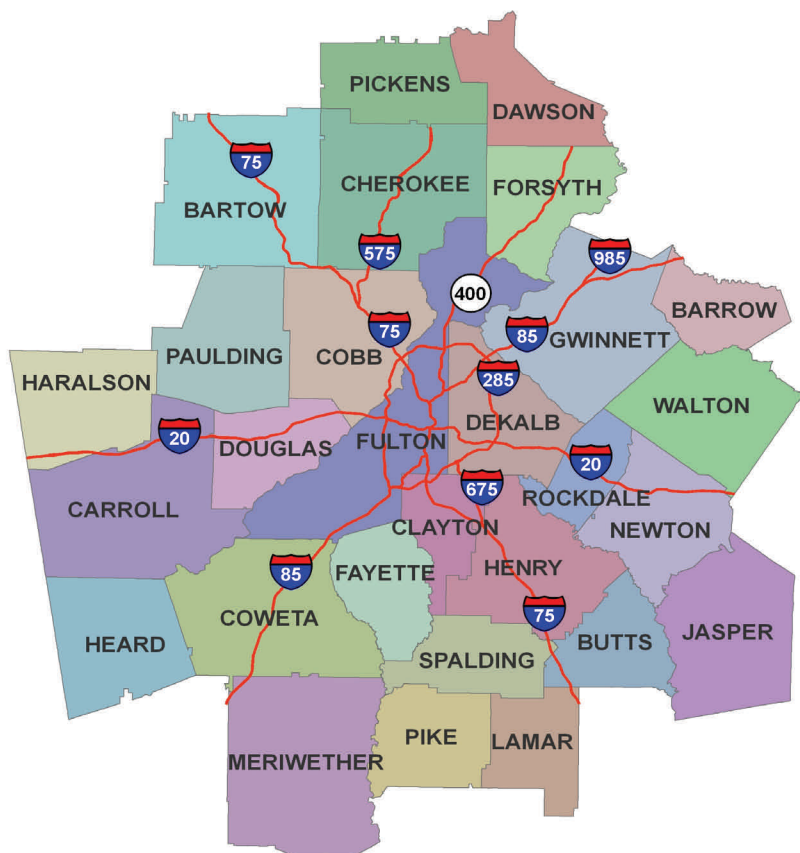
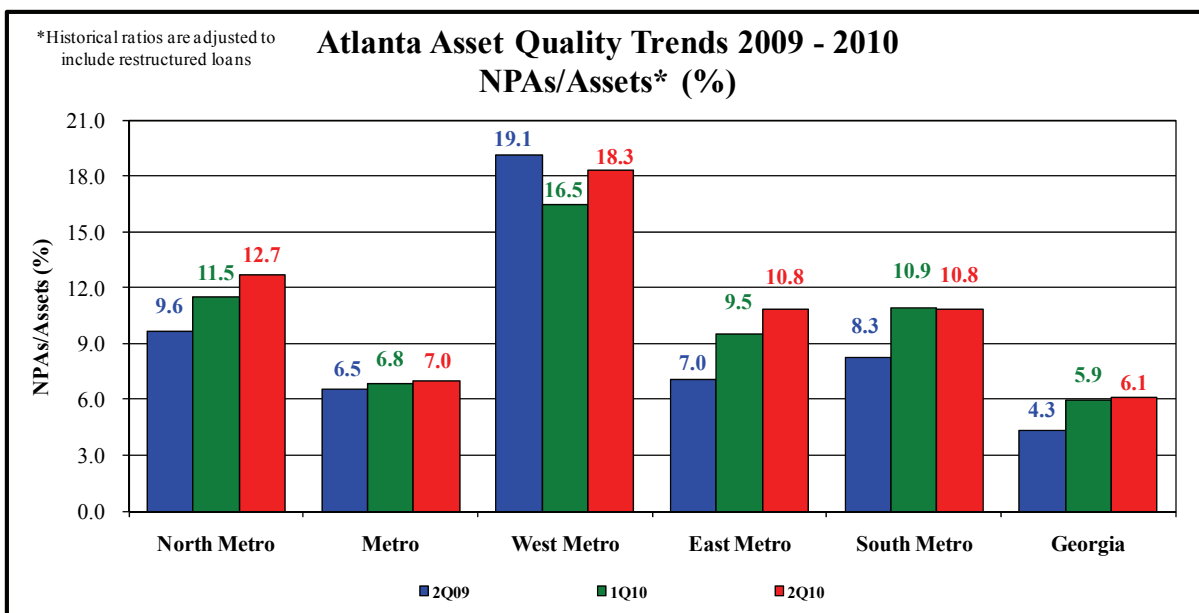


Atlanta Asset Quality Review



KEY OBSERVATIONS

- 2Q2010 marked the first quarter since 2Q2008 with no Metro Atlanta bank failures; however, continued deterioration in credit quality portends a significant number of failures to come.
- While several large regional banks (SunTrust, Fifth Third, KeyBank) cautiously signaled stabilizing asset quality in their 2Q earnings calls, encouraging trends among Atlanta's community banks have generally failed to materialize.
 - NPAs, Texas Ratios and NCOs increased for the group as a whole
 - Provision levels continue to outpace charge-offs
 - Shrinking balance sheets to support capital ratios
- Other 2Q developments:
 - Fidelity Bank (Atlanta; \$1.9 bil. assets) - parent company filed to raise up to \$58mm in a common stock offering for strategic initiatives, organic growth and general corporate purposes.
 - Georgia Primary Bank (Atlanta; \$299mm assets) - updated details related to previously announced private equity investment with news that it will be seeking regulatory approval for a common stock offering of approximately \$100mm to institutional investors and current shareholders.



Note: Beginning last quarter, we included restructured loans in the NPAs/ Assets and Texas Ratio calculations. Due to requests, we are utilizing both our new and prior methodologies for calculating these ratios this quarter. We, like many of you, recognize that there has been significant inconsistency in the reporting of restructured loans among banks and even amongst different regulatory agencies. As many banks in this review are now reporting some level of restructured loans, we believe both methodologies allow the reader a broader perspective of banks' health.

Asset Quality Review - North Metro Atlanta*

Company			Highlights (6/30/10)			Past Due, Restructured & Nonperforming Assets (6/30/10)							Asset Quality Ratios (6/30/10)					
Name	Location	Year Est.	Total Assets (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	Restruct. Loans (\$000)	30-89 Days PD (\$000)	90+ Days PD (\$000)	Nonaccrual Assets (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	2nd Qtr Change (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Excludes Restructured NPAs / Assets (%)	Texas Ratio (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)
Security Exchange Bank	Marietta	2000	\$175,314	\$9,041	(1.02%)	\$11,660	\$9,446	\$2,731	\$19,910	\$31,475	\$65,776	15%	37.5%	482.6%	30.9%	397.1%	4.42%	0.87%
Providence Bank	Alpharetta	2006	118,434	10,609	(2.05)	3,679	0	0	24,780	4,316	32,775	14%	27.7	258.1	24.6	229.1	2.31	0.31
Chestatee State Bank	Dawsonville	1998	258,403	9,375	(3.10)	0	1,710	189	37,033	26,337	63,559	1%	24.6	445.9	24.6	445.9	2.69	3.34
Gwinnett Community Bank	Duluth	1999	489,014	16,735	(1.95)	29,441	295	0	47,148	33,780	110,369	(0%)	22.6	443.7	16.5	325.4	2.63	5.26
American Trust Bank	Roswell	2003	273,625	6,464	(3.18)	1,867	5,871	678	42,914	15,708	61,167	20%	22.4	542.5	21.7	525.9	2.70	2.72
Patriot Bank of Georgia	Cumming	2006	171,139	8,608	(1.54)	4,607	12,120	0	13,561	14,423	32,591	45%	19.0	288.2	16.4	247.4	2.02	1.86
First Cherokee State Bank	Woodstock	1989	249,400	12,017	(1.57)	0	2,004	0	19,407	28,055	47,462	2%	19.0	275.4	19.0	275.4	3.17	3.69
First Citizens Bank of Georgia	Dawsonville	2007	112,174	7,199	(1.33)	6,552	1,809	65	5,175	8,266	20,058	21%	17.9	237.1	12.0	159.7	1.84	1.48
CreekSide Bank	Woodstock	2006	112,236	7,195	(2.04)	0	5,702	0	14,943	4,570	19,513	9%	17.4	224.8	17.4	224.8	2.00	0.76
Jasper Banking Company	Jasper	1945	248,526	18,959	0.17	0	14,136	0	22,773	15,860	38,633	57%	15.5	172.0	15.5	172.0	2.47	0.39
Bartow County Bank	Cartersville	1974	379,911	17,481	(2.10)	5,988	7,212	0	40,253	10,861	57,102	27%	15.0	219.4	13.5	196.4	3.21	2.44
Legacy State Bank	Loganville	2005	107,342	9,006	(2.17)	0	0	0	8,738	6,800	15,538	(1%)	14.5	148.1	14.5	148.1	3.14	1.18
Northwest Bank & Trust (4)	Acworth	2004	160,763	1,145	(5.78)	2,220	2,313	680	13,396	5,398	21,694	(18%)	13.5	1264.2	12.1	1134.8	0.61	12.45
Embassy National Bank	Lawrenceville	2007	57,100	8,254	1.57	0	175	0	2,986	4,598	7,584	2%	13.3	78.1	13.3	78.1	3.40	(0.07)
Community Bank of the South	Smyrna	1999	376,319	24,528	0.11	21,106	1,699	989	9,152	18,625	49,872	6%	13.3	148.5	7.6	85.6	3.43	1.31
Cherokee Bank, NA	Canton	1999	188,827	14,978	(1.81)	2,743	4,581	89	15,568	6,333	24,733	30%	13.1	132.1	11.6	117.5	2.82	4.38
Piedmont Bank	Lawrenceville	2006	356,409	36,080	0.27	13,618	11,280	0	18,351	13,419	45,388	(5%)	12.7	121.3	8.9	84.9	0.56	0.00
Georgia Trust Bank	Buford	2005	162,670	7,964	(3.66)	0	2,827	0	10,534	10,077	20,611	9%	12.7	206.4	12.7	206.4	2.08	2.44
First Covenant Bank	Commerce	2006	172,405	8,634	(0.91)	265	2,226	967	13,048	7,476	21,756	42%	12.6	200.5	12.5	198.0	1.71	4.37
Peoples Bank & Trust	Buford	1984	372,400	16,585	(0.98)	2,834	6,856	7	4,303	35,666	42,810	(2%)	11.5	196.5	10.7	183.5	2.20	0.95
Northside Bank	Adairsville	2005	130,995	5,826	(1.99)	2,075	1,872	97	5,779	6,331	14,282	(11%)	10.9	196.9	9.3	168.3	1.60	1.16
Highland Commercial Bank	Marietta	2004	137,910	11,845	(0.87)	4,023	150	3	4,341	3,501	11,868	(26%)	8.6	86.3	5.7	57.0	1.89	1.59
Community Bk of Pickens Cnty	Jasper	2000	315,430	23,155	(0.54)	3,150	7,140	2,466	9,611	10,643	25,870	0%	8.2	85.2	7.2	74.8	3.12	0.78
Quantum National Bank	Suwanee	1995	351,168	33,119	0.20	0	759	0	9,196	17,280	26,476	6%	7.5	67.2	7.5	67.2	2.24	1.09
Brand Banking Company	Lawrenceville	1905	1,254,914	90,867	1.05	1,902	17,284	0	64,170	14,577	80,649	51%	6.4	71.0	6.3	69.3	2.75	0.84
Century Bank of Georgia	Cartersville	2000	120,250	12,319	(0.47)	614	491	0	3,270	2,860	6,744	(18%)	5.6	47.0	5.1	42.8	2.84	0.93
Vinings Bank	Smyrna	2007	210,724	17,936	(0.87)	900	169	0	7,847	939	9,686	17%	4.6	44.3	4.2	40.2	3.61	2.34
Touchmark National Bank	Alpharetta	2008	151,900	23,298	(0.15)	0	0	0	5,870	291	6,161	0%	4.1	24.3	4.1	24.3	2.55	0.27
Citizens Bank of Forsyth Cnty	Cumming	1997	249,340	19,165	(0.11)	3,820	1,985	0	2,764	1,197	7,781	18%	3.1	35.1	1.6	17.9	1.68	1.32
KeyWorth Bank	Duluth	2007	250,669	32,105	(0.28)	0	38	0	6,990	0	6,990	22%	2.8	19.8	2.8	19.8	2.45	0.59
First Landmark Bank	Marietta	2008	147,225	18,542	(0.73)	2,105	0	0	0	1,080	3,185	195%	2.2	15.7	0.7	5.3	1.93	0.00
Community Business Bank	Cumming	2008	83,405	15,188	(0.50)	0	0	0	0	0	0	(100%)	0.0	0.0	0.0	0.0	1.23	0.18
Noa Bank	Duluth	2008	62,099	14,353	0.35	0	0	0	0	0	0	(100%)	0.0	0.0	0.0	0.0	1.22	0.00
Independence Bank of GA	Braselton	2008	72,126	15,964	(1.09)	0	0	0	0	0	0	0%	0.0	0.0	0.0	0.0	1.10	0.00

Source: SNL Financial

Average	\$237,664	\$17,192	(1.27%)	\$3,681	\$3,593	\$264	\$14,818	\$10,610	\$29,373	10%	12.3%	199.4%	10.9%	177.1%	2.34%	1.80%
Median	\$173,860	\$14,666	(1.02%)	\$1,885	\$1,841	\$0	\$9,404	\$7,138	\$21,725	6%	12.7%	148.3%	11.2%	132.8%	2.38%	1.13%
GA Med.	\$153,485	\$13,350	(0.02%)	\$133	\$2,074	\$47	\$4,906	\$2,841	\$9,943	3%	6.1%	55.7%	5.4%	49.4%	2.10%	0.86%

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. 08-09
 (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans
 (3) Texas Ratio = NPAs / (LLR + Tg. Equity)
 (4) Northwest Bank & Trust failed on July 30, 2010

Asset Quality Review - Metro Atlanta*

Company			Highlights (6/30/10)			Past Due, Restructured & Nonperforming Assets (6/30/10)							Asset Quality Ratios (6/30/10)					
Name	Location	Year Est.	Total Assets (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	Restruct. Loans (\$000)	30-89 Days PD (\$000)	90+ Days PD (\$000)	Nonaccrual Assets (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	2nd Qtr Change (%)	NPAs / Assets (%)	Texas Ratio (%)	Excludes Restructured NPAs / Assets (%)	Texas Ratio (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)
Sunrise Bank of Atlanta	Atlanta	2006	\$52,831	\$707	(12.42%)	\$1,835	\$3,942	\$738	\$5,457	\$4,880	\$12,910	(6%)	24.4%	379.1%	21.0%	325.3%	7.35%	9.56%
United Americas Bank, NA	Atlanta	1999	262,962	16,067	(0.69)	0	17,631	8,713	22,461	19,207	50,381	36%	19.2	214.2	19.2	214.2	3.81	0.54
One Georgia Bank	Atlanta	2006	214,534	16,014	(6.33)	4,850	6,209	0	19,387	8,363	32,600	3%	15.2	152.2	12.9	129.5	3.14	4.17
Capitol City Bank & Trust Co.	Atlanta	1994	312,941	13,361	(0.16)	7,824	16,567	93	29,343	6,410	43,670	27%	14.0	216.4	11.5	177.7	2.81	0.05
First Intercontinental Bank	Doraville	2000	304,736	30,604	0.25	11,992	2,100	0	10,259	10,591	32,842	39%	10.8	94.7	6.8	60.1	1.92	0.65
Global Commerce Bank	Doraville	1995	174,855	14,667	(2.38)	2,470	10,324	123	5,876	9,945	18,414	(12%)	10.5	90.2	9.1	78.1	5.15	1.30
Decatur First Bank	Decatur	1997	231,825	6,753	(4.59)	1,026	1,110	0	10,496	11,273	22,795	2%	9.8	206.6	9.4	197.3	3.29	3.42
Atlanta Business Bank	Atlanta	2002	353,704	25,682	(1.56)	0	3,734	3,335	10,885	14,770	28,990	13%	8.2	91.8	8.2	91.8	2.46	0.40
Bank of Atlanta	Atlanta	2006	249,565	23,398	(0.04)	5,790	7,508	680	9,238	4,297	20,005	4%	8.0	74.7	5.7	53.1	2.06	0.04
Midtown Bank & Trust Co.	Atlanta	2003	196,988	22,378	0.01	32	2,329	0	11,023	4,406	15,461	(19%)	7.8	53.7	7.8	53.5	4.80	6.80
Citizens Trust Bank	Atlanta	1921	393,980	38,581	(0.21)	11,014	2,249	0	9,030	8,897	28,941	5%	7.3	67.0	4.6	41.5	2.31	0.99
Georgia Banking Company	Atlanta	2001	247,887	22,533	0.06	915	5,255	188	9,161	6,342	16,606	(12%)	6.7	68.6	6.3	64.8	0.88	1.65
Signature Bank of Georgia	Sandy Springs	2005	221,789	14,905	(3.42)	2,205	1,995	0	3,942	8,678	14,825	(11%)	6.7	79.2	5.7	67.4	2.75	3.14
CornerstoneBank	Atlanta	2001	495,838	31,848	(2.36)	0	3,863	0	17,136	14,413	31,549	(2%)	6.4	71.8	6.4	71.8	3.66	0.55
Fidelity Bank	Atlanta	1974	1,880,785	178,535	0.68	0	8,907	0	58,588	22,224	80,812	(8%)	4.3	39.3	4.3	39.3	1.82	1.15
Metro City Bank	Doraville	2006	357,087	45,504	1.24	8,708	3,534	0	3,160	2,613	14,481	(6%)	4.1	28.7	1.6	11.4	1.67	0.76
Georgia Commerce Bank	Atlanta	2003	336,986	38,854	0.63	0	0	0	0	9,890	9,890	(30%)	2.9	22.9	2.9	22.9	1.55	0.78
Brookhaven Bank	Atlanta	2007	161,716	16,714	(0.41)	0	0	0	120	4,392	4,512	(27%)	2.8	24.6	2.8	24.6	1.45	0.27
Private Bank of Buckhead	Atlanta	2006	151,865	13,905	1.05	0	0	0	2,019	662	2,681	(6%)	1.8	17.0	1.8	17.0	1.44	0.25
Georgia Primary Bank	Atlanta	2007	298,643	29,941	0.97	0	10,593	0	890	0	890	0%	0.3	2.6	0.3	2.6	1.59	0.05
Atlantic Capital Bank	Atlanta	2007	800,233	105,167	0.42	0	0	0	308	1,775	2,083	(55%)	0.3	1.8	0.3	1.8	1.71	0.47
Resurgens Bank	Atlanta	2008	80,567	9,684	0.18	0	0	0	0	0	0	0%	0.0	0.0	0.0	0.0	1.29	(0.01)
Source: SNL Financial																		
Average	\$353,742	\$32,536	(1.39%)	\$2,666	\$4,902	\$630	\$10,854	\$7,910	\$22,061	(3%)	7.8%	90.8%	6.7%	79.4%	2.68%	1.68%		
Median	\$256,264	\$22,456	(0.16%)	\$474	\$3,634	\$0	\$9,096	\$7,387	\$17,510	(4%)	7.0%	70.2%	6.0%	56.8%	2.19%	0.71%		
GA Med.	\$153,485	\$13,350	(0.02%)	\$133	\$2,074	\$47	\$4,906	\$2,841	\$9,943	3%	6.1%	55.7%	5.4%	49.4%	2.10%	0.86%		

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

(1) Average & Median does not include banks est. 08-09
 (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans
 (3) Texas Ratio = NPAs/(LLR+Tg. Equity)

Asset Quality Review - West Metro Atlanta*

Company			Highlights (6/30/10)			Past Due, Restructured & Nonperforming Assets (6/30/10)						Asset Quality Ratios (6/30/10)						
Name	Location	Year Est.	Total Assets (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	Restruct. Loans (\$000)	30-89 Days PD (\$000)	90+ Days PD (\$000)	Nonaccrual Assets (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	2nd Qtr Change (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Excludes Restructured NPAs / Assets (%)		Reserve / Loans (%)	NCOs / Avg. Lns (%)
First Commerce Cmnty Bk	Douglasville	2003	\$248,151	\$3,968	(8.57%)	\$2,403	\$9,887	\$0	\$35,197	\$58,919	\$96,519	(4%)	38.9%	841.8%	37.9%	820.8%	5.14%	6.67%
Douglas County Bank	Douglasville	1981	354,855	21,324	(2.10)	1,632	15,578	447	48,281	57,531	107,891	12%	30.4	392.5	29.9	386.6	2.51	0.56
WestSide Bank	Hiram	2006	147,161	11,196	(1.85)	7,172	2,892	0	18,803	3,468	29,443	(15%)	20.0	221.3	15.1	167.4	2.15	0.16
Georgia Heritage Bank	Dallas	2005	84,641	6,821	(1.56)	3,961	2,303	0	4,165	7,491	15,617	12%	18.5	203.5	13.8	151.8	1.82	1.90
First Choice Community Bk	Dallas	2007	340,506	13,313	(11.84)	24,390	21,314	162	32,854	4,556	61,962	65%	18.2	299.4	11.0	181.6	2.59	8.50
Peoples Community Nat'l Bk	Bremen	2004	76,910	11,069	(3.96)	0	859	5	7,724	2,785	10,514	(7%)	13.7	85.4	13.7	85.4	2.88	4.69
Community & Southern Bank (4)	Carrollton	2009	1,881,660	225,183	1.10	0	53,849	0	0	124,654	124,654	(61%)	6.6	55.4	6.6	55.4	0.00	0.00
Metro Bank	Douglasville	2008	125,726	19,373	0.27	244	2	0	1,032	200	1,476	100%	1.2	7.2	1.0	6.0	1.37	0.62

Source: SNL Financial

Average	\$407,451	\$39,031	(4.98%)	\$4,975	\$13,336	\$77	\$18,507	\$32,451	\$56,010	13%	18.4%	263.3%	16.1%	231.9%	2.31%	2.89%
Median	\$197,656	\$12,255	(3.03%)	\$2,018	\$6,390	\$0	\$13,264	\$6,024	\$45,703	4%	18.3%	212.4%	13.7%	159.6%	2.33%	1.26%
GA Med.	\$153,485	\$13,350	(0.02%)	\$133	\$2,074	\$47	\$4,906	\$2,841	\$9,943	3%	6.1%	55.7%	5.4%	49.4%	2.10%	0.86%

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

- (1) Average & Median does not include banks est. 08-09
 (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans
 (3) Texas Ratio = NPAs/(LLR+Tg. Equity)
 (4) Adjustments made for impact of banks acquired via FDIC-assisted transactions

Asset Quality Review - East Metro Atlanta*

Company			Highlights (6/30/10)			Past Due, Restructured & Nonperforming Assets (6/30/10)						Asset Quality Ratios (6/30/10)						
Name	Location	Year Est.	Total Assets (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	Restruct. Loans (\$000)	30-89 Days PD (\$000)	90+ Days PD (\$000)	Nonaccrual Assets (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	2nd Qtr Change (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Excludes Restructured NPAs / Assets (%)		Reserve / Loans (%)	NCOs / Avg. Lns (%)
Peoples Bank	Conyers	1980	\$157,232	\$7,981	(2.02%)	\$4,414	\$1,433	\$342	\$9,448	\$15,445	\$29,649	(10%)	18.9%	242.7%	16.0%	206.6%	4.28%	2.26%
Eastside Commercial Bank	Conyers	2005	220,222	17,934	(1.09)	10,050	3,469	451	11,924	15,859	38,284	30%	17.4	176.8	12.8	130.4	2.34	0.91
Peoples Bank	Winder	1926	447,185	5,611	(4.81)	15,184	6,657	1	19,505	25,387	60,077	2%	13.4	379.7	10.0	283.7	4.03	4.69
Liberty First Bank	Monroe	2006	97,390	10,999	0.79	2,298	982	102	3,221	2,426	8,047	29%	8.3	67.9	5.9	48.5	1.30	0.44
Bank of Monticello	Monticello	1909	99,386	8,671	(0.27)	0	978	536	3,706	244	4,486	100%	4.5	45.3	4.5	45.3	1.60	1.06
Verity Bank	Winder	2008	92,477	15,053	(2.45)	0	0	0	0	0	0	0%	0.0	0.0	0.0	0.0	1.20	0.55

Source: SNL Financial

Average	\$185,649	\$11,042	(1.48%)	\$5,324	\$2,253	\$239	\$7,967	\$9,894	\$23,424	25%	10.4%	152.1%	8.2%	119.1%	2.46%	1.65%
Median	\$128,309	\$9,835	(1.09%)	\$3,356	\$1,208	\$222	\$6,577	\$8,936	\$18,848	15%	10.8%	122.4%	8.0%	89.5%	1.97%	0.99%
GA Med.	\$153,485	\$13,350	(0.02%)	\$133	\$2,074	\$47	\$4,906	\$2,841	\$9,943	3%	6.1%	55.7%	5.4%	49.4%	2.10%	0.86%

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

- (1) Average & Median does not include banks est. 08-09
 (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans
 (3) Texas Ratio = NPAs/(LLR+Tg. Equity)

Asset Quality Review - South Metro Atlanta*

Company			Highlights (6/30/10)			Past Due, Restructured & Nonperforming Assets (6/30/10)							Asset Quality Ratios (6/30/10)					
Name	Location	Year Est.	Total Assets (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	Restruct. Loans (\$000)	30-89 Days PD (\$000)	90+ Days PD (\$000)	Nonaccrual Assets (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	2nd Qtr Change (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Excludes Restructured		Reserve / Loans (%)	NCOs / Avg. Lns (%)
															NPAs / Assets (%)	Texas Ratio (%)		
First State Bank	Stockbridge	1964	\$580,161	\$21,087	(0.28%)	\$44,152	\$1,395	\$1,548	\$90,475	\$65,336	\$201,511	28%	34.7%	619.7%	27.1%	483.9%	2.80%	0.56%
High Trust Bank	Stockbridge	1929	205,094	10,817	0.10	0	32,665	53	32,402	19,692	52,147	(11%)	25.4	309.8	25.4	309.8	3.75	0.29
Enterprise Banking Company	McDonough	1925	104,940	5,262	(0.25)	3,913	11,463	1	16,093	5,679	25,686	18%	24.5	360.1	20.7	305.2	2.45	0.18
McIntosh State Bank	Jackson	1964	378,866	10,401	(4.57)	4,634	2,751	3,805	49,983	27,388	85,810	11%	22.6	384.4	21.4	363.6	4.76	2.50
First Nat'l Bank of Barnesville	Barnesville	1902	135,525	7,319	(3.57)	0	5,187	1,204	12,355	9,267	22,826	23%	16.8	191.8	16.8	191.8	4.49	2.31
Heritage Bank	Jonesboro	1955	410,316	20,294	(2.51)	2,365	13,447	0	25,494	24,568	52,427	7%	12.8	192.5	12.2	183.8	2.61	1.61
Bank of Georgia	Peachtree City	2000	380,002	24,350	(0.25)	17,253	4,573	0	8,080	21,295	46,628	11%	12.3	149.8	7.7	94.4	2.57	0.59
Community Capital Bank	Jonesboro	2002	198,634	11,866	(2.66)	0	84	1,999	13,098	8,625	23,722	(6%)	11.9	172.9	11.9	172.9	1.17	1.62
First National Bk of Griffin	Griffin	1933	267,102	24,849	0.31	0	1,722	115	12,894	15,929	28,938	(2%)	10.8	101.5	10.8	101.5	2.33	2.03
Talbot State Bank	Fayetteville	1907	76,505	5,883	(0.14)	2,869	6,932	98	3,100	1,372	7,439	(9%)	9.7	115.2	6.0	70.8	1.06	1.01
First Georgia Banking Company	Franklin	2003	801,670	28,854	(1.42)	7,465	7,993	0	36,219	29,972	73,656	14%	9.2	171.2	8.3	153.8	2.53	1.80
F & M Bank and Trust Co.	Manchester	1948	113,467	13,397	(0.77)	1,235	3,163	0	1,522	6,082	8,839	1%	7.8	59.3	6.7	51.0	1.99	1.35
State Bank of Georgia	Fayetteville	2007	108,440	11,132	0.42	0	0	0	4,917	1,768	6,685	(10%)	6.2	52.2	6.2	52.2	2.34	0.77
Woodbury Banking Company	Woodbury	1902	32,132	2,607	0.79	0	1,362	873	332	273	1,478	53%	4.6	54.3	4.6	54.3	0.65	0.11
First Bank of Pike	Molena	1899	38,102	4,356	0.59	0	2,192	126	0	1,365	1,491	0%	3.9	32.1	3.9	32.1	1.11	0.05
United Bank (4)	Zebulon	1905	941,767	93,373	1.35	3,106	9,794	0	18,295	10,322	31,723	(21%)	3.4	28.3	3.0	25.5	3.32	0.96
Greenville Banking Company	Greenville	1887	27,613	3,917	0.55	0	97	107	56	30	193	3%	0.7	4.7	0.7	4.7	1.04	1.20

Source: SNL Financial

Average	\$282,373	\$17,633	(0.72%)	\$5,117	\$6,166	\$584	\$19,136	\$14,645	\$39,482	6%	12.8%	176.5%	11.4%	156.0%	2.41%	1.11%
Median	\$198,634	\$11,132	(0.25%)	\$1,235	\$3,163	\$98	\$12,894	\$9,267	\$25,686	3%	10.8%	149.8%	8.3%	101.5%	2.45%	1.01%
GA Med.	\$153,485	\$13,350	(0.02%)	\$133	\$2,074	\$47	\$4,906	\$2,841	\$9,943	3%	6.1%	55.7%	5.4%	49.4%	2.10%	0.86%

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

(1) Average & Median does not include banks est. 08-09
 (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans
 (3) Texas Ratio = NPAs / (LLR + Tg. Equity)
 (4) Adjustments made for impact of banks acquired via FDIC-assisted transactions

Asset Quality Review - Rest of Georgia

Assets Greater than \$150 million

Company			Highlights	Asset Quality Ratios			
Name	Location	Year Est.	Total Assets (\$000)	NPAs / Assets (1) (%)	Texas Ratio (2) (%)	Excludes Restructured Assets (%)	Texas Ratio (2) (%)
Bank of Ellijay	Ellijay	2006	\$168,820	37.7%	1037.1%	30.9%	851.6%
Habersham Bank	Clarksville	1904	\$409,927	24.2	499.5	23.8	491.1
North Georgia Bank	Watkinsville	2000	\$165,558	23.2	557.3	22.5	540.4
Montgomery Bank & Trust	Ailey	1926	\$227,730	21.2	624.0	21.2	622.6
Park Avenue Bank	Valdosta	1956	\$1,111,667	20.9	321.7	20.9	321.7
Oglethorpe Bank	Brunswick	2003	\$240,478	20.6	389.3	15.4	290.8
Piedmont Community Bank	Gray	2002	\$230,228	20.3	258.9	18.8	239.8
Atlantic Southern Bank	Macon	2001	\$911,771	17.6	316.7	16.5	296.3
Darby Bank & Trust Company	Vidalia	1927	\$696,625	16.6	332.2	15.0	299.0
PlantersFirst	Cordele	1896	\$315,969	15.5	162.7	15.5	162.5
Citizens Bank of Effingham	Springfield	1998	\$232,318	14.7	259.3	13.6	241.2
Farmers & Merchants Bank	Lakeland	1907	\$632,767	14.4	245.0	11.1	189.1
Tifton Banking Company	Tifton	2004	\$171,011	14.2	214.7	14.2	214.7
Southeastern Bank	Darien	1889	\$435,843	13.1	98.0	9.8	73.5
Peach State Bank & Trust	Gainesville	2005	\$166,997	12.2	124.6	7.3	74.7
Patterson Bank	Patterson	1907	\$155,486	11.2	135.0	11.2	135.0
Farmers & Merchants Bank	Fatontont	1922	\$221,062	10.6	91.2	10.6	91.2
Central Bank of Georgia	Ellaville	1910	\$320,063	10.5	147.3	10.5	147.3
Rabun County Bank	Clayton	1975	\$267,384	10.3	103.3	9.4	94.5
First Bank of Dalton	Dalton	1996	\$150,840	10.3	95.9	5.1	47.6
First Southern National Bank	Statesboro	2002	\$222,845	10.2	92.2	10.2	92.2
Bank of Upson (3)	Thomaston	1951	\$373,330	9.8	69.5	8.5	69.5
Farmers & Merchants Bank	Statesboro	1948	\$294,780	9.5	99.3	9.2	95.8
State Bank and Trust Company (3)	Macon	2005	\$2,597,324	9.5	73.0	9.4	73.0
Frontier Bank	LaGrange	1901	\$325,828	9.2	97.4	9.2	97.3
PrimeSouth Bank	Blackshear	1891	\$430,370	8.9	91.0	8.9	91.0
First Chatham Bank	Savannah	2002	\$596,244	8.7	111.4	6.0	77.2
Sunmark Community Bank	Hawkinsville	1949	\$195,768	8.7	71.2	8.7	71.2
Coastal Bank	Savannah	1954	\$482,420	8.4	83.6	6.6	65.0
Atlantic National Bank	Brunswick	1998	\$187,497	8.4	81.7	4.9	47.2
Ameris Bank	Moultrie	1971	\$2,420,096	7.9	56.7	7.5	54.1
Oconee State Bank	Watkinsville	1960	\$281,251	7.6	74.4	7.6	74.4
First National Bank of Polk County	Cedartown	1920	\$169,900	7.1	59.9	7.1	59.8
Bank of Madison	Madison	1890	\$226,045	7.0	55.6	4.4	34.8
Northwest Georgia Bank	Ringgold	1904	\$574,777	7.0	85.5	6.7	82.0
Citizens Bank	Nashville	1941	\$282,490	6.4	57.2	5.3	47.0
Peoples Bank	Fatontont	1943	\$153,256	6.4	67.4	6.4	67.4
Exchange Bank	Milledgeville	1903	\$227,099	6.1	53.8	6.1	53.8
United Community Bank	Blairsville	1950	\$7,640,739	6.1	49.1	5.0	40.9
PeoplesSouth Bank	Colquitt	1973	\$540,771	6.0	61.8	6.0	61.4

Company			Highlights	Asset Quality Ratios			
Name	Location	Year Est.	Total Assets (\$000)	NPAs / Assets (1) (%)	Texas Ratio (2) (%)	Excludes Restructured Assets (%)	Texas Ratio (2) (%)
Pinnacle Bank	Elberton	1934	\$591,323	5.8	52.0	5.4	48.6
Synovus Bank	Columbus	1888	\$31,990,604	5.7	46.7	4.6	37.8
SunTrust Bank	Atlanta	1891	\$160,508,913	5.5	53.2	4.3	41.3
Colony Bank	Fitzgerald	1976	\$1,249,351	5.5	47.5	3.7	32.0
Bank of Eastman	Eastman	1919	\$293,650	5.4	54.2	5.4	54.2
Citizens Bank of Americus	Americus	1937	\$235,215	4.9	51.6	3.0	31.6
Citizens Bank & Trust Company	Eastman	1934	\$182,545	4.9	55.8	4.9	55.4
Northeast Georgia Bank	Lavonia	1906	\$425,459	4.9	50.1	4.9	50.1
River City Bank	Rome	2006	\$240,111	4.8	37.4	3.2	25.3
Queensborough National Bank & Trust Company	Louisville	1902	\$927,365	4.7	46.5	4.7	46.5
Hamilton State Bank	Hoschton	2004	\$264,248	4.7	38.7	4.7	38.7
Bryan Bank & Trust	Richmond Hill	1989	\$257,384	4.7	43.2	3.9	35.7
Geo. D. Warthen Bank	Sandersville	1871	\$169,318	4.5	46.7	2.8	28.3
State Bank of Cochran	Cochran	1922	\$220,957	4.5	34.1	4.1	31.0
National Bank of Georgia	Athens	2000	\$300,262	4.4	44.2	3.8	38.3
First American Bank and Trust Company	Athens	1928	\$473,309	4.4	41.4	4.4	41.4
Savannah Bank, National Association	Savannah	1990	\$955,726	4.2	51.9	2.9	34.9
Bank of Dudley	Dudley	1905	\$186,861	4.2	38.9	1.9	17.2
Douglas National Bank	Douglas	2001	\$153,714	4.0	32.1	2.7	22.3
Century Bank & Trust	Milledgeville	1898	\$215,272	3.5	37.2	2.5	26.2
Heritage Bank	Hinesville	1911	\$933,455	3.5	38.8	2.8	31.1
First National Bank South	Alma	1950	\$334,952	3.4	24.9	3.1	22.4
Durden Banking Company, Incorporated	Twin City	1934	\$160,368	3.4	27.7	3.4	27.7
United National Bank	Cairo	2000	\$166,263	3.3	23.6	1.1	8.2
F&M Bank	Washington	1950	\$324,391	2.9	22.0	2.9	22.0
Gateway Bank & Trust	Ringgold	1997	\$271,362	2.5	22.3	2.2	20.3
Georgia Bank & Trust Company of Augusta	Augusta	1989	\$1,404,460	2.4	26.5	2.4	26.5
Bank of La Fayette, Georgia	Lafayette	1899	\$194,309	2.4	14.8	1.9	11.6
Greater Rome Bank	Rome	1996	\$174,943	2.3	25.7	2.3	25.7
Alliance National Bank	Dalton	1999	\$152,038	2.1	19.0	2.1	19.0
South Georgia Banking Company	Tifton	1937	\$300,324	2.0	17.0	2.0	17.0
First Bank of Georgia	Augusta	1989	\$490,689	2.0	19.9	1.6	15.9
HeritageBank of the South (MHC)	Albany	1955	\$660,731	1.6	17.6	1.6	17.5
Southwest Georgia Bank	Moultrie	1928	\$295,905	1.4	15.3	1.4	14.8
Citizens Bank of Washington County	Sandersville	1965	\$241,243	1.4	16.4	1.1	13.2
Morris Bank	Dublin	1954	\$334,541	1.4	14.9	1.3	14.4
Guardian Bank	Valdosta	2001	\$209,536	0.6	5.8	0.6	5.8
First State Bank of Blakely	Blakely	1903	\$310,270	0.6	4.8	0.6	4.8
Thomasville National Bank	Thomasville	1995	\$407,362	0.5	5.0	0.5	4.5

Average	\$2,945,115	8.0%	111.0%	7.1%	99.2%
Median	\$293,650	6.0%	54.2%	5.0%	47.6%
GA Med.	\$153,485	6.1%	55.7%	5.4%	49.4%

(1) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans
 (2) Texas Ratio = NPAs/(LLR+Tg, Equity)
 (3) Adjustments made for impact of banks acquired via FDIC-assisted transactions

Asset Quality Review - Rest of Georgia

Assets Less than \$150 million

Company		Highlights		Asset Quality Ratios			
Name	Location	Year Est.	Total Assets (\$000)	NPAs / Assets (1) (%)	Texas Ratio (2) (%)	Excludes Restructured Assets (%)	Texas Ratio (2) (%)
Gordon Bank	Gordon	1946	\$29,449	22.1%	615.1%	22.1%	615.1%
Mountain Heritage Bank	Clayton	2003	\$114,421	21.7	366.3	19.3	325.9
Community Bank & Trust - West Georgia	LaGrange	1984	\$108,913	17.0	194.5	17.0	194.5
Bank of Newton	Newington	1919	\$78,711	16.6	156.8	16.6	156.8
New Horizons Bank	East Ellijay	2004	\$123,346	15.4	205.5	10.8	143.4
Citizens State Bank	Kingsland	1946	\$79,834	15.0	150.3	13.0	130.5
Bank of Wrightsville	Wrightsville	1897	\$58,817	14.6	110.0	10.2	76.6
Hometown Community Bank	Braselton	2005	\$144,094	12.5	203.7	12.5	203.7
First State Bank	Wrens	1964	\$95,086	12.4	117.1	12.4	117.1
Community Bank of Rockmart	Rockmart	2005	\$66,905	12.3	187.7	11.9	180.9
Trust Bank	Lenox	1906	\$30,884	12.0	133.0	12.0	133.0
First National Bank of Coffee County	Douglas	1991	\$128,319	12.0	80.8	9.8	66.0
Farmers Bank	Forsyth	1910	\$71,989	11.2	131.6	10.8	126.7
First National Bank of Chatsworth	Chatsworth	1975	\$132,291	10.9	103.3	10.9	103.3
Citizens Exchange Bank	Pearson	1934	\$28,119	10.2	90.4	9.9	87.7
Bank of Dooly	Vienna	1976	\$115,764	10.2	63.7	7.3	46.0
Peoples Bank	Lyons	1935	\$58,534	9.9	80.4	9.9	80.4
Covenant Bank & Trust	Rock Spring	2006	\$108,659	9.9	149.0	8.2	124.3
Bank of Soperton	Soperton	1903	\$43,676	9.6	85.3	8.0	71.4
First Bank of Coastal Georgia	Pembroke	1907	\$127,010	9.5	83.5	5.0	44.1
Pineland State Bank	Metter	1959	\$61,928	8.7	76.6	8.3	72.8
Citizens Bank of Cochran	Cochran	1942	\$66,610	8.6	47.0	8.2	44.9
South Georgia Bank	Glennville	1987	\$136,966	8.4	91.9	5.5	60.2
Bank of Perry	Perry	1889	\$126,823	7.9	100.5	7.1	90.5
Southern Bank	Sardis	1945	\$90,907	7.8	79.5	7.8	79.5
Alma Exchange Bank & Trust	Alma	1939	\$82,251	7.4	61.4	6.8	56.6
Bank of Hazlehurst	Hazlehurst	1906	\$89,207	7.0	62.3	7.0	62.3
Bank of Valdosta	Valdosta	2006	\$50,265	6.8	87.9	6.8	87.9
First Citizens Bank	Glennville	1937	\$121,490	6.8	66.2	6.4	62.5
Commercial Bank	Crawford	1924	\$98,708	6.4	52.1	5.7	46.8
Mountain Valley Community Bank	Cleveland	2004	\$143,580	6.3	56.8	6.0	54.1
Citizens Bank	Cairo	1904	\$41,415	6.0	35.0	5.8	33.7
Farmers State Bank	Lumpkin	1911	\$51,460	5.8	66.7	5.8	66.7
Carver State Bank	Savannah	1927	\$41,730	5.8	74.1	5.8	74.1
Columbus Community Bank	Columbus	2006	\$90,202	5.7	51.3	5.2	46.9
Peoples State Bank	Jeffersonville	1934	\$24,997	5.5	59.9	5.5	59.9
LaGrange Banking Company	LaGrange	2008	\$93,834	5.4	40.0	4.8	35.2
Bank of Chickamauga	Chickamauga	1910	\$67,030	5.3	48.0	3.0	27.0
North Georgia National Bank	Calhoun	1999	\$141,580	5.2	44.6	5.2	44.6
Bank of Early	Blakeley	1939	\$90,020	4.6	41.2	4.6	41.2
Farmers Bank	Greensboro	1911	\$109,045	4.5	39.3	4.5	39.3
Flint River National Bank	Camilla	2004	\$29,472	4.4	35.8	4.4	35.8
Merchants & Citizens Bank	McRae	1929	\$94,880	4.4	34.5	3.9	30.2
Citizens Community Bank	Hahira	1927	\$118,369	4.4	40.8	4.4	40.3
Bank of Lumber City	Lumber City	1945	\$20,477	4.2	19.6	4.2	19.6
Claxton Bank	Claxton	1941	\$106,630	4.1	38.4	2.6	24.3
Four County Bank	Allentown	1941	\$72,822	4.0	52.7	4.0	52.7
Farmers State Bank	Lincoblton	1911	\$121,723	4.0	32.7	4.0	32.7
Spivey State Bank	Swainsboro	1953	\$89,941	4.0	45.3	4.0	45.3

Company		Highlights		Asset Quality Ratios			
Name	Location	Year Est.	Total Assets (\$000)	NPAs / Assets (1) (%)	Texas Ratio (2) (%)	Excludes Restructured Assets (%)	Texas Ratio (2) (%)
First State Bank of Randolph County	Cuthbert	1900	\$55,064	3.8	30.5	3.8	30.5
Glennville Bank	Glennville	1905	\$138,709	3.6	33.3	3.6	33.3
AB&T National Bank	Albany	1999	\$144,324	3.6	32.6	3.6	32.6
First Peoples Bank	Pine Mountain	1990	\$75,071	3.6	23.0	3.6	23.0
Commercial State Bank	Donalsonville	1999	\$91,607	3.5	23.9	3.5	23.9
Peoples State Bank & Trust	Baxley	1917	\$77,826	3.4	26.3	3.4	26.3
Citizens National Bank of Quitman	Quitman	1934	\$108,775	3.3	35.5	3.3	35.5
Citizens Bank of Swainsboro	Swainsboro	1900	\$137,610	3.2	32.1	2.2	22.7
Citizens State Bank of Taylor County	Reynolds	1922	\$44,716	3.2	21.7	3.2	21.7
Peoples Bank of Talbotton	Talbotton	1890	\$27,161	3.1	25.2	3.1	25.2
First Century Bank, National Association	Gainesville	2002	\$67,881	3.1	34.4	3.1	34.2
Capital Bank	Fort Oglethorpe	1964	\$132,770	2.9	32.0	2.8	31.1
Wheeler County State Bank	Alamo	1934	\$108,046	2.8	22.5	2.8	22.5
Bank of Camilla	Camilla	1890	\$96,232	2.8	20.2	2.8	20.2
Farmers State Bank	Dublin	1934	\$120,946	2.7	20.3	1.2	9.1
Tippins Bank	Claxton	1939	\$63,075	2.7	23.0	2.7	23.0
First National Bank of Decatur County	Bainbridge	2004	\$97,696	2.6	25.3	2.6	25.3
Bank of Terrell	Dawson	1936	\$130,605	2.4	21.0	2.2	19.3
Bank of Dawson	Dawson	1911	\$104,636	2.4	13.7	2.4	13.7
Bank of Dade	Trenton	1956	\$93,267	2.3	19.9	2.1	18.3
Altamaha Bank & Trust Company	Vidalia	1946	\$146,921	2.2	21.8	1.0	9.5
Bank of Hancock County	Sparta	1904	\$82,922	2.1	9.8	1.5	6.7
Southeast First National Bank	Summerville	1968	\$61,379	2.1	22.0	2.1	22.0
Farmers & Merchants Bank	Sylvania	1946	\$129,570	1.9	16.0	1.9	16.0
Bank of Edison	Edison	1904	\$40,364	1.8	16.2	1.6	14.3
Flint Community Bank	Albany	2006	\$106,846	1.6	15.4	1.6	15.4
Monroe County Bank	Forsyth	1908	\$91,573	1.4	14.1	1.4	14.1
First Madison Bank & Trust	Athens	2005	\$129,424	1.4	12.5	0.9	8.3
Planters & Citizens Bank	Camilla	1913	\$85,426	1.3	10.9	1.1	9.3
Southern Bank & Trust	Clarksville	2005	\$87,472	1.3	11.2	1.2	10.0
Community Banking Company of Fitzgerald	Fitzgerald	1948	\$101,481	1.3	10.6	1.3	10.6
Security State Bank	McRae	1950	\$39,964	1.1	7.5	1.1	7.5
Bank of Alapaha	Alapaha	1905	\$103,441	1.0	7.5	1.0	7.5
Wilcox County State Bank	Abbeville	1952	\$58,633	0.8	6.5	0.8	6.5
Community Bank of Georgia	Baxley	2004	\$59,588	0.7	6.2	0.7	6.2
Mount Vernon Bank	Mount Vernon	1901	\$119,141	0.7	8.0	0.7	8.0
Peoples Bank	Willacoochee	1948	\$60,039	0.6	4.7	0.6	4.7
First National Bank of Waynesboro	Waynesboro	1905	\$105,955	0.5	3.3	0.5	3.3
American Pride Bank	Macon	2007	\$90,522	0.5	1.8	0.5	1.8
First Port City Bank	Bainbridge	1974	\$118,318	0.3	2.2	0.3	2.2
West Central Georgia Bank	Thomaston	1974	\$105,259	0.2	1.1	0.2	1.1
Waycross Bank & Trust	Waycross	1988	\$133,369	0.1	1.1	0.1	1.1
Wilkinson County Bank	Irwinton	1904	\$47,660	0.1	0.7	0.1	0.7
Pelham Banking Company	Pelham	1910	\$57,527	0.0	0.2	0.0	0.2
Invesco National Trust Company	Atlanta	1969	\$138,017	0.0	0.0	0.0	0.0
Rochelle State Bank	Rochelle	1947	\$22,434	0.0	0.0	0.0	0.0
Barwick Banking Company	Barwick	1934	\$12,232	0.0	0.0	0.0	0.0
Cedar Hill National Bank	Charlote	1998	\$10,823	0.0	0.0	0.0	0.0

Average	\$89,393	5.3%	55.9%	4.9%	53.3%
Median	\$92,732	3.5%	32.9%	3.6%	32.6%
GA Med.	\$153,485	6.1%	55.7%	3.4%	49.4%

(1) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans
 (2) Texas Ratio = NPAs / (LLR + Tg. Equity)