

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			14,617,848	97,957	0.77	7.85	4.12	10.41	17.44	21.57	5,741	8,219	14,228	0.87	0.34
East - Total/Average			3,725,520	47,458	1.27	12.64	3.92	11.37	22.24	33.34	3,748	1,310	4,532	1.48	1.09
Atlanta Metro - Total/Average			24,819,817	247,860	0.91	9.16	3.95	9.91	15.55	24.10	17,856	16,299	30,646	1.03	1.24
Central - Total/Average			8,864,205	77,762	0.82	6.66	4.22	10.89	16.77	21.41	9,106	3,797	8,765	1.13	0.93
Southwest - Total/Average			21,526,273	198,472	0.80	7.02	4.20	11.60	20.15	24.76	21,533	11,335	28,647	1.03	1.09
Southeast - Total/Average			6,060,705	64,637	0.78	6.70	4.17	11.69	21.20	28.80	9,903	10,091	17,739	1.78	1.77
State Total			79,614,368	734,146	0.89	8.34	4.10	10.98	18.89	25.66	67,887	51,051	104,557	1.09	1.03
North															
Chattanooga, TN-GA (Metro)															
Bank of Dade	Yes	Trenton	103,391	1,506	1.50	13.72	3.99	12.01	27.25	39.76	-	491	259	1.29	0.20
Bank of LaFayette, Georgia	No	Lafayette	263,461	1,583	0.65	5.23	3.28	13.19	33.43	30.60	-	26	268	1.07	1.26
Capital Bank	Yes	Fort Oglethorpe	120,534	1,726	1.44	14.39	4.37	10.52	15.44	19.95	-	173	24	1.56	0.29
Citizens Bank & Trust, Inc.	No	Trenton	97,088	944	0.94	8.20	4.99	10.85	19.89	19.97	152	28	111	1.63	0.37
American Commerce Bank, National Association	No	Bremen	260,667	2,675	1.07	9.97	4.07	10.62	13.71	5.13	900	255	257	1.47	0.57
Total/Average			845,141	8,434	1.12	10.30	4.14	11.44	21.94	23.08	1,052	973	919	1.42	0.68
Dalton, GA (Metro)															
First Bank	No	Dalton	339,471	4,017	1.28	16.70	4.51	7.96	10.95	20.69	587	247	343	1.77	0.65
First National Community Bank	No	Chatsworth	151,807	162	0.11	0.76	3.94	12.28	18.27	16.17	72	162	10	1.36	1.34
Total/Average			491,278	4,179	0.70	8.73	4.23	10.12	14.61	18.43	659	409	353	1.65	0.87
Rome, GA (Metro)															
Greater Community Bank	Yes	Rome	164,553	1,694	1.12	11.02	4.77	10.56	13.25	15.95	110	138	52	1.01	0.47
Heritage First Bank	Yes	Rome	132,968	1,083	0.85	8.38	5.03	10.55	13.65	11.84	364	21	155	1.01	1.36
River City Bank	No	Rome	160,258	577	0.38	3.60	3.82	9.67	14.08	29.06	-	45	55	1.35	0.36
Total/Average			457,779	3,354	0.78	7.67	4.54	10.26	13.66	18.95	474	204	262	1.11	0.69
Other															
SouthCrest Bank, N.A.	No	Atlanta	543,003	317	0.06	0.56	3.69	8.27	13.00	19.46	176	316	438	0.97	1.44
North Georgia National Bank	No	Calhoun	143,948	626	0.45	4.50	3.24	9.89	20.48	21.32	(250)	101	49	1.36	0.07
Southeast First National Bank	No	Summerville	57,599	156	0.27	2.30	2.74	12.18	37.80	50.56	10	-	-	1.84	1.66
Southern Bank & Trust	No	Clarksville	175,225	1,498	0.93	9.78	4.56	8.82	12.88	16.73	131	10	4	1.49	0.74
United Community Bank	No	Blairsville	11,903,875	79,393	0.72	6.40	3.61	9.96	13.61	21.07	3,489	6,206	12,203	0.76	0.23
Total/Average			12,823,650	81,990	0.49	4.71	3.57	9.82	19.55	25.83	3,556	6,633	12,694	0.79	0.29
North - Total/Average			14,617,848	97,957	0.77	7.85	4.12	10.41	17.44	21.57	5,741	8,219	14,228	0.87	0.34

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East															
Athens-Clarke County, GA (Metro)															
Commercial Bank	Yes	Crawford	158,122	3,370	2.27	21.10	4.42	10.59	16.16	21.83	204	112	22	2.31	0.76
First American Bank and Trust Company	No	Athens	494,992	4,901	0.98	9.60	3.44	10.43	16.81	21.33	420	36	25	1.39	0.80
First Madison Bank & Trust	No	Athens	213,104	3,544	1.72	13.96	4.34	12.71	17.55	21.04	(1,215)	31	245	3.83	0.00
Oconee State Bank	No	Watkinsville	355,028	1,925	0.58	6.41	3.13	9.00	16.59	27.74	-	29	47	1.19	0.03
Total/Average			1,221,246	13,740	1.39	12.77	3.83	10.68	16.78	22.99	(591)	208	339	2.01	0.43
Gainesville, GA (Metro)															
First Century Bank, National Association	No	Gainesville	130,642	2,617	1.95	23.97	4.05	9.13	36.18	74.82	1,611	14	1,098	3.76	0.22
Peach State Bank & Trust	No	Gainesville	196,491	1,150	0.59	6.60	4.01	10.22	15.22	17.74	385	75	176	1.23	0.60
Total/Average			327,133	3,767	1.27	15.29	4.03	9.68	25.70	46.28	1,996	89	1,274	1.55	0.45
Other															
Bank of Madison	No	Madison	230,942	1,740	0.78	5.91	3.83	12.81	19.53	24.31	-	103	68	1.35	2.07
Elberton Federal Savings & Loan Association	No	Elberton	23,262	80	0.34	1.62	3.72	21.37	42.54	22.19	-	-	-	0.22	0.14
F&M Bank	No	Washington	263,174	2,156	0.84	5.09	4.10	15.74	25.76	31.57	-	49	109	1.97	1.70
Farmers State Bank	Yes	Lincolnton	126,979	2,022	1.65	10.49	4.79	15.86	25.32	26.15	311	151	475	0.84	1.68
First Covenant Bank	No	Commerce	176,330	2,785	1.46	17.56	2.87	9.35	25.33	65.66	(400)	82	38	1.13	7.04
Northeast Georgia Bank	Yes	Lavonia	479,563	5,671	1.22	13.11	3.27	10.96	19.02	35.42	(568)	89	329	1.22	1.27
Pinnacle Bank	Yes	Elberton	876,891	15,497	1.84	15.33	4.75	10.23	12.22	10.07	3,000	539	1,900	0.95	0.44
Total/Average			2,177,141	29,951	1.16	9.87	3.90	13.76	24.25	30.77	2,343	1,013	2,919	1.14	1.55
East - Total/Average			3,725,520	47,458	1.27	12.64	3.92	11.37	22.24	33.34	3,748	1,310	4,532	1.48	1.09

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Atlanta Metro (Excludes Suntrust)															
Affinity Bank	No	Atlanta	259,519	139	0.05	0.72	3.27	9.37	12.22	14.54	-	215	-	1.38	0.83
Bank of Monticello	Yes	Monticello	105,341	1,607	1.49	17.37	3.84	9.32	17.18	24.28	-	26	243	0.74	0.71
Brand Banking Company	No	Lawrenceville	2,401,451	16,145	0.70	7.06	4.03	10.02	12.18	7.43	2,000	5,848	9,556	0.98	2.50
Century Bank of Georgia	No	Cartersville	184,058	1,588	0.88	8.19	3.55	10.77	22.24	38.96	-	332	2	1.83	0.68
Citizens Bank of Forsyth County	No	Cumming	303,203	3,062	1.02	11.19	3.82	9.55	14.92	35.37	-	333	4	1.62	0.09
Citizens Trust Bank	No	Atlanta	428,579	2,253	0.55	5.09	3.61	9.90	15.72	19.97	-	365	326	0.76	0.61
Community Bank of Pickens County	No	Jasper	329,313	3,088	0.94	9.32	4.32	10.40	15.11	13.89	820	38	677	1.30	3.27
Cornerstone Bank	No	Atlanta	267,659	963	0.39	6.05	3.55	8.17	15.19	32.83	245	180	193	1.96	2.92
Embassy National Bank	Yes	Lawrenceville	114,517	2,550	2.21	20.53	4.33	11.72	20.64	30.77	45	4	-	2.29	0.48
F & M Bank and Trust Company	No	Manchester	73,292	(560)	(0.73)	(14.63)	3.99	4.92	8.28	13.08	-	11	60	1.14	4.83
Fidelity Bank	No	Atlanta	4,574,627	41,276	0.92	10.19	3.30	8.35	12.03	5.98	4,275	4,901	9,078	0.83	1.19
First Bank of Pike	No	Molena	43,244	221	0.50	5.27	5.12	9.49	17.44	35.72	60	41	34	1.34	2.08
Foothills Community Bank	No	Dawsonville	95,404	401	0.46	5.35	4.34	8.71	11.55	23.41	(149)	227	37	1.19	0.84
First IC Bank	No	Doraville	403,915	8,040	2.19	13.75	4.46	15.69	19.59	21.11	-	259	155	1.47	0.49
First Landmark Bank	No	Marietta	595,223	7,592	1.36	11.85	4.11	10.69	12.03	14.56	2,500	91	2,500	1.08	0.56
First National Bank of Griffin	No	Griffin	265,607	5,564	2.15	41.24	3.39	5.57	11.19	46.22	84	77	250	1.23	0.36
Georgia Banking Company	No	Atlanta	499,066	2,513	0.60	7.01	3.78	7.90	11.87	2.61	617	32	125	0.98	1.50
Georgia Heritage Bank	No	Dallas	94,708	4,401	4.97	55.76	5.22	9.04	12.99	17.83	93	2	303	1.20	3.35
Georgia Primary Bank	No	Atlanta	170,167	2,567	1.49	12.99	3.81	12.13	15.46	28.38	(200)	110	-	1.58	4.97
Gwinnett Community Bank	No	Duluth	277,961	720	0.24	10.24	2.86	3.08	5.60	25.84	-	216	981	1.34	9.85
Hamilton State Bank	No	Hoschton	1,775,577	16,589	0.93	8.60	4.54	10.45	14.27	17.67	(438)	248	550	0.88	0.33
Heritage Bank	No	Jonesboro	475,519	1,324	0.30	3.21	4.36	8.81	11.76	13.03	727	38	46	1.25	0.73
Legacy State Bank	No	Loganville	86,869	35	0.04	0.78	3.77	10.83	14.53	17.44	126	-	30	1.14	2.87
Liberty First Bank	Yes	Monroe	125,915	1,377	1.10	10.00	3.96	11.54	17.39	30.70	133	3	5	1.17	1.62
Metro City Bank	No	Doraville	1,292,216	31,883	2.77	27.09	4.75	10.47	16.65	11.34	3,057	41	1,644	0.65	0.39
Newton Federal Bank (MHC)	No	Covington	287,260	71	0.03	0.13	4.17	20.77	32.12	21.36	51	389	186	2.10	1.73
NOA Bank	Yes	Duluth	327,404	10,598	3.48	26.77	4.70	12.36	16.12	24.03	241	-	78	1.20	0.12
Northside Bank	No	Adairsville	122,237	(1,455)	(1.15)	(19.34)	3.65	6.37	11.06	26.72	(247)	9	11	1.31	4.28
Peoples Bank & Trust	No	Buford	296,665	2,292	0.79	8.27	3.56	9.69	17.99	43.26	-	41	65	1.25	5.36
American Commerce Bank, National Association	No	Bremen	260,667	2,675	1.07	9.97	4.07	10.62	13.71	5.13	900	255	257	1.47	0.57
Piedmont Bank	No	Peachtree Corners	819,909	6,538	1.01	8.83	4.39	10.05	11.68	7.27	952	8	110	0.83	1.06
Providence Bank	No	Alpharetta	95,884	(3,678)	(3.65)	(31.94)	3.84	10.84	14.07	17.68	-	15	141	1.52	12.28
Quantum National Bank	No	Suwanee	442,587	7,665	1.86	16.15	4.98	11.34	14.24	10.24	(208)	78	-	1.11	0.00
RBC Bank (Georgia), National Association	No	Raleigh	4,510,197	35,262	0.85	12.26	1.95	7.02	24.71	81.50	1,823	111	1,906	0.68	0.14
Signature Bank of Georgia	No	Sandy Springs	111,121	132	0.12	1.32	3.73	9.52	19.29	42.97	37	8	92	0.94	7.23
State Bank of Georgia	No	Fayetteville	100,597	1,049	1.21	8.41	4.80	13.41	18.18	25.01	(500)	505	53	0.97	0.10
Talbot State Bank	Yes	Woodland	64,716	49	0.07	0.86	3.33	8.73	22.21	48.65	-	6	1	1.32	3.97
Touchmark National Bank	No	Alpharetta	385,218	3,155	0.96	8.62	3.55	11.75	19.43	8.14	250	21	-	0.98	0.00
United Bank	Yes	Zebulon	1,329,440	25,406	1.97	19.68	3.67	9.14	17.15	31.79	422	1,049	666	1.84	0.46
Vinings Bank	No	Smyrna	300,469	2,639	0.92	10.19	3.32	9.18	14.65	29.31	-	104	163	1.13	1.00
WestSide Bank	No	Hiram	122,496	124	0.10	1.14	4.30	8.56	12.82	21.95	140	62	118	1.43	12.21
Atlanta Metro - Total/Average			24,819,817	247,860	0.91	9.16	3.95	9.91	15.55	24.10	17,856	16,299	30,646	1.03	1.24
Central															
Macon, GA (Metro)															
American Pride Bank	Yes	Macon	167,720	2,613	1.65	10.48	4.31	15.34	19.33	15.82	687	-	9	1.53	0.09
Persons Banking Company	Yes	Forsyth	315,115	345	0.11	1.85	3.92	6.21	10.54	16.84	135	131	1,074	0.99	5.82
State Bank and Trust Company	No	Macon	4,946,189	48,082	1.10	8.55	4.66	9.90	11.77	23.10	6,110	460	4,418	0.81	0.27
Total/Average			5,429,024	51,040	0.95	6.96	4.30	10.48	13.88	18.59	6,932	591	5,501	0.85	0.59

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Other															
Bank of Hancock County	No	Sparta	82,281	811	0.97	5.25	3.87	17.90	38.71	50.92	5	20	31	4.16	0.35
BankSouth	Yes	Greensboro	583,744	7,603	1.47	14.41	4.47	10.03	14.73	11.59	37	510	200	1.56	0.36
Century Bank and Trust	No	Milledgeville	249,963	2,203	0.89	8.85	3.75	10.24	16.22	27.38	-	82	89	1.37	0.56
Citizens Bank of Swainsboro	No	Swainsboro	198,594	1,461	0.79	7.78	4.57	10.07	15.33	11.87	720	104	310	2.54	0.35
Citizens Bank of The South	No	Sandersville	226,718	1,631	0.73	6.42	4.65	11.22	18.02	12.91	530	58	544	1.18	0.65
Exchange Bank	No	Milledgeville	244,429	2,178	0.90	7.07	4.04	12.97	21.07	31.07	-	72	85	1.91	1.14
Farmers & Merchants Bank	No	Eatonton	188,851	(644)	(0.36)	(2.68)	3.44	13.35	22.95	39.67	-	42	64	2.60	8.32
Farmers Bank	No	Greensboro	100,412	(41)	(0.04)	(0.29)	2.94	15.06	27.59	12.68	(125)	9	15	2.05	0.62
First State Bank	No	Wrens	133,658	1,215	0.99	12.04	5.54	8.05	12.13	16.05	270	38	138	0.92	0.74
Geo. D. Warthen Bank	No	Sandersville	173,889	1,226	0.72	8.50	4.61	8.65	13.50	20.59	600	28	264	1.05	2.95
Peoples Bank	Yes	Eatonton	122,416	(55)	(0.04)	(0.94)	3.80	4.97	9.47	21.39	137	27	115	1.45	2.56
Queensborough National Bank & Trust Company	No	Louisville	1,078,597	8,629	0.84	8.88	3.92	9.43	14.93	22.57	-	2,216	1,404	1.62	1.52
Wilkinson County Bank	No	Irwinton	51,629	505	1.08	7.34	4.26	14.83	30.91	36.27	-	-	5	2.29	0.02
		Total/Average	3,435,181	26,722	0.69	6.36	4.14	11.29	19.66	24.23	2,174	3,206	3,264	1.65	1.48
Central - Total/Average			8,864,205	77,762	0.82	6.66	4.22	10.89	16.77	21.41	9,106	3,797	8,765	1.13	0.93
Southwest (Excludes Synovus)															
Albany, GA (Metro)															
AB&T	No	Albany	179,892	(1,039)	(0.63)	(5.62)	3.84	7.99	11.64	18.44	-	18	63	1.31	0.04
Bank of Dawson	Yes	Dawson	112,700	1,498	1.32	7.20	4.86	18.39	31.53	27.72	275	40	327	1.47	2.05
Bank of Terrell	Yes	Dawson	159,576	2,431	1.54	14.69	4.47	10.93	13.59	16.95	400	29	304	1.13	0.91
Flint Community Bank	Yes	Albany	224,920	3,286	1.57	18.89	3.91	8.49	11.47	11.31	240	25	31	1.03	0.27
		Total/Average	677,088	6,176	0.95	8.79	4.27	11.45	17.06	18.61	915	112	725	1.19	0.65
Columbus, GA-AL (Metro)															
First Peoples Bank	No	Pine Mountain	119,488	945	0.81	6.34	4.76	12.89	21.59	23.42	116	26	74	1.29	0.66
		Total/Average	119,488	945	0.81	6.34	4.76	12.89	21.59	23.42	116	26	74	1.29	0.66
Valdosta, GA (Metro)															
Barwick Banking Company	No	Barwick	13,420	(36)	(0.30)	(3.68)	2.06	7.65	54.62	89.04	-	1	1	2.65	0.00
Citizens Community Bank	Yes	Hahira	140,128	1,952	1.41	12.86	4.42	11.44	18.94	35.66	200	39	162	1.11	1.16
Citizens National Bank of Quitman	No	Quitman	101,559	648	0.66	5.16	3.83	12.38	18.81	26.58	75	65	53	1.57	0.75
Commercial Banking Company	No	Valdosta	234,854	1,539	0.66	5.00	3.73	13.46	22.42	26.50	190	76	219	1.68	0.35
Farmers & Merchants Bank	No	Lakeland	514,938	705	0.13	2.41	4.15	5.09	8.09	10.07	2,571	658	2,874	2.02	7.29
First Federal Savings and Loan Association of Valdosta	No	Valdosta	173,195	(142)	(0.08)	(0.50)	4.10	16.48	26.59	9.27	62	24	57	0.36	1.79
Guardian Bank	Yes	Valdosta	333,121	4,410	1.37	14.41	3.88	9.76	15.22	18.37	441	5	100	1.96	0.61
		Total/Average	1,511,215	9,076	0.55	5.09	3.71	10.89	23.53	30.78	3,539	868	3,466	1.63	3.03

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Other															
Ameris Bank	No	Moultrie	7,826,243	76,471	1.05	8.41	4.13	10.56	13.05	10.78	8,602	3,494	10,225	0.43	0.83
Bank of Alapaha	No	Alapaha	158,783	1,536	1.02	9.08	4.16	11.12	17.98	21.66	373	111	478	1.34	0.14
Bank of Camilla	No	Camilla	109,630	981	0.94	6.21	3.70	15.19	23.37	53.56	-	19	43	2.74	1.46
Bank of Early	Yes	Blakely	129,562	7	0.01	0.06	4.82	8.48	13.07	18.46	1,025	37	1,043	1.20	1.39
Bank of Eastman	Yes	Eastman	169,445	1,703	0.98	10.72	4.57	9.33	14.05	12.16	-	98	251	1.18	8.86
Bank of Edison	Yes	Edison	45,193	304	0.68	7.30	3.74	9.48	21.06	33.91	66	10	71	1.30	0.75
CharterBank	No	West Point	1,647,245	16,182	1.06	8.00	3.76	10.56	14.61	19.55	(150)	1,284	520	0.95	0.17
Citizens Bank	Yes	Nashville	259,685	2,738	1.06	8.40	3.74	12.99	22.45	22.30	330	61	348	1.65	2.60
Citizens Bank & Trust Company	Yes	Eastman	135,463	(216)	(0.16)	(2.15)	4.04	7.81	14.07	30.91	(200)	47	87	1.21	2.26
Citizens Bank of Americus	No	Americus	304,997	2,936	1.01	11.09	3.50	9.14	15.87	27.28	225	94	173	2.00	0.26
Citizens Bank of Cochran	No	Cochran	87,649	(244)	(0.30)	(2.48)	4.56	11.26	15.21	14.72	(75)	142	289	0.83	0.81
South Coast Bank & Trust	Yes	Brunswick	108,714	891	0.83	7.36	4.01	11.21	15.37	18.19	131	-	4	1.60	0.00
Citizens State Bank of Taylor County	Yes	Reynolds	58,506	350	0.59	5.93	3.84	10.72	21.29	32.22	30	12	32	1.37	0.58
Colony Bank	No	Fitzgerald	1,230,902	8,884	0.74	7.75	3.52	9.88	15.54	21.17	390	1,110	2,916	0.98	0.96
Commercial State Bank	Yes	Donalsonville	97,942	799	0.88	5.28	4.59	16.40	27.28	40.11	420	4	96	1.90	1.39
Community Bank & Trust - West Georgia	No	LaGrange	80,253	69	0.08	2.14	4.61	4.26	7.12	20.17	98	4	61	0.69	9.08
Community Banking Company of Fitzgerald	No	Fitzgerald	148,340	1,783	1.28	10.01	4.24	11.90	17.71	18.29	635	18	146	2.21	1.07
Douglas National Bank	Yes	Douglas	179,663	4,833	2.75	22.83	4.80	12.40	16.16	13.18	250	111	117	1.15	0.64
Family Bank	No	Pelham	91,775	545	0.60	5.19	4.59	12.12	15.81	7.75	60	114	181	0.86	1.04
First National Bank of Coffee County	Yes	Douglas	161,072	2,047	1.39	12.75	4.17	10.78	17.11	24.98	120	19	107	0.65	0.27
First National Bank of Decatur County	No	Bainbridge	180,835	208	0.13	1.39	4.00	8.72	12.69	29.50	2,135	48	1,598	1.92	0.69
First Port City Bank	No	Bainbridge	179,340	2,176	1.26	10.86	4.21	10.66	14.08	14.27	-	3	11	1.54	0.09
First State Bank of Blakely	No	Blakely	467,077	5,105	1.07	7.97	4.12	12.64	21.11	18.35	745	232	711	1.32	0.53
First State Bank of Randolph County	Yes	Cuthbert	79,196	410	0.51	6.26	3.15	9.04	17.10	47.73	15	-	6	1.24	0.82
Calumet Bank	No	LaGrange	185,782	892	0.51	5.47	3.88	9.03	13.22	27.34	178	24	-	1.25	0.39
Pelham Banking Company	Yes	Pelham	71,711	114	0.44	3.45	3.17	8.98	17.41	47.48	30	1	4	0.11	0.03
Peoples Bank	Yes	Willacoochee	78,760	834	1.10	9.39	3.52	12.43	21.85	29.42	25	5	37	0.56	0.10
Peoples Bank of Georgia	No	Talbotton	77,244	528	0.74	8.02	5.44	9.44	14.85	10.75	40	22	49	0.68	0.75
PeoplesSouth Bank	No	Colquitt	721,983	5,727	0.79	8.46	3.94	9.83	15.48	22.34	1,000	559	958	1.39	1.31
Planters and Citizens Bank	No	Camilla	115,506	181	0.16	1.68	2.61	9.73	21.55	71.90	-	7	11	2.13	0.18
Planters First Bank	Yes	Hawkinsville	319,172	2,984	1.00	11.28	4.35	9.08	12.28	15.76	475	319	272	1.04	1.73
Rabun County Bank	No	Clayton	169,452	2,056	1.21	10.89	3.76	11.55	18.91	26.43	-	45	250	2.13	3.21
Rochelle State Bank	No	Rochelle	28,043	184	0.65	3.97	3.38	17.38	43.63	61.82	30	8	78	1.94	0.00
South Georgia Banking Company	No	Tifton	464,939	4,231	0.95	7.09	3.60	11.31	19.48	40.22	-	130	174	1.65	0.82
SouthCrest Bank, N.A.	No	Atlanta	543,003	317	0.06	0.56	3.69	8.27	13.00	19.46	176	316	438	0.97	1.44
Southwest Georgia Bank	No	Moultrie	488,345	3,865	0.82	10.40	3.87	8.29	12.93	14.39	300	67	448	0.92	0.50
State Bank of Cochran	Yes	Cochran	217,984	4,300	1.99	13.20	4.28	16.07	27.85	32.31	-	696	858	4.16	1.91
SunMark Community Bank	Yes	Hawkinsville	250,305	2,779	1.12	10.46	4.64	11.45	16.19	15.54	360	79	266	1.94	1.76
TC Federal Bank	No	Thomasville	273,527	6,289	2.45	18.71	3.31	14.13	19.63	22.21	(1,860)	589	116	1.62	0.76
Thomasville National Bank	No	Thomasville	805,465	12,062	1.53	16.86	3.73	8.43	11.19	4.67	300	89	338	2.03	0.27
Trust Bank	Yes	Lenox	36,438	560	1.47	15.51	5.91	9.62	17.50	30.83	72	3	10	1.92	3.32
United National Bank	No	Cairo	218,612	1,697	0.83	6.14	4.44	13.23	18.61	12.87	480	237	440	2.03	1.77
West Central Georgia Bank	No	Thomasston	124,742	1,125	0.92	3.76	3.72	24.94	53.34	63.35	36	49	73	2.88	0.14
Wilcox County State Bank	No	Abbeville	89,959	1,052	1.18	10.73	4.68	11.25	19.44	14.14	96	12	48	1.61	1.47
Total/Average			19,218,482	182,275	0.90	7.87	4.06	11.16	18.44	26.24	16,963	10,329	24,382	0.97	0.95
Southwest - Total/Average			21,526,273	198,472	0.80	7.02	4.20	11.60	20.15	24.76	21,533	11,335	28,647	1.03	1.09

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	140,265	1,651	1.26	7.76	4.29	16.16	30.01	34.66	189	50	189	1.26	0.19
Southern Bank	No	Sardis	80,879	185	0.23	2.00	4.88	11.37	18.85	18.94	50	7	82	1.06	3.79
	Total/Average		221,144	1,836	0.75	4.88	4.59	13.77	24.43	26.80	239	57	271	1.19	1.51
Brunswick, GA (Metro)															
Southeastern Bank	No	Darien	430,298	2,937	0.70	6.18	3.63	11.12	20.24	38.49	(550)	852	632	1.69	1.72
	Total/Average		430,298	2,937	0.70	6.18	3.63	11.12	20.24	38.49	(550)	852	632	1.69	1.72
Savannah, GA (Metro)															
Carver State Bank	No	Savannah	42,077	378	0.94	10.16	5.27	9.42	13.76	18.21	49	2	80	1.25	6.88
First Bank of Coastal Georgia	No	Pembroke	123,673	370	0.31	2.40	2.92	13.81	35.11	28.29	-	1	1	2.93	0.67
First Chatham Bank	No	Savannah	364,312	2,470	0.67	8.03	4.25	7.31	10.13	12.74	1,410	91	1,479	1.03	6.80
	Total/Average		530,062	3,218	0.64	6.86	4.15	10.18	19.67	19.75	1,459	94	1,560	1.26	5.37
Other															
Pineland Bank	No	Alma	266,791	1,472	0.53	5.20	4.67	10.46	15.08	27.08	800	143	1,107	1.55	1.93
Altamaha Bank and Trust Company	Yes	Vidalia	167,768	2,255	1.42	12.90	4.84	11.93	18.09	29.39	172	214	203	1.37	1.59
Bank of Dudley	No	Dublin	226,844	2,255	1.05	9.32	4.37	11.67	17.42	15.28	378	53	111	1.39	1.30
Bank of Hazlehurst	Yes	Hazlehurst	130,532	(1,419)	(1.07)	(9.01)	3.15	10.43	20.76	34.80	3,029	136	2,360	2.85	7.87
Bank of Lumber City	No	Lumber City	22,501	55	0.23	1.50	5.02	16.12	25.60	42.88	50	17	19	1.29	0.36
Bank of Newington	No	Newington	118,442	1,077	0.94	10.67	5.42	8.55	12.14	9.36	1,000	12	1,089	1.61	1.45
Bank of Soperton	Yes	Soperton	66,459	1,049	1.74	18.39	5.44	9.37	13.68	15.20	134	7	62	1.25	0.45
Bank of Wrightsville	Yes	Wrightsville	54,719	425	0.80	9.63	3.75	9.35	16.96	41.26	-	4	2	1.16	0.65
Claxton Bank	Yes	Claxton	128,024	1,164	0.97	10.28	4.68	10.04	15.58	26.37	348	61	133	1.47	0.85
Community Bank of Georgia	No	Baxley	79,929	841	1.13	8.17	5.24	13.52	17.45	17.08	175	63	35	1.62	1.98
Durden Banking Company, Incorporated	Yes	Twin City	163,829	3,038	1.87	12.28	4.79	16.17	26.43	25.07	-	70	279	2.62	0.70
Farmers & Merchants Bank	No	Statesboro	189,758	(1,055)	(0.58)	(5.40)	3.82	8.58	14.08	33.88	85	71	119	1.01	1.00
Farmers and Merchants Bank	No	Sylvania	119,726	670	0.59	4.19	3.43	14.27	31.90	47.77	70	33	153	1.41	2.19
Farmers State Bank	Yes	Dublin	126,378	1,579	1.28	9.58	4.13	14.14	20.18	24.61	180	11	30	2.59	0.39
FNB South	No	Alma	369,418	9,359	2.63	17.30	5.26	14.37	22.45	22.78	1,000	6,673	7,613	3.04	1.64
Four County Bank	Yes	Allentown	66,545	1,189	1.81	13.59	4.40	14.01	21.59	26.06	120	49	101	2.08	1.17
Glennville Bank	No	Glennville	234,565	2,606	1.13	9.87	4.35	11.33	17.77	21.72	-	56	150	2.01	1.05
Merchants & Citizens Bank	No	McRae	104,363	676	0.63	3.86	3.12	14.40	32.71	41.29	184	67	246	2.85	0.37
Morris Bank	Yes	Dublin	678,663	13,793	2.15	20.67	4.86	10.32	13.39	9.76	975	280	788	1.68	1.13
Mount Vernon Bank	Yes	Vidalia	130,561	1,849	1.42	13.66	3.88	11.05	18.39	29.40	24	1	-	1.17	0.73
First Southern Bank	No	Patterson	104,365	(176)	(0.17)	(3.65)	4.75	4.46	6.95	13.91	186	266	96	1.91	5.82
Peoples Bank	No	Lyons	90,063	717	0.79	9.75	4.19	8.40	13.59	25.29	27	103	20	1.68	0.18
PrimeSouth Bank	No	Waycross	552,546	4,437	0.95	8.64	4.28	10.38	16.36	24.04	-	431	326	1.94	1.25
Security State Bank	Yes	McRae	48,092	638	1.41	9.91	4.36	14.67	27.69	51.77	30	1	151	2.18	0.02
South Georgia Bank	Yes	Glennville	164,487	3,280	2.17	19.08	5.06	11.49	19.31	32.61	97	105	8	1.72	0.56
Vidalia Federal Savings Bank	No	Vidalia	221,543	1,389	0.61	4.58	2.22	13.63	52.81	80.74	56	-	30	1.05	1.02
Waycross Bank & Trust	Yes	Waycross	157,381	2,203	1.36	14.15	3.27	10.01	19.02	41.14	135	1	7	2.27	0.51
Wheeler County State Bank	Yes	Alamo	94,909	1,280	1.31	9.01	3.91	14.82	25.32	33.89	(500)	160	38	1.62	0.43
	Total/Average		4,879,201	56,646	1.04	8.86	4.31	11.71	20.45	30.16	8,755	9,088	15,276	1.86	1.40
Southeast - Total/Average			6,060,705	64,637	0.78	6.70	4.17	11.69	21.20	28.80	9,903	10,091	17,739	1.78	1.77