



BANKS STREET PARTNERS

Rank the Banks Report

Georgia

First Quarter 2015



BANKS STREET PARTNERS

Rank the Banks Report - Georgia

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Belief

Strength

Purpose



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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.
 - ▶ Atlantic Trust Company, National Association
 - ▶ Synovus Trust Company, National Association

Calculation Notes:

- ▶ All data in this report is bank-level and is as of or for the twelve months ending March 31, 2015.
- ▶ For banks that elect subchapter S status, return on average assets and return on average equity are adjusted to reflect the impact of a 34% corporate tax rate on net income
- ▶ 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

Belief

Strength

Purpose



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Rank the Banks Report - Georgia

Banks Street Partners Team	BSP Services	BSP Downloads
<p>Lee Burrows lburrows@banksstreetpartners.com - 404-848-8480</p> <p>Gary McNorrill gmcnorrill@banksstreetpartners.com 704-927-6244</p> <p>Mark Saunders msaunders@banksstreetpartners.com 404-848-2686</p> <p>Jeff Adams jadams@banksstreetpartners.com 404-924-6382</p> <p>Will Brackett wbrackett@banksstreetpartners.com 404-848-0890</p> <p>Joe Maloney jmaloney@banksstreetpartners.com 404-848-2662</p> <p>Matt Kennedy mkenedy@banksstreetpartners.com 704-927-6251</p> <p>William Izlar wizlar@banksstreetpartners.com 404-848-2665</p> <p>Berkeley McKeown bmckeown@banksstreetpartners.com 404-848-1571</p>	<ul style="list-style-type: none"> ▶ Mergers and Acquisitions ▶ Capital Raising Initiatives ▶ Branch Sales and Purchases ▶ Failed Bank Acquisitions ▶ 363 Bankruptcy Transactions ▶ Strategic Planning ▶ Valuations and Fairness Opinions ▶ Board and Management Consulting ▶ Financial Modeling ▶ Disposition of Distressed Assets ▶ TARP/Preferred Stock and SBLF Repayment Plans ▶ Share Repurchase Plans and Modified Dutch Auctions 	<ul style="list-style-type: none"> ▶ Southeastern Publicly Traded Data ▶ Southeastern M&A Bank Data ▶ Quarterly Texas Ratio Analysis <p><i>Visit http://banksstreetpartners.com/bs-p-downloads/ to access and download all available material</i></p>

1380 West Paces Ferry Rd. NW Suite 2060 Atlanta, GA 30327 (404)-848-1571 // 200 Providence Road, Suite 210 Charlotte, NC 28207 (704)-927-6244

Belief

Strength

Purpose

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 National Bank	Albany	Community Capital Bancshares, Inc.	04/28/99	3	36	No	136,463	5.63	51.93
Affinity Bank	Atlanta	ABB Financial Group, Inc.	09/03/02	1	24	No	259,919	0.41	9.14
Alma Exchange Bank & Trust	Alma	South Banking Company	09/13/39	2	26	No	83,508	0.13	1.43
Altamaha Bank and Trust Company	Vidalia	Altamaha Bancshares, Inc.	07/01/46	4	57	Yes	151,873	0.92	9.03
American Commerce Bank, National Association	Bremen	American Commerce Bancshares, Inc.	10/04/04	1	25	No	108,971	1.19	5.16
American Pride Bank	Macon	American Bancorp, Inc.	12/12/07	3	26	No	126,539	1.28	5.80
Ameris Bank	Moultrie	Ameris Bancorp	10/01/71	88	1,022	No	4,156,447	1.13	10.00
Atlantic Capital Bank	Atlanta	BankCap Equity Fund, LLC	05/15/07	1	105	No	1,380,560	0.58	5.42
Atlantic National Bank	Brunswick	Atlantic National Corporation	08/31/98	3	34	Yes	148,189	0.68	6.32
Bank of Alapaha	Alapaha	Alapaha Holding Company	03/25/05	4	36	No	139,811	0.84	7.67
Bank of Camilla	Camilla	Camilla Bancshares, Inc.	1/2/1890	2	31	No	100,038	1.70	11.62
Bank of Dade	Trenton	Tri-States Bankshares, Inc.	01/12/56	3	33	Yes	97,408	0.79	7.27
Bank of Dawson	Dawson	Dawson Bancshares, Inc.	07/01/11	1	25	No	115,477	0.85	5.21
Bank of Dudley	Dublin	Hogan Investments, LP	11/01/05	5	63	No	200,709	0.84	7.64
Bank of Early	Blakely	One South Financial, Inc.	01/09/39	4	30	Yes	102,472	0.46	3.92
Bank of Eastman	Eastman	Magnolia Bankshares, Inc.	10/14/09	4	62	Yes	189,726	1.00	16.09
Bank of Edison	Edison	BOE Bancshares, Inc.	10/01/04	1	16	Yes	44,440	0.29	3.09
Bank of Georgia	Peachtree City	Georgia Bancshares, Inc.	02/18/00	7	67	No	300,073	-1.82	-41.71
Bank of Hancock County	Sparta		09/01/04	1	25	No	89,173	1.08	4.95
Bank of Hazlehurst	Hazlehurst	Hazlehurst Investors, Inc.	01/01/06	2	29	Yes	115,690	1.07	8.68
Bank of LaFayette, Georgia	Lafayette	LaFayette Bankshares, Inc.	7/18/1899	3	58	No	239,609	0.81	6.55
Bank of Lumber City	Lumber City		07/02/45	2	12	No	22,315	0.45	2.73
Bank of Madison	Madison	Madison Bank Corp.	1/1/1890	4	48	No	208,219	1.05	7.19
Bank of Monticello	Monticello	Monticello Bancshares, Inc.	01/01/09	1	22	Yes	95,472	0.75	12.29
Bank of Newington	Newington		08/14/19	2	17	No	81,829	1.13	15.53
Bank of Soperton	Soperton	Soperton Bancshares, Incorporated	06/01/03	1	15	Yes	39,623	0.85	9.91
Bank of Terrell	Dawson	Georgia Community Bancorp, Incorporated	05/01/36	3	30	Yes	143,024	-0.14	-1.38
Bank of Wrightsville	Wrightsville	Wrightsville Bancshares, Inc.	2/16/1897	1	14	Yes	54,629	0.07	1.01
BankSouth	Greensboro	BankSouth Holding Company	04/01/46	4	233	Yes	400,401	1.94	17.63
Barwick Banking Company	Barwick		01/01/34	1	3	No	12,720	-0.29	-3.80
Brand Banking Company	Lawrenceville	Brand Group Holdings, Inc.	07/17/05	7	496	No	1,959,350	0.61	5.61
Capital Bank	Fort Oglethorpe	Catoosa Bancshares, Inc.	01/01/63	3	40	Yes	113,745	0.44	4.66
Carver State Bank	Savannah	Carver Financial Corporation	02/23/27	2	16	No	41,640	-0.65	-6.44
Century Bank & Trust	Milledgeville	Century Bancorp, Inc.	3/1/1898	2	56	No	234,863	1.09	10.65
Century Bank of Georgia	Cartersville	CBB Bancorp	06/29/00	3	32	No	168,924	0.99	8.46
CharterBank	West Point	Charter Financial Corporation	06/15/54	16	278	No	1,008,950	0.74	3.93
Chattahoochee Bank of Georgia	Gainesville		09/15/08	1	20	No	144,808	0.98	5.71
Citizens Bank	Cairo		01/01/04	1	11	No	35,416	0.02	0.22
Citizens Bank	Nashville	Nashville Holding Company	11/05/41	4	70	Yes	258,152	0.45	4.06
Citizens Bank & Trust Company	Eastman	Citizens Corporation	01/01/31	6	47	Yes	128,742	0.07	1.11
Citizens Bank & Trust, Inc.	Trenton	TAG Bancshares, Inc.	01/18/88	3	40	No	97,206	1.07	10.02
Citizens Bank of Americus	Americus	CBA Bankshares, Inc.	03/25/37	4	46	No	256,913	1.03	10.93
Citizens Bank of Cochran	Cochran	Putnam-Greene Financial Corporation	07/01/42	2	21	No	77,444	-1.81	-17.14
Citizens Bank of Forsyth County	Cumming	Forsyth Bancshares, Inc.	02/03/97	4	47	No	244,921	0.89	9.37
Citizens Bank of Swainsboro	Swainsboro	Swainsboro Bankshares, Inc.	11/01/00	2	44	No	151,789	0.99	9.64
Citizens Bank of Washington County	Sandersville		05/03/65	3	60	No	202,295	0.67	6.33
Citizens Community Bank	Hahira	CCB Bancshares, Inc.	02/21/27	4	43	Yes	128,041	0.90	8.93
Citizens National Bank of Quitman	Quitman		08/25/34	1	21	No	95,347	1.00	8.41
Citizens State Bank	Kingsland	South Banking Company	01/01/46	3	23	No	58,692	-1.47	-22.30
Citizens State Bank of Taylor County	Reynolds	Georgia Community Bancorp, Incorporated	09/08/22	2	15	Yes	50,722	0.27	2.38
Citizens Trust Bank	Atlanta	Citizens Bancshares Corporation	08/16/21	10	103	No	398,165	0.49	4.11



Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Claxton Bank	Claxton	Southern Bankshares, Inc.	02/24/41	4	34	Yes	117,804	0.53	5.68
Colony Bank	Fitzgerald	Colony Bankcorp, Inc.	04/15/76	29	315	No	1,154,779	0.77	7.35
Columbus Community Bank	Columbus		10/16/06	1	26	No	122,154	0.98	8.29
Commercial Bank	Crawford	TCB Bancshares, Inc.	09/05/24	3	26	Yes	121,267	1.39	12.69
Commercial Banking Company	Valdosta	Lowndes Bancshares, Inc.	04/22/29	5	58	No	223,419	0.80	6.20
Commercial State Bank	Donalsonville	Georgia Community Bancorp, Incorporated	08/31/99	2	27	Yes	104,537	0.50	3.50
Community & Southern Bank	Atlanta	Community & Southern Holdings, Inc.	01/29/10	43	567	No	3,505,776	0.38	3.29
Community Bank & Trust - West Georgia	LaGrange	Community Bankshares, Inc.	12/15/84	4	34	No	91,258	0.13	3.20
Community Bank of Georgia	Baxley	Community Bank of Georgia, Inc.	05/11/04	1	16	No	72,306	0.80	7.06
Community Bank of Pickens County	Jasper	Community Banks of Georgia, Inc.	10/02/00	2	53	No	338,914	0.75	9.36
Community Bank of the South	Smyrna	CBS Financial Corporation	08/02/99	4	66	Yes	362,071	0.99	11.90
Community Banking Company of Fitzgerald	Fitzgerald	CBC Holding Company	04/19/96	2	30	No	132,023	1.20	9.81
CornerstoneBank	Atlanta	Cornerstone Bancshares, Inc.	02/20/01	3	46	No	242,041	-0.26	-8.75
Douglas National Bank	Douglas	DNB Financial Services, Inc.	11/19/01	1	29	Yes	153,465	1.67	13.20
Durden Banking Company, Incorporated	Twin City	Durden Bankshares, Inc.	07/05/35	3	43	Yes	162,210	1.24	9.39
Elberton Federal Savings & Loan Association	Elberton		01/01/22	1	6	No	21,124	-0.30	-1.26
Embassy National Bank	Lawrenceville	Embassy Bancshares, Inc.	03/05/07	1	21	Yes	76,494	0.62	5.08
Exchange Bank	Milledgeville	Exchange Bankshares, Inc.	06/03/03	4	79	No	229,572	1.14	10.00
F & M Bank and Trust Company	Manchester	F & M Holding Company, Inc.	02/02/48	1	30	No	83,228	-0.75	-14.53
F&M Bank	Washington	Washington/Wilkes Holding Company	03/14/50	6	60	No	263,058	0.94	5.51
Family Bank	Pelham		01/01/31	3	32	No	89,421	0.50	5.03
Farmers & Merchants Bank	Statesboro	FMB Equibanc, Inc.	02/04/48	3	45	No	169,570	4.91	78.61
Farmers & Merchants Bank	Eatonton	Putnam-Greene Financial Corporation	10/26/22	2	46	No	196,726	-0.50	-4.24
Farmers & Merchants Bank	Lakeland	FMB Bancshares, Inc.	01/01/07	6	117	No	553,566	0.79	25.69
Farmers and Merchants Bank	Sylvania	Screven Bancshares, Inc.	03/01/46	3	29	No	117,903	0.41	3.26
Farmers Bank	Greensboro	Putnam-Greene Financial Corporation	09/06/11	2	18	No	101,543	-0.18	-1.46
Farmers State Bank	Dublin	Farmers Bancshares, Inc.	01/01/34	3	31	Yes	116,200	0.75	5.56
Farmers State Bank	Lincolnton	Lincoln Bancshares, Inc.	09/26/11	3	31	Yes	130,716	0.87	6.44
Farmers State Bank	Lumpkin		12/01/11	3	18	No	48,505	-0.46	-11.28
Fidelity Bank	Norcross	Fidelity Southern Corporation	02/18/74	46	1,060	No	3,202,220	1.23	12.35
First American Bank and Trust Company	Athens	First American Bancorp	12/31/28	7	111	No	461,479	0.63	6.61
First Bank of Coastal Georgia	Pembroke	Putnam-Greene Financial Corporation	01/01/07	2	26	No	127,059	0.23	2.19
First Bank of Dalton	Dalton	FBD Holding Company, Inc.	01/08/96	4	46	No	208,167	1.06	13.27
First Bank of Georgia	Augusta	State Bank Financial Corporation	01/09/89	7	164	No	535,214	0.67	5.67
First Bank of Pike	Molena		1/1/1899	3	16	No	42,425	0.22	1.95
First Century Bank, National Association	Gainesville	First Century Bancorp.	03/25/02	1	40	No	109,663	1.28	17.79
First Chatham Bank	Savannah	FCB Financial Corp.	01/23/02	7	78	No	373,236	0.26	4.86
First Covenant Bank	Commerce		09/18/06	1	56	No	177,870	0.67	8.40
First Federal Savings and Loan Association of Valdosta	Valdosta		09/01/34	4	46	No	163,044	-0.11	-0.67
First Intercontinental Bank	Doraville		01/31/00	5	68	No	271,283	1.81	12.90
First Landmark Bank	Marietta		03/24/08	3	74	No	418,621	0.77	7.05
First Madison Bank & Trust	Athens		03/30/05	3	23	No	171,826	1.32	12.24
First National Bank of Coffee County	Douglas	FNC Bancorp, Inc.	09/23/91	1	29	Yes	135,495	1.11	9.09
First National Bank of Decatur County	Bainbridge	Bainbridge Bancshares, Inc.	04/05/04	1	19	No	118,117	0.73	6.65
First National Bank of Griffin	Griffin		05/12/33	7	93	No	243,963	0.63	14.18
First National Bank of Waynesboro	Waynesboro	First Burke Banking Company	09/01/05	3	35	No	113,279	1.32	8.08
First National Bank South	Alma	First Bank Shares of the South East, Inc.	05/01/51	4	84	No	321,357	1.55	10.72
First National Community Bank	Chatsworth	First Chatsworth Bankshares, Inc.	08/18/75	3	43	No	134,350	1.11	11.70
First Peoples Bank	Pine Mountain	First Peoples Bankshares, Inc.	07/09/90	2	27	No	74,567	0.69	4.26
First Port City Bank	Bainbridge	Port City Holding Company, Inc.	10/07/74	2	33	No	152,268	1.13	9.60
First Southern Bank	Patterson		06/19/07	3	37	No	97,004	-0.18	-3.31



Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
First State Bank	Wrens	CSRA Bank Corp.	07/06/64	3	29	No	95,469	1.24	15.52
First State Bank of Blakely	Blakely	First State Bancshares of Blakely, Inc.	01/01/03	7	86	No	401,842	1.31	10.51
First State Bank of Randolph County	Cuthbert		10/03/00	2	20	Yes	73,597	0.39	4.65
Flint Community Bank	Albany	Flint Community Bancshares, Inc.	02/03/06	1	29	No	178,883	0.92	10.97
Foothills Community Bank	Dawsonville	First Citizens Financial Corporation	03/05/07	2	19	No	77,179	-0.05	-2.55
Four County Bank	Allentown	Four County Bancshares, Inc.	09/15/41	1	10	Yes	59,532	0.88	7.64
Geo. D. Warthen Bank	Sandersville		1/1/1871	2	43	No	169,776	0.49	5.55
Georgia Bank & Trust Company of Augusta	Augusta	Southeastern Bank Financial Corporation	08/28/89	12	340	No	1,799,238	1.02	10.83
Georgia Banking Company	Atlanta	Georgia Banking Company, Inc.	11/01/01	2	76	No	326,408	0.43	3.82
Georgia Commerce Bank	Atlanta	Georgia Commerce Bancshares, Inc.	07/01/03	9	135	No	1,074,665	1.07	9.47
Georgia Heritage Bank	Dallas		10/26/05	2	16	No	72,460	2.46	46.02
Georgia Primary Bank	Atlanta		10/22/07	1	21	No	150,586	-0.37	-3.53
Glennville Bank	Glennville	GB Bank Group, Inc.	03/13/05	6	58	No	210,157	1.21	11.08
Greater Community Bank	Rome	Greater Community Bancshares, Inc.	02/26/96	4	41	Yes	125,545	0.34	3.39
Greenville Banking Company	Greenville	Meriwether Bank Shares, Inc.	1/1/1887	1	9	No	30,164	-0.10	-0.62
Guardian Bank	Valdosta	WB&T Bankshares, Inc.	05/01/01	4	39	Yes	282,614	0.96	8.70
Gwinnett Community Bank	Duluth	Community Financial Holding Company, Inc.	10/18/99	3	50	No	360,661	-0.46	-14.60
Hamilton State Bank	Hoschton	Hamilton State Bancshares, Inc.	09/20/04	26	357	No	1,672,249	0.80	5.46
Heritage Bank	Hinesville	Liberty Shares, Inc.	11/15/11	20	206	No	539,275	0.21	4.53
Heritage Bank	Jonesboro	CCF Holding Company	01/01/55	6	93	No	385,705	1.12	17.64
Heritage First Bank	Rome	Heritage First Bancshares, Inc.	01/01/04	3	36	Yes	98,697	0.79	6.55
HeritageBank of the South	Albany	Heritage Financial Group, Inc.	01/01/55	36	569	No	1,802,614	0.67	7.75
Highland Commercial Bank	Marietta	Highland Financial Services, Inc.	08/30/04	2	23	No	129,628	0.69	6.36
Independence Bank of Georgia	Braselton		10/15/08	2	28	No	173,883	0.91	7.21
KeyWorth Bank	Johns Creek		10/15/07	4	52	No	386,494	0.73	6.66
LaGrange Banking Company	LaGrange	LBC Bancshares, Inc.	01/23/08	2	34	No	136,827	0.27	2.46
Legacy State Bank	Loganville		03/15/05	1	14	No	69,632	-0.45	-7.51
Liberty First Bank	Monroe		06/13/06	1	15	Yes	113,315	0.72	6.73
Merchants & Citizens Bank	McRae		02/23/29	1	22	No	108,680	0.94	6.31
Metro City Bank	Doraville	MetroCity Bankshares, Inc.	04/04/06	8	96	No	607,719	2.31	18.82
Morris Bank	Dublin	Morris State Bancshares, Inc.	11/29/54	4	90	Yes	490,420	1.42	13.44
Mount Vernon Bank	Vidalia	Heart of Georgia Bancshares, Inc.	01/24/01	3	31	Yes	132,834	0.74	7.16
Mountain Valley Community Bank	Cleveland	Mountain Valley Bancshares, Inc.	05/04/04	3	30	No	163,157	0.62	6.21
National Bank of Georgia	Athens	NBG Bancorp, Inc.	05/08/00	2	44	No	369,807	1.14	11.84
Newton Federal Bank	Covington		11/14/28	3	62	No	228,677	3.58	19.92
NOA Bank	Duluth		11/06/08	4	48	Yes	210,881	2.14	17.31
North Georgia National Bank	Calhoun	North Georgia Community Financial Partners, Inc.	02/10/99	3	33	No	117,551	1.02	9.39
Northeast Georgia Bank	Lavonia	First Security Bankshares, Inc.	01/01/06	12	97	Yes	420,850	0.72	7.66
Northside Bank	Adairsville	Northside Bancshares, Inc.	09/26/05	3	39	No	133,777	-0.63	-12.10
Northwest Georgia Bank	Ringgold	N W Services Corporation	08/01/04	6	103	Yes	297,898	-0.47	-20.42
Oconee State Bank	Watkinsville	Oconee Financial Corporation	02/01/60	3	73	No	290,286	0.58	6.25
Peach State Bank & Trust	Gainesville		04/27/05	1	26	No	149,082	1.14	11.87
Pelham Banking Company	Pelham	PBC Bancshares, Inc.	01/01/10	2	18	Yes	72,651	0.72	4.83
Peoples Bank	Willacoochee	Atkinson County Bankshares Corporation	09/24/48	2	24	Yes	69,320	0.68	5.87
Peoples Bank	Eatonton	Peoples Bankshares, Inc.	07/15/43	3	49	Yes	136,540	-0.34	-4.49
Peoples Bank	Lyons	South Georgia Bankshares Corporation	01/01/35	2	24	No	71,144	0.42	4.90
Peoples Bank & Trust	Buford	Peoples Banktrust, Inc.	12/13/84	1	53	No	275,613	1.45	22.60
Peoples Bank of Talbotton	Talbotton		1/1/1891	2	16	No	49,552	0.41	4.33
Peoples State Bank & Trust	Baxley	South Banking Company	01/01/17	1	26	No	79,591	1.36	11.40
PeoplesSouth Bank	Colquitt	PeoplesSouth Bancshares, Inc.	10/19/73	24	142	No	491,892	0.93	8.78
Persons Banking Company	Forsyth	Persons Banking Company, Inc.	01/01/10	6	109	Yes	334,166	-3.04	-58.10



Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Piedmont Bank	Norcross	Piedmont Bancorp, Inc.	11/06/06	4	56	No	411,801	0.89	6.80
Pineland State Bank	Metter	South Banking Company	09/08/59	2	22	No	57,160	0.12	1.23
Pinnacle Bank	Elberton	Pinnacle Financial Corporation	03/12/34	13	189	Yes	650,777	0.91	7.91
Planters and Citizens Bank	Camilla	P & C Bank Shares, Inc.	05/24/13	1	17	No	120,740	0.97	10.23
PlantersFirst	Cordele	Mid State Banks, Inc.	1/1/1896	7	81	Yes	272,544	0.97	12.38
PrimeSouth Bank	Blackshear	Jones Bancshares, L.P.	1/1/1891	4	83	No	338,887	1.89	23.51
Private Bank of Buckhead	Atlanta	Private Bancshares, Inc.	12/11/06	2	79	Yes	263,413	0.89	9.22
Providence Bank	Alpharetta		04/10/06	1	13	No	114,609	0.49	5.31
Quantum National Bank	Suwanee	Quantum Capital Corp.	12/27/95	2	44	No	341,296	1.06	9.73
Queensborough National Bank & Trust Company	Louisville	Queensborough Company	01/01/02	22	269	No	867,856	0.71	6.88
Rabun County Bank	Clayton	Liberty Bancorp of Georgia, Inc.	10/10/75	3	46	No	150,703	0.39	3.89
Resurgens Bank	Atlanta	Resurgens Bancorp	06/09/08	1	23	Yes	128,186	0.90	7.18
River City Bank	Rome	RCB Financial Corporation	05/23/06	1	36	No	160,452	0.46	3.35
Rochelle State Bank	Rochelle		08/01/47	1	6	No	30,141	0.45	3.11
S Bank	Glennville	S Bankshares, Inc.	07/01/37	4	37	No	97,433	-1.09	-10.29
Security State Bank	McRae	Farmers Bancshares, Inc.	02/01/50	1	12	Yes	42,932	0.88	6.12
Signature Bank of Georgia	Sandy Springs		11/07/05	2	22	No	84,975	-0.33	-4.65
South Coast Bank & Trust	Brunswick	WB&T Bankshares, Inc.	01/01/34	2	18	Yes	87,014	-0.02	-0.21
South Georgia Bank	Glennville	South Group Bancshares, Inc.	04/09/87	4	44	Yes	134,013	1.12	10.92
South Georgia Banking Company	Tifton	South Georgia Bank Holding Company	06/14/37	8	117	No	445,359	0.98	7.78
SouthCrest Bank, N.A.	Tyrone	SouthCrest Financial Group, Inc.	11/01/20	12	172	No	562,420	-0.15	-1.68
Southeast First National Bank	Summerville	Summerville/Trion Bancshares, Inc.	05/22/68	3	18	No	60,469	0.23	2.20
Southeastern Bank	Darien	Southeastern Banking Corporation	1/1/1889	12	120	No	402,217	2.08	20.90
Southern Bank	Sardis	Sardis Bankshares, Inc.	07/02/45	5	32	No	81,230	0.49	4.70
Southern Bank & Trust	Clarkesville	SBT Bancorp, Inc.	12/06/05	2	29	No	126,057	0.79	6.68
Southwest Georgia Bank	Moultrie	Southwest Georgia Financial Corporation	01/03/28	6	109	No	399,253	0.80	9.61
State Bank and Trust Company	Macon	State Bank Financial Corporation	10/03/05	22	543	No	2,819,449	1.40	9.75
State Bank of Cochran	Cochran	Central Georgia Banking Company	01/05/22	4	53	Yes	211,312	1.00	7.14
State Bank of Georgia	Fayetteville		11/05/07	1	16	No	67,471	0.66	4.89
SunMark Community Bank	Hawkinsville	SunMark Bancshares, Inc.	08/27/49	4	62	Yes	226,109	0.79	7.29
SunTrust Bank	Atlanta	SunTrust Banks, Inc.	9/21/1891	1,476	22,688	No	185,315,781	0.98	7.90
Synovus Bank	Columbus	Synovus Financial Corp.	1/1/1888	260	4,166	No	27,361,912	0.90	7.15
Talbot State Bank	Fayetteville	TSB Bancorp, Inc.	11/25/07	2	17	Yes	71,788	0.15	1.92
Thomas County Federal Savings & Loan Association	Thomasville		01/01/34	1	37	No	251,642	-1.01	-7.55
Thomasville National Bank	Thomasville	Thomasville Bancshares, Inc.	10/02/95	3	94	No	643,024	1.42	15.97
Touchmark National Bank	Alpharetta	Touchmark Bancshares, Inc.	01/28/08	1	27	No	166,326	0.66	3.69
Trust Bank	Lenox	Trust Holding Company, Inc.	01/01/06	3	22	Yes	34,230	0.32	3.45
United Bank	Zebulon	United Bank Corporation	01/31/05	17	370	Yes	1,136,781	0.95	8.85
United Community Bank	Blairsville	United Community Banks, Inc.	03/01/50	100	1,515	No	7,626,994	1.05	9.70
United National Bank	Cairo		05/26/00	1	30	No	175,297	1.30	9.54
Vidalia Federal Savings Bank	Vidalia		09/01/36	2	32	No	229,833	0.22	1.73
Vinings Bank	Smyrna		07/09/07	1	25	No	279,945	1.40	11.43
Waycross Bank & Trust	Waycross	WB&T Bankshares, Inc.	06/01/88	1	20	Yes	147,387	0.29	3.11
West Central Georgia Bank	Thomaston	WCG Bancshares, Inc.	04/15/74	3	31	No	118,414	1.17	4.87
WestSide Bank	Hiram		08/08/06	2	18	No	114,422	0.10	1.92
Wheeler County State Bank	Alamo	Wheeler Bancshares, Inc.	06/29/34	3	28	Yes	89,221	0.70	5.04
Wilcox County State Bank	Abbeville		07/15/52	4	23	No	79,957	0.78	7.70
Wilkinson County Bank	Irwinton		07/16/07	1	10	No	45,915	0.84	6.23
Woodbury Banking Company	Woodbury	Woodbury Bancshares, Inc.	10/01/02	1	10	No	23,435	-1.23	-20.27



Total Assets

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	22,688	1,476	146,629,024	99,342	125,553	6,463	8,168	185,315,781
2	Synovus Bank	Columbus	4,166	260	22,337,717	85,914	105,238	5,362	6,568	27,361,912
3	United Community Bank	Blairsville	1,515	100	6,485,363	64,854	76,270	4,281	5,034	7,626,994
4	Ameris Bank	Moultrie	1,022	88	3,533,841	40,157	47,232	3,458	4,067	4,156,447
5	Community & Southern Bank	Atlanta	567	43	2,882,296	67,030	81,530	5,083	6,183	3,505,776
6	Fidelity Bank	Norcross	1,060	46	2,658,202	57,787	69,613	2,508	3,021	3,202,220
7	State Bank and Trust Company	Macon	543	22	2,410,689	109,577	128,157	4,440	5,192	2,819,449
8	Brand Banking Company	Lawrenceville	496	7	1,643,498	234,785	279,907	3,314	3,950	1,959,350
9	HeritageBank of the South	Albany	569	36	1,396,702	38,797	50,073	2,455	3,168	1,802,614
10	Georgia Bank & Trust Company of Augusta	Augusta	340	12	1,542,088	128,507	149,937	4,536	5,292	1,799,238
11	Hamilton State Bank	Hoschton	357	26	1,368,371	52,630	64,317	3,833	4,684	1,672,249
12	Atlantic Capital Bank	Atlanta	105	1	1,150,353	1,150,353	1,380,560	10,956	13,148	1,380,560
13	Colony Bank	Fitzgerald	315	29	990,713	34,163	39,820	3,145	3,666	1,154,779
14	United Bank	Zebulon	370	17	1,012,062	59,533	66,869	2,735	3,072	1,136,781
15	Georgia Commerce Bank	Atlanta	135	9	918,490	102,054	119,407	6,804	7,960	1,074,665
16	CharterBank	West Point	278	16	784,398	49,025	63,059	2,822	3,629	1,008,950
17	Queensborough National Bank & Trust Company	Louisville	269	22	762,637	34,665	39,448	2,835	3,226	867,856
18	Pinnacle Bank	Elberton	189	13	567,790	43,676	50,060	3,004	3,443	650,777
19	Thomasville National Bank	Thomasville	94	3	549,875	183,292	214,341	5,850	6,841	643,024
20	Metro City Bank	Doraville	96	8	501,055	62,632	75,965	5,219	6,330	607,719
21	SouthCrest Bank, N.A.	Tyrone	172	12	502,280	41,857	46,868	2,920	3,270	562,420
22	Farmers & Merchants Bank	Lakeland	117	6	532,042	88,674	92,261	4,547	4,731	553,566
23	Heritage Bank	Hinesville	206	20	509,788	25,489	26,964	2,475	2,618	539,275
24	First Bank of Georgia	Augusta	164	7	430,592	61,513	76,459	2,626	3,264	535,214
25	PeoplesSouth Bank	Colquitt	142	24	405,917	16,913	20,496	2,859	3,464	491,892
26	Morris Bank	Dublin	90	4	418,046	104,512	122,605	4,645	5,449	490,420
27	First American Bank and Trust Company	Athens	111	7	367,801	52,543	65,926	3,314	4,157	461,479
28	South Georgia Banking Company	Tifton	117	8	388,077	48,510	55,670	3,317	3,806	445,359
29	Northeast Georgia Bank	Lavonia	97	12	376,188	31,349	35,071	3,878	4,339	420,850
30	First Landmark Bank	Marietta	74	3	335,878	111,959	139,540	4,539	5,657	418,621
31	Piedmont Bank	Norcross	56	4	355,570	88,893	102,950	6,349	7,354	411,801
32	Southeastern Bank	Darien	120	12	356,943	29,745	33,518	2,975	3,352	402,217
33	First State Bank of Blakely	Blakely	86	7	332,969	47,567	57,406	3,872	4,673	401,842
34	BankSouth	Greensboro	233	4	322,634	80,659	100,100	1,385	1,718	400,401
35	Southwest Georgia Bank	Moultrie	109	6	336,606	56,101	66,542	3,088	3,663	399,253
36	Citizens Trust Bank	Atlanta	103	10	343,285	34,329	39,817	3,333	3,866	398,165
37	KeyWorth Bank	Johns Creek	52	4	336,576	84,144	96,624	6,473	7,433	386,494
38	Heritage Bank	Jonesboro	93	6	342,453	57,076	64,284	3,682	4,147	385,705
39	First Chatham Bank	Savannah	78	7	337,198	48,171	53,319	4,323	4,785	373,236
40	National Bank of Georgia	Athens	44	2	306,392	153,196	184,904	6,963	8,405	369,807
41	Community Bank of the South	Smyrna	66	4	323,052	80,763	90,518	4,895	5,486	362,071
42	Gwinnett Community Bank	Duluth	50	3	332,705	110,902	120,220	6,654	7,213	360,661
43	Quantum National Bank	Suwanee	44	2	300,627	150,314	170,648	6,832	7,757	341,296
44	Community Bank of Pickens County	Jasper	53	2	305,344	152,672	169,457	5,761	6,395	338,914
45	PrimeSouth Bank	Blackshear	83	4	304,688	76,172	84,722	3,671	4,083	338,887
46	Persons Banking Company	Forsyth	109	6	307,146	51,191	55,694	2,818	3,066	334,166
47	Georgia Banking Company	Atlanta	76	2	249,312	124,656	163,204	3,280	4,295	326,408
48	First National Bank South	Alma	84	4	270,303	67,576	80,339	3,218	3,826	321,357
49	Bank of Georgia	Peachtree City	67	7	282,782	40,397	42,868	4,221	4,479	300,073
50	Northwest Georgia Bank	Ringgold	103	6	267,368	44,561	49,650	2,596	2,892	297,898

Net Interest Margin

Rank	Company Name	City	Total Assets (\$000)	Yield on Loans (%)	Loan Growth		Deposit Growth Rate (%)	Loans/ Deposits (%)	Yield on Investment Securities (FTE) (%)	Net Interest Margin (%)
					Rate (%)	Cost of Funds (%)				
1	Trust Bank	Lenox	34,230	8.32	6.59	0.42	6.78	74.68	2.80	6.12
2	Hamilton State Bank	Hoschton	1,672,249	8.95	15.61	0.38	-3.23	72.25	1.73	5.82
3	Bank of Lumber City	Lumber City	22,315	8.25	7.30	0.41	9.92	64.22	4.21	5.53
3	First National Bank South	Alma	321,357	6.91	2.38	0.52	-0.30	90.79	2.57	5.53
5	State Bank and Trust Company	Macon	2,819,449	8.75	20.96	0.32	9.74	70.99	1.81	5.51
6	South Georgia Bank	Glennville	134,013	7.76	6.01	0.61	5.13	73.22	3.46	5.44
7	First State Bank	Wrens	95,469	7.42	27.06	0.52	3.78	78.33	2.39	5.39
8	First Peoples Bank	Pine Mountain	74,567	6.72	11.97	0.19	6.56	85.63	2.63	5.36
8	First Bank of Pike	Molena	42,425	7.35	3.20	0.50	2.80	69.15	2.27	5.36
10	Bank of Soperton	Soperton	39,623	7.18	14.14	0.24	6.70	78.33	1.29	5.32
11	Carver State Bank	Savannah	41,640	7.89	-1.82	0.76	-1.10	71.88	0.94	5.25
12	Altamaha Bank and Trust Company	Vidalia	151,873	6.57	1.94	0.38	0.77	80.18	1.82	5.15
13	Heritage First Bank	Rome	98,697	6.51	3.09	0.35	-1.36	88.86	1.66	5.14
14	Southern Bank	Sardis	81,230	6.87	1.55	0.63	-2.69	73.40	3.54	5.13
15	BankSouth	Greensboro	400,401	6.19	23.27	0.57	4.95	103.24	3.12	4.99
16	United National Bank	Cairo	175,297	5.82	1.02	0.78	2.51	111.45	2.24	4.97
16	Citizens Bank & Trust, Inc.	Trenton	97,206	6.57	-0.91	0.48	3.38	67.39	3.05	4.97
18	Private Bank of Buckhead	Atlanta	263,413	5.96	29.73	0.35	24.76	95.70	2.48	4.93
19	Peoples Bank of Talbotton	Talbotton	49,552	7.06	21.66	0.50	11.05	68.98	2.29	4.92
20	Quantum National Bank	Suwanee	341,296	5.87	0.35	0.51	1.09	96.29	1.30	4.91
21	Peoples State Bank & Trust	Baxley	79,591	6.86	-0.06	0.32	3.04	76.22	1.23	4.88
22	Morris Bank	Dublin	490,420	6.01	8.94	0.61	7.26	93.73	2.80	4.82
23	Metro City Bank	Doraville	607,719	6.03	12.47	0.63	11.31	99.36	1.84	4.81
24	Ameris Bank	Moultrie	4,156,447	5.68	15.84	0.30	17.20	83.82	2.85	4.80
25	Greater Community Bank	Rome	125,545	5.91	6.28	0.46	0.93	83.48	3.05	4.78
26	PrimeSouth Bank	Blackshear	338,887	5.93	5.13	0.46	-3.66	72.20	3.46	4.75
27	Bank of Early	Blakely	102,472	5.82	3.67	0.54	10.21	77.69	1.93	4.73
27	Bank of Camilla	Camilla	100,038	5.99	-6.56	0.54	-2.16	43.40	4.10	4.73
29	Georgia Commerce Bank	Atlanta	1,074,665	6.07	17.86	0.40	7.77	86.32	1.53	4.69
30	Community & Southern Bank	Atlanta	3,505,776	6.12	34.79	0.55	26.53	88.73	2.53	4.68
31	HeritageBank of the South	Albany	1,802,614	6.20	43.92	0.56	22.93	96.49	2.28	4.67
32	Douglas National Bank	Douglas	153,465	5.67	4.16	0.54	1.45	94.22	1.99	4.65
33	Commercial Bank	Crawford	121,267	6.36	16.10	0.30	11.47	79.98	3.48	4.64
34	Foothills Community Bank	Dawsonville	77,179	6.62	-8.89	0.89	-11.93	66.56	3.03	4.63
35	First Madison Bank & Trust	Athens	171,826	6.08	6.86	0.77	3.68	94.01	1.72	4.62
36	Citizens Bank of Swainsboro	Swainsboro	151,789	6.12	-0.66	0.44	-1.42	75.04	2.91	4.60
37	First Southern Bank	Patterson	97,004	5.83	4.82	0.35	2.84	74.00	2.50	4.58
37	Embassy National Bank	Lawrenceville	76,494	6.18	27.20	0.55	26.47	83.21	NA	4.58
37	Citizens Community Bank	Hahira	128,041	6.31	-0.47	0.49	-3.45	75.18	1.96	4.58
40	Bank of Newington	Newington	81,829	6.48	1.28	1.22	6.01	83.26	NA	4.55
41	Georgia Heritage Bank	Dallas	72,460	6.27	14.69	0.41	4.61	74.38	1.10	4.54
41	Durden Banking Company, Incorporated	Twin City	162,210	6.54	1.39	0.38	0.69	70.18	2.29	4.54
43	State Bank of Cochran	Cochran	211,312	7.03	-13.08	0.40	-0.55	65.67	0.88	4.50
44	American Pride Bank	Macon	126,539	6.35	12.43	0.63	22.54	88.92	2.30	4.48
45	Claxton Bank	Claxton	117,804	6.37	3.52	0.35	5.08	68.48	1.87	4.47
46	Glennville Bank	Glennville	210,157	6.72	2.37	0.42	0.33	67.05	2.44	4.44
47	Woodbury Banking Company	Woodbury	23,435	6.02	1.89	0.42	3.60	65.29	2.41	4.43
48	Geo. D. Warthen Bank	Sandersville	169,776	6.19	5.12	0.38	6.45	66.29	2.20	4.42
48	Security State Bank	McRae	42,932	7.25	-3.27	0.38	3.31	51.74	3.13	4.42
50	Bank of Terrell	Dawson	143,024	6.03	1.95	0.92	0.88	87.12	2.48	4.39

Noninterest Income

Rank	Company Name	City	Total Assets (\$000)	Net Income (\$000)	Service Charges on Deposits/ Avg Assets (%)	Gain on Sale of Loans/ Avg Asset (%)	Net Servicing Fees/ Avg Assets (%)	Net Gains on OREO/ Avg Assets (%)	Total Noninterest Income (\$000)	Noninterest Income/ Avg Assets (%)
1	BankSouth	Greensboro	400,401	10,939	0.25	5.24	0.00	0.13	35,127	9.56
2	First Century Bank, National Association	Gainesville	109,663	1,202	0.01	3.41	0.00	-0.01	4,287	4.57
3	Fidelity Bank	Norcross	3,202,220	34,998	0.16	2.88	0.27	0.11	107,887	3.78
4	NOA Bank	Duluth	210,881	6,164	0.10	2.59	0.44	0.00	6,011	3.20
5	First Intercontinental Bank	Doraville	271,283	5,210	0.31	1.81	0.53	0.03	8,288	2.88
6	Georgia Banking Company	Atlanta	326,408	1,004	0.01	2.07	0.00	-0.03	6,258	2.69
7	CornerstoneBank	Atlanta	242,041	-677	0.04	1.85	0.38	0.10	6,730	2.58
8	First Bank of Georgia	Augusta	535,214	3,541	0.27	1.50	0.00	0.00	12,158	2.31
9	Brand Banking Company	Lawrenceville	1,959,350	11,165	0.11	1.96	0.01	0.04	41,432	2.25
10	Heritage Bank	Hinesville	539,275	1,147	1.46	0.00	0.00	-0.24	12,060	2.21
11	Bank of Eastman	Eastman	189,726	2,957	0.44	0.00	0.00	0.06	4,204	2.20
12	Bank of Camilla	Camilla	100,038	1,672	0.54	0.00	0.04	0.12	2,150	2.19
13	Embassy National Bank	Lawrenceville	76,494	663	0.30	1.31	0.48	-0.01	1,446	2.10
14	HeritageBank of the South	Albany	1,802,614	10,767	0.38	1.44	0.46	-0.01	33,482	2.08
15	Private Bank of Buckhead	Atlanta	263,413	3,199	0.17	0.74	0.00	-0.19	4,535	1.94
16	Metro City Bank	Doraville	607,719	13,211	0.17	0.90	0.48	-0.07	10,307	1.80
17	Ameris Bank	Moultrie	4,156,447	43,880	0.66	0.84	0.01	-0.02	69,330	1.79
18	Bank of Lumber City	Lumber City	22,315	95	1.33	0.00	0.00	0.02	373	1.78
19	Signature Bank of Georgia	Sandy Springs	84,975	-316	0.05	0.37	0.00	1.15	1,620	1.71
20	Northside Bank	Adairsville	133,777	-856	0.27	1.24	0.24	-0.29	2,266	1.66
21	Community Bank & Trust - West Georgia	LaGrange	91,258	118	0.44	1.06	0.00	-0.52	1,417	1.58
21	SunTrust Bank	Atlanta	185,315,781	1,766,516	0.36	0.10	0.10	0.01	2,843,412	1.58
23	Peoples State Bank & Trust	Baxley	79,591	1,070	0.86	0.41	0.21	-0.02	1,208	1.53
24	Planters and Citizens Bank	Camilla	120,740	1,052	0.27	0.00	0.00	-0.06	1,587	1.46
25	Thomasville National Bank	Thomasville	643,024	8,741	0.10	0.00	0.00	0.02	8,472	1.38
26	United Bank	Zebulon	1,136,781	15,777	0.60	0.07	0.11	-0.05	14,840	1.37
26	Carver State Bank	Savannah	41,640	-267	0.75	0.00	0.00	-0.03	561	1.37
28	SouthCrest Bank, N.A.	Tyrone	562,420	-810	0.50	0.37	0.01	-0.06	7,373	1.33
29	CharterBank	West Point	1,008,950	7,473	0.54	0.14	0.00	0.00	13,262	1.31
30	American Pride Bank	Macon	126,539	1,515	0.14	0.79	0.32	0.00	1,540	1.30
31	Peoples Bank	Lyons	71,144	264	0.67	0.45	0.28	-0.14	810	1.27
31	Touchmark National Bank	Alpharetta	166,326	1,025	0.04	0.58	0.24	0.33	1,963	1.27
33	First Chatham Bank	Savannah	373,236	976	0.22	0.64	0.01	-0.16	4,785	1.26
34	Pinnacle Bank	Elberton	650,777	8,533	1.01	0.00	0.00	-0.05	7,509	1.23
35	Northwest Georgia Bank	Ringgold	297,898	-2,288	0.58	0.05	0.00	-0.27	3,870	1.22
35	Southwest Georgia Bank	Moultrie	399,253	3,076	0.32	0.00	0.07	0.02	4,666	1.22
37	Peoples Bank & Trust	Buford	275,613	3,961	0.19	0.00	0.00	0.56	3,210	1.17
38	First National Bank of Griffin	Griffin	243,963	1,501	0.56	0.06	0.00	-0.04	2,729	1.15
38	Douglas National Bank	Douglas	153,465	4,077	0.48	0.00	0.00	0.00	1,814	1.15
40	Citizens Community Bank	Hahira	128,041	1,776	0.44	0.00	0.00	-0.17	1,460	1.14
41	Commercial Banking Company	Valdosta	223,419	1,744	0.34	0.00	0.00	-0.03	2,451	1.13
42	First National Bank of Waynesboro	Waynesboro	113,279	1,496	0.70	0.00	0.00	0.00	1,264	1.12
43	Providence Bank	Alpharetta	114,609	579	0.03	0.00	0.00	-0.12	1,323	1.11
44	Queensborough National Bank & Trust Company	Louisville	867,856	5,904	0.74	0.00	0.00	-0.06	9,102	1.10
44	Bank of Soperton	Soperton	39,623	492	0.80	0.00	0.00	-0.13	416	1.10
46	Trust Bank	Lenox	34,230	163	0.49	0.38	0.11	-0.03	359	1.09
47	First Covenant Bank	Commerce	177,870	1,113	0.08	0.00	0.00	-0.06	1,782	1.07
47	PrimeSouth Bank	Blackshear	338,887	6,299	0.36	0.00	0.00	0.12	3,580	1.07
49	Georgia Bank & Trust Company of Augusta	Augusta	1,799,238	17,854	0.29	0.25	0.00	-0.01	18,621	1.06
50	Greater Community Bank	Rome	125,545	643	0.44	0.47	0.01	-0.20	1,288	1.04

Total Overhead

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	Vidalia Federal Savings Bank	Vidalia	229,833	84	32	2	1.08	0.23	0.45	1.76
2	First Madison Bank & Trust	Athens	171,826	44	23	3	1.03	0.25	0.82	2.10
3	Barwick Banking Company	Barwick	12,720	115	3	1	1.14	0.27	0.70	2.11
4	Atlantic Capital Bank	Atlanta	1,380,560	67	105	1	1.48	0.16	0.48	2.12
5	Vinings Bank	Smyrna	279,945	54	25	1	1.13	0.16	0.95	2.24
6	Farmers Bank	Greensboro	101,543	102	18	2	1.17	0.17	0.91	2.26
7	First State Bank of Blakely	Blakely	401,842	52	86	7	1.41	0.33	0.53	2.26
8	United Community Bank	Blairsville	7,626,994	57	1,515	100	1.25	0.31	0.72	2.27
9	Planters and Citizens Bank	Camilla	120,740	61	17	1	1.12	0.23	0.93	2.28
10	First Bank of Coastal Georgia	Pembroke	127,059	66	26	2	0.94	0.28	1.07	2.29
11	First National Bank of Decatur County	Bainbridge	118,117	70	19	1	1.08	0.37	0.85	2.30
12	National Bank of Georgia	Athens	369,807	56	44	2	1.48	0.15	0.69	2.31
13	Thomasville National Bank	Thomasville	643,024	48	94	3	1.35	0.23	0.75	2.33
14	Piedmont Bank	Norcross	411,801	60	56	4	1.38	0.34	0.61	2.33
15	Northeast Georgia Bank	Lavonia	420,850	68	97	12	1.21	0.37	0.76	2.34
16	Citizens Bank of Americus	Americus	256,913	57	46	4	1.14	0.31	0.89	2.35
17	Community Bank of the South	Smyrna	362,071	63	66	4	1.39	0.23	0.75	2.38
18	Affinity Bank	Atlanta	259,919	85	24	1	0.99	0.22	1.20	2.41
19	KeyWorth Bank	Johns Creek	386,494	67	52	4	1.49	0.27	0.67	2.43
20	Guardian Bank	Valdosta	282,614	59	39	4	1.03	0.26	1.14	2.43
21	Independence Bank of Georgia	Braselton	173,883	63	28	2	1.47	0.31	0.66	2.43
22	Merchants & Citizens Bank	McRae	108,680	66	22	1	1.34	0.19	0.90	2.44
23	Gwinnett Community Bank	Duluth	360,661	99	50	3	0.93	0.15	1.36	2.44
24	Liberty First Bank	Monroe	113,315	65	15	1	1.28	0.25	0.92	2.45
25	Southeast First National Bank	Summerville	60,469	85	18	3	1.22	0.32	0.92	2.46
26	Bank of Alapaha	Alapaha	139,811	64	36	4	1.31	0.34	0.81	2.46
27	Bank of LaFayette, Georgia	Lafayette	239,609	68	58	3	1.52	0.32	0.62	2.46
28	Citizens Bank of Forsyth County	Cumming	244,921	64	47	4	1.29	0.28	0.90	2.47
29	Georgia Bank & Trust Company of Augusta	Augusta	1,799,238	59	340	12	1.45	0.23	0.80	2.49
30	Citizens Bank	Nashville	258,152	73	70	4	1.15	0.17	1.18	2.49
31	First Port City Bank	Bainbridge	152,268	58	33	2	1.26	0.21	1.03	2.51
32	Providence Bank	Alpharetta	114,609	76	13	1	1.10	0.20	1.22	2.53
33	Bank of Hazlehurst	Hazlehurst	115,690	57	29	2	1.28	0.26	0.99	2.54
34	Flint Community Bank	Albany	178,883	59	29	1	1.47	0.24	0.84	2.54
35	PeoplesSouth Bank	Colquitt	491,892	64	142	24	1.46	0.39	0.69	2.55
36	Atlantic National Bank	Brunswick	148,189	79	34	3	1.43	0.21	0.92	2.56
37	Synovus Bank	Columbus	27,361,912	63	4,166	260	1.35	0.39	0.82	2.57
38	Columbus Community Bank	Columbus	122,154	62	26	1	1.45	0.25	0.88	2.57
39	Community Bank of Pickens County	Jasper	338,914	60	53	2	1.02	0.18	1.38	2.58
40	Citizens National Bank of Quitman	Quitman	95,347	63	21	1	1.38	0.61	0.60	2.58
41	Morris Bank	Dublin	490,420	49	90	4	1.41	0.31	0.89	2.60
42	Pelham Banking Company	Pelham	72,651	68	18	2	1.48	0.22	0.91	2.60
43	Farmers & Merchants Bank	Lakeland	553,566	70	117	6	1.23	0.22	1.18	2.63
44	Metro City Bank	Doraville	607,719	42	96	8	1.45	0.34	0.85	2.63
45	Glennville Bank	Glennville	210,157	53	58	6	1.27	0.44	0.93	2.63
46	Wilkinson County Bank	Irwinton	45,915	63	10	1	1.40	0.18	1.05	2.64
47	Georgia Commerce Bank	Atlanta	1,074,665	58	135	9	1.65	0.29	0.70	2.64
48	State Bank of Cochran	Cochran	211,312	57	53	4	1.34	0.22	1.10	2.65
49	Thomas County Federal Savings & Loan Association	Thomasville	251,642	80	37	1	1.38	0.33	0.97	2.68
50	Farmers & Merchants Bank	Eatonton	196,726	101	46	2	1.30	0.25	1.13	2.68

Asset Quality

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	Chattahoochee Bank of Georgia	Gainesville	144,808	103,269	1.06	0.00	0.00	0.00	0.00	0.00
2	Barwick Banking Company	Barwick	12,720	2,091	2.15	0.00	0.00	0.00	0.08	0.08
3	Resurgens Bank	Atlanta	128,186	104,349	1.67	0.00	0.00	0.33	0.00	0.33
4	Greenville Banking Company	Greenville	30,164	9,036	1.29	0.33	0.00	0.00	0.00	0.33
5	Touchmark National Bank	Alpharetta	166,326	127,103	1.58	0.00	0.00	0.41	-0.05	0.36
6	Independence Bank of Georgia	Braselton	173,883	119,076	1.35	0.00	0.00	0.63	0.00	0.63
7	First Madison Bank & Trust	Athens	171,826	136,149	4.95	0.09	0.04	0.36	0.24	0.74
8	Atlantic Capital Bank	Atlanta	1,380,560	1,088,732	1.09	0.01	0.00	0.74	-0.01	0.75
9	National Bank of Georgia	Athens	369,807	324,616	1.32	0.10	0.00	0.82	-0.03	0.89
10	Guardian Bank	Valdosta	282,614	201,748	2.04	0.19	0.00	0.64	0.10	0.93
11	Georgia Commerce Bank	Atlanta	1,074,665	793,438	0.97	0.10	0.00	0.90	0.06	1.07
12	Thomasville National Bank	Thomasville	643,024	569,877	1.97	0.28	0.00	0.89	-0.04	1.12
13	First State Bank of Blakely	Blakely	401,842	292,331	1.37	1.27	0.02	0.19	0.02	1.50
14	AB&T National Bank	Albany	136,463	103,075	1.85	0.00	0.00	2.06	-0.54	1.52
15	Southwest Georgia Bank	Moultrie	399,253	230,164	1.36	1.15	0.00	0.31	0.09	1.55
16	Heritage First Bank	Rome	98,697	75,197	0.98	0.49	0.00	0.99	0.09	1.57
17	NOA Bank	Duluth	210,881	147,653	1.21	0.17	0.00	1.33	0.09	1.59
18	Community Banking Company of Fitzgerald	Fitzgerald	132,023	84,804	1.95	0.11	0.03	1.21	0.33	1.68
19	First Intercontinental Bank	Doraville	271,283	213,073	2.51	0.00	0.00	1.60	0.10	1.70
20	Citizens Bank of Americus	Americus	256,913	151,418	1.95	0.39	0.00	1.03	0.30	1.71
21	Embassy National Bank	Lawrenceville	76,494	56,470	2.22	0.08	0.00	1.64	0.01	1.74
22	Capital Bank	Fort Oglethorpe	113,745	80,824	1.55	0.18	0.00	1.66	-0.06	1.78
23	First Bank of Georgia	Augusta	535,214	334,112	0.09	0.38	0.00	1.92	-0.38	1.92
24	First National Bank of Decatur County	Bainbridge	118,117	71,413	1.55	0.54	0.00	1.05	0.41	2.00
25	American Commerce Bank, National Association	Bremen	108,971	91,849	1.43	0.09	0.01	1.90	0.03	2.03
26	First National Bank of Waynesboro	Waynesboro	113,279	65,135	1.40	0.37	0.45	1.00	0.24	2.06
27	KeyWorth Bank	Johns Creek	386,494	237,815	1.56	0.07	0.00	2.12	0.03	2.21
28	First Landmark Bank	Marietta	418,621	301,536	0.92	0.20	0.00	2.16	-0.06	2.30
29	United Community Bank	Blairsville	7,626,994	4,803,412	1.46	0.24	0.00	1.93	0.27	2.44
30	Community & Southern Bank	Atlanta	3,505,776	2,557,430	1.62	0.37	0.56	1.34	0.21	2.48
31	First Century Bank, National Association	Gainesville	109,663	70,227	0.34	0.43	0.00	1.84	0.22	2.50
32	HeritageBank of the South	Albany	1,802,614	1,347,738	0.74	0.23	0.82	1.40	0.05	2.50
33	LaGrange Banking Company	LaGrange	136,827	101,391	1.34	0.08	0.45	1.77	0.21	2.52
34	American Pride Bank	Macon	126,539	79,151	1.06	0.05	0.00	2.54	0.00	2.59
35	Georgia Bank & Trust Company of Augusta	Augusta	1,799,238	988,636	2.57	0.26	0.00	2.02	0.40	2.68
36	Fidelity Bank	Norcross	3,202,220	2,723,098	0.87	0.19	0.07	2.09	0.35	2.70
37	Mount Vernon Bank	Vidalia	132,834	61,011	1.27	0.75	0.00	1.39	0.60	2.73
38	Douglas National Bank	Douglas	153,465	125,326	1.59	0.75	0.00	2.31	-0.31	2.75
39	Waycross Bank & Trust	Waycross	147,387	81,768	1.75	0.02	0.09	2.73	-0.03	2.81
40	Citizens Community Bank	Hahira	128,041	85,850	1.08	0.46	0.45	1.87	0.18	2.96
41	Wheeler County State Bank	Alamo	89,221	61,229	2.12	0.59	0.00	1.69	0.70	2.97
42	South Coast Bank & Trust	Brunswick	87,014	64,672	1.35	0.28	0.00	2.70	0.01	2.99
43	SunTrust Bank	Atlanta	185,315,781	135,907,914	1.39	0.24	0.03	2.40	0.32	2.99
44	CharterBank	West Point	1,008,950	669,097	1.41	0.37	0.99	1.68	0.05	3.08
45	Southern Bank & Trust	Clarkesville	126,057	79,162	2.07	0.09	0.00	3.00	0.00	3.08
46	United Bank	Zebulon	1,136,781	558,279	1.91	0.49	0.00	2.61	0.07	3.17
47	Piedmont Bank	Norcross	411,801	316,344	1.07	0.00	0.00	3.18	0.00	3.18
48	Bank of Edison	Edison	44,440	18,915	1.48	1.37	0.00	1.62	0.18	3.18
49	State Bank and Trust Company	Macon	2,819,449	1,711,309	1.73	0.96	1.14	0.70	0.42	3.22
50	Synovus Bank	Columbus	27,361,912	21,216,262	1.20	0.24	0.02	2.64	0.34	3.24

Return on Average Equity

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM Net Income (\$000)/ Employee	2014Q1 LTM Net Income (\$000)	2013Q1 LTM Net Income (\$000)	ROAA (%)	ROAE (%)
1	Farmers & Merchants Bank	Statesboro	169,570	7,800	45	173	-27	-1,632	4.91	78.61
2	AB&T National Bank	Albany	136,463	7,209	36	200	744	-110	5.63	51.93
3	Georgia Heritage Bank	Dallas	72,460	1,711	16	107	554	-420	2.46	46.02
4	Farmers & Merchants Bank	Lakeland	553,566	4,375	117	37	-492	-3,278	0.79	25.69
5	PrimeSouth Bank	Blackshear	338,887	6,299	83	76	3,590	-1,825	1.89	23.51
6	Peoples Bank & Trust	Buford	275,613	3,961	53	75	3,544	991	1.45	22.60
7	Southeastern Bank	Darien	402,217	8,107	120	68	1,332	-3,581	2.08	20.90
8	Newton Federal Bank	Covington	228,677	7,959	62	128	2,500	-6,823	3.58	19.92
9	Metro City Bank	Doraville	607,719	13,211	96	138	10,554	10,453	2.31	18.82
10	First Century Bank, National Association	Gainesville	109,663	1,202	40	30	-1,317	146	1.28	17.79
11	Heritage Bank	Jonesboro	385,705	4,155	93	45	-243	2,371	1.12	17.64
12	BankSouth	Greensboro	400,401	10,939	233	47	6,866	7,676	1.94	17.63
13	NOA Bank	Duluth	210,881	6,164	48	128	5,204	3,370	2.14	17.31
14	Bank of Eastman	Eastman	189,726	2,957	62	48	-1,622	-167	1.00	16.09
15	Thomasville National Bank	Thomasville	643,024	8,741	94	93	7,442	6,124	1.42	15.97
16	Bank of Newington	Newington	81,829	922	17	54	643	31	1.13	15.53
17	First State Bank	Wrens	95,469	1,136	29	39	2,165	-491	1.24	15.52
18	First National Bank of Griffin	Griffin	243,963	1,501	93	16	-531	-841	0.63	14.18
19	Morris Bank	Dublin	490,420	10,290	90	114	8,858	7,236	1.42	13.44
20	First Bank of Dalton	Dalton	208,167	2,063	46	45	1,852	-2,323	1.06	13.27
21	Douglas National Bank	Douglas	153,465	4,077	29	141	3,689	3,304	1.67	13.20
22	First Intercontinental Bank	Doraville	271,283	5,210	68	77	3,133	1,580	1.81	12.90
23	Commercial Bank	Crawford	121,267	2,259	26	87	1,318	575	1.39	12.69
24	PlantersFirst	Cordele	272,544	4,074	81	50	3,175	1,620	0.97	12.38
25	Fidelity Bank	Norcross	3,202,220	34,998	1,060	33	28,141	28,087	1.23	12.35
26	Bank of Monticello	Monticello	95,472	1,116	22	51	553	-2,201	0.75	12.29
27	First Madison Bank & Trust	Athens	171,826	2,211	23	96	1,765	1,296	1.32	12.24
28	Community Bank of the South	Smyrna	362,071	5,338	66	81	2,936	-1,267	0.99	11.90
29	Peach State Bank & Trust	Gainesville	149,082	1,621	26	62	1,862	351	1.14	11.87
30	National Bank of Georgia	Athens	369,807	4,089	44	93	3,313	2,355	1.14	11.84
31	First National Community Bank	Chatsworth	134,350	1,406	43	33	-747	-708	1.11	11.70
32	Bank of Camilla	Camilla	100,038	1,672	31	54	137	310	1.70	11.62
33	Vinings Bank	Smyrna	279,945	3,504	25	140	3,154	3,610	1.40	11.43
34	Peoples State Bank & Trust	Baxley	79,591	1,070	26	41	681	1,085	1.36	11.40
35	Glennville Bank	Glennville	210,157	2,533	58	44	2,314	2,267	1.21	11.08
36	Flint Community Bank	Albany	178,883	1,507	29	52	921	1,032	0.92	10.97
37	Citizens Bank of Americus	Americus	256,913	2,514	46	55	-1,005	2,406	1.03	10.93
38	South Georgia Bank	Glennville	134,013	2,199	44	50	1,544	695	1.12	10.92
39	Georgia Bank & Trust Company of Augusta	Augusta	1,799,238	17,854	340	53	16,980	15,456	1.02	10.83
40	First National Bank South	Alma	321,357	5,000	84	60	3,821	3,720	1.55	10.72
41	Century Bank & Trust	Milledgeville	234,863	2,440	56	44	2,512	2,107	1.09	10.65
42	First State Bank of Blakely	Blakely	401,842	5,312	86	62	4,708	3,887	1.31	10.51
43	Planters and Citizens Bank	Camilla	120,740	1,052	17	62	255	503	0.97	10.23
44	Citizens Bank & Trust, Inc.	Trenton	97,206	1,004	40	25	519	674	1.07	10.02
45	Ameris Bank	Moultrie	4,156,447	43,880	1,022	43	25,708	16,268	1.13	10.00
45	Exchange Bank	Milledgeville	229,572	2,547	79	32	1,670	2,082	1.14	10.00
47	Bank of Soperton	Soperton	39,623	492	15	33	313	-451	0.85	9.91
48	Community Banking Company of Fitzgerald	Fitzgerald	132,023	1,521	30	51	1,469	1,025	1.20	9.81
49	State Bank and Trust Company	Macon	2,819,449	37,405	543	69	19,190	17,219	1.40	9.75
50	Quantum National Bank	Suwanee	341,296	3,509	44	80	3,230	1,840	1.06	9.73

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	607,719	23	16	44	70	9	32.4
2	First Madison Bank & Trust	Athens	171,826	35	121	2	7	27	38.4
2	Douglas National Bank	Douglas	153,465	32	38	63	38	21	38.4
4	Thomasville National Bank	Thomasville	643,024	152	25	13	12	15	43.4
5	NOA Bank	Duluth	210,881	73	4	129	17	13	47.2
6	First State Bank of Blakely	Blakely	401,842	74	140	7	13	42	55.2
7	First Intercontinental Bank	Doraville	271,283	118	5	128	19	22	58.4
8	Commercial Bank	Crawford	121,267	33	87	88	64	23	59.0
9	Morris Bank	Dublin	490,420	22	109	41	109	19	60.0
10	National Bank of Georgia	Athens	369,807	99	151	12	9	30	60.2
11	Community Banking Company of Fitzgerald	Fitzgerald	132,023	97	72	73	18	48	61.6
11	First National Bank of Waynesboro	Waynesboro	113,279	58	42	108	26	74	61.6
13	Georgia Commerce Bank	Atlanta	1,074,665	29	169	47	11	56	62.4
14	BankSouth	Greensboro	400,401	15	1	202	84	12	62.8
15	First National Bank South	Alma	321,357	3	87	59	126	40	63.0
15	Glennville Bank	Glennville	210,157	46	97	45	92	35	63.0
17	Citizens Bank of Americus	Americus	256,913	143	103	16	20	37	63.8
18	United Community Bank	Blairsville	7,626,994	156	76	8	29	51	64.0
18	Peoples State Bank & Trust	Baxley	79,591	21	23	156	86	34	64.0
20	Flint Community Bank	Albany	178,883	92	112	34	52	36	65.2
21	Citizens Bank & Trust, Inc.	Trenton	97,206	16	81	124	63	44	65.6
22	PrimeSouth Bank	Blackshear	338,887	26	47	98	153	5	65.8
23	Georgia Bank & Trust Company of Augusta	Augusta	1,799,238	182	49	29	35	39	66.8
24	Citizens Community Bank	Hahira	128,041	37	40	153	40	65	67.0
25	Bank of Soperton	Soperton	39,623	10	44	173	68	47	68.4
26	HeritageBank of the South	Albany	1,802,614	31	14	192	32	78	69.4
27	Ameris Bank	Moultrie	4,156,447	24	17	168	95	45	69.8
28	Pinnacle Bank	Elberton	650,777	58	34	110	74	75	70.2
29	First Bank of Dalton	Dalton	208,167	78	96	85	73	20	70.4
30	First State Bank	Wrens	95,469	7	80	164	85	17	70.6
31	State Bank and Trust Company	Macon	2,819,449	5	126	125	49	49	70.8
32	American Pride Bank	Macon	126,539	44	30	133	34	115	71.2
33	First National Bank of Coffee County	Douglas	135,495	102	72	58	62	63	71.4
34	Southwest Georgia Bank	Moultrie	399,253	115	35	140	15	53	71.6
35	Guardian Bank	Valdosta	282,614	109	154	20	10	68	72.2
36	Private Bank of Buckhead	Atlanta	263,413	18	15	193	76	61	72.6
37	Heritage First Bank	Rome	98,697	13	61	172	16	102	72.8
38	Georgia Heritage Bank	Dallas	72,460	41	52	97	174	3	73.4
39	United National Bank	Cairo	175,297	16	129	62	106	55	73.6
40	Bank of Camilla	Camilla	100,038	27	12	139	162	32	74.4
40	Quantum National Bank	Suwanee	341,296	20	156	79	67	50	74.4
42	First Port City Bank	Bainbridge	152,268	103	135	31	51	54	74.8
43	Community Bank of the South	Smyrna	362,071	69	196	17	65	28	75.0
44	Altamaha Bank and Trust Company	Vidalia	151,873	12	69	160	71	64	75.2
45	Durden Banking Company, Incorporated	Twin City	162,210	41	61	101	119	57	75.8
46	AB&T National Bank	Albany	136,463	125	97	143	14	2	76.2
47	Planters and Citizens Bank	Camilla	120,740	199	24	9	110	43	77.0
48	First Landmark Bank	Marietta	418,621	78	108	81	28	94	77.8
49	Century Bank & Trust	Milledgeville	234,863	85	57	104	103	41	78.0
49	Citizens Bank of Swainsboro	Swainsboro	151,789	36	65	102	135	52	78.0
49	Resurgens Bank	Atlanta	128,186	66	133	99	3	89	78.0