

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	82,270,102	61,378,314	846,393	1.46	13.72	3.50	49.60	9.87	10.47	61,580	38,762	89,271	149,424	15,821	241,217	843	0.99%	0.36%	
\$1 Billion to \$10 Billion		14	29,817,641	18,322,412	283,657	1.27	15.23	3.47	58.89	9.30	24.54	17,055	7,496	11,034	34,292	4,047	64,673	10,812	1.27%	0.25%	
\$500 Million to \$1 Billion		21	13,481,588	7,965,712	126,104	1.23	10.49	3.50	56.63	10.39	30.32	7,422	8,077	12,302	22,031	5,376	45,009	15,664	1.38%	0.47%	
\$250 Million to \$500 Million		40	13,906,840	8,256,685	118,461	1.14	12.64	3.50	64.09	10.32	27.77	7,690	2,430	2,525	20,936	1,841	36,816	5,848	1.69%	0.30%	
\$100 Million to \$250 Million		53	9,298,486	5,418,241	70,918	1.02	9.97	3.54	68.35	11.92	31.02	8,841	1,844	5,062	27,388	970	21,775	8,757	1.56%	0.31%	
Less than \$100 Million		18	1,152,537	541,235	2,958	(0.00)	5.43	3.21	125.69	13.89	39.85	538	248	383	7,376	586	4,416	683	1.51%	0.46%	
State Total		148	149,927,194	101,882,599	1,448,491	1.33	13.33	3.49	55.17	10.00	18.16	103,126	58,857	120,577	261,447	28,641	413,906	42,607	1.18%	0.34%	
Greater than \$10 Billion																					
Synovus Bank	395238	No	Columbus	58,543,278	42,571,458	563,561	1.30	15.73	3.25	50.50	9.04	12.25	33,618	24,711	64,567	60,102	3,443	122,541	-	0.99%	0.20%
Ameris Bank	764030	No	Atlanta	23,726,824	18,806,856	282,832	1.62	11.71	3.74	48.70	10.70	8.69	27,962	14,051	24,704	89,322	12,378	118,676	843	0.98%	0.51%
Total/Average				82,270,102	61,378,314	846,393	1.46	13.72	3.50	49.60	9.87	10.47	61,580	38,762	89,271	149,424	15,821	241,217	843	0.99%	0.36%
\$1 Billion to \$10 Billion																					
Rbc Bank (Georgia), National Association	3783948	No	Atlanta	6,034,931	2,341,550	51,069	1.10	13.75	1.88	44.40	9.19	65.00	2,949	653	3,095	9,311	1,571	9,565	-	0.48%	0.18%
Metro City Bank	3437456	No	Doraville	3,362,015	2,982,221	52,708	2.25	22.66	4.07	34.20	9.73	5.91	(1,599)	19	390	3,676	-	17,700	4,328	0.50%	0.66%
Colony Bank	491934	No	Fitzgerald	2,799,773	1,586,613	14,827	0.72	8.39	3.23	75.20	8.96	24.29	2,470	228	426	1,689	-	5,302	246	0.96%	0.20%
United Bank	37435	No	Zebulon	2,379,798	751,570	27,751	1.56	21.75	2.77	52.00	8.36	63.83	32	539	571	3,816	-	5,686	-	2.01%	0.24%
Pinnacle Bank	366238	No	Elberton	2,024,223	1,388,719	17,490	1.13	13.98	3.61	61.40	8.31	23.76	2,625	287	895	443	-	1,436	1,000	1.15%	0.12%
Queensborough National Bank & Trust Company	960935	No	Louisville	1,936,532	1,024,488	15,283	1.00	14.90	3.10	66.80	8.43	24.39	(500)	219	337	4,073	1,129	12,181	627	1.26%	0.70%
The Piedmont Bank	3489035	No	Norcross	1,825,163	1,377,873	18,532	1.37	13.73	3.89	51.00	9.90	16.02	2,265	2	47	-	-	-	-	0.97%	0.00%
Heritage Southeast Bank	628178	No	Jonesboro	1,731,583	1,142,106	13,900	1.08	9.56	3.59	66.10	10.22	25.05	-	851	910	1,476	-	2,028	857	1.33%	0.16%
Thomasville National Bank	2344753	No	Thomasville	1,558,519	1,237,074	19,573	1.72	21.06	3.42	50.00	8.30	8.76	900	17	15	885	-	753	-	2.13%	0.05%
Morris Bank	423739	No	Dublin	1,424,799	1,029,326	16,364	1.53	12.60	4.19	52.80	11.64	20.37	4,500	374	3,855	2,826	-	2,465	3,715	1.27%	0.42%
Georgia Banking Company	3016347	No	Atlanta	1,378,007	1,036,036	3,540	0.37	4.05	3.70	82.10	9.37	7.47	2,288	174	86	902	-	3,058	-	1.12%	0.20%
BankSouth	88231	No	Greensboro	1,191,412	890,006	9,629	1.06	11.31	3.71	82.30	9.79	18.52	360	861	4	463	-	794	14	1.49%	0.07%
PrimeSouth Bank	1011638	No	Blackshear	1,091,455	857,661	11,602	1.41	16.88	3.76	53.80	9.04	9.46	765	646	146	1,042	373	2,929	-	1.44%	0.30%
PeoplesSouth Bank	518037	No	Colquitt	1,079,431	677,169	11,389	1.45	28.64	3.70	52.40	8.97	30.69	-	2,626	257	3,690	974	776	25	1.70%	0.16%
Total/Average				29,817,641	18,322,412	283,657	1.27	15.23	3.47	58.89	9.30	24.54	17,055	7,496	11,034	34,292	4,047	64,673	10,812	1.27%	0.25%

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First Ic Bank	2877840	No	Doraville	965,756	777,436	16,372	2.19	20.64	4.02	46.70	11.27	16.91	-	198	-	449	-	1,148	-	1.26%	0.12%
First American Bank And Trust Company	921039	No	Athens	961,176	508,410	9,092	1.32	16.00	2.68	56.00	8.76	21.35	(1,000)	-	-	9	-	78	-	1.37%	0.01%
Citizens Trust Bank	680130	No	Atlanta	812,605	336,447	6,130	1.11	14.55	2.85	61.60	8.52	49.06	100	134	190	2,329	3,252	1,501	-	0.91%	0.58%
Affinity Bank	321273	No	Covington	776,600	650,401	5,654	0.99	7.33	4.16	66.10	11.85	10.51	674	258	179	1,845	-	7,017	3,538	1.44%	1.36%
Promiseone Bank	3832127	Yes	Duluth	662,026	510,112	11,163	2.41	19.16	3.93	46.00	11.55	9.49	531	8	31	442	198	2,215	212	0.94%	0.24%
Quantum National Bank	2354387	Yes	Suwanee	659,432	576,918	13,724	2.75	21.79	4.68	43.60	10.35	11.25	170	1	-	1,047	-	-	-	1.04%	0.00%
Farmers & Merchants Bank	763930	No	Lakeland	642,591	434,990	5,482	1.12	17.13	3.84	58.60	8.03	15.35	1,050	124	2,186	5,604	302	9,812	1,225	1.08%	1.76%
Southeastern Bank	210238	No	Darien	636,296	296,022	6,222	1.26	15.30	3.18	58.30	9.53	34.89	-	91	107	850	75	628	240	2.46%	0.15%
First National Community Bank	450632	No	Chatsworth	632,013	377,840	4,926	1.06	10.73	3.57	61.10	9.81	36.32	162	107	85	3,207	-	966	564	0.73%	0.15%
Northeast Georgia Bank	888833	Yes	Lavonia	621,140	269,150	6,131	1.29	12.08	2.99	57.50	10.00	34.06	339	52	87	500	1	1,146	-	1.25%	0.18%
South Georgia Banking Company	767732	No	Omega	613,812	333,220	4,189	0.90	8.85	3.28	68.50	10.23	28.54	-	20	31	1,918	505	338	-	1.33%	0.14%
First Chatham Bank	3075474	No	Savannah	607,926	313,180	4,503	0.98	12.47	3.40	71.20	8.50	43.89	650	116	262	554	-	2,620	3,268	1.65%	0.91%
Peach State Bank & Trust	3348468	No	Gainesville	598,658	326,433	4,314	0.97	13.03	3.29	61.10	9.51	41.57	248	34	35	-	1	-	-	1.22%	0.00%
First State Bank Of Blakely	5135	No	Blakely	569,677	388,414	5,077	1.12	7.65	3.55	60.00	15.36	14.62	25	59	115	353	676	5,592	850	1.17%	1.25%
FNB SOUTH	12030	No	Alma	563,861	344,739	11,535	2.82	19.31	4.20	40.40	14.72	26.24	-	6,775	5,098	2,427	143	15	1,124	3.32%	0.23%
Oconee State Bank	573036	No	Watkinsville	532,812	295,672	3,265	0.81	11.16	3.07	74.40	9.22	39.79	-	11	4	88	-	5,433	-	1.54%	1.02%
Guardian Bank	2989006	Yes	Valdosta	531,624	333,264	5,797	1.45	15.48	3.11	54.90	10.67	20.43	369	5	98	-	123	5,247	698	1.64%	0.72%
Community Bank Of Pickens County	2943615	No	Jasper	529,120	328,375	6,042	1.50	14.99	3.46	48.00	10.37	33.42	100	15	4	284	-	1,182	211	1.30%	0.26%
Vinings Bank	3613559	No	Smyrna	523,404	279,415	(13,616)	(2.89)	(63.44)	3.03	56.00	5.06	37.81	146	64	-	125	-	-	-	0.96%	0.00%
First Century Bank, National Association	2997748	No	Commerce	522,586	26,160	6,015	1.61	11.60	4.20	45.70	16.00	60.97	3,783	3	3,783	-	100	71	3,734	0.84%	0.75%
The Citizens Bank Of Georgia	2505451	No	Cumming	518,473	259,114	4,087	1.07	14.49	2.99	53.50	8.90	50.31	75	2	7	-	-	-	-	1.44%	0.00%
Total/Average				13,481,588	7,965,712	126,104	1.23	10.49	3.50	56.63	10.39	30.32	7,422	8,077	12,302	22,031	5,376	45,009	15,664	1.38%	0.47%

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															30-90 \$	90 + \$					
\$250 Million to \$500 Million																					
Peoples Bank & Trust	109136	No	Buford	480,118	160,984	3,103	0.90	12.76	2.77	65.90	9.57	40.16	-	115	-	467	-	100	688	1.15%	0.16%
American Commerce Bank, National Association	3272956	No	Bremen	470,888	407,907	4,955	1.51	12.14	4.39	50.60	12.46	14.24	970	62	44	939	-	2,585	-	1.87%	0.55%
First National Bank Of Coffee County	1892154	Yes	Douglas	433,181	180,702	2,667	0.83	8.58	2.80	73.20	8.17	50.69	-	5	-	103	237	899	-	1.22%	0.06%
Citizens Bank Of Americus	19936	No	Americus	421,697	213,796	3,584	1.09	15.77	2.96	57.50	8.72	31.29	-	34	23	343	-	236	-	2.10%	0.06%
Pineland Bank	6039	No	Alma	408,718	288,944	2,697	0.87	10.07	4.16	73.20	8.96	20.67	323	75	11	1,392	12	246	-	1.51%	0.06%
Sunmark Community Bank	100236	Yes	Hawkinsville	408,539	279,156	4,639	1.48	13.19	3.84	60.50	9.93	18.90	581	69	31	372	-	191	-	1.94%	0.05%
Persons Banking Company	212335	Yes	Forsyth	407,719	183,687	1,209	0.38	10.80	2.58	87.80	6.25	45.58	-	46	156	556	-	24	-	1.25%	0.01%
First Port City Bank	262237	No	Bainbridge	407,073	314,681	2,217	0.73	9.38	3.74	68.50	10.47	6.84	1,150	6	4	170	-	-	-	1.38%	0.00%
TC Federal Bank	67870	No	Thomasville	406,048	315,851	2,126	0.70	4.53	3.54	75.40	16.06	19.95	98	100	44	657	110	524	949	1.37%	0.39%
The Commercial Bank	469737	Yes	Crawford	402,534	260,420	7,067	2.33	30.93	3.91	46.30	8.83	19.37	270	34	22	496	-	1,957	-	1.98%	0.49%
First National Bank Of Griffin	563233	No	Griffin	397,325	111,227	1,348	0.46	9.53	2.51	81.20	6.64	53.45	45	2	4	324	148	153	-	1.34%	0.08%
Planters First Bank	300933	Yes	Cordele	393,691	260,602	3,412	1.18	12.39	4.01	73.00	9.37	17.04	150	88	170	371	-	777	599	1.54%	0.35%
Glennville Bank	439132	No	Glennville	385,445	187,877	4,030	1.42	17.75	3.48	53.70	9.64	29.54	-	7	88	476	-	975	-	1.83%	0.25%
Georgia Community Bank	2823221	Yes	Dawson	372,419	233,260	3,832	1.28	10.17	3.50	66.10	11.39	16.42	160	445	72	665	-	1,223	-	1.37%	0.33%
Exchange Bank	613839	No	Milledgeville	369,564	194,631	2,976	1.06	11.57	3.18	64.30	11.23	41.23	-	22	14	577	118	459	-	1.60%	0.16%
Century Bank & Trust	944337	No	Milledgeville	368,675	174,957	3,306	1.14	15.71	2.84	58.60	10.17	36.77	90	19	22	83	3	10	21	1.04%	0.01%
Bank Of Madison	752831	No	Madison	368,030	248,909	3,760	1.24	15.84	3.46	54.90	9.90	13.00	25	14	24	302	-	407	964	1.35%	0.37%
The Bank Of Lafayette	944739	No	La Fayette	366,433	128,176	2,273	0.73	19.50	2.54	64.80	9.29	10.26	25	53	9	1,385	13	1,268	-	0.67%	0.35%
F&M Bank	510330	No	Washington	359,163	192,678	3,054	1.15	9.78	3.76	61.40	14.10	27.13	425	230	44	1,996	-	1,822	-	1.95%	0.51%
Commercial Banking Company	381932	No	Valdosta	349,456	186,776	2,950	1.14	12.09	3.36	62.90	10.44	43.62	-	59	13	53	-	614	-	1.84%	0.18%
Century Bank Of Georgia	2921211	No	Cartersville	340,371	111,319	2,810	1.10	19.27	2.72	54.80	8.27	54.60	-	1	-	50	-	56	7	2.25%	0.02%
Bank of Dudley	546535	No	Dudley	340,251	206,052	2,703	1.10	11.45	3.61	65.00	10.30	30.32	14	19	23	441	6	125	-	1.44%	0.04%
Citizens Bank of the South	367431	No	Sandersville	331,249	198,908	2,055	0.79	8.41	3.59	70.30	10.27	27.40	165	78	41	449	-	432	-	1.49%	0.13%
First State Bank	36933	No	Wrens	330,051	244,990	3,831	1.54	21.10	4.25	50.80	9.60	15.20	310	1	23	522	-	246	975	1.05%	0.37%
Greater Community Bank	2354323	Yes	Rome	321,964	212,569	3,582	1.46	12.20	3.93	68.10	10.51	30.31	-	43	81	150	-	88	-	1.52%	0.03%
Touchmark National Bank	3645840	No	Alpharetta	320,345	275,623	3,963	1.49	10.13	3.57	46.90	16.89	14.73	480	41	116	327	-	7,325	-	2.13%	1.01%
First Southern Bank	631039	No	Waycross	318,005	151,423	845	0.36	6.24	3.01	86.90	7.84	38.94	(64)	70	12	1,764	-	3	361	1.16%	0.11%
The Citizens Bank of Swainsboro	268136	No	Swainsboro	313,317	216,857	2,875	1.26	13.19	4.04	61.80	9.99	22.39	270	97	98	267	20	328	-	2.21%	0.11%
Flint Community Bank	3341393	Yes	Albany	304,582	257,735	3,570	1.61	15.21	3.79	59.70	8.49	12.07	90	-	-	8	1,001	3,567	-	1.14%	1.50%
Great Oaks Bank	364131	Yes	Eastman	298,406	174,475	2,127	0.97	8.80	3.96	72.20	10.20	37.90	443	8	56	-	-	24	301	1.33%	0.11%
First National Bank Of Decatur County	3232370	No	Bainbridge	295,567	167,025	1,307	0.58	8.29	3.06	75.50	8.72	15.12	60	8	283	73	-	1,233	-	1.29%	0.42%
Georgia Primary Bank	3646397	No	Atlanta	290,308	214,368	2,055	0.95	10.78	3.75	70.50	10.67	12.82	-	6	-	1,053	-	-	-	1.26%	0.00%
United National Bank	2914727	No	Cairo	285,432	199,072	2,824	1.32	10.25	3.77	56.60	13.11	28.76	-	121	134	611	130	4,009	-	2.65%	1.43%
River City Bank	3445901	No	Rome	279,997	176,517	1,682	0.92	10.51	3.87	68.60	9.34	31.17	552	4	403	17	12	-	-	1.55%	0.00%
Rabun County Bank	514936	No	Clayton	268,913	147,938	2,226	1.12	10.94	3.08	64.30	10.69	44.29	-	3	-	303	-	24	828	2.14%	0.32%
Durden Banking Company, Incorporated	101439	Yes	Twin City	264,592	142,902	3,736	1.89	12.65	3.72	56.60	13.19	30.46	-	64	55	800	30	231	-	2.37%	0.10%
State Bank of Cochran	333034	Yes	Cochran	261,325	147,610	3,522	1.79	10.92	3.66	56.50	13.43	36.50	-	357	326	1,201	-	2,127	155	4.15%	0.87%
Altamaha Bank And Trust Company	199436	Yes	Vidalia	257,252	185,931	3,398	1.71	18.67	4.15	60.70	9.77	14.48	240	8	36	247	-	670	-	1.41%	0.26%
Community Banking Company of Fitzgerald	553038	No	Fitzgerald	255,552	135,377	2,587	1.36	14.00	3.29	51.70	9.46	38.47	90	8	35	673	1	781	-	3.05%	0.31%
First Peoples Bank	1459799	No	Pine Mountain	252,645	164,773	1,558	0.81	9.93	3.94	66.20	10.42	18.73	728	8	8	253	-	1,077	-	1.79%	0.43%
Total/Average				13,906,840	8,256,685	118,461	1.14	12.64	3.50	64.09	10.32	27.77	7,690	2,430	2,525	20,936	1,841	36,816	5,848	1.69%	0.30%

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Barwick Banking Company	1007734	No	Barwick	285,252	223,208	4	-	0.02	3.51	81.20	9.76	22.31	1,190	-	4	3	-	-	-	1.18%	0.00%
Douglas National Bank	3049635	Yes	Douglas	249,617	171,328	5,040	2.60	23.88	3.87	46.40	10.26	26.80	-	68	17	414	-	214	-	1.20%	0.04%
Farmers & Merchants Bank	64730	No	Eatonton	247,902	82,110	1,172	0.64	7.06	2.47	76.40	11.99	36.51	-	28	10	170	9	811	14	2.60%	0.34%
AB&T	2775151	No	Albany	244,168	177,135	2,022	1.05	11.25	3.19	58.40	9.82	29.17	200	21	1	-	-	401	-	1.45%	0.16%
The Geo. D. Warthen Bank	305237	No	Sandersville	243,959	110,858	936	0.50	7.39	3.28	82.80	7.78	43.91	108	59	144	308	-	1,221	-	1.07%	0.50%
American Pride Bank	3671997	Yes	Macon	240,001	193,861	2,256	1.30	7.44	4.28	69.50	14.11	15.06	195	-	-	-	-	20	49	1.40%	0.03%
Bank Of Alapaha	986935	No	Alapaha	233,624	126,473	1,477	0.82	12.89	3.06	66.90	9.45	25.64	235	95	45	994	-	680	70	2.06%	0.32%
The Peoples Bank	611031	No	Eatonton	224,010	129,616	524	0.33	3.42	3.56	88.10	9.85	36.06	-	3	7	191	-	43	684	1.90%	0.32%
Vidalia Federal Savings Bank	126375	No	Vidalia	218,453	73,511	(246)	(0.15)	(1.08)	1.68	108.80	14.15	70.21	-	-	13	1,379	143	412	-	0.64%	0.25%
Bank of Eastman	204237	Yes	Eastman	217,926	94,887	1,608	1.01	8.00	3.28	72.30	10.48	49.61	-	461	102	1,799	169	1,405	1,158	1.79%	1.25%
Waycross Bank & Trust	1191352	Yes	Waycross	217,092	112,419	1,935	1.15	13.67	2.82	63.20	10.93	40.15	10	-	8	43	13	291	-	1.77%	0.14%
South Georgia Bank	995571	Yes	Glennville	214,278	111,863	3,018	1.88	16.93	3.90	55.80	10.80	35.68	40	22	-	468	48	61	-	2.31%	0.05%
Classic City Bank	5538937	No	Athens	213,472	119,714	1,247	0.89	9.56	2.80	63.50	9.96	42.83	174	-	-	-	-	-	-	1.02%	0.00%
Signature Bank Of Georgia	3390627	No	Sandy Springs	208,083	121,021	1,506	1.00	8.89	3.77	76.00	10.99	39.52	-	41	-	-	-	402	4,623	0.82%	2.27%
Southern Bank	307334	No	Sardis	203,858	141,997	271	0.21	2.11	3.85	84.80	11.92	17.39	450	11	27	1,603	-	1,268	505	0.98%	0.87%
North Georgia National Bank	2769954	No	Calhoun	202,845	105,669	1,271	0.83	15.70	3.38	67.50	8.64	25.13	210	8	9	-	-	1,311	-	1.22%	0.65%
South Coast Bank & Trust	706030	Yes	Brunswick	202,843	153,967	2,503	1.66	18.84	3.81	57.40	9.48	17.26	210	2	23	193	-	-	-	1.65%	0.00%
The First National Bank Of Waynesboro	31134	No	Waynesboro	197,916	109,129	2,210	1.44	10.53	3.74	54.90	14.90	37.63	180	24	44	255	108	161	-	1.43%	0.14%
Bank Of Newington	948531	No	Newington	197,369	160,477	2,618	1.87	19.75	5.45	53.10	9.18	13.51	125	8	3	1,028	-	-	-	1.43%	0.00%
First Federal Savings & Loan Association Of Valdosta	828174	No	Valdosta	196,812	163,739	863	0.56	3.88	4.09	81.30	15.11	11.84	70	44	8	2,650	-	1,572	397	0.45%	1.00%
Onesouth Bank	1015832	Yes	Blakely	189,703	152,168	749	0.58	4.33	4.14	77.80	10.65	17.88	475	46	23	75	11	684	-	1.54%	0.37%
Citizens Community Bank	564838	Yes	Hahira	187,997	95,912	1,306	0.87	9.23	3.42	74.60	10.23	42.95	106	34	105	380	13	457	-	1.03%	0.25%
Farmers State Bank	773032	Yes	Lincolnton	178,908	75,639	1,772	1.36	9.72	3.88	69.60	13.20	43.63	45	34	84	2,155	128	217	-	1.89%	0.19%
Community Bank Of Georgia	3213333	No	Baxley	176,169	102,517	1,729	1.28	15.65	3.75	48.70	9.71	39.30	234	31	225	163	-	1,596	25	2.33%	0.92%
Bank Of Monticello	805335	Yes	Monticello	171,454	90,392	2,360	1.89	18.25	3.67	52.20	9.37	40.96	40	26	84	344	-	731	-	1.26%	0.43%
First Bank Of Coastal Georgia	823638	No	Pembroke	166,334	37,458	625	0.49	7.54	2.25	80.00	10.57	26.67	-	-	-	16	-	-	-	2.34%	0.00%
Peoples Bank	715032	No	Lyons	160,694	86,522	1,213	1.01	12.71	3.29	65.00	8.48	44.00	-	2	2	-	-	40	-	1.89%	0.02%
Farmers State Bank	113030	Yes	Dublin	159,957	103,075	1,458	1.21	9.93	3.51	66.30	10.74	36.79	90	3	53	1,753	162	38	124	2.83%	0.20%
Mount Vernon Bank	807432	Yes	Vidalia	156,712	77,115	1,306	1.11	12.67	3.30	69.30	9.61	38.63	18	-	-	139	24	8	-	1.29%	0.02%
Farmers And Merchants Bank	4231	No	Sylvania	151,583	45,009	1,211	1.06	9.79	2.48	59.90	13.25	48.48	-	8	-	276	-	288	-	1.92%	0.19%
West Central Georgia Bank	280138	No	Thomaston	151,194	53,827	1,422	1.25	5.71	3.11	59.50	24.29	65.10	7	15	8	718	10	-	-	2.49%	0.01%
The Bank of Soperton	260831	Yes	Soperton	149,664	124,461	1,578	1.50	12.25	4.93	67.80	10.18	15.45	245	19	32	151	-	118	-	1.61%	0.08%
Tandem Bank	5401273	No	Tucker	148,707	103,771	329	0.30	2.59	3.49	86.80	11.83	28.74	235	302	-	-	-	-	-	1.43%	0.00%
Legacy State Bank	3340903	No	Loganville	148,162	96,700	1,719	1.51	17.14	3.48	56.80	10.86	29.61	-	-	-	-	-	32	765	1.51%	0.54%
The Peoples Bank of Georgia	272030	No	Talbotton	147,977	121,325	1,530	1.39	16.65	5.14	64.40	9.31	0.01	120	45	113	1,185	75	791	16	0.82%	0.60%
The Claxton Bank	452739	Yes	Claxton	147,728	93,301	1,169	1.06	9.92	4.09	75.30	10.02	16.80	65	6	9	415	-	71	-	1.80%	0.05%

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)																					
Bank Of Camilla	124830	No	Camilla	146,588	82,442	1,199	1.09	6.25	3.45	64.00	22.24	12.92	10	4	32	102	-	266	237	1.13%	0.34%
Bank Of Dawson	193537	Yes	Dawson	142,530	76,623	1,714	1.52	8.46	3.39	55.30	17.69	26.35	225	3	77	2,975	-	1,137	90	1.79%	0.86%
Bank Of Dade	441630	Yes	Trenton	141,743	71,775	2,235	1.98	29.17	3.73	50.80	9.29	26.56	20	138	169	1,040	4	527	-	1.15%	0.37%
Family Bank	156970	No	Pelham	141,538	104,979	1,108	1.03	9.72	4.09	68.40	11.28	21.20	160	32	22	733	-	1,337	-	1.33%	0.94%
Wilcox County State Bank	424633	No	Abbeville	140,611	107,244	1,243	1.15	11.45	4.16	64.70	11.45	4.86	72	9	7	249	4	579	-	1.67%	0.41%
The Citizens Bank of Cochran	278733	No	Cochran	139,190	110,199	1,561	1.54	13.53	4.48	57.50	12.77	9.24	-	20	35	162	-	42	-	1.13%	0.03%
Wheeler County State Bank	989534	Yes	Alamo	139,168	79,910	1,158	1.18	6.74	3.34	65.80	14.18	41.23	-	11	3	33	-	286	-	1.61%	0.21%
Planters And Citizens Bank	132938	No	Camilla	135,348	58,978	577	0.58	8.18	3.25	76.70	9.73	36.36	86	7	2	785	-	474	-	1.42%	0.35%
Citizens Bank And Trust, Inc.	1163283	No	Trenton	134,723	69,309	1,042	1.03	11.95	4.39	67.30	10.16	37.61	94	24	29	524	31	315	-	1.64%	0.26%
The Merchants & Citizens Bank	784430	No	Mcrae	129,677	31,745	2,741	2.73	27.10	2.52	41.00	14.17	48.37	-	70	1	760	10	18	-	3.21%	0.02%
The Farmers Bank	11837	No	Greensboro	126,864	66,162	757	0.72	7.74	2.79	71.90	11.75	7.91	-	-	1	2	-	-	-	1.55%	0.00%
Bank Of Hazlehurst	628039	Yes	Hazlehurst	126,392	55,845	(1,635)	(1.60)	(13.61)	3.09	74.20	10.94	37.93	2,520	53	3,468	100	-	1,131	-	1.89%	0.36%
The Citizens National Bank Of Quitman	774235	No	Quitman	124,831	67,398	984	0.99	9.36	3.43	64.60	12.09	37.05	-	5	8	245	8	53	-	2.03%	0.05%
Embassy National Bank	3482045	No	Lawrenceville	122,816	88,467	1,195	1.28	8.33	4.01	72.50	15.13	28.39	-	-	-	-	-	-	-	1.75%	0.00%
The Peoples Bank	575133	Yes	Willacoochee	119,399	35,196	636	0.72	5.81	2.43	75.30	9.81	46.45	-	2	5	410	-	266	-	0.72%	0.22%
Loyal Trust Bank	5427684	No	Johns Creek	119,105	86,175	457	0.47	2.55	2.75	80.80	18.46	29.92	328	-	-	-	-	-	-	1.24%	0.00%
Craft Bank	5472880	No	Atlanta	115,540	83,620	235	0.29	1.40	4.63	89.60	19.02	20.47	249	-	-	-	-	-	-	1.10%	0.00%
Total/Average				9,298,486	5,418,241	70,918	1.02	9.97	3.54	68.35	11.92	31.02	8,841	1,844	5,062	27,388	970	21,775	8,757	1.56%	0.31%
Less than \$100 Million																					
First State Bank of Randolph County	140634	Yes	Cuthbert	86,747	31,729	241	0.34	12.16	2.53	88.00	9.13	31.50	9	-	51	328	86	1,304	-	1.01%	1.60%
The Four County Bank	7634	Yes	Allentown	86,080	60,377	1,062	1.63	11.34	3.92	59.50	12.81	30.90	45	45	31	423	27	147	-	2.08%	0.20%
Community Bank & Trust - West Georgia	761833	No	Lagrange	84,996	30,747	536	0.86	21.64	3.17	106.80	8.66	53.79	-	1	-	1,047	-	241	128	1.57%	0.43%
Bank Of Hancock County	37	No	Sparta	80,081	23,522	428	0.67	4.35	3.20	82.50	18.32	50.87	-	14	9	539	129	60	64	4.07%	0.32%
Carver State Bank	370833	No	Savannah	79,544	34,250	589	1.10	8.36	3.82	72.70	13.12	57.33	-	19	12	551	-	471	48	2.25%	0.65%
F & M Bank And Trust Company	937834	No	Manchester	77,816	43,883	157	0.25	6.19	3.42	94.40	5.44	25.14	-	6	5	89	59	448	412	1.23%	1.18%
Bank Of Wrightsville	176437	Yes	Wrightsville	77,238	34,270	647	1.11	14.24	3.31	66.80	9.43	35.33	45	-	-	270	-	11	-	1.64%	0.01%
First Bank Of Pike	760939	No	Molena	75,849	44,786	437	0.77	10.83	4.62	78.80	8.08	37.04	95	62	89	470	59	220	-	1.42%	0.37%
The Bank Of Edison	610539	Yes	Edison	70,734	37,132	357	0.67	10.52	3.47	82.70	8.47	16.51	72	22	31	227	-	93	-	1.32%	0.13%
Southeast First National Bank	563934	No	Summerville	64,396	16,737	86	0.17	1.60	2.38	92.20	11.03	47.90	9	-	1	220	51	4	-	1.67%	0.09%
The Security State Bank	598132	Yes	Mcrae	58,083	32,207	477	1.10	6.97	4.26	72.80	13.59	29.61	20	12	11	6	-	-	-	1.91%	0.00%
Talbot State Bank	577230	Yes	Woodland	54,722	33,252	(301)	(0.68)	(6.48)	3.54	120.20	10.76	30.74	-	-	3	1,957	175	827	-	0.61%	1.83%
Wilkinson County Bank	102333	No	Irwin	52,154	21,475	51	0.13	1.12	3.31	109.20	13.80	29.15	-	1	1	8	-	102	-	1.74%	0.20%
Rochelle State Bank	649632	No	Rochelle	51,524	33,753	(361)	(0.98)	(5.04)	3.10	125.50	18.13	6.03	171	38	47	55	-	-	-	0.65%	0.00%
The Trust Bank	894834	Yes	Lenox	50,893	20,936	726	1.94	15.43	4.28	85.30	10.52	55.13	-	2	90	187	-	334	31	1.17%	0.72%
Moultrie Bank & Trust	5686324	No	Moultrie	49,268	7,058	(2,133)	(8.90)	(14.44)	1.68	724.50	48.48	131.85	72	-	-	-	-	-	-	1.02%	0.00%
Elberton Federal Savings & Loan Association	615776	No	Elberton	26,482	22,892	(65)	(0.31)	(1.78)	3.08	110.20	18.06	12.04	-	-	-	750	-	132	-	0.18%	0.50%
Bank Of Lumber City	959630	Yes	Lumber City	25,930	12,229	24	0.12	0.78	0.67	90.40	12.24	36.52	-	26	2	249	-	22	-	1.60%	0.08%
Total/Average				1,152,537	541,235	2,958	(0.00)	5.43	3.21	125.69	13.89	39.85	538	248	383	7,376	586	4,416	683	1.51%	0.46%