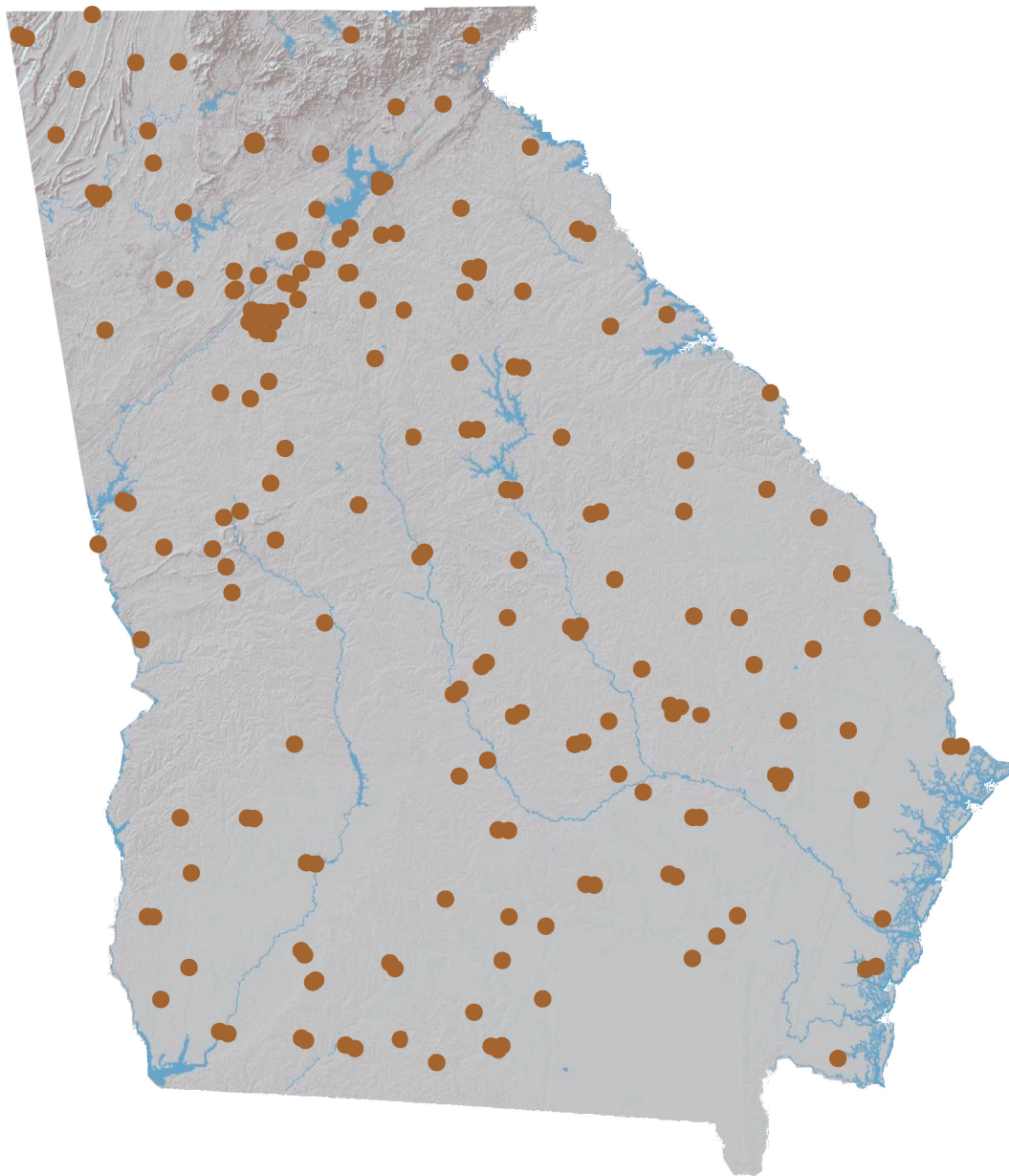


Banking Almanac: Georgia

As of and for the Twelve Months Ended December 31, 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 December 31, 2021 unless otherwise noted. While the data are believed to be reliable, we have made no attempt to verify its accuracy.
- Reported net income figures are not adjusted if an institution is an S-corporation.
- ROAA/ROAE figures are marked as Pre-Tax or After-Tax. For S-corps, After-Tax ROAA/ROAE are adjusted to tax-equivalent bases.
- Texas Ratio presented in Asset Quality section has been adjusted to exclude the portion of nonperforming assets that are guaranteed by the U.S. government or FDIC. This ratio is calculated as:

$$\frac{\text{NPAs} + \text{Loans 90 PD} - \text{Government guarantees}}{\text{Tangible equity} + \text{loan loss reserves}}$$

- Past due, Nonperforming Loan and OREO measures presented in Asset Quality section have been adjusted to exclude the portion of nonperforming assets that are guaranteed by the U.S. government or FDIC.
- Asset Quality Score is calculated as follows:

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

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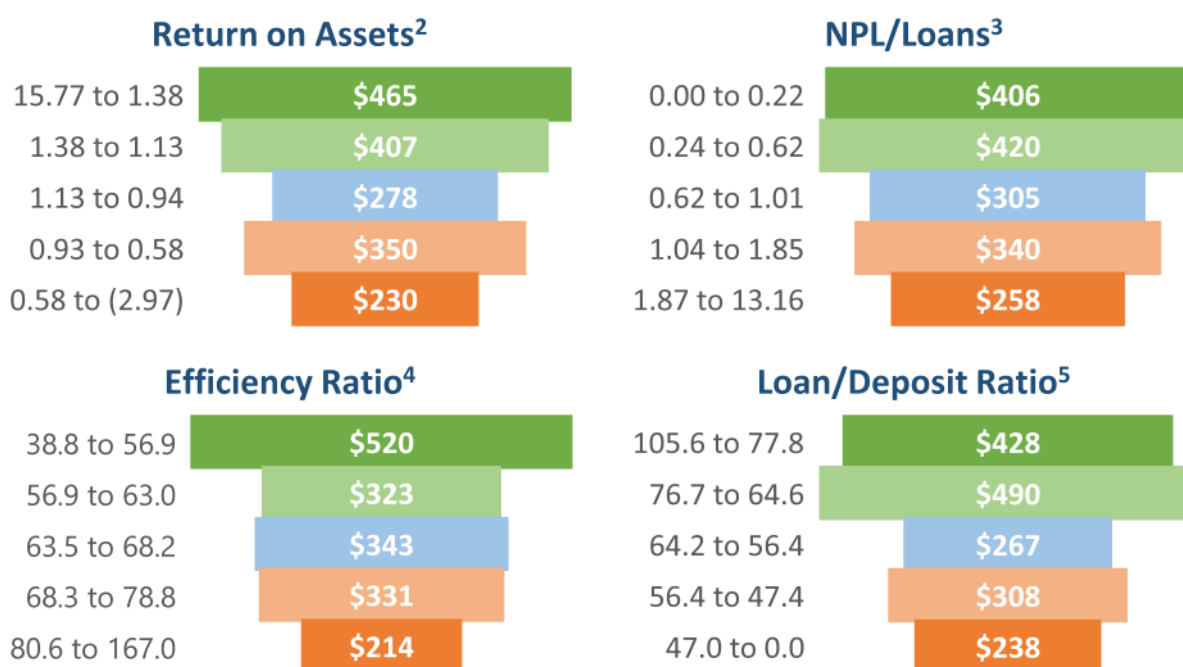
Porter, White & Company

Georgia Bankers Almanac Peer Comparisons

Fourth Quarter 2021

February 17, 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 Q4 Call Reports, ranked each of the banks by the four bank valuation metrics defined above and segmented the sample set into five equal quintiles. We report the range of measures and average bank asset size (in millions) in each quintile, and color code the quintiles where green is better, and 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.	256,834	9.13	0.87	10.20	1.32
2	Affinity Bank	Covington	1928	Fed-Thrift	C-corp	Affinity Bancshares, Inc.	789,797	12.91	1.02	8.57	0.97
3	Altamaha Bank and Trust Co.	Vidalia	1966	ST-Bank	S-corp	Altamaha Bancshares, Inc.	261,039	9.33	1.10	11.37	0.95
4	American Commerce Bank	Bremen	2004	Fed-Bank	C-corp	American Commerce Bancshares, Inc.	424,857	11.93	1.44	12.40	1.40
5	American Pride Bank	Macon	2007	ST-Bank	S-corp	American Bancorp, Inc.	231,533	14.03	0.93	6.69	0.58
6	Ameris Bank	Atlanta	1971	ST-Bank	C-corp	Ameris Bancorp	23,754,594	13.99	1.99	14.10	0.64
7	Altantic Capital Bank, NA	Atlanta	1999	Fed-Bank	C-corp	Atlantic Capital Bancshares, Inc.	3,818,842	10.21	1.44	12.93	0.39
8	Bank of Alapaha	Alapaha	1905	ST-Bank	C-corp	Alapaha Holding Company	245,238	8.79	0.50	5.61	0.23
9	Bank of Camilla	Camilla	1890	ST-Bank	C-corp	Camilla Bancshares, Inc.	146,681	14.47	1.81	12.72	1.33
10	Bank of Dade	Trenton	1956	ST-Bank	S-corp	Tri-States Bancshares, Inc.	147,906	10.39	1.36	12.50	0.58
11	Bank of Dawson	Dawson	1911	ST-Bank	S-corp	Dawson Bancshares, Inc.	150,035	17.53	0.98	5.68	1.14
12	Bank of Dudley	Dublin	1905	ST-Bank	C-corp	Hogan Investments I, Inc.	315,275	10.46	0.96	8.67	0.27
13	Bank of Hancock County	Sparta	1904	ST-Bank	C-corp		90,000	20.17	0.47	2.34	0.06
14	Bank of Hazlehurst	Hazlehurst	1906	ST-Bank	S-corp	Hazlehurst Investors, Inc.	134,473	14.09	0.15	1.09	1.77
15	Bank of Lumber City	Lumber City	1945	ST-Bank	C-corp		26,199	16.38	1.71	11.09	0.86
16	Bank of Madison	Madison	1890	ST-Bank	C-corp	Madison Bank Corp.	384,697	9.65	1.13	11.40	0.73
17	Bank of Monticello	Monticello	1909	ST-Bank	S-corp	Monticello Bancshares, Inc.	160,983	9.18	1.27	13.59	0.44
18	Bank of Newington	Newington	1919	ST-Bank	C-corp		172,941	8.90	1.41	16.41	0.88
19	Bank of Wrightsville	Wrightsville	1897	ST-Bank	S-corp	Wrightsville Bancshares, Inc.	74,797	9.16	0.92	10.05	0.06
20	BankSouth	Greensboro	1946	Fed-Thrift	C-corp	BankSouth Holding Company	1,184,588	9.79	2.85	29.55	0.29
21	Barwick Banking Company	Barwick	1934	ST-Bank	C-corp		161,336	16.06	(2.97)	(11.84)	0.00
22	Carver State Bank	Savannah	1927	ST-Bank	C-corp	Carver Financial Corporation	61,954	14.16	0.94	8.27	1.72
23	Century Bank & Trust	Milledgeville	1898	ST-Bank	C-corp	Century Bancorp, Inc.	372,436	10.13	1.24	12.26	0.05
24	Century Bank of Georgia	Cartersville	2000	ST-Bank	C-corp	CBB Bancorp	336,131	7.97	1.11	13.40	0.01
25	CIBC National Trust Company	Atlanta	1969	Fed-Bank	C-corp	Canadian Imperial Bank of Commerce	304,618	69.43	15.77	21.59	0.00
26	Citizens Bank and Trust, Inc.	Trenton	1988	Fed-Thrift	C-corp	TAG Bancshares Inc.	132,271	10.08	1.10	10.71	0.16
27	Citizens Bank of Americus	Americus	1937	ST-Bank	C-corp	CBA Bancshares, Inc.	431,701	8.70	1.05	12.23	0.16
28	Citizens Bank of The South	Sandersville	1965	ST-Bank	C-corp		325,084	10.10	0.85	8.30	0.33
29	Citizens Community Bank	Hahira	1927	ST-Bank	S-corp	CCB Bancshares, Inc.	190,358	11.21	0.87	7.56	0.40
30	Citizens Trust Bank	Atlanta	1921	ST-Bank	C-corp	Citizens Bancshares Corporation	668,803	7.82	0.74	8.78	0.62
31	Colony Bank	Fitzgerald	1976	ST-Bank	C-corp	Colony Bankcorp, Inc.	2,687,322	9.65	1.05	10.90	0.84
32	Commercial Banking Company	Valdosta	1929	Fed-Thrift	C-corp	Lowndes Bancshares, Inc.	355,040	10.98	1.16	10.16	0.53
33	Community Bank & Trust	LaGrange	1984	ST-Bank	C-corp	Community Bancshares, Inc.	85,541	2.33	(0.15)	(5.83)	2.01
34	Community Bank of Georgia	Baxley	2004	ST-Bank	C-corp	Community Bank of Georgia, Inc.	165,080	8.98	1.16	12.51	1.60
35	Comm. Bank of Pickens County	Jasper	2000	ST-Bank	C-corp	Community Banks of Georgia, Inc.	518,582	10.28	1.50	13.90	1.72
36	Community Banking Company	Fitzgerald	1996	ST-Bank	C-corp	CBC Holding Company	249,684	10.75	1.14	10.57	0.32
37	Douglas National Bank	Douglas	2001	Fed-Bank	S-corp	DNB Financial Services, Inc.	257,341	9.67	2.17	21.31	0.76
38	Durden Banking Company	Twin City	1935	ST-Bank	S-corp	Durden Bankshares, Inc.	245,490	14.26	1.87	12.53	0.21
39	Elberton FS&LA	Elberton	1922	Fed-Thrift	C-corp		28,307	18.19	0.01	0.06	1.48
40	Embassy National Bank	Lawrenceville	2007	Fed-Bank	C-corp	Embassy Bancshares, Inc.	117,791	16.37	2.23	13.77	0.00
41	Exchange Bank	Milledgeville	1903	ST-Bank	C-corp	Exchange Bankshares, Inc.	365,260	11.52	1.07	8.82	0.57
42	F & M Bank and Trust Company	Manchester	1948	ST-Bank	C-corp	F & M Holding Company, Inc.	83,504	5.02	0.79	16.60	2.23
43	F&M Bank	Washington	1950	ST-Bank	C-corp	Washington/Wilkes Holding Company	354,746	14.83	1.01	6.67	0.25
44	Family Bank	Pelham	1931	Fed-Thrift	C-corp		143,510	10.60	1.11	10.04	0.80
45	Farmers & Merchants Bank	Eatonton	1922	ST-Bank	C-corp	Putnam-Greene Financial Corporation	240,402	12.33	0.58	4.63	2.26
46	Farmers & Merchants Bank	Lakeland	1907	ST-Bank	C-corp	FMB Bancshares, Inc.	620,149	6.05	0.69	11.95	1.92
47	Farmers and Merchants Bank	Sylvania	1946	ST-Bank	C-corp	Screven Bancshares, Inc.	153,879	13.45	0.91	6.48	0.81
48	Farmers State Bank	Dublin	1934	ST-Bank	S-corp	Farmers Bancshares, Inc.	153,622	11.22	1.04	8.31	1.26
49	Farmers State Bank	Lincolnton	1911	ST-Bank	S-corp	Lincoln Bancshares, Inc.	174,036	14.16	1.31	8.92	0.11
50	First American B&T	Athens	1928	ST-Bank	C-corp	First American Bancorp	867,160	8.44	1.06	11.84	0.14
51	First Bank	Dalton	1996	ST-Bank	C-corp	First Volunteer Corporation	606,139	10.07	1.75	17.84	0.74
52	First Bank of Coastal Georgia	Pembroke	1907	ST-Bank	C-corp	Putnam-Greene Financial Corporation	169,848	12.90	0.66	4.86	0.14
53	First Bank of Pike	Molena	1899	ST-Bank	C-corp		72,535	8.18	0.65	8.24	0.04
54	First Century Bank, NA	Commerce	2002	Fed-Bank	C-corp	First Century Bancorp.	485,914	17.51	1.21	7.39	1.05
55	First Chatham Bank	Savannah	2002	ST-Bank	C-corp	FCB Financial Corp.	604,777	8.57	1.44	16.41	1.45
56	First FS&LA of Valdosta	Valdosta	1934	Fed-Thrift	C-corp		222,134	13.81	0.03	0.25	1.80
57	First IC Bank	Doraville	2000	ST-Bank	C-corp	First IC Corporation	942,129	10.62	1.73	16.20	0.08
58	FNB of Coffee County	Douglas	1991	Fed-Bank	S-corp	FNC Bancorp, Inc.	401,587	7.42	0.96	11.87	0.30
59	FNB of Decatur County	Bainbridge	2004	Fed-Bank	C-corp	Bainbridge Bancshares, Inc.	295,528	9.45	0.55	6.42	0.46
60	First National Bank of Griffin	Griffin	1933	Fed-Bank	C-corp		387,144	6.82	0.52	6.96	0.10
61	First National Community Bank	Chatsworth	1975	Fed-Bank	C-corp	First Chatsworth Bankshares, Inc.	598,528	10.63	1.12	10.24	0.53
62	First Peoples Bank	Pine Mountain	1990	ST-Bank	C-corp	First Peoples Bankshares, Inc.	265,994	9.39	1.13	12.75	0.40
63	First Port City Bank	Bainbridge	1974	ST-Bank	C-corp	Port City Holding Company, Inc.	399,725	7.86	0.88	11.29	0.08
64	First Southern Bank	Patterson	1907	ST-Bank	C-corp		289,456	6.98	1.16	14.40	0.51
65	First State Bank	Wrens	1964	ST-Bank	C-corp	CSRA Bank Corp.	310,062	7.57	1.48	18.87	0.21
66	First State Bank of Blakely	Blakely	1903	ST-Bank	C-corp	First State Bancshares of Blakely, Inc.	585,013	15.42	1.16	7.59	1.34
67	First St. Bank, Randolph County	Cuthbert	1900	ST-Bank	S-corp		98,935	8.50	0.37	4.27	1.66
68	Flint Community Bank	Albany	2006	ST-Bank	S-corp	Flint Community Bancshares, Inc.	290,457	7.95	1.35	16.62	1.27
69	FNB South	Alma	1951	ST-Bank	C-corp	First Bank Shares of the South East, Inc.	533,395	15.25	2.40	15.98	1.05
70	Georgia Banking Company	Atlanta	2001	ST-Bank	C-corp	Georgia Banking Company, Inc.	1,164,122	10.11	(0.81)	(6.77)	0.51
71	Georgia Community Bank	Dawson	1936	ST-Bank	S-corp	Georgia Community Bancorp, Incorporated	408,164	10.85	0.70	6.32	1.88
72	Georgia Primary Bank	Atlanta	2007	ST-Bank	C-corp	Primary Bancshares Corporation	285,339	9.11	0.92	10.34	0.04
73	Glennville Bank	Glennville	1905	ST-Bank	C-corp	GB Bank Group, Inc.	361,461	10.35	1.15	10.86	0.58
74	Great Oaks Bank	Eastman	1934	ST-Bank	S-corp	Great Oaks Financial Holdings Inc	290,284	10.66	0.90	11.10	0.16

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 (%)
75	Greater Community Bank	Rome	1996	ST-Bank	S-corp	Greater Community Bancshares, Inc.	324,426	10.01	1.29	13.53	0.04
76	Guardian Bank	Valdosta	2001	ST-Bank	S-corp	WB&T Bankshares, Inc.	515,587	10.70	1.14	10.59	1.35
77	Heritage Southeast Bank	Jonesboro	1955	ST-Bank	C-corp	Heritage Southeast Bancorporation Inc.	1,653,350	11.76	0.89	7.79	0.27
78	Legacy State Bank	Loganville	2005	ST-Bank	C-corp		143,169	10.41	1.70	17.15	0.63
79	Loyal Trust Bank	Johns Creek	2019	ST-Bank	C-corp		113,584	21.29	1.03	4.27	0.00
80	Magnolia State Bank	Eastman	1909	ST-Bank	S-corp	Magnolia Bankshares, Inc.	204,161	10.79	0.90	8.31	2.15
81	Metro City Bank	Doraville	2006	ST-Bank	C-corp	MetroCity Bankshares, Inc.	3,111,820	9.66	2.50	22.34	0.47
82	Morris Bank	Dublin	1954	ST-Bank	C-corp	Morris State Bankshares, Inc.	1,406,649	11.77	1.91	15.92	1.00
83	Mount Vernon Bank	Mount Vernon	1901	ST-Bank	S-corp	Heart of Georgia Bankshares, Inc.	158,227	10.21	1.09	10.32	0.22
84	North Georgia National Bank	Calhoun	1999	Fed-Bank	C-corp	North Georgia Community Financial Partners, Inc.	198,983	9.04	0.86	9.29	0.39
85	Northeast Georgia Bank	Lavonia	1906	ST-Bank	S-corp	First Security Bankshares, Inc.	623,912	9.10	0.35	3.53	0.29
86	Oconee State Bank	Watkinsville	1960	ST-Bank	C-corp	Oconee Financial Corporation	570,960	8.59	0.62	7.24	1.09
87	OneSouth Bank	Blakely	1939	ST-Bank	S-corp	One South Financial, Inc.	168,820	10.33	0.60	5.88	0.86
88	Peach State Bank & Trust	Gainesville	2005	ST-Bank	C-corp	Peach State Bankshares, Inc.	552,063	8.85	0.72	8.08	0.00
89	Peoples Bank	Eatonton	1943	ST-Bank	C-corp	Peoples Bankshares, Inc.	206,908	10.51	(0.09)	(0.76)	0.66
90	Peoples Bank	Lyons	1935	ST-Bank	C-corp	South Georgia Bankshares Corporation	154,399	8.13	1.05	12.91	0.45
91	Peoples Bank & Trust	Buford	1984	ST-Bank	C-corp	Peoples Banktrust, Inc.	439,255	10.12	0.84	8.02	0.37
92	PeoplesSouth Bank	Colquitt	1973	ST-Bank	C-corp	PeoplesSouth Bankshares, Inc.	1,032,002	8.47	1.33	15.06	0.76
93	Persons Banking Company	Forsyth	1910	ST-Bank	S-corp	Persons Banking Co., Inc.	429,456	5.71	0.33	5.47	0.93
94	Pineland Bank	Alma	1939	ST-Bank	C-corp	South Banking Company	398,334	9.21	1.03	10.91	0.84
95	Pinnacle Bank	Elberton	1934	ST-Bank	C-corp	Pinnacle Financial Corporation	2,008,896	9.94	1.19	11.74	0.19
96	Planters and Citizens Bank	Camilla	1913	ST-Bank	C-corp	P & C Bank Shares, Inc.	132,136	10.24	0.56	5.60	0.47
97	Planters First Bank	Cordele	1896	ST-Bank	S-corp	Planters First Bancorp	375,711	9.83	0.74	7.99	0.90
98	PrimeSouth Bank	Waycross	1891	ST-Bank	C-corp	Jones Bankshares, L.P.	1,064,683	8.83	1.29	13.51	0.52
99	PromiseOne Bank	Duluth	2008	ST-Bank	S-corp	PromiseOne Bancorp, Inc.	593,492	12.04	2.12	18.45	1.70
100	Quantum National Bank	Suwanee	1995	Fed-Bank	S-corp	Quantum Capital Corp.	642,022	10.19	2.46	24.23	0.00
101	Queensborough National B&T	Louisville	1902	Fed-Bank	C-corp	The Queensborough Company	2,069,851	8.27	1.09	13.18	1.31
102	Rabun County Bank	Clayton	1975	ST-Bank	C-corp	Liberty Bancorp of Georgia, Inc.	273,060	10.45	0.86	7.87	0.41
103	River City Bank	Rome	2006	ST-Bank	C-corp	RCB Financial Corporation	231,204	10.56	0.94	8.89	0.28
104	Rochelle State Bank	Rochelle	1947	ST-Bank	C-corp	ST Hldgs, Inc.	45,308	24.38	(0.44)	(2.30)	0.00
105	Signature Bank of Georgia	Sandy Springs	2005	ST-Bank	C-corp		211,192	10.59	0.98	9.25	2.89
106	South Coast Bank & Trust	Brunswick	1934	ST-Bank	S-corp	WB&T Bankshares, Inc.	196,047	8.72	1.18	13.61	1.41
107	South Georgia Bank	Glennville	1987	ST-Bank	S-corp	South Group Bankshares, Inc.	208,962	11.67	1.53	13.34	0.02
108	South Georgia Bank Co.	Tifton	1937	ST-Bank	C-corp	South Georgia Bank Holding Company	611,694	12.06	0.87	7.01	0.27
109	Southeast First National Bank	Summerville	1968	Fed-Bank	C-corp	Summerville/Trion Bankshares, Inc.	62,189	10.25	0.50	4.56	0.17
110	Southeastern National	Darien	1889	ST-Bank	C-corp	Southeastern Banking Corporation	636,830	9.96	1.38	13.27	0.24
111	Southern Bank	Waynesboro	1945	ST-Bank	C-corp	Southern Financial Corporation	144,609	10.53	(0.68)	(6.69)	0.68
112	State Bank of Cochran	Cochran	1922	ST-Bank	S-corp	Central Georgia Banking Company	254,968	14.28	1.39	9.95	1.29
113	SunMark Community Bank	Hawkinsville	1949	ST-Bank	S-corp	SunMark Bankshares, Inc.	420,144	9.56	1.22	12.76	0.28
114	Synovus Bank	Columbus	1888	ST-Bank	C-corp	Synovus Financial Corp.	57,224,306	9.66	1.33	13.70	0.51
115	Synovus Trust Company, NA	Columbus	1995	Fed-Bank	C-corp	Synovus Financial Corp.	126,973	94.93	13.36	14.00	0.00
116	Talbot State Bank	Woodland	1907	ST-Bank	S-corp	TSB Bancorp, Inc.	60,519	11.00	0.39	3.31	1.91
117	Tandem Bank	Tucker	2019	ST-Bank	C-corp		131,693	14.71	(0.83)	(4.78)	0.14
118	TC Federal Bank	Thomasville	1934	Fed-Thrift	C-corp	TC Bankshares, Inc.	380,919	15.93	0.39	3.34	0.60
119	Bank of Edison	Edison	1904	ST-Bank	S-corp	BOE Bankshares, Inc.	69,426	9.46	1.39	17.28	0.21
120	Bank of Lafayette, Georgia	Lafayette	1899	ST-Bank	C-corp	LaFayette Bankshares, Inc.	393,390	9.86	0.52	5.14	0.56
121	Bank of Soperton	Soperton	1903	ST-Bank	S-corp	Soperton Bankshares, Incorporated	133,877	9.78	1.33	13.78	0.21
122	Citizens Bank of Cochran	Cochran	1942	ST-Bank	C-corp	Putnam-Greene Financial Corporation	128,146	10.53	0.94	9.65	0.58
123	Citizens Bank of Georgia	Cumming	1997	ST-Bank	C-corp	Forsyth Bankshares, Inc.	477,634	9.07	1.23	12.65	0.09
124	Citizens Bank of Swainsboro	Swainsboro	1900	ST-Bank	C-corp	Swainsboro Bankshares, Inc.	302,152	10.15	1.12	11.28	0.21
125	Citizens National Bank, Quitman	Quitman	1934	Fed-Bank	C-corp		126,924	12.75	1.08	8.56	0.84
126	Claxton Bank	Claxton	1941	ST-Bank	S-corp	Southern Bankshares, Inc.	148,442	10.28	0.92	8.91	0.35
127	Commercial Bank	Crawford	1924	ST-Bank	S-corp	TCB Bankshares, Inc.	420,699	8.03	1.60	19.19	0.60
128	Farmers Bank	Greensboro	1911	ST-Bank	C-corp	Putnam-Greene Financial Corporation	143,448	14.00	0.53	4.08	0.53
129	FNB of Waynesboro	Waynesboro	1905	Fed-Bank	C-corp	First Burke Banking Company	199,035	15.90	1.43	9.26	0.10
130	Four County Bank	Allentown	1941	ST-Bank	S-corp	Four County Bankshares, Inc.	84,971	13.30	1.36	10.04	0.20
131	Geo. D. Warthen Bank	Sandersville	1871	ST-Bank	C-corp		242,699	8.17	0.52	6.07	1.33
132	Merchants & Citizens Bank	McRae	1929	ST-Bank	C-corp	M&C Bankshares, Inc.	133,727	15.17	0.41	2.53	0.06
133	Peoples Bank	Willacoochee	1948	ST-Bank	S-corp	Atkinson County Bankshares Corporation	108,444	11.39	0.58	5.03	0.50
134	Peoples Bank of Georgia	Talbotton	1891	ST-Bank	C-corp		134,486	8.98	1.32	13.95	0.46
135	Piedmont Bank	Peachtree Corners	2006	ST-Bank	C-corp	Piedmont Bancorp, Inc.	1,787,986	10.45	1.25	12.29	0.35
136	Security State Bank	McRae	1950	ST-Bank	S-corp	Farmers Bancshares, Inc.	55,634	14.71	1.29	8.65	0.03
137	Trust Bank	Lenox	1906	ST-Bank	S-corp	Trust Holding Company, Inc.	47,251	9.88	0.99	9.90	1.91
138	Thomasville National Bank	Thomasville	1995	Fed-Bank	C-corp	Thomasville Bankshares, Inc.	1,461,710	8.13	1.70	20.31	0.09
139	Touchmark National Bank	Alpharetta	2008	Fed-Bank	C-corp	Touchmark Bankshares, Inc.	421,736	13.30	2.03	16.40	1.02
140	United Bank	Zebulon	1905	ST-Bank	S-corp	United Bank Corporation	2,281,919	8.90	1.34	14.85	0.29
141	United National Bank	Cairo	2000	Fed-Bank	C-corp		290,841	12.84	1.28	9.63	2.19
142	Vidalia Federal Savings Bank	Vidalia	1936	Fed-Thrift	C-corp		215,070	14.63	(0.29)	(1.96)	0.34
143	Vinings Bank	Smyrna	2007	ST-Bank	C-corp	Vinings Bankshares, Inc.	685,614	7.49	2.17	33.84	0.26
144	Waycross Bank & Trust	Waycross	1988	ST-Bank	S-corp	WB&T Bankshares, Inc.	220,821	10.49	1.17	11.30	0.16
145	West Central Georgia Bank	Thomaston	1974	ST-Bank	C-corp	WCG Bankshares, Inc.	150,386	24.13	1.09	4.43	0.00
146	Wheeler County State Bank	Alamo	1934	ST-Bank	S-corp	Wheeler Bankshares, Inc.	127,884	14.13	0.78	5.29	0.37
147	Wilcox County State Bank	Abbeville	1952	ST-Bank	C-corp	WCSB Holding Company, Inc.	143,697	10.18	1.11	11.14	1.25
148	Wilkinson County Bank	Irwinton	1907	ST-Bank	C-corp		60,514	11.40	0.17	1.22	0.61
MEDIAN							263,517	10.31	1.08	10.18	0.51
AVERAGE							982,454	12.04	1.19	9.93	0.67
HIGH							57,224,306	94.93	15.77	33.84	2.89
LOW							26,199	2.33	(2.97)	(11.84)	-

TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employees	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
1	Synovus Bank	Columbus	40,062,600	49,833,507	5,381,311	8.86	276	4,681	12,225	207,334	180,556	57,224,306
2	Ameris Bank	Atlanta	17,128,890	19,906,333	3,079,907	9.50	171	2,865	8,291	138,916	116,411	23,754,594
3	Altantic Capital Bank, NA	Atlanta	2,369,321	3,335,446	440,699	10.66	3	202	18,905	1,272,947	1,111,815	3,818,842
4	Metro City Bank	Doraville	2,509,847	2,306,563	280,373	9.11	19	216	14,407	163,780	121,398	3,111,820
5	Colony Bank	Fitzgerald	1,376,127	2,382,541	243,283	7.53	31	481	5,587	86,688	76,856	2,687,322
6	United Bank	Zebulon	725,284	2,098,316	176,152	7.84	18	401	5,691	126,773	116,573	2,281,919
7	Queensborough National B&T	Louisville	985,972	1,909,837	152,434	7.97	24	335	6,179	86,244	79,577	2,069,851
8	Pinnacle Bank	Elberton	1,188,068	1,804,166	187,404	8.20	23	309	6,501	87,343	78,442	2,008,896
9	Piedmont Bank	Peachtree Corners	1,156,630	1,589,376	189,755	9.50	13	185	9,665	137,537	122,260	1,787,986
10	Heritage Southeast Bank	Jonesboro	1,055,325	1,427,584	196,202	9.81	23	280	5,905	71,885	62,069	1,653,350
11	Thomasville National Bank	Thomasville	1,127,724	1,295,504	116,724	7.85	4	138	10,592	365,428	323,876	1,461,710
12	Morris Bank	Dublin	925,963	1,230,119	166,666	11.08	9	191	7,365	156,294	136,680	1,406,649
13	BankSouth	Greensboro	861,949	1,038,856	109,649	9.47	5	357	3,318	236,918	207,771	1,184,588
14	Georgia Banking Company	Atlanta	995,950	1,040,782	110,388	10.44	4	162	7,186	291,031	260,196	1,164,122
15	PrimeSouth Bank	Waycross	761,197	967,820	94,766	8.32	8	141	7,551	133,085	120,978	1,064,683
16	PeoplesSouth Bank	Colquitt	615,259	946,668	82,612	8.72	31	190	5,432	33,290	30,538	1,032,002
17	First IC Bank	Doraville	670,622	832,179	104,117	11.08	10	114	8,264	94,213	83,218	942,129
18	First American B&T	Athens	431,553	765,549	74,959	8.53	7	97	8,940	123,880	109,364	867,160
19	Affinity Bank	Covington	584,332	626,377	103,187	10.77	3	96	8,227	263,266	208,792	789,797
20	Vinings Bank	Smyrna	243,971	631,210	48,607	7.19	2	47	14,588	342,807	315,605	685,614
21	Citizens Trust Bank	Atlanta	284,761	600,225	56,503	8.56	7	87	7,687	95,543	85,746	668,803
22	Quantum National Bank	Swanee	550,560	574,578	64,120	10.24	3	67	9,582	214,007	191,526	642,022
23	Southeastern Bank	Darien	294,439	576,235	59,315	9.59	10	103	6,183	63,683	57,624	636,830
24	Northeast Georgia Bank	Lavonia	253,986	556,894	60,080	9.70	10	92	6,782	62,391	55,689	623,912
25	Farmers & Merchants Bank	Lakeland	402,672	575,155	44,317	7.24	6	125	4,961	103,358	95,859	620,149
26	South Georgia Bank Co.	Tifton	283,209	540,818	69,067	10.24	8	118	5,184	76,462	67,602	611,694
27	First Bank	Dalton	320,314	520,864	48,523	9.78	6	79	7,673	101,023	86,811	606,139
28	First Chatham Bank	Savannah	283,948	554,447	49,354	8.45	7	104	5,815	86,397	79,207	604,777
29	First National Community Bank	Chatsworth	343,167	536,747	60,163	9.85	10	96	6,235	59,853	53,675	598,528
30	PromiseOne Bank	Duluth	409,241	521,533	70,789	12.03	7	91	6,522	84,785	74,505	593,492
31	First State Bank of Blakely	Blakely	331,466	471,995	87,581	14.80	8	97	6,031	73,127	58,999	585,013
32	Oconee State Bank	Watkinsville	303,736	522,744	45,895	8.09	5	84	6,797	114,192	104,549	570,960
33	Peach State Bank & Trust	Gainesville	326,378	503,443	45,856	8.57	2	66	8,365	276,032	251,722	552,063
34	FNB South	Alma	328,084	453,321	74,670	14.63	4	80	6,667	133,349	113,330	533,395
35	Comm. Bank of Pickens County	Jasper	316,740	462,408	52,917	10.32	2	59	8,790	259,291	231,204	518,582
36	Guardian Bank	Valdosta	326,245	462,541	51,597	10.20	5	55	9,374	103,117	92,508	515,587
37	First Century Bank, NA	Commerce	25,443	413,450	70,939	17.59	2	68	7,146	242,957	206,725	485,914
38	Citizens Bank of Georgia	Cumming	243,108	435,129	42,255	8.84	4	57	8,380	119,409	108,782	477,634
39	Peoples Bank & Trust	Buford	141,799	393,609	43,926	9.54	1	51	8,613	439,255	393,609	439,255
40	Citizens Bank of Americus	Americus	201,892	382,888	35,807	8.44	3	46	9,385	143,900	127,629	431,701
41	Persons Banking Company	Forsyth	182,084	406,346	22,612	5.99	5	73	5,883	85,891	81,269	429,456
42	American Commerce Bank	Bremen	337,261	348,655	51,883	12.27	3	46	9,236	141,619	116,218	424,857
43	Touchmark National Bank	Alpharetta	295,182	368,944	50,780	12.20	1	25	16,869	421,736	368,944	421,736
44	Commercial Bank	Crawford	227,921	388,075	31,172	7.99	5	48	8,765	84,140	77,615	420,699
45	SunMark Community Bank	Hawkinsville	242,206	377,994	37,286	9.47	6	78	5,386	70,024	62,999	420,144
46	Georgia Community Bank	Dawson	215,709	361,519	42,689	10.59	8	79	5,167	51,021	45,190	408,164
47	FNB of Coffee County	Douglas	177,055	365,600	34,278	8.73	5	61	6,583	80,317	73,120	401,587
48	First Port City Bank	Bainbridge	265,659	362,331	30,883	8.19	5	67	5,966	79,945	72,466	399,725
49	Pineland Bank	Alma	266,560	361,928	34,971	8.82	9	100	3,983	44,259	40,214	398,334
50	Bank of Lafayette, Georgia	Lafayette	113,447	359,026	32,502	10.04	3	60	6,557	131,130	119,675	393,390
51	First National Bank of Griffin	Griffin	101,529	345,329	25,803	6.33	7	81	4,780	55,306	49,333	387,144
52	Bank of Madison	Madison	216,753	347,924	34,926	9.24	4	61	6,307	96,174	86,981	384,697
53	TC Federal Bank	Thomasville	273,334	309,416	63,251	16.64	2	54	7,054	190,460	154,708	380,919
54	Planters First Bank	Cordele	256,827	337,648	34,895	9.52	8	87	4,319	46,964	42,206	375,711
55	Century Bank & Trust	Milledgeville	163,231	336,296	34,465	9.89	2	47	7,924	186,218	168,148	372,436
56	Exchange Bank	Milledgeville	165,346	325,244	39,541	11.28	5	69	5,294	73,052	65,049	365,260
57	Glennville Bank	Glennville	179,237	325,948	34,465	9.52	7	64	5,648	51,637	46,564	361,461
58	Commercial Banking Company	Valdosta	179,709	318,014	36,271	10.74	5	65	5,462	71,008	63,603	355,040
59	F&M Bank	Washington	187,840	296,874	50,273	14.23	6	64	5,543	59,124	49,479	354,746
60	Century Bank of Georgia	Cartersville	118,999	308,690	25,813	8.10	2	32	10,504	168,066	154,345	336,131
61	Citizens Bank of The South	Sandersville	198,938	291,273	32,694	9.97	4	61	5,329	81,271	72,818	325,084
62	Greater Community Bank	Rome	197,176	287,376	32,682	10.11	4	53	6,121	81,107	71,844	324,426
63	Bank of Dudley	Dublin	182,718	282,777	32,371	10.53	5	67	4,706	63,055	56,555	315,275
64	First State Bank	Wrens	199,216	280,921	27,949	9.48	5	39	7,950	62,012	56,184	310,062
65	CIBC National Trust Company	Atlanta	0	587	224,658	59.86	15	222	1,372	20,308	39	304,618
66	Citizens Bank of Swainsboro	Swainsboro	191,322	268,049	28,953	9.76	4	59	5,121	75,538	67,012	302,152
67	FNB of Decatur County	Bainbridge	147,132	269,196	22,609	8.55	4	43	6,873	73,882	67,299	295,528
68	United National Bank	Cairo	196,540	238,257	36,283	12.82	1	30	9,695	290,841	238,257	290,841
69	Flint Community Bank	Albany	241,516	255,435	24,539	8.24	1	42	6,916	290,457	255,435	290,457
70	Great Oaks Bank	Eastman	151,176	259,267	29,668	9.52	5	57	5,093	58,057	51,853	290,284
71	First Southern Bank	Patterson	121,280	269,831	19,402	6.94	5	56	5,169	57,891	53,966	289,456
72	Georgia Primary Bank	Atlanta	180,142	258,571	26,006	9.06	2	37	7,712	142,670	129,286	285,339
73	Rabun County Bank	Clayton	135,637	241,093	26,449	10.04	3	46	5,936	91,020	80,364	273,060
74	First Peoples Bank	Pine Mountain	138,619	243,957	20,661	8.74	3	41	6,488	88,665	81,319	265,994

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)
75	Altamaha Bank and Trust Co.	Vidalia	162,873	236,229	24,007	9.11	4	49	5,327	65,260	59,057	261,039
76	Douglas National Bank	Douglas	148,832	231,832	25,208	9.89	1	31	8,301	257,341	231,832	257,341
77	AB&T	Albany	173,970	219,496	23,210	8.61	2	31	8,285	128,417	109,748	256,834
78	State Bank of Cochran	Cochran	136,154	218,396	35,878	14.38	4	48	5,312	63,742	54,599	254,968
79	Community Banking Company	Fitzgerald	129,000	220,072	23,772	9.43	2	31	8,054	124,842	110,036	249,684
80	Durden Banking Company	Twin City	133,791	211,268	33,788	13.97	4	47	5,223	61,373	52,817	245,490
81	Bank of Alapaha	Alapaha	112,201	224,697	20,142	8.65	4	44	5,574	61,310	56,174	245,238
82	Geo. D. Warthen Bank	Sandersville	108,587	221,867	18,851	7.86	1	36	6,742	242,699	221,867	242,699
83	Farmers & Merchants Bank	Eatonton	92,842	211,121	28,998	12.39	2	35	6,869	120,201	105,561	240,402
84	American Pride Bank	Macon	170,373	193,226	32,045	13.95	3	38	6,093	77,178	64,409	231,533
85	River City Bank	Rome	150,255	207,655	22,930	10.42	1	42	5,505	231,204	207,655	231,204
86	First FS&LA of Valdosta	Valdosta	157,859	157,735	29,380	13.40	4	45	4,936	55,534	39,434	222,134
87	Waycross Bank & Trust	Waycross	92,610	197,229	22,254	9.95	1	20	11,041	220,821	197,229	220,821
88	Vidalia Federal Savings Bank	Vidalia	61,607	183,496	30,948	14.49	2	30	7,169	107,535	91,748	215,070
89	Signature Bank of Georgia	Sandy Springs	112,086	186,390	23,773	9.56	2	21	10,057	105,596	93,195	211,192
90	South Georgia Bank	Glennville	106,590	182,901	23,316	10.89	4	43	4,860	52,241	45,725	208,962
91	Peoples Bank	Eatonton	116,731	184,420	20,793	10.23	2	42	4,926	103,454	92,210	206,908
92	Magnolia State Bank	Eastman	94,933	182,599	21,337	10.01	4	44	4,640	51,040	45,650	204,161
93	FNB of Waynesboro	Waynesboro	100,189	169,332	28,366	14.83	3	37	5,379	66,345	56,444	199,035
94	North Georgia National Bank	Calhoun	95,556	180,358	16,125	8.90	3	35	5,685	66,328	60,119	198,983
95	South Coast Bank & Trust	Brunswick	149,256	175,159	16,344	8.51	2	25	7,842	98,024	87,580	196,047
96	Citizens Community Bank	Hahira	85,390	170,077	20,236	10.76	4	37	5,145	47,590	42,519	190,358
97	Farmers State Bank	Lincolnton	80,080	151,041	22,728	13.35	3	39	4,462	58,012	50,347	174,036
98	Bank of Newington	Newington	141,868	155,693	15,846	8.96	3	36	4,804	57,647	51,898	172,941
99	First Bank of Coastal Georgia	Pembroke	29,987	150,638	19,107	11.19	2	31	5,479	84,924	75,319	169,848
100	OneSouth Bank	Blakely	122,435	148,757	17,662	10.47	3	28	6,029	56,273	49,586	168,820
101	Community Bank of Georgia	Baxley	99,849	149,640	14,984	9.21	1	19	8,688	165,080	149,640	165,080
102	Barwick Banking Company	Barwick	136,448	139,703	21,536	15.28	3	32	5,042	53,779	46,568	161,336
103	Bank of Monticello	Monticello	80,924	145,536	14,450	9.07	2	22	7,317	80,492	72,768	160,983
104	Mount Vernon Bank	Mount Vernon	77,382	140,847	16,623	10.55	3	25	6,329	52,742	46,949	158,227
105	Peoples Bank	Lyons	86,088	141,702	12,440	8.22	2	25	6,176	77,200	70,851	154,399
106	Farmers and Merchants Bank	Sylvania	42,582	133,955	19,520	12.88	3	22	6,995	51,293	44,652	153,879
107	Farmers State Bank	Dublin	101,744	136,018	17,076	11.16	3	29	5,297	51,207	45,339	153,622
108	West Central Georgia Bank	Thomaston	49,668	112,292	35,943	23.31	3	28	5,371	50,129	37,431	150,386
109	Bank of Dawson	Dawson	74,146	125,476	24,254	16.53	1	26	5,771	150,035	125,476	150,035
110	Claxton Bank	Claxton	80,842	133,142	14,741	10.08	3	33	4,498	49,481	44,381	148,442
111	Bank of Dade	Trenton	63,803	133,601	14,140	9.55	3	30	4,930	49,302	44,534	147,906
112	Bank of Camilla	Camilla	68,810	126,473	19,795	13.82	1	24	6,112	146,681	126,473	146,681
113	Southern Bank	Waynesboro	100,230	126,633	17,659	12.94	5	39	3,708	28,922	25,327	144,609
114	Wilcox County State Bank	Abbeville	88,519	122,473	14,431	10.55	4	32	4,491	35,924	30,618	143,697
115	Family Bank	Pelham	99,749	128,193	15,003	10.67	3	33	4,349	47,837	42,731	143,510
116	Farmers Bank	Greensboro	61,583	126,519	16,703	11.77	1	18	7,969	143,448	126,519	143,448
117	Legacy State Bank	Loganville	98,351	128,285	14,787	10.69	1	15	9,545	143,169	128,285	143,169
118	Peoples Bank of Georgia	Talbotton	103,769	122,089	11,877	9.10	4	30	4,483	33,622	30,522	134,486
119	Bank of Hazlehurst	Hazlehurst	53,702	116,239	18,096	11.85	2	28	4,803	67,237	58,120	134,473
120	Bank of Soperton	Soperton	106,762	120,572	13,035	9.83	2	27	4,958	66,939	60,286	133,877
121	Merchants & Citizens Bank	McRae	34,515	112,510	19,012	12.24	1	20	6,686	133,727	112,510	133,727
122	Citizens Bank and Trust, Inc.	Trenton	66,813	118,244	12,571	9.63	3	39	3,392	44,090	39,415	132,271
123	Planters and Citizens Bank	Camilla	51,799	119,511	12,431	9.64	1	22	6,006	132,136	119,511	132,136
124	Tandem Bank	Tucker	80,351	111,089	17,530	13.85	1	21	6,271	131,693	111,089	131,693
125	Citizens Bank of Cochran	Cochran	94,966	113,952	13,651	10.65	2	25	5,126	64,073	56,976	128,146
126	Wheeler County State Bank	Alamo	72,627	110,035	17,684	13.96	3	19	6,731	42,628	36,678	127,884
127	Synovus Trust Company, NA	Columbus	0	0	119,058	93.48	NA	175	726	0	0	126,973
128	Citizens National Bank, Quitman	Quitman	70,099	110,330	14,718	12.07	1	21	6,044	126,924	110,330	126,924
129	Embassy National Bank	Lawrenceville	85,184	97,490	19,518	16.46	1	27	4,363	117,791	97,490	117,791
130	Loyal Trust Bank	Johns Creek	60,552	88,830	24,440	21.28	1	15	7,572	113,584	88,830	113,584
131	Peoples Bank	Willacoochee	36,062	97,042	11,353	11.07	2	25	4,338	54,222	48,521	108,444
132	First St. Bank, Randolph County	Cuthbert	28,648	91,709	7,076	8.07	2	19	5,207	49,468	45,855	98,935
133	Bank of Hancock County	Sparta	19,996	72,504	17,462	18.53	1	19	4,737	90,000	72,504	90,000
134	Community Bank & Trust	LaGrange	29,252	83,462	1,994	2.59	4	32	2,673	21,385	20,866	85,541
135	Four County Bank	Allentown	57,547	73,361	11,436	13.18	1	13	6,536	84,971	73,361	84,971
136	F & M Bank and Trust Company	Manchester	42,029	79,220	4,040	5.03	1	24	3,479	83,504	79,220	83,504
137	Bank of Wrightsville	Wrightsville	35,973	67,709	6,823	9.25	1	13	5,754	74,797	67,709	74,797
138	First Bank of Pike	Molena	41,904	66,327	5,562	7.81	3	23	3,154	24,178	22,109	72,535
139	Bank of Edison	Edison	26,064	63,419	5,919	8.96	1	13	5,340	69,426	63,419	69,426
140	Southeast First National Bank	Summerville	14,678	54,859	7,277	10.70	3	15	4,146	20,730	18,286	62,189
141	Carver State Bank	Savannah	28,674	49,313	8,424	13.77	2	15	4,130	30,977	24,657	61,954
142	Talbot State Bank	Woodland	31,720	53,904	6,574	10.71	2	14	4,323	0	0	60,519
143	Wilkinson County Bank	Irwinton	20,511	53,001	7,400	12.94	1	11	5,501	60,514	53,001	60,514
144	Security State Bank	McRae	26,640	47,253	8,233	14.46	1	11	5,058	55,634	47,253	55,634
145	Trust Bank	Lenox	22,791	42,211	4,614	9.73	3	21	2,250	15,750	14,070	47,251
146	Rochelle State Bank	Rochelle	12,225	34,836	10,391	22.26	1	9	5,034	45,308	34,836	45,308
147	Elberton FS&LA	Elberton	22,495	21,308	4,983	17.58	1	4	7,077	28,307	21,308	28,307
148	Bank of Lumber City	Lumber City	12,078	21,627	4,059	15.14	2	12	2,183	13,100	10,814	26,199
	MEDIAN		140,209	234,031	27,199	9.99	3	43	6,018	81,189	72,793	263,517
	AVERAGE		635,556	851,772	102,716	11.61	8	117	6,467	114,020	100,145	982,454
	HIGH		40,062,600	49,833,507	5,381,311	93.48	276	4,681	18,905	1,272,947	1,111,815	57,224,306
	LOW		-	-	1,994	2.59	1	4	726	-	-	26,199

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	26,199	55.9	27.7	(11.68)	2.35	10.17	1.93	0.19	6.34
2	Security State Bank	McRae	55,634	56.4	17.3	18.06	7.15	10.29	2.44	0.20	5.97
3	Bank of Edison	Edison	69,426	41.1	35.3	(6.28)	17.43	10.97	1.20	0.42	5.70
4	Peoples Bank of Georgia	Talbotton	134,486	85.0	14.7	30.51	22.15	6.96	0.97	0.30	5.44
5	Bank of Newington	Newington	172,941	91.1	1.1	16.07	9.28	7.53	3.95	1.07	5.38
6	Bank of Soperton	Soperton	133,877	88.6	3.4	23.78	21.01	6.17	1.48	0.20	5.01
7	Quantum National Bank	Suwanee	642,022	95.8	1.9	2.57	12.54	5.51	1.95	0.12	4.83
8	Durden Banking Company	Twin City	245,490	63.3	20.0	2.39	21.42	7.40	1.84	0.18	4.80
9	Loyal Trust Bank	Johns Creek	113,584	68.2	3.9	37.01	105.33	7.63	0.78	0.62	4.63
10	First Bank of Pike	Molena	72,535	63.2	18.4	14.99	22.40	7.49	0.61	0.30	4.51
11	First Bank	Dalton	606,139	61.5	0.5	(8.60)	26.05	5.60	1.65	0.18	4.50
12	American Pride Bank	Macon	231,533	88.2	2.8	1.44	11.94	5.76	2.04	0.49	4.47
13	First State Bank	Wrens	310,062	70.9	19.4	29.66	49.00	7.38	1.62	0.90	4.47
14	F & M Bank and Trust Company	Manchester	83,504	53.1	11.7	(14.99)	10.89	6.91	1.05	0.36	4.44
15	Family Bank	Pelham	143,510	77.8	2.0	(0.38)	13.67	6.22	1.00	0.53	4.43
16	Metro City Bank	Doraville	3,111,820	108.8	1.2	53.35	51.92	5.10	1.90	0.21	4.42
17	Citizens Bank and Trust, Inc.	Trenton	132,271	56.5	27.3	6.61	15.79	6.31	2.21	0.27	4.41
18	Morris Bank	Dublin	1,406,649	75.3	18.2	10.31	12.72	6.02	2.34	0.18	4.38
19	Trust Bank	Lenox	47,251	54.0	3.5	(2.59)	11.86	8.26	2.26	0.25	4.36
20	FNB South	Alma	533,395	72.4	8.5	(0.56)	13.76	6.42	NM	0.34	4.26
21	Douglas National Bank	Douglas	257,341	64.2	11.5	(5.54)	18.94	6.32	1.36	0.27	4.25
22	Claxton Bank	Claxton	148,442	60.7	23.5	9.75	9.19	6.33	2.12	0.19	4.21
23	Farmers State Bank	Lincolnton	174,036	53.0	22.6	(1.96)	11.14	7.28	2.07	0.21	4.16
24	First Peoples Bank	Pine Mountain	265,994	56.8	23.0	17.72	17.08	6.34	1.27	0.15	4.16
25	Citizens Bank of Cochran	Cochran	128,146	83.3	13.7	19.34	8.47	5.97	0.87	0.48	4.10
26	Embassy National Bank	Lawrenceville	117,791	87.4	0.0	15.30	3.11	6.29	NA	0.64	4.09
27	Farmers State Bank	Dublin	153,622	74.8	13.3	4.12	13.55	5.65	1.87	0.27	4.09
28	Wilcox County State Bank	Abbeville	143,697	72.3	14.7	3.27	11.69	6.55	1.02	0.49	4.06
29	Southern Bank	Waynesboro	144,609	79.2	19.2	75.06	51.95	6.04	1.85	0.49	4.05
30	Altamaha Bank and Trust Co.	Vidalia	261,039	69.0	24.9	18.15	13.48	6.02	1.75	0.23	4.01
31	American Commerce Bank	Bremen	424,857	96.7	0.0	1.74	9.66	5.55	NA	0.80	4.01
32	Pineland Bank	Alma	398,334	73.7	7.5	10.93	16.51	5.73	0.24	0.19	4.01
33	South Georgia Bank	Glennville	208,962	58.3	27.7	(6.33)	4.84	6.75	1.95	0.38	4.00
34	First Port City Bank	Bainbridge	399,725	73.3	8.8	19.99	33.66	5.52	2.15	0.43	3.99
35	Citizens Bank of Swainsboro	Swainsboro	302,152	71.4	7.9	3.15	13.25	5.80	1.27	0.24	3.99
36	Planters First Bank	Cordele	375,711	76.1	16.3	4.69	(7.64)	5.00	1.61	0.09	3.95
37	River City Bank	Rome	231,204	72.4	16.3	20.02	24.36	5.09	2.19	0.14	3.92
38	OneSouth Bank	Blakely	168,820	82.3	0.8	7.40	8.27	5.47	2.86	0.34	3.91
39	SunMark Community Bank	Hawkinsville	420,144	64.1	5.8	(3.80)	13.75	5.48	1.64	0.13	3.91
40	Four County Bank	Allentown	84,971	78.4	15.7	3.56	9.23	5.85	1.99	0.53	3.91
41	Citizens Bank of The South	Sandersville	325,084	68.3	13.2	(3.17)	11.76	5.95	0.78	0.16	3.89
42	Flint Community Bank	Albany	290,457	94.6	0.7	4.12	10.45	4.66	2.60	0.24	3.89
43	PeoplesSouth Bank	Colquitt	1,032,002	65.0	33.8	2.67	14.36	5.35	1.58	0.29	3.84
44	United National Bank	Cairo	290,841	82.5	7.0	(0.71)	17.33	5.61	0.75	0.65	3.81
45	Magnolia State Bank	Eastman	204,161	52.0	10.0	(13.63)	8.88	6.82	1.29	0.18	3.80
46	Pinnacle Bank	Elberton	2,008,896	65.9	18.7	12.22	35.36	5.16	1.82	0.10	3.80
47	Commercial Bank	Crawford	420,699	58.7	22.8	1.57	39.82	5.38	1.41	0.31	3.77
48	PromiseOne Bank	Duluth	593,492	78.5	12.7	12.94	13.44	5.23	2.33	0.67	3.74
49	F&M Bank	Washington	354,746	63.3	35.5	11.29	12.86	5.92	1.98	0.48	3.71
50	Bank of Dawson	Dawson	150,035	59.1	23.5	(1.12)	6.41	6.31	1.79	0.56	3.70
51	Bank of Monticello	Monticello	160,983	55.6	13.5	5.79	18.05	6.94	2.02	0.36	3.70
52	Greater Community Bank	Rome	324,426	68.6	6.4	(5.75)	21.73	5.43	2.20	0.37	3.70
53	Bank of Dade	Trenton	147,906	47.8	48.6	20.61	17.41	6.31	1.85	0.15	3.68
54	Community Bank of Georgia	Baxley	165,080	66.7	8.5	4.08	22.77	6.39	1.15	0.57	3.68
55	First State Bank of Blakely	Blakely	585,013	70.2	14.1	(5.91)	12.00	5.89	0.16	0.47	3.68
56	Comm. Bank of Pickens County	Jasper	518,582	68.5	8.0	1.63	21.44	6.14	1.16	0.70	3.64
57	Great Oaks Bank	Eastman	290,284	58.3	24.1	2.32	27.38	5.82	3.18	0.28	3.64
58	Farmers & Merchants Bank	Lakeland	620,149	70.0	12.3	4.55	4.68	5.93	1.24	0.62	3.63
59	Piedmont Bank	Peachtree Corners	1,787,986	72.8	9.6	13.73	31.98	5.18	1.62	0.34	3.63
60	First National Community Bank	Chatsworth	598,528	63.9	4.0	58.87	88.52	5.48	2.07	0.21	3.62
61	Geo. D. Warthen Bank	Sandersville	242,699	48.9	12.8	(6.99)	19.23	6.13	1.65	0.08	3.62
62	Tandem Bank	Tucker	131,693	72.3	6.8	26.69	59.51	5.41	1.83	0.24	3.61
63	PrimeSouth Bank	Waycross	1,064,683	78.7	10.6	14.76	22.55	5.00	1.58	0.33	3.60
64	Bank of Dudley	Dublin	315,275	64.6	10.8	10.40	22.30	5.82	1.23	0.23	3.59
65	FNB of Waynesboro	Waynesboro	199,035	59.2	14.9	6.99	10.44	6.43	2.56	0.22	3.59
66	First IC Bank	Doraville	942,129	80.6	4.8	17.67	23.12	5.25	1.73	0.35	3.57
67	South Coast Bank & Trust	Brunswick	196,047	85.2	14.5	16.86	10.96	4.78	1.43	0.34	3.57
68	Citizens National Bank, Quitman	Quitman	126,924	63.5	13.4	2.42	14.08	5.81	1.92	0.33	3.57
69	Heritage Southeast Bank	Jonesboro	1,653,350	73.9	11.9	(1.19)	4.47	5.08	1.12	0.18	3.55
70	Citizens Community Bank	Hahira	190,358	50.2	34.1	(3.50)	19.83	6.00	1.62	0.24	3.53
71	Georgia Primary Bank	Atlanta	285,339	69.7	17.5	(15.55)	16.67	4.95	2.01	0.58	3.53
72	Legacy State Bank	Loganville	143,169	76.7	17.3	(0.36)	7.58	4.82	1.10	0.31	3.52
73	Peoples Bank	Eatonville	206,908	63.3	6.6	16.14	18.36	5.52	1.52	0.10	3.51
74	TC Federal Bank	Thomasville	380,919	88.3	12.0	1.47	5.02	4.75	1.52	0.31	3.50

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) (%)
75	BankSouth	Greensboro	1,184,588	83.0	1.8	4.48	23.09	4.82	2.83	0.37	3.49
76	Mount Vernon Bank	Mount Vernon	158,227	54.9	30.2	0.21	5.74	6.55	1.38	0.43	3.49
77	Carver State Bank	Savannah	61,954	58.2	2.4	(16.94)	17.02	6.47	0.45	0.43	3.48
78	Glennville Bank	Glennville	361,461	55.0	26.5	3.70	17.59	6.12	1.78	0.39	3.46
79	Wilkinson County Bank	Irwinton	60,514	38.7	30.3	(13.76)	14.79	5.86	1.96	0.25	3.46
80	Exchange Bank	Milledgeville	365,260	50.8	42.2	(4.39)	17.87	5.38	1.96	0.25	3.45
81	Colony Bank	Fitzgerald	2,687,322	57.8	35.3	23.76	64.57	5.07	1.70	0.21	3.44
82	Commercial Banking Company	Valdosta	355,040	56.5	8.1	(7.37)	17.90	5.49	2.00	0.21	3.44
83	Peach State Bank & Trust	Gainesville	552,063	64.8	24.3	28.35	45.37	4.98	0.68	0.16	3.44
84	Bank of Madison	Madison	384,697	62.3	27.4	4.40	26.61	5.64	1.35	0.38	3.43
85	Bank of Wrightsville	Wrightsville	74,797	53.1	28.6	1.78	10.73	6.21	1.72	0.36	3.42
86	Ameris Bank	Atlanta	23,754,594	86.1	2.8	9.46	16.23	4.17	2.91	0.15	3.41
87	First FS&LA of Valdosta	Valdosta	222,134	100.1	1.4	1.70	12.19	5.04	1.61	0.62	3.41
88	North Georgia National Bank	Calhoun	198,983	53.0	36.9	11.75	26.19	5.88	1.77	0.32	3.40
89	Touchmark National Bank	Alpharetta	421,736	80.0	3.1	(19.32)	0.65	4.67	1.81	0.62	3.38
90	Planters and Citizens Bank	Camilla	132,136	43.3	41.0	6.17	4.84	5.72	1.91	0.13	3.35
91	State Bank of Cochran	Cochran	254,968	62.3	12.0	4.76	5.26	6.47	0.20	0.23	3.35
92	Wheeler County State Bank	Alamo	127,884	66.0	10.4	(0.19)	23.48	5.48	0.28	0.32	3.35
93	AB&T	Albany	256,834	79.3	1.2	(4.21)	(9.80)	4.49	5.02	0.33	3.33
94	Century Bank of Georgia	Cartersville	336,131	38.6	33.9	(8.18)	28.50	6.35	1.89	0.17	3.31
95	Peoples Bank	Lyons	154,399	60.8	3.1	(3.50)	14.29	5.78	0.29	0.28	3.31
96	South Georgia Bank Co.	Tifton	611,694	52.4	17.5	2.14	14.72	5.10	1.91	0.14	3.30
97	Community Banking Company	Fitzgerald	249,684	58.6	8.2	3.06	29.29	5.55	1.60	0.31	3.25
98	Bank of Camilla	Camilla	146,681	54.4	32.1	8.44	25.95	5.10	1.98	0.42	3.23
99	Queensborough National B&T	Louisville	2,069,851	51.6	31.6	(3.99)	27.63	4.95	1.38	0.19	3.22
100	Georgia Community Bank	Dawson	408,164	59.7	16.4	0.08	7.75	6.04	1.05	0.59	3.21
101	Southeastern Bank	Darien	636,830	51.1	25.9	11.29	19.99	5.46	1.85	0.08	3.21
102	Guardian Bank	Valdosta	515,587	70.5	31.3	7.78	11.54	4.58	1.66	0.28	3.20
103	West Central Georgia Bank	Thomaston	150,386	44.2	43.6	6.52	13.04	6.36	1.98	0.16	3.20
104	Vinings Bank	Smyrna	685,614	38.7	34.6	(32.10)	39.86	5.54	1.71	0.27	3.19
105	Oconee State Bank	Watkinsville	570,960	58.1	28.4	(7.97)	16.61	4.76	1.64	0.21	3.18
106	First Southern Bank	Patterson	289,456	45.0	24.9	(0.91)	44.56	6.08	1.43	0.28	3.17
107	Thomasville National Bank	Thomasville	1,461,710	87.1	9.4	10.66	21.98	4.22	0.21	0.26	3.17
108	First Chatham Bank	Savannah	604,777	51.2	6.2	(0.94)	31.99	5.18	2.01	0.28	3.16
109	Affinity Bank	Covington	789,797	93.3	6.2	(2.31)	(2.58)	4.25	2.02	0.49	3.14
110	Bank of Hazlehurst	Hazlehurst	134,473	46.2	34.1	(12.06)	6.63	5.52	1.70	0.14	3.12
111	First Century Bank, NA	Commerce	485,914	6.2	15.7	(50.87)	3.77	16.20	2.86	0.07	3.10
112	FNB of Decatur County	Bainbridge	295,528	54.7	13.0	1.55	43.92	5.11	2.02	0.62	3.10
113	Elberton FS&LA	Elberton	28,307	105.6	9.7	8.36	18.83	3.88	3.98	0.68	3.06
114	Citizens Bank of Georgia	Cumming	477,634	55.9	30.7	3.76	17.99	5.11	1.39	0.13	3.05
115	Barwick Banking Company	Barwick	161,336	97.7	5.0	630.92	551.69	4.29	0.25	0.27	3.04
116	FNB of Coffee County	Douglas	401,587	48.4	11.4	4.77	29.82	5.71	0.99	0.12	3.02
117	Synovus Bank	Columbus	57,224,306	80.4	19.1	2.69	5.71	3.87	1.46	0.19	3.00
118	Talbot State Bank	Woodland	60,519	58.9	19.9	0.28	4.27	7.56	3.25	1.94	2.98
119	Century Bank & Trust	Milledgeville	372,436	48.5	30.4	5.67	21.46	5.45	1.74	0.38	2.93
120	Northeast Georgia Bank	Lavonia	623,912	45.6	21.5	4.24	15.55	5.44	1.78	0.12	2.93
121	Bank of Hancock County	Sparta	90,000	27.6	61.9	3.91	4.16	7.23	2.11	0.36	2.92
122	Citizens Bank of Americus	Americus	431,701	52.7	26.5	7.02	7.47	5.57	1.25	0.16	2.90
123	Signature Bank of Georgia	Sandy Springs	211,192	60.1	11.3	8.75	9.87	5.15	2.03	0.38	2.90
124	Altantic Capital Bank, NA	Atlanta	3,818,842	71.0	19.4	5.35	4.91	3.96	2.24	0.09	2.87
125	Bank of Alapaha	Alapaha	245,238	49.9	26.2	0.35	13.87	5.55	1.55	0.42	2.87
126	Farmers & Merchants Bank	Eatononton	240,402	44.0	50.7	11.23	4.13	6.56	1.05	0.31	2.86
127	Community Bank & Trust	LaGrange	85,541	35.1	18.2	(37.38)	(0.60)	5.80	2.04	0.12	2.82
128	Rabun County Bank	Clayton	273,060	56.3	4.7	0.77	25.63	5.00	1.54	0.16	2.81
129	Persons Banking Company	Forsyth	429,456	44.8	46.0	(13.32)	12.59	5.10	1.12	0.14	2.80
130	Georgia Banking Company	Atlanta	1,164,122	95.7	2.9	65.88	82.34	4.32	2.05	0.74	2.79
131	Peoples Bank & Trust	Buford	439,255	36.0	56.5	(8.69)	14.50	5.84	1.64	0.41	2.74
132	Peoples Bank	Willacoochee	108,444	37.2	29.5	(9.25)	22.21	6.46	1.47	0.37	2.73
133	Citizens Trust Bank	Atlanta	668,803	47.4	14.3	(0.95)	16.87	5.06	2.06	0.08	2.67
134	Farmers Bank	Greensboro	143,448	48.7	50.7	8.42	7.53	4.73	1.57	0.33	2.64
135	Waycross Bank & Trust	Waycross	220,821	47.0	45.9	2.01	5.47	4.67	1.60	0.13	2.60
136	Merchants & Citizens Bank	McRae	133,727	30.7	57.4	(4.98)	17.51	5.95	1.88	0.46	2.54
137	First American B&T	Athens	867,160	56.4	10.2	3.71	26.97	4.77	0.73	0.12	2.52
138	First St. Bank, Randolph County	Cuthbert	98,935	31.2	53.9	(11.19)	11.16	5.80	1.56	0.48	2.50
139	Farmers and Merchants Bank	Sylvania	153,879	31.8	36.3	(4.55)	12.76	6.35	1.86	0.34	2.48
140	Bank of Lafayette, Georgia	Lafayette	393,390	31.6	62.7	4.52	24.01	5.95	1.40	0.40	2.46
141	United Bank	Zebulon	2,281,919	34.6	18.6	(7.56)	19.64	5.75	1.73	0.09	2.45
142	First National Bank of Griffin	Griffin	387,144	29.4	28.4	(7.49)	16.81	5.71	2.05	0.07	2.42
143	First Bank of Coastal Georgia	Pembroke	169,848	19.9	74.3	(18.37)	18.64	5.58	1.81	0.17	2.39
144	Southeast First National Bank	Sommerville	62,189	26.8	41.4	(12.63)	15.93	7.96	0.93	0.21	2.22
145	Rochelle State Bank	Rochelle	45,308	35.1	25.2	59.72	30.42	5.84	1.15	0.34	2.00
146	Vidalia Federal Savings Bank	Vidalia	215,070	33.6	48.6	1.79	5.74	4.56	1.23	0.68	1.49
147	CIBC National Trust Company	Atlanta	304,618	0.0	0.0	NA	14.65	NA	NA	0.19	0.69
148	Synovus Trust Company, NA	Columbus	126,973	NA	16.2	NA	NA	NA	0.04	NA	0.45
		MEDIAN	263,517	60.7	16.3	2.88	15.79	5.72	1.70	0.28	3.50
		AVERAGE	982,454	61.6	19.6	8.91	22.34	5.88	1.67	0.33	3.52
		HIGH	57,224,306	108.8	74.3	630.92	551.69	16.20	5.02	1.94	6.34
		LOW	26,199	-	-	(50.87)	(9.80)	3.87	0.04	0.07	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	17,111	65,922	0.00	-	-	55.92	55.92
2	CIBC National Trust Company	Atlanta	48,898	132,707	0.00	-	-	45.62	45.62
3	BankSouth	Greensboro	26,001	85,985	0.10	6.80	-	1.03	7.93
4	First Chatham Bank	Savannah	9,986	24,018	0.13	3.84	(0.13)	0.79	4.62
5	Embassy National Bank	Lawrenceville	2,760	4,997	0.10	3.48	-	0.72	4.29
6	Loyal Trust Bank	Johns Creek	2,001	2,694	0.07	2.34	-	0.14	2.56
7	First IC Bank	Doraville	19,598	18,866	0.19	1.47	-	0.50	2.16
8	Carver State Bank	Savannah	507	1,323	0.28	-	0.10	1.72	2.11
9	Bank of Camilla	Camilla	2,381	2,659	0.22	-	(0.04)	1.81	2.00
10	First Century Bank, NA	Commerce	3,582	7,949	0.01	-	(0.01)	1.88	1.88
11	Colony Bank	Fitzgerald	19,015	36,377	0.30	0.36	-	1.08	1.74
12	PromiseOne Bank	Duluth	16,219	9,396	0.13	1.01	-	0.54	1.68
13	Ameris Bank	Atlanta	405,437	362,824	0.13	1.17	(0.01)	0.38	1.67
14	Waycross Bank & Trust	Waycross	2,949	3,496	0.10	-	-	1.47	1.56
15	United Bank	Zebulon	34,401	31,314	0.41	0.18	-	0.90	1.49
16	Trust Bank	Lenox	440	671	0.35	0.55	-	0.56	1.46
17	Metro City Bank	Doraville	61,942	34,339	0.05	0.45	-	0.91	1.40
18	Thomasville National Bank	Thomasville	23,126	18,889	0.03	-	-	1.36	1.39
19	Queensborough National B&T	Louisville	20,438	22,603	0.43	-	0.01	0.81	1.25
20	Greater Community Bank	Rome	4,711	3,748	0.16	0.53	-	0.53	1.23
21	Douglas National Bank	Douglas	6,455	2,894	0.01	-	-	1.17	1.18
22	Affinity Bank	Covington	7,716	9,071	0.05	-	0.02	1.08	1.15
23	Heritage Southeast Bank	Jonesboro	18,117	18,735	0.35	0.23	(0.02)	0.58	1.14
24	Citizens Bank of Cochran	Cochran	1,383	1,379	0.06	-	0.61	0.44	1.11
25	Planters First Bank	Cordele	3,121	4,161	0.40	0.12	-	0.58	1.11
26	Bank of Lumber City	Lumber City	123	289	0.63	-	-	0.47	1.09
27	American Pride Bank	Macon	4,548	2,354	0.14	0.63	-	0.31	1.08
28	South Georgia Bank Co.	Tifton	5,693	6,038	0.27	-	(0.01)	0.81	1.07
29	River City Bank	Rome	1,778	2,158	0.11	0.06	-	0.88	1.05
30	First American B&T	Athens	7,840	8,495	0.10	-	(0.01)	0.94	1.03
31	Pineland Bank	Alma	4,022	3,824	0.22	0.30	-	0.50	1.02
32	Touchmark National Bank	Alpharetta	8,444	4,250	0.00	0.82	-	0.19	1.01
33	First Bank of Pike	Molena	374	678	0.27	-	-	0.73	0.99
34	FNB of Waynesboro	Waynesboro	2,564	1,768	0.40	-	-	0.55	0.95
35	Pinnacle Bank	Elberton	19,173	15,758	0.31	0.10	-	0.52	0.94
36	Bank of Edison	Edison	1,270	599	0.15	-	(0.17)	0.93	0.92
37	Century Bank & Trust	Milledgeville	4,042	3,115	0.10	0.09	-	0.72	0.91
38	Citizens Bank and Trust, Inc.	Trenton	1,404	1,151	0.34	-	0.03	0.54	0.91
39	Farmers State Bank	Lincolnton	2,271	1,457	0.44	-	-	0.47	0.91
40	Rabun County Bank	Clayton	2,097	2,200	0.09	0.38	0.04	0.39	0.90
41	Quantum National Bank	Suwanee	21,171	5,550	0.03	0.59	-	0.28	0.89
42	First Bank	Dalton	6,883	4,425	0.13	0.23	0.01	0.51	0.88
43	FNB of Coffee County	Douglas	4,024	3,188	0.12	-	-	0.75	0.87
44	Farmers & Merchants Bank	Eatonton	2,475	1,974	0.13	-	0.54	0.19	0.86
45	Community Bank & Trust	LaGrange	(293)	794	0.29	0.02	0.01	0.54	0.86
46	F & M Bank and Trust Company	Manchester	610	683	0.62	-	0.07	0.16	0.84
47	FNB South	Alma	11,686	4,069	0.28	-	0.15	0.41	0.84
48	Commercial Bank	Crawford	7,097	2,948	0.49	-	-	0.34	0.82
49	Georgia Banking Company	Atlanta	(10,782)	6,317	0.01	0.39	0.01	0.39	0.80
50	Commercial Banking Company	Valdosta	3,856	2,573	0.28	0.24	-	0.29	0.80
51	First National Bank of Griffin	Griffin	1,729	2,927	0.22	0.08	-	0.50	0.80
52	Oconee State Bank	Watkinsville	3,552	4,208	0.09	0.43	-	0.28	0.79
53	Farmers and Merchants Bank	Sylvania	1,087	1,101	0.22	-	0.40	0.16	0.77
54	TC Federal Bank	Thomasville	2,627	2,863	0.14	0.55	(0.02)	0.09	0.76
55	State Bank of Cochran	Cochran	4,267	1,904	0.15	-	0.37	0.24	0.76
56	Citizens Trust Bank	Atlanta	4,421	4,721	0.48	-	-	0.28	0.76
57	First Port City Bank	Bainbridge	3,715	2,533	0.06	0.41	-	0.27	0.74
58	Community Banking Company	Fitzgerald	2,500	1,626	0.27	-	0.03	0.43	0.73
59	Southeastern Bank	Darien	7,530	4,194	0.17	-	0.06	0.50	0.73
60	Citizens Bank of Swainsboro	Swainsboro	3,175	2,005	0.19	-	-	0.53	0.72
61	Farmers Bank	Greensboro	1,175	934	0.10	-	0.55	0.07	0.72
62	Durden Banking Company	Twin City	5,139	1,649	0.34	-	0.02	0.35	0.71
63	PrimeSouth Bank	Waycross	11,766	6,870	0.08	0.31	0.02	0.29	0.70
64	First National Community Bank	Chatsworth	2,851	3,177	0.14	-	0.04	0.51	0.70
65	Family Bank	Pelham	1,374	904	0.38	-	0.04	0.27	0.69
66	Exchange Bank	Milledgeville	3,418	2,298	0.33	0.16	(0.04)	0.24	0.69
67	Claxton Bank	Claxton	1,469	980	0.18	-	-	0.50	0.68
68	Wilcox County State Bank	Abbeville	1,574	936	0.23	-	-	0.44	0.67
69	Bank of Dudley	Dublin	2,902	1,941	0.16	0.16	0.01	0.34	0.67
70	West Central Georgia Bank	Thomaston	1,542	979	0.33	-	0.03	0.30	0.66
71	Peoples Bank	Willacoochee	709	646	0.27	-	-	0.39	0.66
72	SunMark Community Bank	Hawkinsville	5,755	2,480	0.18	-	-	0.47	0.65
73	Synovus Bank	Columbus	766,844	358,909	0.16	0.09	-	0.41	0.65
74	Georgia Primary Bank	Atlanta	2,686	1,807	0.12	0.30	-	0.23	0.65

NON-INTEREST INCOME

Rank	Institution	City	Net Income (\$000)	Non Interest Income (\$000)	Service Charges / Avg Assets (%)	Gain on Sale of Loans / Avg Assets (%)	Gain on Sale of OREO / Avg Assets (%)	Other Non Int Inc / Avg Assets (%)	Total Non Interest Income / Avg Assets (%)
75	Bank of Soperton	Soperton	2,016	785	0.37	-	-	0.28	0.64
76	Altahama Bank and Trust Co.	Vidalia	3,166	1,572	0.21	-	-	0.42	0.64
77	Rochelle State Bank	Rochelle	(514)	250	0.17	0.41	-	0.05	0.63
78	Great Oaks Bank	Eastman	2,462	1,637	0.23	-	-	0.39	0.62
79	First Southern Bank	Patterson	2,923	1,538	0.11	0.15	(0.02)	0.35	0.60
80	Signature Bank of Georgia	Sandy Springs	3,737	1,202	0.02	0.75	(0.30)	0.13	0.60
81	Vinings Bank	Smyrna	12,564	3,976	0.02	0.46	-	0.09	0.57
82	Peoples Bank	Lyons	1,439	822	0.36	0.07	0.04	0.09	0.56
83	Glennville Bank	Glennville	3,783	1,892	0.20	-	-	0.36	0.56
84	Northeast Georgia Bank	Lavonia	2,831	3,219	0.13	-	0.05	0.37	0.55
85	Peoples Bank of Georgia	Talbotton	1,834	687	0.13	-	(0.01)	0.43	0.55
86	South Coast Bank & Trust	Brunswick	2,708	1,032	0.11	0.14	-	0.30	0.55
87	South Georgia Bank	Glennville	3,738	1,073	0.27	-	-	0.26	0.53
88	Persons Banking Company	Forsyth	1,861	2,084	0.25	-	(0.01)	0.27	0.51
89	Comm. Bank of Pickens County	Jasper	7,600	2,456	0.07	0.01	-	0.37	0.51
90	Peoples Bank	Eatonton	273	966	0.15	-	0.04	0.31	0.50
91	Citizens Community Bank	Hahira	2,017	901	0.16	-	(0.03)	0.37	0.50
92	OneSouth Bank	Blakely	1,379	810	0.11	-	-	0.38	0.49
93	Flint Community Bank	Albany	4,851	1,418	0.06	-	-	0.43	0.49
94	Peach State Bank & Trust	Gainesville	3,211	2,328	0.04	0.25	-	0.18	0.48
95	Mount Vernon Bank	Mount Vernon	2,041	762	0.30	-	(0.01)	0.19	0.48
96	Altantic Capital Bank, NA	Atlanta	54,308	17,460	0.18	0.12	-	0.16	0.46
97	Century Bank of Georgia	Cartersville	3,253	1,370	0.10	(0.06)	-	0.41	0.45
98	Citizens Bank of Americus	Americus	4,518	1,828	0.16	-	0.02	0.26	0.44
99	Bank of Dade	Trenton	2,377	593	0.16	-	(0.02)	0.30	0.44
100	FNB of Decatur County	Bainbridge	930	1,002	0.08	-	-	0.35	0.43
101	F&M Bank	Washington	3,503	1,437	0.19	-	-	0.23	0.42
102	North Georgia National Bank	Calhoun	1,721	753	0.11	-	(0.04)	0.35	0.42
103	Planters and Citizens Bank	Camilla	631	530	0.13	-	-	0.29	0.41
104	Geo. D. Warthen Bank	Sandersville	1,012	911	0.15	-	(0.11)	0.36	0.40
105	Morris Bank	Dublin	26,174	5,371	0.15	-	-	0.25	0.40
106	Bank of Madison	Madison	4,219	1,437	0.06	-	-	0.34	0.40
107	Bank of Dawson	Dawson	1,870	576	0.27	-	(0.01)	0.14	0.40
108	First State Bank	Wrens	3,737	1,032	0.22	-	(0.01)	0.17	0.38
109	Bank of Monticello	Monticello	2,556	577	0.11	-	0.01	0.26	0.38
110	Farmers State Bank	Dublin	1,975	556	0.13	-	-	0.25	0.37
111	First State Bank of Blakely	Blakely	6,360	2,051	0.15	-	(0.01)	0.23	0.37
112	First Peoples Bank	Pine Mountain	2,176	831	0.13	-	-	0.24	0.37
113	AB&T	Albany	2,295	939	0.07	0.05	-	0.24	0.36
114	Citizens Bank of The South	Sandersville	2,805	1,151	0.11	-	0.02	0.23	0.36
115	Magnolia State Bank	Eastman	1,952	720	0.38	-	(0.12)	0.10	0.36
116	First FS&LA of Valdosta	Valdosta	204	769	0.12	-	0.01	0.22	0.35
117	PeoplesSouth Bank	Colquitt	12,308	3,421	0.08	-	0.01	0.26	0.35
118	Bank of Hancock County	Sparta	455	309	0.12	-	-	0.23	0.35
119	United National Bank	Cairo	3,255	948	0.13	-	-	0.22	0.35
120	American Commerce Bank	Bremen	6,372	1,424	0.07	0.19	-	0.09	0.34
121	Wilkinson County Bank	Irwinton	73	195	0.15	-	-	0.19	0.34
122	Guardian Bank	Valdosta	7,043	1,655	0.09	-	(0.02)	0.26	0.33
123	Bank of Lafayette, Georgia	Lafayette	2,033	1,144	0.11	-	0.01	0.22	0.33
124	Bank of Wrightsville	Wrightsville	807	238	0.09	-	-	0.23	0.32
125	Piedmont Bank	Peachtree Corners	19,915	5,193	0.07	0.08	0.03	0.14	0.31
126	Southeast First National Bank	Summerville	114	218	0.08	-	-	0.23	0.31
127	First St. Bank, Randolph County	Cuthbert	338	293	0.26	-	-	0.05	0.31
128	Bank of Alapaha	Alapaha	1,244	702	0.16	-	-	0.14	0.31
129	Vidalia Federal Savings Bank	Vidalia	(744)	653	0.05	-	-	0.26	0.31
130	First Bank of Coastal Georgia	Pembroke	999	441	0.08	-	0.12	0.09	0.29
131	Four County Bank	Allentown	1,362	243	0.18	-	-	0.11	0.29
132	Merchants & Citizens Bank	McRae	578	357	0.08	-	-	0.20	0.28
133	Wheeler County State Bank	Alamo	1,224	329	0.13	-	-	0.14	0.27
134	Peoples Bank & Trust	Buford	2,957	1,149	0.06	-	0.03	0.18	0.27
135	Barwick Banking Company	Barwick	(1,888)	245	0.04	0.16	-	0.07	0.27
136	Citizens National Bank, Quitman	Quitman	1,088	305	0.11	-	-	0.15	0.26
137	Southern Bank	Waynesboro	409	295	0.10	-	(0.01)	0.16	0.25
138	Georgia Community Bank	Dawson	3,189	932	0.16	-	(0.05)	0.12	0.24
139	Bank of Newington	Newington	2,646	366	0.09	0.02	-	0.11	0.22
140	Community Bank of Georgia	Baxley	1,746	341	0.13	-	-	0.08	0.21
141	Citizens Bank of Georgia	Cumming	4,944	938	0.03	-	(0.01)	0.19	0.21
142	Farmers & Merchants Bank	Lakeland	4,976	1,090	0.15	0.13	(0.28)	0.18	0.18
143	Legacy State Bank	Loganville	2,102	210	0.02	0.04	(0.03)	0.12	0.15
144	Bank of Hazlehurst	Hazlehurst	413	143	0.44	-	(0.34)	0.01	0.11
145	Talbot State Bank	Woodland	10	59	0.02	-	0.04	0.03	0.10
146	Tandem Bank	Tucker	(938)	111	0.01	-	-	0.08	0.10
147	Security State Bank	McRae	1,009	9	0.28	-	-	(0.26)	0.02
148	Elberton FS&LA	Elberton	(144)	3	0.00	-	-	0.01	0.01
		MEDIAN	2,734	1,447	0.13	0.24	0.01	0.30	0.65
		AVERAGE	13,438	10,159	0.17	0.61	0.03	1.08	1.47
		HIGH	766,844	362,824	0.63	6.80	0.61	55.92	55.92
		LOW	(10,782)	3	-	(0.06)	(0.34)	(0.26)	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	Altantic Capital Bank, NA	Atlanta	3,818,842	18,905	50.0	1.01	0.16	0.45	1.62
2	Touchmark National Bank	Alpharetta	421,736	16,869	38.8	1.02	0.07	0.61	1.70
3	Citizens Bank of Georgia	Cumming	477,634	8,380	54.7	1.01	0.14	0.59	1.74
4	Comm. Bank of Pickens County	Jasper	518,582	8,790	45.9	0.97	0.12	0.75	1.84
5	Century Bank of Georgia	Cartersville	336,131	10,504	56.6	0.95	0.18	0.73	1.86
6	Synovus Bank	Columbus	57,224,306	12,225	53.0	1.07	0.30	0.49	1.86
7	Citizens Bank of Americus	Americus	431,701	9,385	57.1	0.97	0.20	0.70	1.87
8	Community Bank of Georgia	Baxley	165,080	8,688	51.3	1.04	0.13	0.74	1.91
9	Bank of Lafayette, Georgia	Lafayette	393,390	6,557	71.5	1.14	0.32	0.50	1.95
10	Metro City Bank	Doraville	3,111,820	14,407	34.9	1.22	0.20	0.53	1.96
11	Guardian Bank	Valdosta	515,587	9,374	57.4	0.91	0.18	0.88	1.97
12	Vinings Bank	Smyrna	685,614	14,588	52.7	1.40	0.17	0.43	1.99
13	Legacy State Bank	Loganville	143,169	9,545	56.9	0.99	0.25	0.77	2.01
14	AB&T	Albany	256,834	8,285	64.5	1.21	0.15	0.69	2.05
15	Farmers Bank	Greensboro	143,448	7,969	61.5	1.13	0.16	0.76	2.06
16	First Bank of Coastal Georgia	Pembroke	169,848	5,479	73.5	1.03	0.22	0.81	2.06
17	Farmers and Merchants Bank	Sylvania	153,879	6,995	63.7	1.06	0.13	0.88	2.07
18	FNB South	Alma	533,395	6,667	43.4	1.06	0.26	0.76	2.08
19	Piedmont Bank	Peachtree Corners	1,787,986	9,665	55.6	1.36	0.18	0.55	2.09
20	Thomasville National Bank	Thomasville	1,461,710	10,592	46.8	1.28	0.18	0.65	2.12
21	Peoples Bank & Trust	Buford	439,255	8,613	70.6	1.16	0.15	0.80	2.12
22	PromiseOne Bank	Duluth	593,492	6,522	40.9	1.27	0.31	0.55	2.13
23	Bank of Alapaha	Alapaha	245,238	5,574	69.6	1.11	0.36	0.67	2.13
24	Vidalia Federal Savings Bank	Vidalia	215,070	7,169	126.1	1.25	0.13	0.75	2.13
25	Bank of Madison	Madison	384,697	6,307	56.9	1.42	0.28	0.45	2.14
26	American Commerce Bank	Bremen	424,857	9,236	48.2	1.36	0.17	0.62	2.15
27	PeoplesSouth Bank	Colquitt	1,032,002	5,432	54.7	1.23	0.25	0.69	2.16
28	Commercial Bank	Crawford	420,699	8,765	49.6	1.33	0.24	0.59	2.17
29	United Bank	Zebulon	2,281,919	5,691	56.8	1.32	0.34	0.53	2.18
30	Farmers & Merchants Bank	Eatonton	240,402	6,869	61.3	1.17	0.20	0.82	2.19
31	Community Banking Company	Fitzgerald	249,684	8,054	57.9	1.22	0.13	0.85	2.21
32	Century Bank & Trust	Milledgeville	372,436	7,924	58.7	1.17	0.23	0.81	2.21
33	Bank of Monticello	Monticello	160,983	7,317	55.7	1.12	0.21	0.89	2.23
34	First American B&T	Athens	867,160	8,940	64.2	1.47	0.35	0.42	2.24
35	West Central Georgia Bank	Thomaston	150,386	5,371	61.7	1.34	0.27	0.63	2.24
36	Bank of Dade	Trenton	147,906	4,930	56.6	1.43	0.19	0.64	2.26
37	United National Bank	Cairo	290,841	9,695	54.8	1.32	0.23	0.71	2.26
38	Southeastern Bank	Darien	636,830	6,183	59.7	1.37	0.42	0.48	2.27
39	Merchants & Citizens Bank	McRae	133,727	6,686	83.2	1.21	0.13	0.93	2.27
40	First St. Bank, Randolph County	Cuthbert	98,935	5,207	90.5	1.21	0.35	0.72	2.29
41	First State Bank of Blakely	Blakely	585,013	6,031	59.6	1.54	0.27	0.48	2.29
42	Southeast First National Bank	Summerville	62,189	4,146	91.1	1.19	0.35	0.75	2.29
43	Georgia Community Bank	Dawson	408,164	5,167	71.2	1.43	0.37	0.54	2.34
44	Bank of Hazlehurst	Hazlehurst	134,473	4,803	76.4	1.14	0.21	0.99	2.34
45	Glennville Bank	Glennville	361,461	5,648	60.6	1.14	0.38	0.83	2.35
46	Morris Bank	Dublin	1,406,649	7,365	50.1	1.37	0.21	0.78	2.35
47	Flint Community Bank	Albany	290,457	6,916	56.3	1.52	0.18	0.65	2.36
48	Quantum National Bank	Suwanee	642,022	9,582	42.4	1.43	0.14	0.82	2.39
49	Wheeler County State Bank	Alamo	127,884	6,731	69.9	1.26	0.46	0.66	2.39
50	Peoples Bank	Lyons	154,399	6,176	63.5	1.38	0.29	0.73	2.39
51	South Georgia Bank	Glennville	208,962	4,860	54.2	1.48	0.19	0.73	2.40
52	Citizens Trust Bank	Atlanta	668,803	7,687	72.1	1.28	0.27	0.85	2.41
53	Commercial Banking Company	Valdosta	355,040	5,462	60.6	1.50	0.53	0.38	2.42
54	F&M Bank	Washington	354,746	5,543	62.7	1.48	0.27	0.66	2.42
55	State Bank of Cochran	Cochran	254,968	5,312	58.6	1.33	0.20	0.89	2.42
56	Bank of Wrightsville	Wrightsville	74,797	5,754	66.4	1.12	0.30	1.00	2.42
57	Peach State Bank & Trust	Gainesville	552,063	8,365	69.2	1.58	0.16	0.69	2.42
58	Douglas National Bank	Douglas	257,341	8,301	48.0	1.31	0.13	1.00	2.44
59	Four County Bank	Allentown	84,971	6,536	58.8	1.25	0.15	1.04	2.44
60	Rabun County Bank	Clayton	273,060	5,936	68.3	1.59	0.17	0.69	2.45
61	Farmers & Merchants Bank	Lakeland	620,149	4,961	66.7	1.43	0.20	0.83	2.46
62	First State Bank	Wrens	310,062	7,950	53.8	1.28	0.26	0.93	2.46
63	Bank of Dawson	Dawson	150,035	5,771	62.0	1.43	0.17	0.87	2.47
64	North Georgia National Bank	Calhoun	198,983	5,685	67.2	1.32	0.23	0.92	2.47
65	South Coast Bank & Trust	Brunswick	196,047	7,842	61.7	1.16	0.34	0.97	2.47
66	Peoples Bank	Willacoochee	108,444	4,338	74.3	1.50	0.21	0.77	2.48
67	Mount Vernon Bank	Mount Vernon	158,227	6,329	65.7	1.47	0.22	0.80	2.49
68	FNB of Waynesboro	Waynesboro	199,035	5,379	55.8	1.18	0.34	0.97	2.49
69	Ameris Bank	Atlanta	23,754,594	8,291	50.9	1.50	0.22	0.78	2.49
70	Citizens National Bank, Quitman	Quitman	126,924	6,044	69.4	1.29	0.37	0.88	2.54
71	Bank of Camilla	Camilla	146,681	6,112	53.0	1.38	0.23	0.94	2.55
72	PrimeSouth Bank	Waycross	1,064,683	7,551	58.2	1.32	0.26	0.98	2.56
73	South Georgia Bank Co.	Tifton	611,694	5,184	66.3	1.56	0.28	0.75	2.59
74	FNB of Coffee County	Douglas	401,587	6,583	70.3	1.62	0.28	0.71	2.61

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 (%)
75	Affinity Bank	Covington	789,797	8,227	63.8	1.38	0.34	0.90	2.61
76	Citizens Community Bank	Hahira	190,358	5,145	68.6	1.53	0.30	0.78	2.61
77	Northeast Georgia Bank	Lavonia	623,912	6,782	83.4	1.11	0.26	1.26	2.63
78	Planters and Citizens Bank	Camilla	132,136	6,006	78.8	1.40	0.27	0.97	2.63
79	Exchange Bank	Milledgeville	365,260	5,294	66.5	1.48	0.40	0.77	2.65
80	First National Bank of Griffin	Griffin	387,144	4,780	87.1	1.38	0.35	0.94	2.66
81	SunMark Community Bank	Hawkinsville	420,144	5,386	60.8	1.65	0.27	0.75	2.67
82	First IC Bank	Doraville	942,129	8,264	47.6	1.52	0.38	0.80	2.70
83	Bank of Dudley	Dublin	315,275	4,706	67.0	1.56	0.34	0.85	2.74
84	Bank of Hancock County	Sparta	90,000	4,737	80.6	1.48	0.21	1.06	2.75
85	Waycross Bank & Trust	Waycross	220,821	11,041	67.3	0.77	0.19	1.81	2.78
86	Georgia Primary Bank	Atlanta	285,339	7,712	68.7	1.88	0.19	0.72	2.78
87	Citizens Bank of The South	Sandersville	325,084	5,329	68.2	1.60	0.36	0.83	2.79
88	Persons Banking Company	Forsyth	429,456	5,883	86.4	1.55	0.27	0.98	2.80
89	FNB of Decatur County	Bainbridge	295,528	6,873	85.0	1.53	0.38	0.92	2.83
90	Wilcox County State Bank	Abbeville	143,697	4,491	62.5	1.76	0.22	0.85	2.83
91	Pinnacle Bank	Elberton	2,008,896	6,501	62.8	1.50	0.49	0.85	2.84
92	Queensborough National B&T	Louisville	2,069,851	6,179	66.6	1.81	0.19	0.85	2.85
93	First Century Bank, NA	Commerce	485,914	7,146	58.8	1.48	0.33	1.07	2.88
94	Wilkinson County Bank	Irwinton	60,514	5,501	96.2	1.33	0.19	1.37	2.89
95	Altahama Bank and Trust Co.	Vidalia	261,039	5,327	66.2	1.59	0.38	0.92	2.89
96	First Peoples Bank	Pine Mountain	265,994	6,488	67.6	1.72	0.22	0.95	2.89
97	Heritage Southeast Bank	Jonesboro	1,653,350	5,905	65.8	1.62	0.35	0.98	2.95
98	Great Oaks Bank	Eastman	290,284	5,093	73.8	1.78	0.38	0.79	2.96
99	Durden Banking Company	Twin City	245,490	5,223	55.9	1.72	0.35	0.89	2.96
100	Signature Bank of Georgia	Sandy Springs	211,192	10,057	88.4	1.64	0.21	1.11	2.96
101	First Port City Bank	Bainbridge	399,725	5,966	65.3	1.72	0.27	0.98	2.96
102	Citizens Bank of Cochran	Cochran	128,146	5,126	59.0	1.63	0.34	0.99	2.96
103	Citizens Bank and Trust, Inc.	Trenton	132,271	3,392	65.5	1.55	0.24	1.17	2.97
104	Citizens Bank of Swainsboro	Swainsboro	302,152	5,121	65.4	1.72	0.37	0.88	2.97
105	Farmers State Bank	Dublin	153,622	5,297	67.6	1.75	0.24	0.98	2.97
106	Oconee State Bank	Watkinsville	570,960	6,797	76.6	1.75	0.27	0.95	2.98
107	Magnolia State Bank	Eastman	204,161	4,640	77.0	0.68	0.42	1.92	3.02
108	TC Federal Bank	Thomasville	380,919	7,054	76.6	1.90	0.24	0.97	3.11
109	First National Community Bank	Chatsworth	598,528	6,235	76.8	1.55	0.32	1.28	3.15
110	American Pride Bank	Macon	231,533	6,093	59.5	1.96	0.46	0.74	3.15
111	First Southern Bank	Patterson	289,456	5,169	88.4	1.84	0.40	0.93	3.17
112	Geo. D. Warthen Bank	Sandersville	242,699	6,742	83.9	1.55	0.33	1.31	3.19
113	Bank of Newington	Newington	172,941	4,804	59.8	1.67	0.57	0.95	3.19
114	First Bank	Dalton	606,139	7,673	67.1	1.39	0.27	1.55	3.21
115	Elberton FS&LA	Elberton	28,307	7,077	115.4	1.41	0.34	1.47	3.22
116	Greater Community Bank	Rome	324,426	6,121	69.0	1.91	0.23	1.11	3.25
117	OneSouth Bank	Blakely	168,820	6,029	77.6	1.76	0.26	1.26	3.28
118	Pineland Bank	Alma	398,334	3,983	70.2	2.15	0.40	0.81	3.36
119	Carver State Bank	Savannah	61,954	4,130	63.0	1.39	0.34	1.64	3.37
120	Farmers State Bank	Lincolnton	174,036	4,462	68.0	2.06	0.30	1.01	3.37
121	Family Bank	Pelham	143,510	4,349	68.0	1.78	0.36	1.25	3.39
122	First FS&LA of Valdosta	Valdosta	222,134	4,936	95.3	1.98	0.32	1.10	3.40
123	Southern Bank	Waynesboro	144,609	3,708	85.1	2.01	0.48	0.94	3.43
124	Peoples Bank	Eatonton	206,908	4,926	91.4	2.12	0.40	0.93	3.46
125	Bank of Soperton	Soperton	133,877	4,958	62.8	1.67	0.34	1.46	3.47
126	Claxton Bank	Claxton	148,442	4,498	75.0	1.76	0.64	1.07	3.47
127	Security State Bank	McRae	55,634	5,058	64.3	2.14	0.51	0.90	3.56
128	Peoples Bank of Georgia	Talbotton	134,486	4,483	63.9	2.10	0.32	1.16	3.58
129	Tandem Bank	Tucker	131,693	6,271	98.8	2.38	0.28	0.91	3.58
130	River City Bank	Rome	231,204	5,505	78.3	2.21	0.41	1.02	3.63
131	Colony Bank	Fitzgerald	2,687,322	5,587	74.4	2.20	0.29	1.27	3.77
132	Community Bank & Trust	LaGrange	85,541	2,673	109.3	1.87	0.49	1.44	3.80
133	Rochelle State Bank	Rochelle	45,308	5,034	167.0	2.25	0.19	1.43	3.87
134	F & M Bank and Trust Company	Manchester	83,504	3,479	83.8	1.77	0.50	1.60	3.87
135	Planters First Bank	Cordele	375,711	4,319	82.4	2.53	0.45	0.92	3.90
136	Talbot State Bank	Woodland	60,519	4,323	134.8	1.77	0.39	1.84	4.00
137	Georgia Banking Company	Atlanta	1,164,122	7,186	120.0	2.89	0.28	0.96	4.13
138	Bank of Edison	Edison	69,426	5,340	67.3	2.80	0.21	1.30	4.31
139	First Bank of Pike	Molena	72,535	3,154	83.7	2.36	0.51	1.56	4.44
140	Trust Bank	Lenox	47,251	2,250	82.1	2.79	0.50	1.18	4.47
141	Barwick Banking Company	Barwick	161,336	5,042	143.1	3.27	0.31	1.07	4.64
142	First Chatham Bank	Savannah	604,777	5,815	61.6	2.52	0.35	1.77	4.64
143	Loyal Trust Bank	Johns Creek	113,584	7,572	69.9	3.04	0.40	1.49	4.93
144	Embassy National Bank	Lawrenceville	117,791	4,363	62.0	3.37	0.45	1.27	5.09
145	Bank of Lumber City	Lumber City	26,199	2,183	87.1	3.88	0.63	1.44	5.94
146	BankSouth	Greensboro	1,184,588	3,318	72.0	5.91	0.37	1.85	8.13
147	CIBC National Trust Company	Atlanta	304,618	1,372	51.5	27.35	3.87	(7.08)	24.15
148	Synovus Trust Company, NA	Columbus	126,973	726	65.4	28.37	1.82	6.58	36.78
		MEDIAN	263,517	6,018	65.7	1.48	0.27	0.88	2.61
		AVERAGE	982,454	6,467	68.9	1.95	0.32	0.91	3.18
		HIGH	57,224,306	18,905	167.0	28.37	3.87	6.58	36.78
		LOW	26,199	726	34.9	0.68	0.07	(7.08)	1.62

ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. Texas Ratio (%)	OREO (\$000)	LLR/Total Loans & Leases (Excl HFS)	Prov XP / Avg Assets (%)	Adj 30- 89PD/Lns Excl HFS (%)	Adj 90+ PD/Loans Excl HFS (%)	Adj NPLs + Adj OREO / Gross Lns + OREO (%)	Net C-O / AvgLns (%)	Asset Quality Score (%)
1	First IC Bank	Doraville	942,129	649,162	0.18	-	0.0148	0.00	0.05	-	0.03	(0.15)	(0.07)
2	Quantum National Bank	Swansea	642,022	550,560	0.00	-	0.0105	(0.18)	0.00	-	0.00	(0.01)	(0.01)
3	CIBC National Trust Company	Atlanta	304,618	0	0.00	-	0.0000	0.00	0.00	-	NA	NA	0.00
4	Embassy National Bank	Lawrenceville	117,791	85,184	0.00	-	0.0182	0.01	0.00	-	0.00	0.00	0.00
5	Loyal Trust Bank	Johns Creek	113,584	60,552	0.00	-	0.0123	0.24	0.00	-	0.00	0.00	0.00
6	Farmers Bank	Greensboro	143,448	61,583	0.00	-	0.0166	0.08	0.00	-	0.00	0.00	0.00
7	Synovus Trust Company, NA	Columbus	126,973	0	0.00	-	0.0000	0.00	0.00	-	NA	NA	0.00
8	Peach State Bank & Trust	Gainesville	552,063	325,034	0.02	-	0.0114	0.20	0.00	-	0.00	0.02	0.02
9	Citizens Bank of Georgia	Cumming	477,634	243,108	0.51	-	0.0151	0.00	0.04	-	0.10	(0.11)	0.03
10	Barwick Banking Company	Barwick	161,336	136,448	0.00	-	0.0107	1.39	0.00	-	0.00	0.03	0.03
11	Georgia Primary Bank	Atlanta	285,339	180,142	0.33	-	0.0149	0.06	0.01	-	0.05	0.00	0.06
12	Peoples Bank	Lyons	154,399	86,088	0.43	20	0.0190	0.04	0.00	-	0.07	0.00	0.07
13	Thomasville National Bank	Thomasville	1,461,710	1,126,263	0.49	-	0.0226	0.22	0.08	-	0.06	0.00	0.14
14	Century Bank & Trust	Milledgeville	372,436	163,231	0.39	21	0.0106	0.04	0.06	-	0.09	0.00	0.15
15	First Port City Bank	Bainbridge	399,725	264,108	0.78	-	0.0121	0.19	0.05	-	0.10	0.00	0.15
16	Security State Bank	McRae	55,634	26,640	0.00	-	0.0223	0.10	0.19	-	0.00	(0.01)	0.18
17	Piedmont Bank	Peachtree Corners	1,787,986	1,156,630	1.32	730	0.0097	0.06	0.00	-	0.20	(0.01)	0.19
18	Southeastern Bank	Darien	636,830	294,439	2.31	677	0.0248	(0.15)	0.22	-	0.51	(0.53)	0.20
19	Greater Community Bank	Rome	324,426	197,176	0.37	-	0.0166	0.00	0.09	-	0.07	0.07	0.23
20	Century Bank of Georgia	Cartersville	336,131	118,999	0.10	7	0.0211	0.00	0.32	-	0.02	(0.06)	0.28
21	Citizens Bank of Cochran	Cochran	128,146	94,966	0.61	-	0.0133	0.53	0.26	-	0.06	(0.04)	0.28
22	BankSouth	Greensboro	1,184,588	749,071	2.28	14	0.0161	0.06	0.00	-	0.32	(0.01)	0.31
23	Vinings Bank	Smyrna	685,614	243,971	0.00	-	0.0101	0.17	0.00	-	0.00	0.33	0.33
24	Citizens Bank and Trust, Inc.	Trenton	132,271	66,813	1.31	-	0.0157	0.06	0.00	-	0.26	0.08	0.34
25	Heritage Southeast Bank	Jonesboro	1,653,350	1,055,325	1.97	857	0.0144	0.00	0.12	-	0.33	(0.10)	0.35
26	First American B&T	Athens	867,160	427,854	1.48	-	0.0186	0.03	0.15	-	0.29	(0.03)	0.41
27	Citizens Bank of Americus	Americus	431,701	201,892	1.04	108	0.0221	0.00	0.18	-	0.21	0.02	0.41
28	Pinnacle Bank	Elberton	2,008,896	1,186,023	2.32	1,000	0.0117	0.18	0.10	-	0.32	0.06	0.48
29	First National Bank of Griffin	Griffin	387,144	101,528	0.92	-	0.0143	0.02	0.31	-	0.19	0.01	0.51
30	Citizens Bank of Swainsboro	Swainsboro	302,152	191,322	1.59	-	0.0237	0.12	0.18	-	0.28	0.06	0.52
31	River City Bank	Rome	231,204	150,255	1.78	-	0.0172	0.12	0.00	-	0.30	0.22	0.52
32	FNB of Waynesboro	Waynesboro	199,035	100,189	0.75	-	0.0140	0.04	0.40	-	0.17	(0.03)	0.54
33	Bank of Soperton	Soperton	133,877	106,762	2.08	-	0.0166	0.39	0.22	-	0.29	0.03	0.54
34	Waycross Bank & Trust	Waycross	220,821	92,610	1.52	-	0.0214	0.00	0.18	-	0.37	0.00	0.55
35	FNB of Coffee County	Douglas	401,587	177,055	3.03	-	0.0124	0.00	0.00	-	0.62	0.02	0.64
36	North Georgia National Bank	Calhoun	198,983	95,556	3.71	-	0.0113	0.02	0.00	-	0.67	(0.02)	0.65
37	First Peoples Bank	Pine Mountain	265,994	138,619	3.66	-	0.0160	0.15	0.07	-	0.60	0.01	0.68
38	TC Federal Bank	Thomasville	380,919	270,488	2.65	1,115	0.0155	0.03	0.03	-	0.65	0.01	0.69
39	First Bank of Coastal Georgia	Pembroke	169,848	29,987	0.25	-	0.0293	0.00	0.54	-	0.17	0.00	0.71
40	SunMark Community Bank	Hawkinsville	420,144	242,206	0.97	-	0.0198	0.20	0.58	-	0.17	(0.01)	0.74
41	Legacy State Bank	Loganville	143,169	98,351	4.70	764	0.0148	0.03	0.00	-	0.77	0.00	0.77
42	Bank of Dudley	Dublin	315,275	182,718	1.36	-	0.0162	0.08	0.51	-	0.26	0.02	0.79
43	Tandem Bank	Tucker	131,693	80,351	0.00	-	0.0118	0.86	0.00	-	0.00	0.79	0.79
44	South Georgia Bank Co.	Tifton	611,694	283,209	2.80	240	0.0156	0.07	0.18	-	0.62	(0.01)	0.79
45	Wheeler County State Bank	Alamo	127,884	72,627	2.19	122	0.0176	0.00	0.35	-	0.57	(0.12)	0.80
46	PrimeSouth Bank	Waycross	1,064,683	757,439	4.59	913	0.0146	0.11	0.26	-	0.61	(0.05)	0.82
47	American Pride Bank	Macon	231,533	170,373	3.68	49	0.0148	0.05	0.08	-	0.75	0.00	0.83
48	South Georgia Bank	Glennville	208,962	106,590	0.03	-	0.0237	0.09	0.58	-	0.00	0.25	0.83
49	FNB of Decatur County	Bainbridge	295,528	147,132	4.47	-	0.0162	0.00	0.05	-	0.76	0.04	0.85
50	Southeast First National Bank	Summerville	62,189	14,678	1.71	100	0.0185	0.02	0.03	-	0.83	0.01	0.87
51	Bank of Madison	Madison	384,697	216,754	4.88	1,389	0.0154	0.11	0.04	-	0.86	0.00	0.90
52	PromiseOne Bank	Duluth	593,492	403,486	4.39	299	0.0107	0.10	0.02	-	0.76	0.13	0.92
53	Community Banking Company	Fitzgerald	249,684	129,000	3.43	-	0.0315	0.24	0.22	-	0.69	0.03	0.94
54	Rabun County Bank	Clayton	273,060	135,186	4.04	828	0.0233	0.00	0.12	-	0.88	(0.05)	0.95
55	Bank of Wrightsville	Wrightsville	74,797	35,973	1.69	-	0.0144	0.08	0.60	-	0.34	0.01	0.95
56	Synovus Bank	Columbus	57,224,306	39,311,958	4.83	11,818	0.0109	(0.18)	0.13	-	0.63	0.20	0.96
57	First State Bank	Wrens	310,062	199,216	3.02	252	0.0115	0.30	0.49	-	0.46	0.06	1.01
58	Commercial Banking Company	Valdosta	355,040	179,709	4.21	-	0.0189	0.02	0.10	-	0.92	0.00	1.02
59	Georgia Banking Company	Atlanta	1,164,122	746,504	4.04	-	0.0123	1.07	0.41	-	0.49	0.12	1.02
60	Merchants & Citizens Bank	McRae	133,727	34,515	1.10	-	0.0276	0.00	0.84	-	0.22	(0.03)	1.04
61	First Southern Bank	Patterson	289,456	121,279	6.13	460	0.0145	0.00	0.00	-	1.07	(0.03)	1.04
62	Douglas National Bank	Douglas	257,341	148,832	3.79	-	0.0135	0.00	0.35	-	0.69	0.00	1.04
63	Commercial Bank	Crawford	420,699	227,920	6.11	-	0.0214	0.20	0.05	-	0.97	0.02	1.04
64	Metro City Bank	Doraville	3,111,820	2,509,847	5.37	3,618	0.0068	0.28	0.45	-	0.60	0.01	1.06
65	Peoples Bank	Eatonville	206,908	116,731	5.64	1,282	0.0212	0.13	0.02	-	1.11	(0.07)	1.06
66	Claxton Bank	Claxton	148,442	80,842	3.71	-	0.0200	0.07	0.33	-	0.75	(0.01)	1.07
67	Citizens Bank of The South	Sandersville	325,084	198,938	3.81	199	0.0139	0.17	0.18	-	0.68	0.21	1.07
68	OneSouth Bank	Blakely	168,820	122,435	6.40	-	0.0151	0.11	0.13	-	1.01	(0.02)	1.12
69	Bank of Newington	Newington	172,941	141,868	8.23	-	0.0153	0.12	0.17	-	1.04	(0.07)	1.14
70	Ameris Bank	Atlanta	23,754,594	15,874,258	6.30	4,550	0.0106	(0.16)	0.37	-	0.73	0.04	1.14
71	Colony Bank	Fitzgerald	2,687,322	1,337,977	5.85	281	0.0096	0.03	0.34	-	0.83	(0.01)	1.16
72	Planters First Bank	Cordele	375,711	256,827	8.33	642	0.0154	0.05	0.03	-	1.26	(0.13)	1.16
73	F&M Bank	Washington	354,746	187,840	1.55	-	0.0167	0.17	0.70	-	0.44	0.03	1.17
74	Citizens Community Bank	Hahira	190,358	85,390	3.43	39	0.0112	0.05	0.20	-	0.84	0.14	1.19

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 (%)
75	West Central Georgia Bank	Thomaston	150,386	49,668	0.00	-	0.0267	0.02	1.20	-	0.00	(0.01)	1.19
76	Glennville Bank	Glennville	361,461	179,237	5.00	46	0.0196	0.05	0.16	-	1.04	0.01	1.21
77	First Bank of Pike	Molena	72,535	41,904	4.27	-	0.0136	0.18	0.71	-	0.42	0.13	1.26
78	Planters and Citizens Bank	Camilla	132,136	51,799	4.38	-	0.0145	0.07	0.14	-	1.11	0.04	1.29
79	Altahama Bank and Trust Co.	Vidalia	261,039	162,873	6.17	-	0.0148	0.19	0.25	-	1.00	0.05	1.30
80	Citizens National Bank, Quitman	Quitman	126,924	70,099	4.91	-	0.0195	0.00	0.28	-	1.11	(0.07)	1.32
81	United Bank	Zebulon	2,281,919	723,212	3.25	-	0.0209	0.00	0.51	-	0.82	0.01	1.34
82	Pineland Bank	Alma	398,334	266,560	7.45	436	0.0150	0.11	0.21	-	1.07	0.06	1.34
83	Durden Banking Company	Twin City	245,490	133,791	1.81	-	0.0253	0.10	1.15	-	0.24	(0.05)	1.34
84	Persons Banking Company	Forsyth	429,456	182,084	10.62	1,350	0.0132	0.00	0.02	-	1.45	(0.07)	1.40
85	Bank of Alapaha	Alapaha	245,238	112,201	3.13	270	0.0207	0.24	0.85	-	0.62	(0.06)	1.41
86	First Bank	Dalton	606,139	319,403	8.22	-	0.0012	(0.47)	0.19	-	1.22	0.00	1.41
87	Peoples Bank & Trust	Buford	439,255	141,799	3.03	1,275	0.0122	(0.07)	0.61	-	0.97	(0.16)	1.42
88	Four County Bank	Allentown	84,971	57,547	1.22	-	0.0208	0.05	1.05	-	0.27	0.11	1.43
89	Northeast Georgia Bank	Lavonia	623,912	253,986	2.64	725	0.0120	0.03	0.85	-	0.65	0.01	1.51
90	FNB South	Alma	533,395	328,084	1.84	1,529	0.0298	0.21	0.63	-	0.47	0.43	1.53
91	Guardian Bank	Valdosta	515,587	326,246	8.28	1,018	0.0159	0.06	0.05	-	1.44	0.06	1.55
92	First National Community Bank	Chatsworth	598,528	342,543	5.96	1,048	0.0075	0.04	0.51	-	1.06	(0.01)	1.56
93	Flint Community Bank	Albany	290,457	241,516	13.94	-	0.0118	0.16	0.04	-	1.58	0.00	1.62
94	Family Bank	Pelham	143,510	99,749	7.99	-	0.0123	0.23	0.38	-	1.24	0.00	1.62
95	Peoples Bank of Georgia	Talbotton	134,486	103,769	9.55	-	0.0091	0.26	0.84	-	0.75	0.04	1.63
96	Mount Vernon Bank	Mount Vernon	158,227	77,382	1.68	-	0.0126	0.06	1.20	-	0.37	0.07	1.64
97	Bank of Edison	Edison	69,426	26,064	2.38	-	0.0164	0.12	0.99	-	0.58	0.07	1.64
98	PeoplesSouth Bank	Colquitt	1,032,002	615,259	5.79	372	0.0148	0.08	0.79	-	0.85	0.00	1.64
99	Altantic Capital Bank, NA	Atlanta	3,818,842	2,367,234	3.09	-	0.0094	(0.22)	1.05	-	0.57	0.06	1.68
100	Great Oaks Bank	Eastman	290,284	151,176	1.52	301	0.0128	0.08	1.41	-	0.32	0.01	1.74
101	Bank of Monticello	Monticello	160,983	80,924	5.99	-	0.0142	0.06	0.90	-	0.92	(0.07)	1.75
102	Queensborough National B&T	Louisville	2,069,851	971,959	11.42	706	0.0140	(0.06)	0.24	-	1.53	0.01	1.79
103	South Coast Bank & Trust	Brunswick	196,047	149,255	14.78	-	0.0157	0.10	0.02	-	1.85	0.00	1.87
104	Bank of Lumber City	Lumber City	26,199	12,078	5.06	-	0.0142	0.18	0.10	-	1.77	0.03	1.90
105	Morris Bank	Dublin	1,406,649	923,323	7.92	5,306	0.0130	0.15	0.43	-	1.42	0.09	1.94
106	Oconee State Bank	Watkinsville	570,960	302,523	11.20	-	0.0150	0.09	0.11	-	1.85	(0.01)	1.95
107	Wilcox County State Bank	Abbeville	143,697	88,519	7.09	-	0.0194	0.16	0.62	-	1.29	0.06	1.97
108	American Commerce Bank	Bremen	424,857	337,261	6.56	87	0.0197	0.28	0.87	-	1.14	0.03	2.04
109	AB&T	Albany	256,834	173,778	12.92	-	0.0135	0.00	0.00	-	1.90	0.16	2.06
110	Wilkinson County Bank	Irwinton	60,514	20,511	3.90	230	0.0182	0.00	0.51	-	1.46	0.21	2.18
111	Bank of Hancock County	Sparta	90,000	19,997	0.91	-	0.0477	0.00	1.88	0.01	0.31	0.03	2.23
112	Southern Bank	Waynesboro	144,609	100,230	4.22	554	0.0096	0.26	1.45	-	0.78	0.07	2.30
113	Touchmark National Bank	Alpharetta	421,736	294,608	5.15	-	0.0185	0.06	1.32	-	0.98	0.05	2.35
114	Bank of Lafayette, Georgia	Lafayette	393,390	113,447	6.74	-	0.0069	0.00	0.43	-	1.91	0.06	2.40
115	First State Bank of Blakely	Blakely	585,013	331,466	6.83	3,307	0.0138	0.09	0.39	-	1.85	0.18	2.42
116	Citizens Trust Bank	Atlanta	668,803	284,761	5.82	-	0.0106	0.01	1.17	-	1.21	0.07	2.45
117	Peoples Bank	Willacoochee	108,444	36,062	6.13	-	0.0071	0.06	0.34	-	1.97	0.16	2.47
118	Farmers & Merchants Bank	Eatonton	240,402	92,842	8.20	-	0.0228	(0.01)	0.25	-	2.35	(0.04)	2.56
119	Bank of Camilla	Camilla	146,681	68,810	8.10	237	0.0137	0.00	0.13	-	2.43	0.07	2.63
120	Comm. Bank of Pickens County	Jasper	518,582	316,740	13.64	402	0.0131	0.13	0.14	-	2.45	0.04	2.63
121	Farmers and Merchants Bank	Sylvania	153,879	42,582	3.38	-	0.0201	0.15	0.86	-	1.62	0.17	2.65
122	Affinity Bank	Covington	789,797	584,332	12.44	3,538	0.0147	0.15	0.91	-	1.97	(0.18)	2.70
123	Community Bank of Georgia	Baxley	165,080	99,849	15.85	25	0.0235	0.26	0.14	-	2.65	(0.04)	2.75
124	State Bank of Cochran	Cochran	254,968	136,154	7.07	210	0.0448	0.00	0.68	-	2.18	(0.09)	2.77
125	Rochelle State Bank	Rochelle	45,308	12,225	1.30	-	0.0048	0.15	1.84	-	1.01	(0.03)	2.82
126	Bank of Dade	Trenton	147,906	63,803	5.53	-	0.0131	0.00	1.74	-	1.28	(0.18)	2.84
127	First Chatham Bank	Savannah	604,777	276,495	11.80	3,979	0.0169	0.43	0.26	-	2.21	0.38	2.85
128	Bank of Hazlehurst	Hazlehurst	134,473	53,702	5.00	238	0.0363	0.36	1.37	-	1.63	(0.12)	2.88
129	Geo. D. Warthen Bank	Sandersville	242,699	108,587	13.74	1,574	0.0107	0.11	0.42	-	2.50	0.21	3.13
130	United National Bank	Cairo	290,841	196,540	13.34	-	0.0269	0.24	0.18	-	2.80	0.26	3.24
131	Vidalia Federal Savings Bank	Vidalia	215,070	61,607	2.99	-	0.0078	0.00	2.07	-	1.17	0.06	3.30
132	Farmers State Bank	Dublin	153,622	101,744	10.86	-	0.0282	0.08	1.46	-	1.87	0.00	3.34
133	Farmers State Bank	Lincolnton	174,036	80,080	0.90	-	0.0179	0.07	3.28	-	0.25	(0.07)	3.46
134	Talbot State Bank	Woodland	60,519	31,720	20.78	-	0.0065	0.00	0.00	-	3.51	(0.02)	3.49
135	First FS&LA of Valdosta	Valdosta	222,134	157,859	14.06	351	0.0040	0.05	0.85	-	2.67	0.00	3.52
136	Elberton FS&LA	Elberton	28,307	22,495	9.69	-	0.0018	0.00	1.75	-	2.16	0.00	3.91
137	Signature Bank of Georgia	Sandy Springs	211,192	112,085	19.17	4,623	0.0085	0.00	0.00	-	4.06	0.14	4.20
138	F & M Bank and Trust Company	Manchester	83,504	42,029	39.46	507	0.0128	0.00	0.03	-	4.25	(0.05)	4.23
139	Farmers & Merchants Bank	Lakeland	620,149	402,672	25.24	569	0.0142	0.13	1.36	-	2.70	0.40	4.46
140	Georgia Community Bank	Dawson	408,164	215,709	16.53	261	0.0123	0.14	0.83	-	3.40	0.30	4.53
141	Trust Bank	Lenox	47,251	22,791	19.25	222	0.0146	0.00	0.44	-	4.14	0.01	4.59
142	Carver State Bank	Savannah	61,954	28,674	12.27	-	0.0266	0.95	0.53	-	3.93	0.33	4.79
143	Exchange Bank	Milledgeville	365,260	164,305	4.06	104	0.0189	0.03	3.88	-	0.97	0.00	4.85
144	First St. Bank, Randolph County	Cuthbert	98,935	28,649	21.47	-	0.0127	0.06	0.66	-	5.28	0.08	6.02
145	Magnolia State Bank	Eastman	204,161	94,934	19.36	1,973	0.0141	(0.07)	2.53	0.01	3.96	(0.25)	6.24
146	Bank of Dawson	Dawson	150,035	74,146	5.37	49	0.0164	0.19	5.09	-	1.85	0.11	7.05
147	Community Bank & Trust	LaGrange	85,541	29,252	70.22	1,309	0.0164	0.00	6.03	-	5.69	0.06	11.78
148	First Century Bank, NA	Commerce	485,914	25,443	5.64	3,734	0.0086	0.89	0.66	-	13.16	5.99	19.81
MEDIAN			263,517	140,209	3.97	-	0.0148	0.06	0.25	0.01	0.77	0.01	1.19
AVERAGE			982,454	618,779	5.84	506	0.0158	0.11	0.54	0.01	1.15	0.07	1.75
HIGH			57,224,306	39,311,958	70.22	11,818	0.0477	1.39	6.03	0.01	13.16	5.99	19.81
LOW			26,199	-	-	-	-	(0.47)	-	-	0.00	(0.53)	-0.07

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Dec21 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Dec20 Net Inc (\$000)	LTM Dec19 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	Quantum National Bank	Suwanee	642,022	64,120	9.99	21,171	316	15,091	15,139	3.43	33.84
2	Vinings Bank	Smyrna	685,614	48,607	7.09	12,564	267	9,003	4,009	2.17	32.80
3	Metro City Bank	Doraville	3,111,820	280,373	9.01	61,942	287	36,597	44,818	3.37	32.72
4	BankSouth	Greensboro	1,184,588	109,649	9.26	26,001	73	26,057	15,409	3.09	31.85
5	First Chatham Bank	Savannah	604,777	49,354	8.16	9,986	96	3,196	2,320	2.53	29.31
6	CIBC National Trust Company	Atlanta	304,618	224,658	73.75	48,898	220	33,140	23,141	21.60	29.03
7	First IC Bank	Doraville	942,129	104,117	11.05	19,598	172	7,390	10,814	2.97	27.99
8	Douglas National Bank	Douglas	257,341	25,208	9.80	6,455	208	5,725	5,769	2.63	26.74
9	Thomasville National Bank	Thomasville	1,461,710	116,724	7.99	23,126	168	19,421	18,818	2.18	26.38
10	PromiseOne Bank	Duluth	593,492	70,789	11.93	16,219	178	9,307	11,448	2.90	24.98
11	Commercial Bank	Crawford	420,699	31,172	7.41	7,097	148	5,106	4,509	1.98	24.59
12	Bank of Edison	Edison	69,426	5,919	8.53	1,270	98	118	437	1.95	23.71
13	Bank of Newington	Newington	172,941	15,846	9.16	2,646	74	1,476	1,485	2.03	23.39
14	First State Bank	Wrens	310,062	27,949	9.01	3,737	96	2,901	2,239	1.80	22.75
15	Touchmark National Bank	Alpharetta	421,736	50,780	12.04	8,444	338	4,781	5,278	2.62	20.62
16	Synovus Trust Company, NA	Columbus	126,973	119,058	93.77	17,111	98	10,267	9,276	19.47	20.57
17	Flint Community Bank	Albany	290,457	24,539	8.45	4,851	116	4,671	3,254	1.67	20.42
18	Peoples Bank of Georgia	Talbotton	134,486	11,877	8.83	1,834	61	858	792	1.83	20.03
19	Comm. Bank of Pickens County	Jasper	518,582	52,917	10.20	7,600	129	6,915	5,477	2.05	19.44
20	Embassy National Bank	Lawrenceville	117,791	19,518	16.57	2,760	102	874	2,546	3.11	19.38
21	PeoplesSouth Bank	Colquitt	1,032,002	82,612	8.01	12,308	65	11,369	12,076	1.67	19.32
22	United Bank	Zebulon	2,281,919	176,152	7.72	34,401	86	35,499	34,408	1.64	18.85
23	Synovus Bank	Columbus	57,224,306	5,381,311	9.40	766,844	164	395,237	584,066	1.80	18.79
24	Bank of Monticello	Monticello	160,983	14,450	8.98	2,556	116	1,814	1,815	1.70	18.53
25	Farmers & Merchants Bank	Lakeland	620,149	44,317	7.15	4,976	40	1,595	720	1.10	18.30
26	Morris Bank	Dublin	1,406,649	166,666	11.85	26,174	137	18,972	14,825	2.13	18.05
27	Queensborough National B&T	Louisville	2,069,851	152,434	7.36	20,438	61	12,786	14,548	1.47	18.04
28	Century Bank of Georgia	Cartersville	336,131	25,813	7.68	3,253	102	3,009	2,867	1.41	17.57
29	Ameris Bank	Atlanta	23,754,594	3,079,907	12.97	405,437	142	284,152	186,187	2.45	17.57
30	First Port City Bank	Bainbridge	399,725	30,883	7.73	3,715	55	1,960	1,517	1.37	17.51
31	American Commerce Bank	Bremen	424,857	51,883	12.21	6,372	139	4,027	4,634	2.03	17.29
32	Community Bank of Georgia	Baxley	165,080	14,984	9.08	1,746	92	1,616	1,727	1.55	17.08
33	Bank of Soperton	Soperton	133,877	13,035	9.74	2,016	75	1,588	1,486	1.66	17.07
34	First Bank	Dalton	606,139	84,523	13.94	6,883	87	6,243	5,464	1.78	17.03
35	Bank of Dade	Trenton	147,906	14,140	9.56	2,377	79	2,049	1,879	1.75	16.84
36	PrimeSouth Bank	Waycross	1,064,683	94,766	8.90	11,766	83	8,648	9,443	1.55	16.82
37	South Coast Bank & Trust	Brunswick	196,047	16,344	8.34	2,708	108	1,864	1,602	1.43	16.74
38	FNB South	Alma	533,395	74,670	14.00	11,686	146	8,843	10,192	2.50	16.72
39	Peoples Bank	Lyons	154,399	12,440	8.06	1,439	58	1,330	1,235	1.33	16.42
40	Citizens Bank of Americus	Americus	431,701	35,807	8.29	4,518	98	3,838	4,594	1.39	16.40
41	Altantic Capital Bank, NA	Atlanta	3,818,842	440,699	11.54	54,308	269	26,467	53,163	1.80	16.37
42	Southeastern Bank	Darien	636,830	59,315	9.31	7,530	73	5,714	6,649	1.64	16.30
43	South Georgia Bank	Glennville	208,962	23,316	11.16	3,738	87	3,603	3,778	1.85	16.20
44	Bank of Camilla	Camilla	146,681	19,795	13.50	2,381	99	1,004	1,091	2.25	16.07
45	SunMark Community Bank	Hawkinsville	420,144	37,286	8.87	5,755	74	5,298	4,021	1.51	15.97
46	Bank of Madison	Madison	384,697	34,926	9.08	4,219	69	3,754	2,803	1.51	15.87
47	Greater Community Bank	Rome	324,426	32,682	10.07	4,711	89	3,331	2,767	1.54	15.80
48	Piedmont Bank	Peachtree Corners	1,787,986	180,755	10.11	19,915	108	16,457	16,167	1.60	15.74
49	F & M Bank and Trust Company	Manchester	83,504	4,040	4.84	610	25	197	35	0.75	15.49
50	Wilcox County State Bank	Abbeville	143,697	14,431	10.04	1,574	49	1,315	1,336	1.53	15.45
51	Citizens Bank of Cochran	Cochran	128,146	13,651	10.65	1,383	55	796	505	1.53	15.37
52	Durden Banking Company	Twin City	245,490	33,788	13.76	5,139	109	3,648	3,731	2.22	15.36
53	Citizens Bank of Georgia	Cumming	477,634	42,255	8.85	4,944	87	5,148	4,455	1.43	15.30
54	Century Bank & Trust	Milledgeville	372,436	34,465	9.25	4,042	86	3,522	3,813	1.49	15.20
55	American Pride Bank	Macon	231,533	32,045	13.84	4,548	120	929	2,733	2.08	15.00
56	Legacy State Bank	Loganville	143,169	14,787	10.33	2,102	140	1,333	1,339	1.50	14.88
57	Pineland Bank	Alma	398,334	34,971	8.78	4,022	40	1,952	2,197	1.37	14.87
58	Pinnacle Bank	Elberton	2,008,896	187,404	9.33	19,173	62	15,017	12,656	1.45	14.85
59	Citizens Bank of Swainsboro	Swainsboro	302,152	28,953	9.58	3,175	54	2,857	2,877	1.44	14.51
60	First American B&T	Athens	867,160	74,959	8.64	7,840	81	7,049	7,305	1.22	14.06
61	Glennville Bank	Glennville	361,461	34,465	9.53	3,783	59	3,361	3,272	1.44	14.01
62	FNB of Coffee County	Douglas	401,587	34,278	8.54	4,024	66	3,058	2,733	1.10	14.00
63	Citizens Bank and Trust, Inc.	Trenton	132,271	12,571	9.50	1,404	36	987	1,221	1.39	13.91
64	Commercial Banking Company	Valdosta	355,040	36,271	10.22	3,856	59	3,062	2,790	1.55	13.91
65	First Peoples Bank	Pine Mountain	265,994	20,661	7.77	2,176	53	1,744	1,938	1.21	13.81
66	Altahama Bank and Trust Co.	Vidalia	261,039	24,007	9.20	3,166	65	2,351	1,801	1.28	13.64
67	Georgia Primary Bank	Atlanta	285,339	26,006	9.11	2,686	73	2,307	1,715	1.22	13.60
68	Guardian Bank	Valdosta	515,587	51,597	10.01	7,043	128	6,552	6,056	1.42	13.44
69	North Georgia National Bank	Calhoun	198,983	16,125	8.10	1,721	49	874	634	1.18	13.20
70	Community Banking Company	Fitzgerald	249,684	23,772	9.52	2,500	81	1,872	2,355	1.36	13.02
71	AB&T	Albany	256,834	23,210	9.04	2,295	74	2,083	1,840	1.13	13.01
72	Security State Bank	McRae	55,634	8,233	14.80	1,009	92	421	742	1.87	12.80
73	Waycross Bank & Trust	Waycross	220,821	22,254	10.08	2,949	147	2,883	2,867	1.32	12.78
74	United National Bank	Cairo	290,841	36,283	12.48	3,255	109	3,244	3,139	1.62	12.53

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Dec21 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Dec20 Net Inc (\$000)	LTM Dec19 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
75	Heritage Southeast Bank	Jonesboro	1,653,350	196,202	11.87	18,117	65	5,742	2,581	1.44	12.50
76	State Bank of Cochran	Cochran	254,968	35,878	14.07	4,267	89	4,595	5,175	1.71	12.38
77	Four County Bank	Allentown	84,971	11,436	13.46	1,362	105	1,289	1,371	1.64	12.38
78	Family Bank	Pelham	143,510	15,003	10.45	1,374	42	1,145	961	1.35	12.34
79	Mount Vernon Bank	Mount Vernon	158,227	16,623	10.51	2,041	82	1,755	1,805	1.28	12.33
80	Bank of Wrightsville	Wrightsville	74,797	6,823	9.12	807	62	684	733	1.10	12.16
81	Colony Bank	Fitzgerald	2,687,322	243,283	9.05	19,015	40	12,657	12,293	1.16	12.14
82	Farmers & Merchants Bank	Eatonton	240,402	28,998	12.06	2,475	71	1,067	1,646	1.48	12.05
83	FNB of Waynesboro	Waynesboro	199,035	28,366	14.25	2,564	69	2,195	2,319	1.80	11.85
84	Bank of Dudley	Dublin	315,275	32,371	10.27	2,902	43	2,161	2,853	1.26	11.72
85	Farmers State Bank	Dublin	153,622	17,076	11.12	1,975	68	1,604	1,726	1.33	11.43
86	Citizens Bank of The South	Sandersville	325,084	32,694	10.06	2,805	46	2,603	2,557	1.13	11.13
87	Citizens Trust Bank	Atlanta	668,803	56,503	8.45	4,421	51	3,358	4,136	0.91	11.03
88	Exchange Bank	Milledgeville	365,260	39,541	10.83	3,418	50	3,168	3,165	1.28	10.95
89	River City Bank	Rome	231,204	22,930	9.92	1,778	42	1,007	1,674	1.13	10.82
90	Great Oaks Bank	Eastman	290,284	29,668	10.22	2,462	43	1,898	1,459	0.93	10.74
91	Rabun County Bank	Clayton	273,060	26,449	9.69	2,097	46	1,632	2,174	1.13	10.67
92	Affinity Bank	Covington	789,797	103,187	13.07	7,716	80	3,601	840	1.30	10.50
93	Claxton Bank	Claxton	148,442	14,741	9.93	1,469	45	1,248	1,310	1.02	10.11
94	Citizens Community Bank	Hahira	190,358	20,236	10.63	2,017	55	1,784	1,789	1.12	9.99
95	South Georgia Bank Co.	Tifton	611,694	69,067	11.29	5,693	48	4,308	5,538	1.20	9.98
96	Oconee State Bank	Watkinsville	570,960	45,895	8.04	3,552	42	2,145	3,833	0.84	9.87
97	Farmers State Bank	Lincolnton	174,036	22,728	13.06	2,271	58	2,122	2,270	1.41	9.86
98	Peach State Bank & Trust	Gainesville	552,063	45,856	8.31	3,211	49	2,969	2,562	0.87	9.65
99	Trust Bank	Lenox	47,251	4,614	9.76	440	21	635	260	0.96	9.64
100	First State Bank of Blakely	Blakely	585,013	87,581	14.97	6,360	66	5,057	7,008	1.45	9.52
101	Farmers Bank	Greensboro	143,448	16,703	11.64	1,175	65	561	432	1.17	9.19
102	Magnolia State Bank	Eastman	204,161	21,337	10.45	1,952	44	1,827	1,305	0.97	9.18
103	Planters First Bank	Cordele	375,711	34,895	9.29	3,121	36	3,136	3,273	0.83	8.86
104	Citizens National Bank, Quitman	Quitman	126,924	14,718	11.60	1,088	52	1,216	1,193	1.10	8.84
105	Loyal Trust Bank	Johns Creek	113,584	24,440	21.52	2,001	133	(2,849)	NA	1.90	8.71
106	First Bank of Pike	Molena	72,535	5,562	7.67	374	16	332	270	0.68	8.66
107	F&M Bank	Washington	354,746	50,273	14.17	3,503	55	2,844	2,805	1.27	8.60
108	First National Bank of Griffin	Griffin	387,144	25,803	6.66	1,729	21	2,111	1,919	0.61	8.54
109	Carver State Bank	Savannah	61,954	8,424	13.60	507	34	207	209	1.03	8.40
110	OneSouth Bank	Blakely	168,820	17,662	10.46	1,379	49	774	935	0.84	8.12
111	Peoples Bank & Trust	Buford	439,255	43,926	10.00	2,957	58	4,105	3,341	0.82	8.03
112	First National Community Bank	Chatsworth	598,528	60,163	10.05	2,851	30	4,564	1,937	0.85	8.03
113	Bank of Lafayette, Georgia	Lafayette	393,390	32,502	8.26	2,033	34	1,345	1,936	0.76	7.85
114	Persons Banking Company	Forsyth	429,456	22,612	5.27	1,861	25	1,673	508	0.45	7.81
115	Bank of Alapaha	Alapaha	245,238	20,142	8.21	1,244	28	751	1,604	0.68	7.76
116	Bank of Dawson	Dawson	150,035	24,254	16.17	1,870	72	1,710	2,173	1.29	7.65
117	Georgia Community Bank	Dawson	408,164	42,689	10.46	3,189	40	4,066	3,958	0.81	7.47
118	Wheeler County State Bank	Alamo	127,884	17,684	13.83	1,224	64	890	1,068	1.02	7.14
119	TC Federal Bank	Thomasville	380,919	63,251	16.60	2,627	49	307	1,206	0.92	7.08
120	Farmers and Merchants Bank	Sylvania	153,879	19,520	12.69	1,087	49	1,013	1,173	0.93	6.70
121	Peoples Bank	Willacoochee	108,444	11,353	10.47	709	28	432	887	0.72	6.44
122	Planters and Citizens Bank	Camilla	132,136	12,431	9.41	631	29	529	632	0.61	6.18
123	First Century Bank, NA	Commerce	485,914	70,939	14.60	3,582	53	10,330	3,554	1.04	6.17
124	FNB of Decatur County	Bainbridge	295,528	22,609	7.65	930	22	1,327	1,645	0.49	5.66
125	First Southern Bank	Patterson	289,456	19,402	6.70	2,923	52	165	(1,131)	0.42	5.54
126	Geo. D. Warthen Bank	Sandersville	242,699	18,851	7.77	1,012	28	1,480	1,432	0.46	5.53
127	First Bank of Coastal Georgia	Pembroke	169,848	19,107	11.25	999	32	860	845	0.69	5.30
128	West Central Georgia Bank	Thomaston	150,386	35,943	23.90	1,542	55	1,380	1,621	1.26	5.23
129	Northeast Georgia Bank	Lavonia	623,912	60,080	9.63	2,831	31	6,878	8,389	0.49	5.10
130	First St. Bank, Randolph County	Cuthbert	98,935	7,076	7.15	338	18	414	420	0.35	4.35
131	Signature Bank of Georgia	Sandy Springs	211,192	23,773	11.26	3,737	178	1,415	346	0.39	3.66
132	Southern Bank	Waynesboro	144,609	17,659	12.21	409	10	(718)	292	0.33	3.19
133	Bank of Lumber City	Lumber City	26,199	4,059	15.49	123	10	98	143	0.47	3.03
134	Merchants & Citizens Bank	McRae	133,727	19,012	14.22	578	29	371	872	0.42	2.71
135	Bank of Hancock County	Sparta	90,000	17,462	19.40	455	24	509	694	0.48	2.43
136	Bank of Hazlehurst	Hazlehurst	134,473	18,096	13.46	413	15	320	780	0.31	2.29
137	Peoples Bank	Eatonton	206,908	20,793	10.05	273	7	106	646	0.19	1.80
138	Southeast First National Bank	Summerville	62,189	7,277	11.70	114	8	274	89	0.16	1.55
139	First FS&LA of Valdosta	Valdosta	222,134	29,380	13.23	204	5	67	407	0.11	0.81
140	Wilkinson County Bank	Irwinton	60,514	7,400	12.23	73	7	341	612	0.09	0.73
141	Talbot State Bank	Woodland	60,519	6,574	10.86	10	1	12	839	0.02	0.14
142	Elberton FS&LA	Elberton	28,307	4,983	17.60	(144)	(36)	22	60	(0.51)	(2.81)
143	Vidalia Federal Savings Bank	Vidalia	215,070	30,948	14.39	(744)	(25)	(429)	330	(0.44)	(3.00)
144	Tandem Bank	Tucker	131,693	17,530	13.31	(938)	(45)	(1,350)	NA	(0.82)	(5.19)
145	Rochelle State Bank	Rochelle	45,308	10,391	22.93	(514)	(57)	121	(206)	(1.55)	(7.32)
146	Community Bank & Trust	LaGrange	85,541	1,994	2.33	(293)	(9)	236	(861)	(0.32)	(13.20)
147	Barwick Banking Company	Barwick	161,336	21,536	13.35	(1,888)	(59)	(696)	(12)	(2.78)	(13.46)
148	Georgia Banking Company	Atlanta	1,164,122	110,388	9.48	(10,782)	(67)	5,217	2,471	(1.76)	(14.03)
	MEDIAN		263,517	27,199	10.05	2,734	62	2,005	2,056	1.32	12.51
	AVERAGE		982,454	102,716	11.70	13,438	73	8,691	9,451	1.50	12.34
	HIGH		57,224,306	5,381,311	93.77	766,844	338	395,237	584,066	21.60	33.84
	LOW		26,199	1,994	2.33	(10,782)	(67)	(2,849)	(1,131)	(2.78)	(14.03)