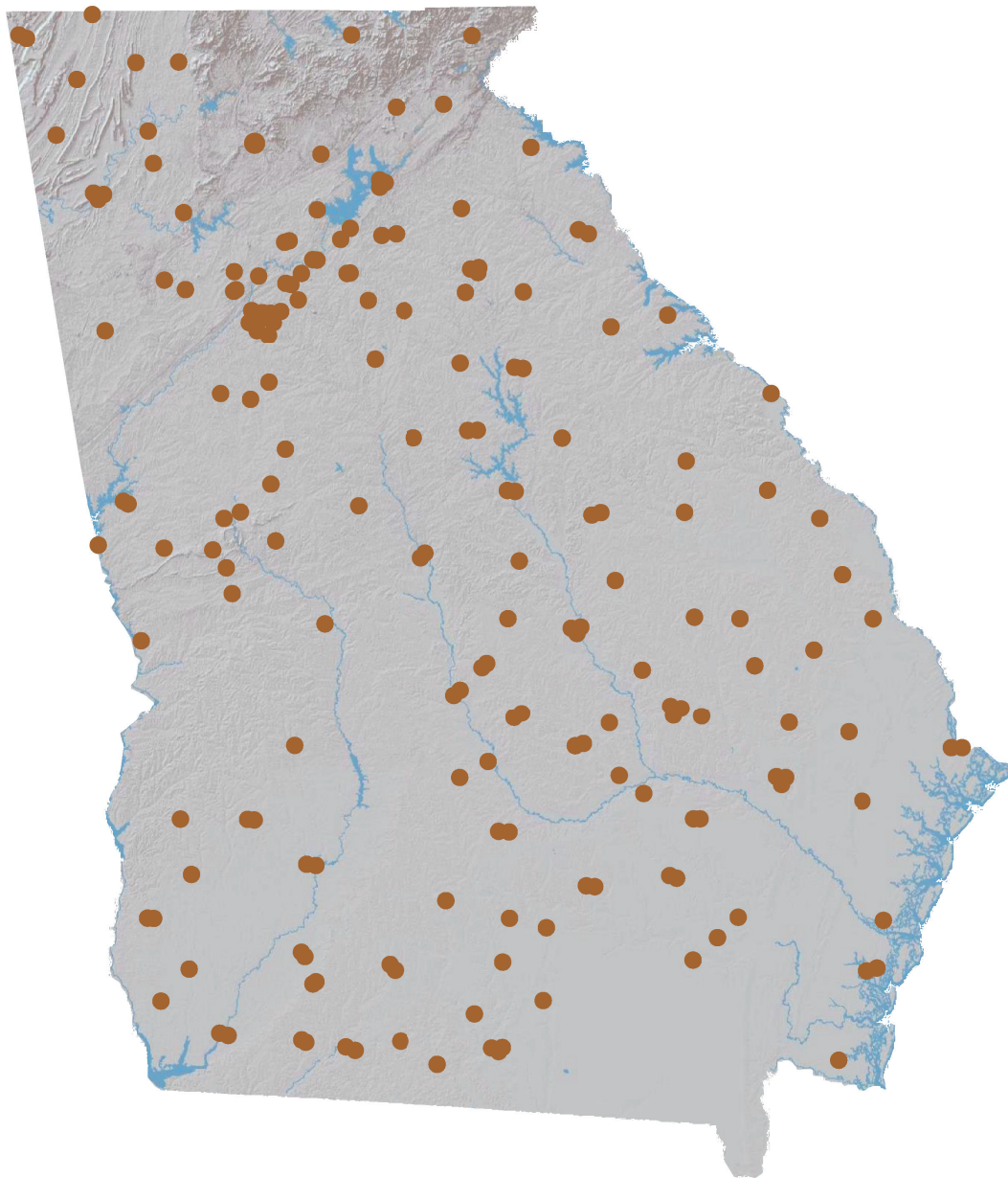


Banking Almanac: Georgia

As of and for the Twelve Months Ended June 30, 2020



Porter White & Company

Investment Bankers Since 1975

**Q2 2020 Quarter over Quarter Change for all Georgia Banks under \$2 billion in Assets Filing
FFIEC 051 Call Report**

Net Int Income	\$25,286	PPP loans driving 13% loan growth. Offset by 26 basis point NIM falloff due to falling market rates and 1% PPP yield.
Non-Int Income	\$(1,594)	\$12,011 growth in Other Non-Interest Income offset by \$1,998 Loss on Loans sales and \$9,297 falloff in Service Charges, probably from lower transaction volume
Non-Int Expense	\$(2,774)	Non-Interest expense grew 85 basis points in Q2, resulting in an increase of \$2,774 in QoQ expenses.
Gain on Security & Other	\$(824)	Small loss on securities sales despite drop in interest rates.
Pre-Provision Income	\$20,093	Strong growth in Net Interest Income and Other Non-Interest Income offset large falloff in Service Charges and moderate growth in Non-Interest Expense
Provision	\$(19,239)	80% provision growth despite low NCO and improving 30+ delinquencies. Although Georgia does have NPL/Loans above national avg, Provision growth is clearly due to COVID.
Taxes	\$1,033	Approximates 35% marginal tax rate.
Net Income	\$1,887	Reflects 13 basis point falloff in ROA and 31 basis point reduction in ROE

	Georgia	Nation
	Profit	
ROA Q2	1.12%	1.17%
ROE Q2	10.06%	10.99%
	Q2 Balance Sheet Growth	
Deposits	12.8%	11.9%
DDA	32.9%	30.1%
Loan	13.0%	11.6%
Securities	5.5%	4.8%
Cash	30.9%	36.3%
Asset	13.6%	12.2%
	Q2 P&L Drivers	
NIM	3.73%	3.47%
Eff Ratio	63.3%	61.6%
	Q2 Credit	
NCO	0.11%	0.15%
NPL/Loans	1.01%	0.71%
30+	-54.85%	-41.26%
90+	11.59%	1.85%
	Q2 Capital	
Leverage	10.4%	10.0%
Dividends	2.08%	3.82%

THE ABOVE REFLECTS LOAN PROVISIONS REPRESENT FAR AND AWAY THE LARGEST RISK TO EARNINGS.
CREDIT STRESS TESTING IS A GOOD WAY TO QUANTIFY COVID RELATED CREDIT RISK. CALL PORTER
WHITE FOR ASSISTANCE IN DEVELOPING AN EFFICIENT, LOW COST CREDIT STRESS TEST FOR YOUR BANK.

Porter, White & Company

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Porter, White & Company

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 June 30, 2020 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:

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

- 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:

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

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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	Albany	1999	ST-Bank	C-corp	Community Capital Bancshares, Inc.	228,259	9.05	0.96	9.91	0.11
2	Altamaha Bank and Trust Co.	Vidalia	1946	ST-Bank	S-corp	Altamaha Bancshares, Inc.	204,803	10.70	0.85	7.34	1.59
3	American Commerce Bank	Bremen	2004	Fed-Bank	C-corp	American Commerce Bancshares, Inc.	394,430	11.02	1.31	11.29	1.92
4	American Pride Bank	Macon	2007	ST-Bank	S-corp	American Bancorp, Inc.	212,179	13.96	0.87	6.03	1.67
5	Ameris Bank	Atlanta	1971	ST-Bank	C-corp	Ameris Bancorp	19,785,622	13.27	0.89	6.44	0.75
6	Atlantic Capital Bank, NA	Atlanta	1999	Fed-Bank	C-corp	Atlantic Capital Bancshares, Inc.	2,890,486	12.97	0.86	6.18	0.69
7	Bank of Alapaha	Alapaha	1905	ST-Bank	C-corp	Alapaha Holding Company	197,345	10.38	0.64	5.91	0.86
8	Bank of Camilla	Camilla	1890	ST-Bank	C-corp	Camilla Bancshares, Inc.	113,142	15.87	1.13	6.96	1.64
9	Bank of Dade	Trenton	1956	ST-Bank	S-corp	Tri-States Bankshares, Inc.	124,945	11.36	1.46	13.09	0.98
10	Bank of Dawson	Dawson	1911	ST-Bank	S-corp	Dawson Bancshares, Inc.	130,824	18.60	1.22	6.50	3.14
11	Bank of Dudley	Dublin	1905	ST-Bank	C-corp	Hogan Investments, LP	250,543	11.84	1.09	8.52	1.08
12	Bank of Eastman	Eastman	1909	ST-Bank	S-corp	Magnolia Bankshares, Inc.	178,119	11.13	0.63	5.53	4.67
13	Bank of Edison	Edison	1904	ST-Bank	S-corp	BOE Bancshares, Inc.	56,224	8.85	0.57	6.24	1.59
14	Bank of Hancock County	Sparta	1904	ST-Bank	C-corp		80,970	21.33	0.78	3.56	0.14
15	Bank of Hazlehurst	Hazlehurst	1906	ST-Bank	S-corp	Hazlehurst Investors, Inc.	129,302	14.20	0.52	3.64	5.24
16	Bank of LaFayette, Georgia	Lafayette	1899	ST-Bank	C-corp	LaFayette Bankshares, Inc.	296,397	12.35	0.56	4.40	0.95
17	Bank of Lumber City	Lumber City	1945	ST-Bank	C-corp		25,387	15.31	0.44	2.77	1.60
18	Bank of Madison	Madison	1890	ST-Bank	C-corp	Madison Bank Corp.	273,221	12.00	1.51	11.52	1.17
19	Bank of Monticello	Monticello	1909	ST-Bank	S-corp	Monticello Bancshares, Inc.	126,789	10.15	1.33	12.15	0.84
20	Bank of Newington	Newington	1919	ST-Bank	C-corp		149,530	8.89	1.15	13.41	0.74
21	Bank of Wrightsville	Wrightsville	1897	ST-Bank	S-corp	Wrightsville Bancshares, Inc.	66,766	9.63	1.02	10.36	0.31
22	BankSouth	Greensboro	1946	Fed-Thrift	C-corp	BankSouth Holding Company	905,739	9.31	2.76	27.95	0.57
23	Barwick Banking Company	Barwick	1934	ST-Bank	C-corp		17,066	16.62	0.56	5.12	0.00
24	Cadence Bank, N.A.	Atlanta	1887	Fed-Bank	C-corp	Cadence Bancorporation	18,853,384	11.30	(1.94)	(14.08)	1.30
25	Carver State Bank	Savannah	1927	ST-Bank	C-corp	Carver Financial Corporation	52,721	8.80	0.54	5.25	3.32
26	Century Bank & Trust	Milledgeville	1898	ST-Bank	C-corp	Century Bancorp, Inc.	297,947	10.90	1.39	12.67	1.09
27	Century Bank of Georgia	Cartersville	2000	ST-Bank	C-corp	CBB Bancorp	249,298	9.03	1.46	14.44	0.17
28	CIBC National Trust Company	Atlanta	1969	Fed-Bank	C-corp	Canadian Imperial Bank of Commerce	259,224	69.54	7.99	11.28	0.00
29	Citizens Bank & Trust Company	Eastman	1934	ST-Bank	S-corp	Citizens Corporation	202,030	8.63	0.74	7.76	0.61
30	Citizens Bank & Trust, Inc.	Trenton	1988	Fed-Thrift	C-corp	TAG Bancshares, Inc.	112,430	10.83	1.04	9.24	0.64
31	Citizens Bank of Americus	Americus	1937	ST-Bank	C-corp	CBA Bankshares, Inc.	375,873	8.98	1.20	12.68	0.58
32	Citizens Bank of Cochran	Cochran	1942	ST-Bank	C-corp	Putnam-Greene Financial Corporation	116,926	9.58	0.63	6.36	0.62
33	Citizens Bank of Georgia	Cumming	1997	ST-Bank	C-corp	Forsyth Bancshares, Inc.	395,556	10.17	1.37	12.72	0.27
34	Citizens Bank of Swainsboro	Swainsboro	1900	ST-Bank	C-corp	Swainsboro Bankshares, Inc.	251,188	10.00	1.30	12.16	0.69
35	Citizens Bank of The South	Sandersville	1965	ST-Bank	C-corp		313,576	9.76	0.95	8.44	0.59
36	Citizens Community Bank	Hahira	1927	ST-Bank	S-corp	CCB Bancshares, Inc.	161,660	12.17	0.97	7.68	1.12
37	Citizens National Bank, Quitman	Quitman	1934	Fed-Bank	C-corp		110,640	13.02	1.14	8.48	1.03
38	Citizens Trust Bank	Atlanta	1921	ST-Bank	C-corp	Citizens Bancshares Corporation	506,374	9.58	0.79	7.25	1.26
39	Claxton Bank	Claxton	1941	ST-Bank	S-corp	Southern Bankshares, Inc.	133,664	10.68	0.98	8.74	1.93
40	Colony Bank	Fitzgerald	1976	ST-Bank	C-corp	Colony Bankcorp, Inc.	1,772,165	9.54	0.70	6.48	1.04
41	Commercial Bank	Crawford	1924	ST-Bank	S-corp	TCB Bancshares, Inc.	296,457	8.53	1.49	15.43	0.07
42	Commercial Banking Company	Valdosta	1929	Fed-Thrift	C-corp	Lowndes Bancshares, Inc.	269,014	12.70	1.24	8.55	0.80
43	Community Bank & Trust	LaGrange	1984	ST-Bank	C-corp	Community Bankshares, Inc.	83,617	3.23	(0.74)	(23.52)	4.99
44	Community Bank of Georgia	Baxley	2004	ST-Bank	C-corp	Community Bank of Georgia, Inc.	144,724	9.35	1.30	13.60	1.77
45	Comm. Bank of Pickens County	Jasper	2000	ST-Bank	C-corp	Community Banks of Georgia, Inc.	409,414	11.67	2.12	18.33	3.53
46	Comm. Bank Co. of Fitzgerald	Fitzgerald	1996	ST-Bank	C-corp	CBC Holding Company	177,879	12.27	1.37	10.65	1.10
47	Cornerstone Bank	Atlanta	2001	Fed-Thrift	C-corp	Cornerstone Bancshares, Inc.	225,135	8.65	(0.99)	(10.00)	5.31
48	Douglas National Bank	Douglas	2001	Fed-Bank	S-corp	DNB Financial Services, Inc.	229,666	10.22	2.31	19.47	1.06
49	Durden Banking Company	Twin City	1935	ST-Bank	S-corp	Durden Bankshares, Inc.	199,900	15.67	1.57	9.67	0.32
50	Elberton FS&LA	Elberton	1922	Fed-Thrift	C-corp		26,286	19.58	0.29	1.40	0.33
51	Embassy National Bank	Lawrenceville	2007	Fed-Bank	C-corp	Embassy Bancshares, Inc.	109,861	17.46	1.31	7.85	0.00
52	Exchange Bank	Milledgeville	1903	ST-Bank	C-corp	Exchange Bankshares, Inc.	292,007	13.17	1.22	8.81	0.79
53	F & M Bank and Trust Company	Manchester	1948	ST-Bank	C-corp	F & M Holding Company, Inc.	81,202	4.34	0.11	2.27	3.36
54	F&M Bank	Washington	1950	ST-Bank	C-corp	Washington/Wilkes Holding Company	302,477	16.36	1.05	6.06	0.36
55	Family Bank	Pelham	1931	Fed-Thrift	C-corp		121,205	10.73	1.00	8.17	1.36
56	Farmers & Merchants Bank	Eatonton	1922	ST-Bank	C-corp	Putnam-Greene Financial Corporation	202,394	13.69	0.89	6.33	3.74
57	Farmers & Merchants Bank	Lakeland	1907	ST-Bank	C-corp	FMB Bancshares, Inc.	612,090	5.59	0.24	3.87	4.09
58	Farmers and Merchants Bank	Sylvania	1946	ST-Bank	C-corp	Screven Bancshares, Inc.	128,348	14.76	0.91	5.98	1.63
59	Farmers Bank	Greensboro	1911	ST-Bank	C-corp	Putnam-Greene Financial Corporation	112,982	14.36	0.35	2.43	0.55
60	Farmers State Bank	Dublin	1934	ST-Bank	S-corp	Farmers Bancshares, Inc.	137,389	14.66	1.08	7.02	1.56
61	Farmers State Bank	Lincolnton	1911	ST-Bank	S-corp	Lincoln Bancshares, Inc.	149,319	14.89	1.46	8.74	0.98
62	First American B&T	Athens	1928	ST-Bank	C-corp	First American Bancorp	664,713	9.82	1.22	11.18	0.54
63	First Bank	Dalton	1996	ST-Bank	C-corp	FBD Holding Company, Inc.	467,281	8.93	1.45	15.62	1.42
64	First Bank of Coastal Georgia	Pembroke	1907	ST-Bank	C-corp	Putnam-Greene Financial Corporation	133,489	14.21	0.75	5.38	0.20
65	First Bank of Pike	Molena	1899	ST-Bank	C-corp		58,577	8.38	0.65	7.65	0.31
66	First Century Bank, NA	Gainesville	2002	Fed-Bank	C-corp	First Century Bancorp.	328,272	15.02	1.95	18.98	1.37
67	First Chatham Bank	Savannah	2002	ST-Bank	C-corp	FCB Financial Corp.	434,161	9.28	0.28	2.78	3.65

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 (%)
68	First FS&LA of Valdosta	Valdosta	1934	Fed-Thrift	C-corp		206,331	14.27	0.12	0.76	2.95
69	First IC Bank	Doraville	2000	ST-Bank	C-corp	First IC Corporation	740,106	10.96	1.14	10.37	1.65
70	FNB of Coffee County	Douglas	1991	Fed-Bank	S-corp	FNC Bancorp, Inc.	282,158	9.23	1.10	11.87	0.19
71	FNB of Decatur County	Bainbridge	2004	Fed-Bank	C-corp	Bainbridge Bancshares, Inc.	197,928	8.91	0.84	9.00	0.61
72	First National Bank of Griffin	Griffin	1933	Fed-Bank	C-corp		331,906	7.74	0.78	9.98	0.17
73	FNB of Waynesboro	Waynesboro	1905	Fed-Bank	C-corp	First Burke Banking Company	161,012	16.38	1.58	9.06	0.26
74	First National Community Bank	Chatsworth	1975	Fed-Bank	C-corp	First Chatsworth Bankshares, Inc.	304,962	12.13	0.95	8.20	1.21
75	First Peoples Bank	Pine Mountain	1990	ST-Bank	C-corp	First Peoples Bankshares, Inc.	202,566	9.10	1.01	9.91	0.54
76	First Port City Bank	Bainbridge	1974	ST-Bank	C-corp	Port City Holding Company, Inc.	286,919	7.14	0.47	5.71	0.14
77	First Southern Bank	Patterson	1907	ST-Bank	C-corp		187,738	9.62	(0.56)	(4.27)	2.00
78	First State Bank	Wrens	1964	ST-Bank	C-corp	CSRA Bank Corp.	180,651	8.48	1.65	19.06	0.57
79	First State Bank of Blakely	Blakely	1903	ST-Bank	C-corp	First State Bancshares of Blakely, Inc.	549,183	14.54	1.04	7.02	1.82
80	First St. Bank, Randolph County	Cuthbert	1900	ST-Bank	S-corp		84,347	10.14	0.45	4.62	2.81
81	Flint Community Bank	Albany	2006	ST-Bank	S-corp	Flint Community Bancshares, Inc.	297,538	7.18	1.09	13.64	1.34
82	FNB South	Alma	1951	ST-Bank	C-corp	First Bank Shares of the South East, Inc.	458,727	14.85	2.59	16.07	0.48
83	Four County Bank	Allentown	1941	ST-Bank	S-corp	Four County Bancshares, Inc.	76,402	14.20	1.49	10.16	0.56
84	Geo. D. Warthen Bank	Sandersville	1871	ST-Bank	C-corp		207,408	8.87	0.98	10.40	1.99
85	Georgia Banking Company	Sandy Springs	2001	ST-Bank	C-corp	Georgia Banking Company, Inc.	704,572	6.27	0.67	8.36	0.79
86	Georgia Community Bank	Dawson	1936	ST-Bank	S-corp	Georgia Community Bancorp, Incorporated	346,761	12.14	1.39	12.58	2.91
87	Georgia Primary Bank	Atlanta	2007	ST-Bank	C-corp		278,218	8.27	0.85	7.97	0.11
88	Glennville Bank	Glennville	1905	ST-Bank	C-corp	GB Bank Group, Inc.	287,168	11.66	1.28	10.70	1.28
89	Greater Community Bank	Rome	1996	ST-Bank	S-corp	Greater Community Bancshares, Inc.	283,155	8.20	0.85	8.79	0.10
90	Guardian Bank	Valdosta	2001	ST-Bank	S-corp	WB&T Bankshares, Inc.	457,074	10.96	1.13	10.67	1.45
91	Heritage First Bank	Rome	1904	ST-Bank	S-corp	Heritage First Bancshares, Inc.	167,645	10.03	0.73	6.72	1.42
92	Heritage Southeast Bank	Jonesboro	1955	ST-Bank	C-corp	Heritage Southeast Bancorporation, Inc.	1,506,306	11.87	0.26	2.21	2.03
93	Legacy State Bank	Loganville	2005	ST-Bank	C-corp		132,422	9.36	0.93	9.13	0.96
94	Liberty First Bank	Monroe	2006	ST-Bank	S-corp		164,176	10.11	0.89	8.26	1.06
95	Loyal Trust Bank	Johns Creek	2019	ST-Bank	C-corp		54,536	42.03	NA	NA	0.00
96	Merchants & Citizens Bank	McRae	1929	ST-Bank	C-corp		111,171	18.32	0.63	3.48	0.24
97	Metro City Bank	Doraville	2006	ST-Bank	C-corp	MetroCity Bankshares, Inc.	1,725,921	12.38	2.50	20.38	0.79
98	Morris Bank	Dublin	1954	ST-Bank	C-corp	Morris State Bankshares, Inc.	1,124,707	11.31	1.63	13.40	1.22
99	Mount Vernon Bank	Mount Vernon	1901	ST-Bank	S-corp	Heart of Georgia Bankshares, Inc.	145,304	10.77	0.95	8.09	1.50
100	Newton Federal Bank	Covington	1928	Fed-Thrift	C-corp	Community First Bancshares, MHC	909,926	8.67	0.12	0.88	0.80
101	North Georgia National Bank	Calhoun	1999	Fed-Bank	C-corp	North Georgia Community Financial Partn	145,361	10.79	0.68	5.86	0.81
102	Northeast Georgia Bank	Lavonia	1906	ST-Bank	S-corp	First Security Bankshares, Inc.	532,492	10.36	1.26	11.39	0.45
103	Oconee State Bank	Watkinsville	1960	ST-Bank	C-corp	Oconee Financial Corporation	469,128	7.81	0.94	10.41	1.24
104	One South Bank	Blakely	1939	ST-Bank	S-corp	One South Financial, Inc.	158,281	10.01	0.41	3.95	0.70
105	Peach State Bank & Trust	Gainesville	2005	ST-Bank	C-corp	Peach State Bankshares, Inc.	393,968	7.92	1.03	10.22	0.00
106	Peoples Bank	Willacoochee	1948	ST-Bank	S-corp	Atkinson County Bankshares Corporation	85,205	12.50	0.78	5.74	0.75
107	Peoples Bank	Eatonton	1943	ST-Bank	C-corp	Peoples Bankshares, Inc.	164,385	12.68	0.40	4.23	2.41
108	Peoples Bank	Lyons	1935	ST-Bank	C-corp	South Georgia Bankshares Corporation	130,670	8.10	1.11	12.53	0.23
109	Peoples Bank & Trust	Buford	1984	ST-Bank	C-corp	Peoples Banktrust, Inc.	377,724	10.88	0.98	9.10	1.13
110	Peoples Bank of Georgia	Talbotton	1891	ST-Bank	C-corp		101,412	9.66	0.92	8.63	1.04
111	PeoplesSouth Bank	Colquitt	1973	ST-Bank	C-corp	PeoplesSouth Bancshares, Inc.	922,360	8.67	1.37	14.54	1.27
112	Persons Banking Company	Forsyth	1910	ST-Bank	S-corp	Persons Banking Company, Inc.	366,840	6.66	0.24	3.37	0.97
113	Piedmont Bank	Peachtree Corne	2006	ST-Bank	C-corp	Piedmont Bancorp, Inc.	1,311,078	9.93	1.56	13.46	0.36
114	Pineland Bank	Alma	1939	ST-Bank	C-corp	South Banking Company	337,608	9.70	0.70	6.45	1.26
115	Pinnacle Bank	Elberton	1934	ST-Bank	C-corp	Pinnacle Financial Corporation	1,490,675	10.10	1.21	11.33	0.26
116	Planters and Citizens Bank	Camilla	1913	ST-Bank	C-corp	P & C Bank Shares, Inc.	117,453	10.70	0.46	3.84	0.00
117	Planters First Bank	Hawkinsville	1896	ST-Bank	S-corp	Planters First Bancorp	411,335	8.46	0.73	7.27	1.26
118	PrimeSouth Bank	Waycross	1891	ST-Bank	C-corp	Jones Bankshares, L.P.	843,234	9.73	1.19	10.90	0.38
119	PromiseOne Bank	Duluth	2008	ST-Bank	S-corp	PromiseOne Bancorp, Inc.	538,654	11.13	1.67	13.54	2.07
120	Quantum National Bank	Suwanee	1995	Fed-Bank	S-corp	Quantum Capital Corp.	608,127	9.58	2.11	19.09	0.00
121	Queensborough National B&T	Louisville	1902	Fed-Bank	C-corp	Queensborough Company	1,505,588	8.58	0.95	9.72	2.12
122	Rabun County Bank	Clayton	1975	ST-Bank	C-corp	Liberty Bancorp of Georgia, Inc.	206,161	12.32	0.89	6.86	0.98
123	River City Bank	Rome	2006	ST-Bank	C-corp	RCB Financial Corporation	175,498	11.49	0.69	5.77	0.54
124	Rochelle State Bank	Rochelle	1947	ST-Bank	C-corp		31,768	15.75	(0.62)	(3.72)	2.92
125	Security State Bank	McRae	1950	ST-Bank	S-corp	Farmers Bankshares, Inc.	47,893	16.04	1.10	6.75	0.00
126	Signature Bank of Georgia	Sandy Springs	2005	ST-Bank	C-corp		180,752	10.74	0.51	4.18	3.45
127	South Coast Bank & Trust	Brunswick	1934	ST-Bank	S-corp	WB&T Bankshares, Inc.	176,524	8.69	0.98	9.83	0.27
128	South Georgia Bank	Glennville	1987	ST-Bank	S-corp	South Group Bankshares, Inc.	177,728	12.45	1.84	14.53	0.00
129	South Georgia Banking Co.	Tifton	1937	ST-Bank	C-corp	South Georgia Bank Holding Company	496,508	13.57	1.05	7.38	0.55
130	SouthCrest Bank NA	Atlanta	1920	Fed-Bank	C-corp	SouthCrest Financial Group, Inc.	620,372	10.32	1.00	9.75	0.71
131	Southeast First National Bank	Summerville	1968	Fed-Bank	C-corp	Summerville/Trion Bankshares, Inc.	50,969	14.06	0.36	2.91	0.23
132	Southeastern Bank	Darien	1889	ST-Bank	C-corp	Southeastern Banking Corporation	508,467	10.86	1.37	11.21	0.50
133	Southern Bank	Sardis	1945	ST-Bank	C-corp	Sardis Bankshares, Inc.	84,455	11.69	0.36	2.97	2.35
134	State Bank of Cochran	Cochran	1922	ST-Bank	S-corp	Central Georgia Banking Company	228,743	15.06	2.03	12.53	2.43

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 (%)
135	SunMark Community Bank	Hawkinsville	1949	ST-Bank	S-corp	SunMark Bancshares, Inc.	327,334	10.31	1.30	11.46	0.44
136	Synovus Bank	Columbus	1888	ST-Bank	C-corp	Synovus Financial Corp.	54,039,707	9.86	0.90	8.29	0.60
137	Synovus Trust Co, NA	Columbus	1995	Fed-Bank	C-corp	Synovus Financial Corp.	104,610	96.69	9.43	9.81	0.00
138	Talbot State Bank	Woodland	1907	ST-Bank	S-corp	TSB Bancorp, Inc.	56,925	12.19	1.22	9.80	2.93
139	Tandem Bank	Tucker	2019	ST-Bank	C-corp		78,242	23.99	(5.77)	NA	0.00
140	TC Federal Bank	Thomasville	1934	Fed-Thrift	C-corp		339,807	11.96	0.35	2.82	0.90
141	The Bank of Soperton	Soperton	1903	ST-Bank	S-corp	Soperton Bancshares, Incorporated	104,145	9.60	1.29	13.10	0.50
142	Thomasville National Bank	Thomasville	1995	Fed-Bank	C-corp	Thomasville Bancshares, Inc.	1,113,361	9.16	1.90	20.18	0.21
143	Touchmark National Bank	Alpharetta	2008	Fed-Bank	C-corp	Touchmark Bancshares, Inc.	458,484	11.15	0.83	6.96	0.64
144	Trust Bank	Lenox	1906	ST-Bank	S-corp	Trust Holding Company, Inc.	39,342	10.86	0.57	5.24	3.00
145	United Bank	Zebulon	1905	ST-Bank	S-corp	United Bank Corporation	1,761,345	10.07	1.86	17.73	0.41
146	United Community Bank	Blairsville	1950	ST-Bank	C-corp	United Community Banks, Inc.	14,976,428	11.74	1.25	9.33	0.55
147	United National Bank	Cairo	2000	Fed-Bank	C-corp		232,673	14.00	1.43	9.85	3.42
148	Vidalia Federal Savings Bank	Vidalia	1936	Fed-Thrift	C-corp		203,905	15.74	(0.06)	(0.38)	0.28
149	Vinings Bank	Smyrna	2007	ST-Bank	C-corp	Vinings Bancshares, Inc.	671,646	6.01	1.20	14.92	0.14
150	Waycross Bank & Trust	Waycross	1988	ST-Bank	S-corp	WB&T Bankshares, Inc.	210,915	10.56	1.28	11.68	0.38
151	West Central Georgia Bank	Thomaston	1974	ST-Bank	C-corp	WCG Bancshares, Inc.	133,138	26.32	1.18	4.34	0.03
152	WestSide Bank	Hiram	2006	ST-Bank	C-corp		172,071	10.19	2.97	26.81	2.06
153	Wheeler County State Bank	Alamo	1934	ST-Bank	S-corp	Wheeler Bancshares, Inc.	108,225	15.32	0.91	5.45	0.55
154	Wilcox County State Bank	Abbeville	1952	ST-Bank	C-corp	WCSB Holding Company, Inc.	127,882	10.29	1.14	10.55	1.08
155	Wilkinson County Bank	Irwinton	1907	ST-Bank	C-corp		51,368	17.00	1.09	6.40	1.09
MEDIAN							207,408	10.79	0.99	8.52	0.84
AVERAGE							1,031,384	12.55	1.04	8.49	1.18
HIGH							54,039,707	96.69	9.43	27.95	5.31
LOW							17,066	3.23	(5.77)	(23.52)	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	40,815,233	44,668,074	5,325,726	8.91	296	5,083	10,631	182,567	150,906	54,039,707
2	Ameris Bank	Atlanta	16,239,554	15,662,243	2,626,427	9.54	177	2,645	7,480	111,783	88,487	19,785,622
3	Cadence Bank, N.A.	Atlanta	13,737,728	16,217,322	2,130,461	9.97	101	1,794	10,509	186,667	160,568	18,853,384
4	United Community Bank	Blairsville	10,231,988	13,025,861	1,757,824	10.05	157	2,291	6,537	95,391	82,967	14,976,428
5	Atlantic Capital Bank, NA	Atlanta	2,185,847	2,419,381	374,839	11.25	3	208	13,897	963,495	806,460	2,890,486
6	Colony Bank	Fitzgerald	1,130,514	1,426,110	169,127	9.70	29	367	4,829	61,109	49,176	1,772,165
7	United Bank	Zebulon	810,906	1,578,491	177,365	10.03	18	402	4,381	97,853	87,694	1,761,345
8	Metro City Bank	Doraville	1,369,569	1,388,805	213,669	12.49	19	210	8,219	90,838	73,095	1,725,921
9	Heritage Southeast Bank	Jonesboro	1,053,994	1,296,663	178,745	9.55	24	302	4,988	62,763	54,028	1,506,306
10	Queensborough National B&T	Louisville	994,815	1,341,518	129,111	8.71	24	319	4,720	62,733	55,897	1,505,588
11	Pinnacle Bank	Elberton	1,034,976	1,218,864	150,559	8.41	21	270	5,521	70,985	58,041	1,490,675
12	Piedmont Bank	Peachtree Corners	1,024,114	1,062,929	130,205	10.77	10	123	10,659	131,108	106,293	1,311,078
13	Morris Bank	Dublin	847,929	989,651	127,246	11.49	10	183	6,146	112,471	98,965	1,124,707
14	Thomasville National Bank	Thomasville	948,969	942,522	101,946	9.00	4	127	8,767	278,340	235,631	1,113,361
15	Peoplesouth Bank	Colquitt	613,384	812,350	79,978	8.77	29	188	4,906	31,806	28,012	922,360
16	Newton Federal Bank	Covington	641,091	629,923	78,866	9.31	3	85	10,705	303,309	209,974	909,926
17	BankSouth	Greensboro	782,549	736,925	84,293	10.35	6	303	2,989	150,957	122,821	905,739
18	PrimeSouth Bank	Waycross	636,117	755,650	82,069	9.31	8	142	5,938	105,404	94,456	843,234
19	First IC Bank	Doraville	571,245	653,136	81,085	10.98	8	108	6,853	92,513	81,642	740,106
20	Georgia Banking Company	Sandy Springs	652,645	576,999	44,147	7.32	2	91	7,743	352,286	288,500	704,572
21	Vinings Bank	Smyrna	342,870	428,080	40,379	6.82	2	44	15,265	335,823	214,040	671,646
22	First American B&T	Athens	426,001	552,272	65,263	10.24	7	102	6,517	94,959	78,896	664,713
23	SouthCrest Bank NA	Atlanta	338,482	508,264	63,999	8.99	9	102	6,082	68,930	56,474	620,372
24	Farmers & Merchants Bank	Lakeland	396,049	533,802	34,207	5.67	6	118	5,187	102,015	88,967	612,090
25	Quantum National Bank	Suwanee	536,993	489,105	58,235	10.70	3	62	9,809	202,709	163,035	608,127
26	First State Bank of Blakely	Blakely	379,154	434,737	79,845	14.43	7	96	5,721	78,455	62,105	549,183
27	PromiseOne Bank	Duluth	354,654	469,151	59,936	11.60	8	93	5,792	67,332	58,644	538,654
28	Northeast Georgia Bank	Lavonia	249,455	469,668	55,149	10.93	11	94	5,665	48,408	42,697	532,492
29	Southeastern Bank	Darien	270,999	439,484	55,221	10.80	12	111	4,581	42,372	36,624	508,467
30	Citizens Trust Bank	Atlanta	308,912	450,813	48,507	9.89	7	96	5,275	72,339	64,402	506,374
31	South Georgia Banking Co.	Tifton	274,360	426,744	67,379	11.91	8	118	4,208	62,064	53,343	496,508
32	Oconee State Bank	Watkinsville	329,031	400,379	36,619	8.23	4	97	4,836	117,282	100,095	469,128
33	First Bank	Dalton	365,009	424,571	41,722	9.65	6	75	6,230	77,880	70,762	467,281
34	FNB South	Alma	333,950	387,345	68,120	15.52	4	85	5,397	114,682	96,836	458,727
35	Touchmark National Bank	Alpharetta	406,425	369,486	51,100	11.15	1	30	15,283	458,484	369,486	458,484
36	Guardian Bank	Valdosta	294,364	405,389	50,078	10.71	5	57	8,019	91,415	81,078	457,074
37	First Chatham Bank	Savannah	290,207	393,638	40,280	8.43	7	88	4,934	62,023	56,234	434,161
38	Planters First Bank	Hawkinsville	272,633	350,778	34,799	9.32	9	91	4,520	45,704	38,975	411,335
39	Comm. Bank of Pickens County	Jasper	319,550	355,850	47,773	11.90	2	56	7,311	204,707	177,925	409,414
40	Citizens Bank of Georgia	Cumming	251,512	352,935	40,219	10.05	4	56	7,064	98,889	88,234	395,556
41	American Commerce Bank	Bremen	291,084	331,870	43,449	11.24	3	45	8,765	131,477	110,623	394,430
42	Peach State Bank & Trust	Gainesville	240,081	325,430	31,200	9.29	1	57	6,912	393,968	325,430	393,968
43	Peoples Bank & Trust	Buford	171,635	334,700	41,114	9.95	1	53	7,127	377,724	334,700	377,724
44	Citizens Bank of Americus	Americus	197,047	332,795	33,764	9.07	3	48	7,831	125,291	110,932	375,873
45	Persons Banking Company	Forsyth	228,427	342,021	24,424	6.41	5	83	4,420	73,368	68,404	366,840
46	Georgia Community Bank	Dawson	225,364	299,676	42,097	11.66	7	78	4,446	49,537	42,811	346,761
47	TC Federal Bank	Thomasville	279,116	281,251	40,626	11.88	2	51	6,663	169,904	140,626	339,807
48	Pineland Bank	Alma	234,138	302,395	32,733	10.17	8	109	3,097	42,201	37,799	337,608
49	First National Bank of Griffin	Griffin	122,395	289,609	25,693	6.64	7	83	3,999	47,415	41,373	331,906
50	First Century Bank, NA	Gainesville	65,594	274,535	49,297	12.02	2	62	5,295	164,136	137,268	328,272
51	SunMark Community Bank	Hawkinsville	242,473	288,456	33,754	10.77	6	90	3,637	54,556	48,076	327,334
52	Citizens Bank of The South	Sandersville	195,810	282,033	30,613	10.51	4	65	4,824	78,394	70,508	313,576
53	First National Community Bank	Chatsworth	221,171	266,378	37,003	11.60	7	68	4,485	43,566	38,054	304,962
54	F&M Bank	Washington	175,336	242,115	49,472	16.28	6	63	4,801	50,413	40,353	302,477
55	Century Bank & Trust	Milledgeville	166,806	263,671	32,490	10.96	2	49	6,081	148,974	131,836	297,947
56	Flint Community Bank	Albany	237,526	253,269	21,371	7.59	1	40	7,438	297,538	253,269	297,538
57	Commercial Bank	Crawford	217,096	252,703	25,295	8.79	5	45	6,588	59,291	50,541	296,457
58	Bank of LaFayette, Georgia	LaFayette	105,460	256,025	36,616	12.30	3	57	5,200	98,799	85,342	296,397
59	Exchange Bank	Milledgeville	161,397	251,693	38,467	12.99	5	82	3,561	58,401	50,339	292,007
60	Glennville Bank	Glennville	173,385	252,325	33,478	11.29	7	64	4,487	41,024	36,046	287,168
61	First Port City Bank	Bainbridge	209,328	258,436	20,480	7.26	5	58	4,947	57,384	51,687	286,919
62	Greater Community Bank	Rome	218,379	225,334	23,221	9.15	4	47	6,025	70,789	56,334	283,155
63	FNB of Coffee County	Douglas	178,732	254,421	26,045	9.46	4	53	5,324	70,540	63,605	282,158
64	Georgia Primary Bank	Atlanta	214,760	228,977	23,009	8.77	2	36	7,728	139,109	114,489	278,218
65	Bank of Madison	Madison	201,084	232,853	32,778	12.39	4	60	4,554	68,305	58,213	273,221
66	Commercial Banking Company	Valdosta	197,370	226,848	34,176	13.03	5	66	4,076	53,803	45,370	269,014
67	CIBC National Trust Company	Atlanta	0	509	180,274	64.08	15	220	1,178	17,282	34	259,224
68	Citizens Bank of Swainsboro	Swainsboro	182,701	219,207	25,125	10.20	4	62	4,051	62,797	54,802	251,188

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)
69	Bank of Dudley	Dublin	169,410	220,543	29,668	12.13	5	63	3,977	50,109	44,109	250,543
70	Century Bank of Georgia	Cartersville	138,992	225,032	22,517	9.14	3	34	7,332	83,099	75,011	249,298
71	United National Bank	Cairo	215,429	187,374	32,580	14.35	1	30	7,756	232,673	187,374	232,673
72	Douglas National Bank	Douglas	163,163	204,267	23,471	10.37	1	30	7,656	229,666	204,267	229,666
73	State Bank of Cochran	Cochran	128,699	193,150	34,439	15.23	4	53	4,316	57,186	48,288	228,743
74	AB&T	Albany	184,176	190,989	20,653	8.29	3	34	6,714	76,086	63,663	228,259
75	Cornerstone Bank	Atlanta	164,477	192,073	19,478	8.26	3	37	6,085	75,045	64,024	225,135
76	American Pride Bank	Macon	172,753	172,119	29,619	13.93	4	39	5,440	53,045	43,030	212,179
77	Waycross Bank & Trust	Waycross	83,615	187,227	22,271	10.36	1	21	10,044	210,915	187,227	210,915
78	Geo. D. Warthen Bank	Sandersville	120,181	186,957	18,396	8.91	1	33	6,285	207,408	186,957	207,408
79	First FS&LA of Valdosta	Valdosta	161,650	134,866	29,449	14.61	4	45	4,585	51,583	33,717	206,331
80	Rabun County Bank	Clayton	133,922	175,123	25,395	12.26	3	48	4,295	68,720	58,374	206,161
81	Altamaha Bank and Trust Co.	Vidalia	138,953	182,306	21,906	10.54	4	51	4,016	51,201	45,577	204,803
82	Vidalia Federal Savings Bank	Vidalia	60,596	171,031	32,097	15.93	2	30	6,797	101,953	85,516	203,905
83	First Peoples Bank	Pine Mountain	121,178	182,728	18,432	8.94	3	39	5,194	67,522	60,909	202,566
84	Farmers & Merchants Bank	Eatonton	90,828	173,350	27,701	13.93	2	44	4,600	101,197	86,675	202,394
85	Citizens Bank & Trust Company	Eastman	145,506	182,335	17,442	8.29	4	54	3,741	50,508	45,584	202,030
86	Durden Banking Company	Twin City	131,860	167,496	31,315	16.79	4	47	4,253	49,975	41,874	199,900
87	FNB of Decatur County	Bainbridge	146,932	163,148	17,638	9.35	3	35	5,655	65,976	54,383	197,928
88	Bank of Alapaha	Alapaha	120,901	175,869	20,484	10.51	4	46	4,290	49,336	43,967	197,345
89	First Southern Bank	Patterson	128,949	169,251	18,052	9.88	5	53	3,542	37,548	33,850	187,738
90	Signature Bank of Georgia	Sandy Springs	103,236	157,772	19,413	10.65	2	26	6,952	90,376	78,886	180,752
91	First State Bank	Wrens	142,552	161,271	15,322	8.58	5	40	4,516	36,130	32,254	180,651
92	Bank of Eastman	Eastman	120,400	157,980	19,817	11.04	4	52	3,425	44,530	39,495	178,119
93	Comm. Bank Co. of Fitzgerald	Fitzgerald	131,080	150,080	21,830	11.62	2	30	5,929	88,940	75,040	177,879
94	South Georgia Bank	Glennville	107,325	152,781	22,121	12.24	4	44	4,039	44,432	38,195	177,728
95	South Coast Bank & Trust	Brunswick	124,059	156,264	15,340	9.49	2	25	7,061	88,262	78,132	176,524
96	River City Bank	Rome	123,424	155,059	20,169	11.43	1	39	4,500	175,498	155,059	175,498
97	WestSide Bank	Hiram	102,431	143,853	17,527	9.35	2	27	6,373	86,036	71,927	172,071
98	Heritage First Bank	Rome	125,776	150,063	16,818	10.10	3	40	4,191	55,882	50,021	167,645
99	Peoples Bank	Eatonton	92,329	142,201	20,839	13.28	3	51	3,223	54,795	47,400	164,385
100	Liberty First Bank	Monroe	78,026	147,075	16,605	9.50	1	20	8,209	164,176	147,075	164,176
101	Citizens Community Bank	Hahira	93,375	141,803	19,666	11.81	4	38	4,254	40,415	35,451	161,660
102	FNB of Waynesboro	Waynesboro	95,789	132,773	26,368	16.83	3	36	4,473	53,671	44,258	161,012
103	One South Bank	Blakely	113,549	133,134	15,840	9.98	3	31	5,106	52,760	44,378	158,281
104	Bank of Newington	Newington	122,172	134,591	13,292	8.94	3	36	4,154	49,843	44,864	149,530
105	Farmers State Bank	Lincolnton	79,060	126,609	22,228	15.44	3	40	3,733	49,773	42,203	149,319
106	North Georgia National Bank	Calhoun	84,571	125,710	15,681	10.70	3	32	4,543	48,454	41,903	145,361
107	Mount Vernon Bank	Mount Vernon	78,015	128,813	15,649	10.67	3	30	4,843	48,435	42,938	145,304
108	Community Bank of Georgia	Baxley	104,416	130,002	13,535	9.48	1	19	7,617	144,724	130,002	144,724
109	Farmers State Bank	Dublin	95,332	116,735	20,138	14.84	3	34	4,041	45,796	38,912	137,389
110	Claxton Bank	Claxton	77,648	118,890	14,270	10.56	3	33	4,050	44,555	39,630	133,664
111	First Bank of Coastal Georgia	Pembroke	38,598	110,806	18,964	13.66	2	32	4,172	66,745	55,403	133,489
112	West Central Georgia Bank	Thomaston	46,558	95,634	35,047	25.90	3	35	3,804	44,379	31,878	133,138
113	Legacy State Bank	Loganville	104,415	115,801	12,394	9.73	1	15	8,828	132,422	115,801	132,422
114	Bank of Dawson	Dawson	89,629	105,872	24,332	18.58	1	24	5,451	130,824	105,872	130,824
115	Peoples Bank	Lyons	93,780	119,431	10,578	8.35	2	28	4,667	65,335	59,716	130,670
116	Bank of Hazlehurst	Hazlehurst	65,376	110,699	18,356	11.70	2	29	4,459	64,651	55,350	129,302
117	Farmers and Merchants Bank	Sylvania	46,635	108,757	18,944	14.26	3	26	4,936	42,783	36,252	128,348
118	Wilcox County State Bank	Abbeville	88,497	107,651	13,163	10.51	4	32	3,996	31,971	26,913	127,882
119	Bank of Monticello	Monticello	78,687	112,828	12,870	10.17	2	23	5,513	63,395	56,414	126,789
120	Bank of Dade	Trenton	54,977	110,473	14,198	10.30	3	34	3,675	41,648	36,824	124,945
121	Family Bank	Pelham	95,153	107,548	13,011	11.53	3	31	3,910	40,402	35,849	121,205
122	Planters and Citizens Bank	Camilla	50,907	104,477	12,569	10.88	1	20	5,873	117,453	104,477	117,453
123	Citizens Bank of Cochran	Cochran	79,806	105,215	11,202	9.71	2	26	4,497	58,463	52,608	116,926
124	Bank of Camilla	Camilla	64,075	92,095	17,954	15.58	1	24	4,714	113,142	92,095	113,142
125	Farmers Bank	Greensboro	51,622	96,497	16,225	13.56	1	18	6,277	112,982	96,497	112,982
126	Citizens Bank & Trust, Inc.	Trenton	61,861	99,308	12,173	10.89	3	43	2,615	37,477	33,103	112,430
127	Merchants & Citizens Bank	McRae	37,132	88,533	20,370	14.81	1	20	5,559	111,171	88,533	111,171
128	Citizens National Bank, Quitman	Quitman	72,658	94,366	14,402	12.92	1	19	5,823	110,640	94,366	110,640
129	Embassy National Bank	Lawrenceville	86,257	89,699	19,177	15.80	1	25	4,394	109,861	89,699	109,861
130	Wheeler County State Bank	Alamo	71,185	91,372	16,583	15.55	3	23	4,705	36,075	30,457	108,225
131	Synovus Trust Co, NA	Columbus	0	0	101,148	97.20	NA	178	588	NA	NA	104,610
132	The Bank of Soperton	Soperton	77,955	93,858	9,997	10.01	2	25	4,166	52,073	46,929	104,145
133	Peoples Bank of Georgia	Talbotton	71,401	91,310	9,792	10.12	3	27	3,756	33,804	30,437	101,412
134	Peoples Bank	Willacoochee	41,553	74,424	10,654	12.86	2	24	3,550	42,603	37,212	85,205
135	Southern Bank	Sardis	43,209	74,065	9,869	11.88	5	28	3,016	16,891	14,813	84,455
136	First St. Bank, Randolph County	Cuthbert	33,897	75,508	8,555	9.27	2	21	4,017	42,174	37,754	84,347

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)
137	Community Bank & Trust	LaGrange	51,152	80,012	2,697	3.11	4	32	2,613	20,904	20,003	83,617
138	F & M Bank and Trust Company	Manchester	59,424	73,996	3,528	4.42	1	22	3,691	81,202	73,996	81,202
139	Bank of Hancock County	Sparta	24,556	63,416	17,274	21.94	1	20	4,049	80,970	63,416	80,970
140	Tandem Bank	Tucker	57,471	56,330	18,772	27.07	1	18	4,347	78,242	56,330	78,242
141	Four County Bank	Allentown	53,756	65,335	10,849	14.02	1	11	6,946	76,402	65,335	76,402
142	Bank of Wrightsville	Wrightsville	36,459	59,900	6,427	9.52	1	13	5,136	66,766	59,900	66,766
143	First Bank of Pike	Molena	34,545	53,108	4,906	8.18	3	24	2,441	19,526	17,703	58,577
144	Talbot State Bank	Woodland	29,726	49,925	6,937	11.71	2	15	3,795	28,463	24,963	56,925
145	Bank of Edison	Edison	33,014	51,100	4,978	9.10	1	13	4,325	56,224	51,100	56,224
146	Loyal Trust Bank	Johns Creek	43,543	31,389	22,922	47.23	1	16	3,409	54,536	31,389	54,536
147	Carver State Bank	Savannah	34,983	43,434	4,637	9.13	2	16	3,295	26,361	21,717	52,721
148	Wilkinson County Bank	Irwinton	26,000	42,397	8,735	16.34	1	10	5,137	51,368	42,397	51,368
149	Southeast First National Bank	Summerville	22,491	43,664	7,164	13.59	3	16	3,186	16,990	14,555	50,969
150	Security State Bank	McRae	22,166	40,137	7,682	15.48	1	12	3,991	47,893	40,137	47,893
151	Trust Bank	Lenox	25,027	34,799	4,273	11.26	3	23	1,711	13,114	11,600	39,342
152	Rochelle State Bank	Rochelle	10,398	26,676	5,003	15.50	1	5	6,354	31,768	26,676	31,768
153	Elberton FS&LA	Elberton	19,355	17,246	5,148	19.55	1	5	5,257	26,286	17,246	26,286
154	Bank of Lumber City	Lumber City	14,340	20,928	3,887	15.45	2	11	2,308	12,694	10,464	25,387
155	Barwick Banking Company	Barwick	2,138	14,222	2,837	19.34	1	6	2,844	17,066	14,222	17,066
		MEDIAN	161,650	204,267	26,368	10.54	3	48	4,936	69,735	59,180	249,298
		AVERAGE	829,605	956,186	126,274	12.03	10	153	5,617	104,475	88,162	1,144,418
		HIGH	40,815,233	44,668,074	5,325,726	97.20	296	5,083	15,283	963,495	806,460	54,039,707
		LOW	0	0	2,697	3.11	1	15	588	16,891	34	80,970

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	39,342	71.9	4.9	1.35	1.17	8.67	2.39	0.77	5.95
2	First State Bank	Wrens	180,651	88.4	9.9	19.29	14.49	7.45	2.35	1.21	5.48
3	Farmers State Bank	Lincolnton	149,319	62.4	17.6	4.66	22.84	7.86	2.55	0.42	5.45
4	Georgia Community Bank	Dawson	346,761	75.2	14.6	66.59	95.65	8.09	3.91	1.52	5.44
5	First Bank of Pike	Molena	58,577	65.1	17.5	5.82	12.45	8.10	2.25	0.52	5.43
6	Peoples Bank of Georgia	Talbotton	101,412	78.2	19.9	18.12	24.38	7.29	2.45	0.95	5.38
7	FNB South	Alma	458,727	86.2	7.3	16.98	18.77	6.93	3.43	0.83	5.34
8	Bank of Lumber City	Lumber City	25,387	68.5	12.5	11.05	5.76	7.74	2.42	0.51	5.30
9	The Bank of Soperton	Soperton	104,145	83.1	2.7	9.41	16.04	7.09	2.58	0.96	5.24
10	Quantum National Bank	Suwanee	608,127	109.8	1.4	21.55	8.44	6.32	2.13	0.61	5.20
11	Bank of Eastman	Eastman	178,119	76.2	9.3	(0.04)	6.59	6.47	2.20	0.53	5.15
12	Durden Banking Company	Twin City	199,900	78.7	21.6	19.56	10.07	6.83	2.25	0.40	4.98
13	FNB of Coffee County	Douglas	282,158	70.3	2.1	26.06	35.42	5.94	1.74	0.45	4.98
14	First Century Bank, NA	Gainesville	328,272	23.9	34.1	378.47	118.09	18.05	2.97	0.20	4.97
15	Pineland Bank	Alma	337,608	77.4	7.6	11.37	18.42	6.61	1.99	0.55	4.93
16	Bank of Newington	Newington	149,530	90.8	0.7	1.72	8.77	7.52	1.40	1.84	4.90
17	Heritage First Bank	Rome	167,645	83.8	7.3	12.08	22.82	6.21	2.14	0.72	4.89
18	Family Bank	Pelham	121,205	88.5	4.7	16.72	21.05	6.29	2.01	0.89	4.87
19	Douglas National Bank	Douglas	229,666	79.9	3.3	8.54	22.94	6.16	2.56	0.75	4.84
20	Morris Bank	Dublin	1,124,707	85.7	13.3	17.19	22.47	6.46	3.29	0.70	4.84
21	SunMark Community Bank	Hawkinsville	327,334	84.1	7.0	22.91	12.98	6.12	2.35	0.44	4.80
22	Pinnacle Bank	Elberton	1,490,675	84.9	9.2	54.00	44.37	6.36	2.53	0.31	4.78
23	WestSide Bank	Hiram	172,071	71.2	4.1	30.49	19.38	6.45	3.79	0.36	4.77
24	Citizens Bank & Trust, Inc.	Trenton	112,430	62.3	25.6	(1.16)	12.61	6.59	2.78	0.65	4.76
25	Altamaha Bank and Trust Co.	Vidalia	204,803	76.2	21.2	26.04	23.71	6.48	2.25	0.61	4.75
26	Community Bank & Trust	LaGrange	83,617	63.9	9.2	16.54	5.38	6.61	2.74	0.22	4.71
27	Geo. D. Warthen Bank	Sandersville	207,408	64.3	13.9	8.21	13.63	6.31	2.17	0.10	4.69
28	United National Bank	Cairo	232,673	115.0	4.7	8.80	5.20	5.90	2.09	1.08	4.68
29	First Peoples Bank	Pine Mountain	202,566	66.3	16.6	28.89	41.64	6.60	2.11	0.20	4.67
30	Peoples Bank	Lyons	130,670	78.5	2.0	18.47	37.81	6.56	1.70	0.74	4.65
31	South Georgia Bank	Glennville	177,728	70.3	20.2	5.16	9.80	7.22	2.56	0.97	4.64
32	Citizens Bank of Swainsboro	Swainsboro	251,188	83.4	6.7	16.96	18.84	6.17	2.45	0.68	4.62
33	First Bank	Dalton	467,281	86.0	12.1	14.35	16.76	6.53	2.51	1.12	4.61
34	Bank of Monticello	Monticello	126,789	69.7	15.4	13.14	19.96	6.74	2.37	0.59	4.59
35	FNB of Waynesboro	Waynesboro	161,012	72.1	11.1	7.69	21.91	6.51	3.57	0.42	4.59
36	Greater Community Bank	Rome	283,155	96.9	2.2	39.22	29.97	6.23	2.27	1.03	4.57
37	Carver State Bank	Savannah	52,721	80.5	5.8	38.56	28.56	6.98	1.98	0.87	4.56
38	River City Bank	Rome	175,498	79.6	17.8	15.39	12.05	5.99	2.34	0.44	4.56
39	Bank of Dudley	Dublin	250,543	76.8	10.8	9.53	15.44	5.94	1.91	0.34	4.55
40	Security State Bank	McRae	47,893	55.2	24.9	10.80	1.01	8.14	2.65	0.28	4.55
41	Bank of Madison	Madison	273,221	86.4	16.5	37.43	20.32	6.06	2.20	0.75	4.54
42	Claxton Bank	Claxton	133,664	65.3	21.6	(5.67)	5.48	6.52	2.50	0.59	4.53
43	Commercial Banking Company	Valdosta	269,014	87.0	7.5	14.00	18.62	5.75	2.16	0.57	4.53
44	First Southern Bank	Patterson	187,738	76.2	8.7	66.18	65.92	6.40	2.21	0.47	4.51
45	Wilkinson County Bank	Irwinton	51,368	61.3	39.2	(2.39)	7.00	6.35	2.43	0.39	4.51
46	Century Bank of Georgia	Cartersville	249,298	61.8	14.7	42.32	29.35	6.71	2.83	0.43	4.48
47	Commercial Bank	Crawford	296,457	85.9	14.0	42.71	61.93	6.32	2.44	0.86	4.47
48	Comm. Bank Co. of Fitzgerald	Fitzgerald	177,879	87.3	9.4	9.95	11.82	6.04	2.52	0.80	4.42
49	Four County Bank	Allentown	76,402	82.3	14.4	2.95	9.15	6.49	2.40	1.11	4.40
50	Wilcox County State Bank	Abbeville	127,882	82.2	12.4	6.13	18.88	6.64	2.03	1.12	4.40
51	Embassy National Bank	Lawrenceville	109,861	96.2	0.0	14.44	1.12	7.17	2.58	1.46	4.39
52	Farmers State Bank	Dublin	137,389	81.7	14.3	0.45	8.33	5.71	2.19	0.46	4.38
53	Piedmont Bank	Peachtree Corners	1,311,078	96.4	4.9	25.83	20.96	6.02	2.39	1.14	4.38
54	Southern Bank	Sardis	84,455	58.3	22.2	(3.89)	5.58	7.22	2.42	0.84	4.36
55	Citizens Bank of The South	Sandersville	313,576	69.4	9.1	5.73	32.91	6.31	1.76	0.81	4.35
56	Peach State Bank & Trust	Gainesville	393,968	73.8	20.2	36.11	55.63	5.93	2.06	0.52	4.34
57	First National Community Bank	Chatsworth	304,962	83.0	4.9	88.95	92.13	5.74	1.82	0.44	4.32
58	State Bank of Cochran	Cochran	228,743	66.6	11.7	(1.21)	10.73	6.88	2.02	0.49	4.32
59	Citizens Bank & Trust Company	Eastman	202,030	79.8	11.1	40.99	39.81	5.80	2.85	0.58	4.29
60	Wheeler County State Bank	Alamo	108,225	77.9	10.1	13.31	21.36	5.97	1.88	0.61	4.27
61	Citizens Bank of Cochran	Cochran	116,926	75.9	17.9	12.62	18.07	6.35	1.85	1.01	4.26
62	Bank of Dawson	Dawson	130,824	84.7	15.4	(0.50)	11.72	6.49	2.29	1.13	4.25
63	First Chatham Bank	Savannah	434,161	73.7	6.0	22.15	8.57	5.77	2.43	0.50	4.25
64	One South Bank	Blakely	158,281	85.3	0.5	5.52	7.93	6.22	2.74	0.95	4.25
65	F & M Bank and Trust Company	Manchester	81,202	80.3	0.5	26.28	22.90	6.10	2.14	0.95	4.24
66	Planters First Bank	Hawkinsville	411,335	77.7	9.7	19.33	29.46	5.37	2.25	0.46	4.21
67	Glennville Bank	Glennville	287,168	68.7	23.3	8.00	17.00	6.64	2.55	1.08	4.20
68	Heritage Southeast Bank	Jonesboro	1,506,306	81.3	8.7	142.05	161.28	5.73	1.81	0.70	4.20

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	American Pride Bank	Macon	212,179	100.4	4.9	18.99	8.47	6.22	2.01	1.51	4.13
70	BankSouth	Greensboro	905,739	106.2	2.6	36.78	30.07	5.39	2.70	0.97	4.13
71	Citizens Community Bank	Hahira	161,660	65.9	24.4	3.55	17.33	6.10	2.14	0.76	4.11
72	PrimeSouth Bank	Waycross	843,234	84.2	8.2	22.95	32.27	5.75	2.38	1.02	4.11
73	Exchange Bank	Milledgeville	292,007	64.1	27.4	4.96	14.45	5.90	2.80	0.57	4.09
74	Persons Banking Company	Forsyth	366,840	66.8	18.5	11.84	18.77	5.70	2.32	0.37	4.08
75	Community Bank of Georgia	Baxley	144,724	80.3	10.2	13.31	49.61	6.61	1.45	1.48	4.07
76	Metro City Bank	Doraville	1,725,921	98.6	1.1	8.47	5.63	6.02	2.45	1.39	4.07
77	PeoplesSouth Bank	Colquitt	922,360	75.5	25.3	15.89	9.10	5.63	2.57	0.62	4.07
78	Comm. Bank of Pickens County	Jasper	409,414	89.8	5.1	17.17	16.30	6.23	2.23	1.38	4.06
79	Southeastern Bank	Darien	508,467	61.7	23.7	19.77	18.18	5.80	2.54	0.24	4.05
80	First FS&LA of Valdosta	Valdosta	206,331	119.9	0.8	0.15	14.99	5.35	2.46	1.20	4.01
81	Bank of Dade	Trenton	124,945	49.8	47.9	3.60	13.70	6.31	2.32	0.31	4.00
82	Bank of Hazlehurst	Hazlehurst	129,302	59.1	22.4	2.75	1.76	5.86	2.35	0.21	4.00
83	Bank of Wrightsville	Wrightsville	66,766	60.9	27.1	4.77	16.33	6.13	2.01	0.59	3.98
84	Citizens Bank of Georgia	Cumming	395,556	71.3	25.0	22.64	21.31	5.67	2.26	0.54	3.97
85	First State Bank of Blakely	Blakely	549,183	87.2	14.8	(1.71)	5.83	6.37	1.54	1.40	3.96
86	North Georgia National Bank	Calhoun	145,361	67.3	22.1	23.27	17.93	5.90	2.35	0.62	3.96
87	Mount Vernon Bank	Mount Vernon	145,304	60.6	18.5	3.15	11.68	6.46	2.04	0.75	3.95
88	F&M Bank	Washington	302,477	72.4	28.7	23.64	14.96	6.31	2.52	0.90	3.93
89	United Community Bank	Blairsville	14,976,428	78.6	16.2	15.17	22.13	5.07	2.62	0.55	3.93
90	Ameris Bank	Atlanta	19,785,622	103.7	6.3	74.41	63.23	4.90	2.81	0.78	3.91
91	Bank of Camilla	Camilla	113,142	69.6	25.9	9.99	3.78	5.86	2.96	0.93	3.91
92	Farmers & Merchants Bank	Eatonton	202,394	52.4	30.7	(11.52)	11.70	6.44	1.81	0.49	3.90
93	South Coast Bank & Trust	Brunswick	176,524	79.4	7.4	12.94	28.92	5.52	2.28	1.09	3.90
94	United Bank	Zebulon	1,761,345	51.4	21.8	18.29	24.53	6.42	2.33	0.30	3.90
95	Century Bank & Trust	Milledgeville	297,947	63.3	23.3	(5.09)	14.05	5.73	2.44	0.69	3.88
96	Peoples Bank	Eatonton	164,385	64.9	8.6	15.78	22.19	5.55	2.17	0.26	3.88
97	Cadence Bank, N.A.	Atlanta	18,853,384	84.7	14.1	0.47	11.60	5.36	2.56	0.96	3.86
98	Citizens National Bank, Quitman	Quitman	110,640	77.0	11.8	(0.04)	11.55	5.89	2.48	0.99	3.85
99	Queensborough National B&T	Louisville	1,505,588	74.2	18.8	21.74	26.71	5.35	2.31	0.57	3.85
100	Rabun County Bank	Clayton	206,161	76.5	2.8	9.55	17.40	5.46	2.34	0.44	3.85
101	AB&T	Albany	228,259	96.4	0.3	15.19	25.48	4.96	3.13	0.79	3.83
102	Liberty First Bank	Monroe	164,176	53.1	37.8	(10.10)	19.34	6.42	2.07	0.91	3.81
103	South Georgia Banking Co.	Tifton	496,508	64.3	15.2	18.97	12.40	5.66	2.48	0.48	3.80
104	FNB of Decatur County	Bainbridge	197,928	90.1	9.7	14.40	10.51	5.59	2.39	1.14	3.79
105	Georgia Primary Bank	Atlanta	278,218	93.8	15.8	44.39	33.35	6.17	2.38	1.46	3.78
106	Flint Community Bank	Albany	297,538	93.8	1.2	24.50	28.97	5.15	2.34	0.94	3.76
107	Farmers & Merchants Bank	Lakeland	612,090	74.2	11.4	9.07	20.36	6.27	1.99	1.35	3.75
108	American Commerce Bank	Bremen	394,430	87.7	0.0	(2.01)	20.54	5.98	2.31	1.77	3.74
109	SouthCrest Bank NA	Atlanta	620,372	66.6	34.6	7.12	17.44	5.24	2.84	0.54	3.74
110	First National Bank of Griffin	Griffin	331,906	42.3	32.3	14.21	16.25	6.74	2.58	0.19	3.72
111	West Central Georgia Bank	Thomaston	133,138	48.7	45.0	5.95	0.25	6.77	2.37	0.42	3.70
112	Bank of Hancock County	Sparta	80,970	38.7	57.4	(2.91)	8.03	7.45	2.61	0.60	3.69
113	Colony Bank	Fitzgerald	1,772,165	79.3	21.1	20.46	9.71	5.48	2.26	0.68	3.69
114	Legacy State Bank	Loganville	132,422	90.2	10.0	20.31	22.81	5.20	2.22	1.06	3.68
115	First Port City Bank	Bainbridge	286,919	81.0	11.7	36.05	40.25	5.65	2.59	1.14	3.66
116	Thomasville National Bank	Thomasville	1,113,361	100.7	5.3	25.57	13.28	5.07	2.03	0.90	3.65
117	Bank of Edison	Edison	56,224	64.6	29.5	37.66	12.37	6.89	2.27	0.93	3.62
118	Citizens Trust Bank	Atlanta	506,374	68.5	15.9	13.75	23.72	5.07	2.29	0.37	3.62
119	Oconee State Bank	Watkinsville	469,128	82.2	12.1	37.41	26.75	5.02	2.05	0.48	3.59
120	Planters and Citizens Bank	Camilla	117,453	48.7	32.3	40.47	18.52	6.15	2.49	0.27	3.59
121	Talbot State Bank	Woodland	56,925	59.5	23.0	10.68	(5.67)	7.73	4.59	2.35	3.58
122	Citizens Bank of Americus	Americus	375,873	59.2	21.8	10.38	16.04	5.88	2.14	0.58	3.56
123	First American B&T	Athens	664,713	77.1	14.4	16.49	18.95	5.00	2.11	0.42	3.53
124	Guardian Bank	Valdosta	457,074	72.6	24.6	7.18	6.98	5.28	2.29	0.81	3.53
125	Signature Bank of Georgia	Sandy Springs	180,752	65.4	10.4	15.11	40.55	5.47	2.19	0.70	3.53
126	Peoples Bank & Trust	Buford	377,724	51.3	39.6	21.72	12.74	6.13	2.40	0.65	3.50
127	PromiseOne Bank	Duluth	538,654	75.6	12.6	18.05	34.00	6.32	2.62	1.90	3.50
128	Atlantic Capital Bank, NA	Atlanta	2,890,486	90.4	15.8	22.13	29.38	4.67	2.57	0.72	3.48
129	Synovus Bank	Columbus	54,039,707	91.4	13.4	12.67	16.45	4.62	3.02	0.77	3.47
130	Northeast Georgia Bank	Lavonia	532,492	53.1	19.2	3.60	17.13	5.60	2.27	0.44	3.46
131	Elberton FS&LA	Elberton	26,286	112.2	12.0	1.90	14.42	4.41	2.87	0.85	3.41
132	Newton Federal Bank	Covington	909,926	101.8	2.1	158.60	165.74	4.72	2.31	1.04	3.40
133	Peoples Bank	Willacoochee	85,205	55.8	19.3	(2.64)	13.83	5.79	2.39	0.80	3.37
134	First IC Bank	Doraville	740,106	87.5	6.4	18.56	20.47	5.89	2.22	1.71	3.34
135	Bank of Alapaha	Alapaha	197,345	68.7	17.1	(4.64)	12.26	6.03	2.19	1.65	3.32
136	Farmers and Merchants Bank	Sylvania	128,348	42.9	36.6	9.91	8.40	6.61	2.28	0.54	3.28

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	TC Federal Bank	Thomasville	339,807	99.2	5.8	13.47	9.30	4.71	2.33	1.16	3.27
138	Tandem Bank	Tucker	78,242	102.0	2.2	NA	NA	5.90	1.98	1.01	3.24
139	Cornerstone Bank	Atlanta	225,135	85.6	17.7	19.90	17.04	5.17	2.39	1.11	3.21
140	Merchants & Citizens Bank	McRae	111,171	41.9	44.0	3.51	5.30	6.26	2.33	0.55	3.16
141	Georgia Banking Company	Sandy Springs	704,572	113.1	2.5	39.55	40.20	5.06	2.14	1.94	3.13
142	First St. Bank, Randolph County	Cuthbert	84,347	44.9	45.3	9.36	7.92	5.98	2.19	0.78	3.07
143	Waycross Bank & Trust	Waycross	210,915	44.7	29.6	2.96	24.96	5.18	2.29	0.47	3.04
144	Rochelle State Bank	Rochelle	31,768	39.0	34.2	5.98	24.11	7.29	2.28	1.41	2.94
145	Southeast First National Bank	Summerville	50,969	51.5	31.4	12.81	(14.35)	7.76	1.72	1.05	2.85
146	Vinings Bank	Smyrna	671,646	80.1	38.0	153.45	34.45	5.26	2.58	0.86	2.82
147	Bank of LaFayette, Georgia	Lafayette	296,397	41.2	58.4	7.42	8.71	6.08	2.04	0.81	2.78
148	First Bank of Coastal Georgia	Pembroke	133,489	34.8	62.9	(1.04)	7.73	5.64	2.45	0.71	2.78
149	Touchmark National Bank	Alpharetta	458,484	110.0	4.5	16.81	5.09	5.01	2.18	2.09	2.74
150	Farmers Bank	Greensboro	112,982	53.5	49.7	5.44	18.67	5.31	2.24	1.07	2.70
151	Vidalia Federal Savings Bank	Vidalia	203,905	35.4	47.9	(2.27)	0.41	5.05	2.24	1.02	2.09
152	Barwick Banking Company	Barwick	17,066	15.0	54.4	70.63	21.49	7.72	2.25	0.62	1.96
153	CIBC National Trust Company	Atlanta	259,224	0.0	0.0	NA	0.39	NA	NA	0.39	1.66
154	Synovus Trust Co, NA	Columbus	104,610	NA	19.0	NA	NA	NA	1.21	NA	1.27
155	Loyal Trust Bank	Johns Creek	54,536	138.7	6.9	NA	NA	NA	NA	NA	NA
	MEDIAN		225,135	77.0	13.3	14.28	17.37	6.15	2.34	0.72	4.13
	AVERAGE		1,124,881	76.3	14.8	20.73	22.73	6.24	2.38	0.78	4.21
	HIGH		54,039,707	119.9	57.4	378.47	165.74	18.05	4.59	2.35	5.95
	LOW		25,387	23.9	0.0	(11.52)	(5.67)	4.41	1.40	0.10	3.21

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	Synovus Trust Co, NA	Columbus	9,456	52,437	0.00	0.00	0.00	52.32	52.32
2	CIBC National Trust Company	Atlanta	22,009	122,206	0.00	0.00	0.00	44.35	44.35
3	BankSouth	Greensboro	20,279	68,222	0.11	5.89	0.00	3.27	9.27
4	Waycross Bank & Trust	Waycross	2,919	4,342	0.08	0.00	0.01	2.27	2.35
5	First Century Bank, NA	Gainesville	6,563	7,778	0.01	0.00	0.04	2.26	2.31
6	Metro City Bank	Doraville	40,721	33,507	0.06	0.81	0.01	1.17	2.06
7	Embassy National Bank	Lawrenceville	1,495	2,312	0.14	1.41	(0.20)	0.67	2.02
8	PromiseOne Bank	Duluth	9,657	8,528	0.16	0.81	0.00	0.89	1.85
9	United Bank	Zebulon	35,340	26,740	0.65	0.14	0.00	0.97	1.77
10	Ameris Bank	Atlanta	159,830	301,866	0.18	1.38	(0.01)	0.12	1.67
11	Citizens Trust Bank	Atlanta	3,427	6,731	0.72	0.00	0.00	0.83	1.54
12	Oconee State Bank	Watkinsville	3,638	5,773	0.14	0.57	0.00	0.79	1.50
13	SunMark Community Bank	Hawkinsville	4,620	4,159	0.27	0.00	(0.06)	1.26	1.48
14	Thomasville National Bank	Thomasville	19,106	14,300	0.05	0.00	0.00	1.37	1.42
15	Georgia Banking Company	Sandy Springs	3,524	7,158	0.03	0.77	0.00	0.56	1.36
16	Douglas National Bank	Douglas	5,639	2,588	0.38	0.00	0.00	0.96	1.33
17	Carver State Bank	Savannah	237	563	0.47	(0.17)	0.04	0.95	1.29
18	Queensborough National B&T	Louisville	12,059	16,409	0.60	0.00	(0.10)	0.79	1.29
19	First IC Bank	Doraville	8,071	9,115	0.18	0.66	(0.02)	0.46	1.28
20	Comm. Bank of Pickens County	Jasper	7,940	4,687	0.12	0.08	(0.01)	1.07	1.25
21	First American B&T	Athens	7,084	7,131	0.25	0.00	0.00	0.98	1.23
22	Pinnacle Bank	Elberton	13,452	13,038	0.82	0.00	0.00	0.34	1.18
23	Peoples Bank	Eatonton	554	1,610	0.26	0.00	(0.04)	0.94	1.17
24	Bank of Lumber City	Lumber City	105	279	0.70	0.00	0.00	0.47	1.16
25	Signature Bank of Georgia	Sandy Springs	778	1,755	0.03	0.82	0.00	0.29	1.14
26	First National Community Bank	Chatsworth	2,796	3,317	0.23	0.00	0.15	0.76	1.13
27	Colony Bank	Fitzgerald	10,681	16,655	0.34	0.00	0.00	0.75	1.09
28	First Chatham Bank	Savannah	1,080	4,124	0.27	0.79	(0.77)	0.78	1.07
29	FNB of Waynesboro	Waynesboro	2,288	1,507	0.48	0.00	0.00	0.56	1.04
30	Heritage Southeast Bank	Jonesboro	3,203	12,339	0.45	0.07	(0.06)	0.56	1.02
31	Planters First Bank	Hawkinsville	3,029	3,303	0.56	0.01	(0.06)	0.50	1.00
32	F&M Bank	Washington	2,872	2,699	0.38	0.00	0.37	0.23	0.98
33	United Community Bank	Blairsville	163,943	128,096	0.16	0.34	0.00	0.47	0.98
34	F & M Bank and Trust Company	Manchester	78	680	0.72	0.00	0.00	0.23	0.95
35	First National Bank of Griffin	Griffin	2,298	2,707	0.34	0.09	0.00	0.49	0.92
36	Farmers State Bank	Lincolnton	2,225	1,148	0.64	0.00	(0.23)	0.48	0.89
37	Claxton Bank	Claxton	1,473	1,059	0.23	0.27	(0.08)	0.46	0.88
38	FNB South	Alma	10,438	3,550	0.44	0.00	0.03	0.42	0.88
39	Citizens Bank & Trust, Inc.	Trenton	1,096	921	0.44	0.00	(0.01)	0.45	0.88
40	State Bank of Cochran	Cochran	5,535	1,866	0.23	0.00	0.40	0.23	0.87
41	Bank of Camilla	Camilla	1,207	898	0.29	0.00	0.10	0.45	0.84
42	River City Bank	Rome	1,120	1,354	0.13	0.00	0.00	0.71	0.84
43	Trust Bank	Lenox	265	316	0.48	0.33	(1.26)	1.28	0.83
44	Century Bank & Trust	Milledgeville	3,725	2,191	0.14	0.10	0.00	0.58	0.82
45	Citizens Bank of Swainsboro	Swainsboro	2,889	1,815	0.33	0.00	(0.01)	0.50	0.82
46	Peoples Bank	Willacoochee	715	621	0.38	0.00	0.00	0.43	0.81
47	Durden Banking Company	Twin City	3,614	1,469	0.47	0.00	0.02	0.32	0.80
48	Exchange Bank	Milledgeville	3,199	2,104	0.41	0.14	0.01	0.24	0.80
49	The Bank of Soperton	Soperton	1,535	748	0.55	0.00	(0.03)	0.27	0.79
50	FNB of Coffee County	Douglas	3,255	1,844	0.22	0.00	0.00	0.57	0.79
51	South Georgia Banking Co.	Tifton	4,853	3,628	0.36	0.00	0.00	0.43	0.79
52	Southeastern Bank	Darien	6,097	3,478	0.24	0.00	0.02	0.52	0.78
53	American Pride Bank	Macon	2,183	1,547	0.15	0.34	0.00	0.29	0.77
54	Greater Community Bank	Rome	2,474	1,762	0.21	0.21	(0.01)	0.35	0.76
55	Northeast Georgia Bank	Lavonia	7,660	3,645	0.19	0.00	(0.01)	0.57	0.76
56	Commercial Bank	Crawford	4,386	1,782	0.39	0.00	0.00	0.36	0.75
57	Wilcox County State Bank	Abbeville	1,323	853	0.30	0.00	0.00	0.43	0.74
58	Bank of Madison	Madison	3,578	1,733	0.12	0.00	0.17	0.44	0.73
59	Family Bank	Pelham	1,020	745	0.48	0.00	0.02	0.23	0.73
60	Comm. Bank Co. of Fitzgerald	Fitzgerald	2,248	1,191	0.34	0.00	0.00	0.38	0.72
61	Bank of Dudley	Dublin	2,478	1,633	0.24	0.14	(0.02)	0.36	0.72
62	South Georgia Bank	Glennville	3,689	1,179	0.44	0.00	0.12	0.16	0.72
63	SouthCrest Bank NA	Atlanta	5,546	3,974	0.34	0.00	0.01	0.36	0.72
64	PrimeSouth Bank	Waycross	8,513	5,108	0.19	0.23	0.03	0.27	0.72
65	Cadence Bank, N.A.	Atlanta	(346,297)	127,109	0.13	0.06	0.00	0.52	0.71
66	Heritage First Bank	Rome	1,373	1,023	0.27	0.15	(0.04)	0.30	0.68
67	West Central Georgia Bank	Thomaston	1,453	832	0.50	0.00	(0.02)	0.19	0.67

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 (%)
68	Bank of Eastman	Eastman	1,320	1,082	0.44	0.00	(0.20)	0.41	0.65
69	First Bank	Dalton	5,956	2,667	0.18	0.11	0.01	0.36	0.65
70	Century Bank of Georgia	Cartersville	3,088	1,369	0.18	0.00	(0.07)	0.55	0.65
71	Citizens Bank & Trust Company	Eastman	1,513	1,097	0.37	0.02	(0.14)	0.39	0.65
72	Mount Vernon Bank	Mount Vernon	1,571	840	0.37	0.00	0.00	0.26	0.63
73	Commercial Banking Company	Valdosta	2,957	1,476	0.32	0.00	(0.01)	0.32	0.62
74	Synovus Bank	Columbus	439,092	300,920	0.17	0.09	(0.01)	0.37	0.62
75	Rabun County Bank	Clayton	1,702	1,160	0.12	0.22	(0.14)	0.41	0.61
76	Geo. D. Warthen Bank	Sandersville	1,807	1,113	0.24	0.00	(0.01)	0.37	0.60
77	Peoples Bank	Lyons	1,248	668	0.49	0.00	0.00	0.10	0.60
78	Peoples Bank of Georgia	Talbotton	806	515	0.23	0.00	0.00	0.35	0.59
79	Pineland Bank	Alma	2,062	1,727	0.37	0.00	(0.01)	0.23	0.59
80	First State Bank	Wrens	2,663	932	0.34	0.00	(0.01)	0.25	0.58
81	First Bank of Pike	Molena	351	313	0.34	0.00	(0.20)	0.44	0.58
82	Glennville Bank	Glennville	3,374	1,512	0.31	0.00	(0.05)	0.32	0.57
83	Newton Federal Bank	Covington	587	2,824	0.10	0.01	(0.02)	0.48	0.57
84	Altamaha Bank and Trust Co.	Vidalia	1,832	1,003	0.38	0.00	(0.19)	0.38	0.56
85	FNB of Decatur County	Bainbridge	1,533	1,020	0.14	0.00	(0.01)	0.43	0.56
86	United National Bank	Cairo	3,151	1,226	0.18	0.00	0.14	0.25	0.56
87	Georgia Community Bank	Dawson	5,004	1,610	0.32	0.00	(0.01)	0.24	0.55
88	Persons Banking Company	Forsyth	967	1,761	0.37	0.00	(0.14)	0.32	0.54
89	Cornerstone Bank	Atlanta	(2,036)	1,097	0.04	0.17	0.03	0.30	0.53
90	AB&T	Albany	1,943	1,078	0.11	0.08	0.00	0.34	0.53
91	Citizens Community Bank	Hahira	1,722	761	0.25	0.00	(0.04)	0.32	0.53
92	Bank of Monticello	Monticello	1,879	585	0.17	0.00	(0.05)	0.39	0.52
93	Citizens Bank of Americus	Americus	4,093	1,769	0.23	0.00	0.02	0.27	0.52
94	Bank of Wrightsville	Wrightsville	744	303	0.14	0.00	0.01	0.37	0.51
95	Morris Bank	Dublin	15,907	4,834	0.24	(0.02)	(0.02)	0.31	0.50
96	South Coast Bank & Trust	Brunswick	1,781	707	0.12	0.09	0.00	0.28	0.49
97	First Peoples Bank	Pine Mountain	1,747	840	0.25	0.00	0.00	0.23	0.49
98	First Southern Bank	Patterson	(777)	678	0.24	0.00	(0.15)	0.40	0.49
99	Bank of Dawson	Dawson	1,884	606	0.37	0.00	0.00	0.12	0.48
100	Georgia Primary Bank	Atlanta	1,902	1,081	0.15	0.22	0.00	0.11	0.48
101	Touchmark National Bank	Alpharetta	3,519	2,020	0.01	0.31	0.00	0.15	0.48
102	Bank of Hazlehurst	Hazlehurst	750	582	0.46	0.00	(0.02)	0.03	0.47
103	North Georgia National Bank	Calhoun	884	601	0.18	0.00	0.00	0.28	0.46
104	Peach State Bank & Trust	Gainesville	2,953	1,299	0.06	0.20	(0.01)	0.19	0.45
105	Farmers and Merchants Bank	Sylvania	1,076	532	0.32	0.00	(0.02)	0.15	0.45
106	Flint Community Bank	Albany	3,625	1,165	0.09	0.00	0.00	0.37	0.45
107	Vinings Bank	Smrna	5,190	1,949	0.01	0.32	0.00	0.11	0.45
108	Bank of Dade	Trenton	2,063	506	0.20	0.00	(0.02)	0.26	0.44
109	TC Federal Bank	Thomasville	1,127	1,412	0.08	0.17	0.00	0.19	0.44
110	Security State Bank	McRae	624	201	0.40	0.00	0.00	0.04	0.44
111	Farmers State Bank	Dublin	1,718	554	0.20	0.00	0.00	0.24	0.44
112	Bank of Alapaha	Alapaha	1,160	780	0.28	0.00	0.00	0.15	0.43
113	Four County Bank	Allentown	1,345	305	0.36	0.00	(0.04)	0.10	0.42
114	Citizens Bank of Cochran	Cochran	678	451	0.08	0.00	0.00	0.34	0.42
115	Wilkinson County Bank	Irwinton	534	204	0.27	0.00	0.00	0.14	0.42
116	Atlantic Capital Bank, NA	Atlanta	22,881	11,026	0.16	0.10	0.01	0.15	0.41
117	Rochelle State Bank	Rochelle	(184)	121	0.32	0.00	0.00	0.09	0.41
118	Planters and Citizens Bank	Camilla	467	415	0.16	0.00	0.01	0.24	0.41
119	One South Bank	Blakely	772	572	0.16	0.00	0.01	0.21	0.39
120	Citizens Bank of The South	Sandersville	2,504	986	0.17	0.00	(0.03)	0.23	0.37
121	Bank of Edison	Edison	355	191	0.22	0.00	(0.06)	0.21	0.37
122	Bank of LaFayette, Georgia	Lafayette	1,552	1,004	0.16	0.00	(0.01)	0.22	0.36
123	Wheeler County State Bank	Alamo	1,120	353	0.25	0.00	0.02	0.09	0.36
124	Quantum National Bank	Suwanee	13,812	1,854	0.03	0.12	0.00	0.21	0.36
125	Guardian Bank	Valdosta	6,146	1,527	0.11	0.00	(0.02)	0.26	0.35
126	Bank of Newington	Newington	1,688	517	0.09	0.00	0.07	0.19	0.35
127	First St. Bank, Randolph County	Cuthbert	384	282	0.30	0.00	0.00	0.05	0.35
128	Bank of Hancock County	Sparta	594	266	0.17	0.00	(0.02)	0.20	0.35
129	First State Bank of Blakely	Blakely	5,484	1,753	0.18	0.00	(0.01)	0.16	0.33
130	First Port City Bank	Bainbridge	1,139	810	0.11	0.00	0.00	0.22	0.33
131	PeoplesSouth Bank	Colquitt	11,271	2,713	0.13	0.00	0.00	0.21	0.33
132	First FS&LA of Valdosta	Valdosta	222	612	0.15	0.00	(0.02)	0.19	0.32
133	Citizens National Bank, Quitman	Quitman	1,180	331	0.15	0.00	0.02	0.15	0.32
134	Liberty First Bank	Monroe	1,611	448	0.22	0.00	0.00	0.09	0.31

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 (%)
135	Merchants & Citizens Bank	McRae	675	334	0.13	0.00	(0.06)	0.24	0.31
136	Citizens Bank of Georgia	Cumming	4,721	1,003	0	0	0	0	0.29
137	Talbot State Bank	Woodland	833	152	0	0	0	0	0.27
138	Peoples Bank & Trust	Buford	3,392	922	0	0	(0)	0	0.27
139	Vidalia Federal Savings Bank	Vidalia	(122)	534	0	0	0	0	0.27
140	Piedmont Bank	Peachtree Corners	16,326	2,646	0.07	0.03	0.00	0.15	0.25
141	American Commerce Bank	Bremen	4,665	901	0.07	0.09	0.00	0.10	0.25
142	Community Bank of Georgia	Baxley	1,745	324	0.17	0.00	0.00	0.07	0.24
143	Tandem Bank	Tucker	(2,226)	88	0.01	0.00	0.00	0.22	0.23
144	Southeast First National Bank	Summerville	205	125	0.11	0.00	0.01	0.10	0.22
145	Farmers Bank	Greensboro	367	229	0.11	0.00	0.00	0.11	0.22
146	Southern Bank	Sardis	287	173	0.20	0.00	(0.16)	0.18	0.22
147	First Bank of Coastal Georgia	Pembroke	928	247	0.10	0.00	0.00	0.09	0.20
148	Barwick Banking Company	Barwick	75	22	0.16	0.00	0.00	0.01	0.16
149	Community Bank & Trust	LaGrange	(575)	108	0.36	0.27	(1.10)	0.60	0.14
150	Farmers & Merchants Bank	Lakeland	1,263	697	0.19	0.02	(0.23)	0.15	0.13
151	Farmers & Merchants Bank	Eatonton	1,667	230	0.16	0.00	(0.11)	0.07	0.12
152	WestSide Bank	Hiram	4,224	94	0.34	0.00	(0.43)	0.16	0.07
153	Elberton FS&LA	Elberton	71	1	0.00	0.00	0.00	0.00	0.00
154	Legacy State Bank	Loganville	1,075	(386)	0.03	0.02	(0.49)	0.11	(0.33)
155	Loyal Trust Bank	Johns Creek	NA	NA	NA	NA	NA	NA	NA
MEDIAN			2,183	1,354	0.23	0.00	0.00	0.34	0.65
AVERAGE			6,969	10,534	0.26	0.13	(0.02)	1.13	1.50
HIGH			439,092	301,866	0.82	5.89	0.40	52.32	52.32
LOW			(346,297)	121	0.00	(0.17)	(1.26)	0.03	0.27

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	458,484	15,283	56.4	1.10	0.07	0.63	1.80
2	Atlantic Capital Bank, NA	Atlanta	2,890,486	13,897	52.5	1.26	0.24	0.43	1.94
3	Community Bank of Georgia	Baxley	144,724	7,617	48.0	1.12	0.16	0.71	2.00
4	American Commerce Bank	Bremen	394,430	8,765	51.6	1.31	0.18	0.61	2.11
5	Citizens Bank of Georgia	Cumming	395,556	7,064	51.3	1.23	0.18	0.69	2.11
6	Synovus Bank	Columbus	54,039,707	10,631	55.2	1.12	0.34	0.70	2.16
7	Piedmont Bank	Peachtree Corners	1,311,078	10,659	49.5	1.46	0.22	0.54	2.22
8	Citizens Bank of Americus	Americus	375,873	7,831	56.6	1.17	0.24	0.83	2.24
9	Northeast Georgia Bank	Lavonia	532,492	5,665	58.6	1.29	0.33	0.63	2.25
10	Vinings Bank	Smyrna	671,646	15,265	68.3	1.53	0.25	0.47	2.25
11	Guardian Bank	Valdosta	457,074	8,019	60.2	1.04	0.21	1.01	2.26
12	Bank of LaFayette, Georgia	Lafayette	296,397	5,200	73.7	1.38	0.39	0.52	2.28
13	Legacy State Bank	Loganville	132,422	8,828	71.4	1.18	0.19	0.91	2.28
14	First State Bank of Blakely	Blakely	549,183	5,721	56.8	1.59	0.26	0.45	2.30
15	Vidalia Federal Savings Bank	Vidalia	203,905	6,797	103.1	1.38	0.15	0.79	2.32
16	Thomasville National Bank	Thomasville	1,113,361	8,767	46.2	1.42	0.20	0.70	2.33
17	Comm. Bank of Pickens County	Jasper	409,414	7,311	46.3	1.17	0.15	1.04	2.36
18	Quantum National Bank	Suwanee	608,127	9,809	44.1	1.44	0.16	0.80	2.40
19	FNB South	Alma	458,727	5,397	42.5	1.26	0.29	0.85	2.40
20	Citizens National Bank, Quitman	Quitman	110,640	5,823	62.0	1.43	0.39	0.60	2.42
21	Metro City Bank	Doraville	1,725,921	8,219	41.2	1.52	0.30	0.61	2.43
22	PeoplesSouth Bank	Colquitt	922,360	4,906	57.8	1.36	0.28	0.80	2.44
23	Peoples Bank & Trust	Buford	377,724	7,127	68.1	1.40	0.19	0.87	2.46
24	Flint Community Bank	Albany	297,538	7,438	61.4	1.59	0.19	0.69	2.47
25	Farmers and Merchants Bank	Sylvania	128,348	4,936	66.4	1.39	0.16	0.94	2.50
26	Bank of Dade	Trenton	124,945	3,675	58.4	1.65	0.24	0.63	2.51
27	Bank of Alapaha	Alapaha	197,345	4,290	69.5	1.47	0.32	0.73	2.52
28	Farmers Bank	Greensboro	112,982	6,277	89.3	1.39	0.19	0.95	2.54
29	First Bank of Coastal Georgia	Pembroke	133,489	4,172	82.3	1.33	0.29	0.92	2.55
30	United Community Bank	Blairsville	14,976,428	6,537	55.0	1.48	0.24	0.85	2.56
31	Barwick Banking Company	Barwick	17,066	2,844	127.8	1.43	0.26	0.89	2.58
32	Southeast First National Bank	Summerville	50,969	3,186	84.6	1.48	0.32	0.79	2.60
33	Century Bank of Georgia	Cartersville	249,298	7,332	55.1	1.41	0.22	0.97	2.60
34	Liberty First Bank	Monroe	164,176	8,209	70.5	1.52	0.24	0.88	2.64
35	Merchants & Citizens Bank	McRae	111,171	5,559	80.9	1.40	0.16	1.10	2.65
36	First IC Bank	Doraville	740,106	6,853	58.1	1.39	0.36	0.90	2.65
37	West Central Georgia Bank	Thomaston	133,138	3,804	62.5	1.67	0.39	0.59	2.65
38	State Bank of Cochran	Cochran	228,743	4,316	51.4	1.46	0.22	0.99	2.68
39	Century Bank & Trust	Milledgeville	297,947	6,081	60.0	1.51	0.28	0.92	2.71
40	Douglas National Bank	Douglas	229,666	7,656	47.2	1.56	0.15	1.03	2.74
41	Four County Bank	Allentown	76,402	6,946	58.3	1.44	0.18	1.14	2.76
42	Comm. Bank Co. of Fitzgerald	Fitzgerald	177,879	5,929	56.5	1.60	0.17	0.99	2.76
43	Morris Bank	Dublin	1,124,707	6,146	52.1	1.60	0.26	0.90	2.77
44	AB&T	Albany	228,259	6,714	67.7	1.57	0.22	0.98	2.77
45	First St. Bank, Randolph County	Cuthbert	84,347	4,017	87.5	1.53	0.39	0.86	2.78
46	Southeastern Bank	Darien	508,467	4,581	60.9	1.69	0.52	0.58	2.78
47	Farmers & Merchants Bank	Lakeland	612,090	5,187	75.5	1.55	0.24	1.00	2.78
48	United National Bank	Cairo	232,673	7,756	53.9	1.67	0.33	0.78	2.79
49	Bank of Hazlehurst	Hazlehurst	129,302	4,459	67.6	1.31	0.27	1.21	2.79
50	First Bank	Dalton	467,281	6,230	57.0	1.54	0.27	0.99	2.81
51	First American B&T	Athens	664,713	6,517	61.3	1.85	0.44	0.52	2.81
52	PromiseOne Bank	Duluth	538,654	5,792	55.0	1.76	0.38	0.67	2.81
53	Commercial Bank	Crawford	296,457	6,588	56.3	1.80	0.31	0.71	2.81
54	Bank of Dawson	Dawson	130,824	5,451	62.0	1.73	0.19	0.93	2.85
55	South Georgia Banking Co.	Tifton	496,508	4,208	67.4	1.74	0.37	0.74	2.86
56	TC Federal Bank	Thomasville	339,807	6,663	81.6	1.68	0.22	0.96	2.86
57	Glennville Bank	Glennville	287,168	4,487	63.1	1.46	0.46	0.94	2.86
58	South Georgia Bank	Glennville	177,728	4,039	55.5	1.78	0.25	0.85	2.88
59	South Coast Bank & Trust	Brunswick	176,524	7,061	68.7	1.36	0.35	1.17	2.88
60	United Bank	Zebulon	1,761,345	4,381	53.1	1.81	0.44	0.64	2.89
61	Bank of Monticello	Monticello	126,789	5,513	58.3	1.53	0.27	1.08	2.89
62	SouthCrest Bank NA	Atlanta	620,372	6,082	69.0	1.65	0.38	0.86	2.90
63	Bank of Wrightsville	Wrightsville	66,766	5,136	67.5	1.49	0.32	1.10	2.91
64	FNB of Decatur County	Bainbridge	197,928	5,655	70.6	1.52	0.36	1.05	2.93
65	First Century Bank, NA	Gainesville	328,272	5,295	42.4	1.24	0.30	1.42	2.96
66	Georgia Primary Bank	Atlanta	278,218	7,728	71.4	2.08	0.17	0.71	2.96
67	Farmers & Merchants Bank	Eatonton	202,394	4,600	79.6	1.56	0.30	1.10	2.97
68	Rochelle State Bank	Rochelle	31,768	6,354	106.0	1.05	0.12	1.81	2.98

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 (%)
69	Wilkinson County Bank	Irwinton	51,368	5,137	66.2	1.47	0.16	1.36	2.99
70	Exchange Bank	Milledgeville	292,007	3,561	64.1	1.75	0.58	0.68	3.01
71	PrimeSouth Bank	Waycross	843,234	5,938	62.0	1.65	0.36	1.03	3.04
72	Rabun County Bank	Clayton	206,161	4,295	71.8	1.90	0.22	0.92	3.05
73	Peoples Bank	Willacoochee	85,205	3,550	75.4	1.94	0.25	0.87	3.06
74	Peach State Bank & Trust	Gainesville	393,968	6,912	67.0	2.02	0.17	0.87	3.06
75	Mount Vernon Bank	Mount Vernon	145,304	4,843	73.0	1.70	0.32	1.05	3.07
76	Bank of Madison	Madison	273,221	4,554	59.9	2.05	0.43	0.59	3.07
77	Planters and Citizens Bank	Camilla	117,453	5,873	80.5	1.63	0.34	1.11	3.09
78	Citizens Bank of The South	Sandersville	313,576	4,824	68.6	1.80	0.44	0.85	3.09
79	FNB of Coffee County	Douglas	282,158	5,324	66.4	1.89	0.32	0.89	3.10
80	Bank of Camilla	Camilla	113,142	4,714	70.2	1.76	0.34	1.00	3.10
81	Citizens Community Bank	Hahira	161,660	4,254	71.2	1.84	0.37	0.92	3.12
82	First Port City Bank	Bainbridge	286,919	4,947	82.9	1.78	0.26	1.10	3.14
83	Commercial Banking Company	Valdosta	269,014	4,076	65.5	1.98	0.70	0.47	3.16
84	Bank of Edison	Edison	56,224	4,325	81.8	1.79	0.23	1.14	3.16
85	Wheeler County State Bank	Alamo	108,225	4,705	71.7	1.82	0.53	0.81	3.16
86	American Pride Bank	Macon	212,179	5,440	67.6	1.97	0.45	0.75	3.17
87	First Peoples Bank	Pine Mountain	202,566	5,194	65.9	1.85	0.28	1.05	3.18
88	Peoples Bank	Lyons	130,670	4,667	63.0	1.88	0.39	0.91	3.18
89	FNB of Waynesboro	Waynesboro	161,012	4,473	58.3	1.54	0.43	1.22	3.19
90	Bank of Hancock County	Sparta	80,970	4,049	77.6	1.83	0.25	1.12	3.20
91	F&M Bank	Washington	302,477	4,801	69.5	1.76	0.22	1.22	3.20
92	Elberton FS&LA	Elberton	26,286	5,257	99.8	1.67	0.39	1.15	3.22
93	Wilcox County State Bank	Abbeville	127,882	3,996	66.5	2.07	0.24	0.92	3.23
94	WestSide Bank	Hiram	172,071	6,373	76.8	2.03	0.30	0.92	3.24
95	Pinnacle Bank	Elberton	1,490,675	5,521	62.6	1.68	0.39	1.18	3.25
96	North Georgia National Bank	Calhoun	145,361	4,543	79.4	1.70	0.33	1.23	3.25
97	Durden Banking Company	Twin City	199,900	4,253	59.3	1.94	0.38	0.96	3.27
98	Bank of Newington	Newington	149,530	4,154	66.1	1.69	0.57	1.02	3.29
99	Bank of Dudley	Dublin	250,543	3,977	66.1	1.92	0.45	0.92	3.29
100	Farmers State Bank	Dublin	137,389	4,041	69.6	2.08	0.23	0.99	3.30
101	Georgia Banking Company	Sandy Springs	704,572	7,743	75.9	2.14	0.19	0.98	3.31
102	Greater Community Bank	Rome	283,155	6,025	66.2	1.86	0.28	1.19	3.33
103	First National Bank of Griffin	Griffin	331,906	3,999	77.3	1.77	0.48	1.12	3.37
104	Ameris Bank	Atlanta	19,785,622	7,480	63.1	1.73	0.28	1.39	3.39
105	Colony Bank	Fitzgerald	1,772,165	4,829	73.1	1.92	0.34	1.14	3.41
106	Citizens Bank of Swainsboro	Swainsboro	251,188	4,051	65.5	1.96	0.47	0.99	3.42
107	Security State Bank	McRae	47,893	3,991	70.5	2.26	0.39	0.77	3.42
108	First State Bank	Wrens	180,651	4,516	59.3	1.85	0.32	1.26	3.42
109	River City Bank	Rome	175,498	4,500	67.8	2.04	0.30	1.13	3.47
110	Queensborough National B&T	Louisville	1,505,588	4,720	71.3	2.19	0.24	1.05	3.48
111	One South Bank	Blakely	158,281	5,106	80.7	1.83	0.31	1.37	3.51
112	Citizens Bank & Trust Company	Eastman	202,030	3,741	76.3	2.09	0.41	1.04	3.54
113	Citizens Bank of Cochran	Cochran	116,926	4,497	80.7	1.88	0.46	1.25	3.59
114	Newton Federal Bank	Covington	909,926	10,705	93.8	2.13	0.76	0.71	3.60
115	Altamaha Bank and Trust Co.	Vidalia	204,803	4,016	72.5	2.06	0.46	1.09	3.62
116	First National Community Bank	Chatsworth	304,962	4,485	70.0	1.85	0.39	1.38	3.62
117	Citizens Trust Bank	Atlanta	506,374	5,275	73.1	1.74	0.41	1.48	3.64
118	Geo. D. Warthen Bank	Sandersville	207,408	6,285	74.0	1.78	0.46	1.41	3.65
119	Oconee State Bank	Watkinsville	469,128	4,836	73.0	2.38	0.34	0.94	3.66
120	Citizens Bank & Trust, Inc.	Trenton	112,430	2,615	71.9	2.02	0.28	1.36	3.67
121	Waycross Bank & Trust	Waycross	210,915	10,044	70.1	0.88	0.22	2.63	3.73
122	Claxton Bank	Claxton	133,664	4,050	72.7	2.05	0.51	1.23	3.78
123	Southern Bank	Sardis	84,455	3,016	87.9	1.90	0.54	1.35	3.79
124	Georgia Community Bank	Dawson	346,761	4,446	67.2	2.32	0.51	0.98	3.80
125	The Bank of Soperton	Soperton	104,145	4,166	65.8	1.97	0.42	1.45	3.83
126	First FS&LA of Valdosta	Valdosta	206,331	4,585	95.0	2.29	0.35	1.23	3.87
127	Planters First Bank	Hawkinsville	411,335	4,520	80.6	2.43	0.59	0.90	3.93
128	Heritage First Bank	Rome	167,645	4,191	75.3	2.10	0.44	1.41	3.95
129	Peoples Bank	Eatonton	164,385	3,223	85.3	2.14	0.43	1.37	3.95
130	Heritage Southeast Bank	Jonesboro	1,506,306	4,988	82.2	2.07	0.40	1.50	3.97
131	Farmers State Bank	Lincolnton	149,319	3,733	65.9	2.40	0.41	1.17	3.98
132	Persons Banking Company	Forsyth	366,840	4,420	89.6	2.15	0.34	1.50	4.00
133	Peoples Bank of Georgia	Talbotton	101,412	3,756	73.3	2.27	0.43	1.30	4.00
134	Signature Bank of Georgia	Sandy Springs	180,752	6,952	88.0	2.49	0.32	1.20	4.01
135	Family Bank	Pelham	121,205	3,910	73.5	2.30	0.49	1.24	4.03
136	Pineland Bank	Alma	337,608	3,097	76.8	2.6	0.5	1.1	4.08

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 (%)
137	Bank of Eastman	Eastman	178,119	3,425	82.2	1.1	0.5	2.6	4.17
138	SunMark Community Bank	Hawkinsville	327,334	3,637	70.2	2.8	0.4	1.0	4.19
139	First Chatham Bank	Savannah	434,161	4,934	87.5	1.9	0.5	1.9	4.20
140	F & M Bank and Trust Company	Manchester	81,202	3,691	97.5	1.78	0.61	1.85	4.24
141	Talbot State Bank	Woodland	56,925	3,795	112.1	1.89	0.36	1.98	4.24
142	Cornerstone Bank	Atlanta	225,135	6,085	121.1	2.06	0.59	1.74	4.38
143	Carver State Bank	Savannah	52,721	3,295	83.7	1.97	0.51	1.96	4.44
144	Embassy National Bank	Lawrenceville	109,861	4,394	72.1	3.15	0.44	0.90	4.49
145	Cadence Bank, N.A.	Atlanta	18,853,384	10,509	45.1	1.14	0.26	3.16	4.57
146	First Bank of Pike	Molena	58,577	2,441	82.9	2.50	0.59	1.63	4.72
147	Community Bank & Trust	LaGrange	83,617	2,613	116.5	2.32	0.65	2.06	5.02
148	First Southern Bank	Patterson	187,738	3,542	111.9	3.04	0.65	1.55	5.23
149	Bank of Lumber City	Lumber City	25,387	2,308	91.0	3.10	0.62	1.64	5.35
150	Trust Bank	Lenox	39,342	1,711	94.2	3.70	0.57	1.51	5.77
151	Tandem Bank	Tucker	78,242	4,347	249.4	5.50	0.60	2.08	8.18
152	BankSouth	Greensboro	905,739	2,989	74.5	6.63	0.54	2.69	9.87
153	CIBC National Trust Company	Atlanta	259,224	1,178	75.2	23.73	2.41	7.78	33.92
154	Synovus Trust Co, NA	Columbus	104,610	588	76.2	29.57	1.80	9.16	40.53
155	Loyal Trust Bank	Johns Creek	54,536	NA	NA	NA	NA	NA	NA
		MEDIAN	228,743	5,106	67.7	1.70	0.32	0.97	3.01
		AVERAGE	997,757	5,672	68.5	1.71	0.33	1.00	3.04
		HIGH	54,039,707	15,283	127.8	2.80	0.76	2.63	4.20
		LOW	17,066	2,615	41.2	0.88	0.07	0.43	1.80

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 (%)
1	Tandem Bank	Tucker	78,242	57,471	0.00	-	0.58	0.87	0.00	0.00	0.00	0.00	0.00
1	Peach State Bank & Trust	Gainesville	393,968	240,081	0.04	-	1.07	0.20	0.01	0.01	0.00	0.07	0.09
3	Georgia Primary Bank	Atlanta	278,218	214,760	1.26	-	1.01	0.02	0.01	0.00	0.15	(0.06)	0.10
4	Quantum National Bank	Suwanee	608,127	536,993	0.00	-	1.27	0.41	0.13	0.00	0.00	0.00	0.13
5	FNB of Coffee County	Douglas	282,158	178,732	0.84	-	1.12	0.18	0.03	0.00	0.13	(0.01)	0.15
6	AB&T	Albany	228,259	182,960	1.10	-	1.14	0.11	0.04	0.00	0.14	(0.02)	0.16
7	Planters and Citizens Bank	Camilla	117,453	50,907	0.00	-	1.22	0.14	0.02	0.00	0.00	0.22	0.24
8	First Bank of Coastal Georgia	Pembroke	133,489	38,598	1.38	217	2.27	(0.28)	0.19	0.02	0.69	(0.65)	0.25
9	First Port City Bank	Bainbridge	286,919	209,328	1.76	-	1.12	0.08	0.07	0.00	0.19	0.04	0.30
10	Thomasville National Bank	Thomasville	1,113,361	947,735	1.99	-	1.99	0.28	0.14	0.00	0.25	0.01	0.40
11	Security State Bank	McRae	47,893	22,166	0.00	-	2.36	0.06	0.44	0.00	0.00	(0.02)	0.42
12	Piedmont Bank	Peachtree Corne	1,311,078	1,024,114	3.63	2,241	0.95	0.23	0.00	0.00	0.46	0.00	0.46
13	Pinnacle Bank	Elberton	1,490,675	1,034,135	2.99	1,020	0.95	0.34	0.01	0.00	0.37	0.10	0.48
14	Greater Community Bank	Rome	283,155	218,379	1.04	40	1.25	0.63	0.14	0.00	0.12	0.25	0.51
15	Embassy National Bank	Lawrenceville	109,861	83,931	0.00	-	1.76	0.04	0.53	0.00	0.00	0.00	0.53
16	PrimeSouth Bank	Waycross	843,234	632,787	3.81	1,533	1.51	0.21	0.23	0.00	0.51	(0.16)	0.58
17	Southeast First National Bank	Summerville	50,969	22,491	1.82	100	1.12	0.01	0.05	0.08	0.52	0.01	0.66
18	Citizens Bank of Georgia	Cumming	395,556	251,512	2.45	282	1.33	0.17	0.21	0.00	0.42	0.04	0.67
19	Commercial Bank	Crawford	296,457	217,096	0.76	-	1.76	0.32	0.63	0.00	0.10	(0.04)	0.69
20	River City Bank	Rome	175,498	123,424	4.22	-	1.96	0.73	0.01	0.00	0.77	(0.07)	0.71
21	West Central Georgia Bank	Thomaston	133,138	46,558	0.11	39	2.77	0.00	0.69	0.00	0.08	(0.01)	0.76
22	Southeastern Bank	Darien	508,467	270,999	4.18	1,530	2.20	0.05	0.40	0.00	0.94	(0.56)	0.78
23	First American B&T	Athens	664,713	421,147	4.92	851	1.75	0.31	0.08	0.00	0.84	(0.12)	0.80
24	BankSouth	Greensboro	905,739	631,845	5.49	339	1.24	0.41	0.16	0.00	0.66	(0.02)	0.80
25	South Coast Bank & Trust	Brunswick	176,524	124,059	2.78	-	1.68	0.15	0.41	0.01	0.38	0.01	0.81
26	First National Bank of Griffin	Griffin	331,906	121,835	2.19	82	1.10	0.03	0.24	0.03	0.46	0.08	0.81
27	Citizens Bank & Trust Company	Eastman	202,030	144,802	6.50	1,177	1.05	0.16	0.03	0.00	0.84	0.02	0.89
28	The Bank of Soperton	Soperton	104,145	77,955	4.63	124	1.66	0.36	0.15	0.00	0.67	0.10	0.92
29	South Georgia Bank	Glennville	177,728	107,325	0.32	-	2.34	0.01	0.89	0.07	0.00	0.00	0.96
30	Vinings Bank	Smyrna	671,646	342,870	2.23	-	0.44	0.08	0.60	0.00	0.27	0.09	0.96
31	Bank of Wrightsville	Wrightsville	66,766	36,459	2.98	23	1.22	0.12	0.45	0.00	0.56	(0.01)	1.00
32	Waycross Bank & Trust	Waycross	210,915	83,615	3.36	325	2.38	0.00	0.06	0.01	0.96	0.02	1.05
33	Synovus Bank	Columbus	54,039,707	39,914,297	5.97	12,040	1.44	0.66	0.09	0.02	0.76	0.19	1.06
34	Four County Bank	Allentown	76,402	53,756	3.54	248	2.25	0.10	0.26	0.00	0.79	0.02	1.07
35	TC Federal Bank	Thomasville	339,807	276,195	6.85	351	1.37	0.22	0.01	0.00	1.09	0.01	1.11
36	Douglas National Bank	Douglas	229,666	163,163	6.06	-	1.24	0.14	0.19	0.00	0.95	(0.03)	1.11
37	United Community Bank	Blairsville	14,976,428	10,132,510	5.27	477	1.01	0.42	0.11	0.00	0.78	0.23	1.12
38	Durden Banking Company	Twin City	199,900	131,860	1.93	20	2.15	0.23	0.53	0.02	0.48	0.09	1.12
39	Northeast Georgia Bank	Lavonia	532,492	249,455	4.36	683	1.11	0.04	0.08	0.04	0.96	0.05	1.13
40	Atlantic Capital Bank, NA	Atlanta	2,890,486	2,184,694	4.23	779	1.45	0.63	0.25	0.02	0.73	0.13	1.13
41	FNB of Decatur County	Bainbridge	197,928	146,932	6.08	-	1.57	0.21	0.26	0.00	0.82	0.07	1.15
42	FNB of Waynesboro	Waynesboro	161,012	95,790	2.43	-	1.28	0.17	0.27	0.27	0.43	0.19	1.16
43	First Peoples Bank	Pine Mountain	202,566	121,178	5.39	-	1.46	0.34	0.29	0.00	0.90	0.00	1.19
44	Farmers Bank	Greensboro	112,982	51,622	3.64	620	1.60	0.00	0.00	0.00	1.19	0.01	1.20
45	Legacy State Bank	Loganville	132,422	104,415	9.38	1,274	1.13	0.12	0.00	0.00	1.21	0.00	1.21
46	Newton Federal Bank	Covington	909,926	641,091	11.21	1,232	0.78	0.16	0.10	0.00	1.13	0.01	1.24
47	Metro City Bank	Doraville	1,725,921	1,369,569	6.41	423	0.58	0.07	0.35	0.00	1.00	(0.03)	1.32
48	F&M Bank	Washington	302,477	175,336	2.09	353	1.27	0.09	0.73	0.00	0.62	(0.03)	1.32
49	Century Bank of Georgia	Cartersville	249,298	138,993	7.43	-	1.75	0.40	0.00	1.03	0.30	0.00	1.33
50	United Bank	Zebulon	1,761,345	794,432	3.86	152	1.83	0.19	0.46	0.00	0.90	(0.02)	1.34
51	Commercial Banking Company	Valdosta	269,014	197,369	5.79	19	1.48	0.10	0.09	0.00	1.09	0.17	1.35
52	Ameris Bank	Atlanta	19,785,622	14,503,157	7.69	35,325	1.29	0.65	0.34	0.09	0.81	0.13	1.37
53	SunMark Community Bank	Hawkinsville	327,334	242,473	4.29	140	1.58	0.16	0.41	0.08	0.59	0.31	1.39
54	PromiseOne Bank	Duluth	538,654	342,421	5.87	-	1.07	0.21	0.19	0.00	1.05	0.16	1.40
55	First State Bank	Wrens	180,651	142,552	6.10	631	1.05	0.16	0.64	0.00	0.72	0.06	1.42
56	Citizens Bank of Americus	Americus	375,873	197,047	5.83	540	1.90	0.19	0.07	0.00	1.11	0.24	1.42
57	First IC Bank	Doraville	740,106	558,666	8.40	1,006	1.46	0.38	0.05	0.00	1.31	0.09	1.45
58	Citizens Bank of The South	Sandersville	313,576	195,810	5.92	884	1.24	0.19	0.26	0.05	0.94	0.24	1.49
59	SouthCrest Bank NA	Atlanta	620,372	338,482	6.52	447	1.18	0.12	0.28	0.00	1.31	(0.10)	1.49
60	Persons Banking Company	Forsyth	366,840	228,428	8.62	1,922	0.89	0.45	0.05	0.00	0.99	0.48	1.52
61	North Georgia National Bank	Calhoun	145,361	84,571	7.09	242	1.14	0.11	0.03	0.00	1.39	0.17	1.59
62	Georgia Banking Company	Sandy Springs	704,572	167,075	12.60	1,870	0.26	0.18	0.57	0.04	0.85	0.13	1.59
63	Merchants & Citizens Bank	McRae	111,171	37,132	2.54	5	2.56	(0.07)	0.49	0.54	0.72	(0.13)	1.62
64	Citizens Bank of Swainsboro	Swainsboro	251,188	181,721	5.85	492	2.35	0.19	0.58	0.00	0.94	0.12	1.64
65	South Georgia Banking Co.	Tifton	496,508	274,360	4.56	1,439	1.34	0.03	0.54	0.02	0.99	0.10	1.65
66	Bank of Madison	Madison	273,221	201,084	9.06	1,817	1.23	0.19	0.06	0.00	1.57	0.02	1.65
67	Wheeler County State Bank	Alamo	108,225	71,185	3.35	-	1.61	0.10	0.65	0.00	0.83	0.17	1.65
68	Elberton FS&LA	Elberton	26,286	19,355	1.70	-	0.21	0.00	1.20	0.00	0.45	0.00	1.65
69	First National Community Bank	Chatsworth	304,962	220,023	9.64	2,414	1.04	0.21	0.03	0.00	1.65	(0.02)	1.66

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 (%)
70	Citizens National Bank, Quitman	Quitman	110,640	72,658	7.27	23	1.77	0.04	0.19	0.00	1.56	(0.03)	1.72
71	Rabun County Bank	Clayton	206,161	133,922	7.14	1,104	2.23	0.00	0.16	0.00	1.50	0.07	1.73
72	Comm. Bank Co. of Fitzgerald	Fitzgerald	177,879	131,080	8.46	250	2.36	0.44	0.19	0.00	1.49	0.10	1.78
73	Flint Community Bank	Albany	297,538	237,526	16.93	-	0.88	0.17	0.14	0.00	1.67	0.01	1.82
74	Oconee State Bank	Watkinsville	469,128	322,759	14.97	-	1.07	0.17	0.14	0.06	1.77	(0.13)	1.84
75	Colony Bank	Fitzgerald	1,772,165	1,113,977	11.28	1,769	0.91	0.32	0.29	0.00	1.60	0.15	2.04
76	American Pride Bank	Macon	212,179	172,753	10.85	-	1.71	0.42	0.00	0.00	2.05	0.00	2.05
77	Citizens Bank of Cochran	Cochran	116,926	79,806	6.26	656	0.69	(0.01)	1.12	0.01	0.90	0.02	2.05
78	Touchmark National Bank	Alpharetta	458,484	406,425	5.20	88	1.26	0.32	0.96	0.00	0.72	0.38	2.06
79	Century Bank & Trust	Milledgeville	297,947	166,301	9.49	25	1.10	0.00	0.11	0.00	1.95	0.00	2.06
80	Peoples Bank	Willacoochee	85,205	41,553	5.85	-	0.56	0.01	0.56	0.00	1.53	(0.01)	2.08
81	Pineland Bank	Alma	337,608	234,138	10.78	367	1.59	0.35	0.29	0.00	1.67	0.15	2.11
82	Heritage First Bank	Rome	167,645	125,142	13.07	325	1.14	0.38	0.11	0.00	1.89	0.11	2.11
83	Morris Bank	Dublin	1,124,707	843,445	10.97	610	1.20	0.33	0.16	0.00	1.62	0.34	2.12
84	Exchange Bank	Milledgeville	292,007	158,956	5.67	549	1.67	0.08	0.59	0.01	1.43	0.13	2.16
85	Liberty First Bank	Monroe	164,176	78,026	9.80	1,004	1.44	0.02	0.00	0.00	2.20	0.01	2.21
86	First Bank	Dalton	467,281	364,707	14.74	260	1.78	0.32	0.15	0.12	1.81	0.15	2.23
87	Planters First Bank	Hawkinsville	411,335	272,633	13.72	1,318	1.10	0.14	0.13	0.00	1.89	0.21	2.23
88	FNB South	Alma	458,727	333,949	3.68	2,160	3.31	0.50	0.97	0.21	0.66	0.42	2.26
89	Citizens Bank & Trust, Inc.	Trenton	112,430	61,861	5.76	183	1.56	0.04	0.96	0.06	1.16	0.10	2.28
90	Family Bank	Pelham	121,205	95,153	12.09	97	0.93	0.18	0.43	0.03	1.73	0.09	2.28
91	Wilcox County State Bank	Abbeville	127,882	88,497	9.55	136	1.44	0.08	0.71	0.00	1.56	0.10	2.37
92	Bank of Dudley	Dublin	250,543	169,304	7.77	380	1.45	0.28	0.62	0.00	1.47	0.36	2.45
93	Barwick Banking Company	Barwick	17,066	2,138	0.07	-	2.10	0.01	2.25	0.09	0.00	0.15	2.49
94	Guardian Bank	Valdosta	457,074	294,364	11.76	1,062	1.77	0.10	0.12	0.76	1.44	0.18	2.50
95	Glennville Bank	Glennville	287,168	173,385	10.27	747	1.71	0.04	0.32	0.00	2.11	0.16	2.59
96	Bank of Monticello	Monticello	126,789	78,687	7.76	54	1.12	0.38	0.91	0.01	1.35	0.32	2.59
97	Peoples Bank & Trust	Buford	377,724	171,635	9.96	2,555	0.95	0.05	0.23	0.00	2.44	(0.03)	2.64
98	Citizens Trust Bank	Atlanta	506,374	308,912	12.51	161	0.94	0.32	0.58	0.01	2.06	0.02	2.67
99	Altamaha Bank and Trust Co.	Vidalia	204,803	138,953	13.83	578	1.21	0.35	0.16	0.00	2.34	0.21	2.71
100	PeoplesSouth Bank	Colquitt	922,360	613,384	13.90	2,046	1.26	0.04	0.91	0.07	1.90	0.00	2.88
101	First Southern Bank	Patterson	187,738	128,950	19.17	1,271	1.23	0.23	0.02	0.00	2.89	0.02	2.93
102	Bank of Camilla	Camilla	113,142	64,075	9.82	348	1.54	0.00	0.10	0.00	2.89	(0.06)	2.93
103	Cadence Bank, N.A.	Atlanta	18,853,384	13,699,097	10.52	1,606	2.70	1.75	0.19	0.02	1.76	0.97	2.94
104	Heritage Southeast Bank	Jonesboro	1,506,306	1,053,994	17.98	8,496	1.02	0.49	0.33	0.01	2.58	0.06	2.98
105	Citizens Community Bank	Hahira	161,660	93,375	9.29	1,054	1.10	0.06	0.62	0.12	1.92	0.34	3.00
106	One South Bank	Blakely	158,281	113,549	12.75	28	1.22	0.32	0.52	0.94	0.97	0.57	3.00
107	Farmers State Bank	Lincolnton	149,319	79,060	6.27	1,196	1.44	0.23	1.06	0.01	1.82	0.16	3.05
108	Farmers State Bank	Dublin	137,389	95,332	9.51	25	2.88	0.10	0.86	0.04	2.24	0.02	3.16
109	Bank of Lumber City	Lumber City	25,387	14,340	10.18	-	0.78	0.05	0.16	0.00	2.84	0.16	3.16
110	WestSide Bank	Hiram	172,071	102,431	18.55	3,539	1.51	0.24	0.00	0.00	3.34	(0.14)	3.20
111	Signature Bank of Georgia	Sandy Springs	180,752	103,236	16.61	2,450	1.03	0.11	0.00	0.00	3.22	(0.01)	3.21
112	American Commerce Bank	Bremen	394,430	291,084	15.72	151	1.73	0.25	0.65	0.02	2.59	0.01	3.27
113	Bank of Dade	Trenton	124,945	54,977	8.36	-	1.39	0.00	1.20	0.05	2.22	(0.17)	3.30
114	Mount Vernon Bank	Mount Vernon	145,304	78,015	14.97	609	1.19	0.02	0.43	0.31	2.77	0.01	3.52
115	Bank of LaFayette, Georgia	Lafayette	296,397	105,460	7.52	176	0.90	0.11	0.68	0.01	2.66	0.21	3.56
116	Peoples Bank	Lyons	130,670	93,780	16.43	261	1.66	0.37	1.43	1.81	0.32	0.13	3.69
117	First State Bank of Blakely	Blakely	549,183	379,154	13.15	1,905	1.28	0.45	0.15	0.26	2.63	0.71	3.75
118	Bank of Hancock County	Sparta	80,970	24,557	1.51	-	3.97	0.00	2.62	0.66	0.46	0.09	3.83
119	Bank of Edison	Edison	56,224	33,014	16.72	64	1.12	0.23	0.86	0.00	2.70	0.29	3.85
120	Bank of Alapaha	Alapaha	197,345	120,901	8.03	604	1.23	0.28	1.56	0.05	1.40	0.85	3.86
121	Geo. D. Warthen Bank	Sandersville	207,408	120,181	21.06	1,645	0.99	0.20	0.44	0.00	3.39	0.17	4.00
122	United National Bank	Cairo	232,673	215,429	20.98	-	2.34	0.40	0.16	0.00	3.66	0.18	4.00
123	Peoples Bank of Georgia	Talbotton	101,412	71,401	17.60	337	0.82	0.32	1.49	1.08	1.47	0.27	4.31
124	F & M Bank and Trust Company	Manchester	81,202	59,423	69.04	953	0.72	0.00	0.13	0.00	4.52	0.19	4.84
125	Bank of Newington	Newington	149,530	122,172	9.28	126	1.53	0.24	3.27	0.29	0.86	0.44	4.86
126	Queensborough National B&T	Louisville	1,505,588	966,185	29.19	2,649	1.26	0.16	0.74	0.88	3.18	0.14	4.94
127	Peoples Bank	Eatonton	164,385	92,329	17.69	233	1.67	0.36	0.61	0.00	4.27	0.11	4.99
128	Claxton Bank	Claxton	133,664	77,648	16.55	175	1.98	0.24	1.49	0.05	3.32	0.25	5.11
129	Comm. Bank of Pickens County	Jasper	409,414	319,550	28.29	2,628	1.04	0.16	0.57	0.00	4.49	0.10	5.16
130	First FS&LA of Valdosta	Valdosta	206,331	161,651	20.29	670	0.35	0.05	1.38	0.00	3.75	0.03	5.16
131	State Bank of Cochran	Cochran	228,743	128,699	13.77	601	4.57	(0.04)	0.94	0.00	4.29	(0.02)	5.21
132	First Bank of Pike	Molena	58,577	34,545	7.04	150	1.35	0.19	4.08	0.56	0.53	0.08	5.25
133	First Chatham Bank	Savannah	434,161	284,050	35.16	11,409	1.14	0.24	0.01	0.00	5.08	0.19	5.28
134	Trust Bank	Lenox	39,342	25,027	25.65	691	1.29	(0.36)	1.44	0.00	4.58	(0.52)	5.50
135	Carver State Bank	Savannah	52,721	34,983	35.66	729	0.76	0.32	0.14	0.00	4.89	0.55	5.58
136	Vidalia Federal Savings Bank	Vidalia	203,905	60,596	4.19	-	0.98	0.00	3.30	1.33	0.93	0.10	5.66
137	Farmers and Merchants Bank	Sylvania	128,348	46,635	10.64	878	1.60	0.05	1.13	0.00	4.41	0.24	5.78
138	Southern Bank	Sardis	84,455	43,210	19.22	847	1.20	0.16	1.30	0.02	4.51	0.29	6.12

ASSET QUALITY

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139	Community Bank of Georgia	Baxley	144,724	104,417	16.74	-	1.69	0.20	3.85	0.00	2.45	(0.11)	6.19
140	Georgia Community Bank	Dawson	346,761	225,364	22.92	800	1.22	0.19	1.49	0.00	4.46	0.26	6.21
141	Cornerstone Bank	Atlanta	225,135	164,477	43.28	778	1.56	0.28	0.12	0.45	5.32	0.43	6.32
142	Bank of Dawson	Dawson	130,824	89,629	14.95	63	1.06	0.22	1.48	0.00	4.21	0.65	6.34
143	Farmers & Merchants Bank	Eatonton	202,394	90,828	25.91	2,802	2.60	(0.55)	0.37	0.23	8.09	(1.36)	7.33
144	First St. Bank, Randolph County	Cuthbert	84,347	33,898	26.94	552	0.75	0.09	0.44	0.00	6.89	0.79	8.12
145	Bank of Eastman	Eastman	178,119	120,400	40.96	4,618	1.05	0.10	1.57	0.17	6.65	0.42	8.81
146	Wilkinson County Bank	Irwinton	51,368	26,000	9.16	240	1.54	0.15	5.29	1.06	2.14	0.66	9.15
147	Farmers & Merchants Bank	Lakeland	612,090	396,049	65.58	10,465	1.38	0.60	2.34	0.25	6.15	0.77	9.51
148	Rochelle State Bank	Rochelle	31,768	10,398	16.76	-	5.13	1.41	0.92	0.00	8.92	0.03	9.87
149	Community Bank & Trust	LaGrange	83,617	51,152	128.69	3,062	1.07	0.03	4.22	0.00	7.70	(0.01)	11.91
150	Talbot State Bank	Woodland	56,925	29,726	23.42	-	1.35	0.00	7.41	0.17	5.61	0.04	13.23
151	First Century Bank, NA	Gainesville	328,272	65,594	10.55	4,307	0.30	1.34	0.69	0.84	6.43	6.89	14.85
152	Bank of Hazlehurst	Hazlehurst	129,302	65,376	39.59	1,251	2.75	0.70	5.23	0.35	10.16	2.13	17.87
153	Synovus Trust Co, NA	Columbus	104,610	-	0.00	-	NA	0.00	NA	NA	NA	NA	NA
154	CIBC National Trust Company	Atlanta	259,224	-	0.00	-	NA	0.00	NA	NA	NA	NA	NA
155	Loyal Trust Bank	Johns Creek	54,536	43,542	0.00	-	0.83	NA	0.00	0.00	0.00	NA	NA
MEDIAN			228,259	144,802	7.04	603	1.27	0.17	0.26	0.00	1.09	0.07	1.72
AVERAGE			1,129,390	797,322	8.98	1,392	1.44	0.20	0.52	0.09	1.47	0.09	2.17
HIGH			54,039,707	39,914,297	69.04	35,325	4.57	1.75	4.08	1.81	5.08	0.97	6.19
LOW			17,066	2,138	0.00	5	0.21	(0.36)	0.00	0.00	0.00	(0.65)	0.00

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Jun20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Jun19 Net Inc (\$000)	LTM Jun18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	BankSouth	Greensboro	905,739	84,293	9.31	20,279	67	9,344	8,025	2.94	29.77
2	Metro City Bank	Doraville	1,725,921	213,669	12.38	40,721	194	41,277	38,327	3.40	27.72
3	Thomasville National Bank	Thomasville	1,113,361	101,946	9.16	19,106	150	17,512	14,365	2.42	25.63
4	First State Bank	Wrens	180,651	15,322	8.48	2,663	67	1,976	1,521	2.22	25.62
5	First Century Bank, NA	Gainesville	328,272	49,297	15.02	6,563	106	2,542	2,866	2.60	25.31
6	Douglas National Bank	Douglas	229,666	23,471	10.22	5,639	188	5,320	5,049	2.91	24.52
7	Quantum National Bank	Suwanee	608,127	58,235	9.58	13,812	223	14,533	9,651	2.67	24.13
8	United Bank	Zebulon	1,761,345	177,365	10.07	35,340	88	32,716	27,460	2.33	22.22
9	Comm. Bank of Pickens County	Jasper	409,414	47,773	11.67	7,940	142	5,496	3,575	2.57	22.16
10	Community Bank of Georgia	Baxley	144,724	13,535	9.35	1,745	92	1,323	1,021	1.97	20.60
11	First Bank	Dalton	467,281	41,722	8.93	5,956	79	5,389	5,059	1.89	20.40
12	Commercial Bank	Crawford	296,457	25,295	8.53	4,386	97	4,674	3,717	1.86	19.24
13	PeoplesSouth Bank	Colquitt	922,360	79,978	8.67	11,271	60	10,846	6,678	1.79	19.05
14	Century Bank of Georgia	Cartersville	249,298	22,517	9.03	3,088	91	2,803	1,880	1.88	18.59
15	South Georgia Bank	Glenville	177,728	22,121	12.45	3,689	84	3,766	3,530	2.25	17.72
16	Piedmont Bank	Peachtree Corne	1,311,078	130,205	9.93	16,326	133	14,356	9,187	2.03	17.47
17	Morris Bank	Dublin	1,124,707	127,246	11.31	15,907	87	14,807	14,205	2.11	17.34
18	Flint Community Bank	Albany	297,538	21,371	7.18	3,625	91	2,810	3,951	1.38	17.27
19	FNB South	Alma	458,727	68,120	14.85	10,438	123	9,040	9,820	2.75	17.09
20	PromiseOne Bank	Duluth	538,654	59,936	11.13	9,657	104	11,925	9,911	2.10	16.98
21	Citizens Bank of Georgia	Cumming	395,556	40,219	10.17	4,721	84	4,284	3,507	1.82	16.89
22	Bank of Newington	Newington	149,530	13,292	8.89	1,688	47	1,388	1,314	1.45	16.84
23	Peoples Bank	Lyons	130,670	10,578	8.10	1,248	45	1,176	1,021	1.49	16.76
24	The Bank of Soperton	Soperton	104,145	9,997	9.60	1,535	61	1,342	1,577	1.63	16.57
25	Vinings Bank	Smyrna	671,646	40,379	6.01	5,190	118	2,282	2,478	1.33	16.56
26	Bank of Dade	Trenton	124,945	14,198	11.36	2,063	61	2,043	1,505	1.81	16.17
27	Century Bank & Trust	Milledgeville	297,947	32,490	10.90	3,725	76	3,602	2,535	1.77	16.10
28	Citizens Bank of Americus	Americus	375,873	33,764	8.98	4,093	85	4,525	3,727	1.51	15.97
29	State Bank of Cochran	Cochran	228,743	34,439	15.06	5,535	104	5,196	4,747	2.57	15.84
30	Georgia Community Bank	Dawson	346,761	42,097	12.14	5,004	64	575	2,648	1.70	15.44
31	Bank of Monticello	Monticello	126,789	12,870	10.15	1,879	82	1,670	1,645	1.67	15.29
32	CIBC National Trust Company	Atlanta	259,224	180,274	69.54	22,009	100	24,491	23,757	10.74	15.18
33	FNB of Coffee County	Douglas	282,158	26,045	9.23	3,255	61	2,502	1,790	1.39	15.02
34	Citizens Bank of Swainsboro	Swainsboro	251,188	25,125	10.00	2,889	47	2,708	1,643	1.61	15.02
35	American Commerce Bank	Bremen	394,430	43,449	11.02	4,665	104	3,930	2,321	1.73	14.92
36	Pinnacle Bank	Elberton	1,490,675	150,559	10.10	13,452	50	11,846	14,816	1.58	14.79
37	Waycross Bank & Trust	Waycross	210,915	22,271	10.56	2,919	139	3,159	2,615	1.58	14.48
38	SunMark Community Bank	Hawkinsville	327,334	33,754	10.31	4,620	51	3,469	3,518	1.64	14.45
39	Bank of Madison	Madison	273,221	32,778	12.00	3,578	60	2,398	1,933	1.89	14.42
40	Northeast Georgia Bank	Lavonia	532,492	55,149	10.36	7,660	81	7,780	6,772	1.59	14.32
41	Wilcox County State Bank	Abbeville	127,882	13,163	10.29	1,323	41	1,264	1,169	1.54	14.22
42	First American B&T	Athens	664,713	65,263	9.82	7,084	69	6,722	5,687	1.55	14.18
43	Southeastern Bank	Darien	508,467	55,221	10.86	6,097	55	6,857	3,678	1.71	13.99
44	First IC Bank	Doraville	740,106	81,085	10.96	8,071	75	9,911	9,479	1.53	13.97
45	Glenville Bank	Glenville	287,168	33,478	11.66	3,374	53	3,174	2,874	1.65	13.80
46	United National Bank	Cairo	232,673	32,580	14.00	3,151	105	3,034	1,960	1.98	13.60
47	Guardian Bank	Valdosta	457,074	50,078	10.96	6,146	108	5,935	4,983	1.43	13.43
48	Peach State Bank & Trust	Gainesville	393,968	31,200	7.92	2,953	52	2,128	1,506	1.35	13.41
49	Oconee State Bank	Watkinsville	469,128	36,619	7.81	3,638	38	2,232	1,692	1.20	13.27
50	Synovus Trust Co, NA	Columbus	104,610	101,148	96.69	9,456	53	8,610	7,564	12.69	13.20
51	PrimeSouth Bank	Waycross	843,234	82,069	9.73	8,513	60	8,739	5,284	1.43	13.09
52	Comm. Bank Co. of Fitzgerald	Fitzgerald	177,879	21,830	12.27	2,248	75	2,345	2,086	1.67	13.03
53	First National Bank of Griffin	Griffin	331,906	25,693	7.74	2,298	28	1,771	5,624	1.02	13.00
54	Bank of Wrightsville	Wrightsville	66,766	6,427	9.63	744	57	640	550	1.26	12.76
55	Four County Bank	Allentown	76,402	10,849	14.20	1,345	122	1,347	1,237	1.86	12.71
56	Queensborough National B&T	Louisville	1,505,588	129,111	8.58	12,059	38	14,316	10,128	1.23	12.65
57	AB&T	Albany	228,259	20,653	9.05	1,943	57	1,912	(871)	1.22	12.62
58	First Peoples Bank	Pine Mountain	202,566	18,432	9.10	1,747	45	1,801	1,108	1.27	12.47
59	SouthCrest Bank NA	Atlanta	620,372	63,999	10.32	5,546	54	4,488	31	1.26	12.29
60	South Coast Bank & Trust	Brunswick	176,524	15,340	8.69	1,781	71	1,996	1,187	1.23	12.27
61	Durden Banking Company	Twin City	199,900	31,315	15.67	3,614	77	3,630	3,080	1.98	12.16
62	United Community Bank	Blairsville	14,976,428	1,757,824	11.74	163,943	72	185,017	109,024	1.59	11.88
63	Talbot State Bank	Woodland	56,925	6,937	12.19	833	56	13	35	1.45	11.64
64	FNB of Waynesboro	Waynesboro	161,012	26,368	16.38	2,288	64	2,283	1,930	2.03	11.60
65	Exchange Bank	Milledgeville	292,007	38,467	13.17	3,199	39	2,997	2,413	1.60	11.59
66	Citizens Bank & Trust, Inc.	Trenton	112,430	12,173	10.83	1,096	25	1,241	925	1.30	11.51
67	FNB of Decatur County	Bainbridge	197,928	17,638	8.91	1,533	44	1,383	149	1.07	11.43
68	Geo. D. Warthen Bank	Sandersville	207,408	18,396	8.87	1,807	55	1,380	1,243	1.05	11.17

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Jun20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Jun19 Net Inc (\$000)	LTM Jun18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
69	Greater Community Bank	Rome	283,155	23,221	8.20	2,474	53	2,660	1,847	1.07	11.09
70	Synovus Bank	Columbus	54,039,707	5,325,726	9.86	439,092	86	519,203	382,782	1.20	11.07
71	Peoples Bank & Trust	Buford	377,724	41,114	10.88	3,392	64	3,303	2,405	1.18	11.02
72	Peoples Bank of Georgia	Talbotton	101,412	9,792	9.66	806	30	742	608	1.17	11.00
73	Claxton Bank	Claxton	133,664	14,270	10.68	1,473	45	1,271	1,330	1.23	10.99
74	Georgia Primary Bank	Atlanta	278,218	23,009	8.27	1,902	53	1,733	2,374	1.16	10.95
75	Bank of Dudley	Dublin	250,543	29,668	11.84	2,478	39	2,871	2,453	1.40	10.93
76	Citizens Bank of The South	Sandersville	313,576	30,613	9.76	2,504	39	2,436	1,984	1.22	10.90
77	Georgia Banking Company	Sandy Springs	704,572	44,147	6.27	3,524	39	2,895	4,760	0.87	10.83
78	First National Community Bank	Chatsworth	304,962	37,003	12.13	2,796	41	1,829	378	1.23	10.58
79	Citizens National Bank, Quitman	Quitman	110,640	14,402	13.02	1,180	62	1,141	853	1.41	10.56
80	Liberty First Bank	Monroe	164,176	16,605	10.11	1,611	81	1,480	1,507	1.12	10.45
81	Commercial Banking Company	Valdosta	269,014	34,176	12.70	2,957	45	2,737	1,954	1.52	10.44
82	Farmers State Bank	Lincolnton	149,319	22,228	14.89	2,225	56	2,130	2,092	1.73	10.37
83	Family Bank	Pelham	121,205	13,011	10.73	1,020	33	636	702	1.25	10.29
84	Embassy National Bank	Lawrenceville	109,861	19,177	17.46	1,495	60	3,141	3,054	1.69	10.18
85	Mount Vernon Bank	Mount Vernon	145,304	15,649	10.77	1,571	52	1,878	1,823	1.18	10.03
86	Citizens Community Bank	Hahira	161,660	19,666	12.17	1,722	45	1,578	2,375	1.19	9.49
87	Citizens Bank & Trust Company	Eastman	202,030	17,442	8.63	1,513	28	1,318	186	0.89	9.33
88	First Bank of Pike	Molena	58,577	4,906	8.38	351	15	180	171	0.79	9.32
89	Citizens Trust Bank	Atlanta	506,374	48,507	9.58	3,427	36	4,532	3,002	1.00	9.25
90	Farmers & Merchants Bank	Eatonton	202,394	27,701	13.69	1,667	38	950	(501)	1.29	9.20
91	Rabun County Bank	Clayton	206,161	25,395	12.32	1,702	35	4,359	2,543	1.20	9.19
92	Legacy State Bank	Loganville	132,422	12,394	9.36	1,075	72	1,212	513	0.93	9.13
93	Planters First Bank	Hawkinsville	411,335	34,799	8.46	3,029	33	4,131	3,078	0.92	9.13
94	South Georgia Banking Co.	Tifton	496,508	67,379	13.57	4,853	41	5,424	4,893	1.30	9.10
95	Touchmark National Bank	Alpharetta	458,484	51,100	11.15	3,519	117	5,220	3,373	1.08	9.05
96	Altamaha Bank and Trust Co.	Vidalia	204,803	21,906	10.70	1,832	36	2,110	2,355	1.03	8.94
97	Farmers State Bank	Dublin	137,389	20,138	14.66	1,718	51	1,726	1,648	1.36	8.88
98	Citizens Bank of Cochran	Cochran	116,926	11,202	9.58	678	26	532	(174)	0.87	8.71
99	First State Bank of Blakely	Blakely	549,183	79,845	14.54	5,484	57	7,262	5,831	1.29	8.71
100	Pineland Bank	Alma	337,608	32,733	9.70	2,062	19	2,258	1,260	0.93	8.54
101	Heritage First Bank	Rome	167,645	16,818	10.03	1,373	34	1,176	986	0.92	8.50
102	Security State Bank	McRae	47,893	7,682	16.04	624	52	766	661	1.37	8.39
103	Ameris Bank	Atlanta	19,785,622	2,626,427	13.27	159,830	60	179,920	73,062	1.14	8.27
104	Bank of Camilla	Camilla	113,142	17,954	15.87	1,207	50	878	987	1.35	8.26
105	Colony Bank	Fitzgerald	1,772,165	169,127	9.54	10,681	29	12,727	10,777	0.87	8.07
106	Wilkinson County Bank	Irwinton	51,368	8,735	17.00	534	53	698	590	1.37	8.03
107	Bank of Dawson	Dawson	130,824	24,332	18.60	1,884	79	2,267	1,875	1.50	7.98
108	Bank of Alapaha	Alapaha	197,345	20,484	10.38	1,160	25	1,472	1,684	0.82	7.64
109	North Georgia National Bank	Calhoun	145,361	15,681	10.79	884	28	468	737	0.88	7.60
110	F&M Bank	Washington	302,477	49,472	16.36	2,872	46	2,671	2,261	1.31	7.60
111	River City Bank	Rome	175,498	20,169	11.49	1,120	29	1,810	1,069	0.91	7.58
112	American Pride Bank	Macon	212,179	29,619	13.96	2,183	56	3,034	3,077	1.09	7.56
113	Atlantic Capital Bank, NA	Atlanta	2,890,486	374,839	12.97	22,881	110	52,986	4,684	1.05	7.53
114	Bank of Edison	Edison	56,224	4,978	8.85	355	27	406	354	0.68	7.53
115	Farmers and Merchants Bank	Sylvania	128,348	18,944	14.76	1,076	41	1,219	807	1.09	7.14
116	Bank of Eastman	Eastman	178,119	19,817	11.13	1,320	25	681	1,625	0.79	6.91
117	First Port City Bank	Bainbridge	286,919	20,480	7.14	1,139	20	2,444	2,433	0.56	6.89
118	Wheeler County State Bank	Alamo	108,225	16,583	15.32	1,120	49	1,132	941	1.14	6.83
119	Peoples Bank	Willacoochee	85,205	10,654	12.50	715	30	907	915	0.93	6.81
120	WestSide Bank	Hiram	172,071	17,527	10.19	4,224	156	980	461	0.74	6.68
121	Trust Bank	Lenox	39,342	4,273	10.86	265	12	540	633	0.70	6.42
122	First Bank of Coastal Georgia	Pembroke	133,489	18,964	14.21	928	29	609	421	0.83	5.95
123	Bank of LaFayette, Georgia	Lafayette	296,397	36,616	12.35	1,552	27	2,178	1,937	0.73	5.67
124	West Central Georgia Bank	Thomaston	133,138	35,047	26.32	1,453	42	1,763	1,297	1.45	5.37
125	Carver State Bank	Savannah	52,721	4,637	8.80	237	15	74	436	0.54	5.25
126	Farmers & Merchants Bank	Lakeland	612,090	34,207	5.59	1,263	11	654	315	0.33	5.19
127	Barwick Banking Company	Barwick	17,066	2,837	16.62	75	13	(16)	(8)	0.57	5.18
128	Planters and Citizens Bank	Camilla	117,453	12,569	10.70	467	23	799	254	0.60	5.04
129	One South Bank	Blakely	158,281	15,840	10.01	772	25	1,076	134	0.52	5.00
130	First St. Bank, Randolph County	Cuthbert	84,347	8,555	10.14	384	18	452	474	0.48	4.93
131	Bank of Hazlehurst	Hazlehurst	129,302	18,356	14.20	750	26	541	21	0.60	4.24
132	Persons Banking Company	Forsyth	366,840	24,424	6.66	967	12	1,370	1,028	0.30	4.22
133	Signature Bank of Georgia	Sandy Springs	180,752	19,413	10.74	778	30	(1,076)	56	0.51	4.18
134	First Chatham Bank	Savannah	434,161	40,280	9.28	1,080	12	4,144	3,444	0.39	3.91
135	TC Federal Bank	Thomasville	339,807	40,626	11.96	1,127	22	752	4,439	0.45	3.59
136	Merchants & Citizens Bank	McRae	111,171	20,370	18.32	675	34	840	597	0.63	3.47

PRE-TAX RETURN ON AVERAGE EQUITY

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137	Bank of Hancock County	Sparta	80,970	17,274	21.33	594	30	747	847	0.75	3.42
138	Southern Bank	Sardis	84,455	9,869	11.69	287	10	439	248	0.41	3.37
139	Peoples Bank	Eatonton	164,385	20,839	12.68	554	11	1,763	170	0.32	3.36
140	Heritage Southeast Bank	Jonesboro	1,506,306	178,745	11.87	3,203	11	5,212	1,789	0.38	3.19
141	Farmers Bank	Greensboro	112,982	16,225	14.36	367	20	514	(163)	0.42	2.94
142	Southeast First National Bank	Summerville	50,969	7,164	14.06	205	13	93	251	0.36	2.86
143	Bank of Lumber City	Lumber City	25,387	3,887	15.31	105	10	79	(44)	0.44	2.77
144	F & M Bank and Trust Company	Manchester	81,202	3,528	4.34	78	4	(167)	(239)	0.11	2.27
145	Elberton FS&LA	Elberton	26,286	5,148	19.58	71	14	(7)	24	0.29	1.42
146	First FS&LA of Valdosta	Valdosta	206,331	29,449	14.27	222	5	513	1	0.15	0.98
147	Newton Federal Bank	Covington	909,926	78,866	8.67	587	7	1,110	367	0.08	0.61
148	Vidalia Federal Savings Bank	Vidalia	203,905	32,097	15.74	(122)	(4)	684	1,385	(0.07)	(0.42)
149	First Southern Bank	Patterson	187,738	18,052	9.62	(777)	(15)	(862)	(870)	(0.56)	(4.27)
150	Rochelle State Bank	Rochelle	31,768	5,003	15.75	(184)	(37)	175	170	(0.81)	(4.83)
151	Cornerstone Bank	Atlanta	225,135	19,478	8.65	(2,036)	(55)	(1,455)	1,931	(0.99)	(10.00)
152	Cadence Bank, N.A.	Atlanta	18,853,384	2,130,461	11.30	(346,297)	(193)	211,137	148,308	(1.97)	(14.28)
153	Community Bank & Trust	LaGrange	83,617	2,697	3.23	(575)	(18)	(268)	(20)	(0.74)	(23.52)
154	Loyal Trust Bank	Johns Creek	54,536	22,922	42.03	NA	NA	NA	NA	NA	NA
155	Tandem Bank	Tucker	78,242	18,772	23.99	(2,226)	(124)	NA	NA	(5.77)	NA
MEDIAN			228,743	25,125	10.73	2,248	53	2,258	1,933	1.30	11.07
AVERAGE			987,243	108,667	12.32	9,685	60	10,584	7,350	1.51	11.90
HIGH			54,039,707	5,325,726	96.69	439,092	223	519,203	382,782	12.69	29.77
LOW			17,066	2,697	3.23	75	10	(1,076)	(871)	0.30	3.36