

**GEORGIA PRIMARY BANK**

	CPP Disbursement Date	Cert	Number of Insured Depository Institutions	
	05/01/2009	58523	1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b>	<b>2013</b>	%chg from prev	
	\$ millions	\$ millions		
<b>Assets</b>	\$225	\$184	-18.0%	
<b>Loans</b>	\$179	\$129	-27.8%	
<i>Construction &amp; development</i>	\$15	\$8	-48.2%	
<i>Closed-end 1-4 family residential</i>	\$21	\$10	-52.9%	
<i>Home equity</i>	\$0	\$0	2.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	-0.8%	
<i>Commercial &amp; Industrial</i>	\$21	\$15	-29.5%	
<i>Commercial real estate</i>	\$119	\$93	-21.3%	
Unused commitments	\$2	\$4	94.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$12	\$21	71.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$1		
Cash & balances due	\$27	\$22	-19.6%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$208	\$167	-19.5%	
<b>Deposits</b>	\$207	\$166	-19.5%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$17	\$17	0.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.4%	9.2%	--	
Tier 1 risk based capital ratio	9.2%	12.4%	--	
Total risk based capital ratio	10.5%	13.7%	--	
Return on equity <sup>1</sup>	-69.0%	24.0%	--	
Return on assets <sup>1</sup>	-5.6%	2.1%	--	
Net interest margin <sup>1</sup>	3.3%	4.2%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	17.9%	32.0%	--	
Loss provision to net charge-offs (qtr)	83.4%	567.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	7.6%	-0.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
<i>Construction &amp; development</i>	37.1%	3.5%	4.0%	0.5%
<i>Closed-end 1-4 family residential</i>	42.8%	9.9%	1.6%	0.0%
<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 &amp; Industrial</i>	11.8%	1.4%	3.7%	0.2%
<i>Commercial real estate</i>	22.4%	18.8%	1.4%	0.1%
<i>Total loans</i>	24.3%	14.7%	1.9%	0.1%