

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	85,909,254	64,086,000	291,865	0.89	7.24	3.37	52.85	10.17	11.01	135,428	27,567	128,161	235,582	20,369	435,504	3,036	1.37%	0.56%
\$1 Billion to \$10 Billion		14	31,428,844	20,628,837	256,708	1.53	16.26	3.91	55.21	10.42	20.77	18,075	3,289	16,004	62,806	4,862	79,051	3,628	1.27%	0.28%
\$500 Million to \$1 Billion		20	12,759,510	8,331,208	98,006	1.55	14.46	4.15	56.63	11.59	21.22	5,865	3,578	3,797	48,522	3,529	59,797	8,789	1.38%	0.49%
\$250 Million to \$500 Million		43	15,528,825	10,090,670	111,067	1.43	15.67	4.10	61.37	11.20	21.41	11,208	1,421	9,528	39,995	8,998	66,602	18,048	1.49%	0.45%
\$100 Million to \$250 Million		46	8,391,785	5,089,944	51,279	1.25	11.88	4.12	68.81	12.83	27.25	4,465	1,431	2,437	48,629	4,552	32,874	3,910	1.64%	0.48%
Less than \$100 Million		15	1,046,873	559,553	3,740	0.69	5.84	4.37	86.82	12.13	29.86	550	62	524	7,043	535	5,126	673	1.57%	0.57%
State Total		140	155,065,091	108,786,212	812,665	1.15	10.75	3.66	55.59	10.60	15.87	175,591	37,348	160,451	442,577	42,845	678,954	38,084	1.38%	0.48%
<b>Greater than \$10 Billion</b>																				
Synovus Bank	No	Columbus	59,480,339	43,093,397	111,535	0.37	4.52	3.12	54.50	9.23	11.80	84,557	14,018	92,859	125,299	4,460	256,106	823	1.13%	0.44%
Ameris Bank	No	Atlanta	26,428,915	20,992,603	180,330	1.41	9.95	3.61	51.20	11.11	10.21	50,871	13,549	35,302	110,283	15,909	179,398	2,213	1.60%	0.67%
<b>Total/Average</b>			85,909,254	64,086,000	291,865	0.89	7.24	3.37	52.85	10.17	11.01	135,428	27,567	128,161	235,582	20,369	435,504	3,036	1.37%	0.56%
<b>\$1 Billion to \$10 Billion</b>																				
Rbc Bank (Georgia), National Association	No	Atlanta	6,460,860	2,763,308	77,677	2.37	23.29	3.78	29.70	11.37	62.92	4,774	552	5,612	14,500	3,321	10,099	252	0.78%	0.21%
Metro City Bank	No	Doraville	3,588,794	3,093,274	31,700	1.78	16.13	3.43	36.70	10.70	8.93	(239)	87	-	4,528	-	13,004	1,452	0.58%	0.40%
Colony Bank	No	Fitzgerald	2,997,254	1,865,573	11,995	0.78	8.31	2.73	68.90	9.76	19.17	1,766	294	1,625	6,813	41	6,669	582	1.01%	0.17%
Pinnacle Bank	No	Elberton	2,157,152	1,524,519	11,346	1.03	12.55	3.66	66.30	8.85	23.84	900	91	504	1,261	-	810	-	1.36%	0.04%
United Bank	No	Zebulon	2,120,294	868,681	30,839	2.85	27.56	5.33	41.00	11.78	53.17	1,588	601	1,461	8,187	375	2,067	-	1.87%	0.12%
The Piedmont Bank	No	Peachtree Corners	2,116,307	1,795,140	13,436	1.30	12.32	4.21	57.20	10.38	5.48	972	103	215	621	-	-	-	0.93%	0.00%
Queensborough National Bank & Trust Company	No	Louisville	2,048,327	1,148,324	8,542	0.81	11.03	3.18	70.70	9.10	18.32	475	44	137	4,700	670	8,317	-	0.98%	0.43%
Georgia Banking Company	No	Atlanta	1,842,104	1,235,623	2,674	0.31	3.42	4.22	75.20	8.95	7.74	5,765	132	5,352	2,219	93	17,232	-	1.47%	0.94%
Thomasville National Bank	No	Thomasville	1,764,888	1,472,717	19,564	2.28	24.43	3.88	40.00	9.53	12.69	1,000	13	6	1,143	355	969	-	2.15%	0.08%
Morris Bank	No	Dublin	1,429,759	1,081,369	11,644	1.63	12.44	4.04	58.90	12.43	17.12	-	109	291	3,253	-	4,123	-	1.30%	0.29%
Banksouth	No	Greensboro	1,331,577	1,035,074	9,238	1.45	14.28	4.12	74.20	10.30	14.05	100	513	277	1,143	-	3,401	-	1.28%	0.26%
Primesouth Bank	No	Blackshear	1,310,576	1,033,282	9,408	1.53	15.68	4.21	53.80	10.71	9.71	774	254	104	9,909	2	3,672	54	1.44%	0.28%
First Ic Bank	No	Doraville	1,143,329	962,455	12,300	2.13	19.12	4.57	45.10	11.80	14.77	200	420	133	2,727	-	3,583	-	1.27%	0.15%
Peoplesouth Bank	No	Colquitt	1,117,623	749,498	6,345	1.15	27.12	3.39	55.30	10.24	22.84	-	76	287	1,802	5	5,105	1,288	1.40%	0.57%
<b>Total/Average</b>			31,428,844	20,628,837	256,708	1.53	16.26	3.91	55.21	10.42	20.77	18,075	3,289	16,004	62,806	4,862	79,051	3,628	1.27%	0.28%

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>																				
Affinity Bank, National Association	No	Covington	874,295	692,770	3,309	0.76	5.99	3.50	70.70	11.56	14.86	13	58	539	4,330	-	3,023	-	1.22%	0.35%
First American Bank And Trust Company	No	Athens	869,600	579,770	6,901	1.62	15.14	3.84	51.00	11.50	6.40	76	-	35	9	-	104	-	1.07%	0.01%
Peach State Bank & Trust	No	Gainesville	779,347	442,832	3,169	0.84	10.95	2.97	62.40	8.89	23.69	306	2	2	280	-	-	-	1.19%	0.00%
Citizens Trust Bank	No	Atlanta	757,018	401,070	8,138	2.17	20.84	4.96	46.30	11.62	36.00	248	14	130	3,652	32	1,934	-	1.17%	0.26%
Promiseone Bank	Yes	Duluth	714,876	565,246	5,537	1.50	14.43	2.88	54.20	10.90	7.40	300	4	263	5,156	-	2,376	53	0.91%	0.32%
Farmers & Merchants Bank	No	Lakeland	694,644	508,815	4,760	1.40	17.60	4.67	61.50	9.64	10.70	105	38	264	19,228	2,898	7,067	-	1.03%	1.39%
First National Community Bank	No	Chatsworth	648,870	478,828	5,732	1.84	14.76	5.19	50.70	12.45	22.10	733	61	142	145	-	2,206	-	1.28%	0.29%
First State Bank Of Blakely	No	Blakely	624,674	442,932	6,197	1.99	11.66	5.20	47.50	17.34	12.90	460	14	94	932	316	2,122	3,513	1.24%	0.95%
Fnb South	No	Alma	610,695	422,747	9,228	3.10	19.32	5.18	45.10	16.95	17.04	300	3,227	1,319	2,950	194	-	695	2.70%	0.15%
Northeast Georgia Bank	Yes	Lavonia	607,513	298,317	7,622	2.47	19.06	4.58	45.10	12.26	26.36	234	25	62	1,545	14	637	-	1.47%	0.11%
Oconee State Bank	No	Watkinsville	602,155	373,954	2,727	0.93	11.42	4.01	71.90	9.68	31.41	381	-	2	990	9	5,112	-	1.33%	0.85%
Southeastern Bank	No	Darien	595,120	378,825	5,309	1.76	17.22	4.64	53.30	12.32	14.19	435	34	76	1,404	-	836	50	2.10%	0.15%
First Chatham Bank	No	Savannah	582,455	320,459	5,585	1.94	16.81	5.41	59.80	12.72	37.40	800	27	459	754	66	7,037	2,409	2.07%	0.96%
Guardian Bank	Yes	Valdosta	564,715	367,922	2,409	0.83	10.54	2.50	66.50	10.56	16.88	156	1	306	519	-	6,027	1,344	1.49%	0.91%
South Georgia Banking Company	No	Omega	557,150	336,385	4,844	1.68	14.50	4.77	60.20	12.86	21.28	75	44	52	1,826	-	3,302	-	1.43%	0.59%
Community Bank Of Pickens County	No	Jasper	548,511	411,607	6,225	2.27	18.35	4.72	39.70	13.08	18.36	315	14	5	311	-	13,546	71	1.22%	1.87%
First Port City Bank	No	Bainbridge	547,719	407,352	2,660	1.03	11.99	3.71	65.70	9.37	20.80	135	11	5	187	-	3,986	-	1.35%	0.48%
Citizens Bank Of Georgia, The	No	Cumming	544,860	275,529	3,568	1.32	16.61	3.44	49.30	10.14	50.40	100	3	11	-	-	-	-	1.40%	0.00%
Peoples Bank & Trust	No	Buford	529,929	216,394	2,769	1.06	15.01	3.31	59.60	9.82	22.10	157	1	-	1,244	-	109	654	0.91%	0.14%
Barwick Banking Company	No	Barwick	505,364	409,454	1,317	0.57	7.05	3.46	72.00	8.20	14.03	536	-	31	3,060	-	373	-	1.05%	0.07%
<b>Total/Average</b>			12,759,510	8,331,208	98,006	1.55	14.46	4.15	56.63	11.59	21.22	5,865	3,578	3,797	48,522	3,529	59,797	8,789	1.38%	0.49%

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>																				
First National Bank Of Coffee County	Yes	Douglas	485,015	250,390	2,576	1.11	10.57	3.30	66.20	8.70	29.88	263	2	1	8	-	431	543	1.17%	0.13%
Pineland Bank	No	Alma	482,993	351,341	3,108	1.34	14.22	5.15	62.80	9.65	17.43	621	5	313	2,005	-	4,996	-	1.50%	1.03%
American Commerce Bank, National Association	No	Bremen	482,804	423,516	3,171	1.29	9.46	3.82	53.60	14.09	12.90	275	-	160	1,223	-	9,538	640	1.99%	2.11%
Tc Federal Bank	No	Thomasville	482,594	387,396	126	0.05	0.38	3.06	95.10	14.41	16.88	144	52	79	79	-	571	-	1.28%	0.12%
Touchmark National Bank	No	Alpharetta	481,009	410,711	2,569	1.00	9.73	2.51	54.70	11.08	12.29	250	13	345	3,619	-	23,399	6,690	1.18%	2.80%
The Commercial Bank	Yes	Crawford	455,110	290,930	6,012	2.72	35.34	4.26	42.50	8.99	14.83	180	23	72	623	-	1	-	1.74%	0.00%
First State Bank	No	Wrens	444,752	356,548	2,866	1.29	19.15	3.54	50.40	8.77	9.91	240	4	17	725	-	861	-	1.05%	0.19%
First Century Bank, National Association	No	Commerce	433,575	34,180	7,790	2.55	19.82	8.04	41.90	18.49	92.92	3,995	-	3,938	17	-	18	3,734	0.81%	0.87%
Citizens Bank Of Americus	No	Americus	425,564	243,274	3,126	1.41	17.94	3.54	53.30	10.21	27.21	(81)	21	14	299	-	226	-	1.70%	0.05%
Planters First Bank	Yes	Cordele	424,645	278,354	3,519	1.63	17.30	4.27	63.90	9.88	18.54	98	116	68	230	-	304	-	1.61%	0.07%
Bank Of Madison	No	Madison	411,669	295,983	2,718	1.31	15.94	3.74	55.60	10.41	12.85	100	101	12	1,969	-	141	974	1.40%	0.27%
Bank Of Dudley	No	Dudley	406,793	275,640	2,310	1.15	12.33	4.22	64.60	10.03	22.57	131	11	27	514	12	214	-	1.25%	0.06%
The Bank Of Lafayette	No	La Fayette	406,744	157,963	1,624	0.73	88.41	2.26	60.00	9.01	7.62	50	16	3	4,684	30	1,024	-	0.60%	0.26%
Exchange Bank	No	Milledgeville	384,996	224,799	2,100	1.08	10.85	3.64	64.90	12.08	19.84	(9)	2	22	1,845	2	732	-	1.72%	0.19%
Great Oaks Bank	Yes	Eastman	381,955	247,384	2,763	1.50	15.76	4.20	64.40	9.28	32.31	304	4	7	77	-	171	-	1.56%	0.04%
Sunmark Community Bank	Yes	Perry	377,960	283,106	5,127	2.70	18.45	5.49	50.50	12.50	22.05	183	28	4	676	-	157	-	2.28%	0.04%
Glennville Bank	No	Glennville	375,518	212,864	2,590	1.36	15.42	3.82	58.30	11.20	23.20	(135)	12	54	349	-	1,596	-	1.66%	0.43%
F&M Bank	No	Washington	373,980	235,538	2,575	1.35	12.08	4.45	61.20	14.37	8.45	157	2	-	580	-	323	854	1.88%	0.31%
Georgia Community Bank	Yes	Albany	370,387	264,125	2,510	1.31	9.03	4.54	61.50	12.40	4.67	920	15	986	1,043	-	1,188	-	1.12%	0.32%
First National Bank Of Griffin	No	Griffin	365,596	131,926	2,507	1.40	22.52	4.28	61.50	9.70	46.60	180	9	390	451	50	54	-	1.14%	0.03%
Commercial Banking Company	No	Valdosta	354,653	229,863	2,926	1.67	17.61	4.90	59.60	11.03	31.54	60	2	1	191	-	89	-	1.51%	0.03%
(H) Century Bank Of Georgia	No	Cartersville	353,993	132,667	2,238	1.28	19.18	2.84	53.80	9.74	39.73	(65)	67	4	577	-	-	-	1.22%	0.00%
Century Bank & Trust	No	Milledgeville	348,830	186,042	2,118	1.16	14.25	3.28	57.90	12.24	27.81	60	10	8	2	-	6	-	1.19%	0.00%
The Citizens Bank Of Swainsboro	No	Swainsboro	345,148	258,917	2,996	1.78	16.22	5.05	54.90	11.47	14.61	225	136	249	959	105	319	-	1.96%	0.12%
Georgia Primary Bank	No	Atlanta	344,359	245,754	443	0.27	3.15	2.76	87.80	10.35	20.10	61	6	-	2,624	2,699	1,992	-	1.17%	0.34%
American Pride Bank	Yes	Macon	341,290	268,573	1,580	0.90	6.58	3.14	73.10	13.03	17.79	87	-	205	201	761	42	-	1.29%	0.07%
River City Bank	No	Rome	335,951	239,568	1,721	1.15	13.85	4.62	66.20	9.39	21.61	476	312	184	57	23	-	-	1.39%	0.01%
First Peoples Bank	No	Pine Mountain	331,366	252,650	1,769	1.08	10.71	4.31	62.40	11.24	11.19	392	-	33	66	-	794	-	1.43%	0.24%
Southern Bank	No	Sardis	318,185	197,019	162	0.11	1.37	2.85	95.80	9.61	24.59	150	11	163	1,308	-	978	868	1.12%	0.58%
First Southern Bank	No	Waycross	313,152	193,329	1,047	0.67	8.33	3.95	77.90	9.56	13.38	100	3	6	79	4,996	63	-	0.92%	1.62%
Citizens Bank Of The South	No	Sandersville	312,166	237,260	2,152	1.35	11.11	4.81	63.90	12.67	5.99	90	29	69	1,536	-	549	-	1.40%	0.18%
Flint Community Bank	Yes	Albany	307,612	260,615	2,310	1.49	13.63	3.83	63.20	8.76	12.14	60	-	6	-	-	5,236	-	1.28%	1.70%
First National Bank Of Decatur County	No	Bainbridge	305,199	207,872	(488)	(0.32)	(4.89)	2.63	110.80	8.27	3.66	45	3	74	1,379	100	1,039	-	1.13%	0.37%
Rabun County Bank	No	Clayton	304,920	184,428	2,530	1.72	15.42	4.30	52.00	11.47	36.35	-	2	2	578	-	169	828	1.61%	0.33%
Altamaha Bank And Trust Company	Yes	Vidalia	297,045	201,986	2,291	1.54	16.56	3.95	63.00	9.60	20.23	240	14	238	457	-	1,224	-	1.46%	0.41%
Douglas National Bank	Yes	Douglas	286,330	207,575	4,166	3.00	27.61	4.75	46.40	10.26	19.23	99	27	22	689	-	1,058	-	1.07%	0.31%
Bank Of Newington	No	Newington	279,575	208,685	2,135	1.62	19.25	4.91	51.50	8.57	21.21	270	3	-	2,540	-	-	578	1.62%	0.21%
Durden Banking Company, Incorporated	Yes	Twin City	278,713	182,840	4,344	3.10	19.49	5.14	45.70	14.49	9.12	-	43	94	1,488	206	185	59	2.05%	0.16%
United National Bank	No	Cairo	273,839	229,262	2,483	1.78	11.62	5.11	52.50	15.25	8.36	505	109	725	1,776	-	3,219	2,118	1.84%	1.94%
Farmers & Merchants Bank	No	Eatonton	271,408	126,469	643	0.46	6.69	2.42	76.50	10.75	19.55	277	17	15	222	14	455	-	1.37%	0.17%
Community Banking Company Of Fitzgerald	No	Fitzgerald	261,805	145,613	2,253	1.73	15.21	4.09	50.20	11.20	32.25	60	11	73	943	-	797	-	2.61%	0.30%
State Bank Of Cochran	Yes	Cochran	255,608	163,275	5,302	4.03	19.98	6.10	37.50	16.00	23.05	-	175	514	1,301	-	2,316	162	3.25%	0.97%
AB&T	No	Albany	254,019	174,440	2,259	1.77	16.02	4.35	49.40	11.38	34.04	150	5	331	6	-	127	-	1.40%	0.05%
<b>Total/Average</b>			15,528,825	10,090,670	111,067	1.43	15.67	4.10	61.37	11.20	21.41	11,208	1,421	9,528	39,995	8,998	66,602	18,048	1.49%	0.45%

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</b>																				
South Coast Bank & Trust	Yes	Brunswick	249,037	176,723	981	0.85	11.00	3.17	68.20	8.64	24.26	235	4	1	1,098	-	985	-	1.70%	0.40%
Craft Bank	No	Atlanta	246,906	177,567	1,998	1.77	14.81	5.29	53.40	11.87	19.24	507	-	-	5,005	-	-	-	1.38%	0.00%
The Peoples Bank	No	Eatonton	243,013	174,972	1,192	1.05	9.99	5.01	71.30	10.75	17.53	83	2	-	164	-	9	-	1.54%	0.00%
Waycross Bank & Trust	Yes	Waycross	242,914	136,721	1,032	0.83	12.46	2.57	67.80	10.69	28.30	66	1	5	372	136	-	-	1.61%	0.06%
First Federal Savings & Loan Association Of Valdosta	No	Valdosta	234,203	203,155	804	0.72	5.21	4.46	77.60	13.74	7.64	60	9	57	3,678	-	2,706	125	0.43%	1.21%
Tandem Bank	No	Tucker	232,409	167,407	1,103	0.95	9.75	4.01	74.40	10.18	27.49	190	1	151	-	-	-	-	1.49%	0.00%
North Georgia National Bank	No	Calhoun	231,383	137,010	856	0.76	17.00	3.59	68.50	8.92	13.01	322	2	12	437	-	1,137	-	1.36%	0.49%
Vidalia Federal Savings Bank	No	Vidalia	226,242	92,880	(1,069)	(0.99)	(7.50)	1.08	176.00	13.16	59.63	-	-	60	3,467	46	2	-	0.86%	0.02%
Signature Bank Of Georgia	No	Sandy Springs	225,641	174,616	210	0.20	1.31	4.85	96.00	15.15	17.27	-	32	33	-	-	-	2,744	1.20%	1.22%
Classic City Bank	No	Athens	221,420	148,928	2,094	1.96	18.86	4.66	44.30	10.91	31.30	87	-	-	-	-	-	-	1.02%	0.00%
Bank Of Alapaha	No	Alapaha	219,748	120,186	595	0.53	8.15	3.02	78.60	10.64	17.89	-	7	57	1,100	31	311	25	2.44%	0.17%
South Georgia Bank	Yes	Glennville	217,952	117,698	2,189	1.99	18.68	4.12	54.00	11.70	27.12	90	-	11	683	34	254	-	2.42%	0.13%
Geo. D. Warthen Bank, The	No	Sandersville	210,777	114,565	1,348	1.23	13.41	5.16	70.90	10.56	27.31	150	15	80	1,171	-	1,327	-	1.31%	0.63%
The First National Bank Of Waynesboro	No	Waynesboro	207,885	131,510	2,507	2.36	14.76	4.96	45.60	17.60	24.02	120	13	84	484	112	160	-	1.36%	0.13%
Bank Of Soperton, The	Yes	Soperton	204,753	170,465	1,848	1.84	15.97	5.22	59.40	9.15	14.30	290	6	104	1,810	-	585	-	1.52%	0.29%
Community Bank Of Georgia	No	Baxley	204,415	120,943	1,654	1.67	17.45	4.43	44.50	10.75	37.25	150	161	-	3,038	-	790	-	2.53%	0.39%
First Bank Of Coastal Georgia	No	Pembroke	202,715	49,148	468	0.44	10.99	2.11	79.50	8.92	8.18	6	-	-	4	-	-	-	1.44%	0.00%
Bank Of Eastman	Yes	Eastman	202,147	95,682	3,013	2.96	18.03	5.65	52.20	13.78	45.73	(172)	257	2	1,122	117	1,283	552	2.33%	0.63%
Loyal Trust Bank	No	Johns Creek	198,021	123,827	(24)	(0.02)	(0.20)	2.20	113.20	12.42	26.54	5	-	-	1,272	-	234	-	1.21%	0.12%
Citizens Community Bank	Yes	Hahira	191,498	108,493	1,104	1.12	12.36	3.84	68.70	11.57	33.17	108	13	102	230	-	649	-	1.10%	0.34%
The Claxton Bank	No	Claxton	190,358	100,965	543	0.64	5.33	4.30	80.00	20.15	33.40	105	8	25	286	-	310	-	1.95%	0.16%
Mount Vernon Bank	Yes	Vidalia	186,737	106,055	1,194	1.33	21.96	3.45	68.90	9.01	29.85	90	3	-	218	694	42	-	1.19%	0.39%
The Peoples Bank Of Georgia	No	Talbotton	182,993	145,964	1,135	1.28	14.17	4.91	60.00	9.55	9.05	304	33	250	1,411	705	327	15	0.94%	0.57%
Wheeler County State Bank	Yes	Alamo	182,634	91,875	2,173	2.68	15.66	4.55	46.30	12.25	51.40	-	1	1	170	31	143	-	1.60%	0.10%
Bank Of Camilla	No	Camilla	177,301	110,000	821	0.90	4.41	3.22	63.60	21.45	35.42	60	3	1	25	-	4,328	-	1.03%	2.44%
The Citizens Bank Of Cochran	No	Cochran	176,677	142,633	1,526	1.76	15.33	4.89	51.90	12.57	13.67	17	12	51	140	33	104	165	1.31%	0.17%
Legacy State Bank	No	Loganville	173,256	121,056	874	1.03	9.76	3.46	63.40	11.68	21.25	(62)	136	-	-	-	-	185	1.21%	0.11%
Farmers State Bank	Yes	Lincolnton	170,738	81,346	2,266	2.58	16.76	5.54	57.10	15.71	35.73	30	17	25	2,059	-	133	-	2.00%	0.08%
Community Bank & Trust - West Georgia	No	Lagrange	163,402	129,764	235	0.32	6.09	6.09	82.10	8.80	12.53	955	1	892	6,029	2,021	6,780	-	5.49%	4.50%
Farmers And Merchants Bank	No	Sylvania	163,037	50,125	1,601	1.98	17.26	4.03	43.30	14.66	39.89	(48)	4	2	350	-	159	-	1.81%	0.10%
Peoples Bank	No	Lyons	161,228	92,439	1,212	1.53	14.23	4.30	55.80	11.09	39.03	-	1	-	-	-	50	-	1.69%	0.03%

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>																				
Embassy National Bank	No	Lawrenceville	158,601	126,158	1,202	1.59	11.97	5.78	67.10	13.48	10.57	10	-	-	-	-	-	-	1.15%	0.00%
Bank Of Dawson	Yes	Dawson	154,425	99,253	1,227	1.65	9.02	4.15	56.30	17.98	14.93	150	4	65	1,770	-	3,772	99	1.39%	2.51%
Bank Of Dade	Yes	Trenton	151,835	85,359	1,840	2.31	45.24	4.16	48.10	9.22	16.03	35	45	88	2,628	50	1,124	-	1.10%	0.77%
Bank Of Monticello	Yes	Monticello	151,401	104,728	2,148	2.88	20.17	5.30	45.70	12.69	23.80	75	12	67	1,831	-	719	-	1.45%	0.47%
West Central Georgia Bank	No	Thomaston	150,752	68,504	1,165	1.57	6.64	4.22	59.90	26.62	55.81	57	9	6	553	17	-	-	2.03%	0.01%
The Farmers Bank	No	Greensboro	148,864	78,301	241	0.30	4.40	1.84	79.90	10.07	14.75	4	32	1	254	1	-	-	1.31%	0.00%
Family Bank	No	Pelham	148,300	118,119	792	1.08	8.77	4.32	65.90	12.50	15.17	170	42	46	1,272	-	2,122	-	1.53%	1.43%
Farmers State Bank	Yes	Dublin	146,918	120,353	1,307	1.75	12.20	4.60	62.90	12.75	14.72	66	2	3	2,218	487	29	-	2.37%	0.35%
The Merchants & Citizens Bank	No	Mcrae	136,512	42,327	380	0.58	6.36	2.67	82.10	14.11	32.48	-	-	11	512	26	25	-	2.27%	0.04%
Planters And Citizens Bank	No	Camilla	134,147	75,844	490	0.77	11.10	3.80	72.50	10.89	22.29	50	3	5	69	-	1,371	-	1.40%	1.02%
Citizens Bank And Trust, Inc.	No	Trenton	125,367	76,004	941	1.50	14.94	4.75	62.80	12.34	27.84	71	13	44	584	1	246	-	1.55%	0.20%
Bank Of Hazlehurst	Yes	Hazlehurst	119,983	52,397	1,264	2.08	18.71	4.84	59.20	14.24	37.50	-	480	40	302	10	243	-	3.61%	0.21%
The Citizens National Bank Of Quitman	No	Quitman	119,545	72,423	921	1.53	14.40	4.25	55.20	12.33	29.45	-	47	54	115	-	50	-	1.85%	0.04%
Moultrie Bank & Trust	No	Moultrie	102,485	18,861	(466)	(1.03)	(4.88)	3.44	130.40	20.18	72.36	29	-	-	-	-	-	-	1.20%	0.00%
The Peoples Bank	Yes	Willacoochee	101,210	36,595	344	0.66	4.18	3.04	80.80	12.63	37.49	-	-	1	698	-	365	-	0.69%	0.36%
<b>Total/Average</b>			8,391,785	5,089,944	51,279	1.25	11.88	4.12	68.81	12.83	27.25	4,465	1,431	2,437	48,629	4,552	32,874	3,910	1.64%	0.48%
<b>Less than \$100 Million</b>																				
Bank Of Wrightsville	Yes	Wrightsville	89,785	44,283	779	1.78	24.22	3.67	55.50	10.44	31.39	-	-	1	314	-	14	-	1.21%	0.02%
First State Bank Of Randolph County	Yes	Cuthbert	87,933	32,805	30	0.07	(5.87)	2.41	96.70	9.11	26.90	10	1	21	780	24	1,190	212	0.98%	1.62%
Carver State Bank	No	Savannah	87,685	44,714	419	1.02	5.60	5.17	69.60	18.87	46.40	225	6	293	75	-	923	461	2.06%	1.58%
The Four County Bank	Yes	Allentown	86,642	63,369	739	1.72	11.86	4.24	58.20	13.26	25.25	85	13	83	337	15	172	-	2.14%	0.22%
F & M Bank And Trust Company	No	Manchester	80,665	54,741	319	0.83	18.16	5.26	83.20	6.79	15.89	7	2	3	73	-	601	-	1.02%	0.75%
The Bank Of Edison	Yes	Edison	80,553	45,635	438	1.13	23.57	4.30	74.90	8.74	4.04	26	1	82	575	-	141	-	1.05%	0.18%
Bank Of Hancock County	No	Sparta	78,377	22,565	155	0.41	2.54	3.27	89.40	22.64	48.30	-	2	3	339	57	91	-	4.13%	0.19%
First Bank Of Pike	No	Molena	74,870	50,245	403	1.09	12.77	5.71	76.40	9.79	27.07	50	15	32	1,283	-	415	-	1.47%	0.55%
Rochelle State Bank	No	Rochelle	72,757	52,663	(209)	(0.62)	(6.46)	3.01	110.10	9.69	15.28	96	1	1	173	-	568	-	0.94%	0.78%
Southeast First National Bank	No	Summerville	60,890	18,078	29	0.09	0.78	2.74	96.00	12.20	42.70	6	-	3	9	-	47	-	1.64%	0.08%
Apex Banking Company Of Georgia	No	Irwinton	60,771	30,438	(270)	(0.93)	(11.02)	4.45	127.30	10.89	14.55	15	-	-	1	-	34	-	1.30%	0.06%
The Security State Bank	Yes	Mcrae-Helena	58,516	36,581	599	2.09	12.37	5.96	63.00	14.87	21.45	30	11	-	84	-	-	-	1.79%	0.00%
Talbot State Bank	Yes	Woodland	57,579	32,574	(324)	(1.14)	(16.17)	3.02	137.00	9.33	27.51	-	2	1	2,745	439	680	-	0.61%	1.94%
The Trust Bank	Yes	Lenox	41,150	17,927	656	3.03	16.36	7.52	61.70	15.79	55.98	-	6	1	228	-	250	-	1.77%	0.61%
Bank Of Lumber City	Yes	Lumber City	28,700	12,935	(23)	(0.18)	(1.08)	4.83	103.30	9.59	45.20	-	2	-	27	-	-	-	1.42%	0.00%
<b>Total/Average</b>			1,046,873	559,553	3,740	0.69	5.84	4.37	86.82	12.13	29.86	550	62	524	7,043	535	5,126	673	1.57%	0.57%