

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			15,110,603	99,834	1.11	11.09	4.18	10.58	18.02	21.47	5,961	4,123	6,748	0.85	0.30
East - Total/Average			3,738,876	25,709	1.31	12.05	4.25	11.63	21.35	28.32	2,973	546	2,616	1.42	0.89
Atlanta Metro - Total/Average			23,622,615	135,209	1.00	9.63	4.10	10.47	16.18	23.18	18,574	10,198	28,272	1.03	1.02
Central - Total/Average			9,025,524	59,107	1.07	9.61	4.23	11.00	16.75	22.35	6,977	3,294	4,178	1.19	1.20
Southwest - Total/Average			24,898,285	127,754	1.18	10.60	4.24	11.73	20.63	23.41	16,324	6,941	15,265	0.92	1.03
Southeast - Total/Average			6,139,573	43,808	1.18	10.39	4.23	12.12	21.99	29.97	4,034	8,459	11,051	1.76	1.76
State Total			82,535,476	491,421	1.14	10.56	4.21	11.26	19.15	24.79	54,843	33,561	68,130	1.05	0.96
<b>North</b>															
<b>Chattanooga, TN-GA (Metro)</b>															
Bank of Dade	Yes	Trenton	105,223	772	1.46	15.10	3.93	11.06	25.57	41.56	-	284	78	1.62	0.54
Bank of LaFayette, Georgia	No	Lafayette	255,214	1,308	1.00	9.03	3.27	12.90	46.06	26.69	-	12	120	0.97	1.22
Capital Bank	Yes	Fort Oglethorpe	123,760	856	1.41	13.99	4.56	10.22	14.76	21.62	-	10	66	1.49	0.32
Citizens Bank & Trust, Inc.	No	Trenton	99,183	542	1.10	9.92	4.88	11.61	21.80	24.01	66	28	63	1.71	0.29
American Commerce Bank, National Association	No	Bremen	269,100	1,598	1.23	11.15	4.06	11.35	14.41	9.34	111	52	13	1.48	0.21
Total/Average			852,480	5,076	1.24	11.84	4.14	11.43	24.52	24.64	177	386	340	1.43	0.58
<b>Dalton, GA (Metro)</b>															
First Bank	No	Dalton	354,634	2,739	1.58	20.08	4.52	8.21	11.34	20.19	280	180	7	1.84	0.55
First National Community Bank	No	Chatsworth	165,658	815	1.02	7.67	4.01	11.97	19.21	22.96	36	51	48	1.34	1.19
Total/Average			520,292	3,554	1.30	13.88	4.27	10.09	15.28	21.58	316	231	55	1.70	0.76
<b>Rome, GA (Metro)</b>															
Greater Community Bank	Yes	Rome	175,727	1,124	1.32	12.94	4.69	10.71	13.32	12.76	199	23	46	1.02	0.48
Heritage First Bank	Yes	Rome	130,728	390	0.59	5.77	5.02	10.66	14.06	12.01	89	21	16	1.08	1.54
River City Bank	No	Rome	155,985	872	1.13	10.77	3.98	10.40	15.13	25.83	-	3	9	1.03	0.36
Total/Average			462,440	2,386	1.01	9.83	4.56	10.59	14.17	16.87	288	47	71	1.04	0.74
<b>Other</b>															
SouthCrest Bank, N.A.	No	Atlanta	539,242	1,719	0.63	7.19	3.72	8.64	13.37	24.91	125	189	97	1.00	1.32
North Georgia National Bank	No	Calhoun	131,574	475	0.69	7.02	3.47	10.80	20.54	14.25	-	14	7	1.34	0.08
Southeast First National Bank	No	Summerville	58,278	149	0.52	4.35	3.15	12.12	29.48	39.33	6	-	3	1.29	0.32
Southern Bank & Trust	No	Clarksville	176,183	1,133	1.27	14.11	4.56	9.31	13.27	14.05	32	1	60	1.40	0.65
United Community Bank	No	Blairsville	12,370,114	85,342	1.40	11.38	3.89	10.27	13.88	21.50	5,017	3,255	6,115	0.74	0.20
Total/Average			13,275,391	88,818	0.90	8.81	3.76	10.23	18.11	22.81	5,180	3,459	6,282	0.77	0.25
<b>North - Total/Average</b>			<b>15,110,603</b>	<b>99,834</b>	<b>1.11</b>	<b>11.09</b>	<b>4.18</b>	<b>10.58</b>	<b>18.02</b>	<b>21.47</b>	<b>5,961</b>	<b>4,123</b>	<b>6,748</b>	<b>0.85</b>	<b>0.30</b>

**GEORGIA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2018**

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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>East</b>															
<b>Athens-Clarke County, GA (Metro)</b>															
Commercial Bank	Yes	Crawford	165,102	2,111	2.60	24.68	4.55	11.10	16.09	13.77	132	9	18	2.12	0.96
First American Bank and Trust Company	No	Athens	528,028	3,641	1.44	13.65	3.52	10.81	17.09	21.10	150	8	24	1.38	0.68
First Madison Bank & Trust	No	Athens	238,875	2,183	2.03	16.08	4.49	12.60	16.60	19.56	-	4	36	3.35	0.00
Oconee State Bank	No	Watkinsville	339,256	768	0.45	5.21	3.51	9.38	13.78	14.55	80	32	28	0.99	0.21
<b>Total/Average</b>			<b>1,271,261</b>	<b>8,703</b>	<b>1.63</b>	<b>14.91</b>	<b>4.02</b>	<b>10.97</b>	<b>15.89</b>	<b>17.25</b>	<b>362</b>	<b>53</b>	<b>106</b>	<b>1.83</b>	<b>0.46</b>
<b>Gainesville, GA (Metro)</b>															
First Century Bank, National Association	No	Gainesville	138,407	972	1.39	14.47	4.97	9.54	33.91	66.35	1,438	53	1,313	3.42	0.17
Peach State Bank & Trust	No	Gainesville	218,551	1,028	0.97	9.75	4.43	10.01	14.27	17.65	178	91	86	1.20	0.21
<b>Total/Average</b>			<b>356,958</b>	<b>2,000</b>	<b>1.18</b>	<b>12.11</b>	<b>4.70</b>	<b>9.78</b>	<b>24.09</b>	<b>42.00</b>	<b>1,616</b>	<b>144</b>	<b>1,399</b>	<b>1.53</b>	<b>0.19</b>
<b>Other</b>															
Bank of Madison	No	Madison	219,038	1,153	1.01	8.13	3.98	13.09	20.36	19.82	75	20	261	1.24	2.10
Elberton Federal Savings & Loan Association	No	Elberton	24,001	(14)	(0.12)	(0.57)	3.51	20.90	43.67	25.65	-	-	-	0.22	0.35
F&M Bank	No	Washington	264,855	1,389	1.04	6.60	4.03	15.87	24.07	30.03	-	39	86	2.02	1.30
Farmers State Bank	Yes	Lincolnton	123,309	987	1.64	10.09	5.11	16.53	27.33	24.87	150	58	78	1.06	1.62
First Covenant Bank	No	Commerce	141,148	907	1.09	10.17	3.20	11.58	22.47	45.41	-	52	31	0.88	8.40
Northeast Georgia Bank	Yes	Lavonia	457,268	3,386	1.45	15.59	3.71	10.90	18.50	27.02	320	30	115	1.26	0.64
Pinnacle Bank	Yes	Elberton	881,038	7,198	1.65	13.88	4.73	10.16	11.99	7.29	450	150	540	0.92	0.18
<b>Total/Average</b>			<b>2,110,657</b>	<b>15,006</b>	<b>1.11</b>	<b>9.13</b>	<b>4.04</b>	<b>14.15</b>	<b>24.06</b>	<b>25.73</b>	<b>995</b>	<b>349</b>	<b>1,111</b>	<b>1.12</b>	<b>1.26</b>
<b>East - Total/Average</b>			<b>3,738,876</b>	<b>25,709</b>	<b>1.31</b>	<b>12.05</b>	<b>4.25</b>	<b>11.63</b>	<b>21.35</b>	<b>28.32</b>	<b>2,973</b>	<b>546</b>	<b>2,616</b>	<b>1.42</b>	<b>0.89</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>Atlanta Metro (Excludes Suntrust)</b>															
Affinity Bank	No	Atlanta	285,879	1,016	0.75	6.95	3.41	9.63	11.56	13.24	-	8	-	1.25	0.69
Bank of Monticello	Yes	Monticello	107,675	768	1.44	15.55	4.08	9.56	17.08	25.71	60	13	45	0.79	0.87
Brand Banking Company	No	Lawrenceville	2,242,881	(4,251)	(0.36)	(3.65)	4.77	9.62	12.77	9.51	7,000	5,777	15,285	0.91	0.55
Century Bank of Georgia	No	Cartersville	193,244	1,113	1.19	11.36	3.81	10.79	21.27	37.38	-	968	-	2.64	0.64
Citizens Bank of Forsyth County	No	Cumming	307,888	1,964	1.28	13.99	3.80	10.12	15.71	35.86	-	1	307	1.45	0.16
Citizens Trust Bank	No	Atlanta	399,415	2,093	1.01	10.33	3.85	10.22	15.83	16.48	-	28	108	0.72	0.47
Community Bank of Pickens County	No	Jasper	350,466	2,118	1.24	11.99	4.32	10.52	15.67	16.71	-	3	16	1.21	2.23
Cornerstone Bank	No	Atlanta	233,566	857	0.65	8.18	3.91	8.60	15.59	23.59	-	53	502	1.72	2.77
Embassy National Bank	Yes	Lawrenceville	101,002	944	1.65	12.81	4.59	13.58	22.37	25.03	-	9	-	2.29	0.55
F & M Bank and Trust Company	No	Manchester	75,341	(2)	(0.01)	(0.11)	4.09	4.43	7.38	16.20	-	2	27	1.09	4.18
Fidelity Bank	No	Atlanta	4,891,659	22,407	0.94	10.37	3.26	7.93	11.68	7.08	4,416	1,587	4,152	0.83	1.33
First Bank of Pike	No	Molena	46,421	74	0.32	3.59	5.10	9.24	17.68	41.29	30	1	13	1.43	1.89
Foothills Community Bank	No	Dawsonville	100,931	(359)	(0.75)	(9.43)	4.03	7.92	10.47	22.41	(53)	55	-	1.05	0.85
First IC Bank	No	Doraville	445,469	5,162	2.50	15.93	4.75	15.97	19.48	22.00	-	32	10	1.36	0.43
First Landmark Bank	No	Marietta	589,141	2,064	0.71	5.87	4.28	11.17	12.69	16.72	2,110	52	2,070	1.10	0.03
First National Bank of Griffin	No	Griffin	269,009	595	0.45	6.88	3.53	5.85	11.45	45.67	54	38	65	1.19	0.28
Georgia Banking Company	No	Atlanta	464,721	3,234	1.44	16.36	3.94	8.86	14.21	3.32	195	43	308	1.17	1.54
Georgia Heritage Bank	No	Dallas	94,348	1,024	2.20	17.76	5.47	10.35	13.96	11.73	1	-	1	1.10	3.38
Georgia Primary Bank	No	Atlanta	173,732	505	0.59	4.74	4.00	12.26	15.28	26.08	-	46	-	1.54	2.76
Gwinnett Community Bank	No	Duluth	247,922	426	0.33	12.59	3.37	3.56	6.21	25.17	-	134	-	1.44	9.52
Heritage Bank	No	Jonesboro	493,448	2,140	0.90	9.72	4.31	8.87	11.46	10.60	567	11	120	1.32	0.97
Legacy State Bank	No	Loganville	96,400	335	0.73	7.36	3.85	10.54	13.67	17.72	129	-	-	1.16	2.57
Liberty First Bank	Yes	Monroe	129,431	819	1.31	11.92	4.24	11.42	16.07	26.44	49	2	-	1.17	1.56
Metro City Bank	No	Doraville	1,350,606	21,839	3.28	31.10	4.57	10.54	16.55	10.22	871	358	1,388	0.62	0.38
Newton Federal Bank (MHC)	No	Covington	294,974	1,052	0.72	3.55	4.29	20.49	31.42	20.66	318	277	1,201	1.77	1.28
NOA Bank	Yes	Duluth	351,964	4,294	2.55	20.56	4.71	12.19	15.62	18.72	1,183	-	654	1.18	0.72
Northside Bank	No	Adairsville	119,865	(208)	(0.34)	(5.26)	4.26	6.43	10.07	11.39	45	51	-	1.22	3.52
Peoples Bank & Trust	No	Buford	301,175	1,485	0.99	10.55	3.56	10.04	18.58	44.16	-	14	-	1.32	4.95
American Commerce Bank, National Association	No	Bremen	269,100	1,598	1.23	11.15	4.06	11.35	14.41	9.34	111	52	13	1.48	0.21
Piedmont Bank	No	Peachtree Corners	877,515	6,041	1.41	12.86	4.51	10.08	11.77	10.90	437	9	10	0.85	0.92
Providence Bank	No	Alpharetta	85,187	1	-	0.02	4.72	13.95	18.61	15.99	-	-	-	1.61	9.72
Quantum National Bank	Yes	Suwanee	470,246	6,144	2.71	24.05	4.99	11.99	15.19	12.05	153	20	-	1.10	0.00
RBC Bank (Georgia), National Association	No	Raleigh	4,746,683	28,867	1.24	18.25	2.22	7.19	24.69	81.81	389	217	1,287	0.58	0.09
Signature Bank of Georgia	No	Sandy Springs	101,873	(168)	(0.33)	(2.84)	3.59	19.17	33.80	42.66	-	4	6	1.01	7.87
State Bank of Georgia	No	Fayetteville	96,162	450	0.99	6.87	5.08	14.76	17.47	16.25	-	-	23	0.87	0.09
Talbot State Bank	Yes	Woodland	61,028	(31)	(0.10)	(1.07)	3.60	9.39	23.07	47.21	-	5	1	1.38	3.19
Touchmark National Bank	No	Alpharetta	396,252	2,939	1.50	12.87	3.16	11.85	20.23	12.01	100	1	-	1.47	0.78
United Bank	Yes	Zebulon	1,337,686	14,074	2.11	22.90	3.74	10.06	18.42	31.74	259	316	575	1.82	0.47
Vinings Bank	No	Smyrna	296,999	1,326	0.90	10.39	3.25	9.21	14.52	25.13	-	11	-	1.13	0.72
WestSide Bank	No	Hiram	125,311	460	0.74	8.29	4.95	9.01	13.18	20.93	150	-	85	1.48	10.45
<b>Atlanta Metro - Total/Average</b>			<b>23,622,615</b>	<b>135,209</b>	<b>1.00</b>	<b>9.63</b>	<b>4.10</b>	<b>10.47</b>	<b>16.18</b>	<b>23.18</b>	<b>18,574</b>	<b>10,198</b>	<b>28,272</b>	<b>1.03</b>	<b>1.02</b>
<b>Central</b>															
<b>Macon, GA (Metro)</b>															
American Pride Bank	Yes	Macon	179,663	1,551	1.80	11.94	4.40	15.07	18.44	19.72	124	-	-	1.50	0.07
Persons Banking Company	Yes	Forsyth	317,300	371	0.23	4.05	3.95	6.35	11.62	22.27	-	1,002	854	1.14	2.55
State Bank and Trust Company	No	Macon	5,001,898	38,464	1.57	13.48	4.76	10.21	11.88	22.18	5,601	267	1,283	0.92	0.71
<b>Total/Average</b>			<b>5,498,861</b>	<b>40,386</b>	<b>1.20</b>	<b>9.82</b>	<b>4.37</b>	<b>10.54</b>	<b>13.98</b>	<b>21.39</b>	<b>5,725</b>	<b>1,269</b>	<b>2,137</b>	<b>0.96</b>	<b>0.80</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>Other</b>															
Bank of Hancock County	No	Sparta	78,095	420	1.05	5.77	3.73	19.33	37.59	53.05	40	2	72	3.69	0.18
BankSouth	Yes	Greensboro	616,317	5,248	1.84	18.75	4.52	9.86	14.46	11.70	150	140	35	1.43	0.13
Century Bank and Trust	No	Milledgeville	247,941	1,498	1.19	13.09	3.77	10.36	15.99	23.78	-	79	275	1.18	0.49
Citizens Bank of Swainsboro	No	Swainsboro	204,591	1,012	1.02	10.40	4.51	9.97	15.49	17.95	300	24	256	2.51	0.23
Citizens Bank of The South	No	Sandersville	243,406	1,087	0.92	8.30	4.60	11.17	18.04	15.63	270	31	236	1.17	0.59
Exchange Bank	No	Milledgeville	251,974	1,305	1.06	8.38	4.11	13.07	20.17	25.64	1	26	7	1.72	0.74
Farmers & Merchants Bank	No	Eatonton	175,660	370	0.42	3.27	3.29	14.09	22.82	31.20	-	19	-	2.45	5.97
Farmers Bank	No	Greensboro	91,659	103	0.21	1.54	2.82	14.93	27.72	21.61	-	6	-	1.96	0.68
First State Bank	No	Wrens	141,524	892	1.30	17.15	5.37	8.07	12.30	16.71	120	12	24	0.97	0.34
Geo. D. Warthen Bank	No	Sandersville	186,863	588	0.67	8.09	4.52	8.31	13.17	23.98	305	8	482	0.86	1.94
Peoples Bank	Yes	Eatonton	122,653	201	0.33	7.37	4.04	5.12	8.88	16.76	66	14	19	1.39	2.24
Queensborough National Bank & Trust Company	No	Louisville	1,117,640	5,687	1.02	11.17	3.79	9.29	14.36	19.95	-	1,664	634	1.64	3.59
Wilkinson County Bank	No	Irwinton	48,340	310	1.25	8.94	4.20	15.26	32.65	25.10	-	-	1	2.20	0.03
		<b>Total/Average</b>	<b>3,526,663</b>	<b>18,721</b>	<b>0.94</b>	<b>9.40</b>	<b>4.10</b>	<b>11.45</b>	<b>19.51</b>	<b>23.31</b>	<b>1,252</b>	<b>2,025</b>	<b>2,041</b>	<b>1.58</b>	<b>1.82</b>
<b>Central - Total/Average</b>			<b>9,025,524</b>	<b>59,107</b>	<b>1.07</b>	<b>9.61</b>	<b>4.23</b>	<b>11.00</b>	<b>16.75</b>	<b>22.35</b>	<b>6,977</b>	<b>3,294</b>	<b>4,178</b>	<b>1.19</b>	<b>1.20</b>
<b>Southwest (Excludes Synovus)</b>															
<b>Albany, GA (Metro)</b>															
AB&T	No	Albany	178,303	725	0.81	8.48	3.53	8.18	11.85	18.68	-	89	1	1.36	0.03
Bank of Dawson	Yes	Dawson	118,294	1,087	1.87	10.42	4.51	18.66	27.31	18.12	150	8	118	1.29	2.84
Bank of Terrell	Yes	Dawson	156,806	1,335	1.70	15.43	4.53	11.13	16.67	12.38	120	11	65	1.13	1.05
Flint Community Bank	Yes	Albany	222,409	2,174	1.96	23.10	3.98	8.66	11.70	10.38	120	-	-	1.10	1.94
		<b>Total/Average</b>	<b>675,812</b>	<b>5,321</b>	<b>1.59</b>	<b>14.36</b>	<b>4.14</b>	<b>11.66</b>	<b>16.88</b>	<b>14.89</b>	<b>390</b>	<b>108</b>	<b>184</b>	<b>1.20</b>	<b>1.39</b>
<b>Columbus, GA-AL (Metro)</b>															
First Peoples Bank	No	Pine Mountain	125,215	672	1.08	8.96	4.79	12.33	20.82	25.35	79	9	19	1.41	0.76
		<b>Total/Average</b>	<b>125,215</b>	<b>672</b>	<b>1.08</b>	<b>8.96</b>	<b>4.79</b>	<b>12.33</b>	<b>20.82</b>	<b>25.35</b>	<b>79</b>	<b>9</b>	<b>19</b>	<b>1.41</b>	<b>0.76</b>
<b>Valdosta, GA (Metro)</b>															
Barwick Banking Company	No	Barwick	11,343	2	0.03	0.41	2.29	8.53	71.98	91.01	-	-	-	3.57	0.00
Citizens Community Bank	Yes	Hahira	134,762	1,226	1.77	16.12	4.31	12.31	20.29	33.96	60	25	96	1.11	1.11
Citizens National Bank of Quitman	No	Quitman	98,897	606	1.21	9.63	4.12	13.14	19.25	20.35	75	84	44	1.66	0.53
Commercial Banking Company	No	Valdosta	229,519	1,227	1.06	7.69	4.07	14.24	22.23	23.75	140	91	91	1.75	0.35
Farmers & Merchants Bank	No	Lakeland	512,937	1,361	0.54	9.45	4.01	5.52	8.51	9.51	100	88	1,496	1.67	7.51
First Federal Savings and Loan Association of Valdosta	No	Valdosta	181,325	341	0.39	2.40	4.07	16.15	26.32	10.65	40	6	7	0.38	2.15
Guardian Bank	Yes	Valdosta	399,145	2,824	1.40	16.27	3.73	10.01	17.48	21.12	289	144	21	1.91	0.69
		<b>Total/Average</b>	<b>1,567,928</b>	<b>7,587</b>	<b>0.91</b>	<b>8.85</b>	<b>3.80</b>	<b>11.41</b>	<b>26.58</b>	<b>30.05</b>	<b>704</b>	<b>438</b>	<b>1,755</b>	<b>1.52</b>	<b>3.06</b>

**GEORGIA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2018**

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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	11,098,391	42,952	1.06	7.87	3.94	13.14	12.27	11.64	11,176	3,147	8,582	0.37	0.83
Bank of Alapaha	No	Alapaha	157,693	890	1.14	10.18	3.78	11.43	16.91	17.03	169	151	31	1.50	0.10
Bank of Camilla	No	Camilla	102,403	514	0.99	6.60	3.98	15.71	21.41	33.70	-	22	168	1.86	2.06
Bank of Early	Yes	Blakely	125,872	300	0.47	5.21	4.74	9.32	13.35	11.29	204	108	251	1.20	1.03
Bank of Eastman	Yes	Eastman	170,083	635	0.75	7.54	4.88	10.05	14.84	11.33	535	30	556	1.13	8.13
Bank of Edison	Yes	Edison	46,556	176	0.77	8.75	3.77	9.78	19.45	29.72	30	8	4	1.31	0.90
CharterBank	No	West Point	1,629,638	12,035	1.47	11.24	4.02	11.29	15.70	18.35	(350)	994	261	0.99	0.10
Citizens Bank	Yes	Nashville	248,116	1,313	1.03	7.86	3.78	13.40	23.62	18.87	285	17	298	1.68	2.11
Citizens Bank & Trust Company	Yes	Eastman	132,778	782	1.16	14.81	4.24	8.11	13.81	25.11	38	32	7	1.21	1.77
Citizens Bank of Americus	No	Americus	314,985	2,253	1.46	16.51	3.65	9.27	16.28	28.94	130	25	26	2.02	0.38
Citizens Bank of Cochran	No	Cochran	87,886	175	0.43	3.70	4.31	12.48	15.51	12.87	-	25	77	0.73	0.82
South Coast Bank & Trust	Yes	Brunswick	123,857	585	0.98	9.57	4.00	10.30	14.07	17.15	116	-	1	1.50	0.03
Citizens State Bank of Taylor County	Yes	Reynolds	56,865	206	0.70	7.05	5.17	10.54	21.12	29.90	10	9	16	1.41	0.60
Colony Bank	No	Fitzgerald	1,202,586	6,988	1.16	12.56	3.63	9.87	15.29	22.62	70	302	720	0.93	0.77
Commercial State Bank	Yes	Donalsonville	85,164	475	1.06	6.20	3.55	16.81	26.11	16.51	60	4	1	1.72	3.21
Community Bank & Trust - West Georgia	No	LaGrange	83,656	(120)	(0.30)	(7.84)	4.80	4.13	7.25	26.54	60	6	1	0.88	8.37
Community Banking Company of Fitzgerald	No	Fitzgerald	152,433	1,017	1.36	10.83	4.35	11.50	16.49	18.63	210	2	80	2.25	1.10
Douglas National Bank	Yes	Douglas	177,766	2,468	2.74	23.04	4.90	11.98	15.80	11.98	-	69	31	1.17	0.33
Family Bank	No	Pelham	95,894	497	1.10	9.17	5.01	12.45	19.97	13.55	30	1	9	0.86	1.38
First National Bank of Coffee County	Yes	Douglas	180,125	930	1.11	11.34	4.44	9.71	15.42	28.77	160	5	14	0.73	0.24
First National Bank of Decatur County	No	Bainbridge	153,585	816	1.00	11.13	4.26	9.59	14.08	10.52	70	26	185	1.69	0.76
First Port City Bank	No	Bainbridge	182,590	1,361	1.51	14.03	4.10	10.81	14.64	13.03	-	-	-	1.52	0.08
First State Bank of Blakely	No	Blakely	512,041	3,527	1.48	10.57	4.33	13.98	20.50	14.77	315	26	145	1.23	0.84
First State Bank of Randolph County	Yes	Cuthbert	78,909	396	0.98	13.28	3.12	9.50	17.95	43.62	8	-	-	1.27	2.41
Calumet Bank	No	LaGrange	209,366	1,148	1.17	13.06	4.02	9.68	13.78	34.93	53	-	57	1.20	0.38
Peoples Bank	Yes	Willacoochee	79,257	463	1.19	10.30	3.56	12.47	22.06	32.73	-	3	4	0.55	0.17
Peoples Bank of Georgia	No	Talbotton	80,725	376	0.94	10.43	5.46	9.60	14.72	9.35	60	8	66	0.63	0.44
PeoplesSouth Bank	No	Colquitt	751,531	4,353	1.19	12.87	3.97	9.83	14.78	22.49	300	105	401	1.33	1.21
Planters and Citizens Bank	No	Camilla	97,532	264	0.50	4.99	3.07	11.14	21.73	62.85	-	3	20	1.78	0.18
Planters First Bank	Yes	Hawkinsville	328,823	1,526	0.94	11.09	4.38	9.00	12.07	11.79	325	128	207	1.06	1.70
Rabun County Bank	No	Clayton	177,101	1,278	1.49	12.28	4.21	12.17	20.37	30.73	-	49	1	2.18	1.55
Rochelle State Bank	No	Rochelle	27,971	87	0.60	3.79	3.62	17.25	36.68	52.69	-	-	17	1.29	0.00
South Georgia Banking Company	No	Tifton	440,062	2,692	1.21	8.91	3.80	12.08	19.60	36.27	100	49	107	1.54	0.46
SouthCrest Bank, N.A.	No	Atlanta	539,242	1,719	0.63	7.19	3.72	8.64	13.37	24.91	125	189	97	1.00	1.32
Southwest Georgia Bank	No	Moultrie	506,845	2,445	0.98	12.76	3.82	8.23	12.75	20.97	356	10	217	0.92	0.35
State Bank of Cochran	Yes	Cochran	214,401	2,474	2.28	14.83	4.48	15.83	27.40	30.50	-	339	313	4.23	1.75
SunMark Community Bank	Yes	Hawkinsville	265,763	1,927	1.47	13.92	4.63	10.68	16.59	22.22	181	130	122	1.99	1.12
TC Federal Bank	No	Thomasville	281,900	465	0.34	2.48	3.41	13.62	19.84	20.96	(389)	259	24	1.49	0.62
Thomasville National Bank	No	Thomasville	844,676	8,628	2.10	22.44	3.76	9.31	12.19	10.04	370	4	49	2.02	0.19
Trust Bank	Yes	Lenox	35,547	387	2.22	20.28	7.57	11.69	16.83	20.14	-	3	-	1.73	3.77
United National Bank	No	Cairo	215,515	1,339	1.28	9.42	4.72	13.65	17.62	3.86	290	72	121	1.95	1.29
West Central Georgia Bank	No	Thomaston	128,197	814	1.29	5.49	3.56	24.65	53.67	62.46	6	20	6	2.93	0.06
Wilcox County State Bank	No	Abbeville	105,004	618	1.26	12.03	4.73	10.76	15.77	7.95	48	6	14	1.36	1.26
<b>Total/Average</b>			<b>22,529,330</b>	<b>114,174</b>	<b>1.13</b>	<b>10.23</b>	<b>4.21</b>	<b>11.52</b>	<b>18.22</b>	<b>23.36</b>	<b>15,151</b>	<b>6,386</b>	<b>13,307</b>	<b>0.86</b>	<b>0.88</b>
<b>Southwest - Total/Average</b>			<b>24,898,285</b>	<b>127,754</b>	<b>1.18</b>	<b>10.60</b>	<b>4.24</b>	<b>11.73</b>	<b>20.63</b>	<b>23.41</b>	<b>16,324</b>	<b>6,941</b>	<b>15,265</b>	<b>0.92</b>	<b>1.03</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	139,255	1,050	1.54	9.56	4.34	16.89	31.86	37.15	144	28	60	1.41	0.31
Southern Bank	No	Sardis	80,341	214	0.53	4.63	4.84	11.59	20.94	20.52	30	11	71	1.05	3.33
	<b>Total/Average</b>		<b>219,596</b>	<b>1,264</b>	<b>1.04</b>	<b>7.10</b>	<b>4.59</b>	<b>14.24</b>	<b>26.40</b>	<b>28.84</b>	<b>174</b>	<b>39</b>	<b>131</b>	<b>1.28</b>	<b>1.41</b>
<b>Brunswick, GA (Metro)</b>															
Southeastern Bank	No	Darien	432,470	3,156	1.45	13.36	3.77	11.48	20.63	38.14	120	86	90	1.66	1.44
	<b>Total/Average</b>		<b>432,470</b>	<b>3,156</b>	<b>1.45</b>	<b>13.36</b>	<b>3.77</b>	<b>11.48</b>	<b>20.63</b>	<b>38.14</b>	<b>120</b>	<b>86</b>	<b>90</b>	<b>1.66</b>	<b>1.44</b>
<b>Savannah, GA (Metro)</b>															
Carver State Bank	No	Savannah	41,188	223	1.08	11.31	5.02	9.98	16.14	24.35	42	4	62	1.30	5.21
First Bank of Coastal Georgia	No	Pembroke	126,434	420	0.75	5.72	3.02	14.97	34.19	33.04	-	-	22	2.61	0.58
First Chatham Bank	No	Savannah	369,478	1,606	0.87	9.77	4.48	7.62	11.02	15.98	200	234	252	1.11	6.76
	<b>Total/Average</b>		<b>537,100</b>	<b>2,249</b>	<b>0.90</b>	<b>8.93</b>	<b>4.17</b>	<b>10.86</b>	<b>20.45</b>	<b>24.46</b>	<b>242</b>	<b>238</b>	<b>336</b>	<b>1.31</b>	<b>5.19</b>
<b>Other</b>															
Pineland Bank	No	Alma	276,836	516	0.39	3.59	4.88	10.88	15.45	28.51	125	61	75	1.59	1.57
Altamaha Bank and Trust Company	Yes	Vidalia	159,914	1,167	1.44	13.26	4.77	11.84	18.35	24.34	50	153	13	1.55	2.03
Bank of Dudley	No	Dublin	221,757	1,226	1.10	9.83	4.48	11.46	17.58	14.51	206	30	126	1.47	1.19
Bank of Hazlehurst	Yes	Hazlehurst	123,974	336	0.52	4.36	3.58	11.26	17.19	17.45	456	22	573	2.32	8.82
Bank of Lumber City	No	Lumber City	24,268	(3)	(0.03)	(0.17)	5.01	15.34	24.54	44.24	-	-	19	1.08	0.23
Bank of Newington	No	Newington	133,648	1,009	1.65	18.83	5.32	8.95	12.50	15.98	300	30	309	1.54	0.92
Bank of Soperton	Yes	Soperton	75,424	1,008	2.84	31.17	5.74	9.50	14.14	21.43	100	104	9	1.49	0.27
Bank of Wrightsville	Yes	Wrightsville	56,937	368	1.30	17.24	3.60	9.25	15.82	35.67	-	1	2	1.05	0.58
Claxton Bank	Yes	Claxton	124,501	632	1.00	11.07	4.56	9.80	15.62	22.83	145	9	16	1.63	3.04
Community Bank of Georgia	No	Baxley	75,553	539	1.38	10.02	5.35	14.58	17.68	5.84	127	37	50	1.69	2.58
Durden Banking Company, Incorporated	Yes	Twin City	171,449	1,596	1.88	12.90	4.82	15.36	26.24	23.51	-	23	204	2.39	0.56
Farmers & Merchants Bank	No	Statesboro	192,780	793	0.83	8.68	3.69	8.70	15.29	40.13	-	60	31	1.11	0.72
Farmers and Merchants Bank	No	Sylvania	114,930	454	0.79	5.75	3.46	15.00	34.12	46.83	185	39	184	1.54	1.15
Farmers State Bank	Yes	Dublin	126,468	803	1.28	9.50	4.23	14.24	19.91	22.28	90	2	7	2.63	0.36
FNB South	No	Alma	372,522	6,790	3.70	24.61	5.45	15.78	24.66	20.99	-	6,554	6,175	3.16	1.81
Four County Bank	Yes	Allentown	66,438	629	1.88	13.86	4.41	14.21	21.77	23.75	60	14	31	2.10	1.16
Glennville Bank	No	Glennville	237,046	1,688	1.44	12.71	4.46	11.92	18.25	19.53	60	40	24	1.99	1.75
Merchants & Citizens Bank	No	McRae	105,741	337	0.63	4.05	3.21	14.66	31.94	41.09	60	10	65	2.77	0.31
Morris Bank	Yes	Dublin	717,491	7,432	2.12	20.51	4.82	10.22	13.26	18.20	475	320	1,007	1.57	0.94
Mount Vernon Bank	Yes	Mount Vernon	130,112	913	1.40	13.45	3.87	11.41	19.06	32.58	12	1	-	1.25	2.86
First Southern Bank	No	Patterson	110,463	188	0.34	9.24	4.67	3.83	6.25	15.78	150	150	1,017	1.00	4.24
Peoples Bank	No	Lyons	95,160	575	1.21	14.40	4.66	8.40	14.18	20.70	60	1	18	1.56	0.17
PrimeSouth Bank	No	Waycross	549,142	3,483	1.26	10.69	4.44	10.89	15.89	13.86	755	63	502	1.83	1.05
Security State Bank	Yes	McRae	47,038	342	1.47	10.91	4.40	14.12	25.94	47.54	15	3	-	2.09	0.02
South Georgia Bank	Yes	Glennville	159,710	1,837	2.30	20.81	5.04	11.62	19.10	21.36	30	25	6	1.69	0.51
Vidalia Federal Savings Bank	No	Vidalia	219,911	495	0.45	3.16	2.36	14.25	52.82	80.52	11	-	11	1.05	1.12
Waycross Bank & Trust	Yes	Waycross	158,987	1,410	1.79	18.27	3.53	11.12	20.17	43.26	26	325	-	2.65	0.49
Wheeler County State Bank	Yes	Alamo	102,207	576	1.18	7.86	3.98	15.24	25.51	34.37	-	19	20	1.52	0.70
	<b>Total/Average</b>		<b>4,950,407</b>	<b>37,139</b>	<b>1.34</b>	<b>12.16</b>	<b>4.39</b>	<b>11.92</b>	<b>20.47</b>	<b>28.47</b>	<b>3,498</b>	<b>8,096</b>	<b>10,494</b>	<b>1.83</b>	<b>1.43</b>
<b>Southeast - Total/Average</b>			<b>6,139,573</b>	<b>43,808</b>	<b>1.18</b>	<b>10.39</b>	<b>4.23</b>	<b>12.12</b>	<b>21.99</b>	<b>29.97</b>	<b>4,034</b>	<b>8,459</b>	<b>11,051</b>	<b>1.76</b>	<b>1.76</b>