

# Rank The Banks

*Georgia - 2018 Q4*

# Disclosure Statement

---

This material has been prepared by Banks Street Partners, LLC and its affiliate BSP Securities, LLC (collectively, "BSP") from certain publicly available data and third-party subscriptions. It is not investment research or a research recommendation, as it does not constitute substantive research or analysis. It is provided for informational purposes, intended for your use only, and does not constitute an invitation or offer to subscribe for or purchase any of the products or services mentioned. The information provided is not intended to provide a sufficient basis on which to make an investment decision. The information provided herein is as of the dates disclosed and does not constitute forward looking statements. The conclusions supported by this information is subject to change at any time without notice.

BSP may, from time to time, participate or invest in transactions with issuers of securities that participate in the markets referred to herein, perform services for or solicit business from such issuers, and/or have a position or effect transactions in the securities or derivatives thereof.

Past performance should not be taken as an indication or guarantee of future performance, and no representation or warranty, expressed or implied is made regarding future performance. The information set forth above has been obtained from or based upon sources believed by BSP to be reliable, but BSP do not represent or warrant its accuracy or completeness and is not responsible for losses or damages arising out of errors, omissions or changes in market factors. This material does not purport to contain all of the information that an interested party may desire and, in fact, provides only a limited view of a particular market.

IRS Circular 230 Disclosure: BSP and its affiliates do not provide tax advice. Accordingly, any discussion of U.S. tax matters included herein (including any attachments) is not intended or written to be used, and cannot be used, in connection with the promotion, marketing or recommendation by anyone not affiliated with BSP of any of the matters addressed herein or for the purpose of avoiding U.S. tax-related penalties.

This presentation is not to be considered a solicitation to buy or sell any securities and does not constitute a commitment by any BSP entity to underwrite, subscribe for or place any securities or to arrange credit or to provide any other services.

# Banks Street Partners Professionals

Seasoned professionals with more than 190 years of combined experience and more than 500 transactions in the financial services industry

## ATLANTA

**Lee Burrows**  
Chief Executive Officer

[LBurrows@BanksStreetPartners.com](mailto:LBurrows@BanksStreetPartners.com)

(404) 848-8480

**Jeff Adams**

Managing Director

[JAdams@BanksStreetPartners.com](mailto:JAdams@BanksStreetPartners.com)

(404) 924-6382

**Will Brackett**

Managing Director

[WBrackett@BanksStreetPartners.com](mailto:WBrackett@BanksStreetPartners.com)

(404) 848-0890

**Mark Saunders**

Managing Director

[MSaunders@BanksStreetPartners.com](mailto:MSaunders@BanksStreetPartners.com)

(404) 848-2686

**Drew Taylor**

Vice President

[DTaylor@BanksStreetPartners.com](mailto:DTaylor@BanksStreetPartners.com)

(404) 491-0112

**Johnny Bond**

Analyst

[JBond@BanksStreetPartners.com](mailto:JBond@BanksStreetPartners.com)

(404) 491-0111

**Dan Eipp**

Analyst

[DEipp@BanksStreetPartners.com](mailto:DEipp@BanksStreetPartners.com)

(404) 848-2662

**Asher Kenen**

Analyst

[AKenen@BanksStreetPartners.com](mailto:AKenen@BanksStreetPartners.com)

(404) 848-2665

**Nicole Mansfield**

Business Manager

[NMansfield@BanksStreetPartners.com](mailto:NMansfield@BanksStreetPartners.com)

(404) 848-1571

**Alison Pickett**

Executive Assistant

[APickett@BanksStreetPartners.com](mailto:APickett@BanksStreetPartners.com)

(404) 891-6823

## CHARLOTTE

**Gary McNorrill**

President

[GMcNorrill@BanksStreetPartners.com](mailto:GMcNorrill@BanksStreetPartners.com)

(704) 228-0556

**Andy Hitt**

Managing Director

[AHitt@BanksStreetPartners.com](mailto:AHitt@BanksStreetPartners.com)

(919) 302-8350

**Matt Kennedy**

Senior Vice President

[MKennedy@BanksStreetPartners.com](mailto:MKennedy@BanksStreetPartners.com)

(704) 228-0557

**Berkeley McKeown**

Associate

[BMcKeown@BanksStreetPartners.com](mailto:BMcKeown@BanksStreetPartners.com)

(704) 228-0562

**Robby Rucho**

Analyst

[RRucho@BanksStreetPartners.com](mailto:RRucho@BanksStreetPartners.com)

(704) 228-0558

**Kristen Ertz**

Project Manager & Human Resources

[KErtz@BanksStreetPartners.com](mailto:KErtz@BanksStreetPartners.com)

(704) 228-0561

# Rankings Per State

## Bank Listing

Company Name - City - Parent Company - Date Established - Number of Offices - Total Employees - S Corp? - Total Assets - ROAA - ROAE

## Top 50 Ranking by...

### Total Assets

City - Total Employees- Number of Offices - Total Deposits - Deposits/Office - Assets/Office - Deposits/Employee - Assets/Employee - **Total Assets**

### Net Interest Margin

City - Total Assets - Yield on Loans - Loan Growth Rate - Cost of Funds - Deposit Growth Rate - Loans/Deposits - Yield on Investment Securities (FTE) - **Net Interest Margin**

### Noninterest Income

City - Total Assets - Net Income - Service Charge on Deposits/Avg Assets - Gain on Sale of Loans/Avg. Assets - Net Servicing Fees/Avg Assets - Net Gains on OREO/Avg. Assets - Total Noninterest Income - **Noninterest Income/Avg Assets**

### Total Overhead

City - Total Assets - Efficiency Ratio (FTE) - Total Employees - Number of Offices - Personnel Expense/Avg. Assets - Occupancy Expense/Avg. Assets - Other Expense/Avg. Assets - **Total Overhead/Avg Assets**

### Asset Quality

City - Total Assets - Gross Loans - LLR/Gross Loans - Adj Loans 30-89PD/Gross Loans - Adj 90+ PD/Gross Loans - Adj NPLs + Adj OREO/Gross Loans - NCO/Avg Loans - **Asset Quality Composite**

### ROAE

City - Total Assets - LTM Net Income - Total Employees - LTM Net Income/Employee - 2017Q4 LTM Net Income - 2016Q4 LTM Net Income - ROAA - **ROAE**

### Overall

City - Total Assets - Net Interest Margin Rank - Noninterest Income Rank - Total Overhead Rank - Asset Quality Rank - ROAE Rank - **Overall Rank**

# Excluded Banks & Calculation Notes

## Excluded Banks:

- ▶ Excluded banks are usually special-purpose banks (such as trust banks), subsidiaries of foreign companies, or companies for which necessary data is not available as of this report
  - ▶ CIBC National Trust Company
  - ▶ Synovus Trust Company, N.A.
  - ▶ Tandem Bank

## Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending December 31, 2018 (unless noted otherwise)
- ▶ For banks that elect subchapter S status, return on average assets and return on average equity are adjusted to reflect the impact of a 25% corporate tax rate
- ▶ Asset quality index is the sum of: (Adjusted Loans 30-89 PD/Loans) + (Adjusted Loans 90 PD/Loans) + (Adjusted NPLs/Loans) + (Adjusted OREO/Loans) + (Net Chargeoffs/Avg Loans). Adjustments are made to exclude loans for which repayment of principal is wholly or partially guaranteed by the US government
- ▶ Overall ranking is based on an unweighted average of Net Interest Margin rank, Noninterest Income rank, Total Overhead rank, Asset Quality rank and ROAE rank

# Georgia - Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
AB&T	Albany	Community Capital Bancshares, Inc.	4/28/1999	3	36	No	193,884	0.92	9.50
Affinity Bank	Atlanta	ABB Financial Group, Inc.	9/3/2002	1	27	No	286,314	0.96	8.99
Altamaha Bank and Trust Company	Vidalia	Altamaha Bancshares, Inc.	7/1/1946	4	54	Yes	166,675	1.10	9.93
American Commerce Bank, National Association	Bremen	American Commerce Bancshares, Inc.	10/4/2004	3	43	No	298,833	1.31	12.18
American Pride Bank	Macon	American Bancorp, Inc.	12/12/2007	4	38	Yes	189,578	1.28	8.72
Ameris Bank	Moultrie	Ameris Bancorp	10/1/1971	136	1,804	No	11,357,345	1.40	10.17
Bank of Alapaha	Alapaha	Alapaha Holding Company	3/25/1905	4	43	No	164,155	1.01	9.01
Bank of Camilla	Camilla	Camilla Bancshares, Inc.	1/2/1890	2	29	No	106,684	0.85	5.68
Bank of Dade	Trenton	Tri-States Bankshares, Inc.	1/12/1956	3	36	Yes	108,885	1.39	14.54
Bank of Dawson	Dawson	Dawson Bancshares, Inc.	7/1/1911	1	25	Yes	118,213	1.35	7.41
Bank of Dudley	Dublin	Hogan Investments, LP	11/1/1905	5	65	No	223,068	1.20	10.53
Bank of Early	Blakely	One South Financial, Inc.	1/9/1939	3	28	Yes	133,261	0.52	5.72
Bank of Eastman	Eastman	Magnolia Bankshares, Inc.	10/14/1909	4	59	Yes	169,949	0.30	3.04
Bank of Edison	Edison	BOE Bancshares, Inc.	10/1/1904	1	15	Yes	48,034	0.55	6.35
Bank of Hancock County	Sparta		9/1/1904	1	22	No	74,967	1.09	5.85
Bank of Hazlehurst	Hazlehurst	Hazlehurst Investors, Inc.	1/1/1906	2	28	Yes	136,764	0.38	3.14
Bank of LaFayette, Georgia	LaFayette	LaFayette Bankshares, Inc.	7/18/1899	3	55	No	272,552	0.91	8.08
Bank of Lumber City	Lumber City		7/2/1945	2	14	No	24,019	0.02	0.11
Bank of Madison	Madison	Madison Bank Corp.	1/1/1890	4	57	No	225,674	1.06	8.33
Bank of Monticello	Monticello	Monticello Bancshares, Inc.	1/1/1909	1	23	Yes	108,667	1.05	11.18
Bank of Newington	Newington		8/14/1919	2	27	No	129,596	1.31	14.93
Bank of Soperton	Soperton	Soperton Bancshares, Incorporated	6/1/1903	2	23	Yes	79,062	1.67	18.03
Bank of Terrell	Dawson	Georgia Community Bancorp, Incorporated	5/1/1936	3	28	Yes	168,196	1.19	10.87
Bank of Wrightsville	Wrightsville	Wrightsville Bancshares, Inc.	2/16/1897	1	16	Yes	55,179	0.90	11.63
BankSouth	Greensboro	BankSouth Holding Company	4/1/1946	6	304	Yes	634,677	1.22	12.49
Barwick Banking Company	Barwick		1/1/1934	1	3	No	13,233	(0.15)	(1.87)
Cadence Bank, N.A.	Atlanta	Cadence Bancorporation	5/1/1887	68	1,170	No	12,714,862	1.60	12.10
Calumet Bank	LaGrange	LBC Bancshares, Inc.	1/23/2008	2	33	No	207,196	1.14	13.01
Carver State Bank	Savannah	Carver Financial Corporation	2/23/1927	2	16	No	39,597	0.72	7.15
Century Bank and Trust	Milledgeville	Century Bancorp, Inc.	3/1/1898	2	51	No	263,683	1.28	13.92
Century Bank of Georgia	Cartersville	CBB Bancorp	6/29/2000	3	34	No	192,778	1.35	12.96
Citizens Bank	Nashville	Nashville Holding Company	11/5/1941	4	66	Yes	251,599	0.73	5.42
Citizens Bank & Trust Company	Eastman	Citizens Corporation	1/1/1934	3	45	Yes	138,437	0.83	9.74
Citizens Bank & Trust, Inc.	Trenton	TAG Bankshares, Inc.	1/18/1988	3	43	No	97,664	1.23	10.95
Citizens Bank of Americus	Americus	CBA Bankshares, Inc.	3/25/1937	3	48	No	324,192	1.44	16.09
Citizens Bank of Cochran	Cochran	Putnam-Greene Financial Corporation	7/1/1942	2	23	No	88,563	0.50	4.45
Citizens Bank of Georgia	Cumming	Forsyth Bancshares, Inc.	2/3/1997	4	53	No	303,881	1.35	14.49
Citizens Bank of Swainsboro	Swainsboro	Swainsboro Bankshares, Inc.	11/1/1900	3	57	No	210,969	1.16	11.81
Citizens Bank of The South	Sandersville		5/3/1965	4	60	No	245,281	0.94	8.61
Citizens Community Bank	Hahira	CCB Bancshares, Inc.	2/21/1927	4	38	Yes	132,695	1.08	9.59
Citizens National Bank of Quitman	Quitman		8/25/1934	1	21	No	103,830	1.21	9.53
Citizens State Bank of Taylor County	Reynolds	Georgia Community Bancorp, Incorporated	9/8/1922	2	14	Yes	61,756	0.56	5.51
Citizens Trust Bank	Atlanta	Citizens Bancshares Corporation	8/16/1921	8	91	No	410,144	1.07	10.55
Claxton Bank	Claxton	Southern Bankshares, Inc.	2/24/1941	3	33	Yes	121,050	0.79	8.47
Colony Bank	Fitzgerald	Colony Bankcorp, Inc.	4/15/1976	26	315	No	1,249,790	1.12	12.15

# Georgia - Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Commercial Bank	Crawford	TCB Bancshares, Inc.	9/5/1924	3	33	Yes	183,315	1.85	17.30
Commercial Banking Company	Valdosta	Lowndes Bancshares, Inc.	4/22/1929	5	65	No	234,101	1.14	8.13
Commercial State Bank	Donalsonville	Georgia Community Bancorp, Incorporated	12/16/1938	2	24	Yes	103,133	0.92	5.28
Community Bank & Trust - West Georgia	LaGrange	Community Bankshares, Inc.	12/15/1984	4	35	No	86,963	(0.33)	(9.66)
Community Bank of Georgia	Baxley	Community Bank of Georgia, Inc.	5/11/2004	1	17	No	91,410	1.34	10.06
Community Bank of Pickens County	Jasper	Community Banks of Georgia, Inc.	10/2/2000	2	55	No	354,215	1.38	13.16
Community Banking Company of Fitzgerald	Fitzgerald	CBC Holding Company	4/19/1996	2	32	No	158,202	1.46	11.56
Cornerstone Bank	Atlanta	Cornerstone Bancshares, Inc.	2/20/2001	3	43	No	224,730	0.38	4.46
Douglas National Bank	Douglas	DNB Financial Services, Inc.	11/19/2001	1	29	Yes	179,334	2.17	17.96
Durden Banking Company, Incorporated	Twin City	Durden Bankshares, Inc.	7/5/1935	4	45	Yes	175,696	1.41	9.59
Elberton Federal Savings & Loan Association	Elberton		1/1/1922	1	5	No	23,715	(0.07)	(0.33)
Embassy National Bank	Lawrenceville	Embassy Bancshares, Inc.	3/5/2007	1	27	Yes	103,095	1.89	13.73
Exchange Bank	Milledgeville	Exchange Bankshares, Inc.	6/3/1903	5	81	No	249,390	1.14	9.00
F & M Bank and Trust Company	Manchester	F & M Holding Company, Inc.	2/2/1948	1	23	No	68,078	(0.26)	(5.49)
F&M Bank	Washington	Washington/Wilkes Holding Company	3/14/1950	6	61	No	264,948	1.04	6.51
Family Bank	Pelham		1/1/1931	3	32	No	99,653	0.75	6.24
Farmers & Merchants Bank	Eatonton	Putnam-Greene Financial Corporation	10/26/1922	2	49	No	185,617	0.42	3.26
Farmers & Merchants Bank	Lakeland	FMB Bancshares, Inc.	5/22/1907	6	119	No	488,016	0.36	6.26
Farmers & Merchants Bank	Statesboro	FMB Equibanc, Inc.	2/4/1948	3	42	No	186,795	0.84	8.59
Farmers and Merchants Bank	Sylvania	Screven Bancshares, Inc.	3/1/1946	3	26	No	114,716	0.96	6.84
Farmers Bank	Greensboro	Putnam-Greene Financial Corporation	9/6/1911	1	17	No	110,968	0.24	1.77
Farmers State Bank	Dublin	Farmers Bancshares, Inc.	1/1/1934	3	32	Yes	126,262	1.03	7.65
Farmers State Bank	Lincolnton	Lincoln Bancshares, Inc.	9/26/1911	3	36	Yes	118,097	1.16	7.01
Fidelity Bank	Atlanta	Fidelity Southern Corporation	2/12/1974	70	1,407	No	4,734,882	0.97	10.43
First American Bank and Trust Company	Athens	First American Bancorp	12/31/1928	6	99	No	532,715	1.34	12.74
First Bank	Dalton	FBD Holding Company, Inc.	1/8/1996	5	72	No	366,458	1.63	20.18
First Bank of Coastal Georgia	Pembroke	Putnam-Greene Financial Corporation	1/1/1907	2	27	No	122,783	0.61	4.78
First Bank of Pike	Molena		1/1/1899	3	22	No	48,765	0.36	4.07
First Century Bank, National Association	Gainesville	First Century Bancorp.	3/25/2002	1	9	No	140,368	1.16	11.45
First Chatham Bank	Savannah	FCB Financial Corp.	1/23/2002	7	86	No	363,387	0.83	9.08
First Covenant Bank	Commerce		9/18/2006	1	59	No	133,425	1.15	9.70
First Federal Savings and Loan Association of Valdosta	Valdosta		9/1/1934	4	44	No	180,395	0.20	1.23
First IC Bank	Doraville	First IC Corporation	1/31/2000	7	101	No	500,705	2.16	14.33
First Madison Bank & Trust	Athens		3/30/2005	3	35	No	258,311	1.96	16.23
First National Bank of Coffee County	Douglas	FNC Bancorp, Inc.	9/23/1991	3	42	Yes	194,689	0.89	9.52
First National Bank of Decatur County	Bainbridge	Bainbridge Bancshares, Inc.	4/5/2004	2	34	No	189,449	0.87	9.54
First National Bank of Griffin	Griffin		5/12/1933	7	87	No	267,076	0.52	8.07
First National Bank of Waynesboro	Waynesboro	First Burke Banking Company	9/1/1905	3	34	No	139,260	1.60	9.64
First National Community Bank	Chatsworth	First Chatsworth Bankshares, Inc.	8/18/1975	4	43	No	164,081	1.13	8.42
First Peoples Bank	Pine Mountain	First Peoples Bankshares, Inc.	7/9/1990	3	34	No	155,175	1.19	10.00
First Port City Bank	Bainbridge	Port City Holding Company, Inc.	10/7/1974	3	37	No	202,836	1.51	14.70
First Southern Bank	Patterson		6/19/1907	3	38	No	101,908	0.48	12.16
First State Bank	Wrens	CSRA Bank Corp.	7/6/1964	4	34	No	148,754	1.30	16.83
First State Bank of Blakely	Blakely	First State Bancshares of Blakely, Inc.	1/1/1903	7	94	No	487,649	1.47	10.74
First State Bank of Randolph County	Cuthbert		10/3/1900	2	20	Yes	79,323	0.53	7.04

# Georgia – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Flint Community Bank	Albany	Flint Community Bancshares, Inc.	2/3/2006	1	40	Yes	223,276	1.19	13.89
FNB South	Alma	First Bank Shares of the South East, Inc.	5/1/1951	4	81	No	371,807	2.87	18.50
Four County Bank	Allentown	Four County Bancshares, Inc.	9/15/1941	1	10	Yes	71,404	1.45	10.58
Geo. D. Warthen Bank	Sandersville		1/1/1871	1	36	No	176,179	0.72	8.72
Georgia Banking Company	Sandy Springs	Georgia Banking Company, Inc.	11/1/2001	2	108	No	350,058	1.23	12.92
Georgia Primary Bank	Atlanta		10/22/2007	1	27	No	194,322	0.81	6.73
Glennville Bank	Glennville	GB Bank Group, Inc.	3/13/1905	7	67	No	238,733	1.34	11.64
Greater Community Bank	Rome	Greater Community Bancshares, Inc.	2/26/1996	3	38	Yes	187,745	1.00	9.63
Guardian Bank	Valdosta	WB&T Bankshares, Inc.	5/1/2001	6	62	Yes	408,966	1.06	11.98
Gwinnett Community Bank	Duluth	Community Financial Holding Company, Inc.	10/18/1999	3	42	No	238,899	0.46	16.94
Heritage Bank	Hinesville	Heritage Bancorporation, Inc.	11/15/1911	17	180	No	590,842	2.54	31.77
Heritage Bank	Jonesboro	CCF Holding Company	1/1/1955	6	111	No	513,063	1.01	11.05
Heritage First Bank	Rome	Heritage First Bancshares, Inc.	1/1/1904	3	44	Yes	133,500	0.53	5.13
Legacy State Bank	Loganville		3/15/2005	1	15	No	98,598	0.88	8.93
Liberty First Bank	Monroe		6/13/2006	1	22	Yes	131,579	0.95	8.72
Merchants & Citizens Bank	McRae		2/23/1929	1	20	No	106,828	0.67	4.25
Metro City Bank	Doraville	MetroCity Bankshares, Inc.	4/4/2006	17	191	No	1,435,822	3.01	27.80
Morris Bank	Dublin	Morris State Bancshares, Inc.	11/29/1954	6	133	Yes	749,629	1.61	15.54
Mount Vernon Bank	Mount Vernon	Heart of Georgia Bancshares, Inc.	1/24/1901	3	31	Yes	131,676	1.08	10.47
Newton Federal Bank (MHC)	Covington	Community First Bancshares, MHC	11/14/1928	2	84	No	309,070	0.59	2.94
NOA Bank	Duluth	NOA Bancorp, Inc.	11/6/2008	5	93	Yes	387,614	2.13	17.15
North Georgia National Bank	Calhoun	North Georgia Community Financial Partners, Inc.	2/10/1999	3	35	No	144,839	0.56	5.41
Northeast Georgia Bank	Lavonia	First Security Bankshares, Inc.	1/1/1906	12	99	Yes	475,157	1.19	12.49
Northside Bank	Adairsville	Northside Bancshares, Inc.	9/26/2005	3	38	No	124,138	(0.28)	(3.93)
Oconee State Bank	Watkinsville	Oconee Financial Corporation	2/1/1960	4	91	No	349,811	0.52	5.95
Peach State Bank & Trust	Gainesville	Peach State Bancshares, Inc.	4/27/2005	1	45	No	222,783	0.95	9.70
Peoples Bank	Willacoochee	Atkinson County Bankshares Corporation	9/24/1948	2	25	Yes	76,986	0.89	7.61
Peoples Bank	Eatonton	Peoples Bankshares, Inc.	7/15/1943	3	43	Yes	119,968	1.01	20.96
Peoples Bank	Lyons	South Georgia Bankshares Corporation	1/1/1935	2	28	No	90,651	1.15	13.11
Peoples Bank & Trust	Buford	Peoples Banktrust, Inc.	12/13/1984	1	53	No	316,812	0.99	10.60
Peoples Bank of Georgia	Talbotton		1/1/1891	3	27	No	84,557	0.93	9.99
PeoplesSouth Bank	Colquitt	PeoplesSouth Bancshares, Inc.	10/19/1973	29	188	No	821,560	1.20	13.34
Persons Banking Company	Forsyth	Persons Banking Company, Inc.	1/1/1910	6	96	Yes	308,906	0.28	4.82
Piedmont Bank	Peachtree Corners	Piedmont Bancorp, Inc.	11/6/2006	10	126	No	980,609	1.44	13.14
Pineland Bank	Alma	South Banking Company	9/13/1939	8	105	No	273,757	0.61	5.62
Pinnacle Bank	Elberton	Pinnacle Financial Corporation	3/12/1934	16	235	Yes	947,125	1.13	9.56
Planters and Citizens Bank	Camilla	P & C Bank Shares, Inc.	5/24/1913	1	21	No	110,234	0.68	6.54
Planters First Bank	Hawkinsville	Planters First Bancorp	1/1/1896	10	103	Yes	333,612	0.81	9.52
PrimeSouth Bank	Waycross	Jones Bancshares, L.P.	1/1/1891	7	125	No	574,790	1.41	11.76
Providence Bank	Alpharetta		4/10/2006	1	12	No	89,751	(0.19)	(1.23)
Quantum National Bank	Suwanee	Quantum Capital Corp.	12/27/1995	3	56	Yes	489,828	2.13	18.56
Queensborough National Bank & Trust Company	Louisville	Queensborough Company	1/1/1902	25	314	No	1,171,496	1.11	11.98
Rabun County Bank	Clayton	Liberty Bancorp of Georgia, Inc.	10/10/1975	3	48	No	176,217	2.57	20.78
River City Bank	Rome	RCB Financial Corporation	5/23/2006	1	35	No	167,133	1.17	11.12
Rochelle State Bank	Rochelle		8/1/1947	1	5	No	27,118	0.70	4.25



# Georgia – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Security State Bank	McRae	Farmers Bancshares, Inc.	2/1/1950	1	12	Yes	48,140	1.14	8.30
Signature Bank of Georgia	Sandy Springs		11/7/2005	2	23	No	119,660	(1.19)	(8.60)
South Coast Bank & Trust	Brunswick	WB&T Bankshares, Inc.	1/1/1934	2	22	Yes	130,151	1.14	11.39
South Georgia Bank	Glennville	South Group Bancshares, Inc.	4/9/1987	4	44	Yes	159,559	1.78	15.73
South Georgia Banking Company	Tifton	South Georgia Bank Holding Company	6/14/1937	8	112	No	468,213	1.18	8.61
SouthCrest Bank, N.A.	Atlanta	SouthCrest Financial Group, Inc.	1/1/1920	9	106	No	548,923	0.73	8.21
Southeast First National Bank	Summerville	Summerville/Trion Bancshares, Inc.	5/22/1968	3	20	No	58,363	0.30	2.55
Southeastern Bank	Darien	Southeastern Banking Corporation	1/1/1889	10	109	No	419,198	1.59	14.18
Southern Bank	Sardis	Sardis Bankshares, Inc.	7/2/1945	5	28	No	76,932	0.57	4.86
Southern Bank & Trust	Clarksville	SBT Bancorp, Inc.	12/6/2005	3	40	No	193,596	1.22	13.45
Southwest Georgia Bank	Moultrie	Southwest Georgia Financial Corporation	1/3/1928	7	121	No	533,253	0.94	12.22
State Bank of Cochran	Cochran	Central Georgia Banking Company	1/5/1922	4	58	Yes	218,625	1.85	11.49
SunMark Community Bank	Hawkinsville	SunMark Bancshares, Inc.	8/27/1949	5	88	Yes	269,449	0.96	8.97
SunTrust Bank	Atlanta	SunTrust Banks, Inc.	9/21/1891	1,240	21,405	No	209,720,480	1.39	11.67
Synovus Bank	Columbus	Synovus Financial Corp.	1/1/1888	255	4,275	No	32,580,905	1.45	14.00
Talbot State Bank	Woodland	TSB Bancorp, Inc.	11/25/1907	2	15	Yes	61,425	0.06	0.65
TC Federal Bank	Thomasville		1/1/1934	3	48	No	297,200	0.24	1.80
Thomasville National Bank	Thomasville	Thomasville Bancshares, Inc.	10/2/1995	3	114	No	879,664	2.00	21.34
Touchmark National Bank	Alpharetta	Touchmark Bancshares, Inc.	1/28/2008	1	30	No	405,645	1.37	11.56
Trust Bank	Lenox	Trust Holding Company, Inc.	1/1/1906	3	23	Yes	38,911	1.27	11.63
United Bank	Zebulon	United Bank Corporation	1/31/1905	18	385	Yes	1,389,578	1.64	17.45
United Community Bank	Blairsville	United Community Banks, Inc.	3/1/1950	144	2,306	No	12,548,727	1.46	11.81
United National Bank	Cairo		5/26/2000	1	35	No	224,724	1.32	9.77
Vidalia Federal Savings Bank	Vidalia		9/1/1936	2	29	No	210,126	0.40	2.79
Vinings Bank	Smyrna	Vinings Bancshares, Inc.	7/9/2007	2	40	No	308,163	0.87	10.32
Waycross Bank & Trust	Waycross	WB&T Bankshares, Inc.	6/1/1988	1	21	Yes	157,805	1.52	15.73
West Central Georgia Bank	Thomaston	WCG Bancshares, Inc.	4/15/1974	3	32	No	128,918	1.36	5.78
WestSide Bank	Hiram		8/8/2006	2	25	No	128,149	0.79	8.87
Wheeler County State Bank	Alamo	Wheeler Bancshares, Inc.	6/29/1934	3	25	Yes	88,139	0.92	5.99
Wilcox County State Bank	Abbeville	WCSB Holding Company, Inc.	7/15/1952	4	30	No	104,701	1.19	11.49
Wilkinson County Bank	Irwinton		7/16/1907	1	10	No	49,802	1.52	10.47

# Georgia - Total Asset Ranking

Rank	Company Name	City	Total Employees	Number of Offices	Total Deposits (\$000)	Deposits (\$000)/Office	Assets (\$000)/Office	Deposits (\$000)/Employee	Assets (\$000)/Employee	Total Assets (\$000)
1	SunTrust Bank	Atlanta	21,405	1,240	164,741,704	132,856	169,129	7,696	9,798	209,720,480
2	Synovus Bank	Columbus	4,275	255	26,935,774	105,630	127,768	6,301	7,621	32,580,905
3	Cadence Bank, N.A.	Atlanta	1,170	68	10,837,389	159,373	186,983	9,263	10,867	12,714,862
4	United Community Bank	Blairsville	2,306	144	10,683,286	74,189	87,144	4,633	5,442	12,548,727
5	Ameris Bank	Moultrie	1,804	136	9,656,289	71,002	83,510	5,353	6,296	11,357,345
6	Fidelity Bank	Atlanta	1,407	70	3,993,232	57,046	67,641	2,838	3,365	4,734,882
7	Metro City Bank	Doraville	191	17	1,256,303	73,900	84,460	6,578	7,517	1,435,822
8	United Bank	Zebulon	385	18	1,253,092	69,616	77,199	3,255	3,609	1,389,578
9	Colony Bank	Fitzgerald	315	26	1,086,063	41,772	48,069	3,448	3,968	1,249,790
10	Queensborough National Bank & Trust Company	Louisville	314	25	1,059,091	42,364	46,860	3,373	3,731	1,171,496
11	Piedmont Bank	Peachtree Corners	126	10	863,695	86,370	98,061	6,855	7,783	980,609
12	Pinnacle Bank	Elberton	235	16	835,211	52,201	59,195	3,554	4,030	947,125
13	Thomasville National Bank	Thomasville	114	3	752,885	250,962	293,221	6,604	7,716	879,664
14	PeoplesSouth Bank	Colquitt	188	29	753,766	25,992	28,330	4,009	4,370	821,560
15	Morris Bank	Dublin	133	6	657,983	109,664	124,938	4,947	5,636	749,629
16	BankSouth	Greensboro	304	6	545,548	90,925	105,780	1,795	2,088	634,677
17	Heritage Bank	Hinesville	180	17	534,712	31,454	34,755	2,971	3,282	590,842
18	PrimeSouth Bank	Waycross	125	7	499,699	71,386	82,113	3,998	4,598	574,790
19	SouthCrest Bank, N.A.	Atlanta	106	9	465,799	51,755	60,991	4,394	5,179	548,923
20	Southwest Georgia Bank	Moultrie	121	7	456,316	65,188	76,179	3,771	4,407	533,253
21	First American Bank and Trust Company	Athens	99	6	449,418	74,903	88,786	4,540	5,381	532,715
22	Heritage Bank	Jonesboro	111	6	427,861	71,310	85,511	3,855	4,622	513,063
23	First IC Bank	Doraville	101	7	425,926	60,847	71,529	4,217	4,957	500,705
24	Quantum National Bank	Suwanee	56	3	430,438	143,479	163,276	7,686	8,747	489,828
25	Farmers & Merchants Bank	Lakeland	119	6	433,674	72,279	81,336	3,644	4,101	488,016
26	First State Bank of Blakely	Blakely	94	7	387,316	55,331	69,664	4,120	5,188	487,649
27	Northeast Georgia Bank	Lavonia	99	12	423,163	35,264	39,596	4,274	4,800	475,157
28	South Georgia Banking Company	Tifton	112	8	404,958	50,620	58,527	3,616	4,180	468,213
29	Southeastern Bank	Darien	109	10	366,278	36,628	41,920	3,360	3,846	419,198
30	Citizens Trust Bank	Atlanta	91	8	348,671	43,584	51,268	3,832	4,507	410,144
31	Guardian Bank	Valdosta	62	6	369,628	61,605	68,161	5,962	6,596	408,966
32	Touchmark National Bank	Alpharetta	30	1	335,985	335,985	405,645	11,200	13,522	405,645
33	NOA Bank	Duluth	93	5	323,403	64,681	77,523	3,477	4,168	387,614
34	FNB South	Alma	81	4	310,486	77,622	92,952	3,833	4,590	371,807
35	First Bank	Dalton	72	5	329,005	65,801	73,292	4,570	5,090	366,458
36	First Chatham Bank	Savannah	86	7	328,096	46,871	51,912	3,815	4,225	363,387
37	Community Bank of Pickens County	Jasper	55	2	310,541	155,271	177,108	5,646	6,440	354,215
38	Georgia Banking Company	Sandy Springs	108	2	302,881	151,441	175,029	2,804	3,241	350,058
39	Oconee State Bank	Watkinsville	91	4	318,528	79,632	87,453	3,500	3,844	349,811
40	Planters First Bank	Hawkinsville	103	10	301,773	30,177	33,361	2,930	3,239	333,612
41	Citizens Bank of Americus	Americus	48	3	286,318	95,439	108,064	5,965	6,754	324,192
42	Peoples Bank & Trust	Buford	53	1	286,043	286,043	316,812	5,397	5,978	316,812
43	Newton Federal Bank (MHC)	Covington	84	2	233,244	116,622	154,535	2,777	3,679	309,070
44	Persons Banking Company	Forsyth	96	6	288,853	48,142	51,484	3,009	3,218	308,906
45	Vinings Bank	Smyrna	40	2	256,945	128,473	154,082	6,424	7,704	308,163
46	Citizens Bank of Georgia	Cumming	53	4	271,400	67,850	75,970	5,121	5,734	303,881
47	American Commerce Bank, National Association	Bremen	43	3	258,436	86,145	99,611	6,010	6,950	298,833
48	TC Federal Bank	Thomasville	48	3	250,613	83,538	99,067	5,221	6,192	297,200
49	Affinity Bank	Atlanta	27	1	209,747	209,747	286,314	7,768	10,604	286,314
50	Pineland Bank	Alma	105	8	242,194	30,274	34,220	2,307	2,607	273,757

# Georgia - Net Interest Margin Ranking

Rank	Company Name	City	Total Assets (\$000)	Yield on Loans (%)	Loan Growth Rate (%)	Cost of Funds (%)	Deposit Growth Rate (%)	Loans/Deposits (%)	Yield on Investment Securities (FTE) (%)	Net Interest Margin (%)
1	Trust Bank	Lenox	38,911	10.03	14.19	0.51	7.33	73.00	2.70	7.29
2	Bank of Soperton	Soperton	79,062	7.07	19.31	0.63	18.45	91.95	2.61	5.66
3	FNB South	Alma	371,807	7.19	1.65	0.66	(1.21)	87.66	3.56	5.65
4	Peoples Bank of Georgia	Talbotton	84,557	7.37	8.39	0.76	8.54	76.11	2.51	5.47
5	Carver State Bank	Savannah	39,597	7.63	(10.51)	0.78	(8.09)	79.50	2.30	5.41
6	First State Bank	Wrens	148,754	7.06	8.41	0.93	10.98	83.64	2.44	5.34
7	Community Bank of Georgia	Baxley	91,410	6.64	20.99	0.72	1.03	102.96	1.30	5.31
8	Farmers State Bank	Lincolnton	118,097	7.24	0.88	0.31	(8.50)	74.10	3.45	5.30
9	Bank of Newington	Newington	129,596	7.21	5.98	1.46	9.71	95.77	2.01	5.25
10	First Bank of Pike	Molena	48,765	7.67	7.95	0.49	14.05	64.87	2.34	5.21
11	Heritage First Bank	Rome	133,500	6.06	(0.03)	0.43	3.63	93.86	2.00	5.10
12	Quantum National Bank	Suwanee	489,828	6.20	9.40	0.74	10.04	97.84	2.45	5.08
13	South Georgia Bank	Glennville	159,559	7.39	1.55	0.61	(4.50)	69.42	3.03	5.06
14	Bank of Lumber City	Lumber City	24,019	7.77	5.63	0.44	8.26	64.98	2.78	5.04
15	Douglas National Bank	Douglas	179,334	6.00	1.09	0.68	(0.56)	96.05	1.86	5.02
16	WestSide Bank	Hiram	128,149	6.20	1.99	0.24	4.13	66.55	3.99	4.99
17	Community Bank & Trust - West Georgia	LaGrange	86,963	6.71	(10.10)	0.25	9.53	51.06	3.19	4.98
17	Southern Bank	Sardis	76,932	7.09	(5.87)	0.55	(6.24)	69.53	2.79	4.98
19	Family Bank	Pelham	99,653	6.12	6.28	0.64	8.96	88.92	2.07	4.95
20	Pineland Bank	Alma	273,757	6.57	12.70	0.32	2.25	83.28	1.64	4.94
21	Peoples Bank	Lyons	90,651	5.95	15.24	0.35	(0.51)	91.37	1.61	4.90
22	First Peoples Bank	Pine Mountain	155,175	6.95	15.00	0.17	33.65	58.04	2.40	4.88
22	Durden Banking Company, Incorporated	Twin City	175,696	6.73	3.33	0.32	7.68	73.93	2.14	4.88
24	Bank of Eastman	Eastman	169,949	6.20	(1.53)	0.50	0.00	82.30	2.51	4.87
24	Citizens Bank & Trust, Inc.	Trenton	97,664	6.51	(3.78)	0.50	0.80	72.29	3.07	4.87
26	Embassy National Bank	Lawrenceville	103,095	7.59	(7.34)	1.01	(14.22)	86.17	2.47	4.84
26	Morris Bank	Dublin	749,629	6.10	9.64	0.89	10.92	93.28	3.41	4.84
28	Greater Community Bank	Rome	187,745	5.87	18.14	0.71	4.38	101.84	2.57	4.82
28	NOA Bank	Duluth	387,614	7.04	16.91	1.54	18.37	86.70	3.22	4.82
30	Bank of Early	Blakely	133,261	5.90	3.15	0.74	2.36	88.60	1.94	4.78
30	Altamaha Bank and Trust Company	Vidalia	166,675	6.37	(0.97)	0.45	(1.17)	73.64	2.12	4.78
32	Pinnacle Bank	Elberton	947,125	5.53	9.18	0.15	9.12	82.02	2.91	4.77
33	Wilcox County State Bank	Abbeville	104,701	6.25	18.90	0.75	13.10	90.93	1.81	4.73
34	First Southern Bank	Patterson	101,908	6.23	(9.03)	0.34	(2.22)	70.35	2.32	4.72
35	Bank of Dawson	Dawson	118,213	6.42	11.72	0.72	1.93	86.67	2.44	4.71
35	United National Bank	Cairo	224,724	6.01	7.10	1.08	2.18	101.88	2.65	4.71
37	SunMark Community Bank	Hawkinsville	269,449	5.97	5.26	0.41	9.36	81.51	1.97	4.66
38	Bank of Dudley	Dublin	223,068	5.83	1.19	0.27	(2.62)	79.98	2.19	4.64
39	State Bank of Cochran	Cochran	218,625	6.67	(2.17)	0.36	(0.93)	75.62	1.74	4.63
39	Claxton Bank	Claxton	121,050	6.19	0.42	0.41	(7.24)	73.29	2.70	4.63
41	First IC Bank	Doraville	500,705	6.32	25.44	1.12	26.34	95.26	2.08	4.62
42	Commercial Bank	Crawford	183,315	5.82	14.20	0.62	19.53	87.84	2.85	4.61
43	PrimeSouth Bank	Waycross	574,790	5.84	22.70	0.50	2.92	91.60	2.64	4.60
43	Geo. D. Warthen Bank	Sandersville	176,179	5.75	6.88	0.10	0.89	74.07	2.44	4.60
45	First National Bank of Waynesboro	Waynesboro	139,260	6.47	9.04	0.33	2.22	75.34	4.39	4.58
45	First Chatham Bank	Savannah	363,387	5.50	(1.47)	0.41	(1.13)	73.98	2.29	4.58
47	Citizens Bank of Swainsboro	Swainsboro	210,969	6.02	4.93	0.61	5.98	83.07	2.74	4.57
47	Citizens Bank of The South	Sandersville	245,281	6.27	8.15	0.60	8.37	82.02	1.60	4.57
47	First Bank	Dalton	366,458	5.80	13.41	0.69	6.00	92.47	2.39	4.57
50	First National Bank of Coffee County	Douglas	194,689	5.72	15.50	0.39	22.43	71.58	1.70	4.56
50	Southern Bank & Trust	Clarksville	193,596	5.76	8.81	0.75	11.37	90.38	2.80	4.56

# Georgia - Noninterest Income Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Income (\$000)	Service Charges on Deposits/ Avg Assets (%)	Gain on Sale of Loans/ Avg Assets (%)	Net Servicing Fees/ Avg Assets (%)	Net Gains on OREO/ Avg Assets (%)	Total Noninterest Income (\$000)	NonInterest Income/ Avg Assets (%)
1	BankSouth	Greensboro	634,677	9,580	0.17	4.62	0.03	0.03	40,447	6.86
2	Fidelity Bank	Atlanta	4,734,882	46,241	0.14	1.96	0.43	0.00	138,322	2.90
3	Metro City Bank	Doraville	1,435,822	41,377	0.07	0.74	1.10	0.00	37,462	2.73
4	First Covenant Bank	Commerce	133,425	1,755	0.09	0.00	0.00	0.26	3,974	2.60
5	Waycross Bank & Trust	Waycross	157,805	3,268	0.10	0.00	0.00	0.00	3,806	2.35
6	First Century Bank, National Association	Gainesville	140,368	1,606	0.00	0.00	0.00	0.00	3,243	2.34
7	Embassy National Bank	Lawrenceville	103,095	2,809	0.44	1.36	0.42	0.00	2,589	2.32
8	First IC Bank	Doraville	500,705	9,636	0.28	1.27	0.53	(0.03)	10,071	2.26
9	NOA Bank	Duluth	387,614	10,003	0.19	1.39	0.55	(0.06)	7,897	2.24
10	Planters First Bank	Hawkinsville	333,612	3,559	0.64	1.11	0.00	(0.01)	7,318	2.23
11	Peoples Bank	Eatonton	119,968	1,659	0.35	0.00	0.00	(0.11)	2,712	2.20
12	Georgia Banking Company	Sandy Springs	350,058	5,243	0.02	1.64	0.00	0.01	9,114	2.14
13	Heritage Bank	Hinesville	590,842	13,803	1.07	0.04	0.00	(0.46)	9,265	1.70
14	United Bank	Zebulon	1,389,578	29,534	0.59	0.10	0.10	0.00	21,745	1.60
15	Carver State Bank	Savannah	39,597	292	0.57	0.21	0.00	0.01	624	1.54
16	Thomasville National Bank	Thomasville	879,664	16,911	0.07	0.00	0.00	0.00	12,820	1.52
17	Douglas National Bank	Douglas	179,334	5,177	0.43	0.00	0.00	0.00	2,462	1.37
18	SunTrust Bank	Atlanta	209,720,480	2,810,166	0.30	(0.12)	0.09	0.00	2,742,317	1.35
19	Citizens Trust Bank	Atlanta	410,144	4,351	0.90	0.00	0.00	0.00	5,466	1.34
20	FNB South	Alma	371,807	10,582	0.52	0.00	0.00	0.37	4,851	1.32
21	Queensborough National Bank & Trust Company	Louisville	1,171,496	12,435	0.68	0.00	0.00	0.01	14,449	1.29
22	Pinnacle Bank	Elberton	947,125	13,228	1.01	0.00	0.00	(0.15)	11,111	1.26
23	First Chatham Bank	Savannah	363,387	3,044	0.22	0.53	0.03	(0.14)	4,403	1.20
24	Bank of Lumber City	Lumber City	24,019	4	0.80	0.00	0.00	0.00	285	1.19
25	First American Bank and Trust Company	Athens	532,715	6,953	0.38	0.00	0.00	0.03	6,120	1.18
26	Bank of Soperton	Soperton	79,062	1,652	0.56	0.00	0.00	0.00	858	1.16
27	Northside Bank	Adairsville	124,138	(350)	0.23	0.42	0.26	(0.15)	1,388	1.13
28	First National Bank of Waynesboro	Waynesboro	139,260	2,158	0.59	0.00	0.00	0.00	1,512	1.12
28	South Coast Bank & Trust	Brunswick	130,151	1,890	0.15	0.72	0.00	0.00	1,385	1.12
28	Citizens Community Bank	Hahira	132,695	1,966	0.35	0.00	0.00	(0.23)	1,530	1.12
31	Ameris Bank	Moultrie	11,357,345	134,561	0.48	0.39	0.02	0.00	106,283	1.10
31	Trust Bank	Lenox	38,911	611	0.57	0.39	0.13	(0.23)	396	1.10
31	Southeastern Bank	Darien	419,198	6,853	0.29	0.00	0.00	0.31	4,749	1.10
34	American Pride Bank	Macon	189,578	3,053	0.18	0.63	0.14	(0.02)	1,836	1.02
35	First National Community Bank	Chatsworth	164,081	1,825	0.26	0.00	0.00	0.05	1,578	0.98
36	SunMark Community Bank	Hawkinsville	269,449	3,366	0.30	0.00	0.00	(0.07)	2,561	0.97
36	F & M Bank and Trust Company	Manchester	68,078	(188)	0.64	0.00	0.00	0.00	709	0.97
38	First National Bank of Griffin	Griffin	267,076	1,404	0.42	0.04	0.00	(0.01)	2,566	0.96
39	Citizens Bank & Trust, Inc.	Trenton	97,664	1,208	0.51	0.00	0.00	(0.01)	902	0.92
40	Farmers State Bank	Lincolnton	118,097	1,837	0.78	0.00	0.00	(0.33)	1,076	0.91
41	Altamaha Bank and Trust Company	Vidalia	166,675	2,347	0.55	0.00	0.00	(0.11)	1,446	0.90
42	Citizens Bank of Swainsboro	Swainsboro	210,969	2,352	0.39	0.00	0.00	0.00	1,796	0.89
42	River City Bank	Rome	167,133	1,817	0.13	0.00	0.00	0.02	1,379	0.89
44	Newton Federal Bank (MHC)	Covington	309,070	1,760	0.24	0.19	0.00	0.02	2,623	0.88
45	Southwest Georgia Bank	Moultrie	533,253	4,785	0.20	0.00	0.00	0.00	4,361	0.85
46	Bank of Wrightsville	Wrightsville	55,179	675	0.21	0.00	0.00	0.00	470	0.84
46	First Southern Bank	Patterson	101,908	513	0.41	0.00	0.00	(0.08)	903	0.84
46	South Georgia Banking Company	Tifton	468,213	5,245	0.41	0.00	0.00	0.00	3,744	0.84
49	Citizens Bank & Trust Company	Eastman	138,437	1,470	0.46	0.00	0.00	0.02	1,084	0.82
49	First National Bank of Coffee County	Douglas	194,689	2,132	0.35	0.00	0.00	0.00	1,485	0.82

# Georgia - Total Overhead Ranking

Rank	Company Name	City	Total Assets (\$000)	Efficiency Ratio (FTE) (%)	Total Employees	Number of Offices	Personnel Expense/ Avg. Assets (%)	Occupancy Expense/ Avg. Assets (%)	Other Expense/ Avg. Assets (%)	Total Overhead/ Avg. Assets (%)
1	Touchmark National Bank	Alpharetta	405,645	47.54	30	1	1.01	0.08	0.59	1.68
2	Vidalia Federal Savings Bank	Vidalia	210,126	19.20	29	2	1.79	0.17	0.63	1.99
3	First Madison Bank & Trust	Athens	258,311	44.63	35	3	1.08	0.17	0.82	2.07
4	Cadence Bank, N.A.	Atlanta	12,714,862	49.53	1,170	68	1.32	0.27	0.54	2.13
5	Citizens Bank of Georgia	Cumming	303,881	55.59	53	4	1.25	0.19	0.79	2.24
6	Northeast Georgia Bank	Lavonia	475,157	56.88	99	12	1.24	0.34	0.66	2.25
7	First State Bank of Blakely	Blakely	487,649	51.42	94	7	1.56	0.28	0.42	2.26
8	Affinity Bank	Atlanta	286,314	68.02	27	1	1.39	0.26	0.66	2.31
9	Citizens Bank of Americus	Americus	324,192	54.61	48	3	1.15	0.26	0.91	2.32
10	Bank of LaFayette, Georgia	Lafayette	272,552	65.51	55	3	1.43	0.38	0.55	2.35
11	Calumet Bank	LaGrange	207,196	59.59	33	2	1.43	0.22	0.73	2.38
12	Synovus Bank	Columbus	32,580,905	53.95	4,275	255	1.32	0.40	0.67	2.39
13	First Port City Bank	Bainbridge	202,836	55.22	37	3	1.30	0.19	0.92	2.41
14	United Community Bank	Blairsville	12,548,727	54.41	2,306	144	1.38	0.27	0.76	2.41
15	Quantum National Bank	Suwanee	489,828	43.66	56	3	1.45	0.16	0.81	2.42
16	Guardian Bank	Valdosta	408,966	60.55	62	6	1.10	0.22	1.10	2.43
17	Thomasville National Bank	Thomasville	879,664	46.92	114	3	1.48	0.22	0.76	2.46
18	Piedmont Bank	Peachtree Corners	980,609	54.60	126	10	1.61	0.27	0.60	2.47
19	West Central Georgia Bank	Thomaston	128,918	58.00	32	3	1.61	0.39	0.50	2.49
20	Farmers and Merchants Bank	Sylvania	114,716	61.40	26	3	1.34	0.16	0.99	2.49
21	Barwick Banking Company	Barwick	13,233	107.30	3	1	1.44	0.27	0.83	2.53
22	Citizens National Bank of Quitman	Quitman	103,830	61.52	21	1	1.44	0.45	0.67	2.55
23	Peoples Bank & Trust	Buford	316,812	68.01	53	1	1.39	0.20	0.97	2.56
24	Commercial Bank	Crawford	183,315	49.06	33	3	1.68	0.23	0.67	2.57
25	SunTrust Bank	Atlanta	209,720,480	58.64	21,405	1,240	1.40	0.26	0.93	2.60
26	Merchants & Citizens Bank	McRae	106,828	75.31	20	1	1.35	0.18	1.08	2.60
27	Bank of Hazlehurst	Hazlehurst	136,764	65.46	28	2	1.16	0.25	1.20	2.61
28	First Bank of Coastal Georgia	Pembroke	122,783	76.95	27	2	1.31	0.29	1.01	2.61
29	Bank of Alapaha	Alapaha	164,155	59.61	43	4	1.53	0.28	0.81	2.62
30	First State Bank of Randolph County	Cuthbert	79,323	77.46	20	2	1.46	0.36	0.80	2.62
31	PeoplesSouth Bank	Colquitt	821,560	61.03	188	29	1.49	0.33	0.81	2.63
32	Morris Bank	Dublin	749,629	52.45	133	6	1.52	0.24	0.87	2.63
33	State Bank of Cochran	Cochran	218,625	51.67	58	4	1.44	0.21	0.99	2.64
34	American Commerce Bank, National Association	Bremen	298,833	57.86	43	3	1.59	0.19	0.86	2.64
35	South Georgia Banking Company	Tifton	468,213	62.10	112	8	1.67	0.29	0.71	2.67
36	Citizens Bank	Nashville	251,599	70.54	66	4	1.45	0.22	1.01	2.67
37	Wilkinson County Bank	Irwinton	49,802	57.66	10	1	1.37	0.18	1.14	2.69
38	Rochelle State Bank	Rochelle	27,118	74.16	5	1	1.07	0.14	1.48	2.69
39	Legacy State Bank	Loganville	98,598	70.66	15	1	1.43	0.24	1.02	2.69
40	Flint Community Bank	Albany	223,276	60.92	40	1	1.72	0.23	0.76	2.71
41	Southeast First National Bank	Summerville	58,363	86.40	20	3	1.48	0.31	0.92	2.71
42	Southeastern Bank	Darien	419,198	57.42	109	10	1.62	0.48	0.62	2.72
43	Four County Bank	Allentown	71,404	56.09	10	1	1.43	0.15	1.14	2.73
44	First Bank	Dalton	366,458	54.45	72	5	1.57	0.27	0.89	2.73
45	AB&T	Albany	193,884	69.84	36	3	1.59	0.35	0.80	2.73
46	Vinings Bank	Smyrna	308,163	73.81	40	2	1.93	0.26	0.56	2.76
47	Ameris Bank	Moultrie	11,357,345	57.29	1,804	136	1.46	0.30	1.01	2.77
48	First American Bank and Trust Company	Athens	532,715	61.08	99	6	1.71	0.47	0.59	2.77
49	Bank of Madison	Madison	225,674	64.64	57	4	1.86	0.36	0.55	2.77
50	FNB South	Alma	371,807	43.33	81	4	1.30	0.34	1.15	2.79

# Georgia - Asset Quality Ranking

Rank	Company Name	City	Total Assets (\$000)	Gross Loans (\$000)	Loan Loss Reserves/ Gross Loans (%)	Adj 30-89PD/ Gross Loans (%)	Adj 90+PD/ Gross Loans (%)	Adj NPLs + Adj OREO/ Gross Loans (%)	Net Chargeoffs/ Avg Loans (%)	Asset Quality Composite (%)
1	Century Bank of Georgia	Cartersville	192,778	99,753	1.58	0.12	0.00	0.68	(1.01)	(0.20)
2	Barwick Banking Company	Barwick	13,233	1,223	3.68	0.00	0.00	0.00	0.00	0.00
3	First Madison Bank & Trust	Athens	258,311	202,186	3.13	0.06	0.00	0.00	0.02	0.08
4	Quantum National Bank	Suwanee	489,828	421,140	1.07	0.00	0.00	0.11	(0.01)	0.10
5	Peach State Bank & Trust	Gainesville	222,783	175,043	1.23	0.04	0.02	0.19	0.07	0.32
6	First National Bank of Coffee County	Douglas	194,689	125,835	0.79	0.10	0.00	0.18	0.05	0.33
7	AB&T	Albany	193,884	157,741	1.21	0.24	0.00	0.19	(0.03)	0.40
8	Thomasville National Bank	Thomasville	879,664	732,563	2.15	0.21	0.00	0.21	0.03	0.45
9	First Port City Bank	Bainbridge	202,836	145,703	1.50	0.09	0.00	0.48	0.00	0.57
10	Security State Bank	McRae	48,140	22,776	2.08	0.22	0.00	0.35	0.12	0.69
11	Douglas National Bank	Douglas	179,334	150,056	1.15	0.44	0.00	0.27	(0.02)	0.69
12	Embassy National Bank	Lawrenceville	103,095	73,192	2.00	0.00	0.00	0.76	(0.04)	0.72
13	South Coast Bank & Trust	Brunswick	130,151	106,876	1.64	0.54	0.00	0.14	0.05	0.73
14	Affinity Bank	Atlanta	286,314	239,353	1.19	0.00	0.08	0.74	(0.01)	0.80
15	Calumet Bank	LaGrange	207,196	135,902	1.16	0.15	0.01	0.57	0.10	0.84
16	Piedmont Bank	Peachtree Corners	980,609	788,004	0.87	0.00	0.00	0.84	0.00	0.84
17	Planters and Citizens Bank	Camilla	110,234	34,920	1.54	0.43	0.00	0.38	0.05	0.85
18	BankSouth	Greensboro	634,677	529,188	1.21	0.39	0.00	0.53	(0.03)	0.89
19	First American Bank and Trust Company	Athens	532,715	355,491	1.37	0.08	0.00	0.91	0.00	1.00
20	First State Bank	Wrens	148,754	113,883	1.05	0.68	0.00	0.33	0.01	1.02
21	Cadence Bank, N.A.	Atlanta	12,714,862	10,113,384	0.93	0.06	0.05	0.85	0.06	1.03
22	Waycross Bank & Trust	Waycross	157,805	84,818	2.37	0.34	0.13	0.95	(0.37)	1.05
23	Southwest Georgia Bank	Moultrie	533,253	376,128	0.91	0.58	0.00	0.36	0.13	1.06
24	United Community Bank	Blairsville	12,548,727	8,402,335	0.73	0.23	0.02	0.80	0.07	1.11
25	Touchmark National Bank	Alpharetta	405,645	360,453	1.43	0.30	0.00	0.82	0.00	1.12
26	First IC Bank	Doraville	500,705	407,292	1.23	0.00	0.00	0.83	0.29	1.12
27	NOA Bank	Duluth	387,614	280,393	1.15	0.44	0.00	0.38	0.30	1.13
28	Peoples Bank	Lyons	90,651	74,656	1.63	0.00	0.38	0.81	(0.02)	1.17
29	Heritage Bank	Jonesboro	513,063	408,435	1.26	0.06	0.00	1.14	0.00	1.20
30	Synovus Bank	Columbus	32,580,905	26,009,351	0.96	0.20	0.01	0.79	0.20	1.21
31	Greater Community Bank	Rome	187,745	154,328	1.07	0.47	0.00	0.63	0.11	1.21
32	First National Bank of Waynesboro	Waynesboro	139,260	86,412	1.22	0.44	0.11	0.55	0.15	1.25
33	Pinnacle Bank	Elberton	947,125	685,072	0.90	0.06	0.00	1.03	0.16	1.26
34	TC Federal Bank	Thomasville	297,200	238,280	1.34	0.61	0.00	0.82	(0.12)	1.31
35	Guardian Bank	Valdosta	408,966	274,727	1.84	0.12	0.00	1.19	0.06	1.37
36	Citizens Bank of Georgia	Cumming	303,881	200,611	1.43	0.36	0.00	0.86	0.15	1.37
37	Southern Bank & Trust	Clarkesville	193,596	155,350	1.41	0.05	0.00	1.33	0.04	1.41
38	Farmers Bank	Greensboro	110,968	43,820	1.90	0.04	0.00	1.44	(0.01)	1.47
39	First Bank	Dalton	366,458	304,676	1.82	0.43	0.07	1.08	(0.09)	1.49
40	Georgia Primary Bank	Atlanta	194,322	143,676	1.40	0.00	0.00	1.58	(0.09)	1.49
41	North Georgia National Bank	Calhoun	144,839	68,576	1.29	0.55	0.00	1.01	(0.04)	1.52
42	Commercial Bank	Crawford	183,315	138,142	1.95	0.39	0.00	0.81	0.34	1.55
43	First National Bank of Decatur County	Bainbridge	189,449	120,644	1.65	0.61	0.00	0.69	0.26	1.56
44	River City Bank	Rome	167,133	108,385	0.99	1.00	0.00	0.56	0.00	1.56
45	Vinings Bank	Smyrna	308,163	123,819	1.07	0.03	0.00	1.56	(0.02)	1.56
46	Farmers & Merchants Bank	Statesboro	186,795	117,712	0.98	0.06	0.00	1.39	0.11	1.57
47	Community Banking Company of Fitzgerald	Fitzgerald	158,202	108,966	2.12	0.21	0.09	0.92	0.41	1.63
48	First Peoples Bank	Pine Mountain	155,175	80,023	1.23	0.64	0.02	0.90	0.11	1.67
49	United Bank	Zebulon	1,389,578	644,165	1.83	0.76	0.03	0.88	0.05	1.72
50	West Central Georgia Bank	Thomaston	128,918	45,742	2.78	1.62	0.00	0.14	(0.03)	1.73

# Georgia - Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM		ROAA (%)	ROAE (%)	
						Net Income (\$000)/Employee	2017Q4 LTM Net Income (\$000)			
1	Heritage Bank	Hinesville	590,842	13,803	180	77	(5,396)	2,088	2.54	31.77
2	Metro City Bank	Doraville	1,435,822	41,377	191	217	31,883	20,328	3.01	27.80
3	Thomasville National Bank	Thomasville	879,664	16,911	114	148	12,062	11,175	2.00	21.34
4	Peoples Bank	Eatonton	119,968	1,659	43	39	(55)	(2,887)	1.01	20.96
5	Rabun County Bank	Clayton	176,217	4,478	48	93	2,056	1,164	2.57	20.78
6	First Bank	Dalton	366,458	5,772	72	80	4,017	3,546	1.63	20.18
7	Quantum National Bank	Suwanee	489,828	13,033	56	233	7,665	7,773	2.13	18.56
8	FNB South	Alma	371,807	10,582	81	131	9,359	5,469	2.87	18.50
9	Bank of Soperton	Soperton	79,062	1,652	23	72	1,049	707	1.67	18.03
10	Douglas National Bank	Douglas	179,334	5,177	29	179	4,833	4,135	2.17	17.96
11	United Bank	Zebulon	1,389,578	29,534	385	77	25,406	22,027	1.64	17.45
12	Commercial Bank	Crawford	183,315	4,126	33	125	3,370	2,699	1.85	17.30
13	NOA Bank	Duluth	387,614	10,003	93	108	10,598	8,326	2.13	17.15
14	Gwinnett Community Bank	Duluth	238,899	1,160	42	28	720	(193)	0.46	16.94
15	First State Bank	Wrens	148,754	1,812	34	53	1,215	1,409	1.30	16.83
16	First Madison Bank & Trust	Athens	258,311	4,569	35	131	3,544	3,008	1.96	16.23
17	Citizens Bank of Americus	Americus	324,192	4,485	48	93	2,936	3,492	1.44	16.09
18	Waycross Bank & Trust	Waycross	157,805	3,268	21	156	2,203	1,700	1.52	15.73
18	South Georgia Bank	Glennville	159,559	3,730	44	85	3,280	3,713	1.78	15.73
20	Morris Bank	Dublin	749,629	15,351	133	115	13,793	11,273	1.61	15.54
21	Bank of Newington	Newington	129,596	1,647	27	61	1,077	1,959	1.31	14.93
22	First Port City Bank	Bainbridge	202,836	2,798	37	76	2,176	2,234	1.51	14.70
23	Bank of Dade	Trenton	108,885	1,970	36	55	1,506	1,374	1.39	14.54
24	Citizens Bank of Georgia	Cumming	303,881	4,161	53	79	3,062	2,776	1.35	14.49
25	First IC Bank	Doraville	500,705	9,636	101	95	8,040	7,218	2.16	14.33
26	Southeastern Bank	Darien	419,198	6,853	109	63	2,937	3,894	1.59	14.18
27	Synovus Bank	Columbus	32,580,905	460,922	4,275	108	319,337	288,004	1.45	14.00
28	Century Bank and Trust	Milledgeville	263,683	3,252	51	64	2,203	2,345	1.28	13.92
29	Flint Community Bank	Albany	223,276	3,533	40	88	3,286	2,691	1.19	13.89
30	Embassy National Bank	Lawrenceville	103,095	2,809	27	104	2,550	1,963	1.89	13.73
31	Southern Bank & Trust	Clarkesville	193,596	2,223	40	56	1,498	1,258	1.22	13.45
32	PeoplesSouth Bank	Colquitt	821,560	9,035	188	48	5,727	6,055	1.20	13.34
33	Community Bank of Pickens County	Jasper	354,215	4,790	55	87	3,088	1,967	1.38	13.16
34	Piedmont Bank	Peachtree Corners	980,609	12,754	126	101	6,538	4,741	1.44	13.14
35	Peoples Bank	Lyons	90,651	1,083	28	39	717	426	1.15	13.11
36	Calumet Bank	LaGrange	207,196	2,369	33	72	892	938	1.14	13.01
37	Century Bank of Georgia	Cartersville	192,778	2,589	34	76	1,588	2,050	1.35	12.96
38	Georgia Banking Company	Sandy Springs	350,058	5,243	108	49	2,513	3,719	1.23	12.92
39	First American Bank and Trust Company	Athens	532,715	6,953	99	70	4,901	4,133	1.34	12.74
40	BankSouth	Greensboro	634,677	9,580	304	32	7,603	13,078	1.22	12.49
40	Northeast Georgia Bank	Lavonia	475,157	7,411	99	75	5,671	4,982	1.19	12.49
42	Southwest Georgia Bank	Moultrie	533,253	4,785	121	40	3,865	4,098	0.94	12.22
43	American Commerce Bank, National Association	Bremen	298,833	3,589	43	83	2,652	2,074	1.31	12.18
44	First Southern Bank	Patterson	101,908	513	38	14	(967)	(394)	0.48	12.16
45	Colony Bank	Fitzgerald	1,249,790	13,506	315	43	8,884	9,489	1.12	12.15
46	Cadence Bank, N.A.	Atlanta	12,714,862	184,443	1,170	158	113,262	77,268	1.60	12.10
47	Queensborough National Bank & Trust Company	Louisville	1,171,496	12,435	314	40	8,629	7,035	1.11	11.98
48	Guardian Bank	Valdosta	408,966	5,705	62	92	4,410	4,127	1.06	11.98
49	United Community Bank	Blairsville	12,548,727	179,525	2,306	78	79,393	106,430	1.46	11.81
49	Citizens Bank of Swainsboro	Swainsboro	210,969	2,352	57	41	1,461	1,653	1.16	11.81

# Georgia - Overall Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Interest Margin Rank	Noninterest Income Rank	Total Overhead Rank	Asset Quality Rank	ROAE Rank	Overall Rank
1	Douglas National Bank	Douglas	179,334	15	17	77	11	10	26.0
2	Quantum National Bank	Suwanee	489,828	12	94	15	4	7	26.4
3	Thomasville National Bank	Thomasville	879,664	125	16	17	8	3	33.8
4	FNB South	Alma	371,807	3	20	50	93	8	34.8
5	First Madison Bank & Trust	Athens	258,311	69	86	3	3	16	35.4
6	Metro City Bank	Doraville	1,435,822	58	3	51	73	2	37.4
6	NOA Bank	Duluth	387,614	28	9	110	27	13	37.4
8	Commercial Bank	Crawford	183,315	42	70	24	42	12	38.0
9	United Bank	Zebulon	1,389,578	121	14	70	1	11	43.4
10	First Bank	Dalton	366,458	47	83	44	39	6	43.8
11	First IC Bank	Doraville	500,705	41	8	120	26	25	44.0
12	Bank of Soperton	Soperton	79,062	2	26	138	52	9	45.4
12	Embassy National Bank	Lawrenceville	103,095	26	7	152	12	30	45.4
14	South Georgia Bank	Glennville	159,559	13	51	95	64	18	48.2
15	United Community Bank	Blairsville	12,548,727	103	53	14	24	49	48.6
16	Synovus Bank	Columbus	32,580,905	114	64	12	30	27	49.4
17	First State Bank	Wrens	148,754	6	89	128	20	15	51.6
18	Cadence Bank, N.A.	Atlanta	12,714,862	129	61	4	21	46	52.2
19	First Port City Bank	Bainbridge	202,836	87	139	13	9	22	54.0
20	South Coast Bank & Trust	Brunswick	130,151	98	28	75	13	61	55.0
21	BankSouth	Greensboro	634,677	52	1	166	18	40	55.4
22	First American Bank and Trust Company	Athens	532,715	147	25	48	19	39	55.6
22	Piedmont Bank	Peachtree Corners	980,609	56	154	18	16	34	55.6
24	Peoples Bank	Lyons	90,651	21	86	113	28	35	56.6
25	First National Bank of Waynesboro	Waynesboro	139,260	45	28	94	32	85	56.8
25	Community Banking Company of Fitzgerald	Fitzgerald	158,202	65	60	56	47	56	56.8
27	Morris Bank	Dublin	749,629	26	119	32	89	20	57.2
28	Citizens Bank of Americus	Americus	324,192	133	78	9	51	17	57.6
29	Southeastern Bank	Darien	419,198	110	31	42	85	26	58.8
29	PrimeSouth Bank	Waycross	574,790	43	51	86	63	51	58.8
31	Pinnacle Bank	Elberton	947,125	32	22	123	33	89	59.8
31	First National Bank of Coffee County	Douglas	194,689	50	49	102	6	92	59.8
33	Citizens Bank of Swainsboro	Swainsboro	210,969	47	42	116	55	49	61.8
34	Calumet Bank	LaGrange	207,196	108	146	11	15	36	63.2
35	River City Bank	Rome	167,133	92	42	76	44	63	63.4
36	Southwest Georgia Bank	Moultrie	533,253	117	45	92	23	42	63.8
36	Ameris Bank	Moultrie	11,357,345	107	31	47	58	76	63.8
38	SunTrust Bank	Atlanta	209,720,480	156	18	25	71	52	64.4
39	Southern Bank & Trust	Clarkesville	193,596	50	116	93	37	31	65.4
40	Waycross Bank & Trust	Waycross	157,805	150	5	134	22	18	65.8
41	Greater Community Bank	Rome	187,745	28	68	117	31	86	66.0
42	Citizens Bank of Georgia	Cumming	303,881	112	156	5	36	24	66.6
43	First Peoples Bank	Pine Mountain	155,175	22	64	122	48	78	66.8
44	Century Bank and Trust	Milledgeville	263,683	120	53	57	79	28	67.4
45	Flint Community Bank	Albany	223,276	117	55	40	100	29	68.2
45	Northeast Georgia Bank	Lavonia	475,157	136	89	6	70	40	68.2
47	Citizens Bank & Trust, Inc.	Trenton	97,664	24	39	126	88	65	68.4
48	Bank of Dudley	Dublin	223,068	38	64	108	72	71	70.6
49	Wilcox County State Bank	Abbeville	104,701	33	72	104	87	58	70.8
50	Peach State Bank & Trust	Gainesville	222,783	58	109	100	5	83	71.0





**3290 Northside Parkway NW, Suite 800  
Atlanta, GA 30327  
(404) 848-1571**

**500 East Morehead Street, Suite 250  
Charlotte, NC 28202  
(704) 228-0556**