

GEORGIA COMMERCE BANCSHARES, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 3165311	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$296	\$347	17.3%	
Loans	\$259	\$290	12.0%	
<i>Construction & development</i>	\$68	\$43	-36.4%	
<i>Closed-end 1-4 family residential</i>	\$21	\$55	160.2%	
<i>Home equity</i>	\$34	\$36	5.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$7	\$5	-24.6%	
<i>Commercial & Industrial</i>	\$76	\$80	4.5%	
<i>Commercial real estate</i>	\$53	\$54	1.4%	
Unused commitments	\$62	\$54	-13.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$17		
Asset-backed securities	\$0	\$0		
Other securities	\$10	\$4	-58.4%	
Cash & balances due	\$4	\$3	-30.1%	
Residential mortgage originations				
<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		
Liabilities	\$268	\$310	15.8%	
Deposits	\$172	\$215	24.8%	
Total other borrowings	\$95	\$95	-0.1%	
FHLB advances	\$15	\$15	0.0%	
Equity				
Equity capital at quarter end	\$28	\$37	31.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$8	NA	
Performance Ratios				
Tier 1 leverage ratio	10.4%	11.3%	--	
Tier 1 risk based capital ratio	9.9%	12.3%	--	
Total risk based capital ratio	10.9%	13.6%	--	
Return on equity ¹	7.8%	6.4%	--	
Return on assets ¹	0.8%	0.7%	--	
Net interest margin ¹	3.6%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	0.0%	117.4%	--	
Loss provision to net charge-offs (qtr)	0.0%	135.4%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	8.2%	0.0%	0.0%
<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%	1.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.1%
<i>Total loans</i>	0.0%	1.2%	0.0%	0.2%