

FPB BANCORP, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 3049671	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$239	\$253	5.8%	
Loans	\$187	\$189	1.2%	
<i>Construction & development</i>	\$11	\$2	-82.7%	
<i>Closed-end 1-4 family residential</i>	\$8	\$7	-6.5%	
<i>Home equity</i>	\$4	\$4	12.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$9	\$8	-15.1%	
<i>Commercial & Industrial</i>	\$56	\$56	0.2%	
<i>Commercial real estate</i>	\$97	\$110	13.1%	
Unused commitments	\$17	\$18	4.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$17	\$11	-32.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$16	\$20	24.8%	
Cash & balances due	\$3	\$13	321.9%	
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	\$219	\$234	7.0%	
Deposits	\$207	\$218	5.4%	
Total other borrowings	\$11	\$15	31.5%	
FHLB advances	\$11	\$15	31.5%	
Equity				
Equity capital at quarter end	\$20	\$19	-6.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	5.7%	--	
Tier 1 risk based capital ratio	9.6%	7.7%	--	
Total risk based capital ratio	10.9%	8.9%	--	
Return on equity ¹	-33.4%	-26.5%	--	
Return on assets ¹	-2.8%	-2.0%	--	
Net interest margin ¹	3.0%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	24.1%	29.6%	--	
Loss provision to net charge-offs (qtr)	96.6%	127.4%	--	
Net charge-offs to average loans and leases ¹	5.2%	1.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	10.0%	8.8%	7.0%	9.7%
<i>Closed-end 1-4 family residential</i>	2.4%	2.5%	2.3%	2.5%
<i>Home equity</i>	12.7%	6.9%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.5%	0.8%	1.8%	2.5%
<i>Commercial & Industrial</i>	3.9%	5.3%	0.6%	0.5%
<i>Commercial real estate</i>	6.8%	11.2%	0.9%	0.1%
<i>Total loans</i>	5.7%	8.5%	1.3%	0.5%