

# QwickAnalytics Community Bank Index (QCBI) State Performance Trends

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

## ***STATE OF THE STATE: VIRGINIA*** *2nd Quarter 2025 Review*



# QwickAnalytics State Performance Trends

Virginia  
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) <sup>TM</sup> 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>
	#	%	#	%	
Virginia	51	89%	6	11%	57
National	4,129	93%	333	7%	4,462

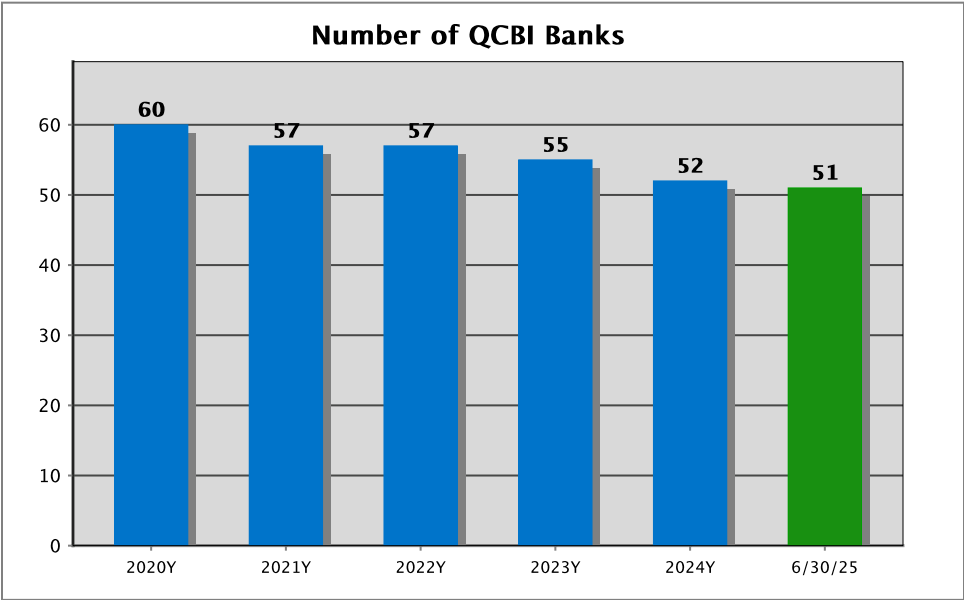
Please visit the [www.QwickAnalytics.com](http://www.QwickAnalytics.com) website for more information.

# QwickAnalytics State Performance Trends

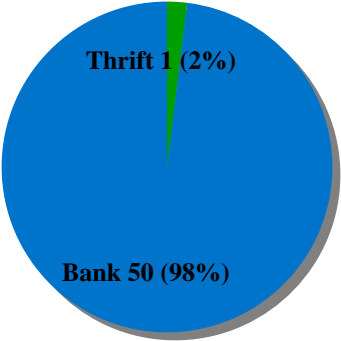
## QCBI Industry Structure

Virginia  
Banks  
June 30, 2025

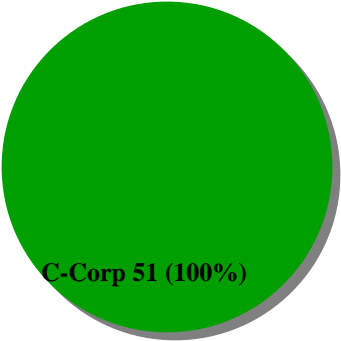
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	5	10%	\$376	1%
\$100-\$500 Million	14	27%	\$4,213	6%
\$500 Million-\$1 Billion	7	14%	\$4,858	7%
\$1-\$5 Billion	24	47%	\$49,090	74%
\$5-\$10 Billion	1	2%	\$8,037	12%
<b>Total</b>	<b>51</b>	<b>100%</b>	<b>\$66,576</b>	<b>100%</b>



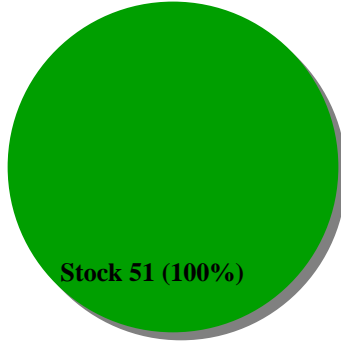
**Industry Breakdown**



**Structural Breakdown**



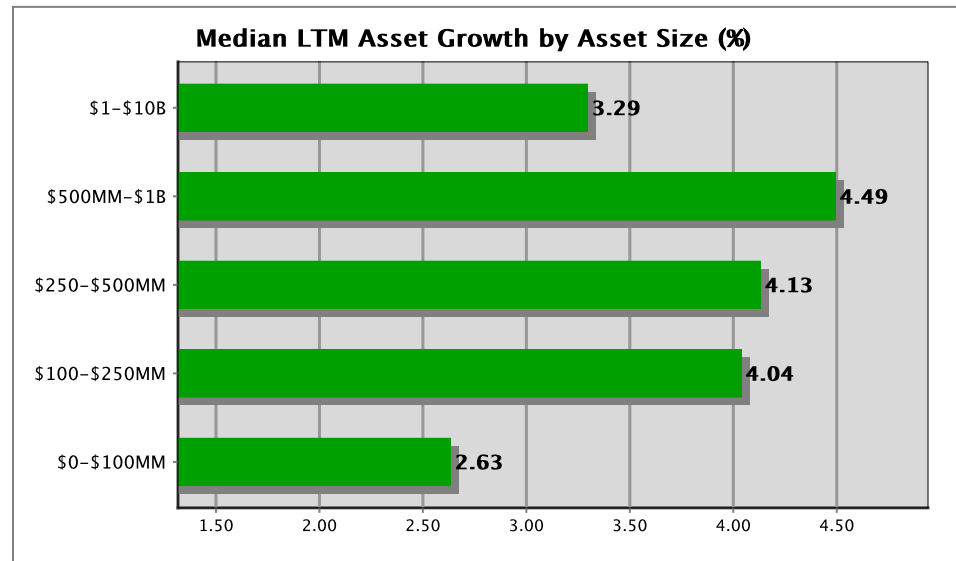
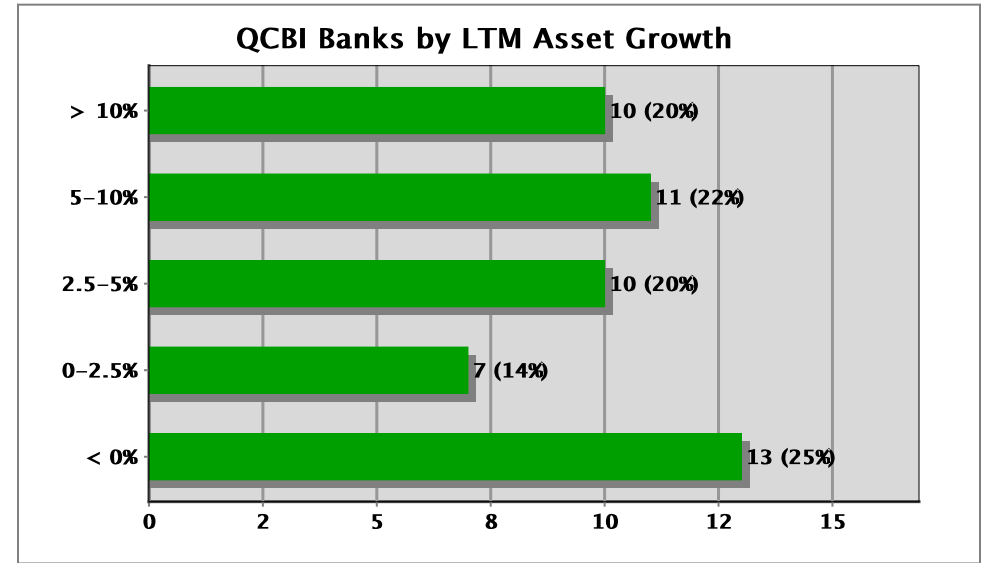
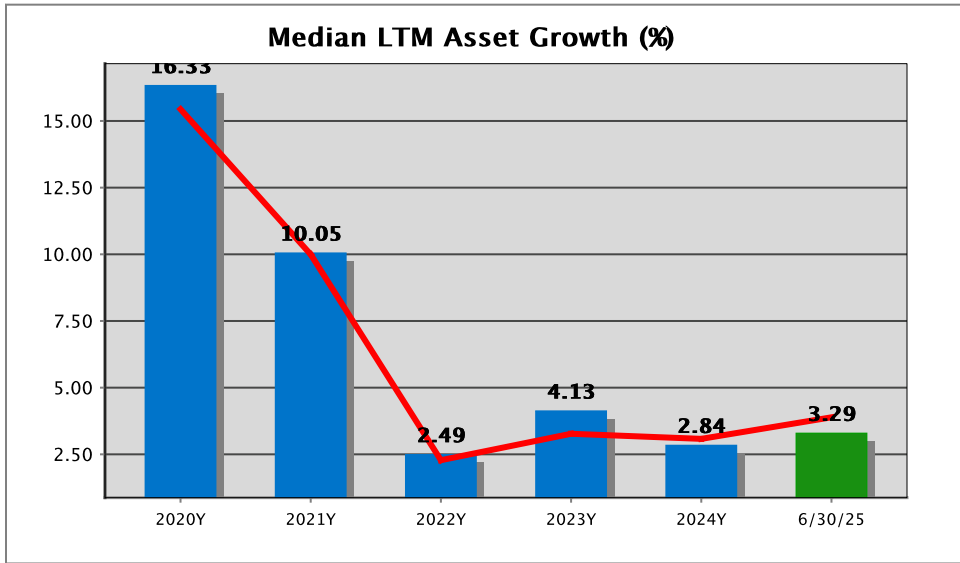
**Ownership Breakdown**



# QwickAnalytics State Performance Trends

## Asset Growth Trends

Virginia  
Banks  
June 30, 2025



— National Trend

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

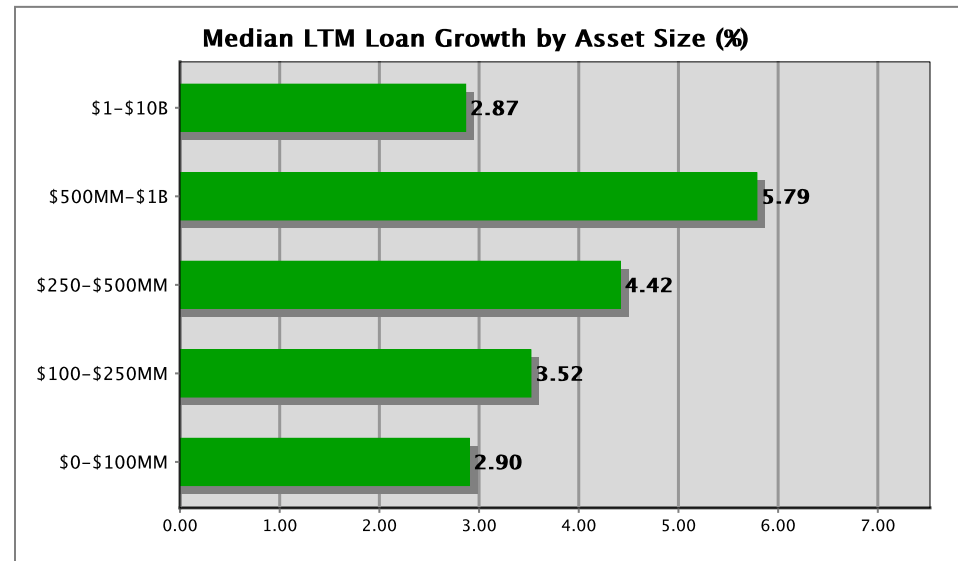
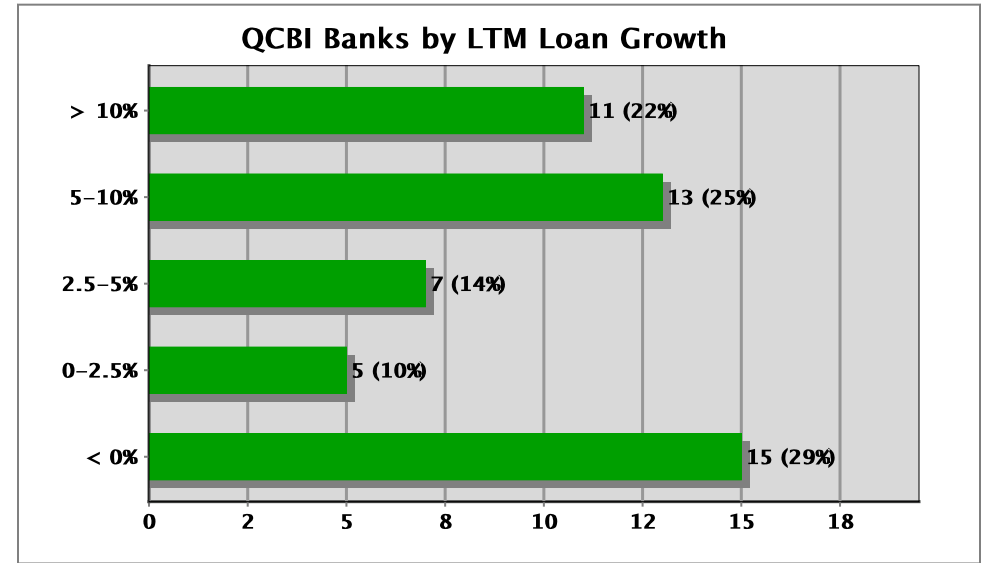
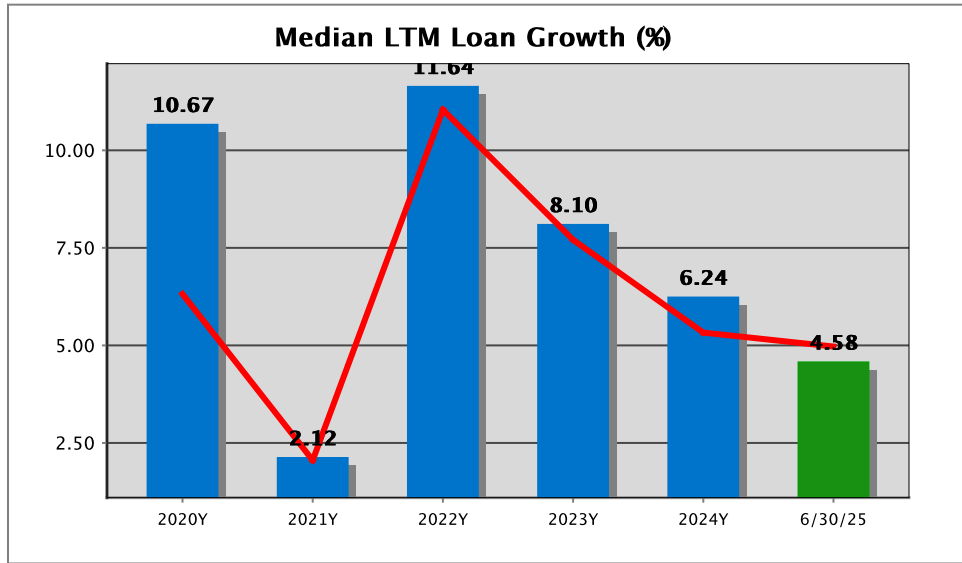


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# QwickAnalytics State Performance Trends

## Loan Growth Trends

Virginia  
Banks  
June 30, 2025



— National Trend

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

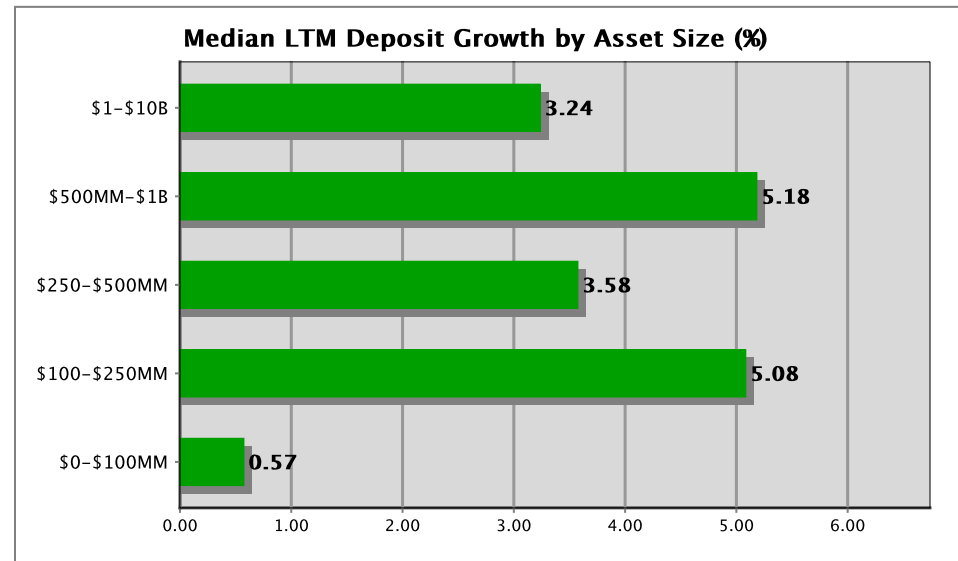
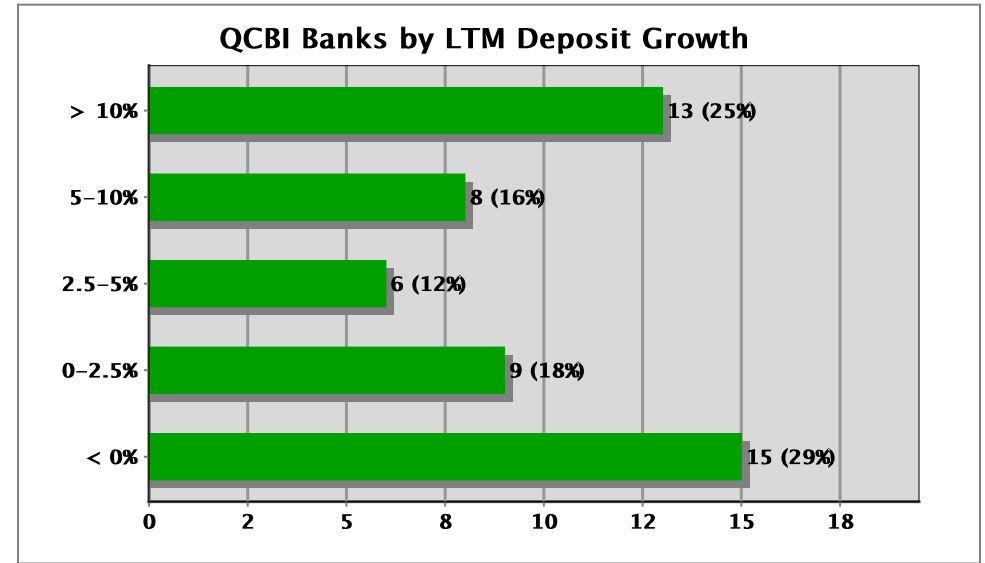
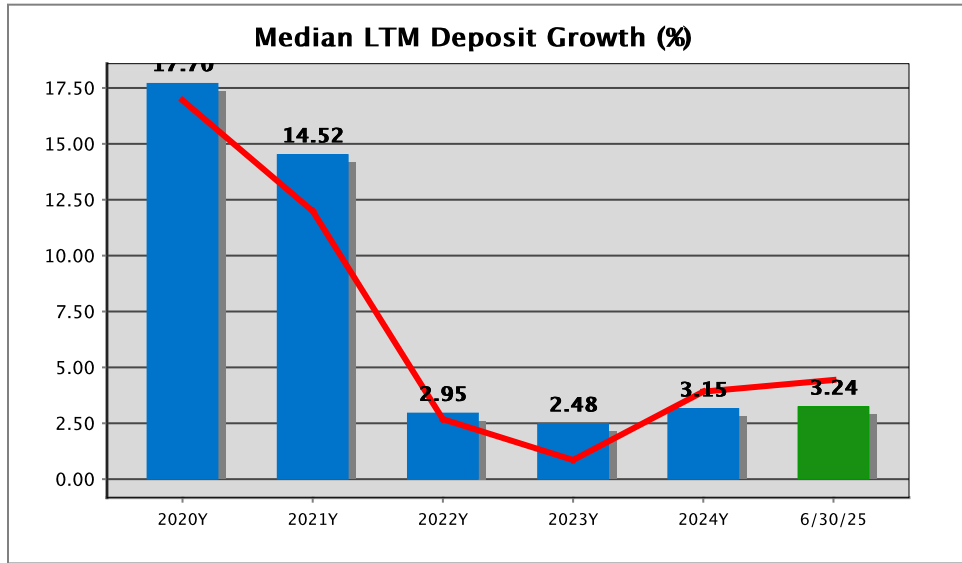


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# QwickAnalytics State Performance Trends

## Deposit Growth Trends

Virginia  
Banks  
June 30, 2025



— National Trend

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



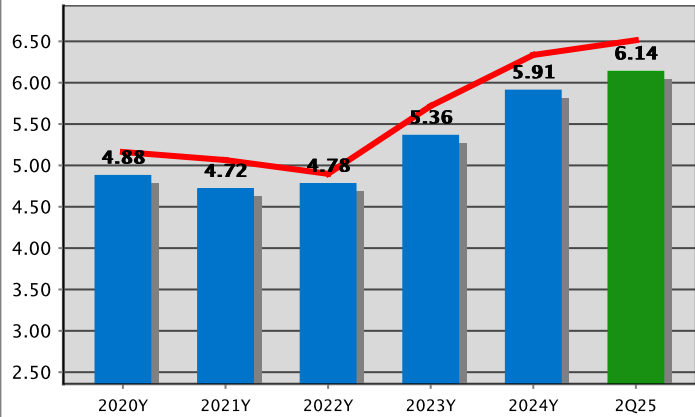
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# QwickAnalytics State Performance Trends

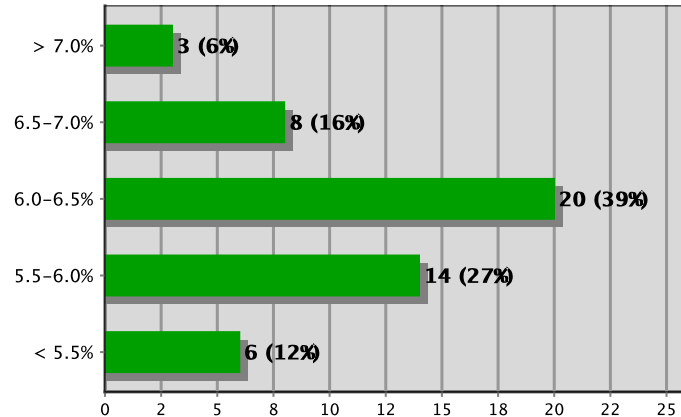
## Performance Trends

Virginia  
Banks  
June 30, 2025

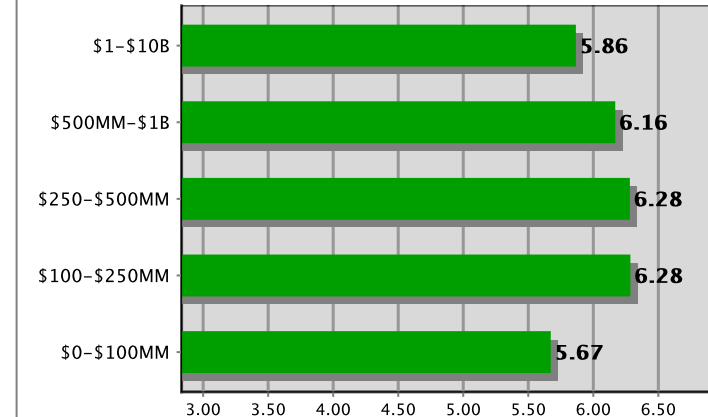
### Yield on Loans (%)



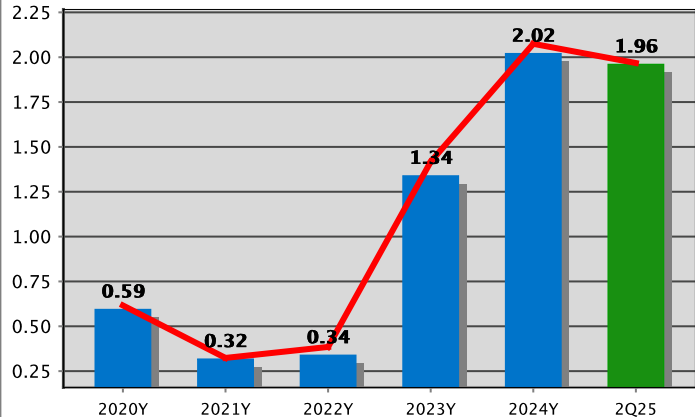
### QCBI Banks by Yield on Loans



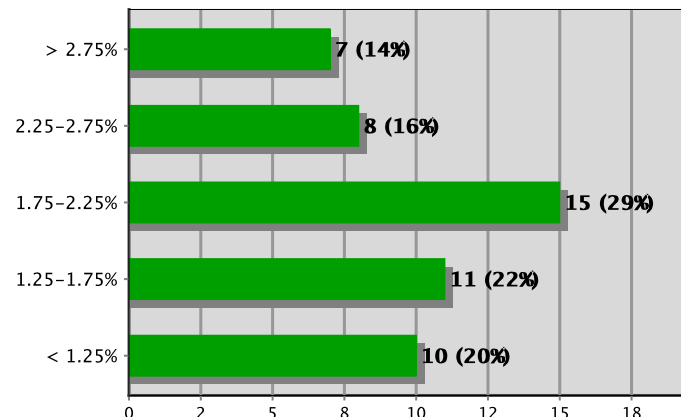
### Median Yield on Loans by Asset Size (%)



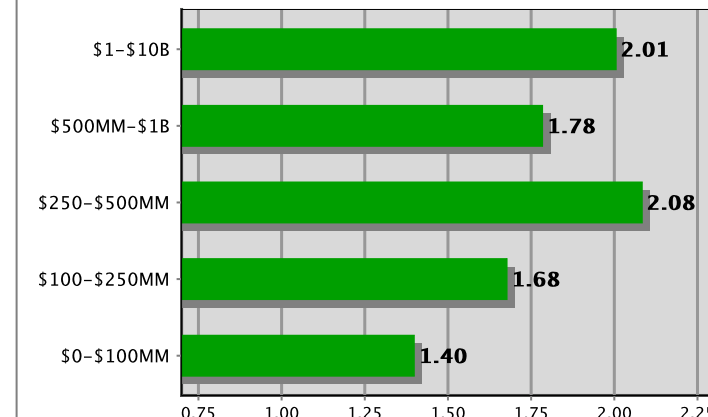
### Cost of Funds (%)



### QCBI Banks by Cost of Funds



### Median Cost of Funds by Asset Size (%)



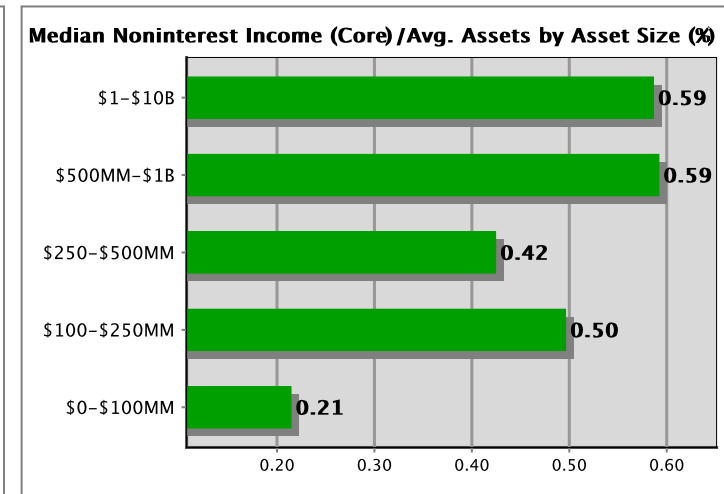
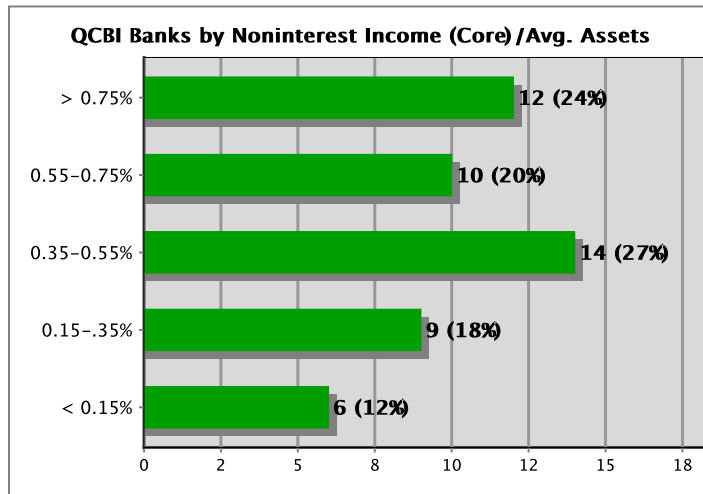
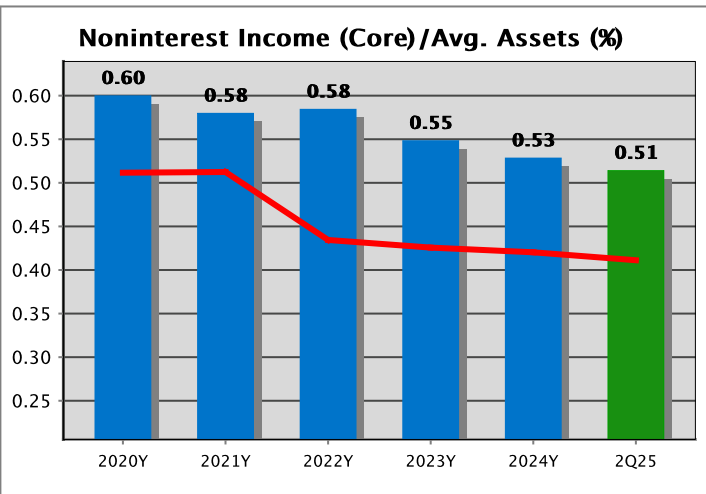
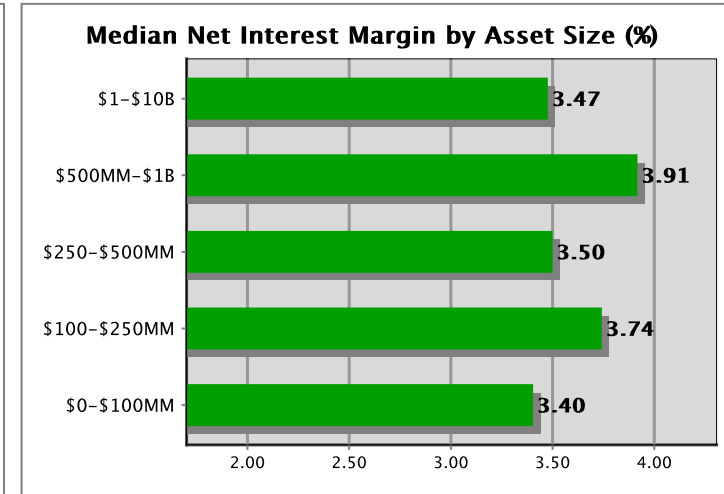
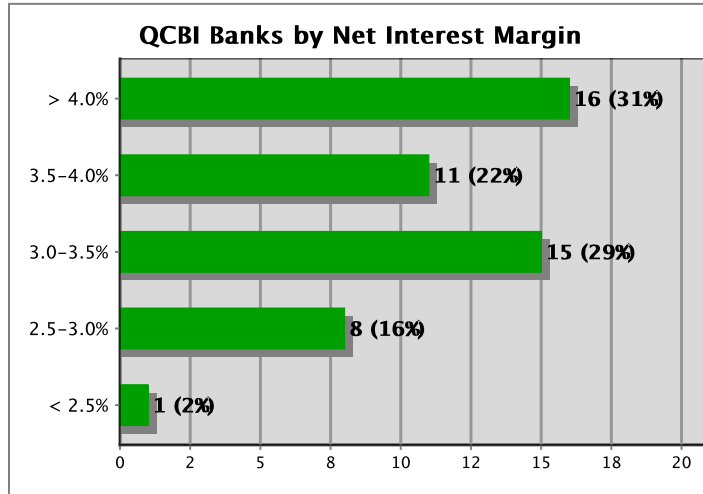
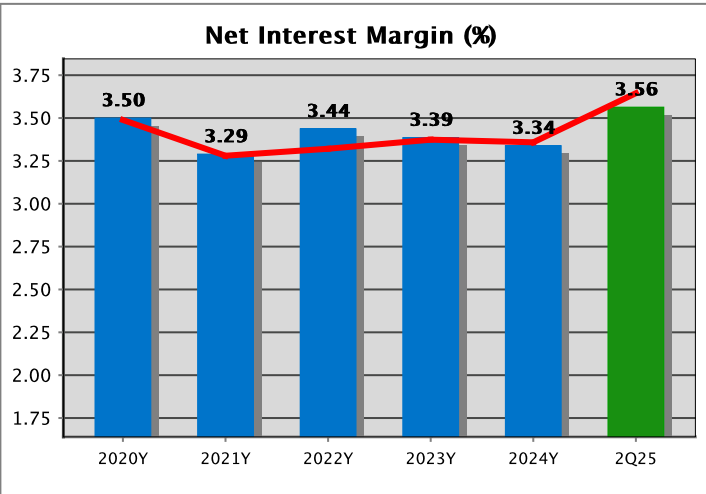
— National Trend

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

Virginia  
Banks  
June 30, 2025



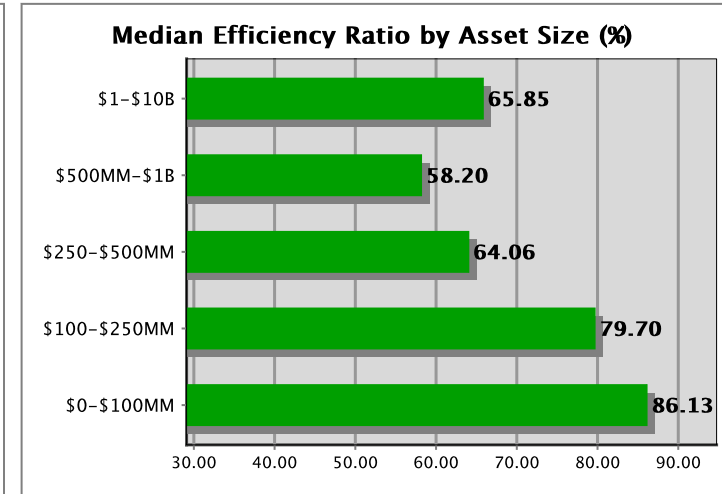
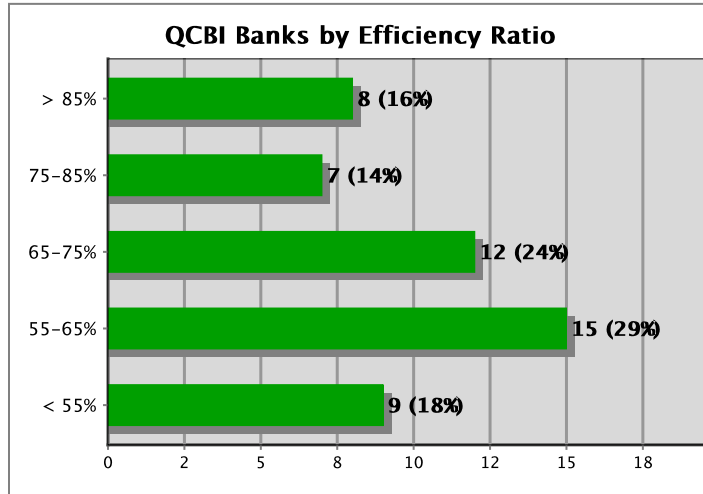
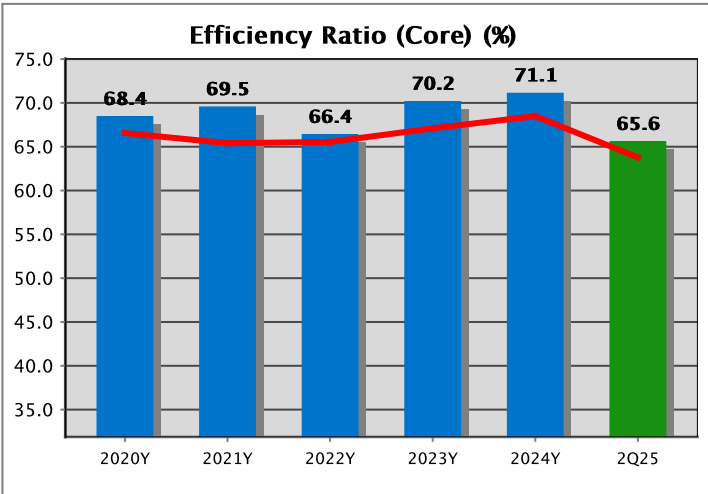
— National Trend

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# QwickAnalytics State Performance Trends

## Performance Trends

Virginia  
Banks  
June 30, 2025



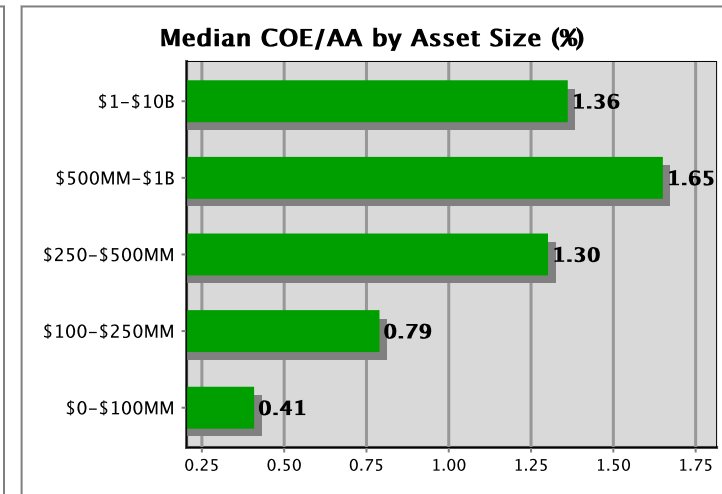
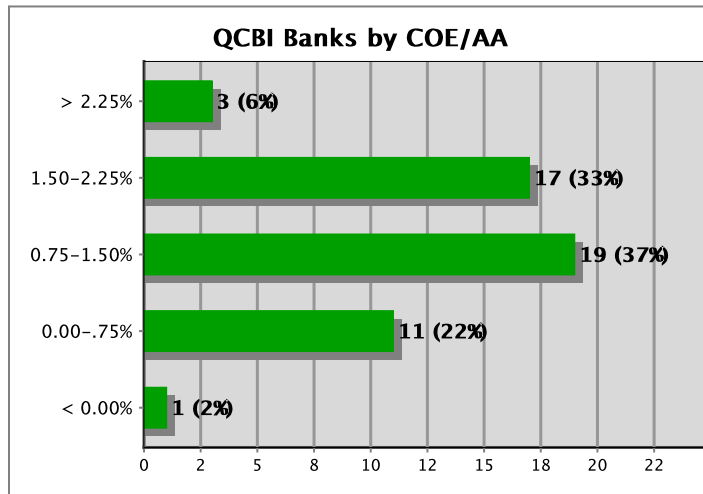
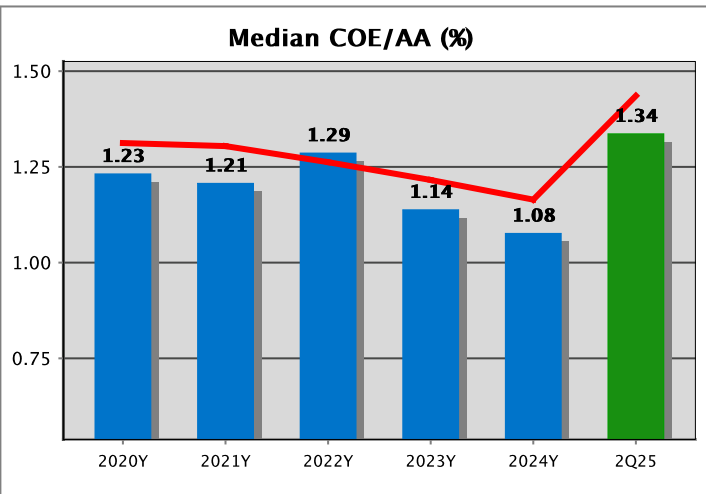
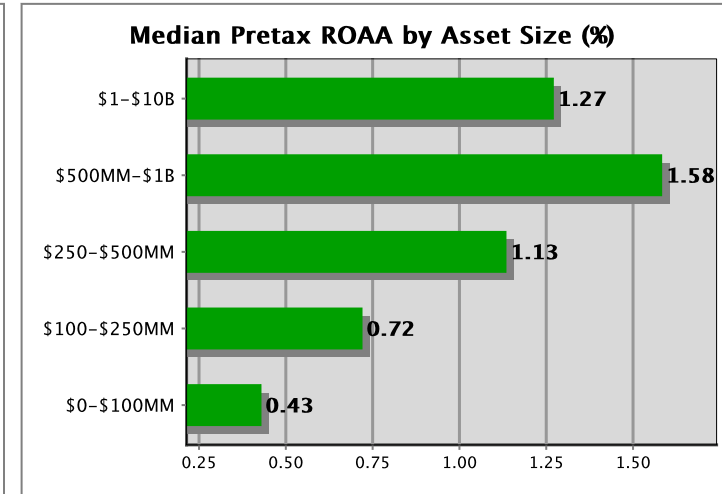
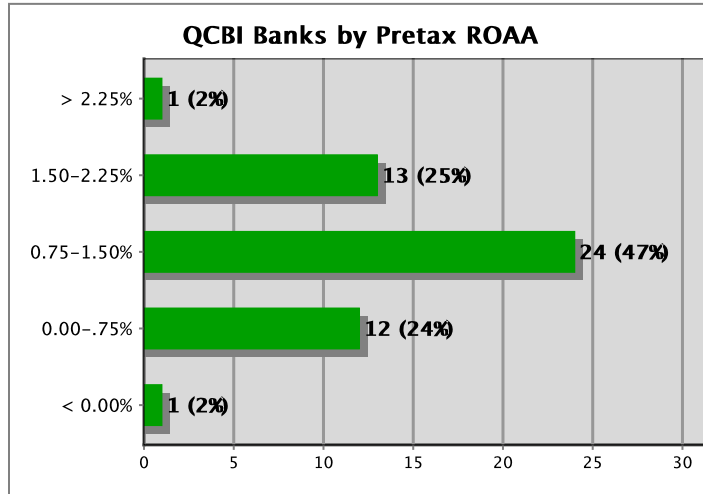
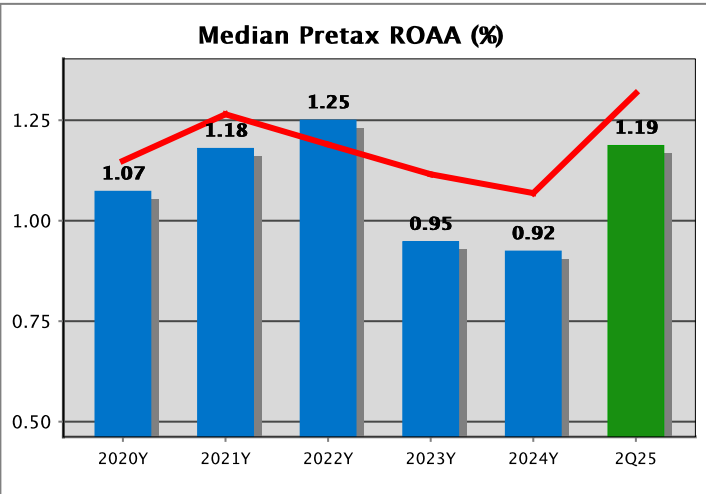
— National Trend

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

Virginia  
Banks  
June 30, 2025



— National Trend

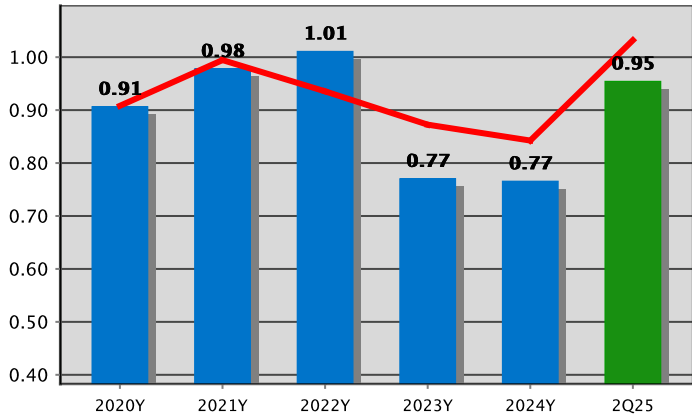
\* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)  
current period data (green bars) are for the most recent quarter (MRQ)

# QwickAnalytics State Performance Trends

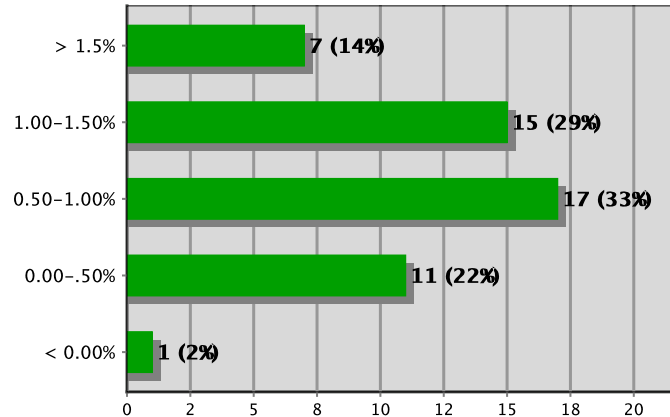
## Profitability Trends

Virginia  
Banks  
June 30, 2025

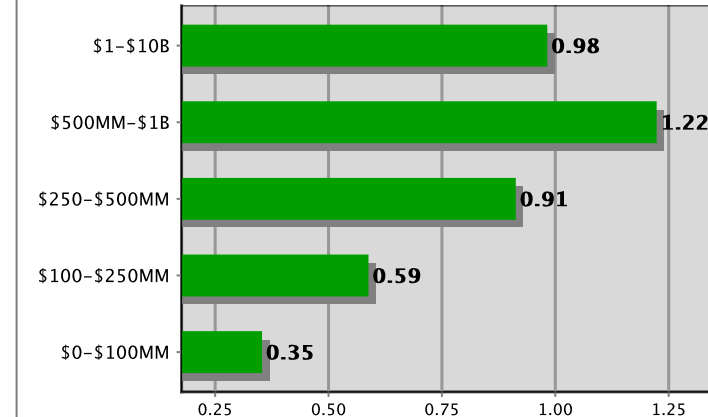
Median ROAA (%)



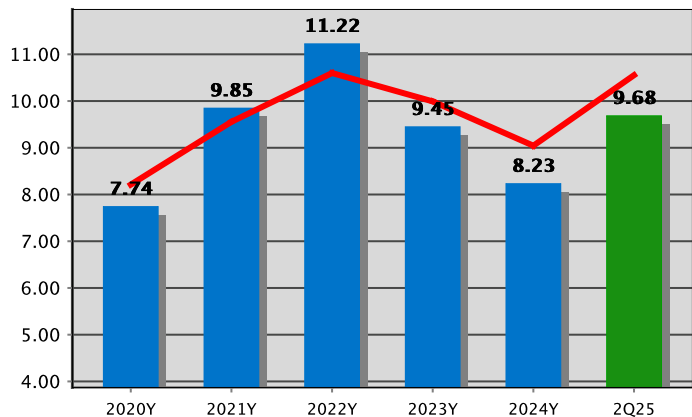
QCBI Banks by ROAA



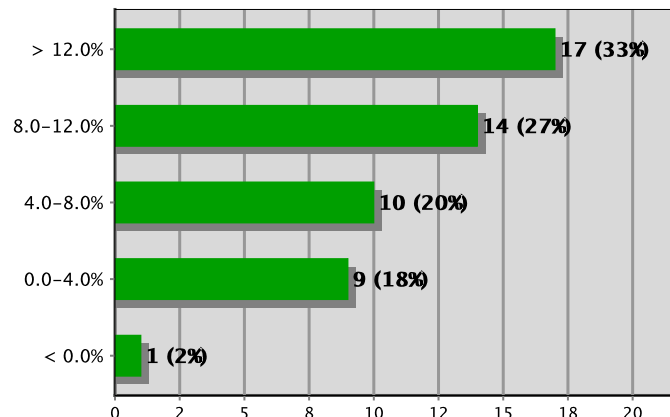
Median ROAA by Asset Size (%)



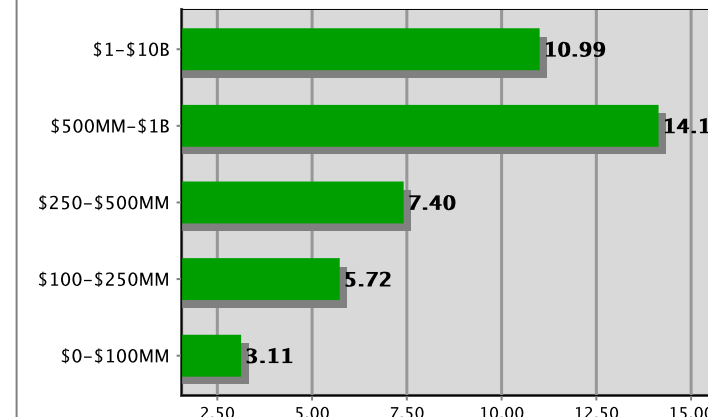
Median ROAE (%)



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)

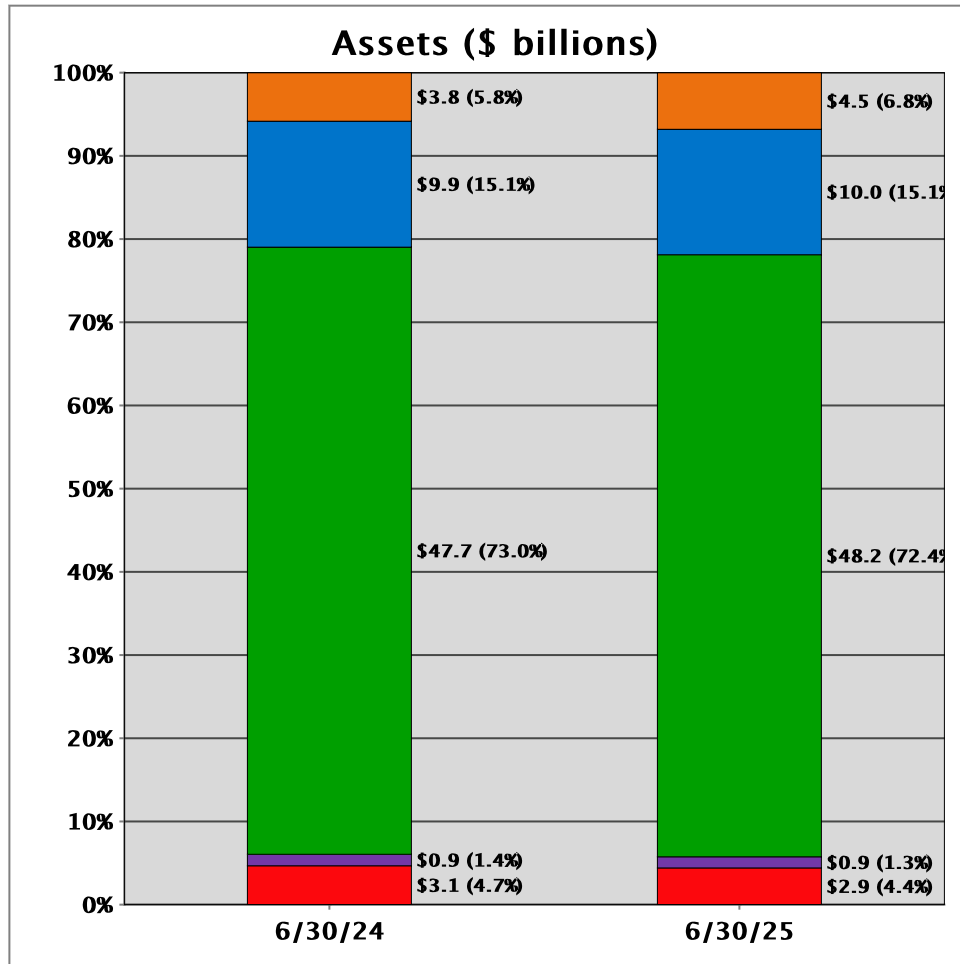


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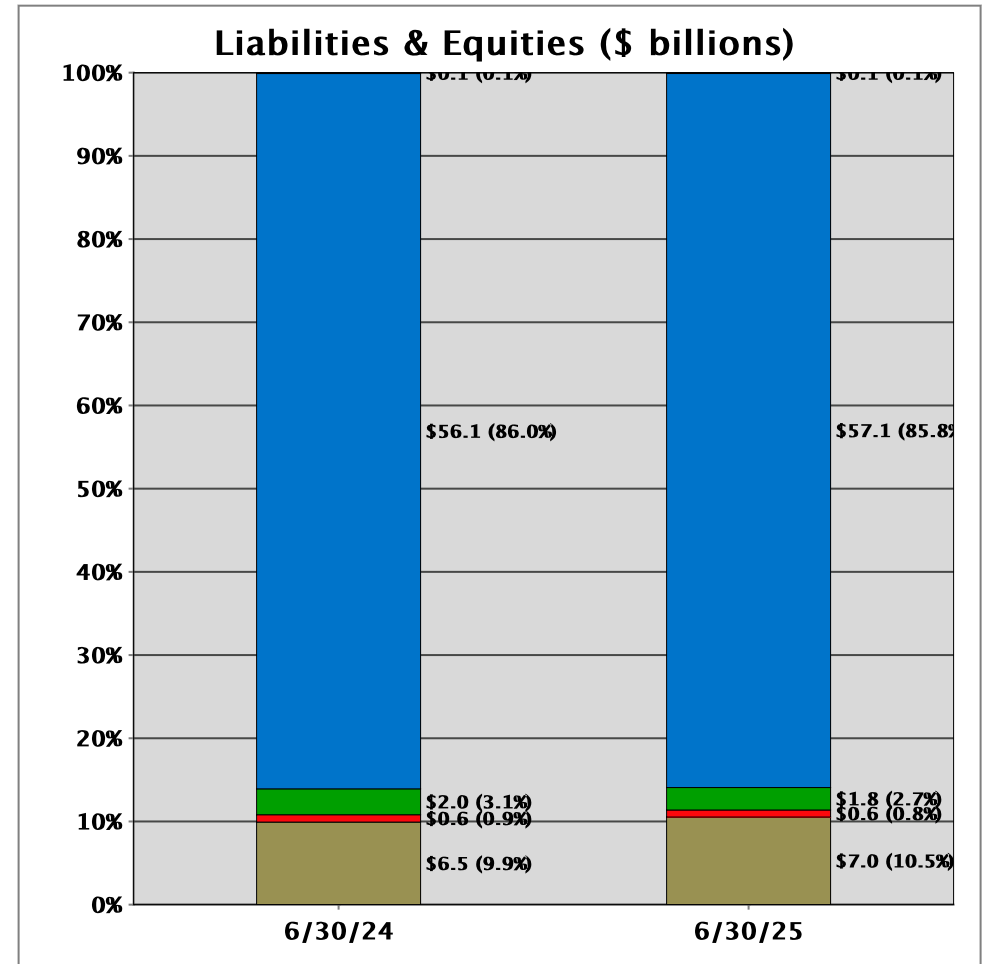
# QwickAnalytics State Performance Trends

## Balance Sheet Composition

Virginia  
Banks  
June 30, 2025

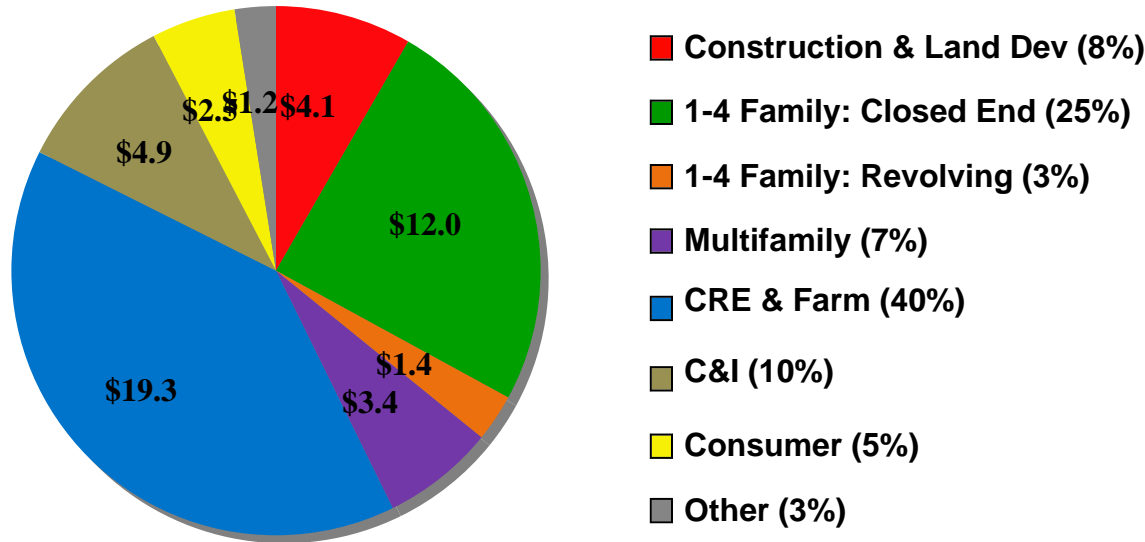


- Cash & Equivalents
- Securitites
- Net Loans
- Premises & Fixed
- Other Assets



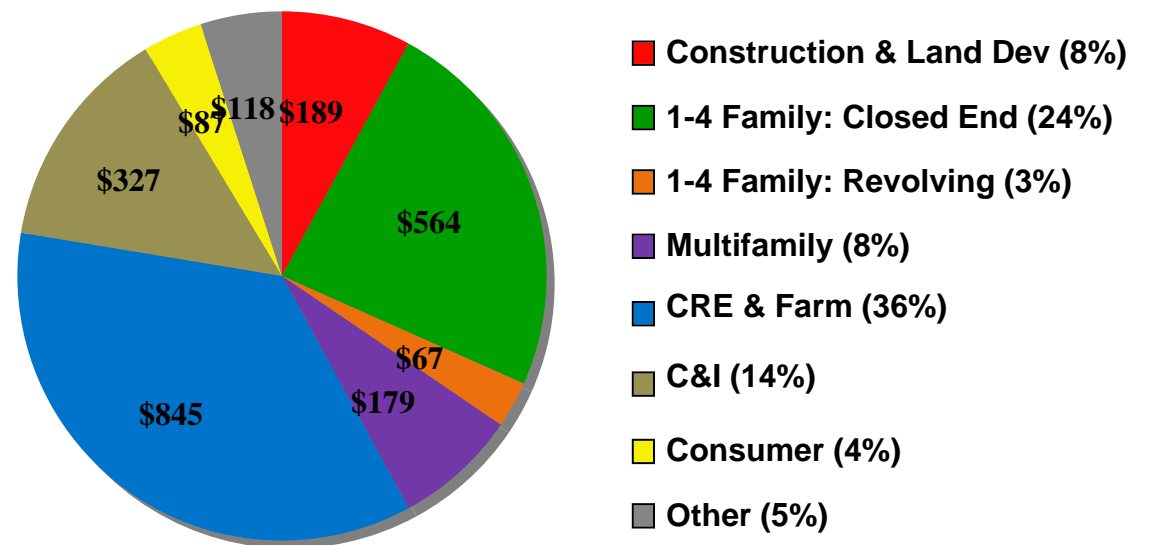
- Fed Funds & Repos
- Deposits
- Other Borrowings
- Other Liabilities
- Equity Capital

**State Aggregate Loan Mix**



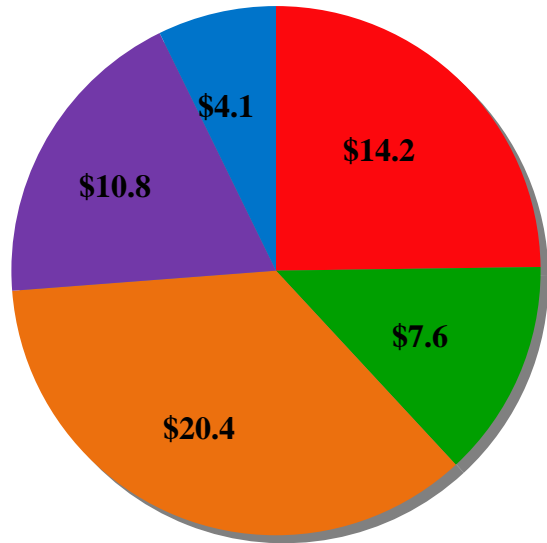
(\$ billions)

**National Aggregate Loan Mix**



(\$ billions)

**State Aggregate Deposit Mix**



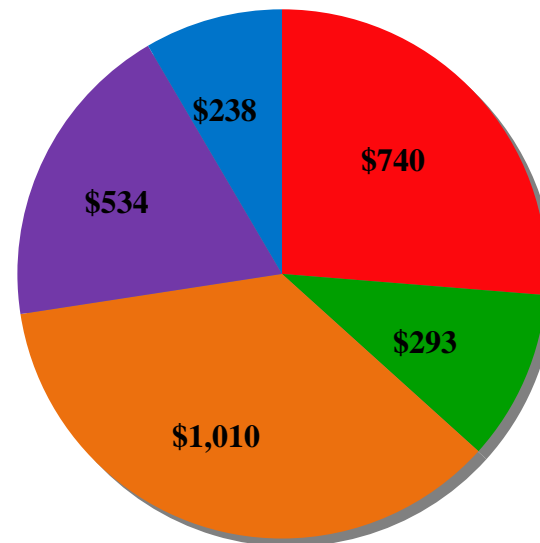
- Demand (25%)
- NOW & Other Trans. (13%)
- Savings & MMDA (36%)
- Retail Time (19%)
- Jumbo Time (7%)

**Memo:**

Total Noninterest-Bear. ( \$13, 0% )  
 Total Brokered ( \$3, 5% )

(\$ billions)

**National Aggregate Deposit Mix**



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

**Memo:**

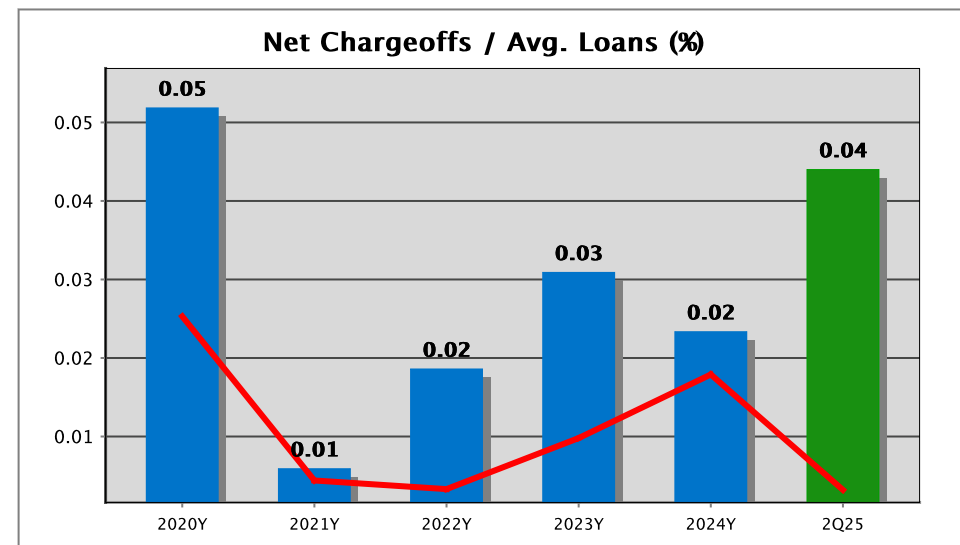
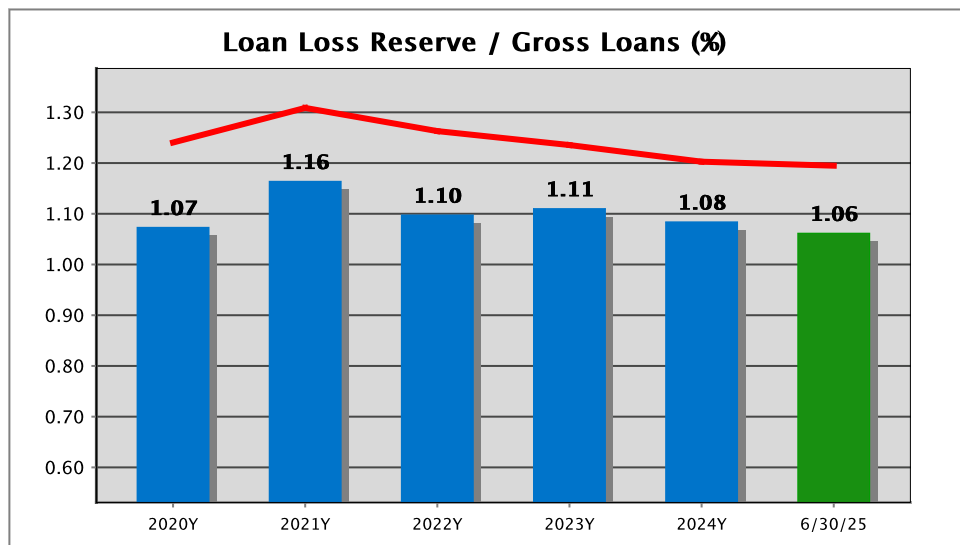
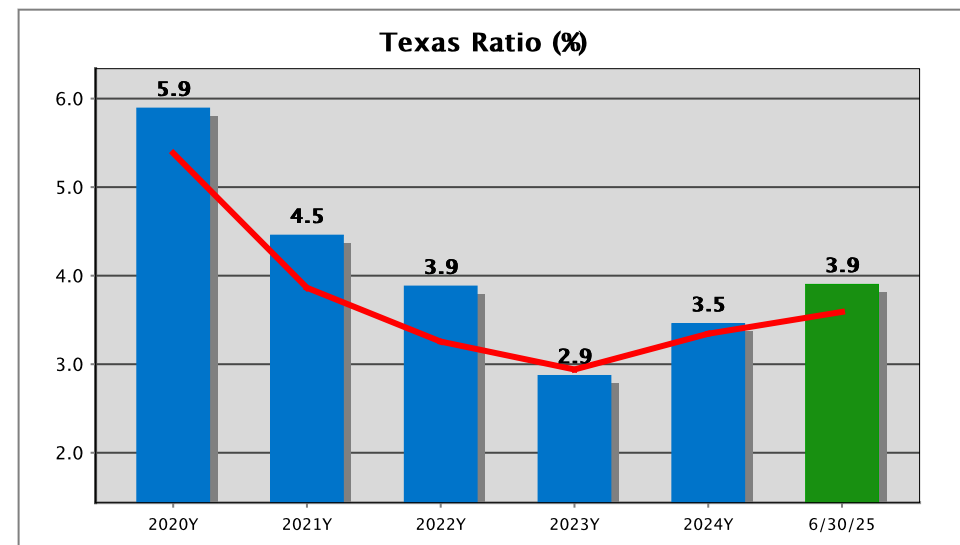
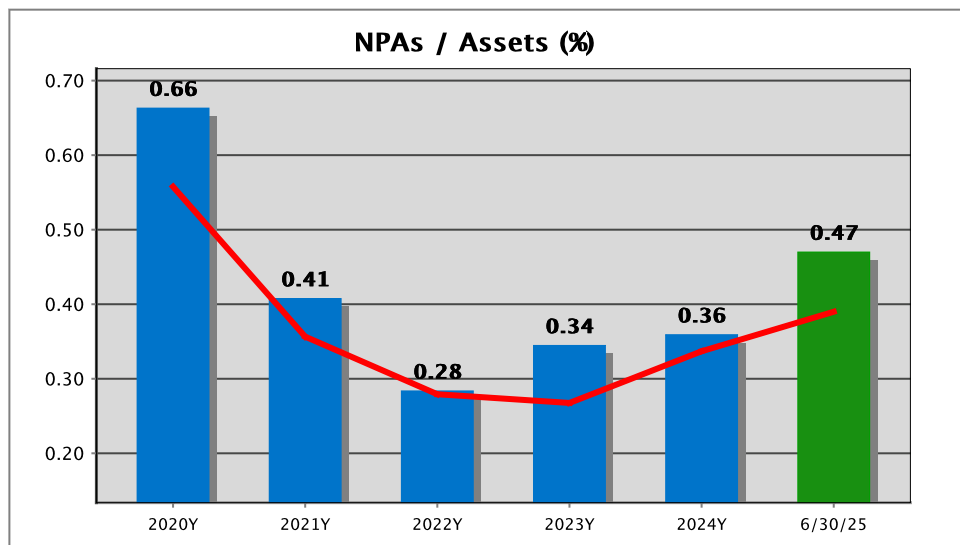
Total Noninterest-Bear. ( \$622, 21% )  
 Total Brokered ( \$145, 5% )

(\$ billions)

# QwickAnalytics State Performance Trends

## Asset Quality Trends

Virginia  
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

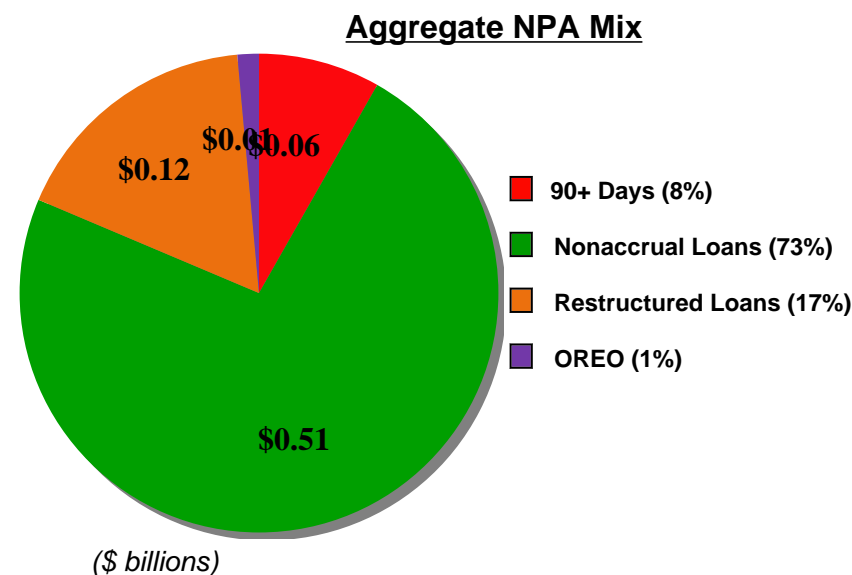
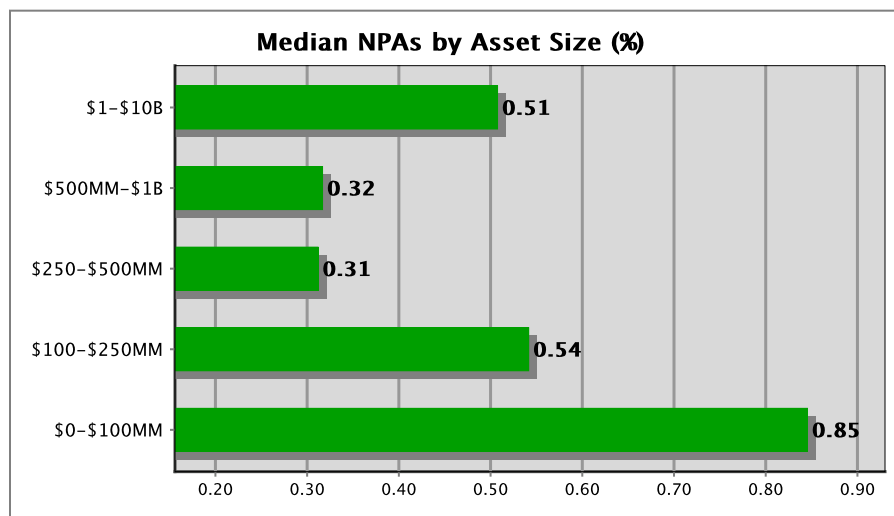
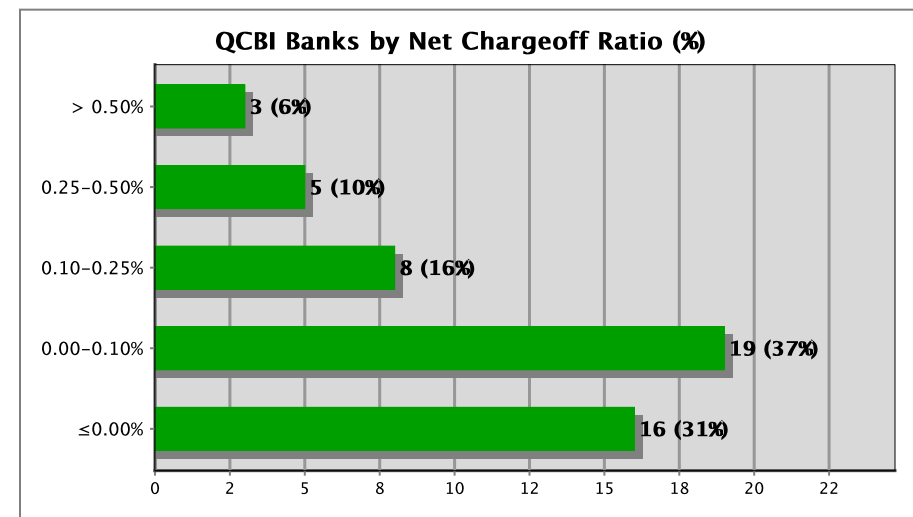
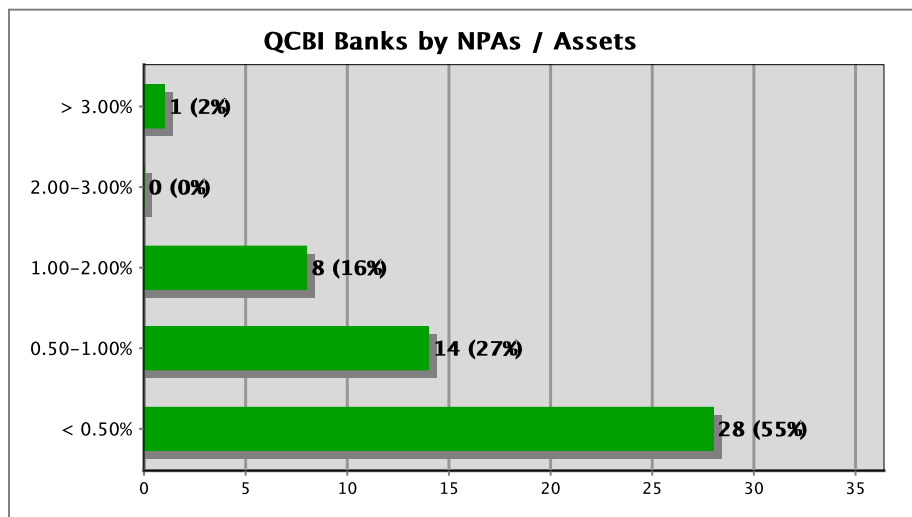


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# QwickAnalytics State Performance Trends

## Asset Quality Trends

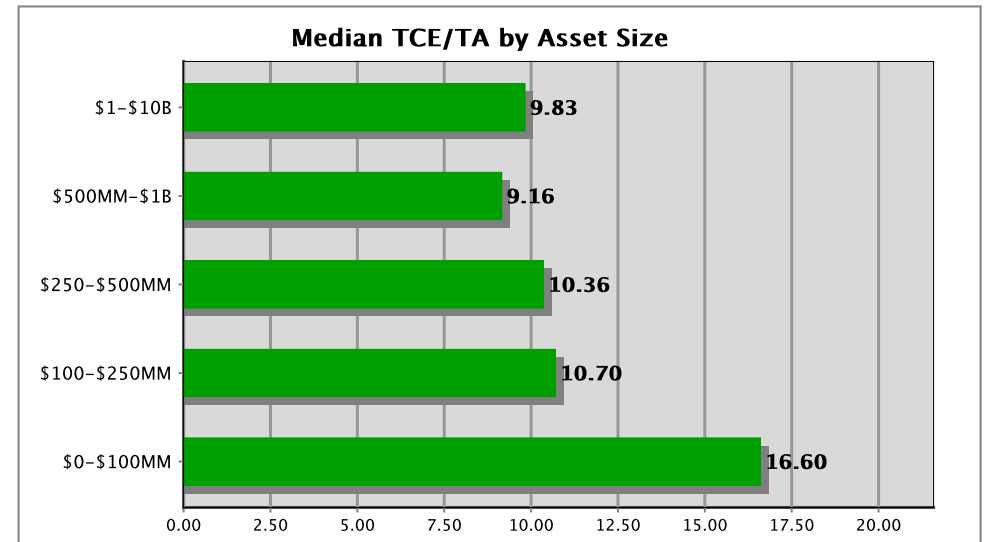
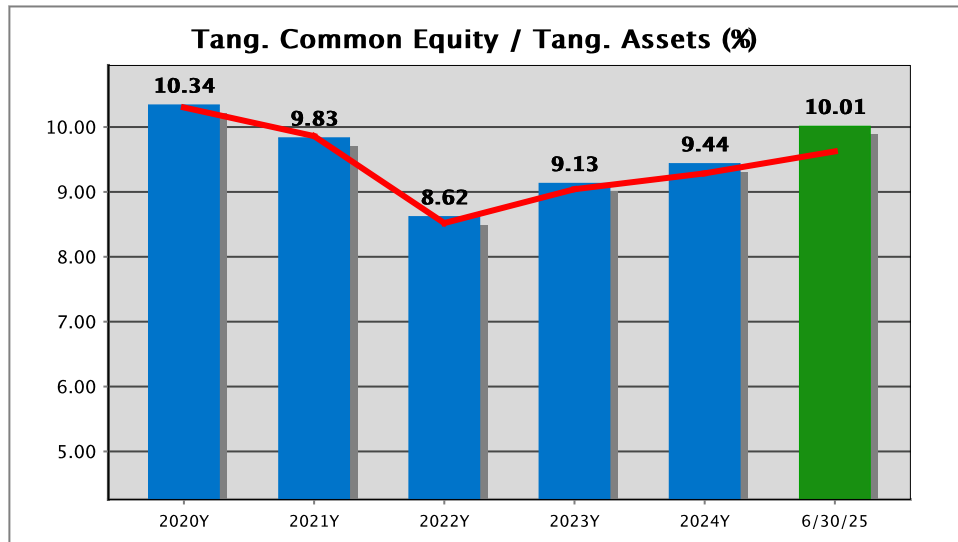
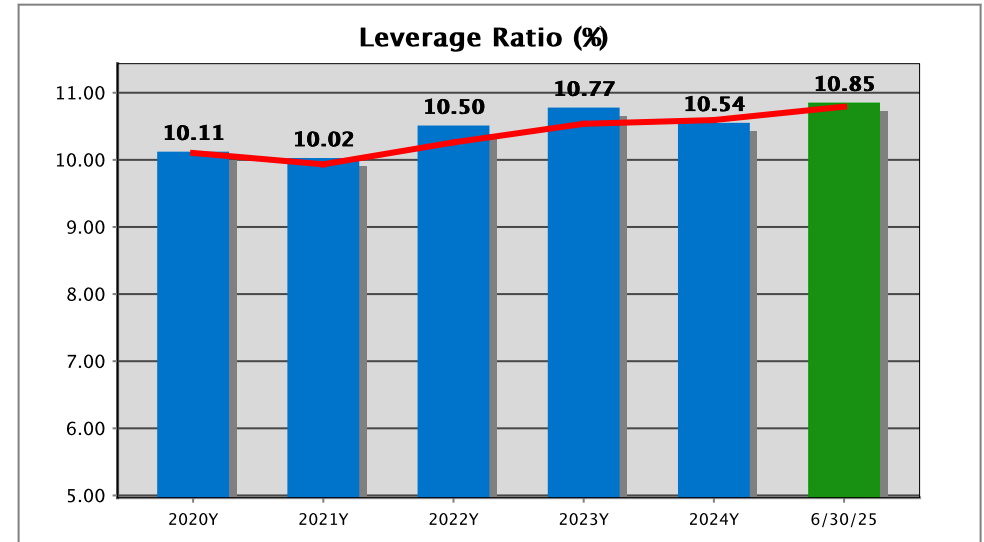
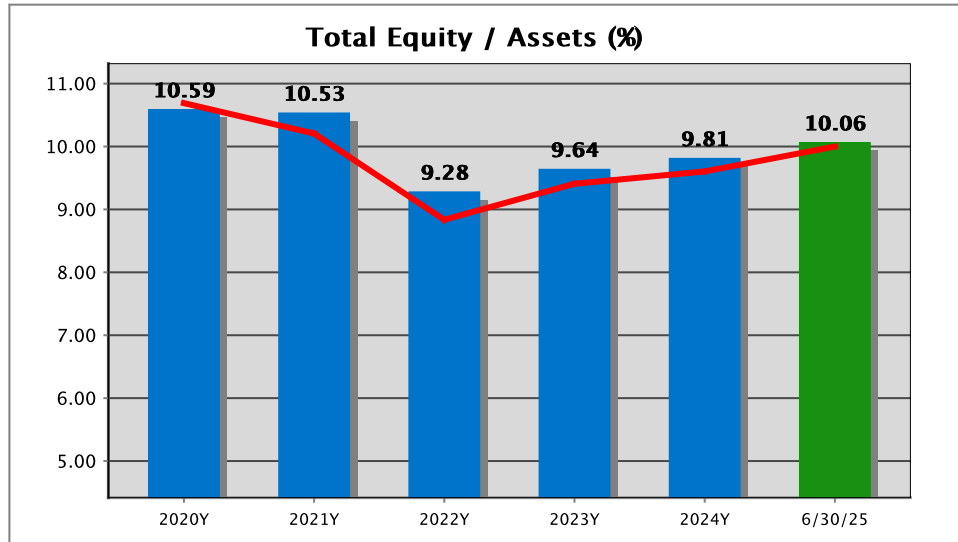
Virginia  
Banks  
June 30, 2025



# QwickAnalytics State Performance Trends

## Capital Trends

Virginia  
Banks  
June 30, 2025



— National Trend

Note: Trend charts contain median values

# QwickAnalytics State Performance Trends

## Performance Matrix

Virginia  
Banks  
June 30, 2025

Percentile Rank	10th	20th	30th	40th	50th (median)	60th	70th	80th	90th
<b>Growth Trends</b>									
Asset Growth (LTM)	-2.93%	-1.21%	0.96%	2.57%	<b>3.29%</b>	5.50%	6.59%	9.89%	13.71%
Loan Growth (LTM)	-4.85%	-0.88%	0.37%	2.77%	<b>4.58%</b>	5.57%	8.41%	10.25%	13.65%
Deposit Growth (LTM)	-3.35%	-0.77%	0.29%	1.73%	<b>3.24%</b>	5.18%	7.42%	12.66%	18.91%
<b>Performance Trends</b>									
Yield on Loans	5.40%	5.67%	5.86%	6.00%	<b>6.14%</b>	6.22%	6.38%	6.55%	6.78%
Cost of Funds	0.97%	1.31%	1.40%	1.75%	<b>1.96%</b>	2.01%	2.23%	2.55%	2.96%
Net Interest Margin	2.85%	3.10%	3.30%	3.42%	<b>3.56%</b>	3.85%	4.00%	4.13%	4.32%
Noninterest Income (core) / Avg Assets*	0.15%	0.23%	0.37%	0.45%	<b>0.51%</b>	0.59%	0.66%	0.81%	1.12%
Efficiency Ratio (core)*	51.3%	58.2%	62.3%	63.3%	<b>65.6%</b>	70.3%	74.9%	78.5%	89.7%
<b>Profitability Trends</b>									
Pretax ROAA	0.32%	0.54%	0.82%	1.11%	<b>1.19%</b>	1.39%	1.45%	1.60%	1.98%
Core Operating Earnings*	0.41%	0.72%	0.94%	1.11%	<b>1.34%</b>	1.42%	1.65%	1.73%	2.04%
Return on Average Assets (a)	0.27%	0.45%	0.68%	0.90%	<b>0.95%</b>	1.09%	1.17%	1.27%	1.59%
Return on Average Equity (a)	2.74%	4.25%	5.86%	8.00%	<b>9.68%</b>	10.99%	12.12%	13.36%	15.06%
<b>Asset Quality Trends</b>									
Nonperforming Assets / Assets	0.04%	0.12%	0.18%	0.29%	<b>0.47%</b>	0.53%	0.85%	0.99%	1.10%
Texas Ratio	0.2%	1.1%	1.8%	2.8%	<b>3.9%</b>	4.7%	7.3%	8.7%	11.2%
Reserve / Loans	0.76%	0.83%	0.97%	1.01%	<b>1.06%</b>	1.14%	1.21%	1.25%	1.40%
Net Chargeoff Ratio	-0.01%	0.00%	0.00%	0.02%	<b>0.04%</b>	0.08%	0.11%	0.14%	0.29%
<b>Capital Trends</b>									
Total Equity / Assets	7.98%	9.04%	9.56%	9.91%	<b>10.06%</b>	10.92%	11.40%	13.02%	16.60%
Leverage Ratio	8.89%	9.59%	10.22%	10.50%	<b>10.85%</b>	11.51%	12.32%	12.89%	16.83%
Tang Common Equity / Tangible Assets	7.89%	8.86%	9.36%	9.62%	<b>10.01%</b>	10.26%	10.82%	12.21%	13.35%

\* 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)



QwickAnalytics™

## QCBI HONOR ROLL: TOP PERFORMING BANKS

# Top 25 Fastest Growing QCBI Banks

## LTM Asset Growth

Virginia  
Banks  
June 30, 2025

Rank	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	New Horizon Bank	Powhatan, VA	\$220,317	72.7%	\$92,778
2	First Bank	Strasburg, VA	\$2,041,259	40.0%	\$583,632
3	Trustar Bank	Great Falls, VA	\$1,024,889	23.0%	\$191,905
4	Oak View National Bank	Warrenton, VA	\$773,197	22.7%	\$143,261
5	Skyline National Bank	Independence, VA	\$1,282,586	20.5%	\$218,408
6	Bank Of Clarke	Berryville, VA	\$2,034,763	13.7%	\$245,392
7	Bank Of Botetourt	Buchanan, VA	\$886,260	11.6%	\$91,977
8	The First B&TC	Lebanon, VA	\$4,009,521	11.5%	\$414,206
9	Old Dominion National Bank	North Garden, VA	\$1,488,987	11.2%	\$150,158
10	Integrity Bank For Business	Virginia Beach, VA	\$99,950	10.4%	\$9,401
11	Legacy Bank	Grundy, VA	\$357,755	9.9%	\$32,208
12	Citizens And Farmers Bank	West Point, VA	\$2,664,010	7.9%	\$194,682
13	Select Bank	Forest, VA	\$501,215	7.8%	\$36,386
14	Benchmark Community Bank	Kenbridge, VA	\$1,293,231	7.5%	\$90,363
15	The Bank Of Charlotte County	Phenix, VA	\$207,653	6.8%	\$13,159
16	The Farmers Bank Of Appomattox	Appomattox, VA	\$366,137	6.6%	\$22,624
17	Chesapeake Bank	Kilmarnock, VA	\$1,628,940	6.5%	\$99,927
18	Lee B&TC	Pennington GAP, VA	\$265,004	5.8%	\$14,545
19	Carter B&T	Martinsville, VA	\$4,780,209	5.6%	\$251,382
20	Movement Bank	Danville, VA	\$163,231	5.5%	\$8,522
21	VCC Bank	Richmond, VA	\$332,059	5.5%	\$17,325
22	New Peoples Bank, Inc.	Honaker, VA	\$893,341	4.5%	\$38,402
23	The Blue Grass Valley Bank	Blue Grass, VA	\$58,948	4.3%	\$2,445
24	First National Bank	Altavista, VA	\$1,038,226	4.2%	\$42,145
25	VA National Bank	Charlottesville, VA	\$1,631,116	3.7%	\$58,378



# Top 25 Fastest Growth QCBI Banks

## LTM Loan Growth

Virginia  
Banks  
June 30, 2025

Rank	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	New Horizon Bank	Powhatan, VA	\$220,317	52.9%	\$38,116
2	First Bank	Strasburg, VA	\$2,041,259	45.8%	\$453,461
3	Skyline National Bank	Independence, VA	\$1,282,586	23.3%	\$193,919
4	Trustar Bank	Great Falls, VA	\$1,024,889	22.6%	\$149,597
5	The Farmers And Merchants Bank Of Craig County	New Castle, VA	\$91,060	14.0%	\$6,929
6	Old Dominion National Bank	North Garden, VA	\$1,488,987	13.7%	\$151,841
7	Integrity Bank For Business	Virginia Beach, VA	\$99,950	13.6%	\$5,624
8	Bank Of Botetourt	Buchanan, VA	\$886,260	11.6%	\$73,849
9	Select Bank	Forest, VA	\$501,215	11.3%	\$44,330
10	Benchmark Community Bank	Kenbridge, VA	\$1,293,231	10.8%	\$104,052
11	The First B&TC	Lebanon, VA	\$4,009,521	10.2%	\$318,368
12	Legacy Bank	Grundy, VA	\$357,755	9.9%	\$18,714
13	The Farmers Bank Of Appomattox	Appomattox, VA	\$366,137	9.4%	\$20,374
14	Farmers And Miners Bank	Pennington GAP, VA	\$179,844	8.9%	\$7,728
15	New Peoples Bank, Inc.	Honaker, VA	\$893,341	8.7%	\$55,882
16	First National Bank	Altavista, VA	\$1,038,226	8.4%	\$56,286
17	Citizens And Farmers Bank	West Point, VA	\$2,664,010	7.3%	\$138,520
18	Powell Valley National Bank	Jonesville, VA	\$482,083	7.3%	\$26,222
19	VA National Bank	Charlottesville, VA	\$1,631,116	7.2%	\$83,499
20	Oak View National Bank	Warrenton, VA	\$773,197	5.8%	\$18,313
21	Carter B&T	Martinsville, VA	\$4,780,209	5.6%	\$197,847
22	VCC Bank	Richmond, VA	\$332,059	5.4%	\$13,971
23	The Bank Of Marion	Marion, VA	\$591,965	5.1%	\$19,354
24	Bank Of The James	Lynchburg, VA	\$1,000,081	5.1%	\$31,750
25	John Marshall Bank	Reston, VA	\$2,264,117	4.9%	\$89,728



# Top 25 QCBI Banks

## Net Interest Margin

Virginia  
Banks  
June 30, 2025

Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1 Miners Exchange Bank	Coeburn, VA	\$93,989	4.94%
2 Farmers And Miners Bank	Pennington GAP, VA	\$179,844	4.90%
3 Benchmark Community Bank	Kenbridge, VA	\$1,293,231	4.64%
4 The Bank Of Charlotte County	Phenix, VA	\$207,653	4.44%
5 Citizens And Farmers Bank	West Point, VA	\$2,664,010	4.34%
6 First Community Bank	Bluefield, VA	\$3,164,292	4.32%
7 Skyline National Bank	Independence, VA	\$1,282,586	4.28%
8 The Bank Of Southside VA	Carson, VA	\$650,587	4.20%
9 Burke And Herbert B&TC	Alexandria, VA	\$8,037,294	4.20%
10 Citizens B&TC	Blackstone, VA	\$561,563	4.15%
11 First National Bank	Altavista, VA	\$1,038,226	4.13%
12 First Sentinel Bank	Richlands, VA	\$396,899	4.12%
13 Pioneer Bank	Stanley, VA	\$337,614	4.06%
14 Integrity Bank For Business	Virginia Beach, VA	\$99,950	4.01%
15 Chesapeake Bank	Kilmarnock, VA	\$1,628,940	4.01%
16 First Bank	Strasburg, VA	\$2,041,259	4.00%
17 New Peoples Bank, Inc.	Honaker, VA	\$893,341	3.93%
18 The Bank Of Marion	Marion, VA	\$591,965	3.91%
19 Mainstreet Bank	Fairfax, VA	\$2,108,772	3.91%
20 The First B&TC	Lebanon, VA	\$4,009,521	3.90%
21 Cornerstone Bank	Lexington, VA	\$223,954	3.85%
22 Bank Of Botetourt	Buchanan, VA	\$886,260	3.82%
23 The Farmers Bank Of Appomattox	Appomattox, VA	\$366,137	3.74%
24 The Old Point National Bank Of Phoebus	Hampton, VA	\$1,395,312	3.70%
25 New Horizon Bank	Powhatan, VA	\$220,317	3.63%

\* Most recent quarter (MRQ) net interest margin



QwickAnalytics™

# Top 25 QCBI Banks

## Noninterest Income

Virginia  
Banks  
June 30, 2025

	Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1	Chesapeake Bank	Kilmarnock, VA	\$1,628,940	2.05%
2	Movement Bank	Danville, VA	\$163,231	1.63%
3	First Community Bank	Bluefield, VA	\$3,164,292	1.36%
4	Citizens And Farmers Bank	West Point, VA	\$2,664,010	1.27%
5	Primis Bank	Tappahannock, VA	\$3,840,398	1.13%
6	Bank Of The James	Lynchburg, VA	\$1,000,081	1.12%
7	New Peoples Bank, Inc.	Honaker, VA	\$893,341	1.11%
8	Bank Of Clarke	Berryville, VA	\$2,034,763	1.01%
9	The Bank Of Marion	Marion, VA	\$591,965	0.85%
10	First National Bank	Altavista, VA	\$1,038,226	0.82%
11	Benchmark Community Bank	Kenbridge, VA	\$1,293,231	0.81%
12	First Bank	Strasburg, VA	\$2,041,259	0.76%
13	Bank Of Botetourt	Buchanan, VA	\$886,260	0.75%
14	Farmers & Merchants Bank	Timberville, VA	\$1,310,287	0.68%
15	First Sentinel Bank	Richlands, VA	\$396,899	0.67%
16	Miners Exchange Bank	Coeburn, VA	\$93,989	0.66%
17	Burke And Herbert B&TC	Alexandria, VA	\$8,037,294	0.65%
18	Farmers And Miners Bank	Pennington GAP, VA	\$179,844	0.63%
19	Trupoint Bank	Grundy, VA	\$489,157	0.62%
20	Skyline National Bank	Independence, VA	\$1,282,586	0.59%
21	Citizens B&TC	Blackstone, VA	\$561,563	0.59%
22	The National Bank Of Blacksburg	Blacksburg, VA	\$1,802,531	0.59%
23	The Bank Of Southside VA	Carson, VA	\$650,587	0.55%
24	The First B&TC	Lebanon, VA	\$4,009,521	0.54%
25	The Bank Of Charlotte County	Phenix, VA	\$207,653	0.54%

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



QwickAnalytics™

# Top 25 QCBI Banks Most Efficient

Virginia  
Banks  
June 30, 2025

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	The First B&TC	Lebanon, VA	\$4,009,521	44.5%
2	Citizens B&TC	Blackstone, VA	\$561,563	48.3%
3	Burke And Herbert B&TC	Alexandria, VA	\$8,037,294	48.4%
4	Chain Bridge Bank	Mc Lean, VA	\$1,445,064	50.6%
5	The Bank Of Southside VA	Carson, VA	\$650,587	50.7%
6	John Marshall Bank	Reston, VA	\$2,264,117	51.3%
7	VCC Bank	Richmond, VA	\$332,059	52.8%
8	Fvcbank	Fairfax, VA	\$2,232,750	54.4%
9	VA National Bank	Charlottesville, VA	\$1,631,116	54.5%
10	Oak View National Bank	Warrenton, VA	\$773,197	57.3%
11	Bank Of Botetourt	Buchanan, VA	\$886,260	58.2%
12	Lee B&TC	Pennington GAP, VA	\$265,004	59.8%
13	First Community Bank	Bluefield, VA	\$3,164,292	59.9%
14	Benchmark Community Bank	Kenbridge, VA	\$1,293,231	60.6%
15	Skyline National Bank	Independence, VA	\$1,282,586	61.5%
16	Farmers And Miners Bank	Pennington GAP, VA	\$179,844	62.3%
17	First Sentinel Bank	Richlands, VA	\$396,899	62.4%
18	Pioneer Bank	Stanley, VA	\$337,614	62.6%
19	Bank Of Clarke	Berryville, VA	\$2,034,763	63.1%
20	First Bank	Strasburg, VA	\$2,041,259	63.2%
21	The Farmers And Merchants Bank Of Craig County	New Castle, VA	\$91,060	63.3%
22	Select Bank	Forest, VA	\$501,215	64.0%
23	The Bank Of Charlotte County	Phenix, VA	\$207,653	64.0%
24	Citizens And Farmers Bank	West Point, VA	\$2,664,010	64.1%
25	The Bank Of Marion	Marion, VA	\$591,965	65.2%

\* 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)

Virginia  
Banks  
June 30, 2025

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	The Bank Of Southside VA	Carson, VA	\$650,587	1.89%
2	Citizens B&TC	Blackstone, VA	\$561,563	1.83%
3	Burke And Herbert B&TC	Alexandria, VA	\$8,037,294	1.71%
4	Farmers And Miners Bank	Pennington GAP, VA	\$179,844	1.60%
5	The First B&TC	Lebanon, VA	\$4,009,521	1.59%
6	First Community Bank	Bluefield, VA	\$3,164,292	1.59%
7	Chain Bridge Bank	Mc Lean, VA	\$1,445,064	1.50%
8	Benchmark Community Bank	Kenbridge, VA	\$1,293,231	1.50%
9	Bank Of Botetourt	Buchanan, VA	\$886,260	1.45%
10	Citizens And Farmers Bank	West Point, VA	\$2,664,010	1.30%
11	Lee B&TC	Pennington GAP, VA	\$265,004	1.27%
12	The Bank Of Charlotte County	Phenix, VA	\$207,653	1.25%
13	Skyline National Bank	Independence, VA	\$1,282,586	1.23%
14	New Peoples Bank, Inc.	Honaker, VA	\$893,341	1.22%
15	The Bank Of Marion	Marion, VA	\$591,965	1.21%
16	Bank Of Clarke	Berryville, VA	\$2,034,763	1.17%
17	VA National Bank	Charlottesville, VA	\$1,631,116	1.16%
18	First National Bank	Altavista, VA	\$1,038,226	1.12%
19	VCC Bank	Richmond, VA	\$332,059	1.11%
20	Oak View National Bank	Warrenton, VA	\$773,197	1.11%
21	First Bank	Strasburg, VA	\$2,041,259	1.11%
22	Pioneer Bank	Stanley, VA	\$337,614	1.09%
23	Fvcbank	Fairfax, VA	\$2,232,750	1.07%
24	The Farmers And Merchants Bank Of Craig County	New Castle, VA	\$91,060	1.00%
25	John Marshall Bank	Reston, VA	\$2,264,117	0.98%

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



QwickAnalytics™

# Top 25 QCBI Banks ROAE (C-Corps)

Virginia  
Banks  
June 30, 2025

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	The First B&TC	Lebanon, VA	\$4,009,521	16.54%
2	Benchmark Community Bank	Kenbridge, VA	\$1,293,231	16.51%
3	Skyline National Bank	Independence, VA	\$1,282,586	16.17%
4	The Bank Of Marion	Marion, VA	\$591,965	15.44%
5	Burke And Herbert B&TC	Alexandria, VA	\$8,037,294	15.41%
6	Chain Bridge Bank	Mc Lean, VA	\$1,445,064	15.06%
7	Oak View National Bank	Warrenton, VA	\$773,197	14.80%
8	Bank Of Botetourt	Buchanan, VA	\$886,260	14.68%
9	Citizens B&TC	Blackstone, VA	\$561,563	14.68%
10	Bank Of The James	Lynchburg, VA	\$1,000,081	13.59%
11	First Bank	Strasburg, VA	\$2,041,259	13.36%
12	Select Bank	Forest, VA	\$501,215	13.16%
13	New Peoples Bank, Inc.	Honaker, VA	\$893,341	12.92%
14	First National Bank	Altavista, VA	\$1,038,226	12.62%
15	Citizens And Farmers Bank	West Point, VA	\$2,664,010	12.14%
16	Farmers And Miners Bank	Pennington GAP, VA	\$179,844	12.12%
17	Farmers & Merchants Bank	Timberville, VA	\$1,310,287	12.04%
18	The Bank Of Charlotte County	Phenix, VA	\$207,653	11.63%
19	VA National Bank	Charlottesville, VA	\$1,631,116	11.36%
20	Bank Of Clarke	Berryville, VA	\$2,034,763	11.22%
21	First Community Bank	Bluefield, VA	\$3,164,292	10.99%
22	Lee B&TC	Pennington GAP, VA	\$265,004	10.95%
23	The Bank Of Southside VA	Carson, VA	\$650,587	10.78%
24	Chesapeake Bank	Kilmarnock, VA	\$1,628,940	10.51%
25	Pioneer Bank	Stanley, VA	\$337,614	10.37%

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



QwickAnalytics™

# QwickAnalytics State Performance Trends

Virginia  
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) <sup>TM</sup> - for comparisons that are meaningful and relevant. The QCBI excludes FDIC-insured institutions that do not fit the characteristics of a community bank, based on the following call report-derived rules:

Disqualifying Rule	Banks Excluded:	
	National	Virginia
Assets > \$10 Billion	142	4
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	126	2
Large Institutional Branches (>\$2 billion deposits/branch)	46	0
Underloaned (<10% Loans / Assets)	114	1
Consumer Focus (>50% Consumer Loans or Leases / Assets)	22	1
No Material Real Estate Lending (<1% Assets)	129	1
Wholesale Funded (<40% Core Deposits / Deposits)	95	1
Overcapitalized (Total Equity / Assets > 50%)	86	1
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

Virginia  
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](http://www.qwickanalytics.com).