

QwickAnalytics Community Bank Index (QCBI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: GEORGIA *1st Quarter 2025 Review*



QwickAnalytics State Performance Trends

Georgia
Banks
March 31, 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) TM 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%	6	4%	139
National	4,166	92%	351	8%	4,517

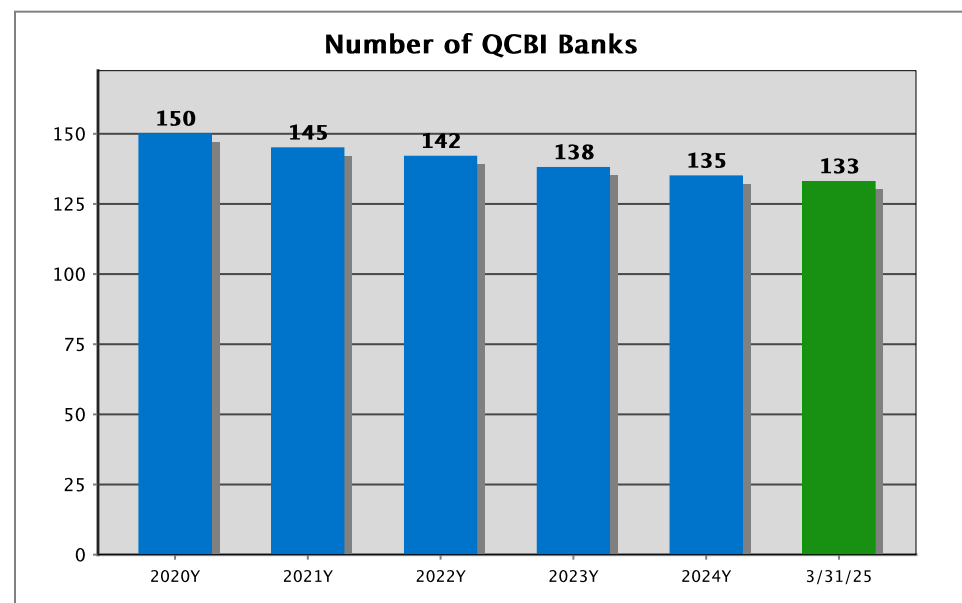
Please visit the www.QwickAnalytics.com website for more information.

QwickAnalytics State Performance Trends

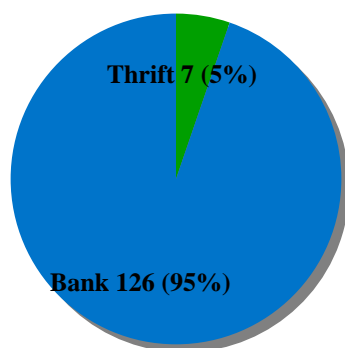
QCBI Industry Structure

Georgia
Banks
March 31, 2025

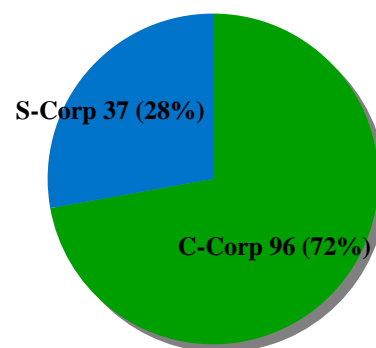
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	14	11%	\$993	2%
\$100-\$500 Million	83	62%	\$22,514	36%
\$500 Million-\$1 Billion	24	18%	\$15,541	25%
\$1-\$5 Billion	12	9%	\$24,364	38%
\$5-\$10 Billion	0	0%	\$0	0%
Total	133	100%	\$63,412	100%



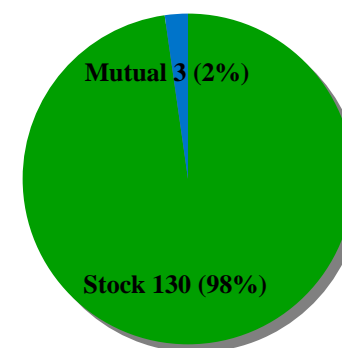
Industry Breakdown



Structural Breakdown



Ownership Breakdown

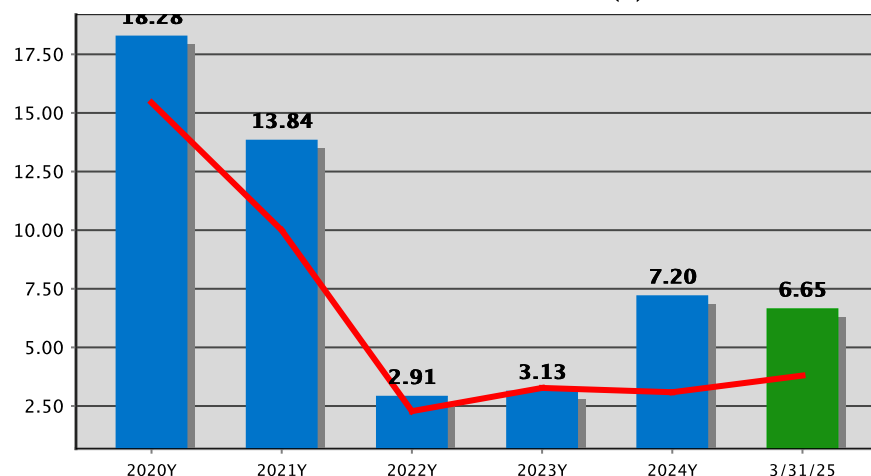


QwickAnalytics State Performance Trends

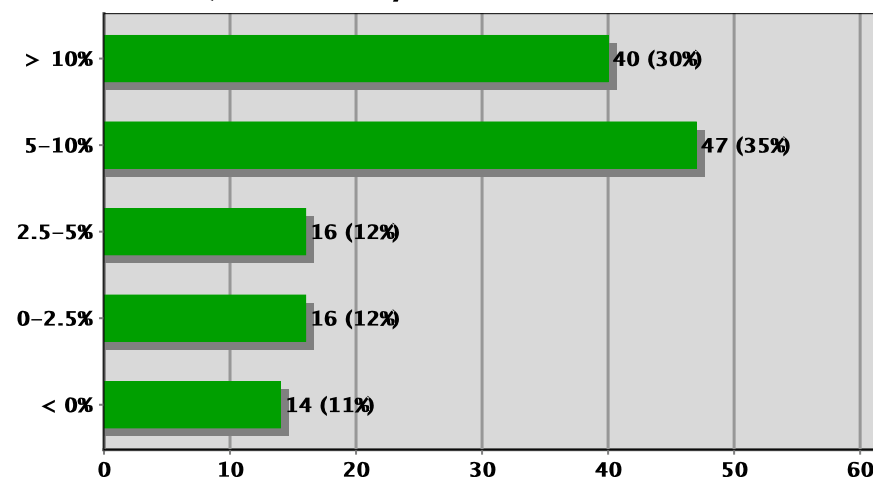
Asset Growth Trends

Georgia
Banks
March 31, 2025

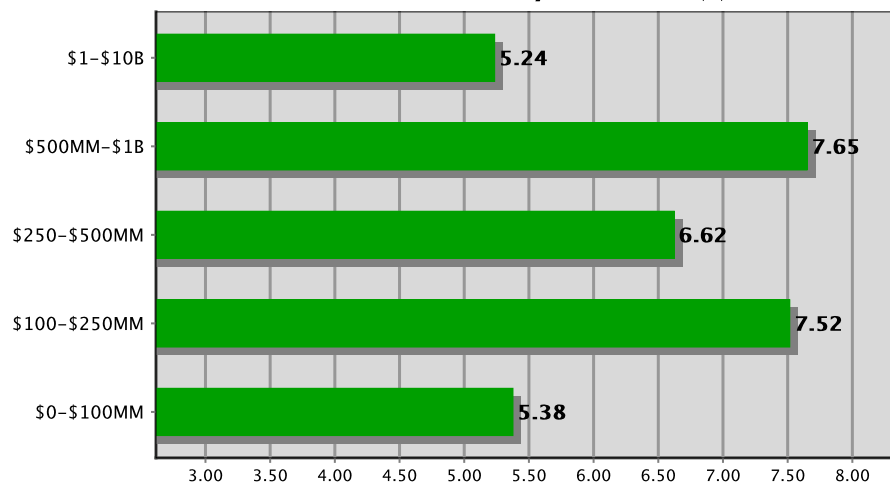
Median LTM Asset Growth (%)



QCBI Banks by LTM Asset Growth



Median LTM Asset Growth by Asset Size (%)



— National Trend

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



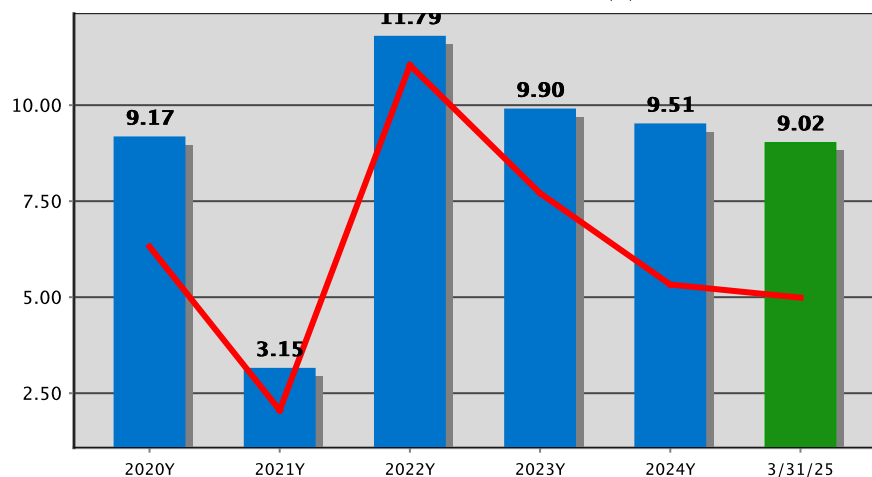
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QwickAnalytics State Performance Trends

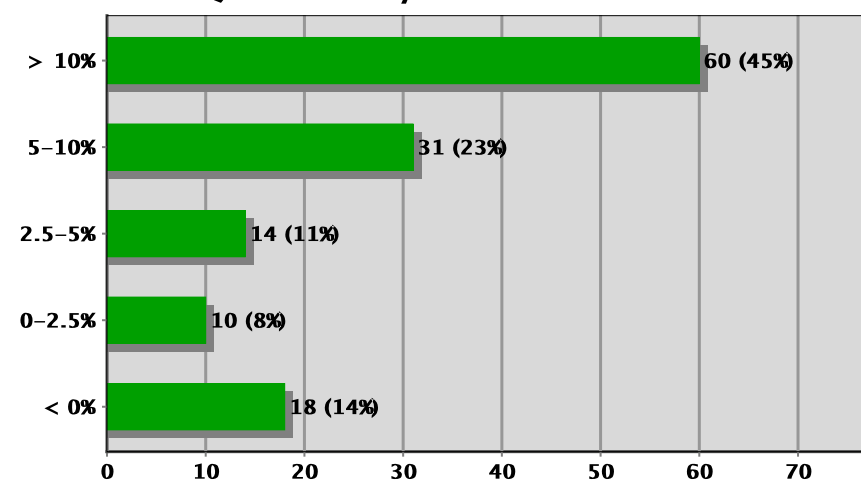
Loan Growth Trends

Georgia
Banks
March 31, 2025

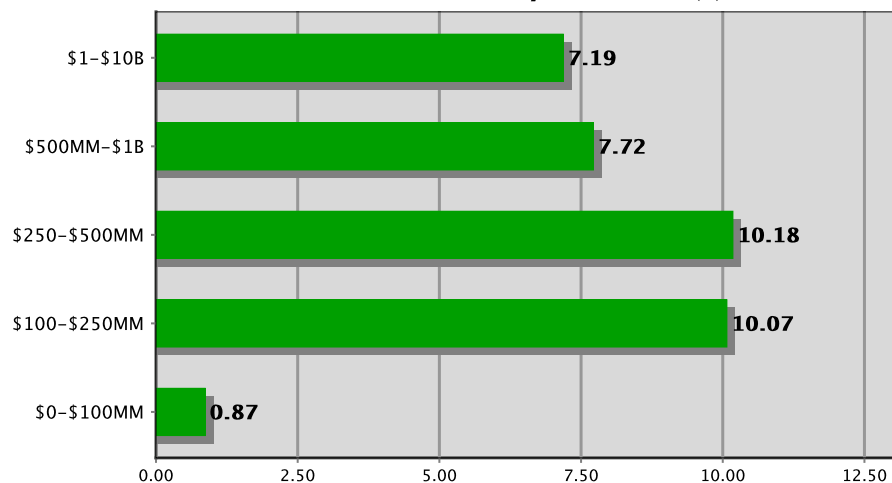
Median LTM Loan Growth (%)



QCBIs Banks by LTM Loan Growth



Median LTM Loan Growth by Asset Size (%)



— National Trend

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



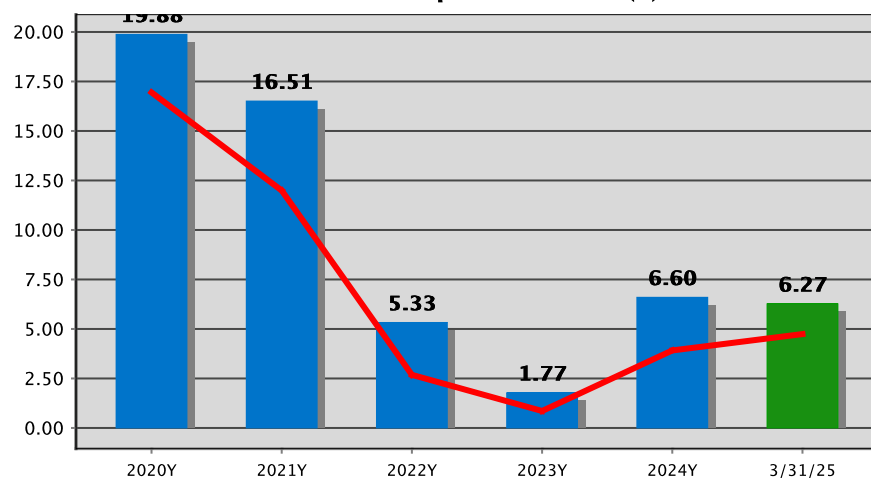
QwickAnalytics™

QwickAnalytics State Performance Trends

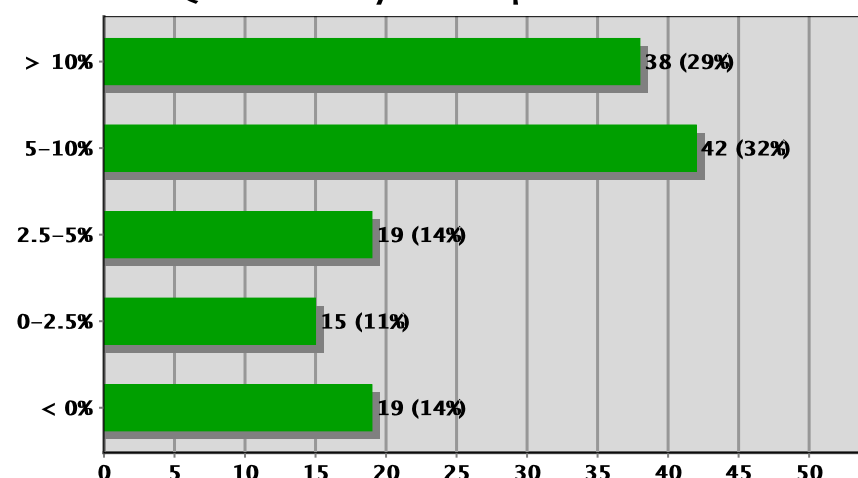
Deposit Growth Trends

Georgia
Banks
March 31, 2025

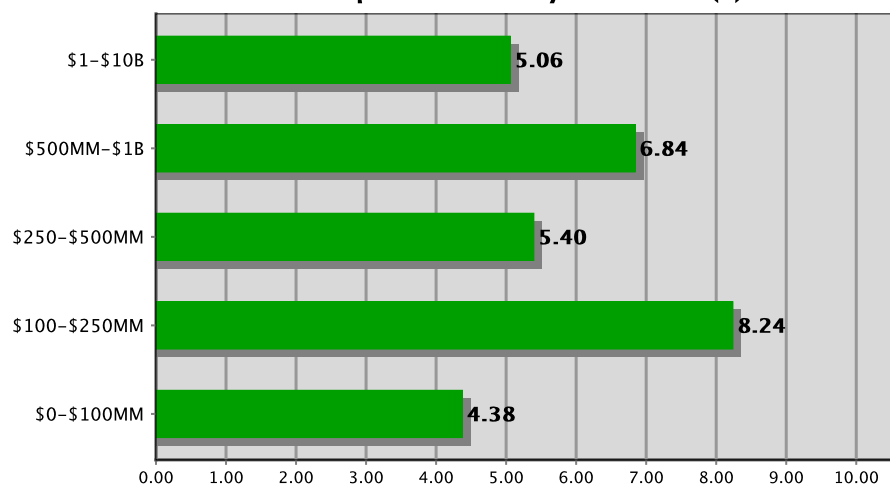
Median LTM Deposit Growth (%)



QCBI Banks by LTM Deposit Growth



Median LTM Deposit Growth by Asset Size (%)



— National Trend

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



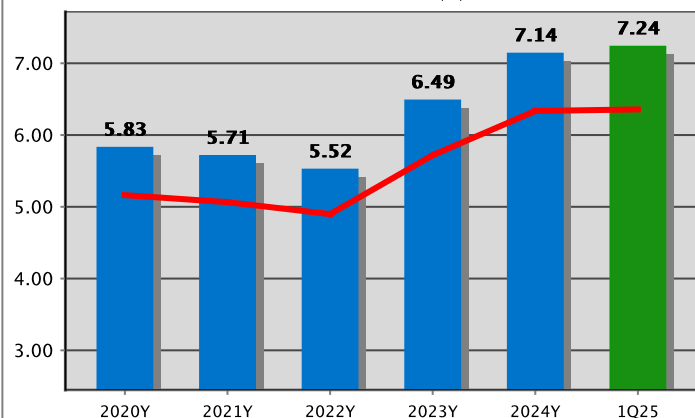
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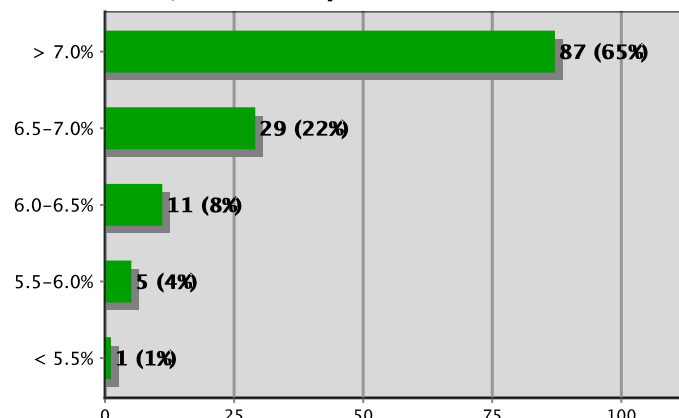
Performance Trends

Georgia
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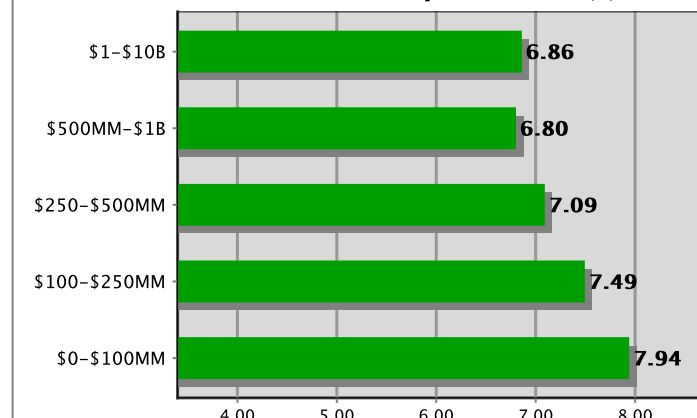
Yield on Loans (%)



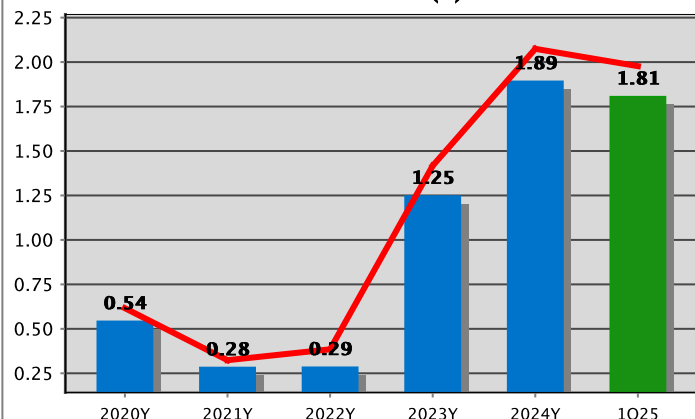
QCBI Banks by Yield on Loans



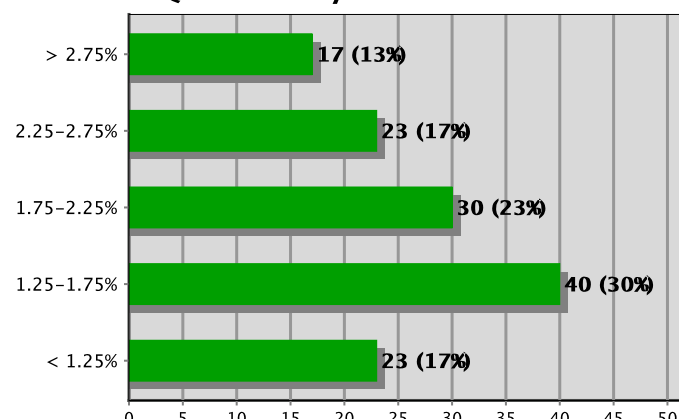
Median Yield on Loans by Asset Size (%)



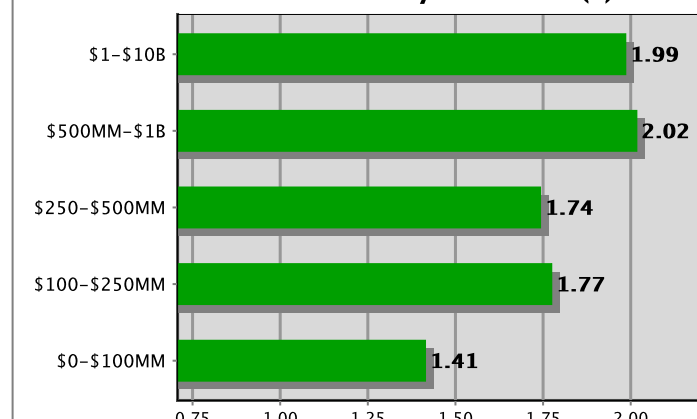
Cost of Funds (%)



QCBI Banks by Cost of Funds



Median Cost of Funds by Asset Size (%)



— National Trend

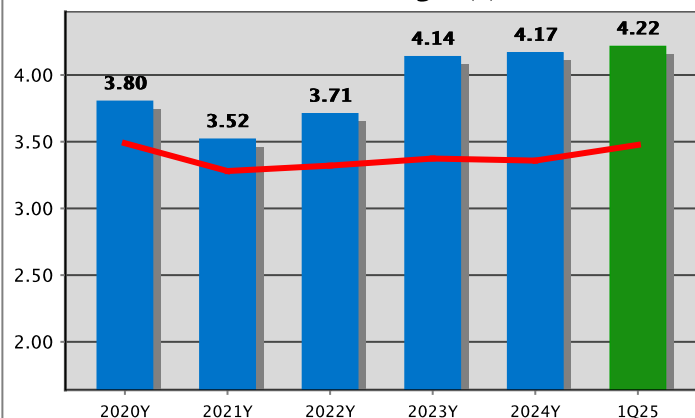
Note: All data points represent median values;
current period data (green bars) are for the most recent quarter (MRQ); Core items exclude nonrecurring gains/losses

QwickAnalytics State Performance Trends

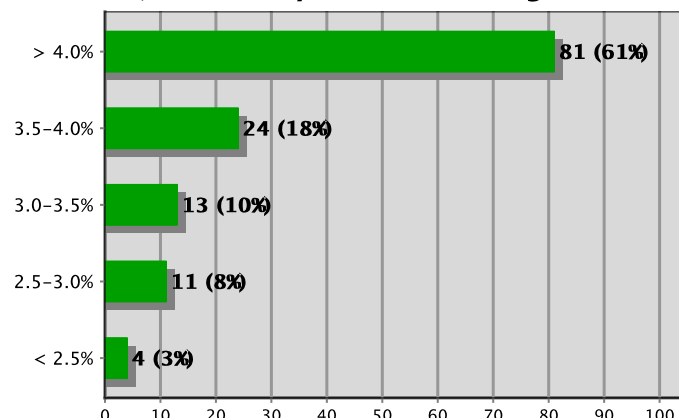
Performance Trends

Georgia
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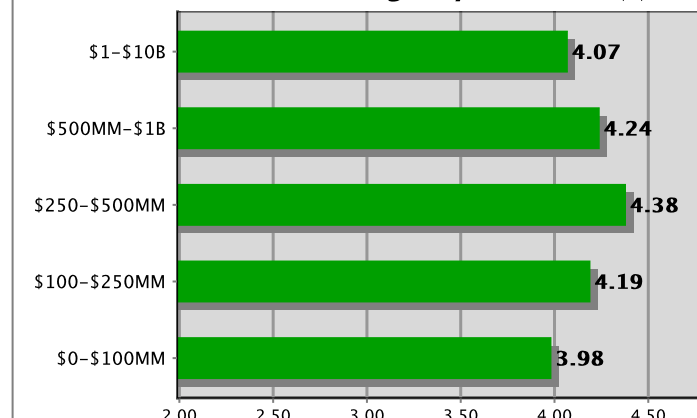
Net Interest Margin (%)



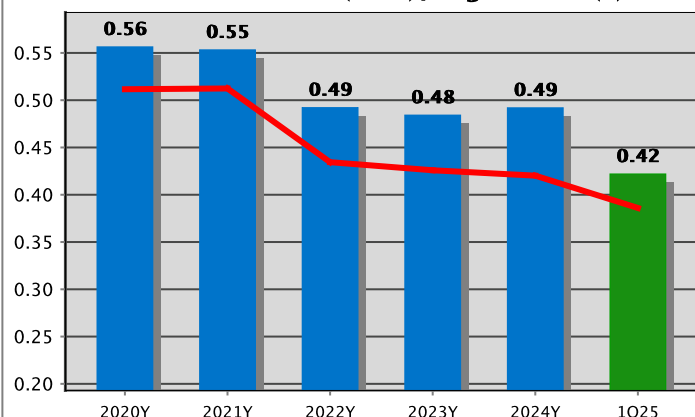
QCBI Banks by Net Interest Margin



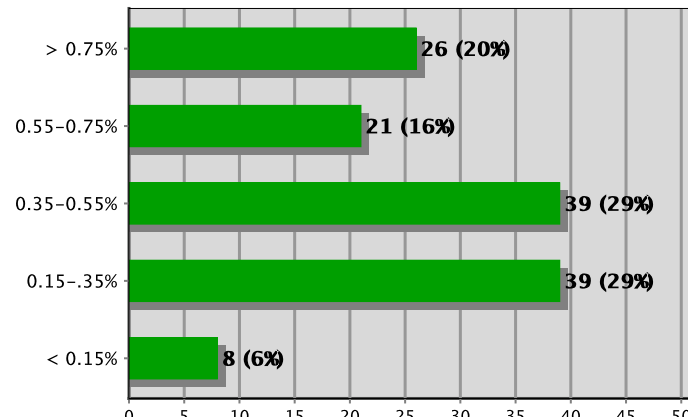
Median Net Interest Margin by Asset Size (%)



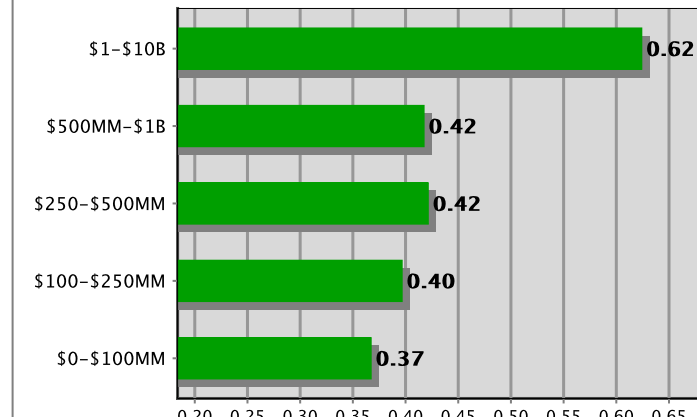
Noninterest Income (Core)/Avg. Assets (%)



QCBI Banks by Noninterest Income (Core)/Avg. Assets



Median Noninterest Income (Core)/Avg. Assets by Asset Size (%)



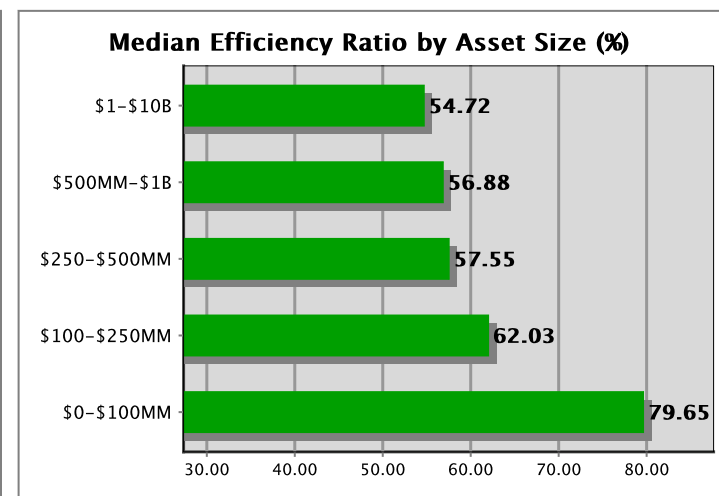
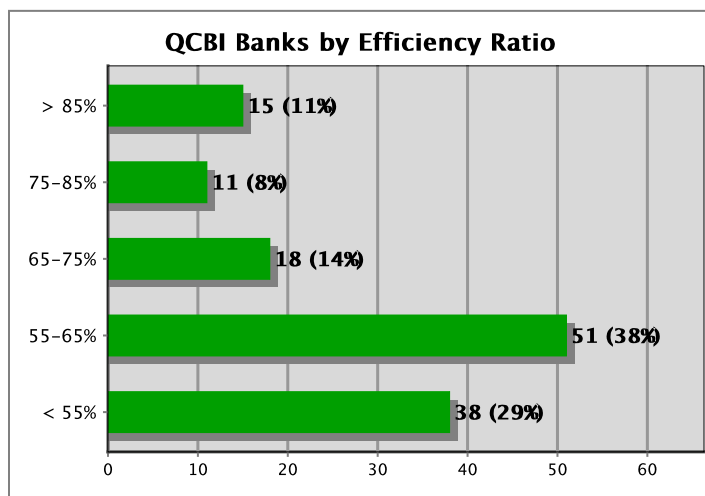
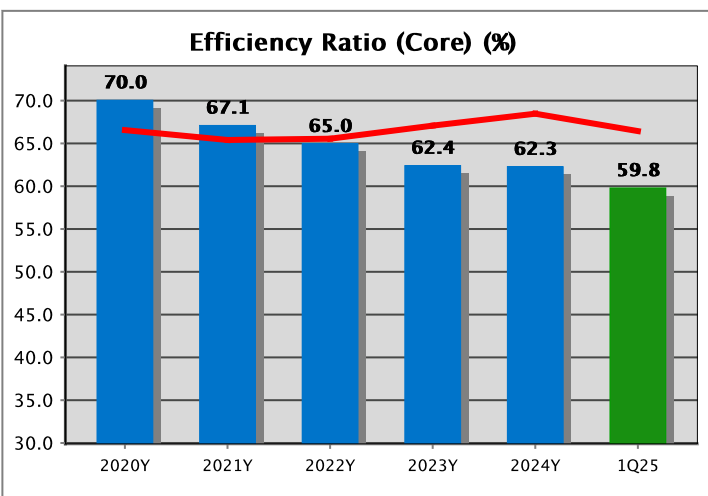
— National Trend

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QwickAnalytics State Performance Trends

Performance Trends

Georgia
Banks
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— National Trend

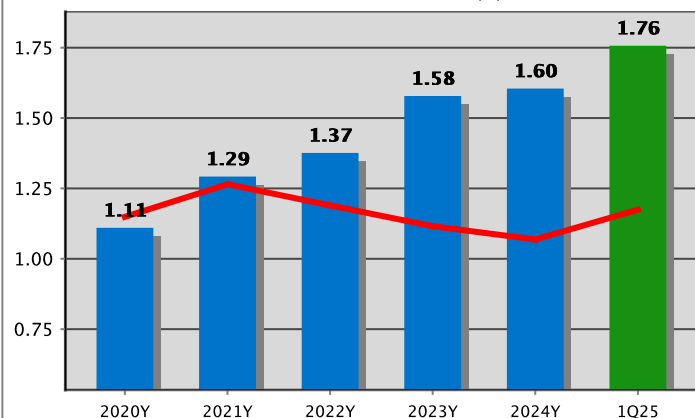
Note: All data points represent median values;
current period data (green bars) are for the most recent quarter (MRQ); Core items exclude nonrecurring gains/losses

QwickAnalytics State Performance Trends

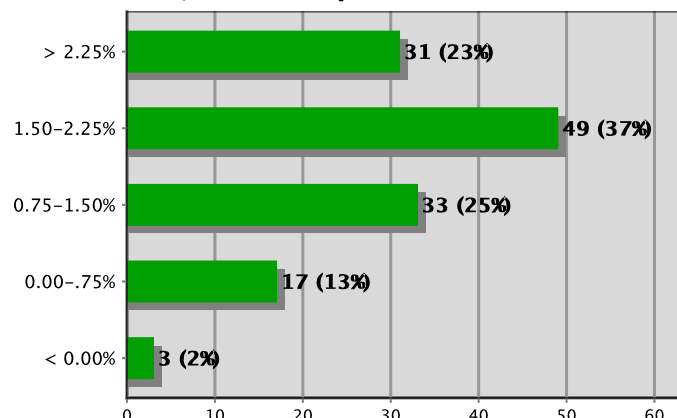
Profitability Trends

Georgia
Banks
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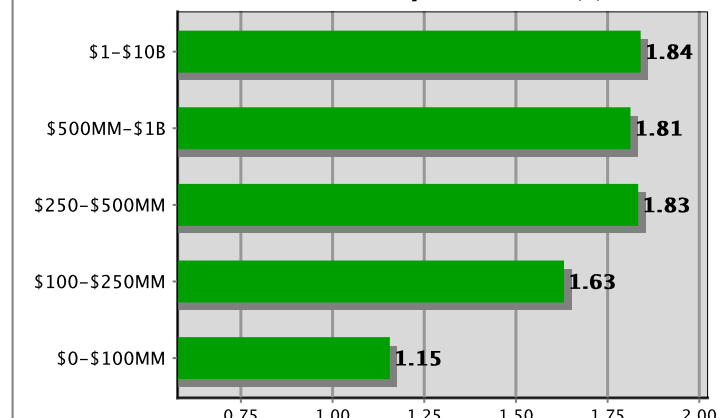
Median Pretax ROAA (%)



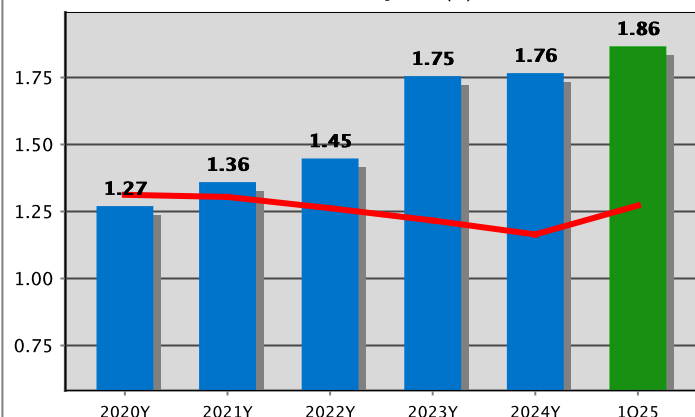
QCBI Banks by Pretax ROAA



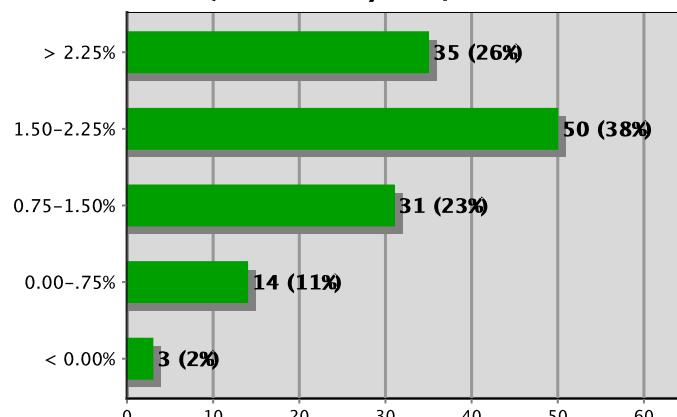
Median Pretax ROAA by Asset Size (%)



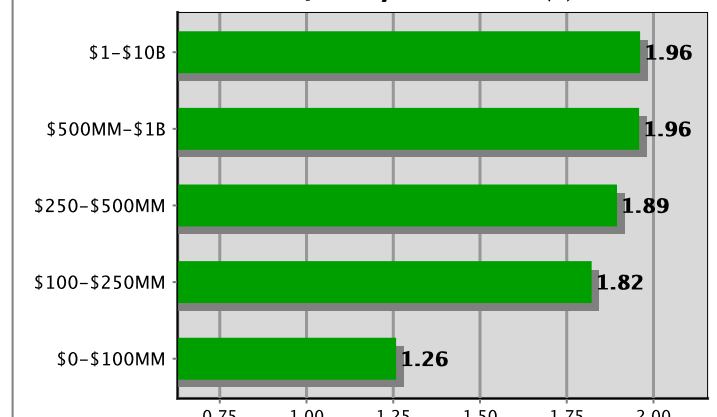
Median COE/AA (%)



QCBI Banks by COE/AA



Median COE/AA by Asset Size (%)



— National Trend

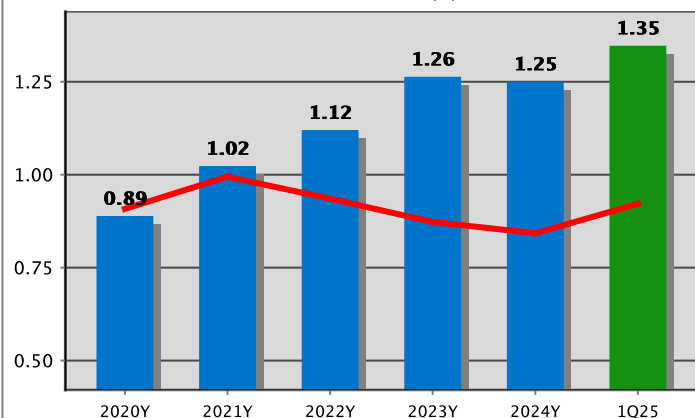
* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)
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QwickAnalytics State Performance Trends

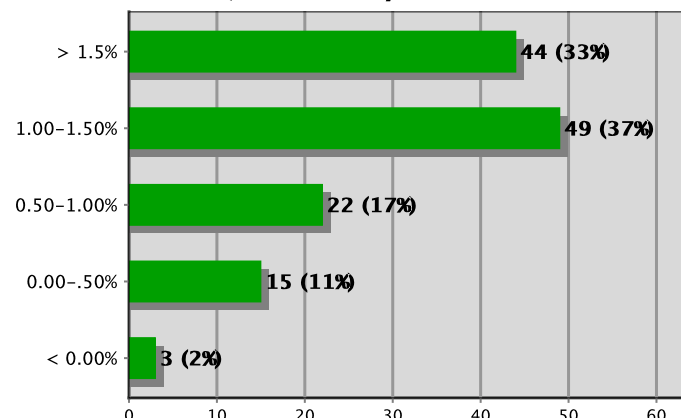
Profitability Trends

Georgia
Banks
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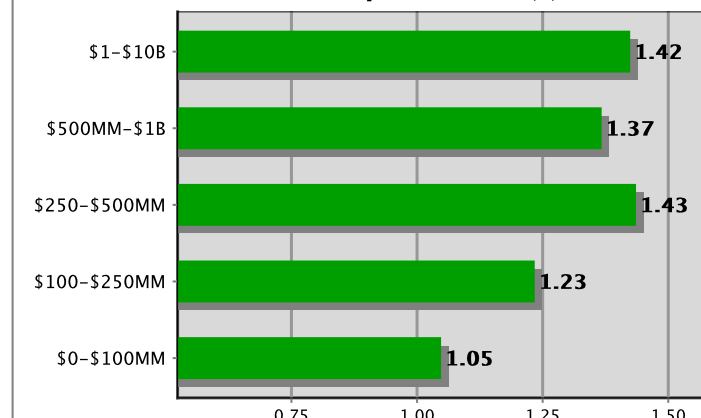
Median ROAA (%)



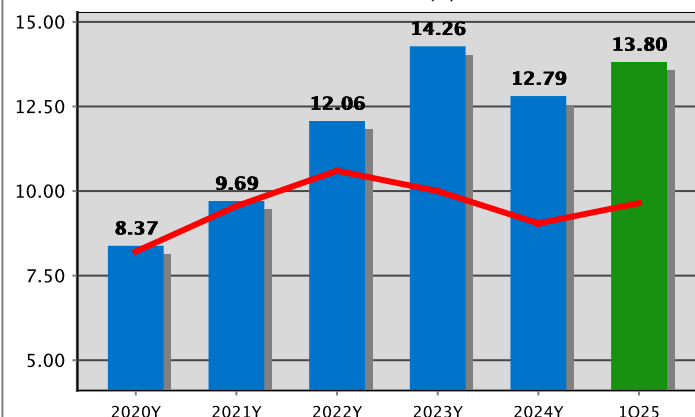
QCBI Banks by ROAA



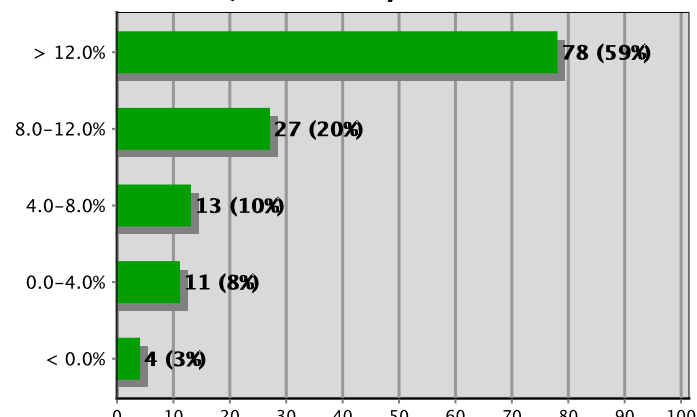
Median ROAA by Asset Size (%)



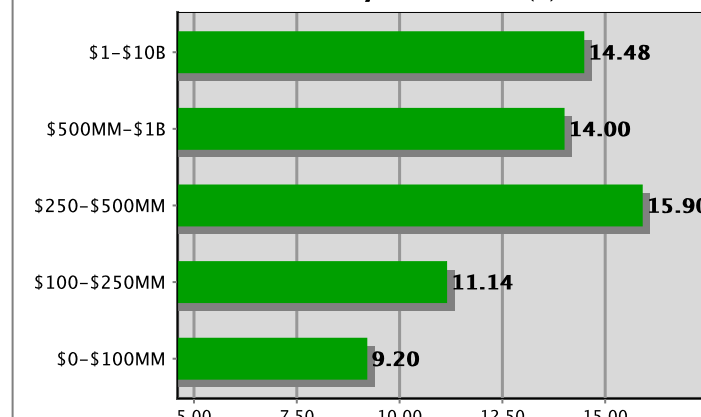
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



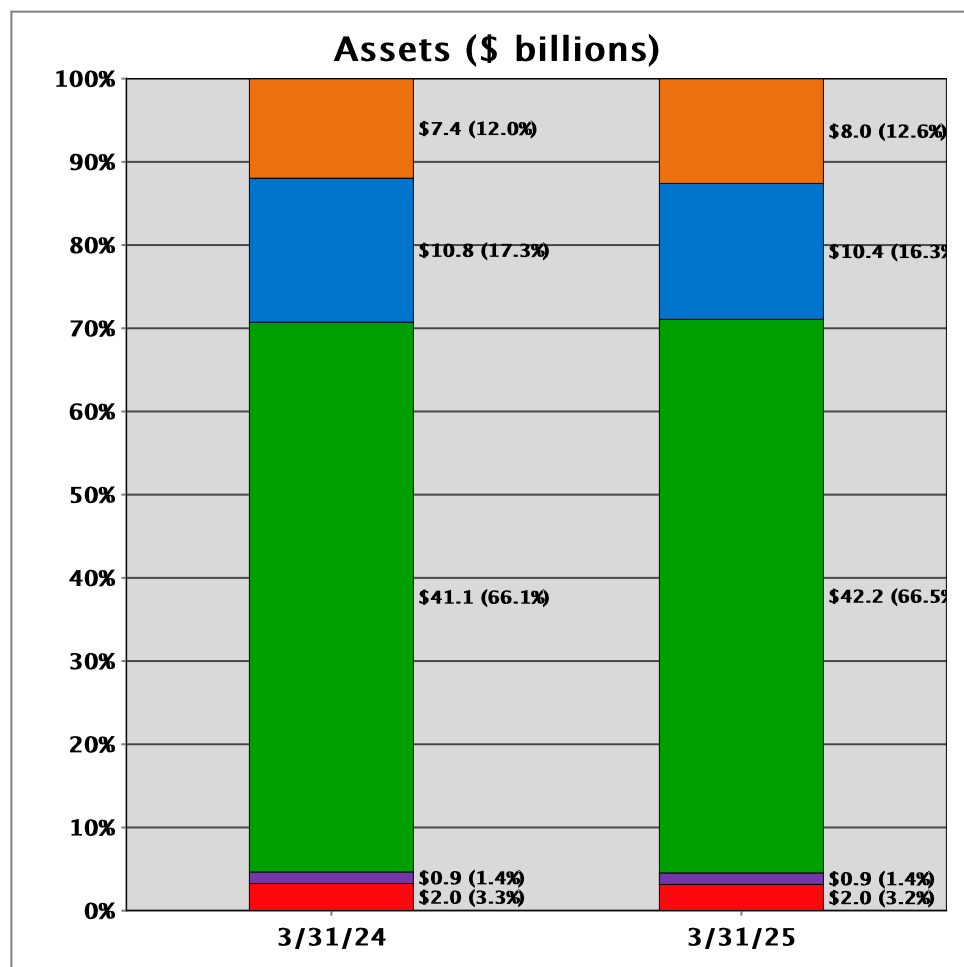
— National Trend

* 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)

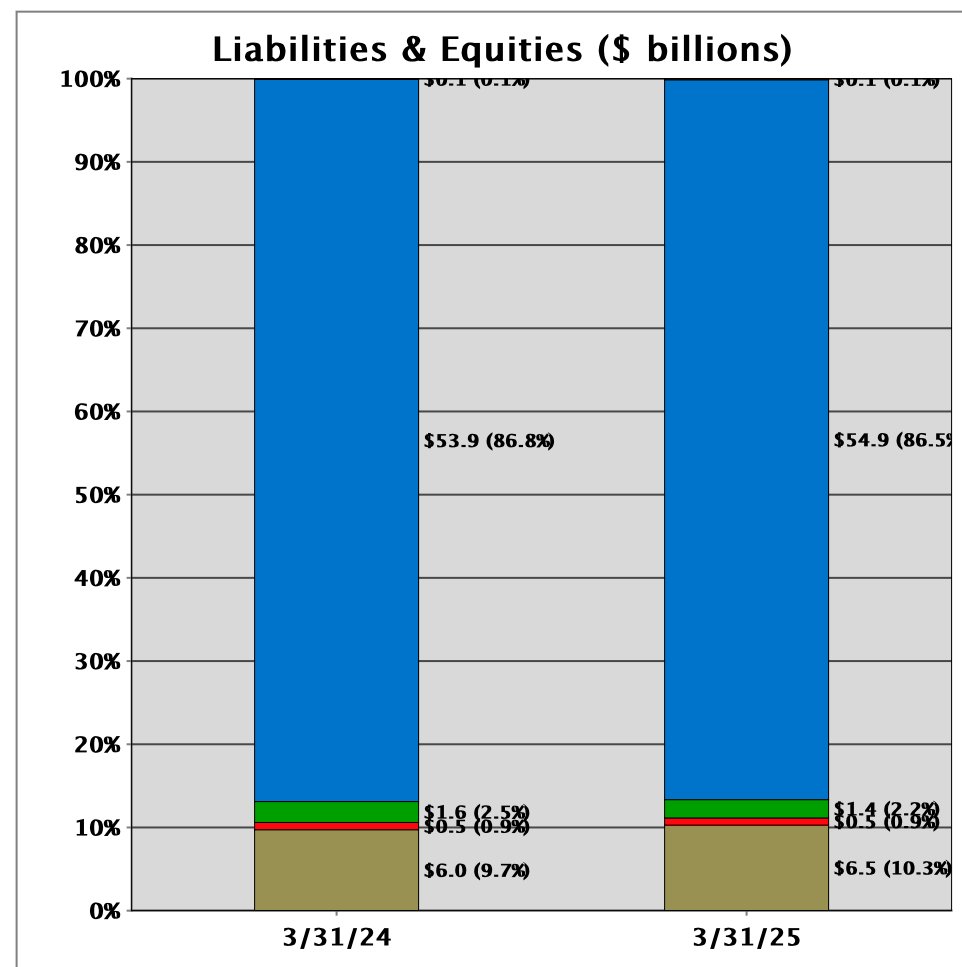
QwickAnalytics State Performance Trends

Balance Sheet Composition

Georgia
Banks
March 31, 2025



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



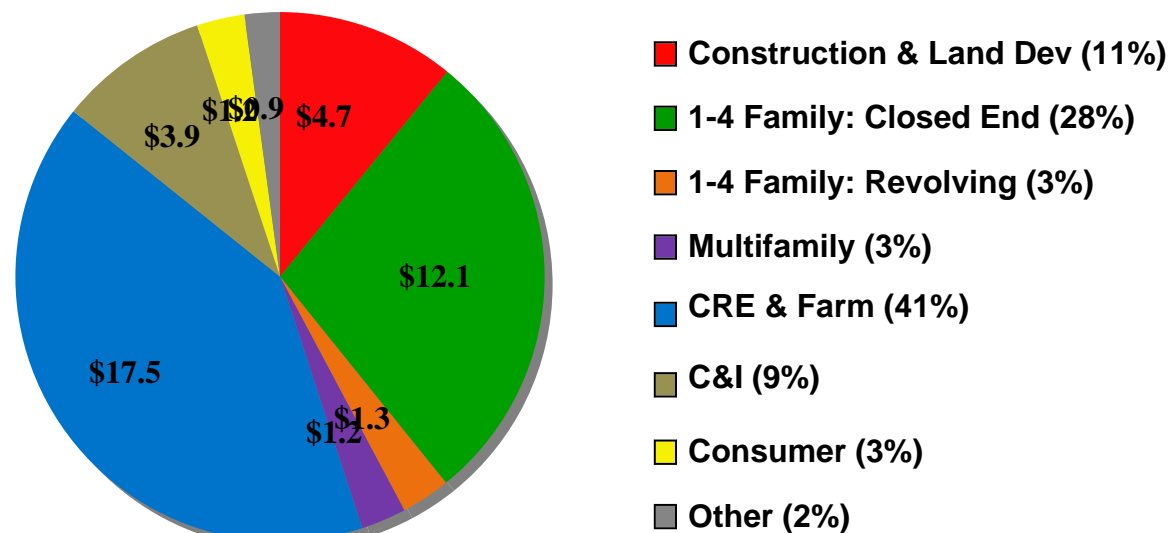
■ Fed Funds & Repos
 ■ Deposits
 ■ Other Borrowings
■ Other Liabilities
 ■ Equity Capital

QuickAnalytics State Performance Trends

Loan Composition

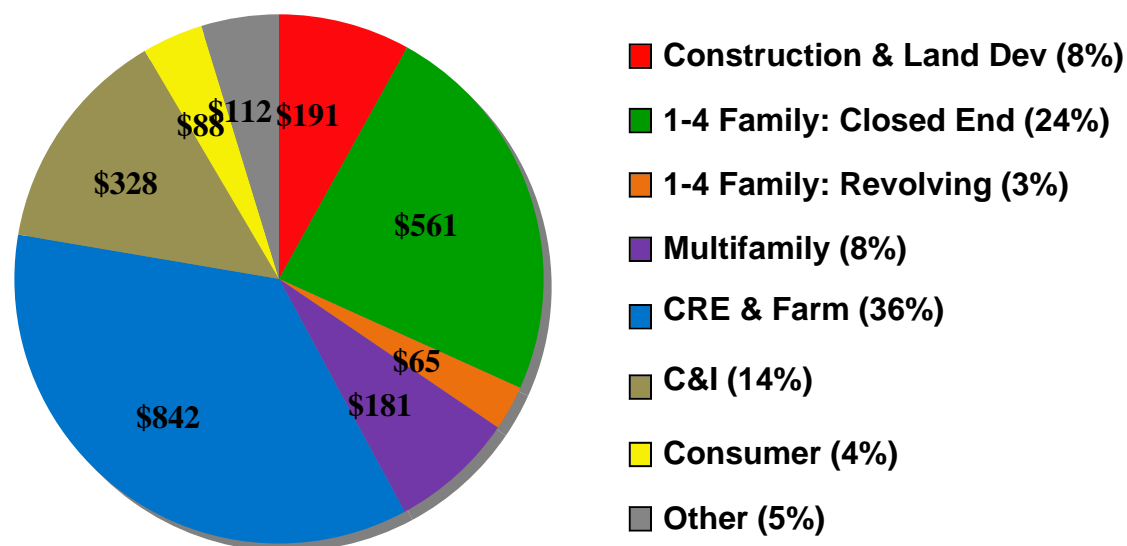
Georgia
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State Aggregate Loan Mix



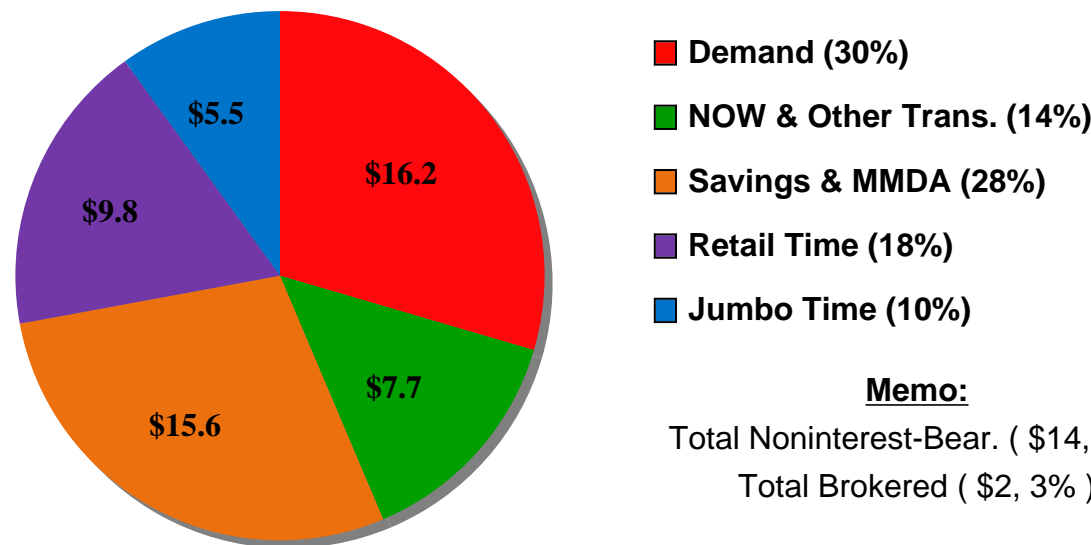
(\$ billions)

National Aggregate Loan Mix



(\$ billions)

State Aggregate Deposit Mix

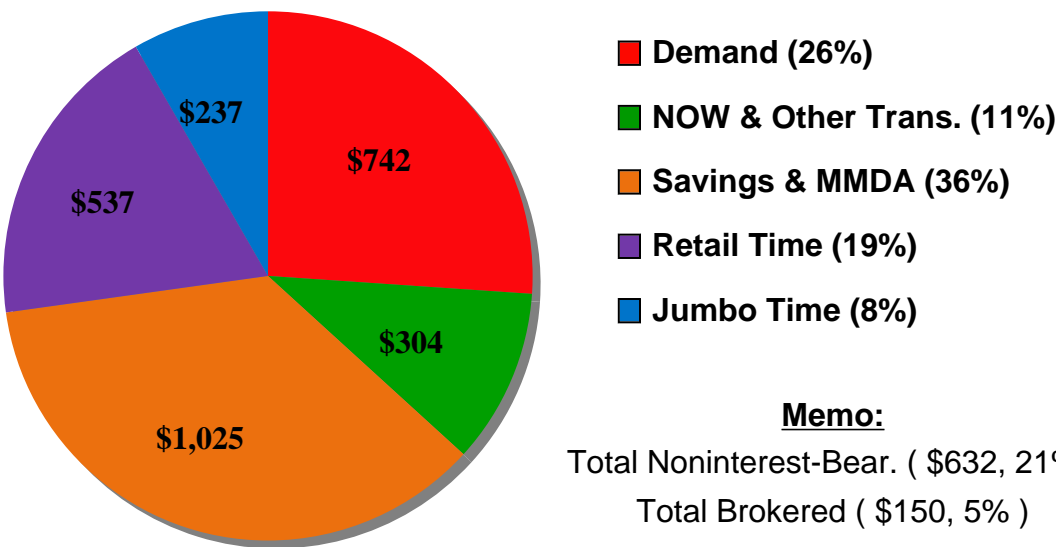


(\$ billions)

Memo:

Total Noninterest-Bear. (\$14, 0%)
Total Brokered (\$2, 3%)

National Aggregate Deposit Mix



(\$ billions)

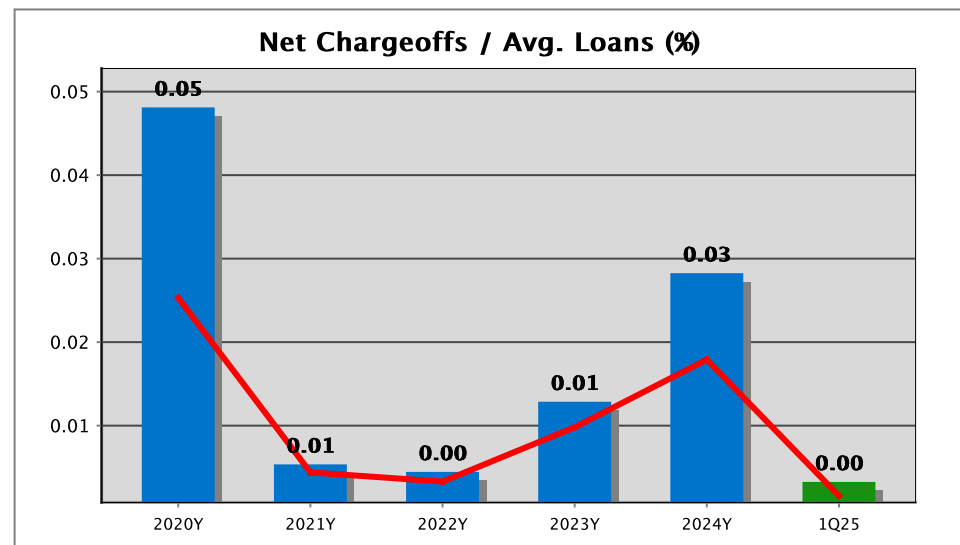
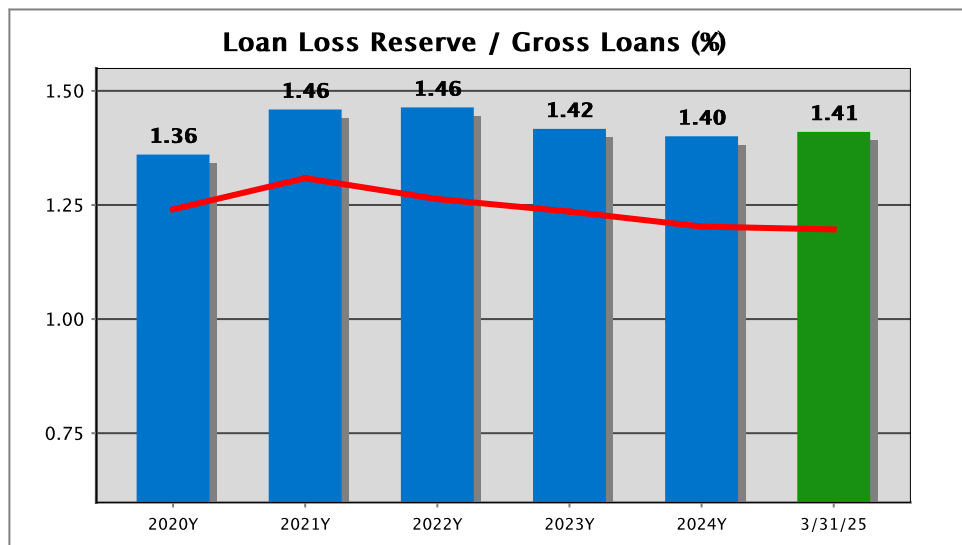
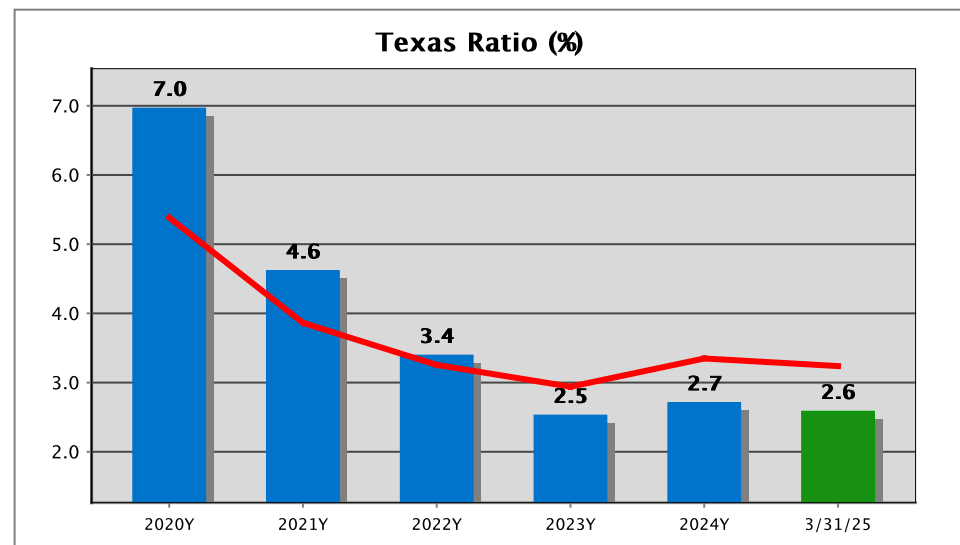
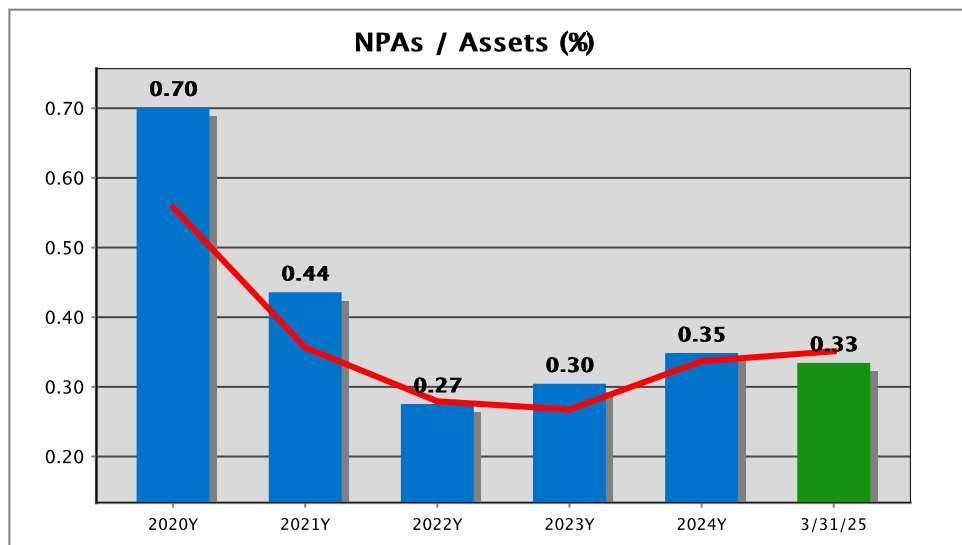
Memo:

Total Noninterest-Bear. (\$632, 21%)
Total Brokered (\$150, 5%)

QwickAnalytics State Performance Trends

Asset Quality Trends

Georgia
Banks
March 31, 2025



— National Trend

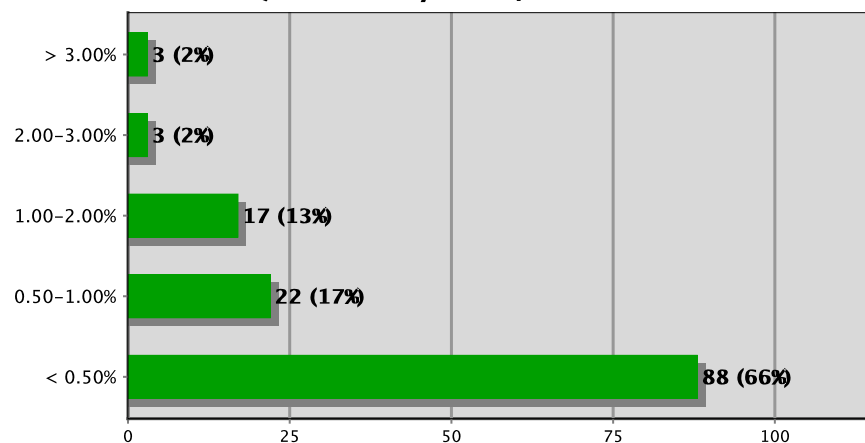
* All data points represent median values; NPAs = loans 90+ days P.D. + nonaccrual loans + restructured loans + OREO;
Texas Ratio = NPAs as a percentage of tangible equity + loan loss reserve

QwickAnalytics State Performance Trends

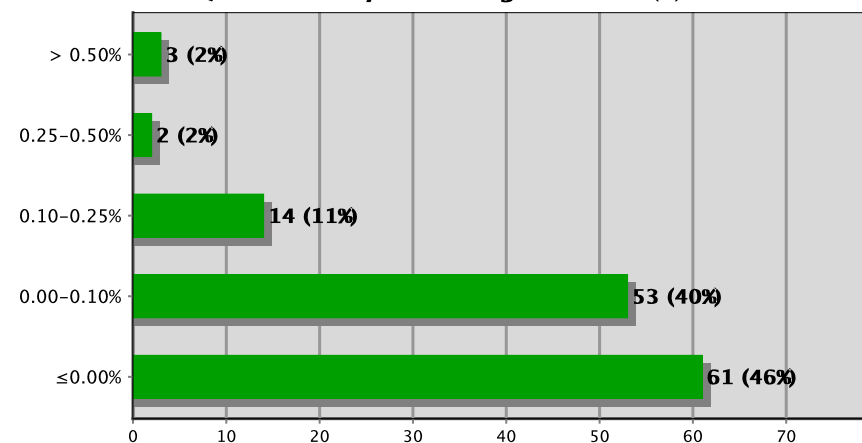
Asset Quality Trends

Georgia
Banks
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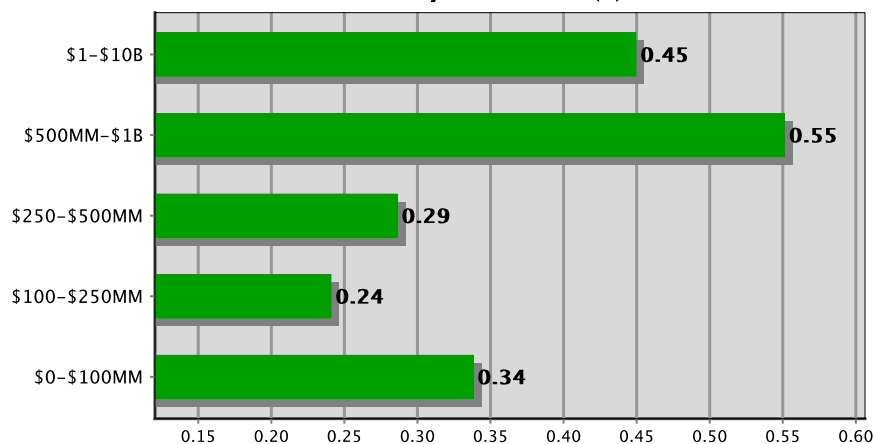
QCBI Banks by NPAs / Assets



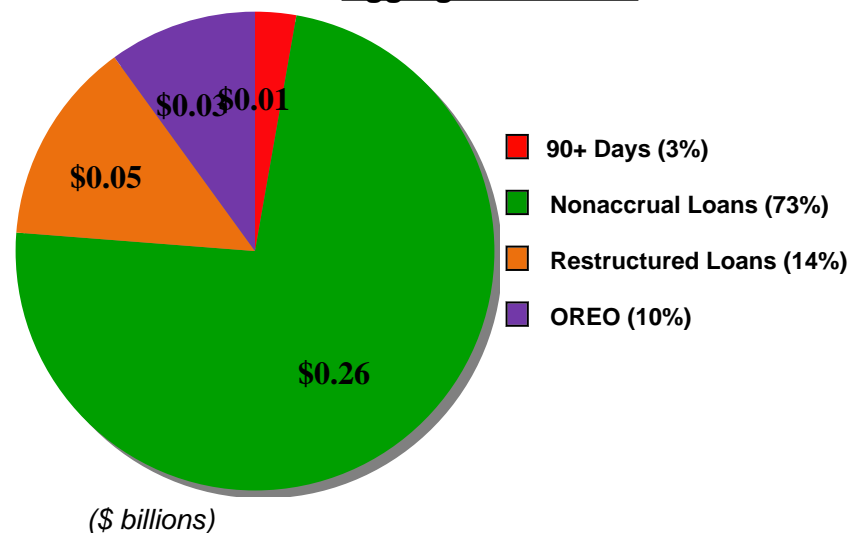
QCBI Banks by Net Chargeoff Ratio (%)



Median NPAs by Asset Size (%)



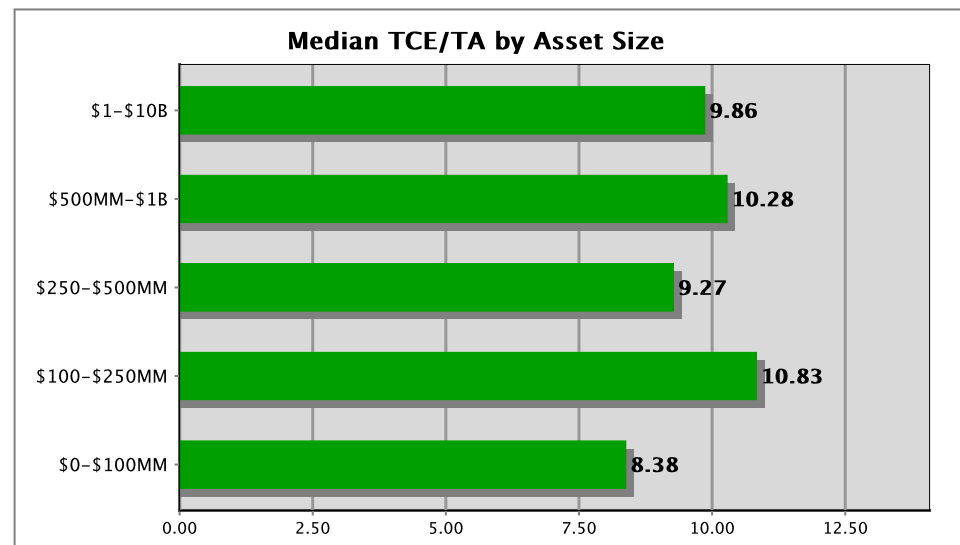
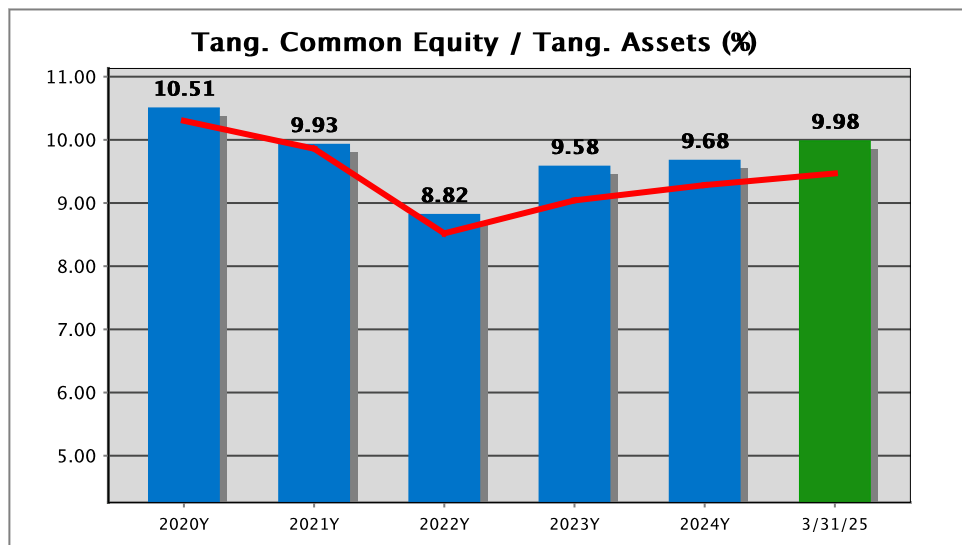
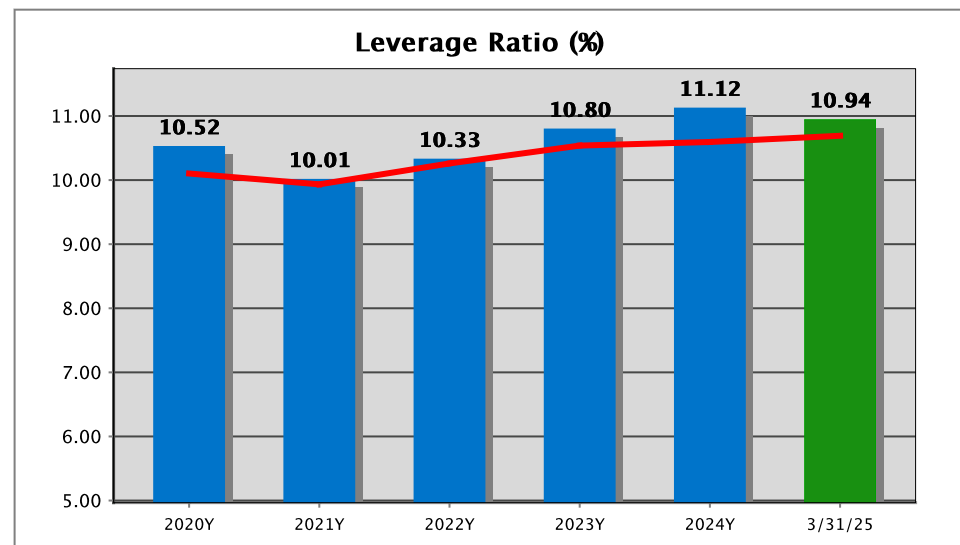
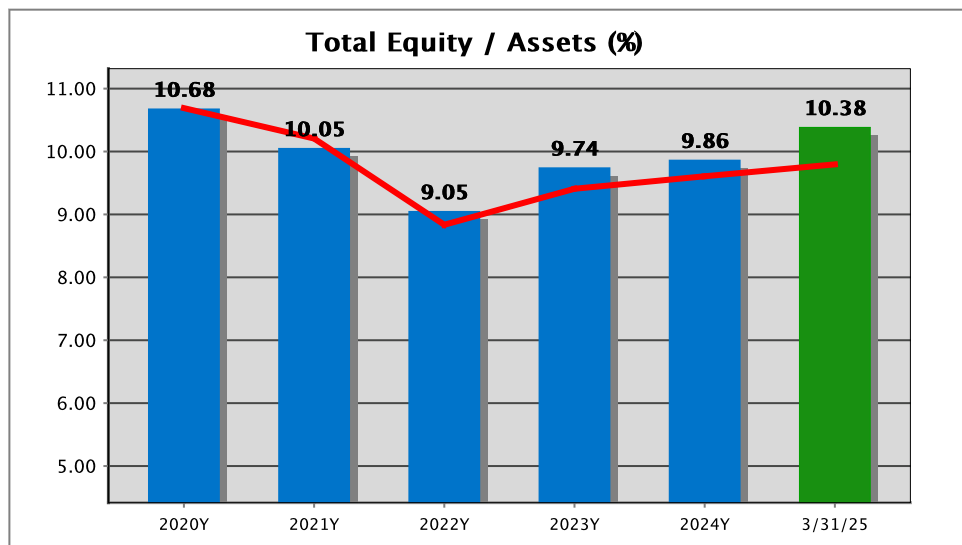
Aggregate NPA Mix



QwickAnalytics State Performance Trends

Capital Trends

Georgia
Banks
March 31, 2025



— National Trend

Note: Trend charts contain median values

QwickAnalytics State Performance Trends

Performance Matrix

Georgia
Banks
March 31, 2025

Percentile Rank	10th	20th	30th	40th	50th (median)	60th	70th	80th	90th
Growth Trends									
Asset Growth (LTM)	-0.14%	1.81%	4.19%	5.31%	6.65%	8.25%	9.92%	13.27%	18.41%
Loan Growth (LTM)	-0.52%	2.34%	4.56%	6.69%	9.02%	10.63%	12.55%	17.61%	22.10%
Deposit Growth (LTM)	-0.76%	1.12%	3.62%	5.05%	6.27%	8.13%	9.45%	13.69%	20.11%
Performance Trends									
Yield on Loans	6.39%	6.64%	6.87%	7.05%	7.24%	7.46%	7.69%	7.99%	8.47%
Cost of Funds	0.93%	1.29%	1.48%	1.64%	1.81%	2.06%	2.25%	2.53%	2.85%
Net Interest Margin	2.97%	3.48%	3.71%	4.02%	4.22%	4.46%	4.67%	4.89%	5.25%
Noninterest Income (core) / Avg Assets*	0.18%	0.24%	0.32%	0.38%	0.42%	0.50%	0.61%	0.72%	1.06%
Efficiency Ratio (core)*	46.7%	50.3%	55.2%	57.4%	59.8%	62.6%	67.0%	74.6%	85.3%
Profitability Trends									
Pretax ROAA	0.35%	0.88%	1.27%	1.54%	1.76%	1.86%	2.04%	2.30%	2.65%
Core Operating Earnings*	0.52%	1.12%	1.40%	1.64%	1.86%	1.97%	2.15%	2.39%	2.65%
Return on Average Assets (a)	0.34%	0.72%	1.01%	1.21%	1.35%	1.45%	1.55%	1.78%	2.07%
Return on Average Equity (a)	3.06%	6.82%	10.33%	11.59%	13.80%	15.01%	16.36%	17.68%	20.61%
Asset Quality Trends									
Nonperforming Assets / Assets	0.01%	0.06%	0.09%	0.16%	0.33%	0.46%	0.58%	0.79%	1.23%
Texas Ratio	0.0%	0.5%	0.8%	1.6%	2.6%	3.8%	5.3%	7.4%	10.9%
Reserve / Loans	1.01%	1.16%	1.21%	1.32%	1.41%	1.49%	1.64%	1.87%	2.24%
Net Chargeoff Ratio	-0.03%	0.00%	0.00%	0.00%	0.00%	0.02%	0.05%	0.07%	0.15%
Capital Trends									
Total Equity / Assets	6.98%	7.95%	8.46%	9.07%	10.38%	11.23%	11.96%	12.54%	14.48%
Leverage Ratio	9.11%	9.40%	9.95%	10.51%	10.94%	11.97%	12.76%	13.46%	14.78%
Tang Common Equity / Tangible Assets	6.67%	7.62%	8.32%	8.97%	9.98%	10.77%	11.88%	12.48%	14.48%

* 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)

QCBI HONOR ROLL: TOP PERFORMING BANKS

Top 25 Fastest Growing QCBI Banks

LTM Asset Growth

Georgia
Banks
March 31, 2025

Bank Name		City, ST	Total Assets (\$000s)	LTM Asset Growth (%) (\$000s)	
1	Community B&T - West GA	Lagrange, GA	\$236,091	59.1%	\$87,726
2	GA Banking Co	Atlanta, GA	\$2,473,575	44.0%	\$756,308
3	Moultrie B&T	Moultrie, GA	\$131,112	43.9%	\$40,019
4	American Pride Bank	Macon, GA	\$491,161	36.6%	\$131,582
5	The Claxton Bank	Claxton, GA	\$227,237	33.8%	\$57,440
6	Carver State Bank	Savannah, GA	\$107,504	31.2%	\$25,547
7	Barwick Banking Co	Barwick, GA	\$603,254	30.7%	\$141,557
8	The Bank of Soperton	Soperton, GA	\$254,432	25.5%	\$51,631
9	Farmers & Merchants Bank	Eatonton, GA	\$330,970	25.3%	\$66,827
10	River City Bank	Rome, GA	\$369,593	22.8%	\$68,589
11	Wheeler County State Bank	Alamo, GA	\$181,881	21.7%	\$32,486
12	Community Bank Of GA	Baxley, GA	\$229,616	19.9%	\$38,154
13	Signature Bank Of GA	Sandy Springs, GA	\$249,237	19.2%	\$40,189
14	First Bank Of Coastal GA	Pembroke, GA	\$230,769	18.4%	\$35,876
15	Embassy National Bank	Lawrenceville, GA	\$185,601	18.4%	\$28,842
16	Pineland Bank	Alma, GA	\$555,412	18.2%	\$85,537
17	The Citizens Bank of Swainsboro	Swainsboro, GA	\$399,953	17.6%	\$59,769
18	Classic City Bank	Athens, GA	\$250,588	17.1%	\$36,654
19	The Peoples Bank Of GA	Talbotton, GA	\$208,146	17.0%	\$30,294
20	Fnb South	Alma, GA	\$703,345	16.1%	\$97,743
21	Douglas National Bank	Douglas, GA	\$326,636	15.5%	\$43,866
22	North GA National Bank	Calhoun, GA	\$267,434	15.3%	\$35,520
23	First Federal S&L Association Of Valdosta	Valdosta, GA	\$256,468	14.7%	\$32,887
24	The Citizens Bank Of Cochran	Cochran, GA	\$198,579	14.4%	\$24,950
25	Craft Bank	Atlanta, GA	\$260,763	14.2%	\$32,453



QwickAnalytics™

Top 25 Fastest Growth QCBI Banks

LTM Loan Growth

Georgia
Banks
March 31, 2025

Bank Name		City, ST	Total Assets (\$000s)	LTM Loan Growth (%) (\$000s)	
1	Moultrie B&T	Moultrie, GA	\$131,112	73.9%	\$11,442
2	Community B&T - West GA	Lagrange, GA	\$236,091	68.4%	\$75,706
3	GA Banking Co	Atlanta, GA	\$2,473,575	40.4%	\$588,181
4	The Claxton Bank	Claxton, GA	\$227,237	32.1%	\$33,314
5	First Bank Of Coastal GA	Pembroke, GA	\$230,769	31.2%	\$15,346
6	The Trust Bank	Lenox, GA	\$45,014	30.0%	\$5,025
7	Community Bank Of GA	Baxley, GA	\$229,616	29.5%	\$32,955
8	Barwick Banking Co	Barwick, GA	\$603,254	27.3%	\$104,463
9	River City Bank	Rome, GA	\$369,593	26.9%	\$58,981
10	Apex Banking Co Of GA	Irwinton, GA	\$63,580	26.3%	\$7,244
11	The Farmers Bank	Greensboro, GA	\$172,357	25.7%	\$19,103
12	Peoples B&T	Buford, GA	\$558,455	24.9%	\$49,570
13	North GA National Bank	Calhoun, GA	\$267,434	22.6%	\$29,745
14	American Pride Bank	Macon, GA	\$491,161	22.3%	\$60,773
15	First National Bank Of Griffin	Griffin, GA	\$370,907	21.4%	\$25,601
16	Signature Bank Of GA	Sandy Springs, GA	\$249,237	21.4%	\$33,813
17	Great Oaks Bank	Eastman, GA	\$381,056	21.0%	\$47,319
18	Farmers & Merchants Bank	Eatonton, GA	\$330,970	21.0%	\$24,323
19	Craft Bank	Atlanta, GA	\$260,763	20.5%	\$38,319
20	The Peoples Bank Of GA	Talbotton, GA	\$208,146	19.9%	\$27,985
21	Oconee State Bank	Watkinsville, GA	\$645,857	19.8%	\$70,257
22	The Merchants & Citizens Bank	Mcrae, GA	\$141,495	19.8%	\$7,572
23	Farmers And Merchants Bank	Sylvania, GA	\$168,881	18.8%	\$9,147
24	West Central GA Bank	Thomaston, GA	\$155,694	18.7%	\$12,221
25	Embassy National Bank	Lawrenceville, GA	\$185,601	18.5%	\$22,618



QwickAnalytics™

Top 25 QCBI Banks

Net Interest Margin

Georgia
Banks
March 31, 2025

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	The Trust Bank	Lenox, GA	\$45,014	6.74%
2	State Bank Of Cochran	Cochran, GA	\$267,903	5.96%
3	First Bank Of Pike	Molena, GA	\$79,029	5.87%
4	The Security State Bank	Mcrae-Helena, GA	\$62,147	5.65%
5	Sunmark Community Bank	Perry, GA	\$381,623	5.63%
6	Magnolia State Bank	Eastman, GA	\$195,115	5.49%
7	The Geo. D. Warthen Bank	Sandersville, GA	\$203,267	5.38%
8	Community Bank Of Pickens County	Jasper, GA	\$594,752	5.37%
9	Bank Of Monticello	Monticello, GA	\$155,241	5.36%
10	Durden Banking Co, Incorporated	Twin City, GA	\$299,456	5.35%
11	The Citizens Bank Of Cochran	Cochran, GA	\$198,579	5.33%
12	The Bank of Soperton	Soperton, GA	\$254,432	5.29%
13	F & M B&TC	Manchester, GA	\$80,872	5.29%
14	Craft Bank	Atlanta, GA	\$260,763	5.26%
15	United Bank	Zebulon, GA	\$2,151,530	5.22%
16	Farmers State Bank	Lincolnton, GA	\$189,007	5.19%
17	Embassy National Bank	Lawrenceville, GA	\$185,601	5.09%
18	First National Community Bank	Chatsworth, GA	\$678,617	5.07%
19	Pineland Bank	Alma, GA	\$555,412	5.04%
20	SOUTH GEORGIA BANKING COMPANY	Omega, GA	\$576,163	5.02%
21	First Chatham Bank	Savannah, GA	\$604,491	5.01%
22	The Peoples Bank Of GA	Talbotton, GA	\$208,146	5.00%
23	Bank Of Newington	Newington, GA	\$287,171	4.94%
24	Farmers State Bank	Dublin, GA	\$151,256	4.94%
25	Citizens Bank Of The South	Sandersville, GA	\$340,577	4.92%

* Most recent quarter (MRQ) net interest margin



QwickAnalytics™

Top 25 QCBI Banks

Noninterest Income

Georgia
Banks
March 31, 2025

Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1 Community B&T - West GA	Lagrange, GA	\$236,091	4.73%
2 The Bank Of Edison	Edison, GA	\$80,533	2.75%
3 Banksouth	Greensboro, GA	\$1,362,000	2.71%
4 Southeast First National Bank	Summerville, GA	\$67,642	2.30%
5 United Bank	Zebulon, GA	\$2,151,530	1.40%
6 First National Bank Of Griffin	Griffin, GA	\$370,907	1.25%
7 Thomasville National Bank	Thomasville, GA	\$1,899,875	1.24%
8 First Chatham Bank	Savannah, GA	\$604,491	1.23%
9 First Bank Of Pike	Molena, GA	\$79,029	1.17%
10 Colony Bank	Fitzgerald, GA	\$3,160,265	1.14%
11 Embassy National Bank	Lawrenceville, GA	\$185,601	1.10%
12 Loyal Trust Bank	Johns Creek, GA	\$210,372	1.09%
13 River City Bank	Rome, GA	\$369,593	1.07%
14 Signature Bank Of GA	Sandy Springs, GA	\$249,237	1.06%
15 Altamaha B&TC	Vidalia, GA	\$328,803	1.02%
16 Planters First Bank	Cordele, GA	\$434,866	0.99%
17 Pinnacle Bank	Elberton, GA	\$2,261,056	0.95%
18 Bank Of Dade	Trenton, GA	\$154,233	0.94%
19 The First National Bank Of Waynesboro	Waynesboro, GA	\$224,620	0.93%
20 Citizens B&T, Inc.	Trenton, GA	\$131,642	0.84%
21 Douglas National Bank	Douglas, GA	\$326,636	0.84%
22 SOUTH GEORGIA BANKING COMPANY	Omega, GA	\$576,163	0.79%
23 Oconee State Bank	Watkinsville, GA	\$645,857	0.79%
24 F & M B&TC	Manchester, GA	\$80,872	0.78%
25 West Central GA Bank	Thomaston, GA	\$155,694	0.78%

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

Top 25 QCBI Banks Most Efficient

Georgia
Banks
March 31, 2025

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	State Bank Of Cochran	Cochran, GA	\$267,903	38.4%
2	Metro City Bank	Doraville, GA	\$3,644,728	38.4%
3	Community Bank Of Pickens County	Jasper, GA	\$594,752	39.8%
4	Thomasville National Bank	Thomasville, GA	\$1,899,875	39.8%
5	United Bank	Zebulon, GA	\$2,151,530	42.1%
6	Bank Of Dade	Trenton, GA	\$154,233	42.2%
7	Douglas National Bank	Douglas, GA	\$326,636	42.8%
8	Farmers And Merchants Bank	Sylvania, GA	\$168,881	43.2%
9	The Commercial Bank	Crawford, GA	\$430,703	43.2%
10	Northeast GA Bank	Lavonia, GA	\$647,845	43.5%
11	Classic City Bank	Athens, GA	\$250,588	43.7%
12	Community Bank Of GA	Baxley, GA	\$229,616	44.7%
13	Bank Of Monticello	Monticello, GA	\$155,241	45.7%
14	The Citizens Bank Of GA	Cumming, GA	\$582,384	46.6%
15	The First National Bank Of Waynesboro	Waynesboro, GA	\$224,620	47.1%
16	First State Bank	Wrens, GA	\$468,401	47.6%
17	Primesouth Bank	Blackshear, GA	\$1,368,357	47.9%
18	Fnb South	Alma, GA	\$703,345	48.0%
19	Ab&t	Albany, GA	\$271,973	48.1%
20	Wheeler County State Bank	Alamo, GA	\$181,881	48.4%
21	The Citizens Bank Of Cochran	Cochran, GA	\$198,579	48.4%
22	First Ic Bank	Doraville, GA	\$1,226,276	48.7%
23	American Commerce Bank	Bremen, GA	\$511,515	48.8%
24	Southeast First National Bank	Summerville, GA	\$67,642	49.5%
25	Citizens Bank Of Americus	Americus, GA	\$483,621	49.6%

* 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
March 31, 2025

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Southeast First National Bank	Summerville, GA	\$67,642	3.46%
2	United Bank	Zebulon, GA	\$2,151,530	2.86%
3	Community Bank Of Pickens County	Jasper, GA	\$594,752	2.49%
4	Fnb South	Alma, GA	\$703,345	2.44%
5	The First National Bank Of Waynesboro	Waynesboro, GA	\$224,620	2.24%
6	Thomasville National Bank	Thomasville, GA	\$1,899,875	2.23%
7	Classic City Bank	Athens, GA	\$250,588	1.98%
8	The Citizens Bank Of Cochran	Cochran, GA	\$198,579	1.97%
9	Farmers And Merchants Bank	Sylvania, GA	\$168,881	1.96%
10	Primesouth Bank	Blackshear, GA	\$1,368,357	1.92%
11	Craft Bank	Atlanta, GA	\$260,763	1.92%
12	First National Community Bank	Chatsworth, GA	\$678,617	1.86%
13	First State Bank Of Blakely	Blakely, GA	\$667,231	1.86%
14	Metro City Bank	Doraville, GA	\$3,644,728	1.84%
15	First Ic Bank	Doraville, GA	\$1,226,276	1.79%
16	Ab&t	Albany, GA	\$271,973	1.78%
17	Citizens Trust Bank	Atlanta, GA	\$769,241	1.77%
18	The Citizens Bank of Swainsboro	Swainsboro, GA	\$399,953	1.77%
19	First National Bank Of Griffin	Griffin, GA	\$370,907	1.77%
20	First American B&TC	Athens, GA	\$879,178	1.73%
21	Embassy National Bank	Lawrenceville, GA	\$185,601	1.71%
22	Community Bank Of GA	Baxley, GA	\$229,616	1.68%
23	Southeastern Bank	Darien, GA	\$605,282	1.64%
24	First State Bank	Wrens, GA	\$468,401	1.64%
25	River City Bank	Rome, GA	\$369,593	1.64%

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

Top 25 QCBI Banks

ROAA (S-Corps)

Georgia
Banks
March 31, 2025

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	State Bank Of Cochran	Cochran, GA	\$267,903	3.95%
2	The Commercial Bank	Crawford, GA	\$430,703	3.00%
3	Douglas National Bank	Douglas, GA	\$326,636	2.99%
4	Bank Of Monticello	Monticello, GA	\$155,241	2.87%
5	Sunmark Community Bank	Perry, GA	\$381,623	2.87%
6	Bank Of Dade	Trenton, GA	\$154,233	2.80%
7	Farmers State Bank	Lincolnton, GA	\$189,007	2.66%
8	Durden Banking Co, Incorporated	Twin City, GA	\$299,456	2.66%
9	Northeast GA Bank	Lavonia, GA	\$647,845	2.48%
10	Wheeler County State Bank	Alamo, GA	\$181,881	2.40%
11	Bank Of Hazlehurst	Hazlehurst, GA	\$131,984	2.30%
12	Altamaha B&TC	Vidalia, GA	\$328,803	2.20%
13	Magnolia State Bank	Eastman, GA	\$195,115	2.13%
14	The Security State Bank	Mcrae-Helena, GA	\$62,147	1.88%
15	Farmers State Bank	Dublin, GA	\$151,256	1.87%
16	The Bank Of Edison	Edison, GA	\$80,533	1.86%
17	South GA Bank	Glennville, GA	\$238,999	1.85%
18	Flint Community Bank	Albany, GA	\$336,212	1.84%
19	Mount Vernon Bank	Vidalia, GA	\$187,650	1.79%
20	Bank Of Dawson	Dawson, GA	\$158,235	1.76%
21	Planters First Bank	Cordele, GA	\$434,866	1.71%
22	Bank Of Wrightsville	Wrightsville, GA	\$97,947	1.67%
23	GA Community Bank	Albany, GA	\$381,979	1.57%
24	The Bank of Soperton	Soperton, GA	\$254,432	1.55%
25	Great Oaks Bank	Eastman, GA	\$381,056	1.55%

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



QwickAnalytics™

Top 25 QCBI Banks

ROAE (C-Corps)

Georgia
Banks
March 31, 2025

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	The Bank Of Lafayette	La Fayette, GA	\$411,413	49.04%
2	Southeast First National Bank	Summerville, GA	\$67,642	28.04%
3	Peoplesouth Bank	Colquitt, GA	\$1,119,794	27.10%
4	United Bank	Zebulon, GA	\$2,151,530	24.21%
5	First National Bank Of Griffin	Griffin, GA	\$370,907	23.89%
6	Thomasville National Bank	Thomasville, GA	\$1,899,875	23.51%
7	First State Bank	Wrens, GA	\$468,401	22.30%
8	F & M B&TC	Manchester, GA	\$80,872	20.66%
9	River City Bank	Rome, GA	\$369,593	19.88%
10	Community Bank Of Pickens County	Jasper, GA	\$594,752	19.48%
11	North GA National Bank	Calhoun, GA	\$267,434	19.38%
12	Farmers & Merchants Bank	Lakeland, GA	\$745,192	18.83%
13	Primesouth Bank	Blackshear, GA	\$1,368,357	18.52%
14	Citizens Bank Of Americus	Americus, GA	\$483,621	18.26%
15	Classic City Bank	Athens, GA	\$250,588	18.03%
16	Community Bank Of GA	Baxley, GA	\$229,616	17.53%
17	Bank Of Newington	Newington, GA	\$287,171	17.38%
18	The Citizens Bank Of GA	Cumming, GA	\$582,384	17.06%
19	Commercial Banking Co	Valdosta, GA	\$360,817	17.03%
20	Century B&T	Milledgeville, GA	\$364,121	16.80%
21	Pineland Bank	Alma, GA	\$555,412	16.56%
22	Fnb South	Alma, GA	\$703,345	16.50%
23	The Citizens Bank Of Cochran	Cochran, GA	\$198,579	16.41%
24	Bank Of Madison	Madison, GA	\$432,028	16.37%
25	The Citizens Bank of Swainsboro	Swainsboro, GA	\$399,953	16.35%

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

Top 25 QCBI Banks

ROAE (S-Corps)

Georgia
Banks
March 31, 2025

Bank Name	City, ST	Total Assets (\$000s)	ROAE
1 Bank Of Dade	Trenton, GA	\$154,233	55.62%
2 The Commercial Bank	Crawford, GA	\$430,703	40.81%
3 The Bank Of Edison	Edison, GA	\$80,533	40.66%
4 Douglas National Bank	Douglas, GA	\$326,636	36.83%
5 Mount Vernon Bank	Vidalia, GA	\$187,650	32.35%
6 Altamaha B&TC	Vidalia, GA	\$328,803	29.82%
7 Bank Of Wrightsville	Wrightsville, GA	\$97,947	25.86%
8 State Bank Of Cochran	Cochran, GA	\$267,903	24.30%
9 Bank Of Hazlehurst	Hazlehurst, GA	\$131,984	24.24%
10 Farmers State Bank	Lincolnton, GA	\$189,007	23.51%
11 Bank Of Monticello	Monticello, GA	\$155,241	23.21%
12 Sunmark Community Bank	Perry, GA	\$381,623	22.39%
13 Northeast GA Bank	Lavonia, GA	\$647,845	22.37%
14 South GA Bank	Glennville, GA	\$238,999	21.44%
15 Flint Community Bank	Albany, GA	\$336,212	20.87%
16 Planters First Bank	Cordele, GA	\$434,866	20.83%
17 Waycross B&T	Waycross, GA	\$241,968	20.19%
18 Durden Banking Co, Incorporated	Twin City, GA	\$299,456	19.82%
19 Great Oaks Bank	Eastman, GA	\$381,056	19.41%
20 Guardian Bank	Valdosta, GA	\$590,758	18.99%
21 Wheeler County State Bank	Alamo, GA	\$181,881	18.01%
22 First National Bank Of Coffee County	Douglas, GA	\$502,904	17.59%
23 Promiseone Bank	Duluth, GA	\$796,184	17.47%
24 The Bank of Soperton	Soperton, GA	\$254,432	17.35%
25 South Coast B&T	Brunswick, GA	\$252,516	16.87%

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



QwickAnalytics™

QwickAnalytics State Performance Trends

Georgia
Banks
March 31, 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	156	2
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	128	3
Large Institutional Branches (>\$2 billion deposits/branch)	47	1
Underloaned (<10% Loans / Assets)	119	3
Consumer Focus (>50% Consumer Loans or Leases / Assets)	21	0
No Material Real Estate Lending (<1% Assets)	132	2
Wholesale Funded (<40% Core Deposits / Deposits)	95	1
Overcapitalized (Total Equity / Assets > 50%)	90	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
March 31, 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.