

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			13,622,229	68,903	0.98	9.55	4.07	10.28	17.03	20.50	2,554	3,723	6,679	0.95	0.38
East - Total/Average			3,863,539	23,427	1.11	10.53	3.80	11.17	21.03	31.52	1,834	633	2,653	1.46	1.19
Atlanta Metro - Total/Average			23,742,528	124,061	0.90	8.21	3.94	9.58	15.07	23.71	8,015	6,486	9,998	1.12	1.40
Central - Total/Average			7,972,181	43,144	0.83	6.20	4.17	11.29	17.15	20.24	4,144	2,644	3,657	1.26	0.99
Southwest - Total/Average			20,636,632	113,919	0.93	8.34	4.11	11.64	20.07	24.38	7,886	5,189	12,347	1.05	1.31
Southeast - Total/Average			5,963,702	37,253	0.96	8.40	4.12	11.61	21.55	29.14	4,640	6,378	7,230	1.90	1.85
State Total			75,800,811	410,707	0.95	8.54	4.04	10.93	18.65	24.91	29,073	25,053	42,564	1.16	1.17
<b>North</b>															
<b>Chattanooga, TN-GA (Metro)</b>															
Bank of Dade	Yes	Trenton	100,490	773	1.53	14.49	3.92	11.46	26.59	44.30	-	253	33	1.29	0.43
Bank of LaFayette, Georgia	No	Lafayette	242,326	954	0.79	6.44	3.29	13.24	32.39	31.59	-	18	110	1.21	1.24
Capital Bank	Yes	Fort Oglethorpe	120,573	759	1.28	13.00	4.40	9.87	14.60	22.92	-	49	12	1.50	0.29
Citizens Bank & Trust, Inc.	No	Trenton	101,735	561	1.10	9.85	4.95	11.49	21.49	22.61	66	11	53	1.54	0.60
American Commerce Bank, National Association	No	Bremen	250,382	1,929	1.62	14.84	4.13	10.95	13.89	7.10	660	156	-	1.53	0.87
<b>Total/Average</b>			815,506	4,976	1.26	11.72	4.14	11.40	21.79	25.70	726	487	208	1.44	0.81
<b>Dalton, GA (Metro)</b>															
First Bank	No	Dalton	309,484	1,697	1.13	14.76	4.35	7.91	10.98	11.49	250	209	173	1.83	0.76
First National Community Bank	No	Chatsworth	151,467	599	0.81	5.64	3.83	11.88	18.14	17.67	36	54	3	1.29	1.43
<b>Total/Average</b>			460,951	2,296	0.97	10.20	4.09	9.90	14.56	14.58	286	263	176	1.67	0.98
<b>Rome, GA (Metro)</b>															
Greater Community Bank	Yes	Rome	153,108	971	1.34	13.12	4.80	10.27	12.79	17.90	-	51	20	0.97	0.67
Heritage First Bank	Yes	Rome	128,719	487	0.78	7.71	5.03	10.21	13.49	11.61	179	11	58	0.93	0.46
River City Bank	No	Rome	153,533	573	0.75	7.28	3.74	9.11	13.15	24.25	-	37	17	1.37	1.03
<b>Total/Average</b>			435,360	2,031	0.96	9.37	4.52	9.86	13.14	17.92	179	99	95	1.09	0.73
<b>Other</b>															
SouthCrest Bank, N.A.	No	Atlanta	530,697	2,005	0.74	6.97	3.67	9.31	14.42	18.86	176	190	257	0.96	1.16
Mountain Valley Community Bank	No	Cleveland	196,679	639	0.68	7.10	3.56	9.85	15.74	26.06	-	13	1	1.53	1.10
North Georgia National Bank	No	Calhoun	150,548	364	0.54	5.28	3.25	9.32	21.50	18.64	(250)	40	11	1.34	0.37
Southeast First National Bank	No	Summerville	59,159	54	0.19	1.60	2.69	11.71	33.46	49.14	6	-	-	1.56	1.66
Southern Bank & Trust	No	Clarksville	156,156	827	1.10	11.10	4.53	9.85	13.06	12.15	51	2	-	1.54	0.78
United Community Bank	No	Blairsville	10,817,173	55,711	1.04	9.31	3.54	9.66	13.63	17.87	1,380	2,629	5,931	0.85	0.24
<b>Total/Average</b>			11,910,412	59,600	0.72	6.89	3.54	9.95	18.64	23.79	1,363	2,874	6,200	0.88	0.31
<b>North - Total/Average</b>			<b>13,622,229</b>	<b>68,903</b>	<b>0.98</b>	<b>9.55</b>	<b>4.07</b>	<b>10.28</b>	<b>17.03</b>	<b>20.50</b>	<b>2,554</b>	<b>3,723</b>	<b>6,679</b>	<b>0.95</b>	<b>0.38</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	150,036	1,764	2.42	23.23	4.35	10.97	17.13	15.26	102	86	9	2.45	0.82
First American Bank and Trust Company	No	Athens	505,320	2,855	1.16	11.42	3.36	10.26	16.03	21.18	60	35	-	1.26	0.95
First Madison Bank & Trust	No	Athens	206,883	1,695	1.69	13.75	4.31	12.40	17.03	21.35	-	7	176	4.72	0.01
Oconee State Bank	No	Watkinsville	330,964	1,001	0.61	6.81	3.06	9.11	17.46	33.71	-	13	39	1.38	0.24
		<b>Total/Average</b>	<b>1,193,203</b>	<b>7,315</b>	<b>1.47</b>	<b>13.80</b>	<b>3.77</b>	<b>10.69</b>	<b>16.91</b>	<b>22.88</b>	<b>162</b>	<b>141</b>	<b>224</b>	<b>2.20</b>	<b>0.57</b>
<b>Gainesville, GA (Metro)</b>															
Chattahoochee Bank of Georgia	No	Gainesville	194,483	710	0.73	6.28	3.70	12.00	14.05	16.28	91	-	-	1.04	0.00
First Century Bank, National Association	No	Gainesville	128,737	723	1.03	13.64	3.68	7.92	40.15	81.01	396	1	237	2.50	0.18
Peach State Bank & Trust	No	Gainesville	203,899	672	0.71	8.04	3.90	8.28	13.03	24.93	150	52	94	1.19	0.69
		<b>Total/Average</b>	<b>527,119</b>	<b>2,105</b>	<b>0.82</b>	<b>9.32</b>	<b>3.76</b>	<b>9.40</b>	<b>22.41</b>	<b>40.74</b>	<b>637</b>	<b>53</b>	<b>331</b>	<b>1.19</b>	<b>0.31</b>
<b>Other</b>															
Bank of Madison	No	Madison	221,518	961	0.87	6.62	3.77	13.81	22.20	29.64	-	97	54	1.46	2.38
Elberton Federal Savings & Loan Association	No	Elberton	23,727	42	0.36	1.71	3.74	21.27	41.19	24.60	-	-	-	0.22	0.40
F&M Bank	No	Washington	257,350	1,284	1.00	6.15	4.09	16.01	26.21	28.60	-	43	82	2.00	1.47
Farmers State Bank	Yes	Lincolnton	124,897	917	1.47	9.69	4.61	15.48	25.08	25.63	120	109	307	0.76	2.33
First Covenant Bank	No	Commerce	195,184	639	0.65	8.27	3.08	7.61	21.93	67.18	-	2	24	1.92	6.49
Northeast Georgia Bank	Yes	Lavonia	473,971	2,285	0.97	10.81	3.12	9.96	18.34	32.97	(585)	66	255	1.25	1.34
Pinnacle Bank	Yes	Elberton	846,570	7,879	1.87	16.11	4.75	9.87	11.45	7.98	1,500	122	1,376	0.74	0.74
		<b>Total/Average</b>	<b>2,143,217</b>	<b>14,007</b>	<b>1.03</b>	<b>8.48</b>	<b>3.88</b>	<b>13.43</b>	<b>23.77</b>	<b>30.94</b>	<b>1,035</b>	<b>439</b>	<b>2,098</b>	<b>1.07</b>	<b>1.74</b>
<b>East - Total/Average</b>			<b>3,863,539</b>	<b>23,427</b>	<b>1.11</b>	<b>10.53</b>	<b>3.80</b>	<b>11.17</b>	<b>21.03</b>	<b>31.52</b>	<b>1,834</b>	<b>633</b>	<b>2,653</b>	<b>1.46</b>	<b>1.19</b>

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<b>Atlanta Metro (Excludes Suntrust)</b>															
Affinity Bank	No	Atlanta	271,060	1,151	0.87	13.11	3.30	5.17	6.97	15.49	-	107	-	1.31	0.98
Bank of Monticello	Yes	Monticello	108,784	732	1.36	16.31	3.71	8.53	16.79	30.97	-	14	53	1.05	0.99
Brand Banking Company	No	Lawrenceville	2,310,783	10,521	0.91	9.38	3.88	9.91	12.47	7.54	998	1,673	2,826	1.13	2.52
Century Bank of Georgia	No	Cartersville	179,932	821	0.92	8.63	3.43	10.90	23.12	40.88	-	251	-	1.81	0.66
Citizens Bank of Forsyth County	No	Cumming	298,495	1,519	1.03	11.41	3.73	9.50	14.99	35.83	-	263	4	1.62	0.09
Citizens Trust Bank	No	Atlanta	406,980	1,344	0.66	5.85	3.49	10.91	18.33	25.23	-	97	134	0.88	0.86
Community Bank of Pickens County	No	Jasper	330,773	1,631	1.00	10.10	4.24	10.06	14.65	15.27	660	13	414	1.35	5.83
Cornerstone Bank	No	Atlanta	247,283	(111)	(0.09)	(1.70)	3.43	5.94	10.55	19.03	245	24	76	1.85	3.78
Embassy National Bank	Yes	Lawrenceville	116,408	440	0.78	7.43	4.30	10.57	19.08	30.57	-	1	-	2.51	0.48
F & M Bank and Trust Company	No	Manchester	75,048	(345)	(0.88)	(17.48)	4.03	4.96	8.41	16.26	-	3	32	1.18	4.75
Fidelity Bank	No	Atlanta	4,604,369	19,897	0.89	10.03	3.23	7.97	12.35	10.97	2,850	1,769	3,916	0.91	1.03
First Bank of Pike	No	Molena	44,750	124	0.56	6.02	5.13	9.22	17.75	40.68	30	8	7	1.25	2.03
Foothills Community Bank	No	Dawsonville	87,061	198	0.47	5.43	4.40	8.97	11.79	17.69	(149)	213	37	1.26	3.02
First IC Bank	No	Doraville	358,070	3,723	2.10	13.16	4.25	15.72	19.75	16.63	-	23	34	1.56	0.76
First Landmark Bank	No	Marietta	545,511	2,577	0.96	8.52	4.04	10.72	11.79	12.06	650	88	-	1.33	1.18
First National Bank of Griffin	No	Griffin	260,405	528	0.41	8.49	3.36	5.31	10.90	47.31	52	60	100	1.33	0.55
Georgia Banking Company	No	Atlanta	428,524	987	0.53	5.78	3.66	8.99	13.80	1.17	91	30	-	1.12	1.55
Georgia Heritage Bank	No	Dallas	87,592	858	2.00	24.10	5.21	8.75	12.73	14.07	1	2	1	1.54	3.82
Georgia Primary Bank	No	Atlanta	175,121	698	0.80	7.28	3.81	10.94	14.63	27.88	-	50	-	1.63	4.84
Gwinnett Community Bank	No	Duluth	297,806	440	0.28	11.21	2.75	3.03	5.57	25.19	-	53	477	1.58	10.57
Hamilton State Bank	No	Hoschton	1,761,629	10,694	1.18	11.03	4.68	9.98	14.04	21.48	118	33	170	0.99	0.87
Heritage Bank	No	Jonesboro	448,357	1,675	0.77	8.53	4.54	8.43	11.19	13.32	305	30	25	1.22	1.28
Legacy State Bank	No	Loganville	79,411	(143)	(0.36)	(7.79)	3.68	5.62	8.04	13.17	52	-	7	1.18	5.93
Liberty First Bank	Yes	Monroe	125,273	689	1.11	10.22	3.93	11.02	17.15	32.72	72	2	5	1.14	1.76
Metro City Bank	No	Doraville	1,138,149	15,395	2.84	27.69	4.71	10.56	16.19	11.88	136	12	-	0.58	0.02
Newton Federal Bank (MHC)	No	Covington	279,028	756	0.56	3.07	4.18	20.59	35.28	25.11	26	232	63	2.14	1.42
NOA Bank	Yes	Duluth	311,498	4,981	3.43	26.30	4.72	12.75	16.16	22.65	110	-	39	1.21	0.25
Northside Bank	No	Adairsville	130,026	(877)	(1.39)	(26.90)	3.49	6.83	12.17	36.77	(22)	2	11	1.80	6.71
Peoples Bank & Trust	No	Buford	290,397	1,372	0.96	10.22	3.53	9.47	17.11	37.16	-	23	3	1.22	6.32
American Commerce Bank, National Association	No	Bremen	250,382	1,929	1.62	14.84	4.13	10.95	13.89	7.10	660	156	-	1.53	0.87
Piedmont Bank	No	Norcross	597,674	3,392	1.20	10.64	4.45	9.96	11.18	8.59	477	3	-	1.03	1.12
Providence Bank	No	Alpharetta	100,929	11	0.02	0.19	3.78	7.63	9.88	10.70	-	13	141	1.45	18.49
Quantum National Bank	No	Suwanee	413,502	4,158	2.08	17.72	4.90	12.02	15.57	11.88	(208)	49	-	1.20	0.00
RBC Bank (Georgia), National Association	No	Raleigh	4,127,421	15,181	0.77	10.86	1.83	7.20	25.54	82.23	619	61	882	0.72	0.05

**GEORGIA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2017**

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Resurgens Bank	Yes	Tucker	163,313	1,296	1.58	13.94	4.44	11.41	15.14	16.44	-	-	-	1.31	0.00
Signature Bank of Georgia	No	Sandy Springs	100,439	(92)	(0.17)	(1.84)	3.80	9.73	17.45	29.31	37	4	-	1.00	4.85
State Bank of Georgia	No	Fayetteville	90,053	642	1.62	10.59	4.98	15.38	18.42	18.24	(500)	503	23	1.05	0.19
Talbot State Bank	Yes	Woodland	66,993	(17)	(0.05)	(0.63)	3.40	8.59	21.33	47.17	-	1	-	1.23	3.68
Touchmark National Bank	No	Alpharetta	313,953	1,656	1.12	10.04	3.75	10.53	14.83	14.62	150	21	-	1.25	0.00
United Bank	Yes	Zebulon	1,308,058	12,020	1.90	18.72	3.65	10.06	18.37	35.26	480	527	281	1.81	0.54
Vinings Bank	No	Smyrna	284,537	1,487	1.04	11.97	3.23	8.91	14.35	22.73	-	10	163	1.06	0.79
WestSide Bank	No	Hiram	126,751	123	0.20	2.26	4.29	8.68	13.31	26.39	75	62	74	1.50	12.05
<b>Atlanta Metro - Total/Average</b>			<b>23,742,528</b>	<b>124,061</b>	<b>0.90</b>	<b>8.21</b>	<b>3.94</b>	<b>9.58</b>	<b>15.07</b>	<b>23.71</b>	<b>8,015</b>	<b>6,486</b>	<b>9,998</b>	<b>1.12</b>	<b>1.40</b>
<b>Central</b>															
<b>Macon, GA (Metro)</b>															
American Pride Bank	Yes	Macon	161,973	1,087	1.44	8.90	4.29	16.28	19.93	10.95	130	-	8	1.20	0.09
Persons Banking Company	Yes	Forsyth	323,181	(312)	(0.19)	(3.35)	3.91	5.97	10.13	17.93	135	95	213	1.35	6.55
State Bank and Trust Company	No	Macon	4,216,655	27,361	1.32	9.82	4.58	11.40	13.66	20.77	2,847	192	1,649	0.97	0.21
<b>Total/Average</b>			<b>4,701,809</b>	<b>28,136</b>	<b>0.86</b>	<b>5.12</b>	<b>4.26</b>	<b>11.22</b>	<b>14.57</b>	<b>16.55</b>	<b>3,112</b>	<b>287</b>	<b>1,870</b>	<b>1.01</b>	<b>0.64</b>
<b>Other</b>															
Bank of Hancock County	No	Sparta	83,100	384	0.90	4.82	3.71	17.11	36.59	46.97	5	3	13	3.73	0.48
BankSouth	Yes	Greensboro	519,970	4,826	1.91	18.49	4.41	10.38	15.76	12.92	54	295	88	1.73	0.42
Century Bank and Trust	No	Milledgeville	246,413	1,166	0.96	9.49	3.72	10.75	16.04	23.30	-	16	31	1.34	0.81
Citizens Bank of Swainsboro	No	Swainsboro	188,976	830	0.92	9.03	4.50	10.25	15.73	17.18	360	44	212	2.45	0.35
Citizens Bank of The South	No	Sandersville	219,587	734	0.67	5.86	4.56	11.57	18.47	14.76	230	25	339	1.16	0.89
Exchange Bank	No	Milledgeville	242,211	1,070	0.89	7.07	3.99	12.61	21.69	33.09	-	53	82	2.01	1.30
Farmers & Merchants Bank	No	Eatonton	179,484	227	0.25	1.90	3.46	13.81	23.07	31.57	-	23	38	2.47	6.68
Farmers Bank	No	Greensboro	91,016	225	0.45	3.27	2.79	14.80	27.57	21.77	(125)	4	2	1.96	0.68
First State Bank	No	Wrens	127,992	586	0.99	11.85	5.57	8.30	12.48	18.53	140	15	98	0.87	0.75
Geo. D. Warthen Bank	No	Sandersville	173,351	571	0.67	8.09	4.59	8.32	12.79	21.09	300	16	161	0.87	3.04
Peoples Bank	Yes	Eatonton	126,241	(24)	(0.04)	(0.82)	3.71	4.95	9.68	23.59	68	26	68	1.44	3.36
Queensborough National Bank & Trust Company	No	Louisville	1,026,290	4,188	0.83	8.84	3.89	9.28	14.38	19.58	-	1,837	655	1.66	1.51
Wilkinson County Bank	No	Irwinton	45,741	225	0.99	6.65	4.22	15.48	32.11	26.67	-	-	-	2.33	0.03
<b>Total/Average</b>			<b>3,270,372</b>	<b>15,008</b>	<b>0.80</b>	<b>7.27</b>	<b>4.09</b>	<b>11.35</b>	<b>19.72</b>	<b>23.92</b>	<b>1,032</b>	<b>2,357</b>	<b>1,787</b>	<b>1.67</b>	<b>1.50</b>
<b>Central - Total/Average</b>			<b>7,972,181</b>	<b>43,144</b>	<b>0.83</b>	<b>6.20</b>	<b>4.17</b>	<b>11.29</b>	<b>17.15</b>	<b>20.24</b>	<b>4,144</b>	<b>2,644</b>	<b>3,657</b>	<b>1.26</b>	<b>0.99</b>

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<b>Southwest (Excludes Synovus)</b>															
<b>Albany, GA (Metro)</b>															
AB&T	No	Albany	165,940	557	0.73	6.02	3.97	9.00	11.67	14.04	-	10	4	1.42	0.02
Bank of Dawson	Yes	Dawson	114,269	710	1.25	6.96	4.72	18.48	27.66	14.17	150	10	36	1.40	1.59
Bank of Terrell	Yes	Dawson	156,257	1,118	1.40	13.70	4.23	10.29	16.40	15.89	240	26	102	1.16	1.31
Flint Community Bank	Yes	Albany	208,196	1,509	1.46	17.71	3.81	8.22	11.68	10.32	120	-	19	1.05	1.50
<b>Total/Average</b>			<b>644,662</b>	<b>3,894</b>	<b>1.21</b>	<b>11.10</b>	<b>4.18</b>	<b>11.50</b>	<b>16.85</b>	<b>13.61</b>	<b>510</b>	<b>46</b>	<b>161</b>	<b>1.23</b>	<b>1.09</b>
<b>Columbus, GA-AL (Metro)</b>															
First Peoples Bank	No	Pine Mountain	117,823	509	0.89	6.93	4.65	12.76	22.34	29.65	-	4	30	1.28	1.00
<b>Total/Average</b>			<b>117,823</b>	<b>509</b>	<b>0.89</b>	<b>6.93</b>	<b>4.65</b>	<b>12.76</b>	<b>22.34</b>	<b>29.65</b>	<b>-</b>	<b>4</b>	<b>30</b>	<b>1.28</b>	<b>1.00</b>
<b>Valdosta, GA (Metro)</b>															
Barwick Banking Company	No	Barwick	11,874	(26)	(0.43)	(5.27)	1.98	8.30	49.75	85.91	1	-	1	2.37	0.00
Citizens Community Bank	Yes	Hahira	137,996	803	1.17	10.83	4.25	11.21	18.31	33.79	120	22	119	1.02	0.89
Citizens National Bank of Quitman	No	Quitman	96,577	401	0.81	6.46	3.72	12.95	18.94	18.36	75	51	26	1.52	0.71
Commercial Banking Company	No	Valdosta	228,385	812	0.70	5.37	3.61	13.58	21.90	25.62	120	55	189	1.69	0.56
Farmers & Merchants Bank	No	Lakeland	548,047	1,751	0.64	12.18	4.24	4.67	7.52	10.19	708	490	1,365	1.82	8.47
First Federal Savings and Loan Association of Valdosta	No	Valdosta	172,146	198	0.23	1.39	4.02	16.48	27.08	10.99	40	9	50	0.35	1.99
Guardian Bank	Yes	Valdosta	322,468	2,251	1.42	14.90	3.66	9.77	15.14	18.74	221	2	60	1.96	0.52
<b>Total/Average</b>			<b>1,517,493</b>	<b>6,190</b>	<b>0.65</b>	<b>6.55</b>	<b>3.64</b>	<b>10.99</b>	<b>22.66</b>	<b>29.09</b>	<b>1,285</b>	<b>629</b>	<b>1,810</b>	<b>1.55</b>	<b>3.61</b>

**GEORGIA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2017**

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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	7,389,330	46,361	1.32	10.61	4.12	10.77	13.05	8.77	4,202	1,298	4,319	0.44	1.05
Bank of Alapaha	No	Alapaha	150,696	742	1.00	8.89	4.41	11.67	17.02	17.21	120	18	22	1.41	0.25
Bank of Camilla	No	Camilla	103,758	522	1.00	6.74	3.57	15.06	23.67	49.39	-	10	32	2.63	1.75
Bank of Early	Yes	Blakely	128,157	236	0.37	4.14	4.64	9.30	12.25	8.54	125	15	30	1.17	2.03
Bank of Eastman	Yes	Eastman	173,799	713	0.82	9.29	4.42	8.87	14.11	18.28	-	67	76	1.35	10.14
Bank of Edison	Yes	Edison	45,320	101	0.46	4.96	3.59	9.64	18.67	26.93	33	5	39	1.15	0.79
CharterBank	No	West Point	1,478,645	7,852	1.07	7.87	3.61	12.06	16.67	21.26	(150)	627	176	1.03	0.24
Citizens Bank	Yes	Nashville	258,168	1,443	1.12	8.99	3.67	12.66	22.07	23.16	-	49	71	1.63	2.29
Citizens Bank & Trust Company	Yes	Eastman	133,576	380	0.57	7.80	3.92	7.33	13.51	28.00	-	37	48	1.57	3.29
Citizens Bank of Americus	No	Americus	288,987	1,462	1.02	11.20	3.44	9.27	16.16	29.57	150	73	131	2.04	0.38
Citizens Bank of Cochran	No	Cochran	84,173	105	0.27	2.14	4.40	13.06	17.05	19.61	(65)	24	123	1.03	0.85
South Coast Bank & Trust	Yes	Brunswick	107,488	289	0.55	4.84	3.93	11.52	16.63	24.27	105	-	2	1.70	0.00
Citizens State Bank of Taylor County	Yes	Reynolds	58,663	183	0.58	6.29	3.55	9.36	19.46	28.73	-	6	10	1.23	0.74
Colony Bank	No	Fitzgerald	1,196,640	5,095	0.85	9.02	3.48	9.95	15.67	20.34	335	650	1,865	1.04	1.06
Commercial State Bank	Yes	Donalsonville	88,548	284	0.60	3.77	4.28	15.39	25.38	22.28	260	3	56	1.39	2.27
Community Bank & Trust - West Georgia	No	LaGrange	84,285	(31)	(0.07)	(1.97)	4.48	4.01	6.44	20.75	-	2	61	0.46	8.69
Community Banking Company of Fitzgerald	No	Fitzgerald	142,348	714	1.05	8.14	4.10	11.72	17.12	16.79	120	12	42	1.86	1.01
Douglas National Bank	Yes	Douglas	176,145	2,252	2.55	21.73	4.76	11.99	15.70	11.15	50	22	30	1.06	0.61
Family Bank	No	Pelham	93,688	340	0.73	6.58	4.46	11.41	15.92	10.51	12	111	132	0.87	1.70
First National Bank of Coffee County	Yes	Douglas	138,871	1,187	1.65	15.18	4.07	11.29	17.87	17.82	60	8	97	0.64	0.16
First National Bank of Decatur County	No	Bainbridge	157,204	832	1.05	11.32	3.73	9.73	14.55	25.51	330	22	312	1.54	1.45
First Port City Bank	No	Bainbridge	173,616	1,104	1.29	10.81	4.04	11.75	16.03	16.87	-	-	6	1.64	0.12
First State Bank of Blakely	No	Blakely	478,285	2,801	1.23	8.91	4.09	13.81	19.14	14.43	235	25	369	1.13	0.57
First State Bank of Randolph County	Yes	Cuthbert	78,031	235	0.59	7.39	3.04	9.11	16.31	43.96	8	-	1	1.17	0.85
Calumet Bank	No	LaGrange	174,136	541	0.64	6.71	3.84	9.58	13.71	23.66	115	24	-	1.29	0.47
Pelham Banking Company	Yes	Pelham	77,472	556	1.44	10.01	3.44	14.83	28.74	52.32	-	1	2	1.61	0.05
Peoples Bank	Yes	Willacoochee	76,194	382	1.01	8.78	3.43	12.06	20.79	30.64	25	2	37	0.56	0.14
Peoples Bank of Georgia	No	Talbotton	71,147	275	0.79	8.76	5.31	9.39	14.55	9.59	-	10	7	0.70	0.65
PeoplesSouth Bank	No	Colquitt	724,136	3,402	0.95	10.29	3.83	9.14	14.45	19.38	300	110	144	1.31	2.12
Planters and Citizens Bank	No	Camilla	111,705	239	0.40	4.45	2.41	9.27	22.10	68.72	-	1	3	2.03	0.68
Planters First Bank	Yes	Hawkinsville	299,716	1,432	0.97	11.08	4.16	9.10	13.22	20.62	75	175	118	0.98	1.71
Rabun County Bank	No	Clayton	170,425	791	0.94	8.67	3.55	11.01	19.07	33.59	-	39	228	2.35	2.55
Rochelle State Bank	No	Rochelle	27,277	101	0.70	4.46	3.30	16.84	34.42	48.08	12	3	73	1.23	0.00
South Georgia Banking Company	No	Tifton	441,402	2,030	0.91	6.85	3.47	11.30	19.81	43.90	-	76	53	1.73	0.76
SouthCrest Bank, N.A.	No	Atlanta	530,697	2,005	0.74	6.97	3.67	9.31	14.42	18.86	176	190	257	0.96	1.16
Southwest Georgia Bank	No	Moultrie	469,244	2,176	0.93	11.98	3.81	8.24	12.59	12.99	150	3	182	0.96	0.27
State Bank of Cochran	Yes	Cochran	216,741	2,032	1.86	12.79	4.06	14.77	25.50	30.72	-	135	212	4.18	2.01
SunMark Community Bank	Yes	Hawkinsville	241,547	1,192	0.99	9.17	4.35	10.83	17.87	25.76	180	32	254	2.11	1.76
Thomas County Federal Savings & Loan Association	No	Thomasville	258,835	2,112	1.67	12.97	3.31	13.96	20.33	25.31	(1,656)	536	100	1.84	0.71
Thomasville National Bank	No	Thomasville	798,027	6,325	1.62	18.05	3.66	8.88	11.97	8.56	500	4	293	2.08	0.42
Trust Bank	Yes	Lenox	39,336	314	1.63	17.92	5.88	9.50	16.36	27.96	36	3	-	1.60	2.92
United National Bank	No	Cairo	209,544	1,076	1.07	7.83	4.36	13.73	18.41	10.08	170	42	279	1.81	2.16
West Central Georgia Bank	No	Thomaston	123,290	642	1.05	4.35	3.70	24.66	52.56	62.98	30	34	27	2.87	0.52
Wilcox County State Bank	No	Abbeville	87,362	501	1.14	10.47	4.60	11.16	18.52	10.09	48	6	27	1.56	0.63
<b>Total/Average</b>			<b>18,356,654</b>	<b>103,326</b>	<b>0.98</b>	<b>8.80</b>	<b>3.95</b>	<b>11.32</b>	<b>18.41</b>	<b>25.18</b>	<b>6,091</b>	<b>4,510</b>	<b>10,346</b>	<b>1.00</b>	<b>1.13</b>
<b>Southwest - Total/Average</b>			<b>20,636,632</b>	<b>113,919</b>	<b>0.93</b>	<b>8.34</b>	<b>4.11</b>	<b>11.64</b>	<b>20.07</b>	<b>24.38</b>	<b>7,886</b>	<b>5,189</b>	<b>12,347</b>	<b>1.05</b>	<b>1.31</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	130,928	771	1.17	7.38	4.09	16.35	31.05	31.91	146	37	51	1.41	0.25
Southern Bank	No	Sardis	80,876	144	0.36	3.14	4.83	11.38	20.04	18.43	50	2	22	1.16	4.27
<b>Total/Average</b>			<b>211,804</b>	<b>915</b>	<b>0.77</b>	<b>5.26</b>	<b>4.46</b>	<b>13.87</b>	<b>25.55</b>	<b>25.17</b>	<b>196</b>	<b>39</b>	<b>73</b>	<b>1.32</b>	<b>1.79</b>
<b>Brunswick, GA (Metro)</b>															
Atlantic National Bank	Yes	Brunswick	170,750	1,246	1.48	13.56	2.97	11.18	23.84	40.58	(325)	38	1	1.37	0.44
Southeastern Bank	No	Darien	426,383	2,415	1.15	10.29	3.57	11.03	19.15	38.59	(100)	687	366	1.89	1.88
<b>Total/Average</b>			<b>597,133</b>	<b>3,661</b>	<b>1.32</b>	<b>11.93</b>	<b>3.27</b>	<b>11.11</b>	<b>21.50</b>	<b>39.59</b>	<b>(425)</b>	<b>725</b>	<b>367</b>	<b>1.72</b>	<b>1.47</b>
<b>Savannah, GA (Metro)</b>															
Carver State Bank	No	Savannah	40,199	165	0.84	9.07	6.49	9.35	13.37	15.83	-	-	-	1.34	7.61
First Bank of Coastal Georgia	No	Pembroke	120,886	369	0.60	4.88	2.91	13.40	33.94	35.48	-	2	1	3.11	0.85
First Chatham Bank	No	Savannah	369,492	632	0.34	4.19	4.04	6.94	9.87	14.82	750	42	807	1.05	7.28
<b>Total/Average</b>			<b>530,577</b>	<b>1,166</b>	<b>0.59</b>	<b>6.05</b>	<b>4.48</b>	<b>9.90</b>	<b>19.06</b>	<b>22.04</b>	<b>750</b>	<b>44</b>	<b>808</b>	<b>1.30</b>	<b>5.84</b>
<b>Other</b>															
Pineland Bank	No	Alma	288,369	728	0.51	5.20	4.47	9.87	14.78	32.12	675	135	1,008	1.53	2.14
Altamaha Bank and Trust Company	Yes	Vidalia	161,492	1,067	1.34	12.49	4.76	11.14	17.20	24.79	120	38	182	1.20	1.53
Bank of Dudley	No	Dublin	218,899	1,028	0.95	8.63	4.20	11.11	17.80	14.21	185	44	81	1.33	1.35
Bank of Hazlehurst	Yes	Hazlehurst	130,484	(1,104)	(1.61)	(13.84)	2.96	10.61	17.57	25.01	1,900	18	1,373	2.14	8.56
Bank of Lumber City	No	Lumber City	24,563	112	0.91	6.15	5.01	14.94	25.72	47.23	30	16	2	1.23	0.37
Bank of Newington	No	Newington	116,929	772	1.39	15.68	5.27	9.00	11.95	7.53	500	5	363	1.81	2.87
Bank of Soperton	Yes	Soperton	60,622	480	1.67	17.58	5.40	9.35	14.05	18.31	69	5	1	1.42	0.57
Bank of Wrightsville	Yes	Wrightsville	53,229	243	0.93	11.48	3.91	9.47	16.69	38.86	-	2	-	1.15	1.05
Claxton Bank	Yes	Claxton	120,006	466	0.79	8.49	4.66	9.63	14.39	19.67	158	60	101	1.26	1.18
Community Bank of Georgia	No	Baxley	73,750	359	0.98	7.11	5.00	14.03	18.54	16.99	60	40	27	1.53	2.49
Durden Banking Company, Incorporated	Yes	Twin City	164,719	1,554	1.90	12.82	4.67	15.23	26.22	25.16	-	45	172	2.74	0.78
Farmers & Merchants Bank	No	Statesboro	182,387	538	0.59	5.52	3.73	8.45	13.34	25.51	-	39	15	1.01	1.67
Farmers and Merchants Bank	No	Sylvania	111,717	317	0.56	4.02	3.43	14.49	30.57	44.86	40	22	53	1.48	2.38
Farmers State Bank	Yes	Dublin	122,455	734	1.20	9.12	4.04	13.75	19.66	26.74	90	7	24	2.58	0.43
First National Bank South	No	Alma	359,090	6,329	3.60	23.96	5.56	15.81	25.58	22.11	-	4,505	1,536	4.14	1.20
Four County Bank	Yes	Allentown	63,934	581	1.78	13.69	4.35	13.47	21.39	29.21	60	15	29	2.17	1.12
Glennville Bank	No	Glennville	234,449	1,420	1.24	11.03	4.26	11.39	18.16	24.70	-	49	58	2.18	0.90
Merchants & Citizens Bank	No	McRae	107,104	416	0.76	4.85	3.05	14.29	33.06	42.35	40	27	114	2.75	0.41
Morris Bank	Yes	Dublin	644,666	7,020	2.25	21.63	4.85	10.04	13.12	11.93	475	109	372	1.72	1.16
Mount Vernon Bank	Yes	Vidalia	128,140	939	1.44	14.27	3.80	10.90	19.24	34.58	12	1	-	1.23	0.37
First Southern Bank	No	Patterson	105,366	287	0.54	11.64	4.73	4.76	7.66	13.74	-	48	25	1.49	4.59
Peoples Bank	No	Lyons	89,355	271	0.62	7.58	4.11	8.11	12.54	23.76	60	4	8	1.57	0.31
PrimeSouth Bank	No	Waycross	376,955	2,636	1.40	12.22	4.66	11.17	17.31	21.14	-	183	267	2.70	1.02
Security State Bank	Yes	McRae	46,544	319	1.42	10.13	4.38	14.27	26.42	53.36	15	-	146	2.18	0.03
South Georgia Bank	Yes	Glennville	149,648	1,587	2.12	18.95	5.05	11.43	19.05	25.56	30	82	6	1.65	0.71
Vidalia Federal Savings Bank	No	Vidalia	229,130	499	0.43	3.34	2.22	13.12	48.65	79.57	1	-	1	0.97	0.90
Waycross Bank & Trust	Yes	Waycross	163,242	998	1.26	13.23	3.27	9.99	19.52	46.23	99	-	5	2.27	0.53
Wheeler County State Bank	Yes	Alamo	96,944	915	1.86	13.01	3.99	14.62	22.84	38.47	(500)	71	13	1.58	0.70
<b>Total/Average</b>			<b>4,624,188</b>	<b>31,511</b>	<b>1.17</b>	<b>10.36</b>	<b>4.28</b>	<b>11.59</b>	<b>20.11</b>	<b>29.78</b>	<b>4,119</b>	<b>5,570</b>	<b>5,982</b>	<b>2.00</b>	<b>1.45</b>
<b>Southeast - Total/Average</b>			<b>5,963,702</b>	<b>37,253</b>	<b>0.96</b>	<b>8.40</b>	<b>4.12</b>	<b>11.61</b>	<b>21.55</b>	<b>29.14</b>	<b>4,640</b>	<b>6,378</b>	<b>7,230</b>	<b>1.90</b>	<b>1.85</b>