

# 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) <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>
	#	%	#	%	
Georgia	133	96%	6	4%	139
National	4,165	93%	336	7%	4,501

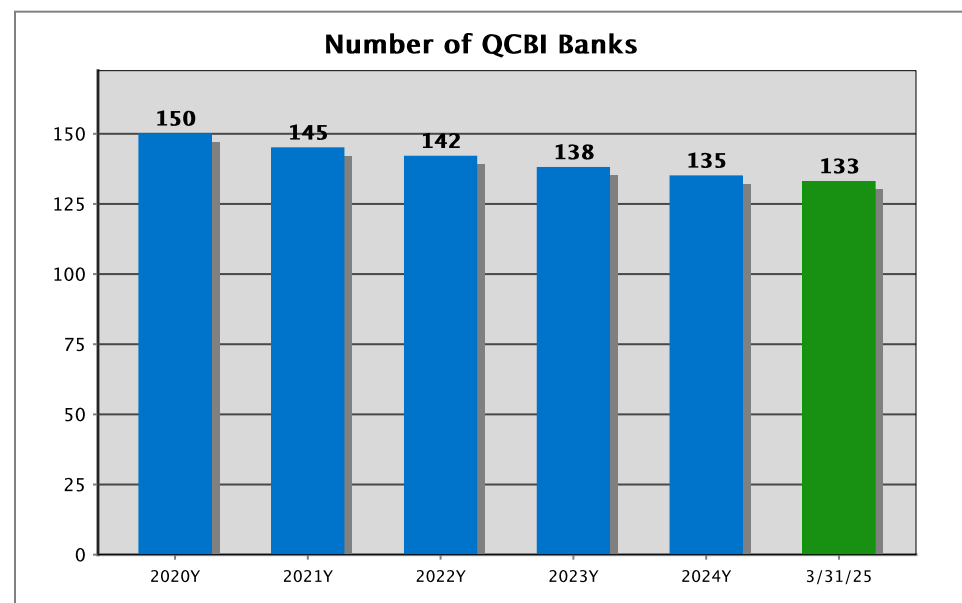
Please visit the [www.QwickAnalytics.com](http://www.QwickAnalytics.com) website for more information.

# QwickAnalytics State Performance Trends

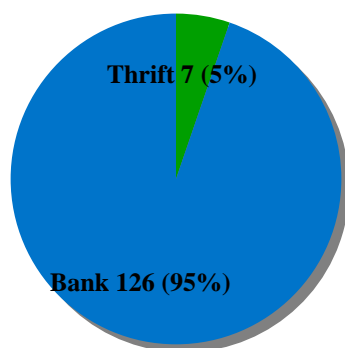
## QCBI Industry Structure

Georgia  
Banks  
March 31, 2025

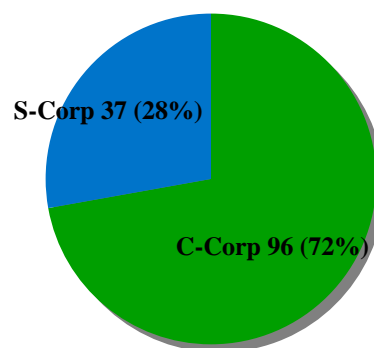
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	14	11%	\$993	2%
\$100-\$500 Million	83	62%	\$22,514	36%
\$500 Million-\$1 Billion	24	18%	\$15,541	25%
\$1-\$5 Billion	12	9%	\$24,364	38%
\$5-\$10 Billion	0	0%	\$0	0%
<b>Total</b>	<b>133</b>	<b>100%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



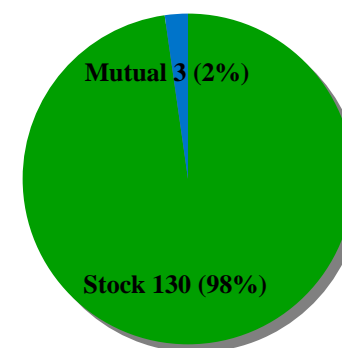
**Industry Breakdown**



**Structural Breakdown**



**Ownership Breakdown**

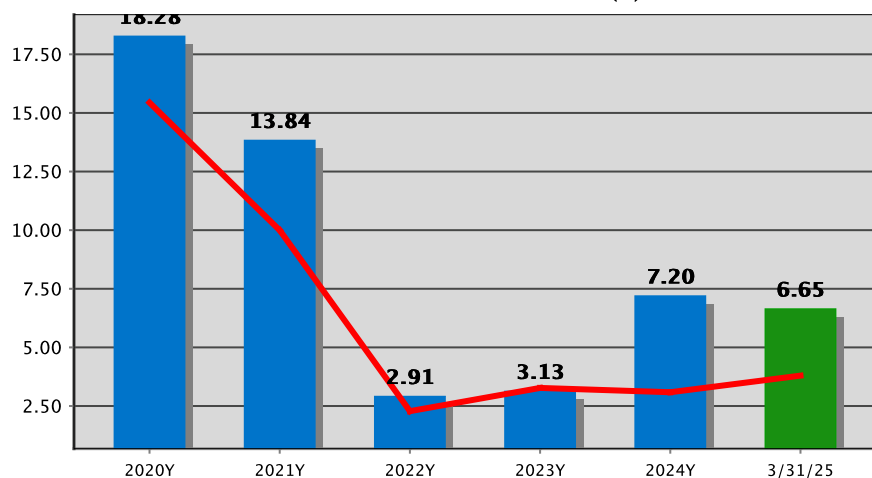


# QwickAnalytics State Performance Trends

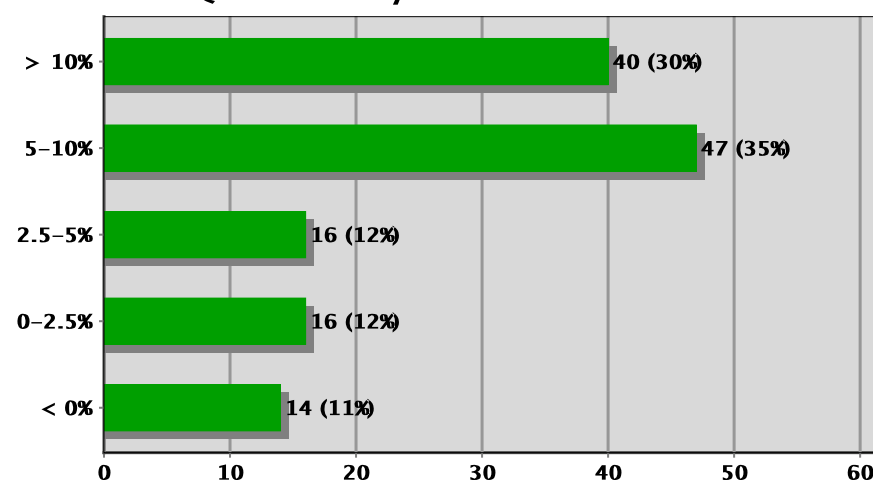
## Asset Growth Trends

Georgia  
Banks  
March 31, 2025

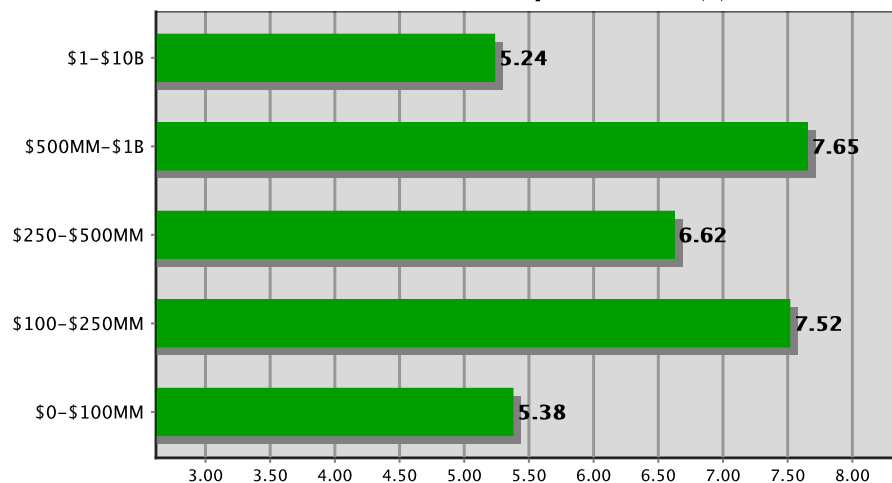
Median LTM Asset Growth (%)



QCBI Banks by LTM Asset Growth



Median LTM Asset Growth by Asset Size (%)



— National Trend

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



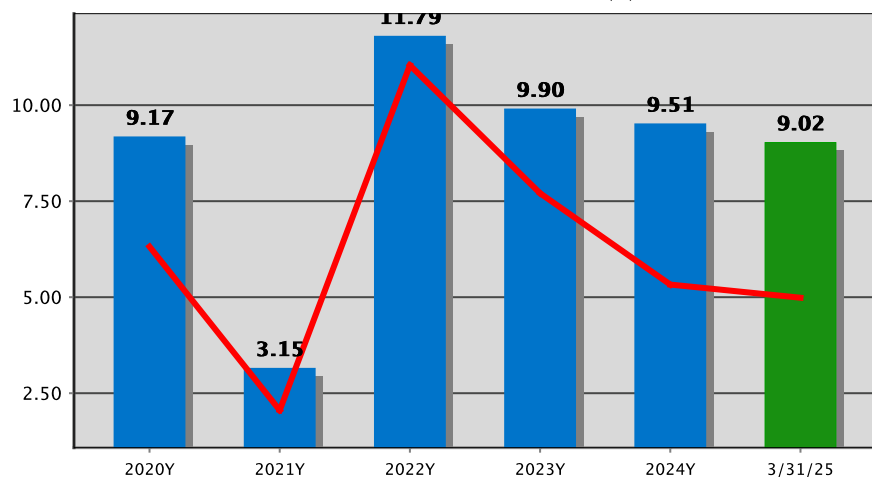
QwickAnalytics™

# QwickAnalytics State Performance Trends

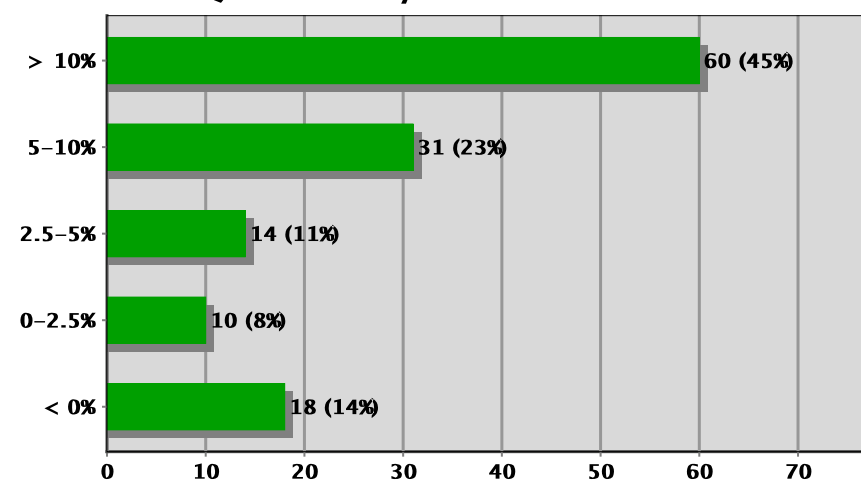
## Loan Growth Trends

Georgia  
Banks  
March 31, 2025

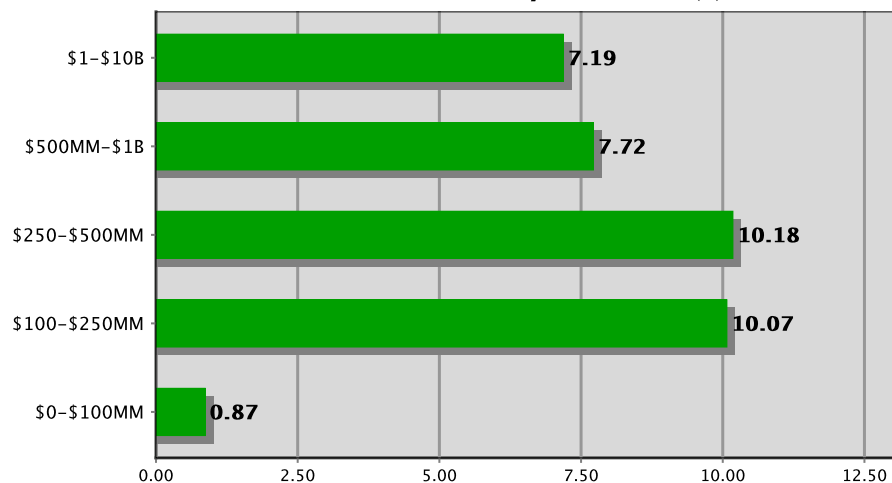
Median LTM Loan Growth (%)



QCBI Banks by LTM Loan Growth



Median LTM Loan Growth by Asset Size (%)



— National Trend

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



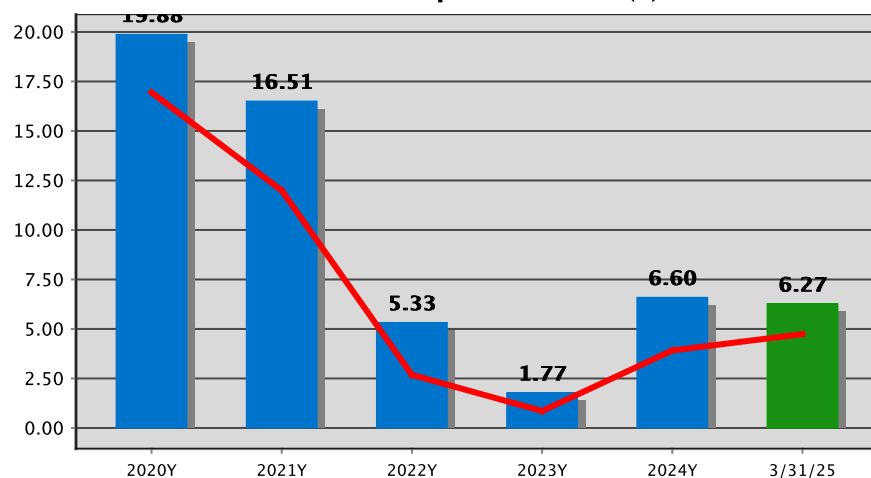
QwickAnalytics™

# QwickAnalytics State Performance Trends

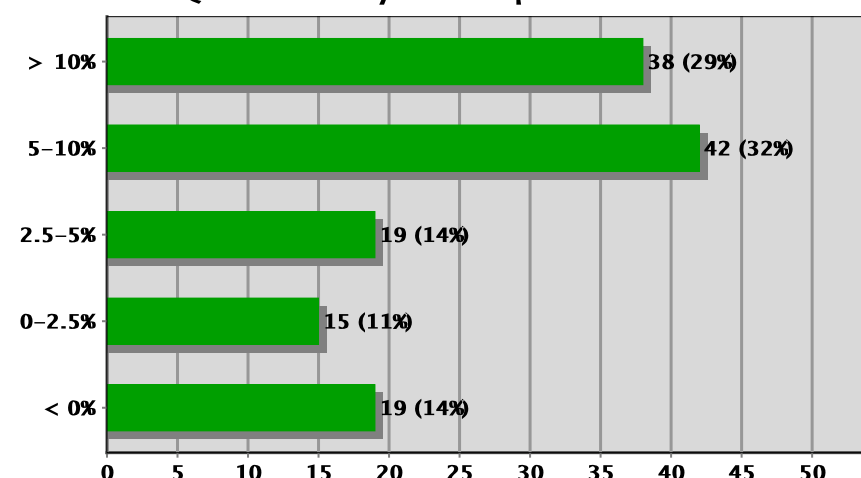
## Deposit Growth Trends

Georgia  
Banks  
March 31, 2025

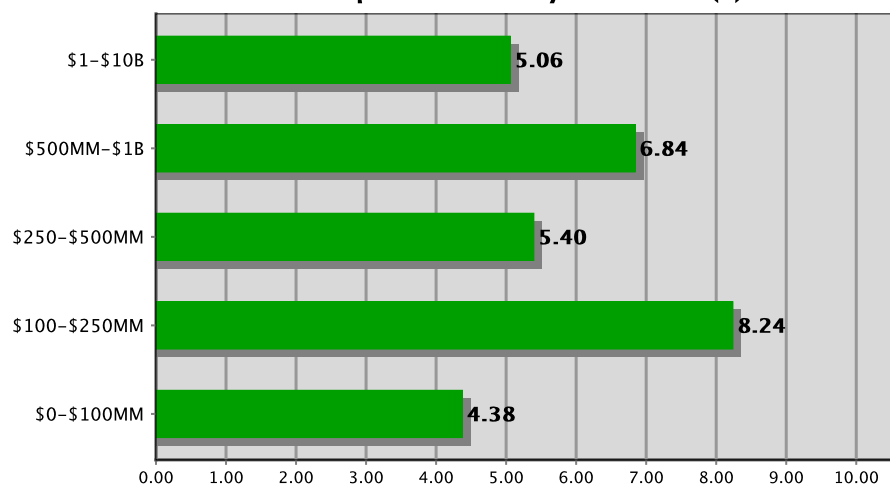
Median LTM Deposit Growth (%)



QCBI Banks by LTM Deposit Growth



Median LTM Deposit Growth by Asset Size (%)



— National Trend

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



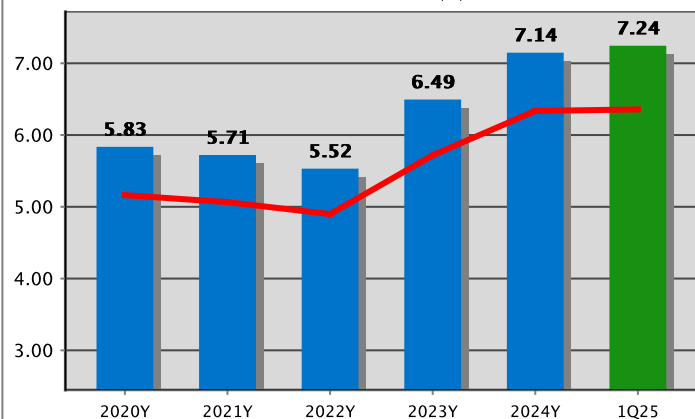
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# QwickAnalytics State Performance Trends

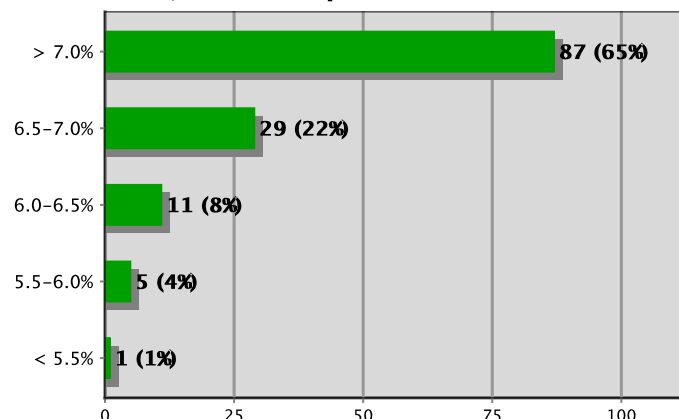
## Performance Trends

Georgia  
Banks  
March 31, 2025

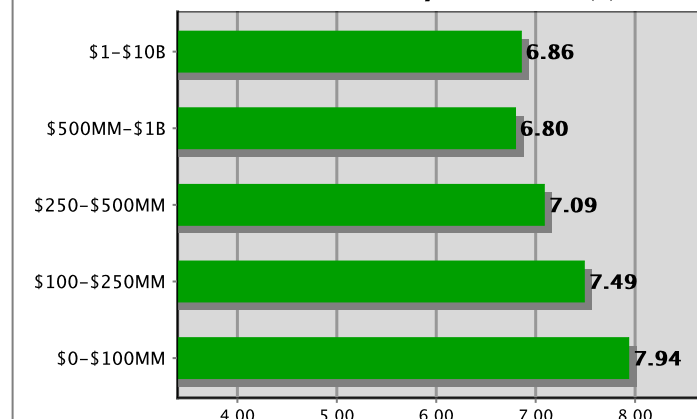
Yield on Loans (%)



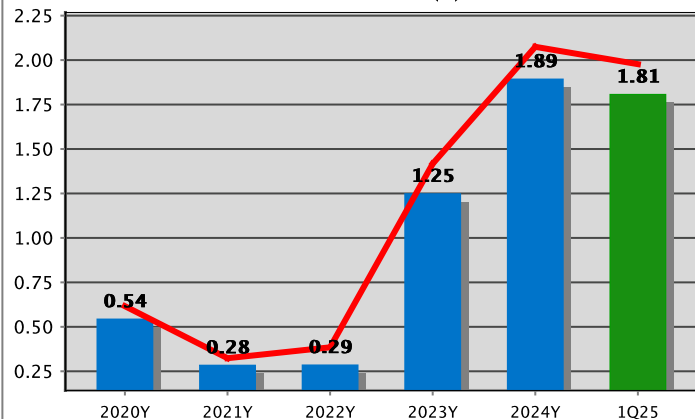
QCBI Banks by Yield on Loans



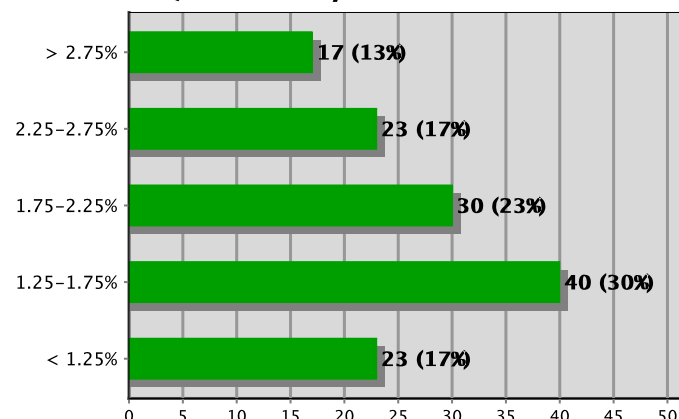
Median Yield on Loans by Asset Size (%)



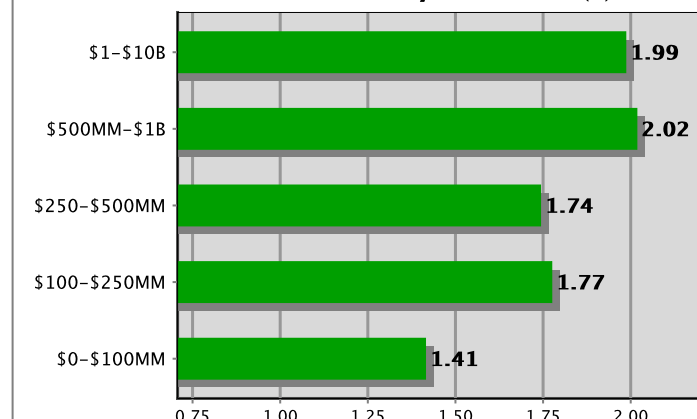
Cost of Funds (%)



QCBI Banks by Cost of Funds



Median Cost of Funds by Asset Size (%)



— National Trend

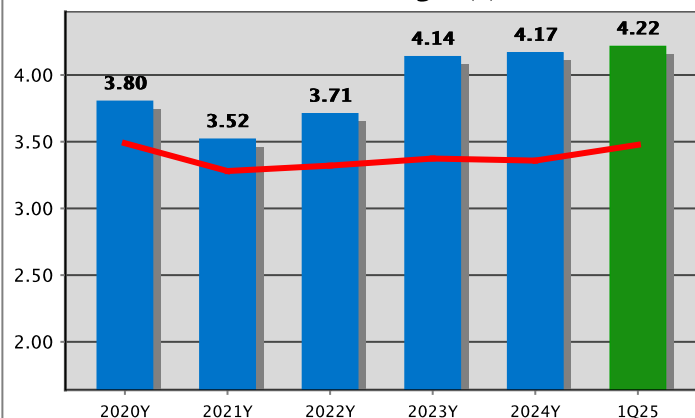
Note: All data points represent median values;  
current period data (green bars) are for the most recent quarter (MRQ); Core items exclude nonrecurring gains/losses

# QwickAnalytics State Performance Trends

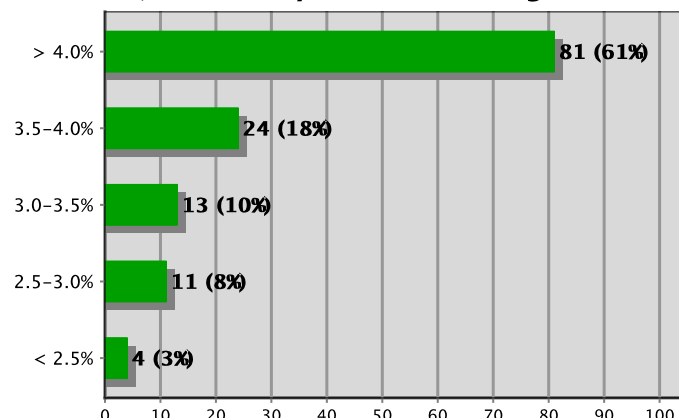
## Performance Trends

Georgia  
Banks  
March 31, 2025

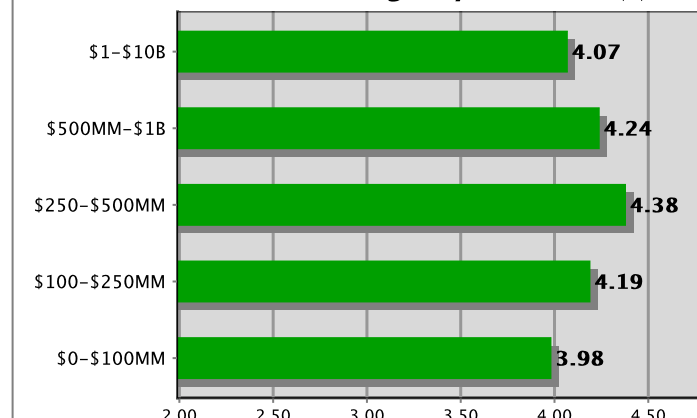
**Net Interest Margin (%)**



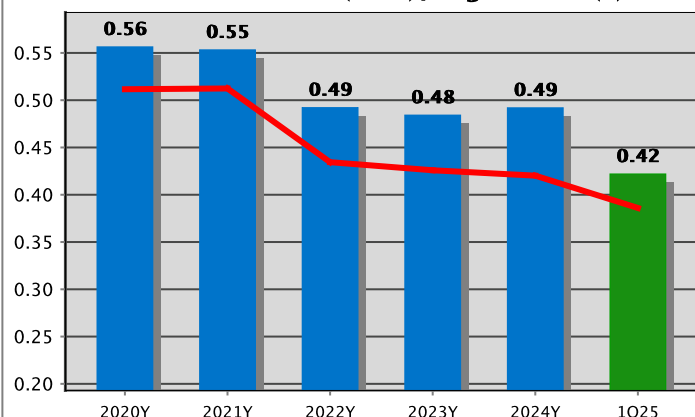
**QCBI Banks by Net Interest Margin**



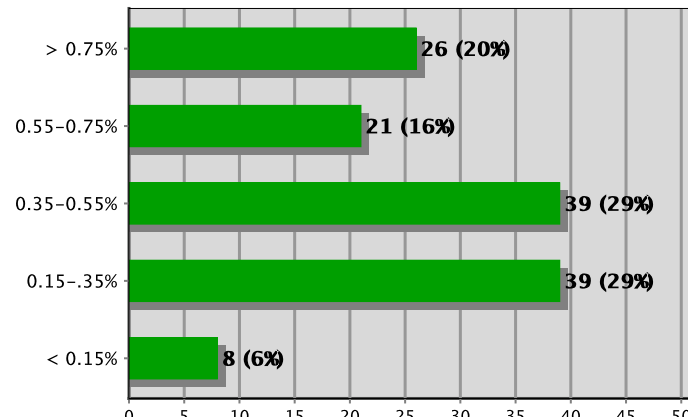
**Median Net Interest Margin by Asset Size (%)**



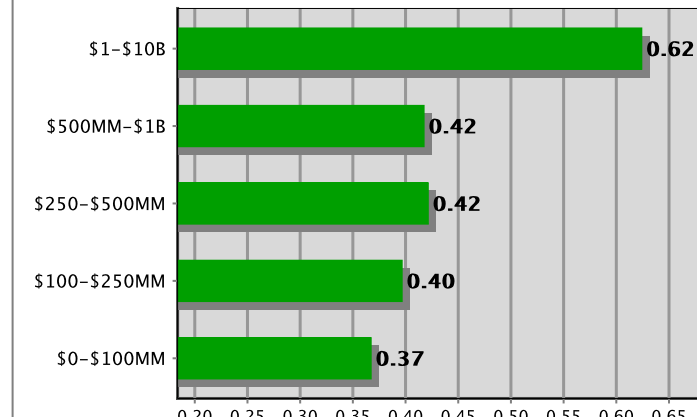
**Noninterest Income (Core)/Avg. Assets (%)**



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



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



— National Trend

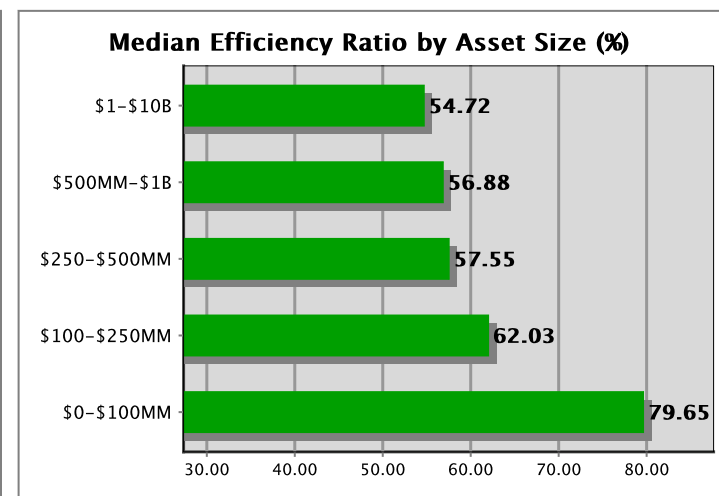
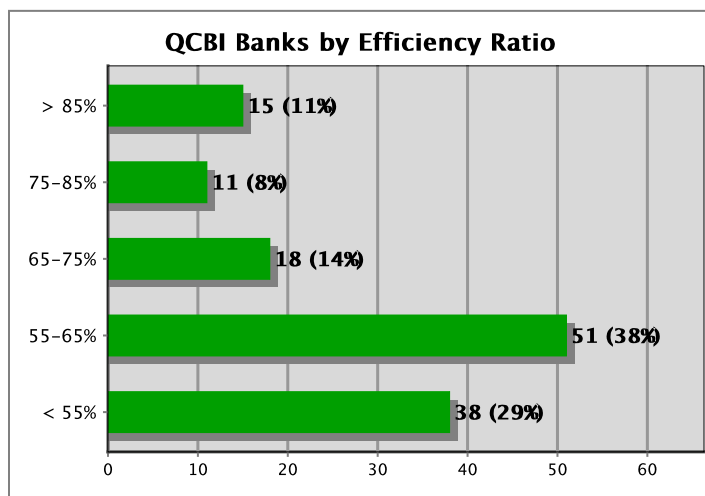
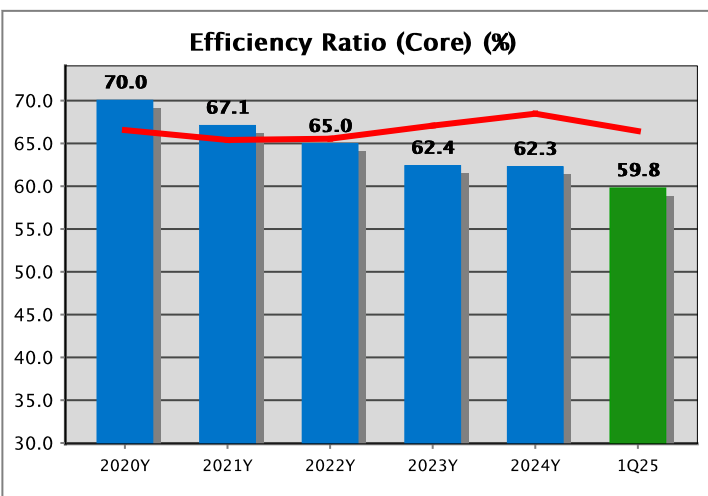
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# QwickAnalytics State Performance Trends

## Performance Trends

Georgia  
Banks  
March 31, 2025



— National Trend

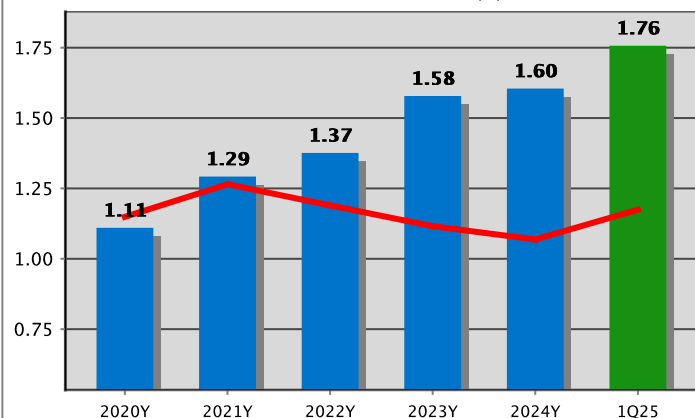
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# QwickAnalytics State Performance Trends

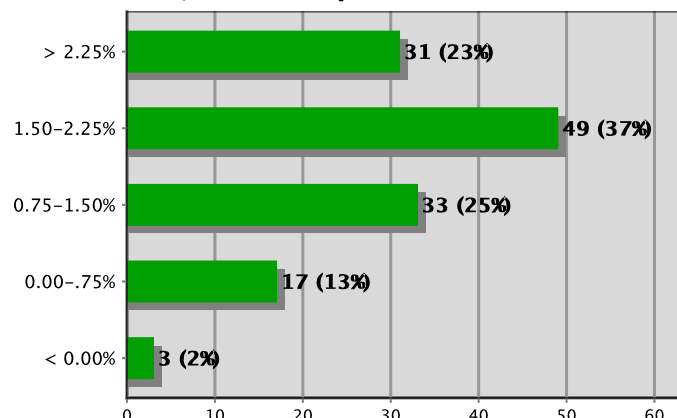
## Profitability Trends

Georgia  
Banks  
March 31, 2025

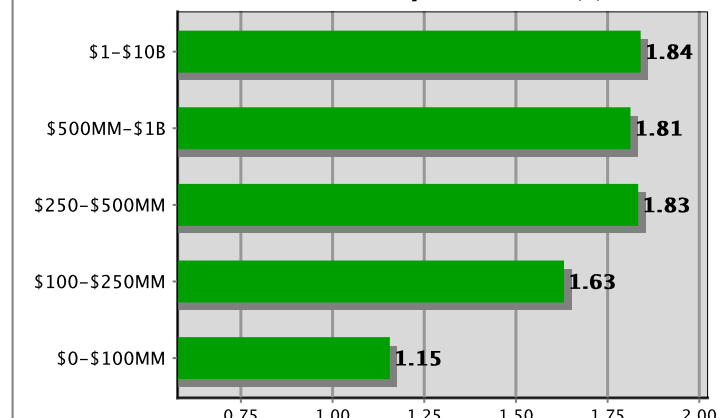
Median Pretax ROAA (%)



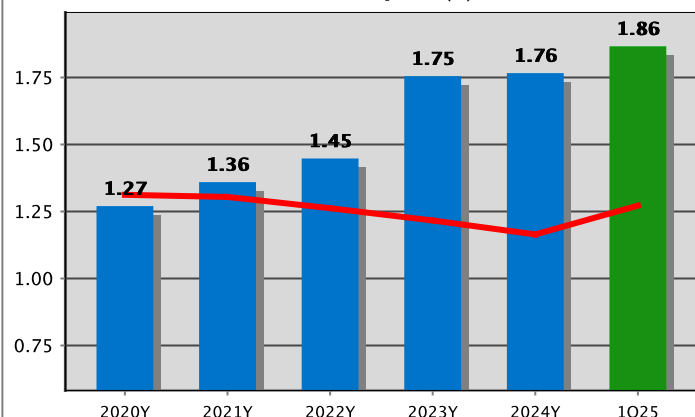
QCBI Banks by Pretax ROAA



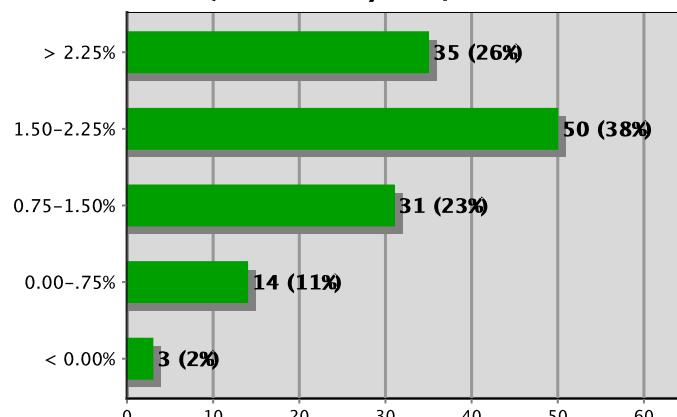
Median Pretax ROAA by Asset Size (%)



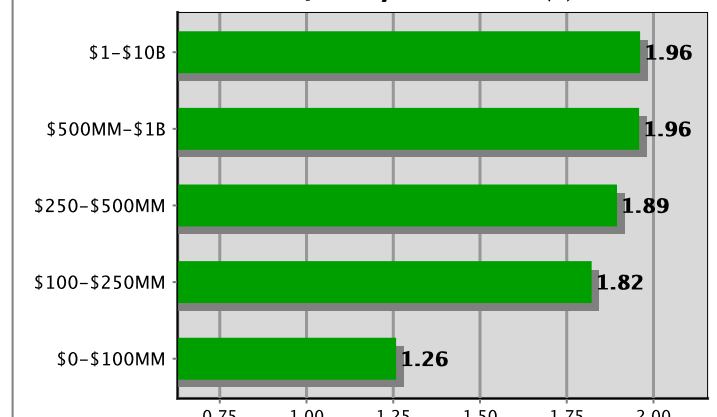
Median COE/AA (%)



QCBI Banks by COE/AA



Median COE/AA by Asset Size (%)



— National Trend

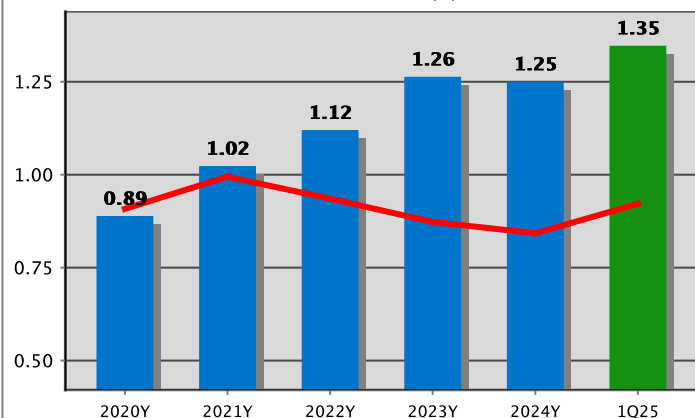
\* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)  
current period data (green bars) are for the most recent quarter (MRQ)

# QwickAnalytics State Performance Trends

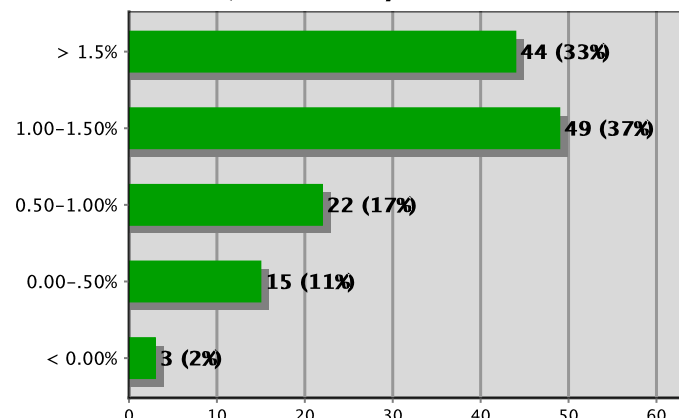
## Profitability Trends

Georgia  
Banks  
March 31, 2025

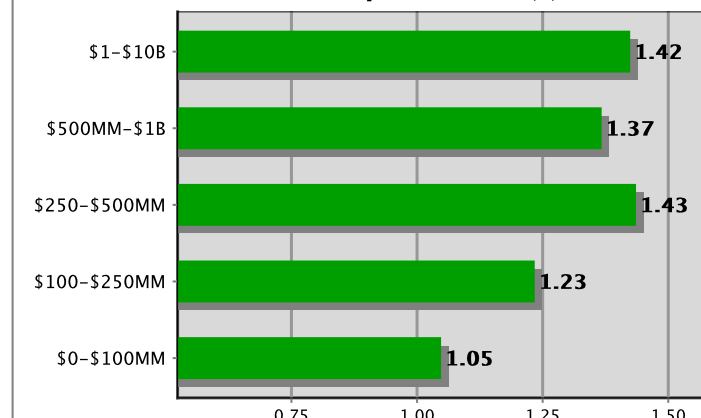
Median ROAA (%)



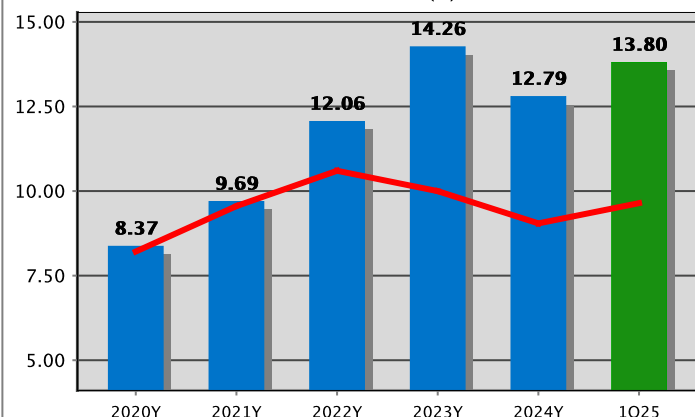
QCBI Banks by ROAA



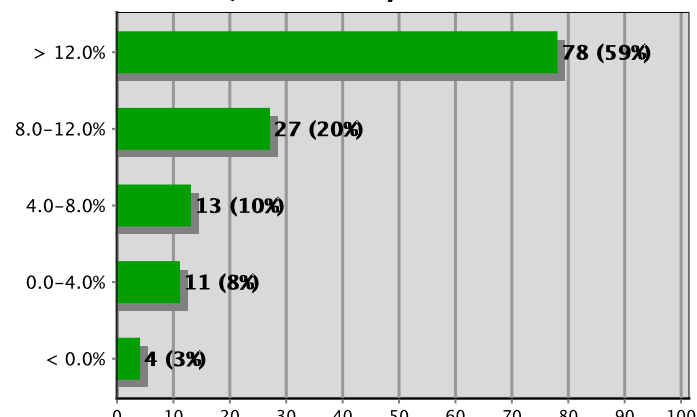
Median ROAA by Asset Size (%)



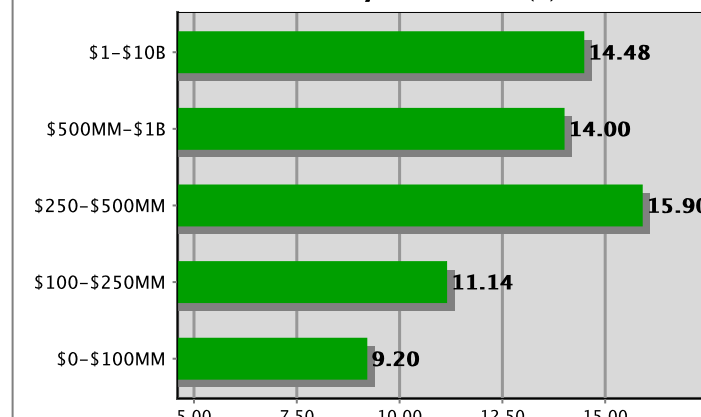
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



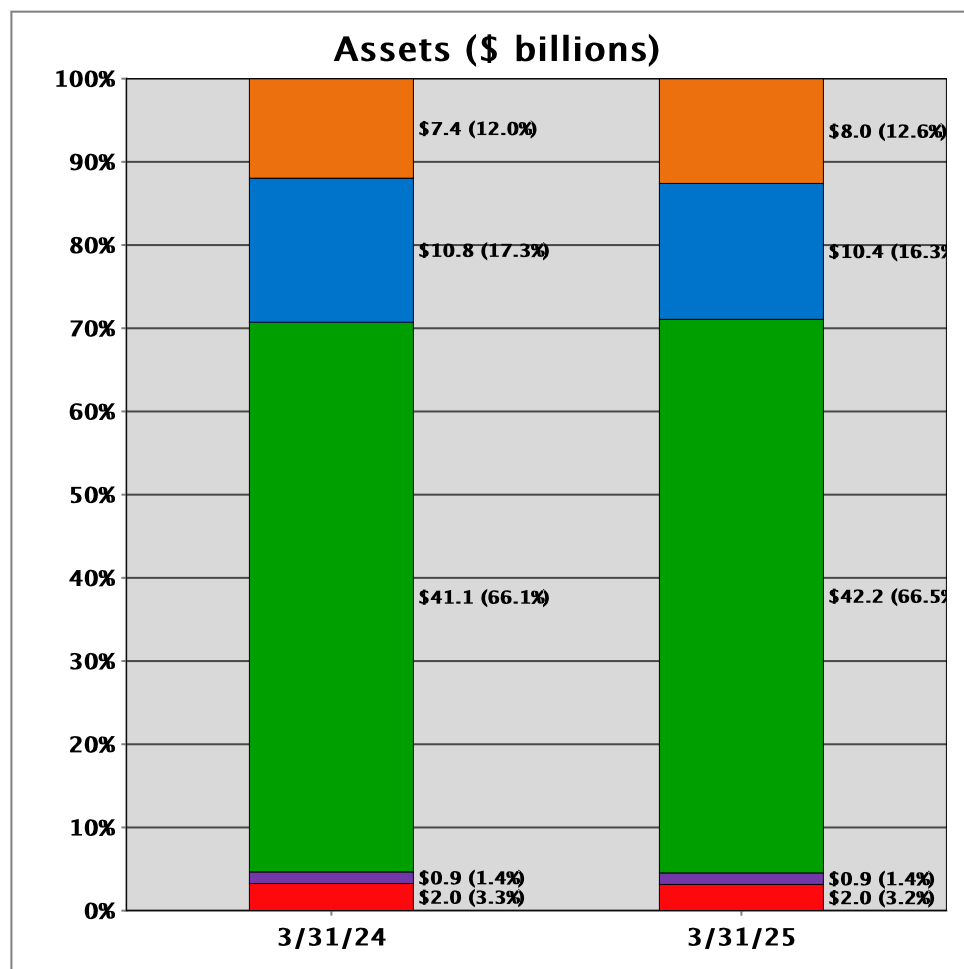
— National Trend

\* 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)

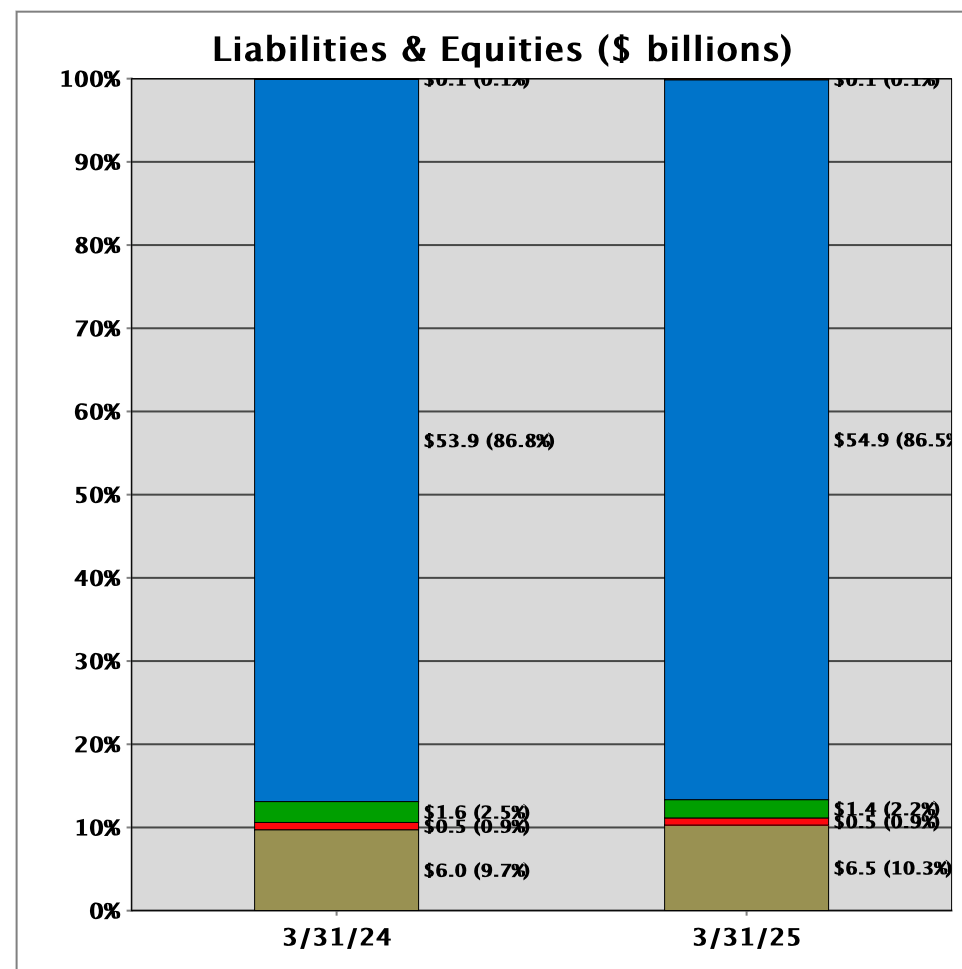
# QwickAnalytics State Performance Trends

## Balance Sheet Composition

Georgia  
Banks  
March 31, 2025



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



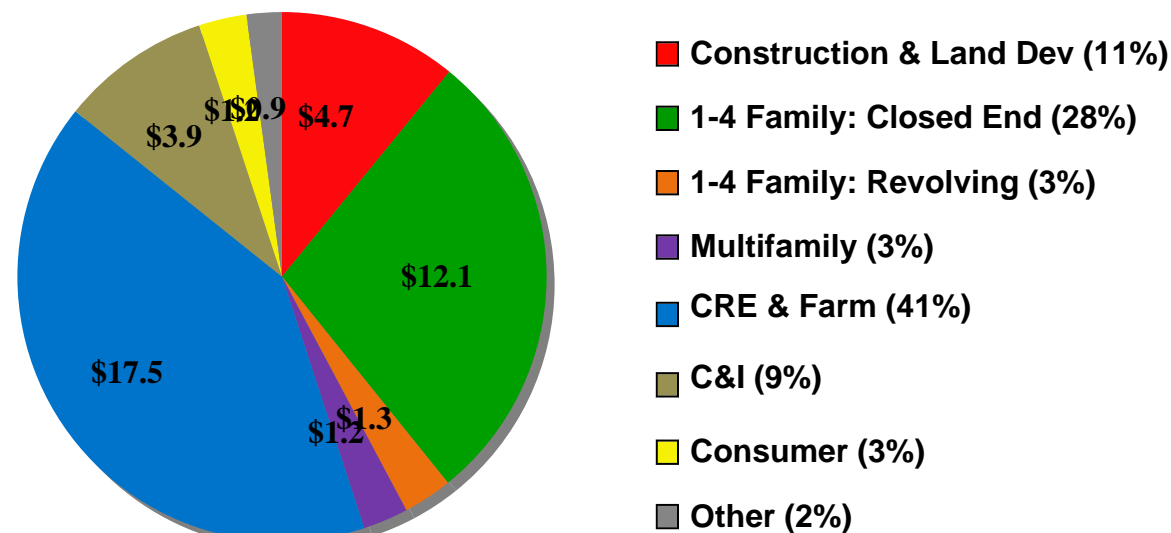
■ Fed Funds & Repos   
 ■ Deposits   
 ■ Other Borrowings  
■ Other Liabilities   
 ■ Equity Capital

# QuickAnalytics State Performance Trends

## Loan Composition

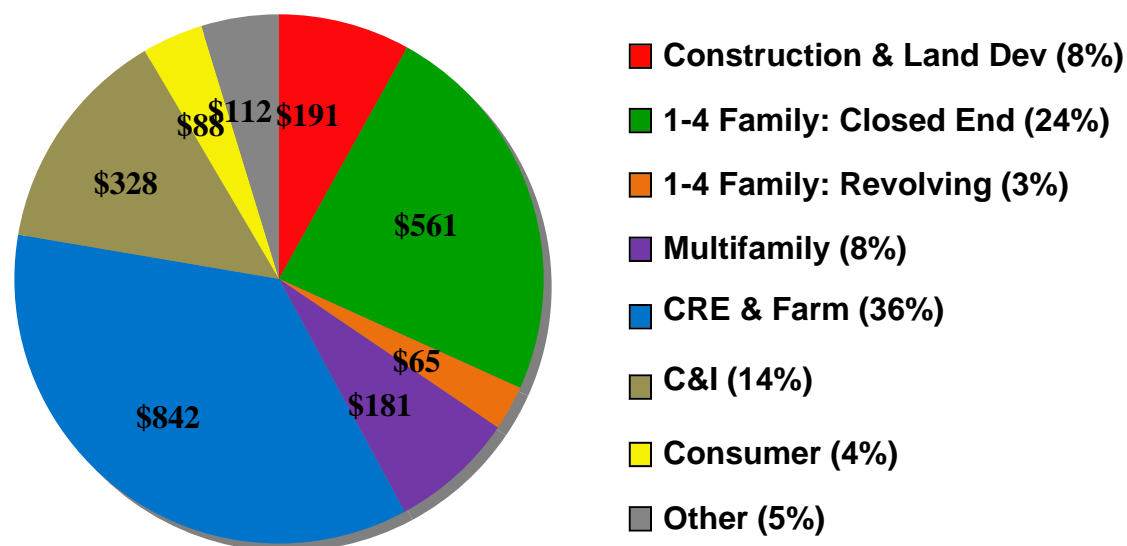
Georgia  
Banks  
March 31, 2025

### State Aggregate Loan Mix



(\$ billions)

### National Aggregate Loan Mix



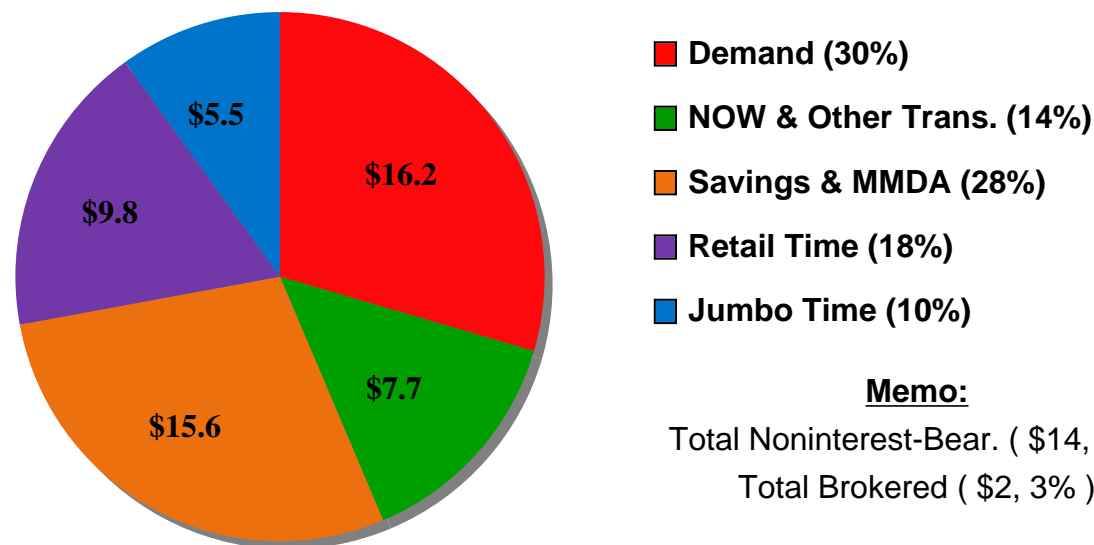
(\$ billions)

# QwickAnalytics State Performance Trends

## Deposit Composition

Georgia  
Banks  
March 31, 2025

### State Aggregate Deposit Mix



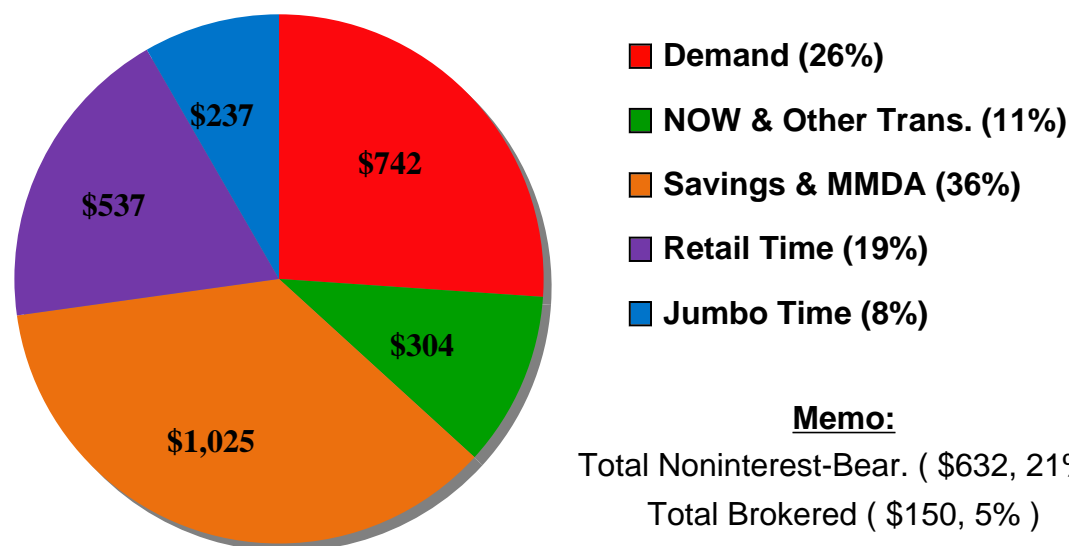
(\$ billions)

#### Memo:

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

Total Brokered ( \$2, 3% )

### National Aggregate Deposit Mix



(\$ billions)

#### Memo:

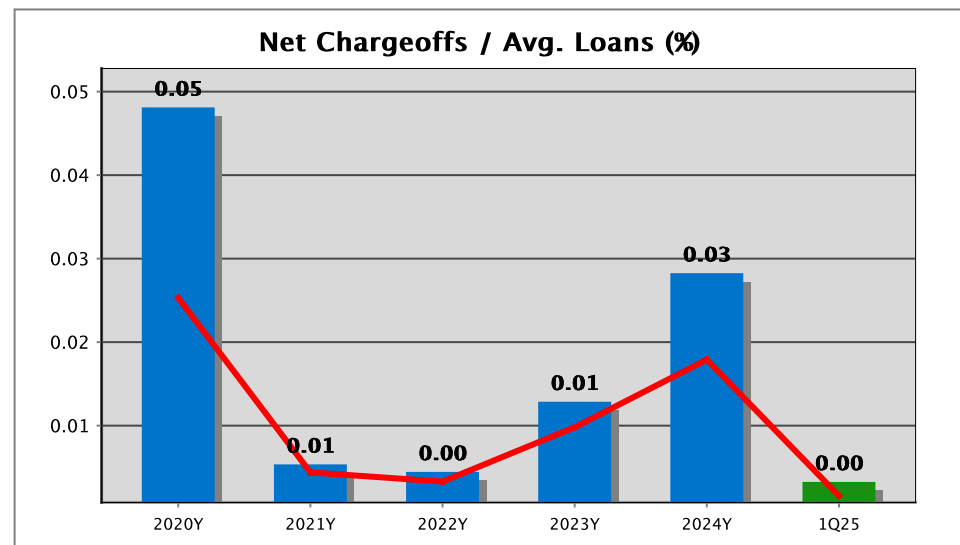
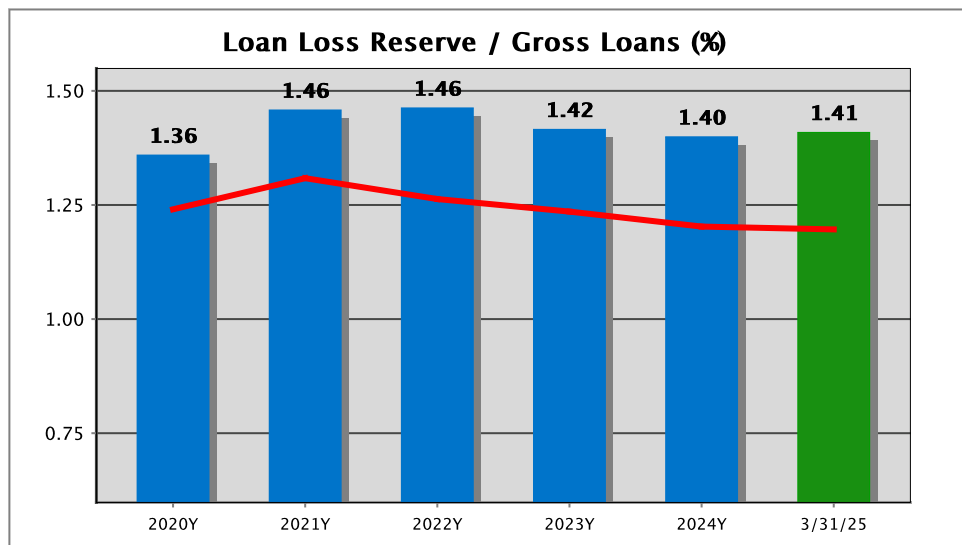
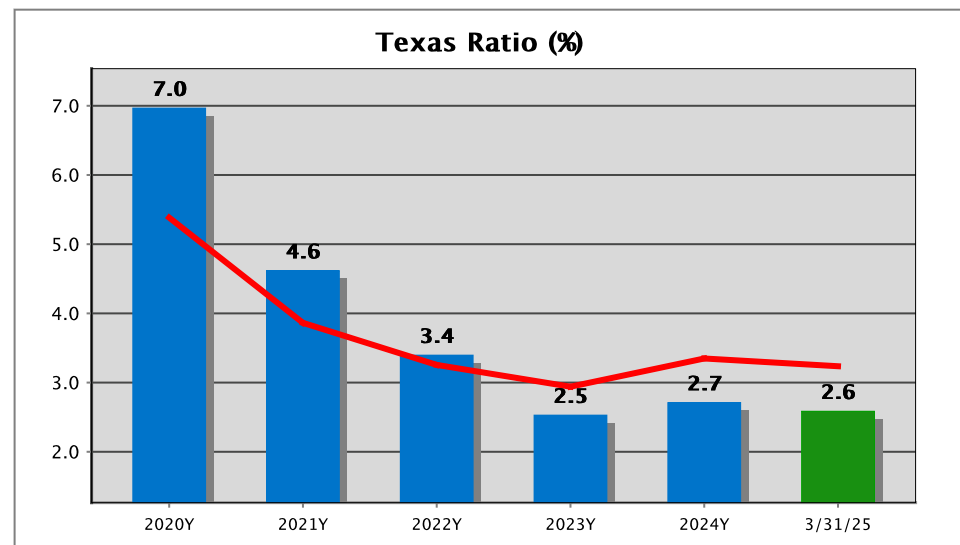
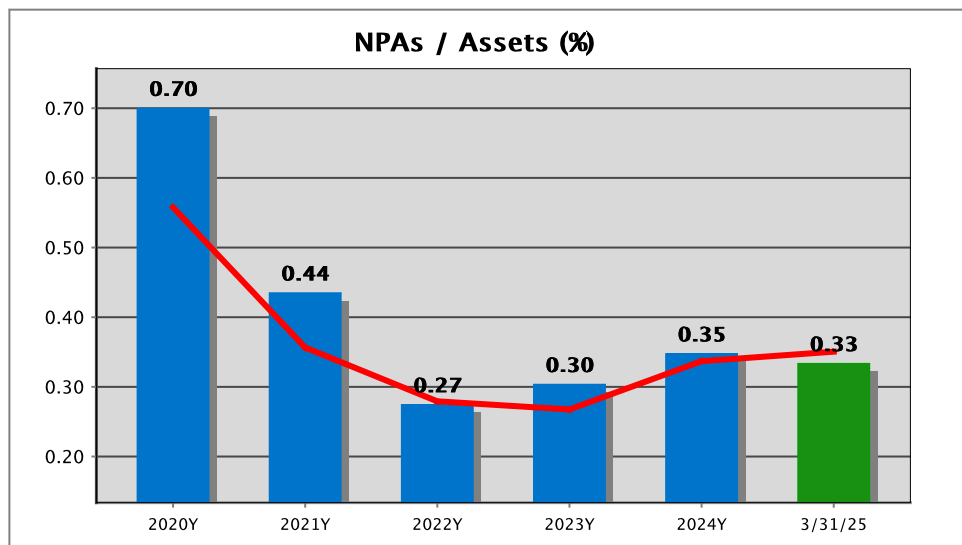
Total Noninterest-Bear. ( \$632, 21% )

Total Brokered ( \$150, 5% )

# QwickAnalytics State Performance Trends

## Asset Quality Trends

Georgia  
Banks  
March 31, 2025



— National Trend

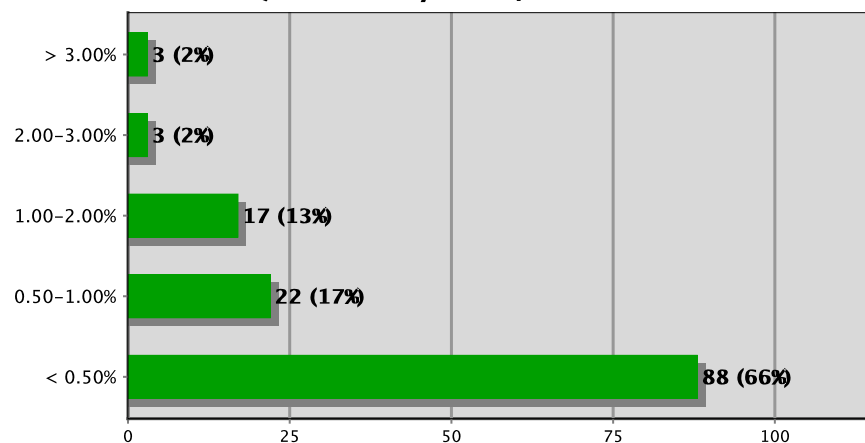
\* All data points represent median values; NPAs = loans 90+ days P.D. + nonaccrual loans + restructured loans + OREO;  
Texas Ratio = NPAs as a percentage of tangible equity + loan loss reserve

# QwickAnalytics State Performance Trends

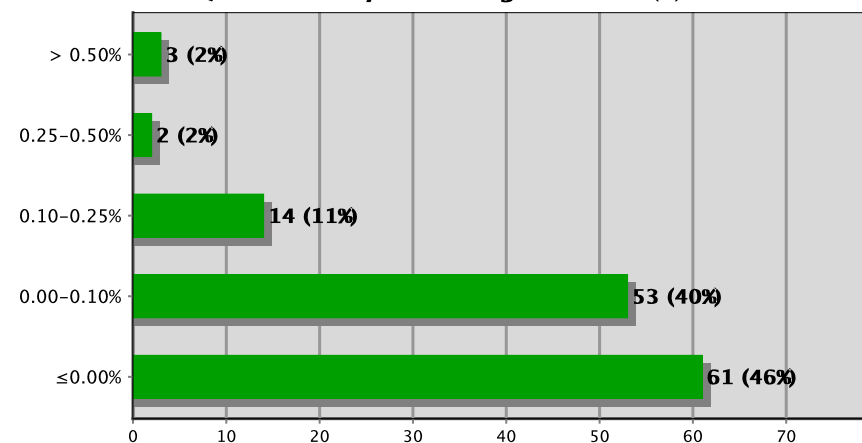
## Asset Quality Trends

Georgia  
Banks  
March 31, 2025

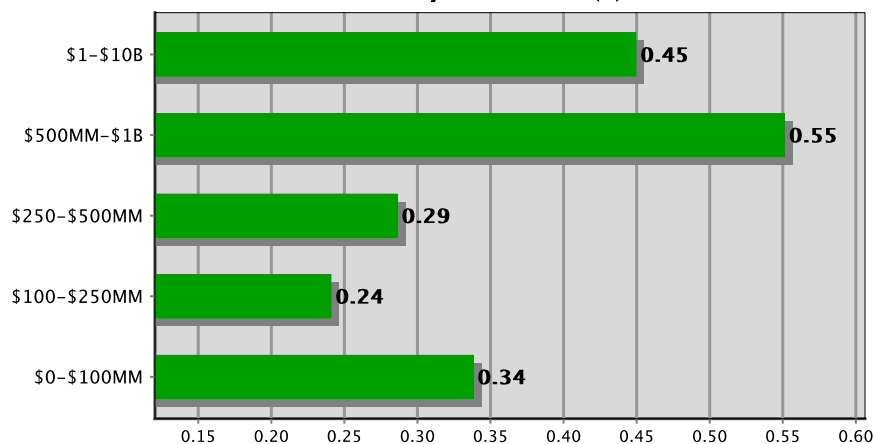
QCBI Banks by NPAs / Assets



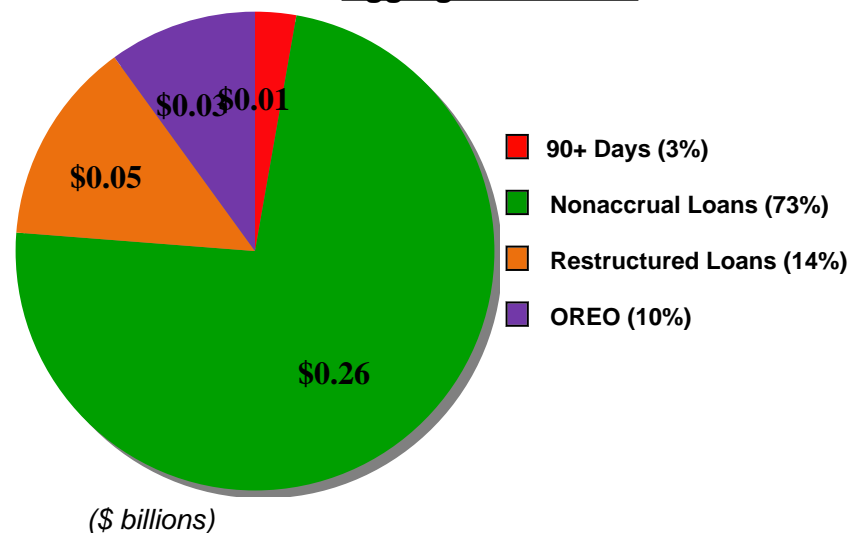
QCBI Banks by Net Chargeoff Ratio (%)



Median NPAs by Asset Size (%)



Aggregate NPA Mix

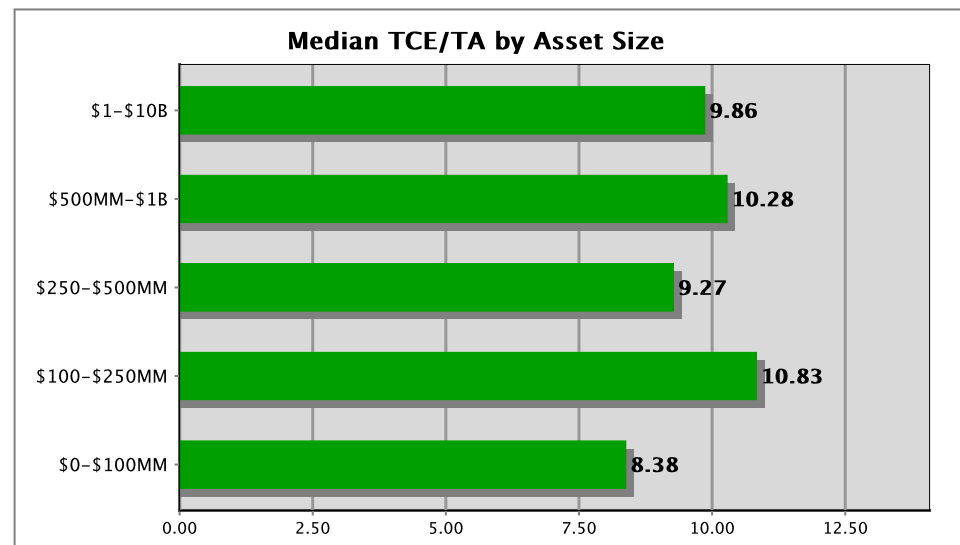
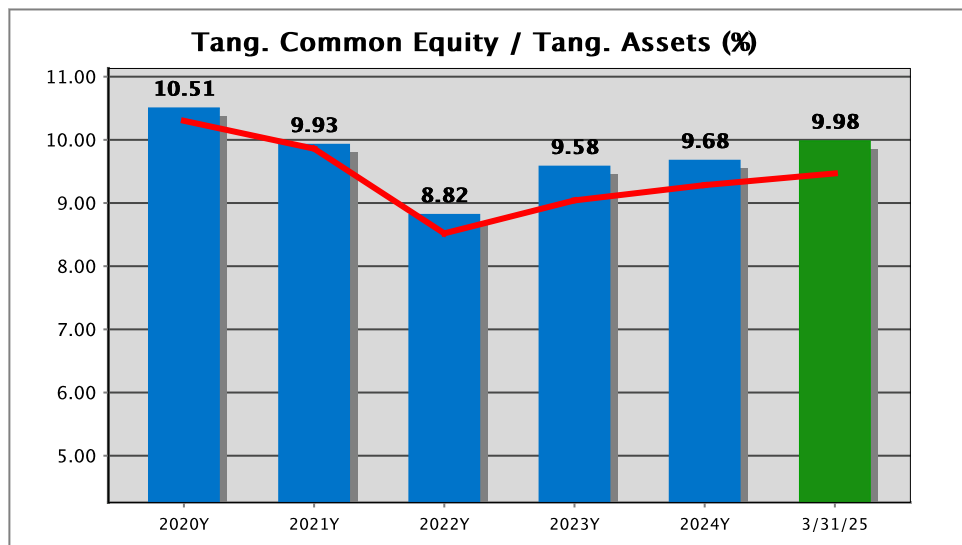
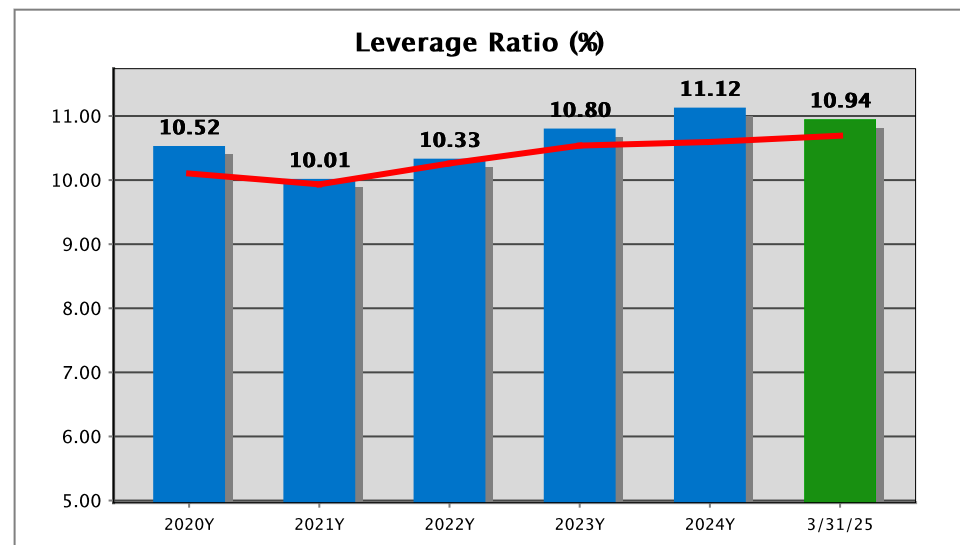
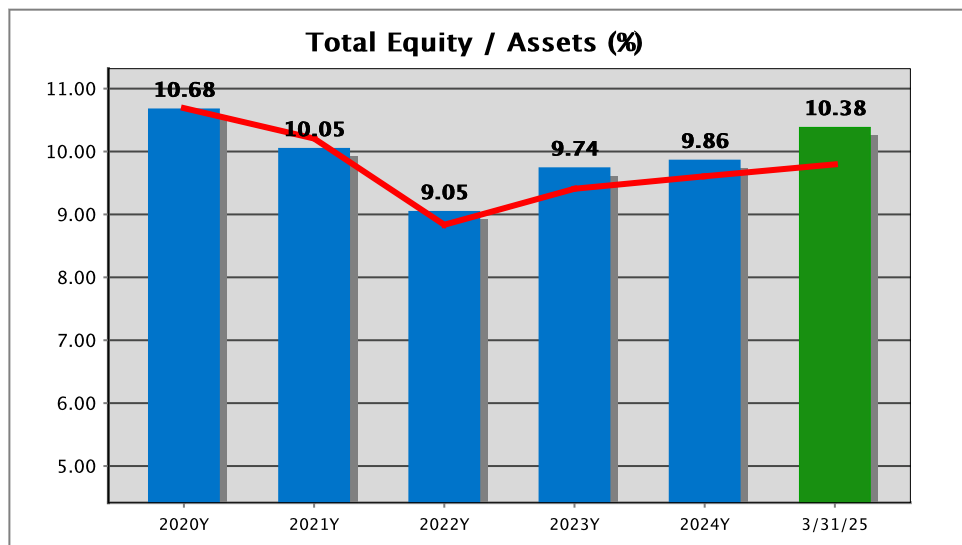




# QwickAnalytics State Performance Trends

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



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# 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



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# 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



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# 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



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# 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



QwickAnalytics™

# 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



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

Disqualifying Rule	Banks Excluded:	
	National	Georgia
Assets > \$10 Billion	142	2
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	126	3
Large Institutional Branches (>\$2 billion deposits/branch)	44	1
Underloaned (<10% Loans / Assets)	118	3
Consumer Focus (>50% Consumer Loans or Leases / Assets)	21	0
No Material Real Estate Lending (<1% Assets)	130	2
Wholesale Funded (<40% Core Deposits / Deposits)	94	1
Overcapitalized (Total Equity / Assets > 50%)	89	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](http://www.qwickanalytics.com).