

CREDIT EXTENSIONS EXCEEDING UNSECURED LEGAL LENDING LIMIT

The following credit extension exceeds 15 percent of the bank's current statutory capital base. Credit extensions in excess of 15 percent are required to meet all requirements of O.C.G.A. § 7-1-285 and all applicable rules and regulations including, but not limited to, prior approval of the Board of Directors or a committee authorized to act for the Board and the entire amount of the credit extension is secured by good collateral or other ample security and does not exceed 25 percent of the statutory capital base.

Name(s) of Borrower(s) and Guarantor(s) _____

Loan Amount _____

Loan Maturity _____

General Type of Collateral _____

Credit Exposure as a Percentage of Statutory Capital Base _____

Loan Exposure as a Percentage of Collateral Valuation _____

Date of Approval by Board of Directors or Authorized Committee _____