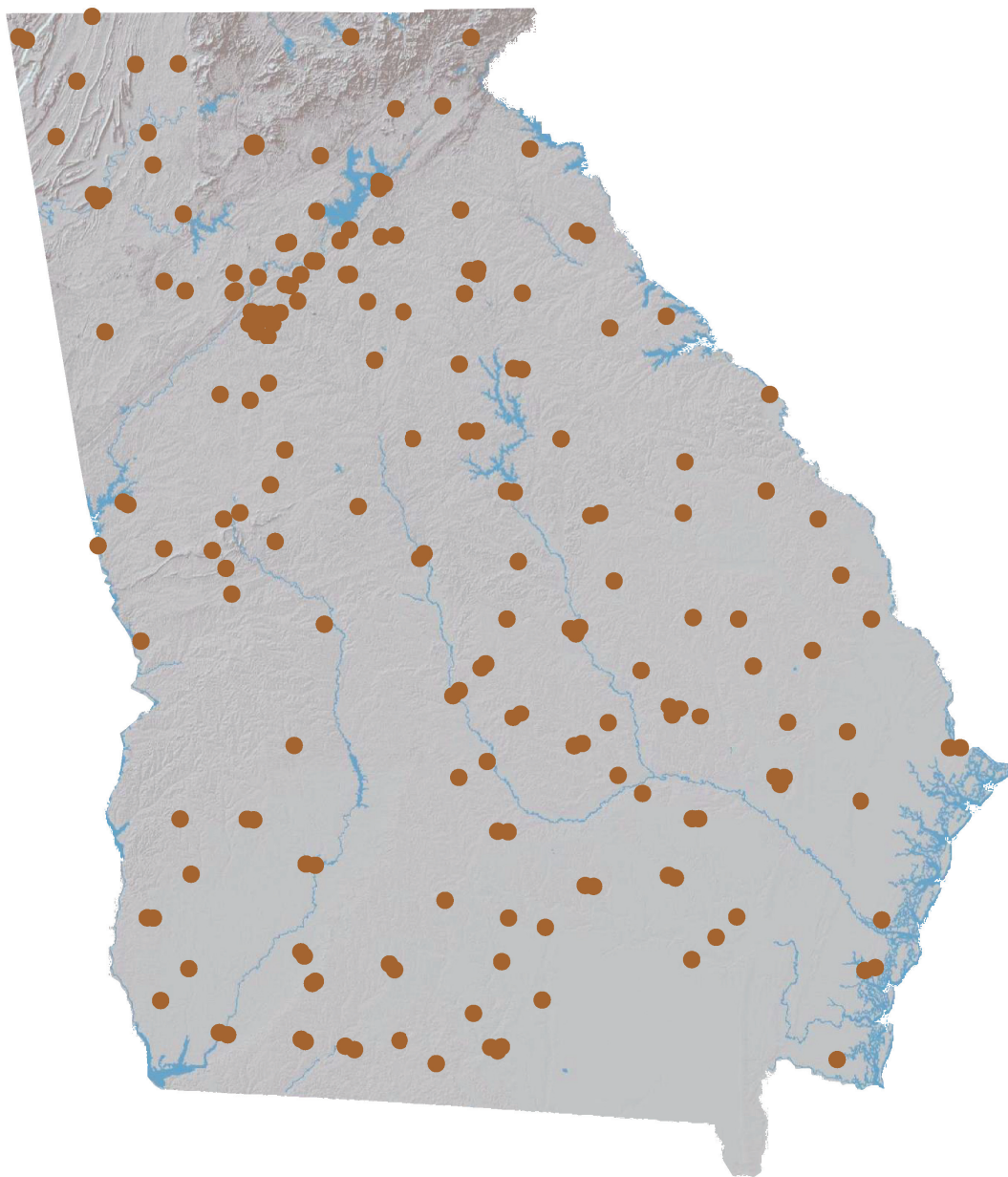


Banking Almanac: Georgia

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



Porter White & Company

Investment Bankers Since 1975

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 September 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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Porter, White & Company

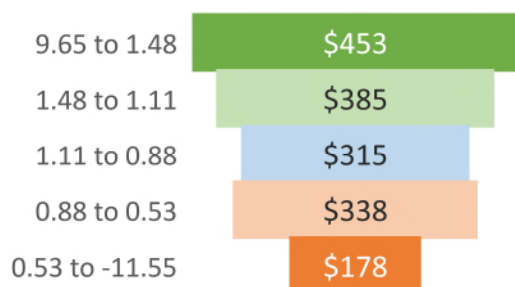
Georgia Bankers Almanac Peer Comparisons

Third Quarter 2020

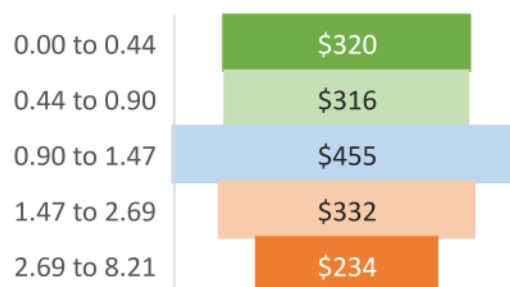
November 11, 2020

Our research indicates community bank valuations are most impacted by ROA, NPL/Loans¹, Efficiency and Loan/Deposit ratios. Your banks ranking in these metrics gives a rough indication of valuation in today's market. To provide an objective view of these ratios, we used the 150 Georgia banks and S & L's under \$2.5 billion in assets which filed Q3 Call Reports, ranked each of the banks by the four bank valuation metrics above and segmented the sample set into five equal quintiles of 30 banks. We report the range of measures and average bank asset size of each quintile, and color code the quintile where green is better, red is worse. We note where you can find the valuation metric in each title. Find your banks ratio and see how you rank!

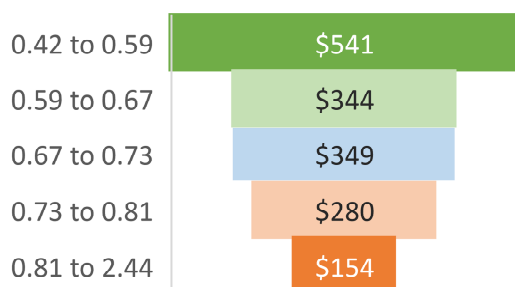
ROA (col 10, Alphabetical)



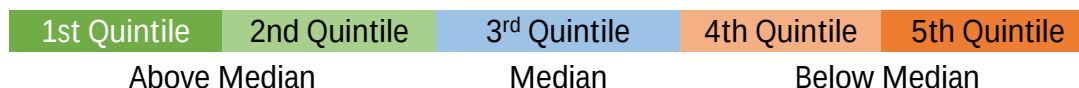
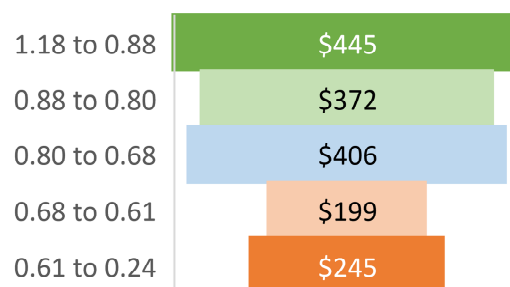
NPL + OREO/Loans + OREO (col 12, AQ²)



Efficiency Ratio (col 6, Non Int Expense)



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¹ We used NPL + OREO/Gross Loans + OREO as a proxy for NPL/Loans

² AQ=Asset Quality Report

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.	235,837	8.83	0.91	9.66	0.06
2	Altamaha Bank and Trust Co.	Vidalia	1946	ST-Bank	S-corp	Altamaha Bancshares, Inc.	212,391	10.56	0.91	8.09	1.31
3	American Commerce Bank	Bremen	2004	Fed-Bank	C-corp	American Commerce Bancshares, Inc.	394,105	11.26	1.16	9.98	2.44
4	American Pride Bank	Macon	2007	ST-Bank	S-corp	American Bancorp, Inc.	209,360	14.22	0.71	4.94	1.01
5	Ameris Bank	Atlanta	1971	ST-Bank	C-corp	Ameris Bancorp	19,785,981	14.19	1.34	9.50	1.28
6	Atlantic Capital Bank, NA	Atlanta	1999	Fed-Bank	C-corp	Atlantic Capital Bancshares, Inc.	2,923,518	13.17	0.85	6.38	0.64
7	Bank of Alapaha	Alapaha	1905	ST-Bank	C-corp	Alapaha Holding Company	205,711	9.69	0.49	4.67	0.29
8	Bank of Camilla	Camilla	1890	ST-Bank	C-corp	Camilla Bancshares, Inc.	116,565	15.62	0.83	5.15	1.55
9	Bank of Dade	Trenton	1956	ST-Bank	S-corp	Tri-States Bankshares, Inc.	124,515	11.88	1.44	12.79	0.77
10	Bank of Dawson	Dawson	1911	ST-Bank	S-corp	Dawson Bancshares, Inc.	127,490	19.60	1.21	6.47	2.82
11	Bank of Dudley	Dublin	1905	ST-Bank	C-corp	Hogan Investments, LP	253,041	11.93	0.96	7.66	0.82
12	Bank of Eastman	Eastman	1909	ST-Bank	S-corp	Magnolia Bankshares, Inc.	177,462	11.49	0.61	5.35	3.90
13	Bank of Edison	Edison	1904	ST-Bank	S-corp	BOE Bancshares, Inc.	56,705	8.86	0.65	7.27	1.66
14	Bank of Hancock County	Sparta	1904	ST-Bank	C-corp		81,379	21.52	0.72	3.29	0.13
15	Bank of Hazlehurst	Hazlehurst	1906	ST-Bank	S-corp	Hazlehurst Investors, Inc.	112,619	16.36	0.34	2.37	5.29
16	Bank of LaFayette, Georgia	Lafayette	1899	ST-Bank	C-corp	LaFayette Bankshares, Inc.	290,059	12.47	0.49	3.87	1.00
17	Bank of Lumber City	Lumber City	1945	ST-Bank	C-corp		25,496	15.33	0.24	1.54	1.17
18	Bank of Madison	Madison	1890	ST-Bank	C-corp	Madison Bank Corp.	286,993	11.66	1.57	12.41	1.10
19	Bank of Monticello	Monticello	1909	ST-Bank	S-corp	Monticello Bancshares, Inc.	132,839	10.03	1.25	11.65	0.74
20	Bank of Newington	Newington	1919	ST-Bank	C-corp		159,610	8.38	1.07	12.35	0.88
21	Bank of Wrightsville	Wrightsville	1897	ST-Bank	S-corp	Wrightsville Bancshares, Inc.	66,792	10.02	0.91	9.16	0.45
22	BankSouth	Greensboro	1946	Fed-Thrift	C-corp	BankSouth Holding Company	971,832	9.26	3.01	30.26	0.40
23	Barwick Banking Company	Barwick	1934	ST-Bank	C-corp		20,711	33.66	(1.24)	(7.62)	0.01
24	Cadence Bank, N.A.	Atlanta	1887	Fed-Bank	C-corp	Cadence Bancorporation	18,400,224	11.65	(1.90)	(14.59)	1.09
25	Carver State Bank	Savannah	1927	ST-Bank	C-corp	Carver Financial Corporation	48,387	9.64	0.51	5.14	2.77
26	Century Bank & Trust	Milledgeville	1898	ST-Bank	C-corp	Century Bancorp, Inc.	304,024	11.02	1.28	11.51	0.54
27	Century Bank of Georgia	Cartersville	2000	ST-Bank	C-corp	CBB Bancorp	253,669	9.08	1.37	14.11	0.16
28	CIBC National Trust Company	Atlanta	1969	Fed-Bank	C-corp	Canadian Imperial Bank of Commerce	298,379	64.70	9.62	13.70	0.00
29	Citizens Bank & Trust, Inc.	Trenton	1988	Fed-Thrift	C-corp	TAG Bancshares, Inc.	110,733	11.20	0.89	8.07	0.59
30	Citizens Bank of Americus	Americus	1937	ST-Bank	C-corp	CBA Bankshares, Inc.	382,857	8.98	1.09	11.69	0.43
31	Citizens Bank of Cochran	Cochran	1942	ST-Bank	C-corp	Putnam-Greene Financial Corporation	117,498	9.72	0.67	6.88	1.98
32	Citizens Bank of Georgia	Cumming	1997	ST-Bank	C-corp	Forsyth Bancshares, Inc.	406,282	10.17	1.32	12.40	0.20
33	Citizens Bank of Swainsboro	Swainsboro	1900	ST-Bank	C-corp	Swainsboro Bankshares, Inc.	256,889	10.07	1.27	12.13	0.52
34	Citizens Bank of The South	Sandersville	1965	ST-Bank	C-corp		304,012	10.30	0.91	8.39	0.50
35	Citizens Community Bank	Hahira	1927	ST-Bank	S-corp	CCB Bancshares, Inc.	160,297	12.55	0.97	7.74	1.16
36	Citizens National Bank, Quitman	Quitman	1934	Fed-Bank	C-corp		110,428	13.37	1.08	8.15	0.95
37	Citizens Trust Bank	Atlanta	1921	ST-Bank	C-corp	Citizens Bancshares Corporation	536,655	9.21	0.70	6.76	1.36
38	Claxton Bank	Claxton	1941	ST-Bank	S-corp	Southern Bankshares, Inc.	134,889	10.81	0.74	6.64	2.18
39	Colony Bank	Fitzgerald	1976	ST-Bank	C-corp	Colony Bankcorp, Inc.	1,754,278	9.81	0.69	6.52	0.97
40	Commercial Bank	Crawford	1924	ST-Bank	S-corp	TCB Bancshares, Inc.	302,285	8.73	1.43	15.72	0.07
41	Commercial Banking Company	Valdosta	1929	Fed-Thrift	C-corp	Lowndes Bancshares, Inc.	280,942	12.51	1.26	9.12	0.74
42	Community Bank & Trust	LaGrange	1984	ST-Bank	C-corp	Community Bankshares, Inc.	84,416	3.19	0.23	7.65	4.06
43	Community Bank of Georgia	Baxley	2004	ST-Bank	C-corp	Community Bank of Georgia, Inc.	138,989	9.97	1.13	12.13	1.73
44	Comm. Bank of Pickens County	Jasper	2000	ST-Bank	C-corp	Community Banks of Georgia, Inc.	419,410	11.28	1.91	16.55	3.61
45	Comm. Bank Co. of Fitzgerald	Fitzgerald	1996	ST-Bank	C-corp	CBC Holding Company	180,946	12.28	1.21	9.48	0.92
46	Cornerstone Bank	Atlanta	2001	Fed-Thrift	C-corp	Cornerstone Bancshares, Inc.	222,232	8.57	(1.17)	(12.47)	5.56
47	Douglas National Bank	Douglas	2001	Fed-Bank	S-corp	DNB Financial Services, Inc.	218,343	11.19	2.20	19.31	1.11
48	Durden Banking Company	Twin City	1935	ST-Bank	S-corp	Durden Bankshares, Inc.	201,999	15.81	1.45	8.99	0.25
49	Elberton FS&LA	Elberton	1922	Fed-Thrift	C-corp		26,502	19.44	0.25	1.26	0.64
50	Embassy National Bank	Lawrenceville	2007	Fed-Bank	C-corp	Embassy Bancshares, Inc.	109,304	17.72	1.21	7.26	0.63
51	Exchange Bank	Milledgeville	1903	ST-Bank	C-corp	Exchange Bankshares, Inc.	298,066	13.11	1.15	8.41	0.73
52	F & M Bank and Trust Company	Manchester	1948	ST-Bank	C-corp	F & M Holding Company, Inc.	81,515	4.34	0.11	2.27	3.29
53	F&M Bank	Washington	1950	ST-Bank	C-corp	Washington/Wilkes Holding Company	305,579	16.42	1.06	6.20	0.35
54	Family Bank	Pelham	1931	Fed-Thrift	C-corp		125,266	10.65	0.97	8.25	1.23
55	Farmers & Merchants Bank	Eatonton	1922	ST-Bank	C-corp	Putnam-Greene Financial Corporation	207,407	13.60	0.40	2.92	3.70
56	Farmers & Merchants Bank	Lakeland	1907	ST-Bank	C-corp	FMB Bancshares, Inc.	598,926	5.67	0.15	2.43	3.97
57	Farmers and Merchants Bank	Sylvania	1946	ST-Bank	C-corp	Screven Bancshares, Inc.	130,312	14.72	0.82	5.50	1.73
58	Farmers Bank	Greensboro	1911	ST-Bank	C-corp	Putnam-Greene Financial Corporation	112,958	14.82	0.41	2.91	0.55
59	Farmers State Bank	Dublin	1934	ST-Bank	S-corp	Farmers Bancshares, Inc.	138,485	14.62	1.02	6.71	1.51
60	Farmers State Bank	Lincolnton	1911	ST-Bank	S-corp	Lincoln Bancshares, Inc.	148,250	15.24	1.31	8.12	0.54
61	First American B&T	Athens	1928	ST-Bank	C-corp	First American Bancorp	712,554	9.42	1.10	10.41	0.29
62	First Bank	Dalton	1996	ST-Bank	C-corp	FBD Holding Company, Inc.	458,034	9.50	1.49	15.52	1.39
63	First Bank of Coastal Georgia	Pembroke	1907	ST-Bank	C-corp	Putnam-Greene Financial Corporation	129,506	15.13	0.81	5.82	0.21
64	First Bank of Pike	Molena	1899	ST-Bank	C-corp		60,508	8.21	0.61	7.28	0.26
65	First Century Bank, NA	Commerce	2002	Fed-Bank	C-corp	First Century Bancorp.	328,993	15.32	2.44	21.94	1.33
66	First Chatham Bank	Savannah	2002	ST-Bank	C-corp	FCB Financial Corp.	442,359	9.46	0.60	6.07	2.46
67	First FS&LA of Valdosta	Valdosta	1934	Fed-Thrift	C-corp		210,011	14.11	0.09	0.59	2.68
68	First IC Bank	Doraville	2000	ST-Bank	C-corp	First IC Corporation	739,758	11.24	1.03	9.37	1.34

ALPHABETICAL

Rank	Institution	City	Year Est.	Charter Type	Corp. Type	Parent	Total Assets (\$000)	Equity / Assets (%)	After-Tax ROAA (%)	After-Tax ROAE (%)	NPA/ Total Assets (%)
69	FNB of Coffee County	Douglas	1991	Fed-Bank	S-corp	FNC Bancorp, Inc.	288,523	9.19	0.95	10.27	0.19
70	FNB of Decatur County	Bainbridge	2004	Fed-Bank	C-corp	Bainbridge Bancshares, Inc.	207,838	8.63	0.75	8.22	0.63
71	First National Bank of Griffin	Griffin	1933	Fed-Bank	C-corp		322,483	8.15	0.74	9.38	0.17
72	FNB of Waynesboro	Waynesboro	1905	Fed-Bank	C-corp	First Burke Banking Company	160,963	16.71	1.46	8.63	0.18
73	First National Community Bank	Chatsworth	1975	Fed-Bank	C-corp	First Chatsworth Bankshares, Inc.	313,539	11.99	0.99	8.17	1.18
74	First Peoples Bank	Pine Mountain	1990	ST-Bank	C-corp	First Peoples Bankshares, Inc.	204,485	9.19	0.86	8.97	0.66
75	First Port City Bank	Bainbridge	1974	ST-Bank	C-corp	Port City Holding Company, Inc.	298,748	7.46	0.68	8.78	0.18
76	First Southern Bank	Patterson	1907	ST-Bank	C-corp		191,024	9.49	(0.51)	(4.42)	1.89
77	First State Bank	Wrens	1964	ST-Bank	C-corp	CSRA Bank Corp.	192,781	8.36	1.67	19.30	0.53
78	First State Bank of Blakely	Blakely	1903	ST-Bank	C-corp	First State Bancshares of Blakely, Inc.	545,033	14.91	0.97	6.55	1.72
79	First St. Bank, Randolph County	Cuthbert	1900	ST-Bank	S-corp		83,271	10.43	0.45	4.59	2.12
80	Flint Community Bank	Albany	2006	ST-Bank	S-corp	Flint Community Bancshares, Inc.	281,254	7.94	1.20	15.47	1.41
81	FNB South	Alma	1951	ST-Bank	C-corp	First Bank Shares of the South East, Inc.	453,964	15.22	2.23	14.22	0.48
82	Four County Bank	Allentown	1941	ST-Bank	S-corp	Four County Bancshares, Inc.	77,661	14.38	1.42	9.81	0.49
83	Geo. D. Warthen Bank	Sandersville	1871	ST-Bank	C-corp		223,036	8.34	0.88	9.69	1.88
84	Georgia Banking Company	Sandy Springs	2001	ST-Bank	C-corp	Georgia Banking Company, Inc.	734,119	6.53	0.73	9.48	0.61
85	Georgia Community Bank	Dawson	1936	ST-Bank	S-corp	Georgia Community Bancorp, Incorporated	362,342	11.80	1.34	11.78	2.30
86	Georgia Primary Bank	Atlanta	2007	ST-Bank	C-corp		278,695	8.62	0.86	8.85	0.04
87	Glennville Bank	Glennville	1905	ST-Bank	C-corp	GB Bank Group, Inc.	297,619	11.61	1.28	10.93	0.39
88	Great Oaks Bank	Eastman	1934	ST-Bank	S-corp	Great Oaks Financial Holdings Incorporated	197,810	8.85	0.65	7.17	0.34
89	Greater Community Bank	Rome	1996	ST-Bank	S-corp	Greater Community Bancshares, Inc.	282,732	8.75	0.91	9.85	0.06
90	Guardian Bank	Valdosta	2001	ST-Bank	S-corp	WB&T Bankshares, Inc.	453,816	11.46	1.14	10.57	1.51
91	Heritage First Bank	Rome	1904	ST-Bank	S-corp	Heritage First Bancshares, Inc.	169,583	10.04	0.62	5.84	1.27
92	Heritage Southeast Bank	Jonesboro	1955	ST-Bank	C-corp	Heritage Southeast Bancorporation, Inc.	1,530,889	11.77	0.53	4.46	1.56
93	Legacy State Bank	Loganville	2005	ST-Bank	C-corp		132,207	9.63	1.04	10.39	0.96
94	Liberty First Bank	Monroe	2006	ST-Bank	S-corp		166,601	9.98	0.86	8.16	1.04
95	Loyal Trust Bank	Johns Creek	2019	ST-Bank	C-corp		67,263	33.22	(11.55)	0.00	0.00
96	Merchants & Citizens Bank	McRae	1929	ST-Bank	C-corp		114,092	18.00	0.56	3.12	0.08
97	Metro City Bank	Doraville	2006	ST-Bank	C-corp	MetroCity Bankshares, Inc.	1,742,593	12.71	2.29	18.24	1.00
98	Morris Bank	Dublin	1954	ST-Bank	C-corp	Morris State Bancshares, Inc.	1,165,416	12.48	1.63	13.39	1.16
99	Mount Vernon Bank	Mount Vernon	1901	ST-Bank	S-corp	Heart of Georgia Bancshares, Inc.	151,058	10.58	0.90	7.83	0.74
100	Newton Federal Bank	Covington	1928	Fed-Thrift	C-corp	Community First Bancshares, MHC	887,993	9.05	0.39	3.43	0.76
101	North Georgia National Bank	Calhoun	1999	Fed-Bank	C-corp	North Georgia Community Financial Part	145,186	10.92	0.61	5.37	0.87
102	Northeast Georgia Bank	Lavonia	1906	ST-Bank	S-corp	First Security Bankshares, Inc.	524,562	10.83	1.07	9.79	0.39
103	Oconee State Bank	Watkinsville	1960	ST-Bank	C-corp	Oconee Financial Corporation	469,354	9.00	0.85	9.88	1.35
104	One South Bank	Blakely	1939	ST-Bank	S-corp	One South Financial, Inc.	157,152	10.26	0.41	3.97	0.95
105	Peach State Bank & Trust	Gainesville	2005	ST-Bank	C-corp	Peach State Bancshares, Inc.	409,305	7.81	0.90	9.71	0.00
106	Peoples Bank	Willacoochee	1948	ST-Bank	S-corp	Atkinson County Bankshares Corporation	84,037	12.70	0.61	4.58	0.78
107	Peoples Bank	Eatonton	1943	ST-Bank	C-corp	Peoples Bankshares, Inc.	169,162	12.49	0.43	3.86	1.20
108	Peoples Bank	Lyons	1935	ST-Bank	C-corp	South Georgia Bankshares Corporation	131,627	8.21	0.94	11.11	0.07
109	Peoples Bank & Trust	Buford	1984	ST-Bank	C-corp	Peoples Banktrust, Inc.	373,863	11.25	1.07	9.86	1.08
110	Peoples Bank of Georgia	Talbotton	1891	ST-Bank	C-corp		108,902	9.66	0.89	8.64	0.80
111	PeoplesSouth Bank	Colquitt	1973	ST-Bank	C-corp	PeoplesSouth Bancshares, Inc.	931,731	8.88	1.31	14.19	1.17
112	Persons Banking Company	Forsyth	1910	ST-Bank	S-corp	Persons Banking Company, Inc.	378,298	6.55	0.29	4.19	1.12
113	Piedmont Bank	Peachtree Corners	2006	ST-Bank	C-corp	Piedmont Bancorp, Inc.	1,367,661	9.79	1.45	13.02	0.26
114	Pineland Bank	Alma	1939	ST-Bank	C-corp	South Banking Company	340,617	9.76	0.64	6.07	1.29
115	Pinnacle Bank	Elberton	1934	ST-Bank	C-corp	Pinnacle Financial Corporation	1,517,350	10.10	1.14	10.82	0.24
116	Planters and Citizens Bank	Camilla	1913	ST-Bank	C-corp	P & C Bank Shares, Inc.	123,330	10.36	0.43	3.76	0.01
117	Planters First Bank	Hawkinsville	1896	ST-Bank	S-corp	Planters First Bancorp	371,888	9.44	0.59	6.15	1.07
118	PrimeSouth Bank	Waycross	1891	ST-Bank	C-corp	Jones Bancshares, L.P.	845,083	9.88	1.05	9.99	0.87
119	PromiseOne Bank	Duluth	2008	ST-Bank	S-corp	PromiseOne Bancorp, Inc.	541,912	11.18	1.50	12.67	2.13
120	Quantum National Bank	Suwanee	1995	Fed-Bank	S-corp	Quantum Capital Corp.	651,784	9.18	2.04	19.11	0.00
121	Queensborough National B&T	Louisville	1902	Fed-Bank	C-corp	Queensborough Company	1,561,300	8.54	0.92	9.90	2.12
122	Rabun County Bank	Clayton	1975	ST-Bank	C-corp	Liberty Bancorp of Georgia, Inc.	215,793	11.99	0.84	6.62	0.81
123	River City Bank	Rome	2006	ST-Bank	C-corp	RCB Financial Corporation	185,941	11.07	0.49	4.14	0.42
124	Rochelle State Bank	Rochelle	1947	ST-Bank	C-corp		32,800	14.88	0.01	0.04	0.00
125	Security State Bank	McRae	1950	ST-Bank	S-corp	Farmers Bancshares, Inc.	48,240	16.07	0.85	5.17	0.04
126	Signature Bank of Georgia	Sandy Springs	2005	ST-Bank	C-corp		184,659	10.62	0.59	5.15	3.46
127	South Coast Bank & Trust	Brunswick	1934	ST-Bank	S-corp	WB&T Bankshares, Inc.	178,274	8.85	0.89	9.30	0.21
128	South Georgia Bank	Glennville	1987	ST-Bank	S-corp	South Group Bancshares, Inc.	180,811	12.41	1.77	14.09	0.00
129	South Georgia Banking Co.	Tifton	1937	ST-Bank	C-corp	South Georgia Bank Holding Company	497,889	13.59	0.97	6.95	0.33
130	SouthCrest Bank, N.A.	Atlanta	1920	Fed-Bank	C-corp	SouthCrest Financial Group, Inc.	631,395	10.43	1.13	11.08	0.59
131	Southeast First National Bank	Summerville	1968	Fed-Bank	C-corp	Summerville/Trion Bancshares, Inc.	55,241	12.97	0.40	3.05	0.21
132	Southeastern Bank	Darien	1889	ST-Bank	C-corp	Southeastern Banking Corporation	500,535	11.19	1.21	10.34	0.49
133	Southern Bank	Sardis	1945	ST-Bank	C-corp	Sardis Bankshares, Inc.	87,478	11.29	0.27	2.30	2.99
134	State Bank of Cochran	Cochran	1922	ST-Bank	S-corp	Central Georgia Banking Company	232,310	15.19	1.77	11.23	2.30
135	SunMark Community Bank	Hawkinsville	1949	ST-Bank	S-corp	SunMark Bancshares, Inc.	344,343	9.92	1.27	11.59	0.44
136	Synovus Bank	Columbus	1888	ST-Bank	C-corp	Synovus Financial Corp.	52,991,323	9.99	0.79	7.42	0.63

ALPHABETICAL

Rank	Institution	City	Year Est.	Charter Type	Corp. Type	Parent	Total Assets (\$000)	Equity / Assets (%)	After-Tax ROAA (%)	After-Tax ROAE (%)	NPA/ Total Assets (%)
137	Synovus Trust Co, NA	Columbus	1995	Fed-Bank	C-corp	Synovus Financial Corp.	108,359	96.40	9.65	10.01	0.00
138	Talbot State Bank	Woodland	1907	ST-Bank	S-corp	TSB Bancorp, Inc.	56,299	12.28	0.39	3.10	2.63
139	Tandem Bank	Tucker	2019	ST-Bank	C-corp		86,635	21.38	(3.43)	(9.85)	0.00
140	TC Federal Bank	Thomasville	1934	Fed-Thrift	C-corp		339,217	12.07	0.34	2.79	0.85
141	The Bank of Soperton	Soperton	1903	ST-Bank	S-corp	Soperton Bancshares, Incorporated	108,726	9.54	1.22	12.38	0.40
142	Thomasville National Bank	Thomasville	1995	Fed-Bank	C-corp	Thomasville Bancshares, Inc.	1,167,583	8.88	1.81	19.50	0.23
143	Touchmark National Bank	Alpharetta	2008	Fed-Bank	C-corp	Touchmark Bancshares, Inc.	449,488	11.65	0.79	6.78	0.62
144	Trust Bank	Lenox	1906	ST-Bank	S-corp	Trust Holding Company, Inc.	41,198	10.55	0.86	8.04	3.73
145	United Bank	Zebulon	1905	ST-Bank	S-corp	United Bank Corporation	1,786,724	10.43	1.76	16.96	0.44
146	United Community Bank	Blairsville	1950	ST-Bank	C-corp	United Community Banks, Inc.	17,126,721	11.51	1.17	9.32	0.50
147	United National Bank	Cairo	2000	Fed-Bank	C-corp		236,244	14.18	1.43	9.85	2.59
148	Vidalia Federal Savings Bank	Vidalia	1936	Fed-Thrift	C-corp		202,711	15.74	(0.17)	(1.04)	0.26
149	Vinings Bank	Smyrna	2007	ST-Bank	C-corp	Vinings Bancshares, Inc.	699,276	6.13	1.34	18.44	0.27
150	Waycross Bank & Trust	Waycross	1988	ST-Bank	S-corp	WB&T Bankshares, Inc.	220,249	10.51	1.17	10.83	0.23
151	West Central Georgia Bank	Thomaston	1974	ST-Bank	C-corp	WCG Bancshares, Inc.	133,996	26.54	1.11	4.14	0.11
152	WestSide Bank	Hiram	2006	ST-Bank	C-corp		184,906	9.76	2.86	25.83	1.19
153	Wheeler County State Bank	Alamo	1934	ST-Bank	S-corp	Wheeler Bancshares, Inc.	107,112	15.65	0.81	4.99	0.53
154	Wilcox County State Bank	Abbeville	1952	ST-Bank	C-corp	WCSB Holding Company, Inc.	124,024	10.92	1.11	10.34	1.13
155	Wilkinson County Bank	Irwinton	1907	ST-Bank	C-corp		50,917	17.40	0.96	5.63	1.18
MEDIAN							215,793	10.92	0.91	8.22	0.78
AVERAGE							1,040,938	12.66	0.93	8.21	1.08
HIGH							52,991,323	96.40	9.65	30.26	5.56
LOW							20,711	3.19	(11.55)	(14.59)	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	40,295,007	45,224,926	5,292,309	8.91	291	5,007	10,583	182,101	155,412	52,991,323
2	Ameris Bank	Atlanta	16,358,482	16,167,305	2,807,113	10.27	169	2,656	7,450	117,077	95,665	19,785,981
3	Cadence Bank, N.A.	Atlanta	13,519,656	15,953,929	2,144,051	10.33	101	1,787	10,297	182,180	157,960	18,400,224
4	United Community Bank	Blairsville	11,927,497	14,912,599	1,971,218	9.42	157	2,409	7,109	109,087	94,985	17,126,721
5	Atlantic Capital Bank, NA	Atlanta	2,188,894	2,497,734	385,133	11.46	3	202	14,473	974,506	832,578	2,923,518
6	United Bank	Zebulon	805,112	1,593,680	186,433	9.99	18	405	4,412	99,262	88,538	1,786,724
7	Colony Bank	Fitzgerald	1,157,470	1,419,007	172,033	9.66	29	361	4,859	60,492	48,931	1,754,278
8	Metro City Bank	Doraville	1,463,043	1,381,455	221,425	12.52	19	203	8,584	91,715	72,708	1,742,593
9	Queensborough National B&T	Louisville	1,034,715	1,399,877	133,300	8.22	24	318	4,910	65,054	58,328	1,561,300
10	Heritage Southeast Bank	Jonesboro	1,052,875	1,325,309	180,258	9.08	24	289	5,297	63,787	55,221	1,530,889
11	Pinnacle Bank	Elberton	1,071,340	1,242,710	153,242	9.31	22	280	5,419	68,970	56,487	1,517,350
12	Piedmont Bank	Peachtree Corners	1,064,803	1,089,502	133,854	10.17	10	132	10,361	136,766	108,950	1,367,661
13	Thomasville National Bank	Thomasville	1,008,375	999,528	103,711	8.76	4	125	9,341	291,896	249,882	1,167,583
14	Morris Bank	Dublin	854,167	1,013,138	145,386	11.38	10	186	6,266	116,542	101,314	1,165,416
15	BankSouth	Greensboro	846,357	789,830	89,973	9.91	6	310	3,135	161,972	131,638	971,832
16	PeoplesSouth Bank	Colquitt	622,141	820,925	82,732	8.65	29	190	4,904	32,129	28,308	931,731
17	Newton Federal Bank	Covington	629,412	628,639	80,338	8.95	3	82	10,829	295,998	209,546	887,993
18	PrimeSouth Bank	Waycross	659,255	756,895	83,504	9.08	8	143	5,910	105,635	94,612	845,083
19	First IC Bank	Doraville	582,967	652,141	83,122	11.09	8	109	6,787	92,470	81,518	739,758
20	Georgia Banking Company	Sandy Springs	690,611	635,737	47,914	7.13	2	92	7,980	367,060	317,869	734,119
21	First American B&T	Athens	443,082	595,082	67,106	9.97	7	102	6,986	101,793	85,012	712,554
22	Vinings Bank	Smyrna	359,995	449,075	42,857	7.40	2	46	15,202	349,638	224,538	699,276
23	Quantum National Bank	Suwanee	562,821	494,491	59,862	10.72	3	60	10,863	217,261	164,830	651,784
24	SouthCrest Bank, N.A.	Atlanta	326,243	517,347	65,870	9.40	9	98	6,443	70,155	57,483	631,395
25	Farmers & Merchants Bank	Lakeland	399,954	525,531	33,984	5.50	6	121	4,950	99,821	87,589	598,926
26	First State Bank of Blakely	Blakely	387,533	429,567	81,241	14.48	7	94	5,798	77,862	61,367	545,033
27	PromiseOne Bank	Duluth	364,058	478,632	60,578	11.03	8	81	6,690	67,739	59,829	541,912
28	Citizens Trust Bank	Atlanta	290,624	480,426	49,418	8.91	7	86	6,240	76,665	68,632	536,655
29	Northeast Georgia Bank	Lavonia	257,514	463,754	56,786	11.05	11	94	5,580	47,687	42,159	524,562
30	Southeastern Bank	Darien	270,885	437,249	56,018	10.66	11	107	4,678	45,503	39,750	500,535
31	South Georgia Banking Co.	Tifton	282,875	428,129	67,674	11.45	8	117	4,255	62,236	53,516	497,889
32	Oconee State Bank	Watkinsville	340,024	396,060	42,263	9.34	4	83	5,655	117,339	99,015	469,354
33	First Bank	Dalton	364,044	413,165	43,507	10.08	6	80	5,725	76,339	68,861	458,034
34	FNB South	Alma	339,815	381,004	69,100	15.05	4	87	5,218	113,491	95,251	453,964
35	Guardian Bank	Valdosta	295,920	400,247	52,004	10.89	5	57	7,962	90,763	80,049	453,816
36	Touchmark National Bank	Alpharetta	394,116	383,184	52,369	11.32	1	27	16,648	449,488	383,184	449,488
37	First Chatham Bank	Savannah	306,524	399,720	41,869	8.41	7	91	4,861	63,194	57,103	442,359
38	Comm. Bank of Pickens County	Jasper	323,075	366,543	47,307	11.40	2	56	7,489	209,705	183,272	419,410
39	Peach State Bank & Trust	Gainesville	248,804	339,813	31,973	8.52	1	60	6,822	409,305	339,813	409,305
40	Citizens Bank of Georgia	Cumming	248,509	362,728	41,312	9.91	4	55	7,387	101,571	90,682	406,282
41	American Commerce Bank	Bremen	332,980	331,067	44,369	11.97	3	45	8,758	131,368	110,356	394,105
42	Citizens Bank of Americus	Americus	197,390	338,958	34,369	8.74	3	48	7,976	127,619	112,986	382,857
43	Persons Banking Company	Forsyth	229,164	353,009	24,787	6.17	5	80	4,729	75,660	70,602	378,298
44	Peoples Bank & Trust	Buford	168,241	329,771	42,062	10.26	1	53	7,054	373,863	329,771	373,863
45	Planters First Bank	Hawkinsville	273,374	334,497	35,116	8.84	9	90	4,132	41,321	37,166	371,888
46	Georgia Community Bank	Dawson	228,927	314,891	42,750	11.53	7	80	4,529	51,763	44,984	362,342
47	SunMark Community Bank	Hawkinsville	249,145	304,745	34,171	10.01	6	88	3,913	57,391	50,791	344,343
48	Pineland Bank	Alma	240,508	304,864	33,261	9.70	8	104	3,275	42,577	38,108	340,617
49	TC Federal Bank	Thomasville	280,625	283,342	40,956	11.87	2	53	6,400	169,609	141,671	339,217
50	First Century Bank, NA	Commerce	66,436	274,936	50,408	14.08	1	59	5,576	328,993	274,936	328,993
51	First National Bank of Griffin	Griffin	123,990	283,657	26,297	6.76	7	81	3,981	46,069	40,522	322,483
52	First National Community Bank	Chatsworth	221,551	274,937	37,606	11.40	7	69	4,544	44,791	39,277	313,539
53	F&M Bank	Washington	177,911	244,828	50,177	15.93	6	62	4,929	50,930	40,805	305,579
54	Century Bank & Trust	Milledgeville	162,894	268,477	33,514	10.99	2	49	6,205	152,012	134,239	304,024
55	Citizens Bank of The South	Sandersville	198,127	271,719	31,306	10.36	4	63	4,826	76,003	67,930	304,012
56	Commercial Bank	Crawford	228,881	261,647	26,382	8.82	5	45	6,717	60,457	52,329	302,285
57	First Port City Bank	Bainbridge	227,442	268,671	22,281	7.32	5	58	5,151	59,750	53,734	298,748
58	CIBC National Trust Company	Atlanta	0	509	193,047	64.40	15	223	1,338	19,892	34	298,379
59	Exchange Bank	Milledgeville	169,301	257,201	39,068	12.61	5	80	3,726	59,613	51,440	298,066
60	Glennville Bank	Glennville	172,698	261,579	34,543	11.06	7	65	4,579	42,517	37,368	297,619
61	Bank of LaFayette, Georgia	Lafayette	107,657	250,466	36,181	12.29	3	57	5,089	96,686	83,489	290,059
62	FNB of Coffee County	Douglas	174,867	259,813	26,528	9.35	4	51	5,657	72,131	64,953	288,523
63	Bank of Madison	Madison	214,324	245,911	33,471	11.87	4	62	4,629	71,748	61,478	286,993
64	Greater Community Bank	Rome	223,333	224,036	24,751	9.19	4	48	5,890	70,683	56,009	282,732
65	Flint Community Bank	Albany	244,256	241,331	22,325	7.64	1	41	6,860	281,254	241,331	281,254
66	Commercial Banking Company	Valdosta	200,940	237,655	35,144	12.06	5	65	4,322	56,188	47,531	280,942
67	Georgia Primary Bank	Atlanta	219,964	226,980	24,019	9.08	2	37	7,532	139,348	113,490	278,695
68	Citizens Bank of Swainsboro	Swainsboro	186,738	223,975	25,862	9.95	4	61	4,211	64,222	55,994	256,889
69	Century Bank of Georgia	Cartersville	142,077	229,417	23,044	8.85	3	34	7,461	84,556	76,472	253,669

TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employees	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
70	Bank of Dudley	Dublin	170,900	222,394	30,190	11.94	5	66	3,834	50,608	44,479	253,041
71	United National Bank	Cairo	219,838	185,222	33,507	14.17	1	30	7,875	236,244	185,222	236,244
72	AB&T	Albany	184,887	197,480	20,815	8.25	3	33	7,147	78,612	65,827	235,837
73	State Bank of Cochran	Cochran	130,538	195,753	35,278	15.29	4	53	4,383	58,078	48,938	232,310
74	Geo. D. Warthen Bank	Sandersville	119,951	202,388	18,604	8.25	1	36	6,195	223,036	202,388	223,036
75	Cornerstone Bank	Atlanta	158,371	184,707	19,051	8.23	3	35	6,349	74,077	61,569	222,232
76	Waycross Bank & Trust	Waycross	81,502	195,593	23,158	9.89	1	21	10,488	220,249	195,593	220,249
77	Douglas National Bank	Douglas	164,371	191,977	24,422	11.04	1	29	7,529	218,343	191,977	218,343
78	Rabun County Bank	Clayton	133,541	184,204	25,863	11.82	3	47	4,591	71,931	61,401	215,793
79	Altahama Bank and Trust Co.	Vidalia	143,699	189,294	22,423	10.13	4	50	4,248	53,098	47,324	212,391
80	First FS&LA of Valdosta	Valdosta	160,427	137,980	29,623	14.21	4	45	4,667	52,503	34,495	210,011
81	American Pride Bank	Macon	171,627	169,262	29,775	13.94	4	38	5,509	52,340	42,316	209,360
82	FNB of Decatur County	Bainbridge	147,699	172,839	17,934	9.27	3	48	4,330	69,279	57,613	207,838
83	Farmers & Merchants Bank	Eatonton	90,540	177,594	28,217	13.40	2	38	5,458	103,704	88,797	207,407
84	Bank of Alapaha	Alapaha	120,683	184,724	19,928	9.65	4	44	4,675	51,428	46,181	205,711
85	First Peoples Bank	Pine Mountain	124,290	184,455	18,787	8.90	3	38	5,381	68,162	61,485	204,485
86	Vidalia Federal Savings Bank	Vidalia	62,167	169,925	31,909	15.64	2	29	6,990	101,356	84,963	202,711
87	Durden Banking Company	Twin City	134,458	169,065	31,938	15.16	4	48	4,208	50,500	42,266	201,999
88	Great Oaks Bank	Eastman	149,960	178,245	17,514	8.13	5	57	3,470	39,562	35,649	197,810
89	First State Bank	Wrens	151,226	172,490	16,121	8.45	5	39	4,943	38,556	34,498	192,781
90	First Southern Bank	Patterson	133,423	172,501	18,137	9.48	5	53	3,604	38,205	34,500	191,024
91	River City Bank	Rome	122,074	165,070	20,578	11.06	1	39	4,768	185,941	165,070	185,941
92	WestSide Bank	Hiram	107,002	156,015	18,041	8.95	2	27	6,848	92,453	78,008	184,906
93	Signature Bank of Georgia	Sandy Springs	106,270	161,588	19,605	10.52	2	23	8,029	92,330	80,794	184,659
94	Comm. Bank Co. of Fitzgerald	Fitzgerald	132,587	152,756	22,228	11.48	2	30	6,032	90,473	76,378	180,946
95	South Georgia Bank	Glennville	111,928	155,508	22,438	11.76	4	42	4,305	45,203	38,877	180,811
96	South Coast Bank & Trust	Brunswick	127,025	157,554	15,774	8.86	2	24	7,428	89,137	78,777	178,274
97	Bank of Eastman	Eastman	119,453	156,787	20,387	11.27	4	51	3,480	44,366	39,197	177,462
98	Heritage First Bank	Rome	121,761	151,670	17,031	9.89	3	39	4,348	56,528	50,557	169,583
99	Peoples Bank	Eatonton	94,700	146,521	21,129	12.58	3	51	3,317	56,387	48,840	169,162
100	Liberty First Bank	Monroe	76,854	149,275	16,634	9.64	1	22	7,573	166,601	149,275	166,601
101	FNB of Waynesboro	Waynesboro	94,755	132,127	26,904	16.29	3	35	4,599	53,654	44,042	160,963
102	Citizens Community Bank	Hahira	93,617	140,014	20,123	11.75	4	37	4,332	40,074	35,004	160,297
103	Bank of Newington	Newington	122,117	144,368	13,369	8.68	3	31	5,149	53,203	48,123	159,610
104	One South Bank	Blakely	119,852	131,734	16,117	10.16	3	30	5,238	52,384	43,911	157,152
105	Mount Vernon Bank	Mount Vernon	78,486	134,247	15,983	10.51	3	29	5,209	50,353	44,749	151,058
106	Farmers State Bank	Lincolnton	81,874	124,760	22,596	15.04	3	36	4,118	49,417	41,587	148,250
107	North Georgia National Bank	Calhoun	84,442	125,698	15,855	10.55	3	32	4,537	48,395	41,899	145,186
108	Community Bank of Georgia	Baxley	98,700	124,608	13,853	9.69	1	18	7,722	138,989	124,608	138,989
109	Farmers State Bank	Dublin	100,270	117,731	20,247	14.26	3	32	4,328	46,162	39,244	138,485
110	Claxton Bank	Claxton	77,990	119,589	14,581	10.29	3	33	4,088	44,963	39,863	134,889
111	West Central Georgia Bank	Thomaston	47,064	95,884	35,567	25.34	3	32	4,187	44,665	31,961	133,996
112	Bank of Monticello	Monticello	80,937	118,505	13,325	10.05	2	23	5,776	66,420	59,253	132,839
113	Legacy State Bank	Loganville	105,668	115,230	12,737	9.59	1	15	8,814	132,207	115,230	132,207
114	Peoples Bank	Lyons	92,899	120,345	10,813	8.00	2	27	4,875	65,814	60,173	131,627
115	Farmers and Merchants Bank	Sylvania	46,169	110,451	19,182	14.12	3	26	5,012	43,437	36,817	130,312
116	First Bank of Coastal Georgia	Pembroke	40,078	106,010	19,593	13.84	2	31	4,178	64,753	53,005	129,506
117	Bank of Dawson	Dawson	85,475	101,879	24,992	18.80	1	25	5,100	127,490	101,879	127,490
118	Family Bank	Pelham	100,044	111,382	13,347	11.15	3	31	4,041	41,755	37,127	125,266
119	Bank of Dade	Trenton	55,598	109,465	14,789	10.41	3	34	3,662	41,505	36,488	124,515
120	Wilcox County State Bank	Abbeville	89,879	103,557	13,541	10.56	4	32	3,876	31,006	25,889	124,024
121	Planters and Citizens Bank	Camilla	53,023	110,053	12,780	10.22	1	20	6,167	123,330	110,053	123,330
122	Citizens Bank of Cochran	Cochran	78,309	105,453	11,423	9.65	2	25	4,700	58,749	52,727	117,498
123	Bank of Camilla	Camilla	64,567	95,749	18,207	14.79	1	25	4,663	116,565	95,749	116,565
124	Merchants & Citizens Bank	McRae	37,437	91,180	20,540	14.52	1	20	5,705	114,092	91,180	114,092
125	Farmers Bank	Greensboro	52,934	95,086	16,736	13.67	1	18	6,275	112,958	95,086	112,958
126	Bank of Hazlehurst	Hazlehurst	63,958	93,966	18,420	13.06	2	30	3,754	56,310	46,983	112,619
127	Citizens Bank & Trust, Inc.	Trenton	61,246	97,304	12,397	10.72	3	42	2,637	36,911	32,435	110,733
128	Citizens National Bank, Quitman	Quitman	75,347	93,742	14,767	12.87	1	21	5,258	110,428	93,742	110,428
129	Embassy National Bank	Lawrenceville	82,437	88,753	19,371	17.23	1	24	4,554	109,304	88,753	109,304
130	Peoples Bank of Georgia	Talbotton	77,884	98,017	10,520	9.92	3	29	3,755	36,301	32,672	108,902
131	The Bank of Soperton	Soperton	78,842	98,036	10,369	9.81	2	24	4,530	54,363	49,018	108,726
132	Synovus Trust Co, NA	Columbus	0	0	104,459	97.01	NA	179	605	NA	NA	108,359
133	Wheeler County State Bank	Alamo	72,114	90,076	16,758	15.52	3	20	5,356	35,704	30,025	107,112
134	Southern Bank	Sardis	47,086	77,155	9,879	11.49	5	29	3,016	17,496	15,431	87,478
135	Tandem Bank	Tucker	67,661	65,012	18,520	22.55	1	18	4,813	86,635	65,012	86,635
136	Community Bank & Trust	LaGrange	51,170	80,853	2,695	3.03	4	29	2,911	21,104	20,213	84,416
137	Peoples Bank	Willacoochee	39,318	73,232	10,670	12.63	2	24	3,502	42,019	36,616	84,037
138	First St. Bank, Randolph County	Cuthbert	36,384	74,197	8,682	9.33	2	18	4,626	41,636	37,099	83,271

TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employees	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
139	F & M Bank and Trust Company	Manchester	60,411	73,392	3,538	4.53	1	23	3,544	81,515	73,392	81,515
140	Bank of Hancock County	Sparta	25,456	63,596	17,510	19.83	1	20	4,069	81,379	63,596	81,379
141	Four County Bank	Allentown	54,660	66,246	11,167	13.93	1	11	7,060	77,661	66,246	77,661
142	Loyal Trust Bank	Johns Creek	46,836	44,642	22,348	39.04	1	18	3,737	67,263	44,642	67,263
143	Bank of Wrightsville	Wrightsville	35,090	59,705	6,691	9.63	1	13	5,138	66,792	59,705	66,792
144	First Bank of Pike	Molena	36,535	54,922	4,968	7.97	3	24	2,521	20,169	18,307	60,508
145	Bank of Edison	Edison	35,256	51,552	5,023	8.69	1	15	3,780	56,705	51,552	56,705
146	Talbot State Bank	Woodland	30,974	49,319	6,912	11.54	2	15	3,753	28,150	24,660	56,299
147	Southeast First National Bank	Summerville	23,149	47,925	7,162	13.63	3	17	3,249	18,414	15,975	55,241
148	Wilkinson County Bank	Irwinton	25,783	41,798	8,858	16.36	1	10	5,092	50,917	41,798	50,917
149	Carver State Bank	Savannah	34,674	39,050	4,665	9.17	2	15	3,226	24,194	19,525	48,387
150	Security State Bank	McRae	22,588	40,374	7,754	15.33	1	11	4,385	48,240	40,374	48,240
151	Trust Bank	Lenox	23,152	36,604	4,345	10.73	3	23	1,791	13,733	12,201	41,198
152	Rochelle State Bank	Rochelle	10,179	27,793	4,880	14.53	1	5	6,560	32,800	27,793	32,800
153	Elberton FS&LA	Elberton	20,143	17,455	5,151	19.13	1	4	6,626	26,502	17,455	26,502
154	Bank of Lumber City	Lumber City	13,804	21,002	3,909	15.12	2	11	2,318	12,748	10,501	25,496
155	Barwick Banking Company	Barwick	4,741	13,730	6,972	36.21	1	10	2,071	20,711	13,730	20,711
MEDIAN			133,541	184,707	24,751	10.52	3	44	5,012	67,501	57,971	215,793
AVERAGE			758,807	883,903	117,558	12.37	9	139	5,580	100,123	84,679	1,040,938
HIGH			40,295,007	45,224,926	5,292,309	97.01	291	5,007	16,648	974,506	832,578	52,991,323
LOW			0	0	2,695	3.03	1	4	605	12,748	34	20,711

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	41,198	63.3	4.6	(0.43)	7.94	8.39	2.34	0.70	5.58
2	First State Bank	Wrens	192,781	87.7	9.5	22.40	22.78	7.45	2.21	1.18	5.47
3	First Bank of Pike	Molena	60,508	66.5	18.2	5.82	10.98	8.07	2.12	0.49	5.27
4	Peoples Bank of Georgia	Talbotton	108,902	79.5	16.6	27.56	35.21	7.12	2.11	0.84	5.26
5	The Bank of Soperton	Soperton	108,726	80.4	3.2	7.59	19.29	7.07	2.57	0.82	5.19
6	FNB South	Alma	453,964	89.2	7.5	15.31	19.55	6.67	3.18	0.71	5.14
7	Georgia Community Bank	Dawson	362,342	72.7	14.2	64.38	109.92	7.97	3.50	1.38	5.14
8	Quantum National Bank	Suwanee	651,784	113.8	1.2	28.58	11.31	6.07	2.08	0.47	5.13
9	Farmers State Bank	Lincolnton	148,250	65.6	18.7	4.83	18.90	7.72	2.44	0.39	5.11
10	Bank of Lumber City	Lumber City	25,496	65.7	14.5	2.19	9.95	7.51	2.40	0.46	5.07
11	Bank of Eastman	Eastman	177,462	76.2	8.7	1.36	8.34	6.51	1.85	0.48	4.96
12	Durden Banking Company	Twin City	201,999	79.5	20.9	18.21	13.83	6.65	2.17	0.38	4.85
13	Bank of Newington	Newington	159,610	84.6	0.7	0.46	13.33	7.53	1.11	1.76	4.81
14	Carver State Bank	Savannah	48,387	88.8	6.3	40.10	17.61	7.14	1.91	0.73	4.80
15	Family Bank	Pelham	125,266	89.8	4.5	17.67	27.77	6.32	1.81	0.90	4.77
16	Morris Bank	Dublin	1,165,416	84.3	14.3	19.36	21.25	6.25	2.99	0.57	4.70
17	Douglas National Bank	Douglas	218,343	85.6	3.3	9.21	23.89	6.06	2.56	0.65	4.69
18	Citizens Bank & Trust, Inc.	Trenton	110,733	62.9	28.7	(4.03)	4.83	6.52	2.74	0.57	4.68
19	Pineland Bank	Alma	340,617	78.9	8.3	15.33	20.23	6.39	1.63	0.46	4.68
20	Altamaha Bank and Trust Co.	Vidalia	212,391	75.9	21.8	24.92	26.73	6.30	2.23	0.53	4.67
21	SunMark Community Bank	Hawkinsville	344,343	81.8	6.2	26.71	31.57	5.87	2.19	0.40	4.66
22	First Bank	Dalton	458,034	88.1	14.6	9.58	14.56	6.45	2.41	0.93	4.64
23	Commercial Banking Company	Valdosta	280,942	84.6	7.2	14.95	25.94	5.81	2.26	0.52	4.62
24	United National Bank	Cairo	236,244	118.7	4.5	8.38	7.94	5.73	1.76	1.01	4.58
25	First National Community Bank	Chatsworth	313,539	80.6	4.4	11.30	9.17	5.98	2.08	0.40	4.54
26	Greater Community Bank	Rome	282,732	99.7	2.2	34.89	22.55	6.09	2.35	0.87	4.54
27	Citizens Bank of Swainsboro	Swainsboro	256,889	83.4	7.9	17.68	21.63	6.07	2.19	0.53	4.53
28	WestSide Bank	Hiram	184,906	68.6	3.6	29.39	26.07	6.28	3.67	0.30	4.53
29	First Century Bank, NA	Commerce	328,993	24.2	17.9	335.25	100.01	15.68	3.11	0.17	4.52
30	Heritage First Bank	Rome	169,583	80.3	7.2	2.55	17.51	5.97	2.07	0.69	4.52
31	Bank of Madison	Madison	286,993	87.2	15.1	33.54	29.03	5.98	2.19	0.70	4.51
32	South Georgia Bank	Glennville	180,811	72.0	19.6	9.34	16.15	7.19	2.44	0.91	4.50
33	Community Bank & Trust	LaGrange	84,416	63.3	9.0	18.10	9.42	6.32	2.74	0.20	4.45
34	Pinnacle Bank	Elberton	1,517,350	86.2	8.7	53.57	48.29	5.76	2.47	0.30	4.43
35	Bank of Dudley	Dublin	253,041	76.9	10.1	9.09	17.73	5.91	1.76	0.34	4.39
36	Wilkinson County Bank	Irwinton	50,917	61.7	39.1	(9.21)	8.94	6.32	2.28	0.37	4.39
37	Geo. D. Warthen Bank	Sandersville	223,036	59.3	12.0	6.82	27.47	6.18	2.13	0.09	4.38
38	Bank of Monticello	Monticello	132,839	68.3	15.3	13.82	23.24	6.61	2.29	0.58	4.37
39	FNB of Coffee County	Douglas	288,523	67.3	5.5	17.09	40.80	5.72	1.75	0.37	4.37
40	Commercial Bank	Crawford	302,285	87.5	10.9	47.77	41.07	6.02	2.35	0.75	4.34
41	FNB of Waynesboro	Waynesboro	160,963	71.7	11.2	3.79	22.03	6.48	3.47	0.40	4.33
42	Security State Bank	McRae	48,240	56.0	24.1	13.30	3.30	7.83	2.61	0.27	4.31
43	Wilcox County State Bank	Abbeville	124,024	86.8	15.4	6.78	15.19	6.58	1.90	0.99	4.30
44	River City Bank	Rome	185,941	74.0	17.6	14.80	16.67	5.57	2.27	0.37	4.28
45	Farmers State Bank	Dublin	138,485	85.2	15.9	5.77	11.85	5.69	2.21	0.44	4.27
46	Planters First Bank	Hawkinsville	371,888	81.7	12.1	16.56	24.42	5.46	2.41	0.42	4.27
47	Four County Bank	Allentown	77,661	82.5	15.1	4.01	10.10	6.40	2.32	1.05	4.26
48	Claxton Bank	Claxton	134,889	65.2	20.8	2.74	15.31	6.23	2.40	0.47	4.25
49	First Peoples Bank	Pine Mountain	204,485	67.4	16.7	29.97	39.11	6.24	1.89	0.19	4.25
50	Comm. Bank Co. of Fitzgerald	Fitzgerald	180,946	86.8	8.0	10.68	14.63	5.85	2.38	0.74	4.24
51	Century Bank of Georgia	Cartersville	253,669	61.9	15.6	38.34	29.46	6.25	2.71	0.36	4.21
52	First Southern Bank	Patterson	191,024	77.4	6.9	61.27	65.07	6.09	1.97	0.45	4.21
53	Bank of Dawson	Dawson	127,490	83.9	18.6	(6.89)	8.06	6.54	2.24	1.07	4.20
54	Citizens Bank of Cochran	Cochran	117,498	74.3	16.9	4.14	11.75	6.29	1.61	0.87	4.20
55	One South Bank	Blakely	157,152	91.0	0.4	7.86	6.65	6.15	2.69	0.84	4.20
56	Great Oaks Bank	Eastman	197,810	84.1	12.4	39.36	28.82	5.57	2.88	0.50	4.19
57	Piedmont Bank	Peachtree Corners	1,367,661	97.7	4.2	29.32	23.05	5.66	2.28	0.98	4.19
58	Peoples Bank	Lyons	131,627	77.2	1.8	16.72	29.43	6.22	1.50	0.68	4.18
59	Citizens Bank of The South	Sandersville	304,012	72.9	9.4	6.28	21.84	6.18	1.57	0.67	4.15
60	PeoplesSouth Bank	Colquitt	931,731	75.8	26.1	16.86	11.60	5.53	2.68	0.55	4.14
61	Southern Bank	Sardis	87,478	61.0	20.6	7.35	12.31	7.10	2.36	0.82	4.14
62	American Pride Bank	Macon	209,360	101.4	4.7	12.71	5.15	5.97	2.01	1.34	4.11
63	Glennville Bank	Glennville	297,619	66.0	24.0	4.15	17.36	6.64	2.47	1.00	4.10
64	Embassy National Bank	Lawrenceville	109,304	92.9	0.0	1.20	5.45	6.72	NA	1.31	4.09
65	F&M Bank	Washington	305,579	72.7	31.3	25.07	16.61	6.28	2.62	0.84	4.08
66	Citizens Community Bank	Hahira	160,297	66.9	26.2	5.06	18.30	6.09	2.06	0.66	4.05
67	PrimeSouth Bank	Waycross	845,083	87.1	8.1	24.49	28.50	5.51	2.18	0.89	4.05
68	Wheeler County State Bank	Alamo	107,112	80.1	10.8	13.50	19.03	5.88	1.48	0.62	4.04
69	Exchange Bank	Milledgeville	298,066	65.8	35.1	10.98	17.23	5.96	2.69	0.53	4.03

NET INTEREST MARGIN

Rank	Institution	City	Total Assets (\$000)	Loans / Deposits (%)	Securities / Assets (%)	Loan Growth (%)	Deposit Growth (%)	Yield on Loans (%)	Yield on Securities (TE) (%)	Cost of Funds (%)	Net Interest Margin (TE) (%)
70	State Bank of Cochran	Cochran	232,310	66.7	10.7	(0.08)	14.32	6.87	1.58	0.47	4.03
71	BankSouth	Greensboro	971,832	107.2	2.3	39.45	31.03	5.14	2.70	0.86	4.00
72	Metro City Bank	Doraville	1,742,593	105.9	1.0	15.80	1.63	5.71	2.39	1.11	4.00
73	F & M Bank and Trust Company	Manchester	81,515	82.3	0.9	33.23	20.82	5.73	2.16	0.91	3.99
74	First Chatham Bank	Savannah	442,359	76.7	6.3	29.49	18.27	5.47	2.38	0.46	3.99
75	Heritage Southeast Bank	Jonesboro	1,530,889	79.4	10.3	14.66	19.56	5.52	1.59	0.61	3.99
76	Bank of Dade	Trenton	124,515	50.8	48.7	4.70	15.19	6.27	2.24	0.29	3.91
77	Bank of Hazlehurst	Hazlehurst	112,619	68.1	27.5	(2.39)	(7.05)	5.87	2.29	0.21	3.91
78	Comm. Bank of Pickens County	Jasper	419,410	88.1	6.8	17.97	17.12	6.02	2.10	1.29	3.90
79	Peach State Bank & Trust	Gainesville	409,305	73.2	18.7	28.03	49.96	5.63	1.61	0.40	3.88
80	First FS&LA of Valdosta	Valdosta	210,011	116.3	1.1	(0.81)	15.27	5.31	2.27	1.16	3.87
81	First State Bank of Blakely	Blakely	545,033	90.2	14.9	(2.41)	4.95	6.27	1.05	1.17	3.87
82	Georgia Primary Bank	Atlanta	278,695	96.9	15.4	44.52	16.82	5.95	2.35	1.23	3.87
83	North Georgia National Bank	Calhoun	145,186	67.2	22.8	17.40	21.71	5.82	2.30	0.59	3.87
84	Ameris Bank	Atlanta	19,785,981	101.2	5.7	16.73	18.08	4.66	2.69	0.60	3.85
85	Bank of Wrightsville	Wrightsville	66,792	58.8	29.1	(3.70)	16.86	6.10	1.96	0.55	3.84
86	Flint Community Bank	Albany	281,254	101.2	1.1	19.85	5.71	5.12	2.37	0.77	3.84
87	Citizens Bank of Georgia	Cumming	406,282	68.5	25.5	20.54	24.11	5.47	2.20	0.46	3.83
88	Southeastern Bank	Darien	500,535	62.0	24.2	17.18	20.52	5.60	2.44	0.20	3.83
89	Mount Vernon Bank	Mount Vernon	151,058	58.5	20.3	7.94	17.00	6.50	1.91	0.71	3.82
90	Bank of Camilla	Camilla	116,565	67.4	24.0	6.77	13.76	5.75	2.85	0.86	3.81
91	Community Bank of Georgia	Baxley	138,989	79.2	10.5	(1.11)	10.04	6.37	1.45	1.36	3.81
92	Persons Banking Company	Forsyth	378,298	64.9	31.9	12.05	20.27	5.53	1.92	0.33	3.80
93	Citizens National Bank, Quitman	Quitman	110,428	80.4	12.9	2.20	13.01	5.81	2.35	0.87	3.78
94	AB&T	Albany	235,837	93.6	0.7	10.65	28.76	4.86	3.42	0.67	3.75
95	South Georgia Banking Co.	Tifton	497,889	66.1	15.8	17.43	13.96	5.61	2.42	0.43	3.75
96	Cadence Bank, N.A.	Atlanta	18,400,224	84.7	16.8	(1.19)	7.31	5.05	2.38	0.71	3.74
97	First Port City Bank	Bainbridge	298,748	84.7	11.0	38.70	43.07	5.67	2.36	1.03	3.72
98	Queensborough National B&T	Louisville	1,561,300	73.9	20.9	26.95	30.53	5.21	2.11	0.49	3.72
99	Thomasville National Bank	Thomasville	1,167,583	100.9	4.9	25.86	20.80	4.93	1.57	0.69	3.69
100	United Community Bank	Blairsville	17,126,721	80.0	18.0	33.15	38.00	4.74	2.44	0.44	3.69
101	South Coast Bank & Trust	Brunswick	178,274	80.6	10.2	18.18	28.17	5.37	2.11	0.98	3.67
102	Century Bank & Trust	Milledgeville	304,024	60.7	26.0	(6.10)	18.56	5.63	2.31	0.63	3.64
103	United Bank	Zebulon	1,786,724	50.5	20.9	13.92	23.08	6.21	2.25	0.24	3.64
104	FNB of Decatur County	Bainbridge	207,838	85.5	9.0	7.45	15.03	5.39	2.37	0.99	3.63
105	West Central Georgia Bank	Thomaston	133,996	49.1	44.5	7.62	13.41	6.65	2.31	0.37	3.63
106	Bank of Edison	Edison	56,705	68.4	29.8	40.90	14.61	6.67	2.06	0.85	3.60
107	Colony Bank	Fitzgerald	1,754,278	81.6	20.7	19.71	13.23	5.24	2.14	0.57	3.59
108	Rabun County Bank	Clayton	215,793	72.5	3.0	5.71	20.43	5.36	1.85	0.41	3.59
109	SouthCrest Bank, N.A.	Atlanta	631,395	63.1	34.7	(1.46)	19.88	5.13	2.82	0.52	3.59
110	Legacy State Bank	Loganville	132,207	91.7	11.5	20.66	21.04	5.00	1.97	0.92	3.58
111	Peoples Bank	Eatonton	169,162	64.6	7.9	17.46	21.66	5.45	2.10	0.24	3.58
112	Liberty First Bank	Monroe	166,601	51.5	41.0	(11.09)	29.44	6.33	1.82	0.75	3.56
113	Talbot State Bank	Woodland	56,299	62.8	19.6	9.72	(5.83)	7.70	4.57	2.29	3.56
114	Bank of Hancock County	Sparta	81,379	40.0	58.8	(2.39)	12.61	7.41	2.53	0.57	3.55
115	American Commerce Bank	Bremen	394,105	100.6	0.0	14.29	18.26	5.74	1.63	1.61	3.53
116	Guardian Bank	Valdosta	453,816	73.9	25.5	9.86	7.43	5.16	2.19	0.69	3.52
117	Loyal Trust Bank	Johns Creek	67,263	104.9	3.8	NA	NA	5.58	2.40	1.18	3.51
118	Farmers & Merchants Bank	Lakeland	598,926	76.1	12.4	10.97	19.67	6.12	1.82	1.28	3.50
119	First National Bank of Griffin	Griffin	322,483	43.7	33.0	15.97	13.27	6.45	2.48	0.16	3.48
120	Citizens Bank of Americus	Americus	382,857	58.2	23.7	8.60	17.03	5.83	1.88	0.44	3.45
121	Oconee State Bank	Watkinsville	469,354	85.9	12.1	37.99	23.47	4.82	2.00	0.43	3.43
122	Peoples Bank & Trust	Buford	373,863	51.0	40.6	12.57	11.12	5.95	2.32	0.62	3.43
123	Tandem Bank	Tucker	86,635	104.1	1.9	NA	NA	5.32	1.87	0.54	3.43
124	Planters and Citizens Bank	Camilla	123,330	48.2	30.6	32.11	25.74	5.85	2.40	0.23	3.41
125	Atlantic Capital Bank, NA	Atlanta	2,923,518	87.6	15.3	19.18	34.08	4.32	2.59	0.49	3.39
126	Elberton FS&LA	Elberton	26,502	115.4	13.1	4.08	18.94	4.39	3.05	0.87	3.34
127	Citizens Trust Bank	Atlanta	536,655	60.5	14.0	5.34	36.86	4.91	2.22	0.32	3.33
128	First American B&T	Athens	712,554	74.5	17.1	19.41	26.94	4.80	1.70	0.31	3.32
129	Northeast Georgia Bank	Lavonia	524,562	55.5	19.5	10.31	15.14	5.58	2.16	0.38	3.32
130	Farmers & Merchants Bank	Eatonton	207,407	51.0	27.5	(9.69)	15.54	5.84	1.69	0.46	3.31
131	Synovus Bank	Columbus	52,991,323	89.1	14.3	10.25	19.42	4.31	2.82	0.65	3.31
132	TC Federal Bank	Thomasville	339,217	99.0	5.5	16.45	7.57	4.63	2.05	1.02	3.30
133	First IC Bank	Doraville	739,758	89.4	5.6	16.95	5.06	5.45	2.10	1.40	3.28
134	Signature Bank of Georgia	Sandy Springs	184,659	65.8	10.1	21.19	31.46	5.25	2.19	0.63	3.22
135	PromiseOne Bank	Duluth	541,912	76.1	13.7	17.52	31.43	5.80	2.47	1.68	3.16
136	Bank of Alapaha	Alapaha	205,711	65.3	17.8	(6.30)	18.07	5.89	2.06	1.35	3.14
137	Georgia Banking Company	Sandy Springs	734,119	108.6	2.2	29.76	35.61	4.72	1.96	1.58	3.12
138	Peoples Bank	Willacoochee	84,037	53.7	19.5	(8.18)	14.99	5.76	2.18	0.72	3.12

NET INTEREST MARGIN

Rank	Institution	City	Total Assets (\$000)	Loans / Deposits (%)	Securities / Assets (%)	Loan Growth (%)	Deposit Growth (%)	Yield on Loans (%)	Yield on Securities (TE) (%)	Cost of Funds (%)	Net Interest Margin (TE) (%)
139	Newton Federal Bank	Covington	887,993	100.1	2.8	149.60	160.17	4.44	2.07	0.97	3.10
140	Farmers and Merchants Bank	Sylvania	130,312	41.8	35.7	6.08	14.95	6.47	2.21	0.53	3.08
141	Merchants & Citizens Bank	McRae	114,092	41.1	38.6	7.82	11.44	6.39	2.25	0.55	3.06
142	Cornerstone Bank	Atlanta	222,232	85.7	16.4	19.40	19.71	4.92	2.27	1.06	3.04
143	First St. Bank, Randolph County	Cuthbert	83,271	49.0	44.0	8.82	7.27	5.85	2.10	0.73	3.01
144	Southeast First National Bank	Summerville	55,241	48.3	32.4	23.70	(9.22)	7.34	1.55	0.81	2.90
145	Waycross Bank & Trust	Waycross	220,249	41.7	32.6	(0.42)	23.50	5.07	2.17	0.40	2.82
146	First Bank of Coastal Georgia	Pembroke	129,506	37.8	63.7	5.56	11.11	5.68	2.34	0.58	2.80
147	Vinings Bank	Smyrna	699,276	80.2	38.5	169.55	37.89	4.54	2.41	0.58	2.75
148	Farmers Bank	Greensboro	112,958	55.7	49.9	10.78	18.84	5.23	2.16	0.91	2.72
149	Bank of LaFayette, Georgia	Lafayette	290,059	43.0	56.0	6.22	13.42	6.04	1.82	0.75	2.66
150	Touchmark National Bank	Alpharetta	449,488	102.9	4.1	12.48	13.39	4.71	2.08	1.88	2.63
151	Rochelle State Bank	Rochelle	32,800	36.6	46.8	(0.78)	24.93	6.63	2.03	1.27	2.55
152	Vidalia Federal Savings Bank	Vidalia	202,711	36.6	49.0	(0.47)	0.81	4.98	2.15	0.99	1.97
153	Barwick Banking Company	Barwick	20,711	34.5	43.4	312.62	23.55	6.90	1.95	0.49	1.79
154	CIBC National Trust Company	Atlanta	298,379	0.0	0.0	NA	0.39	NA	NA	0.39	1.11
155	Synovus Trust Co, NA	Columbus	108,359	NA	18.7	NA	NA	NA	0.76	NA	1.00
MEDIAN			215,793	76.1	14.6	13.30	18.17	5.95	2.21	0.63	3.90
AVERAGE			1,040,938	74.5	16.9	20.44	20.90	6.03	2.24	0.71	3.90
HIGH			52,991,323	118.7	63.7	335.25	160.17	15.68	4.57	2.29	5.58
LOW			20,711	0.0	0.0	(11.09)	(9.22)	4.31	0.76	0.09	1.00

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	9,887	53,274	0.00	0.00	0.00	51.98	51.98
2	CIBC National Trust Company	Atlanta	26,201	112,635	0.00	0.00	0.00	41.37	41.37
3	BankSouth	Greensboro	23,732	85,497	0.09	6.98	0.00	3.78	10.85
4	Waycross Bank & Trust	Waycross	2,821	4,475	0.07	0.00	(0.01)	2.24	2.30
5	Embassy National Bank	Lawrenceville	1,398	2,554	0.14	1.47	(0.09)	0.69	2.21
6	Trust Bank	Lenox	414	850	0.43	0.50	0.00	1.27	2.20
7	Ameris Bank	Atlanta	249,951	385,278	0.16	1.83	(0.01)	0.09	2.07
8	First Century Bank, NA	Commerce	9,334	7,254	0.01	0.00	0.01	1.87	1.90
9	Metro City Bank	Doraville	37,814	30,377	0.06	0.68	(0.00)	1.10	1.84
10	First Chatham Bank	Savannah	2,389	7,358	0.22	1.57	(0.88)	0.92	1.83
11	PromiseOne Bank	Duluth	9,178	8,688	0.14	0.77	(0.00)	0.86	1.78
12	United Bank	Zebulon	35,080	28,271	0.59	0.22	0.00	0.96	1.77
13	Oconee State Bank	Watkinsville	3,606	6,320	0.11	0.69	0.00	0.69	1.50
14	Citizens Trust Bank	Atlanta	3,248	6,589	0.60	0.00	(0.00)	0.82	1.42
15	SunMark Community Bank	Hawkinsville	4,781	4,225	0.24	0.00	(0.05)	1.22	1.42
16	Thomasville National Bank	Thomasville	19,004	14,700	0.05	0.00	0.00	1.36	1.40
17	Queensborough National B&T	Louisville	12,566	17,811	0.54	0.00	(0.10)	0.86	1.31
18	Signature Bank of Georgia	Sandy Springs	976	2,133	0.03	0.95	0.00	0.32	1.30
19	Douglas National Bank	Douglas	5,665	2,573	0.31	0.00	0.00	0.95	1.26
20	First IC Bank	Doraville	7,469	8,935	0.17	0.63	(0.01)	0.46	1.24
21	Colony Bank	Fitzgerald	10,867	19,259	0.33	0.06	0.00	0.82	1.22
22	Georgia Banking Company	Sandy Springs	4,115	6,741	0.03	0.62	(0.02)	0.57	1.19
23	Comm. Bank of Pickens County	Jasper	7,404	4,612	0.11	0.09	(0.04)	1.03	1.19
24	First American B&T	Athens	6,731	7,206	0.18	0.00	(0.00)	1.00	1.18
25	Community Bank & Trust	LaGrange	186	932	0.31	0.32	(0.03)	0.58	1.18
26	First National Community Bank	Chatsworth	2,952	3,405	0.22	0.00	0.23	0.69	1.15
27	Bank of Lumber City	Lumber City	59	266	0.64	0.00	0.00	0.45	1.09
28	Pinnacle Bank	Elberton	13,960	13,151	0.47	0.03	0.00	0.58	1.08
29	Heritage Southeast Bank	Jonesboro	7,350	14,751	0.44	0.08	(0.04)	0.59	1.06
30	United Community Bank	Blairsville	166,595	145,723	0.14	0.42	(0.00)	0.47	1.03
31	Peoples Bank	Eatonton	629	1,376	0.22	0.00	(0.10)	0.81	0.93
32	First National Bank of Griffin	Griffin	2,254	2,758	0.30	0.12	(0.00)	0.49	0.91
33	F & M Bank and Trust Company	Manchester	79	662	0.66	0.00	0.00	0.23	0.89
34	FNB of Waynesboro	Waynesboro	2,216	1,330	0.43	0.00	0.00	0.45	0.88
35	Planters First Bank	Hawkinsville	2,611	3,068	0.48	0.03	(0.06)	0.43	0.88
36	Farmers State Bank	Lincolnton	2,090	1,174	0.55	0.00	(0.16)	0.47	0.87
37	River City Bank	Rome	816	1,439	0.12	0.00	(0.00)	0.75	0.87
38	Carver State Bank	Savannah	234	394	0.43	0.00	(0.03)	0.46	0.86
39	Citizens Bank & Trust, Inc.	Trenton	964	923	0.40	0.00	(0.01)	0.46	0.86
40	Century Bank & Trust	Milledgeville	3,549	2,346	0.13	0.11	0.00	0.61	0.85
41	Exchange Bank	Milledgeville	3,126	2,294	0.38	0.22	0.00	0.25	0.84
42	Greater Community Bank	Rome	2,853	2,050	0.19	0.24	(0.01)	0.40	0.83
43	FNB of Coffee County	Douglas	3,053	2,095	0.18	0.00	0.00	0.64	0.82
44	State Bank of Cochran	Cochran	4,964	1,720	0.20	0.00	0.34	0.23	0.78
45	Citizens Bank of Swainsboro	Swainsboro	2,961	1,779	0.29	0.00	0.00	0.47	0.76
46	Southeastern Bank	Darien	5,612	3,536	0.21	0.00	0.02	0.53	0.76
47	Peoples Bank	Willacoochee	559	596	0.34	0.00	(0.00)	0.41	0.75
48	South Georgia Banking Co.	Tifton	4,608	3,545	0.33	0.00	(0.01)	0.43	0.75
49	Durden Banking Company	Twin City	3,429	1,400	0.42	0.00	0.01	0.31	0.74
50	Commercial Bank	Crawford	4,639	1,926	0.39	0.00	0.00	0.35	0.74
51	FNB South	Alma	9,418	3,114	0.38	0.00	(0.01)	0.36	0.74
52	Wilcox County State Bank	Abbeville	1,330	883	0.28	0.00	0.00	0.45	0.74
53	American Pride Bank	Macon	1,805	1,493	0.14	0.33	0.00	0.26	0.73
54	Newton Federal Bank	Covington	2,447	4,560	0.07	0.01	(0.04)	0.69	0.73
55	The Bank of Soperton	Soperton	1,516	709	0.49	0.00	(0.03)	0.25	0.72
56	First Bank	Dalton	6,183	2,970	0.16	0.13	0.02	0.40	0.72
57	Comm. Bank Co. of Fitzgerald	Fitzgerald	2,036	1,206	0.32	0.00	0.00	0.39	0.71
58	Cadence Bank, N.A.	Atlanta	(341,402)	127,717	0.13	0.07	(0.00)	0.51	0.71
59	PrimeSouth Bank	Waycross	7,996	5,320	0.15	0.25	0.04	0.25	0.70
60	Bank of Dudley	Dublin	2,258	1,599	0.21	0.14	(0.02)	0.35	0.68
61	Family Bank	Pelham	1,052	727	0.44	0.00	0.01	0.23	0.67
62	Bank of Madison	Madison	3,916	1,652	0.10	0.00	0.16	0.40	0.66
63	Heritage First Bank	Rome	1,220	1,033	0.27	0.16	(0.04)	0.27	0.66
64	SouthCrest Bank, N.A.	Atlanta	6,559	3,764	0.30	0.00	(0.00)	0.35	0.65
65	Rabun County Bank	Clayton	1,662	1,280	0.11	0.24	(0.10)	0.40	0.65
66	Synovus Bank	Columbus	394,672	322,007	0.15	0.12	(0.01)	0.37	0.64
67	West Central Georgia Bank	Thomaston	1,408	807	0.45	0.00	(0.01)	0.20	0.64
68	First Bank of Pike	Molena	342	352	0.31	0.00	(0.12)	0.45	0.63

NON-INTEREST INCOME

Rank	Institution	City	Net Income (\$000)	Non Interest Income (\$000)	Service Charges / Avg Assets (%)	Gain on Sale of Loans / Avg Assets (%)	Gain on Sale of OREO / Avg Assets (%)	Other Non Int Inc / Avg Assets (%)	Total Non Interest Income / Avg Assets (%)
69	F&M Bank	Washington	2,990	1,747	0.38	0.00	0.07	0.17	0.62
70	Century Bank of Georgia	Cartersville	3,058	1,365	0.15	0.00	(0.07)	0.52	0.61
71	Commercial Banking Company	Valdosta	3,177	1,528	0.30	0.00	(0.01)	0.31	0.60
72	Claxton Bank	Claxton	1,145	741	0.22	(0.00)	(0.06)	0.44	0.60
73	Glennville Bank	Glennville	3,525	1,615	0.29	0.00	(0.02)	0.32	0.59
74	Northeast Georgia Bank	Lavonia	6,692	2,896	0.17	0.00	(0.00)	0.41	0.58
75	Mount Vernon Bank	Mount Vernon	1,524	797	0.32	0.00	0.00	0.25	0.58
76	Peoples Bank	Lyons	1,137	693	0.44	0.00	0.00	0.14	0.58
77	South Georgia Bank	Glennville	3,655	968	0.39	0.00	0.01	0.17	0.57
78	Peoples Bank of Georgia	Talbotton	829	525	0.21	0.00	(0.01)	0.36	0.57
79	Geo. D. Warthen Bank	Sandersville	1,718	1,096	0.20	0.00	(0.00)	0.36	0.56
80	Great Oaks Bank	Eastman	1,421	998	0.33	0.00	(0.24)	0.45	0.55
81	FNB of Decatur County	Bainbridge	1,425	1,037	0.12	0.00	(0.01)	0.43	0.54
82	United National Bank	Cairo	3,202	1,211	0.15	0.00	0.13	0.25	0.54
83	First State Bank	Wrens	2,817	908	0.32	0.00	(0.01)	0.23	0.54
84	Bank of Camilla	Camilla	906	577	0.22	0.00	0.09	0.21	0.53
85	Bank of Eastman	Eastman	1,307	889	0.43	0.00	(0.17)	0.26	0.52
86	Pineland Bank	Alma	1,956	1,608	0.32	0.00	(0.01)	0.21	0.52
87	AB&T	Albany	1,937	1,110	0.09	0.13	0.00	0.30	0.52
88	TC Federal Bank	Thomasville	1,124	1,706	0.06	0.27	0.00	0.18	0.52
89	Altamaha Bank and Trust Co.	Vidalia	2,031	970	0.32	0.00	(0.18)	0.38	0.52
90	Touchmark National Bank	Alpharetta	3,443	2,224	0.00	0.33	0.02	0.16	0.51
91	Bank of Monticello	Monticello	1,853	599	0.15	0.00	(0.01)	0.37	0.51
92	Citizens Community Bank	Hahira	1,798	762	0.22	0.00	(0.00)	0.29	0.51
93	Morris Bank	Dublin	16,615	5,177	0.20	0.02	(0.03)	0.31	0.51
94	Georgia Community Bank	Dawson	5,621	1,697	0.29	0.00	(0.00)	0.21	0.50
95	Persons Banking Company	Forsyth	1,233	1,680	0.33	0.00	(0.10)	0.27	0.49
96	Loyal Trust Bank	Johns Creek	(4,214)	179	0.04	0.41	0.00	0.04	0.49
97	Citizens Bank of Americus	Americus	3,851	1,708	0.20	0.00	0.02	0.26	0.48
98	First Southern Bank	Patterson	(797)	726	0.20	0.00	(0.11)	0.38	0.46
99	First Peoples Bank	Pine Mountain	1,612	840	0.21	0.00	0.00	0.24	0.45
100	North Georgia National Bank	Calhoun	820	606	0.16	0.00	(0.01)	0.30	0.45
101	First Port City Bank	Bainbridge	1,790	1,183	0.09	0.00	0.00	0.35	0.45
102	Flint Community Bank	Albany	4,193	1,211	0.07	0.00	0.00	0.37	0.45
103	Bank of Dawson	Dawson	1,897	568	0.32	0.00	(0.00)	0.13	0.44
104	Quantum National Bank	Suwanee	13,986	2,381	0.03	0.19	0.00	0.22	0.44
105	Vinings Bank	Smyrna	6,858	2,244	0.01	0.32	0.00	0.11	0.44
106	Bank of Dade	Trenton	2,093	506	0.19	0.00	(0.02)	0.26	0.43
107	Peach State Bank & Trust	Gainesville	2,934	1,384	0.05	0.20	0.00	0.18	0.43
108	Farmers and Merchants Bank	Sylvania	1,007	507	0.28	0.00	(0.02)	0.16	0.41
109	Georgia Primary Bank	Atlanta	2,088	995	0.13	0.16	0.00	0.12	0.41
110	Citizens Bank of Cochran	Cochran	749	452	0.07	0.00	0.01	0.33	0.41
111	Security State Bank	McRae	483	186	0.37	0.00	0.00	0.03	0.40
112	Farmers State Bank	Dublin	1,668	521	0.17	0.00	0.00	0.23	0.40
113	Planters and Citizens Bank	Camilla	464	430	0.14	0.00	0.00	0.26	0.40
114	South Coast Bank & Trust	Brunswick	1,723	616	0.10	0.03	0.00	0.26	0.40
115	One South Bank	Blakely	786	596	0.14	0.00	0.02	0.23	0.39
116	Atlantic Capital Bank, NA	Atlanta	23,788	10,724	0.16	0.08	(0.00)	0.15	0.38
117	Wilkinson County Bank	Irwinton	479	190	0.24	0.00	0.00	0.14	0.38
118	Rochelle State Bank	Rochelle	2	116	0.28	0.00	0.00	0.10	0.38
119	Bank of Alapaha	Alapaha	930	709	0.23	0.00	0.00	0.14	0.37
120	Cornerstone Bank	Atlanta	(2,491)	792	0.03	0.13	(0.08)	0.28	0.37
121	Bank of Wrightsville	Wrightsville	682	226	0.12	0.00	0.00	0.25	0.37
122	First St. Bank, Randolph County	Cuthbert	416	298	0.28	0.00	0.00	0.08	0.36
123	Citizens Bank of The South	Sandersville	2,527	999	0.15	0.00	(0.01)	0.22	0.36
124	Bank of LaFayette, Georgia	Lafayette	1,389	1,010	0.14	0.00	(0.00)	0.22	0.36
125	Bank of Edison	Edison	424	185	0.20	0.00	(0.07)	0.21	0.34
126	Guardian Bank	Valdosta	6,328	1,465	0.10	0.00	(0.03)	0.26	0.33
127	Bank of Hancock County	Sparta	557	258	0.14	0.00	(0.02)	0.21	0.33
128	First FS&LA of Valdosta	Valdosta	173	645	0.13	0.00	(0.01)	0.20	0.33
129	Four County Bank	Allentown	1,321	234	0.30	0.00	(0.03)	0.04	0.32
130	First State Bank of Blakely	Blakely	5,193	1,682	0.16	0.00	(0.00)	0.15	0.32
131	PeoplesSouth Bank	Colquitt	11,163	2,675	0.11	0.00	(0.00)	0.21	0.31
132	Wheeler County State Bank	Alamo	1,033	315	0.21	0.00	0.02	0.08	0.31
133	Bank of Newington	Newington	1,593	457	0.08	0.00	0.06	0.17	0.31
134	Bank of Hazlehurst	Hazlehurst	470	373	0.44	0.00	(0.17)	0.03	0.30
135	Liberty First Bank	Monroe	1,633	442	0.21	0.00	0.00	0.08	0.29
136	Merchants & Citizens Bank	McRae	616	309	0.11	0.00	(0.05)	0.22	0.28

NON-INTEREST INCOME

Rank	Institution	City	Net Income (\$000)	Non Interest Income (\$000)	Service Charges / Avg Assets (%)	Gain on Sale of Loans / Avg Assets (%)	Gain on Sale of OREO / Avg Assets (%)	Other Non Int Inc / Avg Assets (%)	Total Non Interest Income / Avg Assets (%)
137	Citizens National Bank, Quitman	Quitman	1,150	299	0.13	0.00	0.00	0.15	0.28
138	Piedmont Bank	Peachtree Corners	16,370	3,117	0.06	0.07	(0.00)	0.14	0.28
139	Vidalia Federal Savings Bank	Vidalia	(335)	528	0.06	0.00	(0.00)	0.21	0.26
140	WestSide Bank	Hiram	4,355	396	0.30	0.00	(0.20)	0.17	0.26
141	Southern Bank	Sardis	223	205	0.18	0.00	(0.10)	0.17	0.25
142	Southeast First National Bank	Summerville	216	132	0.11	0.00	0.01	0.12	0.24
143	Citizens Bank of Georgia	Cumming	4,767	867	0.04	0.00	0.00	0.19	0.24
144	American Commerce Bank	Bremen	4,236	864	0.06	0.03	0.05	0.10	0.24
145	Peoples Bank & Trust	Buford	3,833	805	0.09	0.00	(0.16)	0.30	0.23
146	Community Bank of Georgia	Baxley	1,597	303	0.15	0.00	0.00	0.07	0.22
147	First Bank of Coastal Georgia	Pembroke	1,032	259	0.09	0.00	0.00	0.11	0.20
148	Farmers Bank	Greensboro	450	216	0.10	0.00	0.00	0.09	0.20
149	Tandem Bank	Tucker	(1,865)	107	0.01	0.00	0.00	0.19	0.20
150	Farmers & Merchants Bank	Lakeland	805	732	0.17	0.01	(0.20)	0.15	0.13
151	Farmers & Merchants Bank	Eatonton	785	241	0.14	0.00	(0.10)	0.08	0.12
152	Barwick Banking Company	Barwick	(187)	18	0.11	0.00	0.00	0.01	0.12
153	Talbot State Bank	Woodland	251	40	0.03	0.00	0.02	0.02	0.07
154	Elberton FS&LA	Elberton	64	0	0.00	0.00	0.00	0.00	0.00
155	Legacy State Bank	Loganville	1,257	(200)	0.02	0.03	(0.31)	0.09	(0.17)
MEDIAN			1,956	1,174	0.18	0.00	(0.00)	0.29	0.57
AVERAGE			6,844	10,396	0.21	0.15	(0.02)	1.00	1.34
HIGH			394,672	385,278	0.66	6.98	0.34	51.98	51.98
LOW			(341,402)	(200)	0.00	(0.00)	(0.88)	0.00	(0.17)

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	449,488	16,648	56.6	1.07	0.07	0.63	1.77
2	Atlantic Capital Bank, NA	Atlanta	2,923,518	14,473	52.2	1.23	0.23	0.42	1.88
3	Community Bank of Georgia	Baxley	138,989	7,722	50.5	1.12	0.14	0.70	1.96
4	Vinings Bank	Smyrna	699,276	15,202	62.6	1.40	0.22	0.40	2.02
5	Citizens Bank of Georgia	Cumming	406,282	7,387	51.8	1.20	0.17	0.67	2.04
6	American Commerce Bank	Bremen	394,105	8,758	53.0	1.24	0.17	0.64	2.05
7	Piedmont Bank	Peachtree Corners	1,367,661	10,361	50.0	1.39	0.21	0.52	2.12
8	Citizens Bank of Americus	Americus	382,857	7,976	56.8	1.13	0.23	0.80	2.16
9	Northeast Georgia Bank	Lavonia	524,562	5,580	61.4	1.26	0.31	0.60	2.17
10	Synovus Bank	Columbus	52,991,323	10,583	55.2	1.11	0.33	0.75	2.19
11	Guardian Bank	Valdosta	453,816	7,962	59.6	1.01	0.20	1.00	2.21
12	Legacy State Bank	Loganville	132,207	8,814	67.9	1.13	0.18	0.90	2.22
13	Bank of LaFayette, Georgia	Lafayette	290,059	5,089	76.3	1.35	0.38	0.53	2.26
14	Comm. Bank of Pickens County	Jasper	419,410	7,489	46.7	1.14	0.14	1.00	2.29
15	Vidalia Federal Savings Bank	Vidalia	202,711	6,990	107.7	1.39	0.16	0.75	2.29
16	Thomasville National Bank	Thomasville	1,167,583	9,341	45.6	1.42	0.20	0.68	2.30
17	FNB South	Alma	453,964	5,218	42.9	1.19	0.28	0.83	2.30
18	First State Bank of Blakely	Blakely	545,033	5,798	48.9	1.56	0.27	0.47	2.31
19	Metro City Bank	Doraville	1,742,593	8,584	42.4	1.49	0.30	0.59	2.38
20	Quantum National Bank	Suwanee	651,784	10,863	43.7	1.44	0.15	0.79	2.38
21	Farmers and Merchants Bank	Sylvania	130,312	5,012	68.4	1.34	0.14	0.90	2.39
22	PeoplesSouth Bank	Colquitt	931,731	4,904	57.4	1.33	0.27	0.79	2.39
23	Peoples Bank & Trust	Buford	373,863	7,054	68.3	1.39	0.19	0.82	2.40
24	Flint Community Bank	Albany	281,254	6,860	58.7	1.55	0.18	0.67	2.40
25	Citizens National Bank, Quitman	Quitman	110,428	5,258	62.9	1.39	0.42	0.61	2.41
26	Bank of Alapaha	Alapaha	205,711	4,675	72.1	1.38	0.32	0.73	2.43
27	United Community Bank	Blairsville	17,126,721	7,109	54.0	1.40	0.23	0.80	2.43
28	Bank of Dade	Trenton	124,515	3,662	58.3	1.61	0.22	0.63	2.45
29	Century Bank of Georgia	Cartersville	253,669	7,461	55.0	1.34	0.21	0.91	2.45
30	First Bank of Coastal Georgia	Pembroke	129,506	4,178	79.4	1.29	0.28	0.89	2.46
31	Farmers Bank	Greensboro	112,958	6,275	86.2	1.38	0.18	0.91	2.47
32	Liberty First Bank	Monroe	166,601	7,573	70.2	1.41	0.22	0.85	2.48
33	Merchants & Citizens Bank	McRae	114,092	5,705	81.7	1.37	0.15	1.05	2.57
34	West Central Georgia Bank	Thomaston	133,996	4,187	63.3	1.62	0.37	0.61	2.59
35	First IC Bank	Doraville	739,758	6,787	58.7	1.42	0.36	0.84	2.61
36	Farmers & Merchants Bank	Lakeland	598,926	4,950	75.6	1.46	0.23	0.93	2.62
37	Four County Bank	Allentown	77,661	7,060	58.7	1.35	0.18	1.10	2.63
38	State Bank of Cochran	Cochran	232,310	4,383	54.7	1.42	0.22	1.00	2.64
39	Douglas National Bank	Douglas	218,343	7,529	47.5	1.51	0.15	0.99	2.64
40	Southeast First National Bank	Summerville	55,241	3,249	84.7	1.49	0.34	0.81	2.65
41	AB&T	Albany	235,837	7,147	66.7	1.53	0.20	0.92	2.65
42	Southeastern Bank	Darien	500,535	4,678	61.2	1.63	0.50	0.54	2.66
43	Century Bank & Trust	Milledgeville	304,024	6,205	61.9	1.49	0.26	0.91	2.67
44	PromiseOne Bank	Duluth	541,912	6,690	56.8	1.63	0.37	0.69	2.69
45	South Georgia Bank	Glennville	180,811	4,305	54.9	1.69	0.24	0.76	2.70
46	Morris Bank	Dublin	1,165,416	6,266	51.7	1.58	0.25	0.87	2.70
47	First St. Bank, Randolph County	Cuthbert	83,271	4,626	88.0	1.51	0.39	0.82	2.71
48	United National Bank	Cairo	236,244	7,875	53.6	1.62	0.32	0.78	2.72
49	First American B&T	Athens	712,554	6,986	62.8	1.80	0.43	0.50	2.73
50	Comm. Bank Co. of Fitzgerald	Fitzgerald	180,946	6,032	57.8	1.57	0.16	1.00	2.73
51	South Coast Bank & Trust	Brunswick	178,274	7,428	70.1	1.30	0.33	1.10	2.73
52	Bank of Hazlehurst	Hazlehurst	112,619	3,754	71.2	1.32	0.27	1.18	2.77
53	Commercial Bank	Crawford	302,285	6,717	57.4	1.74	0.29	0.74	2.77
54	Peach State Bank & Trust	Gainesville	409,305	6,822	67.4	1.81	0.14	0.81	2.77
55	Glennville Bank	Glennville	297,619	4,579	62.0	1.38	0.46	0.93	2.77
56	SouthCrest Bank, N.A.	Atlanta	631,395	6,443	68.8	1.58	0.35	0.84	2.77
57	Bank of Dawson	Dawson	127,490	5,100	61.6	1.69	0.18	0.90	2.78
58	Bank of Monticello	Monticello	132,839	5,776	58.8	1.47	0.27	1.04	2.78
59	United Bank	Zebulon	1,786,724	4,412	53.5	1.72	0.42	0.64	2.78
60	Bank of Wrightsville	Wrightsville	66,792	5,138	69.4	1.44	0.30	1.07	2.80
61	Farmers & Merchants Bank	Eatonton	207,407	5,458	88.2	1.47	0.27	1.06	2.81
62	First Bank	Dalton	458,034	5,725	56.1	1.55	0.27	0.99	2.81
63	South Georgia Banking Co.	Tifton	497,889	4,255	68.3	1.70	0.37	0.75	2.82
64	Rochelle State Bank	Rochelle	32,800	6,560	115.5	1.02	0.11	1.70	2.82
65	F&M Bank	Washington	305,579	4,929	66.0	1.72	0.24	0.87	2.83
66	FNB of Decatur County	Bainbridge	207,838	4,330	71.4	1.50	0.36	0.99	2.85
67	Planters and Citizens Bank	Camilla	123,330	6,167	80.5	1.54	0.32	1.05	2.92
68	Georgia Primary Bank	Atlanta	278,695	7,532	70.2	2.04	0.17	0.73	2.93
69	Rabun County Bank	Clayton	215,793	4,591	72.6	1.87	0.22	0.84	2.93

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
70	Wilkinson County Bank	Irwinton	50,917	5,092	68.0	1.48	0.17	1.29	2.94
71	TC Federal Bank	Thomasville	339,217	6,400	81.4	1.79	0.21	0.94	2.94
72	FNB of Waynesboro	Waynesboro	160,963	4,599	58.3	1.38	0.43	1.14	2.95
73	Citizens Bank of The South	Sandersville	304,012	4,826	69.0	1.75	0.41	0.81	2.97
74	Peoples Bank	Willacoochee	84,037	3,502	78.8	1.89	0.23	0.85	2.97
75	Bank of Madison	Madison	286,993	4,629	59.1	2.01	0.40	0.57	2.98
76	Peoples Bank	Lyons	131,627	4,875	64.9	1.77	0.38	0.83	2.98
77	Wheeler County State Bank	Alamo	107,112	5,356	72.3	1.70	0.52	0.77	2.98
78	Bank of Camilla	Camilla	116,565	4,663	75.8	1.68	0.29	1.02	2.99
79	PrimeSouth Bank	Waycross	845,083	5,910	63.8	1.64	0.34	1.01	2.99
80	First Peoples Bank	Pine Mountain	204,485	5,381	67.4	1.76	0.26	0.98	3.00
81	First Century Bank, NA	Commerce	328,993	5,576	48.6	1.30	0.35	1.36	3.00
82	Newton Federal Bank	Covington	887,993	10,829	80.9	1.74	0.39	0.88	3.00
83	Mount Vernon Bank	Mount Vernon	151,058	5,209	74.0	1.66	0.33	1.01	3.01
84	Elberton FS&LA	Elberton	26,502	6,626	97.3	1.47	0.40	1.14	3.01
85	Citizens Community Bank	Hahira	160,297	4,332	70.3	1.76	0.37	0.89	3.02
86	Commercial Banking Company	Valdosta	280,942	4,322	63.7	1.88	0.68	0.46	3.02
87	First Port City Bank	Bainbridge	298,748	5,151	76.6	1.72	0.27	1.05	3.03
88	FNB of Coffee County	Douglas	288,523	5,657	68.6	1.90	0.31	0.83	3.03
89	Exchange Bank	Milledgeville	298,066	3,726	65.1	1.74	0.58	0.73	3.05
90	Ameris Bank	Atlanta	19,785,981	7,450	53.2	1.77	0.28	1.00	3.06
91	Georgia Banking Company	Sandy Springs	734,119	7,980	73.8	1.95	0.17	0.98	3.10
92	Bank of Edison	Edison	56,705	3,780	81.4	1.78	0.22	1.10	3.11
93	Pinnacle Bank	Elberton	1,517,350	5,419	63.4	1.63	0.38	1.10	3.11
94	American Pride Bank	Macon	209,360	5,509	67.6	1.96	0.44	0.73	3.13
95	Bank of Hancock County	Sparta	81,379	4,069	78.9	1.75	0.24	1.14	3.13
96	WestSide Bank	Hiram	184,906	6,848	74.3	1.89	0.28	0.99	3.16
97	Wilcox County State Bank	Abbeville	124,024	3,876	66.9	2.04	0.25	0.91	3.19
98	Durden Banking Company	Twin City	201,999	4,208	60.6	1.91	0.36	0.96	3.23
99	North Georgia National Bank	Calhoun	145,186	4,537	80.8	1.68	0.31	1.25	3.23
100	Greater Community Bank	Rome	282,732	5,890	63.4	1.85	0.27	1.11	3.23
101	Farmers State Bank	Dublin	138,485	4,328	70.4	2.03	0.24	0.96	3.23
102	Bank of Dudley	Dublin	253,041	3,834	67.5	1.89	0.45	0.90	3.24
103	Bank of Newington	Newington	159,610	5,149	67.0	1.65	0.58	1.01	3.25
104	First National Bank of Griffin	Griffin	322,483	3,981	78.6	1.73	0.45	1.07	3.25
105	Citizens Trust Bank	Atlanta	536,655	6,240	72.7	1.64	0.38	1.31	3.33
106	Queensborough National B&T	Louisville	1,561,300	4,910	69.8	2.13	0.23	0.98	3.34
107	Citizens Bank of Swainsboro	Swainsboro	256,889	4,211	65.9	1.92	0.45	0.97	3.34
108	First State Bank	Wrens	192,781	4,943	58.7	1.84	0.31	1.20	3.35
109	Heritage Southeast Bank	Jonesboro	1,530,889	5,297	72.0	1.82	0.40	1.19	3.40
110	One South Bank	Blakely	157,152	5,238	79.9	1.78	0.30	1.32	3.40
111	Security State Bank	McRae	48,240	4,385	75.4	2.29	0.39	0.77	3.45
112	Great Oaks Bank	Eastman	197,810	3,470	77.6	2.03	0.39	1.03	3.45
113	Citizens Bank of Cochran	Cochran	117,498	4,700	79.1	1.86	0.42	1.18	3.46
114	River City Bank	Rome	185,941	4,768	70.8	2.06	0.30	1.11	3.47
115	Geo. D. Warthen Bank	Sandersville	223,036	6,195	75.2	1.71	0.44	1.32	3.47
116	Altahama Bank and Trust Co.	Vidalia	212,391	4,248	71.1	2.00	0.45	1.03	3.48
117	Colony Bank	Fitzgerald	1,754,278	4,859	73.5	1.98	0.33	1.18	3.49
118	Oconee State Bank	Watkinsville	469,354	5,655	73.1	2.29	0.30	0.93	3.52
119	Claxton Bank	Claxton	134,889	4,088	77.1	2.02	0.48	1.10	3.59
120	Waycross Bank & Trust	Waycross	220,249	10,488	71.3	0.84	0.22	2.54	3.60
121	Georgia Community Bank	Dawson	362,342	4,529	68.0	2.18	0.49	0.95	3.62
122	Citizens Bank & Trust, Inc.	Trenton	110,733	2,637	74.0	1.93	0.28	1.44	3.65
123	Persons Banking Company	Forsyth	378,298	4,729	88.5	2.02	0.32	1.34	3.68
124	Peoples Bank	Eatonton	169,162	3,317	89.1	2.05	0.43	1.23	3.71
125	Signature Bank of Georgia	Sandy Springs	184,659	8,029	85.1	2.30	0.30	1.15	3.75
126	First National Community Bank	Chatsworth	313,539	4,544	69.9	1.95	0.43	1.40	3.78
127	First FS&LA of Valdosta	Valdosta	210,011	4,667	95.8	2.24	0.34	1.21	3.79
128	Heritage First Bank	Rome	169,583	4,348	77.6	2.02	0.42	1.36	3.80
129	Southern Bank	Sardis	87,478	3,016	91.8	1.92	0.52	1.36	3.80
130	The Bank of Soperton	Soperton	108,726	4,530	67.0	1.94	0.40	1.47	3.81
131	Farmers State Bank	Lincolnton	148,250	4,118	67.3	2.31	0.40	1.15	3.86
132	Peoples Bank of Georgia	Talbotton	108,902	3,755	72.8	2.19	0.42	1.28	3.89
133	Pineland Bank	Alma	340,617	3,275	77.9	2.46	0.45	0.99	3.90
134	Family Bank	Pelham	125,266	4,041	72.8	2.20	0.47	1.23	3.90
135	Planters First Bank	Hawkinsville	371,888	4,132	83.1	2.45	0.56	0.91	3.92
136	SunMark Community Bank	Hawkinsville	344,343	3,913	69.1	2.66	0.37	0.90	3.93
137	Bank of Eastman	Eastman	177,462	3,480	81.3	0.97	0.49	2.50	3.96
138	F & M Bank and Trust Company	Manchester	81,515	3,544	96.9	1.72	0.57	1.71	4.00

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
139	Cornerstone Bank	Atlanta	222,232	6,349	127.6	1.91	0.56	1.73	4.20
140	Carver State Bank	Savannah	48,387	3,226	82.2	1.76	0.46	1.98	4.21
141	First Chatham Bank	Savannah	442,359	4,861	78.9	1.95	0.43	1.85	4.23
142	Talbot State Bank	Woodland	56,299	3,753	121.0	1.93	0.38	1.95	4.26
143	Barwick Banking Company	Barwick	20,711	2,071	243.5	3.19	0.23	0.93	4.35
144	Embassy National Bank	Lawrenceville	109,304	4,554	73.5	3.11	0.43	0.97	4.51
145	Cadence Bank, N.A.	Atlanta	18,400,224	10,297	45.7	1.15	0.26	3.13	4.53
146	First Bank of Pike	Molena	60,508	2,521	84.4	2.51	0.60	1.62	4.72
147	First Southern Bank	Patterson	191,024	3,604	107.8	2.76	0.60	1.39	4.76
148	Community Bank & Trust	LaGrange	84,416	2,911	96.4	2.25	0.64	2.06	4.95
149	Bank of Lumber City	Lumber City	25,496	2,318	92.9	2.97	0.64	1.61	5.21
150	Tandem Bank	Tucker	86,635	4,813	174.9	4.12	0.53	1.41	6.06
151	Trust Bank	Lenox	41,198	1,791	84.9	3.62	0.58	1.94	6.13
152	BankSouth	Greensboro	971,832	3,135	71.9	7.38	0.50	2.68	10.56
153	Loyal Trust Bank	Johns Creek	67,263	3,737	NA	9.34	1.17	3.84	14.35
154	CIBC National Trust Company	Atlanta	298,379	1,338	67.7	24.05	2.45	2.16	28.65
155	Synovus Trust Co, NA	Columbus	108,359	605	75.4	29.26	1.83	8.64	39.73
MEDIAN			215,793	5,012	69.3	1.71	0.32	0.98	2.99
AVERAGE			1,040,938	5,580	71.8	2.14	0.36	1.12	3.62
HIGH			52,991,323	16,648	243.5	29.26	2.45	8.64	39.73
LOW			20,711	605	42.4	0.84	0.07	0.40	1.77

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	Loyal Trust Bank	Johns Creek	67,263	46,836	0.00	-	0.84	1.08	0.00	0.00	0.00	0.00	0.00
1	Tandem Bank	Tucker	86,635	67,661	0.00	-	0.67	0.84	0.00	0.00	0.00	0.00	0.00
3	Quantum National Bank	Suwanee	651,784	562,821	0.00	-	1.36	0.53	0.06	0.00	0.00	(0.01)	0.05
4	AB&T	Albany	235,837	183,805	0.63	-	1.26	0.16	0.00	0.00	0.08	(0.03)	0.05
5	Peach State Bank & Trust	Gainesville	409,305	247,751	0.04	-	1.06	0.17	0.01	0.01	0.00	0.07	0.09
6	Commercial Bank	Crawford	302,285	228,880	0.72	-	1.75	0.31	0.05	0.00	0.10	(0.04)	0.11
7	FNB of Coffee County	Douglas	288,523	174,867	0.82	-	1.24	0.19	0.02	0.00	0.13	(0.04)	0.11
8	Security State Bank	McRae	48,240	22,588	0.23	-	2.35	0.05	0.04	0.00	0.08	0.00	0.12
9	Barwick Banking Company	Barwick	20,711	4,741	0.04	-	1.14	0.07	0.04	0.00	0.06	0.11	0.21
10	Century Bank of Georgia	Cartersville	253,669	142,078	1.61	1	1.72	0.38	0.02	0.00	0.29	0.01	0.32
11	First Port City Bank	Bainbridge	298,748	227,442	2.16	138	1.07	0.12	0.02	0.00	0.23	0.07	0.32
12	Piedmont Bank	Peachtree Corners	1,367,661	1,064,803	2.69	1,127	0.94	0.23	0.00	0.00	0.34	0.00	0.34
13	South Coast Bank & Trust	Brunswick	178,274	127,025	2.11	-	1.68	0.16	0.06	0.00	0.30	0.00	0.36
14	First Bank of Coastal Georgia	Pembroke	129,506	40,078	1.33	218	2.19	(0.28)	0.33	0.01	0.67	(0.65)	0.36
15	Thomasville National Bank	Thomasville	1,167,583	1,007,099	2.33	-	2.08	0.44	0.13	0.01	0.27	0.01	0.42
16	Great Oaks Bank	Eastman	197,810	149,870	3.49	539	1.10	0.17	0.00	0.00	0.44	0.00	0.44
17	Greater Community Bank	Rome	282,732	223,333	0.60	40	1.41	0.72	0.18	0.00	0.07	0.20	0.45
18	South Georgia Bank	Glennville	180,811	111,928	0.02	-	2.34	0.01	0.61	0.01	0.00	(0.10)	0.52
19	BankSouth	Greensboro	971,832	667,069	3.90	128	1.31	0.57	0.10	0.00	0.46	0.00	0.56
20	Pinnacle Bank	Elberton	1,517,350	1,068,752	2.80	1,197	1.00	0.36	0.16	0.00	0.34	0.08	0.58
21	Vinings Bank	Smyrna	699,276	359,995	4.17	-	0.53	0.15	0.07	0.00	0.52	0.00	0.59
22	River City Bank	Rome	185,941	122,074	3.36	-	2.11	0.80	0.00	0.00	0.64	(0.02)	0.62
23	Southeast First National Bank	Summerville	55,241	23,149	1.78	100	1.11	0.02	0.12	0.07	0.50	0.00	0.69
24	Georgia Primary Bank	Atlanta	278,695	219,964	0.43	-	1.03	0.08	0.73	0.00	0.05	(0.04)	0.74
25	Citizens Bank of Georgia	Cumming	406,282	248,509	1.82	282	1.35	0.14	0.38	0.00	0.33	0.03	0.74
26	Waycross Bank & Trust	Waycross	220,249	81,502	2.10	90	2.44	0.00	0.09	0.02	0.63	0.02	0.76
27	Southeastern Bank	Darien	500,535	270,885	3.96	1,351	2.23	0.16	0.29	0.00	0.90	(0.32)	0.87
28	First American B&T	Athens	712,554	430,229	2.75	786	1.70	0.30	0.44	0.00	0.46	(0.02)	0.88
29	FNB of Waynesboro	Waynesboro	160,963	94,755	1.64	-	1.33	0.15	0.29	0.19	0.30	0.15	0.93
30	TC Federal Bank	Thomasville	339,217	274,927	6.43	351	1.44	0.24	0.05	0.01	1.02	(0.08)	1.00
31	United Community Bank	Blairsville	17,126,721	11,798,910	4.86	953	1.13	0.52	0.11	0.00	0.70	0.21	1.02
32	Glennville Bank	Glennville	297,619	172,698	3.12	173	1.79	0.09	0.25	0.00	0.67	0.14	1.06
33	Wheeler County State Bank	Alamo	107,112	72,114	3.15	-	1.61	0.12	0.08	0.00	0.78	0.20	1.06
34	First State Bank	Wrens	192,781	151,226	5.84	631	1.02	0.15	0.35	0.00	0.68	0.05	1.08
35	Georgia Banking Company	Sandy Springs	734,119	176,834	9.85	859	0.25	0.16	0.31	0.05	0.65	0.11	1.12
36	Citizens Bank of Americus	Americus	382,857	197,390	4.27	587	2.10	0.27	0.10	0.00	0.83	0.21	1.14
37	Synovus Bank	Columbus	52,991,323	39,549,847	6.17	5,365	1.50	0.67	0.12	0.02	0.81	0.21	1.16
38	The Bank of Soperton	Soperton	108,726	78,842	3.74	124	1.56	0.33	0.31	0.00	0.55	0.31	1.17
39	Farmers Bank	Greensboro	112,958	52,934	3.53	620	1.56	0.00	0.00	0.00	1.16	0.01	1.17
40	First IC Bank	Doraville	739,758	564,705	6.63	-	1.50	0.44	0.00	0.00	1.04	0.14	1.18
41	Legacy State Bank	Loganville	132,207	105,668	9.12	1,274	1.17	0.15	0.00	0.00	1.19	0.00	1.19
42	F&M Bank	Washington	305,579	177,911	2.01	289	1.35	0.13	0.54	0.00	0.59	0.07	1.20
43	FNB South	Alma	453,964	339,814	2.80	2,130	3.47	0.59	0.80	0.03	0.64	(0.26)	1.21
44	West Central Georgia Bank	Thomaston	133,996	47,064	0.40	39	2.74	0.00	0.91	0.00	0.31	0.00	1.22
45	Century Bank & Trust	Milledgeville	304,024	162,388	4.71	25	0.95	0.00	0.08	0.00	1.01	0.17	1.26
46	American Pride Bank	Macon	209,360	171,627	6.37	-	1.95	0.61	0.04	0.00	1.23	0.00	1.27
47	Newton Federal Bank	Covington	887,993	629,412	10.12	1,294	0.91	0.23	0.24	0.00	1.08	(0.01)	1.31
48	Metro City Bank	Doraville	1,742,593	1,463,043	7.93	282	0.64	0.15	0.14	0.00	1.20	0.00	1.34
49	First National Bank of Griffin	Griffin	322,483	123,432	2.00	82	1.10	0.02	0.84	0.00	0.44	0.07	1.35
50	Citizens Bank of Swainsboro	Swainsboro	256,889	186,536	4.41	280	2.34	0.17	0.54	0.00	0.71	0.11	1.36
51	Durden Banking Company	Twin City	201,999	134,458	2.10	-	2.15	0.24	0.71	0.18	0.37	0.11	1.37
52	Atlantic Capital Bank, NA	Atlanta	2,923,518	2,188,035	4.04	563	1.46	0.61	0.52	0.02	0.71	0.12	1.37
53	SouthCrest Bank, N.A.	Atlanta	631,395	326,243	5.40	447	1.13	0.10	0.24	0.00	1.15	(0.01)	1.38
54	Embassy National Bank	Lawrenceville	109,304	79,701	3.31	-	1.86	0.06	0.55	0.00	0.84	0.00	1.39
55	Bank of Wrightsville	Wrightsville	66,792	35,090	4.17	23	1.31	0.11	0.60	0.00	0.85	(0.02)	1.43
56	First Peoples Bank	Pine Mountain	204,485	124,290	6.70	-	1.51	0.37	0.32	0.03	1.08	0.00	1.43
57	Commercial Banking Company	Valdosta	280,942	200,939	5.46	-	1.57	0.16	0.27	0.00	1.04	0.14	1.45
58	Touchmark National Bank	Alpharetta	449,488	387,168	4.82	-	1.35	0.33	0.43	0.00	0.70	0.34	1.47
59	Bank of Dudley	Dublin	253,041	170,446	5.75	427	1.55	0.32	0.11	0.01	1.10	0.30	1.52
60	Rabun County Bank	Clayton	215,793	133,241	6.03	828	2.24	0.00	0.23	0.00	1.29	0.00	1.52
61	Northeast Georgia Bank	Lavonia	524,562	257,514	3.71	394	1.10	0.05	0.62	0.06	0.80	0.05	1.53
62	Planters and Citizens Bank	Camilla	123,330	53,024	0.06	-	1.23	0.13	1.36	0.00	0.02	0.16	1.54
63	Bank of Madison	Madison	286,993	214,324	8.77	1,808	1.25	0.25	0.06	0.00	1.47	0.02	1.55
64	Persons Banking Company	Forsyth	378,298	229,164	11.03	1,538	0.93	0.39	0.01	0.00	1.29	0.26	1.56
65	Four County Bank	Allentown	77,661	54,660	3.08	220	2.22	0.07	0.83	0.00	0.70	0.06	1.59
66	PrimeSouth Bank	Waycross	845,083	657,049	8.52	1,376	1.53	0.23	0.65	0.01	1.11	(0.16)	1.61
67	Citizens National Bank, Quitman	Quitman	110,428	75,347	6.54	-	1.74	0.04	0.34	0.00	1.39	(0.12)	1.61
68	Planters First Bank	Hawkinsville	371,888	273,374	10.35	1,381	1.17	0.16	0.06	0.00	1.44	0.11	1.61
69	FNB of Decatur County	Bainbridge	207,838	147,699	6.41	-	1.63	0.25	0.69	0.00	0.88	0.05	1.62
70	Comm. Bank Co. of Fitzgerald	Fitzgerald	180,946	132,587	6.95	8	2.51	0.51	0.31	0.00	1.25	0.06	1.62

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 (%)
71	North Georgia National Bank	Calhoun	145,186	84,442	7.49	231	1.24	0.09	0.06	0.00	1.50	0.07	1.63
72	Citizens Bank of The South	Sandersville	304,012	198,127	4.47	523	1.25	0.19	0.61	0.00	0.76	0.26	1.63
73	SunMark Community Bank	Hawkinsville	344,343	249,145	5.75	140	1.58	0.17	0.69	0.27	0.61	0.08	1.65
74	Merchants & Citizens Bank	McRae	114,092	37,437	1.44	5	2.52	(0.09)	1.08	0.48	0.24	(0.13)	1.67
75	United Bank	Zebulon	1,786,724	797,895	4.09	134	1.86	0.19	0.67	0.02	0.99	(0.01)	1.67
76	First National Community Bank	Chatsworth	313,539	220,433	9.46	1,797	1.05	0.20	0.09	0.00	1.65	(0.03)	1.71
77	Flint Community Bank	Albany	281,254	244,256	16.17	-	0.92	0.17	0.09	0.00	1.63	0.00	1.72
78	Peoples Bank	Lyons	131,627	92,899	11.62	47	1.67	0.35	0.00	1.45	0.09	0.20	1.74
79	South Georgia Banking Co.	Tifton	497,889	282,875	2.73	1,084	1.33	0.06	1.07	0.00	0.59	0.08	1.74
80	Colony Bank	Fitzgerald	1,754,278	1,101,606	10.23	1,877	0.95	0.37	0.19	0.00	1.45	0.14	1.78
81	Oconee State Bank	Watkinsville	469,354	330,107	13.99	-	1.18	0.24	0.03	0.04	1.86	(0.12)	1.81
82	Elberton FS&LA	Elberton	26,502	20,143	3.27	-	0.20	0.00	1.04	0.00	0.84	0.00	1.88
83	WestSide Bank	Hiram	184,906	107,002	11.23	2,202	1.46	0.21	0.00	0.00	2.02	(0.13)	1.89
84	Douglas National Bank	Douglas	218,343	164,371	9.14	-	1.23	0.13	0.46	0.00	1.47	(0.01)	1.92
85	Citizens Bank & Trust, Inc.	Trenton	110,733	61,246	5.02	66	1.57	0.05	0.73	0.02	1.07	0.10	1.92
86	Ameris Bank	Atlanta	19,785,981	14,943,593	11.54	28,326	1.42	0.74	0.36	0.04	1.44	0.13	1.97
87	PromiseOne Bank	Duluth	541,912	341,734	6.32	-	1.10	0.24	0.70	0.00	1.12	0.16	1.98
88	Guardian Bank	Valdosta	453,816	295,920	9.15	1,386	1.77	0.11	0.06	0.26	1.50	0.17	1.99
89	Heritage First Bank	Rome	169,583	121,426	11.66	325	1.21	0.31	0.14	0.00	1.77	0.11	2.02
90	Exchange Bank	Milledgeville	298,066	166,879	6.51	414	1.68	0.13	0.32	0.33	1.27	0.13	2.05
91	Pineland Bank	Alma	340,617	240,508	10.98	340	1.59	0.34	0.24	0.00	1.69	0.13	2.06
92	Peoples Bank	Willacoochee	84,037	39,318	6.04	-	0.60	0.03	0.36	0.00	1.68	0.02	2.06
93	Wilcox County State Bank	Abbeville	124,024	89,879	9.44	136	1.45	0.08	0.42	0.00	1.56	0.09	2.07
94	Morris Bank	Dublin	1,165,416	851,669	9.42	444	1.21	0.31	0.18	0.00	1.59	0.31	2.08
95	One South Bank	Blakely	157,152	119,852	10.30	20	1.28	0.34	0.09	0.24	1.25	0.50	2.08
96	Liberty First Bank	Monroe	166,601	76,854	9.70	1,004	1.50	0.03	0.00	0.00	2.22	0.00	2.22
97	Bank of Newington	Newington	159,610	122,117	8.28	126	1.52	0.23	0.78	0.24	0.79	0.46	2.27
98	Bank of Monticello	Monticello	132,839	80,937	7.15	206	1.14	0.36	0.81	0.04	1.21	0.25	2.31
99	First Bank	Dalton	458,034	362,880	13.52	38	1.77	0.25	0.39	0.10	1.74	0.14	2.37
100	Mount Vernon Bank	Mount Vernon	151,058	78,486	6.84	257	1.18	0.02	1.02	0.01	1.43	0.01	2.47
101	Altahama Bank and Trust Co.	Vidalia	212,391	143,699	11.44	290	1.26	0.36	0.42	0.00	1.93	0.16	2.51
102	Peoples Bank & Trust	Buford	373,863	168,242	9.20	2,337	1.04	0.06	0.20	0.00	2.36	(0.03)	2.53
103	Heritage Southeast Bank	Jonesboro	1,530,889	1,052,875	15.51	5,043	1.23	0.59	0.18	0.03	2.26	0.08	2.55
104	Cadence Bank, N.A.	Atlanta	18,400,224	13,465,556	8.67	619	2.85	1.68	0.15	0.05	1.46	0.89	2.55
105	PeoplesSouth Bank	Colquitt	931,731	622,140	12.47	1,836	1.29	0.04	0.78	0.06	1.75	(0.02)	2.57
106	Peoples Bank	Eatonton	169,162	94,700	8.87	46	1.92	0.52	0.48	0.00	2.15	0.08	2.71
107	Bank of Hancock County	Sparta	81,379	25,456	1.68	-	3.81	0.00	1.41	0.79	0.42	0.09	2.71
108	Bank of Camilla	Camilla	116,565	64,568	9.44	337	1.53	0.00	0.04	0.00	2.79	(0.06)	2.77
109	Citizens Trust Bank	Atlanta	536,655	290,624	14.04	161	1.04	0.33	0.28	0.00	2.51	0.06	2.85
110	First Southern Bank	Patterson	191,024	133,423	18.38	1,238	1.19	0.19	0.16	0.01	2.68	0.01	2.86
111	Family Bank	Pelham	125,266	100,044	10.76	-	0.92	0.20	1.33	0.00	1.53	0.07	2.93
112	Farmers State Bank	Lincolnton	148,250	81,660	3.89	587	1.45	0.22	1.66	0.15	0.97	0.15	2.93
113	Citizens Community Bank	Hahira	160,297	93,617	9.03	1,148	1.11	0.07	0.60	0.05	1.96	0.34	2.95
114	Farmers State Bank	Dublin	138,485	100,270	10.03	25	2.73	0.08	0.70	0.22	2.08	0.06	3.06
115	American Commerce Bank	Bremen	394,105	332,980	19.28	87	1.63	0.28	0.26	0.00	2.88	0.01	3.15
116	Signature Bank of Georgia	Sandy Springs	184,659	106,270	16.58	2,450	1.04	0.13	0.00	0.00	3.16	(0.01)	3.15
117	Bank of Lumber City	Lumber City	25,496	13,804	7.42	-	0.88	0.07	0.88	0.00	2.17	0.14	3.19
118	United National Bank	Cairo	236,244	219,838	15.90	-	2.24	0.39	0.08	0.03	2.75	0.35	3.21
119	Community Bank of Georgia	Baxley	138,989	98,700	17.92	-	1.84	0.20	0.44	0.41	2.44	0.00	3.29
120	Bank of Edison	Edison	56,705	35,256	17.50	39	0.99	0.25	0.27	0.00	2.66	0.37	3.30
121	First State Bank of Blakely	Blakely	545,033	387,534	11.59	2,733	1.25	0.42	0.16	0.13	2.40	0.65	3.34
122	First Bank of Pike	Molena	60,508	36,535	7.45	-	1.29	0.17	2.30	0.68	0.43	0.09	3.50
123	Bank of Alapaha	Alapaha	205,711	120,683	2.81	105	1.27	0.34	2.08	0.01	0.49	1.01	3.59
124	Peoples Bank of Georgia	Talbotton	108,902	77,884	10.79	106	0.79	0.35	1.88	0.42	1.12	0.34	3.76
125	Bank of LaFayette, Georgia	Lafayette	290,059	107,657	7.85	136	0.88	0.09	0.99	0.02	2.69	0.09	3.79
126	Geo. D. Warthen Bank	Sandersville	223,036	119,951	21.16	1,741	0.98	0.19	0.32	0.00	3.44	0.21	3.97
127	Citizens Bank of Cochran	Cochran	117,498	78,309	20.06	662	0.70	(0.01)	1.01	0.09	2.95	0.01	4.06
128	First Chatham Bank	Savannah	442,359	286,777	22.90	7,092	1.13	0.35	0.52	0.00	3.31	0.31	4.14
129	Bank of Dade	Trenton	124,515	55,598	7.36	-	1.53	0.00	2.30	0.36	1.71	(0.22)	4.15
130	Claxton Bank	Claxton	134,889	77,990	18.29	80	1.92	0.15	0.23	0.00	3.77	0.17	4.17
131	Queensborough National B&T	Louisville	1,561,300	996,038	26.22	3,190	1.33	0.23	0.74	0.48	3.16	0.11	4.49
132	Vidalia Federal Savings Bank	Vidalia	202,711	62,167	3.57	-	0.78	0.01	2.46	1.00	0.86	0.31	4.63
133	Georgia Community Bank	Dawson	362,342	228,927	18.75	657	1.14	0.15	0.71	0.00	3.63	0.36	4.70
134	State Bank of Cochran	Cochran	232,310	130,538	12.94	601	4.58	(0.06)	0.76	0.00	4.07	(0.09)	4.74
135	F & M Bank and Trust Company	Manchester	81,515	60,412	67.20	1,005	0.75	0.02	0.40	0.00	4.37	0.06	4.83
136	Carver State Bank	Savannah	48,387	34,674	28.43	577	0.78	0.30	0.51	0.19	3.80	0.48	4.98
137	First FS&LA of Valdosta	Valdosta	210,011	160,427	18.65	666	0.37	0.05	1.47	0.00	3.50	0.02	4.99
138	Comm. Bank of Pickens County	Jasper	419,410	323,075	29.75	1,900	1.20	0.31	0.44	0.03	4.65	0.09	5.21
139	Rochelle State Bank	Rochelle	32,800	10,179	0.00	-	1.35	0.25	0.50	0.00	0.00	4.78	5.28
140	Farmers and Merchants Bank	Sylvania	130,312	46,169	11.30	878	1.65	0.01	1.25	0.00	4.79	0.22	6.26

ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. Texas Ratio (%)	OREO (\$000)	LLR / Lns (%)	Prov XP / Avg Assets (%)	Adj 30- 89PD / Gross Lns (%)	Adj 90+PD / Gross Loans (%)	Adj NPLs + Adj OREO / Gross Lns + OREO (%)	Net C-O / AvgLns (%)	Asset Quality Score (%)
141	Cornerstone Bank	Atlanta	222,232	158,371	42.48	637	1.64	0.27	0.14	0.00	5.78	0.38	6.30
142	Trust Bank	Lenox	41,198	23,152	32.92	691	1.41	0.00	0.51	0.00	6.45	0.02	6.98
143	Wilkinson County Bank	Irwinton	50,917	25,783	9.40	230	1.62	0.20	2.95	1.05	2.31	0.70	7.01
144	First St. Bank, Randolph County	Cuthbert	83,271	36,384	19.61	-	0.84	0.14	1.67	0.00	4.84	0.77	7.28
145	Community Bank & Trust	LaGrange	84,416	51,170	106.27	2,319	1.03	0.00	1.02	0.00	6.40	0.04	7.46
146	Bank of Eastman	Eastman	177,462	119,453	35.61	4,107	1.09	0.13	1.36	0.58	5.61	0.28	7.83
147	Southern Bank	Sardis	87,478	47,086	25.12	846	1.11	0.12	2.12	0.00	5.45	0.29	7.86
148	Bank of Dawson	Dawson	127,490	85,475	13.84	52	1.20	0.22	3.02	0.00	4.21	0.65	7.88
149	Farmers & Merchants Bank	Eatonton	207,407	90,540	25.83	2,802	2.34	(0.18)	0.11	0.19	8.21	(0.42)	8.09
150	Farmers & Merchants Bank	Lakeland	598,926	399,954	60.18	8,707	1.65	0.67	2.21	0.16	5.82	0.73	8.92
151	Talbot State Bank	Woodland	56,299	30,974	22.34	-	1.30	0.00	6.03	0.49	4.78	0.00	11.30
152	First Century Bank, NA	Commerce	328,993	66,436	8.92	4,183	0.28	1.19	0.19	0.00	6.19	5.76	12.14
153	Bank of Hazlehurst	Hazlehurst	112,619	63,958	27.33	1,347	2.38	0.70	2.66	0.31	7.01	2.89	12.87
154	CIBC National Trust Company	Atlanta	298,379	0	0.00	0	NA	0.00	NA	NA	NA	NA	NA
155	Synovus Trust Co, NA	Columbus	108,359	0	0.00	0	NA	0.00	NA	NA	NA	NA	NA
MEDIAN			215,793	133,423	6.70	173	1.33	0.17	0.32	-	1.15	0.07	1.72
AVERAGE			1,040,938	737,808	9.91	876	1.45	0.23	0.57	0.08	1.67	0.19	2.51
HIGH			52,991,323	39,549,847	106.27	28,326	4.58	1.68	6.03	1.45	8.21	5.76	12.87
LOW			20,711	0.00	0.00	0.00	0.20	(0.28)	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 Sep20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Sep19 Net Inc (\$000)	LTM Sep18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	BankSouth	Greensboro	971,832	89,973	9.26	23,732	77	10,966	9,820	3.54	35.55
2	First Century Bank, NA	Commerce	328,993	50,408	15.32	9,334	158	3,407	3,107	3.26	29.32
3	First State Bank	Wrens	192,781	16,121	8.36	2,817	72	2,121	1,520	2.23	25.89
4	Thomasville National Bank	Thomasville	1,167,583	103,711	8.88	19,004	152	17,938	15,648	2.30	24.75
5	Metro City Bank	Doraville	1,742,593	221,425	12.71	37,814	186	43,785	41,093	3.08	24.57
6	Douglas National Bank	Douglas	218,343	24,422	11.19	5,665	195	5,511	5,142	2.78	24.37
7	Quantum National Bank	Suwanee	651,784	59,862	9.18	13,986	233	14,737	11,544	2.58	24.16
8	Vinings Bank	Smyrna	699,276	42,857	6.13	6,858	149	2,830	2,504	1.55	21.26
9	United Bank	Zebulon	1,786,724	186,433	10.43	35,080	87	34,217	28,735	2.20	21.23
10	First Bank	Dalton	458,034	43,507	9.50	6,183	77	5,661	5,474	1.95	20.30
11	Comm. Bank of Pickens County	Jasper	419,410	47,307	11.28	7,404	132	5,520	3,996	2.29	19.91
12	Commercial Bank	Crawford	302,285	26,382	8.73	4,639	103	4,613	3,942	1.78	19.60
13	Flint Community Bank	Albany	281,254	22,325	7.94	4,193	102	2,865	3,958	1.52	19.58
14	PeoplesSouth Bank	Colquitt	931,731	82,732	8.88	11,163	59	11,902	6,943	1.75	18.95
15	CIBC National Trust Company	Atlanta	298,379	193,047	64.70	26,201	117	25,793	26,528	12.93	18.40
16	Community Bank of Georgia	Baxley	138,989	13,853	9.97	1,597	89	1,538	1,052	1.72	18.39
17	Century Bank of Georgia	Cartersville	253,669	23,044	9.08	3,058	90	2,809	2,131	1.77	18.28
18	Morris Bank	Dublin	1,165,416	145,386	12.48	16,615	89	15,430	14,514	2.13	17.56
19	South Georgia Bank	Glennville	180,811	22,438	12.41	3,655	87	3,775	3,653	2.15	17.18
20	Piedmont Bank	Peachtree Corners	1,367,661	133,854	9.79	16,370	124	15,125	10,523	1.89	16.93
21	Citizens Bank of Georgia	Cumming	406,282	41,312	10.17	4,767	87	4,390	3,701	1.75	16.48
22	PromiseOne Bank	Duluth	541,912	60,578	11.18	9,178	113	11,821	9,904	1.88	15.84
23	Bank of Newington	Newington	159,610	13,369	8.38	1,593	51	1,378	1,454	1.36	15.79
24	Bank of Dade	Trenton	124,515	14,789	11.88	2,093	62	2,143	1,534	1.77	15.75
25	FNB South	Alma	453,964	69,100	15.22	9,418	108	8,778	10,803	2.46	15.68
26	The Bank of Soperton	Soperton	108,726	10,369	9.54	1,516	63	1,408	1,627	1.54	15.64
27	Bank of Madison	Madison	286,993	33,471	11.66	3,916	63	2,414	1,987	1.93	15.31
28	Peoples Bank	Lyons	131,627	10,813	8.21	1,137	42	1,244	1,012	1.26	14.82
29	Citizens Bank of Swainsboro	Swainsboro	256,889	25,862	10.07	2,961	49	2,776	1,802	1.55	14.78
30	Citizens Bank of Americus	Americus	382,857	34,369	8.98	3,851	80	4,668	4,001	1.36	14.67
31	Bank of Monticello	Monticello	132,839	13,325	10.03	1,853	81	1,759	1,615	1.58	14.67
32	SunMark Community Bank	Hawkinsville	344,343	34,171	9.92	4,781	54	3,650	3,597	1.60	14.62
33	Georgia Community Bank	Dawson	362,342	42,750	11.80	5,621	70	640	2,685	1.66	14.51
34	Century Bank & Trust	Milledgeville	304,024	33,514	11.02	3,549	72	3,774	2,692	1.61	14.46
35	State Bank of Cochran	Cochran	232,310	35,278	15.19	4,964	94	5,069	5,044	2.24	14.20
36	Glennville Bank	Glennville	297,619	34,543	11.61	3,525	54	3,151	2,923	1.65	14.03
37	Wilcox County State Bank	Abbeville	124,024	13,541	10.92	1,330	42	1,270	1,238	1.50	13.95
38	Pinnacle Bank	Elberton	1,517,350	153,242	10.10	13,960	50	11,927	14,259	1.47	13.92
39	SouthCrest Bank, N.A.	Atlanta	631,395	65,870	10.43	6,559	67	4,984	(936)	1.41	13.81
40	Synovus Trust Co, NA	Columbus	108,359	104,459	96.40	9,887	55	8,557	7,811	12.97	13.46
41	Waycross Bank & Trust	Waycross	220,249	23,158	10.51	2,821	134	3,182	2,854	1.45	13.42
42	United National Bank	Cairo	236,244	33,507	14.18	3,202	107	3,136	2,121	1.95	13.40
43	Guardian Bank	Valdosta	453,816	52,004	11.46	6,328	111	5,954	5,282	1.44	13.32
44	First American B&T	Athens	712,554	67,106	9.42	6,731	66	7,341	5,970	1.40	13.26
45	American Commerce Bank	Bremen	394,105	44,369	11.26	4,236	94	4,392	2,495	1.53	13.17
46	FNB of Coffee County	Douglas	288,523	26,528	9.19	3,053	60	2,714	1,912	1.20	13.00
47	Queensborough National B&T	Louisville	1,561,300	133,300	8.54	12,566	40	14,316	11,104	1.20	12.88
48	Southeastern Bank	Darien	500,535	56,018	11.19	5,612	52	7,271	3,947	1.51	12.87
49	Peach State Bank & Trust	Gainesville	409,305	31,973	7.81	2,934	49	2,318	1,648	1.18	12.72
50	First IC Bank	Doraville	739,758	83,122	11.24	7,469	69	10,538	9,668	1.40	12.65
51	Oconee State Bank	Watkinsville	469,354	42,263	9.00	3,606	43	2,483	1,710	1.08	12.52
52	Greater Community Bank	Rome	282,732	24,751	8.75	2,853	59	2,786	2,080	1.15	12.43
53	AB&T	Albany	235,837	20,815	8.83	1,937	59	1,985	(727)	1.17	12.39
54	First National Bank of Griffin	Griffin	322,483	26,297	8.15	2,254	28	1,915	5,532	0.97	12.30
55	Northeast Georgia Bank	Lavonia	524,562	56,786	10.83	6,692	71	8,415	7,154	1.34	12.30
56	Georgia Banking Company	Sandy Springs	734,119	47,914	6.53	4,115	45	3,145	4,528	0.94	12.29
57	Four County Bank	Allentown	77,661	11,167	14.38	1,321	120	1,370	1,267	1.78	12.28
58	Ameris Bank	Atlanta	19,785,981	2,807,113	14.19	249,951	94	165,100	96,905	1.73	12.27
59	Georgia Primary Bank	Atlanta	278,695	24,019	8.62	2,088	56	2,104	2,246	1.17	12.06
60	Peoples Bank & Trust	Buford	373,863	42,062	11.25	3,833	72	3,219	2,619	1.30	11.99
61	PrimeSouth Bank	Waycross	845,083	83,504	9.88	7,996	56	9,098	5,856	1.26	11.92
62	United Community Bank	Blairsville	17,126,721	1,971,218	11.51	166,595	69	186,958	126,001	1.48	11.72
63	South Coast Bank & Trust	Brunswick	178,274	15,774	8.85	1,723	72	2,093	1,344	1.11	11.59
64	Comm. Bank Co. of Fitzgerald	Fitzgerald	180,946	22,228	12.28	2,036	68	2,392	2,044	1.46	11.50
65	Durden Banking Company	Twin City	201,999	31,938	15.81	3,429	71	3,778	3,215	1.82	11.30
66	Bank of Wrightsville	Wrightsville	66,792	6,691	10.02	682	52	754	589	1.11	11.22
67	First Peoples Bank	Pine Mountain	204,485	18,787	9.19	1,612	42	1,931	1,248	1.07	11.17
68	Commercial Banking Company	Valdosta	280,942	35,144	12.51	3,177	49	2,771	2,188	1.53	11.09
69	Exchange Bank	Milledgeville	298,066	39,068	13.11	3,126	39	3,073	2,631	1.50	11.03

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Sep20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Sep19 Net Inc (\$000)	LTM Sep18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
70	FNB of Waynesboro	Waynesboro	160,963	26,904	16.71	2,216	63	2,310	2,099	1.87	11.01
71	Peoples Bank of Georgia	Talbotton	108,902	10,520	9.66	829	29	758	690	1.14	10.99
72	First National Community Bank	Chatsworth	313,539	37,606	11.99	2,952	43	1,752	664	1.29	10.60
73	Citizens Bank of The South	Sandersville	304,012	31,306	10.30	2,527	40	2,529	2,173	1.14	10.53
74	FNB of Decatur County	Bainbridge	207,838	17,934	8.63	1,425	30	1,453	68	0.95	10.39
75	Legacy State Bank	Loganville	132,207	12,737	9.63	1,257	84	1,170	734	1.04	10.39
76	Family Bank	Pelham	125,266	13,347	10.65	1,052	34	781	752	1.22	10.38
77	Citizens Bank & Trust, Inc.	Trenton	110,733	12,397	11.20	964	23	1,325	901	1.15	10.38
78	Liberty First Bank	Monroe	166,601	16,634	9.98	1,633	74	1,530	1,608	1.08	10.32
79	Geo. D. Warthen Bank	Sandersville	223,036	18,604	8.34	1,718	48	1,217	1,305	0.94	10.26
80	First Port City Bank	Bainbridge	298,748	22,281	7.46	1,790	31	2,028	2,584	0.79	10.22
81	Citizens National Bank, Quitman	Quitman	110,428	14,767	13.37	1,150	55	1,191	889	1.34	10.14
82	Trust Bank	Lenox	41,198	4,345	10.55	414	18	340	603	1.07	9.99
83	Synovus Bank	Columbus	52,991,323	5,292,309	9.99	394,672	79	545,881	395,044	1.05	9.88
84	Bank of Dudley	Dublin	253,041	30,190	11.93	2,258	34	2,899	2,470	1.23	9.80
85	Mount Vernon Bank	Mount Vernon	151,058	15,983	10.58	1,524	53	1,894	1,853	1.11	9.67
86	Altamaha Bank and Trust Co.	Vidalia	212,391	22,423	10.56	2,031	41	1,988	2,394	1.08	9.67
87	Farmers State Bank	Lincolnton	148,250	22,596	15.24	2,090	58	2,271	2,039	1.55	9.62
88	Citizens Community Bank	Hahira	160,297	20,123	12.55	1,798	49	1,502	2,270	1.20	9.60
89	Citizens Bank of Cochran	Cochran	117,498	11,423	9.72	749	30	498	(121)	0.92	9.44
90	Embassy National Bank	Lawrenceville	109,304	19,371	17.72	1,398	58	2,971	3,001	1.57	9.38
91	Bank of Edison	Edison	56,705	5,023	8.86	424	28	456	336	0.79	8.86
92	Touchmark National Bank	Alpharetta	449,488	52,369	11.65	3,443	128	5,748	3,295	1.02	8.77
93	Rabun County Bank	Clayton	215,793	25,863	11.99	1,662	35	4,073	2,715	1.11	8.71
94	Citizens Trust Bank	Atlanta	536,655	49,418	9.21	3,248	38	4,387	3,341	0.89	8.63
95	South Georgia Banking Co.	Tifton	497,889	67,674	13.59	4,608	39	5,524	5,141	1.20	8.55
96	Great Oaks Bank	Eastman	197,810	17,514	8.85	1,421	25	1,346	211	0.78	8.54
97	Farmers State Bank	Dublin	138,485	20,247	14.62	1,668	52	1,715	1,677	1.29	8.49
98	First Chatham Bank	Savannah	442,359	41,869	9.46	2,389	26	3,858	3,340	0.83	8.46
99	First Bank of Pike	Molena	60,508	4,968	8.21	342	14	144	132	0.71	8.38
100	Claxton Bank	Claxton	134,889	14,581	10.81	1,145	35	1,325	1,501	0.93	8.34
101	Colony Bank	Fitzgerald	1,754,278	172,033	9.81	10,867	30	12,720	11,010	0.87	8.19
102	First State Bank of Blakely	Blakely	545,033	81,241	14.91	5,193	55	7,009	6,255	1.22	8.19
103	WestSide Bank	Hiram	184,906	18,041	9.76	4,355	161	1,000	876	0.88	7.98
104	Bank of Dawson	Dawson	127,490	24,992	19.60	1,897	76	2,092	2,007	1.48	7.94
105	Atlantic Capital Bank, NA	Atlanta	2,923,518	385,133	13.17	23,788	118	54,759	7,253	1.04	7.83
106	Pineland Bank	Alma	340,617	33,261	9.76	1,956	19	2,305	1,530	0.81	7.77
107	Planters First Bank	Hawkinsville	371,888	35,116	9.44	2,611	29	4,528	3,061	0.75	7.72
108	F&M Bank	Washington	305,579	50,177	16.42	2,990	48	2,571	2,364	1.31	7.70
109	Community Bank & Trust	LaGrange	84,416	2,695	3.19	186	6	(791)	(317)	0.23	7.65
110	Heritage First Bank	Rome	169,583	17,031	10.04	1,220	31	1,333	964	0.78	7.39
111	North Georgia National Bank	Calhoun	145,186	15,855	10.92	820	26	488	789	0.78	6.92
112	Wilkinson County Bank	Irwinton	50,917	8,858	17.40	479	48	611	699	1.17	6.86
113	Bank of Eastman	Eastman	177,462	20,387	11.49	1,307	26	1,189	844	0.77	6.70
114	Farmers and Merchants Bank	Sylvania	130,312	19,182	14.72	1,007	39	1,212	894	0.97	6.49
115	First Bank of Coastal Georgia	Pembroke	129,506	19,593	15.13	1,032	33	705	169	0.91	6.48
116	Security State Bank	McRae	48,240	7,754	16.07	483	44	782	697	1.05	6.41
117	Wheeler County State Bank	Alamo	107,112	16,758	15.65	1,033	52	1,087	1,059	1.02	6.25
118	Bank of Camilla	Camilla	116,565	18,207	15.62	906	36	1,131	903	1.00	6.22
119	American Pride Bank	Macon	209,360	29,775	14.22	1,805	48	3,158	2,547	0.88	6.18
120	Carver State Bank	Savannah	48,387	4,665	9.64	234	16	(101)	499	0.61	6.13
121	Heritage Southeast Bank	Jonesboro	1,530,889	180,258	11.77	7,350	25	1,176	2,290	0.72	6.11
122	Bank of Alapaha	Alapaha	205,711	19,928	9.69	930	21	1,490	1,729	0.59	5.64
123	River City Bank	Rome	185,941	20,578	11.07	816	21	1,916	1,263	0.64	5.41
124	Peoples Bank	Willacoochee	84,037	10,670	12.70	559	23	880	942	0.70	5.27
125	Persons Banking Company	Forsyth	378,298	24,787	6.55	1,233	15	1,134	928	0.36	5.26
126	First St. Bank, Randolph County	Cuthbert	83,271	8,682	10.43	416	23	419	546	0.50	5.19
127	Signature Bank of Georgia	Sandy Springs	184,659	19,605	10.62	976	42	(732)	(302)	0.59	5.15
128	West Central Georgia Bank	Thomaston	133,996	35,567	26.54	1,408	44	1,695	1,388	1.38	5.12
129	One South Bank	Blakely	157,152	16,117	10.26	786	26	1,060	103	0.52	5.02
130	Bank of LaFayette, Georgia	Lafayette	290,059	36,181	12.47	1,389	24	2,110	1,971	0.63	4.97
131	Planters and Citizens Bank	Camilla	123,330	12,780	10.36	464	23	727	531	0.56	4.90
132	Newton Federal Bank	Covington	887,993	80,338	9.05	2,447	30	653	626	0.46	4.00
133	Farmers & Merchants Bank	Eatonton	207,407	28,217	13.60	785	21	1,701	(188)	0.54	3.92
134	TC Federal Bank	Thomasville	339,217	40,956	12.07	1,124	21	892	4,557	0.44	3.56
135	Talbot State Bank	Woodland	56,299	6,912	12.28	251	17	581	57	0.44	3.55
136	Farmers Bank	Greensboro	112,958	16,736	14.82	450	25	453	(110)	0.50	3.54
137	Farmers & Merchants Bank	Lakeland	598,926	33,984	5.67	805	7	307	719	0.20	3.27
138	Merchants & Citizens Bank	McRae	114,092	20,540	18.00	616	31	792	711	0.56	3.09

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Sep20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Sep19 Net Inc (\$000)	LTM Sep18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
139	Bank of Hancock County	Sparta	81,379	17,510	21.52	557	28	747	787	0.66	3.03
140	Southeast First National Bank	Summerville	55,241	7,162	12.97	216	13	71	260	0.37	2.84
141	Bank of Hazlehurst	Hazlehurst	112,619	18,420	16.36	470	16	896	644	0.38	2.62
142	Southern Bank	Sardis	87,478	9,879	11.29	223	8	483	204	0.31	2.62
143	F & M Bank and Trust Company	Manchester	81,515	3,538	4.34	79	3	5	(328)	0.11	2.27
144	Bank of Lumber City	Lumber City	25,496	3,909	15.33	59	5	151	(41)	0.24	1.54
145	Elberton FS&LA	Elberton	26,502	5,151	19.44	64	16	(1)	(8)	0.26	1.27
146	First FS&LA of Valdosta	Valdosta	210,011	29,623	14.11	173	4	474	88	0.11	0.74
147	Rochelle State Bank	Rochelle	32,800	4,880	14.88	2	0	(172)	176	0.10	0.63
148	Peoples Bank	Eatonton	169,162	21,129	12.49	629	12	584	1,506	(0.06)	(0.57)
149	Vidalia Federal Savings Bank	Vidalia	202,711	31,909	15.74	(335)	(12)	454	952	(0.17)	(1.09)
150	First Southern Bank	Patterson	191,024	18,137	9.49	(797)	(15)	(850)	(240)	(0.51)	(4.42)
151	Tandem Bank	Tucker	86,635	18,520	21.38	(1,865)	(104)	NA	NA	(3.43)	(9.85)
152	Barwick Banking Company	Barwick	20,711	6,972	33.66	(187)	(19)	(16)	(2)	(1.63)	(9.98)
153	Cornerstone Bank	Atlanta	222,232	19,051	8.57	(2,491)	(71)	(1,244)	1,229	(1.17)	(12.47)
154	Cadence Bank, N.A.	Atlanta	18,400,224	2,144,051	11.65	(341,402)	(191)	205,699	166,741	(1.94)	(14.95)
155	Loyal Trust Bank	Johns Creek	67,263	22,348	33.22	(4,214)	(234)	NA	NA	(11.55)	NA
MEDIAN			215,793	24,751	10.92	1,956	48	2,093	1,912	1.15	10.35
AVERAGE			1,040,938	117,558	12.66	6,844	51	11,190	8,337	1.19	10.24
HIGH			52,991,323	5,292,309	96.40	394,672	233	545,881	395,044	12.97	35.55
LOW			20,711	2,695	3.19	(341,402)	(234)	(1,244)	(936)	(11.55)	(14.95)