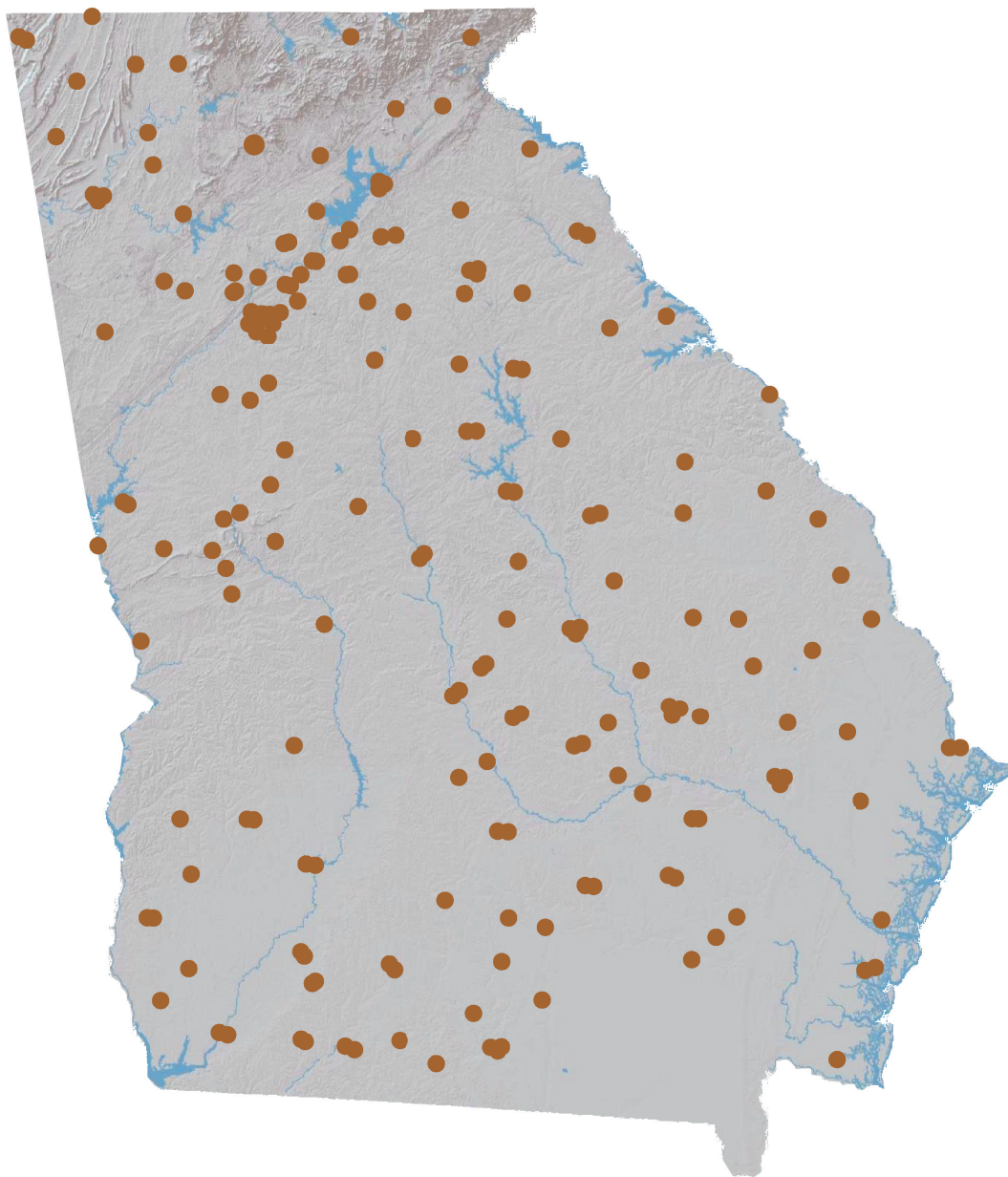


Banking Almanac: Georgia

As of and for the Twelve Months Ended September 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 September 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:

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

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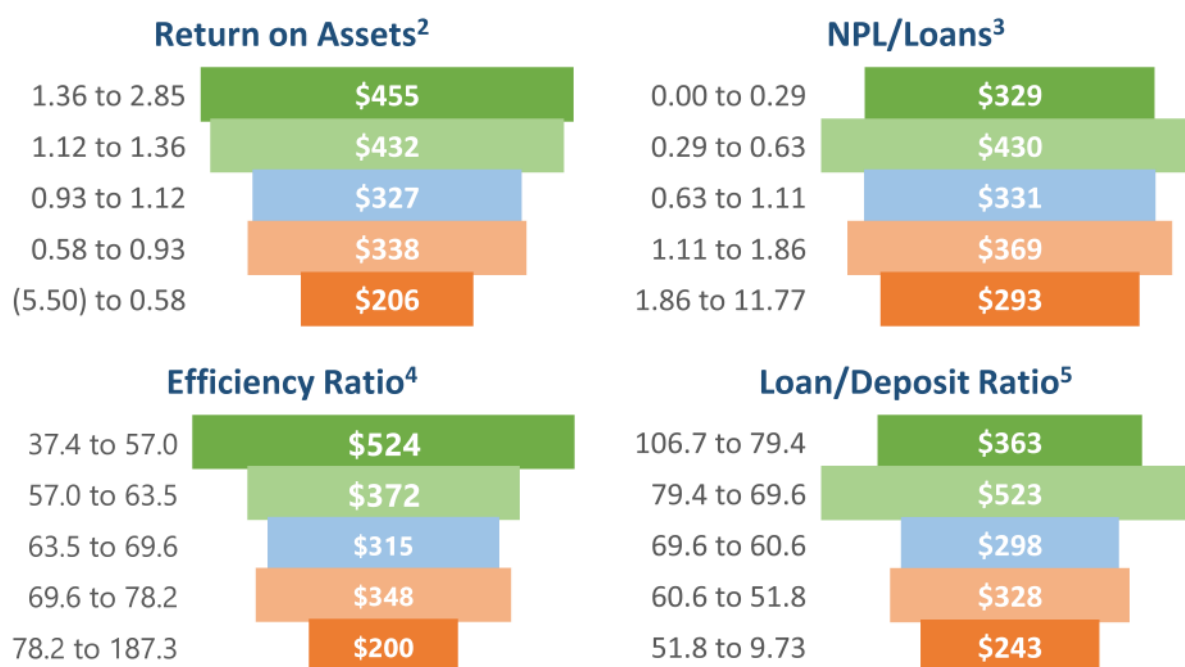
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Georgia Bankers Almanac Peer Comparisons

Third Quarter 2021

November 11, 2021

Our research indicates that community bank valuations are most impacted by ROA, NPL/Loans¹, Efficiency and Loan/Deposit ratios. Bank ranking in these metrics give a rough indication of valuation in today's market. To provide an objective view of these ratios, we used the Georgia banks and S & L's under \$2.0 billion in assets that filed Q3 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. Metric information at the bank level can be found in the Almanac as identified in the footnotes below.



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

² Alphabetical

³ Asset Quality

⁴ Non-Interest Expense

⁵ Net Interest Margin

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.	253,835	9.13	0.87	10.20	1.32
2	Affinity Bank	Covington	1928	Fed-Thrift	C-corp	Affinity Bancshares, Inc.	789,724	12.91	1.02	8.57	0.97
3	Altamaha Bank and Trust Co.	Vidalia	1966	ST-Bank	S-corp	Altamaha Bancshares, Inc.	251,429	9.33	1.10	11.37	0.95
4	Atlantic Capital Bank, NA	Atlanta	1999	Fed-Bank	C-corp	Atlantic Capital Bancshares, Inc.	4,210,014	10.21	1.44	12.93	0.39
5	American Commerce Bank	Bremen	2004	Fed-Bank	C-corp	American Commerce Bancshares, Inc.	421,058	11.93	1.44	12.40	1.40
6	American Pride Bank	Macon	2007	ST-Bank	S-corp	American Bancorp, Inc.	221,918	14.03	0.93	6.69	0.58
7	Ameris Bank	Atlanta	1971	ST-Bank	C-corp	Ameris Bancorp	22,438,664	13.99	1.99	14.10	0.64
8	Bank of Alapaha	Alapaha	1905	ST-Bank	C-corp	Alapaha Holding Company	234,243	8.79	0.50	5.61	0.23
9	Bank of Camilla	Camilla	1890	ST-Bank	C-corp	Camilla Bancshares, Inc.	135,618	14.47	1.81	12.72	1.33
10	Bank of Dade	Trenton	1956	ST-Bank	S-corp	Tri-States Bankshares, Inc.	140,919	10.39	1.36	12.50	0.58
11	Bank of Dawson	Dawson	1911	ST-Bank	S-corp	Dawson Bancshares, Inc.	143,206	17.53	0.98	5.68	1.14
12	Bank of Dudley	Dublin	1905	ST-Bank	C-corp	Hogan Investments I, Inc.	304,337	10.46	0.96	8.67	0.27
13	Bank of Edison	Edison	1904	ST-Bank	S-corp	BOE Bancshares, Inc.	65,668	9.46	1.39	17.28	0.21
14	Bank of Hancock County	Sparta	1904	ST-Bank	C-corp		88,018	20.17	0.47	2.34	0.06
15	Bank of Hazlehurst	Hazlehurst	1906	ST-Bank	S-corp	Hazlehurst Investors, Inc.	128,441	14.09	0.15	1.09	1.77
16	Bank of Lafayette, Georgia	Lafayette	1899	ST-Bank	C-corp	LaFayette Bankshares, Inc.	344,885	9.86	0.52	5.14	0.56
17	Bank of Lumber City	Lumber City	1945	ST-Bank	C-corp		26,628	16.38	1.71	11.09	0.86
18	Bank of Madison	Madison	1890	ST-Bank	C-corp	Madison Bank Corp.	369,635	9.65	1.13	11.40	0.73
19	Bank of Monticello	Monticello	1909	ST-Bank	S-corp	Monticello Bancshares, Inc.	155,477	9.18	1.27	13.59	0.44
20	Bank of Newington	Newington	1919	ST-Bank	C-corp		171,361	8.90	1.41	16.41	0.88
21	Bank of Soperton	Soperton	1903	ST-Bank	S-corp	Soperton Bancshares, Incorporated	128,261	9.78	1.33	13.78	0.21
22	Bank of Wrightsville	Wrightsville	1897	ST-Bank	S-corp	Wrightsville Bancshares, Inc.	75,841	9.16	0.92	10.05	0.06
23	BankSouth	Greensboro	1946	Fed-Thrift	C-corp	BankSouth Holding Company	1,127,496	9.79	2.85	29.55	0.29
24	Barwick Banking Company	Barwick	1934	ST-Bank	C-corp		124,502	16.06	(2.97)	(11.84)	0.00
25	Carver State Bank	Savannah	1927	ST-Bank	C-corp	Carver Financial Corporation	59,628	14.16	0.94	8.27	1.72
26	Century Bank & Trust	Milledgeville	1898	ST-Bank	C-corp	Century Bancorp, Inc.	344,155	10.13	1.24	12.26	0.05
27	Century Bank of Georgia	Cartersville	2000	ST-Bank	C-corp	CBB Bancorp	310,196	7.97	1.11	13.40	0.01
28	CIBC National Trust Company	Atlanta	1969	Fed-Bank	C-corp	Canadian Imperial Bank of Commerce	319,283	69.43	15.77	21.59	0.00
29	Citizens Bank and Trust, Inc.	Trenton	1988	Fed-Thrift	C-corp	TAG Bancshares Inc.	129,500	10.08	1.10	10.71	0.16
30	Citizens Bank of Americus	Americus	1937	ST-Bank	C-corp	CBA Bankshares, Inc.	411,117	8.70	1.05	12.23	0.16
31	Citizens Bank of Cochran	Cochran	1942	ST-Bank	C-corp	Putnam-Greene Financial Corporation	126,706	10.53	0.94	9.65	0.58
32	Citizens Bank of Georgia	Cumming	1997	ST-Bank	C-corp	Forsyth Bankshares, Inc.	480,719	9.07	1.23	12.65	0.09
33	Citizens Bank of Swainsboro	Swainsboro	1900	ST-Bank	C-corp	Swainsboro Bankshares, Inc.	278,674	10.15	1.12	11.28	0.21
34	Citizens Bank of The South	Sandersville	1965	ST-Bank	C-corp		326,282	10.10	0.85	8.30	0.33
35	Citizens Community Bank	Hahira	1927	ST-Bank	S-corp	CCB Bancshares, Inc.	183,056	11.21	0.87	7.56	0.40
36	Citizens National Bank, Quitman	Quitman	1934	Fed-Bank	C-corp		119,020	12.75	1.08	8.56	0.84
37	Citizens Trust Bank	Atlanta	1921	ST-Bank	C-corp	Citizens Bancshares Corporation	655,712	7.82	0.74	8.78	0.62
38	Claxton Bank	Claxton	1941	ST-Bank	S-corp	Southern Bankshares, Inc.	144,814	10.28	0.92	8.91	0.35
39	Colony Bank	Fitzgerald	1976	ST-Bank	C-corp	Colony Bankcorp, Inc.	2,508,968	9.65	1.05	10.90	0.84
40	Comm. Bank of Pickens County	Jasper	2000	ST-Bank	C-corp	Community Banks of Georgia, Inc.	509,933	10.28	1.50	13.90	1.72
41	Commercial Bank	Crawford	1924	ST-Bank	S-corp	TCB Bancshares, Inc.	378,038	8.03	1.60	19.19	0.60
42	Commercial Banking Company	Valdosta	1929	Fed-Thrift	C-corp	Lowndes Bancshares, Inc.	323,906	10.98	1.16	10.16	0.53
43	Community Bank & Trust	LaGrange	1984	ST-Bank	C-corp	Community Bankshares, Inc.	92,184	2.33	(0.15)	(5.83)	2.01
44	Community Bank of Georgia	Baxley	2004	ST-Bank	C-corp	Community Bank of Georgia, Inc.	167,763	8.98	1.16	12.51	1.60
45	Community Banking Company	Fitzgerald	1996	ST-Bank	C-corp	CBC Holding Company	220,577	10.75	1.14	10.57	0.32
46	Douglas National Bank	Douglas	2001	Fed-Bank	S-corp	DNB Financial Services, Inc.	255,025	9.67	2.17	21.31	0.76
47	Durden Banking Company	Twin City	1935	ST-Bank	S-corp	Durden Bankshares, Inc.	239,933	14.26	1.87	12.53	0.21
48	Elberton FS&LA	Elberton	1922	Fed-Thrift	C-corp		28,253	18.19	0.01	0.06	1.48
49	Embassy National Bank	Lawrenceville	2007	Fed-Bank	C-corp	Embassy Bancshares, Inc.	118,078	16.37	2.23	13.77	0.00
50	Exchange Bank	Milledgeville	1903	ST-Bank	C-corp	Exchange Bankshares, Inc.	351,480	11.52	1.07	8.82	0.57
51	F & M Bank and Trust Company	Manchester	1948	ST-Bank	C-corp	F & M Holding Company, Inc.	82,816	5.02	0.79	16.60	2.23
52	F&M Bank	Washington	1950	ST-Bank	C-corp	Washington/Wilkes Holding Company	342,672	14.83	1.01	6.67	0.25
53	Family Bank	Pelham	1931	Fed-Thrift	C-corp		139,189	10.60	1.11	10.04	0.80
54	Farmers & Merchants Bank	Eatonton	1922	ST-Bank	C-corp	Putnam-Greene Financial Corporation	230,068	12.33	0.58	4.63	2.26
55	Farmers & Merchants Bank	Lakeland	1907	ST-Bank	C-corp	FMB Bancshares, Inc.	612,880	6.05	0.69	11.95	1.92
56	Farmers and Merchants Bank	Sylvania	1946	ST-Bank	C-corp	Screven Bancshares, Inc.	147,146	13.45	0.91	6.48	0.81
57	Farmers Bank	Greensboro	1911	ST-Bank	C-corp	Putnam-Greene Financial Corporation	117,936	14.00	0.53	4.08	0.53
58	Farmers State Bank	Dublin	1934	ST-Bank	S-corp	Farmers Bancshares, Inc.	152,180	11.22	1.04	8.31	1.26
59	Farmers State Bank	Lincolnton	1911	ST-Bank	S-corp	Lincoln Bancshares, Inc.	167,158	14.16	1.31	8.92	0.11
60	First American B&T	Athens	1928	ST-Bank	C-corp	First American Bancorp	865,222	8.44	1.06	11.84	0.14
61	First Bank	Dalton	1996	ST-Bank	C-corp	FBD Holding Company, Inc.	501,974	10.07	1.75	17.84	0.74
62	First Bank of Coastal Georgia	Pembroke	1907	ST-Bank	C-corp	Putnam-Greene Financial Corporation	150,571	12.90	0.66	4.86	0.14
63	First Bank of Pike	Molena	1899	ST-Bank	C-corp		69,652	8.18	0.65	8.24	0.04
64	First Century Bank, NA	Commerce	2002	Fed-Bank	C-corp	First Century Bancorp.	407,604	17.51	1.21	7.39	1.05
65	First Chatham Bank	Savannah	2002	ST-Bank	C-corp	FCB Financial Corp.	542,204	8.57	1.44	16.41	1.45
66	First FS&LA of Valdosta	Valdosta	1934	Fed-Thrift	C-corp		214,818	13.81	0.03	0.25	1.80
67	First IC Bank	Doraville	2000	ST-Bank	C-corp	First IC Corporation	913,550	10.62	1.73	16.20	0.08
68	First National Bank of Griffin	Griffin	1933	Fed-Bank	C-corp		387,911	6.82	0.52	6.96	0.10

ALPHABETICAL

Rank	Institution	City	Year Est.	Charter Type	Corp. Type	Parent	Total Assets (\$000)	Equity / Assets (%)	After-Tax ROAA (%)	After-Tax ROAE (%)	NPA/ Total Assets (%)
69	First National Community Bank	Chatsworth	1975	Fed-Bank	C-corp	First Chatsworth Bankshares, Inc.	563,898	10.63	1.12	10.24	0.10
70	First Peoples Bank	Pine Mountain	1990	ST-Bank	C-corp	First Peoples Bankshares, Inc.	218,945	9.39	1.13	12.75	0.40
71	First Port City Bank	Bainbridge	1974	ST-Bank	C-corp	Port City Holding Company, Inc.	357,293	7.86	0.88	11.29	0.08
72	First Southern Bank	Patterson	1907	ST-Bank	C-corp		283,414	6.98	1.16	14.40	0.51
73	First St. Bank, Randolph County	Cuthbert	1900	ST-Bank	S-corp		94,133	8.50	0.36	4.13	1.66
74	First State Bank	Wrens	1964	ST-Bank	C-corp	CSRA Bank Corp.	288,925	7.57	1.48	18.87	0.21
75	First State Bank of Blakely	Blakely	1903	ST-Bank	C-corp	First State Bancshares of Blakely, Inc.	561,143	15.42	1.16	7.59	1.34
76	Flint Community Bank	Albany	2006	ST-Bank	S-corp	Flint Community Bancshares, Inc.	302,898	7.95	1.35	16.62	1.27
77	FNB of Coffee County	Douglas	1991	Fed-Bank	S-corp	FNC Bancorp, Inc.	392,356	7.42	0.96	11.87	0.30
78	FNB of Decatur County	Bainbridge	2004	Fed-Bank	C-corp	Bainbridge Bancshares, Inc.	240,263	9.45	0.55	6.42	0.46
79	FNB of Waynesboro	Waynesboro	1905	Fed-Bank	C-corp	First Burke Banking Company	182,355	15.90	1.43	9.26	0.10
80	FNB South	Alma	1951	ST-Bank	C-corp	First Bank Shares of the South East, Inc.	494,397	15.25	2.40	15.98	1.05
81	Four County Bank	Allentown	1941	ST-Bank	S-corp	Four County Bancshares, Inc.	83,878	13.30	1.36	10.04	0.20
82	Geo. D. Warthen Bank	Sandersville	1871	ST-Bank	C-corp		232,686	8.17	0.52	6.07	1.33
83	Georgia Banking Company	Sandy Springs	2001	ST-Bank	C-corp	Georgia Banking Company, Inc.	1,007,976	10.11	(0.81)	(6.77)	0.51
84	Georgia Community Bank	Dawson	1936	ST-Bank	S-corp	Georgia Community Bancorp, Incorporated	393,037	10.85	0.70	6.32	1.88
85	Georgia Primary Bank	Atlanta	2007	ST-Bank	C-corp	Primary Bancshares Corporation	282,426	9.11	0.92	10.34	0.04
86	Glennville Bank	Glennville	1905	ST-Bank	C-corp	GB Bank Group, Inc.	347,869	10.35	1.15	10.86	0.58
87	Great Oaks Bank	Eastman	1934	ST-Bank	S-corp	Great Oaks Financial Holdings Inc	287,022	10.66	0.90	11.10	0.16
88	Greater Community Bank	Rome	1996	ST-Bank	S-corp	Greater Community Bancshares, Inc.	319,160	10.01	1.29	13.53	0.04
89	Guardian Bank	Valdosta	2001	ST-Bank	S-corp	WB&T Bankshares, Inc.	508,390	10.70	1.14	10.59	1.35
90	Heritage Southeast Bank	Jonesboro	1955	ST-Bank	C-corp	Heritage Southeast Bancorporation Inc.	1,639,467	11.76	0.89	7.79	0.27
91	Legacy State Bank	Loganville	2005	ST-Bank	C-corp		143,000	10.41	1.70	17.15	0.63
92	Loyal Trust Bank	Johns Creek	2019	ST-Bank	C-corp		111,350	21.29	1.03	4.27	0.00
93	Magnolia State Bank	Eastman	1909	ST-Bank	S-corp	Magnolia Bankshares, Inc.	203,946	10.79	0.90	8.31	2.15
94	Merchants & Citizens Bank	McRae	1929	ST-Bank	C-corp		128,958	15.17	0.41	2.53	0.06
95	Metro City Bank	Doraville	2006	ST-Bank	C-corp	MetroCity Bankshares, Inc.	2,756,383	9.66	2.50	22.34	0.47
96	Morris Bank	Dublin	1954	ST-Bank	C-corp	Morris State Bancshares, Inc.	1,361,644	11.77	1.91	15.92	1.00
97	Mount Vernon Bank	Mount Vernon	1901	ST-Bank	S-corp	Heart of Georgia Bancshares, Inc.	165,516	10.21	1.09	10.32	0.22
98	North Georgia National Bank	Calhoun	1999	Fed-Bank	C-corp	North Georgia Community Financial Partners	181,706	9.04	0.86	9.29	0.39
99	Northeast Georgia Bank	Lavonia	1906	ST-Bank	S-corp	First Security Bankshares, Inc.	594,267	9.10	0.35	3.53	0.29
100	Oconee State Bank	Watkinsville	1960	ST-Bank	C-corp	Oconee Financial Corporation	532,102	8.59	0.62	7.24	1.09
101	OneSouth Bank	Blakely	1939	ST-Bank	S-corp	One South Financial, Inc.	168,014	10.33	0.60	5.88	0.86
102	Peach State Bank & Trust	Gainesville	2005	ST-Bank	C-corp	Peach State Bancshares, Inc.	516,508	8.85	0.72	8.08	0.00
103	Peoples Bank	Eatonton	1943	ST-Bank	C-corp	Peoples Bankshares, Inc.	198,559	10.51	(0.09)	(0.76)	0.66
104	Peoples Bank	Lyons	1935	ST-Bank	C-corp	South Georgia Bankshares Corporation	150,084	8.13	1.05	12.91	0.45
105	Peoples Bank	Willacoochee	1948	ST-Bank	S-corp	Atkinson County Bankshares Corporation	98,205	11.39	0.58	5.03	0.50
106	Peoples Bank & Trust	Buford	1984	ST-Bank	C-corp	Peoples Banktrust, Inc.	439,058	10.12	0.84	8.02	0.37
107	Peoples Bank of Georgia	Talbotton	1891	ST-Bank	C-corp		129,075	8.98	1.32	13.95	0.46
108	PeoplesSouth Bank	Colquitt	1973	ST-Bank	C-corp	PeoplesSouth Bancshares, Inc.	1,011,687	8.47	1.33	15.06	0.76
109	Persons Banking Company	Forsyth	1910	ST-Bank	S-corp	Persons Banking Co., Inc.	416,834	5.71	0.33	5.47	0.93
110	Piedmont Bank	Peachtree Corners	2006	ST-Bank	C-corp	Piedmont Bancorp, Inc.	1,687,376	10.45	1.25	12.29	0.35
111	Pineland Bank	Alma	1939	ST-Bank	C-corp	South Banking Company	388,952	9.21	1.03	10.91	0.84
112	Pinnacle Bank	Elberton	1934	ST-Bank	C-corp	Pinnacle Financial Corporation	1,668,533	9.94	1.19	11.74	0.19
113	Planters and Citizens Bank	Camilla	1913	ST-Bank	C-corp	P & C Bank Shares, Inc.	126,005	10.24	0.56	5.60	0.47
114	Planters First Bank	Cordele	1896	ST-Bank	S-corp	Planters First Bancorp	365,934	9.83	0.74	7.99	0.90
115	PrimeSouth Bank	Waycross	1891	ST-Bank	C-corp	Jones Bancshares, L.P.	1,054,744	8.83	1.29	13.51	0.52
116	PromiseOne Bank	Duluth	2008	ST-Bank	S-corp	PromiseOne Bancorp, Inc.	569,178	12.04	2.12	18.45	1.70
117	Quantum National Bank	Suwanee	1995	Fed-Bank	S-corp	Quantum Capital Corp.	623,139	10.19	2.46	24.23	0.00
118	Queensborough National B&T	Louisville	1902	Fed-Bank	C-corp	The Queensborough Company	1,843,566	8.27	1.09	13.18	1.31
119	Rabun County Bank	Clayton	1975	ST-Bank	C-corp	Liberty Bancorp of Georgia, Inc.	256,094	10.45	0.86	7.87	0.41
120	River City Bank	Rome	2006	ST-Bank	C-corp	RCB Financial Corporation	218,461	10.56	0.94	8.89	0.28
121	Rochelle State Bank	Rochelle	1947	ST-Bank	C-corp	ST Hldgs, Inc.	43,286	24.38	(0.44)	(2.30)	0.00
122	Security State Bank	McRae	1950	ST-Bank	S-corp	Farmers Bancshares, Inc.	55,278	14.71	1.29	8.65	0.03
123	Signature Bank of Georgia	Sandy Springs	2005	ST-Bank	C-corp		201,829	10.59	0.98	9.25	2.89
124	South Coast Bank & Trust	Brunswick	1934	ST-Bank	S-corp	WB&T Bankshares, Inc.	196,735	8.72	1.18	13.61	1.41
125	South Georgia Bank	Glennville	1987	ST-Bank	S-corp	South Group Bancshares, Inc.	202,635	11.67	1.53	13.34	0.02
126	South Georgia Bank Co.	Tifton	1937	ST-Bank	C-corp	South Georgia Bank Holding Company	566,426	12.06	0.87	7.01	0.27
127	Southeast First National Bank	Summerville	1968	Fed-Bank	C-corp	Summerville/Trion Bancshares, Inc.	72,337	10.25	0.50	4.56	0.17
128	Southeastern Bank	Darien	1889	ST-Bank	C-corp	Southeastern Banking Corporation	595,035	9.96	1.38	13.27	0.24
129	Southern Bank	Waynesboro	1945	ST-Bank	C-corp	Southern Financial Corporation	125,590	10.53	(0.68)	(6.69)	0.68
130	State Bank of Cochran	Cochran	1922	ST-Bank	S-corp	Central Georgia Banking Company	245,568	14.28	1.39	9.95	1.29
131	SunMark Community Bank	Hawkinsville	1949	ST-Bank	S-corp	SunMark Bancshares, Inc.	383,611	9.56	1.22	12.76	0.28
132	Synovus Bank	Columbus	1888	ST-Bank	C-corp	Synovus Financial Corp.	55,429,360	9.66	1.33	13.70	0.51
133	Synovus Trust Company, NA	Columbus	1995	Fed-Bank	C-corp	Synovus Financial Corp.	120,985	94.93	13.36	14.00	0.00
134	Talbot State Bank	Woodland	1907	ST-Bank	S-corp	TSB Bancorp, Inc.	62,404	11.00	0.39	3.31	1.91
135	Tandem Bank	Tucker	2019	ST-Bank	C-corp		120,758	14.71	(0.83)	(4.78)	0.14
136	TC Federal Bank	Thomasville	1934	Fed-Thrift	C-corp	TC Bancshares, Inc.	386,679	16.94	0.39	3.30	0.60

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	Thomasville National Bank	Thomasville	1995	Fed-Bank	C-corp	Thomasville Bancshares, Inc.	1,418,068	8.13	1.70	20.31	0.09
138	Touchmark National Bank	Alpharetta	2008	Fed-Bank	C-corp	Touchmark Bancshares, Inc.	426,005	13.30	2.03	16.40	1.02
139	Trust Bank	Lenox	1906	ST-Bank	S-corp	Trust Holding Company, Inc.	47,539	9.88	0.99	9.90	1.91
140	United Bank	Zebulon	1905	ST-Bank	S-corp	United Bank Corporation	2,168,014	8.90	1.34	14.85	0.29
141	United National Bank	Cairo	2000	-Bank	C-corp		277,037	12.84	1.28	0.00	2.19
142	Vidalia Federal Savings Bank	Vidalia	1936	-Thrift	C-corp		212,893	14.63	(0.36)	0.00	0.34
143	Vinings Bank	Smyrna	2007	-Bank	C-corp	Vinings Bancshares, Inc.	653,210	7.49	2.17	0.00	0.26
144	Waycross Bank & Trust	Waycross	1988	-Bank	S-corp	WB&T Bankshares, Inc.	228,262	10.49	1.17	0.00	0.16
145	West Central Georgia Bank	Thomaston	1974	-Bank	C-corp	WCG Bancshares, Inc.	150,913	24.13	1.09	0.00	0.00
146	Wheeler County State Bank	Alamo	1934	-Bank	S-corp	Wheeler Bancshares, Inc.	123,536	14.13	0.78	0.00	0.37
147	Wilcox County State Bank	Abbeville	1952	-Bank	C-corp	WCSB Holding Company, Inc.	139,078	10.18	1.11	0.00	1.25
148	Wilkinson County Bank	Irwinton	1907	-Bank	C-corp		54,155	11.40	0.17	0.00	0.61
MEDIAN							252,632	10.31	1.08	10.04	0.49
AVERAGE							941,742	12.05	1.19	9.42	0.67
HIGH							55,429,360	94.93	15.77	29.55	2.89
LOW							26,628	2.33	(2.97)	(11.84)	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	38,891,978	48,076,999	5,356,719	8.95	283	4,742	11,689	195,863	169,883	55,429,360
2	Ameris Bank	Atlanta	16,260,344	18,951,181	3,138,164	10.80	171	2,678	8,379	131,220	110,826	22,438,664
3	Atlantic Capital Bank, NA	Atlanta	2,285,670	3,735,600	429,712	10.21	3	212	19,859	1,403,338	1,245,200	4,210,014
4	Metro City Bank	Doraville	2,366,432	2,159,793	266,217	9.96	19	211	13,063	145,073	113,673	2,756,383
5	Colony Bank	Fitzgerald	1,336,557	2,205,467	242,179	8.55	32	473	5,304	78,405	68,921	2,508,968
6	United Bank	Zebulon	737,739	1,967,105	193,034	8.73	18	398	5,447	120,445	109,284	2,168,014
7	Queensborough National B&T	Louisville	970,500	1,683,990	152,483	8.32	23	338	5,454	80,155	73,217	1,843,566
8	Piedmont Bank	Peachtree Corners	1,130,848	1,493,119	176,356	9.50	13	175	9,642	129,798	114,855	1,687,376
9	Pinnacle Bank	Elberton	1,093,905	1,483,273	165,802	8.25	23	288	5,794	72,545	64,490	1,668,533
10	Heritage Southeast Bank	Jonesboro	1,067,989	1,415,490	192,730	9.40	23	278	5,897	71,281	61,543	1,639,467
11	Thomasville National Bank	Thomasville	1,112,309	1,249,514	115,333	7.94	4	136	10,427	354,517	312,379	1,418,068
12	Morris Bank	Dublin	882,581	1,194,064	160,302	10.82	10	187	7,282	136,164	119,406	1,361,644
13	BankSouth	Greensboro	808,454	979,356	110,378	10.08	5	361	3,123	225,499	195,871	1,127,496
14	PrimeSouth Bank	Waycross	741,265	957,616	93,102	8.74	8	144	7,325	131,843	119,702	1,054,744
15	PeoplesSouth Bank	Colquitt	616,656	923,508	85,686	9.39	30	191	5,297	33,723	30,784	1,011,687
16	Georgia Banking Company	Sandy Springs	663,483	890,380	101,931	12.11	3	158	6,380	335,992	296,793	1,007,976
17	First IC Bank	Doraville	659,799	804,887	96,978	10.66	10	109	8,381	91,355	80,489	913,550
18	First American B&T	Athens	404,801	728,782	73,013	8.51	7	98	8,829	123,603	104,112	865,222
19	Affinity Bank	Covington	571,258	627,234	101,930	10.63	3	92	8,584	263,241	209,078	789,724
20	Citizens Trust Bank	Atlanta	271,809	593,556	51,270	7.83	7	95	6,902	93,673	84,794	655,712
21	Vinings Bank	Smyrna	261,697	568,072	48,913	7.23	2	47	13,898	326,605	284,036	653,210
22	Quantum National Bank	Suwanee	545,689	556,318	63,515	10.26	3	69	9,031	207,713	185,439	623,139
23	Farmers & Merchants Bank	Lakeland	412,771	563,227	37,086	5.90	6	120	5,107	102,147	93,871	612,880
24	Southeastern Bank	Darien	282,183	534,650	59,249	9.83	10	104	5,721	59,504	53,465	595,035
25	Northeast Georgia Bank	Lavonia	249,560	528,663	54,090	9.65	11	91	6,530	54,024	48,060	594,267
26	PromiseOne Bank	Duluth	414,172	498,760	68,539	12.12	7	93	6,120	81,311	71,251	569,178
27	South Georgia Bank Co.	Tifton	285,120	495,448	68,294	10.44	8	113	5,013	70,803	61,931	566,426
28	First National Community Bank	Chatsworth	341,690	502,478	59,942	10.27	10	100	5,639	56,390	50,248	563,898
29	First State Bank of Blakely	Blakely	379,247	448,613	86,521	15.34	8	100	5,611	70,143	56,077	561,143
30	First Chatham Bank	Savannah	299,933	494,745	46,491	8.30	7	101	5,368	77,458	70,678	542,204
31	Oconee State Bank	Watkinsville	303,991	484,406	45,726	8.46	5	82	6,489	106,420	96,881	532,102
32	Peach State Bank & Trust	Gainesville	307,881	468,763	45,702	8.94	1	63	8,199	516,508	468,763	516,508
33	Comm. Bank of Pickens County	Jasper	317,653	454,007	52,404	10.48	2	57	8,946	254,967	227,004	509,933
34	Guardian Bank	Valdosta	309,218	452,527	54,415	10.55	5	57	8,919	101,678	90,505	508,390
35	First Bank	Dalton	329,279	449,975	50,531	10.02	6	81	6,197	83,662	74,996	501,974
36	FNB South	Alma	321,912	415,785	75,418	15.20	4	83	5,957	123,599	103,946	494,397
37	Citizens Bank of Georgia	Cumming	239,705	436,590	43,595	9.21	4	58	8,288	120,180	109,148	480,719
38	Peoples Bank & Trust	Buford	150,896	392,835	44,428	9.53	1	51	8,609	439,058	392,835	439,058
39	Touchmark National Bank	Alpharetta	319,485	366,557	56,638	13.54	1	26	16,385	426,005	366,557	426,005
40	American Commerce Bank	Bremen	341,816	352,034	50,215	11.86	3	47	8,959	140,353	117,345	421,058
41	Persons Banking Company	Forsyth	186,759	392,572	23,808	5.98	5	78	5,344	83,367	78,514	416,834
42	Citizens Bank of Americus	Americus	202,333	366,810	35,780	8.37	3	46	8,937	137,039	122,270	411,117
43	First Century Bank, NA	Commerce	32,592	334,938	71,389	20.72	2	68	5,994	203,802	167,469	407,604
44	Georgia Community Bank	Dawson	224,467	345,871	42,653	10.59	8	79	4,975	49,130	43,234	393,037
45	FNB of Coffee County	Douglas	181,838	360,460	29,126	7.52	5	57	6,883	78,471	72,092	392,356
46	Pineland Bank	Alma	267,436	351,148	35,808	9.24	9	97	4,010	43,217	39,016	388,952
47	First National Bank of Griffin	Griffin	105,410	342,784	26,445	6.48	7	83	4,674	55,416	48,969	387,911
48	TC Federal Bank	Thomasville	274,407	314,942	65,505	16.83	2	50	7,734	193,340	157,471	386,679
49	SunMark Community Bank	Hawkinsville	254,007	341,864	36,681	9.52	6	78	4,918	63,935	56,977	383,611
50	Commercial Bank	Crawford	231,056	345,809	30,352	8.24	5	45	8,401	75,608	69,162	378,038
51	Bank of Madison	Madison	219,409	331,270	35,656	9.69	4	63	5,867	92,409	82,818	369,635
52	Planters First Bank	Cordele	253,293	328,025	35,982	9.73	8	89	4,112	45,742	41,003	365,934
53	First Port City Bank	Bainbridge	255,620	322,267	28,071	7.95	5	69	5,178	71,459	64,453	357,293
54	Exchange Bank	Milledgeville	172,133	309,794	40,478	11.69	5	68	5,169	70,296	61,959	351,480
55	Glennville Bank	Glennville	176,113	310,705	36,006	10.05	7	66	5,271	49,696	44,386	347,869
56	Bank of Lafayette, Georgia	Lafayette	113,322	306,392	34,013	10.45	3	58	5,946	114,962	102,131	344,885
57	Century Bank & Trust	Milledgeville	170,315	307,648	34,879	10.26	2	48	7,170	172,078	153,824	344,155
58	F&M Bank	Washington	182,419	283,561	50,806	14.26	6	63	5,439	57,112	47,260	342,672
59	Citizens Bank of The South	Sandersville	202,621	292,072	32,958	10.27	4	62	5,263	81,571	73,018	326,282
60	Commercial Banking Company	Valdosta	184,510	286,143	35,568	11.11	5	61	5,310	64,781	57,229	323,906
61	CIBC National Trust Company	Atlanta	0	512	221,680	63.93	15	239	1,336	21,286	34	319,283
62	Greater Community Bank	Rome	206,421	275,200	31,952	10.10	4	52	6,138	79,790	68,800	319,160
63	Century Bank of Georgia	Cartersville	123,312	283,923	24,728	8.04	2	32	9,694	155,098	141,962	310,196
64	Bank of Dudley	Dublin	175,122	272,232	31,822	10.44	5	67	4,542	60,867	54,446	304,337
65	Flint Community Bank	Albany	243,572	263,042	24,084	8.00	1	41	7,388	302,898	263,042	302,898
66	First State Bank	Wrens	185,747	265,772	21,859	7.79	5	39	7,408	57,785	53,154	288,925
67	Great Oaks Bank	Eastman	139,974	254,805	30,600	10.20	5	58	4,949	57,404	50,961	287,022
68	First Southern Bank	Patterson	121,852	263,218	19,777	7.11	5	56	5,061	56,683	52,644	283,414

TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employees	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
69	Georgia Primary Bank	Atlanta	191,981	249,800	25,726	9.22	2	37	7,633	141,213	124,900	282,426
70	Citizens Bank of Swainsboro	Swainsboro	187,209	245,152	28,292	10.03	4	60	4,645	69,669	61,288	278,674
71	United National Bank	Cairo	214,229	230,143	35,570	12.81	1	30	9,235	277,037	230,143	277,037
72	Rabun County Bank	Clayton	131,116	223,761	26,764	10.44	3	47	5,449	85,365	74,587	256,094
73	Douglas National Bank	Douglas	148,952	230,060	24,670	10.08	1	30	8,501	255,025	230,060	255,025
74	AB&T	Albany	173,576	218,370	23,167	8.72	2	32	7,932	126,918	109,185	253,835
75	Altahama Bank and Trust Co.	Vidalia	144,435	226,961	23,461	8.92	4	50	5,029	62,857	56,740	251,429
76	State Bank of Cochran	Cochran	139,037	209,491	35,070	14.07	4	50	4,911	61,392	52,373	245,568
77	FNB of Decatur County	Bainbridge	148,692	213,681	22,710	9.76	4	41	5,860	60,066	53,420	240,263
78	Durden Banking Company	Twin City	138,108	205,053	34,207	14.14	4	46	5,216	59,983	51,263	239,933
79	Bank of Alapaha	Alapaha	117,510	213,025	20,580	8.97	4	43	5,448	58,561	53,256	234,243
80	Geo. D. Warthen Bank	Sandersville	114,830	211,397	18,999	8.06	1	35	6,648	232,686	211,397	232,686
81	Farmers & Merchants Bank	Eatonton	84,885	200,685	28,378	12.29	2	37	6,218	115,034	100,343	230,068
82	Waycross Bank & Trust	Waycross	97,491	202,955	23,947	10.19	1	21	10,870	228,262	202,955	228,262
83	American Pride Bank	Macon	183,358	184,553	31,134	14.14	4	38	5,840	55,480	46,138	221,918
84	Community Banking Company	Fitzgerald	129,819	195,848	23,712	9.85	2	31	7,115	110,289	97,924	220,577
85	First Peoples Bank	Pine Mountain	137,470	196,675	20,551	9.10	3	41	5,340	72,982	65,558	218,945
86	River City Bank	Rome	145,858	194,848	23,071	10.82	1	40	5,462	218,461	194,848	218,461
87	First FS&LA of Valdosta	Valdosta	160,047	150,476	29,668	13.44	4	46	4,670	53,705	37,619	214,818
88	Vidalia Federal Savings Bank	Vidalia	60,355	180,821	31,144	14.52	2	29	7,341	106,447	90,411	212,893
89	Magnolia State Bank	Eastman	101,744	181,693	22,005	10.65	4	48	4,249	50,987	45,423	203,946
90	South Georgia Bank	Glennville	106,372	175,977	23,650	11.03	4	42	4,825	50,659	43,994	202,635
91	Signature Bank of Georgia	Sandy Springs	112,557	177,045	21,375	10.23	2	22	9,174	100,915	88,523	201,829
92	Peoples Bank	Eatonton	120,743	175,844	20,862	10.73	2	42	4,728	99,280	87,922	198,559
93	South Coast Bank & Trust	Brunswick	143,399	178,455	17,156	9.08	2	24	8,197	98,368	89,228	196,735
94	Citizens Community Bank	Hahira	87,903	162,297	20,528	10.71	4	39	4,694	45,764	40,574	183,056
95	FNB of Waynesboro	Waynesboro	97,071	151,540	28,989	15.53	3	36	5,065	60,785	50,513	182,355
96	North Georgia National Bank	Calhoun	88,649	162,470	16,418	8.87	3	33	5,506	60,569	54,157	181,706
97	Bank of Newington	Newington	141,521	153,965	15,243	9.07	3	34	5,040	57,120	51,322	171,361
98	OneSouth Bank	Blakely	125,850	148,271	17,349	10.35	3	28	6,001	56,005	49,424	168,014
99	Community Bank of Georgia	Baxley	99,789	152,428	15,061	9.17	1	19	8,830	167,763	152,428	167,763
100	Farmers State Bank	Lincolnton	80,863	142,659	23,677	14.06	3	39	4,286	55,719	47,553	167,158
101	Mount Vernon Bank	Mount Vernon	75,648	147,702	16,896	10.31	3	27	6,130	55,172	49,234	165,516
102	Bank of Monticello	Monticello	78,211	140,075	14,278	9.17	2	22	7,067	77,739	70,038	155,477
103	Farmers State Bank	Dublin	108,248	134,404	17,068	11.10	3	31	4,909	50,727	44,801	152,180
104	West Central Georgia Bank	Thomaston	48,639	112,164	36,412	23.13	3	31	4,868	50,304	37,388	150,913
105	First Bank of Coastal Georgia	Pembroke	31,457	130,882	19,418	12.12	2	30	5,019	75,286	65,441	150,571
106	Peoples Bank	Lyons	84,250	137,532	12,205	8.19	2	26	5,772	75,042	68,766	150,084
107	Farmers and Merchants Bank	Sylvania	43,060	126,806	19,791	13.19	3	23	6,398	49,049	42,269	147,146
108	Claxton Bank	Claxton	77,491	129,057	14,889	9.81	3	31	4,671	48,271	43,019	144,814
109	Bank of Dawson	Dawson	84,801	117,525	25,101	17.27	1	25	5,728	143,206	117,525	143,206
110	Legacy State Bank	Loganville	102,111	125,971	14,882	10.43	1	15	9,533	143,000	125,971	143,000
111	Bank of Dade	Trenton	61,417	125,597	14,647	9.68	3	32	4,404	46,973	41,866	140,919
112	Family Bank	Pelham	98,366	123,854	14,749	10.73	3	34	4,094	46,396	41,285	139,189
113	Wilcox County State Bank	Abbeville	92,587	118,208	14,153	10.41	4	32	4,346	34,770	29,552	139,078
114	Bank of Camilla	Camilla	73,822	115,056	19,629	13.93	1	24	5,651	135,618	115,056	135,618
115	Citizens Bank and Trust, Inc.	Trenton	66,450	115,529	13,053	9.98	3	40	3,238	43,167	38,510	129,500
116	Peoples Bank of Georgia	Talbotton	101,716	116,933	11,588	9.14	4	31	4,164	32,269	29,233	129,075
117	Merchants & Citizens Bank	McRae	37,329	106,958	19,560	12.90	1	19	6,787	128,958	106,958	128,958
118	Bank of Hazlehurst	Hazlehurst	56,847	110,113	18,096	12.04	2	27	4,757	64,221	55,057	128,441
119	Bank of Soperton	Soperton	104,329	115,443	12,543	10.02	2	26	4,933	64,131	57,722	128,261
120	Citizens Bank of Cochran	Cochran	93,107	112,592	13,337	10.70	2	25	5,068	63,353	56,296	126,706
121	Planters and Citizens Bank	Camilla	53,689	112,789	12,907	9.69	1	22	5,728	126,005	112,789	126,005
122	Southern Bank	Waynesboro	84,770	111,929	13,230	10.59	5	38	3,305	25,118	22,386	125,590
123	Barwick Banking Company	Barwick	92,222	104,362	19,999	17.90	3	30	4,150	41,501	34,787	124,502
124	Wheeler County State Bank	Alamo	73,900	105,875	17,457	14.17	3	19	6,502	41,179	35,292	123,536
125	Synovus Trust Company, NA	Columbus	0	0	114,850	93.92	NA	169	716	0	0	120,985
126	Tandem Bank	Tucker	77,612	99,856	17,768	14.90	1	22	5,489	120,758	99,856	120,758
127	Citizens National Bank, Quitman	Quitman	71,104	101,872	15,177	12.24	1	20	5,951	119,020	101,872	119,020
128	Embassy National Bank	Lawrenceville	91,614	97,054	19,335	16.73	1	27	4,373	118,078	97,054	118,078
129	Farmers Bank	Greensboro	55,752	97,508	16,510	12.78	1	17	6,937	117,936	97,508	117,936
130	Loyal Trust Bank	Johns Creek	71,570	87,564	23,705	21.00	1	16	6,959	111,350	87,564	111,350
131	Peoples Bank	Willacoochee	38,160	86,817	11,189	11.28	2	24	4,092	49,103	43,409	98,205
132	First St. Bank, Randolph County	Cuthbert	30,067	85,985	7,999	8.54	2	19	4,954	47,067	42,993	94,133
133	Community Bank & Trust	LaGrange	31,798	89,962	2,149	2.52	4	32	2,881	23,046	22,491	92,184
134	Bank of Hancock County	Sparta	23,497	70,110	17,749	18.54	1	19	4,633	88,018	70,110	88,018
135	Four County Bank	Allentown	56,725	72,507	11,156	13.21	1	13	6,452	83,878	72,507	83,878
136	F & M Bank and Trust Company	Manchester	41,686	78,253	4,155	5.02	1	23	3,601	82,816	78,253	82,816

TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employees	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
137	Bank of Wrightsville	Wrightsville	37,395	68,558	6,948	8.92	1	13	5,834	75,841	68,558	75,841
138	Southeast First National Bank	Summerville	19,347	64,735	7,416	9.99	3	18	4,019	24,112	21,578	72,337
139	First Bank of Pike	Molena	40,469	63,193	5,698	8.14	3	25	2,786	23,217	21,064	69,652
140	Bank of Edison	Edison	31,287	59,189	6,211	9.40	1	13	5,051	65,668	59,189	65,668
141	Talbot State Bank	Woodland	31,747	55,471	6,862	10.74	2	15	4,160	31,202	27,736	62,404
142	Carver State Bank	Savannah	30,840	46,822	8,441	12.56	2	15	3,975	29,814	23,411	59,628
143	Security State Bank	McRae	25,874	46,411	8,133	14.43	1	11	5,025	55,278	46,411	55,278
144	Wilkinson County Bank	Irwinton	19,748	47,765	6,172	10.50	1	9	6,017	54,155	47,765	54,155
145	Trust Bank	Lenox	22,107	42,698	4,699	9.82	3	22	2,161	15,846	14,233	47,539
146	Rochelle State Bank	Rochelle	11,992	32,595	10,553	22.60	1	10	4,329	43,286	32,595	43,286
147	Elberton FS&LA	Elberton	22,459	21,058	5,138	17.93	1	4	7,063	28,253	21,058	28,253
148	Bank of Lumber City	Lumber City	13,812	21,711	4,361	16.28	2	12	2,219	13,314	10,856	26,628
		MEDIAN	139,506	216,026	26,605	10.25	3	42	5,645	75,724	68,783	252,632
		AVERAGE	616,560	815,004	102,060	11.82	8	116	6,203	112,631	98,455	941,742
		HIGH	38,891,978	48,076,999	5,356,719	93.92	283	4,742	19,859	1,403,338	1,245,200	55,429,360
		LOW	0	0	2,149	2.52	1	4	716	0	0	26,628

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	26,628	63.6	21.6	0.06	3.38	9.94	2.02	0.23	6.31
2	Bank of Edison	Edison	65,668	52.9	36.2	(11.26)	14.81	10.42	1.28	0.47	5.71
3	Peoples Bank of Georgia	Talbotton	129,075	87.0	14.0	30.60	19.30	7.00	1.03	0.35	5.37
4	Bank of Newington	Newington	171,361	91.9	0.8	15.89	6.65	7.40	2.87	1.18	5.13
5	Durden Banking Company	Twin City	239,933	67.4	19.4	2.71	21.29	7.54	1.88	0.21	5.08
6	Bank of Soperton	Soperton	128,261	90.4	3.6	32.33	17.76	6.35	1.75	0.26	5.04
7	Security State Bank	McRae	55,278	55.8	17.5	14.55	14.95	8.48	2.44	0.20	4.96
8	F & M Bank and Trust Company	Manchester	82,816	53.3	12.9	(31.00)	6.62	7.07	0.99	0.43	4.86
9	Loyal Trust Bank	Johns Creek	111,350	81.7	4.1	52.81	96.15	7.56	0.70	0.68	4.82
10	First Bank of Pike	Molena	69,652	64.0	17.6	10.77	15.06	7.60	0.72	0.32	4.64
11	Quantum National Bank	Suwanee	623,139	98.1	0.8	(3.04)	12.50	5.22	2.07	0.14	4.60
12	First State Bank	Wrens	288,925	69.9	18.8	22.83	54.08	7.35	1.70	0.95	4.58
13	Citizens Bank and Trust, Inc.	Trenton	129,500	57.5	27.3	8.50	18.73	6.40	2.27	0.31	4.53
14	First Bank	Dalton	501,974	73.2	11.4	(9.55)	8.91	5.58	1.74	0.24	4.53
15	Metro City Bank	Doraville	2,756,383	109.6	0.6	61.75	56.34	5.16	2.09	0.26	4.53
16	Family Bank	Pelham	139,189	79.4	3.5	(1.68)	11.20	6.20	1.03	0.59	4.52
17	FNB South	Alma	494,397	77.4	8.2	(5.27)	9.13	6.26	0.70	0.37	4.49
18	Trust Bank	Lenox	47,539	51.8	3.6	(4.51)	16.65	8.25	2.20	0.30	4.49
19	Douglas National Bank	Douglas	255,025	64.7	11.1	(9.38)	19.84	6.23	1.18	0.31	4.45
20	Morris Bank	Dublin	1,361,644	73.9	19.6	3.33	17.86	6.06	2.31	0.20	4.43
21	American Pride Bank	Macon	221,918	99.4	3.4	6.84	9.03	5.70	2.02	0.61	4.41
22	Farmers State Bank	Lincolnton	167,158	56.7	25.3	(1.23)	14.35	7.30	2.10	0.23	4.29
23	Claxton Bank	Claxton	144,814	60.0	23.0	(0.64)	7.92	6.35	2.05	0.22	4.20
24	SunMark Community Bank	Hawkinsville	383,611	74.3	6.4	1.95	12.18	5.56	1.76	0.20	4.19
25	First Peoples Bank	Pine Mountain	218,945	69.9	17.9	10.60	6.62	6.43	1.29	0.16	4.18
26	Magnolia State Bank	Eastman	203,946	56.0	6.6	(14.83)	15.89	6.88	1.49	0.21	4.14
27	Altaamaha Bank and Trust Co.	Vidalia	251,429	63.6	23.6	0.51	19.90	6.11	1.85	0.26	4.13
28	Southern Bank	Waynesboro	125,590	75.7	18.8	80.03	45.07	6.48	1.92	0.54	4.13
29	Wilcox County State Bank	Abbeville	139,078	78.3	15.7	3.01	14.15	6.57	0.99	0.56	4.07
30	Farmers State Bank	Dublin	152,180	80.5	12.9	7.96	14.16	5.58	1.85	0.30	4.04
31	United National Bank	Cairo	277,037	93.1	3.9	(2.55)	24.25	5.72	0.82	0.72	4.04
32	Pineland Bank	Alma	388,952	76.2	6.7	11.20	15.18	5.71	0.25	0.21	4.03
33	Embassy National Bank	Lawrenceville	118,078	94.4	0.0	11.13	9.35	6.31	NA	0.72	4.02
34	PeoplesSouth Bank	Colquitt	1,011,687	66.8	31.3	(0.88)	12.50	5.54	1.52	0.33	4.02
35	River City Bank	Rome	218,461	74.9	17.4	19.48	18.04	5.18	2.34	0.15	4.02
36	Citizens Bank of Swainsboro	Swainsboro	278,674	76.4	6.7	0.25	9.46	5.77	1.15	0.27	4.02
37	First Port City Bank	Bainbridge	357,293	79.3	9.4	12.39	19.95	5.47	2.11	0.49	4.01
38	South Georgia Bank	Glennville	202,635	60.5	26.8	(4.96)	13.16	6.74	1.97	0.45	4.01
39	Citizens Bank of The South	Sandersville	326,282	69.4	10.1	2.27	7.49	6.00	0.86	0.21	4.00
40	Citizens Bank of Cochran	Cochran	126,706	82.7	14.9	18.90	6.77	6.04	0.88	0.53	4.00
41	Flint Community Bank	Albany	302,898	92.6	1.2	(0.28)	9.00	4.72	2.78	0.29	3.97
42	American Commerce Bank	Bremen	421,058	97.1	0.0	2.65	6.33	5.53	NA	0.94	3.96
43	Four County Bank	Allentown	83,878	78.2	15.6	3.78	9.45	5.92	1.99	0.59	3.96
44	Planters First Bank	Cordele	365,934	77.2	15.8	(7.35)	(1.93)	5.05	1.62	0.14	3.95
45	Pinnacle Bank	Elberton	1,668,533	73.8	12.6	2.11	19.36	5.20	1.93	0.13	3.92
46	OneSouth Bank	Blakely	168,014	84.9	0.8	5.00	12.55	5.51	2.45	0.39	3.91
47	F&M Bank	Washington	342,672	64.3	36.5	2.53	15.82	6.26	2.02	0.54	3.90
48	PromiseOne Bank	Duluth	569,178	83.0	13.3	13.77	4.21	5.58	2.31	0.80	3.89
49	Commercial Bank	Crawford	378,038	66.8	19.8	0.95	32.17	5.32	1.47	0.37	3.89
50	Great Oaks Bank	Eastman	287,022	54.9	15.8	(6.66)	42.95	5.91	3.22	0.31	3.87
51	Wilkinson County Bank	Irwinton	54,155	41.3	36.4	(23.41)	14.28	6.14	1.94	0.27	3.84
52	Greater Community Bank	Rome	319,160	75.0	5.1	(7.57)	22.84	5.33	2.33	0.38	3.83
53	Citizens National Bank, Quitman	Quitman	119,020	69.8	14.0	(5.63)	8.67	5.89	2.00	0.42	3.82
54	Community Bank of Georgia	Baxley	167,763	65.5	7.8	1.10	22.33	6.42	1.30	0.65	3.81
55	Bank of Monticello	Monticello	155,477	55.8	14.5	(3.37)	18.20	6.92	2.00	0.41	3.80
56	Geo. D. Warthen Bank	Sandersville	232,686	54.3	14.1	(4.27)	4.45	6.04	1.71	0.08	3.72
57	Comm. Bank of Pickens County	Jasper	509,933	70.0	7.6	(1.68)	23.86	6.09	1.21	0.79	3.71
58	First National Community Bank	Chatsworth	563,898	68.0	5.0	54.23	82.76	5.54	1.70	0.25	3.71
59	First State Bank of Blakely	Blakely	561,143	84.5	14.6	(2.14)	4.43	5.82	0.17	0.54	3.71
60	PrimeSouth Bank	Waycross	1,054,744	77.4	8.9	12.44	26.52	5.04	1.58	0.37	3.69
61	Bank of Dudley	Dublin	304,337	64.3	9.9	2.47	22.41	5.77	1.32	0.26	3.68
62	Legacy State Bank	Loganville	143,000	81.1	17.0	(3.37)	9.32	5.03	0.99	0.39	3.68
63	Piedmont Bank	Peachtree Corners	1,687,376	75.7	10.2	6.20	37.05	5.19	1.66	0.43	3.66
64	BankSouth	Greensboro	1,127,496	82.6	1.9	(4.48)	24.00	4.83	2.81	0.41	3.64
65	Tandem Bank	Tucker	120,758	77.7	2.8	14.71	53.60	5.38	1.86	0.29	3.64
66	Bank of Dade	Trenton	140,919	48.9	49.2	10.47	14.74	6.28	1.88	0.18	3.63
67	Carver State Bank	Savannah	59,628	65.9	2.5	(11.06)	19.90	6.21	0.16	0.43	3.63
68	FNB of Waynesboro	Waynesboro	182,355	64.1	16.2	2.44	14.69	6.41	2.69	0.25	3.63

NET INTEREST MARGIN

Rank	Institution	City	Total Assets (\$000)	Loans / Deposits (%)	Securities / Assets (%)	Loan Growth (%)	Deposit Growth (%)	Yield on Loans (%)	Yield on Securities (TE) (%)	Cost of Funds (%)	Net Interest Margin (TE) (%)
69	Bank of Dawson	Dawson	143,206	72.2	23.2	(0.79)	15.36	6.14	1.85	0.62	3.62
70	Heritage Southeast Bank	Jonesboro	1,639,467	75.5	10.5	1.44	6.80	5.16	1.09	0.22	3.62
71	AB&T	Albany	253,835	79.5	1.2	(6.12)	10.58	4.61	5.10	0.35	3.61
72	Citizens Community Bank	Hahira	183,056	54.2	34.8	(6.10)	15.91	5.95	1.63	0.30	3.60
73	Exchange Bank	Milledgeville	351,480	55.6	34.8	1.67	20.45	5.51	2.06	0.29	3.60
74	Peoples Bank	Eatonton	198,559	68.7	5.6	27.50	20.01	5.64	1.80	0.12	3.59
75	Colony Bank	Fitzgerald	2,508,968	60.6	33.1	15.47	55.42	5.14	1.72	0.25	3.58
76	Glennville Bank	Glennville	347,869	56.7	24.8	1.98	18.78	6.21	1.89	0.48	3.56
77	South Coast Bank & Trust	Brunswick	196,735	80.4	13.6	12.89	13.27	4.92	1.41	0.44	3.56
78	Mount Vernon Bank	Mount Vernon	165,516	51.2	30.9	(3.62)	10.02	6.54	1.41	0.47	3.53
79	Ameris Bank	Atlanta	22,438,664	85.8	3.3	(0.60)	17.22	4.22	2.71	0.18	3.52
80	Bank of Madison	Madison	369,635	66.2	21.1	2.37	34.71	5.63	1.50	0.49	3.49
81	Farmers & Merchants Bank	Lakeland	612,880	73.3	12.3	3.20	7.17	5.93	1.24	0.76	3.48
82	TC Federal Bank	Thomasville	386,679	87.1	11.2	(2.22)	11.15	4.67	1.80	0.39	3.47
83	First IC Bank	Doraville	913,550	82.0	5.2	13.18	23.42	5.09	1.75	0.42	3.45
84	North Georgia National Bank	Calhoun	181,706	54.6	32.4	4.98	29.25	5.87	1.83	0.36	3.44
85	Bank of Wrightsville	Wrightsville	75,841	54.6	27.6	6.57	14.83	6.18	1.72	0.40	3.43
86	Peach State Bank & Trust	Gainesville	516,508	65.7	23.1	23.74	37.95	5.09	0.65	0.18	3.43
87	First FS&LA of Valdosta	Valdosta	214,818	106.4	1.5	(0.24)	9.06	5.08	1.71	0.69	3.40
88	Georgia Primary Bank	Atlanta	282,426	76.9	16.5	(12.72)	10.05	4.66	2.05	0.64	3.40
89	Southeastern Bank	Darien	595,035	52.8	25.6	4.17	22.28	5.66	1.93	0.08	3.40
90	Wheeler County State Bank	Alamo	123,536	69.8	10.1	2.48	17.54	5.51	0.29	0.39	3.40
91	Community Banking Company	Fitzgerald	220,577	66.3	8.1	(2.09)	28.21	5.55	1.69	0.39	3.36
92	Peoples Bank	Lyons	150,084	61.3	3.3	(9.31)	14.28	5.71	0.03	0.33	3.36
93	State Bank of Cochran	Cochran	245,568	66.4	13.3	6.51	7.02	6.54	0.25	0.29	3.36
94	South Georgia Bank Co.	Tifton	566,426	57.6	18.4	0.79	15.72	5.14	1.95	0.18	3.34
95	Citizens Bank of Georgia	Cumming	480,719	54.9	28.5	(3.54)	20.36	5.36	1.55	0.17	3.30
96	West Central Georgia Bank	Thomaston	150,913	43.4	42.0	3.35	16.98	6.48	2.01	0.18	3.30
97	Planters and Citizens Bank	Camilla	126,005	47.6	43.1	1.26	2.49	5.83	1.86	0.13	3.29
98	Bank of Hazlehurst	Hazlehurst	128,441	51.6	34.5	(11.12)	17.18	5.57	1.82	0.17	3.28
99	Queensborough National B&T	Louisville	1,843,566	57.6	34.0	(6.21)	20.30	4.83	1.39	0.22	3.26
100	Bank of Camilla	Camilla	135,618	64.2	26.8	14.33	20.16	5.14	2.15	0.47	3.25
101	FNB of Decatur County	Bainbridge	240,263	69.6	10.0	0.67	23.63	5.07	2.09	0.59	3.25
102	Guardian Bank	Valdosta	508,390	68.3	31.6	4.49	13.06	4.67	1.70	0.34	3.25
103	Touchmark National Bank	Alpharetta	426,005	87.2	3.4	(18.94)	(4.34)	4.56	1.82	0.83	3.25
104	First Southern Bank	Patterson	283,414	46.3	22.2	(8.67)	52.59	5.68	1.46	0.31	3.24
105	Commercial Banking Company	Valdosta	323,906	64.5	5.9	(8.18)	20.40	4.93	2.03	0.24	3.23
106	Georgia Community Bank	Dawson	393,037	64.9	17.0	(1.95)	9.84	6.15	1.07	0.73	3.23
107	Vinings Bank	Smyrna	653,210	46.1	51.8	(27.31)	26.50	5.24	1.81	0.27	3.23
108	First Chatham Bank	Savannah	542,204	60.6	6.2	(2.15)	23.77	5.02	2.06	0.31	3.22
109	Thomasville National Bank	Thomasville	1,418,068	89.0	8.0	10.31	25.01	4.25	0.20	0.31	3.22
110	Century Bank of Georgia	Cartersville	310,196	43.4	31.5	(13.21)	23.76	5.78	1.86	0.18	3.21
111	FNB of Coffee County	Douglas	392,356	50.5	9.5	3.99	38.74	5.78	1.04	0.14	3.21
112	First Century Bank, NA	Commerce	407,604	9.7	19.2	(50.94)	21.82	15.13	2.75	0.06	3.19
113	Oconee State Bank	Watkinsville	532,102	62.8	25.9	(10.60)	22.31	4.59	1.77	0.18	3.17
114	Talbot State Bank	Woodland	62,404	57.2	18.9	2.50	12.47	7.74	3.74	2.03	3.16
115	Affinity Bank	Covington	789,724	91.1	5.6	(9.24)	(0.22)	4.21	1.87	0.53	3.13
116	Synovus Bank	Columbus	55,429,360	80.9	18.9	(3.48)	6.31	3.89	1.57	0.23	3.04
117	Community Bank & Trust	LaGrange	92,184	35.4	10.1	(37.86)	11.27	5.54	2.11	0.13	3.03
118	Northeast Georgia Bank	Lavonia	594,267	47.2	19.8	(3.09)	14.00	5.47	1.78	0.15	3.02
119	Century Bank & Trust	Milledgeville	344,155	55.4	30.1	4.56	14.59	5.53	1.81	0.43	3.01
120	Elberton FS&LA	Elberton	28,253	106.7	10.1	11.50	20.64	3.93	3.65	0.67	3.00
121	Citizens Bank of Americus	Americus	411,117	55.2	27.1	2.50	8.22	5.65	1.28	0.18	2.96
122	Rabun County Bank	Clayton	256,094	58.6	4.3	(1.82)	21.47	5.05	1.46	0.19	2.92
123	Atlantic Capital Bank, NA	Atlanta	4,210,014	61.2	18.4	4.42	49.56	3.97	2.33	0.12	2.91
124	Bank of Hancock County	Sparta	88,018	33.5	65.3	(7.70)	10.24	7.23	2.15	0.40	2.91
125	Georgia Banking Company	Sandy Springs	1,007,976	74.5	3.3	(3.93)	40.05	4.37	2.92	0.84	2.90
126	Persons Banking Company	Forsyth	416,834	47.6	45.5	(18.50)	11.21	5.04	1.15	0.16	2.90
127	Bank of Alapaha	Alapaha	234,243	55.2	23.7	(2.63)	15.32	5.67	1.57	0.56	2.86
128	Barwick Banking Company	Barwick	124,502	88.4	6.9	NM	660.10	4.34	0.31	0.28	2.79
129	Peoples Bank & Trust	Buford	439,058	38.4	53.7	(10.31)	19.12	5.76	1.68	0.45	2.79
130	Signature Bank of Georgia	Sandy Springs	201,829	63.6	10.6	5.92	9.57	4.98	2.15	0.42	2.77
131	First American B&T	Athens	865,222	55.5	14.2	(8.64)	22.47	4.92	0.72	0.13	2.75
132	Peoples Bank	Willacoochee	98,205	44.0	27.1	(2.95)	18.55	6.28	1.52	0.42	2.75
133	Citizens Trust Bank	Atlanta	655,712	45.8	12.0	(6.47)	23.55	4.94	2.15	0.08	2.73
134	Southeast First National Bank	Summerville	72,337	29.9	33.6	(16.42)	35.08	9.04	0.93	0.23	2.70
135	Farmers & Merchants Bank	Eatonton	230,068	42.3	52.3	(6.25)	13.00	6.45	1.05	0.36	2.69
136	Farmers Bank	Greensboro	117,936	57.2	49.7	5.32	2.55	4.80	1.55	0.35	2.67

NET INTEREST MARGIN

Rank	Institution	City	Total Assets (\$000)	Loans / Deposits (%)	Securities / Assets (%)	Loan Growth (%)	Deposit Growth (%)	Yield on Loans (%)	Yield on Securities (TE) (%)	Cost of Funds (%)	Net Interest Margin (TE) (%)
137	First St. Bank, Randolph County	Cuthbert	94,133	35.0	52.0	(17.36)	15.89	5.83	1.61	0.52	2.61
138	First National Bank of Griffin	Griffin	387,911	30.8	27.5	(14.99)	20.84	5.61	2.13	0.08	2.57
139	Merchants & Citizens Bank	McRae	128,958	34.9	56.7	(0.29)	17.30	6.01	1.95	0.48	2.56
140	United Bank	Zebulon	2,168,014	37.5	17.8	(8.37)	23.43	5.65	1.78	0.10	2.56
141	Waycross Bank & Trust	Waycross	228,262	48.0	40.8	19.62	3.76	4.74	1.66	0.16	2.56
142	First Bank of Coastal Georgia	Pembroke	150,571	24.0	73.0	(21.51)	23.46	5.57	1.87	0.21	2.49
143	Farmers and Merchants Bank	Sylvania	147,146	34.0	36.1	(6.73)	14.81	6.25	1.84	0.38	2.47
144	Bank of Lafayette, Georgia	Lafayette	344,885	37.0	60.7	5.26	22.33	5.96	1.31	0.43	2.42
145	Rochelle State Bank	Rochelle	43,286	36.8	27.4	17.81	17.28	5.58	1.17	0.59	1.64
146	Vidalia Federal Savings Bank	Vidalia	212,893	33.4	49.2	(2.91)	6.41	4.66	1.30	0.74	1.51
147	CIBC National Trust Company	Atlanta	319,283	0.0	0.0	NA	0.59	NA	NA	0.59	0.55
148	Synovus Trust Company, NA	Columbus	120,985	NA	16.8	NA	NA	NA	0.05	NA	0.45
		MEDIAN	252,632	64.7	15.8	0.25	15.89	5.67	1.76	0.33	3.59
		AVERAGE	941,742	64.5	19.0	1.55	23.11	5.86	1.69	0.38	3.57
		HIGH	55,429,360	109.6	73.0	80.03	660.10	15.13	5.10	2.03	6.31
		LOW	26,628	0.0	0.0	(50.94)	(4.34)	3.89	0.03	0.06	0.45

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	15,202	62,960	0.00	0.00	0.00	55.35	55.35
2	CIBC National Trust Company	Atlanta	45,383	126,406	0.00	0.00	0.00	43.92	43.92
3	BankSouth	Greensboro	29,693	96,004	0.09	8.06	0.00	1.05	9.20
4	Embassy National Bank	Lawrenceville	2,550	4,643	0.13	3.24	0.00	0.70	4.06
5	First Chatham Bank	Savannah	7,109	19,158	0.14	3.16	(0.23)	0.82	3.89
6	Carver State Bank	Savannah	565	1,348	0.29	0.00	(0.16)	2.11	2.24
7	First Century Bank, NA	Commerce	5,046	8,844	0.01	0.00	(0.00)	2.11	2.12
8	Bank of Camilla	Camilla	2,332	2,632	0.26	0.00	(0.04)	1.82	2.04
9	Waycross Bank & Trust	Waycross	3,212	4,517	0.10	0.00	(0.02)	1.96	2.03
10	Loyal Trust Bank	Johns Creek	961	1,840	0.07	1.67	0.00	0.24	1.97
11	Ameris Bank	Atlanta	416,418	392,185	0.13	1.47	(0.01)	0.28	1.87
12	Colony Bank	Fitzgerald	19,895	33,506	0.30	0.27	(0.00)	1.20	1.77
13	Trust Bank	Lenox	556	790	0.34	0.71	0.37	0.34	1.76
14	United Bank	Zebulon	33,713	31,057	0.42	0.23	0.00	0.90	1.55
15	Metro City Bank	Doraville	53,900	32,787	0.05	0.45	(0.00)	1.03	1.52
16	First IC Bank	Doraville	14,357	12,317	0.18	0.79	0.00	0.50	1.48
17	Queensborough National B&T	Louisville	18,925	24,160	0.44	0.00	0.01	0.94	1.39
18	Thomasville National Bank	Thomasville	22,136	17,977	0.03	0.00	0.00	1.34	1.38
19	PromiseOne Bank	Duluth	14,381	7,247	0.13	0.98	0.00	0.23	1.33
20	Affinity Bank	Covington	7,936	9,659	0.05	0.00	0.00	1.18	1.24
21	Greater Community Bank	Rome	4,798	3,565	0.16	0.53	(0.01)	0.52	1.21
22	Douglas National Bank	Douglas	6,469	2,798	0.23	0.00	0.00	2.96	1.19
23	First American B&T	Athens	8,244	8,935	0.10	0.00	(0.01)	1.06	1.15
24	Touchmark National Bank	Alpharetta	8,638	4,760	0.00	0.95	(0.00)	0.16	1.12
25	Heritage Southeast Bank	Jonesboro	14,428	17,656	0.35	0.20	(0.03)	0.57	1.09
26	Planters First Bank	Cordele	3,530	4,053	0.39	0.01	(0.00)	0.67	1.07
27	Pineland Bank	Alma	3,716	3,803	0.24	0.31	(0.00)	0.51	1.05
28	Bank of Lumber City	Lumber City	450	275	0.60	0.00	(0.02)	0.47	1.05
29	Commercial Banking Company	Valdosta	3,614	3,239	0.27	0.45	0.00	0.32	1.04
30	Citizens Bank and Trust, Inc.	Trenton	1,342	1,248	0.34	0.00	0.03	0.65	1.02
31	Georgia Banking Company	Sandy Springs	(5,689)	7,051	0.02	0.52	(0.00)	0.48	1.01
32	River City Bank	Rome	1,852	1,958	0.10	0.03	0.00	0.86	1.00
33	Pinnacle Bank	Elberton	18,652	15,192	0.31	0.10	0.00	0.55	0.97
34	FNB South	Alma	11,356	4,534	0.29	0.00	0.26	0.41	0.96
35	Century Bank & Trust	Milledgeville	4,065	3,045	0.10	0.10	(0.00)	0.73	0.93
36	FNB of Coffee County	Douglas	4,139	3,155	0.13	0.00	0.00	0.79	0.92
37	FNB of Waynesboro	Waynesboro	2,579	1,651	0.40	0.00	0.00	0.52	0.91
38	First Bank of Pike	Molena	425	597	0.26	0.00	0.00	0.65	0.91
39	Oconee State Bank	Watkinsville	3,203	4,547	0.09	0.46	0.00	0.34	0.88
40	Rabun County Bank	Clayton	2,035	2,083	0.09	0.38	0.05	0.37	0.88
41	State Bank of Cochran	Cochran	4,347	2,117	0.16	0.00	0.46	0.24	0.86
42	First Bank	Dalton	8,283	4,040	0.14	0.20	0.01	0.50	0.85
43	First National Community Bank	Chatsworth	4,369	3,343	0.15	0.00	0.14	0.56	0.85
44	Community Bank & Trust	LaGrange	(138)	780	0.22	0.10	(0.01)	0.54	0.85
45	Citizens Trust Bank	Atlanta	4,423	5,071	0.48	0.00	0.00	0.36	0.85
46	Signature Bank of Georgia	Sandy Springs	1,916	1,661	0.02	0.71	(0.05)	0.18	0.85
47	Commercial Bank	Crawford	6,718	2,836	0.48	0.00	0.00	0.36	0.84
48	First National Bank of Griffin	Griffin	1,820	2,924	0.23	0.11	0.00	0.50	0.83
49	TC Federal Bank	Thomasville	1,441	2,997	0.14	0.58	0.00	0.09	0.82
50	Farmers State Bank	Lincolnton	2,422	1,247	0.45	0.00	(0.13)	0.48	0.80
51	South Georgia Bank Co.	Tifton	4,761	4,342	0.27	0.00	(0.01)	0.53	0.79
52	Farmers and Merchants Bank	Sylvania	1,270	1,090	0.22	0.00	0.41	0.15	0.78
53	Quantum National Bank	Suwanee	19,060	4,723	0.03	0.48	0.00	0.26	0.77
54	Community Banking Company	Fitzgerald	2,409	1,601	0.27	0.00	0.03	0.46	0.76
55	F & M Bank and Trust Company	Manchester	633	592	0.59	0.00	(0.02)	0.16	0.74
56	Citizens Bank of Swainsboro	Swainsboro	3,036	1,990	0.20	0.00	0.00	0.54	0.74
57	Exchange Bank	Milledgeville	3,443	2,367	0.33	0.20	(0.03)	0.23	0.73
58	PrimeSouth Bank	Waycross	11,918	6,773	0.09	0.33	0.02	0.29	0.73
59	Georgia Primary Bank	Atlanta	2,549	2,012	0.11	0.34	0.00	0.28	0.73
60	Southeastern Bank	Darien	7,621	3,964	0.18	0.00	0.03	0.52	0.72
61	Durden Banking Company	Twin City	5,214	1,586	0.35	0.00	0.02	0.35	0.72
62	Bank of Edison	Edison	1,095	449	0.16	0.00	(0.18)	0.74	0.71
63	Great Oaks Bank	Eastman	2,677	1,740	0.24	0.00	0.01	0.47	0.71
64	First Port City Bank	Bainbridge	2,844	2,281	0.06	0.27	0.00	0.37	0.70
65	Wilcox County State Bank	Abbeville	1,522	952	0.24	0.00	0.00	0.46	0.70
66	Family Bank	Pelham	1,409	881	0.40	0.00	0.04	0.26	0.70
67	SunMark Community Bank	Hawkinsville	5,707	2,559	0.18	0.00	0.00	0.52	0.69
68	Claxton Bank	Claxton	1,625	952	0.19	0.00	0.00	0.48	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	Peoples Bank	Lyons	1,488	954	0.37	0.16	0.03	0.12	0.67
70	Peoples Bank	Willacoochee	623	633	0.27	0.00	0.00	0.40	0.67
71	Bank of Dudley	Dublin	2,682	1,863	0.16	0.15	0.02	0.34	0.67
72	Synovus Bank	Columbus	722,222	359,587	0.15	0.11	(0.00)	0.40	0.66
73	American Pride Bank	Macon	2,506	1,403	0.13	0.22	0.00	0.31	0.66
74	Bank of Soperton	Soperton	1,961	759	0.38	0.00	0.01	0.26	0.65
75	Northeast Georgia Bank	Lavonia	2,449	3,664	0.13	0.00	0.00	0.52	0.65
76	Vinings Bank	Smyrna	15,374	4,538	0.02	0.54	0.00	0.09	0.64
77	Mount Vernon Bank	Mount Vernon	2,073	984	0.29	0.00	0.13	0.21	0.63
78	First Southern Bank	Patterson	2,730	1,467	0.12	0.17	(0.02)	0.36	0.62
79	West Central Georgia Bank	Thomaston	1,581	896	0.34	0.00	0.03	0.25	0.62
80	Altaamaha Bank and Trust Co.	Vidalia	3,179	1,452	0.21	0.00	(0.02)	0.42	0.61
81	Glennville Bank	Glennville	3,723	1,879	0.21	0.00	0.01	0.36	0.58
82	Peoples Bank of Georgia	Talbotton	1,556	665	0.14	0.00	(0.01)	0.43	0.56
83	South Coast Bank & Trust	Brunswick	2,676	1,029	0.11	0.14	0.00	0.31	0.56
84	Century Bank of Georgia	Cartersville	3,185	1,575	0.11	0.00	0.00	0.44	0.55
85	South Georgia Bank	Glennville	3,704	1,027	0.29	0.00	0.00	0.23	0.52
86	Peoples Bank	Eatonton	(158)	949	0.16	0.00	0.04	0.32	0.51
87	OneSouth Bank	Blakely	1,239	832	0.12	0.00	(0.00)	0.40	0.51
88	Persons Banking Company	Forsyth	1,665	2,024	0.25	0.00	(0.00)	0.26	0.51
89	Comm. Bank of Pickens County	Jasper	6,959	2,327	0.07	0.04	0.00	0.38	0.50
90	Citizens Community Bank	Hahira	1,864	858	0.17	0.00	(0.02)	0.34	0.49
91	Peach State Bank & Trust	Gainesville	3,249	2,214	0.04	0.28	0.00	0.17	0.49
92	Citizens Bank of Americus	Americus	4,269	1,921	0.17	0.00	0.06	0.25	0.47
93	Flint Community Bank	Albany	4,916	1,361	0.06	0.00	0.00	0.42	0.47
94	Citizens Bank of Cochran	Cochran	1,138	565	0.06	0.00	0.00	0.41	0.47
95	Geo. D. Warthen Bank	Sandersville	1,133	981	0.15	0.00	(0.07)	0.37	0.45
96	Atlantic Capital Bank, NA	Atlanta	52,456	15,925	0.18	0.11	0.00	0.15	0.44
97	Bank of Dade	Trenton	2,168	573	0.16	0.00	(0.02)	0.30	0.44
98	F&M Bank	Washington	3,336	1,419	0.23	0.00	(0.00)	0.20	0.43
99	Bank of Madison	Madison	3,864	1,420	0.06	0.00	0.00	0.35	0.42
100	North Georgia National Bank	Calhoun	1,467	698	0.11	0.00	(0.05)	0.35	0.41
101	Bank of Dawson	Dawson	1,677	580	0.27	0.00	0.00	0.14	0.41
102	Morris Bank	Dublin	24,442	5,271	0.15	0.00	(0.00)	0.26	0.41
103	FNB of Decatur County	Bainbridge	1,211	897	0.09	0.00	0.00	0.32	0.41
104	First State Bank	Wrens	3,625	995	0.24	0.00	(0.00)	0.17	0.41
105	Magnolia State Bank	Eastman	2,198	779	0.36	0.00	(0.22)	0.26	0.40
106	Planters and Citizens Bank	Camilla	709	504	0.12	0.00	0.00	0.28	0.40
107	AB&T	Albany	2,240	1,018	0.07	0.09	0.00	0.24	0.39
108	First Peoples Bank	Pine Mountain	2,493	869	0.13	0.00	0.00	0.27	0.39
109	Farmers & Merchants Bank	Eatonton	1,289	872	0.11	0.00	0.08	0.19	0.39
110	Bank of Monticello	Monticello	2,299	554	0.11	0.00	0.01	0.26	0.38
111	First State Bank of Blakely	Blakely	6,377	2,037	0.15	0.00	(0.02)	0.25	0.37
112	Citizens Bank of The South	Sandersville	2,649	1,115	0.11	0.00	0.02	0.23	0.36
113	United National Bank	Cairo	3,332	933	0.13	0.00	0.00	0.23	0.36
114	Farmers State Bank	Dublin	1,888	518	0.13	0.00	0.00	0.23	0.36
115	Bank of Hancock County	Sparta	407	307	0.12	0.00	0.00	0.23	0.35
116	First FS&LA of Valdosta	Valdosta	73	756	0.12	0.00	0.02	0.21	0.35
117	Southeast First National Bank	Summerville	334	232	0.09	0.00	0.00	0.26	0.34
118	PeoplesSouth Bank	Colquitt	12,602	3,244	0.08	0.00	0.01	0.25	0.34
119	American Commerce Bank	Bremen	5,846	1,367	0.07	0.18	0.00	0.09	0.34
120	Bank of Wrightsville	Wrightsville	797	240	0.10	0.00	0.01	0.23	0.34
121	Guardian Bank	Valdosta	6,964	1,615	0.10	0.00	(0.02)	0.25	0.33
122	Bank of Lafayette, Georgia	Lafayette	1,754	1,112	0.11	0.00	0.01	0.21	0.33
123	First St. Bank, Randolph County	Cuthbert	361	308	0.26	0.00	0.00	0.07	0.33
124	Security State Bank	McRae	849	167	0.29	0.00	0.00	0.02	0.32
125	Wilkinson County Bank	Irwinton	95	178	0.16	0.00	0.00	0.16	0.32
126	Piedmont Bank	Peachtree Corners	19,361	4,708	0.06	0.10	0.00	0.14	0.30
127	Bank of Alapaha	Alapaha	1,124	670	0.16	0.00	0.00	0.14	0.30
128	Barwick Banking Company	Barwick	(1,925)	194	0.03	0.23	0.00	0.04	0.30
129	Vidalia Federal Savings Bank	Vidalia	(765)	620	0.05	0.00	0.00	0.25	0.29
130	Merchants & Citizens Bank	McRae	502	358	0.08	0.00	0.00	0.20	0.29
131	Four County Bank	Allentown	1,383	229	0.19	0.00	(0.02)	0.11	0.28
132	Peoples Bank & Trust	Buford	3,465	1,129	0.06	0.00	0.03	0.18	0.27
133	Citizens National Bank, Quitman	Quitman	1,266	301	0.11	0.00	0.00	0.15	0.26
134	Wheeler County State Bank	Alamo	1,125	295	0.14	0.00	0.00	0.12	0.26
135	Rochelle State Bank	Rochelle	(161)	90	0.20	0.00	0.00	0.05	0.24
136	Legacy State Bank	Loganville	2,343	322	0.02	0.04	0.06	0.11	0.23

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	Bank of Newington	Newington	2,288	371	0.08	0.02	0.00	0.13	0.23
138	Community Bank of Georgia	Baxley	1,793	351	0.13	0.00	0.00	0.10	0.23
139	Georgia Community Bank	Dawson	3,347	833	0.16	0.00	(0.03)	0.09	0.22
140	Citizens Bank of Georgia	Cumming	5,333	924	0.03	0.00	(0.02)	0.20	0.21
141	Farmers Bank	Greensboro	673	263	0.10	0.00	0.00	0.11	0.21
142	First Bank of Coastal Georgia	Pembroke	951	277	0.08	0.00	0.00	0.11	0.19
143	Southern Bank	Waynesboro	(718)	160	0.13	0.00	(0.15)	0.17	0.15
144	Talbot State Bank	Woodland	274	65	0.03	0.00	0.05	0.03	0.11
145	Tandem Bank	Tucker	(874)	94	0.01	0.00	0.00	0.07	0.09
146	Bank of Hazlehurst	Hazlehurst	198	110	0.44	0.00	(0.36)	0.01	0.08
147	Farmers & Merchants Bank	Lakeland	4,188	359	0.14	0.06	(0.32)	0.17	0.06
148	Elberton FS&LA	Elberton	3	3	0.00	0.00	0.00	0.01	0.01
		MEDIAN	2,550	1,420	0.14	0.00	0.00	0.31	0.65
		AVERAGE	12,983	10,201	0.17	0.21	0.00	1.07	1.46
		HIGH	722,222	392,185	0.60	8.06	0.46	55.35	55.35
		LOW	(5,689)	3	0.00	0.00	(0.36)	0.01	0.01

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
1	Atlantic Capital Bank, NA	Atlanta	4,210,014	19,859	49.4	1.00	0.18	0.43	1.60
2	Touchmark National Bank	Alpharetta	426,005	16,385	37.4	0.96	0.07	0.60	1.63
3	Citizens Bank of Georgia	Cumming	480,719	8,288	52.4	1.04	0.15	0.60	1.79
4	Synovus Bank	Columbus	55,429,360	11,689	52.6	1.07	0.31	0.50	1.87
5	Century Bank of Georgia	Cartersville	310,196	9,694	56.2	0.96	0.18	0.73	1.87
6	Citizens Bank of Americus	Americus	411,117	8,937	57.1	0.98	0.21	0.73	1.92
7	Legacy State Bank	Loganville	143,000	9,533	51.0	0.95	0.24	0.74	1.92
8	Community Bank of Georgia	Baxley	167,763	8,830	50.7	1.06	0.12	0.76	1.94
9	Vinings Bank	Smyrna	653,210	13,898	50.8	1.39	0.17	0.40	1.96
10	Guardian Bank	Valdosta	508,390	8,919	56.9	0.93	0.18	0.87	1.98
11	Bank of Lafayette, Georgia	Lafayette	344,885	5,946	74.8	1.16	0.32	0.50	1.98
12	Comm. Bank of Pickens County	Jasper	509,933	8,946	49.4	1.01	0.12	0.88	2.01
13	Piedmont Bank	Peachtree Corners	1,687,376	9,642	54.3	1.34	0.19	0.54	2.07
14	AB&T	Albany	253,835	7,932	63.0	1.24	0.17	0.68	2.08
15	Farmers Bank	Greensboro	117,936	6,937	73.0	1.16	0.16	0.76	2.08
16	Farmers and Merchants Bank	Sylvania	147,146	6,398	63.9	1.11	0.12	0.85	2.08
17	Peoples Bank & Trust	Buford	439,058	8,609	68.7	1.22	0.16	0.72	2.09
18	Bank of Alapaha	Alapaha	234,243	5,448	69.6	1.12	0.37	0.63	2.12
19	Thomasville National Bank	Thomasville	1,418,068	10,427	46.7	1.29	0.18	0.65	2.13
20	PromiseOne Bank	Duluth	569,178	6,120	42.6	1.26	0.33	0.54	2.13
21	Vidalia Federal Savings Bank	Vidalia	212,893	7,341	124.5	1.27	0.13	0.73	2.13
22	FNB South	Alma	494,397	5,957	42.1	1.09	0.28	0.78	2.15
23	First Bank of Coastal Georgia	Pembroke	150,571	5,019	77.0	1.11	0.22	0.83	2.15
24	American Commerce Bank	Bremen	421,058	8,959	49.2	1.39	0.16	0.62	2.17
25	Metro City Bank	Doraville	2,756,383	13,063	37.3	1.35	0.24	0.58	2.17
26	PeoplesSouth Bank	Colquitt	1,011,687	5,297	54.5	1.24	0.24	0.73	2.21
27	Farmers & Merchants Bank	Eatonton	230,068	6,218	76.3	1.22	0.21	0.80	2.23
28	Community Banking Company	Fitzgerald	220,577	7,115	56.8	1.25	0.15	0.84	2.25
29	Bank of Madison	Madison	369,635	5,867	58.5	1.51	0.29	0.45	2.25
30	Century Bank & Trust	Milledgeville	344,155	7,170	58.7	1.21	0.23	0.81	2.26
31	First State Bank of Blakely	Blakely	561,143	5,611	58.7	1.53	0.27	0.46	2.27
32	Commercial Bank	Crawford	378,038	8,401	50.4	1.39	0.25	0.63	2.27
33	West Central Georgia Bank	Thomaston	150,913	4,868	61.8	1.36	0.28	0.63	2.27
34	United National Bank	Cairo	277,037	9,235	52.3	1.31	0.25	0.72	2.28
35	Southeastern Bank	Darien	595,035	5,721	57.9	1.40	0.43	0.46	2.29
36	United Bank	Zebulon	2,168,014	5,447	57.4	1.39	0.36	0.55	2.29
37	Bank of Dade	Trenton	140,919	4,404	58.3	1.49	0.19	0.63	2.31
38	First St. Bank, Randolph County	Cuthbert	94,133	4,954	87.6	1.20	0.35	0.76	2.32
39	Merchants & Citizens Bank	McRae	128,958	6,787	84.9	1.21	0.14	0.97	2.32
40	Glennville Bank	Glennville	347,869	5,271	59.3	1.16	0.40	0.80	2.36
41	Southeast First National Bank	Summerville	72,337	4,019	78.2	1.18	0.34	0.84	2.36
42	Flint Community Bank	Albany	302,898	7,388	55.6	1.53	0.18	0.65	2.36
43	Georgia Community Bank	Dawson	393,037	4,975	71.8	1.47	0.35	0.54	2.36
44	Bank of Monticello	Monticello	155,477	7,067	58.1	1.18	0.23	0.96	2.37
45	Morris Bank	Dublin	1,361,644	7,282	50.1	1.39	0.21	0.79	2.38
46	South Georgia Bank	Glennville	202,635	4,825	54.1	1.45	0.20	0.74	2.39
47	Farmers & Merchants Bank	Lakeland	612,880	5,107	70.0	1.35	0.20	0.85	2.39
48	Quantum National Bank	Suwanee	623,139	9,031	45.3	1.46	0.14	0.80	2.39
49	Citizens National Bank, Quitman	Quitman	119,020	5,951	64.1	1.31	0.38	0.71	2.40
50	Bank of Wrightsville	Wrightsville	75,841	5,834	66.1	1.15	0.30	0.96	2.42
51	First American B&T	Athens	865,222	8,829	63.4	1.59	0.42	0.42	2.42
52	Bank of Hazlehurst	Hazlehurst	128,441	4,757	77.2	1.18	0.22	1.02	2.42
53	Peach State Bank & Trust	Gainesville	516,508	8,199	67.7	1.59	0.15	0.68	2.43
54	Four County Bank	Allentown	83,878	6,452	58.0	1.25	0.16	1.02	2.43
55	Douglas National Bank	Douglas	255,025	8,501	47.0	1.33	0.13	0.98	2.44
56	FNB of Waynesboro	Waynesboro	182,355	5,065	54.6	1.13	0.35	0.96	2.44
57	South Coast Bank & Trust	Brunswick	196,735	8,197	61.4	1.18	0.32	0.96	2.46
58	State Bank of Cochran	Cochran	245,568	4,911	58.3	1.35	0.20	0.92	2.47
59	Citizens Trust Bank	Atlanta	655,712	6,902	71.1	1.32	0.29	0.87	2.48
60	First IC Bank	Doraville	913,550	8,381	50.8	1.40	0.37	0.71	2.48
61	Peoples Bank	Lyons	150,084	5,772	63.1	1.42	0.31	0.75	2.48
62	Bank of Camilla	Camilla	135,618	5,651	51.0	1.38	0.22	0.89	2.48
63	Wheeler County State Bank	Alamo	123,536	6,502	71.2	1.00	0.49	1.01	2.49
64	Bank of Dawson	Dawson	143,206	5,728	63.7	1.43	0.20	0.88	2.50
65	Rabun County Bank	Clayton	256,094	5,449	68.7	1.66	0.17	0.69	2.52
66	Commercial Banking Company	Valdosta	323,906	5,310	63.0	1.56	0.57	0.40	2.53
67	North Georgia National Bank	Calhoun	181,706	5,506	69.0	1.36	0.24	0.95	2.55
68	South Georgia Bank Co.	Tifton	566,426	5,013	69.1	1.54	0.29	0.73	2.56

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
69	Peoples Bank	Willacoochee	98,205	4,092	76.3	1.56	0.22	0.78	2.56
70	Mount Vernon Bank	Mount Vernon	165,516	6,130	65.2	1.50	0.24	0.83	2.58
71	F&M Bank	Washington	342,672	5,439	64.3	1.52	0.29	0.78	2.58
72	First State Bank	Wrens	288,925	7,408	55.1	1.37	0.28	0.95	2.60
73	Affinity Bank	Covington	789,724	8,584	62.2	1.31	0.36	0.93	2.60
74	Planters and Citizens Bank	Camilla	126,005	5,728	78.2	1.38	0.26	0.97	2.61
75	PrimeSouth Bank	Waycross	1,054,744	7,325	58.6	1.38	0.27	1.00	2.64
76	FNB of Coffee County	Douglas	392,356	6,883	67.8	1.66	0.28	0.74	2.67
77	Ameris Bank	Atlanta	22,438,664	8,379	51.2	1.63	0.22	0.82	2.67
78	First Bank	Dalton	501,974	6,197	54.1	1.49	0.30	0.91	2.69
79	Elberton FS&LA	Elberton	28,253	7,063	97.4	1.42	0.35	0.93	2.70
80	Citizens Community Bank	Hahira	183,056	4,694	70.3	1.61	0.30	0.80	2.71
81	Exchange Bank	Milledgeville	351,480	5,169	65.8	1.55	0.43	0.77	2.75
82	First National Bank of Griffin	Griffin	387,911	4,674	86.1	1.46	0.36	0.96	2.78
83	Bank of Hancock County	Sparta	88,018	4,633	82.1	1.51	0.21	1.07	2.79
84	First Peoples Bank	Pine Mountain	218,945	5,340	64.3	1.65	0.22	0.93	2.79
85	SunMark Community Bank	Hawkinsville	383,611	4,918	61.5	1.80	0.27	0.73	2.80
86	Georgia Primary Bank	Atlanta	282,426	7,633	69.9	1.87	0.20	0.74	2.81
87	Signature Bank of Georgia	Sandy Springs	201,829	9,174	80.7	1.64	0.21	0.96	2.81
88	Bank of Dudley	Dublin	304,337	4,542	67.8	1.61	0.36	0.86	2.82
89	Rochelle State Bank	Rochelle	43,286	4,329	168.6	1.41	0.14	1.28	2.83
90	Northeast Georgia Bank	Lavonia	594,267	6,530	85.7	1.14	0.27	1.42	2.83
91	Wilcox County State Bank	Abbeville	139,078	4,346	62.7	1.78	0.24	0.84	2.86
92	FNB of Decatur County	Bainbridge	240,263	5,860	82.1	1.56	0.39	0.93	2.87
93	Persons Banking Company	Forsyth	416,834	5,344	86.3	1.57	0.28	1.03	2.88
94	Altahama Bank and Trust Co.	Vidalia	251,429	5,029	65.4	1.64	0.38	0.88	2.90
95	Citizens Bank of The South	Sandersville	326,282	5,263	69.6	1.68	0.39	0.85	2.92
96	Farmers State Bank	Dublin	152,180	4,909	67.7	1.76	0.23	0.94	2.93
97	Pinnacle Bank	Elberton	1,668,533	5,794	63.4	1.55	0.47	0.92	2.94
98	Citizens Bank of Cochran	Cochran	126,706	5,068	69.6	1.59	0.35	1.03	2.97
99	Queensborough National B&T	Louisville	1,843,566	5,454	66.8	1.92	0.19	0.86	2.98
100	First Century Bank, NA	Commerce	407,604	5,994	57.0	1.52	0.33	1.13	2.98
101	Durden Banking Company	Twin City	239,933	5,216	54.1	1.77	0.32	0.90	2.99
102	First Port City Bank	Bainbridge	357,293	5,178	67.7	1.79	0.29	0.97	3.05
103	American Pride Bank	Macon	221,918	5,840	63.2	1.87	0.46	0.73	3.05
104	Citizens Bank of Swainsboro	Swainsboro	278,674	4,645	66.7	1.78	0.38	0.90	3.05
105	Greater Community Bank	Rome	319,160	6,138	63.5	1.79	0.23	1.04	3.06
106	Waycross Bank & Trust	Waycross	228,262	10,870	67.6	0.78	0.20	2.11	3.08
107	Wilkinson County Bank	Irwinton	54,155	6,017	94.9	1.42	0.19	1.48	3.09
108	Oconee State Bank	Watkinsville	532,102	6,489	77.8	1.84	0.26	0.99	3.09
109	Magnolia State Bank	Eastman	203,946	4,249	73.2	0.70	0.47	1.94	3.10
110	First National Community Bank	Chatsworth	563,898	5,639	71.3	1.54	0.34	1.24	3.13
111	Heritage Southeast Bank	Jonesboro	1,639,467	5,897	70.0	1.74	0.35	1.04	3.13
112	Bank of Newington	Newington	171,361	5,040	61.4	1.68	0.54	0.91	3.13
113	Great Oaks Bank	Eastman	287,022	4,949	72.6	1.89	0.42	0.84	3.15
114	Citizens Bank and Trust, Inc.	Trenton	129,500	3,238	67.2	1.59	0.25	1.33	3.18
115	Geo. D. Warthen Bank	Sandersville	232,686	6,648	81.4	1.55	0.34	1.32	3.20
116	Farmers State Bank	Lincolnton	167,158	4,286	64.7	1.89	0.30	1.02	3.21
117	Security State Bank	McRae	55,278	5,025	66.1	2.15	0.34	0.79	3.27
118	OneSouth Bank	Blakely	168,014	6,001	77.8	1.73	0.27	1.27	3.28
119	Claxton Bank	Claxton	144,814	4,671	72.0	1.76	0.58	0.96	3.29
120	Carver State Bank	Savannah	59,628	3,975	59.2	1.49	0.37	1.47	3.32
121	First Southern Bank	Patterson	283,414	5,061	91.3	1.98	0.42	0.95	3.35
122	Pineland Bank	Alma	388,952	4,010	71.0	2.19	0.41	0.82	3.42
123	Family Bank	Pelham	139,189	4,094	67.5	1.80	0.38	1.26	3.44
124	Bank of Soperton	Soperton	128,261	4,933	62.3	1.68	0.34	1.42	3.44
125	First FS&LA of Valdosta	Valdosta	214,818	4,670	97.6	2.02	0.33	1.12	3.47
126	TC Federal Bank	Thomasville	386,679	7,734	86.8	1.92	0.27	1.34	3.52
127	Peoples Bank of Georgia	Talbotton	129,075	4,164	65.1	2.02	0.34	1.24	3.60
128	River City Bank	Rome	218,461	5,462	77.0	2.19	0.43	0.98	3.60
129	Planters First Bank	Cordele	365,934	4,112	78.2	2.30	0.46	0.91	3.67
130	Peoples Bank	Eatonton	198,559	4,728	95.7	2.30	0.41	0.97	3.68
131	Tandem Bank	Tucker	120,758	5,489	102.5	2.49	0.30	0.94	3.73
132	Colony Bank	Fitzgerald	2,508,968	5,304	71.6	2.19	0.29	1.25	3.73
133	Bank of Edison	Edison	65,668	5,051	62.2	2.41	0.22	1.22	3.85
134	Community Bank & Trust	LaGrange	92,184	2,881	106.3	1.83	0.50	1.54	3.87
135	F & M Bank and Trust Company	Manchester	82,816	3,601	82.3	1.82	0.55	1.63	4.00
136	Georgia Banking Company	Sandy Springs	1,007,976	6,380	109.8	2.90	0.24	0.96	4.10

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
137	Talbot State Bank	Woodland	62,404	4,160	130.2	1.81	0.37	1.92	4.11
138	Southern Bank	Waynesboro	125,590	3,305	110.4	2.29	0.50	1.59	4.39
139	First Bank of Pike	Molena	69,652	2,786	84.6	2.36	0.55	1.61	4.52
140	First Chatham Bank	Savannah	542,204	5,368	66.2	2.31	0.37	1.84	4.52
141	Trust Bank	Lenox	47,539	2,161	78.5	2.91	0.54	1.15	4.60
142	Bank of Lumber City	Lumber City	26,628	2,219	70.6	2.72	0.64	1.39	4.75
143	Embassy National Bank	Lawrenceville	118,078	4,373	62.2	3.13	0.46	1.33	4.92
144	Loyal Trust Bank	Johns Creek	111,350	6,959	79.1	3.25	0.46	1.56	5.27
145	Barwick Banking Company	Barwick	124,502	4,150	187.3	3.92	0.38	1.37	5.66
146	BankSouth	Greensboro	1,127,496	3,123	69.8	6.47	0.38	2.02	8.87
147	CIBC National Trust Company	Atlanta	319,283	1,336	50.5	26.82	3.90	(7.87)	22.85
148	Synovus Trust Company, NA	Columbus	120,985	716	67.9	28.90	1.84	7.04	37.79
		MEDIAN	252,632	5,645	66.1	1.50	0.29	0.88	2.63
		AVERAGE	941,742	6,203	69.1	1.96	0.33	0.92	3.21
		HIGH	55,429,360	19,859	187.3	28.90	3.90	7.04	37.79
		LOW	26,628	716	37.3	0.70	0.07	(7.87)	1.60

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 / Avg Lns (%)	Asset Quality Score (%)
1	Rochelle State Bank	Rochelle	43,286	11,992	2.06	-	0.0028	(0.08)	0.45	0.02	0.00	(0.75)	(0.28)
2	Century Bank of Georgia	Cartersville	310,196	123,312	0.09	1	0.0203	0.00	0.01	0.00	0.02	(0.06)	(0.03)
3	Embassy National Bank	Lawrenceville	118,078	82,726	0.00	-	0.0187	0.01	0.00	0.00	0.00	0.00	0.00
4	Loyal Trust Bank	Johns Creek	111,350	71,569	0.00	-	0.0104	0.37	0.00	0.00	0.00	0.00	0.00
5	Quantum National Bank	Suwanee	623,139	545,690	0.00	-	0.0115	(0.22)	0.01	0.00	0.00	0.00	0.01
6	Barwick Banking Company	Barwick	124,502	92,222	0.00	-	0.0106	1.43	0.00	0.00	0.00	0.01	0.01
7	Peach State Bank & Trust	Gainesville	516,508	307,457	0.26	-	0.0113	0.21	0.01	0.00	0.00	0.04	0.05
8	Century Bank & Trust	Milledgeville	344,155	169,427	0.50	18	0.0100	0.03	0.01	0.00	0.11	(0.03)	0.09
9	First Port City Bank	Bainbridge	357,293	255,620	0.90	-	0.0121	0.20	0.00	0.00	0.11	0.00	0.11
10	Southeastern Bank	Darien	595,035	282,183	2.13	592	0.0259	(0.08)	0.26	0.00	0.50	(0.62)	0.14
11	Security State Bank	McRae	55,278	25,874	0.48	-	0.0221	0.05	0.15	0.00	0.06	(0.06)	0.15
12	First IC Bank	Doraville	913,550	630,055	0.69	-	0.0152	0.08	0.06	0.00	0.11	(0.02)	0.15
13	Thomasville National Bank	Thomasville	1,418,068	1,110,420	0.93	-	0.0219	0.26	0.05	0.00	0.11	0.00	0.16
14	Citizens Bank of Georgia	Cumming	480,719	239,705	0.94	210	0.0153	0.00	0.14	0.00	0.19	(0.13)	0.20
15	Bank of Wrightsville	Wrightsville	75,841	37,395	0.66	-	0.0134	0.08	0.06	0.00	0.13	0.04	0.23
16	Greater Community Bank	Rome	319,160	206,421	0.39	-	0.0162	0.14	0.07	0.00	0.07	0.10	0.24
17	FNB of Waynesboro	Waynesboro	182,355	97,071	0.84	-	0.0155	0.12	0.13	0.00	0.20	(0.03)	0.30
18	First American B&T	Athens	865,222	402,637	1.53	-	0.0196	0.03	0.08	0.00	0.31	(0.03)	0.36
19	Great Oaks Bank	Eastman	287,022	139,974	1.40	426	0.0125	0.05	0.04	0.00	0.32	0.01	0.37
20	BankSouth	Greensboro	1,127,496	713,065	2.65	14	0.0167	0.07	0.01	0.00	0.40	(0.01)	0.40
21	Pinnacle Bank	Elberton	1,668,533	1,091,401	2.12	1,000	0.0123	0.21	0.06	0.00	0.29	0.06	0.41
22	Citizens Bank of Americus	Americus	411,117	202,333	1.67	108	0.0222	0.09	0.13	0.00	0.33	0.01	0.47
23	Merchants & Citizens Bank	McRae	128,958	37,329	0.48	-	0.0254	0.00	0.31	0.00	0.21	(0.02)	0.50
24	Piedmont Bank	Peachtree Cor	1,687,376	1,130,848	3.47	2,063	0.0098	0.07	0.00	0.00	0.52	0.00	0.52
25	River City Bank	Rome	218,461	145,858	2.34	-	0.0183	0.12	0.00	0.00	0.41	0.11	0.52
26	Bank of Soperton	Soperton	128,261	104,329	1.89	-	0.0159	0.40	0.24	0.00	0.26	0.04	0.54
27	SunMark Community Bank	Hawkinsville	383,611	254,007	2.63	-	0.0182	0.20	0.09	0.00	0.43	0.02	0.54
28	Bank of Dudley	Dublin	304,337	175,014	2.41	-	0.0170	0.13	0.12	0.00	0.47	0.02	0.61
29	Metro City Bank	Doraville	2,756,383	2,366,432	4.80	4,374	0.0069	0.34	0.07	0.00	0.55	0.01	0.63
30	First Peoples Bank	Pine Mountain	218,945	137,470	3.84	-	0.0154	0.11	0.03	0.00	0.63	0.00	0.66
31	South Georgia Bank Co.	Tifton	566,426	285,120	2.45	698	0.0143	0.05	0.17	0.00	0.53	(0.01)	0.69
32	Citizens Bank of Swainsboro	Swainsboro	278,674	186,882	1.88	-	0.0239	0.13	0.24	0.00	0.32	0.13	0.69
33	Community Banking Company	Fitzgerald	220,577	129,819	2.76	-	0.0307	0.32	0.14	0.00	0.55	0.01	0.70
34	Heritage Southeast Bank	Jonesboro	1,639,467	1,067,989	2.55	1,128	0.0139	0.11	0.33	0.00	0.41	(0.02)	0.72
35	First National Bank of Griffin	Griffin	387,911	105,049	1.33	-	0.0137	0.03	0.36	0.00	0.35	0.02	0.73
36	FNB of Coffee County	Douglas	392,356	181,838	3.81	-	0.0123	0.06	0.04	0.00	0.66	0.07	0.77
37	Waycross Bank & Trust	Waycross	228,262	97,491	1.39	-	0.0204	0.00	0.43	0.00	0.37	0.00	0.80
38	Vinings Bank	Smyrna	653,210	261,697	3.32	-	0.0095	0.11	0.09	0.00	0.65	0.06	0.80
39	Tandem Bank	Tucker	120,758	77,612	0.94	-	0.0104	0.74	0.00	0.00	0.22	0.59	0.81
40	Claxton Bank	Claxton	144,814	77,491	3.11	-	0.0207	0.07	0.18	0.00	0.66	0.00	0.84
41	PrimeSouth Bank	Waycross	1,054,744	738,949	5.65	913	0.0144	0.01	0.18	0.00	0.74	(0.07)	0.85
42	Legacy State Bank	Loganville	143,000	102,111	5.50	898	0.0143	0.16	0.00	0.00	0.87	0.00	0.87
43	Georgia Primary Bank	Atlanta	282,426	191,981	0.36	-	0.0140	0.15	0.83	0.00	0.05	(0.01)	0.87
44	Southeast First National Bank	Summerville	72,337	19,347	1.61	100	0.0139	0.02	0.24	0.00	0.63	0.01	0.88
45	South Georgia Bank	Glennville	202,635	106,372	0.44	-	0.0235	0.08	0.59	0.00	0.05	0.24	0.88
46	Peoples Bank	Lyons	150,084	84,250	7.03	639	0.0194	0.06	0.10	0.00	0.80	0.00	0.91
47	TC Federal Bank	Thomasville	386,679	270,213	3.34	1,378	0.0157	0.03	0.11	0.00	0.85	(0.03)	0.93
48	North Georgia National Bank	Calhoun	181,706	88,649	4.08	70	0.0121	0.02	0.15	0.00	0.80	0.01	0.96
49	Commercial Banking Company	Valdosta	323,906	184,096	4.41	-	0.0186	0.07	0.06	0.00	0.93	(0.02)	0.97
50	Peoples Bank	Eatonton	198,559	120,743	5.63	1,282	0.0202	0.28	0.00	0.00	1.08	(0.10)	0.98
51	Four County Bank	Allentown	83,878	56,725	1.42	-	0.0209	0.04	0.58	0.00	0.29	0.12	0.99
52	Douglas National Bank	Douglas	255,025	148,952	4.29	-	0.0137	0.00	0.25	0.00	0.77	(0.01)	1.01
53	Synovus Bank	Columbus	55,429,360	38,341,030	5.16	1,563	0.0128	(0.04)	0.12	0.00	0.69	0.23	1.04
54	First State Bank	Wrens	288,925	185,747	2.57	72	0.0095	0.12	0.67	0.00	0.33	0.04	1.04
55	Rabun County Bank	Clayton	256,094	131,116	3.50	828	0.0240	0.00	0.38	0.00	0.79	(0.12)	1.05
56	First Southern Bank	Patterson	283,414	121,851	6.76	593	0.0144	0.00	0.01	0.00	1.19	(0.14)	1.06
57	First Bank of Coastal Georgia	Pembroke	150,571	31,457	1.02	156	0.0279	0.00	0.42	0.00	0.65	0.00	1.07
58	Commercial Bank	Crawford	378,038	231,055	6.42	-	0.0205	0.21	0.09	0.00	0.98	0.00	1.07
59	Planters and Citizens Bank	Camilla	126,005	53,689	4.35	-	0.0140	0.08	0.02	0.00	1.11	0.01	1.14
60	First National Community Bank	Chatsworth	563,898	339,918	4.86	1,054	0.0073	0.04	0.27	0.00	0.87	0.00	1.14
61	F&M Bank	Washington	342,672	182,419	1.56	59	0.0162	0.19	0.67	0.00	0.46	0.03	1.16
62	Georgia Banking Company	Sandy Springs	1,007,976	395,748	4.70	-	0.0146	0.72	0.29	0.00	0.71	0.19	1.19
63	Mount Vernon Bank	Mount Vernon	165,516	75,648	4.17	-	0.0127	0.02	0.73	0.00	0.48	(0.01)	1.20
64	United Bank	Zebulon	2,168,014	732,540	3.13	-	0.0206	0.01	0.34	0.00	0.86	0.01	1.21
65	Durden Banking Company	Twin City	239,933	138,108	1.38	38	0.0241	0.18	0.86	0.00	0.37	(0.02)	1.21
66	Citizens Bank of The South	Sandersville	326,282	202,621	3.03	205	0.0125	0.16	0.48	0.00	0.53	0.22	1.23
67	Planters First Bank	Cordele	365,934	253,293	8.28	642	0.0151	0.09	0.03	0.00	1.30	(0.10)	1.23
68	PromiseOne Bank	Duluth	569,178	409,236	5.45	299	0.0110	0.15	0.20	0.00	0.96	0.08	1.24

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 (%)
69	Citizens Community Bank	Hahira	183,056	87,903	3.44	39	0.0115	0.05	0.28	0.00	0.84	0.13	1.25
70	OneSouth Bank	Blakely	168,014	125,850	7.63	-	0.0150	0.17	0.17	0.00	1.15	(0.07)	1.25
71	West Central Georgia Bank	Thomaston	150,913	48,639	0.00	-	0.0271	0.01	1.28	0.00	0.00	(0.02)	1.26
72	Touchmark National Bank	Alpharetta	426,005	312,534	6.62	-	0.0181	0.07	0.01	0.00	1.29	(0.01)	1.29
73	Bank of Madison	Madison	369,635	219,408	6.92	1,454	0.0144	0.14	0.11	0.00	1.22	0.00	1.33
74	Northeast Georgia Bank	Lavonia	594,267	249,560	3.15	725	0.0121	0.03	0.64	0.00	0.69	0.00	1.33
75	Farmers Bank	Greensboro	117,936	55,752	3.56	620	0.0166	0.08	0.24	0.00	1.10	0.00	1.34
76	Ameris Bank	Atlanta	22,438,664	14,824,539	5.48	8,473	0.0115	(0.13)	0.39	0.00	0.76	0.20	1.35
77	Bank of Alapaha	Alapaha	234,243	117,510	2.37	270	0.0187	0.31	0.87	0.00	0.46	0.03	1.36
78	Citizens Bank and Trust, Inc.	Trenton	129,500	66,450	1.48	-	0.0158	0.10	1.02	0.00	0.31	0.06	1.39
79	First Bank of Pike	Molena	69,652	40,469	1.55	-	0.0140	0.21	1.21	0.00	0.08	0.11	1.40
80	Peoples Bank & Trust	Buford	439,058	150,896	3.53	1,354	0.0123	0.01	0.48	0.00	1.07	(0.03)	1.52
81	Bank of Monticello	Monticello	155,477	78,211	4.41	-	0.0149	0.11	0.80	0.00	0.87	(0.11)	1.56
82	Bank of Newington	Newington	171,361	141,521	8.66	-	0.0150	0.19	0.51	0.00	1.06	0.03	1.60
83	Guardian Bank	Valdosta	508,390	309,218	7.71	851	0.0167	0.06	0.00	0.00	1.48	0.13	1.61
84	Atlantic Capital Bank, NA	Atlanta	4,210,014	2,273,856	3.16	-	0.0105	(0.19)	0.98	0.00	0.60	0.05	1.63
85	Flint Community Bank	Albany	302,898	243,572	14.37	-	0.0112	0.17	0.05	0.00	1.58	0.00	1.63
86	Persons Banking Company	Forsyth	416,834	186,759	10.12	1,397	0.0120	0.04	0.22	0.00	1.40	0.02	1.64
87	Affinity Bank	Covington	789,724	571,258	8.43	-	0.0134	0.21	0.37	0.00	1.34	(0.05)	1.66
88	Citizens Bank of Cochran	Cochran	126,706	93,107	5.33	656	0.0066	0.00	1.01	0.00	0.78	(0.08)	1.71
89	Citizens National Bank, Quitman	Quitman	119,020	71,104	6.04	-	0.0193	0.00	0.42	0.00	1.40	(0.09)	1.73
90	Wheeler County State Bank	Alamo	123,536	73,900	2.44	70	0.0171	0.03	1.23	0.00	0.62	(0.11)	1.74
91	Peoples Bank of Georgia	Talbotton	129,075	101,716	9.54	-	0.0087	0.31	1.07	0.01	0.58	0.11	1.76
92	Bank of Lumber City	Lumber City	26,628	13,812	5.08	-	0.0094	0.05	0.09	0.00	1.65	0.03	1.77
93	Southern Bank	Waynesboro	125,590	84,770	6.04	646	0.0105	0.42	0.67	0.00	1.00	0.12	1.79
94	Colony Bank	Fitzgerald	2,508,968	1,309,860	10.85	807	0.0098	0.10	0.29	0.00	1.57	0.01	1.87
95	American Commerce Bank	Bremen	421,058	341,816	10.37	87	0.0190	0.34	0.06	0.00	1.72	0.09	1.87
96	First Bank	Dalton	501,974	328,888	6.54	-	0.0205	0.06	0.76	0.00	1.13	0.00	1.89
97	Pineland Bank	Alma	388,952	263,237	7.54	456	0.0151	0.12	0.66	0.00	1.11	0.12	1.89
98	Altaamaha Bank and Trust Co.	Vidalia	251,429	144,435	9.35	-	0.0153	0.23	0.14	0.00	1.66	0.11	1.91
99	American Pride Bank	Macon	221,918	183,358	3.82	-	0.0137	0.60	0.00	0.00	0.70	1.24	1.94
100	Family Bank	Pelham	139,189	98,366	6.99	-	0.0115	0.23	0.75	0.00	1.13	0.09	1.97
101	Glennville Bank	Glennville	347,869	176,113	5.21	207	0.0189	0.12	0.75	0.00	1.14	0.08	1.97
102	PeoplesSouth Bank	Colquitt	1,011,687	616,656	8.49	692	0.0131	0.02	0.78	0.00	1.24	0.01	2.03
103	Citizens Trust Bank	Atlanta	655,712	271,809	7.59	-	0.0111	0.04	0.49	0.00	1.50	0.07	2.06
104	Wilcox County State Bank	Abbeville	139,078	92,588	10.98	120	0.0184	0.34	0.13	0.00	1.87	0.07	2.07
105	Oconee State Bank	Watkinsville	532,102	301,996	11.60	-	0.0143	0.12	0.09	0.00	1.90	0.10	2.09
106	AB&T	Albany	253,835	173,576	13.17	-	0.0135	0.12	0.00	0.00	1.94	0.16	2.10
107	Bank of Edison	Edison	65,668	31,287	2.09	21	0.0128	0.58	0.74	0.00	0.44	0.94	2.12
108	Exchange Bank	Milledgeville	351,480	170,593	4.71	461	0.0181	0.07	0.97	0.00	1.16	0.00	2.13
109	Morris Bank	Dublin	1,361,644	881,137	8.42	5,451	0.0138	0.20	0.51	0.00	1.53	0.09	2.13
110	Farmers State Bank	Lincolnton	167,158	80,350	1.08	-	0.0169	0.11	1.94	0.00	0.22	(0.01)	2.16
111	FNB of Decatur County	Bainbridge	240,263	148,691	5.37	-	0.0159	0.01	1.43	0.00	0.74	0.04	2.21
112	Peoples Bank	Willacoochee	98,205	38,160	4.31	-	0.0078	0.06	0.91	0.00	1.30	0.00	2.21
113	South Coast Bank & Trust	Brunswick	196,735	143,398	14.51	-	0.0161	0.09	0.30	0.00	1.93	0.00	2.23
114	First State Bank of Blakely	Blakely	561,143	379,247	8.44	2,007	0.0125	0.09	0.13	0.00	1.97	0.16	2.26
115	Bank of Hancock County	Sparta	88,018	23,497	0.79	-	0.0406	0.00	2.00	0.00	0.23	0.08	2.31
116	Bank of Dade	Trenton	140,919	61,417	5.24	-	0.0134	0.00	0.96	0.00	1.32	0.05	2.33
117	Bank of Camilla	Camilla	135,618	73,821	8.75	237	0.0135	0.00	0.07	0.00	2.44	(0.01)	2.50
118	Elberton FS&LA	Elberton	28,253	22,459	8.07	-	0.0018	0.00	0.70	0.00	1.86	0.00	2.56
119	Bank of Lafayette, Georgia	Lafayette	344,885	113,322	5.65	10	0.0074	(0.01)	0.85	0.00	1.71	0.05	2.61
120	Community Bank of Georgia	Baxley	167,763	99,789	15.49	25	0.0227	0.27	0.01	0.00	2.69	(0.04)	2.66
121	Queensborough National B&T	Louisville	1,843,566	953,261	16.82	7,831	0.0153	0.05	0.41	0.00	2.45	0.01	2.87
122	Wilkinson County Bank	Irwinton	54,155	19,748	5.10	230	0.0189	0.00	1.02	0.00	1.66	0.20	2.88
123	Vidalia Federal Savings Bank	Vidalia	212,893	60,355	2.65	-	0.0086	0.01	1.75	0.00	1.21	(0.02)	2.94
124	Geo. D. Warthen Bank	Sandersville	232,686	114,830	15.25	1,839	0.0113	0.15	0.16	0.00	2.65	0.19	3.00
125	Comm. Bank of Pickens County	Jasper	509,933	317,653	15.62	2,379	0.0115	0.09	0.13	0.00	2.74	0.21	3.08
126	United National Bank	Cairo	277,037	214,229	14.62	-	0.0254	0.32	0.24	0.00	2.80	0.14	3.18
127	FNB South	Alma	494,397	321,912	2.40	1,737	0.0301	0.42	1.52	0.00	0.54	1.24	3.30
128	Farmers State Bank	Dublin	152,180	108,248	9.87	-	0.0264	0.09	1.54	0.00	1.77	0.01	3.32
129	State Bank of Cochran	Cochran	245,568	139,037	7.72	229	0.0437	0.00	1.14	0.00	2.28	(0.08)	3.34
130	Bank of Hazlehurst	Hazlehurst	128,441	56,847	7.89	660	0.0335	0.50	0.79	0.00	2.40	0.46	3.65
131	First Chatham Bank	Savannah	542,204	279,386	14.67	4,011	0.0153	0.46	0.75	0.00	2.45	0.48	3.68
132	Carver State Bank	Savannah	59,628	30,840	10.99	-	0.0293	1.12	0.46	0.00	3.33	0.10	3.89
133	First FS&LA of Valdosta	Valdosta	214,818	160,048	12.75	351	0.0039	0.05	1.53	0.00	2.41	0.05	3.99
134	Farmers and Merchants Bank	Sylvania	147,146	43,060	5.75	-	0.0191	0.07	1.44	0.00	2.75	0.08	4.27
135	Bank of Dawson	Dawson	143,206	84,801	6.21	103	0.0146	0.19	2.32	0.00	1.93	0.07	4.32
136	F & M Bank and Trust Company	Manchester	82,816	41,686	39.41	507	0.0129	0.08	0.12	0.00	4.38	(0.05)	4.45

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 (%)
137	Trust Bank	Lenox	47,539	22,107	18.02	222	0.0154	0.00	0.46	0.00	4.07	(0.06)	4.47
138	Farmers & Merchants Bank	Lakeland	612,880	412,771	28.88	995	0.0141	0.13	1.31	0.00	2.85	0.40	4.57
139	Georgia Community Bank	Dawson	393,037	224,467	16.63	518	0.0114	0.08	1.14	0.00	3.28	0.16	4.58
140	Signature Bank of Georgia	Sandy Springs	201,829	112,558	24.43	5,329	0.0085	0.00	0.00	0.00	4.63	0.14	4.77
141	Magnolia State Bank	Eastman	203,946	101,744	23.32	2,071	0.0148	0.00	1.42	0.01	4.23	(0.18)	5.48
142	First St. Bank, Randolph County	Cuthbert	94,133	30,068	18.74	-	0.0120	0.08	0.76	0.00	5.21	0.07	6.04
143	Farmers & Merchants Bank	Eatonton	230,068	84,885	18.34	1,533	0.0248	(0.01)	0.12	0.00	6.02	(0.02)	6.13
144	Community Bank & Trust	LaGrange	92,184	31,798	70.35	1,406	0.0152	0.00	2.92	0.00	5.57	0.10	8.59
145	Talbot State Bank	Woodland	62,404	31,747	17.37	-	0.0065	(0.33)	7.00	0.00	3.75	(0.01)	10.74
146	First Century Bank, NA	Commerce	407,604	32,592	6.15	3,734	0.0066	0.90	0.31	0.00	11.77	5.32	17.40
147	CIBC National Trust Company	Atlanta	319,283	-	0.00	-	NA	0.00	0.00	0.00	NA	NA	NA
148	Synovus Trust Company, NA	Columbus	120,985	-	0.00	-	NA	0.00	0.00	0.00	NA	NA	NA
		MEDIAN	252,632	139,506	4.38	1	0.0146	0.08	0.25	-	0.82	0.01	1.33
		AVERAGE	941,742	599,605	6.41	569	0.0158	0.13	0.50	0.00	1.25	0.09	1.85
		HIGH	55,429,360	38,341,030	70.35	8,473	0.0437	1.43	7.00	0.02	11.77	5.32	17.40
		LOW	26,628	0.00	0.00	0.00	0.0018	(0.33)	0.00	-	0.00	(0.75)	-0.28

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Sep21 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Sep20 Net Inc (\$000)	LTM Sep19 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	Vinings Bank	Smyrna	653,210	48,913	7.49	15,374	327	6,858	2,830	2.68	41.80
2	BankSouth	Greensboro	1,127,496	110,378	9.79	29,693	82	23,732	10,966	3.74	38.85
3	Quantum National Bank	Suwanee	623,139	63,515	10.19	19,060	276	13,986	14,737	3.11	30.67
4	Metro City Bank	Doraville	2,756,383	266,217	9.66	53,900	255	37,814	43,785	3.31	29.58
5	CIBC National Trust Company	Atlanta	319,283	221,680	69.43	45,383	190	26,201	25,793	21.17	28.99
6	Douglas National Bank	Douglas	255,025	24,670	9.67	6,469	216	5,665	5,511	2.75	26.92
7	Thomasville National Bank	Thomasville	1,418,068	115,333	8.13	22,136	163	19,004	17,938	2.17	25.83
8	First State Bank	Wrens	288,925	21,859	7.57	3,625	93	2,817	2,121	1.98	25.18
9	Commercial Bank	Crawford	378,038	30,352	8.03	6,718	149	4,639	4,613	2.00	24.05
10	PromiseOne Bank	Duluth	569,178	68,539	12.04	14,381	155	9,178	11,821	2.64	22.92
11	First Bank	Dalton	501,974	50,531	10.07	8,283	102	6,183	5,661	2.25	22.87
12	First Chatham Bank	Savannah	542,204	46,491	8.57	7,109	70	2,389	3,858	1.92	21.84
13	First IC Bank	Doraville	913,550	96,978	10.62	14,357	132	7,469	10,538	2.31	21.67
14	Bank of Edison	Edison	65,668	6,211	9.46	1,095	84	424	456	1.74	21.61
15	Touchmark National Bank	Alpharetta	426,005	56,638	13.30	8,638	332	3,443	5,748	2.65	21.41
16	Flint Community Bank	Albany	302,898	24,084	7.95	4,916	120	4,193	2,865	1.71	21.03
17	Bank of Newington	Newington	171,361	15,243	8.90	2,288	67	1,593	1,378	1.79	20.80
18	PeoplesSouth Bank	Colquitt	1,011,687	85,686	8.47	12,602	66	11,163	11,902	1.77	20.04
19	Synovus Trust Company, NA	Columbus	120,985	114,850	94.93	15,202	90	9,887	8,557	17.89	18.73
20	United Bank	Zebulon	2,168,014	193,034	8.90	33,713	85	35,080	34,217	1.68	18.61
21	Ameris Bank	Atlanta	22,438,664	3,138,164	13.99	416,418	155	249,951	165,100	2.62	18.60
22	Embassy National Bank	Lawrenceville	118,078	19,335	16.37	2,550	94	1,398	2,971	2.98	18.40
23	Comm. Bank of Pickens County	Jasper	509,933	52,404	10.28	6,959	122	7,404	5,520	1.97	18.23
24	Peoples Bank of Georgia	Talbotton	129,075	11,588	8.98	1,556	50	829	758	1.69	17.91
25	PrimeSouth Bank	Waycross	1,054,744	93,102	8.83	11,918	83	7,996	9,098	1.67	17.56
26	Synovus Bank	Columbus	55,429,360	5,356,719	9.66	722,222	152	394,672	545,881	1.70	17.54
27	Century Bank of Georgia	Cartersville	310,196	24,728	7.97	3,185	100	3,058	2,809	1.45	17.49
28	Morris Bank	Dublin	1,361,644	160,302	11.77	24,442	131	16,615	15,430	2.09	17.47
29	Bank of Soperton	Soperton	128,261	12,543	9.78	1,961	75	1,516	1,408	1.68	17.41
30	Community Bank of Georgia	Baxley	167,763	15,061	8.98	1,793	94	1,597	1,538	1.62	17.37
31	Legacy State Bank	Loganville	143,000	14,882	10.41	2,343	156	1,257	1,170	1.70	17.15
32	Greater Community Bank	Rome	319,160	31,952	10.01	4,798	92	2,853	2,786	1.62	17.10
33	Peoples Bank	Lyons	150,084	12,205	8.13	1,488	57	1,137	1,244	1.39	17.08
34	Queensborough National B&T	Louisville	1,843,566	152,483	8.27	18,925	56	12,566	14,316	1.41	17.04
35	Bank of Monticello	Monticello	155,477	14,278	9.18	2,299	105	1,853	1,759	1.59	17.00
36	FNB South	Alma	494,397	75,418	15.25	11,356	137	9,418	8,778	2.53	16.83
37	South Coast Bank & Trust	Brunswick	196,735	17,156	8.72	2,676	112	1,723	2,093	1.45	16.80
38	Bank of Camilla	Camilla	135,618	19,629	14.47	2,332	97	906	1,131	2.38	16.74
39	Citizens Bank of Georgia	Cumming	480,719	43,595	9.07	5,333	92	4,767	4,390	1.62	16.74
40	F & M Bank and Trust Company	Manchester	82,816	4,155	5.02	633	28	79	5	0.79	16.60
41	Southeastern Bank	Darien	595,035	59,249	9.96	7,621	73	5,612	7,271	1.72	16.53
42	American Commerce Bank	Bremen	421,058	50,215	11.93	5,846	124	4,236	4,392	1.90	16.40
43	Piedmont Bank	Peachtree Corners	1,687,376	176,356	10.45	19,361	111	16,370	15,125	1.67	16.36
44	South Georgia Bank	Glennville	202,635	23,650	11.67	3,704	88	3,655	3,775	1.86	16.21
45	Atlantic Capital Bank, NA	Atlanta	4,210,014	429,712	10.21	52,456	247	23,788	54,759	1.80	16.19
46	SunMark Community Bank	Hawkinsville	383,611	36,681	9.56	5,707	73	4,781	3,650	1.55	16.13
47	First Peoples Bank	Pine Mountain	218,945	20,551	9.39	2,493	61	1,612	1,931	1.41	16.01
48	First Port City Bank	Bainbridge	357,293	28,071	7.86	2,844	41	1,790	2,028	1.24	15.90
49	Farmers & Merchants Bank	Lakeland	612,880	37,086	6.05	4,188	35	805	307	0.91	15.89
50	Durden Banking Company	Twin City	239,933	34,207	14.26	5,214	113	3,429	3,778	2.35	15.81
51	Citizens Bank of Americus	Americus	411,117	35,780	8.70	4,269	93	3,851	4,668	1.34	15.55
52	First American B&T	Athens	865,222	73,013	8.44	8,244	84	6,731	7,341	1.36	15.24
53	Bank of Dade	Trenton	140,919	14,647	10.39	2,168	68	2,093	2,143	1.65	15.21
54	Wilcox County State Bank	Abbeville	139,078	14,153	10.18	1,522	48	1,330	1,270	1.52	15.18
55	Century Bank & Trust	Milledgeville	344,155	34,879	10.13	4,065	85	3,549	3,774	1.53	15.09
56	FNB of Coffee County	Douglas	392,356	29,126	7.42	4,139	73	3,053	2,714	1.21	15.02
57	Pinnacle Bank	Elberton	1,668,533	165,802	9.94	18,652	65	13,960	11,927	1.52	14.99
58	Bank of Madison	Madison	369,635	35,656	9.65	3,864	61	3,916	2,414	1.46	14.71
59	Pineland Bank	Alma	388,952	35,808	9.21	3,716	38	1,956	2,305	1.31	13.97
60	Waycross Bank & Trust	Waycross	228,262	23,947	10.49	3,212	153	2,821	3,182	1.45	13.91
61	Citizens Bank of Swainsboro	Swainsboro	278,674	28,292	10.15	3,036	51	2,961	2,776	1.38	13.89
62	Glennville Bank	Glennville	347,869	36,006	10.35	3,723	56	3,525	3,151	1.47	13.89
63	Altamaha Bank and Trust Co.	Vidalia	251,429	23,461	9.33	3,179	64	2,031	1,988	1.33	13.80
64	Great Oaks Bank	Eastman	287,022	30,600	10.66	2,677	46	1,421	1,346	1.09	13.48
65	Colony Bank	Fitzgerald	2,508,968	242,179	9.65	19,895	42	10,867	12,720	1.29	13.41
66	Guardian Bank	Valdosta	508,390	54,415	10.70	6,964	122	6,328	5,954	1.44	13.35
67	Citizens Bank of Cochran	Cochran	126,706	13,337	10.53	1,138	46	749	498	1.30	13.31
68	United National Bank	Cairo	277,037	35,570	12.84	3,332	111	3,202	3,136	1.76	13.24

PRE-TAX RETURN ON AVERAGE EQUITY

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69	Citizens Bank and Trust, Inc.	Trenton	129,500	13,053	10.08	1,342	34	964	1,325	1.34	13.06
70	Georgia Primary Bank	Atlanta	282,426	25,726	9.11	2,549	69	2,088	2,104	1.16	13.05
71	AB&T	Albany	253,835	23,167	9.13	2,240	70	1,937	1,985	1.11	13.04
72	Community Banking Company	Fitzgerald	220,577	23,712	10.75	2,409	78	2,036	2,392	1.38	12.83
73	Family Bank	Pelham	139,189	14,749	10.60	1,409	41	1,052	781	1.41	12.75
74	Mount Vernon Bank	Mount Vernon	165,516	16,896	10.21	2,073	77	1,524	1,894	1.33	12.60
75	State Bank of Cochran	Cochran	245,568	35,070	14.28	4,347	87	4,964	5,069	1.76	12.59
76	Four County Bank	Allentown	83,878	11,156	13.30	1,383	106	1,321	1,370	1.70	12.55
77	Trust Bank	Lenox	47,539	4,699	9.88	556	25	414	340	1.24	12.37
78	Commercial Banking Company	Valdosta	323,906	35,568	10.98	3,614	59	3,177	2,771	1.40	12.26
79	Bank of Wrightsville	Wrightsville	75,841	6,948	9.16	797	61	682	754	1.11	12.11
80	North Georgia National Bank	Calhoun	181,706	16,418	9.04	1,467	44	820	488	1.11	11.97
81	River City Bank	Rome	218,461	23,071	10.56	1,852	46	816	1,916	1.22	11.54
82	FNB of Waynesboro	Waynesboro	182,355	28,989	15.90	2,579	72	2,216	2,310	1.78	11.50
83	Citizens Trust Bank	Atlanta	655,712	51,270	7.82	4,423	47	3,248	4,387	0.95	11.29
84	Affinity Bank	Covington	789,724	101,930	12.91	7,936	86	2,447	653	1.33	11.20
85	Claxton Bank	Claxton	144,814	14,889	10.28	1,625	52	1,145	1,325	1.15	11.19
86	Bank of Lumber City	Lumber City	26,628	4,361	16.38	450	38	59	151	1.71	11.09
87	Exchange Bank	Milledgeville	351,480	40,478	11.52	3,443	51	3,126	3,073	1.33	10.98
88	Security State Bank	McRae	55,278	8,133	14.71	849	77	483	782	1.63	10.91
89	Bank of Dudley	Dublin	304,337	31,822	10.46	2,682	40	2,258	2,899	1.21	10.91
90	Citizens Bank of The South	Sandersville	326,282	32,958	10.10	2,649	43	2,527	2,529	1.11	10.77
91	Farmers State Bank	Lincolnton	167,158	23,677	14.16	2,422	62	2,090	2,271	1.55	10.60
92	Peach State Bank & Trust	Gainesville	516,508	45,702	8.85	3,249	52	2,934	2,318	0.94	10.59
93	Citizens National Bank, Quitman	Quitman	119,020	15,177	12.75	1,266	63	1,150	1,191	1.33	10.55
94	Magnolia State Bank	Eastman	203,946	22,005	10.79	2,198	46	1,307	1,189	1.14	10.48
95	First Bank of Pike	Molena	69,652	5,698	8.18	425	17	342	144	0.83	10.47
96	Rabun County Bank	Clayton	256,094	26,764	10.45	2,035	43	1,662	4,073	1.15	10.47
97	Farmers State Bank	Dublin	152,180	17,068	11.22	1,888	61	1,668	1,715	1.30	10.45
98	First National Community Bank	Chatsworth	563,898	59,942	10.63	4,369	44	2,952	1,752	1.14	10.43
99	Carver State Bank	Savannah	59,628	8,441	14.16	565	38	234	(101)	1.17	10.28
100	Planters First Bank	Cordele	365,934	35,982	9.83	3,530	40	2,611	4,528	0.93	10.05
101	Heritage Southeast Bank	Jonesboro	1,639,467	192,730	11.76	14,428	52	7,350	1,176	1.15	10.04
102	First State Bank of Blakely	Blakely	561,143	86,521	15.42	6,377	64	5,193	7,009	1.50	9.82
103	Peoples Bank & Trust	Buford	439,058	44,428	10.12	3,465	68	3,833	3,219	0.98	9.32
104	Citizens Community Bank	Hahira	183,056	20,528	11.21	1,864	48	1,798	1,502	1.06	9.25
105	First Century Bank, NA	Commerce	407,604	71,389	17.51	5,046	74	9,334	3,407	1.48	9.04
106	First National Bank of Griffin	Griffin	387,911	26,445	6.82	1,820	22	2,254	1,915	0.67	9.01
107	Oconee State Bank	Watkinsville	532,102	45,726	8.59	3,203	39	3,606	2,483	0.77	8.97
108	South Georgia Bank Co.	Tifton	566,426	68,294	12.06	4,761	42	4,608	5,524	1.05	8.47
109	American Pride Bank	Macon	221,918	31,134	14.03	2,506	66	1,805	3,158	1.17	8.42
110	F&M Bank	Washington	342,672	50,806	14.83	3,336	53	2,990	2,571	1.24	8.19
111	Georgia Community Bank	Dawson	393,037	42,653	10.85	3,347	42	5,621	640	0.86	7.82
112	Farmers and Merchants Bank	Sylvania	147,146	19,791	13.45	1,270	55	1,007	1,212	1.05	7.49
113	OneSouth Bank	Blakely	168,014	17,349	10.33	1,239	44	786	1,060	0.76	7.44
114	FNB of Decatur County	Bainbridge	240,263	22,710	9.45	1,211	30	1,425	1,453	0.61	7.04
115	Persons Banking Company	Forsyth	416,834	23,808	5.71	1,665	21	1,233	1,134	0.42	6.87
116	Bank of Dawson	Dawson	143,206	25,101	17.53	1,677	67	1,897	2,092	1.19	6.86
117	Bank of Alapaha	Alapaha	234,243	20,580	8.79	1,124	26	930	1,490	0.61	6.73
118	Wheeler County State Bank	Alamo	123,536	17,457	14.13	1,125	59	1,033	1,087	0.97	6.63
119	Bank of Lafayette, Georgia	Lafayette	344,885	34,013	9.86	1,754	30	1,389	2,110	0.67	6.59
120	Signature Bank of Georgia	Sandy Springs	201,829	21,375	10.59	1,916	87	976	(732)	0.67	6.38
121	Geo. D. Warthen Bank	Sandersville	232,686	18,999	8.17	1,133	32	1,718	1,217	0.54	6.37
122	Farmers & Merchants Bank	Eatonton	230,068	28,378	12.33	1,289	35	785	1,701	0.79	6.33
123	Planters and Citizens Bank	Camilla	126,005	12,907	10.24	709	32	464	727	0.62	6.26
124	Peoples Bank	Willacoochee	98,205	11,189	11.39	623	26	559	880	0.66	5.73
125	Southeast First National Bank	Summerville	72,337	7,416	10.25	334	19	216	71	0.59	5.42
126	West Central Georgia Bank	Thomaston	150,913	36,412	24.13	1,581	51	1,408	1,695	1.27	5.14
127	First Bank of Coastal Georgia	Pembroke	150,571	19,418	12.90	951	32	1,032	705	0.69	5.03
128	Farmers Bank	Greensboro	117,936	16,510	14.00	673	40	450	453	0.64	4.95
129	First St. Bank, Randolph County	Cuthbert	94,133	7,999	8.50	361	19	416	419	0.39	4.50
130	Northeast Georgia Bank	Lavonia	594,267	54,090	9.10	2,449	27	6,692	8,415	0.43	4.39
131	Loyal Trust Bank	Johns Creek	111,350	23,705	21.29	961	60	(4,214)	NA	1.03	4.27
132	TC Federal Bank	Thomasville	386,679	65,505	16.94	1,441	29	1,124	892	0.50	4.22
133	First Southern Bank	Patterson	283,414	19,777	6.98	2,730	49	(797)	(850)	0.32	4.00
134	Talbot State Bank	Woodland	62,404	6,862	11.00	274	18	251	581	0.46	3.92
135	Merchants & Citizens Bank	McRae	128,958	19,560	15.17	502	26	616	792	0.38	2.38
136	Bank of Hancock County	Sparta	88,018	17,749	20.17	407	21	557	747	0.41	2.04

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137	Bank of Hazlehurst	Hazlehurst	128,441	18,096	14.09	198	7	470	896	0.15	1.09
138	Wilkinson County Bank	Irwinton	54,155	6,172	11.40	95	11	479	611	0.15	1.05
139	First FS&LA of Valdosta	Valdosta	214,818	29,668	13.81	73	2	173	474	0.03	0.23
140	Elberton FS&LA	Elberton	28,253	5,138	18.19	3	1	64	(1)	0.01	0.06
141	Peoples Bank	Eatonton	198,559	20,862	10.51	(158)	(4)	629	584	(0.12)	(1.04)
142	Vidalia Federal Savings Bank	Vidalia	212,893	31,144	14.63	(765)	(26)	(335)	454	(0.43)	(2.89)
143	Rochelle State Bank	Rochelle	43,286	10,553	24.38	(161)	(16)	2	(172)	(0.74)	(3.89)
144	Tandem Bank	Tucker	120,758	17,768	14.71	(874)	(40)	(1,865)	NA	(0.83)	(4.78)
145	Community Bank & Trust	LaGrange	92,184	2,149	2.33	(138)	(4)	186	(791)	(0.15)	(5.83)
146	Southern Bank	Waynesboro	125,590	13,230	10.53	(718)	(19)	223	483	(0.85)	(8.37)
147	Georgia Banking Company	Sandy Springs	1,007,976	101,931	10.11	(5,689)	(36)	4,115	3,145	(1.09)	(9.07)
148	Barwick Banking Company	Barwick	124,502	19,999	16.06	(1,925)	(64)	(187)	(16)	(4.06)	(16.18)
		MEDIAN	252,632	26,605	10.31	2,550	60	1,994	2,099	1.33	12.59
		AVERAGE	941,742	102,060	12.05	12,983	70	8,272	8,985	1.49	12.31
		HIGH	55,429,360	5,356,719	94.93	722,222	332	394,672	545,881	21.17	41.80
		LOW	26,628	2,149	2.33	(5,689)	(64)	(4,214)	(850)	(4.06)	(16.18)