

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		4	114,206,011	76,042,057	973,791	1.87	16.10	3.24	51.33	10.07	24.44	(184,507)	32,602	106,297	146,831	10,277	389,586	13,144	1.41%	0.36%
\$1 Billion to \$10 Billion		12	26,428,582	14,727,710	176,242	1.57	15.47	3.38	57.84	9.26	31.87	2,296	2,892	4,350	49,753	5,696	70,470	17,667	1.35%	0.38%
\$500 Million to \$1 Billion		19	12,872,820	7,504,428	75,703	1.22	12.66	3.40	64.54	9.79	28.96	5,861	3,765	4,476	32,190	652	64,751	14,424	1.45%	0.59%
\$250 Million to \$500 Million		42	14,817,870	8,673,279	90,647	1.25	11.60	3.59	63.35	10.09	31.10	9,160	5,026	7,101	28,422	598	56,331	19,647	1.60%	0.47%
\$100 Million to \$250 Million		57	9,595,528	5,417,252	49,364	1.01	8.42	3.65	70.95	11.66	33.50	4,835	1,462	2,152	28,188	4,440	35,658	20,655	1.63%	0.55%
Less than \$100 Million		20	1,381,957	655,759	2,177	0.28	4.21	3.62	99.59	13.89	41.00	1,016	186	373	6,532	426	5,587	3,468	1.27%	0.67%
State Total		154	179,302,768	113,020,485	1,367,924	1.20	11.41	3.48	67.93	10.79	31.81	(161,339)	45,933	124,749	291,916	22,089	622,383	89,005	1.45%	0.50%
Greater than \$10 Billion																				
Synovus Bank	No	Columbus	54,872,532	38,236,018	382,079	1.40	14.55	3.01	52.50	8.86	16.57	(42,278)	9,428	56,178	44,906	4,415	161,028	1,486	1.35%	0.29%
Ameris Bank	No	Atlanta	21,791,489	14,780,791	225,940	2.15	15.33	3.52	49.80	10.65	18.44	(17,478)	7,944	14,819	49,395	4,874	59,921	10,383	1.18%	0.33%
United Community Bank	No	Blairsville	18,867,020	11,390,746	147,744	1.61	14.61	3.23	52.20	9.16	29.65	(26,155)	10,126	9,364	10,277	-	46,121	224	0.98%	0.23%
Cadence Bank, N.A.	No	Atlanta	18,674,970	11,634,502	218,028	2.33	19.89	3.21	50.80	11.60	33.10	(98,596)	5,104	25,936	42,253	988	122,516	1,051	2.13%	0.58%
Total/Average			114,206,011	76,042,057	973,791	1.87	16.10	3.24	51.33	10.07	24.44	(184,507)	32,602	106,297	146,831	10,277	389,586	13,144	1.41%	0.36%
\$1 Billion to \$10 Billion																				
Rbc Bank (Georgia), National Association	No	Atlanta	5,706,724	1,724,930	17,611	0.67	7.00	1.38	63.30	9.22	75.44	(2,115)	175	1,849	8,556	1,228	8,705	-	0.66%	0.17%
Atlantic Capital Bank, National Association	No	Atlanta	3,779,141	2,264,899	27,411	1.49	13.53	2.93	51.40	10.12	37.45	(4,888)	90	897	23,885	807	4,387	16	1.15%	0.04%
Metro City Bank	No	Doraville	2,520,354	2,095,264	27,484	2.56	22.87	4.55	35.90	10.61	13.31	3,804	11	91	942	-	6,623	4,656	0.66%	0.45%
United Bank	Yes	Zebulon	2,086,448	727,349	16,797	1.66	14.88	2.48	57.70	8.56	54.89	(136)	302	166	2,138	97	6,583	-	2.08%	0.32%
Queensborough National Bank & Trust Company	No	Louisville	1,815,276	987,298	10,460	1.20	14.54	3.29	65.70	8.24	23.57	-	227	244	7,454	3,564	16,066	7,891	1.48%	1.49%
Colony Bank	No	Fitzgerald	1,751,548	1,022,618	9,267	1.05	10.63	3.59	71.40	8.84	30.71	500	339	95	747	-	9,204	270	1.26%	0.54%
Pinnacle Bank	No	Elberton	1,658,645	1,071,075	9,517	1.20	12.00	3.93	62.60	8.22	30.98	1,500	115	389	556	-	1,335	1,000	1.19%	0.14%
The Piedmont Bank	No	Norcross	1,654,256	1,157,181	9,576	1.19	12.09	3.69	55.20	9.25	22.16	886	5	-	-	-	2,834	2,063	0.95%	0.30%
Heritage Southeast Bank	No	Jonesboro	1,652,041	1,058,360	8,607	1.06	9.31	3.58	66.90	9.01	22.11	-	1,435	393	1,464	-	1,362	1,533	1.43%	0.18%
Thomasville National Bank	No	Thomasville	1,396,950	1,082,464	11,285	1.75	20.74	3.19	47.00	8.29	16.94	1,000	6	18	900	-	1,446	-	2.17%	0.10%
Morris Bank	No	Dublin	1,329,319	856,018	11,688	1.80	15.20	4.41	49.20	10.89	30.96	1,400	108	190	2,082	-	8,616	224	1.41%	0.49%
BankSouth	No	Greensboro	1,077,880	680,254	16,539	3.17	32.89	3.59	67.80	9.92	23.90	345	79	18	1,029	-	3,309	14	1.73%	0.31%
Total/Average			26,428,582	14,727,710	176,242	1.57	15.47	3.38	57.84	9.26	31.87	2,296	2,892	4,350	49,753	5,696	70,470	17,667	1.35%	0.38%

GEORGIA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2021

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															30-90 \$	90+ \$				
\$500 Million to \$1 Billion																				
PeoplesSouth Bank	No	Colquitt	991,088	626,964	5,769	1.20	13.82	3.80	57.80	9.10	33.39	(250)	46	97	6,956	146	3,170	1,158	1.29%	0.45%
PrimeSouth Bank	No	Blackshear	953,059	719,920	5,539	1.20	12.56	3.67	58.10	8.94	15.50	540	250	64	952	137	3,008	991	1.44%	0.43%
First Ic Bank	No	Doraville	881,506	595,551	6,671	1.61	15.14	3.57	52.70	10.54	32.29	-	959	85	1,829	-	-	-	1.60%	0.00%
First American Bank And Trust Company	No	Athens	853,430	425,673	3,952	1.02	11.38	2.60	63.40	8.77	26.36	120	4	20	208	-	1,115	-	1.81%	0.13%
Affinity Bank	No	Covington	786,703	589,745	4,580	1.17	9.84	3.10	60.90	10.41	19.69	772	367	115	571	-	4,605	-	1.25%	0.59%
Georgia Banking Company	No	Atlanta	738,514	191,180	(4,307)	(1.35)	(9.90)	2.92	117.90	15.60	24.72	3,292	3	712	1,035	96	3,280	-	2.15%	0.46%
Southcrest Bank, National Association	No	Atlanta	715,960	305,936	3,668	1.05	11.23	2.97	73.20	8.24	41.48	-	35	40	238	-	3,694	516	1.21%	0.59%
Vinings Bank	No	Smyrna	677,522	301,668	8,292	2.28	36.63	3.15	48.00	7.66	39.73	85	2	115	1,582	-	1,724	-	0.75%	0.25%
Citizens Trust Bank	No	Atlanta	637,852	292,402	2,082	0.70	8.26	2.68	72.90	7.88	45.49	50	40	213	4,786	15	2,391	-	1.04%	0.38%
Farmers & Merchants Bank	No	Lakeland	624,063	410,363	2,099	0.69	12.03	3.67	62.70	5.65	21.06	250	246	1,180	9,174	17	11,050	3,626	1.43%	2.35%
Quantum National Bank	Yes	Suwanee	614,918	539,462	9,289	3.00	23.56	4.76	45.40	10.02	10.90	(650)	10	-	876	-	-	-	1.15%	0.00%
Southeastern Bank	No	Darien	586,942	272,059	4,111	1.48	14.34	3.24	60.10	9.89	37.50	(850)	1,541	60	912	31	419	593	2.69%	0.18%
Northeast Georgia Bank	Yes	Lavonia	580,039	246,168	78	0.03	0.22	2.95	98.20	9.84	31.92	89	78	97	361	58	1,088	725	1.21%	0.32%
South Georgia Banking Company	No	Omega	563,445	287,114	2,695	0.97	7.94	3.23	67.90	10.43	31.57	50	12	9	670	3	379	698	1.41%	0.19%
Promiseone Bank	Yes	Duluth	561,556	403,672	7,697	2.84	19.57	3.56	38.60	11.63	20.21	278	1	158	-	-	10,394	-	1.08%	0.38%
First State Bank Of Blakely	No	Blakely	541,573	371,750	3,096	1.13	7.37	3.67	59.10	15.32	15.41	250	86	313	307	129	4,896	2,007	1.27%	1.30%
Oconee State Bank	No	Watkinsville	529,133	305,344	1,918	0.75	8.66	3.27	76.00	8.37	39.09	235	27	5	291	-	5,861	-	1.41%	1.11%
First Chatham Bank	No	Savannah	528,645	285,729	4,023	1.64	18.69	3.32	60.40	7.91	36.74	1,600	38	1,181	255	-	3,410	4,110	1.41%	1.34%
First Bank	No	Dalton	506,872	333,728	4,451	1.83	19.26	4.56	52.90	9.80	27.17	-	20	12	1,187	20	4,267	-	2.03%	0.85%
Total/Average			12,872,820	7,504,428	75,703	1.22	12.66	3.40	64.54	9.79	28.96	5,861	3,765	4,476	32,190	652	64,751	14,424	1.45%	0.59%

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															30-90 \$	90+ \$				
\$250 Million to \$500 Million																				
Guardian Bank	Yes	Valdosta	499,410	303,717	3,379	1.39	10.30	3.19	58.10	10.71	28.76	130	26	143	29	-	5,275	851	1.68%	0.77%
Peach State Bank & Trust	No	Gainesville	491,073	294,884	1,586	0.71	7.80	3.52	68.00	9.46	24.61	517	25	88	11	138	-	-	1.10%	0.03%
Community Bank Of Pickens County	No	Jasper	486,453	315,790	4,603	1.98	18.36	4.18	42.00	10.96	30.15	-	128	255	2,055	-	1,982	2,745	1.12%	0.97%
FNB SOUTH	No	Alma	485,849	329,417	7,000	2.98	19.81	4.77	41.40	15.35	15.06	-	3,143	1,262	3,982	145	3,458	1,737	3.66%	0.39%
The Citizens Bank Of Georgia	No	Cumming	459,465	243,071	2,588	1.20	12.31	3.31	52.80	9.41	48.21	-	276	-	330	-	15	232	1.51%	0.05%
Peoples Bank & Trust	No	Buford	438,360	150,779	1,609	0.78	7.46	2.75	72.30	9.59	54.21	-	23	23	787	-	285	1,354	1.19%	0.37%
Citizens Bank Of Americas	No	Americus	427,339	196,090	1,947	0.96	11.18	2.84	60.30	8.35	38.24	-	52	77	419	-	333	132	2.28%	0.11%
American Commerce Bank, National Association	No	Bremen	422,024	348,445	3,174	1.57	13.49	3.99	47.60	11.74	18.55	650	1	-	2,285	-	1,919	87	1.80%	0.48%
Touchmark National Bank	No	Alpharetta	414,095	341,389	3,363	1.59	12.92	3.20	42.90	12.63	17.51	250	35	-	416	-	4,410	-	1.66%	1.01%
TC Federal Bank	No	Thomasville	406,212	266,767	1,335	0.74	6.59	3.46	76.30	11.27	30.57	16	45	28	178	-	1,814	81	1.54%	0.47%
Persons Banking Company	Yes	Forsyth	405,376	189,554	822	0.41	5.36	2.76	87.40	5.92	42.76	-	46	73	526	-	1,390	1,588	1.18%	0.42%
Georgia Community Bank	Yes	Dawson	391,327	223,974	1,830	0.93	6.75	3.22	71.00	10.51	27.37	100	16	178	1,149	-	2,612	871	1.21%	0.89%
Pineland Bank	No	Alma	380,175	253,338	2,326	1.30	13.72	4.21	66.50	9.36	21.82	325	7	151	1,592	14	2,700	475	1.55%	0.75%
Sunmark Community Bank	Yes	Hawkinsville	379,006	265,578	2,892	1.55	12.92	4.01	60.70	9.59	23.45	387	119	12	1,147	117	1,076	-	1.70%	0.31%
First National Bank Of Coffee County	Yes	Douglas	370,384	176,856	2,551	1.53	14.68	3.53	64.20	8.20	45.43	-	2	2	26	-	91	-	1.26%	0.02%
Planters First Bank	Yes	Cordele	368,833	273,887	2,140	1.12	9.67	3.70	75.00	9.40	11.67	93	291	41	137	-	1,186	642	1.38%	0.50%
First National Bank Of Griffin	No	Griffin	366,250	109,105	1,232	0.70	9.46	2.67	84.00	6.57	55.59	28	10	3	349	17	385	82	1.31%	0.13%
Bank Of Madison	No	Madison	361,041	220,198	1,751	1.01	10.40	3.27	61.50	9.27	23.91	150	4	1	12	-	1,021	1,421	1.40%	0.68%
The Commercial Bank	Yes	Crawford	359,263	239,690	3,783	2.25	21.51	4.15	47.50	8.10	20.47	360	5	8	5	-	2,298	-	1.90%	0.64%
First National Community Bank	No	Chatsworth	353,932	228,225	1,847	1.08	9.09	3.83	63.50	11.19	26.87	90	20	6	439	-	580	1,012	1.07%	0.45%
The Bank Of Lafayette	No	La Fayette	346,547	107,589	930	0.56	5.50	2.46	73.70	10.52	31.88	-	9	11	968	9	1,354	-	0.79%	0.39%
F&m Bank	No	Washington	346,006	176,129	1,783	1.07	7.16	3.79	62.10	14.23	30.67	235	27	84	1,654	-	710	80	1.60%	0.23%
Century Bank & Trust	No	Milledgeville	338,543	163,963	1,504	0.91	9.17	2.85	65.80	9.76	38.03	60	15	8	2	1	198	18	1.02%	0.06%
Glennville Bank	No	Glennville	337,416	174,784	2,040	1.26	12.01	3.55	59.20	10.17	36.27	-	6	14	574	-	1,238	207	1.91%	0.43%
Exchange Bank	No	Milledgeville	332,648	167,182	1,687	1.04	8.70	3.52	65.50	11.85	41.24	60	5	3	1,323	98	333	461	1.83%	0.27%
First Port City Bank	No	Bainbridge	325,220	251,125	1,486	0.92	11.80	4.06	67.90	8.09	10.17	230	6	8	1	-	33	-	1.10%	0.01%
First Century Bank, National Association	No	Gainesville	324,160	40,475	3,431	1.43	9.70	4.52	41.40	18.92	95.51	3,763	-	3,763	144	-	505	3,734	0.53%	1.31%
Citizens Bank of the South	No	Sandersville	319,247	201,069	1,241	0.80	7.80	3.20	71.30	10.13	26.08	150	46	253	744	-	625	370	1.28%	0.31%
Century Bank Of Georgia	No	Cartersville	308,255	131,065	1,587	1.10	13.37	3.32	56.70	8.03	49.50	-	110	39	164	-	26	1	1.91%	0.01%
Greater Community Bank	Yes	Rome	305,170	207,779	2,664	1.83	15.05	3.78	64.30	10.31	26.48	-	91	137	242	-	347	-	1.63%	0.11%
Bank of Dudley	No	Dudley	301,745	176,271	1,338	0.97	8.65	3.70	66.90	10.72	28.69	192	44	49	180	3	857	-	1.67%	0.29%
Commercial Banking Company	No	Valdosta	298,228	183,756	1,962	1.25	11.01	3.42	61.10	10.34	36.75	50	22	-	73	51	784	-	1.86%	0.28%
Flint Community Bank	Yes	Albany	290,726	248,417	2,098	1.48	14.15	3.71	58.70	8.17	9.69	240	-	-	2	-	3,944	-	1.05%	1.36%
The Citizens Bank of Swainsboro	No	Swainsboro	279,100	185,549	1,476	1.09	10.99	3.96	66.50	9.75	25.37	180	54	91	582	-	604	-	2.40%	0.22%
First State Bank	No	Wrens	274,439	172,513	1,906	1.54	19.77	4.61	53.50	7.88	29.41	150	-	36	1,430	-	307	128	0.98%	0.16%
Georgia Primary Bank	No	Atlanta	273,435	198,045	1,376	1.00	11.20	3.44	65.80	9.36	15.17	118	3	-	-	-	104	-	1.34%	0.04%
United National Bank	No	Cairo	271,708	210,721	1,567	1.20	9.06	3.96	54.10	12.80	20.81	375	33	17	1,684	-	4,887	15	2.65%	1.80%
Great Oaks Bank	Yes	Eastman	263,876	141,600	1,056	0.85	9.04	3.63	77.90	6.80	42.83	31	17	26	55	-	30	426	1.24%	0.17%
First Southern Bank	No	Waycross	256,713	122,329	2,434	2.04	25.68	3.50	89.20	7.61	41.56	-	5	8	356	5	225	650	1.40%	0.34%
AB&T	No	Albany	256,132	165,129	1,162	0.88	10.59	3.86	64.20	8.07	1.37	-	11	8	21	-	122	-	1.59%	0.05%
State Bank of Cochran	Yes	Cochran	252,071	134,560	2,416	1.93	11.12	3.19	66.50	13.48	39.72	-	245	140	524	-	5,660	247	4.52%	2.34%
Altamaha Bank And Trust Company	Yes	Vidalia	250,618	142,475	1,745	1.46	11.96	4.16	65.60	9.02	23.78	230	3	55	1,825	-	608	-	1.53%	0.24%
Total/Average			14,817,870	8,673,279	90,647	1.25	11.60	3.59	63.35	10.09	31.10	9,160	5,026	7,101	28,422	598	56,331	19,647	1.60%	0.47%

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Rabun County Bank	No	Clayton	244,891	132,719	994	0.85	7.73	2.95	69.30	10.71	43.90	-	57	-	262	-	44	937	2.37%	0.40%
Douglas National Bank	Yes	Douglas	242,319	151,384	3,087	2.61	20.44	4.36	48.00	10.11	28.34	-	18	9	757	-	1,262	-	1.33%	0.19%
Durden Banking Company, Incorporated	Yes	Twin City	231,013	140,489	3,399	3.04	16.30	5.80	49.10	14.24	25.97	120	89	31	792	89	436	90	2.32%	0.27%
Farmers & Merchants Bank	No	Eatonton	228,056	86,627	935	0.83	6.76	3.02	72.40	12.40	44.90	(26)	29	-	494	9	1,249	1,533	2.43%	1.22%
Bank Of Alapaha	No	Alapaha	225,244	115,674	536	0.48	5.36	2.75	70.00	8.89	31.79	350	56	63	1,372	-	175	312	1.77%	0.22%
First National Bank Of Decatur County	No	Bainbridge	224,565	142,087	673	0.62	7.33	3.50	78.30	8.18	25.12	-	59	130	108	114	1,189	-	1.66%	0.58%
CornerstoneBank	No	Atlanta	223,748	141,420	1,225	1.12	13.08	3.54	76.70	8.77	36.57	(250)	4	-	2,519	-	5,310	585	1.61%	1.23%
Waycross Bank & Trust	Yes	Waycross	223,711	96,791	1,795	1.64	12.36	2.61	68.60	10.37	48.64	-	-	-	405	-	378	-	2.05%	0.17%
The Geo. D. Warthen Bank	No	Sandersville	222,051	112,803	711	0.65	7.63	4.01	76.80	8.25	36.84	162	9	45	727	7	1,684	1,874	1.14%	1.61%
First Federal Savings & Loan Association Of Vald	No	Valdosta	221,241	157,906	285	0.26	1.94	3.39	89.00	13.32	25.15	60	6	1	2,192	-	2,653	351	0.37%	1.36%
First Peoples Bank	No	Pine Mountain	221,072	137,480	1,212	1.07	12.42	3.98	65.00	8.72	24.06	70	1	-	267	-	550	-	1.42%	0.25%
Community Banking Company of Fitzgerald	No	Fitzgerald	220,440	132,912	1,441	1.34	12.69	3.44	53.10	9.53	29.90	270	14	9	242	-	1,102	-	2.89%	0.50%
Vidalia Federal Savings Bank	No	Vidalia	214,611	59,382	(347)	(0.33)	(2.20)	1.49	127.30	14.54	77.98	-	-	-	1,037	106	759	-	0.87%	0.40%
American Pride Bank	Yes	Macon	212,924	171,507	1,436	1.35	7.68	4.36	67.90	13.98	15.50	111	-	-	-	-	72	-	1.47%	0.03%
River City Bank	No	Rome	208,093	141,265	879	0.90	8.57	4.12	72.90	10.10	26.46	125	2	150	1	-	603	-	1.84%	0.29%
South Georgia Bank	Yes	Glennville	201,536	112,401	1,879	1.89	13.02	4.00	53.60	10.90	33.99	110	20	298	737	29	-	-	2.19%	0.01%
Bank of Eastman	Yes	Eastman	198,084	106,718	774	0.80	5.85	3.88	75.90	10.52	39.81	-	102	183	1,268	1,243	1,552	2,127	1.07%	2.48%
Signature Bank Of Georgia	No	Sandy Springs	194,245	108,095	1,027	1.04	9.88	2.66	71.50	10.23	43.25	-	-	151	-	-	511	5,329	0.88%	2.81%
Liberty First Bank	Yes	Monroe	191,905	76,046	878	0.96	8.98	2.70	78.60	8.83	57.76	(80)	2	-	-	-	-	1,004	1.41%	0.52%
The Peoples Bank	No	Eatonton	191,265	110,888	138	0.15	1.34	3.48	91.60	10.87	33.55	150	97	22	225	-	37	1,362	2.13%	0.73%
North Georgia National Bank	No	Calhoun	184,690	89,708	859	1.00	10.95	3.50	65.70	9.00	32.79	25	12	4	-	-	-	231	1.19%	0.13%
Citizens Community Bank	Yes	Hahira	184,027	88,755	1,019	1.16	8.01	3.68	67.30	10.75	47.91	67	9	42	267	6	761	39	1.15%	0.44%
The First National Bank Of Waynesboro	No	Waynesboro	183,164	94,591	1,452	1.57	10.43	3.69	52.60	14.95	40.10	120	49	28	183	27	228	-	1.52%	0.14%
South Coast Bank & Trust	Yes	Brunswick	183,013	142,712	1,179	1.29	11.83	3.56	64.80	8.92	16.39	88	-	1	203	-	135	-	1.58%	0.07%
Bank Of Newington	No	Newington	167,742	137,413	1,322	1.62	17.85	5.10	56.50	8.62	13.50	150	7	-	526	109	613	-	1.47%	0.35%
Farmers State Bank	Yes	Lincolnton	167,683	82,242	1,464	1.87	10.16	4.38	61.80	14.02	36.39	60	46	32	1,247	167	160	-	1.62%	0.20%
Community Bank Of Georgia	No	Baxley	165,992	98,642	822	1.06	11.50	3.78	51.90	9.00	36.69	225	19	-	235	-	2,241	35	2.17%	1.37%
Onesouth Bank	Yes	Blakely	165,478	122,576	709	0.87	6.73	3.94	77.20	10.07	22.55	124	72	1	463	-	1,132	-	1.50%	0.68%
Mount Vernon Bank	Yes	Vidalia	163,635	77,805	953	1.21	9.15	3.50	67.90	10.16	45.37	12	9	1	364	357	102	-	1.22%	0.28%
First Bank Of Coastal Georgia	No	Pembroke	150,544	32,548	485	0.68	4.95	2.49	79.90	12.61	39.14	-	-	-	1	1	-	156	2.70%	0.10%
Bank Of Monticello	Yes	Monticello	150,355	76,930	1,289	1.77	15.17	3.85	55.20	8.90	43.37	67	47	8	536	20	389	4	1.45%	0.27%
Farmers State Bank	Yes	Dublin	149,980	104,367	962	1.33	8.50	4.01	67.10	11.21	30.41	60	3	1	1,099	235	46	-	2.69%	0.19%
West Central Georgia Bank	No	Thomaston	149,652	49,453	794	1.09	4.46	3.24	64.60	23.45	67.67	12	11	6	246	-	-	-	2.65%	0.00%
Bank Of Dawson	Yes	Dawson	147,276	88,558	857	1.19	5.59	3.38	61.50	16.60	27.88	150	5	25	935	-	811	78	1.32%	0.60%
The Claxton Bank	Yes	Claxton	146,794	83,236	820	1.15	8.97	4.17	73.90	9.67	25.16	63	4	4	431	-	613	-	1.88%	0.42%
Peoples Bank	No	Lyons	144,643	86,223	829	1.17	14.37	3.67	60.50	8.24	37.93	42	1	-	25	1,260	40	639	1.89%	1.34%
Farmers And Merchants Bank	No	Sylvania	142,417	43,820	796	1.14	8.10	2.40	76.70	13.49	53.76	53	8	14	613	-	549	-	1.75%	0.39%
Wilcox County State Bank	No	Abbeville	141,337	92,843	907	1.30	13.34	4.34	57.20	10.04	17.02	191	5	39	79	8	980	120	1.82%	0.78%
Legacy State Bank	No	Loganville	140,609	101,502	1,246	1.81	18.30	3.57	51.70	10.41	22.26	42	-	-	-	-	-	898	1.44%	0.64%
Bank Of Dade	Yes	Trenton	136,631	55,963	1,083	1.65	12.14	3.59	57.90	9.59	42.85	-	99	9	972	-	753	47	1.48%	0.59%
Family Bank	No	Pelham	135,942	99,813	740	1.19	10.55	4.64	67.60	11.30	19.21	158	35	49	592	-	1,127	-	1.06%	0.83%
Bank Of Hazlehurst	Yes	Hazlehurst	133,925	59,248	(212)	(0.32)	(1.85)	3.04	72.70	11.23	43.55	331	155	498	886	-	2,281	680	2.34%	1.54%
Bank Of Camilla	No	Camilla	132,173	66,523	479	0.74	5.28	3.19	74.30	13.21	16.09	-	9	5	51	-	943	337	1.50%	0.97%

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)																				
The Farmers Bank	No	Greensboro	126,462	59,237	428	0.65	5.21	2.65	70.70	12.10	13.59	-	1	-	-	-	-	620	1.56%	0.49%
Citizens Bank And Trust, Inc.	No	Trenton	125,831	64,458	673	1.10	10.80	4.51	69.10	10.02	32.13	41	17	50	337	18	255	-	1.59%	0.22%
Planters And Citizens Bank	No	Camilla	125,487	53,302	362	0.57	5.75	3.32	75.30	9.71	46.60	54	4	1	59	-	628	-	1.37%	0.50%
The Merchants & Citizens Bank	No	Mcrae	125,230	36,078	391	0.63	3.95	2.65	83.20	13.10	51.65	-	13	7	127	57	34	-	2.62%	0.07%
The Peoples Bank of Georgia	No	Talbotton	124,418	93,169	763	1.30	11.93	5.39	63.60	9.51	6.96	261	27	78	800	566	430	-	0.93%	0.80%
Southern Bank	No	Sardis	123,930	73,739	153	0.30	2.92	4.17	83.00	11.71	23.97	145	23	65	205	-	304	611	1.11%	0.74%
The Citizens National Bank Of Quitman	No	Quitman	123,198	71,233	584	0.99	7.93	3.41	64.90	12.16	34.08	-	31	11	302	-	51	-	1.88%	0.04%
The Citizens Bank of Cochran	No	Cochran	120,889	86,218	610	1.01	10.52	3.95	67.70	9.62	12.91	-	52	50	390	12	11	656	0.68%	0.56%
Wheeler County State Bank	Yes	Alamo	120,696	75,251	616	1.06	5.76	3.34	69.60	14.42	19.16	-	98	6	1,239	-	354	-	1.70%	0.29%
The Bank of Soperton	Yes	Soperton	119,855	98,836	971	1.69	13.70	5.09	62.20	10.10	12.96	240	26	25	136	-	121	-	1.58%	0.10%
Embassy National Bank	No	Lawrenceville	119,488	78,372	904	1.56	9.91	3.94	70.30	15.73	32.81	15	-	-	1,234	-	-	-	1.98%	0.00%
Tandem Bank	No	Tucker	113,631	76,736	(265)	(0.50)	(2.89)	3.50	106.40	16.19	36.34	146	-	-	-	-	-	-	0.92%	0.00%
Classic City Bank	No	Athens	109,024	62,621	(777)	(2.15)	(8.30)	2.91	129.50	20.12	46.30	481	-	-	-	-	-	-	1.19%	0.00%
Loyal Trust Bank	No	Johns Creek	108,673	77,937	140	0.28	1.25	4.55	86.40	21.44	32.74	240	-	-	-	-	-	-	0.94%	0.00%
Total/Average			9,595,528	5,417,252	49,364	1.01	8.42	3.65	70.95	11.66	33.50	4,835	1,462	2,152	28,188	4,440	35,658	20,655	1.63%	0.55%
Less than \$100 Million																				
The Peoples Bank	Yes	Willacoochee	98,383	38,526	309	0.65	4.50	2.70	77.60	11.16	43.51	36	1	1	120	-	226	-	0.76%	0.23%
Community Bank & Trust - West Georgia	No	Lagrange	96,091	40,533	(102)	(0.22)	(8.69)	3.21	106.90	2.64	45.65	-	2	24	947	-	350	1,423	1.19%	1.85%
First State Bank of Randolph County	Yes	Cuthbert	95,149	29,654	130	0.27	2.60	2.48	88.80	8.26	40.85	30	-	9	422	6	1,624	-	1.19%	1.71%
Barwick Banking Company	No	Barwick	91,505	68,488	(1,083)	(3.49)	(12.61)	2.86	209.30	25.46	27.75	520	-	1	-	-	-	-	1.04%	0.00%
Bank Of Hancock County	No	Sparta	88,671	22,263	164	0.37	1.89	2.79	90.70	18.39	62.88	-	5	4	365	81	71	17	4.32%	0.19%
The Four County Bank	Yes	Allentown	82,848	56,370	696	1.71	10.02	3.94	58.10	12.88	34.47	15	39	117	231	65	140	-	2.05%	0.25%
F & M Bank And Trust Company	No	Manchester	82,077	48,160	308	0.78	16.20	4.80	83.40	4.98	25.81	-	29	6	78	111	524	507	1.12%	1.39%
Bank Of Wrightsville	Yes	Wrightsville	76,290	36,985	393	1.09	9.55	3.35	67.20	8.63	35.17	30	-	-	94	6	56	-	1.32%	0.08%
Southeast First National Bank	No	Summerville	75,763	18,419	275	0.79	7.50	2.55	66.80	9.94	61.83	6	-	2	20	3	25	100	1.43%	0.17%
Carver State Bank	No	Savannah	70,455	37,913	316	1.02	9.12	4.08	65.60	12.00	41.34	-	71	77	233	-	916	97	0.71%	1.44%
First Bank Of Pike	No	Molena	69,495	41,482	207	0.64	8.12	4.78	80.80	8.11	38.01	91	8	49	601	68	177	-	1.31%	0.35%
Craft Bank	No	Atlanta	69,059	23,770	(884)	(4.11)	(9.23)	3.12	148.90	43.77	86.54	238	-	-	-	-	-	-	1.07%	0.00%
The Bank Of Edison	Yes	Edison	65,722	41,463	511	1.62	16.53	5.41	67.30	8.15	7.95	30	11	30	160	-	18	379	0.92%	0.60%
Talbot State Bank	Yes	Woodland	62,659	31,476	57	0.19	1.28	3.09	128.10	10.60	43.65	-	1	1	1,980	84	631	24	0.64%	1.18%
Wilkinson County Bank	No	Irwinton	56,519	20,360	36	0.12	0.91	3.79	97.60	9.91	17.40	-	2	42	100	2	103	230	1.86%	0.59%
The Security State Bank	Yes	Mcrae	54,886	32,540	495	1.87	10.13	5.14	62.10	13.54	28.67	15	9	-	10	-	16	-	1.72%	0.03%
Rochelle State Bank	No	Rochelle	46,463	9,469	(70)	(0.39)	(2.06)	0.35	237.50	26.12	76.11	1	-	-	219	-	-	-	0.01%	0.00%
The Trust Bank	Yes	Lenox	45,263	22,046	174	0.78	6.13	4.57	85.80	10.00	44.35	-	5	3	532	-	450	691	1.53%	2.52%
Elberton Federal Savings & Loan Association	No	Elberton	29,336	22,028	(19)	(0.13)	(0.74)	3.00	101.60	17.42	18.86	-	-	-	338	-	220	-	0.19%	0.75%
Bank Of Lumber City	No	Lumber City	25,323	13,814	264	2.01	13.09	6.33	67.60	15.85	39.20	4	3	7	82	-	40	-	0.93%	0.16%
Total/Average			1,381,957	655,759	2,177	0.28	4.21	3.62	99.59	13.89	41.00	1,016	186	373	6,532	426	5,587	3,468	1.27%	0.67%