

**BANK OF GEORGE**

	CPP Disbursement Date 03/13/2009	Cert 58626	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$122	\$120	-1.7%	
Loans	\$76	\$80	4.6%	
<i>Construction &amp; development</i>	\$18	\$15	-18.3%	
<i>Closed-end 1-4 family residential</i>	\$2	\$2	-5.3%	
<i>Home equity</i>	\$4	\$6	32.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-17.4%	
<i>Commercial &amp; Industrial</i>	\$23	\$17	-27.8%	
<i>Commercial real estate</i>	\$28	\$37	30.7%	
Unused commitments	\$20	\$24	17.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$17	\$12	-29.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$16	\$0	-100.0%	
Cash & balances due	\$8	\$29	288.6%	
<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>	\$105	\$111	6.2%	
Deposits	\$93	\$110	18.6%	
Total other borrowings	\$12	\$0	-100.0%	
FHLB advances	\$12	\$0	-100.0%	
<b>Equity</b>				
Equity capital at quarter end	\$17	\$9	-50.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	17.4%	6.3%	--	
Tier 1 risk based capital ratio	20.4%	10.6%	--	
Total risk based capital ratio	21.6%	12.0%	--	
Return on equity <sup>1</sup>	-9.7%	-241.4%	--	
Return on assets <sup>1</sup>	-1.5%	-22.9%	--	
Net interest margin <sup>1</sup>	4.6%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	149.8%	55.3%	--	
Loss provision to net charge-offs (qtr)	0.0%	154.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	22.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	0.0%	20.4%	0.0%	19.7%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	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%	0.2%
<i>Commercial &amp; Industrial</i>	4.3%	5.9%	0.0%	6.7%
<i>Commercial real estate</i>	0.0%	8.7%	0.0%	0.0%
<i>Total loans</i>	1.3%	13.4%	0.0%	5.7%