

2013 ANNUAL SHAREHOLDER REPORT



Dear KeyWorth Bank Shareholders:

2013 was a historical year for KeyWorth Bank. Organic growth combined with the acquisition of the Dunwoody Village office helped to expand our office network and increased the bank's size. Total Assets at 12-31-2013 were \$366.4 million. This represents a \$17.6 million or 5% increase from year-end 2012.

The expansion into the Dunwoody / Sandy Springs market combined with our existing offices strategically places KeyWorth in key growth communities in North Metro Atlanta. Our loan office in East Cobb County continues to grow. We are carefully evaluating possible locations in Cobb County to establish a full service office.

During June 2013 we consolidated our Loan and Deposit Operations Departments, Compliance and Accounting units into a single leased location near our Johns Creek main office. The KeyWorth Operations Group facility also houses a training facility and expanded Board Room.

Total loans outstanding grew \$31.2 million to \$214.7 million at 12-31-2013 representing a 17% increase. Loan quality continues to be excellent comparing well to our peers. Non-current loans were .17% of total assets. Net charge-offs/capital were .12%. Our SBA lending department completed its second full year of operation and is making solid contributions to earnings. We are encouraged with the improving economy, especially in North Metro Atlanta and believe our growth trends should continue in 2014.

Investments were \$115.1 million at 12-31-2013. The decline in investments reflects a shift of assets from lower yielding securities to higher yielding loans.

Total deposit and sweep account balances at 12-31-2013 were \$323.4 million including the deposits acquired with the Dunwoody purchase. We continue to manage deposit growth to support loan demand. During 2013 we saw an increase in checking account balances which was a major goal for KeyWorth. Transaction account balances represent over 20% of total deposits.

KeyWorth's pretax income for 2013 was \$3,780,396. This was a \$253,300 increase over 2012 results and the highest in our company's history. Net Income after provision for income tax was \$2,495,396. Our equity capital was \$38,080,881, consistent with the prior year. We continue to be "well capitalized" with Tier One Capital at 11.37% and total risk based capital at 16.37%. Our return on equity for 2013 was 6.97% and our book value was \$10.49 per share.

We continue to adhere to our initial priorities of (1) Asset Quality (2) Profitability and (3) Growth. I am very proud of the way our associates have performed during the challenging economic period during the past 5 years enabling KeyWorth to remain safe and secure while continuing to expand. The Executive Management and Board will continue to examine potential acquisition opportunities in the months ahead when we feel they will enhance long-term value for our shareholder.

Thank you for your investment in KeyWorth and as always we welcome your thoughts and suggestions.

Sincerely,



James F. Pope
President & CEO

LOCATIONS

The experience is worth it.™



JOHNS CREEK
770.418.2772



ALPHARETTA
770.753.2300



DULUTH
678.475.5120



DUNWOODY
770.399.2040



MARIETTA
770.407.2222

TRAINING & TECHNOLOGY AT KEYWORTH BANK

Operating a company in today's fast pace environment requires considerable focus. Two areas KeyWorth is placing increased focus is "training" and "technology". Ensuring our associates are receiving up-to-date training in all facets of the business combined with regularly evaluating new "technology" are major initiatives at KeyWorth.

During 2013 KeyWorth was proactive in conducting "associate surveys" to identify the company's strengths and areas for further development. Our strong "culture" and favorable work environment consistently rated very high among KeyWorth team members. An area to which we will be devoting additional effort in 2014 is designing formal training classes for certain positions. While new KeyWorth associates have considerable banking experience we want to quickly and effectively integrate them into the KeyWorth way of doing business. This can range from operational processes to sales techniques. Everything we do will focus on making the customer experience unique and memorable.

– Neil Stevens, *Executive Vice President & Chief Operating Officer*

On the "technology" front, KeyWorth introduced mobile banking in 2013. This has been well received. This allows retail customers the ability to make deposits from their mobile device in addition to checking balances and transferring funds. We are upgrading several of our ATM's to provide easier access from your vehicle. Our Remote Deposit Capture program for our commercial clients continues to expand. During 2013 we increased our IT staff and will constantly evaluate new banking technology and introduce new programs and features when appropriate.

– Paul Kirtley, *Executive Vice President & Chief Financial Officer*

KEY PERFORMANCE MEASURES

	2013	2012
ASSET QUALITY:		
Delinquent Loans/Loans	.41%	-0-
Net Charge-offs/Capital	.12%	(.24%)
EARNING RATIOS:		
Average Return on Assets	.72%	.67%
Average Return on Equity	6.97%	6.17%
OTHER RATIOS:		
Loans to Deposits	67.42%	60.01%
Efficiency Ratio	66.00%	64.00%
Book Value Per Share	\$10.49	\$10.51

2013 ANNUAL SHAREHOLDER REPORT

BALANCE SHEET

	As of DEC 31, 2013	As of DEC 31, 2012
ASSETS		
Investments	\$115,133,105	\$128,243,738
Loans Outstanding	\$214,677,228	\$183,484,799
Loan Loss Reserves	-\$3,466,958	-\$3,164,367
Property, FFE & Others	\$40,813,881	\$40,216,055
TOTAL ASSETS	\$366,357,256	\$348,780,225
LIABILITY & CAPITAL		
Deposits & Sweep Accts.	\$323,381,780	\$308,335,533
Loan Participations Sold	\$2,368,167	\$ -0-
Other Liabilities	\$2,526,428	\$2,351,283
Equity Capital	\$38,080,881	\$38,093,409
TOTAL LIABILITIES & CAPITAL	\$366,357,256	\$348,780,225

INCOME STATEMENT

	For YEAR END 2013	For YEAR END 2012
Interest Income & Loan Fees	\$13,498,868	\$13,498,051
Interest Expense	-\$2,905,664	-\$3,304,586
Net Interest Income	\$10,593,204	\$10,193,465
Provision for Loan Losses	-\$350,000	-\$760,000
Other Income	\$1,666,345	\$2,006,337
Operating Expenses	-\$8,129,153	-\$7,894,714
Income before Income Tax	\$3,780,396	\$3,545,088
Income Tax Expense	-\$1,285,000	-\$1,233,796
NET INCOME	\$2,495,396	\$2,311,292