

BAINBRIDGE BANCSHARES, INC.

	CPP Disbursement Date 09/24/2010	RSSD (Holding Company) 3232361	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$124	\$134	7.5%	
Loans	\$57	\$47	-17.8%	
Construction & development	\$4	\$2	-51.5%	
Closed-end 1-4 family residential	\$14	\$12	-12.6%	
Home equity	\$3	\$3	-20.9%	
Credit card	\$0	\$0		
Other consumer	\$1	\$2	54.4%	
Commercial & Industrial	\$8	\$5	-35.8%	
Commercial real estate	\$11	\$9	-16.1%	
Unused commitments	\$5	\$5	4.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$13	121.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$28	\$32	15.2%	
Cash & balances due	\$9	\$10	5.5%	
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	\$111	\$120	8.0%	
Deposits	\$105	\$114	8.5%	
Total other borrowings	\$5	\$5	0.0%	
FHLB advances	\$5	\$5	0.0%	
Equity				
Equity capital at quarter end	\$13	\$14	3.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	12.2%	11.6%	--	
Tier 1 risk based capital ratio	19.7%	21.6%	--	
Total risk based capital ratio	20.9%	22.9%	--	
Return on equity ¹	22.4%	5.8%	--	
Return on assets ¹	2.5%	0.6%	--	
Net interest margin ¹	3.3%	2.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	55.1%	67.9%	--	
Loss provision to net charge-offs (qtr)	171.7%	117.0%	--	
Net charge-offs to average loans and leases ¹	0.6%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	41.9%	69.0%	0.0%	3.6%
Closed-end 1-4 family residential	2.4%	0.3%	0.1%	0.7%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.2%	1.2%	0.6%	0.5%
Commercial & Industrial	1.2%	2.3%	0.9%	0.6%
Commercial real estate	5.1%	3.9%	0.1%	0.0%
Total loans	4.8%	4.1%	0.2%	0.6%