

TIFTON BANKING CO

	CPP Disbursement Date 04/17/2009	Cert 57831	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$153	\$193	26.6%	
Loans	\$135	\$143	6.2%	
<i>Construction & development</i>	\$32	\$31	-3.7%	
<i>Closed-end 1-4 family residential</i>	\$22	\$25	12.1%	
<i>Home equity</i>	\$2	\$3	48.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$3	-6.2%	
<i>Commercial & Industrial</i>	\$26	\$27	2.4%	
<i>Commercial real estate</i>	\$23	\$25	9.4%	
Unused commitments	\$10	\$7	-24.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-15.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$6	23.6%	
Cash & balances due	\$8	\$39	370.8%	
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	\$140	\$179	27.7%	
Deposits	\$123	\$164	33.1%	
Total other borrowings	\$17	\$15	-12.0%	
FHLB advances	\$15	\$15	0.0%	
Equity				
Equity capital at quarter end	\$13	\$14	14.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	7.6%	--	
Tier 1 risk based capital ratio	9.4%	9.9%	--	
Total risk based capital ratio	10.7%	11.1%	--	
Return on equity ¹	2.6%	-13.7%	--	
Return on assets ¹	0.2%	-1.1%	--	
Net interest margin ¹	2.7%	2.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	163.9%	26.0%	--	
Loss provision to net charge-offs (qtr)	102.1%	40.5%	--	
Net charge-offs to average loans and leases ¹	1.0%	8.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.3%	8.8%	0.3%	1.6%
<i>Closed-end 1-4 family residential</i>	1.2%	11.0%	0.2%	1.9%
<i>Home equity</i>	0.6%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	3.6%	5.0%	3.1%	12.6%
<i>Commercial & Industrial</i>	1.1%	2.7%	0.4%	0.6%
<i>Commercial real estate</i>	0.4%	7.7%	0.0%	1.6%
<i>Total loans</i>	0.9%	8.8%	0.3%	2.2%