

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$168	\$170	1.1%	
Loans	\$150	\$137	-8.6%	
Construction & development	\$9	\$8	-19.8%	
Closed-end 1-4 family residential	\$80	\$76	-4.9%	
Home equity	\$7	\$6	-16.3%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-68.9%	
Commercial & Industrial	\$1	\$1	-20.3%	
Commercial real estate	\$35	\$32	-9.0%	
Unused commitments	\$6	\$4	-40.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$4	474.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$8	-1.9%	
Cash & balances due	\$3	\$7	112.2%	
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	\$151	\$153	1.6%	
Deposits	\$141	\$145	3.1%	
Total other borrowings	\$9	\$8	-16.1%	
FHLB advances	\$8	\$8	-5.9%	
Equity				
Equity capital at quarter end	\$17	\$17	-3.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	9.9%	9.1%	--	
Tier 1 risk based capital ratio	14.6%	14.7%	--	
Total risk based capital ratio	15.9%	16.0%	--	
Return on equity ¹	-7.6%	-25.6%	--	
Return on assets ¹	-0.8%	-2.6%	--	
Net interest margin ¹	4.5%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	43.7%	58.0%	--	
Loss provision to net charge-offs (qtr)	80.3%	78.1%	--	
Net charge-offs to average loans and leases ¹	5.8%	8.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	1.0%	8.4%	0.0%	3.1%
Closed-end 1-4 family residential	1.8%	5.9%	0.7%	0.9%
Home equity	0.0%	1.1%	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	0.0%	0.0%	6.6%	0.0%
Commercial real estate	5.1%	9.7%	2.7%	3.8%
Total loans	3.6%	7.1%	1.4%	2.1%