

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			15,004,765	50,325	1.11	10.97	4.18	10.46	17.30	22.33	4,221	1,881	3,296	0.85	0.34
East - Total/Average			3,757,962	12,183	1.22	11.29	4.29	11.37	21.48	32.72	1,625	276	1,284	1.48	0.99
Atlanta Metro - Total/Average			25,284,874	81,457	1.04	10.07	4.08	10.06	15.55	23.24	6,666	3,906	9,034	1.03	1.23
Central - Total/Average			8,881,021	28,393	1.16	10.23	4.22	11.00	16.67	22.72	3,827	1,820	1,753	1.17	1.04
Southwest - Total/Average			21,731,769	70,824	1.10	10.10	4.20	11.53	20.55	25.31	4,967	3,258	5,415	1.03	1.03
Southeast - Total/Average			6,166,355	20,869	1.07	9.36	4.17	11.76	21.87	29.29	1,303	3,524	3,161	1.81	1.76
State Total			80,826,746	264,051	1.12	10.34	4.19	11.03	18.91	25.94	22,609	14,665	23,943	1.09	1.02
North															
Chattanooga, TN-GA (Metro)															
Bank of Dade	Yes	Trenton	104,717	361	1.38	13.74	3.84	11.04	25.31	42.14	-	22	23	1.23	0.27
Bank of LaFayette, Georgia	No	Lafayette	261,711	586	0.89	8.02	3.17	12.49	34.49	28.29	-	11	94	1.00	1.28
Capital Bank	Yes	Fort Oglethorpe	121,947	399	1.33	12.95	4.50	9.99	14.52	22.08	-	6	62	1.53	0.61
Citizens Bank & Trust, Inc.	No	Trenton	100,675	229	0.94	8.45	4.88	11.47	20.94	23.80	33	6	28	1.65	0.44
American Commerce Bank, National Association	No	Bremen	269,221	1,068	1.64	15.11	4.22	11.06	14.22	12.26	-	52	-	1.49	0.40
Total/Average			858,271	2,643	1.24	11.65	4.12	11.21	21.90	25.71	33	97	207	1.41	0.69
Dalton, GA (Metro)															
First Bank	No	Dalton	352,939	1,361	1.61	20.38	4.55	8.29	10.80	19.59	190	173	7	1.81	0.61
First National Community Bank	No	Chatsworth	160,465	352	0.90	6.68	4.04	12.14	18.03	16.60	18	26	1	1.31	1.25
Total/Average			513,404	1,713	1.26	13.53	4.30	10.22	14.42	18.10	208	199	8	1.66	0.81
Rome, GA (Metro)															
Greater Community Bank	Yes	Rome	173,024	511	1.23	12.01	4.74	10.25	12.74	16.17	104	7	39	1.01	0.44
Heritage First Bank	Yes	Rome	131,179	226	0.69	6.71	4.96	10.58	13.92	13.43	44	15	6	1.05	1.55
River City Bank	No	Rome	155,549	405	1.06	10.05	3.89	10.22	14.64	26.97	-	2	-	1.06	0.37
Total/Average			459,752	1,142	0.99	9.59	4.53	10.35	13.77	18.86	148	24	45	1.04	0.73
Other															
SouthCrest Bank, N.A.	No	Atlanta	557,562	845	0.62	7.05	3.76	8.46	12.77	25.85	125	170	87	0.99	1.37
North Georgia National Bank	No	Calhoun	139,093	248	0.70	7.33	3.28	9.86	20.33	21.48	-	9	7	1.38	0.07
Southeast First National Bank	No	Summerville	57,584	114	0.80	6.65	3.48	12.31	35.22	48.44	3	-	1	1.58	0.32
Southern Bank & Trust	No	Clarksville	177,908	504	1.15	12.72	4.50	9.19	13.21	16.90	32	-	58	1.44	0.69
United Community Bank	No	Blairsville	12,241,191	43,116	1.43	11.76	3.81	10.47	14.13	20.59	3,672	1,382	2,883	0.75	0.24
Total/Average			13,173,338	44,827	0.94	9.10	3.77	10.06	19.13	26.65	3,832	1,561	3,036	0.77	0.29
North - Total/Average			15,004,765	50,325	1.11	10.97	4.18	10.46	17.30	22.33	4,221	1,881	3,296	0.85	0.34

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	164,849	1,046	2.64	25.09	4.42	10.92	16.30	21.04	66	4	17	2.23	0.73
First American Bank and Trust Company	No	Athens	508,104	1,551	1.25	11.75	3.70	10.98	17.00	23.24	75	7	-	1.42	0.71
First Madison Bank & Trust	No	Athens	212,543	1,046	2.00	15.53	4.53	12.80	16.19	13.91	-	2	10	3.54	0.00
Oconee State Bank	No	Watkinsville	350,141	282	0.32	3.78	3.38	8.75	14.41	25.30	-	18	3	1.08	0.22
Total/Average			1,235,637	3,925	1.55	14.04	4.01	10.86	15.98	20.87	141	31	30	1.93	0.45
Gainesville, GA (Metro)															
First Century Bank, National Association	No	Gainesville	139,822	408	1.16	12.49	5.35	8.58	33.64	72.79	977	15	636	4.64	0.19
Peach State Bank & Trust	No	Gainesville	213,112	513	1.00	9.79	4.38	10.47	14.69	20.04	90	37	37	1.22	0.55
Total/Average			352,934	921	1.08	11.14	4.87	9.53	24.17	46.42	1,067	52	673	1.69	0.41
Other															
Bank of Madison	No	Madison	236,467	583	1.02	8.23	3.85	13.03	21.02	27.65	30	3	259	1.20	2.18
Elberton Federal Savings & Loan Association	No	Elberton	24,138	(14)	(0.23)	(1.13)	3.58	20.89	42.75	26.61	-	-	-	0.22	0.04
F&M Bank	No	Washington	264,788	688	1.04	6.53	3.94	15.80	23.72	31.11	-	4	14	2.03	1.68
Farmers State Bank	Yes	Lincolnton	125,958	441	1.46	9.04	5.07	16.25	26.82	26.51	75	31	29	0.97	1.62
First Covenant Bank	No	Commerce	160,752	432	0.96	9.74	2.99	9.57	24.90	60.93	-	51	27	1.12	7.51
Northeast Georgia Bank	Yes	Lavonia	468,424	1,607	1.37	14.65	3.83	10.36	18.76	33.31	312	22	57	1.38	0.72
Pinnacle Bank	Yes	Elberton	888,864	3,600	1.65	13.84	4.64	10.16	12.15	10.00	-	82	195	0.92	0.35
Total/Average			2,169,391	7,337	1.04	8.70	3.99	13.72	24.30	30.87	417	193	581	1.15	1.39
East - Total/Average			3,757,962	12,183	1.22	11.29	4.29	11.37	21.48	32.72	1,625	276	1,284	1.48	0.99

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	270,738	547	0.84	7.55	3.48	10.17	11.69	11.93	-	4	-	1.29	0.79
Bank of Monticello	Yes	Monticello	107,649	378	1.42	15.32	4.05	9.72	17.46	25.87	30	5	16	0.79	0.80
Brand Banking Company	No	Lawrenceville	2,426,579	6,706	1.13	11.43	4.49	10.05	12.42	9.14	500	2,321	2,958	0.96	2.06
Century Bank of Georgia	No	Cartersville	190,906	514	1.11	10.52	3.76	10.91	21.97	40.32	-	11	-	1.79	0.65
Citizens Bank of Forsyth County	No	Cumming	305,237	1,018	1.34	14.60	3.83	9.97	15.41	35.81	-	1	5	1.62	0.09
Citizens Trust Bank	No	Atlanta	416,134	992	0.96	9.79	3.85	9.99	15.50	17.92	-	10	38	0.73	0.55
Community Bank of Pickens County	No	Jasper	349,397	1,039	1.23	11.92	4.27	10.49	15.35	15.32	-	2	15	1.23	2.84
Cornerstone Bank	No	Atlanta	271,081	594	0.89	11.37	3.78	8.25	14.97	32.82	-	1	206	1.82	2.87
Embassy National Bank	Yes	Lawrenceville	120,331	592	2.02	16.32	4.52	12.65	21.61	41.93	-	4	-	2.30	0.46
F & M Bank and Trust Company	No	Manchester	75,997	(42)	(0.23)	(4.77)	4.06	4.47	7.40	15.86	-	2	-	1.15	4.57
Fidelity Bank	No	Atlanta	4,809,878	11,962	1.03	11.19	3.28	8.26	11.72	5.89	2,130	617	1,579	0.83	1.38
First Bank of Pike	No	Molena	46,392	51	0.45	4.91	4.94	9.44	17.44	39.49	15	1	1	1.38	1.93
Foothills Community Bank	No	Dawsonville	95,008	93	0.39	4.87	3.94	8.34	11.67	21.66	(38)	39	-	1.16	0.85
First IC Bank	No	Doraville	410,908	2,360	2.32	14.85	4.67	15.82	19.40	18.26	-	30	10	1.41	0.48
First Landmark Bank	No	Marietta	571,977	397	0.27	2.27	4.22	11.00	12.41	11.89	2,010	1	2,070	1.07	0.04
First National Bank of Griffin	No	Griffin	272,763	270	0.41	6.20	3.54	5.77	11.02	46.30	20	23	29	1.17	0.31
Georgia Banking Company	No	Atlanta	444,466	1,655	1.50	17.07	3.88	8.90	13.23	1.38	186	37	38	1.03	1.67
Georgia Heritage Bank	No	Dallas	92,340	471	2.04	16.69	5.47	9.69	13.51	12.49	1	-	-	1.16	3.43
Georgia Primary Bank	No	Atlanta	172,605	236	0.55	4.44	3.88	11.95	15.62	29.38	-	23	-	1.60	2.79
Gwinnett Community Bank	No	Duluth	258,862	152	0.23	8.73	3.20	3.28	5.68	26.32	-	59	-	1.37	11.02
Hamilton State Bank	No	Hoschton	1,780,061	6,418	1.45	13.49	4.24	10.21	13.96	18.74	(35)	10	67	0.86	0.39
Heritage Bank	No	Jonesboro	480,720	1,272	1.09	11.67	4.32	9.10	11.43	10.68	283	4	-	1.28	0.62
Legacy State Bank	No	Loganville	92,216	145	0.65	6.48	3.83	11.04	13.95	13.47	65	-	-	1.11	2.69
Liberty First Bank	Yes	Monroe	124,587	395	1.27	11.39	4.18	11.21	16.57	28.81	25	-	-	1.19	1.62
Metro City Bank	No	Doraville	1,302,167	11,055	3.35	32.51	4.47	9.99	16.13	9.96	100	173	707	0.62	0.62
Newton Federal Bank (MHC)	No	Covington	292,476	409	0.57	2.77	4.11	20.58	30.76	18.01	11	31	491	1.81	2.19
NOA Bank	Yes	Duluth	336,058	1,692	2.06	16.35	4.70	11.92	15.45	21.96	295	-	-	1.18	0.30
Northside Bank	No	Adairsville	120,723	(77)	(0.25)	(3.84)	4.37	6.44	10.48	9.72	44	49	-	1.23	4.19
Peoples Bank & Trust	No	Buford	300,532	714	0.96	10.11	3.48	9.90	18.39	42.00	-	6	-	1.26	5.24
American Commerce Bank, National Association	No	Bremen	269,221	1,068	1.64	15.11	4.22	11.06	14.22	12.26	-	52	-	1.49	0.40
Piedmont Bank	No	Peachtree Corners	851,570	2,918	1.39	12.60	4.47	9.90	11.23	11.03	260	9	10	0.84	0.98
Providence Bank	No	Alpharetta	89,895	(47)	(0.20)	(1.49)	5.33	10.79	14.72	16.25	-	-	-	1.52	9.01
Quantum National Bank	No	Suwanee	460,287	2,377	2.11	19.12	4.84	11.36	14.88	12.48	76	16	-	1.11	0.00
RBC Bank (Georgia), National Association	No	Raleigh	4,676,440	13,841	1.20	17.90	2.15	7.04	24.82	81.49	519	179	485	0.67	0.26
Signature Bank of Georgia	No	Sandy Springs	99,644	(86)	(0.33)	(3.49)	3.47	9.86	19.64	38.88	-	2	6	0.99	8.11
State Bank of Georgia	No	Fayetteville	90,742	124	0.55	3.81	5.07	14.31	17.36	9.75	-	-	23	0.87	0.10
Talbot State Bank	Yes	Woodland	62,529	(43)	(0.27)	(2.91)	3.53	9.07	22.51	47.21	-	2	1	1.36	3.85
Touchmark National Bank	No	Alpharetta	385,525	1,434	1.47	12.75	3.07	11.56	19.92	9.90	-	-	-	1.45	0.81
United Bank	Yes	Zebulon	1,346,576	6,787	2.06	22.45	3.75	9.79	17.84	32.58	107	172	279	1.84	0.45
Vinings Bank	No	Smyrna	291,684	867	1.17	13.38	3.21	9.14	14.74	25.97	-	10	-	1.18	0.96
WestSide Bank	No	Hiram	121,973	209	0.68	7.60	5.16	8.96	13.15	21.83	62	-	-	1.48	11.12
Atlanta Metro - Total/Average			25,284,874	81,457	1.04	10.07	4.08	10.06	15.55	23.24	6,666	3,906	9,034	1.03	1.23
Central															
Macon, GA (Metro)															
American Pride Bank	Yes	Macon	170,982	1,038	2.47	16.09	4.42	15.80	19.52	21.22	29	-	-	1.53	0.08
Persons Banking Company	Yes	Forsyth	321,036	156	0.20	3.38	3.93	6.34	10.46	19.08	-	16	82	0.96	5.92
State Bank and Trust Company	No	Macon	4,879,209	17,823	1.47	12.53	4.73	9.96	11.31	19.78	3,208	151	792	0.87	0.40
Total/Average			5,371,227	19,017	1.38	10.67	4.36	10.70	13.76	20.03	3,237	167	874	0.89	0.72

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Other															
Bank of Hancock County	No	Sparta	81,677	176	0.86	4.81	3.76	18.66	38.29	57.43	-	1	1	3.96	0.24
BankSouth	Yes	Greensboro	586,180	2,958	2.15	21.50	4.50	10.15	14.25	12.49	75	106	6	1.50	0.16
Century Bank and Trust	No	Milledgeville	258,016	730	1.17	12.67	3.75	10.15	15.58	28.54	-	8	256	1.19	0.67
Citizens Bank of Swainsboro	No	Swainsboro	202,815	465	0.94	9.62	4.51	9.93	15.32	18.09	150	10	45	2.58	0.33
Citizens Bank of The South	No	Sandersville	238,074	516	0.90	7.95	4.64	11.59	17.87	16.73	120	12	102	1.19	0.66
Exchange Bank	No	Milledgeville	250,259	575	0.94	7.38	4.04	12.90	20.34	29.47	-	9	-	1.82	0.78
Farmers & Merchants Bank	No	Eatonton	177,576	91	0.20	1.60	3.16	13.50	23.70	35.01	-	10	-	2.59	6.34
Farmers Bank	No	Greensboro	96,288	109	0.44	3.22	2.77	14.40	27.83	18.23	-	1	-	2.01	0.64
First State Bank	No	Wrens	139,553	485	1.44	18.87	5.43	7.98	12.19	17.79	60	7	24	0.94	0.59
Geo. D. Warthen Bank	No	Sandersville	179,058	180	0.42	4.94	4.56	8.51	13.38	21.93	152	5	15	1.15	3.01
Peoples Bank	Yes	Eatonton	123,102	216	0.71	15.65	4.00	5.18	9.14	20.29	33	3	17	1.42	2.16
Queensborough National Bank & Trust Company	No	Louisville	1,125,745	2,730	0.98	10.79	3.80	9.16	14.66	23.81	-	1,481	413	1.75	2.24
Wilkinson County Bank	No	Irwinton	51,451	145	1.15	8.34	4.11	14.72	32.07	30.60	-	-	-	2.26	0.03
Total/Average			3,509,794	9,376	0.95	9.80	4.08	11.29	19.59	25.42	590	1,653	879	1.67	1.51
Central - Total/Average			8,881,021	28,393	1.16	10.23	4.22	11.00	16.67	22.72	3,827	1,820	1,753	1.17	1.04
Southwest (Excludes Synovus)															
Albany, GA (Metro)															
AB&T	No	Albany	177,454	344	0.77	8.08	3.50	7.87	11.79	19.83	-	87	1	1.40	0.03
Bank of Dawson	Yes	Dawson	118,956	527	1.82	10.18	4.52	18.44	27.97	24.17	75	4	37	1.38	2.24
Bank of Terrell	Yes	Dawson	157,990	663	1.68	15.31	4.50	11.18	17.15	15.31	60	11	11	1.16	0.85
Flint Community Bank	Yes	Albany	221,274	1,384	2.50	29.73	4.08	8.59	11.81	10.55	60	-	-	1.08	1.95
Total/Average			675,674	2,918	1.69	15.83	4.15	11.52	17.18	17.47	195	102	49	1.23	1.24
Columbus, GA-AL (Metro)															
First Peoples Bank	No	Pine Mountain	126,440	243	0.79	6.47	4.71	12.33	20.88	27.37	79	1	19	1.38	0.62
Total/Average			126,440	243	0.79	6.47	4.71	12.33	20.88	27.37	79	1	19	1.38	0.62
Valdosta, GA (Metro)															
Barwick Banking Company	No	Barwick	11,491	1	0.03	0.41	2.22	7.82	67.01	90.26	-	-	-	3.26	0.00
Citizens Community Bank	Yes	Hahira	139,509	385	1.09	10.15	4.22	11.44	19.11	35.36	30	8	86	1.06	1.08
Citizens National Bank of Quitman	No	Quitman	97,202	330	1.30	10.54	4.21	12.61	20.02	24.22	37	14	7	1.66	0.58
Commercial Banking Company	No	Valdosta	236,598	592	1.02	7.47	3.95	14.00	22.37	26.29	61	13	19	1.69	0.43
Farmers & Merchants Bank	No	Lakeland	506,751	776	0.61	10.85	4.16	5.38	8.31	7.65	100	56	165	2.01	7.01
First Federal Savings and Loan Association of Valdosta	No	Valdosta	177,565	191	0.44	2.69	4.15	16.21	27.16	11.42	20	4	5	0.37	1.22
Guardian Bank	Yes	Valdosta	409,738	1,335	1.32	16.03	3.70	9.83	16.24	23.60	143	1	-	1.81	0.51
Total/Average			1,578,854	3,610	0.83	8.31	3.80	11.04	25.75	31.26	391	96	282	1.61	2.72

GEORGIA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2018

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Other															
Ameris Bank	No	Moultrie	7,932,443	29,806	1.53	12.54	3.92	10.57	12.89	11.70	1,977	1,297	2,864	0.42	0.79
Bank of Alapaha	No	Alapaha	157,240	411	1.05	9.42	3.68	11.53	17.35	20.66	75	81	18	1.43	0.18
Bank of Camilla	No	Camilla	104,924	236	0.90	6.00	3.72	15.10	22.38	43.55	-	6	167	2.10	1.85
Bank of Early	Yes	Blakely	129,665	107	0.33	3.74	4.60	8.97	13.64	19.42	60	88	9	1.35	0.82
Bank of Eastman	Yes	Eastman	171,920	307	0.72	7.34	4.74	9.89	14.67	14.22	450	12	517	1.12	8.32
Bank of Edison	Yes	Edison	45,241	69	0.60	6.76	3.66	9.50	19.47	28.12	15	5	3	1.26	0.79
CharterBank	No	West Point	1,658,486	5,949	1.46	11.26	4.02	10.94	14.98	19.54	(350)	580	233	0.95	0.10
Citizens Bank	Yes	Nashville	257,092	663	1.03	7.93	3.75	12.80	22.56	20.73	175	6	162	1.67	2.17
Citizens Bank & Trust Company	Yes	Eastman	136,438	331	0.99	12.70	4.23	7.79	13.74	28.56	19	5	5	1.22	1.92
Citizens Bank of Americus	No	Americus	313,164	980	1.27	14.51	3.57	8.95	15.94	28.21	55	13	17	1.99	0.27
Citizens Bank of Cochran	No	Cochran	88,816	65	0.29	2.75	3.88	11.09	15.65	14.23	-	5	39	0.76	0.81
South Coast Bank & Trust	Yes	Brunswick	119,057	241	0.84	7.91	3.99	10.95	14.58	18.64	58	-	-	1.53	0.03
Citizens State Bank of Taylor County	Yes	Reynolds	59,759	90	0.60	6.13	4.20	10.08	22.06	35.24	10	7	-	1.49	0.70
Colony Bank	No	Fitzgerald	1,216,456	3,535	1.17	12.55	3.62	10.03	15.72	23.53	26	74	140	0.97	0.85
Commercial State Bank	Yes	Donalsonville	88,010	288	1.26	7.50	4.21	16.09	27.57	25.60	30	2	-	1.80	1.40
Community Bank & Trust - West Georgia	No	LaGrange	82,202	(18)	(0.09)	(2.28)	4.88	4.35	7.04	21.80	30	5	1	0.76	8.75
Community Banking Company of Fitzgerald	No	Fitzgerald	150,231	490	1.34	10.47	4.32	11.99	17.46	17.20	105	1	54	2.16	1.04
Douglas National Bank	Yes	Douglas	182,249	1,239	2.72	22.87	4.78	11.70	15.59	13.72	-	58	21	1.17	0.66
Family Bank	No	Pelham	92,416	262	1.18	9.74	5.01	12.41	20.08	12.08	15	1	3	0.87	1.00
First National Bank of Coffee County	Yes	Douglas	168,119	454	1.13	11.03	4.40	10.32	16.50	28.59	70	4	-	0.71	0.28
First National Bank of Decatur County	No	Bainbridge	164,846	433	1.04	11.93	4.39	8.62	12.95	17.49	50	2	24	1.83	0.73
First Port City Bank	No	Bainbridge	183,233	678	1.51	14.05	4.06	10.74	14.61	15.83	-	-	-	1.57	0.13
First State Bank of Blakely	No	Blakely	471,004	1,722	1.49	10.41	4.36	13.99	20.75	13.58	155	11	53	1.30	0.50
First State Bank of Randolph County	Yes	Cuthbert	81,152	52	0.26	3.44	2.98	8.92	16.92	45.02	4	-	-	1.28	2.51
Calumet Bank	No	LaGrange	197,013	537	1.11	12.57	3.94	9.67	13.93	32.61	33	-	9	1.25	0.36
Peoples Bank	Yes	Willacoochee	79,053	233	1.20	10.28	3.57	12.47	22.43	30.21	-	-	3	0.56	0.14
Peoples Bank of Georgia	No	Talbotton	82,178	197	0.99	11.11	5.40	9.25	14.60	14.73	20	3	5	0.69	0.58
PeoplesSouth Bank	No	Colquitt	741,623	1,990	1.09	11.71	3.96	9.65	14.86	20.60	200	61	64	1.39	1.30
Planters and Citizens Bank	No	Camilla	102,037	158	0.57	5.96	2.96	9.99	21.13	67.56	-	2	4	1.98	0.20
Planters First Bank	Yes	Hawkinsville	328,493	614	0.76	8.97	4.34	8.90	12.08	17.37	200	67	55	1.10	1.72
Rabun County Bank	No	Clayton	172,532	631	1.51	12.32	4.15	12.21	19.35	26.05	-	13	-	2.09	3.04
Rochelle State Bank	No	Rochelle	29,339	34	0.46	2.94	3.48	16.48	40.54	60.23	-	-	-	1.72	0.00
South Georgia Banking Company	No	Tifton	443,545	1,305	1.16	8.67	3.73	11.46	19.52	40.15	50	24	14	1.64	0.61
SouthCrest Bank, N.A.	No	Atlanta	557,562	845	0.62	7.05	3.76	8.46	12.77	25.85	125	170	87	0.99	1.37
Southwest Georgia Bank	No	Moultrie	508,913	1,252	1.01	13.08	3.81	8.11	12.82	23.64	216	5	95	0.95	0.30
State Bank of Cochran	Yes	Cochran	219,692	1,183	2.16	14.12	4.39	14.93	27.80	34.91	-	118	183	4.31	1.65
SunMark Community Bank	Yes	Hawkinsville	256,571	928	1.45	13.52	4.64	10.96	16.24	16.67	92	112	105	1.95	1.27
TC Federal Bank	No	Thomasville	279,587	41	0.06	0.44	3.37	13.63	19.72	22.05	-	166	21	1.66	0.68
Thomasville National Bank	No	Thomasville	833,913	4,228	2.09	22.63	3.77	9.07	11.72	9.37	200	1	46	2.03	0.21
Trust Bank	Yes	Lenox	34,552	186	2.10	20.00	7.39	10.73	18.06	24.78	-	3	-	1.88	3.00
United National Bank	No	Cairo	205,027	645	1.23	9.12	4.61	13.68	18.41	6.03	110	36	34	2.03	1.68
West Central Georgia Bank	No	Thomaston	126,788	357	1.14	4.80	3.52	24.42	53.59	62.46	3	12	2	2.96	0.14
Wilcox County State Bank	No	Abbeville	98,220	299	1.25	11.74	4.67	11.08	17.07	8.35	24	3	8	1.44	1.35
Total/Average			19,350,801	64,053	1.08	9.81	4.15	11.22	18.41	25.14	4,302	3,059	5,065	0.97	0.89
Southwest - Total/Average			21,731,769	70,824	1.10	10.10	4.20	11.53	20.55	25.31	4,967	3,258	5,415	1.03	1.03

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	133,677	501	1.45	9.20	4.17	15.95	32.14	32.99	60	6	6	1.39	0.24
Southern Bank	No	Sardis	81,270	146	0.73	6.33	4.94	11.56	20.15	19.78	-	1	28	1.03	3.47
	Total/Average		214,947	647	1.09	7.77	4.56	13.76	26.15	26.39	60	7	34	1.25	1.46
Brunswick, GA (Metro)															
Southeastern Bank	No	Darien	440,944	1,475	1.35	12.55	3.63	11.08	20.51	37.51	70	66	19	1.71	1.50
	Total/Average		440,944	1,475	1.35	12.55	3.63	11.08	20.51	37.51	70	66	19	1.71	1.50
Savannah, GA (Metro)															
Carver State Bank	No	Savannah	41,098	8	0.08	0.82	4.84	9.33	15.09	23.67	27	-	7	1.44	6.50
First Bank of Coastal Georgia	No	Pembroke	112,431	201	0.71	5.41	3.08	14.45	35.87	29.46	-	-	22	2.82	0.73
First Chatham Bank	No	Savannah	373,350	810	0.89	9.96	4.39	7.54	10.66	16.19	-	207	6	1.12	7.00
	Total/Average		526,879	1,019	0.56	5.40	4.10	10.44	20.54	23.11	27	207	35	1.34	5.62
Other															
Pineland Bank	No	Alma	268,677	430	0.65	6.00	4.92	10.93	15.48	27.08	75	59	59	1.57	2.39
Altamaha Bank and Trust Company	Yes	Vidalia	162,545	578	1.42	13.02	4.76	11.52	18.03	24.78	20	143	10	1.53	1.70
Bank of Dudley	No	Dublin	225,235	626	1.13	10.03	4.52	11.64	17.82	16.39	105	8	80	1.43	1.31
Bank of Hazlehurst	Yes	Hazlehurst	134,216	189	0.56	4.90	3.40	10.21	18.32	31.55	150	10	49	2.73	7.79
Bank of Lumber City	No	Lumber City	23,364	(3)	(0.05)	(0.33)	5.00	16.11	25.68	45.18	-	-	-	1.29	0.31
Bank of Newington	No	Newington	120,619	521	1.73	19.80	5.47	8.92	12.63	10.59	150	27	64	1.70	1.32
Bank of Soperton	Yes	Soperton	71,545	399	2.34	25.40	6.01	9.36	13.47	14.61	40	103	9	1.43	0.36
Bank of Wrightsville	Yes	Wrightsville	57,161	75	0.54	6.93	3.50	8.89	15.72	39.19	-	-	-	1.12	0.64
Claxton Bank	Yes	Claxton	131,203	344	1.08	11.92	4.57	9.47	14.93	26.70	55	4	16	1.51	1.34
Community Bank of Georgia	No	Baxley	78,794	262	1.31	9.86	5.09	13.54	17.10	9.70	67	24	50	1.58	2.16
Durden Banking Company, Incorporated	Yes	Twin City	173,657	725	1.72	11.70	4.72	15.20	25.92	28.06	-	11	31	2.60	0.64
Farmers & Merchants Bank	No	Statesboro	196,154	356	0.75	7.84	3.63	8.61	15.41	42.78	-	13	17	1.11	0.97
Farmers and Merchants Bank	No	Sylvania	117,663	202	0.70	5.10	3.42	14.61	32.91	47.82	75	3	36	1.51	2.45
Farmers State Bank	Yes	Dublin	125,193	377	1.21	8.88	4.20	14.33	19.93	22.03	45	1	-	2.58	0.38
FNB South	No	Alma	373,021	3,027	3.31	22.52	5.70	15.10	23.33	21.73	-	2,348	1,177	3.42	1.57
Four County Bank	Yes	Allentown	68,249	288	1.72	12.66	4.34	13.70	21.49	29.09	30	6	3	2.17	1.28
Glennville Bank	No	Glennville	240,796	872	1.49	13.24	4.50	11.59	18.03	22.99	30	29	16	2.04	1.21
Merchants & Citizens Bank	No	McRae	106,779	161	0.60	3.83	3.09	14.41	32.32	42.17	20	6	65	2.78	0.75
Morris Bank	Yes	Dublin	712,346	3,490	2.01	19.45	4.79	10.30	13.63	19.67	175	293	431	1.65	1.02
Mount Vernon Bank	Yes	Vidalia	134,708	489	1.49	14.40	3.86	11.23	19.18	33.67	6	-	-	1.21	0.69
First Southern Bank	No	Patterson	113,652	239	0.88	20.47	4.82	4.50	7.08	17.74	30	86	611	1.27	4.76
Peoples Bank	No	Lyons	93,646	256	1.12	13.05	4.77	8.74	13.53	24.84	30	1	18	1.62	0.15
PrimeSouth Bank	No	Waycross	561,288	1,611	1.17	9.96	4.61	10.47	15.82	21.01	-	45	322	1.81	1.08
Security State Bank	Yes	McRae	46,923	159	1.40	10.00	4.34	14.32	25.08	45.96	8	2	-	2.02	0.02
South Georgia Bank	Yes	Glennville	161,525	913	2.28	20.67	4.99	11.39	18.99	25.79	15	10	4	1.69	0.57
Vidalia Federal Savings Bank	No	Vidalia	222,463	248	0.45	3.18	2.30	14.23	52.45	80.67	-	-	-	1.05	1.02
Waycross Bank & Trust	Yes	Waycross	162,662	638	1.62	16.50	3.39	10.80	18.90	41.42	20	-	-	2.18	0.49
Wheeler County State Bank	Yes	Alamo	99,501	256	1.06	7.05	3.98	15.32	24.44	31.39	-	12	5	1.52	0.43
	Total/Average		4,983,585	17,728	1.27	11.72	4.38	11.77	20.27	30.16	1,146	3,244	3,073	1.88	1.39
Southeast - Total/Average			6,166,355	20,869	1.07	9.36	4.17	11.76	21.87	29.29	1,303	3,524	3,161	1.81	1.76