

# Rank The Banks

*Georgia - 2018 Q3*

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# 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 - 2017Q3 LTM Net Income - 2016Q3 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.

## Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending September 30, 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 27.5% corporate tax rate (The corporate tax rate is calculated using the average of a 35% corporate tax rate for quarters in 2017 and a 25% corporate tax rate for quarters in 2018)
- ▶ 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
- ▶ As usual, this quarter's BSP Rank The Banks utilizes only reported numbers per call reports filed by the institutions with regulators. LTM figures for some companies in this report may include material one-time charges incurred in the fourth quarter of 2017 primarily related to the change in tax laws

# 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                 | 37              | No              | 174,774              | (0.41)   | (4.16)   |
| Affinity Bank                                | Atlanta       | ABB Financial Group, Inc.               | 9/3/2002         | 1                 | 28              | No              | 292,067              | 0.17     | 1.70     |
| Altamaha Bank and Trust Company              | Vidalia       | Altamaha Bancshares, Inc.               | 7/1/1946         | 4                 | 53              | Yes             | 158,621              | 1.09     | 9.82     |
| American Commerce Bank, National Association | Bremen        | American Commerce Bancshares, Inc.      | 10/4/2004        | 3                 | 42              | No              | 294,978              | 0.94     | 8.68     |
| American Pride Bank                          | Macon         | American Bancorp, Inc.                  | 12/12/2007       | 4                 | 38              | Yes             | 186,214              | 1.06     | 7.11     |
| Ameris Bank                                  | Moultrie      | Ameris Bancorp                          | 10/1/1971        | 136               | 1,847           | No              | 11,341,384           | 1.10     | 8.31     |
| Bank of Alapaha                              | Alapaha       | Alapaha Holding Company                 | 3/25/1905        | 4                 | 43              | No              | 159,546              | 1.10     | 9.91     |
| Bank of Camilla                              | Camilla       | Camilla Bancshares, Inc.                | 1/2/1890         | 2                 | 29              | No              | 99,508               | 0.87     | 5.75     |
| Bank of Dade                                 | Trenton       | Tri-States Bankshares, Inc.             | 1/12/1956        | 3                 | 36              | Yes             | 104,648              | 1.07     | 10.70    |
| Bank of Dawson                               | Dawson        | Dawson Bancshares, Inc.                 | 7/1/1911         | 1                 | 27              | Yes             | 115,432              | 1.25     | 6.90     |
| Bank of Dudley                               | Dublin        | Hogan Investments, LP                   | 11/1/1905        | 5                 | 66              | No              | 216,820              | 1.13     | 9.91     |
| Bank of Early                                | Blakely       | One South Financial, Inc.               | 1/9/1939         | 3                 | 30              | Yes             | 133,062              | 0.06     | 0.65     |
| Bank of Eastman                              | Eastman       | Magnolia Bankshares, Inc.               | 10/14/1909       | 4                 | 58              | Yes             | 180,533              | 0.36     | 3.63     |
| Bank of Edison                               | Edison        | BOE Bancshares, Inc.                    | 10/1/1904        | 1                 | 13              | Yes             | 47,211               | 0.53     | 6.00     |
| Bank of Hancock County                       | Sparta        |   | 9/1/1904         | 1                 | 22              | No              | 74,506               | 0.99     | 5.39     |
| Bank of Hazlehurst                           | Hazlehurst    | Hazlehurst Investors, Inc.              | 1/1/1906         | 2                 | 30              | Yes             | 126,567              | 0.58     | 4.87     |
| Bank of LaFayette, Georgia                   | LaFayette     | LaFayette Bankshares, Inc.              | 7/18/1899        | 3                 | 55              | No              | 243,763              | 0.77     | 6.71     |
| Bank of Lumber City                          | Lumber City   |   | 7/2/1945         | 2                 | 13              | No              | 25,047               | (0.17)   | (1.14)   |
| Bank of Madison                              | Madison       | Madison Bank Corp.                      | 1/1/1890         | 4                 | 55              | No              | 223,884              | 0.88     | 6.89     |
| Bank of Monticello                           | Monticello    | Monticello Bancshares, Inc.             | 1/1/1909         | 1                 | 22              | Yes             | 112,109              | 1.09     | 11.85    |
| Bank of Newington                            | Newington     |   | 8/14/1919        | 2                 | 24              | No              | 132,399              | 1.18     | 13.51    |
| Bank of Soperton                             | Soperton      | Soperton Bancshares, Incorporated       | 6/1/1903         | 2                 | 23              | Yes             | 78,227               | 1.66     | 18.05    |
| Bank of Terrell                              | Dawson        | Georgia Community Bancorp, Incorporated | 5/1/1936         | 3                 | 29              | Yes             | 159,454              | 1.24     | 11.30    |
| Bank of Wrightsville                         | Wrightsville  | Wrightsville Bancshares, Inc.           | 2/16/1897        | 1                 | 15              | Yes             | 55,936               | 0.77     | 9.77     |
| BankSouth                                    | Greensboro    | BankSouth Holding Company               | 4/1/1946         | 6                 | 295             | Yes             | 625,805              | 1.24     | 12.69    |
| Barwick Banking Company                      | Barwick       |   | 1/1/1934         | 1                 | 3               | No              | 10,722               | (0.02)   | (0.21)   |
| Calumet Bank                                 | LaGrange      | LBC Bancshares, Inc.                    | 1/23/2008        | 2                 | 33              | No              | 227,881              | 0.91     | 10.26    |
| Carver State Bank                            | Savannah      | Carver Financial Corporation            | 2/23/1927        | 2                 | 15              | No              | 39,726               | 1.31     | 13.50    |
| Century Bank and Trust                       | Milledgeville | Century Bancorp, Inc.                   | 3/1/1898         | 2                 | 51              | No              | 255,739              | 1.07     | 11.47    |
| Century Bank of Georgia                      | Cartersville  | CBB Bancorp                             | 6/29/2000        | 3                 | 34              | No              | 195,355              | 1.13     | 10.80    |
| Citizens Bank                                | Nashville     | Nashville Holding Company               | 11/5/1941        | 4                 | 66              | Yes             | 248,403              | 0.75     | 5.66     |
| Citizens Bank & Trust Company                | Eastman       | Citizens Corporation                    | 1/1/1934         | 3                 | 39              | Yes             | 129,223              | 0.12     | 1.44     |
| Citizens Bank & Trust, Inc.                  | Trenton       | TAG Bancshares, Inc.                    | 1/18/1988        | 3                 | 43              | No              | 98,801               | 0.92     | 8.11     |
| Citizens Bank of Americus                    | Americus      | CBA Bankshares, Inc.                    | 3/25/1937        | 3                 | 48              | No              | 309,609              | 1.30     | 14.59    |
| Citizens Bank of Cochran                     | Cochran       | Putnam-Greene Financial Corporation     | 7/1/1942         | 2                 | 24              | No              | 89,315               | (0.14)   | (1.26)   |
| Citizens Bank of Georgia                     | Cumming       | Forsyth Bancshares, Inc.                | 2/3/1997         | 4                 | 53              | No              | 305,745              | 1.20     | 13.08    |
| Citizens Bank of Swainsboro                  | Swainsboro    | Swainsboro Bankshares, Inc.             | 11/1/1900        | 3                 | 56              | No              | 205,130              | 0.91     | 9.21     |
| Citizens Bank of The South                   | Sandersville  |   | 5/3/1965         | 4                 | 60              | No              | 248,542              | 0.91     | 8.26     |
| Citizens Community Bank                      | Hahira        | CCB Bancshares, Inc.                    | 2/21/1927        | 4                 | 38              | Yes             | 133,587              | 1.20     | 10.71    |
| Citizens National Bank of Quitman            | Quitman       |   | 8/25/1934        | 1                 | 21              | No              | 99,223               | 0.89     | 7.03     |
| Citizens State Bank of Taylor County         | Reynolds      | Georgia Community Bancorp, Incorporated | 9/8/1922         | 2                 | 14              | Yes             | 57,893               | 0.47     | 4.66     |
| Citizens Trust Bank                          | Atlanta       | Citizens Bancshares Corporation         | 8/16/1921        | 8                 | 91              | No              | 395,923              | 0.81     | 8.17     |
| Claxton Bank                                 | Claxton       | Southern Bankshares, Inc.               | 2/24/1941        | 3                 | 32              | Yes             | 121,445              | 0.87     | 9.43     |
| Colony Bank                                  | Fitzgerald    | Colony Bankcorp, Inc.                   | 4/15/1976        | 26                | 318             | No              | 1,184,284            | 0.91     | 9.85     |
| Commercial Bank                              | Crawford      | TCB Bancshares, Inc.                    | 9/5/1924         | 3                 | 32              | Yes             | 169,208              | 1.76     | 16.46    |

# 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 Banking Company                             | Valdosta      | Lowndes Bancshares, Inc.                | 4/22/1929        | 5                 | 64              | No              | 226,803              | 0.94     | 6.84     |
| Commercial State Bank                                  | Donalsonville | Georgia Community Bancorp, Incorporated | 12/16/1938       | 2                 | 24              | Yes             | 83,375               | 0.99     | 5.66     |
| Community Bank & Trust - West Georgia                  | LaGrange      | Community Bankshares, Inc.              | 12/15/1984       | 4                 | 34              | No              | 84,523               | (0.39)   | (10.51)  |
| Community Bank of Georgia                              | Baxley        | Community Bank of Georgia, Inc.         | 5/11/2004        | 1                 | 17              | No              | 84,788               | 1.32     | 9.74     |
| Community Bank of Pickens County                       | Jasper        | Community Banks of Georgia, Inc.        | 10/2/2000        | 2                 | 54              | No              | 348,732              | 1.17     | 11.25    |
| Community Banking Company of Fitzgerald                | Fitzgerald    | CBC Holding Company                     | 4/19/1996        | 2                 | 34              | No              | 151,450              | 1.38     | 10.92    |
| Cornerstone Bank                                       | Atlanta       | Cornerstone Bancshares, Inc.            | 2/20/2001        | 3                 | 45              | No              | 215,209              | 0.49     | 5.90     |
| Douglas National Bank                                  | Douglas       | DNB Financial Services, Inc.            | 11/19/2001       | 1                 | 30              | Yes             | 177,911              | 2.09     | 17.31    |
| Durden Banking Company, Incorporated                   | Twin City     | Durden Bankshares, Inc.                 | 7/5/1935         | 4                 | 45              | Yes             | 175,145              | 1.39     | 9.33     |
| Elberton Federal Savings & Loan Association            | Elberton      |   | 1/1/1922         | 1                 | 5               | No              | 23,753               | (0.03)   | (0.16)   |
| Embassy National Bank                                  | Lawrenceville | Embassy Bancshares, Inc.                | 3/5/2007         | 1                 | 25              | Yes             | 106,085              | 1.89     | 14.88    |
| Exchange Bank  | Milledgeville | Exchange Bankshares, Inc.               | 6/3/1903         | 5                 | 79              | No              | 252,643              | 1.07     | 8.41     |
| F & M Bank and Trust Company                           | Manchester    | F & M Holding Company, Inc.             | 2/2/1948         | 1                 | 22              | No              | 72,186               | (0.44)   | (9.35)   |
| F&M Bank   | Washington    | Washington/Wilkes Holding Company       | 3/14/1950        | 6                 | 62              | No              | 263,983              | 0.89     | 5.59     |
| Family Bank  | Pelham        |   | 1/1/1931         | 3                 | 32              | No              | 95,245               | 0.83     | 6.92     |
| Farmers & Merchants Bank                               | Statesboro    | FMB Equibanc, Inc.                      | 2/4/1948         | 3                 | 43              | No              | 190,216              | (0.32)   | (3.31)   |
| Farmers & Merchants Bank                               | Eatonton      | Putnam-Greene Financial Corporation     | 10/26/1922       | 2                 | 47              | No              | 174,211              | (0.11)   | (0.82)   |
| Farmers & Merchants Bank                               | Lakeland      | FMB Bancshares, Inc.                    | 5/22/1907        | 6                 | 119             | No              | 503,778              | 0.14     | 2.47     |
| Farmers and Merchants Bank                             | Sylvania      | Screven Bancshares, Inc.                | 3/1/1946         | 3                 | 25              | No              | 110,041              | 0.78     | 5.63     |
| Farmers Bank   | Greensboro    | Putnam-Greene Financial Corporation     | 9/6/1911         | 1                 | 17              | No              | 91,397               | (0.12)   | (0.82)   |
| Farmers State Bank                                     | Dublin        | Farmers Bancshares, Inc.                | 1/1/1934         | 3                 | 32              | Yes             | 124,175              | 0.96     | 7.18     |
| Farmers State Bank                                     | Lincolnton    | Lincoln Bancshares, Inc.                | 9/26/1911        | 3                 | 36              | Yes             | 119,648              | 1.23     | 7.54     |
| Fidelity Bank  | Atlanta       | Fidelity Southern Corporation           | 2/12/1974        | 70                | 1,414           | No              | 4,810,628            | 1.04     | 11.33    |
| First American Bank and Trust Company                  | Athens        | First American Bancorp                  | 12/31/1928       | 6                 | 94              | No              | 524,900              | 1.17     | 11.14    |
| First Bank   | Dalton        | FBD Holding Company, Inc.               | 1/8/1996         | 5                 | 78              | No              | 357,648              | 1.58     | 20.04    |
| First Bank of Coastal Georgia                          | Pembroke      | Putnam-Greene Financial Corporation     | 1/1/1907         | 2                 | 28              | No              | 111,971              | 0.15     | 1.14     |
| First Bank of Pike                                     | Molena        |   | 1/1/1899         | 3                 | 22              | No              | 47,214               | 0.29     | 3.17     |
| First Century Bank, National Association               | Gainesville   | First Century Bancorp.                  | 3/25/2002        | 1                 | 7               | No              | 136,310              | 2.29     | 23.39    |
| First Chatham Bank                                     | Savannah      | FCB Financial Corp.                     | 1/23/2002        | 7                 | 87              | No              | 369,021              | 0.91     | 10.17    |
| First Covenant Bank                                    | Commerce      |   | 9/18/2006        | 1                 | 61              | No              | 128,198              | 1.76     | 16.34    |
| First Federal Savings and Loan Association of Valdosta | Valdosta      |   | 9/1/1934         | 4                 | 44              | No              | 183,388              | 0.05     | 0.31     |
| First IC Bank  | Doraville     | First IC Corporation                    | 1/31/2000        | 7                 | 95              | No              | 466,615              | 2.29     | 14.90    |
| First Madison Bank & Trust                             | Athens        |   | 3/30/2005        | 3                 | 35              | No              | 249,133              | 1.96     | 15.85    |
| First National Bank of Coffee County                   | Douglas       | FNC Bancorp, Inc.                       | 9/23/1991        | 3                 | 38              | Yes             | 200,433              | 0.81     | 8.36     |
| First National Bank of Decatur County                  | Bainbridge    | Bainbridge Bancshares, Inc.             | 4/5/2004         | 2                 | 34              | No              | 158,385              | 0.04     | 0.46     |
| First National Bank of Griffin                         | Griffin       |   | 5/12/1933        | 7                 | 87              | No              | 268,599              | 2.08     | 32.82    |
| First National Bank of Waynesboro                      | Waynesboro    | First Burke Banking Company             | 9/1/1905         | 3                 | 33              | No              | 133,132              | 1.56     | 9.52     |
| First National Community Bank                          | Chatsworth    | First Chatsworth Bankshares, Inc.       | 8/18/1975        | 4                 | 45              | No              | 162,604              | 0.42     | 3.10     |
| First Peoples Bank                                     | Pine Mountain | First Peoples Bankshares, Inc.          | 7/9/1990         | 3                 | 36              | No              | 129,133              | 1.01     | 8.26     |
| First Port City Bank                                   | Bainbridge    | Port City Holding Company, Inc.         | 10/7/1974        | 3                 | 37              | No              | 186,621              | 1.43     | 13.43    |
| First Southern Bank                                    | Patterson     |   | 6/19/1907        | 3                 | 37              | No              | 106,241              | (0.22)   | (5.87)   |
| First State Bank                                       | Wrens         | CSRA Bank Corp.                         | 7/6/1964         | 4                 | 34              | No              | 140,094              | 1.12     | 14.48    |
| First State Bank of Blakely                            | Blakely       | First State Bancshares of Blakely, Inc. | 1/1/1903         | 7                 | 93              | No              | 512,857              | 1.27     | 9.34     |
| First State Bank of Randolph County                    | Cuthbert      |   | 10/3/1900        | 2                 | 20              | Yes             | 75,122               | 0.50     | 6.50     |
| Flint Community Bank                                   | Albany        | Flint Community Bancshares, Inc.        | 2/3/2006         | 1                 | 40              | Yes             | 223,493              | 1.31     | 15.33    |

# 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 (%) |
|---|-------------------|--|------------------|-------------------|-----------------|-----------------|----------------------|----------|----------|
| FNB South                                   | Alma              | First Bank Shares of the South East, Inc.        | 5/1/1951         | 4                 | 81              | No              | 370,360              | 2.94     | 19.30    |
| Four County Bank                            | Allentown         | Four County Bancshares, Inc.                     | 9/15/1941        | 1                 | 10              | Yes             | 69,034               | 1.37     | 10.03    |
| Geo. D. Warthen Bank                        | Sandersville      |  | 1/1/1871         | 1                 | 37              | No              | 179,319              | 0.74     | 8.88     |
| Georgia Banking Company                     | Atlanta           | Georgia Banking Company, Inc.                    | 11/1/2001        | 2                 | 112             | No              | 421,846              | 1.00     | 11.43    |
| Georgia Primary Bank                        | Atlanta           |  | 10/22/2007       | 1                 | 26              | No              | 186,165              | 1.29     | 10.60    |
| Glennville Bank                             | Glennville        | GB Bank Group, Inc.                              | 3/13/1905        | 7                 | 67              | No              | 237,527              | 1.25     | 10.88    |
| Greater Community Bank                      | Rome              | Greater Community Bancshares, Inc.               | 2/26/1996        | 3                 | 37              | Yes             | 180,938              | 0.88     | 8.63     |
| Guardian Bank                               | Valdosta          | WB&T Bankshares, Inc.                            | 5/1/2001         | 6                 | 61              | Yes             | 409,849              | 1.00     | 11.20    |
| Gwinnett Community Bank                     | Duluth            | Community Financial Holding Company, Inc.        | 10/18/1999       | 3                 | 42              | No              | 240,022              | 0.42     | 15.97    |
| Heritage Bank                               | Hinesville        | Heritage Bancorporation, Inc.                    | 11/15/1911       | 17                | 184             | No              | 531,895              | 0.52     | 6.66     |
| Heritage Bank                               | Jonesboro         | CCF Holding Company                              | 1/1/1955         | 6                 | 108             | No              | 501,476              | 0.48     | 5.16     |
| Heritage First Bank                         | Rome              | Heritage First Bancshares, Inc.                  | 1/1/1904         | 3                 | 44              | Yes             | 132,220              | 0.54     | 5.16     |
| Legacy State Bank                           | Loganville        |  | 3/15/2005        | 1                 | 14              | No              | 99,121               | 0.80     | 8.62     |
| Liberty First Bank                          | Monroe            |  | 6/13/2006        | 1                 | 22              | Yes             | 130,159              | 0.92     | 8.38     |
| Merchants & Citizens Bank                   | McRae             |  | 2/23/1929        | 1                 | 21              | No              | 100,937              | 0.67     | 4.22     |
| Metro City Bank                             | Doraville         | MetroCity Bankshares, Inc.                       | 4/4/2006         | 17                | 185             | No              | 1,443,224            | 3.10     | 29.26    |
| Morris Bank                                 | Dublin            | Morris State Bancshares, Inc.                    | 11/29/1954       | 6                 | 132             | Yes             | 717,783              | 1.51     | 14.59    |
| Mount Vernon Bank                           | Mount Vernon      | Heart of Georgia Bancshares, Inc.                | 1/24/1901        | 3                 | 31              | Yes             | 136,994              | 1.04     | 9.88     |
| Newton Federal Bank (MHC)                   | Covington         | Community First Bancshares, MHC                  | 11/14/1928       | 2                 | 83              | No              | 308,040              | 0.21     | 1.05     |
| NOA Bank                                    | Duluth            | NOA Bancorp, Inc.                                | 11/6/2008        | 5                 | 87              | Yes             | 369,386              | 2.12     | 16.98    |
| North Georgia National Bank                 | Calhoun           | North Georgia Community Financial Partners, Inc. | 2/10/1999        | 3                 | 36              | No              | 124,424              | 0.59     | 5.78     |
| Northeast Georgia Bank                      | Lavonia           | First Security Bankshares, Inc.                  | 1/1/1906         | 12                | 102             | Yes             | 455,469              | 1.12     | 11.79    |
| Northside Bank                              | Adairsville       | Northside Bancshares, Inc.                       | 9/26/2005        | 3                 | 38              | No              | 126,316              | (0.33)   | (4.82)   |
| Oconee State Bank                           | Watkinsville      | Oconee Financial Corporation                     | 2/1/1960         | 3                 | 93              | No              | 331,142              | 0.50     | 5.76     |
| Peach State Bank & Trust                    | Gainesville       | Peach State Bancshares, Inc.                     | 4/27/2005        | 1                 | 44              | No              | 229,607              | 0.77     | 7.97     |
| Peoples Bank                                | Willacochee       | Atkinson County Bankshares Corporation           | 9/24/1948        | 2                 | 24              | Yes             | 76,146               | 0.88     | 7.60     |
| Peoples Bank                                | Eatonton          | Peoples Bankshares, Inc.                         | 7/15/1943        | 3                 | 44              | Yes             | 124,150              | 0.89     | 19.27    |
| Peoples Bank                                | Lyons             | South Georgia Bankshares Corporation             | 1/1/1935         | 2                 | 28              | No              | 91,810               | 1.08     | 12.63    |
| Peoples Bank & Trust                        | Buford            | Peoples Banktrust, Inc.                          | 12/13/1984       | 1                 | 53              | No              | 309,753              | 0.87     | 9.24     |
| Peoples Bank of Georgia                     | Talbotton         |  | 1/1/1891         | 3                 | 27              | No              | 82,608               | 0.87     | 9.47     |
| PeoplesSouth Bank                           | Colquitt          | PeoplesSouth Bancshares, Inc.                    | 10/19/1973       | 29                | 193             | No              | 753,875              | 0.94     | 10.15    |
| Persons Banking Company                     | Forsyth           | Persons Banking Company, Inc.                    | 1/1/1910         | 6                 | 95              | Yes             | 312,141              | 0.21     | 3.66     |
| Piedmont Bank                               | Peachtree Corners | Piedmont Bancorp, Inc.                           | 11/6/2006        | 10                | 127             | No              | 934,400              | 1.23     | 11.16    |
| Pineland Bank                               | Alma              | South Banking Company                            | 9/13/1939        | 8                 | 104             | No              | 274,214              | 0.57     | 5.31     |
| Pinnacle Bank                               | Elberton          | Pinnacle Financial Corporation                   | 3/12/1934        | 16                | 234             | Yes             | 870,280              | 1.20     | 9.95     |
| Planters and Citizens Bank                  | Camilla           | P & C Bank Shares, Inc.                          | 5/24/1913        | 1                 | 20              | No              | 94,429               | 0.51     | 4.98     |
| Planters First Bank                         | Hawkinsville      | Planters First Bancorp                           | 1/1/1896         | 10                | 112             | Yes             | 338,622              | 0.69     | 8.05     |
| PrimeSouth Bank                             | Waycross          | Jones Bancshares, L.P.                           | 1/1/1891         | 7                 | 129             | No              | 557,799              | 1.07     | 8.96     |
| Providence Bank                             | Alpharetta        |  | 4/10/2006        | 1                 | 11              | No              | 83,504               | (4.51)   | (30.67)  |
| Quantum National Bank                       | Suwanee           | Quantum Capital Corp.                            | 12/27/1995       | 3                 | 57              | Yes             | 470,887              | 1.86     | 16.37    |
| Queensborough National Bank & Trust Company | Louisville        | Queensborough Company                            | 1/1/1902         | 25                | 310             | No              | 1,117,126            | 1.01     | 10.87    |
| Rabun County Bank                           | Clayton           | Liberty Bancorp of Georgia, Inc.                 | 10/10/1975       | 3                 | 46              | No              | 176,748              | 1.57     | 13.02    |
| River City Bank                             | Rome              | RCB Financial Corporation                        | 5/23/2006        | 1                 | 37              | No              | 155,199              | 0.82     | 7.77     |
| Rochelle State Bank                         | Rochelle          |  | 8/1/1947         | 1                 | 5               | No              | 26,780               | 0.62     | 3.80     |
| Security State Bank                         | McRae             | Farmers Bancshares, Inc.                         | 2/1/1950         | 1                 | 12              | Yes             | 45,487               | 1.09     | 7.95     |



# 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 (%) |
|-------------------------------|---------------|---|------------------|-------------------|-----------------|-----------------|----------------------|----------|----------|
| Signature Bank of Georgia     | Sandy Springs |   | 11/7/2005        | 2                 | 23              | No              | 103,586              | (0.29)   | (2.34)   |
| South Coast Bank & Trust      | Brunswick     | WB&T Bankshares, Inc.                   | 1/1/1934         | 2                 | 22              | Yes             | 126,793              | 0.82     | 7.92     |
| South Georgia Bank            | Glennville    | South Group Bancshares, Inc.            | 4/9/1987         | 4                 | 42              | Yes             | 153,299              | 1.68     | 14.96    |
| South Georgia Banking Company | Tifton        | South Georgia Bank Holding Company      | 6/14/1937        | 8                 | 109             | No              | 431,649              | 1.16     | 8.49     |
| SouthCrest Bank, N.A.         | Atlanta       | SouthCrest Financial Group, Inc.        | 1/1/1920         | 9                 | 110             | No              | 541,943              | (0.17)   | (1.89)   |
| Southeast First National Bank | Summerville   | Summerville/Trion Bancshares, Inc.      | 5/22/1968        | 3                 | 22              | No              | 57,324               | 0.45     | 3.79     |
| Southeastern Bank             | Darien        | Southeastern Banking Corporation        | 1/1/1889         | 10                | 107             | No              | 421,068              | 0.92     | 8.27     |
| Southern Bank                 | Sardis        | Sardis Bankshares, Inc.                 | 7/2/1945         | 5                 | 30              | No              | 78,953               | 0.26     | 2.20     |
| Southern Bank & Trust         | Clarkesville  | SBT Bancorp, Inc.                       | 12/6/2005        | 3                 | 39              | No              | 186,063              | 1.10     | 12.19    |
| Southwest Georgia Bank        | Moultrie      | Southwest Georgia Financial Corporation | 1/3/1928         | 7                 | 118             | No              | 513,889              | 0.87     | 11.22    |
| State Bank and Trust Company  | Macon         | State Bank Financial Corporation        | 10/3/2005        | 33                | 685             | No              | 4,925,867            | 1.31     | 11.20    |
| State Bank of Cochran         | Cochran       | Central Georgia Banking Company         | 1/5/1922         | 4                 | 54              | Yes             | 211,289              | 1.70     | 10.81    |
| SunMark Community Bank        | Hawkinsville  | SunMark Bancshares, Inc.                | 8/27/1949        | 5                 | 84              | Yes             | 260,787              | 1.02     | 9.38     |
| SunTrust Bank                 | Atlanta       | SunTrust Banks, Inc.                    | 9/21/1891        | 1,240             | 21,353          | No              | 205,527,049          | 1.45     | 12.04    |
| Synovus Bank                  | Columbus      | Synovus Financial Corp.                 | 1/1/1888         | 255               | 4,247           | No              | 31,985,695           | 1.25     | 12.11    |
| Talbot State Bank             | Woodland      | TSB Bancorp, Inc.                       | 11/25/1907       | 2                 | 15              | Yes             | 61,508               | 0.07     | 0.70     |
| TC Federal Bank               | Thomasville   |   | 1/1/1934         | 3                 | 49              | No              | 292,467              | 1.65     | 12.28    |
| Thomasville National Bank     | Thomasville   | Thomasville Bancshares, Inc.            | 10/2/1995        | 3                 | 116             | No              | 870,317              | 1.90     | 20.31    |
| Touchmark National Bank       | Alpharetta    | Touchmark Bancshares, Inc.              | 1/28/2008        | 1                 | 25              | No              | 400,361              | 0.85     | 7.27     |
| Trust Bank                    | Lenox         | Trust Holding Company, Inc.             | 1/1/1906         | 3                 | 24              | Yes             | 37,188               | 1.23     | 11.34    |
| United Bank                   | Zebulon       | United Bank Corporation                 | 1/31/1905        | 18                | 385             | Yes             | 1,360,350            | 1.55     | 16.56    |
| United Community Bank         | Blairsville   | United Community Banks, Inc.            | 3/1/1950         | 144               | 2,294           | No              | 12,378,326           | 1.04     | 8.59     |
| United National Bank          | Cairo         |   | 5/26/2000        | 1                 | 34              | No              | 216,566              | 1.00     | 7.46     |
| Vidalia Federal Savings Bank  | Vidalia       |   | 9/1/1936         | 2                 | 29              | No              | 216,595              | 0.43     | 3.04     |
| Vinings Bank                  | Smyrna        | Vinings Bancshares, Inc.                | 7/9/2007         | 2                 | 40              | No              | 292,168              | 0.85     | 9.77     |
| Waycross Bank & Trust         | Waycross      | WB&T Bankshares, Inc.                   | 6/1/1988         | 1                 | 20              | Yes             | 165,781              | 1.28     | 13.27    |
| West Central Georgia Bank     | Thomaston     | WCG Bancshares, Inc.                    | 4/15/1974        | 3                 | 33              | No              | 127,726              | 1.11     | 4.65     |
| WestSide Bank                 | Hiram         |   | 8/8/2006         | 2                 | 24              | No              | 127,438              | 0.70     | 7.87     |
| Wheeler County State Bank     | Alamo         | Wheeler Bancshares, Inc.                | 6/29/1934        | 3                 | 24              | Yes             | 92,242               | 0.78     | 5.23     |
| Wilcox County State Bank      | Abbeville     | WCSB Holding Company, Inc.              | 7/15/1952        | 4                 | 30              | No              | 106,561              | 1.26     | 11.99    |
| Wilkinson County Bank         | Irwinton      |   | 7/16/1907        | 1                 | 10              | No              | 46,574               | 1.43     | 10.03    |

# 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           | 21,353          | 1,240             | 163,527,658            | 131,877                 | 165,748               | 7,658                     | 9,625                   | 205,527,049          |
| 2    | Synovus Bank                                 | Columbus          | 4,247           | 255               | 26,670,652             | 104,591                 | 125,434               | 6,280                     | 7,531                   | 31,985,695           |
| 3    | United Community Bank                        | Blairsville       | 2,294           | 144               | 10,287,792             | 71,443                  | 85,961                | 4,485                     | 5,396                   | 12,378,326           |
| 4    | Ameris Bank                                  | Moultrie          | 1,847           | 136               | 9,183,750              | 67,528                  | 83,393                | 4,972                     | 6,140                   | 11,341,384           |
| 5    | State Bank and Trust Company                 | Macon             | 685             | 33                | 4,252,004              | 128,849                 | 149,269               | 6,207                     | 7,191                   | 4,925,867            |
| 6    | Fidelity Bank                                | Atlanta           | 1,414           | 70                | 4,061,912              | 58,027                  | 68,723                | 2,873                     | 3,402                   | 4,810,628            |
| 7    | Metro City Bank                              | Doraville         | 185             | 17                | 1,267,764              | 74,574                  | 84,896                | 6,853                     | 7,801                   | 1,443,224            |
| 8    | United Bank                                  | Zebulon           | 385             | 18                | 1,221,379              | 67,854                  | 75,575                | 3,172                     | 3,533                   | 1,360,350            |
| 9    | Colony Bank                                  | Fitzgerald        | 318             | 26                | 1,013,075              | 38,964                  | 45,549                | 3,186                     | 3,724                   | 1,184,284            |
| 10   | Queensborough National Bank & Trust Company  | Louisville        | 310             | 25                | 996,235                | 39,849                  | 44,685                | 3,214                     | 3,604                   | 1,117,126            |
| 11   | Piedmont Bank                                | Peachtree Corners | 127             | 10                | 812,310                | 81,231                  | 93,440                | 6,396                     | 7,357                   | 934,400              |
| 12   | Thomasville National Bank                    | Thomasville       | 116             | 3                 | 713,494                | 237,831                 | 290,106               | 6,151                     | 7,503                   | 870,317              |
| 13   | Pinnacle Bank                                | Elberton          | 234             | 16                | 754,244                | 47,140                  | 54,393                | 3,223                     | 3,719                   | 870,280              |
| 14   | PeoplesSouth Bank                            | Colquitt          | 193             | 29                | 681,965                | 23,516                  | 25,996                | 3,533                     | 3,906                   | 753,875              |
| 15   | Morris Bank                                  | Dublin            | 132             | 6                 | 631,013                | 105,169                 | 119,631               | 4,780                     | 5,438                   | 717,783              |
| 16   | BankSouth                                    | Greensboro        | 295             | 6                 | 536,180                | 89,363                  | 104,301               | 1,818                     | 2,121                   | 625,805              |
| 17   | PrimeSouth Bank                              | Waycross          | 129             | 7                 | 485,109                | 69,301                  | 79,686                | 3,761                     | 4,324                   | 557,799              |
| 18   | SouthCrest Bank, N.A.                        | Atlanta           | 110             | 9                 | 440,485                | 48,943                  | 60,216                | 4,004                     | 4,927                   | 541,943              |
| 19   | Heritage Bank                                | Hinesville        | 184             | 17                | 485,366                | 28,551                  | 31,288                | 2,638                     | 2,891                   | 531,895              |
| 20   | First American Bank and Trust Company        | Athens            | 94              | 6                 | 446,984                | 74,497                  | 87,483                | 4,755                     | 5,584                   | 524,900              |
| 21   | Southwest Georgia Bank                       | Moultrie          | 118             | 7                 | 427,514                | 61,073                  | 73,413                | 3,623                     | 4,355                   | 513,889              |
| 22   | First State Bank of Blakely                  | Blakely           | 93              | 7                 | 406,092                | 58,013                  | 73,265                | 4,367                     | 5,515                   | 512,857              |
| 23   | Farmers & Merchants Bank                     | Lakeland          | 119             | 6                 | 451,832                | 75,305                  | 83,963                | 3,797                     | 4,233                   | 503,778              |
| 24   | Heritage Bank                                | Jonesboro         | 108             | 6                 | 433,215                | 72,203                  | 83,579                | 4,011                     | 4,643                   | 501,476              |
| 25   | Quantum National Bank                        | Suwanee           | 57              | 3                 | 413,017                | 137,672                 | 156,962               | 7,246                     | 8,261                   | 470,887              |
| 26   | First IC Bank                                | Doraville         | 95              | 7                 | 390,755                | 55,822                  | 66,659                | 4,113                     | 4,912                   | 466,615              |
| 27   | Northeast Georgia Bank                       | Lavonia           | 102             | 12                | 406,855                | 33,905                  | 37,956                | 3,989                     | 4,465                   | 455,469              |
| 28   | South Georgia Banking Company                | Tifton            | 109             | 8                 | 369,226                | 46,153                  | 53,956                | 3,387                     | 3,960                   | 431,649              |
| 29   | Georgia Banking Company                      | Atlanta           | 112             | 2                 | 338,476                | 169,238                 | 210,923               | 3,022                     | 3,766                   | 421,846              |
| 30   | Southeastern Bank                            | Darien            | 107             | 10                | 370,671                | 37,067                  | 42,107                | 3,464                     | 3,935                   | 421,068              |
| 31   | Guardian Bank                                | Valdosta          | 61              | 6                 | 364,728                | 60,788                  | 68,308                | 5,979                     | 6,719                   | 409,849              |
| 32   | Touchmark National Bank                      | Alpharetta        | 25              | 1                 | 323,812                | 323,812                 | 400,361               | 12,952                    | 16,014                  | 400,361              |
| 33   | Citizens Trust Bank                          | Atlanta           | 91              | 8                 | 344,626                | 43,078                  | 49,490                | 3,787                     | 4,351                   | 395,923              |
| 34   | FNB South                                    | Alma              | 81              | 4                 | 306,494                | 76,624                  | 92,590                | 3,784                     | 4,572                   | 370,360              |
| 35   | NOA Bank                                     | Duluth            | 87              | 5                 | 307,004                | 61,401                  | 73,877                | 3,529                     | 4,246                   | 369,386              |
| 36   | First Chatham Bank                           | Savannah          | 87              | 7                 | 334,735                | 47,819                  | 52,717                | 3,848                     | 4,242                   | 369,021              |
| 37   | First Bank                                   | Dalton            | 78              | 5                 | 325,454                | 65,091                  | 71,530                | 4,172                     | 4,585                   | 357,648              |
| 38   | Community Bank of Pickens County             | Jasper            | 54              | 2                 | 305,633                | 152,817                 | 174,366               | 5,660                     | 6,458                   | 348,732              |
| 39   | Planters First Bank                          | Hawkinsville      | 112             | 10                | 300,516                | 30,052                  | 33,862                | 2,683                     | 3,023                   | 338,622              |
| 40   | Oconee State Bank                            | Watkinsville      | 93              | 3                 | 301,445                | 100,482                 | 110,381               | 3,241                     | 3,561                   | 331,142              |
| 41   | Persons Banking Company                      | Forsyth           | 95              | 6                 | 293,633                | 48,939                  | 52,024                | 3,091                     | 3,286                   | 312,141              |
| 42   | Peoples Bank & Trust                         | Buford            | 53              | 1                 | 280,424                | 280,424                 | 309,753               | 5,291                     | 5,844                   | 309,753              |
| 43   | Citizens Bank of Americus                    | Americus          | 48              | 3                 | 272,055                | 90,685                  | 103,203               | 5,668                     | 6,450                   | 309,609              |
| 44   | Newton Federal Bank (MHC)                    | Covington         | 83              | 2                 | 232,197                | 116,099                 | 154,020               | 2,798                     | 3,711                   | 308,040              |
| 45   | Citizens Bank of Georgia                     | Cumming           | 53              | 4                 | 276,078                | 69,020                  | 76,436                | 5,209                     | 5,769                   | 305,745              |
| 46   | American Commerce Bank, National Association | Bremen            | 42              | 3                 | 248,657                | 82,886                  | 98,326                | 5,920                     | 7,023                   | 294,978              |
| 47   | TC Federal Bank                              | Thomasville       | 49              | 3                 | 246,226                | 82,075                  | 97,489                | 5,025                     | 5,969                   | 292,467              |
| 48   | Vinings Bank                                 | Smyrna            | 40              | 2                 | 245,495                | 122,748                 | 146,084               | 6,137                     | 7,304                   | 292,168              |
| 49   | Affinity Bank                                | Atlanta           | 28              | 1                 | 209,344                | 209,344                 | 292,067               | 7,477                     | 10,431                  | 292,067              |
| 50   | Pineland Bank                                | Alma              | 104             | 8                 | 242,503                | 30,313                  | 34,277                | 2,332                     | 2,637                   | 274,214              |

# 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         | 37,188               | 9.61               | 6.37                 | 0.47              | (3.22)                  | 74.87              | 2.69                                     | 6.87                    |
| 2    | Bank of Soperton                         | Soperton      | 78,227               | 7.05               | 25.36                | 0.55              | 20.51                   | 88.92              | 2.49                                     | 5.64                    |
| 3    | Peoples Bank of Georgia                  | Talbotton     | 82,608               | 7.32               | 9.56                 | 0.69              | 13.05                   | 78.94              | 2.44                                     | 5.50                    |
| 4    | Bank of Newington                        | Newington     | 132,399              | 7.29               | 8.29                 | 1.34              | 10.30                   | 96.85              | 2.42                                     | 5.45                    |
| 5    | First State Bank                         | Wrens         | 140,094              | 7.01               | 7.85                 | 0.85              | 9.34                    | 85.18              | 2.40                                     | 5.38                    |
| 5    | Carver State Bank                        | Savannah      | 39,726               | 7.65               | 0.99                 | 0.78              | (3.35)                  | 80.17              | 1.44                                     | 5.38                    |
| 7    | Community Bank of Georgia                | Baxley        | 84,788               | 6.59               | 10.54                | 0.55              | 12.93                   | 92.81              | 1.26                                     | 5.35                    |
| 8    | FNB South                                | Alma          | 370,360              | 6.86               | 2.66                 | 0.61              | 2.77                    | 89.64              | 2.04                                     | 5.30                    |
| 9    | First Bank of Pike                       | Molena        | 47,214               | 7.65               | 9.26                 | 0.45              | 5.56                    | 68.15              | 2.27                                     | 5.21                    |
| 10   | Farmers State Bank                       | Lincolnton    | 119,648              | 7.08               | (0.99)               | 0.30              | (3.45)                  | 72.69              | 3.43                                     | 5.14                    |
| 11   | South Georgia Bank                       | Glennville    | 153,299              | 7.40               | 2.89                 | 0.60              | 0.78                    | 72.80              | 3.04                                     | 5.06                    |
| 12   | Heritage First Bank                      | Rome          | 132,220              | 5.96               | 3.24                 | 0.37              | 1.80                    | 92.45              | 1.90                                     | 5.05                    |
| 12   | Bank of Lumber City                      | Lumber City   | 25,047               | 7.77               | 9.25                 | 0.42              | 9.01                    | 63.59              | 2.83                                     | 5.05                    |
| 14   | Quantum National Bank                    | Suwanee       | 470,887              | 6.09               | 7.22                 | 0.67              | 7.35                    | 97.78              | 2.40                                     | 5.03                    |
| 15   | Pineland Bank                            | Alma          | 274,214              | 6.68               | 6.77                 | 0.27              | (1.16)                  | 77.90              | 1.54                                     | 4.97                    |
| 16   | Douglas National Bank                    | Douglas       | 177,911              | 5.88               | 5.35                 | 0.64              | 3.78                    | 96.55              | 1.80                                     | 4.95                    |
| 17   | Family Bank                              | Pelham        | 95,245               | 6.07               | 6.64                 | 0.58              | 4.08                    | 93.21              | 2.08                                     | 4.93                    |
| 18   | Citizens Bank & Trust, Inc.              | Trenton       | 98,801               | 6.50               | (4.53)               | 0.47              | 1.27                    | 71.52              | 3.03                                     | 4.92                    |
| 19   | Durden Banking Company, Incorporated     | Twin City     | 175,145              | 6.67               | 2.97                 | 0.30              | 8.62                    | 73.74              | 2.20                                     | 4.90                    |
| 19   | Bank of Early                            | Blakely       | 133,062              | 5.87               | (5.01)               | 0.67              | 0.31                    | 98.88              | 1.83                                     | 4.90                    |
| 21   | Bank of Dawson                           | Dawson        | 115,432              | 6.42               | 1.18                 | 0.66              | 2.78                    | 99.63              | 2.42                                     | 4.87                    |
| 22   | WestSide Bank                            | Hiram         | 127,438              | 6.03               | 6.83                 | 0.22              | (1.72)                  | 67.86              | 3.94                                     | 4.85                    |
| 22   | State Bank and Trust Company             | Macon         | 4,925,867            | 6.27               | 1.31                 | 0.62              | (1.16)                  | 86.27              | 2.63                                     | 4.85                    |
| 24   | Bank of Eastman                          | Eastman       | 180,533              | 6.17               | 5.47                 | 0.49              | 3.76                    | 80.34              | 2.55                                     | 4.84                    |
| 24   | Southern Bank                            | Sardis        | 78,953               | 7.00               | (4.75)               | 0.56              | (1.86)                  | 68.52              | 2.53                                     | 4.84                    |
| 26   | Morris Bank                              | Dublin        | 717,783              | 6.03               | 9.83                 | 0.80              | 9.95                    | 94.90              | 3.09                                     | 4.83                    |
| 27   | Pinnacle Bank                            | Elberton      | 870,280              | 5.54               | 8.19                 | 0.12              | 2.94                    | 88.78              | 2.85                                     | 4.81                    |
| 27   | First Peoples Bank                       | Pine Mountain | 129,133              | 6.81               | 6.72                 | 0.15              | 10.92                   | 63.97              | 2.30                                     | 4.81                    |
| 27   | Altamaha Bank and Trust Company          | Vidalia       | 158,621              | 6.37               | (1.56)               | 0.40              | 1.59                    | 75.70              | 2.06                                     | 4.81                    |
| 30   | Community Bank & Trust - West Georgia    | LaGrange      | 84,523               | 6.38               | (11.32)              | 0.26              | 1.93                    | 54.72              | 3.13                                     | 4.78                    |
| 31   | Wilcox County State Bank                 | Abbeville     | 106,561              | 6.21               | 20.09                | 0.66              | 17.62                   | 94.07              | 1.81                                     | 4.74                    |
| 31   | NOA Bank                                 | Duluth        | 369,386              | 6.83               | 20.16                | 1.38              | 16.10                   | 88.92              | 3.17                                     | 4.74                    |
| 33   | SunMark Community Bank                   | Hawkinsville  | 260,787              | 5.96               | 9.52                 | 0.33              | 12.53                   | 85.39              | 1.85                                     | 4.72                    |
| 34   | Greater Community Bank                   | Rome          | 180,938              | 5.70               | 17.55                | 0.60              | 9.35                    | 97.85              | 2.55                                     | 4.71                    |
| 34   | Peoples Bank                             | Lyons         | 91,810               | 5.91               | 15.58                | 0.32              | (0.17)                  | 89.88              | 1.64                                     | 4.71                    |
| 36   | First Century Bank, National Association | Gainesville   | 136,310              | 17.98              | (9.36)               | 0.02              | 6.46                    | 14.65              | 2.78                                     | 4.70                    |
| 37   | First Southern Bank                      | Patterson     | 106,241              | 6.13               | (10.67)              | 0.33              | 1.50                    | 66.43              | 2.25                                     | 4.68                    |
| 38   | United National Bank                     | Cairo         | 216,566              | 5.89               | 5.44                 | 1.00              | (0.29)                  | 118.32             | 2.53                                     | 4.65                    |
| 38   | Claxton Bank                             | Claxton       | 121,445              | 6.16               | 0.02                 | 0.36              | 0.83                    | 71.61              | 2.61                                     | 4.65                    |
| 40   | Bank of Terrell                          | Dawson        | 159,454              | 6.06               | 4.57                 | 0.89              | 3.27                    | 95.22              | 2.46                                     | 4.63                    |
| 41   | Bank of Dudley                           | Dublin        | 216,820              | 5.82               | 4.19                 | 0.26              | (0.33)                  | 82.55              | 2.16                                     | 4.61                    |
| 42   | Citizens Bank of The South               | Sandersville  | 248,542              | 6.25               | 7.41                 | 0.53              | 11.27                   | 78.66              | 1.57                                     | 4.60                    |
| 42   | First IC Bank                            | Doraville     | 466,615              | 6.15               | 21.92                | 0.94              | 23.67                   | 98.37              | 2.02                                     | 4.60                    |
| 44   | Geo. D. Warthen Bank                     | Sandersville  | 179,319              | 5.79               | 8.18                 | 0.11              | 5.51                    | 73.15              | 2.40                                     | 4.59                    |
| 44   | PrimeSouth Bank                          | Waycross      | 557,799              | 5.72               | 18.75                | 0.42              | (4.12)                  | 90.40              | 2.66                                     | 4.59                    |
| 44   | Metro City Bank                          | Doraville     | 1,443,224            | 5.91               | 8.84                 | 1.08              | 28.46                   | 92.59              | 2.48                                     | 4.59                    |
| 47   | First Bank                               | Dalton        | 357,648              | 5.72               | 11.42                | 0.59              | 11.60                   | 90.04              | 2.15                                     | 4.58                    |
| 48   | State Bank of Cochran                    | Cochran       | 211,289              | 6.61               | 0.35                 | 0.34              | (2.35)                  | 81.77              | 1.55                                     | 4.57                    |
| 48   | Citizens Bank of Swainsboro              | Swainsboro    | 205,130              | 5.97               | 5.01                 | 0.57              | 6.84                    | 84.43              | 2.72                                     | 4.57                    |
| 48   | Commercial Bank                          | Crawford      | 169,208              | 5.73               | 18.95                | 0.55              | 14.10                   | 99.61              | 2.88                                     | 4.57                    |

# 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    | 625,805              | 9,820              | 0.18  | 5.11                                  | 0.02                               | 0.03                              | 40,893                           | 7.13                               |
| 2    | Carver State Bank                           | Savannah      | 39,726               | 539                | 0.64  | 0.46                                  | 0.00                               | (0.09)                            | 1,275                            | 3.10                               |
| 3    | Fidelity Bank                               | Atlanta       | 4,810,628            | 48,994             | 0.14  | 1.99                                  | 0.39                               | 0.00                              | 135,930                          | 2.89                               |
| 4    | Metro City Bank                             | Doraville     | 1,443,224            | 41,093             | 0.08  | 0.75                                  | 1.09                               | 0.00                              | 36,431                           | 2.75                               |
| 5    | Embassy National Bank                       | Lawrenceville | 106,085              | 3,001              | 0.55  | 1.46                                  | 0.39                               | 0.00                              | 2,987                            | 2.58                               |
| 6    | First Covenant Bank                         | Commerce      | 128,198              | 2,883              | 0.09  | 0.00                                  | 0.00                               | 0.25                              | 4,036                            | 2.46                               |
| 6    | First Century Bank, National Association    | Gainesville   | 136,310              | 3,107              | 0.00  | 0.00                                  | 0.00                               | 0.00                              | 3,341                            | 2.46                               |
| 8    | First IC Bank                               | Doraville     | 466,615              | 9,668              | 0.29  | 1.40                                  | 0.55                               | (0.03)                            | 10,127                           | 2.40                               |
| 9    | NOA Bank                                    | Duluth        | 369,386              | 9,904              | 0.19  | 1.43                                  | 0.55                               | (0.05)                            | 7,762                            | 2.29                               |
| 10   | Waycross Bank & Trust                       | Waycross      | 165,781              | 2,854              | 0.10  | 0.00                                  | 0.00                               | 0.00                              | 3,670                            | 2.27                               |
| 11   | Planters First Bank                         | Hawkinsville  | 338,622              | 3,061              | 0.66  | 1.22                                  | 0.00                               | (0.02)                            | 7,125                            | 2.21                               |
| 12   | Peoples Bank                                | Eatonton      | 124,150              | 1,506              | 0.35  | 0.00                                  | 0.00                               | (0.17)                            | 2,575                            | 2.10                               |
| 13   | Georgia Banking Company                     | Atlanta       | 421,846              | 4,528              | 0.01  | 1.52                                  | 0.00                               | 0.01                              | 9,029                            | 2.00                               |
| 14   | Heritage Bank                               | Hinesville    | 531,895              | 2,787              | 1.07  | 0.04                                  | 0.00                               | (0.29)                            | 10,089                           | 1.87                               |
| 15   | United Bank                                 | Zebulon       | 1,360,350            | 28,735             | 0.59  | 0.10                                  | 0.10                               | 0.01                              | 21,562                           | 1.61                               |
| 16   | Thomasville National Bank                   | Thomasville   | 870,317              | 15,648             | 0.07  | 0.00                                  | 0.00                               | 0.01                              | 12,751                           | 1.55                               |
| 17   | FNB South                                   | Alma          | 370,360              | 10,803             | 0.52  | 0.00                                  | 0.00                               | 0.45                              | 5,323                            | 1.45                               |
| 17   | Citizens Community Bank                     | Hahira        | 133,587              | 2,270              | 0.34  | 0.00                                  | 0.00                               | (0.02)                            | 1,990                            | 1.45                               |
| 19   | F & M Bank and Trust Company                | Manchester    | 72,186               | (328)              | 0.80  | 0.00                                  | 0.00                               | (0.05)                            | 1,068                            | 1.44                               |
| 20   | SunTrust Bank                               | Atlanta       | 205,527,049          | 2,900,955          | 0.31  | (0.14)                                | 0.09                               | 0.00                              | 2,845,191                        | 1.42                               |
| 21   | Douglas National Bank                       | Douglas       | 177,911              | 5,142              | 0.43  | 0.00                                  | 0.00                               | 0.00                              | 2,440                            | 1.37                               |
| 22   | Citizens Trust Bank                         | Atlanta       | 395,923              | 3,341              | 0.89  | 0.00                                  | 0.00                               | 0.02                              | 5,563                            | 1.35                               |
| 23   | Queensborough National Bank & Trust Company | Louisville    | 1,117,126            | 11,104             | 0.68  | 0.00                                  | 0.00                               | 0.02                              | 14,389                           | 1.31                               |
| 24   | Pinnacle Bank                               | Elberton      | 870,280              | 14,259             | 1.01  | 0.00                                  | 0.00                               | (0.15)                            | 11,057                           | 1.28                               |
| 25   | First Chatham Bank                          | Savannah      | 369,021              | 3,340              | 0.21  | 0.56                                  | 0.13                               | (0.18)                            | 4,615                            | 1.26                               |
| 26   | Bank of Lumber City                         | Lumber City   | 25,047               | (41)               | 0.80  | 0.00                                  | 0.00                               | 0.04                              | 291                              | 1.24                               |
| 27   | First American Bank and Trust Company       | Athens        | 524,900              | 5,970              | 0.39  | 0.00                                  | 0.00                               | (0.07)                            | 6,024                            | 1.18                               |
| 27   | Bank of Soperton                            | Soperton      | 78,227               | 1,627              | 0.56  | 0.00                                  | 0.00                               | 0.00                              | 839                              | 1.18                               |
| 29   | Farmers State Bank                          | Lincolnton    | 119,648              | 2,039              | 0.78  | 0.00                                  | 0.00                               | (0.06)                            | 1,408                            | 1.17                               |
| 30   | Ameris Bank                                 | Moultrie      | 11,341,384           | 96,905             | 0.50  | 0.44                                  | 0.02                               | 0.00                              | 101,367                          | 1.15                               |
| 31   | Trust Bank                                  | Lenox         | 37,188               | 603                | 0.57  | 0.26                                  | 0.13                               | 0.00                              | 403                              | 1.13                               |
| 32   | American Pride Bank                         | Macon         | 186,214              | 2,547              | 0.19  | 0.68                                  | 0.17                               | (0.02)                            | 1,933                            | 1.11                               |
| 33   | First National Bank of Waynesboro           | Waynesboro    | 133,132              | 2,099              | 0.59  | 0.00                                  | 0.00                               | 0.00                              | 1,472                            | 1.10                               |
| 34   | Heritage First Bank                         | Rome          | 132,220              | 964                | 0.23  | 0.45                                  | 0.00                               | (0.01)                            | 1,277                            | 0.98                               |
| 35   | First Southern Bank                         | Patterson     | 106,241              | (240)              | 0.43  | 0.00                                  | 0.00                               | 0.04                              | 1,048                            | 0.97                               |
| 36   | First National Community Bank               | Chatsworth    | 162,604              | 664                | 0.27  | 0.00                                  | 0.00                               | 0.05                              | 1,524                            | 0.96                               |
| 36   | First National Bank of Griffin              | Griffin       | 268,599              | 5,532              | 0.42  | 0.03                                  | 0.00                               | 0.00                              | 2,556                            | 0.96                               |
| 38   | SunMark Community Bank                      | Hawkinsville  | 260,787              | 3,597              | 0.31  | 0.00                                  | 0.00                               | (0.08)                            | 2,434                            | 0.95                               |
| 39   | Altamaha Bank and Trust Company             | Vidalia       | 158,621              | 2,394              | 0.54  | 0.00                                  | 0.00                               | (0.07)                            | 1,481                            | 0.93                               |
| 40   | Flint Community Bank                        | Albany        | 223,493              | 3,958              | 0.12  | 0.27                                  | 0.00                               | (0.04)                            | 2,003                            | 0.91                               |
| 40   | Citizens Bank of Swainsboro                 | Swainsboro    | 205,130              | 1,802              | 0.39  | 0.00                                  | 0.00                               | 0.04                              | 1,795                            | 0.91                               |
| 42   | Newton Federal Bank (MHC)                   | Covington     | 308,040              | 626                | 0.24  | 0.19                                  | 0.00                               | 0.02                              | 2,606                            | 0.89                               |
| 42   | Citizens Bank & Trust, Inc.                 | Trenton       | 98,801               | 901                | 0.52  | 0.00                                  | 0.00                               | (0.02)                            | 880                              | 0.89                               |
| 44   | State Bank and Trust Company                | Macon         | 4,925,867            | 64,504             | 0.13  | 0.32                                  | 0.02                               | 0.01                              | 43,314                           | 0.88                               |
| 45   | River City Bank                             | Rome          | 155,199              | 1,263              | 0.12  | 0.00                                  | 0.00                               | (0.02)                            | 1,333                            | 0.86                               |
| 46   | Northside Bank                              | Adairsville   | 126,316              | (401)              | 0.22  | 0.30                                  | 0.17                               | (0.20)                            | 1,046                            | 0.85                               |
| 47   | South Georgia Banking Company               | Tifton        | 431,649              | 5,141              | 0.41  | 0.00                                  | 0.00                               | 0.00                              | 3,742                            | 0.84                               |
| 47   | Bank of Wrightsville                        | Wrightsville  | 55,936               | 589                | 0.22  | 0.00                                  | 0.00                               | 0.00                              | 469                              | 0.84                               |
| 49   | PrimeSouth Bank                             | Waycross      | 557,799              | 5,856              | 0.27  | 0.57                                  | 0.00                               | (0.01)                            | 4,545                            | 0.83                               |
| 49   | Southeastern Bank                           | Darien        | 421,068              | 3,947              | 0.29  | 0.00                                  | 0.00                               | 0.05                              | 3,579                            | 0.83                               |

# 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        | 400,361              | 49.21                      | 25              | 1                 | 1.07                               | 0.08                               | 0.63                           | 1.78                            |
| 2    | Vidalia Federal Savings Bank                 | Vidalia           | 216,595              | 76.31                      | 29              | 2                 | 1.14                               | 0.15                               | 0.57                           | 1.86                            |
| 3    | First Madison Bank & Trust                   | Athens            | 249,133              | 43.88                      | 35              | 3                 | 1.10                               | 0.17                               | 0.80                           | 2.06                            |
| 4    | Citizens Bank of Georgia                     | Cumming           | 305,745              | 54.89                      | 53              | 4                 | 1.23                               | 0.19                               | 0.78                           | 2.20                            |
| 5    | Northeast Georgia Bank                       | Lavonia           | 455,469              | 57.72                      | 102             | 12                | 1.23                               | 0.34                               | 0.67                           | 2.24                            |
| 6    | Affinity Bank                                | Atlanta           | 292,067              | 69.24                      | 28              | 1                 | 1.35                               | 0.26                               | 0.69                           | 2.29                            |
| 7    | First State Bank of Blakely                  | Blakely           | 512,857              | 52.99                      | 93              | 7                 | 1.57                               | 0.28                               | 0.45                           | 2.30                            |
| 8    | Citizens Bank of Americus                    | Americus          | 309,609              | 55.31                      | 48              | 3                 | 1.16                               | 0.25                               | 0.92                           | 2.33                            |
| 9    | Bank of LaFayette, Georgia                   | Lafayette         | 243,763              | 65.34                      | 55              | 3                 | 1.42                               | 0.38                               | 0.55                           | 2.34                            |
| 10   | First Port City Bank                         | Bainbridge        | 186,621              | 53.65                      | 37              | 3                 | 1.30                               | 0.19                               | 0.88                           | 2.38                            |
| 11   | Synovus Bank                                 | Columbus          | 31,985,695           | 54.56                      | 4,247           | 255               | 1.32                               | 0.39                               | 0.67                           | 2.39                            |
| 12   | Quantum National Bank                        | Suwanee           | 470,887              | 43.74                      | 57              | 3                 | 1.41                               | 0.17                               | 0.82                           | 2.40                            |
| 13   | United Community Bank                        | Blairsville       | 12,378,326           | 55.80                      | 2,294           | 144               | 1.36                               | 0.27                               | 0.80                           | 2.43                            |
| 14   | Guardian Bank                                | Valdosta          | 409,849              | 61.56                      | 61              | 6                 | 1.08                               | 0.22                               | 1.14                           | 2.44                            |
| 15   | Barwick Banking Company                      | Barwick           | 10,722               | 101.05                     | 3               | 1                 | 1.40                               | 0.25                               | 0.79                           | 2.45                            |
| 16   | Piedmont Bank                                | Peachtree Corners | 934,400              | 55.16                      | 127             | 10                | 1.58                               | 0.27                               | 0.64                           | 2.48                            |
| 17   | West Central Georgia Bank                    | Thomaston         | 127,726              | 58.49                      | 33              | 3                 | 1.61                               | 0.38                               | 0.51                           | 2.50                            |
| 18   | Farmers and Merchants Bank                   | Sylvania          | 110,041              | 64.17                      | 25              | 3                 | 1.38                               | 0.16                               | 0.98                           | 2.52                            |
| 19   | Thomasville National Bank                    | Thomasville       | 870,317              | 47.46                      | 116             | 3                 | 1.48                               | 0.23                               | 0.82                           | 2.52                            |
| 20   | Calumet Bank                                 | LaGrange          | 227,881              | 62.32                      | 33              | 2                 | 1.52                               | 0.23                               | 0.79                           | 2.54                            |
| 21   | Citizens National Bank of Quitman            | Quitman           | 99,223               | 61.52                      | 21              | 1                 | 1.43                               | 0.40                               | 0.71                           | 2.54                            |
| 22   | Bank of Hazlehurst                           | Hazlehurst        | 126,567              | 65.56                      | 30              | 2                 | 1.13                               | 0.24                               | 1.18                           | 2.56                            |
| 23   | Commercial Bank                              | Crawford          | 169,208              | 49.53                      | 32              | 3                 | 1.64                               | 0.23                               | 0.68                           | 2.56                            |
| 24   | Merchants & Citizens Bank                    | McRae             | 100,937              | 74.96                      | 21              | 1                 | 1.31                               | 0.19                               | 1.07                           | 2.57                            |
| 25   | Vinings Bank                                 | Smyrna            | 292,168              | 69.50                      | 40              | 2                 | 1.83                               | 0.21                               | 0.53                           | 2.57                            |
| 26   | Southeast First National Bank                | Summerville       | 57,324               | 82.25                      | 22              | 3                 | 1.46                               | 0.31                               | 0.80                           | 2.58                            |
| 27   | Bank of Alapaha                              | Alapaha           | 159,546              | 58.00                      | 43              | 4                 | 1.51                               | 0.36                               | 0.72                           | 2.58                            |
| 28   | Peoples Bank & Trust                         | Buford            | 309,753              | 69.35                      | 53              | 1                 | 1.44                               | 0.20                               | 0.95                           | 2.59                            |
| 29   | Metro City Bank                              | Doraville         | 1,443,224            | 36.47                      | 185             | 17                | 1.50                               | 0.31                               | 0.78                           | 2.59                            |
| 30   | First State Bank of Randolph County          | Cuthbert          | 75,122               | 78.31                      | 20              | 2                 | 1.46                               | 0.36                               | 0.78                           | 2.60                            |
| 31   | South Georgia Banking Company                | Tifton            | 431,649              | 62.25                      | 109             | 8                 | 1.62                               | 0.28                               | 0.71                           | 2.61                            |
| 32   | First Bank of Coastal Georgia                | Pembroke          | 111,971              | 79.67                      | 28              | 2                 | 1.25                               | 0.29                               | 1.07                           | 2.61                            |
| 33   | PeoplesSouth Bank                            | Colquitt          | 753,875              | 60.60                      | 193             | 29                | 1.50                               | 0.35                               | 0.76                           | 2.61                            |
| 34   | SunTrust Bank                                | Atlanta           | 205,527,049          | 59.05                      | 21,353          | 1,240             | 1.40                               | 0.26                               | 0.96                           | 2.63                            |
| 35   | Citizens Bank                                | Nashville         | 248,403              | 68.71                      | 66              | 4                 | 1.44                               | 0.22                               | 0.97                           | 2.63                            |
| 36   | Wilkinson County Bank                        | Irwinton          | 46,574               | 58.01                      | 10              | 1                 | 1.36                               | 0.13                               | 1.17                           | 2.65                            |
| 37   | Rochelle State Bank                          | Rochelle          | 26,780               | 74.21                      | 5               | 1                 | 1.06                               | 0.12                               | 1.47                           | 2.66                            |
| 38   | Southeastern Bank                            | Darien            | 421,068              | 61.36                      | 107             | 10                | 1.60                               | 0.46                               | 0.61                           | 2.66                            |
| 39   | Morris Bank                                  | Dublin            | 717,783              | 53.51                      | 132             | 6                 | 1.56                               | 0.24                               | 0.89                           | 2.69                            |
| 40   | Century Bank of Georgia                      | Cartersville      | 195,355              | 62.32                      | 34              | 3                 | 1.47                               | 0.26                               | 0.97                           | 2.69                            |
| 41   | State Bank of Cochran                        | Cochran           | 211,289              | 53.33                      | 54              | 4                 | 1.40                               | 0.21                               | 1.08                           | 2.69                            |
| 42   | Flint Community Bank                         | Albany            | 223,493              | 58.45                      | 40              | 1                 | 1.72                               | 0.22                               | 0.78                           | 2.72                            |
| 43   | Four County Bank                             | Allentown         | 69,034               | 56.47                      | 10              | 1                 | 1.41                               | 0.15                               | 1.16                           | 2.72                            |
| 44   | First Bank                                   | Dalton            | 357,648              | 53.74                      | 78              | 5                 | 1.55                               | 0.27                               | 0.89                           | 2.72                            |
| 45   | Legacy State Bank                            | Loganville        | 99,121               | 72.03                      | 14              | 1                 | 1.47                               | 0.24                               | 1.02                           | 2.73                            |
| 46   | First American Bank and Trust Company        | Athens            | 524,900              | 61.39                      | 94              | 6                 | 1.69                               | 0.47                               | 0.60                           | 2.76                            |
| 47   | American Commerce Bank, National Association | Bremen            | 294,978              | 60.41                      | 42              | 3                 | 1.62                               | 0.19                               | 0.96                           | 2.77                            |
| 48   | Colony Bank                                  | Fitzgerald        | 1,184,284            | 65.94                      | 318             | 26                | 1.60                               | 0.34                               | 0.82                           | 2.77                            |
| 49   | Planters and Citizens Bank                   | Camilla           | 94,429               | 81.14                      | 20              | 1                 | 1.41                               | 0.26                               | 1.10                           | 2.77                            |
| 50   | Farmers & Merchants Bank                     | Lakeland          | 503,778              | 72.68                      | 119             | 6                 | 1.55                               | 0.22                               | 1.01                           | 2.78                            |

# 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    | Barwick Banking Company                     | Barwick           | 10,722               | 1,301               | 3.46                                | 0.00                         | 0.00                       | 0.00                                 | (0.07)                        | (0.07)                      |
| 2    | First Madison Bank & Trust                  | Athens            | 249,133              | 202,481             | 3.14                                | 0.09                         | 0.00                       | 0.00                                 | 0.02                          | 0.11                        |
| 3    | Rochelle State Bank                         | Rochelle          | 26,780               | 9,648               | 1.26                                | 0.00                         | 0.00                       | 0.00                                 | 0.13                          | 0.13                        |
| 4    | Quantum National Bank                       | Suwanee           | 470,887              | 403,839             | 1.10                                | 0.18                         | 0.00                       | 0.00                                 | (0.01)                        | 0.17                        |
| 5    | First National Bank of Coffee County        | Douglas           | 200,433              | 117,332             | 0.77                                | 0.03                         | 0.00                       | 0.24                                 | 0.03                          | 0.30                        |
| 6    | South Coast Bank & Trust                    | Brunswick         | 126,793              | 105,895             | 1.50                                | 0.17                         | 0.00                       | 0.18                                 | 0.00                          | 0.35                        |
| 7    | Century Bank of Georgia                     | Cartersville      | 195,355              | 102,948             | 2.59                                | 0.06                         | 0.00                       | 1.40                                 | (1.11)                        | 0.35                        |
| 8    | Douglas National Bank                       | Douglas           | 177,911              | 150,295             | 1.16                                | 0.06                         | 0.00                       | 0.31                                 | (0.01)                        | 0.36                        |
| 9    | Peach State Bank & Trust                    | Gainesville       | 229,607              | 171,498             | 1.20                                | 0.02                         | 0.00                       | 0.27                                 | 0.09                          | 0.38                        |
| 10   | AB&T  | Albany            | 174,774              | 148,274             | 1.28                                | 0.21                         | 0.00                       | 0.21                                 | (0.03)                        | 0.38                        |
| 11   | NOA Bank                                    | Duluth            | 369,386              | 272,996             | 1.19                                | 0.00                         | 0.00                       | 0.20                                 | 0.33                          | 0.53                        |
| 12   | Oconee State Bank                           | Watkinsville      | 331,142              | 219,859             | 0.98                                | 0.24                         | 0.00                       | 0.36                                 | 0.00                          | 0.61                        |
| 13   | BankSouth                                   | Greensboro        | 625,805              | 519,944             | 1.22                                | 0.24                         | 0.00                       | 0.40                                 | (0.03)                        | 0.61                        |
| 14   | Security State Bank                         | McRae             | 45,487               | 23,251              | 1.98                                | 0.13                         | 0.00                       | 0.36                                 | 0.16                          | 0.65                        |
| 15   | Thomasville National Bank                   | Thomasville       | 870,317              | 728,813             | 2.02                                | 0.46                         | 0.00                       | 0.24                                 | (0.01)                        | 0.68                        |
| 16   | Embassy National Bank                       | Lawrenceville     | 106,085              | 73,952              | 2.01                                | 0.06                         | 0.00                       | 0.75                                 | (0.04)                        | 0.77                        |
| 17   | Affinity Bank                               | Atlanta           | 292,067              | 231,229             | 1.23                                | 0.08                         | 0.00                       | 0.78                                 | (0.04)                        | 0.82                        |
| 18   | Calumet Bank                                | LaGrange          | 227,881              | 130,412             | 1.19                                | 0.14                         | 0.03                       | 0.60                                 | 0.07                          | 0.84                        |
| 19   | Peoples Bank                                | Lyons             | 91,810               | 74,386              | 1.60                                | 0.15                         | 0.00                       | 0.83                                 | (0.14)                        | 0.84                        |
| 20   | TC Federal Bank                             | Thomasville       | 292,467              | 233,009             | 1.35                                | 0.07                         | 0.00                       | 0.92                                 | (0.13)                        | 0.86                        |
| 21   | Piedmont Bank                               | Peachtree Corners | 934,400              | 767,941             | 0.84                                | 0.00                         | 0.00                       | 0.90                                 | 0.00                          | 0.90                        |
| 22   | First IC Bank                               | Doraville         | 466,615              | 385,790             | 1.02                                | 0.06                         | 0.00                       | 0.64                                 | 0.22                          | 0.92                        |
| 23   | Pinnacle Bank                               | Elberton          | 870,280              | 669,609             | 0.90                                | 0.07                         | 0.00                       | 0.79                                 | 0.09                          | 0.94                        |
| 24   | Touchmark National Bank                     | Alpharetta        | 400,361              | 353,042             | 1.46                                | 0.00                         | 0.00                       | 0.95                                 | 0.00                          | 0.95                        |
| 25   | First American Bank and Trust Company       | Athens            | 524,900              | 342,967             | 1.39                                | 0.01                         | 0.04                       | 1.00                                 | 0.00                          | 1.05                        |
| 26   | United Community Bank                       | Blairsville       | 12,378,326           | 8,253,791           | 0.74                                | 0.21                         | 0.02                       | 0.83                                 | 0.07                          | 1.13                        |
| 27   | Waycross Bank & Trust                       | Waycross          | 165,781              | 87,888              | 2.60                                | 0.65                         | 0.02                       | 0.86                                 | (0.38)                        | 1.16                        |
| 28   | Planters and Citizens Bank                  | Camilla           | 94,429               | 33,114              | 1.63                                | 0.72                         | 0.00                       | 0.40                                 | 0.05                          | 1.17                        |
| 29   | Heritage First Bank                         | Rome              | 132,220              | 108,827             | 0.92                                | 0.23                         | 0.00                       | 0.79                                 | 0.22                          | 1.24                        |
| 30   | Synovus Bank                                | Columbus          | 31,985,695           | 25,638,185          | 0.98                                | 0.27                         | 0.02                       | 0.79                                 | 0.19                          | 1.27                        |
| 31   | Southwest Georgia Bank                      | Moultrie          | 513,889              | 366,006             | 0.84                                | 0.42                         | 0.00                       | 0.62                                 | 0.24                          | 1.28                        |
| 32   | Commercial Bank                             | Crawford          | 169,208              | 139,399             | 2.13                                | 0.05                         | 0.00                       | 1.22                                 | 0.05                          | 1.32                        |
| 33   | Metro City Bank                             | Doraville         | 1,443,224            | 1,175,468           | 0.59                                | 0.31                         | 0.00                       | 0.78                                 | 0.24                          | 1.33                        |
| 34   | Guardian Bank                               | Valdosta          | 409,849              | 271,179             | 1.89                                | 0.14                         | 0.00                       | 1.21                                 | 0.00                          | 1.35                        |
| 35   | Wheeler County State Bank                   | Alamo             | 92,242               | 62,547              | 1.61                                | 0.62                         | 0.00                       | 0.75                                 | 0.01                          | 1.37                        |
| 36   | State Bank and Trust Company                | Macon             | 4,925,867            | 3,668,010           | 0.95                                | 0.20                         | 0.13                       | 0.98                                 | 0.07                          | 1.38                        |
| 37   | Southeast First National Bank               | Summerville       | 57,324               | 17,362              | 1.38                                | 0.24                         | 0.06                       | 1.06                                 | 0.03                          | 1.40                        |
| 38   | First National Bank of Waynesboro           | Waynesboro        | 133,132              | 84,746              | 1.35                                | 0.57                         | 0.16                       | 0.51                                 | 0.17                          | 1.41                        |
| 39   | Heritage Bank                               | Jonesboro         | 501,476              | 390,640             | 1.30                                | 0.49                         | 0.00                       | 0.95                                 | 0.02                          | 1.46                        |
| 40   | Southern Bank & Trust                       | Clarksville       | 186,063              | 151,656             | 1.38                                | 0.02                         | 0.00                       | 1.41                                 | 0.04                          | 1.47                        |
| 41   | Farmers & Merchants Bank                    | Statesboro        | 190,216              | 114,313             | 0.94                                | 0.00                         | 0.00                       | 1.31                                 | 0.18                          | 1.49                        |
| 42   | Citizens Bank of Americus                   | Americus          | 309,609              | 173,452             | 2.06                                | 0.13                         | 0.00                       | 1.35                                 | 0.02                          | 1.49                        |
| 43   | Community Banking Company of Fitzgerald     | Fitzgerald        | 151,450              | 112,428             | 2.23                                | 0.34                         | 0.01                       | 1.00                                 | 0.16                          | 1.52                        |
| 44   | Greater Community Bank                      | Rome              | 180,938              | 147,186             | 1.07                                | 0.64                         | 0.00                       | 0.91                                 | (0.03)                        | 1.53                        |
| 45   | Citizens Bank of Georgia                    | Cumming           | 305,745              | 198,065             | 1.44                                | 0.59                         | 0.00                       | 0.83                                 | 0.12                          | 1.54                        |
| 46   | Elberton Federal Savings & Loan Association | Elberton          | 23,753               | 17,945              | 0.23                                | 1.19                         | 0.00                       | 0.40                                 | 0.00                          | 1.59                        |
| 47   | Commercial Banking Company                  | Valdosta          | 226,803              | 170,090             | 1.70                                | 0.40                         | 0.00                       | 1.21                                 | 0.01                          | 1.62                        |
| 48   | First Bank                                  | Dalton            | 357,648              | 293,499             | 1.83                                | 1.03                         | 0.01                       | 0.64                                 | (0.04)                        | 1.63                        |
| 49   | Peoples Bank                                | Willacoochee      | 76,146               | 42,632              | 0.53                                | 1.19                         | 0.00                       | 0.46                                 | 0.00                          | 1.65                        |
| 50   | Exchange Bank                               | Milledgeville     | 252,643              | 161,761             | 1.66                                | 0.40                         | 0.01                       | 1.26                                 | (0.02)                        | 1.66                        |

# 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 | 2017Q3 LTM Net Income (\$000) |           |          |       |
| 1    | First National Bank of Griffin           | Griffin           | 268,599              | 5,532                  | 87              | 64                          | 1,188                         | 739       | 2.08     | 32.82 |
| 2    | Metro City Bank                          | Doraville         | 1,443,224            | 41,093                 | 185             | 222                         | 27,929                        | 19,391    | 3.10     | 29.26 |
| 3    | First Century Bank, National Association | Gainesville       | 136,310              | 3,107                  | 7               | 444                         | 890                           | 1,274     | 2.29     | 23.39 |
| 4    | Thomasville National Bank                | Thomasville       | 870,317              | 15,648                 | 116             | 135                         | 12,165                        | 11,081    | 1.90     | 20.31 |
| 5    | First Bank                               | Dalton            | 357,648              | 5,474                  | 78              | 70                          | 3,880                         | 3,184     | 1.58     | 20.04 |
| 6    | FNB South                                | Alma              | 370,360              | 10,803                 | 81              | 133                         | 7,663                         | 5,696     | 2.94     | 19.30 |
| 7    | Peoples Bank                             | Eatonton          | 124,150              | 1,506                  | 44              | 34                          | (162)                         | (2,870)   | 0.89     | 19.27 |
| 8    | Bank of Soperton                         | Soperton          | 78,227               | 1,627                  | 23              | 71                          | 946                           | 556       | 1.66     | 18.05 |
| 9    | Douglas National Bank                    | Douglas           | 177,911              | 5,142                  | 30              | 171                         | 4,511                         | 4,124     | 2.09     | 17.31 |
| 10   | NOA Bank                                 | Duluth            | 369,386              | 9,904                  | 87              | 114                         | 9,672                         | 8,248     | 2.12     | 16.98 |
| 11   | United Bank                              | Zebulon           | 1,360,350            | 28,735                 | 385             | 75                          | 23,809                        | 21,134    | 1.55     | 16.56 |
| 12   | Commercial Bank                          | Crawford          | 169,208              | 3,942                  | 32              | 123                         | 3,208                         | 2,561     | 1.76     | 16.46 |
| 13   | Quantum National Bank                    | Suwanee           | 470,887              | 11,544                 | 57              | 203                         | 7,687                         | 7,444     | 1.86     | 16.37 |
| 14   | First Covenant Bank                      | Commerce          | 128,198              | 2,883                  | 61              | 47                          | 562                           | 891       | 1.76     | 16.34 |
| 15   | Gwinnett Community Bank                  | Duluth            | 240,022              | 1,104                  | 42              | 26                          | (455)                         | 622       | 0.42     | 15.97 |
| 16   | First Madison Bank & Trust               | Athens            | 249,133              | 4,337                  | 35              | 124                         | 3,203                         | 2,910     | 1.96     | 15.85 |
| 17   | Flint Community Bank                     | Albany            | 223,493              | 3,958                  | 40              | 99                          | 2,915                         | 1,964     | 1.31     | 15.33 |
| 18   | South Georgia Bank                       | Glennville        | 153,299              | 3,653                  | 42              | 87                          | 3,560                         | 3,158     | 1.68     | 14.96 |
| 19   | First IC Bank                            | Doraville         | 466,615              | 9,668                  | 95              | 102                         | 7,530                         | 6,875     | 2.29     | 14.90 |
| 20   | Embassy National Bank                    | Lawrenceville     | 106,085              | 3,001                  | 25              | 120                         | 1,663                         | 1,843     | 1.89     | 14.88 |
| 21   | Citizens Bank of Americus                | Americus          | 309,609              | 4,001                  | 48              | 83                          | 2,929                         | 3,495     | 1.30     | 14.59 |
| 22   | Morris Bank                              | Dublin            | 717,783              | 14,514                 | 132             | 110                         | 13,440                        | 10,834    | 1.51     | 14.59 |
| 23   | First State Bank                         | Wrens             | 140,094              | 1,520                  | 34              | 45                          | 1,444                         | 1,317     | 1.12     | 14.48 |
| 24   | Bank of Newington                        | Newington         | 132,399              | 1,454                  | 24              | 61                          | 1,611                         | 1,480     | 1.18     | 13.51 |
| 25   | Carver State Bank                        | Savannah          | 39,726               | 539                    | 15              | 36                          | 257                           | (134)     | 1.31     | 13.50 |
| 26   | First Port City Bank                     | Bainbridge        | 186,621              | 2,584                  | 37              | 70                          | 2,280                         | 2,163     | 1.43     | 13.43 |
| 27   | Waycross Bank & Trust                    | Waycross          | 165,781              | 2,854                  | 20              | 143                         | 2,177                         | 1,384     | 1.28     | 13.27 |
| 28   | Citizens Bank of Georgia                 | Cumming           | 305,745              | 3,701                  | 53              | 70                          | 3,172                         | 2,835     | 1.20     | 13.08 |
| 29   | Rabun County Bank                        | Clayton           | 176,748              | 2,715                  | 46              | 59                          | 1,740                         | 902       | 1.57     | 13.02 |
| 30   | BankSouth                                | Greensboro        | 625,805              | 9,820                  | 295             | 33                          | 8,454                         | 12,168    | 1.24     | 12.69 |
| 31   | Peoples Bank                             | Lyons             | 91,810               | 1,012                  | 28              | 36                          | 608                           | 483       | 1.08     | 12.63 |
| 32   | TC Federal Bank                          | Thomasville       | 292,467              | 4,557                  | 49              | 93                          | 2,460                         | 713       | 1.65     | 12.28 |
| 33   | Southern Bank & Trust                    | Clarkesville      | 186,063              | 1,972                  | 39              | 51                          | 1,639                         | 1,155     | 1.10     | 12.19 |
| 34   | Synovus Bank                             | Columbus          | 31,985,695           | 395,044                | 4,247           | 93                          | 349,011                       | 276,995   | 1.25     | 12.11 |
| 35   | SunTrust Bank                            | Atlanta           | 205,527,049          | 2,900,955              | 21,353          | 136                         | 2,109,720                     | 1,978,110 | 1.45     | 12.04 |
| 36   | Wilcox County State Bank                 | Abbeville         | 106,561              | 1,238                  | 30              | 41                          | 945                           | 744       | 1.26     | 11.99 |
| 37   | Bank of Monticello                       | Monticello        | 112,109              | 1,615                  | 22              | 73                          | 2,000                         | 1,001     | 1.09     | 11.85 |
| 38   | Northeast Georgia Bank                   | Lavonia           | 455,469              | 7,154                  | 102             | 70                          | 4,966                         | 4,268     | 1.12     | 11.79 |
| 39   | Century Bank and Trust                   | Milledgeville     | 255,739              | 2,692                  | 51              | 53                          | 2,488                         | 2,358     | 1.07     | 11.47 |
| 40   | Georgia Banking Company                  | Atlanta           | 421,846              | 4,528                  | 112             | 40                          | 2,981                         | 3,414     | 1.00     | 11.43 |
| 41   | Trust Bank                               | Lenox             | 37,188               | 603                    | 24              | 25                          | 297                           | 365       | 1.23     | 11.34 |
| 42   | Fidelity Bank                            | Atlanta           | 4,810,628            | 48,994                 | 1,414           | 35                          | 42,984                        | 31,223    | 1.04     | 11.33 |
| 43   | Bank of Terrell                          | Dawson            | 159,454              | 2,685                  | 29              | 93                          | 2,045                         | 1,836     | 1.24     | 11.30 |
| 44   | Community Bank of Pickens County         | Jasper            | 348,732              | 3,996                  | 54              | 74                          | 3,375                         | 1,293     | 1.17     | 11.25 |
| 45   | Southwest Georgia Bank                   | Moultrie          | 513,889              | 4,330                  | 118             | 37                          | 4,156                         | 3,928     | 0.87     | 11.22 |
| 46   | Guardian Bank                            | Valdosta          | 409,849              | 5,282                  | 61              | 87                          | 4,512                         | 3,999     | 1.00     | 11.20 |
| 47   | State Bank and Trust Company             | Macon             | 4,925,867            | 64,504                 | 685             | 94                          | 52,665                        | 51,806    | 1.31     | 11.20 |
| 48   | Piedmont Bank                            | Peachtree Corners | 934,400              | 10,523                 | 127             | 83                          | 7,007                         | 4,143     | 1.23     | 11.16 |
| 49   | First American Bank and Trust Company    | Athens            | 524,900              | 5,970                  | 94              | 64                          | 5,220                         | 3,499     | 1.17     | 11.14 |
| 50   | Community Banking Company of Fitzgerald  | Fitzgerald        | 151,450              | 2,044                  | 34              | 60                          | 1,656                         | 1,270     | 1.38     | 10.92 |

# 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    | Metro City Bank                          | Doraville         | 1,443,224            | 44                       | 4                       | 29                  | 33                 | 2         | 22.4         |
| 2    | Douglas National Bank                    | Douglas           | 177,911              | 16                       | 21                      | 63                  | 8                  | 9         | 23.4         |
| 3    | Quantum National Bank                    | Suwanee           | 470,887              | 14                       | 89                      | 12                  | 4                  | 13        | 26.4         |
| 4    | NOA Bank                                 | Duluth            | 369,386              | 31                       | 9                       | 94                  | 11                 | 10        | 31.0         |
| 5    | First Madison Bank & Trust               | Athens            | 249,133              | 62                       | 85                      | 3                   | 2                  | 16        | 33.6         |
| 6    | Thomasville National Bank                | Thomasville       | 870,317              | 119                      | 16                      | 19                  | 15                 | 4         | 34.6         |
| 7    | Commercial Bank                          | Crawford          | 169,208              | 48                       | 85                      | 23                  | 32                 | 12        | 40.0         |
| 8    | FNB South                                | Alma              | 370,360              | 8                        | 17                      | 54                  | 121                | 6         | 41.2         |
| 9    | First Bank                               | Dalton            | 357,648              | 47                       | 70                      | 44                  | 48                 | 5         | 42.8         |
| 10   | First IC Bank                            | Doraville         | 466,615              | 42                       | 8                       | 125                 | 22                 | 19        | 43.2         |
| 11   | United Bank                              | Zebulon           | 1,360,350            | 124                      | 15                      | 77                  | 1                  | 11        | 45.6         |
| 12   | Bank of Soperton                         | Soperton          | 78,227               | 2                        | 27                      | 139                 | 65                 | 8         | 48.2         |
| 13   | State Bank and Trust Company             | Macon             | 4,925,867            | 22                       | 44                      | 93                  | 36                 | 47        | 48.4         |
| 14   | Embassy National Bank                    | Lawrenceville     | 106,085              | 51                       | 5                       | 154                 | 16                 | 20        | 49.2         |
| 15   | Synovus Bank                             | Columbus          | 31,985,695           | 117                      | 63                      | 11                  | 30                 | 34        | 51.0         |
| 16   | South Georgia Bank                       | Glennville        | 153,299              | 11                       | 51                      | 96                  | 83                 | 18        | 51.8         |
| 16   | Pinnacle Bank                            | Elberton          | 870,280              | 27                       | 24                      | 122                 | 23                 | 63        | 51.8         |
| 18   | BankSouth                                | Greensboro        | 625,805              | 51                       | 1                       | 166                 | 13                 | 30        | 52.2         |
| 19   | Community Banking Company of Fitzgerald  | Fitzgerald        | 151,450              | 64                       | 62                      | 53                  | 43                 | 50        | 54.4         |
| 20   | Morris Bank                              | Dublin            | 717,783              | 26                       | 123                     | 39                  | 70                 | 22        | 56.0         |
| 20   | Citizens Bank of Americus                | Americus          | 309,609              | 131                      | 78                      | 8                   | 42                 | 21        | 56.0         |
| 22   | Century Bank of Georgia                  | Cartersville      | 195,355              | 111                      | 69                      | 40                  | 7                  | 54        | 56.2         |
| 22   | First National Bank of Waynesboro        | Waynesboro        | 133,132              | 56                       | 33                      | 82                  | 38                 | 72        | 56.2         |
| 24   | United Community Bank                    | Blairsville       | 12,378,326           | 111                      | 55                      | 13                  | 26                 | 85        | 58.0         |
| 25   | First American Bank and Trust Company    | Athens            | 524,900              | 147                      | 27                      | 46                  | 25                 | 49        | 58.8         |
| 26   | Piedmont Bank                            | Peachtree Corners | 934,400              | 55                       | 155                     | 16                  | 21                 | 48        | 59.0         |
| 27   | Flint Community Bank                     | Albany            | 223,493              | 104                      | 40                      | 42                  | 96                 | 17        | 59.8         |
| 28   | Peoples Bank                             | Lyons             | 91,810               | 34                       | 118                     | 102                 | 19                 | 31        | 60.8         |
| 29   | First State Bank                         | Wrens             | 140,094              | 5                        | 83                      | 130                 | 67                 | 23        | 61.6         |
| 30   | First National Bank of Coffee County     | Douglas           | 200,433              | 64                       | 52                      | 101                 | 5                  | 89        | 62.2         |
| 31   | Wilcox County State Bank                 | Abbeville         | 106,561              | 31                       | 67                      | 103                 | 75                 | 36        | 62.4         |
| 32   | SunTrust Bank                            | Atlanta           | 205,527,049          | 157                      | 20                      | 34                  | 79                 | 35        | 65.0         |
| 33   | PrimeSouth Bank                          | Waycross          | 557,799              | 44                       | 49                      | 83                  | 72                 | 80        | 65.6         |
| 34   | Calumet Bank                             | LaGrange          | 227,881              | 106                      | 127                     | 20                  | 18                 | 58        | 65.8         |
| 35   | First Century Bank, National Association | Gainesville       | 136,310              | 36                       | 6                       | 129                 | 156                | 3         | 66.0         |
| 36   | First Port City Bank                     | Bainbridge        | 186,621              | 81                       | 133                     | 10                  | 82                 | 26        | 66.4         |
| 37   | Southern Bank & Trust                    | Clarkesville      | 186,063              | 54                       | 118                     | 90                  | 40                 | 33        | 67.0         |
| 37   | Southwest Georgia Bank                   | Moultrie          | 513,889              | 114                      | 53                      | 92                  | 31                 | 45        | 67.0         |
| 39   | Ameris Bank                              | Moultrie          | 11,341,384           | 94                       | 30                      | 64                  | 59                 | 90        | 67.4         |
| 40   | Citizens Bank of Georgia                 | Cumming           | 305,745              | 111                      | 152                     | 4                   | 45                 | 28        | 68.0         |
| 41   | South Georgia Banking Company            | Tifton            | 431,649              | 121                      | 47                      | 31                  | 56                 | 86        | 68.2         |
| 42   | Bank of Dudley                           | Dublin            | 216,820              | 41                       | 55                      | 110                 | 74                 | 64        | 68.8         |
| 43   | Waycross Bank & Trust                    | Waycross          | 165,781              | 150                      | 10                      | 131                 | 27                 | 27        | 69.0         |
| 43   | Northeast Georgia Bank                   | Lavonia           | 455,469              | 132                      | 89                      | 5                   | 81                 | 38        | 69.0         |
| 43   | Citizens Bank & Trust, Inc.              | Trenton           | 98,801               | 18                       | 42                      | 126                 | 64                 | 95        | 69.0         |
| 46   | Carver State Bank                        | Savannah          | 39,726               | 5                        | 2                       | 165                 | 155                | 25        | 70.4         |
| 46   | Citizens Bank of Swainsboro              | Swainsboro        | 205,130              | 48                       | 40                      | 112                 | 73                 | 79        | 70.4         |
| 48   | Rabun County Bank                        | Clayton           | 176,748              | 83                       | 74                      | 74                  | 94                 | 29        | 70.8         |
| 49   | Century Bank and Trust                   | Milledgeville     | 255,739              | 121                      | 53                      | 58                  | 84                 | 39        | 71.0         |
| 50   | Greater Community Bank                   | Rome              | 180,938              | 34                       | 74                      | 121                 | 44                 | 83        | 71.2         |





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