

Bid Summary
First Piedmont Bank
Winder, Georgia
Closing Date: July 17, 2009

Bidder	Type of Transaction	Deposit Premium/(Discount) %	Asset Premium/(Discount) \$(000) / %	SF Loss Share Tranche 1	SF Loss Share Tranche 2	SF Loss Share Tranche 3	Commercial Loss Share Tranche 1	Commercial Loss Share Tranche 2	Commercial Loss Share Tranche 3	Value Appreciation Instrument	Conforming Bid	Linked
<u>Winning bid and bidder:</u> First American Bank and Trust Company, Athens, Georgia	All deposit whole bank with loss share	1.01%	\$ (8,700)	80%	95%	N/A	80%	95%	N/A	No	Yes	N/A
Cover (second place) - Hamilton State Bank, Hoschton, Georgia	All deposit whole bank with loss share	0.50%	\$ (12,250)	80%	95%	N/A	80%	95%	N/A	No	Yes	N/A
Other Bids: none												

Notes:

- The winning bidder's acquisition of all the deposits was the least costly resolution compared to a liquidation alternative. The liquidation alternative was valued using valuation models to estimate the market value of the assets. Bids for loss share, if any, were valued using a discounted cash flow analysis for the loss share portfolio over the life of the loss share agreement. If any bids were received that would have been more costly than liquidation they have been excluded from this summary.
- For more information on the bid disclosure policy, see <http://www.fdic.gov/about/freedom/biddocs.html>.