	9.67%
Peer Median FDIC Well Capitalized	8.70% 5.00%
NON-PERFORMING ASSETS % (NON-ACCRUAL + OREO/TOTAL ASSETS)	
BankFIRST	2.66%
Peer Median	3.46%

■ TIER ONE CAPITAL RATIO %

9.67% 8.70% 8.0% 6.0% 5.00% 4.0% BankFIRST Peer Median FDIC Well Capitalized

■ Non-Performing Assets % (Non-Accrual + OREO/ Total Assets)



CORPORATE BOARD OF DIRECTORS

James T. Barnes, Jr.
Chairman
Donald J. McGowan
President and CEO
Dale A. Dettmer
Vice Chairman
Allan E. Keen
Vice Chairman

Richard O. Baldwin, Jr. Kevin F. Bowler Jacqueline L. Bradley Joseph M. Flammio Robert B. Goldstein Warren O. Griffin Ralph V. Hadley, III Craig M. McAllaster Mark Merlo Hubert C. Normile, Jr.

EXECUTIVE OFFICERS -

Donald J. McGowan
President and CEO

Thomas P. Abelmann Sr Executive Vice President and Chief Operating Officer

John W. Martin Sr Vice President and Chief Financial Officer Anne E. Kelley Sr Executive Vice President and Chief Credit Officer

Mick Welch President, Brevard County Julie Kleffel
Executive Vice President
and Commercial Sales Leader

Rafael A. Ramirez, Jr. President, Volusia County

OFFICERS

Bill Arrowsmith

Executive Vice President

Cathy Schofield

VP / Residential Lending Mgr

Jeanne Miller

VP / Client Relationship Mgr, Apopka

Robert E. Berens, Jr.

Area President, Clermont & Winter Garden

Michelle Michnoff

VP / Client Relationship Mgr, Clermont

Thomas J. Popieski

Area President, Eustis

Jacquelyn Coval

VP / Client Relationship Mgr, Eustis

Melinda Ferris

VP / Client Relationship Mgr, Ormond Beach

Todd Houke

AVP / Client Relationship Mgr, Oviedo-Winter Springs

Kim Summers

AVP / Client Relationship Mgr, Port Orange

Sonji Silva

VP / Client Relationship Mgr, Sanford

Joseph M. DeSousa

Area President, Seminole County

Deborah J. Beers

VP / Client Relationship Mgr, Winter Garden

John R. Casebier

Area President, Winter Park

Frances Portalatin

AVP / Client Relationship Mgr, Winter Park

Sabrina Collins

VP / Business Solutions Manager

Maria Ellis

VP / Business Solutions Officer

Gilbert Russell

Area President, South Brevard County

Tricia Hill

VP / Client Relationship Mgr, Melbourne

Jack Gould

Area President, North Brevard County

Sherri Gray

AVP / Client Relationship Mgr, Titusville

Daryl Bishop

Area President, Central Brevard County

A.B. Leyva

AVP / Business Solutions Officer



