

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
State Summary (Excludes Regionals and SunTrust)															
North - Total/Average			19,987,158	199,433	1.04	9.47	3.98	10.62	21.37	32.39	80,638	14,744	33,905	1.24	0.38
East - Total/Average			5,338,662	57,058	(1.91)	11.94	3.93	18.39	22.82	44.97	16,181	1,049	6,550	1.32	0.38
Atlanta Metro - Total/Average			20,214,966	213,417	(0.08)	8.78	3.50	12.89	27.17	39.89	56,704	4,096	11,577	1.24	0.56
Central - Total/Average			5,540,439	60,560	0.73	7.23	3.85	10.66	17.03	29.85	14,789	1,839	6,175	1.57	0.85
Southwest - Total/Average			34,283,929	417,270	0.83	8.70	3.79	11.65	17.70	30.93	157,199	16,455	69,909	1.46	0.62
Southeast - Total/Average			7,935,765	83,170	0.78	6.35	3.87	11.46	24.94	33.39	17,965	11,084	16,645	1.75	0.77
State Total			93,300,919	1,030,908	0.23	8.74	3.82	12.61	21.84	35.23	343,476	49,267	144,761	1.39	0.57
North															
Chattanooga, TN-GA (Metro)															
Bank of LaFayette, Georgia	No	Lafayette	328,296	1,345	0.45	3.71	2.56	10.92	NA	32.30	150	52	93	0.78	0.57
Bank of Dade	Yes	Trenton	129,151	2,049	1.69	14.83	3.79	10.53	22.95	42.16	-	142	147	1.40	0.63
Citizens Bank & Trust, Inc.	No	Trenton	115,746	987	0.90	8.17	4.62	10.52	21.04	36.80	112	23	58	1.62	0.39
Total/Average			573,193	4,381	1.01	8.90	3.66	10.66	22.00	37.09	262	217	298	1.16	0.55
Dalton, GA (Metro)															
First Bank	No	Dalton	459,532	6,376	1.53	15.34	4.62	10.52	NA	24.49	1,043	36	280	1.91	1.26
First National Community Bank	No	Chatsworth	324,956	4,564	1.50	12.32	4.27	11.55	NA	31.40	606	102	51	1.09	0.71
Total/Average			784,488	10,940	1.52	13.83	4.45	11.04	NA	27.95	1,649	138	331	1.60	1.03
Rome, GA (Metro)															
Greater Community Bank	Yes	Rome	284,215	3,331	1.26	14.06	4.42	9.51	14.87	25.15	1,882	91	520	1.64	0.05
River City Bank	No	Rome	187,799	1,007	0.59	5.03	4.16	10.60	16.55	30.29	1,072	4	-	2.10	0.41
Heritage First Bank	Yes	Rome	174,692	1,207	0.74	7.17	4.23	9.99	13.09	28.38	462	29	211	1.21	1.01
Total/Average			646,706	5,545	0.86	8.75	4.27	10.03	14.84	27.94	3,416	124	731	1.65	0.41
Other															
United Community Bank	No	Blairsville	17,766,296	177,419	1.15	9.64	3.61	9.42	14.28	26.73	75,205	14,079	32,394	1.20	0.35
North Georgia National Bank	No	Calhoun	161,828	874	0.62	5.65	3.68	9.91	NA	33.72	95	185	151	1.21	0.14
Southeast First National Bank	No	Summerville	54,647	274	0.51	3.85	3.37	12.93	40.30	49.32	11	1	-	1.55	0.21
Total/Average			17,982,771	178,567	0.76	6.38	3.55	10.75	27.29	36.59	75,311	14,265	32,545	1.21	0.35
North - Total/Average			19,987,158	199,433	1.04	9.47	3.98	10.62	21.37	32.39	80,638	14,744	33,905	1.24	0.38

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
East															
Athens-Clarke County, GA (Metro)															
First American Bank and Trust Company	No	Athens	697,107	7,049	1.09	10.70	3.20	9.57	19.07	31.47	1,800	118	2	1.86	0.26
Oconee State Bank	No	Watkinsville	494,423	2,145	0.47	5.55	3.30	8.55	14.77	32.14	1,250	364	378	1.25	1.22
Commercial Bank	Yes	Crawford	307,519	5,106	1.82	20.56	4.25	8.91	NA	19.00	833	9	19	1.87	0.07
Classic City Bank	No	Athens	38,288	(1,178)	(37.33)	NA	4.57	87.61	86.18	73.73	266	-	-	1.25	0.00
Total/Average			1,537,337	13,122	(8.49)	12.27	3.83	28.66	40.01	39.09	4,149	491	399	1.66	0.52
Gainesville, GA (Metro)															
First Century Bank, National Association	No	Commerce	469,430	10,330	2.54	20.62	4.31	18.05	NA	93.39	4,550	46	4,562	0.42	0.85
Peach State Bank & Trust	No	Gainesville	397,517	2,969	0.82	9.56	3.65	8.33	14.28	36.21	717	67	178	1.11	0.00
Total/Average			866,947	13,299	1.68	15.09	3.98	13.19	14.28	64.80	5,267	113	4,740	0.99	0.46
Other															
Pinnacle Bank	No	Elberton	1,564,805	15,017	1.12	10.79	4.33	8.95	11.98	29.43	5,000	231	910	1.09	0.13
Northeast Georgia Bank	Yes	Lavonia	545,408	6,878	1.34	12.42	3.21	11.26	NA	39.58	274	138	235	1.20	0.34
F&M Bank	No	Washington	323,270	2,844	0.97	5.79	4.14	15.40	NA	32.70	620	11	107	1.56	0.33
Bank of Madison	No	Madison	315,351	3,754	1.40	11.66	4.27	10.77	16.34	20.62	571	11	23	1.41	0.87
Farmers State Bank	Yes	Lincolnton	158,569	2,122	1.51	9.63	4.83	14.57	NA	37.64	300	54	136	1.55	0.09
Elberton Federal Savings & Loan Association	No	Elberton	26,975	22	0.09	0.43	3.18	19.01	NA	26.24	-	-	-	0.20	0.50
Total/Average			2,934,378	30,637	1.07	8.45	3.99	13.33	14.16	31.04	6,765	445	1,411	1.20	0.27
East - Total/Average			5,338,662	57,058	(1.91)	11.94	3.93	18.39	22.82	44.97	16,181	1,049	6,550	1.32	0.38

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
Atlanta Metro															
Atlantic Capital Bank, National Association	No	Atlanta	3,614,882	26,467	0.89	7.00	3.26	10.64	15.40	35.57	16,492	186	2,541	1.41	0.10
United Bank	Yes	Zebulon	1,931,825	35,499	2.11	20.71	3.38	8.78	20.87	48.15	2,713	1,017	934	1.94	0.35
Metro City Bank	No	Doraville	1,902,095	36,597	2.18	17.06	4.16	12.55	19.54	10.09	3,467	87	257	0.62	0.74
Heritage Southeast Bank	No	Jonesboro	1,571,758	5,742	0.39	3.34	3.82	8.98	13.19	20.55	9,350	561	1,740	1.32	0.79
Piedmont Bank	No	Peachtree Corners	1,369,330	16,457	1.36	12.66	3.99	9.33	13.73	18.48	2,554	38	53	0.99	0.22
Affinity Bank	No	Covington	852,952	3,601	0.49	4.74	3.03	9.94	12.94	25.92	2,024	424	233	1.07	0.73
First IC Bank	No	Doraville	764,419	7,390	1.01	9.06	3.25	11.04	15.45	26.97	3,674	71	1,497	1.54	0.99
SouthCrest Bank, N.A.	No	Atlanta	712,386	6,398	1.05	10.26	3.39	9.11	NA	43.05	600	420	353	1.13	0.49
Vinings Bank	No	Smyrna	690,908	9,003	1.52	22.39	2.82	7.51	12.02	32.64	1,239	2	102	0.64	0.28
Georgia Banking Company	No	Sandy Springs	652,862	5,217	0.86	11.57	3.19	7.12	12.66	2.68	221	244	428	0.99	0.71
Quantum National Bank	Yes	Suwanee	608,173	15,091	2.66	25.77	4.88	10.84	NA	10.85	2,305	12	108	1.28	0.00
Citizens Trust Bank	No	Atlanta	572,362	3,358	0.68	6.89	3.10	8.77	17.12	41.08	1,710	92	272	1.10	0.70
PromiseOne Bank	Yes	Duluth	522,906	9,307	1.82	15.78	2.99	11.31	18.59	25.30	1,290	1	391	1.18	1.82
Community Bank of Pickens County	No	Jasper	434,045	6,915	1.71	15.03	3.74	11.17	17.86	22.92	1,530	21	776	1.18	1.31
Touchmark National Bank	No	Alpharetta	428,546	4,781	1.07	9.37	2.71	11.42	25.82	14.37	1,501	253	626	1.47	0.66
Citizens Bank of Georgia	No	Cumming	410,948	5,148	1.36	12.96	3.78	9.72	16.62	45.16	500	45	2	1.45	0.07
Peoples Bank & Trust	No	Buford	389,638	4,128	1.12	10.18	3.27	10.32	NA	54.37	240	116	67	1.16	0.69
American Commerce Bank, National Association	No	Bremen	382,089	3,939	1.04	9.06	3.47	11.57	16.41	14.16	1,267	4	210	1.69	0.56
First National Bank of Griffin	No	Griffin	336,801	2,111	0.67	8.43	3.26	6.83	16.28	59.29	57	12	31	1.28	0.15
Georgia Primary Bank	No	Atlanta	272,006	2,307	0.88	9.86	3.67	9.15	12.83	8.29	455	104	50	1.19	0.04
Century Bank of Georgia	No	Cartersville	265,287	3,009	1.26	13.46	3.87	8.54	20.20	41.85	850	34	51	1.88	0.06
Cornerstone Bank	No	Atlanta	210,906	(2,451)	(1.12)	(12.58)	3.07	8.31	15.79	24.32	370	33	577	1.68	3.94
Signature Bank of Georgia	No	Sandy Springs	193,462	1,415	0.81	7.31	2.93	10.13	17.64	46.77	209	8	-	1.07	3.25
WestSide Bank	No	Hiram	191,013	1,294	0.78	7.35	4.31	8.72	NA	41.32	320	123	-	1.46	0.88
Liberty First Bank	Yes	Monroe	170,785	1,581	1.00	9.80	3.30	9.82	NA	59.55	47	9	6	1.65	0.59
Bank of Monticello	Yes	Monticello	137,495	1,814	1.46	14.06	4.16	9.51	NA	29.29	350	82	153	1.32	0.65
Legacy State Bank	No	Loganville	134,591	1,333	1.06	10.71	3.67	9.99	14.30	23.15	347	5	-	1.44	1.03
Embassy National Bank	No	Lawrenceville	113,523	874	0.76	4.55	3.87	16.48	24.98	36.64	70	-	-	2.08	0.00
Tandem Bank	No	Tucker	91,159	(1,350)	(1.92)	(7.18)	3.64	20.10	39.08	35.89	485	-	-	0.88	0.00
F & M Bank and Trust Company	No	Manchester	77,591	197	0.25	5.59	4.22	4.67	8.82	21.42	77	78	70	1.04	1.28
Loyal Trust Bank	No	Johns Creek	65,660	(2,849)	(5.73)	(12.41)	3.80	34.69	47.03	47.47	477	-	-	1.11	0.00
First Bank of Pike	No	Molena	59,658	332	0.58	6.92	5.05	7.89	15.12	36.44	96	13	45	1.35	0.11
Talbot State Bank	Yes	Woodland	58,701	12	0.02	0.17	3.60	11.51	28.74	43.09	(200)	1	4	0.64	1.64
Craft Bank	No	Atlanta	24,204	(1,250)	(26.74)	NA	0.33	81.64	251.68	309.01	17	-	-	1.04	0.00
Atlanta Metro - Total/Average			20,214,966	213,417	(0.08)	8.78	3.50	12.89	27.17	39.89	56,704	4,096	11,577	1.24	0.56

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Central															
Macon, GA (Metro)															
Persons Banking Company	Yes	Forsyth	386,354	1,673	0.47	6.96	3.57	6.11	13.45	36.50	1,050	61	158	1.08	0.80
American Pride Bank	Yes	Macon	210,384	929	0.45	3.16	4.20	13.57	16.87	18.79	1,859	-	2,111	1.43	0.01
Total/Average			596,738	2,602	0.46	5.06	3.89	9.84	15.16	27.65	2,909	61	2,269	1.24	0.52
Other															
Queensborough National Bank & Trust Company	No	Louisville	1,666,019	12,786	0.87	9.78	3.51	8.32	14.61	20.49	4,100	350	850	1.50	1.57
BankSouth	No	Greensboro	983,471	26,057	3.03	31.12	3.90	9.23	14.79	13.73	4,816	569	809	1.75	0.35
Exchange Bank	No	Milledgeville	316,935	3,168	1.11	8.34	3.98	12.27	20.94	40.47	500	18	128	1.76	0.30
Century Bank and Trust	No	Milledgeville	313,282	3,522	1.21	10.96	3.39	10.84	NA	40.99	-	83	315	1.04	0.08
Citizens Bank of The South	No	Sandersville	292,487	2,603	0.91	8.50	4.20	10.59	17.65	17.83	638	86	548	1.28	0.42
Citizens Bank of Swainsboro	No	Swainsboro	270,203	2,857	1.17	11.40	4.35	9.87	17.31	23.17	360	85	388	2.32	0.33
Farmers & Merchants Bank	No	Eatonton	231,012	1,067	0.53	3.91	2.89	12.43	28.00	42.08	(346)	420	41	2.52	1.96
First State Bank	No	Wrens	208,378	2,901	1.61	18.99	5.35	8.17	12.39	21.44	240	31	81	1.03	0.51
Geo. D. Warthen Bank	No	Sandersville	206,573	1,480	0.73	8.19	4.09	8.57	NA	31.22	372	28	363	0.99	1.92
Peoples Bank	No	Eatonton	178,302	106	0.07	0.55	3.49	11.77	NA	37.38	1,050	79	159	2.13	0.29
Farmers Bank	No	Greensboro	134,437	561	0.49	3.53	2.71	12.14	25.44	15.33	100	14	6	1.63	0.46
Bank of Hancock County	No	Sparta	87,398	509	0.63	2.96	3.35	18.90	NA	71.79	-	12	32	4.99	0.19
Wilkinson County Bank	No	Irwinton	55,204	341	0.67	3.94	4.26	16.22	NA	40.69	50	3	186	1.76	0.51
Total/Average			4,943,701	57,958	1.00	9.40	3.81	11.49	18.89	32.05	11,880	1,778	3,906	1.62	0.89
Central - Total/Average															
			5,540,439	60,560	0.73	7.23	3.85	10.66	17.03	29.85	14,789	1,839	6,175	1.57	0.85

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Southwest															
Albany, GA (Metro)															
Georgia Community Bank	Yes	Dawson	382,786	4,066	1.16	9.64	3.57	11.20	NA	31.37	400	73	383	1.28	1.56
AB&T	No	Albany	281,466	2,083	0.92	10.17	3.75	7.85	12.57	37.09	645	56	8	1.45	0.05
Flint Community Bank	Yes	Albany	271,783	4,671	1.69	21.58	4.00	8.24	11.99	11.83	480	-	-	1.02	1.45
Bank of Dawson	Yes	Dawson	142,668	1,710	1.32	7.07	3.99	17.87	NA	43.32	275	162	496	1.38	2.43
Total/Average			1,078,703	12,530	1.27	12.12	3.83	11.29	12.28	30.90	1,800	291	887	1.25	1.25
Columbus, GA-AL (Metro)															
First Peoples Bank	No	Pine Mountain	229,017	1,744	0.87	9.53	4.00	9.02	15.92	25.49	560	4	-	1.60	0.40
Total/Average			229,017	1,744	0.87	9.53	4.00	9.02	15.92	25.49	560	4	-	1.60	0.40
Valdosta, GA (Metro)															
Farmers & Merchants Bank	No	Lakeland	611,828	1,595	0.28	4.74	3.35	5.48	10.39	26.37	2,940	218	2,088	1.70	3.24
Guardian Bank	Yes	Valdosta	468,287	6,552	1.47	13.27	3.52	10.76	NA	25.77	570	15	515	1.68	1.39
Commercial Banking Company	No	Valdosta	308,329	3,062	1.14	8.73	4.10	11.89	22.97	36.20	560	47	282	1.73	0.27
First Federal Savings and Loan Association of Valdosta	No	Valdosta	212,168	67	0.03	0.23	3.65	13.74	NA	23.58	100	37	113	0.34	1.81
Citizens Community Bank	Yes	Hahira	162,292	1,784	1.14	9.24	3.88	11.53	19.95	44.99	107	12	372	1.12	0.59
Citizens National Bank of Quitman	No	Quitman	113,205	1,216	1.11	8.49	3.91	12.68	21.87	32.58	45	126	34	1.93	0.06
Barwick Banking Company	No	Barwick	33,167	(681)	(3.67)	(15.19)	1.80	43.31	51.92	60.25	155	-	4	1.05	0.00
Total/Average			1,909,276	13,595	0.21	4.22	3.46	15.63	25.42	35.68	4,477	455	3,408	1.49	1.68

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Other															
Ameris Bank	No	Atlanta	20,350,488	284,152	1.49	10.57	3.79	10.39	14.19	15.20	125,530	11,510	54,467	1.38	0.49
Colony Bank	No	Fitzgerald	1,760,944	12,657	0.77	7.48	3.56	9.12	14.56	27.50	6,558	539	1,833	1.14	0.58
Thomasville National Bank	No	Thomasville	1,226,333	19,421	1.75	19.38	3.59	8.19	11.94	9.99	4,748	50	118	2.21	0.13
PeoplesSouth Bank	No	Colquitt	939,930	11,369	1.29	14.19	4.21	8.82	14.76	33.86	650	384	212	1.40	0.51
South Georgia Banking Company	No	Tifton	540,189	4,308	0.88	6.44	3.67	11.08	18.20	40.80	450	63	107	1.44	0.22
First State Bank of Blakely	No	Blakely	527,680	5,057	0.94	6.29	3.79	15.08	NA	20.28	2,085	20	2,324	1.33	1.65
Planters First Bank	Yes	Cordele	403,069	3,136	0.85	9.12	4.18	8.95	14.83	31.79	610	347	578	1.40	0.46
Citizens Bank of Americus	No	Americus	400,145	3,838	1.04	11.41	3.35	8.68	17.60	37.72	1,200	38	258	2.39	0.12
SunMark Community Bank	Yes	Hawkinsville	371,711	5,298	1.67	15.85	4.54	9.83	NA	27.27	546	162	212	1.59	0.03
TC Federal Bank	No	Thomasville	350,307	687	0.20	1.70	3.43	11.84	17.85	20.16	780	499	257	1.53	0.57
First National Bank of Coffee County	Yes	Douglas	310,313	3,058	1.10	12.10	3.93	8.75	17.98	38.42	590	107	163	1.32	0.10
First Port City Bank	No	Bainbridge	302,883	1,960	0.69	9.23	3.64	7.76	12.97	18.23	370	13	136	1.15	0.04
United National Bank	No	Cairo	247,006	3,244	1.42	9.81	4.47	14.31	20.65	16.49	930	75	520	2.62	2.01
State Bank of Cochran	Yes	Cochran	244,644	4,595	2.02	13.18	3.79	15.28	31.28	44.49	-	681	437	4.60	1.66
Great Oaks Bank	Yes	Eastman	223,279	1,898	0.97	11.11	4.21	8.02	13.94	29.48	334	23	31	1.18	0.21
Rabun County Bank	No	Clayton	222,639	1,632	0.79	6.45	3.36	11.03	NA	38.75	-	130	23	2.30	0.53
Douglas National Bank	Yes	Douglas	221,490	5,725	2.69	24.32	4.62	11.08	16.30	27.19	275	27	42	1.27	0.56
Bank of Alapaha	No	Alapaha	217,974	751	0.38	3.74	3.02	9.13	17.04	31.63	765	239	1,212	1.53	0.21
First National Bank of Decatur County	No	Bainbridge	209,711	1,327	0.67	7.53	3.53	9.04	14.05	24.93	454	94	110	1.68	0.53
Community Banking Company of Fitzgerald	No	Fitzgerald	198,167	1,872	1.06	8.57	3.99	10.74	NA	28.63	990	30	110	2.85	0.82
Magnolia State Bank	Yes	Eastman	188,554	1,827	1.05	9.18	4.69	10.96	NA	35.29	150	139	401	1.11	2.84
South Coast Bank & Trust	Yes	Brunswick	175,559	1,864	1.13	12.24	3.55	8.71	13.66	24.60	225	1	4	1.70	0.08
One South Bank	Yes	Blakely	161,194	774	0.50	4.88	4.10	10.19	16.94	28.00	424	129	388	1.44	0.79
West Central Georgia Bank	No	Thomaston	137,639	1,380	1.05	3.99	3.56	24.92	NA	78.36	-	17	13	2.78	0.02
Wilcox County State Bank	No	Abbeville	129,921	1,315	1.07	10.01	4.17	10.56	NA	14.78	322	16	26	1.79	0.64
Planters and Citizens Bank	No	Camilla	127,213	529	0.46	4.23	3.30	9.58	NA	57.40	142	16	58	1.38	0.54
Family Bank	No	Pelham	126,904	1,145	1.01	8.78	4.68	11.29	19.74	17.47	250	29	88	0.91	1.03
Bank of Camilla	No	Camilla	121,324	1,004	0.88	5.65	3.68	14.35	NA	23.09	-	46	6	1.57	1.21
Citizens Bank of Cochran	No	Cochran	116,576	796	0.70	7.17	4.11	9.51	15.98	18.00	-	91	67	0.73	0.63
Peoples Bank of Georgia	No	Talbotton	111,221	858	0.87	8.60	5.20	9.83	NA	12.43	358	38	206	0.82	0.67
First State Bank of Randolph County	Yes	Cuthbert	91,180	382	0.45	4.65	2.96	8.81	NA	48.72	144	32	288	1.03	1.89
Peoples Bank	Yes	Willacoochee	90,223	432	0.52	4.05	2.91	12.14	NA	44.02	40	1	14	0.64	0.28
Community Bank & Trust - West Georgia	No	LaGrange	87,419	236	0.29	9.38	4.08	3.01	7.71	33.76	-	9	51	1.08	3.35
Bank of Edison	Yes	Edison	58,844	118	0.21	2.44	3.59	7.83	16.56	35.78	435	8	376	1.33	0.79
Trust Bank	Yes	Lenox	42,492	635	1.60	15.07	5.27	10.30	19.35	39.21	-	30	5	1.43	3.50
Rochelle State Bank	No	Rochelle	31,768	121	0.38	2.45	2.29	15.15	33.94	65.03	7	72	473	1.79	0.00
Total/Average			31,066,933	389,401	0.97	8.92	3.86	10.67	17.17	31.63	150,362	15,705	65,614	1.46	0.53
Southwest - Total/Average			34,283,929	417,270	0.83	8.70	3.79	11.65	17.70	30.93	157,199	16,455	69,909	1.46	0.62

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)
Southeast															
Augusta-Richmond County, GA-SC (Metro)															
First National Bank of Waynesboro	No	Waynesboro	182,003	2,195	1.38	8.40	4.06	15.88	32.47	43.41	260	51	111	1.39	0.14
Southern Bank	No	Sardis	92,644	(718)	(0.85)	(7.45)	4.10	9.68	NA	21.13	300	71	158	1.25	2.00
Total/Average			274,647	1,477	0.27	0.48	4.08	12.78	32.47	32.27	560	122	269	1.34	0.77
Brunswick, GA (Metro)															
Southeastern Bank	No	Darien	537,655	5,714	1.18	10.45	3.77	10.67	NA	34.70	1,175	1,279	207	2.53	0.40
Total/Average			537,655	5,714	1.18	10.45	3.77	10.67	NA	34.70	1,175	1,279	207	2.53	0.40
Savannah, GA (Metro)															
First Chatham Bank	No	Savannah	462,510	3,196	0.76	7.95	3.76	8.19	14.08	31.05	1,427	122	1,047	1.26	1.99
First Bank of Coastal Georgia	No	Pembroke	147,382	860	0.66	4.70	2.76	12.78	30.55	34.74	-	-	-	2.39	0.15
Carver State Bank	No	Savannah	52,273	207	0.43	4.40	4.45	10.89	NA	27.25	185	26	178	0.80	1.57
Total/Average			662,165	4,263	0.62	5.68	3.66	10.62	22.32	31.01	1,612	148	1,225	1.34	1.55

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
Other															
Morris Bank	No	Dublin	1,247,452	18,972	1.78	14.40	4.45	11.21	14.25	27.78	3,635	201	2,771	1.29	0.80
PrimeSouth Bank	No	Waycross	880,195	8,648	1.08	10.55	3.76	9.17	13.78	16.26	894	1,787	423	1.46	0.67
FNB South	No	Alma	469,136	8,843	2.02	13.14	4.87	14.77	24.05	18.97	3,500	6,059	7,387	3.08	1.13
Pineland Bank	No	Alma	345,551	1,952	0.61	6.00	4.42	9.44	NA	22.35	1,015	43	474	1.56	1.13
Glennville Bank	No	Glennville	311,937	3,361	1.17	10.18	3.99	10.35	18.82	35.25	560	22	149	1.94	0.61
Bank of Dudley	No	Dublin	262,112	2,161	0.89	7.22	4.14	11.80	NA	26.82	769	96	227	1.67	0.40
Altamaha Bank and Trust Company	Yes	Vidalia	232,170	2,351	1.18	10.87	4.63	9.87	15.61	31.10	850	6	260	1.45	0.31
Waycross Bank & Trust	Yes	Waycross	211,721	2,883	1.41	13.15	2.64	9.70	22.19	47.59	-	4	25	2.19	0.22
Durden Banking Company, Incorporated	Yes	Twin City	206,824	3,648	1.87	11.78	4.82	15.39	27.34	27.22	450	102	139	2.35	0.28
Vidalia Federal Savings Bank	No	Vidalia	205,795	(574)	(0.28)	(1.79)	1.81	15.44	NA	77.72	50	40	163	0.86	0.25
First Southern Bank	No	Patterson	204,976	165	0.09	0.92	4.06	9.22	NA	34.78	(98)	160	35	1.40	0.84
South Georgia Bank	Yes	Glennville	199,974	3,603	2.02	16.63	4.31	10.88	20.17	35.01	20	190	66	2.31	0.01
Bank of Newington	No	Newington	157,280	1,476	0.97	11.23	4.78	8.59	13.21	19.28	500	463	850	1.53	0.39
Mount Vernon Bank	Yes	Mount Vernon	150,732	1,755	1.24	11.02	3.72	10.74	NA	44.35	24	-	8	1.21	0.33
Farmers State Bank	Yes	Dublin	140,468	1,604	1.21	8.05	4.15	14.14	19.65	34.40	95	2	58	2.81	0.05
Farmers and Merchants Bank	No	Sylvania	138,784	1,013	0.80	5.44	2.88	13.70	NA	54.62	-	15	62	1.62	1.07
Claxton Bank	Yes	Claxton	137,099	1,248	0.98	8.89	4.08	10.45	16.47	38.31	140	10	147	2.04	1.10
Community Bank of Georgia	No	Baxley	136,432	1,616	1.14	11.98	3.76	9.99	14.63	32.41	300	39	39	1.98	1.74
Peoples Bank	No	Lyons	135,361	1,330	1.04	12.64	3.88	8.23	14.91	32.18	420	6	112	1.77	1.19
Bank of Hazlehurst	Yes	Hazlehurst	127,709	320	0.26	1.76	3.80	12.08	25.86	38.00	866	171	1,040	2.29	3.86
Merchants & Citizens Bank	No	McRae	118,033	371	0.33	1.86	2.83	13.74	34.27	51.81	-	19	63	2.59	0.01
The Bank of Soperton	Yes	Soperton	110,764	1,588	1.55	15.89	5.11	9.71	14.79	20.68	352	12	253	1.53	0.09
Wheeler County State Bank	Yes	Alamo	106,253	890	0.85	5.36	3.81	15.60	NA	25.89	120	31	75	1.63	0.46
Four County Bank	Yes	Allentown	78,810	1,289	1.69	11.80	4.13	14.09	NA	33.03	40	39	65	2.19	0.19
Bank of Wrightsville	Yes	Wrightsville	68,198	684	1.08	10.84	3.68	9.44	NA	36.58	70	2	40	1.30	0.39
Security State Bank	Yes	McRae	51,898	421	0.90	5.53	4.12	15.00	30.50	52.24	22	6	5	2.38	0.03
Bank of Lumber City	No	Lumber City	25,634	98	0.39	2.54	5.13	15.02	NA	45.80	24	10	8	0.94	0.23
Total/Average			6,461,298	71,716	1.05	8.81	3.99	11.77	20.03	35.57	14,618	9,535	14,944	1.75	0.72
Southeast - Total/Average			7,935,765	83,170	0.78	6.35	3.87	11.46	24.94	33.39	17,965	11,084	16,645	1.75	0.77