

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			13,484,502	31,127	0.88	8.68	4.04	10.23	17.05	21.38	1,579	1,843	3,637	0.97	0.38
East - Total/Average			3,889,055	12,214	1.26	12.72	3.84	10.99	21.44	33.97	1,118	404	1,040	1.54	1.37
Atlanta Metro - Total/Average			23,337,075	59,752	0.85	7.68	3.93	9.42	14.72	24.62	5,444	3,232	4,565	1.14	1.50
Central - Total/Average			7,948,020	19,863	0.89	7.63	4.11	11.29	17.31	23.25	1,863	1,492	1,565	1.26	1.17
Southwest - Total/Average			20,338,920	54,250	0.84	7.67	4.09	11.62	20.61	26.06	3,229	2,620	4,017	1.11	1.40
Southeast - Total/Average			5,958,494	18,118	0.87	7.65	3.99	11.29	21.03	29.72	1,516	3,234	2,612	1.90	1.88
State Total			74,956,066	195,324	0.93	8.67	4.00	10.80	18.69	26.50	14,749	12,825	17,436	1.19	1.26
North															
Chattanooga, TN-GA (Metro)															
Bank of Dade	Yes	Trenton	100,368	373	1.47	14.22	3.85	11.24	26.38	45.31	-	16	9	0.84	0.44
Bank of LaFayette, Georgia	No	Lafayette	243,220	431	0.71	5.96	3.18	13.07	33.33	34.74	-	4	65	1.27	1.21
Capital Bank	Yes	Fort Oglethorpe	119,851	340	1.16	11.60	4.40	9.71	14.20	22.37	-	14	9	1.46	0.29
Citizens Bank & Trust, Inc.	No	Trenton	102,338	222	0.88	7.92	4.86	11.15	20.85	24.52	33	6	26	1.54	0.73
American Commerce Bank, National Association	No	Bremen	240,157	735	1.28	11.52	4.47	11.23	14.47	7.16	430	43	-	1.44	0.92
Total/Average			805,934	2,101	1.10	10.24	4.15	11.28	21.85	26.82	463	83	109	1.37	0.83
Dalton, GA (Metro)															
First Bank	No	Dalton	304,487	841	1.14	14.96	4.25	7.91	11.00	13.84	100	59	154	1.80	0.81
First National Community Bank	No	Chatsworth	149,930	271	0.73	5.14	3.74	11.64	18.39	20.16	18	26	2	1.30	1.44
Total/Average			454,417	1,112	0.94	10.05	4.00	9.78	14.70	17.00	118	85	156	1.65	1.02
Rome, GA (Metro)															
Greater Community Bank	Yes	Rome	145,866	481	1.35	13.16	4.75	10.27	12.63	16.52	-	27	-	0.99	0.72
Heritage First Bank	Yes	Rome	124,735	174	0.56	5.58	4.99	10.31	13.41	10.73	89	7	6	0.89	0.49
River City Bank	No	Rome	152,609	234	0.61	6.03	3.64	8.75	12.90	24.27	-	1	4	1.36	1.10
Total/Average			423,210	889	0.84	8.26	4.46	9.78	12.98	17.17	89	35	10	1.08	0.79
Other															
SouthCrest Bank NA	No	Tyrone	543,784	978	0.72	6.78	3.67	8.87	14.16	19.91	106	61	136	0.95	1.23
Mountain Valley Community Bank	No	Cleveland	187,543	317	0.69	7.17	3.57	9.39	15.02	23.76	-	9	-	1.56	1.65
North Georgia National Bank	No	Calhoun	149,491	76	0.25	2.23	3.53	11.18	21.14	18.67	-	31	10	1.76	0.26
Southeast First National Bank	No	Summerville	59,023	28	0.19	1.65	2.54	11.68	35.36	53.28	3	-	-	1.68	1.67
Southern Bank & Trust	No	Clarksville	150,481	388	1.05	10.60	4.48	10.06	13.39	14.78	-	2	-	1.62	0.81
United Community Bank	No	Blairsville	10,710,619	25,238	0.95	8.47	3.52	9.26	13.10	16.70	800	1,537	3,216	0.87	0.23
Total/Average			11,800,941	27,025	0.64	6.15	3.55	10.07	18.70	24.52	909	1,640	3,362	0.90	0.32
North - Total/Average			13,484,502	31,127	0.88	8.68	4.04	10.23	17.05	21.38	1,579	1,843	3,637	0.97	0.38

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 (%)
East															
Athens-Clarke County, GA (Metro)															
Commercial Bank	Yes	Crawford	146,777	901	2.48	24.68	4.31	10.44	17.36	18.97	51	82	8	2.61	0.87
First American Bank and Trust Company	No	Athens	499,701	1,350	1.12	10.94	3.26	10.46	16.15	25.48	30	34	-	1.32	1.04
First Madison Bank & Trust	No	Athens	202,537	902	1.82	14.73	4.26	12.31	17.18	22.62	-	5	99	4.90	0.00
Oconee State Bank	No	Watkinsville	330,825	544	0.67	7.53	3.04	9.07	17.15	33.19	-	3	21	1.37	0.24
Total/Average			1,179,840	3,697	1.52	14.47	3.72	10.57	16.96	25.07	81	124	128	2.29	0.62
Gainesville, GA (Metro)															
Chattahoochee Bank of Georgia	No	Gainesville	196,833	384	0.77	6.86	3.56	11.49	14.04	21.29	14	-	-	1.04	0.00
First Century Bank, National Association	No	Gainesville	145,793	645	1.77	24.90	4.15	7.32	42.93	81.10	105	-	52	2.03	0.17
Peach State Bank & Trust	No	Gainesville	190,445	353	0.77	8.53	3.82	8.65	13.37	29.16	100	40	40	1.31	0.83
Total/Average			533,071	1,382	1.10	13.43	3.84	9.15	23.45	43.85	219	40	92	1.21	0.34
Other															
Bank of Madison	No	Madison	224,681	487	0.88	6.80	3.61	13.58	22.66	31.45	-	12	25	1.45	3.29
Elberton Federal Savings & Loan Association	No	Elberton	23,114	19	0.33	1.56	3.76	21.36	41.97	26.79	-	-	-	0.23	0.17
F&M Bank	No	Washington	258,989	574	0.90	5.56	4.10	15.69	26.04	30.26	-	39	42	2.08	1.91
Farmers State Bank	Yes	Lincolnton	129,439	463	1.46	9.96	4.41	14.75	25.15	29.93	60	66	16	1.03	2.77
First Covenant Bank	No	Commerce	203,077	840	1.71	21.95	3.94	7.84	21.61	66.23	-	1	18	1.87	6.37
Northeast Georgia Bank	Yes	Lavonia	479,451	1,160	1.00	10.94	3.09	9.91	18.58	36.13	8	53	235	1.57	1.32
Pinnacle Bank	Yes	Elberton	857,393	3,592	1.71	14.97	4.88	9.55	11.28	10.21	750	69	484	0.77	1.05
Total/Average			2,176,144	7,135	1.14	10.25	3.97	13.24	23.90	33.00	818	240	820	1.17	2.03
East - Total/Average			3,889,055	12,214	1.26	12.72	3.84	10.99	21.44	33.97	1,118	404	1,040	1.54	1.37

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	270,546	416	0.64	9.66	3.33	4.82	6.24	12.72	-	27	-	1.24	0.99
Bank of Monticello	Yes	Monticello	108,147	333	1.25	15.02	3.68	8.54	16.78	31.05	-	9	17	1.12	0.95
Brand Banking Company	No	Lawrenceville	2,296,446	4,145	0.71	7.49	3.73	9.24	12.29	9.81	500	788	1,328	1.16	2.67
Century Bank of Georgia	No	Cartersville	180,950	342	0.78	7.27	3.29	10.92	22.82	41.16	-	244	-	1.83	0.70
Citizens Bank of Forsyth County	No	Cumming	301,300	707	0.96	10.80	3.67	9.35	14.79	38.53	-	204	4	1.65	0.09
Citizens Trust Bank	No	Atlanta	401,893	626	0.62	5.48	3.47	11.11	18.05	22.73	-	51	42	0.89	1.01
Community Bank of Pickens County	No	Jasper	328,442	924	1.13	11.61	4.08	9.84	14.42	14.77	330	2	85	1.36	6.45
Cornerstone Bank	No	Atlanta	241,383	(205)	(0.34)	(6.78)	3.31	5.98	10.52	21.30	190	7	-	1.86	4.21
Embassy National Bank	Yes	Lawrenceville	114,017	143	0.51	4.88	4.31	10.52	18.72	33.99	-	-	-	2.49	0.49
F & M Bank and Trust Company	No	Manchester	81,524	(118)	(0.60)	(11.79)	4.19	5.30	8.49	17.53	-	3	32	1.15	5.88
Fidelity Bank	No	Atlanta	4,525,501	10,773	0.98	11.00	3.23	8.08	12.05	9.33	2,100	736	2,103	0.91	1.10
First Bank of Pike	No	Molena	44,191	61	0.57	5.96	5.06	9.48	17.75	40.00	15	2	5	1.19	2.30
Foothills Community Bank	No	Dawsonville	83,599	(113)	(0.54)	(6.28)	4.11	8.82	12.48	22.97	-	6	-	1.39	3.21
First IC Bank	No	Doraville	353,786	1,880	2.20	13.53	4.22	16.51	20.54	22.64	-	21	-	1.69	0.49
First Landmark Bank	No	Marietta	539,989	1,224	0.92	8.38	3.96	9.65	10.87	14.54	400	21	-	1.32	1.33
First National Bank of Griffin	No	Griffin	260,747	213	0.34	7.05	3.33	5.31	11.08	48.72	32	30	75	1.36	0.59
Georgia Banking Company	No	Atlanta	354,707	370	0.42	4.45	3.58	9.34	15.40	3.57	10	28	-	1.19	1.82
Georgia Heritage Bank	No	Dallas	87,992	365	1.72	21.19	5.18	8.41	12.24	17.60	1	1	-	1.59	4.20
Georgia Primary Bank	No	Atlanta	172,412	230	0.54	4.86	3.90	11.06	14.16	25.66	-	25	-	1.61	4.94
Gwinnett Community Bank	No	Duluth	313,982	168	0.21	8.94	2.81	2.87	5.29	27.26	-	38	-	1.81	10.48
Hamilton State Bank	No	Hoschton	1,816,585	5,010	1.09	9.86	4.76	9.24	13.65	22.61	(139)	24	141	0.97	0.89
Heritage Bank	No	Jonesboro	440,761	840	0.78	8.64	4.74	8.27	10.87	11.96	109	21	-	1.18	1.42
Legacy State Bank	No	Loganville	78,363	(125)	(0.64)	(14.23)	3.67	4.99	7.65	18.73	21	-	-	1.23	6.02
Liberty First Bank	Yes	Monroe	123,981	344	1.11	10.19	3.97	10.90	16.70	31.31	36	-	-	1.10	1.79
Metro City Bank	No	Doraville	1,077,836	8,110	3.06	30.07	4.49	10.43	15.87	12.34	-	7	-	0.60	0.03
Newton Federal Bank	No	Covington	310,800	414	0.66	3.63	4.39	18.09	28.94	36.24	10	39	25	2.16	0.98
NOA Bank	Yes	Duluth	291,699	2,434	3.41	26.80	4.65	12.82	16.16	19.65	24	-	13	1.22	0.30
Northside Bank	No	Adairsville	122,925	(287)	(0.90)	(20.09)	3.41	4.18	8.04	31.24	13	1	11	1.93	7.49
Peoples Bank & Trust	No	Buford	291,108	590	0.84	8.99	3.44	9.30	16.33	37.83	-	12	3	1.21	6.48
American Commerce Bank, National Association	No	Bremen	240,157	735	1.28	11.52	4.47	11.23	14.47	7.16	430	43	-	1.44	0.92
Piedmont Bank	No	Norcross	566,957	1,720	1.25	10.93	4.38	9.96	11.53	9.24	151	1	-	1.03	1.18
Providence Bank	No	Alpharetta	106,555	236	0.89	8.29	3.80	7.58	10.40	16.77	-	10	-	1.61	15.10
Quantum National Bank	No	Suwanee	410,633	2,142	2.17	18.61	4.82	11.90	15.02	11.77	-	12	-	1.24	0.15
RBC Bank (Georgia), National Association	No	Raleigh	3,978,448	6,956	0.71	10.09	1.75	7.24	25.18	81.61	627	14	434	0.78	0.07

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											Provision \$	Recoveries \$	C/O's \$		
Resurgens Bank	Yes	Tucker	166,763	559	1.38	12.08	4.58	11.33	14.46	18.36	-	-	-	1.31	0.00
Signature Bank of Georgia	No	Sandy Springs	102,124	113	0.42	4.54	3.78	9.76	16.85	32.55	-	2	-	1.04	4.83
State Bank of Georgia	No	Fayetteville	75,021	140	0.72	4.69	5.05	15.31	19.74	12.81	-	502	-	1.98	0.27
Talbot State Bank	Yes	Woodland	67,332	47	0.28	3.63	3.51	8.59	21.22	45.75	-	-	-	1.19	3.67
Touchmark National Bank	No	Alpharetta	300,587	708	1.00	8.71	3.85	11.01	14.01	15.24	150	2	-	1.31	0.00
United Bank	Yes	Zebulon	1,295,604	5,733	1.83	18.12	3.63	10.28	18.66	35.57	359	273	173	1.79	0.61
Vinings Bank	No	Smyrna	289,102	821	1.17	13.70	3.25	9.18	14.16	23.51	-	2	-	1.25	0.90
WestSide Bank	No	Hiram	122,180	28	0.09	1.03	4.27	8.98	13.20	25.88	75	24	74	1.53	15.28
Atlanta Metro - Total/Average			23,337,075	59,752	0.85	7.68	3.93	9.42	14.72	24.62	5,444	3,232	4,565	1.14	1.50
Central															
Macon, GA (Metro)															
American Pride Bank	Yes	Macon	149,183	552	1.48	9.11	4.18	16.63	20.99	17.63	33	-	7	1.20	0.10
Persons Banking Company	Yes	Forsyth	328,809	249	0.31	5.36	3.85	6.11	10.73	27.94	135	51	126	1.42	6.06
State Bank and Trust Company	No	Macon	4,181,852	11,843	1.14	8.52	4.47	11.67	13.94	20.77	1,002	78	702	0.94	0.33
Total/Average			4,659,844	12,644	0.98	7.66	4.17	11.47	15.22	22.11	1,170	129	835	0.98	0.73
Other															
Bank of Hancock County	No	Sparta	85,808	198	0.92	4.61	3.64	16.82	37.18	49.52	5	2	13	3.84	0.30
BankSouth	Yes	Greensboro	513,344	2,159	1.74	16.66	4.30	10.52	15.83	14.52	150	148	76	1.74	0.75
Century Bank and Trust	No	Milledgeville	247,144	587	0.97	9.61	3.73	10.71	16.59	26.25	-	8	2	1.42	0.81
Citizens Bank of Swainsboro	No	Swainsboro	185,395	387	0.86	8.50	4.45	10.25	15.55	17.17	180	27	50	2.46	1.18
Citizens Bank of The South	No	Sandersville	224,614	349	0.64	5.61	4.51	11.50	18.41	18.59	110	15	170	1.20	1.02
Exchange Bank	No	Milledgeville	244,043	557	0.93	7.45	3.97	12.62	21.45	32.50	(1)	36	77	1.97	1.40
Farmers & Merchants Bank	No	Eatonton	186,905	197	0.42	3.33	3.88	12.03	20.72	32.67	-	9	1	2.44	7.12
Farmers Bank	No	Greensboro	101,450	84	0.32	2.48	2.66	12.90	24.49	20.61	-	-	-	2.29	0.61
First State Bank	No	Wrens	119,199	303	1.07	12.41	5.62	9.02	13.15	18.75	65	7	98	0.85	0.81
Geo. D. Warthen Bank	No	Sandersville	176,376	306	0.71	8.74	4.46	8.15	12.41	21.18	150	8	101	0.76	2.68
Peoples Bank	Yes	Eatonton	124,183	65	0.21	4.48	3.62	5.05	9.88	21.93	34	1	41	1.39	4.55
Queensborough National Bank & Trust Company	No	Louisville	1,034,854	1,914	0.77	8.19	3.80	9.31	14.56	20.61	-	1,102	101	1.69	1.94
Wilkinson County Bank	No	Irwinton	44,861	113	0.99	6.76	4.13	15.45	32.08	22.61	-	-	-	2.32	0.00
Total/Average			3,288,176	7,219	0.81	7.60	4.06	11.10	19.41	24.38	693	1,363	730	1.69	1.80
Central - Total/Average			7,948,020	19,863	0.89	7.63	4.11	11.29	17.31	23.25	1,863	1,492	1,565	1.26	1.17

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Southwest (Excludes Synovus)															
Albany, GA (Metro)															
AB&T	No	Albany	156,104	280	0.74	6.07	3.96	8.88	11.74	10.98	-	5	3	1.46	0.00
Bank of Dawson	Yes	Dawson	114,144	50	0.18	0.99	4.53	18.06	28.91	21.73	75	4	4	1.46	1.48
Bank of Terrell	Yes	Dawson	162,251	583	1.45	14.37	4.10	10.27	16.78	21.43	120	2	32	1.13	1.11
Flint Community Bank	Yes	Albany	213,121	703	1.37	16.59	3.79	8.32	12.03	14.78	60	-	-	1.05	1.45
Total/Average			645,620	1,616	0.94	9.51	4.10	11.38	17.37	17.23	255	11	39	1.24	1.02
Columbus, GA-AL (Metro)															
First Peoples Bank	No	Pine Mountain	116,084	260	0.94	7.14	4.84	13.22	22.94	29.99	-	1	-	1.33	1.03
Total/Average			116,084	260	0.94	7.14	4.84	13.22	22.94	29.99	-	1	-	1.33	1.03
Valdosta, GA (Metro)															
Barwick Banking Company	No	Barwick	11,698	(17)	(0.54)	(6.85)	1.91	7.74	56.14	87.21	-	-	1	2.58	0.00
Citizens Community Bank	Yes	Hahira	138,119	380	1.11	10.38	4.24	11.06	18.04	32.75	60	15	28	1.04	0.97
Citizens National Bank of Quitman	No	Quitman	97,721	187	0.75	6.08	3.58	12.46	19.09	23.06	38	9	1	1.52	0.89
Commercial Banking Company	No	Valdosta	233,219	375	0.64	5.00	3.43	12.97	21.43	26.27	60	7	42	1.69	0.72
Farmers & Merchants Bank	No	Lakeland	541,418	719	0.53	10.19	4.31	4.46	7.10	8.56	408	419	717	1.88	9.51
First Federal Savings and Loan Association of Valdosta	No	Valdosta	171,248	95	0.23	1.33	3.99	16.67	27.99	13.24	30	4	11	0.38	1.45
Guardian Bank	Yes	Valdosta	316,537	1,018	1.30	13.65	3.53	10.01	15.80	17.58	101	2	-	1.94	0.54
Total/Average			1,509,960	2,757	0.57	5.68	3.57	10.77	23.66	29.81	697	456	800	1.58	3.94

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Other															
Ameris Bank	No	Moultrie	7,089,126	22,422	1.30	10.76	4.08	10.79	13.31	11.26	1,700	176	546	0.47	1.13
Bank of Alapaha	No	Alapaha	149,826	418	1.13	10.16	4.55	11.45	13.51	21.36	60	8	11	1.45	0.37
Bank of Camilla	No	Camilla	105,428	205	0.79	5.33	3.54	14.81	24.15	55.63	-	5	32	2.95	1.98
Bank of Early	Yes	Blakely	127,495	48	0.15	1.69	4.45	8.89	12.94	16.20	60	12	8	1.23	1.83
Bank of Eastman	Yes	Eastman	174,398	372	0.86	9.87	4.33	8.73	14.07	19.79	-	46	29	1.40	10.39
Bank of Edison	Yes	Edison	44,350	26	0.23	2.59	3.55	9.54	20.08	30.59	24	4	39	1.20	0.69
CharterBank	No	West Point	1,483,672	3,845	1.05	7.79	3.57	11.84	16.53	23.06	(150)	259	103	1.03	0.24
Citizens Bank	Yes	Nashville	256,797	737	1.15	9.20	3.60	12.36	22.16	25.67	-	7	58	1.68	2.29
Citizens Bank & Trust Company	Yes	Eastman	135,370	136	0.41	5.69	3.83	7.17	13.27	30.47	-	21	4	1.65	3.34
Citizens Bank of Americus	No	Americus	291,435	714	1.00	11.04	3.40	9.20	16.46	33.38	75	60	3	2.13	0.38
Citizens Bank of Cochran	No	Cochran	75,736	74	0.39	3.04	4.17	12.77	18.73	22.97	(45)	15	102	1.27	0.93
South Coast Bank & Trust	Yes	Brunswick	107,283	105	0.41	3.55	3.86	11.73	15.88	20.97	63	-	-	1.59	0.10
Citizens State Bank of Taylor County	Yes	Reynolds	61,759	69	0.44	4.80	3.15	9.28	19.37	35.45	-	2	1	1.30	0.65
Colony Bank	No	Fitzgerald	1,206,945	2,358	0.78	8.37	3.40	9.66	15.68	20.92	335	523	917	1.17	1.42
Commercial State Bank	Yes	Donalsonville	93,163	23	0.10	0.61	4.21	14.46	25.75	28.93	200	2	39	1.40	2.14
Community Bank & Trust - West Georgia	No	LaGrange	86,059	1	-	0.13	4.51	4.07	6.26	19.66	-	1	46	0.47	8.50
Community Banking Company of Fitzgerald	No	Fitzgerald	136,952	324	0.96	7.41	3.98	11.99	19.00	21.90	60	1	21	2.05	0.49
Douglas National Bank	Yes	Douglas	180,744	1,026	2.29	19.82	4.69	11.36	15.32	13.52	25	14	9	1.06	0.47
Family Bank	No	Pelham	95,015	152	0.65	5.94	4.42	11.08	15.71	12.22	4	64	95	0.85	1.65
First National Bank of Coffee County	Yes	Douglas	145,009	645	1.80	16.62	3.99	10.92	17.33	22.75	30	8	97	0.62	0.21
First National Bank of Decatur County	No	Bainbridge	159,026	377	0.94	10.44	3.63	9.16	14.06	28.27	50	10	6	1.59	1.76
First Port City Bank	No	Bainbridge	173,218	609	1.43	12.07	3.90	11.82	16.67	22.77	-	-	-	1.78	0.27
First State Bank of Blakely	No	Blakely	448,933	1,469	1.30	9.45	4.01	13.86	20.52	15.43	50	19	148	1.23	0.37
First State Bank of Randolph County	Yes	Cuthbert	79,902	95	0.47	6.21	2.81	8.88	15.72	45.25	4	-	1	1.16	0.85
Calumet Bank	No	LaGrange	168,089	223	0.54	5.58	3.55	9.88	13.79	15.85	46	24	-	1.24	0.96
Pelham Banking Company	Yes	Pelham	78,847	268	1.39	9.86	3.50	14.57	27.99	23.18	-	1	-	1.68	0.01
Peoples Bank	Yes	Willacoochee	75,804	175	0.92	8.15	3.35	11.40	21.93	37.10	15	2	10	0.67	0.10
Peoples Bank of Georgia	No	Talbotton	70,803	139	0.81	9.09	5.25	9.22	14.72	11.67	-	3	-	0.74	0.73
PeoplesSouth Bank	No	Colquitt	723,242	1,675	0.94	10.23	3.75	9.25	14.87	24.97	-	88	35	1.34	1.96
Planters and Citizens Bank	No	Camilla	115,870	99	0.33	3.71	2.20	9.13	23.70	74.94	-	-	-	2.56	0.64
Planters First Bank	Yes	Hawkinsville	305,033	571	0.77	9.00	4.07	8.90	13.67	27.60	-	60	87	0.98	1.87
Rabun County Bank	No	Clayton	172,934	345	0.81	7.64	3.38	10.68	19.49	36.15	-	5	-	2.59	3.48
Rochelle State Bank	No	Rochelle	29,700	33	0.45	2.97	3.06	15.89	32.81	52.72	6	1	-	1.91	0.23
South Georgia Banking Company	No	Tifton	452,865	1,043	0.92	7.08	3.44	10.86	19.79	48.02	-	50	35	1.81	0.76
SouthCrest Bank NA	No	Tyrone	543,784	978	0.72	6.78	3.67	8.87	14.16	19.91	106	61	136	0.95	1.23
Southwest Georgia Bank	No	Moultrie	469,935	1,073	0.92	11.86	3.71	8.05	12.45	15.15	75	2	40	1.02	0.29
State Bank of Cochran	Yes	Cochran	221,708	896	1.63	11.24	3.89	14.20	26.74	38.12	-	79	151	4.52	2.09
SunMark Community Bank	Yes	Hawkinsville	245,025	469	0.79	7.28	4.30	11.02	17.76	29.08	90	18	39	2.25	1.84
Thomas County Federal Savings & Loan Association	No	Thomasville	253,402	1,148	1.85	14.34	3.33	14.04	19.23	22.48	(1,023)	473	97	2.10	0.76
Thomasville National Bank	No	Thomasville	778,687	3,082	1.58	17.99	3.64	8.52	11.62	6.67	300	2	59	2.11	0.52
Trust Bank	Yes	Lenox	38,624	190	1.95	22.18	6.02	9.00	15.83	26.06	18	-	-	1.51	3.03
United National Bank	No	Cairo	201,175	461	0.91	6.72	4.24	13.63	19.70	10.66	60	15	162	1.88	2.10
West Central Georgia Bank	No	Thomaston	123,668	268	0.88	3.67	3.70	24.40	51.21	61.65	15	7	9	2.77	0.60
Wilcox County State Bank	No	Abbeville	90,420	231	1.05	9.79	4.50	11.01	18.43	16.32	24	4	3	1.62	0.92
Total/Average			18,067,256	49,617	0.91	8.36	3.87	11.10	18.46	27.20	2,277	2,152	3,178	1.06	1.20
Southwest - Total/Average			20,338,920	54,250	0.84	7.67	4.09	11.62	20.61	26.06	3,229	2,620	4,017	1.11	1.40

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	132,849	381	1.14	7.39	3.97	15.72	30.73	34.09	60	14	17	1.33	0.26
Southern Bank	No	Sardis	82,471	78	0.39	3.40	4.82	11.39	19.56	22.07	25	-	9	1.15	3.90
Total/Average			215,320	459	0.77	5.40	4.40	13.56	25.15	28.08	85	14	26	1.26	1.65
Brunswick, GA (Metro)															
Atlantic National Bank	Yes	Brunswick	172,895	415	0.99	9.15	2.79	10.97	22.55	38.89	(100)	11	1	1.53	0.60
Southeastern Bank	No	Darien	422,530	1,243	1.20	10.71	3.53	10.92	18.84	37.51	(100)	663	36	2.05	1.99
Total/Average			595,425	1,658	1.10	9.93	3.16	10.95	20.70	38.20	(200)	674	37	1.88	1.58
Savannah, GA (Metro)															
Carver State Bank	No	Savannah	39,942	51	0.52	5.64	5.85	9.22	13.57	17.52	-	-	-	1.43	7.71
First Bank of Coastal Georgia	No	Pembroke	123,720	187	0.59	4.98	2.84	11.56	31.49	26.90	-	-	-	3.09	1.24
First Chatham Bank	No	Savannah	374,216	245	0.26	3.28	3.87	6.64	9.84	19.29	450	26	798	0.94	7.31
Total/Average			537,878	483	0.46	4.63	4.19	9.14	18.30	21.24	450	26	798	1.23	5.95
Other															
Pineland Bank	No	Alma	282,012	350	0.50	5.03	4.40	9.90	14.88	28.06	75	5	26	1.62	3.25
Altamaha Bank and Trust Company	Yes	Vidalia	159,717	511	1.29	12.11	4.73	11.17	17.42	23.57	65	12	106	1.20	1.49
Bank of Dudley	No	Dublin	219,453	474	0.88	8.04	4.09	11.18	17.93	16.77	95	29	10	1.33	1.45
Bank of Hazlehurst	Yes	Hazlehurst	144,017	465	1.29	10.84	3.38	10.78	19.42	34.10	75	9	-	1.60	3.24
Bank of Lumber City	No	Lumber City	24,750	33	0.54	3.68	5.24	15.12	24.73	47.85	15	14	-	1.12	0.39
Bank of Newington	No	Newington	112,404	393	1.45	16.29	5.00	8.92	12.06	10.35	350	1	335	1.82	1.68
Bank of Soperton	Yes	Soperton	54,997	202	1.48	14.96	5.30	9.84	14.55	18.43	34	2	1	1.49	0.86
Bank of Wrightsville	Yes	Wrightsville	52,175	125	0.95	12.12	4.00	9.18	17.06	39.38	-	1	-	1.20	1.04
Claxton Bank	Yes	Claxton	119,376	269	0.92	9.96	4.32	9.81	15.17	22.05	45	60	26	1.23	1.21
Community Bank of Georgia	No	Baxley	73,059	175	0.97	7.00	4.92	14.09	19.29	22.48	30	5	27	1.53	1.84
Durden Banking Company, Incorporated	Yes	Twin City	165,606	727	1.80	12.12	4.58	15.17	26.21	29.30	-	35	126	2.88	0.81
Farmers & Merchants Bank	No	Statesboro	187,914	232	0.51	4.81	3.59	8.33	13.41	32.47	-	23	13	1.07	1.67
Farmers and Merchants Bank	No	Sylvania	116,079	138	0.49	3.56	3.41	14.47	29.41	45.78	20	11	-	1.51	2.45
Farmers State Bank	Yes	Dublin	122,855	353	1.16	8.80	3.98	13.63	19.85	30.28	45	4	20	2.67	0.48
First National Bank South	No	Alma	353,354	2,653	3.05	20.71	5.35	15.12	24.04	21.24	-	2,148	505	3.71	1.72
Four County Bank	Yes	Allentown	66,161	274	1.67	12.99	4.29	12.87	20.41	29.18	30	5	23	2.04	1.21
Glennville Bank	No	Glennville	233,650	714	1.26	11.30	4.19	11.32	17.71	24.66	-	17	-	2.22	0.92
Merchants & Citizens Bank	No	McRae	109,968	151	0.55	3.60	3.01	14.08	32.32	42.02	-	11	9	2.83	0.48
Morris Bank	Yes	Dublin	613,270	3,414	2.24	21.41	4.70	10.43	13.53	8.81	175	28	223	1.73	1.37
Mount Vernon Bank	Yes	Vidalia	131,302	478	1.45	15.00	3.76	10.66	18.42	36.45	6	1	-	1.23	0.54
First Southern Bank	No	Patterson	109,141	151	0.57	12.48	4.67	4.67	7.42	16.01	-	20	22	1.45	5.14
Peoples Bank	No	Lyons	90,029	154	0.71	8.71	3.89	8.34	12.92	31.95	30	1	8	1.64	0.30
PrimeSouth Bank	No	Blackshear	379,865	1,254	1.35	11.88	4.61	10.84	16.87	25.19	-	55	256	2.77	1.15
Security State Bank	Yes	McRae	45,231	153	1.37	9.77	4.35	14.10	25.99	52.59	7	-	1	2.84	0.35
South Georgia Bank	Yes	Glennville	152,891	747	2.00	18.15	4.89	11.32	18.92	28.93	30	-	5	1.58	1.10
Vidalia Federal Savings Bank	No	Vidalia	231,407	232	0.40	3.12	2.29	12.91	48.10	79.66	-	-	-	0.97	0.95
Waycross Bank & Trust	Yes	Waycross	162,072	496	1.28	13.49	3.33	10.11	18.53	42.37	54	-	-	2.13	0.55
Wheeler County State Bank	Yes	Alamo	97,116	200	0.80	5.73	3.80	14.13	22.95	38.77	-	23	9	2.34	0.27
Total/Average			4,609,871	15,518	1.18	10.63	4.22	11.52	19.98	31.38	1,181	2,520	1,751	1.99	1.46
Southeast - Total/Average			5,958,494	18,118	0.87	7.65	3.99	11.29	21.03	29.72	1,516	3,234	2,612	1.90	1.88