

GEORGIA PRIMARY BANK

	CPP Disbursement Date 05/01/2009	Cert 58523	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$180	\$253	40.6%	
Loans	\$154	\$218	41.1%	
<i>Construction & development</i>	\$25	\$30	21.1%	
<i>Closed-end 1-4 family residential</i>	\$6	\$9	38.0%	
<i>Home equity</i>	\$1	\$1	23.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0		
<i>Commercial & Industrial</i>	\$66	\$89	35.0%	
<i>Commercial real estate</i>	\$52	\$82	57.2%	
Unused commitments	\$17	\$11	-36.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-31.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$7	\$0	-100.0%	
Cash & balances due	\$6	\$25	315.6%	
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	\$159	\$224	41.0%	
Deposits	\$159	\$222	40.1%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$21	\$28	36.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	12.0%	11.4%	--	
Tier 1 risk based capital ratio	12.2%	12.0%	--	
Total risk based capital ratio	13.2%	13.1%	--	
Return on equity ¹	2.4%	14.0%	--	
Return on assets ¹	0.3%	1.6%	--	
Net interest margin ¹	2.6%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	0.0%	0.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<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%	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 & Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.0%	0.0%	0.0%	0.0%