

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 (%)
<b>State Summary</b>															
North - Total/Average			13,437,638	136,018	0.97	9.13	4.10	10.36	17.38	22.19	664	7,544	15,302	0.98	0.43
East - Total/Average			3,754,958	39,190	1.03	9.47	3.56	11.06	20.81	32.64	1,858	1,068	2,436	1.54	1.36
Atlanta Metro - Total/Average			23,276,603	199,760	0.70	5.89	3.89	9.33	14.62	23.54	38,342	16,337	51,091	1.15	1.66
Central - Total/Average			7,888,232	81,485	0.94	5.76	4.22	11.80	17.78	22.81	5,818	6,536	13,387	1.24	1.27
Southwest - Total/Average			19,999,175	216,885	0.89	8.78	4.15	11.77	21.03	25.64	17,381	12,764	24,290	1.11	1.47
Southeast - Total/Average			7,698,574	97,082	1.10	10.68	3.95	11.11	20.04	27.63	10,542	9,449	22,214	1.86	1.70
State Total			76,055,180	770,420	0.94	8.28	3.98	10.91	18.61	25.74	74,605	53,698	128,720	1.20	1.34
<b>North</b>															
<b>Chattanooga, TN-GA (Metro)</b>															
Bank of Dade	Yes	Trenton	99,420	1,374	1.41	11.72	3.73	12.18	27.55	43.75	-	328	302	0.83	0.47
Bank of LaFayette, Georgia	No	Lafayette	239,176	1,627	0.70	5.15	3.19	13.45	33.09	30.24	-	98	94	1.34	1.04
Capital Bank	Yes	Fort Oglethorpe	116,042	1,452	1.28	12.61	4.56	10.45	15.11	20.97	-	89	52	1.48	0.32
Citizens Bank & Trust, Inc.	No	Trenton	100,238	1,096	1.09	9.85	5.05	10.85	19.16	21.38	252	23	208	1.49	0.50
American Commerce Bank, National Association	No	Bremen	228,964	2,074	1.00	8.61	4.01	11.07	14.57	9.97	455	319	45	1.32	0.97
Total/Average			783,840	7,623	1.10	9.59	4.11	11.60	21.90	25.26	707	857	701	1.33	0.77
<b>Dalton, GA (Metro)</b>															
First Bank	No	Dalton	298,985	3,546	1.40	17.17	4.18	7.97	11.33	17.92	-	214	464	1.94	0.87
First National Community Bank	No	Chatsworth	149,391	1,570	1.08	7.78	3.91	11.31	18.50	21.09	(428)	125	49	1.28	1.76
Total/Average			448,376	5,116	1.24	12.48	4.05	9.64	14.92	19.51	(428)	339	513	1.74	1.16
<b>Rome, GA (Metro)</b>															
Greater Community Bank	Yes	Rome	143,476	1,282	0.95	9.22	5.01	10.55	12.47	15.99	90	89	74	0.98	0.74
Heritage First Bank	Yes	Rome	121,788	457	0.41	3.75	5.34	10.31	13.28	11.22	363	46	216	0.83	0.59
River City Bank	No	Rome	160,036	627	0.42	4.01	3.70	8.70	12.41	26.05	210	26	410	1.34	1.54
Total/Average			425,300	2,366	0.59	5.66	4.68	9.85	12.72	17.75	663	161	700	1.05	1.00
<b>Other</b>															
SouthCrest Bank NA	No	Tyrone	558,389	10,925	2.00	19.33	3.57	9.26	14.31	18.85	144	295	725	0.94	1.32
Mountain Valley Community Bank	No	Cleveland	202,470	1,328	0.75	7.47	3.72	9.67	16.00	19.25	12	102	6	1.60	1.53
North Georgia National Bank	No	Calhoun	120,451	851	0.72	6.09	3.61	11.82	21.74	26.59	(400)	181	201	1.74	0.45
Southeast First National Bank	No	Summerville	60,683	121	0.20	1.78	2.59	11.42	40.59	60.07	12	2	57	2.05	1.62
Southern Bank & Trust	No	Clarksville	143,517	1,258	0.93	8.84	4.43	10.20	13.69	16.45	214	13	39	1.67	0.86
United Community Bank	No	Blairsville	10,694,612	106,430	1.06	9.24	3.55	9.63	13.53	16.11	(260)	5,594	12,360	0.89	0.28
Total/Average			11,780,122	120,913	0.94	8.79	3.58	10.33	19.98	26.22	(278)	6,187	13,388	0.92	0.36
<b>North - Total/Average</b>			<b>13,437,638</b>	<b>136,018</b>	<b>0.97</b>	<b>9.13</b>	<b>4.10</b>	<b>10.36</b>	<b>17.38</b>	<b>22.19</b>	<b>664</b>	<b>7,544</b>	<b>15,302</b>	<b>0.98</b>	<b>0.43</b>

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 (%)
<b>East</b>															
<b>Athens-Clarke County, GA (Metro)</b>															
Commercial Bank	Yes	Crawford	151,269	2,699	2.04	18.50	4.16	10.15	17.38	21.32	204	21	100	2.67	0.79
First American Bank and Trust Company	No	Athens	473,932	4,133	0.85	8.64	3.21	10.01	16.71	26.04	60	110	45	1.38	1.15
First Madison Bank & Trust	No	Athens	195,209	3,008	1.59	12.96	4.47	12.69	17.68	22.15	329	17	152	5.10	0.00
Oconee State Bank	No	Watkinsville	335,397	2,521	0.80	8.53	3.34	8.87	16.97	33.39	169	76	47	1.38	0.26
		<b>Total/Average</b>	<b>1,155,807</b>	<b>12,361</b>	<b>1.32</b>	<b>12.16</b>	<b>3.80</b>	<b>10.43</b>	<b>17.19</b>	<b>25.73</b>	<b>762</b>	<b>224</b>	<b>344</b>	<b>2.38</b>	<b>0.65</b>
<b>Gainesville, GA (Metro)</b>															
Chattahoochee Bank of Georgia	No	Gainesville	197,766	1,306	0.73	6.03	3.65	11.60	14.12	22.60	217	-	-	1.04	0.00
First Century Bank, National Association	No	Gainesville	117,957	1,267	1.05	12.90	2.03	8.34	36.30	74.21	45	1	3	1.53	0.21
Peach State Bank & Trust	No	Gainesville	170,508	1,110	0.64	6.80	3.65	8.64	13.69	24.78	-	71	207	1.32	0.97
		<b>Total/Average</b>	<b>486,231</b>	<b>3,683</b>	<b>0.81</b>	<b>8.58</b>	<b>3.11</b>	<b>9.53</b>	<b>21.37</b>	<b>40.53</b>	<b>262</b>	<b>72</b>	<b>210</b>	<b>1.19</b>	<b>0.39</b>
<b>Other</b>															
Bank of Madison	No	Madison	219,362	2,267	1.07	7.62	3.89	13.58	21.65	27.40	-	20	144	1.43	2.24
Elberton Federal Savings & Loan Association	No	Elberton	23,066	69	0.31	1.40	3.91	21.61	43.35	28.07	-	-	-	0.23	0.37
F&M Bank	No	Washington	255,263	2,612	1.04	6.31	4.09	15.53	25.86	32.07	-	137	295	2.07	1.91
Farmers State Bank	Yes	Lincolnton	126,226	1,682	1.31	8.93	4.15	14.29	25.10	30.59	-	75	279	0.90	1.99
First Covenant Bank	No	Commerce	181,142	688	0.35	4.59	2.93	7.78	20.22	59.54	-	5	29	1.71	7.25
Northeast Georgia Bank	Yes	Lavonia	458,846	4,982	1.10	11.45	2.99	10.59	19.90	35.77	34	95	146	1.69	1.62
Pinnacle Bank	Yes	Elberton	849,015	10,846	1.51	13.40	4.47	9.24	10.95	8.29	800	440	989	0.71	1.00
		<b>Total/Average</b>	<b>2,112,920</b>	<b>23,146</b>	<b>0.96</b>	<b>7.67</b>	<b>3.78</b>	<b>13.23</b>	<b>23.86</b>	<b>31.68</b>	<b>834</b>	<b>772</b>	<b>1,882</b>	<b>1.15</b>	<b>1.96</b>
<b>East - Total/Average</b>			<b>3,754,958</b>	<b>39,190</b>	<b>1.03</b>	<b>9.47</b>	<b>3.56</b>	<b>11.06</b>	<b>20.81</b>	<b>32.64</b>	<b>1,858</b>	<b>1,068</b>	<b>2,436</b>	<b>1.54</b>	<b>1.36</b>

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 (%)
<b>Atlanta Metro (Excludes Suntrust)</b>															
Affinity Bank	No	Atlanta	244,600	(1,476)	(0.57)	(8.29)	3.04	4.71	6.33	7.45	-	210	15	1.29	1.52
Bank of Monticello	Yes	Monticello	103,214	1,658	1.64	21.20	3.79	8.58	16.68	28.85	(500)	295	251	1.16	0.89
Brand Banking Company	No	Lawrenceville	2,395,257	3,594	0.15	1.60	3.68	8.67	12.14	18.89	20,000	1,410	23,589	1.22	2.90
Century Bank of Georgia	No	Cartersville	175,665	2,050	1.19	11.31	3.40	10.62	22.80	40.89	(1,000)	200	106	1.58	0.72
Citizens Bank of Forsyth County	No	Cumming	290,378	2,776	0.97	10.61	3.63	9.03	14.83	37.02	-	867	97	1.57	0.10
Citizens Trust Bank	No	Atlanta	394,849	2,406	0.59	4.78	3.20	10.80	17.41	21.13	(62)	594	824	0.87	1.01
Community Bank of Pickens County	No	Jasper	325,522	1,967	0.60	6.42	4.08	9.41	13.88	13.55	2,265	62	2,046	1.26	6.92
Cornerstone Bank	No	Atlanta	243,216	1,080	0.45	11.99	3.34	4.51	8.92	25.85	(593)	1,077	347	1.89	5.47
Embassy National Bank	Yes	Lawrenceville	107,744	1,963	1.97	18.56	5.27	10.56	18.11	28.97	35	19	-	2.45	2.15
F & M Bank and Trust Company	No	Manchester	77,213	650	0.81	15.95	4.24	5.21	8.43	12.31	30	10	620	1.21	7.27
Fidelity Bank	No	Atlanta	4,384,678	39,381	0.94	10.89	3.35	8.14	11.91	4.72	8,230	4,849	9,016	0.90	1.14
First Bank of Pike	No	Molena	42,829	(630)	(1.47)	(14.34)	4.94	9.15	17.51	39.01	420	4	422	1.18	3.01
Foothills Community Bank	No	Dawsonville	82,967	(3,031)	(3.87)	(48.46)	4.19	9.01	12.96	28.43	68	17	343	1.53	3.23
First Intercontinental Bank	No	Doraville	325,680	7,218	2.27	14.07	4.13	16.31	21.07	20.39	-	648	863	1.77	0.40
First Landmark Bank	No	Marietta	543,942	4,965	0.99	8.73	3.90	9.29	11.03	21.94	1,250	72	106	1.31	0.39
First National Bank of Griffin	No	Griffin	251,454	851	0.34	6.74	3.22	5.17	10.52	44.68	69	35	184	1.33	0.77
Georgia Banking Company	No	Atlanta	438,899	3,719	0.91	12.00	3.54	7.49	13.26	5.40	219	80	61	1.23	1.50
Georgia Heritage Bank	No	Dallas	79,310	873	1.15	14.04	5.07	8.45	12.00	11.07	553	25	338	1.70	4.76
Georgia Primary Bank	No	Atlanta	166,134	1,740	1.09	9.65	3.79	11.36	14.30	23.56	(750)	165	-	1.60	5.55
Gwinnett Community Bank	No	Duluth	315,605	367	0.11	3.83	2.59	2.95	5.38	25.51	-	547	527	1.77	12.78
Hamilton State Bank	No	Hoschton	1,840,636	18,813	1.05	8.65	4.35	11.75	16.64	21.07	1,868	370	2,499	0.96	0.93
Heritage Bank	No	Jonesboro	428,656	7,148	1.74	19.88	3.90	8.04	11.54	15.54	420	151	52	1.25	1.76
Legacy State Bank	No	Loganville	77,491	(372)	(0.48)	(8.53)	3.40	5.14	7.95	20.20	321	65	368	1.25	6.75
Liberty First Bank	Yes	Monroe	125,959	1,476	1.26	10.87	3.86	12.08	17.79	34.62	107	2	4	1.07	2.01
Metro City Bank	No	Doraville	1,102,606	20,328	2.44	21.23	4.86	10.16	14.48	9.46	-	81	137	0.68	0.04
Newton Federal Bank	No	Covington	239,382	1,262	0.55	2.82	4.31	19.48	32.12	17.12	42	648	2,134	2.22	2.16
NOA Bank	Yes	Duluth	279,853	8,326	3.21	24.77	4.43	11.73	14.30	16.41	433	-	55	1.23	0.21
Northside Bank	No	Adairsville	136,104	(3,670)	(2.94)	(61.91)	3.36	4.51	8.38	37.85	1,106	123	1,307	1.98	8.14
Peoples Bank & Trust	No	Buford	277,562	2,152	0.79	8.22	3.45	9.20	16.51	36.26	-	230	428	1.25	6.65
American Commerce Bank, National Association	No	Bremen	228,964	2,074	1.00	8.61	4.01	11.07	14.57	9.97	455	319	45	1.32	0.97
Piedmont Bank	No	Norcross	552,238	4,741	0.94	7.94	4.11	9.83	11.30	9.22	1,325	6	153	1.03	1.40
Private Bank of Buckhead	Yes	Atlanta	322,462	4,476	1.44	17.69	5.20	8.15	10.86	7.19	547	5	123	1.24	0.11
Providence Bank	No	Alpharetta	105,774	172	0.16	1.50	3.79	7.47	10.03	12.72	-	19	-	1.62	19.11
Quantum National Bank	No	Suwanee	404,272	7,773	2.04	18.45	4.76	11.66	14.65	12.08	75	51	20	1.27	0.07
RBC Bank (Georgia), National Association	No	Raleigh	3,837,573	22,482	0.63	8.55	1.73	7.35	26.92	81.36	204	441	1,378	0.78	0.06

**GEORGIA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2016**

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											Provision \$	Recoveries \$	C/O's \$		
Resurgens Bank	Yes	Tucker	160,761	2,500	1.62	13.94	4.34	11.69	14.71	12.30	20	-	-	1.28	0.00
Signature Bank of Georgia	No	Sandy Springs	105,837	(735)	(0.72)	(6.83)	4.22	9.98	15.70	27.58	-	39	81	1.04	9.33
State Bank of Georgia	No	Fayetteville	81,158	672	0.86	5.77	4.51	13.78	20.06	25.52	-	101	69	1.30	0.14
Talbot State Bank	Yes	Woodland	68,359	175	0.25	3.11	3.03	8.38	20.71	46.82	-	1	63	1.20	3.70
Touchmark National Bank	No	Alpharetta	277,461	2,305	1.00	7.41	3.83	12.43	14.00	18.68	800	8	-	1.41	0.00
United Bank	Yes	Zebulon	1,246,496	22,027	1.85	17.46	3.73	10.01	18.28	32.73	146	2,429	1,785	1.72	0.63
Vinings Bank	No	Smyrna	270,668	3,509	1.29	12.48	3.35	8.95	14.92	27.68	-	61	383	1.36	1.09
WestSide Bank	No	Hiram	117,175	5	-	0.05	4.15	9.02	12.72	20.42	239	1	252	1.44	16.70
<b>Atlanta Metro - Total/Average</b>			<b>23,276,603</b>	<b>199,760</b>	<b>0.70</b>	<b>5.89</b>	<b>3.89</b>	<b>9.33</b>	<b>14.62</b>	<b>23.54</b>	<b>38,342</b>	<b>16,337</b>	<b>51,091</b>	<b>1.15</b>	<b>1.66</b>
<b>Central</b>															
<b>Macon, GA (Metro)</b>															
American Pride Bank	Yes	Macon	149,903	2,861	2.04	11.06	4.30	16.37	21.01	18.92	303	7	1	1.20	0.13
Persons Banking Company	Yes	Forsyth	325,302	(227)	(0.07)	(1.11)	3.94	5.93	10.59	26.33	2,268	139	2,213	1.40	6.38
State Bank and Trust Company	No	Macon	4,206,048	48,833	1.39	9.88	4.58	13.18	13.82	18.70	237	3,460	6,174	0.95	0.49
<b>Total/Average</b>			<b>4,681,253</b>	<b>51,467</b>	<b>1.12</b>	<b>6.61</b>	<b>4.27</b>	<b>11.83</b>	<b>15.14</b>	<b>21.32</b>	<b>2,808</b>	<b>3,606</b>	<b>8,388</b>	<b>0.98</b>	<b>0.89</b>
<b>Other</b>															
Bank of Hancock County	No	Sparta	85,637	1,012	1.16	4.89	3.82	23.59	48.99	55.24	50	6	27	3.78	0.25
BankSouth	Yes	Greensboro	531,254	13,078	2.76	26.18	4.66	10.15	15.39	12.52	248	611	128	1.70	0.78
Century Bank and Trust	No	Milledgeville	239,085	2,345	0.98	9.45	3.79	10.95	16.67	22.42	-	94	269	1.37	0.84
Citizens Bank of Swainsboro	No	Swainsboro	180,557	1,653	0.99	9.36	4.68	10.58	16.22	14.14	710	121	638	2.41	0.47
Citizens Bank of The South	No	Sandersville	225,208	1,541	0.70	6.32	4.39	11.15	18.29	13.42	470	55	555	1.23	1.04
Exchange Bank	No	Milledgeville	237,647	2,598	1.13	8.66	4.07	12.64	21.20	30.41	5	146	143	2.00	1.49
Farmers & Merchants Bank	No	Eatonton	192,042	1,489	0.83	6.27	3.70	12.46	21.35	36.23	300	45	192	2.53	6.93
Farmers Bank	No	Greensboro	106,102	1,074	1.06	7.70	3.01	13.81	25.73	23.60	(800)	1,329	3	2.54	0.58
First State Bank	No	Wrens	109,961	1,409	1.32	14.78	5.78	9.28	13.49	15.16	50	36	86	0.92	0.82
Geo. D. Warthen Bank	No	Sandersville	169,003	(717)	(0.42)	(4.70)	4.41	8.63	13.06	20.76	746	26	647	0.74	2.90
Peoples Bank	Yes	Eatonton	123,667	(2,887)	(2.26)	(38.35)	3.61	4.86	9.77	20.73	581	1	399	1.39	4.54
Queensborough National Bank & Trust Company	No	Louisville	958,099	7,035	0.76	7.56	3.97	9.53	14.60	21.47	650	451	1,893	1.57	2.12
Wilkinson County Bank	No	Irwinton	48,717	388	0.83	5.83	4.26	15.49	30.61	29.73	-	9	19	2.30	0.00
<b>Total/Average</b>			<b>3,206,979</b>	<b>30,018</b>	<b>0.76</b>	<b>4.92</b>	<b>4.17</b>	<b>11.78</b>	<b>20.41</b>	<b>24.29</b>	<b>3,010</b>	<b>2,930</b>	<b>4,999</b>	<b>1.65</b>	<b>1.83</b>
<b>Central - Total/Average</b>			<b>7,888,232</b>	<b>81,485</b>	<b>0.94</b>	<b>5.76</b>	<b>4.22</b>	<b>11.80</b>	<b>17.78</b>	<b>22.81</b>	<b>5,818</b>	<b>6,536</b>	<b>13,387</b>	<b>1.24</b>	<b>1.27</b>

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 (%)
<b>Southwest (Excludes Synovus)</b>															
<b>Albany, GA (Metro)</b>															
AB&T	No	Albany	150,420	764	0.53	4.22	3.98	9.21	11.85	8.16	-	28	38	1.48	0.00
Bank of Dawson	No	Dawson	116,074	1,272	1.13	6.17	4.93	18.24	28.75	32.32	275	10	155	1.50	1.71
Bank of Terrell	Yes	Dawson	159,156	1,801	1.16	11.47	4.36	10.06	16.51	22.04	640	60	680	1.08	1.21
Flint Community Bank	Yes	Albany	198,476	2,691	1.39	16.58	3.84	8.64	12.09	8.80	240	8	196	1.02	1.52
<b>Total/Average</b>			<b>624,126</b>	<b>6,528</b>	<b>1.05</b>	<b>9.61</b>	<b>4.28</b>	<b>11.54</b>	<b>17.30</b>	<b>17.83</b>	<b>1,155</b>	<b>106</b>	<b>1,069</b>	<b>1.23</b>	<b>1.11</b>
<b>Columbus, GA-AL (Metro)</b>															
First Peoples Bank	No	Pine Mountain	108,119	701	0.68	4.82	4.81	13.81	23.21	25.97	-	8	153	1.32	1.15
<b>Total/Average</b>			<b>108,119</b>	<b>701</b>	<b>0.68</b>	<b>4.82</b>	<b>4.81</b>	<b>13.81</b>	<b>23.21</b>	<b>25.97</b>	<b>-</b>	<b>8</b>	<b>153</b>	<b>1.32</b>	<b>1.15</b>
<b>Valdosta, GA (Metro)</b>															
Barwick Banking Company	No	Barwick	14,159	(73)	(0.58)	(7.06)	1.59	7.25	67.33	93.65	2	-	2	3.15	0.00
Citizens Community Bank	Yes	Hahira	133,967	1,988	1.47	13.36	4.53	11.06	18.14	30.31	160	29	180	0.98	1.09
Citizens National Bank of Quitman	No	Quitman	100,073	737	0.76	5.93	3.76	11.91	18.08	24.72	275	57	406	1.46	1.01
Commercial Banking Company	No	Valdosta	235,235	1,479	0.65	5.02	3.38	12.90	21.23	26.48	210	30	669	1.66	0.78
Farmers & Merchants Bank	No	Lakeland	546,069	11,311	2.08	53.56	3.99	4.57	7.29	10.68	2,975	428	2,326	1.85	9.34
First Federal Savings and Loan Association of Valdosta	No	Valdosta	168,800	284	0.17	1.00	4.01	16.63	28.03	11.61	68	20	156	0.36	1.43
Guardian Bank	Yes	Valdosta	311,345	4,127	1.40	13.56	3.68	9.90	15.73	16.85	358	20	92	1.92	0.51
<b>Total/Average</b>			<b>1,509,648</b>	<b>19,853</b>	<b>0.85</b>	<b>12.20</b>	<b>3.56</b>	<b>10.60</b>	<b>25.12</b>	<b>30.61</b>	<b>4,048</b>	<b>584</b>	<b>3,831</b>	<b>1.55</b>	<b>3.93</b>

**GEORGIA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 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 (%)
<b>Other</b>															
Ameris Bank	No	Moultrie	6,884,999	78,025	1.24	10.61	4.17	9.27	10.76	6.63	5,950	1,677	4,769	0.45	1.21
Bank of Alapaha	No	Alapaha	149,516	1,317	0.92	8.20	4.12	11.07	13.17	20.32	198	157	207	1.42	0.33
Bank of Camilla	No	Camilla	103,856	1,071	1.02	6.80	3.67	14.30	25.42	57.25	-	203	3	3.11	2.14
Bank of Early	Yes	Blakely	132,594	576	0.49	5.23	4.64	8.54	12.77	20.94	240	36	96	1.19	1.70
Bank of Eastman	Yes	Eastman	174,889	1,201	0.69	8.37	4.38	8.27	13.29	17.83	-	429	115	1.35	10.69
Bank of Edison	Yes	Edison	42,759	309	0.71	7.33	3.66	9.26	20.79	32.35	36	5	35	1.27	0.77
CharterBank	No	West Point	1,463,342	13,922	1.05	7.45	3.83	11.70	15.91	22.75	(1,000)	2,066	262	1.05	0.25
Citizens Bank	Yes	Nashville	255,071	2,547	1.00	8.16	3.76	12.64	22.56	26.68	260	79	556	1.72	2.38
Citizens Bank & Trust Company	Yes	Eastman	128,134	539	0.42	6.05	4.01	7.47	13.51	27.55	-	26	12	1.61	3.60
Citizens Bank of Americus	No	Americus	277,472	3,492	1.29	13.85	3.47	9.24	16.26	28.13	(850)	1,344	352	2.02	0.42
Citizens Bank of Cochran	No	Cochran	75,666	1,714	2.31	17.60	4.53	12.77	18.72	24.48	(2,010)	1,457	49	1.59	1.24
South Coast Bank & Trust	Yes	Brunswick	99,486	793	0.84	8.11	3.90	11.91	15.97	15.37	378	1	128	1.54	0.10
Citizens State Bank of Taylor County	Yes	Reynolds	63,686	190	0.33	3.22	3.77	8.85	19.45	40.82	-	23	31	1.33	0.68
Colony Bank	No	Fitzgerald	1,208,667	9,489	0.82	7.96	3.55	10.04	16.26	23.20	1,062	1,345	2,088	1.18	1.55
Commercial State Bank	Yes	Donalsonville	97,398	346	0.37	2.26	4.21	14.95	25.14	36.21	755	31	934	1.14	1.78
Community Bank & Trust - West Georgia	No	LaGrange	85,514	(214)	(0.25)	(5.69)	4.19	4.34	7.11	20.98	-	9	44	0.95	9.65
Community Banking Company of Fitzgerald	No	Fitzgerald	135,642	1,233	0.94	7.25	3.94	12.30	18.80	20.92	240	25	201	2.02	0.47
Douglas National Bank	Yes	Douglas	183,008	4,135	2.40	19.91	4.64	11.52	16.11	13.97	275	82	144	1.04	0.64
Family Bank	No	Pelham	94,574	582	0.62	5.84	4.35	10.89	15.24	8.89	18	39	92	0.86	1.40
First National Bank of Coffee County	Yes	Douglas	147,365	1,926	1.34	12.70	3.91	10.70	17.79	33.37	460	22	607	0.69	0.46
First National Bank of Decatur County	No	Bainbridge	186,402	1,544	1.20	11.10	3.71	8.88	12.28	40.60	554	66	331	1.54	0.51
First Port City Bank	No	Bainbridge	164,503	2,234	1.40	11.48	4.22	12.26	16.54	17.91	-	303	26	1.79	0.29
First State Bank of Blakely	No	Blakely	438,903	5,774	1.24	9.70	4.00	13.09	20.79	20.62	385	87	404	1.32	0.67
First State Bank of Randolph County	Yes	Cuthbert	78,393	503	0.64	7.04	3.11	9.09	15.68	43.70	15	15	65	1.15	0.72
Calumet Bank	No	LaGrange	160,389	938	0.61	5.87	3.70	10.17	14.98	21.30	12	4	-	1.29	1.09
Pelham Banking Company	Yes	Pelham	73,684	953	1.28	8.40	3.49	14.81	27.72	49.81	-	-	1	1.56	0.11
Peoples Bank	Yes	Willacoochee	75,311	597	0.81	6.80	3.23	12.01	22.15	35.00	-	4	3	0.67	0.21
Peoples Bank of Georgia	No	Talbotton	63,655	398	0.69	7.07	5.28	9.53	14.63	5.56	-	41	24	0.77	0.82
PeoplesSouth Bank	No	Colquitt	717,369	6,055	0.85	9.10	3.63	9.55	15.87	27.76	1,200	284	928	1.40	2.05
Planters and Citizens Bank	No	Camilla	124,845	393	0.34	3.59	2.41	9.57	22.25	73.86	40	29	25	2.14	0.59
Planters First Bank	Yes	Hawkinsville	284,134	3,119	1.12	11.77	4.30	9.06	13.82	22.82	325	391	1,648	1.01	2.13
Rabun County Bank	No	Clayton	167,068	1,164	0.73	6.74	3.39	10.69	19.91	36.27	-	16	69	2.69	3.63
Rochelle State Bank	No	Rochelle	29,456	238	0.80	5.18	3.32	15.62	35.96	59.16	6	4	22	2.25	0.26
South Georgia Banking Company	No	Tifton	463,413	4,426	1.00	7.53	3.47	10.93	19.65	48.90	300	175	280	1.77	0.70
SouthCrest Bank NA	No	Tyrone	558,389	10,925	2.00	19.33	3.57	9.26	14.31	18.85	144	295	725	0.94	1.32
Southwest Georgia Bank	No	Moultrie	447,700	4,098	0.95	11.48	3.91	8.49	13.48	17.20	160	49	116	1.07	0.08
State Bank of Cochran	Yes	Cochran	219,531	3,795	1.78	12.25	4.03	15.38	28.05	38.73	-	497	469	4.55	2.01
SunMark Community Bank	Yes	Hawkinsville	225,390	2,852	1.26	11.33	4.35	11.62	18.10	25.12	300	114	934	2.30	2.17
Thomas County Federal Savings & Loan Association	No	Thomasville	246,279	1,132	0.46	3.70	3.40	13.61	18.74	20.65	184	366	778	2.40	0.75
Thomasville National Bank	No	Thomasville	779,284	11,175	1.50	17.07	3.63	8.22	11.36	7.87	1,620	152	501	2.07	0.51
Trust Bank	Yes	Lenox	38,897	183	0.47	5.13	5.56	8.32	14.59	24.49	148	-	121	1.41	3.69
United National Bank	No	Cairo	207,351	2,015	1.00	7.57	4.42	13.56	18.73	13.54	700	77	887	1.93	2.33
West Central Georgia Bank	No	Thomaston	118,469	1,362	1.15	4.62	4.06	25.38	50.20	56.66	48	22	109	2.64	0.78
Wilcox County State Bank	No	Abbeville	84,829	737	0.90	8.05	4.58	11.41	19.10	13.76	25	19	46	1.66	1.26
<b>Total/Average</b>			<b>17,757,282</b>	<b>189,803</b>	<b>0.97</b>	<b>8.48</b>	<b>3.94</b>	<b>11.15</b>	<b>18.50</b>	<b>28.15</b>	<b>12,178</b>	<b>12,066</b>	<b>19,237</b>	<b>1.06</b>	<b>1.27</b>
<b>Southwest - Total/Average</b>			<b>19,999,175</b>	<b>216,885</b>	<b>0.89</b>	<b>8.78</b>	<b>4.15</b>	<b>11.77</b>	<b>21.03</b>	<b>25.64</b>	<b>17,381</b>	<b>12,764</b>	<b>24,290</b>	<b>1.11</b>	<b>1.47</b>

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 (%)
<b>Southeast</b>															
<b>Augusta-Richmond County, GA-SC (Metro)</b>															
First National Bank of Waynesboro	No	Waynesboro	132,065	1,551	1.26	7.60	4.24	16.21	30.16	33.07	164	49	163	1.26	0.24
Georgia Bank & Trust Company of Augusta	No	Augusta	1,837,265	20,715	1.12	10.91	3.18	10.29	15.99	23.41	867	508	2,669	1.85	0.69
Southern Bank	No	Sardis	80,539	468	0.60	5.17	5.09	11.61	17.39	18.41	202	6	263	1.10	4.68
<b>Total/Average</b>			<b>2,049,869</b>	<b>22,734</b>	<b>0.99</b>	<b>7.89</b>	<b>4.17</b>	<b>12.70</b>	<b>21.18</b>	<b>24.96</b>	<b>1,233</b>	<b>563</b>	<b>3,095</b>	<b>1.79</b>	<b>0.82</b>
<b>Brunswick, GA (Metro)</b>															
Atlantic National Bank	Yes	Brunswick	165,147	1,928	1.17	11.09	2.88	11.00	22.08	33.00	(150)	64	152	1.58	0.70
Southeastern Bank	No	Darien	413,936	3,894	0.95	8.47	3.53	10.67	19.21	35.35	(700)	1,184	852	1.90	2.10
<b>Total/Average</b>			<b>579,083</b>	<b>5,822</b>	<b>1.06</b>	<b>9.78</b>	<b>3.21</b>	<b>10.84</b>	<b>20.65</b>	<b>34.18</b>	<b>(850)</b>	<b>1,248</b>	<b>1,004</b>	<b>1.79</b>	<b>1.70</b>
<b>Savannah, GA (Metro)</b>															
Carver State Bank	No	Savannah	39,030	(281)	(0.70)	(7.52)	5.29	9.14	14.10	17.73	-	1	40	1.54	8.02
First Bank of Coastal Georgia	No	Pembroke	129,123	2,156	1.71	13.15	3.28	12.16	31.88	26.64	(1,175)	1,289	15	3.02	1.27
First Chatham Bank	No	Savannah	387,297	9,223	2.51	39.41	3.66	6.78	9.72	18.32	1,550	314	2,435	1.08	7.48
<b>Total/Average</b>			<b>555,450</b>	<b>11,098</b>	<b>1.17</b>	<b>15.01</b>	<b>4.08</b>	<b>9.36</b>	<b>18.57</b>	<b>20.90</b>	<b>375</b>	<b>1,604</b>	<b>2,490</b>	<b>1.35</b>	<b>6.08</b>
<b>Other</b>															
Pineland Bank	No	Alma	282,734	1,111	0.59	7.10	6.33	9.64	14.95	29.98	265	95	156	1.63	3.05
Altamaha Bank and Trust Company	Yes	Vidalia	160,618	2,201	1.40	12.97	4.81	11.19	17.65	27.00	218	31	306	1.25	1.53
Bank of Dudley	No	Dublin	209,058	1,736	0.84	7.51	4.10	11.31	18.23	18.39	340	111	341	1.29	1.18
Bank of Hazlehurst	Yes	Hazlehurst	135,149	2,347	1.78	13.75	3.87	11.66	19.48	29.55	225	42	891	1.50	3.08
Bank of Lumber City	No	Lumber City	24,935	163	0.69	4.44	5.35	14.26	22.92	49.46	65	6	116	0.89	0.26
Bank of Newington	No	Newington	109,984	1,959	1.96	23.19	5.12	8.50	11.97	11.41	660	183	238	1.86	1.08
Bank of Soperton	Yes	Soperton	51,542	707	1.49	15.87	5.36	10.67	15.49	18.08	77	26	29	1.49	0.97
Bank of Wrightsville	Yes	Wrightsville	50,989	372	0.70	8.07	3.65	9.51	17.49	37.59	-	21	-	1.18	1.14
Claxton Bank	Yes	Claxton	112,734	551	0.47	5.05	4.58	10.02	15.44	18.02	634	9	875	1.15	1.57
Community Bank of Georgia	No	Baxley	73,419	728	1.02	7.47	4.58	14.05	18.85	24.32	150	40	229	1.54	1.73
Durden Banking Company, Incorporated	Yes	Twin City	158,011	3,263	2.02	13.73	4.66	15.28	26.47	24.88	-	115	75	2.90	1.24
Farmers & Merchants Bank	No	Statesboro	182,414	725	0.41	3.78	3.56	8.23	13.46	30.20	(300)	329	257	1.07	1.93
Farmers and Merchants Bank	No	Sylvania	116,277	678	0.59	4.24	3.32	14.27	28.74	43.91	195	58	467	1.44	2.93
Farmers State Bank	Yes	Dublin	118,920	1,596	1.33	9.47	4.15	14.33	20.87	28.98	175	12	11	2.68	0.51
First National Bank South	No	Alma	349,516	5,469	1.61	10.47	5.38	14.67	22.54	20.42	4,200	3,713	7,990	3.09	1.84
Four County Bank	Yes	Allentown	66,569	1,094	1.69	13.29	4.34	12.92	20.45	28.10	163	84	447	1.98	1.36
Glennville Bank	No	Glennville	223,448	2,744	1.26	10.81	4.35	11.15	17.56	22.94	290	47	417	2.26	1.28
Merchants & Citizens Bank	No	McRae	105,326	709	0.66	3.99	3.07	14.28	31.62	39.55	200	81	369	2.80	0.70
Morris Bank	Yes	Dublin	609,520	11,273	1.98	18.52	4.97	10.18	13.14	8.22	1,735	109	1,113	1.77	1.22
Mount Vernon Bank	Yes	Vidalia	139,761	1,749	1.28	12.32	3.61	9.93	16.88	40.38	-	46	10	1.21	0.46
First Southern Bank	No	Patterson	102,369	(394)	(0.38)	(7.67)	4.49	4.66	7.37	15.01	-	309	280	1.50	6.92
Peoples Bank	No	Lyons	82,578	426	0.56	6.83	4.21	8.53	12.91	25.85	90	17	1	1.65	0.33
PrimeSouth Bank	No	Blackshear	370,568	8,501	2.36	21.93	4.65	10.58	16.50	24.85	-	209	761	2.88	1.40
Security State Bank	Yes	McRae	49,324	585	1.34	9.01	4.48	14.62	26.97	58.94	28	2	2	2.82	0.03
South Georgia Bank	Yes	Glennville	150,027	3,713	2.62	23.38	5.69	11.45	18.92	29.55	45	207	82	1.61	1.37
Vidalia Federal Savings Bank	No	Vidalia	225,921	673	0.30	2.29	2.12	13.11	47.70	79.06	125	-	75	0.97	1.05
Waycross Bank & Trust	Yes	Waycross	153,273	1,700	1.09	11.16	3.18	9.74	17.51	32.51	204	3	3	2.00	1.07
Wheeler County State Bank	Yes	Alamo	99,188	1,049	1.12	7.76	4.05	14.18	21.83	36.22	-	129	84	2.21	0.25
<b>Total/Average</b>			<b>4,514,172</b>	<b>57,428</b>	<b>1.17</b>	<b>10.03</b>	<b>3.95</b>	<b>11.53</b>	<b>19.78</b>	<b>30.48</b>	<b>9,784</b>	<b>6,034</b>	<b>15,625</b>	<b>1.95</b>	<b>1.56</b>
<b>Southeast - Total/Average</b>			<b>7,698,574</b>	<b>97,082</b>	<b>1.10</b>	<b>10.68</b>	<b>3.95</b>	<b>11.11</b>	<b>20.04</b>	<b>27.63</b>	<b>10,542</b>	<b>9,449</b>	<b>22,214</b>	<b>1.86</b>	<b>1.70</b>