

# QwickAnalytics Community Bank Index (QCBI) State Performance Trends

*Key industry trends for the "true" community bank*

## ***STATE OF THE STATE: GEORGIA*** *2nd Quarter 2021 Review*



# QwickAnalytics State Performance Trends

Georgia  
Banks  
June 30, 2021

QwickAnalytics is pleased to present a summary of key performance trends for "true" community banks.

Many of the thousands of banks the FDIC tracks are *not true* community banks, and therefore their call report data should *not* be included when measuring key performance trends and measures for this sector. The QwickAnalytics Community Bank Index (QCBI)™ addresses this issue.

## The QwickAnalytics Community Bank Index (QCBI)

The proprietary QwickAnalytics Community Bank Index (QCBI) includes *only* those banks that should be regarded as "Community Banks" for more relevant and meaningful comparisons. The index is ***largely*** based on recent research conducted by the FDIC in its December 2012 *Community Banking Study* regarding the definition of a community bank, but has been further refined to be improved and more relevant.

The following is a summary of QCBI banks compared to total FDIC-Insured bank and trust institutions:

|          | <u>QCBI Banks</u> |     | <u>Excluded Banks</u> |    | <u>Total Banks</u> |
|----------|-------------------|-----|-----------------------|----|--------------------|
|          | #                 | %   | #                     | %  |                    |
| Georgia  | 150               | 96% | 7                     | 4% | 157                |
| National | 4,642             | 93% | 357                   | 7% | 4,999              |

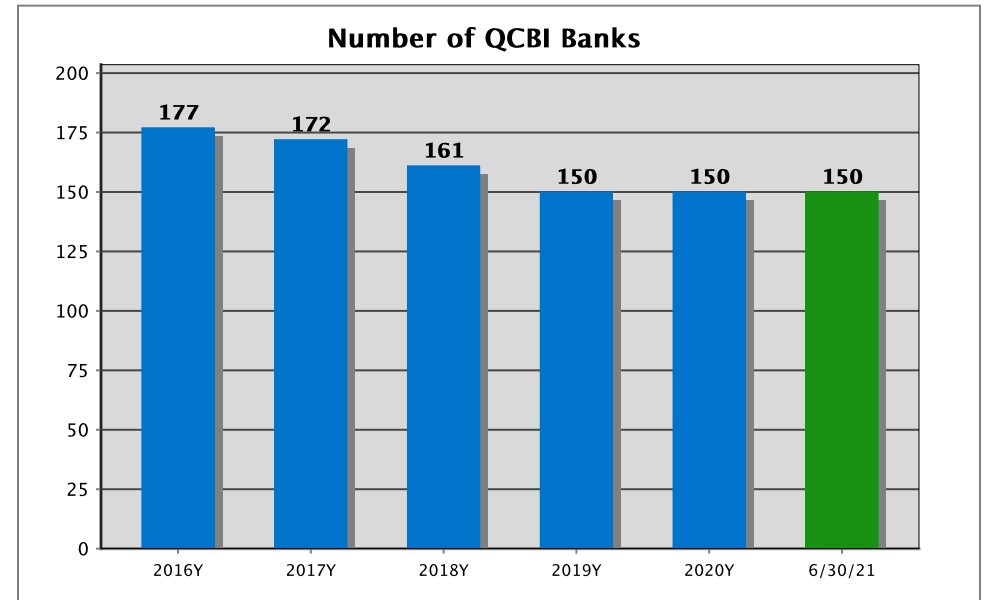
Please visit the [www.QwickAnalytics.com](http://www.QwickAnalytics.com) website for more information.

# QwickAnalytics State Performance Trends

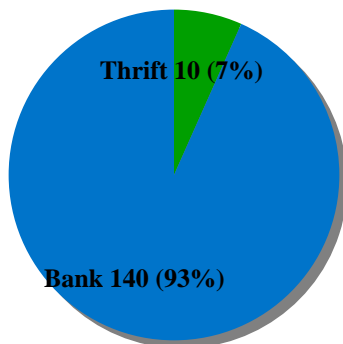
## QCBI Industry Structure

Georgia  
Banks  
June 30, 2021

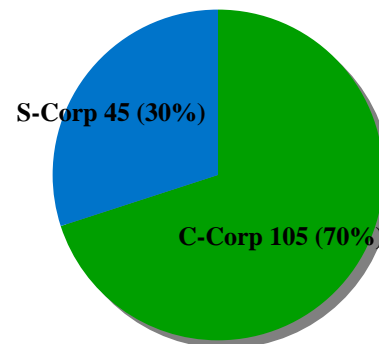
| QCBI Bank Size Distribution |              |             |                  |             |
|-----------------------------|--------------|-------------|------------------|-------------|
| Total Assets                | Institutions |             | Aggregate Assets |             |
|                             | #            | %           | \$MM             | %           |
| \$0-\$100 Million           | 20           | 13%         | \$1,382          | 2%          |
| \$100-\$500 Million         | 100          | 67%         | \$24,615         | 41%         |
| \$500 Million-\$1 Billion   | 19           | 13%         | \$12,873         | 22%         |
| \$1-\$5 Billion             | 11           | 7%          | \$20,722         | 35%         |
| \$5-\$10 Billion            | 0            | 0%          | \$0              | 0%          |
| <b>Total</b>                | <b>150</b>   | <b>100%</b> | <b>\$59,591</b>  | <b>100%</b> |



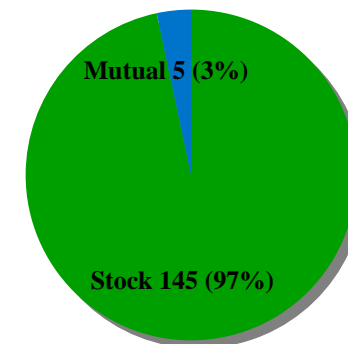
**Industry Breakdown**



**Structural Breakdown**



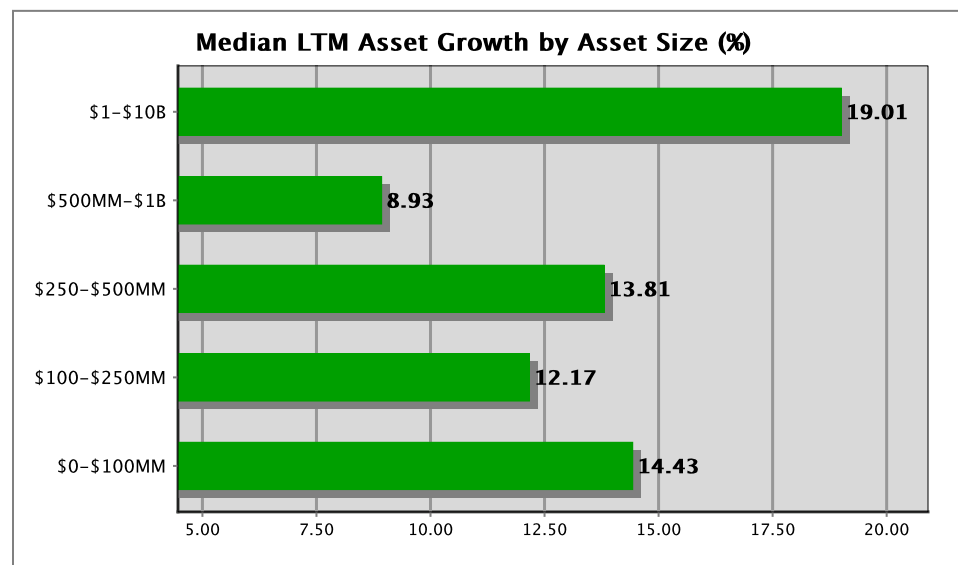
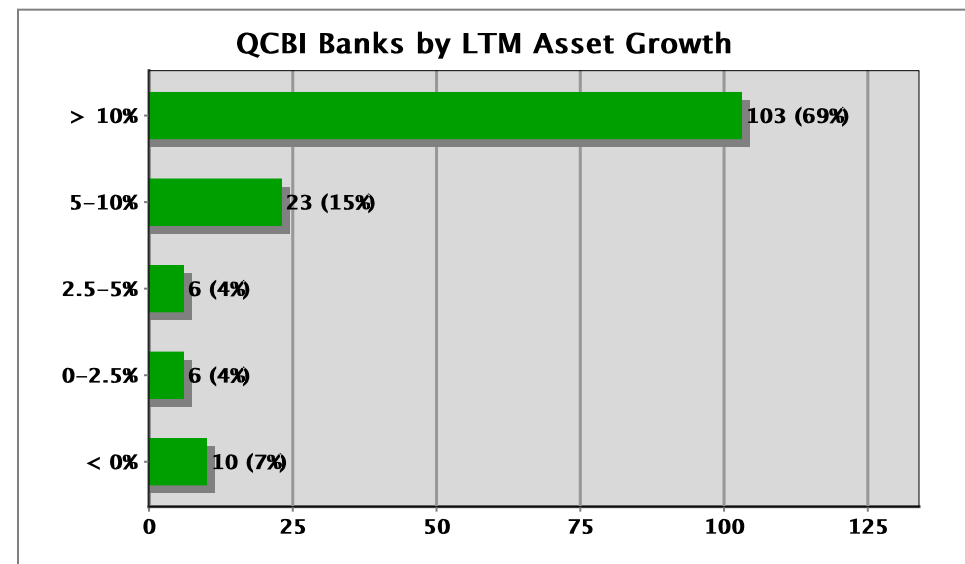
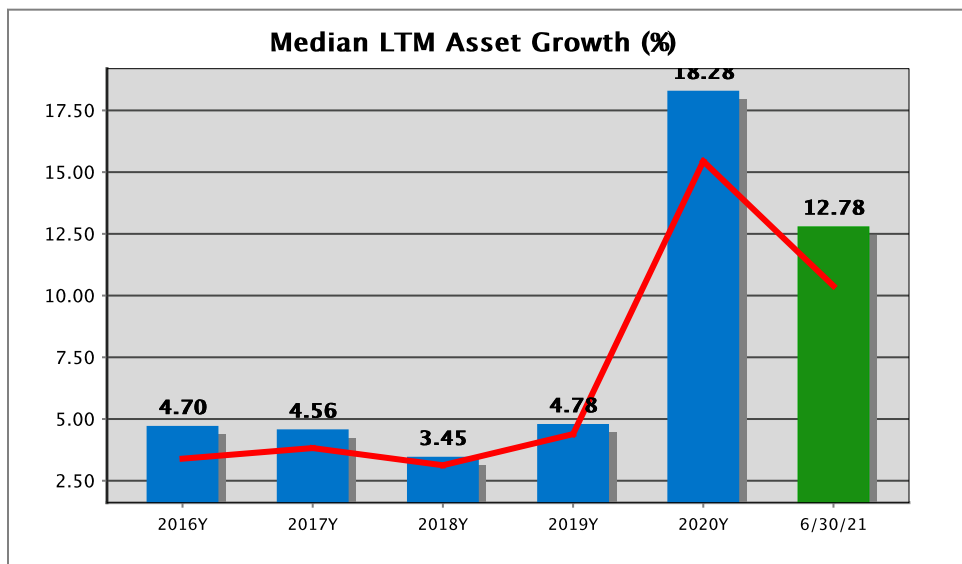
**Ownership Breakdown**



# QwickAnalytics State Performance Trends

## Asset Growth Trends

Georgia  
Banks  
June 30, 2021



— National Trend

\* LTM = Last 12-months (or "trailing" 12-months)

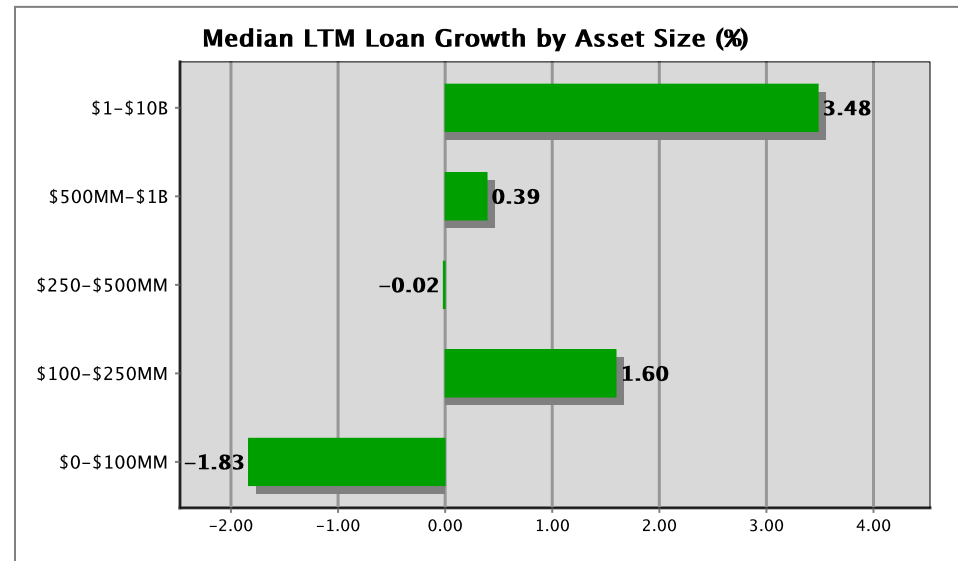
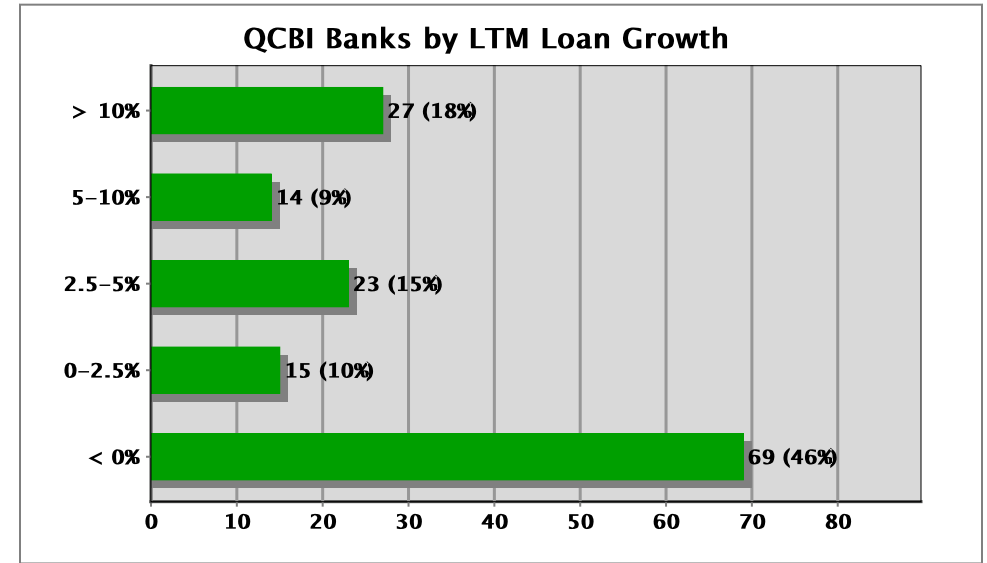
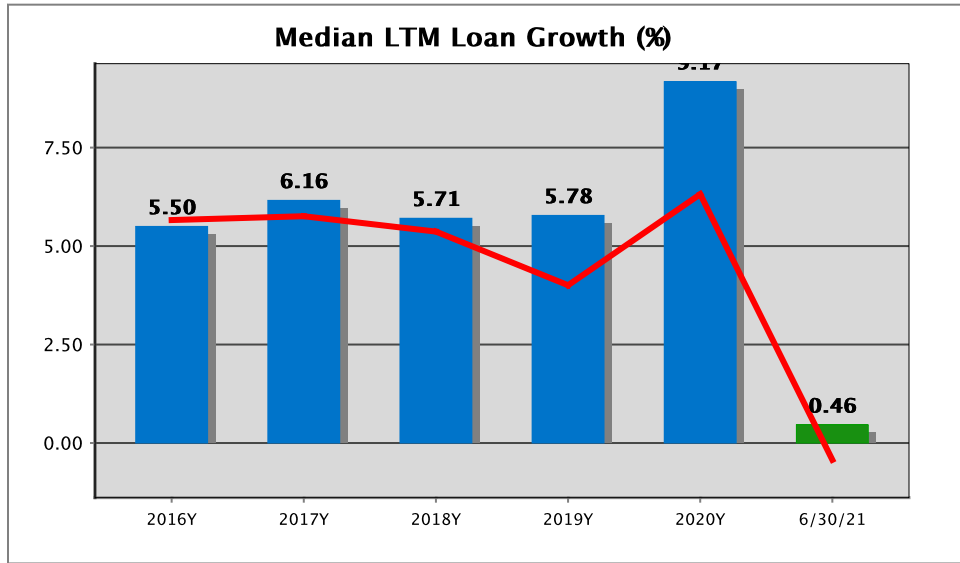


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# QwickAnalytics State Performance Trends

## Loan Growth Trends

Georgia  
Banks  
June 30, 2021



— National Trend

\* LTM = Last 12-months (or "trailing" 12-months)

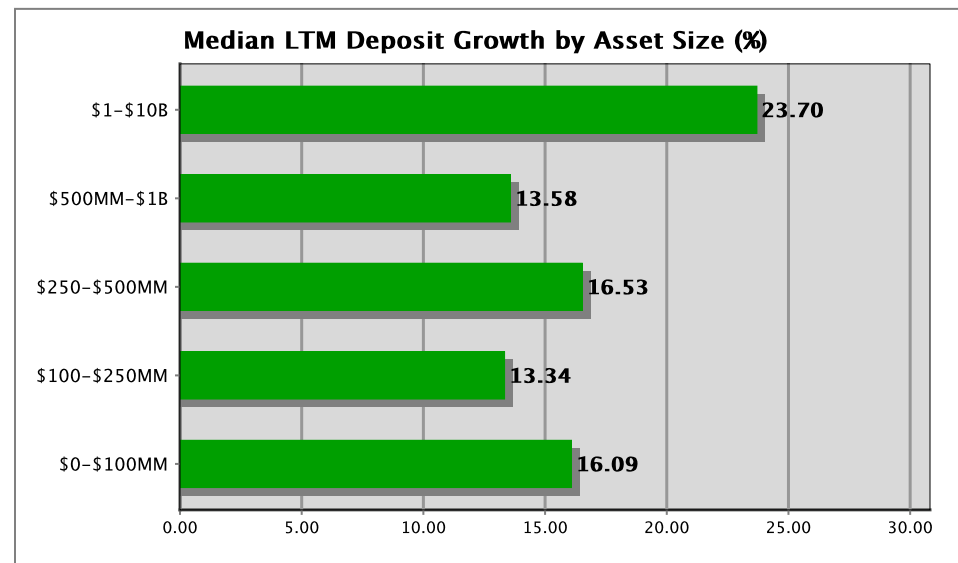
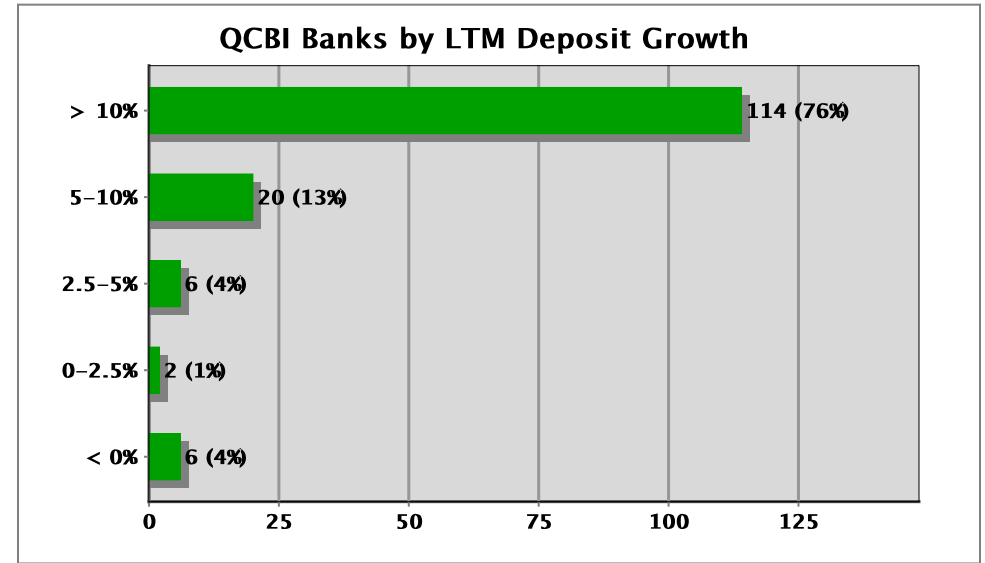
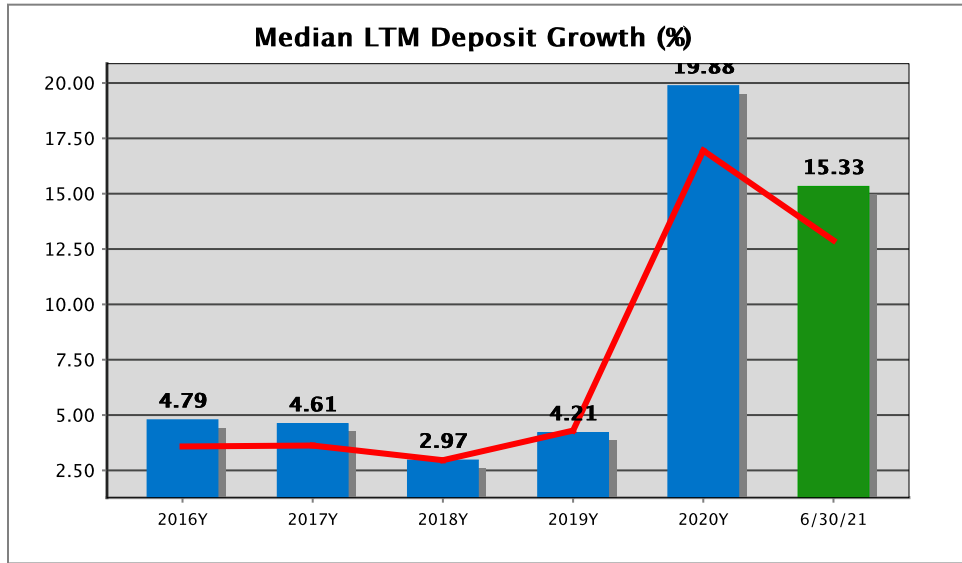


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# QwickAnalytics State Performance Trends

## Deposit Growth Trends

Georgia  
Banks  
June 30, 2021



— National Trend

\* LTM = Last 12-months (or "trailing" 12-months)

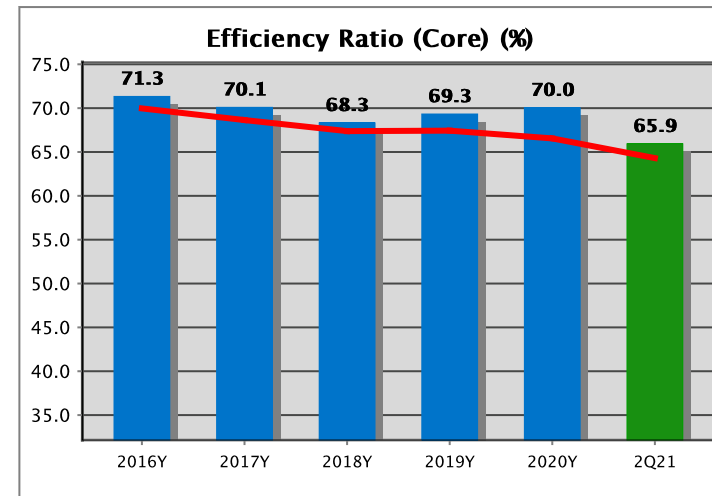
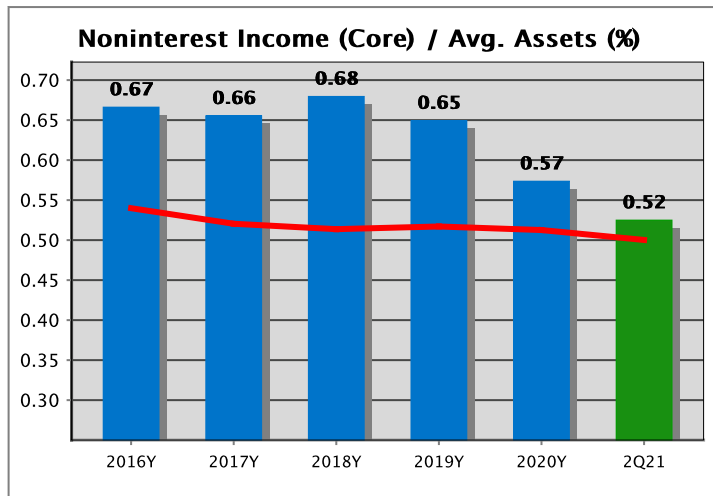
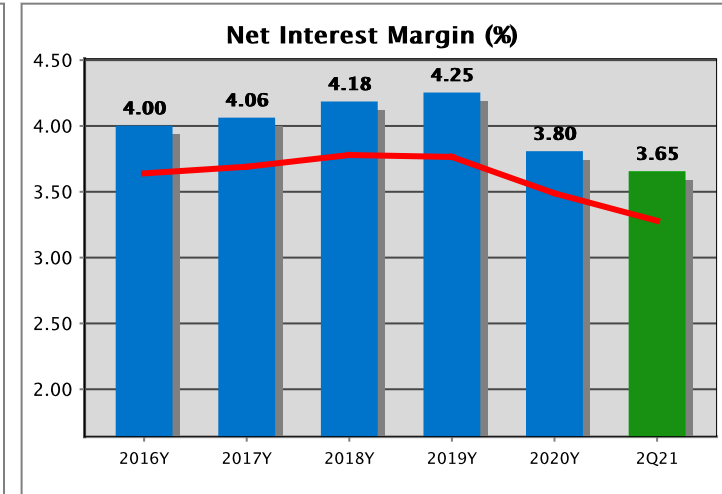
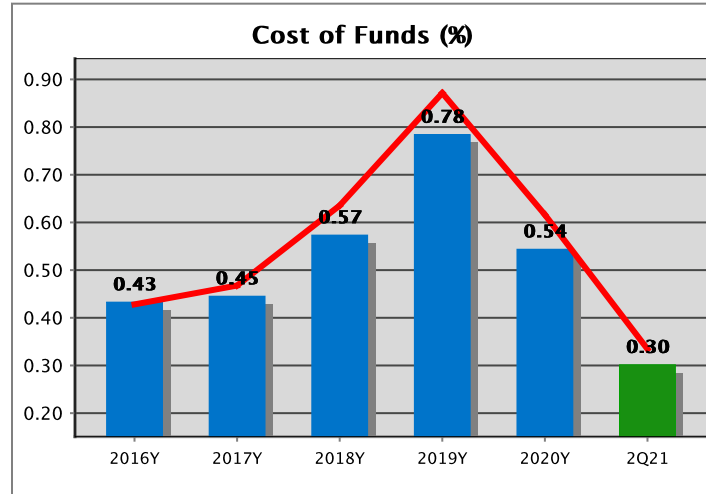
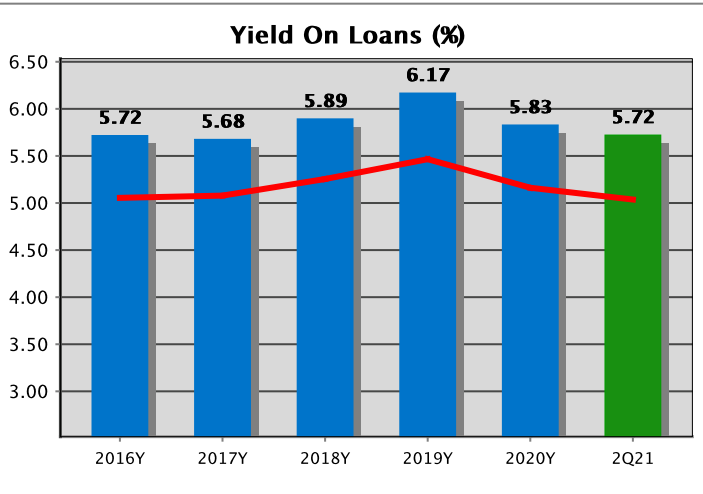


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# QwickAnalytics State Performance Trends

## Performance Trends

Georgia  
Banks  
June 30, 2021



— National Trend

Note: All data points represent median values;  
current period data (green bars) are for the most recent quarter (MRQ); Core items exclude nonrecurring gains/losses

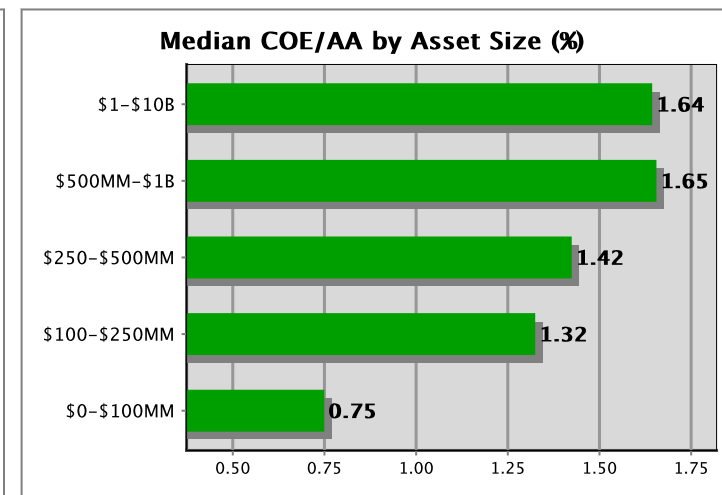
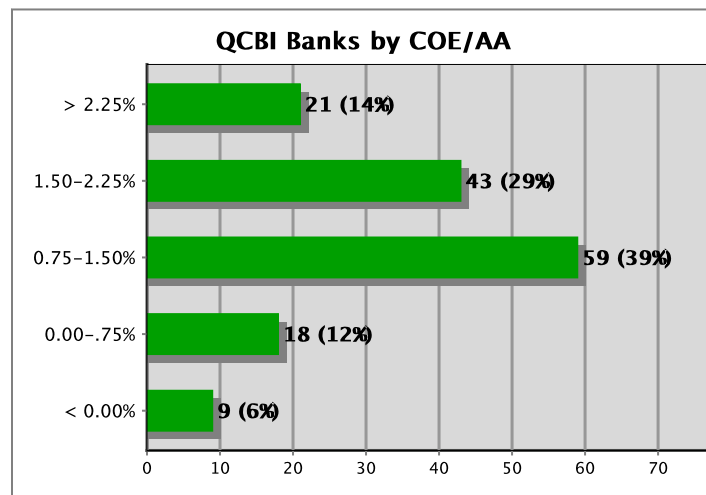
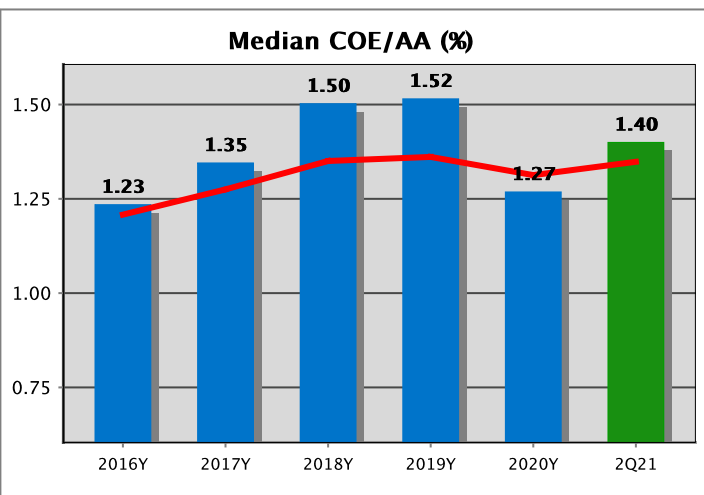
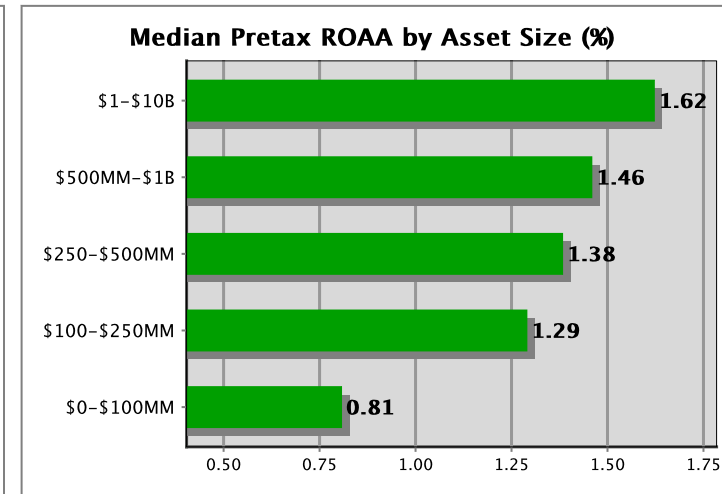
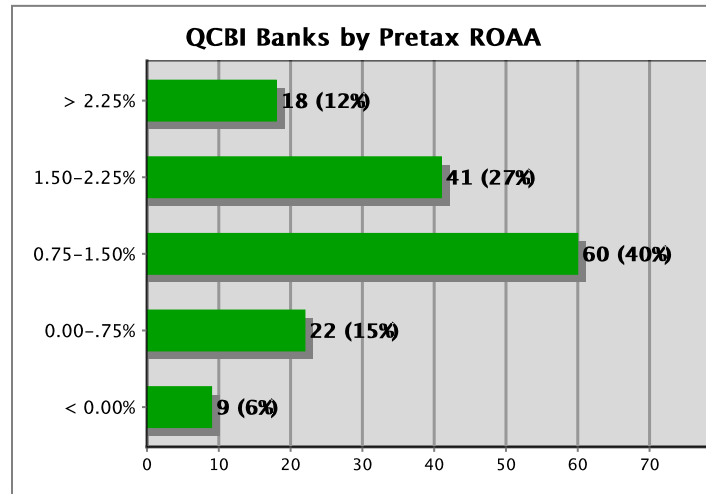
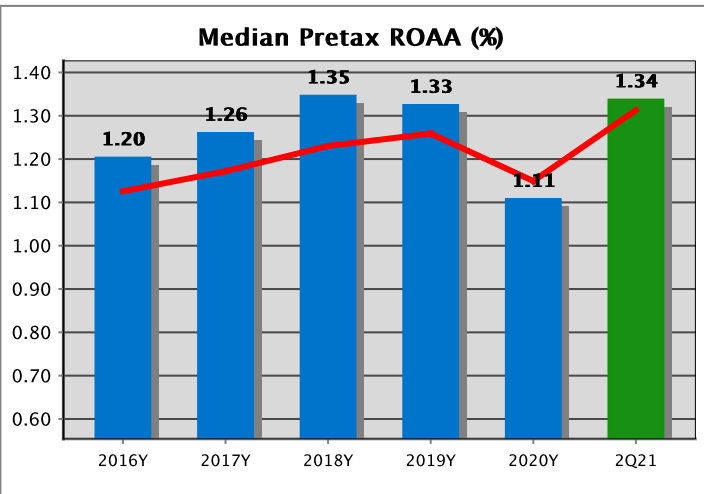


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# QwickAnalytics State Performance Trends

## Profitability Trends

Georgia  
Banks  
June 30, 2021



— National Trend

\* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)  
current period data (green bars) are for the most recent quarter (MRQ)

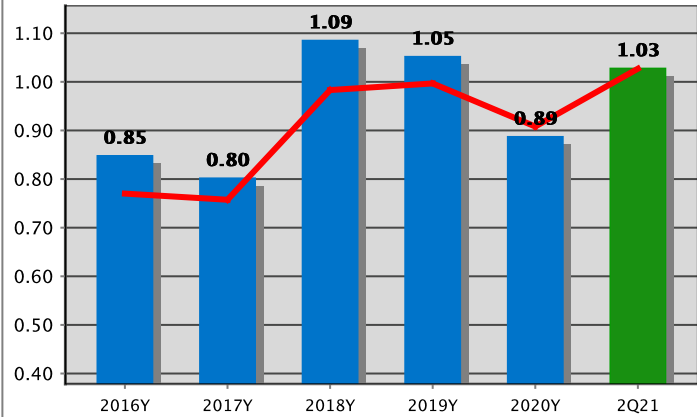


# QwickAnalytics State Performance Trends

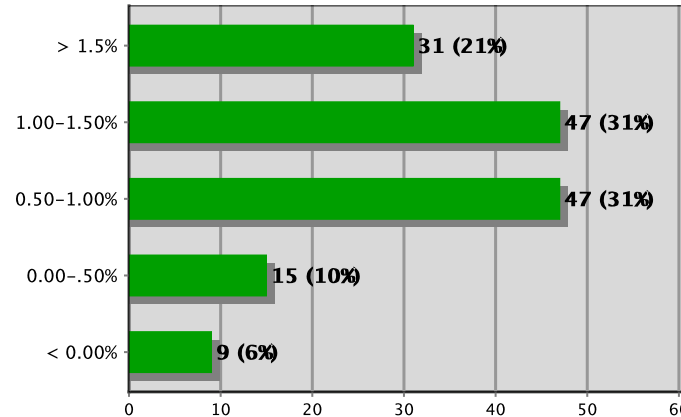
## Profitability Trends

Georgia  
Banks  
June 30, 2021

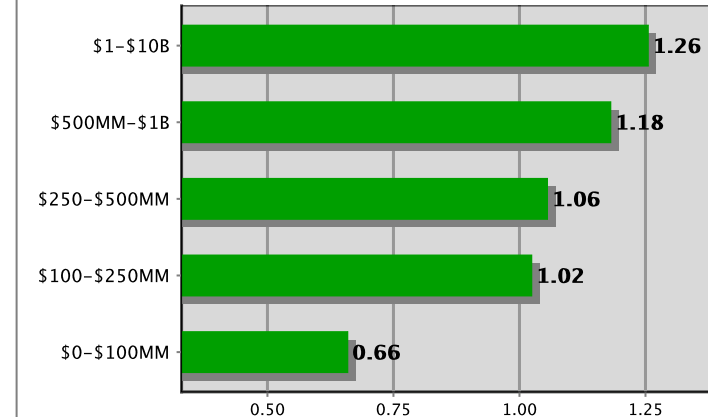
Median ROAA (%)



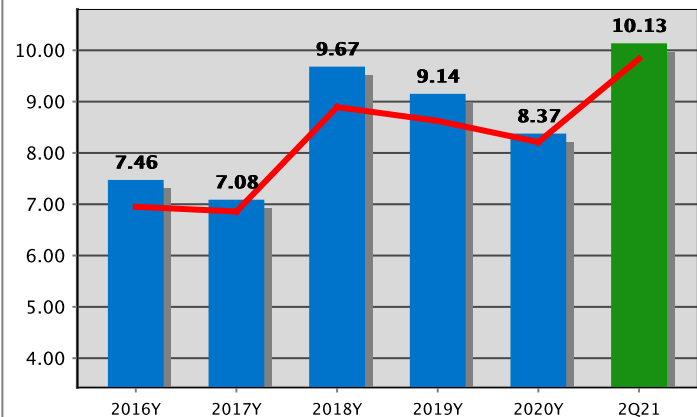
QCBI Banks by ROAA



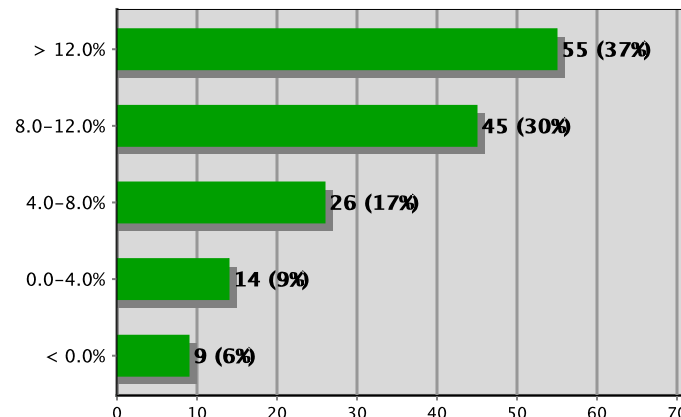
Median ROAA by Asset Size (%)



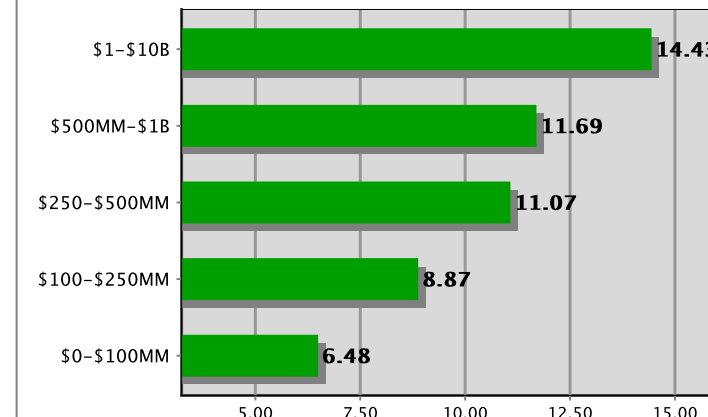
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



— National Trend

\* ROAA & ROAE have been tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18); current period data (green bars) are for the most recent quarter (MRQ)

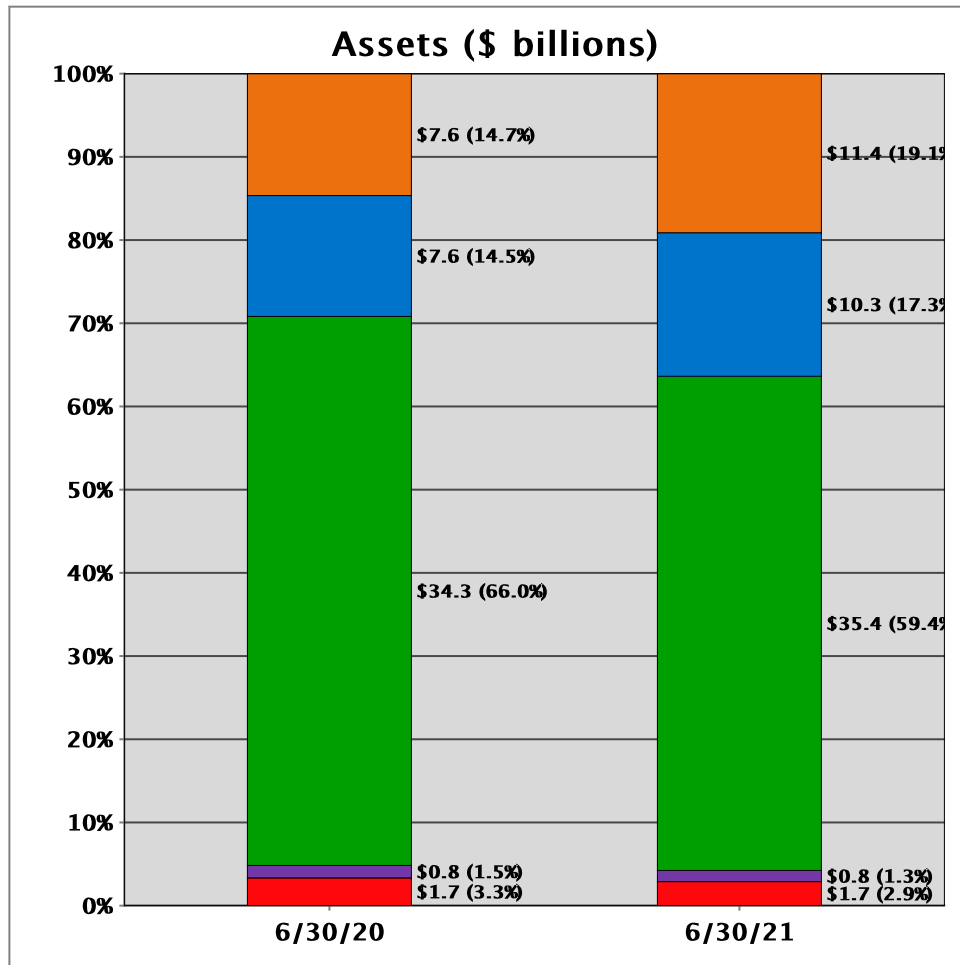


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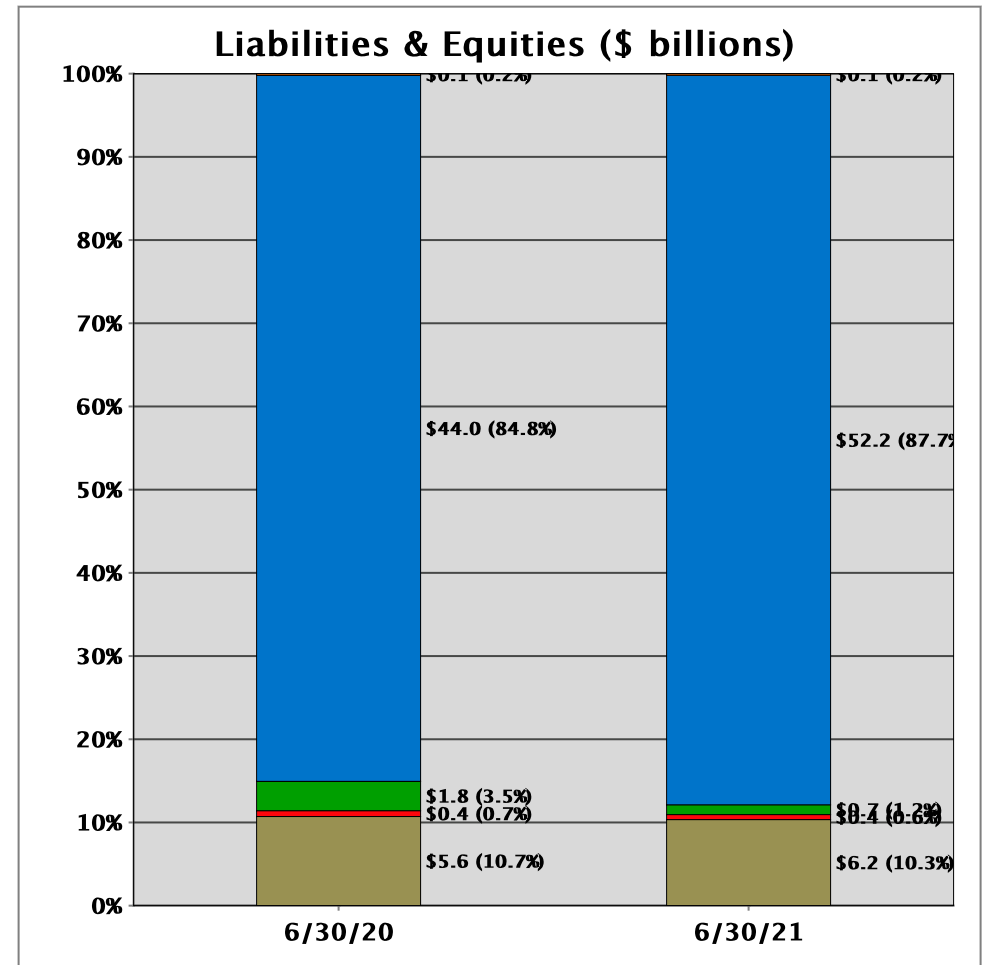
# QwickAnalytics State Performance Trends

## Balance Sheet Composition

Georgia  
Banks  
June 30, 2021

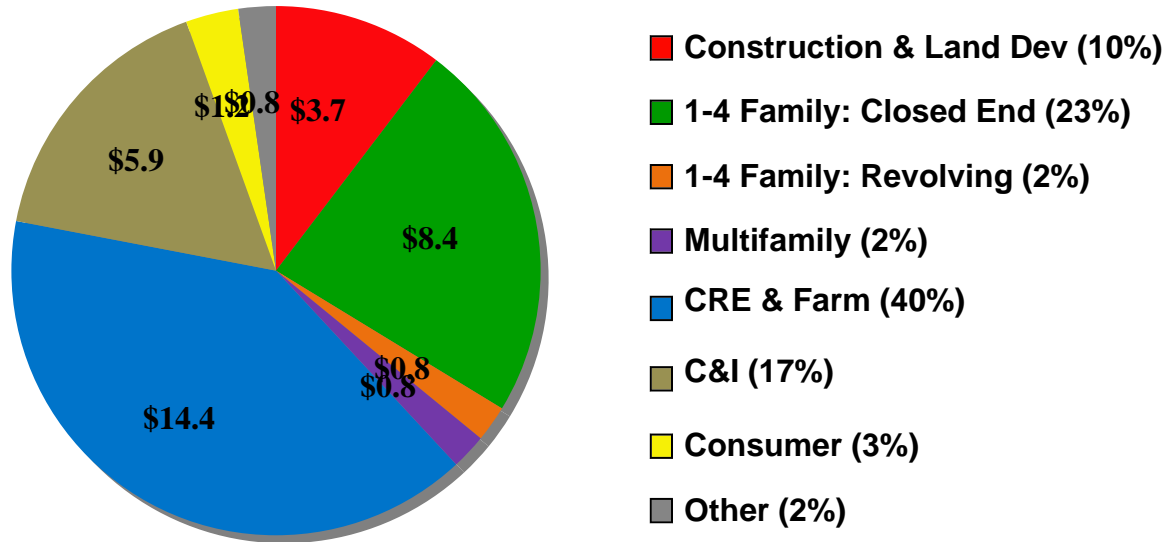


■ Cash & Equivalents   
 ■ Securitites   
 ■ Net Loans  
■ Premises & Fixed   
 ■ Other Assets



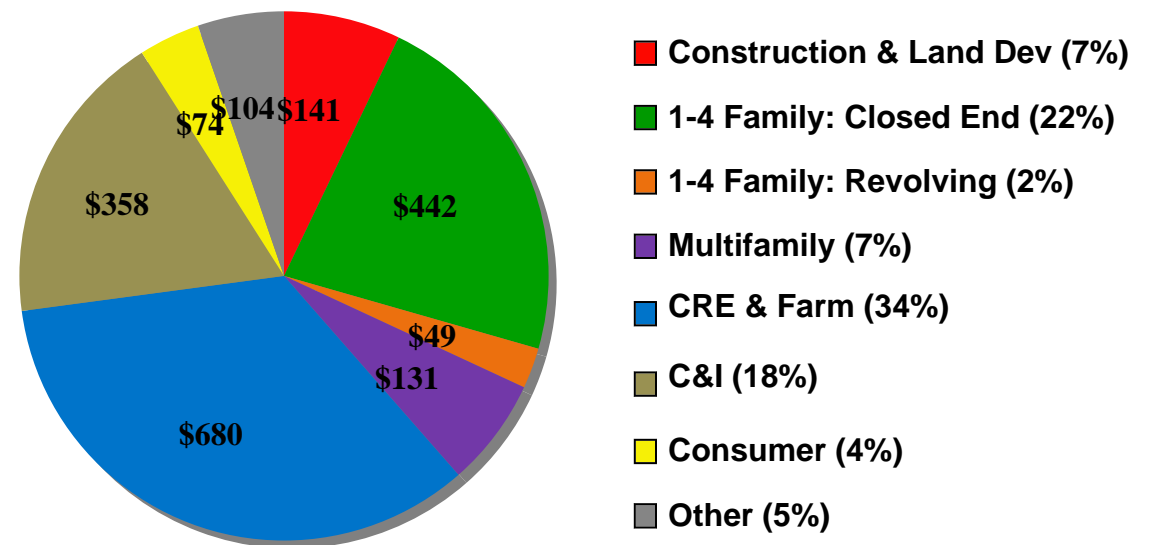
■ Fed Funds & Repos   
 ■ Deposits   
 ■ Other Borrowings  
■ Other Liabilities   
 ■ Equity Capital

**State Aggregate Loan Mix**



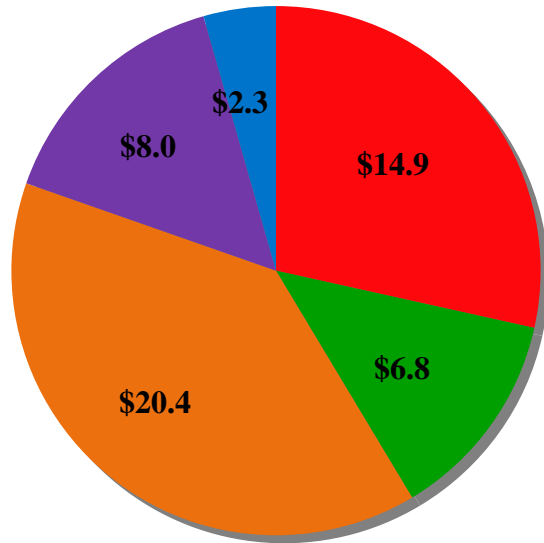
(\$ billions)

**National Aggregate Loan Mix**



(\$ billions)

**State Aggregate Deposit Mix**



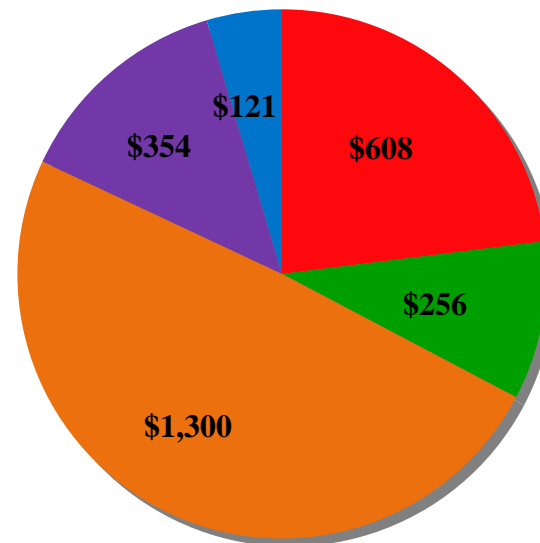
- Demand (28%)
- NOW & Other Trans. (13%)
- Savings & MMDA (39%)
- Retail Time (15%)
- Jumbo Time (4%)

**Memo:**

Total Noninterest-Bear. ( \$16, 30% )  
 Total Brokered ( \$1, 2% )

(\$ billions)

**National Aggregate Deposit Mix**



- Demand (23%)
- NOW & Other Trans. (10%)
- Savings & MMDA (49%)
- Retail Time (13%)
- Jumbo Time (5%)

**Memo:**

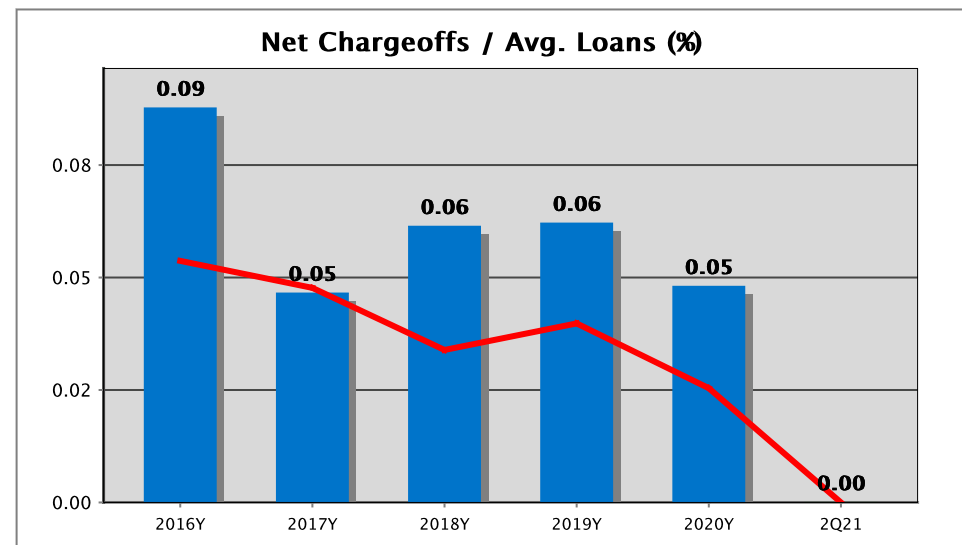
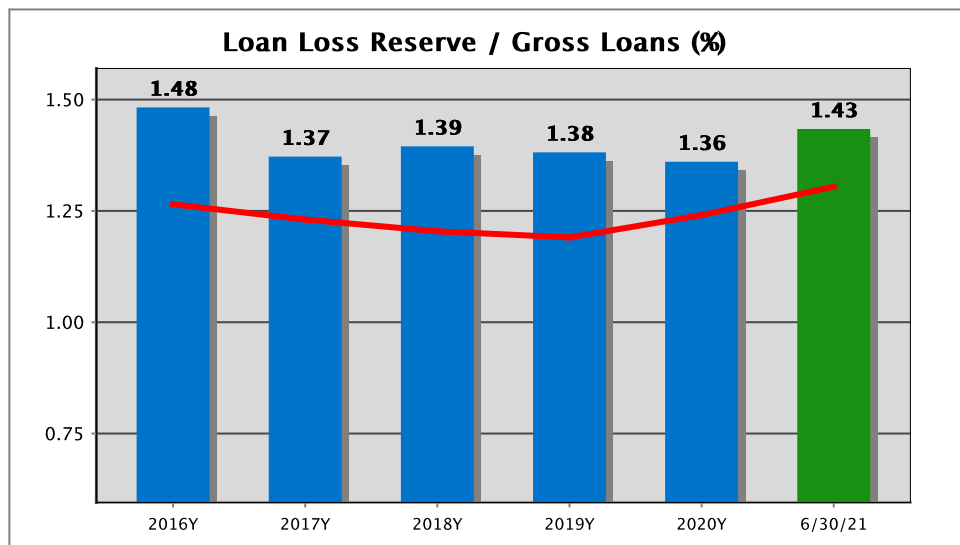
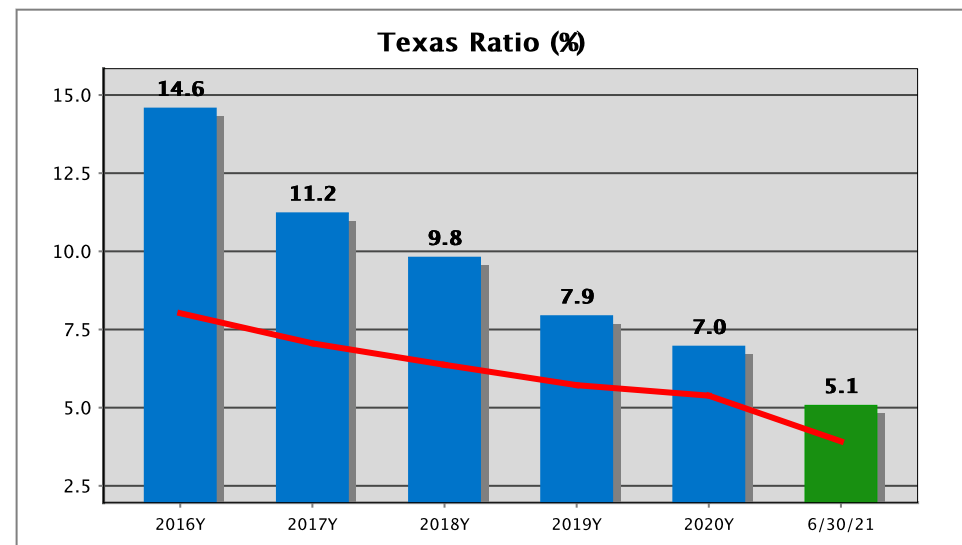
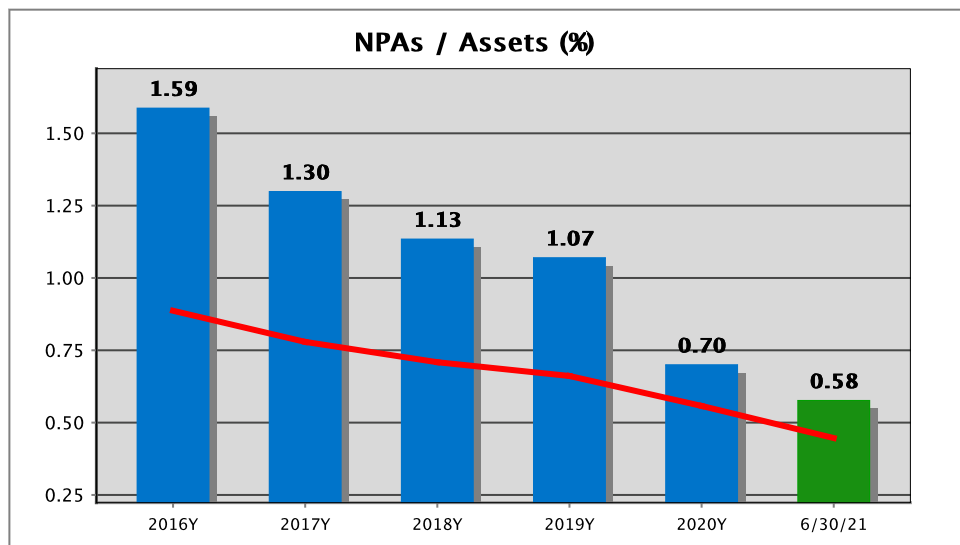
Total Noninterest-Bear. ( \$730, 25% )  
 Total Brokered ( \$57, 2% )

(\$ billions)

# QwickAnalytics State Performance Trends

## Asset Quality Trends

Georgia  
Banks  
June 30, 2021



— National Trend

\* All data points represent median values; NPAs = loans 90+ days P.D. + nonaccrual loans + restructured loans + OREO;  
Texas Ratio = NPAs as a percentage of tangible equity + loan loss reserve

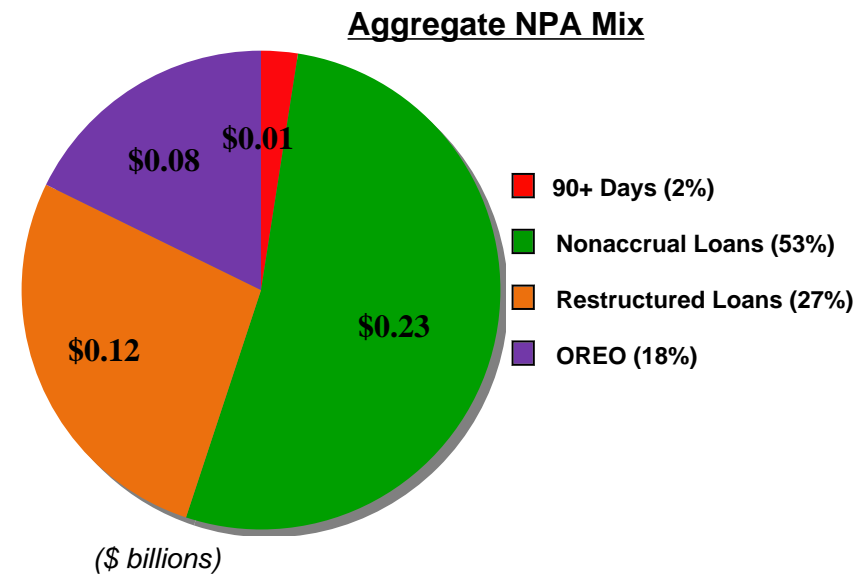
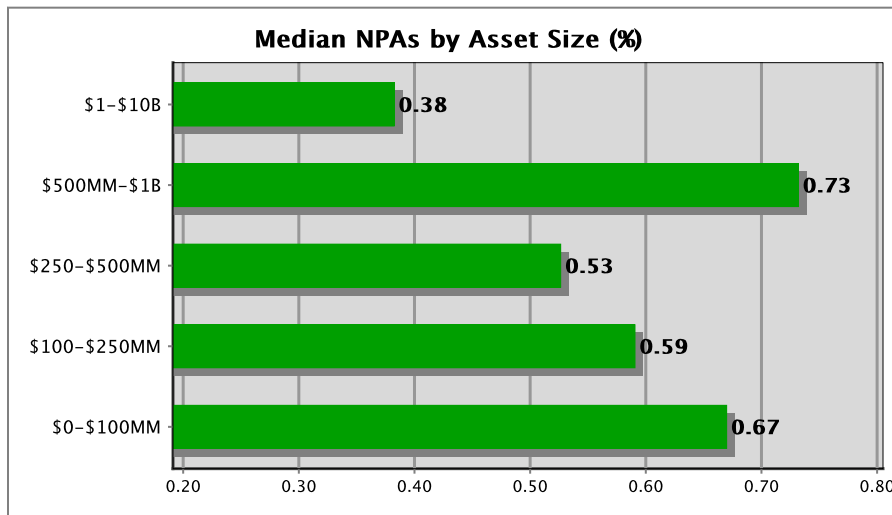
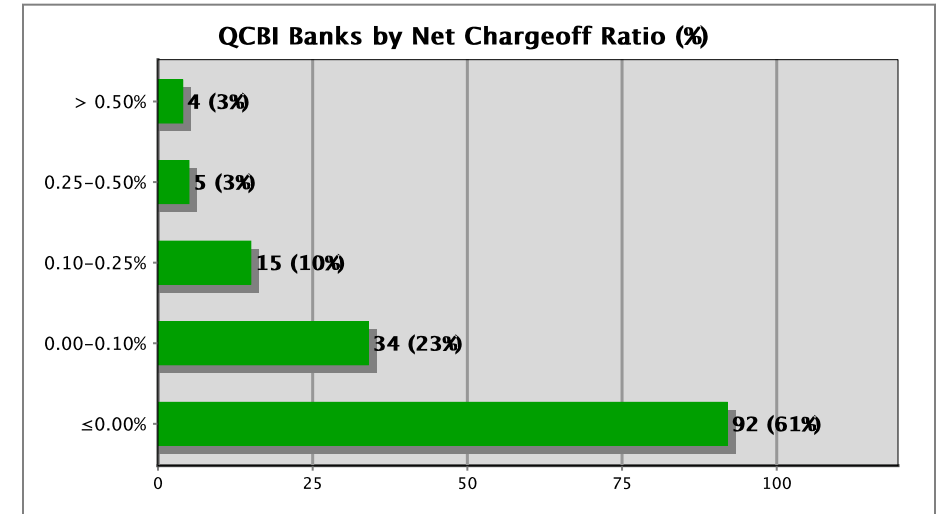
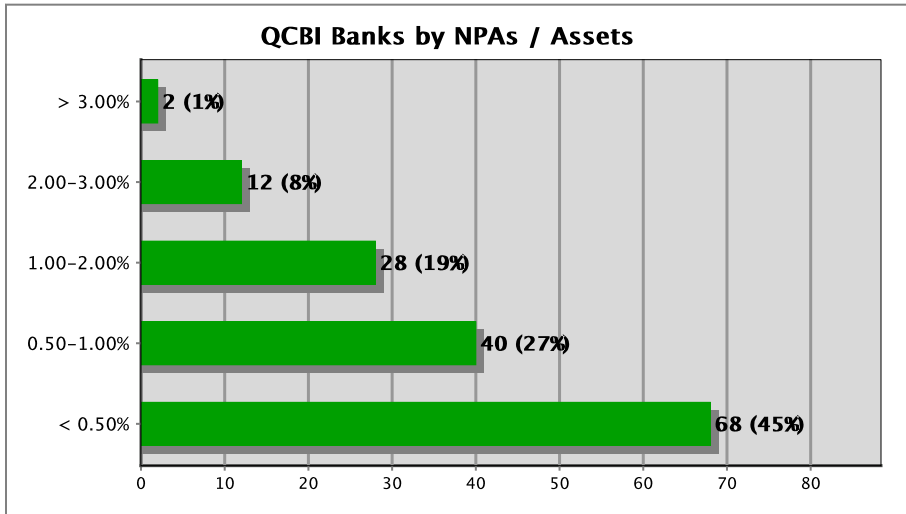


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# QwickAnalytics State Performance Trends

## Asset Quality Trends

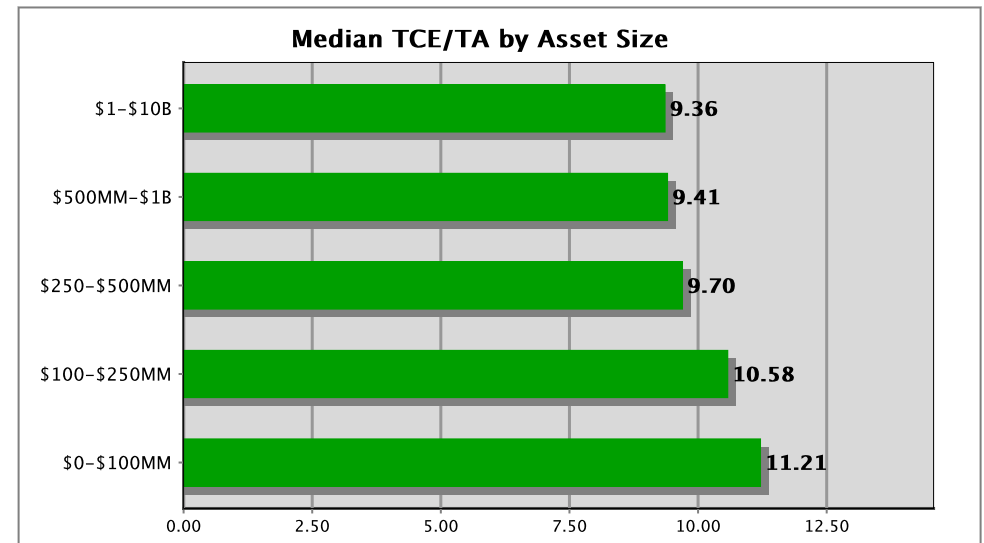
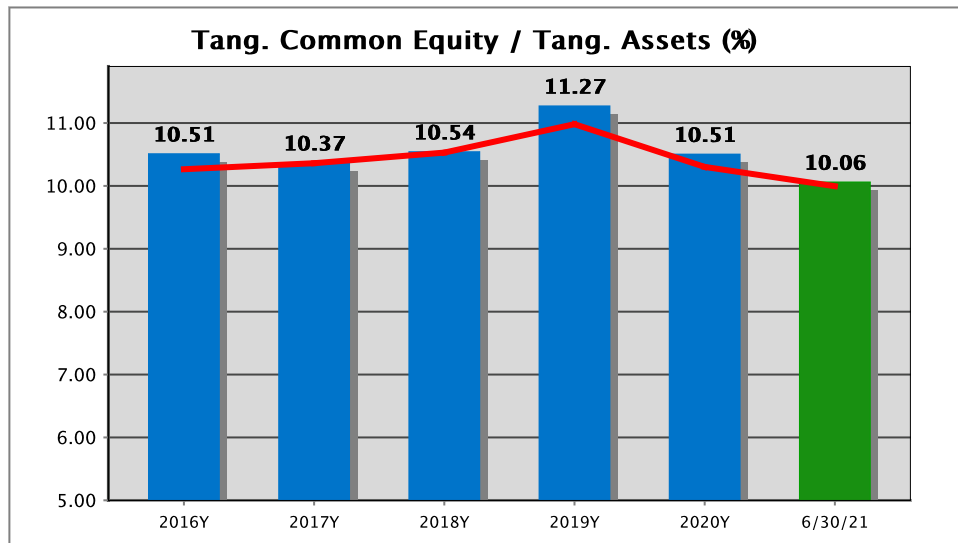
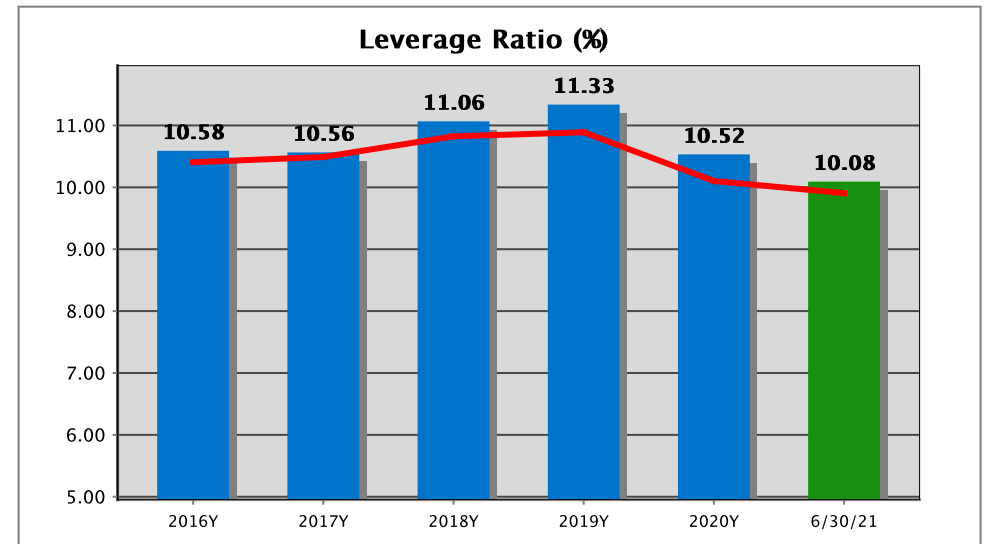
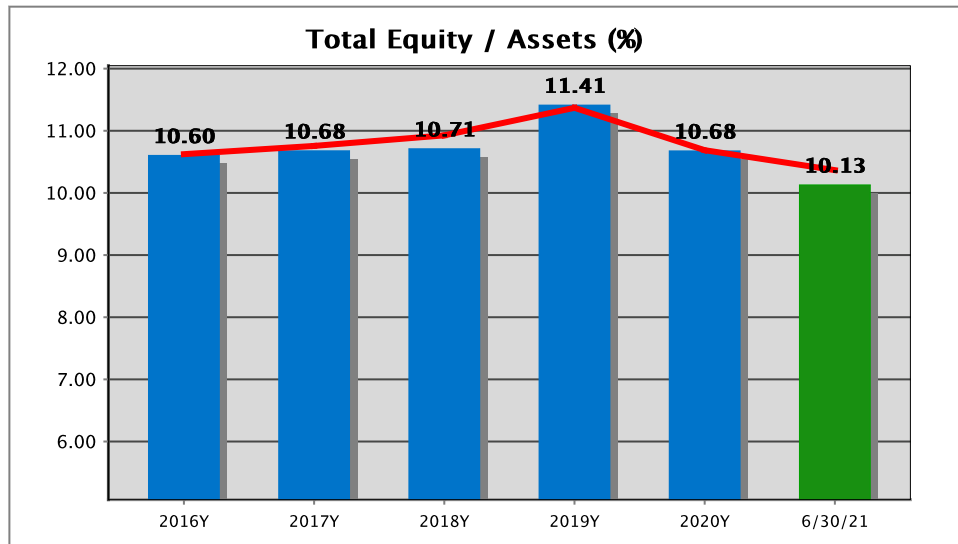
Georgia  
Banks  
June 30, 2021



# QwickAnalytics State Performance Trends

## Capital Trends

Georgia  
Banks  
June 30, 2021



— National Trend

Note: Trend charts contain median values



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## QCBI HONOR ROLL: TOP PERFORMING BANKS



# Top 25 Fastest Growing QCBI Banks

## LTM Asset Growth

Georgia  
Banks  
June 30, 2021

|    | Bank Name                            | City, ST         | Total Assets<br>(\$000s) | LTM Asset Growth |           |
|----|--------------------------------------|------------------|--------------------------|------------------|-----------|
|    |                                      |                  |                          | (%)              | (\$000s)  |
| 1  | Barwick Banking Co                   | Barwick, GA      | \$91,505                 | 436.2%           | \$74,439  |
| 2  | Loyal Trust Bank                     | Johns Creek, GA  | \$108,673                | 99.3%            | \$54,137  |
| 3  | First State Bank                     | Wrens, GA        | \$274,439                | 51.9%            | \$93,788  |
| 4  | Southeast First National Bank        | Summerville, GA  | \$75,763                 | 48.6%            | \$24,794  |
| 5  | Southern Bank                        | Sardis, GA       | \$123,930                | 46.7%            | \$39,475  |
| 6  | Rochelle State Bank                  | Rochelle, GA     | \$46,463                 | 46.3%            | \$14,695  |
| 7  | Metro City Bank                      | Doraville, GA    | \$2,520,354              | 46.0%            | \$794,433 |
| 8  | Tandem Bank                          | Tucker, GA       | \$113,631                | 45.2%            | \$35,389  |
| 9  | First Southern Bank                  | Waycross, GA     | \$256,713                | 36.7%            | \$68,975  |
| 10 | Carver State Bank                    | Savannah, GA     | \$70,455                 | 33.8%            | \$17,779  |
| 11 | Bank Of Madison                      | Madison, GA      | \$361,041                | 32.1%            | \$87,820  |
| 12 | First National Bank Of Coffee County | Douglas, GA      | \$370,384                | 31.3%            | \$88,226  |
| 13 | Atlantic Capital Bank                | Atlanta, GA      | \$3,779,141              | 30.7%            | \$888,654 |
| 14 | Great Oaks Bank                      | Eastman, GA      | \$263,876                | 30.6%            | \$61,846  |
| 15 | First American B&TC                  | Athens, GA       | \$853,430                | 28.4%            | \$188,717 |
| 16 | North GA National Bank               | Calhoun, GA      | \$184,690                | 27.1%            | \$39,329  |
| 17 | The Piedmont Bank                    | Norcross, GA     | \$1,654,256              | 26.2%            | \$343,178 |
| 18 | Citizens Trust Bank                  | Atlanta, GA      | \$637,852                | 26.0%            | \$131,478 |
| 19 | Thomasville National Bank            | Thomasville, GA  | \$1,396,950              | 25.5%            | \$283,589 |
| 20 | Peach State B&T                      | Gainesville, GA  | \$491,073                | 24.6%            | \$97,105  |
| 21 | Community Banking Co Of Fitzgerald   | Fitzgerald, GA   | \$220,440                | 23.9%            | \$42,561  |
| 22 | Century Bank Of GA                   | Cartersville, GA | \$308,255                | 23.6%            | \$58,957  |
| 23 | The Peoples Bank Of GA               | Talbotton, GA    | \$124,418                | 22.7%            | \$23,006  |
| 24 | Altamaha B&TC                        | Vidalia, GA      | \$250,618                | 22.4%            | \$45,815  |
| 25 | First Chatham Bank                   | Savannah, GA     | \$528,645                | 21.8%            | \$94,484  |



# Top 25 Fastest Growth QCBI Banks

## LTM Loan Growth

Georgia  
Banks  
June 30, 2021

|    | Bank Name                                   | City, ST          | Total Assets<br>(\$000s) | LTM Loan Growth |           |
|----|---|-------------------|--------------------------|-----------------|-----------|
|    |   |                   |                          | (%)             | (\$000s)  |
| 1  | Barwick Banking Co                          | Barwick, GA       | \$91,505                 | 3103.4%         | \$66,350  |
| 2  | Loyal Trust Bank                            | Johns Creek, GA   | \$108,673                | 79.0%           | \$34,395  |
| 3  | Southern Bank                               | Sardis, GA        | \$123,930                | 70.7%           | \$30,529  |
| 4  | Metro City Bank                             | Doraville, GA     | \$2,520,354              | 53.0%           | \$725,695 |
| 5  | The Security State Bank                     | Mcrae, GA         | \$54,886                 | 46.8%           | \$10,374  |
| 6  | Tandem Bank                                 | Tucker, GA        | \$113,631                | 33.5%           | \$19,265  |
| 7  | The Peoples Bank Of GA                      | Talbotton, GA     | \$124,418                | 30.5%           | \$21,768  |
| 8  | The Bank of Soperton                        | Soperton, GA      | \$119,855                | 26.8%           | \$20,881  |
| 9  | The Bank Of Edison                          | Edison, GA        | \$65,722                 | 25.6%           | \$8,449   |
| 10 | Peach State B&T                             | Gainesville, GA   | \$491,073                | 23.2%           | \$55,751  |
| 11 | First State Bank                            | Wrens, GA         | \$274,439                | 21.0%           | \$29,961  |
| 12 | The Peoples Bank                            | Eatonton, GA      | \$191,265                | 20.1%           | \$18,559  |
| 13 | First Bank Of Pike                          | Molena, GA        | \$69,495                 | 20.1%           | \$6,937   |
| 14 | First Port City Bank                        | Bainbridge, GA    | \$325,220                | 20.0%           | \$41,797  |
| 15 | American Commerce Bank                      | Bremen, GA        | \$422,024                | 19.7%           | \$57,361  |
| 16 | Waycross B&T                                | Waycross, GA      | \$223,711                | 15.8%           | \$13,176  |
| 17 | South Coast B&T                             | Brunswick, GA     | \$183,013                | 15.0%           | \$18,653  |
| 18 | The Farmers Bank                            | Greensboro, GA    | \$126,462                | 14.8%           | \$7,615   |
| 19 | Promiseone Bank                             | Duluth, GA        | \$561,556                | 14.7%           | \$52,219  |
| 20 | River City Bank                             | Rome, GA          | \$208,093                | 14.5%           | \$17,841  |
| 21 | Thomasville National Bank                   | Thomasville, GA   | \$1,396,950              | 14.3%           | \$135,259 |
| 22 | ELBERTON FEDERAL SAVINGS & LOAN ASSOCIATION | Elberton, GA      | \$29,336                 | 13.8%           | \$2,673   |
| 23 | Primesouth Bank                             | Blackshear, GA    | \$953,059                | 13.7%           | \$87,270  |
| 24 | First Peoples Bank                          | Pine Mountain, GA | \$221,072                | 13.5%           | \$16,302  |
| 25 | The Piedmont Bank                           | Norcross, GA      | \$1,654,256              | 13.0%           | \$133,067 |



# Top 25 QCBI Banks

## Net Interest Margin

Georgia  
Banks  
June 30, 2021

|    | Bank Name                        | City, ST        | Total Assets<br>(\$000s) | Net Interest<br>Margin |
|----|----------------------------------|-----------------|--------------------------|------------------------|
| 1  | Bank Of Lumber City              | Lumber City, GA | \$25,323                 | 8.41%                  |
| 2  | The Bank Of Edison               | Edison, GA      | \$65,722                 | 7.02%                  |
| 3  | Durden Banking Co, Incorporated  | Twin City, GA   | \$231,013                | 5.70%                  |
| 4  | The Security State Bank          | Mcrae, GA       | \$54,886                 | 5.45%                  |
| 5  | Bank Of Newington                | Newington, GA   | \$167,742                | 5.31%                  |
| 6  | The Peoples Bank Of GA           | Talbotton, GA   | \$124,418                | 5.23%                  |
| 7  | F & M B&TC                       | Manchester, GA  | \$82,077                 | 5.20%                  |
| 8  | The Bank of Soperton             | Soperton, GA    | \$119,855                | 5.14%                  |
| 9  | First Bank Of Pike               | Molena, GA      | \$69,495                 | 5.01%                  |
| 10 | Wilcox County State Bank         | Abbeville, GA   | \$141,337                | 4.97%                  |
| 11 | FNB SOUTH                        | Alma, GA        | \$485,849                | 4.93%                  |
| 12 | Quantum National Bank            | Suwanee, GA     | \$614,918                | 4.80%                  |
| 13 | Family Bank                      | Pelham, GA      | \$135,942                | 4.59%                  |
| 14 | Metro City Bank                  | Doraville, GA   | \$2,520,354              | 4.57%                  |
| 15 | Douglas National Bank            | Douglas, GA     | \$242,319                | 4.56%                  |
| 16 | Morris Bank                      | Dublin, GA      | \$1,329,319              | 4.55%                  |
| 17 | Citizens B&T, Inc.               | Trenton, GA     | \$125,831                | 4.52%                  |
| 18 | First State Bank                 | Wrens, GA       | \$274,439                | 4.51%                  |
| 19 | American Pride Bank              | Macon, GA       | \$212,924                | 4.48%                  |
| 20 | Loyal Trust Bank                 | Johns Creek, GA | \$108,673                | 4.46%                  |
| 21 | The Trust Bank                   | Lenox, GA       | \$45,263                 | 4.43%                  |
| 22 | First Bank                       | Dalton, GA      | \$506,872                | 4.36%                  |
| 23 | Community Bank Of Pickens County | Jasper, GA      | \$486,453                | 4.35%                  |
| 24 | Craft Bank                       | Atlanta, GA     | \$69,059                 | 4.35%                  |
| 25 | First Port City Bank             | Bainbridge, GA  | \$325,220                | 4.33%                  |

\* Most recent quarter (MRQ) net interest margin



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# Top 25 QCBI Banks

## Noninterest Income

Georgia  
Banks  
June 30, 2021

|    | Bank Name                   | City, ST          | Total Assets<br>(\$000s) | Nonint. Income /<br>Avg. Assets |
|----|-----------------------------|-------------------|--------------------------|---------------------------------|
| 1  | Banksouth                   | Greensboro, GA    | \$1,077,880              | 8.20%                           |
| 2  | Craft Bank                  | Atlanta, GA       | \$69,059                 | 5.32%                           |
| 3  | First Chatham Bank          | Savannah, GA      | \$528,645                | 5.06%                           |
| 4  | Embassy National Bank       | Lawrenceville, GA | \$119,488                | 3.53%                           |
| 5  | Waycross B&T                | Waycross, GA      | \$223,711                | 2.66%                           |
| 6  | Greater Community Bank      | Rome, GA          | \$305,170                | 2.31%                           |
| 7  | First Century Bank          | Gainesville, GA   | \$324,160                | 2.16%                           |
| 8  | Colony Bank                 | Fitzgerald, GA    | \$1,751,548              | 1.72%                           |
| 9  | Promiseone Bank             | Duluth, GA        | \$561,556                | 1.61%                           |
| 10 | Signature Bank Of GA        | Sandy Springs, GA | \$194,245                | 1.57%                           |
| 11 | Metro City Bank             | Doraville, GA     | \$2,520,354              | 1.52%                           |
| 12 | United Bank                 | Zebulon, GA       | \$2,086,448              | 1.49%                           |
| 13 | Thomasville National Bank   | Thomasville, GA   | \$1,396,950              | 1.37%                           |
| 14 | Queensborough National B&TC | Louisville, GA    | \$1,815,276              | 1.30%                           |
| 15 | GA Primary Bank             | Atlanta, GA       | \$273,435                | 1.20%                           |
| 16 | Touchmark National Bank     | Alpharetta, GA    | \$414,095                | 1.18%                           |
| 17 | Affinity Bank               | Covington, GA     | \$786,703                | 1.15%                           |
| 18 | Douglas National Bank       | Douglas, GA       | \$242,319                | 1.14%                           |
| 19 | Heritage Southeast Bank     | Jonesboro, GA     | \$1,652,041              | 1.11%                           |
| 20 | Pineland Bank               | Alma, GA          | \$380,175                | 1.09%                           |
| 21 | First Ic Bank               | Doraville, GA     | \$881,506                | 1.09%                           |
| 22 | River City Bank             | Rome, GA          | \$208,093                | 1.09%                           |
| 23 | First American B&TC         | Athens, GA        | \$853,430                | 1.08%                           |
| 24 | First Bank Of Pike          | Molena, GA        | \$69,495                 | 1.08%                           |
| 25 | The Trust Bank              | Lenox, GA         | \$45,263                 | 1.08%                           |

\* Most recent quarter (MRQ) noninterest income as a percentage of average assets; excludes nonrecurring gains/losses

# Top 25 QCBI Banks Most Efficient

Georgia  
Banks  
June 30, 2021

|    | Bank Name                             | City, ST        | Total Assets<br>(\$000s) | Efficiency Ratio<br>(Core) (%) |
|----|---------------------------------------|-----------------|--------------------------|--------------------------------|
| 1  | Touchmark National Bank               | Alpharetta, GA  | \$414,095                | 35.9%                          |
| 2  | Metro City Bank                       | Doraville, GA   | \$2,520,354              | 36.0%                          |
| 3  | Promiseone Bank                       | Duluth, GA      | \$561,556                | 36.9%                          |
| 4  | FNB SOUTH                             | Alma, GA        | \$485,849                | 40.0%                          |
| 5  | Community Bank Of Pickens County      | Jasper, GA      | \$486,453                | 41.3%                          |
| 6  | Vinings Bank                          | Smyrna, GA      | \$677,522                | 45.2%                          |
| 7  | Quantum National Bank                 | Suwanee, GA     | \$614,918                | 45.4%                          |
| 8  | Rochelle State Bank                   | Rochelle, GA    | \$46,463                 | 45.5%                          |
| 9  | Douglas National Bank                 | Douglas, GA     | \$242,319                | 45.7%                          |
| 10 | Thomasville National Bank             | Thomasville, GA | \$1,396,950              | 46.9%                          |
| 11 | The First National Bank Of Waynesboro | Waynesboro, GA  | \$183,164                | 47.8%                          |
| 12 | American Commerce Bank                | Bremen, GA      | \$422,024                | 48.1%                          |
| 13 | Atlantic Capital Bank                 | Atlanta, GA     | \$3,779,141              | 49.5%                          |
| 14 | Community Bank Of GA                  | Baxley, GA      | \$165,992                | 50.1%                          |
| 15 | The Commercial Bank                   | Crawford, GA    | \$359,263                | 50.6%                          |
| 16 | United National Bank                  | Cairo, GA       | \$271,708                | 50.8%                          |
| 17 | Wilcox County State Bank              | Abbeville, GA   | \$141,337                | 51.3%                          |
| 18 | First Ic Bank                         | Doraville, GA   | \$881,506                | 51.5%                          |
| 19 | Legacy State Bank                     | Loganville, GA  | \$140,609                | 51.5%                          |
| 20 | Community Banking Co Of Fitzgerald    | Fitzgerald, GA  | \$220,440                | 51.7%                          |
| 21 | First Bank                            | Dalton, GA      | \$506,872                | 51.9%                          |
| 22 | First State Bank                      | Wrens, GA       | \$274,439                | 52.1%                          |
| 23 | Bank Of Monticello                    | Monticello, GA  | \$150,355                | 52.2%                          |
| 24 | South GA Bank                         | Glennville, GA  | \$201,536                | 52.5%                          |
| 25 | Durden Banking Co, Incorporated       | Twin City, GA   | \$231,013                | 52.5%                          |

\* Most recent quarter (MRQ) noninterest expense as a percentage of net interest income+noninterest income;  
excludes nonrecurring gains/losses



QwickAnalytics™

# Top 25 QCBI Banks ROAA (C-Corps)

Georgia  
Banks  
June 30, 2021

|    | Bank Name                             | City, ST          | Total Assets<br>(\$000s) | ROAA  |
|----|---------------------------------------|-------------------|--------------------------|-------|
| 1  | Bank Of Lumber City                   | Lumber City, GA   | \$25,323                 | 3.65% |
| 2  | Vinings Bank                          | Smyrna, GA        | \$677,522                | 3.17% |
| 3  | FNB SOUTH                             | Alma, GA          | \$485,849                | 2.82% |
| 4  | Metro City Bank                       | Doraville, GA     | \$2,520,354              | 2.53% |
| 5  | Banksouth                             | Greensboro, GA    | \$1,077,880              | 2.36% |
| 6  | Community Bank Of Pickens County      | Jasper, GA        | \$486,453                | 2.06% |
| 7  | Touchmark National Bank               | Alpharetta, GA    | \$414,095                | 1.98% |
| 8  | Bank Of Newington                     | Newington, GA     | \$167,742                | 1.94% |
| 9  | The First National Bank Of Waynesboro | Waynesboro, GA    | \$183,164                | 1.93% |
| 10 | Legacy State Bank                     | Loganville, GA    | \$140,609                | 1.92% |
| 11 | Morris Bank                           | Dublin, GA        | \$1,329,319              | 1.80% |
| 12 | First Bank                            | Dalton, GA        | \$506,872                | 1.79% |
| 13 | Thomasville National Bank             | Thomasville, GA   | \$1,396,950              | 1.74% |
| 14 | First Ic Bank                         | Doraville, GA     | \$881,506                | 1.72% |
| 15 | First Chatham Bank                    | Savannah, GA      | \$528,645                | 1.62% |
| 16 | Wilcox County State Bank              | Abbeville, GA     | \$141,337                | 1.60% |
| 17 | Farmers & Merchants Bank              | Eatonton, GA      | \$228,056                | 1.60% |
| 18 | American Commerce Bank                | Bremen, GA        | \$422,024                | 1.60% |
| 19 | First State Bank                      | Wrens, GA         | \$274,439                | 1.54% |
| 20 | Embassy National Bank                 | Lawrenceville, GA | \$119,488                | 1.51% |
| 21 | The Peoples Bank Of GA                | Talbotton, GA     | \$124,418                | 1.44% |
| 22 | Community Banking Co Of Fitzgerald    | Fitzgerald, GA    | \$220,440                | 1.44% |
| 23 | Primesouth Bank                       | Blackshear, GA    | \$953,059                | 1.42% |
| 24 | Peoplessouth Bank                     | Colquitt, GA      | \$991,088                | 1.38% |
| 25 | Atlantic Capital Bank                 | Atlanta, GA       | \$3,779,141              | 1.37% |

\* Most recent quarter (MRQ) ROAA (stated) for C-Corp status institutions only



QwickAnalytics™

# Top 25 QCBI Banks ROAA (S-Corps)

Georgia  
Banks  
June 30, 2021

|    | Bank Name                            | City, ST       | Total Assets<br>(\$000s) | ROAA  |
|----|--------------------------------------|----------------|--------------------------|-------|
| 1  | Promiseone Bank                      | Duluth, GA     | \$561,556                | 3.03% |
| 2  | The Bank Of Edison                   | Edison, GA     | \$65,722                 | 2.93% |
| 3  | Douglas National Bank                | Douglas, GA    | \$242,319                | 2.83% |
| 4  | Quantum National Bank                | Suwanee, GA    | \$614,918                | 2.82% |
| 5  | Durden Banking Co, Incorporated      | Twin City, GA  | \$231,013                | 2.77% |
| 6  | State Bank Of Cochran                | Cochran, GA    | \$252,071                | 2.53% |
| 7  | Greater Community Bank               | Rome, GA       | \$305,170                | 2.41% |
| 8  | The Security State Bank              | Mcrae, GA      | \$54,886                 | 2.15% |
| 9  | The Commercial Bank                  | Crawford, GA   | \$359,263                | 2.08% |
| 10 | Bank Of Monticello                   | Monticello, GA | \$150,355                | 2.05% |
| 11 | South GA Bank                        | Glennville, GA | \$201,536                | 1.91% |
| 12 | FARMERS STATE BANK                   | Lincolnton, GA | \$167,683                | 1.80% |
| 13 | Waycross B&T                         | Waycross, GA   | \$223,711                | 1.71% |
| 14 | Bank Of Dade                         | Trenton, GA    | \$136,631                | 1.71% |
| 15 | United Bank                          | Zebulon, GA    | \$2,086,448              | 1.59% |
| 16 | The Bank of Soperton                 | Soperton, GA   | \$119,855                | 1.58% |
| 17 | Bank Of Dawson                       | Dawson, GA     | \$147,276                | 1.57% |
| 18 | The Four County Bank                 | Allentown, GA  | \$82,848                 | 1.53% |
| 19 | Flint Community Bank                 | Albany, GA     | \$290,726                | 1.50% |
| 20 | First National Bank Of Coffee County | Douglas, GA    | \$370,384                | 1.46% |
| 21 | American Pride Bank                  | Macon, GA      | \$212,924                | 1.44% |
| 22 | Guardian Bank                        | Valdosta, GA   | \$499,410                | 1.43% |
| 23 | Farmers State Bank                   | Dublin, GA     | \$149,980                | 1.39% |
| 24 | Mount Vernon Bank                    | Vidalia, GA    | \$163,635                | 1.38% |
| 25 | South Coast B&T                      | Brunswick, GA  | \$183,013                | 1.37% |

\* Most recent quarter (MRQ) ROAA (stated) for S-Corp status institutions only



QwickAnalytics™

# Top 25 QCBI Banks ROAE (C-Corps)

Georgia  
Banks  
June 30, 2021

| Bank Name                             | City, ST        | Total Assets (\$000s) | ROAE   |
|---------------------------------------|-----------------|-----------------------|--------|
| 1 Vinings Bank                        | Smyrna, GA      | \$677,522             | 52.56% |
| 2 Banksouth                           | Greensboro, GA  | \$1,077,880           | 24.40% |
| 3 Bank Of Lumber City                 | Lumber City, GA | \$25,323              | 23.64% |
| 4 Metro City Bank                     | Doraville, GA   | \$2,520,354           | 23.50% |
| 5 Bank Of Newington                   | Newington, GA   | \$167,742             | 22.95% |
| 6 Thomasville National Bank           | Thomasville, GA | \$1,396,950           | 20.85% |
| 7 First State Bank                    | Wrens, GA       | \$274,439             | 19.98% |
| 8 F & M B&TC                          | Manchester, GA  | \$82,077              | 19.33% |
| 9 First Bank                          | Dalton, GA      | \$506,872             | 19.26% |
| 10 Community Bank Of Pickens County   | Jasper, GA      | \$486,453             | 19.25% |
| 11 Legacy State Bank                  | Loganville, GA  | \$140,609             | 19.22% |
| 12 First Chatham Bank                 | Savannah, GA    | \$528,645             | 19.00% |
| 13 FNB SOUTH                          | Alma, GA        | \$485,849             | 18.68% |
| 14 Wilcox County State Bank           | Abbeville, GA   | \$141,337             | 16.65% |
| 15 First Ic Bank                      | Doraville, GA   | \$881,506             | 16.52% |
| 16 Peoplesouth Bank                   | Colquitt, GA    | \$991,088             | 16.30% |
| 17 Touchmark National Bank            | Alpharetta, GA  | \$414,095             | 15.87% |
| 18 The Peoples Bank Of GA             | Talbotton, GA   | \$124,418             | 15.55% |
| 19 Morris Bank                        | Dublin, GA      | \$1,329,319           | 15.31% |
| 20 Queensborough National B&TC        | Louisville, GA  | \$1,815,276           | 15.27% |
| 21 Primesouth Bank                    | Blackshear, GA  | \$953,059             | 15.03% |
| 22 North GA National Bank             | Calhoun, GA     | \$184,690             | 15.01% |
| 23 Cornerstone Bank                   | Atlanta, GA     | \$223,748             | 14.86% |
| 24 Farmers & Merchants Bank           | Lakeland, GA    | \$624,063             | 14.77% |
| 25 Community Banking Co Of Fitzgerald | Fitzgerald, GA  | \$220,440             | 14.12% |

\* Most recent quarter (MRQ) ROAE (stated) for C-Corp status institutions only



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# Top 25 QCBI Banks ROAE (S-Corps)

Georgia  
Banks  
June 30, 2021

|    | Bank Name                            | City, ST         | Total Assets<br>(\$000s) | ROAE   |
|----|--------------------------------------|------------------|--------------------------|--------|
| 1  | The Bank Of Edison                   | Edison, GA       | \$65,722                 | 38.54% |
| 2  | Douglas National Bank                | Douglas, GA      | \$242,319                | 28.88% |
| 3  | Quantum National Bank                | Suwanee, GA      | \$614,918                | 28.04% |
| 4  | Promiseone Bank                      | Duluth, GA       | \$561,556                | 26.92% |
| 5  | The Commercial Bank                  | Crawford, GA     | \$359,263                | 26.09% |
| 6  | Greater Community Bank               | Rome, GA         | \$305,170                | 24.79% |
| 7  | Bank Of Monticello                   | Monticello, GA   | \$150,355                | 22.71% |
| 8  | State Bank Of Cochran                | Cochran, GA      | \$252,071                | 19.24% |
| 9  | Durden Banking Co, Incorporated      | Twin City, GA    | \$231,013                | 19.24% |
| 10 | Flint Community Bank                 | Albany, GA       | \$290,726                | 18.42% |
| 11 | First National Bank Of Coffee County | Douglas, GA      | \$370,384                | 18.40% |
| 12 | United Bank                          | Zebulon, GA      | \$2,086,448              | 18.27% |
| 13 | Bank Of Dade                         | Trenton, GA      | \$136,631                | 16.89% |
| 14 | South GA Bank                        | Glennville, GA   | \$201,536                | 16.88% |
| 15 | Waycross B&T                         | Waycross, GA     | \$223,711                | 16.55% |
| 16 | The Bank of Soperton                 | Soperton, GA     | \$119,855                | 16.48% |
| 17 | South Coast B&T                      | Brunswick, GA    | \$183,013                | 16.15% |
| 18 | The Security State Bank              | Mcrae, GA        | \$54,886                 | 15.59% |
| 19 | Altamaha B&TC                        | Vidalia, GA      | \$250,618                | 14.56% |
| 20 | Bank Of Wrightsville                 | Wrightsville, GA | \$76,290                 | 14.26% |
| 21 | Sunmark Community Bank               | Hawkinsville, GA | \$379,006                | 14.17% |
| 22 | Great Oaks Bank                      | Eastman, GA      | \$263,876                | 13.84% |
| 23 | Mount Vernon Bank                    | Vidalia, GA      | \$163,635                | 13.70% |
| 24 | Guardian Bank                        | Valdosta, GA     | \$499,410                | 13.57% |
| 25 | Planters First Bank                  | Cordele, GA      | \$368,833                | 13.42% |

\* Most recent quarter (MRQ) ROAE (stated) for S-Corp status institutions only



QwickAnalytics™

# QwickAnalytics State Performance Trends

Georgia  
Banks  
June 30, 2021

The **QwickAnalytics State Performance Trends** report presents a summary of key trends of "true" community banks - based on the QwickAnalytics Community Bank Index (QCBI) <sup>TM</sup> - for comparisons that are meaningful and relevant. The QCBI excludes FDIC-insured institutions that do not fit the characteristics of a community bank, based on the following call report-derived rules:

| Disqualifying Rule  | Banks Excluded: |         |
|---|-----------------|---------|
|   | National        | Georgia |
| Assets > \$10 Billion                                       | 160             | 4       |
| Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)   | 124             | 3       |
| Large Institutional Branches (>\$2 billion deposits/branch) | 45              | 1       |
| Underloaned (<10% Loans / Assets)                           | 116             | 2       |
| Consumer Focus (>50% Consumer Loans or Leases / Assets)     | 24              | 0       |
| No Material Real Estate Lending (<1% Assets)                | 134             | 2       |
| Wholesale Funded (<40% Core Deposits / Deposits)            | 86              | 2       |
| Overcapitalized (Total Equity / Assets > 50%)               | 80              | 2       |
| Time Deposits = 100% of Total Deposits                      | 26              | 1       |
| Manually Excluded Banks                                     | 0               | 0       |

*\* Exclusions are not "additive" as some institutions meet multiple criteria for exclusion*



QwickAnalytics<sup>TM</sup>

# About QwickAnalytics: Time-Saving Tools for Busy Bankers

Georgia  
Banks  
June 30, 2021

QwickAnalytics on-line, cloud-based tools are designed specifically for community bankers to:

- (1) conduct a variety of **financial performance research**, from value-added graphs and tables of their own financial performance to several customizable **peer benchmarking reports**, and
- (2) satisfy several regulatory requirements, including **credit stress testing**.

The reports are **professional and polished**, but also **quick, easy and affordable**, and have received rave reviews from clients.

## Regulatory and Compliance

- Credit Stress Test
- Basel III Capital Planning
- Reg F Snapshot



## Bank & Peer Performance

- Bank Performance Report Card
- PeerWatch Trends
- PeerWatch
- Liquidity Risk Report
- Reg F Snapshot

Find out more or sign up at [www.qwickanalytics.com](http://www.qwickanalytics.com).