

**BROGAN BANKSHARES, INC.**

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 1202744	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$93	\$99	6.2%	
Loans	\$83	\$86	3.9%	
<i>Construction &amp; development</i>	\$14	\$14	1.8%	
<i>Closed-end 1-4 family residential</i>	\$14	\$17	20.4%	
<i>Home equity</i>	\$2	\$2	28.4%	
<i>Credit card</i>	\$0	\$0	-9.5%	
<i>Other consumer</i>	\$1	\$1	7.7%	
<i>Commercial &amp; Industrial</i>	\$25	\$26	3.9%	
<i>Commercial real estate</i>	\$25	\$24	-6.2%	
Unused commitments	\$12	\$14	14.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$2	-33.5%	
Cash & balances due	\$5	\$7	55.1%	
<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>	\$84	\$87	3.7%	
Deposits	\$77	\$80	3.2%	
Total other borrowings	\$5	\$6	28.3%	
FHLB advances	\$4	\$5	27.3%	
<b>Equity</b>				
Equity capital at quarter end	\$9	\$12	28.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.1%	12.2%	--	
Tier 1 risk based capital ratio	11.3%	14.1%	--	
Total risk based capital ratio	12.6%	15.3%	--	
Return on equity <sup>1</sup>	17.5%	10.1%	--	
Return on assets <sup>1</sup>	1.8%	1.3%	--	
Net interest margin <sup>1</sup>	3.8%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	0.0%	108.0%	--	
Loss provision to net charge-offs (qtr)	1350.0%	41.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	1.4%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	1.2%	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%	5.8%
<i>Other consumer</i>	0.0%	0.0%	0.2%	0.0%
<i>Commercial &amp; Industrial</i>	0.0%	2.0%	0.0%	1.2%
<i>Commercial real estate</i>	0.0%	0.9%	0.0%	0.0%
<i>Total loans</i>	0.0%	1.1%	0.0%	0.4%