

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/ Loans (%)	NPAs/ Assets (%)
															30-90 \$	90 + \$				
<b>State Summary</b>																				
Greater than \$10 Billion		2	86,254,398	64,825,296	516,405	1.16	12.13	3.54	49.55	9.74	9.76	165,778	27,358	97,217	169,380	17,067	388,186	6,171	1.20%	0.48%
\$1 Billion to \$10 Billion		14	30,201,546	19,313,322	238,139	1.56	18.52	3.96	53.97	9.88	22.61	11,034	2,435	8,418	52,776	5,322	62,663	6,748	1.27%	0.24%
\$500 Million to \$1 Billion		19	11,767,454	7,210,360	95,574	1.64	16.70	4.11	54.01	11.36	24.67	3,397	3,576	2,881	25,512	1,599	38,692	13,097	1.56%	0.42%
\$250 Million to \$500 Million		44	15,107,045	9,429,729	110,546	1.46	15.37	4.11	60.73	10.85	23.09	7,273	1,799	6,407	31,120	17,370	32,328	6,927	1.54%	0.26%
\$100 Million to \$250 Million		48	8,186,270	4,942,685	55,449	1.36	14.62	4.20	65.75	12.44	27.05	4,225	1,159	1,019	29,307	2,486	17,525	5,817	1.58%	0.31%
Less than \$100 Million		17	1,114,584	545,953	4,340	0.69	5.54	4.24	86.56	12.87	35.73	323	122	239	6,471	759	3,532	264	1.49%	0.41%
State Total		144	152,631,297	106,267,345	1,020,453	1.31	14.15	3.76	53.01	10.17	15.89	192,030	36,449	116,181	314,566	44,603	542,926	39,024	1.29%	0.39%
<b>Greater than \$10 Billion</b>																				
Synovus Bank	No	Columbus	60,548,277	44,353,537	378,857	1.23	16.23	3.32	50.30	9.17	11.53	72,760	16,645	61,591	81,303	3,643	261,506	-	1.06%	0.42%
Ameris Bank	No	Atlanta	25,706,121	20,471,759	137,548	1.09	8.03	3.75	48.80	10.30	7.99	93,018	10,713	35,626	88,077	13,424	126,680	6,171	1.33%	0.53%
<b>Total/Average</b>			86,254,398	64,825,296	516,405	1.16	12.13	3.54	49.55	9.74	9.76	165,778	27,358	97,217	169,380	17,067	388,186	6,171	1.20%	0.48%
<b>\$1 Billion to \$10 Billion</b>																				
Rbc Bank (georgia), National Association	No	Atlanta	6,342,985	2,576,536	58,656	1.86	21.86	2.99	35.10	9.37	63.46	2,400	279	3,532	19,616	2,331	8,234	-	0.51%	0.17%
Metro City Bank	No	Doraville	3,459,254	3,024,391	28,990	1.70	16.21	3.17	36.10	10.01	7.43	(418)	17	452	5,968	-	13,037	1,001	0.60%	0.36%
Colony Bank	No	Fitzgerald	3,091,464	1,838,842	11,391	0.75	8.93	2.95	72.60	8.85	20.78	1,191	246	446	2,615	-	11,085	792	0.93%	0.26%
United Bank	No	Zebulon	2,241,492	853,753	32,170	2.80	34.16	4.86	39.10	10.33	55.64	222	453	675	4,969	50	8,442	-	1.77%	0.38%
Pinnacle Bank	No	Elberton	2,043,009	1,487,385	10,851	1.03	13.09	3.99	65.00	8.71	20.50	1,381	96	351	1,110	34	1,170	-	1.23%	0.06%
Queensborough National Bank & Trust Company	No	Louisville	1,917,741	1,105,777	9,052	0.93	12.88	3.34	68.80	9.19	22.81	300	115	744	3,287	2,454	3,011	26	0.91%	0.28%
The Piedmont Bank	No	Peachtree Corners	1,896,302	1,498,955	15,900	1.70	16.10	4.69	49.50	10.70	10.22	613	10	-	453	-	-	-	0.97%	0.00%
Georgia Banking Company	No	Atlanta	1,580,422	1,063,252	9,104	1.16	12.74	4.63	64.50	9.16	12.50	839	18	56	1,833	1	3,552	-	1.59%	0.22%
Thomasville National Bank	No	Thomasville	1,579,950	1,335,340	17,694	2.29	25.43	3.96	40.80	9.28	11.18	600	57	16	329	266	515	-	2.20%	0.05%
Morris Bank	No	Dublin	1,404,221	1,023,222	10,127	1.45	11.52	3.99	56.10	11.83	18.85	400	181	298	2,819	-	2,829	3,715	1.36%	0.47%
BankSouth	No	Greensboro	1,236,599	956,496	4,240	0.71	7.10	3.85	82.60	9.88	15.78	2,040	140	1,682	622	-	2,689	-	1.30%	0.22%
PrimeSouth Bank	No	Blackshear	1,182,015	926,553	9,358	1.64	18.40	4.30	51.70	9.91	10.95	766	187	131	3,813	176	2,592	-	1.46%	0.23%
First Ic Bank	No	Doraville	1,134,982	917,767	12,812	2.40	22.66	4.97	41.30	11.12	17.46	700	600	16	3,245	-	312	-	1.25%	0.03%
PeoplesSouth Bank	No	Colquitt	1,091,110	705,053	7,794	1.46	38.17	3.72	52.40	9.96	28.94	-	36	19	2,097	10	5,195	1,214	1.63%	0.59%
<b>Total/Average</b>			30,201,546	19,313,322	238,139	1.56	18.52	3.96	53.97	9.88	22.61	11,034	2,435	8,418	52,776	5,322	62,663	6,748	1.27%	0.24%

**GEORGIA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2023**

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/ Loans (%)	NPAs/ Assets (%)
															30-90 \$	90 + \$				
<b>\$500 Million to \$1 Billion</b>																				
First American Bank And Trust Company	No	Athens	916,515	530,071	6,138	1.38	15.23	3.21	54.40	10.01	12.67	-	-	-	59	-	96	-	1.32%	0.01%
Affinity Bank	No	Covington	876,712	663,281	3,459	0.79	6.77	3.28	68.70	10.28	20.13	7	89	170	1,498	-	6,175	2,901	1.40%	1.04%
Citizens Trust Bank	No	Atlanta	725,770	368,722	7,320	1.90	22.51	4.67	50.30	10.47	38.30	249	28	206	2,023	28	1,544	-	1.15%	0.22%
Promiseone Bank	Yes	Duluth	707,331	531,952	6,193	1.74	17.19	3.09	51.50	10.88	9.85	266	68	205	1,250	198	60	3,040	0.95%	0.46%
Farmers & Merchants Bank	No	Lakeland	653,407	449,376	4,579	1.40	19.93	4.58	55.20	9.07	15.09	500	19	875	11,657	701	6,116	1,337	1.20%	1.25%
Peach State Bank & Trust	No	Gainesville	646,132	368,567	2,960	0.94	11.70	3.18	61.50	9.98	21.11	-	15	13	168	-	-	-	1.35%	0.00%
Northeast Georgia Bank	Yes	Lavonia	607,336	279,406	7,326	2.35	21.51	4.39	44.50	11.11	26.27	167	59	85	642	-	1,169	-	1.40%	0.19%
Southeastern Bank	No	Darien	599,592	334,216	5,654	1.78	20.44	4.29	52.20	11.11	23.66	(60)	133	63	850	11	739	240	2.28%	0.17%
South Georgia Banking Company	No	Omega	598,802	339,413	4,951	1.62	15.89	4.38	57.30	11.56	25.51	75	25	17	511	-	328	-	1.34%	0.05%
First Chatham Bank	No	Savannah	590,140	288,636	6,166	2.13	22.83	5.61	56.40	10.74	39.54	750	70	59	370	-	1,424	2,101	2.11%	0.55%
First State Bank Of Blakely	No	Blakely	585,256	398,333	5,660	1.91	11.87	4.98	47.90	16.64	15.55	300	2	106	730	416	4,794	-	1.24%	0.89%
FNB SOUTH	No	Alma	553,263	379,409	8,627	3.24	19.54	5.17	37.10	17.50	20.25	-	2,940	962	2,576	245	21	1,124	3.67%	0.25%
First National Community Bank	No	Chatsworth	552,035	417,048	5,846	2.10	17.11	5.57	48.90	12.70	18.12	387	61	47	159	-	2,046	-	1.26%	0.13%
Peoples Bank & Trust	No	Buford	535,233	182,121	2,934	1.14	18.96	2.90	56.60	9.11	28.38	135	7	-	820	-	112	668	0.96%	0.15%
American Commerce Bank, National Association	No	Bremen	534,144	424,762	3,393	1.34	11.23	3.98	53.90	11.90	22.30	431	20	-	1,324	-	2,321	137	2.08%	0.46%
Community Bank Of Pickens County	No	Jasper	531,650	355,041	5,563	2.12	18.80	4.57	42.20	12.23	27.19	125	34	21	29	-	1,291	-	1.32%	0.24%
Oconee State Bank	No	Watkinsville	525,761	302,025	2,423	0.94	12.64	3.99	73.40	9.98	36.86	-	4	52	393	-	5,099	-	1.42%	0.97%
Guardian Bank	Yes	Valdosta	525,716	327,812	3,137	1.14	15.49	2.79	62.40	10.73	21.96	40	1	-	297	-	5,357	1,549	1.69%	0.89%
The Citizens Bank Of Georgia	No	Cumming	502,659	270,169	3,245	1.26	17.64	3.39	51.70	9.85	46.05	25	1	-	156	-	-	-	1.45%	0.00%
<b>Total/Average</b>			11,767,454	7,210,360	95,574	1.64	16.70	4.11	54.01	11.36	24.67	3,397	3,576	2,881	25,512	1,599	38,692	13,097	1.56%	0.42%

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/ Loans (%)	NPAs/ Assets (%)
															30-90 \$	90 + \$				
<b>\$250 Million to \$500 Million</b>																				
First Century Bank, National Association	No	Commerce	495,695	23,295	8,040	2.60	23.22	6.51	36.80	15.71	69.98	2,637	3	2,637	265	-	209	3,734	0.90%	0.80%
First Port City Bank	No	Bainbridge	436,557	344,698	1,854	0.86	9.24	3.85	71.10	10.45	6.59	149	82	7	612	6	115	-	1.37%	0.03%
TC Federal Bank	No	Thomasville	426,641	341,549	559	0.26	1.75	3.48	90.00	15.79	16.69	18	104	97	283	-	126	-	1.36%	0.03%
First National Bank Of Coffee County	Yes	Douglas	426,465	209,718	2,808	1.32	12.52	3.42	62.30	9.04	17.89	65	42	-	30	-	900	-	1.17%	0.06%
Pineland Bank	No	Alma	423,242	295,461	3,296	1.63	17.19	5.11	61.10	10.03	22.45	90	2	13	1,585	279	144	-	1.52%	0.10%
Citizens Bank Of Americus	No	Americus	416,404	235,104	2,955	1.37	19.85	3.54	54.10	9.42	25.32	75	19	28	173	-	485	-	1.80%	0.12%
Touchmark National Bank	No	Alpharetta	407,801	367,170	3,117	1.62	11.98	3.84	42.50	13.54	9.93	450	57	-	4,762	12,905	8,783	-	1.77%	2.10%
Sunmark Community Bank	Yes	Perry	406,858	280,225	4,563	2.21	18.52	4.79	49.50	10.43	23.29	303	23	25	563	-	69	-	2.08%	0.02%
Planters First Bank	Yes	Cordele	406,445	278,694	3,389	1.62	19.06	4.26	65.80	9.53	17.89	200	65	30	94	-	255	-	1.54%	0.06%
Barwick Banking Company	No	Barwick	394,749	322,133	779	0.43	5.28	3.67	74.90	8.21	14.48	650	-	10	27	-	525	-	1.20%	0.13%
The Commercial Bank	Yes	Crawford	390,932	274,688	5,639	2.83	38.73	4.44	43.10	9.37	15.81	(510)	20	9	1,074	-	1,700	-	1.73%	0.43%
Bank Of Madison	No	Madison	385,905	279,173	2,249	1.14	14.40	3.55	58.10	10.20	12.88	117	3	3	484	-	178	974	1.34%	0.30%
Glennville Bank	No	Glennville	385,280	195,383	3,367	1.73	22.24	4.01	49.10	10.45	27.55	-	25	49	772	-	1,114	-	1.80%	0.29%
First State Bank	No	Wrens	384,811	300,491	2,386	1.24	18.90	3.65	53.70	9.12	13.59	140	34	24	990	-	388	925	1.10%	0.34%
Georgia Community Bank	Yes	Dawson	380,798	237,671	2,546	1.31	9.88	3.96	67.40	11.84	13.80	90	18	125	849	-	1,313	124	1.30%	0.38%
The Bank Of Lafayette	No	La Fayette	377,119	140,439	1,687	0.78	NM	2.37	60.50	9.13	10.60	-	33	15	1,631	21	1,540	-	0.67%	0.41%
Exchange Bank	No	Milledgeville	375,034	209,477	1,878	1.00	10.77	3.49	64.10	11.66	29.79	70	2	-	2,296	456	396	-	1.94%	0.23%
First National Bank Of Griffin	No	Griffin	373,404	117,482	2,742	1.46	31.95	3.89	58.70	8.37	52.12	60	1	8	318	-	106	-	1.32%	0.03%
Bank of Dudley	No	Dudley	362,520	245,971	2,351	1.33	13.91	4.68	62.00	10.61	23.19	266	10	11	487	14	86	-	1.16%	0.03%
Greater Community Bank	Yes	Rome	354,927	230,579	1,906	1.26	9.53	4.51	74.20	11.51	20.92	-	42	197	989	11	134	-	1.32%	0.04%
Century Bank & Trust	No	Milledgeville	353,828	184,710	2,433	1.31	18.75	3.45	55.10	11.23	29.09	120	29	14	15	-	7	-	1.08%	0.00%
F&M Bank	No	Washington	347,272	205,864	2,193	1.21	11.46	4.23	61.10	14.36	13.16	240	4	14	1,505	-	728	-	2.05%	0.21%
Great Oaks Bank	Yes	Eastman	330,567	191,917	1,947	1.21	12.89	4.56	67.40	9.55	38.07	236	6	12	371	-	27	-	1.50%	0.01%
Commercial Banking Company	No	Valdosta	328,320	201,668	2,734	1.66	17.52	4.53	57.70	10.46	34.78	-	6	-	284	90	105	-	1.71%	0.06%
The Citizens Bank of Swainsboro	No	Swainsboro	325,529	240,461	2,679	1.70	16.75	4.88	56.40	10.74	15.26	180	54	200	659	6	266	-	2.05%	0.08%
Citizens Bank of the South	No	Sandersville	320,157	210,854	2,087	1.29	12.04	4.57	63.50	11.67	17.39	90	191	77	722	-	610	116	1.48%	0.23%
Century Bank Of Georgia	No	Cartersville	319,423	124,086	2,403	1.45	25.22	3.29	49.20	9.61	34.33	(46)	9	3	12	-	-	7	1.79%	0.00%
Flint Community Bank	Yes	Albany	319,293	263,338	2,248	1.45	13.87	3.69	63.30	8.28	13.97	20	-	-	139	-	1,576	-	1.25%	0.49%
First Southern Bank	No	Waycross	315,918	176,719	1,112	0.73	9.80	4.16	77.70	9.02	18.42	-	4	14	252	-	-	42	0.95%	0.01%
First National Bank Of Decatur County	No	Bainbridge	310,517	184,125	710	0.46	7.01	3.10	86.40	8.77	23.88	80	11	338	259	346	394	-	1.28%	0.24%
Georgia Primary Bank	No	Atlanta	306,393	218,758	1,337	0.88	10.39	3.74	71.70	11.13	18.62	-	28	36	-	3,083	953	-	1.20%	0.28%
American Pride Bank	Yes	Macon	304,982	245,192	1,007	0.74	4.84	4.13	71.90	11.87	12.85	460	-	-	275	-	18	-	1.30%	0.01%
First Peoples Bank	No	Pine Mountain	285,887	200,460	1,769	1.31	15.05	4.42	60.70	10.10	15.78	179	-	7	149	-	210	-	1.55%	0.07%
Durden Banking Company, Incorporated	Yes	Twin City	280,918	165,283	3,819	2.76	19.18	4.69	47.60	13.35	17.37	-	29	34	1,019	44	249	-	2.12%	0.10%
Altamaha Bank And Trust Company	Yes	Vidalia	280,915	197,423	2,119	1.56	17.42	4.07	64.50	9.81	16.88	105	2	31	1,438	-	401	-	1.42%	0.14%
United National Bank	No	Cairo	278,405	214,138	3,029	2.07	15.33	5.06	47.40	13.89	20.32	528	71	1,287	1,517	29	3,120	-	1.92%	1.13%
Rabun County Bank	No	Clayton	275,327	165,951	2,416	1.78	16.65	4.49	51.40	10.96	38.56	-	21	5	73	15	210	828	1.79%	0.38%
Douglas National Bank	Yes	Douglas	273,767	180,702	3,997	3.03	29.07	4.71	46.10	9.83	25.44	-	26	28	413	-	187	-	1.13%	0.03%
Farmers & Merchants Bank	No	Eatonton	262,210	104,000	541	0.40	6.41	2.35	77.70	10.84	30.02	13	16	3	80	5	706	-	1.31%	0.27%
River City Bank	No	Rome	262,114	181,385	1,154	0.91	10.49	4.42	75.20	10.53	24.05	38	48	205	47	59	-	-	1.43%	0.02%
Community Banking Company Of Fitzgerald	No	Fitzgerald	255,991	136,686	2,269	1.76	16.74	3.97	47.10	10.21	33.70	(140)	16	265	498	1	423	-	2.76%	0.17%
State Bank of Cochran	Yes	Cochran	255,509	166,992	5,876	4.56	24.83	5.74	39.20	15.42	25.32	-	233	181	2,123	-	2,769	-	3.45%	1.08%
AB&T	No	Albany	251,959	179,129	2,317	1.82	17.99	4.41	49.20	10.93	31.02	-	405	-	10	-	-	-	1.44%	0.00%
Southern Bank	No	Sardis	250,257	160,487	239	0.20	2.16	3.34	85.50	10.42	22.94	300	5	365	976	-	803	177	1.24%	0.39%
<b>Total/Average</b>			15,107,045	9,429,729	110,546	1.46	15.37	4.11	60.73	10.85	23.09	7,273	1,799	6,407	31,120	17,370	32,328	6,927	1.54%	0.26%

**GEORGIA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2023**

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/ Loans (%)	NPAs/ Assets (%)
															30-90 \$	90 + \$				
<b>\$100 Million to \$250 Million</b>																				
Bank Of Newington	No	Newington	233,501	184,591	1,850	1.69	19.55	5.07	50.50	8.82	17.64	300	1	16	1,504	581	-	-	1.50%	0.25%
The Geo. D. Warthen Bank	No	Sandersville	225,463	117,276	1,151	0.96	13.40	4.15	74.20	8.79	33.02	150	5	6	420	-	908	-	1.23%	0.40%
Vidalia Federal Savings Bank	No	Vidalia	223,407	80,961	(351)	(0.34)	(2.36)	1.67	117.40	14.38	66.65	-	-	16	1,663	398	374	-	1.09%	0.35%
Waycross Bank & Trust	Yes	Waycross	221,859	115,873	1,343	1.14	19.27	2.86	61.80	10.80	39.01	36	-	3	203	-	-	-	1.80%	0.00%
Bank Of Alapaha	No	Alapaha	220,439	121,718	887	0.79	13.40	3.47	68.20	10.32	24.73	86	13	4	1,174	-	278	70	2.37%	0.16%
South Georgia Bank	Yes	Glennville	214,289	121,057	2,136	1.97	20.05	4.57	58.40	11.28	26.36	60	40	2	585	85	34	-	2.24%	0.06%
North Georgia National Bank	No	Calhoun	213,926	108,461	1,244	1.18	29.31	3.55	60.10	9.31	21.33	140	10	4	197	-	505	-	1.23%	0.24%
The Peoples Bank	No	Eatonton	212,990	141,078	1,031	0.98	9.62	4.80	72.40	11.07	25.10	25	6	-	162	-	13	-	1.83%	0.01%
Onesouth Bank	Yes	Macon	212,158	173,810	975	1.00	6.90	4.16	74.80	11.30	15.94	87	92	8	713	-	381	18	1.48%	0.19%
South Coast Bank & Trust	Yes	Brunswick	211,691	158,224	1,300	1.19	16.04	3.39	65.20	8.93	19.11	14	3	3	368	-	181	-	1.67%	0.09%
First Federal Savings & Loan Association Of Valdosta	No	Valdosta	210,392	182,227	705	0.69	4.71	4.35	78.50	14.60	7.45	60	10	19	3,661	-	2,016	340	0.44%	1.12%
Bank of Eastman	Yes	Eastman	209,966	93,223	3,386	3.24	23.50	5.87	47.60	12.50	53.04	-	543	3	2,318	22	697	1,023	2.29%	0.83%
The First National Bank Of Waynesboro	No	Waynesboro	207,516	117,702	2,325	2.27	15.50	4.90	46.00	16.25	32.19	120	38	93	207	111	153	36	1.37%	0.14%
Classic City Bank	No	Athens	205,814	134,181	1,073	1.05	11.54	3.30	55.30	10.29	32.99	81	-	-	-	-	-	-	1.02%	0.00%
Signature Bank Of Georgia	No	Sandy Springs	193,046	142,434	1,790	1.83	13.95	5.55	69.60	15.79	21.63	120	19	269	-	-	-	3,556	1.17%	1.84%
First Bank Of Coastal Georgia	No	Pembroke	189,741	37,833	299	0.29	8.40	1.74	93.40	9.08	11.49	-	-	-	38	-	-	-	1.74%	0.00%
Citizens Community Bank	Yes	Hahira	189,587	106,958	888	0.92	11.33	3.76	72.90	11.00	36.93	151	14	63	119	7	1,029	-	1.11%	0.55%
Community Bank Of Georgia	No	Baxley	184,886	109,178	1,651	1.79	20.75	4.60	43.10	10.24	38.34	150	19	12	173	-	1,052	-	2.40%	0.57%
Tandem Bank	No	Tucker	182,746	147,190	1,744	1.97	18.28	4.68	75.10	12.27	5.77	299	-	-	22	-	-	-	1.38%	0.00%
The Bank of Soperton	Yes	Soperton	182,088	146,148	1,514	1.76	15.17	5.28	64.60	9.33	17.65	210	1	37	206	-	106	-	1.51%	0.06%
Wilcox County State Bank	No	Abbeville	178,467	124,077	1,031	1.28	13.10	4.37	61.80	10.26	17.00	48	6	13	436	-	898	-	1.37%	0.50%
Craft Bank	No	Atlanta	175,979	117,687	909	1.13	7.68	5.13	67.10	14.19	26.48	384	-	-	-	-	-	-	1.25%	0.00%
FARMERS STATE BANK	Yes	Lincolnton	175,695	79,403	2,265	2.45	19.67	5.25	56.40	13.68	38.96	50	44	24	1,242	346	91	-	1.99%	0.25%
Mount Vernon Bank	Yes	Vidalia	166,297	92,465	1,050	1.38	23.62	3.76	66.20	10.09	30.70	21	-	-	224	-	340	-	1.10%	0.00%
The Peoples Bank of Georgia	No	Talbotton	163,198	133,537	1,101	1.38	16.57	5.01	62.50	9.49	6.09	120	22	17	1,148	337	776	-	0.96%	0.68%
The Claxton Bank	Yes	Claxton	161,594	100,471	697	0.89	9.22	4.62	77.70	9.52	14.76	90	3	27	130	-	141	-	1.78%	0.09%
The Citizens Bank of Cochran	No	Cochran	161,400	129,270	1,431	1.79	16.83	4.80	51.60	12.05	10.81	-	39	29	1,022	-	32	-	1.45%	0.02%
Bank Of Monticello	Yes	Monticello	160,105	101,840	2,218	2.78	23.60	5.18	42.60	11.00	29.35	75	13	60	585	16	461	-	1.27%	0.30%
Bank Of Camilla	No	Camilla	154,921	106,032	916	1.17	5.66	4.39	55.10	21.86	16.29	60	4	1	72	-	121	-	0.95%	0.08%
Farmers And Merchants Bank	No	Sylvania	153,285	45,882	1,326	1.70	16.52	3.68	46.50	14.02	43.77	40	1	1	555	-	214	-	1.97%	0.14%
Peoples Bank	No	Lyons	153,122	92,129	1,364	1.79	18.83	4.87	53.00	10.51	36.61	-	1	-	1	-	64	-	1.66%	0.04%

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/ Loans (%)	NPAs/ Assets (%)
															30-90 \$	90 + \$				
<b>\$100 Million to \$250 Million (Continued)</b>																				
Legacy State Bank	No	Loganville	152,565	98,892	491	0.64	6.02	3.13	73.20	11.93	29.35	30	6	-	-	-	660	1.37%	0.43%	
West Central Georgia Bank	No	Thomaston	145,960	60,877	1,416	1.92	8.68	3.98	49.20	25.88	58.90	1	4	5	477	33	-	-	2.19%	0.02%
Bank Of Dawson	Yes	Dawson	144,350	87,375	1,239	1.74	9.95	4.22	54.70	18.08	20.79	150	18	41	1,394	-	1,305	114	1.56%	0.98%
Bank Of Dade	Yes	Trenton	144,297	77,922	1,608	2.10	49.94	3.92	49.00	9.25	20.28	56	42	47	1,807	102	687	-	1.19%	0.55%
Farmers State Bank	Yes	Dublin	144,173	112,524	1,559	2.05	15.71	4.64	57.80	12.74	22.44	60	2	37	1,684	76	34	-	2.55%	0.08%
Loyal Trust Bank	No	Johns Creek	142,371	113,862	(913)	(1.32)	(7.62)	3.09	130.10	17.58	0.79	185	-	-	-	-	-	-	1.17%	0.00%
Wheeler County State Bank	Yes	Alamo	140,121	85,047	1,622	2.33	12.85	4.39	50.00	14.62	42.06	-	25	-	208	-	199	-	1.66%	0.14%
Family Bank	No	Pelham	137,228	110,933	791	1.15	9.71	4.44	69.00	12.43	9.36	130	3	38	748	22	1,650	-	1.35%	1.22%
The Merchants & Citizens Bank	No	Mcrae	131,036	36,237	432	0.66	7.45	2.78	78.70	14.52	41.57	-	11	9	242	21	11	-	2.85%	0.02%
Planters And Citizens Bank	No	Camilla	130,178	66,450	401	0.63	10.45	3.28	77.80	10.43	24.19	29	1	2	1,392	142	399	-	1.35%	0.42%
The Farmers Bank	No	Greensboro	129,867	63,347	127	0.18	2.28	2.08	90.40	11.54	13.43	-	-	2	-	-	-	-	1.57%	0.00%
Citizens Bank And Trust, Inc.	No	Trenton	127,774	71,080	965	1.50	16.75	4.60	61.80	11.30	34.06	76	4	47	550	161	132	-	1.66%	0.23%
Bank Of Hazlehurst	Yes	Hazlehurst	126,768	51,557	1,434	2.17	27.52	5.17	51.10	12.34	40.01	310	83	32	993	22	734	-	2.84%	0.34%
The Citizens National Bank Of Quitman	No	Quitman	125,611	67,655	927	1.50	13.32	4.09	54.00	13.08	38.46	-	9	15	148	4	556	-	2.01%	0.45%
The Peoples Bank	Yes	Willacoochee	111,766	35,520	771	1.34	9.82	3.21	65.40	10.98	42.03	-	3	8	260	-	296	-	0.70%	0.26%
Community Bank & Trust - West Georgia	No	Lagrange	101,896	61,162	761	1.62	43.20	5.55	74.40	8.32	28.87	221	1	6	256	-	657	-	1.14%	0.64%
Embassy National Bank	No	Lawrenceville	100,741	79,329	569	1.09	5.90	6.25	79.90	19.23	14.75	-	-	-	-	-	-	-	1.96%	0.00%
<b>Total/Average</b>			8,186,270	4,942,685	55,449	1.36	14.62	4.20	65.75	12.44	27.05	4,225	1,159	1,019	29,307	2,486	17,525	5,817	1.58%	0.31%
<b>Less than \$100 Million</b>																				
The Four County Bank	Yes	Allentown	89,096	61,556	792	1.81	13.47	4.10	56.40	12.61	29.96	50	72	32	214	29	121	-	2.08%	0.17%
First State Bank Of Randolph County	Yes	Cuthbert	88,081	31,599	243	0.54	(31.77)	2.68	81.50	9.28	40.64	8	-	18	541	-	232	104	0.99%	0.38%
Moultrie Bank & Trust	No	Moultrie	86,770	13,144	(153)	(0.45)	(1.60)	4.01	108.90	25.88	97.54	41	-	-	-	-	-	-	1.23%	0.00%
Carver State Bank	No	Savannah	83,918	42,564	310	0.72	5.77	4.92	84.00	13.20	43.98	-	4	34	95	-	567	48	1.68%	0.73%
Bank Of Wrightsville	Yes	Wrightsville	83,209	42,223	708	1.82	28.74	3.92	54.90	10.28	28.69	15	-	-	26	-	11	-	1.35%	0.01%
Bank Of Hancock County	No	Sparta	78,959	22,759	306	0.78	5.45	3.37	80.70	21.60	52.86	-	4	3	599	183	64	-	4.20%	0.31%
F & M Bank And Trust Company	No	Manchester	76,128	50,479	231	0.61	15.66	4.90	87.60	6.28	18.59	-	2	-	425	-	420	39	1.07%	0.60%
The Bank Of Edison	Yes	Edison	73,598	37,914	307	0.86	20.46	3.99	80.80	7.85	14.65	20	18	23	258	-	380	-	1.45%	0.52%
First Bank Of Pike	No	Molena	73,286	44,128	392	1.07	14.04	5.33	75.80	9.15	35.34	80	9	88	817	-	451	-	1.45%	0.62%
Southeast First National Bank	No	Summerville	59,506	16,399	440	1.44	12.25	2.94	58.90	12.65	40.53	6	-	1	109	103	-	-	1.75%	0.17%
Talbot State Bank	Yes	Woodland	57,012	32,448	(181)	(0.62)	(7.88)	3.35	118.10	10.24	23.99	-	-	1	2,316	444	665	-	0.62%	1.95%
Rochelle State Bank	No	Rochelle	56,849	37,555	(211)	(0.74)	(4.86)	3.51	118.40	15.25	28.43	73	2	3	229	-	140	-	0.89%	0.25%
The Security State Bank	Yes	Mcrae-Helena	56,487	35,141	607	2.07	13.62	5.62	61.40	14.51	23.76	15	6	6	79	-	-	-	1.76%	0.00%
Apex Banking Company Of Georgia	No	Irwinton	51,895	23,651	(146)	(0.56)	(5.61)	4.06	114.60	13.61	26.40	15	-	23	6	-	45	73	1.55%	0.23%
The Trust Bank	Yes	Lenox	47,823	18,072	854	3.57	23.99	7.15	52.70	12.65	60.21	-	4	1	31	-	322	-	1.76%	0.67%
Elberton Federal Savings & Loan Association	No	Elberton	26,597	22,407	(127)	(0.96)	(5.41)	2.76	135.80	17.95	9.30	-	-	-	713	-	99	-	0.18%	0.37%
Bank Of Lumber City	Yes	Lumber City	25,370	13,914	(32)	(0.24)	(2.06)	5.41	101.10	5.85	32.62	-	1	6	13	-	15	-	1.34%	0.06%
<b>Total/Average</b>			1,114,584	545,953	4,340	0.69	5.54	4.24	86.56	12.87	35.73	323	122	239	6,471	759	3,532	264	1.49%	0.41%