

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		2	85,771,010	64,085,655	588,899	1.08	9.23	3.39	52.15	10.29	11.13	149,803	41,899	177,619	211,596	16,593	408,471	9,868	1.36%	0.45%
\$1 Billion to \$10 Billion		14	32,220,450	21,016,344	383,982	1.53	16.08	3.93	55.73	10.42	21.55	27,223	4,189	20,424	77,821	5,966	87,805	7,576	1.27%	0.32%
\$500 Million to \$1 Billion		22	13,836,422	9,384,337	152,321	1.47	13.35	4.11	57.89	12.00	21.08	11,365	6,231	5,951	62,630	7,748	75,216	9,056	1.42%	0.59%
\$250 Million to \$500 Million		41	14,641,642	9,453,601	158,819	1.46	15.18	4.16	60.93	11.22	21.49	14,967	1,959	10,986	46,634	2,998	55,709	11,647	1.48%	0.35%
\$100 Million to \$250 Million		44	8,162,787	5,068,896	74,682	1.26	11.28	4.17	68.46	12.93	27.06	7,237	1,888	3,885	71,004	7,218	33,392	4,480	1.66%	0.51%
Less than \$100 Million		16	1,154,615	602,137	6,227	0.69	5.13	4.29	85.20	12.07	30.62	1,420	89	1,286	11,874	443	5,473	696	1.52%	0.55%
State Total		139	155,786,926	109,610,970	1,364,930	1.25	11.65	3.68	55.32	10.70	16.12	212,015	56,255	220,151	481,559	40,966	666,066	43,323	1.37%	0.43%
<b>Greater than \$10 Billion</b>																				
Synovus Bank	No	Columbus	59,462,777	43,120,674	300,711	0.67	7.98	3.16	53.50	9.43	12.22	103,818	21,072	126,965	92,870	4,359	312,964	386	1.12%	0.53%
Ameris Bank	No	Atlanta	26,308,233	20,964,981	288,188	1.49	10.47	3.62	50.80	11.14	10.03	45,985	20,827	50,654	118,726	12,234	95,507	9,482	1.60%	0.36%
<b>Total/Average</b>			85,771,010	64,085,655	588,899	1.08	9.23	3.39	52.15	10.29	11.13	149,803	41,899	177,619	211,596	16,593	408,471	9,868	1.36%	0.45%
<b>\$1 Billion to \$10 Billion</b>																				
Rbc Bank (Georgia), National Association	No	Atlanta	6,715,806	2,815,260	112,278	2.27	22.29	3.83	32.90	10.43	63.53	7,608	826	8,229	17,070	3,749	10,871	-	0.79%	0.22%
Metro City Bank	No	Doraville	3,558,595	3,090,588	48,428	1.81	16.29	3.48	36.50	11.07	8.36	314	92	28	9,761	-	14,316	1,515	0.60%	0.44%
Colony Bank	No	Fitzgerald	3,054,874	1,886,037	18,409	0.80	8.44	2.72	69.00	9.51	20.78	2,400	464	1,934	3,790	44	12,215	227	1.04%	0.26%
The Piedmont Bank	No	Peachtree Corners	2,237,683	1,900,401	19,264	1.22	11.64	4.22	58.90	10.14	7.68	1,683	126	215	-	-	-	-	0.91%	0.00%
Pinnacle Bank	No	Elberton	2,130,759	1,520,263	18,818	1.14	13.56	3.68	65.20	9.17	23.50	900	129	862	907	-	1,728	-	1.34%	0.08%
United Bank	No	Zebulon	2,100,438	880,279	43,890	2.72	25.36	5.39	43.60	12.61	52.95	2,203	807	1,914	7,274	371	1,554	-	1.88%	0.09%
Georgia Banking Company	No	Atlanta	2,083,500	1,289,713	6,329	0.47	5.30	4.20	73.10	8.75	6.73	7,284	167	5,352	1,330	161	15,550	-	1.51%	0.75%
Queensborough National Bank & Trust Company	No	Louisville	2,022,060	1,173,047	12,494	0.79	10.54	3.19	70.80	9.32	20.92	1,350	95	296	13,263	1,255	7,476	-	0.96%	0.41%
Thomasville National Bank	No	Thomasville	1,816,140	1,514,464	28,951	2.21	23.68	3.87	42.10	9.36	12.54	1,000	20	16	1,819	142	1,965	-	2.10%	0.12%
Morris Bank	No	Dublin	1,434,777	1,087,454	17,551	1.64	12.45	4.09	58.80	12.55	17.21	607	145	508	6,000	-	4,994	-	1.30%	0.35%
Primesouth Bank	No	Blackshear	1,358,534	1,076,194	14,598	1.56	15.82	4.22	52.70	10.69	9.03	1,474	271	111	7,817	27	4,561	36	1.45%	0.34%
Banksouth	No	Greensboro	1,349,052	1,044,133	14,234	1.46	14.50	4.10	73.70	10.10	16.60	100	535	277	611	207	3,673	-	1.28%	0.29%
First Ic Bank	No	Doraville	1,215,681	964,165	18,544	2.12	18.82	4.53	45.40	11.86	19.57	300	429	394	3,542	-	1,785	4,510	1.25%	0.44%
Peoplessouth Bank	No	Colquitt	1,142,551	774,346	10,194	1.22	26.46	3.44	57.50	10.26	22.34	-	83	288	4,637	10	7,117	1,288	1.35%	0.74%
<b>Total/Average</b>			32,220,450	21,016,344	383,982	1.53	16.08	3.93	55.73	10.42	21.55	27,223	4,189	20,424	77,821	5,966	87,805	7,576	1.27%	0.32%

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Affinity Bank, National Association	No	Covington	878,538	697,746	5,279	0.80	6.29	3.50	69.40	11.66	15.04	230	73	624	1,215	-	4,871	-	1.21%	0.55%
First American Bank And Trust Company	No	Athens	804,887	588,835	10,774	1.70	15.35	3.98	50.70	12.27	13.85	431	-	40	34	-	61	-	1.04%	0.01%
Peach State Bank & Trust	No	Gainesville	777,843	453,295	5,088	0.88	11.41	3.03	61.00	8.74	22.08	256	5	4	-	1	-	-	1.15%	0.00%
Citizens Trust Bank	No	Atlanta	769,635	407,356	12,103	2.13	20.18	4.88	46.40	11.94	36.01	366	78	344	8,913	120	2,804	566	1.15%	0.45%
Promiseone Bank	Yes	Duluth	722,572	575,005	8,367	1.51	14.24	2.87	54.80	11.13	6.75	330	6	263	2,734	-	5,061	53	0.90%	0.69%
Farmers & Merchants Bank	No	Lakeland	690,244	520,442	6,485	1.26	15.58	4.67	62.10	9.75	9.43	900	48	610	23,104	6,312	9,116	-	1.08%	2.24%
First State Bank Of Blakely	No	Blakely	647,750	451,923	9,401	1.99	11.62	5.20	47.50	17.34	17.94	740	57	387	3,099	124	1,505	3,463	1.23%	0.79%
Fnb South	No	Alma	637,655	441,708	12,400	2.75	16.95	5.13	44.80	16.92	14.73	1,300	5,035	1,802	5,822	431	-	695	3.11%	0.18%
First National Community Bank	No	Chatsworth	626,006	486,269	8,911	1.89	14.99	5.28	50.10	12.98	17.15	1,148	100	161	993	-	1,543	-	1.33%	0.19%
Oconee State Bank	No	Watkinsville	621,849	382,457	4,162	0.94	11.37	4.06	72.20	9.69	32.75	524	-	7	1,714	-	5,023	-	1.33%	0.81%
Northeast Georgia Bank	Yes	Lavonia	616,453	296,678	11,682	2.53	18.81	4.60	44.50	12.99	29.22	361	37	92	730	5	487	-	1.52%	0.08%
Southeastern Bank	No	Darien	592,489	385,454	8,008	1.78	16.93	4.64	53.50	12.54	18.22	342	253	165	1,204	4	1,067	50	2.12%	0.19%
First Chatham Bank	No	Savannah	589,775	329,137	8,340	1.92	16.29	5.37	60.10	13.10	38.23	1,150	62	636	677	-	7,990	1,813	2.08%	0.97%
Guardian Bank	Yes	Valdosta	569,247	372,611	3,748	0.86	10.33	2.52	65.70	10.58	17.63	219	10	308	346	-	6,064	1,284	1.49%	0.90%
Community Bank Of Pickens County	No	Jasper	559,525	421,728	9,447	2.29	18.41	4.83	39.50	12.75	18.96	565	22	7	64	-	12,792	-	1.25%	1.69%
First Port City Bank	No	Bainbridge	553,345	446,059	4,281	1.09	12.60	3.76	64.40	9.42	14.52	307	13	107	588	-	3,778	-	1.24%	0.44%
Citizens Bank Of Georgia, The	No	Cumming	548,088	281,467	5,586	1.37	16.58	3.50	48.20	10.43	51.08	160	4	11	-	-	-	-	1.40%	0.00%
South Georgia Banking Company	No	Omega	544,720	338,319	6,757	1.59	13.19	4.85	62.10	13.61	19.95	150	48	106	4,571	751	890	-	1.43%	0.30%
Barwick Banking Company	No	Barwick	532,071	421,700	2,286	0.63	7.92	3.47	71.00	7.84	15.81	730	-	33	1,763	-	372	-	1.06%	0.07%
Peoples Bank & Trust	No	Buford	521,361	245,742	4,223	1.08	14.77	3.40	58.40	10.15	18.55	322	1	-	1,650	-	488	554	0.88%	0.20%
Tc Federal Bank	No	Thomasville	517,433	392,239	327	0.09	0.66	3.07	93.50	13.98	22.43	309	314	84	712	-	567	-	1.33%	0.11%
American Commerce Bank, National Association	No	Bremen	514,936	448,167	4,666	1.26	9.17	3.80	53.70	14.19	13.47	525	65	160	2,697	-	10,737	578	1.94%	2.20%
<b>Total/Average</b>			13,836,422	9,384,337	152,321	1.47	13.35	4.11	57.89	12.00	21.08	11,365	6,231	5,951	62,630	7,748	75,216	9,056	1.42%	0.59%

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															30-90	90 +				
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<b>\$250 Million to \$500 Million</b>																				
Pineland Bank	No	Alma	487,841	361,532	4,676	1.32	13.99	5.16	62.10	9.73	15.67	1,070	11	322	8,935	-	2,769	-	1.58%	0.57%
First National Bank Of Coffee County	Yes	Douglas	471,861	256,034	3,829	1.09	10.26	3.32	67.10	8.84	32.30	394	3	1	416	-	96	-	1.20%	0.02%
First State Bank	No	Wrens	468,145	357,937	4,447	1.32	19.04	3.59	49.90	8.95	13.48	360	4	24	754	-	364	296	1.08%	0.14%
Touchmark National Bank	No	Alpharetta	465,753	389,291	4,097	1.10	10.20	2.59	53.60	11.99	14.46	336	21	688	1,755	-	21,909	5,826	1.20%	2.37%
Citizens Bank Of Americus	No	Americus	435,502	255,676	4,833	1.46	17.94	3.59	52.40	10.32	25.84	-	32	31	379	-	573	-	1.62%	0.13%
Planters First Bank	Yes	Cordele	423,280	277,777	5,249	1.63	16.68	4.27	64.40	10.08	20.67	225	148	143	157	-	379	-	1.56%	0.09%
The Commercial Bank	Yes	Crawford	418,602	298,162	8,817	2.65	33.15	4.30	44.20	9.19	13.36	270	33	78	657	-	327	-	1.76%	0.08%
Bank Of Dudley	No	Dudley	416,738	289,494	3,248	1.07	11.36	4.21	66.00	10.22	20.70	444	33	83	395	-	296	-	1.24%	0.07%
First Century Bank, National Association	No	Commerce	415,568	47,134	8,935	2.15	14.91	7.19	47.30	19.49	50.52	4,099	-	3,938	90	-	13	-	0.75%	0.00%
Bank Of Madison	No	Madison	415,546	296,403	4,002	1.28	15.13	3.81	56.40	10.73	13.59	175	104	14	466	-	134	974	1.42%	0.27%
The Bank Of Lafayette	No	La Fayette	387,143	161,422	2,429	0.73	55.69	2.30	59.80	9.37	11.40	50	20	24	2,122	31	1,512	-	0.57%	0.40%
Exchange Bank	No	Milledgeville	386,358	226,285	3,305	1.13	11.22	3.70	64.00	12.23	18.68	-	9	301	3,197	1	574	-	1.59%	0.15%
Glennville Bank	No	Glennville	383,878	215,609	4,041	1.41	15.49	3.86	57.10	11.44	24.39	20	23	62	1,561	-	1,610	-	1.64%	0.42%
Great Oaks Bank	Yes	Eastman	381,630	250,319	4,103	1.47	15.24	4.18	65.20	9.12	31.28	346	4	48	324	-	338	-	1.57%	0.09%
Georgia Community Bank	Yes	Albany	377,424	267,804	4,037	1.42	9.59	4.59	61.20	12.84	8.02	1,150	23	1,021	1,879	-	974	-	1.18%	0.26%
Sunmark Community Bank	Yes	Perry	375,255	277,009	7,712	2.71	18.24	5.52	50.20	12.68	23.22	244	39	5	750	-	84	-	2.35%	0.02%
American Pride Bank	Yes	Macon	373,072	268,501	2,388	0.91	6.30	3.11	72.60	13.03	26.29	-	-	221	-	-	776	-	1.27%	0.05%
F&M Bank	No	Washington	372,478	241,696	3,732	1.30	11.32	4.43	61.70	14.80	7.62	232	143	14	594	-	271	854	1.91%	0.30%
Commercial Banking Company	No	Valdosta	367,680	237,015	4,387	1.65	17.41	4.85	60.00	10.37	31.37	90	3	3	188	-	148	-	1.48%	0.04%
The Citizens Bank Of Swainsboro	No	Swainsboro	359,744	261,353	4,639	1.81	16.36	5.13	54.90	11.60	17.74	360	209	325	1,727	25	210	-	1.98%	0.07%
First National Bank Of Griffin	No	Griffin	357,767	135,204	3,775	1.40	21.72	4.33	61.70	9.81	44.86	240	11	418	563	106	214	-	1.14%	0.09%
Century Bank & Trust	No	Milledgeville	354,917	190,514	3,250	1.19	14.01	3.34	57.00	12.62	29.00	180	14	12	76	-	1	-	1.16%	0.00%
Rabun County Bank	No	Clayton	353,544	196,186	3,750	1.66	15.20	4.20	52.80	10.59	42.51	(9)	3	2	877	-	131	828	1.51%	0.27%
Georgia Primary Bank	No	Atlanta	352,486	256,323	1,001	0.40	4.66	2.92	90.70	10.37	18.34	181	12	-	320	2,200	1,989	-	1.17%	0.43%
River City Bank	No	Rome	349,751	247,303	3,006	1.28	15.61	4.62	63.60	9.14	23.18	678	330	264	23	28	-	-	1.40%	0.01%
Southern Bank	No	Sardis	331,529	201,525	290	0.12	1.56	2.96	92.90	9.54	26.02	305	13	169	1,786	-	1,209	734	1.17%	0.59%
First Peoples Bank	No	Pine Mountain	330,972	258,631	2,581	1.04	10.24	4.31	63.00	11.28	12.07	800	-	69	160	56	767	-	1.50%	0.25%
First National Bank Of Decatur County	No	Bainbridge	323,526	215,870	(726)	(0.31)	(4.79)	2.68	109.50	8.10	9.84	110	3	101	825	-	1,009	-	1.09%	0.31%
Citizens Bank Of The South	No	Sandersville	322,305	244,401	3,286	1.37	11.13	4.83	63.60	12.83	10.03	135	35	100	1,041	-	448	-	1.37%	0.14%
Farmers & Merchants Bank	No	Eatonton	311,257	138,034	1,247	0.57	8.13	2.49	71.20	10.03	26.00	-	26	23	533	18	432	-	1.26%	0.14%
First Southern Bank	No	Waycross	307,708	202,392	1,591	0.68	8.32	4.01	77.70	10.02	8.50	150	4	9	-	-	59	-	0.90%	0.02%
Flint Community Bank	Yes	Albany	307,263	261,684	3,642	1.57	14.21	3.90	62.00	8.90	11.65	90	-	11	958	-	5,234	-	1.28%	1.70%
Altamaha Bank And Trust Company	Yes	Vidalia	303,159	203,465	3,523	1.57	16.48	4.00	63.00	9.84	21.55	315	15	278	2,141	-	1,069	-	1.49%	0.35%
Douglas National Bank	Yes	Douglas	290,340	211,369	6,504	3.09	27.96	4.80	45.00	10.43	20.64	149	53	53	1,550	-	1,163	-	1.07%	0.34%
United National Bank	No	Cairo	288,118	236,715	3,314	1.58	10.30	5.15	52.70	15.40	16.76	866	209	761	1,265	10	4,087	1,418	2.04%	1.91%
Durden Banking Company, Incorporated	Yes	Twin City	272,184	187,985	6,434	3.10	18.68	5.19	46.20	15.61	8.62	-	55	131	1,858	260	204	99	1.98%	0.21%
Bank Of Newington	No	Newington	269,426	210,016	3,056	1.53	17.98	4.90	53.70	8.90	17.52	490	18	121	2,120	223	20	577	1.65%	0.30%
Community Banking Company Of Fitzgerald	No	Fitzgerald	265,329	146,723	3,369	1.72	14.89	4.06	49.50	11.61	31.61	90	13	95	1,123	40	911	-	2.60%	0.36%
AB&T	No	Albany	259,442	168,579	3,451	1.79	16.08	4.38	49.00	11.64	38.11	10	10	331	5	-	-	-	1.46%	0.00%
State Bank Of Cochran	Yes	Cochran	253,754	161,002	7,876	4.04	19.50	6.14	38.20	17.38	24.73	-	269	620	2,865	-	2,621	41	3.29%	1.05%
North Georgia National Bank	No	Calhoun	253,367	143,227	1,693	0.98	20.85	3.67	65.00	8.90	18.93	322	4	72	199	-	784	-	1.27%	0.31%
<b>Total/Average</b>			14,641,642	9,453,601	158,819	1.46	15.18	4.16	60.93	11.22	21.49	14,967	1,959	10,986	46,634	2,998	55,709	11,647	1.48%	0.35%

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The Peoples Bank	No	Eatonton	249,338	180,883	1,900	1.09	10.44	5.00	70.50	10.57	17.36	117	4	-	394	-	8	-	1.50%	0.00%
Waycross Bank & Trust	Yes	Waycross	246,430	139,756	1,673	0.89	12.42	2.65	65.80	10.66	31.37	145	3	29	428	36	-	-	1.60%	0.01%
South Coast Bank & Trust	Yes	Brunswick	242,995	172,306	1,576	0.88	10.78	3.16	67.50	9.50	23.51	345	5	499	1,378	-	487	-	1.52%	0.20%
Craft Bank	No	Atlanta	242,073	183,810	3,018	1.73	14.61	5.08	53.80	12.02	15.55	643	26	-	-	-	3,749	1,298	1.42%	0.92%
Signature Bank Of Georgia	No	Sandy Springs	240,845	182,610	669	0.40	2.75	4.72	89.80	13.98	18.92	156	35	62	25	-	-	2,375	1.20%	0.99%
Classic City Bank	No	Athens	239,340	151,281	3,045	1.84	17.74	4.71	43.40	10.80	34.65	13	-	-	-	-	-	-	1.00%	0.00%
First Federal Savings & Loan Association Of Valdosta	No	Valdosta	237,943	207,910	1,222	0.72	5.24	4.38	77.20	13.39	6.32	90	28	59	5,495	-	2,643	-	0.44%	1.11%
Tandem Bank	No	Tucker	234,496	163,799	1,619	0.92	9.38	3.91	73.60	10.58	29.90	103	1	151	-	-	-	-	1.52%	0.00%
First Bank Of Coastal Georgia	No	Pembroke	226,904	50,974	756	0.47	10.72	2.18	77.30	8.88	15.48	22	-	-	83	2	-	-	1.52%	0.00%
Bank Of Alapaha	No	Alapaha	221,706	125,816	894	0.53	7.76	3.03	78.60	10.87	15.24	-	9	68	1,097	30	560	25	2.32%	0.28%
Vidalia Federal Savings Bank	No	Vidalia	221,317	94,133	(1,810)	(1.11)	(8.55)	1.04	181.80	12.51	58.39	127	-	60	2,466	758	5	-	0.99%	0.34%
South Georgia Bank	Yes	Glennville	221,142	121,423	3,289	2.00	18.11	4.14	54.10	11.81	28.33	140	-	18	1,260	37	310	-	2.38%	0.16%
Bank Of Soperton, The	Yes	Soperton, The	212,188	173,731	2,799	1.84	15.81	5.27	58.90	9.52	14.72	485	8	157	842	-	1,505	-	1.57%	0.71%
Geo. D. Warthen Bank, The	No	Sandersville	211,405	109,815	1,987	1.22	12.87	5.23	71.70	10.88	31.44	200	18	88	1,168	-	1,553	-	1.41%	0.73%
The First National Bank Of Waynesboro	No	Waynesboro	207,911	137,375	3,649	2.31	14.07	5.01	45.80	18.16	20.36	180	28	88	1,912	396	160	-	1.35%	0.27%
Community Bank Of Georgia	No	Baxley	205,187	124,980	2,410	1.61	16.48	4.38	45.80	11.20	35.95	225	167	13	6,720	225	774	-	2.51%	0.49%
Loyal Trust Bank	No	Johns Creek	200,147	126,940	(190)	(0.13)	(1.07)	2.27	112.30	12.10	25.54	78	-	-	1,267	-	213	-	1.24%	0.11%
Bank Of Eastman	Yes	Eastman	198,916	103,098	4,327	2.85	16.79	5.64	53.10	14.55	41.18	(172)	264	16	1,789	157	1,269	505	2.15%	0.63%
The Claxton Bank	No	Claxton	197,302	108,588	775	0.59	4.36	4.47	81.10	18.50	33.70	230	9	28	809	-	473	-	1.93%	0.24%
The Citizens Bank Of Cochran	No	Cochran	186,500	151,136	2,339	1.77	15.28	4.91	51.10	12.60	13.59	42	13	60	966	3	89	165	1.24%	0.14%
Citizens Community Bank	Yes	Hahira	186,380	107,803	1,564	1.06	11.15	3.85	70.50	11.65	35.22	217	31	116	1,198	12	634	-	1.15%	0.35%
The Peoples Bank Of Georgia	No	Talbotton	185,188	150,680	1,724	1.28	14.01	4.93	61.30	9.66	9.80	387	44	264	2,232	291	722	15	0.96%	0.56%
Mount Vernon Bank	Yes	Vidalia	184,156	114,255	1,806	1.32	20.52	3.48	67.70	9.25	22.45	105	7	4	3,302	511	38	-	1.12%	0.30%
Community Bank & Trust - West Georgia	No	Lagrange	176,191	147,540	(321)	(0.28)	(5.13)	6.05	87.10	8.23	8.91	1,913	1	1,248	16,297	4,002	7,955	-	5.71%	6.79%
Farmers State Bank	Yes	Lincolnton	175,292	82,981	3,245	2.45	15.55	5.55	59.00	15.86	37.39	45	41	52	2,542	70	103	-	1.88%	0.10%
Wheeler County State Bank	Yes	Alamo	174,053	93,844	3,254	2.59	15.42	4.61	46.80	13.02	49.30	-	3	3	343	-	137	-	1.57%	0.08%
Legacy State Bank	No	Loganville	173,002	116,801	1,399	1.09	10.15	3.53	61.10	11.95	25.47	50	140	-	-	-	-	-	1.28%	0.00%
Bank Of Camilla	No	Camilla	172,146	112,819	1,306	0.97	4.64	3.46	63.20	22.30	29.83	76	122	1	2	-	564	-	1.14%	0.33%
Embassy National Bank	No	Lawrenceville	168,252	134,549	1,699	1.47	11.15	5.72	67.80	13.22	12.21	66	-	-	471	-	-	-	1.12%	0.00%
Bank Of Dawson	Yes	Dawson	161,902	104,532	1,891	1.66	9.02	4.12	56.60	17.58	14.79	225	5	85	3,298	-	3,477	97	1.37%	2.21%
Peoples Bank	No	Lyons	161,891	96,357	1,742	1.46	13.38	4.20	57.40	11.52	36.48	-	2	-	-	-	121	-	1.62%	0.07%
Farmers And Merchants Bank	No	Sylvania	160,879	50,828	2,398	1.97	16.82	4.03	43.10	14.19	38.26	-	4	2	403	-	195	-	1.79%	0.12%
Bank Of Monticello	Yes	Monticello	153,124	108,180	3,247	2.91	19.90	5.36	45.60	13.27	22.74	135	67	243	2,208	250	1,342	-	1.35%	1.04%
Family Bank	No	Pelham	152,721	119,352	1,259	1.14	9.17	4.34	64.60	12.67	17.13	245	45	55	1,592	96	1,363	-	1.57%	0.96%

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 Dade	Yes	Trenton	152,529	87,817	2,735	2.29	40.40	4.23	48.00	9.53	14.05	96	60	130	2,525	111	983	-	1.11%	0.72%
West Central Georgia Bank	No	Thomaston	149,098	72,217	1,711	1.54	6.59	4.23	59.70	24.50	51.55	137	11	16	1,638	-	-	-	2.03%	0.00%
Farmers State Bank	Yes	Dublin	148,073	121,079	2,012	1.79	12.28	4.67	62.20	13.34	14.77	115	3	52	1,773	177	169	-	2.40%	0.23%
Planters And Citizens Bank	No	Camilla	139,123	78,903	693	0.70	10.04	3.72	74.00	10.05	23.90	96	4	8	247	-	1,327	-	1.40%	0.95%
The Farmers Bank	No	Greensboro	137,074	85,321	501	0.42	5.86	2.00	85.00	11.22	15.90	54	32	1	153	-	-	-	1.20%	0.00%
The Merchants & Citizens Bank	No	Mcrae	134,204	43,862	616	0.62	6.58	2.72	82.90	14.21	28.69	(30)	25	20	363	54	25	-	2.18%	0.06%
Citizens Bank And Trust, Inc.	No	Trenton	126,615	78,985	1,453	1.55	14.89	4.80	62.60	12.69	27.60	114	17	71	566	-	218	-	1.52%	0.17%
The Citizens National Bank Of Quitman	No	Quitman	125,042	78,807	1,352	1.48	13.79	4.21	56.30	12.20	28.10	-	74	75	182	-	18	-	1.71%	0.01%
Bank Of Hazlehurst	Yes	Hazlehurst	120,220	52,694	1,862	2.06	17.24	4.89	60.10	15.03	37.46	-	532	43	961	-	203	-	3.73%	0.17%
Moultrie Bank & Trust	No	Moultrie	101,547	18,326	(413)	(0.58)	(2.88)	3.59	116.50	18.65	77.29	22	-	-	609	-	-	-	1.20%	0.00%
<b>Total/Average</b>			8,162,787	5,068,896	74,682	1.26	11.28	4.17	68.46	12.93	27.06	7,237	1,888	3,885	71,004	7,218	33,392	4,480	1.66%	0.51%
<b>Less than \$100 Million</b>																				
The Peoples Bank	Yes	Willacoochee	98,786	36,412	484	0.63	3.91	2.98	81.60	13.11	35.93	3	2	6	314	-	393	-	0.69%	0.40%
Carver State Bank	No	Savannah	91,499	42,178	979	1.54	8.52	5.10	65.50	18.05	52.86	255	7	293	593	2	761	461	2.19%	1.34%
Bank Of Wrightsville	Yes	Wrightsville	89,742	44,220	1,181	1.79	22.49	3.71	55.30	10.82	30.82	-	-	16	423	-	-	-	1.18%	0.00%
The Four County Bank	Yes	Allentown	87,722	62,862	1,098	1.69	11.54	4.23	58.60	13.43	27.35	120	25	95	347	56	175	-	2.22%	0.26%
First State Bank Of Randolph County	Yes	Cuthbert	87,073	32,345	31	0.05	(10.51)	2.45	95.90	8.55	23.37	14	1	25	701	26	1,189	235	0.99%	1.67%
The Bank Of Edison	Yes	Edison	83,368	47,570	807	1.35	25.62	4.25	72.10	8.54	5.41	89	2	127	1,523	118	118	-	1.00%	0.28%
F & M Bank And Trust Company	No	Manchester	79,994	56,098	539	0.92	19.52	5.18	81.40	6.95	11.72	33	3	8	185	-	593	-	1.00%	0.74%
Bank Of Hancock County	No	Sparta	79,390	23,003	243	0.42	2.60	3.27	88.90	21.82	48.57	-	3	11	647	6	75	-	4.02%	0.10%
First Bank Of Pike	No	Molena	75,385	50,414	570	1.03	11.74	5.77	79.20	10.01	26.72	50	15	35	1,004	-	602	-	1.46%	0.80%
Rochelle State Bank	No	Rochelle	72,570	55,809	(819)	(1.58)	(17.18)	3.08	107.60	8.71	9.09	689	2	590	2,404	-	542	-	0.92%	0.75%
Southeast First National Bank	No	Summerville	63,202	18,710	85	0.18	1.52	2.82	88.40	12.42	46.81	78	4	50	124	-	8	-	1.74%	0.01%
Apex Banking Company Of Georgia	No	Inwinton	60,999	30,997	(270)	(0.61)	(7.22)	4.45	118.70	10.83	22.60	26	-	-	239	24	33	-	1.32%	0.09%
The Security State Bank	Yes	Mcrae-Helena	58,290	39,473	932	2.14	12.54	6.05	62.10	15.40	14.00	60	13	25	231	75	-	-	1.68%	0.13%
Talbot State Bank	Yes	Woodland	53,988	31,805	(510)	(1.21)	(16.64)	3.08	138.40	9.36	23.59	3	2	1	2,852	120	717	-	0.62%	1.55%
The Trust Bank	Yes	Lenox	42,082	18,563	918	2.86	14.94	7.55	65.60	16.49	56.19	-	8	4	128	16	267	-	1.71%	0.67%
Bank Of Lumber City	Yes	Lumber City	30,525	11,678	(41)	(0.20)	(1.28)	4.68	103.90	8.65	54.94	-	2	-	159	-	-	-	1.58%	0.00%
<b>Total/Average</b>			1,154,615	602,137	6,227	0.69	5.13	4.29	85.20	12.07	30.62	1,420	89	1,286	11,874	443	5,473	696	1.52%	0.55%