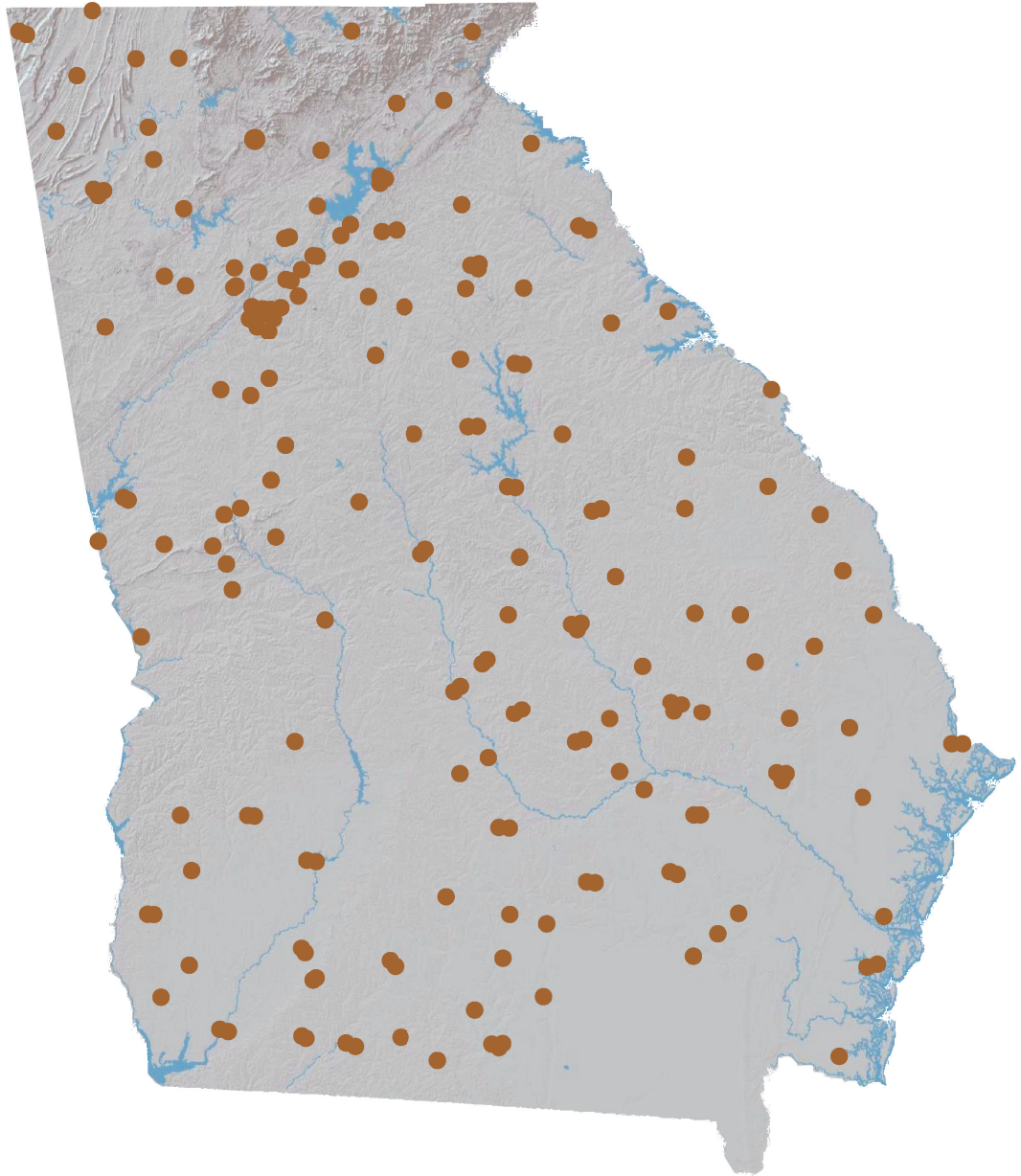


Banking Almanac: Georgia

As of and for the Twelve Months Ended March 01, 2021



Porter White & Company

Investment Bankers Since 1975

Porter, White & Company

Table of Contents

I. Alphabetical

City
Year Established
Charter Type
Parent
Total Assets
Equity / Assets
After-Tax Return on Average Assets
After-Tax Return on Average Equity
Nonperforming Assets to Total Assets

II. Total Assets

City
Total Loans
Total Deposits
Total Equity
Tier 1 Leverage Ratio
Number of Offices
Number of Employees
Assets per Employee
Assets per Office
Deposits per Office
Total Assets

III. Net Interest Margin

City
Total Assets
Loans / Deposits
Securities / Assets
Loan Growth
Deposit Growth
Yield on Loans
Yield on Securities (TE)
Cost of Funds
Net Interest Margin

IV. Non-Interest Income

City
Net Income
Non-Interest Income
Service Charges/ Average Assets
Gain on Sale of Loans / Average Assets
Gain on Sale of OREO / Average Assets
Other Non-Interest Income / Average Assets
Total Non-Interest Income / Average Assets

V. Non-Interest Expense

City
Total Assets
Assets per Employee
Efficiency Ratio
Personnel Expense / Average Assets
Occupancy Expense / Average Assets
Other Non-Interest Expense / Average Assets
Total Non-Interest Expense / Average Assets

VI. Asset Quality

City
Total Assets
Gross Loans
Adjusted Texas Ratio
Other Real Estate Owned
Reserve for Loan Losses / Loans Excl HFS
Provision Expense / Average Assets
Adjusted Loans 30-89 Days Past Due / Loans Excl HFS
Adjusted Loans 90+ Days Past Due / Loans Excl HFS
Adj. Nonperforming Loans + Adj OREO / Gross Loans + OREO
Net Charge-offs / Average Loans
Asset Quality Score

VII. Pre-Tax Return on Average Equity

City
Total Assets
Total Equity
Equity / Assets
Net Income for Twelve Months Ended March 31, 2021
Net Income per Employee
Net Income for Twelve Months Ended March 31, 2020
Net Income for Twelve Months Ended March 31, 2019
Pre-Tax Return on Average Assets
Pre-Tax Return on Average Equity

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 March 31, 2021 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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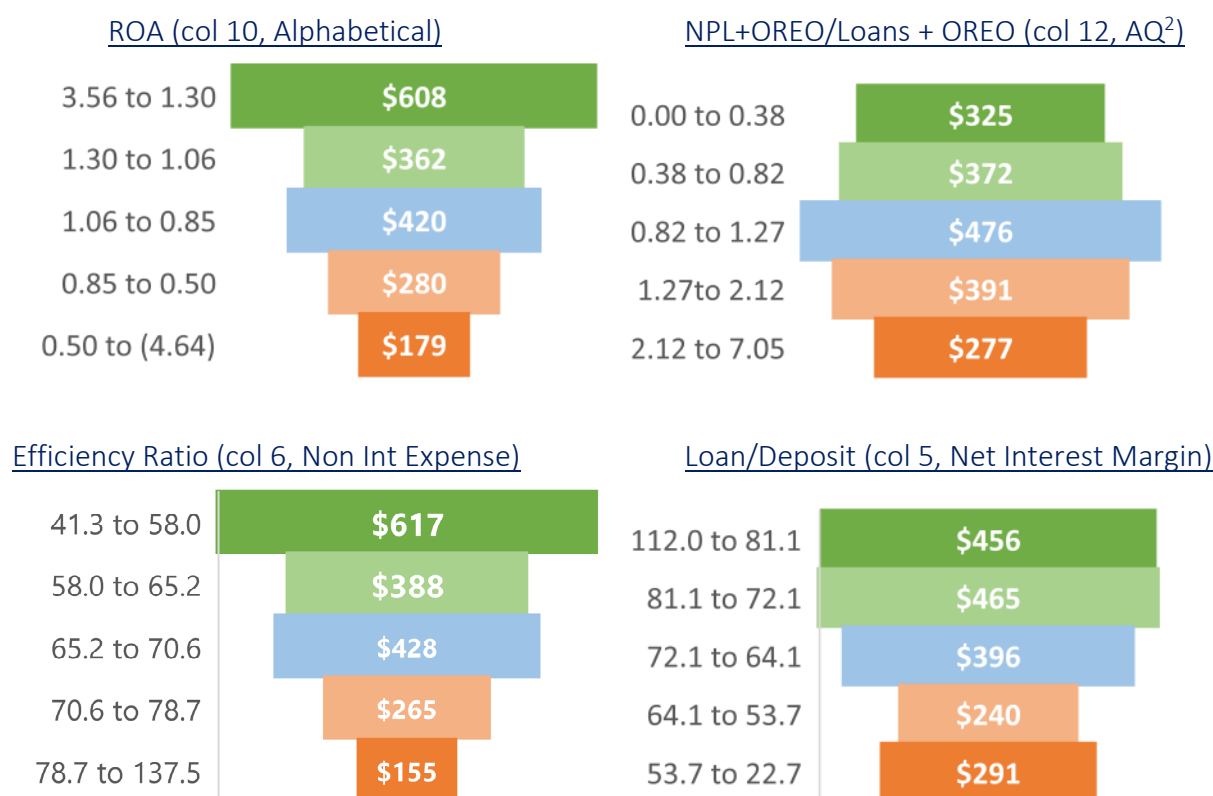
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Georgia Bankers Almanac Peer Comparisons

First Quarter 2021

May 24, 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 147 Georgia banks and S & L's under \$2.5 billion in assets that filed Q1 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 red is worse. We note the source of each bank ratio in each ratio title.



¹As a proxy for NPL/Loans, we used the following formula: $\text{NPL} + \text{OREO} / \text{Gross Loans} + \text{OREO}$.

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.	261,725	8.40	0.92	10.74	0.07
2	Affinity Bank	Covington	1928	Fed-Thrift	C-corp	Affinity Bancshares, Inc.	798,401	12.20	0.89	8.42	0.88
3	Altamaha Bank and Trust Co.	Vidalia	1966	ST-Bank	S-corp	Altamaha Bancshares, Inc.	234,603	9.59	1.09	10.47	0.83
4	American Commerce Bank	Bremen	2004	Fed-Bank	C-corp	American Commerce Bancshares, Inc.	406,300	11.57	1.15	9.96	1.37
5	American Pride Bank	Macon	2007	ST-Bank	S-corp	American Bancorp, Inc.	215,440	13.74	0.44	3.18	0.03
6	Ameris Bank	Atlanta	1971	ST-Bank	C-corp	Ameris Bancorp	21,337,979	13.86	1.97	14.14	0.75
7	Atlantic Capital Bank, NA	Atlanta	1999	Fed-Bank	C-corp	Atlantic Capital Bancshares, Inc.	3,731,675	10.78	1.18	9.83	0.31
8	Bank of Alapaha	Alapaha	1905	ST-Bank	C-corp	Alapaha Holding Company	222,810	8.88	0.37	3.85	0.22
9	Bank of Camilla	Camilla	1890	ST-Bank	C-corp	Camilla Bancshares, Inc.	128,794	13.83	0.72	4.77	1.07
10	Bank of Dade	Trenton	1956	ST-Bank	S-corp	Tri-States Bankshares, Inc.	132,845	9.83	1.35	11.83	0.62
11	Bank of Dawson	Dawson	1911	ST-Bank	S-corp	Dawson Bancshares, Inc.	141,353	16.95	0.94	5.13	2.53
12	Bank of Dudley	Dublin	1905	ST-Bank	C-corp	Hogan Investments I, Inc.	285,746	10.84	0.85	7.08	0.31
13	Bank of Edison	Edison	1904	ST-Bank	S-corp	BOE Bancshares, Inc.	64,223	7.17	0.13	1.52	0.89
14	Bank of Hancock County	Sparta	1904	ST-Bank	C-corp		87,107	19.50	0.53	2.54	0.20
15	Bank of Hazlehurst	Hazlehurst	1906	ST-Bank	S-corp	Hazlehurst Investors, Inc.	130,349	13.61	(0.14)	(0.93)	3.13
16	Bank of LaFayette, Georgia	Lafayette	1899	ST-Bank	C-corp	LaFayette Bankshares, Inc.	332,273	9.73	0.41	3.56	0.70
17	Bank of Lumber City	Lumber City	1945	ST-Bank	C-corp		26,354	14.86	0.38	2.51	1.19
18	Bank of Madison	Madison	1890	ST-Bank	C-corp	Madison Bank Corp.	346,824	9.60	1.31	11.58	0.79
19	Bank of Monticello	Monticello	1909	ST-Bank	S-corp	Monticello Bancshares, Inc.	150,230	8.97	1.13	11.39	0.56
20	Bank of Newington	Newington	1919	ST-Bank	C-corp		164,779	8.29	0.99	11.54	0.76
21	Bank of Wrightsville	Wrightsville	1897	ST-Bank	S-corp	Wrightsville Bancshares, Inc.	74,542	8.34	0.85	8.69	0.16
22	BankSouth	Greensboro	1946	Fed-Thrift	C-corp	BankSouth Holding Company	1,087,459	9.38	3.56	37.10	0.34
23	Barwick Banking Company	Barwick	1934	ST-Bank	C-corp		60,629	32.69	(4.64)	(15.47)	0.00
24	Cadence Bank, N.A.	Atlanta	1887	Fed-Bank	C-corp	Cadence Bancorporation	18,791,544	11.22	1.70	14.54	0.72
25	Carver State Bank	Savannah	1927	ST-Bank	C-corp	Carver Financial Corporation	67,252	10.56	0.72	7.23	1.88
26	Century Bank & Trust	Milledgeville	1898	ST-Bank	C-corp	Century Bancorp, Inc.	339,990	9.24	1.10	10.20	0.07
27	Century Bank of Georgia	Cartersville	2000	ST-Bank	C-corp	CBB Bancorp	296,200	7.90	1.17	13.08	0.05
28	CIBC National Trust Company	Atlanta	1969	Fed-Bank	C-corp	Canadian Imperial Bank of Commerce	323,741	65.87	14.64	19.50	0.00
29	Citizens Bank & Trust, Inc.	Trenton	1988	Fed-Thrift	C-corp	TAG Bancshares Inc.	123,769	10.01	0.97	9.03	0.23
30	Citizens Bank of Americus	Americus	1937	ST-Bank	C-corp	CBA Bankshares, Inc.	405,046	8.51	0.98	10.91	0.17
31	Citizens Bank of Cochran	Cochran	1942	ST-Bank	C-corp	Putnam-Greene Financial Corporation	121,093	9.56	0.70	7.23	0.60
32	Citizens Bank of Georgia	Cumming	1997	ST-Bank	C-corp	Forsyth Bancshares, Inc.	441,688	9.46	1.34	13.18	0.18
33	Citizens Bank of Swainsboro	Swainsboro	1900	ST-Bank	C-corp	Swainsboro Bankshares, Inc.	277,377	9.59	1.14	11.37	0.31
34	Citizens Bank of The South	Sandersville	1965	ST-Bank	C-corp		312,463	10.14	0.89	8.55	0.62
35	Citizens Community Bank	Hahira	1927	ST-Bank	S-corp	CCB Bancshares, Inc.	177,054	11.09	0.92	7.56	0.61
36	Citizens National Bank, Quitman	Quitman	1934	Fed-Bank	C-corp		120,134	12.22	1.08	8.30	0.92
37	Citizens Trust Bank	Atlanta	1921	ST-Bank	C-corp	Citizens Bancshares Corporation	601,255	8.43	0.65	7.05	0.82
38	Claxton Bank	Claxton	1941	ST-Bank	S-corp	Southern Bankshares, Inc.	144,235	9.69	0.80	7.46	0.43
39	Colony Bank	Fitzgerald	1976	ST-Bank	C-corp	Colony Bankcorp, Inc.	1,795,938	9.51	0.93	9.28	1.13
40	Comm. Bank Co. of Fitzgerald	Fitzgerald	1996	ST-Bank	C-corp	CBC Holding Company	222,953	10.22	1.08	9.12	0.73
41	Comm. Bank of Pickens County	Jasper	2000	ST-Bank	C-corp	Community Banks of Georgia, Inc.	475,685	10.52	1.82	16.25	2.51
42	Commercial Bank	Crawford	1924	ST-Bank	S-corp	TCB Bancshares, Inc.	344,106	7.85	1.57	18.08	0.09
43	Commercial Banking Company	Valdosta	1929	Fed-Thrift	C-corp	Lowndes Bancshares, Inc.	320,052	11.42	1.14	9.21	0.56
44	Community Bank & Trust	LaGrange	1984	ST-Bank	C-corp	Community Bankshares, Inc.	92,759	2.36	0.34	11.34	2.71
45	Community Bank of Georgia	Baxley	2004	ST-Bank	C-corp	Community Bank of Georgia, Inc.	163,621	8.66	1.11	11.47	1.64
46	Cornerstone Bank	Atlanta	2001	Fed-Thrift	C-corp	Cornerstone Bancshares	213,736	8.72	(0.62)	(7.35)	4.66
47	Douglas National Bank	Douglas	2001	Fed-Bank	S-corp	DNB Financial Services, Inc.	236,604	9.71	2.17	20.53	0.88
48	Durden Banking Company	Twin City	1935	ST-Bank	S-corp	Durden Bankshares, Inc.	227,994	14.33	1.74	11.20	0.18
49	Elberton FS&LA	Elberton	1922	Fed-Thrift	C-corp		28,386	18.16	0.09	0.47	0.33
50	Embassy National Bank	Lawrenceville	2007	Fed-Bank	C-corp	Embassy Bancshares, Inc.	114,045	16.13	1.10	6.72	0.00
51	Exchange Bank	Milledgeville	1903	ST-Bank	C-corp	Exchange Bankshares, Inc.	322,185	11.64	1.12	8.67	0.70
52	F & M Bank and Trust Company	Manchester	1948	ST-Bank	C-corp	F & M Holding Company, Inc.	80,438	4.69	0.38	8.33	2.55
53	F&M Bank	Washington	1950	ST-Bank	C-corp	Washington/Wilkes Holding Company	332,058	14.86	0.93	5.79	0.34
54	Family Bank	Pelham	1931	Fed-Thrift	C-corp		134,596	10.45	1.07	9.46	0.90
55	Farmers & Merchants Bank	Eatonton	1922	ST-Bank	C-corp	Putnam-Greene Financial Corporation	222,253	12.34	0.42	3.19	2.79
56	Farmers & Merchants Bank	Lakeland	1907	ST-Bank	C-corp	FMB Bancshares, Inc.	609,228	5.62	0.34	5.97	3.66
57	Farmers and Merchants Bank	Sylvania	1946	ST-Bank	C-corp	Screven Bancshares, Inc.	138,872	14.05	1.06	7.33	0.88
58	Farmers Bank	Greensboro	1911	ST-Bank	C-corp	Putnam-Greene Financial Corporation	131,830	12.28	0.47	3.48	0.47
59	Farmers State Bank	Dublin	1934	ST-Bank	S-corp	Farmers Bancshares, Inc.	146,185	11.30	0.95	6.61	1.34
60	Farmers State Bank	Lincolnton	1911	ST-Bank	S-corp	Lincoln Bancshares, Inc.	161,292	14.00	1.31	8.58	0.11
61	First American B&T	Athens	1928	ST-Bank	C-corp	First American Bancorp	799,997	8.70	1.00	10.29	0.35
62	First Bank	Dalton	1996	ST-Bank	C-corp	FBD Holding Company, Inc.	489,132	9.32	1.63	16.18	1.04
63	First Bank of Coastal Georgia	Pembroke	1907	ST-Bank	C-corp	Putnam-Greene Financial Corporation	145,973	13.10	0.64	4.48	0.18
64	First Bank of Pike	Molena	1899	ST-Bank	C-corp		66,096	7.47	0.57	7.02	0.33
65	First Century Bank, NA	Commerce	2002	Fed-Bank	C-corp	First Century Bancorp.	409,815	17.55	2.09	15.33	1.05
66	First Chatham Bank	Savannah	2002	ST-Bank	C-corp	FCB Financial Corp.	496,584	8.75	1.11	11.96	1.84
67	First FS&LA of Valdosta	Valdosta	1934	Fed-Thrift	C-corp		220,048	13.32	0.02	0.16	0.72
68	First IC Bank	Doraville	2000	ST-Bank	C-corp	First IC Corporation	812,031	10.81	1.20	10.90	0.93

ALPHABETICAL

Rank	Institution	City	Year Est.	Charter Type	Corp. Type	Parent	Total Assets (\$000)	Equity / Assets (%)	After-Tax ROAA (%)	After-Tax ROAE (%)	NPA/Total Assets (%)
69	First National Bank of Griffin	Griffin	1933	Fed-Bank	C-corp		353,181	7.22	0.84	10.68	0.14
70	First National Community Bank	Chatsworth	1975	Fed-Bank	C-corp	First Chatsworth Bankshares, Inc.	350,756	11.60	1.47	12.16	1.75
71	First Peoples Bank	Pine Mountain	1990	ST-Bank	C-corp	First Peoples Bankshares, Inc.	230,631	8.32	0.91	10.25	0.46
72	First Port City Bank	Bainbridge	1974	ST-Bank	C-corp	Port City Holding Company, Inc.	328,116	7.40	0.81	10.86	0.09
73	First Southern Bank	Patterson	1907	ST-Bank	C-corp		241,956	7.97	1.41	15.25	0.91
74	First St. Bank, Randolph County	Cuthbert	1900	ST-Bank	S-corp		94,704	7.89	0.34	3.62	1.75
75	First State Bank	Wrens	1964	ST-Bank	C-corp	CSRA Bank Corp.	258,921	7.72	1.58	19.07	0.44
76	First State Bank of Blakely	Blakely	1903	ST-Bank	C-corp	First State Bancshares of Blakely, Inc.	546,732	15.43	0.94	6.32	1.47
77	Flint Community Bank	Albany	2006	ST-Bank	S-corp	Flint Community Bancshares, Inc.	286,577	8.18	1.36	17.22	1.36
78	FNB of Coffee County	Douglas	1991	Fed-Bank	S-corp	FNC Bancorp, Inc.	337,811	7.98	0.97	10.90	0.36
79	FNB of Decatur County	Bainbridge	2004	Fed-Bank	C-corp	Bainbridge Bancshares, Inc.	223,672	8.14	0.72	8.22	0.46
80	FNB of Waynesboro	Waynesboro	1905	Fed-Bank	C-corp	First Burke Banking Company	186,221	14.89	1.30	8.09	0.13
81	FNB South	Alma	1951	ST-Bank	C-corp	First Bank Shares of the South East, Inc.	469,700	15.13	2.13	14.17	1.12
82	Four County Bank	Allentown	1941	ST-Bank	S-corp	Four County Bancshares, Inc.	80,458	13.03	1.36	9.65	0.26
83	Geo. D. Warthen Bank	Sandersville	1871	ST-Bank	C-corp		219,685	8.40	0.72	8.16	1.72
84	Georgia Banking Company	Sandy Springs	2001	ST-Bank	C-corp	Georgia Banking Company, Inc.	640,937	16.67	0.37	4.41	0.52
85	Georgia Community Bank	Dawson	1936	ST-Bank	S-corp	Georgia Community Bancorp, Incorporated	398,895	10.74	0.88	7.59	2.14
86	Georgia Primary Bank	Atlanta	2007	ST-Bank	C-corp		279,918	8.68	0.95	11.04	0.04
87	Glennville Bank	Glennville	1905	ST-Bank	C-corp	GB Bank Group, Inc.	324,449	10.34	1.15	10.28	0.36
88	Great Oaks Bank	Eastman	1934	ST-Bank	S-corp	Great Oaks Financial Holdings Inc	251,228	7.27	0.77	9.28	0.18
89	Greater Community Bank	Rome	1996	ST-Bank	S-corp	Greater Community Bancshares, Inc.	288,451	9.37	1.08	12.19	0.05
90	Guardian Bank	Valdosta	2001	ST-Bank	S-corp	WB&T Bankshares, Inc.	485,299	10.45	1.14	10.27	1.45
91	Heritage First Bank	Rome	1904	ST-Bank	S-corp	Heritage First Bancshares, Inc.	191,676	9.01	0.67	6.69	0.62
92	Heritage Southeast Bank	Jonesboro	1955	ST-Bank	C-corp	Heritage Southeast Bancorporation Inc.	1,645,325	11.22	0.57	4.85	0.60
93	Legacy State Bank	Loganville	2005	ST-Bank	C-corp		139,009	9.68	1.23	12.62	0.91
94	Liberty First Bank	Monroe	2006	ST-Bank	S-corp		182,628	7.79	0.80	8.36	0.60
95	Loyal Trust Bank	Johns Creek	2019	ST-Bank	C-corp		105,068	21.26	(2.51)	(7.30)	0.00
96	Magnolia State Bank	Eastman	1909	ST-Bank	S-corp	Magnolia Bankshares, Inc.	195,641	10.68	0.81	7.30	2.59
97	Merchants & Citizens Bank	McRae	1929	ST-Bank	C-corp		123,437	15.82	0.36	2.10	0.06
98	Metro City Bank	Doraville	2006	ST-Bank	C-corp	MetroCity Bankshares, Inc.	2,158,968	11.11	2.24	17.92	0.73
99	Morris Bank	Dublin	1954	ST-Bank	C-corp	Morris State Bancshares, Inc.	1,339,146	11.36	1.78	14.60	1.13
100	Mount Vernon Bank	Mount Vernon	1901	ST-Bank	S-corp	Heart of Georgia Bancshares, Inc.	158,944	10.02	0.99	9.03	0.30
101	North Georgia National Bank	Calhoun	1999	Fed-Bank	C-corp	North Georgia Community Financial Part	173,348	8.82	0.60	5.83	0.51
102	Northeast Georgia Bank	Lavonia	1906	ST-Bank	S-corp	First Security Bankshares, Inc.	576,538	9.33	0.79	7.52	0.38
103	Oconee State Bank	Watkinsville	1960	ST-Bank	C-corp	Oconee Financial Corporation	515,938	8.45	0.61	7.26	1.16
104	One South Bank	Blakely	1939	ST-Bank	S-corp	One South Financial, Inc.	162,555	10.22	0.50	4.87	0.91
105	Peach State Bank & Trust	Gainesville	2005	ST-Bank	C-corp	Peach State Bancshares, Inc.	458,698	9.60	0.80	9.52	0.00
106	Peoples Bank	Lyons	1935	ST-Bank	C-corp	South Georgia Bankshares Corporation	144,050	8.01	1.05	12.97	0.49
107	Peoples Bank	Willacoochee	1948	ST-Bank	S-corp	Atkinson County Bankshares Corporation	98,595	10.98	0.39	3.14	0.72
108	Peoples Bank	Eatonton	1943	ST-Bank	C-corp	Peoples Bankshares, Inc.	182,949	11.21	(0.22)	(1.75)	0.78
109	Peoples Bank & Trust	Buford	1984	ST-Bank	C-corp	Peoples Banktrust, Inc.	413,679	10.14	1.05	9.60	0.40
110	Peoples Bank of Georgia	Talbotton	1891	ST-Bank	C-corp		118,351	9.42	0.92	9.37	0.60
111	PeoplesSouth Bank	Colquitt	1973	ST-Bank	C-corp	PeoplesSouth Bancshares, Inc.	964,746	8.33	1.18	13.37	1.03
112	Persons Banking Company	Forsyth	1910	ST-Bank	S-corp	Persons Banking Co., Inc.	403,362	5.79	0.35	5.43	1.04
113	Piedmont Bank	Peachtree Corners	2006	ST-Bank	C-corp	Piedmont Bancorp, Inc.	1,621,581	10.23	1.32	12.80	0.31
114	Pineland Bank	Alma	1939	ST-Bank	C-corp	South Banking Company	363,743	9.37	0.85	8.72	1.24
115	Pinnacle Bank	Elberton	1934	ST-Bank	C-corp	Pinnacle Financial Corporation	1,607,863	9.80	1.15	11.29	0.21
116	Planters and Citizens Bank	Camilla	1913	ST-Bank	C-corp	P & C Bank Shares, Inc.	126,481	9.71	0.53	5.02	0.52
117	Planters First Bank	Cordele	1896	ST-Bank	S-corp	Planters First Bancorp	379,914	9.07	0.64	7.08	1.01
118	PrimeSouth Bank	Waycross	1891	ST-Bank	C-corp	Jones Bancshares, L.P.	927,247	9.44	1.05	10.70	1.03
119	PromiseOne Bank	Duluth	2008	ST-Bank	S-corp	PromiseOne Bancorp, Inc.	544,796	11.17	1.70	14.90	2.03
120	Quantum National Bank	Suwanee	1995	Fed-Bank	S-corp	Quantum Capital Corp.	638,118	9.81	2.23	22.16	0.00
121	Queensborough National B&T	Louisville	1902	Fed-Bank	C-corp	The Queensborough Company	1,716,321	8.30	0.94	10.95	1.35
122	Rabun County Bank	Clayton	1975	ST-Bank	C-corp	Liberty Bancorp of Georgia, Inc.	236,319	10.88	0.85	7.15	0.48
123	River City Bank	Rome	2006	ST-Bank	C-corp	RCB Financial Corporation	198,276	10.22	0.74	6.55	1.45
124	Rochelle State Bank	Rochelle	1947	ST-Bank	C-corp		34,334	13.55	0.19	1.24	1.09
125	Security State Bank	McRae	1950	ST-Bank	S-corp	Farmers Bancshares, Inc.	57,585	13.10	0.80	5.05	0.03
126	Signature Bank of Georgia	Sandy Springs	2005	ST-Bank	C-corp		198,811	10.43	1.01	9.46	2.99
127	South Coast Bank & Trust	Brunswick	1934	ST-Bank	S-corp	WB&T Bankshares, Inc.	186,912	8.20	0.94	10.58	1.50
128	South Georgia Bank	Glennville	1987	ST-Bank	S-corp	South Group Bancshares, Inc.	197,922	11.34	1.59	13.34	0.00
129	South Georgia Banking Co.	Tifton	1937	ST-Bank	C-corp	South Georgia Bank Holding Company	557,316	12.08	0.92	7.00	0.23
130	SouthCrest Bank, N.A.	Atlanta	1920	Fed-Bank	C-corp	SouthCrest Financial Group, Inc.	704,724	8.82	1.14	11.29	0.46
131	Southeast First National Bank	Summerville	1968	Fed-Bank	C-corp	Summerville/Trion Bancshares, Inc.	73,913	9.86	0.63	4.91	0.17
132	Southeastern Bank	Darien	1889	ST-Bank	C-corp	Southeastern Banking Corporation	564,932	10.14	1.30	11.78	0.26
133	Southern Bank	Sardis	1945	ST-Bank	C-corp	Southern Financial Corporation	103,403	9.08	(0.81)	(7.53)	1.05
134	State Bank of Cochran	Cochran	1922	ST-Bank	S-corp	Central Georgia Banking Company	251,492	12.95	1.31	8.89	2.91
135	SunMark Community Bank	Hawkinsville	1949	ST-Bank	S-corp	SunMark Bancshares, Inc.	377,494	9.39	1.28	12.71	0.16
136	Synovus Bank	Columbus	1888	ST-Bank	C-corp	Synovus Financial Corp.	55,099,459	9.43	1.02	10.26	0.56

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.	110,648	97.64	10.60	11.00	0.00
138	Talbot State Bank	Woodland	1907	ST-Bank	S-corp	TSB Bancorp, Inc.	61,007	11.53	(0.27)	(2.19)	1.82
139	Tandem Bank	Tucker	2019	ST-Bank	C-corp		108,770	16.87	(0.82)	(3.77)	0.00
140	TC Federal Bank	Thomasville	1934	Fed-Thrift	C-corp		363,623	11.14	0.24	2.02	0.60
141	The Bank of Soperton	Soperton	1903	ST-Bank	S-corp	Soperton Bancshares, Incorporated	114,913	9.36	1.28	13.24	0.32
142	Thomasville National Bank	Thomasville	1995	Fed-Bank	C-corp	Thomasville Bancshares, Inc.	1,254,987	8.66	1.71	19.45	0.11
143	Touchmark National Bank	Alpharetta	2008	Fed-Bank	C-corp	Touchmark Bancshares, Inc.	419,943	12.33	1.28	11.05	0.99
144	Trust Bank	Lenox	1906	ST-Bank	S-corp	Trust Holding Company, Inc.	45,107	9.99	1.24	11.80	2.86
145	United Bank	Zebulon	1905	ST-Bank	S-corp	United Bank Corporation	2,048,133	8.66	1.56	15.91	0.36
146	United Community Bank	Blairsville	1950	ST-Bank	C-corp	United Community Banks, Inc.	18,513,139	10.69	1.30	11.37	0.53
147	United National Bank	Cairo	2000	Fed-Bank	C-corp		267,046	13.10	1.30	9.27	2.16
148	Vidalia Federal Savings Bank	Vidalia	1936	Fed-Thrift	C-corp		214,378	14.72	(0.31)	(2.02)	0.44
149	Vinings Bank	Smyrna	2007	ST-Bank	C-corp	Vinings Bancshares, Inc.	790,477	5.27	1.59	25.36	0.24
150	Waycross Bank & Trust	Waycross	1988	ST-Bank	S-corp	WB&T Bankshares, Inc.	218,978	10.15	1.12	10.69	0.19
151	West Central Georgia Bank	Thomaston	1974	ST-Bank	C-corp	WCG Bancshares, Inc.	145,756	24.11	1.03	3.99	0.00
152	Wheeler County State Bank	Alamo	1934	ST-Bank	S-corp	Wheeler Bancshares, Inc.	117,887	14.19	0.63	4.11	0.26
153	Wilcox County State Bank	Abbeville	1952	ST-Bank	C-corp	WCSB Holding Company, Inc.	142,009	9.46	1.04	9.99	1.34
154	Wilkinson County Bank	Irwinton	1907	ST-Bank	C-corp		58,997	14.74	0.49	2.94	0.77
						MEDIAN	236,462	10.14	0.96	9.24	0.60
						AVERAGE	1,116,984	11.78	1.04	8.78	0.83
						HIGH	55,099,459	97.64	14.64	37.10	4.66
						LOW	26,354	2.36	(4.64)	(15.47)	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	39,798,988	47,849,339	5,198,289	8.85	286	4,849	11,363	192,655	167,305	55,099,459
2	Ameris Bank	Atlanta	16,109,333	18,032,259	2,958,170	10.58	172	2,691	7,929	124,058	104,839	21,337,979
3	Cadence Bank, N.A.	Atlanta	12,412,030	16,313,834	2,108,040	10.99	101	1,795	10,469	186,055	161,523	18,791,544
4	United Community Bank	Blairsville	11,843,523	16,320,570	1,978,293	9.13	154	2,391	7,743	120,215	105,978	18,513,139
5	Atlantic Capital Bank, NA	Atlanta	2,302,661	3,288,988	402,261	10.18	3	209	17,855	1,243,892	1,096,329	3,731,675
6	Metro City Bank	Doraville	1,871,813	1,792,758	239,793	11.45	19	214	10,089	113,630	94,356	2,158,968
7	United Bank	Zebulon	749,914	1,866,430	177,420	8.69	18	400	5,120	113,785	103,691	2,048,133
8	Colony Bank	Fitzgerald	1,091,204	1,533,860	170,859	9.05	24	365	4,920	74,831	63,911	1,795,938
9	Queensborough National B&T	Louisville	1,015,764	1,547,352	142,374	8.30	24	323	5,314	71,513	64,473	1,716,321
10	Heritage Southeast Bank	Jonesboro	1,082,452	1,438,753	184,590	9.10	22	278	5,918	74,788	65,398	1,645,325
11	Piedmont Bank	Peachtree Corners	1,155,375	1,426,805	165,963	9.71	12	166	9,769	135,132	118,900	1,621,581
12	Pinnacle Bank	Elberton	1,071,313	1,432,153	157,513	8.54	22	283	5,681	73,085	65,098	1,607,863
13	Morris Bank	Dublin	853,412	1,179,800	152,146	10.84	10	184	7,278	133,915	117,980	1,339,146
14	Thomasville National Bank	Thomasville	1,052,955	1,085,807	108,733	8.47	4	131	9,580	313,747	271,452	1,254,987
15	BankSouth	Greensboro	853,214	939,955	102,049	10.14	6	355	3,063	181,243	156,659	1,087,459
16	PeoplesSouth Bank	Colquitt	615,160	881,279	80,381	9.00	30	191	5,051	32,158	29,376	964,746
17	PrimeSouth Bank	Waycross	699,990	835,262	87,500	9.02	8	142	6,530	115,906	104,408	927,247
18	First IC Bank	Doraville	591,725	719,208	87,764	10.94	10	109	7,450	81,203	71,921	812,031
19	First American B&T	Athens	430,636	671,773	69,628	9.50	7	103	7,767	114,285	95,968	799,997
20	Affinity Bank	Covington	626,180	649,948	97,396	10.09	3	83	9,619	266,134	216,649	798,401
21	Vinings Bank	Smyrna	381,956	526,274	41,647	7.16	2	46	17,184	395,239	263,137	790,477
22	SouthCrest Bank, N.A.	Atlanta	314,118	607,700	62,140	8.33	9	99	7,118	78,303	67,522	704,724
23	Georgia Banking Company	Sandy Springs	536,255	525,830	106,847	17.58	2	106	6,047	320,469	262,915	640,937
24	Quantum National Bank	Suwanee	542,179	572,724	62,631	10.19	3	64	9,971	212,706	190,908	638,118
25	Farmers & Merchants Bank	Lakeland	400,461	563,663	34,258	5.51	6	118	5,163	101,538	93,944	609,228
26	Citizens Trust Bank	Atlanta	295,940	541,801	50,662	8.50	7	86	6,991	85,894	77,400	601,255
27	Northeast Georgia Bank	Lavonia	246,056	512,461	53,804	10.07	11	97	5,944	52,413	46,587	576,538
28	Southeastern Bank	Darien	271,547	506,178	57,267	10.36	10	108	5,231	56,493	50,618	564,932
29	South Georgia Banking Co.	Tifton	283,216	488,357	67,348	10.62	9	114	4,889	61,924	54,262	557,316
30	First State Bank of Blakely	Blakely	355,828	438,704	84,363	15.38	8	97	5,636	68,342	54,838	546,732
31	PromiseOne Bank	Duluth	388,795	482,575	60,843	11.82	7	86	6,335	77,828	68,939	544,796
32	Oconee State Bank	Watkinsville	340,376	470,660	43,615	8.56	5	86	5,999	103,188	94,132	515,938
33	First Chatham Bank	Savannah	295,983	452,812	43,431	8.43	7	95	5,227	70,941	64,687	496,584
34	First Bank	Dalton	342,724	442,105	45,611	10.11	6	79	6,192	81,522	73,684	489,132
35	Guardian Bank	Valdosta	301,057	433,406	50,691	10.58	5	57	8,514	97,060	86,681	485,299
36	Comm. Bank of Pickens County	Jasper	318,423	419,844	50,040	11.09	2	56	8,494	237,843	209,922	475,685
37	FNB South	Alma	330,148	395,623	71,078	15.33	4	82	5,728	117,425	98,906	469,700
38	Peach State Bank & Trust	Gainesville	275,093	405,361	44,052	10.80	1	66	6,950	458,698	405,361	458,698
39	Citizens Bank of Georgia	Cumming	240,265	398,880	41,771	9.67	4	56	7,887	110,422	99,720	441,688
40	Touchmark National Bank	Alpharetta	373,720	356,555	51,759	12.16	1	24	17,498	419,943	356,555	419,943
41	Peoples Bank & Trust	Buford	153,189	370,399	41,947	10.15	1	52	7,955	413,679	370,399	413,679
42	First Century Bank, NA	Commerce	74,396	328,498	71,910	11.81	2	63	6,505	204,908	164,249	409,815
43	American Commerce Bank	Bremen	325,869	339,827	47,026	11.90	3	47	8,645	135,433	113,276	406,300
44	Citizens Bank of Americus	Americus	186,442	362,421	34,478	8.67	3	47	8,618	135,015	120,807	405,046
45	Persons Banking Company	Forsyth	196,501	379,650	23,335	5.97	5	75	5,378	80,672	75,930	403,362
46	Georgia Community Bank	Dawson	214,132	351,719	42,858	10.77	8	76	5,249	49,862	43,965	398,895
47	Planters First Bank	Cordele	258,515	343,849	34,446	8.98	8	85	4,470	47,489	42,981	379,914
48	SunMark Community Bank	Hawkinsville	261,728	336,903	35,452	9.50	6	82	4,604	62,916	56,151	377,494
49	Pineland Bank	Alma	242,867	327,321	34,081	9.78	8	96	3,789	45,468	40,915	363,743
50	TC Federal Bank	Thomasville	258,806	308,040	40,506	11.48	2	53	6,861	181,812	154,020	363,623
51	First National Bank of Griffin	Griffin	115,621	312,268	25,497	7.04	7	79	4,471	50,454	44,610	353,181
52	First National Community Bank	Chatsworth	231,804	309,511	40,695	11.48	7	68	5,158	50,108	44,216	350,756
53	Bank of Madison	Madison	218,512	311,155	33,311	10.24	4	59	5,878	86,706	77,789	346,824
54	Commercial Bank	Crawford	243,872	314,997	27,004	8.20	5	48	7,169	68,821	62,999	344,106
55	Century Bank & Trust	Milledgeville	158,521	307,204	31,426	10.18	2	47	7,234	169,995	153,602	339,990
56	FNB of Coffee County	Douglas	175,235	309,401	26,951	8.55	4	52	6,496	84,453	77,350	337,811
57	Bank of LaFayette, Georgia	Lafayette	104,663	296,497	32,344	10.95	3	59	5,632	110,758	98,832	332,273
58	F&M Bank	Washington	178,602	272,744	49,349	14.89	6	64	5,188	55,343	45,457	332,058
59	First Port City Bank	Bainbridge	227,251	296,577	24,289	7.77	5	62	5,292	65,623	59,315	328,116
60	Glennville Bank	Glennville	168,835	289,765	33,543	10.27	7	64	5,070	46,350	41,395	324,449
61	CIBC National Trust Company	Atlanta	0	512	213,242	60.25	15	232	1,395	21,583	34	323,741
62	Exchange Bank	Milledgeville	171,167	283,885	37,504	12.08	5	71	4,538	64,437	56,777	322,185
63	Commercial Banking Company	Valdosta	185,031	280,065	36,539	12.19	5	63	5,080	64,010	56,013	320,052
64	Citizens Bank of The South	Sandersville	200,523	280,241	31,669	10.63	4	63	4,960	78,116	70,060	312,463
65	Century Bank of Georgia	Cartersville	136,288	271,068	23,408	8.41	2	31	9,555	148,100	135,534	296,200
66	Greater Community Bank	Rome	209,892	249,590	27,033	9.59	4	52	5,547	72,113	62,398	288,451
67	Flint Community Bank	Albany	244,542	245,908	23,432	8.40	1	40	7,164	286,577	245,908	286,577
68	Bank of Dudley	Dublin	175,258	254,639	30,983	11.70	5	65	4,396	57,149	50,928	285,746
69	Georgia Primary Bank	Atlanta	215,471	228,797	24,288	9.68	2	35	7,998	139,959	114,399	279,918

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	Citizens Bank of Swainsboro	Swainsboro	187,187	245,771	26,612	9.92	4	61	4,547	69,344	61,443	277,377
71	United National Bank	Cairo	202,082	221,163	34,974	13.75	1	31	8,614	267,046	221,163	267,046
72	AB&T	Albany	172,474	225,319	21,981	7.67	2	31	8,443	130,863	112,660	261,725
73	First State Bank	Wrens	158,541	235,808	19,982	8.73	5	39	6,639	51,784	47,162	258,921
74	State Bank of Cochran	Cochran	130,954	218,103	32,565	13.20	4	52	4,836	62,873	54,526	251,492
75	Great Oaks Bank	Eastman	146,873	231,272	18,263	7.23	5	59	4,258	50,246	46,254	251,228
76	First Southern Bank	Patterson	130,130	222,383	19,281	8.43	6	56	4,321	40,326	37,064	241,956
77	Douglas National Bank	Douglas	157,072	213,339	22,969	10.01	1	30	7,887	236,604	213,339	236,604
78	Rabun County Bank	Clayton	131,554	205,141	25,707	10.86	3	44	5,371	78,773	68,380	236,319
79	Altamaha Bank and Trust Co.	Vidalia	133,421	211,653	22,502	9.42	4	50	4,692	58,651	52,913	234,603
80	First Peoples Bank	Pine Mountain	133,950	210,067	19,196	8.19	3	39	5,914	76,877	70,022	230,631
81	Durden Banking Company	Twin City	137,341	194,662	32,681	14.61	4	46	4,956	56,999	48,666	227,994
82	FNB of Decatur County	Bainbridge	144,161	201,887	18,207	8.58	3	41	5,455	74,557	67,296	223,672
83	Comm. Bank Co. of Fitzgerald	Fitzgerald	122,920	194,239	22,775	10.36	2	31	7,192	111,477	97,120	222,953
84	Bank of Alapaha	Alapaha	109,193	202,453	19,787	8.99	4	44	5,064	55,703	50,613	222,810
85	Farmers & Merchants Bank	Eatonton	86,567	193,953	27,430	12.02	2	40	5,556	111,127	96,977	222,253
86	First FS&LA of Valdosta	Valdosta	154,132	149,251	29,319	13.60	4	46	4,784	55,012	37,313	220,048
87	Geo. D. Warthen Bank	Sandersville	116,404	198,997	18,449	8.58	1	36	6,102	219,685	198,997	219,685
88	Waycross Bank & Trust	Waycross	93,550	195,277	22,218	10.28	1	21	10,428	218,978	195,277	218,978
89	American Pride Bank	Macon	167,474	177,577	29,593	13.96	4	38	5,669	53,860	44,394	215,440
90	Vidalia Federal Savings Bank	Vidalia	59,670	182,043	31,565	15.07	2	28	7,656	107,189	91,022	214,378
91	Cornerstone Bank	Atlanta	148,726	192,166	18,644	8.42	3	32	6,679	71,245	64,055	213,736
92	Signature Bank of Georgia	Sandy Springs	114,066	174,451	20,735	10.25	2	22	9,037	99,406	87,226	198,811
93	River City Bank	Rome	135,608	177,701	20,264	10.39	1	43	4,611	198,276	177,701	198,276
94	South Georgia Bank	Glennville	112,480	172,490	22,448	11.06	4	42	4,712	49,481	43,123	197,922
95	Magnolia State Bank	Eastman	109,527	174,441	20,895	10.80	4	48	4,076	48,910	43,610	195,641
96	Heritage First Bank	Rome	118,656	173,055	17,265	9.51	3	39	4,915	63,892	57,685	191,676
97	South Coast Bank & Trust	Brunswick	133,429	170,286	15,336	8.86	2	25	7,476	93,456	85,143	186,912
98	FNB of Waynesboro	Waynesboro	92,204	156,868	27,737	15.06	3	36	5,173	62,074	52,289	186,221
99	Peoples Bank	Eatonton	105,468	160,808	20,503	11.36	2	42	4,356	91,475	80,404	182,949
100	Liberty First Bank	Monroe	72,091	167,927	14,227	8.97	1	23	7,940	182,628	167,927	182,628
101	Citizens Community Bank	Hahira	88,264	157,297	19,637	11.32	4	38	4,659	44,264	39,324	177,054
102	North Georgia National Bank	Calhoun	85,752	154,247	15,292	9.30	3	30	5,778	57,783	51,416	173,348
103	Bank of Newington	Newington	125,643	149,443	13,659	8.46	3	34	4,846	54,926	49,814	164,779
104	Community Bank of Georgia	Baxley	97,879	148,877	14,169	9.93	1	18	9,090	163,621	148,877	163,621
105	One South Bank	Blakely	117,246	142,216	16,620	10.18	3	28	5,806	54,185	47,405	162,555
106	Farmers State Bank	Lincolnton	80,379	138,275	22,581	14.55	3	37	4,359	53,764	46,092	161,292
107	Mount Vernon Bank	Mount Vernon	79,336	142,485	15,930	10.51	3	27	5,887	52,981	47,495	158,944
108	Bank of Monticello	Monticello	77,396	135,703	13,476	9.36	2	23	6,532	75,115	67,852	150,230
109	Farmers State Bank	Dublin	103,506	129,262	16,519	11.49	3	30	4,873	48,728	43,087	146,185
110	First Bank of Coastal Georgia	Pembroke	36,052	126,677	19,120	12.79	2	29	5,034	72,987	63,339	145,973
111	West Central Georgia Bank	Thomaston	47,065	108,420	35,137	24.16	3	30	4,859	48,585	36,140	145,756
112	Claxton Bank	Claxton	83,520	129,579	13,971	9.56	3	32	4,507	48,078	43,193	144,235
113	Peoples Bank	Lyons	85,206	132,112	11,543	8.33	2	26	5,540	72,025	66,056	144,050
114	Wilcox County State Bank	Abbeville	89,703	121,533	13,435	10.11	4	32	4,438	35,502	30,383	142,009
115	Bank of Dawson	Dawson	84,449	116,954	23,955	16.70	1	24	5,890	141,353	116,954	141,353
116	Legacy State Bank	Loganville	102,447	123,338	13,461	10.08	1	15	9,267	139,009	123,338	139,009
117	Farmers and Merchants Bank	Sylvania	43,688	118,935	19,508	13.75	3	25	5,555	46,291	39,645	138,872
118	Family Bank	Pelham	99,200	120,202	14,059	11.46	3	33	4,079	44,865	40,067	134,596
119	Bank of Dade	Trenton	53,092	119,478	13,058	9.68	3	33	4,026	44,282	39,826	132,845
120	Farmers Bank	Greensboro	57,607	115,405	16,194	11.57	1	15	8,789	131,830	115,405	131,830
121	Bank of Hazlehurst	Hazlehurst	56,359	112,395	17,740	11.70	2	28	4,655	65,175	56,198	130,349
122	Bank of Camilla	Camilla	59,523	107,797	17,817	13.37	1	24	5,366	128,794	107,797	128,794
123	Planters and Citizens Bank	Camilla	50,167	114,006	12,279	9.81	1	21	6,023	126,481	114,006	126,481
124	Citizens Bank & Trust, Inc.	Trenton	61,399	110,468	12,391	10.36	3	38	3,257	41,256	36,823	123,769
125	Merchants & Citizens Bank	McRae	36,439	101,653	19,530	13.30	1	20	6,172	123,437	101,653	123,437
126	Citizens Bank of Cochran	Cochran	79,880	109,102	11,572	9.61	2	25	4,844	60,547	54,551	121,093
127	Citizens National Bank, Quitman	Quitman	70,217	103,512	14,685	12.62	1	20	6,007	120,134	103,512	120,134
128	Peoples Bank of Georgia	Talbotton	79,852	106,855	11,146	9.91	4	29	4,081	29,588	26,714	118,351
129	Wheeler County State Bank	Alamo	74,888	101,005	16,723	14.77	3	19	6,205	39,296	33,668	117,887
130	The Bank of Soperton	Soperton	92,725	104,040	10,751	9.60	2	27	4,256	57,457	52,020	114,913
131	Embassy National Bank	Lawrenceville	80,461	94,736	18,393	15.87	1	28	4,073	114,045	94,736	114,045
132	Synovus Trust Co, NA	Columbus	0	0	108,036	96.92	NA	176	629	NA	NA	110,648
133	Tandem Bank	Tucker	76,180	87,342	18,351	18.22	1	19	5,725	108,770	87,342	108,770
134	Loyal Trust Bank	Johns Creek	69,722	82,552	22,340	23.81	1	19	5,530	105,068	82,552	105,068
135	Southern Bank	Sardis	63,441	93,721	9,393	10.01	5	30	3,447	20,681	18,744	103,403
136	Peoples Bank	Willacoochee	40,265	87,518	10,824	11.77	2	24	4,108	49,298	43,759	98,595
137	First St. Bank, Randolph County	Cuthbert	29,020	87,049	7,472	8.33	2	17	5,571	47,352	43,525	94,704
138	Community Bank & Trust	LaGrange	44,071	90,452	2,187	2.93	4	32	2,899	23,190	22,613	92,759

TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employees	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
139	Bank of Hancock County	Sparta	21,090	69,998	16,988	18.37	1	20	4,355	87,107	69,998	87,107
140	Four County Bank	Allentown	55,877	69,856	10,483	13.00	1	10	8,046	80,458	69,856	80,458
141	F & M Bank and Trust Company	Manchester	54,184	75,180	3,775	4.89	1	24	3,352	80,438	75,180	80,438
142	Bank of Wrightsville	Wrightsville	36,564	68,035	6,220	9.16	1	12	6,212	74,542	68,035	74,542
143	Southeast First National Bank	Summerville	15,442	66,512	7,288	11.41	3	15	4,928	24,638	22,171	73,913
144	Carver State Bank	Savannah	35,890	55,497	7,105	12.91	2	15	4,483	33,626	27,749	67,252
145	First Bank of Pike	Molena	40,236	60,584	4,938	7.80	3	24	2,754	22,032	20,195	66,096
146	Bank of Edison	Edison	32,416	59,188	4,606	7.79	1	13	4,940	64,223	59,188	64,223
147	Talbot State Bank	Woodland	31,813	53,911	7,033	10.75	2	15	4,067	30,504	26,956	61,007
148	Barwick Banking Company	Barwick	40,840	40,688	19,820	41.42	1	19	3,191	60,629	40,688	60,629
149	Wilkinson County Bank	Irwinton	22,127	50,140	8,694	14.72	1	10	5,900	58,997	50,140	58,997
150	Security State Bank	McRae	27,271	49,919	7,544	14.62	1	11	5,235	57,585	49,919	57,585
151	Trust Bank	Lenox	23,994	40,448	4,506	10.42	3	25	1,804	15,036	13,483	45,107
152	Rochelle State Bank	Rochelle	9,277	29,580	4,653	14.29	1	5	6,867	34,334	29,580	34,334
153	Elberton FS&LA	Elberton	21,684	19,370	5,154	18.47	1	4	7,097	28,386	19,370	28,386
154	Bank of Lumber City	Lumber City	14,032	21,898	3,915	14.94	2	11	2,396	13,177	10,949	26,354
		MEDIAN	134,779	210,860	24,289	10.25	3	43	5,564	74,557	66,056	236,462
		AVERAGE	751,935	968,293	120,074	11.92	9	139	6,113	108,847	94,369	1,116,984
		HIGH	39,798,988	47,849,339	5,198,289	96.92	286	4,849	17,855	1,243,892	1,096,329	55,099,459
		LOW	0	0	2,187	2.93	1	4	629	13,177	34	26,354

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	Peoples Bank of Georgia	Talbotton	118,351	74.7	22.0	24.59	35.58	7.03	1.42	0.55	5.26
2	First State Bank	Wrens	258,921	67.2	11.6	17.44	57.42	7.34	1.89	1.06	5.13
3	The Bank of Soperton	Soperton	114,913	89.1	3.1	22.45	20.68	6.75	2.25	0.47	5.05
4	Durden Banking Company	Twin City	227,994	70.6	16.3	15.24	24.33	7.07	1.96	0.30	5.01
5	Trust Bank	Lenox	45,107	59.3	3.9	(2.88)	25.65	8.22	2.19	0.49	5.00
6	First Bank of Pike	Molena	66,096	66.4	20.3	20.33	26.16	7.87	1.38	0.40	4.85
7	Bank of Lumber City	Lumber City	26,354	64.1	22.3	(1.47)	12.80	7.45	2.19	0.32	4.84
8	Quantum National Bank	Suwanee	638,118	94.7	1.1	21.99	26.16	5.50	2.01	0.25	4.84
9	Bank of Newington	Newington	164,779	84.1	0.9	9.93	8.79	7.43	1.91	1.44	4.83
10	First Bank	Dalton	489,132	77.5	22.2	4.14	16.91	6.03	2.08	0.51	4.73
11	FNB South	Alma	469,700	83.5	6.9	9.19	20.15	6.32	0.67	0.47	4.69
12	Farmers State Bank	Lincolnton	161,292	58.1	20.7	1.98	21.90	7.50	2.23	0.29	4.64
13	Family Bank	Pelham	134,596	82.5	3.8	10.12	20.79	6.27	1.21	0.77	4.62
14	Citizens Bank & Trust, Inc.	Trenton	123,769	55.6	27.5	(0.63)	20.74	6.42	2.58	0.44	4.56
15	Morris Bank	Dublin	1,339,146	72.3	19.3	13.31	31.94	6.07	2.55	0.31	4.56
16	Alahama Bank and Trust Co.	Vidalia	234,603	63.0	23.5	9.27	36.89	6.28	2.11	0.34	4.53
17	Douglas National Bank	Douglas	236,604	73.6	9.1	3.07	29.43	5.98	1.72	0.46	4.45
18	Magnolia State Bank	Eastman	195,641	62.8	6.9	(1.34)	24.08	6.47	1.38	0.31	4.41
19	SunMark Community Bank	Hawkinsville	377,494	77.7	6.1	28.32	33.97	5.67	1.87	0.29	4.38
20	Pineland Bank	Alma	363,743	74.2	7.6	12.61	27.91	6.04	0.73	0.30	4.32
21	Loyal Trust Bank	Johns Creek	105,068	84.5	1.1	513.10	NM	6.69	1.79	0.77	4.31
22	Commercial Bank	Crawford	344,106	77.4	13.3	44.74	42.06	5.69	1.91	0.51	4.31
23	Carver State Bank	Savannah	67,252	64.7	2.2	32.55	54.34	6.35	0.71	0.58	4.27
24	United National Bank	Cairo	267,046	91.4	3.8	3.07	26.62	5.57	1.11	0.87	4.27
25	F & M Bank and Trust Company	Manchester	80,438	72.1	0.7	25.20	15.51	5.88	1.79	0.66	4.26
26	Metro City Bank	Doraville	2,158,968	104.4	0.9	47.87	40.12	5.24	2.21	0.53	4.26
27	Pinnacle Bank	Elberton	1,607,863	74.8	10.5	49.36	64.18	5.57	2.27	0.22	4.26
28	American Pride Bank	Macon	215,440	94.3	4.2	1.77	7.71	5.76	2.00	0.93	4.25
29	Greater Community Bank	Rome	288,451	84.1	2.8	15.96	33.48	5.64	2.40	0.57	4.22
30	Security State Bank	McRae	57,585	54.6	18.5	44.87	31.49	7.79	2.52	0.23	4.21
31	Citizens Bank of Swainsboro	Swainsboro	277,377	76.2	6.6	9.69	26.85	5.81	1.38	0.36	4.16
32	River City Bank	Rome	198,276	76.3	16.6	22.95	30.97	5.38	2.06	0.24	4.13
33	South Georgia Bank	Glennville	197,922	65.2	19.1	7.10	22.45	6.91	2.16	0.67	4.13
34	Wilkinson County Bank	Irwinton	58,997	44.1	31.3	(18.43)	22.73	6.24	2.01	0.31	4.13
35	Citizens Bank of The South	Sandersville	312,463	71.6	10.5	7.03	20.08	6.16	1.08	0.37	4.10
36	Heritage First Bank	Rome	191,676	68.6	9.8	(0.90)	29.02	5.79	1.63	0.55	4.08
37	First National Community Bank	Chatsworth	350,756	74.9	3.1	11.11	28.62	5.57	1.98	0.29	4.07
38	Southern Bank	Sardis	103,403	67.7	23.3	44.78	34.18	7.03	2.13	0.70	4.06
39	Claxton Bank	Claxton	144,235	64.5	20.6	14.05	22.05	6.12	2.18	0.30	4.05
40	Great Oaks Bank	Eastman	251,228	63.5	11.3	26.44	46.78	5.40	2.95	0.36	4.04
41	PeoplesSouth Bank	Colquitt	964,746	69.8	30.0	12.42	21.64	5.35	2.09	0.44	4.03
42	F&M Bank	Washington	332,058	65.5	35.0	16.70	29.13	6.20	2.31	0.67	4.01
43	Farmers State Bank	Dublin	146,185	80.1	15.1	12.40	25.13	5.55	1.96	0.37	4.01
44	Planters First Bank	Cordele	379,914	75.2	13.4	7.33	18.21	5.28	2.01	0.28	4.01
45	Four County Bank	Allentown	80,458	80.0	16.0	2.48	11.98	6.12	2.09	0.82	4.00
46	Geo. D. Warthen Bank	Sandersville	219,685	58.5	15.3	6.98	21.97	6.10	1.90	0.08	4.00
47	Bank of Madison	Madison	346,824	70.2	16.0	19.27	52.28	5.73	1.90	0.64	3.99
48	First Southern Bank	Patterson	241,956	58.5	15.5	48.96	80.68	6.00	1.73	0.36	3.98
49	Citizens Bank of Cochran	Cochran	121,093	73.2	14.2	(1.10)	12.48	6.12	1.23	0.65	3.98
50	Wilcox County State Bank	Abbeville	142,009	73.8	14.9	5.87	26.51	6.32	1.27	0.74	3.98
51	Bank of Monticello	Monticello	150,230	57.0	15.3	8.00	34.77	6.67	2.03	0.52	3.97
52	Flint Community Bank	Albany	286,577	99.4	0.9	14.21	15.00	4.91	2.57	0.44	3.97
53	One South Bank	Blakely	162,555	82.4	0.4	15.01	13.95	5.72	2.54	0.58	3.95
54	Bank of Dudley	Dublin	285,746	68.8	9.6	10.92	27.30	5.71	1.49	0.30	3.94
55	Piedmont Bank	Peachtree Corners	1,621,581	81.0	4.8	35.60	60.91	5.32	1.93	0.66	3.88
56	Embassy National Bank	Lawrenceville	114,045	84.9	0.0	1.78	(5.56)	6.26	NA	0.92	3.86
57	First Peoples Bank	Pine Mountain	230,631	63.8	20.2	28.39	22.13	6.09	1.35	0.18	3.86
58	Community Bank & Trust	LaGrange	92,759	48.7	11.8	8.34	26.04	5.82	2.43	0.15	3.85
59	Comm. Bank of Pickens County	Jasper	475,685	75.8	7.8	13.22	27.62	5.96	1.55	1.03	3.85
60	Commercial Banking Company	Valdosta	320,052	66.1	5.8	3.33	44.10	5.14	2.09	0.37	3.83
61	Exchange Bank	Milledgeville	322,185	60.3	35.8	8.14	22.49	5.80	2.33	0.42	3.83
62	Glennville Bank	Glennville	324,449	58.3	26.0	1.83	22.76	6.47	2.16	0.73	3.83
63	Citizens National Bank, Quitman	Quitman	120,134	67.8	12.8	1.91	16.72	5.75	2.18	0.60	3.81
64	BankSouth	Greensboro	1,087,459	90.8	2.0	31.46	51.70	4.80	2.76	0.58	3.80
65	AB&T	Albany	261,725	76.6	1.2	7.25	36.14	4.74	4.93	0.44	3.78
66	Community Bank of Georgia	Baxley	163,621	65.7	6.2	(3.55)	19.45	6.15	1.46	0.99	3.78
67	FNB of Waynesboro	Waynesboro	186,221	58.8	14.7	(1.99)	26.33	6.30	3.09	0.33	3.76
68	Ameris Bank	Atlanta	21,337,979	89.3	4.0	11.16	29.54	4.36	2.64	0.29	3.75
69	Century Bank of Georgia	Cartersville	296,200	50.3	18.6	23.04	42.84	5.91	2.26	0.22	3.75

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	Citizens Community Bank	Hahira	177,054	56.1	30.1	(0.44)	24.41	5.88	1.79	0.44	3.75
71	First Port City Bank	Bainbridge	328,116	76.6	10.4	29.46	29.04	5.39	2.24	0.73	3.75
72	FNB of Coffee County	Douglas	337,811	56.6	9.9	17.00	41.27	5.84	1.31	0.21	3.73
73	Comm. Bank Co. of Fitzgerald	Fitzgerald	222,953	63.3	9.9	5.22	42.29	5.55	2.07	0.56	3.72
74	Bank of Dawson	Dawson	141,353	72.2	19.3	(1.29)	13.92	6.09	2.02	0.81	3.71
75	Tandem Bank	Tucker	108,770	87.2	2.2	223.56	276.98	5.30	1.77	0.41	3.71
76	Peoples Bank	Lyons	144,050	64.5	2.3	3.69	25.80	5.86	0.44	0.49	3.70
77	Heritage Southeast Bank	Jonesboro	1,645,325	75.2	10.6	16.48	26.73	5.17	1.15	0.38	3.69
78	Legacy State Bank	Loganville	139,009	83.1	12.8	12.83	26.47	5.04	1.33	0.61	3.69
79	Bank of Dade	Trenton	132,845	44.4	52.6	(2.89)	13.90	6.22	2.00	0.24	3.68
80	First State Bank of Blakely	Blakely	546,732	81.1	15.1	0.57	15.14	5.99	0.33	0.78	3.68
81	Bank of Edison	Edison	64,223	54.8	30.5	30.64	22.06	6.80	1.59	0.63	3.68
82	Citizens Bank of Georgia	Cumming	441,688	60.2	25.1	9.57	30.46	5.50	1.91	0.29	3.68
83	Georgia Primary Bank	Atlanta	279,918	94.2	14.0	38.72	6.43	5.14	2.19	0.83	3.67
84	PrimeSouth Bank	Waycross	927,247	83.8	9.2	17.49	29.27	5.07	1.75	0.57	3.61
85	First Chatham Bank	Savannah	496,584	65.4	6.2	18.96	33.76	5.18	2.22	0.38	3.60
86	Southeastern Bank	Darien	564,932	53.7	25.6	13.15	29.10	5.60	2.15	0.12	3.59
87	Mount Vernon Bank	Mount Vernon	158,944	55.7	26.9	12.34	19.48	6.42	1.54	0.59	3.57
88	Bank of Hazlehurst	Hazlehurst	130,349	50.1	25.4	(9.10)	4.41	5.64	2.08	0.19	3.55
89	American Commerce Bank	Bremen	406,300	95.9	0.0	12.90	9.39	5.42	NA	1.26	3.54
90	First FS&LA of Valdosta	Valdosta	220,048	103.3	1.5	(6.71)	20.48	5.17	2.02	0.93	3.53
91	South Georgia Banking Co.	Tifton	557,316	58.0	16.7	15.08	26.06	5.35	2.15	0.29	3.53
92	Bank of Wrightsville	Wrightsville	74,542	53.7	26.9	6.05	23.81	6.02	1.78	0.47	3.52
93	FNB of Decatur County	Bainbridge	223,672	71.4	8.3	6.79	27.19	5.19	2.19	0.69	3.52
94	Talbot State Bank	Woodland	61,007	59.0	24.4	10.08	12.11	7.78	4.35	2.17	3.52
95	TC Federal Bank	Thomasville	363,623	84.0	5.4	2.25	15.98	4.67	1.86	0.63	3.52
96	Bank of Camilla	Camilla	128,794	55.2	25.8	(4.07)	26.64	5.42	2.54	0.64	3.51
97	Peach State Bank & Trust	Gainesville	458,698	67.9	22.0	37.41	58.72	5.38	0.94	0.22	3.51
98	Cadence Bank, N.A.	Atlanta	18,791,544	76.1	20.9	(7.58)	11.52	4.59	1.93	0.32	3.50
99	Colony Bank	Fitzgerald	1,795,938	71.1	24.1	9.12	18.01	5.02	1.86	0.35	3.50
100	State Bank of Cochran	Cochran	251,492	60.0	11.1	6.79	20.52	6.69	0.59	0.39	3.50
101	North Georgia National Bank	Calhoun	173,348	55.6	29.2	8.85	35.70	5.55	2.06	0.47	3.49
102	Wheeler County State Bank	Alamo	117,887	74.1	13.9	5.50	19.25	5.62	0.62	0.54	3.49
103	South Coast Bank & Trust	Brunswick	186,912	78.4	14.3	11.38	32.69	5.19	1.53	0.70	3.47
104	First Century Bank, NA	Commerce	409,815	22.7	17.2	39.62	(8.29)	12.91	3.19	0.05	3.43
105	Guardian Bank	Valdosta	485,299	69.5	29.0	3.95	12.10	4.91	1.87	0.45	3.43
106	Thomasville National Bank	Thomasville	1,254,987	97.0	7.3	23.72	30.52	4.44	0.46	0.41	3.43
107	West Central Georgia Bank	Thomaston	145,756	43.4	41.9	3.19	20.77	6.44	2.13	0.24	3.43
108	Georgia Community Bank	Dawson	398,895	60.9	13.9	3.83	25.93	6.22	1.50	0.93	3.41
109	United Community Bank	Blairsville	18,513,139	72.6	23.4	31.22	46.03	4.44	1.90	0.23	3.41
110	Peoples Bank	Eatonton	182,949	65.6	7.8	36.82	29.06	5.48	2.00	0.19	3.38
111	Queensborough National B&T	Louisville	1,716,321	65.7	32.5	25.90	43.08	4.83	1.60	0.32	3.37
112	Farmers & Merchants Bank	Lakeland	609,228	71.1	12.3	9.49	20.46	6.10	1.41	1.05	3.36
113	PromiseOne Bank	Duluth	544,796	80.6	15.0	18.10	14.90	5.49	2.31	1.19	3.32
114	Persons Banking Company	Forsyth	403,362	51.8	35.3	(2.21)	26.02	5.16	1.36	0.23	3.28
115	Planters and Citizens Bank	Camilla	126,481	44.0	37.9	19.33	30.23	5.80	2.11	0.16	3.28
116	Oconee State Bank	Watkinsville	515,938	72.3	19.1	23.91	33.50	4.56	2.02	0.26	3.27
117	First IC Bank	Doraville	812,031	82.3	5.1	7.62	20.55	4.89	1.84	0.74	3.25
118	SouthCrest Bank, N.A.	Atlanta	704,724	51.7	41.7	(6.51)	29.53	4.93	2.59	0.44	3.22
119	Georgia Banking Company	Sandy Springs	640,937	102.0	2.9	(11.55)	(5.11)	4.34	3.68	1.10	3.20
120	Citizens Bank of Americus	Americus	405,046	51.4	23.8	3.73	22.15	5.71	1.49	0.24	3.18
121	Rabun County Bank	Clayton	236,319	64.1	4.0	4.41	24.85	5.15	1.42	0.30	3.18
122	Century Bank & Trust	Milledgeville	339,990	51.6	29.3	(1.97)	27.06	5.54	2.01	0.50	3.16
123	Elberton FS&LA	Elberton	28,386	112.0	11.0	12.49	24.87	4.20	3.45	0.70	3.16
124	First National Bank of Griffin	Griffin	353,181	37.0	29.6	15.97	22.61	6.26	2.29	0.10	3.15
125	Atlantic Capital Bank, NA	Atlanta	3,731,675	70.0	16.4	19.13	47.02	3.86	2.51	0.17	3.10
126	Bank of Hancock County	Sparta	87,107	30.1	62.2	(9.33)	18.11	7.29	2.32	0.49	3.10
127	Cornerstone Bank	Atlanta	213,736	77.4	17.4	11.57	15.08	4.91	2.10	0.93	3.10
128	Peoples Bank & Trust	Buford	413,679	41.4	48.1	(2.41)	17.88	5.76	1.96	0.54	3.10
129	Synovus Bank	Columbus	55,099,459	83.2	16.1	3.70	18.92	3.92	2.10	0.38	3.09
130	Northeast Georgia Bank	Lavonia	576,538	48.0	20.2	8.12	19.25	5.43	1.86	0.24	3.08
131	Liberty First Bank	Monroe	182,628	42.9	48.9	(8.26)	20.19	6.03	1.45	0.48	3.06
132	Southeast First National Bank	Summerville	73,913	23.2	30.1	(15.87)	50.55	7.93	1.03	0.36	3.06
133	United Bank	Zebulon	2,048,133	40.2	18.4	7.54	38.39	5.83	2.00	0.13	3.06
134	First American B&T	Athens	799,997	64.1	11.1	12.88	40.84	4.73	0.95	0.17	3.03
135	Affinity Bank	Covington	798,401	96.3	3.0	19.14	29.38	4.14	1.60	0.74	2.97
136	First St. Bank, Randolph County	Cuthbert	94,704	33.3	49.1	(3.72)	19.14	5.86	1.87	0.61	2.92
137	Bank of Alapaha	Alapaha	222,810	53.9	20.7	(8.98)	23.54	5.78	1.75	0.93	2.91
138	Vinings Bank	Smyrna	790,477	72.6	35.6	133.33	49.42	4.34	2.07	0.30	2.88

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) (%)
139	Touchmark National Bank	Alpharetta	419,943	104.8	3.7	5.07	1.16	4.47	1.83	1.34	2.86
140	Citizens Trust Bank	Atlanta	601,255	54.6	10.7	6.41	39.17	4.66	2.03	0.15	2.85
141	Merchants & Citizens Bank	McRae	123,437	35.9	47.2	5.09	18.76	6.33	2.07	0.52	2.74
142	Farmers Bank	Greensboro	131,830	49.9	48.0	15.82	21.52	4.97	1.79	0.50	2.72
143	Peoples Bank	Willacoochee	98,595	46.0	21.4	(7.76)	27.82	5.76	1.69	0.54	2.71
144	Signature Bank of Georgia	Sandy Springs	198,811	65.4	9.5	12.94	28.11	4.78	2.31	0.50	2.70
145	First Bank of Coastal Georgia	Pembroke	145,973	28.5	67.1	(5.03)	19.20	5.59	2.03	0.34	2.66
146	Farmers and Merchants Bank	Sylvania	138,872	36.7	39.6	(2.75)	15.01	6.24	1.98	0.47	2.64
147	Farmers & Merchants Bank	Eatonton	222,253	44.6	21.4	(7.47)	19.80	5.56	1.34	0.42	2.53
148	Waycross Bank & Trust	Waycross	218,978	47.9	34.9	8.05	17.79	4.86	1.83	0.24	2.51
149	Bank of LaFayette, Georgia	Lafayette	332,273	35.3	59.5	3.04	20.11	5.92	1.37	0.55	2.44
150	Rochelle State Bank	Rochelle	34,334	31.4	46.8	(5.88)	10.95	6.57	1.50	1.00	2.18
151	Barwick Banking Company	Barwick	60,629	100.4	12.4	NM	249.55	4.65	1.08	0.33	2.08
152	Vidalia Federal Savings Bank	Vidalia	214,378	32.8	48.9	(1.44)	9.02	4.79	1.66	0.88	1.67
153	Synovus Trust Co, NA	Columbus	110,648	NA	18.3	NA	NA	NA	0.09	NA	0.52
154	CIBC National Trust Company	Atlanta	323,741	0.0	0.0	NA	0.59	NA	NA	0.59	0.42
		MEDIAN	236,462	67.2	15.2	9.19	25.00	5.74	1.96	0.47	3.69
		AVERAGE	1,116,984	66.5	17.9	16.38	29.09	5.79	1.89	0.51	3.65
		HIGH	55,099,459	112.0	67.1	513.10	276.98	12.91	4.93	2.17	5.26
		LOW	26,354	0.0	0.0	(18.43)	(8.29)	3.86	0.09	0.05	0.42

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	11,400	56,645	0.00	0.00	0.00	52.67	52.67
2	CIBC National Trust Company	Atlanta	37,589	114,993	0.00	0.00	0.00	44.78	44.78
3	BankSouth	Greensboro	33,019	108,892	0.07	9.15	0.00	2.51	11.73
4	First Chatham Bank	Savannah	4,938	11,617	0.16	1.99	(0.45)	0.91	2.61
5	Ameris Bank	Atlanta	390,487	508,716	0.13	2.22	0.00	0.21	2.57
6	Waycross Bank & Trust	Waycross	2,982	4,931	0.07	0.00	(0.03)	2.26	2.30
7	Embassy National Bank	Lawrenceville	1,270	2,503	0.15	1.40	0.00	0.63	2.18
8	Trust Bank	Lenox	638	891	0.35	0.86	0.40	0.56	2.17
9	First Century Bank, NA	Commerce	8,723	8,146	0.01	0.00	(0.02)	1.96	1.96
10	United Bank	Zebulon	35,102	30,262	0.46	0.30	0.00	0.91	1.68
11	Cadence Bank, N.A.	Atlanta	313,251	302,407	0.13	0.10	0.00	1.42	1.64
12	Colony Bank	Fitzgerald	15,921	28,092	0.24	0.18	0.01	1.20	1.64
13	Metro City Bank	Doraville	39,792	27,775	0.05	0.39	(0.01)	1.13	1.56
14	PromiseOne Bank	Duluth	11,128	7,634	0.13	0.79	0.00	0.54	1.45
15	Queensborough National B&T	Louisville	14,767	21,384	0.45	0.00	(0.08)	0.99	1.36
16	Thomasville National Bank	Thomasville	20,034	15,852	0.04	0.00	0.00	1.31	1.35
17	Citizens Trust Bank	Atlanta	3,485	6,693	0.47	0.00	0.00	0.79	1.26
18	First American B&T	Athens	6,895	8,464	0.11	0.00	0.00	1.13	1.23
19	Georgia Banking Company	Sandy Springs	2,384	7,827	0.02	0.65	(0.03)	0.58	1.22
20	Signature Bank of Georgia	Sandy Springs	1,875	2,166	0.02	0.89	0.00	0.26	1.16
21	Community Bank & Trust	LaGrange	290	989	0.22	0.40	(0.02)	0.55	1.15
22	Douglas National Bank	Douglas	6,162	2,583	0.23	0.00	0.00	0.92	1.15
23	Affinity Bank	Covington	6,866	8,799	0.05	0.00	(0.03)	1.12	1.14
24	SunMark Community Bank	Hawkinsville	5,484	3,728	0.19	0.00	0.00	0.91	1.10
25	First IC Bank	Doraville	9,089	8,198	0.16	0.49	0.00	0.43	1.08
26	Comm. Bank of Pickens County	Jasper	7,714	4,544	0.08	0.07	(0.04)	0.96	1.07
27	Oconee State Bank	Watkinsville	2,955	5,081	0.09	0.57	0.00	0.39	1.06
28	Loyal Trust Bank	Johns Creek	(1,647)	690	0.06	0.68	0.00	0.31	1.05
29	First National Community Bank	Chatsworth	4,645	3,283	0.17	0.00	0.25	0.62	1.04
30	United Community Bank	Blairsville	216,075	172,563	0.11	0.51	0.00	0.42	1.04
31	Heritage Southeast Bank	Jonesboro	8,653	15,460	0.36	0.14	(0.06)	0.57	1.01
32	Bank of Lumber City	Lumber City	98	260	0.59	0.00	(0.02)	0.45	1.01
33	FNB South	Alma	9,688	4,598	0.31	0.00	0.29	0.42	1.01
34	Citizens Bank & Trust, Inc.	Trenton	1,106	1,113	0.35	0.00	0.03	0.61	0.98
35	Pinnacle Bank	Elberton	16,829	14,121	0.24	0.08	0.00	0.64	0.97
36	Planters First Bank	Cordele	3,099	3,646	0.37	0.03	(0.01)	0.56	0.95
37	Commercial Banking Company	Valdosta	3,252	2,693	0.27	0.33	0.00	0.35	0.94
38	FNB of Coffee County	Douglas	3,649	2,653	0.14	0.00	0.00	0.76	0.89
39	First National Bank of Griffin	Griffin	2,754	2,910	0.24	0.16	0.00	0.49	0.89
40	River City Bank	Rome	1,326	1,585	0.10	0.01	0.00	0.78	0.88
41	Exchange Bank	Milledgeville	3,343	2,604	0.32	0.31	0.00	0.24	0.87
42	FNB of Waynesboro	Waynesboro	2,162	1,438	0.36	0.00	0.00	0.50	0.86
43	Greater Community Bank	Rome	3,795	2,344	0.15	0.21	(0.01)	0.49	0.84
44	Rabun County Bank	Clayton	1,821	1,811	0.09	0.34	0.03	0.38	0.84
45	Farmers State Bank	Lincolnton	2,277	1,230	0.44	0.00	(0.08)	0.47	0.84
46	Farmers and Merchants Bank	Sylvania	1,394	1,056	0.22	0.00	0.43	0.16	0.80
47	South Georgia Banking Co.	Tifton	4,720	4,097	0.28	0.00	(0.02)	0.54	0.80
48	Commercial Bank	Crawford	5,902	2,395	0.43	0.00	0.00	0.36	0.80
49	Pineland Bank	Alma	2,872	2,672	0.25	0.10	(0.01)	0.45	0.79
50	F & M Bank and Trust Company	Manchester	299	615	0.53	0.00	0.04	0.20	0.77
51	Comm. Bank Co. of Fitzgerald	Fitzgerald	2,018	1,404	0.28	0.00	0.00	0.47	0.75
52	Century Bank & Trust	Milledgeville	3,341	2,269	0.10	0.10	0.00	0.55	0.75
53	Southeastern Bank	Darien	6,563	3,761	0.18	0.00	0.03	0.53	0.74
54	Touchmark National Bank	Alpharetta	5,668	3,277	0.00	0.56	0.02	0.16	0.74
55	Wilcox County State Bank	Abbeville	1,331	948	0.24	0.00	0.00	0.49	0.74
56	First Bank	Dalton	6,990	3,143	0.14	0.11	0.03	0.45	0.73
57	TC Federal Bank	Thomasville	815	2,487	0.10	0.49	0.00	0.13	0.72
58	Durden Banking Company	Twin City	4,468	1,440	0.35	0.00	0.01	0.35	0.71
59	State Bank of Cochran	Cochran	3,901	1,635	0.16	0.00	0.29	0.24	0.70
60	Peoples Bank	Lyons	1,407	928	0.38	0.16	0.00	0.15	0.69
61	Citizens Bank of Swainsboro	Swainsboro	2,921	1,779	0.22	0.00	0.01	0.47	0.69
62	PrimeSouth Bank	Waycross	8,987	5,894	0.11	0.30	0.02	0.27	0.69
63	Peoples Bank	Willacoochee	352	596	0.29	0.00	0.00	0.40	0.69
64	Great Oaks Bank	Eastman	1,957	1,438	0.26	0.00	(0.11)	0.53	0.68
65	Northeast Georgia Bank	Lavonia	5,288	3,639	0.13	0.00	0.00	0.55	0.68
66	Mount Vernon Bank	Mount Vernon	1,781	998	0.26	0.00	0.16	0.25	0.68
67	Synovus Bank	Columbus	542,713	356,066	0.14	0.15	(0.01)	0.39	0.67
68	Family Bank	Pelham	1,264	774	0.39	0.00	0.02	0.24	0.65

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	The Bank of Soperton	Soperton	1,727	697	0.37	0.00	0.01	0.27	0.65
70	Carver State Bank	Savannah	371	334	0.30	0.00	(0.21)	0.56	0.65
71	Bank of Dudley	Dublin	2,143	1,637	0.16	0.13	0.02	0.34	0.65
72	Claxton Bank	Claxton	1,341	861	0.19	0.00	0.01	0.44	0.64
73	First Bank of Pike	Molena	343	367	0.25	0.00	(0.11)	0.47	0.61
74	Quantum National Bank	Suwanee	16,785	3,605	0.03	0.34	0.00	0.23	0.61
75	Vinings Bank	Smyrna	10,768	4,021	0.01	0.50	0.00	0.08	0.60
76	Heritage First Bank	Rome	1,440	1,009	0.21	0.13	(0.02)	0.27	0.59
77	Glennville Bank	Glennville	3,452	1,720	0.23	0.00	0.00	0.35	0.57
78	West Central Georgia Bank	Thomaston	1,400	775	0.37	0.00	0.02	0.18	0.57
79	Magnolia State Bank	Eastman	1,867	1,031	0.38	0.00	(0.04)	0.23	0.57
80	Century Bank of Georgia	Cartersville	2,995	1,445	0.12	0.00	(0.06)	0.51	0.56
81	Altamaha Bank and Trust Co.	Vidalia	2,813	1,205	0.23	0.00	(0.05)	0.39	0.56
82	Peoples Bank	Eatonton	(366)	933	0.16	0.00	(0.06)	0.44	0.55
83	First Port City Bank	Bainbridge	2,420	1,642	0.07	0.00	0.00	0.48	0.55
84	SouthCrest Bank, N.A.	Atlanta	7,290	3,526	0.22	0.00	(0.01)	0.34	0.55
85	One South Bank	Blakely	989	836	0.12	0.00	0.02	0.39	0.53
86	Peoples Bank of Georgia	Talbotton	974	554	0.15	0.00	(0.02)	0.39	0.53
87	South Georgia Bank	Glennville	3,594	950	0.31	0.00	0.00	0.21	0.51
88	Geo. D. Warthen Bank	Sandersville	1,500	1,071	0.15	0.00	0.00	0.36	0.51
89	Citizens Community Bank	Hahira	1,843	821	0.18	0.00	(0.01)	0.33	0.50
90	First State Bank	Wrens	3,116	979	0.26	0.00	0.00	0.24	0.50
91	First Southern Bank	Patterson	2,776	976	0.14	0.00	(0.03)	0.39	0.49
92	Georgia Primary Bank	Atlanta	2,608	1,359	0.10	0.17	0.00	0.22	0.49
93	Bank of Camilla	Camilla	859	583	0.22	0.00	(0.01)	0.27	0.49
94	Persons Banking Company	Forsyth	1,663	1,821	0.26	0.00	(0.03)	0.25	0.48
95	Southeast First National Bank	Summerville	353	263	0.11	0.00	0.00	0.35	0.47
96	Flint Community Bank	Albany	4,870	1,314	0.06	0.00	0.00	0.41	0.46
97	Citizens Bank of Americus	Americus	3,732	1,771	0.17	0.00	0.04	0.26	0.46
98	AB&T	Albany	2,251	1,105	0.07	0.19	0.00	0.20	0.45
99	Peach State Bank & Trust	Gainesville	3,164	1,784	0.04	0.26	0.00	0.14	0.45
100	Bank of Madison	Madison	3,814	1,313	0.07	0.00	0.00	0.37	0.45
101	Bank of Dade	Trenton	2,047	552	0.17	0.00	0.00	0.27	0.44
102	Morris Bank	Dublin	20,392	4,949	0.16	0.02	(0.01)	0.26	0.43
103	North Georgia National Bank	Calhoun	909	649	0.12	0.00	(0.01)	0.32	0.43
104	Farmers & Merchants Bank	Eatonton	880	885	0.11	0.00	0.15	0.16	0.42
105	FNB of Decatur County	Bainbridge	1,470	850	0.09	0.00	0.00	0.32	0.41
106	Bank of Monticello	Monticello	1,872	539	0.12	0.00	0.00	0.28	0.41
107	First Peoples Bank	Pine Mountain	1,919	835	0.14	0.00	0.00	0.26	0.39
108	Bank of Dawson	Dawson	1,514	521	0.27	0.00	0.00	0.13	0.39
109	Atlantic Capital Bank, NA	Atlanta	37,884	12,542	0.17	0.10	0.00	0.13	0.39
110	South Coast Bank & Trust	Brunswick	2,026	683	0.10	0.00	0.00	0.29	0.39
111	United National Bank	Cairo	3,113	922	0.13	0.00	0.00	0.26	0.39
112	Citizens Bank of Cochran	Cochran	817	448	0.06	0.00	0.01	0.32	0.38
113	Planters and Citizens Bank	Camilla	633	460	0.11	0.00	0.00	0.27	0.38
114	American Pride Bank	Macon	1,166	799	0.12	0.00	0.00	0.26	0.38
115	Cornerstone Bank	Atlanta	(1,399)	809	0.03	0.04	(0.05)	0.34	0.36
116	First State Bank of Blakely	Blakely	5,149	1,973	0.15	0.00	(0.02)	0.23	0.36
117	Farmers State Bank	Dublin	1,642	489	0.13	0.00	0.00	0.22	0.36
118	Security State Bank	McRae	484	167	0.32	0.00	0.00	0.03	0.35
119	Bank of Wrightsville	Wrightsville	679	225	0.09	0.00	0.01	0.24	0.34
120	First FS&LA of Valdosta	Valdosta	47	706	0.12	0.00	0.01	0.22	0.34
121	Citizens Bank of The South	Sandersville	2,659	996	0.11	0.00	0.00	0.22	0.33
122	Bank of Hancock County	Sparta	440	273	0.11	0.00	0.00	0.21	0.33
123	Bank of LaFayette, Georgia	Lafayette	1,276	1,006	0.12	0.00	0.00	0.21	0.33
124	Bank of Edison	Edison	79	189	0.16	0.00	(0.05)	0.21	0.32
125	Wilkinson County Bank	Irwinton	257	169	0.18	0.00	0.00	0.14	0.32
126	PeoplesSouth Bank	Colquitt	10,887	2,931	0.09	0.00	(0.01)	0.24	0.32
127	Piedmont Bank	Peachtree Corners	17,563	4,207	0.05	0.13	0.00	0.14	0.32
128	Guardian Bank	Valdosta	6,580	1,449	0.09	0.00	(0.02)	0.25	0.32
129	Rochelle State Bank	Rochelle	61	103	0.24	0.00	0.00	0.08	0.32
130	First St. Bank, Randolph County	Cuthbert	321	269	0.25	0.00	0.00	0.06	0.31
131	Bank of Alapaha	Alapaha	772	631	0.17	0.00	0.00	0.14	0.30
132	F&M Bank	Washington	2,875	931	0.34	0.00	(0.14)	0.10	0.30
133	Peoples Bank & Trust	Buford	4,014	1,152	0.07	0.00	0.02	0.21	0.30
134	American Commerce Bank	Bremen	4,436	1,108	0.06	0.09	0.05	0.09	0.29
135	Liberty First Bank	Monroe	1,692	451	0.20	0.00	0.00	0.07	0.27
136	Vidalia Federal Savings Bank	Vidalia	(644)	545	0.06	0.00	0.01	0.20	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	Citizens National Bank, Quitman	Quitman	1,206	287	0.10	0.00	0.00	0.15	0.26
138	Wheeler County State Bank	Alamo	858	271	0.15	0.00	0.00	0.10	0.25
139	Merchants & Citizens Bank	McRae	423	287	0.09	0.00	(0.05)	0.21	0.25
140	Four County Bank	Allentown	1,330	189	0.21	0.00	(0.02)	0.05	0.24
141	Georgia Community Bank	Dawson	4,005	870	0.16	0.00	0.00	0.08	0.24
142	Citizens Bank of Georgia	Cumming	5,377	922	0.03	0.00	0.00	0.20	0.23
143	Bank of Newington	Newington	1,538	333	0.07	0.00	0.01	0.14	0.22
144	Community Bank of Georgia	Baxley	1,579	304	0.12	0.00	0.00	0.09	0.21
145	Farmers Bank	Greensboro	566	239	0.09	0.00	0.00	0.11	0.20
146	First Bank of Coastal Georgia	Pembroke	853	258	0.08	0.00	0.00	0.11	0.19
147	Southern Bank	Sardis	(717)	147	0.15	0.00	(0.15)	0.17	0.17
148	Talbot State Bank	Woodland	(152)	54	0.02	0.00	0.02	0.05	0.10
149	Tandem Bank	Tucker	(700)	68	0.01	0.00	0.00	0.07	0.08
150	Barwick Banking Company	Barwick	(1,251)	16	0.04	0.00	0.00	0.02	0.06
151	Farmers & Merchants Bank	Lakeland	2,031	235	0.13	0.00	(0.24)	0.14	0.04
152	Elberton FS&LA	Elberton	24	0	0.00	0.00	0.00	0.00	0.00
153	Bank of Hazlehurst	Hazlehurst	(171)	(47)	0.43	0.00	(0.49)	0.03	(0.04)
154	Legacy State Bank	Loganville	1,614	(191)	0.02	0.04	(0.29)	0.09	(0.15)
		MEDIAN	2,207	1,133	0.15	0.00	0.00	0.32	0.57
		AVERAGE	13,922	13,254	0.17	0.18	(0.01)	1.03	1.38
		HIGH	542,713	508,716	0.59	9.15	0.43	52.67	52.67
		LOW	(1,647)	(191)	0.00	0.00	(0.49)	0.00	(0.15)

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
1	Atlantic Capital Bank, NA	Atlanta	3,731,675	17,855	50.8	1.13	0.20	0.38	1.71
2	Touchmark National Bank	Alpharetta	419,943	17,498	48.8	1.01	0.07	0.66	1.74
3	Vinings Bank	Smyrna	790,477	17,184	52.2	1.30	0.17	0.36	1.84
4	Citizens Bank of Georgia	Cumming	441,688	7,887	49.7	1.11	0.16	0.61	1.89
5	Community Bank of Georgia	Baxley	163,621	9,090	52.8	1.14	0.12	0.74	2.00
6	Citizens Bank of Americus	Americus	405,046	8,618	56.6	1.04	0.22	0.76	2.01
7	Legacy State Bank	Loganville	139,009	9,267	59.1	0.99	0.20	0.83	2.02
8	American Commerce Bank	Bremen	406,300	8,645	52.0	1.23	0.16	0.65	2.04
9	Cadence Bank, N.A.	Atlanta	18,791,544	10,469	38.7	1.18	0.24	0.64	2.06
10	Synovus Bank	Columbus	55,099,459	11,363	54.9	1.09	0.31	0.67	2.07
11	Guardian Bank	Valdosta	485,299	8,514	57.5	0.96	0.19	0.92	2.07
12	Piedmont Bank	Peachtree Corners	1,621,581	9,769	51.3	1.35	0.19	0.54	2.08
13	Century Bank of Georgia	Cartersville	296,200	9,555	53.3	1.12	0.18	0.81	2.11
14	Bank of LaFayette, Georgia	Lafayette	332,273	5,632	79.5	1.24	0.35	0.52	2.12
15	Thomasville National Bank	Thomasville	1,254,987	9,580	45.7	1.33	0.19	0.64	2.16
16	Farmers and Merchants Bank	Sylvania	138,872	5,555	63.3	1.22	0.13	0.83	2.18
17	FNB South	Alma	469,700	5,728	41.3	1.12	0.27	0.80	2.19
18	Comm. Bank of Pickens County	Jasper	475,685	8,494	45.9	1.08	0.13	0.98	2.19
19	Bank of Alapaha	Alapaha	222,810	5,064	71.6	1.19	0.36	0.65	2.20
20	Farmers Bank	Greensboro	131,830	8,789	76.3	1.22	0.16	0.82	2.20
21	Vidalia Federal Savings Bank	Vidalia	214,378	7,656	119.6	1.32	0.14	0.74	2.20
22	AB&T	Albany	261,725	8,443	60.7	1.32	0.20	0.68	2.21
23	First State Bank of Blakely	Blakely	546,732	5,636	58.6	1.50	0.27	0.47	2.24
24	PeoplesSouth Bank	Colquitt	964,746	5,051	58.2	1.25	0.25	0.75	2.25
25	Peoples Bank & Trust	Buford	413,679	7,955	67.9	1.32	0.18	0.77	2.27
26	Liberty First Bank	Monroe	182,628	7,940	73.5	1.28	0.19	0.81	2.28
27	United Community Bank	Blairsville	18,513,139	7,743	53.6	1.33	0.21	0.75	2.29
28	PromiseOne Bank	Duluth	544,796	6,335	50.6	1.36	0.35	0.59	2.31
29	Metro City Bank	Doraville	2,158,968	10,089	41.5	1.44	0.29	0.59	2.32
30	First Bank of Coastal Georgia	Pembroke	145,973	5,034	78.5	1.23	0.24	0.85	2.32
31	Quantum National Bank	Suwanee	638,118	9,971	43.4	1.40	0.14	0.78	2.32
32	Citizens National Bank, Quitman	Quitman	120,134	6,007	62.6	1.33	0.41	0.59	2.33
33	Flint Community Bank	Albany	286,577	7,164	55.3	1.53	0.18	0.65	2.35
34	Bank of Dade	Trenton	132,845	4,026	59.1	1.58	0.18	0.61	2.37
35	Northeast Georgia Bank	Lavonia	576,538	5,944	70.1	1.20	0.29	0.89	2.38
36	Georgia Community Bank	Dawson	398,895	5,249	68.8	1.54	0.32	0.53	2.39
37	Farmers & Merchants Bank	Eatonton	222,253	5,556	85.9	1.31	0.22	0.86	2.40
38	West Central Georgia Bank	Thomaston	145,756	4,859	64.0	1.47	0.31	0.63	2.40
39	Merchants & Citizens Bank	McRae	123,437	6,172	85.6	1.29	0.15	0.97	2.41
40	Douglas National Bank	Douglas	236,604	7,887	46.8	1.39	0.13	0.90	2.42
41	First IC Bank	Doraville	812,031	7,450	56.8	1.39	0.36	0.68	2.42
42	Farmers & Merchants Bank	Lakeland	609,228	5,163	74.3	1.33	0.21	0.88	2.42
43	Century Bank & Trust	Milledgeville	339,990	7,234	63.7	1.33	0.25	0.85	2.43
44	Four County Bank	Allentown	80,458	8,046	58.2	1.26	0.16	1.01	2.43
45	United National Bank	Cairo	267,046	8,614	52.8	1.40	0.29	0.74	2.43
46	Southeastern Bank	Darien	564,932	5,231	59.0	1.50	0.46	0.48	2.44
47	Morris Bank	Dublin	1,339,146	7,278	48.9	1.51	0.22	0.73	2.46
48	United Bank	Zebulon	2,048,133	5,120	54.0	1.50	0.39	0.60	2.48
49	Comm. Bank Co. of Fitzgerald	Fitzgerald	222,953	7,192	58.0	1.40	0.17	0.91	2.48
50	First St. Bank, Randolph County	Cuthbert	94,704	5,571	86.7	1.33	0.37	0.79	2.50
51	South Coast Bank & Trust	Brunswick	186,912	7,476	67.0	1.20	0.30	1.00	2.50
52	South Georgia Bank	Glennville	197,922	4,712	55.6	1.56	0.23	0.73	2.51
53	SouthCrest Bank, N.A.	Atlanta	704,724	7,118	68.8	1.44	0.30	0.77	2.51
54	Peach State Bank & Trust	Gainesville	458,698	6,950	66.2	1.66	0.13	0.74	2.53
55	State Bank of Cochran	Cochran	251,492	4,836	60.4	1.37	0.20	0.97	2.54
56	Affinity Bank	Covington	798,401	9,619	63.8	1.21	0.32	1.01	2.54
57	Glennville Bank	Glennville	324,449	5,070	60.6	1.25	0.44	0.86	2.55
58	Commercial Bank	Crawford	344,106	7,169	53.3	1.58	0.27	0.70	2.55
59	F&M Bank	Washington	332,058	5,188	64.6	1.61	0.29	0.65	2.55
60	Bank of Monticello	Monticello	150,230	6,532	60.0	1.29	0.25	1.02	2.56
61	Bank of Madison	Madison	346,824	5,878	59.5	1.76	0.32	0.50	2.58
62	Rochelle State Bank	Rochelle	34,334	6,867	124.1	0.96	0.11	1.51	2.58
63	Bank of Wrightsville	Wrightsville	74,542	6,212	69.4	1.30	0.32	0.96	2.59
64	Bank of Dawson	Dawson	141,353	5,890	65.2	1.53	0.20	0.87	2.59
65	FNB of Waynesboro	Waynesboro	186,221	5,173	57.7	1.22	0.40	1.00	2.61
66	First American B&T	Athens	799,997	7,767	63.4	1.74	0.45	0.43	2.62
67	Planters and Citizens Bank	Camilla	126,481	6,023	78.4	1.38	0.27	0.98	2.64
68	Peoples Bank	Lyons	144,050	5,540	62.3	1.52	0.34	0.79	2.65

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
69	Southeast First National Bank	Summerville	73,913	4,928	76.4	1.32	0.40	0.94	2.66
70	South Georgia Banking Co.	Tifton	557,316	4,889	67.9	1.61	0.31	0.75	2.67
71	Bank of Camilla	Camilla	128,794	5,366	75.1	1.51	0.24	0.92	2.68
72	Bank of Hazlehurst	Hazlehurst	130,349	4,655	83.6	1.29	0.25	1.15	2.70
73	First Peoples Bank	Pine Mountain	230,631	5,914	67.1	1.58	0.23	0.91	2.71
74	Wheeler County State Bank	Alamo	117,887	6,205	75.7	1.17	0.51	1.06	2.73
75	Rabun County Bank	Clayton	236,319	5,371	71.0	1.79	0.20	0.75	2.74
76	Georgia Primary Bank	Atlanta	279,918	7,998	67.5	1.87	0.18	0.70	2.75
77	Commercial Banking Company	Valdosta	320,052	5,080	63.2	1.69	0.65	0.41	2.75
78	PrimeSouth Bank	Waycross	927,247	6,530	62.8	1.48	0.29	0.98	2.75
79	FNB of Decatur County	Bainbridge	223,672	5,455	73.1	1.47	0.39	0.89	2.76
80	Peoples Bank	Willacoochee	98,595	4,108	83.3	1.72	0.23	0.83	2.77
81	Mount Vernon Bank	Mount Vernon	158,944	5,887	69.6	1.59	0.29	0.91	2.78
82	Citizens Trust Bank	Atlanta	601,255	6,991	70.5	1.45	0.31	1.04	2.80
83	Citizens Community Bank	Hahira	177,054	4,659	70.1	1.63	0.32	0.86	2.81
84	Elberton FS&LA	Elberton	28,386	7,097	97.9	1.45	0.39	0.99	2.83
85	North Georgia National Bank	Calhoun	173,348	5,778	78.1	1.51	0.27	1.08	2.86
86	Bank of Hancock County	Sparta	87,107	4,355	81.2	1.58	0.22	1.09	2.89
87	FNB of Coffee County	Douglas	337,811	6,496	67.4	1.84	0.28	0.77	2.89
88	Citizens Bank of The South	Sandersville	312,463	4,960	68.3	1.72	0.39	0.79	2.90
89	First Port City Bank	Bainbridge	328,116	5,292	71.3	1.67	0.28	0.97	2.92
90	First Bank	Dalton	489,132	6,192	55.5	1.60	0.29	1.03	2.92
91	Exchange Bank	Milledgeville	322,185	4,538	65.2	1.65	0.51	0.79	2.95
92	Greater Community Bank	Rome	288,451	5,547	61.4	1.71	0.24	1.02	2.97
93	Signature Bank of Georgia	Sandy Springs	198,811	9,037	79.3	1.80	0.25	0.93	2.98
94	American Pride Bank	Macon	215,440	5,669	68.0	1.83	0.44	0.72	2.99
95	Wilcox County State Bank	Abbeville	142,009	4,438	66.7	1.87	0.26	0.86	2.99
96	First National Bank of Griffin	Griffin	353,181	4,471	78.4	1.59	0.40	1.01	3.00
97	First Century Bank, NA	Commerce	409,815	6,505	57.6	1.47	0.35	1.20	3.02
98	Pinnacle Bank	Elberton	1,607,863	5,681	64.1	1.58	0.36	1.08	3.02
99	Durden Banking Company	Twin City	227,994	4,956	55.6	1.80	0.34	0.89	3.03
100	Farmers State Bank	Dublin	146,185	4,873	70.6	1.88	0.24	0.91	3.04
101	Bank of Dudley	Dublin	285,746	4,396	69.9	1.75	0.41	0.88	3.05
102	First State Bank	Wrens	258,921	6,639	57.8	1.65	0.30	1.10	3.06
103	First National Community Bank	Chatsworth	350,756	5,158	62.6	1.72	0.39	0.96	3.06
104	Queensborough National B&T	Louisville	1,716,321	5,314	68.0	2.02	0.20	0.85	3.08
105	Ameris Bank	Atlanta	21,337,979	7,929	50.2	1.88	0.26	0.95	3.09
106	Wilkinson County Bank	Irwinton	58,997	5,900	82.8	1.51	0.17	1.43	3.11
107	Citizens Bank of Swainsboro	Swainsboro	277,377	4,547	66.9	1.82	0.40	0.91	3.12
108	Altamaha Bank and Trust Co.	Vidalia	234,603	4,692	65.1	1.77	0.41	0.94	3.13
109	Persons Banking Company	Forsyth	403,362	5,378	85.6	1.72	0.28	1.13	3.14
110	Citizens Bank of Cochran	Cochran	121,093	4,844	76.6	1.71	0.38	1.09	3.17
111	Bank of Newington	Newington	164,779	4,846	66.5	1.70	0.55	0.93	3.18
112	Bank of Edison	Edison	64,223	4,940	83.2	1.90	0.21	1.11	3.22
113	Heritage Southeast Bank	Jonesboro	1,645,325	5,918	73.1	1.78	0.37	1.09	3.24
114	Oconee State Bank	Watkinsville	515,938	5,999	77.1	2.07	0.25	0.94	3.26
115	Geo. D. Warthen Bank	Sandersville	219,685	6,102	76.9	1.61	0.39	1.26	3.26
116	SunMark Community Bank	Hawkinsville	377,494	4,604	64.7	2.20	0.29	0.79	3.28
117	Security State Bank	McRae	57,585	5,235	75.6	2.18	0.36	0.76	3.30
118	One South Bank	Blakely	162,555	5,806	79.1	1.79	0.29	1.23	3.31
119	Heritage First Bank	Rome	191,676	4,915	74.8	1.83	0.36	1.13	3.32
120	Great Oaks Bank	Eastman	251,228	4,258	74.9	1.95	0.42	0.97	3.34
121	Claxton Bank	Claxton	144,235	4,507	75.2	1.83	0.58	0.93	3.34
122	Waycross Bank & Trust	Waycross	218,978	10,428	70.5	0.79	0.20	2.36	3.35
123	Georgia Banking Company	Sandy Springs	640,937	6,047	78.7	2.23	0.16	0.98	3.37
124	Magnolia State Bank	Eastman	195,641	4,076	75.5	0.80	0.48	2.14	3.42
125	Carver State Bank	Savannah	67,252	4,483	76.0	1.41	0.37	1.65	3.43
126	River City Bank	Rome	198,276	4,611	71.9	2.11	0.28	1.06	3.45
127	Citizens Bank & Trust, Inc.	Trenton	123,769	3,257	71.5	1.75	0.27	1.45	3.47
128	Farmers State Bank	Lincolnton	161,292	4,359	65.5	2.02	0.36	1.10	3.47
129	The Bank of Soperton	Soperton	114,913	4,256	63.8	1.75	0.34	1.41	3.50
130	Pineland Bank	Alma	363,743	3,789	72.2	2.23	0.43	0.86	3.52
131	TC Federal Bank	Thomasville	363,623	6,861	88.6	1.89	0.26	1.38	3.54
132	Family Bank	Pelham	134,596	4,079	68.6	1.90	0.42	1.24	3.56
133	Colony Bank	Fitzgerald	1,795,938	4,920	70.1	2.11	0.31	1.15	3.57
134	First FS&LA of Valdosta	Valdosta	220,048	4,784	98.2	2.07	0.34	1.17	3.58
135	Planters First Bank	Cordele	379,914	4,470	79.1	2.26	0.48	0.85	3.59
136	Peoples Bank	Eatonton	182,949	4,356	101.7	2.20	0.42	1.08	3.70

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
137	Peoples Bank of Georgia	Talbotton	118,351	4,081	69.5	2.05	0.37	1.28	3.71
138	Cornerstone Bank	Atlanta	213,736	6,679	115.5	1.65	0.62	1.59	3.85
139	F & M Bank and Trust Company	Manchester	80,438	3,352	89.2	1.69	0.56	1.61	3.86
140	First Southern Bank	Patterson	241,956	4,321	91.2	2.24	0.49	1.15	3.88
141	First Chatham Bank	Savannah	496,584	5,227	67.3	1.82	0.39	1.73	3.95
142	Tandem Bank	Tucker	108,770	5,725	112.3	2.79	0.34	0.99	4.13
143	Talbot State Bank	Woodland	61,007	4,067	122.6	1.90	0.39	2.01	4.30
144	Embassy National Bank	Lawrenceville	114,045	4,073	74.3	2.76	0.43	1.18	4.37
145	Community Bank & Trust	LaGrange	92,759	2,899	95.6	1.98	0.54	1.88	4.41
146	First Bank of Pike	Molena	66,096	2,754	87.3	2.40	0.57	1.57	4.54
147	Southern Bank	Sardis	103,403	3,447	119.2	2.31	0.55	1.80	4.66
148	Bank of Lumber City	Lumber City	26,354	2,396	88.9	2.68	0.62	1.47	4.77
149	Trust Bank	Lenox	45,107	1,804	76.2	3.25	0.54	1.34	5.13
150	Loyal Trust Bank	Johns Creek	105,068	5,530	137.5	4.75	0.65	1.75	7.15
151	Barwick Banking Company	Barwick	60,629	3,191	NM	5.27	0.36	1.79	7.43
152	BankSouth	Greensboro	1,087,459	3,063	66.3	7.78	0.41	2.01	10.20
153	CIBC National Trust Company	Atlanta	323,741	1,395	54.3	28.98	3.52	(7.48)	25.03
154	Synovus Trust Co, NA	Columbus	110,648	629	73.1	29.12	1.80	7.86	38.78
		MEDIAN	236,462	5,564	67.9	1.58	0.29	0.91	2.75
		AVERAGE	1,116,984	6,113	69.8	2.03	0.34	0.96	3.33
		HIGH	55,099,459	17,855	137.5	29.12	3.52	7.86	38.78
		LOW	26,354	629	38.7	0.79	0.07	(7.48)	1.71

ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. 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	CIBC National Trust Company	Atlanta	323,741	-	0.00	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Loyal Trust Bank	Johns Creek	105,068	69,721	0.00	-	0.01	0.59	0.00	0.00	0.00	0.00	0.00
3	Synovus Trust Co, NA	Columbus	110,648	-	0.00	-	-	0.00	0.00	0.00	0.00	0.00	0.00
4	Tandem Bank	Tucker	108,770	76,180	0.00	-	0.01	0.36	0.00	0.00	0.00	0.00	0.00
5	Quantum National Bank	Suwanee	638,118	542,179	0.00	-	0.01	0.21	0.02	0.00	0.00	0.02	0.04
6	Peach State Bank & Trust	Gainesville	458,698	275,093	0.03	-	0.01	0.24	0.01	0.00	0.00	0.05	0.06
7	AB&T	Albany	261,725	172,171	0.72	-	0.02	0.25	0.00	0.00	0.10	(0.02)	0.08
8	Barwick Banking Company	Barwick	60,629	40,840	0.00	-	0.01	1.27	0.05	0.00	0.00	0.04	0.09
9	Century Bank of Georgia	Cartersville	296,200	136,288	0.58	1	0.02	0.33	0.00	0.00	0.11	(0.02)	0.09
10	First Port City Bank	Bainbridge	328,116	227,251	1.56	-	0.01	0.14	0.02	0.00	0.13	0.06	0.21
11	Commercial Bank	Crawford	344,106	243,872	0.98	-	0.02	0.31	0.11	0.00	0.13	0.00	0.24
12	Thomasville National Bank	Thomasville	1,254,987	1,051,944	1.12	-	0.02	0.40	0.12	0.00	0.14	0.01	0.27
13	Security State Bank	McRae	57,585	27,271	0.21	-	0.02	0.05	0.26	0.00	0.06	(0.03)	0.29
14	Great Oaks Bank	Eastman	251,228	146,484	2.29	426	0.01	0.14	0.00	0.00	0.31	0.00	0.31
15	Century Bank & Trust	Milledgeville	339,990	158,393	0.69	25	0.01	0.01	0.03	0.00	0.14	0.14	0.31
16	Greater Community Bank	Rome	288,451	209,892	0.43	25	0.02	0.50	0.10	0.00	0.06	0.16	0.32
17	Citizens Bank of Georgia	Cumming	441,688	240,265	1.79	282	0.01	0.13	0.00	0.00	0.34	(0.02)	0.32
18	Georgia Primary Bank	Atlanta	279,918	215,471	0.40	-	0.01	0.17	0.32	0.00	0.05	0.02	0.39
19	Piedmont Bank	Peachtree Cor	1,621,581	1,155,374	3.10	2,113	0.01	0.21	0.00	0.00	0.43	0.00	0.43
20	Southeastern Bank	Darien	564,932	271,547	2.32	669	0.03	0.06	0.57	0.00	0.54	(0.68)	0.43
21	Pinnacle Bank	Elberton	1,607,863	1,068,970	2.39	1,000	0.01	0.33	0.06	0.00	0.31	0.07	0.44
22	FNB of Waynesboro	Waynesboro	186,221	92,204	1.38	-	0.01	0.15	0.17	0.00	0.26	0.04	0.47
23	Citizens Bank of Americus	Americus	405,046	186,442	1.73	134	0.02	0.30	0.06	0.00	0.36	0.06	0.48
24	Waycross Bank & Trust	Waycross	218,978	93,550	1.77	29	0.02	0.00	0.07	0.00	0.45	0.02	0.54
25	South Georgia Bank	Glennville	197,922	112,480	0.25	-	0.02	0.01	0.70	0.00	0.00	(0.12)	0.58
26	West Central Georgia Bank	Thomaston	145,756	47,066	0.00	-	0.03	0.00	0.63	0.00	0.00	(0.01)	0.62
27	SunMark Community Bank	Hawkinsville	377,494	261,728	2.97	-	0.02	0.19	0.44	0.00	0.23	(0.01)	0.66
28	First American B&T	Athens	799,997	415,288	3.59	87	0.02	0.26	0.03	0.00	0.65	(0.02)	0.66
29	South Georgia Banking Co.	Tifton	557,316	283,216	2.16	698	0.01	0.10	0.22	0.00	0.46	0.01	0.69
30	Vinings Bank	Smyrna	790,477	381,956	4.36	-	0.01	0.18	0.19	0.00	0.50	0.03	0.72
31	BankSouth	Greensboro	1,087,459	662,293	3.23	14	0.02	0.43	0.28	0.00	0.43	0.02	0.73
32	FNB of Coffee County	Douglas	337,811	175,235	4.22	-	0.01	0.17	0.02	0.00	0.70	0.01	0.73
33	Bank of Dudley	Dublin	285,746	174,872	2.06	-	0.02	0.25	0.27	0.00	0.40	0.06	0.73
34	Rabun County Bank	Clayton	236,319	131,554	3.89	945	0.02	0.00	0.03	0.00	0.85	(0.10)	0.78
35	Four County Bank	Allentown	80,458	55,877	2.14	-	0.02	0.03	0.33	0.00	0.38	0.08	0.79
36	Citizens Bank & Trust, Inc.	Trenton	123,769	61,399	2.15	-	0.02	0.11	0.24	0.00	0.47	0.09	0.80
37	Merchants & Citizens Bank	McRae	123,437	36,439	1.05	5	0.03	0.00	0.49	0.00	0.19	0.12	0.80
38	Wheeler County State Bank	Alamo	117,887	74,888	1.73	-	0.02	0.08	0.38	0.00	0.42	0.02	0.82
39	Southeast First National Bank	Summerville	73,913	15,442	1.71	100	0.02	0.02	0.04	0.00	0.82	0.00	0.86
40	Bank of Wrightsville	Wrightsville	74,542	36,564	1.73	-	0.01	0.11	0.50	0.00	0.32	0.04	0.86
41	First National Bank of Griffin	Griffin	353,181	115,489	1.82	82	0.01	0.02	0.49	0.00	0.42	0.00	0.91
42	Citizens Bank of Swainsboro	Swainsboro	277,377	186,836	2.73	7	0.02	0.14	0.29	0.00	0.45	0.17	0.91
43	First Peoples Bank	Pine Mountain	230,631	133,950	5.06	-	0.01	0.18	0.16	0.00	0.79	0.00	0.95
44	The Bank of Soperton	Soperton	114,913	92,725	2.99	-	0.02	0.37	0.35	0.00	0.39	0.23	0.97
45	United Community Bank	Blairsville	18,513,139	11,678,544	5.54	595	0.01	0.26	0.09	0.00	0.80	0.09	0.98
46	North Georgia National Bank	Calhoun	173,348	85,752	5.39	231	0.01	0.03	0.00	0.00	1.02	(0.04)	0.98
47	Farmers Bank	Greensboro	131,830	57,607	3.62	620	0.02	0.08	0.01	0.00	1.06	0.00	1.07
48	TC Federal Bank	Thomasville	363,623	256,223	4.86	81	0.02	0.16	0.29	0.00	0.84	(0.04)	1.09
49	Synovus Bank	Columbus	55,099,459	38,805,101	5.77	1,362	0.01	0.31	0.11	0.00	0.75	0.24	1.10
50	First Bank of Coastal Georgia	Pembroke	145,973	36,052	1.36	217	0.02	0.00	0.36	0.00	0.74	0.00	1.10
51	Heritage Southeast Bank	Jonesboro	1,645,325	1,082,452	6.06	1,839	0.01	0.45	0.23	0.00	0.91	(0.01)	1.13
52	SouthCrest Bank, N.A.	Atlanta	704,724	314,118	5.01	447	0.01	0.07	0.14	0.00	1.03	(0.02)	1.15
53	First IC Bank	Doraville	812,031	584,155	5.10	-	0.02	0.24	0.22	0.00	0.84	0.12	1.18
54	Peoples Bank	Lyons	144,050	85,206	6.63	671	0.02	0.31	0.30	0.00	0.83	0.05	1.18
55	PrimeSouth Bank	Waycross	927,247	694,058	10.45	1,173	0.01	0.09	0.07	0.00	1.36	(0.22)	1.21
56	Metro City Bank	Doraville	2,158,968	1,871,813	6.55	3,844	0.01	0.28	0.39	0.00	0.84	0.01	1.24
57	Atlantic Capital Bank, NA	Atlanta	3,731,675	2,300,814	2.65	16	0.01	0.16	0.68	0.00	0.46	0.11	1.25
58	Heritage First Bank	Rome	191,676	118,273	6.32	61	0.01	0.27	0.12	0.00	1.00	0.14	1.26
59	Durden Banking Company	Twin City	227,994	137,341	2.00	80	0.02	0.21	0.93	0.00	0.30	0.03	1.26
60	American Pride Bank	Macon	215,440	167,474	0.22	-	0.01	0.85	0.00	0.00	0.04	1.23	1.27
61	Peoples Bank	Eatonton	182,949	105,468	6.27	1,282	0.02	0.67	0.05	0.00	1.34	(0.12)	1.27
62	Glennville Bank	Glennville	324,449	168,835	3.20	192	0.02	0.17	0.53	0.00	0.68	0.08	1.29
63	Commercial Banking Company	Valdosta	320,052	185,031	4.66	-	0.02	0.19	0.23	0.00	0.98	0.11	1.32
64	Citizens Bank of Cochran	Cochran	121,093	79,880	6.80	662	0.01	0.00	0.49	0.00	0.90	(0.07)	1.32
65	Legacy State Bank	Loganville	139,009	102,447	8.50	1,267	0.01	0.20	0.11	0.00	1.22	0.00	1.33
66	Northeast Georgia Bank	Lavonia	576,538	246,056	4.38	1,037	0.01	0.05	0.43	0.00	0.90	0.02	1.35
67	Bank of Madison	Madison	346,824	218,512	7.57	1,422	0.01	0.21	0.10	0.00	1.25	0.01	1.36
68	Planters First Bank	Cordele	379,914	258,515	10.01	668	0.01	0.14	0.02	0.00	1.47	(0.11)	1.38
69	Douglas National Bank	Douglas	236,604	157,072	5.16	-	0.01	0.00	0.57	0.00	0.82	0.01	1.40
70	One South Bank	Blakely	162,555	117,246	8.73	-	0.02	0.25	0.20	0.00	1.27	(0.06)	1.41

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	Claxton Bank	Claxton	144,235	83,520	3.99	-	0.02	0.12	0.62	0.00	0.74	0.07	1.43
72	PromiseOne Bank	Duluth	544,796	388,795	5.52	-	0.01	0.17	0.37	0.00	0.92	0.15	1.44
73	Exchange Bank	Milledgeville	322,185	170,125	5.54	505	0.02	0.16	0.10	0.00	1.31	0.04	1.45
74	United Bank	Zebulon	2,048,133	742,508	3.89	-	0.02	0.14	0.50	0.00	0.98	(0.02)	1.46
75	Citizens Bank of The South	Sandersville	312,463	200,524	5.70	476	0.01	0.20	0.28	0.00	0.97	0.21	1.46
76	Comm. Bank Co. of Fitzgerald	Fitzgerald	222,953	122,920	6.56	8	0.03	0.51	0.14	0.00	1.32	0.03	1.49
77	First State Bank	Wrens	258,921	158,541	5.21	752	0.01	0.13	0.76	0.00	0.71	0.05	1.52
78	Affinity Bank	Covington	798,401	626,180	8.20	315	0.01	0.26	0.44	0.00	1.12	(0.04)	1.52
79	Planters and Citizens Bank	Camilla	126,481	50,168	5.06	-	0.01	0.12	0.16	0.00	1.31	0.07	1.54
80	Liberty First Bank	Monroe	182,628	72,091	7.14	1,004	0.01	(0.02)	0.09	0.00	1.49	(0.01)	1.57
81	Mount Vernon Bank	Mount Vernon	158,944	79,336	2.93	-	0.01	0.02	0.99	0.00	0.60	0.00	1.59
82	Bank of Monticello	Monticello	150,230	77,396	5.75	192	0.01	0.27	0.48	0.00	1.08	0.03	1.59
83	Peoples Bank of Georgia	Talbotton	118,351	79,852	10.01	79	0.01	0.42	0.39	0.01	0.90	0.31	1.61
84	FNB South	Alma	469,700	330,148	2.37	1,772	0.03	0.77	0.62	0.00	0.55	0.46	1.63
85	Flint Community Bank	Albany	286,577	244,542	15.07	-	0.01	0.18	0.04	0.00	1.60	0.00	1.64
86	Ameris Bank	Atlanta	21,337,979	14,599,805	6.74	16,709	0.01	0.36	0.49	0.00	0.89	0.27	1.65
87	Persons Banking Company	Forsyth	403,362	196,501	11.44	1,620	0.01	0.23	0.15	0.00	1.48	0.05	1.68
88	Guardian Bank	Valdosta	485,299	301,057	8.32	851	0.02	0.12	0.00	0.00	1.54	0.16	1.70
89	First Bank	Dalton	489,132	342,508	9.75	143	0.02	0.24	0.21	0.00	1.48	0.02	1.71
90	First Southern Bank	Patterson	241,956	130,130	10.48	1,054	0.01	0.00	0.13	0.00	1.68	(0.09)	1.72
91	Bank of Newington	Newington	164,779	125,643	7.13	-	0.02	0.37	0.57	0.00	0.89	0.32	1.78
92	FNB of Decatur County	Bainbridge	223,672	144,161	5.84	-	0.02	0.17	1.07	0.00	0.72	0.03	1.82
93	Oconee State Bank	Watkinsville	515,938	330,708	12.50	-	0.01	0.27	0.04	0.00	1.75	0.09	1.88
94	Peoples Bank & Trust	Buford	413,679	153,189	3.80	1,354	0.01	0.06	0.85	0.00	1.08	(0.03)	1.90
95	First Bank of Pike	Molena	66,096	40,236	4.03	-	0.01	0.19	1.21	0.00	0.54	0.16	1.91
96	Family Bank	Pelham	134,596	99,200	8.04	101	0.01	0.26	0.58	0.00	1.22	0.12	1.92
97	Cadence Bank, N.A.	Atlanta	18,791,544	12,365,334	5.21	1,728	0.02	0.80	0.37	0.00	0.93	0.64	1.94
98	Citizens National Bank, Quitman	Quitman	120,134	70,217	6.92	-	0.02	0.04	0.52	0.00	1.58	(0.10)	2.00
99	Colony Bank	Fitzgerald	1,795,938	1,062,775	12.26	518	0.01	0.30	0.08	0.00	1.85	0.07	2.00
100	F&M Bank	Washington	332,058	178,602	2.14	171	0.02	0.21	1.34	0.00	0.62	0.05	2.01
101	Georgia Banking Company	Sandy Springs	640,937	141,635	3.27	40	0.03	0.48	1.21	0.00	0.63	0.17	2.01
102	River City Bank	Rome	198,276	135,608	12.57	-	0.02	0.43	0.00	0.00	2.13	0.00	2.13
103	South Coast Bank & Trust	Brunswick	186,912	133,429	15.93	-	0.02	0.12	0.06	0.00	2.10	0.00	2.16
104	PeoplesSouth Bank	Colquitt	964,746	615,160	11.60	1,431	0.01	0.02	0.58	0.00	1.62	(0.04)	2.17
105	American Commerce Bank	Bremen	406,300	325,869	10.48	87	0.02	0.37	0.45	0.00	1.70	0.06	2.21
106	Bank of Lumber City	Lumber City	26,354	14,032	7.77	-	0.01	0.07	0.00	0.00	2.24	0.04	2.28
107	Wilcox County State Bank	Abbeville	142,009	89,703	12.80	136	0.02	0.25	0.14	0.00	2.12	0.02	2.28
108	Touchmark National Bank	Alpharetta	419,943	373,720	6.88	-	0.01	0.17	1.26	0.00	1.05	0.00	2.31
109	Bank of Camilla	Camilla	128,794	59,523	7.33	337	0.02	0.00	0.15	0.00	2.30	(0.04)	2.41
110	Pineland Bank	Alma	363,743	239,117	11.09	310	0.02	0.30	0.56	0.00	1.72	0.15	2.43
111	Bank of Alapaha	Alapaha	222,810	109,193	2.30	122	0.02	0.43	1.21	0.00	0.46	0.77	2.44
112	Morris Bank	Dublin	1,339,146	851,487	9.99	224	0.01	0.34	0.48	0.00	1.78	0.27	2.53
113	Altamaha Bank and Trust Co.	Vidalia	234,603	133,421	7.94	-	0.02	0.36	1.08	0.00	1.46	0.15	2.69
114	First National Community Bank	Chatsworth	350,756	230,394	14.55	1,112	0.01	0.20	0.16	0.00	2.64	(0.02)	2.78
115	Peoples Bank	Willacoochee	98,595	40,266	6.42	-	0.01	0.07	0.99	0.00	1.77	0.03	2.79
116	First FS&LA of Valdosta	Valdosta	220,048	154,132	5.31	609	0.00	0.05	1.71	0.00	1.03	0.05	2.79
117	Community Bank of Georgia	Baxley	163,621	97,879	16.64	35	0.02	0.21	0.07	0.00	2.74	(0.01)	2.80
118	Citizens Community Bank	Hahira	177,054	88,264	5.29	259	0.01	0.06	1.53	0.00	1.22	0.10	2.85
119	Bank of Dade	Trenton	132,845	53,092	5.97	-	0.02	0.00	1.48	0.00	1.56	(0.12)	2.92
120	Queensborough National B&T	Louisville	1,716,321	979,043	16.55	9,361	0.01	0.23	0.67	0.00	2.24	0.01	2.92
121	First State Bank of Blakely	Blakely	546,732	355,828	9.79	2,170	0.01	0.38	0.14	0.00	2.24	0.58	2.96
122	Farmers State Bank	Dublin	146,185	103,506	11.48	-	0.03	0.07	1.15	0.00	1.89	0.05	3.09
123	Bank of LaFayette, Georgia	Lafayette	332,273	104,663	7.10	91	0.01	0.02	0.89	0.00	2.21	0.04	3.14
124	United National Bank	Cairo	267,046	202,082	14.14	15	0.03	0.38	0.23	0.00	2.82	0.21	3.26
125	Bank of Hancock County	Sparta	87,107	21,090	1.13	105	0.05	0.00	2.38	0.00	0.84	0.05	3.27
126	Southern Bank	Sardis	103,403	63,441	10.68	585	0.01	0.33	1.52	0.00	1.69	0.14	3.35
127	Bank of Edison	Edison	64,223	32,416	11.41	394	0.01	0.75	0.63	0.00	1.73	1.16	3.52
128	Elberton FS&LA	Elberton	28,386	21,684	1.79	-	0.00	0.00	3.13	0.00	0.43	0.00	3.56
129	Farmers and Merchants Bank	Sylvania	138,872	43,688	6.33	-	0.02	0.00	0.68	0.00	2.80	0.09	3.57
130	Geo. D. Warthen Bank	Sandersville	219,685	116,404	19.18	2,035	0.01	0.17	0.54	0.00	3.18	0.21	3.93
131	Farmers State Bank	Lincolnton	161,292	79,985	0.73	-	0.02	0.17	3.85	0.00	0.22	0.02	4.09
132	Vidalia Federal Savings Bank	Vidalia	214,378	59,670	3.24	-	0.01	0.02	2.33	0.00	1.57	0.20	4.11
133	First Chatham Bank	Savannah	496,584	286,171	18.26	5,331	0.01	0.51	0.74	0.00	2.88	0.49	4.11
134	Comm. Bank of Pickens County	Jasper	475,685	318,423	22.35	3,077	0.01	0.36	0.28	0.00	3.72	0.25	4.25
135	F & M Bank and Trust Company	Manchester	80,438	54,184	50.29	582	0.01	0.10	0.66	0.00	3.75	(0.04)	4.37
136	Wilkinson County Bank	Irwinton	58,997	22,127	6.33	230	0.02	0.09	1.79	0.01	2.04	0.76	4.60
137	Signature Bank of Georgia	Sandy Springs	198,811	114,067	25.62	5,434	0.01	0.10	0.00	0.00	4.65	0.13	4.78
138	Citizens Trust Bank	Atlanta	601,255	295,940	9.28	161	0.01	0.31	3.06	0.00	1.67	0.10	4.83
139	Carver State Bank	Savannah	67,252	35,890	17.41	97	0.01	0.36	1.02	0.00	3.50	0.39	4.91
140	Cornerstone Bank	Atlanta	213,736	148,726	32.13	585	0.02	0.11	0.05	0.00	4.55	0.35	4.95

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	Embassy National Bank	Lawrenceville	114,045	78,972	0.00	-	0.02	0.03	5.59	0.00	0.00	0.00	5.59
142	Bank of Dawson	Dawson	141,353	84,449	14.28	52	0.01	0.21	1.35	0.00	4.23	0.14	5.72
143	Magnolia State Bank	Eastman	195,641	109,527	24.94	2,531	0.01	0.08	1.52	0.00	4.51	0.13	6.16
144	State Bank of Cochran	Cochran	251,492	130,954	18.96	551	0.05	0.00	0.88	0.00	5.57	(0.22)	6.23
145	Farmers & Merchants Bank	Eatonton	222,253	86,567	21.14	1,533	0.02	(0.18)	0.18	0.00	7.05	(0.36)	6.88
146	Bank of Hazlehurst	Hazlehurst	130,349	56,359	16.50	961	0.03	0.63	1.28	0.00	4.83	1.27	7.38
147	First St. Bank, Randolph County	Cuthbert	94,704	29,020	21.22	-	0.01	0.17	0.96	0.00	5.72	0.78	7.46
148	Georgia Community Bank	Dawson	398,895	214,132	19.08	805	0.01	0.11	3.35	0.00	3.97	0.14	7.46
149	Farmers & Merchants Bank	Lakeland	609,228	400,461	56.73	5,474	0.02	0.43	2.09	0.00	5.49	0.49	8.07
150	Trust Bank	Lenox	45,107	23,994	26.64	691	0.01	0.03	3.23	0.00	5.23	(0.06)	8.40
151	Rochelle State Bank	Rochelle	34,334	9,277	7.82	-	0.02	0.02	0.37	0.00	4.04	4.21	8.62
152	Community Bank & Trust	LaGrange	92,759	44,070	93.31	1,467	0.01	0.00	3.59	0.00	5.51	0.07	9.17
153	Talbot State Bank	Woodland	61,007	31,813	15.57	24	0.01	(0.35)	7.49	0.00	3.49	0.01	10.99
154	First Century Bank, NA	Commerce	409,815	74,396	5.96	3,799	0.03	0.90	0.34	0.00	5.51	5.50	11.35
		MEDIAN	236,462	135,948	5.53	518	0.01	0.17	0.33	-	0.95	0.04	1.52
		AVERAGE	1,116,984	739,187	8.02	1,099	0.02	0.21	0.65	0.00	1.42	0.16	2.22
		HIGH	55,099,459	38,805,101	93.31	16,709	0.05	1.27	7.49	0.01	7.05	5.50	11.35
		LOW	26,354	0.00	0.00	0.00	-	(0.35)	0.00	0.00	0.00	(0.68)	0.00

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Mar21 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Mar20 Net Inc (\$000)	LTM Mar19 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	BankSouth	Greensboro	1,087,459	102,049	9.38	33,019	93	16,129	9,082	4.73	49.36
2	Vinings Bank	Smyrna	790,477	41,647	5.27	10,768	234	4,221	2,197	1.91	30.43
3	Quantum National Bank	Suwanee	638,118	62,631	9.81	16,785	262	14,674	14,325	2.82	28.04
4	CIBC National Trust Company	Atlanta	323,741	213,242	65.87	37,589	162	23,154	25,731	19.84	26.43
5	Douglas National Bank	Douglas	236,604	22,969	9.71	6,162	205	5,519	5,143	2.74	25.93
6	First State Bank	Wrens	258,921	19,982	7.72	3,116	80	2,414	1,818	2.10	25.30
7	Thomasville National Bank	Thomasville	1,254,987	108,733	8.66	20,034	153	19,109	17,247	2.16	24.63
8	Metro City Bank	Doraville	2,158,968	239,793	11.11	39,792	186	45,908	39,073	2.98	23.91
9	Commercial Bank	Crawford	344,106	27,004	7.85	5,902	123	4,525	4,235	1.96	22.63
10	Flint Community Bank	Albany	286,577	23,432	8.18	4,870	122	3,421	2,798	1.72	21.80
11	First Bank	Dalton	489,132	45,611	9.32	6,990	88	5,703	5,621	2.09	20.78
12	First Century Bank, NA	Commerce	409,815	71,910	17.55	8,723	138	6,985	2,335	2.72	19.93
13	United Bank	Zebulon	2,048,133	177,420	8.66	35,102	88	34,862	31,206	1.95	19.92
14	Comm. Bank of Pickens County	Jasper	475,685	50,040	10.52	7,714	138	5,443	5,123	2.21	19.71
15	Cadence Bank, N.A.	Atlanta	18,791,544	2,108,040	11.22	313,251	175	(239,831)	209,790	2.22	18.98
16	PromiseOne Bank	Duluth	544,796	60,843	11.17	11,128	129	10,332	11,093	2.11	18.51
17	Ameris Bank	Atlanta	21,337,979	2,958,170	13.86	390,487	145	166,181	149,626	2.58	18.45
18	Morris Bank	Dublin	1,339,146	152,146	11.36	20,392	111	14,487	16,498	2.16	17.69
19	PeoplesSouth Bank	Colquitt	964,746	80,381	8.33	10,887	57	12,184	9,808	1.56	17.68
20	Citizens Bank of Georgia	Cumming	441,688	41,771	9.46	5,377	96	4,532	4,179	1.78	17.44
21	Century Bank of Georgia	Cartersville	296,200	23,408	7.90	2,995	97	3,102	2,698	1.53	17.09
22	Piedmont Bank	Peachtree Corners	1,621,581	165,963	10.23	17,563	106	16,225	13,659	1.76	17.02
23	The Bank of Soperton	Soperton	114,913	10,751	9.36	1,727	64	1,514	1,588	1.61	16.74
24	Community Bank of Georgia	Baxley	163,621	14,169	8.66	1,579	88	1,824	1,171	1.58	16.28
25	South Georgia Bank	Glennville	197,922	22,448	11.34	3,594	86	3,771	3,749	1.94	16.22
26	SunMark Community Bank	Hawkinsville	377,494	35,452	9.39	5,484	67	4,605	3,293	1.61	16.05
27	Peoples Bank	Lyons	144,050	11,543	8.01	1,407	54	1,273	1,134	1.30	15.97
28	First Chatham Bank	Savannah	496,584	43,431	8.75	4,938	52	1,342	3,424	1.46	15.71
29	FNB South	Alma	469,700	71,078	15.13	9,688	118	10,640	9,887	2.33	15.49
30	Greater Community Bank	Rome	288,451	27,033	9.37	3,795	73	2,511	2,489	1.36	15.40
31	Synovus Trust Co, NA	Columbus	110,648	108,036	97.64	11,400	65	9,348	8,480	14.25	14.79
32	Trust Bank	Lenox	45,107	4,506	9.99	638	26	249	554	1.56	14.76
33	Georgia Primary Bank	Atlanta	279,918	24,288	8.68	2,608	75	1,504	1,644	1.26	14.70
34	Southeastern Bank	Darien	564,932	57,267	10.14	6,563	61	6,653	6,946	1.61	14.68
35	United Community Bank	Blairsville	18,513,139	1,978,293	10.69	216,075	90	184,898	179,141	1.67	14.66
36	First IC Bank	Doraville	812,031	87,764	10.81	9,089	83	9,267	10,093	1.60	14.55
37	Bank of Madison	Madison	346,824	33,311	9.60	3,814	65	2,952	2,374	1.64	14.54
38	Bank of Dade	Trenton	132,845	13,058	9.83	2,047	62	1,966	2,033	1.64	14.44
39	Touchmark National Bank	Alpharetta	419,943	51,759	12.33	5,668	236	4,284	5,322	1.66	14.35
40	Pinnacle Bank	Elberton	1,607,863	157,513	9.80	16,829	59	12,586	12,591	1.46	14.32
41	Bank of Newington	Newington	164,779	13,659	8.29	1,538	45	1,524	1,541	1.23	14.31
42	Bank of Monticello	Monticello	150,230	13,476	8.97	1,872	81	1,855	1,548	1.42	14.28
43	Queensborough National B&T	Louisville	1,716,321	142,374	8.30	14,767	46	13,881	13,313	1.21	14.11
44	Durden Banking Company	Twin City	227,994	32,681	14.33	4,468	97	3,676	3,521	2.19	14.10
45	First National Bank of Griffin	Griffin	353,181	25,497	7.22	2,754	35	1,837	1,578	1.10	13.97
46	Citizens Bank of Swainsboro	Swainsboro	277,377	26,612	9.59	2,921	48	2,903	2,507	1.39	13.89
47	FNB of Coffee County	Douglas	337,811	26,951	7.98	3,649	70	2,832	2,272	1.23	13.80
48	Citizens Bank of Americus	Americus	405,046	34,478	8.51	3,732	79	4,472	4,636	1.24	13.80
49	SouthCrest Bank, N.A.	Atlanta	704,724	62,140	8.82	7,290	74	4,930	4,309	1.38	13.76
50	AB&T	Albany	261,725	21,981	8.40	2,251	73	1,850	1,784	1.18	13.73
51	PrimeSouth Bank	Waycross	927,247	87,500	9.44	8,987	63	9,193	8,304	1.35	13.71
52	Wilcox County State Bank	Abbeville	142,009	13,435	9.46	1,331	42	1,309	1,257	1.42	13.65
53	First Port City Bank	Bainbridge	328,116	24,289	7.40	2,420	39	1,090	2,774	1.01	13.51
54	Synovus Bank	Columbus	55,099,459	5,198,289	9.43	542,713	112	502,839	476,607	1.32	13.28
55	Waycross Bank & Trust	Waycross	218,978	22,218	10.15	2,982	142	2,967	3,282	1.39	13.23
56	Glennville Bank	Glennville	324,449	33,543	10.34	3,452	54	3,332	3,121	1.48	13.17
57	First American B&T	Athens	799,997	69,628	8.70	6,895	67	7,918	7,094	1.28	13.15
58	American Commerce Bank	Bremen	406,300	47,026	11.57	4,436	94	4,897	3,369	1.51	13.10
59	South Coast Bank & Trust	Brunswick	186,912	15,336	8.20	2,026	81	1,671	1,962	1.16	13.09
60	Guardian Bank	Valdosta	485,299	50,691	10.45	6,580	115	6,258	5,766	1.44	12.96
61	First Peoples Bank	Pine Mountain	230,631	19,196	8.32	1,919	49	1,906	1,689	1.13	12.76
62	United National Bank	Cairo	267,046	34,974	13.10	3,113	100	3,127	2,961	1.78	12.70
63	First National Community Bank	Chatsworth	350,756	40,695	11.60	4,645	68	2,427	1,900	1.53	12.64
64	Legacy State Bank	Loganville	139,009	13,461	9.68	1,614	108	1,266	1,063	1.23	12.62
65	Althama Bank and Trust Co.	Vidalia	234,603	22,502	9.59	2,813	56	1,789	2,233	1.31	12.61
66	Peach State Bank & Trust	Gainesville	458,698	44,052	9.60	3,164	48	2,600	2,060	1.05	12.49
67	Century Bank & Trust	Milledgeville	339,990	31,426	9.24	3,341	71	3,859	3,410	1.33	12.39
68	Four County Bank	Allentown	80,458	10,483	13.03	1,330	133	1,400	1,332	1.71	12.08
69	Atlantic Capital Bank, NA	Atlanta	3,731,675	402,261	10.78	37,884	181	50,026	31,899	1.45	12.08

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Mar21 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Mar20 Net Inc (\$000)	LTM Mar19 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
70	Family Bank	Pelham	134,596	14,059	10.45	1,264	38	1,049	634	1.35	11.98
71	Peoples Bank of Georgia	Talbotton	118,351	11,146	9.42	974	34	831	730	1.18	11.92
72	Colony Bank	Fitzgerald	1,795,938	170,859	9.51	15,921	44	10,901	13,247	1.18	11.77
73	Peoples Bank & Trust	Buford	413,679	41,947	10.14	4,014	77	3,387	3,166	1.27	11.55
74	Community Bank & Trust	LaGrange	92,759	2,187	2.36	290	9	(803)	(361)	0.34	11.34
75	State Bank of Cochran	Cochran	251,492	32,565	12.95	3,901	75	5,506	5,258	1.66	11.23
76	Commercial Banking Company	Valdosta	320,052	36,539	11.42	3,252	52	2,864	2,698	1.38	11.16
77	Great Oaks Bank	Eastman	251,228	18,263	7.27	1,957	33	1,441	1,288	0.93	11.12
78	Mount Vernon Bank	Mount Vernon	158,944	15,930	10.02	1,781	66	1,716	1,857	1.21	11.08
79	Pineland Bank	Alma	363,743	34,081	9.37	2,872	30	2,109	1,778	1.08	11.05
80	Citizens Bank & Trust, Inc.	Trenton	123,769	12,391	10.01	1,106	29	1,207	1,245	1.18	10.95
81	Citizens Bank of The South	Sandersville	312,463	31,669	10.14	2,659	42	2,571	2,379	1.14	10.92
82	Affinity Bank	Covington	798,401	97,396	12.20	6,866	83	(439)	1,563	1.15	10.91
83	Exchange Bank	Milledgeville	322,185	37,504	11.64	3,343	47	3,105	2,979	1.40	10.88
84	Comm. Bank Co. of Fitzgerald	Fitzgerald	222,953	22,775	10.22	2,018	65	2,289	2,260	1.28	10.83
85	Bank of Wrightsville	Wrightsville	74,542	6,220	8.34	679	57	751	751	1.03	10.51
86	Liberty First Bank	Monroe	182,628	14,227	7.79	1,692	74	1,480	1,549	1.01	10.47
87	FNB of Waynesboro	Waynesboro	186,221	27,737	14.89	2,162	60	2,305	2,248	1.65	10.30
88	Farmers State Bank	Lincolnton	161,292	22,581	14.00	2,277	62	2,310	1,940	1.55	10.20
89	Citizens National Bank, Quitman	Quitman	120,134	14,685	12.22	1,206	60	1,226	1,145	1.33	10.19
90	Citizens Bank of Cochran	Cochran	121,093	11,572	9.56	817	33	628	482	0.96	9.99
91	FNB of Decatur County	Bainbridge	223,672	18,207	8.14	1,470	36	1,524	1,388	0.84	9.67
92	Rabun County Bank	Clayton	236,319	25,707	10.88	1,821	41	1,874	4,457	1.12	9.47
93	Northeast Georgia Bank	Lavonia	576,538	53,804	9.33	5,288	55	8,228	7,583	0.99	9.43
94	Georgia Community Bank	Dawson	398,895	42,858	10.74	4,005	53	4,420	671	1.10	9.41
95	Claxton Bank	Claxton	144,235	13,971	9.69	1,341	42	1,304	1,359	1.00	9.37
96	Citizens Community Bank	Hahira	177,054	19,637	11.09	1,843	49	1,751	2,017	1.13	9.33
97	Magnolia State Bank	Eastman	195,641	20,895	10.68	1,867	39	1,310	744	1.03	9.22
98	Citizens Trust Bank	Atlanta	601,255	50,662	8.43	3,485	41	3,792	4,410	0.84	9.08
99	Geo. D. Warthen Bank	Sandersville	219,685	18,449	8.40	1,500	42	1,550	1,402	0.79	9.01
100	Embassy National Bank	Lawrenceville	114,045	18,393	16.13	1,270	45	1,873	2,960	1.48	9.00
101	Oconee State Bank	Watkinsville	515,938	43,615	8.45	2,955	34	3,438	2,021	0.76	8.93
102	Planters First Bank	Cordele	379,914	34,446	9.07	3,099	36	3,557	3,665	0.80	8.91
103	Bank of Dudley	Dublin	285,746	30,983	10.84	2,143	33	2,743	2,657	1.05	8.82
104	First Bank of Pike	Molena	66,096	4,938	7.47	343	14	326	147	0.71	8.78
105	River City Bank	Rome	198,276	20,264	10.22	1,326	31	1,434	1,760	0.96	8.50
106	South Georgia Banking Co.	Tifton	557,316	67,348	12.08	4,720	41	5,266	5,390	1.11	8.44
107	Heritage First Bank	Rome	191,676	17,265	9.01	1,440	37	1,445	1,045	0.84	8.44
108	Farmers State Bank	Dublin	146,185	16,519	11.30	1,642	55	1,742	1,749	1.20	8.34
109	F & M Bank and Trust Company	Manchester	80,438	3,775	4.69	299	12	47	(161)	0.38	8.33
110	Farmers and Merchants Bank	Sylvania	138,872	19,508	14.05	1,394	56	1,110	1,199	1.20	8.32
111	First State Bank of Blakely	Blakely	546,732	84,363	15.43	5,149	53	6,797	7,350	1.19	8.01
112	Farmers & Merchants Bank	Lakeland	609,228	34,258	5.62	2,031	17	713	1,435	0.45	7.91
113	North Georgia National Bank	Calhoun	173,348	15,292	8.82	909	30	806	552	0.78	7.57
114	Carver State Bank	Savannah	67,252	7,105	10.56	371	25	110	299	0.72	7.23
115	F&M Bank	Washington	332,058	49,349	14.86	2,875	45	2,829	2,772	1.14	7.05
116	Persons Banking Company	Forsyth	403,362	23,335	5.79	1,663	22	740	1,054	0.44	6.83
117	Signature Bank of Georgia	Sandy Springs	198,811	20,735	10.43	1,875	85	440	(1,175)	0.69	6.46
118	Security State Bank	McRae	57,585	7,544	13.10	484	44	667	749	1.01	6.31
119	Bank of Dawson	Dawson	141,353	23,955	16.95	1,514	63	2,068	2,151	1.14	6.22
120	One South Bank	Blakely	162,555	16,620	10.22	989	35	835	1,003	0.63	6.15
121	Heritage Southeast Bank	Jonesboro	1,645,325	184,590	11.22	8,653	31	3,271	4,845	0.71	6.08
122	Southeast First National Bank	Summerville	73,913	7,288	9.86	353	24	50	134	0.74	5.78
123	Bank of Camilla	Camilla	128,794	17,817	13.83	859	36	1,261	876	0.85	5.60
124	Planters and Citizens Bank	Camilla	126,481	12,279	9.71	633	30	528	774	0.58	5.58
125	Wheeler County State Bank	Alamo	117,887	16,723	14.19	858	45	1,056	1,210	0.79	5.14
126	Georgia Banking Company	Sandy Springs	640,937	106,847	16.67	2,384	22	2,826	3,718	0.43	5.14
127	West Central Georgia Bank	Thomaston	145,756	35,137	24.11	1,400	47	1,532	1,781	1.23	4.75
128	First Bank of Coastal Georgia	Pembroke	145,973	19,120	13.10	853	29	947	649	0.66	4.60
129	Bank of Alapaha	Alapaha	222,810	19,787	8.88	772	18	1,491	1,522	0.44	4.50
130	Bank of LaFayette, Georgia	Lafayette	332,273	32,344	9.73	1,276	22	1,711	2,363	0.52	4.50
131	Farmers & Merchants Bank	Eatonton	222,253	27,430	12.34	880	22	1,812	708	0.56	4.29
132	Farmers Bank	Greensboro	131,830	16,194	12.28	566	38	334	421	0.56	4.17
133	First Southern Bank	Patterson	241,956	19,281	7.97	2,776	50	(1,310)	(384)	0.38	4.08
134	American Pride Bank	Macon	215,440	29,593	13.74	1,166	31	2,359	2,817	0.55	3.96
135	First St. Bank, Randolph County	Cuthbert	94,704	7,472	7.89	321	19	476	603	0.37	3.87
136	Peoples Bank	Willacoochee	98,595	10,824	10.98	352	15	820	927	0.40	3.29
137	Wilkinson County Bank	Irwinville	58,997	8,694	14.74	257	26	589	732	0.53	3.18
138	TC Federal Bank	Thomasville	363,623	40,506	11.14	815	15	1,329	772	0.30	2.53

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Mar21 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Mar20 Net Inc (\$000)	LTM Mar19 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
139	Bank of Lumber City	Lumber City	26,354	3,915	14.86	98	9	109	65	0.38	2.51
140	Bank of Hancock County	Sparta	87,107	16,988	19.50	440	22	703	788	0.47	2.24
141	Merchants & Citizens Bank	McRae	123,437	19,530	15.82	423	21	800	773	0.34	1.93
142	Bank of Edison	Edison	64,223	4,606	7.17	79	6	420	361	0.14	1.63
143	Rochelle State Bank	Rochelle	34,334	4,653	13.55	61	12	(211)	195	0.14	0.92
144	Elberton FS&LA	Elberton	28,386	5,154	18.16	24	6	64	(11)	0.09	0.49
145	First FS&LA of Valdosta	Valdosta	220,048	29,319	13.32	47	1	326	407	0.01	0.10
146	Bank of Hazlehurst	Hazlehurst	130,349	17,740	13.61	(171)	(6)	814	579	(0.14)	(0.93)
147	Talbot State Bank	Woodland	61,007	7,033	11.53	(152)	(10)	924	73	(0.27)	(2.19)
148	Vidalia Federal Savings Bank	Vidalia	214,378	31,565	14.72	(644)	(23)	151	783	(0.38)	(2.47)
149	Tandem Bank	Tucker	108,770	18,351	16.87	(700)	(37)	NA	NA	(0.82)	(3.77)
150	Peoples Bank	Eatonton	182,949	20,503	11.21	(366)	(9)	872	1,666	(0.73)	(5.89)
151	Loyal Trust Bank	Johns Creek	105,068	22,340	21.26	(1,647)	(87)	NA	NA	(2.51)	(7.30)
152	Cornerstone Bank	Atlanta	213,736	18,644	8.72	(1,399)	(44)	(1,802)	(452)	(0.62)	(7.35)
153	Southern Bank	Sardis	103,403	9,393	9.08	(717)	(24)	252	408	(1.05)	(9.69)
154	Barwick Banking Company	Barwick	60,629	19,820	32.69	(1,251)	(66)	14	(17)	(6.27)	(20.91)
		MEDIAN	236,462	24,289	10.14	2,207	52	1,874	2,019	1.20	11.10
		AVERAGE	1,116,984	120,074	11.78	13,922	60	8,064	10,394	1.30	10.84
		HIGH	55,099,459	5,198,289	97.64	542,713	262	502,839	476,607	19.84	49.36
		LOW	26,354	2,187	2.36	(1,647)	(87)	(239,831)	(1,175)	(6.27)	(20.91)