

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	2011 \$ millions	2012 \$ millions	%chg from prev
Assets	\$729	\$610	-16.3%
Loans	\$480	\$392	-18.3%
Construction & development	\$39	\$29	-26.3%
Closed-end 1-4 family residential	\$77	\$60	-21.6%
Home equity	\$62	\$50	-20.1%
Credit card	\$0	\$0	
Other consumer	\$2	\$1	-39.7%
Commercial & Industrial	\$34	\$23	-30.8%
Commercial real estate	\$236	\$209	-11.3%
Unused commitments	\$54	\$37	-31.9%
Securitization outstanding principal	\$0	\$0	
Mortgage-backed securities (GSE and private issue)	\$149	\$121	-18.7%
Asset-backed securities	\$0	\$0	
Other securities	\$1	\$8	1448.7%
Cash & balances due	\$77	\$57	-25.2%
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	\$682	\$570	-16.5%
Deposits	\$612	\$499	-18.4%
Total other borrowings	\$68	\$68	0.0%
FHLB advances	\$68	\$68	0.0%
Equity			
Equity capital at quarter end	\$47	\$41	-13.3%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA
Performance Ratios			
Tier 1 leverage ratio	6.2%	6.5%	--
Tier 1 risk based capital ratio	9.6%	9.9%	--
Total risk based capital ratio	10.8%	11.2%	--
Return on equity ¹	-0.1%	-26.9%	--
Return on assets ¹	0.0%	-1.8%	--
Net interest margin ¹	2.8%	2.9%	--
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	48.7%	68.2%	--
Loss provision to net charge-offs (qtr)	9.8%	54.2%	--
Net charge-offs to average loans and leases ¹	2.6%	2.7%	--
¹ Quarterly, annualized.			
Asset Quality (% of Total Loan Type)	Noncurrent Loans	Gross Charge-Offs	
	2011	2012	2011
Construction & development	12.2%	5.3%	0.7%
Closed-end 1-4 family residential	11.9%	7.4%	2.4%
Home equity	1.1%	1.2%	0.2%
Credit card	0.0%	0.0%	0.0%
Other consumer	2.9%	0.0%	0.5%
Commercial & Industrial	5.5%	3.5%	0.8%
Commercial real estate	8.8%	4.4%	0.3%
Total loans	8.3%	4.3%	0.8%