

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 (Excludes Regionals and SunTrust)															
North - Total/Average			14,713,753	101,055	1.06	9.96	4.16	11.16	20.01	22.28	7,539	3,519	9,602	0.78	0.27
East - Total/Average			3,678,287	24,487	1.49	13.42	4.35	12.08	29.11	32.42	2,229	1,195	2,642	1.23	0.83
Atlanta Metro - Total/Average			14,927,774	131,142	1.14	10.36	4.12	10.81	16.42	23.72	4,457	2,897	4,262	1.12	1.00
Central - Total/Average			4,207,524	24,178	1.02	9.09	4.30	11.46	17.77	22.02	724	628	1,876	1.43	1.46
Southwest - Total/Average			24,076,457	159,954	1.15	10.19	4.29	11.47	19.57	20.03	15,388	6,553	15,506	0.89	0.90
Southeast - Total/Average			6,980,719	45,390	1.20	9.52	4.40	12.98	23.08	28.79	6,230	6,658	8,201	1.74	1.49
State Total			68,584,514	486,206	1.18	10.42	4.27	11.66	20.99	24.88	36,567	21,450	42,089	1.05	0.88
North															
Chattanooga, TN-GA (Metro)															
Bank of LaFayette, Georgia	No	Lafayette	271,987	1,141	0.83	7.16	3.10	12.80	44.05	23.81	-	20	80	0.87	1.19
Bank of Dade	Yes	Trenton	109,763	845	1.54	15.17	4.07	10.93	24.71	33.73	-	291	119	1.26	0.50
Citizens Bank & Trust, Inc.	No	Trenton	101,072	575	1.15	10.16	4.71	11.64	21.88	25.87	6	8	54	1.58	0.45
Total/Average			482,822	2,561	1.17	10.83	3.96	11.79	30.21	27.80	6	319	253	1.18	0.88
Dalton, GA (Metro)															
First Bank	No	Dalton	400,758	2,356	1.23	14.09	4.33	8.81	11.77	21.08	533	63	494	1.77	0.61
First National Community Bank	No	Chatsworth	162,700	819	1.01	7.12	4.14	13.51	19.98	20.09	36	334	315	1.41	1.30
Total/Average			563,458	3,175	1.12	10.61	4.24	11.16	15.88	20.59	569	397	809	1.67	0.81
Rome, GA (Metro)															
Greater Community Bank	Yes	Rome	210,238	1,443	1.43	14.40	4.51	10.05	13.82	22.58	104	43	67	1.10	0.33
River City Bank	No	Rome	158,705	865	1.08	9.69	4.20	11.40	17.06	27.04	-	117	28	1.09	0.06
Heritage First Bank	Yes	Rome	137,908	628	0.92	8.47	5.32	11.09	14.01	13.58	225	12	244	0.90	1.23
Total/Average			506,851	2,936	1.14	10.85	4.68	10.85	14.96	21.07	329	172	339	1.04	0.49
Other															
United Community Bank	No	Blairsville	12,758,328	90,834	1.45	11.33	4.13	11.02	14.35	19.89	6,569	2,619	8,188	0.70	0.21
Southern Bank & Trust	No	Clarkesville	216,247	1,275	1.26	13.99	4.52	9.10	12.60	14.72	-	1	6	1.24	0.48
North Georgia National Bank	No	Calhoun	125,932	207	0.32	2.89	3.83	11.31	20.90	12.14	60	11	4	1.38	0.01
Southeast First National Bank	No	Summerville	60,115	67	0.23	1.92	2.53	11.96	28.07	31.97	6	-	3	1.23	0.29
Total/Average			13,160,622	92,383	0.82	7.53	3.75	10.85	18.98	19.68	6,635	2,631	8,201	0.72	0.21
North - Total/Average			14,713,753	101,055	1.06	9.96	4.16	11.16	20.01	22.28	7,539	3,519	9,602	0.78	0.27

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East															
Athens-Clarke County, GA (Metro)															
First American Bank and Trust Company	No	Athens	562,023	3,410	1.25	11.62	3.59	10.89	17.90	22.83	302	15	-	1.44	0.39
Oconee State Bank	No	Watkinsville	349,514	1,245	0.72	7.90	3.81	9.65	13.00	14.27	285	9	10	1.06	0.18
Commercial Bank	Yes	Crawford	186,719	2,659	2.88	26.36	5.34	11.63	16.93	14.57	260	56	20	1.97	0.12
Total/Average			1,098,256	7,314	1.62	15.29	4.25	10.72	15.94	17.22	847	80	30	1.43	0.28
Gainesville, GA (Metro)															
Peach State Bank & Trust	No	Gainesville	240,132	1,077	0.94	9.26	4.54	10.18	15.16	22.11	118	31	133	1.23	0.14
First Century Bank, National Association	No	Gainesville	144,433	1,908	2.39	23.25	4.49	11.15	74.45	81.37	(145)	291	604	1.49	0.15
Total/Average			384,565	2,985	1.67	16.26	4.52	10.67	44.81	51.74	(27)	322	737	1.25	0.15
Other															
Pinnacle Bank	No	Elberton	961,334	5,816	1.22	10.83	4.53	9.67	12.31	25.93	900	404	770	1.00	0.47
Northeast Georgia Bank	Yes	Lavonia	456,923	3,755	1.60	15.42	3.69	11.62	19.43	25.38	40	24	112	1.13	0.49
F&M Bank	No	Washington	266,377	1,310	0.99	5.87	4.10	17.04	28.16	26.75	96	233	796	1.38	0.67
Bank of Madison	No	Madison	226,415	1,171	1.05	7.88	4.13	13.68	20.65	18.14	121	70	7	1.41	2.34
First Covenant Bank	No	Commerce	135,503	861	1.26	8.68	4.46	14.29	32.80	56.97	102	2	93	1.17	8.37
Farmers State Bank	Yes	Lincolnton	124,707	1,280	2.15	12.52	5.67	17.22	26.87	20.59	150	60	97	1.27	1.32
Elberton Federal Savings & Loan Association	No	Elberton	24,207	(5)	(0.04)	(0.20)	3.52	20.40	45.88	24.32	-	-	-	0.22	0.37
Total/Average			2,195,466	14,188	1.18	8.71	4.30	14.85	26.59	28.30	1,409	793	1,875	1.12	1.23
East - Total/Average			3,678,287	24,487	1.49	13.42	4.35	12.08	29.11	32.42	2,229	1,195	2,642	1.23	0.83

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 (%)
Atlanta Metro															
Atlantic Capital Bank, National Association	No	Atlanta	2,388,177	36,192	2.74	20.27	3.45	13.62	15.67	19.84	1,512	53	1,230		
Metro City Bank	No	Doraville	1,527,862	21,739	2.92	25.17	4.26	11.54	18.47	14.11	-	184	345	0.54	0.89
United Bank	Yes	Zebulon	1,430,678	17,256	2.46	24.02	4.00	10.83	19.68	34.08	(287)	503	216	1.72	0.34
Piedmont Bank	No	Peachtree Corners	1,016,727	7,643	1.57	14.15	4.51	10.56	12.27	11.67	490	3	-	0.90	0.62
First IC Bank	No	Doraville	619,309	5,437	1.95	14.76	4.51	12.41	16.18	23.49	375	802	42	1.31	0.62
Heritage Bank	No	Jonesboro	577,107	2,375	0.88	9.70	4.51	8.94	11.18	12.61	408	3	150	1.24	0.69
SouthCrest Bank, N.A.	No	Atlanta	526,791	2,239	0.83	8.28	3.76	9.95	14.67	20.18	-	121	136	0.96	1.20
Quantum National Bank	Yes	Suwanee	510,246	7,644	3.14	27.77	5.27	11.32	14.42	11.43	212	13	5	1.07	0.03
Georgia Banking Company	No	Sandy Springs	509,959	886	0.44	4.40	3.45	8.75	12.34	1.13	68	9	298	0.87	1.51
PromiseOne Bank	Yes	Duluth	419,858	6,216	3.10	23.39	4.46	12.93	18.67	26.91	66	-	-	1.12	2.15
Touchmark National Bank	No	Alpharetta	419,125	2,778	1.33	11.49	2.75	11.81	23.22	17.83	-	1	-	1.48	0.45
Citizens Trust Bank	No	Atlanta	417,766	2,274	1.11	10.35	4.01	10.88	16.02	15.16	-	35	99	0.58	0.60
Community Bank of Pickens County	No	Jasper	352,562	2,824	1.61	14.29	4.16	11.73	16.79	16.57	-	6	221	1.11	1.54
Vinings Bank	No	Smyrna	351,558	1,017	0.63	7.17	3.18	8.40	12.92	23.34	-	2	-	0.98	0.52
American Commerce Bank, National Association	No	Bremen	333,557	1,934	1.23	11.50	4.02	12.06	15.57	9.60	388	3	38	1.41	3.05
Peoples Bank & Trust	No	Buford	332,588	1,765	1.09	10.85	3.62	10.20	19.21	45.69	(235)	273	-	1.00	0.22
Citizens Bank of Georgia	No	Cumming	326,206	2,087	1.31	12.84	3.87	10.67	16.37	37.61	-	3	37	1.38	0.50
Affinity Bank	No	Atlanta	307,542	1,215	0.79	7.56	3.29	9.93	11.82	12.67	83	14	-	1.17	0.63
Newton Federal Bank (MHC)	No	Covington	306,613	402	0.26	1.31	4.14	20.11	28.99	15.91	48	320	192	1.70	0.50
First National Bank of Griffin	No	Griffin	285,121	962	0.70	9.62	3.75	6.59	13.15	50.86	79	12	45	1.26	0.44
Gwinnett Community Bank	No	Duluth	222,562	787	0.69	17.13	4.01	4.69	7.52	20.75	17	282	4	1.35	5.87
Cornerstone Bank	No	Atlanta	212,446	(812)	(0.74)	(7.81)	3.69	9.58	17.58	25.14	587	51	886	1.89	3.35
Georgia Primary Bank	No	Atlanta	198,376	788	0.81	6.70	4.05	12.12	15.13	25.39	-	49	35	1.36	0.19
Century Bank of Georgia	No	Cartersville	197,600	1,327	1.37	12.09	4.11	11.43	21.55	38.30	-	19	6	1.62	0.15
Liberty First Bank	Yes	Monroe	138,658	676	1.02	9.35	3.94	11.12	15.86	33.65	29	3	-	1.27	8.38
WestSide Bank	No	Hiram	134,854	435	0.65	7.06	5.08	9.59	15.15	27.49	162	-	220	1.39	0.75
Signature Bank of Georgia	No	Sandy Springs	134,845	25	0.04	0.28	4.03	13.94	20.14	31.23	200	4	-	0.98	2.89
Northside Bank	No	Adairsville	131,385	5	0.01	0.09	4.21	8.41	12.98	22.58	30	5	-	1.31	4.71
Legacy State Bank	No	Loganville	111,603	713	1.38	13.58	3.92	10.51	13.01	16.94	106	-	-	1.20	0.45
Embassy National Bank	No	Lawrenceville	108,285	1,276	2.37	14.45	5.40	17.03	24.05	30.71	-	-	-	1.94	1.09
Bank of Monticello	Yes	Monticello	106,512	934	1.75	16.82	4.44	10.65	18.05	19.74	75	114	35	0.98	2.28
Providence Bank	No	Alpharetta	91,692	66	0.14	0.92	4.22	12.59	16.60	19.32	-	-	-	1.24	6.87
F & M Bank and Trust Company	No	Manchester	67,382	19	0.06	1.14	4.86	5.26	7.85	11.02	-	3	-	1.11	3.28
Talbot State Bank	Yes	Woodland	60,021	(68)	(0.23)	(2.15)	3.78	9.75	25.97	53.07	-	2	-	1.54	1.38
First Bank of Pike	No	Molena	52,201	86	0.34	3.99	5.33	8.57	15.64	34.27	44	5	22	1.19	0.84
Atlanta Metro - Total/Average			14,927,774	131,142	1.14	10.36	4.12	10.81	16.42	23.72	4,457	2,897	4,262	1.12	1.00

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Central															
Macon, GA (Metro)															
Persons Banking Company	Yes	Forsyth	310,686	559	0.36	5.39	4.35	6.97	11.58	20.20	70	45	640	0.77	2.62
American Pride Bank	Yes	Macon	194,539	1,532	1.61	11.04	4.28	14.75	18.62	25.10	-	-	2	1.46	0.00
Total/Average			505,225	2,091	0.99	8.22	4.32	10.86	15.10	22.65	70	45	642	1.06	1.61
Other															
Queensborough National Bank & Trust Company	No	Louisville	1,190,806	7,568	1.30	13.32	4.18	9.97	14.44	19.15	(250)	233	573	1.46	2.60
BankSouth	Yes	Greensboro	671,801	5,012	1.57	16.53	4.10	9.54	13.48	11.76	50	93	39	1.29	0.38
Century Bank and Trust	No	Milledgeville	261,883	1,848	1.42	14.52	4.07	10.78	15.60	19.45	-	17	20	1.05	0.42
Exchange Bank	No	Milledgeville	258,816	1,474	1.18	8.77	4.18	13.69	21.74	30.97	-	15	7	1.76	1.13
Citizens Bank of The South	No	Sandersville	241,596	1,225	1.01	8.73	4.80	11.92	17.83	10.30	180	155	190	1.29	0.44
Citizens Bank of Swainsboro	No	Swainsboro	213,576	1,368	1.32	12.65	4.64	10.67	16.56	18.19	240	30	183	2.61	0.37
Geo. D. Warthen Bank	No	Sandersville	182,905	677	0.74	8.35	4.65	8.83	14.83	23.83	180	9	105	0.91	2.06
Farmers & Merchants Bank	No	Eatonton	181,285	580	0.63	4.85	3.88	13.97	23.00	24.54	-	1	-	2.02	3.26
First State Bank	No	Wrens	154,772	1,056	1.40	17.15	5.21	8.36	12.64	18.25	120	3	14	1.09	0.29
Peoples Bank	Yes	Eatonton	125,603	305	0.50	8.06	4.42	6.60	11.12	22.30	134	21	53	1.41	2.55
Farmers Bank	No	Greensboro	96,421	382	0.74	5.42	3.18	14.64	27.92	14.59	-	3	3	1.70	0.64
Bank of Hancock County	No	Sparta	74,991	318	0.85	4.12	3.97	21.17	41.72	43.06	-	2	3	3.94	0.05
Wilkinson County Bank	No	Irwinton	47,844	274	1.13	7.10	4.37	16.54	34.87	21.76	-	1	44	1.90	0.24
Total/Average			3,702,299	22,087	1.06	9.97	4.28	12.05	20.44	21.40	654	583	1,234	1.49	1.44
Central - Total/Average			4,207,524	24,178	1.02	9.09	4.30	11.46	17.77	22.02	724	628	1,876	1.43	1.46

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Southwest															
Albany, GA (Metro)															
Flint Community Bank	Yes	Albany	226,132	1,451	1.29	14.82	3.84	8.82	11.89	11.97	240	-	143	0.87	1.27
AB&T	No	Albany	187,972	979	1.02	10.49	3.80	8.73	11.34	13.72	-	12	76	1.15	0.02
Bank of Terrell	Yes	Dawson	173,847	1,160	1.36	14.02	4.17	9.66	14.95	16.59	120	4	133	1.04	1.04
Bank of Dawson	Yes	Dawson	118,466	1,260	2.09	11.33	4.71	19.07	20.25	13.10	150	2	19	1.38	1.40
Total/Average			706,417	4,850	1.44	12.67	4.13	11.57	14.61	13.85	510	18	371	1.07	0.90
Columbus, GA-AL (Metro)															
First Peoples Bank	No	Pine Mountain	147,392	950	1.25	11.65	4.98	11.18	17.93	12.14	195	26	26	1.26	0.35
Total/Average			147,392	950	1.25	11.65	4.98	11.18	17.93	12.14	195	26	26	1.26	0.35
Valdosta, GA (Metro)															
Farmers & Merchants Bank	No	Lakeland	497,674	184	0.08	1.20	3.91	5.90	9.39	14.71	1,700	116	2,187	1.43	6.16
Guardian Bank	Yes	Valdosta	424,300	3,054	1.47	15.06	3.64	10.32	17.82	23.16	291	8	42	1.94	0.64
Commercial Banking Company	No	Valdosta	230,462	1,321	1.15	7.72	4.45	14.38	22.22	19.39	60	29	2	1.72	0.53
First Federal Savings and Loan Association of Valdosta	No	Valdosta	185,336	503	0.55	3.48	4.36	15.70	26.02	6.86	45	5	90	0.33	1.19
Citizens Community Bank	Yes	Hahira	138,339	838	1.22	10.15	4.38	12.67	19.97	33.25	-	47	135	1.37	0.89
Citizens National Bank of Quitman	No	Quitman	100,150	537	1.06	8.11	3.94	13.51	19.65	17.53	37	16	13	1.67	0.65
Barwick Banking Company	No	Barwick	12,667	4	0.06	0.84	2.09	7.25	70.89	90.75	-	-	-	3.59	0.00
Total/Average			1,588,928	6,441	0.80	6.65	3.82	11.39	26.57	29.38	2,133	221	2,469	1.45	2.43

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Other															
Ameris Bank	No	Atlanta	11,803,277	88,311	1.54	10.76	3.98	10.66	12.32	11.49	8,400	3,393	8,819	0.35	0.61
Colony Bank	No	Fitzgerald	1,504,936	6,209	0.93	9.51	3.61	10.18	14.52	23.48	310	301	1,099	0.73	0.71
Thomasville National Bank	No	Thomasville	961,484	9,229	1.96	21.44	3.58	9.06	12.96	16.48	500	17	115	2.13	0.59
PeoplesSouth Bank	No	Colquitt	823,876	6,164	1.50	17.48	4.02	9.18	15.09	29.86	-	62	168	1.40	0.75
Southwest Georgia Bank	No	Moultrie	550,884	2,604	0.96	12.07	3.86	8.39	12.56	15.23	366	53	383	0.90	0.33
First State Bank of Blakely	No	Blakely	519,895	3,487	1.43	9.53	4.42	15.10	20.54	16.42	475	46	349	1.33	1.47
South Georgia Banking Company	No	Tifton	446,390	2,871	1.26	9.06	3.95	12.28	20.72	38.24	150	40	75	1.65	0.38
Citizens Bank of Americus	No	Americus	326,883	2,293	1.41	15.29	3.74	9.55	17.17	29.07	90	20	31	1.99	1.44
Planters First Bank	Yes	Hawkinsville	304,682	2,098	1.31	13.52	4.43	10.11	13.99	13.73	150	336	116	1.34	0.24
TC Federal Bank	No	Thomasville	304,256	538	0.36	2.76	3.37	12.97	17.89	15.31	(100)	64	7	1.28	0.58
SunMark Community Bank	Yes	Hawkinsville	290,191	2,030	1.47	13.68	4.56	10.91	17.22	23.88	64	213	140	2.04	0.96
Citizens Bank	Yes	Nashville	248,139	1,097	0.87	6.37	3.69	13.85	24.72	19.96	50	23	115	1.55	1.10
United National Bank	No	Cairo	218,605	1,555	1.44	10.18	4.71	14.15	18.54	4.81	310	66	29	2.29	1.85
First Port City Bank	No	Bainbridge	212,380	1,007	0.95	10.47	3.89	9.05	13.49	20.57	50	-	-	1.45	0.10
State Bank of Cochran	Yes	Cochran	209,452	2,404	2.26	14.11	4.63	16.22	28.65	33.68	90	263	159	4.56	2.47
First National Bank of Coffee County	Yes	Douglas	208,046	1,300	1.28	14.43	5.17	9.05	15.07	28.13	160	465	35	1.11	0.65
Douglas National Bank	Yes	Douglas	189,504	2,611	2.82	23.41	4.97	12.03	16.08	17.13	-	18	37	1.14	0.27
Rabun County Bank	No	Clayton	179,046	1,159	1.33	9.80	4.37	13.19	21.77	29.49	-	546	74	2.52	0.46
Bank of Alapaha	No	Alapaha	176,409	771	0.93	8.43	3.74	11.27	16.12	18.47	285	56	108	1.60	0.69
First National Bank of Decatur County	No	Bainbridge	168,652	771	0.87	9.73	3.67	9.34	14.36	19.98	30	11	5	1.58	0.59
Bank of Eastman	Yes	Eastman	166,755	629	0.75	7.08	4.89	10.75	17.07	18.89	-	56	38	1.31	6.59
Community Banking Company of Fitzgerald	No	Fitzgerald	160,757	1,162	1.43	11.36	4.35	11.65	16.89	15.70	210	6	39	2.09	0.60
Citizens Bank & Trust Company	Yes	Eastman	147,096	852	1.18	11.17	4.73	10.34	15.92	20.42	171	44	12	1.23	1.52
One South Bank	Yes	Blakely	142,893	477	0.67	6.70	4.49	10.37	15.98	22.07	200	73	289	1.42	0.80
South Coast Bank & Trust	Yes	Brunswick	135,455	691	1.05	10.18	4.05	10.44	14.74	17.93	120	1	9	1.70	0.00
West Central Georgia Bank	No	Thomaston	130,106	853	1.31	5.40	3.58	24.95	57.23	60.95	6	10	4	2.91	0.05
Wilcox County State Bank	No	Abbeville	111,083	674	1.25	11.73	4.63	10.83	16.28	11.19	48	6	65	1.51	1.17
Bank of Camilla	No	Camilla	106,914	475	0.90	5.85	4.07	15.78	25.52	33.26	-	10	4	1.62	1.30
Family Bank	No	Pelham	101,203	446	0.93	7.70	4.95	12.40	20.14	13.77	21	15	54	0.95	0.04
Planters and Citizens Bank	No	Camilla	100,263	363	0.69	6.30	3.59	11.52	21.23	58.17	48	3	15	1.58	1.02
Citizens Bank of Cochran	No	Cochran	99,835	281	0.61	5.59	4.46	10.95	16.50	21.92	6	19	15	0.82	7.12
Commercial State Bank	Yes	Donalsonville	92,115	424	0.87	5.31	3.58	15.97	25.95	25.72	60	2	2	1.94	0.76
Peoples Bank of Georgia	No	Talbotton	82,757	360	0.86	8.23	5.43	10.76	16.13	8.50	151	11	153	0.79	0.85
Community Bank & Trust - West Georgia	No	LaGrange	79,220	(113)	(0.28)	(7.67)	4.91	3.89	7.31	27.61	60	5	-	1.19	2.98
First State Bank of Randolph County	Yes	Cuthbert	77,871	194	0.48	5.72	3.25	9.59	17.35	44.08	45	-	3	1.38	7.21
Peoples Bank	Yes	Willacoochee	75,658	460	1.20	9.51	3.68	13.44	22.68	25.57	-	2	5	0.53	0.34
Citizens State Bank of Taylor County	Yes	Reynolds	60,639	375	1.20	11.82	4.59	10.35	21.52	26.93	-	7	3	1.26	0.42
Bank of Edison	Yes	Edison	50,232	219	0.89	10.05	3.74	9.40	19.89	35.94	18	22	24	1.35	0.43
Trust Bank	Yes	Lenox	39,190	316	1.61	15.40	5.80	10.93	17.92	26.09	-	1	31	1.35	3.56
Rochelle State Bank	No	Rochelle	26,691	66	0.49	2.66	3.49	19.00	36.99	49.70	6	2	11	1.23	0.00
Total/Average			21,633,720	147,713	1.12	9.80	4.22	11.75	19.18	24.75	12,550	6,288	12,640	0.84	0.79
Southwest - Total/Average			24,076,457	159,954	1.15	10.19	4.29	11.47	19.57	20.03	15,388	6,553	15,506	0.89	0.90

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	135,287	1,175	1.71	9.84	4.73	18.03	30.60	24.04	135	12	33	1.31	0.34
Southern Bank	No	Sardis	80,214	201	0.50	4.23	4.20	12.01	22.42	26.12	100	3	87	1.16	3.66
Total/Average			215,501	1,376	1.11	7.04	4.47	15.02	26.51	25.08	235	15	120	1.26	1.58
Brunswick, GA (Metro)															
Southeastern Bank	No	Darien	428,305	3,160	1.49	11.83	4.25	12.84	21.87	32.79	-	652	65	1.94	0.76
Total/Average			428,305	3,160	1.49	11.83	4.25	12.84	21.87	32.79	-	652	65	1.94	0.76
Savannah, GA (Metro)															
First Chatham Bank	No	Savannah	401,464	2,706	1.48	14.66	4.49	8.86	13.10	29.26	250	61	99	1.25	5.31
First Bank of Coastal Georgia	No	Pembroke	120,200	330	0.57	4.12	2.79	14.85	35.98	31.27	-	-	-	2.51	0.46
Carver State Bank	No	Savannah	41,789	94	0.45	4.35	5.22	10.25	17.12	28.04	145	2	218	1.10	4.33
Total/Average			563,453	3,130	0.83	7.71	4.17	11.32	22.07	29.52	395	63	317	1.40	4.20

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 (%)
Other															
Morris Bank	No	Dublin	925,308	6,888	4.40	45.96	11.78	10.66	13.87	18.99	825	42	902	1.31	1.66
PrimeSouth Bank	No	Waycross	648,156	4,414	1.42	12.33	4.59	10.48	14.89	11.35	540	120	838	1.40	0.57
Heritage Bank	No	Hinesville	584,145	2,497	0.87	8.88	4.26	9.00	12.49	18.58	1,000	129	934	1.40	1.69
FNB South	No	Alma	391,720	5,248	2.76	17.34	5.30	16.31	24.72	21.29	-	4,394	2,225	3.61	0.76
Pineland Bank	No	Alma	288,804	1,136	0.82	7.38	5.07	11.17	15.63	20.93	180	1	125	1.43	1.08
Glennville Bank	No	Glennville	247,582	1,710	1.42	11.69	4.51	12.25	19.09	22.97	60	57	96	1.96	1.08
Bank of Dudley	No	Dublin	219,818	1,442	1.29	10.57	4.72	12.83	19.86	14.28	162	26	117	1.57	1.00
Vidalia Federal Savings Bank	No	Vidalia	203,300	300	0.29	1.87	2.42	15.61	52.77	77.43	9	-	9	1.06	0.85
Durden Banking Company, Incorporated	Yes	Twin City	181,330	2,013	2.28	14.70	4.96	16.30	28.39	25.55	90	34	94	2.29	0.39
Waycross Bank & Trust	Yes	Waycross	170,230	1,301	1.62	14.79	3.41	11.49	22.06	46.11	-	-	2	2.47	1.72
Altamaha Bank and Trust Company	Yes	Vidalia	167,604	930	1.14	9.68	4.62	12.16	18.18	24.69	135	3	397	1.18	0.38
South Georgia Bank	Yes	Glennville	161,867	1,873	2.35	19.40	4.83	12.39	20.49	22.58	-	341	37	2.44	0.17
Bank of Newington	No	Newington	141,407	750	1.13	12.73	5.13	8.88	12.01	10.66	300	3	11	1.70	1.96
Mount Vernon Bank	Yes	Mount Vernon	131,153	903	1.37	12.51	4.02	11.69	18.89	33.40	12	-	-	1.20	6.23
Farmers State Bank	Yes	Dublin	128,894	799	1.28	8.83	4.37	15.02	20.27	26.11	90	2	20	2.79	3.09
Bank of Hazlehurst	Yes	Hazlehurst	126,075	230	0.36	2.78	3.82	11.81	22.23	34.62	798	462	1,048	3.59	0.05
Claxton Bank	Yes	Claxton	126,014	597	0.98	9.62	4.78	10.50	15.79	21.60	120	2	93	1.74	2.73
First Southern Bank	No	Patterson	121,183	(482)	(0.82)	(6.34)	4.67	15.31	23.26	20.20	648	9	548	1.64	2.53
Farmers and Merchants Bank	No	Sylvania	118,639	587	1.07	6.86	3.68	16.27	40.47	50.76	120	8	8	1.88	0.92
Community Bank of Georgia	No	Baxley	109,478	756	1.53	12.95	5.17	11.53	13.18	9.27	130	34	-	1.50	0.17
Merchants & Citizens Bank	No	McRae	105,203	473	0.87	5.27	3.30	15.02	34.13	38.30	20	19	22	2.73	2.17
Peoples Bank	No	Lyons	96,425	668	1.39	14.77	4.97	9.60	15.06	13.96	60	4	37	1.58	0.70
Wheeler County State Bank	Yes	Alamo	91,559	517	1.14	6.54	4.42	17.64	27.45	26.19	20	196	66	1.85	0.93
Bank of Soperton	Yes	Soperton	88,848	698	1.65	18.65	5.39	8.84	13.16	16.60	156	5	54	1.45	0.33
Four County Bank	Yes	Allentown	70,140	664	1.88	13.52	4.42	14.30	21.69	23.88	60	24	12	2.20	0.83
Bank of Wrightsville	Yes	Wrightsville	57,476	333	1.16	13.42	4.05	9.81	15.46	26.39	50	4	1	1.07	0.42
Security State Bank	Yes	McRae	46,984	407	1.75	11.92	4.67	14.85	31.51	56.31	15	7	2	2.46	0.00
Bank of Lumber City	No	Lumber City	24,118	72	0.59	3.92	5.14	15.27	25.12	44.99	-	2	1	0.94	0.49
Total/Average			5,773,460	37,724	1.36	11.52	4.73	12.75	21.86	27.79	5,600	5,928	7,699	1.77	1.28
Southeast - Total/Average			6,980,719	45,390	1.20	9.52	4.40	12.98	23.08	28.79	6,230	6,658	8,201	1.74	1.49