

Rank The Banks

Georgia - 2019 Q2

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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 - 2018Q2 LTM Net Income - 2017Q2 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
 - ▶ Loyal Trust Bank
 - ▶ Tandem Bank

Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending June 30, 2019 (unless noted otherwise)
- ▶ For banks that elect subchapter S status, return on average assets and return on average equity are adjusted to reflect the impact of a 25% corporate tax rate
- ▶ Asset quality index is the sum of: $(\text{Adjusted Loans 30-89 PD}/\text{Loans}) + (\text{Adjusted Loans 90 PD}/\text{Loans}) + (\text{Adjusted NPLs}/\text{Loans}) + (\text{Adjusted OREO}/\text{Loans}) + (\text{Net Chargeoffs}/\text{Avg Loans})$. Adjustments are made to exclude loans for which repayment of principal is wholly or partially guaranteed by the US government
- ▶ Overall ranking is based on an unweighted average of Net Interest Margin rank, Noninterest Income rank, Total Overhead rank, Asset Quality rank and ROAE rank

Georgia - Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
AB&T	Albany	Community Capital Bancshares, Inc.	4/28/1999	3	37	No	187,972	1.03	10.48
Affinity Bank	Atlanta	ABB Financial Group, Inc.	9/3/2002	1	28	No	307,542	0.96	9.20
Altamaha Bank and Trust Company	Vidalia	Altamaha Bancshares, Inc.	7/1/1946	4	54	Yes	167,604	0.98	8.54
American Commerce Bank, National Association	Bremen	American Commerce Bancshares, Inc.	10/4/2004	3	45	No	333,557	1.30	12.30
American Pride Bank	Macon	American Bancorp, Inc.	12/12/2007	4	38	Yes	194,539	1.21	8.39
Ameris Bank	Atlanta	Ameris Bancorp	10/1/1971	182	1,777	No	11,803,277	1.59	11.25
Atlantic Capital Bank, National Association	Atlanta	Atlantic Capital Bancshares, Inc.	1/1/1999	1	199	No	2,388,177	1.92	14.96
Bank of Alapaha	Alapaha	Alapaha Holding Company	3/25/1905	4	46	No	176,409	0.91	8.14
Bank of Camilla	Camilla	Camilla Bancshares, Inc.	1/2/1890	2	29	No	106,914	0.84	5.52
Bank of Dade	Trenton	Tri-States Bankshares, Inc.	1/12/1956	3	34	Yes	109,763	1.41	14.42
Bank of Dawson	Dawson	Dawson Bancshares, Inc.	7/1/1911	1	25	Yes	118,466	1.43	7.77
Bank of Dudley	Dublin	Hogan Investments, LP	11/1/1905	5	64	No	219,818	1.30	10.88
Bank of Eastman	Eastman	Magnolia Bankshares, Inc.	10/14/1909	4	55	Yes	166,755	0.30	2.93
Bank of Edison	Edison	BOE Bancshares, Inc.	10/1/1904	1	15	Yes	50,232	0.64	7.31
Bank of Hancock County	Sparta		9/1/1904	1	22	No	74,991	1.00	4.99
Bank of Hazlehurst	Hazlehurst	Hazlehurst Investors, Inc.	1/1/1906	2	29	Yes	126,075	0.32	2.53
Bank of LaFayette, Georgia	Lafayette	LaFayette Bankshares, Inc.	7/18/1899	3	57	No	271,987	0.82	7.15
Bank of Lumber City	Lumber City		7/2/1945	2	12	No	24,118	0.32	2.19
Bank of Madison	Madison	Madison Bank Corp.	1/1/1890	4	57	No	226,415	1.08	8.20
Bank of Monticello	Monticello	Monticello Bancshares, Inc.	1/1/1909	2	22	Yes	106,512	1.16	11.71
Bank of Newington	Newington		8/14/1919	3	32	No	141,407	1.06	12.00
Bank of Soperton	Soperton	Soperton Bancshares, Incorporated	6/1/1903	2	23	Yes	88,848	1.24	13.64
Bank of Terrell	Dawson	Georgia Community Bancorp, Incorporated	5/1/1936	3	27	Yes	173,847	0.26	2.57
Bank of Wrightsville	Wrightsville	Wrightsville Bancshares, Inc.	2/16/1897	1	14	Yes	57,476	0.85	10.22
BankSouth	Greensboro	BankSouth Holding Company	4/1/1946	6	291	Yes	671,801	1.13	11.71
Barwick Banking Company	Barwick		1/1/1934	1	3	No	12,667	(0.13)	(1.68)
Cadence Bank, N.A.	Atlanta	Cadence Bancorporation	5/1/1887	103	1,805	No	17,472,019	1.43	11.00
Carver State Bank	Savannah	Carver Financial Corporation	2/23/1927	2	17	No	41,789	0.18	1.74
Century Bank and Trust	Milledgeville	Century Bancorp, Inc.	3/1/1898	2	52	No	261,883	1.39	14.61
Century Bank of Georgia	Cartersville	CBB Bancorp	6/29/2000	3	34	No	197,600	1.44	13.25
Citizens Bank	Nashville	Nashville Holding Company	11/5/1941	4	68	Yes	248,139	0.67	4.86
Citizens Bank & Trust Company	Eastman	Citizens Corporation	1/1/1934	4	47	Yes	147,096	0.72	7.25
Citizens Bank & Trust, Inc.	Trenton	TAG Bancshares, Inc.	1/18/1988	3	42	No	101,072	1.25	11.04
Citizens Bank of Americus	Americus	CBA Bankshares, Inc.	3/25/1937	3	50	No	326,883	1.41	15.48
Citizens Bank of Cochran	Cochran	Putnam-Greene Financial Corporation	7/1/1942	2	28	No	99,835	0.59	5.40
Citizens Bank of Georgia	Cumming	Forsyth Bancshares, Inc.	2/3/1997	4	53	No	326,206	1.36	13.85
Citizens Bank of Swainsboro	Swainsboro	Swainsboro Bankshares, Inc.	11/1/1900	3	57	No	213,576	1.31	12.90
Citizens Bank of The South	Sandersville		5/3/1965	4	63	No	241,596	0.99	8.82
Citizens Community Bank	Hahira	CCB Bancshares, Inc.	2/21/1927	4	38	Yes	138,339	0.87	7.39
Citizens National Bank of Quitman	Quitman		8/25/1934	1	21	No	100,150	1.13	8.75
Citizens State Bank of Taylor County	Reynolds	Georgia Community Bancorp, Incorporated	9/8/1922	2	16	Yes	60,639	0.75	7.37
Citizens Trust Bank	Atlanta	Citizens Bancshares Corporation	8/16/1921	7	86	No	417,766	1.12	10.55
Claxton Bank	Claxton	Southern Bankshares, Inc.	2/24/1941	3	35	Yes	126,014	0.78	7.90
Colony Bank	Fitzgerald	Colony Bancorp, Inc.	4/15/1976	30	352	No	1,504,936	1.00	10.54
Commercial Bank	Crawford	TCB Bancshares, Inc.	9/5/1924	4	40	Yes	186,719	1.97	18.05

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	63	No	230,462	1.19	8.13
Commercial State Bank	Donalsonville	Georgia Community Bancorp, Incorporated	12/16/1938	2	21	Yes	92,115	0.83	4.93
Community Bank & Trust - West Georgia	LaGrange	Community Bankshares, Inc.	12/15/1984	4	34	No	79,220	(0.32)	(9.61)
Community Bank of Georgia	Baxley	Community Bank of Georgia, Inc.	5/11/2004	1	17	No	109,478	1.43	11.55
Community Bank of Pickens County	Jasper	Community Banks of Georgia, Inc.	10/2/2000	2	59	No	352,562	1.57	14.27
Community Banking Company of Fitzgerald	Fitzgerald	CBC Holding Company	4/19/1996	2	32	No	160,757	1.49	11.80
Cornerstone Bank	Atlanta	Cornerstone Bancshares, Inc.	2/20/2001	3	46	No	212,446	(0.65)	(7.01)
Douglas National Bank	Douglas	DNB Financial Services, Inc.	11/19/2001	1	28	Yes	189,504	2.20	18.09
Durden Banking Company, Incorporated	Twin City	Durden Bankshares, Inc.	7/5/1935	4	45	Yes	181,330	1.57	10.30
Elberton Federal Savings & Loan Association	Elberton		1/1/1922	1	5	No	24,207	(0.03)	(0.14)
Embassy National Bank	Lawrenceville	Embassy Bancshares, Inc.	3/5/2007	1	28	No	108,285	2.90	18.68
Exchange Bank	Milledgeville	Exchange Bankshares, Inc.	6/3/1903	5	81	No	258,816	1.20	9.18
F & M Bank and Trust Company	Manchester	F & M Holding Company, Inc.	2/2/1948	1	24	No	67,382	(0.24)	(4.99)
F&M Bank	Washington	Washington/Wilkes Holding Company	3/14/1950	6	63	No	266,377	1.01	6.14
Family Bank	Pelham		1/1/1931	3	32	No	101,203	0.68	5.59
Farmers & Merchants Bank	Eatonton	Putnam-Greene Financial Corporation	10/26/1922	2	51	No	181,285	0.53	4.07
Farmers & Merchants Bank	Lakeland	FMB Bancshares, Inc.	5/22/1907	6	120	No	497,674	0.13	2.16
Farmers and Merchants Bank	Sylvania	Screven Bancshares, Inc.	3/1/1946	3	26	No	118,639	1.11	7.37
Farmers Bank	Greensboro	Putnam-Greene Financial Corporation	9/6/1911	1	17	No	96,421	0.51	3.77
Farmers State Bank	Dublin	Farmers Bancshares, Inc.	1/1/1934	3	33	Yes	128,894	1.04	7.37
Farmers State Bank	Lincolnton	Lincoln Bancshares, Inc.	9/26/1911	3	38	Yes	124,707	1.35	7.96
First American Bank and Trust Company	Athens	First American Bancorp	12/31/1928	6	101	No	562,023	1.24	11.74
First Bank	Dalton	FBD Holding Company, Inc.	1/8/1996	6	74	No	400,758	1.45	17.01
First Bank of Coastal Georgia	Pembroke	Putnam-Greene Financial Corporation	1/1/1907	2	28	No	120,200	0.52	3.98
First Bank of Pike	Molena		1/1/1899	3	22	No	52,201	0.37	4.26
First Century Bank, National Association	Gainesville	First Century Bancorp.	3/25/2002	1	8	No	144,433	1.71	16.38
First Chatham Bank	Savannah	FCB Financial Corp.	1/23/2002	7	85	No	401,464	1.13	11.66
First Covenant Bank	Commerce		9/18/2006	1	57	No	135,503	1.24	8.95
First Federal Savings and Loan Association of Valdosta	Valdosta		9/1/1934	4	47	No	185,336	0.28	1.78
First IC Bank	Doraville	First IC Corporation	1/31/2000	9	110	No	619,309	1.91	13.83
First National Bank of Coffee County	Douglas	FNC Bancorp, Inc.	9/23/1991	3	40	Yes	208,046	0.95	10.66
First National Bank of Decatur County	Bainbridge	Bainbridge Bancshares, Inc.	4/5/2004	3	33	No	168,652	0.81	8.90
First National Bank of Griffin	Griffin		5/12/1933	7	87	No	285,121	0.65	9.44
First National Bank of Waynesboro	Waynesboro	First Burke Banking Company	9/1/1905	3	35	No	135,287	1.68	9.79
First National Community Bank	Chatsworth	First Chatsworth Bankshares, Inc.	8/18/1975	4	42	No	162,700	1.12	8.11
First Peoples Bank	Pine Mountain	First Peoples Bankshares, Inc.	7/9/1990	3	34	No	147,392	1.27	11.34
First Port City Bank	Bainbridge	Port City Holding Company, Inc.	10/7/1974	4	51	No	212,380	1.22	12.89
First Southern Bank	Patterson		6/19/1907	3	44	No	121,183	(0.77)	(8.81)
First State Bank	Wrens	CSRA Bank Corp.	7/6/1964	4	34	No	154,772	1.35	16.85
First State Bank of Blakely	Blakely	First State Bancshares of Blakely, Inc.	1/1/1903	7	93	No	519,895	1.44	10.17
First State Bank of Randolph County	Cuthbert		10/3/1900	2	20	Yes	77,871	0.43	5.34
Flint Community Bank	Albany	Flint Community Bancshares, Inc.	2/3/2006	1	38	Yes	226,132	0.94	10.83
FNB South	Alma	First Bank Shares of the South East, Inc.	5/1/1951	4	85	No	391,720	2.41	15.10
Four County Bank	Allentown	Four County Bancshares, Inc.	9/15/1941	1	11	Yes	70,140	1.46	10.45
Geo. D. Warthen Bank	Sandersville		1/1/1871	2	37	No	182,905	0.76	8.82

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 (%)
Georgia Banking Company	Sandy Springs	Georgia Banking Company, Inc.	11/1/2001	2	108	No	509,959	0.72	7.06
Georgia Primary Bank	Atlanta		10/22/2007	1	32	No	198,376	0.91	7.65
Glennville Bank	Glennville	GB Bank Group, Inc.	3/13/1905	7	68	No	247,582	1.34	11.17
Greater Community Bank	Rome	Greater Community Bancshares, Inc.	2/26/1996	3	38	Yes	210,238	1.04	10.20
Guardian Bank	Valdosta	WB&T Bankshares, Inc.	5/1/2001	5	61	Yes	424,300	1.09	11.51
Gwinnett Community Bank	Duluth	Community Financial Holding Company, Inc.	10/18/1999	3	41	No	222,562	0.70	20.29
Heritage Bank	Hinesville	Heritage Bancorporation, Inc.	11/15/1911	16	183	No	584,145	2.45	26.95
Heritage Bank	Jonesboro	CCF Holding Company	1/1/1955	6	112	No	577,107	1.00	10.98
Heritage First Bank	Rome	Heritage First Bancshares, Inc.	1/1/1904	3	42	Yes	137,908	0.65	6.14
Legacy State Bank	Loganville		3/15/2005	1	16	No	111,603	1.20	12.08
Liberty First Bank	Monroe		6/13/2006	1	22	Yes	138,658	0.85	7.75
Merchants & Citizens Bank	McRae		2/23/1929	1	21	No	105,203	0.79	4.88
Metro City Bank	Doraville	MetroCity Bankshares, Inc.	4/4/2006	19	203	No	1,527,862	2.84	25.02
Morris Bank	Dublin	Morris State Bancshares, Inc.	11/29/1954	9	166	No	925,308	2.47	23.51
Mount Vernon Bank	Mount Vernon	Heart of Georgia Bancshares, Inc.	1/24/1901	3	30	Yes	131,153	1.07	10.10
Newton Federal Bank (MHC)	Covington	Community First Bancshares, MHC	11/14/1928	2	86	No	306,613	0.36	1.83
North Georgia National Bank	Calhoun	North Georgia Community Financial Partners, Inc.	2/10/1999	3	34	No	125,932	0.37	3.34
Northeast Georgia Bank	Lavonia	First Security Bankshares, Inc.	1/1/1906	11	99	Yes	456,923	1.25	12.37
Northside Bank	Adairsville	Northside Bancshares, Inc.	9/26/2005	3	39	No	131,385	(0.06)	(0.69)
Oconee State Bank	Watkinsville	Oconee Financial Corporation	2/1/1960	4	92	No	349,514	0.66	7.31
One South Bank	Blakely	One South Financial, Inc.	1/9/1939	3	29	Yes	142,893	0.59	6.14
Peach State Bank & Trust	Gainesville	Peach State Bancshares, Inc.	4/27/2005	1	52	No	240,132	0.93	9.45
Peoples Bank	Willacoochee	Atkinson County Bankshares Corporation	9/24/1948	2	25	Yes	75,658	0.89	7.31
Peoples Bank	Eatonton	Peoples Bankshares, Inc.	7/15/1943	3	43	Yes	125,603	1.08	18.92
Peoples Bank	Lyons	South Georgia Bankshares Corporation	1/1/1935	2	28	No	96,425	1.24	13.38
Peoples Bank & Trust	Buford	Peoples Banktrust, Inc.	12/13/1984	1	53	No	332,588	1.04	10.75
Peoples Bank of Georgia	Talbotton		1/1/1891	3	26	No	82,757	0.89	8.87
PeoplesSouth Bank	Colquitt	PeoplesSouth Bancshares, Inc.	10/19/1973	29	182	No	823,876	1.36	15.68
Persons Banking Company	Forsyth	Persons Banking Company, Inc.	1/1/1910	5	92	Yes	310,686	0.33	5.25
Piedmont Bank	Peachtree Corners	Piedmont Bancorp, Inc.	11/6/2006	10	124	No	1,016,727	1.52	13.79
Pineland Bank	Alma	South Banking Company	9/13/1939	8	102	No	288,804	0.82	7.49
Pinnacle Bank	Elberton	Pinnacle Financial Corporation	3/12/1934	16	208	No	961,334	1.28	11.22
Planters and Citizens Bank	Camilla	P & C Bank Shares, Inc.	5/24/1913	1	21	No	100,263	0.78	7.15
Planters First Bank	Hawkinsville	Planters First Bancorp	1/1/1896	9	86	Yes	304,682	0.95	10.40
PrimeSouth Bank	Waycross	Jones Bancshares, L.P.	1/1/1891	7	128	No	648,156	1.48	12.56
PromiseOne Bank	Duluth	PromiseOne Bancorp, Inc.	11/6/2008	7	93	Yes	419,858	2.33	18.08
Providence Bank	Alpharetta		4/10/2006	1	10	No	91,692	(0.12)	(0.72)
Quantum National Bank	Suwanee	Quantum Capital Corp.	12/27/1995	3	58	Yes	510,246	2.29	19.94
Queensborough National Bank & Trust Company	Louisville	Queensborough Company	1/1/1902	24	315	No	1,190,806	1.25	13.05
Rabun County Bank	Clayton	Liberty Bancorp of Georgia, Inc.	10/10/1975	3	47	No	179,046	2.48	18.98
River City Bank	Rome	RCB Financial Corporation	5/23/2006	1	37	No	158,705	1.15	10.54
Rochelle State Bank	Rochelle		8/1/1947	1	5	No	26,691	0.64	3.65
Security State Bank	McRae	Farmers Bancshares, Inc.	2/1/1950	1	11	Yes	46,984	1.24	8.69
Signature Bank of Georgia	Sandy Springs		11/7/2005	2	25	No	134,845	(0.91)	(6.08)
South Coast Bank & Trust	Brunswick	WB&T Bankshares, Inc.	1/1/1934	2	23	Yes	135,455	1.15	11.42

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 (%)
South Georgia Bank	Glennville	South Group Bancshares, Inc.	4/9/1987	4	43	Yes	161,867	1.80	15.17
South Georgia Banking Company	Tifton	South Georgia Bank Holding Company	6/14/1937	7	110	No	446,390	1.21	8.69
SouthCrest Bank, N.A.	Atlanta	SouthCrest Financial Group, Inc.	1/1/1920	9	106	No	526,791	0.83	8.71
Southeast First National Bank	Summerville	Summerville/Trion Bancshares, Inc.	5/22/1968	3	17	No	60,115	0.16	1.34
Southeastern Bank	Darien	Southeastern Banking Corporation	1/1/1889	12	112	No	428,305	1.62	13.34
Southern Bank	Sardis	Sardis Bankshares, Inc.	7/2/1945	5	28	No	80,214	0.56	4.65
Southern Bank & Trust	Clarksville	SBT Bancorp, Inc.	12/6/2005	3	43	No	216,247	1.22	13.43
Southwest Georgia Bank	Moultrie	Southwest Georgia Financial Corporation	1/3/1928	9	119	No	550,884	0.92	11.81
State Bank of Cochran	Cochran	Central Georgia Banking Company	1/5/1922	4	58	Yes	209,452	1.84	11.23
SunMark Community Bank	Hawkinsville	SunMark Bancshares, Inc.	8/27/1949	6	89	Yes	290,191	0.96	8.93
SunTrust Bank	Atlanta	SunTrust Banks, Inc.	9/21/1891	1,173	21,254	No	216,296,957	1.32	11.18
Synovus Bank	Columbus	Synovus Financial Corp.	1/1/1888	300	4,952	No	47,227,329	1.33	12.98
Talbot State Bank	Woodland	TSB Bancorp, Inc.	11/25/1907	2	15	Yes	60,021	0.02	0.17
TC Federal Bank	Thomasville		1/1/1934	2	46	No	304,256	0.25	1.96
Thomasville National Bank	Thomasville	Thomasville Bancshares, Inc.	10/2/1995	3	120	No	961,484	1.94	20.89
Touchmark National Bank	Alpharetta	Touchmark Bancshares, Inc.	1/28/2008	1	28	No	419,125	1.29	10.90
Trust Bank	Lenox	Trust Holding Company, Inc.	1/1/1906	3	23	Yes	39,190	1.06	9.92
United Bank	Zebulon	United Bank Corporation	1/31/1905	18	394	Yes	1,430,678	1.77	17.87
United Community Bank	Blairsville	United Community Banks, Inc.	3/1/1950	141	2,310	No	12,758,328	1.48	11.77
United National Bank	Cairo		5/26/2000	1	32	No	218,605	1.40	10.14
Vidalia Federal Savings Bank	Vidalia		9/1/1936	2	29	No	203,300	0.32	2.14
Vinings Bank	Smyrna	Vinings Bancshares, Inc.	7/9/2007	2	40	No	351,558	0.73	8.60
Waycross Bank & Trust	Waycross	WB&T Bankshares, Inc.	6/1/1988	1	20	Yes	170,230	1.45	14.22
West Central Georgia Bank	Thomaston	WCG Bancshares, Inc.	4/15/1974	3	33	No	130,106	1.37	5.72
WestSide Bank	Hiram		8/8/2006	2	26	No	134,854	0.74	8.20
Wheeler County State Bank	Alamo	Wheeler Bancshares, Inc.	6/29/1934	3	25	Yes	91,559	0.91	5.48
Wilcox County State Bank	Abbeville	WCSB Holding Company, Inc.	7/15/1952	4	32	No	111,083	1.19	11.36
Wilkinson County Bank	Irwinton		7/16/1907	1	10	No	47,844	1.46	9.43

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	21,254	1,173	162,541,913	138,569	184,396	7,648	10,177	216,296,957
2	Synovus Bank	Columbus	4,952	300	38,358,417	127,861	157,424	7,746	9,537	47,227,329
3	Cadence Bank, N.A.	Atlanta	1,805	103	14,531,866	141,086	169,631	8,051	9,680	17,472,019
4	United Community Bank	Blairsville	2,310	141	10,665,927	75,645	90,485	4,617	5,523	12,758,328
5	Ameris Bank	Atlanta	1,777	182	9,594,935	52,719	64,853	5,400	6,642	11,803,277
6	Atlantic Capital Bank, National Association	Atlanta	199	1	1,870,015	1,870,015	2,388,177	9,397	12,001	2,388,177
7	Metro City Bank	Doraville	203	19	1,314,789	69,199	80,414	6,477	7,526	1,527,862
8	Colony Bank	Fitzgerald	352	30	1,299,908	43,330	50,165	3,693	4,275	1,504,936
9	United Bank	Zebulon	394	18	1,267,584	70,421	79,482	3,217	3,631	1,430,678
10	Queensborough National Bank & Trust Company	Louisville	315	24	1,058,737	44,114	49,617	3,361	3,780	1,190,806
11	Piedmont Bank	Peachtree Corners	124	10	878,757	87,876	101,673	7,087	8,199	1,016,727
12	Thomasville National Bank	Thomasville	120	3	832,014	277,338	320,495	6,933	8,012	961,484
13	Pinnacle Bank	Elberton	208	16	844,238	52,765	60,083	4,059	4,622	961,334
14	Morris Bank	Dublin	166	9	808,091	89,788	102,812	4,868	5,574	925,308
15	PeoplesSouth Bank	Colquitt	182	29	744,626	25,677	28,410	4,091	4,527	823,876
16	BankSouth	Greensboro	291	6	566,578	94,430	111,967	1,947	2,309	671,801
17	PrimeSouth Bank	Waycross	128	7	571,303	81,615	92,594	4,463	5,064	648,156
18	First IC Bank	Doraville	110	9	542,143	60,238	68,812	4,929	5,630	619,309
19	Heritage Bank	Hinesville	183	16	522,318	32,645	36,509	2,854	3,192	584,145
20	Heritage Bank	Jonesboro	112	6	496,264	82,711	96,185	4,431	5,153	577,107
21	First American Bank and Trust Company	Athens	101	6	464,287	77,381	93,671	4,597	5,565	562,023
22	Southwest Georgia Bank	Moultrie	119	9	469,191	52,132	61,209	3,943	4,629	550,884
23	SouthCrest Bank, N.A.	Atlanta	106	9	432,798	48,089	58,532	4,083	4,970	526,791
24	First State Bank of Blakely	Blakely	93	7	410,770	58,681	74,271	4,417	5,590	519,895
25	Quantum National Bank	Suwanee	58	3	451,019	150,340	170,082	7,776	8,797	510,246
26	Georgia Banking Company	Sandy Springs	108	2	411,568	205,784	254,980	3,811	4,722	509,959
27	Farmers & Merchants Bank	Lakeland	120	6	443,519	73,920	82,946	3,696	4,147	497,674
28	Northeast Georgia Bank	Lawonia	99	11	400,975	36,452	41,538	4,050	4,615	456,923
29	South Georgia Banking Company	Tifton	110	7	379,669	54,238	63,770	3,452	4,058	446,390
30	Southeastern Bank	Darien	112	12	371,892	30,991	35,692	3,320	3,824	428,305
31	Guardian Bank	Valdosta	61	5	378,950	75,790	84,860	6,212	6,956	424,300
32	PromiseOne Bank	Duluth	93	7	350,108	50,015	59,980	3,765	4,515	419,858
33	Touchmark National Bank	Alpharetta	28	1	351,603	351,603	419,125	12,557	14,969	419,125
34	Citizens Trust Bank	Atlanta	86	7	364,394	52,056	59,681	4,237	4,858	417,766
35	First Chatham Bank	Savannah	85	7	362,552	51,793	57,352	4,265	4,723	401,464
36	First Bank	Dalton	74	6	363,622	60,604	66,793	4,914	5,416	400,758
37	FNB South	Alma	85	4	326,133	81,533	97,930	3,837	4,608	391,720
38	Community Bank of Pickens County	Jasper	59	2	305,969	152,985	176,281	5,186	5,976	352,562
39	Vinings Bank	Smyrna	40	2	318,394	159,197	175,779	7,960	8,789	351,558
40	Oconee State Bank	Watkinsville	92	4	315,882	78,971	87,379	3,434	3,799	349,514
41	American Commerce Bank, National Association	Bremen	45	3	275,313	91,771	111,186	6,118	7,412	333,557
42	Peoples Bank & Trust	Buford	53	1	296,878	296,878	332,588	5,601	6,275	332,588
43	Citizens Bank of Americus	Americus	50	3	286,783	95,594	108,961	5,736	6,538	326,883
44	Citizens Bank of Georgia	Cumming	53	4	290,944	72,736	81,552	5,490	6,155	326,206
45	Persons Banking Company	Forsyth	92	5	287,962	57,592	62,137	3,130	3,377	310,686
46	Affinity Bank	Atlanta	28	1	227,581	227,581	307,542	8,128	10,984	307,542
47	Newton Federal Bank (MHC)	Covington	86	2	237,045	118,523	153,307	2,756	3,565	306,613
48	Planters First Bank	Hawkinsville	86	9	270,946	30,105	33,854	3,151	3,543	304,682
49	TC Federal Bank	Thomasville	46	2	257,330	128,665	152,128	5,594	6,614	304,256
50	SunMark Community Bank	Watkinsville	89	6	255,309	42,552	48,365	2,869	3,261	290,191

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	39,190	9.11	1.16	0.74	11.42	71.79	2.73	6.40
2	Morris Bank	Dublin	925,308	7.62	23.36	1.19	28.34	89.54	3.88	5.65
3	Farmers State Bank	Lincolnton	124,707	7.49	8.43	0.35	0.00	73.29	3.46	5.59
4	FNB South	Alma	391,720	7.21	5.86	0.84	4.61	87.53	4.00	5.57
5	Carver State Bank	Savannah	41,789	7.89	(2.48)	0.72	1.17	74.73	2.60	5.51
6	Bank of Soperton	Soperton	88,848	7.06	20.66	0.85	18.39	88.09	2.72	5.49
7	Peoples Bank of Georgia	Talbotton	82,757	7.45	4.41	0.91	0.62	82.34	2.64	5.45
8	First Bank of Pike	Molena	52,201	7.86	24.95	0.54	12.73	69.13	2.42	5.32
9	Embassy National Bank	Lawrenceville	108,285	7.96	0.70	1.53	5.31	84.97	2.68	5.26
9	First State Bank	Wrens	154,772	7.20	7.66	1.08	8.39	84.84	2.58	5.26
11	Heritage First Bank	Rome	137,908	6.28	4.08	0.54	4.93	91.84	2.26	5.25
12	Community Bank of Georgia	Baxley	109,478	6.73	45.12	1.16	38.27	106.05	1.31	5.22
12	Quantum National Bank	Suwanee	510,246	6.45	9.53	0.70	9.35	97.95	2.45	5.22
14	Bank of Newington	Newington	141,407	7.21	11.36	1.64	12.57	97.06	2.31	5.16
15	Bank of Lumber City	Lumber City	24,118	7.81	0.62	0.49	(1.67)	65.26	2.84	5.11
16	Peoples Bank	Lyons	96,425	6.00	9.12	0.48	0.16	91.35	1.59	5.06
17	Douglas National Bank	Douglas	189,504	6.18	1.47	0.80	6.30	90.47	2.22	5.05
17	WestSide Bank	Hiram	134,854	6.38	1.38	0.29	6.30	65.14	3.96	5.05
19	Pineland Bank	Alma	288,804	6.65	15.77	0.49	3.87	82.33	1.91	5.04
20	Community Bank & Trust - West Georgia	LaGrange	79,220	6.95	(2.51)	0.24	(5.78)	57.81	3.18	5.03
21	Commercial Bank	Crawford	186,719	6.38	10.42	0.76	14.22	97.48	2.86	5.01
22	First Peoples Bank	Pine Mountain	147,392	7.04	36.88	0.20	18.57	72.88	2.54	4.98
23	South Georgia Bank	Glennville	161,867	7.34	2.85	0.77	(0.64)	73.35	3.05	4.96
24	Durden Banking Company, Incorporated	Twin City	181,330	6.88	0.98	0.37	4.23	72.48	2.22	4.95
25	Family Bank	Pelham	101,203	6.16	6.43	0.73	5.09	91.75	2.09	4.92
26	First National Bank of Coffee County	Douglas	208,046	5.79	20.29	0.44	15.54	75.47	1.72	4.91
27	Bank of Eastman	Eastman	166,755	6.22	(7.57)	0.56	(0.33)	81.27	2.52	4.88
28	Bank of Dawson	Dawson	118,466	6.70	4.66	0.90	(1.85)	95.06	2.55	4.80
29	Citizens Bank & Trust, Inc.	Trenton	101,072	6.50	0.35	0.58	1.29	70.97	3.12	4.78
30	First National Bank of Waynesboro	Waynesboro	135,287	6.45	13.05	0.35	(5.44)	81.67	4.37	4.77
31	Bank of Dudley	Dublin	219,818	5.94	0.44	0.29	(2.84)	80.96	2.23	4.76
32	Claxton Bank	Claxton	126,014	6.48	3.92	0.48	0.05	73.03	2.79	4.73
33	Greater Community Bank	Rome	210,238	6.17	7.56	1.00	19.13	90.47	2.67	4.71
33	First Southern Bank	Patterson	121,183	6.30	9.45	0.37	(2.91)	76.07	2.58	4.71
33	United National Bank	Cairo	218,605	6.07	0.24	1.19	4.80	111.17	2.84	4.71
33	State Bank of Cochran	Cochran	209,452	6.64	(6.08)	0.42	(2.95)	74.69	2.15	4.71
37	Altamaha Bank and Trust Company	Vidalia	167,604	6.42	1.17	0.57	3.86	74.81	2.21	4.70
38	PromiseOne Bank	Duluth	419,858	7.28	9.99	1.88	21.71	85.81	3.26	4.68
38	Wilcox County State Bank	Abbeville	111,083	6.44	2.98	0.88	3.82	92.09	1.92	4.68
40	Pinnacle Bank	Elberton	961,334	5.58	2.92	0.22	9.46	79.61	2.95	4.67
40	Geo. D. Warthen Bank	Sandersville	182,905	5.81	(3.86)	0.11	(3.58)	67.50	2.49	4.67
40	PrimeSouth Bank	Waycross	648,156	6.01	25.06	0.74	18.82	90.56	2.78	4.67
43	Citizens Bank of The South	Sandersville	241,596	6.35	8.39	0.73	(1.87)	87.28	1.72	4.66
44	Southern Bank	Sardis	80,214	7.02	(4.76)	0.70	(0.91)	64.09	2.60	4.65
45	One South Bank	Blakely	142,893	6.08	2.42	0.90	12.74	87.24	2.39	4.64
45	Security State Bank	McRae	46,984	7.37	(14.29)	0.27	(2.34)	50.35	2.71	4.64
47	Citizens Bank of Swainsboro	Swainsboro	213,576	6.15	4.49	0.72	3.47	84.68	2.82	4.63
48	SunMark Community Bank	Hawkinsville	290,191	6.08	3.57	0.53	9.07	77.27	2.32	4.62
49	First Chatham Bank	Savannah	401,464	5.72	(1.98)	0.47	8.03	65.53	2.37	4.58
50	Glennville Bank	Glennville	247,582	6.64	1.59	0.85	3.18	74.44	2.62	4.55

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	671,801	9,344	0.16	4.51	0.04	0.00	40,451	6.50
2	Metro City Bank	Doraville	1,527,862	41,277	0.07	0.74	0.97	0.00	37,607	2.59
3	Waycross Bank & Trust	Waycross	170,230	3,159	0.11	0.00	0.00	0.00	4,061	2.48
4	Embassy National Bank	Lawrenceville	108,285	3,141	0.19	1.75	0.48	0.00	2,676	2.47
5	First Covenant Bank	Commerce	135,503	1,709	0.08	0.00	0.00	(0.37)	3,273	2.37
6	PromiseOne Bank	Duluth	419,858	11,925	0.18	1.32	0.53	0.00	8,414	2.19
7	Peoples Bank	Eatonton	125,603	1,763	0.34	0.00	0.00	(0.14)	2,658	2.17
8	First Century Bank, National Association	Gainesville	144,433	2,542	0.00	0.00	0.00	(0.01)	3,159	2.12
9	Planters First Bank	Hawkinsville	304,682	4,131	0.63	0.74	0.00	(0.02)	6,720	2.05
10	First IC Bank	Doraville	619,309	9,911	0.24	0.92	0.48	(0.03)	9,240	1.78
11	Heritage Bank	Hinesville	584,145	13,724	1.03	0.04	0.01	(0.30)	9,890	1.77
12	First Chatham Bank	Savannah	401,464	4,144	0.27	1.03	0.01	(0.24)	6,081	1.66
13	Georgia Banking Company	Sandy Springs	509,959	2,895	0.04	1.06	0.00	0.00	6,668	1.65
14	United Bank	Zebulon	1,430,678	32,716	0.59	0.09	0.10	0.00	22,524	1.62
15	Trust Bank	Lenox	39,190	540	0.56	0.41	0.13	(0.18)	587	1.53
16	Thomasville National Bank	Thomasville	961,484	17,512	0.06	0.00	0.00	0.00	13,094	1.45
17	SunTrust Bank	Atlanta	216,296,957	2,751,846	0.29	(0.05)	0.09	0.00	2,957,179	1.41
18	Douglas National Bank	Douglas	189,504	5,320	0.44	0.00	0.00	0.00	2,488	1.37
19	Citizens Trust Bank	Atlanta	417,766	4,532	0.88	0.00	0.00	0.01	5,362	1.33
20	Queensborough National Bank & Trust Company	Louisville	1,190,806	14,316	0.68	0.00	0.00	0.01	14,894	1.30
21	Bank of Lumber City	Lumber City	24,118	79	0.76	0.00	0.00	0.05	300	1.22
22	Pinnacle Bank	Elberton	961,334	11,846	0.97	0.00	0.00	(0.13)	11,062	1.20
23	First National Bank of Waynesboro	Waynesboro	135,287	2,283	0.59	0.00	0.00	0.00	1,534	1.13
24	South Coast Bank & Trust	Brunswick	135,455	1,996	0.15	0.69	0.00	0.00	1,453	1.12
25	SunMark Community Bank	Hawkinsville	290,191	3,469	0.30	0.00	0.00	(0.03)	2,989	1.11
26	FNB South	Alma	391,720	9,040	0.51	0.00	0.00	0.09	3,898	1.04
27	Southeastern Bank	Darien	428,305	6,857	0.28	0.00	0.00	0.23	4,374	1.03
28	Ameris Bank	Atlanta	11,803,277	179,920	0.34	0.50	0.01	0.00	114,944	1.02
29	First American Bank and Trust Company	Athens	562,023	6,722	0.37	0.00	0.00	0.03	5,444	1.01
30	Oconee State Bank	Watkinsville	349,514	2,232	0.17	0.05	0.00	0.00	3,373	0.99
31	Carver State Bank	Savannah	41,789	74	0.50	0.29	0.00	(0.28)	392	0.96
31	F & M Bank and Trust Company	Manchester	67,382	(167)	0.66	0.00	0.00	0.00	664	0.96
31	Citizens Bank of Swainsboro	Swainsboro	213,576	2,708	0.40	0.00	0.00	0.01	1,978	0.96
31	Northside Bank	Adairsville	131,385	(72)	0.23	0.31	0.23	(0.15)	1,215	0.96
35	First National Community Bank	Chatsworth	162,700	1,829	0.25	0.00	0.00	0.00	1,540	0.95
35	Farmers State Bank	Lincolnton	124,707	2,130	0.76	0.00	0.00	(0.27)	1,124	0.95
37	First National Bank of Griffin	Griffin	285,121	1,771	0.40	0.03	0.00	(0.03)	2,538	0.93
38	Southwest Georgia Bank	Moultrie	550,884	4,909	0.19	0.00	0.00	0.00	4,861	0.92
39	Citizens Bank & Trust, Inc.	Trenton	101,072	1,241	0.49	0.00	0.00	(0.01)	883	0.89
40	South Georgia Bank	Glennville	161,867	3,766	0.45	0.00	0.00	0.25	1,381	0.88
41	River City Bank	Rome	158,705	1,810	0.11	0.00	0.00	0.00	1,373	0.87
42	Altamaha Bank and Trust Company	Vidalia	167,604	2,110	0.52	0.00	0.00	(0.12)	1,386	0.86
42	Durden Banking Company, Incorporated	Twin City	181,330	3,630	0.51	0.00	0.00	0.04	1,500	0.86
44	Colony Bank	Fitzgerald	1,504,936	12,727	0.34	0.00	0.00	0.07	10,804	0.85
45	WestSide Bank	Hiram	134,854	980	0.39	0.00	0.00	0.24	1,089	0.83
46	First National Bank of Coffee County	Douglas	208,046	2,502	0.31	0.00	0.00	0.00	1,605	0.81
46	Bank of Soperton	Soperton	88,848	1,342	0.55	0.00	0.00	0.00	661	0.81
46	South Georgia Banking Company	Tifton	446,390	5,424	0.41	0.00	0.00	0.00	3,646	0.81
46	American Pride Bank	Macon	194,539	3,034	0.18	0.38	0.16	(0.02)	1,522	0.81
46	Community Bank of Pickens County	Jasper	352,562	5,496	0.14	0.29	0.17	(0.09)	2,849	0.81

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	Atlantic Capital Bank, National Association	Atlanta	2,388,177	49.60	199	1	0.96	0.16	0.42	1.54
2	Touchmark National Bank	Alpharetta	419,125	49.56	28	1	1.02	0.08	0.57	1.67
3	Vidalia Federal Savings Bank	Vidalia	203,300	83.46	29	2	1.26	0.15	0.73	2.14
4	Cadence Bank, N.A.	Atlanta	17,472,019	48.94	1,805	103	1.33	0.26	0.57	2.16
5	Affinity Bank	Atlanta	307,542	66.40	28	1	1.34	0.24	0.64	2.22
6	Citizens Bank of Georgia	Cumming	326,206	55.36	53	4	1.27	0.19	0.79	2.24
7	Northeast Georgia Bank	Lavonia	456,923	56.75	99	11	1.25	0.34	0.67	2.25
8	Citizens Bank of Americus	Americus	326,883	54.65	50	3	1.16	0.24	0.87	2.28
9	First State Bank of Blakely	Blakely	519,895	52.64	93	7	1.58	0.27	0.46	2.31
10	Synovus Bank	Columbus	47,227,329	54.65	4,952	300	1.21	0.36	0.75	2.32
11	Bank of LaFayette, Georgia	Lafayette	271,987	67.52	57	3	1.42	0.38	0.55	2.35
12	Barwick Banking Company	Barwick	12,667	108.58	3	1	1.37	0.26	0.75	2.38
13	Piedmont Bank	Peachtree Corners	1,016,727	52.67	124	10	1.56	0.25	0.58	2.39
14	Guardian Bank	Valdosta	424,300	59.72	61	5	1.11	0.22	1.06	2.39
15	American Commerce Bank, National Association	Bremen	333,557	55.71	45	3	1.43	0.19	0.78	2.40
16	Thomasville National Bank	Thomasville	961,484	47.38	120	3	1.44	0.22	0.75	2.41
17	United Community Bank	Blairsville	12,758,328	53.43	2,310	141	1.40	0.25	0.77	2.42
18	Ameris Bank	Atlanta	11,803,277	51.73	1,777	182	1.32	0.29	0.84	2.44
19	Quantum National Bank	Suwanee	510,246	44.08	58	3	1.46	0.17	0.83	2.46
20	Legacy State Bank	Loganville	111,603	64.02	16	1	1.28	0.23	0.98	2.49
21	PeoplesSouth Bank	Colquitt	823,876	58.03	182	29	1.40	0.31	0.79	2.49
22	West Central Georgia Bank	Thomaston	130,106	57.97	33	3	1.61	0.38	0.51	2.50
23	Citizens National Bank of Quitman	Quitman	100,150	63.80	21	1	1.45	0.47	0.66	2.58
24	First Bank of Coastal Georgia	Pembroke	120,200	81.02	28	2	1.31	0.28	0.99	2.58
25	Southeast First National Bank	Summerville	60,115	90.62	17	3	1.39	0.30	0.89	2.59
26	Bank of Hazlehurst	Hazlehurst	126,075	62.00	29	2	1.23	0.26	1.11	2.59
27	Merchants & Citizens Bank	McRae	105,203	73.08	21	1	1.31	0.16	1.12	2.60
28	Farmers Bank	Greensboro	96,421	79.23	17	1	1.46	0.20	0.94	2.60
29	First Port City Bank	Bainbridge	212,380	62.64	51	4	1.42	0.21	0.99	2.63
30	Bank of Alapaha	Alapaha	176,409	60.92	46	4	1.55	0.30	0.78	2.63
31	Peoples Bank & Trust	Buford	332,588	68.99	53	1	1.43	0.19	1.02	2.64
32	Community Bank of Georgia	Baxley	109,478	52.26	17	1	1.42	0.22	1.00	2.64
33	SunTrust Bank	Atlanta	216,296,957	59.29	21,254	1,173	1.35	0.26	1.04	2.65
34	Farmers and Merchants Bank	Sylvania	118,639	61.21	26	3	1.43	0.17	1.05	2.65
35	First State Bank of Randolph County	Cuthbert	77,871	79.73	20	2	1.49	0.37	0.80	2.66
36	Flint Community Bank	Albany	226,132	64.85	38	1	1.70	0.23	0.76	2.69
37	South Georgia Banking Company	Tifton	446,390	61.86	110	7	1.66	0.29	0.74	2.70
38	Commercial Bank	Crawford	186,719	48.06	40	4	1.74	0.24	0.72	2.70
39	State Bank of Cochran	Cochran	209,452	52.09	58	4	1.49	0.21	1.02	2.72
40	AB&T	Albany	187,972	67.46	37	3	1.60	0.32	0.80	2.73
41	Four County Bank	Allentown	70,140	56.17	11	1	1.45	0.16	1.13	2.73
42	Citizens Bank	Nashville	248,139	74.36	68	4	1.48	0.24	1.02	2.74
43	Rochelle State Bank	Rochelle	26,691	75.69	5	1	1.11	0.14	1.50	2.75
44	First American Bank and Trust Company	Athens	562,023	62.40	101	6	1.72	0.46	0.58	2.76
45	Community Bank of Pickens County	Jasper	352,562	57.50	59	2	1.30	0.16	1.31	2.78
46	FNB South	Alma	391,720	45.87	85	4	1.33	0.36	1.09	2.78
47	Vinings Bank	Smyrna	351,558	76.61	40	2	1.99	0.32	0.49	2.79
48	Community Banking Company of Fitzgerald	Fitzgerald	160,757	57.39	32	2	1.61	0.18	1.00	2.79
49	First Bank	Dalton	400,758	57.58	74	6	1.59	0.26	0.94	2.79
50	Metro City Bank	Doraville	1,527,862	41.87	203	19	1.74	0.32	0.74	2.79

Georgia - Asset Quality Ranking

Rank	Company Name	City	Total Assets (\$000)	Gross Loans (\$000)	Loan Loss Reserves/ Gross Loans (%)	Adj 30-89PD/ Gross Loans (%)	Adj 90+PD/ Gross Loans (%)	Adj NPLs + Adj OREO/ Gross Loans (%)	Net Chargeoffs/ Avg Loans (%)	Asset Quality Composite (%)
1	First National Bank of Coffee County	Douglas	208,046	141,785	1.11	0.04	0.00	0.26	(0.30)	(0.00)
2	Barwick Banking Company	Barwick	12,667	1,253	3.59	0.00	0.00	0.00	0.00	0.00
3	Quantum National Bank	Suwanee	510,246	441,780	1.07	0.03	0.00	0.04	0.00	0.07
4	River City Bank	Rome	158,705	106,963	1.09	0.00	0.00	0.38	(0.09)	0.29
5	Oconee State Bank	Watkinsville	349,514	239,696	1.06	0.08	0.00	0.26	0.00	0.35
6	Douglas National Bank	Douglas	189,504	150,320	1.14	0.11	0.00	0.23	0.02	0.36
7	Peach State Bank & Trust	Gainesville	240,132	176,615	1.23	0.09	0.00	0.19	0.10	0.38
8	Rochelle State Bank	Rochelle	26,691	9,811	1.23	0.36	0.00	0.00	0.07	0.43
9	Commercial Bank	Crawford	186,719	152,124	1.97	0.03	0.00	0.15	0.29	0.47
10	First IC Bank	Doraville	619,309	483,782	1.27	0.07	0.00	0.33	0.08	0.48
11	AB&T	Albany	187,972	159,894	1.15	0.28	0.01	0.16	0.07	0.52
12	First Port City Bank	Bainbridge	212,380	154,020	1.45	0.19	0.00	0.32	0.00	0.52
13	Georgia Primary Bank	Atlanta	198,376	148,950	1.36	0.44	0.00	0.20	(0.06)	0.58
14	South Coast Bank & Trust	Brunswick	135,455	109,910	1.70	0.47	0.00	0.14	0.05	0.66
15	Affinity Bank	Atlanta	307,542	251,533	1.17	0.13	0.00	0.65	(0.01)	0.77
16	Piedmont Bank	Peachtree Corners	1,016,727	816,967	0.90	0.00	0.00	0.77	0.00	0.77
17	Greater Community Bank	Rome	210,238	157,310	1.10	0.21	0.00	0.46	0.11	0.78
18	Security State Bank	McRae	46,984	20,005	2.46	0.68	0.00	0.01	0.11	0.80
19	First American Bank and Trust Company	Athens	562,023	366,334	1.41	0.04	0.04	0.76	(0.01)	0.83
20	TC Federal Bank	Thomasville	304,256	245,977	1.28	0.05	0.01	0.85	(0.04)	0.87
21	Peoples Bank	Lyons	96,425	79,162	1.58	0.05	0.00	0.86	0.00	0.91
22	Rabun County Bank	Clayton	179,046	122,572	2.51	0.16	0.00	1.15	(0.41)	0.91
23	Embassy National Bank	Lawrenceville	108,285	76,678	1.94	0.06	0.00	0.91	(0.03)	0.94
24	South Georgia Bank	Glennville	161,867	102,060	2.44	1.52	0.07	0.27	(0.84)	1.01
25	Bank of Wrightsville	Wrightsville	57,476	34,800	1.07	0.23	0.00	0.82	(0.01)	1.03
26	Synovus Bank	Columbus	47,227,329	36,248,834	0.71	0.21	0.02	0.65	0.19	1.06
27	Thomasville National Bank	Thomasville	961,484	755,706	2.13	0.31	0.00	0.76	0.03	1.09
28	United Community Bank	Blairsville	12,758,328	8,884,504	0.70	0.24	0.01	0.75	0.10	1.10
29	BankSouth	Greensboro	671,801	572,116	1.13	0.55	0.00	0.57	(0.02)	1.10
30	PromiseOne Bank	Duluth	419,858	300,424	1.10	0.53	0.00	0.53	0.05	1.11
31	West Central Georgia Bank	Thomaston	130,106	43,997	2.91	0.97	0.00	0.15	(0.01)	1.11
32	Southern Bank & Trust	Clarksville	216,247	176,478	1.24	0.02	0.00	1.09	0.01	1.13
33	Southwest Georgia Bank	Moultrie	550,884	386,906	0.90	0.53	0.00	0.47	0.15	1.15
34	Touchmark National Bank	Alpharetta	419,125	349,510	1.48	0.14	0.00	1.01	0.00	1.15
35	Citizens Bank of Georgia	Cumming	326,206	205,141	1.38	0.24	0.00	0.99	0.01	1.24
36	Citizens Bank of Americus	Americus	326,883	178,524	1.99	0.11	0.00	1.09	0.07	1.26
37	Heritage Bank	Jonesboro	577,107	436,224	1.24	0.04	0.00	1.22	0.01	1.27
38	First State Bank	Wrens	154,772	119,505	1.09	0.80	0.11	0.37	0.01	1.30
39	Southeast First National Bank	Summerville	60,115	19,937	1.23	0.34	0.08	0.86	0.03	1.31
40	First Bank	Dalton	400,758	319,528	1.77	0.44	0.00	0.76	0.11	1.31
41	Pinnacle Bank	Elberton	961,334	672,070	1.00	0.34	0.06	0.77	0.15	1.33
42	Atlantic Capital Bank, National Association	Atlanta	2,388,177	1,792,417	1.02	0.46	0.02	0.79	0.06	1.33
43	Bank of Soperton	Soperton	88,848	71,250	1.45	0.34	0.00	0.70	0.29	1.33
44	Cadence Bank, N.A.	Atlanta	17,472,019	13,673,022	0.84	0.16	0.23	0.89	0.19	1.47
45	First Peoples Bank	Pine Mountain	147,392	94,019	1.26	0.65	0.05	0.68	0.09	1.48
46	Guardian Bank	Valdosta	424,300	274,684	1.94	0.20	0.00	1.18	0.12	1.50
47	Peoples Bank	Willacoochee	75,658	42,681	0.53	0.90	0.00	0.60	0.00	1.50
48	American Commerce Bank, National Association	Bremen	333,557	298,180	1.41	0.30	0.00	1.28	0.01	1.59
49	Southeastern Bank	Darien	428,305	226,286	1.94	0.48	0.00	1.59	(0.46)	1.60
50	PrimeSouth Bank	Waycross	648,156	517,393	1.39	0.39	0.00	0.98	0.25	1.62

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	2018Q2 LTM Net Income (\$000)	2017Q2 LTM Net Income (\$000)		
1	Heritage Bank	Hinesville	584,145	13,724	183	75	(4,704)	8,557	2.45	26.95
2	Metro City Bank	Doraville	1,527,862	41,277	203	203	38,327	25,660	2.84	25.02
3	Morris Bank	Dublin	925,308	19,444	166	117	14,205	13,133	2.47	23.51
4	Thomasville National Bank	Thomasville	961,484	17,512	120	146	14,365	11,824	1.94	20.89
5	Gwinnett Community Bank	Duluth	222,562	1,637	41	40	774	(821)	0.70	20.29
6	Quantum National Bank	Suwanee	510,246	14,533	58	251	9,651	7,716	2.29	19.94
7	Rabun County Bank	Clayton	179,046	4,359	47	93	2,543	1,454	2.48	18.98
8	Peoples Bank	Eatonton	125,603	1,763	43	41	170	(1,766)	1.08	18.92
9	Embassy National Bank	Lawrenceville	108,285	3,141	28	112	3,054	1,627	2.90	18.68
10	Douglas National Bank	Douglas	189,504	5,320	28	190	5,049	4,358	2.20	18.09
11	PromiseOne Bank	Duluth	419,858	11,925	93	128	9,911	8,667	2.33	18.08
12	Commercial Bank	Crawford	186,719	4,674	40	117	3,717	3,050	1.97	18.05
13	United Bank	Zebulon	1,430,678	32,716	394	83	27,460	23,590	1.77	17.87
14	First Bank	Dalton	400,758	5,389	74	73	5,059	3,652	1.45	17.01
15	First State Bank	Wrens	154,772	1,976	34	58	1,521	1,297	1.35	16.85
16	First Century Bank, National Association	Gainesville	144,433	2,542	8	318	2,866	1,016	1.71	16.38
17	PeoplesSouth Bank	Colquitt	823,876	10,846	182	60	6,678	6,373	1.36	15.68
18	Citizens Bank of Americus	Americus	326,883	4,525	50	91	3,727	3,632	1.41	15.48
19	South Georgia Bank	Glennville	161,867	3,766	43	88	3,530	3,737	1.80	15.17
20	FNB South	Alma	391,720	9,040	85	106	9,820	7,194	2.41	15.10
21	Atlantic Capital Bank, National Association	Atlanta	2,388,177	52,986	199	266	4,684	15,690	1.92	14.96
22	Century Bank and Trust	Milledgeville	261,883	3,602	52	69	2,535	2,384	1.39	14.61
23	Bank of Dade	Trenton	109,763	2,043	34	60	1,505	1,481	1.41	14.42
24	Community Bank of Pickens County	Jasper	352,562	5,496	59	93	3,575	2,708	1.57	14.27
25	Waycross Bank & Trust	Waycross	170,230	3,159	20	158	2,615	2,040	1.45	14.22
26	Citizens Bank of Georgia	Cumming	326,206	4,284	53	81	3,507	3,040	1.36	13.85
27	First IC Bank	Doraville	619,309	9,911	110	90	9,479	7,142	1.91	13.83
28	Piedmont Bank	Peachtree Corners	1,016,727	14,356	124	116	9,187	6,153	1.52	13.79
29	Bank of Soperton	Soperton	88,848	1,342	23	58	1,577	852	1.24	13.64
30	Southern Bank & Trust	Clarkesville	216,247	2,365	43	55	1,804	1,516	1.22	13.43
31	Peoples Bank	Lyons	96,425	1,176	28	42	1,021	437	1.24	13.38
32	Southeastern Bank	Darien	428,305	6,857	112	61	3,678	4,622	1.62	13.34
33	Century Bank of Georgia	Cartersville	197,600	2,803	34	82	1,880	2,104	1.44	13.25
34	Queensborough National Bank & Trust Company	Louisville	1,190,806	14,316	315	45	10,128	7,925	1.25	13.05
35	Synovus Bank	Columbus	47,227,329	519,203	4,952	105	382,782	318,541	1.33	12.98
36	Citizens Bank of Swainsboro	Swainsboro	213,576	2,708	57	48	1,643	1,822	1.31	12.90
37	First Port City Bank	Bainbridge	212,380	2,444	51	48	2,433	2,170	1.22	12.89
38	PrimeSouth Bank	Waycross	648,156	8,739	128	68	5,284	7,594	1.48	12.56
39	Northeast Georgia Bank	Lavonia	456,923	7,780	99	79	6,772	4,539	1.25	12.37
40	American Commerce Bank, National Association	Bremen	333,557	3,930	45	87	2,321	3,099	1.30	12.30
41	Legacy State Bank	Loganville	111,603	1,212	16	76	513	(739)	1.20	12.08
42	Bank of Newington	Newington	141,407	1,388	32	43	1,314	1,788	1.06	12.00
43	Southwest Georgia Bank	Moultrie	550,884	4,909	119	41	4,134	4,173	0.92	11.81
44	Community Banking Company of Fitzgerald	Fitzgerald	160,757	2,345	32	73	2,086	1,367	1.49	11.80
45	United Community Bank	Blairsville	12,758,328	185,017	2,310	80	109,024	108,967	1.48	11.77
46	First American Bank and Trust Company	Athens	562,023	6,722	101	67	5,687	4,992	1.24	11.74
47	BankSouth	Greensboro	671,801	9,344	291	32	8,025	11,270	1.13	11.71
47	Bank of Monticello	Monticello	106,512	1,670	22	76	1,645	1,890	1.16	11.71
49	First Chatham Bank	Savannah	401,464	4,144	85	49	3,444	7,835	1.13	11.66
50	Community Bank of Georgia	Baxley	109,478	1,323	17	78	1,021	764	1.43	11.55

Georgia - Overall Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Interest Margin Rank	Noninterest Income Rank	Total Overhead Rank	Asset Quality Rank	ROAE Rank	Overall Rank
1	Douglas National Bank	Douglas	189,504	17	18	73	6	10	24.8
2	Commercial Bank	Crawford	186,719	21	54	38	9	12	26.8
3	Quantum National Bank	Suwanee	510,246	12	102	19	3	6	28.4
4	FNB South	Alma	391,720	4	26	46	80	20	35.2
5	PromiseOne Bank	Duluth	419,858	38	6	99	30	11	36.8
6	Metro City Bank	Doraville	1,527,862	74	2	50	61	2	37.8
7	South Georgia Bank	Glennville	161,867	23	40	84	24	19	38.0
8	Embassy National Bank	Lawrenceville	108,285	9	4	151	23	9	39.2
9	Thomasville National Bank	Thomasville	961,484	137	16	16	27	4	40.0
9	First IC Bank	Doraville	619,309	57	10	96	10	27	40.0
11	United Community Bank	Blairsville	12,758,328	94	52	17	28	45	47.2
12	First Bank	Dalton	400,758	60	87	49	40	14	50.0
12	Peoples Bank	Lyons	96,425	16	60	122	21	31	50.0
12	Southeastern Bank	Darien	428,305	87	27	55	49	32	50.0
15	PrimeSouth Bank	Waycross	648,156	40	53	74	50	38	51.0
16	Bank of Soperton	Soperton	88,848	6	46	134	43	29	51.6
17	Piedmont Bank	Peachtree Corners	1,016,727	58	145	13	16	28	52.0
18	United Bank	Zebulon	1,430,678	113	14	62	62	13	52.8
19	Community Banking Company of Fitzgerald	Fitzgerald	160,757	62	54	48	58	44	53.2
20	Ameris Bank	Atlanta	11,803,277	106	28	18	60	55	53.4
20	Synovus Bank	Columbus	47,227,329	123	73	10	26	35	53.4
22	First State Bank	Wrens	154,772	9	86	120	38	15	53.6
22	South Coast Bank & Trust	Brunswick	135,455	101	24	77	14	52	53.6
24	Pinnacle Bank	Elberton	961,334	40	22	115	41	57	55.0
25	Cadence Bank, N.A.	Atlanta	17,472,019	108	62	4	44	61	55.8
26	Rabun County Bank	Clayton	179,046	69	108	78	22	7	56.8
26	First American Bank and Trust Company	Athens	562,023	146	29	44	19	46	56.8
28	River City Bank	Rome	158,705	88	41	83	4	69	57.0
29	Citizens Bank of Americus	Americus	326,883	132	93	8	36	18	57.4
30	Citizens Bank of Swainsboro	Swainsboro	213,576	47	31	114	64	36	58.4
31	Morris Bank	Dublin	925,308	2	76	113	100	3	58.8
31	First National Bank of Waynesboro	Waynesboro	135,287	30	23	103	57	81	58.8
33	First National Bank of Coffee County	Douglas	208,046	26	46	100	NA	67	59.8
34	Southern Bank & Trust	Clarkesville	216,247	51	105	82	32	30	60.0
35	First Peoples Bank	Pine Mountain	147,392	22	71	111	45	54	60.6
36	Century Bank and Trust	Milledgeville	261,883	107	51	51	76	22	61.4
37	Greater Community Bank	Rome	210,238	33	81	104	17	76	62.2
38	BankSouth	Greensboro	671,801	72	1	163	29	47	62.4
39	Durden Banking Company, Incorporated	Twin City	181,330	24	42	102	71	74	62.6
40	First Port City Bank	Bainbridge	212,380	103	134	29	12	37	63.0
41	Northeast Georgia Bank	Lavonia	456,923	137	79	7	55	39	63.4
42	Southwest Georgia Bank	Moultrie	550,884	119	38	91	33	43	64.8
43	SunTrust Bank	Atlanta	216,296,957	154	17	33	63	58	65.0
44	Citizens Bank of Georgia	Cumming	326,206	113	151	6	35	26	66.2
44	Wilcox County State Bank	Abbeville	111,083	38	57	93	90	53	66.2
46	Community Bank of Pickens County	Jasper	352,562	80	46	45	137	24	66.4
47	Citizens Bank & Trust, Inc.	Trenton	101,072	29	39	117	91	60	67.2
47	Bank of Dudley	Dublin	219,818	31	60	106	75	64	67.2
49	AB&T	Albany	187,972	130	87	40	11	71	67.8
50	Glennville Bank	Glennville	247,582	50	68	80	85	59	68.4



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