

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			15,212,314	40,019	0.71	5.86	4.16	10.94	19.15	23.15	22,114	2,810	11,154	0.97	0.37
East - Total/Average			4,077,901	15,279	1.45	15.03	4.80	11.33	18.70	33.39	6,191	452	2,439	1.39	0.58
Atlanta Metro - Total/Average			16,529,904	41,100	0.11	6.26	3.67	13.81	24.35	35.42	15,685	1,151	1,743	1.13	0.87
Central - Total/Average			4,473,030	11,856	0.83	7.34	4.02	11.80	16.73	24.10	2,182	330	1,238	1.45	1.35
Southwest - Total/Average			30,788,595	54,364	0.97	8.63	3.97	11.23	18.85	27.23	43,073	3,415	10,809	1.27	0.82
Southeast - Total/Average			6,760,844	20,547	0.97	7.51	4.17	12.60	24.81	29.25	2,276	3,619	2,338	1.71	1.13
State Total			77,842,588	183,165	0.84	8.44	4.13	11.95	20.43	28.76	91,521	11,777	29,721	1.24	0.79
North															
Chattanooga, TN-GA (Metro)															
Bank of LaFayette, Georgia	No	Lafayette	287,914	379	0.53	4.23	2.76	12.43	44.03	28.65	100	9	18	0.82	0.67
Bank of Dade	Yes	Trenton	117,320	511	1.77	16.19	4.01	10.50	23.42	32.81	-	26	15	1.38	0.84
Citizens Bank & Trust, Inc.	No	Trenton	104,468	252	0.97	8.64	4.73	11.17	21.56	28.84	13	10	19	1.53	0.37
Total/Average			509,702	1,142	1.09	9.69	3.83	11.37	29.67	30.10	113	45	52	1.16	0.65
Dalton, GA (Metro)															
First Bank	No	Dalton	418,917	1,449	1.40	14.95	4.29	9.45	NA	22.36	-	5	127	1.75	1.60
First National Community Bank	No	Chatsworth	277,621	917	1.28	10.30	4.74	11.67	NA	14.46	18	34	11	0.83	1.71
Total/Average			696,538	2,366	1.34	12.63	4.52	10.56	NA	18.41	18	39	138	1.40	1.64
Rome, GA (Metro)															
Greater Community Bank	Yes	Rome	228,920	403	0.71	7.11	4.46	9.88	12.93	17.73	478	16	117	1.30	0.28
River City Bank	No	Rome	155,508	108	0.27	2.23	4.20	11.91	17.55	24.44	364	1	-	1.74	0.00
Heritage First Bank	Yes	Rome	151,412	341	0.92	8.30	4.71	11.07	13.83	17.33	45	7	16	1.03	1.90
Total/Average			535,840	852	0.63	5.88	4.46	10.95	14.77	19.83	887	24	133	1.34	0.66
Other															
United Community Bank	No	Blairsville	13,058,533	37,124	1.15	8.43	4.11	10.78	14.30	22.66	21,050	2,693	10,807	0.92	0.28
Southern Bank & Trust	No	Clarksville	227,763	(1,735)	(3.01)	(35.62)	4.51	8.02	11.70	14.79	-	-	18	1.21	0.43
North Georgia National Bank	No	Calhoun	132,632	236	0.72	6.30	3.88	11.34	NA	14.85	43	9	6	1.21	0.36
Southeast First National Bank	No	Summerville	51,306	34	0.26	1.93	2.86	13.34	NA	44.73	3	-	-	1.37	0.23
Total/Average			13,470,234	35,659	(0.22)	(4.74)	3.84	10.87	13.00	24.26	21,096	2,702	10,831	0.93	0.28
North - Total/Average															
			15,212,314	40,019	0.71	5.86	4.16	10.94	19.15	23.15	22,114	2,810	11,154	0.97	0.37

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 (%)
East															
Athens-Clarke County, GA (Metro)															
First American Bank and Trust Company	No	Athens	578,941	2,305	1.61	14.34	3.46	11.44	18.56	23.32	75	13	-	1.54	0.35
Oconee State Bank	No	Watkinsville	391,116	153	0.16	1.71	3.40	8.93	12.66	16.36	188	311	6	1.23	1.51
Commercial Bank	Yes	Crawford	253,347	1,171	1.91	20.95	3.94	9.29	NA	28.88	90	2	5	2.05	0.09
Total/Average			1,223,404	3,629	1.23	12.33	3.60	9.89	15.61	22.85	353	326	11	1.54	0.67
Gainesville, GA (Metro)															
First Century Bank, National Association	No	Gainesville	409,245	4,568	3.28	42.27	9.22	7.81	29.07	76.84	4,551	12	2,004	5.14	1.09
Peach State Bank & Trust	No	Gainesville	287,378	532	0.77	7.18	4.08	10.81	15.39	29.48	64	20	36	1.13	0.12
Total/Average			696,623	5,100	2.03	24.73	6.65	9.31	22.23	53.16	4,615	32	2,040	1.97	0.69
Other															
Pinnacle Bank	No	Elberton	999,276	2,893	1.15	9.93	4.39	9.66	12.26	24.44	950	53	225	1.12	0.15
Northeast Georgia Bank	Yes	Lavonia	487,518	1,618	1.35	12.07	3.54	11.54	NA	34.93	33	17	75	1.19	0.57
F&M Bank	No	Washington	268,917	734	1.10	6.18	4.17	17.47	NA	25.45	120	4	6	1.46	0.48
Bank of Madison	No	Madison	242,191	726	1.24	9.52	4.33	13.17	17.04	9.85	45	5	-	1.32	1.50
Farmers State Bank	Yes	Lincolnton	135,522	584	1.81	10.95	5.26	16.42	25.52	26.32	75	15	82	1.33	1.01
Elberton Federal Savings & Loan Association	No	Elberton	24,450	(5)	(0.08)	(0.39)	3.25	20.58	NA	23.93	-	-	-	0.21	0.00
Total/Average			2,157,874	6,550	1.10	8.04	4.16	14.81	18.27	24.15	1,223	94	388	1.19	0.49
East - Total/Average			4,077,901	15,279	1.45	15.03	4.80	11.33	18.70	33.39	6,191	452	2,439	1.39	0.58

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Atlanta Metro															
Atlantic Capital Bank, National Association	No	Atlanta	2,719,322	3,066	0.46	3.32	3.49	12.17	14.39	24.48	7,409	27	220	1.29	0.26
Metro City Bank	No	Doraville	1,608,456	9,841	2.43	19.26	4.14	12.42	20.85	18.99	-	44	24	0.54	0.71
United Bank	Yes	Zebulon	1,512,804	8,913	2.40	22.88	3.75	10.53	NA	40.76	129	129	121	1.80	0.53
Heritage Southeast Bank	No	Jonesboro	1,324,338	1,830	0.55	4.65	4.26	8.92	11.36	12.90	2,550	141	307	0.90	1.84
Piedmont Bank	No	Peachtree Corners	1,050,569	3,881	1.50	12.55	4.16	11.16	13.02	10.17	124	20	-	0.90	0.45
First IC Bank	No	Doraville	684,105	1,270	0.71	6.41	3.42	11.15	15.17	20.68	1,880	46	30	1.54	1.65
Georgia Banking Company	No	Sandy Springs	663,235	485	0.41	4.58	3.17	8.88	10.51	3.16	14	98	-	0.92	0.86
Newton Federal Bank (MHC)	No	Covington	645,988	(1,067)	(0.74)	(7.05)	3.78	8.27	10.48	9.75	507	182	185	0.89	0.78
SouthCrest Bank, N.A.	No	Atlanta	575,173	1,085	0.79	7.69	3.65	9.66	NA	23.74	150	20	25	0.95	0.80
Quantum National Bank	Yes	Suwanee	513,214	3,204	2.55	22.52	4.88	11.31	NA	11.62	400	1	-	1.14	0.00
PromiseOne Bank	Yes	Duluth	483,721	1,666	1.41	11.77	3.38	11.92	17.73	31.59	494	-	-	1.18	2.04
Citizens Trust Bank	No	Atlanta	444,324	707	0.66	5.92	3.63	10.96	16.20	20.90	83	21	51	0.61	0.63
Vinings Bank	No	Smyrna	432,650	685	0.70	7.76	2.89	8.29	12.17	35.61	75	1	-	0.76	0.20
Touchmark National Bank	No	Alpharetta	420,218	381	0.36	3.04	2.71	11.71	22.28	15.26	883	147	520	1.34	1.93
Community Bank of Pickens County	No	Jasper	378,331	1,338	1.43	12.42	3.55	11.71	16.77	19.87	-	-	174	0.97	1.89
American Commerce Bank, National Association	No	Bremen	372,671	1,106	1.22	10.52	3.68	11.77	16.22	24.43	129	2	-	1.62	0.44
Peoples Bank & Trust	No	Buford	354,646	903	1.05	9.60	3.49	10.53	NA	44.47	50	4	-	1.00	0.82
Citizens Bank of Georgia	No	Cumming	346,039	1,113	1.31	11.92	3.83	10.78	17.03	37.79	-	2	-	1.30	0.08
First National Bank of Griffin	No	Griffin	291,757	362	0.51	6.28	3.42	7.10	14.26	54.73	1	5	12	1.36	0.18
Georgia Primary Bank	No	Atlanta	237,266	219	0.41	3.74	3.34	9.77	12.64	27.86	-	94	-	1.36	0.07
Century Bank of Georgia	No	Cartersville	212,553	858	1.66	16.16	3.96	10.18	19.31	35.51	-	14	-	1.46	0.27
Cornerstone Bank	No	Atlanta	204,771	(533)	(1.08)	(10.55)	3.08	10.04	16.81	28.15	126	9	-	2.12	4.55
Signature Bank of Georgia	No	Sandy Springs	158,807	102	0.27	2.18	3.63	12.15	18.34	36.12	19	2	-	0.90	4.16
Liberty First Bank	Yes	Monroe	155,293	352	0.99	9.16	3.56	10.55	NA	47.56	-	6	7	1.40	0.65
WestSide Bank	No	Hiram	138,127	202	0.59	4.74	4.74	10.38	NA	28.82	35	123	-	1.49	2.73
Embassy National Bank	No	Lawrenceville	120,821	70	0.24	1.44	4.12	16.34	24.37	36.66	50	-	-	1.99	0.00
Bank of Monticello	Yes	Monticello	114,250	462	1.67	14.78	4.40	11.26	NA	23.15	45	4	37	1.04	0.92
Legacy State Bank	No	Loganville	113,794	301	1.07	10.06	3.55	10.78	14.22	15.62	110	-	-	1.30	1.44
F & M Bank and Trust Company	No	Manchester	70,859	19	0.11	2.20	4.21	4.97	7.23	22.39	-	-	11	0.97	2.42
Talbot State Bank	Yes	Woodland	54,951	65	0.46	3.67	3.52	11.96	32.85	44.86	-	-	2	1.39	2.21
First Bank of Pike	No	Molena	53,139	86	0.66	7.53	5.31	8.76	15.56	34.49	24	9	17	1.33	0.37
Tandem Bank	No	Tucker	43,223	(742)	(7.85)	(15.40)	2.62	50.05	66.38	74.08	217	-	-	1.23	0.00
Loyal Trust Bank	No	Johns Creek	30,489	(1,130)	(15.37)	(19.01)	1.81	79.24	177.07	252.68	181	-	-	1.71	0.00
Atlanta Metro - Total/Average			16,529,904	41,100	0.11	6.26	3.67	13.81	24.35	35.42	15,685	1,151	1,743	1.13	0.87

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Central															
Macon, GA (Metro)															
Persons Banking Company	Yes	Forsyth	324,933	260	0.32	4.56	3.93	6.86	11.96	26.42	175	12	26	0.74	1.26
American Pride Bank	Yes	Macon	203,448	428	0.87	5.91	4.01	14.67	17.34	17.90	109	-	-	1.68	0.92
Total/Average			528,381	688	0.60	5.24	3.97	10.77	14.65	22.16	284	12	26	1.16	1.13
Other															
Queensborough National Bank & Trust Company	No	Louisville	1,234,803	2,941	0.94	9.36	3.81	9.78	15.08	13.71	500	45	495	1.40	2.48
BankSouth	No	Greensboro	758,352	3,180	1.75	16.76	4.09	10.63	13.85	10.89	1,000	92	189	1.36	0.52
Century Bank and Trust	No	Milledgeville	273,883	934	1.42	12.42	3.86	11.77	NA	30.61	-	6	12	1.13	0.36
Exchange Bank	No	Milledgeville	269,590	666	1.02	7.33	4.13	13.76	22.31	33.58	50	3	43	1.68	0.58
Citizens Bank of The South	No	Sandersville	263,845	611	0.95	8.22	4.37	11.61	17.90	16.64	105	16	157	1.29	0.86
Citizens Bank of Swainsboro	No	Swainsboro	224,532	646	1.19	10.77	4.80	11.02	16.48	15.12	90	27	36	2.54	0.58
Farmers & Merchants Bank	No	Eatonton	189,453	225	0.48	3.41	3.42	14.26	24.88	31.84	-	91	2	2.31	2.60
Geo. D. Warthen Bank	No	Sandersville	182,303	409	0.90	9.45	4.45	9.12	NA	25.28	93	10	122	1.01	2.13
First State Bank	No	Wrens	165,166	666	1.64	18.85	5.56	8.89	12.45	12.95	60	13	14	1.07	0.91
Peoples Bank	Yes	Eatonton	146,909	449	1.27	12.16	3.74	14.78	NA	38.74	-	3	119	1.37	1.87
Farmers Bank	No	Greensboro	109,931	197	0.71	5.29	2.46	13.47	27.56	14.75	-	8	1	1.65	0.56
Bank of Hancock County	No	Sparta	76,416	124	0.65	2.96	3.73	21.00	NA	71.48	-	3	11	4.18	0.15
Wilkinson County Bank	No	Irwinton	49,466	120	0.96	5.73	4.46	16.69	NA	22.80	-	1	11	2.00	0.22
Total/Average			3,944,649	11,168	1.07	9.44	4.07	12.83	18.81	26.03	1,898	318	1,212	1.49	1.39
Central - Total/Average			4,473,030	11,856	0.83	7.34	4.02	11.80	16.73	24.10	2,182	330	1,238	1.45	1.35

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Southwest															
Albany, GA (Metro)															
Georgia Community Bank	Yes	Dawson	328,153	1,046	1.26	10.11	3.71	12.14	NA	23.47	-	14	58	1.28	2.11
Flint Community Bank	Yes	Albany	251,837	816	1.28	15.70	3.83	8.17	11.37	11.55	105	-	-	0.93	1.68
AB&T	No	Albany	202,907	480	0.96	9.70	3.72	9.06	12.22	20.61	30	25	5	1.24	0.41
Bank of Dawson	Yes	Dawson	127,058	479	1.50	8.17	4.20	18.30	NA	22.43	75	1	235	1.09	2.13
Total/Average			909,955	2,821	1.25	10.92	3.87	11.92	11.80	19.52	210	40	298	1.13	1.62
Columbus, GA-AL (Metro)															
First Peoples Bank	No	Pine Mountain	190,525	377	0.81	8.55	4.34	9.41	16.58	30.90	210	1	-	1.47	0.37
Total/Average			190,525	377	0.81	8.55	4.34	9.41	16.58	30.90	210	1	-	1.47	0.37
Valdosta, GA (Metro)															
Farmers & Merchants Bank	No	Lakeland	521,216	373	0.29	4.52	3.61	6.16	10.09	16.42	600	19	712	1.47	4.93
Guardian Bank	Yes	Valdosta	435,014	1,598	1.48	13.95	3.56	10.61	17.73	20.58	150	10	66	1.76	1.44
Commercial Banking Company	No	Valdosta	234,797	721	1.24	8.18	4.54	15.26	23.28	19.51	60	4	9	1.71	0.55
First Federal Savings and Loan Association of Valdosta	No	Valdosta	194,898	166	0.35	2.28	3.97	15.24	25.50	9.81	30	28	20	0.33	2.10
Citizens Community Bank	Yes	Hahira	144,824	398	1.11	8.77	4.06	12.63	20.46	37.49	46	6	312	1.11	1.10
Citizens National Bank of Quitman	No	Quitman	104,539	298	1.13	8.61	3.85	13.17	20.94	26.87	-	30	12	1.74	0.19
Barwick Banking Company	No	Barwick	13,225	28	0.82	7.42	1.79	10.86	92.92	94.55	1	-	1	3.22	0.00
Total/Average			1,648,513	3,582	0.92	7.68	3.63	11.99	30.13	32.18	887	97	1,132	1.41	2.37

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Other															
Ameris Bank	No	Atlanta	18,126,488	24,865	0.55	3.82	3.78	9.89	12.41	8.68	37,100	2,283	6,709	1.14	0.62
Colony Bank	No	Fitzgerald	1,506,239	1,884	0.50	4.57	3.74	9.44	13.98	23.10	1,955	79	513	0.85	0.76
Thomasville National Bank	No	Thomasville	1,002,299	4,855	1.99	20.46	3.75	9.57	12.60	9.64	300	34	25	2.13	0.18
PeoplesSouth Bank	No	Colquitt	804,664	2,871	1.44	14.87	4.03	9.33	NA	27.35	250	36	151	1.41	0.88
Southwest Georgia Bank	No	Moultrie	532,414	(2,571)	(1.86)	(21.49)	4.18	8.12	12.59	11.88	156	167	54	0.98	0.12
First State Bank of Blakely	No	Blakely	494,858	1,559	1.25	7.89	4.10	15.80	NA	17.76	140	7	244	1.36	1.62
South Georgia Banking Company	No	Tifton	454,938	1,178	1.02	7.18	3.79	12.21	20.36	36.29	-	15	17	1.46	0.43
Citizens Bank of Americus	No	Americus	338,741	1,009	1.18	12.42	3.49	9.47	17.35	30.14	75	9	163	1.92	0.45
Planters First Bank	Yes	Hawkinsville	326,632	1,004	1.26	12.10	4.18	10.39	NA	16.82	90	77	384	1.18	1.24
TC Federal Bank	No	Thomasville	314,215	257	0.33	2.58	3.27	12.68	18.53	15.64	225	127	-	1.35	0.83
SunMark Community Bank	Yes	Hawkinsville	289,608	1,439	2.04	17.92	4.64	11.42	17.12	21.01	96	13	47	1.75	0.49
First Port City Bank	No	Bainbridge	258,170	227	0.35	4.54	3.29	7.71	12.17	25.56	30	1	-	1.32	0.07
Citizens Bank	Yes	Nashville	257,683	167	0.26	1.86	3.60	14.05	25.11	29.29	-	12	174	1.42	0.76
First National Bank of Coffee County	Yes	Douglas	245,213	693	1.13	12.34	4.77	10.09	18.01	37.73	90	2	34	1.18	0.22
State Bank of Cochran	Yes	Cochran	215,217	1,506	2.79	17.20	4.31	15.36	NA	38.49	-	79	71	4.68	2.19
United National Bank	No	Cairo	214,407	776	1.46	9.54	4.54	15.43	20.09	4.38	210	18	24	2.50	3.20
Rabun County Bank	No	Clayton	194,918	310	0.65	4.99	3.80	12.59	NA	33.42	-	7	-	2.39	0.98
Douglas National Bank	Yes	Douglas	188,904	955	2.06	16.70	4.83	11.88	15.71	16.08	275	5	-	1.33	0.80
Bank of Alapaha	No	Alapaha	184,974	229	0.50	4.62	3.10	10.75	17.13	22.63	50	140	229	1.57	0.95
First National Bank of Decatur County	No	Bainbridge	180,380	272	0.59	6.35	3.71	9.18	14.26	18.92	114	5	33	1.54	0.53
Citizens Bank & Trust Company	Yes	Eastman	174,921	353	0.82	8.74	4.18	9.17	15.26	27.96	63	7	20	1.26	0.75
Community Banking Company of Fitzgerald	No	Fitzgerald	164,164	484	1.19	9.07	4.16	12.29	NA	19.96	180	6	34	2.41	0.96
Bank of Eastman	Yes	Eastman	160,394	369	0.92	7.64	5.35	11.95	NA	25.25	-	36	117	1.13	4.18
One South Bank	Yes	Blakely	149,638	111	0.30	2.85	4.27	10.54	17.24	30.32	90	9	273	1.28	0.70
South Coast Bank & Trust	Yes	Brunswick	147,930	382	1.06	10.51	3.86	10.23	14.33	16.48	70	-	-	1.68	0.23
West Central Georgia Bank	No	Thomaston	124,901	325	1.06	3.90	3.69	27.25	NA	74.99	-	4	4	2.83	0.04
Wilcox County State Bank	No	Abbeville	116,190	321	1.11	10.11	4.40	10.94	NA	15.34	24	6	1	1.48	0.80
Family Bank	No	Pelham	112,685	297	1.18	9.42	4.99	12.63	19.96	16.95	40	18	1	0.87	1.12
Citizens Bank of Cochran	No	Cochran	108,229	244	0.91	9.11	4.42	10.13	15.24	18.40	-	18	16	0.69	0.65
Bank of Camilla	No	Camilla	105,431	365	1.37	8.46	4.05	15.82	NA	24.55	-	25	-	1.58	1.04
Planters and Citizens Bank	No	Camilla	99,991	128	0.51	4.21	3.51	11.98	NA	53.56	25	4	9	1.42	0.01
Peoples Bank of Georgia	No	Talbotton	88,561	208	0.95	8.87	5.40	10.79	NA	9.27	100	12	4	0.89	0.78
First State Bank of Randolph County	Yes	Cuthbert	80,903	154	0.75	8.10	2.75	9.47	NA	42.52	14	-	-	1.52	3.26
Peoples Bank	Yes	Willacoochee	79,267	183	0.95	6.89	3.40	13.81	NA	33.58	-	-	-	0.52	0.20
Community Bank & Trust - West Georgia	No	LaGrange	74,040	(46)	(0.25)	(8.19)	4.39	3.15	6.33	30.60	-	1	8	1.33	5.24
Bank of Edison	Yes	Edison	53,191	75	0.57	6.46	3.32	8.97	18.50	37.07	14	2	17	1.22	0.42
Trust Bank	Yes	Lenox	36,539	118	1.26	11.76	5.81	10.86	16.87	20.19	(12)	13	1	1.25	5.16
Rochelle State Bank	No	Rochelle	31,665	28	0.36	2.28	2.63	15.43	34.47	59.24	2	-	2	5.39	3.13
Total/Average			28,039,602	47,584	0.91	7.39	4.04	11.60	16.90	26.34	41,766	3,277	9,379	1.27	0.71
Southwest - Total/Average			30,788,595	54,364	0.97	8.63	3.97	11.23	18.85	27.23	43,073	3,415	10,809	1.27	0.82

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	150,936	577	1.56	9.18	4.42	17.18	30.89	30.32	65	9	14	1.23	0.27
Southern Bank	No	Sardis	79,651	62	0.31	2.59	4.37	12.18	NA	26.83	75	2	61	1.18	2.50
Total/Average			230,587	639	0.94	5.89	4.40	14.68	30.89	28.58	140	11	75	1.22	1.04
Brunswick, GA (Metro)															
Southeastern Bank	No	Darien	446,832	1,572	1.42	11.93	4.11	11.83	NA	31.72	-	777	35	2.16	0.51
Total/Average			446,832	1,572	1.42	11.93	4.11	11.83	NA	31.72	-	777	35	2.16	0.51
Savannah, GA (Metro)															
First Chatham Bank	No	Savannah	377,234	212	0.23	2.21	4.19	8.87	12.93	22.66	252	16	122	1.32	4.49
First Bank of Coastal Georgia	No	Pembroke	125,871	253	0.81	6.05	2.88	13.77	32.80	26.98	-	-	-	2.31	0.22
Carver State Bank	No	Savannah	46,124	5	0.05	0.44	4.73	10.54	NA	30.96	-	22	-	0.98	2.63
Total/Average			549,229	470	0.36	2.90	3.93	11.06	22.87	26.87	252	38	122	1.41	3.36

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	1,020,171	4,299	1.75	14.47	4.65	11.05	13.72	21.77	435	31	393	1.30	1.26
PrimeSouth Bank	No	Waycross	729,673	1,857	1.05	9.39	4.15	10.36	14.03	9.70	370	19	45	1.31	0.40
FNB South	No	Alma	399,094	2,780	2.79	17.11	5.26	16.63	24.69	17.34	-	2,052	556	3.14	0.58
Pineland Bank	No	Alma	289,911	482	0.68	6.07	4.77	11.24	NA	20.08	90	3	82	1.47	1.12
Glennville Bank	No	Glennville	269,490	901	1.36	11.51	4.16	11.58	19.04	25.14	40	2	8	1.78	1.11
Bank of Dudley	No	Dublin	230,422	518	0.91	7.03	4.49	13.03	NA	17.78	225	8	81	1.43	0.93
Vidalia Federal Savings Bank	No	Vidalia	199,753	(27)	(0.05)	(0.34)	2.02	16.21	NA	78.17	-	-	-	0.98	0.48
Waycross Bank & Trust	Yes	Waycross	187,962	752	1.68	14.87	3.11	11.23	22.22	44.53	-	1	7	2.31	0.46
Durden Banking Company, Incorporated	Yes	Twin City	186,632	978	2.17	13.19	5.24	16.68	28.04	23.24	75	72	35	2.33	0.30
Altamaha Bank and Trust Company	Yes	Vidalia	175,270	452	1.04	8.89	4.65	11.79	17.34	18.07	135	2	78	1.20	1.73
South Georgia Bank	Yes	Glennville	163,677	925	2.23	17.90	4.59	12.53	21.19	25.39	15	70	63	2.39	0.03
Bank of Newington	No	Newington	151,821	454	1.22	14.25	4.69	8.71	13.40	22.00	75	460	449	1.61	0.43
First Southern Bank	No	Patterson	141,312	(299)	(0.88)	(6.70)	3.96	12.94	NA	25.25	(98)	2	2	1.82	1.42
Community Bank of Georgia	No	Baxley	138,732	424	1.17	13.11	3.73	9.04	13.15	14.02	75	8	6	1.65	1.32
Mount Vernon Bank	Yes	Mount Vernon	135,562	369	1.12	9.36	3.94	11.57	NA	41.99	6	-	-	1.30	1.87
Bank of Hazlehurst	Yes	Hazlehurst	125,860	155	0.50	3.49	3.98	12.39	24.05	33.78	225	17	6	2.64	5.94
Farmers State Bank	Yes	Dublin	123,160	412	1.33	8.49	4.45	15.66	20.99	28.59	25	1	3	2.97	0.09
Farmers and Merchants Bank	No	Sylvania	121,266	252	0.84	5.64	3.29	15.24	NA	48.70	-	4	21	1.67	1.37
Claxton Bank	Yes	Claxton	121,150	391	1.33	11.73	4.41	11.14	NA	29.05	10	-	83	1.95	1.89
Peoples Bank	No	Lyons	115,717	345	1.21	13.74	4.29	8.95	16.18	26.24	30	4	67	1.50	0.35
Merchants & Citizens Bank	No	McRae	107,147	158	0.59	3.28	3.08	15.10	34.44	44.39	-	2	-	2.84	0.29
Wheeler County State Bank	Yes	Alamo	101,213	263	1.08	6.39	4.25	16.70	NA	23.76	30	16	-	1.63	0.70
The Bank of Soperton	Yes	Soperton	95,867	363	1.55	15.29	5.25	10.01	14.92	18.73	78	4	59	1.63	0.40
Four County Bank	Yes	Allentown	73,042	337	1.86	12.63	4.47	14.09	NA	27.01	15	8	34	2.19	0.57
Bank of Wrightsville	Yes	Wrightsville	61,223	169	1.15	11.56	3.94	10.06	NA	29.76	15	2	26	1.21	0.31
Security State Bank	Yes	McRae	45,366	132	1.19	7.10	4.46	15.88	33.49	54.66	7	1	2	2.76	0.00
Bank of Lumber City	No	Lumber City	23,703	24	0.41	2.54	5.42	16.22	NA	36.92	6	4	-	0.79	0.38
Total/Average			5,534,196	17,866	1.16	9.33	4.25	12.82	20.68	29.85	1,884	2,793	2,106	1.73	0.96
Southeast - Total/Average			6,760,844	20,547	0.97	7.51	4.17	12.60	24.81	29.25	2,276	3,619	2,338	1.71	1.13