

**FLORIDA BANK GROUP, INC.**

	CPP Disbursement Date 07/24/2009	RSSD (Holding Company) 3557626	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>	\$853	\$814	-4.6%	
Loans	\$668	\$640	-4.2%	
<i>Construction &amp; development</i>	\$87	\$68	-21.6%	
<i>Closed-end 1-4 family residential</i>	\$96	\$102	6.6%	
<i>Home equity</i>	\$89	\$87	-1.8%	
<i>Credit card</i>	\$0	\$0	-100.0%	
<i>Other consumer</i>	\$5	\$5	-2.4%	
<i>Commercial &amp; Industrial</i>	\$65	\$63	-3.5%	
<i>Commercial real estate</i>	\$270	\$270	0.2%	
Unused commitments	\$77	\$72	-6.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$55	\$95	73.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$11	\$4	-62.5%	
Cash & balances due	\$81	\$29	-63.8%	
<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>	\$771	\$726	-5.9%	
Deposits	\$660	\$640	-3.0%	
Total other borrowings	\$107	\$82	-23.3%	
FHLB advances	\$105	\$82	-22.0%	
<b>Equity</b>				
Equity capital at quarter end	\$82	\$88	7.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$22	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.3%	8.6%	--	
Tier 1 risk based capital ratio	10.3%	11.1%	--	
Total risk based capital ratio	11.5%	12.3%	--	
Return on equity <sup>1</sup>	-108.9%	-57.7%	--	
Return on assets <sup>1</sup>	-11.5%	-6.5%	--	
Net interest margin <sup>1</sup>	2.7%	2.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	62.8%	51.0%	--	
Loss provision to net charge-offs (qtr)	507.0%	227.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.2%	3.8%	--	
<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>	2.9%	11.2%	0.5%	1.1%
<i>Closed-end 1-4 family residential</i>	2.1%	4.9%	0.2%	0.7%
<i>Home equity</i>	0.9%	2.4%	0.4%	0.5%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.3%	0.1%	0.6%
<i>Commercial &amp; Industrial</i>	0.7%	8.2%	1.0%	0.4%
<i>Commercial real estate</i>	4.2%	6.3%	0.0%	1.0%
<i>Total loans</i>	4.2%	6.4%	0.3%	0.9%