

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			13,727,252	104,870	0.98	9.51	4.11	10.50	17.70	20.66	3,973	6,047	10,870	0.92	0.35
East - Total/Average			3,830,786	34,096	1.01	9.34	3.85	11.34	20.88	31.01	3,379	875	3,394	1.48	1.17
Atlanta Metro - Total/Average			24,278,083	188,676	0.91	8.58	3.94	9.70	15.12	23.86	11,987	10,017	17,019	1.07	1.35
Central - Total/Average			8,897,593	66,923	0.96	7.49	4.20	11.41	16.75	20.35	5,165	3,131	6,600	1.08	0.93
Southwest - Total/Average			21,053,273	171,549	0.97	8.55	4.17	11.75	19.70	22.10	13,264	8,464	18,165	1.03	1.23
Southeast - Total/Average			5,964,008	54,201	0.96	8.26	4.28	11.99	21.25	29.43	6,909	7,892	9,983	1.86	1.83
State Total			77,750,995	620,315	0.96	8.62	4.09	11.11	18.57	24.57	44,677	36,426	66,031	1.11	1.12
North															
Chattanooga, TN-GA (Metro)															
Bank of Dade	Yes	Trenton	98,427	1,179	1.57	14.44	3.99	11.89	27.20	43.12	-	473	235	1.31	0.27
Bank of LaFayette, Georgia	No	Lafayette	232,607	1,459	0.81	6.46	3.32	13.71	34.59	31.06	-	22	183	1.13	1.38
Capital Bank	Yes	Fort Oglethorpe	121,173	1,246	1.39	14.06	4.49	10.26	14.92	21.20	-	129	18	1.54	0.29
Citizens Bank & Trust, Inc.	No	Trenton	98,398	832	1.10	9.60	4.97	12.03	21.92	19.76	99	28	87	1.55	0.56
American Commerce Bank, National Association	No	Bremen	261,200	2,642	1.44	13.30	4.11	10.72	13.87	8.61	850	187	72	1.56	0.72
Total/Average			811,805	7,358	1.26	11.57	4.18	11.72	22.50	24.75	949	839	595	1.45	0.77
Dalton, GA (Metro)															
First Bank	No	Dalton	319,707	2,691	1.17	15.25	4.47	8.01	10.85	13.46	450	231	236	1.79	0.59
First National Community Bank	No	Chatsworth	148,299	870	0.78	5.43	3.87	12.10	17.88	12.90	54	91	7	1.29	1.43
Total/Average			468,006	3,561	0.98	10.34	4.17	10.06	14.37	13.18	504	322	243	1.64	0.86
Rome, GA (Metro)															
Greater Community Bank	Yes	Rome	156,558	1,261	1.14	11.19	4.79	10.22	12.80	15.20	95	75	37	1.00	0.69
Heritage First Bank	Yes	Rome	129,298	763	0.81	7.96	5.05	10.36	13.90	13.45	270	15	127	0.95	0.47
River City Bank	No	Rome	157,841	933	0.82	7.79	3.80	9.50	13.51	26.46	-	44	55	1.33	0.62
Total/Average			443,697	2,957	0.92	8.98	4.55	10.03	13.40	18.37	365	134	219	1.09	0.60
Other															
SouthCrest Bank, N.A.	No	Atlanta	531,832	3,922	0.97	9.01	3.70	10.00	15.24	22.91	176	253	382	0.95	1.16
North Georgia National Bank	No	Calhoun	136,411	540	0.52	5.18	3.19	9.77	21.90	25.04	(250)	50	48	1.32	0.53
Southeast First National Bank	No	Summerville	55,862	54	0.12	1.06	2.71	12.00	38.94	46.60	8	-	-	1.49	1.72
Southern Bank & Trust	No	Clarksville	173,402	1,272	1.09	11.19	4.58	9.53	13.17	19.42	101	3	-	1.53	0.70
United Community Bank	No	Blairsville	11,106,237	85,206	1.06	9.37	3.58	9.60	13.43	17.72	2,120	4,446	9,383	0.81	0.23
Total/Average			12,003,744	90,994	0.75	7.16	3.55	10.18	20.54	26.34	2,155	4,752	9,813	0.84	0.29
North - Total/Average			13,727,252	104,870	0.98	9.51	4.11	10.50	17.70	20.66	3,973	6,047	10,870	0.92	0.35

GEORGIA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2017

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East															
Athens-Clarke County, GA (Metro)															
Commercial Bank	Yes	Crawford	149,974	2,624	2.38	22.27	4.39	11.31	17.29	21.39	153	108	13	2.35	0.85
First American Bank and Trust Company	No	Athens	506,554	4,210	1.13	11.09	3.43	10.43	16.22	21.24	270	35	24	1.30	0.86
First Madison Bank & Trust	No	Athens	210,402	2,587	1.70	13.80	4.34	12.51	17.15	20.92	-	29	226	4.60	0.01
Oconee State Bank	No	Watkinsville	330,549	1,365	0.56	6.11	3.10	9.36	16.98	31.65	-	18	43	1.31	0.23
Total/Average			1,197,479	10,786	1.44	13.32	3.82	10.90	16.91	23.80	423	190	306	2.17	0.53
Gainesville, GA (Metro)															
Chattahoochee Bank of Georgia	No	Gainesville	188,490	157	0.11	0.92	3.78	11.71	14.04	13.64	91	-	-	1.05	0.00
First Century Bank, National Association	No	Gainesville	124,987	748	0.73	9.40	3.81	8.15	37.88	79.76	776	8	588	2.60	0.22
Peach State Bank & Trust	No	Gainesville	202,400	1,021	0.71	8.07	3.94	8.20	12.97	23.39	235	66	116	1.22	0.58
Total/Average			515,877	1,926	0.52	6.13	3.84	9.35	21.63	38.93	1,102	74	704	1.22	0.28
Other															
Bank of Madison	No	Madison	229,427	1,551	0.94	7.03	3.84	13.96	21.40	29.20	-	99	55	1.37	2.30
Elberton Federal Savings & Loan Association	No	Elberton	23,800	67	0.38	1.81	3.74	21.09	41.55	24.39	-	-	-	0.22	0.25
F&M Bank	No	Washington	259,113	1,983	1.03	6.27	4.08	16.14	26.55	30.61	-	46	85	2.02	1.94
Farmers State Bank	Yes	Lincolnton	123,166	1,483	1.61	10.32	4.75	15.96	25.37	23.47	180	125	307	0.84	2.19
First Covenant Bank	No	Commerce	181,144	832	0.57	7.14	2.94	8.21	23.03	66.60	-	82	30	2.27	6.95
Northeast Georgia Bank	Yes	Lavonia	454,299	3,755	1.07	11.73	3.22	10.53	18.72	29.82	(576)	78	286	1.22	1.26
Pinnacle Bank	Yes	Elberton	846,481	11,713	1.86	15.66	4.74	10.46	12.08	8.11	2,250	181	1,621	0.83	0.65
Total/Average			2,117,430	21,384	1.07	8.57	3.90	13.76	24.10	30.31	1,854	611	2,384	1.12	1.74
East - Total/Average			3,830,786	34,096	1.01	9.34	3.85	11.34	20.88	31.01	3,379	875	3,394	1.48	1.17

GEORGIA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2017

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Atlanta Metro (Excludes Suntrust)															
Affinity Bank	No	Atlanta	270,835	1,514	0.75	11.29	3.25	5.24	7.23	16.78	-	136	-	1.34	0.86
Bank of Monticello	Yes	Monticello	108,197	1,163	1.44	17.06	3.80	8.90	17.19	28.73	-	18	85	0.99	0.87
Brand Banking Company	No	Lawrenceville	2,332,938	16,854	0.98	9.90	3.95	10.26	12.54	6.72	1,498	3,116	5,127	1.07	2.46
Century Bank of Georgia	No	Cartersville	181,645	1,317	0.99	9.11	3.52	11.20	22.76	40.67	-	257	2	1.78	0.65
Citizens Bank of Forsyth County	No	Cumming	303,738	2,376	1.06	11.69	3.78	9.69	14.80	34.51	-	266	4	1.56	0.09
Citizens Trust Bank	No	Atlanta	425,494	2,194	0.71	6.47	3.52	9.48	14.92	15.71	-	352	279	0.76	0.79
Community Bank of Pickens County	No	Jasper	331,028	2,708	1.10	11.02	4.32	10.34	14.58	14.49	820	15	651	1.29	5.15
Cornerstone Bank	No	Atlanta	252,731	483	0.26	4.47	3.48	8.28	14.22	23.70	245	177	84	1.96	3.57
Embassy National Bank	Yes	Lawrenceville	115,773	1,173	1.38	12.98	4.40	11.24	18.69	26.09	25	1	-	2.34	0.48
F & M Bank and Trust Company	No	Manchester	75,506	(424)	(0.73)	(14.54)	3.95	4.97	8.20	14.54	-	9	57	1.15	4.88
Fidelity Bank	No	Atlanta	4,500,245	28,024	0.84	9.32	3.24	8.38	12.51	8.62	4,275	2,420	5,667	0.90	1.12
First Bank of Pike	No	Molena	45,053	272	0.81	8.70	5.09	9.38	17.65	38.38	45	4	15	1.21	2.00
Foothills Community Bank	No	Dawsonville	89,729	330	0.51	5.93	4.40	8.83	12.31	22.92	(149)	223	37	1.27	0.90
First IC Bank	No	Doraville	379,480	5,870	2.19	13.61	4.43	16.64	19.51	17.14	-	256	155	1.53	1.01
First Landmark Bank	No	Marietta	578,467	4,189	1.03	8.94	4.09	10.59	11.69	14.42	1,125	90	-	1.36	1.13
First National Bank of Griffin	No	Griffin	264,539	974	0.50	10.17	3.39	5.42	11.18	47.87	69	71	129	1.31	0.43
Georgia Banking Company	No	Atlanta	484,514	2,176	0.72	8.26	3.71	8.15	12.28	1.08	300	30	124	0.95	1.27
Georgia Heritage Bank	No	Dallas	92,813	1,252	1.91	22.73	5.22	8.89	13.52	21.09	62	2	302	1.18	3.27
Georgia Primary Bank	No	Atlanta	168,475	1,103	0.85	7.57	3.81	11.53	15.10	26.50	-	71	-	1.68	4.99
Gwinnett Community Bank	No	Duluth	280,453	541	0.24	10.49	2.80	2.89	5.23	24.20	-	202	980	1.31	10.83
Hamilton State Bank	No	Hoschton	1,758,970	16,234	1.21	11.23	4.59	10.44	14.07	18.16	97	210	393	0.94	0.45
Heritage Bank	No	Jonesboro	461,388	2,449	0.74	8.10	4.36	9.41	12.06	10.92	494	34	29	1.19	1.24
Legacy State Bank	No	Loganville	80,902	(109)	(0.18)	(3.79)	3.70	5.61	8.35	16.75	83	-	30	1.17	3.08
Liberty First Bank	Yes	Monroe	127,895	990	1.06	9.68	3.94	11.35	17.23	34.12	105	2	5	1.18	1.64
Metro City Bank	No	Doraville	1,245,824	22,493	2.68	26.22	4.77	10.31	15.94	10.14	771	36	128	0.58	0.55
Newton Federal Bank (MHC)	No	Covington	279,492	1,016	0.50	2.56	4.18	21.55	34.68	22.99	37	328	172	2.10	1.33
NOA Bank	Yes	Duluth	317,055	7,967	3.56	27.33	4.72	12.27	16.23	24.32	158	-	39	1.21	0.25
Northside Bank	No	Adairsville	127,091	(1,398)	(1.47)	(25.71)	3.50	6.18	11.46	31.54	(22)	11	11	1.75	6.61
Peoples Bank & Trust	No	Buford	289,071	2,008	0.94	9.78	3.57	9.78	17.56	37.35	-	31	14	1.21	5.60
American Commerce Bank, National Association	No	Bremen	261,200	2,642	1.44	13.30	4.11	10.72	13.87	8.61	850	187	72	1.56	0.72
Piedmont Bank	No	Peachtree Corners	795,393	5,425	1.22	10.57	4.35	12.40	11.81	9.45	667	5	110	0.83	1.18
Providence Bank	No	Alpharetta	97,825	46	0.06	0.54	3.81	7.85	10.43	13.36	-	14	141	1.49	15.38
Quantum National Bank	No	Suwanee	435,729	5,953	1.96	16.79	4.97	11.34	14.19	10.84	(208)	61	-	1.13	0.00
RBC Bank (Georgia), National Association	No	Raleigh	4,342,026	24,819	0.82	11.67	1.90	7.13	25.13	82.43	340	84	1,420	0.62	0.05
Signature Bank of Georgia	No	Sandy Springs	105,731	(74)	(0.09)	(0.98)	3.77	9.71	17.76	37.46	37	6	-	1.07	7.66
State Bank of Georgia	No	Fayetteville	95,697	886	1.41	9.59	4.89	13.86	18.45	22.58	(500)	503	23	1.03	0.58
Talbot State Bank	Yes	Woodland	67,503	(5)	(0.01)	(0.12)	3.28	8.61	21.42	49.56	-	4	-	1.29	5.27
Touchmark National Bank	No	Alpharetta	373,761	2,468	1.06	9.56	3.66	11.33	17.02	7.98	150	21	-	0.99	0.00
United Bank	Yes	Zebulon	1,315,286	18,646	1.95	19.15	3.66	10.19	18.54	35.18	538	690	453	1.81	0.54
Vinings Bank	No	Smyrna	289,857	2,125	0.99	11.09	3.24	9.26	15.00	23.56	-	12	163	1.08	0.71
WestSide Bank	No	Hiram	128,734	6	0.01	0.07	4.27	8.13	12.53	26.91	75	62	118	1.39	12.90
Atlanta Metro - Total/Average			24,278,083	188,676	0.91	8.58	3.94	9.70	15.12	23.86	11,987	10,017	17,019	1.07	1.35
Central															
Macon, GA (Metro)															
American Pride Bank	Yes	Macon	164,521	2,204	1.89	11.89	4.32	15.70	19.60	16.27	187	-	8	1.18	0.09
Persons Banking Company	Yes	Forsyth	320,858	61	0.03	0.44	3.94	6.14	10.38	17.32	135	121	838	1.09	5.95
State Bank and Trust Company	No	Macon	5,136,169	42,057	1.35	10.03	4.54	11.60	11.23	18.40	3,262	338	3,356	0.75	0.24
Total/Average			5,621,548	44,322	1.09	7.45	4.27	11.15	13.74	17.33	3,584	459	4,202	0.78	0.56

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Other															
Bank of Hancock County	No	Sparta	80,884	628	1.00	5.36	3.79	18.14	34.71	42.76	5	4	17	3.50	0.48
BankSouth	Yes	Greensboro	529,140	6,126	1.60	15.56	4.43	10.21	14.95	9.32	54	402	124	1.62	0.29
Century Bank and Trust	No	Milledgeville	246,935	1,883	1.02	10.08	3.74	11.02	16.35	22.79	-	24	54	1.31	0.76
Citizens Bank of Swainsboro	No	Swainsboro	192,432	1,272	0.93	9.11	4.54	10.29	15.37	14.49	540	84	276	2.46	0.49
Citizens Bank of The South	No	Sandersville	224,753	1,129	0.68	5.96	4.63	11.59	18.16	13.30	350	29	462	1.12	0.78
Exchange Bank	No	Milledgeville	241,018	1,634	0.91	7.12	3.99	12.92	21.43	30.30	-	65	83	1.94	1.21
Farmers & Merchants Bank	No	Eatonton	172,696	395	0.29	2.19	3.39	14.66	23.88	30.92	-	31	39	2.57	6.89
Farmers Bank	No	Greensboro	88,357	299	0.41	2.86	3.01	16.06	30.38	32.11	(125)	6	3	2.07	0.70
First State Bank	No	Wrens	128,480	1,020	1.12	13.58	5.56	8.32	12.49	16.54	205	29	107	0.92	0.73
Geo. D. Warthen Bank	No	Sandersville	170,511	1,026	0.80	9.58	4.60	8.50	13.18	18.97	450	23	207	0.97	3.03
Peoples Bank	Yes	Eatonton	126,056	1	-	0.02	3.75	4.95	9.61	23.16	102	26	96	1.42	2.80
Queensborough National Bank & Trust Company	No	Louisville	1,027,541	6,833	0.90	9.48	3.92	9.56	14.66	19.52	-	1,949	930	1.62	1.87
Wilkinson County Bank	No	Irwinton	47,242	355	1.03	6.93	4.27	15.63	31.72	29.60	-	-	-	2.35	0.03
		Total/Average	3,276,045	22,601	0.82	7.53	4.12	11.68	19.76	23.37	1,581	2,672	2,398	1.64	1.55
Central - Total/Average			8,897,593	66,923	0.96	7.49	4.20	11.41	16.75	20.35	5,165	3,131	6,600	1.08	0.93
Southwest (Excludes Synovus)															
Albany, GA (Metro)															
AB&T	No	Albany	174,133	862	0.72	6.17	3.90	8.32	11.46	15.16	-	13	52	1.33	0.04
Bank of Dawson	Yes	Dawson	111,779	1,370	1.61	8.82	4.81	19.27	27.87	8.51	225	17	134	1.34	2.27
Bank of Terrell	Yes	Dawson	154,272	1,772	1.49	14.41	4.35	10.82	16.42	12.62	360	27	161	1.17	1.40
Flint Community Bank	Yes	Albany	215,109	2,309	1.48	17.91	3.87	8.50	11.80	11.73	180	-	30	1.05	1.31
		Total/Average	655,293	6,313	1.33	11.83	4.23	11.73	16.89	12.01	765	57	377	1.20	1.16
Columbus, GA-AL (Metro)															
First Peoples Bank	No	Pine Mountain	117,837	716	0.82	6.44	4.72	12.70	21.12	25.67	70	5	61	1.25	0.89
		Total/Average	117,837	716	0.82	6.44	4.72	12.70	21.12	25.67	70	5	61	1.25	0.89
Valdosta, GA (Metro)															
Barwick Banking Company	No	Barwick	10,932	(33)	(0.37)	(4.49)	2.04	8.58	46.78	83.19	1	-	1	2.27	0.00
Citizens Community Bank	Yes	Hahira	136,077	1,508	1.46	13.35	4.43	11.50	18.51	31.28	180	30	138	1.06	0.83
Citizens National Bank of Quitman	No	Quitman	100,218	663	0.90	7.06	3.82	13.32	18.47	17.23	75	58	29	1.45	0.77
Commercial Banking Company	No	Valdosta	229,928	1,285	0.74	5.61	3.69	13.80	22.10	24.89	170	61	190	1.69	0.34
Farmers & Merchants Bank	No	Lakeland	524,974	2,136	0.53	9.76	4.14	4.88	7.82	8.36	1,008	529	2,159	1.74	8.36
First Federal Savings and Loan Association of Valdosta	No	Valdosta	169,091	354	0.28	1.65	4.05	16.55	27.69	8.61	52	15	55	0.36	2.00
Guardian Bank	Yes	Valdosta	325,300	3,407	1.42	14.90	3.67	9.82	15.04	17.67	341	3	78	1.96	0.56
		Total/Average	1,496,520	9,320	0.71	6.83	3.69	11.21	22.34	27.32	1,827	696	2,650	1.52	3.46

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Other															
Ameris Bank	No	Moultrie	7,642,441	68,396	1.27	10.19	4.13	10.83	13.12	12.25	6,102	2,701	6,757	0.44	0.97
Bank of Alapaha	No	Alapaha	152,414	1,085	0.97	8.60	4.35	11.43	16.88	12.42	188	29	173	1.28	0.35
Bank of Camilla	No	Camilla	100,244	800	1.03	6.80	3.66	15.64	22.89	42.50	-	14	35	2.42	1.80
Bank of Early	Yes	Blakely	141,891	549	0.57	6.36	4.73	9.18	11.96	12.13	185	21	44	1.14	1.76
Bank of Eastman	Yes	Eastman	174,384	1,518	1.17	12.95	4.51	9.43	14.65	18.02	-	84	183	1.25	9.58
Bank of Edison	Yes	Edison	44,903	223	0.67	7.19	3.71	9.70	18.67	24.80	51	7	64	1.09	0.71
CharterBank	No	West Point	1,642,043	10,925	0.98	7.25	3.71	10.96	14.45	20.46	(150)	982	253	0.95	0.19
Citizens Bank	Yes	Nashville	255,752	2,086	1.09	8.60	3.75	12.99	22.50	21.24	180	53	194	1.65	2.48
Citizens Bank & Trust Company	Yes	Eastman	129,707	718	0.73	9.63	3.96	7.71	13.86	27.66	-	39	74	1.52	3.51
Citizens Bank of Americus	No	Americus	2,231,749	2,231	1.03	11.30	3.47	9.29	15.82	26.89	225	86	148	2.00	0.31
Citizens Bank of Cochran	No	Cochran	85,280	182	0.31	2.46	4.79	12.18	16.29	16.25	(65)	54	248	0.82	0.87
South Coast Bank & Trust	Yes	Brunswick	106,943	525	0.66	5.80	3.97	11.56	16.10	19.41	115	-	3	1.63	0.00
Citizens State Bank of Taylor County	Yes	Reynolds	55,554	268	0.59	6.08	3.75	10.57	19.70	21.93	15	11	18	1.23	0.55
Colony Bank	No	Fitzgerald	1,193,581	7,993	0.89	9.33	3.51	10.19	16.17	20.16	335	1,002	2,283	1.04	1.12
Commercial State Bank	Yes	Donalsonville	84,386	436	0.64	3.86	4.40	16.46	39.17	16.74	420	3	65	1.65	2.35
Community Bank & Trust - West Georgia	No	LaGrange	84,023	39	0.06	1.62	4.59	4.15	6.66	20.29	69	3	61	0.60	8.74
Community Banking Company of Fitzgerald	No	Fitzgerald	138,966	1,328	1.29	10.04	4.20	11.92	17.17	11.23	480	16	119	2.05	1.10
Douglas National Bank	Yes	Douglas	172,165	3,528	2.68	22.46	4.80	12.41	16.10	8.57	50	85	65	1.07	0.66
Family Bank	No	Pelham	91,402	454	0.66	5.80	4.52	12.12	15.85	7.81	20	111	132	0.88	1.40
First National Bank of Coffee County	Yes	Douglas	153,442	1,602	1.49	13.47	4.17	11.62	17.52	23.58	90	9	107	0.63	0.07
First National Bank of Decatur County	No	Bainbridge	155,006	1,249	1.05	11.13	3.80	9.95	15.00	24.07	535	26	323	1.71	1.43
First Port City Bank	No	Bainbridge	174,969	1,719	1.34	11.29	4.14	10.76	14.36	14.46	-	3	11	1.59	0.15
First State Bank of Blakely	No	Blakely	490,801	4,339	1.24	9.10	4.17	13.38	18.86	11.53	485	30	555	1.09	0.37
First State Bank of Randolph County	Yes	Cuthbert	77,252	326	0.54	6.65	3.10	9.28	17.05	43.09	11	-	1	1.17	0.85
Calumet Bank	No	LaGrange	185,862	869	0.67	7.14	3.88	9.34	13.51	29.96	164	24	-	1.28	0.42
Pelham Banking Company	Yes	Pelham	72,568	94	1.23	8.91	2.93	8.54	16.27	45.16	7	-	-	0.03	0.02
Peoples Bank	Yes	Willacoochee	74,930	604	1.06	9.15	3.50	12.40	21.74	30.57	25	3	37	0.57	0.17
Peoples Bank of Georgia	No	Talbotton	74,138	393	0.75	8.13	5.40	9.80	14.36	10.27	15	13	27	0.65	0.75
PeoplesSouth Bank	No	Colquitt	723,896	5,271	0.98	10.47	3.89	9.77	15.19	21.06	500	195	242	1.35	1.62
Planters and Citizens Bank	No	Camilla	106,779	204	0.23	2.52	2.54	9.91	22.89	67.63	-	5	9	2.01	0.20
Planters First Bank	Yes	Hawkinsville	294,009	2,264	1.02	11.52	4.26	9.24	12.79	14.31	275	245	206	1.01	1.96
Rabun County Bank	No	Clayton	178,565	1,420	1.12	10.21	3.71	11.29	19.09	33.81	-	42	232	2.23	2.20
Rochelle State Bank	No	Rochelle	26,724	156	0.73	4.52	3.42	16.93	35.61	46.87	22	3	78	1.29	0.00
South Georgia Banking Company	No	Tifton	439,742	3,107	0.93	6.96	3.59	11.54	18.86	39.44	-	103	151	1.58	0.67
SouthCrest Bank, N.A.	No	Atlanta	531,832	3,922	0.97	9.01	3.70	10.00	15.24	22.91	176	253	382	0.95	1.16
Southwest Georgia Bank	No	Moultrie	476,074	3,142	0.90	11.40	3.86	8.40	12.77	12.42	225	40	182	0.97	0.52
State Bank of Cochran	Yes	Cochran	213,622	3,260	2.00	13.53	4.21	15.71	26.27	29.41	-	589	532	4.25	1.92
SunMark Community Bank	Yes	Hawkinsville	233,664	2,177	1.16	11.03	4.55	10.22	16.82	15.26	270	51	265	1.96	1.63
Thomas County Federal Savings & Loan Association	No	Thomasville	257,924	2,190	1.15	8.87	3.32	13.92	19.73	21.04	(1,627)	549	116	1.77	0.78
Thomasville National Bank	No	Thomasville	797,834	9,690	1.65	18.17	3.72	8.88	11.89	6.26	700	82	335	2.08	0.41
Trust Bank	Yes	Lenox	37,950	468	1.62	17.45	5.99	9.93	17.87	30.52	54	3	-	1.80	3.09
United National Bank	No	Cairo	206,010	1,673	1.10	8.10	4.45	13.52	17.91	3.59	350	85	295	1.84	2.20
West Central Georgia Bank	No	Thomaston	121,408	990	1.08	4.43	3.72	24.96	53.60	62.03	33	42	29	2.89	0.53
Wilcox County State Bank	No	Abbeville	90,794	787	1.19	10.81	4.67	11.49	17.95	10.01	72	10	43	1.50	0.36
Total/Average			18,783,623	155,200	1.01	9.10	4.03	11.35	18.44	23.41	10,602	7,706	15,077	0.98	1.05
Southwest - Total/Average			21,053,273	171,549	0.97	8.55	4.17	11.75	19.70	22.10	13,264	8,464	18,165	1.03	1.23

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	130,985	1,146	1.17	7.23	4.23	16.91	29.50	28.87	230	45	115	1.39	0.21
Southern Bank	No	Sardis	80,256	260	0.43	3.76	4.90	11.64	19.46	18.53	50	6	57	1.10	3.97
	Total/Average		211,241	1,406	0.80	5.50	4.57	14.28	24.48	23.70	280	51	172	1.28	1.64
Brunswick, GA (Metro)															
Southeastern Bank	No	Darien	416,768	3,675	1.17	10.33	3.63	11.50	19.95	39.98	(100)	824	519	1.95	1.87
	Total/Average		416,768	3,675	1.17	10.33	3.63	11.50	19.95	39.98	(100)	824	519	1.95	1.87
Savannah, GA (Metro)															
Carver State Bank	No	Savannah	40,271	321	1.08	11.64	6.85	9.51	14.75	21.19	-	-	-	1.46	7.48
First Bank of Coastal Georgia	No	Pembroke	107,036	634	0.70	5.51	2.91	14.43	35.83	40.82	-	2	1	2.99	0.93
First Chatham Bank	No	Savannah	366,255	1,240	0.45	5.43	4.15	7.20	10.04	11.93	1,070	62	1,066	1.06	7.18
	Total/Average		513,562	2,195	0.74	7.53	4.64	10.38	20.21	24.65	1,070	64	1,067	1.32	5.90
Other															
Pineland Bank	No	Alma	275,350	1,020	0.48	4.82	4.51	10.30	15.44	29.66	750	142	1,019	1.59	2.08
Altamaha Bank and Trust Company	Yes	Vidalia	158,475	1,623	1.36	12.51	4.81	11.49	18.06	24.47	162	50	189	1.25	1.35
Bank of Dudley	No	Dublin	216,907	1,745	1.08	9.69	4.30	11.49	17.79	12.17	283	48	95	1.37	1.22
Bank of Hazlehurst	Yes	Hazlehurst	124,372	(1,045)	(1.05)	(8.71)	3.03	11.35	18.08	20.22	2,244	32	1,729	2.14	9.69
Bank of Lumber City	No	Lumber City	23,444	104	0.57	3.77	5.00	15.79	25.95	46.13	45	16	13	1.30	0.40
Bank of Newington	No	Newington	120,707	1,058	1.25	14.10	5.26	8.79	12.38	10.06	650	9	433	1.89	2.71
Bank of Soperton	Yes	Soperton	64,769	762	1.74	18.22	5.46	9.78	14.02	20.55	97	5	60	1.30	0.39
Bank of Wrightsville	Yes	Wrightsville	54,627	324	0.82	9.92	3.79	9.28	17.07	41.96	-	3	2	1.18	0.99
Claxton Bank	Yes	Claxton	120,501	723	0.81	8.63	4.67	9.89	15.29	20.69	203	61	103	1.32	1.04
Community Bank of Georgia	No	Baxley	75,540	612	1.11	8.00	5.17	14.17	17.40	8.18	145	45	30	1.49	2.22
Durden Banking Company, Incorporated	Yes	Twin City	163,349	2,344	1.92	12.72	4.74	15.87	26.46	23.89	-	58	182	2.69	0.90
Farmers & Merchants Bank	No	Statesboro	185,554	798	0.59	5.41	3.80	8.58	13.66	31.14	30	64	30	1.03	1.13
Farmers and Merchants Bank	No	Sylvania	112,496	545	0.64	4.55	3.45	14.62	30.68	46.78	40	31	53	1.53	2.45
Farmers State Bank	Yes	Dublin	124,079	1,175	1.28	9.61	4.13	14.07	19.78	23.53	135	9	24	2.57	0.40
First National Bank South	No	Alma	358,366	8,607	3.25	21.25	5.42	15.85	25.31	21.23	-	5,332	2,836	3.95	1.28
Four County Bank	Yes	Allentown	66,075	872	1.79	13.50	4.39	14.10	21.23	29.24	90	30	89	2.05	1.17
Glennville Bank	No	Glennville	232,341	2,186	1.27	11.11	4.31	11.67	18.20	21.68	-	52	63	2.10	1.11
Merchants & Citizens Bank	No	McRae	104,832	558	0.69	4.26	3.08	14.85	33.17	41.68	124	31	244	2.59	0.37
Morris Bank	Yes	Dublin	658,880	10,309	2.17	20.89	4.86	10.18	13.33	12.26	675	179	541	1.70	1.01
Mount Vernon Bank	Yes	Vidalia	129,995	1,401	1.44	13.89	3.86	11.16	18.90	29.96	18	1	-	1.18	0.35
First Southern Bank	No	Patterson	105,033	(235)	(0.30)	(6.40)	4.74	4.44	6.91	12.64	185	217	30	1.92	5.50
Peoples Bank	No	Lyons	90,797	563	0.83	10.35	4.14	8.04	12.73	26.53	90	5	8	1.66	0.32
PrimeSouth Bank	No	Waycross	574,314	4,156	1.27	11.79	4.11	9.81	15.87	25.21	-	284	272	1.94	0.97
Security State Bank	Yes	McRae	44,843	479	1.42	10.01	4.39	14.72	27.55	51.87	23	-	146	2.25	0.10
South Georgia Bank	Yes	Glennville	151,474	2,412	2.15	18.90	5.08	11.75	19.14	27.30	52	102	7	1.68	0.66
Vidalia Federal Savings Bank	No	Vidalia	226,183	1,200	0.70	5.32	2.23	13.47	51.78	80.38	5	-	5	0.99	0.73
Waycross Bank & Trust	Yes	Waycross	162,350	1,533	1.27	13.24	3.26	10.19	20.04	44.82	113	-	7	2.29	0.52
Wheeler County State Bank	Yes	Alamo	96,784	1,096	1.49	10.33	4.13	14.82	23.71	39.02	(500)	147	15	1.71	0.40
	Total/Average		4,822,437	46,925	1.14	9.70	4.29	11.80	20.35	29.40	5,659	6,953	8,225	1.93	1.40
Southeast - Total/Average			5,964,008	54,201	0.96	8.26	4.28	11.99	21.25	29.43	6,909	7,892	9,983	1.86	1.83