

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	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$839	\$729	-13.1%	
Loans	\$593	\$480	-19.1%	
Construction & development	\$63	\$39	-38.4%	
Closed-end 1-4 family residential	\$98	\$77	-21.8%	
Home equity	\$78	\$62	-20.3%	
Credit card	\$0	\$0		
Other consumer	\$3	\$2	-7.9%	
Commercial & Industrial	\$47	\$34	-29.1%	
Commercial real estate	\$263	\$236	-10.3%	
Unused commitments	\$69	\$54	-21.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$177	\$149	-16.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$1	6.9%	
Cash & balances due	\$40	\$77	89.9%	
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	\$786	\$682	-13.2%	
Deposits	\$714	\$612	-14.4%	
Total other borrowings	\$68	\$68	0.0%	
FHLB advances	\$68	\$68	0.0%	
Equity				
Equity capital at quarter end	\$53	\$47	-12.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$13	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	6.5%	6.2%	--	
Tier 1 risk based capital ratio	9.7%	9.5%	--	
Total risk based capital ratio	11.0%	10.8%	--	
Return on equity ¹	-206.1%	-0.1%	--	
Return on assets ¹	-17.7%	0.0%	--	
Net interest margin ¹	2.7%	2.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	36.5%	48.7%	--	
Loss provision to net charge-offs (qtr)	96.2%	9.8%	--	
Net charge-offs to average loans and leases ¹	9.1%	2.6%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2010	2011	2010	2011
Construction & development	16.5%	12.2%	3.5%	0.7%
Closed-end 1-4 family residential	12.4%	11.9%	1.5%	2.4%
Home equity	5.4%	1.1%	0.2%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	4.6%	2.9%	2.5%	0.5%
Commercial & Industrial	3.3%	5.5%	7.6%	0.8%
Commercial real estate	8.9%	8.8%	1.8%	0.3%
Total loans	9.6%	8.3%	2.3%	0.7%