

PGB HOLDINGS, INC.

	Disbursement Date 08/13/2010	RSSD (Holding Company) 3082342	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev		
Assets	\$161	\$171	6.2%		
Loans	\$117	\$127	8.3%		
Construction & development	\$3	\$5	43.8%		
Closed-end 1-4 family residential	\$87	\$99	13.7%		
Home equity	\$1	\$1	-2.8%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-100.0%		
Commercial & Industrial	\$1	\$1	-2.9%		
Commercial real estate	\$16	\$13	-22.2%		
Unused commitments	\$1	\$1	9.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$11	\$9	-14.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$9	\$11	25.1%		
Cash & balances due	\$15	\$14	-5.1%		
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	\$142	\$151	6.1%		
Deposits	\$141	\$150	6.1%		
Total other borrowings	\$1	\$0	-100.0%		
FHLB advances	\$1	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$18	\$19	6.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.4%	11.5%	--		
Tier 1 risk based capital ratio	21.6%	22.4%	--		
Total risk based capital ratio	22.9%	23.7%	--		
Return on equity ¹	19.7%	19.1%	--		
Return on assets ¹	2.2%	2.2%	--		
Net interest margin ¹	4.0%	4.4%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	220.7%	655.2%	--		
Loss provision to net charge-offs (qtr)	0.0%	-3333.3%	--		
Net charge-offs to average loans and leases ¹	0.4%	0.0%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2014	2015	2014	2015	
Construction & development	12.6%	3.5%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.5%	0.2%	0.2%	0.0%	--
Home equity	0.0%	0.0%	1.5%	0.0%	--
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	2.1%	1.4%	0.0%	0.0%	--
Total loans	1.6%	0.4%	0.2%	0.0%	--