

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 (%)
<b>State Summary (Excludes Regionals and SunTrust)</b>															
North - Total/Average			20,867,578	82,416	1.19	11.44	3.62	10.23	16.44	36.83	(10,279)	7,351	6,996	1.13	0.33
East - Total/Average			5,655,231	15,331	0.81	9.69	3.94	13.15	18.91	42.40	5,754	168	2,441	1.38	0.36
Atlanta Metro - Total/Average			21,283,247	74,073	0.83	10.89	3.40	11.86	22.53	35.33	1,535	2,769	2,210	1.19	0.44
Central - Total/Average			5,836,339	20,568	0.86	8.27	3.45	10.62	17.11	33.32	670	341	463	1.58	0.75
Southwest - Total/Average			35,765,361	169,672	0.79	9.34	3.52	11.20	17.01	31.33	(13,589)	4,483	9,412	1.36	0.55
Southeast - Total/Average			8,396,438	31,180	1.28	11.61	3.53	11.43	25.59	37.29	2,225	3,923	1,660	1.80	0.63
State Total			97,804,194	393,240	0.96	10.21	3.58	11.41	19.60	36.08	(13,684)	19,035	23,182	1.32	0.49
<b>North</b>															
<b>Chattanooga, TN-GA (Metro)</b>															
The Bank of Lafayette	No	Lafayette	332,273	310	0.38	3.65	2.28	10.95	NA	38.08	-	3	9	0.81	0.49
Bank of Dade	Yes	Trenton	132,845	509	1.58	14.46	3.56	9.68	21.40	45.38	-	89	7	1.54	0.54
Citizens Bank and Trust, Inc.	No	Trenton	123,769	371	1.25	12.05	4.49	10.36	21.27	43.19	23	5	34	1.65	0.22
Total/Average			588,887	1,190	1.07	10.05	3.44	10.33	21.34	42.22	23	97	50	1.22	0.44
<b>Dalton, GA (Metro)</b>															
First Bank	No	Dalton	489,132	2,196	1.88	19.39	4.76	10.11	NA	30.99	-	10	6	1.97	1.03
First National Community Bank	No	Chatsworth	350,756	998	1.19	9.93	3.92	11.48	NA	32.32	36	12	2	1.04	0.65
Total/Average			839,888	3,194	1.54	14.66	4.34	10.80	NA	31.66	36	22	8	1.60	0.87
<b>Rome, GA (Metro)</b>															
Greater Community Bank	Yes	Rome	288,451	867	1.22	13.10	3.67	9.59	15.69	25.88	-	80	97	1.62	0.04
River City Bank	No	Rome	198,276	427	0.90	8.41	4.08	10.39	15.39	27.42	63	1	-	1.98	0.38
Heritage First Bank	Yes	Rome	191,676	574	1.27	13.24	4.05	9.51	11.91	37.26	45	6	5	1.28	0.58
Total/Average			678,403	1,868	1.13	11.58	3.93	9.83	14.33	30.19	108	87	102	1.64	0.29
<b>Other</b>															
United Community Bank	No	Blairsville	18,513,139	75,780	1.69	15.13	3.23	9.13	13.66	27.08	(10,449)	7,138	6,833	1.09	0.31
North Georgia National Bank	No	Calhoun	173,348	271	0.66	6.99	3.14	9.30	NA	36.36	-	7	1	1.21	0.13
Southeast First National Bank	No	Summerville	73,913	113	0.71	6.22	1.87	11.41	NA	66.40	3	-	2	1.69	0.17
Total/Average			18,760,400	76,164	1.02	9.45	2.75	9.95	13.66	43.28	(10,446)	7,145	6,836	1.09	0.30
<b>North - Total/Average</b>															
			20,867,578	82,416	1.19	11.44	3.62	10.23	16.44	36.83	(10,279)	7,351	6,996	1.13	0.33

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 (%)
<b>East</b>															
<b>Athens-Clarke County, GA (Metro)</b>															
First American Bank and Trust Company	No	Athens	799,997	2,151	1.17	12.49	2.77	9.50	19.28	36.37	60	2	-	1.85	0.15
Oconee State Bank	No	Watkinsville	515,938	963	0.77	8.78	3.26	8.56	14.46	32.69	235	17	5	1.30	1.16
The Commercial Bank	Yes	Crawford	344,106	1,967	2.42	28.78	4.23	8.20	14.26	20.91	180	3	4	1.79	0.09
Classic City Bank	No	Athens	73,716	(458)	(3.45)	(9.70)	3.07	35.13	38.05	54.21	205	-	-	1.16	0.00
<b>Total/Average</b>			<b>1,733,757</b>	<b>4,623</b>	<b>0.23</b>	<b>10.09</b>	<b>3.33</b>	<b>15.35</b>	<b>21.51</b>	<b>36.05</b>	<b>680</b>	<b>22</b>	<b>9</b>	<b>1.65</b>	<b>0.43</b>
<b>Gainesville, GA (Metro)</b>															
Peach State Bank & Trust	No	Gainesville	458,698	727	0.70	7.57	3.40	10.80	17.36	42.05	285	13	51	1.11	0.00
First Century Bank, National Association	No	Commerce	409,815	2,961	2.00	16.80	6.35	11.81	NA	76.38	3,763	-	2,072	2.56	1.05
<b>Total/Average</b>			<b>868,513</b>	<b>3,688</b>	<b>1.35</b>	<b>12.19</b>	<b>4.88</b>	<b>11.31</b>	<b>17.36</b>	<b>59.22</b>	<b>4,048</b>	<b>13</b>	<b>2,123</b>	<b>1.42</b>	<b>0.50</b>
<b>Other</b>															
Pinnacle Bank	No	Elberton	1,607,863	4,705	1.24	12.05	4.08	8.54	12.87	30.83	750	66	227	1.14	0.15
Northeast Georgia Bank	Yes	Lavonia	576,538	28	0.02	0.20	2.99	10.07	NA	41.19	35	46	59	1.19	0.38
Bank of Madison	No	Madison	346,824	786	0.96	9.42	3.32	10.24	15.60	24.33	75	2	-	1.38	0.70
F&M Bank	No	Washington	332,058	765	0.94	6.14	3.67	14.89	NA	31.53	136	2	1	1.55	0.34
Farmers State Bank	Yes	Lincolnton	161,292	739	1.93	13.14	4.44	14.55	25.10	37.58	30	17	22	1.60	0.11
Elberton Federal Savings & Loan Association	No	Elberton	28,386	(3)	(0.04)	(0.23)	3.18	18.47	NA	26.22	-	-	-	0.19	0.33
<b>Total/Average</b>			<b>3,052,961</b>	<b>7,020</b>	<b>0.84</b>	<b>6.79</b>	<b>3.61</b>	<b>12.79</b>	<b>17.86</b>	<b>31.95</b>	<b>1,026</b>	<b>133</b>	<b>309</b>	<b>1.22</b>	<b>0.28</b>
<b>East - Total/Average</b>			<b>5,655,231</b>	<b>15,331</b>	<b>0.81</b>	<b>9.69</b>	<b>3.94</b>	<b>13.15</b>	<b>18.91</b>	<b>42.40</b>	<b>5,754</b>	<b>168</b>	<b>2,441</b>	<b>1.38</b>	<b>0.36</b>

Institution	Sub S	City	Total Assets \$	YTD			Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	
				Net Income \$	ROAA (%)	ROAE (%)									NIM (%)
<b>Atlanta Metro</b>															
Atlantic Capital Bank, National Association	No	Atlanta	3,731,675	14,483	1.61	14.52	2.86	10.18	15.88	36.13	(4,074)	50	288	1.20	0.05
Metro City Bank	No	Doraville	2,158,968	13,036	2.59	22.24	4.52	11.45	18.68	10.05	1,599	4	4	0.63	0.60
United Bank	Yes	Zebulon	2,048,133	8,516	1.74	19.48	2.49	8.69	21.93	54.02	(98)	158	60	2.03	0.36
Heritage Southeast Bank	No	Jonesboro	1,645,325	4,741	1.19	10.36	3.67	9.10	13.27	22.59	-	1,337	198	1.41	0.24
The Piedmont Bank	No	Peachtree Corners	1,621,581	4,987	1.27	13.10	3.74	9.71	15.67	21.81	400	2	-	0.91	0.25
First IC Bank	No	Doraville	812,031	2,969	1.49	13.73	3.38	10.94	15.50	29.33	-	916	134	1.62	0.93
Affinity Bank	No	Covington	798,401	2,198	1.12	9.80	3.05	10.09	12.57	17.61	460	88	47	1.10	0.67
Vinings Bank	No	Smyrna	790,477	2,450	1.36	22.13	3.08	7.16	11.30	40.39	82	1	-	0.63	0.24
SouthCrest Bank, National Association	No	Atlanta	704,724	1,977	1.15	12.11	2.98	8.33	NA	44.37	-	22	15	1.18	0.46
Georgia Banking Company	No	Sandy Springs	640,937	(2,348)	(1.55)	(12.02)	3.20	17.58	NA	12.82	2,863	3	712	2.60	0.52
Quantum National Bank	Yes	Suwanee	638,118	4,898	3.18	31.53	4.72	10.19	NA	14.49	(650)	6	-	1.15	0.00
Citizens Trust Bank	No	Atlanta	601,255	834	0.58	6.61	2.59	8.50	17.70	42.94	38	29	158	1.04	0.40
PromiseOne Bank	Yes	Duluth	544,796	3,487	2.65	22.84	3.35	11.82	18.84	23.56	122	-	155	1.08	1.73
Community Bank of Pickens County	No	Jasper	475,685	2,137	1.90	17.45	4.00	11.09	18.37	29.14	-	1	202	1.09	1.08
The Citizens Bank of Georgia	No	Cumming	441,688	1,342	1.28	12.92	3.42	9.67	17.09	47.92	-	-	-	1.41	0.06
Touchmark National Bank	No	Alpharetta	419,943	1,268	1.20	9.91	3.35	12.16	26.59	10.51	150	-	-	1.48	0.99
Peoples Bank & Trust	No	Buford	413,679	812	0.82	7.59	2.81	10.15	NA	54.26	40	5	-	1.20	0.40
American Commerce Bank, National Association	No	Bremen	406,300	1,515	1.53	13.10	3.93	11.90	16.88	21.63	300	1	-	1.81	0.48
First National Bank of Griffin	No	Griffin	353,181	1,005	1.20	15.45	2.96	7.04	16.30	59.84	13	8	1	1.23	0.14
Century Bank of Georgia	No	Cartersville	296,200	844	1.22	14.39	3.49	8.41	20.00	46.40	-	101	39	1.83	0.05
Georgia Primary Bank	No	Atlanta	279,918	520	0.76	8.55	3.38	9.68	13.23	11.38	26	2	-	1.19	0.04
Cornerstone Bank	No	Atlanta	213,736	519	0.95	11.27	3.17	8.42	16.72	26.27	-	1	-	1.69	3.02
Signature Bank of Georgia	No	Sandy Springs	198,811	562	1.16	10.94	2.59	10.25	18.91	42.17	-	-	151	0.84	2.99
Liberty First Bank	Yes	Monroe	182,628	463	1.03	11.96	2.61	8.97	NA	59.10	(80)	1	-	1.49	0.55
Bank of Monticello	Yes	Monticello	150,230	520	1.47	15.60	3.63	9.36	NA	42.30	45	19	3	1.38	0.46
Legacy State Bank	No	Loganville	139,009	582	1.71	17.46	3.64	10.08	13.49	22.81	21	-	-	1.40	0.91
Embassy National Bank	No	Lawrenceville	114,045	466	1.61	10.20	4.08	15.87	24.57	30.14	15	-	-	1.96	0.00
Tandem Bank	No	Tucker	108,770	(92)	(0.37)	(2.00)	3.53	18.22	35.70	34.20	43	-	-	0.79	0.00
Loyal Trust Bank	No	Johns Creek	105,068	72	0.31	1.29	4.64	23.81	27.82	41.55	92	-	-	0.84	0.00
F & M Bank and Trust Company	No	Manchester	80,438	121	0.62	13.01	4.36	4.89	8.10	18.41	-	10	4	0.96	1.10
First Bank of Pike	No	Molena	66,096	97	0.61	7.89	4.54	7.80	14.94	37.14	40	4	38	1.24	0.33
Talbot State Bank	Yes	Woodland	61,007	(99)	(0.67)	(5.66)	3.23	10.75	28.77	44.35	-	-	1	0.63	1.09
Craft Bank	No	Atlanta	40,394	(809)	(9.28)	(18.47)	1.17	49.14	129.47	116.12	88	-	-	1.00	0.00
<b>Atlanta Metro - Total/Average</b>			<b>21,283,247</b>	<b>74,073</b>	<b>0.83</b>	<b>10.89</b>	<b>3.40</b>	<b>11.86</b>	<b>22.53</b>	<b>35.33</b>	<b>1,535</b>	<b>2,769</b>	<b>2,210</b>	<b>1.19</b>	<b>0.44</b>

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<b>Central</b>															
<b>Macon, GA (Metro)</b>															
Persons Banking Company	Yes	Forsyth	403,362	250	0.25	4.14	2.73	5.97	13.52	41.66	-	9	27	1.15	0.75
American Pride Bank	Yes	Macon	215,440	665	1.26	9.08	4.23	13.96	17.66	21.63	45	-	-	1.46	0.03
<b>Total/Average</b>			<b>618,802</b>	<b>915</b>	<b>0.76</b>	<b>6.61</b>	<b>3.48</b>	<b>9.97</b>	<b>15.59</b>	<b>31.65</b>	<b>45</b>	<b>9</b>	<b>27</b>	<b>1.29</b>	<b>0.50</b>
<b>Other</b>															
Queensborough National Bank & Trust Company	No	Louisville	1,716,321	4,922	1.16	13.87	3.24	8.30	14.77	17.84	-	120	157	1.49	1.35
BankSouth	No	Greensboro	1,087,459	10,142	4.04	41.82	3.64	10.14	15.17	19.87	195	29	17	1.74	0.29
Century Bank & Trust	No	Milledgeville	339,990	753	0.94	9.19	2.92	10.18	NA	41.64	30	8	2	1.03	0.07
Exchange Bank	No	Milledgeville	322,185	841	1.06	8.72	3.55	12.08	NA	41.84	30	3	3	1.78	0.30
Citizens Bank of The South	No	Sandersville	312,463	667	0.89	8.43	3.94	10.63	17.59	25.56	75	27	128	1.30	0.57
The Citizens Bank of Swainsboro	No	Swainsboro	277,377	710	1.07	10.70	3.98	9.92	17.20	26.33	90	31	51	2.34	0.30
First State Bank	No	Wrens	258,921	881	1.54	19.17	4.72	8.73	13.43	35.97	75	-	21	1.03	0.44
Farmers & Merchants Bank	No	Eatonton	222,253	38	0.07	0.55	1.97	12.02	27.31	43.74	(26)	26	-	2.43	1.44
The Geo. D. Warthen Bank	No	Sandersville	219,685	429	0.81	9.23	4.06	8.58	NA	36.28	81	7	36	1.04	1.72
The Peoples Bank	No	Eatonton	182,949	(23)	(0.05)	(0.45)	3.26	11.36	NA	35.04	75	78	1	2.17	0.78
The Farmers Bank	No	Greensboro	131,830	202	0.61	4.92	2.55	11.57	24.92	17.55	-	-	-	1.60	0.47
Bank of Hancock County	No	Sparta	87,107	55	0.25	1.27	2.72	18.37	NA	68.48	-	3	2	4.56	0.20
Wilkinson County Bank	No	Irwinton	58,997	36	0.25	1.65	3.93	14.72	NA	44.77	-	-	18	1.81	0.44
<b>Total/Average</b>			<b>5,217,537</b>	<b>19,653</b>	<b>0.97</b>	<b>9.93</b>	<b>3.42</b>	<b>11.28</b>	<b>18.63</b>	<b>34.99</b>	<b>625</b>	<b>332</b>	<b>436</b>	<b>1.62</b>	<b>0.78</b>
<b>Central - Total/Average</b>															
			<b>5,836,339</b>	<b>20,568</b>	<b>0.86</b>	<b>8.27</b>	<b>3.45</b>	<b>10.62</b>	<b>17.11</b>	<b>33.32</b>	<b>670</b>	<b>341</b>	<b>463</b>	<b>1.58</b>	<b>0.75</b>

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<b>Southwest</b>															
<b>Albany, GA (Metro)</b>															
Georgia Community Bank	Yes	Dawson	398,895	985	1.01	9.16	3.12	10.77	NA	35.29	-	4	38	1.28	1.51
Flint Community Bank	Yes	Albany	286,577	1,015	1.46	17.39	3.71	8.40	11.80	12.06	120	-	-	1.02	1.36
AB&T	No	Albany	261,725	648	0.97	11.97	3.86	7.67	13.71	35.90	-	7	7	1.53	0.05
Bank of Dawson	Yes	Dawson	141,353	283	0.79	4.71	3.13	16.70	NA	31.82	75	-	18	1.30	2.19
<b>Total/Average</b>			<b>1,088,550</b>	<b>2,931</b>	<b>1.06</b>	<b>10.81</b>	<b>3.46</b>	<b>10.89</b>	<b>12.76</b>	<b>28.77</b>	<b>195</b>	<b>11</b>	<b>63</b>	<b>1.25</b>	<b>1.21</b>
<b>Columbus, GA-AL (Metro)</b>															
First Peoples Bank	No	Pine Mountain	230,631	552	0.96	11.42	3.77	8.19	14.77	26.29	35	-	-	1.43	0.26
<b>Total/Average</b>			<b>230,631</b>	<b>552</b>	<b>0.96</b>	<b>11.42</b>	<b>3.77</b>	<b>8.19</b>	<b>14.77</b>	<b>26.29</b>	<b>35</b>	<b>-</b>	<b>-</b>	<b>1.43</b>	<b>0.26</b>
<b>Valdosta, GA (Metro)</b>															
Farmers & Merchants Bank	No	Lakeland	609,228	809	0.54	9.38	3.60	5.51	10.55	21.80	250	35	783	1.51	2.85
Guardian Bank	Yes	Valdosta	485,299	1,626	1.36	12.65	3.22	10.58	NA	29.51	120	8	36	1.72	1.30
Commercial Banking Company	No	Valdosta	320,052	911	1.23	10.08	3.45	12.19	24.10	42.22	50	14	-	1.84	0.24
First Federal Savings & Loan Association of Valdosta	No	Valdosta	220,048	146	0.27	2.00	3.46	13.60	NA	27.59	30	4	-	0.36	0.72
Citizens Community Bank	Yes	Hahira	177,054	457	1.08	9.16	3.56	11.32	21.04	50.09	34	2	37	1.12	0.52
The Citizens National Bank of Quitman	No	Quitman	120,134	288	1.00	7.87	3.46	12.62	22.28	35.24	-	3	8	1.87	0.07
Barwick Banking Company	No	Barwick	60,629	(527)	(4.45)	(13.31)	2.42	41.42	41.10	43.91	190	-	1	0.94	0.00
<b>Total/Average</b>			<b>1,992,444</b>	<b>3,710</b>	<b>0.15</b>	<b>5.40</b>	<b>3.31</b>	<b>15.32</b>	<b>23.81</b>	<b>35.77</b>	<b>674</b>	<b>66</b>	<b>865</b>	<b>1.44</b>	<b>1.36</b>

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				Net Income \$	ROAA (%)	ROAE (%)									NIM (%)
<b>Other</b>															
Ameris Bank	No	Atlanta	21,337,979	131,200	2.55	18.12	3.61	10.58	14.31	17.66	(16,579)	3,407	7,680	1.22	0.41
Colony Bank	No	Fitzgerald	1,795,938	5,148	1.16	11.84	3.50	9.05	13.81	30.50	500	92	27	1.19	0.62
Thomasville National Bank	No	Thomasville	1,254,987	5,468	1.76	20.63	3.10	8.47	12.24	10.08	300	5	16	2.16	0.11
PeoplesSouth Bank	No	Colquitt	964,746	2,389	1.01	11.59	3.35	9.00	NA	33.95	(250)	23	74	1.31	0.48
South Georgia Banking Company	No	Tifton	557,316	1,590	1.16	9.42	3.24	10.62	17.71	41.47	50	7	5	1.43	0.23
First State Bank of Blakely	No	Blakely	546,732	1,651	1.22	7.90	3.63	15.38	NA	23.85	150	67	139	1.34	1.34
Citizens Bank of Americus	No	Americus	405,046	903	0.92	10.41	2.80	8.67	17.73	37.72	-	8	57	2.39	0.13
Planters First Bank	Yes	Cordele	379,914	967	1.00	11.14	3.48	8.98	13.78	22.67	30	245	22	1.43	0.50
SunMark Community Bank	Yes	Hawkinsville	377,494	1,625	1.75	18.55	4.03	9.50	NA	25.85	194	38	2	1.62	0.15
TC Federal Bank	No	Thomasville	363,623	765	0.86	7.62	3.64	11.48	18.15	27.01	-	25	24	1.60	0.52
First National Bank of Coffee County	Yes	Douglas	337,811	1,284	1.61	18.94	3.71	8.55	17.55	44.20	-	1	-	1.28	0.03
First Port City Bank	No	Bainbridge	328,116	687	0.87	11.37	3.77	7.77	13.61	21.97	90	1	-	1.16	0.01
United National Bank	No	Cairo	267,046	645	1.02	7.45	3.77	13.75	20.71	24.10	188	7	8	2.66	1.86
State Bank of Cochran	Yes	Cochran	251,492	812	1.32	9.44	3.14	13.20	27.31	43.72	-	167	113	4.60	2.62
Great Oaks Bank	Yes	Eastman	251,228	412	0.70	9.06	3.56	7.23	13.36	38.74	31	16	22	1.20	0.18
Douglas National Bank	Yes	Douglas	236,604	1,392	2.39	23.40	4.14	10.01	15.26	32.14	-	10	4	1.28	0.51
Rabun County Bank	No	Clayton	236,319	499	0.87	7.84	3.05	10.86	NA	43.74	-	36	-	2.38	0.40
First National Bank of Decatur County	No	Bainbridge	223,672	415	0.79	9.09	3.66	8.58	14.25	28.41	-	13	75	1.65	0.46
Community Banking Company of Fitzgerald	No	Fitzgerald	222,953	630	1.24	11.21	3.12	10.36	NA	37.06	135	13	5	3.02	0.73
Bank of Alapaha	No	Alapaha	222,810	250	0.45	5.03	2.67	8.99	17.43	35.13	170	37	51	1.71	0.22
Magnolia State Bank	Yes	Eastman	195,641	409	0.86	7.89	4.13	10.80	NA	41.07	-	32	6	1.14	2.59
South Coast Bank & Trust	Yes	Brunswick	186,912	544	1.20	13.98	3.49	8.86	13.52	26.24	50	-	-	1.66	0.07
OneSouth Bank	Yes	Blakely	162,555	326	0.81	7.92	3.65	10.18	16.56	26.94	56	61	-	1.50	0.72
West Central Georgia Bank	No	Thomaston	145,756	345	0.97	3.89	3.19	24.16	NA	79.08	6	4	3	2.76	0.00
Wilcox County State Bank	No	Abbeville	142,009	337	0.99	10.04	3.66	10.11	NA	21.58	24	3	5	1.74	0.86
Family Bank	No	Pelham	134,596	416	1.36	12.01	4.70	11.46	20.64	23.65	98	9	47	0.98	0.77
Bank of Camilla	No	Camilla	128,794	220	0.69	4.85	3.35	13.37	NA	31.47	-	7	-	1.68	1.07
Planters and Citizens Bank	No	Camilla	126,481	232	0.74	7.39	3.43	9.81	NA	56.19	28	2	-	1.41	0.52
The Citizens Bank of Cochran	No	Cochran	121,093	265	0.89	9.25	3.85	9.61	16.24	21.54	-	43	9	0.77	0.56
The Peoples Bank of Georgia	No	Talbotton	118,351	324	1.14	11.72	5.56	9.91	NA	17.15	184	12	70	0.97	0.44
The Peoples Bank	Yes	Willacoochee	98,595	103	0.45	3.82	2.58	11.77	NA	46.71	18	1	1	0.68	0.20
First State Bank of Randolph County	Yes	Cuthbert	94,704	93	0.39	4.68	2.61	8.33	NA	50.26	16	-	1	1.19	1.75
Community Bank & Trust - West Georgia	No	LaGrange	92,759	8	0.04	1.33	3.45	2.93	7.79	41.25	-	-	-	1.14	2.62
The Bank of Edison	Yes	Edison	64,223	36	0.23	3.06	3.71	7.79	17.81	33.49	15	10	16	1.17	0.70
The Trust Bank	Yes	Lenox	45,107	121	1.12	10.89	4.70	10.42	19.52	41.21	-	3	2	1.40	2.86
Rochelle State Bank	No	Rochelle	34,334	(32)	(0.38)	(2.67)	2.13	14.29	25.06	63.77	3	1	-	1.52	1.09
<b>Total/Average</b>			<b>32,453,736</b>	<b>162,479</b>	<b>1.00</b>	<b>9.73</b>	<b>3.53</b>	<b>10.41</b>	<b>16.71</b>	<b>34.49</b>	<b>(14,493)</b>	<b>4,406</b>	<b>8,484</b>	<b>1.36</b>	<b>0.48</b>
<b>Southwest - Total/Average</b>			<b>35,765,361</b>	<b>169,672</b>	<b>0.79</b>	<b>9.34</b>	<b>3.52</b>	<b>11.20</b>	<b>17.01</b>	<b>31.33</b>	<b>(13,589)</b>	<b>4,483</b>	<b>9,412</b>	<b>1.36</b>	<b>0.55</b>

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 (%)
<b>Southeast</b>															
<b>Augusta-Richmond County, GA-SC (Metro)</b>															
The First National Bank of Waynesboro	No	Waynesboro	186,221	544	1.20	7.92	3.26	15.06	33.11	46.20	60	20	1	1.50	0.13
Southern Bank	No	Sardis	103,403	63	0.27	2.75	4.17	10.01	NA	23.14	70	7	43	1.18	1.05
<b>Total/Average</b>			289,624	607	0.74	5.34	3.72	12.54	33.11	34.67	130	27	44	1.37	0.46
<b>Brunswick, GA (Metro)</b>															
Southeastern Bank	No	Darien	564,932	2,421	1.80	17.04	3.34	10.36	NA	38.97	(850)	1,524	56	2.69	0.25
<b>Total/Average</b>			564,932	2,421	1.80	17.04	3.34	10.36	NA	38.97	(850)	1,524	56	2.69	0.25
<b>Savannah, GA (Metro)</b>															
First Chatham Bank	No	Savannah	496,584	1,954	1.66	18.29	3.49	8.43	15.05	34.53	1,100	22	654	1.41	1.84
First Bank of Coastal Georgia	No	Pembroke	145,973	246	0.70	5.03	2.48	12.79	32.73	36.85	-	-	-	2.44	0.15
Carver State Bank	No	Savannah	67,252	169	1.23	10.78	3.99	12.91	NA	43.76	-	38	-	0.87	1.54
<b>Total/Average</b>			709,809	2,369	1.20	11.37	3.32	11.38	23.89	38.38	1,100	60	654	1.46	1.46

Institution	Sub S	City	Total Assets \$	YTD			Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	
				Net Income \$	ROAA (%)	ROAE (%)									NIM (%)
<b>Other</b>															
Morris Bank	No	Dublin	1,339,146	5,719	1.79	15.17	4.25	10.84	14.26	32.45	650	67	97	1.34	0.66
PrimeSouth Bank	No	Waycross	927,247	2,196	0.97	10.09	3.52	9.02	13.29	16.36	270	66	14	1.44	0.58
FNB South	No	Alma	469,700	3,625	3.13	20.93	4.49	15.33	25.45	24.52	-	1,814	513	3.47	1.12
Pineland Bank	No	Alma	363,743	1,402	1.62	16.78	4.32	9.78	NA	25.59	88	4	6	1.60	1.12
Glennville Bank	No	Glennville	324,449	992	1.25	11.84	3.52	10.27	19.97	33.40	-	2	14	1.98	0.36
Bank of Dudley	No	Dublin	285,746	500	0.76	6.48	3.68	11.70	NA	29.11	96	10	47	1.61	0.31
First Southern Bank	No	Patterson	241,956	2,312	4.11	49.50	3.72	8.43	17.41	38.02	-	2	7	1.31	0.54
Altamaha Bank and Trust Company	Yes	Vidalia	234,603	914	1.57	15.89	4.27	9.42	16.30	32.68	60	2	29	1.53	0.29
Durden Banking Company, Incorporated	Yes	Twin City	227,994	1,798	3.32	22.14	5.89	14.61	28.67	31.13	60	65	27	2.31	0.18
Waycross Bank & Trust	Yes	Waycross	218,978	851	1.57	14.98	2.49	10.28	22.06	51.77	-	-	-	2.12	0.19
Vidalia Federal Savings Bank	No	Vidalia	214,378	(97)	(0.19)	(1.23)	1.47	15.07	NA	79.20	-	-	-	0.87	0.44
South Georgia Bank	Yes	Glennville	197,922	916	1.87	16.22	3.89	11.06	20.45	32.19	12	20	-	2.37	0.00
Bank of Newington	No	Newington	164,779	516	1.28	15.28	4.89	8.46	13.00	21.09	150	6	-	1.61	0.37
Community Bank of Georgia	No	Baxley	163,621	387	1.07	10.99	3.79	9.93	13.87	42.38	75	8	-	2.02	1.42
Mount Vernon Bank	Yes	Mount Vernon	158,944	395	1.03	9.66	3.32	10.51	NA	45.60	6	9	-	1.19	0.30
Farmers State Bank	Yes	Dublin	146,185	450	1.27	9.78	3.88	11.49	15.89	32.05	30	1	-	2.69	0.03
The Claxton Bank	Yes	Claxton	144,235	484	1.37	13.42	4.22	9.56	14.50	31.51	32	-	4	1.83	0.43
Peoples Bank	No	Lyons	144,050	422	1.22	14.90	3.51	8.33	17.65	39.76	22	-	-	1.88	0.49
Farmers and Merchants Bank	No	Sylvania	138,872	633	1.84	13.00	2.32	13.75	NA	57.03	-	4	13	1.63	0.37
Bank of Hazlehurst	Yes	Hazlehurst	130,349	(336)	(1.04)	(7.41)	3.02	11.70	26.70	45.12	150	155	60	2.91	3.01
The Merchants & Citizens Bank	No	McRae	123,437	210	0.69	4.23	2.67	13.30	32.46	52.62	-	6	5	2.58	0.01
Wheeler County State Bank	Yes	Alamo	117,887	231	0.82	5.50	3.01	14.77	NA	28.36	-	47	-	1.65	0.26
The Bank of Soperton	Yes	Soperton	114,913	502	1.80	18.62	5.03	9.60	14.06	17.70	120	-	4	1.55	0.12
The Four County Bank	Yes	Allentown	80,458	378	1.89	13.74	3.95	13.00	NA	33.89	-	17	60	2.10	0.26
Bank of Wrightsville	Yes	Wrightsville	74,542	164	0.96	10.20	3.30	9.16	NA	36.09	15	-	-	1.30	0.16
The Security State Bank	Yes	McRae	57,585	195	1.57	10.18	4.79	14.62	30.04	47.30	8	5	-	2.01	0.03
Bank of Lumber City	No	Lumber City	26,354	24	0.37	2.43	4.24	14.94	NA	45.85	1	2	6	0.90	0.27
<b>Total/Average</b>			<b>6,832,073</b>	<b>25,783</b>	<b>1.40</b>	<b>12.72</b>	<b>3.76</b>	<b>11.44</b>	<b>19.78</b>	<b>37.14</b>	<b>1,845</b>	<b>2,312</b>	<b>906</b>	<b>1.79</b>	<b>0.58</b>
<b>Southeast - Total/Average</b>			<b>8,396,438</b>	<b>31,180</b>	<b>1.28</b>	<b>11.61</b>	<b>3.53</b>	<b>11.43</b>	<b>25.59</b>	<b>37.29</b>	<b>2,225</b>	<b>3,923</b>	<b>1,660</b>	<b>1.80</b>	<b>0.63</b>