

GEORGIA COMMERCE BANK

Your Success is Our Business.

Year End Financials

as of December 31, 2007

Georgia Commerce Bank completed the year ended December 31, 2007 with outstanding performance in both asset growth and income. Net Income of \$3,068,734 resulted in a Return on Assets (ROA) of 1.62% and a Return on Equity (ROE) at the Holding Company of 15%. Loans increased to over \$205 million and Total Assets exceeded \$228 million. Georgia Commerce Bank is particularly proud of our ability to control our cost of funds in a highly competitive market which resulted in a Net Interest Margin of 5.76%....one of the best in our peer group.

ASSETS	(\$000s)
Cash	2,124
Investments	8,835
Fed Funds Sold	8,602
Net Loans	203,199
Premises and Fixed Assets	3,492
Other Assets	2,176
Total Assets	228,429

INCOME STATEMENT	(\$000s)
Interest Income - Loans	14,841
Interest income - Investments	982
Total Interest Income	15,823
Interest Expense	5,319
Net Interest Income	10,504
Provision for Loan Losses	1,092
Net Interest Income After Provision	9,412
Non-interest Income	264
Total Income	9,676
Other Expense	4,763
Net Income Before Taxes	4,912
Income Taxes	1,844
Net Income After Taxes	3,069

LIABILITIES	(\$000s)
Deposits	
Non-interest Bearing	22,482
NOW Accounts	16,903
Money Market & Savings	63,385
Certificates of Deposit	78,125
Total Deposits	180,895
FHLB Borrowings	20,000
Other Liabilities	770
Total Liabilities	201,664
Total Equity	26,766
Total Liabilities & Equity	228,430

LOAN PORTFOLIO	(\$000s)
Commercial	59,346
Consumer	6,947
Commercial Real Estate	58,142
Construction & Development	30,464
Residential	50,605
Total Loans	205,503
Allowance for Loan Losses	2,304
Net Loans	203,199



Marietta Branch Opens in Style

The second Georgia Commerce Bank office celebrated in style on January 24, 2008. Located at 709 Canton Road NE,

Suite 100, in Marietta, it is the first of three Georgia Commerce Bank branches planned to open in the metro Atlanta area over the next

two years. On hand to celebrate were Mark Tipton, Chairman and CEO, Georgia Commerce Bank; Rodney Hall, President, Georgia Commerce Bank; members of the bank's board of directors and branch staff.

A capacity group of enthusiastic customers and prospects toured the branch and its commercial banking operations. The impressive 6,000 sq. ft. facility includes ample free parking, three drive-thru tellers, an ATM machine and a night depository. And while the Marietta branch makes use of the latest technology, the atmosphere remains warm and inviting. The interior boasts hand-selected artwork, a beautifully appointed and comfortable customer waiting area—with flat-screen TV and refreshments—a meeting room, a large conference room and staff offices.

Karen Hatcher is Branch Manager and Clay Thomas is Commercial Banking Group Manager for the Marietta market. Both came to the Marietta branch from the Atlanta Cumberland office where they worked for the last four years. "Karen and Clay know the business and understand the value we place on developing and maintaining personal working relationships with our customers," states Hall.

"The success of our Atlanta Cumberland office exceeded our expectations and allowed us to grow into the surrounding communities earlier than we hoped," explains Tipton. "We look forward to servicing the unique needs of the medical and business community in the Marietta area."



From left to right: Georgia Commerce Bank President Rodney Hall, Marietta Mayor Bill Dunaway and Georgia Commerce Bank Chairman CEO Mark Tipton at Marietta branch celebration.

Meet Our New Advisory Board Members

Dr. Paul G. Mitchell, *Physician, Marietta Eye Center*

Widely regarded as an innovator in cataract surgery, Mitchell has been an ophthalmologist with the Marietta Eye Center since 1985. Mitchell, developer of the No-Patch™ cataract surgical technique, is a graduate of the University of Illinois and the St. Louis University School of Medicine, and is a member of numerous medical organizations, including the American Medical Association. He has presented his research on the advances in cataract surgery at national meetings and has had his findings published in professional journals.

Gary Rhineheart, *Consultant*

Rhineheart brings with him over 25 years of experience with the residential mortgage industry and with enhancing banking relationships. Prior to joining Georgia Commerce Bank, he served as President of Sunshine Mortgage, a privately held company, considered one of the largest independently owned mortgage bankers in the Southeast. Rhineheart is an active member of the Buckhead Rotary Club, the Institute of Management Accountants, and serves on the board of directors of Lighthouse Ministry. A graduate of the University of Georgia, he has lived in Atlanta since the 1960s.

Sam F. Maguire, Jr.,

President, The Law Offices of Sam Maguire, Jr., P.C.

A veteran real estate attorney, Maguire's expertise spans the spectrum of the industry—real estate lawyer, mortgage banker and real estate agent. Maguire completed his undergraduate studies at the University of Georgia and earned his judicial degree from Atlanta Law School. Since opening its doors in 1994, The Law Offices of Sam F. Maguire has closed over 50,000 loans and has become an industry leader in the use of technology.

Meet Our New Staff Members

Jesse Erickson

We are glad to welcome Jesse Erickson as Assistant Branch Manager in our Atlanta Cumberland branch. A graduate from Valdosta State University, Jesse brings with him great enthusiasm and award-winning customer service experience. He most recently worked with Primary Capital Advisors, LLC as Wholesale Account Coordinator, where, among other duties, he provided sales support for the company's national sales force and provided input on how to improve company products. Jesse also garnered the company's "Consumer Choice Award" for the second and third quarters of 2007 and the 2007 Manager's Choice "Rising Star Award." Prior to his tenure with Primary Capital, Jesse served as Operations Manager for Single Source, Inc.

Ansley Oliver

Ansley is our new Teller Supervisor in the Atlanta Cumberland branch. She is an experienced and energetic professional with eight years of service in the banking and business world. She comes to us from the Bank of North Georgia, where she was Head Teller for two years. Her other bank experience comes from working as administrative assistant to the director of human resources at Riverside Bank. Ansley's management experience is derived from two stints as office manager at two private schools in Georgia, Furtah Preparatory in Acworth and Lockhart Academy in Kennesaw.

Evelyn Smith

Evelyn joins the Georgia Commerce Bank team as Senior Mortgage Consultant. A native Atlantan and graduate of Georgia State University, Evelyn has a well-developed career in the mortgage industry. With a working knowledge in all areas of the mortgage business, Evelyn excels in recognizing and addressing a customer's unique mortgage needs. As customer service is priority number one with Evelyn, we are certain she will fit in well with our existing mortgage professionals and dedicate herself to the Georgia Commerce Bank philosophy of premier customer service.

Mark Your Calendar

Thursday, May 22

Annual Shareholders Meeting, 11 a.m.

Monday, May 26

Bank closed for Memorial Day

Friday, July 4

Bank closed for Independence Day

Give Us a Call

Do you have a bank referral?

Personal Banking

Beth Heavern (678) 631-1242

Karen Hatcher (678) 631-3602

Commercial Banking

Clay Thomas (678) 631-1271

David Suttles (678) 631-3637

Do you need a home equity loan?

Dori Alderman (678) 631-3604

Jesse Erickson (678) 631-1243

Do you need a business line of credit?

Edwin Padgett (678) 631-1255

David Suttles (678) 631-3637

Matt Wallace (678) 631-3638

Do you need a home mortgage?

Phillip Meyerson (678) 631-1272

Evelyn Smith (678) 631-3641

Do you need commercial or residential construction financing?

Seth Gray (678) 631-1279

Gary Butts (678) 631-1273

Special Services

Personal Banking

Internet • ATM • Drive-Thru • Bank by Mail
Online Bill Pay • Debit Cards • Credit
Cards • Direct Deposit • Night Deposit
Telephone Banking (404) 704-2551
Safe Deposit Boxes • US Savings Bonds

Commercial Banking

Remote Deposit • Courier
Night Depository • Internet Banking
ACH Origination • Wire Transfers
Merchant Services • Depository for Taxes

LOWEST INTEREST RATE IN YEARS

Now Is a Great Time to Buy or Refinance Your Home!

Why Choose Georgia Commerce Bank for Your Mortgage?

■ Quick Response

Our mortgage team is dedicated to closing your loan quickly and efficiently.

■ Local Decision Making and Electronic Underwriting

All decisions are made both locally and electronically which further expedites the loan process.

■ Superior Service

Georgia Commerce Bank's professional bankers are committed to providing personalized service unavailable at most banks.

■ Flexibility

Georgia Commerce Bank provides a variety of mortgage options tailored to each customer's individual needs whether a primary residence or a second home.

Types of Mortgages

Conventional • Jumbo • Interest Only
And More

Products

30-year fixed • 15-year fixed
5/1 LIBOR ARM • 7/1 ARM • 10/1 ARM

3625 Cumberland Blvd., Bldg. Two, Atlanta, GA
30339, (678) 631-1240

709 Canton Rd. NE, Suite 100, Marietta, GA 30060,
(678) 631-3600 **NOW OPEN!**

www.gacommercebank.com

