

FLORIDA BANK GROUP, INC.

	CPP Disbursement Date 07/24/2009	RSSD (Holding Company) 3557626	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$814	\$839	3.1%	
Loans	\$640	\$593	-7.3%	
Construction & development	\$68	\$63	-6.6%	
Closed-end 1-4 family residential	\$102	\$98	-4.2%	
Home equity	\$87	\$78	-10.4%	
Credit card	\$0	\$0		
Other consumer	\$5	\$3	-42.1%	
Commercial & Industrial	\$63	\$47	-24.7%	
Commercial real estate	\$270	\$263	-2.8%	
Unused commitments	\$72	\$69	-3.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$95	\$177	87.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$4	\$0	-88.3%	
Cash & balances due	\$29	\$40	37.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$726	\$786	8.3%	
Deposits	\$640	\$714	11.6%	
Total other borrowings	\$82	\$68	-17.1%	
FHLB advances	\$82	\$68	-17.1%	
Equity				
Equity capital at quarter end	\$88	\$53	-39.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$22	\$13	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	6.5%	--	
Tier 1 risk based capital ratio	11.1%	9.7%	--	
Total risk based capital ratio	12.3%	11.0%	--	
Return on equity ¹	-57.7%	-206.1%	--	
Return on assets ¹	-6.5%	-17.7%	--	
Net interest margin ¹	2.7%	2.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	51.0%	36.5%	--	
Loss provision to net charge-offs (qtr)	227.5%	96.2%	--	
Net charge-offs to average loans and leases ¹	3.8%	9.1%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2009	2010	2009	2010
Construction & development	11.2%	16.5%	1.1%	3.5%
Closed-end 1-4 family residential	4.9%	12.4%	0.7%	1.5%
Home equity	2.4%	5.4%	0.5%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.3%	4.6%	0.6%	2.5%
Commercial & Industrial	8.2%	3.3%	0.4%	7.6%
Commercial real estate	6.3%	8.9%	1.0%	1.8%
Total loans	6.4%	9.6%	0.9%	2.3%