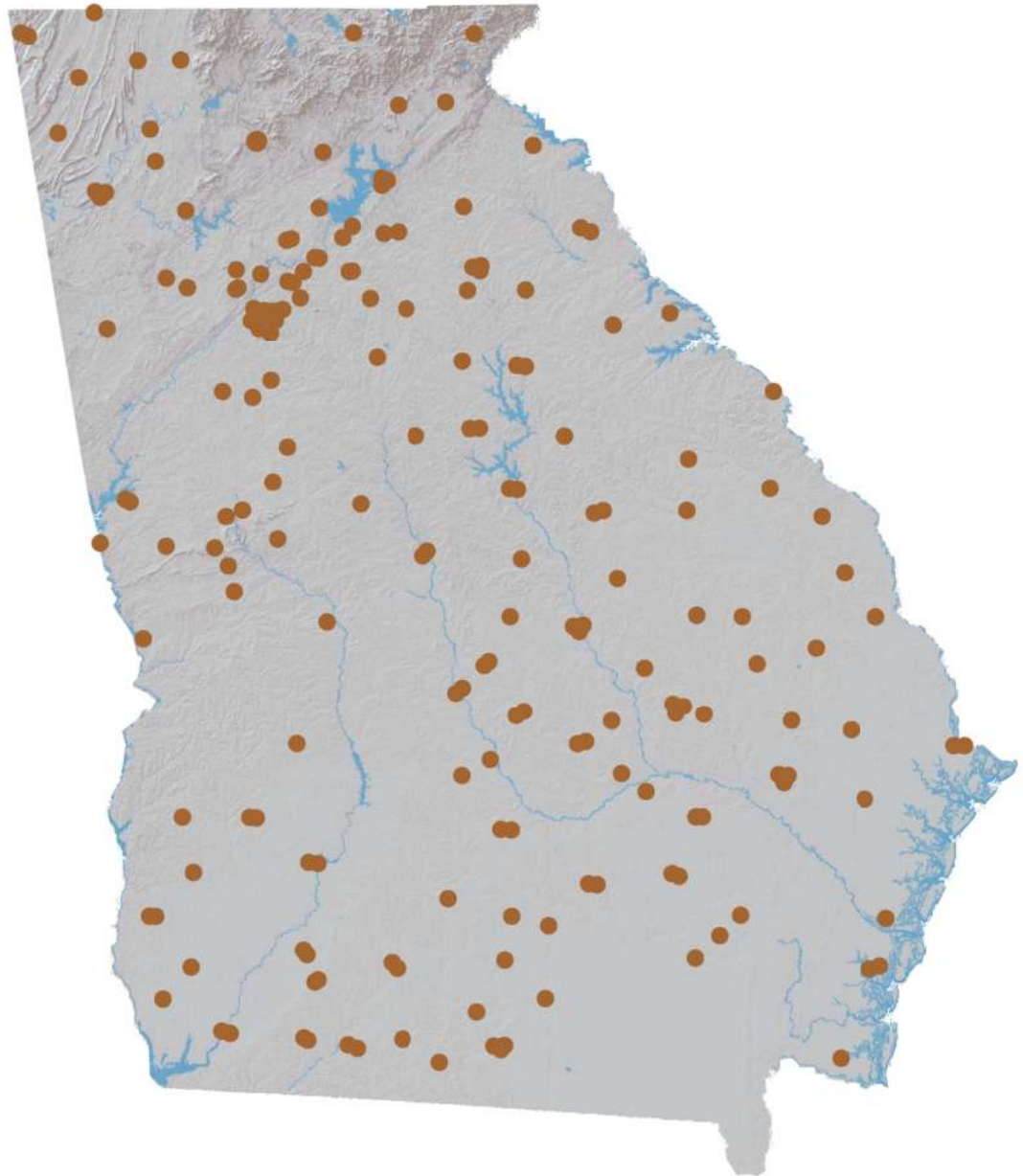


# Banking Almanac: Georgia

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

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

Porter White Community Bank Practice

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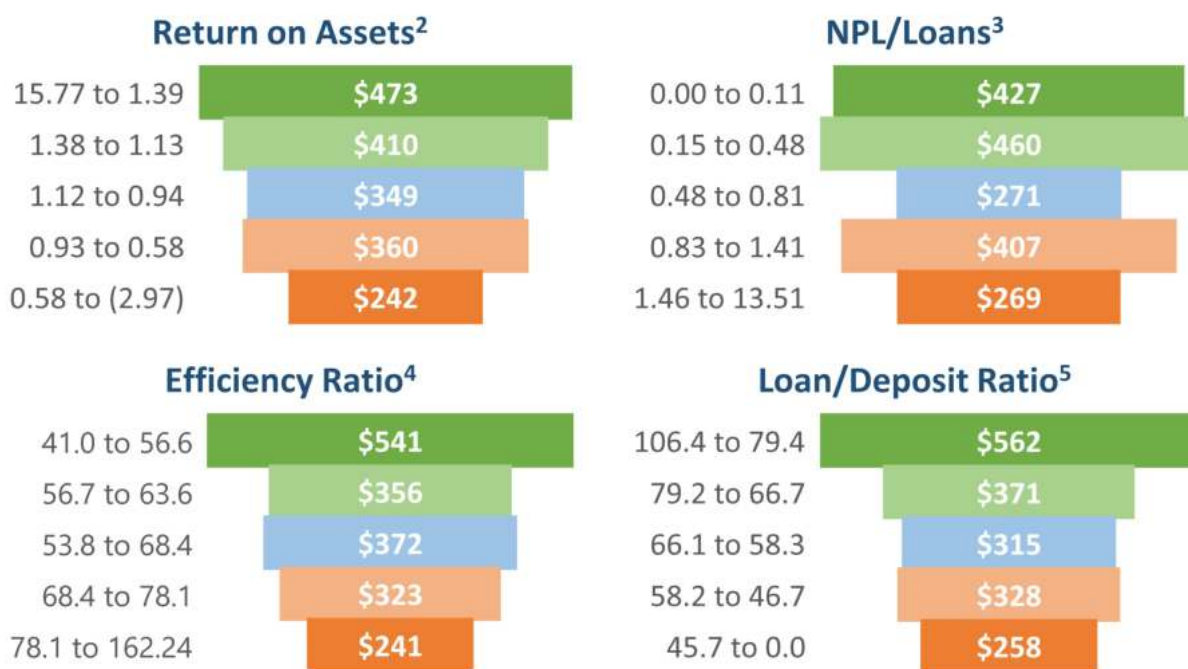
# Porter, White & Company

## Georgia Bankers Almanac Peer Comparisons

Second Quarter 2022

August 15, 2022

Our research indicates that community bank valuations are most impacted by ROA, NPL/Loans<sup>1</sup>, Efficiency and Loan/Deposit ratios. Bank ranking in these metrics give a rough indication of valuation in today's market. To provide an objective view of these ratios, we used the Georgia banks and S & L's under \$2.0 billion in assets that filed Q2 Call Reports, ranked each of the banks by the four bank valuation metrics defined above and segmented the sample set into five equal quintiles. We report the range of measures and average bank asset size (in millions) in each quintile, and color code the quintiles where green is better, and red is worse. Metric information at the bank level can be found in the Almanac as identified in the footnotes below.



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

<sup>2</sup> Alphabetical

<sup>3</sup> Asset Quality

<sup>4</sup> Non-Interest Expense

<sup>5</sup> 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.      | 250,335              | 9.13                | 0.87               | 10.20              | 1.32                   |
| 2    | Affinity Bank                   | Covington     | 1928      | Fed-Thrift   | C-corp     | Affinity Bancshares, Inc.               | 766,352              | 12.91               | 1.02               | 8.57               | 0.97                   |
| 3    | Altamaha Bank and Trust Co.     | Vidalia       | 1966      | ST-Bank      | S-corp     | Altamaha Bancshares, Inc.               | 268,148              | 9.33                | 1.10               | 11.37              | 0.95                   |
| 4    | American Commerce Bank          | Bremen        | 2004      | Fed-Bank     | C-corp     | American Commerce Bancshares, Inc.      | 435,638              | 11.93               | 1.44               | 12.40              | 1.40                   |
| 5    | American Pride Bank             | Macon         | 2007      | ST-Bank      | S-corp     | American Bancorp, Inc.                  | 230,411              | 14.03               | 0.93               | 6.69               | 0.58                   |
| 6    | Ameris Bank                     | Atlanta       | 1971      | ST-Bank      | C-corp     | Ameris Bancorp                          | 23,591,556           | 13.99               | 1.99               | 14.10              | 0.64                   |
| 7    | Bank of Alapaha                 | Alapaha       | 1905      | ST-Bank      | C-corp     | Alapaha Holding Company                 | 230,617              | 8.79                | 0.50               | 5.61               | 0.23                   |
| 8    | Bank of Camilla                 | Camilla       | 1890      | ST-Bank      | C-corp     | Camilla Bancshares, Inc.                | 153,018              | 14.47               | 1.81               | 12.72              | 1.33                   |
| 9    | Bank of Dade                    | Trenton       | 1956      | ST-Bank      | S-corp     | Tri-States Bankshares, Inc.             | 144,206              | 10.39               | 1.36               | 12.50              | 0.58                   |
| 10   | Bank of Dawson                  | Dawson        | 1911      | ST-Bank      | S-corp     | Dawson Bancshares, Inc.                 | 149,816              | 17.53               | 0.98               | 5.68               | 1.14                   |
| 11   | Bank of Dudley                  | Dublin        | 1905      | ST-Bank      | C-corp     | Hogan Investments I, Inc.               | 328,455              | 10.46               | 0.96               | 8.67               | 0.27                   |
| 12   | Bank of Edison                  | Edison        | 1904      | ST-Bank      | S-corp     | BOE Bancshares, Inc.                    | 70,020               | 9.46                | 1.39               | 17.28              | 0.21                   |
| 13   | Bank of Hancock County          | Sparta        | 1904      | ST-Bank      | C-corp     |   | 84,231               | 20.17               | 0.47               | 2.34               | 0.06                   |
| 14   | Bank of Hazlehurst              | Hazlehurst    | 1906      | ST-Bank      | S-corp     | Hazlehurst Investors, Inc.              | 136,903              | 14.09               | 0.15               | 1.09               | 1.77                   |
| 15   | Bank of Lafayette, Georgia      | Lafayette     | 1899      | ST-Bank      | C-corp     | LaFayette Bankshares, Inc.              | 388,577              | 9.86                | 0.52               | 5.14               | 0.56                   |
| 16   | Bank of Lumber City             | Lumber City   | 1945      | ST-Bank      | C-corp     |   | 26,299               | 16.38               | 1.71               | 11.09              | 0.86                   |
| 17   | Bank of Madison                 | Madison       | 1890      | ST-Bank      | C-corp     | Madison Bank Corp.                      | 411,401              | 9.65                | 1.13               | 11.40              | 0.73                   |
| 18   | Bank of Monticello              | Monticello    | 1909      | ST-Bank      | S-corp     | Monticello Bancshares, Inc.             | 165,922              | 9.18                | 1.27               | 13.59              | 0.44                   |
| 19   | Bank of Newington               | Newington     | 1919      | ST-Bank      | C-corp     |   | 192,409              | 8.90                | 1.41               | 16.41              | 0.88                   |
| 20   | Bank of Wrightsville            | Wrightsville  | 1897      | ST-Bank      | S-corp     | Wrightsville Bancshares, Inc.           | 79,090               | 9.16                | 0.92               | 10.05              | 0.06                   |
| 21   | BankSouth                       | Greensboro    | 1946      | Fed-Thrift   | C-corp     | BankSouth Holding Company               | 1,192,984            | 9.79                | 2.85               | 29.55              | 0.29                   |
| 22   | Barwick Banking Company         | Barwick       | 1934      | ST-Bank      | C-corp     |   | 262,494              | 16.06               | (2.97)             | (11.84)            | -                      |
| 23   | Carver State Bank               | Savannah      | 1927      | ST-Bank      | C-corp     | Carver Financial Corporation            | 84,014               | 14.16               | 0.94               | 8.27               | 1.72                   |
| 24   | Century Bank & Trust            | Milledgeville | 1898      | ST-Bank      | C-corp     | Century Bancorp, Inc.                   | 365,737              | 10.13               | 1.24               | 12.26              | 0.05                   |
| 25   | Century Bank of Georgia         | Cartersville  | 2000      | ST-Bank      | C-corp     | CBB Bancorp                             | 340,569              | 7.97                | 1.11               | 13.40              | 0.01                   |
| 26   | CIBC National Trust Company     | Atlanta       | 1969      | Fed-Bank     | C-corp     | Canadian Imperial Bank of Commerce      | 324,283              | 69.43               | 15.77              | 21.59              | 0.00                   |
| 27   | Citizens Bank and Trust, Inc.   | Trenton       | 1988      | Fed-Thrift   | C-corp     | TAG Bancshares Inc.                     | 136,470              | 10.08               | 1.10               | 10.71              | 0.16                   |
| 28   | Citizens Bank of Americus       | Americus      | 1937      | ST-Bank      | C-corp     | CBA Bankshares, Inc.                    | 429,140              | 8.70                | 1.05               | 12.23              | 0.16                   |
| 29   | Citizens Bank of Cochran        | Cochran       | 1942      | ST-Bank      | C-corp     | Putnam-Greene Financial Corporation     | 134,273              | 10.53               | 0.94               | 9.65               | 0.58                   |
| 30   | Citizens Bank of Georgia        | Cumming       | 1997      | ST-Bank      | C-corp     | Forsyth Bancshares, Inc.                | 509,136              | 9.07                | 1.23               | 12.65              | 0.09                   |
| 31   | Citizens Bank of Swainsboro     | Swainsboro    | 1900      | ST-Bank      | C-corp     | Swainsboro Bankshares, Inc.             | 304,791              | 10.15               | 1.12               | 11.28              | 0.21                   |
| 32   | Citizens Bank of The South      | Sandersville  | 1965      | ST-Bank      | C-corp     |   | 334,539              | 10.10               | 0.85               | 8.30               | 0.33                   |
| 33   | Citizens Community Bank         | Hahira        | 1927      | ST-Bank      | S-corp     | CCB Bancshares, Inc.                    | 196,606              | 11.21               | 0.87               | 7.56               | 0.40                   |
| 34   | Citizens National Bank, Quitman | Quitman       | 1934      | Fed-Bank     | C-corp     | Lowndes Bancshares, Inc.                | 132,419              | 12.75               | 1.08               | 8.56               | 0.84                   |
| 35   | Citizens Trust Bank             | Atlanta       | 1921      | ST-Bank      | C-corp     | Citizens Bancshares Corporation         | 832,852              | 7.82                | 0.74               | 8.78               | 0.62                   |
| 36   | Claxton Bank                    | Claxton       | 1941      | ST-Bank      | S-corp     | Southern Bankshares, Inc.               | 149,941              | 10.28               | 0.92               | 8.91               | 0.35                   |
| 37   | Colony Bank                     | Fitzgerald    | 1976      | ST-Bank      | C-corp     | Colony Bankcorp, Inc.                   | 2,722,323            | 9.65                | 1.05               | 10.90              | 0.84                   |
| 38   | Comm. Bank of Pickens County    | Jasper        | 2000      | ST-Bank      | C-corp     | Community Banks of Georgia, Inc.        | 550,601              | 10.28               | 1.50               | 13.90              | 1.72                   |
| 39   | Commercial Bank                 | Crawford      | 1924      | ST-Bank      | S-corp     | TCB Bancshares, Inc.                    | 392,555              | 8.03                | 1.60               | 19.19              | 0.60                   |
| 40   | Commercial Banking Company      | Valdosta      | 1929      | Fed-Thrift   | C-corp     | Lowndes Bancshares, Inc.                | 344,434              | 10.98               | 1.16               | 10.16              | 0.53                   |
| 41   | Community Bank & Trust          | LaGrange      | 1984      | ST-Bank      | C-corp     | Community Bankshares, Inc.              | 81,174               | 2.33                | (0.15)             | (5.83)             | 2.01                   |
| 42   | Community Bank of Georgia       | Baxley        | 2004      | ST-Bank      | C-corp     | Community Bank of Georgia, Inc.         | 177,664              | 8.98                | 1.16               | 12.51              | 1.60                   |
| 43   | Community Banking Company       | Fitzgerald    | 1996      | ST-Bank      | C-corp     | CBC Holding Company                     | 249,171              | 10.75               | 1.14               | 10.57              | 0.32                   |
| 44   | Douglas National Bank           | Douglas       | 2001      | Fed-Bank     | S-corp     | DNB Financial Services, Inc.            | 265,566              | 9.67                | 2.17               | 21.31              | 0.76                   |
| 45   | Durden Banking Company          | Twin City     | 1935      | ST-Bank      | S-corp     | Durden Bankshares, Inc.                 | 267,018              | 14.26               | 1.87               | 12.53              | 0.21                   |
| 46   | Elberton FS&LA                  | Elberton      | 1922      | Fed-Thrift   | C-corp     |   | 27,343               | 18.19               | 0.01               | 0.06               | 1.48                   |
| 47   | Embassy National Bank           | Lawrenceville | 2007      | Fed-Bank     | C-corp     | Embassy Bancshares, Inc.                | 132,463              | 16.37               | 2.23               | 13.77              | -                      |
| 48   | Exchange Bank                   | Milledgeville | 1903      | ST-Bank      | C-corp     | Exchange Bankshares, Inc.               | 368,461              | 11.52               | 1.07               | 8.82               | 0.57                   |
| 49   | F & M Bank and Trust Company    | Manchester    | 1947      | ST-Bank      | C-corp     | F & M Holding Company, Inc.             | 83,154               | 5.02                | 0.79               | 16.60              | 2.23                   |
| 50   | F&M Bank                        | Washington    | 1950      | ST-Bank      | C-corp     | Washington/Wilkes Holding Company       | 358,395              | 14.83               | 1.01               | 6.67               | 0.25                   |
| 51   | Family Bank                     | Pelham        | 1931      | Fed-Thrift   | C-corp     |   | 143,985              | 10.60               | 1.11               | 10.04              | 0.80                   |
| 52   | Farmers & Merchants Bank        | Eatonton      | 1922      | ST-Bank      | C-corp     | Putnam-Greene Financial Corporation     | 231,151              | 12.33               | 0.58               | 4.63               | 2.26                   |
| 53   | Farmers & Merchants Bank        | Lakeland      | 1907      | ST-Bank      | C-corp     | FMB Bancshares, Inc.                    | 663,763              | 6.05                | 0.69               | 11.95              | 1.92                   |
| 54   | Farmers and Merchants Bank      | Sylvania      | 1946      | ST-Bank      | C-corp     | Screven Bancshares, Inc.                | 149,486              | 13.45               | 0.91               | 6.48               | 0.81                   |
| 55   | Farmers Bank                    | Greensboro    | 1911      | ST-Bank      | C-corp     | Putnam-Greene Financial Corporation     | 133,861              | 14.00               | 0.53               | 4.08               | 0.53                   |
| 56   | Farmers State Bank              | Dublin        | 1934      | ST-Bank      | S-corp     | Farmers Bancshares, Inc.                | 159,591              | 11.22               | 1.04               | 8.31               | 1.26                   |
| 57   | Farmers State Bank              | Lincolnton    | 1911      | ST-Bank      | S-corp     | Lincoln Bancshares, Inc.                | 175,553              | 14.16               | 1.31               | 8.92               | 0.11                   |
| 58   | First American B&T              | Athens        | 1928      | ST-Bank      | C-corp     | First American Bancorp                  | 965,615              | 8.44                | 1.06               | 11.84              | 0.14                   |
| 59   | First Bank                      | Dalton        | 1996      | ST-Bank      | C-corp     | Builtwell Bancorp, Inc.                 | 585,264              | 10.07               | 1.75               | 17.84              | 0.74                   |
| 60   | First Bank of Coastal Georgia   | Pembroke      | 1907      | ST-Bank      | C-corp     | Putnam-Greene Financial Corporation     | 161,419              | 12.90               | 0.66               | 4.86               | 0.14                   |
| 61   | First Bank of Pike              | Molena        | 1899      | ST-Bank      | C-corp     |   | 77,705               | 8.18                | 0.65               | 8.24               | 0.04                   |
| 62   | First Century Bank, NA          | Commerce      | 2002      | Fed-Bank     | C-corp     | First Century Bancorp.                  | 381,898              | 17.51               | 1.21               | 7.39               | 1.05                   |
| 63   | First Chatham Bank              | Savannah      | 2002      | ST-Bank      | C-corp     | FCB Financial Corp.                     | 623,997              | 8.57                | 1.44               | 16.41              | 1.45                   |
| 64   | First FS&LA of Valdosta         | Valdosta      | 1934      | Fed-Thrift   | C-corp     |   | 200,931              | 13.81               | 0.03               | 0.25               | 1.80                   |
| 65   | First IC Bank                   | Doraville     | 2000      | ST-Bank      | C-corp     | First IC Corporation                    | 980,216              | 10.62               | 1.73               | 16.20              | 0.08                   |
| 66   | First National Bank of Griffin  | Griffin       | 1933      | Fed-Bank     | C-corp     |   | 392,476              | 6.82                | 0.52               | 6.96               | 0.10                   |
| 67   | First National Community Bank   | Chatsworth    | 1975      | Fed-Bank     | C-corp     | First Chatsworth Bankshares, Inc.       | 638,096              | 10.63               | 1.12               | 10.24              | 0.53                   |
| 68   | First Peoples Bank              | Pine Mountain | 1990      | ST-Bank      | C-corp     | First Peoples Bankshares, Inc.          | 258,040              | 9.39                | 1.13               | 12.75              | 0.40                   |
| 69   | First Port City Bank            | Bainbridge    | 1974      | ST-Bank      | C-corp     | Port City Holding Company, Inc.         | 408,534              | 7.86                | 0.88               | 11.29              | 0.08                   |
| 70   | First St. Bank, Randolph County | Cuthbert      | 1900      | ST-Bank      | S-corp     |   | 88,933               | 8.50                | 0.37               | 4.27               | 1.66                   |
| 71   | First State Bank                | Wrens         | 1964      | ST-Bank      | C-corp     | CSRA Bank Corp.                         | 327,517              | 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. | 601,285              | 15.42               | 1.16               | 7.59               | 1.34                   |
| 73   | Flint Community Bank            | Albany        | 2006      | ST-Bank      | S-corp     | Flint Community Bancshares, Inc.        | 291,162              | 7.95                | 1.35               | 16.62              | 1.27                   |
| 74   | FNB of Coffee County            | Douglas       | 1991      | Fed-Bank     | S-corp     | FNC Bancorp, Inc.                       | 428,103              | 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.                      | 301,068              | 9.45                | 0.55               | 6.42               | 0.46                   |
| 76   | FNB of Waynesboro             | Waynesboro        | 1905      | Fed-Bank     | C-corp     | First Burke Banking Company                      | 203,893              | 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.        | 552,932              | 15.25               | 2.40               | 15.98              | 1.05                   |
| 78   | Four County Bank              | Allentown         | 1941      | ST-Bank      | S-corp     | Four County Bancshares, Inc.                     | 87,136               | 13.30               | 1.36               | 10.04              | 0.20                   |
| 79   | Geo. D. Warthen Bank          | Sandersville      | 1871      | ST-Bank      | C-corp     |  | 243,441              | 8.17                | 0.52               | 6.07               | 1.33                   |
| 80   | Georgia Banking Company       | Atlanta           | 2001      | ST-Bank      | C-corp     | Georgia Banking Company, Inc.                    | 1,320,569            | 10.11               | (0.81)             | (6.77)             | 0.51                   |
| 81   | Georgia Community Bank        | Dawson            | 1936      | ST-Bank      | S-corp     | Georgia Community Bancorp, Incorporated          | 391,930              | 10.85               | 0.70               | 6.32               | 1.88                   |
| 82   | Georgia First Bank            | Soperton          | 1903      | ST-Bank      | S-corp     | Soperton Bancshares, Incorporated                | 139,507              | 9.78                | 1.33               | 13.78              | 0.21                   |
| 83   | Georgia Primary Bank          | Atlanta           | 2007      | ST-Bank      | C-corp     | Primary Bancshares Corporation                   | 281,347              | 9.11                | 0.92               | 10.34              | 0.04                   |
| 84   | Glennville Bank               | Glennville        | 1905      | ST-Bank      | C-corp     | GB Bank Group, Inc.                              | 374,690              | 10.35               | 1.15               | 10.86              | 0.58                   |
| 85   | Great Oaks Bank               | Eastman           | 1934      | ST-Bank      | S-corp     | Great Oaks Financial Holdings Inc                | 292,189              | 10.66               | 0.90               | 11.10              | 0.16                   |
| 86   | Greater Community Bank        | Rome              | 1996      | ST-Bank      | S-corp     | Greater Community Bancshares, Inc.               | 323,799              | 10.01               | 1.29               | 13.53              | 0.04                   |
| 87   | Guardian Bank                 | Valdosta          | 2001      | ST-Bank      | S-corp     | WB&T Bankshares, Inc.                            | 539,124              | 10.70               | 1.14               | 10.59              | 1.35                   |
| 88   | Heritage Southeast Bank       | Jonesboro         | 1955      | ST-Bank      | C-corp     | Heritage Southeast Bancorporation, Inc.          | 1,711,594            | 11.76               | 0.89               | 7.79               | 0.27                   |
| 89   | Legacy State Bank             | Loganville        | 2005      | ST-Bank      | C-corp     |  | 151,499              | 10.41               | 1.70               | 17.15              | 0.63                   |
| 90   | Loyal Trust Bank              | Johns Creek       | 2019      | ST-Bank      | C-corp     |  | 125,215              | 21.29               | 1.03               | 4.27               | -                      |
| 91   | Magnolia State Bank           | Eastman           | 1909      | ST-Bank      | S-corp     | Magnolia Bankshares, Inc.                        | 212,741              | 10.79               | 0.90               | 8.31               | 2.15                   |
| 92   | Merchants & Citizens Bank     | McRae             | 1929      | ST-Bank      | C-corp     | M&C Bancshares, Inc.                             | 133,593              | 15.17               | 0.41               | 2.53               | 0.06                   |
| 93   | Metro City Bank               | Doraville         | 2006      | ST-Bank      | C-corp     | MetroCity Bankshares, Inc.                       | 3,163,435            | 9.66                | 2.50               | 22.34              | 0.47                   |
| 94   | Morris Bank                   | Dublin            | 1954      | ST-Bank      | C-corp     | Morris State Bancshares, Inc.                    | 1,420,922            | 11.77               | 1.91               | 15.92              | 1.00                   |
| 95   | Mount Vernon Bank             | Mount Vernon      | 1901      | ST-Bank      | S-corp     | Heart of Georgia Bancshares, Inc.                | 156,447              | 10.21               | 1.09               | 10.32              | 0.22                   |
| 96   | North Georgia National Bank   | Calhoun           | 1999      | Fed-Bank     | C-corp     | North Georgia Community Financial Partners, Inc. | 199,419              | 9.04                | 0.86               | 9.29               | 0.39                   |
| 97   | Northeast Georgia Bank        | Lavonia           | 1906      | ST-Bank      | S-corp     | First Security Bankshares, Inc.                  | 631,642              | 9.10                | 0.35               | 3.53               | 0.29                   |
| 98   | Oconee State Bank             | Watkinsville      | 1960      | ST-Bank      | C-corp     | Oconee Financial Corporation                     | 505,754              | 8.59                | 0.62               | 7.24               | 1.09                   |
| 99   | OneSouth Bank                 | Blakely           | 1939      | ST-Bank      | S-corp     | One South Financial, Inc.                        | 175,484              | 10.33               | 0.60               | 5.88               | 0.86                   |
| 100  | Peach State Bank & Trust      | Gainesville       | 2005      | ST-Bank      | C-corp     | Peach State Bancshares, Inc.                     | 601,758              | 8.85                | 0.72               | 8.08               | -                      |
| 101  | Peoples Bank                  | Eatonton          | 1943      | ST-Bank      | C-corp     | Peoples Bankshares, Inc.                         | 216,178              | 10.51               | (0.09)             | (0.76)             | 0.66                   |
| 102  | Peoples Bank                  | Lyons             | 1935      | ST-Bank      | C-corp     | South Georgia Bankshares Corporation             | 159,842              | 8.13                | 1.05               | 12.91              | 0.45                   |
| 103  | Peoples Bank                  | Willacoochee      | 1948      | ST-Bank      | S-corp     | Atkinson County Bankshares Corporation           | 121,431              | 11.39               | 0.58               | 5.03               | 0.50                   |
| 104  | Peoples Bank & Trust          | Buford            | 1984      | ST-Bank      | C-corp     | Peoples BankTrust, Inc.                          | 470,768              | 10.12               | 0.84               | 8.02               | 0.37                   |
| 105  | Peoples Bank of Georgia       | Talbotton         | 1891      | ST-Bank      | C-corp     |  | 146,021              | 8.98                | 1.32               | 13.95              | 0.46                   |
| 106  | PeoplesSouth Bank             | Colquitt          | 1973      | ST-Bank      | C-corp     | PeoplesSouth Bancshares, Inc.                    | 1,046,629            | 8.47                | 1.33               | 15.06              | 0.76                   |
| 107  | Persons Banking Company       | Forsyth           | 1910      | ST-Bank      | S-corp     | Persons Banking Co., Inc.                        | 428,694              | 5.71                | 0.33               | 5.47               | 0.93                   |
| 108  | Piedmont Bank                 | Peachtree Corners | 2006      | ST-Bank      | C-corp     | Piedmont Bancorp, Inc.                           | 1,801,010            | 10.45               | 1.25               | 12.29              | 0.35                   |
| 109  | Pineland Bank                 | Alma              | 1939      | ST-Bank      | C-corp     | South Banking Company                            | 424,005              | 9.21                | 1.03               | 10.91              | 0.84                   |
| 110  | Pinnacle Bank                 | Elberton          | 1934      | ST-Bank      | C-corp     | Pinnacle Financial Corporation                   | 2,039,890            | 9.94                | 1.19               | 11.74              | 0.19                   |
| 111  | Planters and Citizens Bank    | Camilla           | 1913      | ST-Bank      | C-corp     | P & C Bank Shares, Inc.                          | 136,037              | 10.24               | 0.56               | 5.60               | 0.47                   |
| 112  | Planters First Bank           | Cordele           | 1896      | ST-Bank      | S-corp     | Planters First Bancorp                           | 375,668              | 9.83                | 0.74               | 7.99               | 0.90                   |
| 113  | PrimeSouth Bank               | Waycross          | 1891      | ST-Bank      | C-corp     | Jones Bancshares, L.P.                           | 1,112,898            | 8.83                | 1.29               | 13.51              | 0.52                   |
| 114  | PromiseOne Bank               | Duluth            | 2008      | ST-Bank      | S-corp     | PromiseOne Bancorp, Inc.                         | 619,217              | 12.04               | 2.12               | 18.45              | 1.70                   |
| 115  | Quantum National Bank         | Suwanee           | 1995      | Fed-Bank     | S-corp     | Quantum Capital Corp.                            | 659,711              | 10.19               | 2.46               | 24.23              | -                      |
| 116  | Queensborough National B&T    | Louisville        | 1902      | Fed-Bank     | C-corp     | The Queensborough Company                        | 1,983,034            | 8.27                | 1.09               | 13.18              | 1.31                   |
| 117  | Rabun County Bank             | Clayton           | 1975      | ST-Bank      | C-corp     | Liberty Bancorp of Georgia, Inc.                 | 264,373              | 10.45               | 0.86               | 7.87               | 0.41                   |
| 118  | River City Bank               | Rome              | 2006      | ST-Bank      | C-corp     | RCB Financial Corporation                        | 248,632              | 10.56               | 0.94               | 8.89               | 0.28                   |
| 119  | Rochelle State Bank           | Rochelle          | 1947      | ST-Bank      | C-corp     | ST Hldgs, Inc.                                   | 48,596               | 24.38               | (0.44)             | (2.30)             | 0.00                   |
| 120  | Security State Bank           | McRae             | 1950      | ST-Bank      | S-corp     | Farmers Bancshares, Inc.                         | 56,927               | 14.71               | 1.29               | 8.65               | 0.03                   |
| 121  | Signature Bank of Georgia     | Sandy Springs     | 2005      | ST-Bank      | C-corp     |  | 187,380              | 10.59               | 0.98               | 9.25               | 2.89                   |
| 122  | South Coast Bank & Trust      | Brunswick         | 1934      | ST-Bank      | S-corp     | WB&T Bankshares, Inc.                            | 203,132              | 8.72                | 1.18               | 13.61              | 1.41                   |
| 123  | South Georgia Bank            | Glennville        | 1987      | ST-Bank      | S-corp     | South Group Bancshares, Inc.                     | 213,229              | 11.67               | 1.53               | 13.34              | 0.02                   |
| 124  | South Georgia Bank Co.        | Tifton            | 1937      | ST-Bank      | C-corp     | South Georgia Bank Holding Company               | 621,750              | 12.06               | 0.87               | 7.01               | 0.27                   |
| 125  | Southeast First National Bank | Summerville       | 1968      | Fed-Bank     | C-corp     | Summerville/Trion Bancshares, Inc.               | 67,142               | 10.25               | 0.50               | 4.56               | 0.17                   |
| 126  | Southeastern Bank             | Darien            | 1889      | ST-Bank      | C-corp     | Southeastern Banking Corporation                 | 655,345              | 9.96                | 1.38               | 13.27              | 0.24                   |
| 127  | Southern Bank                 | Waynesboro        | 1945      | ST-Bank      | C-corp     | Southern Financial Corporation                   | 184,681              | 10.53               | (0.68)             | (6.69)             | 0.68                   |
| 128  | State Bank of Cochran         | Cochran           | 1922      | ST-Bank      | S-corp     | Central Georgia Banking Company                  | 264,170              | 14.28               | 1.39               | 9.95               | 1.29                   |
| 129  | SunMark Community Bank        | Hawkinsville      | 1949      | ST-Bank      | S-corp     | SunMark Bancshares, Inc.                         | 424,132              | 9.56                | 1.22               | 12.76              | 0.28                   |
| 130  | Synovus Bank                  | Columbus          | 1888      | ST-Bank      | C-corp     | Synovus Financial Corp.                          | 57,282,102           | 9.66                | 1.33               | 13.70              | 0.51                   |
| 131  | Synovus Trust Company, NA     | Columbus          | 1995      | Fed-Bank     | C-corp     | Synovus Financial Corp.                          | 128,449              | 94.93               | 13.36              | 14.00              | -                      |
| 132  | Talbot State Bank             | Woodland          | 1907      | ST-Bank      | S-corp     | TSB Bancorp, Inc.                                | 58,030               | 11.00               | 0.39               | 3.31               | 1.91                   |
| 133  | Tandem Bank                   | Tucker            | 2019      | ST-Bank      | C-corp     |  | 152,394              | 14.71               | (0.83)             | (4.78)             | 0.14                   |
| 134  | TC Federal Bank               | Thomasville       | 1934      | Fed-Thrift   | C-corp     | TC Bancshares, Inc.                              | 431,249              | 15.93               | 0.39               | 3.34               | 0.60                   |
| 135  | Thomasville National Bank     | Thomasville       | 1995      | Fed-Bank     | C-corp     | Thomasville Bancshares, Inc.                     | 1,583,553            | 8.13                | 1.70               | 20.31              | 0.09                   |
| 136  | Touchmark National Bank       | Alpharetta        | 2008      | Fed-Bank     | C-corp     | Touchmark Bancshares, Inc.                       | 323,955              | 13.30               | 2.03               | 16.40              | 1.02                   |
| 137  | Trust Bank                    | Lenox             | 1906      | ST-Bank      | S-corp     | Trust Holding Company, Inc.                      | 50,712               | 9.88                | 0.99               | 9.90               | 1.91                   |
| 138  | United Bank                   | Zebulon           | 1905      | ST-Bank      | S-corp     | United Bank Corporation                          | 2,396,209            | 8.90                | 1.34               | 14.85              | 0.29                   |
| 139  | United National Bank          | Cairo             | 2000      | Fed-Bank     | C-corp     |  | 287,271              | 12.84               | 1.28               | 9.63               | 2.19                   |
| 140  | Vidalia Federal Savings Bank  | Vidalia           | 1936      | Fed-Thrift   | C-corp     |  | 221,330              | 14.63               | (0.29)             | (1.96)             | 0.34                   |
| 141  | Vinings Bank                  | Smyrna            | 2007      | ST-Bank      | C-corp     | Vinings Bancshares, Inc.                         | 595,119              | 7.49                | 2.17               | 33.84              | 0.26                   |
| 142  | Waycross Bank & Trust         | Waycross          | 1988      | ST-Bank      | S-corp     | WB&T Bankshares, Inc.                            | 218,559              | 10.49               | 1.17               | 11.30              | 0.16                   |
| 143  | West Central Georgia Bank     | Thomaston         | 1974      | ST-Bank      | C-corp     | WCG Bancshares, Inc.                             | 147,774              | 24.13               | 1.09               | 4.43               | -                      |
| 144  | Wheeler County State Bank     | Alamo             | 1934      | ST-Bank      | S-corp     | Wheeler Bancshares, Inc.                         | 130,530              | 14.13               | 0.78               | 5.29               | 0.37                   |
| 145  | Wilcox County State Bank      | Abbeville         | 1952      | ST-Bank      | C-corp     | WCSB Holding Company, Inc.                       | 143,306              | 10.18               | 1.11               | 11.14              | 1.25                   |
| 146  | Wilkinson County Bank         | Irwinton          | 1907      | ST-Bank      | C-corp     |  | 53,042               | 11.40               | 0.17               | 1.22               | 0.61                   |
|      |                               |                   |           |              |            | MEDIAN   | 264,970              | 10.34               | 1.07               | 10.11              | 0.53                   |
|      |                               |                   |           |              |            | AVERAGE  | 976,355              | 12.09               | 1.19               | 9.87               | 0.71                   |
|      |                               |                   |           |              |            | HIGH   | 57,282,102           | 94.93               | 15.77              | 33.84              | 2.89                   |
|      |                               |                   |           |              |            | LOW  | 26,299               | 2.33                | (2.97)             | (11.84)            | 0.00                   |

TOTAL ASSETS

| Rank | Institution                    | City              | Total Loans (\$000) | Total Deposits (\$000) | Total Equity (\$000) | Tier 1 Leverage Ratio (%) | No. of Offices | No. of Employees | Assets / Employee (\$000) | Assets / Office (\$000) | Deposits / Office (\$000) | Total Assets (\$000) |
|------|--------------------------------|-------------------|---------------------|------------------------|----------------------|---------------------------|----------------|------------------|---------------------------|-------------------------|---------------------------|----------------------|
| 1    | Synovus Bank                   | Columbus          | 42,122,459          | 49,534,990             | 4,605,397            | 9.06                      | 277            | 4,800            | 11,934                    | 206,795                 | 178,827                   | 57,282,102           |
| 2    | Ameris Bank                    | Atlanta           | 18,116,686          | 19,832,780             | 3,285,288            | 10.30                     | 169            | 2,885            | 8,177                     | 139,595                 | 117,354                   | 23,591,556           |
| 3    | Metro City Bank                | Doraville         | 2,774,089           | 2,441,813              | 315,737              | 10.06                     | 19             | 214              | 14,782                    | 166,497                 | 128,516                   | 3,163,435            |
| 4    | Colony Bank                    | Fitzgerald        | 1,491,331           | 2,403,557              | 222,258              | 8.10                      | 31             | 483              | 5,636                     | 87,817                  | 77,534                    | 2,722,323            |
| 5    | United Bank                    | Zebulon           | 730,250             | 2,221,943              | 166,650              | 7.96                      | 18             | 392              | 6,113                     | 133,123                 | 123,441                   | 2,396,209            |
| 6    | Pinnacle Bank                  | Elberton          | 1,314,616           | 1,862,108              | 160,383              | 8.04                      | 24             | 314              | 6,496                     | 84,995                  | 77,588                    | 2,039,890            |
| 7    | Queensborough National B&T     | Louisville        | 1,026,505           | 1,846,635              | 130,840              | 7.99                      | 25             | 342              | 5,798                     | 79,321                  | 73,865                    | 1,983,034            |
| 8    | Piedmont Bank                  | Peachtree Corners | 1,303,851           | 1,603,421              | 178,490              | 9.69                      | 14             | 186              | 9,683                     | 128,644                 | 114,530                   | 1,801,010            |
| 9    | Heritage Southeast Bank        | Jonesboro         | 1,111,259           | 1,486,580              | 192,603              | 9.89                      | 23             | 270              | 6,339                     | 74,417                  | 64,634                    | 1,711,594            |
| 10   | Thomasville National Bank      | Thomasville       | 1,207,827           | 1,404,828              | 127,554              | 8.24                      | 4              | 139              | 11,392                    | 395,888                 | 351,207                   | 1,583,553            |
| 11   | Morris Bank                    | Dublin            | 1,009,624           | 1,239,419              | 176,752              | 11.51                     | 9              | 184              | 7,722                     | 157,880                 | 137,713                   | 1,420,922            |
| 12   | Georgia Banking Company        | Atlanta           | 1,142,914           | 1,190,161              | 121,763              | 9.89                      | 4              | 167              | 7,908                     | 330,142                 | 297,540                   | 1,320,569            |
| 13   | BankSouth                      | Greensboro        | 901,537             | 1,034,756              | 114,133              | 9.39                      | 5              | 337              | 3,540                     | 238,597                 | 206,951                   | 1,192,984            |
| 14   | PrimeSouth Bank                | Waycross          | 837,377             | 1,020,453              | 89,815               | 8.70                      | 8              | 145              | 7,675                     | 139,112                 | 127,557                   | 1,112,898            |
| 15   | PeoplesSouth Bank              | Colquitt          | 661,286             | 992,004                | 37,075               | 8.75                      | 31             | 194              | 5,395                     | 33,762                  | 32,000                    | 1,046,629            |
| 16   | First IC Bank                  | Doraville         | 723,039             | 855,611                | 103,012              | 10.47                     | 10             | 113              | 8,674                     | 98,022                  | 85,561                    | 980,216              |
| 17   | First American B&T             | Athens            | 476,999             | 818,853                | 75,672               | 8.75                      | 7              | 99               | 9,754                     | 137,945                 | 116,979                   | 965,615              |
| 18   | Citizens Trust Bank            | Atlanta           | 317,610             | 766,194                | 56,283               | 8.97                      | 7              | 87               | 9,573                     | 118,979                 | 109,456                   | 832,852              |
| 19   | Affinity Bank                  | Covington         | 623,432             | 633,071                | 102,508              | 11.88                     | 3              | 98               | 7,820                     | 255,451                 | 211,024                   | 766,352              |
| 20   | Farmers & Merchants Bank       | Lakeland          | 431,817             | 620,908                | 41,841               | 7.80                      | 6              | 122              | 5,441                     | 110,627                 | 103,485                   | 663,763              |
| 21   | Quantum National Bank          | Suwanee           | 564,449             | 589,344                | 67,387               | 10.19                     | 3              | 70               | 9,424                     | 219,904                 | 196,448                   | 659,711              |
| 22   | Southeastern Bank              | Darien            | 286,107             | 601,464                | 52,445               | 9.31                      | 10             | 104              | 6,301                     | 65,535                  | 60,146                    | 655,345              |
| 23   | First National Community Bank  | Chatsworth        | 371,009             | 575,393                | 60,954               | 9.66                      | 10             | 101              | 6,318                     | 63,810                  | 57,539                    | 638,096              |
| 24   | Northeast Georgia Bank         | Lavonia           | 262,057             | 573,462                | 51,151               | 9.59                      | 10             | 94               | 6,720                     | 63,164                  | 57,346                    | 631,642              |
| 25   | First Chatham Bank             | Savannah          | 318,630             | 576,431                | 47,267               | 8.16                      | 7              | 103              | 6,058                     | 89,142                  | 82,347                    | 623,997              |
| 26   | South Georgia Bank Co.         | Tifton            | 316,434             | 559,213                | 60,686               | 9.99                      | 8              | 114              | 5,454                     | 77,719                  | 69,902                    | 621,750              |
| 27   | PromiseOne Bank                | Duluth            | 481,431             | 520,710                | 57,055               | 12.08                     | 7              | 91               | 6,805                     | 88,460                  | 74,387                    | 619,217              |
| 28   | Peach State Bank & Trust       | Gainesville       | 330,549             | 557,099                | 41,613               | 8.22                      | 2              | 68               | 8,849                     | 300,879                 | 278,550                   | 601,758              |
| 29   | First State Bank of Blakely    | Blakely           | 372,750             | 487,186                | 88,495               | 14.44                     | 8              | 98               | 6,136                     | 75,161                  | 60,898                    | 601,285              |
| 30   | Vinings Bank                   | Smyrna            | 252,026             | 577,326                | 15,167               | 7.11                      | 2              | 48               | 12,398                    | 297,560                 | 288,663                   | 595,119              |
| 31   | First Bank                     | Dalton            | 341,365             | 496,708                | 87,427               | 9.20                      | 6              | 76               | 7,701                     | 97,544                  | 82,785                    | 585,264              |
| 32   | FNB South                      | Alma              | 339,896             | 466,597                | 81,035               | 15.11                     | 4              | 80               | 6,912                     | 138,233                 | 116,649                   | 552,932              |
| 33   | Comm. Bank of Pickens County   | Jasper            | 304,950             | 492,016                | 55,009               | 10.36                     | 2              | 61               | 9,026                     | 275,301                 | 246,008                   | 550,601              |
| 34   | Guardian Bank                  | Valdosta          | 319,074             | 505,724                | 31,967               | 10.40                     | 5              | 56               | 9,627                     | 107,825                 | 101,145                   | 539,124              |
| 35   | Citizens Bank of Georgia       | Cumming           | 256,233             | 472,336                | 36,338               | 8.82                      | 4              | 58               | 8,778                     | 127,284                 | 118,084                   | 509,136              |
| 36   | Oconee State Bank              | Watkinsville      | 300,393             | 467,171                | 36,344               | 8.91                      | 4              | 83               | 6,093                     | 126,439                 | 116,793                   | 505,754              |
| 37   | Peoples Bank & Trust           | Buford            | 141,822             | 441,043                | 28,094               | 9.38                      | 1              | 45               | 10,462                    | 470,768                 | 441,043                   | 470,768              |
| 38   | American Commerce Bank         | Bremen            | 388,221             | 364,730                | 55,295               | 12.87                     | 4              | 57               | 7,643                     | 108,910                 | 91,183                    | 435,638              |
| 39   | TC Federal Bank                | Thomasville       | 306,148             | 360,814                | 62,251               | 15.84                     | 2              | 62               | 6,956                     | 215,625                 | 180,407                   | 431,249              |
| 40   | Citizens Bank of Americus      | Americus          | 208,444             | 393,239                | 28,472               | 8.48                      | 3              | 45               | 9,536                     | 143,047                 | 131,080                   | 429,140              |
| 41   | Persons Banking Company        | Forsyth           | 188,488             | 419,669                | 8,608                | 6.02                      | 5              | 71               | 6,038                     | 85,739                  | 83,934                    | 428,694              |
| 42   | FNB of Coffee County           | Douglas           | 172,803             | 392,103                | 32,098               | 7.90                      | 4              | 59               | 7,256                     | 107,026                 | 98,026                    | 428,103              |
| 43   | SunMark Community Bank         | Hawkinsville      | 269,140             | 382,919                | 36,526               | 9.09                      | 6              | 78               | 5,438                     | 70,689                  | 63,820                    | 424,132              |
| 44   | Pineland Bank                  | Alma              | 284,878             | 386,080                | 35,847               | 8.88                      | 9              | 104              | 4,077                     | 47,112                  | 42,898                    | 424,005              |
| 45   | Bank of Madison                | Madison           | 236,966             | 379,023                | 29,984               | 8.76                      | 4              | 61               | 6,744                     | 102,850                 | 94,756                    | 411,401              |
| 46   | First Port City Bank           | Bainbridge        | 309,326             | 377,946                | 28,559               | 7.78                      | 5              | 76               | 5,375                     | 81,707                  | 75,589                    | 408,534              |
| 47   | Commercial Bank                | Crawford          | 254,307             | 369,960                | 20,866               | 8.14                      | 5              | 48               | 8,178                     | 78,511                  | 73,992                    | 392,555              |
| 48   | First National Bank of Griffin | Griffin           | 113,123             | 357,872                | 15,849               | 6.49                      | 6              | 80               | 4,906                     | 65,413                  | 59,645                    | 392,476              |
| 49   | Georgia Community Bank         | Dawson            | 222,822             | 349,294                | 38,478               | 10.52                     | 8              | 81               | 4,839                     | 48,991                  | 43,662                    | 391,930              |
| 50   | Bank of Lafayette, Georgia     | Lafayette         | 119,923             | 377,160                | 8,852                | 9.04                      | 3              | 57               | 6,817                     | 129,526                 | 125,720                   | 388,577              |
| 51   | First Century Bank, NA         | Commerce          | 24,446              | 312,409                | 67,511               | 19.02                     | 2              | 61               | 6,261                     | 190,949                 | 156,205                   | 381,898              |
| 52   | Planters First Bank            | Cordele           | 250,837             | 347,915                | 26,159               | 9.12                      | 8              | 84               | 4,472                     | 46,959                  | 43,489                    | 375,668              |
| 53   | Glennville Bank                | Glennville        | 177,751             | 343,520                | 28,285               | 9.99                      | 7              | 63               | 5,947                     | 53,527                  | 49,074                    | 374,690              |
| 54   | Exchange Bank                  | Milledgeville     | 185,974             | 335,394                | 32,526               | 10.96                     | 5              | 68               | 5,419                     | 73,692                  | 67,079                    | 368,461              |
| 55   | Century Bank & Trust           | Milledgeville     | 162,676             | 341,261                | 23,141               | 9.63                      | 2              | 50               | 7,315                     | 182,869                 | 170,631                   | 365,737              |
| 56   | F&M Bank                       | Washington        | 192,833             | 313,358                | 37,497               | 12.79                     | 6              | 63               | 5,689                     | 59,733                  | 52,226                    | 358,395              |
| 57   | Commercial Banking Company     | Valdosta          | 185,439             | 311,992                | 31,402               | 9.95                      | 5              | 66               | 5,219                     | 68,887                  | 62,398                    | 344,434              |
| 58   | Century Bank of Georgia        | Cartersville      | 108,453             | 322,657                | 16,439               | 8.09                      | 2              | 31               | 10,986                    | 170,285                 | 161,329                   | 340,569              |
| 59   | Citizens Bank of The South     | Sandersville      | 198,966             | 301,776                | 32,401               | 9.72                      | 4              | 61               | 5,484                     | 83,635                  | 75,444                    | 334,539              |
| 60   | Bank of Dudley                 | Dublin            | 193,952             | 297,218                | 30,894               | 10.17                     | 5              | 67               | 4,902                     | 65,691                  | 59,444                    | 328,455              |
| 61   | First State Bank               | Wrens             | 228,334             | 303,367                | 22,923               | 9.06                      | 5              | 41               | 7,988                     | 65,503                  | 60,673                    | 327,517              |
| 62   | CIBC National Trust Company    | Atlanta           | -                   | 630                    | 230,183              | 69.88                     | 15             | 292              | 1,111                     | 21,619                  | 42                        | 324,283              |
| 63   | Touchmark National Bank        | Alpharetta        | 274,241             | 269,383                | 52,547               | 15.36                     | 1              | 25               | 12,958                    | 323,955                 | 269,383                   | 323,955              |
| 64   | Greater Community Bank         | Rome              | 218,838             | 290,363                | 30,299               | 9.81                      | 4              | 51               | 6,349                     | 80,950                  | 72,591                    | 323,799              |
| 65   | Citizens Bank of Swainsboro    | Swainsboro        | 210,648             | 272,613                | 29,054               | 9.89                      | 4              | 61               | 4,997                     | 76,198                  | 68,153                    | 304,791              |
| 66   | FNB of Decatur County          | Bainbridge        | 155,391             | 277,148                | 20,193               | 8.53                      | 4              | 43               | 7,002                     | 75,267                  | 69,287                    | 301,068              |
| 67   | Great Oaks Bank                | Eastman           | 170,745             | 267,139                | 23,972               | 9.72                      | 5              | 61               | 4,790                     | 58,438                  | 53,428                    | 292,189              |
| 68   | Flint Community Bank           | Albany            | 254,096             | 255,837                | 24,766               | 8.45                      | 1              | 41               | 7,102                     | 291,162                 | 255,837                   | 291,162              |
| 69   | United National Bank           | Cairo             | 200,388             | 240,276                | 36,314               | 12.73                     | 1              | 32               | 8,977                     | 287,271                 | 240,276                   | 287,271              |
| 70   | Georgia Primary Bank           | Atlanta           | 206,436             | 251,792                | 24,995               | 10.96                     | 2              | 40               | 7,034                     | 140,674                 | 125,896                   | 281,347              |
| 71   | Altamaha Bank and Trust Co.    | Vidalia           | 179,181             | 249,692                | 17,299               | 9.32                      | 4              | 49               | 5,472                     | 67,037                  | 62,423                    | 268,148              |
| 72   | Durden Banking Company         | Twin City         | 134,184             | 236,166                | 30,269               | 12.74                     | 4              | 47               | 5,681                     | 66,755                  | 59,042                    | 267,018              |
| 73   | Douglas National Bank          | Douglas           | 161,122             | 243,896                | 21,487               | 9.66                      | 1              | 30               | 8,852                     | 265,566                 | 243,896                   | 265,566              |
| 74   | Rabun County Bank              | Clayton           | 144,592             | 236,597                | 27,189               | 10.37                     | 3              | 44               | 6,008                     | 88,124                  | 78,866                    | 264,373              |

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   | State Bank of Cochran           | Cochran       | 138,889             | 229,927                | 33,177               | 12.89                     | 4              | 49               | 5,391                     | 66,043                  | 57,482                    | 264,170              |
| 76   | Barwick Banking Company         | Barwick       | 212,118             | 237,178                | 24,875               | 10.55                     | 3              | 39               | 6,731                     | 87,498                  | 79,059                    | 262,494              |
| 77   | First Peoples Bank              | Pine Mountain | 156,975             | 233,967                | 22,431               | 10.14                     | 3              | 43               | 6,001                     | 86,013                  | 77,989                    | 258,040              |
| 78   | AB&T                            | Albany        | 171,170             | 221,840                | 24,211               | 9.05                      | 2              | 31               | 8,075                     | 125,168                 | 110,920                   | 250,335              |
| 79   | Community Banking Company       | Fitzgerald    | 134,587             | 223,589                | 24,714               | 9.17                      | 2              | 31               | 8,038                     | 124,586                 | 111,795                   | 249,171              |
| 80   | River City Bank                 | Rome          | 168,175             | 226,614                | 20,651               | 10.27                     | 2              | 45               | 5,525                     | 124,316                 | 113,307                   | 248,632              |
| 81   | Geo. D. Warthen Bank            | Sandersville  | 109,762             | 224,927                | 16,014               | 7.08                      | 1              | 36               | 6,762                     | 243,441                 | 224,927                   | 243,441              |
| 82   | Farmers & Merchants Bank        | Eatonton      | 78,536              | 211,165                | 19,116               | 11.72                     | 2              | 34               | 6,799                     | 115,576                 | 105,583                   | 231,151              |
| 83   | Bank of Alapaha                 | Alapaha       | 120,213             | 217,325                | 12,479               | 9.14                      | 4              | 47               | 4,907                     | 57,654                  | 54,331                    | 230,617              |
| 84   | American Pride Bank             | Macon         | 179,294             | 193,107                | 32,075               | 14.11                     | 4              | 41               | 5,620                     | 57,603                  | 48,277                    | 230,411              |
| 85   | Vidalia Federal Savings Bank    | Vidalia       | 69,560              | 190,256                | 30,116               | 14.06                     | 2              | 27               | 8,197                     | 110,665                 | 95,128                    | 221,330              |
| 86   | Waycross Bank & Trust           | Waycross      | 100,618             | 206,803                | 10,487               | 10.60                     | 1              | 19               | 11,503                    | 218,559                 | 206,803                   | 218,559              |
| 87   | Peoples Bank                    | Eatonton      | 125,564             | 194,107                | 20,270               | 9.78                      | 2              | 41               | 5,273                     | 108,089                 | 97,054                    | 216,178              |
| 88   | South Georgia Bank              | Glennville    | 109,674             | 193,687                | 16,670               | 10.72                     | 4              | 42               | 5,077                     | 53,307                  | 48,422                    | 213,229              |
| 89   | Magnolia State Bank             | Eastman       | 94,985              | 189,722                | 21,013               | 10.15                     | 4              | 47               | 4,526                     | 53,185                  | 47,431                    | 212,741              |
| 90   | FNB of Waynesboro               | Waynesboro    | 105,038             | 174,707                | 27,717               | 14.35                     | 3              | 38               | 5,366                     | 67,964                  | 58,236                    | 203,893              |
| 91   | South Coast Bank & Trust        | Brunswick     | 150,734             | 190,335                | 12,476               | 8.92                      | 2              | 26               | 7,813                     | 101,566                 | 95,168                    | 203,132              |
| 92   | First FS&A of Valdosta          | Valdosta      | 161,504             | 166,791                | 29,705               | 14.35                     | 4              | 45               | 4,465                     | 50,233                  | 41,698                    | 200,931              |
| 93   | North Georgia National Bank     | Calhoun       | 105,985             | 187,993                | 8,327                | 8.64                      | 2              | 35               | 5,698                     | 99,710                  | 93,997                    | 199,419              |
| 94   | Citizens Community Bank         | Hahira        | 94,266              | 184,570                | 11,858               | 10.22                     | 4              | 42               | 4,681                     | 49,152                  | 46,143                    | 196,606              |
| 95   | Bank of Newington               | Newington     | 152,386             | 173,418                | 17,106               | 9.13                      | 3              | 37               | 5,200                     | 64,136                  | 57,806                    | 192,409              |
| 96   | Signature Bank of Georgia       | Sandy Springs | 123,923             | 164,546                | 21,905               | 10.91                     | 2              | 22               | 8,517                     | 93,690                  | 82,273                    | 187,380              |
| 97   | Southern Bank                   | Waynesboro    | 133,967             | 168,798                | 15,345               | 10.32                     | 5              | 44               | 4,197                     | 36,936                  | 33,760                    | 184,681              |
| 98   | Community Bank of Georgia       | Baxley        | 97,119              | 162,565                | 14,747               | 9.10                      | 1              | 19               | 9,351                     | 177,664                 | 162,565                   | 177,664              |
| 99   | Farmers State Bank              | Lincolnton    | 77,959              | 157,123                | 17,503               | 13.22                     | 3              | 39               | 4,501                     | 58,518                  | 52,374                    | 175,553              |
| 100  | OneSouth Bank                   | Blakely       | 148,270             | 150,546                | 17,903               | 10.56                     | 3              | 28               | 6,267                     | 58,495                  | 50,182                    | 175,484              |
| 101  | Bank of Monticello              | Monticello    | 86,707              | 152,139                | 12,665               | 8.89                      | 2              | 22               | 7,542                     | 82,961                  | 76,070                    | 165,922              |
| 102  | First Bank of Coastal Georgia   | Pembroke      | 31,802              | 154,496                | 6,733                | 10.90                     | 2              | 26               | 6,208                     | 80,710                  | 77,248                    | 161,419              |
| 103  | Peoples Bank                    | Lyons         | 87,267              | 146,839                | 12,704               | 8.08                      | 2              | 26               | 6,148                     | 79,921                  | 73,420                    | 159,842              |
| 104  | Farmers State Bank              | Dublin        | 100,694             | 144,435                | 14,801               | 10.71                     | 3              | 30               | 5,320                     | 53,197                  | 48,145                    | 159,591              |
| 105  | Mount Vernon Bank               | Mount Vernon  | 74,388              | 146,813                | 9,066                | 10.80                     | 3              | 25               | 6,258                     | 52,149                  | 48,938                    | 156,447              |
| 106  | Bank of Camilla                 | Camilla       | 76,897              | 120,633                | 32,217               | 22.70                     | 1              | 24               | 6,376                     | 153,018                 | 120,633                   | 153,018              |
| 107  | Tandem Bank                     | Tucker        | 93,358              | 134,749                | 16,571               | 12.03                     | 1              | 22               | 6,927                     | 152,394                 | 134,749                   | 152,394              |
| 108  | Legacy State Bank               | Loganville    | 98,855              | 138,687                | 12,660               | 10.72                     | 1              | 17               | 8,912                     | 151,499                 | 138,687                   | 151,499              |
| 109  | Claxton Bank                    | Claxton       | 89,960              | 134,568                | 11,589               | 9.75                      | 3              | 33               | 4,544                     | 49,980                  | 44,856                    | 149,941              |
| 110  | Bank of Dawson                  | Dawson        | 80,489              | 129,107                | 20,459               | 16.63                     | 1              | 23               | 6,514                     | 149,816                 | 129,107                   | 149,816              |
| 111  | Farmers and Merchants Bank      | Sylvania      | 42,686              | 134,267                | 14,987               | 12.89                     | 3              | 21               | 7,118                     | 49,829                  | 44,756                    | 149,486              |
| 112  | West Central Georgia Bank       | Thomaston     | 51,703              | 114,194                | 31,624               | 23.77                     | 2              | 25               | 5,911                     | 73,887                  | 57,097                    | 147,774              |
| 113  | Peoples Bank of Georgia         | Talbotton     | 116,398             | 134,380                | 11,345               | 8.86                      | 4              | 36               | 4,056                     | 36,505                  | 33,595                    | 146,021              |
| 114  | Bank of Dade                    | Trenton       | 67,331              | 137,818                | 4,752                | 8.97                      | 3              | 30               | 4,807                     | 48,069                  | 45,939                    | 144,206              |
| 115  | Family Bank                     | Pelham        | 101,628             | 128,295                | 15,221               | 10.76                     | 3              | 34               | 4,235                     | 47,995                  | 42,765                    | 143,985              |
| 116  | Wilcox County State Bank        | Abbeville     | 99,993              | 127,898                | 14,376               | 10.62                     | 4              | 32               | 4,478                     | 35,827                  | 31,975                    | 143,306              |
| 117  | Georgia First Bank              | Soperton      | 118,992             | 122,541                | 13,725               | 10.03                     | 2              | 29               | 4,811                     | 69,754                  | 61,271                    | 139,507              |
| 118  | Bank of Hazlehurst              | Hazlehurst    | 49,949              | 126,106                | 10,603               | 10.06                     | 2              | 30               | 4,563                     | 68,452                  | 63,053                    | 136,903              |
| 119  | Citizens Bank and Trust, Inc.   | Trenton       | 65,445              | 124,650                | 11,122               | 9.70                      | 3              | 40               | 3,412                     | 45,490                  | 41,550                    | 136,470              |
| 120  | Planters and Citizens Bank      | Camilla       | 56,588              | 127,987                | 7,773                | 9.47                      | 1              | 20               | 6,802                     | 136,037                 | 127,987                   | 136,037              |
| 121  | Citizens Bank of Cochran        | Cochran       | 104,830             | 117,345                | 15,872               | 12.56                     | 2              | 27               | 4,973                     | 67,137                  | 58,673                    | 134,273              |
| 122  | Farmers Bank                    | Greensboro    | 70,732              | 118,522                | 11,163               | 11.41                     | 1              | 17               | 7,874                     | 133,861                 | 118,522                   | 133,861              |
| 123  | Merchants & Citizens Bank       | McRae         | 32,797              | 119,260                | 12,405               | 14.16                     | 1              | 19               | 7,031                     | 133,593                 | 119,260                   | 133,593              |
| 124  | Embassy National Bank           | Lawrenceville | 77,297              | 112,733                | 18,972               | 15.24                     | 1              | 25               | 5,299                     | 132,463                 | 112,733                   | 132,463              |
| 125  | Citizens National Bank, Quitman | Quitman       | 66,039              | 116,646                | 13,755               | 11.04                     | 1              | 20               | 6,621                     | 132,419                 | 116,646                   | 132,419              |
| 126  | Wheeler County State Bank       | Alamo         | 73,080              | 111,909                | 17,611               | 13.38                     | 3              | 20               | 6,527                     | 43,510                  | 37,303                    | 130,530              |
| 127  | Synovus Trust Company, NA       | Columbus      | -                   | -                      | 124,495              | 98.97                     | NA             | 182              | 706                       | NA                      | NA                        | 128,449              |
| 128  | Loyal Trust Bank                | Johns Creek   | 68,317              | 101,234                | 23,826               | 17.85                     | 1              | 18               | 6,956                     | 125,215                 | 101,234                   | 125,215              |
| 129  | Peoples Bank                    | Willacoochee  | 36,636              | 109,790                | 11,550               | 9.55                      | 2              | 23               | 5,280                     | 60,716                  | 54,895                    | 121,431              |
| 130  | First St. Bank, Randolph County | Cuthbert      | 30,413              | 89,578                 | (748)                | 8.57                      | 2              | 19               | 4,681                     | 44,467                  | 44,789                    | 88,933               |
| 131  | Four County Bank                | Allentown     | 59,274              | 77,616                 | 9,371                | 12.37                     | 1              | 13               | 6,703                     | 87,136                  | 77,616                    | 87,136               |
| 132  | Bank of Hancock County          | Sparta        | 22,666              | 73,039                 | 11,056               | 19.49                     | 1              | 19               | 4,433                     | 84,231                  | 73,039                    | 84,231               |
| 133  | Carver State Bank               | Savannah      | 30,258              | 71,239                 | 10,501               | 15.66                     | 2              | 15               | 5,601                     | 42,007                  | 35,620                    | 84,014               |
| 134  | F & M Bank and Trust Company    | Manchester    | 42,878              | 80,030                 | 2,915                | 5.21                      | 1              | 22               | 3,780                     | 83,154                  | 80,030                    | 83,154               |
| 135  | Community Bank & Trust          | LaGrange      | 28,478              | 77,786                 | 3,259                | 8.10                      | 4              | 35               | 2,319                     | 20,294                  | 19,447                    | 81,174               |
| 136  | Bank of Wrightsville            | Wrightsville  | 35,151              | 75,201                 | 3,667                | 9.13                      | 1              | 13               | 6,084                     | 79,090                  | 75,201                    | 79,090               |
| 137  | First Bank of Pike              | Molena        | 42,886              | 71,640                 | 5,276                | 7.86                      | 3              | 24               | 3,238                     | 25,902                  | 23,880                    | 77,705               |
| 138  | Bank of Edison                  | Edison        | 30,131              | 67,711                 | 2,123                | 7.94                      | 1              | 17               | 4,119                     | 70,020                  | 67,711                    | 70,020               |
| 139  | Southeast First National Bank   | Summerville   | 14,115              | 59,901                 | 7,116                | 10.62                     | 3              | 17               | 3,950                     | 22,381                  | 19,967                    | 67,142               |
| 140  | Talbot State Bank               | Woodland      | 33,382              | 53,776                 | 4,204                | 10.71                     | 2              | 15               | 3,869                     | -                       | -                         | 58,030               |
| 141  | Security State Bank             | McRae         | 29,073              | 49,952                 | 6,814                | 13.33                     | 1              | 11               | 5,175                     | 56,927                  | 49,952                    | 56,927               |
| 142  | Wilkinson County Bank           | Irwinton      | 21,531              | 47,355                 | 5,598                | 13.51                     | 1              | 14               | 3,789                     | 53,042                  | 47,355                    | 53,042               |
| 143  | Trust Bank                      | Lenox         | 20,395              | 45,329                 | 5,188                | 10.29                     | 3              | 21               | 2,415                     | 16,904                  | 15,110                    | 50,712               |
| 144  | Rochelle State Bank             | Rochelle      | 25,863              | 39,301                 | 9,264                | 18.62                     | 1              | 10               | 4,860                     | 48,596                  | 39,301                    | 48,596               |
| 145  | Elberton FS&A                   | Elberton      | 22,661              | 21,492                 | 4,808                | 17.67                     | 1              | 5                | 5,469                     | 27,343                  | 21,492                    | 27,343               |
| 146  | Bank of Lumber City             | Lumber City   | 12,465              | 22,682                 | 3,091                | 15.36                     | 2              | 10               | 2,630                     | 13,150                  | 11,341                    | 26,299               |
|      |                                 | MEDIAN        | 153,889             | 236,597                | 24,092               | 10.01                     | 3              | 44               | 6,124                     | 83,394                  | 75,829                    | 264,970              |
|      |                                 | AVERAGE       | 674,455             | 855,102                | 93,650               | 11.75                     | 8              | 119              | 6,415                     | 109,049                 | 97,375                    | 976,355              |
|      |                                 | HIGH          | 42,122,459          | 49,534,990             | 4,605,397            | 98.97                     | 277            | 4,800            | 14,782                    | 470,768                 | 441,043                   | 57,282,102           |
|      |                                 | LOW           | 0                   | 630                    | (748)                | 5.21                      | 1              | 5                | 706                       | 0                       | 0                         | 26,299               |



## 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 Newington             | Newington         | 192,409               | 87.9                 | 2.5                     | 10.90           | 14.48              | 7.39               | 4.27                         | 0.91              | 5.47                         |
| 2    | Security State Bank           | McRae             | 56,927                | 58.2                 | 21.0                    | (10.65)         | 8.21               | 9.36               | 2.41                         | 0.20              | 5.38                         |
| 3    | Bank of Lumber City           | Lumber City       | 26,299                | 55.0                 | 23.0                    | (9.77)          | 10.35              | 8.99               | 1.75                         | 0.18              | 5.29                         |
| 4    | Peoples Bank of Georgia       | Talbotton         | 146,021               | 86.6                 | 13.0                    | 24.93           | 19.29              | 6.62               | 0.84                         | 0.26              | 5.28                         |
| 5    | Georgia First Bank            | Soperton          | 139,507               | 97.1                 | 4.2                     | 20.39           | 13.82              | 5.98               | 1.22                         | 0.18              | 4.87                         |
| 6    | Quantum National Bank         | Suwanee           | 659,711               | 95.8                 | 1.8                     | 4.63            | 7.28               | 5.47               | 1.53                         | 0.10              | 4.67                         |
| 7    | Bank of Edison                | Edison            | 70,020                | 44.5                 | 40.3                    | (27.33)         | 15.15              | 9.59               | 1.51                         | 0.38              | 4.48                         |
| 8    | American Pride Bank           | Macon             | 230,411               | 92.9                 | 3.9                     | 4.54            | 9.36               | 5.56               | 2.30                         | 0.37              | 4.30                         |
| 9    | First Bank of Pike            | Molena            | 77,705                | 59.9                 | 15.4                    | 3.38            | 13.07              | 7.24               | 0.83                         | 0.28              | 4.30                         |
| 10   | Citizens Bank of Cochran      | Cochran           | 134,273               | 89.3                 | 12.5                    | 21.59           | 8.20               | 5.89               | 0.96                         | 0.39              | 4.29                         |
| 11   | Morris Bank                   | Dublin            | 1,420,922             | 81.5                 | 19.4                    | 17.69           | 6.67               | 5.60               | 2.51                         | 0.17              | 4.26                         |
| 12   | Citizens Bank and Trust, Inc. | Trenton           | 136,470               | 52.5                 | 25.5                    | 1.53            | 11.12              | 6.14               | 2.11                         | 0.21              | 4.24                         |
| 13   | First State Bank              | Wrens             | 327,517               | 75.3                 | 20.1                    | 32.36           | 20.23              | 6.93               | 1.64                         | 0.85              | 4.24                         |
| 14   | Metro City Bank               | Doraville         | 3,163,435             | 113.6                | 1.0                     | 32.40           | 20.54              | 4.99               | 1.79                         | 0.25              | 4.24                         |
| 15   | American Commerce Bank        | Bremen            | 435,638               | 106.4                | -                       | 11.42           | 2.97               | 5.61               | NA                           | 0.60              | 4.21                         |
| 16   | Claxton Bank                  | Claxton           | 149,941               | 66.9                 | 25.2                    | 8.08            | 2.34               | 6.00               | 2.07                         | 0.14              | 4.10                         |
| 17   | Family Bank                   | Pelham            | 143,985               | 79.2                 | 16.7                    | 1.82            | 6.20               | 6.01               | 1.23                         | 0.48              | 4.09                         |
| 18   | FNB South                     | Alma              | 552,932               | 72.9                 | 9.4                     | 3.18            | 13.97              | 6.20               | 1.15                         | 0.31              | 4.07                         |
| 19   | Trust Bank                    | Lenox             | 50,712                | 45.0                 | 3.2                     | (7.49)          | 11.72              | 8.27               | 2.30                         | 0.20              | 4.02                         |
| 20   | First Peoples Bank            | Pine Mountain     | 258,040               | 67.1                 | 20.8                    | 14.18           | 17.18              | 6.00               | 1.28                         | 0.13              | 4.01                         |
| 21   | Planters First Bank           | Cordele           | 375,668               | 72.1                 | 19.9                    | (8.42)          | 4.93               | 4.93               | 1.79                         | 0.05              | 4.01                         |
| 22   | OneSouth Bank                 | Blakely           | 175,484               | 98.5                 | 0.7                     | 20.96           | 2.98               | 5.26               | 3.28                         | 0.28              | 4.00                         |
| 23   | Citizens Bank of Swainsboro   | Swainsboro        | 304,791               | 77.3                 | 6.6                     | 13.49           | 10.52              | 5.74               | 1.60                         | 0.20              | 3.98                         |
| 24   | Altahama Bank and Trust Co.   | Vidalia           | 268,148               | 71.8                 | 21.9                    | 25.76           | 10.17              | 5.70               | 1.72                         | 0.22              | 3.97                         |
| 25   | Embassy National Bank         | Lawrenceville     | 132,463               | 68.6                 | 19.4                    | (4.58)          | 12.65              | 6.04               | 2.04                         | 0.56              | 3.93                         |
| 26   | PromiseOne Bank               | Duluth            | 619,217               | 92.5                 | 12.9                    | 18.32           | 5.03               | 5.28               | 2.49                         | 0.57              | 3.91                         |
| 27   | South Georgia Bank            | Glennville        | 213,229               | 56.6                 | 24.3                    | (2.43)          | 10.52              | 6.73               | 1.85                         | 0.31              | 3.90                         |
| 28   | Southern Bank                 | Waynesboro        | 184,681               | 79.4                 | 18.5                    | 81.68           | 52.99              | 5.48               | 1.81                         | 0.47              | 3.90                         |
| 29   | Flint Community Bank          | Albany            | 291,162               | 99.3                 | 2.3                     | 2.29            | 2.72               | 4.65               | 1.95                         | 0.21              | 3.88                         |
| 30   | Douglas National Bank         | Douglas           | 265,566               | 66.1                 | 15.9                    | 6.43            | 11.89              | 6.14               | 1.67                         | 0.21              | 3.87                         |
| 31   | Pineland Bank                 | Alma              | 424,005               | 73.8                 | 8.4                     | 11.07           | 12.37              | 5.51               | 0.60                         | 0.17              | 3.87                         |
| 32   | First Bank                    | Dalton            | 585,264               | 68.7                 | 6.0                     | 2.05            | 8.57               | 4.39               | 1.31                         | 0.10              | 3.83                         |
| 33   | Four County Bank              | Allentown         | 87,136                | 76.4                 | 15.7                    | 5.15            | 8.13               | 5.75               | 2.02                         | 0.48              | 3.83                         |
| 34   | Wilcox County State Bank      | Abbeville         | 143,306               | 78.2                 | 13.3                    | 7.70            | 6.13               | 5.99               | 1.00                         | 0.37              | 3.83                         |
| 35   | Farmers State Bank            | Lincolnton        | 175,553               | 49.6                 | 18.0                    | (5.92)          | 9.34               | 6.91               | 2.07                         | 0.18              | 3.80                         |
| 36   | Great Oaks Bank               | Eastman           | 292,189               | 63.9                 | 27.8                    | 20.58           | 9.87               | 5.69               | 3.12                         | 0.21              | 3.79                         |
| 37   | PeoplesSouth Bank             | Colquitt          | 1,046,629             | 66.7                 | 29.1                    | 5.47            | 9.90               | 5.16               | 2.01                         | 0.24              | 3.77                         |
| 38   | SunMark Community Bank        | Hawkinsville      | 424,132               | 70.3                 | 15.3                    | 1.34            | 13.35              | 5.51               | 1.67                         | 0.09              | 3.77                         |
| 39   | River City Bank               | Rome              | 248,632               | 74.2                 | 13.8                    | 19.05           | 21.26              | 4.92               | 2.01                         | 0.13              | 3.75                         |
| 40   | Farmers State Bank            | Dublin            | 159,591               | 69.7                 | 14.3                    | (3.52)          | 9.08               | 5.38               | 1.98                         | 0.23              | 3.74                         |
| 41   | Bank of Dade                  | Trenton           | 144,206               | 48.9                 | 48.9                    | 20.31           | 12.89              | 6.21               | 1.89                         | 0.12              | 3.73                         |
| 42   | First Port City Bank          | Bainbridge        | 408,534               | 81.8                 | 12.6                    | 23.18           | 29.91              | 5.16               | 1.97                         | 0.37              | 3.72                         |
| 43   | Affinity Bank                 | Covington         | 766,352               | 98.5                 | 5.8                     | 5.71            | 1.14               | 4.56               | 2.10                         | 0.25              | 3.68                         |
| 44   | Citizens Bank of The South    | Sandersville      | 334,539               | 65.9                 | 12.3                    | (1.05)          | 5.57               | 5.85               | 0.79                         | 0.12              | 3.67                         |
| 45   | Durden Banking Company        | Twin City         | 267,018               | 56.8                 | 23.5                    | (4.49)          | 20.21              | 6.03               | 1.72                         | 0.13              | 3.67                         |
| 46   | Greater Community Bank        | Rome              | 323,799               | 75.4                 | 19.8                    | 5.32            | 11.08              | 5.47               | 2.18                         | 0.26              | 3.67                         |
| 47   | F&M Bank                      | Washington        | 358,395               | 61.5                 | 34.4                    | 9.48            | 9.47               | 5.81               | 1.94                         | 0.42              | 3.65                         |
| 48   | Georgia Primary Bank          | Atlanta           | 281,347               | 82.0                 | 20.8                    | 4.24            | 3.76               | 5.22               | 1.94                         | 0.47              | 3.65                         |
| 49   | South Coast Bank & Trust      | Brunswick         | 203,132               | 79.2                 | 14.6                    | 5.62            | 14.26              | 4.72               | 1.65                         | 0.27              | 3.65                         |
| 50   | First FS&LA of Valdosta       | Valdosta          | 200,931               | 96.8                 | 3.6                     | 2.28            | 11.07              | 4.97               | 1.66                         | 0.46              | 3.64                         |
| 51   | First IC Bank                 | Doraville         | 980,216               | 84.5                 | 4.4                     | 19.01           | 8.94               | 5.29               | 1.76                         | 0.29              | 3.64                         |
| 52   | F & M Bank and Trust Company  | Manchester        | 83,154                | 53.6                 | 9.0                     | (10.97)         | 3.31               | 6.29               | 1.13                         | 0.28              | 3.62                         |
| 53   | Piedmont Bank                 | Peachtree Corners | 1,801,010             | 81.3                 | 8.3                     | 12.67           | 9.39               | 5.13               | 1.65                         | 0.26              | 3.62                         |
| 54   | Commercial Bank               | Crawford          | 392,555               | 68.7                 | 24.0                    | 6.10            | 12.40              | 5.25               | 1.48                         | 0.20              | 3.61                         |
| 55   | Bank of Dawson                | Dawson            | 149,816               | 62.3                 | 28.2                    | (9.11)          | 5.85               | 6.27               | 1.79                         | 0.48              | 3.60                         |
| 56   | Farmers & Merchants Bank      | Lakeland          | 663,763               | 69.6                 | 13.6                    | 5.23            | 10.90              | 5.64               | 1.41                         | 0.43              | 3.59                         |
| 57   | Community Bank of Georgia     | Baxley            | 177,664               | 59.7                 | 9.2                     | (1.54)          | 7.62               | 6.50               | 1.19                         | 0.48              | 3.56                         |
| 58   | United National Bank          | Cairo             | 287,271               | 83.4                 | 8.0                     | (4.90)          | 6.29               | 5.44               | 0.75                         | 0.55              | 3.56                         |
| 59   | Pinnacle Bank                 | Elberton          | 2,039,890             | 70.6                 | 20.3                    | 22.44           | 26.05              | 4.85               | 1.83                         | 0.06              | 3.55                         |
| 60   | PrimeSouth Bank               | Waycross          | 1,112,898             | 82.1                 | 11.1                    | 15.76           | 18.90              | 4.86               | 1.75                         | 0.29              | 3.53                         |
| 61   | Bank of Monticello            | Monticello        | 165,922               | 57.0                 | 12.7                    | 12.71           | 12.22              | 6.55               | 2.05                         | 0.30              | 3.50                         |
| 62   | FNB of Waynesboro             | Waynesboro        | 203,893               | 60.1                 | 13.3                    | 11.05           | 14.24              | 6.20               | 2.44                         | 0.19              | 3.50                         |
| 63   | Loyal Trust Bank              | Johns Creek       | 125,215               | 67.5                 | 16.1                    | (12.34)         | 17.83              | 6.53               | 1.87                         | 0.55              | 3.49                         |
| 64   | State Bank of Cochran         | Cochran           | 264,170               | 60.4                 | 12.9                    | 3.22            | 5.93               | 6.57               | 0.22                         | 0.17              | 3.49                         |
| 65   | Touchmark National Bank       | Alpharetta        | 323,955               | 101.8                | 5.1                     | (20.08)         | (24.75)            | 4.86               | 1.99                         | 0.43              | 3.48                         |
| 66   | TC Federal Bank               | Thomasville       | 431,249               | 84.9                 | 10.7                    | 13.08           | 2.97               | 4.67               | 1.43                         | 0.23              | 3.47                         |
| 67   | Bank of Dudley                | Dublin            | 328,455               | 65.3                 | 12.9                    | 9.49            | 9.97               | 5.70               | 1.28                         | 0.20              | 3.45                         |
| 68   | Heritage Southeast Bank       | Jonesboro         | 1,711,594             | 74.8                 | 11.3                    | 5.00            | 3.18               | 4.90               | 1.31                         | 0.15              | 3.44                         |
| 69   | Legacy State Bank             | Loganville        | 151,499               | 71.3                 | 20.5                    | (2.61)          | 11.64              | 4.66               | 1.49                         | 0.23              | 3.44                         |
| 70   | Ameris Bank                   | Atlanta           | 23,591,556            | 91.4                 | 4.9                     | 13.29           | 7.81               | 4.16               | 3.00                         | 0.11              | 3.43                         |
| 71   | BankSouth                     | Greensboro        | 1,192,984             | 87.1                 | 2.6                     | 12.16           | 11.02              | 4.85               | 2.84                         | 0.30              | 3.43                         |
| 72   | Bank of Madison               | Madison           | 411,401               | 62.5                 | 29.3                    | 7.61            | 16.85              | 5.60               | 1.30                         | 0.19              | 3.42                         |
| 73   | First Century Bank, NA        | Commerce          | 381,898               | 7.8                  | 46.8                    | (39.60)         | 24.34              | 18.70              | 2.89                         | 0.07              | 3.42                         |
| 74   | First National Community Bank | Chatsworth        | 638,096               | 64.5                 | 3.0                     | 62.40           | 84.41              | 5.36               | 1.86                         | 0.21              | 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   | Peoples Bank                    | Eatonton      | 216,178               | 64.7                 | 14.1                    | 13.23           | 15.08              | 5.42               | 1.44                         | 0.08              | 3.42                         |
| 76   | Carver State Bank               | Savannah      | 84,014                | 42.5                 | 17.2                    | (20.19)         | 22.53              | 6.25               | 0.90                         | 0.34              | 3.41                         |
| 77   | Tandem Bank                     | Tucker        | 152,394               | 69.3                 | 13.7                    | 21.66           | 45.96              | 5.14               | 2.06                         | 0.16              | 3.40                         |
| 78   | Citizens National Bank, Quitman | Quitman       | 132,419               | 56.6                 | 16.3                    | (7.29)          | 9.58               | 5.73               | 1.97                         | 0.23              | 3.39                         |
| 79   | Glennville Bank                 | Glennville    | 374,690               | 51.7                 | 25.6                    | 1.70            | 13.94              | 5.98               | 1.74                         | 0.29              | 3.34                         |
| 80   | Mount Vernon Bank               | Mount Vernon  | 156,447               | 50.7                 | 32.0                    | (4.39)          | 0.46               | 6.23               | 1.43                         | 0.35              | 3.34                         |
| 81   | Citizens Community Bank         | Hahira        | 196,606               | 51.1                 | 30.7                    | 6.21            | 12.89              | 5.68               | 1.65                         | 0.19              | 3.33                         |
| 82   | Bank of Wrightsville            | Wrightsville  | 79,090                | 46.7                 | 33.5                    | (4.96)          | 8.62               | 6.01               | 1.83                         | 0.31              | 3.31                         |
| 83   | First State Bank of Blakely     | Blakely       | 601,285               | 76.5                 | 15.5                    | 0.27            | 11.20              | 5.56               | 0.25                         | 0.38              | 3.31                         |
| 84   | Barwick Banking Company         | Barwick       | 262,494               | 89.4                 | 5.4                     | 209.72          | 231.90             | 4.21               | 1.18                         | 0.37              | 3.30                         |
| 85   | Commercial Banking Company      | Valdosta      | 344,434               | 59.4                 | 12.7                    | 0.92            | 19.05              | 5.39               | 2.04                         | 0.16              | 3.28                         |
| 86   | Magnolia State Bank             | Eastman       | 212,741               | 50.1                 | 28.5                    | (10.99)         | 7.44               | 6.58               | 0.85                         | 0.14              | 3.28                         |
| 87   | North Georgia National Bank     | Calhoun       | 199,419               | 56.4                 | 37.4                    | 18.14           | 14.16              | 5.40               | 1.81                         | 0.24              | 3.28                         |
| 88   | Peach State Bank & Trust        | Gainesville   | 601,758               | 59.3                 | 33.7                    | 11.74           | 25.57              | 4.76               | 1.06                         | 0.15              | 3.25                         |
| 89   | Exchange Bank                   | Milledgeville | 368,461               | 55.5                 | 40.6                    | 10.01           | 14.56              | 5.20               | 1.90                         | 0.19              | 3.23                         |
| 90   | Georgia Community Bank          | Dawson        | 391,930               | 63.8                 | 18.7                    | (0.51)          | 1.27               | 5.76               | 1.10                         | 0.40              | 3.23                         |
| 91   | Signature Bank of Georgia       | Sandy Springs | 187,380               | 75.3                 | 14.7                    | 14.64           | (2.92)             | 5.44               | 1.95                         | 0.31              | 3.23                         |
| 92   | Colony Bank                     | Fitzgerald    | 2,722,323             | 62.1                 | 35.6                    | 41.56           | 55.19              | 4.81               | 1.75                         | 0.20              | 3.22                         |
| 93   | Planters and Citizens Bank      | Camilla       | 136,037               | 44.2                 | 40.0                    | 6.16            | 13.74              | 5.43               | 1.85                         | 0.10              | 3.22                         |
| 94   | South Georgia Bank Co.          | Tifton        | 621,750               | 56.6                 | 17.4                    | 10.21           | 13.65              | 5.03               | 1.92                         | 0.11              | 3.22                         |
| 95   | Wilkinson County Bank           | Irwinton      | 53,042                | 45.5                 | 44.7                    | 5.75            | (5.59)             | 5.62               | 2.16                         | 0.22              | 3.21                         |
| 96   | Wheeler County State Bank       | Alamo         | 130,530               | 65.3                 | 11.3                    | (2.89)          | 8.16               | 5.33               | 0.41                         | 0.21              | 3.20                         |
| 97   | Bank of Camilla                 | Camilla       | 153,018               | 63.7                 | 30.8                    | 15.59           | 7.42               | 4.98               | 1.81                         | 0.36              | 3.17                         |
| 98   | Comm. Bank of Pickens County    | Jasper        | 550,601               | 62.0                 | 9.4                     | (3.43)          | 15.04              | 5.60               | 1.17                         | 0.56              | 3.17                         |
| 99   | Geo. D. Warthen Bank            | Sandersville  | 243,441               | 48.8                 | 36.8                    | (2.70)          | 11.88              | 5.77               | 1.59                         | 0.07              | 3.17                         |
| 100  | Talbot State Bank               | Woodland      | 58,030                | 62.1                 | 30.5                    | 6.06            | (3.16)             | 7.31               | 2.49                         | 1.67              | 3.15                         |
| 101  | Thomasville National Bank       | Thomasville   | 1,583,553             | 86.0                 | 9.3                     | 11.40           | 14.50              | 4.21               | 0.28                         | 0.25              | 3.15                         |
| 102  | Guardian Bank                   | Valdosta      | 539,124               | 63.1                 | 31.8                    | 5.06            | 13.54              | 4.42               | 1.72                         | 0.22              | 3.13                         |
| 103  | Bank of Hancock County          | Sparta        | 84,231                | 31.0                 | 61.3                    | 1.81            | 2.80               | 7.22               | 2.12                         | 0.31              | 3.08                         |
| 104  | Southeastern Bank               | Darien        | 655,345               | 47.6                 | 27.0                    | 5.16            | 14.00              | 5.24               | 1.87                         | 0.07              | 3.08                         |
| 105  | Community Banking Company       | Fitzgerald    | 249,171               | 60.2                 | 8.1                     | 1.26            | 13.87              | 5.23               | 1.54                         | 0.19              | 3.07                         |
| 106  | West Central Georgia Bank       | Thomaston     | 147,774               | 45.3                 | 43.0                    | 4.55            | 2.47               | 6.14               | 1.97                         | 0.14              | 3.07                         |
| 107  | Elberton FS&LA                  | Elberton      | 27,343                | 105.4                | 8.7                     | 2.87            | 5.81               | 3.77               | 4.04                         | 0.61              | 3.06                         |
| 108  | Synovus Bank                    | Columbus      | 57,282,102            | 85.0                 | 17.3                    | 8.04            | 4.07               | 3.82               | 1.62                         | 0.16              | 3.05                         |
| 109  | Georgia Banking Company         | Atlanta       | 1,320,569             | 96.0                 | 3.3                     | 118.35          | 90.27              | 4.29               | 1.72                         | 0.58              | 3.04                         |
| 110  | First Chatham Bank              | Savannah      | 623,997               | 55.3                 | 6.1                     | 6.46            | 19.01              | 5.38               | 1.97                         | 0.24              | 3.03                         |
| 111  | Queensborough National B&T      | Louisville    | 1,983,034             | 55.6                 | 33.6                    | 1.05            | 11.28              | 4.90               | 1.48                         | 0.15              | 3.03                         |
| 112  | Vivings Bank                    | Smyrna        | 595,119               | 43.7                 | 23.0                    | (16.46)         | 5.99               | 5.87               | 1.70                         | 0.21              | 3.03                         |
| 113  | Bank of Hazlehurst              | Hazlehurst    | 136,903               | 39.6                 | 41.0                    | (15.70)         | 8.97               | 5.48               | 1.72                         | 0.10              | 3.00                         |
| 114  | Oconee State Bank               | Watkinsville  | 505,754               | 64.3                 | 29.7                    | (3.30)          | (3.14)             | 4.67               | 1.47                         | 0.16              | 3.00                         |
| 115  | Peoples Bank                    | Lyons         | 159,842               | 59.4                 | 5.9                     | 1.21            | 10.92              | 5.30               | 0.76                         | 0.20              | 2.97                         |
| 116  | Bank of Alapaha                 | Alapaha       | 230,617               | 55.3                 | 28.6                    | 3.92            | 6.31               | 5.34               | 1.67                         | 0.25              | 2.94                         |
| 117  | Century Bank of Georgia         | Cartersville  | 340,569               | 33.6                 | 37.7                    | (17.25)         | 14.20              | 6.07               | 1.77                         | 0.14              | 2.93                         |
| 118  | Citizens Bank of Americus       | Americus      | 429,140               | 53.0                 | 27.4                    | 6.30            | 2.43               | 5.37               | 1.37                         | 0.17              | 2.89                         |
| 119  | AB&T                            | Albany        | 250,335               | 77.2                 | 8.3                     | 3.43            | (0.50)             | 4.33               | 3.60                         | 0.30              | 2.86                         |
| 120  | Century Bank & Trust            | Milledgeville | 365,737               | 47.7                 | 37.0                    | (1.50)          | 12.19              | 5.19               | 1.79                         | 0.28              | 2.83                         |
| 121  | Citizens Bank of Georgia        | Cumming       | 509,136               | 54.3                 | 31.7                    | 5.41            | 13.61              | 4.76               | 1.35                         | 0.08              | 2.83                         |
| 122  | FNB of Decatur County           | Bainbridge    | 301,068               | 56.1                 | 20.0                    | 9.36            | 36.95              | 4.96               | 1.90                         | 0.51              | 2.83                         |
| 123  | Northeast Georgia Bank          | Lavonia       | 631,642               | 45.7                 | 23.2                    | 6.45            | 11.06              | 5.35               | 1.78                         | 0.10              | 2.81                         |
| 124  | Rabun County Bank               | Clayton       | 264,373               | 61.1                 | 4.6                     | 8.19            | 11.01              | 4.86               | 1.63                         | 0.13              | 2.73                         |
| 125  | Rochelle State Bank             | Rochelle      | 48,596                | 65.8                 | 21.5                    | 173.13          | 10.79              | 6.39               | 1.40                         | 0.35              | 2.71                         |
| 126  | Farmers Bank                    | Greensboro    | 133,861               | 59.7                 | 43.4                    | 19.41           | 9.14               | 4.63               | 1.74                         | 0.33              | 2.70                         |
| 127  | Peoples Bank & Trust            | Buford        | 470,768               | 32.2                 | 53.6                    | (5.94)          | 12.28              | 5.82               | 1.72                         | 0.34              | 2.67                         |
| 128  | Waycross Bank & Trust           | Waycross      | 218,559               | 48.7                 | 41.4                    | 3.95            | 4.03               | 4.53               | 1.63                         | 0.11              | 2.66                         |
| 129  | Persons Banking Company         | Forsyth       | 428,694               | 44.9                 | 44.6                    | (0.56)          | 10.27              | 4.94               | 1.18                         | 0.13              | 2.65                         |
| 130  | Citizens Trust Bank             | Atlanta       | 832,852               | 41.5                 | 15.3                    | 8.62            | 32.40              | 5.04               | 1.78                         | 0.08              | 2.62                         |
| 131  | Community Bank & Trust          | LaGrange      | 81,174                | 36.6                 | 33.6                    | (29.74)         | (16.97)            | 5.84               | 1.87                         | 0.09              | 2.60                         |
| 132  | FNB of Coffee County            | Douglas       | 428,103               | 44.1                 | 29.6                    | (2.29)          | 15.25              | 5.13               | 1.35                         | 0.10              | 2.59                         |
| 133  | Farmers & Merchants Bank        | Eatonton      | 231,151               | 37.2                 | 54.6                    | (9.34)          | 6.34               | 5.42               | 1.13                         | 0.21              | 2.57                         |
| 134  | First St. Bank, Randolph County | Cuthbert      | 88,933                | 34.0                 | 54.9                    | 2.56            | 2.76               | 5.86               | 1.53                         | 0.44              | 2.50                         |
| 135  | First American B&T              | Athens        | 965,615               | 58.3                 | 21.3                    | 11.22           | 16.96              | 4.68               | 1.04                         | 0.12              | 2.49                         |
| 136  | Peoples Bank                    | Willacoochee  | 121,431               | 33.4                 | 40.8                    | (4.91)          | 26.03              | 6.31               | 1.44                         | 0.31              | 2.48                         |
| 137  | Bank of Lafayette, Georgia      | Lafayette     | 388,577               | 31.8                 | 55.2                    | 11.46           | 22.10              | 5.72               | 1.64                         | 0.39              | 2.44                         |
| 138  | Merchants & Citizens Bank       | McRae         | 133,593               | 27.5                 | 57.0                    | (9.09)          | 15.68              | 5.62               | 1.87                         | 0.41              | 2.43                         |
| 139  | Farmers and Merchants Bank      | Sylvania      | 149,486               | 31.8                 | 37.8                    | (2.59)          | 10.11              | 6.23               | 1.85                         | 0.29              | 2.40                         |
| 140  | United Bank                     | Zebulon       | 2,396,209             | 32.9                 | 19.9                    | 0.01            | 17.25              | 5.83               | 1.65                         | 0.07              | 2.40                         |
| 141  | First Bank of Coastal Georgia   | Pembroke      | 161,419               | 20.6                 | 69.6                    | (2.29)          | 18.22              | 5.58               | 1.75                         | 0.15              | 2.26                         |
| 142  | First National Bank of Griffin  | Griffin       | 392,476               | 31.6                 | 30.7                    | 3.68            | 10.19              | 5.44               | 1.97                         | 0.06              | 2.24                         |
| 143  | Southeast First National Bank   | Summerville   | 67,142                | 23.6                 | 55.0                    | (23.37)         | (12.08)            | 6.89               | 1.04                         | 0.19              | 2.03                         |
| 144  | Vidalia Federal Savings Bank    | Vidalia       | 221,330               | 36.6                 | 46.7                    | 17.14           | 4.26               | 4.46               | 1.17                         | 0.63              | 1.52                         |
| 145  | CIBC National Trust Company     | Atlanta       | 324,283               | -                    | -                       | NA              | 23.05              | NA                 | NA                           | 0.17              | 0.88                         |
| 146  | Synovus Trust Company, NA       | Columbus      | 128,449               | NA                   | 16.6                    | NA              | NA                 | NA                 | 0.19                         | NA                | 0.48                         |
|      |                                 | MEDIAN        | 264,970               | 62.4                 | 19.4                    | 5.11            | 11.01              | 5.50               | 1.72                         | 0.22              | 3.42                         |
|      |                                 | AVERAGE       | 976,355               | 63.5                 | 22.0                    | 8.53            | 13.92              | 5.70               | 1.70                         | 0.27              | 3.39                         |
|      |                                 | HIGH          | 57,282,102            | 113.6                | 69.6                    | 209.72          | 231.90             | 18.70              | 4.27                         | 1.67              | 5.47                         |
|      |                                 | LOW           | 26,299                | 0.0                  | 0.0                     | (39.60)         | (24.75)            | 3.77               | 0.19                         | 0.05              | 0.48                         |

## NON-INTEREST INCOME

| Rank | Institution                    | City          | Net Income (\$'000) | Non Interest Income (\$'000) | Service Charges / Avg Assets (%) | Gain on Sale of Loans / Avg Assets (%) | Gain on Sale of OREO / Avg Assets (%) | Other Non Int Inc / Avg Assets (%) | Total Non Interest Income / Avg Assets (%) |
|------|--------------------------------|---------------|---------------------|------------------------------|----------------------------------|--|---------------------------------------|------------------------------------|--|
| 1    | Synovus Trust Company, NA      | Columbus      | 18,800              | 69,205                       | -                                | -                                      | -                                     | 55.53                              | 55.53                                      |
| 2    | CIBC National Trust Company    | Atlanta       | 46,679              | 130,492                      | -                                | -                                      | -                                     | 44.19                              | 44.19                                      |
| 3    | BankSouth                      | Greensboro    | 15,548              | 66,449                       | 0.11                             | 4.54                                   | -                                     | 1.04                               | 5.69                                       |
| 4    | Embassy National Bank          | Lawrenceville | 2,419               | 4,523                        | 0.04                             | 2.96                                   | -                                     | 0.78                               | 3.78                                       |
| 5    | First Chatham Bank             | Savannah      | 8,035               | 18,574                       | 0.12                             | 2.42                                   | (0.03)                                | 0.72                               | 3.23                                       |
| 6    | Loyal Trust Bank               | Johns Creek   | 2,438               | 3,674                        | 0.07                             | 2.85                                   | -                                     | 0.12                               | 3.04                                       |
| 7    | First IC Bank                  | Doraville     | 23,907              | 23,733                       | 0.18                             | 1.85                                   | -                                     | 0.44                               | 2.47                                       |
| 8    | Carver State Bank              | Savannah      | 360                 | 1,531                        | 0.26                             | -                                      | 0.10                                  | 2.01                               | 2.37                                       |
| 9    | Trust Bank                     | Lenox         | 840                 | 1,064                        | 0.35                             | 0.29                                   | -                                     | 1.56                               | 2.19                                       |
| 10   | Bank of Camilla                | Camilla       | 2,568               | 2,880                        | 0.21                             | -                                      | (0.03)                                | 1.87                               | 2.04                                       |
| 11   | Merchants & Citizens Bank      | McRae         | 2,615               | 2,523                        | 0.08                             | -                                      | -                                     | 1.83                               | 1.91                                       |
| 12   | First Century Bank, NA         | Commerce      | 4,329               | 8,248                        | 0.01                             | -                                      | -                                     | 1.88                               | 1.88                                       |
| 13   | Colony Bank                    | Fitzgerald    | 18,965              | 39,898                       | 0.28                             | 0.33                                   | -                                     | 0.95                               | 1.56                                       |
| 14   | PromiseOne Bank                | Duluth        | 15,953              | 8,549                        | 0.13                             | 0.82                                   | -                                     | 0.50                               | 1.45                                       |
| 15   | Ameris Bank                    | Atlanta       | 363,103             | 327,746                      | 0.13                             | 0.80                                   | -                                     | 0.51                               | 1.43                                       |
| 16   | United Bank                    | Zebulon       | 33,616              | 30,782                       | 0.42                             | 0.10                                   | -                                     | 0.84                               | 1.36                                       |
| 17   | Thomasville National Bank      | Thomasville   | 24,792              | 19,868                       | 0.03                             | 0.03                                   | -                                     | 1.29                               | 1.36                                       |
| 18   | Community Bank & Trust         | LaGrange      | 152                 | 1,067                        | 0.44                             | 0.19                                   | 0.02                                  | 0.56                               | 1.22                                       |
| 19   | American Pride Bank            | Macon         | 4,663               | 2,735                        | 0.13                             | 0.73                                   | -                                     | 0.33                               | 1.20                                       |
| 20   | Citizens Bank of Cochran       | Cochran       | 1,768               | 1,525                        | 0.06                             | -                                      | 0.58                                  | 0.53                               | 1.17                                       |
| 21   | Douglas National Bank          | Douglas       | 6,432               | 2,951                        | 0.23                             | -                                      | -                                     | 0.91                               | 1.15                                       |
| 22   | First Bank of Pike             | Molena        | 391                 | 817                          | 0.27                             | -                                      | -                                     | 0.85                               | 1.12                                       |
| 23   | Heritage Southeast Bank        | Jonesboro     | 17,336              | 18,193                       | 0.37                             | 0.18                                   | (0.01)                                | 0.55                               | 1.09                                       |
| 24   | Bank of Lumber City            | Lumber City   | (249)               | 282                          | 0.61                             | -                                      | -                                     | 0.47                               | 1.08                                       |
| 25   | River City Bank                | Rome          | 2,073               | 2,368                        | 0.12                             | 0.10                                   | 0.06                                  | 0.77                               | 1.05                                       |
| 26   | Metro City Bank                | Doraville     | 70,224              | 29,780                       | 0.04                             | 0.34                                   | -                                     | 0.64                               | 1.02                                       |
| 27   | Farmers & Merchants Bank       | Eatonton      | 2,401               | 2,420                        | 0.16                             | -                                      | 0.59                                  | 0.27                               | 1.01                                       |
| 28   | Touchmark National Bank        | Alpharetta    | 7,671               | 3,930                        | -                                | 0.74                                   | -                                     | 0.25                               | 1.00                                       |
| 29   | Citizens Trust Bank            | Atlanta       | 5,745               | 6,684                        | 0.45                             | -                                      | -                                     | 0.55                               | 1.00                                       |
| 30   | Queensborough National B&T     | Louisville    | 19,238              | 19,521                       | 0.42                             | -                                      | -                                     | 0.58                               | 0.99                                       |
| 31   | Planters First Bank            | Cordele       | 2,986               | 3,729                        | 0.44                             | -                                      | (0.01)                                | 0.56                               | 0.99                                       |
| 32   | South Georgia Bank Co.         | Tifton        | 5,382               | 5,769                        | 0.27                             | -                                      | (0.02)                                | 0.71                               | 0.96                                       |
| 33   | F & M Bank and Trust Company   | Manchester    | 386                 | 776                          | 0.64                             | -                                      | 0.04                                  | 0.25                               | 0.93                                       |
| 34   | Bank of Edison                 | Edison        | 703                 | 635                          | 0.17                             | -                                      | (0.14)                                | 0.88                               | 0.92                                       |
| 35   | Century Bank & Trust           | Milledgeville | 4,533               | 3,387                        | 0.10                             | 0.09                                   | -                                     | 0.73                               | 0.92                                       |
| 36   | Pinnacle Bank                  | Elberton      | 20,677              | 17,365                       | 0.31                             | 0.08                                   | -                                     | 0.52                               | 0.91                                       |
| 37   | FNB of Waynesboro              | Waynesboro    | 2,482               | 1,777                        | 0.40                             | -                                      | -                                     | 0.51                               | 0.91                                       |
| 38   | First Port City Bank           | Bainbridge    | 3,674               | 3,462                        | 0.06                             | 0.58                                   | -                                     | 0.26                               | 0.90                                       |
| 39   | FNB South                      | Alma          | 12,623              | 4,547                        | 0.26                             | -                                      | 0.21                                  | 0.40                               | 0.88                                       |
| 40   | Farmers State Bank             | Lincolnton    | 1,881               | 1,477                        | 0.43                             | -                                      | -                                     | 0.44                               | 0.87                                       |
| 41   | Greater Community Bank         | Rome          | 4,146               | 2,833                        | 0.17                             | 0.20                                   | -                                     | 0.50                               | 0.87                                       |
| 42   | Oconee State Bank              | Watkinsville  | 3,730               | 4,664                        | 0.10                             | 0.43                                   | -                                     | 0.32                               | 0.85                                       |
| 43   | First American B&T             | Athens        | 9,431               | 7,564                        | 0.11                             | -                                      | 0.01                                  | 0.73                               | 0.85                                       |
| 44   | Rabun County Bank              | Clayton       | 2,148               | 2,218                        | 0.09                             | 0.33                                   | 0.04                                  | 0.39                               | 0.85                                       |
| 45   | Quantum National Bank          | Suwanee       | 20,260              | 5,353                        | 0.03                             | 0.56                                   | -                                     | 0.25                               | 0.83                                       |
| 46   | Commercial Bank                | Crawford      | 7,890               | 3,231                        | 0.51                             | -                                      | -                                     | 0.31                               | 0.82                                       |
| 47   | Farmers Bank                   | Greensboro    | 1,298               | 1,038                        | 0.10                             | -                                      | 0.61                                  | 0.06                               | 0.77                                       |
| 48   | First National Bank of Griffin | Griffin       | 1,036               | 2,900                        | 0.22                             | 0.06                                   | -                                     | 0.47                               | 0.75                                       |
| 49   | Commercial Banking Company     | Valdosta      | 3,620               | 2,448                        | 0.28                             | 0.14                                   | -                                     | 0.31                               | 0.73                                       |
| 50   | Citizens Bank and Trust, Inc.  | Trenton       | 1,325               | 970                          | 0.35                             | -                                      | -                                     | 0.38                               | 0.73                                       |
| 51   | Durden Banking Company         | Twin City     | 3,978               | 1,768                        | 0.36                             | -                                      | 0.02                                  | 0.32                               | 0.71                                       |
| 52   | Rochelle State Bank            | Rochelle      | (773)               | 323                          | 0.19                             | 0.47                                   | -                                     | 0.05                               | 0.70                                       |
| 53   | Pineland Bank                  | Alma          | 3,302               | 2,803                        | 0.21                             | 0.17                                   | 0.01                                  | 0.32                               | 0.70                                       |
| 54   | Community Banking Company      | Fitzgerald    | 2,662               | 1,672                        | 0.27                             | -                                      | -                                     | 0.42                               | 0.70                                       |
| 55   | Citizens Bank of Swainsboro    | Swainsboro    | 3,524               | 2,034                        | 0.19                             | -                                      | -                                     | 0.51                               | 0.70                                       |
| 56   | Family Bank                    | Pelham        | 1,327               | 975                          | 0.38                             | -                                      | 0.02                                  | 0.29                               | 0.69                                       |
| 57   | West Central Georgia Bank      | Thomaston     | 1,613               | 1,033                        | 0.34                             | -                                      | -                                     | 0.34                               | 0.68                                       |
| 58   | FNB of Coffee County           | Douglas       | 2,855               | 2,766                        | 0.11                             | -                                      | -                                     | 0.56                               | 0.67                                       |
| 59   | Southeastern Bank              | Darien        | 7,064               | 4,201                        | 0.17                             | -                                      | 0.05                                  | 0.46                               | 0.67                                       |
| 60   | Bank of Dudley                 | Dublin        | 3,179               | 2,109                        | 0.16                             | 0.19                                   | -                                     | 0.32                               | 0.67                                       |
| 61   | Exchange Bank                  | Milledgeville | 3,649               | 2,416                        | 0.34                             | 0.10                                   | -                                     | 0.23                               | 0.67                                       |
| 62   | Althama Bank and Trust Co.     | Vidalia       | 3,647               | 1,745                        | 0.26                             | -                                      | -                                     | 0.41                               | 0.67                                       |
| 63   | PrimeSouth Bank                | Waycross      | 13,067              | 7,079                        | 0.09                             | 0.28                                   | 0.01                                  | 0.28                               | 0.67                                       |
| 64   | Synovus Bank                   | Columbus      | 743,420             | 358,582                      | 0.16                             | 0.05                                   | -                                     | 0.42                               | 0.63                                       |
| 65   | Claxton Bank                   | Claxton       | 1,374               | 922                          | 0.19                             | -                                      | -                                     | 0.44                               | 0.63                                       |
| 66   | Wilcox County State Bank       | Abbeville     | 1,397               | 901                          | 0.25                             | -                                      | (0.01)                                | 0.39                               | 0.63                                       |
| 67   | TC Federal Bank                | Thomasville   | 2,620               | 2,468                        | 0.14                             | 0.42                                   | (0.02)                                | 0.09                               | 0.62                                       |
| 68   | Georgia First Bank             | Soperton      | 2,052               | 828                          | 0.38                             | -                                      | -                                     | 0.24                               | 0.62                                       |
| 69   | Vinings Bank                   | Smyrna        | 4,529               | 3,978                        | 0.02                             | 0.47                                   | -                                     | 0.11                               | 0.60                                       |
| 70   | Peoples Bank                   | Willacoochee  | 732                 | 659                          | 0.25                             | -                                      | -                                     | 0.35                               | 0.60                                       |
| 71   | First National Community Bank  | Chatsworth    | 3,801               | 3,540                        | 0.13                             | -                                      | 0.04                                  | 0.42                               | 0.60                                       |
| 72   | Great Oaks Bank                | Eastman       | 2,680               | 1,688                        | 0.21                             | -                                      | (0.01)                                | 0.38                               | 0.58                                       |
| 73   | Affinity Bank                  | Covington     | 6,849               | 4,507                        | 0.06                             | -                                      | -                                     | 0.52                               | 0.58                                       |
| 74   | Glennville Bank                | Glennville    | 4,188               | 2,055                        | 0.19                             | -                                      | 0.03                                  | 0.35                               | 0.58                                       |

## 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   | SunMark Community Bank          | Hawkinsville      | 5,630               | 2,271                        | 0.18                             | -                                      | -                                     | 0.38                               | 0.56                                       |
| 76   | South Coast Bank & Trust        | Brunswick         | 3,112               | 1,108                        | 0.12                             | 0.19                                   | -                                     | 0.25                               | 0.56                                       |
| 77   | Peoples Bank of Georgia         | Talbotton         | 2,125               | 758                          | 0.12                             | -                                      | -                                     | 0.43                               | 0.55                                       |
| 78   | Citizens Community Bank         | Hahira            | 1,819               | 1,030                        | 0.16                             | -                                      | 0.01                                  | 0.36                               | 0.54                                       |
| 79   | Bank of Dawson                  | Dawson            | 2,141               | 795                          | 0.29                             | -                                      | -                                     | 0.24                               | 0.53                                       |
| 80   | Magnolia State Bank             | Eastman           | 1,818               | 1,073                        | 0.35                             | -                                      | (0.07)                                | 0.23                               | 0.51                                       |
| 81   | South Georgia Bank              | Glennville        | 3,821               | 1,040                        | 0.26                             | -                                      | -                                     | 0.24                               | 0.50                                       |
| 82   | Flint Community Bank            | Albany            | 4,963               | 1,457                        | 0.07                             | -                                      | -                                     | 0.42                               | 0.49                                       |
| 83   | Georgia Primary Bank            | Atlanta           | 2,659               | 1,390                        | 0.14                             | 0.13                                   | -                                     | 0.22                               | 0.49                                       |
| 84   | Persons Banking Company         | Forsyth           | 1,626               | 2,025                        | 0.25                             | -                                      | (0.01)                                | 0.23                               | 0.48                                       |
| 85   | Peoples Bank                    | Lyons             | 1,184               | 738                          | 0.34                             | 0.05                                   | 0.04                                  | 0.05                               | 0.48                                       |
| 86   | First Bank                      | Dalton            | 6,082               | 2,652                        | 0.10                             | 0.06                                   | -                                     | 0.31                               | 0.47                                       |
| 87   | Comm. Bank of Pickens County    | Jasper            | 6,562               | 2,464                        | 0.07                             | -                                      | 0.06                                  | 0.33                               | 0.47                                       |
| 88   | Bank of Hazlehurst              | Hazlehurst        | (1,385)             | 627                          | 0.45                             | -                                      | 0.01                                  | -                                  | 0.46                                       |
| 89   | F&M Bank                        | Washington        | 3,607               | 1,637                        | 0.20                             | -                                      | -                                     | 0.26                               | 0.46                                       |
| 90   | Peoples Bank                    | Eatonton          | 356                 | 943                          | 0.15                             | -                                      | 0.02                                  | 0.29                               | 0.46                                       |
| 91   | Northeast Georgia Bank          | Lavonia           | 6,086               | 2,805                        | 0.13                             | -                                      | 0.04                                  | 0.29                               | 0.46                                       |
| 92   | Mount Vernon Bank               | Mount Vernon      | 1,879               | 722                          | 0.29                             | -                                      | (0.02)                                | 0.18                               | 0.45                                       |
| 93   | Morris Bank                     | Dublin            | 27,968              | 6,183                        | 0.16                             | -                                      | 0.04                                  | 0.23                               | 0.44                                       |
| 94   | Tandem Bank                     | Tucker            | (608)               | 587                          | 0.02                             | 0.25                                   | -                                     | 0.17                               | 0.44                                       |
| 95   | Citizens Bank of Americus       | Americus          | 4,758               | 1,880                        | 0.16                             | -                                      | 0.03                                  | 0.24                               | 0.44                                       |
| 96   | Peach State Bank & Trust        | Gainesville       | 4,078               | 2,393                        | 0.04                             | 0.19                                   | -                                     | 0.20                               | 0.43                                       |
| 97   | Planters and Citizens Bank      | Camilla           | 590                 | 560                          | 0.13                             | -                                      | -                                     | 0.30                               | 0.43                                       |
| 98   | Bank of Dade                    | Trenton           | 2,796               | 611                          | 0.16                             | -                                      | (0.02)                                | 0.28                               | 0.42                                       |
| 99   | Century Bank of Georgia         | Cartersville      | 3,307               | 1,368                        | 0.09                             | -                                      | -                                     | 0.32                               | 0.42                                       |
| 100  | Farmers and Merchants Bank      | Sylvania          | 876                 | 610                          | 0.23                             | -                                      | -                                     | 0.18                               | 0.41                                       |
| 101  | Waycross Bank & Trust           | Waycross          | 2,350               | 933                          | 0.10                             | -                                      | -                                     | 0.32                               | 0.41                                       |
| 102  | North Georgia National Bank     | Calhoun           | 1,664               | 789                          | 0.11                             | -                                      | (0.03)                                | 0.33                               | 0.41                                       |
| 103  | First FS&LA of Valdosta         | Valdosta          | 433                 | 867                          | 0.14                             | -                                      | 0.01                                  | 0.26                               | 0.41                                       |
| 104  | State Bank of Cochran           | Cochran           | 3,940               | 1,034                        | 0.17                             | -                                      | 0.02                                  | 0.22                               | 0.40                                       |
| 105  | Georgia Banking Company         | Atlanta           | (6,776)             | 4,367                        | 0.02                             | 0.17                                   | -                                     | 0.22                               | 0.40                                       |
| 106  | Geo. D. Warthen Bank            | Sandersville      | 716                 | 989                          | 0.15                             | -                                      | (0.08)                                | 0.33                               | 0.40                                       |
| 107  | Farmers & Merchants Bank        | Lakeland          | 6,195               | 2,475                        | 0.17                             | 0.11                                   | (0.05)                                | 0.17                               | 0.39                                       |
| 108  | Bank of Monticello              | Monticello        | 2,620               | 624                          | 0.12                             | -                                      | -                                     | 0.27                               | 0.39                                       |
| 109  | First Peoples Bank              | Pine Mountain     | 1,765               | 948                          | 0.16                             | -                                      | -                                     | 0.23                               | 0.39                                       |
| 110  | FNB of Decatur County           | Bainbridge        | 1,007               | 1,005                        | 0.08                             | -                                      | -                                     | 0.29                               | 0.37                                       |
| 111  | Bank of Alapaha                 | Alapaha           | 1,632               | 870                          | 0.16                             | -                                      | -                                     | 0.20                               | 0.37                                       |
| 112  | Wilkinson County Bank           | Irwinton          | 63                  | 201                          | 0.17                             | -                                      | -                                     | 0.19                               | 0.36                                       |
| 113  | Farmers State Bank              | Dublin            | 1,849               | 562                          | 0.12                             | -                                      | -                                     | 0.24                               | 0.36                                       |
| 114  | AB&T                            | Albany            | 2,276               | 927                          | 0.06                             | 0.05                                   | -                                     | 0.24                               | 0.36                                       |
| 115  | First State Bank                | Wrens             | 4,246               | 1,106                        | 0.20                             | -                                      | -                                     | 0.16                               | 0.36                                       |
| 116  | Bank of Madison                 | Madison           | 4,862               | 1,401                        | 0.06                             | -                                      | -                                     | 0.30                               | 0.36                                       |
| 117  | Citizens Bank of The South      | Sandersville      | 2,763               | 1,182                        | 0.12                             | -                                      | 0.02                                  | 0.22                               | 0.35                                       |
| 118  | Bank of Hancock County          | Sparta            | 526                 | 306                          | 0.13                             | -                                      | -                                     | 0.22                               | 0.35                                       |
| 119  | PeoplesSouth Bank               | Colquitt          | 13,700              | 3,455                        | 0.09                             | -                                      | 0.02                                  | 0.23                               | 0.34                                       |
| 120  | United National Bank            | Cairo             | 3,232               | 959                          | 0.13                             | -                                      | -                                     | 0.21                               | 0.34                                       |
| 121  | OneSouth Bank                   | Blakely           | 988                 | 551                          | 0.12                             | -                                      | -                                     | 0.22                               | 0.33                                       |
| 122  | Vidalia Federal Savings Bank    | Vidalia           | (640)               | 716                          | 0.05                             | -                                      | -                                     | 0.28                               | 0.33                                       |
| 123  | Guardian Bank                   | Valdosta          | 7,418               | 1,675                        | 0.09                             | -                                      | (0.02)                                | 0.25                               | 0.32                                       |
| 124  | Piedmont Bank                   | Peachtree Corners | 21,394              | 5,603                        | 0.07                             | 0.10                                   | 0.03                                  | 0.12                               | 0.32                                       |
| 125  | Bank of Wrightsville            | Wrightsville      | 776                 | 244                          | 0.09                             | -                                      | -                                     | 0.23                               | 0.32                                       |
| 126  | Southeast First National Bank   | Summerville       | (87)                | 218                          | 0.07                             | -                                      | 0.01                                  | 0.24                               | 0.32                                       |
| 127  | Georgia Community Bank          | Dawson            | 3,370               | 1,270                        | 0.16                             | -                                      | (0.01)                                | 0.16                               | 0.32                                       |
| 128  | Bank of Lafayette, Georgia      | Lafayette         | 2,569               | 1,171                        | 0.10                             | -                                      | -                                     | 0.21                               | 0.31                                       |
| 129  | First State Bank of Blakely     | Blakely           | 5,439               | 1,782                        | 0.15                             | -                                      | -                                     | 0.14                               | 0.30                                       |
| 130  | First St. Bank, Randolph County | Cuthbert          | 382                 | 273                          | 0.27                             | -                                      | -                                     | 0.01                               | 0.28                                       |
| 131  | First Bank of Coastal Georgia   | Pembroke          | 892                 | 438                          | 0.08                             | -                                      | 0.11                                  | 0.08                               | 0.27                                       |
| 132  | Four County Bank                | Allentown         | 1,309               | 231                          | 0.16                             | -                                      | -                                     | 0.11                               | 0.27                                       |
| 133  | Southern Bank                   | Waynesboro        | 434                 | 396                          | 0.09                             | -                                      | 0.01                                  | 0.17                               | 0.27                                       |
| 134  | Wheeler County State Bank       | Alamo             | 1,163               | 325                          | 0.14                             | -                                      | 0.01                                  | 0.11                               | 0.26                                       |
| 135  | Peoples Bank & Trust            | Buford            | 3,053               | 1,101                        | 0.05                             | -                                      | (0.02)                                | 0.21                               | 0.24                                       |
| 136  | American Commerce Bank          | Bremen            | 6,610               | 1,024                        | 0.07                             | 0.05                                   | 0.02                                  | 0.10                               | 0.24                                       |
| 137  | Bank of Newington               | Newington         | 2,955               | 404                          | 0.10                             | -                                      | -                                     | 0.13                               | 0.23                                       |
| 138  | Citizens National Bank, Quitman | Quitman           | 1,019               | 290                          | 0.10                             | -                                      | -                                     | 0.13                               | 0.23                                       |
| 139  | Citizens Bank of Georgia        | Cumming           | 4,772               | 1,023                        | 0.03                             | -                                      | -                                     | 0.18                               | 0.21                                       |
| 140  | Signature Bank of Georgia       | Sandy Springs     | 3,363               | 421                          | 0.02                             | 0.28                                   | (0.25)                                | 0.15                               | 0.21                                       |
| 141  | Community Bank of Georgia       | Baxley            | 1,987               | 338                          | 0.12                             | -                                      | -                                     | 0.08                               | 0.19                                       |
| 142  | Barwick Banking Company         | Barwick           | (1,184)             | 323                          | 0.05                             | 0.09                                   | -                                     | 0.05                               | 0.19                                       |
| 143  | Legacy State Bank               | Loganville        | 1,850               | 124                          | 0.03                             | 0.01                                   | (0.09)                                | 0.14                               | 0.08                                       |
| 144  | Talbot State Bank               | Woodland          | (250)               | 41                           | 0.02                             | -                                      | 0.05                                  | -                                  | 0.07                                       |
| 145  | Security State Bank             | McRae             | 766                 | 14                           | 0.26                             | -                                      | -                                     | (0.24)                             | 0.02                                       |
| 146  | Elberton FS&LA                  | Elberton          | (192)               | 3                            | -                                | -                                      | -                                     | 0.01                               | 0.01                                       |
|      |                                 | MEDIAN            | 2,722               | 1,501                        | 0.15                             | 0.19                                   | 0.01                                  | 0.29                               | 0.58                                       |
|      |                                 | AVERAGE           | 12,828              | 9,753                        | 0.18                             | 0.53                                   | 0.04                                  | 1.08                               | 1.43                                       |
|      |                                 | HIGH              | 743,420             | 358,582                      | 0.64                             | 4.54                                   | 0.61                                  | 55.53                              | 55.53                                      |
|      |                                 | LOW               | (6,776)             | 3                            | 0.01                             | 0.00                                   | (0.25)                                | (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           | 509,136              | 8,778                     | 56.5                 | 0.98                          | 0.13                          | 0.57                              | 1.68                                   |
| 2    | Metro City Bank                 | Doraville         | 3,163,435            | 14,782                    | 33.8                 | 1.08                          | 0.17                          | 0.46                              | 1.71                                   |
| 3    | Century Bank of Georgia         | Cartersville      | 340,569              | 10,986                    | 56.6                 | 0.90                          | 0.15                          | 0.68                              | 1.73                                   |
| 4    | First Bank                      | Dalton            | 585,264              | 7,701                     | 48.7                 | 0.95                          | 0.19                          | 0.64                              | 1.79                                   |
| 5    | Comm. Bank of Pickens County    | Jasper            | 550,601              | 9,026                     | 50.5                 | 0.93                          | 0.12                          | 0.74                              | 1.79                                   |
| 6    | Bank of Lafayette, Georgia      | Lafayette         | 388,577              | 6,817                     | 67.2                 | 1.05                          | 0.30                          | 0.46                              | 1.80                                   |
| 7    | Touchmark National Bank         | Alpharetta        | 323,955              | 12,958                    | 41.0                 | 1.12                          | 0.07                          | 0.65                              | 1.83                                   |
| 8    | Citizens Bank of Americus       | Americus          | 429,140              | 9,536                     | 56.7                 | 0.97                          | 0.19                          | 0.70                              | 1.85                                   |
| 9    | Synovus Bank                    | Columbus          | 57,282,102           | 11,934                    | 52.5                 | 1.05                          | 0.30                          | 0.50                              | 1.85                                   |
| 10   | Community Bank of Georgia       | Baxley            | 177,664              | 9,351                     | 50.3                 | 1.02                          | 0.12                          | 0.72                              | 1.86                                   |
| 11   | Guardian Bank                   | Valdosta          | 539,124              | 9,627                     | 56.0                 | 0.87                          | 0.16                          | 0.86                              | 1.90                                   |
| 12   | Farmers and Merchants Bank      | Sylvania          | 149,486              | 7,118                     | 68.2                 | 0.96                          | 0.12                          | 0.85                              | 1.93                                   |
| 13   | First Bank of Coastal Georgia   | Pembroke          | 161,419              | 6,208                     | 74.7                 | 0.97                          | 0.20                          | 0.80                              | 1.97                                   |
| 14   | FNB South                       | Alma              | 552,932              | 6,912                     | 42.3                 | 1.01                          | 0.24                          | 0.75                              | 1.99                                   |
| 15   | Northeast Georgia Bank          | Lavonia           | 631,642              | 6,720                     | 65.7                 | 1.02                          | 0.24                          | 0.73                              | 2.00                                   |
| 16   | Waycross Bank & Trust           | Waycross          | 218,559              | 11,503                    | 64.7                 | 0.75                          | 0.19                          | 1.07                              | 2.00                                   |
| 17   | First American B&T              | Athens            | 965,615              | 9,754                     | 61.4                 | 1.31                          | 0.32                          | 0.39                              | 2.01                                   |
| 18   | Bank of Madison                 | Madison           | 411,401              | 6,744                     | 54.4                 | 1.32                          | 0.27                          | 0.44                              | 2.03                                   |
| 19   | Commercial Bank                 | Crawford          | 392,555              | 8,178                     | 48.4                 | 1.21                          | 0.23                          | 0.60                              | 2.04                                   |
| 20   | AB&T                            | Albany            | 250,335              | 8,075                     | 64.5                 | 1.18                          | 0.15                          | 0.73                              | 2.05                                   |
| 21   | Century Bank & Trust            | Milledgeville     | 365,737              | 7,315                     | 56.2                 | 1.10                          | 0.22                          | 0.74                              | 2.06                                   |
| 22   | Peoples Bank & Trust            | Buford            | 470,768              | 10,462                    | 70.2                 | 1.09                          | 0.14                          | 0.83                              | 2.06                                   |
| 23   | Vidalia Federal Savings Bank    | Vidalia           | 221,330              | 8,197                     | 119.4                | 1.18                          | 0.13                          | 0.76                              | 2.07                                   |
| 24   | PeoplesSouth Bank               | Colquitt          | 1,046,629            | 5,395                     | 52.6                 | 1.19                          | 0.23                          | 0.65                              | 2.07                                   |
| 25   | Farmers & Merchants Bank        | Eatonton          | 231,151              | 6,799                     | 59.9                 | 1.10                          | 0.19                          | 0.78                              | 2.07                                   |
| 26   | Piedmont Bank                   | Peachtree Corners | 1,801,010            | 9,683                     | 54.9                 | 1.36                          | 0.18                          | 0.54                              | 2.07                                   |
| 27   | United Bank                     | Zebulon           | 2,396,209            | 6,113                     | 56.6                 | 1.24                          | 0.32                          | 0.51                              | 2.08                                   |
| 28   | Thomasville National Bank       | Thomasville       | 1,583,553            | 11,392                    | 46.8                 | 1.25                          | 0.18                          | 0.65                              | 2.08                                   |
| 29   | Farmers Bank                    | Greensboro        | 133,861              | 7,874                     | 60.5                 | 1.14                          | 0.15                          | 0.81                              | 2.09                                   |
| 30   | Community Banking Company       | Fitzgerald        | 249,171              | 8,038                     | 58.3                 | 1.17                          | 0.12                          | 0.81                              | 2.10                                   |
| 31   | Vinings Bank                    | Smyrna            | 595,119              | 12,398                    | 58.3                 | 1.46                          | 0.18                          | 0.47                              | 2.11                                   |
| 32   | Legacy State Bank               | Loganville        | 151,499              | 8,912                     | 62.6                 | 1.08                          | 0.25                          | 0.78                              | 2.12                                   |
| 33   | Bank of Dade                    | Trenton           | 144,206              | 4,807                     | 52.6                 | 1.34                          | 0.20                          | 0.58                              | 2.13                                   |
| 34   | Bank of Monticello              | Monticello        | 165,922              | 7,542                     | 56.3                 | 1.08                          | 0.21                          | 0.86                              | 2.15                                   |
| 35   | Merchants & Citizens Bank       | McRae             | 133,593              | 7,031                     | 49.8                 | 1.16                          | 0.13                          | 0.86                              | 2.15                                   |
| 36   | Southeastern Bank               | Darien            | 655,345              | 6,301                     | 59.5                 | 1.30                          | 0.40                          | 0.46                              | 2.15                                   |
| 37   | West Central Georgia Bank       | Thomaston         | 147,774              | 5,911                     | 60.4                 | 1.26                          | 0.27                          | 0.65                              | 2.17                                   |
| 38   | Bank of Alapaha                 | Alapaha           | 230,617              | 4,907                     | 68.2                 | 1.16                          | 0.35                          | 0.69                              | 2.20                                   |
| 39   | First State Bank of Blakely     | Blakely           | 601,285              | 6,136                     | 64.2                 | 1.50                          | 0.26                          | 0.45                              | 2.20                                   |
| 40   | Glennville Bank                 | Glennville        | 374,690              | 5,947                     | 58.4                 | 1.09                          | 0.37                          | 0.78                              | 2.24                                   |
| 41   | PromiseOne Bank                 | Duluth            | 619,217              | 6,805                     | 43.8                 | 1.41                          | 0.30                          | 0.54                              | 2.25                                   |
| 42   | American Commerce Bank          | Bremen            | 435,638              | 7,643                     | 49.8                 | 1.43                          | 0.19                          | 0.63                              | 2.25                                   |
| 43   | Peach State Bank & Trust        | Gainesville       | 601,758              | 8,849                     | 67.0                 | 1.45                          | 0.16                          | 0.65                              | 2.25                                   |
| 44   | United National Bank            | Cairo             | 287,271              | 8,977                     | 58.3                 | 1.32                          | 0.21                          | 0.73                              | 2.26                                   |
| 45   | Peoples Bank                    | Willacoochee      | 121,431              | 5,280                     | 75.3                 | 1.40                          | 0.18                          | 0.71                              | 2.29                                   |
| 46   | Quantum National Bank           | Suwanee           | 659,711              | 9,424                     | 42.5                 | 1.42                          | 0.12                          | 0.76                              | 2.30                                   |
| 47   | First State Bank                | Wrens             | 327,517              | 7,988                     | 52.8                 | 1.22                          | 0.22                          | 0.87                              | 2.31                                   |
| 48   | First St. Bank, Randolph County | Cuthbert          | 88,933               | 4,681                     | 89.8                 | 1.24                          | 0.35                          | 0.73                              | 2.32                                   |
| 49   | Peoples Bank                    | Lyons             | 159,842              | 6,148                     | 68.8                 | 1.32                          | 0.29                          | 0.70                              | 2.32                                   |
| 50   | Wheeler County State Bank       | Alamo             | 130,530              | 6,527                     | 71.6                 | 1.23                          | 0.41                          | 0.69                              | 2.33                                   |
| 51   | Douglas National Bank           | Douglas           | 265,566              | 8,852                     | 48.1                 | 1.27                          | 0.13                          | 0.94                              | 2.34                                   |
| 52   | State Bank of Cochran           | Cochran           | 264,170              | 5,391                     | 60.4                 | 1.27                          | 0.18                          | 0.91                              | 2.36                                   |
| 53   | Morris Bank                     | Dublin            | 1,420,922            | 7,722                     | 51.3                 | 1.37                          | 0.21                          | 0.79                              | 2.36                                   |
| 54   | Bank of Hazlehurst              | Hazlehurst        | 136,903              | 4,563                     | 70.8                 | 1.21                          | 0.21                          | 0.95                              | 2.37                                   |
| 55   | Georgia Community Bank          | Dawson            | 391,930              | 4,839                     | 70.4                 | 1.46                          | 0.36                          | 0.54                              | 2.37                                   |
| 56   | Commercial Banking Company      | Valdosta          | 344,434              | 5,219                     | 62.8                 | 1.49                          | 0.50                          | 0.39                              | 2.37                                   |
| 57   | Rabun County Bank               | Clayton           | 264,373              | 6,008                     | 68.4                 | 1.54                          | 0.16                          | 0.68                              | 2.37                                   |
| 58   | Bank of Dawson                  | Dawson            | 149,816              | 6,514                     | 58.8                 | 1.36                          | 0.15                          | 0.87                              | 2.38                                   |
| 59   | South Georgia Bank              | Glennville        | 213,229              | 5,077                     | 55.0                 | 1.43                          | 0.17                          | 0.77                              | 2.38                                   |
| 60   | Ameris Bank                     | Atlanta           | 23,591,556           | 8,177                     | 50.9                 | 1.36                          | 0.22                          | 0.81                              | 2.39                                   |
| 61   | South Coast Bank & Trust        | Brunswick         | 203,132              | 7,813                     | 58.8                 | 1.13                          | 0.32                          | 0.96                              | 2.40                                   |
| 62   | Bank of Wrightsville            | Wrightsville      | 79,090               | 6,084                     | 67.5                 | 1.14                          | 0.28                          | 1.00                              | 2.41                                   |
| 63   | Flint Community Bank            | Albany            | 291,162              | 7,102                     | 57.7                 | 1.56                          | 0.20                          | 0.66                              | 2.42                                   |
| 64   | FNB of Coffee County            | Douglas           | 428,103              | 7,256                     | 77.3                 | 1.48                          | 0.27                          | 0.66                              | 2.42                                   |
| 65   | F&M Bank                        | Washington        | 358,395              | 5,689                     | 62.6                 | 1.44                          | 0.28                          | 0.70                              | 2.42                                   |
| 66   | Citizens Trust Bank             | Atlanta           | 832,852              | 9,573                     | 68.3                 | 1.32                          | 0.26                          | 0.85                              | 2.42                                   |
| 67   | North Georgia National Bank     | Calhoun           | 199,419              | 5,698                     | 68.4                 | 1.35                          | 0.23                          | 0.88                              | 2.45                                   |
| 68   | Farmers & Merchants Bank        | Lakeland          | 663,763              | 5,441                     | 63.0                 | 1.49                          | 0.20                          | 0.76                              | 2.45                                   |
| 69   | Mount Vernon Bank               | Mount Vernon      | 156,447              | 6,258                     | 67.3                 | 1.44                          | 0.24                          | 0.78                              | 2.46                                   |
| 70   | PrimeSouth Bank                 | Waycross          | 1,112,898            | 7,675                     | 57.3                 | 1.23                          | 0.27                          | 0.96                              | 2.46                                   |
| 71   | Four County Bank                | Allentown         | 87,136               | 6,703                     | 60.5                 | 1.29                          | 0.15                          | 1.04                              | 2.47                                   |
| 72   | FNB of Waynesboro               | Waynesboro        | 203,893              | 5,366                     | 57.4                 | 1.13                          | 0.35                          | 0.99                              | 2.48                                   |
| 73   | Southeast First National Bank   | Summerville       | 67,142               | 3,950                     | 106.1                | 1.28                          | 0.36                          | 0.84                              | 2.48                                   |
| 74   | Citizens National Bank, Quitman | Quitman           | 132,419              | 6,621                     | 71.9                 | 1.22                          | 0.36                          | 0.91                              | 2.48                                   |



## 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   | Exchange Bank                  | Milledgeville | 368,461              | 5,419                     | 65.7                 | 1.42                          | 0.35                          | 0.73                              | 2.50                                   |
| 76   | FNB of Decatur County          | Bainbridge    | 301,068              | 7,002                     | 84.4                 | 1.35                          | 0.34                          | 0.84                              | 2.53                                   |
| 77   | South Georgia Bank Co.         | Tifton        | 621,750              | 5,454                     | 68.2                 | 1.53                          | 0.25                          | 0.76                              | 2.55                                   |
| 78   | First National Bank of Griffin | Griffin       | 392,476              | 4,906                     | 88.9                 | 1.31                          | 0.34                          | 0.90                              | 2.55                                   |
| 79   | Bank of Camilla                | Camilla       | 153,018              | 6,376                     | 52.6                 | 1.32                          | 0.22                          | 1.03                              | 2.57                                   |
| 80   | SunMark Community Bank         | Hawkinsville  | 424,132              | 5,438                     | 61.9                 | 1.62                          | 0.26                          | 0.70                              | 2.57                                   |
| 81   | Citizens Community Bank        | Hahira        | 196,606              | 4,681                     | 71.7                 | 1.57                          | 0.28                          | 0.77                              | 2.63                                   |
| 82   | Durden Banking Company         | Twin City     | 267,018              | 5,681                     | 61.7                 | 1.51                          | 0.28                          | 0.85                              | 2.65                                   |
| 83   | Planters and Citizens Bank     | Camilla       | 136,037              | 6,802                     | 80.6                 | 1.41                          | 0.27                          | 0.98                              | 2.66                                   |
| 84   | Queensborough National B&T     | Louisville    | 1,983,034            | 5,798                     | 68.7                 | 1.66                          | 0.19                          | 0.81                              | 2.66                                   |
| 85   | Bank of Dudley                 | Dublin        | 328,455              | 4,902                     | 67.2                 | 1.53                          | 0.30                          | 0.83                              | 2.66                                   |
| 86   | Citizens Bank of The South     | Sandersville  | 334,539              | 5,484                     | 69.0                 | 1.53                          | 0.35                          | 0.80                              | 2.68                                   |
| 87   | Pinnacle Bank                  | Elberton      | 2,039,890            | 6,496                     | 62.8                 | 1.42                          | 0.45                          | 0.82                              | 2.69                                   |
| 88   | Affinity Bank                  | Covington     | 766,352              | 7,820                     | 66.9                 | 1.52                          | 0.27                          | 0.91                              | 2.70                                   |
| 89   | Persons Banking Company        | Forsyth       | 428,694              | 6,038                     | 88.1                 | 1.48                          | 0.26                          | 0.99                              | 2.73                                   |
| 90   | First IC Bank                  | Doraville     | 980,216              | 8,674                     | 45.2                 | 1.54                          | 0.37                          | 0.83                              | 2.74                                   |
| 91   | Bank of Hancock County         | Sparta        | 84,231               | 4,433                     | 78.1                 | 1.49                          | 0.21                          | 1.08                              | 2.77                                   |
| 92   | Farmers State Bank             | Dublin        | 159,591              | 5,320                     | 68.3                 | 1.65                          | 0.20                          | 0.92                              | 2.78                                   |
| 93   | Altamaha Bank and Trust Co.    | Vidalia       | 268,148              | 5,472                     | 63.6                 | 1.54                          | 0.37                          | 0.91                              | 2.82                                   |
| 94   | Oconee State Bank              | Watkinsville  | 505,754              | 6,093                     | 75.5                 | 1.69                          | 0.25                          | 0.90                              | 2.85                                   |
| 95   | Citizens Bank and Trust, Inc.  | Trenton       | 136,470              | 3,412                     | 66.8                 | 1.55                          | 0.24                          | 1.06                              | 2.85                                   |
| 96   | Magnolia State Bank            | Eastman       | 212,741              | 4,526                     | 78.1                 | 0.69                          | 0.38                          | 1.78                              | 2.86                                   |
| 97   | First National Community Bank  | Chatsworth    | 638,096              | 6,318                     | 74.6                 | 1.47                          | 0.31                          | 1.08                              | 2.86                                   |
| 98   | Georgia Primary Bank           | Atlanta       | 281,347              | 7,034                     | 70.8                 | 1.93                          | 0.21                          | 0.73                              | 2.87                                   |
| 99   | Citizens Bank of Swainsboro    | Swainsboro    | 304,791              | 4,997                     | 63.3                 | 1.66                          | 0.37                          | 0.84                              | 2.87                                   |
| 100  | Great Oaks Bank                | Eastman       | 292,189              | 4,790                     | 71.7                 | 1.75                          | 0.37                          | 0.78                              | 2.89                                   |
| 101  | First Peoples Bank             | Pine Mountain | 258,040              | 6,001                     | 69.3                 | 1.73                          | 0.21                          | 0.96                              | 2.90                                   |
| 102  | Wilcox County State Bank       | Abbeville     | 143,306              | 4,478                     | 67.7                 | 1.81                          | 0.22                          | 0.88                              | 2.90                                   |
| 103  | Heritage Southeast Bank        | Jonesboro     | 1,711,594            | 6,339                     | 67.2                 | 1.66                          | 0.33                          | 0.92                              | 2.91                                   |
| 104  | First Port City Bank           | Bainbridge    | 408,534              | 5,375                     | 65.1                 | 1.71                          | 0.26                          | 0.95                              | 2.92                                   |
| 105  | Citizens Bank of Cochran       | Cochran       | 134,273              | 4,973                     | 55.3                 | 1.60                          | 0.32                          | 1.02                              | 2.93                                   |
| 106  | First Century Bank, NA         | Commerce      | 381,898              | 6,261                     | 57.0                 | 1.56                          | 0.32                          | 1.09                              | 2.96                                   |
| 107  | TC Federal Bank                | Thomasville   | 431,249              | 6,956                     | 76.7                 | 1.83                          | 0.23                          | 0.95                              | 3.01                                   |
| 108  | Geo. D. Warthen Bank           | Sandersville  | 243,441              | 6,762                     | 89.0                 | 1.49                          | 0.29                          | 1.25                              | 3.03                                   |
| 109  | Signature Bank of Georgia      | Sandy Springs | 187,380              | 8,517                     | 93.8                 | 1.69                          | 0.21                          | 1.15                              | 3.06                                   |
| 110  | Greater Community Bank         | Rome          | 323,799              | 6,349                     | 72.3                 | 1.84                          | 0.27                          | 1.03                              | 3.14                                   |
| 111  | American Pride Bank            | Macon         | 230,411              | 5,620                     | 60.8                 | 2.01                          | 0.45                          | 0.73                              | 3.19                                   |
| 112  | Bank of Newington              | Newington     | 192,409              | 5,200                     | 58.6                 | 1.62                          | 0.57                          | 1.00                              | 3.20                                   |
| 113  | Family Bank                    | Pelham        | 143,985              | 4,235                     | 69.5                 | 1.72                          | 0.34                          | 1.19                              | 3.24                                   |
| 114  | Pineland Bank                  | Alma          | 424,005              | 4,077                     | 74.2                 | 2.02                          | 0.39                          | 0.84                              | 3.25                                   |
| 115  | Wilkinson County Bank          | Irwinton      | 53,042               | 3,789                     | 106.7                | 1.51                          | 0.18                          | 1.57                              | 3.26                                   |
| 116  | OneSouth Bank                  | Blakely       | 175,484              | 6,267                     | 79.8                 | 1.79                          | 0.27                          | 1.29                              | 3.35                                   |
| 117  | Farmers State Bank             | Lincolnton    | 175,553              | 4,501                     | 72.9                 | 2.12                          | 0.30                          | 0.95                              | 3.37                                   |
| 118  | Tandem Bank                    | Tucker        | 152,394              | 6,927                     | 90.5                 | 2.25                          | 0.26                          | 0.87                              | 3.38                                   |
| 119  | Southern Bank                  | Waynesboro    | 184,681              | 4,197                     | 85.1                 | 2.17                          | 0.45                          | 0.77                              | 3.39                                   |
| 120  | Elberton FS&LA                 | Elberton      | 27,343               | 5,469                     | 122.5                | 1.47                          | 0.35                          | 1.59                              | 3.41                                   |
| 121  | Barwick Banking Company        | Barwick       | 262,494              | 6,731                     | 99.2                 | 2.33                          | 0.32                          | 0.76                              | 3.41                                   |
| 122  | Peoples Bank                   | Eatonton      | 216,178              | 5,273                     | 92.2                 | 2.06                          | 0.37                          | 0.98                              | 3.41                                   |
| 123  | Carver State Bank              | Savannah      | 84,014               | 5,601                     | 64.7                 | 1.41                          | 0.35                          | 1.69                              | 3.44                                   |
| 124  | Claxton Bank                   | Claxton       | 149,941              | 4,544                     | 64.5                 | 1.78                          | 0.64                          | 1.03                              | 3.45                                   |
| 125  | River City Bank                | Rome          | 248,632              | 5,525                     | 76.2                 | 2.14                          | 0.38                          | 0.94                              | 3.46                                   |
| 126  | Security State Bank            | McRae         | 56,927               | 5,175                     | 70.3                 | 2.01                          | 0.63                          | 0.83                              | 3.48                                   |
| 127  | Peoples Bank of Georgia        | Talbotton     | 146,021              | 4,056                     | 63.8                 | 2.08                          | 0.29                          | 1.12                              | 3.49                                   |
| 128  | Georgia Banking Company        | Atlanta       | 1,320,569            | 7,908                     | 105.7                | 2.44                          | 0.29                          | 0.79                              | 3.52                                   |
| 129  | First FS&LA of Valdosta        | Valdosta      | 200,931              | 4,465                     | 91.9                 | 2.03                          | 0.35                          | 1.16                              | 3.53                                   |
| 130  | Georgia First Bank             | Soperton      | 139,507              | 4,811                     | 65.8                 | 1.66                          | 0.34                          | 1.53                              | 3.54                                   |
| 131  | F & M Bank and Trust Company   | Manchester    | 83,154               | 3,780                     | 88.4                 | 1.59                          | 0.46                          | 1.50                              | 3.54                                   |
| 132  | Colony Bank                    | Fitzgerald    | 2,722,323            | 5,636                     | 77.0                 | 2.12                          | 0.27                          | 1.21                              | 3.60                                   |
| 133  | Planters First Bank            | Cordele       | 375,668              | 4,472                     | 82.8                 | 2.43                          | 0.46                          | 0.95                              | 3.83                                   |
| 134  | First Chatham Bank             | Savannah      | 623,997              | 6,058                     | 67.6                 | 2.31                          | 0.32                          | 1.45                              | 4.08                                   |
| 135  | Talbot State Bank              | Woodland      | 58,030               | 3,869                     | 130.1                | 1.83                          | 0.39                          | 1.90                              | 4.12                                   |
| 136  | Bank of Edison                 | Edison        | 70,020               | 4,119                     | 78.4                 | 2.53                          | 0.22                          | 1.38                              | 4.12                                   |
| 137  | Trust Bank                     | Lenox         | 50,712               | 2,415                     | 70.4                 | 2.63                          | 0.34                          | 1.19                              | 4.16                                   |
| 138  | Loyal Trust Bank               | Johns Creek   | 125,215              | 6,956                     | 67.5                 | 2.65                          | 0.35                          | 1.34                              | 4.34                                   |
| 139  | Community Bank & Trust         | LaGrange      | 81,174               | 2,319                     | 119.4                | 2.17                          | 0.57                          | 1.63                              | 4.37                                   |
| 140  | First Bank of Pike             | Molena        | 77,705               | 3,238                     | 84.2                 | 2.40                          | 0.49                          | 1.48                              | 4.38                                   |
| 141  | Rochelle State Bank            | Rochelle      | 48,596               | 4,860                     | 162.2                | 2.81                          | 0.25                          | 1.82                              | 4.88                                   |
| 142  | Embassy National Bank          | Lawrenceville | 132,463              | 5,299                     | 65.0                 | 3.32                          | 0.44                          | 1.15                              | 4.91                                   |
| 143  | Bank of Lumber City            | Lumber City   | 26,299               | 2,630                     | 109.8                | 4.24                          | 0.70                          | 1.57                              | 6.51                                   |
| 144  | BankSouth                      | Greensboro    | 1,192,984            | 3,540                     | 80.3                 | 4.78                          | 0.36                          | 2.09                              | 7.22                                   |
| 145  | CIBC National Trust Company    | Atlanta       | 324,283              | 1,111                     | 51.3                 | 27.12                         | 3.86                          | (7.64)                            | 23.34                                  |
| 146  | Synovus Trust Company, NA      | Columbus      | 128,449              | 706                       | 63.9                 | 27.64                         | 1.74                          | 6.33                              | 35.71                                  |
|      |                                | MEDIAN        | 264,970              | 6,125                     | 66.9                 | 1.45                          | 0.27                          | 0.84                              | 2.48                                   |
|      |                                | AVERAGE       | 976,355              | 6,415                     | 68.9                 | 1.90                          | 0.31                          | 0.88                              | 3.10                                   |
|      |                                | HIGH          | 57,282,102           | 14,782                    | 162.2                | 27.64                         | 3.86                          | 6.33                              | 35.71                                  |
|      |                                | LOW           | 26,299               | 706                       | 33.8                 | 0.69                          | 0.07                          | (7.64)                            | 1.68                                   |

## 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           | 659,711              | 564,449             | -                    | -            | 0.0106                              | (0.05)                   | -                            | -                             | -  | (0.01)               | (0.01)                  |
| 2    | Embassy National Bank          | Lawrenceville     | 132,463              | 77,297              | -                    | -            | 0.0201                              | -                        | -                            | -                             | -  | -                    | 0.00                    |
| 3    | Farmers Bank                   | Greensboro        | 133,861              | 70,732              | -                    | -            | 0.0145                              | -                        | -                            | -                             | -  | -                    | 0.00                    |
| 4    | Georgia Primary Bank           | Atlanta           | 281,347              | 206,436             | -                    | -            | 0.0131                              | 0.01                     | -                            | -                             | -  | -                    | 0.00                    |
| 5    | Loyal Trust Bank               | Johns Creek       | 125,215              | 68,317              | -                    | -            | 0.0120                              | -                        | -                            | -                             | -  | -                    | 0.00                    |
| 6    | Piedmont Bank                  | Peachtree Corners | 1,801,010            | 1,303,851           | -                    | -            | 0.0096                              | 0.09                     | -                            | -                             | -  | -                    | 0.00                    |
| 7    | Peach State Bank & Trust       | Gainesville       | 601,758              | 330,282             | -                    | -            | 0.0120                              | -                        | -                            | -                             | -  | -                    | 0.00                    |
| 8    | Citizens Bank of Georgia       | Cumming           | 509,136              | 256,233             | -                    | -            | 0.0143                              | -                        | 0.02                         | -                             | -  | -                    | 0.02                    |
| 9    | Barwick Banking Company        | Barwick           | 262,494              | 212,118             | -                    | -            | 0.0110                              | 0.98                     | -                            | -                             | -  | 0.02                 | 0.02                    |
| 10   | First American B&T             | Athens            | 965,615              | 471,342             | 0.29                 | -            | 0.0148                              | (0.10)                   | -                            | -                             | 0.05                                       | (0.03)               | 0.03                    |
| 11   | South Coast Bank & Trust       | Brunswick         | 203,132              | 150,734             | 0.17                 | -            | 0.0164                              | 0.11                     | -                            | -                             | 0.02                                       | 0.01                 | 0.03                    |
| 12   | Century Bank & Trust           | Milledgeville     | 365,737              | 162,676             | 0.14                 | 21           | 0.0110                              | 0.03                     | 0.03                         | -                             | -  | -                    | 0.05                    |
| 13   | Century Bank of Georgia        | Cartersville      | 340,569              | 108,453             | 0.12                 | 7            | 0.0231                              | -                        | 0.05                         | -                             | 0.02                                       | -                    | 0.07                    |
| 14   | Security State Bank            | McRae             | 56,927               | 29,073              | -                    | -            | 0.0213                              | -                        | -                            | -                             | -  | (0.02)               | 0.08                    |
| 15   | Peoples Bank                   | Lyons             | 159,842              | 87,267              | 0.28                 | -            | 0.0187                              | 0.01                     | 0.04                         | -                             | 0.05                                       | -                    | 0.09                    |
| 16   | First Port City Bank           | Bainbridge        | 408,534              | 309,326             | 0.73                 | -            | 0.0133                              | 0.35                     | 0.02                         | -                             | -  | -                    | 0.10                    |
| 17   | River City Bank                | Rome              | 248,632              | 168,175             | 0.03                 | -            | 0.0158                              | 0.09                     | 0.03                         | -                             | -  | -                    | 0.13                    |
| 18   | Greater Community Bank         | Rome              | 323,799              | 218,838             | 0.39                 | -            | 0.0149                              | -                        | 0.06                         | -                             | 0.04                                       | 0.06                 | 0.16                    |
| 19   | Citizens Bank of Americus      | Americus          | 429,140              | 208,444             | 1.03                 | -            | 0.0215                              | -                        | -                            | -                             | 0.16                                       | -                    | 0.16                    |
| 20   | Thomasville National Bank      | Thomasville       | 1,583,553            | 1,207,414           | 0.71                 | -            | 0.0217                              | 0.19                     | 0.10                         | -                             | 0.09                                       | -                    | 0.19                    |
| 21   | FNB of Waynesboro              | Waynesboro        | 203,893              | 105,038             | 0.79                 | -            | 0.0145                              | 0.04                     | 0.06                         | -                             | 0.16                                       | (0.01)               | 0.21                    |
| 22   | Citizens Bank of Cochran       | Cochran           | 134,273              | 104,830             | 0.40                 | -            | 0.0119                              | 0.50                     | 0.22                         | -                             | 0.06                                       | (0.01)               | 0.27                    |
| 23   | Great Oaks Bank                | Eastman           | 292,189              | 170,745             | 1.70                 | 301          | 0.0130                              | 0.18                     | -                            | -                             | 0.26                                       | 0.03                 | 0.29                    |
| 24   | First IC Bank                  | Doraville         | 980,216              | 715,666             | -                    | -            | 0.0135                              | -                        | 0.32                         | -                             | -  | (0.02)               | 0.30                    |
| 25   | Bank of Dudley                 | Dublin            | 328,455              | 193,952             | 0.93                 | -            | 0.0153                              | -                        | 0.15                         | -                             | 0.16                                       | 0.02                 | 0.33                    |
| 26   | Citizens Bank of Swainsboro    | Swainsboro        | 304,791              | 210,518             | 1.18                 | -            | 0.0223                              | 0.12                     | 0.14                         | -                             | 0.19                                       | 0.05                 | 0.38                    |
| 27   | Waycross Bank & Trust          | Waycross          | 218,559              | 100,618             | 2.84                 | -            | 0.0197                              | -                        | 0.07                         | -                             | 0.31                                       | 0.01                 | 0.39                    |
| 28   | First Bank of Coastal Georgia  | Pembroke          | 161,419              | 31,802              | 0.64                 | -            | 0.0276                              | -                        | 0.27                         | -                             | 0.15                                       | -                    | 0.42                    |
| 29   | Heritage Southeast Bank        | Jonesboro         | 1,711,594            | 1,111,259           | 2.18                 | 857          | 0.0138                              | -                        | 0.09                         | -                             | 0.34                                       | (0.01)               | 0.42                    |
| 30   | Peoples Bank & Trust           | Buford            | 470,768              | 141,822             | 2.64                 | 688          | 0.0126                              | (0.07)                   | 0.07                         | -                             | 0.55                                       | (0.20)               | 0.42                    |
| 31   | Georgia Banking Company        | Atlanta           | 1,320,569            | 964,083             | 3.17                 | -            | 0.0113                              | 0.61                     | 0.10                         | -                             | -  | (0.02)               | 0.42                    |
| 32   | South Georgia Bank             | Glennville        | 213,229              | 109,674             | -                    | -            | 0.0234                              | 0.04                     | -                            | -                             | -  | (0.02)               | 0.45                    |
| 33   | AB&T                           | Albany            | 250,335              | 171,170             | 1.89                 | -            | 0.0138                              | -                        | -                            | -                             | 0.29                                       | 0.16                 | 0.45                    |
| 34   | First National Bank of Griffin | Griffin           | 392,476              | 113,123             | 2.11                 | -            | 0.0131                              | 0.02                     | 0.28                         | -                             | 0.15                                       | 0.02                 | 0.45                    |
| 35   | Pinnacle Bank                  | Elberton          | 2,039,890            | 1,313,271           | 2.46                 | 1,000        | 0.0115                              | 0.16                     | 0.13                         | -                             | 0.26                                       | 0.06                 | 0.45                    |
| 36   | Georgia First Bank             | Soperton          | 139,507              | 118,992             | 1.82                 | -            | 0.0160                              | 0.29                     | 0.21                         | -                             | 0.24                                       | 0.03                 | 0.48                    |
| 37   | Vinings Bank                   | Smyrna            | 595,119              | 252,026             | -                    | -            | 0.0103                              | 0.18                     | 0.14                         | -                             | -  | 0.34                 | 0.48                    |
| 38   | Colony Bank                    | Fitzgerald        | 2,722,323            | 1,452,805           | 3.42                 | 246          | 0.0096                              | 0.05                     | 0.07                         | -                             | 0.40                                       | 0.02                 | 0.49                    |
| 39   | PrimeSouth Bank                | Waycross          | 1,112,898            | 830,928             | 4.15                 | 675          | 0.0144                              | 0.10                     | 0.13                         | -                             | 0.48                                       | (0.07)               | 0.54                    |
| 40   | Wheeler County State Bank      | Alamo             | 130,530              | 73,080              | 1.36                 | -            | 0.0175                              | -                        | 0.21                         | -                             | 0.35                                       | -                    | 0.56                    |
| 41   | Commercial Banking Company     | Valdosta          | 344,434              | 184,925             | 2.99                 | -            | 0.0185                              | -                        | 0.03                         | -                             | 0.56                                       | (0.01)               | 0.58                    |
| 42   | PromiseOne Bank                | Duluth            | 619,217              | 481,431             | 4.24                 | 346          | 0.0098                              | 0.12                     | -                            | -                             | 0.50                                       | 0.09                 | 0.59                    |
| 43   | First National Community Bank  | Chatsworth        | 638,096              | 370,629             | 2.17                 | 564          | 0.0073                              | 0.04                     | 0.29                         | -                             | 0.36                                       | (0.01)               | 0.64                    |
| 44   | FNB of Coffee County           | Douglas           | 428,103              | 172,803             | 3.18                 | -            | 0.0127                              | -                        | 0.01                         | -                             | 0.63                                       | 0.02                 | 0.66                    |
| 45   | American Pride Bank            | Macon             | 230,411              | 179,294             | 3.61                 | 49           | 0.0140                              | -                        | -                            | -                             | 0.70                                       | -                    | 0.70                    |
| 46   | Douglas National Bank          | Douglas           | 265,566              | 161,122             | 0.42                 | -            | 0.0125                              | -                        | 0.64                         | -                             | 0.06                                       | -                    | 0.70                    |
| 47   | OneSouth Bank                  | Blakely           | 175,484              | 148,270             | 4.66                 | -            | 0.0150                              | 0.25                     | 0.15                         | -                             | 0.52                                       | 0.03                 | 0.71                    |
| 48   | Tandem Bank                    | Tucker            | 152,394              | 93,358              | -                    | -            | 0.0127                              | 0.81                     | -                            | -                             | -  | 0.73                 | 0.73                    |
| 49   | BankSouth                      | Greensboro        | 1,192,984            | 834,489             | 2.77                 | 14           | 0.0151                              | 0.05                     | 0.38                         | -                             | 0.39                                       | (0.03)               | 0.74                    |
| 50   | Bank of Madison                | Madison           | 411,401              | 236,965             | 4.18                 | 964          | 0.0141                              | 0.07                     | 0.16                         | -                             | 0.59                                       | -                    | 0.75                    |
| 51   | South Georgia Bank Co.         | Tifton            | 621,750              | 316,434             | 2.56                 | -            | 0.0140                              | 0.06                     | 0.33                         | -                             | 0.44                                       | (0.01)               | 0.76                    |
| 52   | PeoplesSouth Bank              | Colquitt          | 1,046,629            | 661,285             | 6.89                 | 71           | 0.0137                              | 0.10                     | 0.32                         | -                             | 0.48                                       | -                    | 0.80                    |
| 53   | Legacy State Bank              | Loganville        | 151,499              | 98,855              | 5.65                 | 765          | 0.0148                              | -                        | -                            | -                             | 0.80                                       | -                    | 0.80                    |
| 54   | Four County Bank               | Allentown         | 87,136               | 59,274              | 1.50                 | -            | 0.0208                              | 0.07                     | 0.59                         | -                             | 0.25                                       | (0.03)               | 0.81                    |
| 55   | Southeastern Bank              | Darien            | 655,345              | 286,107             | 2.51                 | 531          | 0.0255                              | -                        | 0.29                         | -                             | 0.52                                       | 0.01                 | 0.82                    |
| 56   | SunMark Community Bank         | Hawkinsville      | 424,132              | 269,140             | 1.20                 | -            | 0.0194                              | 0.19                     | 0.63                         | -                             | 0.19                                       | 0.02                 | 0.84                    |
| 57   | Community Banking Company      | Fitzgerald        | 249,171              | 134,587             | 2.80                 | -            | 0.0305                              | 0.14                     | 0.25                         | -                             | 0.56                                       | 0.06                 | 0.87                    |
| 58   | Citizens Bank of The South     | Sandersville      | 334,539              | 198,965             | 1.99                 | -            | 0.0146                              | 0.15                     | 0.45                         | -                             | 0.35                                       | 0.09                 | 0.89                    |
| 59   | FNB South                      | Alma              | 552,932              | 339,896             | 0.61                 | 536          | 0.0382                              | 0.19                     | 0.72                         | -                             | 0.16                                       | 0.02                 | 0.90                    |
| 60   | Altamaha Bank and Trust Co.    | Vidalia           | 268,148              | 179,181             | 5.57                 | -            | 0.0142                              | 0.15                     | 0.26                         | -                             | 0.62                                       | 0.02                 | 0.90                    |
| 61   | Commercial Bank                | Crawford          | 392,555              | 254,307             | 8.29                 | -            | 0.0199                              | 0.14                     | 0.04                         | -                             | 0.85                                       | 0.02                 | 0.91                    |
| 62   | TC Federal Bank                | Thomasville       | 431,249              | 304,614             | 3.06                 | 1,115        | 0.0140                              | 0.04                     | 0.24                         | -                             | 0.66                                       | 0.01                 | 0.91                    |
| 63   | Peoples Bank                   | Eatonton          | 216,178              | 125,564             | 4.25                 | 915          | 0.0197                              | 0.05                     | 0.15                         | -                             | 0.76                                       | -                    | 0.91                    |
| 64   | Southeast First National Bank  | Summerville       | 67,142               | 14,115              | 0.23                 | -            | 0.0196                              | 0.02                     | 0.89                         | -                             | 0.04                                       | -                    | 0.93                    |
| 65   | Rabun County Bank              | Clayton           | 264,373              | 144,592             | 3.88                 | 828          | 0.0218                              | -                        | 0.14                         | -                             | 0.81                                       | (0.01)               | 0.94                    |
| 66   | Mount Vernon Bank              | Mount Vernon      | 156,447              | 74,388              | 12.63                | 273          | 0.0132                              | 0.06                     | 0.14                         | -                             | 0.72                                       | 0.08                 | 0.95                    |
| 67   | Synovus Bank                   | Columbus          | 57,282,102           | 41,204,780          | 6.17                 | 11,439       | 0.0099                              | (0.08)                   | 0.12                         | -                             | 0.66                                       | 0.17                 | 0.95                    |
| 68   | Ameris Bank                    | Atlanta           | 23,591,556           | 17,561,021          | 4.38                 | 835          | 0.0098                              | (0.03)                   | 0.42                         | -                             | 0.53                                       | 0.03                 | 0.99                    |
| 69   | Northeast Georgia Bank         | Lavonia           | 631,642              | 262,057             | 2.82                 | 606          | 0.0123                              | 0.04                     | 0.40                         | -                             | 0.58                                       | 0.01                 | 0.99                    |
| 70   | Wilkinson County Bank          | Irwinton          | 53,042               | 21,531              | 2.21                 | -            | 0.0174                              | -                        | 0.36                         | -                             | 0.61                                       | 0.02                 | 0.99                    |
| 71   | Rochelle State Bank            | Rochelle          | 48,596               | 25,863              | 1.54                 | -            | 0.0067                              | 0.39                     | 0.47                         | -                             | 0.49                                       | 0.03                 | 0.99                    |
| 72   | Bank of Wrightsville           | Wrightsville      | 79,090               | 35,151              | 2.73                 | -            | 0.0156                              | 0.08                     | 0.67                         | -                             | 0.33                                       | 0.01                 | 1.01                    |
| 73   | Claxton Bank                   | Claxton           | 149,941              | 89,960              | 4.06                 | -            | 0.0183                              | 0.05                     | 0.43                         | -                             | 0.60                                       | (0.01)               | 1.02                    |
| 74   | First State Bank               | Wrens             | 327,517              | 228,334             | 5.18                 | 975          | 0.0107                              | 0.27                     | 0.44                         | -                             | 0.57                                       | 0.04                 | 1.05                    |



PRE-TAX RETURN ON AVERAGE EQUITY

| Rank | Institution                   | City              | Total Assets (\$000) | Total Equity (\$000) | Equity / Assets (%) | LTM Jun22 Net Inc (\$000) | Net Inc / Employee (\$000) | LTM Jun21 Net Inc (\$000) | LTM Jun20 Net Inc (\$000) | Pre-Tax ROAA (%) | Pre-Tax ROAE (%) |
|------|-------------------------------|-------------------|----------------------|----------------------|---------------------|---------------------------|----------------------------|---------------------------|---------------------------|------------------|------------------|
| 1    | Metro City Bank               | Doraville         | 3,163,435            | 315,737              | 9.98                | 70,224                    | 328                        | 46,439                    | 40,721                    | 3.22             | 33.29            |
| 2    | Quantum National Bank         | Suwanee           | 659,711              | 67,387               | 10.21               | 20,260                    | 289                        | 18,063                    | 13,812                    | 3.17             | 31.53            |
| 3    | First IC Bank                 | Doraville         | 980,216              | 103,012              | 10.51               | 23,907                    | 212                        | 11,367                    | 8,071                     | 3.32             | 31.26            |
| 4    | Commercial Bank               | Crawford          | 392,555              | 20,866               | 5.32                | 7,890                     | 164                        | 6,353                     | 4,386                     | 2.01             | 28.51            |
| 5    | CIBC National Trust Company   | Atlanta           | 324,283              | 230,183              | 70.98               | 46,679                    | 160                        | 44,477                    | 22,009                    | 21.01            | 27.60            |
| 6    | Douglas National Bank         | Douglas           | 265,566              | 21,487               | 8.09                | 6,432                     | 214                        | 6,331                     | 5,639                     | 2.50             | 27.27            |
| 7    | Thomasville National Bank     | Thomasville       | 1,583,553            | 127,554              | 8.05                | 24,792                    | 178                        | 21,189                    | 19,106                    | 2.17             | 26.82            |
| 8    | PeoplesSouth Bank             | Colquitt          | 1,046,629            | 37,075               | 3.54                | 13,700                    | 71                         | 11,779                    | 11,271                    | 1.76             | 24.91            |
| 9    | Bank of Newington             | Newington         | 192,409              | 17,106               | 8.89                | 2,955                     | 80                         | 1,845                     | 1,688                     | 2.20             | 24.54            |
| 10   | PromiseOne Bank               | Duluth            | 619,217              | 57,055               | 9.21                | 15,953                    | 175                        | 12,579                    | 9,657                     | 2.71             | 24.23            |
| 11   | Bank of Dade                  | Trenton           | 144,206              | 4,752                | 3.30                | 2,796                     | 93                         | 2,103                     | 2,063                     | 1.93             | 23.64            |
| 12   | Peoples Bank of Georgia       | Talbotton         | 146,021              | 11,345               | 7.77                | 2,125                     | 59                         | 1,247                     | 806                       | 1.92             | 22.99            |
| 13   | First State Bank              | Wrens             | 327,517              | 22,923               | 7.00                | 4,246                     | 104                        | 3,327                     | 2,663                     | 1.78             | 22.92            |
| 14   | First Chatham Bank            | Savannah          | 623,997              | 47,267               | 7.57                | 8,035                     | 78                         | 5,753                     | 1,080                     | 1.82             | 22.11            |
| 15   | Synovus Trust Company, NA     | Columbus          | 128,449              | 124,495              | 96.92               | 18,800                    | 103                        | 13,114                    | 9,456                     | 20.18            | 21.24            |
| 16   | Flint Community Bank          | Albany            | 291,162              | 24,766               | 8.51                | 4,963                     | 121                        | 4,947                     | 3,625                     | 1.67             | 20.39            |
| 17   | Farmers & Merchants Bank      | Lakeland          | 663,763              | 41,841               | 6.30                | 6,195                     | 51                         | 3,717                     | 513                       | 1.30             | 20.14            |
| 18   | South Coast Bank & Trust      | Brunswick         | 203,132              | 12,476               | 6.14                | 3,112                     | 120                        | 2,173                     | 1,781                     | 1.57             | 19.95            |
| 19   | United Bank                   | Zebulon           | 2,396,209            | 166,650              | 6.95                | 33,616                    | 86                         | 34,108                    | 35,340                    | 1.57             | 19.87            |
| 20   | Community Bank of Georgia     | Baxley            | 177,664              | 14,747               | 8.30                | 1,987                     | 105                        | 1,664                     | 1,745                     | 1.63             | 19.09            |
| 21   | Century Bank of Georgia       | Cartersville      | 340,569              | 16,439               | 4.83                | 3,307                     | 107                        | 3,048                     | 3,088                     | 1.31             | 18.93            |
| 22   | Synovus Bank                  | Columbus          | 57,282,102           | 4,605,397            | 8.04                | 743,420                   | 155                        | 635,290                   | 439,092                   | 1.71             | 18.84            |
| 23   | Touchmark National Bank       | Alpharetta        | 323,955              | 52,547               | 16.22               | 7,671                     | 307                        | 7,125                     | 3,519                     | 2.54             | 18.81            |
| 24   | Bank of Monticello            | Monticello        | 165,922              | 12,665               | 7.63                | 2,620                     | 119                        | 2,105                     | 1,879                     | 1.63             | 18.79            |
| 25   | Bank of Madison               | Madison           | 411,401              | 29,984               | 7.29                | 4,862                     | 80                         | 3,559                     | 3,578                     | 1.61             | 18.74            |
| 26   | PrimeSouth Bank               | Waycross          | 1,112,898            | 89,815               | 8.07                | 13,067                    | 90                         | 10,703                    | 8,513                     | 1.57             | 18.09            |
| 27   | Citizens Bank of Americus     | Americus          | 429,140              | 28,472               | 6.63                | 4,758                     | 106                        | 3,993                     | 4,093                     | 1.40             | 18.02            |
| 28   | BankSouth                     | Greensboro        | 1,192,984            | 114,133              | 9.57                | 15,548                    | 46                         | 32,714                    | 20,279                    | 1.71             | 18.00            |
| 29   | Century Bank & Trust          | Milledgeville     | 365,737              | 23,141               | 6.33                | 4,533                     | 91                         | 3,266                     | 3,725                     | 1.54             | 17.85            |
| 30   | Trust Bank                    | Lenox             | 50,712               | 5,188                | 10.23               | 840                       | 40                         | 488                       | 265                       | 1.73             | 17.81            |
| 31   | South Georgia Bank            | Glennville        | 213,229              | 16,670               | 7.82                | 3,821                     | 91                         | 3,698                     | 3,689                     | 1.83             | 17.58            |
| 32   | Morris Bank                   | Dublin            | 1,420,922            | 176,752              | 12.44               | 27,968                    | 152                        | 22,690                    | 15,907                    | 2.09             | 17.47            |
| 33   | Queensborough National B&T    | Louisville        | 1,983,034            | 130,840              | 6.60                | 19,238                    | 56                         | 18,167                    | 12,059                    | 1.27             | 17.23            |
| 34   | FNB South                     | Alma              | 552,932              | 81,035               | 14.66               | 12,623                    | 158                        | 10,349                    | 10,438                    | 2.52             | 17.10            |
| 35   | Citizens Bank of Cochran      | Cochran           | 134,273              | 15,872               | 11.82               | 1,768                     | 65                         | 952                       | 678                       | 1.86             | 17.09            |
| 36   | American Commerce Bank        | Bremen            | 435,638              | 55,295               | 12.69               | 6,610                     | 116                        | 5,236                     | 4,665                     | 2.05             | 16.78            |
| 37   | Altaamaha Bank and Trust Co.  | Vidalia           | 268,148              | 17,299               | 6.45                | 3,647                     | 74                         | 3,135                     | 1,832                     | 1.40             | 16.76            |
| 38   | Embassy National Bank         | Lawrenceville     | 132,463              | 18,972               | 14.32               | 2,419                     | 97                         | 1,553                     | 1,495                     | 2.65             | 16.62            |
| 39   | First American B&T            | Athens            | 965,615              | 75,672               | 7.84                | 9,431                     | 95                         | 7,812                     | 7,084                     | 1.36             | 16.31            |
| 40   | Glennville Bank               | Glennville        | 374,690              | 28,285               | 7.55                | 4,188                     | 66                         | 3,589                     | 3,374                     | 1.51             | 16.12            |
| 41   | Comm. Bank of Pickens County  | Jasper            | 550,601              | 55,009               | 9.99                | 6,562                     | 108                        | 6,231                     | 7,940                     | 1.64             | 16.10            |
| 42   | Georgia First Bank            | Soperton          | 139,507              | 13,725               | 9.84                | 2,052                     | 71                         | 1,812                     | 1,535                     | 1.55             | 16.04            |
| 43   | First Port City Bank          | Bainbridge        | 408,534              | 28,559               | 6.99                | 3,674                     | 48                         | 2,817                     | 1,139                     | 1.21             | 15.98            |
| 44   | Merchants & Citizens Bank     | McRae             | 133,593              | 12,405               | 9.29                | 2,615                     | 138                        | 486                       | 675                       | 2.06             | 15.97            |
| 45   | Piedmont Bank                 | Peachtree Corners | 1,801,010            | 178,490              | 9.91                | 21,394                    | 115                        | 18,231                    | 16,326                    | 1.61             | 15.89            |
| 46   | Citizens Bank of Swainsboro   | Swainsboro        | 304,791              | 29,054               | 9.53                | 3,524                     | 58                         | 2,953                     | 2,889                     | 1.54             | 15.75            |
| 47   | Southeastern Bank             | Darien            | 655,345              | 52,445               | 8.00                | 7,064                     | 68                         | 7,217                     | 6,097                     | 1.44             | 15.69            |
| 48   | Guardian Bank                 | Valdosta          | 539,124              | 31,967               | 5.93                | 7,418                     | 132                        | 6,787                     | 6,146                     | 1.43             | 15.47            |
| 49   | Bank of Camilla               | Camilla           | 153,018              | 32,217               | 21.05               | 2,568                     | 107                        | 892                       | 1,207                     | 2.28             | 15.42            |
| 50   | Citizens Bank of Georgia      | Cumming           | 509,136              | 36,338               | 7.14                | 4,772                     | 82                         | 5,383                     | 4,721                     | 1.29             | 15.35            |
| 51   | Ameris Bank                   | Atlanta           | 23,591,556           | 3,285,288            | 13.93               | 363,103                   | 126                        | 448,138                   | 159,830                   | 2.11             | 15.34            |
| 52   | SunMark Community Bank        | Hawkinsville      | 424,132              | 36,526               | 8.61                | 5,630                     | 72                         | 5,561                     | 4,620                     | 1.39             | 15.31            |
| 53   | Pinnacle Bank                 | Elberton          | 2,039,890            | 160,383              | 7.86                | 20,677                    | 66                         | 17,922                    | 13,452                    | 1.36             | 15.15            |
| 54   | American Pride Bank           | Macon             | 230,411              | 32,075               | 13.92               | 4,663                     | 114                        | 1,383                     | 2,183                     | 2.05             | 14.82            |
| 55   | North Georgia National Bank   | Calhoun           | 199,419              | 8,327                | 4.18                | 1,664                     | 48                         | 1,276                     | 884                       | 1.06             | 14.36            |
| 56   | Bank of Edison                | Edison            | 70,020               | 2,123                | 3.03                | 703                       | 41                         | 492                       | 355                       | 1.01             | 14.16            |
| 57   | Citizens Bank and Trust, Inc. | Trenton           | 136,470              | 11,122               | 8.15                | 1,325                     | 33                         | 1,210                     | 1,096                     | 1.28             | 13.83            |
| 58   | Citizens Trust Bank           | Atlanta           | 832,852              | 56,283               | 6.76                | 5,745                     | 66                         | 3,875                     | 3,427                     | 1.10             | 13.76            |
| 59   | Commercial Banking Company    | Valdosta          | 344,434              | 31,402               | 9.12                | 3,620                     | 55                         | 3,536                     | 2,957                     | 1.39             | 13.67            |
| 60   | Community Banking Company     | Fitzgerald        | 249,171              | 24,714               | 9.92                | 2,662                     | 86                         | 2,258                     | 2,248                     | 1.36             | 13.63            |
| 61   | Wilcox County State Bank      | Abbeville         | 143,306              | 14,376               | 10.03               | 1,397                     | 44                         | 1,561                     | 1,323                     | 1.32             | 13.28            |
| 62   | Greater Community Bank        | Rome              | 323,799              | 30,299               | 9.36                | 4,146                     | 81                         | 4,845                     | 2,474                     | 1.28             | 13.22            |
| 63   | Legacy State Bank             | Loganville        | 151,499              | 12,660               | 8.36                | 1,850                     | 109                        | 2,130                     | 1,075                     | 1.27             | 13.03            |
| 64   | Peoples Bank                  | Lyons             | 159,842              | 12,704               | 7.95                | 1,184                     | 46                         | 1,478                     | 1,248                     | 1.04             | 13.02            |
| 65   | Bank of Wrightsville          | Wrightsville      | 79,090               | 3,667                | 4.64                | 776                       | 60                         | 733                       | 744                       | 1.02             | 12.79            |
| 66   | Mount Vernon Bank             | Mount Vernon      | 156,447              | 9,066                | 5.79                | 1,879                     | 75                         | 2,039                     | 1,571                     | 1.18             | 12.75            |
| 67   | Georgia Primary Bank          | Atlanta           | 281,347              | 24,995               | 8.88                | 2,659                     | 66                         | 2,708                     | 1,902                     | 1.16             | 12.71            |
| 68   | Bank of Dudley                | Dublin            | 328,455              | 30,894               | 9.41                | 3,179                     | 47                         | 2,432                     | 2,478                     | 1.28             | 12.69            |
| 69   | Farmers & Merchants Bank      | Eatonton          | 231,151              | 19,116               | 8.27                | 2,401                     | 71                         | 1,401                     | 1,667                     | 1.37             | 12.49            |
| 70   | AB&T                          | Albany            | 250,335              | 24,211               | 9.67                | 2,276                     | 73                         | 2,163                     | 1,943                     | 1.13             | 12.46            |
| 71   | Four County Bank              | Allentown         | 87,136               | 9,371                | 10.75               | 1,309                     | 101                        | 1,347                     | 1,345                     | 1.53             | 12.35            |
| 72   | Exchange Bank                 | Milledgeville     | 368,461              | 32,526               | 8.83                | 3,649                     | 54                         | 3,347                     | 3,199                     | 1.26             | 12.35            |



PRE-TAX RETURN ON AVERAGE EQUITY

| Rank | Institution                     | City          | Total Assets (\$000) | Total Equity (\$000) | Equity / Assets (%) | LTM Jun22 Net Inc (\$000) | Net Inc / Employee (\$000) | LTM Jun21 Net Inc (\$000) | LTM Jun20 Net Inc (\$000) | Pre-Tax ROAA (%) | Pre-Tax ROAE (%) |
|------|---------------------------------|---------------|----------------------|----------------------|---------------------|---------------------------|----------------------------|---------------------------|---------------------------|------------------|------------------|
| 73   | River City Bank                 | Rome          | 248,632              | 20,651               | 8.31                | 2,073                     | 46                         | 1,575                     | 1,120                     | 1.21             | 12.30            |
| 74   | Bank of Lafayette, Georgia      | Lafayette     | 388,577              | 8,852                | 2.28                | 2,569                     | 45                         | 1,518                     | 1,552                     | 0.86             | 12.28            |
| 75   | Durden Banking Company          | Twin City     | 267,018              | 30,269               | 11.34               | 3,978                     | 85                         | 5,151                     | 3,614                     | 1.59             | 12.15            |
| 76   | Peach State Bank & Trust        | Gainesville   | 601,758              | 41,613               | 6.92                | 4,078                     | 60                         | 3,087                     | 2,953                     | 0.97             | 12.10            |
| 77   | Pineland Bank                   | Alma          | 424,005              | 35,847               | 8.45                | 3,302                     | 32                         | 3,277                     | 2,062                     | 1.06             | 11.96            |
| 78   | United National Bank            | Cairo         | 287,271              | 36,314               | 12.64               | 3,232                     | 101                        | 3,244                     | 3,151                     | 1.51             | 11.85            |
| 79   | Waycross Bank & Trust           | Waycross      | 218,559              | 10,487               | 4.80                | 2,350                     | 124                        | 3,325                     | 2,919                     | 1.04             | 11.73            |
| 80   | Family Bank                     | Pelham        | 143,985              | 15,221               | 10.57               | 1,327                     | 39                         | 1,380                     | 1,020                     | 1.23             | 11.69            |
| 81   | FNB of Waynesboro               | Waynesboro    | 203,893              | 27,717               | 13.59               | 2,482                     | 65                         | 2,503                     | 2,288                     | 1.69             | 11.68            |
| 82   | Heritage Southeast Bank         | Jonesboro     | 1,711,594            | 192,603              | 11.25               | 17,336                    | 64                         | 11,352                    | 3,203                     | 1.34             | 11.58            |
| 83   | State Bank of Cochran           | Cochran       | 264,170              | 33,177               | 12.56               | 3,940                     | 80                         | 4,247                     | 5,535                     | 1.54             | 11.52            |
| 84   | Vinings Bank                    | Smyrna        | 595,119              | 15,167               | 2.55                | 4,529                     | 94                         | 15,097                    | 5,190                     | 0.70             | 11.40            |
| 85   | Farmers State Bank              | Dublin        | 159,591              | 14,801               | 9.27                | 1,849                     | 62                         | 1,775                     | 1,718                     | 1.19             | 11.26            |
| 86   | Bank of Alapaha                 | Alapaha       | 230,617              | 12,479               | 5.41                | 1,632                     | 35                         | 960                       | 1,160                     | 0.87             | 11.23            |
| 87   | Farmers Bank                    | Greensboro    | 133,861              | 11,163               | 8.34                | 1,298                     | 76                         | 672                       | 367                       | 1.25             | 11.12            |
| 88   | First Bank                      | Dalton        | 585,264              | 87,427               | 14.94               | 6,082                     | 80                         | 7,846                     | 5,956                     | 1.43             | 11.08            |
| 89   | Northeast Georgia Bank          | Lavonia       | 631,642              | 51,151               | 8.10                | 6,086                     | 65                         | 3,930                     | 7,660                     | 0.99             | 11.05            |
| 90   | Oconee State Bank               | Watkinsville  | 505,754              | 36,344               | 7.19                | 3,730                     | 45                         | 3,013                     | 3,638                     | 0.87             | 11.00            |
| 91   | Citizens Bank of The South      | Sandersville  | 334,539              | 32,401               | 9.69                | 2,763                     | 45                         | 2,672                     | 2,504                     | 1.05             | 10.82            |
| 92   | First Peoples Bank              | Pine Mountain | 258,040              | 22,431               | 8.69                | 1,765                     | 41                         | 2,197                     | 1,747                     | 0.90             | 10.80            |
| 93   | Rabun County Bank               | Clayton       | 264,373              | 27,189               | 10.28               | 2,148                     | 49                         | 1,939                     | 1,702                     | 1.10             | 10.71            |
| 94   | Loyal Trust Bank                | Johns Creek   | 125,215              | 23,826               | 19.03               | 2,438                     | 135                        | (956)                     | NA                        | 2.03             | 10.28            |
| 95   | F & M Bank and Trust Company    | Manchester    | 83,154               | 2,915                | 3.51                | 386                       | 18                         | 443                       | 78                        | 0.46             | 10.08            |
| 96   | Claxton Bank                    | Claxton       | 149,941              | 11,589               | 7.73                | 1,374                     | 42                         | 1,308                     | 1,473                     | 0.94             | 10.00            |
| 97   | Great Oaks Bank                 | Eastman       | 292,189              | 23,972               | 8.20                | 2,680                     | 44                         | 2,048                     | 1,513                     | 0.93             | 9.96             |
| 98   | Citizens Community Bank         | Hahira        | 196,606              | 11,858               | 6.03                | 1,819                     | 43                         | 2,032                     | 1,722                     | 0.95             | 9.93             |
| 99   | Security State Bank             | McRae         | 56,927               | 6,814                | 11.97               | 766                       | 70                         | 627                       | 624                       | 1.36             | 9.93             |
| 100  | Colony Bank                     | Fitzgerald    | 2,722,323            | 222,258              | 8.16                | 18,965                    | 39                         | 17,327                    | 10,681                    | 0.88             | 9.82             |
| 101  | South Georgia Bank Co.          | Tifton        | 621,750              | 60,686               | 9.76                | 5,382                     | 47                         | 4,817                     | 4,853                     | 1.09             | 9.81             |
| 102  | F&M Bank                        | Washington    | 358,395              | 37,497               | 10.46               | 3,607                     | 57                         | 3,250                     | 2,872                     | 1.25             | 9.46             |
| 103  | Peoples Bank & Trust            | Buford        | 470,768              | 28,094               | 5.97                | 3,053                     | 68                         | 3,898                     | 3,392                     | 0.82             | 9.46             |
| 104  | FNB of Coffee County            | Douglas       | 428,103              | 32,098               | 7.50                | 2,855                     | 48                         | 3,787                     | 3,255                     | 0.71             | 9.33             |
| 105  | Bank of Dawson                  | Dawson        | 149,816              | 20,459               | 13.66               | 2,141                     | 93                         | 1,596                     | 1,884                     | 1.45             | 9.20             |
| 106  | Planters First Bank             | Cordele       | 375,668              | 26,159               | 6.96                | 2,986                     | 36                         | 3,421                     | 3,029                     | 0.79             | 9.02             |
| 107  | Affinity Bank                   | Covington     | 766,352              | 102,508              | 13.38               | 6,849                     | 70                         | 8,032                     | 587                       | 1.19             | 9.00             |
| 108  | First National Community Bank   | Chatsworth    | 638,096              | 60,954               | 9.55                | 3,801                     | 38                         | 4,733                     | 2,796                     | 0.87             | 8.86             |
| 109  | First Bank of Pike              | Molena        | 77,705               | 5,276                | 6.79                | 391                       | 16                         | 372                       | 351                       | 0.67             | 8.83             |
| 110  | Farmers State Bank              | Lincolnton    | 175,553              | 17,503               | 9.97                | 1,881                     | 48                         | 2,351                     | 2,225                     | 1.11             | 8.65             |
| 111  | Persons Banking Company         | Forsyth       | 428,694              | 8,608                | 2.01                | 1,626                     | 23                         | 1,477                     | 967                       | 0.38             | 8.53             |
| 112  | Magnolia State Bank             | Eastman       | 212,741              | 21,013               | 9.88                | 1,818                     | 39                         | 1,957                     | 1,320                     | 0.87             | 8.50             |
| 113  | Citizens National Bank, Quitman | Quitman       | 132,419              | 13,755               | 10.39               | 1,019                     | 51                         | 1,276                     | 1,180                     | 0.95             | 8.40             |
| 114  | Georgia Community Bank          | Dawson        | 391,930              | 38,478               | 9.82                | 3,370                     | 42                         | 3,690                     | 5,004                     | 0.84             | 8.14             |
| 115  | First Century Bank, NA          | Commerce      | 381,898              | 67,511               | 17.68               | 4,329                     | 71                         | 8,844                     | 6,563                     | 1.28             | 7.90             |
| 116  | First State Bank of Blakely     | Blakely       | 601,285              | 88,495               | 14.72               | 5,439                     | 56                         | 6,190                     | 5,484                     | 1.15             | 7.83             |
| 117  | Carver State Bank               | Savannah      | 84,014               | 10,501               | 12.50               | 360                       | 24                         | 446                       | 192                       | 0.95             | 7.17             |
| 118  | First St. Bank, Randolph County | Cuthbert      | 88,933               | (748)                | NM                  | 382                       | 20                         | 386                       | 384                       | 0.39             | 6.92             |
| 119  | Wheeler County State Bank       | Alamo         | 130,530              | 17,611               | 13.49               | 1,163                     | 58                         | 937                       | 1,120                     | 0.92             | 6.61             |
| 120  | Peoples Bank                    | Willacoochee  | 121,431              | 11,550               | 9.51                | 732                       | 32                         | 453                       | 715                       | 0.67             | 6.48             |
| 121  | Planters and Citizens Bank      | Camilla       | 136,037              | 7,773                | 5.71                | 590                       | 30                         | 693                       | 467                       | 0.54             | 6.19             |
| 122  | TC Federal Bank                 | Thomasville   | 431,249              | 62,251               | 14.44               | 2,620                     | 42                         | 1,183                     | 1,127                     | 0.87             | 5.76             |
| 123  | West Central Georgia Bank       | Thomaston     | 147,774              | 31,624               | 21.40               | 1,613                     | 65                         | 1,489                     | 1,453                     | 1.30             | 5.63             |
| 124  | OneSouth Bank                   | Blakely       | 175,484              | 17,903               | 10.20               | 988                       | 35                         | 1,169                     | 772                       | 0.60             | 5.63             |
| 125  | FNB of Decatur County           | Bainbridge    | 301,068              | 20,193               | 6.71                | 1,007                     | 23                         | 1,341                     | 1,533                     | 0.45             | 5.62             |
| 126  | Farmers and Merchants Bank      | Sylvania      | 149,486              | 14,987               | 10.03               | 876                       | 42                         | 1,319                     | 1,076                     | 0.69             | 5.55             |
| 127  | First National Bank of Griffin  | Griffin       | 392,476              | 15,849               | 4.04                | 1,036                     | 13                         | 2,002                     | 2,298                     | 0.33             | 5.47             |
| 128  | First Bank of Coastal Georgia   | Pembroke      | 161,419              | 6,733                | 4.17                | 892                       | 34                         | 932                       | 928                       | 0.53             | 5.33             |
| 129  | Geo. D. Warthen Bank            | Sandersville  | 243,441              | 16,014               | 6.58                | 716                       | 20                         | 1,139                     | 1,807                     | 0.29             | 3.93             |
| 130  | Bank of Hancock County          | Sparta        | 84,231               | 11,056               | 13.13               | 526                       | 28                         | 455                       | 594                       | 0.56             | 3.10             |
| 131  | Southern Bank                   | Waynesboro    | 184,681              | 15,345               | 8.31                | 434                       | 10                         | (761)                     | 287                       | 0.28             | 2.71             |
| 132  | Peoples Bank                    | Eatonton      | 216,178              | 20,270               | 9.38                | 356                       | 9                          | 31                        | 554                       | 0.24             | 2.35             |
| 133  | First FS&LA of Valdosta         | Valdosta      | 200,931              | 29,705               | 14.78               | 433                       | 10                         | 34                        | 222                       | 0.26             | 1.90             |
| 134  | Signature Bank of Georgia       | Sandy Springs | 187,380              | 21,905               | 11.69               | 3,363                     | 153                        | 1,985                     | 778                       | 0.20             | 1.82             |
| 135  | Southeast First National Bank   | Summerville   | 67,142               | 7,116                | 10.60               | (87)                      | (5)                        | 366                       | 205                       | (0.20)           | (1.89)           |
| 136  | Wilkinson County Bank           | Irwinton      | 53,042               | 5,598                | 10.55               | 63                        | 5                          | 181                       | 534                       | (0.23)           | (1.99)           |
| 137  | Vidalia Federal Savings Bank    | Vidalia       | 221,330              | 30,116               | 13.61               | (640)                     | (24)                       | (624)                     | (122)                     | (0.34)           | (2.36)           |
| 138  | Tandem Bank                     | Tucker        | 152,394              | 16,571               | 10.87               | (608)                     | (28)                       | (676)                     | (2,226)                   | (0.46)           | (3.48)           |
| 139  | Elberton FS&LA                  | Elberton      | 27,343               | 4,808                | 17.58               | (192)                     | (38)                       | (3)                       | 71                        | (0.68)           | (3.85)           |
| 140  | Talbot State Bank               | Woodland      | 58,030               | 4,204                | 7.24                | (250)                     | (17)                       | 143                       | 833                       | (0.41)           | (4.08)           |
| 141  | Bank of Lumber City             | Lumber City   | 26,299               | 3,091                | 11.75               | (249)                     | (25)                       | 328                       | 105                       | (0.94)           | (6.33)           |
| 142  | Barwick Banking Company         | Barwick       | 262,494              | 24,875               | 9.48                | (1,184)                   | (30)                       | (1,870)                   | 75                        | (0.96)           | (7.34)           |
| 143  | Georgia Banking Company         | Atlanta       | 1,320,569            | 121,763              | 9.22                | (6,776)                   | (41)                       | (1,029)                   | 3,524                     | (0.80)           | (8.01)           |
| 144  | Bank of Hazlehurst              | Hazlehurst    | 136,903              | 10,603               | 7.74                | (1,385)                   | (46)                       | (92)                      | 750                       | (1.02)           | (8.59)           |
| 145  | Rochelle State Bank             | Rochelle      | 48,596               | 9,264                | 19.06               | (773)                     | (77)                       | (69)                      | (184)                     | (2.13)           | (9.64)           |
| 146  | Community Bank & Trust          | LaGrange      | 81,174               | 3,259                | 4.01                | 152                       | 4                          | (39)                      | (575)                     | (0.70)           | (20.15)          |
|      |                                 | MEDIAN        | 264,970              | 24,092               | 8.89                | 2,722                     | 64                         | 2,228                     | 1,902                     | 1.26             | 12.29            |
|      |                                 | AVERAGE       | 976,355              | 93,650               | 10.30               | 12,828                    | 70                         | 12,136                    | 7,914                     | 1.43             | 12.07            |
|      |                                 | HIGH          | 57,282,102           | 4,605,397            | 96.92               | 743,420                   | 328                        | 635,290                   | 439,092                   | 21.01            | 33.29            |
|      |                                 | LOW           | 26,299               | (748)                | 2.01                | (6,776)                   | (77)                       | (1,870)                   | (2,226)                   | (2.13)           | (20.15)          |