

PGB HOLDINGS, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 3082342	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$155	\$161	3.5%	
Loans	\$118	\$117	-0.5%	
Construction & development	\$3	\$3	-7.4%	
Closed-end 1-4 family residential	\$86	\$87	2.1%	
Home equity	\$1	\$1	-19.1%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-50.0%	
Commercial & Industrial	\$0	\$1	93.4%	
Commercial real estate	\$18	\$16	-10.9%	
Unused commitments	\$1	\$1	-11.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$10	\$11	8.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$9	13.0%	
Cash & balances due	\$14	\$15	10.5%	
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	\$140	\$142	1.8%	
Deposits	\$137	\$141	3.1%	
Total other borrowings	\$3	\$1	-63.8%	
FHLB advances	\$3	\$1	-63.8%	
Equity				
Equity capital at quarter end	\$15	\$18	19.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.9%	11.4%	--	
Tier 1 risk based capital ratio	18.4%	21.6%	--	
Total risk based capital ratio	19.7%	22.9%	--	
Return on equity ¹	18.1%	19.7%	--	
Return on assets ¹	1.7%	2.2%	--	
Net interest margin ¹	4.1%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	237.4%	220.7%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	1.9%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	12.3%	12.6%	0.1%	0.0%
Closed-end 1-4 family residential	0.1%	0.5%	0.4%	0.2%
Home equity	0.0%	0.0%	0.0%	1.5%
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%	0.3%	0.0%
Commercial real estate	1.0%	2.1%	0.4%	0.0%
Total loans	1.6%	1.6%	0.5%	0.2%