

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			15,141,123	154,106	1.14	11.29	4.21	10.84	18.03	20.81	7,772	6,245	10,554	0.85	0.30
East - Total/Average			3,725,515	37,865	1.25	11.42	4.23	11.84	23.96	30.60	4,099	663	3,895	1.40	0.91
Atlanta Metro - Total/Average			20,796,850	209,446	1.07	10.59	4.05	10.60	16.66	24.64	10,689	7,081	16,872	1.03	1.03
Central - Total/Average			8,959,458	92,881	1.14	11.04	4.26	11.24	17.20	22.03	9,803	5,023	5,945	1.21	1.25
Southwest - Total/Average			23,589,793	199,124	1.20	10.58	4.27	11.92	20.43	22.10	21,588	10,040	26,898	0.88	1.03
Southeast - Total/Average			6,089,382	66,533	1.19	10.32	4.33	12.46	22.00	27.44	5,663	10,885	15,147	1.74	1.61
State Total			78,302,121	759,955	1.16	10.87	4.23	11.48	19.71	24.60	59,614	39,937	79,311	1.04	0.95
<b>North</b>															
<b>Chattanooga, TN-GA (Metro)</b>															
Bank of Dade	Yes	Trenton	104,648	1,207	1.52	15.92	3.97	11.39	25.21	38.52	-	359	89	1.65	0.65
Bank of LaFayette, Georgia	No	Lafayette	243,763	1,847	0.95	8.51	3.32	13.42	44.01	23.18	-	29	148	0.92	1.14
Capital Bank	Yes	Fort Oglethorpe	122,244	1,451	1.59	15.63	4.62	10.61	16.83	21.87	-	16	72	1.51	0.35
Citizens Bank & Trust, Inc.	No	Trenton	98,801	789	1.07	9.55	4.89	11.89	22.28	24.73	89	31	101	1.71	0.28
American Commerce Bank, National Association	No	Bremen	294,978	2,485	1.25	11.41	4.03	10.84	14.19	15.71	236	52	58	1.47	0.75
Total/Average			864,434	7,779	1.28	12.20	4.17	11.63	24.50	24.80	325	487	468	1.43	0.74
<b>Dalton, GA (Metro)</b>															
First Bank	No	Dalton	357,648	4,148	1.58	19.84	4.56	8.62	11.34	18.12	430	234	45	1.84	0.52
First National Community Bank	No	Chatsworth	162,604	1,372	1.14	8.53	4.08	12.27	18.56	17.34	54	74	55	1.31	1.11
Total/Average			520,252	5,520	1.36	14.19	4.32	10.45	14.95	17.73	484	308	100	1.69	0.71
<b>Rome, GA (Metro)</b>															
Greater Community Bank	Yes	Rome	180,938	1,647	1.27	12.31	4.71	10.70	13.39	15.11	264	33	46	1.07	0.69
Heritage First Bank	Yes	Rome	132,220	644	0.65	6.32	5.08	10.83	13.82	12.32	135	34	241	0.92	0.53
River City Bank	No	Rome	155,199	1,426	1.23	11.71	4.01	10.70	15.15	24.10	-	5	9	1.01	0.33
Total/Average			468,357	3,717	1.05	10.11	4.60	10.74	14.12	17.18	399	72	296	1.01	0.53
<b>Other</b>															
SouthCrest Bank, N.A.	No	Atlanta	541,943	2,669	0.65	7.43	3.76	9.00	13.15	21.20	171	239	170	0.96	1.19
North Georgia National Bank	No	Calhoun	124,424	703	0.70	6.91	3.61	11.44	20.45	15.17	-	24	8	1.28	0.56
Southeast First National Bank	No	Summersville	57,324	158	0.37	3.07	2.96	12.12	31.02	43.65	9	-	5	1.38	0.32
Southern Bank & Trust	No	Clarksville	186,063	1,746	1.29	14.28	4.52	9.49	13.60	15.99	32	2	67	1.38	0.67
United Community Bank	No	Blairsville	12,378,326	131,814	1.44	11.62	3.95	10.60	14.43	21.69	6,352	5,113	9,440	0.74	0.19
Total/Average			13,288,080	137,090	0.89	8.66	3.76	10.53	18.53	23.54	6,564	5,378	9,690	0.77	0.24
<b>North - Total/Average</b>			<b>15,141,123</b>	<b>154,106</b>	<b>1.14</b>	<b>11.29</b>	<b>4.21</b>	<b>10.84</b>	<b>18.03</b>	<b>20.81</b>	<b>7,772</b>	<b>6,245</b>	<b>10,554</b>	<b>0.85</b>	<b>0.30</b>

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<b>East</b>															
<b>Athens-Clarke County, GA (Metro)</b>															
Commercial Bank	Yes	Crawford	169,208	3,196	2.59	24.25	4.59	11.52	17.05	15.48	234	11	67	2.13	1.01
First American Bank and Trust Company	No	Athens	524,900	5,279	1.38	13.04	3.50	10.88	17.70	22.12	225	17	24	1.40	0.51
First Madison Bank & Trust	No	Athens	249,133	3,380	2.01	16.32	4.42	12.02	17.19	17.55	-	10	37	3.14	0.00
Oconee State Bank	No	Watkinsville	331,142	1,150	0.45	5.22	3.58	9.51	13.12	13.13	160	33	33	0.98	0.24
<b>Total/Average</b>			<b>1,274,383</b>	<b>13,005</b>	<b>1.61</b>	<b>14.71</b>	<b>4.02</b>	<b>10.98</b>	<b>16.27</b>	<b>17.07</b>	<b>619</b>	<b>71</b>	<b>161</b>	<b>1.80</b>	<b>0.41</b>
<b>Gainesville, GA (Metro)</b>															
First Century Bank, National Association	No	Gainesville	136,310	1,238	1.18	12.00	4.67	9.83	49.14	76.45	1,725	82	1,800	4.78	0.17
Peach State Bank & Trust	No	Gainesville	229,607	1,519	0.94	9.55	4.44	9.95	14.53	20.43	306	68	159	1.20	0.20
<b>Total/Average</b>			<b>365,917</b>	<b>2,757</b>	<b>1.06</b>	<b>10.78</b>	<b>4.56</b>	<b>9.89</b>	<b>31.84</b>	<b>48.44</b>	<b>2,031</b>	<b>150</b>	<b>1,959</b>	<b>1.54</b>	<b>0.19</b>
<b>Other</b>															
Bank of Madison	No	Madison	223,884	1,790	1.06	8.38	4.01	14.25	17.61	21.57	120	22	262	1.26	2.02
Elberton Federal Savings & Loan Association	No	Elberton	23,753	(21)	(0.12)	(0.57)	3.46	21.00	43.43	27.97	-	-	-	0.23	0.30
F&M Bank	No	Washington	263,983	2,191	1.10	6.94	4.11	16.15	23.29	25.62	-	42	118	1.84	1.13
Farmers State Bank	Yes	Lincolnton	119,648	1,500	1.67	10.20	5.22	17.05	26.85	20.27	225	80	99	1.12	1.32
First Covenant Bank	No	Commerce	128,198	930	0.78	6.92	3.38	12.48	24.10	43.27	-	53	37	0.99	9.25
Northeast Georgia Bank	Yes	Lavonia	455,469	5,238	1.50	15.97	3.71	11.40	19.48	27.58	354	53	416	1.17	0.58
Pinnacle Bank	Yes	Elberton	870,280	10,475	1.60	13.50	4.82	10.22	11.69	17.68	750	192	843	0.91	0.52
<b>Total/Average</b>			<b>2,085,215</b>	<b>22,103</b>	<b>1.08</b>	<b>8.76</b>	<b>4.10</b>	<b>14.65</b>	<b>23.78</b>	<b>26.28</b>	<b>1,449</b>	<b>442</b>	<b>1,775</b>	<b>1.10</b>	<b>1.35</b>
<b>East - Total/Average</b>			<b>3,725,515</b>	<b>37,865</b>	<b>1.25</b>	<b>11.42</b>	<b>4.23</b>	<b>11.84</b>	<b>23.96</b>	<b>30.60</b>	<b>4,099</b>	<b>663</b>	<b>3,895</b>	<b>1.40</b>	<b>0.91</b>

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

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<b>Atlanta Metro (Excludes Suntrust)</b>															
Affinity Bank	No	Atlanta	292,067	1,853	0.89	8.38	3.42	9.78	11.93	12.53	-	12	-	1.23	0.62
Bank of Monticello	Yes	Monticello	112,109	1,169	1.45	15.68	4.08	9.81	17.72	27.08	90	17	64	0.81	0.97
Century Bank of Georgia	No	Cartersville	195,355	1,860	1.30	12.58	3.96	10.86	20.41	37.03	-	991	-	2.59	0.58
Citizens Bank of Georgia	No	Cumming	305,745	3,015	1.31	14.18	3.87	10.41	15.92	34.80	-	6	308	1.44	0.16
Citizens Trust Bank	No	Atlanta	395,923	3,282	1.07	10.73	3.87	10.98	16.25	17.12	-	43	230	0.67	0.57
Community Bank of Pickens County	No	Jasper	348,732	3,616	1.40	13.43	4.33	10.90	15.94	17.27	-	5	24	1.21	2.08
Cornerstone Bank	No	Atlanta	215,209	749	0.40	4.77	3.98	9.72	17.33	27.34	-	71	502	1.98	3.93
Embassy National Bank	Yes	Lawrenceville	106,085	1,624	1.91	14.44	4.71	14.09	22.37	31.69	-	30	-	2.38	0.52
F & M Bank and Trust Company	No	Manchester	72,186	(170)	(0.31)	(6.55)	4.09	4.78	7.62	16.05	-	3	46	1.12	4.06
Fidelity Bank	No	Atlanta	4,810,628	35,742	1.00	10.90	3.36	8.50	12.53	7.02	4,776	2,345	5,736	0.84	1.27
First Bank of Pike	No	Molena	47,214	183	0.53	5.92	5.20	9.27	16.72	35.66	45	2	33	1.27	1.88
First IC Bank	No	Doraville	466,615	7,498	2.32	15.14	4.61	14.98	18.52	18.25	-	35	797	1.04	1.17
First National Bank of Griffin	No	Griffin	268,599	949	0.47	7.34	3.56	6.12	11.97	45.91	99	48	166	1.18	0.28
Georgia Banking Company	No	Atlanta	421,846	4,191	1.26	13.91	3.98	9.75	15.44	1.32	365	46	334	1.20	1.74
Georgia Primary Bank	No	Atlanta	186,165	782	0.59	4.89	3.96	11.67	14.88	27.90	-	70	-	1.47	1.56
Gwinnett Community Bank	No	Duluth	240,022	925	0.48	18.35	3.69	3.85	6.59	24.54	-	145	557	1.14	7.99
Heritage Bank	No	Jonesboro	501,476	3,415	0.94	10.24	4.38	9.00	11.32	9.51	568	89	134	1.30	0.74
Legacy State Bank	No	Loganville	99,121	590	0.84	8.55	3.85	10.49	13.64	19.27	194	-	-	1.21	2.50
Liberty First Bank	Yes	Monroe	130,159	1,221	1.28	11.78	4.29	11.40	16.24	24.69	74	3	28	1.14	1.18
Metro City Bank	No	Doraville	1,443,224	31,703	3.13	29.21	4.56	10.75	17.57	16.49	1,188	453	1,685	0.64	0.40
Newton Federal Bank (MHC)	No	Covington	308,040	1,571	0.71	3.52	4.45	20.11	31.07	24.56	539	1,547	2,788	1.73	0.73
NOA Bank	Yes	Duluth	369,386	7,273	2.82	22.84	4.76	12.03	16.07	22.12	1,348	-	790	1.19	0.17
Northside Bank	No	Adairsville	126,316	(285)	(0.31)	(4.56)	4.35	8.77	13.07	16.60	64	51	-	1.21	3.32
Peoples Bank & Trust	No	Buford	309,753	2,335	1.04	11.03	3.58	10.16	17.69	42.11	(375)	20	-	0.98	4.32
American Commerce Bank, National Association	No	Bremen	294,978	2,485	1.25	11.41	4.03	10.84	14.19	15.71	236	52	58	1.47	0.75
Piedmont Bank	No	Peachtree Corners	934,400	9,410	1.45	13.15	4.53	10.23	11.46	8.18	765	11	10	0.84	0.74
Providence Bank	No	Alpharetta	83,504	(331)	(0.50)	(3.24)	4.56	14.65	19.03	17.62	-	-	-	1.65	8.30
Quantum National Bank	Yes	Suwanee	470,887	9,832	2.86	25.13	5.04	11.83	15.30	12.12	156	23	-	1.10	0.00
RBC Bank (Georgia), National Association	No	Raleigh	4,895,695	44,935	1.27	18.49	2.27	7.32	24.75	81.54	266	235	1,771	0.50	0.08
Signature Bank of Georgia	No	Sandy Springs	103,586	(508)	(0.65)	(4.90)	3.62	17.50	28.55	35.86	-	38	6	0.92	7.67
Talbot State Bank	Yes	Woodland	61,508	3	0.01	0.07	3.64	9.59	24.00	51.45	-	7	4	1.48	3.41
Touchmark National Bank	No	Alpharetta	400,361	3,806	1.29	10.97	3.18	12.15	20.10	12.07	100	7	-	1.46	1.08
United Bank	Yes	Zebulon	1,360,350	21,975	2.18	23.36	3.79	10.50	19.04	33.58	41	663	716	1.82	0.43
Vinings Bank	No	Smyrna	292,168	1,990	0.90	10.53	3.36	9.22	14.59	15.33	-	13	-	1.15	0.72
WestSide Bank	No	Hiram	127,438	758	0.81	9.02	5.01	9.13	13.43	22.07	150	-	85	1.47	10.21
<b>Atlanta Metro - Total/Average</b>			<b>20,796,850</b>	<b>209,446</b>	<b>1.07</b>	<b>10.59</b>	<b>4.05</b>	<b>10.60</b>	<b>16.66</b>	<b>24.64</b>	<b>10,689</b>	<b>7,081</b>	<b>16,872</b>	<b>1.03</b>	<b>1.03</b>
<b>Central</b>															
<b>Macon, GA (Metro)</b>															
American Pride Bank	Yes	Macon	186,214	2,138	1.62	10.93	4.31	14.63	18.88	24.82	124	-	-	1.52	0.00
Persons Banking Company	Yes	Forsyth	312,141	644	0.27	4.71	4.02	6.58	11.52	20.68	-	1,021	947	1.09	3.20
State Bank and Trust Company	No	Macon	4,925,867	58,479	1.58	13.51	4.82	10.54	12.22	18.48	7,810	413	2,184	0.96	0.78
<b>Total/Average</b>			<b>5,424,222</b>	<b>61,261</b>	<b>1.16</b>	<b>9.72</b>	<b>4.38</b>	<b>10.58</b>	<b>14.21</b>	<b>21.33</b>	<b>7,934</b>	<b>1,434</b>	<b>3,131</b>	<b>0.98</b>	<b>0.89</b>

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

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<b>Other</b>															
Bank of Hancock County	No	Sparta	74,506	604	1.02	5.56	3.84	20.54	42.49	48.67	40	3	78	3.56	0.17
BankSouth	Yes	Greensboro	625,805	8,343	1.90	19.52	4.54	9.84	14.69	13.93	221	188	78	1.40	0.21
Century Bank and Trust	No	Milledgeville	255,739	2,372	1.25	13.73	3.80	10.59	15.57	23.94	-	95	295	1.13	0.46
Citizens Bank of Swainsboro	No	Swainsboro	205,130	1,613	1.07	10.94	4.55	10.22	15.85	17.94	450	33	293	2.58	0.30
Citizens Bank of The South	No	Sandersville	248,542	1,671	0.92	8.42	4.56	10.93	17.93	16.30	420	52	377	1.17	0.60
Exchange Bank	No	Milledgeville	252,643	2,087	1.12	8.91	4.15	13.09	20.00	24.17	1	33	9	1.67	0.78
Farmers & Merchants Bank	No	Eatonton	174,211	851	0.64	5.01	3.36	14.46	23.34	30.54	-	27	1	2.41	5.94
Farmers Bank	No	Greensboro	91,397	230	0.32	2.31	2.92	15.66	27.03	22.57	-	10	4	1.95	0.68
First State Bank	No	Wrens	140,094	1,325	1.29	16.73	5.35	8.40	12.57	17.52	180	18	61	1.01	0.32
Geo. D. Warthen Bank	No	Sandersville	179,319	1,105	0.82	10.06	4.58	8.58	13.72	18.64	457	16	495	0.96	2.10
Peoples Bank	Yes	Eatonton	124,150	1,562	1.70	36.97	4.07	6.25	10.35	18.23	100	15	35	1.44	3.59
Queensborough National Bank & Trust Company	No	Louisville	1,117,126	9,308	1.11	12.08	3.93	9.68	14.56	19.14	-	3,099	1,085	1.74	3.34
Wilkinson County Bank	No	Irwinton	46,574	549	1.50	10.53	4.21	16.37	34.47	23.92	-	-	3	2.24	0.03
<b>Total/Average</b>			3,535,236	31,620	1.13	12.37	4.14	11.89	20.20	22.73	1,869	3,589	2,814	1.61	1.80
<b>Central - Total/Average</b>			<b>8,959,458</b>	<b>92,881</b>	<b>1.14</b>	<b>11.04</b>	<b>4.26</b>	<b>11.24</b>	<b>17.20</b>	<b>22.03</b>	<b>9,803</b>	<b>5,023</b>	<b>5,945</b>	<b>1.21</b>	<b>1.25</b>
<b>Southwest (Excludes Synovus)</b>															
<b>Albany, GA (Metro)</b>															
AB&T	No	Albany	174,774	1,174	0.88	9.07	3.61	8.61	11.52	13.61	-	91	43	1.29	0.02
Bank of Dawson	Yes	Dawson	115,432	1,879	2.15	11.89	4.82	19.30	27.64	11.52	225	18	135	1.31	1.46
Bank of Terrell	Yes	Dawson	159,454	2,026	1.72	15.61	4.55	11.29	16.38	11.15	180	17	218	1.03	1.22
Flint Community Bank	Yes	Albany	223,493	2,981	1.79	20.97	3.94	8.75	11.54	9.62	220	-	678	0.79	1.73
<b>Total/Average</b>			673,153	8,060	1.64	14.39	4.23	11.99	16.77	11.48	625	126	1,074	1.06	1.12
<b>Columbus, GA-AL (Metro)</b>															
First Peoples Bank	No	Pine Mountain	129,133	1,019	1.08	9.01	4.79	12.46	20.19	25.65	99	11	20	1.37	0.72
<b>Total/Average</b>			129,133	1,019	1.08	9.01	4.79	12.46	20.19	25.65	99	11	20	1.37	0.72
<b>Valdosta, GA (Metro)</b>															
Barwick Banking Company	No	Barwick	10,722	1	0.01	0.14	2.28	8.74	69.44	89.86	-	-	-	3.46	0.00
Citizens Community Bank	Yes	Hahira	133,587	1,826	1.78	15.91	4.35	12.66	19.92	30.33	80	529	105	1.64	1.18
Citizens National Bank of Quitman	No	Quitman	99,223	904	1.21	9.53	4.11	13.51	19.44	14.20	75	97	49	1.59	0.31
Commercial Banking Company	No	Valdosta	226,803	1,934	1.12	8.01	4.13	14.83	23.32	19.81	140	98	95	1.70	0.33
Farmers & Merchants Bank	No	Lakeland	503,778	2,150	0.57	9.87	4.00	5.76	8.82	10.07	300	171	1,789	1.67	7.50
First Federal Savings and Loan Association of Valdosta	No	Valdosta	183,388	584	0.44	2.73	4.09	15.73	26.31	9.83	60	7	22	0.37	2.46
Guardian Bank	Yes	Valdosta	409,849	4,279	1.42	16.17	3.72	10.28	16.38	22.45	434	145	116	1.89	0.69
<b>Total/Average</b>			1,567,350	11,678	0.94	8.91	3.81	11.64	26.23	28.08	1,089	1,047	2,176	1.55	3.05

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

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Institution	Sub S	City	Total Assets \$	YTD			Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	
				Net Income \$	ROAA (%)	ROAE (%)									NIM (%)
<b>Other</b>															
Ameris Bank	No	Moultrie	11,341,384	88,830	1.30	9.56	3.97	10.25	12.62	14.72	13,477	5,524	16,674	0.33	0.75
Bank of Alapaha	No	Alapaha	159,546	1,278	1.09	9.71	3.82	11.65	16.62	14.25	279	165	262	1.36	0.20
Bank of Camilla	No	Camilla	99,508	708	0.91	6.07	4.02	15.98	22.25	32.79	-	28	172	1.91	2.02
Bank of Early	Yes	Blakely	133,062	582	0.61	6.68	4.84	9.38	12.94	10.73	299	117	366	1.12	0.89
Bank of Eastman	Yes	Eastman	180,533	659	0.52	5.20	4.87	10.06	15.18	19.83	630	87	752	1.12	6.85
Bank of Edison	Yes	Edison	47,211	255	0.74	8.52	3.83	9.67	18.62	26.78	65	11	72	1.14	0.66
Citizens Bank	Yes	Nashville	248,403	1,968	1.04	7.80	3.77	13.82	24.12	19.47	285	29	351	1.68	2.46
Citizens Bank & Trust Company	Yes	Eastman	129,223	1,145	1.15	14.24	4.27	8.66	14.80	26.09	56	34	25	1.25	1.82
Citizens Bank of Americus	No	Americus	309,609	3,296	1.42	15.93	3.69	9.31	16.61	28.67	185	34	47	2.06	0.36
Citizens Bank of Cochran	No	Cochran	89,315	305	0.49	4.28	4.42	11.21	16.69	17.74	-	81	83	0.83	0.79
South Coast Bank & Trust	Yes	Brunswick	126,793	978	1.07	10.60	4.03	10.29	14.05	14.87	199	22	25	1.50	0.03
Citizens State Bank of Taylor County	Yes	Reynolds	57,893	295	0.68	6.75	4.63	10.72	21.13	30.82	10	15	27	1.37	0.70
Colony Bank	No	Fitzgerald	1,184,284	10,119	1.12	12.22	3.64	10.21	15.54	20.75	132	353	837	0.92	0.87
Commercial State Bank	Yes	Donalsonville	83,375	832	1.27	7.25	3.96	17.62	26.83	12.93	90	5	9	1.73	2.05
Community Bank & Trust - West Georgia	No	LaGrange	84,523	(347)	(0.56)	(15.81)	4.81	3.76	6.81	27.86	90	8	2	0.95	7.95
Community Banking Company of Fitzgerald	No	Fitzgerald	151,450	1,589	1.41	11.25	4.38	11.82	17.02	16.50	315	11	163	2.23	1.14
Douglas National Bank	Yes	Douglas	177,911	3,837	2.86	23.87	5.00	12.49	16.02	10.85	-	84	45	1.16	0.32
Family Bank	No	Pelham	95,245	661	0.97	8.06	4.97	12.44	20.01	11.50	45	62	12	0.94	1.14
First National Bank of Coffee County	Yes	Douglas	200,433	1,467	1.12	11.82	4.44	9.33	15.91	37.19	250	5	52	0.77	0.14
First National Bank of Decatur County	No	Bainbridge	158,385	1,152	0.96	10.38	4.13	10.12	14.55	18.00	70	27	248	1.69	0.96
First Port City Bank	No	Bainbridge	186,621	2,127	1.56	14.74	4.12	9.99	13.28	10.64	-	1	-	1.43	0.11
First State Bank of Blakely	No	Blakely	512,857	5,489	1.49	10.86	4.30	13.43	19.28	13.68	540	46	361	1.20	0.81
First State Bank of Randolph County	Yes	Cuthbert	75,122	462	0.77	10.41	3.10	9.85	19.56	39.46	11	2	43	1.11	3.21
Calumet Bank	No	LaGrange	227,881	1,777	1.17	13.23	3.98	9.26	13.67	41.11	53	-	84	1.19	0.35
Peoples Bank	Yes	Willacoochee	76,146	712	1.23	10.61	3.61	12.91	21.61	27.06	-	3	4	0.53	0.25
Peoples Bank of Georgia	No	Talbotton	82,608	576	0.95	10.40	5.49	10.08	15.72	12.43	120	11	73	0.71	0.46
PeoplesSouth Bank	No	Colquitt	753,875	6,487	1.17	12.73	3.97	9.98	15.13	21.54	400	247	588	1.31	1.24
Planters and Citizens Bank	No	Camilla	94,429	506	0.66	6.35	3.18	11.66	23.02	57.84	-	10	23	1.63	0.07
Planters First Bank	Yes	Hawkinsville	338,622	2,341	0.96	11.26	4.37	9.01	12.08	14.04	428	187	269	1.08	1.54
Rabun County Bank	No	Clayton	176,748	2,079	1.60	13.09	4.22	12.45	21.30	30.42	-	52	1	2.17	1.48
Rochelle State Bank	No	Rochelle	26,780	148	0.70	4.30	3.67	18.14	37.62	49.08	-	1	17	1.26	0.00
South Georgia Banking Company	No	Tifton	431,649	4,017	1.21	8.83	3.84	12.27	19.68	32.95	150	75	130	1.52	0.44
SouthCrest Bank, N.A.	No	Atlanta	541,943	2,669	0.65	7.43	3.76	9.00	13.15	21.20	171	239	170	0.96	1.19
Southwest Georgia Bank	No	Moultrie	513,889	3,607	0.95	12.44	3.88	8.38	12.26	16.13	605	12	583	0.84	0.44
State Bank of Cochran	Yes	Cochran	211,289	3,999	2.48	15.78	4.60	16.89	27.76	27.51	-	596	550	4.11	1.71
SunMark Community Bank	Yes	Hawkinsville	260,787	2,991	1.52	14.27	4.66	11.04	16.45	18.14	270	149	232	1.95	1.05
TC Federal Bank	No	Thomasville	292,467	661	0.31	2.35	3.39	13.29	19.24	19.88	(571)	278	24	1.35	0.60
Thomasville National Bank	No	Thomasville	870,317	13,276	2.15	22.57	3.82	9.42	12.80	11.70	570	106	54	2.02	0.20
Trust Bank	Yes	Lenox	37,188	511	1.94	17.46	7.30	11.48	17.27	24.33	-	3	20	1.66	5.01
United National Bank	No	Cairo	216,566	2,097	1.32	9.79	4.73	13.46	18.01	3.39	470	97	141	2.03	0.94
West Central Georgia Bank	No	Thomaston	127,726	1,253	1.32	5.63	3.59	24.85	54.38	62.42	9	31	7	2.91	0.05
Wilcox County State Bank	No	Abbeville	106,561	973	1.29	12.49	4.75	10.66	15.95	7.22	72	8	30	1.33	1.19
<b>Total/Average</b>			21,220,157	178,367	1.13	10.03	4.23	11.58	18.51	23.20	19,775	8,856	23,628	0.82	0.88
<b>Southwest - Total/Average</b>			23,589,793	199,124	1.20	10.58	4.27	11.92	20.43	22.10	21,588	10,040	26,898	0.88	1.03

**GEORGIA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 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 (%)	NPA's/Assets (%)
<b>Southeast</b>															
<b>Augusta-Richmond County, GA-SC (Metro)</b>															
First National Bank of Waynesboro	No	Waynesboro	133,132	1,594	1.58	9.58	4.51	17.50	30.50	28.07	208	34	99	1.35	0.32
Southern Bank	No	Sardis	78,953	286	0.48	4.11	4.84	11.83	20.94	18.86	90	13	129	1.05	3.37
<b>Total/Average</b>			<b>212,085</b>	<b>1,880</b>	<b>1.03</b>	<b>6.85</b>	<b>4.68</b>	<b>14.67</b>	<b>25.72</b>	<b>23.47</b>	<b>298</b>	<b>47</b>	<b>228</b>	<b>1.24</b>	<b>1.46</b>
<b>Brunswick, GA (Metro)</b>															
Southeastern Bank	No	Darien	421,068	4,685	1.45	13.11	3.86	12.07	21.14	36.11	120	474	202	1.77	1.47
<b>Total/Average</b>			<b>421,068</b>	<b>4,685</b>	<b>1.45</b>	<b>13.11</b>	<b>3.86</b>	<b>12.07</b>	<b>21.14</b>	<b>36.11</b>	<b>120</b>	<b>474</b>	<b>202</b>	<b>1.77</b>	<b>1.47</b>
<b>Savannah, GA (Metro)</b>															
Carver State Bank	No	Savannah	39,686	433	1.41	14.32	5.60	10.28	16.42	22.52	82	7	69	1.47	5.15
First Bank of Coastal Georgia	No	Pembroke	111,971	433	0.51	3.95	2.95	14.43	33.46	29.10	-	1	24	2.47	0.61
First Chatham Bank	No	Savannah	369,021	2,110	0.76	8.48	4.57	7.97	11.54	16.47	200	297	252	1.16	5.78
<b>Total/Average</b>			<b>520,678</b>	<b>2,976</b>	<b>0.89</b>	<b>8.92</b>	<b>4.37</b>	<b>10.89</b>	<b>20.47</b>	<b>22.70</b>	<b>282</b>	<b>305</b>	<b>345</b>	<b>1.36</b>	<b>4.62</b>
<b>Other</b>															
Pineland Bank	No	Alma	274,214	1,078	0.53	4.97	4.91	10.82	15.50	24.66	125	80	80	1.53	1.20
Altamaha Bank and Trust Company	Yes	Vidalia	158,621	1,762	1.46	13.36	4.77	12.24	18.92	27.54	85	188	206	1.48	2.14
Bank of Dudley	No	Dublin	216,820	1,960	1.18	10.45	4.63	12.08	17.75	11.73	260	265	183	1.58	1.00
Bank of Hazlehurst	Yes	Hazlehurst	126,567	652	0.68	5.62	3.62	11.40	18.59	25.15	606	79	644	2.72	8.82
Bank of Lumber City	No	Lumber City	25,068	(8)	(0.04)	(0.30)	5.03	14.67	23.77	44.03	-	-	19	1.04	0.21
Bank of Newington	No	Newington	132,399	1,435	1.54	17.57	5.31	8.92	12.56	11.47	450	79	678	1.33	0.67
Bank of Soperton	Yes	Soperton	78,227	1,340	2.46	26.73	5.72	9.64	13.93	18.27	180	104	130	1.34	0.95
Bank of Wrightsville	Yes	Wrightsville	55,936	488	1.16	15.15	3.69	9.69	15.55	30.94	-	5	8	0.98	0.57
Claxton Bank	Yes	Claxton	121,445	1,060	1.13	12.34	4.63	10.44	16.25	21.86	205	9	17	1.72	3.01
Community Bank of Georgia	No	Baxley	84,788	823	1.37	10.07	5.32	13.63	16.64	11.63	187	50	50	1.69	2.25
Durden Banking Company, Incorporated	Yes	Twin City	175,145	2,521	1.98	13.51	4.89	15.93	26.48	23.27	-	42	230	2.37	0.58
Farmers & Merchants Bank	No	Statesboro	190,216	1,237	0.86	8.95	3.71	8.93	14.98	37.05	-	68	195	0.94	0.76
Farmers and Merchants Bank	No	Sylvania	110,041	769	0.90	6.49	3.56	15.68	33.55	43.25	285	46	322	1.42	1.02
Farmers State Bank	Yes	Dublin	124,175	1,273	1.35	10.04	4.30	14.52	20.77	24.70	135	3	8	2.72	0.27
FNB South	No	Alma	370,360	10,051	3.64	23.72	5.46	16.25	25.41	19.77	-	7,618	8,054	2.80	0.98
Four County Bank	Yes	Allentown	69,034	950	1.89	13.83	4.51	14.75	21.67	24.70	90	37	75	2.05	0.85
Glennville Bank	No	Glennville	237,527	2,503	1.42	12.43	4.47	12.29	18.98	21.57	60	47	72	2.00	1.85
Merchants & Citizens Bank	No	McRae	100,937	593	0.75	4.78	3.27	15.23	32.36	38.37	60	25	82	2.72	0.21
Morris Bank	Yes	Dublin	717,783	11,030	2.08	20.14	4.81	10.28	12.99	15.50	1,200	351	1,467	1.59	1.17
Mount Vernon Bank	Yes	Mount Vernon	136,994	1,405	1.44	13.85	3.70	11.56	17.70	28.93	18	2	-	1.11	2.21
First Southern Bank	No	Patterson	106,241	492	0.60	16.16	4.66	4.64	7.86	17.20	(46)	352	1,018	1.36	4.22
Peoples Bank	No	Lyons	91,810	858	1.21	14.07	4.82	9.26	14.30	15.25	90	31	19	1.60	0.67
PrimeSouth Bank	No	Waycross	557,799	5,575	1.35	11.31	4.56	11.28	15.74	10.70	875	169	725	1.73	0.71
Security State Bank	Yes	McRae	45,487	538	1.55	11.43	4.51	14.98	27.15	45.59	22	5	36	1.98	0.18
South Georgia Bank	Yes	Glennville	153,299	2,785	2.35	21.00	5.08	12.18	20.05	23.43	30	45	9	1.74	0.25
Vidalia Federal Savings Bank	No	Vidalia	216,595	763	0.46	3.24	2.39	14.45	52.50	79.30	11	-	11	0.99	1.14
Waycross Bank & Trust	Yes	Waycross	165,781	2,184	1.81	18.82	3.45	10.75	20.12	44.22	26	325	2	2.60	0.46
Wheeler County State Bank	Yes	Alamo	92,242	875	1.19	7.89	4.03	15.33	26.86	29.08	9	34	32	1.61	0.44
<b>Total/Average</b>			<b>4,935,551</b>	<b>56,992</b>	<b>1.37</b>	<b>12.42</b>	<b>4.42</b>	<b>12.21</b>	<b>20.68</b>	<b>27.47</b>	<b>4,963</b>	<b>10,059</b>	<b>14,372</b>	<b>1.79</b>	<b>1.31</b>
<b>Southeast - Total/Average</b>															
			<b>6,089,382</b>	<b>66,533</b>	<b>1.19</b>	<b>10.32</b>	<b>4.33</b>	<b>12.46</b>	<b>22.00</b>	<b>27.44</b>	<b>5,663</b>	<b>10,885</b>	<b>15,147</b>	<b>1.74</b>	<b>1.61</b>