

**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>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$170	\$153	-10.1%	
Loans	\$137	\$128	-6.7%	
Construction & development	\$8	\$6	-15.0%	
Closed-end 1-4 family residential	\$76	\$78	2.8%	
Home equity	\$6	\$4	-37.8%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-100.0%	
Commercial & Industrial	\$1	\$1	-11.0%	
Commercial real estate	\$32	\$26	-17.5%	
Unused commitments	\$4	\$2	-44.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$4	-15.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$8	1.7%	
Cash & balances due	\$7	\$6	-10.7%	
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		
<b>Liabilities</b>	\$153	\$139	-9.4%	
Deposits	\$145	\$129	-11.1%	
Total other borrowings	\$8	\$9	20.1%	
FHLB advances	\$8	\$9	20.1%	
<b>Equity</b>				
Equity capital at quarter end	\$17	\$14	-16.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.1%	8.8%	--	
Tier 1 risk based capital ratio	14.7%	14.4%	--	
Total risk based capital ratio	16.0%	15.7%	--	
Return on equity <sup>1</sup>	-25.6%	-39.1%	--	
Return on assets <sup>1</sup>	-2.6%	-3.7%	--	
Net interest margin <sup>1</sup>	4.1%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	58.0%	62.9%	--	
Loss provision to net charge-offs (qtr)	78.1%	68.3%	--	
Net charge-offs to average loans and leases <sup>1</sup>	8.3%	5.2%	--	
<sup>1</sup> Quarterly, annualized.				
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	8.4%	16.9%	3.1%	2.9%
Closed-end 1-4 family residential	5.9%	5.4%	0.9%	0.3%
Home equity	1.1%	0.0%	0.0%	4.2%
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%	0.0%
Commercial real estate	9.7%	12.0%	3.8%	3.9%
Total loans	7.1%	7.8%	2.1%	1.3%