

**GEORGIA PRIMARY BANK**

	CPP Disbursement Date 05/01/2009	Cert 58523	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$278	\$225	-19.2%	
Loans	\$236	\$179	-24.3%	
Construction & development	\$10	\$15	40.5%	
Closed-end 1-4 family residential	\$20	\$21	6.3%	
Home equity	\$0	\$0	-9.6%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	1322.2%	
Commercial & Industrial	\$99	\$21	-78.4%	
Commercial real estate	\$100	\$119	18.2%	
Unused commitments	\$5	\$2	-58.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$12	434.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$0	-100.0%	
Cash & balances due	\$32	\$27	-15.9%	
<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>	\$253	\$208	-18.1%	
Deposits	\$253	\$207	-18.3%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$25	\$17	-30.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.5%	7.4%	--	
Tier 1 risk based capital ratio	10.2%	9.2%	--	
Total risk based capital ratio	11.5%	10.5%	--	
Return on equity <sup>1</sup>	-65.8%	-69.0%	--	
Return on assets <sup>1</sup>	-6.1%	-5.6%	--	
Net interest margin <sup>1</sup>	4.0%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	25.1%	17.9%	--	
Loss provision to net charge-offs (qtr)	139.1%	83.4%	--	
Net charge-offs to average loans and leases <sup>1</sup>	8.0%	7.6%	--	
<sup>1</sup> Quarterly, annualized.				
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	34.5%	37.1%	14.7%	4.0%
Closed-end 1-4 family residential	14.9%	42.8%	1.0%	1.6%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	8.1%	11.8%	0.4%	3.7%
Commercial real estate	14.3%	22.4%	2.4%	1.4%
Total loans	12.7%	24.3%	2.0%	1.9%