

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			15,291,299	208,432	1.16	11.38	4.20	10.92	18.73	22.19	10,098	8,461	14,559	0.83	0.31
East - Total/Average			3,875,444	50,433	1.25	11.36	4.20	11.88	25.15	31.10	4,833	1,570	5,603	1.37	0.91
Atlanta Metro - Total/Average			20,926,583	280,844	1.08	10.62	4.08	10.67	16.86	24.69	14,194	9,084	21,309	1.01	0.98
Central - Total/Average			8,992,773	125,544	1.15	10.97	4.28	11.25	17.24	21.98	10,642	5,493	10,867	1.20	1.47
Southwest - Total/Average			23,975,188	280,327	1.15	10.19	4.27	11.70	20.54	23.11	32,506	12,637	37,688	0.91	0.94
Southeast - Total/Average			6,166,401	86,967	1.18	10.07	4.37	12.53	22.42	26.05	9,720	15,445	23,023	1.74	1.50
State Total			79,227,688	1,032,547	1.16	10.76	4.23	11.49	20.16	24.85	81,993	52,690	113,049	1.04	0.93
North															
Chattanooga, TN-GA (Metro)															
American Commerce Bank, National Association	No	Bremen	298,833	3,589	1.31	12.18	4.00	10.51	13.71	11.72	336	117	59	1.45	0.71
Bank of LaFayette, Georgia	No	Lafayette	272,552	2,345	0.91	8.08	3.28	13.41	44.87	29.12	50	32	164	0.97	1.04
Bank of Dade	Yes	Trenton	108,885	1,970	1.85	19.38	4.02	11.41	25.68	35.16	(379)	402	109	0.99	0.58
Citizens Bank & Trust, Inc.	No	Trenton	97,664	1,208	1.23	10.95	4.87	11.37	21.59	24.02	102	37	145	1.68	0.39
Total/Average			777,934	9,112	1.33	12.65	4.04	11.68	26.46	25.01	109	588	477	1.34	0.77
Dalton, GA (Metro)															
First Bank	No	Dalton	366,458	5,772	1.63	20.18	4.57	8.77	11.38	17.03	530	305	45	1.82	0.89
First National Community Bank	No	Chatsworth	164,081	1,825	1.13	8.42	4.08	12.75	19.51	21.19	72	91	56	1.37	1.58
Total/Average			530,539	7,597	1.38	14.30	4.33	10.76	15.45	19.11	602	396	101	1.70	1.11
Rome, GA (Metro)															
Greater Community Bank	Yes	Rome	187,745	2,341	1.33	12.84	4.82	10.81	13.75	14.26	490	59	221	1.07	0.47
River City Bank	No	Rome	167,133	1,817	1.17	11.12	4.05	10.82	15.55	29.28	-	6	9	0.99	0.18
Heritage First Bank	Yes	Rome	133,500	938	0.71	6.84	5.10	10.87	14.17	12.11	180	38	272	0.92	0.87
Total/Average			488,378	5,096	1.07	10.27	4.66	10.83	14.49	18.55	670	103	502	1.00	0.48
Other															
United Community Bank	No	Blairsville	12,548,727	179,525	1.46	11.81	3.99	9.98	13.60	20.85	8,402	7,045	13,158	0.73	0.20
SouthCrest Bank, N.A.	No	Atlanta	548,923	3,968	0.73	8.21	3.76	9.17	13.65	18.09	171	290	239	0.95	0.99
Southern Bank & Trust	No	Clarksville	193,596	2,223	1.22	13.45	4.56	9.36	13.23	16.60	132	3	67	1.41	0.58
North Georgia National Bank	No	Calhoun	144,839	736	0.56	5.41	3.72	11.56	19.76	28.48	-	35	9	1.29	0.48
Southeast First National Bank	No	Summerville	58,363	175	0.30	2.55	2.92	11.89	32.28	46.44	12	1	6	1.48	0.28
Total/Average			13,494,448	186,627	0.85	8.29	3.79	10.39	18.50	26.09	8,717	7,374	13,479	0.76	0.24
North - Total/Average															
			15,291,299	208,432	1.16	11.38	4.20	10.92	18.73	22.19	10,098	8,461	14,559	0.83	0.31

GEORGIA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 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 (%)
East															
Athens-Clarke County, GA (Metro)															
First American Bank and Trust Company	No	Athens	532,715	6,953	1.34	12.74	3.53	10.66	17.38	21.47	300	23	24	1.37	0.47
Oconee State Bank	No	Watkinsville	349,811	1,755	0.52	5.95	3.66	9.41	13.27	10.40	240	40	36	1.00	0.19
First Madison Bank & Trust Commercial Bank	No	Athens	258,311	4,569	1.96	16.23	4.34	11.63	17.64	19.84	-	11	54	3.13	0.00
	Yes	Crawford	183,315	4,126	2.47	23.07	4.61	10.86	16.23	22.32	354	15	466	1.95	0.61
	Total/Average		1,324,152	17,403	1.57	14.50	4.04	10.64	16.13	18.51	894	89	580	1.76	0.33
Gainesville, GA (Metro)															
Peach State Bank & Trust	No	Gainesville	222,783	2,079	0.95	9.70	4.47	10.04	14.54	15.91	415	85	197	1.23	0.15
First Century Bank, National Association	No	Gainesville	140,368	1,606	1.16	11.45	4.41	10.39	53.70	78.76	1,896	107	2,180	3.90	0.19
	Total/Average		363,151	3,685	1.06	10.58	4.44	10.22	34.12	47.34	2,311	192	2,377	1.47	0.17
Other															
Pinnacle Bank	Yes	Elberton	947,125	13,228	1.50	12.75	4.77	9.94	12.16	23.46	1,200	241	1,212	0.90	0.45
Northeast Georgia Bank	Yes	Lavonia	475,157	7,411	1.59	16.65	3.70	11.68	19.90	30.18	413	72	451	1.18	0.61
F&M Bank	No	Washington	264,948	2,750	1.04	6.51	4.12	16.40	27.02	25.68	100	46	411	1.69	1.98
Bank of Madison	No	Madison	225,674	2,380	1.06	8.33	4.02	13.19	21.00	21.34	365	17	361	1.36	1.94
First Covenant Bank	No	Commerce	133,425	1,755	1.15	9.70	3.49	13.94	26.51	47.69	(750)	804	45	0.98	8.89
Farmers State Bank	Yes	Lincolnton	118,097	1,837	1.55	9.35	5.30	17.16	26.62	18.72	300	109	166	1.16	1.43
Elberton Federal Savings & Loan Association	No	Elberton	23,715	(16)	(0.07)	(0.33)	3.51	21.26	43.23	25.17	-	-	-	0.22	0.32
	Total/Average		2,188,141	29,345	1.12	8.99	4.13	14.80	25.21	27.46	1,628	1,289	2,646	1.09	1.39
East - Total/Average			3,875,444	50,433	1.25	11.36	4.20	11.88	25.15	31.10	4,833	1,570	5,603	1.37	0.91

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)															
RBC Bank (Georgia), National Association	No	Raleigh	4,951,637	62,167	1.30	18.74	2.34	7.51	24.99	80.01	1,204	811	2,361	0.54	0.11
Fidelity Bank	No	Atlanta	4,734,882	46,241	0.97	10.43	3.43	8.72	12.98	8.00	5,521	3,061	7,204	0.85	1.33
Metro City Bank	No	Doraville	1,435,822	41,377	3.01	27.80	4.47	10.91	17.80	13.56	1,237	548	2,066	0.58	0.39
United Bank	Yes	Zebulon	1,389,578	29,534	2.18	23.27	3.82	9.74	18.38	34.04	341	861	1,214	1.83	0.38
Piedmont Bank	No	Peachtree Corners	980,609	12,754	1.44	13.14	4.50	10.09	11.72	10.24	1,165	12	10	0.87	0.67
Heritage Bank	No	Jonesboro	513,063	4,977	1.01	11.05	4.44	9.14	11.61	6.81	618	120	134	1.26	0.91
First IC Bank	No	Doraville	500,705	9,636	2.16	14.33	4.62	14.75	18.45	19.59	1,350	37	1,104	1.25	1.05
Quantum National Bank	Yes	Suwanee	489,828	13,033	2.84	24.74	5.08	11.69	14.60	11.93	221	27	5	1.07	0.10
Citizens Trust Bank	No	Atlanta	410,144	4,351	1.07	10.55	3.90	11.19	16.29	16.97	-	61	295	0.63	0.50
Touchmark National Bank	No	Alpharetta	405,645	5,381	1.37	11.56	3.20	12.03	19.40	11.35	100	7	-	1.43	0.73
NOA Bank	Yes	Duluth	387,614	10,003	2.84	22.86	4.82	13.25	18.19	23.62	1,345	-	790	1.15	0.30
Community Bank of Pickens County	No	Jasper	354,215	4,790	1.38	13.16	4.33	10.89	16.14	16.67	-	8	55	1.22	1.98
Georgia Banking Company	No	Sandy Springs	350,058	5,243	1.23	12.92	4.00	11.09	19.58	11.34	352	49	659	1.17	2.21
Peoples Bank & Trust	No	Buford	316,812	3,023	0.99	10.60	3.61	10.07	17.97	41.16	(375)	57	-	1.00	4.14
Newton Federal Bank (MHC)	No	Covington	309,070	1,760	0.59	2.94	4.36	19.81	30.74	22.79	567	1,687	2,841	1.75	0.76
Vinings Bank	No	Smyrna	308,163	2,591	0.87	10.32	3.36	9.18	14.02	15.58	-	20	-	1.07	0.62
Citizens Bank of Georgia	No	Cumming	303,881	4,161	1.35	14.49	3.91	10.38	15.97	33.71	-	10	308	1.43	0.19
American Commerce Bank, National Association	No	Bremen	298,833	3,589	1.31	12.18	4.00	10.51	13.71	11.72	336	117	59	1.45	0.71
Affinity Bank	No	Atlanta	286,314	2,679	0.96	8.99	3.43	10.11	12.10	7.22	-	15	-	1.19	0.62
First National Bank of Griffin	No	Griffin	267,076	1,404	0.52	8.07	3.62	6.39	12.09	43.94	148	58	199	1.19	0.51
Gwinnett Community Bank	No	Duluth	238,899	1,160	0.46	16.94	3.72	4.10	6.88	24.93	-	175	557	1.17	6.56
Cornerstone Bank	No	Atlanta	224,730	935	0.38	4.46	4.00	9.99	17.84	23.86	272	72	881	1.90	3.20
Georgia Primary Bank	No	Atlanta	194,322	1,450	0.81	6.73	4.18	11.88	14.47	25.64	-	114	-	1.40	1.17
Century Bank of Georgia	No	Cartersville	192,778	2,589	1.35	12.96	3.99	11.13	21.01	37.04	(1,100)	994	-	1.58	0.20
Liberty First Bank	Yes	Monroe	131,579	1,623	1.27	11.62	4.22	11.67	16.60	27.86	99	4	28	1.20	1.15
WestSide Bank	No	Hiram	128,149	1,005	0.79	8.87	4.99	9.03	14.16	24.24	150	-	85	1.49	9.42
Northside Bank	No	Adairsville	124,138	(350)	(0.28)	(3.93)	4.37	8.32	13.16	16.72	104	52	-	1.24	3.06
Signature Bank of Georgia	No	Sandy Springs	119,660	(1,269)	(1.19)	(8.60)	3.63	15.88	27.99	50.12	100	40	6	1.11	5.43
Bank of Monticello	Yes	Monticello	108,667	1,504	1.40	14.91	4.17	10.10	17.64	20.80	155	20	142	0.77	1.28
Embassy National Bank	Yes	Lawrenceville	103,095	2,809	2.52	18.30	4.84	16.16	22.32	29.07	-	31	-	2.08	0.54
Legacy State Bank	No	Loganville	98,598	834	0.88	8.93	3.89	10.76	13.41	15.18	224	-	-	1.20	2.50
Providence Bank	No	Alpharetta	89,751	(170)	(0.19)	(1.23)	4.46	13.35	18.34	24.38	-	-	197	1.32	7.73
F & M Bank and Trust Company	No	Manchester	68,078	(188)	(0.26)	(5.49)	4.12	4.90	7.87	13.34	-	3	47	1.14	4.07
Talbot State Bank	Yes	Woodland	61,425	50	0.08	0.87	3.71	9.72	24.80	52.97	-	9	5	1.51	2.07
First Bank of Pike	No	Molena	48,765	168	0.36	4.07	5.21	8.94	16.82	37.71	60	4	57	1.26	1.31
Atlanta Metro - Total/Average			20,926,583	280,844	1.08	10.62	4.08	10.67	16.86	24.69	14,194	9,084	21,309	1.01	0.98
Central															
Macon, GA (Metro)															
State Bank and Trust Company	No	Macon	4,852,538	81,244	1.65	13.85	4.83	11.06	13.26	20.07	7,989	512	5,622	0.94	1.25
Persons Banking Company	Yes	Forsyth	308,906	1,182	0.37	6.43	4.10	6.72	11.32	16.43	-	1,032	1,002	1.02	3.10
American Pride Bank	Yes	Macon	189,578	3,053	1.70	11.63	4.28	14.67	19.09	25.39	124	-	-	1.51	0.00
Total/Average			5,351,022	85,479	1.24	10.64	4.40	10.82	14.56	20.63	8,113	1,544	6,624	0.97	1.31

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 (%)
Other															
Queensborough National Bank & Trust Company	No	Louisville	1,171,496	12,435	1.11	11.98	3.96	9.56	14.44	19.90	-	3,201	1,694	1.62	3.11
BankSouth	Yes	Greensboro	634,677	9,580	1.63	16.65	4.53	9.66	13.57	13.54	221	225	84	1.36	0.33
Century Bank and Trust	No	Milledgeville	263,683	3,252	1.28	13.92	3.84	10.75	15.74	26.55	-	105	301	1.12	0.44
Exchange Bank	No	Milledgeville	249,390	2,828	1.14	9.00	4.16	13.40	21.02	26.30	1	38	19	1.73	0.70
Citizens Bank of The South	No	Sandersville	245,281	2,298	0.94	8.61	4.57	11.01	17.88	13.18	695	96	486	1.26	0.58
Citizens Bank of Swainsboro	No	Swainsboro	210,969	2,352	1.16	11.81	4.57	10.31	16.17	18.46	550	82	324	2.63	0.21
Farmers & Merchants Bank	No	Eatonton	185,617	740	0.42	3.26	3.30	13.90	23.22	31.70	-	34	1	2.33	5.40
Geo. D. Warthen Bank	No	Sandersville	176,179	1,291	0.72	8.72	4.60	9.00	13.95	17.19	648	18	902	0.79	1.83
First State Bank	No	Wrens	148,754	1,812	1.30	16.83	5.34	8.44	12.52	18.72	240	56	69	1.05	0.25
Peoples Bank	Yes	Eatonton	119,968	1,659	1.35	27.95	4.14	6.26	10.50	14.96	134	66	263	1.24	3.62
Farmers Bank	No	Greensboro	110,968	235	0.24	1.77	2.86	14.37	27.82	27.52	-	11	6	1.90	0.56
Bank of Hancock County	No	Sparta	74,967	849	1.09	5.85	3.93	18.56	38.35	45.88	40	17	79	4.24	0.17
Wilkinson County Bank	No	Irwinton	49,802	734	1.52	10.47	4.26	16.69	33.82	29.48	-	-	15	2.16	0.14
Total/Average			3,641,751	40,065	1.07	11.29	4.16	11.69	19.92	23.34	2,529	3,949	4,243	1.56	1.70
Central - Total/Average			8,992,773	125,544	1.15	10.97	4.28	11.25	17.24	21.98	10,642	5,493	10,867	1.20	1.47
Southwest (Excludes Synovus)															
Albany, GA (Metro)															
Flint Community Bank	Yes	Albany	223,276	3,533	1.59	18.52	3.87	8.63	11.95	12.41	340	-	755	0.84	2.30
AB&T	No	Albany	193,884	1,658	0.92	9.50	3.64	8.47	11.11	17.80	-	94	44	1.21	0.02
Bank of Terrell	Yes	Dawson	168,196	2,522	1.59	14.49	4.50	11.15	17.07	16.68	240	18	228	1.09	1.17
Bank of Dawson	Yes	Dawson	118,213	2,094	1.80	9.88	4.71	18.80	28.49	23.81	275	30	266	1.37	1.70
Total/Average			703,569	9,807	1.48	13.10	4.18	11.76	17.16	17.68	855	142	1,293	1.08	1.30
Columbus, GA-AL (Metro)															
First Peoples Bank	No	Pine Mountain	155,175	1,523	1.19	10.00	4.88	12.17	19.12	18.98	169	19	98	1.23	0.39
Total/Average			155,175	1,523	1.19	10.00	4.88	12.17	19.12	18.98	169	19	98	1.23	0.39
Valdosta, GA (Metro)															
Farmers & Merchants Bank	No	Lakeland	488,016	1,831	0.36	6.26	3.99	5.85	9.08	10.99	1,700	264	4,285	1.49	7.26
Guardian Bank	Yes	Valdosta	408,966	5,705	1.41	15.97	3.71	10.18	17.20	19.56	565	148	312	1.84	0.69
Commercial Banking Company	No	Valdosta	234,101	2,643	1.14	8.13	4.17	14.76	23.64	21.95	140	104	100	1.69	0.54
First Federal Savings and Loan Association of Valdosta	No	Valdosta	180,395	351	0.20	1.23	4.15	15.73	25.82	7.15	70	7	40	0.36	2.58
Citizens Community Bank	Yes	Hahira	132,695	1,966	1.44	12.79	4.35	12.45	20.26	32.00	80	538	263	1.52	1.20
Citizens National Bank of Quitman	No	Quitman	103,830	1,210	1.21	9.53	4.04	12.68	19.21	22.05	75	102	54	1.67	0.33
Barwick Banking Company	No	Barwick	13,233	(18)	(0.15)	(1.87)	2.17	8.07	73.76	94.48	-	-	-	3.68	0.00
Total/Average			1,561,236	13,688	0.80	7.43	3.80	11.39	27.00	29.74	2,630	1,163	5,054	1.46	2.95

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Other															
Ameris Bank	No	Moultrie	11,357,345	134,561	1.40	10.17	3.98	10.51	13.04	14.15	17,527	6,595	21,095	0.34	0.67
Colony Bank	No	Fitzgerald	1,249,790	13,506	1.12	12.15	3.63	10.08	15.63	20.68	201	534	965	0.93	0.91
Thomasville National Bank	No	Thomasville	879,664	16,911	2.00	21.34	3.77	8.61	12.62	9.50	1,800	106	290	2.15	0.17
PeoplesSouth Bank	No	Colquitt	821,560	9,035	1.20	13.34	3.99	8.84	14.36	31.18	1,000	300	722	1.47	0.91
SouthCrest Bank, N.A.	No	Atlanta	548,923	3,968	0.73	8.21	3.76	9.17	13.65	18.09	171	290	239	0.95	0.99
Southwest Georgia Bank	No	Moultrie	533,253	4,785	0.94	12.22	3.87	8.27	12.39	15.67	830	162	606	0.91	0.25
First State Bank of Blakely	No	Blakely	487,649	7,327	1.47	10.74	4.24	13.65	21.72	18.21	1,045	73	495	1.43	0.87
South Georgia Banking Company	No	Tifton	468,213	5,245	1.18	8.61	3.88	11.95	19.95	41.78	200	101	165	1.62	0.46
Planters First Bank	Yes	Hawkinsville	333,612	3,559	1.08	12.69	4.30	9.21	13.36	18.36	514	270	488	1.15	1.42
Citizens Bank of Americus	No	Americus	324,192	4,485	1.44	16.09	3.71	9.35	16.73	29.05	200	44	162	1.99	0.31
TC Federal Bank	No	Thomasville	297,200	679	0.24	1.80	3.40	12.99	19.00	19.62	(551)	291	25	1.34	0.55
SunMark Community Bank	Yes	Hawkinsville	269,449	3,366	1.28	11.96	4.66	11.18	17.09	19.27	359	169	248	2.02	0.88
Citizens Bank	Yes	Nashville	251,599	2,444	0.97	7.22	3.76	13.86	24.43	19.10	375	43	581	1.59	1.89
United National Bank	No	Cairo	224,724	2,818	1.32	9.77	4.71	13.75	19.43	8.05	690	129	241	2.20	0.93
State Bank of Cochran	Yes	Cochran	218,625	5,266	2.46	15.32	4.63	17.32	29.97	33.59	-	851	933	4.20	1.52
Calumet Bank	No	LaGrange	207,196	2,369	1.14	13.01	3.97	9.20	13.90	32.01	111	-	127	1.16	0.38
First Port City Bank	No	Bainbridge	202,836	2,798	1.51	14.70	4.12	9.74	14.13	22.32	-	2	5	1.50	0.07
First National Bank of Coffee County	Yes	Douglas	194,689	2,132	1.18	12.69	4.56	9.02	15.78	30.87	340	6	63	0.79	0.12
First National Bank of Decatur County	No	Bainbridge	189,449	1,428	0.87	9.54	4.03	9.14	13.75	31.03	120	32	342	1.65	0.44
Douglas National Bank	Yes	Douglas	179,334	5,177	2.89	23.95	5.02	12.61	16.58	11.80	-	92	66	1.15	0.29
Rabun County Bank	No	Clayton	176,217	4,478	2.57	20.78	4.26	12.38	20.29	27.66	-	69	1	2.14	1.12
Bank of Eastman	Yes	Eastman	169,949	687	0.40	4.05	4.87	9.81	15.57	16.79	780	233	918	1.28	6.57
Bank of Alapaha	No	Alapaha	164,155	1,591	1.01	9.01	3.80	11.77	16.26	18.01	664	196	521	1.55	0.86
Community Banking Company of Fitzgerald	No	Fitzgerald	158,202	2,200	1.46	11.56	4.37	12.06	17.70	21.16	420	16	464	2.12	0.63
Citizens Bank & Trust Company	Yes	Eastman	138,437	1,470	1.11	12.98	4.28	11.54	19.21	30.92	75	100	33	1.31	1.72
Bank of Early	Yes	Blakely	133,261	899	0.69	7.63	4.78	9.16	13.58	18.73	604	242	499	1.50	0.96
South Coast Bank & Trust	Yes	Brunswick	130,151	1,890	1.52	15.19	4.01	10.43	14.31	16.56	403	22	67	1.64	0.00
West Central Georgia Bank	No	Thomaston	128,918	1,724	1.36	5.78	3.63	22.98	50.00	58.33	12	39	28	2.78	0.05
Planters and Citizens Bank	No	Camilla	110,234	700	0.68	6.54	3.27	11.28	20.78	62.99	-	13	28	1.54	0.06
Bank of Camilla	No	Camilla	106,684	885	0.85	5.68	4.05	16.00	22.31	39.82	-	33	276	1.81	1.55
Wilcox County State Bank	No	Abbeville	104,701	1,208	1.19	11.49	4.73	10.67	17.79	9.96	246	11	44	1.63	0.65
Commercial State Bank	Yes	Donalsonville	103,133	1,080	1.22	7.04	4.01	16.25	27.80	36.55	120	5	23	2.00	1.55
Family Bank	No	Pelham	99,653	687	0.75	6.24	4.95	12.43	20.08	15.44	160	62	65	1.01	1.18
Citizens Bank of Cochran	No	Cochran	88,563	426	0.50	4.45	4.45	11.45	16.16	11.07	-	113	96	0.81	0.82
Community Bank & Trust - West Georgia	No	LaGrange	86,963	(275)	(0.33)	(9.66)	4.98	3.76	7.18	30.55	120	8	2	1.06	7.48
Peoples Bank of Georgia	No	Talbotton	84,557	758	0.93	9.99	5.47	10.36	16.74	12.35	180	12	84	0.81	0.97
First State Bank of Randolph County	Yes	Cuthbert	79,323	557	0.71	9.39	3.16	9.69	18.03	46.29	41	3	43	1.29	2.87
Peoples Bank	Yes	Willacoochee	76,986	910	1.18	10.15	3.64	13.36	23.02	27.04	-	4	4	0.56	0.15
Citizens State Bank of Taylor County	Yes	Reynolds	61,756	430	0.74	7.35	4.39	10.75	20.76	32.59	10	21	38	1.29	0.77
Bank of Edison	Yes	Edison	48,034	338	0.73	8.46	3.86	9.51	20.03	35.47	85	13	74	1.37	0.59
Trust Bank	Yes	Lenox	38,911	611	1.69	15.51	7.29	10.22	16.38	26.16	-	5	60	1.46	4.42
Rochelle State Bank	No	Rochelle	27,118	196	0.70	4.25	3.66	18.47	41.40	55.65	-	3	17	1.46	0.00
Total/Average			21,555,208	255,309	1.14	10.22	4.24	11.49	18.88	26.06	28,852	11,313	31,243	0.86	0.78
Southwest - Total/Average			23,975,188	280,327	1.15	10.19	4.27	11.70	20.54	23.11	32,506	12,637	37,688	0.91	0.94

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	139,260	2,158	1.60	9.64	4.58	17.07	30.25	29.36	173	39	162	1.22	0.34
Southern Bank	No	Sardis	76,932	452	0.57	4.86	4.98	12.36	21.87	18.83	135	15	170	1.09	3.74
Total/Average			216,192	2,610	1.09	7.25	4.78	14.72	26.06	24.10	308	54	332	1.17	1.55
Brunswick, GA (Metro)															
Southeastern Bank	No	Darien	419,198	6,853	1.59	14.18	3.93	12.26	21.84	30.16	120	630	241	1.80	0.79
Total/Average			419,198	6,853	1.59	14.18	3.93	12.26	21.84	30.16	120	630	241	1.80	0.79
Savannah, GA (Metro)															
First Chatham Bank	No	Savannah	363,387	3,044	0.83	9.08	4.58	8.42	12.02	17.08	293	340	427	1.11	6.00
First Bank of Coastal Georgia	No	Pembroke	122,783	699	0.61	4.78	2.98	13.93	34.03	27.85	-	3	25	2.57	0.55
Carver State Bank	No	Savannah	39,597	292	0.72	7.15	5.41	10.25	16.02	22.83	92	8	105	1.38	5.12
Total/Average			525,767	4,035	0.72	7.00	4.32	10.87	20.69	22.59	385	351	557	1.32	4.66
Other															
Morris Bank	Yes	Dublin	749,629	15,351	2.15	20.72	4.84	10.68	13.35	16.40	1,425	384	1,746	1.55	1.12
PrimeSouth Bank	No	Waycross	574,790	7,808	1.41	11.76	4.60	11.14	15.60	7.63	1,005	228	1,107	1.61	0.79
FNB South	No	Alma	371,807	10,582	2.87	18.50	5.65	15.80	24.57	20.64	2,000	10,969	12,961	2.99	0.83
Pineland Bank	No	Alma	273,757	1,638	0.61	5.62	4.94	11.09	15.36	18.73	200	93	114	1.46	1.15
Glennville Bank	No	Glennville	238,733	3,152	1.34	11.64	4.52	11.98	18.37	21.30	220	57	230	2.01	1.52
Bank of Dudley	No	Dublin	223,068	2,655	1.20	10.53	4.64	12.26	18.65	15.26	316	270	387	1.49	0.95
Vidalia Federal Savings Bank	No	Vidalia	210,126	879	0.40	2.79	2.40	14.91	53.46	79.66	54	-	54	1.09	1.07
Farmers & Merchants Bank	No	Statesboro	186,795	1,601	0.84	8.59	3.76	9.61	15.60	33.71	75	75	201	0.98	0.88
Durden Banking Company, Incorporated	Yes	Twin City	175,696	3,213	1.88	12.79	4.88	15.88	27.01	23.26	200	55	544	2.27	0.57
Altamaha Bank and Trust Company	Yes	Vidalia	166,675	2,347	1.46	13.24	4.78	12.46	18.92	29.95	110	189	240	1.44	1.66
South Georgia Bank	Yes	Glennville	159,559	3,730	2.37	20.97	5.06	12.49	20.75	26.51	30	708	179	2.27	0.44
Waycross Bank & Trust	Yes	Waycross	157,805	3,268	2.02	20.97	3.45	10.82	20.81	40.69	(249)	325	4	2.37	0.51
Bank of Hazlehurst	Yes	Hazlehurst	136,764	647	0.50	4.18	3.74	10.75	21.27	38.90	1,056	209	1,223	3.09	6.79
Mount Vernon Bank	Yes	Mount Vernon	131,676	1,888	1.44	13.96	3.78	11.17	17.97	25.82	24	4	-	1.12	2.60
Bank of Newington	No	Newington	129,596	1,647	1.31	14.93	5.25	8.78	12.53	11.47	800	90	783	1.62	1.03
Farmers State Bank	Yes	Dublin	126,262	1,730	1.37	10.20	4.33	14.67	21.04	28.36	180	5	10	2.85	0.05
Claxton Bank	Yes	Claxton	121,050	1,306	1.05	11.29	4.63	10.85	16.36	21.07	265	9	18	1.79	2.48
Farmers and Merchants Bank	No	Sylvania	114,716	1,086	0.96	6.84	3.60	15.86	37.80	43.00	381	49	367	1.56	1.02
Merchants & Citizens Bank	No	McRae	106,828	704	0.67	4.25	3.28	14.70	32.60	38.67	60	30	110	2.70	0.17
First Southern Bank	No	Patterson	101,908	513	0.48	12.16	4.72	4.82	7.58	13.24	(46)	356	1,202	1.07	3.78
Community Bank of Georgia	No	Baxley	91,410	1,106	1.34	10.06	5.31	12.72	15.56	14.09	247	61	50	1.70	2.09
Peoples Bank	No	Lyons	90,651	1,083	1.15	13.11	4.90	9.42	14.54	14.12	115	34	19	1.63	0.66
Wheeler County State Bank	Yes	Alamo	88,139	1,191	1.23	7.98	4.16	16.89	26.69	24.55	9	45	33	1.61	0.74
Bank of Soperton	Yes	Soperton	79,062	1,652	2.22	24.04	5.66	9.63	13.99	14.50	280	105	149	1.41	0.69
Four County Bank	Yes	Allentown	71,404	1,312	1.93	14.11	4.52	14.46	21.87	24.76	120	43	79	2.05	0.76
Bank of Wrightsville	Yes	Wrightsville	55,179	675	1.20	15.51	3.79	9.95	15.26	24.76	-	7	9	0.92	0.58
Security State Bank	Yes	McRae	48,140	701	1.52	11.07	4.51	15.22	28.81	50.82	30	9	36	2.08	0.17
Bank of Lumber City	No	Lumber City	24,019	4	0.02	0.11	5.04	14.84	24.24	44.11	-	1	38	0.94	0.27
Total/Average			5,005,244	73,469	1.32	11.85	4.46	12.28	21.09	27.36	8,907	14,410	21,893	1.79	1.22
Southeast - Total/Average			6,166,401	86,967	1.18	10.07	4.37	12.53	22.42	26.05	9,720	15,445	23,023	1.74	1.50