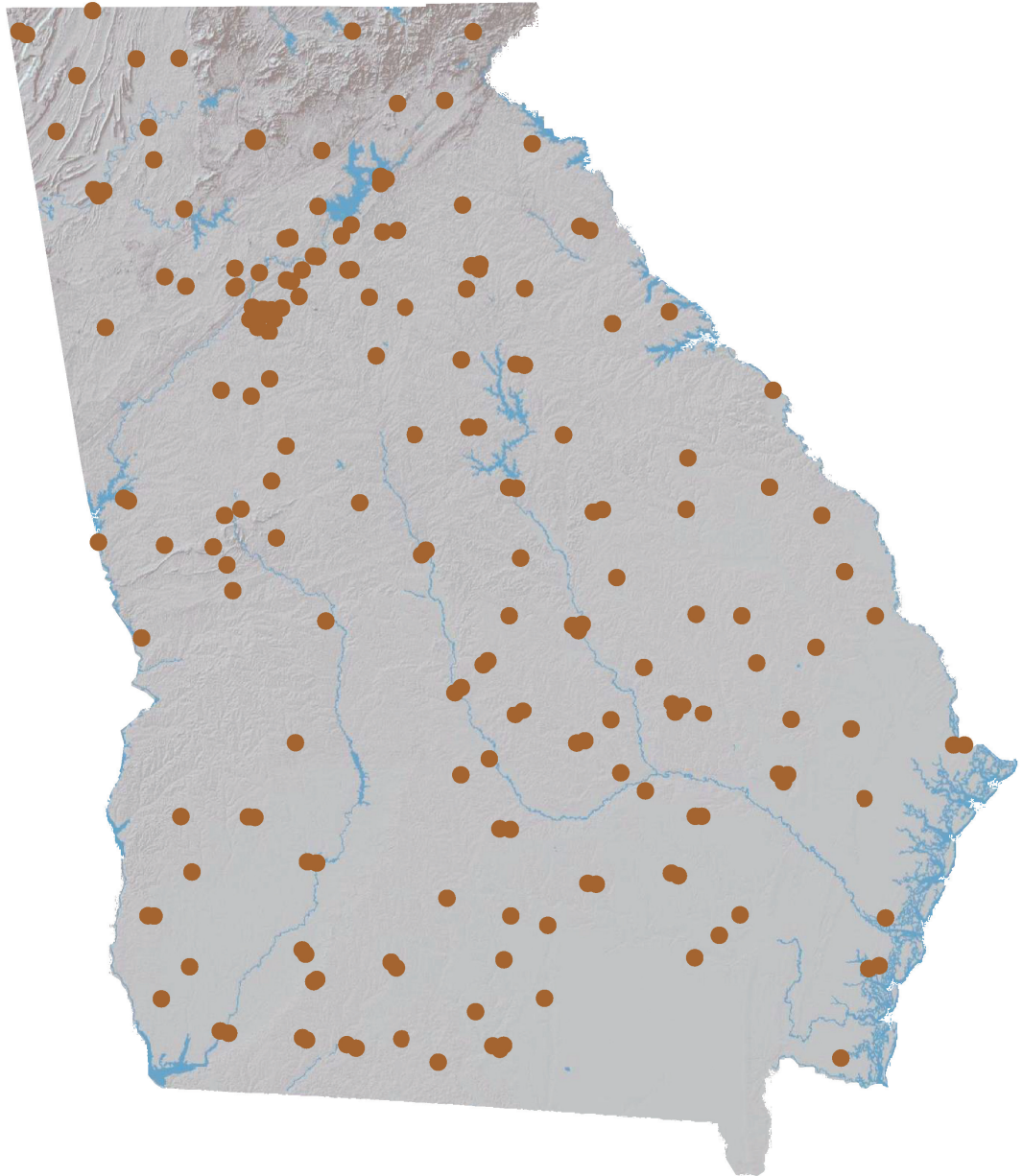


# Banking Almanac: Georgia"

As of and for the Twelve Months Ended June 30, 2021



**Porter White & Company**

Investment Bankers Since 1975

# Porter, White & Company

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# Porter, White & Company

## Notes on Almanac

- Data, based on regulatory filings, are furnished by S&P Global Market Intelligence and contain copyrighted and trade secret material distributed under license from S&P. The data are for the recipient's internal use only.
- All data are as of and for the twelve months ended June 30, 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:

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

### Porter White Community Bank Practice

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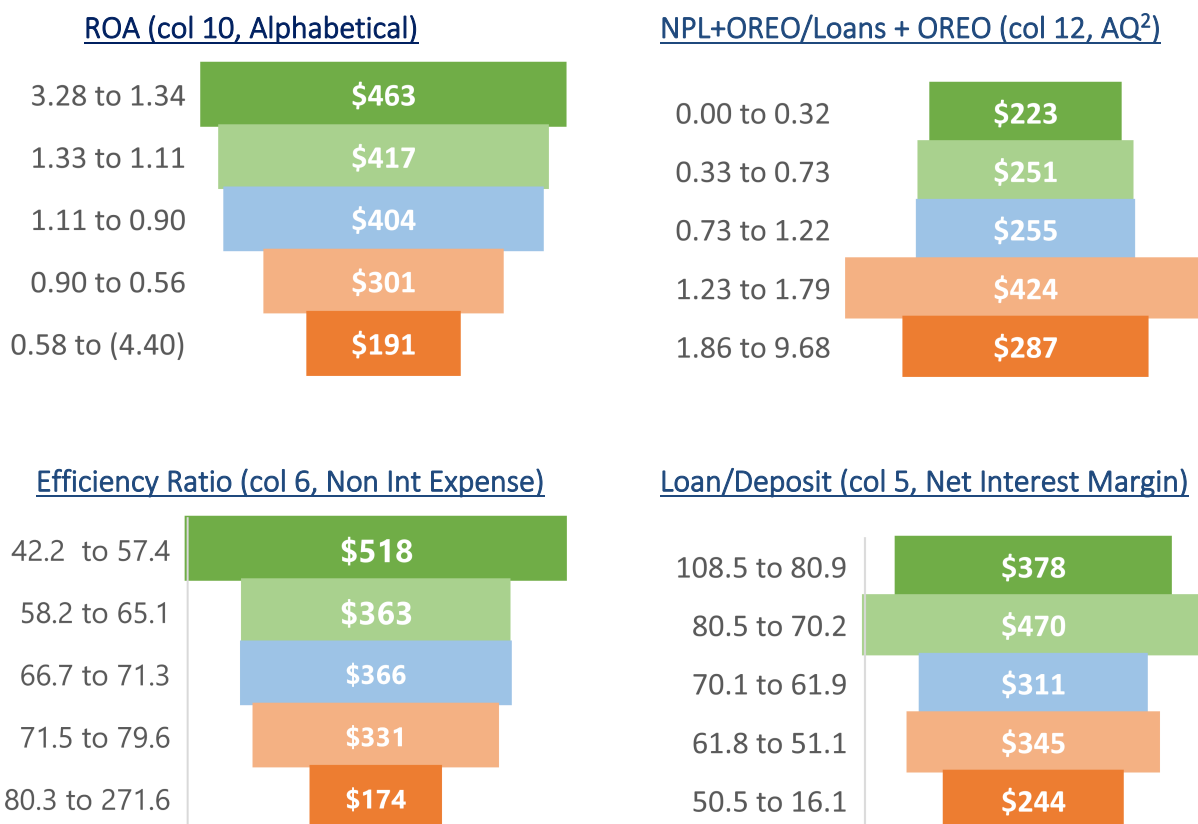
# Porter, White & Company

## Georgia Bankers Almanac Peer Comparisons

Second Quarter 2021

August 12, 2021

Our research indicates that community bank valuations are most impacted by ROA, NPL/Loans<sup>1</sup>, 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 144 Georgia banks and S & L's under \$2.0 billion in assets that filed Q2 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.



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

<sup>2</sup> 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.      | 256,132              | 8.80                | 0.85               | 10.09              | 0.07                 |
| 2    | Affinity Bank                  | Covington     | 1928      | Fed-Thrift   | C-corp     | Affinity Bancshares, Inc.               | 786,703              | 12.69               | 1.02               | 9.20               | 0.93                 |
| 3    | Altamaha Bank and Trust Co.    | Vidalia       | 1966      | ST-Bank      | S-corp     | Altamaha Bancshares, Inc.               | 250,618              | 9.24                | 1.14               | 11.43              | 0.49                 |
| 4    | American Commerce Bank         | Bremen        | 2004      | Fed-Bank     | C-corp     | American Commerce Bancshares, Inc.      | 422,024              | 11.54               | 1.33               | 11.45              | 1.32                 |
| 5    | American Pride Bank            | Macon         | 2007      | ST-Bank      | S-corp     | American Bancorp, Inc.                  | 212,924              | 14.11               | 0.52               | 3.74               | 0.61                 |
| 6    | Ameris Bank                    | Atlanta       | 1971      | ST-Bank      | C-corp     | Ameris Bancorp                          | 21,791,489           | 14.00               | 2.20               | 15.67              | 0.69                 |
| 7    | Atlantic Capital Bank, NA      | Atlanta       | 1999      | Fed-Bank     | C-corp     | Atlantic Capital Bancshares, Inc.       | 3,779,141            | 11.05               | 1.40               | 12.15              | 0.45                 |
| 8    | Bank of Alapaha                | Alapaha       | 1905      | ST-Bank      | C-corp     | Alapaha Holding Company                 | 225,244              | 8.97                | 0.44               | 4.80               | 0.22                 |
| 9    | Bank of Camilla                | Camilla       | 1890      | ST-Bank      | C-corp     | Camilla Bancshares, Inc.                | 132,173              | 13.71               | 0.72               | 4.92               | 1.55                 |
| 10   | Bank of Dade                   | Trenton       | 1956      | ST-Bank      | S-corp     | Tri-States Bankshares, Inc.             | 136,631              | 10.34               | 1.35               | 12.10              | 0.63                 |
| 11   | Bank of Dawson                 | Dawson        | 1911      | ST-Bank      | S-corp     | Dawson Bancshares, Inc.                 | 147,276              | 16.68               | 0.96               | 5.40               | 1.02                 |
| 12   | Bank of Dudley                 | Dublin        | 1905      | ST-Bank      | C-corp     | Hogan Investments I, Inc.               | 301,745              | 10.29               | 0.92               | 7.95               | 0.28                 |
| 13   | Bank of Hancock County         | Sparta        | 1904      | ST-Bank      | C-corp     |   | 88,671               | 19.70               | 0.53               | 2.62               | 0.10                 |
| 14   | Bank of Hazlehurst             | Hazlehurst    | 1906      | ST-Bank      | S-corp     | Hazlehurst Investors, Inc.              | 133,925              | 13.42               | (0.07)             | (0.50)             | 2.31                 |
| 15   | Bank of Lumber City            | Lumber City   | 1945      | ST-Bank      | C-corp     |   | 25,323               | 16.61               | 1.26               | 8.28               | 0.96                 |
| 16   | Bank of Madison                | Madison       | 1890      | ST-Bank      | C-corp     | Madison Bank Corp.                      | 361,041              | 9.49                | 1.12               | 10.64              | 0.76                 |
| 17   | Bank of Monticello             | Monticello    | 1909      | ST-Bank      | S-corp     | Monticello Bancshares, Inc.             | 150,355              | 9.06                | 1.21               | 12.62              | 0.48                 |
| 18   | Bank of Newington              | Newington     | 1919      | ST-Bank      | C-corp     |   | 167,742              | 8.61                | 1.16               | 13.60              | 0.74                 |
| 19   | Bank of Wrightsville           | Wrightsville  | 1897      | ST-Bank      | S-corp     | Wrightsville Bancshares, Inc.           | 76,290               | 8.69                | 0.88               | 9.31               | 0.12                 |
| 20   | BankSouth                      | Greensboro    | 1946      | Fed-Thrift   | C-corp     | BankSouth Holding Company               | 1,077,880            | 9.99                | 3.28               | 34.43              | 0.36                 |
| 21   | Barwick Banking Company        | Barwick       | 1934      | ST-Bank      | C-corp     |   | 91,505               | 21.70               | (4.40)             | (14.96)            | 0.00                 |
| 22   | Cadence Bank, N.A.             | Atlanta       | 1887      | Fed-Bank     | C-corp     | Cadence Bancorporation                  | 18,674,970           | 12.01               | 2.57               | 21.98              | 0.74                 |
| 23   | Carver State Bank              | Savannah      | 1927      | ST-Bank      | C-corp     | Carver Financial Corporation            | 70,455               | 11.70               | 0.80               | 7.55               | 1.65                 |
| 24   | Century Bank & Trust           | Milledgeville | 1898      | ST-Bank      | C-corp     | Century Bancorp, Inc.                   | 338,543              | 9.71                | 1.03               | 9.92               | 0.06                 |
| 25   | Century Bank of Georgia        | Cartersville  | 2000      | ST-Bank      | C-corp     | CBB Bancorp                             | 308,255              | 7.88                | 1.12               | 13.06              | 0.01                 |
| 26   | CIBC National Trust Company    | Atlanta       | 1969      | Fed-Bank     | C-corp     | Canadian Imperial Bank of Commerce      | 309,464              | 70.12               | 16.11              | 22.01              | 0.00                 |
| 27   | Citizens Bank and Trust, Inc.  | Trenton       | 1988      | Fed-Thrift   | C-corp     | TAG Bancshares Inc.                     | 125,831              | 10.14               | 1.03               | 9.78               | 0.22                 |
| 28   | Citizens Bank of Americus      | Americus      | 1937      | ST-Bank      | C-corp     | CBA Bankshares, Inc.                    | 427,339              | 8.22                | 1.01               | 11.56              | 0.14                 |
| 29   | Citizens Bank of The South     | Sandersville  | 1965      | ST-Bank      | C-corp     |   | 319,247              | 10.10               | 0.88               | 8.48               | 0.36                 |
| 30   | Citizens Community Bank        | Hahira        | 1927      | ST-Bank      | S-corp     | CCB Bancshares, Inc.                    | 184,027              | 11.07               | 0.97               | 8.23               | 0.50                 |
| 31   | Citizens Trust Bank            | Atlanta       | 1921      | ST-Bank      | C-corp     | Citizens Bancshares Corporation         | 637,852              | 7.88                | 0.68               | 7.76               | 0.75                 |
| 32   | Colony Bank                    | Fitzgerald    | 1976      | ST-Bank      | C-corp     | Colony Bankcorp, Inc.                   | 1,751,548            | 10.01               | 0.99               | 10.01              | 1.03                 |
| 33   | Commercial Banking Company     | Valdosta      | 1929      | Fed-Thrift   | C-corp     | Lowndes Bancshares, Inc.                | 298,228              | 11.61               | 1.17               | 9.97               | 0.57                 |
| 34   | Community Bank & Trust         | LaGrange      | 1984      | ST-Bank      | C-corp     | Community Bankshares, Inc.              | 96,091               | 2.31                | (0.04)             | (1.56)             | 1.93                 |
| 35   | Community Bank of Georgia      | Baxley        | 2004      | ST-Bank      | C-corp     | Community Bank of Georgia, Inc.         | 165,992              | 8.87                | 1.12               | 11.85              | 1.71                 |
| 36   | Comm. Bank of Pickens County   | Jasper        | 2000      | ST-Bank      | C-corp     | Community Banks of Georgia, Inc.        | 486,453              | 10.78               | 1.41               | 12.76              | 2.37                 |
| 37   | Community Banking Company      | Fitzgerald    | 1996      | ST-Bank      | C-corp     | CBC Holding Company                     | 220,440              | 10.51               | 1.13               | 10.07              | 0.50                 |
| 38   | Cornerstone Bank               | Atlanta       | 2001      | Fed-Thrift   | C-corp     | Cornerstone Bancshares                  | 223,748              | 8.65                | 0.13               | 1.49               | 4.15                 |
| 39   | Douglas National Bank          | Douglas       | 2001      | Fed-Bank     | S-corp     | DNB Financial Services, Inc.            | 242,319              | 9.90                | 2.20               | 20.94              | 0.88                 |
| 40   | Durden Banking Company         | Twin City     | 1935      | ST-Bank      | S-corp     | Durden Bankshares, Inc.                 | 231,013              | 14.67               | 1.92               | 12.62              | 0.23                 |
| 41   | Elberton FS&LA                 | Elberton      | 1922      | Fed-Thrift   | C-corp     |   | 29,336               | 17.53               | (0.01)             | (0.06)             | 0.75                 |
| 42   | Embassy National Bank          | Lawrenceville | 2007      | Fed-Bank     | C-corp     | Embassy Bancshares, Inc.                | 119,488              | 15.22               | 1.37               | 8.33               | 0.00                 |
| 43   | Exchange Bank                  | Milledgeville | 1903      | ST-Bank      | C-corp     | Exchange Bankshares, Inc.               | 332,648              | 11.77               | 1.07               | 8.63               | 0.60                 |
| 44   | F & M Bank and Trust Company   | Manchester    | 1948      | ST-Bank      | C-corp     | F & M Holding Company, Inc.             | 82,077               | 4.83                | 0.56               | 12.03              | 2.31                 |
| 45   | F&M Bank                       | Washington    | 1950      | ST-Bank      | C-corp     | Washington/Wilkes Holding Company       | 346,006              | 14.41               | 1.01               | 6.52               | 0.23                 |
| 46   | Family Bank                    | Pelham        | 1931      | Fed-Thrift   | C-corp     |   | 135,942              | 10.58               | 1.13               | 10.08              | 0.86                 |
| 47   | Farmers & Merchants Bank       | Eatonton      | 1922      | ST-Bank      | C-corp     | Putnam-Greene Financial Corporation     | 228,056              | 12.33               | 0.64               | 5.05               | 2.34                 |
| 48   | Farmers & Merchants Bank       | Lakeland      | 1907      | ST-Bank      | C-corp     | FMB Bancshares, Inc.                    | 624,063              | 5.71                | 0.61               | 10.81              | 2.58                 |
| 49   | Farmers and Merchants Bank     | Sylvania      | 1946      | ST-Bank      | C-corp     | Screven Bancshares, Inc.                | 142,417              | 14.04               | 0.97               | 6.80               | 0.88                 |
| 50   | Farmers State Bank             | Dublin        | 1934      | ST-Bank      | S-corp     | Farmers Bancshares, Inc.                | 149,980              | 11.21               | 1.00               | 7.47               | 1.29                 |
| 51   | Farmers State Bank             | Lincolnton    | 1911      | ST-Bank      | S-corp     | Lincoln Bancshares, Inc.                | 167,683              | 13.90               | 1.30               | 8.74               | 0.10                 |
| 52   | First American B&T             | Athens        | 1928      | ST-Bank      | C-corp     | First American Bancorp                  | 853,430              | 8.28                | 1.07               | 11.45              | 0.31                 |
| 53   | First Bank                     | Dalton        | 1996      | ST-Bank      | C-corp     | FBD Holding Company, Inc.               | 506,872              | 9.48                | 1.74               | 17.53              | 0.85                 |
| 54   | First Bank of Coastal Georgia  | Pembroke      | 1907      | ST-Bank      | C-corp     | Putnam-Greene Financial Corporation     | 150,544              | 13.06               | 0.68               | 4.78               | 0.14                 |
| 55   | First Bank of Pike             | Molena        | 1899      | ST-Bank      | C-corp     |   | 69,495               | 7.86                | 0.59               | 7.45               | 0.25                 |
| 56   | First Century Bank, NA         | Commerce      | 2002      | Fed-Bank     | C-corp     | First Century Bancorp.                  | 324,160              | 21.96               | 2.12               | 14.06              | 1.32                 |
| 57   | First Chatham Bank             | Savannah      | 2002      | ST-Bank      | C-corp     | FCB Financial Corp.                     | 528,645              | 8.26                | 1.23               | 13.59              | 1.49                 |
| 58   | First FS&LA of Valdosta        | Valdosta      | 1934      | Fed-Thrift   | C-corp     |   | 221,241              | 13.33               | 0.02               | 0.12               | 2.06                 |
| 59   | First IC Bank                  | Doraville     | 2000      | ST-Bank      | C-corp     | First IC Corporation                    | 881,506              | 10.38               | 1.44               | 13.28              | 0.00                 |
| 60   | FNB of Coffee County           | Douglas       | 1991      | Fed-Bank     | S-corp     | FNC Bancorp, Inc.                       | 370,384              | 7.60                | 0.95               | 11.10              | 0.33                 |
| 61   | FNB of Decatur County          | Bainbridge    | 2004      | Fed-Bank     | C-corp     | Bainbridge Bancshares, Inc.             | 224,565              | 8.26                | 0.63               | 7.39               | 0.53                 |
| 62   | First National Bank of Griffin | Griffin       | 1933      | Fed-Bank     | C-corp     |   | 366,250              | 7.14                | 0.59               | 7.68               | 0.13                 |
| 63   | First National Community Bank  | Chatsworth    | 1975      | Fed-Bank     | C-corp     | First Chatsworth Bankshares, Inc.       | 353,932              | 11.73               | 1.44               | 12.04              | 1.54                 |
| 64   | First Peoples Bank             | Pine Mountain | 1990      | ST-Bank      | C-corp     | First Peoples Bankshares, Inc.          | 221,072              | 9.00                | 1.01               | 11.47              | 0.45                 |
| 65   | First Port City Bank           | Bainbridge    | 1974      | ST-Bank      | C-corp     | Port City Holding Company, Inc.         | 325,220              | 8.37                | 0.90               | 11.93              | 0.09                 |
| 66   | First Southern Bank            | Patterson     | 1907      | ST-Bank      | C-corp     |   | 256,713              | 7.60                | 1.27               | 14.68              | 0.68                 |
| 67   | First State Bank               | Wrens         | 1964      | ST-Bank      | C-corp     | CSRA Bank Corp.                         | 274,439              | 7.68                | 1.51               | 18.72              | 0.16                 |
| 68   | First State Bank of Blakely    | Blakely       | 1903      | ST-Bank      | C-corp     | First State Bancshares of Blakely, Inc. | 541,573              | 15.68               | 1.13               | 7.49               | 1.40                 |



## 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 St. Bank, Randolph County | Cuthbert      | 1900      | ST-Bank      | S-corp     |   | 95,149               | 8.21                | 0.38               | 4.26               | 1.71                 |
| 70   | Flint Community Bank            | Albany        | 2006      | ST-Bank      | S-corp     | Flint Community Bancshares, Inc.          | 290,726              | 8.12                | 1.37               | 17.08              | 1.36                 |
| 71   | FNB South                       | Alma          | 1951      | ST-Bank      | C-corp     | First Bank Shares of the South East, Inc. | 485,849              | 15.12               | 2.23               | 14.87              | 1.07                 |
| 72   | Georgia Banking Company         | Sandy Springs | 2001      | ST-Bank      | C-corp     | Georgia Banking Company, Inc.             | 738,514              | 14.20               | (0.16)             | (1.48)             | 0.44                 |
| 73   | Georgia Community Bank          | Dawson        | 1936      | ST-Bank      | S-corp     | Georgia Community Bancorp, Incorporated   | 391,327              | 10.84               | 0.79               | 6.96               | 2.12                 |
| 74   | Georgia Primary Bank            | Atlanta       | 2007      | ST-Bank      | C-corp     | Primary Bancshares Corporation            | 273,435              | 9.16                | 0.97               | 11.20              | 0.04                 |
| 75   | Glennville Bank                 | Glennville    | 1905      | ST-Bank      | C-corp     | GB Bank Group, Inc.                       | 337,416              | 10.33               | 1.15               | 10.57              | 0.43                 |
| 76   | Great Oaks Bank                 | Eastman       | 1934      | ST-Bank      | S-corp     | Great Oaks Financial Holdings Inc         | 263,876              | 7.18                | 0.75               | 9.46               | 0.17                 |
| 77   | Greater Community Bank          | Rome          | 1996      | ST-Bank      | S-corp     | Greater Community Bancshares, Inc.        | 305,170              | 10.15               | 1.34               | 14.64              | 0.12                 |
| 78   | Guardian Bank                   | Valdosta      | 2001      | ST-Bank      | S-corp     | WB&T Bankshares, Inc.                     | 499,410              | 10.54               | 1.14               | 10.44              | 1.38                 |
| 79   | Heritage Southeast Bank         | Jonesboro     | 1955      | ST-Bank      | C-corp     | Heritage Southeast Bancorporation Inc.    | 1,652,041            | 11.42               | 0.72               | 6.22               | 0.38                 |
| 80   | Legacy State Bank               | Loganville    | 2005      | ST-Bank      | C-corp     |   | 140,609              | 10.09               | 1.58               | 16.17              | 0.64                 |
| 81   | Liberty First Bank              | Monroe        | 2006      | ST-Bank      | S-corp     |   | 191,905              | 8.01                | 0.75               | 8.23               | 0.56                 |
| 82   | Loyal Trust Bank                | Johns Creek   | 2019      | ST-Bank      | C-corp     |   | 108,673              | 20.69               | (1.20)             | (4.27)             | 0.00                 |
| 83   | Magnolia State Bank             | Eastman       | 1909      | ST-Bank      | S-corp     | Magnolia Bankshares, Inc.                 | 198,084              | 10.72               | 0.83               | 7.52               | 2.15                 |
| 84   | Metro City Bank                 | Doraville     | 2006      | ST-Bank      | C-corp     | MetroCity Bankshares, Inc.                | 2,520,354            | 10.00               | 2.40               | 20.12              | 0.56                 |
| 85   | Morris Bank                     | Dublin        | 1954      | ST-Bank      | C-corp     | Morris State Bankshares, Inc.             | 1,329,319            | 12.02               | 1.84               | 15.37              | 1.12                 |
| 86   | Mount Vernon Bank               | Mount Vernon  | 1901      | ST-Bank      | S-corp     | Heart of Georgia Bancshares, Inc.         | 163,635              | 10.18               | 1.09               | 10.26              | 0.35                 |
| 87   | North Georgia National Bank     | Calhoun       | 1999      | Fed-Bank     | C-corp     | North Georgia Community Financial Part    | 184,690              | 8.69                | 0.80               | 8.14               | 0.47                 |
| 88   | Northeast Georgia Bank          | Lavonia       | 1906      | ST-Bank      | S-corp     | First Security Bankshares, Inc.           | 580,039              | 9.44                | 0.57               | 5.60               | 0.31                 |
| 89   | Oconee State Bank               | Watkinsville  | 1960      | ST-Bank      | C-corp     | Oconee Financial Corporation              | 529,133              | 8.54                | 0.60               | 7.05               | 1.11                 |
| 90   | OneSouth Bank                   | Blakely       | 1939      | ST-Bank      | S-corp     | One South Financial, Inc.                 | 165,478              | 10.27               | 0.58               | 5.65               | 0.87                 |
| 91   | Peach State Bank & Trust        | Gainesville   | 2005      | ST-Bank      | C-corp     | Peach State Bancshares, Inc.              | 491,073              | 9.19                | 0.72               | 8.40               | 0.00                 |
| 92   | Peoples Bank                    | Eatonton      | 1943      | ST-Bank      | C-corp     | Peoples Bankshares, Inc.                  | 191,265              | 10.84               | 0.02               | 0.15               | 0.73                 |
| 93   | Peoples Bank                    | Lyons         | 1935      | ST-Bank      | C-corp     | South Georgia Bankshares Corporation      | 144,643              | 8.26                | 1.07               | 13.21              | 0.47                 |
| 94   | Peoples Bank & Trust            | Buford        | 1984      | ST-Bank      | C-corp     | Peoples Banktrust, Inc.                   | 438,360              | 10.01               | 0.99               | 9.16               | 0.37                 |
| 95   | PeoplesSouth Bank               | Colquitt      | 1973      | ST-Bank      | C-corp     | PeoplesSouth Bancshares, Inc.             | 991,088              | 8.63                | 1.24               | 14.26              | 0.95                 |
| 96   | Persons Banking Company         | Forsyth       | 1910      | ST-Bank      | S-corp     | Persons Banking Co., Inc.                 | 405,376              | 6.01                | 0.30               | 4.83               | 1.01                 |
| 97   | Pineland Bank                   | Alma          | 1939      | ST-Bank      | C-corp     | South Banking Company                     | 380,175              | 9.17                | 0.94               | 9.79               | 0.94                 |
| 98   | Pinnacle Bank                   | Elberton      | 1934      | ST-Bank      | C-corp     | Pinnacle Financial Corporation            | 1,658,645            | 9.85                | 1.19               | 11.51              | 0.20                 |
| 99   | Planters and Citizens Bank      | Camilla       | 1913      | ST-Bank      | C-corp     | P & C Bank Shares, Inc.                   | 125,487              | 10.10               | 0.55               | 5.49               | 0.50                 |
| 100  | Planters First Bank             | Cordele       | 1896      | ST-Bank      | S-corp     | Planters First Bancorp                    | 368,833              | 9.61                | 0.71               | 7.79               | 1.01                 |
| 101  | PrimeSouth Bank                 | Waycross      | 1891      | ST-Bank      | C-corp     | Jones Bancshares, L.P.                    | 953,059              | 9.49                | 1.20               | 12.45              | 0.72                 |
| 102  | PromiseOne Bank                 | Duluth        | 2008      | ST-Bank      | S-corp     | PromiseOne Bancorp, Inc.                  | 561,556              | 11.45               | 1.88               | 16.55              | 2.02                 |
| 103  | Quantum National Bank           | Waynesboro    | 1995      | Fed-Bank     | S-corp     | Quantum Capital Corp.                     | 614,918              | 10.18               | 2.34               | 23.34              | 0.00                 |
| 104  | Queensborough National B&T      | Louisville    | 1902      | Fed-Bank     | C-corp     | The Queensborough Company                 | 1,815,276            | 8.14                | 1.09               | 13.08              | 1.33                 |
| 105  | Rabun County Bank               | Clayton       | 1975      | ST-Bank      | C-corp     | Liberty Bancorp of Georgia, Inc.          | 244,891              | 10.70               | 0.86               | 7.56               | 0.45                 |
| 106  | River City Bank                 | Rome          | 2006      | ST-Bank      | C-corp     | RCB Financial Corporation                 | 208,093              | 10.05               | 0.84               | 7.71               | 1.31                 |
| 107  | Rochelle State Bank             | Rochelle      | 1947      | ST-Bank      | C-corp     | ST Hldgs, Inc.                            | 46,463               | 23.12               | (0.20)             | (1.23)             | 0.00                 |
| 108  | Signature Bank of Georgia       | Sandy Springs | 2005      | ST-Bank      | C-corp     |   | 194,245              | 10.96               | 1.04               | 9.80               | 3.01                 |
| 109  | South Coast Bank & Trust        | Brunswick     | 1934      | ST-Bank      | S-corp     | WB&T Bankshares, Inc.                     | 183,013              | 8.81                | 0.97               | 11.26              | 1.52                 |
| 110  | South Georgia Bank              | Glennville    | 1987      | ST-Bank      | S-corp     | South Group Bancshares, Inc.              | 201,536              | 11.51               | 1.57               | 13.47              | 0.00                 |
| 111  | South Georgia Bank Co.          | Tifton        | 1937      | ST-Bank      | C-corp     | South Georgia Bank Holding Company        | 563,445              | 12.19               | 0.90               | 7.12               | 0.20                 |
| 112  | SouthCrest Bank, NA             | Atlanta       | 1920      | Fed-Bank     | C-corp     | Colony Bankcorp, Inc.                     | 715,960              | 9.14                | 1.10               | 11.20              | 0.59                 |
| 113  | Southeast First National Bank   | Summerville   | 1968      | Fed-Bank     | C-corp     | Summerville/Trion Bancshares, Inc.        | 75,763               | 9.83                | 0.59               | 5.05               | 0.16                 |
| 114  | Southeastern Bank               | Darien        | 1889      | ST-Bank      | C-corp     | Southeastern Banking Corporation          | 586,942              | 9.95                | 1.37               | 12.75              | 0.23                 |
| 115  | Southern Bank                   | Waynesboro    | 1945      | ST-Bank      | C-corp     | Southern Financial Corporation            | 123,930              | 10.58               | (0.80)             | (7.67)             | 0.74                 |
| 116  | State Bank of Cochran           | Cochran       | 1922      | ST-Bank      | S-corp     | Central Georgia Banking Company           | 252,071              | 13.54               | 1.39               | 9.71               | 2.47                 |
| 117  | SunMark Community Bank          | Hawkinsville  | 1949      | ST-Bank      | S-corp     | SunMark Bancshares, Inc.                  | 379,006              | 9.52                | 1.23               | 12.66              | 0.39                 |
| 118  | Synovus Bank                    | Columbus      | 1888      | ST-Bank      | C-corp     | Synovus Financial Corp.                   | 54,872,532           | 9.70                | 1.18               | 12.07              | 0.52                 |
| 119  | Synovus Trust Company, NA       | Columbus      | 1995      | Fed-Bank     | C-corp     | Synovus Financial Corp.                   | 115,468              | 96.18               | 11.89              | 12.36              | 0.00                 |
| 120  | Talbot State Bank               | Woodland      | 1907      | ST-Bank      | S-corp     | TSB Bancorp, Inc.                         | 62,659               | 11.27               | 0.22               | 1.85               | 1.83                 |
| 121  | Tandem Bank                     | Tucker        | 2019      | ST-Bank      | C-corp     |   | 113,631              | 16.02               | (0.70)             | (3.67)             | 0.00                 |
| 122  | TC Federal Bank                 | Thomasville   | 1934      | Fed-Thrift   | C-corp     | TC Bancshares, Inc.                       | 406,212              | 10.12               | 0.34               | 2.92               | 0.88                 |
| 123  | Bank of Edison                  | Edison        | 1904      | ST-Bank      | S-corp     | BOE Bancshares, Inc.                      | 65,722               | 7.99                | 0.66               | 8.19               | 0.80                 |
| 124  | Bank of Lafayette, Georgia      | Lafayette     | 1899      | ST-Bank      | C-corp     | LaFayette Bankshares, Inc.                | 346,547              | 9.69                | 0.47               | 4.36               | 0.56                 |
| 125  | Bank of Soperton                | Soperton      | 1903      | ST-Bank      | S-corp     | Soperton Bancshares, Incorporated         | 119,855              | 10.03               | 1.28               | 13.35              | 0.27                 |
| 126  | Citizens Bank of Cochran        | Cochran       | 1942      | ST-Bank      | C-corp     | Putnam-Greene Financial Corporation       | 120,889              | 9.80                | 0.80               | 8.30               | 0.59                 |
| 127  | Citizens Bank of Georgia        | Cumming       | 1997      | ST-Bank      | C-corp     | Forsyth Bancshares, Inc.                  | 459,465              | 9.37                | 1.29               | 12.97              | 0.17                 |
| 128  | Citizens Bank of Swainsboro     | Swainsboro    | 1900      | ST-Bank      | C-corp     | Swainsboro Bankshares, Inc.               | 279,100              | 9.83                | 1.11               | 11.22              | 0.27                 |
| 129  | Citizens National Bank, Quitman | Quitman       | 1934      | Fed-Bank     | C-corp     |   | 123,198              | 12.09               | 1.11               | 8.69               | 0.86                 |
| 130  | Claxton Bank                    | Claxton       | 1941      | ST-Bank      | S-corp     | Southern Bankshares, Inc.                 | 146,794              | 9.86                | 0.76               | 7.22               | 0.84                 |
| 131  | Commercial Bank                 | Crawford      | 1924      | ST-Bank      | S-corp     | TCB Bancshares, Inc.                      | 359,263              | 7.99                | 1.59               | 18.77              | 0.64                 |
| 132  | Farmers Bank                    | Greensboro    | 1911      | ST-Bank      | C-corp     | Putnam-Greene Financial Corporation       | 126,462              | 13.00               | 0.54               | 4.08               | 0.49                 |
| 133  | FNB of Waynesboro               | Waynesboro    | 1905      | Fed-Bank     | C-corp     | First Burke Banking Company               | 183,164              | 15.60               | 1.43               | 9.16               | 0.12                 |
| 134  | Four County Bank                | Allentown     | 1941      | ST-Bank      | S-corp     | Four County Bancshares, Inc.              | 82,848               | 13.16               | 1.35               | 9.78               | 0.17                 |
| 135  | Geo. D. Warthen Bank            | Sandersville  | 1871      | ST-Bank      | C-corp     |   | 222,051              | 8.44                | 0.53               | 6.13               | 1.60                 |
| 136  | Merchants & Citizens Bank       | McRae         | 1929      | ST-Bank      | C-corp     |   | 125,230              | 15.78               | 0.41               | 2.42               | 0.03                 |

## 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  | Peoples Bank                 | Willacoochee      | 1948      | ST-Bank      | S-corp     | Atkinson County Bankshares Corporation | 98,383               | 11.16               | 0.46               | 3.85               | 0.75                  |
| 138  | Peoples Bank of Georgia      | Talbotton         | 1891      | ST-Bank      | C-corp     |  | 124,418              | 9.19                | 1.11               | 11.53              | 0.50                  |
| 139  | Piedmont Bank                | Peachtree Corners | 2006      | ST-Bank      | C-corp     | Piedmont Bancorp, Inc.                 | 1,654,256            | 10.31               | 1.25               | 12.39              | 0.35                  |
| 140  | Security State Bank          | McRae             | 1950      | ST-Bank      | S-corp     | Farmers Bancshares, Inc.               | 54,886               | 14.30               | 0.99               | 6.46               | 0.03                  |
| 141  | Trust Bank                   | Lenox             | 1906      | ST-Bank      | S-corp     | Trust Holding Company, Inc.            | 45,263               | 10.07               | 0.91               | 8.88               | 2.52                  |
| 142  | Thomasville National Bank    | Thomasville       | 1995      | Fed-Bank     | C-corp     | Thomasville Bancshares, Inc.           | 1,396,950            | 8.20                | 1.72               | 19.99              | 0.10                  |
| 143  | Touchmark National Bank      | Alpharetta        | 2008      | Fed-Bank     | C-corp     | Touchmark Bancshares, Inc.             | 414,095              | 13.00               | 1.63               | 13.76              | 1.06                  |
| 144  | United Bank                  | Zebulon           | 1905      | ST-Bank      | S-corp     | United Bank Corporation                | 2,086,448            | 8.88                | 1.43               | 15.18              | 0.32                  |
| 145  | United National Bank         | Cairo             | 2000      | Fed-Bank     | C-corp     |  | 271,708              | 12.72               | 1.30               | 9.52               | 2.20                  |
| 146  | Vidalia Federal Savings Bank | Vidalia           | 1936      | Fed-Thrift   | C-corp     |  | 214,611              | 14.59               | (0.37)             | (2.43)             | 0.35                  |
| 147  | Vinings Bank                 | Smyrna            | 2007      | ST-Bank      | C-corp     | Vinings Bancshares, Inc.               | 677,522              | 6.98                | 2.14               | 34.46              | 0.25                  |
| 148  | Waycross Bank & Trust        | Waycross          | 1988      | ST-Bank      | S-corp     | WB&T Bankshares, Inc.                  | 223,711              | 10.46               | 1.23               | 11.76              | 0.17                  |
| 149  | West Central Georgia Bank    | Thomaston         | 1974      | ST-Bank      | C-corp     | WCG Bancshares, Inc.                   | 149,652              | 24.00               | 1.06               | 4.20               | 0.00                  |
| 150  | Wheeler County State Bank    | Alamo             | 1934      | ST-Bank      | S-corp     | Wheeler Bancshares, Inc.               | 120,696              | 14.17               | 0.67               | 4.45               | 0.29                  |
| 151  | Wilcox County State Bank     | Abbeville         | 1952      | ST-Bank      | C-corp     | WCSB Holding Company, Inc.             | 141,337              | 9.87                | 1.17               | 11.58              | 1.26                  |
| 152  | Wilkinson County Bank        | Irwinton          | 1907      | ST-Bank      | C-corp     |  | 56,519               | 10.89               | 0.33               | 2.14               | 0.59                  |
|      |                              |                   |           |              |            | MEDIAN                                 | 247,755              | 10.15               | 1.02               | 9.75               | 0.56                  |
|      |                              |                   |           |              |            | AVERAGE                                | 1,019,578            | 11.92               | 1.12               | 9.43               | 0.76                  |
|      |                              |                   |           |              |            | HIGH                                   | 54,872,532           | 96.18               | 16.11              | 34.46              | 4.15                  |
|      |                              |                   |           |              |            | LOW                                    | 25,323               | 2.31                | (4.40)             | (14.96)            | 0.00                  |

## TOTAL ASSETS

| Rank | Institution                    | City              | Total Loans (\$000) | Total Deposits (\$000) | Total Equity (\$000) | Tier 1 Leverage Ratio (%) | No. of Offices | No. of Employees | Assets / Employee (\$000) | Assets / Office (\$000) | Deposits / Office (\$000) | Total Assets (\$000) |
|------|--------------------------------|-------------------|---------------------|------------------------|----------------------|---------------------------|----------------|------------------|---------------------------|-------------------------|---------------------------|----------------------|
| 1    | Synovus Bank                   | Columbus          | 38,986,934          | 47,598,438             | 5,320,593            | 8.86                      | 282            | 4,772            | 11,499                    | 194,583                 | 168,789                   | 54,872,532           |
| 2    | Ameris Bank                    | Atlanta           | 15,991,380          | 18,396,025             | 3,051,844            | 10.65                     | 172            | 2,686            | 8,113                     | 126,695                 | 106,954                   | 21,791,489           |
| 3    | Cadence Bank, N.A.             | Atlanta           | 11,669,711          | 16,087,430             | 2,243,532            | 11.60                     | 102            | 1,816            | 10,284                    | 183,088                 | 157,720                   | 18,674,970           |
| 4    | Atlantic Capital Bank, NA      | Atlanta           | 2,264,899           | 3,315,949              | 417,484              | 10.12                     | 3              | 211              | 17,911                    | 1,259,714               | 1,105,316                 | 3,779,141            |
| 5    | Metro City Bank                | Doraville         | 2,095,264           | 2,025,746              | 252,150              | 10.61                     | 19             | 215              | 11,723                    | 132,650                 | 106,618                   | 2,520,354            |
| 6    | United Bank                    | Zebulon           | 730,147             | 1,895,109              | 185,262              | 8.56                      | 18             | 399              | 5,229                     | 115,914                 | 105,284                   | 2,086,448            |
| 7    | Queensborough National B&T     | Louisville        | 1,015,879           | 1,659,512              | 147,699              | 8.24                      | 23             | 339              | 5,355                     | 78,925                  | 72,153                    | 1,815,276            |
| 8    | Colony Bank                    | Fitzgerald        | 1,053,528           | 1,548,822              | 175,353              | 8.84                      | 32             | 377              | 4,646                     | 54,736                  | 48,401                    | 1,751,548            |
| 9    | Pinnacle Bank                  | Elberton          | 1,073,669           | 1,477,265              | 163,421              | 8.22                      | 22             | 290              | 5,719                     | 75,393                  | 67,148                    | 1,658,645            |
| 10   | Piedmont Bank                  | Peachtree Corners | 1,157,181           | 1,465,772              | 170,620              | 9.25                      | 12             | 176              | 9,399                     | 137,855                 | 122,148                   | 1,654,256            |
| 11   | Heritage Southeast Bank        | Thomasboro        | 1,058,360           | 1,440,825              | 188,701              | 9.01                      | 22             | 276              | 5,986                     | 75,093                  | 65,492                    | 1,652,041            |
| 12   | Thomasville National Bank      | Thomasville       | 1,084,228           | 1,226,941              | 114,499              | 8.29                      | 4              | 133              | 10,503                    | 349,238                 | 306,735                   | 1,396,950            |
| 13   | Morris Bank                    | Dublin            | 857,875             | 1,161,883              | 159,837              | 10.89                     | 10             | 194              | 6,852                     | 132,932                 | 116,188                   | 1,329,319            |
| 14   | BankSouth                      | Greensboro        | 803,765             | 932,032                | 107,726              | 9.92                      | 6              | 351              | 3,071                     | 179,647                 | 155,339                   | 1,077,880            |
| 15   | PeoplesSouth Bank              | Colquitt          | 626,965             | 902,628                | 85,540               | 9.10                      | 30             | 198              | 5,005                     | 33,036                  | 30,088                    | 991,088              |
| 16   | PrimeSouth Bank                | Waycross          | 723,387             | 858,247                | 90,425               | 8.94                      | 8              | 144              | 6,618                     | 119,132                 | 107,281                   | 953,059              |
| 17   | First IC Bank                  | Doraville         | 607,547             | 785,399                | 91,515               | 10.54                     | 10             | 109              | 8,087                     | 88,151                  | 78,540                    | 881,506              |
| 18   | First American B&T             | Athens            | 428,862             | 700,095                | 70,691               | 8.77                      | 7              | 103              | 8,286                     | 121,919                 | 100,014                   | 853,430              |
| 19   | Affinity Bank                  | Covington         | 589,745             | 625,953                | 99,842               | 10.41                     | 3              | 87               | 9,043                     | 262,234                 | 208,651                   | 786,703              |
| 20   | Georgia Banking Company        | Sandy Springs     | 523,429             | 625,520                | 104,869              | 15.60                     | 3              | 154              | 4,796                     | 246,171                 | 208,507                   | 738,514              |
| 21   | SouthCrest Bank, NA            | Atlanta           | 305,936             | 617,587                | 65,412               | 8.24                      | 9              | 97               | 7,381                     | 79,551                  | 68,621                    | 715,960              |
| 22   | Vinings Bank                   | Smyrna            | 301,668             | 544,700                | 47,272               | 7.66                      | 2              | 46               | 14,729                    | 338,761                 | 272,350                   | 677,522              |
| 23   | Citizens Trust Bank            | Atlanta           | 292,402             | 578,680                | 50,232               | 7.88                      | 7              | 90               | 7,087                     | 91,122                  | 82,669                    | 637,852              |
| 24   | Farmers & Merchants Bank       | Lakeland          | 410,363             | 559,864                | 35,634               | 5.65                      | 6              | 120              | 5,201                     | 104,011                 | 93,311                    | 624,063              |
| 25   | Quantum National Bank          | Suwanee           | 539,462             | 549,352                | 62,629               | 10.02                     | 3              | 67               | 9,178                     | 204,973                 | 183,117                   | 614,918              |
| 26   | Southeastern Bank              | Darien            | 272,059             | 527,600                | 58,421               | 9.89                      | 10             | 107              | 5,485                     | 58,694                  | 52,760                    | 586,942              |
| 27   | Northeast Georgia Bank         | Lavonia           | 246,168             | 516,351                | 54,734               | 9.84                      | 11             | 93               | 6,237                     | 52,731                  | 46,941                    | 580,039              |
| 28   | South Georgia Bank Co.         | Tifton            | 287,114             | 492,028                | 68,701               | 10.43                     | 9              | 117              | 4,816                     | 62,605                  | 54,670                    | 563,445              |
| 29   | PromiseOne Bank                | Duluth            | 406,874             | 495,759                | 64,273               | 11.63                     | 7              | 89               | 6,310                     | 80,222                  | 70,823                    | 561,556              |
| 30   | First State Bank of Blakely    | Blakely           | 371,750             | 438,112                | 84,898               | 15.32                     | 8              | 99               | 5,470                     | 67,697                  | 54,764                    | 541,573              |
| 31   | Oconee State Bank              | Watkinsville      | 310,638             | 482,292                | 45,188               | 8.37                      | 5              | 81               | 6,533                     | 105,827                 | 96,458                    | 529,133              |
| 32   | First Chatham Bank             | Savannah          | 299,303             | 484,350                | 43,683               | 7.91                      | 7              | 100              | 5,286                     | 75,521                  | 69,193                    | 528,645              |
| 33   | First Bank                     | Dalton            | 334,514             | 457,499                | 48,070               | 9.80                      | 6              | 81               | 6,258                     | 84,479                  | 76,250                    | 506,872              |
| 34   | Guardian Bank                  | Valdosta          | 303,717             | 445,429                | 52,643               | 10.71                     | 5              | 56               | 8,918                     | 99,882                  | 89,086                    | 499,410              |
| 35   | Peach State Bank & Trust       | Gainesville       | 295,831             | 443,642                | 45,114               | 9.46                      | 1              | 67               | 7,329                     | 491,073                 | 443,642                   | 491,073              |
| 36   | Comm. Bank of Pickens County   | Jasper            | 315,790             | 427,703                | 52,458               | 10.96                     | 2              | 57               | 8,534                     | 243,227                 | 213,852                   | 486,453              |
| 37   | FNB South                      | Alma              | 329,417             | 409,420                | 73,439               | 15.35                     | 4              | 83               | 5,854                     | 121,462                 | 102,355                   | 485,849              |
| 38   | Citizens Bank of Georgia       | Cumming           | 243,071             | 415,754                | 43,061               | 9.41                      | 4              | 57               | 8,061                     | 114,866                 | 103,939                   | 459,465              |
| 39   | Peoples Bank & Trust           | Buford            | 150,779             | 392,808                | 43,889               | 9.59                      | 1              | 52               | 8,430                     | 438,360                 | 392,808                   | 438,360              |
| 40   | Citizens Bank of Americus      | Americus          | 196,090             | 383,927                | 35,117               | 8.35                      | 3              | 46               | 9,290                     | 142,446                 | 127,976                   | 427,339              |
| 41   | American Commerce Bank         | Bremen            | 348,445             | 354,206                | 48,684               | 11.74                     | 3              | 46               | 9,174                     | 140,675                 | 118,069                   | 422,024              |
| 42   | Touchmark National Bank        | Alpharetta        | 343,157             | 357,994                | 53,817               | 12.63                     | 1              | 26               | 15,927                    | 414,095                 | 357,994                   | 414,095              |
| 43   | TC Federal Bank                | Thomasville       | 270,727             | 350,423                | 41,104               | 11.27                     | 2              | 55               | 7,386                     | 203,106                 | 175,212                   | 406,212              |
| 44   | Persons Banking Company        | Forsyth           | 189,554             | 380,569                | 24,379               | 5.92                      | 5              | 72               | 5,630                     | 81,075                  | 76,114                    | 405,376              |
| 45   | Georgia Community Bank         | Dawson            | 223,974             | 344,902                | 42,408               | 10.51                     | 8              | 76               | 5,149                     | 48,916                  | 43,113                    | 391,327              |
| 46   | Pineland Bank                  | Alma              | 256,493             | 343,564                | 34,860               | 9.36                      | 9              | 99               | 3,840                     | 42,242                  | 38,174                    | 380,175              |
| 47   | SunMark Community Bank         | Hawkinsville      | 265,578             | 337,830                | 36,067               | 9.59                      | 6              | 83               | 4,566                     | 63,168                  | 56,305                    | 379,006              |
| 48   | FNB of Coffee County           | Douglas           | 176,856             | 340,208                | 28,138               | 8.20                      | 5              | 53               | 6,988                     | 74,077                  | 68,042                    | 370,384              |
| 49   | Planters First Bank            | Cordele           | 273,888             | 331,580                | 35,463               | 9.40                      | 8              | 86               | 4,289                     | 46,104                  | 41,448                    | 368,833              |
| 50   | First National Bank of Griffin | Griffin           | 109,105             | 324,788                | 26,151               | 6.57                      | 7              | 80               | 4,578                     | 52,321                  | 46,398                    | 366,250              |
| 51   | Bank of Madison                | Madison           | 220,198             | 324,380                | 34,250               | 9.27                      | 4              | 63               | 5,731                     | 90,260                  | 81,095                    | 361,041              |
| 52   | Commercial Bank                | Crawford          | 239,691             | 329,150                | 28,688               | 8.10                      | 5              | 49               | 7,332                     | 71,853                  | 65,830                    | 359,263              |
| 53   | First National Community Bank  | Chatsworth        | 228,460             | 312,015                | 41,510               | 11.19                     | 10             | 65               | 5,445                     | 35,393                  | 31,202                    | 353,932              |
| 54   | Bank of Lafayette, Georgia     | Lafayette         | 107,589             | 308,902                | 33,569               | 10.52                     | 3              | 58               | 5,975                     | 115,516                 | 102,967                   | 346,547              |
| 55   | F&M Bank                       | Washington        | 176,129             | 286,262                | 49,857               | 14.23                     | 6              | 64               | 5,406                     | 57,668                  | 47,710                    | 346,006              |
| 56   | Century Bank & Trust           | Milledgeville     | 165,156             | 304,176                | 32,867               | 9.76                      | 2              | 47               | 7,203                     | 169,272                 | 152,088                   | 338,543              |
| 57   | Glennville Bank                | Glennville        | 174,784             | 301,501                | 34,849               | 10.17                     | 7              | 65               | 5,191                     | 48,202                  | 43,072                    | 337,416              |
| 58   | Exchange Bank                  | Milledgeville     | 169,057             | 292,768                | 39,154               | 11.85                     | 5              | 68               | 4,892                     | 66,530                  | 58,554                    | 332,648              |
| 59   | First Port City Bank           | Bainbridge        | 251,125             | 290,940                | 27,214               | 8.09                      | 5              | 69               | 4,713                     | 65,044                  | 58,188                    | 325,220              |
| 60   | First Century Bank, NA         | Commerce          | 40,475              | 251,254                | 71,188               | 18.92                     | 2              | 66               | 4,912                     | 162,080                 | 125,627                   | 324,160              |
| 61   | Citizens Bank of The South     | Sandersville      | 201,069             | 285,864                | 32,248               | 10.13                     | 4              | 63               | 5,067                     | 79,812                  | 71,466                    | 319,247              |
| 62   | CIBC National Trust Company    | Atlanta           | 0                   | 512                    | 217,001              | 57.54                     | 15             | 233              | 1,328                     | 20,631                  | 34                        | 309,464              |
| 63   | Century Bank of Georgia        | Cartersville      | 131,065             | 282,543                | 24,293               | 8.03                      | 2              | 31               | 9,944                     | 154,128                 | 141,272                   | 308,255              |
| 64   | Greater Community Bank         | Rome              | 207,779             | 261,401                | 30,963               | 10.31                     | 4              | 52               | 5,869                     | 76,293                  | 65,350                    | 305,170              |
| 65   | Bank of Dudley                 | Dublin            | 177,135             | 270,269                | 31,046               | 10.72                     | 5              | 65               | 4,642                     | 60,349                  | 54,054                    | 301,745              |
| 66   | Commercial Banking Company     | Valdosta          | 183,756             | 262,077                | 34,639               | 10.34                     | 5              | 64               | 4,660                     | 59,646                  | 52,415                    | 298,228              |
| 67   | Flint Community Bank           | Albany            | 248,417             | 249,052                | 23,601               | 8.17                      | 1              | 41               | 7,091                     | 290,726                 | 249,052                   | 290,726              |
| 68   | Citizens Bank of Swainsboro    | Swainsboro        | 185,605             | 246,654                | 27,442               | 9.75                      | 4              | 68               | 4,104                     | 69,775                  | 61,664                    | 279,100              |
| 69   | First State Bank               | Wrens             | 172,513             | 252,322                | 21,067               | 7.88                      | 5              | 40               | 6,861                     | 54,888                  | 50,464                    | 274,439              |



## 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   | Georgia Primary Bank            | Atlanta       | 198,045             | 242,659                | 25,058               | 9.36                      | 2              | 37               | 7,390                     | 136,718                 | 121,330                   | 273,435              |
| 71   | United National Bank            | Cairo         | 210,721             | 226,049                | 34,548               | 12.80                     | 1              | 30               | 9,057                     | 271,708                 | 226,049                   | 271,708              |
| 72   | Great Oaks Bank                 | Eastman       | 141,600             | 243,149                | 18,951               | 6.80                      | 5              | 61               | 4,326                     | 52,775                  | 48,630                    | 263,876              |
| 73   | First Southern Bank             | Patterson     | 122,329             | 236,859                | 19,503               | 7.61                      | 5              | 56               | 4,584                     | 51,343                  | 47,372                    | 256,713              |
| 74   | AB&T                            | Albany        | 165,493             | 222,951                | 22,548               | 8.07                      | 2              | 32               | 8,004                     | 128,066                 | 111,476                   | 256,132              |
| 75   | State Bank of Cochran           | Cochran       | 134,560             | 217,063                | 34,129               | 13.48                     | 4              | 49               | 5,144                     | 63,018                  | 54,266                    | 252,071              |
| 76   | Althama Bank and Trust Co.      | Vidalia       | 142,475             | 226,639                | 23,148               | 9.02                      | 4              | 50               | 5,012                     | 62,655                  | 56,660                    | 250,618              |
| 77   | Rabun County Bank               | Clayton       | 133,641             | 213,137                | 26,198               | 10.71                     | 3              | 46               | 5,324                     | 81,630                  | 71,046                    | 244,891              |
| 78   | Douglas National Bank           | Douglas       | 151,384             | 217,969                | 23,985               | 10.11                     | 1              | 30               | 8,077                     | 242,319                 | 217,969                   | 242,319              |
| 79   | Durden Banking Company          | Twin City     | 140,489             | 196,458                | 33,895               | 14.24                     | 4              | 46               | 5,022                     | 57,753                  | 49,115                    | 231,013              |
| 80   | Farmers & Merchants Bank        | Eatonton      | 86,627              | 198,570                | 28,112               | 12.40                     | 2              | 38               | 6,001                     | 114,028                 | 99,285                    | 228,056              |
| 81   | Bank of Alapaha                 | Alapaha       | 115,674             | 204,424                | 20,201               | 8.89                      | 4              | 46               | 4,897                     | 56,311                  | 51,106                    | 225,244              |
| 82   | FNB of Decatur County           | Bainbridge    | 142,087             | 202,367                | 18,558               | 8.18                      | 3              | 42               | 5,347                     | 74,855                  | 67,456                    | 224,565              |
| 83   | Cornerstone Bank                | Atlanta       | 141,420             | 201,532                | 19,363               | 8.77                      | 3              | 31               | 7,218                     | 74,583                  | 67,177                    | 223,748              |
| 84   | Waycross Bank & Trust           | Waycross      | 96,791              | 198,787                | 23,402               | 10.37                     | 1              | 21               | 10,653                    | 223,711                 | 198,787                   | 223,711              |
| 85   | Geo. D. Warthen Bank            | Sandersville  | 112,803             | 201,040                | 18,740               | 8.25                      | 1              | 35               | 6,344                     | 222,051                 | 201,040                   | 222,051              |
| 86   | First FS&LA of Valdosta         | Valdosta      | 157,906             | 150,173                | 29,482               | 13.32                     | 4              | 47               | 4,707                     | 55,310                  | 37,543                    | 221,241              |
| 87   | First Peoples Bank              | Pine Mountain | 137,480             | 199,662                | 19,893               | 8.72                      | 3              | 39               | 5,669                     | 73,691                  | 66,554                    | 221,072              |
| 88   | Community Banking Company       | Fitzgerald    | 132,912             | 196,348                | 23,175               | 9.53                      | 2              | 33               | 6,680                     | 110,220                 | 98,174                    | 220,440              |
| 89   | Vidalia Federal Savings Bank    | Vidalia       | 59,382              | 182,475                | 31,315               | 14.54                     | 2              | 28               | 7,665                     | 107,306                 | 91,238                    | 214,611              |
| 90   | American Pride Bank             | Macon         | 171,506             | 176,584                | 30,053               | 13.98                     | 4              | 37               | 5,755                     | 53,231                  | 44,146                    | 212,924              |
| 91   | River City Bank                 | Rome          | 141,264             | 186,885                | 20,917               | 10.10                     | 1              | 40               | 5,202                     | 208,093                 | 186,885                   | 208,093              |
| 92   | South Georgia Bank              | Glennville    | 112,401             | 175,252                | 23,196               | 10.90                     | 4              | 43               | 4,687                     | 50,384                  | 43,813                    | 201,536              |
| 93   | Magnolia State Bank             | Eastman       | 106,717             | 176,586                | 21,240               | 10.52                     | 4              | 47               | 4,215                     | 49,521                  | 44,147                    | 198,084              |
| 94   | Signature Bank of Georgia       | Sandy Springs | 108,095             | 169,502                | 21,281               | 10.23                     | 2              | 22               | 8,829                     | 97,123                  | 84,751                    | 194,245              |
| 95   | Liberty First Bank              | Monroe        | 76,046              | 175,979                | 15,381               | 8.83                      | 1              | 22               | 8,723                     | 191,905                 | 175,979                   | 191,905              |
| 96   | Peoples Bank                    | Eatonton      | 110,888             | 168,669                | 20,740               | 10.87                     | 2              | 42               | 4,554                     | 95,633                  | 84,335                    | 191,265              |
| 97   | North Georgia National Bank     | Calhoun       | 89,708              | 164,669                | 16,045               | 9.00                      | 3              | 32               | 5,772                     | 61,563                  | 54,890                    | 184,690              |
| 98   | Citizens Community Bank         | Hahira        | 88,755              | 163,490                | 20,370               | 10.75                     | 4              | 39               | 4,719                     | 46,007                  | 40,873                    | 184,027              |
| 99   | FNB of Waynesboro               | Waynesboro    | 94,590              | 152,931                | 28,567               | 14.95                     | 3              | 35               | 5,233                     | 61,055                  | 50,977                    | 183,164              |
| 100  | South Coast Bank & Trust        | Brunswick     | 142,712             | 166,576                | 16,128               | 8.92                      | 2              | 25               | 7,321                     | 91,507                  | 83,288                    | 183,013              |
| 101  | Bank of Newington               | Newington     | 137,413             | 151,480                | 14,442               | 8.62                      | 3              | 32               | 5,242                     | 55,914                  | 50,493                    | 167,742              |
| 102  | Farmers State Bank              | Lincolnton    | 82,866              | 143,705                | 23,308               | 14.02                     | 3              | 39               | 4,300                     | 55,894                  | 47,902                    | 167,683              |
| 103  | Community Bank of Georgia       | Baxley        | 98,643              | 151,061                | 14,724               | 9.00                      | 1              | 19               | 8,736                     | 165,992                 | 151,061                   | 165,992              |
| 104  | OneSouth Bank                   | Blakely       | 122,576             | 146,187                | 17,001               | 10.07                     | 3              | 29               | 5,706                     | 55,159                  | 48,729                    | 165,478              |
| 105  | Mount Vernon Bank               | Mount Vernon  | 77,805              | 146,147                | 16,657               | 10.16                     | 3              | 27               | 6,061                     | 54,545                  | 48,716                    | 163,635              |
| 106  | First Bank of Coastal Georgia   | Pembroke      | 32,548              | 130,689                | 19,656               | 12.61                     | 2              | 29               | 5,191                     | 75,272                  | 65,345                    | 150,544              |
| 107  | Bank of Monticello              | Monticello    | 76,930              | 135,573                | 13,616               | 8.90                      | 2              | 23               | 6,537                     | 75,178                  | 67,787                    | 150,355              |
| 108  | Farmers State Bank              | Dublin        | 104,367             | 132,415                | 16,813               | 11.21                     | 3              | 30               | 4,999                     | 49,993                  | 44,138                    | 149,980              |
| 109  | West Central Georgia Bank       | Thomaston     | 49,453              | 111,438                | 35,919               | 23.45                     | 3              | 29               | 5,160                     | 49,884                  | 37,146                    | 149,652              |
| 110  | Bank of Dawson                  | Dawson        | 88,558              | 121,968                | 24,567               | 16.60                     | 1              | 24               | 6,137                     | 147,276                 | 121,968                   | 147,276              |
| 111  | Claxton Bank                    | Claxton       | 83,235              | 131,493                | 14,468               | 9.67                      | 3              | 34               | 4,317                     | 48,931                  | 43,831                    | 146,794              |
| 112  | Peoples Bank                    | Lyons         | 86,223              | 132,379                | 11,947               | 8.24                      | 2              | 27               | 5,357                     | 72,322                  | 66,190                    | 144,643              |
| 113  | Farmers and Merchants Bank      | Sylvania      | 43,820              | 121,935                | 20,000               | 13.49                     | 3              | 23               | 6,192                     | 47,472                  | 40,645                    | 142,417              |
| 114  | Wilcox County State Bank        | Abbeville     | 92,843              | 120,515                | 13,953               | 10.04                     | 4              | 32               | 4,417                     | 35,334                  | 30,129                    | 141,337              |
| 115  | Legacy State Bank               | Loganville    | 101,502             | 124,232                | 14,181               | 10.41                     | 1              | 15               | 9,374                     | 140,609                 | 124,232                   | 140,609              |
| 116  | Bank of Dade                    | Trenton       | 55,963              | 122,079                | 14,133               | 9.59                      | 3              | 32               | 4,270                     | 45,544                  | 40,693                    | 136,631              |
| 117  | Family Bank                     | Pelham        | 99,813              | 120,800                | 14,380               | 11.30                     | 3              | 34               | 3,998                     | 45,314                  | 40,267                    | 135,942              |
| 118  | Bank of Hazlehurst              | Hazlehurst    | 59,248              | 115,724                | 17,970               | 11.23                     | 2              | 27               | 4,960                     | 66,963                  | 57,862                    | 133,925              |
| 119  | Bank of Camilla                 | Camilla       | 66,523              | 112,302                | 18,116               | 13.21                     | 1              | 25               | 5,287                     | 132,173                 | 112,302                   | 132,173              |
| 120  | Farmers Bank                    | Greensboro    | 59,237              | 108,596                | 16,436               | 12.10                     | 1              | 17               | 7,439                     | 126,462                 | 108,596                   | 126,462              |
| 121  | Citizens Bank and Trust, Inc.   | Trenton       | 64,458              | 112,181                | 12,758               | 10.02                     | 3              | 40               | 3,146                     | 41,944                  | 37,394                    | 125,831              |
| 122  | Planters and Citizens Bank      | Camilla       | 53,302              | 112,530                | 12,680               | 9.71                      | 1              | 22               | 5,704                     | 125,487                 | 112,530                   | 125,487              |
| 123  | Merchants & Citizens Bank       | McRae         | 36,078              | 103,095                | 19,757               | 13.10                     | 1              | 19               | 6,591                     | 125,230                 | 103,095                   | 125,230              |
| 124  | Peoples Bank of Georgia         | Talbotton     | 93,169              | 112,649                | 11,434               | 9.51                      | 4              | 30               | 4,147                     | 31,105                  | 28,162                    | 124,418              |
| 125  | Southern Bank                   | Waynesboro    | 73,738              | 110,335                | 13,108               | 11.71                     | 5              | 32               | 3,873                     | 24,786                  | 22,067                    | 123,930              |
| 126  | Citizens National Bank, Quitman | Quitman       | 71,233              | 106,452                | 14,897               | 12.16                     | 1              | 20               | 6,160                     | 123,198                 | 106,452                   | 123,198              |
| 127  | Citizens Bank of Cochran        | Cochran       | 86,218              | 108,452                | 11,846               | 9.62                      | 2              | 25               | 4,836                     | 60,445                  | 54,226                    | 120,889              |
| 128  | Wheeler County State Bank       | Alamo         | 75,251              | 103,469                | 17,107               | 14.42                     | 3              | 19               | 6,352                     | 40,232                  | 34,490                    | 120,696              |
| 129  | Bank of Soperton                | Soperton      | 98,836              | 107,662                | 12,020               | 10.10                     | 2              | 26               | 4,610                     | 59,928                  | 53,831                    | 119,855              |
| 130  | Embassy National Bank           | Lawrenceville | 81,005              | 100,078                | 18,190               | 15.73                     | 1              | 28               | 4,267                     | 119,488                 | 100,078                   | 119,488              |
| 131  | Synovus Trust Company, NA       | Columbus      | 0                   | 0                      | 111,054              | 96.21                     | NA             | 171              | 675                       | NA                      | NA                        | 115,468              |
| 132  | Tandem Bank                     | Tucker        | 76,736              | 92,317                 | 18,202               | 16.19                     | 1              | 21               | 5,411                     | 113,631                 | 92,317                    | 113,631              |
| 133  | Loyal Trust Bank                | Johns Creek   | 77,937              | 85,916                 | 22,483               | 21.44                     | 1              | 16               | 6,792                     | 108,673                 | 85,916                    | 108,673              |
| 134  | Peoples Bank                    | Willacoochee  | 38,526              | 87,117                 | 10,980               | 11.16                     | 2              | 24               | 4,099                     | 49,192                  | 43,559                    | 98,383               |
| 135  | Community Bank & Trust          | LaGrange      | 40,533              | 93,682                 | 2,222                | 2.64                      | 4              | 32               | 3,003                     | 24,023                  | 23,421                    | 96,091               |
| 136  | First St. Bank, Randolph County | Cuthbert      | 29,655              | 87,174                 | 7,810                | 8.26                      | 2              | 20               | 4,757                     | 47,575                  | 43,587                    | 95,149               |
| 137  | Barwick Banking Company         | Barwick       | 68,488              | 71,461                 | 19,855               | 25.46                     | 2              | 23               | 3,978                     | 45,753                  | 35,731                    | 91,505               |
| 138  | Bank of Hancock County          | Sparta        | 22,263              | 71,051                 | 17,466               | 18.39                     | 1              | 20               | 4,434                     | 88,671                  | 71,051                    | 88,671               |

## TOTAL ASSETS

| Rank | Institution                   | City         | Total Loans<br>(\$000) | Total<br>Deposits<br>(\$000) | Total Equity<br>(\$000) | Tier 1<br>Leverage<br>Ratio (%) | No. of<br>Offices | No. of<br>Employees | Assets /<br>Employee<br>(\$000) | Assets /<br>Office<br>(\$000) | Deposits /<br>Office<br>(\$000) | Total Assets<br>(\$000) |
|------|-------------------------------|--------------|------------------------|------------------------------|-------------------------|---------------------------------|-------------------|---------------------|---------------------------------|-------------------------------|---------------------------------|-------------------------|
| 139  | Four County Bank              | Allentown    | 56,370                 | 71,783                       | 10,904                  | 12.88                           | 1                 | 12                  | 6,904                           | 82,848                        | 71,783                          | 82,848                  |
| 140  | F & M Bank and Trust Company  | Manchester   | 48,160                 | 77,467                       | 3,963                   | 4.98                            | 1                 | 24                  | 3,420                           | 82,077                        | 77,467                          | 82,077                  |
| 141  | Bank of Wrightsville          | Wrightsville | 36,985                 | 69,233                       | 6,630                   | 8.63                            | 1                 | 13                  | 5,868                           | 76,290                        | 69,233                          | 76,290                  |
| 142  | Southeast First National Bank | Summerville  | 18,419                 | 68,131                       | 7,450                   | 9.94                            | 3                 | 20                  | 3,788                           | 25,254                        | 22,710                          | 75,763                  |
| 143  | Carver State Bank             | Savannah     | 37,913                 | 58,141                       | 8,244                   | 12.00                           | 2                 | 15                  | 4,697                           | 35,228                        | 29,071                          | 70,455                  |
| 144  | First Bank of Pike            | Molena       | 41,482                 | 63,358                       | 5,464                   | 8.11                            | 3                 | 24                  | 2,896                           | 23,165                        | 21,119                          | 69,495                  |
| 145  | Bank of Edison                | Edison       | 41,463                 | 58,801                       | 5,254                   | 8.15                            | 1                 | 13                  | 5,056                           | 65,722                        | 58,801                          | 65,722                  |
| 146  | Talbot State Bank             | Woodland     | 31,475                 | 55,533                       | 7,060                   | 10.60                           | 2                 | 15                  | 4,177                           | 31,330                        | 27,767                          | 62,659                  |
| 147  | Wilkinson County Bank         | Irwinton     | 20,360                 | 50,158                       | 6,157                   | 9.91                            | 1                 | 9                   | 6,280                           | 56,519                        | 50,158                          | 56,519                  |
| 148  | Security State Bank           | McRae        | 32,540                 | 46,162                       | 7,848                   | 13.54                           | 1                 | 11                  | 4,990                           | 54,886                        | 46,162                          | 54,886                  |
| 149  | Rochelle State Bank           | Rochelle     | 9,469                  | 35,474                       | 10,742                  | 26.12                           | 1                 | 8                   | 5,808                           | 46,463                        | 35,474                          | 46,463                  |
| 150  | Trust Bank                    | Lenox        | 22,047                 | 40,572                       | 4,559                   | 10.00                           | 3                 | 22                  | 2,057                           | 15,088                        | 13,524                          | 45,263                  |
| 151  | Elberton FS&LA                | Elberton     | 22,028                 | 20,312                       | 5,143                   | 17.42                           | 1                 | 5                   | 5,867                           | 29,336                        | 20,312                          | 29,336                  |
| 152  | Bank of Lumber City           | Lumber City  | 13,814                 | 20,554                       | 4,206                   | 15.85                           | 2                 | 10                  | 2,532                           | 12,662                        | 10,277                          | 25,323                  |
|      |                               | MEDIAN       | 140,877                | 215,100                      | 25,605                  | 10.10                           | 3                 | 43                  | 5,558                           | 75,272                        | 67,456                          | 247,755                 |
|      |                               | AVERAGE      | 673,681                | 881,632                      | 112,177                 | 11.68                           | 8                 | 126                 | 6,128                           | 110,046                       | 95,974                          | 1,019,578               |
|      |                               | HIGH         | 38,986,934             | 47,598,438                   | 5,320,593               | 96.21                           | 282               | 4,772               | 17,911                          | 1,259,714                     | 1,105,316                       | 54,872,532              |
|      |                               | LOW          | 0                      | 0                            | 2,222                   | 2.64                            | 1                 | 5                   | 675                             | 12,662                        | 34                              | 25,323                  |

## 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    | Bank of Lumber City             | Lumber City       | 25,323               | 67.2                 | 23.1                    | (3.67)          | (1.79)             | 8.98               | 2.09                         | 0.27              | 5.75                         |
| 2    | Peoples Bank of Georgia         | Talbotton         | 124,418              | 82.7                 | 17.5                    | 30.49           | 23.37              | 7.04               | 1.23                         | 0.43              | 5.30                         |
| 3    | Durden Banking Company          | Twin City         | 231,013              | 71.5                 | 16.5                    | 6.54            | 17.29              | 7.65               | 1.91                         | 0.25              | 5.29                         |
| 4    | Bank of Soperton                | Soperton          | 119,855              | 91.8                 | 3.4                     | 26.79           | 14.71              | 6.58               | 2.07                         | 0.34              | 5.08                         |
| 5    | Bank of Newington               | Newington         | 167,742              | 90.7                 | 0.8                     | 12.48           | 12.55              | 7.43               | 2.24                         | 1.29              | 4.92                         |
| 6    | First State Bank                | Wrens             | 274,439              | 68.4                 | 14.9                    | 21.02           | 56.46              | 7.38               | 1.75                         | 1.00              | 4.84                         |
| 7    | First Bank of Pike              | Molena            | 69,495               | 65.5                 | 17.6                    | 20.08           | 19.30              | 7.75               | 1.04                         | 0.35              | 4.79                         |
| 8    | Quantum National Bank           | Suwanee           | 614,918              | 98.2                 | 1.1                     | 0.46            | 12.32              | 5.27               | 2.06                         | 0.18              | 4.65                         |
| 9    | Family Bank                     | Pelham            | 135,942              | 82.6                 | 3.7                     | 4.90            | 12.32              | 6.28               | 1.14                         | 0.68              | 4.63                         |
| 10   | Trust Bank                      | Lenox             | 45,263               | 54.3                 | 3.8                     | (11.91)         | 16.59              | 8.04               | 2.25                         | 0.39              | 4.62                         |
| 11   | Bank of Edison                  | Edison            | 65,722               | 70.5                 | 28.1                    | 25.59           | 15.07              | 8.16               | 1.36                         | 0.54              | 4.60                         |
| 12   | F & M Bank and Trust Company    | Manchester        | 82,077               | 62.2                 | 7.2                     | (18.96)         | 4.69               | 6.28               | 0.98                         | 0.54              | 4.57                         |
| 13   | First Bank                      | Dalton            | 506,872              | 73.1                 | 15.5                    | (8.35)          | 7.76               | 5.67               | 1.89                         | 0.34              | 4.53                         |
| 14   | Citizens Bank and Trust, Inc.   | Trenton           | 125,831              | 57.5                 | 28.5                    | 4.20            | 12.96              | 6.41               | 2.41                         | 0.36              | 4.53                         |
| 15   | Douglas National Bank           | Douglas           | 242,319              | 69.5                 | 9.2                     | (7.22)          | 6.71               | 6.08               | 1.41                         | 0.38              | 4.53                         |
| 16   | FNB South                       | Alma              | 485,849              | 80.5                 | 7.7                     | (1.36)          | 5.70               | 6.26               | NM                           | 0.41              | 4.51                         |
| 17   | Morris Bank                     | Dublin            | 1,329,319            | 73.8                 | 20.8                    | 1.17            | 17.40              | 6.04               | 2.40                         | 0.24              | 4.48                         |
| 18   | Carver State Bank               | Savannah          | 70,455               | 65.2                 | 2.1                     | 8.38            | 33.86              | 6.89               | 0.40                         | 0.48              | 4.45                         |
| 19   | Security State Bank             | McRae             | 54,886               | 70.5                 | 18.7                    | 46.80           | 15.01              | 7.89               | 2.47                         | 0.21              | 4.45                         |
| 20   | Farmers State Bank              | Lincolnton        | 167,683              | 57.7                 | 22.9                    | 4.81            | 13.50              | 7.36               | 2.15                         | 0.26              | 4.40                         |
| 21   | Metro City Bank                 | Doraville         | 2,520,354            | 103.4                | 0.7                     | 52.99           | 45.86              | 5.14               | 2.15                         | 0.35              | 4.40                         |
| 22   | Altaamaha Bank and Trust Co.    | Vidalia           | 250,618              | 62.9                 | 23.0                    | 2.53            | 24.32              | 6.18               | 1.97                         | 0.30              | 4.32                         |
| 23   | American Pride Bank             | Macon             | 212,924              | 97.1                 | 4.1                     | (0.72)          | 2.59               | 5.65               | 1.99                         | 0.74              | 4.29                         |
| 24   | Magnolia State Bank             | Eastman           | 198,084              | 60.4                 | 6.2                     | (11.36)         | 11.78              | 6.55               | 1.26                         | 0.24              | 4.23                         |
| 25   | SunMark Community Bank          | Hawkinsville      | 379,006              | 78.6                 | 5.9                     | 9.53            | 17.12              | 5.50               | 1.78                         | 0.24              | 4.21                         |
| 26   | Wilcox County State Bank        | Abbeville         | 141,337              | 77.0                 | 16.0                    | 4.91            | 11.95              | 6.70               | 1.12                         | 0.63              | 4.20                         |
| 27   | United National Bank            | Cairo             | 271,708              | 93.2                 | 4.0                     | (2.19)          | 20.64              | 5.65               | 0.93                         | 0.78              | 4.16                         |
| 28   | Loyal Trust Bank                | Johns Creek       | 108,673              | 90.7                 | 1.8                     | 78.99           | 173.71             | 6.36               | 1.17                         | 0.74              | 4.11                         |
| 29   | Commercial Bank                 | Crawford          | 359,263              | 72.8                 | 17.8                    | 10.41           | 30.25              | 5.41               | 1.63                         | 0.43              | 4.09                         |
| 30   | South Georgia Bank              | Glennville        | 201,536              | 64.1                 | 26.9                    | 4.73            | 14.71              | 6.84               | 2.07                         | 0.56              | 4.09                         |
| 31   | Pinnacle Bank                   | Elberton          | 1,658,645            | 72.7                 | 12.5                    | 3.74            | 21.20              | 5.33               | 2.10                         | 0.17              | 4.08                         |
| 32   | Pineland Bank                   | Alma              | 380,175              | 74.7                 | 6.3                     | 9.55            | 13.61              | 5.76               | 0.38                         | 0.25              | 4.07                         |
| 33   | PeoplesSouth Bank               | Colquitt          | 991,088              | 69.5                 | 30.5                    | 2.21            | 11.11              | 5.45               | 1.73                         | 0.37              | 4.07                         |
| 34   | Southern Bank                   | Waynesboro        | 123,930              | 66.8                 | 19.0                    | 70.65           | 48.97              | 6.74               | 2.01                         | 0.62              | 4.06                         |
| 35   | Planters First Bank             | Cordele           | 368,833              | 82.6                 | 16.1                    | 0.46            | (5.47)             | 5.25               | 1.84                         | 0.21              | 4.06                         |
| 36   | F&M Bank                        | Washington        | 346,006              | 61.5                 | 35.4                    | 0.45            | 18.23              | 6.27               | 2.22                         | 0.60              | 4.05                         |
| 37   | Citizens Bank of Swainsboro     | Swainsboro        | 279,100              | 75.3                 | 6.9                     | 1.59            | 12.52              | 5.75               | 1.16                         | 0.30              | 4.04                         |
| 38   | OneSouth Bank                   | Blakely           | 165,478              | 83.9                 | 0.2                     | 7.95            | 9.80               | 5.64               | 2.56                         | 0.47              | 4.03                         |
| 39   | Farmers State Bank              | Dublin            | 149,980              | 78.8                 | 13.3                    | 9.48            | 13.43              | 5.60               | 1.87                         | 0.34              | 4.02                         |
| 40   | River City Bank                 | Rome              | 208,093              | 75.6                 | 16.1                    | 14.45           | 20.53              | 5.23               | 2.03                         | 0.19              | 4.01                         |
| 41   | Wilkinson County Bank           | Irwinton          | 56,519               | 40.6                 | 40.3                    | (21.69)         | 18.31              | 6.21               | 1.94                         | 0.28              | 4.00                         |
| 42   | Greater Community Bank          | Rome              | 305,170              | 79.5                 | 3.5                     | (4.85)          | 16.01              | 5.41               | 2.40                         | 0.46              | 3.99                         |
| 43   | Flint Community Bank            | Albany            | 290,726              | 99.8                 | 0.9                     | 4.59            | (1.67)             | 4.79               | 2.66                         | 0.35              | 3.99                         |
| 44   | Great Oaks Bank                 | Eastman           | 263,876              | 58.2                 | 13.0                    | (2.68)          | 33.35              | 5.54               | 3.11                         | 0.33              | 3.95                         |
| 45   | Four County Bank                | Allentown         | 82,848               | 78.5                 | 16.6                    | 4.86            | 9.87               | 6.01               | 2.01                         | 0.70              | 3.95                         |
| 46   | Citizens Bank of Cochran        | Cochran           | 120,889              | 79.5                 | 17.7                    | 8.03            | 3.08               | 6.08               | 0.99                         | 0.58              | 3.95                         |
| 47   | Embassy National Bank           | Lawrenceville     | 119,488              | 80.9                 | 0.0                     | (6.09)          | 11.57              | 6.24               | NA                           | 0.83              | 3.92                         |
| 48   | Claxton Bank                    | Claxton           | 146,794              | 63.3                 | 21.2                    | 7.20            | 10.60              | 5.89               | 2.02                         | 0.25              | 3.91                         |
| 49   | First Port City Bank            | Bainbridge        | 325,220              | 86.3                 | 10.1                    | 19.97           | 12.58              | 5.40               | 2.13                         | 0.58              | 3.90                         |
| 50   | First Peoples Bank              | Pine Mountain     | 221,072              | 68.9                 | 18.4                    | 13.45           | 9.27               | 6.03               | 1.30                         | 0.16              | 3.89                         |
| 51   | First National Community Bank   | Chatsworth        | 353,932              | 73.2                 | 2.8                     | 3.30            | 17.13              | 5.44               | 1.94                         | 0.25              | 3.84                         |
| 52   | Bank of Monticello              | Monticello        | 150,355              | 56.7                 | 15.9                    | (2.23)          | 20.16              | 6.67               | 1.99                         | 0.46              | 3.81                         |
| 53   | Bank of Dudley                  | Dublin            | 301,745              | 65.5                 | 10.3                    | 4.56            | 22.55              | 5.72               | 1.39                         | 0.28              | 3.81                         |
| 54   | AB&T                            | Albany            | 256,132              | 74.2                 | 1.2                     | (10.14)         | 16.73              | 4.65               | 5.07                         | 0.39              | 3.81                         |
| 55   | Comm. Bank of Pickens County    | Jasper            | 486,453              | 73.8                 | 7.9                     | (1.18)          | 20.19              | 6.01               | 1.35                         | 0.90              | 3.80                         |
| 56   | Community Bank of Georgia       | Baxley            | 165,992              | 65.3                 | 6.2                     | (5.53)          | 16.20              | 6.27               | 1.37                         | 0.79              | 3.80                         |
| 57   | Geo. D. Warthen Bank            | Sandersville      | 222,051              | 56.1                 | 15.1                    | (6.14)          | 7.53               | 5.97               | 1.79                         | 0.08              | 3.78                         |
| 58   | American Commerce Bank          | Bremen            | 422,024              | 98.4                 | 0.0                     | 19.71           | 6.73               | 5.45               | NA                           | 1.10              | 3.77                         |
| 59   | Citizens National Bank, Quitman | Quitman           | 123,198              | 66.9                 | 13.4                    | (1.96)          | 12.81              | 5.73               | 2.07                         | 0.50              | 3.75                         |
| 60   | Citizens Community Bank         | Hahira            | 184,027              | 54.3                 | 33.3                    | (4.95)          | 15.29              | 6.02               | 1.69                         | 0.35              | 3.74                         |
| 61   | FNB of Waynesboro               | Waynesboro        | 183,164              | 61.9                 | 16.5                    | (1.25)          | 15.18              | 6.49               | 2.87                         | 0.28              | 3.73                         |
| 62   | Exchange Bank                   | Milledgeville     | 332,648              | 57.7                 | 36.6                    | 4.75            | 16.32              | 5.67               | 2.19                         | 0.35              | 3.72                         |
| 63   | Glennville Bank                 | Glennville        | 337,416              | 58.0                 | 25.3                    | 0.81            | 19.49              | 6.39               | 2.01                         | 0.60              | 3.71                         |
| 64   | BankSouth                       | Greensboro        | 1,077,880            | 86.2                 | 2.0                     | 3.48            | 26.48              | 4.77               | 2.80                         | 0.48              | 3.71                         |
| 65   | Piedmont Bank                   | Peachtree Corners | 1,654,256            | 79.0                 | 9.6                     | 12.99           | 37.90              | 5.13               | 1.76                         | 0.53              | 3.69                         |
| 66   | First State Bank of Blakely     | Blakely           | 541,573              | 84.9                 | 14.9                    | (1.95)          | 0.78               | 5.87               | 0.22                         | 0.63              | 3.69                         |
| 67   | Citizens Bank of The South      | Sandersville      | 319,247              | 70.3                 | 10.4                    | 2.69            | 1.36               | 5.30               | 0.94                         | 0.26              | 3.68                         |
| 68   | Bank of Dawson                  | Dawson            | 147,276              | 72.6                 | 20.2                    | (1.19)          | 15.20              | 6.17               | 1.91                         | 0.71              | 3.67                         |
| 69   | Bank of Dade                    | Trenton           | 136,631              | 45.8                 | 52.6                    | 1.79            | 10.51              | 6.30               | 1.92                         | 0.20              | 3.65                         |

## 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   | PrimeSouth Bank                 | Waycross      | 953,059              | 84.3                 | 9.0                     | 13.72           | 13.58              | 5.04               | 1.62                         | 0.45              | 3.65                         |
| 71   | First Southern Bank             | Patterson     | 256,713              | 51.7                 | 15.7                    | (5.13)          | 39.95              | 5.79               | 1.64                         | 0.33              | 3.64                         |
| 72   | Ameris Bank                     | Atlanta       | 21,791,489           | 86.9                 | 3.7                     | (1.53)          | 17.45              | 4.26               | 2.61                         | 0.22              | 3.62                         |
| 73   | Heritage Southeast Bank         | Jonesboro     | 1,652,041            | 73.5                 | 10.5                    | 0.41            | 11.12              | 5.14               | 1.05                         | 0.28              | 3.62                         |
| 74   | Legacy State Bank               | Loganville    | 140,609              | 81.7                 | 14.9                    | (2.79)          | 7.28               | 4.92               | 1.02                         | 0.48              | 3.61                         |
| 75   | Mount Vernon Bank               | Mount Vernon  | 163,635              | 53.2                 | 29.3                    | (0.27)          | 13.46              | 6.54               | 1.44                         | 0.52              | 3.58                         |
| 76   | Commercial Banking Company      | Valdosta      | 298,228              | 70.1                 | 6.2                     | (6.90)          | 15.53              | 5.10               | 2.01                         | 0.30              | 3.57                         |
| 77   | Bank of Madison                 | Madison       | 361,041              | 67.9                 | 18.3                    | 9.51            | 39.31              | 5.48               | 1.68                         | 0.55              | 3.56                         |
| 78   | Colony Bank                     | Fitzgerald    | 1,751,548            | 68.0                 | 26.8                    | (6.81)          | 8.60               | 5.06               | 1.75                         | 0.32              | 3.56                         |
| 79   | PromiseOne Bank                 | Duluth        | 561,556              | 82.1                 | 14.8                    | 14.72           | 5.67               | 5.49               | 2.28                         | 0.97              | 3.56                         |
| 80   | Tandem Bank                     | Tucker        | 113,631              | 83.1                 | 2.7                     | 33.52           | 63.89              | 5.11               | 1.64                         | 0.36              | 3.54                         |
| 81   | Community Banking Company       | Fitzgerald    | 220,440              | 67.7                 | 9.1                     | 1.40            | 30.83              | 5.55               | 1.81                         | 0.47              | 3.51                         |
| 82   | North Georgia National Bank     | Calhoun       | 184,690              | 54.5                 | 32.7                    | 6.07            | 30.99              | 5.82               | 1.91                         | 0.42              | 3.51                         |
| 83   | TC Federal Bank                 | Thomasville   | 406,212              | 77.3                 | 6.5                     | (3.01)          | 24.59              | 4.62               | 1.84                         | 0.50              | 3.50                         |
| 84   | Georgia Primary Bank            | Atlanta       | 273,435              | 81.6                 | 15.6                    | (7.78)          | 5.98               | 4.77               | 2.11                         | 0.72              | 3.49                         |
| 85   | Peoples Bank                    | Eatonton      | 191,265              | 65.7                 | 6.7                     | 20.10           | 18.61              | 5.56               | 1.85                         | 0.15              | 3.47                         |
| 86   | Southeastern Bank               | Darien        | 586,942              | 51.6                 | 26.8                    | 0.39            | 20.05              | 5.58               | 2.02                         | 0.10              | 3.46                         |
| 87   | First IC Bank                   | Doraville     | 881,506              | 77.4                 | 5.5                     | 6.35            | 20.25              | 5.07               | 1.79                         | 0.52              | 3.46                         |
| 88   | Bank of Wrightsville            | Wrightsville  | 76,290               | 53.4                 | 27.2                    | 1.44            | 15.58              | 6.06               | 1.74                         | 0.43              | 3.45                         |
| 89   | South Georgia Bank Co.          | Tifton        | 563,445              | 58.4                 | 18.2                    | 4.65            | 15.30              | 5.27               | 2.04                         | 0.23              | 3.44                         |
| 90   | South Coast Bank & Trust        | Brunswick     | 183,013              | 85.7                 | 14.6                    | 15.04           | 6.60               | 4.99               | 1.47                         | 0.56              | 3.44                         |
| 91   | Community Bank & Trust          | LaGrange      | 96,091               | 43.3                 | 11.0                    | (20.76)         | 17.08              | 5.59               | 2.25                         | 0.14              | 3.43                         |
| 92   | Peoples Bank                    | Lyons         | 144,643              | 65.1                 | 3.5                     | (8.06)          | 10.84              | 5.66               | 0.00                         | 0.41              | 3.43                         |
| 93   | Citizens Bank of Georgia        | Cumming       | 459,465              | 58.5                 | 27.0                    | (3.36)          | 17.80              | 5.32               | 1.76                         | 0.22              | 3.43                         |
| 94   | First FS&LA of Valdosta         | Valdosta      | 221,241              | 105.2                | 1.5                     | (2.32)          | 11.35              | 5.11               | 1.80                         | 0.80              | 3.42                         |
| 95   | FNB of Coffee County            | Douglas       | 370,384              | 52.0                 | 7.7                     | (1.05)          | 33.72              | 5.74               | 1.14                         | 0.17              | 3.40                         |
| 96   | Bank of Hazlehurst              | Hazlehurst    | 133,925              | 51.2                 | 30.7                    | (9.37)          | 4.54               | 5.60               | 1.94                         | 0.19              | 3.39                         |
| 97   | Cadence Bank, N.A.              | Atlanta       | 18,674,970           | 72.5                 | 22.9                    | (15.05)         | (0.80)             | 4.50               | 1.76                         | 0.24              | 3.39                         |
| 98   | State Bank of Cochran           | Cochran       | 252,071              | 62.0                 | 12.6                    | 4.55            | 12.38              | 6.62               | 0.34                         | 0.34              | 3.39                         |
| 99   | Thomasville National Bank       | Thomasville   | 1,396,950            | 88.4                 | 9.6                     | 14.25           | 30.18              | 4.41               | 0.25                         | 0.35              | 3.39                         |
| 100  | Talbot State Bank               | Woodland      | 62,659               | 56.7                 | 14.9                    | 5.88            | 11.23              | 7.80               | 4.08                         | 2.10              | 3.38                         |
| 101  | Wheeler County State Bank       | Alamo         | 120,696              | 72.7                 | 15.4                    | 5.71            | 13.24              | 5.50               | 0.35                         | 0.48              | 3.38                         |
| 102  | FNB of Decatur County           | Bainbridge    | 224,565              | 70.2                 | 7.9                     | (3.30)          | 24.04              | 5.09               | 2.14                         | 0.61              | 3.37                         |
| 103  | West Central Georgia Bank       | Thomaston     | 149,652              | 44.4                 | 41.5                    | 6.22            | 16.53              | 6.41               | 2.06                         | 0.21              | 3.37                         |
| 104  | First Chatham Bank              | Savannah      | 528,645              | 61.8                 | 6.3                     | 3.13            | 23.04              | 4.99               | 2.12                         | 0.35              | 3.35                         |
| 105  | Peach State Bank & Trust        | Gainesville   | 491,073              | 66.7                 | 22.7                    | 23.22           | 36.32              | 5.13               | 0.67                         | 0.20              | 3.35                         |
| 106  | Georgia Community Bank          | Dawson        | 391,327              | 64.9                 | 17.0                    | (0.62)          | 15.09              | 6.30               | 1.21                         | 0.84              | 3.34                         |
| 107  | Bank of Camilla                 | Camilla       | 132,173              | 59.2                 | 28.0                    | 3.82            | 21.94              | 5.30               | 2.36                         | 0.54              | 3.33                         |
| 108  | Farmers & Merchants Bank        | Lakeland      | 624,063              | 73.3                 | 12.0                    | 3.61            | 4.88               | 5.89               | 1.28                         | 0.91              | 3.33                         |
| 109  | Cornerstone Bank                | Atlanta       | 223,748              | 70.2                 | 15.4                    | (14.02)         | 4.92               | 5.20               | 1.95                         | 0.85              | 3.33                         |
| 110  | Guardian Bank                   | Valdosta      | 499,410              | 68.2                 | 30.3                    | 3.18            | 9.88               | 4.79               | 1.76                         | 0.39              | 3.32                         |
| 111  | First Century Bank, NA          | Commerce      | 324,160              | 16.1                 | 24.5                    | (38.29)         | (8.48)             | 13.84              | 2.95                         | 0.05              | 3.30                         |
| 112  | Queensborough National B&T      | Louisville    | 1,815,276            | 61.2                 | 33.8                    | 2.12            | 23.70              | 4.77               | 1.44                         | 0.26              | 3.28                         |
| 113  | Century Bank of Georgia         | Cartersville  | 308,255              | 46.4                 | 25.6                    | (5.70)          | 25.56              | 5.43               | 2.01                         | 0.20              | 3.24                         |
| 114  | Planters and Citizens Bank      | Camilla       | 125,487              | 47.4                 | 42.0                    | 4.70            | 7.71               | 5.75               | 1.98                         | 0.15              | 3.24                         |
| 115  | Oconee State Bank               | Watkinsville  | 529,133              | 64.4                 | 23.9                    | (5.59)          | 20.46              | 4.55               | 1.92                         | 0.21              | 3.23                         |
| 116  | Georgia Banking Company         | Sandy Springs | 738,514              | 83.7                 | 3.3                     | (19.80)         | 8.41               | 4.34               | 3.30                         | 1.00              | 3.11                         |
| 117  | SouthCrest Bank, NA             | Atlanta       | 715,960              | 49.5                 | 44.9                    | (9.62)          | 21.51              | 4.86               | 2.49                         | 0.41              | 3.10                         |
| 118  | Citizens Bank of Americus       | Americus      | 427,339              | 51.1                 | 25.8                    | (0.49)          | 15.36              | 5.75               | 1.35                         | 0.21              | 3.06                         |
| 119  | Rabun County Bank               | Clayton       | 244,891              | 62.7                 | 3.8                     | (0.21)          | 21.71              | 5.10               | 1.45                         | 0.24              | 3.06                         |
| 120  | Synovus Bank                    | Columbus      | 54,872,532           | 81.9                 | 17.2                    | (4.48)          | 6.56               | 3.88               | 1.79                         | 0.29              | 3.06                         |
| 121  | Northeast Georgia Bank          | Lavonia       | 580,039              | 47.7                 | 20.4                    | (1.32)          | 9.94               | 5.45               | 1.79                         | 0.18              | 3.06                         |
| 122  | Elberton FS&LA                  | Elberton      | 29,336               | 108.5                | 10.2                    | 13.81           | 17.78              | 4.01               | 3.61                         | 0.69              | 3.03                         |
| 123  | Atlantic Capital Bank, NA       | Atlanta       | 3,779,141            | 68.3                 | 18.9                    | 3.62            | 37.06              | 3.94               | 2.45                         | 0.14              | 3.03                         |
| 124  | Affinity Bank                   | Covington     | 786,703              | 94.2                 | 4.7                     | (8.01)          | (0.63)             | 4.15               | 1.70                         | 0.62              | 3.03                         |
| 125  | Vinings Bank                    | Smyrna        | 677,522              | 55.4                 | 46.2                    | (12.02)         | 27.24              | 4.63               | 1.97                         | 0.28              | 3.03                         |
| 126  | Persons Banking Company         | Forsyth       | 405,376              | 49.8                 | 39.1                    | (17.02)         | 11.27              | 4.97               | 1.18                         | 0.19              | 3.00                         |
| 127  | Century Bank & Trust            | Milledgeville | 338,543              | 54.3                 | 30.5                    | (0.99)          | 15.36              | 5.41               | 1.90                         | 0.47              | 2.99                         |
| 128  | Bank of Hancock County          | Sparta        | 88,671               | 31.3                 | 62.4                    | (9.34)          | 12.04              | 7.33               | 2.22                         | 0.44              | 2.99                         |
| 129  | Touchmark National Bank         | Alpharetta    | 414,095              | 95.9                 | 3.8                     | (15.57)         | (3.11)             | 4.35               | 1.78                         | 1.08              | 2.95                         |
| 130  | Southeast First National Bank   | Summerville   | 75,763               | 27.0                 | 34.9                    | (18.11)         | 56.03              | 8.78               | 0.95                         | 0.28              | 2.94                         |
| 131  | Peoples Bank & Trust            | Buford        | 438,360              | 38.4                 | 53.4                    | (12.15)         | 17.36              | 5.71               | 1.80                         | 0.49              | 2.93                         |
| 132  | Liberty First Bank              | Monroe        | 191,905              | 43.2                 | 46.2                    | (2.54)          | 19.65              | 5.66               | 1.36                         | 0.41              | 2.84                         |
| 133  | Bank of Alapaha                 | Alapaha       | 225,244              | 56.6                 | 21.6                    | (4.32)          | 16.24              | 5.70               | 1.64                         | 0.73              | 2.84                         |
| 134  | First American B&T              | Athens        | 853,430              | 61.3                 | 13.7                    | 0.67            | 26.77              | 4.70               | 0.81                         | 0.15              | 2.83                         |
| 135  | First St. Bank, Randolph County | Cuthbert      | 95,149               | 34.0                 | 52.9                    | (12.51)         | 15.45              | 5.83               | 1.76                         | 0.55              | 2.79                         |
| 136  | Citizens Trust Bank             | Atlanta       | 637,852              | 50.5                 | 10.4                    | (5.34)          | 28.36              | 4.74               | 2.27                         | 0.10              | 2.77                         |
| 137  | First National Bank of Griffin  | Griffin       | 366,250              | 33.6                 | 29.0                    | (10.86)         | 12.15              | 5.54               | 2.19                         | 0.09              | 2.73                         |
| 138  | Farmers Bank                    | Greensboro    | 126,462              | 54.6                 | 50.4                    | 14.75           | 12.54              | 4.90               | 1.63                         | 0.39              | 2.72                         |

## 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  | Farmers & Merchants Bank      | Eatonton      | 228,056               | 43.6                 | 50.2                    | (4.63)          | 14.55              | 6.38               | 1.14                         | 0.40              | 2.72                         |
| 140  | United Bank                   | Zebulon       | 2,086,448             | 38.5                 | 19.1                    | (9.96)          | 20.06              | 5.53               | 1.86                         | 0.11              | 2.70                         |
| 141  | Peoples Bank                  | Willacoochee  | 98,383                | 44.2                 | 23.5                    | (7.28)          | 17.05              | 5.96               | 1.55                         | 0.46              | 2.70                         |
| 142  | Signature Bank of Georgia     | Sandy Springs | 194,245               | 63.8                 | 10.2                    | 4.71            | 7.43               | 4.85               | 2.27                         | 0.46              | 2.67                         |
| 143  | Merchants & Citizens Bank     | McRae         | 125,230               | 35.0                 | 54.0                    | (2.84)          | 16.45              | 6.20               | 2.01                         | 0.50              | 2.64                         |
| 144  | First Bank of Coastal Georgia | Pembroke      | 150,544               | 24.9                 | 69.4                    | (15.67)         | 17.94              | 5.61               | 1.94                         | 0.26              | 2.60                         |
| 145  | Barwick Banking Company       | Barwick       | 91,505                | 95.8                 | 7.6                     | NM              | 402.47             | 4.41               | 0.60                         | 0.29              | 2.57                         |
| 146  | Farmers and Merchants Bank    | Sylvania      | 142,417               | 35.9                 | 38.1                    | (6.04)          | 12.12              | 6.24               | 1.88                         | 0.42              | 2.54                         |
| 147  | Waycross Bank & Trust         | Waycross      | 223,711               | 48.7                 | 36.7                    | 15.76           | 6.17               | 4.83               | 1.73                         | 0.19              | 2.52                         |
| 148  | Bank of Lafayette, Georgia    | Lafayette     | 346,547               | 34.8                 | 62.8                    | 2.02            | 20.65              | 6.00               | 1.28                         | 0.48              | 2.42                         |
| 149  | Rochelle State Bank           | Rochelle      | 46,463                | 26.7                 | 33.4                    | (8.93)          | 32.98              | 5.33               | 1.19                         | 0.69              | 1.67                         |
| 150  | Vidalia Federal Savings Bank  | Vidalia       | 214,611               | 32.5                 | 46.0                    | (2.00)          | 6.69               | 4.73               | 1.45                         | 0.79              | 1.58                         |
| 151  | CIBC National Trust Company   | Atlanta       | 309,464               | 0.0                  | 0.0                     | NA              | 0.59               | NA                 | NA                           | 0.59              | 0.54                         |
| 152  | Synovus Trust Company, NA     | Columbus      | 115,468               | NA                   | 17.6                    | NA              | NA                 | NA                 | 0.07                         | NA                | 0.48                         |
|      |                               | MEDIAN        | 247,755               | 66.8                 | 16.0                    | 0.46            | 15.30              | 5.63               | 1.82                         | 0.39              | 3.57                         |
|      |                               | AVERAGE       | 1,019,578             | 65.6                 | 18.9                    | 2.36            | 20.17              | 5.78               | 1.77                         | 0.44              | 3.58                         |
|      |                               | HIGH          | 54,872,532            | 108.5                | 69.4                    | 78.99           | 402.47             | 13.84              | 5.07                         | 2.10              | 5.75                         |
|      |                               | LOW           | 25,323                | 0.0                  | 0.0                     | (38.29)         | (8.48)             | 3.88               | 0.00                         | 0.05              | 0.48                         |



## 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 Company, NA      | Columbus      | 13,114             | 59,741                      | 0.00                             | 0.00                                   | 0.00                                  | 54.16                              | 54.16                                      |
| 2    | CIBC National Trust Company    | Atlanta       | 44,477             | 120,925                     | 0.00                             | 0.00                                   | 0.00                                  | 43.80                              | 43.80                                      |
| 3    | BankSouth                      | Greensboro    | 32,714             | 107,482                     | 0.07                             | 8.86                                   | 0.00                                  | 1.85                               | 10.79                                      |
| 4    | First Chatham Bank             | Savannah      | 5,753              | 15,704                      | 0.15                             | 2.87                                   | (0.48)                                | 0.81                               | 3.35                                       |
| 5    | Embassy National Bank          | Lawrenceville | 1,553              | 3,093                       | 0.15                             | 1.90                                   | 0.00                                  | 0.68                               | 2.72                                       |
| 6    | Waycross Bank & Trust          | Waycross      | 3,325              | 5,301                       | 0.09                             | 0.00                                   | (0.03)                                | 2.36                               | 2.42                                       |
| 7    | Ameris Bank                    | Atlanta       | 448,138            | 477,571                     | 0.14                             | 1.94                                   | 0.00                                  | 0.27                               | 2.35                                       |
| 8    | First Century Bank, NA         | Commerce      | 8,844              | 8,385                       | 0.01                             | 0.00                                   | (0.02)                                | 2.02                               | 2.01                                       |
| 9    | Trust Bank                     | Lenox         | 488                | 767                         | 0.35                             | 0.79                                   | 0.19                                  | 0.46                               | 1.79                                       |
| 10   | Colony Bank                    | Fitzgerald    | 17,327             | 30,847                      | 0.30                             | 0.25                                   | (0.00)                                | 1.22                               | 1.76                                       |
| 11   | Cadence Bank, N.A.             | Atlanta       | 473,886            | 315,072                     | 0.14                             | 0.12                                   | 0.00                                  | 1.45                               | 1.71                                       |
| 12   | United Bank                    | Zebulon       | 34,108             | 31,390                      | 0.44                             | 0.29                                   | 0.00                                  | 0.91                               | 1.64                                       |
| 13   | Metro City Bank                | Doraville     | 46,439             | 30,968                      | 0.05                             | 0.44                                   | (0.01)                                | 1.11                               | 1.60                                       |
| 14   | Queensborough National B&T     | Louisville    | 18,167             | 24,781                      | 0.45                             | 0.00                                   | 0.01                                  | 1.03                               | 1.49                                       |
| 15   | Thomasville National Bank      | Thomasville   | 21,189             | 16,895                      | 0.04                             | 0.00                                   | 0.00                                  | 1.33                               | 1.37                                       |
| 16   | PromiseOne Bank                | Duluth        | 12,579             | 7,022                       | 0.13                             | 0.93                                   | 0.00                                  | 0.24                               | 1.30                                       |
| 17   | Affinity Bank                  | Covington     | 8,032              | 10,227                      | 0.05                             | 0.00                                   | (0.02)                                | 1.27                               | 1.30                                       |
| 18   | Greater Community Bank         | Rome          | 4,845              | 3,621                       | 0.16                             | 0.61                                   | (0.01)                                | 0.50                               | 1.26                                       |
| 19   | Loyal Trust Bank               | Johns Creek   | (956)              | 963                         | 0.07                             | 0.84                                   | 0.00                                  | 0.30                               | 1.21                                       |
| 20   | First American B&T             | Athens        | 7,812              | 8,733                       | 0.11                             | 0.00                                   | (0.01)                                | 1.10                               | 1.19                                       |
| 21   | Douglas National Bank          | Douglas       | 6,331              | 2,669                       | 0.22                             | 0.00                                   | 0.00                                  | 0.95                               | 1.17                                       |
| 22   | First IC Bank                  | Doraville     | 11,367             | 9,209                       | 0.18                             | 0.54                                   | 0.00                                  | 0.44                               | 1.17                                       |
| 23   | Georgia Banking Company        | Sandy Springs | (1,029)            | 7,476                       | 0.02                             | 0.58                                   | (0.01)                                | 0.55                               | 1.14                                       |
| 24   | Signature Bank of Georgia      | Sandy Springs | 1,985              | 2,111                       | 0.02                             | 0.89                                   | (0.05)                                | 0.25                               | 1.10                                       |
| 25   | Heritage Southeast Bank        | Jonesboro     | 11,352             | 17,086                      | 0.35                             | 0.18                                   | (0.03)                                | 0.58                               | 1.08                                       |
| 26   | Citizens Bank and Trust, Inc.  | Trenton       | 1,210              | 1,230                       | 0.35                             | 0.00                                   | 0.03                                  | 0.67                               | 1.04                                       |
| 27   | Bank of Lumber City            | Lumber City   | 328                | 270                         | 0.60                             | 0.00                                   | (0.02)                                | 0.47                               | 1.04                                       |
| 28   | Oconee State Bank              | Watkinsville  | 3,013              | 5,101                       | 0.09                             | 0.56                                   | 0.00                                  | 0.37                               | 1.02                                       |
| 29   | Commercial Banking Company     | Valdosta      | 3,536              | 3,021                       | 0.27                             | 0.39                                   | (0.00)                                | 0.34                               | 1.00                                       |
| 30   | Planters First Bank            | Cordele       | 3,422              | 3,825                       | 0.37                             | 0.02                                   | (0.00)                                | 0.61                               | 1.00                                       |
| 31   | FNB South                      | Alma          | 10,349             | 4,560                       | 0.29                             | 0.00                                   | 0.27                                  | 0.42                               | 0.98                                       |
| 32   | Pinnacle Bank                  | Elberton      | 17,922             | 14,772                      | 0.17                             | 0.11                                   | 0.00                                  | 0.70                               | 0.98                                       |
| 33   | FNB of Coffee County           | Douglas       | 3,787              | 3,057                       | 0.13                             | 0.00                                   | 0.00                                  | 0.83                               | 0.97                                       |
| 34   | River City Bank                | Rome          | 1,575              | 1,790                       | 0.10                             | 0.01                                   | 0.00                                  | 0.85                               | 0.95                                       |
| 35   | First National Community Bank  | Chatsworth    | 4,733              | 3,132                       | 0.17                             | 0.00                                   | 0.24                                  | 0.54                               | 0.95                                       |
| 36   | Pineland Bank                  | Alma          | 3,277              | 3,248                       | 0.24                             | 0.21                                   | (0.01)                                | 0.49                               | 0.93                                       |
| 37   | Touchmark National Bank        | Alpharetta    | 7,125              | 3,985                       | 0.00                             | 0.73                                   | 0.02                                  | 0.16                               | 0.91                                       |
| 38   | SunMark Community Bank         | Hawkinsville  | 5,561              | 3,194                       | 0.18                             | 0.00                                   | (0.00)                                | 0.71                               | 0.90                                       |
| 39   | FNB of Waynesboro              | Waynesboro    | 2,503              | 1,553                       | 0.37                             | 0.00                                   | 0.00                                  | 0.51                               | 0.89                                       |
| 40   | State Bank of Cochran          | Cochran       | 4,247              | 2,133                       | 0.16                             | 0.00                                   | 0.48                                  | 0.25                               | 0.88                                       |
| 41   | Citizens Trust Bank            | Atlanta       | 3,875              | 5,012                       | 0.47                             | 0.00                                   | 0.00                                  | 0.41                               | 0.88                                       |
| 42   | Rabun County Bank              | Clayton       | 1,939              | 1,939                       | 0.09                             | 0.36                                   | 0.04                                  | 0.38                               | 0.86                                       |
| 43   | First National Bank of Griffin | Griffin       | 2,002              | 2,913                       | 0.23                             | 0.13                                   | 0.00                                  | 0.50                               | 0.86                                       |
| 44   | Farmers State Bank             | Lincolnton    | 2,351              | 1,298                       | 0.45                             | 0.00                                   | (0.07)                                | 0.48                               | 0.85                                       |
| 45   | Community Bank & Trust         | LaGrange      | (39)               | 754                         | 0.22                             | 0.10                                   | (0.02)                                | 0.55                               | 0.85                                       |
| 46   | First Bank                     | Dalton        | 7,846              | 3,701                       | 0.14                             | 0.16                                   | 0.03                                  | 0.49                               | 0.82                                       |
| 47   | Commercial Bank                | Crawford      | 6,353              | 2,605                       | 0.46                             | 0.00                                   | 0.00                                  | 0.35                               | 0.82                                       |
| 48   | Exchange Bank                  | Milledgeville | 3,347              | 2,495                       | 0.33                             | 0.24                                   | (0.02)                                | 0.25                               | 0.80                                       |
| 49   | TC Federal Bank                | Thomasville   | 1,183              | 2,819                       | 0.12                             | 0.57                                   | 0.00                                  | 0.11                               | 0.80                                       |
| 50   | Farmers and Merchants Bank     | Sylvania      | 1,319              | 1,080                       | 0.22                             | 0.00                                   | 0.42                                  | 0.16                               | 0.80                                       |
| 51   | South Georgia Bank Co.         | Tifton        | 4,817              | 4,222                       | 0.27                             | 0.00                                   | (0.02)                                | 0.54                               | 0.79                                       |
| 52   | F & M Bank and Trust Company   | Manchester    | 443                | 616                         | 0.54                             | 0.00                                   | 0.02                                  | 0.21                               | 0.77                                       |
| 53   | Community Banking Company      | Fitzgerald    | 2,258              | 1,536                       | 0.27                             | 0.00                                   | 0.03                                  | 0.47                               | 0.77                                       |
| 54   | Southeastern Bank              | Darien        | 7,217              | 3,936                       | 0.18                             | 0.00                                   | 0.03                                  | 0.53                               | 0.75                                       |
| 55   | PrimeSouth Bank                | Waycross      | 10,703             | 6,597                       | 0.10                             | 0.34                                   | 0.03                                  | 0.28                               | 0.74                                       |
| 56   | Century Bank & Trust           | Milledgeville | 3,266              | 2,331                       | 0.09                             | 0.10                                   | (0.00)                                | 0.54                               | 0.74                                       |
| 57   | Citizens Bank of Swainsboro    | Swainsboro    | 2,953              | 1,946                       | 0.21                             | 0.00                                   | 0.01                                  | 0.52                               | 0.73                                       |
| 58   | Wilcox County State Bank       | Abbeville     | 1,561              | 970                         | 0.24                             | 0.00                                   | 0.00                                  | 0.49                               | 0.73                                       |
| 59   | Georgia Primary Bank           | Atlanta       | 2,708              | 1,998                       | 0.10                             | 0.36                                   | 0.00                                  | 0.25                               | 0.72                                       |
| 60   | First Bank of Pike             | Molena        | 372                | 448                         | 0.26                             | 0.00                                   | (0.11)                                | 0.57                               | 0.71                                       |
| 61   | Bank of Dudley                 | Dublin        | 2,432              | 1,870                       | 0.15                             | 0.18                                   | 0.02                                  | 0.35                               | 0.71                                       |
| 62   | Durden Banking Company         | Twin City     | 5,151              | 1,490                       | 0.35                             | 0.00                                   | 0.00                                  | 0.35                               | 0.70                                       |
| 63   | Peoples Bank                   | Lyons         | 1,478              | 951                         | 0.37                             | 0.16                                   | 0.00                                  | 0.16                               | 0.69                                       |
| 64   | Claxton Bank                   | Claxton       | 1,308              | 944                         | 0.19                             | 0.00                                   | 0.01                                  | 0.48                               | 0.69                                       |
| 65   | Peoples Bank                   | Willacoochee  | 453                | 621                         | 0.28                             | 0.00                                   | (0.00)                                | 0.41                               | 0.68                                       |
| 66   | Family Bank                    | Pelham        | 1,380              | 832                         | 0.40                             | 0.00                                   | 0.02                                  | 0.25                               | 0.68                                       |
| 67   | Great Oaks Bank                | Eastman       | 2,048              | 1,519                       | 0.25                             | 0.00                                   | (0.08)                                | 0.50                               | 0.67                                       |
| 68   | Synovus Bank                   | Columbus      | 635,290            | 361,307                     | 0.15                             | 0.14                                   | (0.00)                                | 0.39                               | 0.67                                       |

## NON-INTEREST INCOME

| Rank | Institution                     | City              | Net Income (\$000) | Non Interest Income (\$000) | Service Charges / Avg Assets (%) | Gain on Sale of Loans / Avg Assets (%) | Gain on Sale of OREO / Avg Assets (%) | Other Non Int Inc / Avg Assets (%) | Total Non Interest Income / Avg Assets (%) |
|------|---------------------------------|-------------------|--------------------|-----------------------------|----------------------------------|--|---------------------------------------|------------------------------------|--|
| 69   | Northeast Georgia Bank          | Lavonia           | 3,930              | 3,653                       | 0.13                             | 0.00                                   | 0.00                                  | 0.53                               | 0.66                                       |
| 70   | Mount Vernon Bank               | Mount Vernon      | 2,039              | 1,013                       | 0.28                             | 0.00                                   | 0.16                                  | 0.23                               | 0.66                                       |
| 71   | Vinings Bank                    | Smyrna            | 15,097             | 4,573                       | 0.01                             | 0.55                                   | 0.00                                  | 0.08                               | 0.65                                       |
| 72   | Bank of Soperton                | Soperton          | 1,812              | 711                         | 0.36                             | 0.00                                   | 0.01                                  | 0.27                               | 0.64                                       |
| 73   | Quantum National Bank           | Suwanee           | 18,063             | 3,812                       | 0.03                             | 0.35                                   | 0.00                                  | 0.25                               | 0.63                                       |
| 74   | Altamaha Bank and Trust Co.     | Vidalia           | 3,135              | 1,395                       | 0.22                             | 0.00                                   | (0.03)                                | 0.42                               | 0.61                                       |
| 75   | First Port City Bank            | Bainbridge        | 2,817              | 1,907                       | 0.07                             | 0.00                                   | 0.00                                  | 0.55                               | 0.61                                       |
| 76   | West Central Georgia Bank       | Thomaston         | 1,489              | 848                         | 0.35                             | 0.00                                   | 0.03                                  | 0.23                               | 0.60                                       |
| 77   | Glennville Bank                 | Glennville        | 3,589              | 1,812                       | 0.22                             | 0.00                                   | (0.00)                                | 0.36                               | 0.58                                       |
| 78   | SouthCrest Bank, NA             | Atlanta           | 7,312              | 3,698                       | 0.21                             | 0.00                                   | 0.00                                  | 0.34                               | 0.56                                       |
| 79   | Century Bank of Georgia         | Cartersville      | 3,048              | 1,504                       | 0.12                             | 0.00                                   | 0.00                                  | 0.44                               | 0.55                                       |
| 80   | OneSouth Bank                   | Blakely           | 1,169              | 876                         | 0.12                             | 0.00                                   | 0.01                                  | 0.41                               | 0.55                                       |
| 81   | Peoples Bank of Georgia         | Talbotton         | 1,247              | 608                         | 0.15                             | 0.00                                   | (0.02)                                | 0.41                               | 0.54                                       |
| 82   | South Georgia Bank              | Glennville        | 3,698              | 1,004                       | 0.30                             | 0.00                                   | 0.00                                  | 0.22                               | 0.52                                       |
| 83   | Persons Banking Company         | Forsyth           | 1,477              | 2,012                       | 0.25                             | 0.00                                   | (0.01)                                | 0.27                               | 0.52                                       |
| 84   | Bank of Camilla                 | Camilla           | 892                | 627                         | 0.23                             | 0.00                                   | (0.00)                                | 0.28                               | 0.51                                       |
| 85   | Comm. Bank of Pickens County    | Jasper            | 6,231              | 2,234                       | 0.08                             | 0.06                                   | (0.02)                                | 0.39                               | 0.50                                       |
| 86   | Citizens Community Bank         | Hahira            | 2,032              | 843                         | 0.18                             | 0.00                                   | (0.02)                                | 0.34                               | 0.50                                       |
| 87   | Flint Community Bank            | Albany            | 4,947              | 1,352                       | 0.06                             | 0.00                                   | 0.00                                  | 0.42                               | 0.47                                       |
| 88   | Peach State Bank & Trust        | Gainesville       | 3,087              | 2,023                       | 0.04                             | 0.28                                   | 0.01                                  | 0.15                               | 0.47                                       |
| 89   | First Southern Bank             | Patterson         | 2,727              | 1,006                       | 0.13                             | 0.00                                   | (0.01)                                | 0.35                               | 0.47                                       |
| 90   | Bank of Dade                    | Trenton           | 2,103              | 595                         | 0.16                             | 0.00                                   | 0.00                                  | 0.30                               | 0.47                                       |
| 91   | Citizens Bank of Americus       | Americus          | 3,993              | 1,812                       | 0.16                             | 0.00                                   | 0.04                                  | 0.26                               | 0.46                                       |
| 92   | Magnolia State Bank             | Eastman           | 1,957              | 855                         | 0.40                             | 0.00                                   | (0.18)                                | 0.23                               | 0.46                                       |
| 93   | North Georgia National Bank     | Calhoun           | 1,276              | 725                         | 0.11                             | 0.00                                   | (0.01)                                | 0.35                               | 0.45                                       |
| 94   | Peoples Bank                    | Eatonton          | 31                 | 801                         | 0.16                             | 0.00                                   | (0.03)                                | 0.32                               | 0.45                                       |
| 95   | Geo. D. Warthen Bank            | Sandersville      | 1,139              | 950                         | 0.15                             | 0.00                                   | (0.08)                                | 0.37                               | 0.44                                       |
| 96   | AB&T                            | Albany            | 2,163              | 1,098                       | 0.07                             | 0.12                                   | 0.00                                  | 0.24                               | 0.43                                       |
| 97   | Morris Bank                     | Dublin            | 22,690             | 5,306                       | 0.15                             | 0.02                                   | (0.01)                                | 0.27                               | 0.43                                       |
| 98   | Bank of Madison                 | Madison           | 3,559              | 1,374                       | 0.07                             | 0.00                                   | 0.00                                  | 0.36                               | 0.43                                       |
| 99   | Citizens Bank of Cochran        | Cochran           | 952                | 503                         | 0.06                             | 0.00                                   | 0.00                                  | 0.36                               | 0.42                                       |
| 100  | FNB of Decatur County           | Bainbridge        | 1,341              | 889                         | 0.09                             | 0.00                                   | 0.00                                  | 0.33                               | 0.42                                       |
| 101  | First State Bank                | Wrens             | 3,327              | 921                         | 0.25                             | 0.00                                   | (0.00)                                | 0.17                               | 0.42                                       |
| 102  | Southeast First National Bank   | Summerville       | 366                | 255                         | 0.11                             | 0.00                                   | 0.00                                  | 0.31                               | 0.41                                       |
| 103  | Bank of Monticello              | Monticello        | 2,105              | 566                         | 0.12                             | 0.00                                   | 0.02                                  | 0.27                               | 0.41                                       |
| 104  | South Coast Bank & Trust        | Brunswick         | 2,173              | 734                         | 0.11                             | 0.00                                   | 0.00                                  | 0.30                               | 0.41                                       |
| 105  | American Pride Bank             | Macon             | 1,383              | 860                         | 0.12                             | 0.00                                   | 0.00                                  | 0.28                               | 0.41                                       |
| 106  | American Commerce Bank          | Bremen            | 5,236              | 1,594                       | 0.07                             | 0.20                                   | 0.05                                  | 0.09                               | 0.41                                       |
| 107  | Atlantic Capital Bank, NA       | Atlanta           | 47,968             | 13,801                      | 0.17                             | 0.11                                   | (0.00)                                | 0.13                               | 0.40                                       |
| 108  | Bank of Dawson                  | Dawson            | 1,596              | 552                         | 0.27                             | 0.00                                   | (0.00)                                | 0.14                               | 0.40                                       |
| 109  | Planters and Citizens Bank      | Camilla           | 693                | 496                         | 0.12                             | 0.00                                   | 0.00                                  | 0.28                               | 0.40                                       |
| 110  | First Peoples Bank              | Pine Mountain     | 2,197              | 861                         | 0.13                             | 0.00                                   | 0.00                                  | 0.26                               | 0.40                                       |
| 111  | First State Bank of Blakely     | Blakely           | 6,190              | 2,033                       | 0.15                             | 0.00                                   | (0.02)                                | 0.25                               | 0.37                                       |
| 112  | United National Bank            | Cairo             | 3,244              | 919                         | 0.13                             | 0.00                                   | 0.00                                  | 0.24                               | 0.37                                       |
| 113  | Farmers & Merchants Bank        | Eatonton          | 1,401              | 788                         | 0.11                             | 0.00                                   | 0.09                                  | 0.17                               | 0.36                                       |
| 114  | Farmers State Bank              | Dublin            | 1,775              | 508                         | 0.13                             | 0.00                                   | 0.00                                  | 0.23                               | 0.36                                       |
| 115  | First St. Bank, Randolph County | Cuthbert          | 386                | 320                         | 0.26                             | 0.00                                   | 0.00                                  | 0.10                               | 0.35                                       |
| 116  | First FS&LA of Valdosta         | Valdosta          | 34                 | 748                         | 0.12                             | 0.00                                   | 0.01                                  | 0.23                               | 0.35                                       |
| 117  | Cornerstone Bank                | Atlanta           | 281                | 777                         | 0.03                             | 0.04                                   | (0.05)                                | 0.33                               | 0.35                                       |
| 118  | Bank of Hancock County          | Sparta            | 455                | 301                         | 0.12                             | 0.00                                   | 0.00                                  | 0.23                               | 0.35                                       |
| 119  | Citizens Bank of The South      | Sandersville      | 2,672              | 1,064                       | 0.12                             | 0.00                                   | 0.01                                  | 0.23                               | 0.35                                       |
| 120  | Bank of Wrightsville            | Wrightsville      | 733                | 237                         | 0.10                             | 0.00                                   | 0.01                                  | 0.23                               | 0.34                                       |
| 121  | Bank of Lafayette, Georgia      | Lafayette         | 1,518              | 1,085                       | 0.11                             | 0.00                                   | 0.01                                  | 0.21                               | 0.34                                       |
| 122  | PeoplesSouth Bank               | Colquitt          | 11,779             | 3,201                       | 0.08                             | 0.00                                   | 0.01                                  | 0.25                               | 0.34                                       |
| 123  | Security State Bank             | McRae             | 627                | 168                         | 0.30                             | 0.00                                   | 0.00                                  | 0.03                               | 0.33                                       |
| 124  | Guardian Bank                   | Valdosta          | 6,787              | 1,554                       | 0.09                             | 0.00                                   | (0.02)                                | 0.26                               | 0.33                                       |
| 125  | Wilkinson County Bank           | Irwinton          | 181                | 179                         | 0.18                             | 0.00                                   | 0.00                                  | 0.15                               | 0.33                                       |
| 126  | Piedmont Bank                   | Peachtree Corners | 18,231             | 4,620                       | 0.05                             | 0.12                                   | 0.00                                  | 0.14                               | 0.32                                       |
| 127  | Bank of Edison                  | Edison            | 492                | 191                         | 0.15                             | 0.00                                   | (0.06)                                | 0.22                               | 0.31                                       |
| 128  | Carver State Bank               | Savannah          | 446                | 168                         | 0.30                             | 0.00                                   | (0.19)                                | 0.20                               | 0.30                                       |
| 129  | Peoples Bank & Trust            | Buford            | 3,898              | 1,182                       | 0.07                             | 0.00                                   | 0.03                                  | 0.21                               | 0.30                                       |
| 130  | Bank of Alapaha                 | Alapaha           | 960                | 645                         | 0.16                             | 0.00                                   | 0.00                                  | 0.14                               | 0.30                                       |
| 131  | Rochelle State Bank             | Rochelle          | (69)               | 102                         | 0.24                             | 0.00                                   | 0.00                                  | 0.06                               | 0.30                                       |
| 132  | Merchants & Citizens Bank       | McRae             | 486                | 352                         | 0.08                             | 0.00                                   | 0.00                                  | 0.21                               | 0.29                                       |
| 133  | Vidalia Federal Savings Bank    | Vidalia           | (769)              | 593                         | 0.04                             | 0.00                                   | 0.00                                  | 0.24                               | 0.28                                       |
| 134  | Liberty First Bank              | Monroe            | 1,621              | 465                         | 0.20                             | 0.00                                   | 0.00                                  | 0.07                               | 0.27                                       |
| 135  | Citizens National Bank, Quitman | Quitman           | 1,276              | 293                         | 0.11                             | 0.00                                   | 0.00                                  | 0.15                               | 0.26                                       |
| 136  | Wheeler County State Bank       | Alamo             | 937                | 273                         | 0.14                             | 0.00                                   | 0.00                                  | 0.10                               | 0.24                                       |

## 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  | Four County Bank              | Allentown  | 1,347              | 187                         | 0.20                             | 0.00                                   | (0.02)                                | 0.06                               | 0.23                                       |
| 138  | Legacy State Bank             | Loganville | 2,130              | 306                         | 0.02                             | 0.04                                   | 0.06                                  | 0.11                               | 0.23                                       |
| 139  | Community Bank of Georgia     | Baxley     | 1,664              | 327                         | 0.12                             | 0.00                                   | 0.00                                  | 0.10                               | 0.22                                       |
| 140  | Georgia Community Bank        | Dawson     | 3,690              | 832                         | 0.16                             | 0.00                                   | (0.02)                                | 0.07                               | 0.22                                       |
| 141  | Citizens Bank of Georgia      | Cumming    | 5,383              | 917                         | 0.03                             | 0.00                                   | (0.01)                                | 0.20                               | 0.22                                       |
| 142  | Bank of Newington             | Newington  | 1,845              | 347                         | 0.07                             | 0.02                                   | 0.00                                  | 0.13                               | 0.22                                       |
| 143  | Farmers Bank                  | Greensboro | 672                | 254                         | 0.09                             | 0.00                                   | 0.00                                  | 0.11                               | 0.20                                       |
| 144  | First Bank of Coastal Georgia | Pembroke   | 932                | 273                         | 0.08                             | 0.00                                   | 0.00                                  | 0.12                               | 0.20                                       |
| 145  | F&M Bank                      | Washington | 3,250              | 622                         | 0.26                             | 0.00                                   | (0.24)                                | 0.17                               | 0.19                                       |
| 146  | Southern Bank                 | Waynesboro | (761)              | 146                         | 0.13                             | 0.00                                   | (0.16)                                | 0.18                               | 0.15                                       |
| 147  | Talbot State Bank             | Woodland   | 143                | 58                          | 0.03                             | 0.00                                   | 0.02                                  | 0.06                               | 0.10                                       |
| 148  | Tandem Bank                   | Tucker     | (676)              | 87                          | 0.01                             | 0.00                                   | 0.00                                  | 0.08                               | 0.09                                       |
| 149  | Farmers & Merchants Bank      | Lakeland   | 3,717              | 353                         | 0.14                             | 0.02                                   | (0.28)                                | 0.18                               | 0.06                                       |
| 150  | Barwick Banking Company       | Barwick    | (1,870)            | 21                          | 0.03                             | 0.00                                   | 0.00                                  | 0.02                               | 0.05                                       |
| 151  | Elberton FS&LA                | Elberton   | (3)                | 0                           | 0.00                             | 0.00                                   | 0.00                                  | 0.00                               | 0.00                                       |
| 152  | Bank of Hazlehurst            | Hazlehurst | (92)               | (77)                        | 0.44                             | 0.00                                   | (0.51)                                | 0.02                               | (0.06)                                     |
|      |                               | MEDIAN     | 2,305              | 1,264                       | 0.14                             | 0.00                                   | 0.00                                  | 0.30                               | 0.59                                       |
|      |                               | AVERAGE    | 15,168             | 12,448                      | 0.17                             | 0.19                                   | (0.00)                                | 1.04                               | 1.39                                       |
|      |                               | HIGH       | 635,290            | 477,571                     | 0.60                             | 8.86                                   | 0.48                                  | 54.16                              | 54.16                                      |
|      |                               | LOW        | (1,870)            | (77)                        | 0.00                             | 0.00                                   | (0.51)                                | 0.00                               | (0.06)                                     |

## NON-INTEREST EXPENSE

| Rank | Institution                     | City              | Total Assets (\$000) | Assets / Employee (\$000) | Efficiency Ratio (%) | Personnel XP / Avg Assets (%) | Occupancy XP / Avg Assets (%) | Other Non Int XP / Avg Assets (%) | Total Non Int Expense / Avg Assets (%) |
|------|---------------------------------|-------------------|----------------------|---------------------------|----------------------|-------------------------------|-------------------------------|-----------------------------------|--|
| 1    | Touchmark National Bank         | Alpharetta        | 414,095              | 15,927                    | 42.2                 | 0.94                          | 0.07                          | 0.60                              | 1.62                                   |
| 2    | Atlantic Capital Bank, NA       | Atlanta           | 3,779,141            | 17,911                    | 50.4                 | 1.11                          | 0.19                          | 0.37                              | 1.67                                   |
| 3    | Vinings Bank                    | Smyrna            | 677,522              | 14,729                    | 49.4                 | 1.30                          | 0.16                          | 0.37                              | 1.83                                   |
| 4    | Citizens Bank of Georgia        | Cumming           | 459,465              | 8,061                     | 51.8                 | 1.08                          | 0.16                          | 0.61                              | 1.84                                   |
| 5    | Legacy State Bank               | Loganville        | 140,609              | 9,374                     | 52.0                 | 0.93                          | 0.22                          | 0.78                              | 1.93                                   |
| 6    | Century Bank of Georgia         | Cartersville      | 308,255              | 9,944                     | 57.1                 | 1.02                          | 0.18                          | 0.76                              | 1.96                                   |
| 7    | Citizens Bank of Americus       | Americus          | 427,339              | 9,290                     | 56.9                 | 1.01                          | 0.21                          | 0.74                              | 1.96                                   |
| 8    | Community Bank of Georgia       | Baxley            | 165,992              | 8,736                     | 51.9                 | 1.11                          | 0.11                          | 0.76                              | 1.97                                   |
| 9    | Synovus Bank                    | Columbus          | 54,872,532           | 11,499                    | 52.8                 | 1.07                          | 0.31                          | 0.60                              | 1.98                                   |
| 10   | Guardian Bank                   | Valdosta          | 499,410              | 8,918                     | 57.4                 | 0.94                          | 0.19                          | 0.90                              | 2.03                                   |
| 11   | Piedmont Bank                   | Peachtree Corners | 1,654,256            | 9,399                     | 54.0                 | 1.33                          | 0.19                          | 0.54                              | 2.06                                   |
| 12   | Bank of Lafayette, Georgia      | Lafayette         | 346,547              | 5,975                     | 77.3                 | 1.20                          | 0.33                          | 0.52                              | 2.06                                   |
| 13   | Comm. Bank of Pickens County    | Jasper            | 486,453              | 8,534                     | 50.5                 | 1.06                          | 0.13                          | 0.90                              | 2.10                                   |
| 14   | Bank of Alapaha                 | Alapaha           | 225,244              | 4,897                     | 70.2                 | 1.13                          | 0.36                          | 0.61                              | 2.11                                   |
| 15   | Cadence Bank, N.A.              | Atlanta           | 18,674,970           | 10,284                    | 40.3                 | 1.24                          | 0.24                          | 0.64                              | 2.12                                   |
| 16   | Farmers Bank                    | Greensboro        | 126,462              | 7,439                     | 73.5                 | 1.18                          | 0.16                          | 0.80                              | 2.13                                   |
| 17   | Farmers and Merchants Bank      | Sylvania          | 142,417              | 6,192                     | 63.8                 | 1.18                          | 0.13                          | 0.83                              | 2.14                                   |
| 18   | AB&T                            | Albany            | 256,132              | 8,004                     | 62.3                 | 1.27                          | 0.19                          | 0.67                              | 2.14                                   |
| 19   | Thomasville National Bank       | Thomasville       | 1,396,950            | 10,503                    | 45.7                 | 1.31                          | 0.19                          | 0.66                              | 2.15                                   |
| 20   | FNB South                       | Alma              | 485,849              | 5,854                     | 42.2                 | 1.10                          | 0.28                          | 0.79                              | 2.17                                   |
| 21   | PromiseOne Bank                 | Duluth            | 561,556              | 6,310                     | 46.7                 | 1.25                          | 0.34                          | 0.59                              | 2.17                                   |
| 22   | Peoples Bank & Trust            | Buford            | 438,360              | 8,430                     | 68.6                 | 1.27                          | 0.17                          | 0.74                              | 2.18                                   |
| 23   | American Commerce Bank          | Bremen            | 422,024              | 9,174                     | 50.8                 | 1.36                          | 0.15                          | 0.67                              | 2.19                                   |
| 24   | Vidalia Federal Savings Bank    | Vidalia           | 214,611              | 7,665                     | 123.4                | 1.31                          | 0.14                          | 0.74                              | 2.19                                   |
| 25   | PeoplesSouth Bank               | Colquitt          | 991,088              | 5,005                     | 55.8                 | 1.22                          | 0.24                          | 0.75                              | 2.21                                   |
| 26   | First Bank of Coastal Georgia   | Pembroke          | 150,544              | 5,191                     | 76.8                 | 1.17                          | 0.23                          | 0.83                              | 2.24                                   |
| 27   | Rochelle State Bank             | Rochelle          | 46,463               | 5,808                     | 129.9                | 1.01                          | 0.09                          | 1.13                              | 2.24                                   |
| 28   | Metro City Bank                 | Doraville         | 2,520,354            | 11,723                    | 39.1                 | 1.39                          | 0.26                          | 0.60                              | 2.25                                   |
| 29   | First State Bank of Blakely     | Blakely           | 541,573              | 5,470                     | 58.6                 | 1.51                          | 0.27                          | 0.48                              | 2.26                                   |
| 30   | Liberty First Bank              | Monroe            | 191,905              | 8,723                     | 76.6                 | 1.27                          | 0.17                          | 0.84                              | 2.28                                   |
| 31   | Farmers & Merchants Bank        | Eatonton          | 228,056              | 6,001                     | 78.7                 | 1.25                          | 0.22                          | 0.82                              | 2.29                                   |
| 32   | Citizens National Bank, Quitman | Quitman           | 123,198              | 6,160                     | 62.2                 | 1.31                          | 0.40                          | 0.58                              | 2.30                                   |
| 33   | Quantum National Bank           | Suwanee           | 614,918              | 9,178                     | 44.5                 | 1.39                          | 0.14                          | 0.79                              | 2.31                                   |
| 34   | Century Bank & Trust            | Milledgeville     | 338,543              | 7,203                     | 64.1                 | 1.25                          | 0.24                          | 0.83                              | 2.33                                   |
| 35   | Community Banking Company       | Fitzgerald        | 220,440              | 6,680                     | 56.8                 | 1.30                          | 0.16                          | 0.86                              | 2.33                                   |
| 36   | West Central Georgia Bank       | Thomaston         | 149,652              | 5,160                     | 63.1                 | 1.41                          | 0.29                          | 0.63                              | 2.34                                   |
| 37   | United National Bank            | Cairo             | 271,708              | 9,057                     | 52.2                 | 1.35                          | 0.27                          | 0.72                              | 2.35                                   |
| 38   | Flint Community Bank            | Albany            | 290,726              | 7,091                     | 55.1                 | 1.53                          | 0.18                          | 0.65                              | 2.35                                   |
| 39   | Bank of Dade                    | Trenton           | 136,631              | 4,270                     | 58.7                 | 1.53                          | 0.19                          | 0.64                              | 2.36                                   |
| 40   | Southeastern Bank               | Darien            | 586,942              | 5,485                     | 58.6                 | 1.45                          | 0.44                          | 0.48                              | 2.36                                   |
| 41   | First St. Bank, Randolph County | Cuthbert          | 95,149               | 4,757                     | 84.5                 | 1.25                          | 0.36                          | 0.76                              | 2.37                                   |
| 42   | Merchants & Citizens Bank       | McRae             | 125,230              | 6,591                     | 85.5                 | 1.24                          | 0.14                          | 1.00                              | 2.38                                   |
| 43   | Bank of Madison                 | Madison           | 361,041              | 5,731                     | 60.9                 | 1.61                          | 0.30                          | 0.47                              | 2.39                                   |
| 44   | F&M Bank                        | Washington        | 346,006              | 5,406                     | 62.1                 | 1.56                          | 0.29                          | 0.54                              | 2.39                                   |
| 45   | Farmers & Merchants Bank        | Lakeland          | 624,063              | 5,201                     | 73.4                 | 1.33                          | 0.21                          | 0.85                              | 2.39                                   |
| 46   | United Bank                     | Zebulon           | 2,086,448            | 5,229                     | 56.7                 | 1.45                          | 0.37                          | 0.58                              | 2.39                                   |
| 47   | Four County Bank                | Allentown         | 82,848               | 6,904                     | 58.2                 | 1.24                          | 0.16                          | 1.00                              | 2.40                                   |
| 48   | Commercial Bank                 | Crawford          | 359,263              | 7,332                     | 52.2                 | 1.46                          | 0.26                          | 0.69                              | 2.41                                   |
| 49   | Morris Bank                     | Dublin            | 1,329,319            | 6,852                     | 49.9                 | 1.41                          | 0.21                          | 0.79                              | 2.41                                   |
| 50   | Georgia Community Bank          | Dawson            | 391,327              | 5,149                     | 71.0                 | 1.50                          | 0.35                          | 0.57                              | 2.41                                   |
| 51   | South Georgia Bank              | Glennville        | 201,536              | 4,687                     | 54.2                 | 1.49                          | 0.22                          | 0.72                              | 2.43                                   |
| 52   | Peach State Bank & Trust        | Gainesville       | 491,073              | 7,329                     | 68.1                 | 1.60                          | 0.13                          | 0.70                              | 2.43                                   |
| 53   | Douglas National Bank           | Douglas           | 242,319              | 8,077                     | 46.8                 | 1.37                          | 0.13                          | 0.95                              | 2.44                                   |
| 54   | South Coast Bank & Trust        | Brunswick         | 183,013              | 7,321                     | 65.7                 | 1.19                          | 0.30                          | 0.96                              | 2.45                                   |
| 55   | Bank of Monticello              | Monticello        | 150,355              | 6,537                     | 59.6                 | 1.23                          | 0.23                          | 0.99                              | 2.45                                   |
| 56   | Glennville Bank                 | Glennville        | 337,416              | 5,191                     | 60.0                 | 1.20                          | 0.42                          | 0.85                              | 2.46                                   |
| 57   | First IC Bank                   | Doraville         | 881,506              | 8,087                     | 54.0                 | 1.42                          | 0.36                          | 0.68                              | 2.46                                   |
| 58   | FNB of Waynesboro               | Waynesboro        | 183,164              | 5,233                     | 54.9                 | 1.16                          | 0.37                          | 0.96                              | 2.49                                   |
| 59   | Bank of Wrightsville            | Wrightsville      | 76,290               | 5,868                     | 68.1                 | 1.22                          | 0.31                          | 0.97                              | 2.50                                   |
| 60   | First American B&T              | Athens            | 853,430              | 8,286                     | 64.0                 | 1.67                          | 0.44                          | 0.41                              | 2.52                                   |
| 61   | State Bank of Cochran           | Cochran           | 252,071              | 5,144                     | 58.9                 | 1.36                          | 0.20                          | 0.96                              | 2.52                                   |
| 62   | SouthCrest Bank, NA             | Atlanta           | 715,960              | 7,381                     | 71.1                 | 1.43                          | 0.29                          | 0.80                              | 2.53                                   |
| 63   | Southeast First National Bank   | Summerville       | 75,763               | 3,788                     | 76.4                 | 1.23                          | 0.38                          | 0.92                              | 2.53                                   |
| 64   | Bank of Hazlehurst              | Hazlehurst        | 133,925              | 4,960                     | 81.6                 | 1.24                          | 0.23                          | 1.06                              | 2.54                                   |
| 65   | Affinity Bank                   | Covington         | 786,703              | 9,043                     | 60.9                 | 1.23                          | 0.25                          | 1.06                              | 2.54                                   |
| 66   | Bank of Camilla                 | Camilla           | 132,173              | 5,287                     | 75.0                 | 1.43                          | 0.22                          | 0.89                              | 2.54                                   |
| 67   | Bank of Dawson                  | Dawson            | 147,276              | 6,137                     | 64.4                 | 1.47                          | 0.20                          | 0.88                              | 2.55                                   |
| 68   | Peoples Bank                    | Lyons             | 144,643              | 5,357                     | 63.8                 | 1.47                          | 0.32                          | 0.77                              | 2.56                                   |

## NON-INTEREST EXPENSE

| Rank | Institution                    | City          | Total Assets<br>(\$000) | Assets /<br>Employee<br>(\$000) | Efficiency<br>Ratio (%) | Personnel XP /<br>Avg Assets (%) | Occupancy XP /<br>Avg Assets (%) | Other Non<br>Int XP / Avg<br>Assets (%) | Total Non Int<br>Expense / Avg<br>Assets (%) |
|------|--------------------------------|---------------|-------------------------|---------------------------------|-------------------------|----------------------------------|----------------------------------|---|--|
| 69   | Planters and Citizens Bank     | Camilla       | 125,487                 | 5,704                           | 77.8                    | 1.36                             | 0.26                             | 0.96                                    | 2.57   |
| 70   | Citizens Trust Bank            | Atlanta       | 637,852                 | 7,087                           | 73.0                    | 1.36                             | 0.30                             | 0.92                                    | 2.58   |
| 71   | Northeast Georgia Bank         | Lavonia       | 580,039                 | 6,237                           | 77.2                    | 1.17                             | 0.28                             | 1.13                                    | 2.59   |
| 72   | Wheeler County State Bank      | Alamo         | 120,696                 | 6,352                           | 74.2                    | 1.07                             | 0.49                             | 1.03                                    | 2.59   |
| 73   | South Georgia Bank Co.         | Tifton        | 563,445                 | 4,816                           | 68.1                    | 1.57                             | 0.30                             | 0.74                                    | 2.61   |
| 74   | Commercial Banking Company     | Valdosta      | 298,228                 | 4,660                           | 62.5                    | 1.60                             | 0.61                             | 0.40                                    | 2.61   |
| 75   | Rabun County Bank              | Clayton       | 244,891                 | 5,324                           | 69.6                    | 1.73                             | 0.19                             | 0.71                                    | 2.63   |
| 76   | Peoples Bank                   | Willacoochee  | 98,383                  | 4,099                           | 80.3                    | 1.63                             | 0.22                             | 0.82                                    | 2.67   |
| 77   | Mount Vernon Bank              | Mount Vernon  | 163,635                 | 6,061                           | 66.2                    | 1.52                             | 0.26                             | 0.88                                    | 2.67   |
| 78   | PrimeSouth Bank                | Waycross      | 953,059                 | 6,618                           | 59.9                    | 1.44                             | 0.27                             | 0.97                                    | 2.68   |
| 79   | First Peoples Bank             | Pine Mountain | 221,072                 | 5,669                           | 66.6                    | 1.58                             | 0.22                             | 0.91                                    | 2.71   |
| 80   | North Georgia National Bank    | Calhoun       | 184,690                 | 5,772                           | 71.8                    | 1.43                             | 0.25                             | 1.03                                    | 2.71   |
| 81   | Citizens Community Bank        | Hahira        | 184,027                 | 4,719                           | 68.0                    | 1.59                             | 0.31                             | 0.81                                    | 2.71   |
| 82   | Georgia Primary Bank           | Atlanta       | 273,435                 | 7,390                           | 66.7                    | 1.85                             | 0.19                             | 0.70                                    | 2.74   |
| 83   | Elberton FS&LA                 | Elberton      | 29,336                  | 5,867                           | 98.8                    | 1.42                             | 0.37                             | 0.96                                    | 2.76   |
| 84   | First State Bank               | Wrens         | 274,439                 | 6,861                           | 56.3                    | 1.49                             | 0.30                             | 0.99                                    | 2.78   |
| 85   | First Bank                     | Dalton        | 506,872                 | 6,258                           | 55.0                    | 1.55                             | 0.28                             | 0.97                                    | 2.80   |
| 86   | Ameris Bank                    | Atlanta       | 21,791,489              | 8,113                           | 48.3                    | 1.77                             | 0.24                             | 0.79                                    | 2.80   |
| 87   | FNB of Decatur County          | Bainbridge    | 224,565                 | 5,347                           | 78.2                    | 1.51                             | 0.40                             | 0.92                                    | 2.83   |
| 88   | Bank of Hancock County         | Sparta        | 88,671                  | 4,434                           | 81.5                    | 1.54                             | 0.21                             | 1.08                                    | 2.84   |
| 89   | FNB of Coffee County           | Douglas       | 370,384                 | 6,988                           | 68.5                    | 1.78                             | 0.29                             | 0.78                                    | 2.86   |
| 90   | First National Bank of Griffin | Griffin       | 366,250                 | 4,578                           | 84.6                    | 1.53                             | 0.37                             | 0.98                                    | 2.88   |
| 91   | Exchange Bank                  | Milledgeville | 332,648                 | 4,892                           | 66.4                    | 1.60                             | 0.49                             | 0.80                                    | 2.89   |
| 92   | Signature Bank of Georgia      | Sandy Springs | 194,245                 | 8,829                           | 79.6                    | 1.69                             | 0.23                             | 0.99                                    | 2.90   |
| 93   | Wilcox County State Bank       | Abbeville     | 141,337                 | 4,417                           | 62.0                    | 1.81                             | 0.25                             | 0.85                                    | 2.92   |
| 94   | Citizens Bank of The South     | Sandersville  | 319,247                 | 5,067                           | 69.3                    | 1.70                             | 0.39                             | 0.84                                    | 2.92   |
| 95   | First Port City Bank           | Bainbridge    | 325,220                 | 4,713                           | 68.4                    | 1.71                             | 0.28                             | 0.95                                    | 2.94   |
| 96   | Bank of Dudley                 | Dublin        | 301,745                 | 4,642                           | 68.7                    | 1.69                             | 0.39                             | 0.88                                    | 2.96   |
| 97   | First National Community Bank  | Chatsworth    | 353,932                 | 5,445                           | 64.4                    | 1.63                             | 0.36                             | 0.97                                    | 2.96   |
| 98   | Pinnacle Bank                  | Elberton      | 1,658,645               | 5,719                           | 63.7                    | 1.57                             | 0.44                             | 0.96                                    | 2.97   |
| 99   | SunMark Community Bank         | Hawkinsville  | 379,006                 | 4,566                           | 62.9                    | 1.95                             | 0.27                             | 0.75                                    | 2.98   |
| 100  | Persons Banking Company        | Forsyth       | 405,376                 | 5,630                           | 86.6                    | 1.65                             | 0.28                             | 1.05                                    | 2.98   |
| 101  | Farmers State Bank             | Dublin        | 149,980                 | 4,999                           | 68.9                    | 1.81                             | 0.23                             | 0.93                                    | 2.98   |
| 102  | First Century Bank, NA         | Commerce      | 324,160                 | 4,912                           | 57.4                    | 1.46                             | 0.34                             | 1.18                                    | 2.98   |
| 103  | Altamaha Bank and Trust Co.    | Vidalia       | 250,618                 | 5,012                           | 65.0                    | 1.71                             | 0.40                             | 0.90                                    | 3.01   |
| 104  | American Pride Bank            | Macon         | 212,924                 | 5,755                           | 67.6                    | 1.83                             | 0.46                             | 0.72                                    | 3.02   |
| 105  | Queensborough National B&T     | Louisville    | 1,815,276               | 5,355                           | 66.1                    | 1.99                             | 0.20                             | 0.84                                    | 3.02   |
| 106  | Greater Community Bank         | Rome          | 305,170                 | 5,869                           | 60.3                    | 1.76                             | 0.23                             | 1.06                                    | 3.05   |
| 107  | Citizens Bank of Cochran       | Cochran       | 120,889                 | 4,836                           | 73.5                    | 1.65                             | 0.36                             | 1.06                                    | 3.06   |
| 108  | Durden Banking Company         | Twin City     | 231,013                 | 5,022                           | 53.9                    | 1.82                             | 0.33                             | 0.92                                    | 3.08   |
| 109  | Wilkinson County Bank          | Irwinton      | 56,519                  | 6,280                           | 88.3                    | 1.47                             | 0.17                             | 1.43                                    | 3.08   |
| 110  | Citizens Bank of Swainsboro    | Swainsboro    | 279,100                 | 4,104                           | 67.2                    | 1.79                             | 0.39                             | 0.91                                    | 3.09   |
| 111  | Bank of Newington              | Newington     | 167,742                 | 5,242                           | 64.4                    | 1.67                             | 0.54                             | 0.94                                    | 3.15   |
| 112  | Magnolia State Bank            | Eastman       | 198,084                 | 4,215                           | 73.9                    | 0.74                             | 0.46                             | 1.99                                    | 3.19   |
| 113  | Heritage Southeast Bank        | Jonesboro     | 1,652,041               | 5,986                           | 71.6                    | 1.76                             | 0.36                             | 1.07                                    | 3.19   |
| 114  | Carver State Bank              | Savannah      | 70,455                  | 4,697                           | 73.3                    | 1.29                             | 0.36                             | 1.55                                    | 3.21   |
| 115  | Geo. D. Warthen Bank           | Sandersville  | 222,051                 | 6,344                           | 81.0                    | 1.58                             | 0.36                             | 1.28                                    | 3.22   |
| 116  | Oconee State Bank              | Watkinsville  | 529,133                 | 6,533                           | 77.2                    | 1.97                             | 0.26                             | 1.00                                    | 3.22   |
| 117  | Security State Bank            | McRae         | 54,886                  | 4,990                           | 71.5                    | 2.13                             | 0.35                             | 0.77                                    | 3.24   |
| 118  | Great Oaks Bank                | Eastman       | 263,876                 | 4,326                           | 75.7                    | 1.97                             | 0.42                             | 0.92                                    | 3.31   |
| 119  | OneSouth Bank                  | Blakely       | 165,478                 | 5,706                           | 77.7                    | 1.76                             | 0.28                             | 1.27                                    | 3.31   |
| 120  | Claxton Bank                   | Claxton       | 146,794                 | 4,317                           | 76.8                    | 1.80                             | 0.57                             | 0.96                                    | 3.32   |
| 121  | Farmers State Bank             | Lincolnton    | 167,683                 | 4,300                           | 65.1                    | 1.93                             | 0.32                             | 1.07                                    | 3.33   |
| 122  | Citizens Bank and Trust, Inc.  | Trenton       | 125,831                 | 3,146                           | 69.4                    | 1.66                             | 0.26                             | 1.42                                    | 3.34   |
| 123  | Waycross Bank & Trust          | Waycross      | 223,711                 | 10,653                          | 68.7                    | 0.78                             | 0.20                             | 2.38                                    | 3.36   |
| 124  | Pineland Bank                  | Alma          | 380,175                 | 3,840                           | 72.9                    | 2.21                             | 0.41                             | 0.84                                    | 3.47   |
| 125  | Bank of Edison                 | Edison        | 65,722                  | 5,056                           | 73.1                    | 2.20                             | 0.22                             | 1.05                                    | 3.47   |
| 126  | River City Bank                | Rome          | 208,093                 | 5,202                           | 74.0                    | 2.18                             | 0.27                             | 1.02                                    | 3.47   |
| 127  | Bank of Soperton               | Soperton      | 119,855                 | 4,610                           | 63.5                    | 1.71                             | 0.35                             | 1.44                                    | 3.50   |
| 128  | First FS&LA of Valdosta        | Valdosta      | 221,241                 | 4,707                           | 98.4                    | 2.04                             | 0.33                             | 1.15                                    | 3.51   |
| 129  | Cornerstone Bank               | Atlanta       | 223,748                 | 7,218                           | 99.6                    | 1.65                             | 0.62                             | 1.26                                    | 3.54   |
| 130  | Family Bank                    | Pelham        | 135,942                 | 3,998                           | 68.0                    | 1.89                             | 0.40                             | 1.27                                    | 3.56   |
| 131  | First Southern Bank            | Patterson     | 256,713                 | 4,584                           | 91.3                    | 2.10                             | 0.46                             | 1.00                                    | 3.56   |
| 132  | TC Federal Bank                | Thomasville   | 406,212                 | 7,386                           | 88.2                    | 1.98                             | 0.26                             | 1.35                                    | 3.58   |
| 133  | Peoples Bank                   | Eatonton      | 191,265                 | 4,554                           | 98.6                    | 2.24                             | 0.43                             | 0.96                                    | 3.63   |
| 134  | Peoples Bank of Georgia        | Talbotton     | 124,418                 | 4,147                           | 67.2                    | 2.02                             | 0.36                             | 1.26                                    | 3.64   |
| 135  | Planters First Bank            | Cordele       | 368,833                 | 4,289                           | 78.2                    | 2.31                             | 0.47                             | 0.87                                    | 3.65   |
| 136  | Colony Bank                    | Fitzgerald    | 1,751,548               | 4,646                           | 71.7                    | 2.21                             | 0.30                             | 1.24                                    | 3.74   |



## NON-INTEREST EXPENSE

| Rank | Institution                  | City          | Total Assets<br>(\$000) | Assets /<br>Employee<br>(\$000) | Efficiency<br>Ratio (%) | Personnel XP /<br>Avg Assets (%) | Occupancy XP /<br>Avg Assets (%) | Other Non<br>Int XP / Avg<br>Assets (%) | Total Non Int<br>Expense / Avg<br>Assets (%) |
|------|------------------------------|---------------|-------------------------|---------------------------------|-------------------------|----------------------------------|----------------------------------|---|--|
| 137  | Georgia Banking Company      | Sandy Springs | 738,514                 | 4,796                           | 93.2                    | 2.60                             | 0.22                             | 0.98                                    | 3.80   |
| 138  | Tandem Bank                  | Tucker        | 113,631                 | 5,411                           | 109.0                   | 2.57                             | 0.31                             | 0.97                                    | 3.85   |
| 139  | F & M Bank and Trust Company | Manchester    | 82,077                  | 3,420                           | 86.0                    | 1.76                             | 0.55                             | 1.68                                    | 3.99   |
| 140  | Talbot State Bank            | Woodland      | 62,659                  | 4,177                           | 123.2                   | 1.85                             | 0.37                             | 1.91                                    | 4.14   |
| 141  | Community Bank & Trust       | LaGrange      | 96,091                  | 3,003                           | 104.5                   | 1.89                             | 0.51                             | 1.74                                    | 4.15   |
| 142  | First Chatham Bank           | Savannah      | 528,645                 | 5,286                           | 67.6                    | 2.11                             | 0.39                             | 1.82                                    | 4.31   |
| 143  | First Bank of Pike           | Molena        | 69,495                  | 2,896                           | 86.2                    | 2.38                             | 0.55                             | 1.61                                    | 4.54   |
| 144  | Southern Bank                | Waynesboro    | 123,930                 | 3,873                           | 116.2                   | 2.30                             | 0.53                             | 1.72                                    | 4.55   |
| 145  | Embassy National Bank        | Lawrenceville | 119,488                 | 4,267                           | 71.3                    | 2.91                             | 0.45                             | 1.27                                    | 4.63   |
| 146  | Bank of Lumber City          | Lumber City   | 25,323                  | 2,532                           | 75.6                    | 2.67                             | 0.62                             | 1.39                                    | 4.69   |
| 147  | Trust Bank                   | Lenox         | 45,263                  | 2,057                           | 80.8                    | 3.08                             | 0.53                             | 1.24                                    | 4.85   |
| 148  | Loyal Trust Bank             | Johns Creek   | 108,673                 | 6,792                           | 114.2                   | 3.76                             | 0.54                             | 1.63                                    | 5.94   |
| 149  | Barwick Banking Company      | Barwick       | 91,505                  | 3,978                           | 271.6                   | 4.90                             | 0.34                             | 1.64                                    | 6.88   |
| 150  | BankSouth                    | Greensboro    | 1,077,880               | 3,071                           | 68.3                    | 7.24                             | 0.39                             | 2.17                                    | 9.80   |
| 151  | CIBC National Trust Company  | Atlanta       | 309,464                 | 1,328                           | 48.9                    | 27.68                            | 3.63                             | (9.20)                                  | 22.11  |
| 152  | Synovus Trust Company, NA    | Columbus      | 115,468                 | 675                             | 70.7                    | 29.21                            | 1.85                             | 7.47                                    | 38.53  |
|      |                              | MEDIAN        | 247,755                 | 5,558                           | 68.0                    | 1.52                             | 0.28                             | 0.90                                    | 2.67   |
|      |                              | AVERAGE       | 1,019,578               | 6,128                           | 70.5                    | 1.99                             | 0.33                             | 0.92                                    | 3.24   |
|      |                              | HIGH          | 54,872,532              | 17,911                          | 271.6                   | 29.21                            | 3.63                             | 7.47                                    | 38.53  |
|      |                              | LOW           | 25,323                  | 675                             | 39.1                    | 0.74                             | 0.07                             | (9.20)                                  | 1.62   |

## ASSET QUALITY

| Rank | Institution                    | City          | Total Assets (\$000) | Gross Loans (\$000) | Adj. Texas Ratio (%) | OREO (\$000) | LLR/Total Loans & Leases (Excl HFS) | Prov XP / Avg Assets (%) | Adj 30-89PD/Lns Excl HFS (%) | Adj 90+ PD/Loans Excl HFS (%) | Adj NPLs + Adj OREO / Gross Lns + OREO (%) | Net C-O / AvgLns (%) | Asset Quality Score (%) |
|------|--------------------------------|---------------|----------------------|---------------------|----------------------|--------------|-------------------------------------|--------------------------|------------------------------|-------------------------------|--|----------------------|-------------------------|
| 1    | Century Bank of Georgia        | Cartersville  | 308,255              | 131,065             | 0.10                 | 1            | 0.02                                | 0.00                     | 0.00                         | 0.00                          | 0.02                                       | (0.06)               | (0.04)                  |
| 2    | CIBC National Trust Company    | Atlanta       | 309,464              | -                   | 0.00                 | -            | 0.00                                | 0.00                     | 0.00                         | 0.00                          | NA   | NA                   | 0.00                    |
| 3    | Embassy National Bank          | Lawrenceville | 119,488              | 78,372              | 0.00                 | -            | 0.02                                | 0.03                     | 0.00                         | 0.00                          | 0.00                                       | 0.00                 | 0.00                    |
| 4    | Loyal Trust Bank               | Johns Creek   | 108,673              | 77,937              | 0.00                 | -            | 0.01                                | 0.46                     | 0.00                         | 0.00                          | 0.00                                       | 0.00                 | 0.00                    |
| 5    | Tandem Bank                    | Tucker        | 113,631              | 76,736              | 0.00                 | -            | 0.01                                | 0.38                     | 0.00                         | 0.00                          | 0.00                                       | 0.00                 | 0.00                    |
| 6    | Synovus Trust Company, NA      | Columbus      | 115,468              | -                   | 0.00                 | -            | 0.00                                | 0.00                     | 0.00                         | 0.00                          | NA   | NA                   | 0.00                    |
| 7    | Barwick Banking Company        | Barwick       | 91,505               | 68,488              | 0.00                 | -            | 0.01                                | 1.59                     | 0.00                         | 0.00                          | 0.00                                       | 0.02                 | 0.02                    |
| 8    | Security State Bank            | McRae         | 54,886               | 32,540              | 0.19                 | -            | 0.02                                | 0.04                     | 0.03                         | 0.00                          | 0.05                                       | (0.06)               | 0.02                    |
| 9    | Peach State Bank & Trust       | Gainesville   | 491,073              | 294,884             | 0.29                 | -            | 0.01                                | 0.19                     | 0.00                         | 0.00                          | 0.00                                       | 0.05                 | 0.05                    |
| 10   | Georgia Primary Bank           | Atlanta       | 273,435              | 198,045             | 0.38                 | -            | 0.01                                | 0.19                     | 0.00                         | 0.00                          | 0.05                                       | 0.02                 | 0.07                    |
| 11   | AB&T                           | Albany        | 256,132              | 165,129             | 0.68                 | -            | 0.02                                | 0.20                     | 0.01                         | 0.00                          | 0.10                                       | (0.01)               | 0.10                    |
| 12   | First Port City Bank           | Bainbridge    | 325,220              | 251,125             | 0.93                 | -            | 0.01                                | 0.15                     | 0.00                         | 0.00                          | 0.11                                       | 0.03                 | 0.14                    |
| 13   | Quantum National Bank          | Suwanee       | 614,918              | 539,462             | 0.00                 | -            | 0.01                                | (0.09)                   | 0.16                         | 0.00                          | 0.00                                       | 0.02                 | 0.18                    |
| 14   | Thomasville National Bank      | Thomasville   | 1,396,950            | 1,082,464           | 1.08                 | -            | 0.02                                | 0.38                     | 0.08                         | 0.00                          | 0.13                                       | 0.01                 | 0.22                    |
| 15   | Southeastern Bank              | Darien        | 586,942              | 272,059             | 2.13                 | 593          | 0.03                                | (0.05)                   | 0.34                         | 0.00                          | 0.50                                       | (0.61)               | 0.23                    |
| 16   | First IC Bank                  | Doraville     | 881,506              | 595,551             | 0.00                 | -            | 0.02                                | 0.17                     | 0.20                         | 0.00                          | 0.00                                       | 0.03                 | 0.23                    |
| 17   | Century Bank & Trust           | Milledgeville | 338,543              | 163,963             | 0.63                 | 18           | 0.01                                | 0.02                     | 0.00                         | 0.00                          | 0.13                                       | 0.14                 | 0.27                    |
| 18   | Citizens Bank of Georgia       | Cumming       | 459,465              | 243,071             | 1.65                 | 232          | 0.02                                | 0.00                     | 0.14                         | 0.00                          | 0.32                                       | (0.13)               | 0.33                    |
| 19   | Great Oaks Bank                | Eastman       | 263,876              | 141,600             | 2.20                 | 426          | 0.01                                | 0.11                     | 0.04                         | 0.00                          | 0.32                                       | 0.00                 | 0.36                    |
| 20   | Greater Community Bank         | Rome          | 305,170              | 207,779             | 1.04                 | -            | 0.02                                | 0.31                     | 0.12                         | 0.00                          | 0.17                                       | 0.11                 | 0.40                    |
| 21   | Pinnacle Bank                  | Elberton      | 1,658,645            | 1,071,075           | 2.26                 | 1,000        | 0.01                                | 0.24                     | 0.05                         | 0.00                          | 0.31                                       | 0.06                 | 0.42                    |
| 22   | FNB of Waynesboro              | Waynesboro    | 183,164              | 94,591              | 0.85                 | -            | 0.02                                | 0.12                     | 0.19                         | 0.00                          | 0.24                                       | 0.00                 | 0.43                    |
| 23   | Merchants & Citizens Bank      | McRae         | 125,230              | 36,078              | 0.51                 | -            | 0.03                                | 0.00                     | 0.35                         | 0.00                          | 0.09                                       | 0.01                 | 0.45                    |
| 24   | West Central Georgia Bank      | Thomaston     | 149,652              | 49,453              | 0.00                 | -            | 0.03                                | 0.01                     | 0.50                         | 0.00                          | 0.00                                       | (0.02)               | 0.48                    |
| 25   | Piedmont Bank                  | Peachtree Cor | 1,654,256            | 1,157,181           | 3.52                 | 2,063        | 0.01                                | 0.09                     | 0.00                         | 0.00                          | 0.50                                       | 0.00                 | 0.50                    |
| 26   | Citizens Bank of Americus      | Americus      | 427,339              | 196,090             | 1.56                 | 132          | 0.02                                | 0.19                     | 0.21                         | 0.00                          | 0.31                                       | 0.01                 | 0.53                    |
| 27   | Bank of Wrightsville           | Wrightsville  | 76,290               | 36,985              | 1.42                 | -            | 0.01                                | 0.09                     | 0.25                         | 0.00                          | 0.26                                       | 0.04                 | 0.55                    |
| 28   | Bank of Dudley                 | Dublin        | 301,745              | 176,271             | 2.53                 | -            | 0.02                                | 0.20                     | 0.10                         | 0.00                          | 0.48                                       | 0.02                 | 0.60                    |
| 29   | Waycross Bank & Trust          | Waycross      | 223,711              | 96,791              | 1.49                 | -            | 0.02                                | 0.00                     | 0.22                         | 0.00                          | 0.39                                       | 0.00                 | 0.61                    |
| 30   | First Bank of Coastal Georgia  | Pembroke      | 150,544              | 32,548              | 1.01                 | 156          | 0.03                                | 0.00                     | 0.00                         | 0.00                          | 0.63                                       | 0.00                 | 0.63                    |
| 31   | BankSouth                      | Greensboro    | 1,077,880            | 680,254             | 3.22                 | 14           | 0.02                                | 0.21                     | 0.15                         | 0.00                          | 0.48                                       | 0.01                 | 0.64                    |
| 32   | South Georgia Bank Co.         | Tifton        | 563,445              | 287,114             | 1.80                 | 698          | 0.01                                | 0.08                     | 0.23                         | 0.00                          | 0.39                                       | 0.02                 | 0.64                    |
| 33   | Bank of Soperton               | Soperton      | 119,855              | 98,836              | 2.39                 | -            | 0.02                                | 0.39                     | 0.14                         | 0.00                          | 0.33                                       | 0.19                 | 0.66                    |
| 34   | First American B&T             | Athens        | 853,430              | 425,673             | 3.42                 | -            | 0.02                                | 0.04                     | 0.05                         | 0.00                          | 0.63                                       | 0.00                 | 0.68                    |
| 35   | Metro City Bank                | Doraville     | 2,520,354            | 2,095,264           | 5.51                 | 4,656        | 0.01                                | 0.32                     | 0.04                         | 0.00                          | 0.67                                       | 0.01                 | 0.72                    |
| 36   | Heritage Southeast Bank        | Jonesboro     | 1,652,041            | 1,058,360           | 3.76                 | 1,533        | 0.01                                | 0.27                     | 0.14                         | 0.00                          | 0.60                                       | (0.01)               | 0.73                    |
| 37   | First National Bank of Griffin | Griffin       | 366,250              | 109,105             | 1.75                 | 82           | 0.01                                | 0.02                     | 0.32                         | 0.00                          | 0.43                                       | 0.00                 | 0.75                    |
| 38   | FNB of Coffee County           | Douglas       | 370,384              | 176,856             | 4.01                 | -            | 0.01                                | 0.11                     | 0.01                         | 0.00                          | 0.69                                       | 0.07                 | 0.77                    |
| 39   | Southeast First National Bank  | Summerville   | 75,763               | 18,419              | 1.66                 | 100          | 0.01                                | 0.02                     | 0.11                         | 0.00                          | 0.67                                       | 0.01                 | 0.79                    |
| 40   | South Georgia Bank             | Glennville    | 201,536              | 112,401             | 0.11                 | -            | 0.02                                | 0.06                     | 0.66                         | 0.00                          | 0.00                                       | 0.14                 | 0.80                    |
| 41   | Four County Bank               | Allentown     | 82,848               | 56,370              | 1.70                 | -            | 0.02                                | 0.03                     | 0.41                         | 0.00                          | 0.25                                       | 0.14                 | 0.80                    |
| 42   | PromiseOne Bank                | Duluth        | 561,556              | 403,672             | 4.52                 | -            | 0.01                                | 0.15                     | 0.00                         | 0.00                          | 0.76                                       | 0.07                 | 0.83                    |
| 43   | Citizens Bank of Swainsboro    | Swainsboro    | 279,100              | 185,549             | 2.33                 | -            | 0.02                                | 0.14                     | 0.31                         | 0.00                          | 0.40                                       | 0.12                 | 0.83                    |
| 44   | Peoples Bank                   | Lyons         | 144,643              | 86,223              | 14.29                | 639          | 0.02                                | 0.07                     | 0.03                         | 0.01                          | 0.78                                       | 0.04                 | 0.86                    |
| 45   | Legacy State Bank              | Loganville    | 140,609              | 101,502             | 5.74                 | 898          | 0.01                                | 0.20                     | 0.00                         | 0.00                          | 0.88                                       | 0.00                 | 0.88                    |
| 46   | North Georgia National Bank    | Calhoun       | 184,690              | 89,708              | 5.12                 | 231          | 0.01                                | 0.02                     | 0.00                         | 0.00                          | 0.97                                       | (0.09)               | 0.88                    |
| 47   | Northeast Georgia Bank         | Lavonia       | 580,039              | 246,168             | 3.25                 | 725          | 0.01                                | 0.04                     | 0.15                         | 0.00                          | 0.73                                       | 0.01                 | 0.89                    |
| 48   | Rabun County Bank              | Clayton       | 244,891              | 132,719             | 3.73                 | 937          | 0.02                                | 0.00                     | 0.20                         | 0.00                          | 0.81                                       | (0.12)               | 0.89                    |
| 49   | First Peoples Bank             | Pine Mountain | 221,072              | 137,480             | 4.57                 | -            | 0.01                                | 0.08                     | 0.19                         | 0.00                          | 0.73                                       | 0.00                 | 0.92                    |
| 50   | Durden Banking Company         | Twin City     | 231,013              | 140,489             | 1.66                 | 90           | 0.02                                | 0.20                     | 0.56                         | 0.00                          | 0.37                                       | 0.00                 | 0.93                    |
| 51   | Commercial Banking Company     | Valdosta      | 298,228              | 183,756             | 4.64                 | -            | 0.02                                | 0.14                     | 0.04                         | 0.00                          | 0.93                                       | (0.03)               | 0.94                    |
| 52   | FNB of Decatur County          | Bainbridge    | 224,565              | 142,087             | 6.23                 | -            | 0.02                                | 0.05                     | 0.08                         | 0.00                          | 0.84                                       | 0.04                 | 0.96                    |
| 53   | Commercial Bank                | Crawford      | 359,263              | 239,690             | 6.91                 | -            | 0.02                                | 0.23                     | 0.00                         | 0.00                          | 0.96                                       | 0.00                 | 0.96                    |
| 54   | SunMark Community Bank         | Hawkinsville  | 379,006              | 265,578             | 3.90                 | -            | 0.02                                | 0.19                     | 0.43                         | 0.00                          | 0.55                                       | 0.01                 | 0.99                    |
| 55   | PrimeSouth Bank                | Waycross      | 953,059              | 719,920             | 7.34                 | 991          | 0.01                                | 0.05                     | 0.13                         | 0.00                          | 0.94                                       | (0.05)               | 1.02                    |
| 56   | Farmers Bank                   | Greensboro    | 126,462              | 59,237              | 3.57                 | 620          | 0.02                                | 0.08                     | 0.00                         | 0.00                          | 1.04                                       | 0.00                 | 1.04                    |
| 57   | Community Banking Company      | Fitzgerald    | 220,440              | 132,912             | 4.35                 | -            | 0.03                                | 0.41                     | 0.18                         | 0.00                          | 0.83                                       | 0.04                 | 1.05                    |
| 58   | Citizens Bank and Trust, Inc.  | Trenton       | 125,831              | 64,458              | 2.18                 | -            | 0.02                                | 0.10                     | 0.52                         | 0.00                          | 0.44                                       | 0.09                 | 1.05                    |
| 59   | Synovus Bank                   | Columbus      | 54,872,532           | 38,236,018          | 5.21                 | 1,486        | 0.01                                | 0.05                     | 0.12                         | 0.00                          | 0.70                                       | 0.25                 | 1.07                    |
| 60   | First State Bank               | Wrens         | 274,439              | 172,513             | 1.91                 | 128          | 0.01                                | 0.12                     | 0.83                         | 0.00                          | 0.25                                       | 0.04                 | 1.12                    |
| 61   | Citizens Bank of The South     | Sandersville  | 319,247              | 201,069             | 3.28                 | 370          | 0.01                                | 0.18                     | 0.37                         | 0.00                          | 0.57                                       | 0.18                 | 1.12                    |
| 62   | Vinings Bank                   | Smyrna        | 677,522              | 301,668             | 3.48                 | -            | 0.01                                | 0.14                     | 0.52                         | 0.00                          | 0.57                                       | 0.06                 | 1.15                    |
| 63   | Touchmark National Bank        | Alpharetta    | 414,095              | 341,389             | 7.04                 | -            | 0.02                                | 0.09                     | 0.01                         | 0.00                          | 1.22                                       | (0.04)               | 1.19                    |
| 64   | United Bank                    | Zebulon       | 2,086,448            | 727,349             | 3.38                 | -            | 0.02                                | 0.02                     | 0.29                         | 0.00                          | 0.90                                       | 0.02                 | 1.21                    |
| 65   | Mount Vernon Bank              | Mount Vernon  | 163,635              | 77,805              | 5.44                 | -            | 0.01                                | 0.02                     | 0.47                         | 0.00                          | 0.75                                       | 0.00                 | 1.22                    |
| 66   | Citizens Bank of Cochran       | Cochran       | 120,889              | 86,218              | 5.84                 | 656          | 0.01                                | 0.00                     | 0.45                         | 0.00                          | 0.82                                       | (0.04)               | 1.23                    |
| 67   | Glennville Bank                | Glennville    | 337,416              | 174,784             | 3.85                 | 207          | 0.02                                | 0.17                     | 0.33                         | 0.00                          | 0.83                                       | 0.08                 | 1.24                    |
| 68   | Bank of Madison                | Madison       | 361,041              | 220,198             | 7.35                 | 1,421        | 0.01                                | 0.19                     | 0.01                         | 0.00                          | 1.24                                       | 0.00                 | 1.25                    |
| 69   | Affinity Bank                  | Covington     | 786,703              | 589,745             | 8.31                 | -            | 0.01                                | 0.25                     | 0.10                         | 0.00                          | 1.24                                       | (0.07)               | 1.27                    |
| 70   | Planters and Citizens Bank     | Camilla       | 125,487              | 53,302              | 4.68                 | -            | 0.01                                | 0.08                     | 0.11                         | 0.00                          | 1.18                                       | (0.01)               | 1.28                    |

## 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 (%) |
|------|---------------------------------|---------------|----------------------|---------------------|----------------|--------------|-------------------------------------|--------------------------|------------------------------|-------------------------------|--|----------------------|-------------------------|
| 71   | Planters First Bank             | Cordele       | 368,833              | 273,887             | 9.52           | 642          | 0.01                                | 0.13                     | 0.05                         | 0.00                          | 1.36                                       | (0.11)               | 1.30                    |
| 72   | TC Federal Bank                 | Thomasville   | 406,212              | 266,767             | 7.86           | 81           | 0.02                                | 0.06                     | 0.07                         | 0.00                          | 1.31                                       | (0.04)               | 1.34                    |
| 73   | Georgia Banking Company         | Sandy Springs | 738,514              | 191,180             | 3.10           | -            | 0.02                                | 0.53                     | 0.54                         | 0.00                          | 0.63                                       | 0.18                 | 1.35                    |
| 74   | Southern Bank                   | Waynesboro    | 123,930              | 73,739              | 6.57           | 611          | 0.01                                | 0.39                     | 0.00                         | 0.00                          | 1.23                                       | 0.13                 | 1.36                    |
| 75   | Peoples Bank                    | Eatonton      | 191,265              | 110,888             | 6.06           | 1,362        | 0.02                                | 0.42                     | 0.20                         | 0.00                          | 1.25                                       | (0.07)               | 1.38                    |
| 76   | Douglas National Bank           | Douglas       | 242,319              | 151,384             | 5.11           | -            | 0.01                                | 0.00                     | 0.50                         | 0.00                          | 0.88                                       | 0.01                 | 1.39                    |
| 77   | Ameris Bank                     | Atlanta       | 21,791,489           | 14,780,791          | 6.05           | 10,383       | 0.01                                | 0.01                     | 0.33                         | 0.00                          | 0.84                                       | 0.23                 | 1.40                    |
| 78   | Liberty First Bank              | Monroe        | 191,905              | 76,046              | 6.58           | 1,004        | 0.01                                | (0.03)                   | 0.00                         | 0.00                          | 1.41                                       | (0.01)               | 1.40                    |
| 79   | Citizens Community Bank         | Hahira        | 184,027              | 88,755              | 4.32           | 39           | 0.01                                | 0.05                     | 0.30                         | 0.00                          | 1.03                                       | 0.09                 | 1.42                    |
| 80   | Bank of Newington               | Newington     | 167,742              | 137,413             | 7.44           | -            | 0.01                                | 0.28                     | 0.38                         | 0.00                          | 0.81                                       | 0.23                 | 1.42                    |
| 81   | F&M Bank                        | Washington    | 346,006              | 176,129             | 1.50           | 80           | 0.02                                | 0.21                     | 0.94                         | 0.00                          | 0.45                                       | 0.05                 | 1.44                    |
| 82   | OneSouth Bank                   | Blakely       | 165,478              | 122,576             | 7.73           | -            | 0.02                                | 0.22                     | 0.38                         | 0.00                          | 1.17                                       | (0.08)               | 1.47                    |
| 83   | SouthCrest Bank, NA             | Atlanta       | 715,960              | 305,936             | 6.18           | 516          | 0.01                                | 0.00                     | 0.08                         | 0.00                          | 1.37                                       | 0.09                 | 1.54                    |
| 84   | Bank of Monticello              | Monticello    | 150,355              | 76,930              | 5.04           | 4            | 0.01                                | 0.13                     | 0.70                         | 0.00                          | 0.94                                       | (0.08)               | 1.56                    |
| 85   | Flint Community Bank            | Albany        | 290,726              | 248,417             | 15.05          | -            | 0.01                                | 0.18                     | 0.00                         | 0.00                          | 1.59                                       | 0.00                 | 1.59                    |
| 86   | Peoples Bank & Trust            | Buford        | 438,360              | 150,779             | 3.59           | 1,354        | 0.01                                | 0.04                     | 0.52                         | 0.00                          | 1.08                                       | 0.00                 | 1.60                    |
| 87   | Atlantic Capital Bank, NA       | Atlanta       | 3,779,141            | 2,264,899           | 3.37           | 16           | 0.01                                | (0.12)                   | 0.93                         | 0.00                          | 0.61                                       | 0.07                 | 1.61                    |
| 88   | First Southern Bank             | Patterson     | 256,713              | 122,329             | 8.31           | 650          | 0.01                                | 0.00                     | 0.29                         | 0.00                          | 1.43                                       | (0.10)               | 1.62                    |
| 89   | First Bank                      | Dalton        | 506,872              | 333,728             | 7.92           | -            | 0.02                                | 0.07                     | 0.36                         | 0.00                          | 1.28                                       | 0.01                 | 1.65                    |
| 90   | Guardian Bank                   | Valdosta      | 499,410              | 303,717             | 7.94           | 851          | 0.02                                | 0.08                     | 0.01                         | 0.00                          | 1.51                                       | 0.17                 | 1.69                    |
| 91   | Farmers State Bank              | Lincolnton    | 167,683              | 82,242              | 1.33           | -            | 0.02                                | 0.14                     | 1.52                         | 0.00                          | 0.19                                       | 0.02                 | 1.73                    |
| 92   | Peoples Bank of Georgia         | Talbotton     | 124,418              | 93,169              | 9.65           | -            | 0.01                                | 0.39                     | 0.86                         | 0.01                          | 0.67                                       | 0.20                 | 1.73                    |
| 93   | Pineland Bank                   | Alma          | 380,175              | 253,338             | 8.45           | 475          | 0.02                                | 0.15                     | 0.38                         | 0.00                          | 1.27                                       | 0.13                 | 1.78                    |
| 94   | Morris Bank                     | Dublin        | 1,329,319            | 856,018             | 7.86           | 224          | 0.01                                | 0.21                     | 0.24                         | 0.00                          | 1.47                                       | 0.08                 | 1.79                    |
| 95   | Persons Banking Company         | Forsyth       | 405,376              | 189,554             | 10.65          | 1,588        | 0.01                                | 0.08                     | 0.28                         | 0.00                          | 1.48                                       | 0.05                 | 1.81                    |
| 96   | Colony Bank                     | Fitzgerald    | 1,751,548            | 1,022,618           | 10.62          | 270          | 0.01                                | 0.17                     | 0.07                         | 0.00                          | 1.71                                       | 0.03                 | 1.81                    |
| 97   | Citizens National Bank, Quitman | Quitman       | 123,198              | 71,233              | 6.54           | -            | 0.02                                | 0.00                     | 0.42                         | 0.00                          | 1.49                                       | (0.08)               | 1.83                    |
| 98   | Cadence Bank, N.A.              | Atlanta       | 18,674,970           | 11,634,502          | 5.15           | 1,051        | 0.02                                | (0.34)                   | 0.34                         | 0.00                          | 1.01                                       | 0.48                 | 1.83                    |
| 99   | Bank of Alapaha                 | Alapaha       | 225,244              | 115,674             | 2.19           | 312          | 0.02                                | 0.38                     | 1.19                         | 0.00                          | 0.42                                       | 0.23                 | 1.84                    |
| 100  | Family Bank                     | Pelham        | 135,942              | 99,813              | 7.55           | -            | 0.01                                | 0.23                     | 0.59                         | 0.00                          | 1.17                                       | 0.10                 | 1.86                    |
| 101  | Exchange Bank                   | Milledgeville | 332,648              | 167,182             | 4.99           | 461          | 0.02                                | 0.12                     | 0.79                         | 0.00                          | 1.18                                       | 0.00                 | 1.97                    |
| 102  | American Pride Bank             | Macon         | 212,924              | 171,507             | 3.98           | -            | 0.01                                | 0.79                     | 0.00                         | 0.00                          | 0.76                                       | 1.24                 | 2.00                    |
| 103  | Wheeler County State Bank       | Alamo         | 120,696              | 75,251              | 1.93           | -            | 0.02                                | 0.05                     | 1.65                         | 0.00                          | 0.47                                       | (0.10)               | 2.02                    |
| 104  | First Bank of Pike              | Molena        | 69,495               | 41,482              | 4.08           | -            | 0.01                                | 0.22                     | 1.45                         | 0.00                          | 0.43                                       | 0.16                 | 2.04                    |
| 105  | River City Bank                 | Rome          | 208,093              | 141,265             | 11.62          | -            | 0.02                                | 0.17                     | 0.00                         | 0.00                          | 1.93                                       | 0.12                 | 2.05                    |
| 106  | Wilcox County State Bank        | Abbeville     | 141,337              | 92,843              | 11.41          | 120          | 0.02                                | 0.35                     | 0.09                         | 0.00                          | 1.91                                       | 0.06                 | 2.06                    |
| 107  | Claxton Bank                    | Claxton       | 146,794              | 83,236              | 7.65           | -            | 0.02                                | 0.06                     | 0.52                         | 0.00                          | 1.47                                       | 0.07                 | 2.06                    |
| 108  | Bank of Hancock County          | Sparta        | 88,671               | 22,263              | 0.92           | 17           | 0.04                                | 0.00                     | 1.64                         | 0.00                          | 0.39                                       | 0.05                 | 2.08                    |
| 109  | Oconee State Bank               | Watkinsville  | 529,133              | 305,344             | 11.87          | -            | 0.01                                | 0.22                     | 0.10                         | 0.00                          | 1.89                                       | 0.10                 | 2.09                    |
| 110  | South Coast Bank & Trust        | Brunswick     | 183,013              | 142,712             | 15.18          | -            | 0.02                                | 0.10                     | 0.14                         | 0.00                          | 1.95                                       | 0.00                 | 2.09                    |
| 111  | FNB South                       | Alma          | 485,849              | 329,417             | 2.24           | 1,737        | 0.04                                | 0.54                     | 1.21                         | 0.00                          | 0.53                                       | 0.45                 | 2.19                    |
| 112  | Peoples Bank                    | Willacoochee  | 98,383               | 38,526              | 6.52           | -            | 0.01                                | 0.08                     | 0.31                         | 0.00                          | 1.91                                       | 0.03                 | 2.25                    |
| 113  | AltaHama Bank and Trust Co.     | Vidalia       | 250,618              | 142,475             | 4.89           | -            | 0.02                                | 0.29                     | 1.28                         | 0.00                          | 0.87                                       | 0.12                 | 2.27                    |
| 114  | Wilkinson County Bank           | Irwinton      | 56,519               | 20,360              | 5.13           | 230          | 0.02                                | 0.05                     | 0.49                         | 0.00                          | 1.62                                       | 0.19                 | 2.30                    |
| 115  | American Commerce Bank          | Bremen        | 422,024              | 348,445             | 10.13          | 87           | 0.02                                | 0.36                     | 0.66                         | 0.00                          | 1.60                                       | 0.06                 | 2.32                    |
| 116  | First State Bank of Blakely     | Blakely       | 541,573              | 371,750             | 8.72           | 2,007        | 0.01                                | 0.13                     | 0.08                         | 0.00                          | 2.03                                       | 0.23                 | 2.34                    |
| 117  | Bank of Lumber City             | Lumber City   | 25,323               | 13,814              | 5.61           | -            | 0.01                                | 0.06                     | 0.59                         | 0.00                          | 1.76                                       | (0.01)               | 2.34                    |
| 118  | Elberton FS&LA                  | Elberton      | 29,336               | 22,028              | 4.24           | -            | 0.00                                | 0.00                     | 1.53                         | 0.00                          | 1.00                                       | 0.00                 | 2.53                    |
| 119  | First National Community Bank   | Chatsworth    | 353,932              | 228,225             | 12.64          | 1,012        | 0.01                                | 0.04                     | 0.19                         | 0.00                          | 2.38                                       | (0.01)               | 2.56                    |
| 120  | PeoplesSouth Bank               | Colquitt      | 991,088              | 626,964             | 10.20          | 1,158        | 0.01                                | 0.02                     | 1.11                         | 0.00                          | 1.50                                       | (0.03)               | 2.58                    |
| 121  | Bank of Edison                  | Edison        | 65,722               | 41,463              | 9.35           | 379          | 0.01                                | 0.60                     | 0.39                         | 0.00                          | 1.26                                       | 1.06                 | 2.71                    |
| 122  | Bank of Lafayette, Georgia      | Lafayette     | 346,547              | 107,589             | 5.62           | -            | 0.01                                | (0.02)                   | 0.90                         | 0.00                          | 1.79                                       | 0.04                 | 2.73                    |
| 123  | Bank of Dawson                  | Dawson        | 147,276              | 88,558              | 5.85           | 78           | 0.01                                | 0.20                     | 1.06                         | 0.00                          | 1.70                                       | 0.07                 | 2.83                    |
| 124  | Farmers State Bank              | Dublin        | 149,980              | 104,367             | 11.07          | -            | 0.03                                | 0.08                     | 1.05                         | 0.00                          | 1.86                                       | 0.05                 | 2.97                    |
| 125  | First Chatham Bank              | Savannah      | 528,645              | 285,729             | 15.52          | 4,110        | 0.01                                | 0.51                     | 0.09                         | 0.00                          | 2.44                                       | 0.56                 | 3.09                    |
| 126  | Community Bank of Georgia       | Baxley        | 165,992              | 98,642              | 16.80          | 35           | 0.02                                | 0.25                     | 0.24                         | 0.00                          | 2.87                                       | (0.01)               | 3.10                    |
| 127  | Queensborough National B&T      | Louisville    | 1,815,276            | 987,298             | 17.16          | 7,891        | 0.01                                | 0.13                     | 0.75                         | 0.00                          | 2.34                                       | 0.00                 | 3.10                    |
| 128  | Bank of Camilla                 | Camilla       | 132,173              | 66,523              | 10.69          | 337          | 0.01                                | 0.00                     | 0.08                         | 0.00                          | 3.06                                       | (0.02)               | 3.12                    |
| 129  | Bank of Dade                    | Trenton       | 136,631              | 55,963              | 5.74           | 47           | 0.01                                | 0.00                     | 1.74                         | 0.00                          | 1.53                                       | (0.12)               | 3.15                    |
| 130  | Vidalia Federal Savings Bank    | Vidalia       | 214,611              | 59,382              | 2.72           | -            | 0.01                                | 0.02                     | 1.75                         | 0.00                          | 1.28                                       | 0.20                 | 3.23                    |
| 131  | Citizens Trust Bank             | Atlanta       | 637,852              | 292,402             | 9.06           | -            | 0.01                                | 0.06                     | 1.64                         | 0.00                          | 1.63                                       | 0.08                 | 3.35                    |
| 132  | United National Bank            | Cairo         | 271,708              | 210,721             | 14.87          | 15           | 0.03                                | 0.35                     | 0.80                         | 0.00                          | 2.83                                       | 0.17                 | 3.80                    |
| 133  | Carver State Bank               | Savannah      | 70,455               | 37,913              | 13.70          | 97           | 0.01                                | 0.13                     | 0.61                         | 0.00                          | 3.07                                       | 0.18                 | 3.86                    |
| 134  | Geo. D. Warthen Bank            | Sandersville  | 222,051              | 112,803             | 17.81          | 1,874        | 0.01                                | 0.16                     | 0.64                         | 0.00                          | 3.10                                       | 0.21                 | 3.95                    |
| 135  | F & M Bank and Trust Company    | Manchester    | 82,077               | 48,160              | 44.62          | 507          | 0.01                                | 0.10                     | 0.16                         | 0.00                          | 3.90                                       | (0.06)               | 4.00                    |
| 136  | Comm. Bank of Pickens County    | Jasper        | 486,453              | 315,790             | 20.57          | 2,745        | 0.01                                | 0.21                     | 0.41                         | 0.00                          | 3.62                                       | 0.22                 | 4.25                    |
| 137  | First FS&LA of Valdosta         | Valdosta      | 221,241              | 157,906             | 15.16          | 351          | 0.00                                | 0.05                     | 1.39                         | 0.00                          | 2.88                                       | 0.05                 | 4.32                    |
| 138  | Farmers and Merchants Bank      | Sylvania      | 142,417              | 43,820              | 6.02           | -            | 0.02                                | 0.04                     | 1.40                         | 0.00                          | 2.85                                       | 0.07                 | 4.32                    |
| 139  | Georgia Community Bank          | Dawson        | 391,327              | 223,974             | 18.80          | 871          | 0.01                                | 0.08                     | 0.51                         | 0.00                          | 3.70                                       | 0.16                 | 4.37                    |
| 140  | State Bank of Cochran           | Cochran       | 252,071              | 134,560             | 15.49          | 247          | 0.05                                | 0.00                     | 0.39                         | 0.00                          | 4.62                                       | (0.15)               | 4.86                    |

## ASSET QUALITY

| Rank | Institution                     | City          | Total Assets<br>(\$000) | Gross Loans<br>(\$000) | Adj.<br>Texas<br>Ratio (%) | OREO<br>(\$000) | LLR/Total<br>Loans<br>&Leases<br>(Excl HFS) | Prov XP<br>/ Avg<br>Assets<br>(%) | Adj 30-<br>89PD/Lns<br>Excl HFS<br>(%) | Adj 90+<br>PD/Loans<br>Excl HFS<br>(%) | Adj NPLs +<br>Adj OREO /<br>Gross Lns +<br>OREO (%) | Net C-O<br>/ AvgLns<br>(%) | Asset<br>Quality<br>Score<br>(%) |
|------|---------------------------------|---------------|-------------------------|------------------------|----------------------------|-----------------|---|-----------------------------------|--|--|---|----------------------------|----------------------------------|
| 141  | Signature Bank of Georgia       | Sandy Springs | 194,245                 | 108,095                | 24.53                      | 5,329           | 0.01  | 0.02                              | 0.00                                   | 0.00                                   | 4.81  | 0.14                       | 4.95                             |
| 142  | Magnolia State Bank             | Eastman       | 198,084                 | 106,718                | 24.85                      | 2,127           | 0.01  | 0.08                              | 1.19                                   | 0.01                                   | 3.90  | 0.24                       | 5.34                             |
| 143  | Cornerstone Bank                | Atlanta       | 223,748                 | 141,420                | 28.39                      | 585             | 0.02  | (0.11)                            | 1.78                                   | 0.00                                   | 4.32  | 0.03                       | 6.13                             |
| 144  | Farmers & Merchants Bank        | Lakeland      | 624,063                 | 410,363                | 38.83                      | 3,626           | 0.01  | 0.08                              | 2.24                                   | 0.00                                   | 3.89  | 0.27                       | 6.40                             |
| 145  | Farmers & Merchants Bank        | Eatonton      | 228,056                 | 86,627                 | 17.72                      | 1,533           | 0.02  | (0.17)                            | 0.57                                   | 0.00                                   | 6.06  | (0.13)                     | 6.50                             |
| 146  | Rochelle State Bank             | Rochelle      | 46,463                  | 9,469                  | 0.00                       | -               | 0.00  | 0.01                              | 2.31                                   | 0.00                                   | 0.00  | 4.28                       | 6.59                             |
| 147  | Community Bank & Trust          | LaGrange      | 96,091                  | 40,533                 | 68.66                      | 1,423           | 0.01  | 0.00                              | 2.34                                   | 0.00                                   | 4.42  | 0.13                       | 6.89                             |
| 148  | First St. Bank, Randolph County | Cuthbert      | 95,149                  | 29,654                 | 19.97                      | -               | 0.01  | 0.13                              | 1.42                                   | 0.00                                   | 5.48  | 0.05                       | 6.95                             |
| 149  | Bank of Hazlehurst              | Hazlehurst    | 133,925                 | 59,248                 | 13.00                      | 680             | 0.02  | 0.59                              | 1.50                                   | 0.00                                   | 3.66  | 1.91                       | 7.07                             |
| 150  | Trust Bank                      | Lenox         | 45,263                  | 22,046                 | 23.30                      | 691             | 0.02  | 0.00                              | 2.41                                   | 0.00                                   | 5.02  | (0.06)                     | 7.37                             |
| 151  | Talbot State Bank               | Woodland      | 62,659                  | 31,476                 | 16.98                      | 24              | 0.01  | (0.34)                            | 6.29                                   | 0.00                                   | 3.65  | 0.00                       | 9.94                             |
| 152  | First Century Bank, NA          | Commerce      | 324,160                 | 40,475                 | 6.12                       | 3,734           | 0.01  | 0.90                              | 0.36                                   | 0.00                                   | 9.68  | 4.79                       | 14.83                            |
|      |                                 | MEDIAN        | 247,755                 | 140,877                | 5.12                       | 21              | 0.01  | 0.09                              | 0.28                                   | -                                      | 0.92  | 0.03                       | 1.39                             |
|      |                                 | AVERAGE       | 1,019,578               | 656,700                | 7.25                       | 584             | 0.02  | 0.14                              | 0.50                                   | 0.00                                   | 1.34  | 0.13                       | 1.96                             |
|      |                                 | HIGH          | 54,872,532              | 38,236,018             | 68.66                      | 10,383          | 0.05  | 1.59                              | 6.29                                   | 0.01                                   | 9.68  | 4.79                       | 14.83                            |
|      |                                 | LOW           | 25,323                  | 0.00                   | 0.00                       | 0.00            | -   | (0.34)                            | 0.00                                   | 0.00                                   | 0.00  | (0.61)                     | 0.00                             |

## PRE-TAX RETURN ON AVERAGE EQUITY

| Rank | Institution                   | City              | Total Assets (\$000) | Total Equity (\$000) | Equity / Assets (%) | LTM Jun21 Net Inc (\$000) | Net Inc / Employee (\$000) | LTM Jun20 Net Inc (\$000) | LTM Jun19 Net Inc (\$000) | Pre-Tax ROAA (%) | Pre-Tax ROAE (%) |
|------|-------------------------------|-------------------|----------------------|----------------------|---------------------|---------------------------|----------------------------|---------------------------|---------------------------|------------------|------------------|
| 1    | BankSouth                     | Greensboro        | 1,077,880            | 107,726              | 9.99                | 32,714                    | 93                         | 20,279                    | 9,344                     | 4.33             | 45.37            |
| 2    | Vinings Bank                  | Smyrna            | 677,522              | 47,272               | 6.98                | 15,097                    | 328                        | 5,190                     | 2,282                     | 2.64             | 42.60            |
| 3    | CIBC National Trust Company   | Atlanta           | 309,464              | 217,001              | 70.12               | 44,477                    | 191                        | 22,009                    | 24,491                    | 21.79            | 29.78            |
| 4    | Quantum National Bank         | Suwanee           | 614,918              | 62,629               | 10.18               | 18,063                    | 270                        | 13,812                    | 14,533                    | 2.97             | 29.54            |
| 5    | Cadence Bank, N.A.            | Atlanta           | 18,674,970           | 2,243,532            | 12.01               | 473,886                   | 261                        | (346,297)                 | 211,137                   | 3.29             | 28.15            |
| 6    | Metro City Bank               | Doraville         | 2,520,354            | 252,150              | 10.00               | 46,439                    | 216                        | 40,721                    | 41,277                    | 3.18             | 26.71            |
| 7    | Douglas National Bank         | Douglas           | 242,319              | 23,985               | 9.90                | 6,331                     | 211                        | 5,639                     | 5,320                     | 2.77             | 26.45            |
| 8    | Thomasville National Bank     | Thomasville       | 1,396,950            | 114,499              | 8.20                | 21,189                    | 159                        | 19,106                    | 17,512                    | 2.18             | 25.36            |
| 9    | First State Bank              | Wrens             | 274,439              | 21,067               | 7.68                | 3,327                     | 83                         | 2,663                     | 1,976                     | 2.03             | 25.08            |
| 10   | Commercial Bank               | Crawford          | 359,263              | 28,688               | 7.99                | 6,353                     | 130                        | 4,386                     | 4,674                     | 1.99             | 23.52            |
| 11   | First Bank                    | Dalton            | 506,872              | 48,070               | 9.48                | 7,846                     | 97                         | 5,956                     | 5,389                     | 2.23             | 22.52            |
| 12   | Flint Community Bank          | Albany            | 290,726              | 23,601               | 8.12                | 4,947                     | 121                        | 3,625                     | 2,810                     | 1.74             | 21.62            |
| 13   | PromiseOne Bank               | Duluth            | 561,556              | 64,273               | 11.45               | 12,579                    | 141                        | 9,657                     | 11,925                    | 2.34             | 20.55            |
| 14   | Ameris Bank                   | Atlanta           | 21,791,489           | 3,051,844            | 14.00               | 448,138                   | 167                        | 159,830                   | 179,920                   | 2.88             | 20.49            |
| 15   | PeoplesSouth Bank             | Colquitt          | 991,088              | 85,540               | 8.63                | 11,779                    | 59                         | 11,271                    | 10,846                    | 1.66             | 19.08            |
| 16   | United Bank                   | Zebulon           | 2,086,448            | 185,262              | 8.88                | 34,108                    | 85                         | 35,340                    | 32,716                    | 1.79             | 19.01            |
| 17   | Greater Community Bank        | Rome              | 305,170              | 30,963               | 10.15               | 4,845                     | 93                         | 2,474                     | 2,660                     | 1.69             | 18.50            |
| 18   | First Century Bank, NA        | Commerce          | 324,160              | 71,188               | 21.96               | 8,844                     | 134                        | 6,563                     | 2,542                     | 2.71             | 18.01            |
| 19   | First Chatham Bank            | Savannah          | 528,645              | 43,683               | 8.26                | 5,753                     | 58                         | 1,080                     | 4,144                     | 1.62             | 17.97            |
| 20   | Touchmark National Bank       | Alpharetta        | 414,095              | 53,817               | 13.00               | 7,125                     | 274                        | 3,519                     | 5,220                     | 2.13             | 17.90            |
| 21   | Morris Bank                   | Dublin            | 1,329,319            | 159,837              | 12.02               | 22,690                    | 117                        | 15,907                    | 14,807                    | 2.14             | 17.80            |
| 22   | First IC Bank                 | Doraville         | 881,506              | 91,515               | 10.38               | 11,367                    | 104                        | 8,071                     | 9,911                     | 1.92             | 17.73            |
| 23   | Citizens Bank of Georgia      | Cumming           | 459,465              | 43,061               | 9.37                | 5,383                     | 94                         | 4,721                     | 4,284                     | 1.71             | 17.16            |
| 24   | Bank of Newington             | Newington         | 167,742              | 14,442               | 8.61                | 1,845                     | 58                         | 1,688                     | 1,388                     | 1.46             | 17.08            |
| 25   | Century Bank of Georgia       | Cartersville      | 308,255              | 24,293               | 7.88                | 3,048                     | 98                         | 3,088                     | 2,803                     | 1.46             | 17.05            |
| 26   | Peoples Bank                  | Lyons             | 144,643              | 11,947               | 8.26                | 1,478                     | 55                         | 1,248                     | 1,176                     | 1.37             | 16.97            |
| 27   | Queensborough National B&T    | Louisville        | 1,815,276            | 147,699              | 8.14                | 18,167                    | 54                         | 12,059                    | 14,316                    | 1.41             | 16.89            |
| 28   | Bank of Soperton              | Soperton          | 119,855              | 12,020               | 10.03               | 1,812                     | 70                         | 1,535                     | 1,342                     | 1.62             | 16.87            |
| 29   | Comm. Bank of Pickens County  | Jasper            | 486,453              | 52,458               | 10.78               | 6,231                     | 109                        | 7,940                     | 5,496                     | 1.85             | 16.73            |
| 30   | Community Bank of Georgia     | Baxley            | 165,992              | 14,724               | 8.87                | 1,664                     | 88                         | 1,745                     | 1,323                     | 1.58             | 16.62            |
| 31   | Synovus Trust Company, NA     | Columbus          | 115,468              | 111,054              | 96.18               | 13,114                    | 77                         | 9,456                     | 8,610                     | 15.96            | 16.60            |
| 32   | Piedmont Bank                 | Peachtree Corners | 1,654,256            | 170,620              | 10.31               | 18,231                    | 104                        | 16,326                    | 14,356                    | 1.66             | 16.48            |
| 33   | South Georgia Bank            | Glennville        | 201,536              | 23,196               | 11.51               | 3,698                     | 86                         | 3,689                     | 3,766                     | 1.91             | 16.38            |
| 34   | Legacy State Bank             | Loganville        | 140,609              | 14,181               | 10.09               | 2,130                     | 142                        | 1,075                     | 1,212                     | 1.58             | 16.17            |
| 35   | FNB South                     | Alma              | 485,849              | 73,439               | 15.12               | 10,349                    | 125                        | 10,438                    | 9,040                     | 2.42             | 16.16            |
| 36   | PrimeSouth Bank               | Waycross          | 953,059              | 90,425               | 9.49                | 10,703                    | 74                         | 8,513                     | 8,739                     | 1.56             | 16.11            |
| 37   | SunMark Community Bank        | Hawkinsville      | 379,006              | 36,067               | 9.52                | 5,561                     | 67                         | 4,620                     | 3,469                     | 1.56             | 15.99            |
| 38   | Durden Banking Company        | Twin City         | 231,013              | 33,895               | 14.67               | 5,151                     | 112                        | 3,614                     | 3,630                     | 2.42             | 15.91            |
| 39   | Southeastern Bank             | Darien            | 586,942              | 58,421               | 9.95                | 7,217                     | 67                         | 6,097                     | 6,857                     | 1.70             | 15.88            |
| 40   | Bank of Monticello            | Monticello        | 150,355              | 13,616               | 9.06                | 2,105                     | 92                         | 1,879                     | 1,670                     | 1.52             | 15.82            |
| 41   | Wilcox County State Bank      | Abbeville         | 141,337              | 13,953               | 9.87                | 1,561                     | 49                         | 1,323                     | 1,264                     | 1.60             | 15.77            |
| 42   | First Port City Bank          | Bainbridge        | 325,202              | 27,214               | 8.37                | 2,817                     | 41                         | 1,139                     | 2,444                     | 1.19             | 15.70            |
| 43   | Synovus Bank                  | Columbus          | 54,872,532           | 5,320,593            | 9.70                | 635,290                   | 133                        | 439,092                   | 519,203                   | 1.52             | 15.59            |
| 44   | American Commerce Bank        | Bremen            | 422,024              | 48,684               | 11.54               | 5,236                     | 114                        | 4,665                     | 3,930                     | 1.76             | 15.11            |
| 45   | Atlantic Capital Bank, NA     | Atlanta           | 3,779,141            | 417,484              | 11.05               | 47,968                    | 227                        | 22,881                    | 52,986                    | 1.75             | 15.10            |
| 46   | Georgia Primary Bank          | Atlanta           | 273,435              | 25,058               | 9.16                | 2,708                     | 73                         | 1,902                     | 1,733                     | 1.29             | 14.87            |
| 47   | First American B&T            | Athens            | 853,430              | 70,691               | 8.28                | 7,812                     | 76                         | 7,084                     | 6,722                     | 1.37             | 14.74            |
| 48   | Bank of Dade                  | Trenton           | 136,631              | 14,133               | 10.34               | 2,103                     | 66                         | 2,063                     | 2,043                     | 1.64             | 14.73            |
| 49   | Peoples Bank of Georgia       | Talbotton         | 124,418              | 11,434               | 9.19                | 1,247                     | 42                         | 806                       | 742                       | 1.42             | 14.72            |
| 50   | Pinnacle Bank                 | Elberton          | 1,658,645            | 163,421              | 9.85                | 17,922                    | 62                         | 13,452                    | 11,846                    | 1.52             | 14.68            |
| 51   | Citizens Bank of Americus     | Americus          | 427,339              | 35,117               | 8.22                | 3,993                     | 87                         | 4,093                     | 4,525                     | 1.28             | 14.65            |
| 52   | Waycross Bank & Trust         | Waycross          | 223,711              | 23,402               | 10.46               | 3,325                     | 158                        | 2,919                     | 3,159                     | 1.52             | 14.55            |
| 53   | Farmers & Merchants Bank      | Lakeland          | 624,063              | 35,634               | 5.71                | 3,717                     | 31                         | 513                       | 654                       | 0.82             | 14.37            |
| 54   | First Peoples Bank            | Pine Mountain     | 221,072              | 19,893               | 9.00                | 2,197                     | 56                         | 1,747                     | 1,801                     | 1.26             | 14.35            |
| 55   | FNB of Coffee County          | Douglas           | 370,384              | 28,138               | 7.60                | 3,787                     | 71                         | 3,255                     | 2,502                     | 1.20             | 14.04            |
| 56   | South Coast Bank & Trust      | Brunswick         | 183,013              | 16,128               | 8.81                | 2,173                     | 87                         | 1,781                     | 1,996                     | 1.20             | 13.88            |
| 57   | AltaHama Bank and Trust Co.   | Vidalia           | 250,618              | 23,148               | 9.24                | 3,135                     | 63                         | 1,832                     | 2,110                     | 1.38             | 13.78            |
| 58   | SouthCrest Bank, NA           | Atlanta           | 715,960              | 65,412               | 9.14                | 7,312                     | 75                         | 5,546                     | 4,488                     | 1.34             | 13.70            |
| 59   | Citizens Bank of Swainsboro   | Swainsboro        | 279,100              | 27,442               | 9.83                | 2,953                     | 43                         | 2,889                     | 2,708                     | 1.35             | 13.64            |
| 60   | Bank of Madison               | Madison           | 361,041              | 34,250               | 9.49                | 3,559                     | 56                         | 3,578                     | 2,398                     | 1.42             | 13.58            |
| 61   | Glennville Bank               | Glennville        | 337,416              | 34,849               | 10.33               | 3,589                     | 55                         | 3,374                     | 3,174                     | 1.48             | 13.56            |
| 62   | Guardian Bank                 | Valdosta          | 499,410              | 52,643               | 10.54               | 6,787                     | 121                        | 6,146                     | 5,935                     | 1.44             | 13.17            |
| 63   | United National Bank          | Cairo             | 271,708              | 34,548               | 12.72               | 3,244                     | 108                        | 3,151                     | 3,034                     | 1.78             | 13.07            |
| 64   | Colony Bank                   | Fitzgerald        | 1,751,548            | 175,353              | 10.01               | 17,327                    | 46                         | 10,681                    | 12,727                    | 1.28             | 12.92            |
| 65   | AB&T                          | Albany            | 256,132              | 22,548               | 8.80                | 2,163                     | 68                         | 1,943                     | 1,912                     | 1.09             | 12.91            |
| 66   | Family Bank                   | Pelham            | 135,942              | 14,380               | 10.58               | 1,380                     | 41                         | 1,020                     | 636                       | 1.43             | 12.77            |
| 67   | Mount Vernon Bank             | Mount Vernon      | 163,635              | 16,657               | 10.18               | 2,039                     | 76                         | 1,571                     | 1,878                     | 1.34             | 12.57            |
| 68   | First National Community Bank | Chatsworth        | 353,932              | 41,510               | 11.73               | 4,733                     | 73                         | 2,796                     | 1,829                     | 1.50             | 12.57            |
| 69   | Pineland Bank                 | Alma              | 380,175              | 34,860               | 9.17                | 3,277                     | 33                         | 2,062                     | 2,258                     | 1.18             | 12.35            |



## PRE-TAX RETURN ON AVERAGE EQUITY

| Rank | Institution                     | City          | Total Assets<br>(\$000) | Total Equity<br>(\$000) | Equity /<br>Assets (%) | LTM Jun21<br>Net Inc<br>(\$000) | Net Inc /<br>Employee<br>(\$000) | LTM Jun20<br>Net Inc<br>(\$000) | LTM Jun19<br>Net Inc<br>(\$000) | Pre-Tax<br>ROAA (%) | Pre-Tax<br>ROAE<br>(%) |
|------|---------------------------------|---------------|-------------------------|-------------------------|------------------------|---------------------------------|----------------------------------|---------------------------------|---------------------------------|---------------------|------------------------|
| 70   | State Bank of Cochran           | Cochran       | 252,071                 | 34,129                  | 13.54                  | 4,247                           | 87                               | 5,535                           | 5,196                           | 1.75                | 12.27                  |
| 71   | Four County Bank                | Allentown     | 82,848                  | 10,904                  | 13.16                  | 1,347                           | 112                              | 1,345                           | 1,347                           | 1.69                | 12.23                  |
| 72   | Community Banking Company       | Fitzgerald    | 220,440                 | 23,175                  | 10.51                  | 2,258                           | 68                               | 2,248                           | 2,345                           | 1.36                | 12.13                  |
| 73   | Commercial Banking Company      | Valdosta      | 298,228                 | 34,639                  | 11.61                  | 3,536                           | 55                               | 2,957                           | 2,737                           | 1.41                | 12.04                  |
| 74   | Citizens Bank and Trust, Inc.   | Trenton       | 125,831                 | 12,758                  | 10.14                  | 1,210                           | 30                               | 1,096                           | 1,241                           | 1.27                | 12.04                  |
| 75   | F & M Bank and Trust Company    | Manchester    | 82,077                  | 3,963                   | 4.83                   | 443                             | 18                               | 78                              | (167)                           | 0.56                | 12.03                  |
| 76   | Century Bank & Trust            | Milledgeville | 338,543                 | 32,867                  | 9.71                   | 3,266                           | 69                               | 3,725                           | 3,602                           | 1.25                | 12.03                  |
| 77   | Affinity Bank                   | Covington     | 786,703                 | 99,842                  | 12.69                  | 8,032                           | 92                               | 587                             | 1,110                           | 1.33                | 12.00                  |
| 78   | Citizens Bank of Cochran        | Cochran       | 120,889                 | 11,846                  | 9.80                   | 952                             | 38                               | 678                             | 532                             | 1.10                | 11.47                  |
| 79   | FNB of Waynesboro               | Waynesboro    | 183,164                 | 28,567                  | 15.60                  | 2,503                           | 72                               | 2,288                           | 2,283                           | 1.79                | 11.46                  |
| 80   | Great Oaks Bank                 | Eastman       | 263,876                 | 18,951                  | 7.18                   | 2,048                           | 34                               | 1,513                           | 1,318                           | 0.91                | 11.36                  |
| 81   | Bank of Wrightsville            | Wrightsville  | 76,290                  | 6,630                   | 8.69                   | 733                             | 56                               | 744                             | 640                             | 1.06                | 11.24                  |
| 82   | Embassy National Bank           | Lawrenceville | 119,488                 | 18,190                  | 15.22                  | 1,553                           | 55                               | 1,495                           | 3,141                           | 1.83                | 11.14                  |
| 83   | Trust Bank                      | Lenox         | 45,263                  | 4,559                   | 10.07                  | 488                             | 22                               | 265                             | 540                             | 1.14                | 11.06                  |
| 84   | Peach State Bank & Trust        | Gainesville   | 491,073                 | 45,114                  | 9.19                   | 3,087                           | 46                               | 2,953                           | 2,128                           | 0.94                | 11.00                  |
| 85   | Peoples Bank & Trust            | Buford        | 438,360                 | 43,889                  | 10.01                  | 3,898                           | 75                               | 3,392                           | 3,303                           | 1.17                | 10.84                  |
| 86   | Citizens Bank of The South      | Sandersville  | 319,247                 | 32,248                  | 10.10                  | 2,672                           | 42                               | 2,504                           | 2,436                           | 1.12                | 10.83                  |
| 87   | Citizens Bank                   | Milledgeville | 332,648                 | 39,154                  | 11.77                  | 3,347                           | 49                               | 3,199                           | 2,997                           | 1.34                | 10.75                  |
| 88   | Citizens National Bank, Quitman | Quitman       | 123,198                 | 14,897                  | 12.09                  | 1,276                           | 64                               | 1,180                           | 1,141                           | 1.37                | 10.72                  |
| 89   | Farmers State Bank              | Lincolnton    | 167,683                 | 23,308                  | 13.90                  | 2,351                           | 60                               | 2,225                           | 2,130                           | 1.55                | 10.41                  |
| 90   | North Georgia National Bank     | Calhoun       | 184,690                 | 16,045                  | 8.69                   | 1,276                           | 40                               | 884                             | 468                             | 1.02                | 10.40                  |
| 91   | Liberty First Bank              | Monroe        | 191,905                 | 15,381                  | 8.01                   | 1,621                           | 74                               | 1,611                           | 1,480                           | 0.93                | 10.20                  |
| 92   | Citizens Community Bank         | Hahira        | 184,027                 | 20,370                  | 11.07                  | 2,032                           | 52                               | 1,722                           | 1,578                           | 1.20                | 10.15                  |
| 93   | Bank of Edison                  | Edison        | 65,722                  | 5,254                   | 7.99                   | 492                             | 38                               | 355                             | 406                             | 0.81                | 10.07                  |
| 94   | Rabun County Bank               | Clayton       | 244,891                 | 26,198                  | 10.70                  | 1,939                           | 42                               | 1,702                           | 4,359                           | 1.14                | 10.04                  |
| 95   | River City Bank                 | Rome          | 208,093                 | 20,917                  | 10.05                  | 1,575                           | 39                               | 1,120                           | 1,810                           | 1.09                | 10.00                  |
| 96   | First National Bank of Griffin  | Griffin       | 366,250                 | 26,151                  | 7.14                   | 2,002                           | 25                               | 2,298                           | 1,771                           | 0.77                | 9.99                   |
| 97   | Citizens Trust Bank             | Atlanta       | 637,852                 | 50,232                  | 7.88                   | 3,875                           | 43                               | 3,427                           | 4,532                           | 0.87                | 9.98                   |
| 98   | Bank of Dudley                  | Dublin        | 301,745                 | 31,046                  | 10.29                  | 2,432                           | 37                               | 2,478                           | 2,871                           | 1.15                | 9.97                   |
| 99   | Carver State Bank               | Savannah      | 70,455                  | 8,244                   | 11.70                  | 446                             | 30                               | 192                             | 74                              | 1.04                | 9.88                   |
| 100  | Planters First Bank             | Cordele       | 368,833                 | 35,463                  | 9.61                   | 3,422                           | 40                               | 3,029                           | 4,131                           | 0.89                | 9.80                   |
| 101  | First State Bank of Blakely     | Blakely       | 541,573                 | 84,898                  | 15.68                  | 6,190                           | 63                               | 5,484                           | 7,262                           | 1.46                | 9.66                   |
| 102  | Magnolia State Bank             | Eastman       | 198,084                 | 21,240                  | 10.72                  | 1,957                           | 42                               | 1,320                           | 681                             | 1.05                | 9.50                   |
| 103  | Farmers State Bank              | Dublin        | 149,980                 | 16,813                  | 11.21                  | 1,775                           | 59                               | 1,718                           | 1,726                           | 1.25                | 9.40                   |
| 104  | First Bank of Pike              | Molena        | 69,495                  | 5,464                   | 7.86                   | 372                             | 16                               | 351                             | 180                             | 0.73                | 9.15                   |
| 105  | Claxton Bank                    | Claxton       | 146,794                 | 14,468                  | 9.86                   | 1,308                           | 38                               | 1,473                           | 1,271                           | 0.95                | 9.05                   |
| 106  | Oconee State Bank               | Watkinsville  | 529,133                 | 45,188                  | 8.54                   | 3,013                           | 37                               | 3,638                           | 2,232                           | 0.74                | 8.67                   |
| 107  | Georgia Community Bank          | Dawson        | 391,327                 | 42,408                  | 10.84                  | 3,690                           | 49                               | 5,004                           | 575                             | 0.98                | 8.63                   |
| 108  | South Georgia Bank Co.          | Tifton        | 563,445                 | 68,701                  | 12.19                  | 4,817                           | 41                               | 4,853                           | 5,424                           | 1.09                | 8.59                   |
| 109  | FNB of Decatur County           | Bainbridge    | 224,565                 | 18,558                  | 8.26                   | 1,341                           | 32                               | 1,533                           | 1,383                           | 0.73                | 8.50                   |
| 110  | Bank of Lumber City             | Lumber City   | 25,323                  | 4,206                   | 16.61                  | 328                             | 33                               | 105                             | 79                              | 1.26                | 8.28                   |
| 111  | Security State Bank             | McRae         | 54,886                  | 7,848                   | 14.30                  | 627                             | 57                               | 624                             | 766                             | 1.24                | 8.13                   |
| 112  | F&M Bank                        | Washington    | 346,006                 | 49,857                  | 14.41                  | 3,250                           | 51                               | 2,872                           | 2,671                           | 1.24                | 7.93                   |
| 113  | Heritage Southeast Bank         | Jonesboro     | 1,652,041               | 188,701                 | 11.42                  | 11,352                          | 41                               | 3,203                           | 5,212                           | 0.91                | 7.90                   |
| 114  | Farmers and Merchants Bank      | Sylvania      | 142,417                 | 20,000                  | 14.04                  | 1,319                           | 57                               | 1,076                           | 1,219                           | 1.11                | 7.79                   |
| 115  | OneSouth Bank                   | Blakely       | 165,478                 | 17,001                  | 10.27                  | 1,169                           | 40                               | 772                             | 1,076                           | 0.73                | 7.14                   |
| 116  | Northeast Georgia Bank          | Lavonia       | 580,039                 | 54,734                  | 9.44                   | 3,930                           | 42                               | 7,660                           | 7,780                           | 0.72                | 7.00                   |
| 117  | Farmers & Merchants Bank        | Eatonton      | 228,056                 | 28,112                  | 12.33                  | 1,401                           | 37                               | 1,667                           | 950                             | 0.88                | 6.88                   |
| 118  | Signature Bank of Georgia       | Sandy Springs | 194,245                 | 21,281                  | 10.96                  | 1,985                           | 90                               | 778                             | (1,076)                         | 0.73                | 6.86                   |
| 119  | Bank of Dawson                  | Dawson        | 147,276                 | 24,567                  | 16.68                  | 1,596                           | 67                               | 1,884                           | 2,267                           | 1.16                | 6.54                   |
| 120  | Geo. D. Warthen Bank            | Sandersville  | 222,051                 | 18,740                  | 8.44                   | 1,139                           | 33                               | 1,807                           | 1,380                           | 0.56                | 6.53                   |
| 121  | Planters and Citizens Bank      | Camilla       | 125,487                 | 12,680                  | 10.10                  | 693                             | 32                               | 467                             | 799                             | 0.63                | 6.21                   |
| 122  | Persons Banking Company         | Forsyth       | 405,376                 | 24,379                  | 6.01                   | 1,477                           | 21                               | 967                             | 1,370                           | 0.38                | 6.06                   |
| 123  | Southeast First National Bank   | Summerville   | 75,763                  | 7,450                   | 9.83                   | 366                             | 18                               | 205                             | 93                              | 0.70                | 6.00                   |
| 124  | Bank of Camilla                 | Camilla       | 132,173                 | 18,116                  | 13.71                  | 892                             | 36                               | 1,207                           | 878                             | 0.85                | 5.83                   |
| 125  | Wheeler County State Bank       | Alamo         | 120,696                 | 17,107                  | 14.17                  | 937                             | 49                               | 1,120                           | 1,132                           | 0.84                | 5.58                   |
| 126  | Bank of Lafayette, Georgia      | Lafayette     | 346,547                 | 33,569                  | 9.69                   | 1,518                           | 26                               | 1,552                           | 2,178                           | 0.60                | 5.56                   |
| 127  | Bank of Alapaha                 | Alapaha       | 225,244                 | 20,201                  | 8.97                   | 960                             | 21                               | 1,160                           | 1,472                           | 0.50                | 5.44                   |
| 128  | First Bank of Coastal Georgia   | Pembroke      | 150,544                 | 19,656                  | 13.06                  | 932                             | 32                               | 928                             | 609                             | 0.70                | 4.96                   |
| 129  | Farmers Bank                    | Greensboro    | 126,462                 | 16,436                  | 13.00                  | 672                             | 40                               | 367                             | 514                             | 0.65                | 4.92                   |
| 130  | West Central Georgia Bank       | Thomaston     | 149,652                 | 35,919                  | 24.00                  | 1,489                           | 51                               | 1,453                           | 1,763                           | 1.24                | 4.92                   |
| 131  | First St. Bank, Randolph County | Cuthbert      | 95,149                  | 7,810                   | 8.21                   | 386                             | 19                               | 384                             | 452                             | 0.43                | 4.71                   |
| 132  | American Pride Bank             | Macon         | 212,924                 | 30,053                  | 14.11                  | 1,383                           | 37                               | 2,183                           | 3,034                           | 0.65                | 4.68                   |
| 133  | Peoples Bank                    | Willacoochee  | 98,383                  | 10,980                  | 11.16                  | 453                             | 19                               | 715                             | 907                             | 0.50                | 4.21                   |
| 134  | First Southern Bank             | Patterson     | 256,713                 | 19,503                  | 7.60                   | 2,727                           | 49                               | (777)                           | (862)                           | 0.34                | 3.93                   |
| 135  | TC Federal Bank                 | Thomasville   | 406,212                 | 41,104                  | 10.12                  | 1,183                           | 22                               | 1,127                           | 752                             | 0.43                | 3.71                   |
| 136  | Bank of Hancock County          | Sparta        | 88,671                  | 17,466                  | 19.70                  | 455                             | 23                               | 594                             | 747                             | 0.47                | 2.33                   |
| 137  | Merchants & Citizens Bank       | McRae         | 125,230                 | 19,757                  | 15.78                  | 486                             | 26                               | 675                             | 840                             | 0.38                | 2.27                   |
| 138  | Wilkinson County Bank           | Irwinton      | 56,519                  | 6,157                   | 10.89                  | 181                             | 20                               | 534                             | 698                             | 0.34                | 2.23                   |

## PRE-TAX RETURN ON AVERAGE EQUITY

| Rank | Institution                  | City          | Total Assets<br>(\$000) | Total Equity<br>(\$000) | Equity /<br>Assets (%) | LTM Jun21<br>Net Inc<br>(\$000) | Net Inc /<br>Employee<br>(\$000) | LTM Jun20<br>Net Inc<br>(\$000) | LTM Jun19<br>Net Inc<br>(\$000) | Pre-Tax<br>ROAA (%) | Pre-Tax<br>ROAE<br>(%) |
|------|------------------------------|---------------|-------------------------|-------------------------|------------------------|---------------------------------|----------------------------------|---------------------------------|---------------------------------|---------------------|------------------------|
| 139  | Talbot State Bank            | Woodland      | 62,659                  | 7,060                   | 11.27                  | 143                             | 10                               | 833                             | 13                              | 0.24                | 2.05                   |
| 140  | Cornerstone Bank             | Atlanta       | 223,748                 | 19,363                  | 8.65                   | 281                             | 9                                | (2,036)                         | (1,455)                         | 0.13                | 1.49                   |
| 141  | First FS&LA of Valdosta      | Valdosta      | 221,241                 | 29,482                  | 13.33                  | 34                              | 1                                | 222                             | 513                             | 0.00                | 0.03                   |
| 142  | Elberton FS&LA               | Elberton      | 29,336                  | 5,143                   | 17.53                  | (3)                             | (1)                              | 71                              | (7)                             | (0.01)              | (0.06)                 |
| 143  | Bank of Hazlehurst           | Hazlehurst    | 133,925                 | 17,970                  | 13.42                  | (92)                            | (3)                              | 750                             | 541                             | (0.07)              | (0.50)                 |
| 144  | Community Bank & Trust       | LaGrange      | 96,091                  | 2,222                   | 2.31                   | (39)                            | (1)                              | (575)                           | (268)                           | (0.04)              | (1.56)                 |
| 145  | Rochelle State Bank          | Rochelle      | 46,463                  | 10,742                  | 23.12                  | (69)                            | (9)                              | (184)                           | 175                             | (0.37)              | (2.27)                 |
| 146  | Georgia Banking Company      | Sandy Springs | 738,514                 | 104,869                 | 14.20                  | (1,029)                         | (7)                              | 3,524                           | 2,895                           | (0.25)              | (2.33)                 |
| 147  | Vidalia Federal Savings Bank | Vidalia       | 214,611                 | 31,315                  | 14.59                  | (769)                           | (27)                             | (122)                           | 684                             | (0.44)              | (2.88)                 |
| 148  | Peoples Bank                 | Eatonton      | 191,265                 | 20,740                  | 10.84                  | 31                              | 1                                | 554                             | 1,763                           | (0.37)              | (3.17)                 |
| 149  | Tandem Bank                  | Tucker        | 113,631                 | 18,202                  | 16.02                  | (676)                           | (32)                             | (2,226)                         | NA                              | (0.70)              | (3.67)                 |
| 150  | Loyal Trust Bank             | Johns Creek   | 108,673                 | 22,483                  | 20.69                  | (956)                           | (60)                             | NA                              | NA                              | (1.20)              | (4.27)                 |
| 151  | Southern Bank                | Waynesboro    | 123,930                 | 13,108                  | 10.58                  | (761)                           | (24)                             | 287                             | 439                             | (1.01)              | (9.75)                 |
| 152  | Barwick Banking Company      | Barwick       | 91,505                  | 19,855                  | 21.70                  | (1,870)                         | (81)                             | 75                              | (16)                            | (5.92)              | (20.12)                |
|      |                              | MEDIAN        | 247,755                 | 25,605                  | 10.15                  | 2,305                           | 55                               | 1,884                           | 2,119                           | 1.26                | 12.01                  |
|      |                              | AVERAGE       | 1,019,578               | 112,177                 | 11.92                  | 15,168                          | 66                               | 5,487                           | 10,005                          | 1.41                | 11.69                  |
|      |                              | HIGH          | 54,872,532              | 5,320,593               | 96.18                  | 635,290                         | 328                              | 439,092                         | 519,203                         | 21.79               | 45.37                  |
|      |                              | LOW           | 25,323                  | 2,222                   | 2.31                   | (1,870)                         | (81)                             | (346,297)                       | (1,455)                         | (5.92)              | (20.12)                |