

GEORGIA PRIMARY BANK

	CPP Disbursement Date 05/01/2009	Cert 58523	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$184	\$155	-15.8%	
Loans	\$129	\$104	-19.2%	
Construction & development	\$8	\$8	11.4%	
Closed-end 1-4 family residential	\$10	\$8	-22.1%	
Home equity	\$0	\$1	340.4%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	23.6%	
Commercial & Industrial	\$15	\$9	-38.8%	
Commercial real estate	\$93	\$74	-20.4%	
Unused commitments	\$4	\$7	70.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$21	\$21	0.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$2	228.8%	
Cash & balances due	\$22	\$17	-20.2%	
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	\$167	\$138	-17.2%	
Deposits	\$166	\$138	-17.2%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$17	\$17	-1.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	10.7%	--	
Tier 1 risk based capital ratio	12.4%	13.8%	--	
Total risk based capital ratio	13.7%	15.1%	--	
Return on equity ¹	24.0%	-1.4%	--	
Return on assets ¹	2.1%	-0.2%	--	
Net interest margin ¹	4.2%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	32.0%	21.4%	--	
Loss provision to net charge-offs (qtr)	567.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	-0.7%	2.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	3.5%	0.8%	0.5%	0.0%
Closed-end 1-4 family residential	9.9%	2.5%	0.0%	0.0%
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	1.4%	0.0%	0.2%	2.8%
Commercial real estate	18.8%	14.3%	0.1%	0.5%
Total loans	14.7%	10.4%	0.1%	0.6%