

**PGB HOLDINGS, INC.**

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 3082342	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>	\$168	\$168	0.4%	
Loans	\$148	\$150	1.6%	
Construction & development	\$10	\$9	-2.2%	
Closed-end 1-4 family residential	\$75	\$80	6.4%	
Home equity	\$5	\$7	22.9%	
Credit card	\$0	\$0		
Other consumer	\$1	\$0	-13.8%	
Commercial & Industrial	\$1	\$1	-6.6%	
Commercial real estate	\$38	\$35	-7.3%	
Unused commitments	\$8	\$6	-17.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-3.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$7	\$8	19.0%	
Cash & balances due	\$4	\$3	-14.7%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$152	\$151	-0.6%	
Deposits	\$138	\$141	2.0%	
Total other borrowings	\$12	\$9	-24.8%	
FHLB advances	\$12	\$8	-33.0%	
<b>Equity</b>				
Equity capital at quarter end	\$16	\$17	9.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.3%	9.9%	--	
Tier 1 risk based capital ratio	13.4%	14.6%	--	
Total risk based capital ratio	14.6%	15.9%	--	
Return on equity <sup>1</sup>	14.4%	-7.6%	--	
Return on assets <sup>1</sup>	1.3%	-0.8%	--	
Net interest margin <sup>1</sup>	4.0%	4.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	94.0%	43.7%	--	
Loss provision to net charge-offs (qtr)	382.0%	80.3%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	5.8%	--	
<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>
Construction & development	0.0%	1.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.3%	1.8%	0.0%	0.7%
Home equity	0.0%	0.0%	0.5%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	6.6%
Commercial real estate	1.1%	5.1%	0.0%	2.7%
Total loans	1.4%	3.6%	0.1%	1.4%