

Institution	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non Accrual \$	OREO \$	P/D Still Accruing		Non Accrual \$	OREO \$
									30-90 \$	90 + \$			30-90 \$	90 + \$		
<b>State Summary (Excludes Regionals and SunTrust)</b>																
North - Total/Average	15,212,314	10,378,635	100,809	22,114	2,810	11,154	0.97	0.37	41,212	609	51,897	4,610	36,469	1,282	46,530	4,585
East - Total/Average	4,077,901	2,445,048	34,013	6,191	452	2,439	1.39	0.58	14,226	186	12,813	10,726	15,700	197	12,724	12,488
Atlanta Metro - Total/Average	16,529,904	10,903,846	122,706	15,685	1,151	1,743	1.13	0.87	126,161	1,949	110,411	33,133	86,040	2,168	100,154	34,255
Central - Total/Average	4,473,030	2,913,328	42,322	2,182	330	1,238	1.45	1.35	37,571	7,114	45,526	15,059	34,232	8,533	50,732	13,949
Southwest - Total/Average	30,788,595	21,831,743	277,966	43,073	3,415	10,809	1.27	0.82	221,867	24,310	182,269	71,114	200,125	18,913	178,537	69,949
Southeast - Total/Average	6,760,844	4,396,642	75,392	2,276	3,619	2,338	1.71	1.13	48,082	2,492	47,264	28,826	38,730	2,704	51,627	24,883
<b>State Total</b>	<b>77,842,588</b>	<b>52,869,242</b>	<b>653,208</b>	<b>91,521</b>	<b>11,777</b>	<b>29,721</b>	<b>1.24</b>	<b>0.79</b>	<b>489,119</b>	<b>36,660</b>	<b>450,180</b>	<b>163,468</b>	<b>411,296</b>	<b>33,797</b>	<b>440,304</b>	<b>160,109</b>
<b>North</b>																
<b>Chattanooga, TN-GA (Metro)</b>																
Bank of LaFayette, Georgia	287,914	101,575	831	100	9	18	0.82	0.67	1,727	12	1,782	139	1,703	16	2,086	110
Bank of Dade	117,320	54,670	754	-	26	15	1.38	0.84	828	1	986	-	1,029	-	989	-
Citizens Bank & Trust, Inc.	104,468	61,787	946	13	10	19	1.53	0.37	685	125	261	125	1,443	39	163	129
<b>Total/Average</b>	<b>509,702</b>	<b>218,032</b>	<b>2,531</b>	<b>113</b>	<b>45</b>	<b>52</b>	<b>1.16</b>	<b>0.65</b>	<b>3,240</b>	<b>138</b>	<b>3,029</b>	<b>264</b>	<b>4,175</b>	<b>55</b>	<b>3,238</b>	<b>239</b>
<b>Dalton, GA (Metro)</b>																
First Bank	418,917	329,008	5,764	-	5	127	1.75	1.60	2,844	145	6,664	42	4,228	16	2,792	42
First National Community Bank	277,621	207,857	1,726	18	34	11	0.83	1.71	1,800	-	2,195	2,543	1,955	-	2,017	2,543
<b>Total/Average</b>	<b>696,538</b>	<b>536,865</b>	<b>7,490</b>	<b>18</b>	<b>39</b>	<b>138</b>	<b>1.40</b>	<b>1.64</b>	<b>4,644</b>	<b>145</b>	<b>8,859</b>	<b>2,585</b>	<b>6,183</b>	<b>16</b>	<b>4,809</b>	<b>2,585</b>
<b>Rome, GA (Metro)</b>																
Greater Community Bank	228,920	180,996	2,350	478	16	117	1.30	0.28	1,338	-	281	352	587	-	313	352
River City Bank	155,508	110,295	1,914	364	1	-	1.74	0.00	122	-	1	-	4,121	-	2	-
Heritage First Bank	151,412	118,974	1,224	45	7	16	1.03	1.90	2,085	18	2,285	591	1,110	-	1,820	591
<b>Total/Average</b>	<b>535,840</b>	<b>410,265</b>	<b>5,488</b>	<b>887</b>	<b>24</b>	<b>133</b>	<b>1.34</b>	<b>0.66</b>	<b>3,545</b>	<b>18</b>	<b>2,567</b>	<b>943</b>	<b>5,818</b>	<b>-</b>	<b>2,135</b>	<b>943</b>
<b>Other</b>																
United Community Bank	13,058,533	8,935,424	81,905	21,050	2,693	10,807	0.92	0.28	29,679	-	36,208	475	19,763	1,192	35,342	475
Southern Bank & Trust	227,763	180,910	2,193	-	-	18	1.21	0.43	39	289	982	-	53	-	986	-
North Georgia National Bank	132,632	78,783	951	43	9	6	1.21	0.36	24	-	233	243	233	-	-	243
Southeast First National Bank	51,306	18,356	251	3	-	-	1.37	0.23	41	19	19	100	244	19	20	100
<b>Total/Average</b>	<b>13,470,234</b>	<b>9,213,473</b>	<b>85,300</b>	<b>21,096</b>	<b>2,702</b>	<b>10,831</b>	<b>0.93</b>	<b>0.28</b>	<b>29,783</b>	<b>308</b>	<b>37,442</b>	<b>818</b>	<b>20,293</b>	<b>1,211</b>	<b>36,348</b>	<b>818</b>
<b>North - Total/Average</b>	<b>15,212,314</b>	<b>10,378,635</b>	<b>100,809</b>	<b>22,114</b>	<b>2,810</b>	<b>11,154</b>	<b>0.97</b>	<b>0.37</b>	<b>41,212</b>	<b>609</b>	<b>51,897</b>	<b>4,610</b>	<b>36,469</b>	<b>1,282</b>	<b>46,530</b>	<b>4,585</b>

Institution	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non		P/D Still Accruing		Non	
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
<b>East</b>																
<b>Athens-Clarke County, GA (Metro)</b>																
First American Bank and Trust Company	578,941	375,363	5,788	75	13	-	1.54	0.35	515	-	1,133	888	149	-	1,151	888
Oconee State Bank	391,116	269,680	3,314	188	311	6	1.23	1.51	1,846	3	5,912	-	1,092	50	6,415	-
Commercial Bank	253,347	168,492	3,458	90	2	5	2.05	0.09	362	-	224	-	382	-	243	-
<b>Total/Average</b>	<b>1,223,404</b>	<b>813,535</b>	<b>12,560</b>	<b>353</b>	<b>326</b>	<b>11</b>	<b>1.54</b>	<b>0.67</b>	<b>2,723</b>	<b>3</b>	<b>7,269</b>	<b>888</b>	<b>1,623</b>	<b>50</b>	<b>7,809</b>	<b>888</b>
<b>Gainesville, GA (Metro)</b>																
First Century Bank, National Association	409,245	53,283	2,740	4,551	12	2,004	5.14	1.09	696	29	145	4,307	849	-	145	5,407
Peach State Bank & Trust	287,378	199,323	2,245	64	20	36	1.13	0.12	121	13	-	340	144	8	-	340
<b>Total/Average</b>	<b>696,623</b>	<b>252,606</b>	<b>4,985</b>	<b>4,615</b>	<b>32</b>	<b>2,040</b>	<b>1.97</b>	<b>0.69</b>	<b>817</b>	<b>42</b>	<b>145</b>	<b>4,647</b>	<b>993</b>	<b>8</b>	<b>145</b>	<b>5,747</b>
<b>Other</b>																
Pinnacle Bank	999,276	717,268	8,014	950	53	225	1.12	0.15	1,088	-	519	1,000	1,133	-	499	1,450
Northeast Georgia Bank	487,518	227,573	2,712	33	17	75	1.19	0.57	1,292	92	2,086	693	1,997	68	1,252	728
F&M Bank	268,917	153,040	2,228	120	4	6	1.46	0.48	3,720	-	885	411	5,098	-	657	681
Bank of Madison	242,191	183,202	2,426	45	5	-	1.32	1.50	565	-	1,737	1,891	144	-	2,195	1,798
Farmers State Bank	135,522	78,547	1,047	75	15	82	1.33	1.01	3,487	49	172	1,196	4,252	71	167	1,196
Elberton Federal Savings & Loan Association	24,450	19,277	41	-	-	-	0.21	0.00	534	-	-	-	460	-	-	-
<b>Total/Average</b>	<b>2,157,874</b>	<b>1,378,907</b>	<b>16,468</b>	<b>1,223</b>	<b>94</b>	<b>388</b>	<b>1.19</b>	<b>0.49</b>	<b>10,686</b>	<b>141</b>	<b>5,399</b>	<b>5,191</b>	<b>13,084</b>	<b>139</b>	<b>4,770</b>	<b>5,853</b>
<b>East - Total/Average</b>	<b>4,077,901</b>	<b>2,445,048</b>	<b>34,013</b>	<b>6,191</b>	<b>452</b>	<b>2,439</b>	<b>1.39</b>	<b>0.58</b>	<b>14,226</b>	<b>186</b>	<b>12,813</b>	<b>10,726</b>	<b>15,700</b>	<b>197</b>	<b>12,724</b>	<b>12,488</b>

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									P/D Still Accruing		Non		P/D Still Accruing		Non		
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$	
<b>Atlanta Metro</b>																	
Atlantic Capital Bank, National Association	2,719,322	1,932,909	24,896	7,409	27	220	1.29	0.26	22,717	265	6,250	779	6,721	631	6,662	278	
Metro City Bank	1,608,456	1,265,848	6,859	-	44	24	0.54	0.71	34,112	47	10,944	423	19,518	-	12,236	423	
United Bank	1,512,804	692,038	12,450	129	129	121	1.80	0.53	7,956	48	8,013	18	8,936	274	7,312	46	
Heritage Southeast Bank	1,324,338	929,295	8,330	2,550	141	307	0.90	1.84	4,698	100	15,317	9,029	4,987	-	11,988	9,293	
Piedmont Bank	1,050,569	852,054	7,668	124	20	-	0.90	0.45	2,935	-	2,517	2,241	-	-	2,467	2,403	
First IC Bank	684,105	539,659	8,305	1,880	46	30	1.54	1.65	576	719	10,970	306	2,149	-	7,522	465	
Georgia Banking Company	663,235	173,874	1,602	14	98	-	0.92	0.86	5,928	368	3,840	1,869	4,017	936	4,177	1,947	
Newton Federal Bank (MHC)	645,988	525,574	4,666	507	182	185	0.89	0.78	5,384	-	4,289	772	6,026	-	2,567	140	
SouthCrest Bank, N.A.	575,173	335,984	3,179	150	20	25	0.95	0.80	1,786	-	4,064	529	2,080	-	4,268	497	
Quantum National Bank	513,214	444,437	5,049	400	1	-	1.14	0.00	829	-	-	-	300	-	-	-	
PromiseOne Bank	483,721	325,301	3,828	494	-	-	1.18	2.04	852	-	9,860	-	1,368	-	8,797	-	
Citizens Trust Bank	444,324	278,113	1,684	83	21	51	0.61	0.63	8,778	37	2,626	161	3,839	12	2,326	161	
Vinings Bank	432,650	163,696	1,243	75	1	-	0.76	0.20	639	-	880	-	139	-	1,500	-	
Touchmark National Bank	420,218	355,690	4,759	883	147	520	1.34	1.93	4,886	-	8,097	-	6,612	-	6,484	-	
Community Bank of Pickens County	378,331	281,255	2,717	-	-	174	0.97	1.89	5,593	-	4,322	2,839	4,424	-	2,917	2,858	
American Commerce Bank, National Association	372,671	288,627	4,674	129	2	-	1.62	0.44	1,973	-	1,486	151	1,836	-	1,870	153	
Peoples Bank & Trust	354,646	156,967	1,562	50	4	-	1.00	0.82	2,509	-	297	2,605	1,390	-	127	3,535	
Citizens Bank of Georgia	346,039	219,279	2,853	-	2	-	1.30	0.08	864	-	-	282	94	-	-	282	
First National Bank of Griffin	291,757	99,163	1,353	1	5	12	1.36	0.18	577	50	454	82	481	136	1,131	82	
Georgia Primary Bank	237,266	155,327	2,115	-	94	-	1.36	0.07	-	-	174	-	-	-	121	-	
Century Bank of Georgia	212,553	110,766	1,616	-	14	-	1.46	0.27	1,797	-	213	351	1,577	-	213	351	
Cornerstone Bank	204,771	133,301	2,828	126	9	-	2.12	4.55	4,034	-	8,536	778	2,702	-	8,859	812	
Signature Bank of Georgia	158,807	100,994	908	19	2	-	0.90	4.16	-	-	4,149	2,450	-	-	3,454	2,450	
Liberty First Bank	155,293	78,578	1,101	-	6	7	1.40	0.65	-	-	-	1,004	23	-	-	1,004	
WestSide Bank	138,127	85,790	1,277	35	123	-	1.49	2.73	438	-	155	3,612	765	-	163	3,708	
Embassy National Bank	120,821	76,331	1,516	50	-	-	1.99	0.00	453	-	-	-	-	-	-	225	
Bank of Monticello	114,250	71,667	743	45	4	37	1.04	0.92	581	63	1,002	54	665	-	956	54	
Legacy State Bank	113,794	90,798	1,176	110	-	-	1.30	1.44	116	-	-	1,633	-	-	-	1,828	
F & M Bank and Trust Company	70,859	43,278	418	-	-	11	0.97	2.42	542	17	714	999	124	-	1,123	1,106	
Talbot State Bank	54,951	28,899	402	-	-	2	1.39	2.21	2,868	174	1,197	16	3,817	24	907	4	
First Bank of Pike	53,139	33,438	445	24	9	17	1.33	0.37	1,740	61	45	150	1,450	155	7	150	
Tandem Bank	43,223	23,544	289	217	-	-	1.23	0.00	-	-	-	-	-	-	-	-	
Loyal Trust Bank	30,489	11,372	195	181	-	-	1.71	0.00	-	-	-	-	-	-	-	-	
<b>Atlanta Metro - Total/Average</b>	<b>16,529,904</b>	<b>10,903,846</b>	<b>122,706</b>	<b>15,685</b>	<b>1,151</b>	<b>1,743</b>	<b>1.13</b>	<b>0.87</b>	<b>126,161</b>	<b>1,949</b>	<b>110,411</b>	<b>33,133</b>	<b>86,040</b>	<b>2,168</b>	<b>100,154</b>	<b>34,255</b>	

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									P/D Still Accruing		Non		P/D Still Accruing		Non	
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
<b>Central</b>																
<b>Macon, GA (Metro)</b>																
Persons Banking Company	324,933	200,940	1,478	175	12	26	0.74	1.26	334	75	1,665	2,417	599	-	2,040	2,396
American Pride Bank	203,448	164,554	2,764	109	-	-	1.68	0.92	412	-	1,867	-	135	-	1,910	-
<b>Total/Average</b>	<b>528,381</b>	<b>365,494</b>	<b>4,242</b>	<b>284</b>	<b>12</b>	<b>26</b>	<b>1.16</b>	<b>1.13</b>	<b>746</b>	<b>75</b>	<b>3,532</b>	<b>2,417</b>	<b>734</b>	<b>-</b>	<b>3,950</b>	<b>2,396</b>
<b>Other</b>																
Queensborough National Bank & Trust Company	1,234,803	792,250	11,120	500	45	495	1.40	2.48	16,004	5,734	25,287	5,358	14,404	5,291	30,378	3,885
BankSouth	758,352	566,046	7,675	1,000	92	189	1.36	0.52	2,505	1	3,594	362	4,101	1	2,107	339
Century Bank and Trust	273,883	161,402	1,828	-	6	12	1.13	0.36	466	-	956	37	352	-	1,826	37
Exchange Bank	269,590	155,560	2,620	50	3	43	1.68	0.58	3,078	472	1,293	282	2,053	21	1,491	1,386
Citizens Bank of The South	263,845	187,349	2,412	105	16	157	1.29	0.86	1,665	4	1,866	393	969	75	1,177	328
Citizens Bank of Swainsboro	224,532	170,647	4,326	90	27	36	2.54	0.58	2,981	473	1,164	128	1,764	866	469	128
Farmers & Merchants Bank	189,453	93,556	2,157	-	91	2	2.31	2.60	5,204	-	2,102	2,824	4,833	3	2,353	2,824
Geo. D. Warthen Bank	182,303	108,814	1,100	93	10	122	1.01	2.13	1,436	-	2,165	1,720	1,218	-	2,101	1,645
First State Bank	165,166	135,000	1,449	60	13	14	1.07	0.91	890	-	892	615	1,026	-	1,504	15
Peoples Bank	146,909	77,085	1,055	-	3	119	1.37	1.87	165	-	2,451	303	137	2	3,142	346
Farmers Bank	109,931	49,739	823	-	8	1	1.65	0.56	145	-	1	620	-	1,930	-	620
Bank of Hancock County	76,416	23,261	973	-	3	11	4.18	0.15	696	66	114	-	993	101	124	-
Wilkinson County Bank	49,466	27,125	542	-	1	11	2.00	0.22	1,590	289	109	-	1,648	243	110	-
<b>Total/Average</b>	<b>3,944,649</b>	<b>2,547,834</b>	<b>38,080</b>	<b>1,898</b>	<b>318</b>	<b>1,212</b>	<b>1.49</b>	<b>1.39</b>	<b>36,825</b>	<b>7,039</b>	<b>41,994</b>	<b>12,642</b>	<b>33,498</b>	<b>8,533</b>	<b>46,782</b>	<b>11,553</b>
<b>Central - Total/Average</b>	<b>4,473,030</b>	<b>2,913,328</b>	<b>42,322</b>	<b>2,182</b>	<b>330</b>	<b>1,238</b>	<b>1.45</b>	<b>1.35</b>	<b>37,571</b>	<b>7,114</b>	<b>45,526</b>	<b>15,059</b>	<b>34,232</b>	<b>8,533</b>	<b>50,732</b>	<b>13,949</b>

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									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
<b>Southwest</b>																
<b>Albany, GA (Metro)</b>																
Georgia Community Bank	328,153	206,231	2,634	-	14	58	1.28	2.11	8,966	-	6,482	445	3,885	-	5,354	415
Flint Community Bank	251,837	214,111	1,997	105	-	-	0.93	1.68	1,811	-	4,239	-	11	111	4,287	-
AB&T	202,907	160,372	1,984	30	25	5	1.24	0.41	230	-	833	-	102	-	844	-
Bank of Dawson	127,058	85,551	936	75	1	235	1.09	2.13	3,843	-	2,647	63	3,148	-	1,846	67
<b>Total/Average</b>	<b>909,955</b>	<b>666,265</b>	<b>7,551</b>	<b>210</b>	<b>40</b>	<b>298</b>	<b>1.13</b>	<b>1.62</b>	<b>14,850</b>	<b>-</b>	<b>14,201</b>	<b>508</b>	<b>7,146</b>	<b>111</b>	<b>12,331</b>	<b>482</b>
<b>Columbus, GA-AL (Metro)</b>																
First Peoples Bank	190,525	104,332	1,529	210	1	-	1.47	0.37	601	4	713	-	462	29	686	-
<b>Total/Average</b>	<b>190,525</b>	<b>104,332</b>	<b>1,529</b>	<b>210</b>	<b>1</b>	<b>-</b>	<b>1.47</b>	<b>0.37</b>	<b>601</b>	<b>4</b>	<b>713</b>	<b>-</b>	<b>462</b>	<b>29</b>	<b>686</b>	<b>-</b>
<b>Valdosta, GA (Metro)</b>																
Farmers & Merchants Bank	521,216	365,753	5,384	600	19	712	1.47	4.93	19,942	4,477	14,672	11,002	14,842	4,290	18,184	10,591
Guardian Bank	435,014	289,630	5,108	150	10	66	1.76	1.44	538	2,246	5,158	1,092	492	2,260	5,486	1,256
Commercial Banking Company	234,797	179,064	3,069	60	4	9	1.71	0.55	824	-	1,124	176	830	-	959	186
First Federal Savings and Loan Association of Valdosta	194,898	165,213	539	30	28	20	0.33	2.10	3,945	5	3,632	466	2,759	-	3,984	466
Citizens Community Bank	144,824	88,650	982	46	6	312	1.11	1.10	819	58	896	691	513	73	1,728	126
Citizens National Bank of Quitman	104,539	68,902	1,201	-	30	12	1.74	0.19	1,257	23	196	-	570	6	121	-
Barwick Banking Company	13,225	1,399	45	1	-	1	3.22	0.00	-	2	-	-	-	-	-	-
<b>Total/Average</b>	<b>1,648,513</b>	<b>1,158,611</b>	<b>16,328</b>	<b>887</b>	<b>97</b>	<b>1,132</b>	<b>1.41</b>	<b>2.37</b>	<b>27,325</b>	<b>6,811</b>	<b>25,678</b>	<b>13,427</b>	<b>20,006</b>	<b>6,629</b>	<b>30,462</b>	<b>12,625</b>

Institution	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter					
									P/D Still Accruing		Non		P/D Still Accruing		Non			
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$		
<b>Other</b>																		
Ameris Bank	18,126,488	13,094,106	149,524	37,100	2,283	6,709	1.14	0.62	99,505	11,973	77,866	34,561	113,277	5,754	75,124	32,933		
Colony Bank	1,506,239	989,026	8,384	1,955	79	513	0.85	0.76	4,644	-	10,643	846	2,622	1	9,814	1,320		
Thomasville National Bank	1,002,299	850,918	18,094	300	34	25	2.13	0.18	6,707	-	1,773	-	937	-	3,065	-		
PeoplesSouth Bank	804,664	547,192	7,699	250	36	151	1.41	0.88	8,652	413	4,295	2,760	7,696	548	3,246	2,760		
Southwest Georgia Bank	532,414	394,067	3,873	156	167	54	0.98	0.12	7,373	3	327	295	9,090	3	241	274		
First State Bank of Blakely	494,858	353,813	4,814	140	7	244	1.36	1.62	2,626	1,011	7,420	582	1,970	302	5,902	419		
South Georgia Banking Company	454,938	246,095	3,592	-	15	17	1.46	0.43	4,338	231	1,162	809	2,260	1,228	1,194	809		
Citizens Bank of Americus	338,741	179,740	3,444	75	9	163	1.92	0.45	273	-	1,075	454	821	-	1,608	32		
Planters First Bank	326,632	240,866	2,848	90	77	384	1.18	1.24	541	-	2,721	1,337	2,455	-	2,556	1,534		
TC Federal Bank	314,215	252,367	3,416	225	127	-	1.35	0.83	855	-	2,257	351	1,503	72	2,545	358		
SunMark Community Bank	289,608	203,958	3,575	96	13	47	1.75	0.49	3,156	257	1,254	163	3,767	42	1,232	514		
First Port City Bank	258,170	175,537	2,320	30	1	-	1.32	0.07	122	-	187	-	399	-	198	-		
Citizens Bank	257,683	164,698	2,333	-	12	174	1.42	0.76	9,365	1,146	1,623	345	5,330	2,041	1,119	354		
First National Bank of Coffee County	245,213	149,771	1,760	90	2	34	1.18	0.22	61	68	543	-	106	25	103	92		
State Bank of Cochran	215,217	122,626	5,739	-	79	71	4.68	2.19	2,633	-	4,050	671	1,710	-	3,785	767		
United National Bank	214,407	196,066	4,903	210	18	24	2.50	3.20	1,932	31	6,862	-	616	24	6,301	377		
Rabun County Bank	194,918	125,372	2,994	-	7	-	2.39	0.98	142	-	805	1,104	177	-	818	448		
Douglas National Bank	188,904	152,393	2,026	275	5	-	1.33	0.80	1,388	-	1,511	-	1,084	-	374	-		
Bank of Alapaha	184,974	119,968	1,882	50	140	229	1.57	0.95	5,870	323	1,068	689	3,702	46	1,443	670		
First National Bank of Decatur County	180,380	135,001	2,083	114	5	33	1.54	0.53	3,888	-	961	-	588	26	983	-		
Citizens Bank & Trust Company	174,921	116,162	1,461	63	7	20	1.26	0.75	52	-	73	1,242	336	-	77	1,563		
Community Banking Company of Fitzgerald	164,164	116,817	2,814	180	6	34	2.41	0.96	309	13	1,333	250	342	3	1,202	250		
Bank of Eastman	160,394	111,020	1,256	-	36	117	1.13	4.18	5,999	847	1,832	4,866	2,884	872	1,857	5,111		
One South Bank	149,638	101,948	1,307	90	9	273	1.28	0.70	506	427	970	74	1,300	42	1,259	54		
South Coast Bank & Trust	147,930	119,792	2,018	70	-	-	1.68	0.23	676	2	334	-	1,061	324	-	-		
West Central Georgia Bank	124,901	45,610	1,290	-	4	4	2.83	0.04	719	-	-	44	282	-	-	44		
Wilcox County State Bank	116,190	84,727	1,254	24	6	1	1.48	0.80	839	-	790	136	590	16	712	555		
Family Bank	112,685	90,087	782	40	18	1	0.87	1.12	697	104	1,179	81	1,745	229	894	81		
Citizens Bank of Cochran	108,229	80,766	559	-	18	16	0.69	0.65	567	87	29	678	611	65	16	678		
Bank of Camilla	105,431	62,050	979	-	25	-	1.58	1.04	682	-	743	354	97	-	845	455		
Planters and Citizens Bank	99,991	42,040	595	25	4	9	1.42	0.01	28	-	5	-	46	-	-	-		
Peoples Bank of Georgia	88,561	64,090	570	100	12	4	0.89	0.78	1,441	559	602	90	837	481	618	119		
First State Bank of Randolph County	80,903	30,142	458	14	-	-	1.52	3.26	485	-	2,089	552	305	-	2,762	-		
Peoples Bank	79,267	43,652	229	-	-	-	0.52	0.20	729	-	158	-	339	-	334	-		
Community Bank & Trust - West Georgia	74,040	40,677	539	-	1	8	1.33	5.24	330	-	1,118	2,760	629	-	1,267	3,181		
Bank of Edison	53,191	24,813	303	14	2	17	1.22	0.42	232	-	156	70	207	-	109	76		
Trust Bank	36,539	24,705	310	(12)	13	1	1.25	5.16	495	-	871	1,015	687	-	522	1,014		
Rochelle State Bank	31,665	9,857	531	2	-	2	5.39	3.13	234	-	992	-	103	-	933	-		
<b>Total/Average</b>	<b>28,039,602</b>	<b>19,902,535</b>	<b>252,558</b>	<b>41,766</b>	<b>3,277</b>	<b>9,379</b>	<b>1.27</b>	<b>0.71</b>	<b>179,091</b>	<b>17,495</b>	<b>141,677</b>	<b>57,179</b>	<b>172,511</b>	<b>12,144</b>	<b>135,058</b>	<b>56,842</b>		
<b>Southwest - Total/Average</b>	<b>30,788,595</b>	<b>21,831,743</b>	<b>277,966</b>	<b>43,073</b>	<b>3,415</b>	<b>10,809</b>	<b>1.27</b>	<b>0.82</b>	<b>221,867</b>	<b>24,310</b>	<b>182,269</b>	<b>71,114</b>	<b>200,125</b>	<b>18,913</b>	<b>178,537</b>	<b>69,949</b>		

Institution	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non		P/D Still Accruing		Non	
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
<b>Southeast</b>																
<b>Augusta-Richmond County, GA-SC (Metro)</b>																
First National Bank of Waynesboro	150,936	94,076	1,160	65	9	14	1.23	0.27	506	149	401	-	274	189	478	-
Southern Bank	79,651	43,821	518	75	2	61	1.18	2.50	1,514	-	1,077	917	1,791	-	975	948
<b>Total/Average</b>	<b>230,587</b>	<b>137,897</b>	<b>1,678</b>	<b>140</b>	<b>11</b>	<b>75</b>	<b>1.22</b>	<b>1.04</b>	<b>2,020</b>	<b>149</b>	<b>1,478</b>	<b>917</b>	<b>2,065</b>	<b>189</b>	<b>1,453</b>	<b>948</b>
<b>Brunswick, GA (Metro)</b>																
Southeastern Bank	446,832	239,990	5,178	-	777	35	2.16	0.51	1,318	5	724	1,545	1,384	31	1,678	1,598
<b>Total/Average</b>	<b>446,832</b>	<b>239,990</b>	<b>5,178</b>	<b>-</b>	<b>777</b>	<b>35</b>	<b>2.16</b>	<b>0.51</b>	<b>1,318</b>	<b>5</b>	<b>724</b>	<b>1,545</b>	<b>1,384</b>	<b>31</b>	<b>1,678</b>	<b>1,598</b>
<b>Savannah, GA (Metro)</b>																
First Chatham Bank	377,234	244,017	3,209	252	16	122	1.32	4.49	1,773	-	4,602	12,344	815	-	7,124	9,392
First Bank of Coastal Georgia	125,871	37,963	878	-	-	-	2.31	0.22	168	12	-	278	40	12	258	278
Carver State Bank	46,124	27,076	265	-	22	-	0.98	2.63	538	-	483	729	367	-	581	828
<b>Total/Average</b>	<b>549,229</b>	<b>309,056</b>	<b>4,352</b>	<b>252</b>	<b>38</b>	<b>122</b>	<b>1.41</b>	<b>3.36</b>	<b>2,479</b>	<b>12</b>	<b>5,085</b>	<b>13,351</b>	<b>1,222</b>	<b>12</b>	<b>7,963</b>	<b>10,498</b>

Institution	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter				
									P/D Still Accruing		Non		P/D Still Accruing		Non		
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$	
<b>Other</b>																	
Morris Bank	1,020,171	751,621	9,789	435	31	393	1.30	1.26	4,836	-	12,344	510	4,308	-	11,988	384	
PrimeSouth Bank	729,673	591,172	7,739	370	19	45	1.31	0.40	4,442	52	1,392	1,533	2,443	10	1,538	1,541	
FNB South	399,094	302,372	9,491	-	2,052	566	3.14	0.58	4,425	177	57	2,252	3,860	95	74	2,288	
Pineland Bank	289,911	215,676	3,174	90	3	82	1.47	1.12	2,841	10	2,856	379	1,062	95	2,317	452	
Glennville Bank	269,490	165,805	2,955	40	2	8	1.78	1.11	3,291	-	2,248	734	1,498	-	2,112	799	
Bank of Dudley	230,422	158,009	2,267	225	8	81	1.43	0.93	1,015	-	1,839	309	1,099	3	1,999	-	
Vidalia Federal Savings Bank	199,753	60,541	592	-	-	-	0.98	0.48	2,461	786	576	385	2,845	623	592	468	
Waycross Bank & Trust	187,962	86,578	2,000	-	1	7	2.31	0.46	698	49	543	325	189	79	643	232	
Durden Banking Company, Incorporated	186,632	119,175	2,775	75	72	35	2.33	0.30	1,340	63	557	-	1,667	220	590	20	
Altamaha Bank and Trust Company	175,270	122,101	1,466	135	2	78	1.20	1.73	1,038	-	2,527	506	1,452	-	1,615	433	
South Georgia Bank	163,677	105,021	2,508	15	70	63	2.39	0.03	1,191	16	49	-	1,626	99	246	74	
Bank of Newington	151,821	114,297	1,843	75	460	449	1.61	0.43	1,150	142	599	55	596	110	1,121	-	
First Southern Bank	141,312	87,360	1,589	(98)	2	2	1.82	1.42	951	211	697	1,308	363	-	659	1,639	
Community Bank of Georgia	138,732	101,477	1,673	75	8	6	1.65	1.32	1,860	172	1,831	-	2,999	91	1,828	-	
Mount Vernon Bank	135,562	70,621	921	6	-	-	1.30	1.87	1,766	200	1,425	1,106	321	380	2,411	124	
Bank of Hazlehurst	125,860	61,999	1,635	225	17	6	2.64	5.94	1,227	-	6,017	1,461	1,653	31	6,028	1,461	
Farmers State Bank	123,160	92,089	2,733	25	1	3	2.97	0.09	1,617	107	112	-	1,948	270	65	-	
Farmers and Merchants Bank	121,266	44,925	752	-	4	21	1.67	1.37	763	-	702	956	1,043	-	580	878	
Claxton Bank	121,150	73,232	1,427	10	-	83	1.95	1.89	1,368	15	2,112	175	1,123	78	1,950	175	
Peoples Bank	115,717	82,171	1,235	30	4	67	1.50	0.35	37	-	40	366	59	-	476	260	
Merchants & Citizens Bank	107,147	34,674	985	-	2	-	2.84	0.29	314	282	130	181	143	282	135	110	
Wheeler County State Bank	101,213	70,986	1,157	30	16	-	1.63	0.70	1,429	-	676	35	506	-	882	114	
The Bank of Soperton	95,867	75,727	1,235	78	4	59	1.63	0.40	517	-	259	124	372	-	202	124	
Four County Bank	73,042	54,526	1,193	15	8	34	2.19	0.57	846	44	156	263	696	6	145	263	
Bank of Wrightsville	61,223	34,477	418	15	2	26	1.21	0.31	202	-	142	50	10	-	236	-	
Security State Bank	45,366	18,824	519	7	1	2	2.76	0.00	120	-	-	-	146	-	-	-	
Bank of Lumber City	23,703	14,243	113	6	4	-	0.79	0.38	520	-	91	-	32	-	101	-	
<b>Total/Average</b>	<b>5,534,196</b>	<b>3,709,699</b>	<b>64,184</b>	<b>1,884</b>	<b>2,793</b>	<b>2,106</b>	<b>1.73</b>	<b>0.96</b>	<b>42,265</b>	<b>2,326</b>	<b>39,977</b>	<b>13,013</b>	<b>34,059</b>	<b>2,472</b>	<b>40,533</b>	<b>11,839</b>	
<b>Southeast - Total/Average</b>	<b>6,760,844</b>	<b>4,396,642</b>	<b>75,392</b>	<b>2,276</b>	<b>3,619</b>	<b>2,338</b>	<b>1.71</b>	<b>1.13</b>	<b>48,082</b>	<b>2,492</b>	<b>47,264</b>	<b>28,826</b>	<b>38,730</b>	<b>2,704</b>	<b>51,627</b>	<b>24,883</b>	