

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
State Summary															
North - Total/Average			12,478,601	71,043	0.94	8.99	4.10	10.33	17.48	22.79	380	4,107	8,218	1.11	0.49
East - Total/Average			3,965,619	23,649	1.15	10.93	3.62	11.14	20.14	32.07	728	660	1,055	1.64	1.44
Atlanta Metro - Total/Average			26,480,342	129,797	0.81	5.77	3.89	9.53	14.91	24.96	18,100	11,013	28,661	1.20	1.83
Central - Total/Average			7,132,550	43,031	1.00	7.54	4.23	12.24	18.69	22.73	2,076	5,544	8,148	1.39	1.47
Southwest - Total/Average			18,907,799	101,846	0.85	7.58	4.15	11.92	20.43	21.59	7,370	6,886	11,590	1.14	1.74
Southeast - Total/Average			7,716,565	47,313	1.02	9.22	3.89	10.83	19.83	28.40	2,706	5,609	8,623	1.96	1.89
State Total			76,681,476	416,679	0.96	8.34	3.98	11.00	18.58	25.42	31,360	33,819	66,295	1.28	1.54
North															
Chattanooga, TN-GA (Metro)															
Bank of Dade	Yes	Trenton	97,546	666	1.35	11.39	3.67	11.52	28.15	48.88	-	222	61	1.22	0.74
Bank of LaFayette, Georgia	No	Lafayette	239,264	881	0.75	5.61	3.27	13.91	34.22	34.89	-	204	155	1.41	1.10
Capital Bank	Yes	Fort Oglethorpe	113,733	718	1.28	12.75	4.54	9.90	14.88	23.62	-	28	12	1.54	0.37
Citizens Bank & Trust, Inc.	No	Trenton	103,406	534	1.06	9.79	4.97	10.94	19.41	25.12	121	15	54	1.53	0.81
American Commerce Bank, National Association	No	Bremen	211,161	904	0.93	7.68	4.06	11.71	15.15	11.03	205	193	37	1.26	1.34
Total/Average			765,110	3,703	1.07	9.44	4.10	11.60	22.36	28.71	326	662	319	1.37	0.97
Dalton, GA (Metro)															
First Bank	No	Dalton	243,027	1,591	1.34	16.08	4.21	8.53	12.19	18.81	-	109	400	2.32	1.32
First National Community Bank	No	Chatsworth	146,837	591	0.82	5.97	3.99	10.58	16.51	21.88	36	68	18	1.72	2.44
Total/Average			389,864	2,182	1.08	11.03	4.10	9.56	14.35	20.35	36	177	418	2.11	1.74
Rome, GA (Metro)															
Greater Community Bank	Yes	Rome	132,747	623	0.94	9.18	5.09	10.43	13.01	14.98	60	68	42	1.04	0.92
Heritage First Bank	Yes	Rome	109,002	105	0.20	1.74	5.15	11.36	14.45	10.26	141	37	129	0.75	0.72
River City Bank	No	Rome	148,822	164	0.22	2.10	3.67	8.18	11.71	18.54	-	2	15	1.46	2.52
Total/Average			390,571	892	0.45	4.34	4.64	9.99	13.06	14.59	201	107	186	1.10	1.48
Other															
SouthCrest Bank NA	No	Tyrone	546,870	9,537	3.47	36.15	3.52	9.00	13.98	22.72	50	163	448	1.00	0.93
Mountain Valley Community Bank	No	Cleveland	176,666	736	0.85	8.36	3.96	10.23	16.66	24.26	12	14	4	1.57	2.44
North Georgia National Bank	No	Calhoun	119,241	170	0.28	2.46	3.37	11.06	21.04	20.10	-	157	75	2.47	1.71
Southeast First National Bank	No	Summerville	62,186	80	0.26	2.35	2.64	10.87	40.77	58.85	6	2	49	1.87	1.59
Southern Bank & Trust	No	Clarksville	132,213	569	0.86	8.17	4.35	10.37	14.76	21.26	76	8	34	1.79	0.91
United Community Bank	No	Blairsville	9,895,880	53,174	1.10	9.53	3.52	9.53	13.72	17.98	(327)	2,817	6,685	1.02	0.28
Total/Average			10,933,056	64,266	1.14	11.17	3.56	10.18	20.16	27.53	(183)	3,161	7,295	1.06	0.38
North - Total/Average			12,478,601	71,043	0.94	8.99	4.10	10.33	17.48	22.79	380	4,107	8,218	1.11	0.49

GEORGIA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2016

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East															
Athens-Clarke County, GA (Metro)															
Commercial Bank	Yes	Crawford	127,691	1,413	2.20	20.05	4.10	10.83	17.39	14.75	102	10	42	2.74	1.25
First American Bank and Trust Company	No	Athens	488,477	1,996	0.82	8.50	3.19	9.70	16.99	27.14	30	56	44	1.45	1.51
First Madison Bank & Trust	No	Athens	189,140	1,575	1.69	13.98	4.52	12.27	18.31	20.15	-	9	107	4.98	0.02
National Bank of Georgia	No	Athens	416,233	2,394	1.21	11.65	3.70	10.33	13.11	15.77	24	57	-	1.28	0.35
Oconee State Bank	No	Watkinsville	314,241	1,614	1.06	11.12	3.73	9.00	17.43	39.65	113	18	36	1.34	0.27
Total/Average			1,535,782	8,992	1.40	13.06	3.85	10.43	16.65	23.49	269	150	229	2.02	0.74
Gainesville, GA (Metro)															
Chattahoochee Bank of Georgia	No	Gainesville	184,108	551	0.65	5.17	3.74	12.25	14.42	20.83	133	-	-	1.04	0.00
First Century Bank, National Association	No	Gainesville	117,164	870	1.44	18.15	2.25	7.93	30.64	66.79	10	1	-	1.26	0.49
Peach State Bank & Trust	No	Gainesville	176,268	550	0.66	6.84	3.58	8.39	14.10	33.13	-	47	68	1.54	1.36
Total/Average			477,540	1,971	0.92	10.05	3.19	9.52	19.72	40.25	143	48	68	1.26	0.62
Other															
Bank of Madison	No	Madison	211,238	1,240	1.19	8.25	3.93	14.62	23.55	26.43	-	11	30	1.53	2.61
Elberton Federal Savings & Loan Association	No	Elberton	21,937	44	0.41	1.80	3.89	22.32	43.16	30.22	-	-	-	0.25	0.01
F&M Bank	No	Washington	252,554	1,353	1.08	6.60	4.06	15.65	26.30	30.78	-	76	35	2.20	2.03
Farmers State Bank	Yes	Lincolnton	130,813	850	1.32	9.09	4.05	13.83	25.23	35.03	-	42	113	1.13	2.33
First Covenant Bank	No	Commerce	202,677	1,149	1.16	15.49	3.56	7.51	18.53	59.25	-	2	12	1.51	6.92
Northeast Georgia Bank	Yes	Lavonia	457,347	2,728	1.20	12.75	2.95	10.08	18.61	32.51	16	45	70	1.67	1.75
Pinnacle Bank	Yes	Elberton	675,731	5,322	1.58	13.70	4.22	10.27	13.01	13.13	300	286	498	0.97	1.06
Total/Average			1,952,297	12,686	1.13	9.67	3.81	13.47	24.06	32.48	316	462	758	1.37	2.20
East - Total/Average			3,965,619	23,649	1.15	10.93	3.62	11.14	20.14	32.07	728	660	1,055	1.64	1.44

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
Atlanta Metro (Excludes Suntrust)															
Affinity Bank	No	Atlanta	264,581	(66)	(0.05)	(0.72)	2.84	5.34	7.38	17.53	-	37	15	1.28	3.36
Bank of Monticello	Yes	Monticello	102,042	486	0.97	12.89	3.68	7.43	15.36	30.22	-	278	34	2.35	1.65
Brand Banking Company	No	Lawrenceville	2,379,081	9,562	0.85	8.62	3.75	9.63	11.40	6.36	2,000	527	5,715	0.99	3.81
Century Bank of Georgia	No	Cartersville	176,330	767	0.91	8.71	3.51	10.33	21.65	39.93	-	20	103	2.41	0.74
Citizens Bank of Forsyth County	No	Cumming	286,531	1,255	0.91	9.80	3.64	9.22	14.95	37.16	-	538	95	1.41	0.12
Citizens Trust Bank	No	Atlanta	413,372	1,243	0.62	4.91	3.17	11.78	20.15	29.03	(100)	440	406	1.03	1.45
Community & Southern Bank	No	Atlanta	3,948,965	25,479	1.26	10.82	4.16	10.89	13.04	7.64	6,926	2,248	8,196	1.36	0.43
Community Bank of Pickens County	No	Jasper	333,016	890	0.55	5.90	4.07	9.09	13.28	15.50	1,385	4	786	1.41	8.57
Cornerstone Bank	No	Atlanta	237,041	723	0.60	17.00	3.38	3.86	7.77	23.62	(775)	931	136	1.82	5.48
Embassy National Bank	Yes	Lawrenceville	93,738	776	1.67	15.48	5.67	11.08	17.85	25.24	-	18	-	2.57	0.77
F & M Bank and Trust Company	No	Manchester	79,739	653	1.62	32.59	4.21	5.23	8.89	12.41	-	4	248	1.86	9.75
Fidelity Bank	No	Atlanta	4,276,653	11,760	0.58	6.73	3.29	7.98	11.83	5.30	3,628	2,319	4,143	0.88	1.22
First Bank of Pike	No	Molena	43,051	(19)	(0.09)	(0.81)	5.03	11.08	19.87	38.63	50	2	23	1.25	4.42
Foothills Community Bank	No	Dawsonville	82,272	(186)	(0.51)	(10.21)	4.43	13.42	18.28	31.81	10	10	317	1.47	6.21
First Intercontinental Bank	No	Doraville	332,957	3,799	2.50	15.36	4.36	16.44	21.82	32.44	-	639	32	2.29	0.60
First Landmark Bank	No	Marietta	499,912	2,408	1.01	8.62	4.05	9.84	11.77	21.21	550	64	106	1.23	0.45
First National Bank of Griffin	No	Griffin	254,342	333	0.27	5.35	3.15	5.06	10.67	48.79	25	20	74	1.44	0.86
Georgia Banking Company	No	Atlanta	470,430	1,549	0.83	10.39	3.54	7.59	11.97	8.72	90	61	-	1.06	1.15
Georgia Heritage Bank	No	Dallas	74,490	468	1.28	15.92	4.79	8.22	11.98	15.27	200	2	317	1.23	5.22
Georgia Primary Bank	No	Atlanta	162,314	376	0.48	4.24	3.79	11.16	14.93	28.90	-	110	-	2.42	6.72
Gwinnett Community Bank	No	Duluth	327,455	978	0.59	20.75	2.51	3.03	5.52	28.05	-	235	525	1.59	15.75
Hamilton State Bank	No	Hoschton	1,763,936	10,115	1.15	9.52	4.43	11.63	17.37	23.88	1,083	83	1,103	0.98	1.31
Heritage Bank	No	Jonesboro	415,141	6,343	3.18	37.85	3.87	8.23	12.37	19.61	315	130	-	1.34	2.06
Independence Bank of Georgia	No	Braselton	189,003	846	0.92	7.19	4.06	13.04	16.33	22.75	60	-	7	1.12	0.00
Legacy State Bank	No	Loganville	80,601	224	0.59	10.22	3.37	5.90	8.65	23.92	27	65	187	1.13	12.54
Liberty First Bank	Yes	Monroe	113,412	739	1.26	11.09	3.88	11.32	18.05	32.28	41	1	-	1.05	1.88
Metro City Bank	No	Doraville	793,267	10,063	2.75	21.98	4.88	12.54	16.96	12.44	-	47	41	0.82	0.16
Newton Federal Bank	No	Covington	232,159	508	0.44	2.29	4.23	19.22	34.62	22.39	18	556	2,005	2.42	1.38
NOA Bank	Yes	Duluth	262,124	4,640	3.72	28.25	4.39	12.53	15.54	13.63	311	-	47	1.26	0.23
Northside Bank	No	Adairsville	123,556	(3,377)	(5.38)	(119.79)	3.31	4.77	8.88	33.14	1,132	117	1,004	2.57	10.26
Peoples Bank & Trust	No	Buford	272,910	1,024	0.76	7.94	3.42	8.74	15.10	34.17	-	103	319	1.22	7.97
American Commerce Bank, National Association	No	Bremen	211,161	904	0.93	7.68	4.06	11.71	15.15	11.03	205	193	37	1.26	1.34
Piedmont Bank	No	Norcross	503,964	1,980	0.81	6.76	3.93	9.16	11.20	15.01	515	3	153	1.01	1.67
Private Bank of Buckhead	Yes	Atlanta	291,234	1,902	1.30	15.59	5.15	8.38	11.03	4.78	401	3	123	1.30	0.19
Providence Bank	No	Alpharetta	108,440	202	0.37	3.53	3.78	7.32	9.86	9.78	-	13	-	1.53	19.91
Quantum National Bank	No	Suwanee	400,257	4,215	2.24	20.72	4.83	10.80	14.25	16.09	75	35	-	1.34	0.09
RBC Bank (Georgia), National Association	No	Raleigh	3,622,231	11,868	0.68	9.21	1.76	7.34	32.81	83.12	(612)	224	725	0.83	0.10

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Resurgens Bank	Yes	Tucker	155,199	1,293	1.71	14.63	4.15	11.47	14.92	18.30	-	-	-	1.38	0.00
Signature Bank of Georgia	No	Sandy Springs	101,524	(126)	(0.26)	(2.30)	4.39	11.08	16.53	22.91	-	34	56	1.04	10.38
State Bank of Georgia	No	Fayetteville	80,585	296	0.82	5.15	4.61	14.74	20.96	32.80	-	26	-	1.47	1.23
Talbot State Bank	Yes	Woodland	73,490	190	0.52	7.04	3.01	7.95	19.33	48.61	-	1	36	1.24	4.06
Touchmark National Bank	No	Alpharetta	231,328	826	0.76	5.41	3.68	12.90	15.31	13.91	200	4	-	1.31	0.23
United Bank	Yes	Zebulon	1,187,650	10,457	1.80	16.85	3.70	10.11	18.11	38.13	37	861	625	1.73	0.56
Vinings Bank	No	Smyrna	284,790	1,762	1.32	12.56	3.39	9.05	14.88	31.72	-	2	261	1.38	1.36
WestSide Bank	No	Hiram	122,372	(102)	(0.17)	(2.12)	4.00	8.66	12.53	24.84	239	-	252	1.50	17.45
Woodbury Banking Company	No	Woodbury	21,696	(229)	(2.01)	(73.99)	3.78	2.00	4.63	34.94	64	5	409	1.01	12.60
Atlanta Metro - Total/Average			26,480,342	129,797	0.81	5.77	3.89	9.53	14.91	24.96	18,100	11,013	28,661	1.20	1.83
Central															
Macon, GA (Metro)															
American Pride Bank	Yes	Macon	139,017	974	1.45	7.58	4.28	19.23	24.29	15.47	143	-	-	1.15	0.16
Persons Banking Company	Yes	Forsyth	325,923	713	0.44	7.03	3.98	6.29	10.47	24.25	813	84	1,088	1.15	6.26
State Bank and Trust Company	No	Macon	3,569,475	25,491	1.47	10.59	4.68	12.62	15.25	21.63	(128)	3,385	4,733	1.18	0.57
Total/Average			4,034,415	27,178	1.12	8.40	4.31	12.71	16.67	20.45	828	3,469	5,821	1.17	1.01
Other															
Bank of Hancock County	No	Sparta	86,285	483	1.10	4.70	3.78	22.77	46.91	53.52	30	2	-	3.58	0.21
BankSouth	Yes	Greensboro	494,144	6,634	3.00	27.47	4.83	11.18	15.83	12.20	243	368	38	1.70	1.19
Century Bank and Trust	No	Milledgeville	239,701	1,127	0.94	9.24	3.78	10.44	16.69	24.18	-	32	172	1.44	0.89
Citizens Bank of Swainsboro	No	Swainsboro	167,235	661	0.81	7.64	4.55	10.54	16.28	14.96	350	43	327	2.48	0.80
Citizens Bank of The South	No	Sandersville	221,359	712	0.66	5.92	4.36	11.17	18.86	17.86	240	27	294	1.30	1.20
Exchange Bank	No	Milledgeville	234,026	1,326	1.17	8.93	4.15	12.69	20.51	31.02	-	41	62	1.94	1.40
Farmers & Merchants Bank	No	Eatonton	168,839	568	0.62	4.79	2.99	12.66	24.19	36.86	300	20	190	2.58	9.40
Farmers Bank	No	Greensboro	99,551	1,110	2.11	16.10	3.52	13.30	25.74	33.97	(800)	1,304	2	2.12	0.62
First State Bank	No	Wrens	108,089	698	1.32	14.93	5.78	8.81	12.89	13.31	-	23	63	0.87	0.68
Geo. D. Warthen Bank	No	Sandersville	170,336	254	0.29	3.32	4.28	8.62	13.81	23.71	335	15	218	0.76	3.11
Peoples Bank	Yes	Eatonton	126,003	(1,145)	(1.79)	(27.13)	3.69	6.27	11.01	20.00	450	-	185	1.46	5.63
Queensborough National Bank & Trust Company	No	Louisville	936,097	3,298	0.72	7.17	3.97	9.66	14.73	21.98	100	194	763	1.67	1.99
Wilkinson County Bank	No	Irwinton	46,470	127	0.53	3.85	4.14	14.97	31.83	21.64	-	6	13	2.18	0.03
Total/Average			3,098,135	15,853	0.88	6.69	4.14	11.78	20.71	25.02	1,248	2,075	2,327	1.69	2.06
Central - Total/Average			7,132,550	43,031	1.00	7.54	4.23	12.24	18.69	22.73	2,076	5,544	8,148	1.39	1.47

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Southwest (Excludes Synovus)															
Albany, GA (Metro)															
AB&T National Bank	No	Albany	139,637	311	0.44	3.48	3.96	8.99	11.67	5.15	-	18	17	1.57	0.00
Bank of Dawson	No	Dawson	112,879	747	1.31	7.33	4.85	18.09	26.93	14.25	150	6	19	1.30	2.07
Bank of Terrell	Yes	Dawson	152,244	981	1.29	12.69	4.28	10.29	15.42	13.66	240	56	126	1.14	1.69
Flint Community Bank	Yes	Albany	195,788	1,429	1.49	18.03	3.85	8.34	12.36	11.90	120	8	30	1.10	1.76
Total/Average			600,548	3,468	1.13	10.38	4.24	11.43	16.60	11.24	510	88	192	1.26	1.39
Columbus, GA-AL (Metro)															
First Peoples Bank	No	Pine Mountain	101,120	312	0.62	4.31	4.92	14.22	22.80	21.04	-	4	7	1.57	1.41
Total/Average			101,120	312	0.62	4.31	4.92	14.22	22.80	21.04	-	4	7	1.57	1.41
Valdosta, GA (Metro)															
Barwick Banking Company	No	Barwick	11,735	(41)	(0.66)	(7.79)	1.46	8.60	61.93	90.33	1	-	1	2.67	0.00
Citizens Community Bank	Yes	Hahira	138,945	1,108	1.65	15.17	4.55	11.02	17.87	30.61	40	4	102	0.88	0.98
Citizens National Bank of Quitman	No	Quitman	94,892	391	0.80	6.34	3.70	12.23	17.87	17.27	125	41	252	1.39	1.41
Commercial Banking Company	No	Valdosta	231,592	692	0.61	4.76	3.35	12.87	20.73	24.13	110	6	203	1.87	1.02
Farmers & Merchants Bank	No	Lakeland	542,489	1,020	0.38	12.47	3.91	3.38	5.75	10.71	1,275	304	1,430	1.62	9.94
First Federal Savings and Loan Association of Valdosta	No	Valdosta	165,902	236	0.29	1.67	4.00	16.84	27.12	10.91	36	13	90	0.38	2.34
Guardian Bank	Yes	Valdosta	296,135	1,954	1.35	12.84	3.69	10.32	14.99	15.51	195	7	31	1.92	0.44
Total/Average			1,481,690	5,360	0.63	6.49	3.52	10.75	23.75	28.50	1,782	375	2,109	1.48	4.33

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
Other															
Ameris Bank	No	Moultrie	6,220,168	35,216	1.15	9.92	4.14	9.44	11.54	10.19	2,250	1,049	2,627	0.47	1.48
Bank of Alapaha	No	Alapaha	139,776	569	0.81	7.13	4.07	11.43	13.68	15.48	120	57	60	1.38	0.44
Bank of Camilla	No	Camilla	101,190	667	1.29	8.55	3.69	15.05	25.00	47.93	-	194	2	2.63	2.39
Bank of Early	Yes	Blakely	115,806	119	0.22	2.19	4.58	10.05	12.76	6.88	120	28	17	1.15	2.79
Bank of Eastman	Yes	Eastman	170,646	412	0.47	5.84	4.22	7.92	12.58	16.81	-	360	18	1.41	13.51
Bank of Edison	Yes	Edison	41,778	158	0.74	7.57	3.58	9.89	20.26	36.10	10	2	7	1.26	0.48
CharterBank	No	West Point	1,426,129	4,319	0.71	4.76	3.89	11.32	14.99	19.40	(100)	734	211	1.01	0.46
Citizens Bank	No	Cairo	31,759	(69)	(0.43)	(3.04)	3.78	14.08	24.42	28.94	-	3	156	1.46	1.73
Citizens Bank	Yes	Nashville	248,136	1,261	0.98	8.20	3.70	12.25	22.24	26.96	100	22	394	1.71	2.57
Citizens Bank & Trust Company	Yes	Eastman	133,885	323	0.50	7.74	3.91	7.07	13.15	29.00	-	12	9	1.58	3.44
Citizens Bank of Americus	No	Americus	270,073	1,322	0.99	10.66	3.42	9.28	16.26	30.76	150	28	38	2.09	0.51
Citizens Bank of Cochran	No	Cochran	74,357	2,131	5.81	44.76	4.81	13.88	21.81	27.57	(1,930)	1,429	11	1.89	0.92
South Coast Bank & Trust	Yes	Brunswick	96,359	230	0.51	4.93	3.90	10.14	13.90	22.23	108	-	2	1.54	0.18
Citizens State Bank of Taylor County	Yes	Reynolds	53,828	63	0.24	2.15	3.78	10.50	19.66	24.98	-	15	5	1.33	0.52
Colony Bank	No	Fitzgerald	1,145,128	4,648	0.80	7.80	3.53	10.63	16.87	20.12	708	1,185	1,107	1.23	2.04
Commercial State Bank	Yes	Donalsonville	90,081	47	0.10	0.61	3.85	14.75	23.60	17.92	375	2	7	1.94	4.05
Community Bank & Trust - West Georgia	No	LaGrange	85,620	(124)	(0.29)	(6.43)	4.18	4.41	7.62	25.38	-	7	44	1.01	9.29
Community Banking Company of Fitzgerald	No	Fitzgerald	129,932	580	0.87	6.86	3.79	11.53	19.04	20.98	120	6	126	2.06	0.61
Douglas National Bank	Yes	Douglas	169,551	2,029	2.40	19.78	4.59	11.94	16.10	8.54	100	38	65	0.97	0.76
Family Bank	No	Pelham	93,090	257	0.55	5.23	4.30	10.74	15.38	11.90	9	37	61	0.92	1.65
First National Bank of Coffee County	Yes	Douglas	139,359	732	1.04	9.78	3.93	10.48	16.11	24.90	410	9	507	0.72	0.55
First National Bank of Decatur County	No	Bainbridge	113,206	640	1.07	9.38	3.78	11.88	18.00	20.28	40	11	117	1.54	0.69
First Port City Bank	No	Bainbridge	159,896	1,168	1.46	12.25	4.20	11.83	16.23	14.31	-	16	-	1.60	0.12
First State Bank of Blakely	No	Blakely	479,103	2,893	1.28	9.94	4.01	12.64	17.06	17.73	145	48	101	1.18	0.34
First State Bank of Randolph County	Yes	Cuthbert	77,030	337	0.86	9.47	2.99	9.23	16.53	45.79	8	15	49	1.25	0.83
Calumet Bank	No	LaGrange	154,545	501	0.67	6.34	3.69	10.55	15.28	19.15	(40)	-	-	1.29	1.48
Pelham Banking Company	Yes	Pelham	75,250	524	1.40	9.33	3.39	14.42	27.68	49.96	-	-	-	1.59	0.11
Peoples Bank	Yes	Willacoochee	70,909	371	1.01	8.45	3.39	11.98	24.85	39.57	-	1	1	0.76	0.67
Peoples Bank of Talbotton	No	Talbotton	55,683	220	0.81	8.06	5.10	10.14	16.69	11.12	-	29	10	0.97	0.98
PeoplesSouth Bank	No	Colquitt	709,167	3,084	0.86	9.40	3.56	9.33	16.24	29.51	600	171	869	1.32	2.13
Planters and Citizens Bank	No	Camilla	114,197	215	0.36	3.94	2.38	9.27	21.81	64.07	40	4	11	1.68	0.70
Planters First Bank	Yes	Hawkinsville	280,968	1,535	1.11	11.77	4.36	9.66	13.81	18.91	-	195	152	1.46	3.46
Rabun County Bank	No	Clayton	158,352	501	0.64	5.90	3.39	10.87	19.77	34.37	-	2	58	2.78	4.26
Rochelle State Bank	No	Rochelle	30,115	113	0.75	4.98	3.26	15.16	31.32	42.61	-	2	16	1.69	0.12
South Georgia Banking Company	No	Tifton	436,317	2,409	1.08	8.29	3.49	11.07	19.48	42.44	150	102	42	1.70	0.69
SouthCrest Bank NA	No	Tyrone	546,870	9,537	3.47	36.15	3.52	9.00	13.98	22.72	50	163	448	1.00	0.93
Southwest Georgia Bank	No	Moultrie	421,268	2,101	1.01	12.10	3.99	8.67	13.56	15.63	70	19	8	1.08	0.18
State Bank of Cochran	Yes	Cochran	212,171	1,766	1.64	11.66	3.95	14.26	27.86	39.50	-	215	185	4.79	1.76
SunMark Community Bank	Yes	Hawkinsville	225,508	1,558	1.36	12.59	4.22	11.11	17.30	25.67	150	58	602	2.36	2.62
Thomas County Federal Savings & Loan Association	No	Thomasville	248,491	394	0.32	2.61	3.36	13.34	18.91	24.67	184	98	189	2.66	1.17
Thomasville National Bank	No	Thomasville	736,947	5,676	1.55	17.74	3.61	8.74	12.03	6.66	720	8	88	2.06	0.54
Trust Bank	Yes	Lenox	39,970	270	1.41	15.34	5.72	9.16	15.39	24.45	36	-	-	1.42	4.22
United National Bank	No	Cairo	202,637	983	0.97	7.44	4.29	12.80	17.74	6.83	320	24	813	1.65	2.64
West Central Georgia Bank	No	Thomaston	118,127	646	1.08	4.42	4.09	24.33	49.55	55.89	30	10	25	2.73	0.71
Wilcox County State Bank	No	Abbeville	81,063	374	0.91	8.30	4.52	11.36	18.47	6.88	25	11	24	1.70	1.47
Total/Average			16,724,441	92,706	1.03	9.13	3.91	11.28	18.59	25.59	5,078	6,419	9,282	1.10	1.52
Southwest - Total/Average			18,907,799	101,846	0.85	7.58	4.15	11.92	20.43	21.59	7,370	6,886	11,590	1.14	1.74

GEORGIA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2016

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Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
Southeast															
Augusta-Richmond County, GA-SC (Metro)															
First National Bank of Waynesboro	No	Waynesboro	122,931	889	1.46	8.82	4.17	16.37	31.50	31.44	168	29	41	1.46	0.24
Georgia Bank & Trust Company of Augusta	No	Augusta	1,896,507	10,291	1.11	11.01	3.19	9.90	15.53	31.66	468	328	762	2.08	0.67
Southern Bank	No	Sardis	77,406	270	0.69	6.02	5.11	11.61	18.48	17.92	62	5	43	1.23	4.23
Total/Average			2,096,844	11,450	1.09	8.62	4.16	12.63	21.84	27.01	698	362	846	2.01	0.78
Brunswick, GA (Metro)															
Atlantic National Bank	Yes	Brunswick	168,312	804	0.98	9.36	2.82	10.41	21.55	34.22	-	31	-	1.84	0.71
Southeastern Bank	No	Darien	410,709	1,687	0.82	7.49	3.53	10.16	18.07	36.64	(700)	937	647	1.82	2.20
Total/Average			579,021	2,491	0.90	8.43	3.18	10.29	19.81	35.43	(700)	968	647	1.83	1.77
Savannah, GA (Metro)															
Carver State Bank	No	Savannah	39,810	(121)	(0.60)	(6.35)	4.97	9.40	15.16	19.07	-	1	-	1.79	8.21
First Bank of Coastal Georgia	No	Pembroke	128,833	1,567	2.44	19.29	3.22	12.25	31.79	31.56	(1,175)	1,279	1	2.98	1.29
First Chatham Bank	No	Savannah	364,125	2,020	1.11	18.05	3.60	6.31	9.13	16.26	650	27	1,285	1.04	8.13
Total/Average			532,768	3,466	0.98	10.33	3.93	9.32	18.69	22.30	(525)	1,307	1,286	1.33	6.48
Other															
Alma Exchange Bank & Trust	No	Alma	89,253	264	0.60	6.27	4.42	9.73	14.82	27.12	10	10	18	1.51	2.61
Altamaha Bank and Trust Company	Yes	Vidalia	157,240	1,122	1.43	13.41	4.85	10.63	16.82	21.79	78	14	77	1.28	1.32
Bank of Dudley	No	Dublin	209,244	811	0.78	7.06	4.02	11.07	18.17	18.14	160	70	158	1.29	1.36
Bank of Hazlehurst	Yes	Hazlehurst	127,653	1,302	1.98	15.55	3.85	11.11	16.63	15.97	-	21	1	2.08	3.14
Bank of Lumber City	No	Lumber City	23,230	132	1.16	7.24	5.45	15.36	25.10	47.73	30	4	86	0.86	0.23
Bank of Newington	No	Newington	104,864	943	2.04	23.67	5.24	8.46	11.26	12.73	260	43	153	1.47	1.71
Bank of Soperton	Yes	Soperton	45,613	335	1.47	15.75	5.25	9.20	13.69	16.50	24	16	20	1.55	1.35
Bank of Wrightsville	Yes	Wrightsville	53,525	169	0.63	7.39	3.50	8.79	16.64	40.84	-	18	-	1.18	1.87
Citizens State Bank	No	Kingsland	55,848	(214)	(0.75)	(10.65)	4.63	6.46	9.73	15.51	30	5	19	1.37	3.77
Claxton Bank	Yes	Claxton	117,175	395	0.67	7.27	4.32	9.55	15.16	18.06	135	-	192	1.35	2.03
Community Bank of Georgia	No	Baxley	70,491	323	0.88	6.74	4.16	13.48	20.34	29.65	60	11	47	1.83	2.32
Durden Banking Company, Incorporated	Yes	Twin City	160,860	1,600	1.97	13.75	4.60	14.51	26.30	26.72	-	37	47	2.96	0.82
Farmers & Merchants Bank	No	Statesboro	176,171	399	0.45	4.20	3.57	8.28	14.28	33.19	-	188	233	1.35	2.28
Farmers and Merchants Bank	No	Sylvania	115,052	244	0.42	3.08	3.35	13.56	27.68	46.13	170	15	92	2.05	3.24
Farmers State Bank	Yes	Dublin	119,831	765	1.28	9.10	4.23	14.05	20.63	29.64	85	5	5	2.59	0.48
First National Bank South	No	Alma	345,401	4,604	2.72	17.79	5.45	15.50	23.64	18.95	750	1,813	2,856	3.00	2.44
Four County Bank	Yes	Allentown	63,255	540	1.68	13.51	4.29	12.56	19.57	23.09	90	58	338	2.01	1.32
Glennville Bank	No	Glennville	218,591	1,418	1.32	11.35	4.42	11.26	17.53	21.35	40	28	129	2.27	1.60
Merchants & Citizens Bank	No	McRae	107,421	515	0.95	5.86	3.07	14.06	32.22	40.50	80	51	89	3.07	0.90
Morris Bank	Yes	Dublin	551,454	5,160	1.85	17.24	4.72	10.24	13.83	9.54	875	77	547	1.93	2.14
Mount Vernon Bank	Yes	Vidalia	136,752	898	1.32	12.29	3.57	10.31	18.54	42.51	-	46	3	1.27	0.50
First Southern Bank	No	Patterson	103,076	(66)	(0.13)	(2.52)	4.53	4.84	8.05	16.30	-	78	12	1.59	7.19
Peoples Bank	No	Lyons	77,495	260	0.71	8.61	4.35	8.36	12.34	25.64	60	4	-	1.70	0.26
Peoples State Bank & Trust	No	Baxley	85,510	485	1.16	10.04	4.25	11.66	17.25	34.37	-	2	26	1.58	2.03
Pineland State Bank	No	Metter	52,599	99	0.35	3.54	3.59	9.94	18.74	32.22	-	3	54	1.63	3.05
PrimeSouth Bank	No	Blackshear	361,029	3,543	1.98	19.37	4.64	10.19	16.46	23.21	-	155	478	3.01	1.68
S Bank	No	Glennville	109,139	371	0.69	7.15	4.99	8.28	11.58	5.06	120	5	1	1.92	1.70
Security State Bank	Yes	McRae	43,097	288	1.33	8.98	4.45	14.11	26.31	49.66	13	1	2	2.75	0.00
South Georgia Bank	Yes	Glennville	139,776	1,563	2.23	20.29	5.98	10.90	17.45	20.84	45	114	69	1.49	2.62
Vidalia Federal Savings Bank	No	Vidalia	227,757	364	0.32	2.50	2.14	12.95	46.57	78.51	16	-	16	0.87	1.37
Waycross Bank & Trust	Yes	Waycross	157,168	658	0.86	8.79	3.17	9.68	17.60	37.54	102	1	3	1.93	1.10
Wheeler County State Bank	Yes	Alamo	102,362	616	1.38	9.30	4.21	15.14	21.93	44.84	-	79	73	2.35	0.35
Total/Average			4,507,932	29,906	1.12	9.50	4.29	11.07	18.96	28.87	3,233	2,972	5,844	2.01	1.87
Southeast - Total/Average			7,716,565	47,313	1.02	9.22	3.89	10.83	19.83	28.40	2,706	5,609	8,623	1.96	1.89