

GEORGIA COMMERCE BANCSHARES, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 3165311	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$656	\$628	-4.3%	
Loans	\$478	\$421	-11.8%	
Construction & development	\$64	\$41	-36.0%	
Closed-end 1-4 family residential	\$88	\$88	-0.6%	
Home equity	\$40	\$28	-30.3%	
Credit card	\$0	\$0		
Other consumer	\$6	\$8	22.2%	
Commercial & Industrial	\$114	\$126	10.0%	
Commercial real estate	\$130	\$107	-18.2%	
Unused commitments	\$45	\$52	14.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$17	\$80	362.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$13	\$11	-12.6%	
Cash & balances due	\$25	\$34	36.9%	
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	\$605	\$574	-5.1%	
Deposits	\$574	\$552	-3.8%	
Total other borrowings	\$30	\$20	-33.9%	
FHLB advances	\$30	\$20	-33.9%	
Equity				
Equity capital at quarter end	\$51	\$54	5.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	8.0%	8.6%	--	
Tier 1 risk based capital ratio	9.9%	13.2%	--	
Total risk based capital ratio	11.1%	14.4%	--	
Return on equity ¹	-34.5%	3.5%	--	
Return on assets ¹	-2.7%	0.3%	--	
Net interest margin ¹	2.8%	5.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	25.3%	29.2%	--	
Loss provision to net charge-offs (qtr)	151.5%	111.9%	--	
Net charge-offs to average loans and leases ¹	2.4%	1.0%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2010	2011	2010	2011
Construction & development	30.9%	10.4%	1.5%	0.0%
Closed-end 1-4 family residential	3.9%	7.9%	0.2%	0.0%
Home equity	0.0%	0.0%	0.5%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	3.6%	0.0%	0.0%	0.0%
Commercial & Industrial	0.7%	1.5%	0.9%	0.8%
Commercial real estate	10.7%	8.0%	0.3%	0.0%
Total loans	8.5%	6.0%	0.6%	0.2%