

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 +				
															\$	\$				
State Summary																				
Greater than \$10 Billion		2	80,873,658	58,765,801	542,261	1.42	13.03	3.34	50.95	9.68	13.34	25,906	23,671	64,277	138,568	10,793	231,936	12,274	0.99%	0.37%
\$1 Billion to \$10 Billion		14	29,670,722	17,441,582	173,882	1.19	13.89	3.28	61.59	9.07	27.34	8,749	3,639	5,348	40,039	2,767	67,413	10,794	1.27%	0.27%
\$500 Million to \$1 Billion		21	13,699,529	7,969,498	85,002	1.24	12.04	3.33	58.99	9.97	32.16	3,633	4,787	2,699	27,704	2,107	50,990	12,603	1.42%	0.44%
\$250 Million to \$500 Million		42	14,590,784	8,252,113	76,588	1.04	10.83	3.37	65.89	10.10	30.48	9,391	1,367	4,964	25,385	687	40,841	11,378	1.64%	0.34%
\$100 Million to \$250 Million		52	8,980,403	4,947,837	39,994	0.89	8.52	3.35	70.98	11.69	34.10	5,444	830	4,339	27,475	2,912	20,047	9,159	1.63%	0.33%
Less than \$100 Million		18	1,149,096	504,371	719	(0.53)	3.19	3.13	324.41	16.15	58.07	336	158	175	6,653	888	5,636	721	1.62%	0.61%
State Total		149	148,964,192	97,881,202	918,446	1.27	12.55	3.33	58.59	9.80	21.13	53,459	34,452	81,802	265,824	20,154	416,863	56,929	1.19%	0.35%
Greater than \$10 Billion																				
Synovus Bank	No	Columbus	57,282,102	41,204,780	358,655	1.25	14.48	3.11	52.00	9.06	12.80	15,414	13,671	48,845	53,909	2,251	109,024	11,439	0.99%	0.21%
Ameris Bank	No	Atlanta	23,591,556	17,561,021	183,606	1.58	11.58	3.56	49.90	10.30	13.87	10,492	10,000	15,432	84,659	8,542	122,912	835	0.98%	0.52%
Total/Average			80,873,658	58,765,801	542,261	1.42	13.03	3.34	50.95	9.68	13.34	25,906	23,671	64,277	138,568	10,793	231,936	12,274	0.99%	0.37%
\$1 Billion to \$10 Billion																				
Rbc Bank (Georgia), National Association	No	Atlanta	6,175,672	2,236,922	27,506	0.89	11.01	1.60	49.90	8.79	67.94	1,451	590	2,096	15,005	1,092	7,005	-	0.47%	0.13%
Metro City Bank	No	Doraville	3,163,435	2,774,089	35,766	2.33	23.93	4.17	33.60	10.06	7.19	104	11	390	3,125	-	19,966	3,562	0.60%	0.74%
Colony Bank	No	Fitzgerald	2,722,323	1,452,805	9,217	0.68	7.88	3.11	77.60	8.10	27.09	1,150	177	274	987	-	4,948	246	0.96%	0.19%
United Bank	No	Zebulon	2,396,209	727,667	16,012	1.36	18.73	2.39	57.30	7.96	65.90	(43)	400	357	3,349	63	5,434	27	2.08%	0.23%
Pinnacle Bank	No	Elberton	2,039,890	1,313,271	11,021	1.08	12.77	3.44	62.90	8.04	29.55	1,500	234	524	1,739	-	1,700	1,000	1.15%	0.13%
Queensborough National Bank & Trust Company	No	Louisville	1,983,034	1,014,383	9,260	0.90	13.23	2.92	69.10	7.99	26.88	(500)	163	208	3,845	1,302	12,671	627	1.28%	0.72%
The Piedmont Bank	No	Norcross	1,801,010	1,303,851	11,055	1.23	12.35	3.67	53.90	9.69	19.27	1,335	1	-	-	-	-	-	0.96%	0.00%
Heritage Southeast Bank	No	Jonesboro	1,711,594	1,111,259	7,826	0.92	8.06	3.37	69.90	9.89	27.07	-	818	750	995	-	2,078	857	1.38%	0.17%
Thomasville National Bank	No	Thomasville	1,583,553	1,207,414	12,951	1.73	21.25	3.13	47.10	8.24	14.10	700	8	6	1,157	-	1,069	-	2.17%	0.07%
Morris Bank	No	Dublin	1,420,922	1,009,136	13,482	1.90	15.72	4.17	52.70	11.51	23.09	750	230	468	2,523	-	2,565	3,715	1.24%	0.43%
Georgia Banking Company	No	Atlanta	1,320,569	964,083	(301)	(0.05)	(0.53)	3.29	94.70	9.89	8.56	1,537	174	23	1,024	279	3,114	-	1.13%	0.23%
BankSouth	No	Greensboro	1,192,984	834,489	6,086	1.00	10.85	3.46	83.80	9.39	21.59	255	242	4	3,154	-	2,992	14	1.51%	0.25%
PrimeSouth Bank	No	Blackshear	1,112,898	830,928	6,840	1.26	14.84	3.52	56.10	8.70	13.41	510	508	121	1,051	31	2,798	675	1.44%	0.31%
PeoplesSouth Bank	No	Colquitt	1,046,629	661,285	7,161	1.38	24.43	3.66	53.60	8.75	31.07	-	83	127	2,085	-	1,073	71	1.37%	0.11%
Total/Average			29,670,722	17,441,582	173,882	1.19	13.89	3.28	61.59	9.07	27.34	8,749	3,639	5,348	40,039	2,767	67,413	10,794	1.27%	0.27%

GEORGIA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2022

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 +				
															\$	\$				
\$500 Million to \$1 Billion																				
First Ic Bank	No	Doraville	980,216	715,666	10,980	2.20	20.86	3.71	46.00	10.47	26.14	-	76	-	2,334	-	-	-	1.35%	0.00%
First American Bank And Trust Company	No	Athens	965,615	471,342	5,543	1.23	14.75	2.54	58.60	8.75	27.53	(1,000)	-	-	42	-	103	-	1.48%	0.01%
Citizens Trust Bank	No	Atlanta	832,852	317,610	3,406	0.99	12.33	2.58	65.40	8.97	53.02	100	41	83	2,601	41	1,274	-	0.97%	0.16%
Affinity Bank	No	Covington	766,352	623,432	3,713	0.99	7.23	4.21	66.30	11.88	13.50	482	101	145	3,524	-	7,030	3,538	1.45%	1.38%
Farmers & Merchants Bank	No	Lakeland	663,763	431,817	3,318	1.03	15.44	3.60	63.00	7.80	19.10	300	117	1,192	8,116	1,204	9,067	1,225	1.15%	1.73%
Quantum National Bank	Yes	Suwanee	659,711	564,449	8,378	2.52	20.11	4.47	45.80	10.19	13.60	170	1	-	-	-	-	-	1.06%	0.00%
Southeastern Bank	No	Darien	655,345	286,107	3,645	1.12	13.09	3.00	59.30	9.31	33.53	-	72	68	821	-	460	531	2.55%	0.15%
First National Community Bank	No	Chatsworth	638,096	370,629	2,797	0.91	9.24	3.34	64.00	9.66	38.47	108	91	57	1,071	-	1,307	564	0.73%	0.21%
Northeast Georgia Bank	Yes	Lavonia	631,642	262,057	3,333	1.06	9.61	2.73	61.80	9.59	35.02	182	38	55	1,038	1	921	606	1.23%	0.24%
First Chatham Bank	No	Savannah	623,997	313,925	2,072	0.69	8.60	3.03	77.00	8.16	44.36	350	47	73	-	-	2,776	3,268	1.59%	0.91%
South Georgia Banking Company	No	Omega	621,750	316,434	2,384	0.76	7.38	3.09	71.50	9.99	31.74	-	15	23	1,059	-	377	-	1.40%	0.06%
Promiseone Bank	Yes	Duluth	619,217	481,431	7,431	2.48	18.42	3.90	44.80	12.08	5.64	426	3	31	-	198	2,226	346	0.98%	0.28%
Peach State Bank & Trust	No	Gainesville	601,758	330,282	2,453	0.84	11.30	3.15	64.10	8.22	41.78	248	23	30	8	2	-	-	1.20%	0.00%
First State Bank Of Blakely	No	Blakely	601,285	372,750	2,821	0.92	6.43	3.20	64.80	14.44	25.17	25	41	94	690	480	7,305	1,011	1.22%	1.46%
Vinings Bank	No	Smyrna	595,119	252,026	257	0.08	1.61	2.79	59.40	7.11	47.05	73	60	-	351	-	-	-	1.03%	0.00%
First Bank	No	Dalton	585,264	340,932	3,356	1.11	7.81	4.50	45.30	9.20	37.34	1,944	24	41	1,304	37	2,947	-	0.68%	0.51%
FNB SOUTH	No	Alma	552,932	339,896	7,284	2.72	18.62	4.06	42.80	15.11	24.46	-	4,011	796	2,460	21	3,145	536	3.82%	0.10%
Community Bank Of Pickens County	No	Jasper	550,601	304,950	3,565	1.32	13.23	3.18	51.40	10.36	40.73	-	10	1	1,672	-	1,268	280	1.36%	0.28%
Guardian Bank	Yes	Valdosta	539,124	319,074	3,754	1.41	14.01	3.06	55.30	10.40	30.47	225	4	1	109	123	5,325	698	1.70%	0.72%
The Citizens Bank Of Georgia	No	Cumming	509,136	256,233	2,416	0.96	12.43	2.83	56.60	8.82	50.66	-	1	5	41	-	-	-	1.43%	0.00%
Oconee State Bank	No	Watkinsville	505,754	298,456	2,096	0.77	10.34	2.89	75.60	8.91	35.99	-	11	4	463	-	5,459	-	1.52%	1.08%
Total/Average			13,699,529	7,969,498	85,002	1.24	12.04	3.33	58.99	9.97	32.16	3,633	4,787	2,699	27,704	2,107	50,990	12,603	1.42%	0.44%

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															30-90	90 +				
															\$	\$				
\$250 Million to \$500 Million																				
Peoples Bank & Trust	No	Buford	470,768	141,822	1,705	0.74	9.89	2.60	70.70	9.38	51.20	-	61	-	101	-	100	688	1.27%	0.17%
American Commerce Bank, National Association	No	Bremen	435,638	388,221	3,412	1.59	12.74	4.38	51.10	12.87	11.28	450	52	-	1,307	-	1,887	-	1.84%	0.43%
TC Federal Bank	No	Thomasville	431,249	304,614	1,328	0.66	4.24	3.42	76.50	15.84	28.37	61	65	37	729	-	570	1,115	1.40%	0.39%
Citizens Bank Of Americus	No	Americus	429,140	208,444	2,187	1.00	13.79	2.83	59.50	8.48	33.62	-	25	16	486	-	259	-	2.15%	0.06%
Persons Banking Company	Yes	Forsyth	428,694	188,488	587	0.27	6.24	2.48	90.80	6.02	43.38	-	40	136	257	-	-	1,350	1.23%	0.31%
First National Bank Of Coffee County	Yes	Douglas	428,103	172,803	1,382	0.65	6.72	2.59	77.60	7.90	51.26	-	3	-	250	-	-	-	1.27%	0.00%
Sunmark Community Bank	Yes	Hawkinsville	424,132	269,140	2,767	1.31	11.85	3.73	62.70	9.09	29.05	387	59	28	1,699	-	364	-	1.94%	0.09%
Pineland Bank	No	Alma	424,005	284,744	1,606	0.79	9.09	3.92	74.20	8.88	23.76	243	74	11	808	51	2,808	261	1.51%	0.66%
Bank Of Madison	No	Madison	411,401	236,965	2,394	1.16	14.75	3.28	56.00	8.76	14.62	10	14	12	383	-	240	964	1.42%	0.29%
First Port City Bank	No	Bainbridge	408,534	309,326	1,445	0.71	9.76	3.53	66.90	7.78	9.54	910	5	4	59	-	25	-	1.33%	0.01%
The Commercial Bank	Yes	Crawford	392,555	254,307	4,576	2.25	28.38	3.76	45.60	8.14	20.07	180	22	19	94	-	2,054	-	1.99%	0.52%
First National Bank Of Griffin	No	Griffin	392,476	113,123	539	0.28	5.20	2.29	87.60	6.49	53.89	30	1	3	316	198	168	-	1.31%	0.09%
Georgia Community Bank	Yes	Dawson	391,930	222,822	2,011	0.99	7.88	3.25	71.20	10.52	22.59	120	40	63	1,061	-	2,122	10	1.24%	0.54%
The Bank Of Lafayette	No	La Fayette	388,577	119,923	1,466	0.71	14.28	2.42	64.60	9.04	15.85	-	46	5	1,253	16	1,395	-	0.69%	0.36%
First Century Bank, National Association	No	Commerce	381,898	24,446	4,178	1.64	11.95	5.01	41.20	19.02	64.97	3,783	2	3,783	101	-	72	3,734	0.90%	1.00%
Planters First Bank	Yes	Cordele	375,668	250,837	2,004	1.04	10.35	3.82	74.90	9.12	14.16	60	42	51	832	-	860	599	1.59%	0.39%
Glennville Bank	No	Glennville	374,690	177,751	2,445	1.35	15.63	3.31	55.90	9.99	33.37	-	5	11	878	-	1,172	-	1.97%	0.31%
Exchange Bank	No	Milledgeville	368,461	184,945	1,918	1.02	11.10	3.09	65.50	10.96	43.66	-	5	9	3,328	289	396	-	1.67%	0.19%
Century Bank & Trust	No	Milledgeville	365,737	162,676	1,995	1.03	13.61	2.66	60.10	9.63	39.97	60	14	14	56	1	13	21	1.10%	0.01%
F&M Bank	No	Washington	358,395	192,833	1,887	1.03	8.63	3.65	62.60	12.79	27.91	300	92	3	1,359	-	1,649	-	1.83%	0.46%
Commercial Banking Company	No	Valdosta	344,434	184,925	1,726	1.00	10.42	3.12	65.70	9.95	43.23	-	53	13	50	-	643	-	1.85%	0.19%
Century Bank Of Georgia	No	Cartersville	340,569	108,453	1,641	0.97	15.88	2.62	56.90	8.09	57.24	-	1	-	50	-	16	7	2.31%	0.01%
Citizens Bank of the South	No	Sandersville	334,539	198,965	1,199	0.69	7.39	3.41	72.80	9.72	27.69	115	31	5	905	-	407	-	1.46%	0.12%
Bank of Dudley	No	Dudley	328,455	193,952	1,615	1.00	10.19	3.40	67.10	10.17	27.25	9	12	12	299	4	311	-	1.53%	0.10%
First State Bank	No	Wrens	327,517	228,334	2,415	1.47	19.20	4.14	51.70	9.06	22.60	180	1	10	1,001	-	339	975	1.07%	0.40%
First Southern Bank	No	Waycross	327,493	140,370	292	0.19	3.43	2.72	93.60	6.26	44.50	(64)	68	10	-	-	47	370	1.25%	0.13%
Touchmark National Bank	No	Alpharetta	323,955	274,241	2,590	1.40	10.02	3.39	48.70	15.36	15.34	350	40	114	109	-	7,570	-	2.09%	1.03%
Greater Community Bank	Yes	Rome	323,799	218,838	2,099	1.27	10.68	3.70	70.70	9.81	28.04	-	35	56	145	33	94	-	1.49%	0.04%
The Citizens Bank of Swainsboro	No	Swainsboro	304,791	210,518	1,825	1.22	12.64	3.95	62.30	9.89	22.69	180	65	84	288	-	262	-	2.23%	0.09%
First National Bank Of Decatur County	No	Bainbridge	301,068	155,391	750	0.50	6.88	2.91	78.60	8.53	25.08	-	4	112	427	-	1,448	-	1.46%	0.48%
Great Oaks Bank	Yes	Eastman	292,189	170,745	1,274	0.86	7.59	3.92	73.10	9.72	37.65	332	7	50	3	-	145	301	1.30%	0.15%
Flint Community Bank	Yes	Albany	291,162	254,096	2,210	1.50	14.19	3.70	61.50	8.45	7.91	60	-	-	1,045	-	3,703	-	1.14%	1.27%
United National Bank	No	Cairo	287,271	200,388	1,544	1.08	8.46	3.46	61.40	12.73	28.85	-	44	64	690	51	4,035	-	2.63%	1.40%
Georgia Primary Bank	No	Atlanta	281,347	206,436	1,349	0.95	10.41	3.68	70.10	10.96	14.42	-	4	-	-	-	-	-	1.31%	0.00%
Altamaha Bank And Trust Company	Yes	Vidalia	268,148	179,181	2,226	1.67	17.39	4.07	60.80	9.32	17.28	140	3	22	474	-	493	-	1.42%	0.18%
Durden Banking Company, Incorporated	Yes	Twin City	267,018	134,184	2,238	1.71	11.18	3.50	58.60	12.74	34.55	-	57	42	1,589	44	266	-	2.53%	0.12%
Douglas National Bank	Yes	Douglas	265,566	161,122	3,064	2.35	21.23	3.60	48.40	9.66	35.36	-	17	10	1,039	-	214	-	1.25%	0.03%
Rabun County Bank	No	Clayton	264,373	144,592	1,045	0.79	7.80	2.77	69.20	10.37	44.45	-	3	-	208	-	240	828	2.18%	0.40%
State Bank of Cochran	Yes	Cochran	264,170	138,889	2,089	1.60	9.78	3.46	59.00	12.89	39.79	-	232	143	1,104	-	2,342	155	4.45%	0.95%
Barwick Banking Company	No	Barwick	262,494	212,118	(379)	(0.36)	(3.26)	3.39	89.70	10.55	19.55	890	-	4	-	-	-	-	1.10%	0.00%
First Peoples Bank	No	Pine Mountain	258,040	156,975	801	0.62	7.79	3.72	68.40	10.14	20.51	605	8	8	602	-	1,610	-	1.80%	0.62%
AB&T	No	Albany	250,335	171,170	1,143	0.88	9.65	2.79	63.90	9.05	33.57	-	15	-	-	-	502	-	1.38%	0.20%
Total/Average			14,590,784	8,252,113	76,588	1.04	10.83	3.37	65.89	10.10	30.48	9,391	1,367	4,964	25,385	687	40,841	11,378	1.64%	0.34%

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\$100 Million to \$250 Million																				
Community Banking Company of Fitzgerald	No	Fitzgerald	249,171	134,587	1,603	1.28	13.18	3.08	53.40	9.17	37.15	60	6	30	341	4	698	-	3.05%	0.28%
River City Bank	No	Rome	248,632	168,175	1,174	1.01	10.83	3.76	71.50	10.27	26.48	80	3	2	48	6	-	-	1.58%	0.00%
The Geo. D. Warthen Bank	No	Sandersville	243,441	109,762	415	0.33	4.80	3.09	87.20	7.08	42.32	27	56	126	1,166	42	1,240	75	1.02%	0.56%
Farmers & Merchants Bank	No	Eatonton	231,151	78,536	861	0.70	7.17	2.44	74.90	11.72	40.20	-	18	10	190	9	886	-	2.70%	0.38%
Bank Of Alapaha	No	Alapaha	230,617	120,213	924	0.76	11.29	2.89	67.20	9.14	27.80	145	75	19	1,719	-	51	72	2.10%	0.05%
American Pride Bank	Yes	Macon	230,411	179,294	1,551	1.34	7.68	4.03	70.10	14.11	18.31	-	-	-	-	-	21	49	1.41%	0.03%
Vidalia Federal Savings Bank	No	Vidalia	221,330	69,560	(243)	(0.22)	(1.59)	1.55	114.00	14.06	72.48	-	-	8	2,402	145	431	-	0.68%	0.26%
Waycross Bank & Trust	Yes	Waycross	218,559	100,618	1,196	1.07	11.40	2.72	64.80	10.60	45.82	-	-	3	69	46	308	-	1.97%	0.16%
The Peoples Bank	No	Eatonton	216,178	125,564	221	0.21	2.15	3.30	92.30	9.78	34.48	-	2	1	192	-	52	915	1.97%	0.45%
South Georgia Bank	Yes	Glennville	213,229	109,674	1,962	1.84	15.49	3.80	55.30	10.72	37.73	20	20	-	514	-	-	-	2.34%	0.00%
Bank of Eastman	Yes	Eastman	212,741	94,985	640	0.61	4.79	2.85	80.30	10.15	41.93	-	83	1	1,295	1,342	1,254	1,169	1.50%	1.77%
Classic City Bank	No	Athens	211,543	109,377	645	0.72	7.35	2.56	69.60	10.00	47.74	54	-	-	-	-	-	-	1.01%	0.00%
The First National Bank Of Waynesboro	No	Waynesboro	203,893	105,038	1,370	1.33	9.79	3.49	56.00	14.35	41.47	120	18	16	66	58	173	-	1.45%	0.11%
South Coast Bank & Trust	Yes	Brunswick	203,132	150,734	1,583	1.57	17.29	3.70	58.30	8.92	18.82	126	1	8	-	-	13	-	1.64%	0.01%
First Federal Savings & Loan Association Of Valdosta	No	Valdosta	200,931	161,504	514	0.49	3.48	3.86	82.80	14.35	15.12	40	42	3	886	-	1,954	340	0.44%	1.14%
North Georgia National Bank	No	Northcoun	199,419	105,985	802	0.80	13.14	3.26	68.40	8.64	20.60	102	5	5	212	-	1,311	-	1.12%	0.66%
Citizens Community Bank	Yes	Hahira	196,606	94,266	821	0.83	8.03	3.27	75.50	10.22	45.22	70	18	33	355	14	440	-	1.07%	0.23%
Bank Of Newington	No	Newington	192,409	152,386	1,631	1.79	18.80	5.32	54.70	9.13	17.10	50	1	-	1,331	-	-	-	1.46%	0.00%
Signature Bank Of Georgia	No	Sandy Springs	187,380	123,923	653	0.65	5.72	3.35	82.50	10.91	29.48	-	-	-	-	-	451	4,623	0.77%	2.53%
Southern Bank	No	Sardis	184,681	133,967	178	0.22	2.17	3.85	84.20	10.32	13.68	300	5	9	2,114	-	374	554	0.94%	0.50%
Community Bank Of Georgia	No	Baxley	177,664	97,119	1,063	1.17	14.36	3.54	50.00	9.10	43.65	158	20	225	316	-	1,627	25	2.37%	0.93%
Farmers State Bank	Yes	Lincolnton	175,553	77,470	1,074	1.24	8.43	3.67	71.30	13.22	41.39	30	24	22	1,246	10	245	-	1.89%	0.15%
Onesouth Bank	Yes	Blakely	175,484	148,270	318	0.39	2.83	4.13	80.60	10.56	12.51	364	28	22	229	151	472	-	1.50%	0.36%
Bank Of Monticello	Yes	Monticello	165,922	86,707	1,353	1.64	15.63	3.44	56.30	8.89	41.63	-	21	38	458	-	701	-	1.31%	0.42%
First Bank Of Coastal Georgia	No	Pembroke	161,419	31,802	378	0.45	5.81	2.23	82.60	10.90	29.49	-	-	-	85	1	-	-	2.76%	0.00%
Peoples Bank	No	Lyons	159,842	87,267	574	0.72	9.14	2.97	70.90	8.08	43.96	-	2	2	37	-	40	-	1.87%	0.03%
Farmers State Bank	Yes	Dublin	159,591	100,694	836	1.05	8.33	3.33	69.10	10.71	38.32	60	2	3	1,024	148	215	-	2.91%	0.23%
Mount Vernon Bank	Yes	Vidalia	156,447	74,388	791	1.00	9.80	3.19	71.20	10.80	41.04	12	-	-	102	680	12	273	1.32%	0.62%
Bank Of Camilla	No	Camilla	153,018	76,897	666	0.92	5.65	3.08	69.50	22.70	24.53	-	2	4	56	-	459	283	1.23%	0.48%
Tandem Bank	No	Tucker	152,394	93,358	65	0.09	0.76	3.14	88.80	12.03	38.98	235	2	-	-	-	-	-	1.27%	0.00%
Legacy State Bank	No	Loganville	151,499	98,855	994	1.34	14.50	3.40	61.00	10.72	29.76	-	-	-	-	-	33	765	1.48%	0.53%
The Claxton Bank	Yes	Claxton	149,941	89,960	725	0.98	8.90	3.93	76.30	9.75	21.70	35	5	3	384	-	32	-	1.83%	0.02%
Bank Of Dawson	Yes	Dawson	149,816	80,489	1,128	1.48	8.02	3.20	55.80	16.63	29.12	150	1	19	1,984	-	993	-	1.68%	0.66%
Farmers And Merchants Bank	No	Sylvania	149,486	42,686	585	0.77	6.79	2.26	67.20	12.89	50.16	-	8	-	112	-	297	-	2.02%	0.20%
West Central Georgia Bank	No	Thomaston	147,774	51,703	865	1.14	5.13	2.99	60.90	23.77	64.41	7	12	4	583	5	-	-	2.59%	0.00%
The Peoples Bank of Georgia	No	Talbotton	146,021	116,398	1,054	1.44	16.81	5.10	63.60	8.86	3.92	55	31	93	280	105	813	16	0.81%	0.64%
Bank Of Dade	Yes	Trenton	144,206	67,331	1,502	2.01	25.46	3.70	50.10	8.97	29.64	5	123	84	1,836	40	478	-	1.31%	0.36%

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 + \$				
\$100 Million to \$250 Million (Continued)																				
Family Bank	No	Pelham	143,985	101,628	693	0.96	9.17	3.96	69.90	10.76	24.96	120	15	10	649	1	1,357	-	1.33%	0.94%
Wilcox County State Bank	No	Abbeville	143,306	99,993	730	1.00	10.14	3.87	67.00	10.62	14.57	48	6	5	453	4	379	-	1.77%	0.27%
The Bank of Soperton	Yes	Soperton	139,507	118,992	1,007	1.47	12.09	4.80	68.20	10.03	9.91	140	11	16	247	-	118	-	1.60%	0.08%
Bank Of Hazlehurst	Yes	Hazlehurst	136,903	49,949	(2,010)	(2.87)	(22.31)	2.81	77.60	10.06	51.91	2,490	52	3,455	1,055	-	1,023	-	2.07%	0.25%
Citizens Bank And Trust, Inc.	No	Trenton	136,470	65,445	594	0.88	10.04	4.16	70.90	9.70	42.63	31	14	15	615	1	89	-	1.64%	0.07%
Planters And Citizens Bank	No	Camilla	136,037	56,588	321	0.48	6.35	3.06	79.30	9.47	37.59	57	5	-	738	-	501	-	1.43%	0.37%
The Citizens Bank of Cochran	No	Cochran	134,273	104,830	995	1.49	13.16	4.34	58.10	12.56	11.00	-	13	35	231	-	22	-	1.19%	0.02%
The Farmers Bank	No	Greensboro	133,861	70,732	551	0.78	7.97	2.77	70.80	11.41	6.27	-	-	1	-	-	-	-	1.45%	0.00%
The Merchants & Citizens Bank	No	Mcrae	133,593	32,797	2,428	3.63	32.40	2.44	34.60	14.16	49.88	-	65	1	330	48	36	-	3.09%	0.06%
Embassy National Bank	No	Lawrenceville	132,463	77,297	563	0.92	5.89	3.64	79.00	15.24	44.05	-	-	-	-	-	-	-	2.01%	0.00%
The Citizens National Bank Of Quitman	No	Quitman	132,419	66,039	515	0.76	7.26	3.10	70.20	11.04	41.87	-	4	4	158	52	54	-	2.07%	0.08%
Wheeler County State Bank	Yes	Alamo	130,530	73,080	555	0.86	4.95	3.06	73.20	13.38	42.71	-	9	3	157	-	256	-	1.75%	0.20%
Craft Bank	No	Atlanta	128,879	75,972	(329)	(0.65)	(2.94)	4.26	105.90	19.93	37.46	178	-	-	-	-	-	-	1.11%	0.00%
Loyal Trust Bank	No	Johns Creek	125,215	68,317	577	0.89	4.76	2.45	78.50	17.85	52.04	75	-	-	659	-	-	-	1.20%	0.00%
The Peoples Bank	Yes	Willacoochee	121,431	36,636	332	0.56	4.59	2.25	79.30	9.55	48.03	-	2	1	551	-	138	-	0.70%	0.11%
Total/Average			8,980,403	4,947,837	39,994	0.89	8.52	3.35	70.98	11.69	34.10	5,444	830	4,339	27,475	2,912	20,047	9,159	1.63%	0.33%
Less than \$100 Million																				
First State Bank of Randolph County	Yes	Cuthbert	88,933	30,413	174	0.35	8.41	2.48	87.20	8.57	33.87	6	-	1	169	-	1,437	-	1.21%	1.62%
The Four County Bank	Yes	Allentown	87,136	59,274	643	1.49	10.01	3.78	61.50	12.37	33.34	30	17	15	352	11	148	-	2.08%	0.18%
Bank Of Hancock County	No	Sparta	84,231	22,667	235	0.54	3.30	3.11	84.60	19.49	57.07	-	9	9	232	149	109	-	4.21%	0.31%
Carver State Bank	No	Savannah	84,014	30,258	249	0.76	5.51	3.31	79.70	15.66	62.67	-	12	13	283	14	705	48	2.52%	0.91%
F & M Bank And Trust Company	No	Manchester	83,154	42,878	84	0.20	4.74	3.14	99.60	5.21	30.87	-	5	4	199	-	457	457	1.26%	1.10%
Community Bank & Trust - West Georgia	No	Lagrange	81,174	28,478	343	0.83	19.60	2.78	126.40	8.10	52.28	-	1	-	1,505	-	234	185	1.69%	0.52%
Bank Of Wrightsville	Yes	Wrightsville	79,090	35,151	362	0.93	10.83	3.14	70.00	9.13	36.54	30	-	-	236	-	77	-	1.56%	0.10%
First Bank Of Pike	No	Molena	77,705	42,886	224	0.60	8.27	4.34	82.10	7.86	41.18	75	15	54	482	268	204	-	1.41%	0.61%
The Bank Of Edison	Yes	Edison	70,020	30,131	(56)	(0.16)	(2.20)	3.10	101.70	7.94	30.95	18	21	26	181	-	94	-	1.46%	0.13%
Southeast First National Bank	No	Summerville	67,142	14,115	74	0.22	2.06	2.17	90.20	10.62	54.70	6	-	1	125	11	6	-	1.96%	0.03%
Talbot State Bank	Yes	Woodland	58,030	33,382	(203)	(0.68)	(5.93)	3.42	120.50	10.71	35.10	-	-	-	2,058	435	898	-	0.62%	2.30%
The Security State Bank	Yes	Mcrae	56,927	29,073	252	0.88	5.38	4.03	76.70	13.33	34.63	13	12	-	29	-	-	-	2.13%	0.00%
Wilkinson County Bank	No	Irwinton	53,042	21,531	89	0.32	2.75	3.27	108.90	13.51	27.20	-	1	1	77	-	132	-	1.74%	0.25%
The Trust Bank	Yes	Lenox	50,712	20,395	574	2.32	18.79	3.87	89.50	10.29	56.39	-	1	4	173	-	699	31	1.61%	1.44%
Rochelle State Bank	No	Rochelle	48,596	25,863	(361)	(1.49)	(7.38)	2.76	152.60	18.62	29.14	121	38	45	121	-	126	-	0.67%	0.26%
Elberton Federal Savings & Loan Association	No	Elberton	27,343	22,661	(67)	(0.48)	(2.74)	3.00	116.10	17.67	14.31	-	-	-	381	-	207	-	0.18%	0.76%
Bank Of Lumber City	No	Lumber City	26,299	12,465	(108)	(0.84)	(6.06)	4.21	117.60	15.36	44.23	-	26	2	50	-	103	-	1.57%	0.39%
Moultrie Bank & Trust	No	Moultrie	25,548	2,750	(1,789)	(15.40)	(17.85)	0.41	4,174.40	86.31	370.86	37	-	-	-	-	-	-	1.35%	0.00%
Total/Average			1,149,096	504,371	719	(0.53)	3.19	3.13	324.41	16.15	58.07	336	158	175	6,653	888	5,636	721	1.62%	0.61%