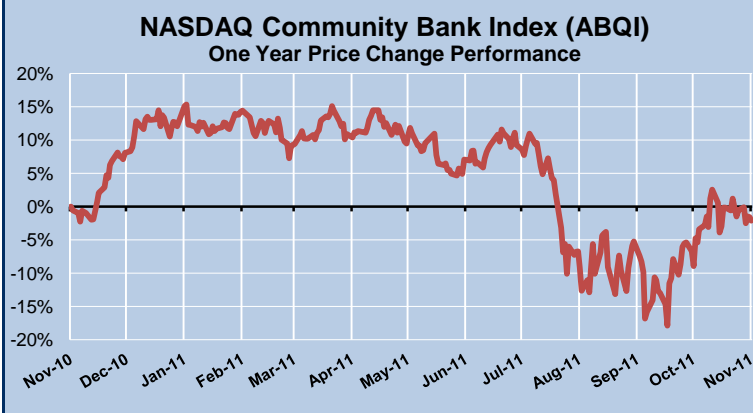


## Signature Bank of Georgia Sandy Springs, GA

### Financial Highlights as of September 30, 2011

Total Assets (\$000)	181,114	ROAA (%)	(1.05)	Non-Performing Assets / Assets (%)	14.04
Total Loans & Leases (\$000)	96,659	ROAE (%)	(17.60)	Net Charge-offs / Avg. Loans (%)	0.39
Total Deposits (\$000)	162,547	Net Interest Margin (%)	3.24	Reserves / Loans (%)	2.31
Total Equity (\$000)	10,805	Efficiency Ratio (%)	205.91	Leverage Ratio (%)	5.22
Net Income (\$000)	(471)	Yield on Earning Assets (%)	4.51	Equity Capital / Assets (%)	5.97



Price Change		
ABQI	High	Low
Last Month:	12.63%	0.00%
3 Months:	12.78%	-9.67%
YTD:	2.05%	-27.35%
2 Years:	28.84%	-15.68%

The Executive Team	
CEO	Freddie J. Deutsch
CFO	Stephanie L. "Stevie" Vickers
CAO	Charles Hoag
RBM	Caroline Croft
CRO	Eileen Jordan

Total Return	
NASDAQ CB Index (ABQI)	
1 Month (%):	7.52
3 Months (%):	7.66
Year-to-Date (%):	(13.42)
2 Years (%):	0.49

Comparable Deal Analysis		
Region: Southeast Previous 2 Years	Median	
Price/Book Value (%)	78.6	
Price/Tang. Book Value (%)	80.0	
Price/LTM EPS (x)	22.2	
Price/Assets (%)	9.1	

### Company Profile

Signature Bank of Georgia is a 6 year-old privately-held community bank headquartered in Sandy Springs, Georgia.

As of September 30, 2011, Signature Bank of Georgia reported assets of \$181 million, down 16% from the third quarter of 2010; loans of \$97 million, down 28%; and total deposits of \$163 million, down 15%. The Bank's reported loans are dominated by commercial real estate loans (34%), construction and land development loans (35%) and 1-4 family residential loans (21%). The Bank also reported 15% of total deposits were noninterest-bearing.

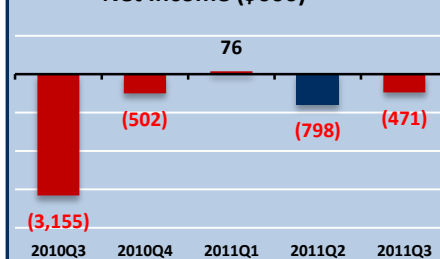
Signature Bank of Georgia is a full-service commercial bank with three branches serving customers domiciled within the counties of DeKalb, Fulton and Forsyth.

### Growth Rates

	YTD	LTM
Asset Growth (%)	(8.6)	(15.7)
Loan Growth (%)	(30.6)	(27.7)
Deposit Growth (%)	(7.3)	(15.0)
Equity Growth (%)	2.8	(10.5)
Net Income Growth (%)	NM	NM

Note: YTD ratios are annualized except for Net Income Growth.

### Net Income (\$000)

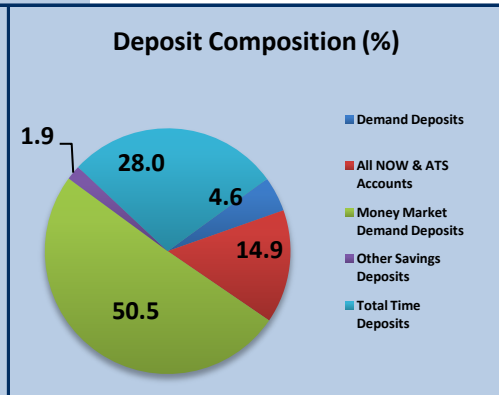
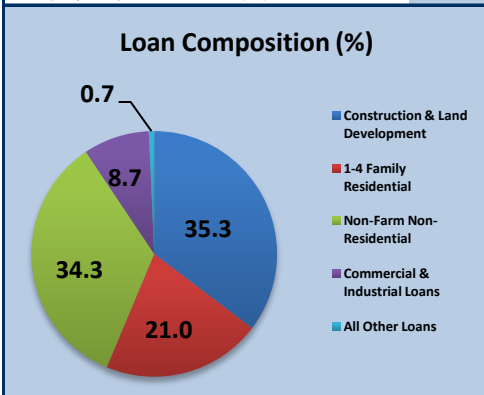
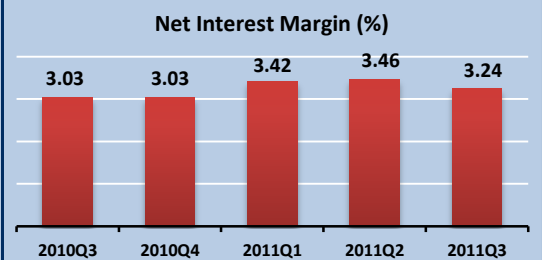
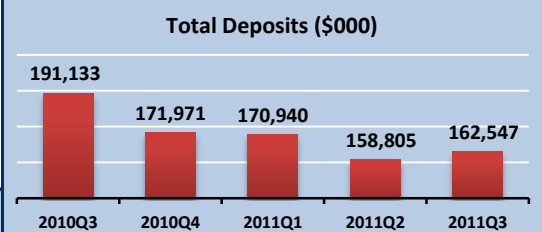
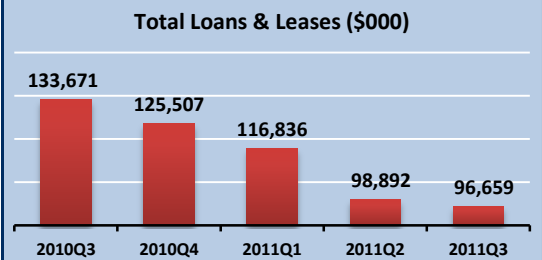
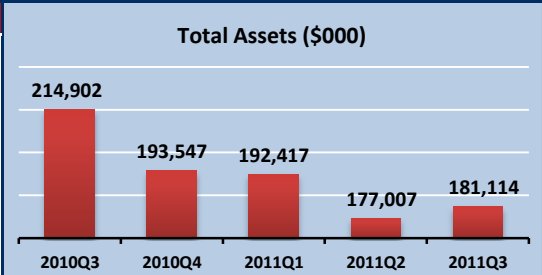


### Market Share and Demographic Profile

	Deposit		Population		Household Income	
	Market Share	Change	Projected	Median	Change	Projected
	2010	2000-2010	2010-2015	2010	2000-2010	2010-2015
Georgia (GA)	(%)	(%)	(%)	(\$)	(%)	(%)
DeKalb	1.10	14.37	5.79	64,601	31.40	14.02
Fulton	0.13	28.41	11.8	65,588	38.38	17.88
Forsyth	1.28	84.79	23.34	95,906	41.03	18.76
Aggregate: Entire State of GA		22.32	7.48	56,184	31.62	14.24
Aggregate: National		10.59	3.85	54,442	29.12	12.39



Financial Trends 9/30/2011	2011Q3	2011Q2	2011Q1	2010Q4	2010Q3
Total Assets (\$000)	181,114	177,007	192,417	193,547	214,902
Total Loans & Leases (\$000)	96,659	98,892	116,836	125,507	133,671
Total Deposits (\$000)	162,547	158,805	170,940	171,971	191,133
Total Equity (\$000)	10,805	10,607	10,705	10,581	12,079
Loan Loss Allowance (\$000)	2,230	2,166	2,660	2,536	3,020
Noninterest-Bearing Deposits (\$000)	24,312	21,056	19,879	18,981	18,465
Net Interest Income (\$000)	1,209	1,375	1,468	1,382	1,466
Loan Loss Provision (\$000)	160	693	288	286	3,466
Total Noninterest Income (\$000)	(481)	(147)	51	(264)	185
Total Noninterest Expense (\$000)	1,499	1,598	1,195	1,472	1,567
Extraordinary Gains - Net (\$000)	(471)	0	0	0	0
Net Income (\$000)	(471)	(798)	76	(502)	(3,155)
Return on Average Assets (%)	(1.05)	(1.74)	0.16	(0.98)	(5.78)
Return on Average Equity (%)	(17.60)	(29.95)	2.86	(17.72)	(93.54)
Net Interest Margin (%)	3.24	3.46	3.42	3.03	3.03
Efficiency Ratio (%)	205.91	130.13	78.67	131.66	94.91
Yield on Earning Assets (%)	4.51	4.87	4.91	4.72	4.87
Cost of Funding Earning Assets (%)	1.27	1.41	1.49	1.70	1.83
Net Charge-offs / Avg. Loans (%)	0.39	4.40	0.54	2.38	12.53
Loss Allowance / Loans (%)	2.31	2.19	2.28	2.02	2.26
Noncurrent Loans / Loans (%)	10.38	6.53	7.60	6.32	5.99
Leverage Ratio (%)	5.22	5.29	5.57	5.13	5.03
Tier 1 Risk-based Capital Ratio (%)	8.45	8.63	8.19	7.69	7.54
Risk-based Capital Ratio (%)	9.71	9.89	9.45	8.95	8.81
Equity Capital / Assets (%)	5.97	5.99	5.56	5.47	5.62



### Peer Group Comparison

Company Name	State	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	ROAA (%)	ROAE (%)	Net Interest Margin (%)	Efficiency Ratio (%)	NPAs/Assets (%)	NCOs/Avg Lns (%)	Reserves/Loans (%)	Equity/Assets (%)
KeyWorth Bank	GA	320,889	143,877	277,218	0.26	2.40	3.27	77.42	4.03	1.59	1.83	10.74
Citizens Bank of Forsyth County	GA	215,146	159,832	186,604	0.39	5.30	4.25	72.23	4.52	0.08	3.85	7.60
Eastside Commercial Bank	GA	204,964	142,846	192,292	(2.45)	(48.68)	2.89	110.50	23.12	2.22	4.28	4.84
Midtown Bank & Trust Company	GA	191,030	122,450	140,839	(0.08)	(0.77)	3.34	81.18	5.78	(0.00)	3.00	10.85
Decatur First Bank	GA	184,750	95,788	172,042	(1.54)	(179.48)	3.07	122.91	16.15	1.80	3.19	0.87
Private Bank of Buckhead	GA	173,994	151,780	142,546	1.25	13.20	4.81	63.23	1.97	0.41	1.40	9.64
<b>Signature Bank of Georgia</b>	<b>GA</b>	<b>181,114</b>	<b>96,659</b>	<b>162,547</b>	<b>(1.05)</b>	<b>(17.60)</b>	<b>3.24</b>	<b>205.91</b>	<b>14.04</b>	<b>0.39</b>	<b>2.31</b>	<b>5.97</b>
<b>Median:</b>		<b>191,030</b>	<b>142,846</b>	<b>172,042</b>	<b>(0.08)</b>	<b>(0.77)</b>	<b>3.27</b>	<b>81.18</b>	<b>5.78</b>	<b>0.41</b>	<b>3.00</b>	<b>7.60</b>
<b>Average:</b>		<b>210,270</b>	<b>130,462</b>	<b>182,013</b>	<b>(0.46)</b>	<b>(32.23)</b>	<b>3.55</b>	<b>104.77</b>	<b>9.94</b>	<b>0.93</b>	<b>2.84</b>	<b>7.22</b>

### Bank Contact Information:

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