

QwickAnalytics Community Bank Index (QCBI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: GEORGIA *2024 Annual Performance Review*



QwickAnalytics State Performance Trends

Georgia
Banks

December 31, 2024

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	135	96%	6	4%	141
National	4,161	92%	380	8%	4,541

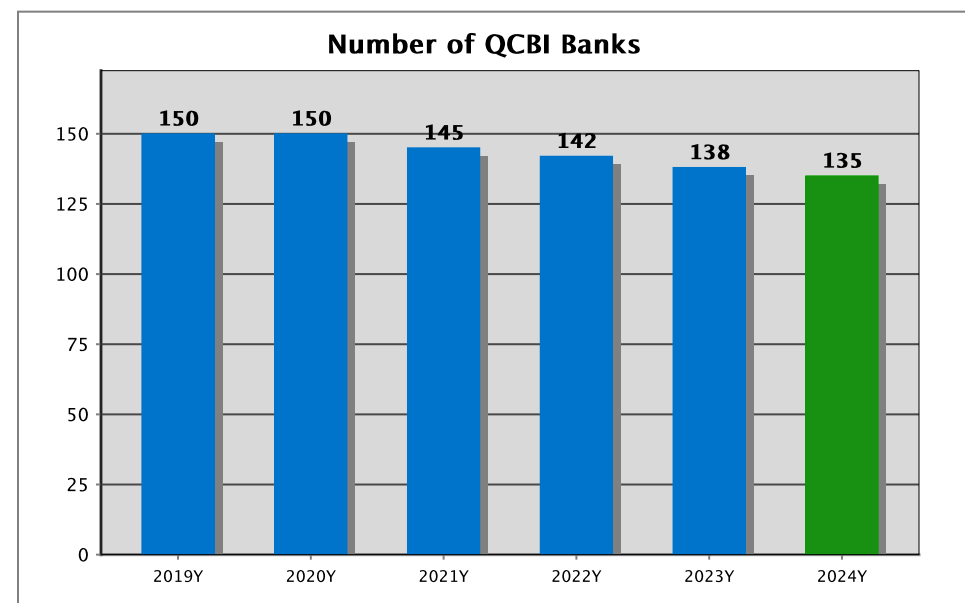
Please visit the www.QwickAnalytics.com website for more information.

QwickAnalytics State Performance Trends

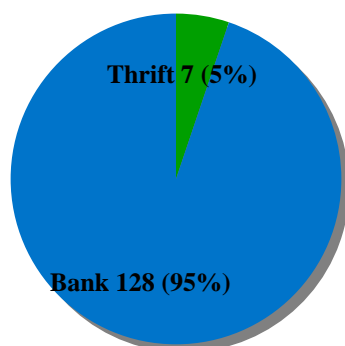
QCBI Industry Structure

Georgia
Banks
December 31, 2024

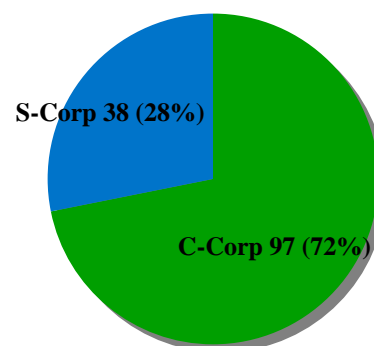
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	14	10%	\$973	2%
\$100-\$500 Million	84	62%	\$22,410	35%
\$500 Million-\$1 Billion	24	18%	\$15,235	23%
\$1-\$5 Billion	13	10%	\$26,252	40%
\$5-\$10 Billion	0	0%	\$0	0%
Total	135	100%	\$64,870	100%



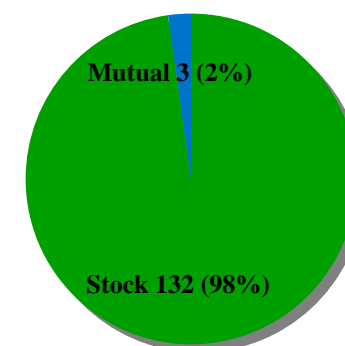
Industry Breakdown



Structural Breakdown



Ownership Breakdown

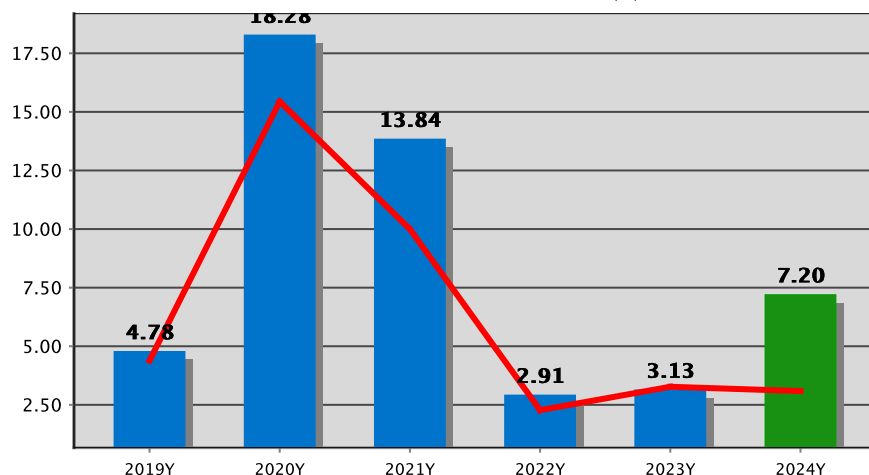


QwickAnalytics State Performance Trends

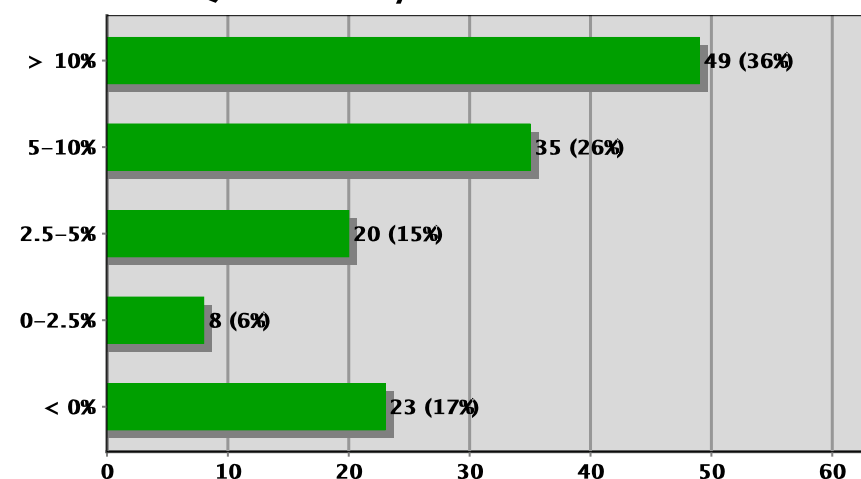
Asset Growth Trends

Georgia
Banks
December 31, 2024

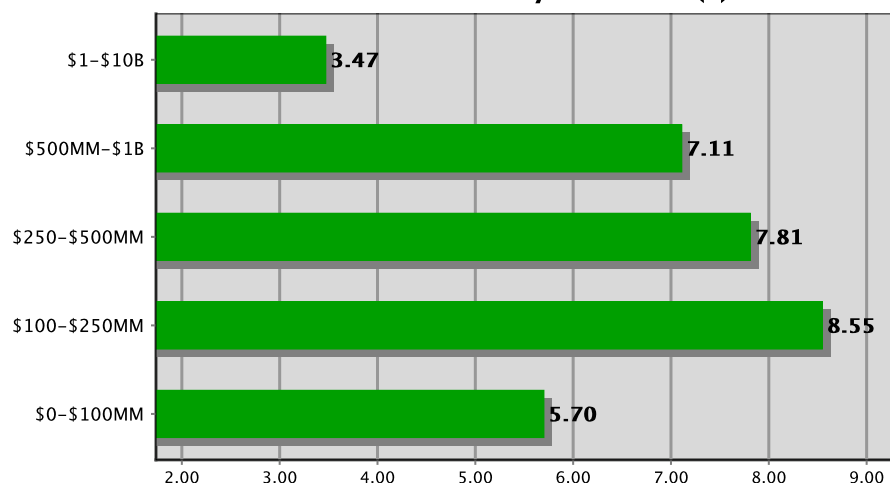
Median LTM Asset Growth (%)



QCBI Banks by LTM Asset Growth



Median LTM Asset Growth by Asset Size (%)



— National Trend

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



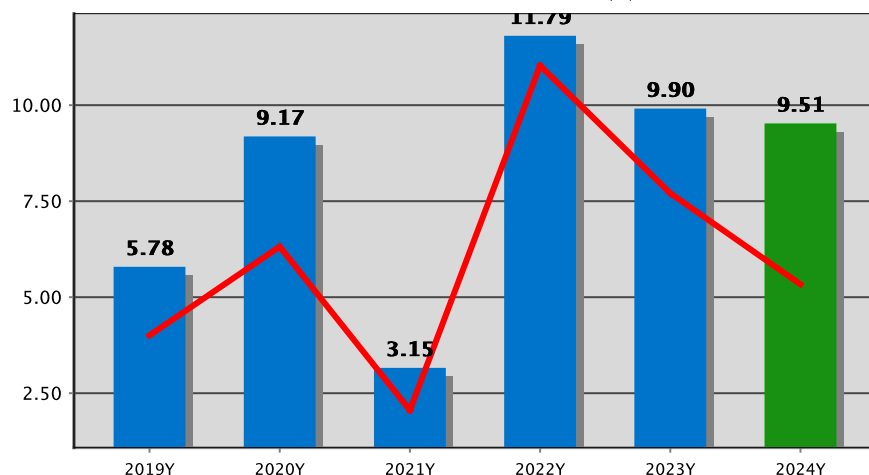
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QwickAnalytics State Performance Trends

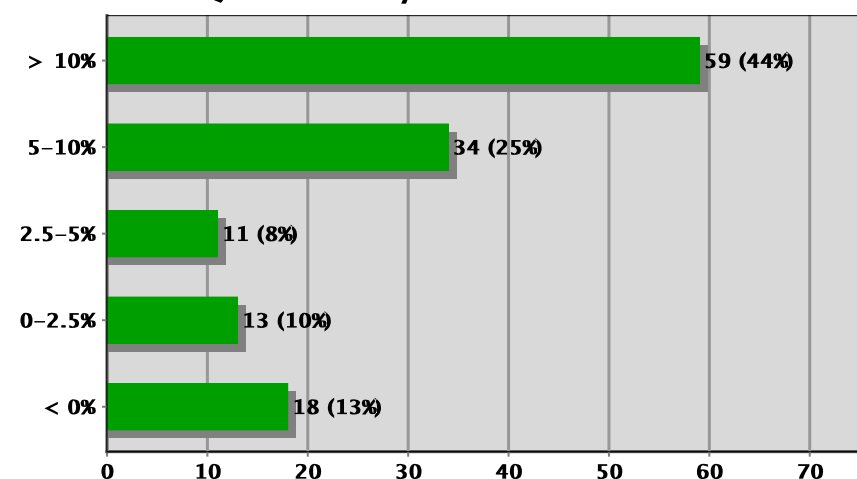
Loan Growth Trends

Georgia
Banks
December 31, 2024

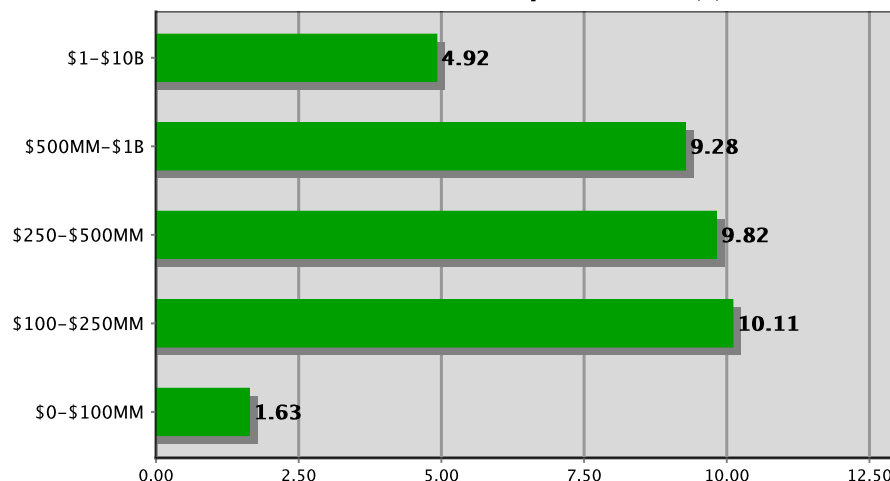
Median LTM Loan Growth (%)



QCBI Banks by LTM Loan Growth



Median LTM Loan Growth by Asset Size (%)



— National Trend

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



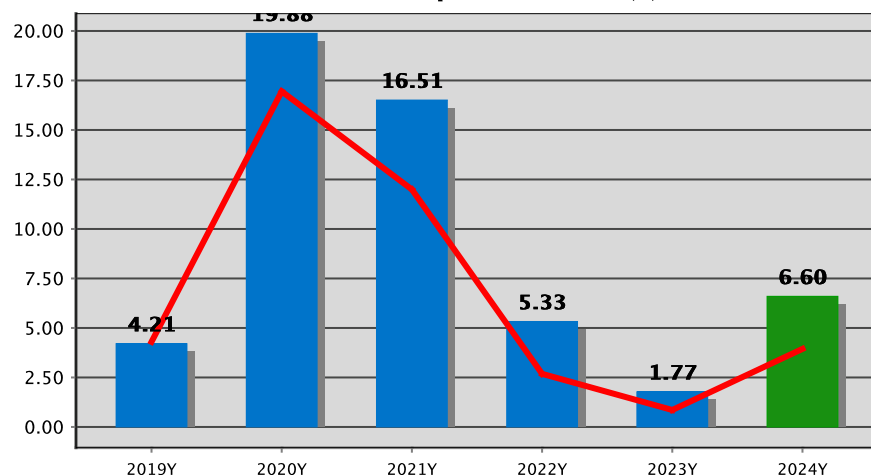
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QwickAnalytics State Performance Trends

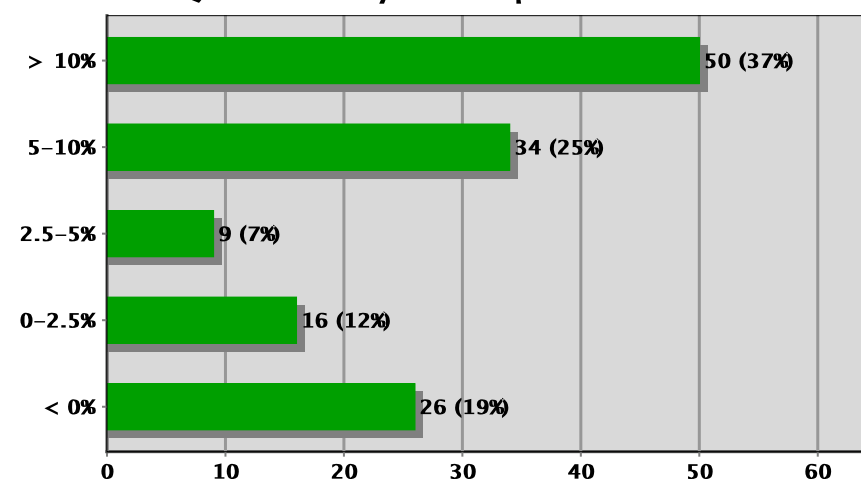
Deposit Growth Trends

Georgia
Banks
December 31, 2024

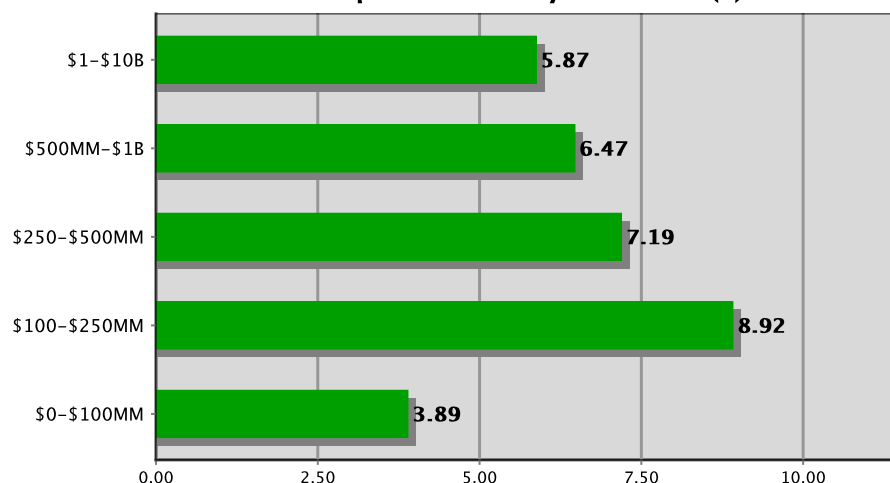
Median LTM Deposit Growth (%)



QCBI Banks by LTM Deposit Growth



Median LTM Deposit Growth by Asset Size (%)



— National Trend

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



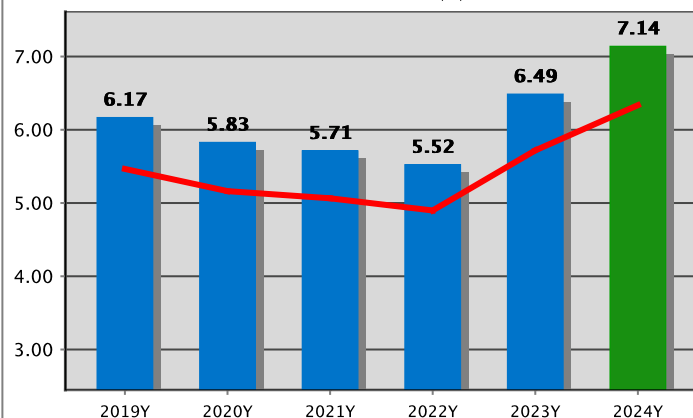
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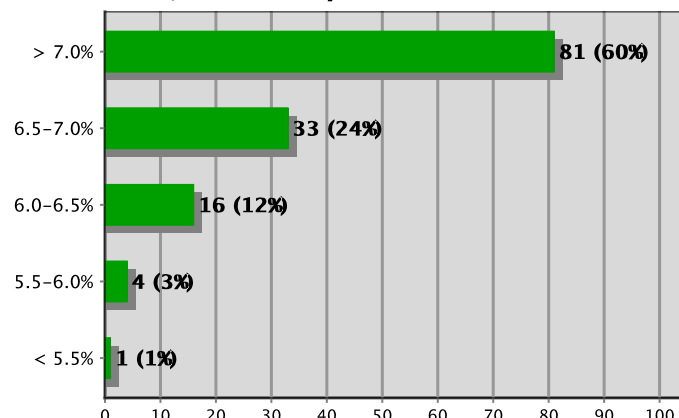
Performance Trends

Georgia
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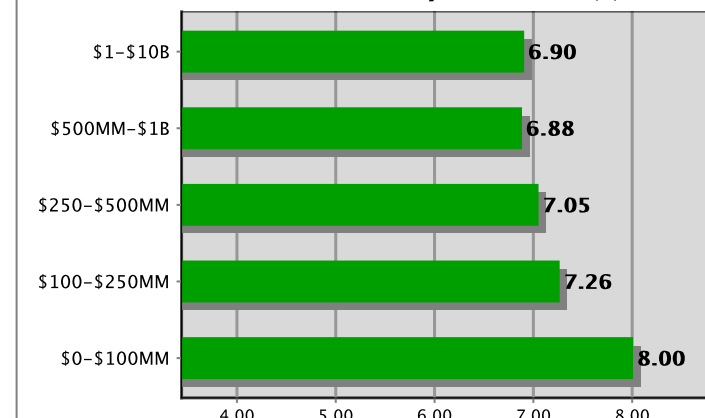
Yield on Loans (%)



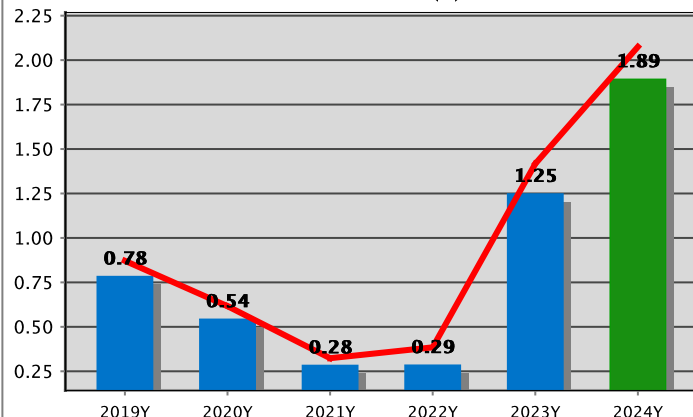
QCBI Banks by Yield on Loans



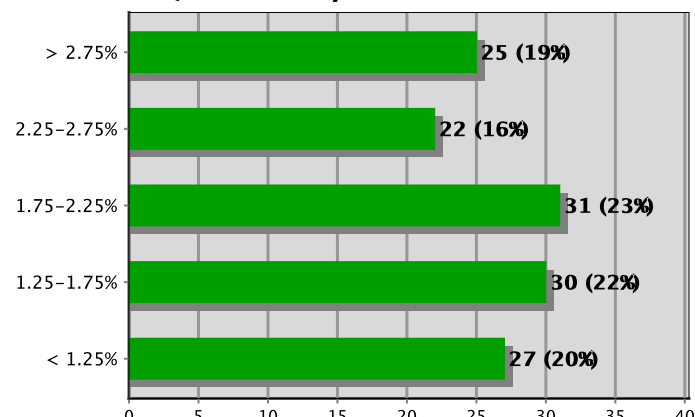
Median Yield on Loans by Asset Size (%)



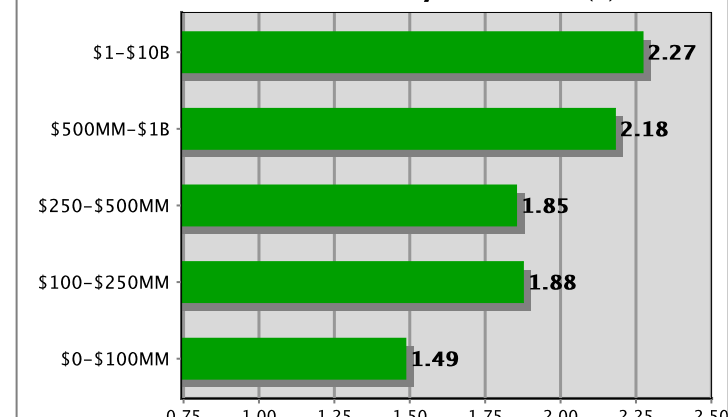
Cost of Funds (%)



QCBI Banks by Cost of Funds



Median Cost of Funds by Asset Size (%)



— National Trend

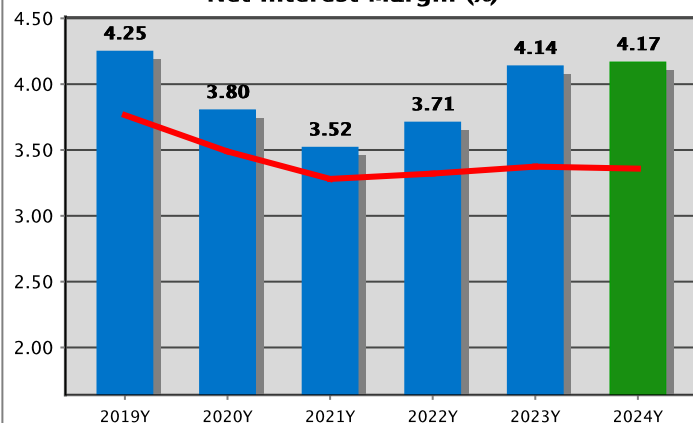
Note: All data points represent median values;
current period data (green bars) are for the the full year 2024; Core items exclude nonrecurring gains/losses

QwickAnalytics State Performance Trends

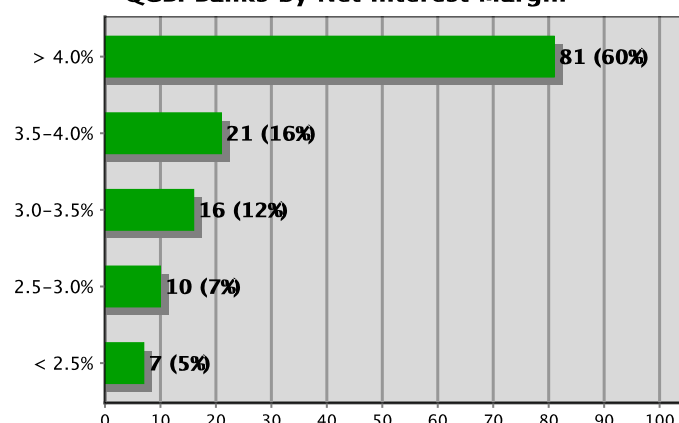
Performance Trends

Georgia
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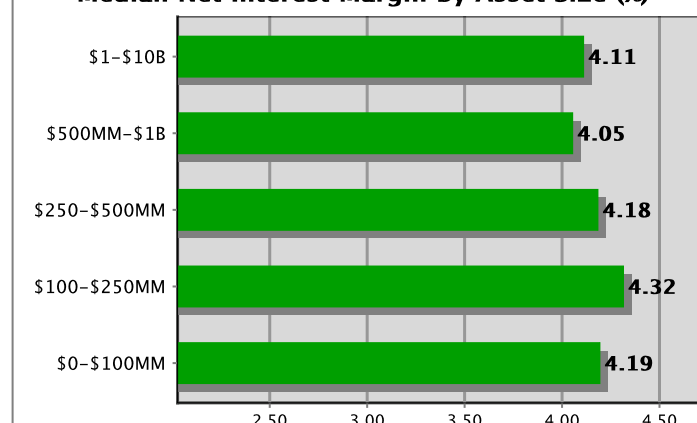
Net Interest Margin (%)



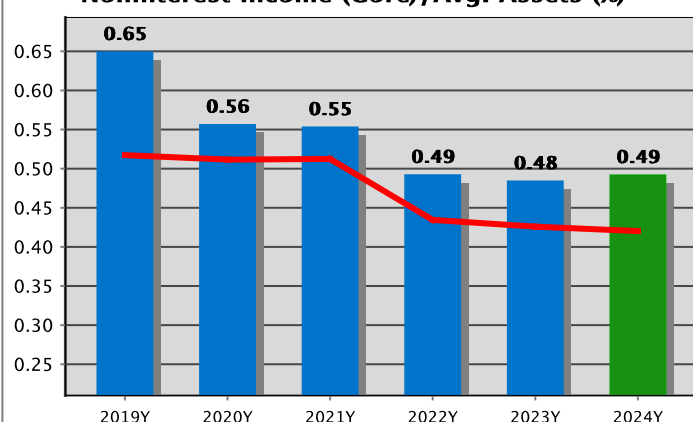
QCBI Banks by Net Interest Margin



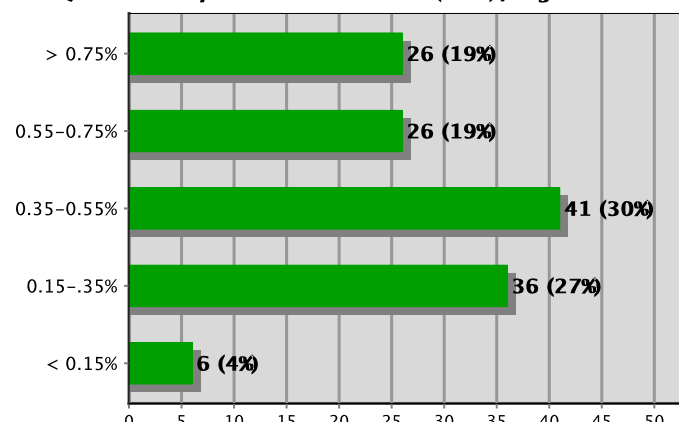
Median Net Interest Margin by Asset Size (%)



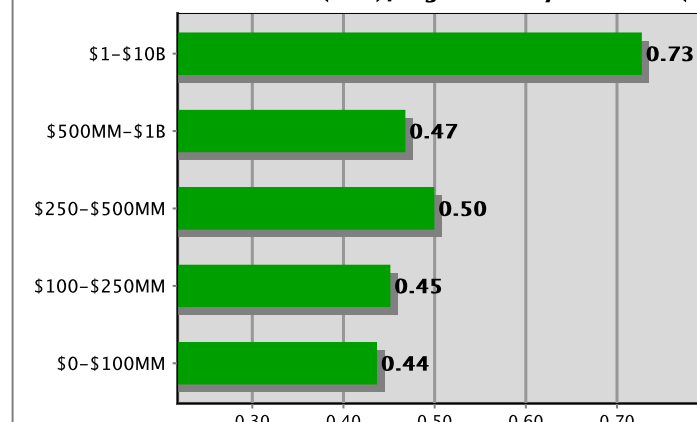
Noninterest Income (Core)/Avg. Assets (%)



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



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



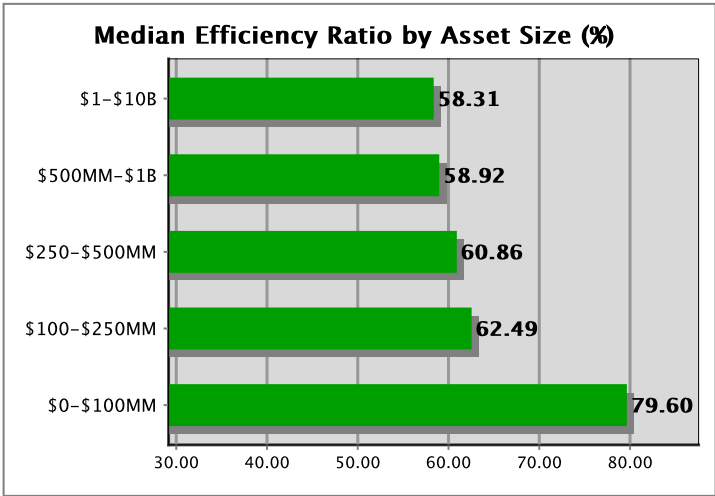
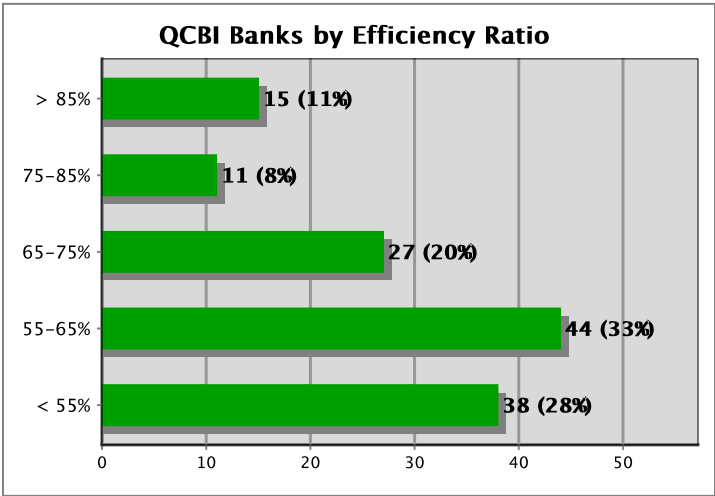
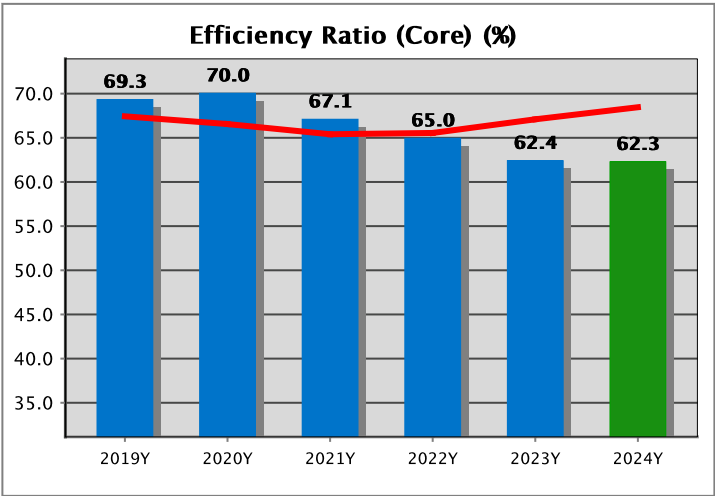
— National Trend

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QwickAnalytics State Performance Trends

Performance Trends

Georgia
Banks
December 31, 2024



— National Trend

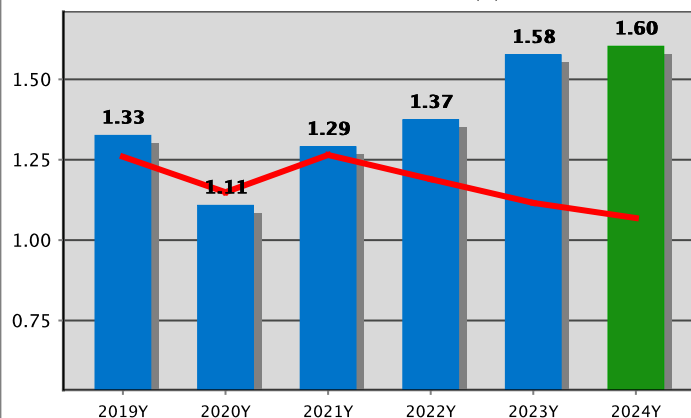
Note: All data points represent median values;
current period data (green bars) are for the the full year 2024; Core items exclude nonrecurring gains/losses

QwickAnalytics State Performance Trends

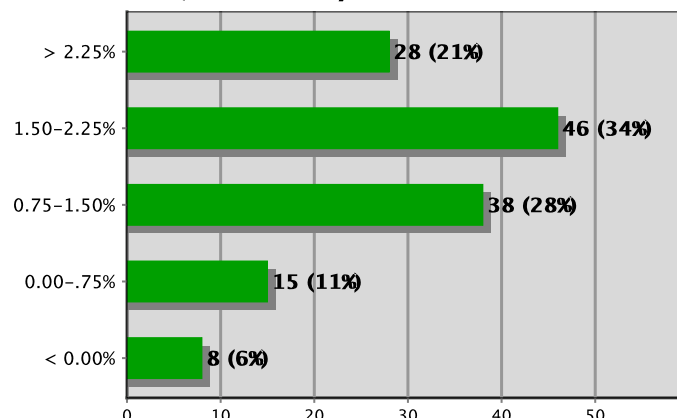
Profitability Trends

Georgia
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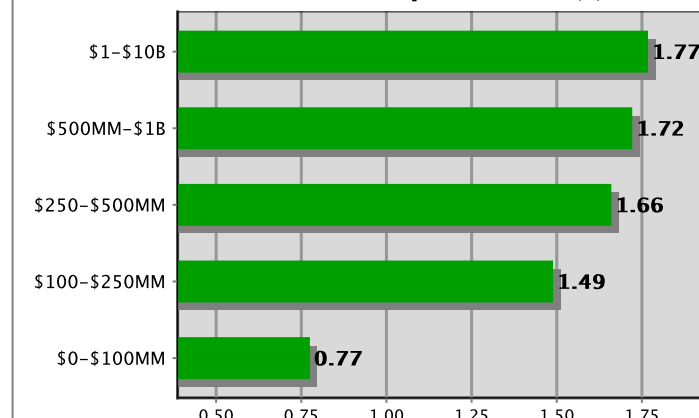
Median Pretax ROAA (%)



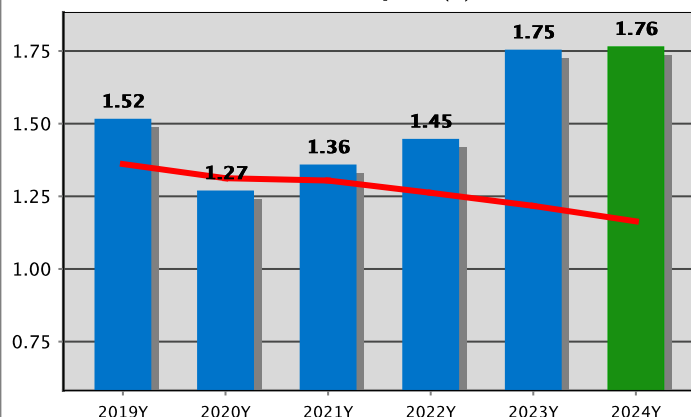
QCBI Banks by Pretax ROAA



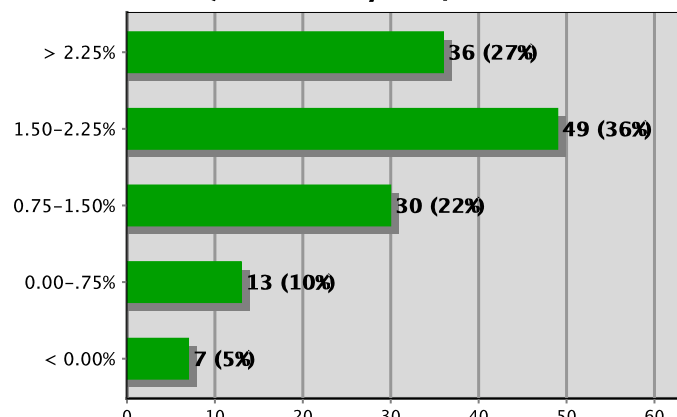
Median Pretax ROAA by Asset Size (%)



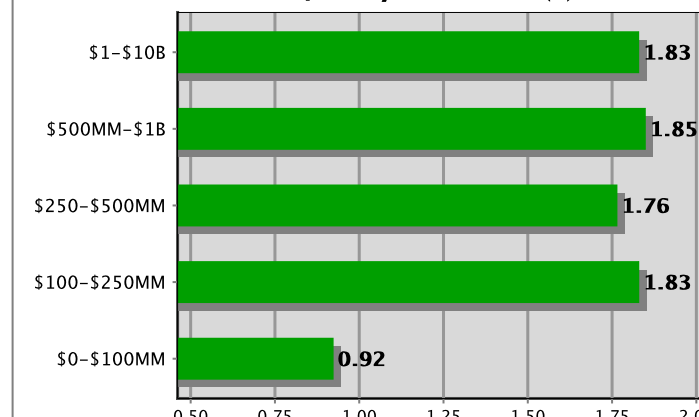
Median COE/AA (%)



QCBI Banks by COE/AA



Median COE/AA by Asset Size (%)



— National Trend

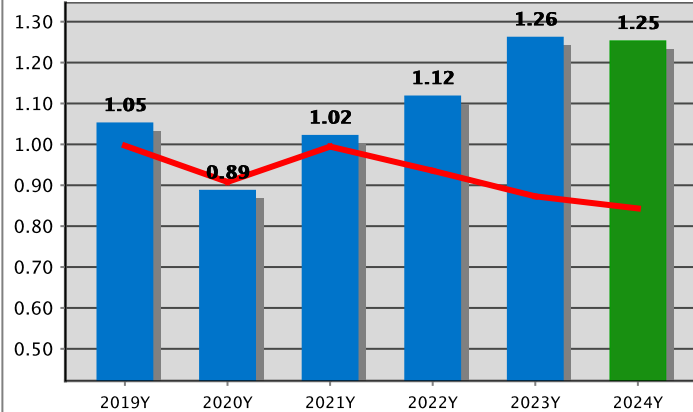
* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)
current period data (green bars) are for the full year 2024

QwickAnalytics State Performance Trends

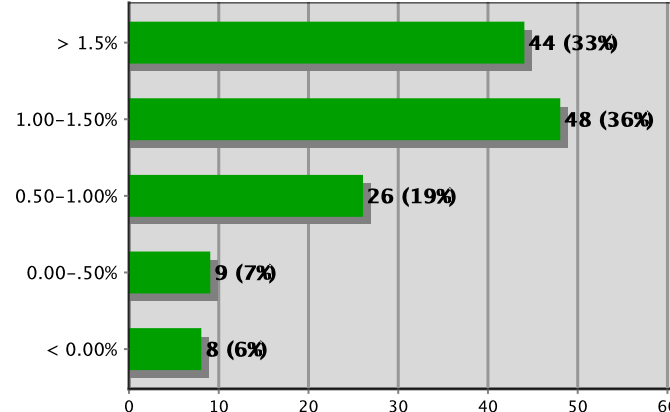
Profitability Trends

Georgia
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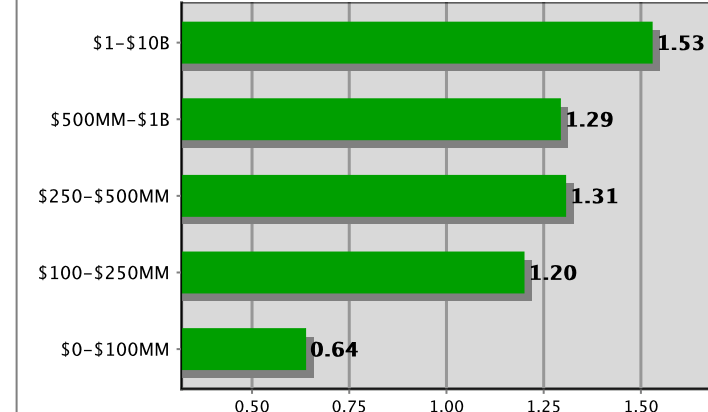
Median ROAA (%)



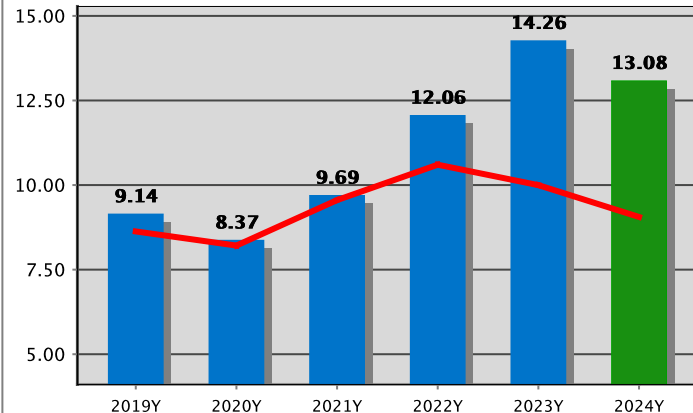
QCBI Banks by ROAA



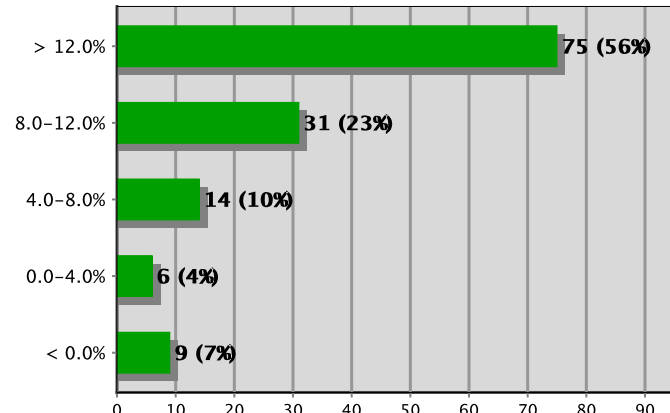
Median ROAA by Asset Size (%)



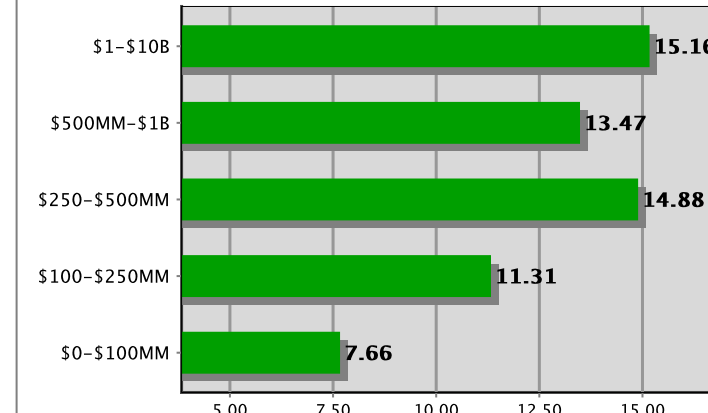
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



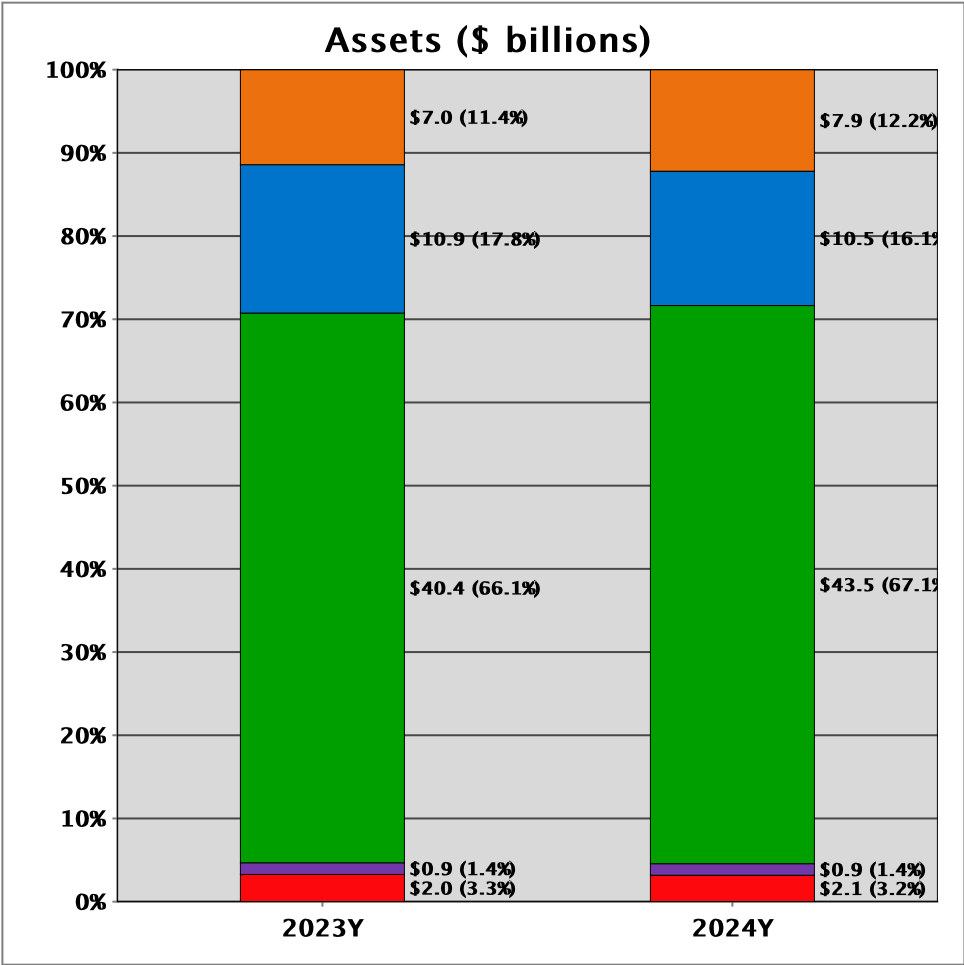
— National Trend

* 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 full year 2024

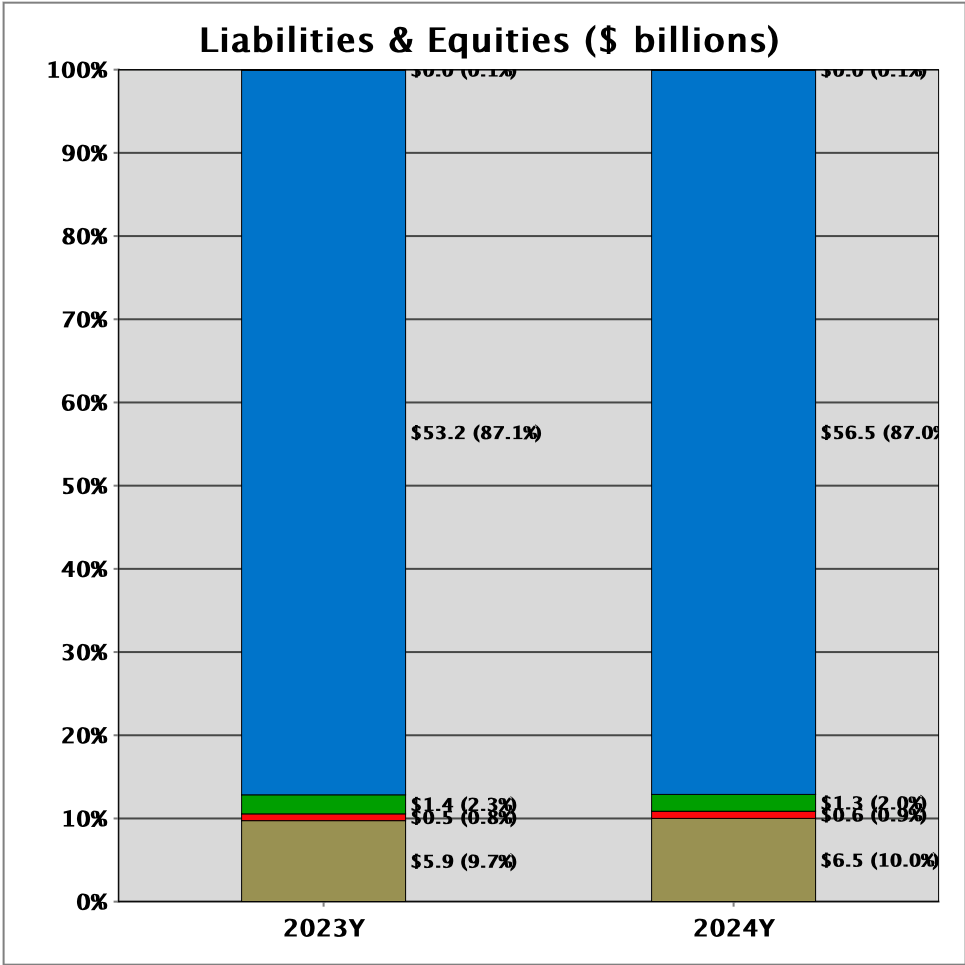
QwickAnalytics State Performance Trends

Balance Sheet Composition

Georgia
Banks
December 31, 2024



Cash & Equivalents Securities Net Loans
Premises & Fixed Other Assets



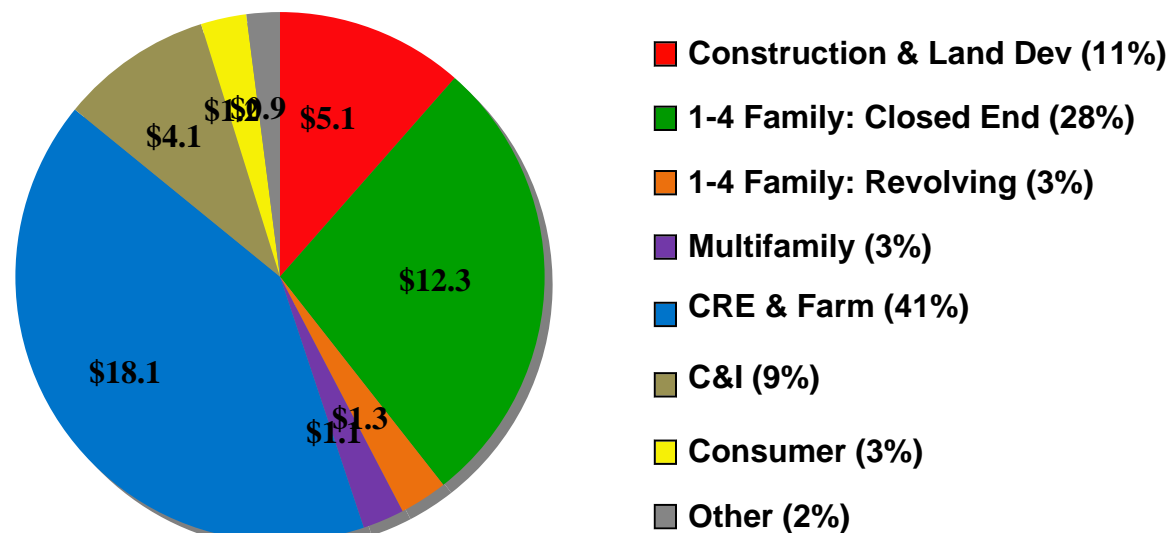
Fed Funds & Repos Deposits Other Borrowings
Other Liabilities Equity Capital

QuickAnalytics State Performance Trends

Loan Composition

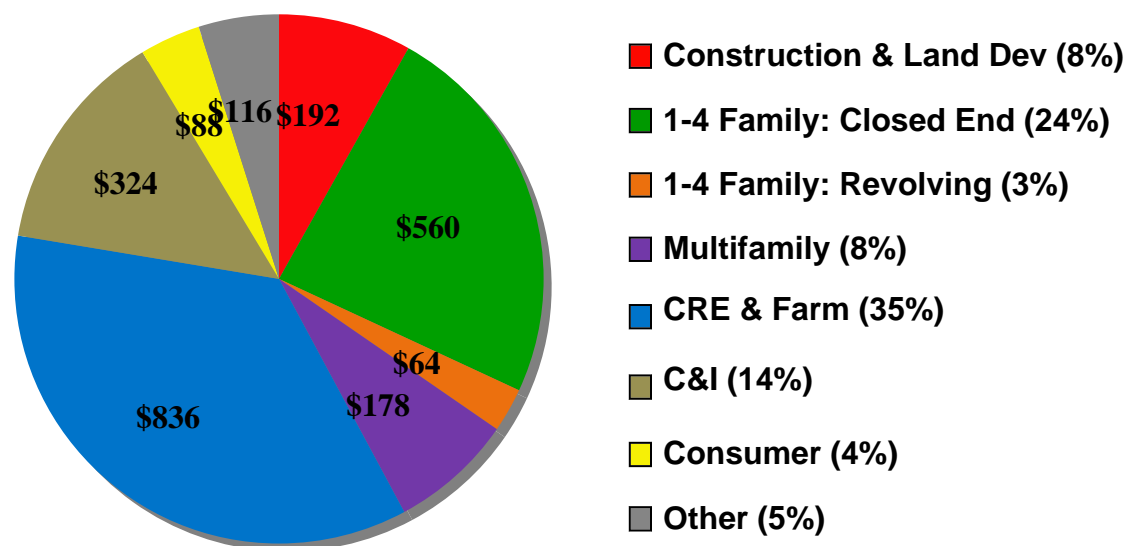
Georgia
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December 31, 2024

State Aggregate Loan Mix



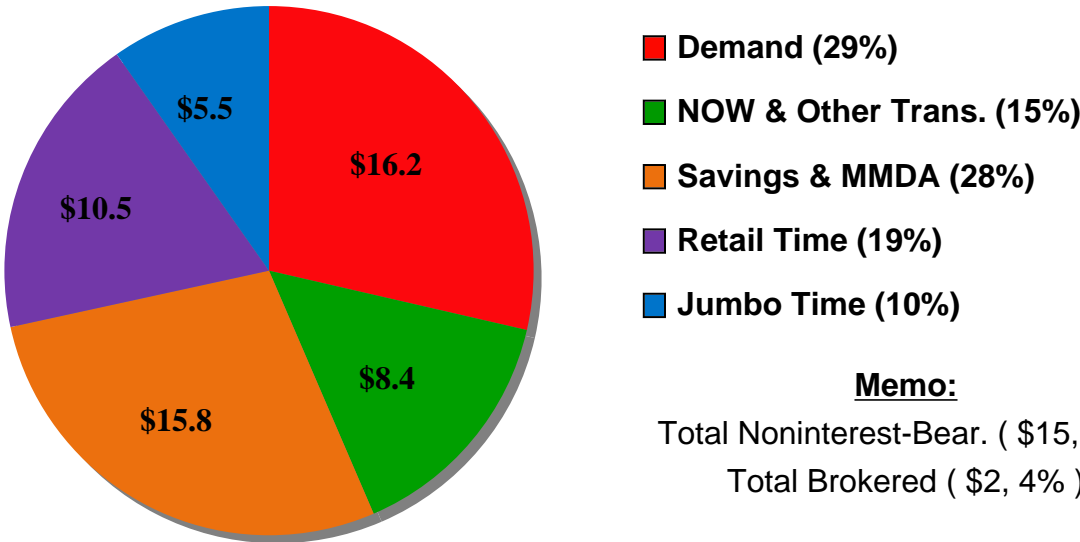
(\$ billions)

National Aggregate Loan Mix



(\$ billions)

State Aggregate Deposit Mix

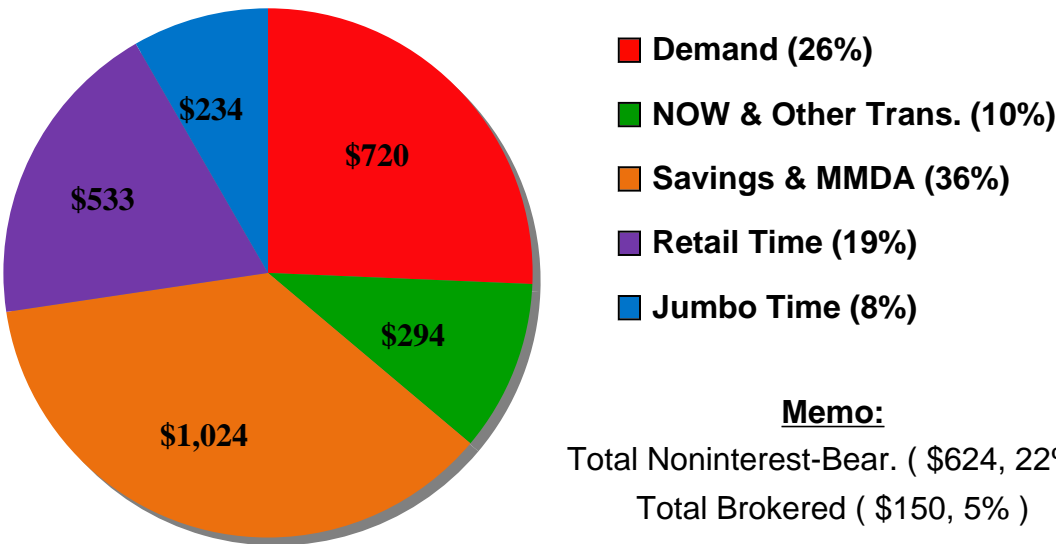


(\$ billions)

Memo:

Total Noninterest-Bear. (\$15, 0%)
Total Brokered (\$2, 4%)

National Aggregate Deposit Mix



(\$ billions)

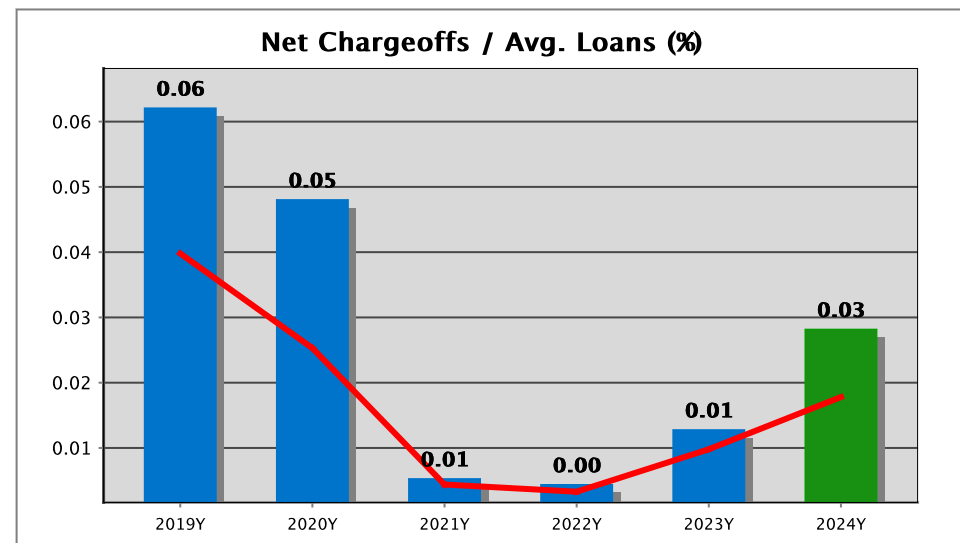
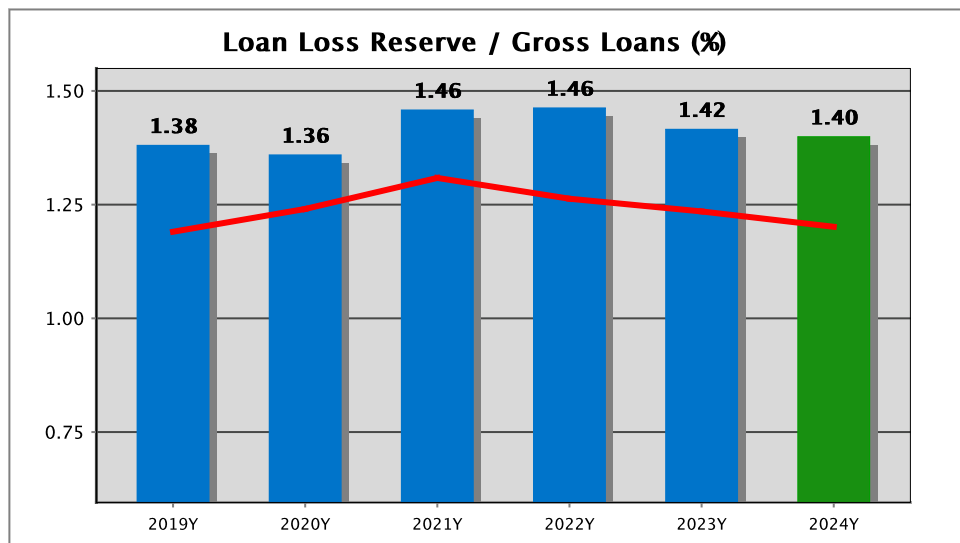
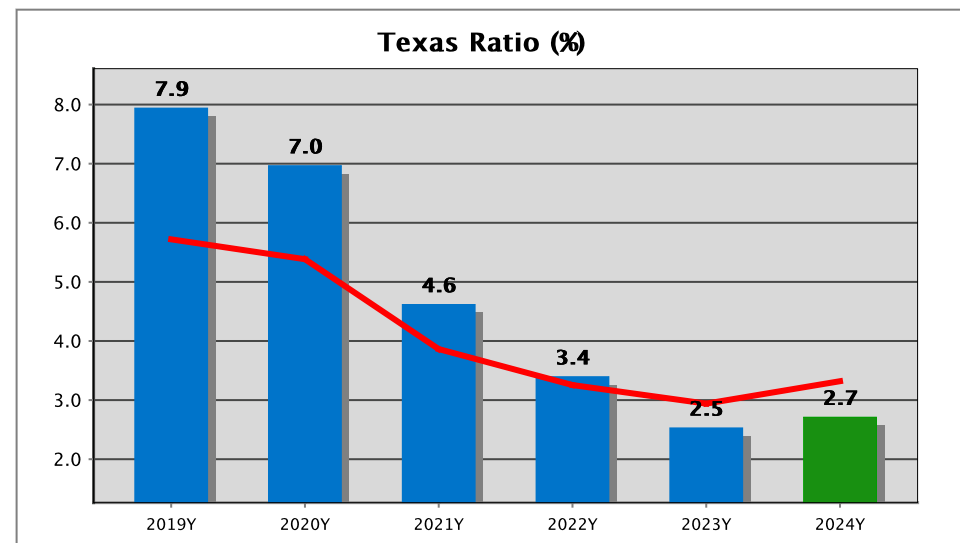
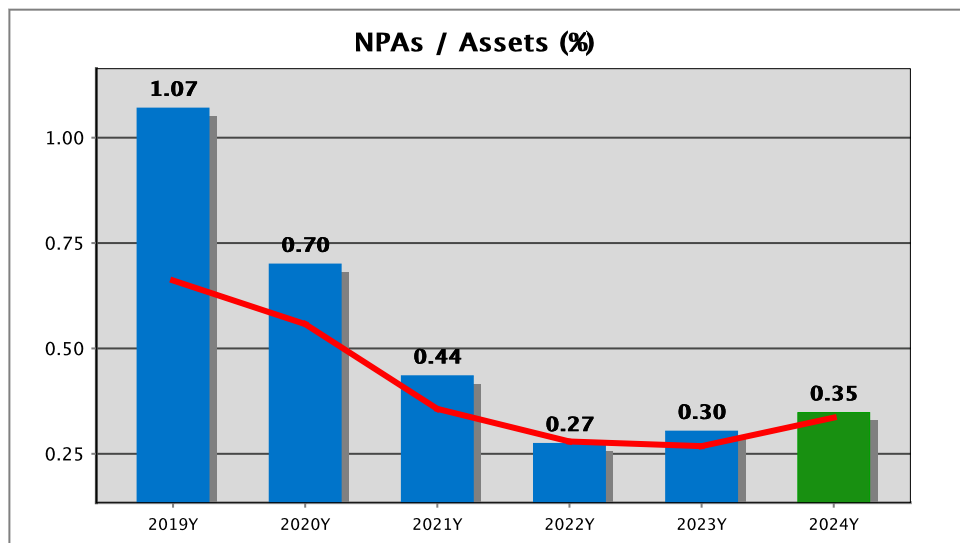
Memo:

Total Noninterest-Bear. (\$624, 22%)
Total Brokered (\$150, 5%)

QwickAnalytics State Performance Trends

Asset Quality Trends

Georgia
Banks
December 31, 2024



— National Trend

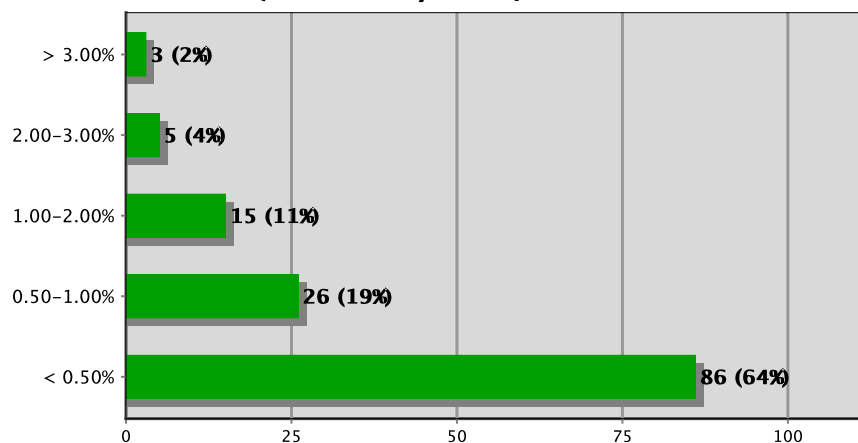
* All data points represent median values; NPAs = loans 90+ days P.D. + nonaccrual loans + restructured loans + OREO;
Texas Ratio = NPAs as a percentage of tangible equity + loan loss reserve

QwickAnalytics State Performance Trends

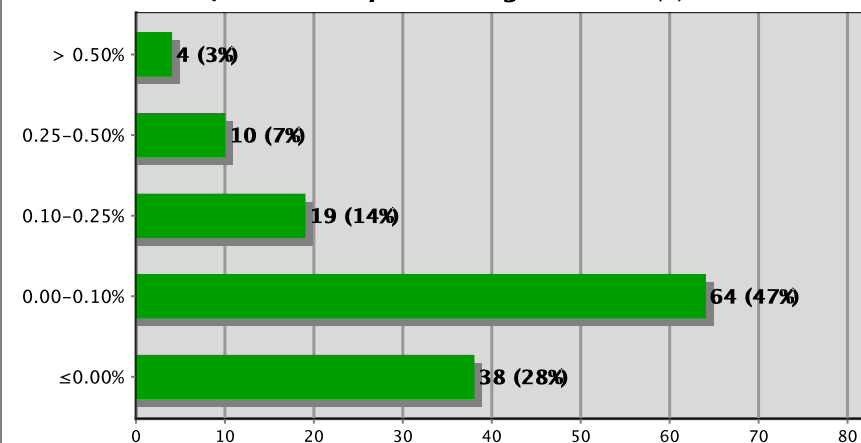
Asset Quality Trends

Georgia
Banks
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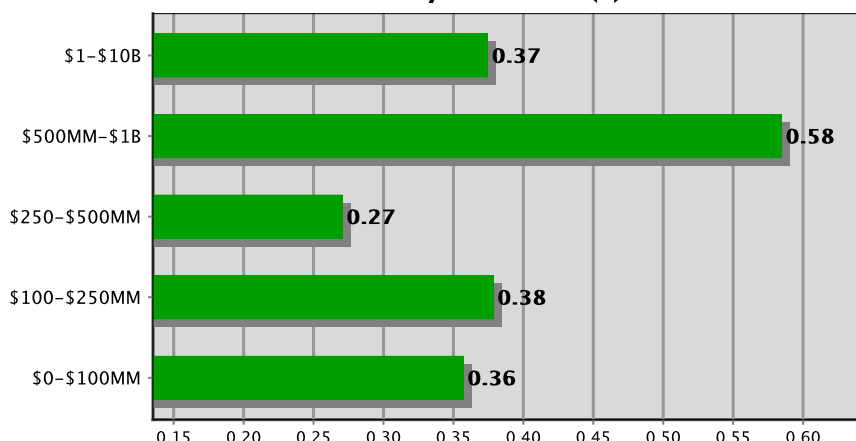
QCBI Banks by NPAs / Assets



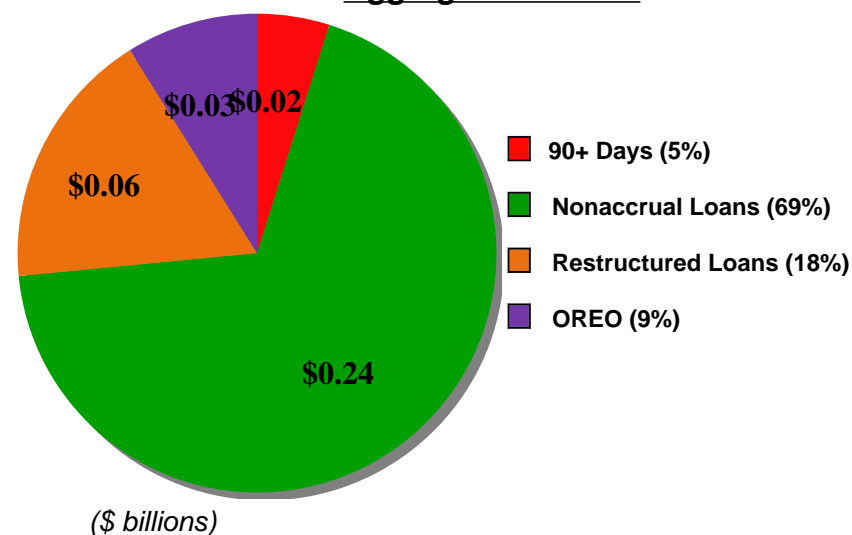
QCBI Banks by Net Chargeoff Ratio (%)



Median NPAs by Asset Size (%)



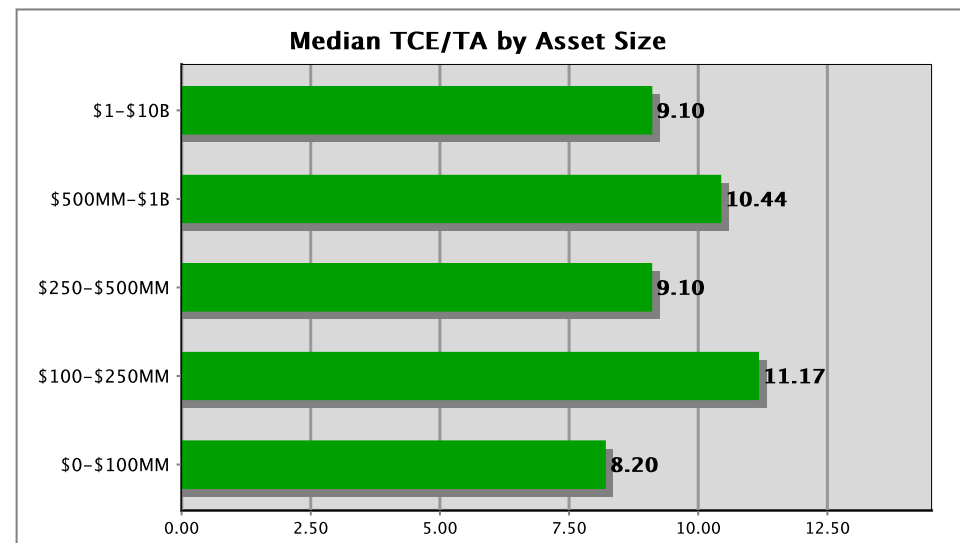
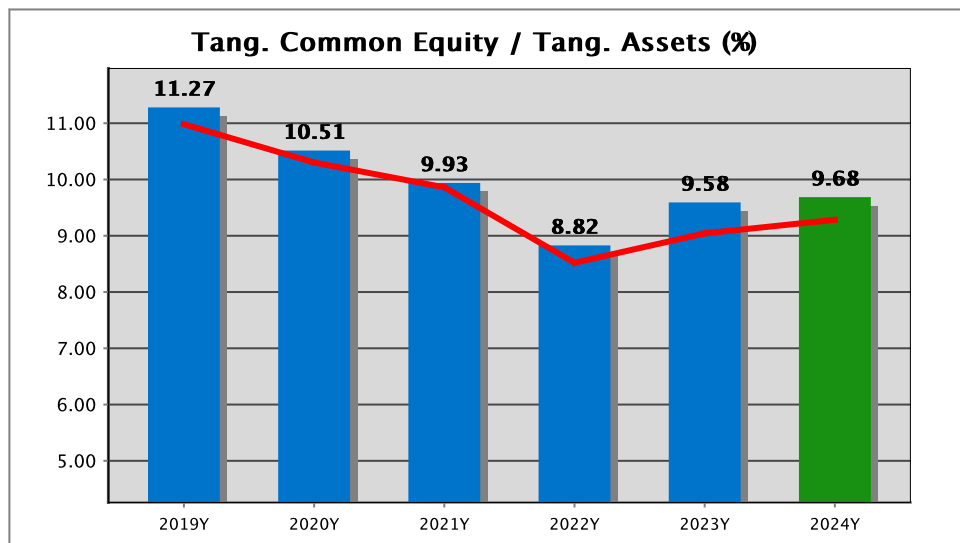
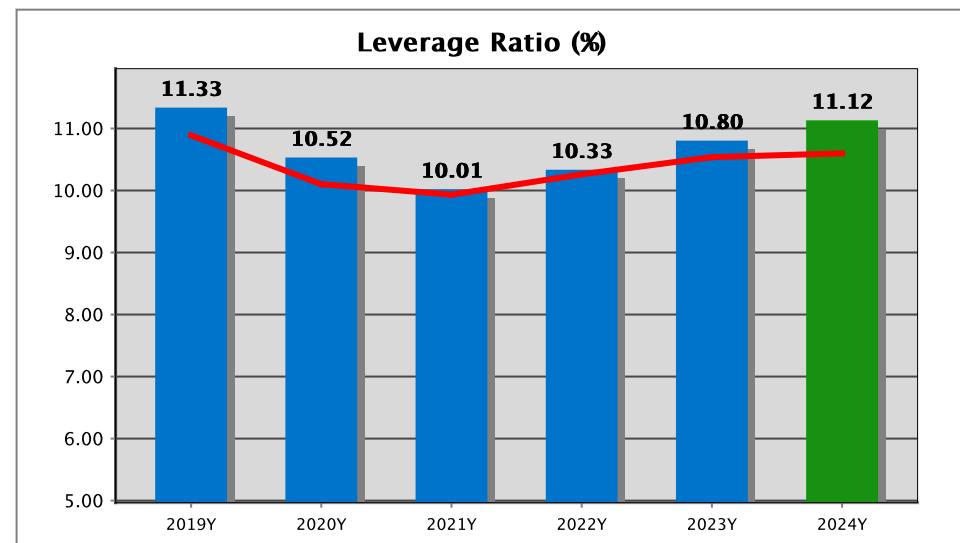
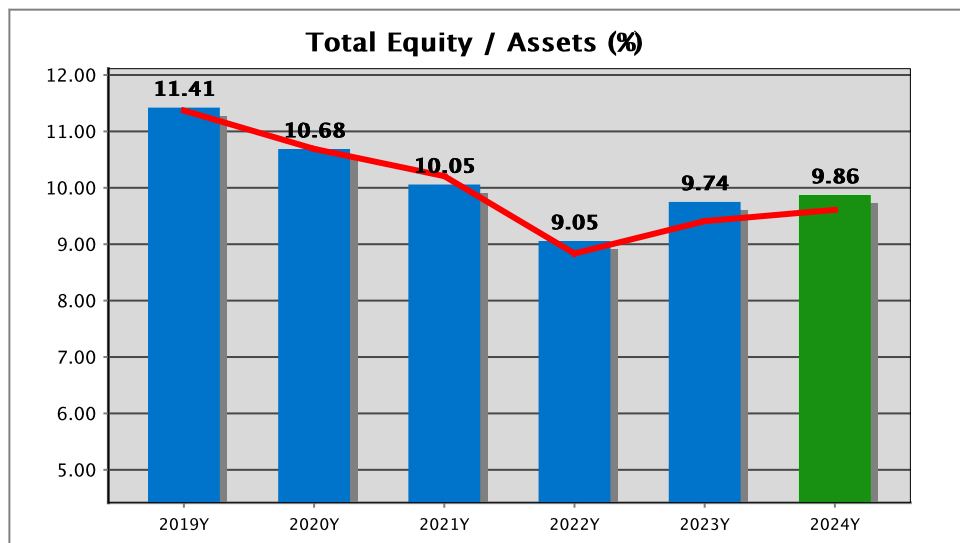
Aggregate NPA Mix



QwickAnalytics State Performance Trends

Capital Trends

Georgia
Banks
December 31, 2024



— National Trend

Note: Trend charts contain median values

QwickAnalytics State Performance Trends

Performance Matrix

Georgia
Banks
December 31, 2024

Percentile Rank	10th	20th	30th	40th	50th (median)	60th	70th	80th	90th
Growth Trends									
Asset Growth (LTM)	-1.17%	2.14%	3.07%	5.74%	7.20%	9.01%	11.36%	14.92%	20.76%
Loan Growth (LTM)	-1.37%	2.30%	4.93%	7.22%	9.51%	10.88%	12.70%	16.60%	24.29%
Deposit Growth (LTM)	-2.18%	0.33%	2.39%	5.29%	6.60%	9.17%	12.77%	15.87%	23.63%
Performance Trends									
Yield on Loans	6.41%	6.60%	6.85%	7.00%	7.14%	7.39%	7.63%	7.94%	8.22%
Cost of Funds	0.96%	1.26%	1.48%	1.71%	1.89%	2.15%	2.39%	2.67%	3.04%
Net Interest Margin	2.92%	3.36%	3.63%	4.00%	4.17%	4.39%	4.67%	4.90%	5.31%
Noninterest Income (core) / Avg Assets*	0.23%	0.29%	0.35%	0.42%	0.49%	0.54%	0.65%	0.73%	0.98%
Efficiency Ratio (core)*	47.1%	51.5%	56.3%	59.8%	62.3%	64.9%	69.0%	73.9%	86.1%
Profitability Trends									
Pretax ROAA	0.55%	0.87%	1.16%	1.42%	1.60%	1.78%	1.98%	2.29%	2.67%
Core Operating Earnings*	0.46%	1.03%	1.29%	1.55%	1.76%	1.90%	2.13%	2.48%	2.77%
Return on Average Assets (a)	0.45%	0.67%	0.94%	1.15%	1.25%	1.40%	1.56%	1.74%	2.10%
Return on Average Equity (a)	3.71%	7.58%	10.33%	11.37%	13.08%	14.92%	15.88%	16.98%	19.60%
Asset Quality Trends									
Nonperforming Assets / Assets	0.00%	0.07%	0.12%	0.22%	0.35%	0.46%	0.60%	0.89%	1.42%
Texas Ratio	0.2%	0.7%	1.1%	2.0%	2.7%	4.3%	5.7%	7.1%	13.1%
Reserve / Loans	1.01%	1.13%	1.22%	1.29%	1.40%	1.51%	1.59%	1.82%	2.23%
Net Chargeoff Ratio	-0.02%	0.00%	0.00%	0.01%	0.03%	0.05%	0.08%	0.13%	0.24%
Capital Trends									
Total Equity / Assets	6.48%	7.62%	8.37%	8.98%	9.86%	10.97%	11.69%	12.57%	13.78%
Leverage Ratio	9.07%	9.40%	9.89%	10.41%	11.12%	12.05%	12.64%	13.21%	14.86%
Tang Common Equity / Tangible Assets	6.28%	7.40%	8.14%	8.92%	9.68%	10.79%	11.62%	12.43%	13.78%

* 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

2024 Asset Growth

Georgia
Banks

December 31, 2024

Bank Name		City, ST	Total Assets (\$000s)	LTM Asset Growth (%) (\$000s)	
1	Community B&T - West GA	Lagrange, GA	\$217,058	59.7%	\$81,176
2	Moultrie B&T	Moultrie, GA	\$130,324	56.2%	\$46,915
3	Wheeler County State Bank	Alamo, GA	\$183,613	38.0%	\$50,605
4	The Claxton Bank	Claxton, GA	\$222,828	36.2%	\$59,200
5	Carver State Bank	Savannah, GA	\$106,700	30.3%	\$24,794
6	GA Banking Co	Atlanta, GA	\$2,257,959	29.0%	\$508,189
7	Barwick Banking Co	Barwick, GA	\$549,343	28.2%	\$120,995
8	River City Bank	Rome, GA	\$355,950	27.9%	\$77,551
9	Douglas National Bank	Douglas, GA	\$354,847	27.8%	\$77,296
10	Rochelle State Bank	Rochelle, GA	\$77,802	27.4%	\$16,755
11	Embassy National Bank	Lawrenceville, GA	\$181,254	26.9%	\$38,398
12	American Pride Bank	Macon, GA	\$416,750	26.0%	\$86,015
13	Craft Bank	Atlanta, GA	\$263,368	22.8%	\$48,921
14	Farmers & Merchants Bank	Eatonton, GA	\$334,680	20.8%	\$57,681
15	Pineland Bank	Alma, GA	\$533,934	20.7%	\$91,409
16	The Bank of Soperton	Soperton, GA	\$228,651	19.1%	\$36,635
17	The Peoples Bank Of GA	Talbotton, GA	\$197,399	18.7%	\$31,111
18	Fnb South	Alma, GA	\$689,110	18.2%	\$106,202
19	The Security State Bank	Mcrae-Helena, GA	\$65,356	18.0%	\$9,965
20	Bank Of Lumber City	Lumber City, GA	\$29,124	17.9%	\$4,422
21	The Citizens Bank Of Cochran	Cochran, GA	\$195,688	17.0%	\$28,423
22	The Piedmont Bank	Peachtree Corners, GA	\$2,401,362	17.0%	\$348,768
23	Rabun County Bank	Clayton, GA	\$332,616	15.7%	\$45,223
24	First Peoples Bank	Pine Mountain, GA	\$388,744	15.5%	\$52,246
25	Bank of Dudley	Dudley, GA	\$441,978	15.4%	\$58,953



QwickAnalytics™

Top 25 Fastest Growth QCBI Banks

2024 Loan Growth

Georgia
Banks
December 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	Community B&T - West GA	Lagrange, GA	\$217,058	85.8%	\$79,680
2	GA Banking Co	Atlanta, GA	\$2,257,959	37.6%	\$494,764
3	Peoples B&T	Buford, GA	\$525,558	33.9%	\$65,732
4	The Farmers Bank	Greensboro, GA	\$180,117	30.1%	\$20,680
5	River City Bank	Rome, GA	\$355,950	29.0%	\$59,103
6	Moultrie B&T	Moultrie, GA	\$130,324	28.8%	\$4,585
7	First National Bank Of Griffin	Griffin, GA	\$360,645	28.0%	\$31,822
8	Embassy National Bank	Lawrenceville, GA	\$181,254	27.6%	\$30,874
9	Apex Banking Co Of GA	Irwinton, GA	\$57,677	27.6%	\$7,285
10	The Piedmont Bank	Peachtree Corners, GA	\$2,401,362	26.7%	\$440,637
11	Barwick Banking Co	Barwick, GA	\$549,343	25.3%	\$90,304
12	West Central GA Bank	Thomaston, GA	\$148,739	24.9%	\$15,306
13	Craft Bank	Atlanta, GA	\$263,368	24.7%	\$41,539
14	The Trust Bank	Lenox, GA	\$42,649	24.6%	\$4,127
15	Farmers & Merchants Bank	Eatonton, GA	\$334,680	23.9%	\$27,241
16	First Peoples Bank	Pine Mountain, GA	\$388,744	23.3%	\$53,370
17	Rochelle State Bank	Rochelle, GA	\$77,802	23.3%	\$9,913
18	Planters And Citizens Bank	Camilla, GA	\$140,237	22.3%	\$15,068
19	North GA National Bank	Calhoun, GA	\$255,441	22.2%	\$28,102
20	The Claxton Bank	Claxton, GA	\$222,828	18.5%	\$18,950
21	Oconee State Bank	Watkinsville, GA	\$639,898	18.5%	\$64,207
22	Great Oaks Bank	Eastman, GA	\$375,184	18.4%	\$38,925
23	Magnolia State Bank	Eastman, GA	\$195,454	18.0%	\$15,750
24	The Merchants & Citizens Bank	Mcrae, GA	\$134,804	17.7%	\$6,643
25	Community Bank Of GA	Baxley, GA	\$221,161	17.5%	\$19,910



QwickAnalytics™

Top 25 QCBI Banks

Net Interest Margin

Georgia
Banks
December 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	The Trust Bank	Lenox, GA	\$42,649	7.62%
2	State Bank Of Cochran	Cochran, GA	\$268,536	6.16%
3	The Security State Bank	Mcrae-Helena, GA	\$65,356	5.99%
4	First Bank Of Pike	Molena, GA	\$74,051	5.79%
5	Magnolia State Bank	Eastman, GA	\$195,454	5.72%
6	Embassy National Bank	Lawrenceville, GA	\$181,254	5.65%
7	Community B&T - West GA	Lagrange, GA	\$217,058	5.60%
8	Farmers State Bank	Lincolnton, GA	\$184,656	5.55%
9	Sunmark Community Bank	Perry, GA	\$390,446	5.55%
10	Bank Of Monticello	Monticello, GA	\$153,123	5.43%
11	First Chatham Bank	Savannah, GA	\$589,417	5.42%
12	The Bank of Soperton	Soperton, GA	\$228,651	5.38%
13	United Bank	Zebulon, GA	\$2,223,345	5.36%
14	F & M B&TC	Manchester, GA	\$81,805	5.33%
15	The Geo. D. Warthen Bank	Sandersville, GA	\$202,110	5.28%
16	First National Community Bank	Chatsworth, GA	\$649,980	5.26%
17	Durden Banking Co, Incorporated	Twin City, GA	\$282,668	5.24%
18	Craft Bank	Atlanta, GA	\$263,368	5.23%
19	Pineland Bank	Alma, GA	\$533,934	5.16%
20	United National Bank	Cairo, GA	\$287,213	5.13%
21	The Citizens Bank of Swainsboro	Swainsboro, GA	\$388,816	5.13%
22	First State Bank Of Blakely	Blakely, GA	\$661,235	5.13%
23	Fnb South	Alma, GA	\$689,110	5.11%
24	The Peoples Bank	Eatonton, GA	\$252,199	4.99%
25	The First National Bank Of Waynesboro	Waynesboro, GA	\$219,749	4.96%

* Full year 2024 net interest margin

Top 25 QCBI Banks

Noninterest Income

Georgia
Banks
December 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1	Community B&T - West GA	Lagrange, GA	\$217,058	6.32%
2	Banksouth	Greensboro, GA	\$1,329,164	3.13%
3	First Chatham Bank	Savannah, GA	\$589,417	2.11%
4	United Bank	Zebulon, GA	\$2,223,345	1.46%
5	Colony Bank	Fitzgerald, GA	\$3,098,615	1.33%
6	Thomasville National Bank	Thomasville, GA	\$1,891,222	1.22%
7	Signature Bank Of GA	Sandy Springs, GA	\$245,660	1.15%
8	First Bank Of Pike	Molena, GA	\$74,051	1.13%
9	Carver State Bank	Savannah, GA	\$106,700	1.11%
10	The Bank Of Edison	Edison, GA	\$78,993	1.08%
11	The First National Bank Of Waynesboro	Waynesboro, GA	\$219,749	1.07%
12	Douglas National Bank	Douglas, GA	\$354,847	1.02%
13	Pinnacle Bank	Elberton, GA	\$2,191,749	1.01%
14	The Trust Bank	Lenox, GA	\$42,649	0.98%
15	Planters First Bank	Cordele, GA	\$424,580	0.97%
16	River City Bank	Rome, GA	\$355,950	0.96%
17	SOUTH GEORGIA BANKING COMPANY	Omega, GA	\$574,333	0.92%
18	Tandem Bank	Tucker, GA	\$232,788	0.92%
19	Oconee State Bank	Watkinsville, GA	\$639,898	0.92%
20	Citizens B&T, Inc.	Trenton, GA	\$131,382	0.90%
21	Bank Of Lumber City	Lumber City, GA	\$29,124	0.85%
22	Loyal Trust Bank	Johns Creek, GA	\$192,556	0.84%
23	West Central GA Bank	Thomaston, GA	\$148,739	0.80%
24	First Ic Bank	Doraville, GA	\$1,192,160	0.79%
25	F & M B&TC	Manchester, GA	\$81,805	0.79%

* Full year 2024 noninterest income as a percentage of average assets; excludes nonrecurring gains/losses

Top 25 QCBI Banks Most Efficient

Georgia
Banks
December 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	Metro City Bank	Doraville, GA	\$3,578,664	37.4%
2	Community Bank Of Pickens County	Jasper, GA	\$582,650	40.1%
3	State Bank Of Cochran	Cochran, GA	\$268,536	40.2%
4	Thomasville National Bank	Thomasville, GA	\$1,891,222	41.2%
5	Farmers And Merchants Bank	Sylvania, GA	\$169,875	42.6%
6	United Bank	Zebulon, GA	\$2,223,345	43.0%
7	Northeast GA Bank	Lavonia, GA	\$640,118	43.0%
8	Classic City Bank	Athens, GA	\$229,065	43.9%
9	Douglas National Bank	Douglas, GA	\$354,847	44.1%
10	The Commercial Bank	Crawford, GA	\$432,837	45.7%
11	First Ic Bank	Doraville, GA	\$1,192,160	45.7%
12	Citizens Trust Bank	Atlanta, GA	\$793,469	46.1%
13	Bank Of Monticello	Monticello, GA	\$153,123	46.6%
14	The First National Bank Of Waynesboro	Waynesboro, GA	\$219,749	46.9%
15	Wheeler County State Bank	Alamo, GA	\$183,613	47.3%
16	Bank Of Dade	Trenton, GA	\$152,773	47.6%
17	Community Bank Of GA	Baxley, GA	\$221,161	47.8%
18	Durden Banking Co, Incorporated	Twin City, GA	\$282,668	48.0%
19	The Citizens Bank Of GA	Cumming, GA	\$555,895	48.1%
20	First State Bank Of Blakely	Blakely, GA	\$661,235	49.1%
21	Fnb South	Alma, GA	\$689,110	49.4%
22	Sunmark Community Bank	Perry, GA	\$390,446	49.4%
23	First National Community Bank	Chatsworth, GA	\$649,980	49.5%
24	Ab&t	Albany, GA	\$269,162	50.0%
25	First State Bank	Wrens, GA	\$460,869	50.1%

* Full year 2024 noninterest expense as a percentage of net interest income+noninterest income;
excludes nonrecurring gains/losses

Top 25 QCBI Banks ROAA (C-Corps)

Georgia
Banks
December 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	United Bank	Zebulon, GA	\$2,223,345	2.75%
2	Fnb South	Alma, GA	\$689,110	2.49%
3	The First National Bank Of Waynesboro	Waynesboro, GA	\$219,749	2.26%
4	Community Bank Of Pickens County	Jasper, GA	\$582,650	2.25%
5	Thomasville National Bank	Thomasville, GA	\$1,891,222	2.21%
6	Citizens Trust Bank	Atlanta, GA	\$793,469	2.10%
7	First Ic Bank	Doraville, GA	\$1,192,160	2.10%
8	Farmers And Merchants Bank	Sylvania, GA	\$169,875	1.98%
9	First Chatham Bank	Savannah, GA	\$589,417	1.97%
10	First National Community Bank	Chatsworth, GA	\$649,980	1.94%
11	The Citizens Bank of Swainsboro	Swainsboro, GA	\$388,816	1.86%
12	First State Bank Of Blakely	Blakely, GA	\$661,235	1.84%
13	Ab&t	Albany, GA	\$269,162	1.83%
14	Metro City Bank	Doraville, GA	\$3,578,664	1.82%
15	Southeastern Bank	Darien, GA	\$601,958	1.76%
16	The Citizens Bank Of Cochran	Cochran, GA	\$195,688	1.74%
17	Classic City Bank	Athens, GA	\$229,065	1.71%
18	Craft Bank	Atlanta, GA	\$263,368	1.71%
19	Morris Bank	Dublin, GA	\$1,493,073	1.68%
20	First American B&TC	Athens, GA	\$804,832	1.66%
21	Primesouth Bank	Blackshear, GA	\$1,342,591	1.66%
22	Community Banking Co Of Fitzgerald	Fitzgerald, GA	\$279,143	1.66%
23	Rabun County Bank	Clayton, GA	\$332,616	1.65%
24	Commercial Banking Co	Valdosta, GA	\$344,503	1.61%
25	Citizens B&T, Inc.	Trenton, GA	\$131,382	1.60%

* Full year 2024 ROAA (stated) for C-Corp status institutions only



QwickAnalytics™

Top 25 QCBI Banks ROAA (S-Corps)

Georgia
Banks
December 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	State Bank Of Cochran	Cochran, GA	\$268,536	3.90%
2	Douglas National Bank	Douglas, GA	\$354,847	3.06%
3	Durden Banking Co, Incorporated	Twin City, GA	\$282,668	2.93%
4	Bank Of Monticello	Monticello, GA	\$153,123	2.85%
5	Sunmark Community Bank	Perry, GA	\$390,446	2.76%
6	The Trust Bank	Lenox, GA	\$42,649	2.72%
7	Magnolia State Bank	Eastman, GA	\$195,454	2.72%
8	The Commercial Bank	Crawford, GA	\$432,837	2.66%
9	Wheeler County State Bank	Alamo, GA	\$183,613	2.54%
10	Northeast GA Bank	Lavonia, GA	\$640,118	2.53%
11	Farmers State Bank	Lincolnton, GA	\$184,656	2.36%
12	Bank Of Dade	Trenton, GA	\$152,773	2.29%
13	Bank Of Hazlehurst	Hazlehurst, GA	\$133,733	2.07%
14	The Security State Bank	Mcrae-Helena, GA	\$65,356	2.05%
15	South GA Bank	Glennville, GA	\$228,822	1.99%
16	Farmers State Bank	Dublin, GA	\$150,249	1.80%
17	The Bank of Soperton	Soperton, GA	\$228,651	1.79%
18	Bank Of Wrightsville	Wrightsville, GA	\$91,631	1.78%
19	Planters First Bank	Cordele, GA	\$424,580	1.68%
20	The Four County Bank	Allentown, GA	\$90,008	1.67%
21	Flint Community Bank	Albany, GA	\$316,445	1.65%
22	GA Community Bank	Albany, GA	\$386,925	1.60%
23	Altamaha B&TC	Vidalia, GA	\$330,364	1.51%
24	Great Oaks Bank	Eastman, GA	\$375,184	1.45%
25	Promiseone Bank	Duluth, GA	\$811,450	1.45%

* Full year 2024 ROAA (stated) for S-Corp status institutions only

Top 25 QCBI Banks

ROAE (C-Corps)

Georgia
Banks
December 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	The Bank Of Lafayette	La Fayette, GA	\$401,270	49.81%
2	Peoplessouth Bank	Colquitt, GA	\$1,109,001	25.66%
3	United Bank	Zebulon, GA	\$2,223,345	25.32%
4	Thomasville National Bank	Thomasville, GA	\$1,891,222	23.80%
5	Community B&T - West GA	Lagrange, GA	\$217,058	23.72%
6	F & M B&TC	Manchester, GA	\$81,805	23.52%
7	North GA National Bank	Calhoun, GA	\$255,441	22.88%
8	First National Bank Of Griffin	Griffin, GA	\$360,645	21.25%
9	Citizens Trust Bank	Atlanta, GA	\$793,469	19.78%
10	First Ic Bank	Doraville, GA	\$1,192,160	18.46%
11	First State Bank	Wrens, GA	\$460,869	18.42%
12	Community Bank Of Pickens County	Jasper, GA	\$582,650	18.05%
13	Citizens Bank Of Americus	Americus, GA	\$473,148	17.90%
14	Commercial Banking Co	Valdosta, GA	\$344,503	17.36%
15	The Citizens Bank Of GA	Cumming, GA	\$555,895	16.94%
16	Primesouth Bank	Blackshear, GA	\$1,342,591	16.84%
17	The Citizens Bank of Swainsboro	Swainsboro, GA	\$388,816	16.83%
18	Farmers And Merchants Bank	Sylvania, GA	\$169,875	16.80%
19	Southeastern Bank	Darien, GA	\$601,958	16.63%
20	River City Bank	Rome, GA	\$355,950	16.59%
21	Ab&t	Albany, GA	\$269,162	16.50%
22	First Chatham Bank	Savannah, GA	\$589,417	16.50%
23	Classic City Bank	Athens, GA	\$229,065	16.36%
24	Bank Of Newington	Newington, GA	\$274,823	16.21%
25	Metro City Bank	Doraville, GA	\$3,578,664	16.15%

* Full year 2024 ROAE (stated) for C-Corp status institutions only

Top 25 QCBI Banks

ROAE (S-Corps)

Georgia
Banks
December 31, 2024

Bank Name	City, ST	Total Assets (\$000s)	ROAE
1 Bank Of Dade	Trenton, GA	\$152,773	49.83%
2 The Commercial Bank	Crawford, GA	\$432,837	40.56%
3 Douglas National Bank	Douglas, GA	\$354,847	35.63%
4 Bank Of Wrightsville	Wrightsville, GA	\$91,631	28.08%
5 Mount Vernon Bank	Vidalia, GA	\$183,786	26.84%
6 Bank Of Monticello	Monticello, GA	\$153,123	24.47%
7 Northeast GA Bank	Lavonia, GA	\$640,118	23.55%
8 State Bank Of Cochran	Cochran, GA	\$268,536	23.39%
9 Sunmark Community Bank	Perry, GA	\$390,446	23.31%
10 South GA Bank	Glennville, GA	\$228,822	22.94%
11 Bank Of Hazlehurst	Hazlehurst, GA	\$133,733	22.21%
12 Durden Banking Co, Incorporated	Twin City, GA	\$282,668	22.19%
13 Planters First Bank	Cordele, GA	\$424,580	21.70%
14 The Bank Of Edison	Edison, GA	\$78,993	20.88%
15 Magnolia State Bank	Eastman, GA	\$195,454	20.22%
16 Altamaha B&TC	Vidalia, GA	\$330,364	20.09%
17 The Bank of Soperton	Soperton, GA	\$228,651	19.46%
18 Farmers State Bank	Lincolnton, GA	\$184,656	19.44%
19 Wheeler County State Bank	Alamo, GA	\$183,613	19.19%
20 Great Oaks Bank	Eastman, GA	\$375,184	18.95%
21 Flint Community Bank	Albany, GA	\$316,445	18.84%
22 The Trust Bank	Lenox, GA	\$42,649	18.01%
23 Promiseone Bank	Duluth, GA	\$811,450	17.94%
24 Farmers State Bank	Dublin, GA	\$150,249	15.67%
25 The Security State Bank	Mcrae-Helena, GA	\$65,356	15.32%

* Full year 2024 ROAE (stated) for S-Corp status institutions only

QwickAnalytics State Performance Trends

Georgia
Banks

December 31, 2024

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	158	2
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	127	3
Large Institutional Branches (>\$2 billion deposits/branch)	49	1
Underloaned (<10% Loans / Assets)	116	3
Consumer Focus (>50% Consumer Loans or Leases / Assets)	21	0
No Material Real Estate Lending (<1% Assets)	134	2
Wholesale Funded (<40% Core Deposits / Deposits)	97	2
Overcapitalized (Total Equity / Assets > 50%)	87	2
Time Deposits = 100% of Total Deposits	19	0
Manually Excluded Banks	0	0

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



QwickAnalyticsTM

About QwickAnalytics: Time-Saving Tools for Busy Bankers

Georgia
Banks

December 31, 2024

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.