

Institution	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		15,046,869	211,930	1.06	9.94	4.16	10.94	19.87	24.16	15,858	6,957	20,488	0.78	0.34
East - Total/Average		4,087,848	50,746	1.43	12.70	4.05	12.52	27.73	34.49	4,476	2,253	3,653	1.27	0.62
Atlanta Metro - Total/Average		16,463,912	246,873	(2.30)	11.82	4.13	18.45	20.18	29.87	10,197	5,618	10,898	1.06	0.89
Central - Total/Average		4,340,478	53,303	0.97	8.30	4.26	11.53	18.14	21.80	1,892	2,603	4,734	1.42	1.50
Southwest - Total/Average		30,720,090	328,199	1.15	10.05	4.45	11.77	22.09	25.97	36,559	15,001	37,242	0.76	0.81
Southeast - Total/Average		6,614,103	84,862	1.13	8.62	4.35	12.76	22.72	27.12	9,576	11,284	18,967	1.66	1.16
State Total		77,273,300	975,913	0.57	10.24	4.23	13.00	21.79	27.23	78,558	43,716	95,982	0.96	0.79
North														
Chattanooga, TN-GA (Metro)														
Bank of LaFayette, Georgia	Lafayette	284,705	1,936	0.72	5.87	2.96	13.22	42.77	29.74	100	24	301	0.73	0.77
Bank of Dade	Trenton	114,908	1,879	1.71	15.83	4.11	11.35	25.12	33.00	-	387	143	1.37	0.86
Citizens Bank & Trust, Inc.	Trenton	105,180	1,221	1.20	10.52	4.77	10.76	20.92	28.98	12	10	111	1.51	0.28
Total/Average		504,793	5,036	1.21	10.74	3.95	11.78	29.60	30.57	112	421	555	1.11	0.69
Dalton, GA (Metro)														
First Bank	Dalton	408,583	5,464	1.38	15.61	4.40	9.18	12.10	18.32	1,126	38	821	1.75	0.69
First National Community Bank	Chatsworth	285,922	1,550	0.68	5.63	4.02	10.80	16.46	22.12	72	367	345	0.85	1.59
Total/Average		694,505	7,014	1.03	10.62	4.21	9.99	14.28	20.22	1,198	405	1,166	1.42	1.06
Rome, GA (Metro)														
Greater Community Bank	Rome	225,380	2,767	1.32	13.20	4.48	10.35	13.35	18.22	575	73	320	1.12	0.30
River City Bank	Rome	161,933	1,674	1.04	9.03	4.43	11.55	17.81	30.42	303	197	28	1.47	0.00
Heritage First Bank	Rome	147,712	1,437	1.03	9.41	5.19	10.96	13.72	15.21	414	27	268	1.00	1.63
Total/Average		535,025	5,878	1.13	10.55	4.70	10.95	14.96	21.28	1,292	297	616	1.17	0.58
Other														
United Community Bank	Blairsville	12,887,120	190,506	1.51	11.30	4.12	11.63	15.54	19.43	13,102	5,801	18,018	0.70	0.28
Southern Bank & Trust	Clarksville	230,649	2,773	1.30	14.56	4.51	8.86	12.62	15.83	35	2	12	1.21	0.43
North Georgia National Bank	Calhoun	134,407	634	0.50	4.32	3.95	11.86	20.08	15.83	110	31	117	1.21	0.18
Southeast First National Bank	Summerville	60,370	89	0.15	1.27	2.51	11.77	34.24	47.16	9	-	4	1.45	0.20
Total/Average		13,312,546	194,002	0.87	7.86	3.77	11.03	20.62	24.56	13,256	5,834	18,151	0.72	0.28
North - Total/Average		15,046,869	211,930	1.06	9.94	4.16	10.94	19.87	24.16	15,858	6,957	20,488	0.78	0.34

Institution	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 (%)	
East															
Athens-Clarke County, GA (Metro)															
First American Bank and Trust Company	Athens	551,508	7,305	1.32	12.12	3.68	11.12	18.59	21.91	482	414	50	1.59	0.37	
Oconee State Bank	Watkinsville	399,522	3,833	1.09	11.71	3.80	9.35	13.06	20.37	570	22	20	1.12	1.61	
Commercial Bank	Crawford	232,672	4,509	2.28	21.20	4.86	9.76	15.57	27.15	560	144	30	2.08	0.10	
Total/Average		1,183,702	15,647	1.56	15.01	4.11	10.08	15.74	23.14	1,612	580	100	1.54	0.73	
Gainesville, GA (Metro)															
First Century Bank, National Association	Gainesville	467,504	3,554	1.90	17.68	3.06	14.34	69.24	88.83	(170)	310	621	0.56	1.19	
Peach State Bank & Trust	Gainesville	266,299	2,562	1.04	10.06	4.46	10.81	16.18	21.61	255	69	276	1.12	0.13	
Total/Average		733,803	6,116	1.47	13.87	3.76	12.58	42.71	55.22	85	379	897	1.04	0.80	
Other															
Pinnacle Bank	Elberton	1,030,715	12,656	1.31	11.53	4.53	9.68	12.20	28.97	1,800	582	1,324	1.04	0.19	
Northeast Georgia Bank	Lavonia	477,566	8,389	1.80	16.38	3.68	12.37	22.17	35.69	82	78	184	1.20	0.41	
F&M Bank	Washington	276,101	2,805	1.05	6.15	4.02	16.99	27.63	29.12	136	441	891	1.41	0.48	
Bank of Madison	Madison	230,614	2,803	1.25	9.23	4.25	13.23	17.52	8.47	461	76	35	1.37	1.73	
Farmers State Bank	Lincolnton	131,055	2,270	1.87	10.88	5.65	16.49	25.63	26.01	300	117	222	1.34	1.04	
Elberton Federal Savings & Loan Association	Elberton	24,292	60	0.25	1.20	3.52	20.73	43.33	22.30	-	-	-	0.21	0.00	
Total/Average		2,170,343	28,983	1.26	9.23	4.28	14.92	24.75	25.09	2,779	1,294	2,656	1.16	0.49	
East - Total/Average		4,087,848	50,746	1.43	12.70	4.05	12.52	27.73	34.49	4,476	2,253	3,653	1.27	0.62	

Institution	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														
Atlantic Capital Bank, National Association	Atlanta	2,909,446	53,163	2.05	14.63	3.52	12.66	14.63	32.80	2,712	89	2,117		
Metro City Bank	Doraville	1,636,039	44,818	2.88	24.57	4.14	11.74	20.40	21.40	-	971	776	0.59	0.77
United Bank	Zebulon	1,510,787	34,408	2.41	22.97	3.97	9.96	18.77	36.30	486	971	910	1.74	0.49
Heritage Southeast Bank	Jonesboro	1,336,835	2,581	0.32	2.94	4.47	8.68	11.00	15.41	1,245	604	1,039	0.65	1.59
Piedmont Bank	Peachtree Corners	1,045,244	16,167	1.62	14.39	4.47	10.76	13.22	10.91	699	6	12	0.90	0.47
First IC Bank	Doraville	704,772	10,814	1.71	14.49	3.96	10.91	15.08	23.74	765	844	175	1.23	1.13
SouthCrest Bank, N.A.	Atlanta	553,525	5,031	0.94	9.22	3.87	9.63	14.22	22.99	39	165	207	0.91	0.86
Quantum National Bank	Suwanee	512,653	15,139	3.08	27.10	5.20	11.55	15.17	13.76	124	52	35	1.07	0.00
Georgia Banking Company	Sandy Springs	474,830	2,471	0.54	6.05	3.30	8.00	14.05	3.20	977	16	1,070	1.00	1.29
PromiseOne Bank	Duluth	450,362	11,448	2.74	20.90	4.23	12.66	18.85	29.38	309	-	210	1.08	1.95
Citizens Trust Bank	Atlanta	418,130	4,136	1.00	9.15	3.96	11.04	16.60	16.86	-	288	294	0.60	0.59
Touchmark National Bank	Alpharetta	407,629	5,278	1.27	10.66	2.78	12.30	22.15	14.65	-	3	892	1.22	1.59
Vinings Bank	Smyrna	368,590	4,009	1.17	13.19	3.08	8.23	12.62	27.24	-	4	164	0.77	0.41
Community Bank of Pickens County	Jasper	366,935	5,477	1.54	13.40	4.06	11.58	16.70	18.86	-	10	348	1.07	1.57
American Commerce Bank, National Association	Bremen	355,515	4,634	1.42	12.56	4.08	12.11	15.74	17.89	763	5	72	1.54	0.57
Peoples Bank & Trust	Buford	336,668	3,341	1.01	9.79	3.61	10.38	19.03	43.60	(135)	282	5	0.94	1.09
Affinity Bank	Atlanta	327,080	2,060	0.65	6.28	3.18	9.43	11.75	16.27	83	14	130	1.08	0.26
Citizens Bank of Georgia	Cumming	324,675	4,455	1.37	13.04	3.89	10.64	16.31	34.78	100	5	117	1.33	0.09
Newton Federal Bank (MHC)	Covington	319,202	840	0.27	1.36	4.12	19.67	28.58	18.94	62	593	542	1.65	0.85
First National Bank of Griffin	Griffin	277,726	1,919	0.68	9.09	3.71	6.90	14.12	51.83	164	20	123	1.37	0.44
Gwinnett Community Bank	Duluth	224,021	1,598	0.71	15.74	3.98	5.21	8.56	24.19	17	319	16	1.46	5.07
Georgia Primary Bank	Atlanta	207,654	1,715	0.86	7.10	3.88	11.82	14.70	25.11	-	95	79	1.30	0.06
Century Bank of Georgia	Cartersville	201,374	2,867	1.45	13.32	4.18	9.98	18.58	33.72	-	42	10	1.51	0.28
Cornerstone Bank	Atlanta	195,353	(1,341)	(0.64)	(6.46)	3.57	10.48	18.34	24.92	783	54	986	2.08	4.95
Signature Bank of Georgia	Sandy Springs	156,722	346	0.26	1.92	3.96	12.66	19.36	38.98	200	9	-	0.93	3.77
Liberty First Bank	Monroe	139,645	1,449	1.09	9.77	3.96	11.67	18.44	39.79	34	5	7	1.38	0.72
WestSide Bank	Hiram	135,250	4,204	3.10	31.56	4.92	10.25	16.55	30.18	192	-	220	1.37	2.86
Bank of Monticello	Monticello	110,133	1,815	1.69	15.74	4.51	11.30	18.76	20.78	264	122	183	1.01	0.92
Embassy National Bank	Lawrenceville	109,617	2,546	2.35	14.00	5.21	17.82	23.94	28.16	-	-	-	1.84	0.21
Legacy State Bank	Loganville	109,034	1,339	1.25	12.22	3.79	10.62	13.87	14.60	129	-	-	1.21	1.68
F & M Bank and Trust Company	Manchester	68,883	35	0.05	1.04	4.62	5.01	7.39	17.11	-	6	96	0.96	3.24
Talbot State Bank	Woodland	56,585	839	1.42	12.27	3.72	11.59	32.37	47.37	-	3	10	1.41	1.61
First Bank of Pike	Molena	51,963	270	0.52	6.12	5.45	8.36	15.26	32.45	99	21	53	1.28	0.30
Tandem Bank	Tucker	35,356	(1,287)	NA	NA	NA	69.84	131.07	167.38	72	-	-	1.01	0.00
Loyal Trust Bank	Johns Creek	25,679	(1,711)	(120.82)	NA	7.04	220.45	NM	NM	14	-	-	1.49	0.00
Atlanta Metro - Total/Average		16,463,912	246,873	(2.30)	11.82	4.13	18.45	20.18	29.87	10,197	5,618	10,898	1.06	0.89

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Central														
Macon, GA (Metro)														
Persons Banking Company	Forsyth	316,568	508	0.16	2.35	4.29	6.80	11.67	22.25	790	59	1,627	0.65	1.40
American Pride Bank	Macon	193,882	2,733	1.41	9.70	4.18	14.70	17.79	18.37	538	-	4	1.70	0.99
Total/Average		510,450	3,241	0.79	6.03	4.24	10.75	14.73	20.31	1,328	59	1,631	1.11	1.24
Other														
Queensborough National Bank & Trust Company	Louisville	1,220,650	14,548	1.22	12.40	4.05	9.78	14.77	18.89	(250)	599	1,616	1.37	2.81
BankSouth	Greensboro	717,755	15,409	2.30	24.20	4.20	10.40	14.29	12.20	65	374	44	1.25	0.41
Exchange Bank	Milledgeville	259,367	3,165	1.25	9.13	4.17	13.84	22.62	31.89	-	31	107	1.72	1.11
Citizens Bank of The South	Sandersville	258,678	2,549	1.03	8.88	4.70	11.30	17.56	14.63	440	203	439	1.30	0.58
Century Bank and Trust	Milledgeville	254,382	3,813	1.47	14.31	4.07	11.61	17.77	22.83	-	31	33	1.11	0.73
Citizens Bank of Swainsboro	Swainsboro	217,895	2,877	1.36	12.82	4.65	10.93	16.77	15.23	480	88	318	2.58	0.27
Farmers & Merchants Bank	Eatonton	189,814	1,646	0.90	6.60	4.12	14.28	24.51	30.00	(1,023)	1,027	4	2.14	2.73
Geo. D. Warthen Bank	Sandersville	181,035	1,432	0.79	8.58	4.67	9.47	15.86	26.49	360	73	242	1.05	2.07
First State Bank	Wrens	159,620	2,239	1.47	17.37	5.28	8.96	13.01	15.95	260	12	78	1.09	0.95
Peoples Bank	Eatonton	134,293	646	0.52	8.14	4.34	6.53	11.43	27.92	182	94	129	1.46	2.60
Farmers Bank	Greensboro	112,294	432	0.43	2.97	3.00	14.70	27.63	17.01	-	4	21	1.66	0.55
Bank of Hancock County	Sparta	75,528	694	0.93	4.36	3.92	20.76	48.84	48.23	-	6	22	4.35	0.16
Wilkinson County Bank	Irwinton	48,717	612	1.28	7.68	4.53	17.42	35.13	21.51	50	2	50	1.97	0.23
Total/Average		3,830,028	50,062	1.15	10.57	4.28	12.31	21.55	23.29	564	2,544	3,103	1.47	1.54
Central - Total/Average		4,340,478	53,303	0.97	8.30	4.26	11.53	18.14	21.80	1,892	2,603	4,734	1.42	1.50

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Southwest															
Albany, GA (Metro)															
Georgia Community Bank	Dawson	331,527	3,958	1.88	19.92	6.32	12.22	21.80	24.78	490	264	762	1.31	1.74	
Flint Community Bank	Albany	261,024	3,254	1.38	16.37	3.83	7.95	11.29	16.13	480	-	157	0.90	1.64	
AB&T	Albany	195,255	1,840	0.96	9.73	3.87	8.92	11.80	15.21	90	16	77	1.18	0.43	
Bank of Dawson	Dawson	130,803	2,173	1.78	9.51	4.61	18.22	29.21	33.03	275	7	293	1.39	1.46	
Total/Average		918,609	11,225	1.50	13.88	4.66	11.83	18.53	22.29	1,335	287	1,289	1.15	1.39	
Columbus, GA-AL (Metro)															
First Peoples Bank	Pine Mountain	179,459	1,938	1.27	11.46	5.11	11.49	18.13	24.43	333	27	29	1.30	0.38	
Total/Average		179,459	1,938	1.27	11.46	5.11	11.49	18.13	24.43	333	27	29	1.30	0.38	
Valdosta, GA (Metro)															
Farmers & Merchants Bank	Lakeland	497,050	720	0.15	2.30	3.83	6.17	9.91	14.57	3,100	324	3,504	1.52	5.79	
Guardian Bank	Valdosta	429,160	6,056	1.44	14.27	3.57	10.34	17.22	19.97	383	13	442	1.75	1.57	
Commercial Banking Company	Valdosta	235,153	2,790	1.21	8.17	4.50	14.93	23.37	19.69	120	47	50	1.69	0.49	
First Federal Savings and Loan Association of Valdosta	Valdosta	189,219	407	0.22	1.40	4.28	15.28	25.20	7.59	81	9	156	0.30	2.35	
Citizens Community Bank	Hahira	138,127	1,789	1.30	10.45	4.32	12.90	20.93	34.67	-	108	188	1.40	1.34	
Citizens National Bank of Quitman	Quitman	103,646	1,193	1.18	8.82	3.99	13.48	20.15	24.34	38	29	59	1.67	0.12	
Barwick Banking Company	Barwick	14,028	(12)	(0.09)	(1.18)	2.08	11.47	111.04	95.42	1	-	1	3.67	0.00	
Total/Average		1,606,383	12,943	0.77	6.32	3.80	12.08	32.55	30.89	3,723	530	4,400	1.43	2.68	

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Other														
Ameris Bank	Atlanta	18,156,981	186,187	1.28	9.31	3.99	9.73	12.18	8.66	20,100	9,075	19,805	0.30	0.60
Colony Bank	Fitzgerald	1,511,400	12,293	0.87	8.36	3.72	9.77	14.19	24.34	1,104	576	2,094	0.71	0.74
Thomasville National Bank	Thomasville	955,436	18,818	1.97	21.13	3.67	9.03	12.57	8.82	2,200	40	171	2.20	0.32
PeoplesSouth Bank	Colquitt	808,966	12,076	1.47	16.34	4.05	9.52	14.98	28.87	100	315	378	1.40	0.74
Southwest Georgia Bank	Moultrie	554,319	5,500	1.01	12.33	4.01	8.59	13.06	12.55	857	69	751	0.91	0.09
First State Bank of Blakely	Blakely	509,232	7,008	1.38	9.35	4.23	14.53	22.71	20.91	1,205	80	1,317	1.37	1.24
South Georgia Banking Company	Tifton	473,972	5,538	1.22	8.61	3.94	12.21	20.28	40.70	200	78	371	1.51	0.42
Citizens Bank of Americus	Americus	342,264	4,594	1.40	14.91	3.73	9.50	17.28	33.56	280	39	273	1.96	0.48
TC Federal Bank	Thomasville	321,758	1,206	0.39	3.05	3.30	12.60	18.86	19.34	-	93	214	1.24	0.90
Planters First Bank	Hawkinsville	310,555	3,273	1.04	10.29	4.49	10.41	13.44	15.29	380	512	525	1.29	1.32
SunMark Community Bank	Hawkinsville	281,595	4,021	1.48	13.19	4.71	11.66	17.61	21.32	256	248	882	1.80	0.62
Citizens Bank	Nashville	252,412	2,292	0.92	6.56	3.76	14.27	24.97	22.75	70	47	216	1.51	0.58
First Port City Bank	Bainbridge	251,347	1,517	0.70	7.79	3.85	8.57	12.03	22.02	110	2	2	1.29	0.08
First National Bank of Coffee County	Douglas	234,524	2,733	1.32	14.62	5.13	9.28	15.24	34.90	340	469	95	1.16	0.08
State Bank of Cochran	Cochran	217,462	5,175	2.45	14.88	4.66	17.33	32.33	39.77	-	751	773	4.58	2.09
United National Bank	Cairo	216,491	3,139	1.44	10.14	4.76	14.66	20.13	5.57	760	91	341	2.44	3.08
First National Bank of Decatur County	Bainbridge	194,180	1,645	0.93	10.08	3.70	9.56	13.60	24.13	65	24	84	1.48	0.51
Rabun County Bank	Clayton	188,279	2,174	1.21	9.01	4.26	12.65	21.95	33.11	-	550	164	2.43	0.67
Bank of Alapaha	Alapaha	181,347	1,604	0.94	8.55	3.63	10.73	16.84	18.31	500	186	566	1.56	1.17
Douglas National Bank	Douglas	180,606	5,769	3.14	25.38	5.10	12.70	16.80	10.22	-	63	45	1.13	0.21
Citizens Bank & Trust Company	Eastman	164,537	1,459	0.97	9.36	4.63	9.75	15.75	24.68	323	66	45	1.24	1.00
Community Banking Company of Fitzgerald	Fitzgerald	162,482	2,355	1.46	11.45	4.38	12.11	17.46	15.56	480	13	145	2.24	0.89
Bank of Eastman	Eastman	161,478	1,305	0.78	7.15	5.20	11.27	17.43	24.34	175	283	679	1.17	4.32
One South Bank	Blakely	146,398	935	0.65	6.34	4.46	10.30	17.23	23.77	480	113	658	1.37	0.90
South Coast Bank & Trust	Brunswick	145,443	1,602	1.19	11.52	4.02	10.23	13.89	15.93	210	3	18	1.61	0.00
West Central Georgia Bank	Thomaston	120,538	1,621	1.29	5.00	3.68	27.40	59.13	74.31	12	21	11	2.86	0.04
Wilcox County State Bank	Abbeville	113,815	1,336	1.21	11.27	4.56	10.93	17.58	17.35	96	12	156	1.53	1.11
Bank of Camilla	Camilla	109,617	1,091	1.04	6.50	4.00	16.11	23.67	31.12	-	21	8	1.63	1.19
Citizens Bank of Cochran	Cochran	106,775	505	0.52	4.92	4.34	10.08	15.72	21.35	(9)	70	75	0.73	0.65
Family Bank	Pelham	104,581	961	0.99	8.08	4.98	12.46	19.64	12.49	74	20	162	0.83	0.93
Planters and Citizens Bank	Camilla	101,021	632	0.62	5.36	3.66	12.04	20.42	56.52	96	9	68	1.43	0.00
Peoples Bank of Georgia	Talbotton	88,692	792	0.94	8.83	5.50	10.92	16.76	10.46	250	31	287	0.74	0.83
First State Bank of Randolph County	Cuthbert	79,219	420	0.53	5.78	3.26	9.70	18.26	48.85	60	1	4	1.47	3.49
Peoples Bank	Willacoochee	75,899	887	1.18	8.86	3.66	14.24	23.33	23.67	-	6	5	0.52	0.44
Community Bank & Trust - West Georgia	LaGrange	73,846	(861)	(1.09)	(31.38)	4.89	3.16	6.25	28.87	80	9	-	1.33	6.02
Bank of Edison	Edison	50,731	437	0.88	9.64	3.77	9.11	20.44	37.73	36	27	67	1.38	0.36
Trust Bank	Lenox	38,059	260	0.67	6.29	5.86	10.25	16.92	25.42	(137)	139	56	1.29	4.04
Rochelle State Bank	Rochelle	29,382	(206)	(0.75)	(4.16)	3.45	16.90	36.48	61.38	415	5	13	6.20	3.18
Total/Average		28,015,639	302,093	1.04	8.54	4.24	11.69	19.14	26.29	31,168	14,157	31,524	0.71	0.68
Southwest - Total/Average		30,720,090	328,199	1.15	10.05	4.45	11.77	22.09	25.97	36,559	15,001	37,242	0.76	0.81

Institution	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	Waynesboro	148,043	2,319	1.69	9.48	4.80	17.72	31.03	29.94	210	18	178	1.20	0.32
Southern Bank	Sardis	79,137	292	0.37	3.05	4.31	12.27	23.48	26.86	150	5	159	1.13	2.43
Total/Average		227,180	2,611	1.03	6.27	4.56	15.00	27.26	28.40	360	23	337	1.18	1.06
Brunswick, GA (Metro)														
Southeastern Bank	Darien	455,282	6,649	1.57	12.23	4.26	11.98	19.98	27.55	(375)	1,212	204	1.86	0.72
Total/Average		455,282	6,649	1.57	12.23	4.26	11.98	19.98	27.55	(375)	1,212	204	1.86	0.72
Savannah, GA (Metro)														
First Chatham Bank	Savannah	378,018	2,320	0.63	6.14	4.40	8.83	13.04	23.05	540	357	504	1.28	4.37
First Bank of Coastal Georgia	Pembroke	129,070	845	0.71	5.05	2.78	13.57	33.63	23.57	(350)	259	10	2.38	0.42
Carver State Bank	Savannah	42,345	254	0.62	5.79	5.26	10.99	16.57	25.24	170	4	279	0.90	3.33
Total/Average		549,433	3,419	0.65	5.66	4.15	11.13	21.08	23.95	360	620	793	1.38	3.36

Institution	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	Dublin	999,581	14,825	1.63	14.43	4.63	10.38	13.53	21.89	1,650	171	1,586	1.32	1.24
PrimeSouth Bank	Waycross	685,696	9,443	1.46	12.79	4.47	10.46	14.81	7.57	1,040	249	1,265	1.34	0.45
FNB South	Alma	411,952	10,192	2.66	16.39	5.26	16.18	23.57	21.10	1,000	7,118	8,263	2.65	0.57
Pineland Bank	Alma	288,245	2,197	0.78	7.01	4.99	10.95	16.19	21.37	395	11	193	1.51	0.96
Glennville Bank	Glennville	260,071	3,272	1.32	10.85	4.40	11.60	18.51	23.62	120	69	387	1.75	1.12
Bank of Dudley	Dublin	222,824	2,853	1.29	10.22	4.74	13.24	19.71	15.97	351	41	620	1.33	0.90
Vidalia Federal Savings Bank	Vidalia	198,967	299	0.15	0.93	2.32	16.06	56.40	77.57	37	-	104	0.97	0.53
Durden Banking Company, Incorporated	Twin City	177,000	3,731	2.10	13.14	5.00	16.95	28.86	21.39	355	64	257	2.31	0.34
Waycross Bank & Trust	Waycross	176,305	2,867	1.69	15.49	3.31	10.68	21.52	41.54	-	1	6	2.34	0.50
Altamaha Bank and Trust Company	Vidalia	173,421	1,801	1.08	9.12	4.67	11.97	17.65	19.61	355	27	538	1.20	1.18
South Georgia Bank	Glennville	163,406	3,778	2.37	18.87	4.84	12.59	21.05	29.04	-	354	53	2.39	0.20
Bank of Newington	Newington	145,864	1,485	1.08	12.36	5.05	8.59	12.98	16.92	450	34	473	1.51	0.77
Community Bank of Georgia	Baxley	138,041	1,727	1.54	14.29	4.78	9.42	12.96	22.22	250	127	-	1.61	1.32
Mount Vernon Bank	Mount Vernon	129,800	1,805	1.38	12.02	4.06	11.75	20.26	36.59	24	-	4	1.29	1.95
First Southern Bank	Patterson	126,663	(731)	(0.61)	(4.33)	4.67	14.68	21.04	19.16	671	15	565	1.53	1.81
Farmers State Bank	Dublin	124,381	1,726	1.38	9.29	4.43	15.38	20.92	25.66	175	4	42	2.91	0.05
Farmers and Merchants Bank	Sylvania	123,204	1,173	1.05	6.69	3.59	15.39	38.17	49.87	180	15	103	1.77	1.18
Bank of Hazlehurst	Hazlehurst	119,862	780	0.62	4.59	3.99	11.83	23.53	34.01	1,223	490	2,386	2.24	6.25
Claxton Bank	Claxton	114,171	1,310	1.09	10.19	4.64	11.84	17.43	22.71	290	24	221	2.04	1.86
Peoples Bank	Lyons	111,373	1,235	1.23	13.18	4.80	9.28	16.39	26.01	120	33	105	1.59	0.66
Merchants & Citizens Bank	McRae	104,158	872	0.82	4.70	3.28	15.46	35.08	39.42	(59)	226	148	2.90	0.24
Wheeler County State Bank	Alamo	95,040	1,068	1.15	6.64	4.37	17.41	26.51	20.82	55	219	177	1.57	1.05
The Bank of Soperton	Soperton	92,921	1,486	1.69	18.11	5.37	10.31	15.50	17.74	336	25	72	1.63	0.35
Four County Bank	Allentown	72,288	1,371	1.94	13.50	4.46	15.00	21.80	22.51	105	55	31	2.18	0.56
Bank of Wrightsville	Wrightsville	56,772	733	1.28	13.81	4.11	10.35	16.32	24.20	80	39	10	1.21	0.42
Security State Bank	McRae	46,452	742	1.61	10.44	4.61	16.01	34.38	55.12	28	14	2	2.70	0.00
Bank of Lumber City	Lumber City	23,750	143	0.59	3.83	5.31	15.95	24.48	37.57	-	4	22	0.73	0.43
Total/Average		5,382,208	72,183	1.27	10.32	4.45	12.95	22.58	28.56	9,231	9,429	17,633	1.68	0.97
Southeast - Total/Average		6,614,103	84,862	1.13	8.62	4.35	12.76	22.72	27.12	9,576	11,284	18,967	1.66	1.16