

CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS			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 (%)
															30-100	100 +				
															\$	\$				
Institution	Sub S	Count/City																		
State Summary																				
Greater than \$10 Billion		2	86,636,022	63,355,382	303,177	1.41	12.68	3.60	49.35	10.68	12.12	32,813	12,117	42,531	164,017	56,278	386,299	1,426	1.40%	0.49%
\$1 Billion to \$10 Billion		13	31,238,500	19,998,839	127,801	1.56	15.89	4.04	55.16	10.80	22.24	11,272	1,064	5,256	106,329	7,479	95,244	3,832	1.28%	0.35%
\$500 Million to \$1 Billion		25	16,246,832	10,380,336	61,705	1.52	13.64	4.26	57.50	11.72	25.81	3,217	1,684	2,403	64,849	1,328	81,903	8,754	1.42%	0.58%
\$250 Million to \$500 Million		43	15,118,448	10,000,912	57,099	1.54	15.56	4.26	59.65	11.00	21.60	3,982	392	1,664	69,821	582	47,233	16,797	1.47%	0.42%
\$143 Million to \$250 Million		40	7,395,677	4,280,984	23,236	1.29	11.52	4.11	67.07	12.81	30.77	2,865	445	1,838	39,698	3,697	41,662	5,202	1.69%	0.63%
Less than \$143 Million		14	993,118	517,358	2,450	0.86	1.85	4.23	83.43	11.01	30.32	(78)	317	85	7,952	455	4,508	242	1.61%	0.52%
State Total		137	157,628,597	108,533,811	575,468	1.45	13.57	3.84	53.38	10.94	17.43	54,071	16,019	53,777	452,666	69,819	656,849	36,253	1.40%	0.47%
Greater than \$10 Billion																				
Synovus Bank	No	Columbus	60,208,106	42,648,738	209,355	1.39	15.59	3.45	49.50	9.78	12.41	10,921	5,781	27,147	52,607	40,886	286,629	563	1.12%	0.54%
Ameris Bank	No	Atlanta	26,427,916	20,706,644	93,822	1.43	9.76	3.74	49.20	11.58	11.82	21,892	6,336	15,384	111,410	15,392	99,670	863	1.67%	0.44%
Total/Average			86,636,022	63,355,382	303,177	1.41	12.68	3.60	49.35	10.68	12.12	32,813	12,117	42,531	164,017	56,278	386,299	1,426	1.40%	0.49%
\$1 Billion to \$10 Billion																				
Rbc Bank (Georgia), National Association	No	Atlanta	6,874,737	2,902,363	40,442	2.37	21.80	4.09	32.80	11.37	63.88	3,697	432	3,340	25,266	3,913	15,454	133	0.81%	0.28%
Metro City Bank	No	Doraville	3,644,728	3,135,208	16,346	1.84	15.49	3.62	38.40	11.69	8.20	135	3	173	20,557	-	16,823	1,707	0.59%	0.51%
Colony Bank	No	Fitzgerald	3,160,265	1,921,263	7,132	0.90	9.24	2.94	64.90	9.62	19.36	1,500	113	719	5,908	22	12,456	522	1.04%	0.41%
Georgia Banking Company	No	Atlanta	2,473,575	1,649,065	411	0.07	0.81	4.18	87.40	10.07	9.49	2,438	1	-	1,721	2,491	9,628	-	1.47%	0.49%
Pinnacle Bank	No	Elberton	2,261,056	1,575,105	6,424	1.13	13.09	3.92	66.50	9.22	25.21	450	131	161	2,162	-	1,129	-	1.31%	0.05%
Queensborough National Bank & Trust Company	No	Louisville	2,175,337	1,207,326	5,370	0.99	12.75	3.43	67.10	9.22	17.39	550	21	171	21,300	1,039	9,746	-	0.97%	0.50%
United Bank	No	Zebulon	2,151,530	925,042	15,481	2.86	24.21	5.22	42.10	13.22	52.96	515	223	378	4,913	-	4,373	-	1.87%	0.20%
Thomasville National Bank	No	Thomasville	1,899,875	1,592,300	10,503	2.23	23.51	3.96	39.80	9.59	12.83	600	8	20	1,909	-	1,689	-	2.08%	0.09%
Morris Bank	No	Dublin	1,520,970	1,139,350	5,324	1.39	11.04	4.32	56.10	12.00	18.53	660	32	67	3,056	-	4,646	-	1.30%	0.31%
Primesouth Bank	No	Blackshear	1,368,357	1,107,850	6,397	1.92	18.52	4.57	47.90	11.31	9.18	235	14	28	3,960	-	6,003	-	1.46%	0.44%
Banksouth	No	Greensboro	1,362,000	1,039,602	4,860	1.45	13.93	4.19	72.10	10.66	17.77	-	39	124	1,822	-	2,035	-	1.27%	0.15%
First Ic Bank	No	Doraville	1,226,276	1,040,500	5,379	1.79	15.03	4.32	48.70	12.03	13.39	100	1	-	9,347	-	4,092	-	1.16%	0.33%
Peoplesouth Bank	No	Colquitt	1,119,794	763,865	3,732	1.35	27.10	3.71	53.30	10.42	20.94	392	46	75	4,408	14	7,170	1,470	1.36%	0.77%
Total/Average			31,238,500	19,998,839	127,801	1.56	15.89	4.04	55.16	10.80	22.24	11,272	1,064	5,256	106,329	7,479	95,244	3,832	1.28%	0.35%

GEORGIA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2025

CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS			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/ (%)
Institution	Sub S	Count/City													30-100	100 +				
															\$	\$				
\$500 Million to \$1 Billion																				
Affinity Bank, National Association	No	Covington	911,705	721,250	1,661	0.74	5.93	3.44	71.00	10.57	16.25	55	18	113	2,182	-	4,445	-	1.17%	0.49%
First American Bank And Trust Company	No	Athens	879,178	612,041	3,529	1.73	13.93	4.31	53.20	12.85	12.41	102	5	-	54	-	23	-	1.17%	0.00%
Promiseone Bank	Yes	Duluth	796,184	605,632	2,765	1.35	13.80	2.97	57.80	10.10	17.04	220	4	110	5,100	-	6,082	822	0.91%	0.87%
Citizens Trust Bank	No	Atlanta	769,241	398,795	3,468	1.77	15.63	4.32	51.40	12.70	37.67	-	28	79	4,377	122	3,781	566	1.16%	0.58%
Farmers & Merchants Bank	No	Lakeland	745,192	550,604	2,711	1.45	18.83	4.62	55.00	9.26	12.85	400	36	384	17,527	264	15,432	1,808	1.20%	2.35%
Peach State Bank & Trust	No	Gainesville	708,331	463,947	2,018	1.11	12.08	3.55	58.60	10.32	26.49	90	1	-	-	-	-	-	1.22%	0.00%
First Century Bank, National Association	No	Commerce	706,180	58,624	5,465	3.07	25.03	6.76	46.30	13.10	90.28	62	-	-	65	1	21	-	0.78%	0.00%
Fnb South	No	Alma	703,345	431,535	4,182	2.44	16.50	4.86	48.00	15.13	24.48	-	1,308	996	3,757	2	-	680	3.01%	0.10%
First National Community Bank	No	Chatsworth	678,617	510,500	3,086	1.86	14.07	5.07	50.10	13.20	21.30	270	25	266	649	-	1,561	-	1.24%	0.23%
First State Bank Of Blakely	No	Blakely	667,231	442,411	3,088	1.86	10.66	4.83	50.50	17.60	18.64	-	-	185	6,526	728	1,660	360	1.53%	0.41%
Northeast Georgia Bank	Yes	Lavonia	647,845	309,514	4,017	2.48	17.67	4.47	43.50	12.15	28.84	96	22	25	2,308	-	510	-	1.57%	0.08%
Oconee State Bank	No	Watkinsville	645,857	423,234	1,137	0.71	8.56	4.07	74.60	9.37	29.05	424	4	109	928	-	5,324	-	1.34%	0.82%
Southeastern Bank	No	Darien	605,282	397,216	2,509	1.64	14.90	4.50	55.30	12.68	17.56	40	125	29	1,246	-	932	40	2.09%	0.16%
First Chatham Bank	No	Savannah	604,491	335,577	1,975	1.34	10.36	5.01	69.90	13.77	36.01	-	31	2	50	-	3,285	1,698	2.08%	0.82%
Barwick Banking Company	No	Barwick	603,254	486,428	778	0.54	6.81	3.62	73.00	8.36	14.49	350	-	2	2,932	-	459	-	1.01%	0.08%
Community Bank Of Pickens County	No	Jasper	594,752	436,086	3,655	2.49	19.48	5.37	39.80	13.18	19.97	150	6	3	1,355	210	5,531	475	1.26%	1.05%
Guardian Bank	Yes	Valdosta	590,758	366,135	1,977	1.30	15.01	2.96	56.30	10.49	19.32	60	2	6	4,314	-	6,130	1,154	1.54%	1.23%
Citizens Bank Of Georgia, The	No	Cumming	582,384	283,662	2,148	1.51	17.06	3.69	46.60	10.48	50.69	-	-	14	394	-	-	-	1.40%	0.00%
South Georgia Banking Company	No	Omega	576,163	348,095	1,958	1.38	11.36	5.02	66.70	12.89	21.44	75	4	54	1,640	1	210	590	1.38%	0.14%
First Port City Bank	No	Bainbridge	562,104	456,520	1,928	1.35	15.57	4.17	58.70	9.50	14.30	180	3	-	3,458	-	3,443	-	1.29%	0.61%
Peoples Bank & Trust	No	Buford	558,455	248,576	1,571	1.18	14.98	3.52	57.50	10.31	21.22	70	-	1	432	-	471	-	0.97%	0.08%
Pineland Bank	No	Alma	555,412	396,002	2,026	1.50	16.56	5.04	60.10	9.29	18.39	176	23	21	1,360	-	3,137	-	1.54%	0.56%
Tc Federal Bank	No	Thomasville	540,452	406,187	449	0.34	2.60	3.19	85.40	13.41	23.28	46	37	4	1,623	-	2,929	-	1.28%	0.54%
American Commerce Bank, National Association	No	Bremen	511,515	441,317	1,767	1.36	9.72	3.75	48.80	14.12	14.44	220	-	-	2,283	-	16,537	561	2.07%	3.34%
First National Bank Of Coffee County	Yes	Douglas	502,904	250,448	1,837	1.42	13.89	3.48	59.30	8.23	38.81	131	2	-	289	-	-	-	1.29%	0.00%
Total/Average			16,246,832	10,380,336	61,705	1.52	13.64	4.26	57.50	11.72	25.81	3,217	1,684	2,403	64,849	1,328	81,903	8,754	1.42%	0.58%

GEORGIA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2025

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Institution	Sub S	Count/City													30-100	100 +					
															\$	\$					
\$250 Million to \$500 Million																					
American Pride Bank	No	Macon	491,161	333,728	1,058	0.96	8.00	3.31	71.10	14.06	31.57	415	-	-	239	-	14	-	1.26%	0.00%	
Citizens Bank Of Americus	No	Americus	483,621	241,573	1,819	1.50	18.26	3.48	49.60	9.73	32.00	-	21	2	189	-	772	-	1.72%	0.16%	
First State Bank	No	Wrens	468,401	383,503	1,933	1.64	22.30	4.09	47.60	9.23	8.87	120	4	20	958	-	683	92	1.18%	0.17%	
Bank Of Dudley	No	Dudley	454,940	296,371	1,455	1.31	13.97	4.34	61.90	10.00	26.00	142	9	10	348	4	202	-	1.29%	0.05%	
Planters First Bank	Yes	Cordele	434,866	291,521	1,852	1.71	16.46	4.29	63.40	10.33	17.39	75	38	32	586	-	1,851	-	1.55%	0.43%	
Touchmark National Bank	No	Alpharetta	432,478	362,836	750	0.67	5.74	2.72	58.70	11.97	13.04	295	-	566	13,839	-	16,154	6,888	0.58%	5.33%	
Bank Of Madison	No	Madison	432,028	298,160	1,534	1.47	16.37	3.94	54.20	10.94	16.14	15	1	2	283	-	120	623	1.49%	0.17%	
The Commercial Bank	Yes	Crawford	430,703	301,141	3,188	3.00	32.24	4.87	43.20	9.89	17.64	90	15	4	2,060	-	58	-	1.80%	0.01%	
The Bank Of Lafayette	No	La Fayette	411,413	164,201	999	0.89	49.04	2.50	57.50	9.36	6.55	-	4	27	2,083	30	1,353	-	0.60%	0.34%	
Glennville Bank	No	Glennville	407,655	208,817	1,463	1.43	16.35	3.89	55.50	10.78	30.39	15	15	48	782	-	1,565	-	1.94%	0.38%	
Exchange Bank	No	Milledgeville	406,002	243,422	1,224	1.22	11.51	4.00	62.70	12.37	22.54	10	-	-	482	31	475	-	1.46%	0.12%	
The Citizens Bank Of Swainsboro	No	Swainsboro	399,953	274,095	1,711	1.77	16.35	4.83	53.50	11.14	23.20	120	49	48	1,084	34	292	-	1.94%	0.08%	
F&M Bank	No	Washington	394,166	247,972	1,268	1.27	10.85	4.55	62.60	14.51	11.29	130	2	-	1,430	-	640	528	1.84%	0.30%	
Georgia Community Bank	Yes	Albany	381,979	270,277	1,523	1.57	10.33	4.55	62.90	13.02	6.99	160	9	39	547	-	2,184	-	1.20%	0.57%	
Sunmark Community Bank	Yes	Perry	381,623	272,749	2,706	2.87	17.69	5.63	50.10	13.46	26.67	-	6	17	370	-	159	-	2.36%	0.04%	
Great Oaks Bank	Yes	Eastman	381,056	272,112	1,472	1.55	15.33	4.45	62.60	9.37	25.18	191	5	17	134	-	99	200	1.54%	0.08%	
First Peoples Bank	No	Pine Mountain	376,106	287,388	1,242	1.33	13.65	4.38	58.20	10.71	20.89	150	-	39	222	-	712	-	1.51%	0.19%	
First National Bank Of Griffin	No	Griffin	370,907	145,002	1,593	1.77	23.89	4.15	56.40	10.48	45.11	168	10	19	86	87	142	-	1.19%	0.06%	
River City Bank	No	Rome	369,593	278,340	1,473	1.64	19.88	4.63	56.40	9.44	18.55	187	19	50	15	-	-	-	1.36%	0.00%	
Century Bank & Trust	No	Milledgeville	364,121	197,280	1,419	1.56	16.80	3.77	52.60	12.69	27.62	30	4	2	100	-	404	-	1.14%	0.11%	
Commercial Banking Company	No	Valdosta	360,817	247,879	1,428	1.62	17.03	4.77	60.00	10.76	27.29	45	2	5	459	86	83	-	1.44%	0.05%	
Citizens Bank Of The South	No	Sandersville	340,577	255,120	1,098	1.32	10.32	4.92	63.90	12.90	11.54	45	5	46	590	-	593	-	1.36%	0.17%	
Southern Bank	No	Sardis	337,189	205,630	191	0.23	2.70	3.26	85.30	9.33	26.30	155	11	85	2,492	-	676	864	1.04%	0.46%	
Flint Community Bank	Yes	Albany	336,212	276,700	1,485	1.84	16.48	4.21	57.20	8.87	13.99	60	-	-	5,299	-	4,737	-	1.25%	1.41%	
Rabun County Bank	No	Clayton	335,785	199,383	1,049	1.26	12.01	3.72	59.30	10.74	37.21	4	1	-	239	-	157	828	1.49%	0.29%	
Farmers & Merchants Bank	No	Eatonton	330,970	139,909	239	0.28	4.19	2.28	82.80	8.98	28.59	76	7	-	823	-	453	-	1.44%	0.14%	
First Southern Bank	No	Waycross	329,287	209,965	739	0.93	10.64	4.49	72.70	10.23	11.98	50	1	3	-	-	-	-	0.91%	0.00%	
Altamaha Bank And Trust Company	Yes	Vidalia	328,803	227,662	1,812	2.20	23.56	4.44	55.60	9.62	19.15	86	10	11	662	-	1,146	-	1.49%	0.35%	
Douglas National Bank	Yes	Douglas	326,636	221,892	2,471	2.99	29.10	4.63	42.80	9.15	23.45	33	4	23	763	-	1,097	-	1.05%	0.34%	
First National Bank Of Decatur County	No	Bainbridge	318,395	229,217	9	0.01	0.18	3.08	99.70	7.90	3.46	-	2	77	1,115	188	916	-	1.06%	0.35%	
Durden Banking Company, Incorporated	Yes	Twin City	299,456	193,910	1,922	2.66	15.66	5.35	54.70	14.49	13.55	-	6	4	2,688	31	149	75	2.02%	0.09%	
United National Bank	No	Cairo	297,495	222,413	1,084	1.46	9.66	4.91	57.50	15.36	22.64	242	10	5	4,255	61	586	3,132	2.29%	1.27%	
Bank Of Newington	No	Newington	287,171	226,913	1,080	1.54	17.38	4.94	57.00	9.07	16.06	150	1	-	5,213	-	535	578	1.70%	0.39%	
Community Banking Company Of Fitzgerald	No	Fitzgerald	279,928	154,997	1,041	1.50	13.19	3.88	55.20	10.94	31.93	30	2	28	1,216	-	1,236	-	2.37%	0.44%	
AB&T	No	Albany	271,973	168,930	1,183	1.78	15.92	4.38	48.10	11.35	41.17	-	11	2	33	-	-	-	1.46%	0.00%	
State Bank Of Cochran	#N/A	Cochran	267,903	159,900	2,633	3.95	19.20	5.96	38.40	15.06	28.89	-	92	123	1,608	-	2,303	24	3.25%	0.87%	
North Georgia National Bank	No	Calhoun	267,434	161,637	649	0.99	19.38	3.65	62.60	8.78	16.55	141	3	196	70	-	162	-	1.15%	0.06%	
Craft Bank	No	Atlanta	260,763	209,128	1,227	1.92	15.90	5.26	57.60	12.42	11.67	110	2	82	3,652	-	1,497	2,611	1.36%	1.58%	
First Federal Savings & Loan Association Of Valdo	No	Valdosta	256,468	216,029	520	0.82	6.55	4.32	74.50	12.61	10.20	30	4	4	11,460	-	642	264	0.45%	0.35%	
First Federal Savings & Loan Association Of Valdo	No	Eatonton	254,878	185,972	657	1.05	9.96	4.91	71.10	10.86	17.67	54	-	2	115	-	10	90	1.50%	0.04%	
Bank Of Soperton, The	Yes	Soperton	254,432	180,129	940	1.55	13.71	5.29	62.30	9.37	27.03	250	7	26	535	30	1,570	-	1.74%	0.63%	
South Coast Bank & Trust	Yes	Brunswick	252,516	185,153	776	1.20	13.33	3.44	62.10	9.49	21.44	108	-	-	697	-	806	-	1.53%	0.32%	
Classic City Bank	No	Athens	250,588	151,956	1,184	1.98	18.03	4.67	43.70	11.34	39.40	-	-	-	-	-	-	-	1.01%	0.00%	
Total/Average			15,118,448	10,000,912	57,099	1.54	15.56	4.26	59.65	11.00	21.60	3,982	392	1,664	69,821	582	47,233	16,797	1.47%	0.42%	

GEORGIA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2025																							
Saltmarsh Saltmarsh, Cleaveland & Gund CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS			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 (%)
																		30-100	100 +				
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\$100 Million to \$250 Million																							
Signature Bank Of Georgia	No	Sandy Springs	249,237	191,817	557	0.89	6.56	4.75	74.20	13.63	20.96	351	3	61	-	-	666	2,375	1.30%	1.22%			
Tandem Bank	No	Tucker	249,064	174,800	425	0.70	6.84	3.83	76.10	10.74	29.39	47	-	-	-	-	-	-	1.42%	0.00%			
Waycross Bank & Trust	Yes	Waycross	241,968	140,201	800	1.23	15.95	2.98	58.80	10.77	29.03	43	1	6	337	48	29	-	1.67%	0.03%			
South Georgia Bank	Yes	Glennville	238,999	120,148	1,067	1.85	16.94	3.97	55.90	11.43	33.40	50	-	-	2,057	164	1,357	-	2.43%	0.64%			
Bank Of Alapaha	No	Alapaha	238,458	116,572	385	0.64	9.64	3.21	77.20	9.97	29.26	-	7	-	1,561	437	437	-	2.52%	0.37%			
Community Bank & Trust - West Georgia	No	Lagrange	236,091	186,346	12	0.02	0.41	4.70	79.20	7.88	4.23	1,023	-	1,226	10,117	1,918	21,996	-	3.96%	10.13%			
First Bank Of Coastal Georgia	No	Pembroke	230,769	64,524	148	0.25	6.54	1.99	90.30	8.24	7.99	-	99	-	725	131	-	-	1.38%	0.06%			
Community Bank Of Georgia	No	Baxley	229,616	144,794	945	1.68	17.53	4.46	44.70	10.52	32.54	75	4	30	1,064	61	588	74	2.26%	0.31%			
Vidalia Federal Savings Bank	No	Vidalia	228,966	93,530	(486)	(0.85)	(7.20)	1.10	170.10	11.98	59.74	-	-	-	1,845	154	2	-	0.99%	0.07%			
The Claxton Bank	No	Claxton	227,237	137,194	227	0.41	2.73	4.35	86.80	16.02	28.96	70	1	47	753	-	835	120	1.67%	0.42%			
The First National Bank Of Waynesboro	No	Waynesboro	224,620	135,621	1,303	2.24	13.96	4.61	47.10	17.05	28.65	60	34	4	616	101	138	-	1.39%	0.11%			
Loyal Trust Bank	No	Johns Creek	210,372	143,834	301	0.61	5.05	2.53	73.40	12.32	20.44	42	-	-	362	-	175	-	1.07%	0.08%			
The Peoples Bank Of Georgia	No	Talbotton	208,146	168,497	673	1.31	14.93	5.00	59.90	9.16	10.23	170	11	39	1,679	261	623	15	1.01%	0.43%			
Citizens Community Bank	Yes	Hahira	206,101	117,601	444	0.84	9.01	3.97	76.30	10.92	36.06	85	10	-	577	23	654	-	1.19%	0.33%			
Geo. D. Warthen Bank, The	No	Sandersville	203,267	110,578	588	1.13	10.63	5.38	75.40	11.47	26.64	45	14	39	587	-	1,432	95	1.41%	0.75%			
The Citizens Bank Of Cochran	No	Cochran	198,579	154,295	968	1.97	16.41	5.33	48.40	13.08	18.41	55	5	13	972	-	2	165	1.41%	0.08%			
Bank Of Eastman	Yes	Eastman	195,115	102,725	1,031	2.13	11.66	5.49	64.20	14.81	38.76	-	9	-	1,170	111	416	322	2.14%	0.44%			
Farmers State Bank	Yes	Lincolnton	189,007	82,279	1,268	2.66	18.57	5.19	52.40	14.66	41.29	15	10	47	2,211	-	120	-	1.86%	0.06%			
Mount Vernon Bank	Yes	Vidalia	187,650	120,468	848	1.79	25.56	4.22	59.80	9.57	21.87	15	-	-	1,398	47	10	-	1.11%	0.03%			
Embassy National Bank	No	Lawrenceville	185,601	145,128	790	1.71	14.55	5.09	60.80	11.89	14.63	30	-	-	-	-	-	-	1.16%	0.00%			
Legacy State Bank	No	Loganville	181,990	124,434	267	0.59	5.37	3.61	76.80	12.09	25.22	38	-	-	77	-	-	-	1.19%	0.00%			
Wheeler County State Bank	Yes	Alamo	181,881	95,084	1,081	2.40	14.23	4.78	48.40	13.52	51.57	-	1	-	303	4	62	-	1.55%	0.04%			
Peoples Bank	No	Lyons	181,277	95,801	611	1.38	12.97	4.15	57.70	10.92	44.67	30	1	4	-	-	101	-	1.65%	0.06%			
Bank Of Camilla	No	Camilla	172,494	111,809	501	1.05	5.24	3.59	61.20	20.43	33.41	6	-	5	230	-	508	-	1.19%	0.29%			
The Farmers Bank	No	Greensboro	172,357	93,528	389	0.88	12.85	2.84	55.90	9.53	12.42	45	-	1	401	1	55	-	1.17%	0.03%			
Farmers And Merchants Bank	No	Sylvania	168,881	57,916	812	1.96	16.01	4.15	43.20	14.92	36.02	15	9	-	315	-	145	-	1.67%	0.09%			
Bank Of Dawson	Yes	Dawson	158,235	100,479	692	1.76	9.64	4.03	54.60	17.56	17.58	75	4	45	1,302	-	3,768	211	1.43%	2.51%			
West Central Georgia Bank	No	Thomaston	155,694	77,569	449	1.19	5.59	4.09	65.10	23.66	52.47	42	8	12	803	2	5	-	2.13%	0.00%			
Bank Of Monticello	Yes	Monticello	155,241	108,566	1,095	2.87	18.34	5.36	45.70	13.75	24.56	37	3	43	1,637	2	1,847	-	1.40%	1.19%			
Bank Of Dade	Yes	Trenton	154,233	87,128	1,123	2.80	43.94	4.58	42.20	9.16	17.69	120	52	10	2,298	-	576	340	1.32%	0.59%			
Farmers State Bank	Yes	Dublin	151,256	117,951	709	1.87	12.62	4.94	62.40	13.28	18.24	30	1	3	834	88	1,062	1,024	2.46%	1.44%			
Family Bank	No	Pelham	149,932	121,845	521	1.38	10.52	4.67	62.30	13.29	17.90	75	11	2	1,351	46	2,054	-	1.67%	1.40%			
Planters And Citizens Bank	No	Camilla	144,221	83,245	259	0.72	10.40	3.64	74.50	9.97	24.50	41	3	1	29	-	575	-	1.44%	0.40%			
The Merchants & Citizens Bank	No	Mcrae	141,495	45,797	130	0.37	4.43	2.85	89.60	13.53	28.97	-	6	26	600	11	43	-	2.04%	0.04%			
Bank Of Hazlehurst	Yes	Hazlehurst	131,984	46,925	765	2.30	19.15	4.86	54.60	13.47	49.26	-	42	-	243	-	193	-	4.06%	0.15%			
Citizens Bank And Trust, Inc.	No	Trenton	131,642	80,321	504	1.55	15.88	4.83	61.70	11.51	27.30	43	77	47	667	-	55	-	1.62%	0.04%			
The Citizens National Bank Of Quitman	No	Quitman	131,484	74,721	461	1.40	13.84	4.16	56.20	11.56	32.53	19	4	13	161	83	38	-	1.83%	0.09%			
Moultrie Bank & Trust	No	Moultrie	131,112	26,923	76	0.26	1.57	3.52	85.30	16.46	73.28	73	-	-	19	-	12	-	1.17%	0.01%			
The Peoples Bank	Yes	Willacoochee	113,901	35,737	166	0.58	3.95	2.79	82.00	11.74	49.18	-	2	1	219	-	374	-	0.70%	0.33%			
Carver State Bank	No	Savannah	107,504	44,253	331	1.24	8.08	4.67	72.50	15.74	61.35	-	13	113	178	4	709	461	2.45%	1.09%			
Total/Average						7,395,677	4,280,984	23,236	1.29	11.52	4.11	67.07	12.81	30.77	2,865	445	1,838	39,698	3,697	41,662	5,202	1.69%	0.63%

GEORGIA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2025

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CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS			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 (%)
															30-100	100 +				
															\$	\$				
Institution	Sub S	Count/City																		
Less than \$100 Million																				
Bank Of Wrightsville	Yes	Wrightsville	97,947	43,666	408	1.67	20.43	3.70	55.70	9.93	35.00	-	-	-	255	-	-	-	1.20%	0.00%
The Four County Bank	Yes	Allentown	89,607	61,613	338	1.49	10.36	4.02	61.60	12.57	31.17	30	6	20	877	-	459	-	2.27%	0.51%
First State Bank Of Randolph County	Yes	Cuthbert	88,124	31,643	25	0.10	(91.33)	2.44	95.50	8.23	24.40	3	1	8	454	-	1,180	242	0.97%	1.61%
Bank Of Hancock County	No	Sparta	85,564	20,360	87	0.40	2.83	3.10	88.40	18.05	53.62	-	1	4	463	29	61	-	4.02%	0.11%
F & M Bank And Trust Company	No	Manchester	80,872	57,069	234	1.14	20.66	5.29	77.90	7.52	13.12	10	3	1	165	-	369	-	1.16%	0.46%
The Bank Of Edison	Yes	Edison	80,533	42,584	368	1.86	32.12	3.94	67.00	8.96	9.44	65	7	32	1,385	-	80	-	1.46%	0.10%
First Bank Of Pike	No	Molena	79,029	52,828	186	0.96	10.64	5.87	80.30	9.93	27.72	30	1	16	696	-	640	-	1.40%	0.81%
Rochelle State Bank	No	Rochelle	75,402	54,917	10	0.05	0.66	3.09	94.60	8.26	11.11	23	1	-	330	-	847	-	0.91%	1.12%
Southeast First National Bank	No	Summerville	67,642	17,683	563	3.46	28.04	2.91	49.50	12.86	50.78	(287)	290	-	37	-	-	-	1.87%	0.00%
Apex Banking Company Of Georgia	No	Irwinton	63,580	34,795	14	0.09	1.12	4.55	94.80	11.09	19.61	18	-	-	422	-	24	-	1.33%	0.04%
The Security State Bank	Yes	Mcrae-Helena	62,147	37,376	303	1.88	11.61	5.65	62.90	13.90	25.86	30	4	1	43	-	-	-	1.93%	0.00%
Talbot State Bank	Yes	Woodland	52,301	31,567	(180)	(1.37)	(21.91)	3.17	142.40	9.10	24.78	-	-	-	2,379	424	580	-	0.63%	1.92%
The Trust Bank	Yes	Lenox	45,014	21,774	168	1.43	8.04	6.74	79.00	14.23	48.10	-	3	3	277	-	268	-	1.45%	0.60%
Bank Of Lumber City	Yes	Lumber City	25,356	9,483	(74)	(1.10)	(7.44)	4.68	118.40	9.49	49.73	-	-	-	169	2	-	-	1.95%	0.01%
Total/Average			993,118	517,358	2,450	0.86	1.85	4.23	83.43	11.01	30.32	(78)	317	85	7,952	455	4,508	242	1.61%	0.52%