

BANK OF GEORGE

	CPP Disbursement Date 03/13/2009	Cert 58626	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$111	\$112	0.3%	
Loans	\$65	\$63	-2.7%	
<i>Construction & development</i>	\$1	\$1	-5.2%	
<i>Closed-end 1-4 family residential</i>	\$4	\$1	-88.7%	
<i>Home equity</i>	\$5	\$4	-14.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	-13.5%	
<i>Commercial & Industrial</i>	\$15	\$18	19.1%	
<i>Commercial real estate</i>	\$36	\$34	-4.6%	
Unused commitments	\$9	\$5	-44.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$8	43.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$39	\$37	-3.5%	
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	\$102	\$100	-1.7%	
Deposits	\$101	\$99	-1.7%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$9	\$11	23.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	10.0%	--	
Tier 1 risk based capital ratio	13.5%	17.1%	--	
Total risk based capital ratio	14.8%	18.4%	--	
Return on equity ¹	3.6%	2.8%	--	
Return on assets ¹	0.3%	0.3%	--	
Net interest margin ¹	3.9%	3.3%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	52.0%	31.8%	--	
Loss provision to net charge-offs (qtr)	9.6%	0.0%	--	
Net charge-offs to average loans and leases ¹	5.3%	8.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	1.4%	0.0%	1.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.3%
<i>Commercial & Industrial</i>	0.0%	0.0%	1.7%	0.0%
<i>Commercial real estate</i>	10.5%	8.5%	1.8%	0.7%
<i>Total loans</i>	10.6%	7.7%	1.4%	2.2%