

GEORGIA PRIMARY BANK

	CPP Disbursement Date 05/01/2009	Cert 58523	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$295	\$280	-5.3%	
Loans	\$256	\$236	-7.5%	
Construction & development	\$26	\$10	-59.1%	
Closed-end 1-4 family residential	\$19	\$20	3.8%	
Home equity	\$1	\$0	-69.1%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-55.0%	
Commercial & Industrial	\$115	\$99	-14.0%	
Commercial real estate	\$89	\$100	12.2%	
Unused commitments	\$9	\$5	-45.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$2	413.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$4	\$2	-48.6%	
Cash & balances due	\$30	\$32	6.8%	
Residential mortgage originations				
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		
Liabilities	\$266	\$253	-4.6%	
Deposits	\$265	\$253	-4.7%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$30	\$26	-11.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.8%	9.1%	--	
Tier 1 risk based capital ratio	11.1%	10.8%	--	
Total risk based capital ratio	12.3%	12.1%	--	
Return on equity ¹	-0.5%	-39.4%	--	
Return on assets ¹	-0.1%	-3.8%	--	
Net interest margin ¹	4.7%	4.1%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	25.7%	19.7%	--	
Loss provision to net charge-offs (qtr)	179.9%	105.5%	--	
Net charge-offs to average loans and leases ¹	2.2%	8.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	34.2%	34.5%	0.3%	14.7%
Closed-end 1-4 family residential	15.2%	14.9%	1.0%	1.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	100.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.5%	8.1%	0.8%	0.4%
Commercial real estate	11.9%	14.3%	0.2%	2.4%
Total loans	8.9%	12.7%	0.5%	2.0%