

**FBHC HOLDING COMPANY**

	CPP Disbursement Date 12/29/2009	RSSD (Holding Company) 3700936	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$65	\$99	50.7%	
Loans	\$38	\$42	11.9%	
<i>Construction &amp; development</i>	\$9	\$5	-51.2%	
<i>Closed-end 1-4 family residential</i>	\$2	\$2	10.5%	
<i>Home equity</i>	\$1	\$2	25.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	38.5%	
<i>Commercial &amp; Industrial</i>	\$10	\$14	35.1%	
<i>Commercial real estate</i>	\$13	\$17	30.6%	
Unused commitments	\$3	\$5	38.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$16	\$22	37.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$25	871.0%	
Cash & balances due	\$2	\$1	-60.8%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$49	\$81	65.4%	
Deposits	\$32	\$49	52.0%	
Total other borrowings	\$16	\$32	91.4%	
FHLB advances	\$16	\$12	-25.8%	
<b>Equity</b>				
Equity capital at quarter end	\$16	\$18	6.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	21.4%	12.6%	--	
Tier 1 risk based capital ratio	25.3%	18.4%	--	
Total risk based capital ratio	26.6%	19.4%	--	
Return on equity <sup>1</sup>	-1.5%	-3.3%	--	
Return on assets <sup>1</sup>	-0.4%	-0.6%	--	
Net interest margin <sup>1</sup>	4.4%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	0.0%	179.5%	--	
Loss provision to net charge-offs (qtr)	1666.7%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	0.0%	7.5%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.2%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	0.0%	0.1%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.0%	0.8%	0.0%	0.0%