

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			19,262,284	130,203	0.95	8.68	4.04	10.78	18.20	28.45	75,533	9,330	26,547	1.17	0.34
East - Total/Average			5,031,727	43,422	1.35	12.69	4.08	11.47	16.47	35.25	13,401	858	5,763	1.23	0.44
Atlanta Metro - Total/Average			19,157,240	151,869	0.63	8.25	3.64	11.13	18.78	28.04	50,147	3,155	7,261	1.21	0.67
Central - Total/Average			5,321,421	44,885	0.87	8.23	3.91	10.97	16.73	27.09	11,215	1,184	3,011	1.51	0.99
Southwest - Total/Average			33,194,501	281,838	0.92	8.80	3.84	11.53	19.39	29.71	156,579	11,472	37,663	1.52	0.88
Southeast - Total/Average			7,579,861	61,875	0.95	7.78	3.94	11.74	25.42	30.31	13,346	8,278	9,560	1.72	0.79
State Total			89,547,034	714,092	0.94	9.07	3.91	11.27	19.16	29.81	320,221	34,277	89,805	1.38	0.69
North															
Chattanooga, TN-GA (Metro)															
Bank of LaFayette, Georgia	No	Lafayette	290,059	1,065	0.49	3.90	2.66	12.29	30.71	35.40	200	42	37	0.88	0.69
Bank of Dade	Yes	Trenton	124,515	1,594	1.77	15.81	3.85	10.41	23.62	41.17	-	134	24	1.53	0.67
Citizens Bank & Trust, Inc.	No	Trenton	110,733	649	0.80	7.21	4.64	10.72	22.00	34.81	49	21	52	1.57	0.36
Total/Average			525,307	3,308	1.02	8.97	3.72	11.14	25.44	37.13	249	197	113	1.23	0.62
Dalton, GA (Metro)															
First Bank	No	Dalton	458,034	4,756	1.52	15.60	4.69	10.08	NA	20.85	740	28	208	1.78	1.38
First National Community Bank	No	Chatsworth	313,539	2,314	1.04	8.45	4.40	11.40	NA	24.72	588	80	23	1.06	0.89
Total/Average			771,573	7,070	1.28	12.03	4.55	10.74	NA	22.79	1,328	108	231	1.50	1.18
Rome, GA (Metro)															
Greater Community Bank	Yes	Rome	282,732	2,178	1.13	12.54	4.58	9.19	14.16	19.08	1,478	51	350	1.41	0.05
River City Bank	No	Rome	185,941	667	0.53	4.48	4.30	11.06	17.74	31.91	1,022	3	-	2.11	0.42
Heritage First Bank	Yes	Rome	169,583	822	0.69	6.56	4.40	9.89	12.95	26.07	417	24	157	1.21	1.23
Total/Average			638,256	3,667	0.78	7.86	4.43	10.05	14.95	25.69	2,917	78	507	1.54	0.47
Other															
United Community Bank	No	Blairsville	17,126,721	115,336	1.05	8.61	3.60	9.42	14.21	21.88	70,936	8,820	25,620	1.14	0.29
North Georgia National Bank	No	Calhoun	145,186	641	0.62	5.57	3.79	10.55	NA	25.18	95	126	76	1.24	0.23
Southeast First National Bank	No	Summerville	55,241	181	0.46	3.40	3.06	13.63	NA	37.57	8	1	-	1.11	0.21
Total/Average			17,327,148	116,158	0.71	5.86	3.48	11.20	14.21	28.21	71,039	8,947	25,696	1.14	0.29
North - Total/Average															
			19,262,284	130,203	0.95	8.68	4.04	10.78	18.20	28.45	75,533	9,330	26,547	1.17	0.34

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	712,554	5,093	1.08	10.40	3.24	9.97	18.77	23.23	1,725	111	-	1.75	0.27
Oconee State Bank	No	Watkinsville	469,354	1,651	0.50	5.93	3.37	9.34	14.30	25.82	863	355	10	1.22	1.35
Commercial Bank	Yes	Crawford	302,285	3,813	1.86	21.09	4.37	8.82	NA	18.03	653	6	15	1.75	0.07
Total/Average			1,484,193	10,557	1.15	12.47	3.66	9.38	16.54	22.36	3,241	472	25	1.58	0.57
Gainesville, GA (Metro)															
Peach State Bank & Trust	No	Gainesville	409,305	2,130	0.83	9.27	3.79	8.52	14.87	39.71	521	51	129	1.07	0.00
First Century Bank, National Association	No	Commerce	328,993	8,819	2.81	25.09	5.18	14.08	NA	74.42	4,550	16	4,562	0.28	1.31
Total/Average			738,298	10,949	1.82	17.18	4.49	11.30	14.87	57.07	5,071	67	4,691	0.90	0.59
Other															
Pinnacle Bank	No	Elberton	1,517,350	10,478	1.08	10.41	4.43	9.31	11.56	25.82	3,950	166	600	1.01	0.14
Northeast Georgia Bank	Yes	Lavonia	524,562	4,545	1.19	11.11	3.23	11.05	NA	33.89	218	91	204	1.10	0.39
F&M Bank	No	Washington	305,579	2,197	1.02	6.01	4.10	15.93	NA	25.86	375	9	99	1.35	0.35
Bank of Madison	No	Madison	286,993	2,944	1.53	12.35	4.50	11.87	16.83	12.61	321	10	22	1.25	0.99
Farmers State Bank	Yes	Lincolnton	148,250	1,754	1.69	10.69	4.99	15.04	25.60	32.14	225	43	122	1.45	0.54
Elberton Federal Savings & Loan Association	No	Elberton	26,502	(2)	(0.01)	(0.05)	3.24	19.13	NA	27.58	-	-	-	0.20	0.64
Total/Average			2,809,236	21,916	1.08	8.42	4.08	13.72	18.00	26.32	5,089	319	1,047	1.09	0.32
East - Total/Average			5,031,727	43,422	1.35	12.69	4.08	11.47	16.47	35.25	13,401	858	5,763	1.23	0.44

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															
Atlantic Capital Bank, National Association	No	Atlanta	2,923,518	15,837	0.74	5.65	3.35	11.46	15.62	21.00	16,267	86	2,140	1.46	0.19
United Bank	Yes	Zebulon	1,786,724	27,330	2.23	21.59	3.59	9.99	20.06	44.71	2,298	865	505	1.88	0.43
Metro City Bank	No	Doraville	1,742,593	27,107	2.18	17.14	4.05	12.52	20.52	12.14	2,511	78	89	0.64	0.57
Heritage Southeast Bank	No	Jonesboro	1,530,889	4,383	0.41	3.46	3.86	9.08	13.26	19.82	7,650	209	880	1.23	1.04
Piedmont Bank	No	Peachtree Corners	1,367,661	11,984	1.38	12.48	4.14	10.17	13.51	16.90	2,464	26	-	0.94	0.26
Newton Federal Bank (MHC)	No	Covington	887,993	2,071	0.38	3.72	2.99	8.95	12.09	22.87	1,413	358	208	0.91	0.56
First IC Bank	No	Doraville	739,758	5,055	0.93	8.35	3.26	11.09	15.02	22.16	2,974	66	732	1.54	1.34
Georgia Banking Company	No	Sandy Springs	734,119	3,737	0.86	11.35	3.14	7.13	10.87	1.24	105	237	109	0.97	0.61
Vinings Bank	No	Smyrna	699,276	5,078	1.21	17.52	2.71	7.40	11.88	37.40	752	2	-	0.53	0.27
Quantum National Bank	Yes	Suwanee	651,784	10,383	2.49	23.94	5.14	10.72	NA	13.15	2,975	7	-	1.36	0.00
SouthCrest Bank, N.A.	No	Atlanta	631,395	5,213	1.17	11.44	3.46	9.40	NA	34.45	600	410	344	1.13	0.59
PromiseOne Bank	Yes	Duluth	541,912	6,821	1.80	15.59	2.95	11.03	18.30	26.87	983	1	313	1.17	1.77
Citizens Trust Bank	No	Atlanta	536,655	2,430	0.68	6.70	3.20	8.91	15.66	34.58	1,538	77	228	1.04	0.82
Touchmark National Bank	No	Alpharetta	449,488	2,338	0.70	6.13	2.62	11.32	25.50	11.80	1,451	252	626	1.38	0.62
Community Bank of Pickens County	No	Jasper	419,410	6,273	2.11	18.39	3.91	11.40	17.67	19.62	1,200	2	218	1.20	1.85
Citizens Bank of Georgia	No	Cumming	406,282	3,556	1.28	12.09	3.81	9.91	17.77	40.41	500	4	2	1.35	0.07
American Commerce Bank, National Association	No	Bremen	394,105	2,885	1.03	8.95	3.36	11.97	15.97	16.54	879	4	-	1.63	1.49
Peoples Bank & Trust	No	Buford	373,863	3,023	1.11	10.14	3.36	10.26	NA	49.60	200	50	-	1.04	1.08
First National Bank of Griffin	No	Griffin	322,483	1,795	0.77	9.74	3.45	6.76	15.67	52.28	19	11	29	1.10	0.16
Georgia Primary Bank	No	Atlanta	278,695	1,809	0.95	10.42	3.90	9.08	12.96	11.29	190	98	50	1.03	0.04
Century Bank of Georgia	No	Cartersville	253,669	2,271	1.31	13.74	4.19	8.85	20.05	34.82	850	34	48	1.72	0.07
Cornerstone Bank	No	Atlanta	222,232	(1,859)	(1.14)	(12.54)	3.03	8.23	16.36	21.12	370	30	503	1.64	3.95
WestSide Bank	No	Hiram	184,906	904	0.76	6.93	4.50	8.95	NA	38.39	320	123	-	1.46	1.19
Signature Bank of Georgia	No	Sandy Springs	184,659	659	0.51	4.59	3.04	10.52	17.56	43.08	209	6	-	1.04	3.46
Liberty First Bank	Yes	Monroe	166,601	1,312	1.12	10.96	3.48	9.64	NA	53.53	47	8	6	1.50	0.60
Bank of Monticello	Yes	Monticello	132,839	1,462	1.62	15.25	4.32	10.05	NA	24.60	285	25	120	1.14	0.74
Legacy State Bank	No	Loganville	132,207	844	0.91	9.17	3.57	9.59	14.56	16.63	175	-	-	1.17	0.96
Embassy National Bank	No	Lawrenceville	109,304	638	0.72	4.40	3.87	17.23	26.35	24.48	70	-	-	1.93	0.63
Tandem Bank	No	Tucker	86,635	(1,211)	(2.56)	(8.53)	3.61	22.55	46.43	25.22	383	-	-	0.67	0.00
F & M Bank and Trust Company	No	Manchester	81,515	67	0.12	2.55	3.91	4.53	8.14	10.54	16	74	66	0.75	1.61
Loyal Trust Bank	No	Johns Creek	67,263	(2,503)	(7.42)	(14.40)	3.50	39.04	41.13	43.39	381	-	-	0.84	0.00
First Bank of Pike	No	Molena	60,508	231	0.55	6.48	5.16	7.97	14.80	38.62	72	11	42	1.29	0.26
Talbot State Bank	Yes	Woodland	56,299	(54)	(0.13)	(1.03)	3.56	11.54	29.48	42.01	-	1	3	1.30	2.02
Atlanta Metro - Total/Average			19,157,240	151,869	0.63	8.25	3.64	11.13	18.78	28.04	50,147	3,155	7,261	1.21	0.67

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Central															
Macon, GA (Metro)															
Persons Banking Company	Yes	Forsyth	378,298	1,321	0.50	7.41	3.71	6.17	12.39	30.33	900	49	131	0.93	0.81
American Pride Bank	Yes	Macon	209,360	1,315	0.85	5.97	4.17	13.94	16.96	16.69	698	-	-	1.95	1.01
Total/Average			587,658	2,636	0.68	6.69	3.94	10.06	14.68	23.51	1,598	49	131	1.37	0.88
Other															
Queensborough National Bank & Trust Company	No	Louisville	1,561,300	9,207	0.87	9.55	3.67	8.22	14.57	19.90	3,200	210	698	1.38	1.84
BankSouth	No	Greensboro	971,832	18,052	2.96	29.60	3.91	9.91	14.01	9.45	4,531	216	465	1.66	0.33
Century Bank and Trust	No	Milledgeville	304,024	2,630	1.24	11.13	3.54	10.99	NA	36.04	-	26	305	0.96	0.14
Citizens Bank of The South	No	Sandersville	304,012	1,872	0.88	8.22	4.03	10.36	18.26	25.78	353	76	404	1.25	0.44
Exchange Bank	No	Milledgeville	298,066	2,293	1.10	8.14	4.00	12.61	21.28	37.29	350	14	122	1.71	0.32
Citizens Bank of Swainsboro	No	Swainsboro	256,889	2,121	1.19	11.46	4.47	9.95	16.98	19.65	270	69	219	2.34	0.46
Geo. D. Warthen Bank	No	Sandersville	223,036	1,317	0.88	9.83	4.29	8.25	NA	36.94	279	23	241	0.98	1.88
Farmers & Merchants Bank	No	Eatonton	207,407	951	0.65	4.67	3.20	13.40	26.71	37.80	(346)	399	2	2.34	2.18
First State Bank	No	Wrens	192,781	2,212	1.70	19.81	5.49	8.45	12.03	16.43	180	27	58	1.02	0.53
Peoples Bank	No	Eatonton	169,162	470	0.41	3.32	3.42	12.58	NA	37.14	750	52	158	1.92	0.44
Farmers Bank	No	Greensboro	112,958	466	0.56	3.98	2.73	13.67	26.40	22.96	-	14	4	1.56	0.55
Bank of Hancock County	No	Sparta	81,379	365	0.62	2.85	3.46	19.83	NA	70.47	-	7	18	3.81	0.13
Wilkinson County Bank	No	Irwinton	50,917	293	0.77	4.55	4.28	16.36	NA	28.75	50	2	186	1.62	0.55
Total/Average			4,733,763	42,249	1.06	9.78	3.88	11.89	18.78	30.66	9,617	1,135	2,880	1.53	1.00
Central - Total/Average															
			5,321,421	44,885	0.87	8.23	3.91	10.97	16.73	27.09	11,215	1,184	3,011	1.51	0.99

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Southwest															
Albany, GA (Metro)															
Georgia Community Bank	Yes	Dawson	362,342	3,579	1.39	11.39	3.69	11.53	NA	25.72	200	26	298	1.14	1.85
Flint Community Bank	Yes	Albany	281,254	3,252	1.57	20.39	3.88	7.64	11.36	10.15	345	-	-	0.92	1.41
AB&T	No	Albany	235,837	1,598	0.97	10.50	3.71	8.25	12.90	21.89	345	50	6	1.26	0.04
Bank of Dawson	Yes	Dawson	127,490	1,601	1.66	8.87	4.14	18.80	NA	27.86	225	4	298	1.20	2.32
Total/Average			1,006,923	10,030	1.40	12.79	3.86	11.56	12.13	21.41	1,115	80	602	1.10	1.36
Columbus, GA-AL (Metro)															
First Peoples Bank	No	Pine Mountain	204,485	1,101	0.74	8.14	4.04	8.90	15.03	33.05	560	2	-	1.51	0.47
Total/Average			204,485	1,101	0.74	8.14	4.04	8.90	15.03	33.05	560	2	-	1.51	0.47
Valdosta, GA (Metro)															
Farmers & Merchants Bank	No	Lakeland	598,926	711	0.17	2.84	3.48	5.50	10.17	22.27	2,940	79	1,905	1.65	3.73
Guardian Bank	Yes	Valdosta	453,816	4,800	1.45	13.20	3.54	10.89	NA	24.98	450	12	228	1.77	1.51
Commercial Banking Company	No	Valdosta	280,942	2,449	1.26	9.34	4.65	12.06	21.98	25.74	385	40	280	1.57	0.32
First Federal Savings and Loan Association of Valdosta	No	Valdosta	210,011	473	0.32	2.15	3.74	14.21	25.33	20.03	90	31	21	0.37	1.84
Citizens Community Bank	Yes	Hahira	160,297	1,371	1.19	9.62	3.97	11.75	20.48	39.80	107	12	319	1.11	1.11
Citizens National Bank of Quitman	No	Quitman	110,428	842	1.03	7.90	3.70	12.87	20.76	23.19	45	114	32	1.74	0.06
Barwick Banking Company	No	Barwick	20,711	(172)	(1.45)	(7.99)	1.73	36.21	104.08	107.15	10	-	1	1.14	0.01
Total/Average			1,835,131	10,474	0.57	5.29	3.54	14.78	33.80	37.59	4,027	288	2,786	1.46	1.95

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Other															
Ameris Bank	No	Atlanta	19,785,981	183,133	1.29	9.23	3.80	10.27	13.94	7.50	132,230	8,132	25,288	1.55	0.84
Colony Bank	No	Fitzgerald	1,754,278	7,907	0.66	6.29	3.52	9.66	14.35	25.78	5,262	337	1,442	1.00	0.67
Thomasville National Bank	No	Thomasville	1,167,583	14,489	1.80	19.49	3.67	8.76	12.71	9.04	3,268	44	73	2.09	0.23
PeoplesSouth Bank	No	Colquitt	931,731	8,441	1.30	14.26	4.17	8.65	15.05	30.99	250	368	184	1.29	0.63
First State Bank of Blakely	No	Blakely	545,033	3,381	0.84	5.65	3.85	14.48	NA	15.60	2,060	15	2,151	1.25	1.69
South Georgia Banking Company	No	Tifton	497,889	3,366	0.93	6.73	3.73	11.45	18.88	34.22	225	46	99	1.33	0.32
Citizens Bank of Americus	No	Americus	382,857	2,736	1.01	10.95	3.39	8.74	17.37	32.98	825	30	242	2.10	0.27
Planters First Bank	Yes	Hawkinsville	371,888	2,648	0.97	10.33	4.18	8.84	13.58	18.51	413	254	520	1.17	0.60
SunMark Community Bank	Yes	Hawkinsville	344,343	4,035	1.75	16.25	4.54	10.01	NA	21.56	396	148	119	1.58	0.44
TC Federal Bank	No	Thomasville	339,217	792	0.32	2.62	3.35	11.87	16.65	13.53	780	205	3	1.47	0.75
First Port City Bank	No	Bainbridge	298,748	1,630	0.79	10.55	3.70	7.32	12.48	13.72	280	3	136	1.07	0.09
First National Bank of Coffee County	Yes	Douglas	288,523	2,369	1.18	12.77	4.23	9.35	18.13	35.15	390	105	37	1.24	0.19
United National Bank	No	Cairo	236,244	2,478	1.47	10.08	4.54	14.17	18.57	2.86	630	51	464	2.24	2.12
State Bank of Cochran	Yes	Cochran	232,310	3,591	2.13	13.85	3.87	15.29	29.36	40.39	-	559	317	4.58	1.84
Douglas National Bank	Yes	Douglas	218,343	4,067	2.59	23.36	4.56	11.04	15.63	23.03	275	22	17	1.23	0.91
Rabun County Bank	No	Clayton	215,793	1,162	0.77	6.14	3.46	11.82	NA	37.13	-	11	7	2.24	0.72
First National Bank of Decatur County	No	Bainbridge	207,838	957	0.66	7.32	3.67	9.27	13.99	24.92	434	13	37	1.63	0.63
Bank of Alapaha	No	Alapaha	205,711	503	0.35	3.34	3.09	9.65	17.77	26.09	550	226	1,159	1.27	0.29
Great Oaks Bank	Yes	Eastman	197,810	1,205	0.85	9.54	4.12	8.13	14.23	18.37	245	19	27	1.10	0.34
Community Banking Company of Fitzgerald	No	Fitzgerald	180,946	1,462	1.14	8.98	4.20	11.48	NA	19.69	720	30	89	2.51	0.92
South Coast Bank & Trust	Yes	Brunswick	178,274	1,302	1.08	11.54	3.58	8.86	13.48	26.29	195	-	2	1.68	0.21
Magnolia State Bank	Yes	Eastman	177,462	1,163	0.91	7.87	4.84	11.27	NA	26.26	150	117	300	1.09	3.58
One South Bank	Yes	Blakely	157,152	594	0.52	5.03	4.19	10.16	17.17	21.64	321	114	386	1.28	0.76
West Central Georgia Bank	No	Thomaston	133,996	1,011	1.05	3.94	3.59	25.34	NA	77.42	-	11	11	2.74	0.11
Family Bank	No	Pelham	125,266	846	1.02	8.75	4.72	11.15	19.74	16.10	190	29	20	0.92	1.00
Wilcox County State Bank	No	Abbeville	124,024	1,029	1.13	10.53	4.27	10.56	NA	12.75	72	13	5	1.45	0.65
Planters and Citizens Bank	No	Camilla	123,330	365	0.44	3.92	3.32	10.22	NA	52.18	118	16	58	1.23	0.01
Citizens Bank of Cochran	No	Cochran	117,498	621	0.73	7.52	4.19	9.65	16.25	20.22	-	44	49	0.70	0.58
Bank of Camilla	No	Camilla	116,565	737	0.89	5.58	3.80	14.79	NA	23.09	-	40	5	1.53	0.88
Peoples Bank of Georgia	No	Talbotton	108,902	613	0.86	8.41	5.17	9.92	NA	14.56	268	32	148	0.79	0.68
Community Bank & Trust - West Georgia	No	LaGrange	84,416	184	0.30	9.95	4.35	3.03	7.40	26.26	-	8	27	1.03	3.95
Peoples Bank	Yes	Willacoochee	84,037	354	0.58	4.43	3.00	12.63	NA	43.64	22	-	14	0.60	0.24
First State Bank of Randolph County	Yes	Cuthbert	83,271	320	0.51	5.27	3.01	9.33	NA	35.02	110	32	281	0.84	2.12
Bank of Edison	Yes	Edison	56,705	360	0.88	9.96	3.57	8.69	14.18	21.22	124	6	85	0.99	1.44
Trust Bank	Yes	Lenox	41,198	394	1.36	12.62	5.48	10.73	19.17	37.79	-	20	3	1.41	3.73
Rochelle State Bank	No	Rochelle	32,800	(12)	(0.05)	(0.32)	2.30	14.53	28.48	58.99	74	2	470	1.35	0.00
Total/Average			30,147,962	260,233	0.97	8.96	3.92	10.86	16.61	26.79	150,877	11,102	34,275	1.54	0.81
Southwest - Total/Average			33,194,501	281,838	0.92	8.80	3.84	11.53	19.39	29.71	156,579	11,472	37,663	1.52	0.88

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	160,963	1,643	1.41	8.48	4.22	16.29	31.85	36.81	225	34	99	1.33	0.18
Southern Bank	No	Sardis	87,478	248	0.40	3.40	4.06	11.49	NA	29.34	75	7	62	1.11	2.99
Total/Average			248,441	1,891	0.91	5.94	4.14	13.89	31.85	33.08	300	41	161	1.26	1.17
Brunswick, GA (Metro)															
Southeastern Bank	No	Darien	500,535	4,066	1.14	10.00	3.73	10.66	NA	29.86	750	1,024	156	2.23	0.47
Total/Average			500,535	4,066	1.14	10.00	3.73	10.66	NA	29.86	750	1,024	156	2.23	0.47
Savannah, GA (Metro)															
First Chatham Bank	No	Savannah	442,359	2,993	0.97	10.07	3.93	8.41	13.99	22.06	1,402	38	1,047	1.21	2.39
First Bank of Coastal Georgia	No	Pembroke	129,506	626	0.66	4.69	2.81	13.84	32.85	36.62	-	-	-	2.19	0.17
Carver State Bank	No	Savannah	48,387	154	0.43	4.48	4.66	9.17	NA	17.60	115	25	113	0.78	2.45
Total/Average			620,252	3,773	0.69	6.41	3.80	10.47	23.42	25.43	1,517	63	1,160	1.27	1.93

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	1,165,416	12,899	1.67	13.60	4.71	11.38	NA	24.07	2,885	141	2,415	1.21	0.98
PrimeSouth Bank	No	Waycross	845,083	5,418	0.92	8.92	3.98	9.08	13.60	14.22	1,570	1,423	320	1.53	0.35
FNB South	No	Alma	453,964	7,473	2.31	14.88	4.99	15.05	24.60	19.34	1,500	4,450	2,141	3.47	0.48
Pineland Bank	No	Alma	340,617	1,504	0.64	6.20	4.62	9.70	NA	21.98	940	17	292	1.59	1.16
Glennville Bank	No	Glennville	297,619	2,755	1.31	11.24	4.08	11.06	19.96	31.76	180	22	32	1.79	0.39
Bank of Dudley	No	Dublin	253,041	1,609	0.90	7.21	4.29	11.94	NA	22.41	651	28	146	1.55	0.68
Waycross Bank & Trust	Yes	Waycross	220,249	2,052	1.38	12.73	2.72	9.89	24.48	56.37	-	4	22	2.44	0.23
Altamaha Bank and Trust Company	Yes	Vidalia	212,391	1,633	1.13	10.28	4.63	10.13	15.03	21.38	570	4	171	1.26	0.56
Vidalia Federal Savings Bank	No	Vidalia	202,711	(327)	(0.22)	(1.36)	1.88	15.64	NA	77.64	25	-	133	0.78	0.26
Durden Banking Company, Incorporated	Yes	Twin City	201,999	2,784	1.93	12.13	4.80	15.16	27.62	23.05	225	86	88	2.15	0.23
First Southern Bank	No	Patterson	191,024	(28)	(0.02)	(0.21)	4.15	9.48	NA	23.62	(98)	7	12	1.19	0.95
South Georgia Bank	Yes	Glennville	180,811	2,707	2.10	16.89	4.42	11.76	20.48	30.77	16	182	66	2.34	0.00
Bank of Newington	No	Newington	159,610	1,274	1.13	13.00	4.79	8.68	13.82	20.40	350	462	714	1.52	0.47
Mount Vernon Bank	Yes	Mount Vernon	151,058	1,130	1.08	9.55	3.76	10.51	NA	43.22	18	-	6	1.18	0.60
Community Bank of Georgia	No	Baxley	138,989	1,125	1.05	11.25	3.71	9.69	13.95	19.85	225	31	39	1.84	1.30
Farmers State Bank	Yes	Dublin	138,485	1,200	1.23	8.07	4.21	14.26	19.35	31.04	65	2	40	2.73	0.10
Claxton Bank	Yes	Claxton	134,889	914	0.97	8.82	4.22	10.29	NA	34.78	130	10	146	1.92	1.35
Peoples Bank	No	Lyons	131,627	921	0.98	11.83	4.15	8.00	14.24	27.99	390	5	112	1.67	0.07
Farmers and Merchants Bank	No	Sylvania	130,312	729	0.78	5.29	3.01	14.12	NA	55.08	10	12	29	1.65	1.18
Merchants & Citizens Bank	No	McRae	114,092	425	0.51	2.85	2.96	14.52	35.47	49.45	-	12	52	2.52	0.03
Bank of Hazlehurst	Yes	Hazlehurst	112,619	197	0.21	1.45	3.81	13.06	24.58	23.25	660	171	707	2.38	5.14
The Bank of Soperton	Yes	Soperton	108,726	1,126	1.51	15.33	5.13	9.81	15.44	26.31	244	10	233	1.56	0.19
Wheeler County State Bank	Yes	Alamo	107,112	736	0.95	5.94	3.96	15.52	NA	28.48	90	22	65	1.61	0.53
Four County Bank	Yes	Allentown	77,661	958	1.70	11.85	4.18	13.93	NA	32.18	40	36	63	2.22	0.49
Bank of Wrightsville	Yes	Wrightsville	66,792	516	1.10	11.11	3.74	9.63	NA	35.40	55	2	26	1.31	0.45
Security State Bank	Yes	McRae	48,240	360	1.04	6.35	4.28	15.33	32.03	48.56	20	3	5	2.35	0.04
Bank of Lumber City	No	Lumber City	25,496	55	0.30	1.92	4.98	15.12	NA	44.59	18	8	8	0.88	0.23
Total/Average			6,210,633	52,145	1.06	8.78	4.08	11.95	20.98	32.86	10,779	7,150	8,083	1.75	0.68
Southeast - Total/Average			7,579,861	61,875	0.95	7.78	3.94	11.74	25.42	30.31	13,346	8,278	9,560	1.72	0.79