

**BANK OF GEORGE**

	CPP Disbursement Date 03/13/2009	Cert 58626	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$120	\$124	3.6%	
Loans	\$80	\$79	-0.2%	
<i>Construction &amp; development</i>	\$15	\$5	-69.0%	
<i>Closed-end 1-4 family residential</i>	\$2	\$4	97.2%	
<i>Home equity</i>	\$6	\$5	-1.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$0	-25.0%	
<i>Commercial &amp; Industrial</i>	\$17	\$19	14.4%	
<i>Commercial real estate</i>	\$37	\$43	16.4%	
Unused commitments	\$24	\$13	-46.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$12	\$12	0.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$29	\$32	9.5%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$111	\$114	2.2%	
Deposits	\$110	\$109	-0.6%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$9	\$10	21.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$3	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	6.3%	8.9%	--	
Tier 1 risk based capital ratio	10.6%	12.5%	--	
Total risk based capital ratio	12.0%	13.8%	--	
Return on equity <sup>1</sup>	-241.4%	3.1%	--	
Return on assets <sup>1</sup>	-22.9%	0.3%	--	
Net interest margin <sup>1</sup>	3.1%	3.8%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	55.3%	42.9%	--	
Loss provision to net charge-offs (qtr)	154.6%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	22.6%	3.9%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
<i>Construction &amp; development</i>	20.4%	59.7%	19.7%	11.1%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.2%	0.2%
<i>Commercial &amp; Industrial</i>	5.9%	0.4%	6.7%	0.1%
<i>Commercial real estate</i>	8.7%	11.1%	0.0%	0.0%
<i>Total loans</i>	13.4%	13.8%	5.7%	1.0%