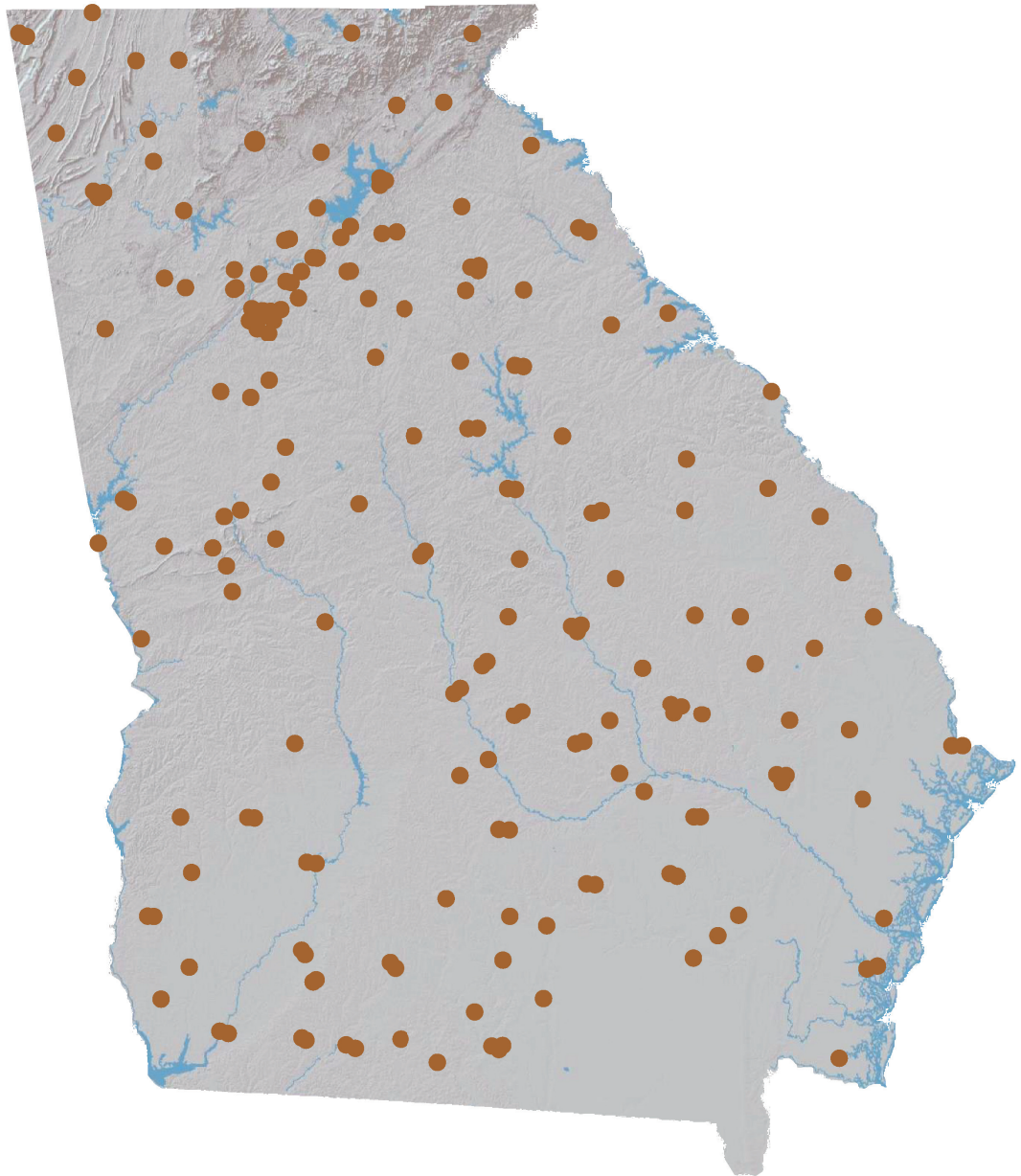


Banking Almanac: Georgia

As of and for the Twelve Months Ended September 30, 2019



Porter White & Company

Investment Bankers Since 1975

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NOTES ON ALMANAC

- Data, based on regulatory filings, are furnished by S&P Global Market Intelligence and contain copyrighted and trade secret material distributed under license from S&P. The data are for the recipient's internal use only.
- All data are as of and for the twelve months ended September 30, 2019 unless otherwise noted. While the data are believed to be reliable we have made no attempt to verify its accuracy.
- Reported net income figures are not adjusted if an institution is an S-corporation.
- ROAA/ROAE figures are marked as Pre-Tax or After-Tax. For S-corps, After-Tax ROAA/ROAE are adjusted to tax-equivalent bases.
- Texas Ratio presented in Asset Quality section has been adjusted to exclude the portion of nonperforming assets that are guaranteed by the U.S. government or FDIC. This ratio is calculated as:

$$\frac{\text{NPAs + Loans 90 PD - Government guarantees}}{\text{Tangible equity + Loan loss reserves}}$$

- Past due, Nonperforming Loan and OREO measures presented in Asset Quality section have been adjusted to exclude the portion of nonperforming assets that are guaranteed by the U.S. government or FDIC.
- Asset Quality Score is calculated as follows:

$$\begin{aligned} & \text{Adjusted Loans 30-89 Days Past Due / Gross Loans} \\ & + \text{Adjusted Loans 90+ Days Past Due / Gross Loans} \\ & + \text{Adjusted Nonperforming Loans + Adjusted OREO / Gross Loans + OREO} \\ & + \text{Net Charge-offs / Average Loans} \\ & \hline & = \text{Asset Quality Score} \end{aligned}$$

PORTER WHITE COMMUNITY BANK PRACTICE

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ALPHABETICAL

Rank	Institution	City	Year Est.	Charter Type	Corp. Type	Parent	Total Assets (\$000)	Equity / Assets (%)	After-Tax ROAA (%)	After-Tax ROAE (%)	NPA/Total Assets (%)
1	AB&T National Bank	Albany	1999	ST-Bank	C-corp	Community Capital Bancshares, Inc.	191,573	10.01	1.05	10.68	0.16
2	Affinity Bank	Atlanta	2002	ST-Bank	C-corp	ABB Financial Group, Inc.	328,102	10.21	0.84	8.05	0.45
3	Altamaha Bank and Trust Co.	Vidalia	1946	ST-Bank	S-corp	Altamaha Bancshares, Inc.	170,353	11.99	0.97	8.29	2.94
4	American Commerce Bank	Bremen	2004	Fed-Bank	C-corp	American Commerce Bancshares, Inc.	339,352	11.83	1.39	12.78	1.13
5	American Pride Bank	Macon	2007	ST-Bank	S-corp	American Bancorp, Inc.	195,110	14.68	1.31	9.07	0.90
6	Ameris Bank	Atlanta	1971	ST-Bank	C-corp	Ameris Bancorp	17,675,175	14.61	1.29	9.45	0.93
7	Atlantic Capital Bank, NA	Atlanta	1999	Fed-Bank	C-corp	Atlantic Capital Bancshares, Inc.	2,411,147	15.38	2.06	15.28	0.79
8	Bank of Alapaha	Alapaha	1905	ST-Bank	C-corp	Alapaha Holding Company	176,895	10.84	0.90	8.10	0.70
9	Bank of Camilla	Camilla	1890	ST-Bank	C-corp	Camilla Bancshares, Inc.	104,478	16.70	1.08	6.93	2.10
10	Bank of Dade	Trenton	1956	ST-Bank	S-corp	Tri-States Bankshares, Inc.	108,290	11.64	1.59	15.40	0.88
11	Bank of Dawson	Dawson	1911	ST-Bank	S-corp	Dawson Bancshares, Inc.	123,773	19.23	1.42	7.58	1.72
12	Bank of Dudley	Dublin	1905	ST-Bank	C-corp	Hogan Investments, LP	217,633	13.03	1.31	10.65	1.29
13	Bank of Eastman	Eastman	1909	ST-Bank	S-corp	Magnolia Bankshares, Inc.	163,867	11.45	0.57	5.39	5.87
14	Bank of Edison	Edison	1904	ST-Bank	S-corp	BOE Bancshares, Inc.	50,100	9.47	0.76	8.56	0.76
15	Bank of Hancock County	Sparta	1904	ST-Bank	C-corp		73,183	22.54	1.00	4.84	0.08
16	Bank of Hazlehurst	Hazlehurst	1906	ST-Bank	S-corp	Hazlehurst Investors, Inc.	118,774	14.70	0.59	4.50	7.65
17	Bank of LaFayette, Georgia	Lafayette	1899	ST-Bank	C-corp	LaFayette Bankshares, Inc.	258,165	13.36	0.79	6.65	1.11
18	Bank of Lumber City	Lumber City	1945	ST-Bank	C-corp		23,508	16.24	0.62	4.11	1.49
19	Bank of Madison	Madison	1890	ST-Bank	C-corp	Madison Bank Corp.	224,213	14.01	1.08	8.09	2.45
20	Bank of Monticello	Monticello	1909	ST-Bank	S-corp	Monticello Bancshares, Inc.	109,075	10.97	1.30	12.58	1.11
21	Bank of Newington	Newington	1919	ST-Bank	C-corp		145,497	8.40	1.02	11.69	2.41
22	Bank of Soperton	Soperton	1903	ST-Bank	S-corp	Soperton Bancshares, Incorporated	91,697	10.04	1.32	14.42	0.70
23	Bank of Wrightsville	Wrightsville	1897	ST-Bank	S-corp	Wrightsville Bancshares, Inc.	57,194	9.97	1.07	12.14	0.35
24	BankSouth	Greensboro	1946	Fed-Thrift	S-corp	BankSouth Holding Company	715,556	9.10	1.37	14.40	0.60
25	Barwick Banking Company	Barwick	1934	ST-Bank	C-corp		12,075	7.87	(0.13)	(1.68)	0.00
26	Cadence Bank, N.A.	Atlanta	1887	Fed-Bank	C-corp	Cadence Bancorporation	17,849,295	14.76	1.26	9.39	0.70
27	Carver State Bank	Savannah	1927	ST-Bank	C-corp	Carver Financial Corporation	41,252	10.74	(0.25)	(2.34)	5.21
28	Century Bank & Trust	Milledgeville	1898	ST-Bank	C-corp	Century Bancorp, Inc.	257,499	10.81	1.45	14.72	1.51
29	Century Bank of Georgia	Cartersville	2000	ST-Bank	C-corp	CBB Bancorp	198,540	10.25	1.44	13.02	0.33
30	Citizens Bank	Nashville	1941	ST-Bank	S-corp	Nashville Holding Company	245,920	14.41	0.72	5.22	2.17
31	Citizens Bank & Trust Company	Eastman	1934	ST-Bank	S-corp	Citizens Corporation	155,513	10.31	0.79	7.64	1.41
32	Citizens Bank & Trust, Inc.	Trenton	1988	Fed-Thrift	C-corp	TAG Bancshares, Inc.	106,019	11.44	1.33	11.59	0.69
33	Citizens Bank of Americus	Americus	1937	ST-Bank	C-corp	CBA Bankshares, Inc.	330,763	9.60	1.44	15.54	0.53
34	Citizens Bank of Cochran	Cochran	1942	ST-Bank	C-corp	Putnam-Greene Financial Corporation	105,240	9.93	0.53	4.95	0.71
35	Citizens Bank of Georgia	Cumming	1997	ST-Bank	C-corp	Forsyth Bancshares, Inc.	329,438	11.03	1.37	13.47	0.57
36	Citizens Bank of Swainsboro	Swainsboro	1900	ST-Bank	C-corp	Swainsboro Bankshares, Inc.	214,210	10.86	1.33	12.79	0.31
37	Citizens Bank of The South	Sandersville	1965	ST-Bank	C-corp		253,213	11.66	1.03	8.98	0.64
38	Citizens Community Bank	Hahira	1927	ST-Bank	S-corp	CCB Bancshares, Inc.	136,386	13.05	0.89	7.36	1.39
39	Citizens National Bank, Quitman	Quitman	1934	Fed-Bank	C-corp		99,026	14.11	1.17	8.96	1.17
40	Citizens State Bank	Reynolds	1922	ST-Bank	S-corp	Georgia Community Bancorp, Incorporated	60,506	11.11	0.89	8.56	1.00
41	Citizens Trust Bank	Atlanta	1921	ST-Bank	C-corp	Citizens Bancshares Corporation	415,079	11.23	1.07	9.94	1.03
42	Claxton Bank	Claxton	1941	ST-Bank	S-corp	Southern Bankshares, Inc.	117,804	11.36	0.87	8.48	2.25
43	Colony Bank	Fitzgerald	1976	ST-Bank	C-corp	Colony Bankcorp, Inc.	1,473,499	11.16	0.94	9.47	1.10
44	Commercial Bank	Crawford	1924	ST-Bank	S-corp	TCB Bancshares, Inc.	217,581	10.52	1.98	18.10	0.11
45	Commercial Banking Company	Valdosta	1929	Fed-Thrift	C-corp	Lowndes Bancshares, Inc.	229,155	14.88	1.20	8.18	1.07
46	Commercial State Bank	Donalsonville	1938	ST-Bank	S-corp	Georgia Community Bancorp, Incorporated	90,435	17.88	0.87	5.18	3.44
47	Community Bank & Trust	LaGrange	1984	ST-Bank	C-corp	Community Bankshares, Inc.	76,358	3.10	(0.97)	(28.10)	6.32
48	Community Bank of Georgia	Baxley	2004	ST-Bank	C-corp	Community Bank of Georgia, Inc.	126,788	9.95	1.52	13.09	1.50
49	Comm. Bank of Pickens County	Jasper	2000	ST-Bank	C-corp	Community Banks of Georgia, Inc.	361,143	11.81	1.57	13.90	4.02
50	Community Banking Company	Fitzgerald	1996	ST-Bank	C-corp	CBC Holding Company	160,075	12.82	1.49	11.81	0.78
51	Cornerstone Bank	Atlanta	2001	Fed-Thrift	C-corp	Cornerstone Bancshares, Inc.	192,840	10.85	(0.57)	(5.99)	6.67
52	Douglas National Bank	Douglas	2001	Fed-Bank	S-corp	DNB Financial Services, Inc.	178,728	12.92	2.39	19.46	0.23
53	Durden Banking Company	Twin City	1935	ST-Bank	S-corp	Durden Bankshares, Inc.	178,944	16.55	1.71	10.97	0.27
54	Elberton FS&LA	Elberton	1922	Fed-Thrift	C-corp		24,095	20.81	0.00	(0.02)	0.78
55	Embassy National Bank	Lawrenceville	2007	Fed-Bank	C-corp	Embassy Bancshares, Inc.	104,336	17.86	2.77	16.94	0.40
56	Exchange Bank	Milledgeville	1903	ST-Bank	C-corp	Exchange Bankshares, Inc.	256,330	13.99	1.22	9.13	1.19
57	F & M Bank and Trust Company	Manchester	1948	ST-Bank	C-corp	F & M Holding Company, Inc.	67,987	5.00	0.01	0.15	5.54
58	F&M Bank	Washington	1950	ST-Bank	C-corp	Washington/Wilkes Holding Company	267,222	17.52	0.97	5.77	0.63
59	Family Bank	Pelham	1931	Fed-Thrift	C-corp		100,238	12.21	0.82	6.72	1.66
60	Farmers & Merchants Bank	Eatonton	1922	ST-Bank	C-corp	Putnam-Greene Financial Corporation	181,367	14.52	0.94	7.06	4.76
61	Farmers & Merchants Bank	Lakeland	1907	ST-Bank	C-corp	FMB Bancshares, Inc.	490,892	6.46	0.06	1.00	6.76
62	Farmers and Merchants Bank	Sylvania	1946	ST-Bank	C-corp	Screven Bancshares, Inc.	114,486	15.59	1.11	7.11	1.68
63	Farmers Bank	Greensboro	1911	ST-Bank	C-corp	Putnam-Greene Financial Corporation	95,279	15.73	0.45	3.22	0.66
64	Farmers State Bank	Dublin	1934	ST-Bank	S-corp	Farmers Bancshares, Inc.	124,870	15.31	1.08	7.51	1.65
65	Farmers State Bank	Lincolnton	1911	ST-Bank	S-corp	Lincoln Bancshares, Inc.	127,294	16.90	1.62	9.40	1.41
66	First American B&T	Athens	1928	ST-Bank	C-corp	First American Bancorp	554,611	11.23	1.34	12.50	0.69
67	First Bank	Dalton	1996	ST-Bank	C-corp	FBD Holding Company, Inc.	399,563	9.17	1.47	16.96	1.03
68	First Bank of Coastal Georgia	Pembroke	1907	ST-Bank	C-corp	Putnam-Greene Financial Corporation	113,236	15.48	0.60	4.40	0.57

ALPHABETICAL

Rank	Institution	City	Year Est.	Charter Type	Corp. Type	Parent	Total Assets (\$000)	Equity / Assets (%)	After-Tax ROAA (%)	After-Tax ROAE (%)	NPA/Total Assets (%)
69	First Bank of Pike	Molena	1899	ST-Bank	C-corp		54,599	8.31	0.28	3.33	0.29
70	First Century Bank, NA	Gainesville	2002	Fed-Bank	C-corp	First Century Bancorp.	157,124	11.77	2.22	20.77	0.14
71	First Chatham Bank	Savannah	2002	ST-Bank	C-corp	FCB Financial Corp.	377,121	10.31	1.05	10.48	4.86
72	First Covenant Bank	Commerce	2006	ST-Bank	C-corp		112,422	17.58	1.06	7.24	4.84
73	First FS&LA of Valdosta	Valdosta	1934	Fed-Thrift	C-corp		188,202	15.61	0.26	1.64	3.83
74	First IC Bank	Doraville	2000	ST-Bank	C-corp	First IC Corporation	702,494	10.80	1.83	14.41	0.54
75	FNB of Coffee County	Douglas	1991	Fed-Bank	S-corp	FNC Bancorp, Inc.	206,068	9.41	1.06	11.81	0.10
76	FNB of Decatur County	Bainbridge	2004	Fed-Bank	C-corp	Bainbridge Bancshares, Inc.	171,780	9.80	0.83	9.13	0.64
77	First National Bank of Griffin	Griffin	1933	Fed-Bank	C-corp		282,714	7.93	0.69	9.60	0.47
78	FNB of Waynesboro	Waynesboro	1905	Fed-Bank	C-corp	First Burke Banking Company	135,628	18.62	1.69	9.66	0.45
79	First National Community Bank	Chatsworth	1975	Fed-Bank	C-corp	First Chatsworth Bankshares, Inc.	288,216	12.15	0.90	7.18	2.57
80	First Peoples Bank	Pine Mountain	1990	ST-Bank	C-corp	First Peoples Bankshares, Inc.	151,642	11.56	1.31	11.78	0.55
81	First Port City Bank	Bainbridge	1974	ST-Bank	C-corp	Port City Holding Company, Inc.	215,964	9.15	0.97	10.59	0.22
82	First Southern Bank	Patterson	1907	ST-Bank	C-corp		123,517	15.10	(0.75)	(6.35)	3.25
83	First State Bank	Wrens	1964	ST-Bank	C-corp	CSRA Bank Corp.	155,149	8.70	1.42	17.24	0.76
84	First State Bank of Blakely	Blakely	1903	ST-Bank	C-corp	First State Bancshares of Blakely, Inc.	520,689	14.76	1.38	9.57	1.83
85	First St. Bank, Randolph County	Cuthbert	1900	ST-Bank	S-corp		77,367	10.17	0.46	5.30	2.96
86	Flint Community Bank	Albany	2006	ST-Bank	S-corp	Flint Community Bancshares, Inc.	261,527	7.71	0.99	11.52	1.10
87	FNB South	Alma	1951	ST-Bank	C-corp	First Bank Shares of the South East, Inc.	386,701	16.70	2.32	14.39	0.60
88	Four County Bank	Allentown	1941	ST-Bank	S-corp	Four County Bancshares, Inc.	70,910	14.81	1.55	11.04	0.61
89	Geo. D. Warthen Bank	Sandersville	1871	ST-Bank	C-corp		177,612	9.70	0.67	7.51	2.04
90	Georgia Banking Company	Sandy Springs	2001	ST-Bank	C-corp	Georgia Banking Company, Inc.	575,241	7.24	0.74	7.69	1.31
91	Georgia Community Bank	Dawson	1936	ST-Bank	S-corp	Georgia Community Bancorp, Incorporated	173,361	10.06	0.32	3.27	1.67
92	Georgia Primary Bank	Atlanta	2007	ST-Bank	C-corp		219,749	11.35	1.07	8.97	0.06
93	Glennville Bank	Glennville	1905	ST-Bank	C-corp	GB Bank Group, Inc.	255,779	12.27	1.30	10.74	0.79
94	Greater Community Bank	Rome	1996	ST-Bank	S-corp	Greater Community Bancshares, Inc.	220,742	9.85	1.10	10.92	0.32
95	Guardian Bank	Valdosta	2001	ST-Bank	S-corp	WB&T Bankshares, Inc.	418,908	10.62	1.15	11.69	0.92
96	Gwinnett Community Bank	Duluth	1999	ST-Bank	C-corp	Community Financial Holding Company, Inc.	223,173	5.00	0.69	17.25	5.67
97	Heritage First Bank	Rome	1904	ST-Bank	S-corp	Heritage First Bancshares, Inc.	145,398	10.82	0.77	7.11	1.26
98	Heritage Southeast Bank	Jonesboro	1955	ST-Bank	C-corp	Heritage Southeast Bancorporation, Inc.	1,287,116	11.71	0.20	1.92	1.35
99	Legacy State Bank	Loganville	2005	ST-Bank	C-corp		110,746	10.28	1.13	11.15	1.65
100	Liberty First Bank	Monroe	2006	ST-Bank	S-corp		133,840	11.36	0.91	8.29	1.33
101	Loyal Trust Bank	Johns Creek	2019	Fed-Bank	S-corp		NA	NA	NA	NA	NA
102	Merchants & Citizens Bank	McRae	1929	ST-Bank	C-corp		103,389	18.69	0.74	4.43	1.22
103	Metro City Bank	Doraville	2006	ST-Bank	C-corp	MetroCity Bankshares, Inc.	1,647,688	11.68	2.91	25.23	0.88
104	Morris Bank	Dublin	1954	ST-Bank	C-corp	Morris State Bancshares, Inc.	958,525	12.23	1.83	16.61	1.53
105	Mount Vernon Bank	Mount Vernon	1901	ST-Bank	S-corp	Heart of Georgia Bancshares, Inc.	131,079	11.98	1.16	10.57	2.00
106	Newton Federal Bank	Covington	1928	Fed-Thrift	C-corp	Community First Bancshares, MHC	310,310	19.95	0.21	1.07	1.24
107	North Georgia National Bank	Calhoun	1999	Fed-Bank	C-corp	North Georgia Community Financial Partners	122,755	12.26	0.39	3.40	1.07
108	Northeast Georgia Bank	Lavonia	1906	ST-Bank	S-corp	First Security Bankshares, Inc.	460,377	11.68	1.44	13.67	0.41
109	Oconee State Bank	Watkinsville	1960	ST-Bank	C-corp	Oconee Financial Corporation	355,856	9.46	0.72	7.87	0.17
110	One South Bank	Blakely	1939	ST-Bank	S-corp	One South Financial, Inc.	143,440	10.64	0.60	6.00	0.82
111	Peach State Bank & Trust	Gainesville	2005	ST-Bank	C-corp	Peach State Bancshares, Inc.	263,348	10.91	0.99	9.81	0.13
112	Peoples Bank	Willacoochee	1948	ST-Bank	S-corp	Atkinson County Bankshares Corporation	74,178	13.95	0.97	7.58	0.22
113	Peoples Bank	Eatonton	1943	ST-Bank	S-corp	Peoples Bankshares, Inc.	130,029	6.42	0.37	6.11	3.77
114	Peoples Bank	Lyons	1935	ST-Bank	C-corp	South Georgia Bankshares Corporation	103,089	9.47	1.29	13.70	0.71
115	Peoples Bank & Trust	Buford	1984	ST-Bank	C-corp	Peoples Banktrust, Inc.	334,038	10.79	0.99	9.92	2.74
116	Peoples Bank of Georgia	Talbotton	1891	ST-Bank	C-corp		81,950	11.19	0.91	8.71	1.12
117	PeoplesSouth Bank	Colquitt	1973	ST-Bank	C-corp	PeoplesSouth Bancshares, Inc.	816,059	9.49	1.46	16.71	1.23
118	Persons Banking Company	Forsyth	1910	ST-Bank	S-corp	Persons Banking Company, Inc.	316,694	7.18	0.29	4.34	2.26
119	Piedmont Bank	Peachtree Corners	2006	ST-Bank	C-corp	Piedmont Bancorp, Inc.	1,028,552	11.34	1.55	13.99	0.55
120	Pineland Bank	Alma	1939	ST-Bank	C-corp	South Banking Company	288,069	11.15	0.83	7.48	1.42
121	Pinnacle Bank	Elberton	1934	ST-Bank	C-corp	Pinnacle Financial Corporation	960,336	11.62	1.26	11.09	0.40
122	Planters and Citizens Bank	Camilla	1913	ST-Bank	C-corp	P & C Bank Shares, Inc.	99,800	12.12	0.70	6.32	0.03
123	Planters First Bank	Hawkinsville	1896	ST-Bank	S-corp	Planters First Bancorp	303,848	10.88	1.12	11.66	2.02
124	PrimeSouth Bank	Waycross	1891	ST-Bank	C-corp	Jones Bancshares, L.P.	669,272	11.37	1.47	12.69	0.71
125	PromiseOne Bank	Duluth	2008	ST-Bank	S-corp	PromiseOne Bancorp, Inc.	435,524	13.02	2.33	17.91	1.81
126	Quantum National Bank	Suwanee	1995	Fed-Bank	S-corp	Quantum Capital Corp.	510,596	11.12	2.41	21.13	0.01
127	Queensborough National B&T	Louisville	1902	Fed-Bank	C-corp	Queensborough Company	1,209,215	10.07	1.23	12.61	2.85
128	Rabun County Bank	Clayton	1975	ST-Bank	C-corp	Liberty Bancorp of Georgia, Inc.	183,510	13.50	2.30	17.24	0.78
129	River City Bank	Rome	2006	ST-Bank	C-corp	RCB Financial Corporation	162,451	11.99	1.20	10.71	0.25
130	Rochelle State Bank	Rochelle	1947	ST-Bank	C-corp		27,241	17.99	(0.63)	(3.51)	0.00
131	Security State Bank	McRae	1950	ST-Bank	S-corp	Farmers Bancshares, Inc.	46,660	15.95	1.36	9.16	0.00
132	Signature Bank of Georgia	Sandy Springs	2005	ST-Bank	C-corp		144,790	12.63	(0.58)	(4.11)	4.08
133	South Coast Bank & Trust	Brunswick	1934	ST-Bank	S-corp	WB&T Bankshares, Inc.	137,577	10.41	1.26	12.30	0.00
134	South Georgia Bank	Glennville	1987	ST-Bank	S-corp	South Group Bancshares, Inc.	157,688	13.19	1.96	16.02	0.23
135	South Georgia Banking Co.	Tifton	1937	ST-Bank	C-corp	South Georgia Bank Holding Company	443,092	14.77	1.22	8.72	0.50
136	SouthCrest Bank NA	Atlanta	1920	Fed-Bank	C-corp	SouthCrest Financial Group, Inc.	522,056	10.34	0.93	9.34	1.00

ALPHABETICAL

Rank	Institution	City	Year Est.	Charter Type	Corp. Type	Parent	Total Assets (\$000)	Equity / Assets (%)	After-Tax ROAA (%)	After-Tax ROAE (%)	NPA/ Total Assets (%)	
137	Southeast First National Bank	Summerville	1968	Fed-Bank	C-corp	Summerville/Trion Bancshares, Inc.	59,948	11.68	0.12	1.02	0.29	
138	Southeastern Bank	Darien	1889	ST-Bank	C-corp	Southeastern Banking Corporation	421,084	13.49	1.72	13.64	0.82	
139	Southern Bank	Sardis	1945	ST-Bank	C-corp	Sardis Bancshares, Inc.	78,869	12.29	0.61	5.07	3.61	
140	Southern Bank & Trust	Clarksville	2005	ST-Bank	C-corp	SBT Bancorp, Inc.	224,546	8.88	1.21	13.42	0.83	
141	Southwest Georgia Bank	Moultrie	1928	ST-Bank	C-corp	Southwest Georgia Financial Corporation	545,938	8.45	0.96	12.04	0.38	
142	State Bank of Cochran	Cochran	1922	ST-Bank	S-corp	Central Georgia Banking Company	207,936	17.05	1.90	11.55	2.78	
143	SunMark Community Bank	Hawkinsville	1949	ST-Bank	S-corp	SunMark Bancshares, Inc.	267,684	11.75	1.07	9.73	0.90	
144	SunTrust Bank	Atlanta	1891	ST-Bank	C-corp	SunTrust Banks, Inc.	221,424,201	11.99	1.23	10.41	1.07	
145	Synovus Bank	Columbus	1888	ST-Bank	C-corp	Synovus Financial Corp.	47,572,438	11.04	1.27	12.19	0.54	
146	Talbot State Bank	Woodland	1907	ST-Bank	S-corp	TSB Bancorp, Inc.	59,968	12.53	0.84	7.85	1.88	
147	Tandem Bank	Tucker	2019	ST-Bank	C-corp		20,774	87.87	NA	NA	NA	
148	TC Federal Bank	Thomasville	1934	Fed-Thrift	C-corp		310,685	12.89	0.30	2.29	1.39	
149	Thomasville National Bank	Thomasville	1995	Fed-Bank	C-corp	Thomasville Bancshares, Inc.	953,903	9.69	1.91	20.77	0.54	
150	Touchmark National Bank	Alpharetta	2008	Fed-Bank	C-corp	Touchmark Bancshares, Inc.	407,669	12.63	1.40	11.80	2.21	
151	Trust Bank	Lenox	1906	ST-Bank	S-corp	Trust Holding Company, Inc.	38,414	10.40	0.29	2.73	2.51	
152	United Bank	Zebulon	1905	ST-Bank	S-corp	United Bank Corporation	1,459,036	10.79	1.94	18.96	0.55	
153	United Community Bank	Blairsville	1950	ST-Bank	C-corp	United Community Banks, Inc.	12,785,175	13.84	1.49	11.52	0.55	
154	United National Bank	Cairo	2000	Fed-Bank	C-corp		224,189	13.99	1.44	10.31	3.49	
155	Vidalia Federal Savings Bank	Vidalia	1936	Fed-Thrift	C-corp		201,567	16.02	0.22	1.42	0.52	
156	Vinings Bank	Smyrna	2007	ST-Bank	C-corp	Vinings Bancshares, Inc.	375,739	8.72	0.87	9.97	0.28	
157	Waycross Bank & Trust	Waycross	1988	ST-Bank	S-corp	WB&T Bankshares, Inc.	179,346	10.89	1.54	14.51	0.31	
158	West Central Georgia Bank	Thomaston	1974	ST-Bank	C-corp	WCG Bancshares, Inc.	119,820	27.75	1.33	5.36	0.05	
159	WestSide Bank	Hiram	2006	ST-Bank	C-corp		138,106	9.81	0.74	8.04	3.68	
160	Wheeler County State Bank	Alamo	1934	ST-Bank	S-corp	Wheeler Bancshares, Inc.	92,266	17.73	0.95	5.50	0.95	
161	Wilcox County State Bank	Abbeville	1952	ST-Bank	C-corp	WCSB Holding Company, Inc.	110,995	11.06	1.17	11.06	1.67	
162	Wilkinson County Bank	Irwinton	1907	ST-Bank	C-corp		46,883	17.62	1.28	7.94	1.53	
							MEDIAN	183,510	11.62	1.07	9.43	0.98
							AVERAGE	2,247,824	12.72	1.06	9.14	1.47
							HIGH	221,424,201	87.87	2.91	25.23	7.65
							LOW	12,075	3.10	(0.97)	(28.10)	0.00

TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employees	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
70	Commercial Bank	Crawford	174,802	185,467	34,091	14.81	5	62	5,579	54,395	46,367	217,581
71	First Port City Bank	Bainbridge	91,293	187,792	25,249	18.59	3	35	3,999	53,991	46,948	215,964
72	Citizens Bank of Swainsboro	Swainsboro	158,688	184,148	23,270	10.78	3	61	3,512	71,403	61,383	214,210
73	State Bank of Cochran	Cochran	130,644	171,233	35,458	17.02	4	56	3,713	51,984	42,808	207,936
74	FNB of Coffee County	Douglas	397,106	184,526	76,849	14.44	7	99	4,906	68,689	61,509	206,068
75	Vidalia Federal Savings Bank	Vidalia	62,463	168,562	32,283	15.76	2	30	6,719	100,784	84,281	201,567
76	Century Bank of Georgia	Cartersville	102,701	177,216	20,353	9.94	3	35	5,673	66,180	59,072	198,540
77	American Pride Bank	Macon	152,270	160,967	28,646	14.57	4	37	5,273	48,778	40,242	195,110
78	Cornerstone Bank	Atlanta	132,634	154,300	20,925	10.33	3	41	4,703	64,280	51,433	192,840
79	AB&T National Bank	Albany	167,098	153,370	19,183	8.93	3	36	5,321	63,858	51,123	191,573
80	First FS&LA of Valdosta	Valdosta	161,736	119,699	29,382	15.71	4	46	4,091	47,051	29,925	188,202
81	Rabun County Bank	Clayton	126,333	152,959	24,770	12.98	3	48	3,823	61,170	50,986	183,510
82	Farmers & Merchants Bank	Eatonton	360,418	153,706	31,709	6.05	6	117	3,701	90,684	76,853	181,367
83	Waycross Bank & Trust	Waycross	81,849	158,375	19,533	11.07	1	20	8,967	179,346	158,375	179,346
84	Durden Banking Company	Twin City	113,747	148,520	29,610	16.83	4	47	3,807	44,736	37,130	178,944
85	Douglas National Bank	Douglas	150,514	154,962	23,095	12.77	1	29	6,163	178,728	154,962	178,728
86	Geo. D. Warthen Bank	Sandersville	112,296	158,771	17,220	9.29	1	36	4,934	177,612	158,771	177,612
87	Bank of Alapaha	Alapaha	128,795	156,456	19,183	11.33	4	44	4,020	44,224	39,114	176,895
88	Georgia Community Bank	Dawson	139,264	150,002	17,436	10.01	5	35	4,953	34,672	30,000	173,361
89	FNB of Decatur County	Bainbridge	33,434	150,251	7,872	10.05	2	20	5,052	57,260	50,084	171,780
90	Altamaha Bank and Trust Co.	Vidalia	115,036	149,364	20,430	11.91	4	54	3,155	42,588	37,341	170,353
91	Bank of Eastman	Eastman	117,845	144,724	18,762	11.19	4	53	3,092	40,967	36,181	163,867
92	River City Bank	Rome	106,332	141,488	19,480	11.89	1	36	4,513	162,451	141,488	162,451
93	Community Banking Company	Fitzgerald	119,796	133,263	20,525	11.71	2	33	4,851	80,038	66,632	160,075
94	South Georgia Bank	Glennville	102,363	133,886	20,794	12.86	4	43	3,667	39,422	33,472	157,688
95	First Century Bank, NA	Gainesville	15,264	137,459	18,498	11.57	1	7	22,446	157,124	137,459	157,124
96	Citizens Bank & Trust Company	Eastman	107,606	138,363	16,027	10.35	4	48	3,240	38,878	34,591	155,513
97	First State Bank	Wrens	163,978	140,489	19,771	9.09	4	54	4,563	38,787	35,122	155,149
98	First Peoples Bank	Pine Mountain	106,913	132,595	22,414	6.73	7	87	3,791	50,547	44,198	151,642
99	Bank of Newington	Newington	121,560	127,384	12,228	8.62	3	34	4,279	48,499	42,461	145,497
100	Heritage First Bank	Rome	118,728	129,075	15,735	11.15	3	42	3,462	48,466	43,025	145,398
101	Signature Bank of Georgia	Sandy Springs	87,688	122,915	18,287	13.03	2	26	5,569	72,395	61,458	144,790
102	One South Bank	Blakely	111,117	123,516	15,257	10.56	3	29	4,946	47,813	41,172	143,440
103	WestSide Bank	Hiram	82,697	123,757	13,554	9.69	2	27	5,115	69,053	61,879	138,106
104	South Coast Bank & Trust	Brunswick	107,487	122,927	14,321	10.55	2	24	5,732	68,789	61,464	137,577
105	Citizens Community Bank	Hahira	89,109	118,355	17,792	12.87	4	37	3,686	34,097	29,589	136,386
106	FNB of Waynesboro	Waynesboro	203,800	108,275	20,165	8.44	1	40	3,875	45,209	36,092	135,628
107	Liberty First Bank	Monroe	86,439	115,321	15,205	11.37	1	22	6,084	133,840	115,321	133,840
108	Mount Vernon Bank	Mount Vernon	72,713	114,737	15,697	11.92	3	31	4,228	43,693	38,246	131,079
109	Peoples Bank	Eatonton	42,821	120,435	10,347	14.07	2	25	3,024	43,343	40,145	130,029
110	Farmers State Bank	Lincolnton	94,800	104,928	19,115	15.20	3	33	3,350	42,431	34,976	127,294
111	Community Bank of Georgia	Baxley	273,854	103,247	42,643	11.92	2	58	6,673	126,788	103,247	126,788
112	Farmers State Bank	Dublin	78,100	105,261	21,510	17.66	3	38	3,784	41,623	35,087	124,870
113	Bank of Dawson	Dawson	91,799	94,281	23,802	19.41	1	25	4,951	123,773	94,281	123,773
114	First Southern Bank	Patterson	199,065	104,500	35,030	11.27	7	77	2,375	24,703	20,900	123,517
115	North Georgia National Bank	Calhoun	71,927	103,279	15,046	11.88	3	33	3,720	40,918	34,426	122,755
116	West Central Georgia Bank	Thomaston	43,732	84,548	33,255	27.18	3	32	3,744	39,940	28,183	119,820
117	Bank of Hazlehurst	Hazlehurst	65,521	101,091	17,456	12.65	2	29	4,096	59,387	50,546	118,774
118	Claxton Bank	Claxton	75,908	103,711	13,387	11.03	3	34	3,465	39,268	34,570	117,804
119	Farmers and Merchants Bank	Sylvania	43,524	96,083	17,852	16.17	3	26	4,403	38,162	32,028	114,486
120	First Bank of Coastal Georgia	Pembroke	37,966	95,411	17,531	15.00	2	31	3,653	56,618	47,706	113,236
121	First Covenant Bank	Commerce	32,069	91,988	19,763	15.66	1	59	1,905	112,422	91,988	112,422
122	Wilcox County State Bank	Abbeville	84,170	89,902	12,271	10.98	4	32	3,469	27,749	22,476	110,995
123	Legacy State Bank	Loganville	87,574	95,201	11,383	10.27	1	16	6,922	110,746	95,201	110,746
124	Bank of Monticello	Monticello	71,109	96,160	11,966	11.12	2	23	4,742	54,538	48,080	109,075
125	Bank of Dade	Trenton	53,103	95,026	12,607	11.45	3	34	3,185	36,097	31,675	108,290
126	Citizens Bank & Trust, Inc.	Trenton	63,820	92,823	12,127	11.99	3	42	2,524	35,340	30,941	106,019
127	Citizens Bank of Cochran	Cochran	75,198	94,365	10,450	10.42	2	23	4,576	52,620	47,183	105,240
128	Bank of Camilla	Camilla	60,475	84,165	17,444	16.40	2	29	3,603	52,239	42,083	104,478
129	Embassy National Bank	Lawrenceville	81,457	84,165	18,630	17.15	1	30	3,478	104,336	84,165	104,336
130	Merchants & Citizens Bank	McRae	34,723	81,821	19,320	15.40	1	19	5,442	103,389	81,821	103,389
131	Peoples Bank	Lyons	80,622	92,982	8,344	6.57	3	43	3,818	51,545	46,491	103,089
132	Family Bank	Pelham	85,023	87,174	12,242	12.67	3	33	3,038	33,413	29,058	100,238
133	Planters and Citizens Bank	Camilla	40,136	87,523	12,100	11.78	1	19	5,253	99,800	87,523	99,800
134	Citizens National Bank, Quitman	Quitman	73,722	82,950	13,973	13.76	1	21	4,716	99,026	82,950	99,026
135	Farmers Bank	Greensboro	47,782	80,015	14,989	15.79	1	18	5,293	95,279	80,015	95,279
136	Wheeler County State Bank	Alamo	63,538	75,678	16,355	17.64	3	24	3,844	30,755	25,226	92,266
137	Bank of Soperton	Soperton	73,283	82,186	9,208	10.29	2	25	3,668	45,849	41,093	91,697
138	Commercial State Bank	Donalsonville	43,329	73,374	2,370	3.06	4	34	4,522	45,218	36,687	90,435

TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employees	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
139	Peoples Bank of Georgia	Talbotton	61,057	72,494	9,170	11.06	3	27	3,035	27,317	24,165	81,950
140	Southern Bank	Sardis	43,864	68,696	9,695	12.41	5	27	2,921	15,774	13,739	78,869
141	First St. Bank, Randolph County	Cuthbert	95,632	69,168	17,524	11.56	3	40	3,868	38,684	34,584	77,367
142	Community Bank & Trust	LaGrange	99,810	73,890	12,620	10.89	1	19	2,246	19,090	18,473	76,358
143	Peoples Bank	Willacoochee	79,591	63,683	9,760	9.66	2	27	2,967	37,089	31,842	74,178
144	Bank of Hancock County	Sparta	26,078	56,476	16,497	20.97	1	21	3,485	73,183	56,476	73,183
145	Four County Bank	Allentown	52,551	60,168	10,500	14.79	1	13	5,455	70,910	60,168	70,910
146	F & M Bank and Trust Company	Manchester	45,343	60,743	3,399	5.11	1	24	2,833	67,987	60,743	67,987
147	Citizens State Bank	Reynolds	27,781	53,536	6,720	10.64	2	13	4,654	30,253	26,768	60,506
148	Talbot State Bank	Woodland	28,230	52,375	7,512	10.69	2	15	3,998	29,984	26,188	59,968
149	Southeast First National Bank	Summerville	18,714	52,795	7,004	11.76	3	17	3,526	19,983	17,598	59,948
150	Bank of Wrightsville	Wrightsville	36,439	51,090	5,701	10.39	1	14	4,085	57,194	51,090	57,194
151	First Bank of Pike	Molena	34,527	49,488	4,539	8.30	3	23	2,374	18,200	16,496	54,599
152	Bank of Edison	Edison	25,022	44,979	4,743	9.56	1	15	3,340	50,100	44,979	50,100
153	Wilkinson County Bank	Irwinton	28,400	38,368	8,262	17.19	1	10	4,688	46,883	38,368	46,883
154	Security State Bank	McRae	19,937	39,083	7,440	15.80	1	12	3,888	46,660	39,083	46,660
155	Carver State Bank	Savannah	24,749	33,203	4,429	10.56	2	17	2,427	20,626	16,602	41,252
156	Trust Bank	Lenox	23,251	33,941	3,994	10.38	3	23	1,670	12,805	11,314	38,414
157	Rochelle State Bank	Rochelle	10,259	22,246	4,902	17.62	1	5	5,448	27,241	22,246	27,241
158	Elberton FS&LA	Elberton	19,354	14,676	5,015	20.75	1	4	6,024	24,095	14,676	24,095
159	Bank of Lumber City	Lumber City	13,508	19,101	3,817	16.03	2	12	1,959	11,754	9,551	23,508
160	Tandem Bank	Tucker	0	1,384	18,255	NA	NA	15	1,385	NA	NA	20,774
161	Barwick Banking Company	Barwick	1,149	11,113	950	7.64	1	3	4,025	12,075	11,113	12,075
162	Loyal Trust Bank	Johns Creek	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		MEDIAN	126,333	154,962	20,925	11.31	3	41	4,385	58,652	50,347	183,510
		AVERAGE	1,642,533	1,767,296	273,605	12.00	16	265	4,910	88,772	74,782	2,247,824
		HIGH	160,549,897	169,246,694	26,552,570	27.18	1,161	21,241	22,446	1,205,574	931,433	221,424,201
		LOW	0	1,384	950	3.06	1	3	1,385	11,754	9,551	12,075

NET INTEREST MARGIN

Rank	Institution	City	Total Assets (\$000)	Loans / Deposits (%)	Securities / Assets (%)	Loan Growth (%)	Deposit Growth (%)	Yield on Loans (%)	Yield on Securities (TE) (%)	Cost of Funds (%)	Net Interest Margin (TE) (%)
1	Trust Bank	Lenox	38,414	68.5	5.3	(4.20)	4.69	9.01	2.41	0.80	6.21
2	Farmers State Bank	Dublin	127,294	74.4	17.3	8.35	5.82	7.59	2.82	0.39	5.67
3	Peoples Bank of Georgia	Talbotton	81,950	84.2	15.8	3.93	(2.59)	7.48	2.70	0.96	5.47
4	Bank of Soperton	Soperton	91,697	89.2	6.8	16.50	16.18	7.07	2.60	0.96	5.40
5	FNB South	Alma	386,701	92.5	6.6	7.26	3.98	7.15	1.96	0.91	5.39
6	First Bank of Pike	Molena	54,599	69.8	19.9	19.08	16.32	7.88	2.37	0.56	5.35
7	Embassy National Bank	Lawrenceville	104,336	96.8	0.0	11.95	(4.93)	8.02	2.65	1.55	5.33
8	Flint Community Bank	Albany	155,149	87.9	11.6	13.27	9.71	7.24	2.45	1.14	5.25
9	Heritage First Bank	Rome	145,398	92.0	8.2	9.10	9.66	6.32	2.31	0.60	5.25
10	Bank of Lumber City	Lumber City	23,508	70.7	12.7	1.45	(8.77)	7.92	2.32	0.52	5.24
11	Quantum National Bank	Suwanee	510,596	98.5	3.0	8.39	7.56	6.50	2.24	0.76	5.23
12	Community Bank & Trust	LaGrange	126,788	96.7	5.7	46.90	41.03	6.84	1.36	1.31	5.20
13	Carver State Bank	Savannah	41,252	74.5	6.2	(2.68)	4.68	7.45	2.36	0.79	5.14
14	First St. Bank, Randolph County	Cuthbert	151,642	72.1	20.1	32.88	17.85	7.04	2.49	0.21	5.13
15	First National Bank of Griffin	Griffin	206,068	80.9	3.7	27.28	1.33	5.83	1.74	0.47	5.12
16	Bank of Newington	Newington	145,497	95.4	0.7	8.96	10.59	7.24	1.91	1.71	5.11
17	Douglas National Bank	Douglas	178,728	97.1	4.0	0.15	(0.45)	6.26	2.39	0.83	5.08
18	Bank of Eastman	Eastman	163,867	81.4	6.0	(7.87)	(9.10)	6.37	2.47	0.57	5.07
19	Commercial State Bank	Donalsonville	76,358	58.6	11.2	(3.38)	(9.85)	6.96	2.80	0.24	5.07
20	Peoples Bank	Willacoochee	103,089	85.6	2.3	7.00	12.34	6.16	1.52	0.59	5.03
21	Pineland Bank	Alma	288,069	82.2	7.2	10.39	4.56	6.60	1.95	0.56	5.03
22	Comm. Bank of Pickens County	Jasper	217,581	83.5	9.8	11.11	32.53	6.48	2.55	0.83	4.99
23	WestSide Bank	Hiram	138,106	66.8	6.2	5.76	7.41	6.45	3.93	0.33	4.99
24	Family Bank	Pelham	100,238	97.5	7.9	9.06	4.23	6.23	2.05	0.76	4.98
25	Durden Banking Company	Twin City	178,944	76.6	28.3	3.45	(0.41)	6.94	2.21	0.39	4.97
26	South Georgia Bank	Glennville	157,688	76.5	20.0	5.56	0.52	7.32	2.68	0.87	4.90
27	First Port City Bank	Bainbridge	135,628	84.3	11.6	7.73	(0.21)	6.45	3.57	0.38	4.81
28	Citizens Bank & Trust, Inc.	Trenton	106,019	68.8	24.5	3.19	7.34	6.52	2.78	0.62	4.78
29	First State Bank of Blakely	Blakely	123,517	79.2	16.3	23.27	3.43	6.37	2.59	0.39	4.78
30	United National Bank	Cairo	224,189	118.2	4.9	1.85	1.95	6.11	2.63	1.18	4.75
31	Bank of Dudley	Dublin	217,633	82.9	12.2	(0.69)	(1.15)	5.93	2.18	0.31	4.73
32	Citizens Bank of The South	Sandersville	253,213	83.6	10.7	7.43	1.09	6.39	1.77	0.78	4.72
33	Claxton Bank	Claxton	117,804	73.2	22.8	(2.88)	(4.98)	6.51	2.67	0.54	4.70
34	State Bank of Cochran	Cochran	207,936	76.3	11.4	(8.70)	(2.15)	6.70	2.22	0.46	4.70
35	Morris Bank	Dublin	958,525	85.6	12.2	19.51	32.42	6.29	3.20	0.93	4.69
36	SunMark Community Bank	Hawkinsville	267,684	84.9	8.9	0.88	1.47	6.12	2.40	0.52	4.68
37	Altamaha Bank and Trust Co.	Vidalia	170,353	77.0	22.2	8.30	6.45	6.46	2.22	0.62	4.67
38	Geo. D. Warthen Bank	Sandersville	177,612	70.7	18.8	(5.70)	(2.46)	5.83	2.26	0.11	4.66
39	Greater Community Bank	Rome	220,742	90.6	2.7	12.84	21.92	6.31	2.50	1.11	4.65
40	Security State Bank	McRae	46,660	51.0	29.7	(14.25)	0.26	7.59	2.66	0.28	4.65
41	Wilcox County State Bank	Abbeville	110,995	93.6	10.6	1.00	1.49	6.51	1.97	0.97	4.63
42	Citizens Bank & Trust Company	Eastman	155,513	77.8	13.0	35.49	18.26	6.21	2.74	0.50	4.62
43	Citizens Bank of Swainsboro	Swainsboro	214,210	86.2	8.5	5.37	3.23	6.20	2.59	0.77	4.62
44	Bank of Dawson	Dawson	123,773	97.4	15.8	2.31	4.69	6.60	2.29	1.01	4.61
45	F & M Bank and Trust Company	Manchester	67,987	74.7	3.6	(2.83)	(3.03)	6.20	2.36	0.84	4.61
46	Pinnacle Bank	Elberton	960,336	83.3	12.5	4.19	11.11	5.60	2.72	0.26	4.59
47	Southern Bank & Trust	Clarkesville	224,546	88.6	9.3	15.96	22.06	6.16	2.60	1.11	4.59
48	PrimeSouth Bank	Waycross	669,272	89.9	10.2	20.75	21.42	6.06	2.67	0.91	4.58
49	One South Bank	Blakely	143,440	90.0	0.6	(0.74)	9.10	6.19	2.66	0.96	4.56
50	Peach State Bank & Trust	Gainesville	263,348	85.8	11.5	13.47	12.63	5.80	2.23	0.58	4.56
51	Southern Bank	Sardis	78,869	63.9	24.0	(7.63)	(0.88)	7.06	2.61	0.78	4.56
52	Heritage Southeast Bank	Jonesboro	1,287,116	82.8	8.1	135.40	155.87	5.98	2.07	0.80	4.54
53	Glennville Bank	Glennville	255,779	74.4	22.2	6.94	6.77	6.73	2.58	0.96	4.53
54	First Chatham Bank	Savannah	377,121	70.0	7.1	(3.73)	0.97	5.80	2.43	0.49	4.50
55	Bank of Monticello	Monticello	109,075	74.0	15.7	7.67	(4.66)	6.38	2.38	0.59	4.48
56	Four County Bank	Allentown	70,910	87.3	16.1	3.25	2.57	6.41	2.43	0.99	4.48
57	Piedmont Bank	Peachtree Corners	1,028,552	93.0	4.9	7.73	9.00	6.20	2.47	1.28	4.48
58	PromiseOne Bank	Duluth	435,524	85.1	10.0	13.48	18.62	7.30	3.06	2.01	4.48
59	Wilkinson County Bank	Irwinton	46,883	74.0	33.0	12.98	(2.52)	6.39	2.46	0.35	4.45
60	Commercial Bank	Crawford	229,155	92.6	9.1	2.77	0.57	5.69	1.86	0.58	4.44
61	Wheeler County State Bank	Alamo	92,266	84.0	11.2	1.58	(1.67)	5.84	2.02	0.44	4.44
62	Citizens Bank of Cochran	Cochran	105,240	79.7	8.8	13.50	21.50	6.16	1.91	1.03	4.43
63	First Bank	Dalton	399,563	92.1	12.5	13.37	10.81	6.06	2.60	1.09	4.43
64	Farmers State Bank	Lincolnton	124,870	90.1	20.1	2.15	(1.45)	5.68	2.28	0.46	4.42
65	River City Bank	Rome	162,451	75.2	23.1	(0.26)	3.41	5.95	2.39	0.59	4.41
66	Peoples Bank	Eatonton	130,029	66.9	14.4	(0.34)	6.20	5.52	2.22	0.22	4.39
67	Community Banking Company	Fitzgerald	160,075	89.9	9.6	6.55	5.39	5.86	2.80	0.76	4.38
68	Planters First Bank	Hawkinsville	303,848	87.2	11.6	(9.00)	(10.54)	5.51	2.29	0.50	4.37

NET INTEREST MARGIN

Rank	Institution	City	Total Assets (\$000)	Loans / Deposits (%)	Securities / Assets (%)	Loan Growth (%)	Deposit Growth (%)	Yield on Loans (%)	Yield on Securities (TE) (%)	Cost of Funds (%)	Net Interest Margin (TE) (%)
69	Persons Banking Company	Forsyth	316,694	69.7	21.2	4.24	(0.04)	5.71	2.47	0.31	4.35
70	Rabun County Bank	Clayton	183,510	82.6	2.4	5.89	2.74	5.51	2.89	0.37	4.35
71	Citizens Community Bank	Hahira	136,386	75.3	25.0	(0.66)	1.83	6.14	2.13	0.69	4.33
72	Citizens State Bank	Reynolds	60,506	51.9	29.9	6.60	3.41	7.11	2.22	0.60	4.33
73	First IC Bank	Doraville	702,494	80.3	7.4	29.68	58.86	6.68	2.40	1.72	4.30
74	First FS&LA of Valdosta	Valdosta	188,202	135.1	1.5	4.06	(0.82)	5.46	2.00	1.13	4.29
75	American Pride Bank	Macon	195,110	94.6	6.1	9.40	5.75	6.49	1.96	1.55	4.26
76	BankSouth	Greensboro	715,556	100.7	3.7	16.73	12.42	5.51	2.47	0.98	4.25
77	FNB of Coffee County	Douglas	520,689	97.0	11.5	3.08	0.79	6.40	2.28	1.44	4.25
78	Metro City Bank	Doraville	1,647,688	92.9	1.0	7.64	7.23	6.11	2.56	1.60	4.25
79	Southeastern Bank	Darien	421,084	63.7	28.7	10.83	(2.12)	6.02	2.67	0.26	4.25
80	Georgia Community Bank	Dawson	173,361	92.8	8.6	4.50	7.17	6.11	2.11	1.31	4.23
81	Bank of Madison	Madison	224,213	84.2	19.8	16.31	(1.21)	6.11	2.20	0.69	4.22
82	Exchange Bank	Milledgeville	256,330	69.5	30.2	(5.69)	3.83	5.76	2.79	0.57	4.19
83	Community Bank of Georgia	Baxley	361,143	87.5	9.5	1.61	2.40	6.05	2.46	1.29	4.17
84	Newton Federal Bank	Covington	310,310	104.4	1.3	11.13	4.06	5.48	2.31	1.12	4.17
85	United Community Bank	Blairsville	12,785,175	82.9	19.7	8.53	5.04	5.41	2.82	0.66	4.15
86	Georgia Primary Bank	Atlanta	219,749	78.3	13.1	13.98	24.11	6.66	2.41	1.65	4.14
87	Bank of Dade	Trenton	108,290	55.9	44.6	2.60	0.56	6.43	2.37	0.28	4.13
88	Century Bank of Georgia	Cartersville	198,540	58.0	21.0	(0.13)	1.51	6.14	2.65	0.48	4.13
89	First Covenant Bank	Commerce	112,422	34.9	19.0	(23.14)	(16.00)	7.65	2.93	0.06	4.12
90	Bank of Wrightsville	Wrightsville	57,194	71.3	26.7	12.84	0.26	6.08	2.01	0.58	4.09
91	Queensborough National B&T	Louisville	1,209,215	76.0	19.8	9.10	7.65	5.50	2.54	0.58	4.09
92	Bank of Camilla	Camilla	104,478	71.9	31.7	11.23	0.50	6.10	3.13	0.82	4.08
93	Mount Vernon Bank	Mount Vernon	131,079	63.4	26.0	(8.94)	(6.79)	6.24	2.03	0.71	4.07
94	Century Bank & Trust	Milledgeville	257,499	76.6	25.7	6.66	(0.71)	5.70	2.56	0.70	4.06
95	F&M Bank	Washington	267,222	67.8	34.5	0.42	(2.39)	6.27	2.66	0.79	4.05
96	American Commerce Bank	Bremen	339,352	104.1	1.5	16.58	12.58	6.02	2.60	1.83	4.04
97	Cadence Bank, N.A.	Atlanta	17,849,295	92.0	9.6	44.17	52.97	5.75	2.78	1.35	4.04
98	PeoplesSouth Bank	Colquitt	816,059	72.4	23.9	0.38	7.87	5.81	2.77	0.73	4.04
99	Bank of Hancock County	Sparta	73,183	46.2	59.8	(5.67)	(5.78)	7.52	2.74	0.54	4.03
100	Citizens Trust Bank	Atlanta	415,079	78.6	21.4	10.61	1.86	5.38	2.41	0.32	4.02
101	Farmers & Merchants Bank	Eatonton	181,367	65.2	26.1	17.20	2.16	6.17	2.13	0.40	4.01
102	Liberty First Bank	Monroe	133,840	75.0	28.6	(5.56)	4.08	6.17	2.15	1.12	4.01
103	South Coast Bank & Trust	Brunswick	137,577	87.4	9.7	1.57	7.94	5.57	2.30	1.14	4.01
104	Ameris Bank	Atlanta	17,675,175	102.4	8.4	61.83	49.09	5.21	2.97	0.93	4.00
105	South Georgia Banking Co.	Tifton	443,092	64.1	16.7	0.68	1.75	5.88	2.49	0.51	3.99
106	Bank of Hazlehurst	Hazlehurst	118,774	64.8	25.0	(12.71)	(8.67)	5.68	2.36	0.24	3.98
107	United Bank	Zebulon	1,459,036	54.6	28.5	8.72	6.02	6.33	2.35	0.39	3.98
108	Gwinnett Community Bank	Duluth	223,173	69.6	15.4	0.98	(9.30)	5.71	2.25	0.66	3.96
109	Citizens National Bank, Quitman	Quitman	99,026	88.9	12.3	(0.33)	0.62	5.85	2.68	1.04	3.94
110	First State Bank	Wrens	215,964	87.3	10.4	7.51	20.39	5.59	3.20	1.04	3.94
111	North Georgia National Bank	Calhoun	122,755	69.6	29.8	5.32	(2.58)	6.02	2.23	0.54	3.94
112	Citizens Bank of Georgia	Cumming	329,438	70.5	30.4	4.12	5.86	5.53	2.29	0.57	3.92
113	Farmers & Merchants Bank	Lakeland	490,892	82.1	10.5	(8.10)	(2.81)	5.95	2.01	1.25	3.92
114	Signature Bank of Georgia	Sandy Springs	144,790	71.3	18.7	40.58	49.93	5.78	2.46	0.64	3.92
115	Commercial Banking Company	Valdosta	90,435	65.9	23.5	(7.82)	9.10	6.33	2.68	0.86	3.90
116	Southwest Georgia Bank	Moultrie	545,938	84.2	18.8	7.44	9.19	5.54	2.55	0.92	3.90
117	Legacy State Bank	Loganville	110,746	92.0	11.1	16.99	12.36	5.31	2.39	0.98	3.89
118	Oconee State Bank	Watkinsville	355,856	76.8	16.9	12.08	6.41	5.14	2.18	0.35	3.88
119	AB&T National Bank	Albany	191,573	109.0	0.7	12.70	9.84	5.00	3.54	0.96	3.83
120	Bank of Edison	Edison	50,100	55.6	42.9	(1.09)	9.77	6.97	2.49	0.92	3.83
121	FNB of Waynesboro	Waynesboro	261,527	89.3	1.8	5.51	22.01	5.23	2.05	1.11	3.82
122	Cornerstone Bank	Atlanta	192,840	86.0	17.6	(11.83)	(18.20)	5.77	2.52	1.08	3.81
123	First Century Bank, NA	Gainesville	157,124	11.1	16.5	(13.78)	13.75	15.07	2.72	0.20	3.81
124	SouthCrest Bank NA	Atlanta	522,056	76.7	26.1	3.75	(2.02)	5.31	2.85	0.60	3.80
125	Talbot State Bank	Woodland	59,968	53.9	32.0	1.75	(6.26)	8.04	4.70	2.40	3.80
126	Synovus Bank	Columbus	47,572,438	96.5	14.5	42.68	41.99	5.10	2.97	0.85	3.79
127	First Peoples Bank	Pine Mountain	282,714	42.7	34.4	(1.12)	4.08	6.12	2.58	0.20	3.77
128	Citizens Bank	Nashville	245,920	80.4	14.7	3.60	(1.73)	5.53	1.60	0.83	3.76
129	Citizens Bank of Americus	Americus	330,763	62.8	19.5	4.79	6.46	6.10	2.45	0.78	3.76
130	Bank of Alapaha	Alapaha	176,895	82.3	12.5	6.37	11.23	6.16	2.32	1.46	3.75
131	Peoples Bank	Lyons	74,178	67.2	21.8	0.44	(5.17)	5.75	2.50	0.71	3.71
132	Farmers and Merchants Bank	Sylvania	114,486	45.3	35.2	(0.87)	2.32	6.90	2.36	0.48	3.70
133	First National Community Bank	Chatsworth	171,780	91.5	12.1	14.06	8.54	5.59	2.41	1.23	3.70
134	Northeast Georgia Bank	Lavonia	460,377	58.0	22.9	0.80	(1.00)	5.54	2.30	0.43	3.69
135	First American B&T	Athens	554,611	79.2	12.8	8.40	4.88	5.15	2.38	0.61	3.68
136	First Southern Bank	Patterson	288,216	79.0	8.1	66.39	80.08	4.85	1.63	0.48	3.68

NET INTEREST MARGIN

Rank	Institution	City	Total Assets (\$000)	Loans / Deposits (%)	Securities / Assets (%)	Loan Growth (%)	Deposit Growth (%)	Yield on Loans (%)	Yield on Securities (TE) (%)	Cost of Funds (%)	Net Interest Margin (TE) (%)	
137	West Central Georgia Bank	Thomaston	119,820	51.7	48.1	(0.53)	(12.06)	6.81	2.42	0.47	3.67	
138	Colony Bank	Fitzgerald	1,473,499	77.2	25.0	24.13	23.70	5.55	2.39	0.87	3.66	
139	Thomasville National Bank	Thomasville	953,903	96.8	6.2	9.93	15.97	5.50	2.47	1.22	3.64	
140	Guardian Bank	Valdosta	418,908	72.3	25.2	(0.66)	2.15	5.46	2.32	0.89	3.63	
141	Peoples Bank & Trust	Buford	334,038	50.4	34.1	10.55	5.83	6.16	2.53	0.55	3.62	
142	Planters and Citizens Bank	Camilla	99,800	45.9	40.2	21.21	4.87	6.60	2.54	0.35	3.61	
143	Georgia Banking Company	Sandy Springs	575,241	113.5	2.9	43.22	38.50	5.81	2.61	2.24	3.55	
144	Rochelle State Bank	Rochelle	27,241	46.1	42.1	6.33	0.64	7.46	2.43	1.14	3.54	
145	Elberton FS&LA	Elberton	24,095	131.9	16.2	7.85	(8.06)	4.37	2.96	0.74	3.53	
146	TC Federal Bank	Thomasville	310,685	91.5	7.6	3.42	6.98	4.72	2.78	1.12	3.39	
147	Waycross Bank & Trust	Waycross	179,346	51.7	31.5	(6.83)	6.54	5.24	2.31	0.47	3.39	
148	FNB of Decatur County	Bainbridge	77,367	48.3	44.5	4.63	0.65	6.24	2.35	0.73	3.35	
149	Affinity Bank	Atlanta	328,102	102.3	5.3	11.37	20.10	4.86	3.21	1.31	3.32	
150	Merchants & Citizens Bank	McRae	103,389	42.4	50.0	(4.22)	(0.81)	6.00	2.40	0.51	3.27	
151	SunTrust Bank	Atlanta	221,424,201	94.9	14.2	7.53	3.50	4.40	2.78	0.74	3.22	
152	Vinings Bank	Smyrna	375,739	41.0	49.8	16.25	32.67	6.41	2.88	1.19	3.20	
153	Bank of LaFayette, Georgia	Lafayette	258,165	45.9	56.4	6.34	3.76	5.75	2.66	0.77	3.08	
154	Farmers Bank	Greensboro	95,279	59.7	39.6	11.77	11.03	5.81	2.45	1.21	3.01	
155	Atlantic Capital Bank, NA	Atlanta	2,411,147	98.6	13.7	(9.99)	(22.25)	4.06	2.58	0.88	3.00	
156	Touchmark National Bank	Alpharetta	407,669	103.7	5.2	(0.36)	4.36	5.15	2.23	2.15	2.92	
157	First Bank of Coastal Georgia	Pembroke	113,236	39.8	62.1	(3.94)	7.80	5.58	2.56	0.83	2.84	
158	Southeast First National Bank	Summerville	59,948	35.5	59.3	7.79	4.94	7.31	1.83	1.13	2.58	
159	Vidalia Federal Savings Bank	Vidalia	201,567	37.1	50.5	0.97	(8.60)	5.21	2.33	0.96	2.37	
160	Barwick Banking Company	Barwick	12,075	10.3	47.3	(11.68)	13.99	8.45	2.03	0.74	2.03	
161	Loyal Trust Bank	Johns Creek	NA	NA	NA	NA	NA	NA	NA	NA	NA	
162	Tandem Bank	Tucker	20,774	0.0	0.0	NA	NA	NA	NA	NA	NA	
			MEDIAN	183,510	79.0	14.4	5.83	4.16	6.12	2.44	0.76	4.23
			AVERAGE	2,247,824	76.7	17.9	7.98	7.81	6.23	2.46	0.81	4.23
			HIGH	221,424,201	135.1	62.1	135.40	155.87	15.07	4.70	2.40	6.21
			LOW	12,075	0.0	0.0	(23.14)	(22.25)	4.06	1.36	0.06	2.03

NON-INTEREST INCOME

Rank	Institution	City	Net Income (\$000)	Non Interest Income (\$000)	Service Charges / Avg Assets (%)	Gain on Sale of Loans / Avg Assets (%)	Gain on Sale of OREO / Avg Assets (%)	Other Non Int Inc / Avg Assets (%)	Total Non Interest Income / Avg Assets (%)
1	BankSouth	Greensboro	10,966	43,669	0.16	4.65	(0.00)	1.99	6.79
2	First Century Bank, NA	Gainesville	3,407	4,384	0.00	0.00	(0.01)	2.86	2.86
3	Metro City Bank	Doraville	43,785	39,634	0.07	0.87	0.00	1.70	2.63
4	Waycross Bank & Trust	Waycross	3,182	4,168	0.10	0.00	0.02	2.39	2.51
5	Embassy National Bank	Lawrenceville	2,971	2,609	0.17	1.85	(0.12)	0.53	2.43
6	PromiseOne Bank	Duluth	11,821	8,332	0.18	1.22	(0.00)	0.67	2.07
7	Planters First Bank	Hawkinsville	4,528	6,094	0.65	0.44	(0.00)	0.82	1.90
8	Georgia Banking Company	Sandy Springs	3,145	7,113	0.04	1.06	(0.00)	0.58	1.68
9	United Bank	Zebulon	34,217	23,578	0.63	0.08	(0.00)	0.97	1.68
10	First IC Bank	Doraville	10,538	9,388	0.22	0.84	0.00	0.57	1.63
11	First Chatham Bank	Savannah	3,858	5,945	0.30	1.12	(0.38)	0.58	1.61
12	First Covenant Bank	Commerce	1,419	2,102	0.07	0.00	(2.08)	3.59	1.57
13	Thomasville National Bank	Thomasville	17,938	13,317	0.06	0.00	(0.00)	1.36	1.42
14	SunTrust Bank	Atlanta	2,623,457	2,990,704	0.28	(0.02)	0.00	1.14	1.40
15	Douglas National Bank	Douglas	5,511	2,528	0.44	0.00	0.00	0.94	1.38
16	Queensborough National B&T	Louisville	14,316	15,763	0.68	0.00	0.00	0.67	1.35
17	Pinnacle Bank	Elberton	11,927	12,279	0.97	0.00	(0.01)	0.34	1.30
18	Ameris Bank	Atlanta	165,215	161,816	0.27	0.73	0.00	0.26	1.26
19	Citizens Trust Bank	Atlanta	4,387	5,137	0.87	0.00	0.01	0.38	1.25
20	SunMark Community Bank	Hawkinsville	3,650	3,404	0.29	0.00	(0.03)	0.99	1.25
21	Bank of Lumber City	Lumber City	151	304	0.75	0.00	0.05	0.45	1.25
22	F & M Bank and Trust Company	Manchester	5	833	0.71	0.00	0.00	0.52	1.23
23	First Port City Bank	Bainbridge	2,310	718	0.13	0.00	0.00	0.59	1.16
24	South Coast Bank & Trust	Brunswick	2,093	1,493	0.15	0.68	0.00	0.29	1.13
25	Carver State Bank	Savannah	(101)	459	0.47	0.01	(0.16)	0.80	1.12
26	Peoples Bank	Willacoochee	584	582	0.41	0.00	0.00	0.80	1.11
27	Oconee State Bank	Watkinsville	2,483	3,698	0.17	0.10	0.00	0.80	1.07
28	First American B&T	Athens	7,341	5,839	0.37	0.00	0.00	0.69	1.07
29	FNB South	Alma	8,778	4,028	0.50	0.00	0.11	0.45	1.07
30	Southeastern Bank	Darien	7,271	4,322	0.28	0.00	0.22	0.52	1.02
31	Citizens Bank of Swainsboro	Swainsboro	2,776	2,014	0.39	0.00	0.01	0.56	0.96
32	Farmers State Bank	Lincolnton	2,271	1,119	0.75	0.00	(0.28)	0.48	0.94
33	Claxton Bank	Claxton	1,325	1,140	0.27	0.27	(0.02)	0.42	0.94
34	First Peoples Bank	Pine Mountain	1,915	882	0.31	0.00	(0.00)	0.53	0.94
35	Colony Bank	Fitzgerald	12,720	12,504	0.33	0.00	0.06	0.53	0.93
36	Southwest Georgia Bank	Moultrie	5,192	4,902	0.18	0.00	0.00	0.72	0.91
37	Citizens Bank & Trust, Inc.	Trenton	1,325	904	0.49	0.00	(0.00)	0.41	0.90
38	Durden Banking Company	Twin City	3,778	1,570	0.51	0.00	0.06	0.32	0.89
39	Altamaha Bank and Trust Co.	Vidalia	1,988	1,389	0.49	0.00	(0.09)	0.45	0.85
40	Bank of Soperton	Soperton	1,408	708	0.56	0.00	(0.00)	0.28	0.84
41	First Southern Bank	Patterson	1,752	661	0.35	0.00	(0.22)	0.61	0.83
42	First National Bank of Griffin	Griffin	2,714	2,593	0.39	0.04	(0.03)	0.52	0.83
43	American Pride Bank	Macon	3,158	1,578	0.17	0.34	0.00	0.31	0.83
44	South Georgia Banking Co.	Tifton	5,524	3,674	0.41	0.00	(0.00)	0.41	0.81
45	United Community Bank	Blairsville	186,958	101,135	0.18	0.20	0.00	0.42	0.81
46	Community Bank of Georgia	Baxley	5,520	348	0.24	0.00	0.00	0.48	0.78
47	Northeast Georgia Bank	Lavonia	8,415	3,614	0.23	0.00	(0.01)	0.56	0.78
48	River City Bank	Rome	1,916	1,231	0.11	0.00	(0.00)	0.66	0.77
49	Peoples Bank	Lyons	880	642	0.56	0.00	(0.01)	0.36	0.77
50	PrimeSouth Bank	Waycross	9,098	4,766	0.24	0.21	0.01	0.31	0.77
51	South Georgia Bank	Glennville	3,775	1,213	0.47	0.00	0.11	0.19	0.77
52	SouthCrest Bank NA	Atlanta	4,984	4,123	0.40	0.00	(0.01)	0.38	0.77
53	Comm. Bank of Pickens County	Jasper	4,613	2,738	0.13	0.20	(0.04)	0.31	0.77
54	Bank of Camilla	Camilla	1,131	800	0.33	0.00	(0.00)	0.44	0.77
55	Century Bank & Trust	Milledgeville	3,774	1,981	0.15	0.06	0.00	0.55	0.76
56	Bank of Dudley	Dublin	2,899	1,679	0.28	0.10	(0.01)	0.39	0.76
57	Community Banking Company	Fitzgerald	2,392	1,205	0.35	0.00	0.01	0.40	0.75
58	Wilcox County State Bank	Abbeville	1,270	808	0.36	(0.00)	(0.01)	0.41	0.75
59	Pineland Bank	Alma	2,305	2,009	0.47	0.00	(0.01)	0.26	0.72
60	Mount Vernon Bank	Mount Vernon	1,894	934	0.44	0.00	(0.00)	0.27	0.71
61	Family Bank	Pelham	781	674	0.48	0.00	(0.01)	0.24	0.71
62	West Central Georgia Bank	Thomaston	1,695	897	0.50	0.00	(0.00)	0.21	0.70
63	Citizens Bank & Trust Company	Eastman	1,346	989	0.45	0.04	(0.19)	0.39	0.69
64	Cadence Bank, N.A.	Atlanta	205,699	112,336	0.12	0.05	(0.00)	0.52	0.69
65	Newton Federal Bank	Covington	653	2,117	0.21	0.00	0.04	0.44	0.69
66	Heritage First Bank	Rome	1,333	928	0.28	0.14	(0.07)	0.32	0.68
67	Exchange Bank	Milledgeville	3,073	1,681	0.43	0.05	(0.06)	0.25	0.67
68	Peoples Bank	Eatonton	1,244	1,367	0.34	0.00	(0.03)	0.11	0.66

NON-INTEREST INCOME

Rank	Institution	City	Net Income (\$000)	Non Interest Income (\$000)	Service Charges / Avg Assets (%)	Gain on Sale of Loans / Avg Assets (%)	Gain on Sale of OREO / Avg Assets (%)	Other Non Int Inc / Avg Assets (%)	Total Non Interest Income / Avg Assets (%)
69	Greater Community Bank	Rome	2,786	1,325	0.24	0.19	(0.02)	0.25	0.66
70	Commercial Bank	Crawford	2,771	1,433	0.46	0.00	(0.01)	0.35	0.66
71	Glennville Bank	Glennville	3,151	1,585	0.34	0.00	(0.03)	0.34	0.66
72	One South Bank	Blakely	1,060	906	0.19	0.00	0.00	0.45	0.65
73	Bank of Hazlehurst	Hazlehurst	896	812	0.53	0.00	0.09	0.01	0.64
74	Persons Banking Company	Forsyth	1,134	1,921	0.41	0.00	(0.16)	0.36	0.61
75	Synovus Bank	Columbus	545,881	263,754	0.20	0.05	(0.00)	0.37	0.61
76	WestSide Bank	Hiram	1,000	813	0.37	0.00	0.01	0.23	0.60
77	F&M Bank	Washington	2,571	1,603	0.23	0.00	(0.03)	0.40	0.60
78	Bank of Wrightsville	Wrightsville	754	342	0.18	0.00	0.00	0.42	0.60
79	First St. Bank, Randolph County	Cuthbert	1,931	297	0.28	0.00	0.00	0.29	0.60
80	Peoples Bank of Georgia	Talbotton	758	499	0.28	0.00	0.01	0.31	0.60
81	First State Bank of Blakely	Blakely	(850)	1,923	0.20	0.00	(0.00)	0.45	0.58
82	Bank of Alapaha	Alapaha	1,490	953	0.37	0.00	0.00	0.21	0.58
83	First Bank	Dalton	5,661	2,217	0.19	0.05	0.01	0.34	0.58
84	Heritage Southeast Bank	Jonesboro	1,176	3,414	0.31	0.05	(0.08)	0.29	0.57
85	Touchmark National Bank	Alpharetta	5,748	2,334	0.01	0.41	0.00	0.15	0.57
86	Bank of Monticello	Monticello	1,759	606	0.20	0.00	(0.01)	0.38	0.56
87	Bank of Eastman	Eastman	1,189	948	0.46	0.00	(0.21)	0.31	0.56
88	Flint Community Bank	Albany	2,121	1,185	0.11	0.00	0.00	0.20	0.55
89	Bank of Dawson	Dawson	2,092	662	0.42	0.00	(0.00)	0.14	0.55
90	AB&T National Bank	Albany	1,985	1,039	0.15	0.00	0.01	0.39	0.55
91	Citizens Bank of Americus	Americus	4,668	1,771	0.26	0.00	0.01	0.28	0.55
92	Farmers and Merchants Bank	Sylvania	1,212	582	0.37	0.00	0.00	0.16	0.53
93	FNB of Waynesboro	Waynesboro	2,865	1,579	0.57	0.00	0.00	0.41	0.52
94	Peoples Bank & Trust	Buford	3,219	1,675	0.13	(0.00)	(0.01)	0.40	0.52
95	State Bank of Cochran	Cochran	5,069	1,084	0.27	0.00	(0.00)	0.24	0.51
96	Signature Bank of Georgia	Sandy Springs	(732)	644	0.04	0.45	(0.29)	0.32	0.51
97	Rochelle State Bank	Rochelle	(172)	138	0.45	0.00	0.00	0.06	0.51
98	Peach State Bank & Trust	Gainesville	2,331	1,189	0.08	0.25	(0.01)	0.19	0.51
99	Geo. D. Warthen Bank	Sandersville	1,217	907	0.29	0.00	(0.17)	0.38	0.50
100	Security State Bank	McRae	782	230	0.43	0.00	0.03	0.04	0.50
101	United National Bank	Cairo	3,136	1,072	0.20	0.00	0.00	0.29	0.49
102	Planters and Citizens Bank	Camilla	727	502	0.16	0.00	0.03	0.29	0.49
103	Vinings Bank	Smyrna	2,830	1,573	0.01	0.39	(0.03)	0.11	0.48
104	Georgia Primary Bank	Atlanta	2,104	933	0.14	0.22	0.00	0.11	0.48
105	Farmers State Bank	Dublin	1,715	591	0.24	0.00	0.00	0.23	0.47
106	Rabun County Bank	Clayton	4,073	828	0.15	0.20	(0.32)	0.44	0.47
107	Morris Bank	Dublin	15,430	3,938	0.26	0.03	(0.01)	0.19	0.47
108	Commercial Banking Company	Valdosta	944	1,517	0.34	0.00	(0.04)	0.11	0.46
109	Southern Bank & Trust	Clarkesville	2,455	931	0.19	0.00	0.00	0.27	0.46
110	North Georgia National Bank	Calhoun	488	579	0.20	0.00	0.00	0.26	0.46
111	Trust Bank	Lenox	134	177	0.55	0.42	(1.35)	0.83	0.45
112	Century Bank of Georgia	Cartersville	2,809	865	0.21	0.00	(0.27)	0.50	0.44
113	Wilkinson County Bank	Irwinton	611	211	0.32	0.00	0.00	0.13	0.44
114	Quantum National Bank	Suwanee	14,737	2,141	0.03	0.16	0.00	0.26	0.44
115	Bank of Edison	Edison	456	210	0.24	0.00	(0.03)	0.22	0.43
116	Guardian Bank	Valdosta	5,954	1,756	0.12	0.00	0.02	0.28	0.42
117	Bank of Madison	Madison	2,414	949	0.14	0.00	0.05	0.24	0.42
118	Four County Bank	Allentown	1,370	298	0.37	0.00	(0.05)	0.11	0.42
119	Bank of Dade	Trenton	2,143	462	0.22	0.00	(0.06)	0.26	0.42
120	First National Community Bank	Chatsworth	1,453	1,612	0.22	0.00	0.00	0.28	0.42
121	Wheeler County State Bank	Alamo	1,087	385	0.31	0.00	(0.00)	0.11	0.42
122	Citizens Bank of Cochran	Cochran	498	381	0.10	0.00	(0.01)	0.32	0.41
123	PeoplesSouth Bank	Colquitt	11,902	3,272	0.13	0.00	0.06	0.21	0.40
124	Bank of LaFayette, Georgia	Lafayette	2,110	1,014	0.17	0.00	(0.00)	0.21	0.38
125	Bank of Hancock County	Sparta	747	284	0.22	0.00	0.02	0.14	0.38
126	FNB of Coffee County	Douglas	7,009	1,671	0.30	0.00	0.00	0.18	0.38
127	Georgia Community Bank	Dawson	640	643	0.24	0.00	0.02	0.12	0.38
128	Bank of Newington	Newington	1,378	509	0.08	0.08	(0.00)	0.23	0.38
129	FNB of Decatur County	Bainbridge	418	737	0.14	0.00	0.00	0.10	0.38
130	Liberty First Bank	Monroe	1,530	487	0.26	0.00	0.00	0.11	0.37
131	Citizens Community Bank	Hahira	1,502	493	0.32	0.00	(0.30)	0.34	0.36
132	Citizens Bank of The South	Sandersville	2,529	887	0.21	0.00	(0.11)	0.26	0.36
133	Citizens State Bank	Reynolds	648	215	0.22	0.01	(0.01)	0.13	0.35
134	Citizens National Bank, Quitman	Quitman	1,191	356	0.19	0.00	0.02	0.14	0.35
135	Community Bank & Trust	LaGrange	1,538	(407)	0.38	0.20	(1.72)	0.11	0.34
136	First State Bank	Wrens	2,028	828	0.37	0.00	(0.02)	0.22	0.34

NON-INTEREST INCOME

Rank	Institution	City	Net Income (\$000)	Non Interest Income (\$000)	Service Charges / Avg Assets (%)	Gain on Sale of Loans / Avg Assets (%)	Gain on Sale of OREO / Avg Assets (%)	Other Non Int Inc / Avg Assets (%)	Total Non Interest Income / Avg Assets (%)
137	Cornerstone Bank	Atlanta	(1,244)	738	0.04	0.11	(0.09)	0.28	0.34
138	Merchants & Citizens Bank	McRae	792	364	0.14	0.00	(0.02)	0.22	0.34
139	Talbot State Bank	Woodland	581	200	0.04	0.00	0.27	0.03	0.33
140	TC Federal Bank	Thomasville	892	995	0.08	0.09	(0.00)	0.16	0.33
141	Gwinnett Community Bank	Duluth	1,575	731	0.11	0.00	0.07	0.14	0.32
142	Citizens Bank	Nashville	2,287	798	0.25	0.00	(0.13)	0.20	0.32
143	Atlantic Capital Bank, NA	Atlanta	54,759	8,448	0.08	(0.03)	0.01	0.27	0.32
144	First Bank of Coastal Georgia	Pembroke	705	367	0.13	0.00	0.04	0.14	0.31
145	First FS&LA of Valdosta	Valdosta	474	562	0.17	0.00	(0.05)	0.18	0.31
146	Citizens Bank of Georgia	Cumming	4,390	970	0.06	0.00	(0.01)	0.25	0.30
147	Farmers Bank	Greensboro	453	293	0.13	0.00	0.00	0.17	0.29
148	First Bank of Pike	Molena	144	148	0.36	0.00	(0.49)	0.42	0.29
149	Vidalia Federal Savings Bank	Vidalia	454	590	0.06	0.00	0.03	0.20	0.28
150	American Commerce Bank	Bremen	4,392	867	0.09	0.13	(0.03)	0.09	0.27
151	Piedmont Bank	Peachtree Corners	15,125	2,552	0.06	0.06	0.00	0.14	0.26
152	Southern Bank	Sardis	483	206	0.22	0.00	(0.07)	0.12	0.26
153	Southeast First National Bank	Summerville	71	123	0.14	0.00	0.00	0.07	0.21
154	Barwick Banking Company	Barwick	(16)	25	0.19	0.00	0.00	0.01	0.20
155	Farmers & Merchants Bank	Eatonton	1,701	243	0.18	0.00	(0.18)	0.13	0.13
156	Affinity Bank	Atlanta	2,584	377	0.02	0.00	(0.04)	0.14	0.12
157	Farmers & Merchants Bank	Lakeland	307	487	0.23	0.01	(0.30)	0.17	0.10
158	Elberton FS&LA	Elberton	(1)	3	0.00	0.00	0.00	0.01	0.01
159	Legacy State Bank	Loganville	1,170	(7)	0.04	0.02	(0.18)	0.12	(0.01)
160	Commercial State Bank	Donalsonville	(791)	439	0.36	0.00	0.00	0.64	(0.50)
161	Loyal Trust Bank	Johns Creek	NA	NA	NA	NA	NA	NA	NA
162	Tandem Bank	Tucker	NA	NA	NA	NA	NA	NA	NA
		MEDIAN	2,093	992	0.24	0.00	(0.00)	0.31	0.59
		AVERAGE	26,989	25,149	0.27	0.12	(0.06)	0.42	0.75
		HIGH	2,623,457	2,990,704	0.97	4.65	0.27	3.59	6.79
		LOW	(1,244)	(407)	0.00	(0.03)	(2.08)	0.01	(0.50)

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
1	Atlantic Capital Bank, NA	Atlanta	2,411,147	12,239	47.0	0.93	0.14	0.43	1.49
2	Touchmark National Bank	Alpharetta	407,669	15,099	47.0	1.00	0.08	0.55	1.63
3	Affinity Bank	Atlanta	328,102	11,314	67.0	1.29	0.24	0.67	2.21
4	Citizens Bank of Georgia	Cumming	329,438	6,101	54.3	1.26	0.18	0.76	2.21
5	Vidalia Federal Savings Bank	Vidalia	201,567	6,719	88.6	1.29	0.15	0.82	2.26
6	Synovus Bank	Columbus	47,572,438	9,486	53.6	1.16	0.35	0.75	2.26
7	Citizens Bank of Americus	Americus	330,763	6,615	54.0	1.18	0.24	0.84	2.26
8	Cadence Bank, N.A.	Atlanta	17,849,295	9,802	48.3	1.31	0.26	0.70	2.26
9	Northeast Georgia Bank	Lavonia	460,377	4,796	55.5	1.27	0.34	0.68	2.29
10	FNB of Coffee County	Douglas	206,068	4,906	69.1	1.93	0.35	1.10	2.33
11	Piedmont Bank	Peachtree Corners	1,028,552	8,228	51.9	1.54	0.24	0.55	2.33
12	Bank of LaFayette, Georgia	Lafayette	258,165	4,529	68.5	1.41	0.38	0.54	2.33
13	Barwick Banking Company	Barwick	12,075	4,025	108.9	1.29	0.29	0.76	2.34
14	Thomasville National Bank	Thomasville	953,903	8,153	47.0	1.41	0.21	0.74	2.36
15	Guardian Bank	Valdosta	418,908	7,100	60.1	1.10	0.22	1.05	2.37
16	American Commerce Bank	Bremen	339,352	7,713	54.0	1.44	0.20	0.75	2.39
17	Legacy State Bank	Loganville	110,746	6,922	65.4	1.23	0.21	0.97	2.41
18	Quantum National Bank	Suwanee	510,596	8,803	44.0	1.45	0.17	0.82	2.44
19	PeoplesSouth Bank	Colquitt	816,059	4,534	56.1	1.36	0.29	0.80	2.45
20	Community Bank & Trust	LaGrange	76,358	2,246	121.4	2.18	0.60	2.02	2.46
21	Citizens National Bank, Quitman	Quitman	99,026	4,716	62.4	1.45	0.45	0.62	2.52
22	United Community Bank	Blairsville	12,785,175	5,525	53.9	1.45	0.26	0.81	2.52
23	First Bank of Coastal Georgia	Pembroke	113,236	3,653	78.7	1.31	0.29	0.95	2.55
24	West Central Georgia Bank	Thomaston	119,820	3,744	59.0	1.65	0.38	0.52	2.55
25	Southeast First National Bank	Summerville	59,948	3,526	91.2	1.37	0.31	0.89	2.57
26	Farmers Bank	Greensboro	95,279	5,293	81.1	1.45	0.20	0.96	2.61
27	SunTrust Bank	Atlanta	221,424,201	10,424	59.9	1.34	0.25	1.04	2.63
28	Bank of Hazlehurst	Hazlehurst	118,774	4,096	60.6	1.24	0.26	1.14	2.64
29	Peoples Bank & Trust	Buford	334,038	6,303	67.7	1.43	0.19	1.02	2.64
30	Merchants & Citizens Bank	McRae	103,389	5,442	75.6	1.31	0.16	1.17	2.64
31	Bank of Alapaha	Alapaha	176,895	4,020	62.0	1.57	0.31	0.76	2.64
32	FNB of Waynesboro	Waynesboro	135,628	3,875	58.9	1.65	0.48	1.28	2.67
33	Community Bank of Georgia	Baxley	126,788	6,673	49.1	1.35	0.22	0.90	2.68
34	Metro City Bank	Doraville	1,647,688	8,157	40.5	1.69	0.31	0.69	2.69
35	Four County Bank	Allentown	70,910	5,455	55.8	1.45	0.16	1.10	2.70
36	Farmers and Merchants Bank	Sylvania	114,486	4,403	62.0	1.46	0.19	1.07	2.71
37	Vinings Bank	Smyrna	375,739	9,164	74.6	1.90	0.31	0.51	2.72
38	AB&T National Bank	Albany	191,573	5,321	66.6	1.57	0.33	0.83	2.73
39	Citizens Bank	Nashville	245,920	3,616	73.7	1.50	0.23	1.01	2.74
40	South Georgia Banking Co.	Tifton	443,092	3,853	62.1	1.69	0.30	0.76	2.74
41	FNB South	Alma	386,701	4,716	46.3	1.35	0.35	1.04	2.75
42	State Bank of Cochran	Cochran	207,936	3,713	52.7	1.52	0.21	1.03	2.76
43	Century Bank & Trust	Milledgeville	257,499	5,150	59.2	1.58	0.29	0.90	2.76
44	Community Banking Company	Fitzgerald	160,075	4,851	56.9	1.61	0.18	0.97	2.77
45	FNB of Decatur County	Bainbridge	171,780	5,052	72.1	1.48	0.35	1.00	2.78
46	Comm. Bank of Pickens County	Jasper	361,143	6,227	56.6	1.28	0.16	1.23	2.79
47	Bank of Dade	Trenton	108,290	3,185	63.0	1.78	0.27	0.75	2.80
48	First American B&T	Athens	554,611	5,546	61.0	1.77	0.46	0.57	2.80
49	Rochelle State Bank	Rochelle	27,241	5,448	78.7	1.11	0.14	1.56	2.81
50	Morris Bank	Dublin	958,525	5,446	56.5	1.55	0.24	1.02	2.81
51	First Bank	Dalton	399,563	5,257	58.5	1.58	0.26	0.97	2.81
52	First National Community Bank	Chatsworth	288,216	3,743	71.0	1.69	0.31	1.03	2.83
53	First State Bank	Wrens	155,149	4,563	62.7	1.91	0.32	1.24	2.83
54	United National Bank	Cairo	224,189	7,232	55.0	1.72	0.30	0.84	2.86
55	Commercial Banking Company	Valdosta	229,155	3,696	67.7	2.04	0.68	0.51	2.90
56	Southeastern Bank	Darien	421,084	3,828	58.5	1.73	0.54	0.63	2.91
57	Liberty First Bank	Monroe	133,840	6,084	71.5	1.69	0.26	0.97	2.92
58	Wilkinson County Bank	Irwinton	46,883	4,688	63.3	1.42	0.19	1.31	2.92
59	Century Bank of Georgia	Cartersville	198,540	5,673	69.7	1.65	0.25	1.05	2.95
60	Farmers & Merchants Bank	Lakeland	490,892	4,196	77.9	1.65	0.24	1.07	2.95
61	Bank of Madison	Madison	224,213	3,934	66.3	2.02	0.39	0.57	2.98
62	United Bank	Zebulon	1,459,036	3,648	54.9	1.82	0.44	0.72	2.99
63	Georgia Primary Bank	Atlanta	219,749	6,867	66.7	2.03	0.19	0.78	3.00
64	Bank of Wrightsville	Wrightsville	57,194	4,085	67.3	1.59	0.43	0.99	3.01
65	First Southern Bank	Patterson	123,517	2,375	100.4	2.73	0.62	1.62	3.03
66	Douglas National Bank	Douglas	178,728	6,163	50.1	1.72	0.17	1.14	3.03
67	F&M Bank	Washington	267,222	4,310	67.7	1.79	0.24	1.00	3.03
68	South Georgia Bank	Glennville	157,688	3,667	55.0	1.87	0.26	0.91	3.04
69	First IC Bank	Doraville	702,494	6,445	52.3	1.70	0.36	0.99	3.05

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
70	Bank of Monticello	Monticello	109,075	4,742	62.7	1.63	0.27	1.16	3.06
71	SouthCrest Bank NA	Atlanta	522,056	5,069	71.8	1.67	0.44	0.94	3.06
72	Exchange Bank	Milledgeville	256,330	3,245	65.8	1.81	0.59	0.67	3.07
73	Citizens State Bank	Reynolds	60,506	4,654	73.3	1.59	0.44	1.04	3.07
74	South Coast Bank & Trust	Brunswick	137,577	5,732	62.4	1.39	0.36	1.34	3.08
75	Planters and Citizens Bank	Camilla	99,800	5,253	77.0	1.63	0.32	1.13	3.08
76	Mount Vernon Bank	Mount Vernon	131,079	4,228	68.1	1.69	0.29	1.11	3.09
77	Bank of Dawson	Dawson	123,773	4,951	60.4	1.84	0.22	1.03	3.09
78	Peoples Bank	Lyons	103,089	3,818	66.5	2.15	0.45	0.97	3.10
79	PrimeSouth Bank	Waycross	669,272	4,995	56.9	1.57	0.38	1.15	3.11
80	Ameris Bank	Atlanta	17,675,175	6,082	61.5	1.46	0.29	1.38	3.13
81	Southern Bank & Trust	Clarksville	224,546	5,222	65.3	1.75	0.46	0.92	3.14
82	Farmers & Merchants Bank	Eatonton	181,367	3,701	79.8	1.54	0.35	1.25	3.14
83	Glennville Bank	Glennville	255,779	3,761	63.2	1.63	0.45	1.07	3.14
84	TC Federal Bank	Thomasville	310,685	7,225	89.1	1.72	0.22	1.20	3.15
85	Colony Bank	Fitzgerald	1,473,499	4,186	71.4	1.74	0.33	1.09	3.16
86	Gwinnett Community Bank	Duluth	223,173	6,376	82.0	1.55	0.29	1.34	3.18
87	Bank of Camilla	Camilla	104,478	3,603	70.7	1.84	0.29	1.06	3.19
88	Rabun County Bank	Clayton	183,510	3,823	70.2	1.95	0.22	1.02	3.20
89	Bank of Edison	Edison	50,100	3,340	77.7	1.74	0.25	1.22	3.20
90	Southwest Georgia Bank	Moultrie	545,938	4,874	69.4	1.87	0.47	0.87	3.21
91	American Pride Bank	Macon	195,110	5,273	65.8	1.92	0.47	0.82	3.21
92	Commercial Bank	Crawford	217,581	5,579	50.0	1.78	0.28	0.74	3.23
93	PromiseOne Bank	Duluth	435,524	4,584	52.1	1.99	0.39	0.87	3.25
94	Security State Bank	McRae	46,660	3,888	64.7	2.12	0.35	0.78	3.25
95	Citizens Bank of The South	Sandersville	253,213	4,084	67.8	1.88	0.45	0.93	3.26
96	River City Bank	Rome	162,451	4,513	66.8	1.89	0.26	1.11	3.26
97	Wilcox County State Bank	Abbeville	110,995	3,469	64.2	2.08	0.24	0.95	3.26
98	Citizens Community Bank	Hahira	136,386	3,686	74.5	1.88	0.36	1.05	3.29
99	Bank of Newington	Newington	145,497	4,279	63.8	1.71	0.55	1.04	3.30
100	Durden Banking Company	Twin City	178,944	3,807	58.6	1.95	0.37	0.99	3.30
101	Farmers State Bank	Dublin	124,870	3,784	68.7	2.09	0.23	1.00	3.31
102	Greater Community Bank	Rome	220,742	5,384	66.8	1.81	0.28	1.23	3.32
103	First Century Bank, NA	Gainesville	157,124	22,446	52.5	1.40	0.17	1.81	3.38
104	First National Bank of Griffin	Griffin	282,714	3,250	78.7	1.79	0.50	1.21	3.38
105	Bank of Dudley	Dublin	217,633	3,510	65.4	1.95	0.47	0.97	3.39
106	First Port City Bank	Bainbridge	215,964	3,999	69.3	1.54	0.23	1.07	3.41
107	Bank of Hancock County	Sparta	73,183	3,485	76.0	1.98	0.25	1.19	3.41
108	Peach State Bank & Trust	Gainesville	263,348	4,877	70.7	2.12	0.22	1.08	3.42
109	Wheeler County State Bank	Alamo	92,266	3,844	73.8	1.97	0.55	0.92	3.44
110	First St. Bank, Randolph County	Cuthbert	77,367	3,868	80.8	1.50	0.38	0.89	3.46
111	Flint Community Bank	Albany	261,527	6,538	64.6	1.69	0.22	0.76	3.47
112	Citizens Bank of Swainsboro	Swainsboro	214,210	3,512	64.5	2.01	0.47	0.99	3.48
113	Pinnacle Bank	Elberton	960,336	4,345	63.5	1.77	0.42	1.30	3.49
114	First Peoples Bank	Pine Mountain	151,642	3,791	65.0	1.93	0.31	1.22	3.50
115	Citizens Bank & Trust, Inc.	Trenton	106,019	2,524	66.4	1.90	0.28	1.33	3.51
116	Elberton FS&LA	Elberton	24,095	6,024	102.4	2.02	0.37	1.17	3.56
117	Peoples Bank	Eatonton	130,029	3,024	87.4	2.24	0.49	1.71	3.58
118	Queensborough National B&T	Louisville	1,209,215	3,744	68.9	2.17	0.26	1.15	3.58
119	North Georgia National Bank	Calhoun	122,755	3,720	87.0	1.84	0.34	1.43	3.61
120	Southern Bank	Sardis	78,869	2,921	78.8	1.98	0.34	1.29	3.61
121	Citizens Trust Bank	Atlanta	415,079	4,463	72.2	1.77	0.47	1.42	3.66
122	Geo. D. Warthen Bank	Sandersville	177,612	4,934	76.4	1.82	0.44	1.40	3.66
123	One South Bank	Blakely	143,440	4,946	75.9	2.00	0.32	1.40	3.71
124	Citizens Bank & Trust Company	Eastman	155,513	3,240	76.6	2.17	0.44	1.16	3.77
125	Oconee State Bank	Watkinsville	355,856	3,786	78.4	2.45	0.37	0.98	3.80
126	Citizens Bank of Cochran	Cochran	105,240	4,576	83.2	1.89	0.54	1.39	3.81
127	Altamaha Bank and Trust Co.	Vidalia	170,353	3,155	73.6	2.19	0.45	1.19	3.83
128	WestSide Bank	Hiram	138,106	5,115	81.4	2.04	0.29	1.57	3.89
129	Georgia Community Bank	Dawson	173,361	4,953	87.6	1.57	0.33	1.99	3.90
130	Bank of Soperton	Soperton	91,697	3,668	65.2	1.96	0.34	1.62	3.92
131	First FS&LA of Valdosta	Valdosta	188,202	4,091	91.4	2.26	0.35	1.33	3.94
132	Talbot State Bank	Woodland	59,968	3,998	97.2	1.74	0.34	1.88	3.96
133	Cornerstone Bank	Atlanta	192,840	4,703	99.5	2.07	0.58	1.33	3.98
134	Farmers State Bank	Lincolnton	127,294	3,350	63.6	2.26	0.46	1.28	4.00
135	Georgia Banking Company	Sandy Springs	575,241	5,930	80.3	2.75	0.27	1.04	4.06
136	Waycross Bank & Trust	Waycross	179,346	8,967	69.6	0.95	0.22	2.89	4.06
137	Peoples Bank of Georgia	Talbotton	81,950	3,035	73.5	2.34	0.43	1.30	4.07
138	Claxton Bank	Claxton	117,804	3,465	75.5	1.93	0.50	1.67	4.10

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
139	First Chatham Bank	Savannah	377,121	4,385	75.5	1.76	0.52	1.88	4.16
140	SunMark Community Bank	Hawkinsville	267,684	2,878	74.6	2.71	0.35	1.17	4.23
141	Persons Banking Company	Forsyth	316,694	3,519	89.9	2.27	0.38	1.64	4.29
142	Pineland Bank	Alma	288,069	2,744	78.0	2.56	0.54	1.21	4.30
143	Bank of Eastman	Eastman	163,867	3,092	83.2	1.16	0.54	2.60	4.31
144	Heritage First Bank	Rome	145,398	3,462	77.6	2.45	0.46	1.42	4.33
145	Family Bank	Pelham	100,238	3,038	78.1	2.39	0.50	1.46	4.35
146	Newton Federal Bank	Covington	310,310	3,651	94.9	2.61	1.00	0.77	4.38
147	Planters First Bank	Hawkinsville	303,848	3,414	74.3	2.61	0.62	1.16	4.40
148	Heritage Southeast Bank	Jonesboro	1,287,116	4,193	92.5	2.43	0.38	1.61	4.41
149	Peoples Bank	Willacoochee	74,178	2,967	71.7	1.93	0.27	0.91	4.44
150	Embassy National Bank	Lawrenceville	104,336	3,478	60.5	3.03	0.44	1.07	4.55
151	Signature Bank of Georgia	Sandy Springs	144,790	5,569	108.6	2.75	0.37	1.56	4.68
152	First Bank of Pike	Molena	54,599	2,374	89.4	2.46	0.56	1.73	4.75
153	Commercial State Bank	Donalsonville	90,435	4,522	70.2	1.51	0.32	1.07	4.80
154	F & M Bank and Trust Company	Manchester	67,987	2,833	99.9	1.78	0.71	2.38	4.86
155	First State Bank of Blakely	Blakely	520,689	5,259	53.2	1.58	0.27	0.48	4.97
156	Carver State Bank	Savannah	41,252	2,427	92.4	2.35	0.52	2.22	5.09
157	Bank of Lumber City	Lumber City	23,508	1,959	88.5	3.10	0.62	1.56	5.29
158	First Covenant Bank	Commerce	112,422	1,905	103.4	2.56	0.88	1.87	5.31
159	Trust Bank	Lenox	38,414	1,670	94.0	3.52	0.57	1.63	5.71
160	BankSouth	Greensboro	715,556	2,442	84.1	5.86	0.64	2.65	9.16
161	Loyal Trust Bank	Johns Creek	NA	NA	NA	NA	NA	NA	NA
162	Tandem Bank	Tucker	20,774	NA	NA	NA	NA	NA	NA
	MEDIAN		183,510	4,394	67.7	1.74	0.33	1.05	3.13
	AVERAGE		2,247,824	4,932	70.0	1.82	0.35	1.12	3.29
	HIGH		221,424,201	22,446	121.4	5.86	1.00	2.89	9.16
	LOW		12,075	1,670	40.5	0.93	0.08	0.43	1.49

ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. Texas Ratio (%)	OREO (\$000)	LLR / Lns (%)	Prov XP / Avg Assets (%)	Adj 30-89PD / Gross Lns (%)	Adj 90+PD / Gross Loans (%)	Adj NPLs + Adj OREO / Gross Lns + OREO (%)	Net C-O / AvgLns (%)	Asset Quality Score (%)
141	Peoples Bank	Eatonton	103,089	79,591	6.63	400	1.39	0.17	0.17	0.00	6.05	0.31	6.53
142	Merchants & Citizens Bank	McRae	103,389	34,723	9.49	110	2.87	0.04	1.94	1.14	3.61	0.09	6.78
143	First Chatham Bank	Savannah	377,121	231,198	37.36	11,552	1.22	0.17	0.77	0.21	6.09	0.19	7.26
144	Farmers and Merchants Bank	Sylvania	114,486	43,524	10.26	937	1.96	0.25	3.10	0.00	4.32	0.11	7.53
145	Citizens Bank	Nashville	245,920	168,142	16.71	1,015	1.49	0.06	3.63	0.60	3.15	0.23	7.61
146	Gwinnett Community Bank	Duluth	223,173	146,994	96.27	12,639	1.35	0.01	0.17	0.00	7.93	(0.21)	7.89
147	Southern Bank	Sardis	78,869	43,865	27.84	1,596	1.25	0.22	1.69	0.00	6.27	0.27	8.23
148	WestSide Bank	Hiram	138,106	82,697	34.60	5,077	1.35	0.14	2.31	0.00	5.78	0.28	8.37
149	First St. Bank, Randolph County	Cuthbert	151,642	95,632	5.04	-	1.30	0.10	0.54	1.59	6.85	0.01	8.99
150	Commercial State Bank	Donalsonville	76,358	43,329	167.74	69	2.09	0.13	2.83	0.00	6.43	0.03	9.29
151	F & M Bank and Trust Company	Manchester	67,987	45,342	107.26	1,343	1.04	0.00	0.89	0.85	8.06	0.11	9.91
152	Carver State Bank	Savannah	41,252	24,749	45.67	777	1.11	0.38	0.90	0.00	8.41	1.02	10.33
153	Bank of Eastman	Eastman	163,867	117,844	50.24	6,061	1.20	0.15	2.31	0.31	7.77	0.22	10.61
154	Community Bank & Trust	LaGrange	126,788	99,809	13.75	3,249	1.26	0.13	0.71	0.14	10.36	(0.02)	11.19
155	Cornerstone Bank	Atlanta	192,840	132,634	45.13	817	1.95	0.66	2.02	0.00	7.94	1.24	11.20
156	Farmers & Merchants Bank	Eatonton	181,367	100,252	30.41	3,211	2.06	(0.56)	5.20	0.00	8.34	(1.09)	12.45
157	First Covenant Bank	Commerce	112,422	32,069	26.98	5,179	1.28	(0.48)	0.56	0.00	14.62	(1.63)	13.55
158	Farmers & Merchants Bank	Lakeland	490,892	360,418	100.06	11,803	1.58	0.76	3.08	1.18	8.91	1.25	14.42
159	Talbot State Bank	Woodland	59,968	28,230	15.09	-	1.43	0.00	10.92	0.23	4.00	0.03	15.18
160	Bank of Hazlehurst	Hazlehurst	118,774	65,521	52.27	1,890	3.79	0.91	1.07	0.06	13.49	0.72	15.34
161	Loyal Trust Bank	Johns Creek	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
162	Tandem Bank	Tucker	20,774	-	0.00	-	NA	NA	NA	NA	NA	NA	NA
	MEDIAN		183,510	126,273	7.92	278	1.33	0.09	0.62	0.00	1.41	0.06	2.21
	AVERAGE		2,247,824	1,618,338	13.42	1,769	1.48	0.13	0.99	0.13	2.23	0.11	3.47
	HIGH		221,424,201	158,613,981	167.74	69,274	5.15	1.52	10.92	4.04	14.62	3.78	15.34
	LOW		12,075	-	0.00	-	0.21	(0.56)	0.00	0.00	0.00	(1.63)	0.07

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Sep19 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Sep18 Net Inc (\$000)	LTM Sep17 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	Metro City Bank	Doraville	1,647,688	192,459	11.68	43,785	217	41,093	27,929	3.96	34.32
2	First Century Bank, NA	Gainesville	157,124	18,498	11.77	3,407	487	3,107	890	3.06	28.59
3	Quantum National Bank	Suwanee	510,596	56,775	11.12	14,737	254	11,544	7,687	3.04	26.70
4	Thomasville National Bank	Thomasville	953,903	92,458	9.69	17,938	153	15,648	12,165	2.42	26.32
5	Douglas National Bank	Douglas	178,728	23,095	12.92	5,511	190	5,142	4,511	3.02	24.57
6	United Bank	Zebulon	1,459,036	157,458	10.79	34,217	86	28,735	23,809	2.43	23.76
7	Flint Community Bank	Albany	261,527	20,165	7.71	2,865	72	3,958	2,915	1.88	22.86
8	Comm. Bank of Pickens County	Jasper	361,143	42,643	11.81	5,520	95	3,996	3,375	2.47	22.63
9	PromiseOne Bank	Duluth	435,524	56,698	13.02	11,821	124	9,904	9,672	2.94	22.53
10	PeoplesSouth Bank	Colquitt	816,059	77,463	9.49	11,902	66	6,943	6,831	1.88	21.50
11	First Bank	Dalton	399,563	36,633	9.17	5,661	74	5,474	3,880	1.86	21.41
12	Citizens Bank of Americus	Americus	330,763	31,756	9.60	4,668	93	4,001	2,929	1.86	20.04
13	Community Bank & Trust	LaGrange	76,358	2,370	3.10	(791)	(23)	(317)	(225)	2.31	19.81
14	South Georgia Bank	Glennville	157,688	20,794	13.19	3,775	88	3,653	3,560	2.40	19.56
15	First IC Bank	Doraville	702,494	75,891	10.80	10,538	97	9,668	7,530	2.45	19.24
16	Bank of Dade	Trenton	108,290	12,607	11.64	2,143	63	1,534	1,530	1.96	19.05
17	Century Bank & Trust	Milledgeville	257,499	27,840	10.81	3,774	75	2,692	2,488	1.85	18.77
18	Piedmont Bank	Peachtree Corners	1,028,552	116,644	11.34	15,125	121	10,523	7,007	2.06	18.50
19	Bank of Soperton	Soperton	91,697	9,208	10.04	1,408	56	1,627	946	1.66	18.25
20	Embassy National Bank	Lawrenceville	104,336	18,630	17.86	2,971	99	3,001	1,663	2.97	18.16
21	Community Bank of Georgia	Baxley	126,788	12,620	9.95	1,538	81	1,052	817	2.04	18.13
22	Waycross Bank & Trust	Waycross	179,346	19,533	10.89	3,182	159	2,854	2,177	1.92	18.09
23	BankSouth	Greensboro	715,556	65,140	9.10	10,966	37	9,820	8,454	1.70	17.97
24	Peoples Bank	Willacoochee	74,178	10,347	13.95	880	35	942	721	1.68	17.88
25	Citizens Bank of Georgia	Cumming	329,438	36,328	11.03	4,390	81	3,701	3,172	1.82	17.82
26	Southern Bank & Trust	Clarkesville	224,546	19,937	8.88	2,455	57	1,972	1,639	1.59	17.57
27	Morris Bank	Dublin	958,525	117,218	12.23	15,430	88	14,514	13,440	1.91	17.34
28	Northeast Georgia Bank	Lavonia	460,377	53,792	11.68	8,415	88	7,154	4,966	1.81	17.11
29	Southeastern Bank	Darien	421,084	56,803	13.49	7,271	66	3,947	4,927	2.13	16.93
30	Century Bank of Georgia	Cartersville	198,540	20,353	10.25	2,809	80	2,131	1,615	1.86	16.88
31	American Commerce Bank	Bremen	339,352	40,133	11.83	4,392	100	2,495	3,255	1.82	16.71
32	Queensborough National B&T	Louisville	1,209,215	121,736	10.07	14,316	44	11,104	8,493	1.62	16.61
33	Synovus Bank	Columbus	47,572,438	5,250,053	11.04	545,881	109	395,044	349,011	1.72	16.52
34	PrimeSouth Bank	Waycross	669,272	76,084	11.37	9,098	68	5,856	5,550	1.91	16.46
35	FNB South	Alma	386,701	64,586	16.70	8,778	107	10,803	7,663	2.65	16.45
36	Citizens Bank of Swainsboro	Swainsboro	214,210	23,270	10.86	2,776	46	1,802	1,826	1.67	16.10
37	Gwinnett Community Bank	Duluth	223,173	11,161	5.00	1,575	45	1,104	(455)	0.64	15.98
38	First American B&T	Athens	554,611	62,283	11.23	7,341	73	5,970	5,220	1.71	15.89
39	Bank of Monticello	Monticello	109,075	11,966	10.97	1,759	76	1,615	2,000	1.64	15.83
40	Touchmark National Bank	Alpharetta	407,669	51,486	12.63	5,748	213	3,295	3,267	1.83	15.48
41	South Coast Bank & Trust	Brunswick	137,577	14,321	10.41	2,093	87	1,344	772	1.58	15.47
42	United Community Bank	Blairsville	12,785,175	1,769,018	13.84	186,958	81	126,001	113,631	1.98	15.32
43	Bank of Wrightsville	Wrightsville	57,194	5,701	9.97	754	54	589	433	1.33	15.07
44	Wilcox County State Bank	Abbeville	110,995	12,271	11.06	1,270	40	1,238	945	1.59	14.97
45	First National Bank of Griffin	Griffin	282,714	22,414	7.93	1,915	22	5,532	1,188	1.34	14.96
46	Southwest Georgia Bank	Moultrie	545,938	46,150	8.45	5,192	46	4,330	4,156	1.18	14.74
47	Guardian Bank	Valdosta	418,908	44,502	10.62	5,954	101	5,282	4,512	1.44	14.68
48	Planters First Bank	Hawkinsville	303,848	33,059	10.88	4,528	51	3,061	2,813	1.41	14.66
49	First St. Bank, Randolph County	Cuthbert	77,367	7,872	10.17	418	21	546	424	1.63	14.63
50	Bank of Newington	Newington	145,497	12,228	8.40	1,378	41	1,454	1,611	1.28	14.59
51	FNB of Waynesboro	Waynesboro	135,628	25,249	18.62	2,310	66	2,099	1,476	1.26	14.59
52	State Bank of Cochran	Cochran	207,936	35,458	17.05	5,069	91	5,044	4,389	2.40	14.59
53	Citizens Bank & Trust, Inc.	Trenton	106,019	12,127	11.44	1,325	32	901	1,136	1.65	14.47
54	River City Bank	Rome	162,451	19,480	11.99	1,916	53	1,263	1,228	1.61	14.38
55	Community Banking Company	Fitzgerald	160,075	20,525	12.82	2,392	72	2,044	1,656	1.81	14.27
56	United National Bank	Cairo	224,189	31,373	13.99	3,136	101	2,121	2,123	1.99	14.27
57	Pinnacle Bank	Elberton	960,336	111,636	11.62	11,927	54	14,259	14,721	1.59	13.97
58	Glennville Bank	Glennville	255,779	31,376	12.27	3,151	46	2,923	2,743	1.68	13.84
59	Four County Bank	Allentown	70,910	10,500	14.81	1,370	105	1,267	1,156	1.94	13.82
60	Greater Community Bank	Rome	220,742	21,752	9.85	2,786	68	2,080	1,581	1.39	13.78
61	Durden Banking Company	Twin City	178,944	29,610	16.55	3,778	80	3,215	3,094	2.15	13.77
62	AB&T National Bank	Albany	191,573	19,183	10.01	1,985	55	(727)	1,100	1.33	13.58
63	Bank of Dudley	Dublin	217,633	28,366	13.03	2,899	47	2,470	2,224	1.63	13.27
64	Citizens Trust Bank	Atlanta	415,079	46,630	11.23	4,387	47	3,341	2,727	1.42	13.16
65	First State Bank	Wrens	155,149	13,505	8.70	2,121	62	1,520	1,444	1.20	13.10
66	Mount Vernon Bank	Mount Vernon	131,079	15,697	11.98	1,894	61	1,853	1,774	1.44	13.09
67	Peach State Bank & Trust	Gainesville	263,348	28,720	10.91	2,331	43	1,648	1,228	1.30	12.88
68	SunTrust Bank	Atlanta	221,424,201	26,552,570	11.99	2,623,457	124	2,900,955	2,109,720	1.47	12.45
69	First Peoples Bank	Pine Mountain	151,642	17,524	11.56	1,931	48	1,248	971	0.90	12.42

PRE-TAX RETURN ON AVERAGE EQUITY

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70	Georgia Primary Bank	Atlanta	219,749	24,950	11.35	2,104	66	2,246	2,193	1.48	12.37
71	First Port City Bank	Bainbridge	215,964	19,771	9.15	2,028	38	2,584	2,280	2.15	12.29
72	SunMark Community Bank	Hawkinsville	267,684	31,461	11.75	3,650	39	3,597	2,811	1.34	12.25
73	Cadence Bank, N.A.	Atlanta	17,849,295	2,635,245	14.76	205,699	113	166,741	127,143	1.64	12.24
74	Peoples Bank & Trust	Buford	334,038	36,026	10.79	3,219	61	2,619	2,504	1.22	12.23
75	FNB of Coffee County	Douglas	206,068	19,386	9.41	2,714	65	1,912	2,192	1.76	12.17
76	SouthCrest Bank NA	Atlanta	522,056	53,997	10.34	4,984	48	(936)	4,587	1.19	11.90
77	Ameris Bank	Atlanta	17,675,175	2,582,687	14.61	165,215	57	96,905	88,286	1.62	11.87
78	Colony Bank	Fitzgerald	1,473,499	164,388	11.16	12,720	36	11,010	10,392	1.18	11.83
79	First Chatham Bank	Savannah	377,121	38,890	10.31	3,858	45	3,340	9,425	1.17	11.72
80	Exchange Bank	Milledgeville	256,330	35,858	13.99	3,073	39	2,631	2,375	1.56	11.63
81	Citizens Bank of The South	Sandersville	253,213	29,518	11.66	2,529	41	2,173	1,544	1.33	11.57
82	First National Community Bank	Chatsworth	288,216	35,030	12.15	1,752	23	664	1,541	1.05	11.52
83	American Pride Bank	Macon	195,110	28,646	14.68	3,158	85	2,547	3,056	1.65	11.41
84	Security State Bank	McRae	46,660	7,440	15.95	782	65	697	626	1.69	11.39
85	Legacy State Bank	Loganville	110,746	11,383	10.28	1,170	73	734	(624)	1.13	11.15
86	Farmers State Bank	Lincolnton	127,294	21,510	16.90	2,271	60	2,039	1,950	1.91	11.09
87	Peoples Bank of Georgia	Talbotton	81,950	9,170	11.19	758	28	690	481	1.15	11.05
88	Citizens National Bank, Quitman	Quitman	99,026	13,973	14.11	1,191	57	889	835	1.45	11.04
89	South Georgia Banking Co.	Tifton	443,092	65,433	14.77	5,524	48	5,141	3,861	1.54	10.97
90	Atlantic Capital Bank, NA	Atlanta	2,411,147	370,898	15.38	54,759	278	7,253	16,110	1.47	10.88
91	Affinity Bank	Atlanta	328,102	33,506	10.21	2,584	89	478	1,830	1.12	10.71
92	Claxton Bank	Claxton	117,804	13,387	11.36	1,325	39	1,501	1,000	1.09	10.63
93	Liberty First Bank	Monroe	133,840	15,205	11.36	1,530	70	1,608	1,366	1.15	10.50
94	Bank of Edison	Edison	50,100	4,743	9.47	456	30	336	251	0.93	10.46
95	Altamaha Bank and Trust Co.	Vidalia	170,353	20,430	11.99	1,988	37	2,394	2,130	1.21	10.36
96	Wilkinson County Bank	Irwinton	46,883	8,262	17.62	611	61	699	490	1.66	10.28
97	Citizens State Bank	Reynolds	60,506	6,720	11.11	648	50	377	322	1.06	10.25
98	Rabun County Bank	Clayton	183,510	24,770	13.50	4,073	85	2,715	1,740	1.36	10.16
99	Commercial Bank	Crawford	217,581	22,892	10.52	4,613	118	3,942	3,208	1.48	10.11
100	Farmers & Merchants Bank	Eatonton	181,367	26,326	14.52	1,701	35	(188)	1,457	1.34	10.10
101	Bank of Alapaha	Alapaha	176,895	19,183	10.84	1,490	34	1,729	1,471	1.12	10.08
102	Georgia Banking Company	Sandy Springs	575,241	41,659	7.24	3,145	32	4,528	2,981	0.96	10.00
103	Bank of Madison	Madison	224,213	31,403	14.01	2,414	42	1,987	2,032	1.32	9.90
104	Pineland Bank	Alma	288,069	32,133	11.15	2,305	22	1,530	1,155	1.08	9.79
105	Vinings Bank	Smyrna	375,739	32,778	8.72	2,830	69	2,504	2,857	0.84	9.69
106	First Southern Bank	Patterson	123,517	18,653	15.10	(850)	(16)	(240)	(460)	1.20	9.60
107	Farmers State Bank	Dublin	124,870	19,115	15.31	1,715	52	1,677	1,588	1.37	9.49
108	Oconee State Bank	Watkinsville	355,856	33,659	9.46	2,483	26	1,710	1,875	0.87	9.48
109	Bank of Dawson	Dawson	123,773	23,802	19.23	2,092	84	2,007	1,491	1.75	9.35
110	First Covenant Bank	Commerce	112,422	19,763	17.58	1,419	24	2,883	562	1.35	9.19
111	Geo. D. Warthen Bank	Sandersville	177,612	17,220	9.70	1,217	34	1,305	(132)	0.82	9.12
112	Peoples Bank	Eatonton	130,029	8,344	6.42	584	14	1,506	(162)	1.17	9.11
113	Citizens Community Bank	Hahira	136,386	17,792	13.05	1,502	41	2,270	1,875	1.10	9.08
114	Citizens Bank & Trust Company	Eastman	155,513	16,027	10.31	1,346	28	211	806	0.94	9.07
115	Talbot State Bank	Woodland	59,968	7,512	12.53	581	39	57	(130)	0.97	9.07
116	Heritage First Bank	Rome	145,398	15,735	10.82	1,333	32	964	944	0.97	9.00
117	Bank of LaFayette, Georgia	Lafayette	258,165	34,479	13.36	2,110	37	1,971	1,811	1.02	8.56
118	Family Bank	Pelham	100,238	12,242	12.21	781	24	752	644	1.04	8.48
119	Farmers and Merchants Bank	Sylvania	114,486	17,852	15.59	1,212	47	894	627	1.30	8.35
120	WestSide Bank	Hiram	138,106	13,554	9.81	1,000	37	876	170	0.74	8.04
121	Bank of Camilla	Camilla	104,478	17,444	16.70	1,131	39	903	939	1.24	7.92
122	Peoples Bank	Lyons	103,089	9,760	9.47	1,244	46	1,012	608	0.47	7.74
123	One South Bank	Blakely	143,440	15,257	10.64	1,060	37	103	708	0.75	7.59
124	Planters and Citizens Bank	Camilla	99,800	12,100	12.12	727	38	531	243	0.81	7.30
125	F&M Bank	Washington	267,222	46,821	17.52	2,571	41	2,364	2,607	1.19	7.07
126	Citizens Bank of Cochran	Cochran	105,240	10,450	9.93	498	22	(121)	271	0.75	6.96
127	Wheeler County State Bank	Alamo	92,266	16,355	17.73	1,087	45	1,059	1,224	1.19	6.88
128	Bank of Eastman	Eastman	163,867	18,762	11.45	1,189	22	844	2,024	0.71	6.69
129	Citizens Bank	Nashville	245,920	35,441	14.41	2,287	34	2,620	2,729	0.92	6.60
130	West Central Georgia Bank	Thomaston	119,820	33,255	27.75	1,695	53	1,388	1,408	1.62	6.54
131	FNB of Decatur County	Bainbridge	171,780	16,836	9.80	1,453	43	68	1,876	0.53	6.13
132	Southern Bank	Sardis	78,869	9,695	12.29	483	18	204	300	0.74	6.08
133	Commercial Banking Company	Valdosta	229,155	34,091	14.88	2,771	45	2,188	1,662	1.00	5.94
134	Persons Banking Company	Forsyth	316,694	22,753	7.18	1,134	13	928	(1,285)	0.36	5.48
135	Bank of Hazlehurst	Hazlehurst	118,774	17,456	14.70	896	31	644	(1,950)	0.71	5.43
136	First Bank of Coastal Georgia	Pembroke	113,236	17,531	15.48	705	23	169	1,048	0.64	4.66
137	North Georgia National Bank	Calhoun	122,755	15,046	12.26	488	15	789	695	0.52	4.54
138	Merchants & Citizens Bank	McRae	103,389	19,320	18.69	792	42	711	582	0.74	4.42

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139	First Bank of Pike	Molena	54,599	4,539	8.31	144	6	132	548	0.37	4.40
140	Bank of Hancock County	Sparta	73,183	16,497	22.54	747	36	787	917	0.89	4.29
141	Bank of Lumber City	Lumber City	23,508	3,817	16.24	151	13	(41)	95	0.62	4.11
142	Farmers Bank	Greensboro	95,279	14,989	15.73	453	25	(110)	225	0.56	4.02
143	Georgia Community Bank	Dawson	173,361	17,436	10.06	640	18	2,685	2,045	0.38	3.82
144	Trust Bank	Lenox	38,414	3,994	10.40	134	6	603	297	0.34	3.27
145	TC Federal Bank	Thomasville	310,685	40,059	12.89	892	21	4,557	2,460	0.40	3.10
146	First FS&LA of Valdosta	Valdosta	188,202	29,382	15.61	474	10	88	294	0.32	2.04
147	Heritage Southeast Bank	Jonesboro	1,287,116	150,741	11.71	1,176	4	2,290	2,861	0.20	1.92
148	Vidalia Federal Savings Bank	Vidalia	201,567	32,283	16.02	454	15	952	1,351	0.26	1.72
149	Newton Federal Bank	Covington	310,310	61,894	19.95	653	8	626	1,395	0.24	1.23
150	Farmers & Merchants Bank	Lakeland	490,892	31,709	6.46	307	3	719	1,852	0.07	1.06
151	Southeast First National Bank	Summerville	59,948	7,004	11.68	71	4	260	71	0.12	0.99
152	Carver State Bank	Savannah	41,252	4,429	10.74	(101)	(6)	499	257	0.04	0.37
153	F & M Bank and Trust Company	Manchester	67,987	3,399	5.00	5	0	(328)	(394)	0.01	0.15
154	Elberton FS&LA	Elberton	24,095	5,015	20.81	(1)	(0)	(8)	56	0.00	0.02
155	Barwick Banking Company	Barwick	12,075	950	7.87	(16)	(5)	(2)	(48)	(0.12)	(1.58)
156	Signature Bank of Georgia	Sandy Springs	144,790	18,287	12.63	(732)	(28)	(302)	(448)	(0.58)	(4.11)
157	Rochelle State Bank	Rochelle	27,241	4,902	17.99	(172)	(34)	176	228	(0.84)	(4.63)
158	Cornerstone Bank	Atlanta	192,840	20,925	10.85	(1,244)	(30)	1,229	622	(0.57)	(5.99)
159	First State Bank of Blakely	Blakely	520,689	76,849	14.76	7,009	71	6,255	5,662	(0.75)	(6.35)
160	Commercial State Bank	Donalsonville	90,435	16,166	17.88	944	47	1,195	719	(0.97)	(28.10)
161	Loyal Trust Bank	Johns Creek	NA	NA	NA	NA	NA	NA	NA	NA	NA
162	Tandem Bank	Tucker	20,774	18,255	87.87	NA	NA	NA	NA	NA	NA
	MEDIAN		183,510	20,925	11.62	2,093	47	1,883	1,648	1.34	11.60
	AVERAGE		2,247,824	273,605	12.72	26,989	59	25,982	20,012	1.31	11.41
	HIGH		221,424,201	26,552,570	87.87	2,623,457	487	2,900,955	2,109,720	3.96	34.32
	LOW		12,075	950	3.10	(1,244)	(34)	(936)	(1,950)	(0.97)	(28.10)