

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		3	97,603,936	64,663,797	1,188,264	1.84	15.63	3.21	52.50	10.34	24.85	(194,837)	41,250	135,669	137,012	17,338	314,843	10,202	1.45%	0.35%
\$1 Billion to \$10 Billion		15	31,375,225	17,243,202	279,431	1.31	13.30	3.39	62.14	9.39	32.63	9,264	4,670	8,466	62,005	5,447	72,884	24,273	1.32%	0.36%
\$500 Million to \$1 Billion		19	11,674,495	6,885,779	116,289	1.37	13.43	3.46	61.15	9.76	29.98	5,637	4,128	5,643	20,299	908	56,280	13,611	1.41%	0.56%
\$250 Million to \$500 Million		39	13,631,959	7,632,387	121,136	1.23	11.56	3.56	63.60	10.26	34.91	10,605	6,178	11,404	25,517	478	47,478	15,955	1.58%	0.43%
\$100 Million to \$250 Million		57	9,656,100	5,429,464	70,971	0.98	7.96	3.63	72.59	11.82	33.94	8,223	2,978	3,217	30,399	3,375	33,560	18,466	1.71%	0.49%
Less than \$100 Million		19	1,272,726	567,375	5,800	0.60	5.70	3.69	92.61	12.80	40.43	1,398	263	422	6,074	432	5,725	2,486	1.47%	0.68%
State Total		152	165,214,441	102,422,004	1,781,891	1.59	14.17	3.32	57.34	10.22	28.17	(159,710)	59,467	164,821	281,306	27,978	530,770	84,993	1.45%	0.38%
<b>Greater than \$10 Billion</b>																				
Synovus Bank	No	Columbus	55,429,360	38,341,030	569,011	1.39	14.37	3.01	52.10	8.95	17.32	(46,227)	18,793	86,059	54,857	5,960	155,465	1,563	1.28%	0.27%
Ameris Bank	No	Atlanta	22,438,664	14,824,539	315,399	1.97	14.03	3.45	50.70	10.80	20.22	(21,462)	11,608	18,356	59,130	7,472	58,932	8,473	1.15%	0.32%
Cadence Bank, N.A.	No	Atlanta	19,735,912	11,498,228	303,854	2.16	18.49	3.16	54.70	11.27	37.00	(127,148)	10,849	31,254	23,025	3,906	100,446	166	1.91%	0.45%
<b>Total/Average</b>			97,603,936	64,663,797	1,188,264	1.84	15.63	3.21	52.50	10.34	24.85	(194,837)	41,250	135,669	137,012	17,338	314,843	10,202	1.45%	0.35%
<b>\$1 Billion to \$10 Billion</b>																				
Rbc Bank (Georgia), National Association	No	Atlanta	5,911,289	1,861,040	26,636	0.65	7.00	1.31	63.50	8.84	73.85	(3,486)	270	2,753	7,805	831	6,543	-	0.50%	0.12%
Atlantic Capital Bank, National Association	No	Atlanta	4,210,014	2,273,856	41,826	1.49	13.56	2.89	50.50	10.21	44.49	(7,109)	243	1,028	25,520	-	4,077	-	1.05%	0.03%
Metro City Bank	No	Doraville	2,756,383	2,366,432	44,410	2.59	23.98	4.56	35.40	9.96	9.73	6,383	17	91	1,713	-	5,955	4,374	0.69%	0.37%
Colony Bank	No	Fitzgerald	2,508,968	1,309,860	15,145	1.05	10.55	3.56	72.70	8.55	34.32	650	938	838	3,777	-	12,246	807	0.98%	0.52%
United Bank	Yes	Zebulon	2,168,014	732,540	25,544	1.65	14.78	2.48	57.80	8.73	54.71	(226)	505	279	2,485	97	6,322	-	2.06%	0.30%
Queensborough National Bank & Trust Company	No	Louisville	1,843,566	953,261	15,346	1.16	14.01	3.32	65.90	8.32	29.61	-	297	407	3,913	3,800	16,122	7,831	1.53%	1.48%
The Piedmont Bank	No	Norcross	1,687,376	1,130,848	14,888	1.22	12.19	3.67	54.60	9.50	26.87	1,054	15	-	-	-	1,920	2,063	0.98%	0.24%
Pinnacle Bank	No	Elberton	1,668,533	1,091,401	14,113	1.17	11.73	3.87	62.90	8.25	29.86	2,250	186	599	645	-	1,313	1,000	1.23%	0.14%
Heritage Southeast Bank	No	Jonesboro	1,639,467	1,067,989	13,069	1.07	9.32	3.59	66.40	9.40	25.05	-	1,515	795	3,541	-	2,143	1,128	1.39%	0.20%
Thomasville National Bank	No	Thomasville	1,418,068	1,110,420	17,204	1.73	20.76	3.18	46.90	7.94	14.82	1,900	28	19	556	-	1,265	-	2.19%	0.09%
Morris Bank	No	Dublin	1,361,644	881,137	18,369	1.86	15.75	4.40	50.10	10.82	30.08	1,850	166	671	4,505	-	2,572	5,451	1.38%	0.59%
BankSouth	No	Greensboro	1,127,496	713,065	21,688	2.73	28.06	3.57	70.10	10.08	27.61	495	109	47	81	-	2,707	14	1.67%	0.24%
PrimeSouth Bank	No	Blackshear	1,054,744	738,949	8,688	1.22	12.95	3.71	57.90	8.74	21.06	810	310	117	1,314	43	3,106	913	1.44%	0.39%
PeoplesSouth Bank	No	Colquitt	1,011,687	616,656	9,674	1.36	15.35	3.93	55.10	9.39	36.46	(250)	68	110	4,833	292	3,171	692	1.31%	0.41%
Georgia Banking Company	No	Atlanta	1,007,976	395,748	(7,169)	(1.36)	(10.53)	2.76	122.30	12.11	31.00	4,943	3	712	1,317	384	3,422	-	1.46%	0.33%
<b>Total/Average</b>			31,375,225	17,243,202	279,431	1.31	13.30	3.39	62.14	9.39	32.63	9,264	4,670	8,466	62,005	5,447	72,884	24,273	1.32%	0.36%

**GEORGIA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2021**

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 Ic Bank	No	Doraville	913,550	630,055	12,022	1.88	17.74	3.52	49.30	10.66	28.63	-	976	85	408	-	739	-	1.52%	0.08%
First American Bank And Trust Company	No	Athens	865,222	402,637	6,288	1.05	11.91	2.65	62.40	8.51	33.30	180	149	35	333	-	1,097	-	1.96%	0.13%
Affinity Bank	No	Covington	789,724	571,258	6,406	1.08	8.96	3.13	61.90	10.63	22.70	1,041	394	158	2,140	-	6,216	-	1.34%	0.79%
Citizens Trust Bank	No	Atlanta	655,712	271,809	3,495	0.76	9.21	2.70	70.80	7.83	48.59	50	56	242	1,328	15	1,987	-	1.11%	0.31%
Vinings Bank	No	Smyrna	653,210	261,697	11,449	2.14	33.04	3.28	50.90	7.23	41.40	293	2	115	238	-	1,707	-	0.95%	0.26%
Quantum National Bank	Yes	Suwanee	623,139	545,690	14,352	3.09	24.14	4.75	45.10	10.26	11.19	(650)	78	-	47	-	-	-	1.15%	0.00%
Farmers & Merchants Bank	No	Lakeland	612,880	412,771	3,304	0.72	12.43	3.64	61.70	5.90	19.18	800	376	1,923	5,423	592	9,381	995	1.41%	1.79%
Southeastern Bank	No	Darien	595,035	282,183	5,973	1.41	13.77	3.25	59.50	9.83	36.94	(850)	1,559	87	731	1	478	592	2.59%	0.18%
Northeast Georgia Bank	Yes	Lavonia	594,267	249,560	116	0.03	0.22	2.98	98.30	9.65	37.56	120	93	117	1,608	59	1,007	725	1.21%	0.30%
Promiseone Bank	Yes	Duluth	569,178	409,236	11,895	2.89	19.65	3.73	39.80	12.12	20.39	492	1	237	835	-	7,461	299	1.10%	0.36%
South Georgia Banking Company	No	Omega	566,426	285,120	3,819	0.91	7.48	3.29	69.20	10.44	25.46	50	31	12	479	-	360	698	1.43%	0.19%
First National Community Bank	No	Chatsworth	563,898	339,918	2,119	0.68	6.21	3.67	75.10	10.27	35.21	144	22	20	923	-	1,089	1,054	0.73%	0.38%
First State Bank Of Blakely	No	Blakely	561,143	379,247	4,701	1.14	7.40	3.74	59.00	15.34	17.78	450	88	488	487	114	4,786	2,007	1.25%	1.23%
First Chatham Bank	No	Savannah	542,204	279,386	6,906	1.82	20.97	3.18	60.20	8.30	39.51	2,250	52	1,587	2,106	-	3,630	4,011	1.53%	1.33%
Oconee State Bank	No	Watkinsville	532,102	301,996	2,709	0.70	8.08	3.20	77.00	8.46	40.67	235	33	8	277	-	5,790	-	1.43%	1.09%
Peach State Bank & Trust	No	Gainesville	516,508	307,457	2,410	0.69	7.66	3.47	68.40	8.94	24.66	749	35	107	16	126	-	-	1.13%	0.02%
Community Bank Of Pickens County	No	Jasper	509,933	317,653	6,317	1.77	16.61	3.84	43.70	10.48	34.00	100	132	257	415	-	1,649	2,379	1.15%	0.79%
Guardian Bank	Yes	Valdosta	508,390	309,218	5,212	1.41	10.46	3.19	57.70	10.55	29.31	183	27	144	15	-	5,284	851	1.67%	0.76%
First Bank	No	Dalton	501,974	328,888	6,796	1.84	19.15	4.57	51.90	10.02	23.11	-	24	21	2,490	1	3,619	-	2.05%	0.72%
<b>Total/Average</b>			11,674,495	6,885,779	116,289	1.37	13.43	3.46	61.15	9.76	29.98	5,637	4,128	5,643	20,299	908	56,280	13,611	1.41%	0.56%

**GEORGIA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2021**

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>																				
FNB SOUTH	No	Alma	494,397	321,912	9,986	2.78	18.53	4.58	42.90	15.20	21.56	-	4,232	4,703	4,893	280	3,446	1,737	3.01%	0.41%
The Citizens Bank Of Georgia	No	Cumming	480,719	239,705	3,741	1.12	11.75	3.17	53.80	9.21	52.02	-	276	-	328	-	-	210	1.53%	0.04%
Peoples Bank & Trust	No	Buford	439,058	150,896	2,383	0.76	7.31	2.72	71.90	9.53	55.94	-	79	25	730	-	281	1,354	1.23%	0.37%
Touchmark National Bank	No	Alpharetta	426,005	312,534	6,195	1.96	15.52	3.36	38.70	13.54	26.84	250	36	10	406	-	4,350	-	1.81%	0.97%
American Commerce Bank, National Association	No	Bremen	421,058	341,816	4,704	1.53	13.10	4.03	47.60	11.86	20.37	1,000	1	106	217	-	2,279	87	1.90%	0.56%
Persons Banking Company	Yes	Forsyth	416,834	186,759	1,313	0.43	5.73	2.81	86.60	5.98	44.79	-	53	87	418	-	1,367	1,397	1.20%	0.36%
Citizens Bank Of Americus	No	Americus	411,117	202,333	3,167	1.03	12.04	2.87	58.80	8.37	34.75	-	62	81	255	-	415	108	2.22%	0.13%
First Century Bank, National Association	No	Commerce	407,604	32,592	3,535	1.09	6.65	3.70	50.80	20.72	99.25	3,763	-	3,763	101	42	502	3,734	0.66%	1.05%
Georgia Community Bank	Yes	Dawson	393,037	224,467	2,860	0.97	7.04	3.24	70.00	10.59	25.20	100	21	331	2,560	-	1,905	518	1.14%	0.62%
First National Bank Of Coffee County	Yes	Douglas	392,356	181,838	3,450	1.31	13.03	3.20	66.70	7.52	46.02	-	6	4	723	-	90	-	1.23%	0.02%
Pineland Bank	No	Alma	388,952	263,237	3,268	1.18	12.67	4.08	68.30	9.24	21.11	363	14	158	1,748	31	2,709	456	1.51%	0.74%
First National Bank Of Griffin	No	Griffin	387,911	105,049	1,504	0.56	7.67	2.52	86.20	6.48	56.81	52	13	29	377	1	369	-	1.37%	0.10%
TC Federal Bank	No	Thomasville	386,679	270,213	1,926	0.69	5.49	3.42	76.70	16.83	28.79	123	71	33	298	-	690	1,378	1.57%	0.53%
Sunmark Community Bank	Yes	Hawkinsville	383,611	254,007	4,444	1.57	13.11	4.09	60.30	9.52	27.93	581	141	117	224	-	699	-	1.82%	0.18%
The Commercial Bank	Yes	Crawford	378,038	231,055	5,425	2.09	20.10	3.88	48.80	8.24	27.15	540	7	15	215	-	2,253	-	2.05%	0.60%
Bank Of Madison	No	Madison	369,635	219,408	3,054	1.15	11.91	3.43	58.90	9.69	24.55	225	6	2	247	-	1,013	1,454	1.44%	0.67%
Planters First Bank	Yes	Cordele	365,934	253,293	3,042	1.07	9.09	3.87	76.30	9.73	14.67	156	343	115	75	-	1,044	642	1.51%	0.46%
First Port City Bank	No	Bainbridge	357,293	255,620	2,514	1.01	12.94	4.18	65.20	7.95	17.98	570	10	15	6	-	32	-	1.21%	0.01%
Exchange Bank	No	Milledgeville	351,480	170,593	2,568	1.04	8.73	3.50	65.10	11.69	45.23	90	9	4	1,647	54	326	461	1.81%	0.24%
Glennville Bank	No	Glennville	347,869	176,113	3,117	1.26	12.05	3.51	58.50	10.05	35.53	-	7	32	1,315	-	1,807	207	1.89%	0.58%
The Bank Of Lafayette	No	La Fayette	344,885	113,322	1,474	0.58	5.80	2.46	72.60	10.45	27.37	-	11	17	968	34	1,365	10	0.74%	0.41%
Century Bank & Trust	No	Milledgeville	344,155	169,427	3,173	1.27	12.69	2.98	62.10	10.26	38.63	90	22	16	25	-	166	18	1.00%	0.05%
F&m Bank	No	Washington	342,672	182,419	2,689	1.06	7.16	3.80	62.10	14.26	30.05	371	30	84	1,217	-	782	59	1.62%	0.25%
Citizens Bank of the South	No	Sandersville	326,282	202,621	1,918	0.81	7.96	3.80	71.30	10.27	28.15	225	60	377	966	-	714	205	1.25%	0.28%
Commercial Banking Company	No	Valdosta	323,906	184,096	3,001	1.27	11.23	3.41	60.70	11.11	38.32	50	36	3	105	-	796	-	1.86%	0.25%
Greater Community Bank	Yes	Rome	319,160	206,421	3,645	1.62	13.25	3.78	66.60	10.10	31.32	-	112	202	148	-	129	-	1.62%	0.04%
Century Bank Of Georgia	No	Cartersville	310,196	123,312	2,447	1.11	13.60	3.28	56.00	8.04	52.20	-	111	39	18	-	23	1	2.03%	0.01%
Bank of Dudley	No	Dudley	304,337	175,014	2,130	0.99	9.11	3.68	66.20	10.44	30.51	241	50	74	214	18	822	-	1.70%	0.28%
Flint Community Bank	Yes	Albany	302,898	243,572	3,497	1.61	15.61	3.85	57.00	8.00	16.06	360	-	10	121	-	3,851	-	1.12%	1.27%
First State Bank	No	Wrens	288,925	185,747	2,936	1.51	19.64	4.47	53.60	7.79	28.41	225	-	44	1,245	-	535	72	0.95%	0.21%
Great Oaks Bank	Yes	Eastman	287,022	139,974	1,984	1.03	9.72	3.71	74.30	10.20	50.61	31	19	31	51	-	26	426	1.25%	0.16%
First Southern Bank	No	Waycross	283,414	121,851	2,537	1.36	17.65	3.08	90.80	7.11	47.47	-	57	12	17	-	227	593	1.44%	0.29%
Georgia Primary Bank	No	Atlanta	282,426	191,981	2,051	0.99	11.00	3.53	68.10	9.22	20.88	154	6	-	1,597	-	101	-	1.40%	0.04%
The Citizens Bank of Swainsboro	No	Swainsboro	278,674	186,882	2,300	1.12	11.27	4.02	65.90	10.03	24.81	250	73	157	445	18	459	-	2.39%	0.17%
United National Bank	No	Cairo	277,037	214,229	2,566	1.28	9.82	3.98	53.00	12.81	21.05	520	61	314	517	-	4,996	-	2.54%	1.78%
Rabun County Bank	No	Clayton	256,094	131,116	1,565	0.87	8.03	2.87	69.30	10.44	48.53	-	59	-	502	-	104	828	2.40%	0.36%
Douglas National Bank	Yes	Douglas	255,025	148,952	4,811	2.67	21.05	4.36	47.60	10.08	38.67	-	59	19	371	-	1,936	-	1.37%	0.44%
AB&T	No	Albany	253,835	173,576	1,755	0.90	10.51	3.52	64.10	8.72	33.17	-	21	301	-	-	3,312	-	1.35%	1.30%
Altamaha Bank And Trust Company	Yes	Vidalia	251,429	144,435	2,461	1.34	11.19	3.99	67.10	8.92	28.83	275	4	74	207	-	1,557	-	1.53%	0.62%
<b>Total/Average</b>			<b>13,631,959</b>	<b>7,632,387</b>	<b>121,136</b>	<b>1.23</b>	<b>11.56</b>	<b>3.56</b>	<b>63.60</b>	<b>10.26</b>	<b>34.91</b>	<b>10,605</b>	<b>6,178</b>	<b>11,404</b>	<b>25,517</b>	<b>478</b>	<b>47,478</b>	<b>15,955</b>	<b>1.58%</b>	<b>0.43%</b>

## GEORGIA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2021

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															30-90	90 +				
															\$	\$				
<b>\$100 Million to \$250 Million</b>																				
State Bank of Cochran	Yes	Cochran	245,568	139,037	3,343	1.78	10.20	3.31	64.80	14.07	35.19	-	353	248	1,580	-	2,631	229	4.37%	1.16%
First National Bank Of Decatur County	No	Bainbridge	240,263	148,691	841	0.51	5.76	3.29	81.80	9.76	31.87	-	59	130	2,122	241	1,106	-	1.59%	0.56%
Durden Banking Company, Incorporated	Yes	Twin City	239,933	138,108	4,350	2.54	13.77	5.14	52.80	14.14	28.55	180	125	56	1,192	5	443	38	2.41%	0.20%
Bank Of Alapaha	No	Alapaha	234,243	117,510	876	0.52	5.80	2.86	70.00	8.97	32.52	475	74	65	1,024	-	269	270	1.87%	0.23%
The Geo. D. Warthen Bank	No	Sandersville	232,686	114,830	970	0.58	6.90	3.79	79.10	8.06	38.70	243	17	120	178	-	1,256	1,839	1.13%	1.33%
Farmers & Merchants Bank	No	Eatonton	230,068	84,885	1,173	0.69	5.61	2.89	75.00	12.29	45.24	(26)	34	-	106	388	1,165	1,533	2.48%	1.34%
CornerstoneBank	No	Atlanta	228,724	130,947	1,323	0.79	9.37	2.99	85.90	8.16	43.20	(250)	6	-	521	-	5,223	585	1.74%	1.17%
Waycross Bank & Trust	Yes	Waycross	228,262	97,491	2,381	1.43	10.81	2.60	68.60	10.19	49.31	-	-	1	419	-	360	-	2.04%	0.16%
American Pride Bank	Yes	Macon	221,918	183,358	2,892	1.80	10.17	4.46	62.10	14.14	10.58	115	-	-	-	-	72	-	1.37%	0.03%
Community Banking Company of Fitzgerald	No	Fitzgerald	220,577	129,819	1,999	1.22	11.60	3.34	54.60	9.85	33.30	405	15	12	187	3	715	-	3.07%	0.33%
First Peoples Bank	No	Pine Mountain	218,945	137,470	1,850	1.10	12.47	4.27	64.80	9.10	26.12	234	1	-	45	2	422	-	1.54%	0.19%
River City Bank	No	Rome	218,461	145,858	1,512	1.00	9.53	4.09	76.70	10.82	27.82	188	3	150	-	-	603	-	1.83%	0.28%
First Federal Savings & Loan Association Of Valdosta	No	Valdosta	214,818	160,048	479	0.29	2.17	3.43	88.10	13.44	21.77	90	7	1	2,444	-	2,037	351	0.39%	1.11%
Vidalia Federal Savings Bank	No	Vidalia	212,893	60,355	(518)	(0.32)	(2.20)	1.48	124.50	14.52	77.58	-	-	-	1,055	107	731	-	0.86%	0.39%
Bank of Eastman	Yes	Eastman	203,946	101,744	1,534	1.04	7.63	4.10	72.30	10.65	44.24	-	495	217	1,442	1,023	1,767	2,071	1.48%	2.38%
South Georgia Bank	Yes	Glennville	202,635	106,372	2,808	1.87	12.85	4.02	54.40	11.03	36.79	155	20	299	630	65	49	-	2.35%	0.06%
Signature Bank Of Georgia	No	Sandy Springs	201,829	112,558	1,160	0.78	7.38	2.82	77.10	10.23	42.84	-	-	151	-	-	511	5,329	0.85%	2.70%
The Peoples Bank	No	Eatonton	198,559	120,743	206	0.15	1.33	3.56	92.10	10.73	31.21	225	99	22	-	-	30	1,282	2.02%	0.66%
South Coast Bank & Trust	Yes	Brunswick	196,735	143,398	2,114	1.52	13.83	3.60	61.20	9.08	21.81	135	-	1	429	52	130	-	1.61%	0.09%
Liberty First Bank	Yes	Monroe	192,853	72,519	(490)	(0.35)	(3.45)	2.69	122.40	7.81	61.35	(80)	3	-	-	-	-	-	1.48%	0.00%
Citizens Community Bank	Yes	Hahira	183,056	87,903	1,451	1.08	7.56	3.60	69.20	10.71	48.87	90	10	74	242	-	561	39	1.15%	0.33%
The First National Bank Of Waynesboro	No	Waynesboro	182,355	97,071	2,027	1.46	9.61	3.63	54.60	15.53	38.72	180	55	34	126	66	191	-	1.55%	0.14%
North Georgia National Bank	No	Calhoun	181,706	88,649	1,234	0.94	10.37	3.46	66.10	8.87	30.83	33	17	7	134	-	-	70	1.21%	0.04%
Bank Of Newington	No	Newington	171,361	141,521	2,086	1.69	18.72	5.25	56.30	9.07	12.93	150	99	-	715	-	875	-	1.50%	0.51%
Onesouth Bank	Yes	Blakely	168,014	125,850	1,059	0.86	6.63	3.93	77.10	10.35	21.64	179	89	23	215	-	1,143	-	1.50%	0.68%
Community Bank Of Georgia	No	Baxley	167,763	99,789	1,302	1.09	11.98	3.78	50.90	9.17	37.89	338	41	10	13	-	2,112	25	2.27%	1.27%
Farmers State Bank	Yes	Lincolnton	167,158	80,350	2,054	1.72	9.41	4.26	63.70	14.06	38.52	90	57	49	1,562	89	181	-	1.69%	0.16%
Mount Vernon Bank	Yes	Vidalia	165,516	75,648	1,448	1.22	9.20	3.50	67.10	10.31	47.14	18	9	1	549	362	1	-	1.27%	0.22%
Bank Of Monticello	Yes	Monticello	155,477	78,211	1,947	1.75	15.03	3.82	55.30	9.17	45.23	90	93	29	624	-	353	-	1.49%	0.23%
Farmers State Bank	Yes	Dublin	152,180	108,248	1,484	1.35	8.84	4.05	66.80	11.10	28.60	100	4	1	1,665	52	42	-	2.64%	0.06%
West Central Georgia Bank	No	Thomaston	150,913	48,639	1,212	1.10	4.51	3.25	64.10	23.13	69.96	19	14	9	623	-	-	-	2.71%	0.00%
First Bank Of Coastal Georgia	No	Pembroke	150,571	31,457	717	0.66	4.89	2.45	80.00	12.12	39.60	-	-	-	131	1	-	156	2.79%	0.10%
Peoples Bank	No	Lyons	150,084	84,250	1,079	1.00	12.29	3.44	63.90	8.19	42.04	52	2	-	88	294	40	639	1.94%	0.65%
Farmers And Merchants Bank	No	Sylvania	147,146	43,060	986	0.93	6.68	2.46	75.20	13.19	53.37	107	10	17	620	-	487	-	1.91%	0.33%
The Claxton Bank	Yes	Claxton	144,814	77,491	1,291	1.20	9.34	4.37	71.70	9.81	27.47	95	7	3	137	-	43	-	2.07%	0.03%
Bank Of Dawson	Yes	Dawson	143,206	84,801	1,568	1.45	6.75	3.63	57.90	17.27	27.59	225	6	25	1,964	-	867	103	1.46%	0.68%
Legacy State Bank	No	Loganville	143,000	102,111	1,854	1.77	17.74	3.59	52.50	10.43	24.77	42	-	-	-	-	-	898	1.43%	0.63%
Bank Of Dade	Yes	Trenton	140,919	61,417	1,713	1.71	12.67	3.64	57.00	9.68	41.16	-	113	27	592	-	753	-	1.34%	0.53%
Family Bank	No	Pelham	139,189	98,366	1,110	1.15	10.41	4.51	67.30	10.73	25.14	233	35	54	733	1	1,071	-	1.15%	0.77%
Wilcox County State Bank	No	Abbeville	139,078	92,588	1,236	1.18	11.99	4.13	60.50	10.41	15.91	215	8	54	120	7	957	120	1.84%	0.78%
Bank Of Camilla	No	Camilla	135,618	73,821	2,065	2.10	14.87	3.22	46.30	13.93	17.05	-	10	6	49	-	806	237	1.35%	0.77%
Classic City Bank	No	Athens	135,344	79,360	(882)	(1.32)	(6.32)	2.80	109.90	14.81	43.93	702	-	-	-	-	-	-	1.22%	0.00%

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>																				
Bank Of Hazlehurst	Yes	Hazlehurst	128,441	56,847	75	0.08	0.44	3.14	69.80	12.04	44.25	451	570	513	450	-	1,478	660	3.35%	0.98%
Citizens Bank And Trust, Inc.	No	Trenton	129,500	66,450	1,004	1.07	10.61	4.51	68.30	9.98	29.46	64	24	58	680	4	174	-	1.58%	0.14%
The Peoples Bank of Georgia	No	Talbotton	129,075	101,716	1,311	1.44	13.86	5.40	63.10	9.14	5.63	277	41	85	1,087	596	446	-	0.87%	0.81%
The Merchants & Citizens Bank	No	Mcrae	128,958	37,329	556	0.59	3.75	2.59	83.70	12.90	51.46	-	17	7	117	5	27	-	2.54%	0.02%
The Bank of Soperton	Yes	Soperton	128,261	104,329	1,499	1.69	13.69	5.05	62.30	10.02	14.98	360	27	46	248	-	80	-	1.60%	0.06%
The Citizens Bank of Cochran	No	Cochran	126,706	93,107	963	1.05	10.67	4.04	67.00	10.70	12.12	-	88	52	943	12	29	656	0.66%	0.55%
Planters And Citizens Bank	No	Camilla	126,005	53,689	545	0.57	5.73	3.31	76.00	9.69	44.23	81	6	12	9	-	594	-	1.40%	0.47%
Southern Bank	No	Sardis	125,590	84,770	248	0.30	2.96	4.11	83.50	10.59	14.26	220	25	67	568	-	207	646	1.05%	0.68%
Barwick Banking Company	No	Barwick	92,502	92,222	(1,401)	(2.41)	(10.44)	2.89	162.10	17.90	27.88	780	-	1	-	-	-	-	1.06%	0.00%
Wheeler County State Bank	Yes	Alamo	123,536	73,900	971	1.10	6.00	3.41	68.60	14.17	24.05	-	118	38	907	-	338	70	1.71%	0.33%
Tandem Bank	No	Tucker	120,758	77,612	(735)	(0.88)	(5.39)	3.63	101.90	14.90	39.68	677	-	426	-	-	174	-	1.04%	0.14%
The Citizens National Bank Of Quitman	No	Quitman	119,020	71,104	892	1.00	8.01	3.62	66.30	12.24	31.31	-	71	16	302	-	10	-	1.93%	0.01%
Embassy National Bank	No	Lawrenceville	118,078	82,726	2,314	2.67	16.66	4.08	59.60	16.73	20.55	15	-	-	-	-	-	-	1.87%	0.00%
The Farmers Bank	No	Greensboro	117,936	55,752	578	0.60	4.68	2.68	72.90	12.78	16.00	-	1	-	136	-	-	620	1.66%	0.53%
Loyal Trust Bank	No	Johns Creek	111,350	71,569	1,307	1.69	7.68	4.90	71.10	21.00	40.53	251	-	-	676	-	-	-	1.04%	0.00%
<b>Total/Average</b>			9,656,100	5,429,464	70,971	0.98	7.96	3.63	72.59	11.82	33.94	8,223	2,978	3,217	30,399	3,375	33,560	18,466	1.71%	0.49%
<b>Less than \$100 Million</b>																				
The Peoples Bank	Yes	Willacoochee	98,205	38,160	545	0.75	5.25	2.78	75.60	11.28	45.61	42	1	1	348	-	216	-	0.78%	0.22%
First State Bank of Randolph County	Yes	Cuthbert	94,133	30,068	267	0.38	3.54	2.49	90.80	8.54	34.33	45	1	16	230	-	1,567	-	1.20%	1.66%
Community Bank & Trust - West Georgia	No	Lagrange	92,184	31,798	(190)	(0.27)	(11.02)	2.94	109.50	2.52	52.31	-	2	24	930	-	363	1,406	1.52%	1.92%
Bank Of Hancock County	No	Sparta	88,018	23,497	263	0.40	2.01	2.87	89.30	18.54	62.68	-	5	13	469	94	53	-	4.06%	0.17%
The Four County Bank	Yes	Allentown	83,878	56,725	1,052	1.71	10.06	3.96	57.80	13.21	35.05	35	56	124	328	10	165	-	2.09%	0.21%
F & M Bank And Trust Company	No	Manchester	82,816	41,686	503	0.83	17.24	4.79	82.40	5.02	34.60	-	31	6	48	-	509	507	1.29%	1.23%
Bank Of Wrightsville	Yes	Wrightsville	75,841	37,395	629	1.14	10.02	3.41	66.10	8.92	33.18	45	-	2	24	-	49	-	1.34%	0.06%
Craft Bank	No	Atlanta	72,823	38,364	(1,165)	(3.03)	(7.80)	3.03	132.20	32.78	57.95	388	-	-	-	-	-	-	1.05%	0.00%
Southeast First National Bank	No	Summerville	72,337	19,347	241	0.45	4.37	2.31	78.70	9.99	58.34	9	1	2	46	1	23	100	1.39%	0.17%
First Bank Of Pike	No	Molena	69,652	40,469	324	0.65	8.23	4.61	80.90	8.14	39.88	116	11	55	491	66	31	-	1.40%	0.14%
The Bank Of Edison	Yes	Edison	65,668	31,287	1,337	2.79	26.99	6.35	55.90	9.40	26.22	55	12	36	232	-	18	21	1.28%	0.06%
Talbot State Bank	Yes	Woodland	62,404	31,747	208	0.45	3.14	2.99	136.00	10.74	45.43	-	6	1	2,221	36	702	-	0.65%	1.18%
Carver State Bank	No	Savannah	59,628	30,840	512	1.08	9.34	3.59	55.00	12.56	46.43	600	104	77	141	1	771	-	2.93%	1.29%
The Security State Bank	Yes	Mcrae	55,278	25,874	788	1.97	10.60	5.37	61.70	14.43	48.15	23	14	-	39	26	16	-	2.21%	0.08%
Wilkinson County Bank	No	Inwinton	54,155	19,748	47	0.11	0.84	3.72	97.50	10.50	19.25	-	4	50	202	2	102	230	1.89%	0.62%
The Trust Bank	Yes	Lenox	47,539	22,107	315	0.92	7.31	4.43	85.60	9.82	47.51	-	9	4	101	-	686	222	1.54%	1.91%
Rochelle State Bank	No	Rochelle	43,286	11,992	(262)	(0.91)	(4.52)	0.93	237.00	22.60	21.54	33	2	1	54	196	-	-	0.28%	0.45%
Elberton Federal Savings & Loan Association	No	Elberton	28,253	22,459	(21)	(0.10)	(0.54)	3.02	99.70	17.93	14.81	-	-	-	157	-	418	-	0.18%	1.48%
Bank Of Lumber City	No	Lumber City	26,628	13,812	407	2.06	13.19	6.56	67.90	16.28	44.86	7	4	10	13	-	36	-	0.94%	0.14%
<b>Total/Average</b>			1,272,726	567,375	5,800	0.60	5.70	3.69	92.61	12.80	40.43	1,398	263	422	6,074	432	5,725	2,486	1.47%	0.68%