

PGB HOLDINGS, INC.

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions	
	02/06/2009	3082342	1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$159	\$155	-2.5%	
Loans	\$123	\$118	-4.1%	
Construction & development	\$4	\$3	-16.9%	
Closed-end 1-4 family residential	\$84	\$86	2.3%	
Home equity	\$1	\$1	-33.3%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-66.7%	
Commercial & Industrial	\$0	\$0	-31.5%	
Commercial real estate	\$22	\$18	-17.6%	
Unused commitments	\$2	\$1	-56.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$10	50.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$9	\$8	-7.5%	
Cash & balances due	\$13	\$14	9.8%	
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	\$145	\$140	-3.4%	
Deposits	\$139	\$137	-1.4%	
Total other borrowings	\$6	\$3	-52.0%	
FHLB advances	\$6	\$3	-52.0%	
Equity				
Equity capital at quarter end	\$14	\$15	7.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.8%	9.9%	--	
Tier 1 risk based capital ratio	15.2%	18.4%	--	
Total risk based capital ratio	16.5%	19.7%	--	
Return on equity ¹	2.0%	18.1%	--	
Return on assets ¹	0.2%	1.7%	--	
Net interest margin ¹	4.1%	4.1%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	161.5%	237.4%	--	
Loss provision to net charge-offs (qtr)	532.3%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.5%	1.9%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2012	2013	2012	2013
Construction & development	17.1%	12.3%	0.0%	0.1%
Closed-end 1-4 family residential	0.9%	0.1%	0.1%	0.4%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	10.3%	0.0%	9.5%	0.3%
Commercial real estate	1.9%	1.0%	0.1%	0.4%
Total loans	2.9%	1.6%	0.1%	0.5%