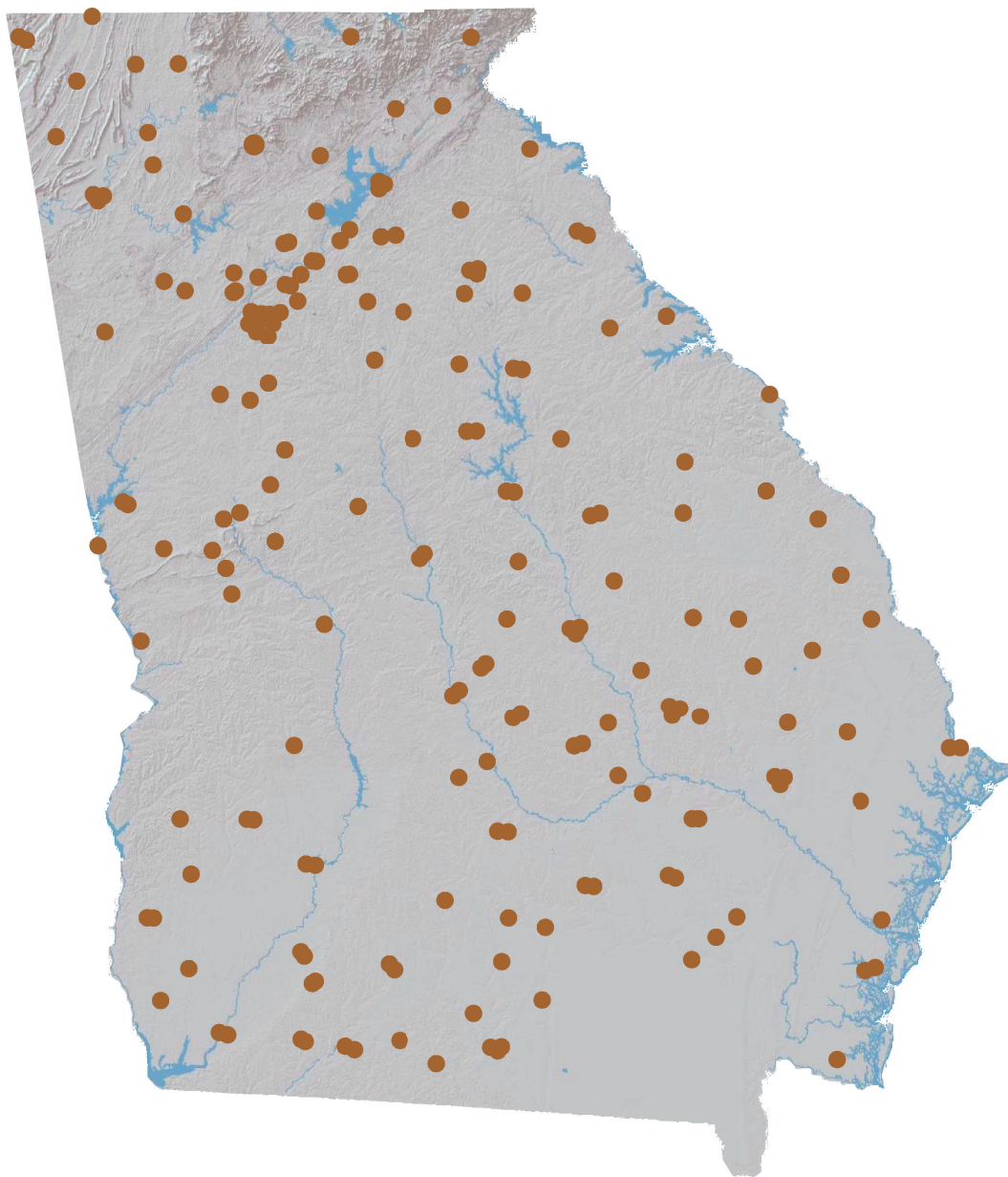


Banking Almanac: Georgia

As of and for the Twelve Months Ended March 31, 2022



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 March 31, 2022 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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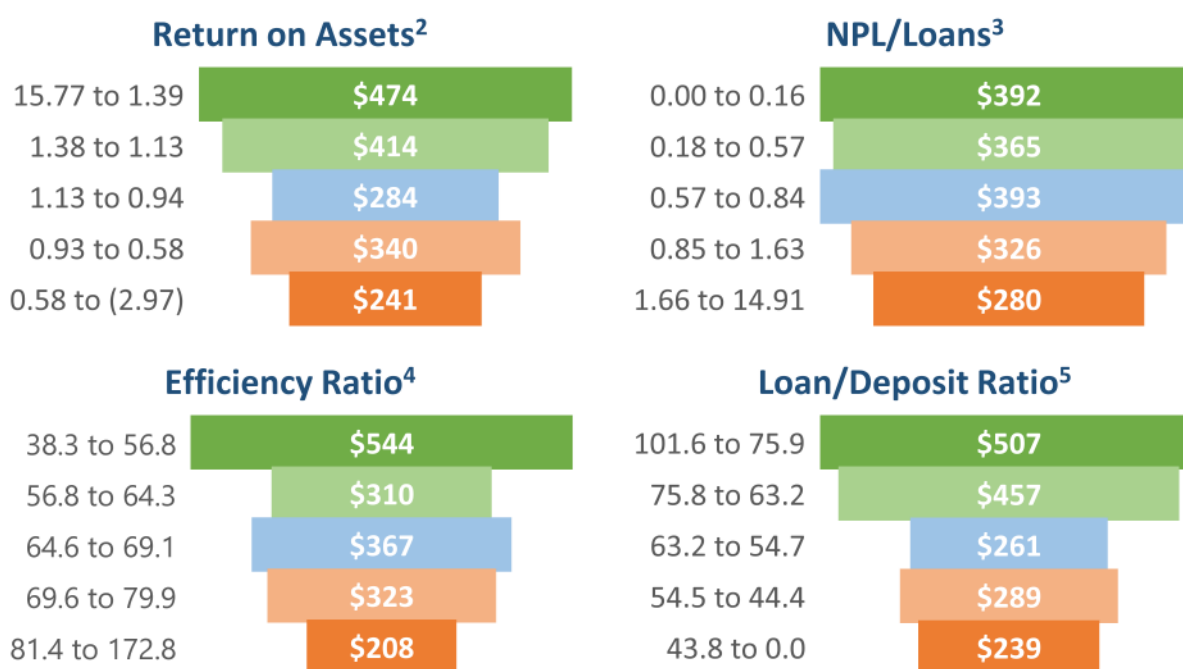
Porter, White & Company

Georgia Bankers Almanac Peer Comparisons

First Quarter 2022

June 2, 2022

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 Q1 Call Reports, ranked each of the banks by the four bank valuation metrics defined above and segmented the sample set into five equal quintiles. We report the range of measures and average bank asset size (in millions) in each quintile, and color code the quintiles where green is better, and red is worse. 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.	261,137	9.13	0.87	10.20	1.32
2	Affinity Bank	Covington	1928	Fed-Thrift	C-corp	Affinity Bancshares, Inc.	759,980	12.91	1.02	8.57	0.97
3	Altamaha Bank and Trust Co.	Vidalia	1966	ST-Bank	S-corp	Altamaha Bancshares, Inc.	264,072	9.33	1.10	11.37	0.95
4	American Commerce Bank	Bremen	2004	Fed-Bank	C-corp	American Commerce Bancshares, Inc.	430,395	11.93	1.44	12.40	1.40
5	American Pride Bank	Macon	2007	ST-Bank	S-corp	American Bancorp, Inc.	236,935	14.03	0.93	6.69	0.58
6	Bank of Alapaha	Alapaha	1905	ST-Bank	C-corp	Alapaha Holding Company	243,696	8.79	0.50	5.61	0.23
7	Bank of Camilla	Camilla	1890	ST-Bank	C-corp	Camilla Bancshares, Inc.	140,357	14.47	1.81	12.72	1.33
8	Bank of Dade	Trenton	1956	ST-Bank	S-corp	Tri-States Bankshares, Inc.	145,125	10.39	1.36	12.50	0.58
9	Bank of Dawson	Dawson	1911	ST-Bank	S-corp	Dawson Bancshares, Inc.	151,154	17.53	0.98	5.68	1.14
10	Bank of Dudley	Dublin	1905	ST-Bank	C-corp	Hogan Investments I, Inc.	326,506	10.46	0.96	8.67	0.27
11	Bank of Edison	Edison	1904	ST-Bank	S-corp	BOE Bancshares, Inc.	73,289	9.46	1.39	17.28	0.21
12	Bank of Hancock County	Sparta	1904	ST-Bank	C-corp		87,842	20.17	0.47	2.34	0.06
13	Bank of Hazlehurst	Hazlehurst	1906	ST-Bank	S-corp	Hazlehurst Investors, Inc.	134,380	14.09	0.15	1.09	1.77
14	Bank of Lafayette, Georgia	Lafayette	1899	ST-Bank	C-corp	LaFayette Bankshares, Inc.	392,891	9.86	0.52	5.14	0.56
15	Bank of Lumber City	Lumber City	1945	ST-Bank	C-corp		25,624	16.38	1.71	11.09	0.86
16	Bank of Madison	Madison	1890	ST-Bank	C-corp	Madison Bank Corp.	397,005	9.65	1.13	11.40	0.73
17	Bank of Monticello	Monticello	1909	ST-Bank	S-corp	Monticello Bancshares, Inc.	167,754	9.18	1.27	13.59	0.44
18	Bank of Newington	Newington	1919	ST-Bank	C-corp		181,571	8.90	1.41	16.41	0.88
19	Bank of Soperton	Soperton	1903	ST-Bank	S-corp	Soperton Bancshares, Incorporated	135,674	9.78	1.33	13.78	0.21
20	Bank of Wrightsville	Wrightsville	1897	ST-Bank	S-corp	Wrightsville Bancshares, Inc.	78,406	9.16	0.92	10.05	0.06
21	BankSouth	Greensboro	1946	Fed-Thrift	C-corp	BankSouth Holding Company	1,265,770	9.79	2.85	29.55	0.29
22	Barwick Banking Company	Barwick	1934	ST-Bank	C-corp		209,530	16.06	(2.97)	(11.84)	0.00
23	Carver State Bank	Savannah	1927	ST-Bank	C-corp	Carver Financial Corporation	63,974	14.16	0.94	8.27	1.72
24	Century Bank & Trust	Milledgeville	1898	ST-Bank	C-corp	Century Bancorp, Inc.	387,548	10.13	1.24	12.26	0.05
25	Century Bank of Georgia	Cartersville	2000	ST-Bank	C-corp	CBB Bancorp	340,169	7.97	1.11	13.40	0.01
26	CIBC National Trust Company	Atlanta	1969	Fed-Bank	C-corp	Canadian Imperial Bank of Commerce	325,893	69.43	15.77	21.59	0.00
27	Citizens Bank and Trust, Inc.	Trenton	1988	Fed-Thrift	C-corp	TAG Bancshares Inc.	136,760	10.08	1.10	10.71	0.16
28	Citizens Bank of Americus	Americus	1937	ST-Bank	C-corp	CBA Bankshares, Inc.	432,753	8.70	1.05	12.23	0.16
29	Citizens Bank of Cochran	Cochran	1942	ST-Bank	C-corp	Putnam-Greene Financial Corporation	132,882	10.53	0.94	9.65	0.58
30	Citizens Bank of Georgia	Cumming	1997	ST-Bank	C-corp	Forsyth Bancshares, Inc.	504,359	9.07	1.23	12.65	0.09
31	Citizens Bank of Swainsboro	Swainsboro	1900	ST-Bank	C-corp	Swainsboro Bankshares, Inc.	304,459	10.15	1.12	11.28	0.21
32	Citizens Bank of The South	Sandersville	1965	ST-Bank	C-corp		350,147	10.10	0.85	8.30	0.33
33	Citizens Community Bank	Hahira	1927	ST-Bank	S-corp	CCB Bancshares, Inc.	192,533	11.21	0.87	7.56	0.40
34	Citizens National Bank, Quitman	Quitman	1934	Fed-Bank	C-corp	Lowndes Bancshares, Inc.	145,142	12.75	1.08	8.56	0.84
35	Citizens Trust Bank	Atlanta	1921	ST-Bank	C-corp	Citizens Bankshares Corporation	680,998	7.82	0.74	8.78	0.62
36	Claxton Bank	Claxton	1941	ST-Bank	S-corp	Southern Bankshares, Inc.	150,724	10.28	0.92	8.91	0.35
37	Comm. Bank of Pickens County	Jasper	2000	ST-Bank	C-corp	Community Banks of Georgia, Inc.	543,762	10.28	1.50	13.90	1.72
38	Commercial Bank	Crawford	1924	ST-Bank	S-corp	TCB Bancshares, Inc.	405,190	8.03	1.60	19.19	0.60
39	Commercial Banking Company	Valdosta	1929	Fed-Thrift	C-corp	Lowndes Bancshares, Inc.	333,974	10.98	1.16	10.16	0.53
40	Community Bank & Trust	LaGrange	1984	ST-Bank	C-corp	Community Bankshares, Inc.	85,409	2.33	(0.15)	(5.83)	2.01
41	Community Bank of Georgia	Baxley	2004	ST-Bank	C-corp	Community Bank of Georgia, Inc.	187,717	8.98	1.16	12.51	1.60
42	Community Banking Company	Fitzgerald	1996	ST-Bank	C-corp	CBC Holding Company	255,207	10.75	1.14	10.57	0.32
43	Douglas National Bank	Douglas	2001	Fed-Bank	C-corp	DNB Financial Services, Inc.	261,448	9.67	2.17	21.31	0.76
44	Durden Banking Company	Twin City	1935	ST-Bank	S-corp	Durden Bankshares, Inc.	265,137	14.26	1.87	12.53	0.21
45	Elberton FS&LA	Elberton	1922	Fed-Thrift	C-corp		28,968	18.19	0.01	0.06	1.48
46	Embassy National Bank	Lawrenceville	2007	Fed-Bank	C-corp	Embassy Bancshares, Inc.	120,405	16.37	2.23	13.77	0.00
47	Exchange Bank	Milledgeville	1903	ST-Bank	C-corp	Exchange Bankshares, Inc.	367,481	11.52	1.07	8.82	0.57
48	F & M Bank and Trust Company	Manchester	1947	ST-Bank	C-corp	F & M Holding Company, Inc.	85,120	5.02	0.79	16.60	2.23
49	F&M Bank	Washington	1950	ST-Bank	C-corp	Washington/Wilkes Holding Company	359,287	14.83	1.01	6.67	0.25
50	Family Bank	Pelham	1931	Fed-Thrift	C-corp		146,021	10.60	1.11	10.04	0.80
51	Farmers & Merchants Bank	Eatonton	1922	ST-Bank	C-corp	Putnam-Greene Financial Corporation	245,674	12.33	0.58	4.63	2.26
52	Farmers & Merchants Bank	Lakeland	1907	ST-Bank	C-corp	FMB Bancshares, Inc.	634,964	6.05	0.69	11.95	1.92
53	Farmers and Merchants Bank	Sylvania	1946	ST-Bank	C-corp	Screven Bancshares, Inc.	152,324	13.45	0.91	6.48	0.81
54	Farmers Bank	Greensboro	1911	ST-Bank	C-corp	Putnam-Greene Financial Corporation	138,802	14.00	0.53	4.08	0.53
55	Farmers State Bank	Dublin	1934	ST-Bank	S-corp	Farmers Bancshares, Inc.	158,464	11.22	1.04	8.31	1.26
56	Farmers State Bank	Lincolnton	1911	ST-Bank	S-corp	Lincoln Bancshares, Inc.	177,280	14.16	1.31	8.92	0.11
57	First American B&T	Athens	1928	ST-Bank	C-corp	First American Bancorp	921,320	8.44	1.06	11.84	0.14
58	First Bank	Dalton	1996	ST-Bank	C-corp	First Volunteer Corporation	609,696	10.07	1.75	17.84	0.74
59	First Bank of Coastal Georgia	Pembroke	1907	ST-Bank	C-corp	Putnam-Greene Financial Corporation	159,328	12.90	0.66	4.86	0.14
60	First Bank of Pike	Molena	1899	ST-Bank	C-corp		74,746	8.18	0.65	8.24	0.04
61	First Century Bank, NA	Commerce	2002	Fed-Bank	C-corp	First Century Bancorp.	390,533	17.51	1.21	7.39	1.05
62	First Chatham Bank	Savannah	2002	ST-Bank	C-corp	FCB Financial Corp.	600,341	8.57	1.44	16.41	1.45
63	First FS&LA of Valdosta	Valdosta	1934	Fed-Thrift	C-corp		204,717	13.81	0.03	0.25	1.80
64	First IC Bank	Doraville	2000	ST-Bank	C-corp	First IC Corporation	996,527	10.62	1.73	16.20	0.08
65	First National Bank of Griffin	Griffin	1933	Fed-Bank	C-corp		395,293	6.82	0.52	6.96	0.10
66	First National Community Bank	Chatsworth	1975	Fed-Bank	C-corp	First Chatsworth Bankshares, Inc.	616,105	10.63	1.12	10.24	0.53
67	First Peoples Bank	Pine Mountain	1990	ST-Bank	C-corp	First Peoples Bankshares, Inc.	251,970	9.39	1.13	12.75	0.40
68	First Port City Bank	Bainbridge	1974	ST-Bank	C-corp	Port City Holding Company, Inc.	415,889	7.86	0.88	11.29	0.08
69	First Southern Bank	Patterson	1907	ST-Bank	C-corp		320,515	6.98	1.16	14.40	0.51
70	First St. Bank, Randolph County	Cuthbert	1900	ST-Bank	S-corp		97,935	8.50	0.37	4.27	1.66
71	First State Bank	Wrens	1964	ST-Bank	C-corp	CSRA Bank Corp.	326,898	7.57	1.48	18.87	0.21
72	First State Bank of Blakely	Blakely	1903	ST-Bank	C-corp	First State Bancshares of Blakely, Inc.	609,295	15.42	1.16	7.59	1.34
73	Flint Community Bank	Albany	2006	ST-Bank	S-corp	Flint Community Bancshares, Inc.	296,215	7.95	1.35	16.62	1.27
74	FNB of Coffee County	Douglas	1991	Fed-Bank	S-corp	FNC Bancorp, Inc.	432,650	7.42	0.96	11.87	0.30

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	FNB of Decatur County	Bainbridge	2004	Fed-Bank	C-corp	Bainbridge Bancshares, Inc.	308,083	9.45	0.55	6.42	0.46
76	FNB of Waynesboro	Waynesboro	1905	Fed-Bank	C-corp	First Burke Banking Company	202,680	15.90	1.43	9.26	0.10
77	FNB South	Alma	1951	ST-Bank	C-corp	First Bank Shares of the South East, Inc.	544,484	15.25	2.40	15.98	1.05
78	Four County Bank	Allentown	1941	ST-Bank	S-corp	Four County Bancshares, Inc.	86,036	13.30	1.36	10.04	0.20
79	Geo. D. Warthen Bank	Sandersville	1871	ST-Bank	C-corp		267,794	8.17	0.52	6.07	1.33
80	Georgia Banking Company	Atlanta	2001	ST-Bank	C-corp	Georgia Banking Company, Inc.	1,203,461	10.11	(0.81)	(6.77)	0.51
81	Georgia Community Bank	Dawson	1936	ST-Bank	S-corp	Georgia Community Bancorp, Incorporated	410,513	10.85	0.70	6.32	1.88
82	Georgia Primary Bank	Atlanta	2007	ST-Bank	S-corp	Primary Bancshares Corporation	287,899	9.11	0.92	10.34	0.04
83	Glennville Bank	Glennville	1905	ST-Bank	C-corp	GB Bank Group, Inc.	372,170	10.35	1.15	10.86	0.58
84	Great Oaks Bank	Eastman	1934	ST-Bank	S-corp	Great Oaks Financial Holdings Inc	298,445	10.66	0.90	11.10	0.16
85	Greater Community Bank	Rome	1996	ST-Bank	S-corp	Greater Community Bancshares, Inc.	333,833	10.01	1.29	13.53	0.04
86	Guardian Bank	Valdosta	2001	ST-Bank	S-corp	WB&T Bankshares, Inc.	544,772	10.70	1.14	10.59	1.35
87	Heritage Southeast Bank	Jonesboro	1955	ST-Bank	C-corp	Heritage Southeast Bancorporation, Inc.	1,695,380	11.76	0.89	7.79	0.27
88	Legacy State Bank	Loganville	2005	ST-Bank	C-corp		148,009	10.41	1.70	17.15	0.63
89	Loyal Trust Bank	Johns Creek	2019	ST-Bank	C-corp		139,374	21.29	1.03	4.27	0.00
90	Magnolia State Bank	Eastman	1909	ST-Bank	S-corp	Magnolia Bankshares, Inc.	211,902	10.79	0.90	8.31	2.15
91	Merchants & Citizens Bank	McRae	1929	ST-Bank	C-corp	M&C Bancshares, Inc.	132,488	15.17	0.41	2.53	0.06
92	Morris Bank	Dublin	1954	ST-Bank	C-corp	Morris State Bancshares, Inc.	1,437,184	11.77	1.91	15.92	1.00
93	Mount Vernon Bank	Mount Vernon	1901	ST-Bank	S-corp	Heart of Georgia Bancshares, Inc.	157,077	10.21	1.09	10.32	0.22
94	North Georgia National Bank	Calhoun	1999	Fed-Bank	C-corp	North Georgia Community Financial Partners, Inc.	198,378	9.04	0.86	9.29	0.39
95	Northeast Georgia Bank	Lavonia	1906	ST-Bank	S-corp	First Security Bankshares, Inc.	627,030	9.10	0.35	3.53	0.29
96	Oconee State Bank	Watkinsville	1960	ST-Bank	C-corp	Oconee Financial Corporation	556,279	8.59	0.62	7.24	1.09
97	OneSouth Bank	Blakely	1939	ST-Bank	S-corp	One South Financial, Inc.	162,288	10.33	0.60	5.88	0.86
98	Peoples Bank	Eatonton	1943	ST-Bank	C-corp	Peoples Bankshares, Inc.	217,200	10.51	(0.09)	(0.76)	0.66
99	Peoples Bank	Lyons	1935	ST-Bank	C-corp	South Georgia Bankshares Corporation	161,996	8.13	1.05	12.91	0.45
100	Peoples Bank	Willacoochee	1948	ST-Bank	S-corp	Atkinson County Bankshares Corporation	118,283	11.39	0.58	5.03	0.50
101	Peoples Bank & Trust	Buford	1984	ST-Bank	C-corp	Peoples Banktrust, Inc.	471,860	10.12	0.84	8.02	0.37
102	Peoples Bank of Georgia	Talbotton	1891	ST-Bank	C-corp		149,231	8.98	1.32	13.95	0.46
103	PeoplesSouth Bank	Colquitt	1973	ST-Bank	C-corp	PeoplesSouth Bancshares, Inc.	1,035,674	8.47	1.33	15.06	0.76
104	Persons Banking Company	Forsyth	1910	ST-Bank	S-corp	Persons Banking Co., Inc.	429,718	5.71	0.33	5.47	0.93
105	Piedmont Bank	Peachtree Corners	2006	ST-Bank	C-corp	Piedmont Bancorp, Inc.	1,807,276	10.45	1.25	12.29	0.35
106	Pineland Bank	Alma	1939	ST-Bank	C-corp	South Banking Company	405,087	9.21	1.03	10.91	0.84
107	Planters and Citizens Bank	Camilla	1913	ST-Bank	C-corp	P & C Bank Shares, Inc.	134,198	10.24	0.56	5.60	0.47
108	Planters First Bank	Cordele	1896	ST-Bank	S-corp	Planters First Bancorp	380,425	9.83	0.74	7.99	0.90
109	PrimeSouth Bank	Waycross	1891	ST-Bank	C-corp	Jones Bancshares, L.P.	1,114,380	8.83	1.29	13.51	0.52
110	PromiseOne Bank	Duluth	2008	ST-Bank	S-corp	PromiseOne Bancorp, Inc.	584,632	12.04	2.12	18.45	1.70
111	Quantum National Bank	Suwanee	1995	Fed-Bank	S-corp	Quantum Capital Corp.	679,507	10.19	2.46	24.23	0.00
112	Rabun County Bank	Clayton	1975	ST-Bank	C-corp	Liberty Bancorp of Georgia, Inc.	259,629	10.45	0.86	7.87	0.41
113	River City Bank	Rome	2006	ST-Bank	C-corp	RCB Financial Corporation	233,010	10.56	0.94	8.89	0.28
114	Rochelle State Bank	Rochelle	1947	ST-Bank	C-corp	ST Hldgs, Inc.	48,947	24.38	(0.44)	(2.30)	0.00
115	Security State Bank	McRae	1950	ST-Bank	S-corp	Farmers Bancshares, Inc.	58,797	14.71	1.29	8.65	0.03
116	Signature Bank of Georgia	Sandy Springs	2005	ST-Bank	C-corp		200,037	10.59	0.98	9.25	2.89
117	South Coast Bank & Trust	Brunswick	1934	ST-Bank	C-corp	WB&T Bankshares, Inc.	202,998	8.72	1.18	13.61	1.41
118	South Georgia Bank	Glennville	1987	ST-Bank	S-corp	South Group Bancshares, Inc.	212,458	11.67	1.53	13.34	0.02
119	South Georgia Bank Co.	Tifton	1937	ST-Bank	C-corp	South Georgia Bank Holding Company	630,146	12.06	0.87	7.01	0.27
120	Southeast First National Bank	Summerville	1968	Fed-Bank	C-corp	Summerville/Trion Bancshares, Inc.	69,036	10.25	0.50	4.56	0.17
121	Southeastern Bank	Darien	1889	ST-Bank	C-corp	Southeastern Banking Corporation	644,609	9.96	1.38	13.27	0.24
122	Southern Bank	Waynesboro	1945	ST-Bank	C-corp	Southern Financial Corporation	164,120	10.53	(0.68)	(6.69)	0.68
123	State Bank of Cochran	Cochran	1922	ST-Bank	S-corp	Central Georgia Banking Company	261,139	14.28	1.39	9.95	1.29
124	SunMark Community Bank	Hawkinsville	1949	ST-Bank	S-corp	SunMark Bancshares, Inc.	414,583	9.56	1.22	12.76	0.28
125	Synovus Trust Company, NA	Columbus	1995	Fed-Bank	C-corp	Synovus Financial Corp.	125,342	94.93	13.36	14.00	0.00
126	Talbot State Bank	Woodland	1907	ST-Bank	S-corp	TSB Bancorp, Inc.	59,540	11.00	0.39	3.31	1.91
127	Tandem Bank	Tucker	2019	ST-Bank	C-corp		151,368	14.71	(0.83)	(4.78)	0.14
128	TC Federal Bank	Thomasville	1934	Fed-Thrift	C-corp	TC Bancshares, Inc.	397,826	15.93	0.39	3.34	0.60
129	Thomasville National Bank	Thomasville	1995	Fed-Bank	C-corp	Thomasville Bancshares, Inc.	1,499,580	8.13	1.70	20.31	0.09
130	Touchmark National Bank	Alpharetta	2008	Fed-Bank	C-corp	Touchmark Bancshares, Inc.	365,390	13.30	2.03	16.40	1.02
131	Trust Bank	Lenox	1906	ST-Bank	S-corp	Trust Holding Company, Inc.	50,958	9.88	0.99	9.90	1.91
132	United National Bank	Cairo	2000	Fed-Bank	C-corp		286,445	12.84	1.28	9.63	2.19
133	Vidalia Federal Savings Bank	Vidalia	1936	Fed-Thrift	C-corp		220,958	14.63	(0.29)	(1.96)	0.34
134	Vinings Bank	Smyrna	2007	ST-Bank	C-corp	Vinings Bancshares, Inc.	646,326	7.49	2.17	33.84	0.26
135	Waycross Bank & Trust	Waycross	1988	ST-Bank	S-corp	WB&T Bankshares, Inc.	231,451	10.49	1.17	11.30	0.16
136	West Central Georgia Bank	Thomaston	1974	ST-Bank	C-corp	WCG Bancshares, Inc.	150,065	24.13	1.09	4.43	0.00
137	Wheeler County State Bank	Alamo	1934	ST-Bank	S-corp	Wheeler Bancshares, Inc.	130,243	14.13	0.78	5.29	0.37
138	Wilcox County State Bank	Abbeville	1952	ST-Bank	C-corp	WCSB Holding Company, Inc.	149,282	10.18	1.11	11.14	1.25
139	Wilkinson County Bank	Irwinton	1907	ST-Bank	C-corp		55,836	11.40	0.17	1.22	0.61
MEDIAN							259,629	10.41	1.05	10.04	0.51
AVERAGE							351,548	12.18	1.18	9.69	0.68
HIGH							1,807,276	94.93	15.77	33.84	2.89
LOW							25,624	2.33	(2.97)	(11.84)	0.00

TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employees	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
1	Piedmont Bank	Peachtree Corners	1,223,418	1,608,020	177,991	9.41	14	185	9,769	129,091	114,859	1,807,276
2	Heritage Southeast Bank	Jonesboro	1,082,907	1,469,142	193,504	9.89	23	275	6,165	73,712	63,876	1,695,380
3	Thomasville National Bank	Thomasville	1,149,793	1,324,208	121,362	8.15	4	144	10,414	374,895	331,052	1,499,580
4	Morris Bank	Dublin	957,285	1,261,548	171,068	11.12	9	193	7,447	159,687	140,172	1,437,184
5	BankSouth	Greensboro	834,413	1,112,030	112,654	9.34	5	346	3,658	253,154	222,406	1,265,770
6	Georgia Banking Company	Atlanta	1,009,942	1,087,748	108,583	8.92	4	167	7,206	300,865	271,937	1,203,461
7	PrimeSouth Bank	Waycross	795,585	1,018,843	92,039	8.58	8	145	7,685	139,298	127,355	1,114,380
8	PeoplesSouth Bank	Colquitt	628,912	976,176	56,165	8.39	31	190	5,451	33,409	31,490	1,035,674
9	First IC Bank	Doraville	687,408	870,278	108,641	11.21	10	108	9,227	99,653	87,028	996,527
10	First American B&T	Athens	450,816	804,194	74,799	8.78	7	96	9,597	131,617	114,885	921,320
11	Affinity Bank	Covington	601,762	635,715	102,576	11.78	3	95	8,000	253,327	211,905	759,980
12	Citizens Trust Bank	Atlanta	315,646	616,846	53,019	8.43	7	89	7,652	97,285	88,121	680,998
13	Quantum National Bank	Suwanee	547,842	610,859	65,928	10.00	3	68	9,993	226,502	203,620	679,507
14	Vinings Bank	Smyrna	235,422	611,074	32,105	7.03	2	47	13,752	323,163	305,537	646,326
15	Southeastern Bank	Darien	294,165	587,865	55,269	9.23	10	100	6,446	64,461	58,787	644,609
16	Farmers & Merchants Bank	Lakeland	404,641	591,385	42,797	7.36	6	123	5,162	105,827	98,564	634,964
17	South Georgia Bank Co.	Tifton	289,173	564,073	64,166	9.67	8	117	5,386	78,768	70,509	630,146
18	Northeast Georgia Bank	Lavonia	252,341	568,496	53,173	9.37	10	87	7,207	62,703	56,850	627,030
19	First National Community Bank	Chatsworth	355,604	552,946	60,606	9.69	10	97	6,352	61,611	55,295	616,105
20	First Bank	Dalton	329,406	522,996	86,016	8.68	6	79	7,718	101,616	87,166	609,696
21	First State Bank of Blakely	Blakely	350,700	496,189	87,851	14.22	8	96	6,347	76,162	62,024	609,295
22	First Chatham Bank	Savannah	297,949	551,381	47,977	8.26	7	104	5,773	85,763	78,769	600,341
23	PromiseOne Bank	Duluth	413,931	518,168	63,358	11.96	7	91	6,425	83,519	74,024	584,632
24	Oconee State Bank	Watkinsville	292,809	514,935	39,409	8.09	4	77	7,224	139,070	128,734	556,279
25	Guardian Bank	Valdosta	316,252	500,139	43,426	10.31	5	55	9,905	108,954	100,028	544,772
26	FNB South	Alma	330,072	460,794	78,354	14.78	4	79	6,892	136,121	115,199	544,484
27	Comm. Bank of Pickens County	Jasper	314,049	486,503	53,726	10.36	2	61	8,914	271,881	243,252	543,762
28	Citizens Bank of Georgia	Cumming	244,209	465,983	38,048	8.90	4	57	8,848	126,090	116,496	504,359
29	Peoples Bank & Trust	Buford	138,676	439,005	31,399	9.61	1	44	10,724	471,860	439,005	471,860
30	Citizens Bank of Americus	Americus	202,304	388,600	30,876	8.29	3	44	9,835	144,251	129,533	432,753
31	FNB of Coffee County	Douglas	173,083	398,323	31,072	8.09	5	57	7,590	86,530	79,665	432,650
32	American Commerce Bank	Bremen	344,392	355,096	53,562	12.56	4	51	8,439	107,599	88,774	430,395
33	Persons Banking Company	Forsyth	180,585	416,007	13,339	5.90	5	76	5,654	85,944	83,201	429,718
34	First Port City Bank	Bainbridge	287,680	379,751	29,400	7.68	5	74	5,620	83,178	75,950	415,889
35	SunMark Community Bank	Hawkinsville	253,480	373,753	36,830	9.16	6	78	5,315	69,097	62,292	414,583
36	Georgia Community Bank	Dawson	213,937	366,758	39,812	10.31	8	78	5,263	51,314	45,845	410,513
37	Commercial Bank	Crawford	243,218	379,424	24,396	7.37	5	49	8,269	81,038	75,885	405,190
38	Pineland Bank	Alma	272,596	367,929	35,244	8.89	9	101	4,011	45,010	40,881	405,087
39	TC Federal Bank	Thomasville	275,255	327,176	62,630	16.58	2	56	7,104	198,913	163,588	397,826
40	Bank of Madison	Madison	220,211	362,315	32,466	9.19	4	61	6,508	99,251	90,579	397,005
41	First National Bank of Griffin	Griffin	103,263	356,296	20,588	6.34	6	82	4,821	65,882	59,383	395,293
42	Bank of Lafayette, Georgia	Lafayette	114,773	370,294	20,235	9.16	3	58	6,774	130,964	123,431	392,891
43	First Century Bank, NA	Commerce	33,714	312,978	71,240	11.67	2	65	6,008	195,267	156,489	390,533
44	Century Bank & Trust	Milledgeville	167,863	356,057	29,998	9.58	2	46	8,425	193,774	178,029	387,548
45	Planters First Bank	Cordele	251,252	347,925	30,712	9.38	8	81	4,697	47,553	43,491	380,425
46	Glennville Bank	Glennville	177,587	338,050	31,129	9.60	7	65	5,726	53,167	48,293	372,170
47	Exchange Bank	Milledgeville	173,395	335,157	31,569	11.02	5	71	5,176	73,496	67,031	367,481
48	Touchmark National Bank	Alpharetta	275,431	309,466	51,764	13.22	1	23	15,887	365,390	309,466	365,390
49	F&M Bank	Washington	184,345	308,437	43,448	13.52	6	65	5,527	59,881	51,406	359,287
50	Citizens Bank of The South	Sandersville	203,042	317,466	32,204	9.92	4	62	5,648	87,537	79,367	350,147
51	Century Bank of Georgia	Cartersville	113,989	318,858	19,751	8.07	2	31	10,973	170,085	159,429	340,169
52	Commercial Banking Company	Valdosta	177,359	301,461	31,747	9.69	5	65	5,138	66,795	60,292	333,974
53	Greater Community Bank	Rome	205,139	300,892	30,162	9.53	4	52	6,420	83,458	75,223	333,833
54	First State Bank	Wrens	211,548	300,929	24,612	9.23	5	40	8,172	65,380	60,186	326,898
55	Bank of Dudley	Dublin	182,589	294,381	31,786	10.42	5	68	4,802	65,301	58,876	326,506
56	CIBC National Trust Company	Atlanta	-	713	229,227	59.30	15	276	1,181	21,726	48	325,893
57	First Southern Bank	Patterson	133,197	304,034	15,659	6.53	5	57	5,623	64,103	60,807	320,515
58	FNB of Decatur County	Bainbridge	148,355	281,823	22,567	8.39	5	43	7,165	61,617	56,365	308,083
59	Citizens Bank of Swainsboro	Swainsboro	207,729	272,551	28,613	9.73	4	59	5,160	76,115	68,138	304,459
60	Great Oaks Bank	Eastman	160,067	271,356	25,882	9.47	5	60	4,974	59,689	54,271	298,445
61	Flint Community Bank	Albany	249,764	264,231	24,543	8.41	1	42	7,053	296,215	264,231	296,215
62	Georgia Primary Bank	Atlanta	192,091	260,595	26,771	10.32	2	38	7,576	143,950	130,298	287,899
63	United National Bank	Cairo	192,465	239,134	36,925	12.97	1	31	9,240	286,445	239,134	286,445
64	Geo. D. Warthen Bank	Sandersville	105,553	248,251	17,031	7.28	1	38	7,047	267,794	248,251	267,794
65	Durden Banking Company	Twin City	134,849	233,805	30,832	12.91	4	47	5,641	66,284	58,451	265,137
66	Altamaha Bank and Trust Co.	Vidalia	172,062	243,854	19,359	9.04	4	51	5,178	66,018	60,964	264,072
67	Douglas National Bank	Douglas	153,557	239,557	21,731	9.35	1	30	8,715	261,448	239,557	261,448
68	State Bank of Cochran	Cochran	136,012	227,898	32,199	12.56	4	48	5,440	65,285	56,975	261,139
69	AB&T	Albany	162,531	230,793	23,617	8.63	2	31	8,424	130,569	115,397	261,137
70	Rabun County Bank	Clayton	139,709	227,431	26,701	10.21	3	45	5,770	86,543	75,810	259,629
71	Community Banking Company	Fitzgerald	132,238	224,837	24,464	9.33	2	31	8,232	127,604	112,419	255,207
72	First Peoples Bank	Pine Mountain	151,835	231,988	18,581	7.59	3	39	6,461	83,990	77,329	251,970
73	Farmers & Merchants Bank	Eatonton	90,057	221,184	23,933	11.72	2	35	7,019	122,837	110,592	245,674
74	Bank of Alapaha	Alapaha	111,892	226,698	16,474	8.44	4	43	5,667	60,924	56,675	243,696

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	American Pride Bank	Macon	170,713	199,115	31,576	13.63	4	39	6,075	59,234	49,779	236,935
76	River City Bank	Rome	155,961	210,230	21,457	10.31	1	40	5,825	233,010	210,230	233,010
77	Waycross Bank & Trust	Waycross	101,314	213,273	16,978	10.47	1	19	12,182	231,451	213,273	231,451
78	Vidalia Federal Savings Bank	Vidalia	63,293	189,706	30,499	14.25	2	27	8,184	110,479	94,853	220,958
79	Peoples Bank	Eatonton	118,868	195,183	20,476	9.93	2	40	5,430	108,600	97,592	217,200
80	South Georgia Bank	Glennville	109,728	189,680	20,054	10.72	4	42	5,059	53,115	47,420	212,458
81	Magnolia State Bank	Eastman	92,929	190,665	21,040	10.21	4	46	4,607	52,976	47,666	211,902
82	Barwick Banking Company	Barwick	183,387	185,986	23,420	12.12	3	34	6,163	69,843	61,995	209,530
83	First FS&LA of Valdosta	Valdosta	159,012	165,755	29,533	13.55	4	45	4,549	51,179	41,439	204,717
84	South Coast Bank & Trust	Brunswick	151,149	184,054	14,580	8.71	2	25	8,120	101,499	92,027	202,998
85	FNB of Waynesboro	Waynesboro	99,256	173,490	27,844	13.84	4	37	5,478	50,670	43,373	202,680
86	Signature Bank of Georgia	Sandy Springs	109,448	176,417	22,783	10.09	2	23	8,697	100,019	88,209	200,037
87	North Georgia National Bank	Calhoun	100,139	183,926	12,175	8.55	2	35	5,668	99,189	91,963	198,378
88	Citizens Community Bank	Hahira	89,445	176,018	16,399	10.42	4	39	4,937	48,133	44,005	192,533
89	Community Bank of Georgia	Baxley	101,229	172,301	14,688	8.61	1	19	9,880	187,717	172,301	187,717
90	Bank of Newington	Newington	138,463	161,319	16,491	9.17	3	37	4,907	60,524	53,773	181,571
91	Farmers State Bank	Lincolnton	79,998	156,531	20,124	13.18	3	39	4,546	59,093	52,177	177,280
92	Bank of Monticello	Monticello	82,419	152,767	13,920	9.18	2	22	7,625	83,877	76,384	167,754
93	Southern Bank	Waynesboro	115,368	147,585	16,191	11.67	5	41	4,003	32,824	29,517	164,120
94	OneSouth Bank	Blakely	129,148	142,345	17,754	10.86	3	28	5,796	54,096	47,448	162,288
95	Peoples Bank	Lyons	88,000	149,099	12,540	8.04	2	26	6,231	80,998	74,550	161,996
96	First Bank of Coastal Georgia	Pembroke	27,764	145,989	13,167	10.87	2	29	5,494	79,664	72,995	159,328
97	Farmers State Bank	Dublin	97,602	142,451	15,712	10.86	3	29	5,464	52,821	47,484	158,464
98	Mount Vernon Bank	Mount Vernon	70,654	143,979	12,577	10.74	3	24	6,545	52,359	47,993	157,077
99	Farmers and Merchants Bank	Sylvania	41,833	134,923	17,186	12.76	3	21	7,254	50,775	44,974	152,324
100	Tandem Bank	Tucker	80,443	133,106	17,226	12.57	1	21	7,208	-	-	151,368
101	Bank of Dawson	Dawson	78,785	128,922	21,949	16.24	1	24	6,298	151,154	128,922	151,154
102	Claxton Bank	Claxton	85,016	137,826	12,299	9.29	3	32	4,710	50,241	45,942	150,724
103	West Central Georgia Bank	Thomaston	48,029	114,364	33,702	23.31	3	29	5,175	50,022	38,121	150,065
104	Wilcox County State Bank	Abbeville	94,134	128,142	14,370	10.35	4	32	4,665	37,321	32,036	149,282
105	Peoples Bank of Georgia	Talbotton	110,032	137,222	11,584	8.85	4	35	4,264	37,308	34,306	149,231
106	Legacy State Bank	Loganville	101,494	134,198	13,697	10.79	1	17	8,706	148,009	134,198	148,009
107	Family Bank	Pelham	100,543	130,590	15,129	10.69	3	34	4,295	48,674	43,530	146,021
108	Citizens National Bank, Quitman	Quitman	66,376	129,204	14,079	11.16	1	20	7,257	145,142	129,204	145,142
109	Bank of Dade	Trenton	65,584	135,807	9,067	8.81	3	30	4,838	48,375	45,269	145,125
110	Bank of Camilla	Camilla	68,395	120,584	18,660	13.22	1	24	5,848	140,357	120,584	140,357
111	Loyal Trust Bank	Johns Creek	59,701	114,828	24,393	19.46	1	17	8,198	139,374	114,828	139,374
112	Farmers Bank	Greensboro	62,744	124,850	13,591	10.98	1	16	8,675	138,802	124,850	138,802
113	Citizens Bank and Trust, Inc.	Trenton	65,734	124,163	11,821	9.69	3	41	3,336	45,541	41,388	136,760
114	Bank of Soperton	Soperton	108,741	122,780	12,723	9.41	2	26	5,218	67,837	61,390	135,674
115	Bank of Hazlehurst	Hazlehurst	50,281	120,174	14,012	10.51	2	30	4,479	67,190	60,087	134,380
116	Planters and Citizens Bank	Camilla	51,871	123,905	10,148	9.47	1	21	6,390	134,198	123,905	134,198
117	Citizens Bank of Cochran	Cochran	97,043	116,263	15,825	12.53	2	26	5,111	66,441	58,132	132,882
118	Merchants & Citizens Bank	McRae	34,767	116,625	13,553	12.01	1	20	6,624	132,488	116,625	132,488
119	Wheeler County State Bank	Alamo	72,006	112,248	17,903	14.22	3	18	7,236	43,414	37,416	130,243
120	Synovus Trust Company, NA	Columbus	-	-	121,871	95.38	NA	178	704	NA	NA	125,342
121	Embassy National Bank	Lawrenceville	74,965	100,866	18,826	15.82	1	27	4,459	120,405	100,866	120,405
122	Peoples Bank	Willacoochee	35,581	106,802	11,403	9.98	2	24	4,928	59,142	53,401	118,283
123	First St. Bank, Randolph County	Cuthbert	28,127	94,203	3,481	7.81	2	19	5,154	48,968	47,102	97,935
124	Bank of Hancock County	Sparta	20,854	73,495	14,251	18.38	1	19	4,623	87,842	73,495	87,842
125	Four County Bank	Allentown	57,817	76,222	9,649	12.12	1	15	5,736	86,036	76,222	86,036
126	Community Bank & Trust	LaGrange	27,810	80,071	5,248	8.52	4	32	2,669	21,352	20,018	85,409
127	F & M Bank and Trust Company	Manchester	41,041	81,215	3,677	5.11	1	22	3,869	85,120	81,215	85,120
128	Bank of Wrightsville	Wrightsville	36,165	72,845	5,351	8.97	1	13	6,031	78,406	72,845	78,406
129	First Bank of Pike	Molena	42,007	68,616	5,420	8.07	3	24	3,114	24,915	22,872	74,746
130	Bank of Edison	Edison	27,793	69,111	4,044	7.87	1	17	4,311	73,289	69,111	73,289
131	Southeast First National Bank	Summerville	13,578	61,739	7,205	11.55	3	15	4,602	23,012	20,580	69,036
132	Carver State Bank	Savannah	30,177	52,310	8,268	13.22	2	15	4,265	31,987	26,155	63,974
133	Talbot State Bank	Woodland	34,153	54,041	5,451	10.60	2	15	3,969	29,770	27,021	59,540
134	Security State Bank	McRae	28,168	51,492	7,171	13.30	1	11	5,345	58,797	51,492	58,797
135	Wilkinson County Bank	Irwinton	20,107	49,202	6,487	12.51	1	12	4,653	55,836	49,202	55,836
136	Trust Bank	Lenox	20,680	46,063	4,681	9.67	3	21	2,427	16,986	15,354	50,958
137	Rochelle State Bank	Rochelle	19,965	39,213	9,694	19.43	1	10	4,895	48,947	39,213	48,947
138	Elberton FS&LA	Elberton	22,409	22,051	4,875	17.07	1	5	5,794	28,968	22,051	28,968
139	Bank of Lumber City	Lumber City	12,265	21,557	3,542	15.38	2	11	2,329	12,812	10,779	25,624
		MEDIAN	136,012	227,665	23,617	9.93	3	40	5,825	80,998	73,495	259,629
		AVERAGE	203,895	313,563	35,447	11.55	4	57	6,373	106,160	94,630	351,548
		HIGH	1,223,418	1,608,020	229,227	95.38	31	346	15,887	471,860	439,005	1,807,276
		LOW	0	0	3,481	5.11	1	5	704	0	0	25,624

NET INTEREST MARGIN

Rank	Institution	City	Total Assets (\$000)	Loans / Deposits (%)	Securities / Assets (%)	Loan Growth (%)	Deposit Growth (%)	Yield on Loans (%)	Yield on Securities (TE) (%)	Cost of Funds (%)	Net Interest Margin (TE) (%)
1	Bank of Lumber City	Lumber City	25,624	56.9	25.6	(12.59)	(1.56)	10.47	1.87	0.19	6.34
2	Security State Bank	McRae	58,797	54.7	16.8	3.29	3.15	9.75	2.42	0.20	5.72
3	Bank of Newton	Newton	181,571	85.8	1.0	10.20	7.95	7.51	4.24	0.99	5.48
4	Bank of Edison	Edison	73,289	40.2	40.1	(14.26)	16.77	10.77	1.31	0.40	5.39
5	Peoples Bank of Georgia	Talbotton	149,231	80.2	13.9	37.79	28.42	6.76	0.87	0.27	5.33
6	Bank of Soperton	Soperton	135,674	88.6	4.4	17.27	18.01	6.06	1.31	0.18	4.90
7	Quantum National Bank	Suwanee	679,507	89.7	1.9	1.04	6.66	5.45	1.70	0.10	4.71
8	First Bank of Pike	Molena	74,746	61.2	17.5	4.40	13.26	7.41	0.68	0.29	4.42
9	American Pride Bank	Macon	236,935	85.7	2.5	1.93	12.13	5.66	2.11	0.42	4.35
10	Morris Bank	Dublin	1,437,184	75.9	18.6	12.17	6.93	5.89	2.39	0.17	4.33
11	First State Bank	Wrens	326,898	70.3	19.9	33.43	27.62	7.17	1.60	0.87	4.31
12	Citizens Bank and Trust, Inc.	Trenton	136,760	52.9	26.3	7.06	12.40	6.20	2.12	0.24	4.28
13	FNB South	Alma	544,484	71.6	10.5	(0.02)	16.47	6.41	0.55	0.31	4.26
14	Family Bank	Pelham	146,021	77.0	16.7	1.35	8.64	6.11	1.00	0.50	4.20
15	Citizens Bank of Cochran	Cochran	132,882	83.5	13.5	21.49	6.56	5.92	0.87	0.44	4.18
16	Durden Banking Company	Twin City	265,137	57.7	20.3	(1.81)	20.11	6.71	1.77	0.15	4.17
17	Trust Bank	Lenox	50,958	44.9	3.2	(13.81)	13.88	8.26	2.32	0.23	4.15
18	Claxton Bank	Claxton	150,724	61.7	24.4	1.79	6.36	6.14	2.07	0.16	4.11
19	F & M Bank and Trust Company	Manchester	85,120	50.5	10.3	(24.26)	8.03	6.78	1.11	0.32	4.09
20	Douglas National Bank	Douglas	261,448	64.1	12.3	(2.24)	12.29	6.34	1.42	0.24	4.07
21	First Peoples Bank	Pine Mountain	251,970	65.5	32.6	13.35	10.44	6.17	1.25	0.13	4.07
22	American Commerce Bank	Bremen	430,395	97.0	-	5.68	4.49	5.59	NA	0.69	4.04
23	Wilcox County State Bank	Abbeville	149,282	73.5	13.3	4.94	5.44	6.49	1.01	0.43	4.04
24	Loyal Trust Bank	Johns Creek	139,374	52.0	10.3	(14.37)	39.10	6.96	1.11	0.58	4.01
25	Citizens Bank of Swainsboro	Swainsboro	304,459	76.2	6.3	10.97	10.90	5.83	1.42	0.21	4.00
26	Embassy National Bank	Lawrenceville	120,405	74.3	3.3	(6.83)	6.47	6.10	1.41	0.59	3.98
27	Planters First Bank	Cordele	380,425	72.2	19.6	(2.81)	1.19	4.95	1.66	0.06	3.98
28	South Georgia Bank	Glennville	212,458	57.9	24.3	(2.45)	9.97	6.78	1.85	0.34	3.97
29	Southern Bank	Waynesboro	164,120	78.2	18.5	81.85	57.47	5.72	1.81	0.46	3.97
30	Althama Bank and Trust Co.	Vidalia	264,072	70.6	23.4	28.96	15.21	5.87	1.70	0.23	3.95
31	Farmers State Bank	Lincolnton	177,280	51.1	20.0	(0.47)	13.20	7.08	2.05	0.19	3.95
32	OneSouth Bank	Blakely	162,288	90.7	0.7	10.15	0.09	5.39	3.12	0.30	3.94
33	Farmers State Bank	Dublin	158,464	68.5	12.6	(5.70)	10.20	5.56	1.90	0.25	3.93
34	PeoplesSouth Bank	Colquitt	1,035,674	64.4	31.9	2.23	10.77	5.31	1.86	0.24	3.88
35	Pineland Bank	Alma	405,087	74.1	8.6	12.24	12.41	5.56	0.34	0.17	3.87
36	First Port City Bank	Bainbridge	415,889	75.8	12.9	26.59	28.04	5.38	2.01	0.38	3.85
37	Flint Community Bank	Albany	296,215	94.5	1.7	2.14	7.45	4.63	2.22	0.22	3.85
38	PromiseOne Bank	Duluth	584,632	79.9	13.8	6.47	7.38	5.29	2.39	0.59	3.84
39	Four County Bank	Allentown	86,036	75.9	14.4	3.47	9.11	5.78	1.99	0.50	3.84
40	River City Bank	Rome	233,010	74.2	15.7	15.01	18.31	4.97	2.07	0.13	3.78
41	SunMark Community Bank	Hawkinsville	414,583	67.8	16.8	(3.15)	10.94	5.44	1.84	0.11	3.77
42	Citizens Bank of The South	Sandersville	350,147	64.0	11.9	1.26	13.28	5.90	0.79	0.14	3.75
43	First Bank	Dalton	609,696	63.0	3.7	(3.89)	18.30	4.48	1.44	0.12	3.73
44	Great Oaks Bank	Eastman	298,445	59.0	27.7	8.98	17.33	5.85	3.18	0.25	3.70
45	Bank of Dade	Trenton	145,125	48.3	48.8	23.53	13.67	6.23	1.86	0.13	3.69
46	F&M Bank	Washington	359,287	59.8	36.1	3.22	13.09	5.89	1.95	0.45	3.68
47	United National Bank	Cairo	286,445	80.5	6.4	(4.76)	8.13	5.56	0.61	0.59	3.67
48	Bank of Dawson	Dawson	151,154	61.1	24.4	(6.71)	10.23	6.34	1.76	0.52	3.66
49	Greater Community Bank	Rome	333,833	68.2	7.1	(2.26)	20.55	5.51	2.12	0.31	3.66
50	Commercial Bank	Crawford	405,190	64.1	23.5	(0.27)	20.45	5.28	1.42	0.25	3.62
51	Bank of Monticello	Monticello	167,754	54.0	12.8	6.49	12.57	6.82	2.05	0.32	3.61
52	First IC Bank	Doraville	996,527	79.0	4.3	16.17	21.01	5.36	1.71	0.31	3.61
53	Farmers & Merchants Bank	Lakeland	634,964	68.4	13.5	1.04	4.92	5.74	1.31	0.51	3.60
54	South Coast Bank & Trust	Brunswick	202,998	82.1	13.4	13.28	8.09	4.69	1.52	0.28	3.60
55	Community Bank of Georgia	Baxley	187,717	58.8	9.1	3.42	15.73	6.52	1.16	0.51	3.59
56	FNB of Waynesboro	Waynesboro	202,680	57.2	13.7	7.65	10.60	6.48	2.45	0.20	3.58
57	PrimeSouth Bank	Waycross	1,114,380	78.1	10.6	13.66	21.98	4.93	1.65	0.30	3.55
58	Piedmont Bank	Peachtree Corners	1,807,276	76.1	8.9	5.89	12.70	5.10	1.63	0.29	3.54
59	Georgia Primary Bank	Atlanta	287,899	73.7	22.6	(10.85)	13.90	5.06	1.96	0.52	3.52
60	Peoples Bank	Eatonton	217,200	60.9	10.3	12.71	21.38	5.52	1.39	0.08	3.50
61	First National Community Bank	Chatsworth	616,105	64.3	3.5	53.41	78.65	5.45	1.92	0.20	3.49
62	Affinity Bank	Covington	759,980	94.7	6.0	(3.90)	(2.19)	4.41	2.09	0.29	3.47
63	Heritage Southeast Bank	Jonesboro	1,695,380	73.7	11.2	0.04	2.11	4.98	1.22	0.16	3.46
64	Magnolia State Bank	Eastman	211,902	48.7	26.6	(15.15)	9.30	6.69	0.98	0.16	3.46
65	Mount Vernon Bank	Mount Vernon	157,077	49.1	31.8	(10.94)	1.05	6.48	1.40	0.38	3.46
66	First FS&LA of Valdosta	Valdosta	204,717	95.9	1.5	3.17	11.06	4.99	1.56	0.55	3.45
67	Legacy State Bank	Loganville	148,009	75.6	18.1	(0.93)	8.81	4.68	1.23	0.26	3.45
68	Citizens National Bank, Quitman	Quitman	145,142	51.4	12.1	(5.47)	24.82	5.75	1.89	0.27	3.45
69	Carver State Bank	Savannah	63,974	57.7	5.3	(15.92)	(5.74)	6.74	1.00	0.39	3.44
70	TC Federal Bank	Thomasville	397,826	84.1	12.1	6.36	6.21	4.66	1.47	0.27	3.44
71	Bank of Dudley	Dublin	326,506	62.0	10.0	4.18	15.61	5.66	1.21	0.22	3.43
72	Citizens Community Bank	Hahira	192,533	50.8	33.1	1.34	11.90	5.91	1.63	0.21	3.43
73	Tandem Bank	Tucker	151,368	60.4	10.3	5.60	52.40	5.24	1.81	0.19	3.43
74	Comm. Bank of Pickens County	Jasper	543,762	64.6	7.8	(1.37)	15.88	5.95	1.13	0.62	3.42

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	1,265,770	75.0	1.9	(2.20)	18.31	4.86	2.78	0.32	3.41
76	First State Bank of Blakely	Blakely	609,295	70.7	14.7	(1.44)	13.10	5.65	0.16	0.43	3.41
77	North Georgia National Bank	Calhoun	198,378	54.5	38.9	16.78	19.24	5.80	1.77	0.28	3.40
78	Bank of Madison	Madison	397,005	60.8	29.0	0.78	16.44	5.63	1.25	0.26	3.39
79	Glennville Bank	Glennville	372,170	52.5	25.6	5.18	16.66	6.07	1.71	0.33	3.39
80	State Bank of Cochran	Cochran	261,139	59.7	13.2	3.86	4.49	6.54	0.16	0.19	3.39
81	First Century Bank, NA	Commerce	390,533	10.8	18.8	(54.68)	(4.72)	17.20	2.83	0.07	3.36
82	Bank of Wrightsville	Wrightsville	78,406	49.7	29.3	(1.09)	7.07	6.13	1.75	0.33	3.35
83	Geo. D. Warthen Bank	Sandersville	267,794	42.5	29.5	(9.32)	24.75	5.97	1.61	0.07	3.35
84	Commercial Banking Company	Valdosta	333,974	58.8	11.2	(4.15)	7.64	5.47	2.06	0.18	3.34
85	Wheeler County State Bank	Alamo	130,243	64.2	10.2	(3.85)	11.13	5.49	0.28	0.26	3.32
86	Touchmark National Bank	Alpharetta	365,390	89.0	3.8	(26.30)	(13.21)	4.64	1.90	0.49	3.31
87	Exchange Bank	Milledgeville	367,481	51.7	40.8	1.30	18.06	5.31	1.87	0.21	3.30
88	South Georgia Bank Co.	Tifton	630,146	51.3	16.9	2.10	15.50	5.07	1.90	0.12	3.24
89	Planters and Citizens Bank	Camilla	134,198	41.9	38.0	3.40	8.68	5.47	1.85	0.12	3.23
90	Community Banking Company	Fitzgerald	255,207	58.8	8.2	7.58	15.75	5.58	1.57	0.25	3.22
91	Georgia Community Bank	Dawson	410,513	58.3	16.1	(0.09)	4.28	5.95	1.02	0.49	3.22
92	Wilkinson County Bank	Irwinton	55,836	40.9	39.8	(9.13)	(1.87)	5.72	1.97	0.23	3.20
93	Barwick Banking Company	Barwick	209,530	98.6	7.4	349.04	357.10	4.18	0.56	0.28	3.19
94	Guardian Bank	Valdosta	544,772	63.2	31.4	5.05	15.40	4.47	1.68	0.24	3.15
95	Thomasville National Bank	Thomasville	1,499,580	86.8	9.1	9.20	21.96	4.20	0.22	0.25	3.14
96	Peoples Bank	Lyons	161,996	59.0	4.6	3.28	12.86	5.61	0.48	0.23	3.13
97	Bank of Camilla	Camilla	140,357	56.7	31.3	14.91	11.86	4.98	1.79	0.39	3.12
98	Vinings Bank	Smyrna	646,326	38.5	29.3	(38.36)	16.11	5.75	1.71	0.22	3.12
99	West Central Georgia Bank	Thomaston	150,065	42.0	42.7	2.05	5.48	6.29	1.96	0.15	3.12
100	Southeastern Bank	Darien	644,609	50.0	27.2	8.33	16.14	5.31	1.83	0.07	3.10
101	Century Bank of Georgia	Cartersville	340,169	35.8	34.9	(16.36)	17.63	6.16	1.80	0.15	3.06
102	Oconee State Bank	Watkinsville	556,279	56.9	28.7	(13.97)	9.41	4.72	1.53	0.18	3.05
103	Bank of Hancock County	Sparta	87,842	28.4	60.7	(1.12)	5.00	7.25	2.10	0.33	3.04
104	Elberton FS&LA	Elberton	28,968	101.6	8.7	3.34	13.84	3.80	4.15	0.72	3.04
105	AB&T	Albany	261,137	70.4	1.5	(5.76)	2.43	4.36	4.98	0.33	3.01
106	Signature Bank of Georgia	Sandy Springs	200,037	62.0	13.1	(4.05)	1.13	5.30	1.96	0.35	3.01
107	Talbot State Bank	Woodland	59,540	63.2	29.1	7.36	0.24	7.46	2.79	1.81	3.00
108	Bank of Hazlehurst	Hazlehurst	134,380	41.8	35.1	(10.78)	6.92	5.41	1.64	0.12	2.98
109	First Chatham Bank	Savannah	600,341	54.0	6.6	0.66	21.77	5.18	1.98	0.26	2.98
110	Farmers & Merchants Bank	Eatonton	245,674	40.7	52.8	4.03	14.04	6.51	1.07	0.25	2.95
111	Citizens Bank of Georgia	Cumming	504,359	52.4	30.1	1.64	16.82	4.90	1.33	0.11	2.89
112	Citizens Bank of Americus	Americus	432,753	52.1	27.7	8.51	7.22	5.49	1.28	0.15	2.88
113	First Southern Bank	Patterson	320,515	43.8	23.0	2.36	36.72	5.78	1.49	0.25	2.88
114	Bank of Alapaha	Alapaha	243,696	49.4	28.4	2.47	11.98	5.43	1.60	0.31	2.87
115	FNB of Decatur County	Bainbridge	308,083	52.6	19.1	2.91	39.59	4.99	1.92	0.59	2.84
116	Northeast Georgia Bank	Lavonia	627,030	44.4	23.9	2.55	10.93	5.37	1.77	0.11	2.83
117	Century Bank & Trust	Milledgeville	387,548	47.1	33.3	5.89	15.90	5.29	1.74	0.33	2.82
118	Georgia Banking Company	Atlanta	1,203,461	92.9	3.9	88.33	106.86	4.24	1.74	0.64	2.80
119	Rabun County Bank	Clayton	259,629	61.4	4.7	6.20	10.87	4.93	1.59	0.14	2.72
120	FNB of Coffee County	Douglas	432,650	43.5	15.6	(1.23)	28.74	5.39	1.05	0.11	2.71
121	Persons Banking Company	Forsyth	429,718	43.4	48.1	(8.10)	9.58	5.08	1.13	0.14	2.71
122	Peoples Bank & Trust	Buford	471,860	31.6	51.0	(9.47)	18.52	5.82	1.65	0.37	2.68
123	Farmers Bank	Greensboro	138,802	50.3	44.7	8.92	8.18	4.66	1.64	0.32	2.66
124	Waycross Bank & Trust	Waycross	231,451	47.5	40.9	8.30	9.22	4.63	1.61	0.12	2.65
125	Community Bank & Trust	LaGrange	85,409	34.7	16.5	(36.90)	(11.48)	5.77	2.06	0.11	2.62
126	Citizens Trust Bank	Atlanta	680,998	51.2	16.2	6.66	13.85	5.06	1.98	0.08	2.61
127	Peoples Bank	Willacoochee	118,283	33.3	38.6	(11.63)	22.03	6.47	1.43	0.34	2.59
128	First St. Bank, Randolph County	Cuthbert	97,935	29.9	54.9	(3.04)	8.22	5.78	1.54	0.45	2.46
129	Bank of Lafayette, Georgia	Lafayette	392,891	31.0	58.4	9.66	24.89	5.92	1.52	0.39	2.46
130	Merchants & Citizens Bank	McRae	132,488	29.8	57.9	(4.59)	14.73	5.71	1.85	0.43	2.45
131	Farmers and Merchants Bank	Sylvania	152,324	31.0	37.3	(4.25)	13.44	6.32	1.85	0.31	2.43
132	First American B&T	Athens	921,320	56.1	17.2	4.69	19.71	4.69	0.84	0.11	2.43
133	First Bank of Coastal Georgia	Pembroke	159,328	19.0	74.6	(22.99)	15.25	5.57	1.79	0.15	2.32
134	Southeast First National Bank	Summerville	69,036	22.0	47.9	(12.07)	(7.18)	8.05	0.95	0.19	2.24
135	First National Bank of Griffin	Griffin	395,293	29.0	29.1	(10.69)	14.10	5.47	1.98	0.07	2.22
136	Rochelle State Bank	Rochelle	48,947	50.9	22.1	115.21	32.57	5.77	1.13	0.27	2.05
137	Vidalia Federal Savings Bank	Vidalia	220,958	33.4	47.0	6.07	4.21	4.58	1.22	0.65	1.51
138	CIBC National Trust Company	Atlanta	325,893	-	-	NA	39.26	NA	NA	0.18	0.70
139	Synovus Trust Company, NA	Columbus	125,342	NA	17.0	NA	NA	NA	0.04	NA	0.45
		MEDIAN	259,629	59.7	16.9	2.10	12.49	5.66	1.68	0.26	3.44
		AVERAGE	351,548	60.4	20.9	5.71	16.71	5.87	1.65	0.31	3.44
		HIGH	1,807,276	101.6	74.6	349.04	357.10	17.20	4.98	1.81	6.34
		LOW	25,624	0.0	0.0	(54.68)	(13.21)	3.80	0.04	0.06	0.45

NON-INTEREST INCOME

Rank	Institution	City	Net Income (\$000)	Non Interest Income (\$000)	Service Charges / Avg Assets (%)	Gain on Sale of Loans / Avg Assets (%)	Gain on Sale of OREO / Avg Assets (%)	Other Non Int Inc / Avg Assets (%)	Total Non Interest Income / Avg Assets (%)
1	Synovus Trust Company, NA	Columbus	18,369	67,969	-	-	-	55.78	55.78
2	CIBC National Trust Company	Atlanta	49,232	134,047	-	-	-	44.89	44.89
3	BankSouth	Greensboro	18,876	75,464	0.11	5.46	-	1.09	6.65
4	First Chatham Bank	Savannah	9,108	22,480	0.12	3.21	(0.08)	0.84	4.09
5	Embassy National Bank	Lawrenceville	2,332	4,510	0.07	3.02	-	0.76	3.85
6	Loyal Trust Bank	Johns Creek	2,192	3,072	0.07	2.55	-	0.10	2.72
7	First IC Bank	Doraville	22,795	22,710	0.19	1.79	-	0.49	2.46
8	Carver State Bank	Savannah	241	1,266	0.27	-	0.10	1.58	1.95
9	Bank of Camilla	Camilla	2,340	2,659	0.22	-	(0.03)	1.76	1.94
10	First Century Bank, NA	Commerce	4,346	8,127	0.01	-	-	1.87	1.88
11	PromiseOne Bank	Duluth	16,422	9,253	0.12	0.97	-	0.51	1.60
12	Thomasville National Bank	Thomasville	23,634	19,509	0.03	0.02	-	1.33	1.38
13	Trust Bank	Lenox	386	622	0.35	0.34	-	0.62	1.32
14	Greater Community Bank	Rome	4,832	3,924	0.17	0.56	-	0.51	1.24
15	Touchmark National Bank	Alpharetta	8,600	4,979	-	0.97	-	0.24	1.21
16	Douglas National Bank	Douglas	6,393	2,915	0.23	-	-	0.93	1.16
17	Heritage Southeast Bank	Jonesboro	17,501	18,307	0.36	0.20	(0.02)	0.56	1.10
18	Citizens Bank of Cochran	Cochran	1,528	1,396	0.06	-	0.60	0.44	1.10
19	Community Bank & Trust	LaGrange	378	983	0.36	0.18	(0.01)	0.55	1.08
20	Bank of Lumber City	Lumber City	78	284	0.60	-	-	0.47	1.08
21	American Pride Bank	Macon	4,486	2,402	0.14	0.62	-	0.32	1.07
22	First Bank of Pike	Molena	385	736	0.27	-	-	0.77	1.04
23	River City Bank	Rome	1,775	2,224	0.11	0.09	-	0.83	1.03
24	Planters First Bank	Cordele	3,219	3,774	0.42	0.03	-	0.55	1.01
25	Waycross Bank & Trust	Waycross	2,657	2,229	0.10	-	-	0.89	0.99
26	Farmers & Merchants Bank	Eatonton	2,896	2,250	0.14	-	0.61	0.21	0.96
27	South Georgia Bank Co.	Tifton	5,084	5,556	0.26	-	(0.01)	0.69	0.95
28	First American B&T	Athens	7,664	7,896	0.10	-	(0.01)	0.82	0.92
29	Bank of Edison	Edison	1,162	620	0.16	-	(0.14)	0.90	0.91
30	Century Bank & Trust	Milledgeville	4,160	3,248	0.10	0.09	-	0.72	0.91
31	FNB of Waynesboro	Waynesboro	2,644	1,721	0.39	-	-	0.50	0.90
32	Farmers State Bank	Lincolnton	2,033	1,473	0.44	-	-	0.45	0.89
33	Rabun County Bank	Clayton	2,063	2,214	0.09	0.36	0.04	0.38	0.87
34	Quantum National Bank	Suwanee	20,123	5,346	0.03	0.56	-	0.26	0.85
35	Commercial Bank	Crawford	7,274	3,065	0.49	-	-	0.32	0.81
36	FNB of Coffee County	Douglas	3,216	3,084	0.12	-	-	0.68	0.79
37	Pineland Bank	Alma	3,280	3,079	0.21	0.21	0.01	0.37	0.79
38	Affinity Bank	Covington	7,365	6,161	0.06	-	0.02	0.72	0.79
39	F & M Bank and Trust Company	Manchester	531	655	0.63	-	0.02	0.14	0.79
40	First Port City Bank	Bainbridge	3,711	2,844	0.06	0.45	-	0.27	0.78
41	Citizens Bank and Trust, Inc.	Trenton	1,343	998	0.34	-	-	0.42	0.77
42	First National Bank of Griffin	Griffin	825	2,890	0.22	0.07	-	0.48	0.76
43	Commercial Banking Company	Valdosta	3,685	2,478	0.28	0.18	-	0.29	0.75
44	Oconee State Bank	Watkinsville	3,315	4,059	0.09	0.38	-	0.27	0.74
45	Bank of Dudley	Dublin	3,098	2,239	0.15	0.25	-	0.33	0.73
46	Citizens Trust Bank	Atlanta	4,366	4,754	0.47	-	-	0.26	0.73
47	Community Banking Company	Fitzgerald	2,747	1,690	0.27	-	0.02	0.43	0.73
48	State Bank of Cochran	Cochran	4,369	1,815	0.16	-	0.34	0.22	0.72
49	Rochelle State Bank	Rochelle	(688)	308	0.17	0.50	-	0.05	0.71
50	PrimeSouth Bank	Waycross	12,731	7,294	0.09	0.31	0.02	0.29	0.71
51	Farmers Bank	Greensboro	1,175	934	0.10	-	0.54	0.07	0.71
52	Citizens Bank of Swainsboro	Swainsboro	3,284	2,018	0.18	-	-	0.52	0.70
53	Durden Banking Company	Twin City	4,345	1,695	0.35	-	0.02	0.33	0.70
54	TC Federal Bank	Thomasville	2,560	2,680	0.14	0.49	(0.02)	0.09	0.70
55	Southeastern Bank	Darien	6,835	4,181	0.17	-	0.05	0.48	0.69
56	Georgia Primary Bank	Atlanta	2,753	1,958	0.12	0.33	-	0.23	0.69
57	Vinings Bank	Smyrna	10,953	4,729	0.02	0.57	-	0.10	0.69
58	Family Bank	Pelham	1,323	929	0.37	-	0.02	0.28	0.68
59	FNB South	Alma	11,982	3,417	0.27	-	-	0.41	0.68
60	West Central Georgia Bank	Thomaston	1,589	1,014	0.33	-	-	0.34	0.67
61	Exchange Bank	Milledgeville	3,478	2,305	0.34	0.11	(0.04)	0.25	0.66
62	Althama Bank and Trust Co.	Vidalia	3,408	1,671	0.23	-	-	0.42	0.65
63	Wilcox County State Bank	Abbeville	1,562	921	0.23	-	-	0.42	0.65
64	Claxton Bank	Claxton	1,301	941	0.18	-	-	0.47	0.65
65	First National Community Bank	Chatsworth	3,165	3,329	0.14	-	0.03	0.46	0.64
66	First Bank	Dalton	6,526	3,408	0.10	0.12	0.01	0.40	0.64
67	Peoples Bank	Willacoochee	716	650	0.26	-	-	0.37	0.63
68	Bank of Soperton	Soperton	1,979	795	0.37	-	-	0.25	0.62
69	SunMark Community Bank	Hawkinsville	5,366	2,376	0.18	-	-	0.43	0.61
70	Glennville Bank	Glennville	3,988	2,034	0.19	-	0.04	0.36	0.58
71	Great Oaks Bank	Eastman	2,587	1,600	0.22	-	(0.01)	0.35	0.57
72	First Southern Bank	Patterson	641	1,582	0.11	0.14	(0.02)	0.35	0.57
73	Peoples Bank of Georgia	Talbotton	2,080	742	0.12	-	-	0.44	0.56
74	Georgia Banking Company	Atlanta	(9,079)	5,104	0.01	0.22	0.01	0.30	0.54

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 Dawson	Dawson	2,149	786	0.28	-	0.01	0.25	0.53
76	South Coast Bank & Trust	Brunswick	2,825	993	0.12	0.13	-	0.26	0.51
77	Citizens Community Bank	Hahira	1,850	951	0.15	-	(0.01)	0.37	0.51
78	South Georgia Bank	Glennville	3,796	1,042	0.27	-	-	0.24	0.51
79	Peoples Bank	Lyons	1,266	758	0.35	0.05	0.04	0.06	0.50
80	Persons Banking Company	Forsyth	1,792	2,087	0.25	-	(0.01)	0.26	0.50
81	Comm. Bank of Pickens County	Jasper	7,148	2,503	0.07	-	0.07	0.36	0.49
82	Flint Community Bank	Albany	4,843	1,441	0.06	-	-	0.43	0.49
83	Peoples Bank	Eatonton	353	969	0.15	0.01	0.04	0.30	0.49
84	Northeast Georgia Bank	Lavonia	4,302	2,882	0.13	-	0.04	0.31	0.48
85	Mount Vernon Bank	Mount Vernon	2,009	724	0.30	-	(0.02)	0.18	0.45
86	Magnolia State Bank	Eastman	1,783	907	0.37	-	(0.08)	0.15	0.44
87	F&M Bank	Washington	3,648	1,531	0.19	-	-	0.25	0.44
88	Citizens Bank of Americus	Americus	4,604	1,840	0.16	-	0.02	0.25	0.43
89	Bank of Dade	Trenton	2,594	607	0.16	-	(0.02)	0.30	0.43
90	Bank of Hazlehurst	Hazlehurst	(65)	576	0.44	-	(0.02)	0.00	0.43
91	Tandem Bank	Tucker	(706)	529	0.02	0.26	-	0.15	0.42
92	Planters and Citizens Bank	Camilla	529	548	0.12	-	-	0.30	0.42
93	Century Bank of Georgia	Cartersville	3,114	1,320	0.10	-	-	0.32	0.42
94	Morris Bank	Dublin	26,549	5,660	0.15	-	0.02	0.23	0.41
95	North Georgia National Bank	Calhoun	1,832	763	0.10	-	(0.03)	0.34	0.41
96	First FS&LA of Valdosta	Valdosta	316	875	0.12	-	0.01	0.27	0.40
97	FNB of Decatur County	Bainbridge	752	1,023	0.08	-	-	0.32	0.40
98	Farmers and Merchants Bank	Sylvania	720	573	0.22	-	-	0.17	0.39
99	Bank of Monticello	Monticello	2,637	595	0.11	-	0.01	0.26	0.38
100	Bank of Madison	Madison	4,435	1,435	0.06	-	-	0.32	0.38
101	Farmers State Bank	Dublin	1,917	554	0.12	-	-	0.24	0.36
102	Citizens Bank of The South	Sandersville	2,677	1,181	0.11	-	0.02	0.22	0.36
103	First State Bank	Wrens	3,947	1,048	0.21	-	(0.01)	0.16	0.36
104	OneSouth Bank	Blakely	1,197	592	0.12	-	-	0.24	0.36
105	Wilkinson County Bank	Irwin	(62)	203	0.16	-	-	0.20	0.36
106	Signature Bank of Georgia	Sandy Springs	3,403	722	0.02	0.49	(0.30)	0.14	0.35
107	First Peoples Bank	Pine Mountain	1,995	833	0.14	-	-	0.21	0.35
108	AB&T	Albany	2,097	908	0.06	0.05	-	0.24	0.35
109	Bank of Hancock County	Sparta	502	309	0.12	-	-	0.23	0.35
110	Geo. D. Warthen Bank	Sandersville	598	822	0.14	-	(0.14)	0.35	0.35
111	American Commerce Bank	Bremen	6,536	1,444	0.07	0.16	0.02	0.09	0.34
112	United National Bank	Cairo	3,235	940	0.12	-	-	0.21	0.34
113	Piedmont Bank	Peachtree Corners	19,778	5,704	0.07	0.10	0.03	0.14	0.33
114	PeoplesSouth Bank	Colquitt	13,227	3,296	0.08	-	0.02	0.23	0.33
115	Guardian Bank	Valdosta	7,232	1,669	0.09	-	(0.02)	0.26	0.33
116	Bank of Lafayette, Georgia	Lafayette	2,381	1,191	0.10	-	0.01	0.21	0.33
117	Vidalia Federal Savings Bank	Vidalia	(779)	699	0.05	-	-	0.27	0.32
118	Bank of Wrightsville	Wrightsville	784	242	0.10	-	-	0.22	0.32
119	Southeast First National Bank	Summerville	94	219	0.07	-	0.01	0.24	0.31
120	First State Bank of Blakely	Blakely	5,455	1,799	0.15	-	-	0.16	0.31
121	First St. Bank, Randolph County	Cuthbert	318	298	0.26	-	-	0.04	0.31
122	Bank of Alapaha	Alapaha	1,350	708	0.16	-	-	0.14	0.30
123	Farmers & Merchants Bank	Lakeland	5,534	1,770	0.16	0.13	(0.18)	0.18	0.29
124	First Bank of Coastal Georgia	Pembroke	968	436	0.08	-	0.12	0.09	0.28
125	Four County Bank	Allentown	1,293	231	0.17	-	-	0.11	0.27
126	Merchants & Citizens Bank	McRae	527	349	0.08	-	-	0.19	0.27
127	Peoples Bank & Trust	Buford	2,930	1,117	0.06	-	(0.01)	0.21	0.25
128	Southern Bank	Waynesboro	400	334	0.09	-	(0.01)	0.17	0.25
129	Bank of Newington	Newington	2,964	434	0.10	0.02	-	0.14	0.25
130	Wheeler County State Bank	Alamo	1,207	308	0.13	-	-	0.12	0.25
131	Georgia Community Bank	Dawson	3,037	986	0.16	-	(0.03)	0.11	0.25
132	Citizens National Bank, Quitman	Quitman	990	296	0.10	-	-	0.14	0.24
133	Barwick Banking Company	Barwick	(1,748)	276	0.05	0.11	-	0.05	0.22
134	Citizens Bank of Georgia	Cumming	4,684	944	0.03	-	(0.01)	0.19	0.20
135	Community Bank of Georgia	Baxley	1,885	337	0.12	-	-	0.08	0.20
136	Legacy State Bank	Loganville	1,995	217	0.03	0.03	(0.03)	0.13	0.15
137	Talbot State Bank	Woodland	6	44	0.02	-	0.04	0.01	0.07
138	Security State Bank	McRae	926	11	0.26	-	-	(0.24)	0.02
139	Elberton FS&LA	Elberton	(180)	3	-	-	-	0.01	0.01
		MEDIAN	2,637	1,435	0.14	0.00	0.00	0.28	0.58
		AVERAGE	4,288	4,403	0.17	0.60	0.03	1.08	1.45
		HIGH	49,232	134,047	0.63	5.46	0.61	55.78	55.78
		LOW	(9,079)	3	0.00	0.00	(0.30)	(0.24)	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	Citizens Bank of Georgia	Cumming	504,359	8,848	56.5	1.00	0.13	0.57	1.70
2	Touchmark National Bank	Alpharetta	365,390	15,887	38.3	1.05	0.07	0.61	1.72
3	Century Bank of Georgia	Cartersville	340,169	10,973	57.8	0.92	0.16	0.69	1.78
4	Comm. Bank of Pickens County	Jasper	543,762	8,914	48.2	0.96	0.12	0.76	1.83
5	Community Bank of Georgia	Baxley	187,717	9,880	50.3	1.01	0.13	0.71	1.85
6	Citizens Bank of Americus	Americus	432,753	9,835	57.2	0.97	0.19	0.70	1.86
7	Bank of Lafayette, Georgia	Lafayette	392,891	6,774	68.5	1.10	0.30	0.47	1.87
8	First Bank	Dalton	609,696	7,718	50.1	1.03	0.21	0.65	1.89
9	Guardian Bank	Valdosta	544,772	9,905	56.9	0.89	0.17	0.87	1.93
10	Farmers and Merchants Bank	Sylvania	152,324	7,254	70.2	1.01	0.13	0.86	1.99
11	FNB South	Alma	544,484	6,892	42.7	1.03	0.25	0.72	1.99
12	First Bank of Coastal Georgia	Pembroke	159,328	5,494	73.5	0.99	0.21	0.80	2.00
13	Legacy State Bank	Loganville	148,009	8,706	59.3	1.03	0.25	0.77	2.05
14	AB&T	Albany	261,137	8,424	66.5	1.20	0.15	0.70	2.06
15	Vinings Bank	Smyrna	646,326	13,752	54.5	1.45	0.17	0.46	2.08
16	Piedmont Bank	Peachtree Corners	1,807,276	9,769	56.3	1.37	0.18	0.54	2.08
17	Farmers Bank	Greensboro	138,802	8,675	62.3	1.14	0.15	0.79	2.09
18	Bank of Madison	Madison	397,005	6,508	56.4	1.37	0.27	0.45	2.10
19	Peoples Bank & Trust	Buford	471,860	10,724	71.2	1.13	0.15	0.82	2.10
20	Commercial Bank	Crawford	405,190	8,269	50.0	1.28	0.24	0.59	2.10
21	Vidalia Federal Savings Bank	Vidalia	220,958	8,184	122.4	1.22	0.13	0.76	2.11
22	Thomasville National Bank	Thomasville	1,499,580	10,414	47.2	1.27	0.18	0.66	2.11
23	Century Bank & Trust	Milledgeville	387,548	8,425	58.2	1.13	0.22	0.78	2.12
24	PeoplesSouth Bank	Colquitt	1,035,674	5,451	52.9	1.21	0.24	0.68	2.12
25	First American B&T	Athens	921,320	9,597	64.7	1.38	0.34	0.41	2.13
26	Farmers & Merchants Bank	Eatonton	245,674	7,019	56.7	1.14	0.20	0.79	2.14
27	Community Banking Company	Fitzgerald	255,207	8,232	56.8	1.19	0.13	0.83	2.14
28	Bank of Alapaha	Alapaha	243,696	5,667	70.2	1.11	0.37	0.68	2.16
29	Bank of Dade	Trenton	145,125	4,838	54.5	1.38	0.19	0.61	2.18
30	Bank of Monticello	Monticello	167,754	7,625	55.8	1.10	0.21	0.88	2.19
31	West Central Georgia Bank	Thomaston	150,065	5,175	60.8	1.28	0.26	0.64	2.19
32	Southeastern Bank	Darien	644,609	6,446	60.0	1.33	0.40	0.46	2.19
33	PromiseOne Bank	Duluth	584,632	6,425	42.1	1.36	0.30	0.54	2.20
34	American Commerce Bank	Bremen	430,395	8,439	49.2	1.39	0.18	0.64	2.20
35	Merchants & Citizens Bank	McRae	132,488	6,624	84.1	1.22	0.13	0.89	2.23
36	First State Bank of Blakely	Blakely	609,295	6,347	63.5	1.52	0.25	0.47	2.24
37	United National Bank	Cairo	286,445	9,240	56.7	1.31	0.22	0.72	2.26
38	Northeast Georgia Bank	Lavonia	627,030	7,207	75.2	1.06	0.25	0.97	2.28
39	Bank of Hazlehurst	Hazlehurst	134,380	4,479	70.5	1.15	0.20	0.94	2.30
40	Glennville Bank	Glennville	372,170	5,726	59.7	1.12	0.37	0.81	2.30
41	First St. Bank, Randolph County	Cuthbert	97,935	5,154	92.1	1.23	0.35	0.73	2.31
42	Quantum National Bank	Suwanee	679,507	9,993	42.9	1.43	0.13	0.78	2.34
43	Peoples Bank	Lyons	161,996	6,231	66.0	1.35	0.28	0.71	2.34
44	Southeast First National Bank	Summerville	69,036	4,602	92.9	1.24	0.35	0.77	2.35
45	Commercial Banking Company	Valdosta	333,974	5,138	62.3	1.49	0.50	0.38	2.37
46	Georgia Community Bank	Dawson	410,513	5,263	71.9	1.45	0.37	0.55	2.37
47	First State Bank	Wrens	326,898	8,172	53.6	1.25	0.24	0.89	2.37
48	Peoples Bank	Willacoochee	118,283	4,928	74.9	1.45	0.19	0.73	2.37
49	South Georgia Bank	Glennville	212,458	5,059	54.1	1.45	0.18	0.74	2.37
50	Wheeler County State Bank	Alamo	130,243	7,236	70.7	1.24	0.44	0.70	2.38
51	Flint Community Bank	Albany	296,215	7,053	57.3	1.54	0.19	0.65	2.38
52	Citizens Trust Bank	Atlanta	680,998	7,652	72.9	1.28	0.27	0.84	2.39
53	State Bank of Cochran	Cochran	261,139	5,440	58.1	1.31	0.19	0.89	2.39
54	Waycross Bank & Trust	Waycross	231,451	12,182	66.2	0.77	0.19	1.44	2.40
55	Rabun County Bank	Clayton	259,629	5,770	68.9	1.56	0.16	0.68	2.40
56	F&M Bank	Washington	359,287	5,527	62.3	1.47	0.27	0.67	2.40
57	Bank of Wrightsville	Wrightsville	78,406	6,031	67.2	1.12	0.29	0.99	2.41
58	Bank of Dawson	Dawson	151,154	6,298	59.1	1.39	0.15	0.88	2.42
59	Douglas National Bank	Douglas	261,448	8,715	48.7	1.30	0.12	1.00	2.43
60	South Coast Bank & Trust	Brunswick	202,998	8,120	61.0	1.15	0.33	0.95	2.43
61	North Georgia National Bank	Calhoun	198,378	5,668	66.0	1.32	0.22	0.89	2.44
62	Morris Bank	Dublin	1,437,184	7,447	52.4	1.39	0.21	0.85	2.44
63	FNB of Waynesboro	Waynesboro	202,680	5,478	55.7	1.14	0.34	0.97	2.45
64	Four County Bank	Allentown	86,036	5,736	60.1	1.27	0.15	1.04	2.45
65	Mount Vernon Bank	Mount Vernon	157,077	6,545	66.0	1.44	0.23	0.79	2.46
66	PrimeSouth Bank	Waycross	1,114,380	7,685	57.0	1.26	0.27	0.95	2.48
67	Farmers & Merchants Bank	Lakeland	634,964	5,162	65.8	1.47	0.20	0.82	2.49
68	FNB of Coffee County	Douglas	432,650	7,590	75.2	1.57	0.28	0.67	2.52
69	Bank of Camilla	Camilla	140,357	5,848	54.0	1.33	0.22	0.98	2.54
70	Exchange Bank	Milledgeville	367,481	5,176	66.2	1.45	0.37	0.73	2.55
71	Citizens National Bank, Quitman	Quitman	145,142	7,257	72.4	1.27	0.36	0.92	2.55
72	South Georgia Bank Co.	Tifton	630,146	5,386	69.1	1.56	0.26	0.75	2.57
73	First National Bank of Griffin	Griffin	395,293	4,821	91.2	1.35	0.34	0.91	2.60
74	Affinity Bank	Covington	759,980	8,000	64.8	1.46	0.28	0.88	2.62

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	SunMark Community Bank	Hawkinsville	414,583	5,315	62.7	1.65	0.28	0.73	2.65
76	Citizens Community Bank	Hahira	192,533	4,937	71.2	1.60	0.29	0.77	2.65
77	FNB of Decatur County	Bainbridge	308,083	7,165	87.8	1.42	0.35	0.88	2.66
78	Bank of Dudley	Dublin	326,506	4,802	66.6	1.53	0.32	0.82	2.67
79	Planters and Citizens Bank	Camilla	134,198	6,390	81.8	1.42	0.27	0.99	2.68
80	Persons Banking Company	Forsyth	429,718	5,654	86.9	1.51	0.27	0.96	2.74
81	First IC Bank	Doraville	996,527	9,227	45.5	1.54	0.38	0.82	2.74
82	Bank of Hancock County	Sparta	87,842	4,623	79.8	1.48	0.21	1.07	2.76
83	Citizens Bank of The South	Sandersville	350,147	5,648	69.7	1.57	0.35	0.85	2.76
84	Altamaha Bank and Trust Co.	Vidalia	264,072	5,178	65.1	1.56	0.37	0.90	2.83
85	Georgia Primary Bank	Atlanta	287,899	7,576	68.9	1.91	0.20	0.73	2.84
86	Wilcox County State Bank	Abbeville	149,282	4,665	63.3	1.77	0.22	0.86	2.85
87	Citizens Bank and Trust, Inc.	Trenton	136,760	3,336	66.5	1.55	0.24	1.08	2.86
88	Durden Banking Company	Twin City	265,137	5,641	60.3	1.64	0.32	0.90	2.86
89	Farmers State Bank	Dublin	158,464	5,464	68.0	1.70	0.22	0.95	2.88
90	Great Oaks Bank	Eastman	298,445	4,974	72.5	1.75	0.37	0.76	2.88
91	First Peoples Bank	Pine Mountain	251,970	6,461	68.8	1.72	0.21	0.95	2.89
92	Oconee State Bank	Watkinsville	556,279	7,224	77.8	1.71	0.26	0.92	2.89
93	First Port City Bank	Bainbridge	415,889	5,620	64.8	1.68	0.26	0.95	2.90
94	Heritage Southeast Bank	Jonesboro	1,695,380	6,165	66.5	1.59	0.34	0.97	2.90
95	First Century Bank, NA	Commerce	390,533	6,008	56.8	1.50	0.33	1.09	2.92
96	Citizens Bank of Swainsboro	Swainsboro	304,459	5,160	64.6	1.71	0.36	0.86	2.93
97	Citizens Bank of Cochran	Cochran	132,882	5,111	57.6	1.62	0.33	0.99	2.94
98	Magnolia State Bank	Eastman	211,902	4,607	78.7	0.68	0.40	1.88	2.96
99	Signature Bank of Georgia	Sandy Springs	200,037	8,697	93.2	1.65	0.21	1.12	2.98
100	First National Community Bank	Chatsworth	616,105	6,352	76.5	1.50	0.31	1.19	3.00
101	First Southern Bank	Patterson	320,515	5,623	91.7	1.76	0.39	0.87	3.02
102	TC Federal Bank	Thomasville	397,826	7,104	77.0	1.87	0.23	0.94	3.04
103	Wilkinson County Bank	Irwinton	55,836	4,653	104.9	1.37	0.19	1.52	3.08
104	Geo. D. Warthen Bank	Sandersville	267,794	7,047	89.7	1.54	0.31	1.29	3.13
105	American Pride Bank	Macon	236,935	6,075	60.6	1.95	0.45	0.73	3.14
106	Bank of Newington	Newington	181,571	4,907	58.5	1.64	0.57	1.00	3.21
107	Greater Community Bank	Rome	333,833	6,420	69.1	1.92	0.25	1.07	3.24
108	Elberton FS&LA	Elberton	28,968	5,794	120.5	1.42	0.33	1.55	3.30
109	Pineland Bank	Alma	405,087	4,011	74.5	2.10	0.39	0.81	3.31
110	OneSouth Bank	Blakely	162,288	5,796	79.9	1.78	0.26	1.27	3.31
111	Family Bank	Pelham	146,021	4,295	69.6	1.74	0.35	1.23	3.33
112	Carver State Bank	Savannah	63,974	4,265	63.7	1.37	0.34	1.62	3.34
113	Farmers State Bank	Lincolnton	177,280	4,546	70.9	2.09	0.29	0.99	3.37
114	Southern Bank	Waynesboro	164,120	4,003	85.3	2.11	0.47	0.83	3.41
115	Peoples Bank	Eatonton	217,200	5,430	91.1	2.10	0.39	0.93	3.42
116	First FS&LA of Valdosta	Valdosta	204,717	4,549	93.6	1.99	0.32	1.11	3.43
117	Claxton Bank	Claxton	150,724	4,710	77.3	1.78	0.65	1.05	3.48
118	Bank of Soperton	Soperton	135,674	5,218	64.6	1.67	0.34	1.47	3.49
119	Security State Bank	McRae	58,797	5,345	66.5	2.08	0.56	0.85	3.50
120	Peoples Bank of Georgia	Talbotton	149,231	4,264	63.8	2.08	0.31	1.13	3.52
121	Tandem Bank	Tucker	151,368	7,208	93.6	2.37	0.27	0.88	3.52
122	River City Bank	Rome	233,010	5,825	78.9	2.19	0.39	0.97	3.55
123	F & M Bank and Trust Company	Manchester	85,120	3,869	85.1	1.70	0.48	1.48	3.65
124	Georgia Banking Company	Atlanta	1,203,461	7,206	117.8	2.67	0.30	0.82	3.78
125	Planters First Bank	Cordele	380,425	4,697	81.4	2.39	0.46	0.94	3.80
126	Barwick Banking Company	Barwick	209,530	6,163	117.6	2.73	0.32	0.88	3.93
127	Community Bank & Trust	LaGrange	85,409	2,669	112.3	1.98	0.52	1.46	3.96
128	Talbot State Bank	Woodland	59,540	3,969	134.5	1.80	0.40	1.81	4.01
129	Rochelle State Bank	Rochelle	48,947	4,895	172.8	2.55	0.21	1.51	4.27
130	Bank of Edison	Edison	73,289	4,311	69.8	2.74	0.22	1.32	4.28
131	Trust Bank	Lenox	50,958	2,427	83.7	2.71	0.42	1.15	4.29
132	First Bank of Pike	Molena	74,746	3,114	84.5	2.40	0.49	1.55	4.44
133	First Chatham Bank	Savannah	600,341	5,773	65.8	2.54	0.34	1.62	4.50
134	Loyal Trust Bank	Johns Creek	139,374	8,198	68.8	2.81	0.38	1.37	4.56
135	Embassy National Bank	Lawrenceville	120,405	4,459	66.1	3.43	0.45	1.19	5.07
136	Bank of Lumber City	Lumber City	25,624	2,329	89.7	3.99	0.68	1.45	6.11
137	BankSouth	Greensboro	1,265,770	3,658	77.8	5.24	0.36	2.13	7.73
138	CIBC National Trust Company	Atlanta	325,893	1,181	50.0	26.74	3.78	(7.44)	23.08
139	Synovus Trust Company, NA	Columbus	125,342	704	64.3	28.05	1.81	6.21	36.08
		MEDIAN	259,629	5,825	66.2	1.45	0.27	0.87	2.55
		AVERAGE	351,548	6,373	70.0	1.95	0.32	0.89	3.16
		HIGH	1,807,276	15,887	172.8	28.05	3.78	6.21	36.08
		LOW	25,624	704	38.3	0.68	0.07	(7.44)	1.70

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	Quantum National Bank	Suwanee	679,507	547,843	-	-	0.0106	(0.08)	-	-	-	(0.01)	(0.01)
2	Citizens Bank of Georgia	Cumming	504,359	244,209	0.56	-	0.0150	-	0.01	-	0.10	(0.11)	(0.00)
3	Embassy National Bank	Lawrenceville	120,405	74,965	-	-	0.0207	-	-	-	-	-	0.00
4	Loyal Trust Bank	Johns Creek	139,374	59,701	-	-	0.0124	0.14	-	-	-	-	0.00
5	First IC Bank	Doraville	996,527	672,229	0.17	-	0.0144	-	0.02	-	0.03	(0.03)	0.02
6	Barwick Banking Company	Barwick	209,530	183,387	-	-	0.0108	1.27	-	-	-	0.02	0.02
7	Century Bank of Georgia	Cartersville	340,169	113,989	0.12	7	0.0220	-	0.03	-	0.02	(0.01)	0.04
8	Century Bank & Trust	Milledgeville	387,548	167,863	0.10	21	0.0105	0.03	0.02	-	0.02	-	0.04
9	American Pride Bank	Macon	236,935	170,713	0.21	49	0.0148	0.03	-	-	0.04	-	0.04
10	Piedmont Bank	Peachtree Corners	1,807,276	1,223,418	0.55	-	0.0097	0.08	-	-	0.08	(0.01)	0.07
11	Peoples Bank	Lyons	161,996	88,000	0.44	20	0.0186	0.02	-	-	0.07	-	0.07
12	Security State Bank	McRae	58,797	28,168	-	-	0.0214	0.09	0.13	-	-	(0.01)	0.12
13	Thomasville National Bank	Thomasville	1,499,580	1,148,796	0.75	-	0.0225	0.22	0.08	-	0.09	-	0.17
14	Citizens Bank of Americus	Americus	432,753	202,304	1.17	108	0.0221	-	-	-	0.20	(0.01)	0.19
15	Southeast First National Bank	Summerville	69,036	13,578	0.31	-	0.0202	0.02	0.06	-	0.15	(0.01)	0.20
16	Farmers Bank	Greensboro	138,802	62,744	-	-	0.0163	0.08	0.21	-	-	-	0.21
17	Citizens Bank of Cochran	Cochran	132,882	97,043	0.44	-	0.0130	0.51	0.16	-	0.07	0.01	0.24
18	Greater Community Bank	Rome	333,833	205,139	0.86	-	0.0160	-	0.08	-	0.14	0.06	0.28
19	Great Oaks Bank	Eastman	298,445	160,067	1.62	301	0.0129	0.13	0.01	-	0.28	0.03	0.32
20	First American B&T	Athens	921,320	448,421	1.48	-	0.0178	0.02	0.08	-	0.27	(0.03)	0.32
21	Waycross Bank & Trust	Waycross	231,451	101,314	1.78	-	0.0196	-	0.08	-	0.32	-	0.40
22	FNB of Waynesboro	Waynesboro	202,680	99,256	0.62	-	0.0147	0.04	0.24	-	0.18	-	0.42
23	Citizens Bank of Swainsboro	Swainsboro	304,459	207,376	1.02	-	0.0221	0.12	0.23	-	0.16	0.07	0.46
24	Vinings Bank	Smyrna	646,326	235,422	-	-	0.0105	0.16	0.10	-	-	0.37	0.47
25	Heritage Southeast Bank	Jonesboro	1,695,380	1,082,907	2.08	857	0.0142	-	0.15	-	0.33	(0.01)	0.47
26	Peoples Bank & Trust	Buford	471,860	138,676	2.38	688	0.0127	(0.08)	0.07	-	0.57	(0.17)	0.47
27	Bank of Dudley	Dublin	326,506	182,448	1.43	-	0.0163	0.05	0.23	-	0.27	-	0.50
28	Douglas National Bank	Douglas	261,448	153,557	1.95	-	0.0131	-	0.21	-	0.30	-	0.51
29	River City Bank	Rome	233,010	155,961	1.47	-	0.0168	0.11	0.09	-	0.23	0.21	0.53
30	SunMark Community Bank	Hawkinsville	414,583	253,480	2.53	-	0.0198	0.20	0.39	-	0.15	(0.01)	0.53
31	Georgia Primary Bank	Atlanta	287,899	192,091	-	-	0.0140	0.05	0.61	-	-	-	0.61
32	North Georgia National Bank	Calhoun	198,378	100,139	4.78	-	0.0112	0.04	-	-	0.63	(0.01)	0.62
33	Bank of Soperton	Soperton	135,674	108,741	2.08	-	0.0173	0.36	0.33	-	0.28	0.03	0.64
34	First Bank of Coastal Georgia	Pembroke	159,328	27,764	0.35	-	0.0316	0.00	0.46	-	0.18	-	0.64
35	FNB of Coffee County	Douglas	432,650	173,083	3.05	-	0.0127	0.00	0.06	-	0.59	0.02	0.67
36	TC Federal Bank	Thomasville	397,826	272,715	2.66	1,115	0.0154	0.03	0.04	-	0.64	-	0.68
37	First Port City Bank	Bainbridge	415,889	285,263	0.78	-	0.0126	0.27	0.65	-	0.05	-	0.70
38	Merchants & Citizens Bank	McRae	132,488	34,766	3.41	-	0.0276	0.00	0.65	0.01	0.11	(0.05)	0.72
39	First National Bank of Griffin	Griffin	395,293	102,752	0.83	-	0.0142	0.02	0.52	-	0.18	0.02	0.72
40	First Peoples Bank	Pine Mountain	251,970	151,835	3.53	-	0.0161	0.22	0.24	-	0.49	-	0.73
41	Southeastern Bank	Darien	644,609	294,165	2.22	531	0.0248	0.00	0.28	-	0.46	-	0.74
42	South Georgia Bank	Glennville	212,458	109,728	0.19	-	0.0231	0.08	0.47	-	-	0.28	0.75
43	Legacy State Bank	Loganville	148,009	101,494	5.05	765	0.0144	0.01	0.00	-	0.75	-	0.75
44	Community Banking Company	Fitzgerald	255,207	132,238	2.82	-	0.0309	0.19	0.14	-	0.57	0.05	0.76
45	Tandem Bank	Tucker	151,368	80,443	-	-	0.0125	0.80	0.00	-	-	0.76	0.76
46	First National Community Bank	Chatsworth	616,105	355,403	4.17	1,048	0.0073	0.04	0.06	-	0.72	-	0.78
47	PromiseOne Bank	Duluth	584,632	410,181	4.22	255	0.0109	0.10	0.05	-	0.64	0.09	0.78
48	PrimeSouth Bank	Waycross	1,114,380	791,870	4.95	890	0.0145	0.10	0.23	-	0.61	(0.06)	0.78
49	Durden Banking Company	Twin City	265,137	134,849	0.92	-	0.0251	0.07	0.63	-	0.23	(0.02)	0.84
50	Rabun County Bank	Clayton	259,629	138,663	3.90	828	0.0228	0.00	0.04	-	0.83	(0.02)	0.85
51	Citizens Bank of The South	Sandersville	350,147	203,041	3.29	13	0.0139	0.16	0.20	-	0.57	0.15	0.92
52	Commercial Banking Company	Valdosta	333,974	177,359	4.49	-	0.0191	0.00	0.04	-	0.88	0.01	0.93
53	Althama Bank and Trust Co.	Vidalia	264,072	172,062	6.60	-	0.0142	0.18	0.06	-	0.84	0.04	0.94
54	Commercial Bank	Crawford	405,190	243,217	7.06	-	0.0204	0.17	0.07	-	0.85	0.02	0.94
55	Northeast Georgia Bank	Lavonia	627,030	252,341	2.84	606	0.0122	0.03	0.31	-	0.63	0.01	0.95
56	Wheeler County State Bank	Alamo	130,243	72,006	2.03	122	0.0178	0.00	0.52	-	0.54	(0.06)	1.00
57	Peoples Bank	Eatonton	217,200	118,868	4.23	915	0.0208	0.09	0.19	-	0.81	-	1.00
58	Claxton Bank	Claxton	150,724	85,016	4.52	-	0.0192	0.06	0.40	-	0.64	(0.01)	1.03
59	BankSouth	Greensboro	1,265,770	772,658	3.82	14	0.0159	0.05	0.48	-	0.57	(0.02)	1.03
60	Bank of Madison	Madison	397,005	220,210	5.12	1,389	0.0152	0.09	0.22	-	0.82	-	1.04
61	Four County Bank	Allentown	86,036	57,817	1.01	-	0.0209	0.07	0.83	-	0.19	0.05	1.07
62	Glennville Bank	Glennville	372,170	177,587	3.63	46	0.0197	0.05	0.37	-	0.69	0.01	1.07
63	Planters and Citizens Bank	Camilla	134,198	51,872	4.95	-	0.0150	0.07	0.02	-	1.04	0.03	1.09
64	OneSouth Bank	Blakely	162,288	129,148	6.76	-	0.0148	0.11	0.13	-	0.94	0.02	1.09
65	Bank of Wrightsville	Wrightsville	78,406	36,165	1.36	-	0.0147	0.08	0.89	-	0.22	0.01	1.12
66	Georgia Banking Company	Atlanta	1,203,461	828,168	4.16	-	0.0120	0.67	0.65	-	0.49	-	1.14
67	Bank of Edison	Edison	73,289	27,793	3.32	-	0.0160	0.11	0.61	-	0.54	0.03	1.18
68	Planters First Bank	Cordele	380,425	251,251	8.83	642	0.0159	0.05	0.04	-	1.22	(0.05)	1.21
69	Citizens Community Bank	Hahira	192,533	89,445	4.54	39	0.0109	0.05	0.27	-	0.87	0.12	1.26
70	South Georgia Bank Co.	Tifton	630,146	289,173	2.89	240	0.0153	0.06	0.72	-	0.58	(0.01)	1.29
71	First State Bank	Wrens	326,898	211,548	6.48	1,202	0.0112	0.28	0.42	-	0.82	0.05	1.29
72	Citizens Trust Bank	Atlanta	680,998	315,646	5.23	-	0.0096	0.01	0.47	-	0.92	0.03	1.42
73	Citizens Bank and Trust, Inc.	Trenton	136,760	65,734	1.57	-	0.0160	0.05	1.11	-	0.31	0.04	1.46
74	Persons Banking Company	Forsyth	429,718	180,585	16.98	1,350	0.0135	0.00	0.09	-	1.47	(0.10)	1.46

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	150,065	48,029	-	-	0.0278	0.02	1.48	-	-	(0.01)	1.47
76	First Southern Bank	Patterson	320,515	133,197	7.24	432	0.0132	(0.02)	0.63	-	0.94	(0.09)	1.48
77	First Bank	Dalton	609,696	329,119	6.75	-	0.0047	0.29	0.45	-	1.04	-	1.49
78	Wilcox County State Bank	Abbeville	149,282	94,134	6.01	-	0.0185	0.16	0.45	-	1.02	0.05	1.52
79	Flint Community Bank	Albany	296,215	249,764	14.05	-	0.0115	0.13	0.01	-	1.51	0.00	1.52
80	Citizens National Bank, Quitman	Quitman	145,142	66,376	5.68	-	0.0207	0.00	0.32	-	1.29	(0.08)	1.53
81	Guardian Bank	Valdosta	544,772	316,252	9.62	992	0.0168	0.05	0.06	-	1.48	0.05	1.59
82	Mount Vernon Bank	Mount Vernon	157,077	70,654	4.48	273	0.0139	0.06	0.76	-	0.78	0.08	1.62
83	Bank of Lumber City	Lumber City	25,624	12,265	4.30	-	0.0148	0.17	0.40	-	1.30	(0.07)	1.63
84	Southern Bank	Waynesboro	164,120	115,368	5.20	554	0.0096	0.29	0.84	-	0.78	0.02	1.64
85	Pineland Bank	Alma	405,087	272,596	8.30	261	0.0151	0.10	0.46	-	1.18	0.03	1.67
86	Farmers State Bank	Dublin	158,464	97,602	1.69	-	0.0297	0.08	1.47	-	0.22	-	1.69
87	Bank of Camilla	Camilla	140,357	68,395	5.54	237	0.0138	0.00	0.11	-	1.58	0.08	1.77
88	First Bank of Pike	Molena	74,746	42,007	5.29	-	0.0136	0.16	1.06	-	0.62	0.09	1.77
89	American Commerce Bank	Bremen	430,395	344,392	5.92	-	0.0198	0.23	0.71	-	1.04	0.02	1.77
90	F&M Bank	Washington	359,287	184,345	1.77	-	0.0183	0.16	1.35	-	0.45	(0.02)	1.78
91	Bank of Alapaha	Alapaha	243,696	111,892	2.03	78	0.0210	0.17	1.51	-	0.34	(0.07)	1.78
92	First FS&LA of Valdosta	Valdosta	204,717	159,012	3.88	340	0.0041	0.05	1.08	-	0.73	0.01	1.82
93	Morris Bank	Dublin	1,437,184	957,077	7.71	5,072	0.0130	0.13	0.39	-	1.38	0.08	1.85
94	FNB South	Alma	544,484	330,072	1.72	1,529	0.0361	0.20	1.23	-	0.47	0.17	1.87
95	Family Bank	Pelham	146,021	100,543	10.50	-	0.0128	0.20	0.30	-	1.66	(0.04)	1.92
96	South Coast Bank & Trust	Brunswick	202,998	151,149	15.30	-	0.0159	0.10	0.21	-	1.72	-	1.93
97	Oconee State Bank	Watkinsville	556,279	292,809	12.67	-	0.0155	0.04	0.05	-	1.89	(0.01)	1.93
98	Peoples Bank of Georgia	Talbotton	149,231	110,032	8.53	-	0.0082	0.11	1.03	-	0.90	0.02	1.95
99	Bank of Newington	Newington	181,571	138,463	4.72	-	0.0157	0.03	1.39	-	0.64	(0.07)	1.96
100	FNB of Decatur County	Bainbridge	308,083	148,355	4.91	-	0.0157	0.00	1.12	-	0.82	0.03	1.97
101	PeoplesSouth Bank	Colquitt	1,035,674	628,912	8.39	372	0.0145	0.10	1.17	-	0.82	(0.01)	1.98
102	Bank of Monticello	Monticello	167,754	82,419	6.21	-	0.0141	0.03	0.93	-	1.14	(0.06)	2.01
103	Vidalia Federal Savings Bank	Vidalia	220,958	63,293	1.87	-	0.0076	0.00	1.25	-	0.71	0.06	2.02
104	Affinity Bank	Covington	759,980	601,762	11.82	3,538	0.0147	0.12	0.53	-	1.81	(0.17)	2.17
105	Farmers and Merchants Bank	Sylvania	152,324	41,833	3.77	-	0.0206	0.14	0.43	-	1.63	0.14	2.20
106	AB&T	Albany	261,137	162,531	12.64	-	0.0145	0.00	0.06	-	2.02	0.16	2.24
107	First Chatham Bank	Savannah	600,341	293,208	11.78	3,979	0.0163	0.23	0.03	-	2.06	0.17	2.26
108	Wilkinson County Bank	Irwinton	55,836	20,107	3.18	146	0.0186	0.00	1.14	-	1.08	0.13	2.35
109	Rochelle State Bank	Rochelle	48,947	19,965	5.12	-	0.0069	0.32	0.31	-	2.15	0.02	2.48
110	Community Bank of Georgia	Bakley	187,717	101,229	14.38	25	0.0240	0.24	0.14	-	2.39	(0.03)	2.50
111	Bank of Lafayette, Georgia	Lafayette	392,891	114,773	8.23	-	0.0068	-	1.05	-	1.49	0.05	2.59
112	Comm. Bank of Pickens County	Jasper	543,762	314,049	12.90	280	0.0132	0.12	0.36	-	2.37	(0.02)	2.71
113	Farmers & Merchants Bank	Eaton	245,674	90,057	8.48	-	0.0235	-	0.33	-	2.45	(0.02)	2.76
114	Exchange Bank	Milledgeville	367,481	172,207	7.69	104	0.0180	0.02	1.86	0.01	0.99	-	2.86
115	State Bank of Cochran	Cochran	261,139	136,012	7.96	192	0.0455	-	0.89	-	2.24	(0.12)	3.01
116	Bank of Dade	Trenton	145,125	65,584	6.63	-	0.0125	-	2.11	-	0.91	-	3.02
117	Touchmark National Bank	Alpharetta	365,390	275,431	4.91	-	0.0199	0.06	1.98	-	1.02	0.09	3.09
118	Peoples Bank	Willacoochee	118,283	35,581	3.85	-	0.0072	0.04	1.74	-	1.26	0.16	3.16
119	Elberton FS&LA	Elberton	28,968	22,409	3.03	-	0.0018	-	2.64	-	0.66	-	3.30
120	Bank of Hancock County	Sparta	87,842	20,854	1.31	-	0.0460	-	3.08	0.01	0.33	0.01	3.43
121	Geo. D. Warthen Bank	Sandersville	267,794	105,553	16.22	1,410	0.0109	0.07	0.63	-	2.76	0.19	3.58
122	United National Bank	Cairo	286,445	192,465	12.32	-	0.0275	0.16	0.77	-	2.67	0.26	3.70
123	Carver State Bank	Savannah	63,974	30,177	10.05	46	0.0253	0.92	0.64	-	3.00	0.44	4.08
124	Georgia Community Bank	Dawson	410,513	213,937	15.80	75	0.0127	0.15	0.75	-	3.07	0.29	4.11
125	Signature Bank of Georgia	Sandy Springs	200,037	109,448	19.95	4,623	0.0087	-	0.00	-	4.15	-	4.15
126	Farmers State Bank	Lincolnton	177,280	79,998	1.23	-	0.0182	0.06	4.01	-	0.33	(0.09)	4.25
127	Farmers & Merchants Bank	Lakeland	634,964	404,641	23.41	512	0.0129	0.09	1.34	-	2.67	0.34	4.35
128	Trust Bank	Lenox	50,958	20,680	16.52	137	0.0160	-	0.74	-	3.98	0.02	4.74
129	F & M Bank and Trust Company	Manchester	85,120	41,040	41.13	467	0.0132	-	0.71	-	4.18	(0.05)	4.84
130	Bank of Dawson	Dawson	151,154	78,785	6.83	16	0.0164	0.19	3.02	-	2.02	0.10	5.14
131	Magnolia State Bank	Eastman	211,902	92,930	20.13	1,902	0.0151	(0.07)	2.34	0.01	3.93	(0.30)	5.98
132	First St. Bank, Randolph County	Cuthbert	97,935	28,128	38.22	-	0.0130	0.04	1.05	-	5.23	0.08	6.36
133	Bank of Hazlehurst	Hazlehurst	134,380	50,281	22.66	226	0.0247	0.96	1.28	-	5.73	3.01	10.02
134	Community Bank & Trust	LaGrange	85,409	27,810	30.16	1,302	0.0173	0.00	4.22	-	5.94	0.07	10.23
135	Talbot State Bank	Woodland	59,540	34,153	24.82	-	0.0060	-	7.69	0.01	3.53	(0.02)	11.21
136	First State Bank of Blakely	Blakely	609,295	350,700	57.65	1,011	0.0131	0.10	0.57	-	14.91	0.20	15.68
137	First Century Bank, NA	Commerce	390,533	33,714	5.43	3,734	0.0612	0.87	0.09	-	10.17	5.56	15.83
138	CIBC National Trust Company	Atlanta	325,893	-	-	-	NA	-	NA	NA	NA	NA	NA
139	Synovus Trust Company, NA	Columbus	125,342	-	-	-	NA	-	NA	NA	NA	NA	NA
	MEDIAN		259,629	136,012	4.48	0	0.0151	0.08	0.40	0.00	0.78	0.00	1.26
	AVERAGE		351,548	201,828	6.77	812	0.0167	0.13	0.69	0.00	1.29	0.12	1.93
	HIGH		1,807,276	1,223,418	57.65	5,072	0.0612	1.27	7.69	0.01	14.91	5.56	15.83
	LOW		25,624	0	0.00	0	0.0041	(0.08)	0.00	0.00	0.02	(0.30)	-0.01

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Mar22 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Mar21 Net Inc (\$000)	LTM Mar20 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	Quantum National Bank	Suwanee	679,507	65,928	9.70	20,123	296	16,785	14,674	3.20	31.81
2	First IC Bank	Doraville	996,527	108,641	10.90	22,795	211	9,089	9,267	3.28	30.98
3	CIBC National Trust Company	Atlanta	325,893	229,227	70.34	49,232	178	37,589	23,154	21.94	29.62
4	Vinings Bank	Smyrna	646,326	32,105	4.97	10,953	233	10,768	4,221	1.91	28.89
5	Douglas National Bank	Douglas	261,448	21,731	8.31	6,393	213	6,162	5,519	2.54	26.58
6	Thomasville National Bank	Thomasville	1,499,580	121,362	8.09	23,634	164	20,034	19,109	2.14	26.26
7	First Chatham Bank	Savannah	600,341	47,977	7.99	9,108	88	4,938	1,342	2.17	25.77
8	Bank of Newington	Newington	181,571	16,491	9.08	2,964	80	1,538	1,524	2.25	25.46
9	Commercial Bank	Crawford	405,190	24,396	6.02	7,274	148	5,902	4,525	1.91	25.10
10	PromiseOne Bank	Duluth	584,632	63,358	10.84	16,422	180	11,128	10,332	2.84	24.72
11	Peoples Bank of Georgia	Talbotton	149,231	11,584	7.76	2,080	59	974	831	1.97	22.54
12	BankSouth	Greensboro	1,265,770	112,654	8.90	18,876	55	33,019	16,129	2.14	22.35
13	First State Bank	Wrens	326,898	24,612	7.53	3,947	99	3,116	2,414	1.76	22.02
14	PeoplesSouth Bank	Colquitt	1,035,674	56,165	5.42	13,227	70	10,887	12,184	1.74	21.50
15	Bank of Edison	Edison	73,289	4,044	5.52	1,162	68	79	420	1.71	21.41
16	Synovus Trust Company, NA	Columbus	125,342	121,871	97.23	18,369	103	11,400	9,348	20.03	21.23
17	Touchmark National Bank	Alpharetta	365,390	51,764	14.17	8,600	374	5,668	4,284	2.71	21.01
18	Flint Community Bank	Albany	296,215	24,543	8.29	4,843	115	4,870	3,421	1.64	20.13
19	Bank of Dade	Trenton	145,125	9,067	6.25	2,594	86	2,047	1,966	1.84	19.22
20	Farmers & Merchants Bank	Lakeland	634,964	42,797	6.74	5,534	45	2,031	713	1.20	19.16
21	Bank of Monticello	Monticello	167,754	13,920	8.30	2,637	120	1,872	1,855	1.69	18.82
22	Community Bank of Georgia	Baxley	187,717	14,688	7.82	1,885	99	1,579	1,824	1.58	18.18
23	Comm. Bank of Pickens County	Jasper	543,762	53,726	9.88	7,148	117	7,714	5,443	1.85	17.89
24	PrimeSouth Bank	Waycross	1,114,380	92,039	8.26	12,731	88	8,987	9,193	1.60	17.84
25	South Coast Bank & Trust	Brunswick	202,998	14,580	7.18	2,825	113	2,026	1,671	1.46	17.50
26	American Commerce Bank	Bremen	430,395	53,562	12.44	6,536	128	4,436	4,897	2.05	17.17
27	Morris Bank	Dublin	1,437,184	171,068	11.90	26,549	138	20,392	14,487	2.03	17.15
28	Century Bank of Georgia	Cartersville	340,169	19,751	5.81	3,114	100	2,995	3,102	1.28	16.85
29	Citizens Bank of Americus	Americus	432,753	30,876	7.13	4,604	105	3,732	4,472	1.38	16.84
30	First Port City Bank	Bainbridge	415,889	29,400	7.07	3,711	50	2,420	1,090	1.30	16.75
31	FNB South	Alma	544,484	78,354	14.39	11,982	152	9,688	10,640	2.47	16.67
32	South Georgia Bank	Glennville	212,458	20,054	9.44	3,796	90	3,594	3,771	1.85	16.61
33	Bank of Madison	Madison	397,005	32,466	8.18	4,435	73	3,814	2,952	1.51	16.59
34	Embassy National Bank	Lawrenceville	120,405	18,826	15.64	2,332	86	1,270	1,873	2.60	16.14
35	Bank of Soperton	Soperton	135,674	12,723	9.38	1,979	76	1,727	1,514	1.55	16.05
36	Citizens Bank of Cochran	Cochran	132,882	15,825	11.91	1,528	59	817	628	1.65	15.93
37	Century Bank & Trust	Milledgeville	387,548	29,998	7.74	4,160	90	3,341	3,859	1.46	15.70
38	Greater Community Bank	Rome	333,833	30,162	9.04	4,832	93	3,795	2,511	1.53	15.56
39	Bank of Camilla	Camilla	140,357	18,660	13.29	2,340	98	859	1,261	2.15	15.56
40	Wilcox County State Bank	Abbeville	149,282	14,370	9.63	1,562	49	1,331	1,309	1.49	15.04
41	Citizens Bank of Swainsboro	Swainsboro	304,459	28,613	9.40	3,284	56	2,921	2,903	1.47	15.02
42	Piedmont Bank	Peachtree Corners	1,807,276	177,991	9.85	19,778	107	17,563	16,225	1.54	15.00
43	Alhama Bank and Trust Co.	Vidalia	264,072	19,359	7.33	3,408	67	2,813	1,789	1.33	14.89
44	Glennville Bank	Glennville	372,170	31,129	8.36	3,988	61	3,452	3,332	1.47	14.84
45	Southeastern Bank	Darien	644,609	55,269	8.57	6,835	68	6,563	6,653	1.43	14.84
46	SunMark Community Bank	Hawkinsville	414,583	36,830	8.88	5,366	69	5,484	4,605	1.37	14.68
47	Peoples Bank	Lyons	161,996	12,540	7.74	1,266	49	1,407	1,273	1.18	14.65
48	Citizens Bank of Georgia	Cumming	504,359	38,048	7.54	4,684	82	5,377	4,532	1.31	14.60
49	American Pride Bank	Macon	236,935	31,576	13.33	4,486	115	1,166	2,359	2.01	14.49
50	North Georgia National Bank	Calhoun	198,378	12,175	6.14	1,832	52	909	806	1.20	14.36
51	Farmers & Merchants Bank	Eatonton	245,674	23,933	9.74	2,896	83	880	1,812	1.70	14.27
52	Community Banking Company	Fitzgerald	255,207	24,464	9.59	2,747	89	2,018	2,289	1.44	14.26
53	Guardian Bank	Valdosta	544,772	43,426	7.97	7,232	131	6,580	6,258	1.42	14.06
54	Legacy State Bank	Loganville	148,009	13,697	9.25	1,995	117	1,614	1,266	1.40	13.89
55	First Bank	Dalton	609,696	86,016	14.11	6,526	83	6,990	5,703	1.59	13.69
56	Georgia Primary Bank	Atlanta	287,899	26,771	9.30	2,753	72	2,608	1,504	1.22	13.55
57	Commercial Banking Company	Valdosta	333,974	31,747	9.51	3,685	57	3,252	2,864	1.42	13.44
58	Citizens Bank and Trust, Inc.	Trenton	136,760	11,821	8.64	1,343	33	1,106	1,207	1.30	13.43
59	First American B&T	Athens	921,320	74,799	8.12	7,664	80	6,895	7,918	1.13	13.42
60	F & M Bank and Trust Company	Manchester	85,120	3,677	4.32	531	24	299	47	0.64	13.37
61	Durden Banking Company	Twin City	265,137	30,832	11.63	4,345	92	4,468	3,676	1.80	13.00
62	State Bank of Cochran	Cochran	261,139	32,199	12.33	4,369	91	3,901	5,506	1.72	12.71
63	First Peoples Bank	Pine Mountain	251,970	18,581	7.37	1,995	51	1,919	1,906	1.06	12.51
64	Mount Vernon Bank	Mount Vernon	157,077	12,577	8.01	2,009	84	1,781	1,716	1.25	12.47
65	Bank of Dudley	Dublin	326,506	31,786	9.74	3,098	46	2,143	2,743	1.29	12.41
66	United National Bank	Cairo	286,445	36,925	12.89	3,235	104	3,113	3,127	1.56	12.19
67	FNB of Waynesboro	Waynesboro	202,680	27,844	13.74	2,644	71	2,162	2,305	1.79	12.08
68	Bank of Wrightsville	Wrightsville	78,406	5,351	6.82	784	60	679	751	1.03	11.97
69	Pineland Bank	Alma	405,087	35,244	8.70	3,280	32	2,872	2,109	1.08	11.96
70	Waycross Bank & Trust	Waycross	231,451	16,978	7.34	2,657	140	2,982	2,967	1.18	11.91
71	Four County Bank	Allentown	86,036	9,649	11.22	1,293	86	1,330	1,400	1.53	11.87
72	Heritage Southeast Bank	Jonesboro	1,695,380	193,504	11.41	17,501	64	8,653	3,271	1.37	11.85
73	Security State Bank	McRae	58,797	7,171	12.20	926	84	484	667	1.66	11.73
74	Family Bank	Pelham	146,021	15,129	10.36	1,323	39	1,264	1,049	1.25	11.67

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Mar22 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Mar21 Net Inc (\$000)	LTM Mar20 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
75	AB&T	Albany	261,137	23,617	9.04	2,097	68	2,251	1,850	1.04	11.67
76	Farmers State Bank	Dublin	158,464	15,712	9.92	1,917	66	1,642	1,742	1.26	11.43
77	Exchange Bank	Milledgeville	367,481	31,569	8.59	3,478	49	3,343	3,105	1.25	11.35
78	FNB of Coffee County	Douglas	432,650	31,072	7.18	3,216	56	3,649	2,832	0.83	10.73
79	Citizens Trust Bank	Atlanta	680,998	53,019	7.79	4,366	49	3,485	3,792	0.86	10.67
80	River City Bank	Rome	233,010	21,457	9.21	1,775	44	1,326	1,434	1.07	10.55
81	Citizens Bank of The South	Sandersville	350,147	32,204	9.20	2,677	43	2,659	2,571	1.04	10.48
82	Rabun County Bank	Clayton	259,629	26,701	10.28	2,063	46	1,821	1,874	1.08	10.38
83	Great Oaks Bank	Eastman	298,445	25,882	8.67	2,587	43	1,957	1,441	0.92	10.22
84	Affinity Bank	Covington	759,980	102,576	13.50	7,365	78	6,866	(439)	1.27	9.76
85	Bank of Lafayette, Georgia	Lafayette	392,891	20,235	5.15	2,381	41	1,276	1,711	0.85	9.76
86	Farmers Bank	Greensboro	138,802	13,591	9.79	1,175	73	566	334	1.15	9.39
87	Citizens Community Bank	Hahira	192,533	16,399	8.52	1,850	47	1,843	1,751	0.99	9.35
88	Loyal Trust Bank	Johns Creek	139,374	24,393	17.50	2,192	129	(1,647)	NA	1.94	9.33
89	Oconee State Bank	Watkinsville	556,279	39,409	7.08	3,315	43	2,955	3,438	0.76	9.30
90	Planters First Bank	Cordele	380,425	30,712	8.07	3,219	40	3,099	3,557	0.86	9.27
91	Claxton Bank	Claxton	150,724	12,299	8.16	1,301	41	1,341	1,304	0.89	9.09
92	F&M Bank	Washington	359,287	43,448	12.09	3,648	56	2,875	2,829	1.28	9.08
93	South Georgia Bank Co.	Tifton	630,146	64,166	10.18	5,084	43	4,720	5,266	1.05	9.03
94	Farmers State Bank	Lincolnton	177,280	20,124	11.35	2,033	52	2,277	2,310	1.23	8.93
95	Bank of Dawson	Dawson	151,154	21,949	14.52	2,149	90	1,514	2,068	1.46	8.87
96	Bank of Alapaha	Alapaha	243,696	16,474	6.76	1,350	31	772	1,491	0.73	8.69
97	First Bank of Pike	Molena	74,746	5,420	7.25	385	16	343	326	0.66	8.49
98	Trust Bank	Lenox	50,958	4,681	9.19	386	18	638	249	0.82	8.36
99	Magnolia State Bank	Eastman	211,902	21,040	9.93	1,783	39	1,867	1,310	0.87	8.34
100	Peoples Bank & Trust	Buford	471,860	31,399	6.65	2,930	67	4,014	3,387	0.80	8.31
101	First National Community Bank	Chatsworth	616,105	60,606	9.84	3,165	33	4,645	2,427	0.82	8.06
102	Persons Banking Company	Forsyth	429,718	13,339	3.10	1,792	24	1,663	740	0.43	8.04
103	Citizens National Bank, Quitman	Quitman	145,142	14,079	9.70	990	50	1,206	1,226	0.96	8.02
104	First State Bank of Blakely	Blakely	609,295	87,851	14.42	5,455	57	5,149	6,797	1.19	7.95
105	Carver State Bank	Savannah	63,974	8,268	12.92	241	16	371	110	0.98	7.78
106	Northeast Georgia Bank	Lavonia	627,030	53,173	8.48	4,302	49	5,288	8,228	0.72	7.74
107	First Century Bank, NA	Commerce	390,533	71,240	18.24	4,346	67	8,723	6,985	1.25	7.60
108	Georgia Community Bank	Dawson	410,513	39,812	9.70	3,037	39	4,005	4,420	0.76	7.18
109	Wheeler County State Bank	Alamo	130,243	17,903	13.75	1,207	67	858	1,056	0.98	6.94
110	OneSouth Bank	Blakely	162,288	17,754	10.94	1,197	43	989	835	0.73	6.92
111	Peoples Bank	Willacoochee	118,283	11,403	9.64	716	30	352	820	0.69	6.42
112	TC Federal Bank	Thomasville	397,826	62,630	15.74	2,560	46	815	1,329	0.88	6.19
113	West Central Georgia Bank	Thomaston	150,065	33,702	22.46	1,589	55	1,400	1,532	1.28	5.42
114	First Bank of Coastal Georgia	Pembroke	159,328	13,167	8.26	968	33	853	947	0.63	5.25
115	Planters and Citizens Bank	Camilla	134,198	10,148	7.56	529	25	633	528	0.50	5.24
116	Farmers and Merchants Bank	Sylvania	152,324	17,186	11.28	720	34	1,394	1,110	0.60	4.49
117	First St. Bank, Randolph County	Cuthbert	97,935	3,481	3.55	318	17	345	476	0.33	4.48
118	First Southern Bank	Patterson	320,515	15,659	4.89	641	11	2,776	(1,310)	0.30	4.32
119	FNB of Decatur County	Bainbridge	308,083	22,567	7.32	752	17	1,470	1,524	0.36	4.32
120	First National Bank of Griffin	Griffin	395,293	20,588	5.21	825	10	2,754	1,837	0.27	4.00
121	Geo. D. Warthen Bank	Sandersville	267,794	17,031	6.36	598	16	1,500	1,550	0.25	3.17
122	Bank of Hancock County	Sparta	87,842	14,251	16.22	502	26	440	703	0.53	2.75
123	Southern Bank	Waynesboro	164,120	16,191	9.87	400	10	(717)	252	0.29	2.71
124	Merchants & Citizens Bank	McRae	132,488	13,553	10.23	527	26	423	800	0.37	2.56
125	Peoples Bank	Eatonton	217,200	20,476	9.43	353	9	(366)	872	0.24	2.33
126	Signature Bank of Georgia	Sandy Springs	200,037	22,783	11.39	3,403	148	1,875	440	0.22	2.03
127	Bank of Lumber City	Lumber City	25,624	3,542	13.82	78	7	98	109	0.30	1.96
128	First FS&LA of Valdosta	Valdosta	204,717	29,533	14.43	316	7	47	326	0.18	1.34
129	Southeast First National Bank	Summerville	69,036	7,205	10.44	94	6	353	50	0.12	1.14
130	Talbot State Bank	Woodland	59,540	5,451	9.16	6	-	(152)	924	0.01	0.09
131	Bank of Hazlehurst	Hazlehurst	134,380	14,012	10.43	(65)	(2)	(171)	814	(0.05)	(0.37)
132	Wilkinson County Bank	Irwinton	55,836	6,487	11.62	(62)	(5)	257	589	(0.17)	(1.41)
133	Vidalia Federal Savings Bank	Vidalia	220,958	30,499	13.80	(779)	(29)	(499)	151	(0.39)	(2.67)
134	Elberton FS&LA	Elberton	28,968	4,875	16.83	(180)	(36)	24	64	(0.63)	(3.55)
135	Tandem Bank	Tucker	151,368	17,226	11.38	(706)	(34)	(700)	NA	(0.57)	(3.96)
136	Rochelle State Bank	Rochelle	48,947	9,694	19.81	(688)	(69)	61	(211)	(1.99)	(8.85)
137	Georgia Banking Company	Atlanta	1,203,461	108,583	9.02	(9,079)	(54)	2,384	2,826	(1.24)	(10.97)
138	Barwick Banking Company	Barwick	209,530	23,420	11.18	(1,748)	(51)	(1,251)	14	(1.86)	(11.44)
139	Community Bank & Trust	LaGrange	85,409	5,248	6.14	378	12	290	(803)	(0.42)	(15.27)
		MEDIAN	259,629	23,617	9.30	2,637	59	2,026	1,837	1.25	11.91
		AVERAGE	351,548	35,447	10.82	4,288	68	3,663	3,174	1.43	11.61
		HIGH	1,807,276	229,227	97.23	49,232	374	37,589	23,154	21.94	31.81
		LOW	25,624	3,481	3.10	(9,079)	(69)	(1,647)	(1,310)	(1.99)	(15.27)