

GEORGIA "ALL STARS"

Weighting Assigned to this factor:

\$ in 1000s

LTM = Last 12 months

25.0%	20.0%	15.0%	5.0%	5.0%	10.0%	10.0%	5.0%	5.0%	100%
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Date of Financials > 6/30/2024

LTM covers 7/1/2023 through 6/30/2024

New Run Date > 9/26/2024

6/30/2024

GA had 141 Banks @ 6/30/24; two specialty banks are excluded from sort

Rank	Cumulative Weighted Avg Pre-Tax Return on Tier 1 Capital (%)	Rank	Cumulative Weighted Avg Pre-Tax ROA (%)	Rank	(Tier 1 Capital + Total ACL) / (End-of-Period Total Assets) %	Rank	Avg Bank Level Cash Divs / Avg Bank Equity Capital (%)	Rank	Avg Net Charge-Offs/ Avg Loans (%)	Rank	Adjusted NPAs (Excl. Gov Guar) / (Loans +OREO) (%)	Rank	Last 12 Months Net Int Margin (%)	Rank	Last 12 Months Oper. Revenue per FTE Empl Avg for Past 4 Qtrs (\$000)	Rank	Last 12 Months Overhead Efficiency Ratio (%)	Rank	Overall GA Rank #	Total Ending Assets (\$000)	Date Est	Sub S?
Data for Last 12 Months (7/1/23-6/30/24) & for 2nd Qtr 2024																						
<i>(Removes AOCI)</i>																						
Georgia Average >>																						
Georgia Median >>																						

1	State Bank of Cochran	Cochran	27.09%	5	4.37%	1	18.38%	10	21.48%	7	0.440	39	1.75	72	6.35	2	360	28	35.7	1	1	255,608	01/05/1922	Yes
2	United Bank	Zebulon	32.83%	11	3.64%	3	12.75%	57	19.46%	8	0.320	33	0.24	19	5.30	14	345	34	40.2	5	2	2,120,294	01/31/1905	No
3	SunMark Community Bank	Perry	23.10%	11	2.66%	16	14.14%	29	12.96%	17	-0.010	10	0.07	6	5.28	15	339	39	50.4	24	3	377,960	08/27/1949	Yes
4	Durden Banking Company, Inc.	Twin City	20.33%	22	2.87%	9	15.96%	18	13.77%	14	0.090	20	0.15	12	5.12	19	342	36	47.0	18	4	278,713	07/05/1935	Yes
5	FNB South	Alma	20.11%	24	3.30%	4	18.33%	11	7.37%	47	0.360	35	0.16	13	4.89	33	463	11	36.6	2	5	610,695	05/01/1951	No
6	Farmers State Bank	Lincolnton	18.52%	34	2.80%	11	17.15%	13	11.76%	26	0.010	12	0.16	13	5.67	8	294	62	52.9	34	6	170,738	09/26/1911	Yes
7	First IC Bank	Doraville	25.21%	6	2.78%	12	12.92%	52	7.25%	48	-0.030	8	0.18	15	4.52	47	508	7	45.6	13	7	1,143,329	01/31/2000	No
8	Bank of Monticello	Monticello	22.14%	14	2.72%	15	13.47%	41	12.83%	19	0.030	14	0.69	44	5.31	13	365	27	47.9	19	8	151,401	01/01/1909	Yes
9	Northeast Georgia Bank	Lavonia	22.02%	15	2.59%	17	13.16%	46	13.28%	15	0.020	13	0.21	17	4.52	48	313	49	42.7	8	9	607,513	01/01/1906	Yes
10	Community Bank of Pickens Co	Jasper	23.58%	10	2.90%	8	14.02%	31	6.86%	50	0.070	18	3.09	82	4.72	42	438	14	40.4	6	10	548,511	10/02/2000	No
11	Douglas National Bank	Douglas	29.73%	3	2.99%	5	10.77%	100	28.00%	4	0.000	11	0.43	31	4.75	40	508	8	46.0	14	11	286,330	11/19/2001	Yes
12	Citizens Trust Bank	Atlanta	24.86%	7	2.86%	10	12.26%	68	8.33%	43	0.060	17	0.66	43	4.90	32	446	13	46.2	15	12	757,018	08/16/1921	No
13	First National Bank of Waynesboro	Waynesboro	17.60%	49	2.95%	6	18.63%	8	1.35%	100	0.050	16	0.12	11	5.03	28	341	37	46.4	16	13	207,885	09/01/1905	Yes
14	Trust Bank	Lenox	20.85%	20	2.90%	7	16.92%	15	11.27%	27	0.000	11	1.39	67	7.46	1	183	124	62.8	77	14	41,150	01/01/1906	Yes
15	Thomasville National Bank	Thomasville	30.07%	2	2.76%	13	11.21%	88	8.60%	39	0.010	12	0.07	6	3.88	84	584	4	42.0	7	15	1,764,888	10/02/1995	No
16	First Chatham Bank	Savannah	23.03%	12	2.73%	14	13.86%	33	0.00%	110	0.140	25	2.18	78	5.53	10	368	25	58.2	58	16	582,455	01/23/2002	No
17	Commercial Bank	Crawford	27.65%	4	2.56%	20	10.08%	114	27.83%	5	0.020	13	0.00	1	4.35	57	412	18	46.8	17	17	455,110	09/05/1924	Yes
18	South Georgia Banking Company	Tifton	21.62%	17	2.57%	19	13.74%	35	12.77%	20	0.010	12	1.05	59	4.77	38	284	71	54.7	48	18	557,150	06/14/1937	No
19	Citizens Bank of Cochran	Cochran	19.86%	26	2.40%	24	13.59%	38	0.00%	113	0.020	13	0.19	16	4.87	34	309	54	51.8	29	19	176,677	07/01/1942	No
20	Wheeler County State Bank	Alamo	17.87%	44	2.58%	18	13.14%	47	8.54%	40	0.000	11	0.16	13	4.75	39	329	43	48.5	20	20	182,634	06/29/1934	Yes
21	Bank of Camilla	Camilla	18.69%	32	4.10%	2	22.38%	3	2.53%	90	-0.010	10	4.11	87	3.66	95	490	9	39.2	3	21	177,301	12/21/1890	No
22	AB&T	Albany	20.27%	23	2.25%	30	12.57%	58	8.75%	36	0.160	26	0.07	6	4.29	63	385	22	51.2	26	22	254,019	04/28/1999	No
23	Citizens Bank of Swainsboro	Swainsboro	21.14%	19	2.34%	27	12.79%	56	3.10%	85	0.090	20	0.12	11	5.04	26	298	61	54.7	49	23	345,148	11/01/1900	No
24	First National Community Bank	Chatsworth	19.50%	29	2.40%	23	13.07%	49	2.44%	91	0.160	26	0.39	28	5.31	12	304	60	51.6	28	24	648,870	08/18/1975	No
25	Community Bank of Georgia	Baxley	23.01%	13	2.44%	22	12.19%	69	3.06%	87	-0.130	4	0.82	50	4.49	50	470	10	44.1	10	25	204,415	05/11/2004	No
26	First Century Bank, NA	Commerce	15.55%	59	2.40%	25	19.54%	4	10.31%	29	7.180	44	9.90	91	6.29	3	515	6	52.5	31	26	433,575	03/25/2002	No
27	Magnolia State Bank	Eastman	18.50%	35	2.37%	26	14.91%	25	10.59%	28	-0.300	2	1.53	70	5.24	17	245	98	57.6	56	27	202,147	10/14/1909	Yes
28	Peoples Bank	Lyons	20.68%	21	2.21%	32	12.06%	70	1.35%	101	0.020	13	0.05	4	4.68	43	293	63	54.4	45	28	161,228	01/01/1935	No
29	Southeastern Bank	Darien	18.00%	41	2.13%	38	13.73%	36	8.27%	44	0.020	13	0.31	22	4.56	45	282	73	53.3	38	29	595,120	11/1889	No
30	South Georgia Bank	Glennville	18.49%	36	2.14%	36	13.03%	50	17.71%	9	0.010	12	0.22	18	4.27	66	264	84	54.3	44	30	217,952	04/09/1987	Yes
31	Farmers and Merchants Bank	Sylvania	16.16%	56	2.29%	29	15.02%	23	5.29%	59	0.010	12	0.32	23	4.02	78	315	46	44.1	9	31	163,037	03/01/1946	No
32	United National Bank	Cairo	15.36%	61	2.29%	28	17.06%	14	5.75%	56	0.340	34	2.29	79	5.08	23	435	15	52.3	30	32	273,839	05/26/2000	No
33	Embassy National Bank	Lawrenceville	14.55%	69	2.14%	35	13.88%	32	4.82%	66	0.000	11	0.00	1	6.19	4	341	38	68.6	97	33	158,601	03/05/2007	No
34	Commercial Banking Company	Valdosta	19.09%	30	2.03%	42	11.88%	75	7.75%	46	0.020	13	0.10	9	4.92	30	275	76	60.4	67	34	354,653	04/22/1929	No
35	Security State Bank	McRae-Helena	13.45%	80	2.03%	43	16.09%	16	9.72%	32	0.060	17	0.00	1	6.01	6	289	66	63.9	81	35	58,516	02/01/1950	Yes
36	First State Bank of Blakely	Blakely	14.54%	70	2.46%	21	18.26%	12	1.00%	102	0.090	20	1.62	71	5.12	20	308	55	49.2	22	36	624,674	01/01/1903	No
37	Georgia First Bank	Soperton	21.87%	16	1.99%	46	10.42%	103	7.15%	49	0.080	19	0.41	30	5.22	18	276	75	59.5	64	37	204,753	06/01/1903	Yes
38	Bank of Hazlehurst	Hazlehurst	14.80%	66	2.03%	41	15.95%	19	12.01%	25	-0.840	1	0.46	33	5.00	29	216	116	58.3	59	38	119,983	01/01/1906	Yes
39	Rabun County Bank	Clayton	19.85%	27	2.21%	31	12.29%	66	0.00%	120	0.000	11	0.61	39	4.32	61	304	58	53.1	35	39	304,920	10/10/1975	No
40	Classic City Bank	Athens	18.25%	38	1.94%	50	11.62%	79	0.00%	121	0.000	11	0.00	1	4.40	53	606	3	44.8	12	40	221,420	11/09/2020	No
41	Community Banking Co Fitzgerald	Fitzgerald	18.68%	33	2.01%	44	12.54%	59	4.87%	65	0.080	19	0.55	36	4.07	76	370	24	54.5	47	41	261,805	04/19/1996	No
42	Craft Bank	Atlanta	15.28%	62	1.98%	48	12.49%	60	0.00%	117	0.080	19	0.00	1	5.44	11	655	2	59.2	62	42	246,906	10/15/2020	No
43	Metro City Bank	Doraville	21.32%	18	2.16%	34	11.14%	89	5.01%	62	0.010	12	0.95	57	3.22	112	570	5	39.9	4	43	3,588,794	04/04/2006	No
44	Bank of Newington	Newington	23.85%	8	2.06%	39	9.59%	131	2.35%	93	-0.070	5	0.57	38	4.87	35	313	48	52.2	36	44	279,575	08/14/1919	No
45	PrimeSouth Bank	Waycross	19.93%	25	2.05%	40	11.28%	87	1.57%	98	-0.020	9	0.55	36	4.25	67	367	26	52.9	33	45	1,310,576	11/1891	No
46	Bank of Dade	Trenton	23.78%	9	2.18%	33	10.26%	108	28.14%	3	0.070	18	1.38	66	4.13	74	230	106	49.9	23	46	151,835	01/12/1956	Yes
47	Citizens Bank of Americus	Americus	19.02%	31	1.83%	52	11.33%	86	8.63%	38	0.000	11	0.12	11	3.55	98	390	21	52.9	32	47	425,564	03/25/1937	No
48	First American Bank and Trust Co	Athens	17.96%	43	1.97%	49	12.00%	73	4.07%	72	-0.020	9	0.07	6	3.72	90	347	33	51.6	27	48	869,600	12/31/1928	No

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Weighting Assigned to this factor:				\$ in 1000s				LTM = Last 12 months			
25.0%	20.0%	15.0%	5.0%	5.0%	10.0%	10.0%	5.0%	5.0%			100%

Date of Financials > **6/30/2024**

LTM covers 7/1/2023 through 6/30/2024

New Run Date > **9/26/2024**

6/30/2024

GA had 141 Banks @ 6/30/24; two specialty banks are excluded from sort

Cumulative Weighted Avg Pre-Tax Return on Tier 1 Capital (%)	Rank	Cumulative Weighted Avg Pre-Tax ROA (%)	Rank	(Tier 1 Capital + Total ACL) / (End-of-Period Total Assets) %	Rank	Avg Bank Level Cash Divs / Avg Bank Equity Capital (%)	Rank	Avg Net Charge-Offs / Avg Loans (%)	Rank	Adjusted NPAs (Excl. Gov Guar) / (Loans + OREO) (%)	Rank	Last 12 Months Net Int Margin (%)	Rank	Last 12 Months Oper. Revenue per FTE Empl Avg for Past 4 Qtrs (\$000)	Rank	Last 12 Months Overhead Efficiency Ratio (%)	Rank	Overall # GA Rank	Total Ending Assets (\$000)	Date Est	Sub S?
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Data for Last 12 Months (7/1/23-6/30/24) & for 2nd Qtr 2024

	LTM	LTM	2024Q2	LTM	LTM	2024Q2	LTM	LTM	LTM	LTM	2024Q2
Georgia Average >>	12.66%	1.27%	11.16%	6.45%	0.127	0.83	4.13	368	65.5	1,069,095	1954
Georgia Median >>	14.64%	1.64%	12.65%	4.05%	0.020	0.39	4.23	283	60.9	297,045	1946

(Removes AOCI)

97	Waycross Bank & Trust	Waycross	8.22%	120	0.88%	107	11.93%	74	8.88%	34	0.020	13	0.00	1	2.69	129	418	17	65.3	85	97	242,914	06/01/1988	Yes
98	Signature Bank of Georgia	Sandy Springs	2.63%	123	0.38%	122	14.98%	24	0.00%	109	-0.040	7	3.50	85	5.08	24	343	35	89.9	125	98	225,641	08/17/2005	No
99	Citizens Community Bank	Hahira	9.57%	103	1.06%	98	12.41%	63	6.65%	51	0.220	29	0.86	54	3.94	83	198	120	70.0	102	99	191,498	02/21/1927	Yes
100	Affinity Bank (acq.pending)	Covington	8.99%	105	0.98%	103	12.36%	64	0.00%	119	0.120	23	0.48	34	3.40	104	337	40	70.5	105	100	874,295	11/14/1928	No
101	Bank of Edison	Edison	11.29%	96	0.97%	104	9.16%	136	17.42%	10	0.260	31	0.38	27	4.28	64	269	81	78.5	117	101	80,553	10/01/1904	Yes
102	Bank of Hancock County	Sparta	2.71%	122	0.58%	119	23.06%	2	2.07%	95	0.110	22	0.40	29	3.37	107	156	130	78.3	116	102	78,377	09/01/1904	No
103	Claxton Bank (chg control 11/1/23)	Claxton	-1.93%	131	-0.23%	131	19.40%	5	0.00%	104	0.020	13	0.65	42	4.28	65	220	112	102.0	130	103	190,358	02/24/1941	No
104	North Georgia National Bank	Calhoun	11.74%	92	1.07%	97	9.63%	128	9.10%	33	0.010	12	1.12	61	3.63	97	237	101	66.5	92	104	231,383	02/10/1999	No
105	Moultrie Bank & Trust	Moultrie	-2.93%	133	-0.66%	135	18.76%	6	0.00%	105	0.000	11	0.00	1	3.53	99	188	123	117.8	135	105	102,485	05/09/2022	No
106	Merchants & Citizens Bank	McRae	2.13%	124	0.30%	123	14.24%	28	4.31%	70	0.030	14	0.16	13	2.85	127	195	122	83.3	121	106	136,512	02/23/1929	No
107	Guardian Bank	Valdosta	8.15%	111	0.86%	108	11.77%	77	8.68%	37	0.090	20	1.39	67	2.51	133	318	45	66.6	93	107	564,715	05/01/2001	Yes
108	First Port City Bank	Bainbridge	11.84%	90	1.14%	95	10.07%	115	1.50%	99	0.010	12	3.32	84	3.82	86	250	96	68.2	96	108	547,719	10/07/1974	No
109	Colony Bank	Fitzgerald	11.35%	95	1.03%	100	10.38%	104	0.00%	127	0.140	25	0.27	21	2.78	128	259	87	67.4	94	109	2,997,254	04/15/1976	No
110	First Federal Svgs & Ln Valdosta	Valdosta	4.07%	120	0.56%	120	13.62%	37	0.00%	112	0.030	14	2.30	80	4.33	59	236	102	86.0	124	110	234,203	09/01/1934	No
111	South Coast Bank & Trust	Brunswick	10.27%	101	0.91%	105	9.45%	134	8.85%	35	0.000	11	0.56	37	3.10	118	315	47	67.8	95	111	249,037	01/01/1934	Yes
112	Peach State Bank & Trust	Gainesville	10.85%	99	1.00%	101	9.48%	132	0.00%	134	0.000	11	0.00	1	2.85	126	292	64	65.7	89	112	779,347	04/27/2005	No
113	TC Federal Bank	Thomasville	-0.11%	129	-0.02%	129	15.31%	21	0.00%	108	0.000	11	0.22	18	3.11	117	225	110	98.1	129	113	482,594	01/01/1934	No
114	First National Bank of Coffee County	Douglas	11.27%	97	0.99%	102	8.98%	137	5.68%	57	0.030	14	0.64	41	3.18	114	278	74	68.8	98	114	485,015	09/23/1991	Yes
115	Queensborough Natl Bk & Tr Co	Louisville	11.51%	94	1.04%	99	9.83%	124	3.07%	86	0.020	13	0.70	45	3.22	111	228	107	70.4	104	115	2,048,327	01/01/1902	No
116	First Southern Bank	Waycross	8.80%	107	0.82%	111	10.24%	110	0.32%	103	0.010	12	0.31	22	3.96	82	218	114	79.7	118	116	313,152	06/19/1907	No
117	Farmers & Merchants Bank	Eatonton	7.29%	116	0.77%	116	11.80%	76	4.25%	71	-0.010	10	0.36	26	2.27	135	257	89	69.6	101	117	271,408	10/26/1922	No
118	Synovus Bank	Columbus	6.42%	118	0.59%	118	10.03%	117	9.98%	30	0.430	38	0.77	48	3.13	116	458	12	57.1	55	118	59,480,339		No
119	Bank of Alapaha	Alapaha	7.77%	114	0.80%	113	12.03%	72	4.37%	69	-0.010	10	0.74	46	3.13	115	166	128	75.7	112	119	219,748	03/25/1905	No
120	Peoples Bank	Willacoochee	6.63%	117	0.81%	112	13.13%	48	2.72%	89	0.010	12	1.30	64	3.19	113	148	132	76.1	115	120	101,210	09/24/1948	Yes
121	Community Bank & Trust-West GA	LaGrange	1.35%	126	0.11%	128	12.88%	53	0.00%	115	1.770	43	4.26	90	6.02	5	220	111	80.8	119	121	163,402	12/15/1984	No
122	Planters and Citizens Bank	Camilla	7.71%	115	0.82%	110	11.13%	90	3.63%	74	0.010	12	1.81	73	3.68	93	262	85	73.5	111	122	134,147	05/24/1913	No
123	Barwick Banking Company	Barwick	10.52%	100	0.85%	109	8.64%	138	0.00%	137	0.110	22	0.09	8	3.53	101	289	67	70.7	106	123	505,364	01/01/1934	No
124	F & M Bank and Trust Company	Manchester	11.98%	89	0.79%	114	7.34%	139	0.00%	138	0.000	11	2.04	75	5.08	22	179	125	83.3	122	124	80,665	01/01/1947	No
125	Georgia Banking Company	Atlanta	8.45%	108	0.79%	115	9.74%	126	0.00%	132	0.400	36	1.13	62	4.33	58	395	20	73.2	110	125	1,842,104	11/01/2001	No
126	Bank of LaFayette	LaFayette	8.04%	112	0.74%	117	10.25%	109	42.44%	1	0.030	14	0.84	52	1.99	137	210	118	62.9	78	126	406,744	7/18/1899	No
127	Georgia Primary Bank	Atlanta	4.48%	119	0.47%	121	11.02%	93	0.00%	126	-0.010	10	0.15	12	2.92	125	267	82	83.4	123	127	344,359	10/22/2007	No
128	Southeast First National Bank	Summerville	-0.99%	130	-0.12%	130	12.81%	55	2.16%	94	0.020	13	0.26	20	2.68	130	99	139	102.2	131	128	60,890	05/22/1968	No
129	Loyal Trust Bank	Johns Creek	-2.34%	132	-0.32%	132	12.83%	54	0.00%	116	0.000	11	0.19	16	2.38	134	226	109	106.5	133	129	198,021	11/15/2019	No
130	Farmers Bank	Greensboro	1.35%	127	0.14%	125	11.62%	80	0.00%	122	-0.030	8	0.00	1	1.92	138	195	121	90.3	127	130	148,864	09/06/1911	No
131	Apex Banking Co of GA	Irwinton	-10.19%	137	-1.27%	138	11.43%	85	0.00%	125	0.000	11	0.11	10	4.39	55	125	137	125.2	136	131	60,771	07/16/1907	No
132	Vidalia Federal Savings Bank	Vidalia	-6.06%	136	-0.84%	136	13.00%	51	0.00%	114	0.090	20	0.00	1	1.18	139	112	138	158.8	138	132	226,242	09/01/1936	No
133	Bank Lumber City (acquired 8/1/22)	Lumber City	-3.59%	134	-0.32%	133	9.45%	133	0.00%	135	0.010	12	0.00	1	5.03	27	130	135	103.0	132	133	28,700	07/02/1945	Yes
134	First Bank of Coastal Georgia	Pembroke	2.78%	121	0.25%	124	9.84%	123	0.00%	131	0.000	11	0.00	1	2.11	136	158	129	82.0	120	134	202,715	01/01/1907	No
135	Southern Bank	Waynesboro	1.52%	125	0.14%	126	10.12%	113	0.00%	128	0.120	23	0.93	56	3.00	122	150	131	90.1	126	135	318,185	07/02/1945	No
136	First National Bank of Decatur Co	Bainbridge	-5.34%	135	-0.45%	134	9.17%	135	0.00%	136	0.130	24	0.50	35	2.61	131	174	126	108.3	134	136	305,199	04/05/2004	No
137	First State Bank of Randolph Co	Cuthbert	1.26%	128	0.12%	127	9.61%	129	-16.48%	139	0.080	19	4.25	89	2.55	132	148	133	93.0	128	137	87,933	10/03/1900	Yes
138	Rochelle State Bank	Rochelle	-26.76%	139	-3.18%	139	10.05%	116	0.00%	129	0.410	37	1.08	60	3.02	121	144	134	182.1	139	138	72,757	08/01/1947	No
139	Talbot State Bank	Woodland	-11.59%	138	-1.17%	137	9.59%	130	0.00%	133	0.010	12	2.09	76	3.10	119	129	136	132.7	137	139	57,579	11/25/1907	Yes