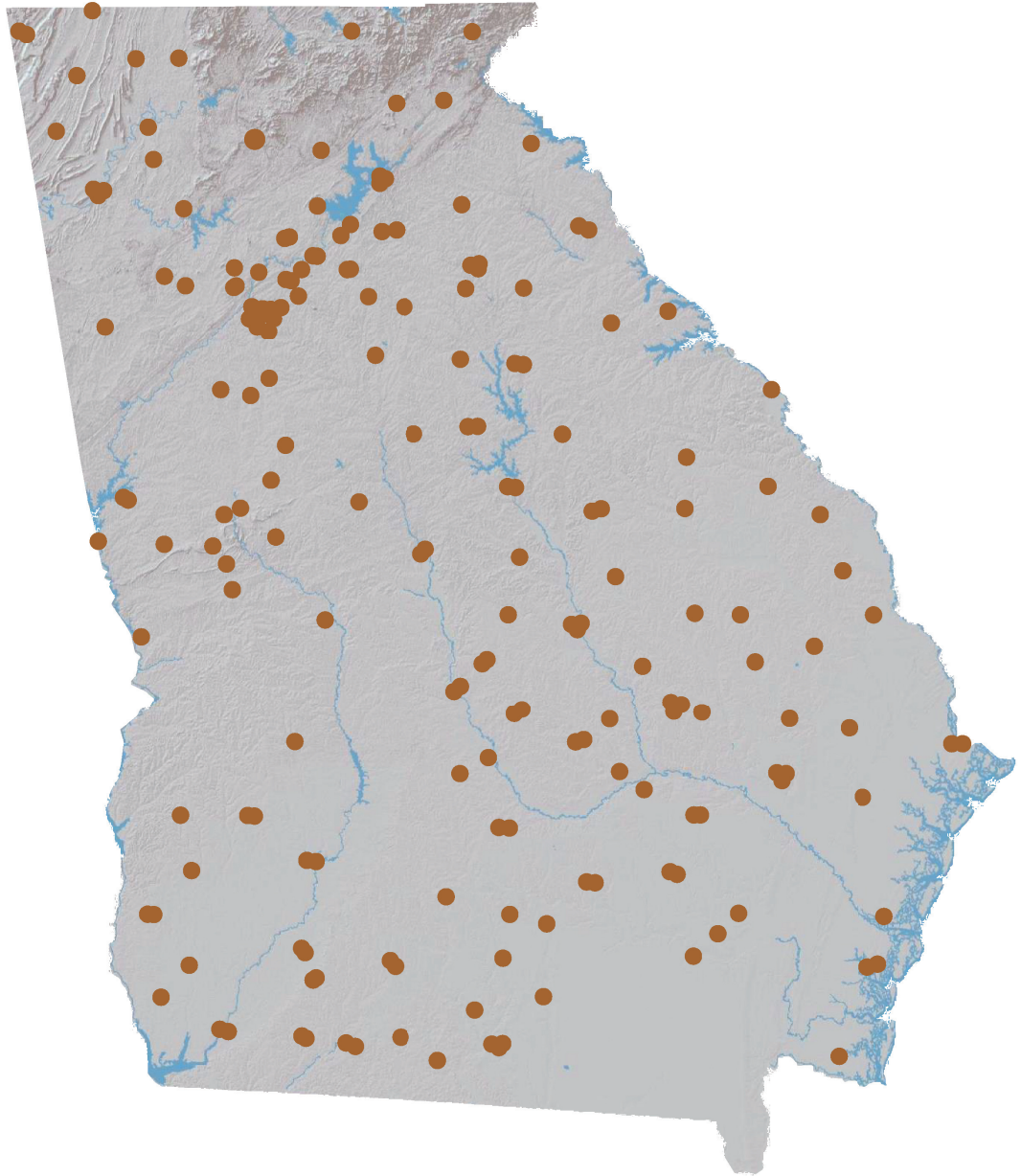


Banking Almanac: Georgia

As of and for the Twelve Months Ended March , 2020



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 March 31, 2020 unless otherwise noted. While the data are believed to be reliable, we have made no attempt to verify its accuracy.
- As permitted under a recent FED waiver providing a 30 day grace period for Q1 2020 Call Reports, 18 Georgia Banks have not reported as of the date of this release. We will update this release in early June after all banks have uploaded their data.
- 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:

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

- 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:

Adjusted Loans 30-89 Days Past Due / Gross Loans
+ Adjusted Loans 90+ Days Past Due / Gross Loans
+ Adjusted Nonperforming Loans + Adjusted OREO / Gross Loans + OREO
+ Net Charge-offs / Average Loans

= Asset Quality Score

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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.	202,907	9.87	0.96	9.63	0.48
2	Altamaha Bank and Trust Co.	Vidalia	1946	ST-Bank	S-corp	Altamaha Bancshares, Inc.	175,270	11.53	0.86	7.24	3.84
3	American Commerce Bank	Bremen	2004	Fed-Bank	C-corp	American Commerce Bancshares, Inc.	372,671	11.43	1.44	12.41	0.92
4	American Pride Bank	Macon	2007	ST-Bank	S-corp	American Bancorp, Inc.	203,448	14.33	0.96	6.59	1.77
5	Ameris Bank	Atlanta	1971	ST-Bank	C-corp	Ameris Bancorp	18,126,488	14.34	1.03	7.40	0.79
6	Atlantic Capital Bank, NA	Atlanta	1999	Fed-Bank	C-corp	Atlantic Capital Bancshares, Inc.	2,719,322	13.60	1.96	13.59	0.64
7	Bank of Alapaha	Alapaha	1905	ST-Bank	C-corp	Alapaha Holding Company	184,974	10.81	0.85	7.78	0.95
8	Bank of Camilla	Camilla	1890	ST-Bank	C-corp	Camilla Bancshares, Inc.	105,431	16.06	1.20	7.37	1.74
9	Bank of Dade	Trenton	1956	ST-Bank	S-corp	Tri-States Bankshares, Inc.	117,320	10.40	1.43	12.92	0.93
10	Bank of Dawson	Dawson	1911	ST-Bank	S-corp	Dawson Bancshares, Inc.	127,058	18.76	1.35	7.22	2.13
11	Bank of Dudley	Dublin	1905	ST-Bank	C-corp	Hogan Investments, LP	230,422	13.00	1.24	9.60	0.93
12	Bank of Eastman	Eastman	1909	ST-Bank	S-corp	Magnolia Bankshares, Inc.	160,394	12.18	0.64	5.65	4.54
13	Bank of Edison	Edison	1904	ST-Bank	S-corp	BOE Bancshares, Inc.	53,191	8.72	0.68	7.44	0.53
14	Bank of Hancock County	Sparta	1904	ST-Bank	C-corp		76,416	22.28	0.93	4.30	0.15
15	Bank of Hazlehurst	Hazlehurst	1906	ST-Bank	S-corp	Hazlehurst Investors, Inc.	125,860	14.29	0.56	4.00	5.96
16	Bank of LaFayette, Georgia	Lafayette	1899	ST-Bank	C-corp	LaFayette Bankshares, Inc.	287,914	13.00	0.63	5.00	0.78
17	Bank of Lumber City	Lumber City	1945	ST-Bank	C-corp		23,703	15.72	0.46	2.89	1.32
18	Bank of Madison	Madison	1890	ST-Bank	C-corp	Madison Bank Corp.	242,191	12.65	1.29	9.62	1.61
19	Bank of Monticello	Monticello	1909	ST-Bank	S-corp	Monticello Bancshares, Inc.	114,250	11.02	1.36	12.36	0.92
20	Bank of Newington	Newington	1919	ST-Bank	C-corp		151,821	8.54	1.07	12.41	0.75
21	Bank of Wrightsville	Wrightsville	1897	ST-Bank	S-corp	Wrightsville Bancshares, Inc.	61,223	9.65	1.05	10.88	0.31
22	Barwick Banking Company	Barwick	1934	ST-Bank	C-corp		13,225	11.78	0.11	1.21	0.00
23	Cadence Bank, N.A.	Atlanta	1887	Fed-Bank	C-corp	Cadence Bancorporation	17,233,498	12.83	(1.36)	(9.40)	1.05
24	Carver State Bank	Savannah	1927	ST-Bank	C-corp	Carver Financial Corporation	46,124	9.90	0.37	3.47	3.13
25	Century Bank & Trust	Milledgeville	1898	ST-Bank	C-corp	Century Bancorp, Inc.	273,883	11.11	1.48	13.78	1.19
26	Century Bank of Georgia	Cartersville	2000	ST-Bank	C-corp	CBB Bancorp	212,553	10.19	1.54	14.46	0.38
27	CIBC National Trust Company	Atlanta	1969	Fed-Bank	C-corp	Canadian Imperial Bank of Commerce	267,770	65.60	8.20	11.62	0.00
28	Citizens Bank & Trust Company	Eastman	1934	ST-Bank	S-corp	Citizens Corporation	174,921	9.32	0.76	7.55	0.75
29	Citizens Bank & Trust, Inc.	Trenton	1988	Fed-Thrift	C-corp	TAG Bancshares, Inc.	104,468	11.40	1.17	10.27	0.64
30	Citizens Bank of Cochran	Cochran	1942	ST-Bank	C-corp	Putnam-Greene Financial Corporation	108,229	10.00	0.61	6.01	0.70
31	Citizens Bank of Georgia	Cumming	1997	ST-Bank	C-corp	Forsyth Bancshares, Inc.	346,039	11.21	1.37	12.72	0.45
32	Citizens Bank of Swainsboro	Swainsboro	1900	ST-Bank	C-corp	Swainsboro Bankshares, Inc.	224,532	10.68	1.35	12.55	0.58
33	Citizens Bank of The South	Sandersville	1965	ST-Bank	C-corp		263,845	11.40	1.02	8.80	0.87
34	Citizens Community Bank	Hahira	1927	ST-Bank	S-corp	CCB Bancshares, Inc.	144,824	12.59	1.03	8.11	1.16
35	Citizens National Bank, Quitman	Quitman	1934	Fed-Bank	C-corp		104,539	13.39	1.20	8.93	1.01
36	Classic City Bank	Athens		ST-Bank	S-corp		NA	NA	NA	NA	NA
37	Claxton Bank	Claxton	1941	ST-Bank	S-corp	Southern Bankshares, Inc.	121,150	10.81	0.88	7.94	1.89
38	Commercial Bank	Crawford	1924	ST-Bank	S-corp	TCB Bancshares, Inc.	253,347	9.04	1.69	16.46	0.09
39	Commercial Banking Company	Valdosta	1929	Fed-Thrift	C-corp	Lowndes Bancshares, Inc.	234,797	15.23	1.24	8.34	1.04
40	Community Bank & Trust	LaGrange	1984	ST-Bank	C-corp	Community Bankshares, Inc.	74,040	2.98	(1.05)	(31.00)	5.36
41	Comm. Bank of Pickens County	Jasper	2000	ST-Bank	C-corp	Community Banks of Georgia, Inc.	378,331	11.58	1.50	12.97	3.84
42	Comm. Bank Co. of Fitzgerald	Fitzgerald	1996	ST-Bank	C-corp	CBC Holding Company	164,164	13.19	1.41	10.99	0.96
43	Cornerstone Bank	Atlanta	2001	Fed-Thrift	C-corp	Cornerstone Bancshares, Inc.	204,771	9.85	(0.89)	(8.75)	7.27
44	Craft Bank	Atlanta		Fed-Bank	S-corp		NA	NA	NA	NA	NA
45	Douglas National Bank	Douglas	2001	Fed-Bank	S-corp	DNB Financial Services, Inc.	188,904	11.72	2.37	19.13	1.03
46	Durden Banking Company	Twin City	1935	ST-Bank	S-corp	Durden Bankshares, Inc.	186,632	15.88	1.64	10.06	0.30
47	Elberton FS&LA	Elberton	1922	Fed-Thrift	C-corp		24,450	20.73	0.26	1.27	0.00
48	Embassy National Bank	Lawrenceville	2007	Fed-Bank	C-corp	Embassy Bancshares, Inc.	120,821	16.11	1.69	10.02	0.00
49	Exchange Bank	Milledgeville	1903	ST-Bank	C-corp	Exchange Bankshares, Inc.	269,590	13.56	1.21	8.75	0.58
50	F & M Bank and Trust Company	Manchester	1948	ST-Bank	C-corp	F & M Holding Company, Inc.	70,859	4.91	0.07	1.38	4.46
51	F&M Bank	Washington	1950	ST-Bank	C-corp	Washington/Wilkes Holding Company	268,917	17.89	1.06	6.08	0.48
52	Family Bank	Pelham	1931	Fed-Thrift	C-corp		112,685	11.33	1.07	8.60	1.37
53	Farmers & Merchants Bank	Eatonton	1922	ST-Bank	C-corp	Putnam-Greene Financial Corporation	189,453	13.98	0.98	7.06	4.24
54	Farmers & Merchants Bank	Lakeland	1907	ST-Bank	C-corp	FMB Bancshares, Inc.	521,216	6.44	0.14	2.23	5.42
55	Farmers and Merchants Bank	Sylvania	1946	ST-Bank	C-corp	Screven Bancshares, Inc.	121,266	14.47	0.97	6.23	1.88
56	Farmers Bank	Greensboro	1911	ST-Bank	C-corp	Putnam-Greene Financial Corporation	109,931	13.44	0.33	2.25	0.56
57	First American B&T	Athens	1928	ST-Bank	C-corp	First American Bancorp	578,941	11.33	1.41	12.79	0.63
58	First Bank	Dalton	1996	ST-Bank	C-corp	FBD Holding Company, Inc.	418,917	9.43	1.41	15.61	1.60
59	First Bank of Coastal Georgia	Pembroke	1907	ST-Bank	C-corp	Putnam-Greene Financial Corporation	125,871	12.63	0.78	5.56	0.26
60	First Bank of Pike	Molena	1899	ST-Bank	C-corp		53,139	8.67	0.62	7.25	0.37
61	First Century Bank, NA	Gainesville	2002	Fed-Bank	C-corp	First Century Bancorp.	409,245	11.18	2.46	25.93	1.10
62	First Chatham Bank	Savannah	2002	ST-Bank	C-corp	FCB Financial Corp.	377,234	10.24	0.36	3.50	4.54
63	First FS&LA of Valdosta	Valdosta	1934	Fed-Thrift	C-corp		194,898	15.02	0.17	1.12	3.05
64	First IC Bank	Doraville	2000	ST-Bank	C-corp	First IC Corporation	684,105	11.74	1.37	12.18	1.65
65	FNB of Coffee County	Douglas	1991	Fed-Bank	S-corp	FNC Bancorp, Inc.	245,213	10.14	1.03	11.27	0.22
66	FNB of Decatur County	Bainbridge	2004	Fed-Bank	C-corp	Bainbridge Bancshares, Inc.	180,380	9.51	0.86	9.13	0.53
67	First National Bank of Griffin	Griffin	1933	Fed-Bank	C-corp		291,757	8.12	0.65	8.33	0.19
68	FNB of Waynesboro	Waynesboro	1905	Fed-Bank	C-corp	First Burke Banking Company	150,936	16.66	1.65	9.27	0.27

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 National Community Bank	Chatsworth	1975	Fed-Bank	C-corp	First Chatsworth Bankshares, Inc.	277,621	13.01	0.94	7.88	2.04
70	First Peoples Bank	Pine Mountain	1990	ST-Bank	C-corp	First Peoples Bankshares, Inc.	190,525	9.07	1.19	11.01	0.58
71	First Port City Bank	Bainbridge	1974	ST-Bank	C-corp	Port City Holding Company, Inc.	258,170	7.86	0.48	5.52	0.17
72	First Southern Bank	Patterson	1907	ST-Bank	C-corp		141,312	12.62	(1.05)	(7.11)	2.53
73	First State Bank	Wrens	1964	ST-Bank	C-corp	CSRA Bank Corp.	165,166	8.66	1.55	17.99	0.91
74	First State Bank of Blakely	Blakely	1903	ST-Bank	C-corp	First State Bancshares of Blakely, Inc.	494,858	16.13	1.33	8.87	2.05
75	First St. Bank, Randolph County	Cuthbert	1900	ST-Bank	S-corp		80,903	9.35	0.53	5.59	3.26
76	Flint Community Bank	Albany	2006	ST-Bank	S-corp	Flint Community Bancshares, Inc.	251,837	8.31	1.09	13.14	1.68
77	FNB South	Alma	1951	ST-Bank	C-corp	First Bank Shares of the South East, Inc.	399,094	16.64	2.73	16.74	0.58
78	Four County Bank	Allentown	1941	ST-Bank	S-corp	Four County Bancshares, Inc.	73,042	14.37	1.57	10.79	0.57
79	Geo. D. Warthen Bank	Sandersville	1871	ST-Bank	C-corp		182,303	9.44	0.85	9.09	2.13
80	Georgia Banking Company	Sandy Springs	2001	ST-Bank	C-corp	Georgia Banking Company, Inc.	663,235	6.43	0.57	6.85	0.86
81	Georgia Community Bank	Dawson	1936	ST-Bank	S-corp	Georgia Community Bancorp, Incorporated	328,153	12.69	1.44	13.81	2.36
82	Georgia Primary Bank	Atlanta	2007	ST-Bank	C-corp		237,266	9.25	0.73	6.21	0.07
83	Glennville Bank	Glennville	1905	ST-Bank	C-corp	GB Bank Group, Inc.	269,490	11.87	1.31	10.80	1.11
84	Greater Community Bank	Rome	1996	ST-Bank	S-corp	Greater Community Bancshares, Inc.	228,920	9.78	0.91	9.17	0.28
85	Guardian Bank	Valdosta	2001	ST-Bank	S-corp	WB&T Bankshares, Inc.	435,014	10.80	1.17	11.26	1.44
86	Heritage First Bank	Rome	1904	ST-Bank	S-corp	Heritage First Bancshares, Inc.	151,412	11.05	0.80	7.26	1.97
87	Heritage Southeast Bank	Jonesboro	1955	ST-Bank	C-corp	Heritage Southeast Bancorporation, Inc.	1,324,338	12.20	0.33	2.85	2.05
88	Legacy State Bank	Loganville	2005	ST-Bank	C-corp		113,794	10.69	1.15	11.11	1.44
89	Loyal Trust Bank	Johns Creek	2019	ST-Bank	C-corp		30,489	76.47	NA	NA	0.00
90	Merchants & Citizens Bank	McRae	1929	ST-Bank	C-corp		107,147	18.12	0.75	4.20	0.45
91	Morris Bank	Dublin	1954	ST-Bank	C-corp	Morris State Bancshares, Inc.	1,020,171	11.88	1.50	12.93	1.61
92	Mount Vernon Bank	Mount Vernon	1901	ST-Bank	S-corp	Heart of Georgia Bancshares, Inc.	135,562	11.67	1.06	8.95	2.05
93	Newton Federal Bank	Covington	1928	Fed-Thrift	C-corp	Community First Bancshares, MHC	645,988	11.22	(0.11)	(0.69)	1.07
94	Northeast Georgia Bank	Lavonia	1906	ST-Bank	S-corp	First Security Bankshares, Inc.	487,518	10.85	1.40	12.54	0.57
95	Oconee State Bank	Watkinsville	1960	ST-Bank	C-corp	Oconee Financial Corporation	391,116	9.17	0.95	10.14	1.51
96	One South Bank	Blakely	1939	ST-Bank	S-corp	One South Financial, Inc.	149,638	10.43	0.46	4.34	0.90
97	Peach State Bank & Trust	Gainesville	2005	ST-Bank	C-corp	Peach State Bancshares, Inc.	287,378	10.46	1.01	9.57	0.12
98	Peoples Bank	Willacoochee	1948	ST-Bank	S-corp	Atkinson County Bankshares Corporation	79,267	13.47	0.90	6.59	0.20
99	Peoples Bank	Eatonton	1943	ST-Bank	S-corp	Peoples Bankshares, Inc.	146,909	14.34	0.53	7.04	2.69
100	Peoples Bank	Lyons	1935	ST-Bank	C-corp	South Georgia Bankshares Corporation	115,717	8.82	1.21	13.17	0.35
101	Peoples Bank of Georgia	Talbotton	1891	ST-Bank	C-corp		88,561	10.64	0.98	9.08	0.94
102	PeoplesSouth Bank	Colquitt	1973	ST-Bank	C-corp	PeoplesSouth Bancshares, Inc.	804,664	9.50	1.50	15.97	1.31
103	Persons Banking Company	Forsyth	1910	ST-Bank	S-corp	Persons Banking Company, Inc.	324,933	7.17	0.19	2.65	1.26
104	Pineland Bank	Alma	1939	ST-Bank	C-corp	South Banking Company	289,911	11.01	0.74	6.66	1.27
105	Pinnacle Bank	Elberton	1934	ST-Bank	C-corp	Pinnacle Financial Corporation	999,276	11.79	1.28	11.22	0.20
106	Planters and Citizens Bank	Camilla	1913	ST-Bank	C-corp	P & C Bank Shares, Inc.	99,991	12.22	0.53	4.40	0.03
107	PrimeSouth Bank	Waycross	1891	ST-Bank	C-corp	Jones Bancshares, L.P.	729,673	10.96	1.37	12.09	0.49
108	Queensborough National B&T	Louisville	1902	Fed-Bank	C-corp	Queensborough Company	1,234,803	10.41	1.15	11.48	2.83
109	Rabun County Bank	Clayton	1975	ST-Bank	C-corp	Liberty Bancorp of Georgia, Inc.	194,918	12.83	1.02	7.65	1.08
110	River City Bank	Rome	2006	ST-Bank	C-corp	RCB Financial Corporation	155,508	12.61	0.90	7.54	0.61
111	Rochelle State Bank	Rochelle	1947	ST-Bank	C-corp		31,665	15.62	(0.75)	(4.25)	3.13
112	Security State Bank	McRae	1950	ST-Bank	S-corp	Farmers Bancshares, Inc.	45,366	16.23	1.17	7.37	0.00
113	Signature Bank of Georgia	Sandy Springs	2005	ST-Bank	C-corp		158,807	11.99	0.31	2.40	4.16
114	South Coast Bank & Trust	Brunswick	1934	ST-Bank	S-corp	WB&T Bankshares, Inc.	147,930	9.95	0.96	9.41	0.23
115	South Georgia Bank	Glennville	1987	ST-Bank	S-corp	South Group Bancshares, Inc.	163,677	12.32	1.91	15.09	0.03
116	SouthCrest Bank NA	Atlanta	1920	Fed-Bank	C-corp	SouthCrest Financial Group, Inc.	575,173	10.04	0.92	8.87	0.80
117	Southeast First National Bank	Summerville	1968	Fed-Bank	C-corp	Summerville/Trion Bancshares, Inc.	51,306	13.67	0.09	0.71	0.23
118	Southeastern Bank	Darien	1889	ST-Bank	C-corp	Southeastern Banking Corporation	446,832	11.92	1.55	12.23	0.59
119	Southern Bank	Sardis	1945	ST-Bank	C-corp	Sardis Bankshares, Inc.	79,651	11.94	0.32	2.62	2.50
120	State Bank of Cochran	Cochran	1922	ST-Bank	S-corp	Central Georgia Banking Company	215,217	15.44	2.06	12.51	2.71
121	SunMark Community Bank	Hawkinsville	1949	ST-Bank	S-corp	SunMark Bancshares, Inc.	289,608	11.31	1.33	11.70	0.54
122	Synovus Bank	Columbus	1888	ST-Bank	C-corp	Synovus Financial Corp.	50,521,947	10.67	1.06	9.61	0.65
123	Synovus Trust Co, NA	Columbus	1995	Fed-Bank	C-corp	Synovus Financial Corp.	100,506	98.10	9.50	9.91	0.00
124	Talbot State Bank	Woodland	1907	ST-Bank	S-corp	TSB Bancorp, Inc.	54,951	12.38	1.33	10.90	2.85
125	Tandem Bank	Tucker	2019	ST-Bank	C-corp		43,223	43.78	NA	NA	0.00
126	TC Federal Bank	Thomasville	1934	Fed-Thrift	C-corp		314,215	12.72	0.43	3.34	0.96
127	The Bank of Soperton	Soperton	1903	ST-Bank	S-corp	Soperton Bancshares, Incorporated	95,867	9.81	1.31	13.73	0.71
128	Thomasville National Bank	Thomasville	1995	Fed-Bank	C-corp	Thomasville Bancshares, Inc.	1,002,299	9.72	1.97	20.80	0.18
129	Touchmark National Bank	Alpharetta	2008	Fed-Bank	C-corp	Touchmark Bancshares, Inc.	420,218	12.01	1.03	8.55	1.93
130	Trust Bank	Lenox	1906	ST-Bank	S-corp	Trust Holding Company, Inc.	36,539	11.14	0.53	4.92	5.16
131	United Bank	Zebulon	1905	ST-Bank	S-corp	United Bank Corporation	1,512,804	10.57	1.91	18.00	0.53
132	United Community Bank	Blairsville	1950	ST-Bank	C-corp	United Community Banks, Inc.	13,058,533	13.08	1.45	10.65	0.63
133	United National Bank	Cairo	2000	Fed-Bank	C-corp		214,407	15.36	1.44	9.94	3.72
134	Vidalia Federal Savings Bank	Vidalia	1936	Fed-Thrift	C-corp		199,753	16.13	0.06	0.37	0.48
135	Waycross Bank & Trust	Waycross	1988	ST-Bank	S-corp	WB&T Bankshares, Inc.	187,962	11.08	1.36	12.35	0.46
136	WestSide Bank	Hiram	2006	ST-Bank	C-corp		138,127	12.42	3.05	28.48	2.73

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	Wheeler County State Bank	Alamo	1934	ST-Bank	S-corp	Wheeler Bancshares, Inc.	101,213	16.10	0.90	5.18	0.70
138	Wilcox County State Bank	Abbeville	1952	ST-Bank	C-corp	WCSB Holding Company, Inc.	116,190	11.11	1.16	10.72	1.22
139	Wilkinson County Bank	Irwinton	1907	ST-Bank	C-corp		49,466	17.07	1.22	7.21	0.62
MEDIAN							188,904	11.67	1.03	8.87	0.92
AVERAGE							991,721	13.66	1.10	8.36	1.37
HIGH							50,521,947	98.10	9.50	28.48	7.27
LOW							13,225	2.98	(1.36)	(31.00)	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)
1	Synovus Bank	Columbus	38,377,865	40,235,340	5,391,223	9.62	298	5,073	9,959	169,537	135,018	50,521,947
2	Ameris Bank	Atlanta	14,492,335	13,920,011	2,599,279	9.89	177	2,679	6,766	102,410	78,644	18,126,488
3	Cadence Bank, N.A.	Atlanta	13,430,412	14,628,092	2,210,566	10.65	101	1,843	9,351	170,629	144,833	17,233,498
4	United Community Bank	Blairsville	9,025,382	11,176,409	1,708,369	10.78	143	2,327	5,612	91,318	78,157	13,058,533
5	Atlantic Capital Bank, NA	Atlanta	1,932,909	2,237,057	369,941	12.17	3	208	13,074	906,441	745,686	2,719,322
6	United Bank	Zebulon	697,329	1,348,680	159,860	10.53	18	401	3,773	84,045	74,927	1,512,804
7	Heritage Southeast Bank	Jonesboro	929,295	1,135,333	161,549	8.92	24	309	4,286	55,181	47,306	1,324,338
8	Queensborough National B&T	Louisville	806,831	1,081,468	128,598	9.78	24	329	3,753	51,450	45,061	1,234,803
9	Morris Bank	Dublin	753,148	894,212	121,229	11.05	9	188	5,426	113,352	99,357	1,020,171
10	Thomasville National Bank	Thomasville	851,101	831,895	97,388	9.57	4	120	8,352	250,575	207,974	1,002,299
11	Pinnacle Bank	Elberton	717,267	872,332	117,770	9.66	21	226	4,422	47,585	41,540	999,276
12	PeoplesSouth Bank	Colquitt	547,192	724,504	76,479	9.33	29	192	4,191	27,747	24,983	804,664
13	PrimeSouth Bank	Waycross	595,787	646,128	79,958	10.36	8	146	4,998	91,209	80,766	729,673
14	First IC Bank	Doraville	549,812	596,613	80,348	11.15	8	113	6,054	85,513	74,577	684,105
15	Georgia Banking Company	Sandy Springs	606,248	554,129	42,648	8.88	2	90	7,369	331,618	277,065	663,235
16	Newton Federal Bank	Covington	525,574	502,358	72,476	8.27	3	90	7,178	215,329	167,453	645,988
17	First American B&T	Athens	381,498	476,974	65,574	11.44	7	102	5,676	82,706	68,139	578,941
18	SouthCrest Bank NA	Atlanta	335,984	469,141	57,750	9.66	9	104	5,531	63,908	52,127	575,173
19	Farmers & Merchants Bank	Lakeland	365,753	467,928	33,588	6.16	6	118	4,417	86,869	77,988	521,216
20	First State Bank of Blakely	Blakely	353,813	381,030	79,834	15.80	7	99	4,999	70,694	54,433	494,858
21	Northeast Georgia Bank	Lavonia	227,573	429,744	52,917	11.54	11	98	4,975	44,320	39,068	487,518
22	Southeastern Bank	Darien	239,990	392,068	53,275	11.83	12	109	4,099	37,236	32,672	446,832
23	Guardian Bank	Valdosta	289,630	386,619	46,999	10.61	5	58	7,500	87,003	77,324	435,014
24	Touchmark National Bank	Alpharetta	355,690	352,462	50,461	11.71	1	28	15,008	420,218	352,462	420,218
25	First Bank	Dalton	329,085	378,170	39,505	9.45	6	76	5,512	69,820	63,028	418,917
26	First Century Bank, NA	Gainesville	53,283	358,206	45,745	7.81	2	63	6,496	204,623	179,103	409,245
27	FNB South	Alma	302,372	329,284	66,415	16.63	4	84	4,751	99,774	82,321	399,094
28	Oconee State Bank	Watkinsville	274,701	352,564	35,873	8.93	4	98	3,991	97,779	88,141	391,116
29	Comm. Bank of Pickens County	Jasper	281,255	328,984	43,821	11.71	2	56	6,756	189,166	164,492	378,331
30	First Chatham Bank	Savannah	248,818	338,525	38,640	8.87	7	91	4,145	53,891	48,361	377,234
31	American Commerce Bank	Bremen	288,626	310,667	42,590	11.77	3	45	8,282	124,224	103,556	372,671
32	Citizens Bank of Georgia	Cumming	219,279	305,757	38,779	10.78	4	56	6,179	86,510	76,439	346,039
33	Georgia Community Bank	Dawson	206,232	279,290	41,647	12.14	7	78	4,207	46,879	39,899	328,153
34	Persons Banking Company	Forsyth	200,940	301,255	23,306	6.86	5	85	3,823	64,987	60,251	324,933
35	TC Federal Bank	Thomasville	253,101	265,587	39,958	12.68	2	45	6,983	157,108	132,794	314,215
36	First National Bank of Griffin	Griffin	99,695	254,690	23,682	7.10	7	89	3,278	41,680	36,384	291,757
37	Pineland Bank	Alma	215,676	255,901	31,933	11.24	8	111	2,612	36,239	31,988	289,911
38	SunMark Community Bank	Hawkinsville	203,958	251,480	32,748	11.42	6	87	3,329	48,268	41,913	289,608
39	Bank of LaFayette, Georgia	Lafayette	101,575	246,863	37,428	12.43	3	55	5,235	95,971	82,288	287,914
40	Peach State Bank & Trust	Gainesville	200,194	255,387	30,049	10.81	1	55	5,225	287,378	255,387	287,378
41	First National Community Bank	Chatsworth	208,629	240,642	36,118	11.67	7	68	4,083	39,660	34,377	277,621
42	Century Bank & Trust	Milledgeville	161,713	241,770	30,421	11.77	2	52	5,267	136,942	120,885	273,883
43	Exchange Bank	Milledgeville	158,279	231,757	36,565	13.76	5	80	3,370	53,918	46,351	269,590
44	Glennville Bank	Glennville	165,805	236,037	31,983	11.58	7	68	3,963	38,499	33,720	269,490
45	F&M Bank	Washington	153,040	211,216	48,105	17.47	6	61	4,408	44,820	35,203	268,917
46	CIBC National Trust Company	Atlanta	0	509	175,653	23.92	15	239	1,120	17,851	34	267,770
47	Citizens Bank of The South	Sandersville	187,349	233,382	30,068	11.61	4	61	4,325	65,961	58,346	263,845
48	First Port City Bank	Bainbridge	175,537	229,827	20,299	7.71	4	56	4,610	64,543	57,457	258,170
49	Commercial Bank	Crawford	168,492	221,737	22,911	9.29	4	44	5,758	63,337	55,434	253,347
50	Flint Community Bank	Albany	214,111	213,829	20,938	8.17	1	41	6,142	251,837	213,829	251,837
51	FNB of Coffee County	Douglas	149,771	219,007	24,857	10.09	4	47	5,217	61,303	54,752	245,213
52	Bank of Madison	Madison	183,202	204,333	30,648	13.17	4	61	3,970	60,548	51,083	242,191
53	Georgia Primary Bank	Atlanta	155,327	214,983	21,950	9.77	2	35	6,779	118,633	107,492	237,266
54	Commercial Banking Company	Valdosta	179,063	194,361	35,748	15.26	5	64	3,669	46,959	38,872	234,797
55	Bank of Dudley	Dublin	158,009	200,033	29,955	13.03	5	64	3,600	46,084	40,007	230,422
56	Greater Community Bank	Rome	180,996	186,982	22,394	9.88	4	47	4,871	57,230	46,746	228,920
57	Citizens Bank of Swainsboro	Swainsboro	170,647	193,753	23,978	11.02	4	60	3,742	56,133	48,438	224,532
58	State Bank of Cochran	Cochran	122,626	180,962	33,222	15.36	4	53	4,061	53,804	45,241	215,217
59	United National Bank	Cairo	196,066	174,672	32,936	15.43	1	31	6,916	214,407	174,672	214,407
60	Century Bank of Georgia	Cartersville	110,767	189,773	21,659	10.18	3	34	6,252	70,851	63,258	212,553
61	Cornerstone Bank	Atlanta	133,301	166,987	20,168	10.04	3	39	5,251	68,257	55,662	204,771
62	American Pride Bank	Macon	164,554	164,865	29,160	14.67	4	39	5,217	50,862	41,216	203,448
63	AB&T National Bank	Albany	160,815	165,509	20,036	9.06	3	34	5,968	67,636	55,170	202,907
64	Vidalia Federal Savings Bank	Vidalia	60,541	166,980	32,217	16.21	2	30	6,658	99,877	83,490	199,753
65	Rabun County Bank	Clayton	125,994	164,305	25,012	12.59	3	47	4,147	64,973	54,768	194,918
66	First FS&LA of Valdosta	Valdosta	165,212	123,877	29,276	15.24	4	46	4,237	48,725	30,969	194,898
67	First Peoples Bank	Pine Mountain	104,332	172,002	17,273	9.41	3	39	4,885	63,508	57,334	190,525
68	Farmers & Merchants Bank	Eatonton	93,556	161,896	26,478	14.26	2	44	4,306	94,727	80,948	189,453
69	Douglas National Bank	Douglas	152,393	164,835	22,133	11.88	1	30	6,297	188,904	164,835	188,904

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	Waycross Bank & Trust	Waycross	86,578	165,782	20,825	11.23	1	20	9,398	187,962	165,782	187,962
71	Durden Banking Company	Twin City	119,175	156,569	29,643	16.68	4	47	3,971	46,658	39,142	186,632
72	Bank of Alapaha	Alapaha	119,968	163,880	20,001	10.75	4	47	3,936	46,244	40,970	184,974
73	Geo. D. Warthen Bank	Sandersville	108,814	163,158	17,207	9.12	1	34	5,362	182,303	163,158	182,303
74	FNB of Decatur County	Bainbridge	135,001	158,732	17,154	9.18	3	37	4,875	60,127	52,911	180,380
75	Altamaha Bank and Trust Co.	Vidalia	122,102	154,615	20,208	11.79	4	51	3,437	43,818	38,654	175,270
76	Citizens Bank & Trust Company	Eastman	116,162	157,569	16,300	9.17	4	50	3,498	43,730	39,392	174,921
77	First State Bank	Wrens	135,000	149,795	14,297	8.89	4	36	4,588	41,292	37,449	165,166
78	Comm. Bank Co. of Fitzgerald	Fitzgerald	116,817	136,509	21,646	12.29	2	31	5,296	82,082	68,255	164,164
79	South Georgia Bank	Glennville	105,021	140,866	20,170	12.53	4	45	3,637	40,919	35,217	163,677
80	Bank of Eastman	Eastman	111,020	140,590	19,533	11.95	4	52	3,085	40,099	35,148	160,394
81	Signature Bank of Georgia	Sandy Springs	100,994	136,168	19,039	12.15	2	27	5,882	79,404	68,084	158,807
82	River City Bank	Rome	110,295	135,685	19,613	11.91	1	38	4,092	155,508	135,685	155,508
83	Bank of Newington	Newington	114,297	137,363	12,964	8.71	3	28	5,422	50,607	45,788	151,821
84	Heritage First Bank	Rome	119,731	134,134	16,730	11.07	3	42	3,605	50,471	44,711	151,412
85	FNB of Waynesboro	Waynesboro	94,076	124,169	25,148	17.18	3	35	4,312	50,312	41,390	150,936
86	One South Bank	Blakely	101,948	124,807	15,613	10.54	3	31	4,827	49,879	41,602	149,638
87	South Coast Bank & Trust	Brunswick	119,792	128,334	14,719	10.23	2	25	5,917	73,965	64,167	147,930
88	Peoples Bank	Eatonton	77,085	124,603	21,068	14.78	3	48	3,061	48,970	41,534	146,909
89	Citizens Community Bank	Hahira	88,650	126,434	18,238	12.63	4	38	3,811	36,206	31,609	144,824
90	First Southern Bank	Patterson	87,360	123,080	17,829	12.94	5	52	2,718	28,262	24,616	141,312
91	WestSide Bank	Hiram	85,790	120,407	17,152	10.38	2	27	5,116	69,064	60,204	138,127
92	Mount Vernon Bank	Mount Vernon	70,621	119,255	15,817	11.57	3	31	4,373	45,187	39,752	135,562
93	Bank of Dawson	Dawson	85,551	102,667	23,832	18.30	1	24	5,294	127,058	102,667	127,058
94	First Bank of Coastal Georgia	Pembroke	37,963	106,277	15,903	13.77	2	32	3,933	62,936	53,139	125,871
95	Bank of Hazlehurst	Hazlehurst	61,999	107,649	17,980	12.39	2	29	4,340	62,930	53,825	125,860
96	Farmers and Merchants Bank	Sylvania	44,925	103,417	17,543	15.24	3	27	4,491	40,422	34,472	121,266
97	Claxton Bank	Claxton	73,232	106,165	13,100	11.14	3	34	3,563	40,383	35,388	121,150
98	Embassy National Bank	Lawrenceville	79,052	100,316	19,460	16.34	1	29	4,166	120,821	100,316	120,821
99	Bank of Dade	Trenton	54,670	104,896	12,197	10.50	3	35	3,352	39,107	34,965	117,320
100	Wilcox County State Bank	Abbeville	84,727	96,065	12,914	10.94	4	32	3,631	29,048	24,016	116,190
101	Peoples Bank	Lyons	82,171	105,014	10,211	8.95	2	27	4,286	57,859	52,507	115,717
102	Bank of Monticello	Monticello	71,666	100,691	12,595	11.26	2	23	4,967	57,125	50,346	114,250
103	Legacy State Bank	Loganville	90,798	97,521	12,163	10.78	1	16	7,112	113,794	97,521	113,794
104	Family Bank	Pelham	90,087	99,514	12,770	12.63	3	31	3,635	37,562	33,171	112,685
105	Farmers Bank	Greensboro	49,739	94,967	14,770	13.47	1	18	6,107	109,931	94,967	109,931
106	Citizens Bank of Cochran	Cochran	80,766	96,996	10,828	10.13	2	26	4,163	54,115	48,498	108,229
107	Merchants & Citizens Bank	McRae	34,674	85,596	19,418	15.10	1	20	5,357	107,147	85,596	107,147
108	Bank of Camilla	Camilla	62,051	85,120	16,930	15.82	1	24	4,393	105,431	85,120	105,431
109	Citizens National Bank, Quitman	Quitman	68,902	88,682	13,995	13.17	1	20	5,227	104,539	88,682	104,539
110	Citizens Bank & Trust, Inc.	Trenton	61,787	91,492	11,907	11.17	3	43	2,429	34,823	30,497	104,468
111	Wheeler County State Bank	Alamo	70,986	84,699	16,299	16.70	3	23	4,401	33,738	28,233	101,213
112	Synovus Trust Co, NA	Columbus	0	0	98,596	98.77	NA	175	574	NA	NA	100,506
113	Planters and Citizens Bank	Camilla	42,040	87,544	12,215	11.98	1	22	4,545	99,991	87,544	99,991
114	The Bank of Soperton	Soperton	75,727	86,211	9,401	10.01	2	27	3,551	47,934	43,106	95,867
115	Peoples Bank of Georgia	Talbotton	64,090	78,814	9,422	10.79	3	28	3,163	29,520	26,271	88,561
116	First St. Bank, Randolph County	Cuthbert	30,142	73,067	7,567	9.47	2	21	3,853	40,452	36,534	80,903
117	Southern Bank	Sardis	43,820	69,849	9,514	12.18	5	28	2,845	15,930	13,970	79,651
118	Peoples Bank	Willacoochee	43,653	68,469	10,676	13.81	2	24	3,303	39,634	34,235	79,267
119	Bank of Hancock County	Sparta	23,261	59,267	17,026	21.00	1	20	3,821	76,416	59,267	76,416
120	Community Bank & Trust	LaGrange	40,677	71,764	2,210	3.15	4	33	2,244	18,510	17,941	74,040
121	Four County Bank	Allentown	54,525	62,380	10,495	14.09	1	11	6,640	73,042	62,380	73,042
122	F & M Bank and Trust Company	Manchester	43,277	65,087	3,479	4.97	1	21	3,374	70,859	65,087	70,859
123	Bank of Wrightsville	Wrightsville	34,477	54,953	5,910	10.06	1	13	4,709	61,223	54,953	61,223
124	Talbot State Bank	Woodland	28,899	48,086	6,802	11.96	2	15	3,663	27,476	24,043	54,951
125	Bank of Edison	Edison	24,813	48,490	4,640	8.97	1	12	4,433	53,191	48,490	53,191
126	First Bank of Pike	Molena	33,438	48,023	4,607	8.76	3	23	2,310	17,713	16,008	53,139
127	Southeast First National Bank	Summerville	18,356	44,180	7,016	13.34	3	17	3,018	17,102	14,727	51,306
128	Wilkinson County Bank	Irwinton	27,125	40,853	8,445	16.69	1	10	4,947	49,466	40,853	49,466
129	Carver State Bank	Savannah	27,076	35,957	4,568	10.54	2	16	2,883	23,062	17,979	46,124
130	Security State Bank	McRae	18,824	37,963	7,362	15.88	1	12	3,781	45,366	37,963	45,366
131	Tandem Bank	Tucker	23,544	23,169	18,924	50.05	1	17	2,543	43,223	23,169	43,223
132	Trust Bank	Lenox	24,705	32,191	4,070	10.86	3	23	1,589	12,180	10,730	36,539
133	Rochelle State Bank	Rochelle	9,857	26,661	4,945	15.43	1	5	6,333	31,665	26,661	31,665
134	Loyal Trust Bank	Johns Creek	11,372	7,025	23,315	79.24	1	16	1,906	30,489	7,025	30,489
135	Elberton FS&LA	Elberton	19,277	15,512	5,068	20.58	1	4	6,113	24,450	15,512	24,450
136	Bank of Lumber City	Lumber City	14,242	19,413	3,727	16.22	2	12	1,975	11,852	9,707	23,703
137	Barwick Banking Company	Barwick	1,399	11,640	1,558	10.86	1	6	2,204	13,225	11,640	13,225
138	Classic City Bank	Athens	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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	Craft Bank	Atlanta	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		MEDIAN	116,817	163,158	21,659	11.42	3	42	4,401	58,993	51,605	188,904
		AVERAGE	728,015	812,560	119,997	13.20	9	145	4,789	85,057	72,128	991,721
		HIGH	38,377,865	40,235,340	5,391,223	98.77	298	5,073	15,008	906,441	745,686	50,521,947
		LOW	0	0	1,558	3.15	1	4	574	11,852	34	13,225

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	Georgia Community Bank	Dawson	328,153	73.8	16.6	56.36	84.43	8.35	4.40	1.64	5.85
2	Trust Bank	Lenox	36,539	76.8	5.4	4.70	(8.87)	8.41	2.45	0.81	5.78
3	First Century Bank, NA	Gainesville	409,245	14.9	25.9	215.10	161.61	22.88	2.44	0.23	5.58
4	Peoples Bank of Georgia	Talbotton	88,561	81.3	15.7	10.16	6.33	7.46	2.73	1.01	5.50
5	First Bank of Pike	Molena	53,139	69.6	20.3	12.52	3.73	7.95	2.34	0.54	5.45
6	Bank of Eastman	Eastman	160,394	79.0	7.5	(8.82)	(5.36)	6.56	2.51	0.55	5.40
7	First State Bank	Wrens	165,166	90.1	10.7	18.83	6.95	7.40	2.43	1.22	5.39
8	Bank of Lumber City	Lumber City	23,703	73.4	11.8	8.06	(4.05)	7.96	2.43	0.55	5.38
9	The Bank of Soperton	Soperton	95,867	87.8	4.8	12.18	10.18	7.16	2.62	1.04	5.32
10	FNB South	Alma	399,094	91.8	7.7	9.30	3.22	6.86	4.43	0.93	5.27
11	Durden Banking Company	Twin City	186,632	76.1	24.2	11.41	2.64	7.03	2.28	0.41	5.08
12	Heritage First Bank	Rome	151,412	89.3	8.6	6.64	12.11	6.26	2.27	0.70	5.08
13	Carver State Bank	Savannah	46,124	75.3	6.6	10.17	3.74	7.63	2.21	0.84	5.07
14	Douglas National Bank	Douglas	188,904	92.5	3.5	1.52	0.36	6.26	2.60	0.81	5.07
15	FNB of Coffee County	Douglas	245,213	68.4	2.6	11.24	14.53	5.73	1.73	0.51	5.05
16	First Peoples Bank	Pine Mountain	190,525	60.7	18.7	22.98	23.36	6.80	2.29	0.20	5.00
17	Family Bank	Pelham	112,685	90.5	3.4	11.87	8.95	6.28	2.15	0.85	4.99
18	Bank of Newington	Newington	151,821	83.2	0.3	3.78	21.84	7.40	1.55	1.85	4.93
19	Pineland Bank	Alma	289,911	84.3	5.9	7.29	1.25	6.51	2.07	0.60	4.91
20	Embassy National Bank	Lawrenceville	120,821	78.8	0.0	8.55	6.99	7.73	2.65	1.60	4.88
21	WestSide Bank	Hiram	138,127	71.3	6.0	5.29	(1.31)	6.41	3.83	0.39	4.83
22	SunMark Community Bank	Hawkinsville	289,608	81.1	8.3	7.02	3.98	6.22	2.47	0.50	4.82
23	Citizens Bank & Trust, Inc.	Trenton	104,468	67.5	26.5	0.38	0.90	6.60	2.77	0.67	4.79
24	Community Bank & Trust	LaGrange	74,040	56.7	11.2	(6.84)	(7.96)	6.58	2.75	0.24	4.77
25	South Georgia Bank	Glennville	163,677	74.6	18.9	7.26	(0.24)	7.27	2.65	0.99	4.76
26	FNB of Waynesboro	Waynesboro	150,936	75.8	8.9	9.51	10.29	6.46	3.61	0.42	4.74
27	United National Bank	Cairo	214,407	112.3	5.3	3.05	(2.70)	5.98	2.38	1.13	4.71
28	Citizens Bank of Swainsboro	Swainsboro	224,532	88.1	7.8	9.47	6.42	6.24	2.57	0.76	4.69
29	Morris Bank	Dublin	1,020,171	84.2	14.1	25.83	34.28	6.35	3.25	0.81	4.69
30	Altamaha Bank and Trust Co.	Vidalia	175,270	79.0	20.9	14.52	7.09	6.46	2.25	0.66	4.68
31	Bank of Dudley	Dublin	230,422	79.0	12.1	2.51	0.33	5.99	2.02	0.34	4.68
32	Commercial Bank	Crawford	253,347	76.0	14.9	14.97	39.90	6.48	2.50	0.92	4.65
33	Peoples Bank	Lyons	115,717	78.3	2.3	1.50	18.52	6.23	1.60	0.74	4.62
34	Citizens Bank of The South	Sandersville	263,845	80.3	10.4	1.52	8.57	6.39	1.89	0.86	4.61
35	Geo. D. Warthen Bank	Sandersville	182,303	66.7	16.6	(4.55)	(4.94)	6.01	2.24	0.11	4.61
36	State Bank of Cochran	Cochran	215,217	67.8	12.5	(5.71)	0.17	6.88	2.33	0.50	4.59
37	Wilkinson County Bank	Irwinton	49,466	66.4	32.9	4.99	(0.55)	6.41	2.51	0.40	4.56
38	Security State Bank	McRae	45,366	49.6	29.2	(9.08)	(6.91)	7.93	2.66	0.29	4.55
39	Bank of Monticello	Monticello	114,250	71.2	14.1	3.77	5.35	6.44	2.45	0.60	4.53
40	Claxton Bank	Claxton	121,150	69.0	23.3	(8.30)	(3.78)	6.39	2.54	0.61	4.52
41	Commercial Banking Company	Valdosta	234,797	92.1	8.7	5.72	1.93	5.76	2.16	0.61	4.52
42	First Southern Bank	Patterson	141,312	71.0	12.6	19.64	18.53	6.19	2.45	0.47	4.50
43	Four County Bank	Allentown	73,042	87.4	15.1	6.39	0.99	6.52	2.44	1.12	4.50
44	Bank of Dawson	Dawson	127,058	83.3	15.7	2.41	3.02	6.74	2.30	1.15	4.49
45	Citizens Bank & Trust Company	Eastman	174,921	73.7	12.7	23.73	19.07	6.05	2.84	0.61	4.49
46	F & M Bank and Trust Company	Manchester	70,859	66.5	0.6	(2.81)	7.46	6.27	2.16	0.95	4.49
47	Wilcox County State Bank	Abbeville	116,190	88.2	9.2	7.40	7.28	6.67	2.02	1.10	4.49
48	Pinnacle Bank	Elberton	999,276	82.2	12.6	6.75	1.76	5.63	2.62	0.31	4.47
49	River City Bank	Rome	155,508	81.3	20.7	4.15	(2.88)	5.97	2.40	0.51	4.47
50	Greater Community Bank	Rome	228,920	96.8	2.3	14.80	8.85	6.25	2.38	1.17	4.43
51	One South Bank	Blakely	149,638	81.7	0.5	3.80	1.48	6.29	2.89	1.01	4.43
52	Heritage Southeast Bank	Jonesboro	1,324,338	81.9	10.1	112.72	140.51	5.97	2.02	0.77	4.40
53	First Bank	Dalton	418,917	87.0	15.8	8.14	8.62	6.28	2.57	1.23	4.38
54	Comm. Bank Co. of Fitzgerald	Fitzgerald	164,164	85.6	10.7	0.81	(1.68)	5.88	2.66	0.82	4.36
55	Peach State Bank & Trust	Gainesville	287,378	78.4	21.4	16.30	26.95	5.82	2.23	0.66	4.35
56	PrimeSouth Bank	Waycross	729,673	92.2	9.3	22.72	17.47	5.97	2.54	1.07	4.35
57	Citizens Bank of Cochran	Cochran	108,229	83.3	7.7	10.24	19.71	6.32	1.74	1.09	4.32
58	Southern Bank	Sardis	79,651	62.7	21.4	(4.17)	(1.98)	7.08	2.29	0.86	4.32
59	Bank of Madison	Madison	242,191	89.7	17.1	34.22	5.30	5.92	2.19	0.73	4.31
60	Wheeler County State Bank	Alamo	101,213	83.8	10.7	13.05	9.52	5.82	2.09	0.57	4.31
61	First Chatham Bank	Savannah	377,234	73.5	6.9	4.20	4.81	5.78	2.42	0.51	4.30
62	Glennville Bank	Glennville	269,490	70.3	24.6	4.47	8.92	6.67	2.58	1.10	4.30
63	Citizens Community Bank	Hahira	144,824	70.1	25.4	4.16	3.94	6.20	2.16	0.80	4.25
64	Southeastern Bank	Darien	446,832	61.2	27.6	11.54	5.27	5.98	2.63	0.27	4.24
65	First National Community Bank	Chatsworth	277,621	86.7	5.9	83.13	72.82	5.62	1.78	0.49	4.19
66	First FS&LA of Valdosta	Valdosta	194,898	133.4	1.3	3.94	5.93	5.40	2.60	1.20	4.17
67	Persons Banking Company	Forsyth	324,933	66.7	24.0	(2.98)	1.91	5.64	2.45	0.37	4.17
68	Century Bank of Georgia	Cartersville	212,553	58.4	18.5	11.97	10.19	6.17	2.83	0.49	4.15
69	Exchange Bank	Milledgeville	269,590	68.3	29.2	0.99	8.30	5.85	2.84	0.59	4.15

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) (%)
70	First State Bank of Blakely	Blakely	494,858	92.9	12.3	(0.95)	1.98	6.42	2.00	1.51	4.15
71	Peoples Bank	Eatonton	146,909	61.9	12.0	(5.88)	10.83	5.60	2.20	0.25	4.14
72	American Pride Bank	Macon	203,448	99.8	5.4	14.58	6.96	6.31	1.99	1.60	4.13
73	United Community Bank	Blairsville	13,058,533	80.8	19.4	5.94	4.87	5.37	2.69	0.63	4.12
74	Bank of Dade	Trenton	117,320	52.1	45.1	4.46	5.45	6.41	2.37	0.31	4.10
75	Rabun County Bank	Clayton	194,918	76.7	2.1	3.93	13.35	5.53	2.66	0.44	4.10
76	Bank of Wrightsville	Wrightsville	61,223	62.7	27.8	1.86	5.35	6.13	2.02	0.61	4.09
77	Mount Vernon Bank	Mount Vernon	135,562	59.2	23.2	(10.95)	(0.68)	6.43	2.09	0.77	4.07
78	PeoplesSouth Bank	Colquitt	804,664	75.5	22.0	8.26	(4.91)	5.79	2.57	0.68	4.07
79	Century Bank & Trust	Milledgeville	273,883	66.9	23.3	(2.89)	4.40	5.73	2.51	0.73	4.03
80	American Commerce Bank	Bremen	372,671	92.9	0.0	7.32	17.60	6.15	2.41	1.87	4.01
81	F&M Bank	Washington	268,917	72.5	30.1	7.68	(0.73)	6.42	2.60	0.92	4.01
82	Bank of Camilla	Camilla	105,431	72.9	27.3	17.87	(4.71)	6.04	3.04	0.94	4.00
83	Farmers & Merchants Bank	Eatonton	189,453	57.8	34.2	(0.87)	2.11	6.29	1.93	0.49	4.00
84	Bank of Hazlehurst	Hazlehurst	125,860	57.6	23.1	4.16	(8.67)	5.71	2.37	0.22	3.99
85	Cadence Bank, N.A.	Atlanta	17,233,498	91.8	14.3	(2.92)	2.23	5.65	2.69	1.20	3.99
86	South Coast Bank & Trust	Brunswick	147,930	93.3	7.1	13.54	9.05	5.56	2.35	1.17	3.98
87	Citizens National Bank, Quitman	Quitman	104,539	77.7	12.4	(0.29)	2.48	5.96	2.56	1.07	3.97
88	Queensborough National B&T	Louisville	1,234,803	74.6	21.7	4.24	4.25	5.44	2.42	0.61	3.97
89	United Bank	Zebulon	1,512,804	51.7	26.3	6.25	6.59	6.27	2.35	0.36	3.94
90	Ameris Bank	Atlanta	18,126,488	104.1	7.5	68.63	41.94	5.07	2.86	0.91	3.93
91	Comm. Bank of Pickens County	Jasper	378,331	85.5	9.0	5.65	7.01	5.98	2.39	1.41	3.90
92	Signature Bank of Georgia	Sandy Springs	158,807	74.2	13.9	31.26	36.32	5.84	2.28	0.74	3.88
93	AB&T National Bank	Albany	202,907	97.2	0.4	2.48	4.97	5.03	3.23	0.90	3.87
94	Citizens Bank of Georgia	Cumming	346,039	71.7	29.2	8.97	5.85	5.57	2.31	0.62	3.87
95	Bank of Hancock County	Sparta	76,416	39.3	58.5	(5.76)	(1.46)	7.51	2.67	0.60	3.85
96	Flint Community Bank	Albany	251,837	100.1	1.6	12.23	6.97	5.30	2.26	1.07	3.85
97	Newton Federal Bank	Covington	645,988	104.6	2.9	119.38	108.42	5.19	2.38	1.10	3.84
98	SouthCrest Bank NA	Atlanta	575,173	71.6	31.4	6.60	3.37	5.30	2.89	0.58	3.83
99	Farmers & Merchants Bank	Lakeland	521,216	78.2	11.0	(0.05)	6.57	6.07	2.04	1.38	3.76
100	FNB of Decatur County	Bainbridge	180,380	85.1	11.2	10.19	(0.57)	5.58	2.42	1.26	3.74
101	Oconee State Bank	Watkinsville	391,116	77.9	17.7	16.73	12.19	5.14	2.10	0.48	3.72
102	Thomasville National Bank	Thomasville	1,002,299	102.3	5.3	15.79	0.60	5.38	2.35	1.10	3.70
103	Georgia Primary Bank	Atlanta	237,266	72.3	17.0	5.47	33.96	6.20	2.42	1.67	3.69
104	First IC Bank	Doraville	684,105	92.2	7.1	15.39	28.72	6.36	2.33	1.85	3.68
105	First Port City Bank	Bainbridge	258,170	76.4	12.9	17.77	21.85	5.60	2.84	1.15	3.68
106	Legacy State Bank	Loganville	113,794	93.1	10.5	10.62	11.24	5.24	2.35	1.12	3.68
107	Bank of Edison	Edison	53,191	51.2	35.9	13.45	8.38	7.05	2.37	0.97	3.67
108	Northeast Georgia Bank	Lavonia	487,518	53.0	20.6	(2.19)	1.59	5.72	2.36	0.46	3.66
109	Talbot State Bank	Woodland	54,951	60.1	24.9	6.75	(10.05)	7.84	4.68	2.38	3.65
110	First American B&T	Athens	578,941	80.0	10.9	5.79	5.28	5.12	2.31	0.54	3.64
111	Planters and Citizens Bank	Camilla	99,991	48.0	35.3	20.06	(5.87)	6.35	2.57	0.32	3.64
112	First National Bank of Griffin	Griffin	291,757	39.1	36.9	(9.44)	2.72	6.18	2.59	0.21	3.63
113	Synovus Bank	Columbus	50,521,947	95.4	13.8	7.53	4.65	4.91	3.09	0.87	3.62
114	Atlantic Capital Bank, NA	Atlanta	2,719,322	86.4	17.2	(8.86)	(8.78)	5.04	2.56	0.99	3.58
115	Peoples Bank	Willacoochee	79,267	63.8	12.2	3.10	2.50	5.78	2.49	0.82	3.58
116	Guardian Bank	Valdosta	435,014	74.9	24.3	5.58	1.78	5.40	2.34	0.91	3.55
117	Bank of Alapaha	Alapaha	184,974	73.2	14.9	(0.94)	9.23	6.12	2.28	1.58	3.47
118	Farmers and Merchants Bank	Sylvania	121,266	43.4	35.9	2.62	2.19	6.77	2.32	0.54	3.47
119	Elberton FS&LA	Elberton	24,450	124.3	12.8	2.34	3.30	4.40	2.92	0.84	3.46
120	Cornerstone Bank	Atlanta	204,771	79.8	19.3	(12.30)	0.86	5.37	2.41	1.15	3.38
121	TC Federal Bank	Thomasville	314,215	95.3	6.8	5.93	4.68	4.75	2.66	1.24	3.27
122	Rochelle State Bank	Rochelle	31,665	37.0	36.0	15.06	18.83	7.50	2.47	1.41	3.25
123	Waycross Bank & Trust	Waycross	187,962	52.2	30.0	4.28	15.00	5.24	2.34	0.52	3.23
124	Merchants & Citizens Bank	McRae	107,147	40.5	46.9	(2.67)	(4.94)	6.10	2.39	0.55	3.21
125	Georgia Banking Company	Sandy Springs	663,235	109.4	2.4	61.92	65.05	5.40	2.27	2.23	3.20
126	First St. Bank, Randolph County	Cuthbert	80,903	41.3	47.2	4.20	(1.79)	6.05	2.29	0.79	3.15
127	Bank of LaFayette, Georgia	Lafayette	287,914	41.2	57.8	6.30	1.69	5.90	2.31	0.86	2.86
128	First Bank of Coastal Georgia	Pembroke	125,871	35.7	63.7	(0.39)	5.25	5.68	2.54	0.81	2.81
129	Farmers Bank	Greensboro	109,931	52.4	46.7	(3.26)	6.07	5.38	2.29	1.20	2.74
130	Touchmark National Bank	Alpharetta	420,218	100.9	5.4	(2.11)	(1.09)	5.11	2.24	2.25	2.70
131	Southeast First National Bank	Summerville	51,306	41.6	41.9	13.74	(14.21)	7.37	1.82	1.22	2.56
132	Vidalia Federal Savings Bank	Vidalia	199,753	36.3	44.6	(0.94)	(4.59)	5.01	2.31	1.00	2.21
133	CIBC National Trust Company	Atlanta	267,770	0.0	0.0	NA	0.39	NA	NA	0.39	2.20
134	Barwick Banking Company	Barwick	13,225	12.0	65.5	27.07	(3.59)	8.11	2.39	0.72	1.98
135	Synovus Trust Co, NA	Columbus	100,506	NA	19.8	NA	NA	NA	1.74	NA	1.55
136	Classic City Bank	Athens	NA	NA	NA	NA	NA	NA	NA	NA	NA
137	Craft Bank	Atlanta	NA	NA	NA	NA	NA	NA	NA	NA	NA
138	Loyal Trust Bank	Johns Creek	30,489	161.9	12.6	NA	NA	NA	NA	NA	NA

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) (%)
139	Tandem Bank	Tucker	43,223	101.6	4.3	NA	NA	NA	NA	NA	NA
		MEDIAN	188,904	76.3	13.9	6.25	4.84	6.17	2.41	0.81	4.15
		AVERAGE	991,721	75.0	17.3	11.41	10.34	6.32	2.47	0.85	4.16
		HIGH	50,521,947	161.9	65.5	215.10	161.61	22.88	4.68	2.38	5.85
		LOW	13,225	0.0	0.0	(12.30)	(14.21)	4.40	1.55	0.11	1.55

NON-INTEREST INCOME

			Net Income	Non Interest	Service	Gain on Sale of	Gain on Sale of	Other Non Int	Total Non
Rank	Institution	City	(\$000)	Income (\$000)	Charges / Avg	Loans / Avg	OREO / Avg	Inc / Avg	Interest Income
					Assets (%)	Assets (%)	Assets (%)	Assets (%)	/ Avg Assets (%)
1	Synovus Trust Co, NA	Columbus	9,348	51,960	0.00	0.00	0.00	52.80	52.80
2	CIBC National Trust Company	Atlanta	23,154	131,701	0.00	0.00	0.00	46.64	46.64
3	Waycross Bank & Trust	Waycross	2,967	4,298	0.09	0.00	0.01	2.35	2.45
4	First Century Bank, NA	Gainesville	6,985	6,896	0.01	0.00	0.04	2.38	2.42
5	Embassy National Bank	Lawrenceville	1,873	2,560	0.15	1.70	(0.21)	0.67	2.31
6	United Bank	Zebulon	34,862	26,046	0.69	0.10	0.00	1.00	1.79
7	Oconee State Bank	Watkinsville	3,438	5,722	0.16	0.47	0.00	0.95	1.58
8	Georgia Banking Company	Sandy Springs	2,826	7,159	0.04	0.87	(0.01)	0.55	1.45
9	Thomasville National Bank	Thomasville	19,109	14,098	0.06	0.00	0.00	1.39	1.45
10	Queensborough National B&T	Louisville	13,881	17,441	0.67	0.00	0.00	0.77	1.44
11	First IC Bank	Doraville	9,267	9,735	0.19	0.80	(0.02)	0.47	1.44
12	SunMark Community Bank	Hawkinsville	4,605	3,923	0.30	0.00	(0.03)	1.16	1.43
13	Douglas National Bank	Douglas	5,519	2,632	0.43	0.00	0.00	1.00	1.42
14	Ameris Bank	Atlanta	166,181	212,838	0.21	1.00	(0.01)	0.12	1.32
15	Pinnacle Bank	Elberton	12,586	12,882	0.95	0.00	(0.00)	0.36	1.32
16	Bank of Lumber City	Lumber City	109	289	0.74	0.00	0.00	0.47	1.21
17	First American B&T	Athens	7,918	6,677	0.32	0.00	0.00	0.87	1.19
18	Peoples Bank	Eatonton	872	1,506	0.30	0.00	(0.07)	0.93	1.16
19	FNB of Waynesboro	Waynesboro	2,305	1,589	0.55	0.00	0.00	0.59	1.14
20	Carver State Bank	Savannah	155	464	0.54	(0.05)	0.04	0.59	1.11
21	First National Community Bank	Chatsworth	2,427	2,889	0.25	0.00	0.17	0.70	1.11
22	Signature Bank of Georgia	Sandy Springs	440	1,440	0.04	0.73	(0.06)	0.30	1.01
23	Heritage Southeast Bank	Jonesboro	3,271	9,983	0.46	0.09	(0.05)	0.50	1.00
24	F & M Bank and Trust Company	Manchester	47	681	0.77	0.00	0.00	0.23	1.00
25	First Chatham Bank	Savannah	1,342	3,719	0.30	0.90	(0.88)	0.66	0.99
26	FNB South	Alma	10,640	3,844	0.48	0.00	0.11	0.39	0.99
27	Citizens Bank & Trust, Inc.	Trenton	1,207	967	0.49	0.00	(0.01)	0.46	0.94
28	First National Bank of Griffin	Griffin	1,837	2,614	0.38	0.05	(0.02)	0.51	0.92
29	Claxton Bank	Claxton	1,304	1,080	0.26	0.28	(0.08)	0.46	0.91
30	Citizens Bank of Swainsboro	Swainsboro	2,903	1,946	0.38	0.00	(0.01)	0.54	0.91
31	F&M Bank	Washington	2,829	2,387	0.33	0.00	0.22	0.34	0.89
32	United Community Bank	Blairsville	184,898	113,340	0.18	0.27	0.00	0.44	0.89
33	Trust Bank	Lenox	249	333	0.54	0.22	(1.43)	1.54	0.87
34	The Bank of Soperton	Soperton	1,514	785	0.60	0.00	(0.03)	0.29	0.86
35	Bank of Camilla	Camilla	1,261	897	0.31	0.00	0.10	0.44	0.85
36	River City Bank	Rome	1,434	1,348	0.13	0.00	(0.00)	0.72	0.85
37	Peoples Bank	Willacoochee	820	637	0.41	0.00	0.00	0.43	0.84
38	Century Bank & Trust	Milledgeville	3,859	2,194	0.16	0.09	0.00	0.60	0.84
39	American Pride Bank	Macon	2,359	1,624	0.16	0.35	0.00	0.32	0.83
40	Durden Banking Company	Twin City	3,676	1,474	0.51	0.00	0.00	0.31	0.82
41	FNB of Coffee County	Douglas	2,832	1,782	0.26	0.00	0.00	0.56	0.82
42	Southeastern Bank	Darien	6,653	3,506	0.26	0.00	0.02	0.53	0.82
43	Family Bank	Pelham	1,049	771	0.53	0.00	0.02	0.24	0.78
44	South Georgia Bank	Glennville	3,771	1,263	0.50	0.00	0.12	0.17	0.78
45	Bank of Dudley	Dublin	2,743	1,726	0.28	0.13	(0.02)	0.39	0.78
46	Bank of Madison	Madison	2,952	1,764	0.13	0.00	0.23	0.42	0.77
47	Northeast Georgia Bank	Lavonia	8,228	3,616	0.22	0.00	(0.01)	0.56	0.77
48	SouthCrest Bank NA	Atlanta	4,930	4,106	0.39	0.00	0.01	0.38	0.77
49	Commercial Bank	Crawford	4,525	1,631	0.43	0.00	0.00	0.33	0.76
50	Heritage First Bank	Rome	1,445	1,082	0.30	0.18	(0.03)	0.31	0.76
51	Comm. Bank Co. of Fitzgerald	Fitzgerald	2,289	1,224	0.36	0.00	0.00	0.39	0.76
52	Greater Community Bank	Rome	2,511	1,641	0.24	0.24	(0.00)	0.27	0.75
53	PrimeSouth Bank	Waycross	9,193	5,061	0.22	0.23	0.02	0.28	0.75
54	Exchange Bank	Milledgeville	3,105	1,906	0.44	0.06	0.01	0.24	0.75
55	Wilcox County State Bank	Abbeville	1,309	832	0.33	0.00	0.00	0.41	0.74
56	Cadence Bank, N.A.	Atlanta	(239,831)	130,466	0.13	0.07	(0.00)	0.55	0.74
57	State Bank of Cochran	Cochran	5,506	1,552	0.26	0.00	0.23	0.25	0.73
58	Century Bank of Georgia	Cartersville	3,102	1,455	0.21	0.00	0.00	0.52	0.72
59	Citizens Bank & Trust Company	Eastman	1,441	1,127	0.43	0.04	(0.11)	0.36	0.72
60	Mount Vernon Bank	Mount Vernon	1,716	918	0.44	0.00	(0.00)	0.26	0.70
61	Peoples Bank	Lyons	1,273	701	0.55	0.00	0.00	0.12	0.67
62	Comm. Bank of Pickens County	Jasper	5,443	2,404	0.14	0.07	(0.01)	0.47	0.66
63	Altamaha Bank and Trust Co.	Vidalia	1,789	1,108	0.43	0.00	(0.20)	0.42	0.65
64	Commercial Banking Company	Valdosta	2,864	1,505	0.34	0.00	(0.02)	0.33	0.65
65	Rabun County Bank	Clayton	1,874	1,185	0.14	0.21	(0.13)	0.43	0.64
66	First Bank	Dalton	5,703	2,594	0.19	0.09	0.01	0.36	0.64
67	Peoples Bank of Georgia	Talbotton	831	536	0.28	0.00	0.01	0.34	0.63
68	Glennville Bank	Glennville	3,332	1,584	0.34	0.00	(0.04)	0.32	0.62

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	Newton Federal Bank	Covington	(439)	2,445	0.14	0.01	(0.01)	0.48	0.62
70	Synovus Bank	Columbus	502,839	292,735	0.19	0.07	(0.00)	0.37	0.62
71	Geo. D. Warthen Bank	Sandersville	1,550	1,125	0.28	0.00	(0.04)	0.38	0.62
72	Pineland Bank	Alma	2,109	1,761	0.41	0.00	(0.01)	0.21	0.62
73	Persons Banking Company	Forsyth	740	1,932	0.41	0.00	(0.13)	0.33	0.61
74	AB&T National Bank	Albany	1,850	1,148	0.13	0.00	0.01	0.46	0.59
75	First Bank of Pike	Molena	326	312	0.37	0.00	(0.21)	0.43	0.59
76	Georgia Community Bank	Dawson	4,420	1,477	0.35	0.00	(0.01)	0.25	0.59
77	Bank of Wrightsville	Wrightsville	751	339	0.16	0.00	0.00	0.43	0.59
78	Bank of Hazlehurst	Hazlehurst	814	714	0.49	0.00	0.07	0.02	0.58
79	Bank of Monticello	Monticello	1,855	629	0.20	0.00	(0.04)	0.42	0.58
80	Touchmark National Bank	Alpharetta	4,284	2,388	0.01	0.42	0.00	0.15	0.57
81	United National Bank	Cairo	3,127	1,234	0.20	0.00	0.14	0.23	0.57
82	FNB of Decatur County	Bainbridge	1,524	996	0.15	0.00	(0.01)	0.42	0.56
83	Citizens Community Bank	Hahira	1,751	779	0.28	0.00	(0.05)	0.33	0.56
84	First Peoples Bank	Pine Mountain	1,906	881	0.30	0.00	(0.00)	0.25	0.55
85	First State Bank	Wrens	2,414	845	0.37	0.00	(0.01)	0.18	0.54
86	South Coast Bank & Trust	Brunswick	1,671	736	0.14	0.09	0.00	0.30	0.53
87	First Southern Bank	Patterson	(1,310)	653	0.31	0.00	(0.14)	0.35	0.52
88	Bank of Dawson	Dawson	2,068	648	0.40	0.00	(0.00)	0.12	0.52
89	Cornerstone Bank	Atlanta	(1,802)	1,054	0.04	0.24	(0.06)	0.30	0.52
90	Morris Bank	Dublin	14,487	4,948	0.26	(0.02)	(0.03)	0.31	0.51
91	Bank of Eastman	Eastman	1,310	840	0.47	0.00	(0.37)	0.41	0.51
92	Farmers and Merchants Bank	Sylvania	1,110	569	0.36	0.00	(0.02)	0.15	0.50
93	Peach State Bank & Trust	Gainesville	2,600	1,289	0.08	0.22	0.00	0.20	0.50
94	Flint Community Bank	Albany	3,421	1,193	0.11	0.00	0.00	0.38	0.49
95	Georgia Primary Bank	Atlanta	1,504	1,007	0.17	0.21	0.00	0.11	0.49
96	Rochelle State Bank	Rochelle	(211)	137	0.41	0.00	0.00	0.07	0.48
97	Bank of Alapaha	Alapaha	1,491	851	0.32	0.00	0.00	0.16	0.48
98	Security State Bank	McRae	667	218	0.44	0.00	0.00	0.04	0.48
99	Four County Bank	Allentown	1,400	328	0.41	0.00	(0.05)	0.11	0.46
100	Planters and Citizens Bank	Camilla	528	449	0.18	0.00	0.01	0.25	0.45
101	Wilkinson County Bank	Irwinton	589	214	0.31	0.00	0.00	0.14	0.44
102	Atlantic Capital Bank, NA	Atlanta	50,026	11,198	0.16	0.12	0.01	0.16	0.44
103	Citizens Bank of Cochran	Cochran	628	447	0.10	0.00	(0.01)	0.35	0.44
104	Bank of Dade	Trenton	1,966	473	0.22	0.00	(0.06)	0.27	0.42
105	TC Federal Bank	Thomasville	1,329	1,286	0.09	0.13	0.00	0.20	0.41
106	Wheeler County State Bank	Alamo	1,056	389	0.30	0.00	0.02	0.10	0.41
107	One South Bank	Blakely	835	584	0.19	0.00	0.00	0.22	0.40
108	Guardian Bank	Valdosta	6,258	1,693	0.13	0.00	0.00	0.27	0.40
109	Bank of Edison	Edison	420	201	0.25	0.00	(0.06)	0.21	0.40
110	Bank of Hancock County	Sparta	703	299	0.20	0.00	0.00	0.20	0.40
111	Bank of LaFayette, Georgia	Lafayette	1,711	1,026	0.17	0.00	(0.01)	0.21	0.38
112	Citizens Bank of The South	Sandersville	2,571	945	0.21	0.00	(0.07)	0.24	0.37
113	Merchants & Citizens Bank	McRae	800	397	0.14	0.00	(0.01)	0.23	0.37
114	First St. Bank, Randolph County	Cuthbert	476	285	0.31	0.00	0.00	0.05	0.36
115	First State Bank of Blakely	Blakely	6,797	1,830	0.20	0.00	(0.01)	0.16	0.36
116	PeoplesSouth Bank	Colquitt	12,184	2,890	0.14	0.00	0.01	0.21	0.36
117	Bank of Newington	Newington	1,524	491	0.09	0.01	0.06	0.19	0.34
118	First FS&LA of Valdosta	Valdosta	326	628	0.17	0.00	(0.01)	0.18	0.33
119	Citizens National Bank, Quitman	Quitman	1,226	340	0.18	0.00	0.02	0.14	0.33
120	First Port City Bank	Bainbridge	1,090	755	0.13	0.00	0.00	0.20	0.33
121	Citizens Bank of Georgia	Cumming	4,532	1,015	0.06	0.00	(0.00)	0.25	0.31
122	Vidalia Federal Savings Bank	Vidalia	120	606	0.05	0.00	0.02	0.23	0.30
123	American Commerce Bank	Bremen	4,897	943	0.08	0.09	(0.00)	0.11	0.28
124	Talbot State Bank	Woodland	924	152	0.04	0.00	0.20	0.02	0.26
125	Southern Bank	Sardis	252	186	0.22	0.00	(0.17)	0.19	0.24
126	Farmers Bank	Greensboro	334	233	0.12	0.00	0.00	0.11	0.23
127	First Bank of Coastal Georgia	Pembroke	947	265	0.12	0.00	0.00	0.10	0.22
128	Farmers & Merchants Bank	Lakeland	713	1,075	0.22	0.02	(0.18)	0.16	0.22
129	Southeast First National Bank	Summerville	50	125	0.12	0.00	0.01	0.08	0.22
130	Barwick Banking Company	Barwick	14	22	0.16	0.00	0.00	0.01	0.17
131	WestSide Bank	Hiram	4,154	186	0.37	0.00	(0.45)	0.22	0.14
132	Farmers & Merchants Bank	Eatonton	1,812	165	0.17	0.00	(0.14)	0.06	0.09
133	Elberton FS&LA	Elberton	64	1	0.00	0.00	0.00	0.00	0.00
134	Legacy State Bank	Loganville	1,266	(8)	0.03	0.02	(0.17)	0.12	(0.01)
135	Community Bank & Trust	LaGrange	(803)	(145)	0.40	0.00	(1.22)	0.63	(0.19)
136	Classic City Bank	Athens	NA	NA	NA	NA	NA	NA	NA

NON-INTEREST INCOME

			Net Income	Non Interest	Service	Gain on Sale of	Gain on Sale of	Other Non Int	Total Non
Rank	Institution	City	(\$000)	Income (\$000)	Charges / Avg	Loans / Avg	OREO / Avg	Inc / Avg	Interest Income
					Assets (%)	Assets (%)	Assets (%)	Assets (%)	/ Avg Assets (%)
137	Craft Bank	Atlanta	NA	NA	NA	NA	NA	NA	NA
138	Loyal Trust Bank	Johns Creek	NA	NA	NA	NA	NA	NA	NA
139	Tandem Bank	Tucker	NA	NA	NA	NA	NA	NA	NA
		MEDIAN	1,837	1,127	0.25	0.00	0.00	0.32	0.62
		AVERAGE	8,010	8,974	0.27	0.08	(0.04)	1.12	1.43
		HIGH	502,839	292,735	0.95	1.70	0.23	52.80	52.80
		LOW	(239,831)	(145)	0.00	(0.05)	(1.43)	0.00	(0.19)

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	Touchmark National Bank	Alpharetta	420,218	15,008	52.5	1.03	0.08	0.60	1.71
2	Atlantic Capital Bank, NA	Atlanta	2,719,322	13,074	54.2	1.33	0.24	0.55	2.12
3	Synovus Bank	Columbus	50,521,947	9,959	52.7	1.12	0.34	0.68	2.14
4	Citizens Bank of Georgia	Cumming	346,039	6,179	53.8	1.25	0.19	0.73	2.17
5	American Commerce Bank	Bremen	372,671	8,282	51.7	1.44	0.19	0.64	2.27
6	Guardian Bank	Valdosta	435,014	7,500	59.7	1.05	0.21	1.02	2.29
7	Northeast Georgia Bank	Lavonia	487,518	4,975	56.4	1.29	0.34	0.67	2.30
8	Bank of LaFayette, Georgia	Lafayette	287,914	5,235	72.4	1.39	0.39	0.53	2.31
9	Vidalia Federal Savings Bank	Vidalia	199,753	6,658	96.6	1.36	0.12	0.83	2.32
10	Legacy State Bank	Loganville	113,794	7,112	66.0	1.21	0.20	0.91	2.33
11	Barwick Banking Company	Barwick	13,225	2,204	113.4	1.32	0.28	0.73	2.34
12	Thomasville National Bank	Thomasville	1,002,299	8,352	46.3	1.43	0.21	0.72	2.36
13	First State Bank of Blakely	Blakely	494,858	4,999	55.6	1.62	0.26	0.48	2.36
14	Comm. Bank of Pickens County	Jasper	378,331	6,756	55.1	1.18	0.15	1.06	2.40
15	PeoplesSouth Bank	Colquitt	804,664	4,191	55.7	1.35	0.29	0.77	2.42
16	Citizens National Bank, Quitman	Quitman	104,539	5,227	61.9	1.46	0.40	0.61	2.48
17	Bank of Alapaha	Alapaha	184,974	3,936	65.7	1.52	0.32	0.70	2.54
18	First Bank of Coastal Georgia	Pembroke	125,871	3,933	81.9	1.32	0.30	0.94	2.55
19	FNB South	Alma	399,094	4,751	44.7	1.30	0.32	0.94	2.56
20	United Community Bank	Blairsville	13,058,533	5,612	53.9	1.49	0.25	0.82	2.56
21	Flint Community Bank	Albany	251,837	6,142	62.0	1.64	0.20	0.72	2.56
22	Farmers Bank	Greensboro	109,931	6,107	89.9	1.45	0.19	0.96	2.60
23	Southeast First National Bank	Summerville	51,306	3,018	94.5	1.46	0.33	0.85	2.64
24	Bank of Dade	Trenton	117,320	3,352	60.0	1.67	0.26	0.71	2.64
25	Farmers and Merchants Bank	Sylvania	121,266	4,491	65.3	1.44	0.18	1.03	2.64
26	Merchants & Citizens Bank	McRae	107,147	5,357	77.6	1.35	0.16	1.14	2.65
27	Century Bank of Georgia	Cartersville	212,553	6,252	59.5	1.43	0.23	0.99	2.66
28	Bank of Hazlehurst	Hazlehurst	125,860	4,340	63.5	1.31	0.27	1.15	2.73
29	State Bank of Cochran	Cochran	215,217	4,061	51.5	1.51	0.22	1.02	2.75
30	First St. Bank, Randolph County	Cuthbert	80,903	3,853	84.5	1.51	0.38	0.86	2.75
31	Comm. Bank Co. of Fitzgerald	Fitzgerald	164,164	5,296	56.9	1.62	0.18	0.96	2.76
32	Four County Bank	Allentown	73,042	6,640	56.7	1.44	0.18	1.15	2.76
33	Century Bank & Trust	Milledgeville	273,883	5,267	59.0	1.57	0.29	0.91	2.77
34	Morris Bank	Dublin	1,020,171	5,426	55.6	1.53	0.26	0.99	2.78
35	First Bank	Dalton	418,917	5,512	58.8	1.55	0.27	0.97	2.79
36	Commercial Bank	Crawford	253,347	5,758	54.1	1.78	0.31	0.72	2.81
37	United National Bank	Cairo	214,407	6,916	54.1	1.73	0.33	0.78	2.83
38	First IC Bank	Doraville	684,105	6,054	56.2	1.50	0.36	0.97	2.84
39	First American B&T	Athens	578,941	5,676	61.3	1.85	0.45	0.56	2.86
40	TC Federal Bank	Thomasville	314,215	6,983	82.8	1.69	0.22	0.98	2.88
41	Southeastern Bank	Darien	446,832	4,099	60.7	1.74	0.54	0.61	2.89
42	Farmers & Merchants Bank	Lakeland	521,216	4,417	77.5	1.64	0.24	1.04	2.92
43	AB&T National Bank	Albany	202,907	5,968	69.7	1.63	0.25	1.04	2.93
44	First Century Bank, NA	Gainesville	409,245	6,496	38.1	1.17	0.24	1.53	2.94
45	Douglas National Bank	Douglas	188,904	6,297	48.3	1.63	0.17	1.15	2.94
46	South Georgia Bank	Glennville	163,677	3,637	54.8	1.80	0.25	0.89	2.94
47	Rochelle State Bank	Rochelle	31,665	6,333	92.6	1.08	0.12	1.77	2.97
48	FNB of Decatur County	Bainbridge	180,380	4,875	72.4	1.51	0.36	1.10	2.97
49	Bank of Dawson	Dawson	127,058	5,294	60.6	1.77	0.22	0.99	2.97
50	South Coast Bank & Trust	Brunswick	147,930	5,917	69.1	1.39	0.36	1.22	2.97
51	Wilkinson County Bank	Irwinton	49,466	4,947	64.0	1.46	0.16	1.35	2.97
52	Glennville Bank	Glennville	269,490	3,963	63.3	1.53	0.46	0.98	2.98
53	Bank of Monticello	Monticello	114,250	4,967	60.2	1.57	0.28	1.14	2.98
54	Bank of Wrightsville	Wrightsville	61,223	4,709	67.0	1.54	0.34	1.12	3.00
55	United Bank	Zebulon	1,512,804	3,773	54.9	1.89	0.45	0.68	3.01
56	Farmers & Merchants Bank	Eatonton	189,453	4,306	79.1	1.55	0.32	1.15	3.02
57	Georgia Primary Bank	Atlanta	237,266	6,779	75.5	2.13	0.18	0.76	3.06
58	SouthCrest Bank NA	Atlanta	575,173	5,531	71.7	1.74	0.41	0.93	3.09
59	Exchange Bank	Milledgeville	269,590	3,370	65.8	1.79	0.60	0.70	3.09
60	PrimeSouth Bank	Waycross	729,673	4,998	59.9	1.65	0.36	1.10	3.11
61	Bank of Camilla	Camilla	105,431	4,393	69.3	1.80	0.32	1.02	3.13
62	Peoples Bank	Willacoochee	79,267	3,303	73.3	1.97	0.26	0.90	3.13
63	Mount Vernon Bank	Mount Vernon	135,562	4,373	71.3	1.70	0.31	1.14	3.15
64	Rabun County Bank	Clayton	194,918	4,147	70.1	1.94	0.22	1.00	3.16
65	Ameris Bank	Atlanta	18,126,488	6,766	62.7	1.58	0.28	1.30	3.16
66	Planters and Citizens Bank	Camilla	99,991	4,545	79.7	1.67	0.36	1.13	3.17
67	Bank of Madison	Madison	242,191	3,970	64.0	2.12	0.43	0.61	3.17
68	F&M Bank	Washington	268,917	4,408	69.4	1.79	0.24	1.14	3.17
69	First Port City Bank	Bainbridge	258,170	4,610	83.2	1.79	0.27	1.11	3.18

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 Edison	Edison	53,191	4,433	81.2	1.78	0.24	1.18	3.19
71	American Pride Bank	Macon	203,448	5,217	67.4	1.99	0.45	0.76	3.20
72	Citizens Community Bank	Hahira	144,824	3,811	70.9	1.88	0.37	0.98	3.23
73	FNB of Coffee County	Douglas	245,213	5,217	68.9	1.90	0.34	1.00	3.24
74	Citizens Bank of The South	Sandersville	263,845	4,325	68.7	1.86	0.47	0.92	3.25
75	Peach State Bank & Trust	Gainesville	287,378	5,225	70.5	2.13	0.19	0.93	3.25
76	Commercial Banking Company	Valdosta	234,797	3,669	66.8	2.05	0.71	0.49	3.25
77	Bank of Hancock County	Sparta	76,416	3,821	75.7	1.90	0.25	1.12	3.26
78	Greater Community Bank	Rome	228,920	4,871	67.4	1.78	0.29	1.23	3.29
79	Wilcox County State Bank	Abbeville	116,190	3,631	66.7	2.11	0.24	0.96	3.31
80	Wheeler County State Bank	Alamo	101,213	4,401	73.2	1.92	0.54	0.85	3.31
81	FNB of Waynesboro	Waynesboro	150,936	4,312	58.4	1.61	0.44	1.28	3.32
82	Elberton FS&LA	Elberton	24,450	6,113	99.1	1.78	0.39	1.15	3.32
83	Durden Banking Company	Twin City	186,632	3,971	59.2	1.97	0.37	0.99	3.34
84	First Peoples Bank	Pine Mountain	190,525	4,885	64.8	1.92	0.30	1.13	3.35
85	Peoples Bank	Lyons	115,717	4,286	65.9	2.00	0.40	0.96	3.36
86	Security State Bank	McRae	45,366	3,781	68.9	2.22	0.37	0.78	3.37
87	Bank of Dudley	Dublin	230,422	3,600	65.5	1.96	0.46	0.95	3.38
88	Pinnacle Bank	Elberton	999,276	4,422	62.6	1.74	0.41	1.22	3.38
89	Bank of Newington	Newington	151,821	5,422	67.8	1.72	0.60	1.07	3.38
90	River City Bank	Rome	155,508	4,092	67.6	1.99	0.29	1.11	3.40
91	First State Bank	Wrens	165,166	4,588	60.3	1.86	0.33	1.23	3.42
92	WestSide Bank	Hiram	138,127	5,116	80.8	2.10	0.30	1.05	3.46
93	First National Bank of Griffin	Griffin	291,757	3,278	80.6	1.80	0.50	1.16	3.46
94	Citizens Bank of Swainsboro	Swainsboro	224,532	3,742	64.6	1.99	0.48	1.00	3.47
95	Georgia Banking Company	Sandy Springs	663,235	7,369	79.3	2.33	0.22	1.03	3.58
96	One South Bank	Blakely	149,638	4,827	79.5	1.89	0.31	1.40	3.60
97	Citizens Bank & Trust, Inc.	Trenton	104,468	2,429	68.9	1.96	0.28	1.38	3.62
98	Queensborough National B&T	Louisville	1,234,803	3,753	70.4	2.25	0.26	1.12	3.63
99	Citizens Bank of Cochran	Cochran	108,229	4,163	81.7	1.87	0.48	1.35	3.69
100	Geo. D. Warthen Bank	Sandersville	182,303	5,362	75.9	1.80	0.46	1.43	3.69
101	First National Community Bank	Chatsworth	277,621	4,083	73.7	1.86	0.37	1.49	3.71
102	Altamaha Bank and Trust Co.	Vidalia	175,270	3,437	75.0	2.13	0.46	1.16	3.75
103	Citizens Bank & Trust Company	Eastman	174,921	3,498	76.9	2.23	0.42	1.10	3.76
104	Oconee State Bank	Watkinsville	391,116	3,991	73.0	2.44	0.36	0.98	3.79
105	Southern Bank	Sardis	79,651	2,845	88.0	1.91	0.53	1.40	3.84
106	Waycross Bank & Trust	Waycross	187,962	9,398	69.7	0.91	0.23	2.77	3.91
107	The Bank of Soperton	Soperton	95,867	3,551	66.0	1.97	0.43	1.55	3.94
108	Claxton Bank	Claxton	121,150	3,563	75.7	2.03	0.51	1.40	3.95
109	First FS&LA of Valdosta	Valdosta	194,898	4,237	93.3	2.34	0.35	1.25	3.95
110	Peoples Bank of Georgia	Talbotton	88,561	3,163	72.5	2.31	0.44	1.32	4.06
111	Talbot State Bank	Woodland	54,951	3,663	107.4	1.83	0.34	1.94	4.12
112	Georgia Community Bank	Dawson	328,153	4,207	67.9	2.41	0.56	1.18	4.15
113	SunMark Community Bank	Hawkinsville	289,608	3,329	69.9	2.78	0.37	1.02	4.16
114	Heritage Southeast Bank	Jonesboro	1,324,338	4,286	83.0	2.21	0.40	1.55	4.16
115	Peoples Bank	Eatonton	146,909	3,061	84.8	2.22	0.46	1.49	4.18
116	Family Bank	Pelham	112,685	3,635	74.0	2.39	0.50	1.30	4.18
117	Heritage First Bank	Rome	151,412	3,605	76.5	2.25	0.46	1.47	4.19
118	Persons Banking Company	Forsyth	324,933	3,823	90.8	2.22	0.37	1.60	4.19
119	Pineland Bank	Alma	289,911	2,612	79.6	2.58	0.50	1.14	4.22
120	Bank of Eastman	Eastman	160,394	3,085	82.2	1.12	0.53	2.60	4.25
121	Cornerstone Bank	Atlanta	204,771	5,251	114.7	2.18	0.60	1.53	4.31
122	Newton Federal Bank	Covington	645,988	7,178	102.7	2.65	0.88	0.79	4.32
123	First Chatham Bank	Savannah	377,234	4,145	91.5	1.91	0.50	1.92	4.33
124	Signature Bank of Georgia	Sandy Springs	158,807	5,882	92.5	2.69	0.34	1.38	4.41
125	F & M Bank and Trust Company	Manchester	70,859	3,374	98.5	1.85	0.67	1.95	4.47
126	Cadence Bank, N.A.	Atlanta	17,233,498	9,351	46.0	1.20	0.27	3.21	4.68
127	Embassy National Bank	Lawrenceville	120,821	4,166	67.4	3.30	0.45	0.95	4.70
128	First Bank of Pike	Molena	53,139	2,310	83.5	2.49	0.58	1.73	4.80
129	Carver State Bank	Savannah	46,124	2,883	88.8	2.20	0.55	2.18	4.93
130	Community Bank & Trust	LaGrange	74,040	2,244	124.5	2.33	0.66	2.04	5.04
131	First Southern Bank	Patterson	141,312	2,718	114.4	3.11	0.68	1.56	5.36
132	Bank of Lumber City	Lumber City	23,703	1,975	90.9	3.16	0.64	1.67	5.46
133	Trust Bank	Lenox	36,539	1,589	95.3	3.69	0.52	1.53	5.75
134	CIBC National Trust Company	Atlanta	267,770	1,120	76.1	23.58	2.25	10.13	35.96
135	Synovus Trust Co, NA	Columbus	100,506	574	76.3	29.88	1.78	9.48	41.13
136	Classic City Bank	Athens	NA	NA	NA	NA	NA	NA	NA
137	Craft Bank	Atlanta	NA	NA	NA	NA	NA	NA	NA
138	Loyal Trust Bank	Johns Creek	30,489	NA	NA	NA	NA	NA	NA

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	Tandem Bank	Tucker	43,223	NA	NA	NA	NA	NA	NA
		MEDIAN	188,904	4,408	69.1	1.79	0.34	1.04	3.17
		AVERAGE	991,721	4,827	71.4	2.18	0.38	1.25	3.81
		HIGH	50,521,947	15,008	124.5	29.88	2.25	10.13	41.13
		LOW	13,225	574	38.1	0.91	0.08	0.48	1.71

ASSET QUALITY

			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 (%)
Rank	Institution	City											
1	Georgia Primary Bank	Atlanta	237,266	155,327	0.72	-	1.36	0.00	0.00	0.00	0.11	(0.07)	0.04
1	Commercial Bank	Crawford	253,347	168,492	0.85	-	2.05	0.25	0.21	0.00	0.13	(0.07)	0.27
3	Planters and Citizens Bank	Camilla	99,991	42,040	0.24	-	1.42	0.10	0.07	0.00	0.07	0.17	0.31
4	FNB of Coffee County	Douglas	245,213	149,771	1.15	-	1.18	0.17	0.04	0.05	0.16	0.06	0.31
5	Barwick Banking Company	Barwick	13,225	1,399	0.12	-	3.22	0.02	0.00	0.14	0.00	0.18	0.32
6	First Port City Bank	Bainbridge	258,170	175,537	1.99	-	1.32	0.05	0.07	0.00	0.26	0.00	0.33
7	Peach State Bank & Trust	Gainesville	287,378	199,323	1.09	340	1.12	0.09	0.06	0.01	0.17	0.09	0.33
8	Embassy National Bank	Lawrenceville	120,821	76,331	0.00	-	1.92	0.05	0.57	0.00	0.00	0.00	0.57
9	Security State Bank	McRae	45,366	18,824	0.00	-	2.76	0.06	0.64	0.00	0.00	(0.05)	0.59
10	Pinnacle Bank	Elberton	999,276	717,268	1.94	1,000	1.12	0.23	0.15	0.00	0.28	0.16	0.59
11	Peoples Bank	Lyons	115,717	82,171	3.55	366	1.50	0.11	0.05	0.00	0.49	0.13	0.67
12	First Bank of Coastal Georgia	Pembroke	125,871	37,963	2.04	278	2.31	(0.29)	0.44	0.03	0.86	(0.65)	0.68
13	AB&T National Bank	Albany	202,907	160,372	4.46	-	1.23	0.06	0.14	0.00	0.61	(0.01)	0.74
14	South Coast Bank & Trust	Brunswick	147,930	119,792	2.01	-	1.68	0.16	0.56	0.00	0.28	0.01	0.85
15	River City Bank	Rome	155,508	110,295	4.43	-	1.74	0.42	0.11	0.00	0.86	(0.07)	0.90
16	Southeast First National Bank	Summerville	51,306	18,356	1.90	100	1.37	0.02	0.22	0.10	0.64	0.02	0.98
17	First American B&T	Athens	578,941	375,363	5.09	888	1.52	0.06	0.13	0.00	0.95	(0.10)	0.98
18	Thomasville National Bank	Thomasville	1,002,299	850,918	1.59	-	2.13	0.24	0.79	0.00	0.21	0.01	1.01
19	Southeastern Bank	Darien	446,832	239,990	4.49	1,545	2.16	(0.09)	0.55	0.00	1.09	(0.52)	1.12
20	Bank of Wrightsville	Wrightsville	61,223	34,477	3.03	50	1.21	0.14	0.59	0.00	0.56	(0.01)	1.14
21	Citizens Bank of Georgia	Cumming	346,039	219,279	3.74	282	1.30	0.03	0.39	0.00	0.71	0.04	1.14
22	Citizens Bank & Trust Company	Eastman	174,921	116,162	7.40	1,242	1.26	0.21	0.04	0.00	1.12	0.02	1.18
23	Synovus Bank	Columbus	50,521,947	38,258,024	6.02	15,189	1.29	0.45	0.20	0.02	0.82	0.17	1.21
24	South Georgia Bank	Glennville	163,677	105,021	0.29	-	2.39	0.01	1.13	0.02	0.05	0.01	1.21
25	FNB of Waynesboro	Waynesboro	150,936	94,076	2.09	-	1.23	0.15	0.54	0.16	0.43	0.16	1.29
26	Greater Community Bank	Rome	228,920	180,996	2.62	352	1.30	0.44	0.74	0.00	0.36	0.19	1.29
27	First IC Bank	Doraville	684,105	539,659	7.71	306	1.51	0.36	0.04	0.13	1.11	0.01	1.29
28	First National Bank of Griffin	Griffin	291,757	99,163	2.45	82	1.36	0.04	0.58	0.05	0.57	0.10	1.30
29	United Community Bank	Blairsville	13,058,533	8,935,424	5.45	475	0.91	0.24	0.32	0.00	0.87	0.19	1.38
30	Farmers Bank	Greensboro	109,931	49,739	3.98	620	1.65	0.00	0.29	0.00	1.23	0.02	1.54
31	PrimeSouth Bank	Waycross	729,673	591,172	4.49	1,533	1.30	0.17	0.75	0.01	0.60	0.20	1.56
32	TC Federal Bank	Thomasville	314,215	252,367	6.99	351	1.35	0.07	0.34	0.00	1.20	0.02	1.56
33	Douglas National Bank	Douglas	188,904	152,393	4.36	-	1.33	0.15	0.91	0.00	0.69	(0.02)	1.58
34	First Peoples Bank	Pine Mountain	190,525	104,332	5.91	-	1.47	0.29	0.58	0.00	1.06	0.00	1.64
35	The Bank of Soperton	Soperton	95,867	75,727	6.37	124	1.63	0.37	0.68	0.00	0.89	0.14	1.71
36	Comm. Bank Co. of Fitzgerald	Fitzgerald	164,164	116,817	7.00	250	2.41	0.34	0.26	0.01	1.35	0.11	1.73
37	Ameris Bank	Atlanta	18,126,488	13,094,106	7.82	34,561	1.03	0.33	0.68	0.08	0.89	0.09	1.74
38	Citizens Bank of Cochran	Cochran	108,229	80,766	7.41	678	0.69	(0.01)	0.70	0.11	0.93	0.01	1.75
39	Durden Banking Company	Twin City	186,632	119,175	1.91	-	2.33	0.22	1.12	0.05	0.47	0.13	1.77
40	First State Bank	Wrens	165,166	135,000	9.57	615	1.07	0.17	0.66	0.00	1.11	0.05	1.82
41	Commercial Banking Company	Valdosta	234,797	179,064	6.28	176	1.71	0.06	0.46	0.00	1.36	0.01	1.83
42	Atlantic Capital Bank, NA	Atlanta	2,719,322	1,932,909	3.85	779	1.29	0.37	1.03	0.01	0.73	0.09	1.86
43	Waycross Bank & Trust	Waycross	187,962	86,578	4.02	325	2.31	0.00	0.81	0.06	1.00	0.01	1.88
44	Northeast Georgia Bank	Lavonia	487,518	227,573	5.18	693	1.19	0.02	0.57	0.04	1.22	0.05	1.88
45	SouthCrest Bank NA	Atlanta	575,173	335,984	7.54	529	0.95	0.04	0.53	0.00	1.36	(0.01)	1.88
46	Rabun County Bank	Clayton	194,918	125,372	7.49	1,104	2.38	0.00	0.11	0.00	1.65	0.12	1.88
47	American Commerce Bank	Bremen	372,671	288,627	7.26	151	1.62	0.21	0.68	0.00	1.19	0.01	1.88
48	Legacy State Bank	Loganville	113,794	90,798	12.24	1,633	1.30	0.17	0.13	0.00	1.77	0.00	1.90
49	Peoples Bank	Willacoochee	79,267	43,652	1.45	-	0.52	0.00	1.67	0.00	0.36	(0.01)	2.02
50	Georgia Banking Company	Sandy Springs	663,235	173,874	13.73	1,869	0.26	0.19	0.98	0.06	0.94	0.22	2.20
51	Bank of Dudley	Dublin	230,422	158,009	6.03	309	1.43	0.22	0.64	0.00	1.23	0.37	2.24
52	Bank of Edison	Edison	53,191	24,813	5.71	70	1.22	0.08	0.93	0.00	1.13	0.18	2.24
53	Citizens Bank of The South	Sandersville	263,845	187,349	7.07	393	1.29	0.16	0.89	0.00	1.22	0.16	2.27
54	Persons Banking Company	Forsyth	324,933	200,940	11.69	2,417	0.74	0.31	0.17	0.04	1.39	0.71	2.31
55	Century Bank & Trust	Milledgeville	273,883	161,402	10.15	37	1.13	0.00	0.29	0.00	2.02	0.00	2.31
56	United Bank	Zebulon	1,512,804	692,038	4.77	18	1.79	0.05	1.14	0.01	1.15	0.01	2.31
57	Century Bank of Georgia	Cartersville	212,553	110,766	3.50	351	1.46	0.00	1.62	0.00	0.73	(0.04)	2.31
58	FNB South	Alma	399,094	302,372	3.28	2,252	3.14	0.26	1.46	0.06	0.76	0.05	2.33
59	Newton Federal Bank	Covington	645,988	525,574	11.88	772	0.89	0.14	1.02	0.00	1.31	0.02	2.35
60	Bank of Madison	Madison	242,191	183,202	11.83	1,891	1.32	0.20	0.31	0.00	2.11	(0.03)	2.39
61	Cadence Bank, N.A.	Atlanta	17,233,498	13,392,192	7.94	1,008	1.83	1.04	0.19	0.01	1.32	0.87	2.39
62	Four County Bank	Allentown	73,042	54,526	3.96	263	2.19	0.13	1.55	0.08	0.76	0.02	2.41
63	Bank of Newington	Newington	151,821	114,297	8.25	55	1.61	0.26	1.01	0.12	0.94	0.36	2.43
64	American Pride Bank	Macon	203,448	164,554	11.27	-	1.68	0.33	0.25	0.00	2.19	0.00	2.44
65	Guardian Bank	Valdosta	435,014	289,630	11.68	1,092	1.76	0.09	0.19	0.78	1.32	0.17	2.46
66	Touchmark National Bank	Alpharetta	420,218	355,690	5.57	-	1.34	0.21	1.26	0.00	0.86	0.36	2.48
67	Citizens Bank & Trust, Inc.	Trenton	104,468	61,787	6.18	125	1.53	0.02	1.11	0.20	1.08	0.11	2.50
68	Bank of Monticello	Monticello	114,250	71,667	8.39	54	1.04	0.25	0.81	0.09	1.47	0.21	2.58
69	Oconee State Bank	Watkinsville	391,116	269,680	15.09	-	1.21	0.17	0.67	0.00	2.15	(0.13)	2.69
70	Family Bank	Pelham	112,685	90,087	12.15	81	0.87	0.10	0.77	0.12	1.71	0.13	2.73

ASSET QUALITY

			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 (%)
Rank	Institution	City											
71	Flint Community Bank	Albany	251,837	214,111	17.32	-	0.93	0.19	0.85	0.00	1.86	0.03	2.74
72	Wilcox County State Bank	Abbeville	116,190	84,727	10.02	136	1.48	0.09	0.99	0.00	1.67	0.10	2.76
73	Elberton FS&LA	Elberton	24,450	19,277	0.00	-	0.21	0.00	2.77	0.00	0.00	0.00	2.77
74	SunMark Community Bank	Hawkinsville	289,608	203,958	5.05	163	1.75	0.12	1.55	0.13	0.77	0.34	2.79
75	Merchants & Citizens Bank	McRae	107,147	34,674	4.39	181	2.84	(0.07)	0.91	0.81	1.39	(0.26)	2.85
76	Citizens Bank of Swainsboro	Swainsboro	224,532	170,647	6.28	128	2.54	0.21	1.75	0.28	0.76	0.11	2.90
77	Wheeler County State Bank	Alamo	101,213	70,986	4.07	35	1.63	0.08	2.01	0.00	1.00	(0.05)	2.96
78	Pineland Bank	Alma	289,911	215,676	9.53	379	1.47	0.14	1.32	0.00	1.54	0.11	2.97
79	One South Bank	Blakely	149,638	101,948	10.65	74	1.28	0.35	0.50	0.42	1.32	0.78	3.02
80	Morris Bank	Dublin	1,020,171	751,621	13.78	510	1.30	0.18	0.64	0.00	2.18	0.22	3.04
81	First Bank	Dalton	418,917	329,008	15.24	42	1.75	0.22	0.86	0.04	2.04	0.15	3.09
82	Heritage Southeast Bank	Jonesboro	1,324,338	929,295	18.17	9,029	0.90	0.36	0.51	0.01	2.56	0.08	3.16
83	Bank of Dade	Trenton	117,320	54,670	8.45	-	1.38	0.00	1.51	0.00	2.00	(0.27)	3.24
84	Citizens Community Bank	Hahira	144,824	88,650	9.01	691	1.11	0.03	0.92	0.07	1.87	0.41	3.27
85	Exchange Bank	Milledgeville	269,590	155,560	5.22	282	1.66	0.02	1.94	0.30	0.99	0.08	3.31
86	F&M Bank	Washington	268,917	153,040	2.57	411	1.46	0.08	2.43	0.00	0.84	0.10	3.37
87	Citizens National Bank, Quitman	Quitman	104,539	68,902	7.11	-	1.74	0.00	1.82	0.03	1.54	0.02	3.41
88	PeoplesSouth Bank	Colquitt	804,664	547,192	13.11	2,760	1.41	0.04	1.58	0.08	1.92	0.02	3.60
89	Signature Bank of Georgia	Sandy Springs	158,807	100,994	18.91	2,450	0.90	0.13	0.00	0.00	3.65	(0.01)	3.64
90	FNB of Decatur County	Bainbridge	180,380	135,001	5.00	-	1.54	0.09	2.88	0.00	0.71	0.07	3.66
91	First National Community Bank	Chatsworth	277,621	207,857	15.44	2,543	0.83	0.03	0.86	0.00	2.68	0.14	3.68
92	Bank of Hancock County	Sparta	76,416	23,261	1.00	-	4.18	0.00	2.99	0.28	0.49	0.09	3.85
93	Bank of Camilla	Camilla	105,431	62,050	10.23	354	1.58	0.00	1.10	0.00	2.94	(0.06)	3.98
94	Glennville Bank	Glennville	269,490	165,805	8.71	734	1.78	0.05	1.98	0.00	1.79	0.22	3.99
95	Bank of LaFayette, Georgia	Lafayette	287,914	101,575	5.89	139	0.82	0.07	1.70	0.01	2.20	0.25	4.16
96	First State Bank of Blakely	Blakely	494,858	353,813	13.33	582	1.36	0.22	0.74	0.29	2.86	0.40	4.29
97	Heritage First Bank	Rome	151,412	118,974	16.74	591	1.02	0.28	1.74	0.02	2.48	0.22	4.46
98	Peoples Bank of Georgia	Talbotton	88,561	64,090	13.94	90	0.89	0.33	2.25	0.87	1.30	0.21	4.63
99	WestSide Bank	Hiram	138,127	85,790	20.44	3,612	1.49	0.17	0.51	0.00	4.21	0.12	4.84
100	Geo. D. Warthen Bank	Sandersville	182,303	108,814	21.22	1,720	1.01	0.20	1.32	0.00	3.51	0.23	5.06
101	United National Bank	Cairo	214,407	196,066	20.91	-	2.50	0.39	0.99	0.02	4.02	0.13	5.16
102	Claxton Bank	Claxton	121,150	73,232	15.85	175	1.95	0.20	1.87	0.02	3.12	0.37	5.38
103	Peoples Bank	Eatonton	146,909	77,085	17.86	303	1.37	0.08	0.21	0.00	5.11	0.20	5.52
104	Bank of Lumber City	Lumber City	23,703	14,243	8.15	-	0.79	0.03	3.65	0.00	2.20	0.10	5.95
105	First FS&LA of Valdosta	Valdosta	194,898	165,213	19.93	466	0.33	0.05	2.39	0.00	3.58	0.03	6.00
106	First Southern Bank	Patterson	141,312	87,360	19.52	1,308	1.82	0.63	1.09	0.24	4.04	0.66	6.03
107	First Bank of Pike	Molena	53,139	33,438	5.07	150	1.33	0.19	5.20	0.18	0.58	0.08	6.04
108	Altamaha Bank and Trust Co.	Vidalia	175,270	122,101	31.07	506	1.20	0.24	0.85	0.00	5.49	0.31	6.65
109	Mount Vernon Bank	Mount Vernon	135,562	70,621	18.23	1,106	1.30	0.02	2.50	0.28	3.87	0.01	6.66
110	Farmers and Merchants Bank	Sylvania	121,266	44,925	12.49	956	1.67	0.11	1.70	0.00	4.98	0.24	6.92
111	Bank of Alapaha	Alapaha	184,974	119,968	9.51	689	1.57	0.22	4.89	0.27	1.46	0.32	6.94
112	State Bank of Cochran	Cochran	215,217	122,626	14.96	671	4.68	(0.02)	2.15	0.00	4.73	0.10	6.98
113	Queensborough National B&T	Louisville	1,234,803	792,250	29.51	5,358	1.38	0.02	1.98	0.70	4.27	0.15	7.10
114	Vidalia Federal Savings Bank	Vidalia	199,753	60,541	5.32	385	0.98	0.02	4.07	1.30	1.58	0.17	7.12
115	First Chatham Bank	Savannah	377,234	244,017	39.60	12,344	1.29	0.21	0.71	0.00	6.35	0.10	7.16
116	Comm. Bank of Pickens County	Jasper	378,331	281,255	31.22	2,839	0.97	0.00	1.99	0.00	5.11	0.11	7.21
117	Bank of Dawson	Dawson	127,058	85,551	10.94	63	1.09	0.22	4.06	0.00	3.17	0.59	7.82
118	Wilkinson County Bank	Irwinton	49,466	27,125	6.62	-	2.00	0.10	5.86	1.07	1.13	0.07	8.13
119	Carver State Bank	Savannah	46,124	27,076	29.86	729	0.98	0.25	1.99	0.00	5.19	0.98	8.16
120	Southern Bank	Sardis	79,651	43,821	19.88	917	1.18	0.19	3.45	0.00	4.46	0.40	8.31
121	Georgia Community Bank	Dawson	328,153	206,231	17.87	445	1.28	0.17	4.35	0.00	3.75	0.25	8.35
122	F & M Bank and Trust Company	Manchester	70,859	43,278	81.60	999	0.97	0.00	1.25	0.04	7.14	0.23	8.66
123	Trust Bank	Lenox	36,539	24,705	43.06	1,015	1.25	(0.39)	2.00	0.00	7.33	(0.52)	8.81
124	Community Bank & Trust	LaGrange	74,040	40,677	144.23	2,760	1.33	0.07	0.81	0.00	9.13	0.00	9.94
125	First St. Bank, Randolph County	Cuthbert	80,903	30,142	32.91	552	1.52	0.06	1.61	0.00	8.60	0.00	10.21
126	Cornerstone Bank	Atlanta	204,771	133,301	51.01	778	2.12	0.39	3.03	0.00	8.74	0.69	12.46
127	Rochelle State Bank	Rochelle	31,665	9,857	18.12	-	5.39	1.46	2.37	0.00	10.06	0.12	12.55
128	Farmers & Merchants Bank	Eatonton	189,453	93,556	28.04	2,824	2.31	(0.56)	5.56	0.00	8.33	(1.12)	12.77
129	Bank of Eastman	Eastman	160,394	111,020	39.60	4,866	1.13	0.11	5.40	0.76	6.28	0.41	12.85
130	First Century Bank, NA	Gainesville	409,245	53,283	9.68	4,307	5.14	1.42	1.31	0.05	7.81	4.76	13.93
131	Farmers & Merchants Bank	Lakeland	521,216	365,753	83.92	11,002	1.47	0.65	5.45	1.22	7.49	0.93	15.09
132	Talbot State Bank	Woodland	54,951	28,899	24.17	16	1.39	0.00	9.92	0.60	5.42	0.04	15.98
133	Bank of Hazlehurst	Hazlehurst	125,860	61,999	43.80	1,461	2.64	0.86	1.98	0.00	11.83	2.19	16.00
134	CIBC National Trust Company	Atlanta	267,770	-	0.00	-	NA	0.00	NA	NA	NA	NA	NA
135	Classic City Bank	Athens	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
136	Craft Bank	Atlanta	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
137	Loyal Trust Bank	Johns Creek	30,489	11,372	0.00	-	1.71	NA	0.00	0.00	0.00	NA	NA
138	Synovus Trust Co, NA	Columbus	100,506	-	0.00	-	NA	0.00	NA	NA	NA	NA	NA
139	Tandem Bank	Tucker	43,223	23,544	0.00	-	1.23	NA	0.00	0.00	0.00	NA	NA
		MEDIAN	188,904	116,817	7.40	309	1.37	0.12	0.86	0.00	1.30	0.10	2.50

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 (%)
		AVERAGE	991,721	712,383	12.23	1,221	1.57	0.16	1.33	0.10	2.18	0.16	3.82
		HIGH	50,521,947	38,258,024	144.23	34,561	5.39	1.46	9.92	1.30	11.83	4.76	16.00
		LOW	13,225	-	0.00	-	0.21	(0.56)	0.00	0.00	0.00	(1.12)	0.04

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Mar20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Mar19 Net Inc (\$000)	LTM Mar18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	First Century Bank, NA	Gainesville	409,245	45,745	11.18	6,985	111	2,335	2,380	3.30	34.80
2	Thomasville National Bank	Thomasville	1,002,299	97,388	9.72	19,109	159	17,247	13,208	2.50	26.43
3	First State Bank	Wrens	165,166	14,297	8.66	2,414	67	1,818	1,397	2.10	24.42
4	Douglas National Bank	Douglas	188,904	22,133	11.72	5,519	184	5,143	5,046	2.99	24.11
5	United Bank	Zebulon	1,512,804	159,860	10.57	34,862	87	31,206	26,460	2.40	22.56
6	PeoplesSouth Bank	Colquitt	804,664	76,479	9.50	12,184	63	9,808	6,042	2.00	21.27
7	Commercial Bank	Crawford	253,347	22,911	9.04	4,525	103	4,235	3,515	2.12	20.56
8	First Bank	Dalton	418,917	39,505	9.43	5,703	75	5,621	4,537	1.84	20.36
9	Century Bank of Georgia	Cartersville	212,553	21,659	10.19	3,102	91	2,698	1,760	1.97	18.49
10	South Georgia Bank	Glennville	163,677	20,170	12.32	3,771	84	3,749	3,446	2.34	18.42
11	FNB South	Alma	399,094	66,415	16.64	10,640	127	9,887	9,733	2.90	17.79
12	Peoples Bank	Lyons	115,717	10,211	8.82	1,273	47	1,134	819	1.62	17.57
13	Century Bank & Trust	Milledgeville	273,883	30,421	11.11	3,859	74	3,410	2,346	1.89	17.55
14	The Bank of Soperton	Soperton	95,867	9,401	9.81	1,514	56	1,588	1,246	1.66	17.37
15	Georgia Community Bank	Dawson	328,153	41,647	12.69	4,420	57	671	2,511	1.76	16.92
16	Morris Bank	Dublin	1,020,171	121,229	11.88	14,487	77	16,498	13,869	1.97	16.92
17	Citizens Bank of Georgia	Cumming	346,039	38,779	11.21	4,532	81	4,179	3,373	1.81	16.89
18	Comm. Bank of Pickens County	Jasper	378,331	43,821	11.58	5,443	97	5,123	3,203	1.94	16.77
19	Flint Community Bank	Albany	251,837	20,938	8.31	3,421	83	2,798	3,967	1.38	16.64
20	American Commerce Bank	Bremen	372,671	42,590	11.43	4,897	109	3,369	2,985	1.90	16.42
21	First IC Bank	Doraville	684,105	80,348	11.74	9,267	82	10,093	8,520	1.85	16.40
22	First American B&T	Athens	578,941	65,574	11.33	7,918	78	7,094	5,102	1.80	16.32
23	Bank of Dade	Trenton	117,320	12,197	10.40	1,966	56	2,033	1,494	1.76	15.96
24	State Bank of Cochran	Cochran	215,217	33,222	15.44	5,506	104	5,258	4,592	2.60	15.80
25	Northeast Georgia Bank	Lavonia	487,518	52,917	10.85	8,228	84	7,583	6,118	1.76	15.73
26	CIBC National Trust Company	Atlanta	267,770	175,653	65.60	23,154	97	25,731	21,975	11.08	15.70
27	Bank of Newington	Newington	151,821	12,964	8.54	1,524	54	1,541	1,205	1.34	15.63
28	Bank of Monticello	Monticello	114,250	12,595	11.02	1,855	81	1,548	1,654	1.71	15.56
29	Citizens Bank of Swainsboro	Swainsboro	224,532	23,978	10.68	2,903	48	2,507	1,539	1.68	15.53
30	Waycross Bank & Trust	Waycross	187,962	20,825	11.08	2,967	148	3,282	2,345	1.69	15.33
31	Southeastern Bank	Darien	446,832	53,275	11.92	6,653	61	6,946	3,169	1.94	15.30
32	Queensborough National B&T	Louisville	1,234,803	128,598	10.41	13,881	42	13,313	9,445	1.49	14.91
33	Pinnacle Bank	Elberton	999,276	117,770	11.79	12,586	56	12,591	15,505	1.70	14.83
34	SunMark Community Bank	Hawkinsville	289,608	32,748	11.31	4,605	53	3,293	3,242	1.68	14.76
35	PrimeSouth Bank	Waycross	729,673	79,958	10.96	9,193	63	8,304	4,794	1.66	14.67
36	Wilcox County State Bank	Abbeville	116,190	12,914	11.11	1,309	41	1,257	1,120	1.56	14.40
37	FNB of Coffee County	Douglas	245,213	24,857	10.14	2,832	60	2,272	1,856	1.30	14.26
38	Guardian Bank	Valdosta	435,014	46,999	10.80	6,258	108	5,766	4,727	1.47	14.18
39	First Peoples Bank	Pine Mountain	190,525	17,273	9.07	1,906	49	1,689	928	1.50	13.93
40	Glennville Bank	Glennville	269,490	31,983	11.87	3,332	49	3,121	2,764	1.68	13.85
41	United National Bank	Cairo	214,407	32,936	15.36	3,127	101	2,961	1,881	2.00	13.78
42	United Community Bank	Blairsville	13,058,533	1,708,369	13.08	184,898	79	179,141	97,271	1.86	13.64
43	Comm. Bank Co. of Fitzgerald	Fitzgerald	164,164	21,646	13.19	2,289	74	2,260	1,949	1.74	13.50
44	Four County Bank	Allentown	73,042	10,495	14.37	1,400	127	1,332	1,203	1.97	13.49
45	Bank of Wrightsville	Wrightsville	61,223	5,910	9.65	751	58	751	375	1.30	13.47
46	Synovus Trust Co, NA	Columbus	100,506	98,596	98.10	9,348	53	8,480	7,020	12.77	13.32
47	Citizens Bank & Trust, Inc.	Trenton	104,468	11,907	11.40	1,207	28	1,245	951	1.51	13.21
48	Embassy National Bank	Lawrenceville	120,821	19,460	16.11	1,873	65	2,960	2,999	2.23	13.20
49	Talbot State Bank	Woodland	54,951	6,802	12.38	924	62	73	(41)	1.58	13.03
50	Oconee State Bank	Watkinsville	391,116	35,873	9.17	3,438	35	2,021	1,663	1.21	12.89
51	Synovus Bank	Columbus	50,521,947	5,391,223	10.67	502,839	99	476,607	350,793	1.43	12.89
52	Durden Banking Company	Twin City	186,632	29,643	15.88	3,676	78	3,521	3,036	2.06	12.63
53	Peach State Bank & Trust	Gainesville	287,378	30,049	10.46	2,600	47	2,060	1,310	1.32	12.53
54	AB&T National Bank	Albany	202,907	20,036	9.87	1,850	54	1,784	(975)	1.22	12.28
55	Bank of Dudley	Dublin	230,422	29,955	13.00	2,743	43	2,657	2,407	1.55	12.02
56	FNB of Waynesboro	Waynesboro	150,936	25,148	16.66	2,305	66	2,248	1,771	2.12	11.91
57	Bank of Madison	Madison	242,191	30,648	12.65	2,952	48	2,374	1,837	1.60	11.90
58	South Coast Bank & Trust	Brunswick	147,930	14,719	9.95	1,671	67	1,962	1,027	1.21	11.77
59	FNB of Decatur County	Bainbridge	180,380	17,154	9.51	1,524	41	1,388	221	1.09	11.59
60	Peoples Bank of Georgia	Talbotton	88,561	9,422	10.64	831	30	730	565	1.25	11.57
61	Greater Community Bank	Rome	228,920	22,394	9.78	2,511	53	2,489	1,724	1.15	11.56
62	SouthCrest Bank NA	Atlanta	575,173	57,750	10.04	4,930	47	4,309	184	1.19	11.44
63	Citizens Bank of The South	Sandersville	263,845	30,068	11.40	2,571	42	2,379	1,798	1.32	11.37
64	Exchange Bank	Milledgeville	269,590	36,565	13.56	3,105	39	2,979	2,196	1.58	11.36
65	Citizens National Bank, Quitman	Quitman	104,539	13,995	13.39	1,226	61	1,145	791	1.50	11.14
66	First State Bank of Blakely	Blakely	494,858	79,834	16.13	6,797	69	7,350	5,358	1.66	11.12
67	Mount Vernon Bank	Mount Vernon	135,562	15,817	11.67	1,716	55	1,857	1,860	1.31	11.12
68	Legacy State Bank	Loganville	113,794	12,163	10.69	1,266	79	1,063	305	1.15	11.11
69	Touchmark National Bank	Alpharetta	420,218	50,461	12.01	4,284	153	5,322	2,683	1.33	11.10

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Mar20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Mar19 Net Inc (\$000)	LTM Mar18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
70	Family Bank	Pelham	112,685	12,770	11.33	1,049	34	634	655	1.34	10.82
71	First National Bank of Griffin	Griffin	291,757	23,682	8.12	1,837	21	1,578	5,614	0.84	10.75
72	Commercial Banking Company	Valdosta	234,797	35,748	15.23	2,864	45	2,698	1,756	1.52	10.25
73	Rabun County Bank	Clayton	194,918	25,012	12.83	1,874	40	4,457	2,342	1.35	10.13
74	First National Community Bank	Chatsworth	277,621	36,118	13.01	2,427	36	1,900	243	1.20	10.11
75	River City Bank	Rome	155,508	19,613	12.61	1,434	38	1,760	941	1.20	10.06
76	Bank of Alapaha	Alapaha	184,974	20,001	10.81	1,491	32	1,522	1,529	1.09	10.04
77	Claxton Bank	Claxton	121,150	13,100	10.81	1,304	38	1,359	1,239	1.10	9.94
78	Citizens Community Bank	Hahira	144,824	18,238	12.59	1,751	46	2,017	1,957	1.26	9.93
79	Geo. D. Warthen Bank	Sandersville	182,303	17,207	9.44	1,550	46	1,402	1,100	0.93	9.89
80	Farmers & Merchants Bank	Eatonton	189,453	26,478	13.98	1,812	41	708	(750)	1.34	9.62
81	Ameris Bank	Atlanta	18,126,488	2,599,279	14.34	166,181	62	149,626	83,855	1.33	9.57
82	Wilkinson County Bank	Irwinton	49,466	8,445	17.07	589	59	732	537	1.57	9.22
83	Heritage First Bank	Rome	151,412	16,730	11.05	1,445	34	1,045	1,135	1.01	9.18
84	Security State Bank	McRae	45,366	7,362	16.23	667	56	749	644	1.45	9.15
85	Citizens Bank & Trust Company	Eastman	174,921	16,300	9.32	1,441	29	1,288	(21)	0.91	9.09
86	Bank of Edison	Edison	53,191	4,640	8.72	420	35	361	347	0.83	9.05
87	Atlantic Capital Bank, NA	Atlanta	2,719,322	369,941	13.60	50,026	241	31,899	748	1.29	8.92
88	Altamaha Bank and Trust Co.	Vidalia	175,270	20,208	11.53	1,789	35	2,233	2,322	1.05	8.90
89	Peoples Bank	Eatonton	146,909	21,068	14.34	872	18	1,666	96	0.67	8.90
90	First Bank of Pike	Molena	53,139	4,607	8.67	326	14	147	211	0.76	8.89
91	Bank of Dawson	Dawson	127,058	23,832	18.76	2,068	86	2,151	1,975	1.67	8.89
92	Georgia Banking Company	Sandy Springs	663,235	42,648	6.43	2,826	31	3,718	3,798	0.74	8.86
93	Pineland Bank	Alma	289,911	31,933	11.01	2,109	19	1,778	1,552	0.98	8.79
94	Bank of Camilla	Camilla	105,431	16,930	16.06	1,261	53	876	1,026	1.42	8.75
95	Georgia Primary Bank	Atlanta	237,266	21,950	9.25	1,504	43	1,644	2,573	1.01	8.61
96	American Pride Bank	Macon	203,448	29,160	14.33	2,359	60	2,817	3,099	1.21	8.27
97	Citizens Bank of Cochran	Cochran	108,229	10,828	10.00	628	24	482	(253)	0.83	8.19
98	Peoples Bank	Willacoochee	79,267	10,676	13.47	820	34	927	892	1.09	7.95
99	F&M Bank	Washington	268,917	48,105	17.89	2,829	46	2,772	2,270	1.32	7.58
100	Farmers and Merchants Bank	Sylvania	121,266	17,543	14.47	1,110	41	1,199	734	1.18	7.55
101	Bank of Eastman	Eastman	160,394	19,533	12.18	1,310	25	744	1,638	0.80	7.01
102	First Port City Bank	Bainbridge	258,170	20,299	7.86	1,090	19	2,774	2,245	0.58	6.71
103	Wheeler County State Bank	Alamo	101,213	16,299	16.10	1,056	46	1,210	1,336	1.12	6.48
104	Bank of LaFayette, Georgia	Lafayette	287,914	37,428	13.00	1,711	31	2,363	1,738	0.81	6.47
105	First Bank of Coastal Georgia	Pembroke	125,871	15,903	12.63	947	30	649	384	0.89	6.29
106	First St. Bank, Randolph County	Cuthbert	80,903	7,567	9.35	476	23	603	367	0.60	6.29
107	WestSide Bank	Hiram	138,127	17,152	12.42	4,154	154	1,048	305	0.65	6.11
108	Trust Bank	Lenox	36,539	4,070	11.14	249	11	554	556	0.65	6.03
109	Planters and Citizens Bank	Camilla	99,991	12,215	12.22	528	24	774	288	0.69	5.81
110	One South Bank	Blakely	149,638	15,613	10.43	835	27	1,003	129	0.58	5.48
111	Bank of Hazlehurst	Hazlehurst	125,860	17,980	14.29	814	28	579	312	0.66	4.69
112	TC Federal Bank	Thomasville	314,215	39,958	12.72	1,329	30	772	4,979	0.55	4.28
113	Merchants & Citizens Bank	McRae	107,147	19,418	18.12	800	40	773	686	0.77	4.28
114	Bank of Hancock County	Sparta	76,416	17,026	22.28	703	35	788	789	0.90	4.16
115	Heritage Southeast Bank	Jonesboro	1,324,338	161,549	12.20	3,271	11	4,845	1,756	0.46	3.97
116	Carver State Bank	Savannah	46,124	4,568	9.90	155	10	299	335	0.37	3.47
117	Persons Banking Company	Forsyth	324,933	23,306	7.17	740	9	1,054	252	0.23	3.32
118	Farmers & Merchants Bank	Lakeland	521,216	33,588	6.44	713	6	1,435	762	0.19	2.99
119	Southern Bank	Sardis	79,651	9,514	11.94	252	9	408	246	0.36	2.92
120	Bank of Lumber City	Lumber City	23,703	3,727	15.72	109	9	65	35	0.46	2.89
121	Farmers Bank	Greensboro	109,931	14,770	13.44	334	19	421	(16)	0.39	2.66
122	Signature Bank of Georgia	Sandy Springs	158,807	19,039	11.99	440	16	(1,175)	(67)	0.31	2.40
123	First Chatham Bank	Savannah	377,234	38,640	10.24	1,342	15	3,424	3,035	0.21	2.04
124	First FS&LA of Valdosta	Valdosta	194,898	29,276	15.02	326	7	407	(46)	0.23	1.48
125	F & M Bank and Trust Company	Manchester	70,859	3,479	4.91	47	2	(161)	(484)	0.07	1.38
126	Barwick Banking Company	Barwick	13,225	1,558	11.78	14	2	(17)	(18)	0.12	1.30
127	Elberton FS&LA	Elberton	24,450	5,068	20.73	64	16	(11)	47	0.27	1.29
128	Vidalia Federal Savings Bank	Vidalia	199,753	32,217	16.13	120	4	783	1,405	0.06	0.40
129	Southeast First National Bank	Summerville	51,306	7,016	13.67	50	3	134	242	0.03	0.23
130	Newton Federal Bank	Covington	645,988	72,476	11.22	(439)	(5)	1,563	66	(0.23)	(1.45)
131	Rochelle State Bank	Rochelle	31,665	4,945	15.62	(211)	(42)	195	185	(1.02)	(5.80)
132	First Southern Bank	Patterson	141,312	17,829	12.62	(1,310)	(25)	(384)	(850)	(1.05)	(7.11)
133	Cadence Bank, N.A.	Atlanta	17,233,498	2,210,566	12.83	(239,831)	(130)	209,790	127,488	(1.26)	(8.74)
134	Cornerstone Bank	Atlanta	204,771	20,168	9.85	(1,802)	(46)	(452)	1,762	(0.89)	(8.75)
135	Community Bank & Trust	LaGrange	74,040	2,210	2.98	(803)	(24)	(361)	50	(1.05)	(31.00)
136	Classic City Bank	Athens	NA	NA	NA	NA	NA	NA	NA	NA	NA
137	Craft Bank	Atlanta	NA	NA	NA	NA	NA	NA	NA	NA	NA
138	Loyal Trust Bank	Johns Creek	30,489	23,315	76.47	NA	NA	NA	NA	NA	NA

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Mar20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Mar19 Net Inc (\$000)	LTM Mar18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
139	Tandem Bank	Tucker	43,223	18,924	43.78	NA	NA	NA	NA	NA	NA
		MEDIAN	188,904	21,659	11.67	1,837	47	1,857	1,638	1.32	11.11
		AVERAGE	991,721	119,997	13.66	8,010	51	10,728	7,290	1.37	10.35
		HIGH	50,521,947	5,391,223	98.10	502,839	241	476,607	350,793	12.77	34.80
		LOW	13,225	1,558	2.98	(239,831)	(130)	(1,175)	(975)	(1.26)	(31.00)