GEORGIA "ALL STARS"
6/30/2025

S&P Capital IQ PRO

GA had 137 Banks @ 6/30/25; two specialty banks are excluded from sort

Weighting Assigned to this factor: — *$ in 1000s* — *LTM = Last 12 months*

LTM covers 7/1/2024 through 6/30/2025 — Weighting Changes made starting Q1 2025 - Raised NPAs by 5% / Lowered ROA by 5%.

Date of Financials > 6/30/2025 — New Run Date > 8/6/2025

#	Bank	City	Cumula-tive Weighted Avg Pre-Tax Return on Tier 1 Capital (%)	Rank	Cumula-tive 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?
	Weighting		20.0%		20.0%		15.0%		5.0%		5.0%		15.0%		10.0%		5.0%		5.0%		100%			
	Data for Last 12 Months (7/1/24-6/30/25) & for 2nd Qtr 2025		LTM *(Removes AOCI)*		LTM		2025Q2		LTM		LTM		2025Q2		LTM		LTM		LTM			2025Q2		
	Georgia Average >>		**17.76%**		**1.84%**		**11.45%**		**7.39%**		**0.073**		**0.74**		**4.23**		**395**		**63.0**			1,123,598	1953	
	Georgia Median >>		**16.17%**		**1.69%**		**12.19%**		**3.84%**		**0.030**		**0.46**		**4.26**		**315**		**60.3**			316,309	1945	
1	SunMark Community Bank	Perry	24.08%	8	3.11%	5	15.11%	23	12.33%	20	0.050	18	0.04	4	5.71	6	357	38	47.8	19	**1**	389,438	08/27/1949	Yes
2	Durden Banking Company, Inc.	Twin City	19.72%	27	2.93%	8	16.13%	17	12.88%	15	0.060	19	0.12	11	5.44	11	377	29	49.4	26	**2**	297,464	07/05/1935	Yes
3	State Bank of Cochran	Cochran	23.08%	9	3.80%	1	18.20%	7	20.68%	5	0.100	20	1.36	69	6.09	2	355	40	41.3	5	**3**	262,712	01/05/1922	Yes
4	United Bank	Zebulon	27.90%	5	3.50%	2	13.42%	41	16.43%	7	0.230	29	0.52	40	5.40	12	345	46	43.9	9	**4**	2,150,164	01/31/1905	No
5	Community Bank of Pickens Co	Jasper	25.10%	7	3.26%	3	14.69%	26	6.02%	60	0.000	13	0.79	53	5.06	21	495	10	38.4	2	**5**	595,140	10/02/2000	No
6	Commercial Bank	Crawford	28.48%	4	2.81%	11	11.60%	79	28.32%	1	-0.010	12	0.05	5	4.82	34	436	18	45.8	12	**6**	427,456	09/05/1924	Yes
7	Northeast Georgia Bank	Lavonia	21.04%	20	2.63%	12	13.85%	34	12.61%	17	0.020	15	0.16	15	4.56	49	326	53	41.8	7	**7**	634,703	01/01/1906	Yes
8	Douglas National Bank	Douglas	32.90%	2	3.14%	4	10.33%	112	25.46%	2	0.020	15	0.04	4	4.76	38	551	6	41.5	6	**8**	330,688	11/19/2001	Yes
9	Wheeler County State Bank	Alamo	18.86%	38	2.51%	16	15.83%	19	8.73%	37	0.050	18	0.06	6	4.72	43	345	45	47.1	16	**9**	166,441	06/29/1934	Yes
10	Bank of Monticello	Monticello	22.12%	12	2.93%	7	14.48%	28	11.96%	21	0.230	30	1.84	81	5.54	8	385	26	45.9	13	**10**	153,350	01/01/1909	Yes
11	AB&T	Albany	21.16%	19	2.41%	26	12.75%	54	13.46%	12	-0.010	12	0.00	1	4.47	53	454	14	49.4	27	**11**	257,943	04/28/1999	No
12	Thomasville National Bank	Thomasville	31.55%	3	2.98%	6	11.69%	75	9.20%	34	0.010	14	0.17	16	4.04	83	637	3	40.6	3	**12**	1,927,669	10/02/1995	No
13	First National Bank of Waynesboro	Waynesboro	16.59%	57	2.90%	9	19.27%	4	2.54%	89	0.060	19	0.13	12	4.95	31	354	41	47.1	17	**13**	222,227	09/01/1905	No
14	Farmers State Bank	Lincolnton	16.36%	60	2.45%	21	16.33%	14	16.51%	6	0.100	20	0.14	13	5.54	7	304	65	57.0	51	**14**	183,988	09/26/1911	Yes
15	Citizens Bank of Swainsboro	Swainsboro	21.47%	15	2.41%	27	12.58%	57	2.94%	84	0.050	18	0.08	8	5.09	19	337	49	44.7	10	**15**	400,822	11/01/1900	No
16	FNB South	Alma	15.72%	66	2.44%	22	17.69%	8	6.82%	50	-0.360	2	0.15	14	4.75	39	449	16	50.0	30	**16**	692,430	05/01/1951	No
17	Citizens Bank of Cochran	Cochran	19.48%	30	2.46%	20	14.69%	27	0.00%	106	0.000	13	0.37	31	5.11	18	355	39	49.7	28	**17**	196,753	07/01/1942	No
18	Classic City Bank	Athens	20.58%	23	2.25%	34	11.95%	70	0.39%	104	0.000	13	0.00	1	4.81	35	664	1	43.3	8	**18**	251,857	11/09/2020	No
19	First IC Bank *(acq.pending)*	Doraville	20.90%	21	2.48%	18	12.66%	56	8.57%	38	0.050	18	0.47	37	4.35	63	503	8	47.6	18	**19**	1,254,597	01/31/2000	No
20	Magnolia State Bank	Eastman	17.72%	48	2.57%	14	16.50%	12	9.84%	28	-0.170	5	0.84	54	5.76	5	260	99	58.2	57	**20**	197,556	10/14/1909	Yes
21	Farmers and Merchants Bank	Sylvania	17.74%	47	2.62%	13	15.75%	21	6.42%	57	0.010	14	0.33	27	4.22	71	347	44	40.8	4	**21**	168,836	03/01/1946	No
22	First National Community Bank	Chatsworth	19.89%	26	2.55%	15	13.47%	40	4.16%	74	0.130	23	1.11	62	5.17	16	321	57	49.4	25	**22**	699,176	08/18/1975	No
23	Citizens Bank & Trust, Inc.	Trenton	19.05%	37	2.26%	33	13.04%	47	15.08%	9	0.040	17	0.07	7	5.03	24	191	122	58.3	59	**23**	129,584	01/18/1988	No
24	CRAFT BANK	Atlanta	20.03%	25	2.42%	25	13.63%	39	0.00%	106	0.080	18	1.34	68	5.38	13	662	2	54.6	41	24	264,105	10/15/2020	No
25	First American Bank and Trust Co	Athens	18.56%	40	2.31%	30	12.75%	53	4.60%	69	0.000	13	0.05	5	4.34	64	391	25	50.3	31	**25**	912,365	12/31/1928	No
26	PrimeSouth Bank	Waycross	22.37%	11	2.43%	24	12.28%	65	1.77%	97	0.010	14	0.62	44	4.53	52	407	24	48.2	21	**26**	1,409,009	1/1/1891	No
27	Security State Bank	McRae-Helena	14.04%	80	2.04%	39	15.83%	20	8.80%	36	0.070	17	0.02	2	5.95	3	304	64	61.6	81	**27**	63,588	02/01/1950	Yes
28	Metro City Bank	Doraville	22.07%	13	2.51%	17	12.38%	61	5.46%	66	0.010	14	0.93	56	3.62	104	613	4	38.1	1	**28**	3,609,416	04/04/2006	No
29	Citizens Trust Bank	Atlanta	20.41%	24	2.46%	19	12.81%	52	9.25%	32	0.100	20	1.69	74	4.42	60	435	19	48.6	23	**29**	777,816	08/16/1921	No
30	Southeastern Bank	Darien	17.29%	52	2.18%	36	14.27%	29	7.84%	41	-0.050	9	0.30	25	4.65	44	274	88	54.6	42	**30**	609,067	1/1/1889	No
31	River City Bank	Rome	22.74%	10	2.09%	37	10.78%	96	0.00%	106	0.050	18	0.00	1	4.62	45	361	37	57.5	53	**31**	367,352	05/23/2006	No
32	Bank of Dade	Trenton	25.65%	6	2.44%	23	11.08%	88	22.84%	3	0.170	26	1.04	58	4.57	48	271	91	46.4	14	**32**	151,357	01/12/1956	Yes
33	Commercial Banking Company	Valdosta	19.30%	34	2.03%	40	12.10%	68	14.59%	10	0.000	13	0.23	21	4.87	33	280	86	60.6	71	**33**	356,701	04/22/1929	No
34	Community Bank of Georgia	Baxley	21.74%	14	2.28%	31	11.22%	85	2.74%	88	0.040	17	0.58	43	4.42	58	488	11	46.7	15	**34**	250,565	05/11/2004	No
35	First Century Bank, NA	Commerce	14.69%	74	2.26%	32	13.75%	36	0.00%	106	0.020	15	0.00	1	4.76	37	476	12	60.4	69	**35**	696,172	03/25/2002	No
36	Bank of Hazlehurst	Hazlehurst	15.87%	63	2.19%	35	14.11%	32	12.91%	14	-0.260	3	0.47	37	5.03	25	238	111	56.3	47	**36**	144,829	01/01/1906	Yes
37	Embassy National Bank	Lawrenceville	15.76%	64	1.93%	49	12.69%	55	3.43%	78	0.000	13	0.00	1	5.27	15	372	33	64.8	92	**37**	190,322	03/05/2007	No
38	Citizens Bank of Georgia	Cumming	19.68%	28	2.02%	41	11.18%	87	4.42%	73	0.010	14	0.00	1	3.72	99	364	34	45.7	11	**38**	590,200	02/03/1997	No
39	Ameris Bank	Atlanta	19.24%	35	2.08%	38	12.31%	64	6.51%	55	0.150	25	0.41	33	3.74	97	437	17	48.4	22	**39**	26,601,583	10/01/1971	No
40	Trust Bank	Lenox	15.17%	68	2.33%	28	16.36%	13	9.52%	30	0.030	16	1.78	79	7.44	1	178	124	70.7	105	**40**	44,853	01/01/1906	Yes

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#	Bank	City	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?
	Weighting		20.0%		20.0%		15.0%		5.0%		5.0%		15.0%		10.0%		5.0%		5.0%		100%			
	Data for Last 12 Months (7/1/24-6/30/25) & for 2nd Qtr 2025		LTM *(Removes AOCI)*		LTM		2025Q2		LTM		LTM		2025Q2		LTM		LTM		LTM			2025Q2		
	Georgia Average >>		**17.76%**		**1.84%**		**11.45%**		**7.39%**		**0.073**		**0.74**		**4.23**		**395**		**63.0**			1,123,598	1953	
	Georgia Median >>		**16.17%**		**1.69%**		**12.19%**		**3.84%**		**0.030**		**0.46**		**4.26**		**315**		**60.3**			316,309	1945	
41	First State Bank of Blakely	Blakely	13.43%	83	2.33%	29	19.21%	5	1.02%	102	0.220	28	1.70	75	5.03	26	325	55	49.3	24	**41**	654,806	01/01/1903	No
42	First National Bank of Griffin	Griffin	19.50%	29	1.98%	44	11.03%	89	6.90%	47	0.060	19	0.08	8	4.33	66	244	107	58.9	62	**42**	367,888	05/12/1933	No
43	Georgia First Bank	Soperton	21.36%	17	1.94%	48	10.71%	98	4.57%	70	0.110	21	0.89	55	5.49	10	292	77	58.4	60	**43**	255,250	06/01/1903	Yes
44	BankSouth	Greensboro	19.09%	36	1.98%	43	11.93%	71	5.77%	63	0.000	13	0.26	22	4.17	76	328	52	71.2	106	**44**	1,339,277	04/01/1946	No
45	First State Bank	Wrens	21.18%	18	1.90%	54	10.45%	108	2.88%	85	0.030	16	0.22	20	3.95	89	428	20	48.0	20	**45**	481,489	07/06/1964	No
46	Citizens Bank of The South	Sandersville	15.03%	71	1.91%	52	13.78%	35	3.22%	80	0.050	18	0.29	24	4.96	29	274	89	61.2	79	**46**	345,833	05/03/1965	No
47	Morris Bank	Dublin	15.75%	65	1.91%	53	12.93%	50	7.81%	43	0.070	17	0.47	37	4.34	65	382	27	55.3	44	**47**	1,553,887	11/29/1954	No
48	United National Bank	Cairo	12.93%	88	1.95%	47	16.32%	15	5.48%	65	-0.020	11	3.06	86	5.06	22	415	21	53.4	36	**48**	306,044	05/26/2000	No
49	Community Bank & Tr-West GA	LaGrange	37.54%	1	2.90%	10	8.83%	133	0.00%	106	3.020	39	6.26	90	4.94	32	593	5	66.2	95	**49**	290,601	12/15/1984	No
50	Community Banking Co *Fitzgerald*	Fitzgerald	17.80%	44	1.97%	45	12.36%	62	6.34%	58	0.040	17	0.66	46	3.97	88	342	47	55.5	45	**50**	282,527	04/19/1996	No
51	Century Bank and Trust	Milledgeville	14.76%	73	1.86%	58	13.68%	38	6.79%	52	0.000	13	0.19	18	3.76	96	322	56	53.1	34	**51**	365,724	3/1/1898	No
52	Rabun County Bank	Clayton	18.34%	42	1.95%	46	11.68%	76	6.82%	49	0.000	13	0.53	41	3.97	87	297	69	55.0	43	**52**	342,867	10/10/1975	No
53	South Georgia Bank	Glennville	17.75%	46	2.01%	42	11.92%	72	15.93%	8	0.110	21	1.05	59	4.26	69	244	108	54.4	39	**53**	249,472	04/09/1987	Yes
54	Bank of Wrightsville	Wrightsville	17.75%	45	1.81%	61	10.52%	107	10.51%	23	0.030	16	0.00	1	3.86	94	320	58	53.1	35	**54**	102,196	2/16/1897	Yes
55	South Georgia Banking Co	Tifton	13.42%	84	1.73%	71	14.14%	31	7.83%	42	0.050	18	0.34	28	5.07	20	243	109	66.6	96	**55**	556,822	06/14/1937	No
56	Pineland Bank	Alma	20.84%	22	1.93%	50	10.12%	117	2.07%	94	0.070	17	0.84	54	5.12	17	271	92	59.1	64	**56**	578,924	09/13/1939	No
57	Citizens Bank of Americus	Americus	19.44%	31	1.91%	51	10.66%	102	7.60%	45	-0.030	10	0.73	49	3.60	106	408	23	51.1	33	**57**	492,927	03/25/1937	No
58	Farmers State Bank	Dublin	14.46%	77	1.90%	55	15.19%	22	10.21%	27	0.100	20	1.77	78	4.96	30	267	95	61.5	80	**58**	153,861	01/01/1934	Yes
59	Four County Bank	Allentown	13.15%	85	1.72%	73	14.89%	24	10.46%	24	0.050	18	0.50	39	4.26	68	319	59	60.4	70	**59**	88,886	09/15/1941	Yes
60	Georgia Community Bank	Albany	14.05%	79	1.80%	62	14.14%	30	9.09%	35	0.150	25	0.97	57	4.77	36	231	113	59.6	65	**60**	373,874	05/01/1936	Yes
61	Peoples Bank of Georgia	Talbotton	19.40%	32	1.79%	64	10.00%	121	1.36%	100	0.010	14	0.28	23	5.05	23	264	98	61.2	78	**61**	215,075	1/1/1891	No
62	Flint Community Bank	Albany	21.36%	16	1.88%	56	9.96%	122	13.13%	13	0.010	14	1.79	80	4.18	75	364	35	56.8	50	**62**	331,018	02/03/2006	Yes
63	West Central Georgia Bank	Thomaston	6.73%	115	1.64%	77	23.89%	1	5.51%	64	0.050	18	0.00	1	4.29	67	257	102	60.0	66	**63**	157,363	04/15/1974	No
64	Peoples Bank	Lyons	16.21%	62	1.77%	66	11.26%	84	1.47%	99	0.060	19	0.00	1	4.11	78	302	67	58.3	58	**64**	190,449	01/01/1935	No
65	Bank of Newington	Newington	19.40%	33	1.74%	70	10.21%	116	2.03%	95	0.040	17	0.57	42	4.99	28	335	50	60.3	68	**65**	300,918	08/14/1919	No
66	Citizens National Bank Quitman	Quitman	15.11%	69	1.77%	65	12.99%	49	7.01%	46	0.030	16	0.66	46	4.19	73	265	97	56.5	48	**66**	131,642	08/25/1934	No
67	F&M Bank	Washington	11.62%	97	1.67%	75	16.05%	18	4.47%	72	-0.030	10	0.48	38	4.74	41	281	84	60.8	72	**67**	394,745	03/14/1950	No
68	First Peoples Bank	Pine Mountain	14.51%	75	1.57%	83	12.27%	66	4.49%	71	0.060	19	0.17	16	4.45	55	307	62	58.7	61	**68**	374,151	07/09/1990	No
69	Bank of Madison	Madison	16.28%	61	1.73%	72	11.83%	74	5.85%	62	-0.050	9	0.29	24	3.99	85	276	87	56.7	49	**69**	435,201	1/1/1890	No
70	Glennville Bank	Glennville	16.54%	58	1.80%	63	11.87%	73	7.70%	44	0.010	14	0.78	52	4.07	82	251	104	53.7	37	**70**	417,530	03/13/1905	No
71	Southeast First National Bank	Summerville	14.98%	72	1.86%	57	12.85%	51	0.00%	106	-1.360	1	0.00	1	3.19	117	157	128	64.1	87	**71**	68,392	05/22/1968	No
72	Synovus Bank *(acq.pending)*	Columbus	18.59%	39	1.76%	67	10.34%	111	9.22%	33	0.220	28	0.75	51	3.39	113	499	9	50.0	29	**72**	60,919,986	1/1/1888	No
73	American Commerce Bank, NA	Bremen	12.86%	89	1.81%	60	16.99%	9	0.00%	106	0.010	14	2.68	85	3.90	92	412	22	50.6	32	**73**	500,373	10/04/2004	No
74	Family Bank	Pelham	13.96%	81	1.82%	59	14.79%	25	0.00%	106	0.010	14	1.53	73	4.74	42	250	105	62.0	82	**74**	153,656	01/01/1931	No
75	Mount Vernon Bank	Mount Vernon	17.41%	51	1.62%	79	10.30%	113	12.45%	18	-0.020	11	0.22	20	4.09	79	302	66	60.9	74	**75**	192,785	01/24/1901	Yes
76	Pinnacle Bank	Elberton	18.07%	43	1.63%	78	10.25%	115	6.43%	56	0.050	18	0.08	8	3.93	90	295	72	64.2	89	**76**	2,258,102	03/12/1934	No
77	Great Oaks Bank	Richmond Hill	16.40%	59	1.52%	85	10.29%	114	13.99%	11	0.040	17	0.10	10	4.35	62	282	82	64.3	90	**77**	395,649	01/01/1934	Yes
78	Planters First Bank	Cordele	16.64%	56	1.70%	74	11.63%	78	9.74%	29	0.010	14	1.14	63	4.42	59	280	85	63.0	86	**78**	442,767	1/1/1896	Yes
79	Peoples Bank	Eatonton	14.12%	78	1.49%	87	11.49%	81	0.00%	106	0.000	13	0.09	9	5.00	27	296	70	70.0	102	**79**	267,604	07/15/1943	No
80	Bank of Dawson	Dawson	10.07%	105	1.75%	69	18.30%	6	4.81%	67	0.140	24	3.67	87	4.19	74	363	36	56.1	46	**80**	164,719	07/01/1911	Yes

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LTM covers 7/1/2024 through 6/30/2025

Weighting Changes made starting Q1 2025 - Raised NPAs by 5% / Lowered ROA by 5%.

Date of Financials > 6/30/2025

New Run Date > 8/6/2025

#	Bank	City	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?
	Weighting Assigned to this factor:		20.0%		20.0%		15.0%		5.0%		5.0%		15.0%		10.0%		5.0%		5.0%		100%			
	Data for Last 12 Months (7/1/24-6/30/25) & for 2nd Qtr 2025		LTM *(Removes AOCI)*		LTM		2025Q2		LTM		LTM		2025Q2		LTM		LTM		LTM			2025Q2		
	Georgia Average >>		**17.76%**		**1.84%**		**11.45%**		**7.39%**		**0.073**		**0.74**		**4.23**		**395**		**63.0**			1,123,598	1953	
	Georgia Median >>		**16.17%**		**1.69%**		**12.19%**		**3.84%**		**0.030**		**0.46**		**4.26**		**315**		**60.3**			316,309	1945	
81	PeoplesSouth Bank	Colquitt	17.19%	54	1.76%	68	11.41%	83	12.69%	16	0.110	21	1.07	61	3.88	93	231	112	58.1	56	**81**	1,141,417	10/19/1973	No
82	Bank of Dudley	Dublin	15.17%	67	1.51%	86	10.89%	92	0.00%	106	0.050	18	0.06	6	4.45	54	260	100	64.2	88	**82**	459,369	11/01/1905	No
83	Exchange Bank	Milledgeville	13.05%	87	1.59%	82	13.30%	43	2.87%	86	0.130	23	0.31	26	3.99	86	268	94	62.2	84	**83**	409,434	06/03/1903	No
84	Altamaha Bank and Trust Co	Vidalia	17.54%	49	1.66%	76	10.65%	103	10.38%	25	0.410	36	2.05	82	4.43	56	306	63	57.2	52	**84**	328,381	05/19/1966	Yes
85	Peoples Bank & Trust	Buford	15.04%	70	1.53%	84	10.68%	100	2.52%	91	0.000	13	0.19	18	3.70	101	375	31	54.4	40	**85**	554,083	12/13/1984	No
86	Peach State Bank & Trust	Gainesville	14.50%	76	1.40%	91	11.42%	82	0.00%	106	0.000	13	0.00	1	3.43	111	351	42	57.6	54	**86**	727,078	04/27/2005	No
87	Geo. D. Warthen Bank	Sandersville	12.65%	92	1.43%	90	13.02%	48	2.84%	87	0.020	15	1.29	67	5.50	9	311	60	73.4	112	**87**	201,113	1/1/1871	No
88	Bank of Camilla	Camilla	6.67%	116	1.43%	89	22.25%	2	3.79%	76	-0.100	8	0.45	35	3.67	103	291	78	61.0	76	**88**	182,162	1/2/1890	No
89	First Port City Bank	Bainbridge	17.22%	53	1.62%	80	10.68%	101	1.33%	101	0.040	17	0.63	45	4.09	80	295	73	61.1	77	**89**	580,559	10/07/1974	No
90	Legacy State Bank	Loganville	10.54%	103	1.25%	95	13.18%	45	0.00%	106	-0.010	12	0.00	1	3.77	95	296	71	64.4	91	**90**	180,989	03/15/2005	No
91	North Georgia Natl Bk *(acq.pending)*	Calhoun	18.55%	41	1.62%	81	9.48%	128	6.89%	48	0.190	27	0.75	51	3.73	98	295	74	59.0	63	**91**	269,533	02/10/1999	No
92	First National Bank of Coffee County	Douglas	16.73%	55	1.44%	88	9.60%	127	6.73%	53	0.040	17	0.35	29	3.51	107	325	54	60.1	67	**92**	503,135	09/23/1991	Yes
93	F & M Bank and Trust Company	Manchester	17.47%	50	1.27%	93	8.51%	134	0.00%	106	-0.150	6	0.97	57	5.37	14	198	119	75.1	114	**93**	83,089	01/01/1947	No
94	Waycross Bank & Trust	Waycross	9.86%	107	1.05%	106	12.35%	63	5.92%	61	0.040	17	0.20	19	2.99	123	451	15	62.1	83	**94**	250,063	06/01/1988	Yes
95	Tandem Bank	Tucker	10.33%	104	1.10%	102	11.64%	77	0.00%	106	0.000	13	0.06	6	3.91	91	333	51	71.4	108	**95**	249,389	09/23/2019	No
96	First Southern Bank	Waycross	11.57%	98	1.16%	99	10.62%	104	0.05%	105	0.000	13	0.00	1	4.39	61	242	110	73.4	113	**96**	330,948	06/19/1907	No
97	PromiseOne Bank	Duluth	13.58%	82	1.39%	92	10.97%	91	10.33%	26	0.020	15	1.38	70	3.05	121	301	68	57.7	55	**97**	814,694	11/06/2008	Yes
98	American Pride Bank	Macon	4.47%	120	0.60%	120	16.92%	10	1.63%	98	0.010	14	0.08	8	3.27	114	192	121	72.7	111	**98**	551,457	12/12/2007	No
99	Guardian Bank	Valdosta	11.10%	101	1.17%	98	12.48%	59	6.79%	51	0.020	15	1.23	65	2.89	127	377	30	60.9	73	**99**	566,736	05/01/2001	Yes
100	Signature Bank GA *(acq.pending)*	Sandy Springs	7.00%	113	0.94%	112	13.70%	37	0.00%	106	0.230	32	1.25	66	4.56	50	377	28	79.0	118	**100**	266,001	08/17/2005	No
101	Claxton Bank	Claxton	3.30%	122	0.55%	122	16.21%	16	0.00%	106	0.040	17	0.66	46	4.60	47	269	93	82.1	122	**101**	237,875	02/24/1941	No
102	First Bank of Pike	Molena	12.79%	90	1.26%	94	10.44%	109	2.52%	90	0.110	22	1.19	64	5.88	4	204	118	79.8	120	**102**	83,625	1/1/1899	No
103	Carver State Bank	Savannah	6.92%	114	1.11%	100	16.58%	11	0.00%	106	0.300	34	3.76	88	4.43	57	251	103	71.8	110	**103**	109,787	02/23/1927	No
104	Affinity Bank, NA	Covington	9.73%	108	1.07%	103	11.21%	86	12.39%	19	0.040	17	0.66	46	3.48	108	375	32	67.4	99	**104**	932,750	11/14/1928	No
105	Georgia Banking Company	Atlanta	11.76%	95	1.03%	108	9.92%	123	0.00%	106	0.000	13	0.34	28	4.20	72	473	13	70.6	104	**105**	2,590,918	11/01/2001	No
106	Bank of Hancock County	Sparta	3.30%	123	0.68%	118	21.98%	3	1.82%	96	0.070	17	0.38	32	3.44	110	158	127	76.8	117	**106**	82,892	09/01/1904	No
107	Farmers Bank	Greensboro	9.97%	106	1.01%	110	10.68%	99	3.00%	82	0.060	19	0.00	1	2.78	128	340	48	62.8	85	**107**	170,933	09/06/1911	No
108	Citizens Community Bank	Hahira	9.37%	109	1.05%	107	12.23%	67	8.06%	40	0.030	16	0.73	49	4.02	84	195	120	71.4	107	**108**	203,725	02/21/1927	Yes
109	Moultrie Bank & Trust	Moultrie	1.30%	129	0.21%	129	13.97%	33	0.00%	106	0.010	14	0.03	3	3.69	102	291	79	87.9	128	**109**	145,575	05/09/2022	No
110	Colony Bank	Fitzgerald	12.79%	91	1.20%	97	10.11%	118	8.29%	39	0.170	26	0.36	30	2.95	126	282	83	65.9	94	**110**	3,102,490	04/15/1976	No
111	South Coast Bank & Trust	Brunswick	11.45%	99	1.06%	105	10.54%	106	6.29%	59	0.330	35	0.43	34	3.41	112	351	43	65.5	93	**111**	264,884	01/01/1934	Yes
112	Queensborough Natl Bk & Tr Co	Louisville	13.07%	86	1.20%	96	10.01%	120	3.03%	81	0.090	19	0.31	26	3.47	109	229	114	66.8	97	**112**	2,157,563	01/01/1902	No
113	Touchmark National Bank	Alpharetta	5.75%	117	0.69%	117	13.15%	46	6.54%	54	1.450	38	2.19	83	2.51	129	520	7	53.8	38	**113**	426,065	01/28/2008	No
114	Merchants & Citizens Bank	McRae	3.73%	121	0.50%	123	13.39%	42	3.38%	79	0.010	14	0.16	15	3.01	122	227	115	79.0	119	**114**	147,286	02/23/1929	No
115	Bank of Edison	Edison	11.77%	94	1.02%	109	9.74%	125	11.77%	22	0.230	31	0.71	48	4.08	81	283	81	76.6	116	**115**	80,459	10/01/1904	Yes
116	Oconee State Bank	Watkinsville	12.04%	93	1.11%	101	10.09%	119	2.09%	93	0.080	18	1.11	62	4.13	77	308	61	70.3	103	**116**	670,160	02/01/1960	No
117	Barwick Banking Company	Barwick	11.69%	96	0.92%	114	8.87%	132	0.00%	106	0.000	13	0.04	4	3.61	105	293	76	69.3	100	**117**	641,898	01/01/1934	No
118	Farmers & Merchants Bank	Eatonton	8.92%	111	0.84%	115	10.62%	105	3.99%	75	0.000	13	0.17	16	2.50	130	290	80	67.2	98	**118**	316,309	10/26/1922	No
119	Planters and Citizens Bank	Camilla	9.18%	110	0.93%	113	10.99%	90	3.00%	83	0.010	14	0.67	47	3.71	100	273	90	71.5	109	**119**	144,225	05/24/1913	No
120	First Federal Svgs & Ln Valdosta	Valdosta	4.75%	119	0.61%	119	13.19%	44	0.00%	106	0.010	14	1.76	77	4.25	70	247	106	84.7	124	**120**	251,993	09/01/1934	No

GEORGIA "ALL STARS" 6/30/2025

S&P Capital IQ PRO

GA had 137 Banks @ 6/30/25; two specialty banks are excluded from sort

Weighting Assigned to this factor: *$ in 1000s* *LTM = Last 12 months*

LTM covers 7/1/2024 through 6/30/2025 — Weighting Changes made starting Q1 2025 - Raised NPAs by 5% / Lowered ROA by 5%.

Date of Financials > 6/30/2025
New Run Date > 8/6/2025

#	Bank	City	Cumula-tive Weighted Avg Pre-Tax Return on Tier 1 Capital (%)	Rank	Cumula-tive 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?
	Weighting Assigned to this factor:		20.0%		20.0%		15.0%		5.0%		5.0%		15.0%		10.0%		5.0%		5.0%		100%			
	Data for Last 12 Months (7/1/24-6/30/25) & for 2nd Qtr 2025		LTM *(Removes AOCI)*		LTM		2025Q2		LTM		LTM		2025Q2		LTM		LTM		LTM			2025Q2		
	Georgia Average >>		**17.76%**		**1.84%**		**11.45%**		**7.39%**		**0.073**		**0.74**		**4.23**		**395**		**63.0**			1,123,598	1953	
	Georgia Median >>		**16.17%**		**1.69%**		**12.19%**		**3.84%**		**0.030**		**0.46**		**4.26**		**315**		**60.3**			316,309	1945	
121	Bank of LaFayette	Lafayette	10.59%	102	1.00%	111	10.86%	94	9.47%	31	0.010	14	1.06	60	2.49	131	218	117	61.0	75	**121**	407,055	7/18/1899	No
122	Apex Banking Co of GA	Irwinton	2.44%	128	0.26%	126	10.78%	95	0.00%	106	-0.020	11	0.18	17	4.62	46	146	130	91.9	129	**122**	66,593	07/16/1907	No
123	Bank of Alapaha	Alapaha	7.76%	112	0.79%	116	11.55%	80	3.66%	77	0.000	13	0.45	35	3.19	118	176	125	76.6	115	**123**	237,477	03/25/1905	No
124	Farmers & Merch Bk *(Acq.10/11/24))*	Lakeland	11.37%	100	1.06%	104	10.40%	110	0.43%	103	0.170	26	2.30	84	4.56	51	266	96	69.7	101	**124**	760,548	05/22/1907	No
125	Bank Lumber City *(acquired 8/1/22)*	Lumber City	-9.75%	134	-0.89%	133	10.73%	97	0.00%	106	0.000	13	0.00	1	4.74	40	113	134	105.4	133	**125**	23,831	07/02/1945	Yes
126	TC Federal Bank *(acq.pending)*	Thomasville	3.28%	124	0.42%	124	10.89%	93	22.49%	4	-0.110	7	0.74	50	3.20	116	257	101	86.3	125	**126**	571,412	01/01/1934	No
127	Loyal Trust Bank	Johns Creek	2.95%	125	0.36%	125	12.07%	69	0.00%	106	0.000	13	0.47	37	2.48	132	294	75	87.5	127	**127**	215,388	11/15/2019	No
128	Peoples Bank	Willacoochee	4.85%	118	0.60%	121	12.49%	58	2.16%	92	0.010	14	1.49	72	2.99	124	144	131	80.9	121	**128**	109,257	09/24/1948	Yes
129	First Bank of Coastal Georgia	Pembroke	2.83%	126	0.24%	128	9.04%	131	4.66%	68	-0.250	4	0.00	1	2.09	134	147	129	82.3	123	**129**	225,541	01/01/1907	No
130	Vidalia Federal Savings Bank	Vidalia	-8.19%	132	-1.00%	134	12.38%	60	0.00%	106	0.030	16	0.71	48	1.05	135	102	135	177.2	135	**130**	224,311	09/01/1936	No
131	First National Bank of Decatur Co	Bainbridge	-1.95%	131	-0.15%	131	8.18%	135	0.00%	106	0.080	18	0.46	36	2.98	125	182	123	101.4	132	**131**	342,939	04/05/2004	No
132	Southern Bank	Waynesboro	2.57%	127	0.24%	127	9.68%	126	0.00%	106	0.260	33	1.29	67	3.16	120	173	126	87.1	126	**132**	350,307	07/02/1945	No
133	Rochelle State Bank	Rochelle	-9.29%	133	-0.79%	132	9.13%	129	0.00%	106	1.080	37	1.48	71	3.18	119	218	116	98.3	130	**133**	76,008	08/01/1947	No
134	Talbot State Bank	Woodland	-14.98%	135	-1.41%	135	9.11%	130	0.00%	106	0.000	13	1.75	76	3.21	115	115	133	138.6	134	**134**	52,476	11/25/1907	Yes
135	First State Bank of Randolph Co	Cuthbert	-0.70%	130	-0.06%	130	9.75%	124	0.00%	106	0.070	17	4.98	89	2.43	133	132	132	98.8	131	**135**	85,976	10/03/1900	Yes

Two Specialty Banks are excluded from Sort

136	CIBC National Trust Company	Atlanta	Non-Traditional Wealth Management Bank
137	RBC Bank (GA), Natl Assoc	Raleigh	Special Purpose Cross-Border Bank for Canadians