

GEORGIA "ALL STARS" 12/31/2024

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 10/1/2023 through 9/30/2024

New Run Date > 2/6/2025

Data Sources: FFIEC Call Reports and UBPR Reports

GA had 140 Banks @ 12/31/24; 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?	
Data for Last 12 Months (1/1/24-12/31/24) & for 4th Qtr 2024		2024Y		2024Y		2024Q4		2024Y		2024Y		2024Q4		2024Y		2024Y		2024Y			2024Q4			
		<i>(Removes AOCI)</i>																						
Georgia Average >>		14.84%		1.51%		11.26%		6.36%		0.129		0.80		4.16		382		64.6			1,100,358	1954		
Georgia Median >>		14.76%		1.60%		11.69%		3.84%		0.030		0.45		4.19		299		61.3			323,405	1946		
1	SunMark Community Bank	Perry	23.57%	7	2.90%	7	14.27%	29	12.84%	18	0.010	15	0.03	2	5.55	10	346	38	49.4	22	1	390,446	08/27/1949	Yes
2	State Bank of Cochran	Cochran	23.36%	8	3.90%	1	19.27%	4	20.97%	4	0.250	37	1.79	77	6.15	3	348	36	40.3	3	2	268,536	01/05/1922	Yes
3	Durden Banking Company, Inc.	Twin City	19.99%	23	2.93%	6	16.51%	11	13.22%	16	0.100	24	0.14	10	5.26	17	357	29	47.7	18	3	282,668	07/05/1935	Yes
4	United Bank	Zebulon	29.83%	3	3.58%	2	12.95%	49	13.48%	11	0.210	34	0.58	38	5.37	14	348	37	42.9	6	4	2,223,345	01/31/1905	No
5	First IC Bank	Doraville	23.86%	6	2.78%	10	13.41%	40	6.80%	51	0.020	16	0.12	9	4.49	51	520	8	45.7	11	5	1,192,160	01/31/2000	No
6	Northeast Georgia Bank	Lavonia	20.93%	13	2.59%	18	13.82%	34	12.04%	20	0.030	17	0.16	12	4.57	48	321	54	42.9	7	6	640,118	01/01/1906	Yes
7	Bank of Monticello	Monticello	22.25%	12	2.86%	9	14.01%	32	12.54%	19	0.230	36	1.72	75	5.44	11	379	25	46.4	14	7	153,123	01/01/1909	Yes
8	Commercial Bank	Crawford	28.64%	4	2.66%	15	11.34%	84	26.11%	2	0.020	16	0.00	1	4.47	52	418	20	45.4	10	8	432,837	09/05/1924	Yes
9	Community Bank of Pickens Co	Jasper	23.31%	9	2.94%	5	13.57%	39	7.14%	47	0.000	14	1.98	81	4.81	36	450	11	40.1	2	9	582,650	10/22/2000	No
10	Magnolia State Bank	Eastman	19.96%	24	2.72%	13	15.23%	18	13.42%	14	-0.230	3	0.94	55	5.72	6	257	95	55.8	44	10	195,454	10/14/1909	Yes
11	First National Bank of Waynesboro	Waynesboro	17.30%	50	2.98%	4	18.26%	5	2.69%	87	0.130	27	0.12	9	5.03	24	350	34	46.4	13	11	219,749	09/01/1905	No
12	FNB South	Alma	16.87%	53	2.69%	14	16.31%	12	7.10%	49	-0.520	2	0.17	13	4.88	32	442	14	47.3	17	12	689,110	05/01/1951	No
13	First National Community Bank	Chatsworth	20.30%	20	2.54%	19	13.97%	33	1.97%	97	0.090	23	0.22	17	5.24	18	311	57	49.5	24	13	649,980	08/18/1975	No
14	Wheeler County State Bank	Alamo	19.19%	31	2.54%	20	13.69%	37	10.95%	25	0.000	14	0.14	10	4.66	44	331	45	47.2	16	14	183,613	06/29/1934	Yes
15	Douglas National Bank	Douglas	30.63%	2	3.06%	3	9.35%	130	26.94%	1	0.010	15	0.27	19	4.72	41	534	7	43.9	8	15	354,847	11/19/2001	Yes
16	Thomasville National Bank	Thomasville	31.59%	1	2.86%	8	10.68%	97	9.87%	30	0.010	15	0.09	7	3.90	86	607	4	41.2	4	16	1,891,222	10/02/1995	No
17	AB&T	Albany	20.93%	14	2.37%	24	12.07%	66	10.39%	28	0.190	33	0.00	1	4.40	55	428	17	49.9	25	17	269,162	04/28/1999	No
18	Citizens Trust Bank	Atlanta	23.04%	11	2.73%	11	12.69%	53	7.61%	42	0.100	24	1.87	79	4.75	38	443	13	46.1	12	18	793,469	08/16/1921	No
19	First Chatham Bank (Acq. Pending)	Savannah	20.81%	17	2.65%	16	14.78%	23	0.00%	106	0.220	35	1.73	76	5.41	12	398	21	59.9	62	19	589,417	01/23/2002	No
20	Citizens Bank of Swainsboro	Swainsboro	20.85%	16	2.36%	27	12.28%	59	2.58%	90	0.090	23	0.10	8	5.14	21	314	55	54.4	42	20	388,816	11/01/1900	No
21	Classic City Bank	Athens	20.56%	19	2.22%	31	11.97%	69	0.43%	104	0.000	14	0.00	1	4.73	40	658	2	44.0	9	21	229,065	11/09/2020	No
22	Farmers State Bank	Lincolnton	15.54%	64	2.36%	25	15.27%	17	16.73%	5	0.040	18	0.14	10	5.65	7	305	60	59.5	58	22	184,656	09/26/1911	Yes
23	First Century Bank, NA	Commerce	16.46%	55	2.64%	17	12.82%	51	6.67%	54	6.090	50	0.06	4	6.58	2	542	6	51.4	30	23	684,427	03/25/2002	No
24	Trust Bank	Lenox	18.01%	42	2.72%	12	16.02%	13	9.80%	31	-0.020	12	1.50	72	7.63	1	176	126	66.4	93	24	42,649	01/01/1906	Yes
25	Southeastern Bank	Darien	18.21%	41	2.24%	30	14.06%	31	8.23%	37	-0.030	11	0.31	22	4.68	42	279	77	53.2	38	25	601,958	1/1/1889	No
26	Farmers and Merchants Bank	Sylvania	17.28%	51	2.46%	22	14.61%	25	6.81%	50	0.020	16	0.30	21	4.15	73	338	41	42.0	5	26	169,875	03/01/1946	No
27	Citizens Bank of Cochran	Cochran	19.22%	29	2.37%	23	13.23%	43	0.00%	106	0.040	18	0.65	42	4.88	33	322	52	50.9	29	27	195,688	07/01/1942	No
28	Metro City Bank	Doraville	23.09%	10	2.46%	21	11.85%	73	5.27%	62	0.000	14	1.03	60	3.49	106	608	3	37.5	1	28	3,578,664	04/04/2006	No
29	Craft Bank	Atlanta	19.21%	30	2.30%	28	12.66%	55	0.00%	106	0.000	14	1.67	74	5.23	19	720	1	53.8	40	29	263,368	10/15/2020	No
30	Commercial Banking Company	Valdosta	19.27%	26	1.99%	43	11.63%	78	14.86%	8	0.000	14	0.10	8	4.91	29	282	75	61.0	69	30	344,503	04/22/1929	No
31	Community Bank of Georgia	Baxley	20.67%	18	2.21%	32	11.74%	76	2.97%	86	-0.140	5	0.76	49	4.38	57	481	9	47.7	19	31	221,161	05/11/2004	No
32	First American Bank and Trust Co	Athens	17.95%	44	2.11%	38	13.71%	36	4.14%	69	0.010	15	0.06	4	4.07	80	374	26	50.7	28	32	804,832	12/31/1928	No
33	Security State Bank	McRae-Helena	13.64%	79	2.05%	41	15.40%	15	9.19%	33	0.040	18	0.00	1	6.01	4	299	63	62.7	79	33	65,356	02/01/1950	Yes
34	Bank of Dade	Trenton	24.50%	5	2.29%	29	10.98%	94	21.97%	3	0.290	41	1.11	61	4.35	58	254	97	47.2	15	34	152,773	01/12/1956	Yes
35	Bank of Hazlehurst	Hazlehurst	14.75%	68	2.07%	39	15.33%	16	10.42%	27	-1.000	1	0.27	19	5.02	25	225	116	58.1	53	35	133,733	01/01/1906	Yes
36	PrimeSouth Bank	Waycross	20.27%	21	2.13%	34	11.89%	72	1.92%	99	-0.010	13	0.67	43	4.30	63	383	24	51.8	31	36	1,342,591	1/1/1891	No
37	First State Bank of Blakely	Blakely	13.85%	74	2.36%	26	18.24%	6	0.93%	103	0.120	26	0.91	54	5.14	22	321	53	48.0	21	37	661,235	01/01/1903	No
38	South Georgia Bank	Glennville	18.24%	40	2.11%	37	12.68%	54	16.64%	6	0.130	27	0.54	36	4.26	66	260	93	52.8	36	38	228,822	04/09/1987	Yes
39	Community Banking Co Fitzgerald	Fitzgerald	19.27%	27	2.12%	36	12.01%	68	5.96%	59	0.060	20	0.72	46	4.02	82	362	28	53.0	37	39	279,143	04/19/1996	No
40	Citizens Bank & Trust, Inc.	Trenton	17.79%	45	2.12%	35	11.95%	71	15.36%	7	0.070	21	0.28	20	4.89	31	181	124	60.1	63	40	131,382	01/18/1988	No
41	Rabun County Bank	Clayton	19.90%	25	2.15%	33	11.33%	85	7.11%	48	0.000	14	0.71	45	4.16	72	303	61	52.6	34	41	332,616	10/10/1975	No
42	Embassy National Bank	Lawrenceville	14.75%	67	1.92%	47	12.75%	52	4.42%	67	0.000	14	0.00	1	5.63	8	349	35	66.8	94	42	181,254	03/05/2007	No
43	Ameris Bank	Atlanta	18.97%	34	2.00%	42	12.12%	64	4.03%	70	0.180	32	0.36	26	3.66	96	420	19	49.4	23	43	26,175,081	10/01/1971	No
44	Georgia First Bank	Soperton	20.89%	15	1.92%	46	10.28%	109	6.69%	53	0.140	28	0.97	56	5.39	13	274	80	59.4	57	44	228,651	06/01/1903	Yes
45	United National Bank	Cairo	13.50%	81	2.06%	40	17.20%	8	5.60%	60	0.270	39	2.82	84	5.12	23	423	18	52.6	35	45	287,213	05/26/2000	No
46	South Georgia Banking																							

GEORGIA "ALL STARS" 12/31/2024

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 10/1/2023 through 9/30/2024

New Run Date > 2/6/2025

Data Sources: FFIEC Call Reports and UBPR Reports

GA had 140 Banks @ 12/31/24; 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?	
Data for Last 12 Months (1/1/24-12/31/24) & for 4th Qtr 2024		2024Y		2024Y		2024Q4		2024Y		2024Y		2024Q4		2024Y		2024Y		2024Y			2024Q4			
		(Removes AOCl)																						
Georgia Average >>		14.84%		1.51%		11.26%		6.36%		0.129		0.80		4.16		382		64.6			1,100,358	1954		
Georgia Median >>		14.76%		1.60%		11.69%		3.84%		0.030		0.45		4.19		299		61.3			323,405	1946		
93	Tandem Bank	Tucker	12.06%	90	1.25%	93	12.06%	67	0.00%	106	0.090	23	0.74	48	3.91	85	356	31	72.6	110	93	232,788	09/23/2019	No
94	F & M Bank and Trust Company	Manchester	16.54%	54	1.15%	97	8.06%	138	0.00%	106	-0.150	4	1.00	58	5.35	15	190	123	77.3	117	94	81,805	01/01/1947	No
95	First Bank of Pike	Molena	12.60%	86	1.23%	94	11.10%	91	2.68%	88	0.080	22	1.35	66	5.79	5	200	121	80.2	122	95	74,051	1/1/1899	No
96	First National Bank of Coffee County	Douglas	13.76%	77	1.19%	96	9.28%	131	5.42%	61	0.040	18	0.34	24	3.38	111	305	59	65.1	87	96	503,970	09/23/1991	Yes
97	Affinity Bank	Covington	8.87%	108	1.00%	104	12.97%	48	0.00%	106	0.100	24	0.71	45	3.49	105	355	32	68.8	97	97	866,855	11/14/1928	No
98	First Port City Bank	Bainbridge	14.62%	69	1.36%	89	10.39%	107	1.40%	101	0.020	16	3.14	85	3.83	89	269	87	65.1	88	98	558,805	10/07/1974	No
99	Citizens Community Bank	Hahira	9.42%	104	1.07%	99	12.09%	65	7.37%	44	0.100	24	0.74	48	3.90	87	192	122	70.2	102	99	200,505	02/21/1927	Yes
100	Touchmark National Bank	Alpharetta	9.15%	105	1.01%	103	12.24%	60	6.53%	56	1.270	48	1.95	80	2.61	131	588	5	50.4	27	100	448,834	01/28/2008	No
101	Synovus Bank	Columbus	11.39%	97	1.06%	102	10.22%	111	8.95%	34	0.310	42	0.88	53	3.23	113	480	10	52.3	32	101	60,119,623	1/1/1888	No
102	Claxton Bank	Claxton	3.94%	125	0.59%	122	16.87%	9	0.00%	106	0.020	16	0.69	44	4.50	50	239	107	81.6	124	102	222,828	02/24/1941	No
103	Waycross Bank & Trust	Waycross	8.09%	111	0.85%	113	11.60%	79	6.65%	55	0.020	16	0.04	3	2.77	128	441	15	66.0	91	103	254,546	06/01/1988	Yes
104	Signature Bank of Georgia	Sandy Springs	4.22%	123	0.59%	123	14.32%	28	0.00%	106	0.030	17	1.26	64	4.67	43	343	39	87.2	127	104	245,660	08/17/2005	No
105	South Coast Bank & Trust	Brunswick	9.53%	102	0.86%	112	11.12%	89	7.25%	46	0.280	40	0.19	15	3.22	114	325	51	68.8	98	105	238,548	01/01/1934	Yes
106	First Southern Bank	Waycross	10.07%	101	0.98%	105	10.66%	98	0.06%	105	0.000	14	0.00	1	4.11	76	229	113	76.3	115	106	314,365	06/19/1907	No
107	Bank of Hancock County	Sparta	3.23%	127	0.68%	118	21.76%	2	1.93%	98	0.040	18	0.41	30	3.42	110	154	131	77.0	116	107	83,418	09/01/1904	No
108	Oconee State Bank	Walkevinsville	11.81%	92	1.11%	98	10.17%	113	2.00%	96	0.020	16	1.22	63	4.04	81	294	66	71.5	105	108	639,898	02/01/1960	No
109	Guardian Bank	Valdosta	8.78%	109	0.92%	108	11.83%	74	7.42%	43	0.080	22	1.26	64	2.62	130	335	43	65.6	90	109	570,758	05/01/2001	Yes
110	Bank of Edison	Edison	10.14%	100	0.87%	111	9.45%	129	13.31%	15	0.310	42	0.65	42	4.17	71	272	82	79.0	120	110	78,993	10/01/1904	Yes
111	Merchants & Citizens Bank	McRae	3.45%	126	0.48%	126	14.34%	27	3.39%	75	-0.010	13	0.18	14	2.92	126	209	119	79.3	121	111	134,804	02/23/1929	No
112	Colony Bank	Fitzgerald	11.41%	95	1.06%	100	10.12%	118	4.19%	68	0.160	30	0.38	28	2.79	127	266	91	67.6	96	112	3,098,615	04/15/1976	No
113	American Pride Bank	Macon	6.44%	116	0.74%	116	11.97%	70	3.73%	73	0.080	22	0.16	12	3.13	116	235	109	74.0	113	113	416,750	12/12/2007	Yes
114	Barwick Banking Company	Barwick	11.43%	94	0.90%	109	8.78%	134	0.00%	106	0.010	15	0.09	7	3.47	107	291	70	70.1	101	114	549,343	01/01/1934	No
115	Moultrie Bank & Trust	Moultrie	-1.91%	131	-0.37%	133	14.97%	22	0.00%	106	0.000	14	0.00	1	3.58	101	224	117	109.8	135	115	130,324	05/09/2022	No
116	Planters and Citizens Bank	Camilla	8.96%	106	0.94%	107	10.97%	95	3.22%	77	0.020	16	1.35	66	3.76	92	271	83	72.3	106	116	140,237	05/24/1913	No
117	Farmers & Merch BK (Acq pending)	Lakeland	10.27%	99	0.97%	106	9.99%	121	3.31%	76	0.110	25	2.52	83	4.53	49	256	96	73.7	111	117	735,787	05/22/1907	No
118	Southeast First National Bank	Summerville	5.21%	120	0.64%	119	13.37%	41	2.14%	94	0.260	38	0.15	11	2.97	123	120	137	77.7	118	118	60,798	05/22/1968	No
119	Queensborough Natl Bk & Tr Co	Louisville	11.77%	93	1.06%	101	9.64%	126	3.08%	82	0.030	17	0.59	39	3.26	112	226	115	69.6	100	119	2,142,783	01/01/1902	No
120	Bank of LaFayette	LaFayette	9.47%	103	0.87%	110	10.51%	103	14.35%	9	-0.020	12	0.98	57	2.32	134	202	120	63.4	81	120	401,270	7/18/1899	No
121	Georgia Banking Company	Atlanta	8.94%	107	0.78%	115	8.68%	135	0.00%	106	0.340	43	0.42	31	4.15	74	429	16	71.4	104	121	2,257,959	11/01/2001	No
122	Georgia Primary Bk (Acq pending)	Atlanta	5.79%	118	0.60%	120	11.65%	77	0.00%	106	-0.010	13	0.17	13	2.96	124	291	69	86.6	125	122	337,795	10/22/2007	No
123	Apex Banking Co of GA	Irwin	-5.52%	135	-0.62%	135	12.19%	61	0.00%	106	0.000	14	0.07	5	4.45	53	130	134	110.9	136	123	57,677	07/16/1937	No
124	First Federal Svgs & Ln Valdosta	Valdosta	3.97%	124	0.53%	125	12.83%	50	0.00%	106	0.020	16	2.31	82	4.32	61	242	104	86.7	126	124	249,081	09/01/1934	No
125	TC Federal Bank	Thomasville	1.37%	129	0.19%	128	14.69%	24	0.00%	106	-0.100	8	0.80	51	3.09	118	236	108	92.3	129	125	515,940	01/01/1934	No
126	Bank of Alapaha	Alapaha	6.88%	114	0.71%	117	11.15%	86	3.88%	72	0.050	19	0.64	41	3.06	119	165	128	78.0	119	126	238,000	03/25/1905	No
127	Farmers & Merchants Bank	Eaton	8.04%	112	0.82%	114	9.93%	123	3.65%	74	-0.010	13	0.28	20	2.47	132	270	85	69.6	99	127	334,680	10/26/1922	No
128	Peoples Bank	Willacochee	4.71%	121	0.60%	121	12.13%	63	2.37%	91	0.010	15	1.54	73	3.02	121	143	132	81.5	123	128	111,257	09/24/1948	Yes
129	Bank Lumber City (acquired 8/1/22)	Lumber City	-3.13%	133	-0.28%	132	9.28%	132	0.00%	106	-0.020	12	0.00	1	4.76	37	128	135	96.5	131	129	29,124	07/02/1945	Yes
130	Vidalia Federal Savings Bank	Vidalia	-8.21%	136	-1.07%	136	12.52%	57	0.00%	106	0.070	21	0.00	1	1.03	138	101	138	181.6	138	130	229,945	09/01/1936	No
131	Loyal Trust Bank	Johns Creek	-2.01%	132	-0.25%	131	13.21%	44	0.00%	106	0.000	14	1.42	67	2.30	135	241	105	107.9	133	131	192,556	11/15/2019	No
132	Farmers Bank	Greensboro	5.66%	119	0.59%	124	9.89%	125	0.00%	106	-0.040	10	0.15	11	2.21	137	266	92	74.0	112	132	180,117	09/06/1911	No
133	First Bank of Coastal Georgia	Pembroke	4.66%	122	0.41%	127	9.15%	133	0.00%	106	0.000	14	0.00	1	2.22	136	161	129	75.6	114	133	223,746	01/01/1907	No
134	Southern Bank	Waynesboro	2.10%	128	0.19%	129	9.90%	124	0.00%	106	0.310	42	0.79	50	3.02	120	161	130	89.4	128	134	337,620	07/02/1945	No
135	First National Bank of Decatur Co	Bainbridge	-4.78%	134	-0.39%	134	8.34%	137	0.00%	106	0.050	19	0.46	33	2.70	129	172	127	109.4	134	135	334,969	04/05/2004	No
136	Talbot State Bank	Woodland	-12.92%	138	-1.25%	138	10.16%	114	0.00%	106	0.000	14	1.31	65	3.14	115	122	136	134.3	137	136	50,785	11/25/1907	Yes
137	First State Bank of Randolph Co	Culbert	0.02%	130	0.00%	130	9.45%	128	0.00%	106	0.110	25	4.62	89	2.46	133	139	133	96.3	130	137	88,991	10/03/1900	Yes
138	Rochelle State Bank	Rochelle	-12.61%	137	-1.18%	137	8.64%	136	0.00%	106	1.130	47	1.46	70	3.01	122	178	125	107.6	132	138	77,802	08/01/1947	No