

BAINBRIDGE BANCSHARES, INC.

	CPP Disbursement Date 09/24/2010	RSSD (Holding Company) 3232361	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$107	\$115	7.7%	
Loans	\$69	\$67	-2.3%	
Construction & development	\$7	\$5	-23.5%	
Closed-end 1-4 family residential	\$14	\$15	9.4%	
Home equity	\$3	\$3	-1.6%	
Credit card	\$0	\$0		
Other consumer	\$6	\$5	-9.6%	
Commercial & Industrial	\$9	\$8	-15.4%	
Commercial real estate	\$14	\$16	15.9%	
Unused commitments	\$7	\$6	-6.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$5	-32.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$4	\$12	217.8%	
Cash & balances due	\$12	\$8	-34.7%	
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	\$98	\$103	4.7%	
Deposits	\$93	\$98	5.1%	
Total other borrowings	\$5	\$5	0.0%	
FHLB advances	\$5	\$5	0.0%	
Equity				
Equity capital at quarter end	\$8	\$12	42.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	12.1%	--	
Tier 1 risk based capital ratio	12.5%	17.4%	--	
Total risk based capital ratio	13.8%	18.6%	--	
Return on equity ¹	-14.7%	9.0%	--	
Return on assets ¹	-1.2%	1.0%	--	
Net interest margin ¹	3.2%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	67.1%	34.8%	--	
Loss provision to net charge-offs (qtr)	367.8%	76.9%	--	
Net charge-offs to average loans and leases ¹	1.2%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	20.9%	33.8%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	2.5%	0.0%	0.0%
Home equity	0.7%	1.5%	0.8%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	2.5%	0.2%	0.1%
Commercial & Industrial	0.5%	0.3%	0.1%	0.0%
Commercial real estate	2.3%	7.1%	0.1%	1.0%
Total loans	3.9%	6.2%	0.3%	0.3%