

FLORIDA BUSINESS BANCGROUP, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 2805432	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$442	\$483	9.3%	
Loans	\$274	\$275	0.5%	
<i>Construction & development</i>	\$71	\$45	-36.5%	
<i>Closed-end 1-4 family residential</i>	\$21	\$30	43.5%	
<i>Home equity</i>	\$8	\$8	-0.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$7	\$6	-11.1%	
<i>Commercial & Industrial</i>	\$40	\$42	5.1%	
<i>Commercial real estate</i>	\$123	\$131	6.2%	
Unused commitments	\$43	\$33	-24.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$50	\$125	150.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$31	\$27	-13.5%	
Cash & balances due	\$21	\$22	5.1%	
Residential mortgage originations				
<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		
Liabilities	\$407	\$441	8.4%	
Deposits	\$384	\$409	6.4%	
Total other borrowings	\$20	\$30	50.0%	
FHLB advances	\$5	\$25	400.0%	
Equity				
Equity capital at quarter end	\$35	\$43	20.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$16	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	8.1%	--	
Tier 1 risk based capital ratio	10.1%	12.1%	--	
Total risk based capital ratio	11.3%	13.3%	--	
Return on equity ¹	-27.7%	-35.9%	--	
Return on assets ¹	-2.2%	-3.1%	--	
Net interest margin ¹	3.3%	3.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	39.5%	132.0%	--	
Loss provision to net charge-offs (qtr)	139.7%	147.3%	--	
Net charge-offs to average loans and leases ¹	6.0%	6.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	16.9%	10.1%	5.1%	5.7%
<i>Closed-end 1-4 family residential</i>	0.0%	8.6%	0.0%	3.2%
<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 & Industrial</i>	0.3%	0.1%	1.5%	0.8%
<i>Commercial real estate</i>	3.0%	0.4%	0.1%	0.2%
<i>Total loans</i>	5.8%	2.8%	1.5%	1.6%