

ONE GEORGIA BANK

	CPP Disbursement Date 05/08/2009	Cert 58238	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$247	\$235	-5.1%	
Loans	\$205	\$188	-8.6%	
<i>Construction & development</i>	\$65	\$31	-52.3%	
<i>Closed-end 1-4 family residential</i>	\$6	\$8	41.8%	
<i>Home equity</i>	\$8	\$8	-5.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$2	-28.3%	
<i>Commercial & Industrial</i>	\$37	\$32	-13.8%	
<i>Commercial real estate</i>	\$82	\$98	19.9%	
Unused commitments	\$20	\$9	-56.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$23	\$19	-20.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$17	\$12	-30.4%	
Cash & balances due	\$1	\$7	726.0%	
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	\$225	\$211	-6.1%	
Deposits	\$179	\$185	3.1%	
Total other borrowings	\$45	\$26	-43.1%	
FHLB advances	\$27	\$26	-4.4%	
Equity				
Equity capital at quarter end	\$22	\$23	5.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	9.0%	9.3%	--	
Tier 1 risk based capital ratio	9.7%	10.9%	--	
Total risk based capital ratio	10.9%	12.1%	--	
Return on equity ¹	-22.5%	-4.7%	--	
Return on assets ¹	-2.1%	-0.5%	--	
Net interest margin ¹	2.7%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	41.0%	27.8%	--	
Loss provision to net charge-offs (qtr)	0.0%	45.4%	--	
Net charge-offs to average loans and leases ¹	0.0%	6.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	7.5%	17.2%	0.0%	5.5%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	1.6%	0.0%	1.9%
<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>	8.4%	8.1%	0.0%	0.3%
<i>Commercial real estate</i>	0.0%	5.9%	0.0%	0.7%
<i>Total loans</i>	3.9%	7.3%	0.0%	1.5%