

Bid Summary
Community Bank and Trust
Cornelia, GA
Closing Date: January 29, 2010

| 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> South Carolina Bank & Trust, Orangeburg, South Carolina | All deposit modified whole bank with loss share | 0.00% | \$(158,000) | 80% | 95% | N/A | 80% | 95% | N/A | No | No (1) | N/A |
| <u>Other Bids:</u> 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>.

(1) Non-conforming due to final solicitation being on a Clean P&A basis only.