GEORGIA "ALL STARS"
9/30/2025

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 > 9/30/2025 — New Run Date > 11/13/2025

S&P Capital IQ PRO

GA had 137 Banks @ 9/30/25; two specialty banks are excluded from sort

#	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 (10/1/24-9/30/25) & for 3rd Qtr 2025		LTM *(Removes AOCI)*		LTM		2025Q3		LTM		LTM		2025Q3		LTM		LTM		LTM			2025Q3		
	Georgia Average >>		**18.06%**		**1.89%**		**11.69%**		**7.21%**		**0.090**		**0.86**		**4.27**		**404**		**62.0**			1,128,006	1953	
	Georgia Median >>		**16.25%**		**1.73%**		**12.49%**		**3.84%**		**0.030**		**0.48**		**4.30**		**319**		**59.2**			309,678	1945	
1	SunMark Community Bank	Perry	24.08%	10	3.18%	6	16.06%	19	11.78%	20	0.050	17	0.02	3	5.83	3	369	38	48.1	21	**1**	375,250	08/27/1949	Yes
2	Durden Banking Company, Inc.	Twin City	20.01%	27	2.99%	10	17.01%	12	12.72%	14	0.060	18	0.07	8	5.56	10	390	31	49.2	26	**2**	293,130	07/05/1935	Yes
3	Community Bank of Pickens Co	Jasper	25.76%	8	3.34%	4	14.05%	36	7.16%	44	0.000	12	0.50	35	5.07	24	508	9	37.3	2	**3**	613,057	10/02/2000	No
4	United Bank	Zebulon	27.60%	6	3.52%	3	13.87%	38	16.04%	9	0.290	35	0.52	37	5.36	13	342	51	42.6	9	**4**	2,185,994	01/31/1905	No
5	Douglas National Bank	Douglas	33.13%	3	3.17%	7	11.49%	83	24.92%	3	0.020	14	0.05	6	4.83	37	550	6	41.5	7	**5**	309,678	11/19/2001	Yes
6	Commercial Bank	Crawford	28.88%	5	2.95%	11	11.89%	75	22.74%	5	-0.010	11	0.15	15	5.03	25	446	19	45.3	14	**6**	435,010	09/05/1924	Yes
7	Northeast Georgia Bank	Lavonia	21.37%	22	2.72%	13	14.39%	33	12.20%	19	0.020	14	0.01	2	4.63	47	330	57	41.0	6	**7**	643,432	01/01/1906	Yes
8	Bank of Monticello	Monticello	22.51%	13	3.06%	9	15.54%	21	11.57%	23	0.210	31	1.87	78	5.64	7	394	30	44.8	12	**8**	150,884	01/01/1909	Yes
9	Farmers State Bank	Lincolnton	17.56%	53	2.64%	15	17.15%	11	16.41%	7	0.120	24	0.22	20	5.50	12	298	76	53.5	39	**9**	180,778	09/26/1911	Yes
10	FNB South	Alma	17.18%	56	2.63%	16	17.52%	9	8.59%	35	0.310	36	0.15	15	4.82	41	482	13	49.9	29	**10**	707,827	05/01/1951	No
11	Classic City Bank	Athens	22.16%	17	2.46%	22	12.24%	67	0.37%	104	0.000	12	0.00	1	4.88	35	675	2	42.5	8	**11**	258,859	11/09/2020	No
12	Bank of Dade	Trenton	26.91%	7	2.62%	17	11.53%	82	26.76%	2	0.030	15	0.05	6	4.70	42	277	92	45.9	15	**12**	152,398	01/12/1956	Yes
13	Thomasville National Bank	Thomasville	32.41%	4	3.10%	8	11.59%	80	9.00%	31	0.010	13	0.30	26	4.14	80	653	3	38.7	4	**13**	1,981,783	10/02/1995	No
14	First National Bank of Waynesboro	Waynesboro	16.55%	62	2.92%	12	19.77%	4	1.40%	99	0.130	25	0.10	10	4.95	31	370	37	47.1	18	**14**	223,015	09/01/1905	No
15	Farmers and Merchants Bank	Sylvania	17.95%	44	2.68%	14	16.21%	17	7.68%	38	0.010	13	0.28	24	4.29	69	352	45	39.8	5	**15**	159,787	03/01/1946	No
16	Citizens Bank of Cochran	Cochran	20.01%	28	2.58%	19	15.00%	27	0.00%	106	-0.010	11	0.70	47	5.25	15	363	41	48.7	23	**16**	200,945	07/01/1942	No
17	Citizens Bank of Swainsboro	Swainsboro	21.59%	21	2.43%	23	12.84%	57	2.84%	85	0.060	18	0.14	14	5.07	23	342	50	52.3	36	**17**	408,952	11/01/1900	No
18	First American Bank and Trust Co	Athens	18.89%	38	2.38%	29	13.60%	41	7.58%	40	0.000	12	0.04	5	4.41	60	400	27	50.0	30	**18**	863,947	12/31/1928	No
19	Citizens Bank & Trust, Inc.	Trenton	19.29%	33	2.28%	33	13.57%	43	14.93%	12	0.030	15	0.08	9	5.12	19	193	122	58.2	60	**19**	128,532	01/18/1988	No
20	AB&T	Albany	20.93%	23	2.41%	24	12.63%	59	15.02%	11	-0.010	11	0.72	48	4.55	50	469	15	50.3	32	**20**	262,942	04/28/1999	No
21	First IC Bank *(acq.pending)*	Doraville	19.53%	31	2.36%	30	13.18%	52	8.41%	36	0.110	23	0.28	24	4.35	62	509	7	47.9	20	**21**	1,243,029	01/31/2000	No
22	State Bank Cochran *(acq.10/1/25)*	Cochran	24.77%	9	3.66%	1	10.07%	121	79.89%	1	0.100	22	1.44	67	6.08	2	356	44	43.6	10	**22**	264,596	01/05/1922	Yes
23	Magnolia State Bank	Eastman	17.02%	58	2.54%	20	17.31%	10	9.63%	28	-0.170	5	0.64	44	5.79	5	263	101	59.0	67	**23**	195,431	10/14/1909	Yes
24	PrimeSouth Bank	Waycross	23.26%	11	2.59%	18	12.27%	66	1.69%	97	0.020	14	0.75	50	4.66	45	419	22	46.5	17	**24**	1,470,491	1/1/1891	No
25	First National Community Bank	Chatsworth	18.54%	41	2.38%	28	13.57%	42	4.16%	74	0.530	38	0.50	35	5.13	18	331	55	48.4	22	**25**	711,386	08/18/1975	No
26	Community Bank of Georgia	Baxley	23.13%	12	2.38%	27	11.86%	76	2.63%	88	0.030	15	0.53	38	4.47	58	502	10	45.2	13	**26**	247,180	05/11/2004	No
27	Wheeler Co State Bk*(acq.pending)*	Alamo	15.53%	69	2.15%	37	16.40%	16	6.48%	55	0.080	20	0.10	10	4.83	38	362	43	55.4	44	**27**	163,448	06/29/1934	Yes
28	**CRAFT BANK**	**Atlanta**	**19.65%**	**30**	**2.41%**	**25**	**13.48%**	**45**	**0.00%**	**106**	**0.100**	**22**	**1.41**	**66**	**5.63**	**8**	**649**	**4**	**55.8**	**48**	**28**	**276,733**	**10/15/2020**	**No**
29	Morris Bank	Dublin	19.18%	36	2.29%	32	13.23%	51	7.00%	47	0.130	25	0.47	33	4.44	59	410	24	49.0	24	**29**	1,538,379	11/29/1954	No
30	F & M Bank and Trust Company	Manchester	41.69%	2	3.32%	5	10.58%	109	0.00%	106	-0.150	6	0.96	55	5.33	14	202	120	37.3	1	**30**	84,869	01/01/1947	No
31	Metro City Bank	Doraville	21.75%	20	2.53%	21	12.62%	60	5.64%	62	0.020	14	0.87	52	3.65	104	624	5	38.6	3	**31**	3,626,177	04/04/2006	No
32	Citizens Trust Bank	Atlanta	19.24%	34	2.39%	26	14.08%	35	8.96%	32	0.150	26	1.71	75	4.35	63	432	21	49.2	25	**32**	767,393	08/16/1921	No
33	Commercial Banking Company	Valdosta	20.70%	24	2.16%	36	11.13%	93	17.37%	6	-0.010	11	0.18	17	4.93	32	285	86	59.0	66	**33**	373,855	04/22/1929	No
34	Bank of Hazlehurst	Hazlehurst	16.47%	64	2.22%	34	14.71%	28	12.38%	17	-0.230	3	0.38	30	4.93	33	243	109	55.0	43	**34**	144,880	01/01/1906	Yes
35	Southeastern Bank	Darien	17.00%	59	2.17%	35	14.64%	30	7.67%	39	0.000	12	0.26	23	4.70	43	277	93	54.8	42	**35**	603,966	1/1/1889	No
36	Embassy National Bank	Lawrenceville	17.33%	55	2.07%	42	12.18%	70	4.72%	67	0.000	12	0.00	1	5.23	16	397	28	62.2	88	**36**	203,971	03/05/2007	No
37	Citizens Bank of Georgia	Cumming	20.66%	25	2.13%	38	11.16%	92	4.21%	71	0.010	13	0.00	1	3.81	96	384	34	43.9	11	**37**	616,854	02/03/1997	No
38	First Century Bank, NA	Commerce	14.15%	78	2.12%	39	17.53%	8	0.00%	106	0.000	12	0.00	1	4.24	74	480	14	60.3	77	**38**	739,653	03/25/2002	No
39	Security State Bank	McRae-Helena	14.10%	80	2.04%	47	16.05%	20	8.61%	34	-0.010	11	0.54	39	5.80	4	315	66	61.2	84	**39**	65,202	02/01/1950	Yes
40	Ameris Bank	Atlanta	19.19%	35	2.10%	40	12.39%	63	6.32%	57	0.150	26	0.39	31	3.81	97	448	18	47.6	19	**40**	27,013,931	10/01/1971	No

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S&P Capital IQ PRO

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

20.0%	20.0%	15.0%	5.0%	5.0%	15.0%	10.0%	5.0%	5.0%	100%

Date of Financials > 9/30/2025

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

New Run Date > 11/13/2025

Data for Last 12 Months (10/1/24-9/30/25) & for 3rd Qtr 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?
			LTM *(Removes AOCI)*		LTM		2025Q3		LTM		LTM		2025Q3		LTM		LTM		LTM			2025Q3		
	Georgia Average >>		**18.06%**		**1.89%**		**11.69%**		**7.21%**		**0.090**		**0.86**		**4.27**		**404**		**62.0**			1,128,006	1953	
	Georgia Median >>		**16.25%**		**1.73%**		**12.49%**		**3.84%**		**0.030**		**0.48**		**4.30**		**319**		**59.2**			309,678	1945	
41	River City Bank	Rome	22.43%	15	2.09%	41	10.03%	122	0.00%	106	0.020	14	0.00	1	4.63	46	367	39	58.1	59	**41**	412,726	05/23/2006	No
42	First State Bank	Wrens	22.48%	14	2.05%	45	10.65%	107	2.74%	87	0.030	15	0.24	21	4.11	81	455	16	46.3	16	**42**	495,188	07/06/1964	No
43	Pineland Bank	Alma	22.25%	16	2.04%	46	10.71%	105	1.99%	93	0.070	19	0.34	28	5.13	17	285	85	57.5	55	**43**	573,267	09/13/1939	No
44	Georgia First Bank	Soperton	21.81%	19	2.00%	49	11.09%	94	4.82%	65	0.210	31	0.70	47	5.61	9	310	67	57.8	58	**44**	257,854	06/01/1903	Yes
45	Bank of Wrightsville*(acq.pending)*	Wrightsville	18.81%	39	1.90%	59	11.54%	81	9.94%	27	-0.010	11	0.05	6	3.93	94	349	47	51.0	34	**45**	98,112	2/16/1897	Yes
46	First National Bank of Griffin	Griffin	19.65%	29	2.04%	48	11.41%	86	2.63%	89	0.050	17	0.06	7	4.40	61	250	107	57.7	56	**46**	368,052	05/12/1933	No
47	Bank of Madison	Madison	17.92%	45	1.92%	58	12.30%	64	5.69%	60	-0.050	8	0.10	10	4.06	87	292	80	54.5	41	**47**	433,126	1/1/1890	No
48	Farmers State Bank	Dublin	14.99%	74	1.97%	53	15.26%	24	12.45%	16	0.060	18	0.92	54	5.08	22	272	96	61.1	82	**48**	156,092	01/01/1934	Yes
49	Citizens Bank of The South	Sandersville	15.76%	68	2.00%	50	13.47%	46	3.14%	79	0.050	17	0.31	27	5.02	27	283	88	59.9	75	**49**	364,589	05/03/1965	No
50	First State Bank of Blakely	Blakely	13.09%	91	2.31%	31	19.30%	5	0.99%	102	0.180	28	1.82	77	4.98	28	325	59	50.0	31	**50**	667,990	01/01/1903	No
51	Trust Bank	Lenox	13.56%	87	2.06%	43	16.73%	13	9.33%	30	0.010	13	1.22	61	7.32	1	183	124	70.6	109	**51**	45,212	01/01/1906	Yes
52	Community Banking Co *Fitzgerald*	Fitzgerald	17.89%	46	1.99%	51	12.80%	58	6.23%	58	0.080	20	0.57	40	4.04	89	345	49	56.2	51	**52**	282,127	04/19/1996	No
53	Community Bank & Tr-West GA	LaGrange	49.94%	1	3.53%	2	8.70%	134	0.00%	106	4.280	42	17.93	90	4.10	85	847	1	58.7	62	**53**	278,187	12/15/1984	No
54	Century Bank and Trust	Milledgeville	16.15%	66	2.06%	44	14.42%	32	6.57%	51	0.000	12	1.64	73	3.96	92	341	52	51.8	35	**54**	359,168		No
55	Georgia Community Bank	Albany	14.54%	75	1.89%	62	14.64%	29	9.47%	29	0.130	25	0.86	51	4.86	36	236	113	59.2	68	**55**	366,989	05/01/1936	Yes
56	BankSouth	Greensboro	17.85%	48	1.89%	60	12.21%	69	4.93%	64	0.010	13	0.25	22	4.26	72	325	60	71.8	111	**56**	1,332,501	04/01/1946	No
57	Citizens Bank of Americus	Americus	19.36%	32	1.89%	61	10.95%	99	7.40%	42	0.060	18	0.46	32	3.58	109	413	23	50.8	33	**57**	489,191	03/25/1937	No
58	United National Bank	Cairo	13.26%	90	1.97%	52	16.19%	18	5.42%	63	0.070	19	3.06	86	4.97	30	401	26	56.4	52	**58**	311,656	05/26/2000	No
59	South Georgia Banking Co	Tifton	13.27%	89	1.72%	75	14.47%	31	7.04%	46	0.060	18	0.18	17	5.09	21	245	108	66.9	101	**59**	553,568	06/14/1937	No
60	West Central Georgia Bank	Thomaston	7.29%	113	1.71%	76	23.82%	1	7.11%	45	0.100	22	0.00	1	4.30	65	273	95	58.9	64	**60**	158,677	04/15/1974	No
61	South Georgia Bank	Glennville	17.74%	50	1.95%	57	12.06%	73	15.65%	10	0.110	23	1.01	56	4.29	70	243	110	53.5	40	**61**	251,855	04/09/1987	Yes
62	Four County Bank	Allentown	13.36%	88	1.76%	71	15.05%	25	10.27%	25	0.060	18	0.54	39	4.31	64	326	58	60.9	81	**62**	90,633	09/15/1941	Yes
63	Flint Community Bank	Albany	22.14%	18	1.96%	56	10.23%	117	13.05%	13	0.010	13	1.98	82	4.28	71	383	35	55.5	45	**63**	330,572	02/03/2006	Yes
64	F&M Bank	Washington	11.98%	100	1.74%	72	16.54%	15	4.37%	69	0.280	34	0.25	22	4.83	39	287	83	60.3	78	**64**	395,966	03/14/1950	No
65	Peoples Bank of Georgia	Talbotton	20.54%	26	1.88%	64	9.87%	123	1.31%	101	0.110	23	0.31	27	5.10	20	270	97	59.9	74	**65**	225,230	1/1/1891	No
66	Mount Vernon Bank	Mount Vernon	17.88%	47	1.70%	77	10.34%	113	16.30%	8	-0.020	10	0.10	10	4.30	66	315	65	60.7	79	**66**	195,580	01/24/1901	Yes
67	Rabun County Bank	Clayton	18.03%	43	1.88%	63	11.09%	95	7.25%	43	0.010	13	0.51	36	3.96	91	303	72	56.1	50	**67**	348,896	10/10/1975	No
68	Synovus Bank *(acq.pending)*	Columbus	18.97%	37	1.82%	66	10.65%	106	8.70%	33	0.190	29	0.63	43	3.45	113	508	8	49.6	28	**68**	60,332,869	1/1/1888	No
69	American Commerce Bank, NA	Bremen	13.67%	85	1.97%	54	17.60%	7	0.00%	106	0.020	14	3.15	87	4.03	90	434	20	49.4	27	**69**	495,506	10/04/2004	No
70	Citizens National Bank Quitman	Quitman	15.22%	70	1.80%	67	13.41%	49	6.84%	48	0.070	19	0.65	45	4.22	76	280	91	55.8	49	**70**	130,932	08/25/1934	No
71	First Peoples Bank	Pine Mountain	15.05%	73	1.63%	81	12.23%	68	4.34%	70	0.040	16	0.20	19	4.52	53	302	73	59.3	69	**71**	385,203	07/09/1990	No
72	Southeast First National Bank	Summerville	15.89%	67	1.97%	55	12.92%	55	0.00%	106	-1.570	1	0.00	1	3.32	115	165	127	63.0	91	**72**	69,113	05/22/1968	No
73	Bank of Newington	Newington	18.70%	40	1.68%	78	10.27%	115	1.96%	94	0.000	12	0.50	35	4.97	29	334	53	62.0	86	**73**	308,613	08/14/1919	No
74	Planters First Bank	Cordele	17.06%	57	1.76%	70	12.15%	71	6.35%	56	-0.020	10	1.09	58	4.53	52	286	84	61.9	85	**74**	442,722	1/1/1896	Yes
75	Glennville Bank	Glennville	16.51%	63	1.78%	68	11.98%	74	7.53%	41	0.020	14	0.66	46	4.10	83	259	102	53.1	37	**75**	426,687	03/13/1905	No
76	Family Bank	Pelham	13.71%	84	1.82%	65	15.32%	23	0.00%	106	0.000	12	1.48	69	4.93	34	257	103	62.0	87	**76**	152,645	01/01/1931	No
77	First Port City Bank	Bainbridge	18.09%	42	1.72%	74	11.19%	90	1.36%	100	0.020	14	0.60	41	4.25	73	306	68	60.0	76	**77**	573,711	10/07/1974	No
78	Peoples Bank	Eatonton	14.47%	76	1.53%	89	11.69%	77	0.00%	106	-0.020	10	0.11	11	5.02	26	305	71	69.4	107	**78**	270,980	07/15/1943	No
79	Great Oaks Bank	Richmond Hill	16.87%	60	1.57%	84	10.13%	120	11.73%	21	0.010	13	0.08	9	4.48	57	284	87	64.1	92	**79**	408,881	01/01/1934	Yes
80	Peach State Bank & Trust	Gainesville	15.19%	71	1.55%	87	11.66%	78	0.00%	106	0.000	12	0.00	1	3.64	105	363	42	56.6	54	**80**	734,934	04/27/2005	No

GEORGIA "ALL STARS" 9/30/2025

S&P Capital IQ PRO

GA had 137 Banks @ 9/30/25; 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 > 9/30/2025

New Run Date > 11/13/2025

#	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 (10/1/24-9/30/25) & for 3rd Qtr 2025		LTM *(Removes AOCI)*		LTM		2025Q3		LTM		LTM		2025Q3		LTM		LTM		LTM			2025Q3		
	Georgia Average >>		**18.06%**		**1.89%**		**11.69%**		**7.21%**		**0.090**		**0.86**		**4.27**		**404**		**62.0**			1,128,006	1953	
	Georgia Median >>		**16.25%**		**1.73%**		**12.49%**		**3.84%**		**0.030**		**0.48**		**4.30**		**319**		**59.2**			309,678	1945	
81	Pinnacle Bank	Elberton	17.48%	54	1.59%	83	10.55%	110	6.51%	54	0.040	16	0.06	7	4.08	86	294	78	65.0	96	**81**	2,232,023	03/12/1934	No
82	Exchange Bank	Milledgeville	13.67%	86	1.68%	80	13.45%	48	2.96%	82	0.010	13	0.29	25	4.11	82	280	90	61.1	83	**82**	413,476	06/03/1903	No
83	Bank of Dawson	Dawson	10.12%	106	1.78%	69	19.01%	6	4.69%	68	0.210	31	3.68	88	4.22	77	363	40	55.7	47	**83**	162,188	07/01/1911	Yes
84	Altamaha Bank and Trust Co	Vidalia	17.65%	51	1.68%	79	10.95%	98	11.65%	22	0.590	39	1.91	80	4.60	49	320	61	56.4	53	**84**	325,418	05/19/1966	Yes
85	Peoples Bank & Trust	Buford	15.13%	72	1.55%	86	10.92%	100	3.10%	80	-0.200	4	0.19	18	3.68	101	384	33	53.2	38	**85**	559,048	12/13/1984	No
86	Geo. D. Warthen Bank	Sandersville	12.37%	96	1.45%	90	13.47%	47	2.77%	86	0.060	18	1.40	65	5.56	11	317	64	73.5	114	**86**	198,503	1/1/1871	No
87	Bank of Camilla	Camilla	6.59%	115	1.41%	91	22.78%	2	3.77%	76	0.000	12	0.46	32	3.58	108	290	81	60.9	80	**87**	179,989	1/2/1890	No
88	First National Bank of Coffee County	Douglas	17.60%	52	1.53%	88	10.15%	118	6.54%	52	0.040	16	0.36	29	3.59	107	332	54	58.5	61	**88**	495,287	09/23/1991	Yes
89	PeoplesSouth Bank	Colquitt	16.82%	61	1.74%	73	11.45%	85	12.22%	18	0.160	27	1.70	74	3.80	98	233	116	55.6	46	**89**	1,170,615	10/19/1973	No
90	Tandem Bank	Tucker	10.44%	103	1.17%	104	13.83%	39	0.00%	106	-0.130	7	0.12	12	4.04	88	346	48	69.7	108	**90**	282,289	09/23/2019	No
91	First Southern Bank	Waycross	12.96%	92	1.31%	96	11.16%	91	0.05%	105	0.000	12	0.00	1	4.53	51	255	104	71.2	110	**91**	324,134	06/19/1907	No
92	Legacy State Bank	Loganville	10.04%	108	1.21%	100	13.14%	53	0.00%	106	-0.010	11	0.06	7	3.84	95	305	70	65.7	97	**92**	186,848	03/15/2005	No
93	Waycross Bank & Trust	Waycross	10.10%	107	1.10%	108	12.85%	56	5.65%	61	0.030	15	0.13	13	3.04	126	451	17	62.5	89	**93**	245,312	06/01/1988	Yes
94	Peoples Bank	Lyons	12.92%	93	1.37%	93	10.78%	103	1.44%	98	0.740	40	0.01	2	3.95	93	301	75	59.4	71	**94**	192,924	01/01/1935	No
95	Bank of Dudley	Dublin	16.36%	65	1.62%	82	10.26%	116	1.88%	95	0.030	15	1.30	63	4.51	55	268	98	62.6	90	**95**	496,081	11/01/1905	No
96	Guardian Bank	Valdosta	12.19%	97	1.31%	97	12.57%	61	6.52%	53	0.020	14	1.08	57	3.05	125	402	25	58.9	65	**96**	576,762	05/01/2001	Yes
97	North GA Natl Bk *(acq.10/1/25)*	Calhoun	17.81%	49	1.55%	85	9.60%	128	6.75%	49	0.200	30	1.54	70	3.74	99	298	77	59.6	72	**97**	271,736	02/10/1999	No
98	Georgia Banking Company	Atlanta	13.81%	81	1.22%	99	9.75%	126	0.00%	106	0.040	16	0.46	32	4.30	67	490	12	67.8	102	**98**	2,723,145	11/01/2001	No
99	First Bank of Pike	Molena	13.76%	82	1.34%	94	10.49%	111	2.44%	90	-0.040	9	1.20	60	5.79	6	210	118	78.2	119	**99**	86,366	1/1/1899	No
100	Signature Bank GA *(acq.pending)*	Sandy Springs	6.81%	114	0.90%	113	14.01%	37	0.00%	106	0.200	30	1.20	60	4.63	48	396	29	80.7	123	**100**	263,729	08/17/2005	No
101	PromiseOne Bank	Duluth	13.72%	83	1.37%	92	11.03%	97	10.22%	26	0.080	20	1.29	62	3.13	122	306	69	57.7	57	**101**	822,611	11/06/2008	Yes
102	Queensborough Natl Bk & Tr Co	Louisville	14.35%	77	1.34%	95	10.29%	114	3.00%	81	0.090	21	0.18	17	3.61	106	239	112	64.8	95	**102**	2,161,509	01/01/1902	No
103	South Coast Bank & Trust	Brunswick	12.09%	98	1.15%	105	10.82%	102	6.01%	59	0.060	18	0.22	20	3.57	110	371	36	64.3	93	**103**	266,185	01/01/1934	Yes
104	Affinity Bank, NA	Covington	10.22%	104	1.11%	106	11.61%	79	12.48%	15	0.040	16	0.73	49	3.48	111	388	32	66.2	99	**104**	924,941	11/14/1928	No
105	Citizens Community Bank	Hahira	10.68%	102	1.18%	103	12.29%	65	8.03%	37	0.040	16	1.01	56	4.15	79	208	119	69.1	105	**105**	206,871	02/21/1927	Yes
106	American Pride Bank	Macon	3.81%	122	0.52%	122	15.37%	22	0.79%	103	0.000	12	0.06	7	3.47	112	192	123	68.9	104	**106**	664,804	12/12/2007	No
107	Moultrie Bank & Trust	Moultrie	3.29%	125	0.50%	124	13.54%	44	0.00%	106	0.010	13	0.03	4	3.67	102	331	56	78.3	120	**107**	155,318	05/09/2022	No
108	Claxton Bank	Claxton	3.25%	126	0.52%	123	15.03%	26	0.00%	106	0.060	18	0.61	42	4.52	54	275	94	81.7	124	**108**	259,692	02/24/1941	No
109	Farmers & Merch Bk *(Acq.10/11/24)*	Lakeland	14.11%	79	1.31%	98	10.64%	108	4.18%	73	0.240	32	1.98	82	4.51	56	282	89	64.7	94	**109**	754,493	05/22/1907	No
110	Carver State Bank	Savannah	6.49%	116	1.03%	109	16.54%	14	0.00%	106	0.320	37	1.90	79	4.30	68	242	111	72.9	113	**110**	113,168	02/23/1927	No
111	Bank of Hancock County	Sparta	3.04%	127	0.62%	120	22.69%	3	1.82%	96	0.040	16	0.47	33	3.41	114	159	129	78.4	121	**111**	80,515	09/01/1904	No
112	Farmers Bank	Greensboro	10.12%	105	1.01%	110	12.08%	72	2.92%	83	0.060	18	0.70	47	2.98	128	351	46	59.4	70	**112**	154,814	09/06/1911	No
113	Oconee State Bank	Watkinsville	12.76%	94	1.19%	101	10.86%	101	2.00%	92	0.070	19	1.10	59	4.19	78	319	62	69.3	106	**113**	688,987	02/01/1960	No
114	Merchants & Citizens Bank	McRae-Helena	4.01%	120	0.53%	121	14.11%	34	3.35%	78	0.040	16	0.29	25	3.08	123	236	114	77.1	117	**114**	141,926	02/23/1929	No
115	Touchmark National Bank	Alpharetta	3.61%	124	0.44%	125	13.60%	40	6.59%	50	1.420	41	1.93	81	2.46	132	494	11	58.8	63	**115**	417,813	01/28/2008	No
116	Barwick Banking Company	Barwick	12.06%	99	0.96%	111	9.02%	131	0.00%	106	0.040	16	0.20	19	3.72	100	301	74	68.3	103	**116**	673,085	01/01/1934	No
117	Colony Bank	Fitzgerald	12.68%	95	1.19%	102	10.14%	119	4.19%	72	0.260	33	0.60	41	3.08	124	290	82	66.5	100	**117**	3,139,991	04/15/1976	No
118	Bank of Alapaha	Alapaha	8.46%	112	0.86%	114	11.46%	84	3.57%	77	-0.010	11	0.48	34	3.28	118	180	125	75.2	115	**118**	243,793	03/25/1905	No
119	Apex Banking Co of GA	Cleveland	3.95%	121	0.41%	127	10.44%	112	0.00%	106	0.010	13	0.17	16	4.68	44	163	128	88.1	129	**119**	69,563	07/16/1907	No
120	Bank of LaFayette	Lafayette	11.48%	101	1.10%	107	11.03%	96	0.00%	106	0.000	12	1.01	56	2.59	129	227	117	59.6	73	**120**	411,238	7/18/1899	No

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

GEORGIA "ALL STARS" 9/30/2025

S&P Capital IQ PRO

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 > 9/30/2025

New Run Date > 11/13/2025

GA had 137 Banks @ 9/30/25; two specialty banks are excluded from sort

#	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 (10/1/24-9/30/25) & for 3rd Qtr 2025		LTM *(Removes AOCI)*		LTM		2025Q3		LTM		LTM		2025Q3		LTM		LTM		LTM			2025Q3		
	Georgia Average >>		**18.06%**		**1.89%**		**11.69%**		**7.21%**		**0.090**		**0.86**		**4.27**		**404**		**62.0**			1,128,006	1953	
	Georgia Median >>		**16.25%**		**1.73%**		**12.49%**		**3.84%**		**0.030**		**0.48**		**4.30**		**319**		**59.2**			309,678	1945	
121	First Federal Svgs & Ln Valdosta	Valdosta	5.02%	119	0.64%	119	12.98%	54	0.00%	106	0.030	15	2.15	83	4.23	75	250	106	84.0	125	**121**	259,750	09/01/1934	No
122	Planters and Citizens Bank	Camilla	9.02%	109	0.91%	112	10.75%	104	2.91%	84	0.010	13	0.90	53	3.67	103	265	100	72.3	112	**122**	148,940	05/24/1913	No
123	Peoples Bank	Willacoochee	5.83%	118	0.71%	117	13.29%	50	2.23%	91	0.000	12	1.47	68	3.03	127	149	131	78.2	118	**123**	104,251	09/24/1948	Yes
124	Farmers & Merchants Bank	Eatonton	8.98%	110	0.85%	115	11.23%	88	3.84%	75	-0.020	10	1.57	71	2.52	131	293	79	66.1	98	**124**	304,531	10/26/1922	No
125	Bank Lumber City *(acquired 8/1/22)*	Lumber City	-12.88%	134	-1.22%	134	9.80%	125	0.00%	106	0.000	12	0.00	1	4.82	40	107	134	109.7	133	**125**	25,420	07/02/1945	Yes
126	TC Federal Bank *(acq.pending)*	Thomasville	3.62%	123	0.44%	126	11.23%	89	23.44%	4	-0.050	8	1.37	64	3.26	119	266	99	87.7	128	**126**	559,509	01/01/1934	No
127	Bank of Edison	Edison	8.90%	111	0.79%	116	9.00%	133	11.31%	24	0.180	28	2.22	84	4.10	84	251	105	79.7	122	**127**	88,361	10/01/1904	Yes
128	Loyal Trust Bank	Johns Creek	5.91%	117	0.70%	118	11.30%	87	0.00%	106	0.000	12	2.43	85	2.53	130	319	63	77.1	116	**128**	233,786	11/15/2019	No
129	First Bank of Coastal Georgia	Pembroke	1.78%	129	0.15%	129	9.39%	129	4.73%	66	-0.240	2	0.00	1	2.05	134	150	130	86.0	126	**129**	218,584	01/01/1907	No
130	Vidalia Federal Savings Bank	Vidalia	-6.81%	133	-0.82%	133	12.42%	62	0.00%	106	0.030	15	0.54	39	1.12	135	106	135	164.6	135	**130**	221,315	09/01/1936	No
131	Southern Bank	Waynesboro	2.88%	128	0.26%	128	9.73%	127	0.00%	106	0.290	35	0.48	34	3.25	120	177	126	86.4	127	**131**	360,783	07/02/1945	No
132	First National Bank of Decatur Co	Bainbridge	0.48%	131	0.04%	131	8.33%	135	0.00%	106	0.070	19	0.47	33	3.15	121	195	121	95.8	131	**132**	341,200	04/05/2004	No
133	Rochelle State Bank	Rochelle	0.57%	130	0.05%	130	9.01%	132	0.00%	106	0.000	12	1.73	76	3.30	116	233	115	95.1	130	**133**	78,448	08/01/1947	No
134	Talbot State Bank	Woodland	-14.70%	135	-1.36%	135	9.03%	130	0.00%	106	0.000	12	1.62	72	3.29	117	116	133	136.1	134	**134**	51,350	11/25/1907	Yes
135	First State Bank of Randolph Co	Cuthbert	-2.18%	132	-0.18%	132	9.85%	124	0.00%	106	0.060	18	4.86	89	2.39	133	130	132	104.9	132	**135**	83,992	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