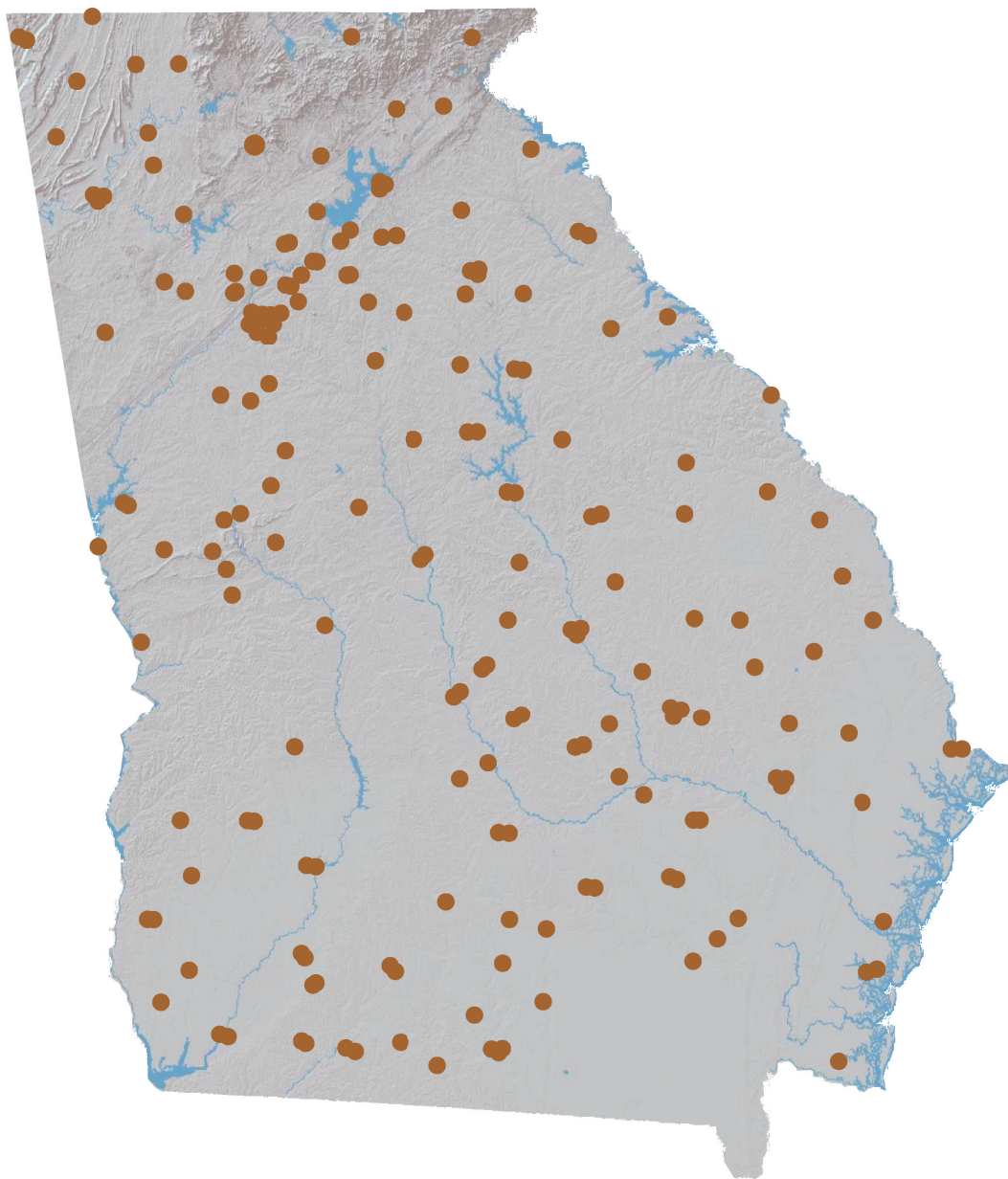


Banking Almanac: Georgia

As of and for the Twelve Months Ended December 31, 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:

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

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Porter, White & Company

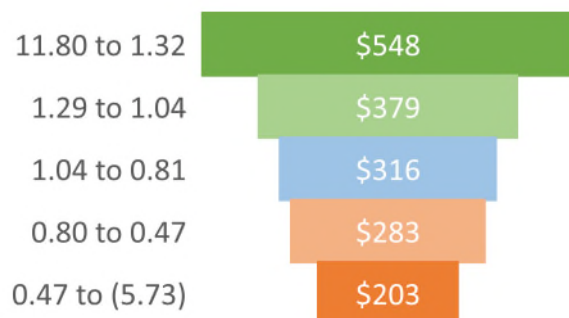
Georgia Bankers Almanac Peer Comparisons

Fourth Quarter 2020

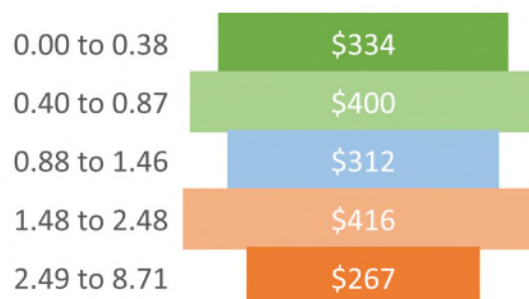
February 16, 2021

Our research indicates that community bank valuations are most impacted by ROA, NPL/Loans¹, Efficiency and Loan/Deposit ratios. Bank ranking in these metrics give 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 that filed Q4 Call Reports, ranked each of the banks by the four bank valuation metrics defined above and segmented the sample set into five equal quintiles. We report the range of measures and average bank asset size (in millions) in each quintile, and color code the quintiles where green is better, and orange is worse. We note the source of each bank ratio in each ratio title.

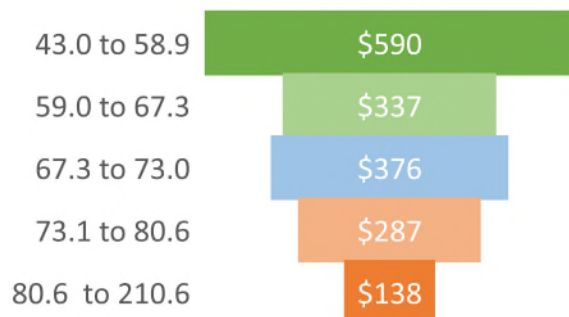
ROA (col 10, Alphabetical)



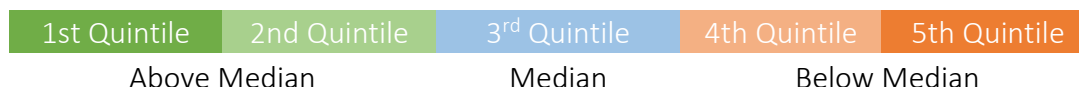
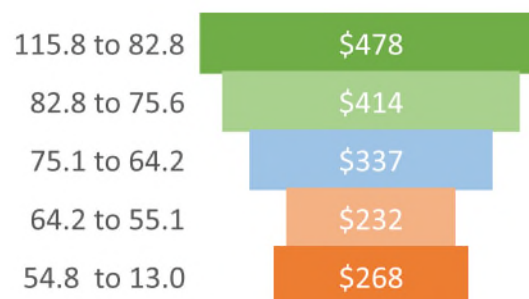
NPL+OREO/Loans + OREO (col 12, AQ²)



Efficiency Ratio (col 6, Non Int Expense)



Loan/Deposit (col 5, Net Interest margin)



¹We used the following formula $\text{NPL} + \text{OREO} / \text{Gross Loans} + \text{OREO}$ as a proxy for NPL/Loans

² AQ=Asset Quality

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.	281,466	7.57	0.92	10.17	0.07
2	Affinity Bank	Covington	1928	Fed-Thrift	C-corp	Affinity Bancshares, Inc.	852,952	9.61	0.49	4.74	0.95
3	Altamaha Bank and Trust Co.	Vidalia	1966	ST-Bank	S-corp	Altamaha Bancshares, Inc.	232,170	10.13	0.98	9.01	0.99
4	American Commerce Bank	Bremen	2004	Fed-Bank	C-corp	American Commerce Bancshares, Inc.	382,089	11.89	1.04	9.06	1.51
5	American Pride Bank	Macon	2007	ST-Bank	S-corp	American Bancorp, Inc.	210,384	13.78	0.36	2.55	0.60
6	Ameris Bank	Atlanta	1971	ST-Bank	C-corp	Ameris Bancorp	20,350,488	13.93	1.49	10.57	0.85
7	Atlantic Capital Bank, NA	Atlanta	1999	Fed-Bank	C-corp	Atlantic Capital Bancshares, Inc.	3,614,882	10.94	0.89	7.00	0.38
8	Bank of Alapaha	Alapaha	1905	ST-Bank	C-corp	Alapaha Holding Company	217,974	9.16	0.38	3.74	0.21
9	Bank of Camilla	Camilla	1890	ST-Bank	C-corp	Camilla Bancshares, Inc.	121,324	15.24	0.88	5.65	1.86
10	Bank of Dade	Trenton	1956	ST-Bank	S-corp	Tri-States Bankshares, Inc.	129,151	11.69	1.38	12.09	0.68
11	Bank of Dawson	Dawson	1911	ST-Bank	S-corp	Dawson Bancshares, Inc.	142,668	16.93	1.08	5.79	2.93
12	Bank of Dudley	Dublin	1905	ST-Bank	C-corp	Hogan Investments, LP	262,112	11.74	0.89	7.22	0.53
13	Bank of Edison	Edison	1904	ST-Bank	S-corp	BOE Bancshares, Inc.	58,844	8.15	0.19	2.17	0.92
14	Bank of Hancock County	Sparta	1904	ST-Bank	C-corp		87,398	20.17	0.63	2.96	0.19
15	Bank of Hazlehurst	Hazlehurst	1906	ST-Bank	S-corp	Hazlehurst Investors, Inc.	127,709	14.53	0.25	1.69	3.98
16	Bank of LaFayette, Georgia	Lafayette	1899	ST-Bank	C-corp	LaFayette Bankshares, Inc.	328,296	10.82	0.45	3.71	0.82
17	Bank of Lumber City	Lumber City	1945	ST-Bank	C-corp		25,634	15.51	0.39	2.54	1.13
18	Bank of Madison	Madison	1890	ST-Bank	C-corp	Madison Bank Corp.	315,351	10.61	1.40	11.66	0.97
19	Bank of Monticello	Monticello	1909	ST-Bank	S-corp	Monticello Bancshares, Inc.	137,495	9.59	1.16	11.19	0.65
20	Bank of Newington	Newington	1919	ST-Bank	C-corp		157,280	8.49	0.97	11.23	0.81
21	Bank of Wrightsville	Wrightsville	1897	ST-Bank	S-corp	Wrightsville Bancshares, Inc.	68,198	9.75	0.88	8.89	0.45
22	BankSouth	Greensboro	1946	Fed-Thrift	C-corp	BankSouth Holding Company	983,471	9.35	3.03	31.12	0.40
23	Barwick Banking Company	Barwick	1934	ST-Bank	C-corp		33,167	35.20	(3.67)	(15.19)	0.00
24	Cadence Bank, N.A.	Atlanta	1887	Fed-Bank	C-corp	Cadence Bancorporation	18,701,017	11.68	(1.07)	(8.69)	0.80
25	Carver State Bank	Savannah	1927	ST-Bank	C-corp	Carver Financial Corporation	52,273	10.41	0.43	4.40	2.03
26	Century Bank & Trust	Milledgeville	1898	ST-Bank	C-corp	Century Bancorp, Inc.	313,282	10.99	1.21	10.96	0.08
27	Century Bank of Georgia	Cartersville	2000	ST-Bank	C-corp	CBB Bancorp	265,287	8.87	1.26	13.46	0.14
28	CIBC National Trust Company	Atlanta	1969	Fed-Bank	C-corp	Canadian Imperial Bank of Commerce	305,349	66.57	11.80	17.55	0.00
29	Citizens Bank & Trust, Inc.	Trenton	1988	Fed-Thrift	C-corp	TAG Bancshares, Inc.	115,746	10.58	0.90	8.17	0.57
30	Citizens Bank of Americus	Americus	1937	ST-Bank	C-corp	CBA Bankshares, Inc.	400,145	8.73	1.04	11.41	0.16
31	Citizens Bank of Cochran	Cochran	1942	ST-Bank	C-corp	Putnam-Greene Financial Corporation	116,576	9.74	0.70	7.17	0.67
32	Citizens Bank of Georgia	Cumming	1997	ST-Bank	C-corp	Forsyth Bancshares, Inc.	410,948	10.06	1.36	12.96	0.16
33	Citizens Bank of Swainsboro	Swainsboro	1900	ST-Bank	C-corp	Swainsboro Bankshares, Inc.	270,203	9.81	1.17	11.40	0.33
34	Citizens Bank of The South	Sandersville	1965	ST-Bank	C-corp		292,487	10.80	0.91	8.50	0.47
35	Citizens Community Bank	Hahira	1927	ST-Bank	S-corp	CCB Bancshares, Inc.	162,292	12.49	0.92	7.47	0.63
36	Citizens National Bank, Quitman	Quitman	1934	Fed-Bank	C-corp		113,205	12.90	1.11	8.49	0.86
37	Citizens Trust Bank	Atlanta	1921	ST-Bank	C-corp	Citizens Bancshares Corporation	572,362	8.78	0.68	6.89	1.15
38	Claxton Bank	Claxton	1941	ST-Bank	S-corp	Southern Bankshares, Inc.	137,099	10.86	0.78	7.07	1.47
39	Colony Bank	Fitzgerald	1976	ST-Bank	C-corp	Colony Bankcorp, Inc.	1,760,944	10.05	0.77	7.48	1.24
40	Commercial Bank	Crawford	1924	ST-Bank	S-corp	TCB Bancshares, Inc.	307,519	9.00	1.45	16.46	0.07
41	Commercial Banking Company	Valdosta	1929	Fed-Thrift	C-corp	Lowndes Bancshares, Inc.	308,329	11.60	1.14	8.73	0.61
42	Community Bank & Trust	LaGrange	1984	ST-Bank	C-corp	Community Bankshares, Inc.	87,419	3.02	0.29	9.38	3.45
43	Community Bank of Georgia	Baxley	2004	ST-Bank	C-corp	Community Bank of Georgia, Inc.	136,432	10.27	1.14	11.98	2.17
44	Comm. Bank of Pickens County	Jasper	2000	ST-Bank	C-corp	Community Banks of Georgia, Inc.	434,045	11.04	1.71	15.03	2.89
45	Comm. Bank Co. of Fitzgerald	Fitzgerald	1996	ST-Bank	C-corp	CBC Holding Company	198,167	11.20	1.06	8.57	0.82
46	Cornerstone Bank	Atlanta	2001	Fed-Thrift	C-corp	Cornerstone Bancshares, Inc.	210,906	8.62	(1.12)	(12.58)	5.53
47	Douglas National Bank	Douglas	2001	Fed-Bank	S-corp	DNB Financial Services, Inc.	221,490	11.12	2.13	19.27	0.97
48	Durden Banking Company	Twin City	1935	ST-Bank	S-corp	Durden Bankshares, Inc.	206,824	15.61	1.49	9.37	0.28
49	Elberton FS&LA	Elberton	1922	Fed-Thrift	C-corp		26,975	19.19	0.09	0.43	0.50
50	Embassy National Bank	Lawrenceville	2007	Fed-Bank	C-corp	Embassy Bancshares, Inc.	113,523	15.98	0.76	4.55	0.00
51	Exchange Bank	Milledgeville	1903	ST-Bank	C-corp	Exchange Bankshares, Inc.	316,935	12.52	1.11	8.34	0.68
52	F & M Bank and Trust Company	Manchester	1948	ST-Bank	C-corp	F & M Holding Company, Inc.	77,591	4.72	0.25	5.59	3.00
53	F&M Bank	Washington	1950	ST-Bank	C-corp	Washington/Wilkes Holding Company	323,270	15.56	0.97	5.79	0.85
54	Family Bank	Pelham	1931	Fed-Thrift	C-corp		126,904	10.75	1.01	8.78	1.17
55	Farmers & Merchants Bank	Eatonton	1922	ST-Bank	C-corp	Putnam-Greene Financial Corporation	231,012	11.90	0.53	3.91	3.25
56	Farmers & Merchants Bank	Lakeland	1907	ST-Bank	C-corp	FMB Bancshares, Inc.	611,828	5.68	0.28	4.74	3.77
57	Farmers and Merchants Bank	Sylvania	1946	ST-Bank	C-corp	Screven Bancshares, Inc.	138,784	14.01	0.80	5.44	1.58
58	Farmers Bank	Greensboro	1911	ST-Bank	C-corp	Putnam-Greene Financial Corporation	134,437	12.39	0.49	3.53	0.46
59	Farmers State Bank	Dublin	1934	ST-Bank	S-corp	Farmers Bancshares, Inc.	140,468	14.46	0.96	6.37	1.43
60	Farmers State Bank	Lincolnton	1911	ST-Bank	S-corp	Lincoln Bancshares, Inc.	158,569	14.13	1.27	8.13	0.09
61	First American B&T	Athens	1928	ST-Bank	C-corp	First American Bancorp	697,107	9.77	1.09	10.70	0.48
62	First Bank	Dalton	1996	ST-Bank	C-corp	FBD Holding Company, Inc.	459,532	9.82	1.53	15.34	1.26
63	First Bank of Coastal Georgia	Pembroke	1907	ST-Bank	C-corp	Putnam-Greene Financial Corporation	147,382	13.60	0.66	4.70	0.18
64	First Bank of Pike	Molena	1899	ST-Bank	C-corp		59,658	8.20	0.58	6.92	0.11
65	First Century Bank, NA	Commerce	2002	Fed-Bank	C-corp	First Century Bancorp.	469,430	14.73	2.54	20.62	0.85
66	First Chatham Bank	Savannah	2002	ST-Bank	C-corp	FCB Financial Corp.	462,510	9.09	0.76	7.95	2.07
67	First FS&LA of Valdosta	Valdosta	1934	Fed-Thrift	C-corp		212,168	13.77	0.03	0.23	2.41
68	First IC Bank	Doraville	2000	ST-Bank	C-corp	First IC Corporation	764,419	11.14	1.01	9.06	0.99

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.	310,313	8.79	0.87	9.56	0.47
70	FNB of Decatur County	Bainbridge	2004	Fed-Bank	C-corp	Bainbridge Bancshares, Inc.	209,711	8.74	0.67	7.53	0.53
71	First National Bank of Griffin	Griffin	1933	Fed-Bank	C-corp		336,801	7.88	0.67	8.43	0.16
72	FNB of Waynesboro	Waynesboro	1905	Fed-Bank	C-corp	First Burke Banking Company	182,003	14.94	1.38	8.40	0.14
73	First National Community Bank	Chatsworth	1975	Fed-Bank	C-corp	First Chatsworth Bankshares, Inc.	324,956	12.22	1.50	12.32	0.98
74	First Peoples Bank	Pine Mountain	1990	ST-Bank	C-corp	First Peoples Bankshares, Inc.	229,017	8.50	0.87	9.53	0.57
75	First Port City Bank	Bainbridge	1974	ST-Bank	C-corp	Port City Holding Company, Inc.	302,883	7.94	0.69	9.23	0.13
76	First Southern Bank	Patterson	1907	ST-Bank	C-corp		204,976	8.82	0.09	0.92	1.28
77	First State Bank	Wrens	1964	ST-Bank	C-corp	CSRA Bank Corp.	208,378	8.06	1.61	18.99	0.51
78	First State Bank of Blakely	Blakely	1903	ST-Bank	C-corp	First State Bancshares of Blakely, Inc.	527,680	15.68	0.94	6.29	1.68
79	First St. Bank, Randolph County	Cuthbert	1900	ST-Bank	S-corp		91,180	9.23	0.40	4.17	1.89
80	Flint Community Bank	Albany	2006	ST-Bank	S-corp	Flint Community Bancshares, Inc.	271,783	8.56	1.33	17.00	1.45
81	FNB South	Alma	1951	ST-Bank	C-corp	First Bank Shares of the South East, Inc.	469,136	14.38	2.02	13.14	1.13
82	Four County Bank	Allentown	1941	ST-Bank	S-corp	Four County Bancshares, Inc.	78,810	14.62	1.35	9.43	0.19
83	Geo. D. Warthen Bank	Sandersville	1871	ST-Bank	C-corp		206,573	9.07	0.73	8.19	1.92
84	Georgia Banking Company	Sandy Springs	2001	ST-Bank	C-corp	Georgia Banking Company, Inc.	652,862	7.57	0.86	11.57	0.71
85	Georgia Community Bank	Dawson	1936	ST-Bank	S-corp	Georgia Community Bancorp, Incorporated	382,786	11.28	0.94	7.79	1.89
86	Georgia Primary Bank	Atlanta	2007	ST-Bank	C-corp		272,006	8.95	0.88	9.86	0.04
87	Glennville Bank	Glennville	1905	ST-Bank	C-corp	GB Bank Group, Inc.	311,937	10.74	1.17	10.18	0.61
88	Great Oaks Bank	Eastman	1934	ST-Bank	S-corp	Great Oaks Financial Holdings Incorporated	223,279	8.12	0.81	9.23	0.21
89	Greater Community Bank	Rome	1996	ST-Bank	S-corp	Greater Community Bancshares, Inc.	284,215	9.11	1.00	11.14	0.05
90	Guardian Bank	Valdosta	2001	ST-Bank	S-corp	WB&T Bankshares, Inc.	468,287	11.13	1.16	10.52	1.39
91	Heritage First Bank	Rome	1904	ST-Bank	S-corp	Heritage First Bankshares, Inc.	174,692	9.96	0.59	5.68	1.05
92	Heritage Southeast Bank	Jonesboro	1955	ST-Bank	C-corp	Heritage Southeast Bancorporation, Inc.	1,571,758	11.54	0.39	3.34	1.17
93	Legacy State Bank	Loganville	2005	ST-Bank	C-corp		134,591	9.81	1.06	10.71	1.03
94	Liberty First Bank	Monroe	2006	ST-Bank	S-corp		170,785	9.80	0.79	7.77	0.65
95	Loyal Trust Bank	Johns Creek	2019	ST-Bank	C-corp		65,660	33.81	(5.73)	(12.41)	0.00
96	Magnolia State Bank	Eastman	1909	ST-Bank	S-corp	Magnolia Bankshares, Inc.	188,554	10.90	0.83	7.28	3.15
97	Merchants & Citizens Bank	McRae	1929	ST-Bank	C-corp		118,033	17.07	0.33	1.86	0.06
98	Metro City Bank	Doraville	2006	ST-Bank	C-corp	MetroCity Bankshares, Inc.	1,902,095	12.05	2.18	17.06	0.89
99	Morris Bank	Dublin	1954	ST-Bank	C-corp	Morris State Bancshares, Inc.	1,247,452	11.98	1.78	14.40	1.01
100	Mount Vernon Bank	Mount Vernon	1901	ST-Bank	S-corp	Heart of Georgia Bankshares, Inc.	150,732	11.14	1.00	8.94	0.50
101	North Georgia National Bank	Calhoun	1999	Fed-Bank	C-corp	North Georgia Community Financial Part	161,828	9.71	0.62	5.65	0.55
102	Northeast Georgia Bank	Lavonia	1906	ST-Bank	S-corp	First Security Bankshares, Inc.	545,408	10.83	1.06	9.87	0.34
103	Oconee State Bank	Watkinsville	1960	ST-Bank	C-corp	Oconee Financial Corporation	494,423	8.93	0.47	5.55	1.22
104	One South Bank	Blakely	1939	ST-Bank	S-corp	One South Financial, Inc.	161,194	10.11	0.40	3.86	0.98
105	Peach State Bank & Trust	Gainesville	2005	ST-Bank	C-corp	Peach State Bancshares, Inc.	397,517	8.24	0.82	9.56	0.00
106	Peoples Bank	Willacoochee	1948	ST-Bank	S-corp	Atkinson County Bankshares Corporation	90,223	11.91	0.47	3.68	0.61
107	Peoples Bank	Eatonton	1943	ST-Bank	C-corp	Peoples Bankshares, Inc.	178,302	11.62	0.07	0.55	1.00
108	Peoples Bank	Lyons	1935	ST-Bank	C-corp	South Georgia Bankshares Corporation	135,361	8.22	1.04	12.64	1.19
109	Peoples Bank & Trust	Buford	1984	ST-Bank	C-corp	Peoples Banktrust, Inc.	389,638	11.21	1.12	10.18	0.69
110	Peoples Bank of Georgia	Talbotton	1891	ST-Bank	C-corp		111,221	9.86	0.87	8.60	0.85
111	PeoplesSouth Bank	Colquitt	1973	ST-Bank	C-corp	PeoplesSouth Bankshares, Inc.	939,930	8.99	1.29	14.19	0.98
112	Persons Banking Company	Forsyth	1910	ST-Bank	S-corp	Persons Banking Company, Inc.	386,354	6.45	0.37	5.55	1.10
113	Piedmont Bank	Peachtree Corners	2006	ST-Bank	C-corp	Piedmont Bancorp, Inc.	1,369,330	10.12	1.36	12.66	0.22
114	Pineland Bank	Alma	1939	ST-Bank	C-corp	South Banking Company	345,551	9.49	0.61	6.00	1.25
115	Pinnacle Bank	Elberton	1934	ST-Bank	C-corp	Pinnacle Financial Corporation	1,564,805	9.90	1.12	10.79	0.23
116	Planters and Citizens Bank	Camilla	1913	ST-Bank	C-corp	P & C Bank Shares, Inc.	127,213	10.09	0.46	4.23	0.54
117	Planters First Bank	Cordele	1896	ST-Bank	S-corp	Planters First Bancorp	403,069	8.69	0.68	7.25	0.95
118	PrimeSouth Bank	Waycross	1891	ST-Bank	C-corp	Jones Bankshares, L.P.	880,195	9.85	1.08	10.55	1.16
119	PromiseOne Bank	Duluth	2008	ST-Bank	S-corp	PromiseOne Bancorp, Inc.	522,906	11.73	1.46	12.68	2.18
120	Quantum National Bank	Suwanee	1995	Fed-Bank	S-corp	Quantum Capital Corp.	608,173	10.14	2.10	20.28	0.00
121	Queensborough National B&T	Louisville	1902	Fed-Bank	C-corp	Queensborough Company	1,666,019	8.50	0.87	9.78	1.83
122	Rabun County Bank	Clayton	1975	ST-Bank	C-corp	Liberty Bancorp of Georgia, Inc.	222,639	11.34	0.79	6.45	0.61
123	River City Bank	Rome	2006	ST-Bank	C-corp	RCB Financial Corporation	187,799	10.83	0.59	5.03	0.41
124	Rochelle State Bank	Rochelle	1947	ST-Bank	C-corp		31,768	15.58	0.38	2.45	0.00
125	Security State Bank	McRae	1950	ST-Bank	S-corp	Farmers Bankshares, Inc.	51,898	14.99	0.72	4.44	0.03
126	Signature Bank of Georgia	Sandy Springs	2005	ST-Bank	C-corp		193,462	10.53	0.81	7.31	3.25
127	South Coast Bank & Trust	Brunswick	1934	ST-Bank	S-corp	WB&T Bankshares, Inc.	175,559	8.99	0.91	9.85	1.60
128	South Georgia Bank	Glennville	1987	ST-Bank	S-corp	South Group Bankshares, Inc.	199,974	11.37	1.66	13.64	0.01
129	South Georgia Banking Co.	Tifton	1937	ST-Bank	C-corp	South Georgia Bank Holding Company	540,189	12.53	0.88	6.44	0.22
130	SouthCrest Bank, N.A.	Atlanta	1920	Fed-Bank	C-corp	SouthCrest Financial Group, Inc.	712,386	9.61	1.05	10.26	0.49
131	Southeast First National Bank	Summerville	1968	Fed-Bank	C-corp	Summerville/Trion Bankshares, Inc.	54,647	13.28	0.51	3.85	0.21
132	Southeastern Bank	Darien	1889	ST-Bank	C-corp	Southeastern Banking Corporation	537,655	10.49	1.18	10.45	0.42
133	Southern Bank	Sardis	1945	ST-Bank	C-corp	Sardis Bankshares, Inc.	92,644	9.61	(0.85)	(7.45)	2.00
134	State Bank of Cochran	Cochran	1922	ST-Bank	S-corp	Central Georgia Banking Company	244,644	14.83	1.60	10.43	2.09
135	SunMark Community Bank	Hawkinsville	1949	ST-Bank	S-corp	SunMark Bankshares, Inc.	371,711	9.31	1.32	12.55	0.04
136	Synovus Bank	Columbus	1888	ST-Bank	C-corp	Synovus Financial Corp.	54,326,440	9.65	0.76	7.43	0.57

ALPHABETICAL

Rank	Institution	City	Year Est.	Charter Type	Corp. Type	Parent	Total Assets (\$000)	Equity / Assets (%)	After-Tax ROAA (%)	After-Tax ROAE (%)	NPA/ Total Assets (%)
137	Synovus Trust Co, NA	Columbus	1995	Fed-Bank	C-corp	Synovus Financial Corp.	111,485	94.79	9.80	10.14	0.00
138	Talbot State Bank	Woodland	1907	ST-Bank	S-corp	TSB Bancorp, Inc.	58,701	11.85	0.02	0.17	2.22
139	Tandem Bank	Tucker	2019	ST-Bank	C-corp		91,159	20.20	(1.92)	(7.18)	0.00
140	TC Federal Bank	Thomasville	1934	Fed-Thrift	C-corp		350,307	11.49	0.20	1.70	0.69
141	The Bank of Soperton	Soperton	1903	ST-Bank	S-corp	Soperton Bancshares, Incorporated	110,764	9.77	1.22	12.58	0.30
142	Thomasville National Bank	Thomasville	1995	Fed-Bank	C-corp	Thomasville Bancshares, Inc.	1,226,333	8.42	1.75	19.38	0.13
143	Touchmark National Bank	Alpharetta	2008	Fed-Bank	C-corp	Touchmark Bancshares, Inc.	428,546	11.80	1.07	9.37	0.66
144	Trust Bank	Lenox	1906	ST-Bank	S-corp	Trust Holding Company, Inc.	42,492	10.32	1.28	12.05	3.50
145	United Bank	Zebulon	1905	ST-Bank	S-corp	United Bank Corporation	1,931,825	8.92	1.68	16.53	0.35
146	United Community Bank	Blairsville	1950	ST-Bank	C-corp	United Community Banks, Inc.	17,766,296	11.42	1.15	9.64	0.58
147	United National Bank	Cairo	2000	Fed-Bank	C-corp		247,006	13.88	1.42	9.81	2.45
148	Vidalia Federal Savings Bank	Vidalia	1936	Fed-Thrift	C-corp		205,795	15.39	(0.28)	(1.79)	0.25
149	Vinings Bank	Smyrna	2007	ST-Bank	C-corp	Vinings Bancshares, Inc.	690,908	6.79	1.52	22.39	0.28
150	Waycross Bank & Trust	Waycross	1988	ST-Bank	S-corp	WB&T Bankshares, Inc.	211,721	10.97	1.14	10.61	0.22
151	West Central Georgia Bank	Thomaston	1974	ST-Bank	C-corp	WCG Bancshares, Inc.	137,639	25.97	1.05	3.99	0.02
152	WestSide Bank	Hiram	2006	ST-Bank	C-corp		191,013	9.65	0.78	7.35	0.88
153	Wheeler County State Bank	Alamo	1934	ST-Bank	S-corp	Wheeler Bancshares, Inc.	106,253	15.89	0.68	4.28	0.46
154	Wilcox County State Bank	Abbeville	1952	ST-Bank	C-corp	WCSB Holding Company, Inc.	129,921	10.32	1.07	10.01	1.27
155	Wilkinson County Bank	Irwinton	1907	ST-Bank	C-corp		55,204	15.93	0.67	3.94	1.08
						MEDIAN	222,639	10.75	0.90	8.49	0.68
						AVERAGE	1,075,372	12.35	0.95	8.01	0.95
						HIGH	54,326,440	94.79	11.80	31.12	5.53
						LOW	25,634	3.02	(5.73)	(15.19)	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	39,013,107	47,143,911	5,239,849	8.73	286	4,919	11,044	189,953	164,839	54,326,440
2	Ameris Bank	Atlanta	15,648,584	17,126,418	2,834,385	10.39	170	2,671	7,619	119,709	100,744	20,350,488
3	Cadence Bank, N.A.	Atlanta	12,766,147	16,228,140	2,184,216	11.29	100	1,808	10,343	187,010	162,281	18,701,017
4	United Community Bank	Blairsville	11,476,248	15,521,966	2,028,965	9.42	153	2,393	7,424	116,120	101,451	17,766,296
5	Atlantic Capital Bank, NA	Atlanta	2,249,036	3,179,202	395,475	10.64	3	201	17,984	1,204,961	1,059,734	3,614,882
6	United Bank	Zebulon	784,627	1,753,795	172,389	8.78	18	404	4,782	107,324	97,433	1,931,825
7	Metro City Bank	Doraville	1,636,681	1,518,227	229,195	12.55	19	211	9,015	100,110	79,907	1,902,095
8	Colony Bank	Fitzgerald	1,111,889	1,447,698	176,967	9.12	28	354	4,974	62,891	51,704	1,760,944
9	Queensborough National B&T	Louisville	1,026,962	1,496,415	141,568	8.32	24	322	5,174	69,417	62,351	1,666,019
10	Heritage Southeast Bank	Jonesboro	1,068,032	1,366,441	181,392	8.98	22	288	5,457	71,444	62,111	1,571,758
11	Pinnacle Bank	Elberton	1,058,702	1,332,837	154,877	8.95	22	285	5,491	71,128	60,584	1,564,805
12	Piedmont Bank	Peachtree Corners	1,016,995	1,204,277	138,509	9.33	10	136	10,069	136,933	120,428	1,369,330
13	Morris Bank	Dublin	839,417	1,091,308	149,468	11.21	10	185	6,743	124,745	109,131	1,247,452
14	Thomasville National Bank	Thomasville	1,019,116	1,062,058	103,262	8.19	4	128	9,581	306,583	265,515	1,226,333
15	BankSouth	Greensboro	825,009	843,996	91,983	9.23	6	340	2,893	163,912	140,666	983,471
16	PeoplesSouth Bank	Colquitt	599,241	827,788	84,490	8.82	30	192	4,895	31,331	27,593	939,930
17	PrimeSouth Bank	Waycross	663,272	789,726	86,675	9.17	8	142	6,199	110,024	98,716	880,195
18	Affinity Bank	Covington	598,166	642,992	82,003	9.94	3	81	10,530	284,317	214,331	852,952
19	First IC Bank	Doraville	569,894	675,928	85,171	11.04	9	110	6,949	84,935	75,103	764,419
20	SouthCrest Bank, N.A.	Atlanta	326,603	596,074	68,482	9.11	10	94	7,579	71,239	59,607	712,386
21	First American B&T	Athens	416,127	602,916	68,099	9.57	7	103	6,768	99,587	86,131	697,107
22	Vinings Bank	Smyrna	359,293	451,326	46,916	7.51	2	47	14,700	345,454	225,663	690,908
23	Georgia Banking Company	Sandy Springs	600,402	570,786	49,393	7.12	2	93	7,020	326,431	285,393	652,862
24	Farmers & Merchants Bank	Lakeland	385,158	549,449	34,767	5.48	6	120	5,099	101,971	91,575	611,828
25	Quantum National Bank	Suwanee	536,758	510,574	61,643	10.84	3	63	9,654	202,724	170,191	608,173
26	Citizens Trust Bank	Atlanta	287,495	513,579	50,273	8.77	7	91	6,290	81,766	73,368	572,362
27	Northeast Georgia Bank	Lavonia	243,648	481,954	59,092	11.26	11	95	5,741	49,583	43,814	545,408
28	South Georgia Banking Co.	Tifton	277,277	471,420	67,709	11.08	8	118	4,578	67,524	58,928	540,189
29	Southeastern Bank	Darien	264,570	480,247	56,378	10.67	11	108	4,978	48,878	43,659	537,655
30	First State Bank of Blakely	Blakely	352,280	421,413	82,755	15.08	7	93	5,674	75,383	60,202	527,680
31	PromiseOne Bank	Duluth	362,337	459,758	61,313	11.31	7	83	6,300	74,701	65,680	522,906
32	Oconee State Bank	Watkinsville	330,034	448,287	44,133	8.55	4	84	5,886	123,606	112,072	494,423
33	First Century Bank, NA	Commerce	51,784	398,414	69,129	18.05	2	63	7,451	234,715	199,207	469,430
34	FNB South	Alma	329,937	398,504	67,460	14.77	4	90	5,213	117,284	99,626	469,136
35	Guardian Bank	Valdosta	302,709	414,677	52,140	10.76	5	57	8,216	93,657	82,935	468,287
36	First Chatham Bank	Savannah	286,628	420,056	42,028	8.19	7	89	5,197	66,073	60,008	462,510
37	First Bank	Dalton	350,247	413,232	45,127	10.52	6	78	5,891	76,589	68,872	459,532
38	Comm. Bank of Pickens County	Jasper	311,661	380,783	47,925	11.17	2	57	7,615	217,023	190,392	434,045
39	Touchmark National Bank	Alpharetta	365,887	366,544	50,553	11.42	1	26	16,483	428,546	366,544	428,546
40	Citizens Bank of Georgia	Cumming	234,303	368,775	41,331	9.72	4	56	7,338	102,737	92,194	410,948
41	Planters First Bank	Cordele	245,325	365,566	35,019	8.95	8	87	4,633	50,384	45,696	403,069
42	Citizens Bank of Americus	Americus	188,646	356,275	34,926	8.68	3	47	8,514	133,382	118,758	400,145
43	Peach State Bank & Trust	Gainesville	254,285	346,309	32,753	8.33	1	60	6,625	397,517	346,309	397,517
44	Peoples Bank & Trust	Buford	155,292	343,765	43,665	10.32	1	54	7,216	389,638	343,765	389,638
45	Persons Banking Company	Forsyth	210,063	360,916	24,931	6.11	5	78	4,953	77,271	72,183	386,354
46	Georgia Community Bank	Dawson	215,536	335,529	43,189	11.20	7	76	5,037	54,684	47,933	382,786
47	American Commerce Bank	Bremen	331,483	317,950	45,423	11.57	3	47	8,130	127,363	105,983	382,089
48	SunMark Community Bank	Hawkinsville	251,764	332,314	34,611	9.83	6	76	4,891	61,952	55,386	371,711
49	TC Federal Bank	Thomasville	269,387	294,624	40,238	11.84	2	54	6,487	175,154	147,312	350,307
50	Pineland Bank	Alma	240,296	310,641	32,777	9.44	8	97	3,562	43,194	38,830	345,551
51	First National Bank of Griffin	Griffin	109,749	295,639	26,528	6.83	7	81	4,158	48,114	42,234	336,801
52	Bank of LaFayette, Georgia	Lafayette	108,541	289,515	35,523	10.92	3	58	5,660	109,432	96,505	328,296
53	First National Community Bank	Chatsworth	216,006	284,714	39,721	11.55	7	68	4,779	46,422	40,673	324,956
54	F&M Bank	Washington	168,781	263,055	50,300	15.40	6	63	5,131	53,878	43,843	323,270
55	Exchange Bank	Milledgeville	172,934	275,933	39,691	12.27	5	77	4,116	63,387	55,187	316,935
56	Bank of Madison	Madison	207,625	274,804	33,459	10.77	4	62	5,086	78,838	68,701	315,351
57	Century Bank & Trust	Milledgeville	154,467	276,877	34,426	10.84	2	48	6,527	156,641	138,439	313,282
58	Glennville Bank	Glennville	172,844	277,195	33,510	10.35	7	66	4,726	44,562	39,599	311,937
59	FNB of Coffee County	Douglas	169,002	281,618	27,285	8.75	4	50	6,206	77,578	70,405	310,313
60	Commercial Banking Company	Valdosta	194,013	269,734	35,768	11.89	5	63	4,894	61,666	53,947	308,329
61	Commercial Bank	Crawford	224,400	277,547	27,673	8.91	5	49	6,276	61,504	55,509	307,519
62	CIBC National Trust Company	Atlanta	0	512	203,257	51.62	15	222	1,375	20,357	34	305,349
63	First Port City Bank	Bainbridge	221,404	271,081	24,050	7.76	5	61	4,965	60,577	54,216	302,883
64	Citizens Bank of The South	Sandersville	205,457	260,635	31,597	10.59	4	63	4,643	73,122	65,159	292,487
65	Greater Community Bank	Rome	209,213	236,083	25,894	9.51	4	49	5,800	71,054	59,021	284,215
66	AB&T	Albany	181,616	243,355	21,320	7.85	2	32	8,796	140,733	121,678	281,466
67	Georgia Primary Bank	Atlanta	213,302	221,624	24,342	9.15	2	36	7,556	136,003	110,812	272,006
68	Flint Community Bank	Albany	231,961	231,270	23,266	8.24	1	40	6,795	271,783	231,270	271,783
69	Citizens Bank of Swainsboro	Swainsboro	185,485	236,694	26,496	9.87	4	60	4,503	67,551	59,174	270,203

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	Century Bank of Georgia	Cartersville	129,594	240,217	23,519	8.54	3	31	8,558	88,429	80,072	265,287
71	Bank of Dudley	Dublin	165,500	231,212	30,763	11.80	5	64	4,096	52,422	46,242	262,112
72	United National Bank	Cairo	197,950	203,059	34,296	14.31	1	30	8,234	247,006	203,059	247,006
73	State Bank of Cochran	Cochran	129,967	207,482	36,282	15.28	4	52	4,705	61,161	51,871	244,644
74	Altamaha Bank and Trust Co.	Vidalia	137,852	208,176	23,522	9.87	4	50	4,643	58,043	52,044	232,170
75	Farmers & Merchants Bank	Eatonton	83,471	202,749	27,498	12.43	2	40	5,775	115,506	101,375	231,012
76	First Peoples Bank	Pine Mountain	117,754	208,360	19,461	9.02	3	39	5,872	76,339	69,453	229,017
77	Great Oaks Bank	Eastman	147,747	203,537	18,134	8.02	5	59	3,784	44,656	40,707	223,279
78	Rabun County Bank	Clayton	134,602	191,907	25,241	11.03	3	47	4,737	74,213	63,969	222,639
79	Douglas National Bank	Douglas	157,564	194,922	24,628	11.08	1	28	7,910	221,490	194,922	221,490
80	Bank of Alapaha	Alapaha	111,809	197,325	19,959	9.13	4	43	5,069	54,494	49,331	217,974
81	First FS&LA of Valdosta	Valdosta	155,213	140,599	29,210	13.74	4	46	4,612	53,042	35,150	212,168
82	Waycross Bank & Trust	Waycross	90,781	186,998	23,221	9.70	1	21	10,082	211,721	186,998	211,721
83	Cornerstone Bank	Atlanta	149,530	178,751	18,190	8.31	3	33	6,391	70,302	59,584	210,906
84	American Pride Bank	Macon	167,958	172,618	28,982	13.57	4	38	5,536	52,596	43,155	210,384
85	FNB of Decatur County	Bainbridge	144,881	187,043	18,321	9.04	3	39	5,377	69,904	62,348	209,711
86	First State Bank	Wrens	153,650	188,540	16,787	8.17	5	39	5,343	41,676	37,708	208,378
87	Durden Banking Company	Twin City	130,669	174,003	32,293	15.39	4	48	4,309	51,706	43,501	206,824
88	Geo. D. Warthen Bank	Sandersville	116,743	186,085	18,728	8.57	1	36	5,738	206,573	186,085	206,573
89	Vidalia Federal Savings Bank	Vidalia	60,521	173,543	31,662	15.44	2	28	7,350	102,898	86,772	205,795
90	First Southern Bank	Patterson	122,389	186,663	18,085	9.22	5	53	3,867	40,995	37,333	204,976
91	South Georgia Bank	Glennville	113,799	174,461	22,740	10.88	4	42	4,761	49,994	43,615	199,974
92	Comm. Bank Co. of Fitzgerald	Fitzgerald	125,165	170,221	22,201	10.74	2	32	6,193	99,084	85,111	198,167
93	Signature Bank of Georgia	Sandy Springs	103,067	169,646	20,362	10.13	2	22	8,794	96,731	84,823	193,462
94	WestSide Bank	Hiram	106,701	165,641	18,435	8.72	2	27	7,075	95,507	82,821	191,013
95	Magnolia State Bank	Eastman	109,918	167,703	20,552	10.96	4	48	3,928	47,139	41,926	188,554
96	River City Bank	Rome	125,195	166,978	20,333	10.60	1	43	4,367	187,799	166,978	187,799
97	FNB of Waynesboro	Waynesboro	93,639	153,325	27,192	15.88	3	35	5,200	60,668	51,108	182,003
98	Peoples Bank	Eatonton	100,506	155,813	20,725	11.77	3	46	3,876	59,434	51,938	178,302
99	South Coast Bank & Trust	Brunswick	127,723	157,859	15,790	8.71	2	24	7,315	87,780	78,930	175,559
100	Heritage First Bank	Rome	122,129	156,521	17,406	9.99	3	41	4,261	58,231	52,174	174,692
101	Liberty First Bank	Monroe	69,894	153,622	16,737	9.82	1	23	7,425	170,785	153,622	170,785
102	Citizens Community Bank	Hahira	88,489	141,934	20,278	11.53	4	36	4,508	40,573	35,484	162,292
103	North Georgia National Bank	Calhoun	85,512	142,928	15,712	9.91	3	32	5,057	53,943	47,643	161,828
104	One South Bank	Blakely	113,994	137,394	16,295	10.19	3	30	5,373	53,731	45,798	161,194
105	Farmers State Bank	Lincolnton	81,677	135,903	22,403	14.57	3	36	4,405	52,856	45,301	158,569
106	Bank of Newington	Newington	122,231	142,471	13,351	8.59	3	31	5,074	52,427	47,490	157,280
107	Mount Vernon Bank	Mount Vernon	77,219	133,205	16,794	10.74	3	29	5,198	50,244	44,402	150,732
108	First Bank of Coastal Georgia	Pembroke	36,735	126,976	20,040	12.78	2	32	4,606	73,691	63,488	147,382
109	Bank of Dawson	Dawson	74,984	117,912	24,156	17.87	1	26	5,487	142,668	117,912	142,668
110	Farmers State Bank	Dublin	97,715	119,792	20,305	14.14	3	31	4,531	46,823	39,931	140,468
111	Farmers and Merchants Bank	Sylvania	44,613	118,798	19,447	13.70	3	26	5,338	46,261	39,599	138,784
112	West Central Georgia Bank	Thomaston	46,629	99,341	35,746	24.92	3	32	4,301	45,880	33,114	137,639
113	Bank of Monticello	Monticello	76,496	123,288	13,188	9.51	2	23	5,978	68,748	61,644	137,495
114	Claxton Bank	Claxton	73,660	121,932	14,889	10.45	3	32	4,284	45,700	40,644	137,099
115	Community Bank of Georgia	Baxley	95,952	121,886	14,014	9.99	1	18	7,580	136,432	121,886	136,432
116	Peoples Bank	Lyons	89,214	123,990	11,121	8.23	2	27	5,013	67,681	61,995	135,361
117	Legacy State Bank	Loganville	98,705	119,251	13,203	9.99	1	15	8,973	134,591	119,251	134,591
118	Farmers Bank	Greensboro	56,802	117,654	16,654	12.14	1	17	7,908	134,437	117,654	134,437
119	Wilcox County State Bank	Abbeville	85,719	109,655	13,405	10.56	4	32	4,060	32,480	27,414	129,921
120	Bank of Dade	Trenton	52,900	113,787	15,095	10.53	3	34	3,799	43,050	37,929	129,151
121	Bank of Hazlehurst	Hazlehurst	61,068	109,015	18,551	12.08	2	29	4,404	63,855	54,508	127,709
122	Planters and Citizens Bank	Camilla	48,790	113,995	12,838	9.58	1	20	6,361	127,213	113,995	127,213
123	Family Bank	Pelham	100,125	112,781	13,648	11.29	3	32	3,966	42,301	37,594	126,904
124	Bank of Camilla	Camilla	63,456	100,412	18,488	14.35	1	25	4,853	121,324	100,412	121,324
125	Merchants & Citizens Bank	McRae	36,323	95,746	20,148	13.74	1	20	5,902	118,033	95,746	118,033
126	Citizens Bank of Cochran	Cochran	79,579	105,050	11,358	9.51	2	26	4,484	58,288	52,525	116,576
127	Citizens Bank & Trust, Inc.	Trenton	62,668	102,115	12,246	10.52	3	39	2,968	38,582	34,038	115,746
128	Embassy National Bank	Lawrenceville	73,879	94,550	18,146	16.48	1	25	4,541	113,523	94,550	113,523
129	Citizens National Bank, Quitman	Quitman	68,440	96,711	14,600	12.68	1	20	5,660	113,205	96,711	113,205
130	Synovus Trust Co, NA	Columbus	0	0	105,673	95.89	NA	175	637	NA	NA	111,485
131	Peoples Bank of Georgia	Talbotton	79,509	99,949	10,971	9.83	4	29	3,835	27,805	24,987	111,221
132	The Bank of Soperton	Soperton	86,254	99,635	10,820	9.71	2	25	4,431	55,382	49,818	110,764
133	Wheeler County State Bank	Alamo	72,764	89,114	16,884	15.60	3	20	5,313	35,418	29,705	106,253
134	Southern Bank	Sardis	57,256	83,338	8,902	9.68	5	30	3,088	18,529	16,668	92,644
135	First St. Bank, Randolph County	Cuthbert	32,280	82,502	8,420	8.81	2	17	5,364	45,590	41,251	91,180
136	Tandem Bank	Tucker	63,421	69,642	18,418	20.10	1	19	4,798	91,159	69,642	91,159
137	Peoples Bank	Willacoochee	39,739	79,407	10,748	12.14	2	26	3,470	45,112	39,704	90,223
138	Community Bank & Trust	LaGrange	46,710	83,968	2,637	3.01	4	33	2,649	21,855	20,992	87,419

TOTAL ASSETS

				Total		Tier 1			Assets /	Assets /	Deposits /		
Rank	Institution	City	Total Loans (\$000)	Deposits (\$000)	Total Equity (\$000)	Leverage Ratio (%)	No. of Offices	No. of Employees	Employee (\$000)	Office (\$000)	Office (\$000)	Total Assets (\$000)	
139	Bank of Hancock County	Sparta	19,244	69,608	17,624	18.90	1	20	4,370	87,398	69,608	87,398	
140	Four County Bank	Allentown	55,570	67,159	11,522	14.09	1	11	7,165	78,810	67,159	78,810	
141	F & M Bank and Trust Company	Manchester	49,441	71,440	3,666	4.67	1	24	3,233	77,591	71,440	77,591	
142	Bank of Wrightsville	Wrightsville	35,345	61,146	6,648	9.44	1	12	5,683	68,198	61,146	68,198	
143	Loyal Trust Bank	Johns Creek	44,196	43,262	22,200	34.69	1	19	3,456	65,660	43,262	65,660	
144	First Bank of Pike	Molena	36,442	54,189	4,893	7.89	3	24	2,486	19,886	18,063	59,658	
145	Bank of Edison	Edison	27,810	54,006	4,793	7.83	1	13	4,526	58,844	54,006	58,844	
146	Talbot State Bank	Woodland	31,633	51,697	6,955	11.51	2	15	3,913	29,351	25,849	58,701	
147	Wilkinson County Bank	Irwinton	23,783	46,173	8,795	16.22	1	10	5,520	55,204	46,173	55,204	
148	Southeast First National Bank	Summerville	16,800	47,319	7,255	12.93	3	16	3,415	18,216	15,773	54,647	
149	Carver State Bank	Savannah	34,524	42,142	5,440	10.89	2	14	3,734	26,137	21,071	52,273	
150	Security State Bank	McRae	22,565	44,099	7,778	15.00	1	10	5,190	51,898	44,099	51,898	
151	Trust Bank	Lenox	23,398	37,735	4,386	10.30	3	24	1,771	14,164	12,578	42,492	
152	Barwick Banking Company	Barwick	18,668	21,437	11,674	43.31	1	15	2,211	33,167	21,437	33,167	
153	Rochelle State Bank	Rochelle	7,654	26,710	4,948	15.15	1	5	6,354	31,768	26,710	31,768	
154	Elberton FS&LA	Elberton	20,759	17,932	5,177	19.01	1	4	6,744	26,975	17,932	26,975	
155	Bank of Lumber City	Lumber City	13,676	21,131	3,976	15.02	2	11	2,330	12,817	10,566	25,634	
			MEDIAN	129,967	194,922	24,628	10.52	3	43	5,213	70,678	61,395	222,639
			AVERAGE	733,626	927,242	118,759	12.11	9	138	5,796	103,415	88,911	1,075,372
			HIGH	39,013,107	47,143,911	5,239,849	95.89	286	4,919	17,984	1,204,961	1,059,734	54,326,440
			LOW	0	0	2,637	3.01	1	4	637	12,817	34	25,634

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	First State Bank	Wrens	208,378	81.5	9.4	20.96	30.30	7.36	2.07	1.13	5.35
2	Trust Bank	Lenox	42,492	62.0	4.3	(2.71)	12.51	8.20	2.29	0.59	5.27
3	Peoples Bank of Georgia	Talbotton	111,221	79.6	18.1	26.83	26.32	7.02	1.65	0.70	5.20
4	Bank of Lumber City	Lumber City	25,634	64.7	23.9	(3.64)	9.02	7.73	2.29	0.39	5.13
5	The Bank of Soperton	Soperton	110,764	86.6	3.1	16.20	20.05	6.95	2.44	0.65	5.11
6	First Bank of Pike	Molena	59,658	67.3	22.2	8.56	15.37	7.96	1.75	0.44	5.05
7	Quantum National Bank	Suwanee	608,173	105.1	1.2	23.64	12.83	5.64	2.05	0.35	4.88
8	FNB South	Alma	469,136	82.8	11.4	9.49	15.45	6.45	1.33	0.58	4.87
9	Farmers State Bank	Lincolnton	158,569	60.1	21.2	5.08	23.85	7.52	2.32	0.34	4.83
10	Durden Banking Company	Twin City	206,824	75.1	18.1	13.53	18.37	6.63	2.05	0.35	4.82
11	Bank of Newington	Newington	157,280	85.8	0.8	5.36	7.83	7.47	1.38	1.61	4.78
12	Magnolia State Bank	Eastman	188,554	65.5	8.7	(3.64)	18.03	6.46	1.60	0.40	4.69
13	Family Bank	Pelham	126,904	88.8	4.1	14.25	22.92	6.29	1.51	0.86	4.68
14	Altamaha Bank and Trust Co.	Vidalia	232,170	66.2	22.2	17.58	36.53	6.27	2.20	0.44	4.63
15	Citizens Bank & Trust, Inc.	Trenton	115,746	61.4	27.2	0.58	11.30	6.50	2.65	0.51	4.62
16	Douglas National Bank	Douglas	221,490	80.8	6.9	2.15	24.89	6.05	2.15	0.56	4.62
17	First Bank	Dalton	459,532	84.8	14.7	4.09	12.20	6.14	2.27	0.76	4.62
18	SunMark Community Bank	Hawkinsville	371,711	75.8	5.7	29.01	35.21	5.77	2.03	0.37	4.54
19	United National Bank	Cairo	247,006	97.5	5.9	2.79	15.45	5.64	1.44	0.95	4.47
20	Carver State Bank	Savannah	52,273	81.9	2.9	28.31	23.27	6.55	1.15	0.65	4.45
21	Morris Bank	Dublin	1,247,452	76.9	17.5	13.46	24.28	5.88	2.67	0.43	4.45
22	Greater Community Bank	Rome	284,215	88.6	2.4	18.30	26.67	5.87	2.42	0.72	4.42
23	Pineland Bank	Alma	345,551	77.4	8.3	15.11	22.00	6.10	1.18	0.38	4.42
24	Citizens Bank of Swainsboro	Swainsboro	270,203	78.4	7.8	12.48	23.83	5.94	1.78	0.44	4.35
25	Pinnacle Bank	Elberton	1,564,805	79.4	8.2	51.82	46.75	5.59	2.40	0.25	4.33
26	First Century Bank, NA	Commerce	469,430	13.0	8.0	59.10	(6.14)	14.71	3.05	0.09	4.31
27	South Georgia Bank	Glennville	199,974	65.2	17.1	9.56	24.99	7.09	2.23	0.80	4.31
28	WestSide Bank	Hiram	191,013	64.4	3.4	30.79	41.00	6.16	3.56	0.25	4.31
29	Bank of Madison	Madison	315,351	75.6	16.7	19.46	42.07	5.83	2.09	0.63	4.27
30	First National Community Bank	Chatsworth	324,956	75.9	3.7	9.12	13.73	5.69	2.01	0.35	4.27
31	Wilkinson County Bank	Irwinton	55,204	51.5	35.1	(15.16)	14.59	6.30	2.15	0.35	4.26
32	Commercial Bank	Crawford	307,519	80.9	12.5	38.25	37.44	5.76	2.17	0.63	4.25
33	Heritage First Bank	Rome	174,692	78.0	9.2	2.32	19.41	5.78	1.88	0.63	4.23
34	F & M Bank and Trust Company	Manchester	77,591	69.2	0.9	9.98	13.90	5.92	2.05	0.79	4.22
35	Great Oaks Bank	Eastman	223,279	72.6	10.9	30.10	38.10	5.54	2.93	0.44	4.21
36	PeoplesSouth Bank	Colquitt	939,930	72.4	28.9	11.35	13.61	5.51	2.56	0.48	4.21
37	American Pride Bank	Macon	210,384	97.3	4.5	7.75	8.17	5.87	2.01	1.15	4.20
38	Citizens Bank of The South	Sandersville	292,487	78.8	11.2	9.01	14.19	6.30	1.37	0.52	4.20
39	Planters First Bank	Cordele	403,069	67.1	12.6	3.04	35.92	5.42	2.24	0.36	4.18
40	Wilcox County State Bank	Abbeville	129,921	78.2	17.0	7.28	16.53	6.45	1.51	0.85	4.17
41	Bank of Monticello	Monticello	137,495	62.1	15.6	6.08	27.39	6.59	2.16	0.55	4.16
42	Metro City Bank	Doraville	1,902,095	107.8	1.0	30.78	13.27	5.47	2.30	0.80	4.16
43	River City Bank	Rome	187,799	75.0	18.2	18.64	17.14	5.43	2.12	0.30	4.16
44	Farmers State Bank	Dublin	140,468	81.6	15.1	4.96	14.39	5.63	2.12	0.41	4.15
45	Bank of Dudley	Dublin	262,112	71.6	10.7	4.33	19.50	5.75	1.65	0.32	4.14
46	F&M Bank	Washington	323,270	64.2	31.7	12.85	19.71	6.34	2.48	0.76	4.14
47	Four County Bank	Allentown	78,810	82.7	16.3	0.52	9.70	6.27	2.20	0.95	4.13
48	Security State Bank	McRae	51,898	51.2	20.2	18.89	13.34	7.53	2.58	0.25	4.12
49	Citizens Bank of Cochran	Cochran	116,576	75.8	15.8	3.58	9.54	6.24	1.35	0.75	4.11
50	Commercial Banking Company	Valdosta	308,329	71.9	6.3	8.65	37.78	5.28	2.10	0.44	4.10
51	One South Bank	Blakely	161,194	83.0	0.4	5.59	8.48	5.95	2.63	0.71	4.10
52	Southern Bank	Sardis	92,644	68.7	18.2	28.51	20.66	7.16	2.28	0.77	4.10
53	Geo. D. Warthen Bank	Sandersville	206,573	62.7	14.3	9.25	14.71	6.02	2.03	0.09	4.09
54	Claxton Bank	Claxton	137,099	60.4	20.2	0.15	23.41	6.12	2.26	0.38	4.08
55	Community Bank & Trust	LaGrange	87,419	55.6	10.9	13.40	17.47	5.91	2.64	0.17	4.08
56	FNB of Waynesboro	Waynesboro	182,003	61.1	12.8	2.52	26.39	6.37	3.29	0.37	4.06
57	First Southern Bank	Patterson	204,976	65.6	17.4	45.60	73.07	5.91	1.78	0.41	4.06
58	First Peoples Bank	Pine Mountain	229,017	56.5	25.6	16.05	30.11	6.12	1.71	0.19	4.00
59	Flint Community Bank	Albany	271,783	100.3	1.0	9.74	4.26	5.11	2.43	0.61	4.00
60	Bank of Dawson	Dawson	142,668	63.6	17.6	(4.98)	15.62	6.37	2.15	0.94	3.99
61	Comm. Bank Co. of Fitzgerald	Fitzgerald	198,167	73.5	9.4	5.18	25.45	5.67	2.28	0.66	3.99
62	Glennville Bank	Glennville	311,937	62.4	25.3	3.83	21.53	6.60	2.33	0.88	3.99
63	Piedmont Bank	Peachtree Corners	1,369,330	84.5	4.7	21.65	34.10	5.45	2.15	0.84	3.99
64	Exchange Bank	Milledgeville	316,935	62.7	36.4	12.99	24.17	5.96	2.51	0.47	3.98
65	FNB of Coffee County	Douglas	310,313	60.0	8.2	14.87	32.15	5.65	1.55	0.28	3.93
66	Citizens National Bank, Quitman	Quitman	113,205	70.8	13.2	(3.10)	9.74	5.83	2.27	0.74	3.91
67	BankSouth	Greensboro	983,471	97.8	2.2	35.04	37.66	4.95	2.71	0.72	3.90
68	Citizens Community Bank	Hahira	162,292	62.4	28.1	(0.25)	18.34	5.95	1.93	0.54	3.88
69	Peoples Bank	Lyons	135,361	72.0	1.9	11.95	22.57	5.94	0.93	0.59	3.88

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	Century Bank of Georgia	Cartersville	265,287	54.0	15.3	22.30	33.77	5.82	2.52	0.28	3.87
71	Embassy National Bank	Lawrenceville	113,523	78.1	0.0	(7.03)	6.40	6.44	NA	1.12	3.87
72	Heritage Southeast Bank	Jonesboro	1,571,758	78.2	10.8	16.79	18.29	5.34	1.30	0.52	3.82
73	Wheeler County State Bank	Alamo	106,253	81.7	10.9	2.71	13.99	5.77	1.02	0.60	3.81
74	Bank of Hazlehurst	Hazlehurst	127,709	56.0	24.0	(2.29)	6.73	5.74	2.21	0.21	3.80
75	Loyal Trust Bank	Johns Creek	65,660	102.2	2.1	NM	NM	5.86	2.05	0.83	3.80
76	Ameris Bank	Atlanta	20,350,488	91.4	4.8	8.11	21.20	4.46	2.65	0.44	3.79
77	Bank of Dade	Trenton	129,151	46.5	50.5	(2.16)	11.97	6.23	2.13	0.27	3.79
78	First State Bank of Blakely	Blakely	527,680	83.6	15.2	(1.85)	6.13	6.11	0.64	0.95	3.79
79	State Bank of Cochran	Cochran	244,644	62.6	10.2	3.76	15.46	6.84	1.14	0.44	3.79
80	Citizens Bank of Georgia	Cumming	410,948	63.5	26.1	9.65	27.92	5.50	2.07	0.37	3.78
81	Southeastern Bank	Darien	537,655	55.1	24.4	10.84	19.52	5.66	2.33	0.16	3.77
82	Community Bank of Georgia	Baxley	136,432	78.7	0.0	(3.12)	(2.13)	6.26	1.46	1.19	3.76
83	First Chatham Bank	Savannah	462,510	68.2	6.4	15.00	23.70	5.26	2.30	0.42	3.76
84	PrimeSouth Bank	Waycross	880,195	84.0	8.7	19.29	30.59	5.27	1.97	0.73	3.76
85	AB&T	Albany	281,466	74.6	0.9	10.67	55.30	4.81	4.21	0.55	3.75
86	Comm. Bank of Pickens County	Jasper	434,045	81.9	6.5	14.91	19.35	5.81	1.85	1.17	3.74
87	Mount Vernon Bank	Mount Vernon	150,732	58.0	26.8	8.97	17.47	6.52	1.75	0.66	3.72
88	Bank of Camilla	Camilla	121,324	63.2	28.0	8.42	12.50	5.58	2.73	0.75	3.68
89	Bank of Wrightsville	Wrightsville	68,198	57.8	31.0	(0.08)	20.88	6.08	1.87	0.52	3.68
90	North Georgia National Bank	Calhoun	161,828	59.8	26.4	14.34	24.36	5.67	2.21	0.54	3.68
91	Georgia Primary Bank	Atlanta	272,006	96.2	15.9	36.70	21.52	5.44	2.28	1.02	3.67
92	Legacy State Bank	Loganville	134,591	82.8	11.2	12.48	28.03	5.05	1.62	0.77	3.67
93	South Georgia Banking Co.	Tifton	540,189	58.8	15.0	16.19	15.63	5.47	2.32	0.36	3.67
94	Cadence Bank, N.A.	Atlanta	18,701,017	78.7	17.8	(2.33)	9.58	4.81	2.18	0.50	3.65
95	First FS&LA of Valdosta	Valdosta	212,168	110.4	1.5	(5.58)	16.11	5.19	2.07	1.07	3.65
96	Peach State Bank & Trust	Gainesville	397,517	73.4	24.7	28.72	49.45	5.47	1.25	0.28	3.65
97	First Port City Bank	Bainbridge	302,883	81.7	10.0	24.37	21.28	5.43	2.20	0.90	3.64
98	Tandem Bank	Tucker	91,159	91.1	2.8	786.51	377.29	5.30	1.84	0.48	3.64
99	United Community Bank	Blairsville	17,766,296	73.9	20.5	29.37	42.01	4.65	2.22	0.32	3.61
100	Talbot State Bank	Woodland	58,701	61.2	18.5	10.78	5.13	7.78	4.49	2.23	3.60
101	Bank of Edison	Edison	58,844	51.5	30.7	25.91	17.31	6.54	1.86	0.74	3.59
102	Thomasville National Bank	Thomasville	1,226,333	96.0	7.9	25.93	29.71	4.69	0.99	0.53	3.59
103	Georgia Community Bank	Dawson	382,786	64.2	14.3	5.48	20.10	6.18	1.82	1.03	3.57
104	Persons Banking Company	Forsyth	386,354	58.2	31.4	3.46	22.78	5.34	1.65	0.28	3.57
105	Colony Bank	Fitzgerald	1,760,944	76.8	21.6	13.59	11.68	5.11	2.00	0.46	3.56
106	West Central Georgia Bank	Thomaston	137,639	46.9	42.9	3.40	17.05	6.58	2.22	0.31	3.56
107	South Coast Bank & Trust	Brunswick	175,559	80.9	13.9	5.90	25.29	5.28	1.79	0.85	3.55
108	FNB of Decatur County	Bainbridge	209,711	77.5	9.5	7.27	7.85	5.21	2.27	0.81	3.53
109	Guardian Bank	Valdosta	468,287	73.0	26.8	5.67	8.37	5.05	2.05	0.57	3.52
110	Queensborough National B&T	Louisville	1,666,019	68.6	26.9	25.08	38.06	4.95	1.86	0.41	3.51
111	Peoples Bank	Eatonton	178,302	64.5	7.6	25.36	31.15	5.55	2.13	0.21	3.49
112	American Commerce Bank	Bremen	382,089	104.3	0.0	12.05	7.96	5.54	NA	1.46	3.47
113	TC Federal Bank	Thomasville	350,307	91.4	4.5	7.99	7.51	4.63	1.94	0.85	3.43
114	Century Bank & Trust	Milledgeville	313,282	55.8	27.5	(6.27)	24.62	5.63	2.15	0.56	3.39
115	SouthCrest Bank, N.A.	Atlanta	712,386	54.8	36.7	(2.36)	27.98	5.01	2.74	0.48	3.39
116	United Bank	Zebulon	1,931,825	44.7	19.8	10.48	29.70	6.03	2.11	0.18	3.38
117	Southeast First National Bank	Summerville	54,647	35.5	37.4	(1.73)	(11.08)	8.06	1.30	0.53	3.37
118	Rabun County Bank	Clayton	222,639	70.1	3.6	9.22	21.40	5.23	1.54	0.36	3.36
119	Bank of Hancock County	Sparta	87,398	27.7	57.0	(14.71)	18.12	7.34	2.43	0.54	3.35
120	Citizens Bank of Americus	Americus	400,145	53.0	22.2	4.93	18.24	5.83	1.66	0.33	3.35
121	Farmers & Merchants Bank	Lakeland	611,828	70.1	12.2	6.60	23.46	6.04	1.62	1.18	3.35
122	Liberty First Bank	Monroe	170,785	45.5	44.0	(12.51)	24.20	6.17	1.62	0.61	3.30
123	Oconee State Bank	Watkinsville	494,423	73.6	15.3	30.36	23.97	4.64	2.00	0.36	3.30
124	Planters and Citizens Bank	Camilla	127,213	42.8	30.7	21.02	28.53	5.72	2.27	0.19	3.30
125	Peoples Bank & Trust	Buford	389,638	45.2	44.4	(3.49)	14.92	5.87	2.14	0.58	3.27
126	Atlantic Capital Bank, NA	Atlanta	3,614,882	70.7	14.8	20.02	26.82	4.06	2.59	0.31	3.26
127	First National Bank of Griffin	Griffin	336,801	37.1	30.9	10.78	21.37	6.18	2.39	0.13	3.26
128	First IC Bank	Doraville	764,419	84.3	5.0	4.50	8.89	5.12	1.95	1.06	3.25
129	Northeast Georgia Bank	Lavonia	545,408	50.6	19.0	7.25	14.99	5.52	2.02	0.31	3.21
130	First American B&T	Athens	697,107	69.0	13.5	14.79	30.96	4.76	1.25	0.23	3.20
131	Georgia Banking Company	Sandy Springs	652,862	105.2	2.8	41.55	38.43	4.51	2.60	1.28	3.19
132	Elberton FS&LA	Elberton	26,975	115.8	12.2	6.59	17.00	4.25	3.12	0.78	3.18
133	Synovus Bank	Columbus	54,326,440	82.8	14.7	4.66	21.57	4.08	2.54	0.52	3.18
134	Citizens Trust Bank	Atlanta	572,362	56.0	11.2	6.63	41.35	4.79	2.13	0.24	3.10
135	Cornerstone Bank	Atlanta	210,906	83.7	17.1	15.27	13.51	4.91	2.29	1.01	3.07
136	Affinity Bank	Covington	852,952	93.0	2.8	137.26	157.04	4.29	1.85	0.86	3.03
137	Bank of Alapaha	Alapaha	217,974	56.7	19.2	(9.05)	22.80	5.84	1.92	1.16	3.02
138	PromiseOne Bank	Duluth	522,906	78.8	13.7	16.84	19.18	5.37	2.38	1.44	2.99

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	First St. Bank, Randolph County	Cuthbert	91,180	39.1	44.6	6.85	15.73	5.80	2.00	0.68	2.96
140	Signature Bank of Georgia	Sandy Springs	193,462	60.8	8.8	8.14	26.11	5.04	2.24	0.56	2.93
141	Peoples Bank	Willacoochee	90,223	50.0	20.2	(9.35)	21.71	5.76	1.99	0.64	2.91
142	Farmers & Merchants Bank	Eatonton	231,012	41.2	24.7	(13.68)	24.64	5.72	1.51	0.44	2.89
143	Farmers and Merchants Bank	Sylvania	138,784	37.6	32.6	2.79	13.73	6.37	2.09	0.50	2.88
144	Merchants & Citizens Bank	McRae	118,033	37.9	39.6	7.04	15.40	6.22	2.17	0.54	2.83
145	Vinings Bank	Smyrna	690,908	79.6	39.8	138.57	35.62	4.32	2.26	0.39	2.82
146	First Bank of Coastal Georgia	Pembroke	147,382	28.9	64.2	(0.25)	14.00	5.67	2.20	0.46	2.76
147	Farmers Bank	Greensboro	134,437	48.3	50.8	15.85	21.05	5.03	2.01	0.71	2.71
148	Touchmark National Bank	Alpharetta	428,546	99.8	4.1	5.07	7.68	4.60	1.97	1.63	2.71
149	Waycross Bank & Trust	Waycross	211,721	48.6	35.2	6.01	20.48	4.98	2.02	0.32	2.64
150	Bank of LaFayette, Georgia	Lafayette	328,296	37.5	56.1	6.67	17.07	5.97	1.61	0.66	2.56
151	Rochelle State Bank	Rochelle	31,768	28.7	46.7	(10.69)	9.40	6.55	1.77	1.18	2.29
152	Vidalia Federal Savings Bank	Vidalia	205,795	34.9	50.9	(1.18)	4.56	4.90	1.96	0.96	1.81
153	Barwick Banking Company	Barwick	33,167	87.1	25.4	NM	70.66	4.93	1.56	0.40	1.80
154	CIBC National Trust Company	Atlanta	305,349	0.0	0.0	NA	0.59	NA	NA	0.79	0.76
155	Synovus Trust Co, NA	Columbus	111,485	NA	18.2	NA	NA	NA	0.41	NA	0.73
		MEDIAN	222,639	70.8	15.0	9.01	20.05	5.80	2.09	0.54	3.79
		AVERAGE	1,075,372	69.2	17.3	17.44	24.28	5.88	2.06	0.61	3.76
		HIGH	54,326,440	115.8	64.2	786.51	377.29	14.71	4.49	2.23	5.35
		LOW	25,634	0.0	0.0	(15.16)	(11.08)	4.06	0.41	0.09	0.73

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	10,267	54,667	0.00	0.00	0.00	52.18	52.18
2	CIBC National Trust Company	Atlanta	33,140	108,486	0.00	0.00	0.00	38.64	38.64
3	BankSouth	Greensboro	26,057	99,873	0.08	7.99	0.00	3.55	11.62
4	Ameris Bank	Atlanta	284,152	442,791	0.15	2.14	(0.01)	0.04	2.32
5	Trust Bank	Lenox	635	902	0.40	0.65	0.42	0.81	2.28
6	Waycross Bank & Trust	Waycross	2,883	4,589	0.07	0.00	(0.03)	2.20	2.24
7	First Century Bank, NA	Commerce	10,330	8,643	0.01	0.00	0.02	2.09	2.12
8	First Chatham Bank	Savannah	3,196	8,303	0.19	1.38	(0.50)	0.90	1.97
9	United Bank	Zebulon	35,499	29,237	0.53	0.28	0.00	0.93	1.74
10	PromiseOne Bank	Duluth	9,307	8,823	0.13	0.78	0.00	0.81	1.72
11	Embassy National Bank	Lawrenceville	874	1,960	0.15	1.00	(0.07)	0.61	1.69
12	Cadence Bank, N.A.	Atlanta	(193,177)	298,538	0.13	0.08	(0.00)	1.44	1.65
13	Metro City Bank	Doraville	36,597	27,174	0.05	0.53	(0.00)	1.03	1.62
14	Colony Bank	Fitzgerald	12,657	23,392	0.32	0.10	0.00	0.99	1.42
15	Citizens Trust Bank	Atlanta	3,358	6,888	0.52	0.00	0.00	0.87	1.39
16	SunMark Community Bank	Hawkinsville	5,298	4,335	0.22	0.00	0.04	1.10	1.36
17	Thomasville National Bank	Thomasville	19,421	15,073	0.04	0.00	0.01	1.32	1.36
18	Queensborough National B&T	Louisville	12,786	19,906	0.49	0.00	(0.09)	0.96	1.36
19	First IC Bank	Doraville	7,390	8,918	0.16	0.61	(0.00)	0.44	1.21
20	First American B&T	Athens	7,049	7,833	0.12	0.00	(0.01)	1.10	1.21
21	Douglas National Bank	Douglas	5,725	2,568	0.27	0.00	0.00	0.94	1.21
22	Community Bank & Trust	LaGrange	236	982	0.27	0.42	(0.04)	0.55	1.20
23	Comm. Bank of Pickens County	Jasper	6,915	4,704	0.10	0.12	(0.04)	0.98	1.16
24	Georgia Banking Company	Sandy Springs	5,217	6,438	0.02	0.49	(0.02)	0.57	1.06
25	First National Community Bank	Chatsworth	4,564	3,204	0.20	0.00	0.26	0.60	1.06
26	Oconee State Bank	Watkinsville	2,145	4,754	0.10	0.53	0.00	0.42	1.05
27	Bank of Lumber City	Lumber City	98	261	0.62	0.00	(0.02)	0.45	1.04
28	Heritage Southeast Bank	Jonesboro	5,742	15,115	0.41	0.12	(0.06)	0.57	1.04
29	United Community Bank	Blairsville	177,419	155,337	0.13	0.47	(0.00)	0.41	1.01
30	Pinnacle Bank	Elberton	15,017	13,106	0.35	0.04	0.00	0.60	0.98
31	Signature Bank of Georgia	Sandy Springs	1,415	1,680	0.02	0.64	0.00	0.29	0.96
32	First National Bank of Griffin	Griffin	2,111	2,874	0.27	0.15	0.00	0.49	0.91
33	Farmers State Bank	Lincolnton	2,122	1,264	0.51	0.00	(0.08)	0.47	0.90
34	Commercial Banking Company	Valdosta	3,062	2,392	0.28	0.26	(0.01)	0.35	0.89
35	FNB South	Alma	8,843	3,888	0.34	0.00	0.15	0.40	0.89
36	Planters First Bank	Cordele	3,136	3,197	0.42	0.03	(0.00)	0.42	0.87
37	Greater Community Bank	Rome	3,331	2,283	0.17	0.25	(0.01)	0.45	0.87
38	FNB of Coffee County	Douglas	3,058	2,372	0.15	0.00	0.00	0.70	0.85
39	Exchange Bank	Milledgeville	3,168	2,428	0.35	0.26	0.00	0.24	0.85
40	River City Bank	Rome	1,007	1,456	0.11	0.00	0.00	0.74	0.85
41	Citizens Bank & Trust, Inc.	Trenton	987	933	0.38	0.00	(0.01)	0.48	0.85
42	FNB of Waynesboro	Waynesboro	2,195	1,330	0.39	0.00	0.00	0.45	0.84
43	State Bank of Cochran	Cochran	4,595	1,909	0.18	0.00	0.42	0.23	0.84
44	F & M Bank and Trust Company	Manchester	197	647	0.59	0.00	0.04	0.21	0.84
45	Affinity Bank	Covington	3,601	5,977	0.06	0.00	(0.04)	0.79	0.81
46	Peoples Bank	Eatonton	106	1,268	0.19	0.00	(0.09)	0.70	0.80
47	Century Bank & Trust	Milledgeville	3,522	2,280	0.11	0.10	0.00	0.57	0.79
48	Touchmark National Bank	Alpharetta	4,781	3,369	0.00	0.59	0.02	0.15	0.76
49	Commercial Bank	Crawford	5,106	2,105	0.41	0.00	0.00	0.34	0.75
50	Southeastern Bank	Darien	5,714	3,581	0.20	0.00	0.02	0.53	0.74
51	Wilcox County State Bank	Abbeville	1,315	909	0.27	0.00	0.00	0.47	0.74
52	South Georgia Banking Co.	Tifton	4,308	3,535	0.30	0.00	(0.02)	0.44	0.72
53	Loyal Trust Bank	Johns Creek	(2,849)	359	0.05	0.42	0.00	0.25	0.72
54	Citizens Bank of Swainsboro	Swainsboro	2,857	1,759	0.25	0.00	0.01	0.46	0.72
55	Durden Banking Company	Twin City	3,648	1,397	0.39	0.00	0.01	0.32	0.72
56	First Bank	Dalton	6,376	2,985	0.15	0.13	0.02	0.41	0.72
57	Peoples Bank	Willacoochee	432	592	0.31	0.00	(0.00)	0.40	0.71
58	Comm. Bank Co. of Fitzgerald	Fitzgerald	1,872	1,245	0.31	0.00	0.00	0.40	0.71
59	PrimeSouth Bank	Waycross	8,648	5,667	0.13	0.28	0.04	0.26	0.70
60	Mount Vernon Bank	Mount Vernon	1,755	995	0.29	0.00	0.16	0.25	0.70
61	The Bank of Soperton	Soperton	1,588	719	0.44	0.00	0.01	0.25	0.70
62	Great Oaks Bank	Eastman	1,898	1,353	0.30	0.00	(0.12)	0.52	0.69
63	Peoples Bank	Lyons	1,330	885	0.40	0.14	0.00	0.16	0.69
64	Rabun County Bank	Clayton	1,632	1,410	0.10	0.30	(0.10)	0.39	0.69
65	Bank of Dudley	Dublin	2,161	1,658	0.18	0.15	0.01	0.34	0.68
66	Morris Bank	Dublin	18,972	7,246	0.18	0.02	(0.01)	0.48	0.68
67	Synovus Bank	Columbus	395,237	340,732	0.14	0.14	(0.01)	0.38	0.66
68	Magnolia State Bank	Eastman	1,827	1,141	0.39	0.00	0.00	0.26	0.66

NON-INTEREST INCOME

Rank	Institution	City	Net Income (\$000)	Non Interest Income (\$000)	Service Charges / Avg Assets (%)	Gain on Sale of Loans / Avg Assets (%)	Gain on Sale of OREO / Avg Assets (%)	Other Non Int Inc / Avg Assets (%)	Total Non Interest Income / Avg Assets (%)
69	Northeast Georgia Bank	Lavonia	6,878	3,352	0.16	0.00	(0.00)	0.50	0.65
70	Claxton Bank	Claxton	1,248	831	0.21	0.00	0.01	0.44	0.65
71	Vinings Bank	Smyrna	9,003	3,814	0.01	0.54	0.00	0.09	0.64
72	Family Bank	Pelham	1,145	728	0.42	0.00	(0.01)	0.23	0.64
73	Heritage First Bank	Rome	1,207	1,027	0.23	0.15	(0.02)	0.27	0.63
74	TC Federal Bank	Thomasville	687	2,079	0.08	0.37	0.01	0.16	0.62
75	Quantum National Bank	Suwanee	15,091	3,495	0.03	0.35	0.00	0.24	0.62
76	First Bank of Pike	Molena	332	355	0.28	0.00	(0.12)	0.46	0.62
77	Carver State Bank	Savannah	207	292	0.35	0.00	(0.23)	0.49	0.60
78	SouthCrest Bank, N.A.	Atlanta	6,398	3,590	0.26	0.00	(0.01)	0.35	0.59
79	Glennville Bank	Glennville	3,361	1,668	0.26	0.00	(0.01)	0.33	0.58
80	Pineland Bank	Alma	1,952	1,866	0.29	0.00	(0.02)	0.31	0.58
81	West Central Georgia Bank	Thomaston	1,380	756	0.41	0.00	(0.01)	0.18	0.58
82	Altamaha Bank and Trust Co.	Vidalia	2,351	1,147	0.27	0.00	(0.07)	0.38	0.57
83	Century Bank of Georgia	Cartersville	3,009	1,361	0.14	0.00	(0.06)	0.50	0.57
84	Peoples Bank of Georgia	Talbotton	858	549	0.18	0.00	(0.01)	0.38	0.55
85	Bank of Camilla	Camilla	1,004	614	0.25	0.00	0.07	0.23	0.54
86	United National Bank	Cairo	3,244	1,221	0.14	0.00	0.13	0.26	0.53
87	South Georgia Bank	Glennville	3,603	946	0.34	0.00	0.01	0.18	0.53
88	F&M Bank	Washington	2,844	1,558	0.39	0.00	0.02	0.12	0.53
89	Geo. D. Warthen Bank	Sandersville	1,480	1,069	0.17	0.00	(0.00)	0.36	0.53
90	First Port City Bank	Bainbridge	1,960	1,472	0.08	0.00	0.00	0.44	0.52
91	Georgia Primary Bank	Atlanta	2,307	1,360	0.11	0.20	0.00	0.21	0.52
92	First State Bank	Wrens	2,901	922	0.29	0.00	(0.00)	0.22	0.51
93	Citizens Community Bank	Hahira	1,784	796	0.20	0.00	0.01	0.29	0.51
94	AB&T	Albany	2,083	1,151	0.08	0.18	0.00	0.24	0.51
95	Bank of Madison	Madison	3,754	1,334	0.09	0.00	0.02	0.39	0.50
96	Citizens Bank of Americus	Americus	3,838	1,763	0.18	0.00	0.04	0.25	0.48
97	First Southern Bank	Patterson	165	824	0.17	0.00	(0.06)	0.36	0.47
98	Persons Banking Company	Forsyth	1,673	1,668	0.29	0.00	(0.08)	0.25	0.47
99	Flint Community Bank	Albany	4,671	1,247	0.06	0.00	0.00	0.39	0.45
100	Bank of Monticello	Monticello	1,814	555	0.14	0.00	0.00	0.31	0.45
101	Bank of Dade	Trenton	2,049	539	0.18	0.00	0.00	0.27	0.44
102	WestSide Bank	Hiram	1,294	731	0.28	0.00	0.00	0.16	0.44
103	Peach State Bank & Trust	Gainesville	2,969	1,559	0.05	0.23	0.00	0.15	0.43
104	First Peoples Bank	Pine Mountain	1,744	863	0.17	0.00	0.00	0.26	0.43
105	North Georgia National Bank	Calhoun	874	609	0.14	0.00	(0.01)	0.29	0.43
106	Bank of Dawson	Dawson	1,710	536	0.29	0.00	(0.00)	0.13	0.41
107	FNB of Decatur County	Bainbridge	1,327	811	0.11	0.00	0.00	0.30	0.41
108	One South Bank	Blakely	774	626	0.14	0.00	0.02	0.25	0.41
109	Farmers and Merchants Bank	Sylvania	1,013	506	0.25	0.00	(0.00)	0.15	0.40
110	Farmers & Merchants Bank	Eatonton	1,067	798	0.12	0.00	0.13	0.15	0.40
111	American Pride Bank	Macon	929	821	0.12	0.00	0.00	0.27	0.39
112	Citizens Bank of Cochran	Cochran	796	447	0.06	0.00	0.01	0.32	0.39
113	Atlantic Capital Bank, NA	Atlanta	26,467	11,400	0.16	0.08	(0.00)	0.14	0.38
114	Planters and Citizens Bank	Camilla	529	437	0.12	0.00	0.00	0.26	0.38
115	Security State Bank	McRae	421	178	0.35	0.00	0.00	0.03	0.38
116	Farmers State Bank	Dublin	1,604	499	0.15	0.00	0.00	0.23	0.38
117	South Coast Bank & Trust	Brunswick	1,864	613	0.10	0.00	0.00	0.27	0.37
118	Bank of Edison	Edison	118	199	0.18	0.00	(0.03)	0.20	0.36
119	Bank of Wrightsville	Wrightsville	684	226	0.11	0.00	0.01	0.24	0.36
120	Rochelle State Bank	Rochelle	121	112	0.26	0.00	0.00	0.09	0.35
121	Wilkinson County Bank	Irwinton	341	178	0.20	0.00	0.00	0.15	0.35
122	First FS&LA of Valdosta	Valdosta	67	703	0.12	0.00	0.01	0.21	0.35
123	Citizens Bank of The South	Sandersville	2,603	988	0.13	0.00	(0.01)	0.22	0.34
124	Bank of LaFayette, Georgia	Lafayette	1,345	1,020	0.13	0.00	0.00	0.21	0.34
125	Cornerstone Bank	Atlanta	(2,451)	743	0.03	0.11	(0.06)	0.26	0.34
126	Guardian Bank	Valdosta	6,552	1,466	0.09	0.00	(0.02)	0.25	0.33
127	Bank of Hancock County	Sparta	509	264	0.13	0.00	0.00	0.20	0.33
128	Bank of Alapaha	Alapaha	751	650	0.20	0.00	0.00	0.13	0.33
129	First St. Bank, Randolph County	Cuthbert	382	278	0.27	0.00	0.00	0.06	0.33
130	Bank of Hazlehurst	Hazlehurst	320	399	0.44	0.00	(0.15)	0.02	0.32
131	First State Bank of Blakely	Blakely	5,057	1,696	0.16	0.00	(0.01)	0.16	0.32
132	PeoplesSouth Bank	Colquitt	11,369	2,649	0.10	0.00	(0.01)	0.21	0.30
133	Piedmont Bank	Peachtree Corners	16,457	3,598	0.05	0.11	(0.00)	0.14	0.30
134	Peoples Bank & Trust	Buford	4,128	1,054	0.08	0.00	(0.02)	0.23	0.29
135	Liberty First Bank	Monroe	1,581	443	0.20	0.00	0.00	0.08	0.28
136	Four County Bank	Allentown	1,289	209	0.25	0.00	(0.02)	0.04	0.27

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	Vidalia Federal Savings Bank	Vidalia	(574)	549	0.05	0.00	0.01	0.21	0.27
138	Citizens National Bank, Quitman	Quitman	1,216	292	0.12	0.00	0.00	0.15	0.27
139	Southeast First National Bank	Summerville	274	139	0.12	0.00	0.00	0.14	0.26
140	Merchants & Citizens Bank	McRae	371	289	0.10	0.00	(0.05)	0.21	0.26
141	Georgia Community Bank	Dawson	4,066	895	0.18	0.00	(0.00)	0.07	0.26
142	Bank of Newington	Newington	1,476	380	0.07	0.00	0.01	0.17	0.25
143	Wheeler County State Bank	Alamo	890	252	0.18	0.00	(0.02)	0.08	0.24
144	Citizens Bank of Georgia	Cumming	5,148	888	0.04	0.00	0.00	0.20	0.23
145	American Commerce Bank	Bremen	3,939	838	0.06	0.02	0.05	0.09	0.22
146	Community Bank of Georgia	Baxley	1,616	307	0.13	0.00	0.00	0.09	0.22
147	Farmers Bank	Greensboro	561	230	0.10	0.00	0.00	0.10	0.20
148	First Bank of Coastal Georgia	Pembroke	860	249	0.09	0.00	0.00	0.10	0.19
149	Tandem Bank	Tucker	(1,350)	117	0.01	0.00	0.00	0.15	0.17
150	Farmers & Merchants Bank	Lakeland	1,595	805	0.15	0.00	(0.16)	0.15	0.14
151	Southern Bank	Sardis	(718)	109	0.16	0.00	(0.18)	0.15	0.13
152	Barwick Banking Company	Barwick	(681)	17	0.08	0.00	0.00	0.02	0.09
153	Talbot State Bank	Woodland	12	40	0.03	0.00	0.02	0.03	0.07
154	Elberton FS&LA	Elberton	22	0	0.00	0.00	0.00	0.00	0.00
155	Legacy State Bank	Loganville	1,333	(213)	0.02	0.03	(0.31)	0.09	(0.17)
MEDIAN			1,952	1,221	0.16	0.00	0.00	0.27	0.59
AVERAGE			8,250	12,252	0.19	0.15	(0.01)	0.98	1.33
HIGH			395,237	442,791	0.62	7.99	0.42	52.18	52.18
LOW			(193,177)	(213)	0.00	0.00	(0.50)	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	428,546	16,483	49.7	1.02	0.07	0.62	1.71
2	Atlantic Capital Bank, NA	Atlanta	3,614,882	17,984	50.6	1.15	0.22	0.40	1.77
3	Citizens Bank of Georgia	Cumming	410,948	7,338	50.4	1.16	0.17	0.63	1.96
4	Community Bank of Georgia	Baxley	136,432	7,580	51.6	1.13	0.12	0.71	1.96
5	Vinings Bank	Smyrna	690,908	14,700	57.1	1.41	0.19	0.39	2.00
6	American Commerce Bank	Bremen	382,089	8,130	54.2	1.25	0.16	0.64	2.05
7	Citizens Bank of Americus	Americus	400,145	8,514	55.6	1.08	0.22	0.78	2.07
8	Piedmont Bank	Peachtree Corners	1,369,330	10,069	50.7	1.36	0.20	0.53	2.08
9	Northeast Georgia Bank	Lavonia	545,408	5,741	61.1	1.24	0.30	0.60	2.14
10	Guardian Bank	Valdosta	468,287	8,216	58.1	1.00	0.20	0.95	2.15
11	Synovus Bank	Columbus	54,326,440	11,044	56.1	1.09	0.32	0.74	2.16
12	Legacy State Bank	Loganville	134,591	8,973	64.5	1.10	0.18	0.89	2.17
13	Bank of LaFayette, Georgia	Lafayette	328,296	5,660	77.7	1.29	0.36	0.52	2.18
14	Vidalia Federal Savings Bank	Vidalia	205,795	7,350	113.1	1.35	0.15	0.74	2.24
15	Thomasville National Bank	Thomasville	1,226,333	9,581	45.8	1.37	0.19	0.68	2.24
16	Century Bank of Georgia	Cartersville	265,287	8,558	54.7	1.21	0.19	0.85	2.25
17	FNB South	Alma	469,136	5,213	43.0	1.19	0.27	0.82	2.28
18	Comm. Bank of Pickens County	Jasper	434,045	7,615	48.6	1.13	0.14	1.03	2.30
19	First State Bank of Blakely	Blakely	527,680	5,674	59.4	1.56	0.27	0.47	2.30
20	Farmers Bank	Greensboro	134,437	7,908	80.6	1.29	0.17	0.85	2.30
21	Farmers and Merchants Bank	Sylvania	138,784	5,338	70.9	1.31	0.14	0.87	2.32
22	PeoplesSouth Bank	Colquitt	939,930	4,895	57.0	1.30	0.26	0.78	2.33
23	Peoples Bank & Trust	Buford	389,638	7,216	67.5	1.36	0.19	0.79	2.34
24	Bank of Alapaha	Alapaha	217,974	5,069	73.1	1.29	0.37	0.69	2.34
25	Quantum National Bank	Suwanee	608,173	9,654	44.0	1.44	0.14	0.79	2.38
26	Citizens National Bank, Quitman	Quitman	113,205	5,660	62.4	1.36	0.41	0.61	2.38
27	Liberty First Bank	Monroe	170,785	7,425	71.9	1.36	0.20	0.82	2.39
28	Flint Community Bank	Albany	271,783	6,795	56.4	1.55	0.18	0.67	2.40
29	United Community Bank	Blairsville	17,766,296	7,424	54.3	1.37	0.22	0.81	2.40
30	First Bank of Coastal Georgia	Pembroke	147,382	4,606	79.3	1.27	0.27	0.88	2.42
31	Metro City Bank	Doraville	1,902,095	9,015	43.7	1.52	0.30	0.60	2.42
32	AB&T	Albany	281,466	8,796	62.4	1.45	0.23	0.74	2.42
33	Bank of Dade	Trenton	129,151	3,799	59.7	1.64	0.19	0.62	2.45
34	Georgia Community Bank	Dawson	382,786	5,037	68.3	1.62	0.31	0.53	2.46
35	PromiseOne Bank	Duluth	522,906	6,300	55.3	1.53	0.36	0.61	2.50
36	Merchants & Citizens Bank	McRae	118,033	5,902	86.3	1.35	0.15	1.01	2.51
37	Farmers & Merchants Bank	Lakeland	611,828	5,099	75.1	1.38	0.22	0.91	2.51
38	Century Bank & Trust	Milledgeville	313,282	6,527	62.4	1.42	0.25	0.86	2.53
39	West Central Georgia Bank	Thomaston	137,639	4,301	64.6	1.55	0.34	0.64	2.53
40	Farmers & Merchants Bank	Eatonton	231,012	5,775	82.1	1.38	0.24	0.91	2.53
41	Southeastern Bank	Darien	537,655	4,978	59.6	1.57	0.48	0.52	2.56
42	First IC Bank	Doraville	764,419	6,949	58.3	1.44	0.35	0.77	2.57
43	Four County Bank	Allentown	78,810	7,165	59.6	1.31	0.17	1.10	2.58
44	Douglas National Bank	Douglas	221,490	7,910	47.7	1.50	0.13	0.95	2.58
45	South Coast Bank & Trust	Brunswick	175,559	7,315	68.9	1.25	0.31	1.04	2.59
46	United National Bank	Cairo	247,006	8,234	52.4	1.52	0.30	0.78	2.60
47	First St. Bank, Randolph County	Cuthbert	91,180	5,364	87.4	1.44	0.38	0.79	2.61
48	South Georgia Bank	Glennville	199,974	4,761	55.6	1.62	0.23	0.75	2.61
49	State Bank of Cochran	Cochran	244,644	4,705	56.4	1.41	0.20	1.00	2.61
50	Peach State Bank & Trust	Gainesville	397,517	6,625	67.3	1.72	0.14	0.77	2.63
51	Commercial Bank	Crawford	307,519	6,276	55.9	1.62	0.28	0.73	2.63
52	United Bank	Zebulon	1,931,825	4,782	53.5	1.61	0.41	0.62	2.63
53	Comm. Bank Co. of Fitzgerald	Fitzgerald	198,167	6,193	58.9	1.50	0.18	0.96	2.64
54	Morris Bank	Dublin	1,247,452	6,743	50.9	1.56	0.23	0.85	2.65
55	SouthCrest Bank, N.A.	Atlanta	712,386	7,579	69.6	1.54	0.33	0.79	2.66
56	Glennville Bank	Glennville	311,937	4,726	61.2	1.32	0.46	0.88	2.66
57	Bank of Wrightsville	Wrightsville	68,198	5,683	69.2	1.40	0.33	0.97	2.69
58	First American B&T	Athens	697,107	6,768	63.1	1.78	0.47	0.45	2.69
59	Bank of Dawson	Dawson	142,668	5,487	63.2	1.61	0.21	0.88	2.71
60	Bank of Monticello	Monticello	137,495	5,978	60.7	1.40	0.26	1.06	2.72
61	Rochelle State Bank	Rochelle	31,768	6,354	124.6	1.00	0.11	1.63	2.74
62	FNB of Waynesboro	Waynesboro	182,003	5,200	57.7	1.31	0.41	1.03	2.75
63	FNB of Decatur County	Bainbridge	209,711	5,377	73.4	1.46	0.38	0.93	2.77
64	South Georgia Banking Co.	Tifton	540,189	4,578	69.3	1.68	0.32	0.78	2.77
65	Peoples Bank	Lyons	135,361	5,013	62.8	1.61	0.36	0.81	2.78
66	Bank of Hazlehurst	Hazlehurst	127,709	4,404	73.8	1.33	0.27	1.19	2.79
67	Bank of Madison	Madison	315,351	5,086	60.2	1.92	0.35	0.53	2.80
68	Planters and Citizens Bank	Camilla	127,213	6,361	81.8	1.47	0.29	1.05	2.81
69	Affinity Bank	Covington	852,952	10,530	75.6	1.52	0.35	0.94	2.81

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
70	Bank of Camilla	Camilla	121,324	4,853	73.6	1.62	0.26	0.94	2.81
71	Rabun County Bank	Clayton	222,639	4,737	73.0	1.84	0.20	0.77	2.82
72	First Peoples Bank	Pine Mountain	229,017	5,872	67.6	1.68	0.24	0.93	2.85
73	F&M Bank	Washington	323,270	5,131	66.9	1.68	0.30	0.87	2.85
74	Georgia Primary Bank	Atlanta	272,006	7,556	69.6	1.96	0.19	0.72	2.86
75	PrimeSouth Bank	Waycross	880,195	6,199	63.2	1.54	0.32	1.01	2.86
76	Wheeler County State Bank	Alamo	106,253	5,313	74.9	1.27	0.51	1.11	2.89
77	Peoples Bank	Willacoochee	90,223	3,470	81.8	1.81	0.24	0.84	2.89
78	Commercial Banking Company	Valdosta	308,329	4,894	64.2	1.79	0.67	0.44	2.90
79	Southeast First National Bank	Summerville	54,647	3,415	81.0	1.45	0.42	1.03	2.91
80	Citizens Community Bank	Hahira	162,292	4,508	70.7	1.71	0.34	0.88	2.92
81	Mount Vernon Bank	Mount Vernon	150,732	5,198	71.0	1.65	0.32	0.96	2.93
82	Elberton FS&LA	Elberton	26,975	6,744	99.5	1.48	0.39	1.05	2.93
83	First Bank	Dalton	459,532	5,891	57.0	1.61	0.29	1.03	2.93
84	FNB of Coffee County	Douglas	310,313	6,206	69.1	1.86	0.29	0.79	2.94
85	First Port City Bank	Bainbridge	302,883	4,965	74.5	1.68	0.28	0.99	2.95
86	Citizens Bank of The South	Sandersville	292,487	4,643	68.1	1.78	0.39	0.79	2.96
87	WestSide Bank	Hiram	191,013	7,075	70.6	1.69	0.26	1.06	3.01
88	Bank of Hancock County	Sparta	87,398	4,370	80.7	1.67	0.23	1.13	3.03
89	American Pride Bank	Macon	210,384	5,536	69.2	1.86	0.44	0.73	3.03
90	Georgia Banking Company	Sandy Springs	652,862	7,020	73.6	1.99	0.16	0.88	3.04
91	North Georgia National Bank	Calhoun	161,828	5,057	79.7	1.60	0.28	1.16	3.05
92	Greater Community Bank	Rome	284,215	5,800	60.8	1.76	0.26	1.04	3.07
93	Exchange Bank	Milledgeville	316,935	4,116	66.1	1.73	0.56	0.79	3.07
94	Pinnacle Bank	Elberton	1,564,805	5,491	64.7	1.59	0.37	1.11	3.08
95	Citizens Trust Bank	Atlanta	572,362	6,290	71.4	1.56	0.35	1.19	3.09
96	Wilcox County State Bank	Abbeville	129,921	4,060	67.3	1.98	0.26	0.89	3.13
97	Bank of Dudley	Dublin	262,112	4,096	68.8	1.82	0.43	0.89	3.14
98	Wilkinson County Bank	Irwinton	55,204	5,520	77.1	1.52	0.18	1.45	3.15
99	Bank of Edison	Edison	58,844	4,526	82.4	1.80	0.22	1.13	3.15
100	Durden Banking Company	Twin City	206,824	4,309	59.8	1.87	0.35	0.93	3.16
101	Ameris Bank	Atlanta	20,350,488	7,619	53.2	1.84	0.27	1.04	3.16
102	First National Bank of Griffin	Griffin	336,801	4,158	80.1	1.68	0.42	1.06	3.16
103	Farmers State Bank	Dublin	140,468	4,531	71.5	1.99	0.25	0.94	3.18
104	First National Community Bank	Chatsworth	324,956	4,779	63.5	1.81	0.42	0.98	3.21
105	Bank of Newington	Newington	157,280	5,074	67.5	1.70	0.56	0.95	3.22
106	First Century Bank, NA	Commerce	469,430	7,451	51.9	1.51	0.38	1.34	3.22
107	Queensborough National B&T	Louisville	1,666,019	5,174	69.6	2.10	0.22	0.92	3.23
108	Signature Bank of Georgia	Sandy Springs	193,462	8,794	85.9	1.98	0.27	1.00	3.25
109	Citizens Bank of Swainsboro	Swainsboro	270,203	4,503	67.3	1.89	0.43	0.95	3.27
110	First State Bank	Wrens	208,378	5,343	59.0	1.78	0.32	1.18	3.28
111	Citizens Bank of Cochran	Cochran	116,576	4,484	77.3	1.75	0.40	1.15	3.30
112	AltaHama Bank and Trust Co.	Vidalia	232,170	4,643	67.4	1.90	0.44	0.98	3.32
113	TC Federal Bank	Thomasville	350,307	6,487	87.2	1.87	0.25	1.20	3.33
114	Geo. D. Warthen Bank	Sandersville	206,573	5,738	76.9	1.64	0.42	1.27	3.33
115	Security State Bank	McRae	51,898	5,190	77.9	2.25	0.38	0.75	3.38
116	One South Bank	Blakely	161,194	5,373	81.4	1.85	0.29	1.26	3.40
117	Waycross Bank & Trust	Waycross	211,721	10,082	70.8	0.83	0.20	2.38	3.41
118	Heritage Southeast Bank	Jonesboro	1,571,758	5,457	75.1	1.89	0.38	1.15	3.42
119	Oconee State Bank	Watkinsville	494,423	5,886	80.6	2.23	0.27	0.93	3.43
120	Persons Banking Company	Forsyth	386,354	4,953	87.2	1.89	0.30	1.24	3.43
121	Great Oaks Bank	Eastman	223,279	3,784	74.2	2.01	0.41	1.01	3.43
122	Claxton Bank	Claxton	137,099	4,284	76.3	1.92	0.60	0.93	3.44
123	River City Bank	Rome	187,799	4,367	72.1	2.07	0.29	1.09	3.45
124	Colony Bank	Fitzgerald	1,760,944	4,974	72.0	2.05	0.32	1.17	3.54
125	Citizens Bank & Trust, Inc.	Trenton	115,746	2,968	73.3	1.86	0.27	1.43	3.56
126	Heritage First Bank	Rome	174,692	4,261	77.7	1.94	0.38	1.25	3.58
127	SunMark Community Bank	Hawkinsville	371,711	4,891	66.6	2.48	0.33	0.83	3.63
128	The Bank of Soperton	Soperton	110,764	4,431	66.0	1.84	0.37	1.47	3.68
129	First FS&LA of Valdosta	Valdosta	212,168	4,612	97.7	2.14	0.34	1.20	3.68
130	Farmers State Bank	Lincolnton	158,569	4,405	66.9	2.20	0.37	1.12	3.70
131	Magnolia State Bank	Eastman	188,554	3,928	76.5	0.91	0.50	2.29	3.70
132	Planters First Bank	Cordele	403,069	4,633	80.3	2.32	0.52	0.88	3.71
133	Family Bank	Pelham	126,904	3,966	71.0	2.02	0.45	1.25	3.72
134	Pineland Bank	Alma	345,551	3,562	78.3	2.37	0.45	0.93	3.75
135	Carver State Bank	Savannah	52,273	3,734	82.3	1.62	0.42	1.74	3.77
136	Peoples Bank	Eatonton	178,302	3,876	95.2	2.20	0.43	1.16	3.79
137	Peoples Bank of Georgia	Talbotton	111,221	3,835	72.8	2.14	0.40	1.32	3.86
138	F & M Bank and Trust Company	Manchester	77,591	3,233	91.9	1.70	0.57	1.69	3.96

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
139	First Chatham Bank	Savannah	462,510	5,197	76.4	1.82	0.42	1.84	4.08
140	Cornerstone Bank	Atlanta	210,906	6,391	128.9	1.81	0.65	1.79	4.25
141	First Southern Bank	Patterson	204,976	3,867	99.7	2.51	0.54	1.22	4.28
142	Embassy National Bank	Lawrenceville	113,523	4,541	80.1	2.79	0.43	1.11	4.33
143	Talbot State Bank	Woodland	58,701	3,913	121.8	1.96	0.39	1.99	4.34
144	Cadence Bank, N.A.	Atlanta	18,701,017	10,343	38.0	1.16	0.24	3.12	4.52
145	Community Bank & Trust	LaGrange	87,419	2,649	96.9	2.13	0.59	1.96	4.68
146	First Bank of Pike	Molena	59,658	2,486	88.2	2.53	0.58	1.63	4.74
147	Southern Bank	Sardis	92,644	3,088	121.3	2.32	0.55	1.90	4.78
148	Tandem Bank	Tucker	91,159	4,798	133.6	3.36	0.41	1.13	4.90
149	Bank of Lumber City	Lumber City	25,634	2,330	89.5	2.84	0.66	1.54	5.04
150	Trust Bank	Lenox	42,492	1,771	76.9	3.47	0.54	1.39	5.40
151	Barwick Banking Company	Barwick	33,167	2,211	NM	4.81	0.30	1.62	6.73
152	Loyal Trust Bank	Johns Creek	65,660	3,456	210.6	6.33	0.85	1.99	9.18
153	BankSouth	Greensboro	983,471	2,893	69.5	7.52	0.46	2.71	10.69
154	CIBC National Trust Company	Atlanta	305,349	1,375	57.0	23.95	2.84	(4.04)	22.75
155	Synovus Trust Co, NA	Columbus	111,485	637	74.9	29.14	1.84	8.49	39.46
MEDIAN			222,639	5,213	69.3	1.62	0.31	0.94	2.90
AVERAGE			1,075,372	5,796	71.4	2.08	0.35	1.04	3.46
HIGH			54,326,440	17,984	210.6	29.14	2.84	8.49	39.46
LOW			25,634	637	38.0	0.83	0.07	(4.04)	1.71

ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. Texas Ratio (%)	OREO (\$000)	LLR/Total Loans &Leases (Excl HFS)	Prov XP / Avg Assets (%)	Adj 30- 89PD/Lns Excl HFS (%)	Adj 90+ PD/Loans Excl HFS (%)	Adj NPLs + Adj OREO / Gross Lns + OREO (%)	Net C-O / AvgLns (%)	Asset Quality Score (%)
1	Embassy National Bank	Lawrenceville	113,523	73,879	0.00	-	0.02	0.06	0.00	0.00	0.00	0.00	0.00
2	Loyal Trust Bank	Johns Creek	65,660	44,196	0.00	-	0.01	0.96	0.00	0.00	0.00	0.00	0.00
3	Tandem Bank	Tucker	91,159	63,421	0.00	-	0.01	0.69	0.00	0.00	0.00	0.00	0.00
4	Quantum National Bank	Suwanee	608,173	536,758	0.00	-	0.01	0.41	0.02	0.00	0.00	0.02	0.04
5	Georgia Primary Bank	Atlanta	272,006	213,303	0.41	-	0.01	0.17	0.04	0.00	0.05	(0.03)	0.06
6	Peach State Bank & Trust	Gainesville	397,517	253,405	0.08	-	0.01	0.20	0.01	0.00	0.00	0.05	0.06
7	AB&T	Albany	281,466	181,616	0.76	-	0.01	0.28	0.00	0.00	0.10	(0.03)	0.07
8	Security State Bank	McRae	51,898	22,565	0.22	-	0.02	0.05	0.04	0.00	0.08	0.00	0.12
9	Commercial Bank	Crawford	307,519	224,400	0.68	-	0.01	0.30	0.03	0.00	0.10	0.00	0.13
10	SunMark Community Bank	Hawkinsville	371,711	251,764	2.25	-	0.02	0.17	0.17	0.00	0.06	0.02	0.25
11	First Port City Bank	Bainbridge	302,883	221,404	1.47	79	0.01	0.13	0.02	0.00	0.18	0.06	0.26
12	Thomasville National Bank	Thomasville	1,226,333	1,016,502	1.34	-	0.02	0.43	0.10	0.00	0.16	0.01	0.27
13	Piedmont Bank	Peachtree Cor	1,369,330	1,016,995	2.22	1,127	0.01	0.21	0.00	0.00	0.30	0.00	0.30
14	Century Bank of Georgia	Cartersville	265,287	129,594	1.44	1	0.02	0.36	0.03	0.00	0.29	0.01	0.33
15	Citizens Bank of Georgia	Cumming	410,948	234,303	1.44	282	0.01	0.13	0.12	0.00	0.27	(0.02)	0.37
16	FNB of Waynesboro	Waynesboro	182,003	93,639	1.43	-	0.01	0.16	0.06	0.00	0.27	0.06	0.39
17	Century Bank & Trust	Milledgeville	313,282	154,215	0.66	25	0.01	0.00	0.11	0.00	0.15	0.14	0.40
18	Great Oaks Bank	Eastman	223,279	147,747	2.35	426	0.01	0.17	0.10	0.00	0.32	0.01	0.43
19	Greater Community Bank	Rome	284,215	209,213	0.53	25	0.02	0.71	0.17	0.00	0.07	0.20	0.44
20	Pinnacle Bank	Elberton	1,564,805	1,055,686	2.63	1,197	0.01	0.37	0.06	0.00	0.34	0.08	0.48
21	Waycross Bank & Trust	Waycross	211,721	90,781	1.84	50	0.02	0.00	0.05	0.00	0.51	0.02	0.58
22	River City Bank	Rome	187,799	125,195	3.33	-	0.02	0.63	0.00	0.00	0.61	0.00	0.61
23	Vinings Bank	Smyrna	690,908	359,293	3.98	-	0.01	0.21	0.04	0.00	0.54	0.03	0.61
24	South Georgia Banking Co.	Tifton	540,189	277,277	2.74	698	0.01	0.09	0.23	0.00	0.44	0.02	0.69
25	Citizens Bank of Americus	Americus	400,145	188,646	1.67	134	0.02	0.33	0.25	0.00	0.35	0.11	0.71
26	First American B&T	Athens	697,107	408,387	4.44	685	0.02	0.28	0.01	0.00	0.81	(0.03)	0.79
27	TC Federal Bank	Thomasville	350,307	266,442	5.48	81	0.02	0.23	0.01	0.00	0.89	(0.09)	0.81
28	Barwick Banking Company	Barwick	33,167	18,668	0.00	-	0.01	0.83	0.73	0.00	0.00	0.09	0.82
29	BankSouth	Greensboro	983,471	646,915	3.81	-	0.02	0.56	0.38	0.00	0.48	0.03	0.89
30	FNB of Coffee County	Douglas	310,313	169,002	4.90	138	0.01	0.21	0.02	0.00	0.86	0.03	0.91
31	The Bank of Soperton	Soperton	110,764	86,254	2.70	-	0.02	0.34	0.27	0.00	0.38	0.31	0.96
32	North Georgia National Bank	Calhoun	161,828	85,512	5.28	231	0.01	0.07	0.00	0.00	1.03	(0.04)	0.99
33	First Bank of Coastal Georgia	Pembroke	147,382	36,735	1.30	218	0.02	0.00	0.28	0.00	0.73	0.00	1.01
34	Merchants & Citizens Bank	McRae	118,033	36,323	0.86	5	0.03	0.00	0.69	0.00	0.21	0.12	1.02
35	South Georgia Bank	Glennville	199,974	113,799	0.30	-	0.02	0.01	1.14	0.00	0.01	(0.11)	1.04
36	Bank of Wrightsville	Wrightsville	68,198	35,345	4.33	-	0.01	0.11	0.07	0.00	0.87	0.11	1.05
37	Farmers Bank	Greensboro	134,437	56,802	3.53	620	0.02	0.09	0.01	0.00	1.08	(0.02)	1.07
38	Wheeler County State Bank	Alamo	106,253	72,764	2.72	80	0.02	0.11	0.37	0.00	0.68	0.06	1.11
39	Citizens Bank of Swainsboro	Swainsboro	270,203	185,154	2.96	-	0.02	0.15	0.46	0.00	0.49	0.17	1.12
40	Synovus Bank	Columbus	54,326,440	38,252,984	5.67	1,819	0.02	0.65	0.11	0.00	0.77	0.24	1.12
41	Touchmark National Bank	Alpharetta	428,546	365,887	4.93	-	0.01	0.34	0.28	0.00	0.75	0.10	1.13
42	First National Bank of Griffin	Griffin	336,801	109,457	1.92	82	0.01	0.02	0.63	0.00	0.48	0.02	1.13
43	Douglas National Bank	Douglas	221,490	157,564	5.04	-	0.01	0.13	0.29	0.00	0.85	0.01	1.15
44	Northeast Georgia Bank	Lavonia	545,408	243,648	3.25	210	0.01	0.05	0.34	0.00	0.77	0.04	1.15
45	FNB of Decatur County	Bainbridge	209,711	144,881	5.51	69	0.01	0.23	0.38	0.00	0.77	0.01	1.16
46	Durden Banking Company	Twin City	206,824	130,669	2.68	75	0.02	0.23	0.71	0.00	0.44	0.03	1.18
47	Commercial Banking Company	Valdosta	308,329	193,029	4.93	-	0.02	0.21	0.09	0.00	0.97	0.12	1.18
48	United Community Bank	Blairsville	17,766,296	11,370,815	5.60	647	0.01	0.49	0.18	0.00	0.87	0.17	1.22
49	First Peoples Bank	Pine Mountain	229,017	117,754	6.34	-	0.01	0.28	0.12	0.00	1.10	0.00	1.22
50	Southeastern Bank	Darien	537,655	264,570	3.56	1,211	0.03	0.24	0.79	0.00	0.84	(0.41)	1.22
51	West Central Georgia Bank	Thomaston	137,639	46,628	0.09	34	0.03	0.00	1.22	0.00	0.07	(0.01)	1.28
52	SouthCrest Bank, N.A.	Atlanta	712,386	326,603	4.92	447	0.01	0.10	0.29	0.00	1.07	(0.02)	1.34
53	Legacy State Bank	Loganville	134,591	98,705	9.45	1,267	0.01	0.28	0.00	0.00	1.38	(0.01)	1.37
54	Citizens Bank of The South	Sandersville	292,487	205,457	4.02	521	0.01	0.22	0.49	0.00	0.67	0.24	1.40
55	PromiseOne Bank	Duluth	522,906	359,368	5.99	-	0.01	0.25	0.21	0.00	1.08	0.11	1.40
56	First State Bank	Wrens	208,378	153,650	5.83	684	0.01	0.13	0.68	0.00	0.69	0.03	1.40
57	Bank of Dudley	Dublin	262,112	164,966	3.57	-	0.02	0.31	0.60	0.00	0.72	0.08	1.40
58	WestSide Bank	Hiram	191,013	106,701	8.39	1,677	0.01	0.19	0.00	0.00	1.55	(0.12)	1.43
59	PrimeSouth Bank	Waycross	880,195	662,623	11.28	1,592	0.01	0.11	0.14	0.00	1.53	(0.22)	1.45
60	United Bank	Zebulon	1,931,825	777,395	3.78	-	0.02	0.16	0.60	0.00	0.87	(0.01)	1.46
61	Atlantic Capital Bank, NA	Atlanta	3,614,882	2,249,036	2.94	16	0.01	0.55	0.84	0.00	0.51	0.11	1.46
62	Persons Banking Company	Forsyth	386,354	210,063	10.97	1,538	0.01	0.29	0.02	0.00	1.41	0.04	1.47
63	Bank of Madison	Madison	315,351	207,626	8.39	1,706	0.01	0.21	0.02	0.00	1.46	0.01	1.49
64	Glennville Bank	Glennville	311,937	172,844	5.26	304	0.02	0.20	0.32	0.00	1.10	0.07	1.49
65	Citizens Bank of Cochran	Cochran	116,576	79,579	6.99	695	0.01	0.00	0.56	0.00	0.98	(0.03)	1.51
66	Mount Vernon Bank	Mount Vernon	150,732	77,219	4.37	19	0.01	0.02	0.54	0.00	0.97	0.01	1.52
67	First IC Bank	Doraville	764,419	563,855	5.28	-	0.02	0.50	0.40	0.00	0.87	0.25	1.52
68	Rabun County Bank	Clayton	222,639	134,602	4.76	945	0.02	0.00	0.63	0.00	1.00	(0.08)	1.55
69	Guardian Bank	Valdosta	468,287	302,709	8.47	1,017	0.02	0.13	0.10	0.00	1.36	0.17	1.63
70	One South Bank	Blakely	161,194	113,994	8.91	-	0.01	0.28	0.04	0.00	1.38	0.23	1.65

ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. Texas Ratio (%)	OREO (\$000)	LLR/Total Loans &Leases (Excl HFS)	Prov XP / Avg Assets (%)	Adj 30- 89PD/Lns Excl HFS (%)	Adj 90+ PD/Loans Excl HFS (%)	Adj NPLs + Adj OREO / Gross Lns + OREO (%)	Net C-O / AvgLns (%)	Asset Quality Score (%)
71	Ameris Bank	Atlanta	20,350,488	14,480,925	7.96	22,635	0.01	0.66	0.42	0.00	1.02	0.28	1.72
72	Citizens National Bank, Quitman	Quitman	113,205	68,440	6.14	-	0.02	0.04	0.43	0.00	1.43	(0.13)	1.73
73	First National Community Bank	Chatsworth	324,956	215,009	7.70	1,112	0.02	0.20	0.29	0.00	1.46	(0.02)	1.73
74	Comm. Bank Co. of Fitzgerald	Fitzgerald	198,167	125,165	6.75	8	0.02	0.56	0.39	0.00	1.30	0.06	1.75
75	Planters First Bank	Cordele	403,069	245,325	9.91	706	0.01	0.17	0.14	0.00	1.55	0.09	1.78
76	Elberton FS&LA	Elberton	26,975	20,759	2.61	-	0.00	0.00	1.19	0.00	0.66	0.00	1.85
77	Heritage First Bank	Rome	174,692	121,322	9.67	61	0.01	0.28	0.26	0.00	1.49	0.15	1.90
78	Four County Bank	Allentown	78,810	55,570	1.24	-	0.02	0.05	1.60	0.00	0.27	0.05	1.92
79	First Bank	Dalton	459,532	349,971	11.89	144	0.02	0.25	0.23	0.00	1.64	0.05	1.92
80	Bank of Monticello	Monticello	137,495	76,496	6.27	192	0.01	0.28	0.68	0.00	1.16	0.09	1.93
81	Oconee State Bank	Watkinsville	494,423	323,625	12.60	-	0.01	0.28	0.11	0.00	1.83	0.00	1.94
82	Exchange Bank	Milledgeville	316,935	170,481	5.11	414	0.02	0.18	0.63	0.00	1.25	0.07	1.95
83	Peoples Bank	Lyons	135,361	89,214	13.26	1,572	0.01	0.33	0.05	0.00	1.78	0.12	1.95
84	Southeast First National Bank	Summerville	54,647	16,800	1.74	100	0.02	0.02	1.29	0.00	0.68	0.00	1.97
85	Citizens Community Bank	Hahira	162,292	88,488	4.94	324	0.01	0.07	0.45	0.00	1.16	0.39	2.00
86	FNB South	Alma	469,136	329,937	2.53	1,838	0.03	0.80	1.04	0.00	0.57	0.41	2.02
87	Altamaha Bank and Trust Co.	Vidalia	232,170	137,852	9.00	-	0.01	0.43	0.18	0.00	1.67	0.19	2.04
88	First Southern Bank	Patterson	204,976	122,389	13.25	1,190	0.01	(0.06)	0.03	0.00	2.12	(0.11)	2.04
89	Morris Bank	Dublin	1,247,452	833,862	8.50	131	0.01	0.34	0.26	0.00	1.50	0.31	2.07
90	Heritage Southeast Bank	Jonesboro	1,571,758	1,068,032	11.61	2,593	0.01	0.64	0.23	0.00	1.72	0.12	2.07
91	Peoples Bank	Eatonton	178,302	100,506	7.83	27	0.02	0.66	0.20	0.00	1.78	0.09	2.07
92	Georgia Banking Company	Sandy Springs	652,862	154,400	9.71	483	0.01	0.04	1.28	0.00	0.77	0.03	2.08
93	Flint Community Bank	Albany	271,783	231,961	15.34	-	0.01	0.17	0.39	0.00	1.70	0.00	2.09
94	American Pride Bank	Macon	210,384	167,958	4.03	-	0.01	0.89	0.12	0.00	0.75	1.25	2.12
95	Cadence Bank, N.A.	Atlanta	18,701,017	12,719,129	5.97	1,728	0.03	1.53	0.33	0.00	1.03	0.79	2.15
96	Bank of Newington	Newington	157,280	122,231	7.50	-	0.02	0.33	0.96	0.00	0.93	0.32	2.21
97	PeoplesSouth Bank	Colquitt	939,930	599,241	10.02	1,570	0.01	0.07	0.74	0.00	1.54	(0.03)	2.25
98	Wilcox County State Bank	Abbeville	129,921	85,719	11.02	136	0.02	0.26	0.35	0.00	1.92	0.01	2.28
99	Planters and Citizens Bank	Camilla	127,213	48,789	5.09	-	0.01	0.12	0.81	0.00	1.41	0.09	2.31
100	American Commerce Bank	Bremen	382,089	331,483	11.31	87	0.02	0.34	0.52	0.00	1.74	0.06	2.32
101	Metro City Bank	Doraville	1,902,095	1,636,681	7.37	3,844	0.01	0.21	1.29	0.00	1.03	0.01	2.33
102	Peoples Bank & Trust	Buford	389,638	155,292	5.93	2,391	0.01	0.07	0.68	0.00	1.71	(0.03)	2.36
103	Colony Bank	Fitzgerald	1,760,944	1,059,503	12.80	1,006	0.01	0.40	0.29	0.00	1.96	0.12	2.37
104	Peoples Bank	Willacoochee	90,223	39,739	5.00	-	0.02	0.05	1.01	0.00	1.38	0.03	2.42
105	Peoples Bank of Georgia	Talbotton	111,221	79,509	11.50	106	0.01	0.36	1.03	0.00	1.19	0.23	2.45
106	Liberty First Bank	Monroe	170,785	69,894	6.17	1,004	0.02	0.03	0.94	0.00	1.56	0.00	2.50
107	South Coast Bank & Trust	Brunswick	175,559	127,723	15.61	-	0.02	0.14	0.32	0.00	2.20	0.00	2.52
108	Pineland Bank	Alma	345,551	240,296	11.58	325	0.02	0.32	0.73	0.00	1.67	0.19	2.59
109	First Bank of Pike	Molena	59,658	36,442	3.84	-	0.01	0.17	2.34	0.00	0.18	0.09	2.61
110	Family Bank	Pelham	126,904	100,125	10.36	65	0.01	0.22	1.13	0.00	1.48	0.06	2.67
111	Bank of Lumber City	Lumber City	25,634	13,676	7.06	-	0.01	0.10	0.66	0.00	2.12	(0.01)	2.77
112	Affinity Bank	Covington	852,952	598,166	11.63	1,292	0.01	0.27	1.53	0.00	1.35	(0.03)	2.85
113	Citizens Trust Bank	Atlanta	572,362	287,495	12.66	161	0.01	0.35	0.61	0.00	2.29	0.06	2.96
114	Bank of Alapaha	Alapaha	217,974	111,809	3.80	105	0.02	0.39	1.83	0.00	0.40	0.82	3.05
115	Claxton Bank	Claxton	137,099	73,660	12.32	80	0.02	0.11	0.35	0.00	2.74	0.18	3.27
116	Citizens Bank & Trust, Inc.	Trenton	115,746	62,668	6.17	66	0.02	0.10	2.20	0.00	1.06	0.06	3.32
117	Community Bank of Georgia	Baxley	136,432	95,952	18.67	-	0.03	0.21	0.45	0.00	3.08	0.00	3.53
118	F&M Bank	Washington	323,270	168,781	5.20	195	0.02	0.21	1.85	0.00	1.63	0.06	3.54
119	United National Bank	Cairo	247,006	197,950	15.16	15	0.03	0.41	0.32	0.00	3.02	0.21	3.55
120	Farmers State Bank	Lincolnton	158,569	81,229	1.41	-	0.03	0.21	3.29	0.00	0.17	0.10	3.56
121	Queensborough National B&T	Louisville	1,666,019	979,207	22.28	9,901	0.01	0.28	0.61	0.00	2.91	0.05	3.57
122	Bank of Camilla	Camilla	121,324	63,456	11.59	337	0.02	0.00	0.09	0.00	3.54	(0.06)	3.57
123	First Chatham Bank	Savannah	462,510	282,218	19.90	5,774	0.01	0.34	0.16	0.00	3.10	0.33	3.59
124	Bank of Hancock County	Sparta	87,398	19,244	1.63	105	0.05	0.00	2.67	0.00	0.88	0.08	3.63
125	Vidalia Federal Savings Bank	Vidalia	205,795	60,521	3.25	-	0.01	0.02	2.73	0.00	0.84	0.20	3.77
126	First State Bank of Blakely	Blakely	527,680	352,280	10.77	2,588	0.01	0.39	0.70	0.00	2.49	0.63	3.82
127	Farmers State Bank	Dublin	140,468	97,715	9.54	25	0.02	0.07	1.79	0.00	2.05	0.06	3.90
128	Bank of Dade	Trenton	129,151	52,900	6.83	-	0.01	0.00	2.26	0.00	1.66	0.01	3.93
129	Bank of Edison	Edison	58,844	27,810	10.48	409	0.01	0.78	0.78	0.00	1.92	1.25	3.95
130	Bank of LaFayette, Georgia	LaFayette	328,296	108,541	7.59	224	0.01	0.05	1.49	0.00	2.48	0.04	4.01
131	Wilkinson County Bank	Irwinton	55,204	23,783	8.20	230	0.02	0.10	0.98	0.00	2.48	0.70	4.16
132	Rochelle State Bank	Rochelle	31,768	7,654	0.00	-	0.02	0.02	0.00	0.00	0.00	4.17	4.17
133	State Bank of Cochran	Cochran	244,644	129,967	12.11	626	0.05	0.00	0.72	0.00	3.92	(0.19)	4.45
134	Geo. D. Warthen Bank	Sandersville	206,573	116,743	19.95	1,761	0.01	0.18	0.91	0.00	3.35	0.29	4.55
135	Comm. Bank of Pickens County	Jasper	434,045	311,661	24.31	2,333	0.02	0.38	0.33	0.00	3.99	0.25	4.57
136	Georgia Community Bank	Dawson	382,786	215,536	16.08	635	0.01	0.11	1.09	0.00	3.35	0.14	4.58
137	F & M Bank and Trust Company	Manchester	77,591	49,441	55.69	721	0.01	0.10	0.26	0.00	4.64	(0.01)	4.89
138	Carver State Bank	Savannah	52,273	34,524	18.53	97	0.01	0.38	1.39	0.00	3.06	0.47	4.92
139	Signature Bank of Georgia	Sandy Springs	193,462	103,067	26.32	5,434	0.01	0.12	0.00	0.00	5.21	(0.01)	5.20
140	First FS&LA of Valdosta	Valdosta	212,168	155,213	17.20	887	0.00	0.05	2.23	0.00	3.28	0.05	5.56

ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. Texas Ratio (%)	OREO (\$000)	LLR/Total Loans &Leases (Excl HFS)	Prov XP / Avg Assets (%)	Adj 30- 89PD/Lns Excl HFS (%)	Adj 90+ PD/Loans Excl HFS (%)	Adj NPLs + Adj OREO / Gross Lns + OREO (%)	Net C-O / AvgLns (%)	Asset Quality Score (%)
141	Southern Bank	Sardis	92,644	57,256	19.24	385	0.01	0.36	2.69	0.00	3.21	0.20	6.10
142	Trust Bank	Lenox	42,492	23,398	31.54	691	0.01	0.00	0.07	0.00	6.18	(0.10)	6.15
143	Farmers and Merchants Bank	Sylvania	138,784	44,613	10.87	921	0.02	0.00	1.84	0.00	4.82	0.10	6.76
144	Magnolia State Bank	Eastman	188,554	109,919	31.06	3,256	0.01	0.09	1.70	0.00	5.24	0.22	7.16
145	First St. Bank, Randolph County	Cuthbert	91,180	32,280	19.75	-	0.02	0.17	1.19	0.00	5.34	0.78	7.31
146	Cornerstone Bank	Atlanta	210,906	149,530	40.97	585	0.02	0.17	1.67	0.00	5.65	0.36	7.68
147	Farmers & Merchants Bank	Lakeland	611,828	385,158	58.33	6,579	0.03	0.51	1.83	0.00	5.89	0.48	8.20
148	Farmers & Merchants Bank	Eatonton	231,012	83,471	25.40	2,802	0.02	(0.17)	0.22	0.00	8.71	(0.42)	8.51
149	Community Bank & Trust	LaGrange	87,419	46,710	95.92	1,908	0.01	0.00	2.65	0.00	6.20	0.09	8.94
150	Bank of Hazlehurst	Hazlehurst	127,709	61,068	21.35	1,397	0.02	0.69	1.75	0.00	5.95	1.38	9.08
151	Bank of Dawson	Dawson	142,668	74,984	16.58	489	0.01	0.21	3.22	0.00	5.53	0.40	9.15
152	Talbot State Bank	Woodland	58,701	31,633	20.72	24	0.01	(0.36)	7.18	0.00	4.12	0.01	11.31
153	First Century Bank, NA	Commerce	469,430	51,784	5.87	3,835	0.00	1.12	1.39	0.00	7.15	5.09	13.63
154	CIBC National Trust Company	Atlanta	305,349	0	0.00	0	NA	0.00	NA	0.00	NA	NA	NA
155	Synovus Trust Co, NA	Columbus	111,485	0	0.00	0	NA	0.00	NA	0.00	NA	NA	NA
		MEDIAN	222,639	129,967	5.83	105	0.01	0.20	0.37	-	1.08	0.05	1.90
		AVERAGE	1,075,372	715,160	8.86	809	0.02	0.24	0.68	-	1.60	0.17	2.45
		HIGH	54,326,440	38,252,984	95.92	22,635	0.05	1.53	7.18	-	8.71	5.09	13.63
		LOW	25,634	0.00	0.00	0.00	0.00	(0.36)	0.00	0.00	0.00	(0.42)	0.00

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Dec20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Dec19 Net Inc (\$000)	LTM Dec18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	BankSouth	Greensboro	983,471	91,983	9.35	26,057	77	15,409	9,580	4.11	42.13
2	First Century Bank, NA	Commerce	469,430	69,129	14.73	10,330	164	3,554	1,606	3.29	26.75
3	Vinings Bank	Smyrna	690,908	46,916	6.79	9,003	192	4,009	2,591	1.80	26.54
4	Quantum National Bank	Suwanee	608,173	61,643	10.14	15,091	240	15,139	13,033	2.65	25.65
5	First State Bank	Wrens	208,378	16,787	8.06	2,901	74	2,239	1,812	2.14	25.26
6	Thomasville National Bank	Thomasville	1,226,333	103,262	8.42	19,421	152	18,818	16,911	2.22	24.55
7	Douglas National Bank	Douglas	221,490	24,628	11.12	5,725	204	5,769	5,177	2.69	24.32
8	CIBC National Trust Company	Atlanta	305,349	203,257	66.57	33,140	149	23,141	27,442	16.03	23.83
9	Metro City Bank	Doraville	1,902,095	229,195	12.05	36,597	173	44,818	41,377	2.91	22.85
10	Flint Community Bank	Albany	271,783	23,266	8.56	4,671	117	3,254	3,533	1.68	21.52
11	United Bank	Zebulon	1,931,825	172,389	8.92	35,499	88	34,408	29,534	2.11	20.71
12	Commercial Bank	Crawford	307,519	27,673	9.00	5,106	104	4,509	4,126	1.82	20.56
13	First Bank	Dalton	459,532	45,127	9.82	6,376	82	5,464	5,772	1.96	19.59
14	PeoplesSouth Bank	Colquitt	939,930	84,490	8.99	11,369	59	12,076	9,035	1.70	18.78
15	Comm. Bank of Pickens County	Jasper	434,045	47,925	11.04	6,915	121	5,477	4,790	2.05	17.98
16	Century Bank of Georgia	Cartersville	265,287	23,519	8.87	3,009	97	2,867	2,589	1.64	17.56
17	Morris Bank	Dublin	1,247,452	149,468	11.98	18,972	103	14,825	15,351	2.14	17.33
18	Community Bank of Georgia	Baxley	136,432	14,014	10.27	1,616	90	1,727	1,106	1.63	17.25
19	Citizens Bank of Georgia	Cumming	410,948	41,331	10.06	5,148	92	4,455	4,161	1.79	17.13
20	Piedmont Bank	Peachtree Corners	1,369,330	138,509	10.12	16,457	121	16,167	12,754	1.80	16.77
21	South Georgia Bank	Glennville	199,974	22,740	11.37	3,603	86	3,778	3,730	2.02	16.63
22	Peoples Bank	Lyons	135,361	11,121	8.22	1,330	49	1,235	1,083	1.32	15.94
23	The Bank of Soperton	Soperton	110,764	10,820	9.77	1,588	64	1,486	1,652	1.55	15.89
24	SunMark Community Bank	Hawkinsville	371,711	34,611	9.31	5,298	70	4,021	3,366	1.67	15.85
25	PromiseOne Bank	Duluth	522,906	61,313	11.73	9,307	112	11,448	10,003	1.82	15.78
26	Trust Bank	Lenox	42,492	4,386	10.32	635	26	260	611	1.60	15.07
27	Bank of Dade	Trenton	129,151	15,095	11.69	2,049	60	1,879	1,970	1.69	14.83
28	Bank of Madison	Madison	315,351	33,459	10.61	3,754	61	2,803	2,380	1.75	14.56
29	FNB South	Alma	469,136	67,460	14.38	8,843	98	10,192	10,582	2.22	14.48
30	Citizens Bank of Americus	Americus	400,145	34,926	8.73	3,838	82	4,594	4,485	1.32	14.44
31	Georgia Banking Company	Sandy Springs	652,862	49,393	7.57	5,217	56	2,471	5,243	1.05	14.20
32	Bank of Newington	Newington	157,280	13,351	8.49	1,476	48	1,485	1,647	1.22	14.12
33	Bank of Monticello	Monticello	137,495	13,188	9.59	1,814	79	1,815	1,504	1.46	14.06
34	Greater Community Bank	Rome	284,215	25,894	9.11	3,331	68	2,767	2,341	1.26	14.06
35	Citizens Bank of Swainsboro	Swainsboro	270,203	26,496	9.81	2,857	48	2,877	2,352	1.43	13.97
36	Synovus Trust Co, NA	Columbus	111,485	105,673	94.79	10,267	59	9,276	8,611	13.24	13.70
37	Ameris Bank	Atlanta	20,350,488	2,834,385	13.93	284,152	106	186,187	134,561	1.93	13.70
38	Pinnacle Bank	Elberton	1,564,805	154,877	9.90	15,017	53	12,656	13,228	1.42	13.63
39	Wilcox County State Bank	Abbeville	129,921	13,405	10.32	1,315	41	1,336	1,208	1.44	13.54
40	First American B&T	Athens	697,107	68,099	9.77	7,049	68	7,305	6,953	1.38	13.51
41	United National Bank	Cairo	247,006	34,296	13.88	3,244	108	3,139	2,818	1.94	13.45
42	Century Bank & Trust	Milledgeville	313,282	34,426	10.99	3,522	73	3,813	3,252	1.49	13.41
43	PrimeSouth Bank	Waycross	880,195	86,675	9.85	8,648	61	9,443	7,808	1.36	13.36
44	Guardian Bank	Valdosta	468,287	52,140	11.13	6,552	115	6,056	5,705	1.47	13.27
45	Georgia Primary Bank	Atlanta	272,006	24,342	8.95	2,307	64	1,715	1,450	1.18	13.19
46	State Bank of Cochran	Cochran	244,644	36,282	14.83	4,595	88	5,175	5,266	2.02	13.18
47	Waycross Bank & Trust	Waycross	211,727	23,221	10.97	2,883	137	2,867	3,268	1.41	13.15
48	Glennville Bank	Glennville	311,931	33,510	10.74	3,361	51	3,272	3,152	1.50	13.04
49	Southeastern Bank	Darien	537,655	56,378	10.49	5,714	53	6,649	6,853	1.48	13.02
50	AB&T	Albany	281,466	21,320	7.57	2,083	65	1,840	1,658	1.17	13.01
51	First National Community Bank	Chatsworth	324,956	39,721	12.22	4,564	67	1,937	1,825	1.56	12.73
52	Queensborough National B&T	Louisville	1,666,019	141,568	8.50	12,786	40	14,548	12,435	1.12	12.57
53	Peach State Bank & Trust	Gainesville	397,517	32,753	8.24	2,969	49	2,562	2,079	1.08	12.54
54	SouthCrest Bank, N.A.	Atlanta	712,386	68,482	9.61	6,398	68	5,031	3,968	1.29	12.51
55	Northeast Georgia Bank	Lavonia	545,408	59,092	10.83	6,878	72	8,389	7,411	1.34	12.42
56	United Community Bank	Blairsville	17,766,296	2,028,965	11.42	177,419	74	190,506	179,525	1.47	12.25
57	Peoples Bank & Trust	Buford	389,638	43,665	11.21	4,128	76	3,341	3,023	1.35	12.24
58	South Coast Bank & Trust	Brunswick	175,559	15,790	8.99	1,864	78	1,602	1,890	1.13	12.24
59	American Commerce Bank	Bremen	382,089	45,423	11.89	3,939	84	4,634	3,594	1.40	12.16
60	Touchmark National Bank	Alpharetta	428,546	50,553	11.80	4,781	184	5,278	5,381	1.39	12.14
61	FNB of Coffee County	Douglas	310,313	27,285	8.79	3,058	61	2,733	2,132	1.10	12.10
62	First IC Bank	Doraville	764,419	85,171	11.14	7,390	67	10,814	9,636	1.33	12.00
63	First Peoples Bank	Pine Mountain	229,017	19,461	8.50	1,744	45	1,938	1,523	1.08	11.83
64	Four County Bank	Allentown	78,810	11,522	14.62	1,289	117	1,371	1,312	1.69	11.80
65	Durden Banking Company	Twin City	206,824	32,293	15.61	3,648	76	3,731	3,213	1.87	11.78
66	First Port City Bank	Bainbridge	302,883	24,050	7.94	1,960	32	1,517	2,798	0.86	11.47
67	Great Oaks Bank	Eastman	223,279	18,134	8.12	1,898	32	1,459	1,248	0.97	11.11
68	Family Bank	Pelham	126,904	13,648	10.75	1,145	36	961	687	1.28	11.10
69	Mount Vernon Bank	Mount Vernon	150,732	16,794	11.14	1,755	61	1,805	1,888	1.24	11.02

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Dec20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Dec19 Net Inc (\$000)	LTM Dec18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
70	First National Bank of Griffin	Griffin	336,801	26,528	7.88	2,111	26	1,919	1,404	0.87	10.99
71	Peoples Bank of Georgia	Talbotton	111,221	10,971	9.86	858	30	792	758	1.10	10.95
72	Citizens Bank of The South	Sandersville	292,487	31,597	10.80	2,603	41	2,557	2,298	1.16	10.90
73	Althama Bank and Trust Co.	Vidalia	232,170	23,522	10.13	2,351	47	1,801	2,347	1.18	10.87
74	Bank of Wrightsville	Wrightsville	68,198	6,648	9.75	684	57	733	675	1.08	10.84
75	Legacy State Bank	Loganville	134,591	13,203	9.81	1,333	89	1,339	834	1.06	10.71
76	Commercial Banking Company	Valdosta	308,329	35,768	11.60	3,062	49	2,790	2,643	1.38	10.61
77	FNB of Waynesboro	Waynesboro	182,003	27,192	14.94	2,195	63	2,319	2,158	1.75	10.61
78	Exchange Bank	Milledgeville	316,935	39,691	12.52	3,168	41	3,165	2,828	1.39	10.47
79	Citizens National Bank, Quitman	Quitman	113,205	14,600	12.90	1,216	61	1,193	1,210	1.37	10.44
80	Comm. Bank Co. of Fitzgerald	Fitzgerald	198,167	22,201	11.20	1,872	59	2,355	2,200	1.27	10.28
81	First Chatham Bank	Savannah	462,510	42,028	9.09	3,196	36	2,320	3,044	0.97	10.20
82	Citizens Bank & Trust, Inc.	Trenton	115,746	12,246	10.58	987	25	1,221	1,208	1.11	10.12
83	WestSide Bank	Hiram	191,013	18,435	9.65	1,294	48	4,204	1,005	1.06	9.99
84	Citizens Bank of Cochran	Cochran	116,576	11,358	9.74	796	31	505	426	0.96	9.92
85	Liberty First Bank	Monroe	170,785	16,737	9.80	1,581	69	1,449	1,623	1.00	9.80
86	Synovus Bank	Columbus	54,326,440	5,239,849	9.65	395,237	80	584,066	460,922	1.00	9.70
87	Georgia Community Bank	Dawson	382,786	43,189	11.28	4,066	54	3,958	750	1.16	9.64
88	Farmers State Bank	Lincolnton	158,569	22,403	14.13	2,122	59	2,270	1,837	1.51	9.63
89	Community Bank & Trust	LaGrange	87,419	2,637	3.02	236	7	(861)	(275)	0.29	9.38
90	Colony Bank	Fitzgerald	1,760,944	176,967	10.05	12,657	36	12,293	13,506	0.95	9.27
91	Citizens Community Bank	Hahira	162,292	20,278	12.49	1,784	50	1,789	1,966	1.14	9.24
92	Magnolia State Bank	Eastman	188,554	20,552	10.90	1,827	38	1,305	687	1.05	9.18
93	Planters First Bank	Cordele	403,069	35,019	8.69	3,136	36	3,273	3,559	0.85	9.12
94	Geo. D. Warthen Bank	Sandersville	206,573	18,728	9.07	1,480	41	1,432	1,291	0.81	9.04
95	Bank of Dudley	Dublin	262,112	30,763	11.74	2,161	34	2,853	2,655	1.10	9.00
96	Claxton Bank	Claxton	137,099	14,889	10.86	1,248	39	1,310	1,306	0.98	8.89
97	Citizens Trust Bank	Atlanta	572,362	50,273	8.78	3,358	37	4,136	4,351	0.87	8.87
98	FNB of Decatur County	Bainbridge	209,711	18,321	8.74	1,327	34	1,645	1,428	0.77	8.69
99	Atlantic Capital Bank, NA	Atlanta	3,614,882	395,475	10.94	26,467	132	53,163	31,498	1.09	8.59
100	First Bank of Pike	Molena	59,658	4,893	8.20	332	14	270	168	0.72	8.59
101	Rabun County Bank	Clayton	222,639	25,241	11.34	1,632	35	2,174	4,478	1.04	8.48
102	Farmers State Bank	Dublin	140,468	20,305	14.46	1,604	52	1,726	1,730	1.21	8.05
103	South Georgia Banking Co.	Tifton	540,189	67,709	12.53	4,308	37	5,538	5,245	1.08	7.91
104	First State Bank of Blakely	Blakely	527,680	82,755	15.68	5,057	54	7,008	7,302	1.18	7.87
105	Pineland Bank	Alma	345,551	32,777	9.49	1,952	20	2,197	1,638	0.77	7.61
106	North Georgia National Bank	Calhoun	161,828	15,712	9.71	874	27	634	736	0.79	7.25
107	Heritage First Bank	Rome	174,692	17,406	9.96	1,207	29	1,437	938	0.74	7.17
108	F&M Bank	Washington	323,270	50,300	15.56	2,844	45	2,805	2,750	1.18	7.09
109	Bank of Dawson	Dawson	142,668	24,156	16.93	1,710	66	2,173	2,094	1.32	7.07
110	Persons Banking Company	Forsyth	386,354	24,931	6.45	1,673	21	508	1,182	0.47	6.96
111	Bank of Camilla	Camilla	121,324	18,488	15.24	1,004	40	1,091	917	1.05	6.73
112	Oconee State Bank	Watkinsville	494,423	44,133	8.93	2,145	26	3,833	1,755	0.57	6.68
113	River City Bank	Rome	187,799	20,333	10.83	1,007	23	1,674	1,817	0.76	6.49
114	Farmers & Merchants Bank	Lakeland	611,828	34,767	5.68	1,595	13	720	1,831	0.37	6.27
115	Embassy National Bank	Lawrenceville	113,523	18,146	15.98	874	35	2,546	2,809	1.01	6.11
116	Farmers and Merchants Bank	Sylvania	138,784	19,447	14.01	1,013	39	1,173	1,086	0.90	6.11
117	Affinity Bank	Covington	852,952	82,003	9.61	3,601	44	840	1,760	0.60	5.80
118	F & M Bank and Trust Company	Manchester	77,591	3,666	4.72	197	8	35	(188)	0.25	5.59
119	Security State Bank	McRae	51,898	7,778	14.99	421	42	742	701	0.90	5.53
120	Wheeler County State Bank	Alamo	106,253	16,884	15.89	890	45	1,068	1,191	0.85	5.36
121	Farmers & Merchants Bank	Eatonton	231,012	27,498	11.90	1,067	27	1,646	740	0.72	5.29
122	First Bank of Coastal Georgia	Pembroke	147,382	20,040	13.60	860	27	845	699	0.70	4.95
123	One South Bank	Blakely	161,194	16,295	10.11	774	26	935	899	0.50	4.88
124	Wilkinson County Bank	Irwinton	55,204	8,795	15.93	341	34	612	734	0.82	4.81
125	West Central Georgia Bank	Thomaston	137,639	35,746	25.97	1,380	43	1,621	1,724	1.27	4.80
126	Bank of LaFayette, Georgia	Lafayette	328,296	35,523	10.82	1,345	23	1,936	2,345	0.57	4.69
127	First St. Bank, Randolph County	Cuthbert	91,180	8,420	9.23	382	22	420	557	0.45	4.65
128	Bank of Alapaha	Alapaha	217,974	19,959	9.16	751	17	1,604	1,591	0.46	4.58
129	Planters and Citizens Bank	Camilla	127,213	12,838	10.09	529	26	632	700	0.49	4.52
130	Carver State Bank	Savannah	52,273	5,440	10.41	207	15	209	203	0.43	4.40
131	Southeast First National Bank	Summerville	54,647	7,255	13.28	274	17	89	175	0.57	4.30
132	Farmers Bank	Greensboro	134,437	16,654	12.39	561	33	432	235	0.59	4.28
133	Signature Bank of Georgia	Sandy Springs	193,462	20,362	10.53	1,415	64	346	(1,269)	0.47	4.23
134	Heritage Southeast Bank	Jonesboro	1,571,758	181,392	11.54	5,742	20	2,581	4,977	0.50	4.21
135	Peoples Bank	Willacoochee	90,223	10,748	11.91	432	17	887	910	0.52	4.05
136	American Pride Bank	Macon	210,384	28,982	13.78	929	24	2,733	3,053	0.45	3.16
137	Bank of Hancock County	Sparta	87,398	17,624	20.17	509	25	694	849	0.57	2.66
138	Bank of Lumber City	Lumber City	25,634	3,976	15.51	98	9	143	4	0.39	2.54

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Dec20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Dec19 Net Inc (\$000)	LTM Dec18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
139	Bank of Edison	Edison	58,844	4,793	8.15	118	9	437	338	0.21	2.44
140	Rochelle State Bank	Rochelle	31,768	4,948	15.58	121	24	(206)	196	0.34	2.23
141	TC Federal Bank	Thomasville	350,307	40,238	11.49	687	13	1,206	679	0.25	2.11
142	Bank of Hazlehurst	Hazlehurst	127,709	18,551	14.53	320	11	780	647	0.26	1.76
143	Merchants & Citizens Bank	McRae	118,033	20,148	17.07	371	19	872	704	0.29	1.65
144	First Southern Bank	Patterson	204,976	18,085	8.82	165	3	(1,131)	4	0.09	0.92
145	Elberton FS&LA	Elberton	26,975	5,177	19.19	22	6	60	(16)	0.09	0.45
146	First FS&LA of Valdosta	Valdosta	212,168	29,210	13.77	67	1	407	351	0.03	0.23
147	Talbot State Bank	Woodland	58,701	6,955	11.85	12	1	839	50	0.02	0.17
148	Vidalia Federal Savings Bank	Vidalia	205,795	31,662	15.39	(574)	(21)	330	879	(0.28)	(1.79)
149	Peoples Bank	Eatonton	178,302	20,725	11.62	106	2	646	1,659	(0.47)	(3.85)
150	Tandem Bank	Tucker	91,159	18,418	20.20	(1,350)	(71)	NA	NA	(1.92)	(7.18)
151	Cadence Bank, N.A.	Atlanta	18,701,017	2,184,216	11.68	(193,177)	(107)	224,942	184,443	(0.88)	(7.20)
152	Southern Bank	Sardis	92,644	8,902	9.61	(718)	(24)	292	452	(1.11)	(9.71)
153	Loyal Trust Bank	Johns Creek	65,660	22,200	33.81	(2,849)	(150)	NA	NA	(5.73)	(12.41)
154	Cornerstone Bank	Atlanta	210,906	18,190	8.62	(2,451)	(74)	(1,341)	214	(1.12)	(12.58)
155	Barwick Banking Company	Barwick	33,167	11,674	35.20	(681)	(45)	(12)	(18)	(4.97)	(20.56)
		MEDIAN	222,639	24,628	10.75	1,952	48	2,173	1,888	1.12	10.47
		AVERAGE	1,075,372	118,759	12.35	8,250	53	11,805	9,937	1.20	10.02
		HIGH	54,326,440	5,239,849	94.79	395,237	240	584,066	460,922	16.03	42.13
		LOW	25,634	2,637	3.02	(193,177)	(150)	(1,341)	(1,269)	(5.73)	(20.56)