

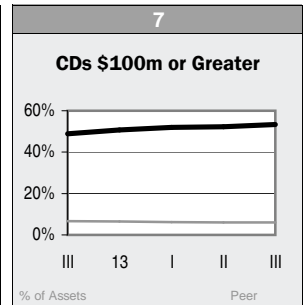
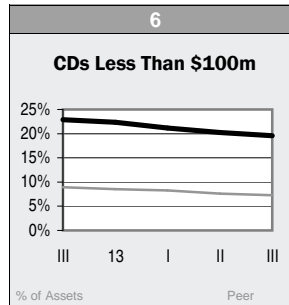
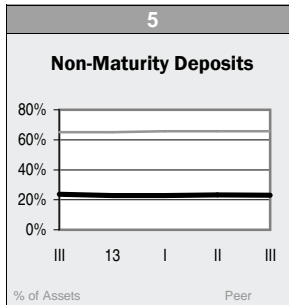
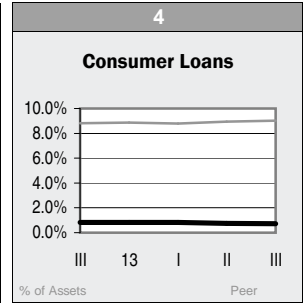
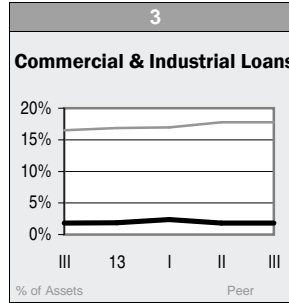
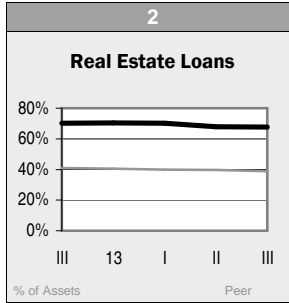


Quarterly Data: September 30, 2014

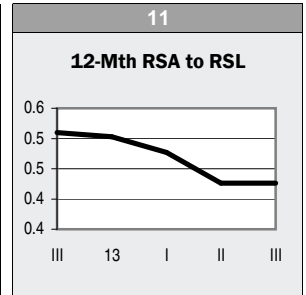
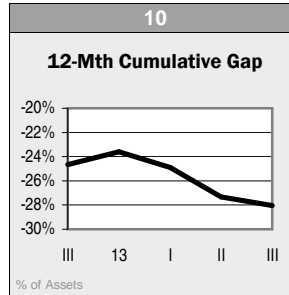
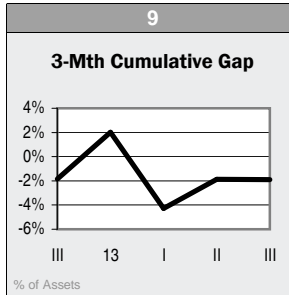
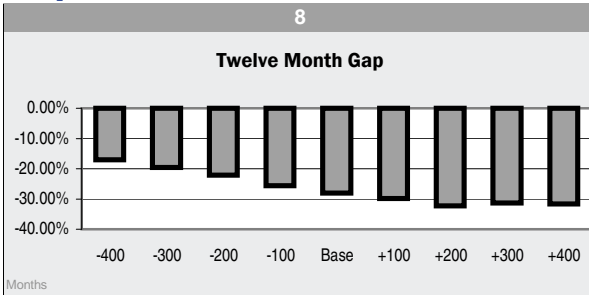
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## Balance Sheet Summary

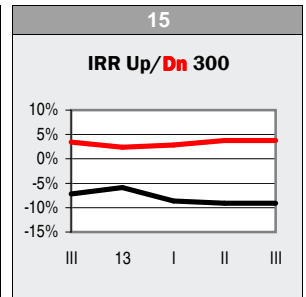
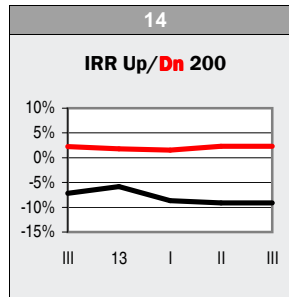
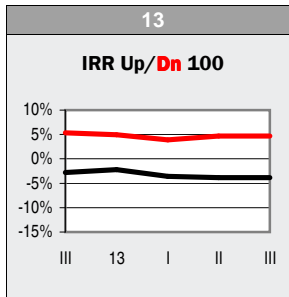
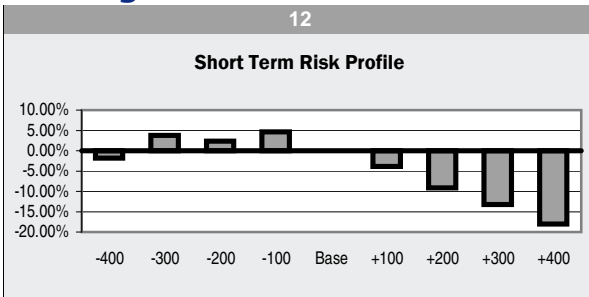
1			
(Thousands of \$)	Current		1 Yr Δ
Cash	13,896	5.0%	(1,002)
Total Securities	36,053	13.1%	(3,630)
Fed Funds Sold	284	0.1%	(16)
Net Loans	188,622	68.4%	(16,605)
Real Estate Loans	186,470	67.6%	(17,850)
C&I Loans	4,994	1.8%	(277)
Consumer Loans	1,975	0.7%	(399)
Other Assets	10,092	3.7%	(711)
<b>Total Assets</b>	<b>275,915</b>	<b>100.0%</b>	<b>(15,351)</b>
Transaction Accts	33,546	12.2%	(5,151)
MMDAs	17,635	6.4%	(757)
Savings	12,216	4.4%	357
Time Deposits	201,013	72.9%	(8,082)
CDs < \$100m	53,960	19.6%	(12,630)
CDs > \$100m	147,053	53.3%	4,548
Fed Funds Purch.	0	0.0%	0
Other Borrowings	5,500	2.0%	0
All Other Liabilities	990	0.4%	(8)
<b>Total Liabilities</b>	<b>270,900</b>	<b>98.2%</b>	<b>(13,642)</b>
<b>Total Equity</b>	<b>5,015</b>	<b>1.8%</b>	<b>(1,709)</b>
<b>Total Liab. &amp; Eq.</b>	<b>275,915</b>	<b>100.0%</b>	<b>(15,351)</b>



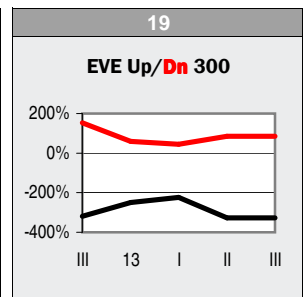
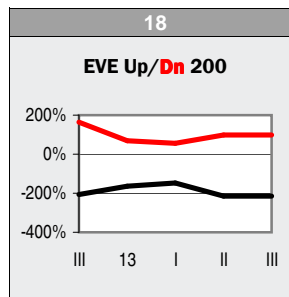
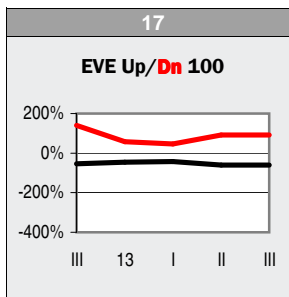
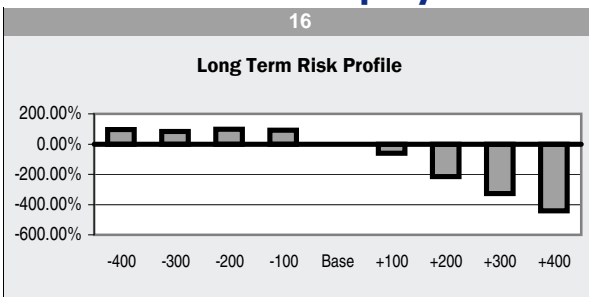
## Gap



## Earnings at Risk



## Economic Value of Equity



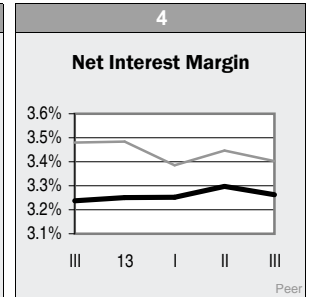
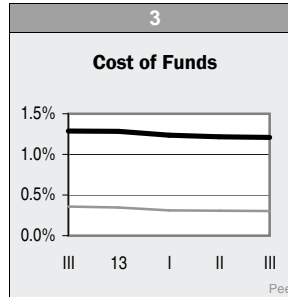
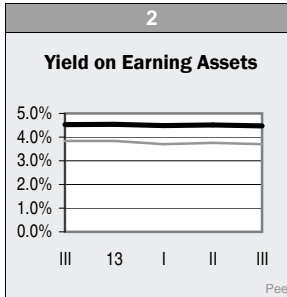


Quarterly Data: September 30, 2014

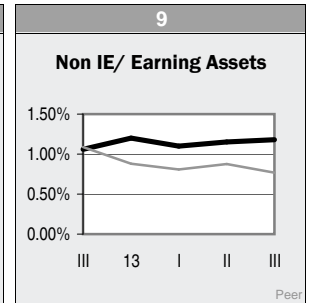
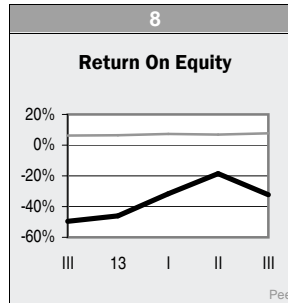
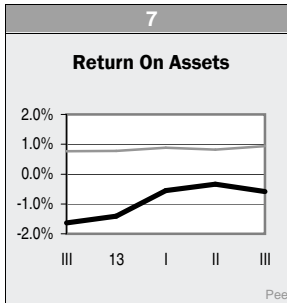
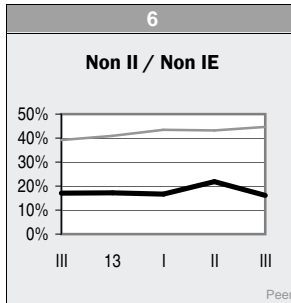
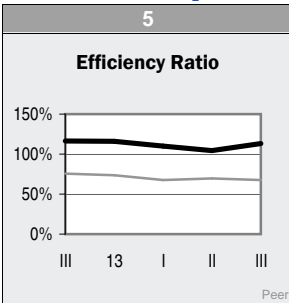
<http://www.capitolcitybank-atl>

## Income Summary

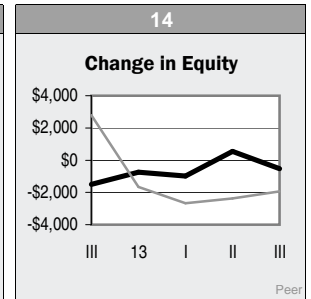
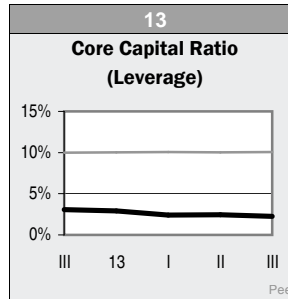
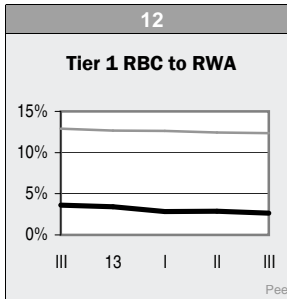
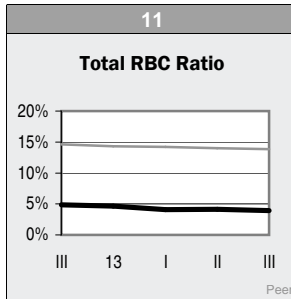
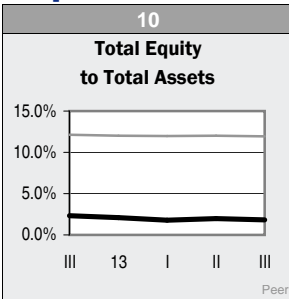
1		
(Thousands of \$)	Qtr	YTD
Interest Income	2,505	7,879
Interest Expense	681	2,130
Net Interest Income	1,824	5,749
Non Interest Income	123	1,285
Non Interest Expense	2,659	7,970
Other	50	300
Pre-tax NOI	-762	-1,236



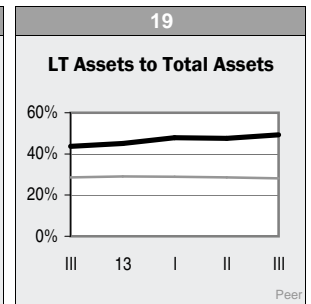
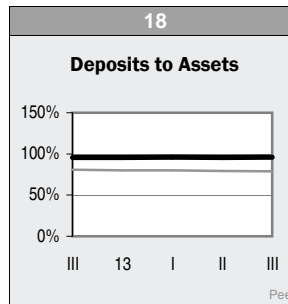
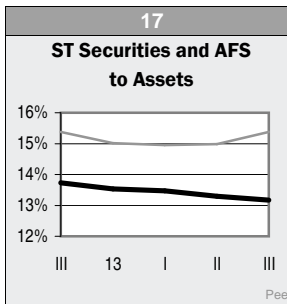
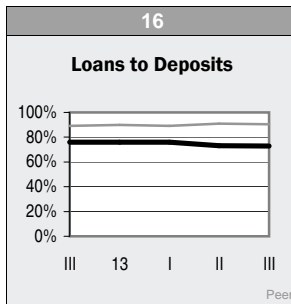
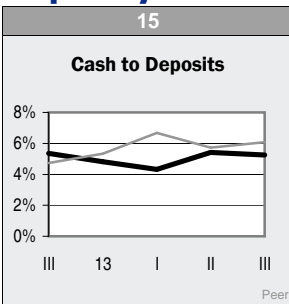
## Profitability



## Capital



## Liquidity



## Funding/Asset Quality

