

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 (%)
<b>State Summary (Excludes Regionals and SunTrust)</b>															
North - Total/Average			17,105,071	73,698	0.94	8.48	4.18	10.87	19.39	26.76	52,826	4,837	19,560	1.07	0.39
East - Total/Average			4,927,008	27,362	1.28	12.27	4.45	11.19	16.58	34.41	10,942	725	5,408	1.19	0.46
Atlanta Metro - Total/Average			18,830,631	90,262	0.49	7.51	3.78	11.53	19.30	27.20	40,479	2,531	5,408	1.16	0.77
Central - Total/Average			5,145,222	26,858	0.91	8.58	4.03	11.25	16.76	26.92	7,495	750	2,012	1.45	1.08
Southwest - Total/Average			33,099,458	125,571	1.00	9.23	3.89	11.03	19.08	27.96	121,107	6,342	26,918	1.43	0.77
Southeast - Total/Average			7,500,201	40,661	0.95	7.66	4.00	11.94	24.72	31.41	9,398	6,828	6,191	1.70	0.95
State Total			86,607,591	384,412	0.93	8.96	4.06	11.30	19.30	29.11	242,247	22,013	65,497	1.31	0.71
<b>North</b>															
<b>Chattanooga, TN-GA (Metro)</b>															
Bank of LaFayette, Georgia	No	Lafayette	296,397	757	0.53	4.16	2.74	12.30	41.79	32.29	200	26	23	0.90	0.66
Bank of Dade	Yes	Trenton	124,945	1,029	1.74	15.94	3.86	10.30	22.92	38.16	-	39	17	1.39	0.93
Citizens Bank & Trust, Inc.	No	Trenton	112,430	450	0.84	7.59	4.69	10.89	21.37	34.63	31	18	28	1.56	0.41
Total/Average			533,772	2,236	1.04	9.23	3.76	11.16	28.69	35.03	231	83	68	1.20	0.67
<b>Dalton, GA (Metro)</b>															
First Bank	No	Dalton	467,281	2,848	1.37	14.35	4.74	9.65	NA	22.83	740	18	139	1.78	1.41
First National Community Bank	No	Chatsworth	304,962	1,678	1.15	9.30	4.70	11.60	NA	21.37	570	58	21	1.04	1.21
Total/Average			772,243	4,526	1.26	11.83	4.72	10.63	NA	22.10	1,310	76	160	1.50	1.33
<b>Rome, GA (Metro)</b>															
Greater Community Bank	Yes	Rome	283,155	1,150	0.94	10.11	4.66	9.15	13.84	20.81	978	33	264	1.25	0.09
River City Bank	No	Rome	175,498	311	0.38	3.17	4.47	11.43	17.69	26.29	872	2	-	1.96	0.54
Heritage First Bank	Yes	Rome	167,645	564	0.73	6.79	4.72	10.10	13.02	22.26	372	17	140	1.15	1.38
Total/Average			626,298	2,025	0.68	6.69	4.62	10.23	14.85	23.12	2,222	52	404	1.41	0.56
<b>Other</b>															
United Community Bank	No	Blairsville	14,976,428	64,271	0.95	7.36	3.76	10.05	14.63	25.05	48,963	4,602	18,865	1.02	0.32
North Georgia National Bank	No	Calhoun	145,361	457	0.67	6.03	3.85	10.70	NA	22.41	95	24	63	1.14	0.17
Southeast First National Bank	No	Summerville	50,969	183	0.70	5.18	3.28	13.59	NA	32.97	5	-	-	1.12	0.23
Total/Average			15,172,758	64,911	0.77	6.19	3.63	11.45	14.63	26.81	49,063	4,626	18,928	1.02	0.32
<b>North - Total/Average</b>															
			17,105,071	73,698	0.94	8.48	4.18	10.87	19.39	26.76	52,826	4,837	19,560	1.07	0.39

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<b>East</b>															
<b>Athens-Clarke County, GA (Metro)</b>															
First American Bank and Trust Company	No	Athens	664,713	3,189	1.06	9.83	3.32	10.24	18.81	24.81	1,650	99	-	1.77	0.30
Oconee State Bank	No	Watkinsville	469,128	1,050	0.51	5.84	3.42	8.23	12.82	27.55	375	348	10	1.09	1.24
Commercial Bank	Yes	Crawford	296,457	2,536	1.95	21.83	4.51	8.79	NA	23.35	450	5	11	1.76	0.07
		<b>Total/Average</b>	<b>1,430,298</b>	<b>6,775</b>	<b>1.17</b>	<b>12.50</b>	<b>3.75</b>	<b>9.09</b>	<b>15.82</b>	<b>25.24</b>	<b>2,475</b>	<b>452</b>	<b>21</b>	<b>1.54</b>	<b>0.56</b>
<b>Gainesville, GA (Metro)</b>															
Peach State Bank & Trust	No	Gainesville	393,968	1,468	0.94	9.74	4.29	9.29	15.52	39.38	425	26	72	1.07	0.00
First Century Bank, National Association	No	Gainesville	328,272	4,917	2.14	21.67	6.42	12.02	NA	61.65	4,550	15	4,550	0.30	1.36
		<b>Total/Average</b>	<b>722,240</b>	<b>6,385</b>	<b>1.54</b>	<b>15.71</b>	<b>5.36</b>	<b>10.66</b>	<b>15.52</b>	<b>50.52</b>	<b>4,975</b>	<b>41</b>	<b>4,622</b>	<b>0.91</b>	<b>0.62</b>
<b>Other</b>															
Pinnacle Bank	No	Elberton	1,490,675	6,612	1.07	10.55	5.02	8.41	11.61	27.39	2,900	108	411	0.95	0.15
Northeast Georgia Bank	Yes	Lavonia	532,492	3,026	1.22	11.25	3.25	10.93	NA	35.94	137	75	172	1.11	0.45
F&M Bank	No	Washington	302,477	1,377	0.98	5.72	3.93	16.28	NA	24.51	195	7	80	1.27	0.36
Bank of Madison	No	Madison	273,221	1,946	1.58	12.51	4.69	12.39	16.96	12.26	110	8	14	1.23	1.05
Farmers State Bank	Yes	Lincolnton	149,319	1,235	1.84	11.42	5.28	15.44	26.66	34.31	150	34	88	1.44	0.98
Elberton Federal Savings & Loan Association	No	Elberton	26,286	6	0.05	0.24	3.28	19.55	NA	30.42	-	-	-	0.21	0.33
		<b>Total/Average</b>	<b>2,774,470</b>	<b>14,202</b>	<b>1.12</b>	<b>8.62</b>	<b>4.24</b>	<b>13.83</b>	<b>18.41</b>	<b>27.47</b>	<b>3,492</b>	<b>232</b>	<b>765</b>	<b>1.05</b>	<b>0.37</b>
<b>East - Total/Average</b>			<b>4,927,008</b>	<b>27,362</b>	<b>1.28</b>	<b>12.27</b>	<b>4.45</b>	<b>11.19</b>	<b>16.58</b>	<b>34.41</b>	<b>10,942</b>	<b>725</b>	<b>5,408</b>	<b>1.19</b>	<b>0.46</b>

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<b>Atlanta Metro</b>															
Atlantic Capital Bank, National Association	No	Atlanta	2,890,486	5,910	0.42	3.19	3.38	11.25	14.39	19.61	15,631	29	1,736	1.45	0.23
United Bank	Yes	Zebulon	1,761,345	18,188	2.32	22.43	3.88	10.03	19.03	42.83	2,176	688	321	1.87	0.41
Metro City Bank	No	Doraville	1,725,921	17,642	2.16	17.00	4.10	12.49	20.98	18.13	1,061	65	71	0.58	0.62
Heritage Southeast Bank	No	Jonesboro	1,506,306	2,997	0.44	3.66	4.00	9.55	12.97	17.39	5,100	203	477	1.02	1.87
Piedmont Bank	No	Peachtree Corners	1,311,078	7,802	1.45	12.39	4.33	10.77	13.57	17.74	2,174	24	-	0.95	0.36
Newton Federal Bank (MHC)	No	Covington	909,926	149	0.04	0.42	3.10	9.31	11.49	24.27	807	228	200	0.78	0.57
First IC Bank	No	Doraville	740,106	2,694	0.75	6.74	3.16	10.98	14.75	23.79	2,310	49	421	1.49	1.65
Georgia Banking Company	No	Sandy Springs	704,572	1,939	0.72	9.05	3.08	7.32	10.45	1.99	59	236	98	1.01	0.79
Vinings Bank	No	Smyrna	671,646	2,198	0.87	11.83	2.70	6.82	11.98	30.55	355	2	-	0.44	0.14
SouthCrest Bank, N.A.	No	Atlanta	620,372	2,754	0.95	9.39	3.53	8.99	NA	30.74	600	395	50	1.18	0.71
Quantum National Bank	Yes	Suwanee	608,127	6,317	2.36	22.08	5.26	10.70	NA	10.82	2,180	4	-	1.27	0.00
PromiseOne Bank	Yes	Duluth	538,654	4,425	1.81	15.42	3.05	11.60	18.07	26.58	747	-	299	1.10	1.78
Citizens Trust Bank	No	Atlanta	506,374	1,565	0.70	6.51	3.36	9.89	14.72	25.49	1,398	51	171	0.94	0.68
Touchmark National Bank	No	Alpharetta	458,484	1,019	0.46	4.04	2.69	11.15	22.82	10.69	1,351	147	626	1.26	0.64
Community Bank of Pickens County	No	Jasper	409,414	5,287	2.73	23.79	4.14	11.90	18.16	17.97	600	2	174	1.04	1.68
Citizens Bank of Georgia	No	Cumming	395,556	2,353	1.31	12.25	4.03	10.05	17.18	37.57	500	3	2	1.33	0.07
American Commerce Bank, National Association	No	Bremen	394,430	1,965	1.05	9.24	3.38	11.24	17.07	28.48	504	3	-	1.73	1.44
Peoples Bank & Trust	No	Buford	377,724	1,816	1.01	9.35	3.41	9.95	NA	42.93	85	46	-	0.95	1.13
First National Bank of Griffin	No	Griffin	331,906	1,341	0.89	11.23	3.76	6.64	15.10	50.79	4	8	20	1.11	0.16
Georgia Primary Bank	No	Atlanta	278,218	975	0.81	8.50	3.83	8.77	12.58	15.33	50	96	-	1.01	0.11
Century Bank of Georgia	No	Cartersville	249,298	1,548	1.40	14.29	4.68	9.14	19.92	34.51	850	23	47	1.75	0.07
Cornerstone Bank	No	Atlanta	225,135	(1,507)	(1.42)	(15.06)	3.02	8.26	15.67	18.64	369	14	503	1.56	3.79
Signature Bank of Georgia	No	Sandy Springs	180,752	457	0.55	4.81	3.21	10.65	18.27	43.54	169	4	-	1.03	3.45
WestSide Bank	No	Hiram	172,071	455	0.62	5.29	4.77	9.35	NA	34.81	309	123	-	1.51	2.06
Liberty First Bank	Yes	Monroe	164,176	838	1.10	10.73	3.66	9.50	NA	51.45	25	7	6	1.44	0.61
Legacy State Bank	No	Loganville	132,422	449	0.75	7.41	3.69	9.73	14.33	17.53	116	-	-	1.13	0.96
Bank of Monticello	Yes	Monticello	126,789	998	1.71	15.82	4.61	10.17	NA	22.45	240	11	102	1.12	0.84
Embassy National Bank	No	Lawrenceville	109,861	225	0.37	2.32	3.82	15.80	25.40	20.78	50	-	-	1.81	0.00
F & M Bank and Trust Company	No	Manchester	81,202	62	0.17	3.56	4.10	4.42	7.91	12.11	-	60	60	0.72	1.66
Tandem Bank	No	Tucker	78,242	(939)	(3.51)	(9.85)	3.71	27.07	57.87	31.85	263	-	-	0.58	0.00
First Bank of Pike	No	Molena	58,577	167	0.61	7.16	5.32	8.18	15.45	39.64	48	10	22	1.35	0.31
Talbot State Bank	Yes	Woodland	56,925	(74)	(0.26)	(2.12)	3.50	11.71	30.52	45.14	-	-	2	1.35	2.32
Loyal Trust Bank	No	Johns Creek	54,536	(1,753)	(9.01)	(14.95)	4.45	47.23	50.32	31.58	348	-	-	0.83	0.00
<b>Atlanta Metro - Total/Average</b>			<b>18,830,631</b>	<b>90,262</b>	<b>0.49</b>	<b>7.51</b>	<b>3.78</b>	<b>11.53</b>	<b>19.30</b>	<b>27.20</b>	<b>40,479</b>	<b>2,531</b>	<b>5,408</b>	<b>1.16</b>	<b>0.77</b>

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<b>Central</b>															
<b>Macon, GA (Metro)</b>															
Persons Banking Company	Yes	Forsyth	366,840	1,018	0.60	8.72	3.94	6.41	12.72	30.48	750	22	50	0.89	0.97
American Pride Bank	Yes	Macon	212,179	982	0.96	6.73	4.18	13.93	16.84	17.12	305	-	-	1.71	0.86
<b>Total/Average</b>			<b>579,019</b>	<b>2,000</b>	<b>0.78</b>	<b>7.73</b>	<b>4.06</b>	<b>10.17</b>	<b>14.78</b>	<b>23.80</b>	<b>1,055</b>	<b>22</b>	<b>50</b>	<b>1.25</b>	<b>0.93</b>
<b>Other</b>															
Queensborough National Bank & Trust Company	No	Louisville	1,505,588	5,079	0.76	7.98	3.77	8.71	14.64	21.72	2,000	111	609	1.30	1.84
BankSouth	No	Greensboro	905,739	9,882	2.57	25.21	3.98	10.35	13.73	11.12	3,031	105	243	1.53	0.37
Citizens Bank of The South	No	Sandersville	313,576	1,172	0.85	7.80	4.11	10.51	17.46	28.97	248	44	304	1.24	0.58
Century Bank and Trust	No	Milledgeville	297,947	1,760	1.27	11.44	3.70	10.96	NA	32.00	-	17	23	1.10	0.33
Exchange Bank	No	Milledgeville	292,007	1,508	1.12	8.17	4.02	12.99	21.89	38.42	200	11	122	1.70	0.37
Citizens Bank of Swainsboro	No	Swainsboro	251,188	1,380	1.20	11.37	4.60	10.20	16.97	19.59	180	44	170	2.37	0.63
Geo. D. Warthen Bank	No	Sandersville	207,408	1,052	1.11	11.99	4.69	8.91	NA	32.08	186	21	138	0.99	1.99
Farmers & Merchants Bank	No	Eatonton	202,394	601	0.63	4.50	3.45	13.93	26.06	35.21	-	297	2	2.60	2.26
First State Bank	No	Wrens	180,651	1,480	1.76	20.46	5.59	8.58	12.18	16.25	120	15	34	1.05	0.57
Peoples Bank	No	Eatonton	164,385	213	0.29	2.39	3.54	13.28	NA	36.44	450	43	124	1.67	1.61
Farmers Bank	No	Greensboro	112,982	317	0.57	4.17	2.59	13.56	26.93	19.10	-	13	2	1.60	0.55
Bank of Hancock County	No	Sparta	80,970	218	0.56	2.57	3.51	21.94	NA	71.55	-	5	12	3.97	0.14
Wilkinson County Bank	No	Irwinton	51,368	196	0.78	4.62	4.33	16.34	NA	27.98	25	2	179	1.54	0.71
<b>Total/Average</b>			<b>4,566,203</b>	<b>24,858</b>	<b>1.04</b>	<b>9.44</b>	<b>3.99</b>	<b>12.33</b>	<b>18.73</b>	<b>30.03</b>	<b>6,440</b>	<b>728</b>	<b>1,962</b>	<b>1.48</b>	<b>1.09</b>
<b>Central - Total/Average</b>															
<b>Total/Average</b>			<b>5,145,222</b>	<b>26,858</b>	<b>0.91</b>	<b>8.58</b>	<b>4.03</b>	<b>11.25</b>	<b>16.76</b>	<b>26.92</b>	<b>7,495</b>	<b>750</b>	<b>2,012</b>	<b>1.45</b>	<b>1.08</b>

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<b>Southwest</b>															
<b>Albany, GA (Metro)</b>															
Georgia Community Bank	Yes	Dawson	346,761	2,206	1.30	10.60	3.66	11.66	NA	22.77	200	19	149	1.22	2.67
Flint Community Bank	Yes	Albany	297,538	1,822	1.36	17.37	3.71	7.59	11.14	17.68	210	-	-	0.88	1.34
AB&T	No	Albany	228,259	1,082	1.02	10.78	3.73	8.29	13.02	19.25	135	41	6	1.15	0.05
Bank of Dawson	Yes	Dawson	130,824	971	1.52	8.17	3.99	18.58	NA	22.50	150	1	295	1.06	2.66
<b>Total/Average</b>			<b>1,003,382</b>	<b>6,081</b>	<b>1.30</b>	<b>11.73</b>	<b>3.77</b>	<b>11.53</b>	<b>12.08</b>	<b>20.55</b>	<b>695</b>	<b>61</b>	<b>450</b>	<b>1.07</b>	<b>1.67</b>
<b>Columbus, GA-AL (Metro)</b>															
First Peoples Bank	No	Pine Mountain	202,566	759	0.79	8.55	4.23	8.94	14.81	27.66	455	1	-	1.46	0.34
<b>Total/Average</b>			<b>202,566</b>	<b>759</b>	<b>0.79</b>	<b>8.55</b>	<b>4.23</b>	<b>8.94</b>	<b>14.81</b>	<b>27.66</b>	<b>455</b>	<b>1</b>	<b>-</b>	<b>1.46</b>	<b>0.34</b>
<b>Valdosta, GA (Metro)</b>															
Farmers & Merchants Bank	No	Lakeland	612,090	727	0.27	4.35	3.75	5.67	10.28	23.38	1,700	47	1,777	1.38	3.38
Guardian Bank	Yes	Valdosta	457,074	3,144	1.44	13.33	3.57	10.71	NA	24.65	330	11	136	1.77	1.45
Commercial Banking Company	No	Valdosta	269,014	1,488	1.21	8.47	4.50	13.03	NA	23.27	185	8	279	1.48	0.36
First Federal Savings and Loan Association of Valdosta	No	Valdosta	206,331	318	0.32	2.17	3.83	14.61	NA	17.62	60	29	21	0.35	1.93
Citizens Community Bank	Yes	Hahira	161,660	771	1.03	8.31	3.95	11.81	21.39	41.50	92	6	316	1.10	1.07
Citizens National Bank of Quitman	No	Quitman	110,640	524	0.98	7.47	3.67	12.92	20.78	26.53	45	71	14	1.77	0.11
Barwick Banking Company	No	Barwick	17,066	91	1.28	9.82	1.87	19.34	78.80	97.62	1	-	1	2.10	0.00
<b>Total/Average</b>			<b>1,833,875</b>	<b>7,063</b>	<b>0.93</b>	<b>7.70</b>	<b>3.59</b>	<b>12.58</b>	<b>32.81</b>	<b>36.37</b>	<b>2,413</b>	<b>172</b>	<b>2,544</b>	<b>1.36</b>	<b>1.86</b>

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<b>Other</b>															
Ameris Bank	No	Atlanta	19,785,622	61,954	0.67	4.75	3.84	9.54	12.76	8.01	105,591	4,343	17,991	1.44	0.57
Colony Bank	No	Fitzgerald	1,772,165	4,597	0.59	5.54	3.58	9.70	13.92	28.27	4,156	167	897	0.92	0.75
Thomasville National Bank	No	Thomasville	1,113,361	9,517	1.84	19.56	3.56	9.00	12.00	10.54	1,112	44	64	1.99	0.21
PeoplesSouth Bank	No	Colquitt	922,360	5,359	1.28	13.79	4.05	8.77	14.36	29.83	250	88	169	1.26	0.72
First State Bank of Blakely	No	Blakely	549,183	1,963	0.75	4.94	3.86	14.43	NA	16.39	1,635	11	1,703	1.28	1.79
South Georgia Banking Company	No	Tifton	496,508	2,186	0.93	6.60	3.67	11.91	19.46	35.60	75	27	17	1.34	0.53
Planters First Bank	Yes	Hawkinsville	411,335	1,854	1.06	10.97	3.92	9.32	NA	26.85	216	129	414	1.10	0.91
Citizens Bank of Americus	No	Americus	375,873	1,792	1.02	10.89	3.41	9.07	17.47	32.90	450	17	237	1.90	0.41
TC Federal Bank	No	Thomasville	339,807	459	0.28	2.29	3.30	11.88	16.57	14.15	600	156	3	1.38	0.79
SunMark Community Bank	Yes	Hawkinsville	327,334	2,629	1.78	16.09	4.63	10.77	16.59	18.26	246	135	64	1.58	0.44
First Port City Bank	No	Bainbridge	286,919	629	0.47	6.23	3.53	7.26	12.13	16.50	130	1	67	1.12	0.05
First National Bank of Coffee County	Yes	Douglas	282,158	1,822	1.40	15.21	4.89	9.46	17.71	35.91	240	105	37	1.12	0.19
United National Bank	No	Cairo	232,673	1,567	1.43	9.60	4.55	14.35	18.09	3.44	420	28	111	2.34	2.95
Douglas National Bank	Yes	Douglas	229,666	2,481	2.42	21.73	4.50	10.37	14.88	27.53	275	10	4	1.24	0.87
State Bank of Cochran	Yes	Cochran	228,743	2,764	2.50	16.06	3.97	15.23	30.19	39.10	-	327	175	4.57	1.95
Rabun County Bank	No	Clayton	206,161	687	0.70	5.49	3.56	12.26	NA	33.30	-	9	7	2.23	0.89
Citizens Bank & Trust Company	Yes	Eastman	202,030	906	0.98	10.97	4.07	8.29	15.32	22.46	125	11	24	1.05	0.61
First National Bank of Decatur County	No	Bainbridge	197,928	659	0.69	7.63	3.84	9.35	13.47	20.81	339	12	37	1.57	0.61
Bank of Alapaha	No	Alapaha	197,345	327	0.35	3.26	3.12	10.51	16.50	23.64	285	183	897	1.23	0.86
Bank of Eastman	Yes	Eastman	178,119	644	0.77	6.61	4.78	11.04	NA	28.86	-	64	140	1.05	4.35
Community Banking Company of Fitzgerald	No	Fitzgerald	177,879	1,055	1.26	9.79	4.44	11.62	NA	17.95	450	15	39	2.36	1.10
South Coast Bank & Trust	Yes	Brunswick	176,524	870	1.14	11.77	3.82	9.49	13.92	28.83	135	-	-	1.68	0.19
One South Bank	Yes	Blakely	158,281	314	0.42	4.01	4.07	9.98	16.89	26.45	191	57	340	1.22	0.51
West Central Georgia Bank	No	Thomaston	133,138	685	1.09	4.06	3.61	25.90	NA	77.14	-	9	9	2.77	0.03
Wilcox County State Bank	No	Abbeville	127,882	661	1.10	10.27	4.30	10.51	NA	16.28	48	9	4	1.44	0.64
Family Bank	No	Pelham	121,205	505	0.95	7.92	4.73	11.53	20.09	17.21	130	29	2	0.93	1.13
Planters and Citizens Bank	No	Camilla	117,453	198	0.38	3.22	3.45	10.88	NA	51.30	92	9	55	1.22	0.00
Citizens Bank of Cochran	No	Cochran	116,926	454	0.82	8.36	4.28	9.71	15.42	23.83	-	28	31	0.69	0.58
Bank of Camilla	No	Camilla	113,142	591	1.09	6.81	3.89	15.58	NA	20.06	-	33	1	1.54	0.95
Peoples Bank of Georgia	No	Talbotton	101,412	374	0.82	7.88	5.20	10.12	NA	13.33	183	23	82	0.82	0.90
Peoples Bank	Yes	Willacoochee	85,205	288	0.72	5.41	3.12	12.86	NA	42.84	5	-	-	0.56	0.28
First State Bank of Randolph County	Yes	Cuthbert	84,347	158	0.38	4.04	2.89	9.27	NA	38.90	59	1	249	0.75	2.81
Community Bank & Trust - West Georgia	No	LaGrange	83,617	173	0.44	14.72	4.54	3.11	7.07	24.32	-	7	8	1.07	4.89
Bank of Edison	Yes	Edison	56,224	137	0.51	5.80	3.44	9.10	16.62	24.30	100	5	39	1.12	1.45
Trust Bank	Yes	Lenox	39,342	321	1.71	15.69	5.96	11.26	17.69	27.18	-	15	2	1.29	3.00
Rochelle State Bank	No	Rochelle	31,768	88	0.56	3.56	2.45	15.50	29.23	58.51	6	1	5	5.13	2.92
<b>Total/Average</b>			<b>30,059,635</b>	<b>111,668</b>	<b>0.98</b>	<b>8.93</b>	<b>3.97</b>	<b>11.08</b>	<b>16.60</b>	<b>27.24</b>	<b>117,544</b>	<b>6,108</b>	<b>23,924</b>	<b>1.45</b>	<b>0.67</b>
<b>Southwest - Total/Average</b>			<b>33,099,458</b>	<b>125,571</b>	<b>1.00</b>	<b>9.23</b>	<b>3.89</b>	<b>11.03</b>	<b>19.08</b>	<b>27.96</b>	<b>121,107</b>	<b>6,342</b>	<b>26,918</b>	<b>1.43</b>	<b>0.77</b>

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 (%)
<b>Southeast</b>															
<b>Augusta-Richmond County, GA-SC (Metro)</b>															
First National Bank of Waynesboro	No	Waynesboro	161,012	1,144	1.51	8.99	4.35	16.83	30.62	35.81	165	16	55	1.28	0.26
Southern Bank	No	Sardis	84,455	196	0.49	4.07	4.29	11.88	NA	31.83	75	4	61	1.20	2.35
<b>Total/Average</b>			245,467	1,340	1.00	6.53	4.32	14.36	30.62	33.82	240	20	116	1.26	0.98
<b>Brunswick, GA (Metro)</b>															
Southeastern Bank	No	Darien	508,467	2,608	1.12	9.75	3.85	10.80	NA	30.43	600	987	62	2.20	0.49
<b>Total/Average</b>			508,467	2,608	1.12	9.75	3.85	10.80	NA	30.43	600	987	62	2.20	0.49
<b>Savannah, GA (Metro)</b>															
First Chatham Bank	No	Savannah	434,161	1,466	0.74	7.53	4.19	8.43	13.54	23.55	622	26	406	1.16	3.59
First Bank of Coastal Georgia	No	Pembroke	133,489	413	0.66	4.84	2.79	13.66	32.84	40.01	-	-	1	2.27	0.16
Carver State Bank	No	Savannah	52,721	77	0.33	3.36	3.92	9.13	NA	23.97	115	24	116	0.76	2.88
<b>Total/Average</b>			620,371	1,956	0.58	5.24	3.63	10.41	23.19	29.18	737	50	523	1.24	2.79

Institution	Sub S	City	Total Assets \$	YTD			Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	
				Net Income \$	ROAA (%)	ROAE (%)									NIM (%)
<b>Other</b>															
Morris Bank	No	Dublin	1,124,707	7,970	1.63	13.12	4.77	11.49	12.66	20.73	2,435	116	2,118	1.20	1.04
PrimeSouth Bank	No	Waycross	843,234	3,484	0.92	8.71	3.89	9.31	13.51	16.88	970	1,284	62	1.52	0.32
FNB South	No	Alma	458,727	5,494	2.63	16.62	5.45	15.52	24.69	21.90	1,000	3,437	1,392	3.31	0.48
Pineland Bank	No	Alma	337,608	1,001	0.66	6.25	4.97	10.17	NA	23.23	820	4	267	1.59	1.13
Glennville Bank	No	Glennville	287,168	1,812	1.33	11.32	4.12	11.29	19.19	29.03	40	21	15	1.71	1.28
Bank of Dudley	No	Dublin	250,543	1,067	0.91	7.20	4.35	12.13	NA	21.16	438	17	112	1.45	0.94
Waycross Bank & Trust	Yes	Waycross	210,915	1,353	1.43	12.95	2.88	10.36	23.57	51.63	-	3	21	2.38	0.38
Altamaha Bank and Trust Company	Yes	Vidalia	204,803	961	1.04	9.28	4.77	10.54	16.86	19.53	410	3	139	1.21	0.81
Vidalia Federal Savings Bank	No	Vidalia	203,905	(152)	(0.15)	(0.94)	1.95	15.93	NA	78.78	-	-	-	0.98	0.28
Durden Banking Company, Incorporated	Yes	Twin City	199,900	1,896	2.02	12.61	4.93	16.79	30.03	22.16	150	80	57	2.15	0.32
First Southern Bank	No	Patterson	187,738	(128)	(0.16)	(1.43)	4.38	9.88	NA	23.74	(98)	4	11	1.23	1.04
South Georgia Bank	Yes	Glennville	177,728	1,784	2.12	17.06	4.45	12.24	20.48	32.03	16	70	63	2.34	0.00
Bank of Newington	No	Newington	149,530	953	1.28	14.73	4.83	8.94	13.75	14.60	200	461	553	1.53	0.30
Mount Vernon Bank	Yes	Mount Vernon	145,304	669	0.99	8.50	3.79	10.67	NA	40.89	12	-	-	1.19	1.35
Community Bank of Georgia	No	Baxley	144,724	774	1.08	11.76	3.70	9.48	13.02	18.82	150	23	9	1.69	1.34
Farmers State Bank	Yes	Dublin	137,389	791	1.24	8.06	4.27	14.84	19.90	34.78	35	1	3	2.88	0.13
Claxton Bank	Yes	Claxton	133,664	760	1.24	11.25	4.56	10.56	NA	33.02	120	9	93	1.98	1.53
Peoples Bank	No	Lyons	130,670	681	1.13	13.33	4.65	8.35	14.16	26.20	360	4	73	1.66	0.23
Bank of Hazlehurst	Yes	Hazlehurst	129,302	200	0.31	2.23	3.83	11.70	24.08	32.94	450	168	221	2.75	5.11
Farmers and Merchants Bank	No	Sylvania	128,348	490	0.80	5.43	3.08	14.26	NA	51.80	-	6	26	1.60	1.14
Merchants & Citizens Bank	No	McRae	111,171	276	0.51	2.82	3.06	14.81	34.17	45.84	-	3	37	2.56	0.18
Wheeler County State Bank	Yes	Alamo	108,225	569	1.12	6.92	4.22	15.55	NA	29.65	60	19	47	1.61	0.55
The Bank of Soperton	Yes	Soperton	104,145	747	1.54	15.56	5.14	10.01	15.35	24.19	156	5	82	1.66	0.26
Four County Bank	Yes	Allentown	76,402	638	1.73	11.96	4.30	14.02	NA	32.36	30	25	50	2.25	0.56
Bank of Wrightsville	Yes	Wrightsville	66,766	344	1.12	11.45	3.80	9.52	NA	32.67	40	2	26	1.22	0.24
Security State Bank	Yes	McRae	47,893	289	1.27	7.73	4.54	15.48	30.13	49.73	15	1	5	2.36	0.00
Bank of Lumber City	No	Lumber City	25,387	34	0.28	1.79	5.11	15.45	NA	41.76	12	5	8	0.78	0.31
<b>Total/Average</b>			<b>6,125,896</b>	<b>34,757</b>	<b>1.11</b>	<b>9.12</b>	<b>4.21</b>	<b>12.20</b>	<b>20.35</b>	<b>32.22</b>	<b>7,821</b>	<b>5,771</b>	<b>5,490</b>	<b>1.73</b>	<b>0.80</b>
<b>Southeast - Total/Average</b>			<b>7,500,201</b>	<b>40,661</b>	<b>0.95</b>	<b>7.66</b>	<b>4.00</b>	<b>11.94</b>	<b>24.72</b>	<b>31.41</b>	<b>9,398</b>	<b>6,828</b>	<b>6,191</b>	<b>1.70</b>	<b>0.95</b>