

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/ Loans (%)	NPAs/ Assets (%)
															30-90	90 +				
															\$	\$				
State Summary																				
Greater than \$10 Billion		2	84,798,047	63,673,793	844,914	1.04	10.15	3.48	52.50	9.95	10.18	342,818	54,569	258,292	166,673	22,041	439,294	6,199	1.31%	0.56%
\$1 Billion to \$10 Billion		14	30,961,659	20,211,210	477,739	1.52	17.76	3.92	54.81	10.11	21.08	31,956	4,157	18,938	76,123	6,270	64,934	7,181	1.28%	0.23%
\$500 Million to \$1 Billion		20	12,603,034	7,576,670	201,910	1.67	16.34	4.16	53.41	11.83	25.70	7,909	7,498	15,987	53,929	1,799	72,011	17,919	1.37%	0.54%
\$250 Million to \$500 Million		41	14,624,619	9,565,838	192,858	1.39	14.45	4.02	62.63	11.00	20.59	12,621	2,747	7,544	39,949	4,170	37,221	5,201	1.55%	0.28%
\$100 Million to \$250 Million		49	8,821,659	5,435,442	112,221	1.33	13.53	4.20	66.48	12.45	26.01	9,961	2,521	2,801	47,637	3,215	25,048	5,000	1.58%	0.38%
Less than \$100 Million		16	1,091,063	543,194	7,715	0.64	5.66	4.35	88.34	13.17	34.27	1,137	196	625	6,273	342	3,737	210	1.62%	0.40%
State Total		142	152,900,081	107,006,147	1,837,357	1.23	12.77	3.72	55.07	10.41	15.75	406,402	71,688	304,187	390,584	37,837	642,245	41,710	1.35%	0.45%
Greater than \$10 Billion																				
Synovus Bank	No	Columbus	59,685,757	43,404,490	546,375	0.89	11.67	3.24	55.10	9.21	11.36	189,303	29,732	183,074	54,046	5,053	288,177	-	1.10%	0.48%
Ameris Bank	No	Atlanta	25,112,290	20,269,303	298,539	1.18	8.62	3.71	49.90	10.69	9.00	153,515	24,837	75,218	112,627	16,988	151,117	6,199	1.52%	0.63%
Total/Average			84,798,047	63,673,793	844,914	1.04	10.15	3.48	52.50	9.95	10.18	342,818	54,569	258,292	166,673	22,041	439,294	6,199	1.31%	0.56%
\$1 Billion to \$10 Billion																				
RBC Bank (Georgia), National Association	No	Atlanta	6,400,433	2,763,255	130,235	2.04	23.22	3.26	32.10	10.35	61.63	8,666	651	7,875	12,661	3,253	13,807	232	0.79%	0.27%
Metro City Bank	No	Doraville	3,482,906	3,143,141	51,889	1.51	14.14	3.11	39.70	10.15	3.52	(92)	25	764	22,584	-	14,682	1,466	0.58%	0.43%
Colony Bank	No	Fitzgerald	3,043,452	1,883,470	24,579	0.80	9.38	2.88	69.90	9.28	17.71	3,886	354	1,944	6,069	370	9,839	448	0.98%	0.30%
United Bank	No	Zebulon	2,231,281	869,141	63,186	2.79	32.56	5.06	39.40	10.96	55.11	2,531	773	2,936	10,465	48	5,563	-	1.78%	0.25%
Pinnacle Bank	No	Elberton	2,120,719	1,527,424	20,599	0.97	12.37	3.84	65.10	8.81	22.75	3,631	207	807	1,950	-	1,327	-	1.33%	0.06%
Queensborough National Bank & Trust Company	No	Louisville	2,070,889	1,165,939	17,046	0.87	11.91	3.29	69.70	9.11	16.32	1,350	244	1,003	4,182	1,080	4,148	26	0.93%	0.24%
The Piedmont Bank	No	Peachtree Corners	2,052,593	1,648,254	29,231	1.53	14.51	4.44	51.50	10.56	9.76	2,065	12	154	425	-	-	-	0.96%	0.00%
Georgia Banking Company	No	Atlanta	1,749,770	1,102,724	16,449	1.03	11.21	4.54	67.80	9.62	16.72	1,689	142	302	1,380	252	3,068	-	1.59%	0.19%
Thomasville National Bank	No	Thomasville	1,646,429	1,418,033	33,555	2.14	23.39	3.93	42.40	9.05	9.41	2,000	94	135	2,020	276	512	-	2.16%	0.05%
Morris Bank	No	Dublin	1,423,964	1,063,644	21,738	1.56	12.17	3.99	57.90	12.41	17.39	800	471	608	4,331	-	2,621	3,568	1.34%	0.43%
Banksouth	No	Greensboro	1,250,432	1,012,260	11,301	0.93	9.33	3.98	80.40	10.11	11.74	3,190	169	2,158	3,517	-	2,116	-	1.28%	0.17%
Primesouth Bank	No	Blackshear	1,215,092	970,903	19,210	1.66	18.16	4.28	52.30	10.45	9.30	1,240	284	215	2,389	991	964	135	1.44%	0.17%
First Ic Bank	No	Doraville	1,155,557	914,805	24,598	2.18	20.84	4.72	43.70	11.13	19.86	1,000	603	16	2,930	-	1,947	-	1.28%	0.11%
Peoplesouth Bank	No	Colquitt	1,118,142	728,217	14,123	1.31	35.48	3.52	55.50	9.56	23.88	-	128	21	1,220	-	4,340	1,306	1.52%	0.50%
Total/Average			30,961,659	20,211,210	477,739	1.52	17.76	3.92	54.81	10.11	21.08	31,956	4,157	18,938	76,123	6,270	64,934	7,181	1.28%	0.23%

GEORGIA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2023

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															30-90	90 +				
															\$	\$				
\$500 Million to \$1 Billion																				
Affinity Bank, National Association	No	Covington	843,149	660,010	6,707	0.77	6.45	3.31	69.70	11.27	16.69	31	132	556	3,857	-	7,426	2,850	1.36%	1.22%
First American Bank And Trust Company	No	Athens	833,096	566,183	12,359	1.42	14.89	3.40	53.30	10.94	10.40	-	124	-	25	-	102	-	1.25%	0.01%
Citizens Trust Bank	No	Atlanta	741,413	372,769	15,429	2.06	22.69	4.75	48.20	11.88	37.99	670	42	326	5,461	80	1,762	-	1.23%	0.25%
Promiseone Bank	Yes	Duluth	715,272	548,990	12,268	1.70	16.90	3.05	52.50	10.98	9.42	276	114	205	2,539	206	541	138	0.93%	0.12%
Peach State Bank & Trust	No	Gainesville	712,635	394,646	5,112	0.78	9.85	2.94	65.50	9.46	30.96	-	17	22	-	-	-	-	1.26%	0.00%
Farmers & Merchants Bank	No	Lakeland	647,012	474,544	8,758	1.34	18.41	4.63	60.30	9.75	9.15	500	98	994	14,599	776	6,042	-	1.13%	1.05%
Northeast Georgia Bank	Yes	Lavonia	640,857	292,625	15,035	2.42	21.01	4.41	42.40	12.06	27.40	472	114	161	483	-	329	-	1.44%	0.05%
First National Community Bank	No	Chatsworth	621,343	456,412	11,326	2.01	16.05	5.51	50.80	12.63	21.81	1,219	116	735	212	-	1,060	-	1.20%	0.11%
Southeastern Bank	No	Darien	616,015	348,333	10,474	1.69	18.63	4.35	55.10	11.82	20.07	(60)	164	138	1,333	-	862	40	2.17%	0.15%
First Century Bank, National Association	No	Commerce	607,666	34,434	10,299	1.91	14.55	5.44	49.90	18.17	77.85	2,637	5	2,637	94	42	402	3,734	0.64%	0.69%
South Georgia Banking Company	No	Omega	599,253	332,914	12,020	2.00	18.93	4.53	53.60	11.50	22.77	300	34	46	973	-	264	-	1.43%	0.04%
First State Bank Of Blakely	No	Blakely	597,183	395,518	11,146	1.87	11.37	5.01	49.60	17.21	18.89	792	75	480	2,482	399	4,605	50	1.30%	0.85%
Oconee State Bank	No	Watkinsville	588,936	346,988	6,460	1.17	15.77	3.95	70.00	9.12	34.47	259	60	52	1,161	-	5,117	-	1.33%	0.87%
Fnb South	No	Alma	582,908	389,055	14,735	2.66	16.28	5.06	36.80	15.76	18.52	(1,416)	6,173	7,527	3,046	-	36	1,124	2.36%	0.20%
First Chatham Bank	No	Savannah	575,287	290,129	12,031	2.08	21.18	5.64	56.50	11.87	34.67	1,000	102	145	507	-	7,889	1,977	2.16%	1.00%
Guardian Bank	Yes	Valdosta	555,242	361,521	5,620	1.01	13.74	2.65	64.20	10.48	15.81	122	4	2	464	5	5,382	1,526	1.56%	0.84%
Community Bank Of Pickens County	No	Jasper	547,627	382,225	11,478	2.16	18.93	4.65	41.60	12.18	22.17	375	48	296	4,291	-	9,069	-	1.23%	1.04%
Peoples Bank & Trust	No	Buford	531,269	194,015	5,648	1.07	17.56	2.96	58.60	9.43	26.62	282	12	-	763	-	109	654	0.98%	0.14%
Touchmark National Bank	No	Alpharetta	528,314	451,612	8,050	1.87	15.26	3.59	39.20	10.38	12.51	525	61	1,627	11,636	291	21,014	5,826	1.09%	2.10%
The Citizens Bank Of Georgia	No	Cumming	518,557	283,747	6,955	1.33	18.34	3.41	50.30	9.72	45.92	(75)	3	38	3	-	-	-	1.33%	0.00%
Total/Average			12,603,034	7,576,670	201,910	1.67	16.34	4.16	53.41	11.83	25.70	7,909	7,498	15,987	53,929	1,799	72,011	17,919	1.37%	0.54%

GEORGIA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2023

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															30-90	90 +				
															\$	\$				
\$250 Million to \$500 Million																				
American Commerce Bank, National Association	No	Bremen	497,904	413,424	6,739	1.32	10.85	3.83	54.30	13.19	18.22	664	20	810	1,868	-	10,925	-	2.01%	2.19%
First Port City Bank	No	Bainbridge	484,628	394,242	3,663	0.82	8.98	3.89	71.20	9.89	13.35	805	87	40	365	-	930	-	1.36%	0.10%
Tc Federal Bank	No	Thomasville	466,511	376,900	374	0.09	0.58	3.33	95.40	15.16	15.88	175	157	112	54	-	1,288	-	1.28%	0.28%
First National Bank Of Coffee County	Yes	Douglas	447,570	232,926	4,784	1.10	10.36	3.24	66.90	8.90	25.76	340	84	105	103	-	-	630	1.15%	0.14%
Citizens Bank Of Americus	No	Americus	445,265	240,749	6,198	1.43	20.21	3.54	53.50	9.68	28.65	75	37	61	262	-	266	-	1.75%	0.06%
Pineland Bank	No	Alma	442,525	331,049	6,542	1.56	16.43	5.23	61.10	9.73	17.42	535	29	15	8,116	-	657	-	1.50%	0.15%
Barwick Banking Company	No	Barwick	428,348	357,170	2,629	0.68	8.38	3.64	71.90	8.52	11.93	1,075	-	360	143	-	177	-	1.06%	0.04%
First State Bank	No	Wrens	419,413	329,092	4,589	1.15	17.66	3.51	54.70	8.82	9.52	380	35	51	983	-	476	725	1.07%	0.29%
Planters First Bank	Yes	Cordele	413,313	274,233	7,018	1.68	19.37	4.21	63.90	9.89	13.59	267	150	141	564	-	387	-	1.58%	0.09%
Bank Of Madison	No	Madison	406,703	283,168	4,478	1.13	14.18	3.58	60.30	9.94	14.10	297	48	9	301	-	171	974	1.40%	0.28%
Commercial Bank, The	Yes	Crawford	402,067	273,181	10,284	2.61	34.68	4.42	47.50	10.19	14.83	(330)	33	24	377	-	1,250	-	1.80%	0.31%
Sunmark Community Bank	Yes	Perry	398,934	282,358	9,459	2.34	18.68	4.94	50.00	11.19	24.30	734	88	100	566	9	101	-	2.21%	0.03%
The Bank Of Lafayette	No	La Fayette	390,922	151,814	2,475	0.58	NM	2.04	63.00	9.24	12.16	-	42	86	2,457	24	1,308	220	0.58%	0.40%
Bank Of Dudley	No	Dudley	383,025	263,094	4,301	1.20	12.46	4.61	63.80	10.64	23.14	792	20	70	465	1	70	-	1.27%	0.02%
Georgia Community Bank	Yes	Albany	379,322	250,011	5,682	1.49	10.91	4.17	64.10	12.80	8.71	185	32	299	1,087	-	548	-	1.21%	0.14%
First National Bank Of Griffin	No	Griffin	374,731	113,732	4,651	1.25	25.78	3.98	64.60	8.75	52.84	220	6	10	720	13	1,759	-	1.50%	0.47%
Exchange Bank	No	Milledgeville	373,736	213,912	4,101	1.08	11.45	3.55	63.90	11.95	28.52	70	4	68	2,290	860	213	-	1.87%	0.29%
F&M Bank	No	Washington	370,034	220,419	4,546	1.25	11.68	4.28	61.70	15.83	14.86	480	9	14	2,102	-	318	808	1.99%	0.30%
Glennville Bank	No	Glennville	366,987	206,658	5,644	1.46	18.28	3.91	52.20	10.53	26.51	250	33	65	663	-	910	-	1.79%	0.25%
Great Oaks Bank	Yes	Eastman	352,290	211,784	4,375	1.35	13.99	4.50	66.80	9.82	36.67	644	309	39	280	-	90	-	1.68%	0.03%
Century Bank & Trust	No	Milledgeville	351,865	183,628	4,705	1.27	17.67	3.39	55.90	11.78	26.66	240	86	20	250	-	6	-	1.17%	0.00%
Commercial Banking Company	No	Valdosta	347,902	214,078	5,459	1.62	17.41	4.70	59.90	10.26	34.37	-	10	41	868	-	17	-	1.59%	0.00%
Georgia Primary Bank	No	Atlanta	341,395	239,339	2,059	0.66	7.89	3.40	75.60	10.71	21.05	169	51	36	61	2,247	1,995	-	1.18%	0.30%
The Citizens Bank Of Swainsboro	No	Swainsboro	339,469	245,613	5,734	1.79	17.28	4.95	55.60	11.29	16.64	323	192	446	801	13	227	-	2.02%	0.07%
First Peoples Bank	No	Pine Mountain	336,498	228,658	3,687	1.31	14.44	4.43	59.80	12.29	12.45	327	-	9	130	41	243	-	1.42%	0.08%
American Pride Bank	Yes	Macon	330,735	271,386	2,469	0.84	5.87	3.81	71.10	10.57	14.89	850	-	-	61	761	287	-	1.32%	0.14%
Century Bank Of Georgia	No	Cartersville	313,648	131,293	4,811	1.50	24.21	3.29	51.30	10.63	28.51	(646)	9	3	1,148	-	-	-	1.23%	0.00%
Citizens Bank Of The South	No	Sandersville	310,575	229,329	4,331	1.36	12.09	4.66	62.50	12.80	7.52	265	233	142	778	-	710	-	1.43%	0.23%
Flint Community Bank	Yes	Albany	307,262	258,705	4,770	1.53	14.56	3.73	61.90	8.57	12.84	20	-	-	439	-	1,566	-	1.27%	0.51%
First National Bank Of Decatur County	No	Bainbridge	307,034	198,472	82	0.03	0.41	2.85	96.70	8.57	6.77	303	23	547	1,341	-	587	344	1.20%	0.30%
First Southern Bank	No	Waycross	306,814	194,345	2,015	0.65	8.65	4.07	79.80	9.35	10.01	-	5	22	1	76	-	-	0.86%	0.02%
Southern Bank	No	Sardis	294,523	183,992	415	0.16	1.90	3.25	86.40	9.22	22.48	585	13	436	1,956	-	1,739	115	1.20%	0.63%
Altamaha Bank And Trust Company	Yes	Vidalia	291,674	201,154	4,131	1.49	16.69	4.02	64.70	10.03	22.30	335	7	135	377	-	1,405	-	1.46%	0.48%
United National Bank	No	Cairo	289,233	207,324	5,466	1.89	13.53	5.07	50.10	14.75	23.49	861	142	1,474	1,823	-	2,541	488	2.09%	1.05%
Rabun County Bank	No	Clayton	287,393	172,199	4,723	1.72	15.87	4.41	52.80	11.30	38.68	-	24	6	482	-	201	828	1.72%	0.36%
River City Bank	No	Rome	278,124	203,471	2,236	0.85	9.93	4.42	73.50	10.26	18.39	565	79	380	80	74	-	-	1.47%	0.03%
Douglas National Bank	Yes	Douglas	277,551	188,472	8,117	3.01	28.78	4.72	46.00	10.28	23.81	83	92	96	842	-	473	-	1.13%	0.11%
Farmers & Merchants Bank	No	Eatonton	114,120	1,523	1,523	0.55	8.93	2.24	74.50	10.50	21.16	88	31	6	714	41	619	-	1.27%	0.24%
Durden Banking Company, Incorporated	Yes	Twin City	273,764	176,293	7,433	2.70	18.09	4.88	48.20	14.51	9.52	400	44	155	1,585	4	174	59	2.15%	0.09%
State Bank Of Cochran	Yes	Cochran	264,373	161,377	11,834	4.64	23.43	6.18	37.20	17.91	30.19	250	461	783	1,081	-	2,043	10	3.50%	0.78%
Community Banking Company Of Fitzgerald	No	Fitzgerald	253,560	142,674	4,326	1.70	15.59	4.01	53.40	10.96	31.64	(55)	22	328	1,365	6	544	-	2.66%	0.22%
Total/Average			14,624,619	9,565,838	192,858	1.39	14.45	4.02	62.63	11.00	20.59	12,621	2,747	7,544	39,949	4,170	37,221	5,201	1.55%	0.28%

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\$100 Million to \$250 Million																				
AB&T	No	Albany	249,525	174,709	4,371	1.72	16.67	4.33	51.10	11.08	32.61	-	450	2	1	-	-	-	1.50%	0.00%
Bank Of Newington	No	Newington	249,167	197,445	3,886	1.61	18.68	4.95	52.90	9.08	16.57	500	140	12	2,568	-	-	577	1.57%	0.23%
Bank Of Alapaha	No	Alapaha	240,975	117,954	1,750	0.79	13.25	3.32	71.40	10.11	24.72	119	141	70	2,171	-	298	25	2.53%	0.13%
North Georgia National Bank	No	Calhoun	230,228	126,851	2,192	1.04	25.66	3.60	62.80	9.33	20.18	360	15	7	288	-	637	-	1.23%	0.28%
Waycross Bank & Trust	Yes	Waycross	228,473	124,761	2,467	1.04	17.46	2.78	63.70	10.73	30.97	101	-	20	888	4	-	-	1.71%	0.00%
Signature Bank Of Georgia	No	Sandy Springs	225,896	165,293	2,402	1.15	8.60	5.43	74.70	14.36	25.06	581	88	269	-	-	-	2,744	1.26%	1.21%
South Georgia Bank	Yes	Glennville	222,978	121,497	4,279	2.00	20.03	4.41	57.50	11.68	28.88	120	40	2	1,952	18	45	-	2.28%	0.03%
Onesouth Bank	Yes	Macon	221,209	177,820	1,628	0.80	5.69	3.90	79.40	10.68	17.27	87	126	16	177	-	1,374	-	1.46%	0.62%
First Federal Savings & Loan Association Of Valdosta	No	Valdosta	219,507	191,177	857	0.41	2.84	4.30	87.60	13.76	7.08	120	11	25	2,229	-	3,316	330	0.45%	1.66%
The Peoples Bank	No	Eatonton	219,104	161,841	2,070	0.97	9.41	4.97	73.50	11.01	14.10	35	20	-	-	-	72	-	1.61%	0.03%
The Geo. D. Warthen Bank	No	Sandersville	217,422	116,724	2,738	1.19	15.29	4.60	71.40	10.14	31.84	275	22	173	590	-	1,017	-	1.21%	0.47%
Tandem Bank	No	Tucker	217,069	170,133	2,561	1.33	12.74	4.33	72.70	10.77	15.39	734	-	22	-	-	22	-	1.44%	0.01%
South Coast Bank & Trust	Yes	Brunswick	215,785	162,690	2,385	1.08	14.44	3.21	66.30	8.98	18.46	143	6	6	114	-	745	-	1.70%	0.35%
Craft Bank	No	Atlanta	214,447	149,473	2,420	1.42	9.93	5.39	66.60	13.86	22.49	985	-	125	-	-	-	-	1.30%	0.00%
Vidalia Federal Savings Bank	No	Vidalia	212,511	86,366	(810)	(0.38)	(2.75)	1.48	129.20	13.88	60.91	-	-	36	3,151	184	87	-	1.00%	0.13%
Bank Of Eastman	Yes	Eastman	207,971	87,551	5,300	2.52	17.55	5.36	54.00	12.15	51.73	-	640	88	1,306	61	1,529	552	2.45%	0.70%
The First National Bank Of Waynesboro	No	Waynesboro	207,054	123,717	4,330	2.12	14.02	4.95	47.00	16.78	27.67	240	76	123	373	23	299	-	1.40%	0.16%
Classic City Bank	No	Athens	206,038	131,695	2,110	1.03	10.89	3.72	50.50	10.82	34.60	140	-	-	-	-	-	-	1.09%	0.00%
Loyal Trust Bank	No	Johns Creek	198,661	119,194	(1,052)	(0.70)	(4.44)	2.84	112.50	13.69	29.12	348	-	-	-	-	-	-	1.25%	0.00%
First Bank Of Coastal Georgia	No	Pembroke	196,941	42,304	460	0.22	6.67	1.80	93.80	9.10	16.18	43	-	-	41	-	-	-	1.66%	0.00%
Community Bank Of Georgia	No	Baxley	193,443	113,946	3,285	1.77	19.78	4.57	43.50	10.65	37.28	300	34	46	3,528	-	1,002	-	2.42%	0.52%
Bank Of Soperton, The	Yes	Soperton	192,016	159,090	3,292	1.83	15.73	5.24	62.30	9.51	15.13	420	4	63	1,117	-	177	-	1.50%	0.09%
Citizens Community Bank	Yes	Hahira	189,717	106,970	1,883	0.96	11.90	3.86	72.70	10.98	37.65	275	40	233	165	12	880	-	1.09%	0.47%
Bank Of Camilla	No	Camilla	170,860	108,017	5,445	3.45	15.99	4.23	37.90	23.82	30.30	120	9	2	163	-	615	-	0.99%	0.36%
Farmers State Bank	Yes	Lincolnton	170,761	82,906	4,902	2.73	20.65	5.42	53.50	15.08	34.60	79	62	45	1,056	2	83	-	1.94%	0.05%
Wilcox County State Bank	No	Abbeville	169,787	121,671	1,899	1.13	11.74	4.05	63.70	10.40	13.92	96	11	233	1,189	-	590	-	1.26%	0.35%
Mount Vernon Bank	Yes	Vidalia	168,675	100,977	1,975	1.24	22.04	3.64	66.90	9.56	25.23	161	16	-	1,179	182	343	-	1.16%	0.31%
The Citizens Bank Of Cochran	No	Cochran	167,265	131,608	2,921	1.77	16.58	4.83	51.70	11.90	12.08	-	57	32	888	409	188	-	1.43%	0.36%
The Peoples Bank Of Georgia	No	Talbotton	166,288	138,773	2,139	1.31	14.88	4.97	63.70	9.59	3.51	197	37	102	1,362	629	571	-	0.93%	0.72%
Farmers And Merchants Bank	No	Sylvania	165,476	49,254	2,614	1.70	16.04	3.77	46.60	14.05	41.87	98	2	9	212	-	220	-	1.94%	0.13%
The Claxton Bank	No	Claxton	163,628	102,511	175	0.11	1.42	4.45	94.10	10.29	18.65	185	9	40	831	-	209	-	1.83%	0.13%

GEORGIA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2023

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/ Loans (%)	NPAs/ Assets (%)
															30-90	90 +				
															\$	\$				
\$100 Million to \$250 Million (Continued)																				
Legacy State Bank	No	Loganville	158,194	108,815	1,067	0.68	6.45	3.19	71.10	12.09	22.75	60	15	-	-	-	-	660	1.28%	0.42%
The Farmers Bank	No	Greensboro	158,167	68,796	108	0.08	1.00	2.02	97.30	11.44	9.65	-	-	9	-	-	-	-	1.43%	0.00%
Peoples Bank	No	Lyons	153,839	93,507	2,704	1.76	17.87	4.95	53.40	10.74	35.86	55	2	16	5	-	33	-	1.68%	0.02%
Bank Of Dade	Yes	Trenton	153,597	82,505	3,199	2.07	47.67	3.98	50.90	9.46	13.76	91	100	121	1,084	14	1,313	13	1.15%	0.87%
Bank Of Monticello	Yes	Monticello	149,871	103,864	4,050	2.62	20.89	5.24	46.40	12.29	23.02	262	82	103	919	4	525	-	1.45%	0.35%
Bank Of Dawson	Yes	Dawson	149,322	87,594	2,246	1.57	8.89	4.22	57.70	18.21	21.93	275	25	248	4,382	-	2,541	99	1.47%	1.77%
West Central Georgia Bank	No	Thomaston	145,412	61,422	2,734	1.87	8.26	4.07	50.50	26.92	59.98	1	7	9	614	38	-	-	2.17%	0.03%
Family Bank	No	Pelham	143,566	115,924	1,572	1.14	9.39	4.48	67.20	12.81	11.51	275	9	54	2,278	46	1,762	-	1.41%	1.26%
Embassy National Bank	No	Lawrenceville	142,856	111,967	1,571	1.40	8.09	6.54	74.80	15.86	16.10	(114)	-	-	1,590	-	-	-	1.28%	0.00%
Farmers State Bank	Yes	Dublin	142,009	118,720	2,899	1.95	14.35	4.72	60.00	13.50	9.23	120	5	136	2,552	172	32	-	2.35%	0.14%
Community Bank & Trust - West Georgia	No	Lagrange	135,883	92,982	1,151	1.14	31.44	5.83	75.80	7.63	19.25	1,403	1	7	3,068	1,260	2,528	-	2.02%	2.79%
Wheeler County State Bank	Yes	Alamo	133,008	88,990	3,281	2.40	12.63	4.68	50.70	16.03	34.42	60	26	3	169	-	188	-	1.65%	0.14%
Planters And Citizens Bank	No	Camilla	129,194	67,454	747	0.58	9.62	3.39	76.90	10.67	26.26	152	6	14	42	-	335	-	1.50%	0.26%
Citizens Bank And Trust, Inc.	No	Trenton	127,478	72,494	1,953	1.53	16.66	4.68	61.00	11.47	30.89	111	17	135	750	102	276	-	1.57%	0.30%
The Merchants & Citizens Bank	No	Mcrae	126,986	37,570	528	0.41	4.73	2.74	87.90	14.70	32.10	-	24	23	636	46	10	-	2.75%	0.04%
Bank Of Hazlehurst	Yes	Hazlehurst	125,202	52,329	2,638	2.08	24.01	5.04	55.40	14.39	39.40	340	118	71	1,384	-	667	-	2.85%	0.27%
The Citizens National Bank Of Quitman	No	Quitman	119,890	70,595	1,820	1.49	13.37	4.15	56.10	12.12	31.64	-	24	39	106	9	226	-	1.91%	0.20%
The Peoples Bank	Yes	Willacoochee	108,308	34,996	1,279	1.15	8.04	3.23	69.30	12.10	40.82	8	4	12	519	-	293	-	0.73%	0.27%
Total/Average			8,821,659	5,435,442	112,221	1.33	13.53	4.20	66.48	12.45	26.01	9,961	2,521	2,801	47,637	3,215	25,048	5,000	1.58%	0.38%
Less than \$100 Million																				
First State Bank Of Randolph County	Yes	Cuthbert	88,865	31,395	316	0.36	(18.51)	2.66	86.90	9.62	35.22	32	-	23	221	37	138	104	1.05%	0.31%
The Four County Bank	Yes	Allentown	87,235	62,464	1,601	1.82	13.34	4.12	55.90	13.41	25.27	130	82	60	376	2	46	-	2.15%	0.06%
Bank Of Wrightsville	Yes	Wrightsville	86,754	42,172	1,466	1.82	28.37	3.81	54.80	10.45	30.27	(20)	5	1	74	-	14	-	1.28%	0.02%
Moultrie Bank & Trust	No	Moultrie	83,409	15,942	(246)	(0.34)	(1.29)	3.80	106.50	25.81	82.78	77	-	-	-	-	-	-	1.24%	0.00%
Carver State Bank	No	Savannah	81,906	41,923	1,107	1.32	9.07	5.47	64.70	18.23	45.90	425	35	220	137	-	738	48	2.35%	0.96%
Bank Of Hancock County	No	Sparta	77,977	21,309	565	0.73	4.99	3.28	80.80	19.88	51.18	-	6	29	616	166	61	-	4.37%	0.29%
F & M Bank And Trust Company	No	Manchester	75,947	52,243	518	0.68	16.96	4.88	86.20	6.71	14.69	8	5	2	1	-	400	-	1.05%	0.53%
The Bank Of Edison	Yes	Edison	74,676	37,686	609	0.83	20.61	4.11	81.50	8.65	5.78	42	20	48	390	-	147	-	1.46%	0.20%
First Bank Of Pike	No	Molena	71,316	49,713	781	1.08	13.31	5.49	75.80	9.56	23.76	190	19	138	1,206	-	529	-	1.42%	0.74%
Southeast First National Bank	No	Summerville	62,433	16,588	415	0.68	5.69	2.78	79.20	12.60	49.67	12	-	1	1	8	50	-	1.77%	0.09%
Rochelle State Bank	No	Rochelle	62,413	42,769	(1,125)	(1.95)	(13.29)	3.26	168.20	13.14	24.13	165	4	13	191	-	513	-	0.98%	0.82%
Talbot State Bank	Yes	Woodland	57,675	34,071	(512)	(0.90)	(11.97)	3.28	126.80	10.30	21.37	-	-	4	2,548	129	782	-	0.58%	1.58%
The Security State Bank	Yes	Mcrae-Helena	55,391	37,896	1,166	2.02	12.73	5.82	63.40	15.68	15.80	45	12	44	99	-	-	-	1.62%	0.00%
Apex Banking Company Of Georgia	No	Irwinton	53,181	26,442	(361)	(0.70)	(7.16)	4.19	119.90	13.41	26.22	31	-	23	122	-	37	58	1.44%	0.18%
The Trust Bank	Yes	Lenox	47,183	16,798	1,507	3.19	20.38	7.27	58.10	12.79	62.63	-	7	9	204	-	282	-	1.86%	0.60%
Bank Of Lumber City	Yes	Lumber City	24,702	13,783	(92)	(0.36)	(2.62)	5.33	104.80	10.54	33.63	-	1	10	87	-	-	-	1.33%	0.00%
Total/Average			1,091,063	543,194	7,715	0.64	5.66	4.35	88.34	13.17	34.27	1,137	196	625	6,273	342	3,737	210	1.62%	0.40%