

QwickAnalytics Community Bank Index (QCBI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: GEORGIA *2nd Quarter 2025 Review*



QwickAnalytics State Performance Trends

Georgia
Banks
June 30, 2025

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	133	96%	5	4%	138
National	4,129	93%	333	7%	4,462

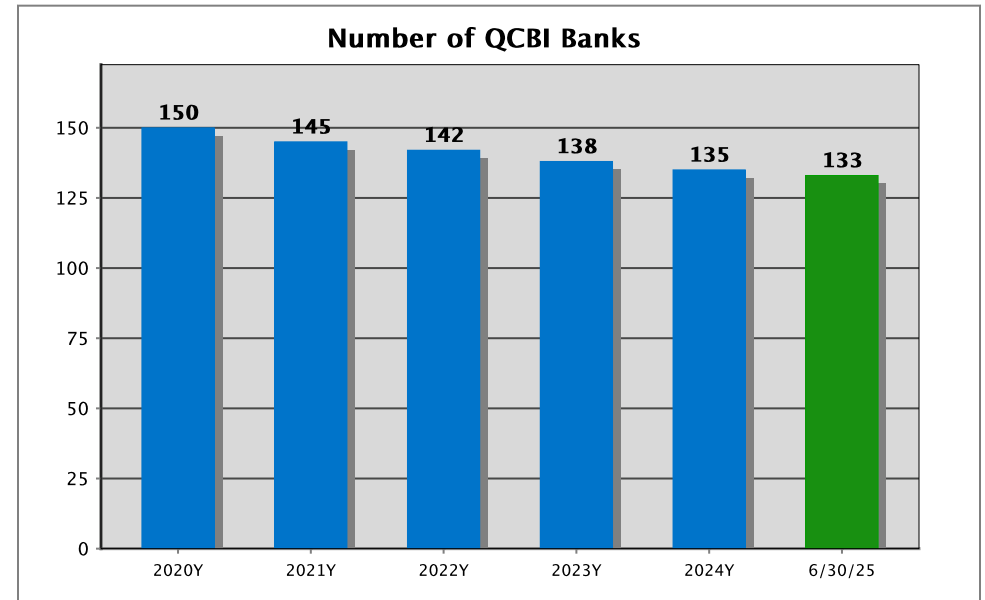
Please visit the www.QwickAnalytics.com website for more information.

QwickAnalytics State Performance Trends

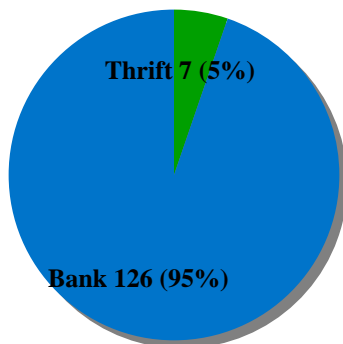
QCBI Industry Structure

Georgia
Banks
June 30, 2025

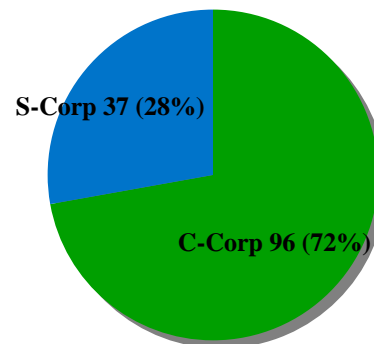
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	13	10%	\$901	1%
\$100-\$500 Million	83	62%	\$22,396	35%
\$500 Million-\$1 Billion	25	19%	\$16,373	26%
\$1-\$5 Billion	12	9%	\$24,495	38%
\$5-\$10 Billion	0	0%	\$0	0%
Total	133	100%	\$64,164	100%



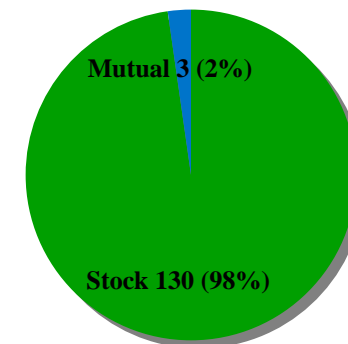
Industry Breakdown



Structural Breakdown



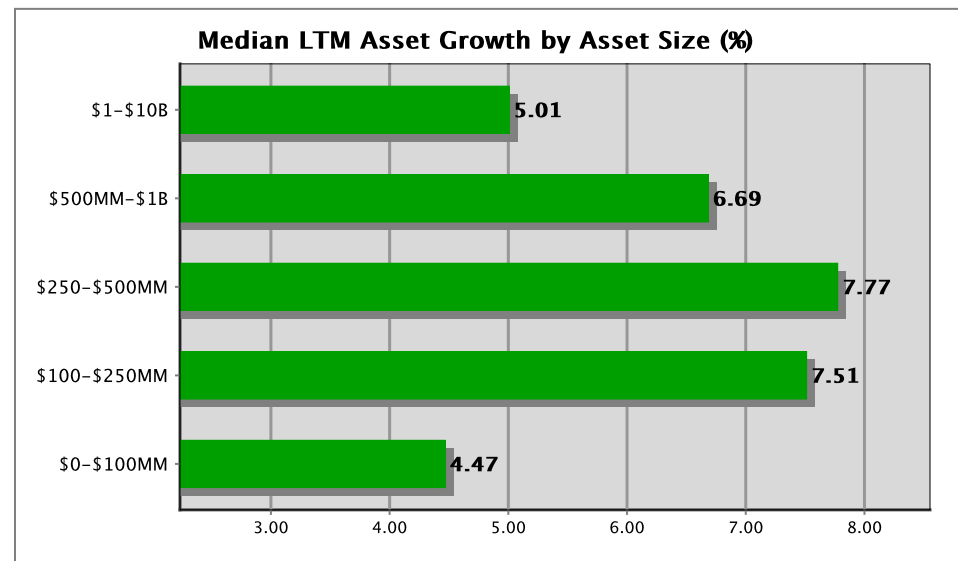
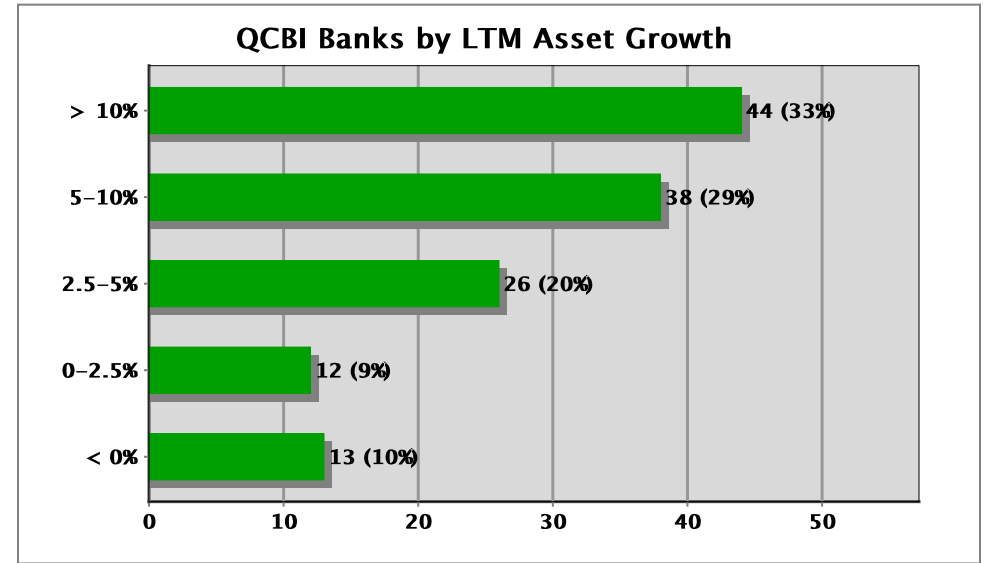
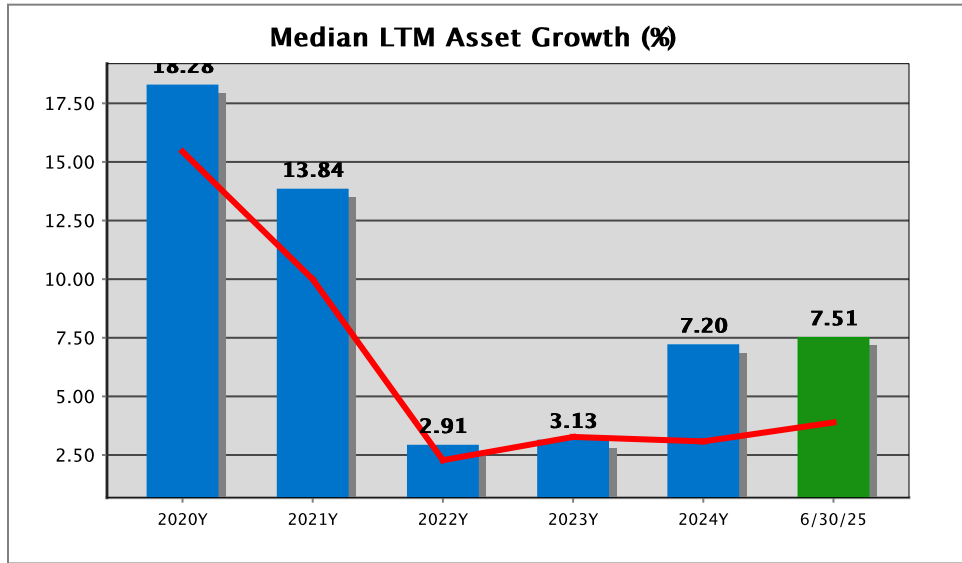
Ownership Breakdown



QwickAnalytics State Performance Trends

Asset Growth Trends

Georgia
Banks
June 30, 2025



— National Trend

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

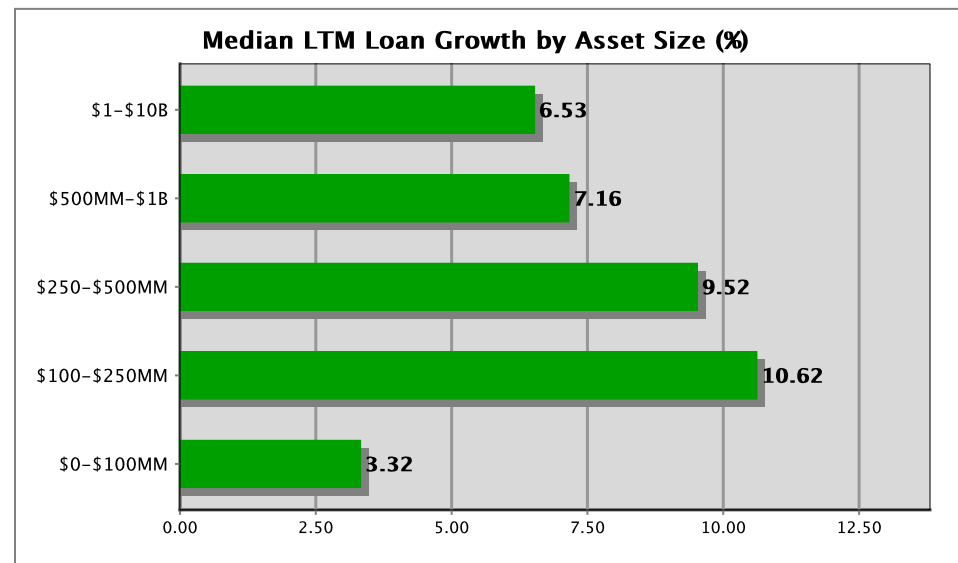
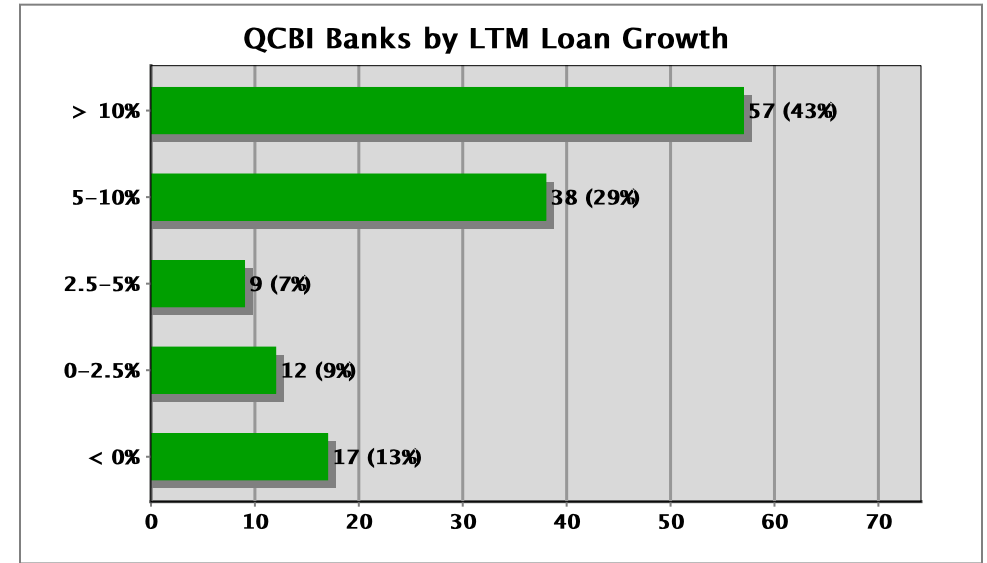
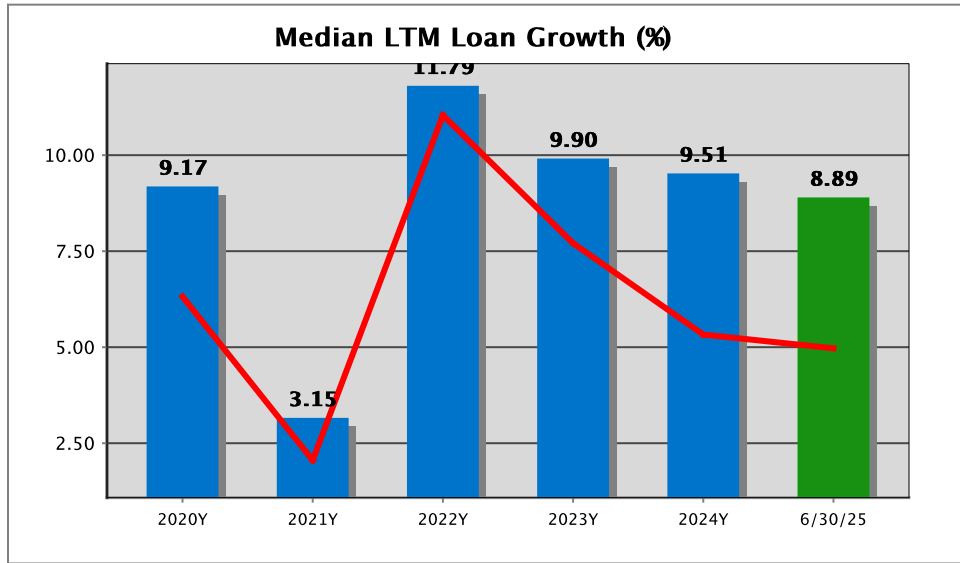


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QwickAnalytics State Performance Trends

Loan Growth Trends

Georgia
Banks
June 30, 2025



— National Trend

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

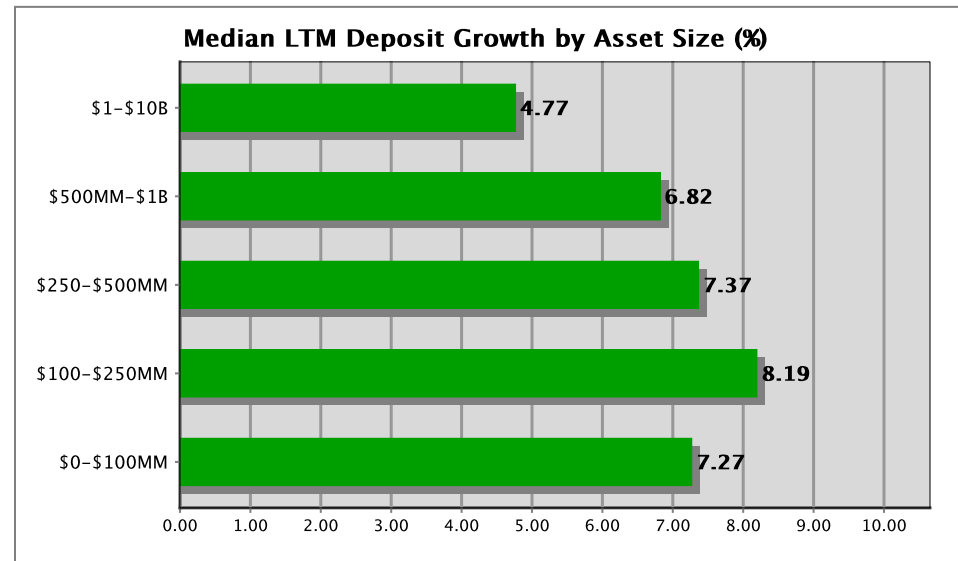
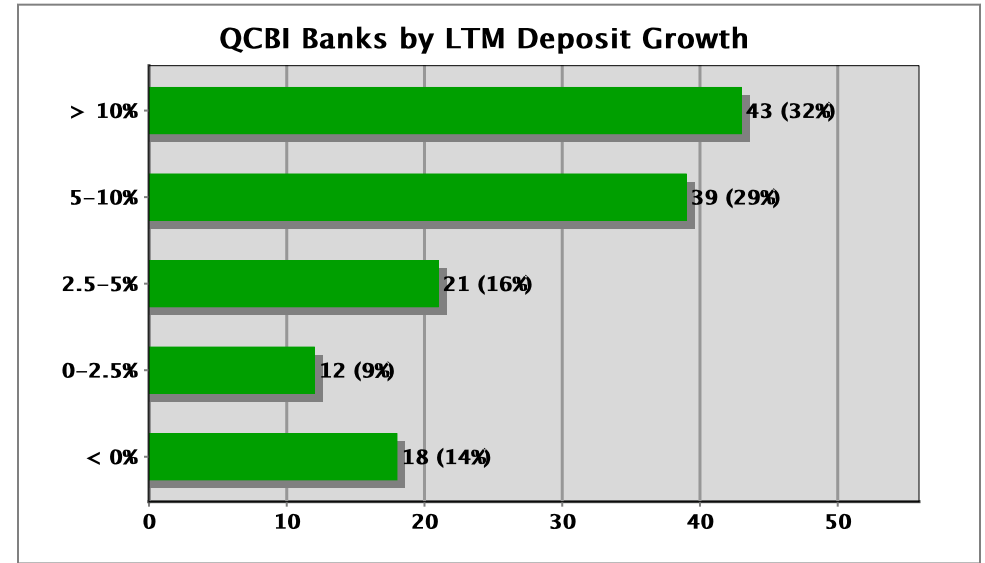
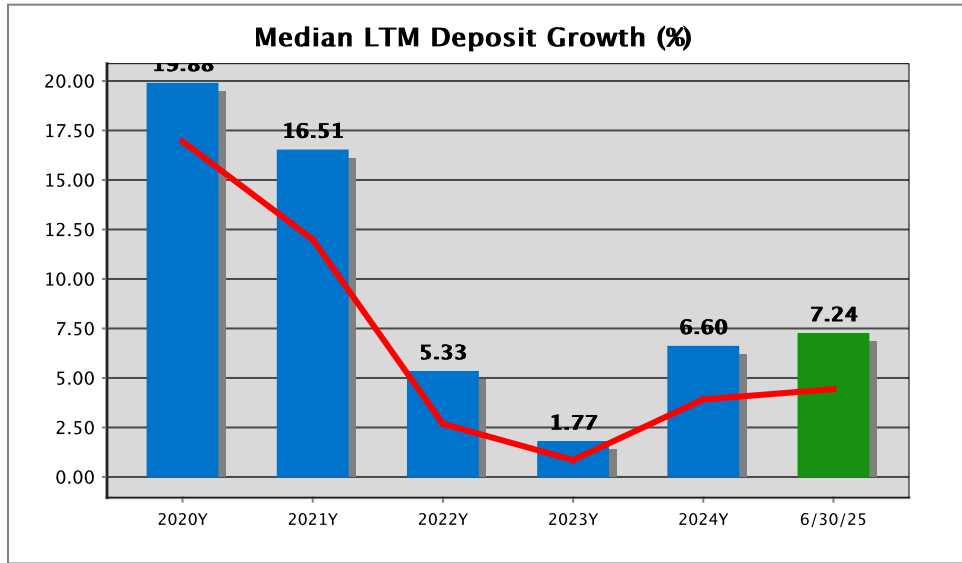


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QwickAnalytics State Performance Trends

Deposit Growth Trends

Georgia
Banks
June 30, 2025



— National Trend

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



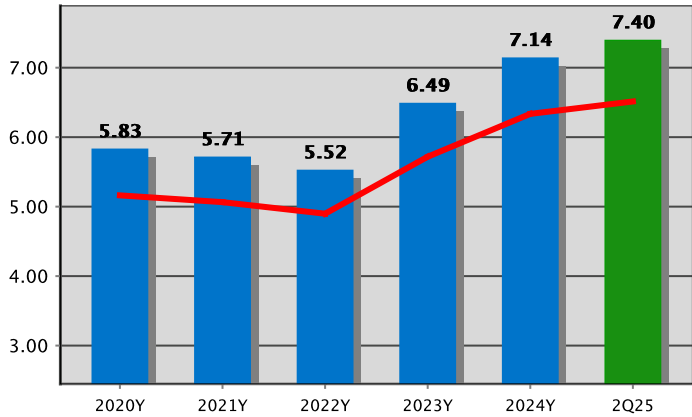
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QwickAnalytics State Performance Trends

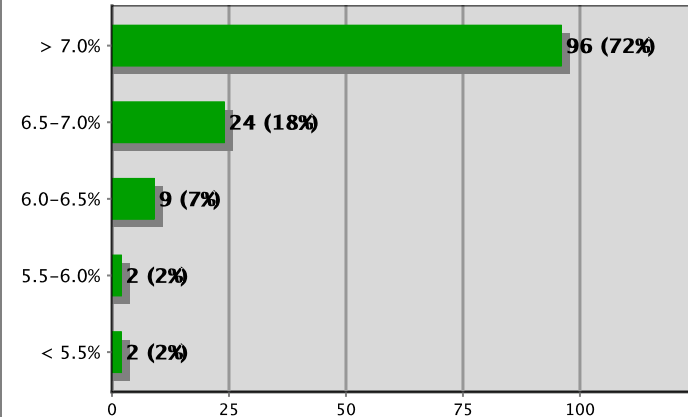
Performance Trends

Georgia
Banks
June 30, 2025

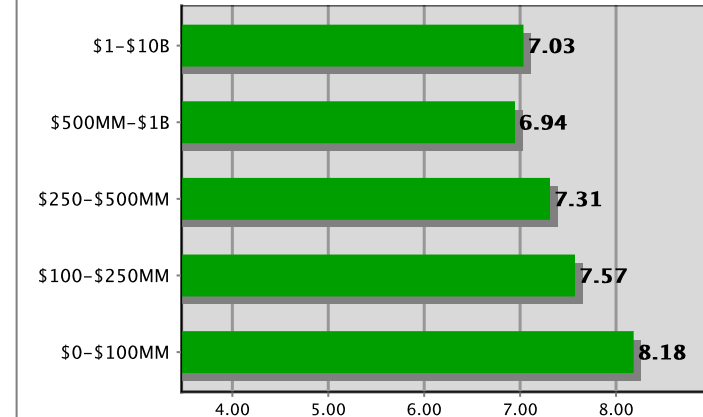
Yield on Loans (%)



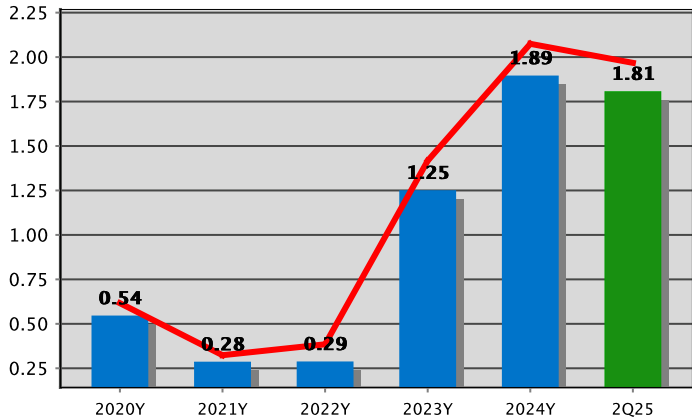
QCBI Banks by Yield on Loans



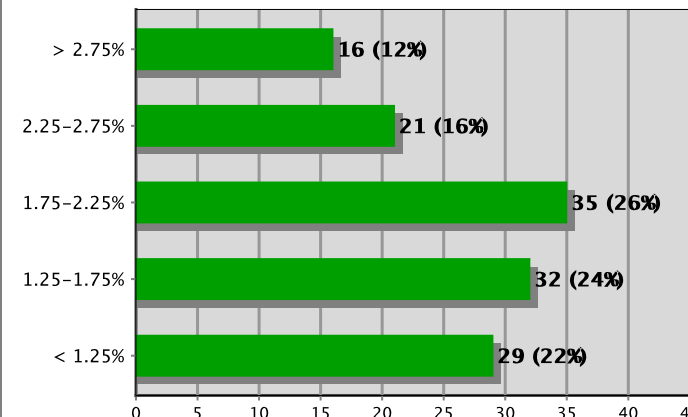
Median Yield on Loans by Asset Size (%)



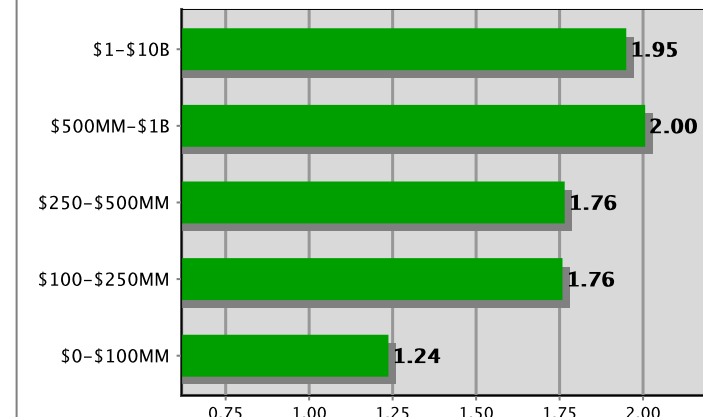
Cost of Funds (%)



QCBI Banks by Cost of Funds



Median Cost of Funds by Asset Size (%)



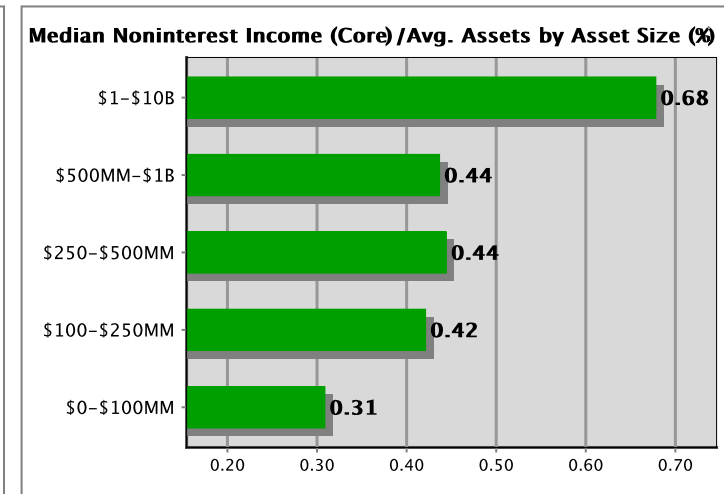
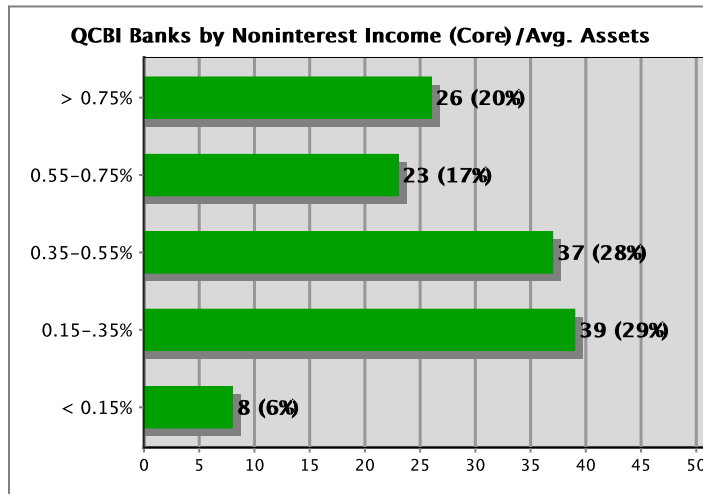
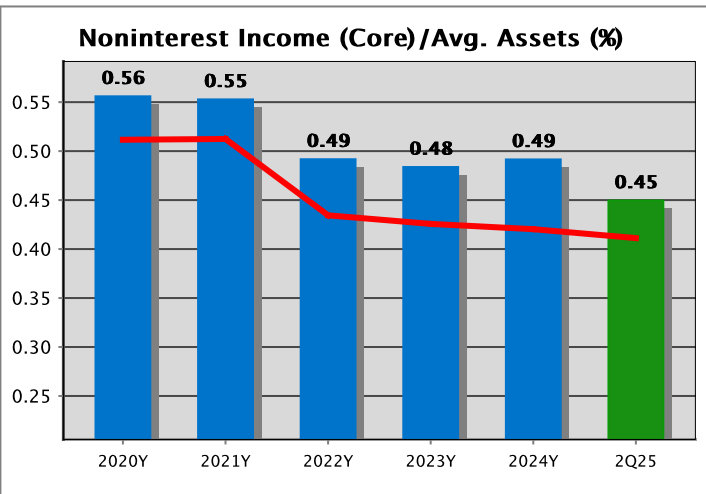
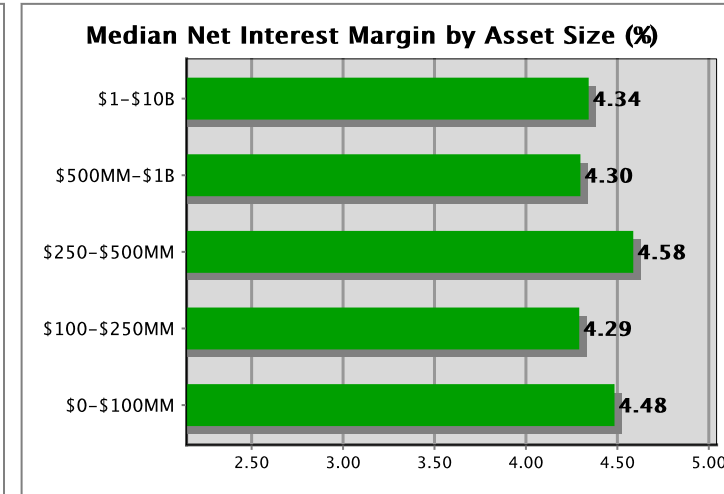
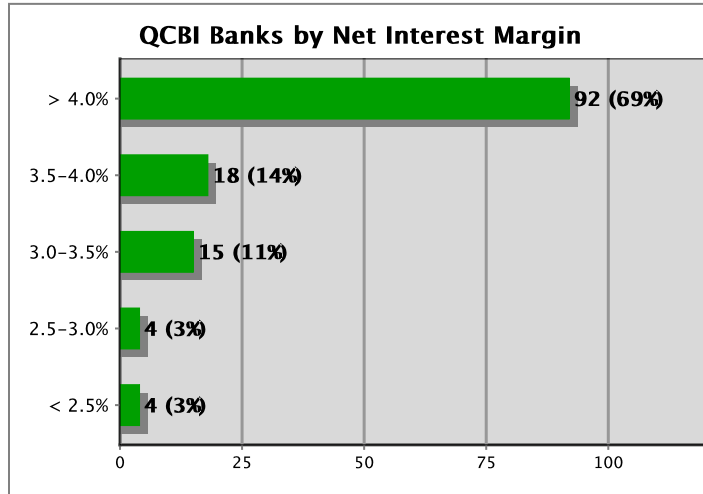
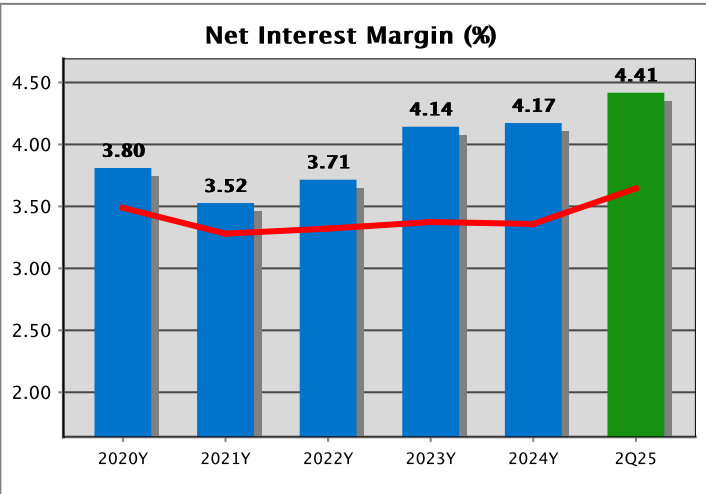
— National Trend

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

QwickAnalytics State Performance Trends

Performance Trends

Georgia
Banks
June 30, 2025



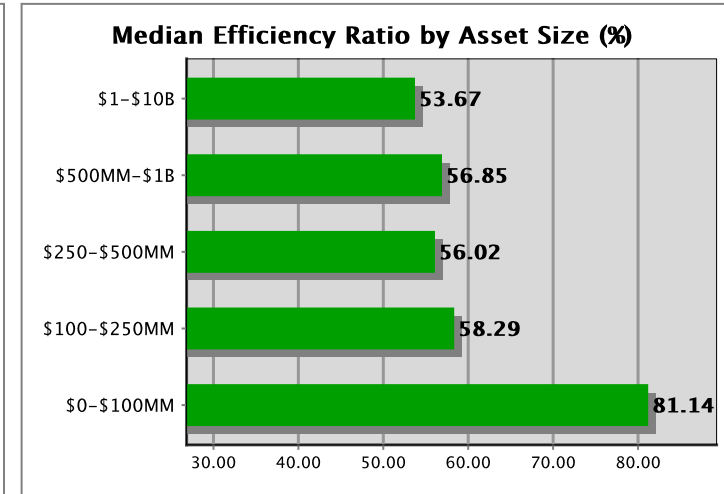
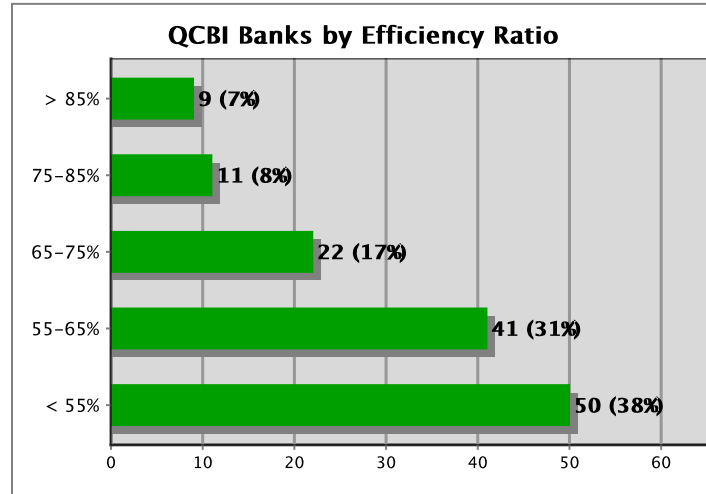
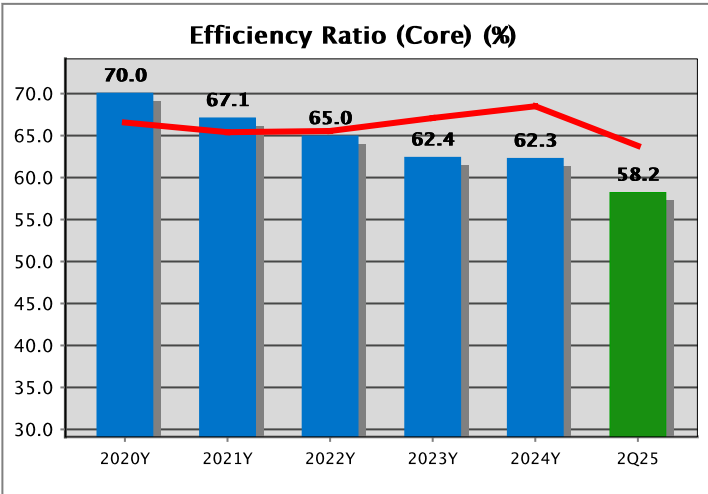
— National Trend

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QwickAnalytics State Performance Trends

Performance Trends

Georgia
Banks
June 30, 2025



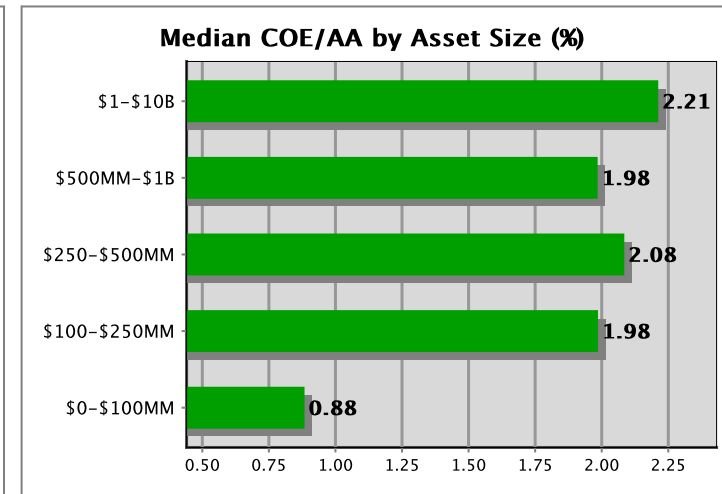
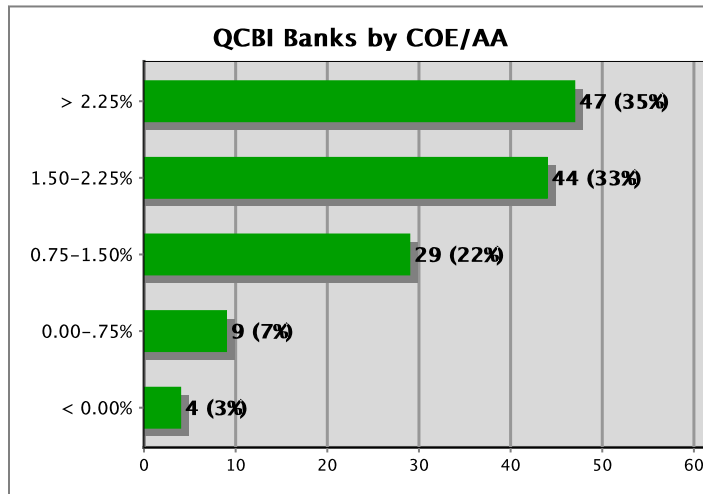
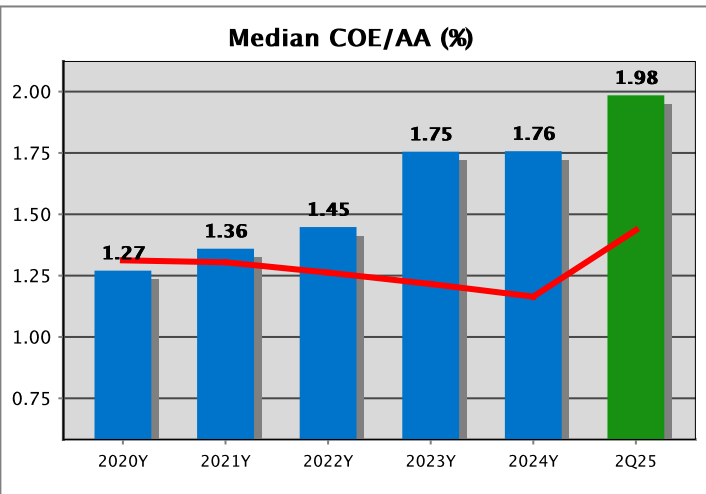
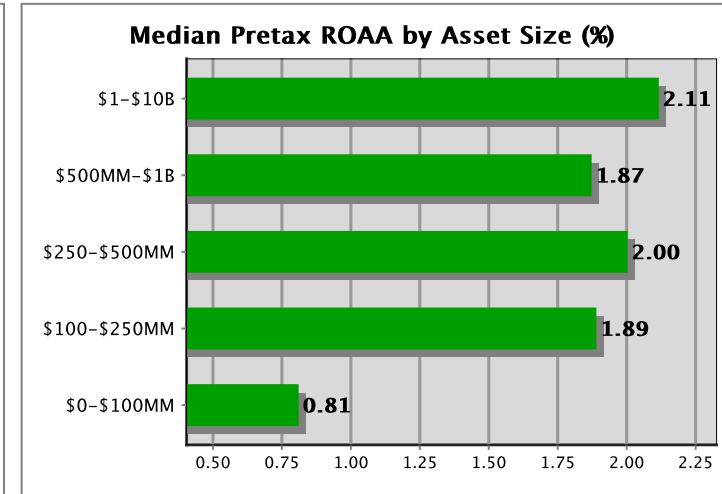
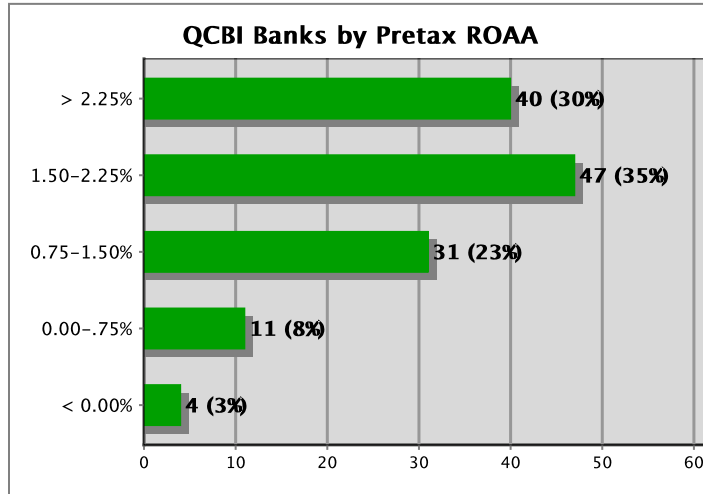
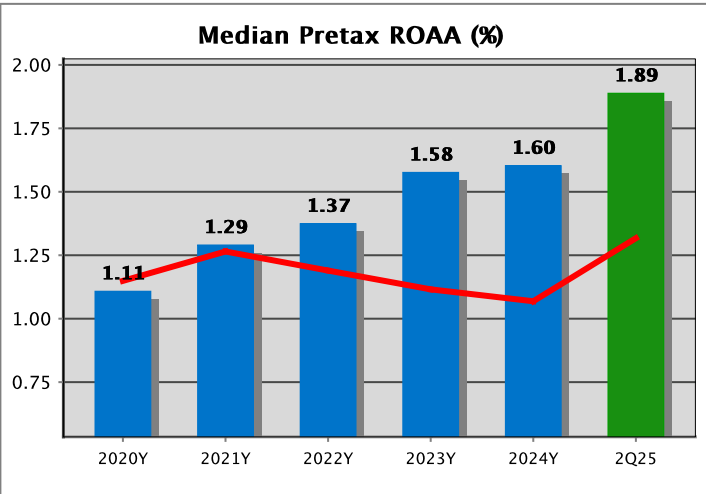
— National Trend

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

QwickAnalytics State Performance Trends

Profitability Trends

Georgia
Banks
June 30, 2025



— National Trend

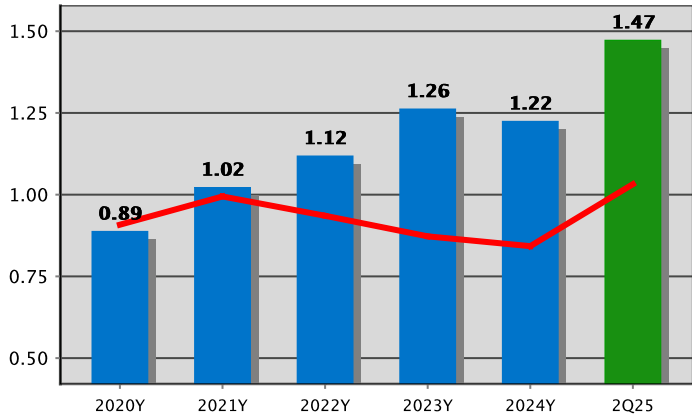
* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)
current period data (green bars) are for the most recent quarter (MRQ)

QwickAnalytics State Performance Trends

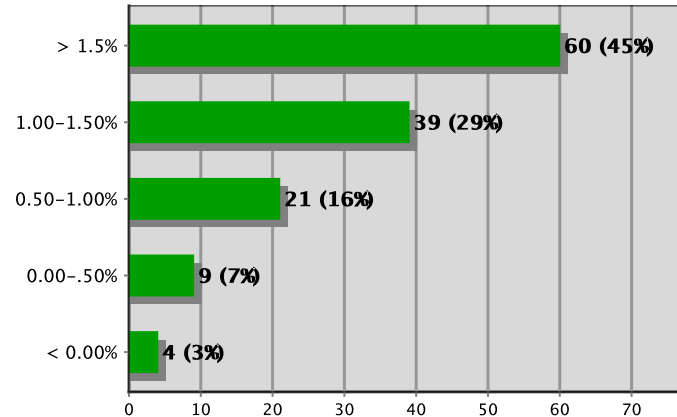
Profitability Trends

Georgia
Banks
June 30, 2025

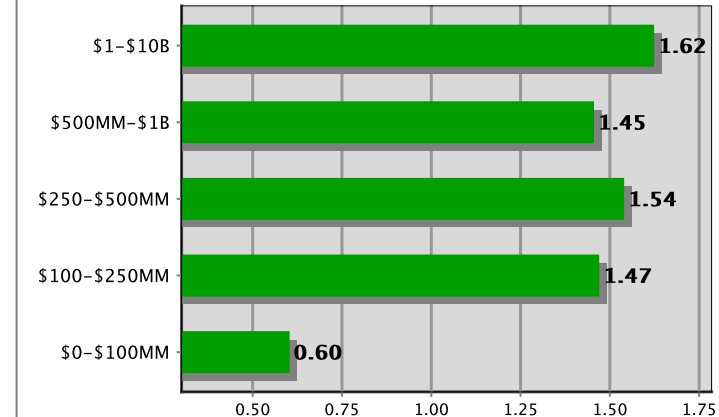
Median ROAA (%)



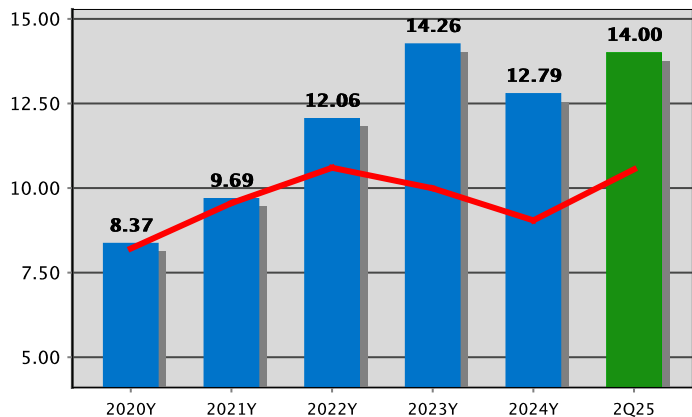
QCBI Banks by ROAA



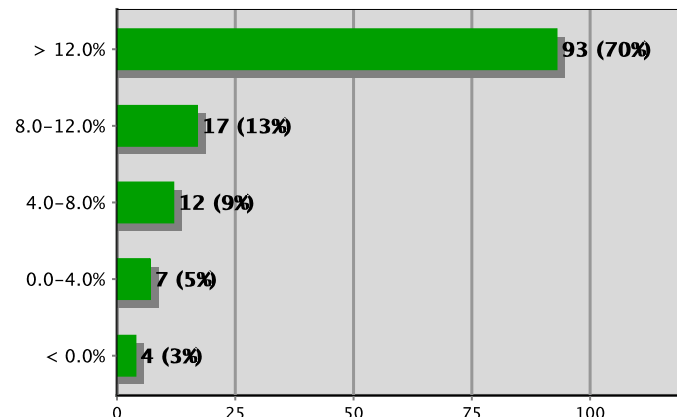
Median ROAA by Asset Size (%)



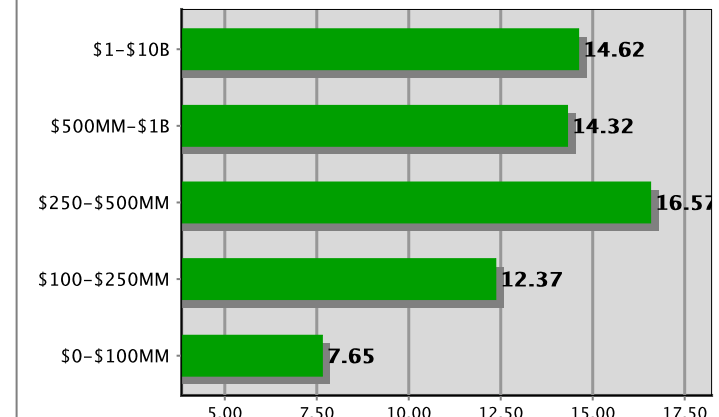
Median ROAE (%)



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)

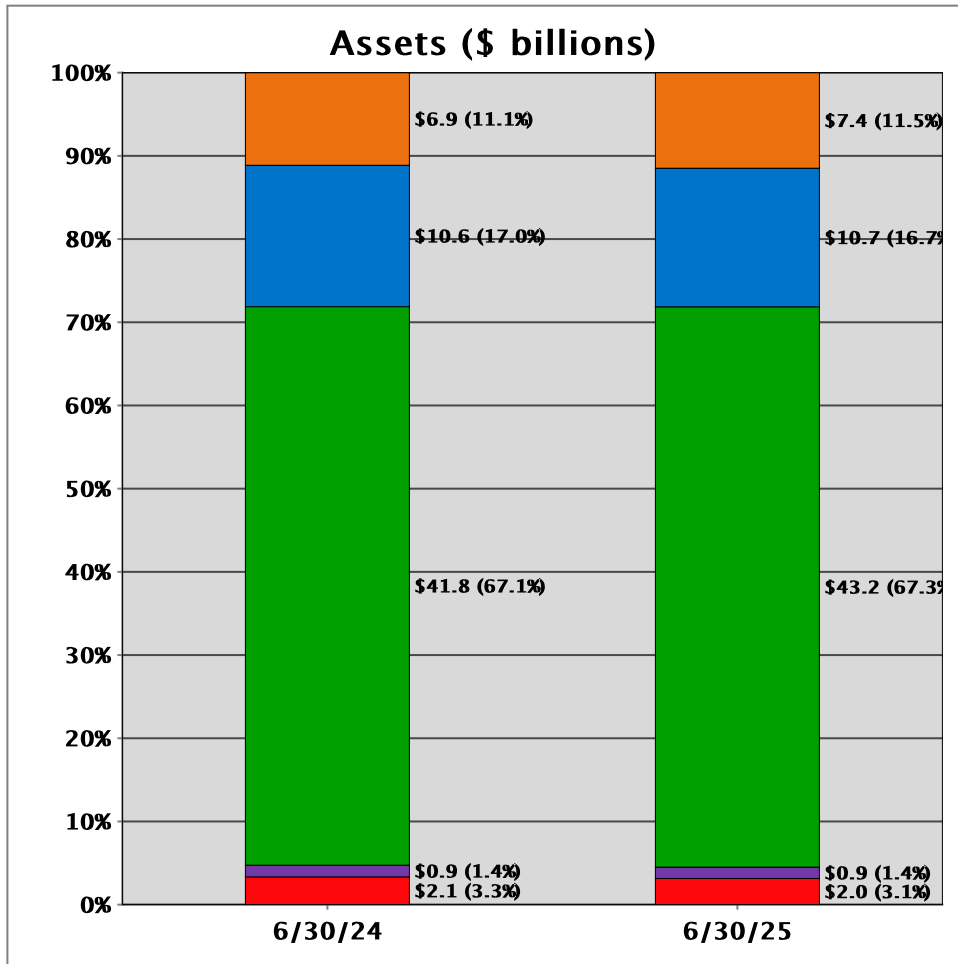


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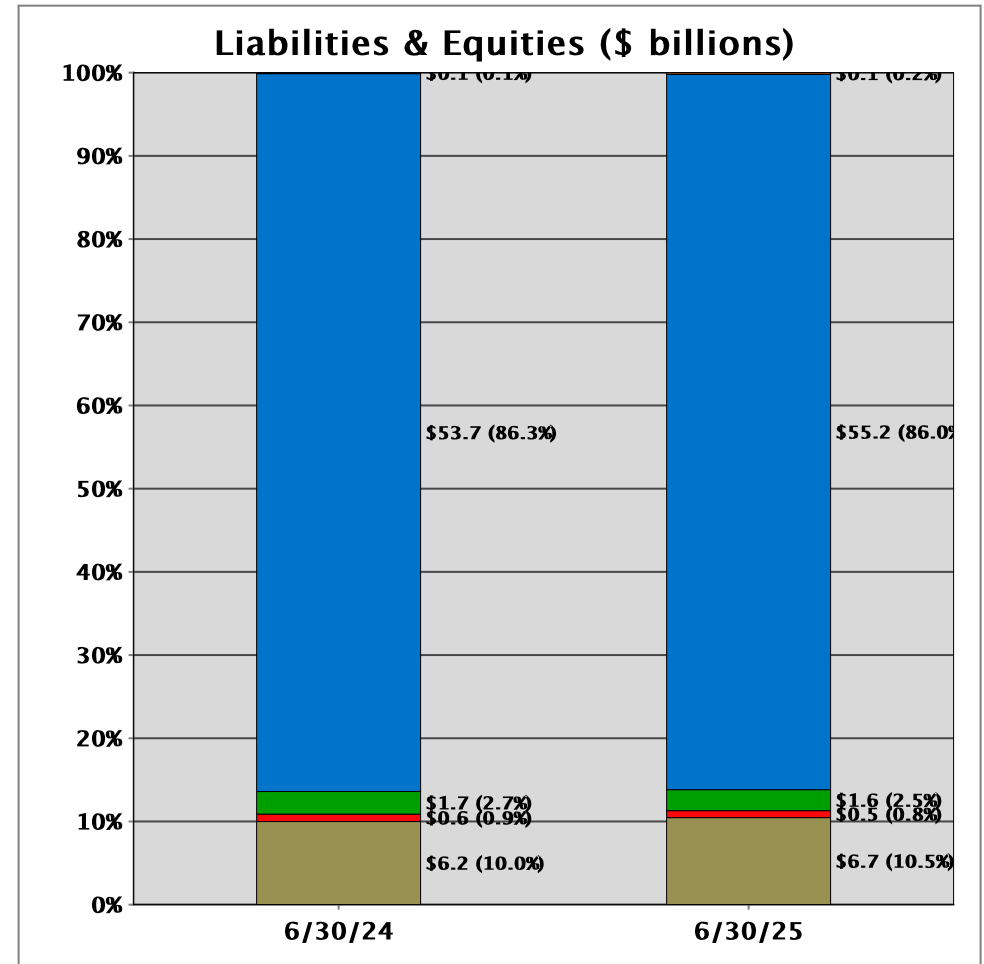
QwickAnalytics State Performance Trends

Balance Sheet Composition

Georgia
Banks
June 30, 2025

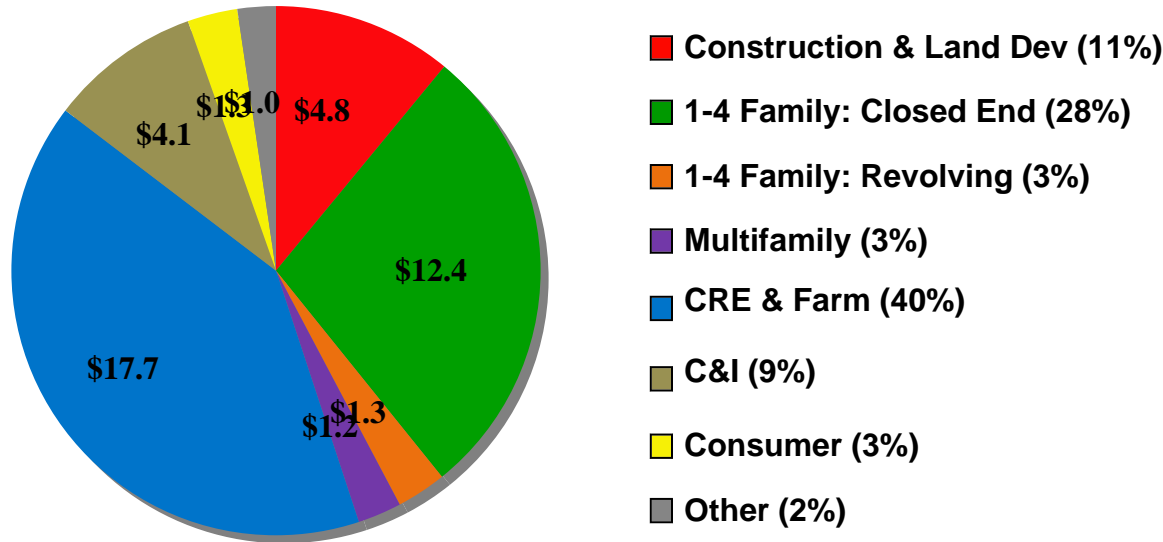


- Cash & Equivalents
- Securitites
- Net Loans
- Premises & Fixed
- Other Assets



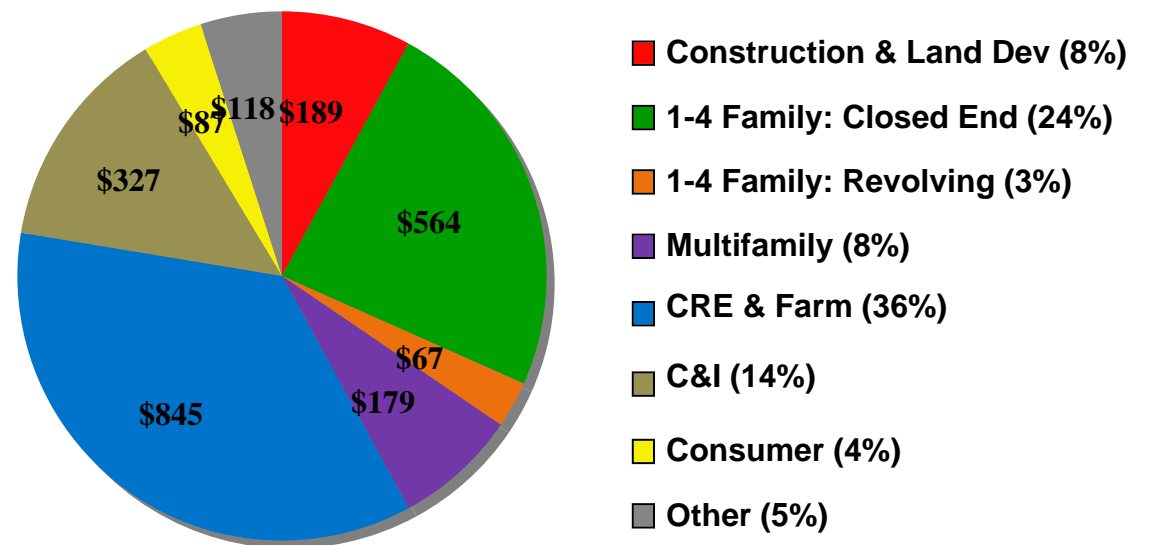
- Fed Funds & Repos
- Deposits
- Other Borrowings
- Other Liabilities
- Equity Capital

State Aggregate Loan Mix



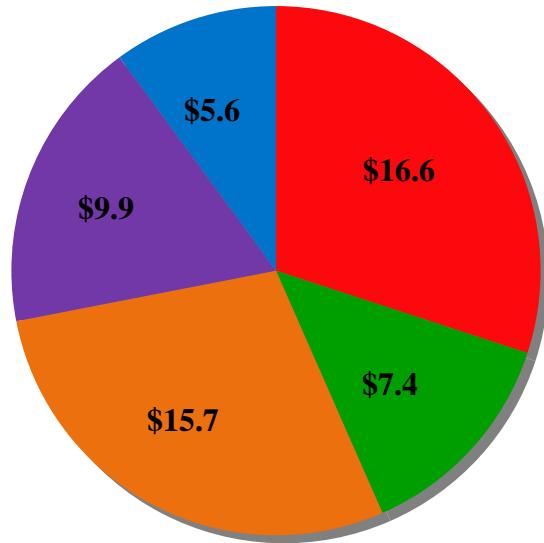
(\$ billions)

National Aggregate Loan Mix



(\$ billions)

State Aggregate Deposit Mix



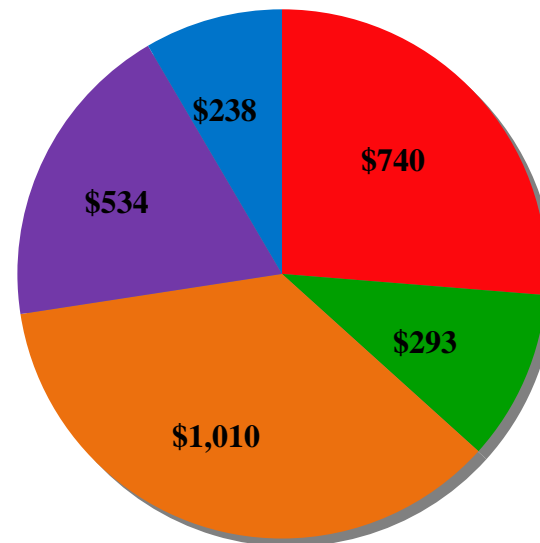
- Demand (30%)
- NOW & Other Trans. (13%)
- Savings & MMDA (29%)
- Retail Time (18%)
- Jumbo Time (10%)

Memo:

Total Noninterest-Bear. (\$15, 0%)
 Total Brokered (\$2, 3%)

(\$ billions)

National Aggregate Deposit Mix



- Demand (26%)
- NOW & Other Trans. (10%)
- Savings & MMDA (36%)
- Retail Time (19%)
- Jumbo Time (8%)

Memo:

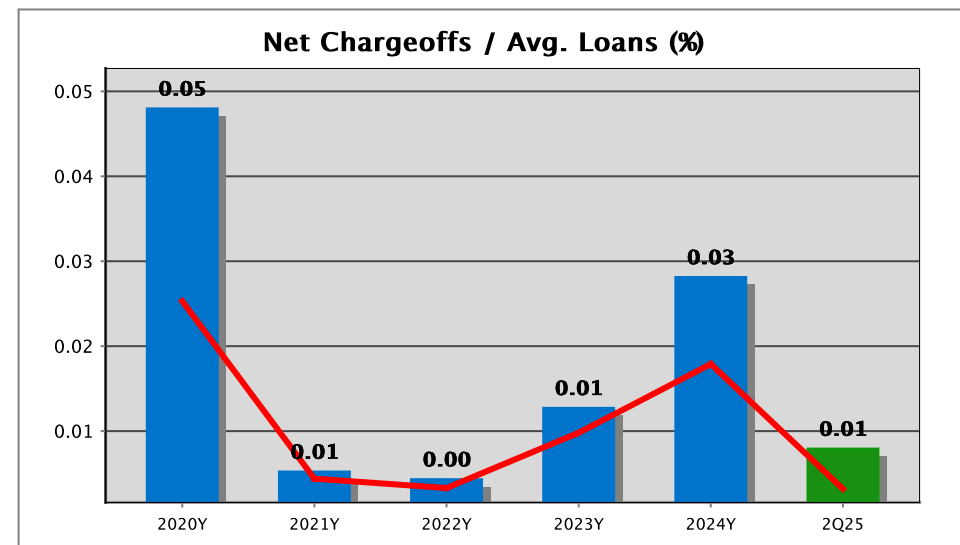
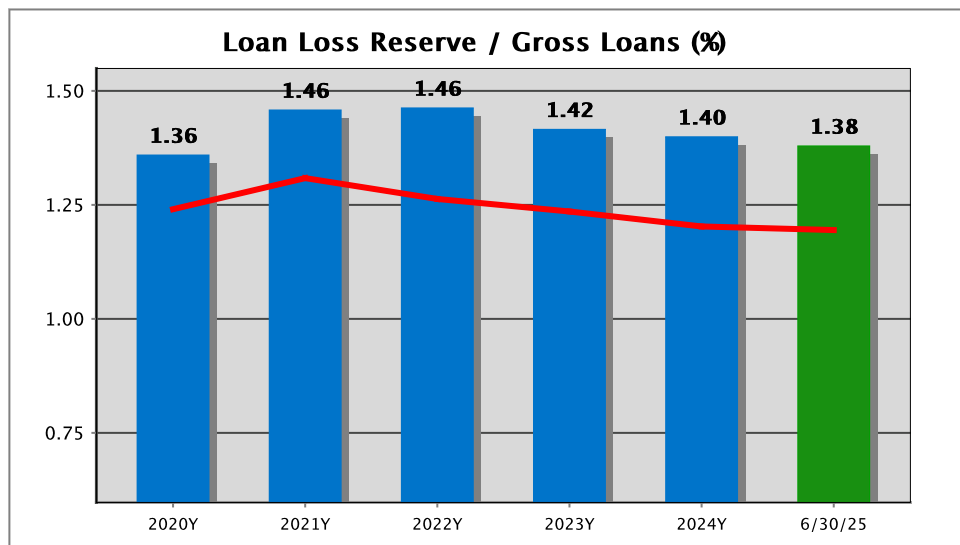
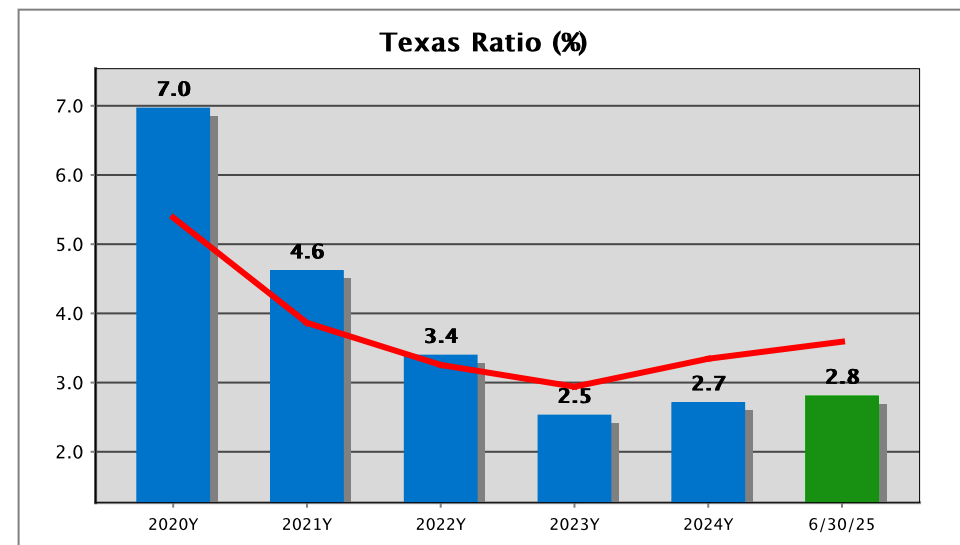
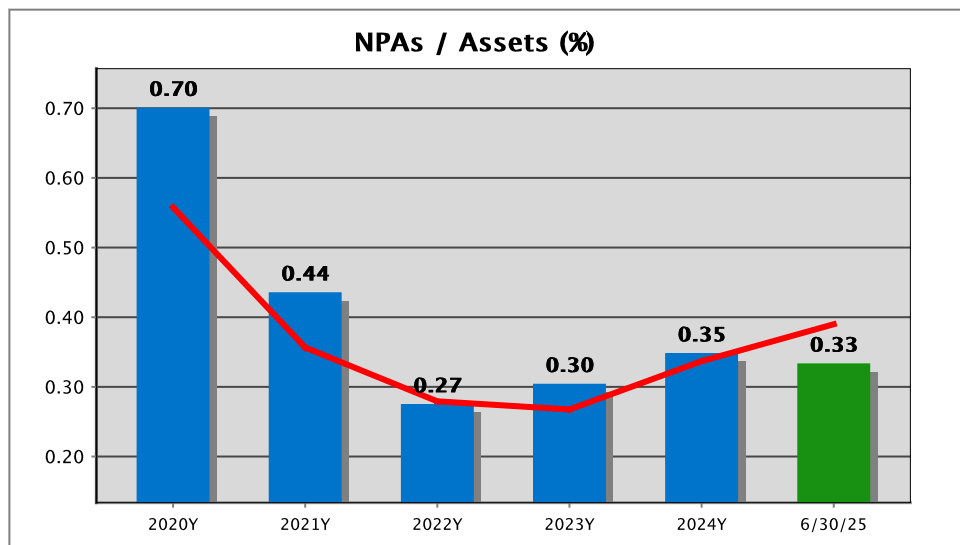
Total Noninterest-Bear. (\$622, 21%)
 Total Brokered (\$145, 5%)

(\$ billions)

QwickAnalytics State Performance Trends

Asset Quality Trends

Georgia
Banks
June 30, 2025



— 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

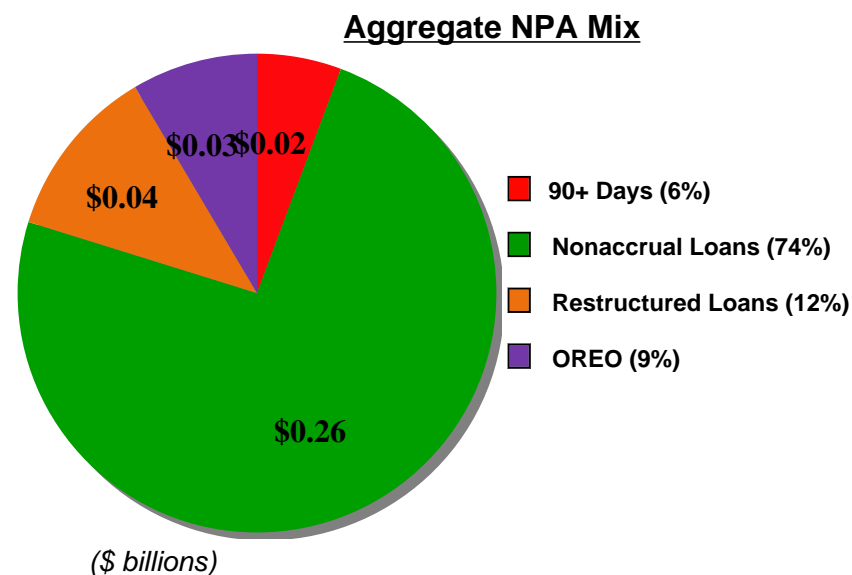
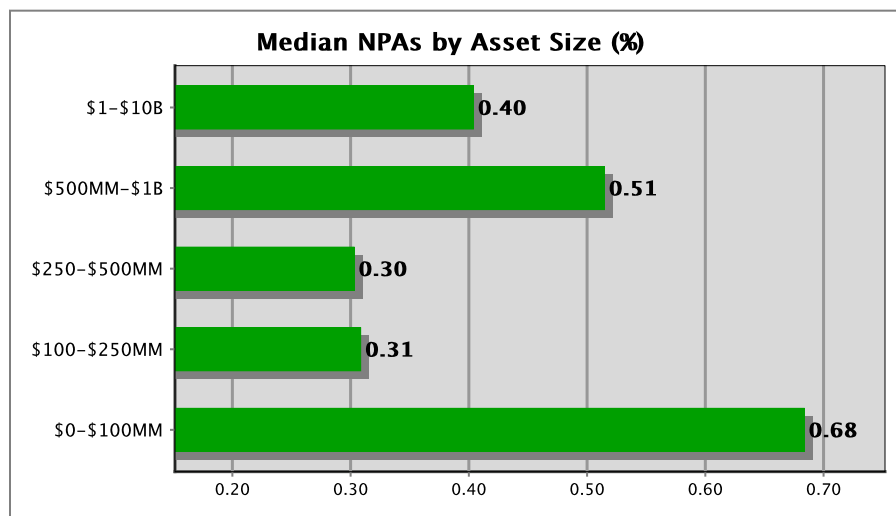
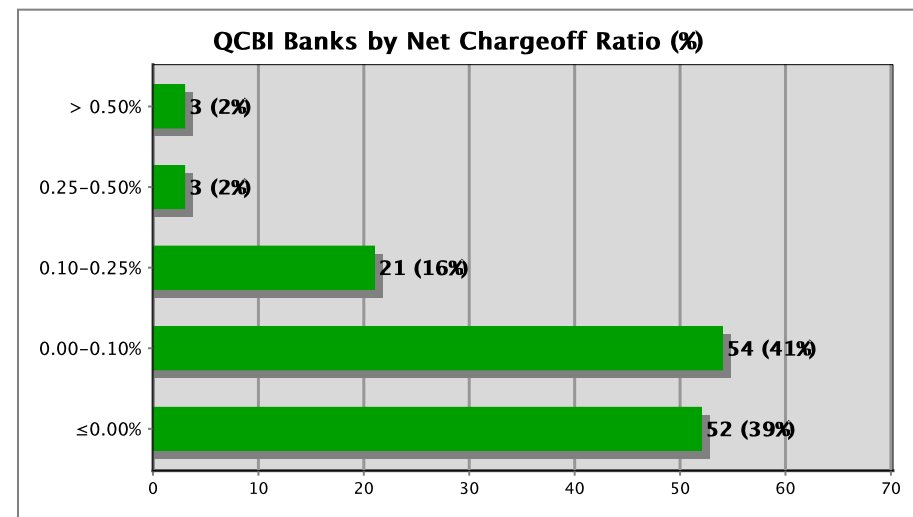
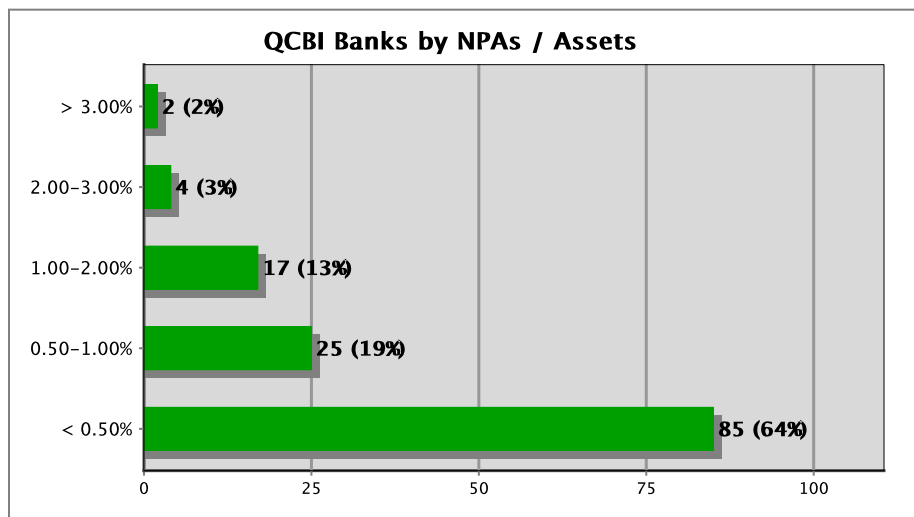


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Asset Quality Trends

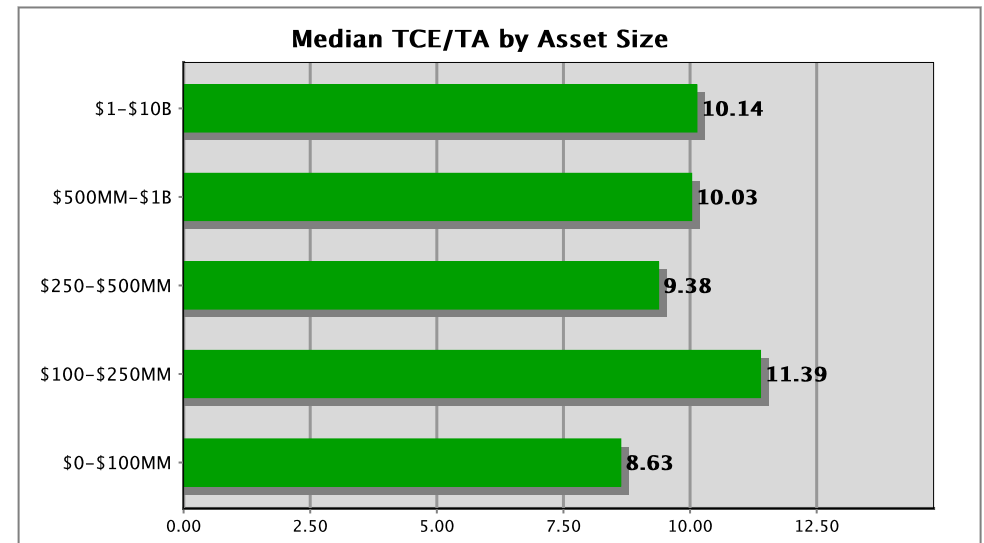
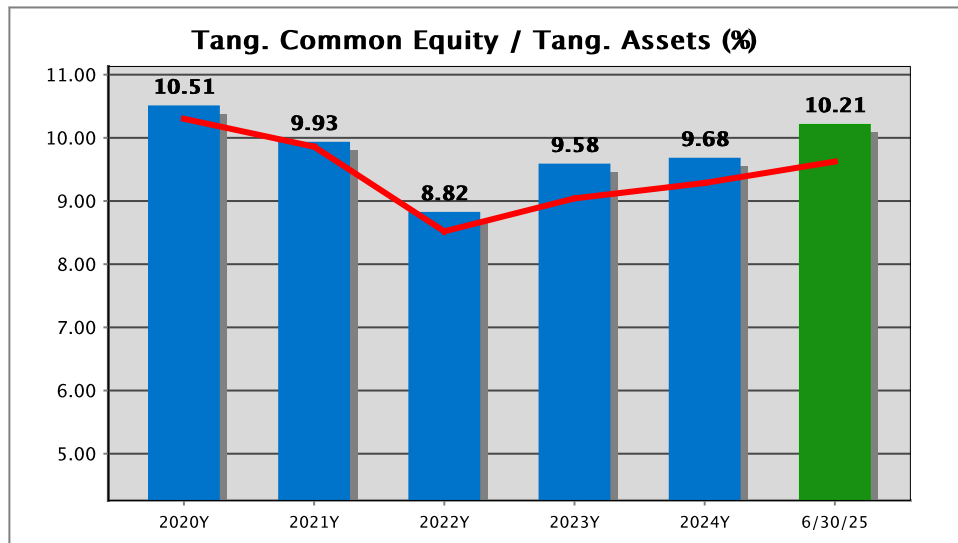
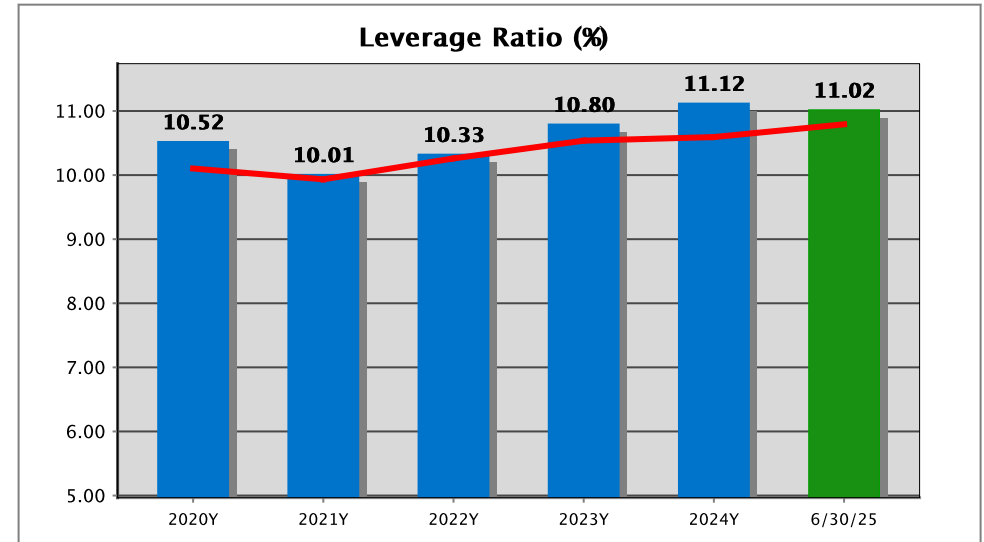
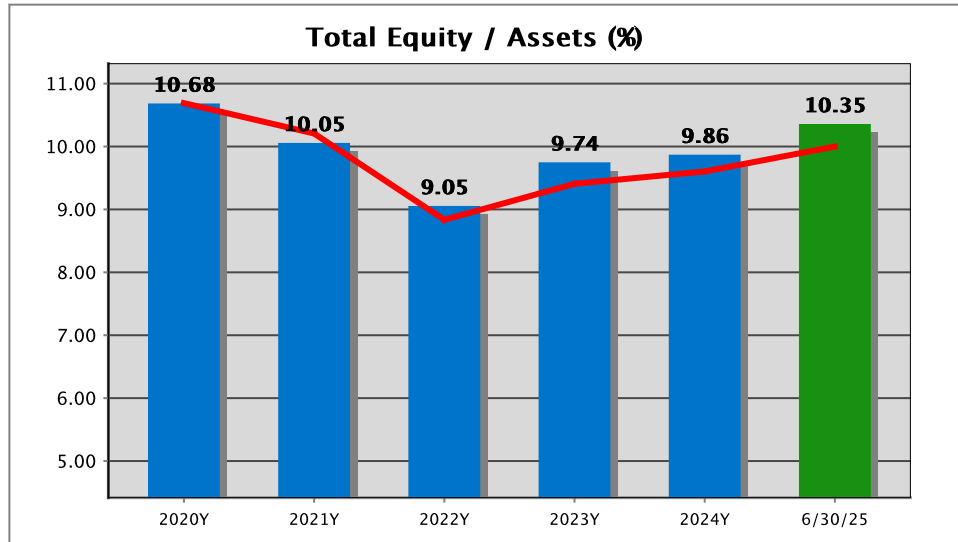
Georgia
Banks
June 30, 2025



QwickAnalytics State Performance Trends

Capital Trends

Georgia
Banks
June 30, 2025



— National Trend

Note: Trend charts contain median values



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QwickAnalytics State Performance Trends

Performance Matrix

Georgia
Banks
June 30, 2025

Percentile Rank	10th	20th	30th	40th	50th (median)	60th	70th	80th	90th
Growth Trends									
Asset Growth (LTM)	0.13%	2.74%	4.05%	5.66%	7.51%	8.53%	10.64%	13.60%	18.35%
Loan Growth (LTM)	-0.82%	2.09%	5.37%	6.77%	8.89%	10.35%	12.77%	15.03%	21.76%
Deposit Growth (LTM)	-0.15%	2.12%	3.60%	5.21%	7.24%	8.77%	10.87%	14.73%	21.84%
Performance Trends									
Yield on Loans	6.52%	6.80%	7.04%	7.22%	7.40%	7.62%	7.80%	8.05%	8.46%
Cost of Funds	0.89%	1.22%	1.46%	1.62%	1.81%	2.01%	2.21%	2.52%	2.84%
Net Interest Margin	3.13%	3.63%	3.95%	4.24%	4.41%	4.61%	4.84%	5.08%	5.33%
Noninterest Income (core) / Avg Assets*	0.19%	0.26%	0.32%	0.39%	0.45%	0.54%	0.61%	0.75%	1.04%
Efficiency Ratio (core)*	43.7%	50.1%	52.9%	56.2%	58.2%	60.8%	65.4%	71.0%	78.7%
Profitability Trends									
Pretax ROAA	0.67%	1.09%	1.39%	1.71%	1.89%	2.03%	2.22%	2.56%	2.92%
Core Operating Earnings*	0.81%	1.30%	1.48%	1.80%	1.98%	2.12%	2.35%	2.63%	2.94%
Return on Average Assets (a)	0.52%	0.91%	1.10%	1.34%	1.47%	1.56%	1.72%	1.88%	2.24%
Return on Average Equity (a)	4.52%	9.45%	12.04%	13.34%	14.00%	15.75%	17.63%	18.57%	21.51%
Asset Quality Trends									
Nonperforming Assets / Assets	0.01%	0.06%	0.11%	0.20%	0.33%	0.44%	0.64%	0.83%	1.40%
Texas Ratio	0.1%	0.5%	0.9%	1.7%	2.8%	4.1%	5.8%	8.1%	12.1%
Reserve / Loans	1.00%	1.12%	1.21%	1.29%	1.38%	1.45%	1.63%	1.79%	2.21%
Net Chargeoff Ratio	-0.01%	0.00%	0.00%	0.00%	0.01%	0.02%	0.05%	0.10%	0.19%
Capital Trends									
Total Equity / Assets	7.01%	8.02%	8.66%	9.32%	10.35%	11.45%	12.06%	12.89%	14.42%
Leverage Ratio	9.17%	9.52%	10.20%	10.59%	11.02%	11.95%	12.71%	13.52%	15.29%
Tang Common Equity / Tangible Assets	6.72%	7.86%	8.48%	9.07%	10.21%	11.11%	11.91%	12.82%	14.42%

* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans).
(a) Tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18)



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QCBI HONOR ROLL: TOP PERFORMING BANKS

Top 25 Fastest Growing QCBI Banks

LTM Asset Growth

Georgia
Banks
June 30, 2025

	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	Community B&T - West GA	Lagrange, GA	\$290,601	77.8%	\$127,199
2	American Pride Bank	Macon, GA	\$551,457	61.6%	\$210,167
3	First Century Bank	Commerce, GA	\$696,172	60.6%	\$262,597
4	Moultrie B&T	Moultrie, GA	\$145,575	42.0%	\$43,090
5	GA Banking Co	Atlanta, GA	\$2,590,918	40.6%	\$748,814
6	Barwick Banking Co	Barwick, GA	\$641,898	27.0%	\$136,534
7	Carver State Bank	Savannah, GA	\$109,787	25.2%	\$22,106
8	The Claxton Bank	Claxton, GA	\$237,875	25.0%	\$47,517
9	The Bank of Soperton	Soperton, GA	\$255,250	24.7%	\$50,497
10	Community Bank Of GA	Baxley, GA	\$250,565	22.6%	\$46,150
11	Bank Of Hazlehurst	Hazlehurst, GA	\$144,829	20.7%	\$24,846
12	Embassy National Bank	Lawrenceville, GA	\$190,322	20.0%	\$31,721
13	Pineland Bank	Alma, GA	\$578,924	19.9%	\$95,931
14	Tc Federal Bank	Thomasville, GA	\$571,412	18.4%	\$88,818
15	Peoples Bank	Lyons, GA	\$190,449	18.1%	\$29,221
16	Signature Bank Of GA	Sandy Springs, GA	\$266,001	17.9%	\$40,360
17	The Peoples Bank Of GA	Talbotton, GA	\$215,075	17.5%	\$32,082
18	Farmers & Merchants Bank	Eatonton, GA	\$316,309	16.5%	\$44,901
19	North GA National Bank	Calhoun, GA	\$269,533	16.5%	\$38,150
20	The Citizens Bank of Swainsboro	Swainsboro, GA	\$400,822	16.1%	\$55,674
21	Citizens Bank Of Americus	Americus, GA	\$492,927	15.8%	\$67,363
22	Douglas National Bank	Douglas, GA	\$330,688	15.5%	\$44,358
23	The Farmers Bank	Greensboro, GA	\$170,933	14.8%	\$22,069
24	South GA Bank	Glennville, GA	\$249,472	14.5%	\$31,520
25	Promiseone Bank	Duluth, GA	\$814,694	14.0%	\$99,818



Top 25 Fastest Growth QCBI Banks

LTM Loan Growth

Georgia
Banks
June 30, 2025

	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	First Century Bank	Commerce, GA	\$696,172	175.6%	\$60,014
2	Moultrie B&T	Moultrie, GA	\$145,575	108.3%	\$20,420
3	Community B&T - West GA	Lagrange, GA	\$290,601	92.1%	\$119,568
4	The Claxton Bank	Claxton, GA	\$237,875	55.2%	\$55,753
5	GA Banking Co	Atlanta, GA	\$2,590,918	47.6%	\$723,380
6	American Pride Bank	Macon, GA	\$551,457	38.5%	\$103,461
7	First Bank Of Coastal GA	Pembroke, GA	\$225,541	30.3%	\$14,878
8	Barwick Banking Co	Barwick, GA	\$641,898	30.0%	\$122,930
9	The Trust Bank	Lenox, GA	\$44,853	27.4%	\$4,913
10	North GA National Bank	Calhoun, GA	\$269,533	27.3%	\$37,374
11	The Farmers Bank	Greensboro, GA	\$170,933	26.3%	\$20,582
12	Community Bank Of GA	Baxley, GA	\$250,565	26.2%	\$31,641
13	Oconee State Bank	Watkinsville, GA	\$670,160	24.6%	\$92,509
14	Loyal Trust Bank	Johns Creek, GA	\$215,388	21.8%	\$27,052
15	The Peoples Bank Of GA	Talbotton, GA	\$215,075	21.4%	\$31,221
16	Altamaha B&TC	Vidalia, GA	\$328,381	21.0%	\$42,513
17	Tandem Bank	Tucker, GA	\$249,389	20.3%	\$34,019
18	The Merchants & Citizens Bank	Mcrae, GA	\$147,286	19.5%	\$8,242
19	River City Bank	Rome, GA	\$367,352	19.4%	\$46,438
20	The Bank of Soperton	Soperton, GA	\$255,250	19.3%	\$32,958
21	First National Bank Of Griffin	Griffin, GA	\$367,888	19.0%	\$25,131
22	Signature Bank Of GA	Sandy Springs, GA	\$266,001	17.9%	\$31,300
23	Farmers And Merchants Bank	Sylvania, GA	\$168,836	16.9%	\$8,494
24	Apex Banking Co Of GA	Irwinton, GA	\$66,593	16.5%	\$5,009
25	First National Bank Of Decatur County	Bainbridge, GA	\$342,939	15.4%	\$31,966



Top 25 QCBI Banks

Net Interest Margin

Georgia
Banks
June 30, 2025

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	The Trust Bank	Lenox, GA	\$44,853	7.58%
2	The Security State Bank	Mcrae-Helena, GA	\$63,588	6.02%
3	State Bank Of Cochran	Cochran, GA	\$262,712	6.01%
4	Sunmark Community Bank	Perry, GA	\$389,438	5.99%
5	Magnolia State Bank	Eastman, GA	\$197,556	5.96%
6	First Bank Of Pike	Molena, GA	\$83,625	5.94%
7	Craft Bank	Atlanta, GA	\$264,105	5.89%
8	The Geo. D. Warthen Bank	Sandersville, GA	\$201,113	5.67%
9	Durden Banking Co, Incorporated	Twin City, GA	\$297,464	5.64%
10	Bank Of Monticello	Monticello, GA	\$153,350	5.64%
11	The Bank of Soperton	Soperton, GA	\$255,250	5.58%
12	United Bank	Zebulon, GA	\$2,150,164	5.55%
13	Farmers State Bank	Lincolnton, GA	\$183,988	5.49%
14	The Citizens Bank Of Cochran	Cochran, GA	\$196,753	5.33%
15	F & M B&TC	Manchester, GA	\$83,089	5.32%
16	The Peoples Bank Of GA	Talbotton, GA	\$215,075	5.29%
17	Citizens B&T, Inc.	Trenton, GA	\$129,584	5.24%
18	Fnb South	Alma, GA	\$692,430	5.21%
19	Farmers State Bank	Dublin, GA	\$153,861	5.20%
20	Family Bank	Pelham, GA	\$153,656	5.19%
21	Bank Of Newington	Newington, GA	\$300,918	5.18%
22	The Peoples Bank	Eatonton, GA	\$267,604	5.17%
23	Citizens Bank Of The South	Sandersville, GA	\$345,833	5.16%
24	Wheeler County State Bank	Alamo, GA	\$166,441	5.14%
25	First State Bank Of Blakely	Blakely, GA	\$654,806	5.12%

* Most recent quarter (MRQ) net interest margin



QwickAnalytics™

Top 25 QCBI Banks

Noninterest Income

Georgia
Banks
June 30, 2025

	Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1	Community B&T - West GA	Lagrange, GA	\$290,601	10.97%
2	Banksouth	Greensboro, GA	\$1,339,277	3.09%
3	Signature Bank Of GA	Sandy Springs, GA	\$266,001	1.72%
4	United Bank	Zebulon, GA	\$2,150,164	1.44%
5	First Bank Of Pike	Molena, GA	\$83,625	1.42%
6	Oconee State Bank	Watkinsville, GA	\$670,160	1.32%
7	Thomasville National Bank	Thomasville, GA	\$1,927,669	1.29%
8	Colony Bank	Fitzgerald, GA	\$3,102,490	1.29%
9	Embassy National Bank	Lawrenceville, GA	\$190,322	1.25%
10	River City Bank	Rome, GA	\$367,352	1.23%
11	The Bank Of Edison	Edison, GA	\$80,459	1.22%
12	First Century Bank	Commerce, GA	\$696,172	1.16%
13	Community Bank Of Pickens County	Jasper, GA	\$595,140	1.10%
14	First National Bank Of Griffin	Griffin, GA	\$367,888	1.05%
15	First American B&TC	Athens, GA	\$912,365	1.02%
16	Loyal Trust Bank	Johns Creek, GA	\$215,388	0.99%
17	Pinnacle Bank	Elberton, GA	\$2,258,102	0.98%
18	The First National Bank Of Waynesboro	Waynesboro, GA	\$222,227	0.91%
19	Carver State Bank	Savannah, GA	\$109,787	0.90%
20	Planters First Bank	Cordele, GA	\$442,767	0.90%
21	Douglas National Bank	Douglas, GA	\$330,688	0.85%
22	Commercial Banking Co	Valdosta, GA	\$356,701	0.85%
23	Durden Banking Co, Incorporated	Twin City, GA	\$297,464	0.85%
24	Citizens B&T, Inc.	Trenton, GA	\$129,584	0.83%
25	SOUTH GEORGIA BANKING COMPANY	Omega, GA	\$556,822	0.78%

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



QwickAnalytics™

Top 25 QCBI Banks Most Efficient

Georgia
Banks
June 30, 2025

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	The Citizens Bank of Swainsboro	Swainsboro, GA	\$400,822	19.6%
2	Community Bank Of Pickens County	Jasper, GA	\$595,140	33.6%
3	Metro City Bank	Doraville, GA	\$3,609,416	37.2%
4	Thomasville National Bank	Thomasville, GA	\$1,927,669	38.1%
5	Farmers And Merchants Bank	Sylvania, GA	\$168,836	38.7%
6	Douglas National Bank	Douglas, GA	\$330,688	40.2%
7	State Bank Of Cochran	Cochran, GA	\$262,712	41.4%
8	Northeast GA Bank	Lavonia, GA	\$634,703	41.6%
9	Community Bank Of GA	Baxley, GA	\$250,565	41.8%
10	Classic City Bank	Athens, GA	\$251,857	42.3%
11	The Citizens Bank Of GA	Cumming, GA	\$590,200	43.5%
12	Wheeler County State Bank	Alamo, GA	\$166,441	43.6%
13	Bank Of Monticello	Monticello, GA	\$153,350	43.6%
14	The Commercial Bank	Crawford, GA	\$427,456	43.7%
15	United Bank	Zebulon, GA	\$2,150,164	43.8%
16	Durden Banking Co, Incorporated	Twin City, GA	\$297,464	44.4%
17	Bank Of Dawson	Dawson, GA	\$164,719	44.4%
18	Sunmark Community Bank	Perry, GA	\$389,438	44.7%
19	Primesouth Bank	Blackshear, GA	\$1,409,009	45.3%
20	First State Bank	Wrens, GA	\$481,489	46.1%
21	Fnb South	Alma, GA	\$692,430	46.4%
22	American Commerce Bank	Bremen, GA	\$500,373	47.1%
23	The First National Bank Of Waynesboro	Waynesboro, GA	\$222,227	47.1%
24	First American B&TC	Athens, GA	\$912,365	47.5%
25	Ab&t	Albany, GA	\$257,943	48.3%

* 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, 2025

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Community B&T - West GA	Lagrange, GA	\$290,601	4.74%
2	Community Bank Of Pickens County	Jasper, GA	\$595,140	2.96%
3	Fnb South	Alma, GA	\$692,430	2.70%
4	United Bank	Zebulon, GA	\$2,150,164	2.62%
5	Thomasville National Bank	Thomasville, GA	\$1,927,669	2.53%
6	Farmers And Merchants Bank	Sylvania, GA	\$168,836	2.22%
7	The First National Bank Of Waynesboro	Waynesboro, GA	\$222,227	2.20%
8	Craft Bank	Atlanta, GA	\$264,105	2.19%
9	First American B&TC	Athens, GA	\$912,365	2.18%
10	Primesouth Bank	Blackshear, GA	\$1,409,009	2.06%
11	The Citizens Bank of Swainsboro	Swainsboro, GA	\$400,822	2.02%
12	First State Bank Of Blakely	Blakely, GA	\$654,806	2.00%
13	Classic City Bank	Athens, GA	\$251,857	1.94%
14	Ab&t	Albany, GA	\$257,943	1.88%
15	Metro City Bank	Doraville, GA	\$3,609,416	1.87%
16	Citizens B&T, Inc.	Trenton, GA	\$129,584	1.87%
17	First National Community Bank	Chatsworth, GA	\$699,176	1.84%
18	Community Bank Of GA	Baxley, GA	\$250,565	1.81%
19	American Commerce Bank	Bremen, GA	\$500,373	1.80%
20	The Citizens Bank Of Cochran	Cochran, GA	\$196,753	1.78%
21	Commercial Banking Co	Valdosta, GA	\$356,701	1.78%
22	River City Bank	Rome, GA	\$367,352	1.76%
23	First National Bank Of Griffin	Griffin, GA	\$367,888	1.75%
24	Citizens Trust Bank	Atlanta, GA	\$777,816	1.73%
25	First State Bank	Wrens, GA	\$481,489	1.71%

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



QwickAnalytics™

Top 25 QCBI Banks ROAA (S-Corps)

Georgia
Banks
June 30, 2025

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	State Bank Of Cochran	Cochran, GA	\$262,712	3.73%
2	Durden Banking Co, Incorporated	Twin City, GA	\$297,464	3.54%
3	Douglas National Bank	Douglas, GA	\$330,688	3.35%
4	Sunmark Community Bank	Perry, GA	\$389,438	3.33%
5	Magnolia State Bank	Eastman, GA	\$197,556	3.20%
6	Bank Of Monticello	Monticello, GA	\$153,350	3.17%
7	The Trust Bank	Lenox, GA	\$44,853	3.13%
8	The Commercial Bank	Crawford, GA	\$427,456	3.07%
9	Wheeler County State Bank	Alamo, GA	\$166,441	2.84%
10	Farmers State Bank	Lincolnton, GA	\$183,988	2.80%
11	Bank Of Dawson	Dawson, GA	\$164,719	2.63%
12	Northeast GA Bank	Lavonia, GA	\$634,703	2.58%
13	Bank Of Dade	Trenton, GA	\$151,357	2.41%
14	Bank Of Hazlehurst	Hazlehurst, GA	\$144,829	2.29%
15	The Security State Bank	Mcrae-Helena, GA	\$63,588	2.26%
16	The Bank of Soperton	Soperton, GA	\$255,250	2.21%
17	The Four County Bank	Allentown, GA	\$88,886	2.15%
18	Flint Community Bank	Albany, GA	\$331,018	2.06%
19	Farmers State Bank	Dublin, GA	\$153,861	2.02%
20	Bank Of Wrightsville	Wrightsville, GA	\$102,196	1.98%
21	Mount Vernon Bank	Vidalia, GA	\$192,785	1.89%
22	GA Community Bank	Albany, GA	\$373,874	1.87%
23	South GA Bank	Glennville, GA	\$249,472	1.86%
24	First National Bank Of Coffee County	Douglas, GA	\$503,135	1.79%
25	Great Oaks Bank	Richmond Hill, GA	\$395,649	1.73%

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



QwickAnalytics™

Top 25 QCBI Banks ROAE (C-Corps)

Georgia
Banks
June 30, 2025

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Community B&T - West GA	Lagrange, GA	\$290,601	85.11%
2	The Bank Of Lafayette	La Fayette, GA	\$407,055	38.12%
3	Peoplessouth Bank	Colquitt, GA	\$1,141,417	26.41%
4	Thomasville National Bank	Thomasville, GA	\$1,927,669	24.92%
5	North GA National Bank	Calhoun, GA	\$269,533	22.72%
6	First National Bank Of Griffin	Griffin, GA	\$367,888	22.38%
7	Community Bank Of Pickens County	Jasper, GA	\$595,140	22.25%
8	First State Bank	Wrens, GA	\$481,489	21.99%
9	United Bank	Zebulon, GA	\$2,150,164	21.73%
10	River City Bank	Rome, GA	\$367,352	20.39%
11	The Peoples Bank Of GA	Talbotton, GA	\$215,075	19.82%
12	Primesouth Bank	Blackshear, GA	\$1,409,009	19.34%
13	Community Bank Of GA	Baxley, GA	\$250,565	19.26%
14	Bank Of Newington	Newington, GA	\$300,918	19.06%
15	Farmers & Merchants Bank	Lakeland, GA	\$760,548	18.53%
16	The Citizens Bank of Swainsboro	Swainsboro, GA	\$400,822	18.39%
17	Citizens B&T, Inc.	Trenton, GA	\$129,584	18.17%
18	Commercial Banking Co	Valdosta, GA	\$356,701	18.14%
19	First American B&TC	Athens, GA	\$912,365	18.00%
20	F & M B&TC	Manchester, GA	\$83,089	17.99%
21	Craft Bank	Atlanta, GA	\$264,105	17.83%
22	Century B&T	Milledgeville, GA	\$365,724	17.82%
23	Fnb South	Alma, GA	\$692,430	17.73%
24	The Citizens Bank Of GA	Cumming, GA	\$590,200	17.72%
25	Classic City Bank	Athens, GA	\$251,857	17.72%

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

Top 25 QCBI Banks ROAE (S-Corps)

Georgia
Banks
June 30, 2025

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Bank Of Dade	Trenton, GA	\$151,357	45.35%
2	The Commercial Bank	Crawford, GA	\$427,456	40.60%
3	Douglas National Bank	Douglas, GA	\$330,688	39.70%
4	Mount Vernon Bank	Vidalia, GA	\$192,785	32.58%
5	Bank Of Wrightsville	Wrightsville, GA	\$102,196	29.87%
6	Durden Banking Co, Incorporated	Twin City, GA	\$297,464	26.13%
7	Sunmark Community Bank	Perry, GA	\$389,438	25.97%
8	Bank Of Monticello	Monticello, GA	\$153,350	24.75%
9	The Bank of Soperton	Soperton, GA	\$255,250	24.54%
10	State Bank Of Cochran	Cochran, GA	\$262,712	23.90%
11	Flint Community Bank	Albany, GA	\$331,018	23.68%
12	Farmers State Bank	Lincolnton, GA	\$183,988	23.63%
13	Bank Of Hazlehurst	Hazlehurst, GA	\$144,829	23.54%
14	Northeast GA Bank	Lavonia, GA	\$634,703	23.12%
15	South GA Bank	Glennville, GA	\$249,472	22.81%
16	Magnolia State Bank	Eastman, GA	\$197,556	21.48%
17	Great Oaks Bank	Richmond Hill, GA	\$395,649	21.13%
18	The Bank Of Edison	Edison, GA	\$80,459	20.82%
19	First National Bank Of Coffee County	Douglas, GA	\$503,135	20.81%
20	Wheeler County State Bank	Alamo, GA	\$166,441	20.13%
21	The Trust Bank	Lenox, GA	\$44,853	20.13%
22	Altamaha B&TC	Vidalia, GA	\$328,381	19.77%
23	The Four County Bank	Allentown, GA	\$88,886	18.60%
24	Guardian Bank	Valdosta, GA	\$566,736	18.39%
25	Waycross B&T	Waycross, GA	\$250,063	18.30%

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



QwickAnalytics™

QwickAnalytics State Performance Trends

Georgia
Banks
June 30, 2025

The **QwickAnalytics State Performance Trends** report presents a summary of key trends of "true" community banks - based on the QwickAnalytics Community Bank Index (QCBI) TM - 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	142	2
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	126	3
Large Institutional Branches (>\$2 billion deposits/branch)	46	1
Underloaned (<10% Loans / Assets)	114	2
Consumer Focus (>50% Consumer Loans or Leases / Assets)	22	0
No Material Real Estate Lending (<1% Assets)	129	2
Wholesale Funded (<40% Core Deposits / Deposits)	95	2
Overcapitalized (Total Equity / Assets > 50%)	86	2
Time Deposits = 100% of Total Deposits	20	0
Manually Excluded Banks	0	0

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

About QwickAnalytics: Time-Saving Tools for Busy Bankers

Georgia
Banks
June 30, 2025

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.