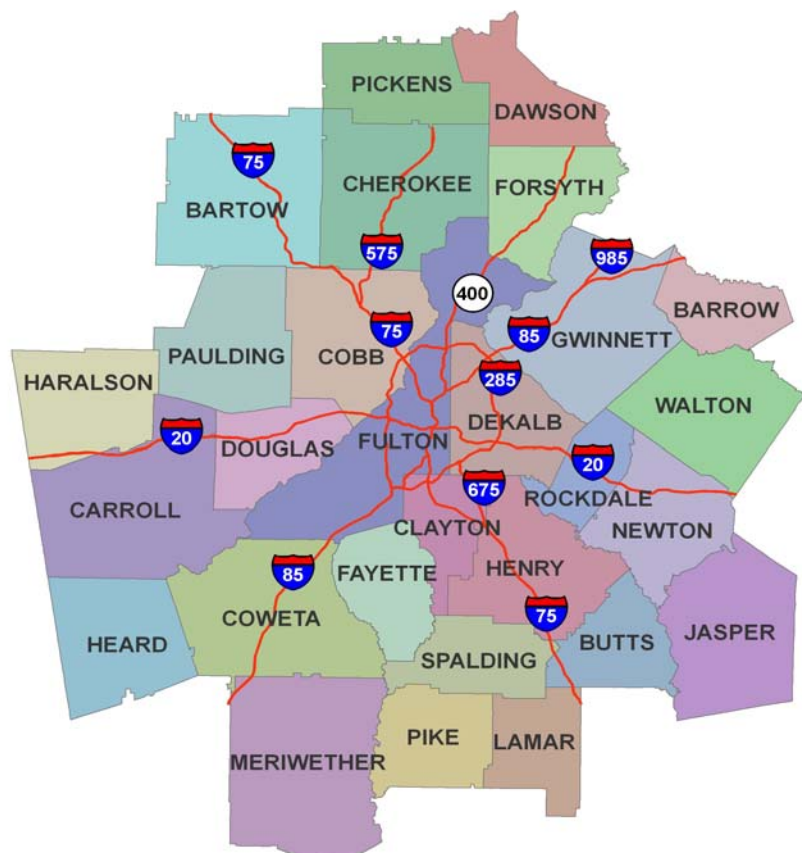


# Atlanta Asset Quality Review

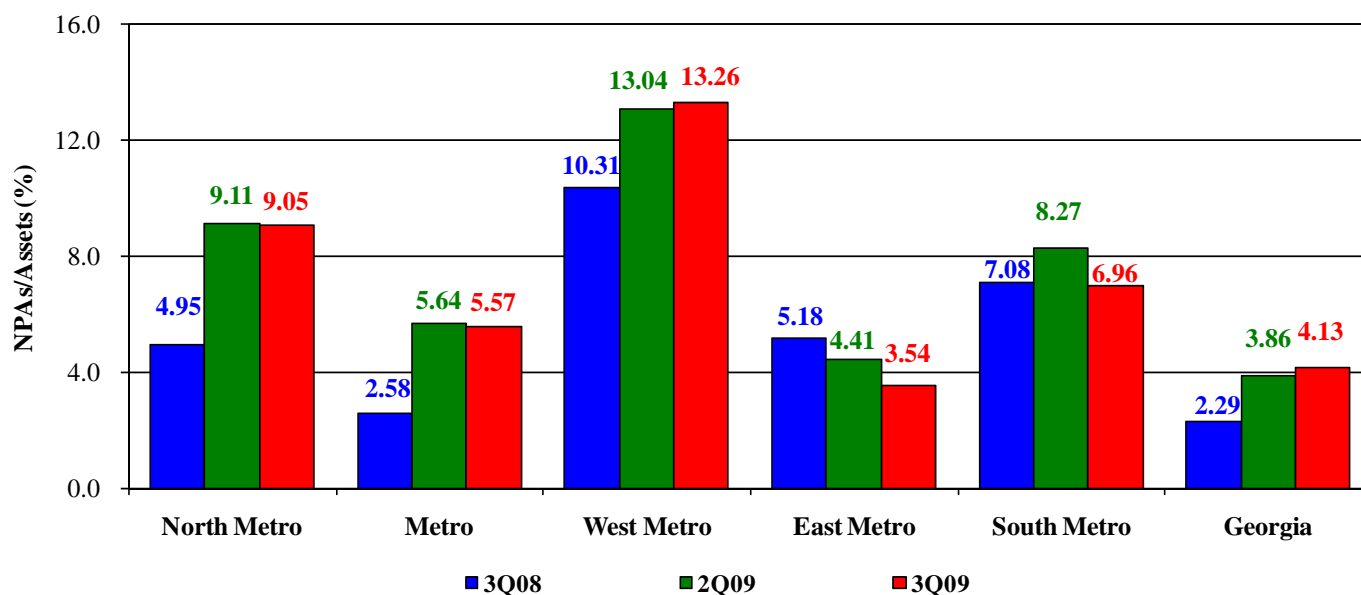


## KEY OBSERVATIONS

- ◆ Atlanta remains one of the most severely challenged markets in the U.S. as credit quality deterioration continues to cast a pall over the local community banks. Overall, the NPAs/Assets ratio for the Atlanta region has increased from 1.26% at 9/30/07 to 4.88% at 9/30/08 and to 7.92% at 9/30/09.
- ◆ East Atlanta and Metro Atlanta (Inside I-285) banks are fairing better than those in other parts of the market.
- ◆ Nearly 40% of Atlanta's banks have Texas Ratios exceeding 100%.
- ◆ Georgia has the highest number of bank and thrift failures in the U.S. during 2009 with 21 through the end of October and 26 since the beginning of 2008.

## Atlanta Asset Quality Trends 2008 - 2009

### NPAs/Assets (%)



# Asset Quality Review - North Metro Atlanta\*

Company			Highlights (9/30/09)				Past Due, Restructured & Nonperforming Assets (9/30/09)							Asset Quality Ratios (9/30/09)				
Name	Location	Year Est.	Total Assets (\$000)	Total Loans (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	Restruct. Loans (\$000)	30-89 Days PD (\$000)	90+ Days PD (\$000)	Nonaccrual Loans (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	3rd Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)	Reserve / NPAs (%)
First Security National Bank	Norcross	1985	\$127,455	\$51,173	\$2,488	(9.66%)	\$0	\$6,499	\$0	\$3,830	\$31,185	\$35,015	(12%)	27.47%	885.1%	2.87%	3.96%	4%
Security Exchange Bank	Marietta	2000	191,239	123,040	12,808	(2.37)	0	8,729	2,561	26,376	17,738	46,675	30%	24.41	279.4	3.17	1.85	8
Century Security Bank	Johns Creek	2006	102,135	69,567	3,837	(4.33)	5,908	6,476	1,200	6,735	15,545	23,480	22%	22.99	470.2	1.66	1.88	5
American United Bank (4)	Lawrenceville	2004	110,094	82,734	393	(8.06)	0	6,942	0	21,433	3,608	25,041	91%	22.75	600.2	4.57	6.43	15
Chestatee State Bank	Dawsonville	1998	290,948	204,121	15,958	(1.85)	716	2,568	0	45,639	19,667	65,306	0%	22.45	260.7	4.46	2.01	14
Peoples Bank	Conyers	1980	164,342	116,117	10,957	(3.72)	3,656	7,899	127	13,339	16,385	29,851	13%	18.16	187.4	4.28	4.97	17
Gwinnett Community Bank	Duluth	1999	504,660	349,666	31,997	(1.43)	11,974	13,564	2,062	69,670	19,652	91,384	19%	18.11	220.5	2.70	1.44	10
First Cherokee State Bank	Woodstock	1989	284,925	184,785	16,080	(2.04)	0	2,305	180	20,917	25,787	46,884	6%	16.45	208.6	3.46	2.12	14
American Trust Bank	Roswell	2003	303,341	195,496	16,805	(3.84)	872	8,668	581	27,347	17,787	45,715	7%	15.07	223.1	1.88	3.21	8
Legacy State Bank	Loganville	2005	129,714	61,498	12,013	(4.63)	0	3,500	3,500	8,438	6,031	17,969	32%	13.85	135.6	2.01	6.92	7
Unity National Bank	Cartersville	1998	297,870	213,235	11,635	(5.89)	1,402	8,445	533	20,663	17,347	38,543	33%	12.94	196.2	3.75	4.55	21
Northwest Bank & Trust	Acworth	2004	173,120	112,317	7,508	(4.91)	3,975	785	0	20,912	410	21,322	9%	12.32	199.2	2.84	5.06	15
Providence Bank	Alpharetta	2006	126,535	93,225	13,021	(1.37)	0	6,709	3,504	5,949	5,665	15,118	5%	11.95	104.0	1.63	2.89	10
First Covenant Bank	Commerce	2006	178,039	136,923	10,701	(1.92)	738	850	62	15,136	5,602	20,800	19%	11.68	154.6	2.01	0.55	13
Peoples Bank & Trust	Buford	1984	404,178	272,709	18,591	(5.71)	7,855	13,966	152	14,811	32,229	47,192	1%	11.68	177.9	2.91	2.83	17
First Citizens Bank of Georgia	Dawsonville	2007	117,623	78,217	10,233	(1.20)	5,493	4,499	80	10,856	2,661	13,597	80%	11.56	104.2	3.60	1.24	21
CreekSide Bank	Woodstock	2006	113,912	81,808	9,436	(5.35)	0	1,575	0	9,984	3,179	13,163	(0%)	11.56	125.0	1.34	5.85	8
Embassy National Bank	Lawrenceville	2007	68,879	45,468	8,917	(5.15)	0	165	0	4,643	3,147	7,790	12%	11.31	71.9	4.20	3.23	25
Republic Bank of Georgia	Lawrenceville	2006	236,666	184,437	28,444	(0.97)	0	0	0	16,873	7,274	24,147	35%	10.20	82.8	0.39	3.31	3
Patriot Bank of Georgia	Cumming	2006	175,604	131,918	10,745	(2.54)	40	1,683	0	6,295	10,581	16,876	(3%)	9.61	126.4	1.98	1.70	15
Northside Bank	Adairsville	2005	135,803	95,659	7,867	(1.85)	28	2,283	0	6,483	5,807	12,290	29%	9.05	122.8	2.24	1.76	17
Bank of North Georgia	Alpharetta	1960	5,536,918	3,972,468	450,426	(5.72)	0	100,654	10,329	382,150	71,236	463,715	10%	8.37	78.1	3.62	8.69	31
Crescent Bank & Trust Co.	Jasper	1989	1,028,761	753,978	38,459	(2.71)	7,210	18,783	82	44,632	36,746	81,460	12%	7.92	128.1	3.33	2.10	31
Community Bank of the South	Smyrna	1999	385,273	288,299	24,812	(2.58)	18,006	15,416	1,131	11,461	17,801	30,393	(10%)	7.89	92.1	2.85	2.24	27
Georgia Trust Bank	Buford	2005	158,734	111,826	12,258	(1.00)	0	1,064	0	3,306	8,637	11,943	2%	7.52	82.8	1.94	0.17	18
Bartow County Bank	Cartersville	1974	433,195	298,140	26,185	(2.19)	3,427	6,656	0	20,194	11,925	32,119	7%	7.41	97.8	2.24	2.57	21
Highland Commercial Bank	Marietta	2004	147,265	105,737	12,171	(0.42)	0	9	0	5,470	4,995	10,465	23%	7.11	73.7	1.91	(0.17)	19
Cherokee Bank, NA	Canton	1999	213,960	145,556	17,817	(0.54)	3,120	3,797	2,103	8,188	3,487	13,778	(12%)	6.44	65.5	2.21	2.08	23
Touchmark National Bank	Alpharetta	2008	109,080	54,743	24,148	(3.52)	0	0	0	6,622	0	6,622	69%	6.07	25.8	2.70	1.38	22
Quantum National Bank	Suwanee	1995	369,175	287,729	35,209	(1.06)	0	2,138	0	8,321	13,931	22,252	21%	6.03	56.3	1.50	2.04	19
Jasper Banking Company	Jasper	1945	255,599	159,744	19,876	(0.30)	0	12,027	655	4,758	8,171	13,584	72%	5.31	60.3	1.66	0.25	20
Community Bk of Pickens Cnty	Jasper	2000	308,059	234,162	24,448	0.11	928	6,888	431	1,578	9,092	11,101	6%	3.60	39.6	1.54	0.62	32
Brand Banking Company	Lawrenceville	1905	1,151,198	831,440	93,290	0.29	201	3,639	0	32,399	7,928	40,327	39%	3.50	37.9	1.59	0.70	33
Century Bank of Georgia	Cartersville	2000	112,197	79,037	12,214	0.25	851	3,777	722	440	1,663	2,825	(41%)	2.52	20.8	1.75	1.35	49
Citizens Bank of Forsyth Cnty	Cumming	1997	234,381	178,901	19,140	0.23	3,869	713	106	2,015	2,415	4,536	16%	1.94	20.8	1.51	0.43	60
KeyWorth Bank	Duluth	2007	177,302	107,696	32,211	(1.55)	0	0	0	918	0	918	(0%)	0.52	2.7	1.86	0.00	218
Vinings Bank	Smyrna	2007	185,260	107,649	19,312	(0.29)	0	5,643	0	86	216	302	40%	0.16	1.5	1.40	0.00	501
Noa Bank	Duluth	2008	43,569	21,476	13,730	(4.51)	0	0	0	0	0	0	0%	0.00	0.0	1.14	0.00	NM
Community Business Bank	Cumming	2008	71,316	44,737	14,847	(1.36)	0	0	0	0	0	0	0%	0.00	0.0	1.10	0.00	NM
First Landmark Bank	Marietta	2008	102,944	74,071	18,439	(2.38)	0	0	0	0	0	0	0%	0.00	0.0	1.25	0.00	NM
Independence Bank of GA	Braselton	2008	54,002	32,498	16,371	(4.44)	0	0	0	0	0	0	0%	0.00	0.0	1.10	0.00	NM

Source: SNL Financial

<b>Average</b>	<b>\$373,543</b>	<b>\$262,780</b>	<b>\$28,922</b>	<b>(2.75%)</b>	<b>\$1,958</b>	<b>\$7,056</b>	<b>\$734</b>	<b>\$22,167</b>	<b>\$11,354</b>	<b>\$34,256</b>	<b>17%</b>	<b>9.95%</b>	<b>141.9%</b>	<b>2.34%</b>	<b>2.25%</b>	<b>38%</b>
<b>Median</b>	<b>\$177,302</b>	<b>\$116,117</b>	<b>\$15,958</b>	<b>(2.12%)</b>	<b>\$0</b>	<b>\$3,639</b>	<b>\$0</b>	<b>\$8,321</b>	<b>\$7,274</b>	<b>\$17,969</b>	<b>10%</b>	<b>9.05%</b>	<b>97.8%</b>	<b>2.01%</b>	<b>1.88%</b>	<b>18%</b>
<b>GA Med.</b>	<b>\$173,120</b>	<b>\$123,040</b>	<b>\$16,080</b>	<b>(0.29%)</b>	<b>\$0</b>	<b>\$2,441</b>	<b>\$46</b>	<b>\$3,830</b>	<b>\$2,415</b>	<b>\$7,860</b>	<b>6%</b>	<b>4.13%</b>	<b>39.5%</b>	<b>1.87%</b>	<b>0.90%</b>	<b>28%</b>

North Metro Atlanta includes Bartow, Cherokee, Dawson, Forsyth, Gwinnett, Pickens, North Cobb, North Dekalb & North Fulton Counties.

(1) Average & Median does not include banks est. 07-08  
 (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO  
 (3) Texas Ratio = NPAs/(LLR+Tg. Equity)  
 (4) Placed in receivership by the FDIC on October 23, 2009

# Asset Quality Review - Metro Atlanta\*

Company			Highlights (9/30/09)				Past Due, Restructured & Nonperforming Assets (9/30/09)							Asset Quality Ratios (9/30/09)				
Name	Location	Year Est.	Total Assets (\$000)	Total Loans (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	Restruct. Loans (\$000)	30-89 Days PD (\$000)	90+ Days PD (\$000)	Nonaccrual Loans (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	3rd Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)	Reserve / NPAs (%)
RockBridge Commercial Bank	Atlanta	2006	\$294,024	\$211,742	\$1,534	(13.41%)	\$0	\$19,713	\$0	\$63,791	\$6,713	\$70,504	42%	23.98%	1045.1%	2.46%	15.12%	7%
Buckhead Community Bank	Atlanta	1998	856,236	648,261	8,638	(8.49)	19,300	48,501	18,040	129,459	43,746	191,245	19%	22.34	689.6	2.95	3.84	10
Sunrise Bank of Atlanta	Atlanta	2006	58,997	46,342	5,745	(1.45)	472	6,578	22	3,127	3,951	7,100	33%	12.03	98.5	3.16	0.65	21
One Georgia Bank	Atlanta	2006	250,502	206,009	24,404	(1.61)	0	5,154	0	24,663	3,432	28,095	20%	11.22	94.1	2.65	0.90	19
Georgia Banking Company	Atlanta	2001	190,885	164,358	22,571	(0.01)	0	1,604	1,612	11,966	5,035	18,613	4%	9.75	77.0	0.98	1.26	9
Atlanta Business Bank	Atlanta	2002	360,994	252,783	29,447	(0.78)	0	2,928	0	13,323	17,638	30,961	25%	8.58	91.2	1.78	0.78	15
Midtown Bank & Trust Co.	Atlanta	2003	219,995	151,681	27,480	(1.13)	0	422	0	14,655	3,742	18,397	11%	8.36	57.5	2.99	1.43	25
Signature Bank of Georgia	Sandy Springs	2005	235,044	158,403	19,311	(1.59)	2,816	3,000	0	11,357	8,081	19,438	(3%)	8.27	85.4	2.18	1.66	18
United Americas Bank, NA	Atlanta	1999	253,103	209,661	20,515	0.01	0	9,526	764	2,139	17,456	20,359	(2%)	8.04	84.3	1.73	0.13	18
Decatur First Bank	Decatur	1997	241,427	149,836	16,801	(0.89)	904	2,997	0	7,553	8,135	15,688	7%	6.50	81.4	1.65	1.22	16
Bank of Atlanta	Atlanta	2006	279,075	159,789	31,095	0.28	5,324	6,364	59	9,800	5,995	15,854	9%	5.68	45.3	2.44	1.13	25
Capitol City Bank & Trust Co.	Atlanta	1994	322,172	240,716	21,187	(0.58)	0	13,992	258	10,291	7,661	18,210	20%	5.65	71.6	1.76	1.52	23
Fidelity Bank	Atlanta	1974	1,907,318	1,438,932	171,826	(0.28)	0	10,301	0	83,494	21,239	104,733	(10%)	5.49	50.5	2.47	1.79	34
Global Commerce Bank	Doraville	1995	188,317	126,707	17,576	0.39	10,640	6,727	1,450	8,123	0	9,573	140%	5.08	49.9	1.27	0.32	17
CornerstoneBank	Atlanta	2001	468,733	362,915	32,941	(1.08)	0	5,187	0	8,249	13,682	21,930	(20%)	4.68	52.8	2.37	0.91	39
Citizens Trust Bank	Atlanta	1921	380,966	209,952	38,654	0.30	17,994	5,859	0	8,828	8,905	17,733	(1%)	4.65	41.0	2.21	1.35	26
Brookhaven Bank	Atlanta	2007	135,430	86,502	17,079	(3.71)	1,217	120	0	4,253	1,849	6,102	(7%)	4.51	33.3	1.45	1.49	21
First Intercontinental Bank	Doraville	2000	294,068	221,321	30,286	(0.22)	326	4,534	0	6,167	7,049	13,216	25%	4.49	39.3	1.51	0.97	25
Georgia Commerce Bank	Atlanta	2003	330,113	285,374	36,927	0.39	0	181	0	4,351	8,216	12,567	42%	3.81	30.7	1.39	1.17	32
Atlantic Capital Bank	Atlanta	2007	649,455	554,059	99,032	(1.66)	0	0	0	9,496	0	9,496	100%	1.46	8.5	2.26	0.00	132
Metro City Bank	Doraville	2006	311,976	272,143	43,012	0.70	8,320	4,230	233	55	1,771	2,059	(12%)	0.66	4.3	1.64	0.14	217
Private Bank of Buckhead	Atlanta	2006	145,557	118,194	12,638	0.23	0	0	0	164	674	838	(0%)	0.58	5.9	1.28	0.65	180
Georgia Primary Bank	Atlanta	2007	244,777	208,198	27,464	1.20	0	0	0	0	0	0	0%	0.00	0.0	1.20	0.00	NM
Resurgens Bank	Atlanta	2008	72,780	41,056	9,573	(2.89)	0	0	0	0	0	0	0%	0.00	0.0	1.16	0.03	NM

Source: SNL Financial

Average	\$362,164	\$271,872	\$31,906	(1.46%)	\$2,805	\$6,580	\$935	\$18,138	\$8,124	\$27,196	18%	6.91%	118.2%	1.96%	1.60%	42%
Median	\$266,089	\$208,930	\$23,488	(0.43%)	\$0	\$4,382	\$0	\$8,538	\$6,354	\$16,794	8%	5.57%	51.6%	1.77%	1.05%	22%
GA Med.	\$173,120	\$123,040	\$16,080	(0.29%)	\$0	\$2,441	\$46	\$3,830	\$2,415	\$7,860	6%	4.13%	39.5%	1.87%	0.90%	28%

(1) Average & Median does not include banks est. 07-08

(2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO

(3) Texas Ratio = NPAs/(LLR+Tg. Equity)

Metro Atlanta includes parts of Cobb, Dekalb & Fulton County located within I-285.

# Asset Quality Review - West Metro Atlanta\*

Company			Highlights (9/30/09)				Past Due, Restructured & Nonperforming Assets (9/30/09)							Asset Quality Ratios (9/30/09)				
Name	Location	Year Est.	Total Assets (\$000)	Total Loans (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	Restruct. Loans (\$000)	30-89 Days PD (\$000)	90+ Days PD (\$000)	Nonaccrual Loans (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	3rd Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)	Reserve / NPAs (%)
First Commerce Cmnty Bk	Douglasville	2003	\$270,614	\$193,067	\$20,593	(1.74%)	\$0	\$5,613	\$1,401	\$55,708	\$30,426	\$87,535	19%	32.35%	339.6%	2.69%	3.26%	6%
McIntosh Commercial Bank	Carrollton	2003	402,891	220,812	11,653	(2.03)	409	12,650	26,934	32,617	50,544	110,095	22%	27.33	589.9	3.17	1.47	6
Douglas County Bank	Douglasville	1981	375,966	273,339	27,665	(2.48)	0	31,584	4	35,571	49,470	85,045	14%	22.62	234.7	3.14	1.01	10
First National Bank of Georgia	Carrollton	1985	832,580	587,861	9,568	(8.19)	16,000	28,062	1,589	97,219	42,417	141,225	(2%)	16.96	481.3	3.36	4.94	14
WestSide Bank	Hiram	2006	166,533	107,967	14,949	(2.39)	12,980	2,826	0	19,361	2,716	22,077	13%	13.26	129.3	1.97	1.87	10
Peoples Community Nat'l Bk	Bremen	2004	72,046	52,191	3,093	(6.04)	396	738	773	6,563	1,637	8,973	90%	12.45	189.7	3.14	5.70	18
Georgia Heritage Bank	Dallas	2005	86,613	52,855	8,063	(4.40)	3,216	3,426	0	1,943	6,909	8,852	(21%)	10.22	96.3	2.13	3.30	13
First Choice Community Bk	Dallas	2007	117,475	95,543	15,736	(1.35)	3,795	1,818	62	2,665	1,271	3,998	(9%)	3.40	22.2	2.40	0.31	57
Metro Bank	Douglasville	2008	104,198	75,626	19,356	(2.12)	0	0	0	0	250	250	0%	0.24	1.2	1.25	0.11	378

Source: SNL Financial

Average	\$269,880	\$184,362	\$14,520	(3.90%)	\$4,088	\$9,635	\$3,418	\$27,961	\$20,627	\$52,006	14%	15.43%	231.6%	2.58%	2.44%	57%
Median	\$166,533	\$107,967	\$14,949	(2.48%)	\$409	\$3,426	\$62	\$19,361	\$6,909	\$22,077	13%	13.26%	189.7%	2.69%	1.87%	13%
GA Med.	\$173,120	\$123,040	\$16,080	(0.29%)	\$0	\$2,441	\$46	\$3,830	\$2,415	\$7,860	6%	4.13%	39.5%	1.87%	0.90%	28%

West Metro Atlanta includes Carroll, Douglas, Haralson & Paulding Counties

(1) Average & Median does not include banks est. 07-08  
 (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO  
 (3) Texas Ratio = NPAs/(LLR+Tg. Equity)

# Asset Quality Review - East Metro Atlanta\*

Company			Highlights (9/30/09)				Past Due, Restructured & Nonperforming Assets (9/30/09)							Asset Quality Ratios (9/30/09)				
Name	Location	Year Est.	Total Assets (\$000)	Total Loans (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	Restruct. Loans (\$000)	30-89 Days PD (\$000)	90+ Days PD (\$000)	Nonaccrual Loans (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	3rd Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)	Reserve / NPAs (%)
Eastside Commercial Bank	Conyers	2005	\$221,212	\$170,647	\$18,324	(0.97%)	\$0	\$23	\$0	\$16,042	\$7,371	\$23,413	20%	10.58%	107.6%	2.01%	1.41%	15%
Peoples Bank	Winder	1926	470,884	294,784	26,418	(3.89)	2,885	13,777	4	17,365	20,545	37,914	1%	8.05	114.7	2.25	3.03	17
Newton Federal Bank	Covington	1928	267,631	219,014	46,638	(0.29)	583	12,237	275	4,504	7,209	11,988	2%	4.48	24.1	1.44	0.84	26
Liberty First Bank	Monroe	2006	93,511	64,786	10,740	0.31	2,110	449	821	80	1,524	2,425	31%	2.59	21.2	1.11	0.22	30
Bank of Monticello	Monticello	1909	98,075	73,934	7,924	(0.04)	0	1,856	107	478	343	928	(23%)	0.95	10.3	1.51	0.88	120
Verity Bank	Winder	2008	58,019	31,760	16,471	(5.40)	0	0	0	0	0	0	0%	0.00	0.0	1.32	0.00	NM

Source: SNL Financial

Average	\$201,555	\$142,488	\$21,086	(0.98%)	\$930	\$4,724	\$201	\$6,412	\$6,165	\$12,778	3%	4.44%	46.3%	1.61%	1.06%	42%
Median	\$159,644	\$122,291	\$17,398	(0.29%)	\$292	\$1,153	\$56	\$2,491	\$4,367	\$7,207	0%	3.54%	22.6%	1.47%	0.86%	26%
GA Med.	\$173,120	\$123,040	\$16,080	(0.29%)	\$0	\$2,441	\$46	\$3,830	\$2,415	\$7,860	6%	4.13%	39.5%	1.87%	0.90%	28%

East Metro Atlanta includes Barrow, Jasper, Newton, Rockdale & Walton Counties

(1) Average & Median does not include banks est. 07-08  
 (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO  
 (3) Texas Ratio = NPAs/(LLR+Tg. Equity)

## Asset Quality Review - South Metro Atlanta\*

Company			Highlights (9/30/09)				Past Due, Restructured & Nonperforming Assets (9/30/09)							Asset Quality Ratios (9/30/09)				
Name	Location	Year Est.	Total Assets (\$000)	Total Loans (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	Restruct. Loans (\$000)	30-89 Days PD (\$000)	90+ Days PD (\$000)	Nonaccrual Loans (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	3rd Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)	Reserve / NPAs (%)
High Trust Bank	Stockbridge	1929	\$220,792	\$181,173	\$18,763	(1.06%)	\$0	\$6,362	\$2,390	\$33,530	\$11,421	\$47,341	11%	21.44%	211.5%	2.00%	2.52%	8%
First State Bank	Stockbridge	1964	652,251	483,021	39,594	(3.93)	0	24,512	2,104	91,922	35,903	129,929	(4%)	19.92	239.9	3.02	4.56	11
First Nat'l Bank of Barnesville	Barnesville	1902	145,207	117,052	11,581	(0.82)	0	2,579	95	15,311	5,115	20,521	0%	14.13	142.2	2.44	0.72	14
Enterprise Banking Company	McDonough	1925	102,843	80,264	5,680	(7.22)	0	6,638	928	9,023	4,033	13,984	34%	13.60	156.2	4.08	4.47	23
McIntosh State Bank	Jackson	1964	419,381	297,850	27,728	(1.44)	0	6,393	32	37,212	17,007	54,251	2%	12.94	144.9	3.26	1.93	18
First National Bk of Griffin	Griffin	1933	305,985	175,778	26,626	(1.99)	0	2,669	69	18,892	17,650	36,611	(7%)	11.96	118.1	2.49	5.04	12
Community Capital Bank	Jonesboro	2002	202,109	129,610	16,419	(1.90)	0	993	5	15,078	8,745	23,828	(6%)	11.79	126.5	1.87	0.58	10
F & M Bank and Trust Co.	Manchester	1948	114,338	75,290	14,214	(0.59)	361	4,756	1,468	4,751	6,403	12,622	30%	11.04	82.8	1.37	1.58	8
Heritage Bank	Jonesboro	1955	434,409	287,269	28,682	(2.11)	0	16,200	0	30,103	15,875	45,978	(4%)	10.58	125.7	2.74	3.20	17
Bank of Georgia	Peachtree City	2000	441,700	277,031	26,934	(2.38)	6,374	9,372	0	9,780	20,976	30,756	(1%)	6.96	86.1	3.17	3.75	29
Bank of Coweta	Newnan	1972	349,492	215,424	31,767	(3.97)	0	9,186	2	21,762	2,035	23,799	(10%)	6.81	61.5	3.22	7.47	29
First Bank of Pike	Molena	1899	38,134	25,879	4,313	(0.01)	0	2,086	131	253	1,420	1,804	65%	4.73	39.9	0.81	0.90	12
First Georgia Banking Company	Franklin	2003	785,728	634,854	61,234	(1.63)	9,247	9,481	0	22,379	14,702	37,081	(7%)	4.72	50.6	1.89	2.70	32
First Choice Cmnty Bk 1874	Newnan	1874	236,275	190,157	18,954	(1.24)	4,515	3,469	1,300	1,706	7,119	10,125	(4%)	4.29	46.4	1.51	1.20	28
Talbot State Bank	Fayetteville	1907	77,194	58,778	5,422	(1.65)	0	7,169	1,918	0	619	2,537	73%	3.29	42.2	1.01	0.30	23
United Bank	Barnesville	1905	929,677	572,172	89,547	2.56	0	13,105	0	18,998	4,690	23,688	62%	2.55	23.2	2.18	0.90	53
Woodbury Banking Company	Woodbury	1902	33,084	19,433	2,484	0.45	0	840	645	25	0	670	100%	2.03	25.6	0.69	(0.01)	20
State Bank of Georgia	Fayetteville	2007	94,876	72,208	11,340	(0.43)	0	850	0	1,183	0	1,183	11%	1.25	9.6	1.40	0.57	85
Greenville Banking Company	Greenville	1887	26,990	14,565	3,873	0.65	0	1,466	4	0	50	54	(82%)	0.20	1.3	1.28	0.00	344

Source: SNL Financial

Average	\$295,288	\$205,674	\$23,429	(1.57%)	\$1,079	\$6,743	\$584	\$17,469	\$9,145	\$27,198	14%	8.64%	91.3%	2.13%	2.23%	41%
Median	\$220,792	\$175,778	\$18,763	(1.54%)	\$0	\$6,362	\$69	\$15,078	\$6,403	\$23,688	0%	6.96%	82.8%	2.00%	1.58%	20%
GA Med.	\$173,120	\$123,040	\$16,080	(0.29%)	\$0	\$2,441	\$46	\$3,830	\$2,415	\$7,860	6%	4.13%	39.5%	1.87%	0.90%	28%

South Metro Atlanta includes Butts, Clayton, Coweta, Fayette, Heard, Henry, Lamar, Meriwether, Pike & Spalding Counties

(1) Average & Median does not include banks est. 07-08

(2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO

(3) Texas Ratio = NPAs/(LLR+Tg. Equity)

## THE CARSON MEDLIN COMPANY

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