

# QwickAnalytics Community Bank Index (QCBI) State Performance Trends

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

## ***STATE OF THE STATE: GEORGIA*** *2nd Quarter 2020 Review*



# QwickAnalytics State Performance Trends

Georgia  
Banks  
June 30, 2020

QwickAnalytics is pleased to present a summary of key performance trends for "true" community banks.

Many of the thousands of banks the FDIC tracks are *not true* community banks, and therefore their call report data should *not* be included when measuring key performance trends and measures for this sector. The QwickAnalytics Community Bank Index (QCBI)™ addresses this issue.

## The QwickAnalytics Community Bank Index (QCBI)

The proprietary QwickAnalytics Community Bank Index (QCBI) includes *only* those banks that should be regarded as "Community Banks" for more relevant and meaningful comparisons. The index is ***largely*** based on recent research conducted by the FDIC in its December 2012 *Community Banking Study* regarding the definition of a community bank, but has been further refined to be improved and more relevant.

The following is a summary of QCBI banks compared to total FDIC-Insured bank and trust institutions:

	<u>QCBI Banks</u>		<u>Excluded Banks</u>		<u>Total Banks</u>
	#	%	#	%	
Georgia	149	96%	7	4%	156
National	4,771	93%	340	7%	5,111

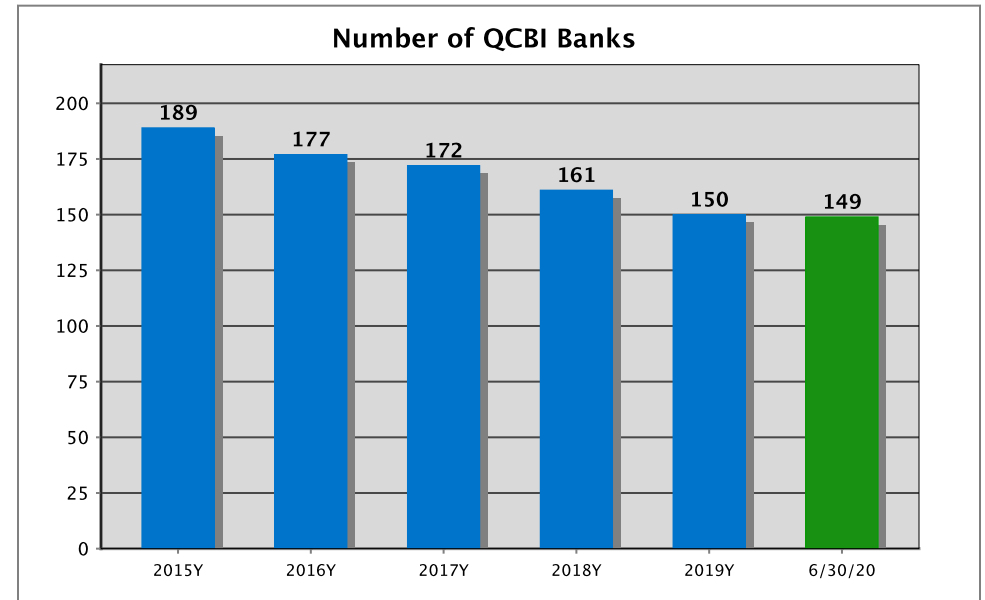
Please visit the [www.QwickAnalytics.com](http://www.QwickAnalytics.com) website for more information.

# QwickAnalytics State Performance Trends

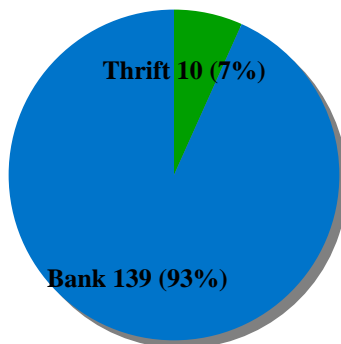
## QCBI Industry Structure

Georgia  
Banks  
June 30, 2020

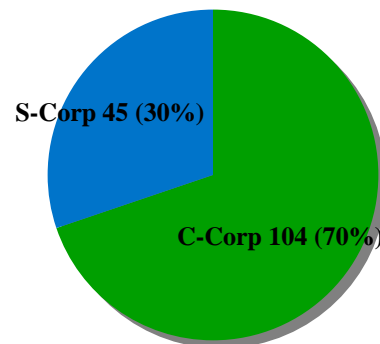
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	22	15%	\$1,290	2%
\$100-\$500 Million	101	68%	\$23,516	45%
\$500 Million-\$1 Billion	16	11%	\$10,838	21%
\$1-\$5 Billion	10	7%	\$16,202	31%
\$5-\$10 Billion	0	0%	\$0	0%
<b>Total</b>	<b>149</b>	<b>100%</b>	<b>\$51,846</b>	<b>100%</b>



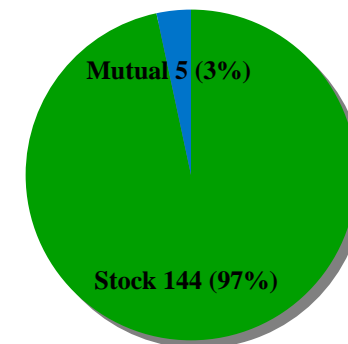
Industry Breakdown



Structural Breakdown



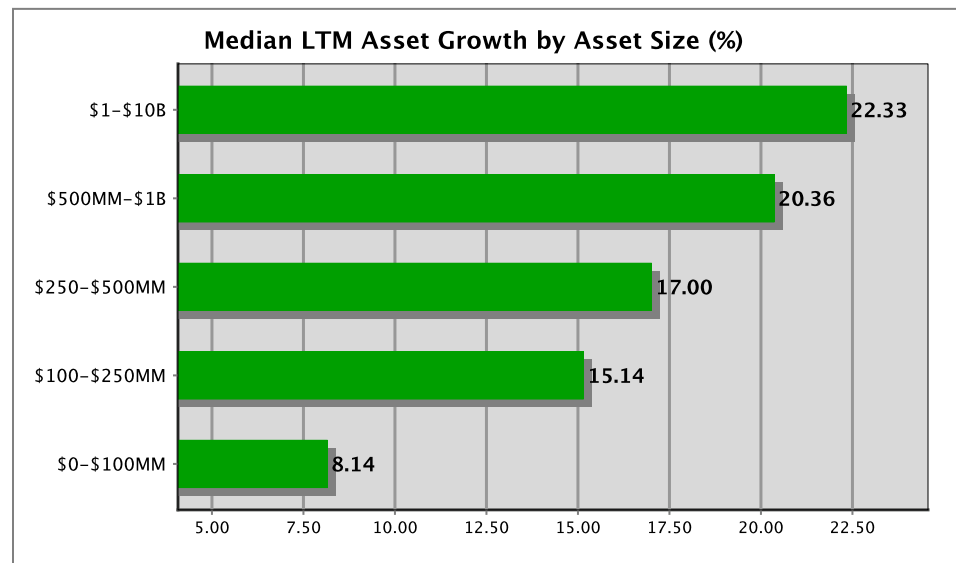
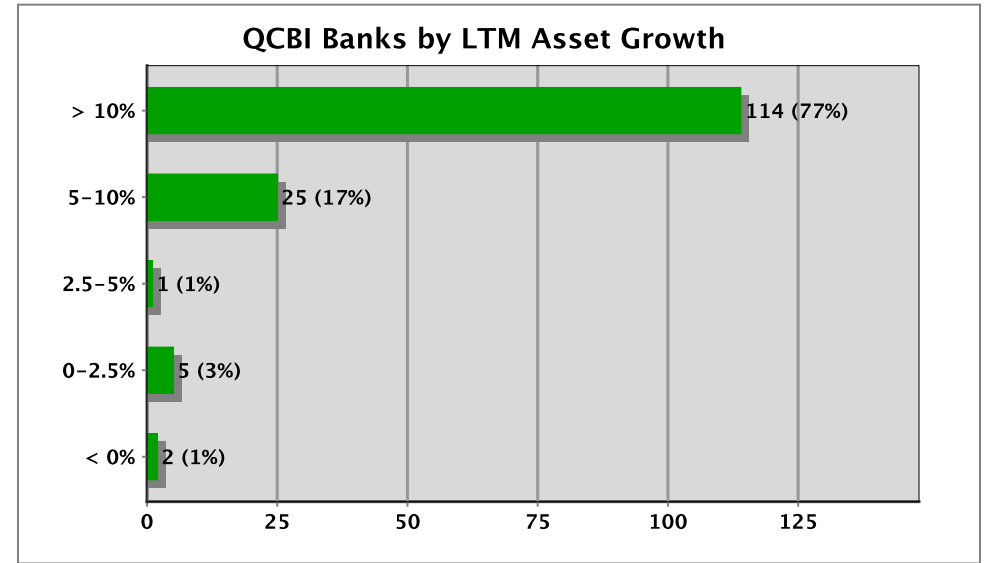
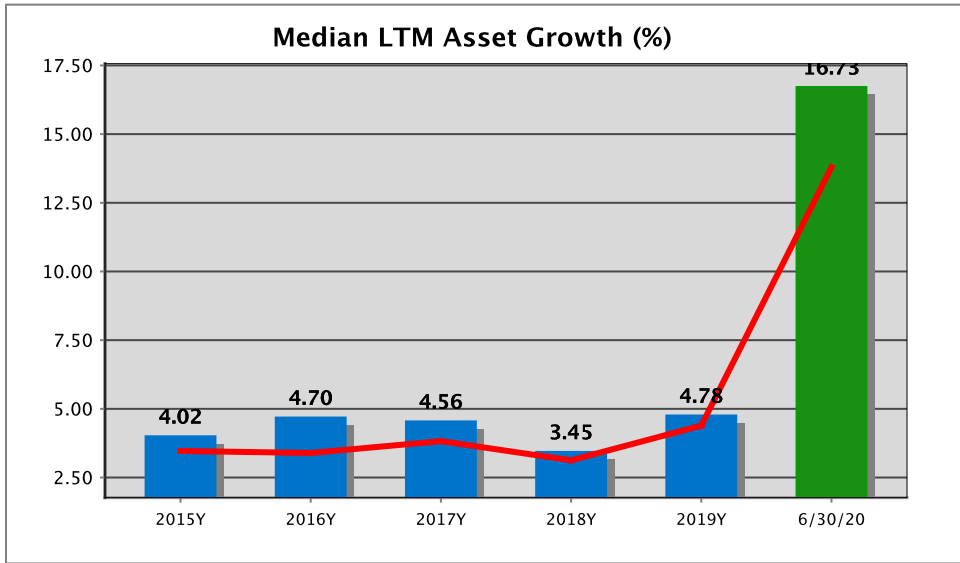
Ownership Breakdown



# QwickAnalytics State Performance Trends

## Asset Growth Trends

Georgia  
Banks  
June 30, 2020



— National Trend

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

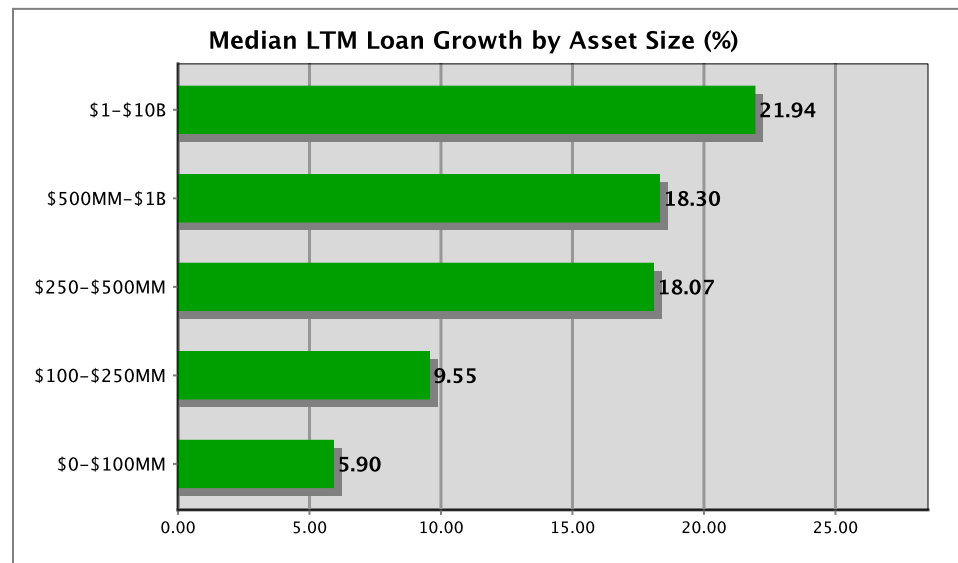
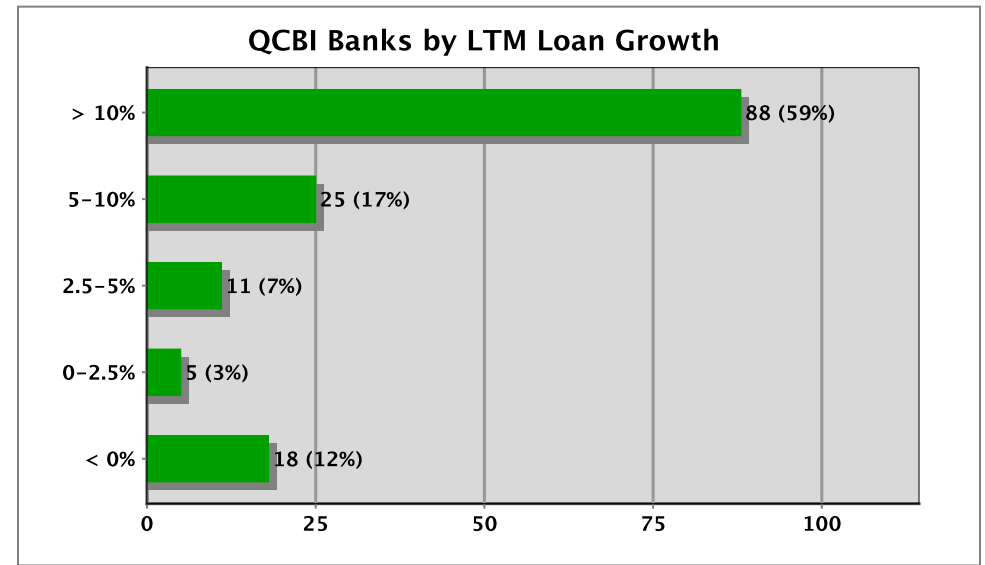
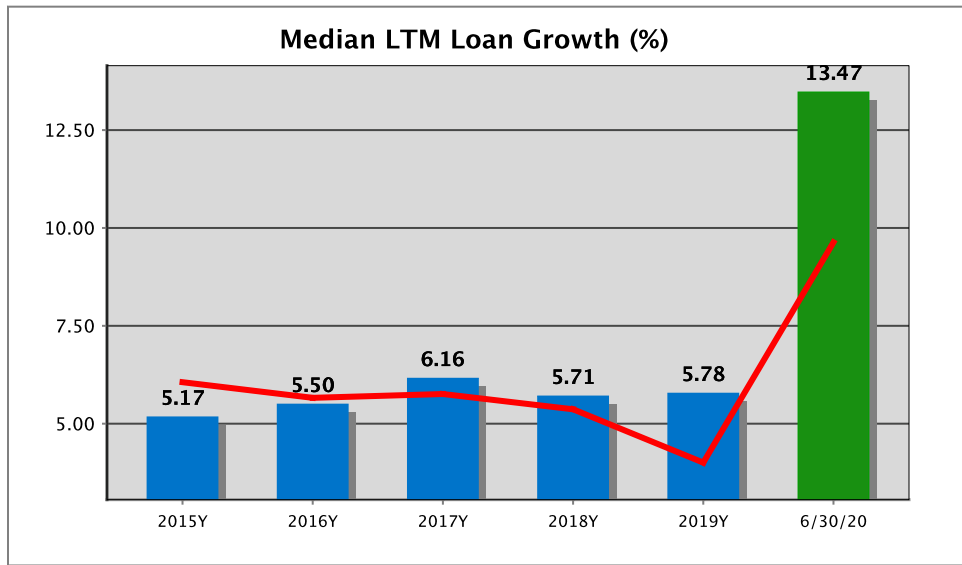


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# QwickAnalytics State Performance Trends

## Loan Growth Trends

Georgia  
Banks  
June 30, 2020



— National Trend

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

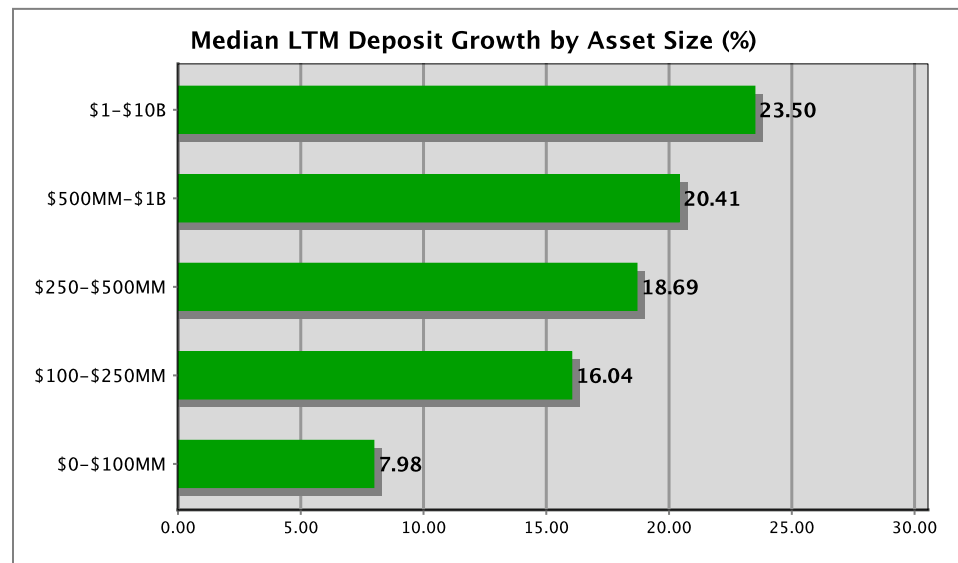
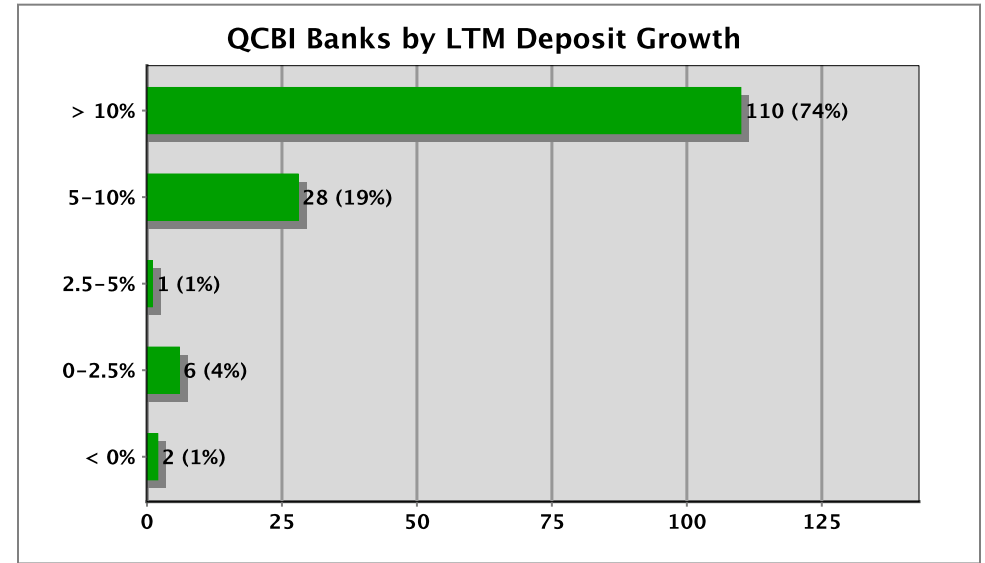
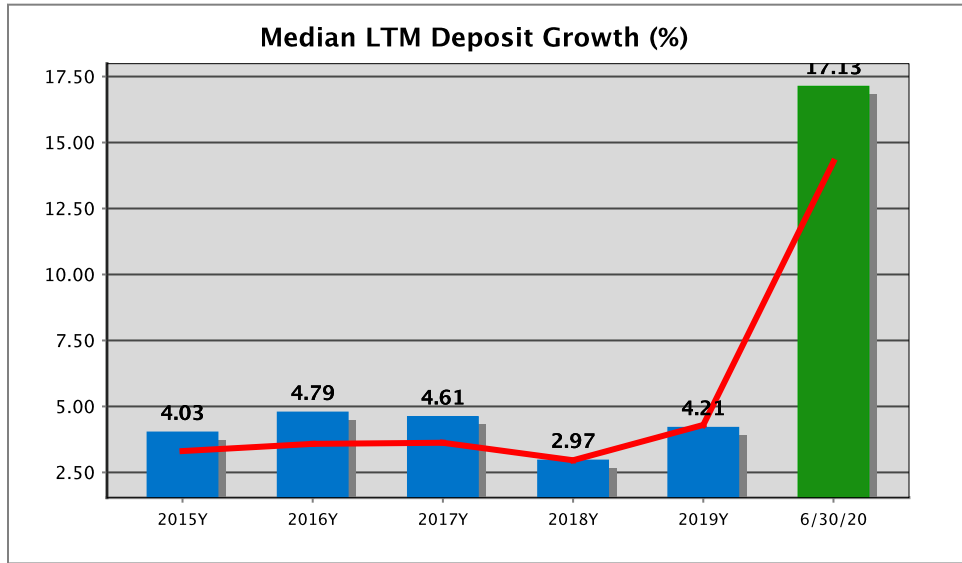


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# QwickAnalytics State Performance Trends

## Deposit Growth Trends

Georgia  
Banks  
June 30, 2020



— National Trend

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

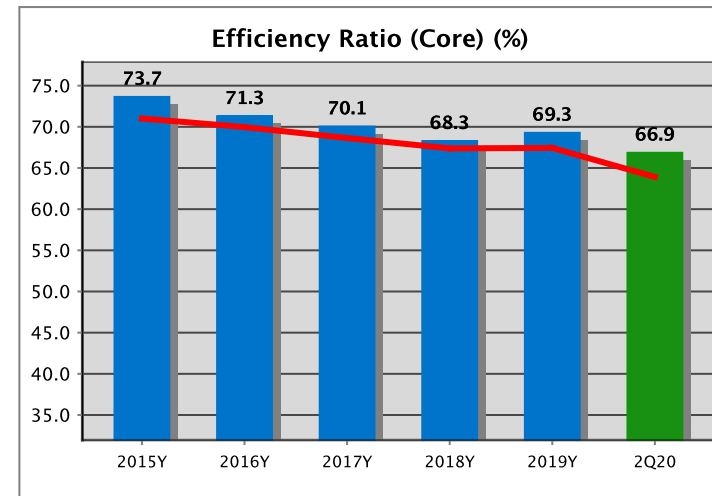
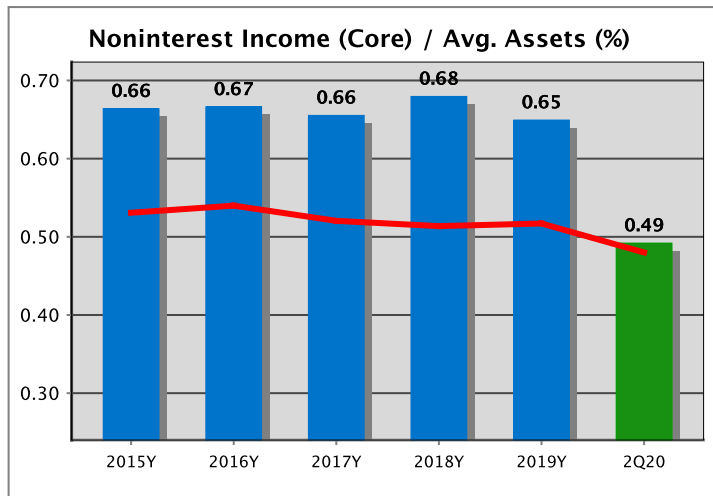
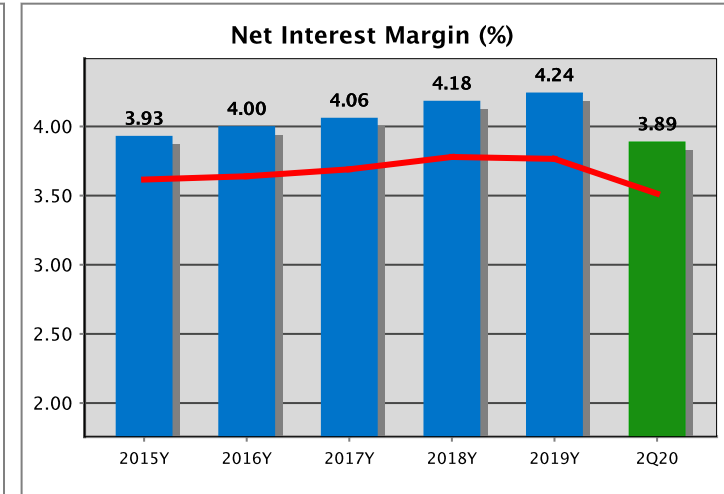
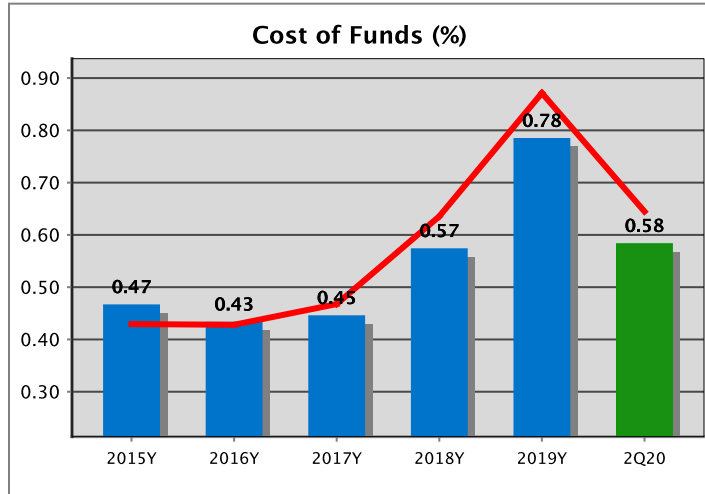
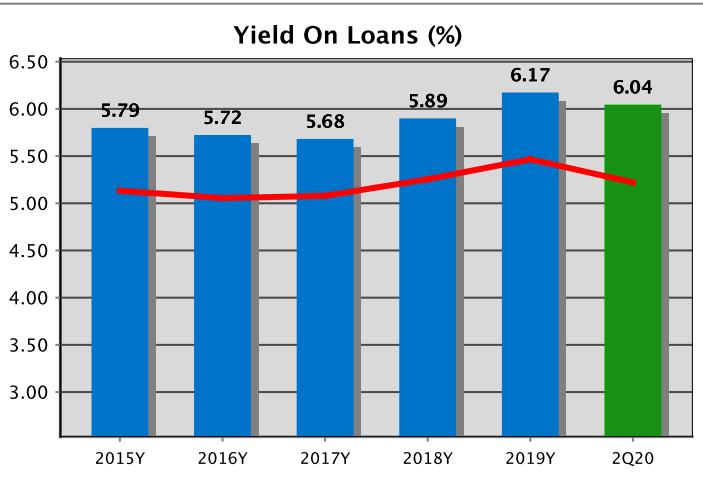


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# QwickAnalytics State Performance Trends

## Performance Trends

Georgia  
Banks  
June 30, 2020



— 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

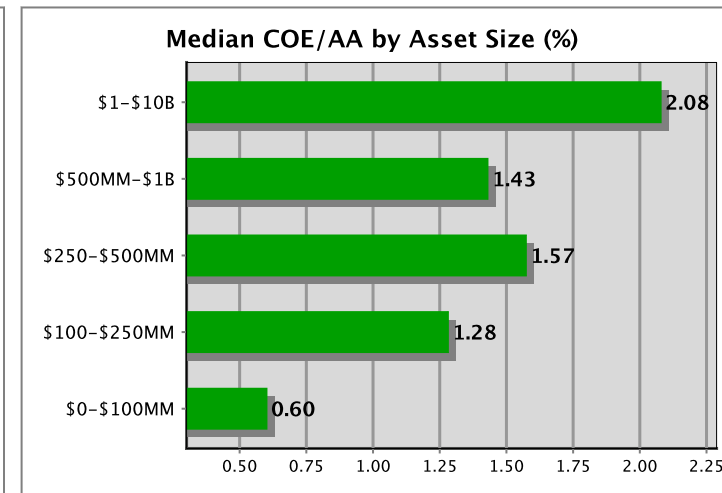
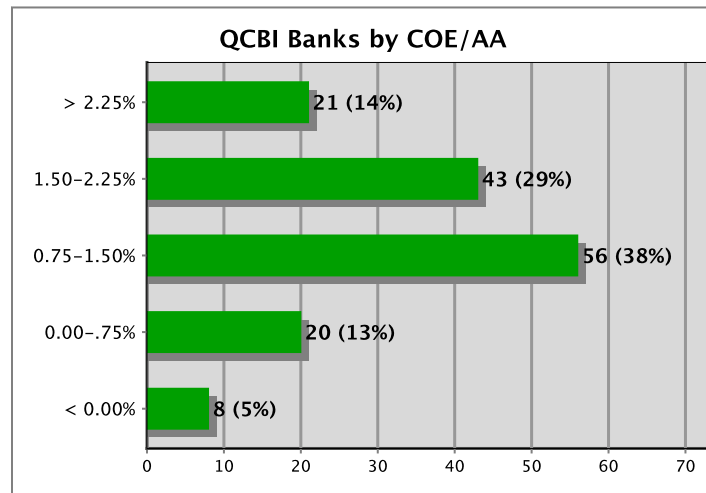
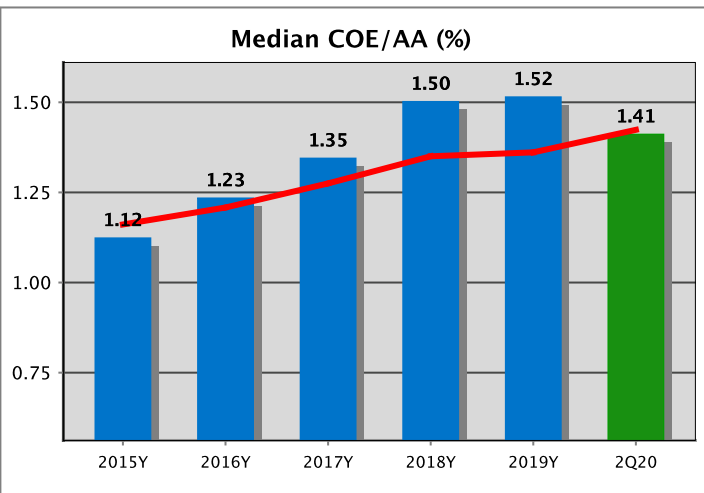
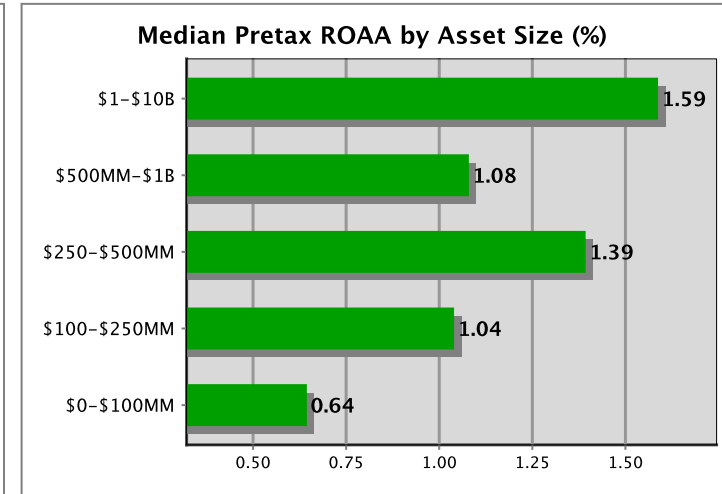
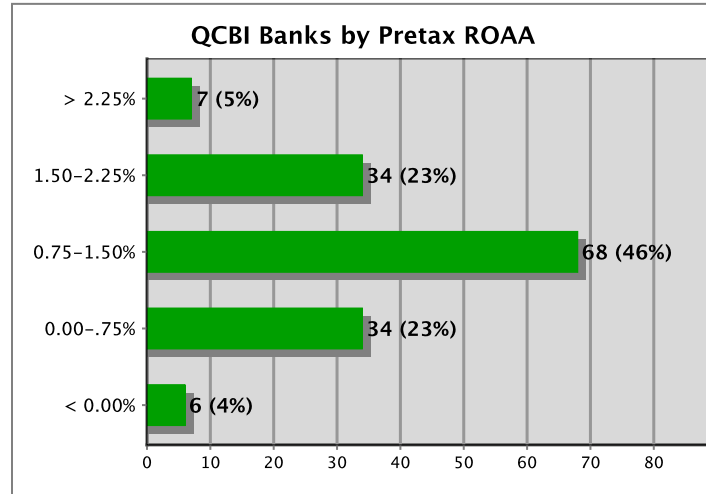
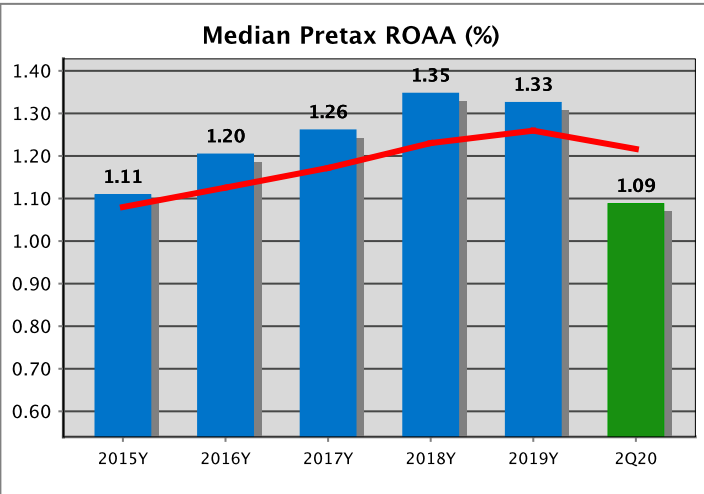


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# QwickAnalytics State Performance Trends

## Profitability Trends

Georgia  
Banks  
June 30, 2020



— 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)



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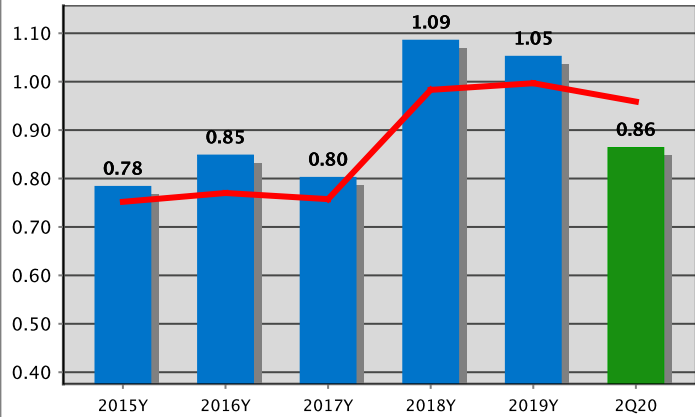


# QwickAnalytics State Performance Trends

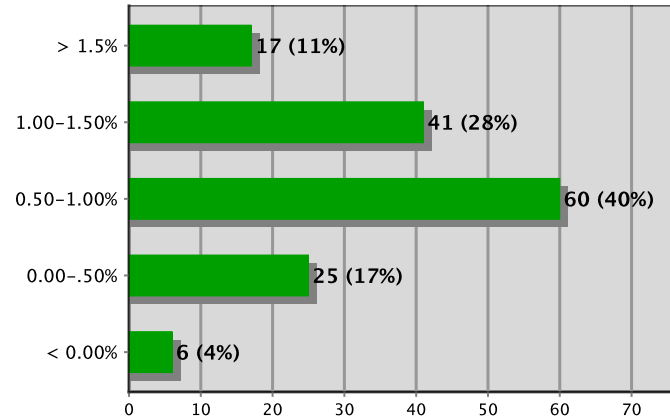
## Profitability Trends

Georgia  
Banks  
June 30, 2020

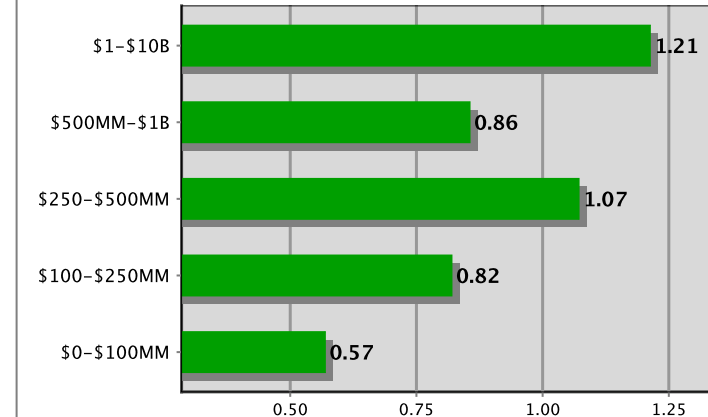
Median ROAA (%)



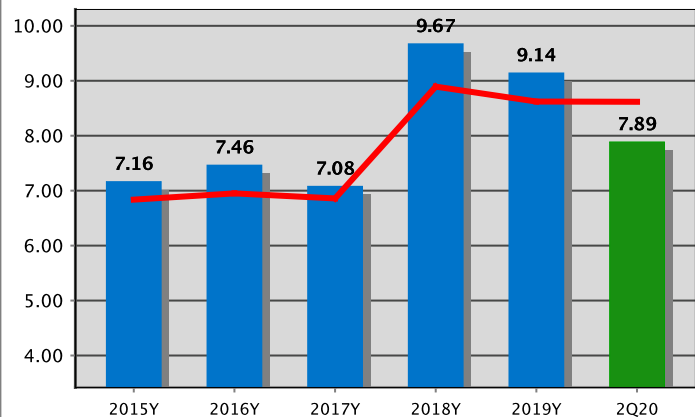
QCBI Banks by ROAA



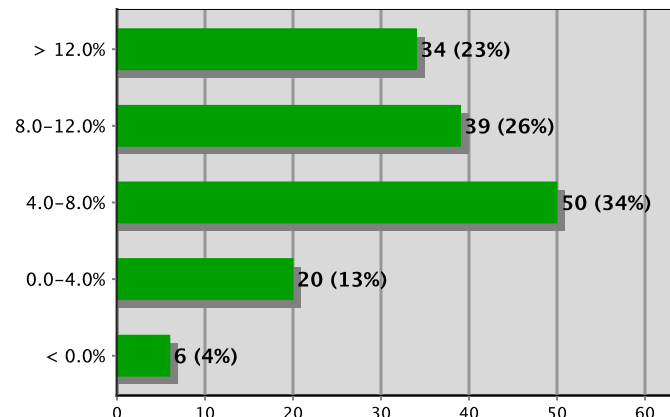
Median ROAA by Asset Size (%)



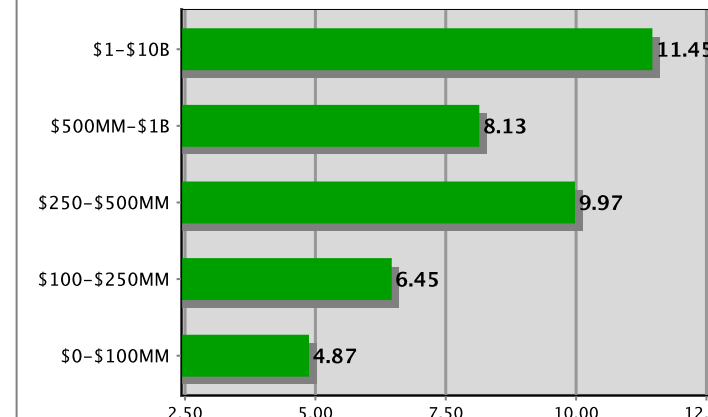
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



— National Trend

\* ROAA & ROAE have been tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18); current period data (green bars) are for the most recent quarter (MRQ)

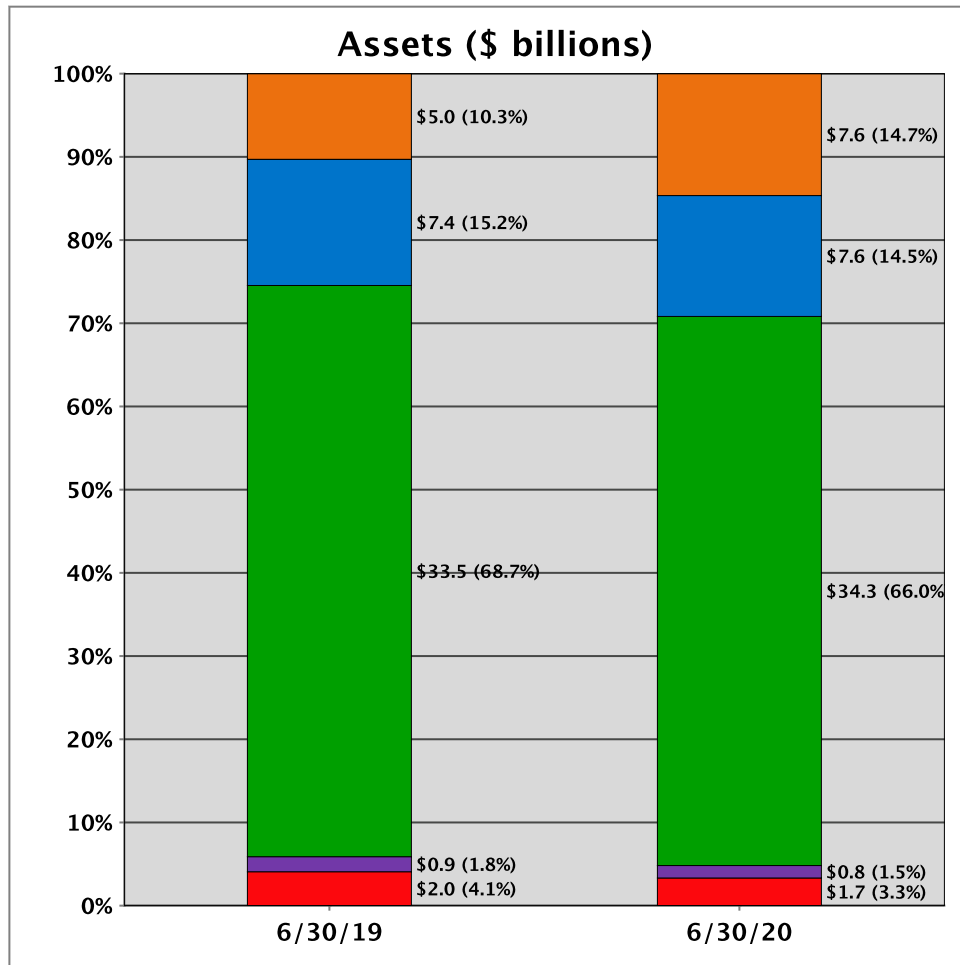


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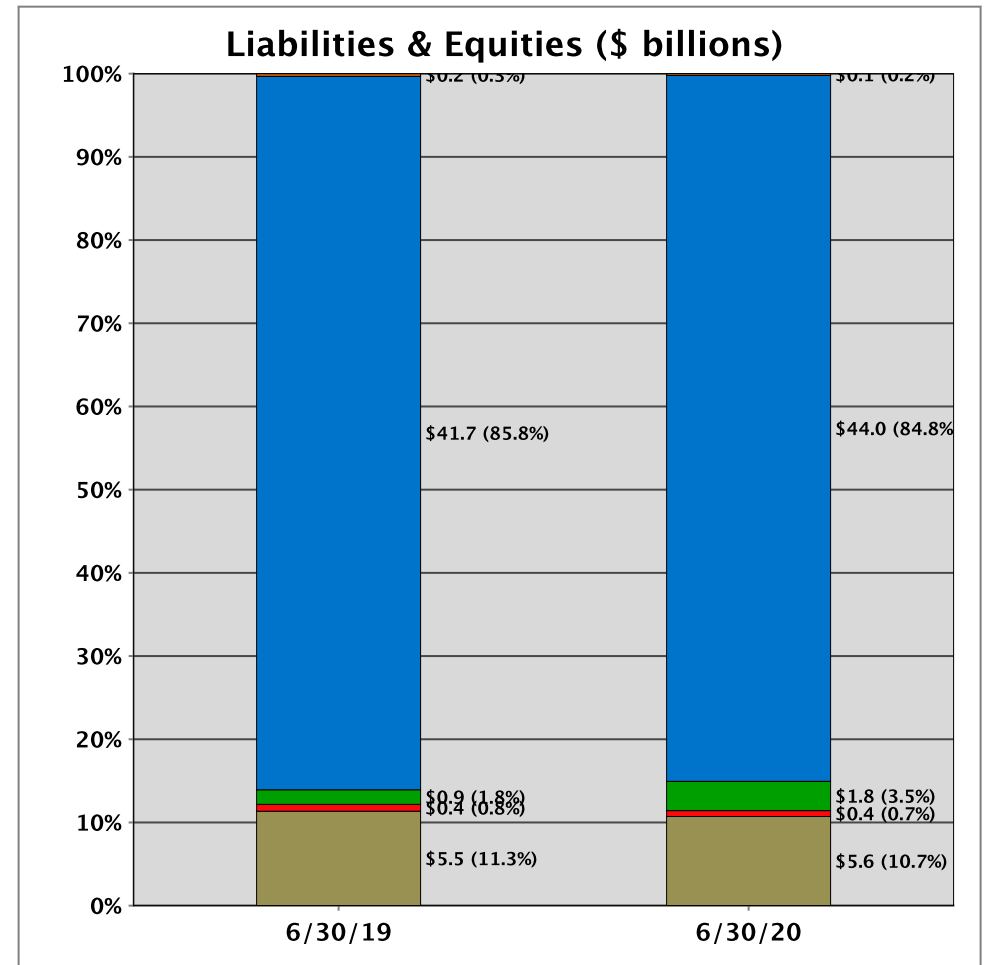
# QwickAnalytics State Performance Trends

## Balance Sheet Composition

Georgia  
Banks  
June 30, 2020

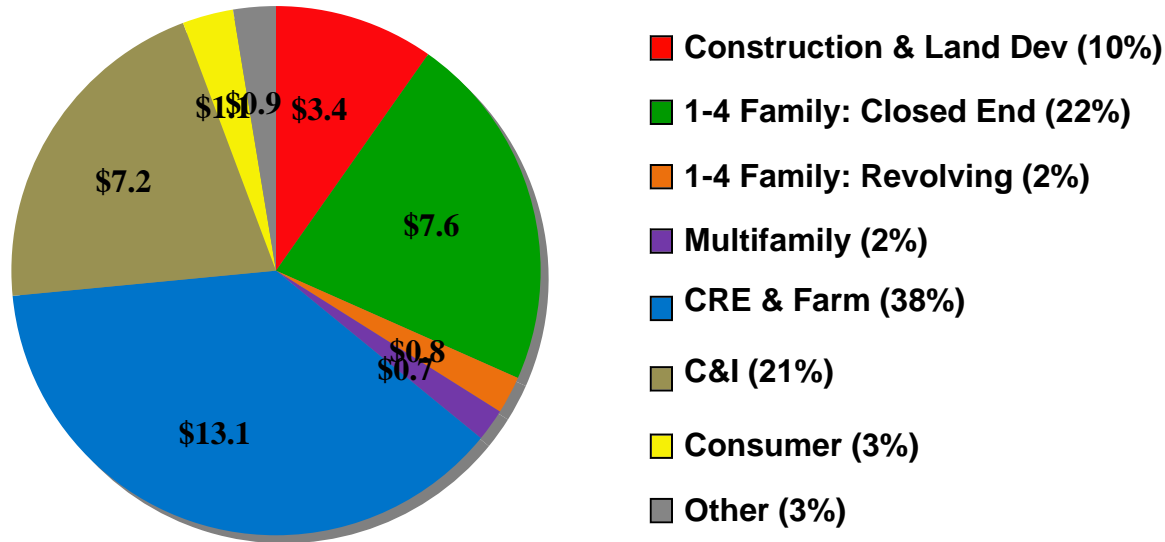


- Cash & Equivalents
- Securitites
- Net Loans
- Premises & Fixed
- Other Assets



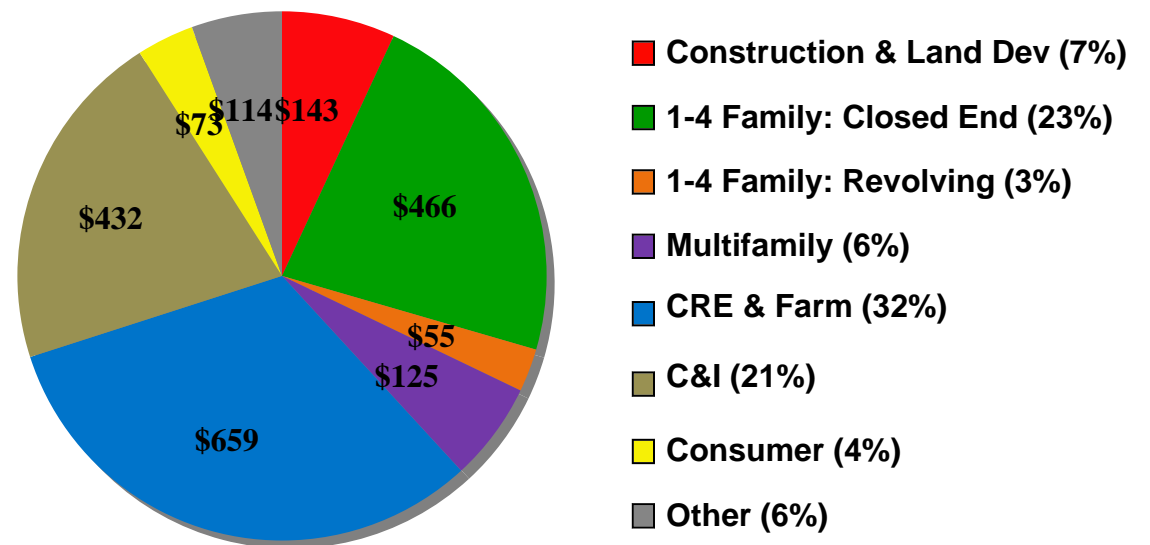
- Fed Funds & Repos
- Deposits
- Other Borrowings
- Other Liabilities
- Equity Capital

**State Aggregate Loan Mix**



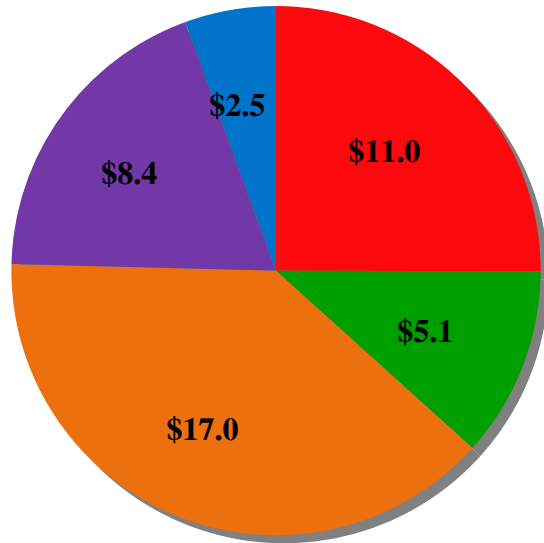
(\$ billions)

**National Aggregate Loan Mix**



(\$ billions)

**State Aggregate Deposit Mix**



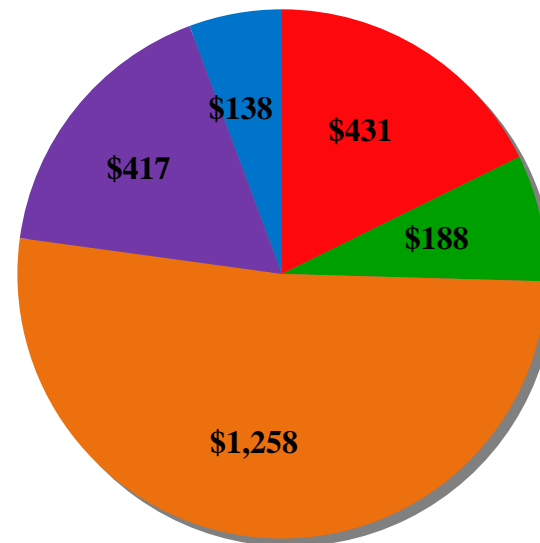
- Demand (25%)
- NOW & Other Trans. (12%)
- Savings & MMDA (39%)
- Retail Time (19%)
- Jumbo Time (6%)

**Memo:**

Total Noninterest-Bear. ( \$12, 29% )  
 Total Brokered ( \$1, 1% )

(\$ billions)

**National Aggregate Deposit Mix**



- Demand (18%)
- NOW & Other Trans. (8%)
- Savings & MMDA (52%)
- Retail Time (17%)
- Jumbo Time (6%)

**Memo:**

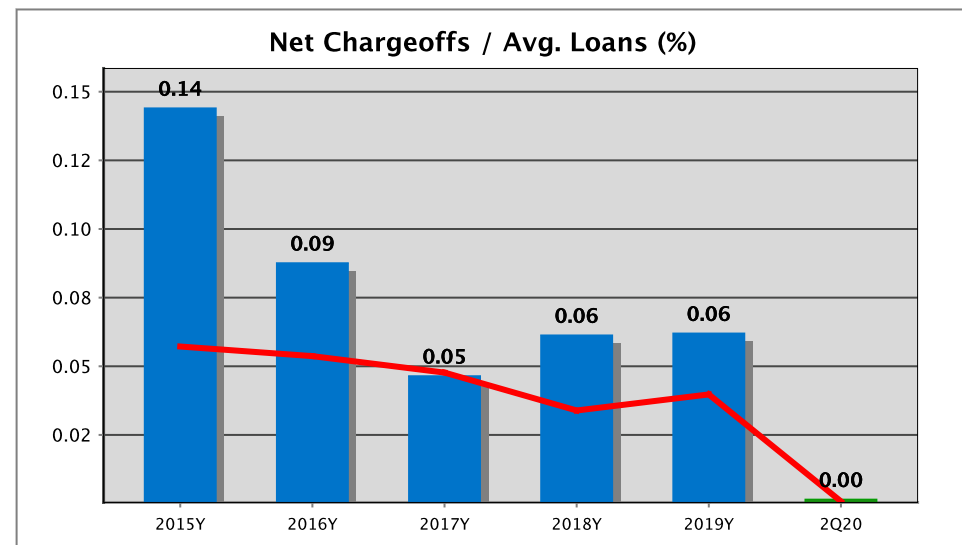
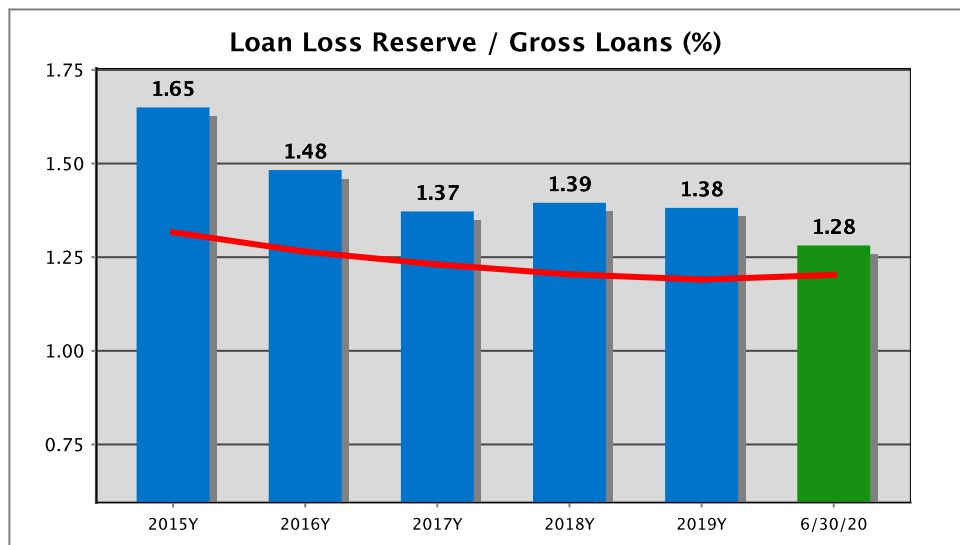
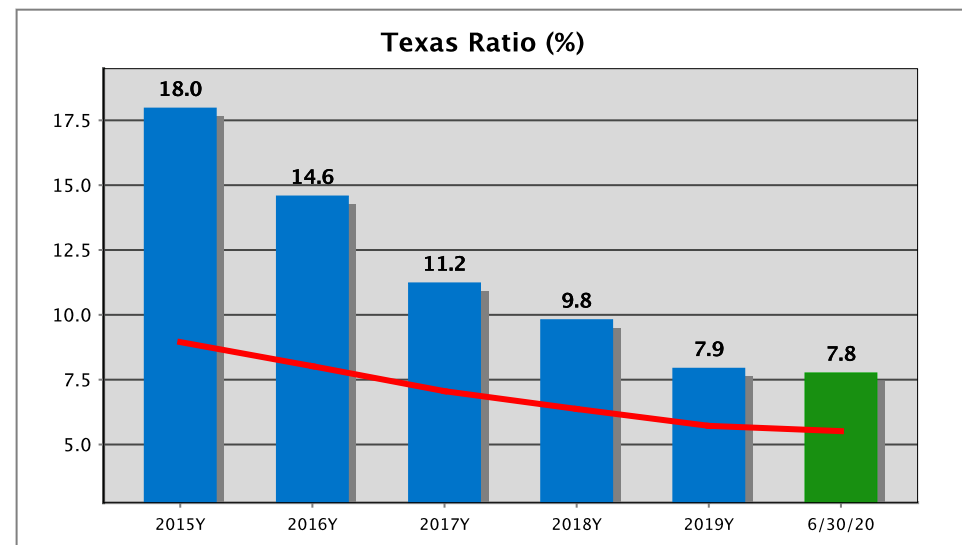
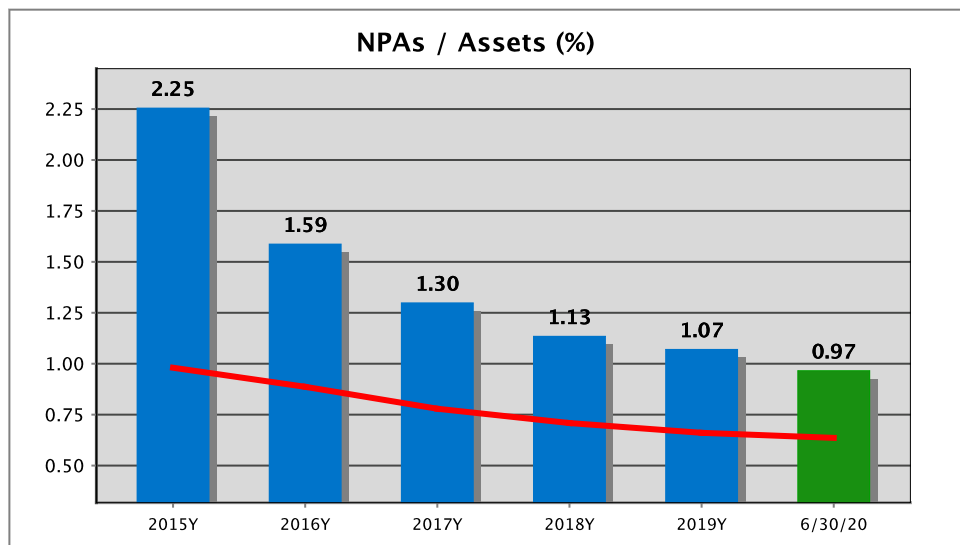
Total Noninterest-Bear. ( \$624, 24% )  
 Total Brokered ( \$76, 3% )

(\$ billions)

# QwickAnalytics State Performance Trends

## Asset Quality Trends

Georgia  
Banks  
June 30, 2020



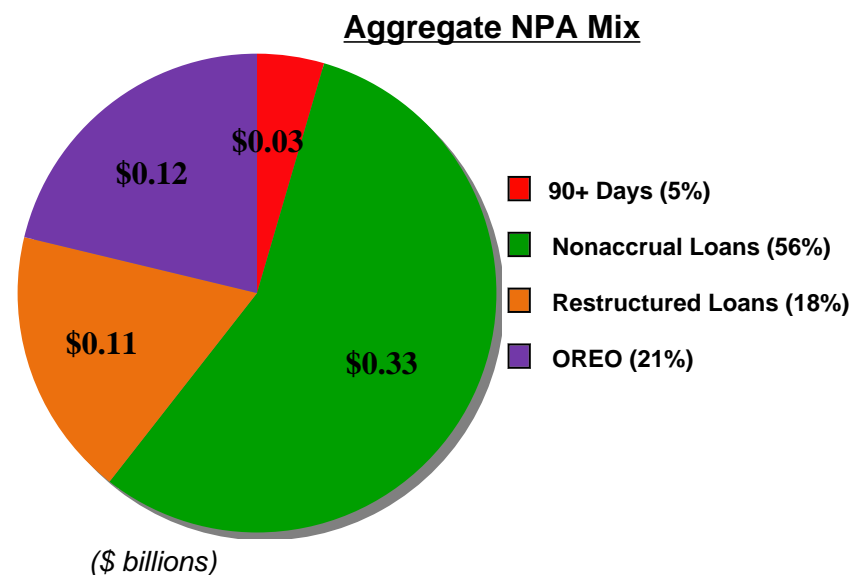
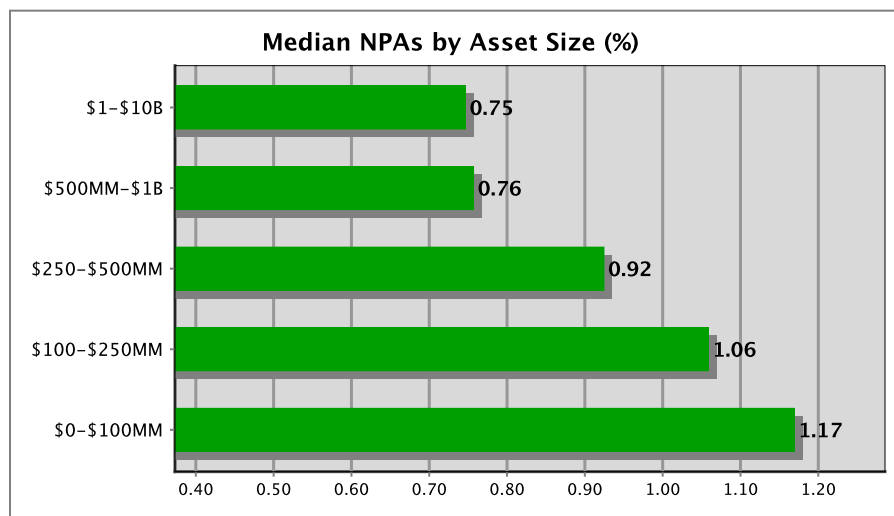
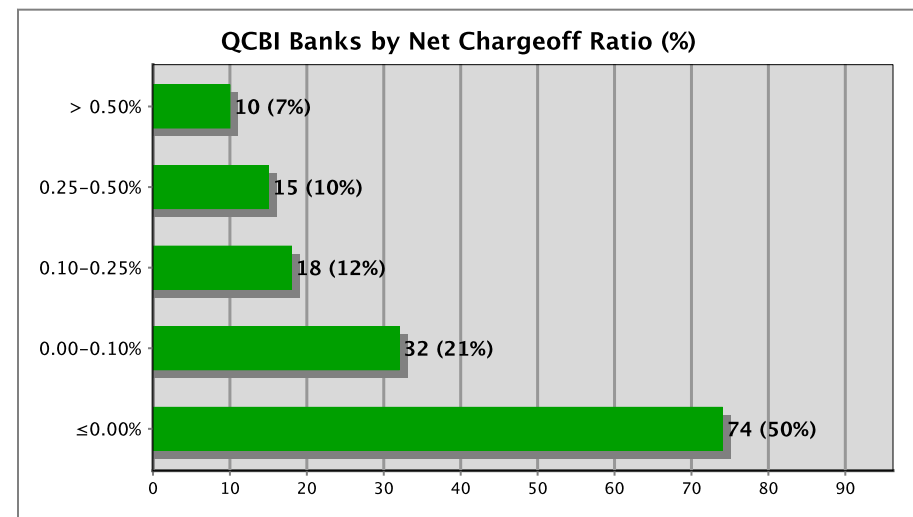
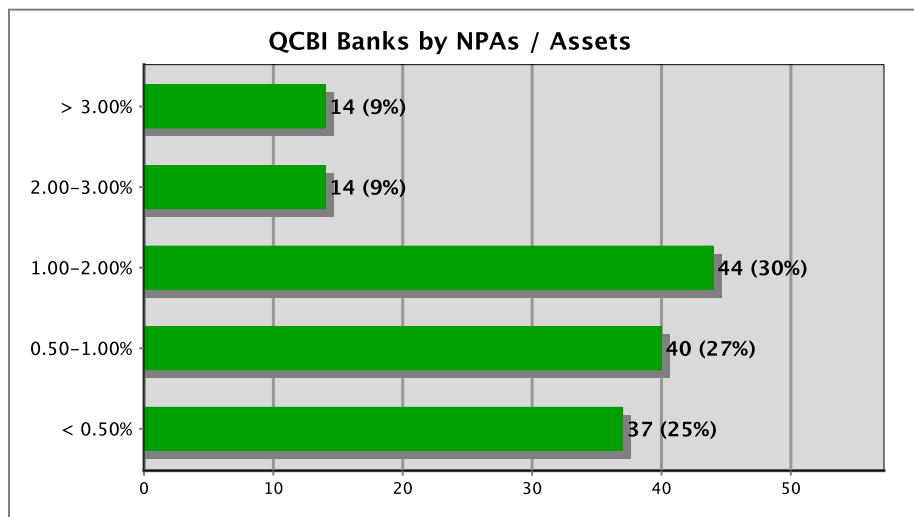
— National Trend

\* 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

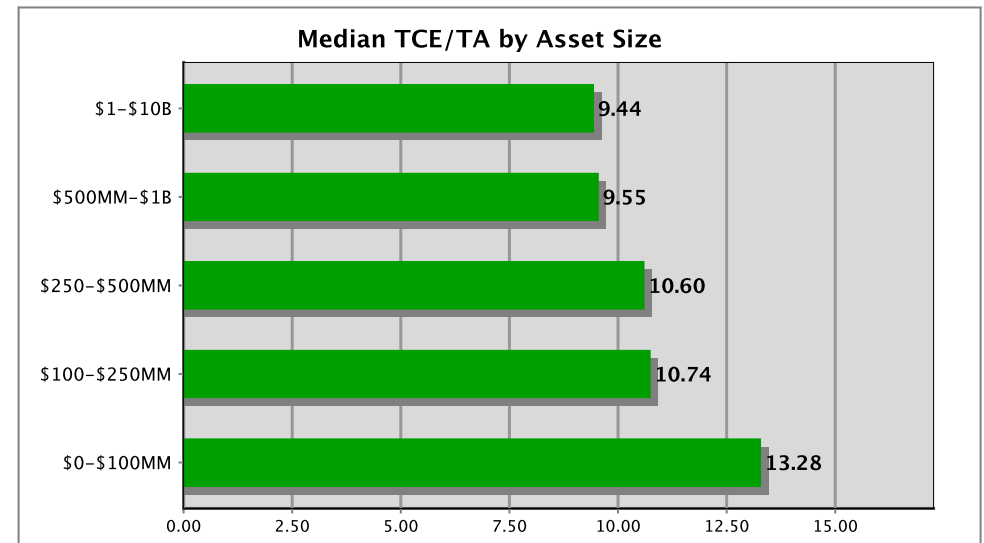
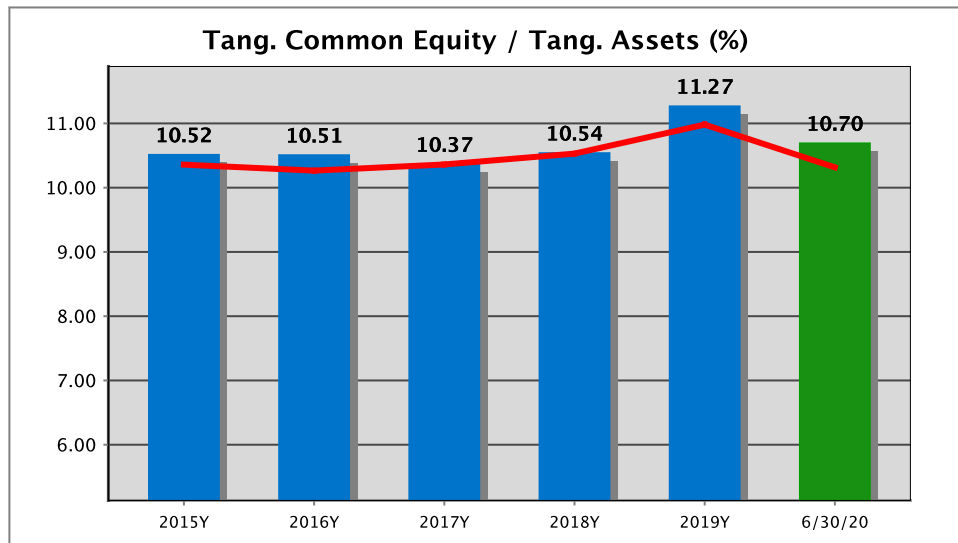
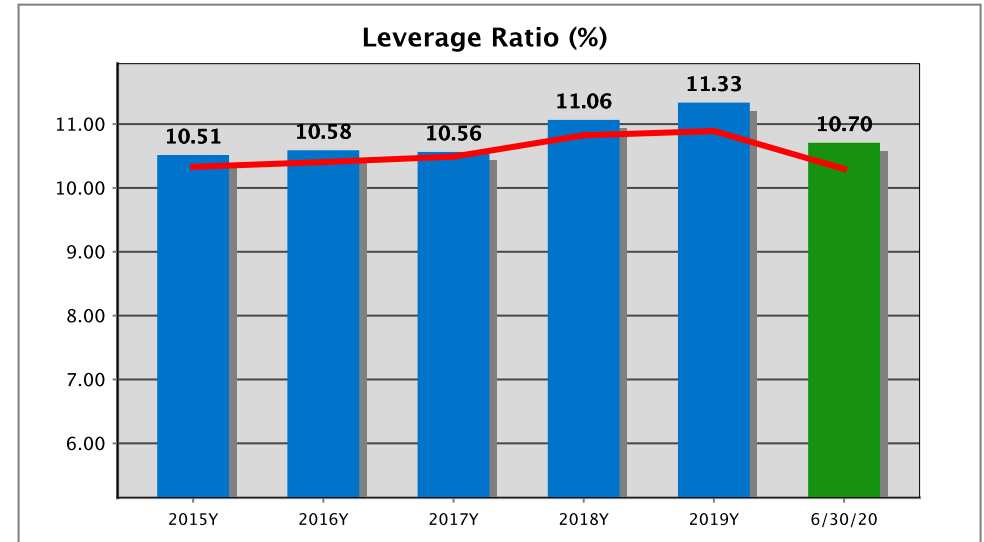
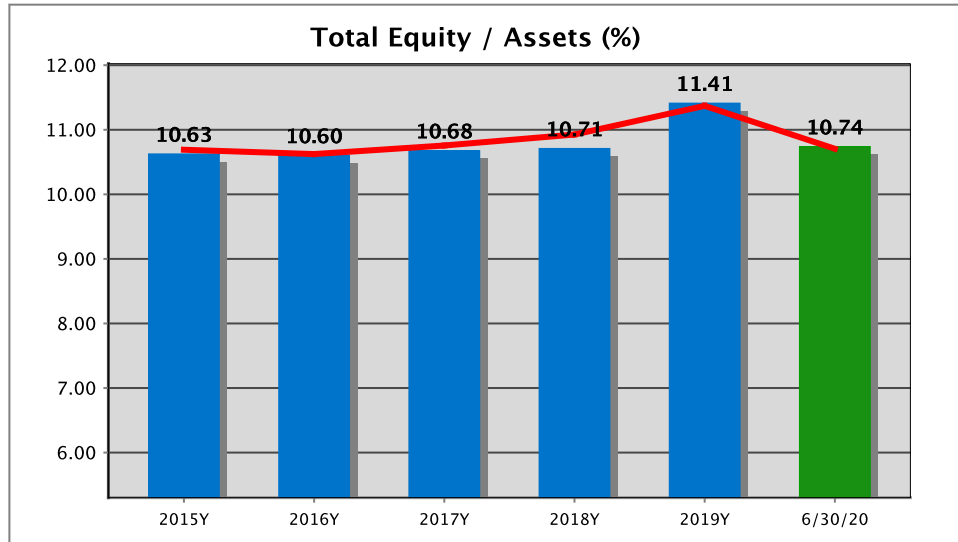
Georgia  
Banks  
June 30, 2020



# QwickAnalytics State Performance Trends

## Capital Trends

Georgia  
Banks  
June 30, 2020



— National Trend

Note: Trend charts contain median values



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## QCBI HONOR ROLL: TOP PERFORMING BANKS



# Top 25 Fastest Growing QCBI Banks

## LTM Asset Growth

Georgia  
Banks  
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	Newton Federal Bank	Covington, GA	\$909,926	196.8%	\$603,313
2	Heritage Southeast Bank	Jonesboro, GA	\$1,506,306	161.0%	\$929,199
3	First Century Bank	Gainesville, GA	\$328,272	127.3%	\$183,839
4	GA Community Bank	Dawson, GA	\$346,761	99.5%	\$172,914
5	Vinings Bank	Smyrna, GA	\$671,646	91.0%	\$320,088
6	First National Community Bank	Chatsworth, GA	\$304,962	87.4%	\$142,262
7	Peach State B&T	Gainesville, GA	\$393,968	64.1%	\$153,836
8	The Commercial Bank	Crawford, GA	\$296,457	58.8%	\$109,738
9	Pinnacle Bank	Elberton, GA	\$1,490,675	55.1%	\$529,341
10	First Southern Bank	Patterson, GA	\$187,738	54.9%	\$66,555
11	GA Primary Bank	Atlanta, GA	\$278,218	40.2%	\$79,842
12	GA Banking Co	Atlanta, GA	\$704,572	38.2%	\$194,613
13	First Peoples Bank	Pine Mountain, GA	\$202,566	37.4%	\$55,174
14	Great Oaks Bank	Eastman, GA	\$202,030	37.3%	\$54,934
15	First National Bank Of Coffee County	Douglas, GA	\$282,158	35.6%	\$74,112
16	Peoples Bank	Lyons, GA	\$130,670	35.5%	\$34,245
17	First Port City Bank	Bainbridge, GA	\$286,919	35.1%	\$74,539
18	Planters First Bank	Cordele, GA	\$411,335	35.0%	\$106,653
19	Banksouth	Greensboro, GA	\$905,739	34.8%	\$233,938
20	Barwick Banking Co	Barwick, GA	\$17,066	34.7%	\$4,399
21	Greater Community Bank	Rome, GA	\$283,155	34.7%	\$72,917
22	Oconee State Bank	Watkinsville, GA	\$469,128	34.2%	\$119,614
23	Signature Bank Of GA	Sandy Springs, GA	\$180,752	34.0%	\$45,907
24	Community Bank Of GA	Baxley, GA	\$144,724	32.2%	\$35,246
25	Flint Community Bank	Albany, GA	\$297,538	31.6%	\$71,406



# Top 25 Fastest Growth QCBI Banks

## LTM Loan Growth

Georgia  
Banks  
June 30, 2020

Rank	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	First Century Bank	Gainesville, GA	\$328,272	378.5%	\$51,885
2	Newton Federal Bank	Covington, GA	\$909,926	158.6%	\$393,178
3	Vinings Bank	Smyrna, GA	\$671,646	153.5%	\$207,590
4	Heritage Southeast Bank	Jonesboro, GA	\$1,506,306	142.1%	\$618,558
5	First National Community Bank	Chatsworth, GA	\$304,962	89.0%	\$104,121
6	Barwick Banking Co	Barwick, GA	\$17,066	70.6%	\$885
7	GA Community Bank	Dawson, GA	\$346,761	66.6%	\$90,085
8	First Southern Bank	Patterson, GA	\$187,738	66.2%	\$51,355
9	Pinnacle Bank	Elberton, GA	\$1,490,675	54.0%	\$362,906
10	GA Primary Bank	Atlanta, GA	\$278,218	44.4%	\$66,029
11	The Commercial Bank	Crawford, GA	\$296,457	42.7%	\$64,972
12	Century Bank Of GA	Cartersville, GA	\$249,298	42.3%	\$41,332
13	Great Oaks Bank	Eastman, GA	\$202,030	41.0%	\$42,305
14	Planters And Citizens Bank	Camilla, GA	\$117,453	40.5%	\$14,666
15	GA Banking Co	Atlanta, GA	\$704,572	39.5%	\$184,964
16	Greater Community Bank	Rome, GA	\$283,155	39.2%	\$61,524
17	Carver State Bank	Savannah, GA	\$52,721	38.6%	\$9,735
18	The Bank Of Edison	Edison, GA	\$56,224	37.7%	\$9,031
19	Bank Of Madison	Madison, GA	\$273,221	37.4%	\$54,769
20	Oconee State Bank	Watkinsville, GA	\$469,128	37.4%	\$89,583
21	Banksouth	Greensboro, GA	\$905,739	36.8%	\$210,434
22	Peach State B&T	Gainesville, GA	\$393,968	36.1%	\$63,698
23	First Port City Bank	Bainbridge, GA	\$286,919	36.0%	\$55,463
24	Westside Bank	Hiram, GA	\$172,071	30.5%	\$23,936
25	First Peoples Bank	Pine Mountain, GA	\$202,566	28.9%	\$27,159



# Top 25 QCBI Banks

## Net Interest Margin

Georgia  
Banks  
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	The Trust Bank	Lenox, GA	\$39,342	6.11%
2	Loyal Trust Bank	Johns Creek, GA	\$54,536	5.98%
3	FNB SOUTH	Alma, GA	\$458,727	5.74%
4	First State Bank	Wrens, GA	\$180,651	5.64%
5	Quantum National Bank	Suwanee, GA	\$608,127	5.62%
6	Pinnacle Bank	Elberton, GA	\$1,490,675	5.58%
7	First Bank Of Pike	Molena, GA	\$58,577	5.32%
8	Century Bank Of GA	Cartersville, GA	\$249,298	5.32%
9	FARMERS STATE BANK	Lincolnton, GA	\$149,319	5.30%
10	First Bank	Dalton, GA	\$467,281	5.19%
11	Pineland Bank	Alma, GA	\$337,608	5.15%
12	The Bank Of Soperton	Soperton, GA	\$104,145	5.04%
13	Bank Of Madison	Madison, GA	\$273,221	5.04%
14	The Peoples Bank Of GA	Talbotton, GA	\$101,412	5.03%
15	The Commercial Bank	Crawford, GA	\$296,457	5.03%
16	First National Bank Of Coffee County	Douglas, GA	\$282,158	5.00%
17	Peoples Bank	Lyons, GA	\$130,670	4.98%
18	Bank Of Newington	Newington, GA	\$149,530	4.97%
19	The Geo. D. Warthen Bank	Sandersville, GA	\$207,408	4.92%
20	Altamaha B&TC	Vidalia, GA	\$204,803	4.89%
21	Morris Bank	Dublin, GA	\$1,124,707	4.89%
22	Greater Community Bank	Rome, GA	\$283,155	4.85%
23	Bank Of Lumber City	Lumber City, GA	\$25,387	4.81%
24	Bank Of Monticello	Monticello, GA	\$126,789	4.80%
25	Westside Bank	Hiram, GA	\$172,071	4.80%

\* Most recent quarter (MRQ) net interest margin



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# Top 25 QCBI Banks

## Noninterest Income

Georgia  
Banks  
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1	Banksouth	Greensboro, GA	\$905,739	11.65%
2	Community Bank Of Pickens County	Jasper, GA	\$409,414	2.91%
3	Citizens Trust Bank	Atlanta, GA	\$506,374	2.43%
4	Promiseone Bank	Duluth, GA	\$538,654	2.25%
5	Waycross B&T	Waycross, GA	\$210,915	2.21%
6	First Chatham Bank	Savannah, GA	\$434,161	2.03%
7	Community B&T - West GA	Lagrange, GA	\$83,617	1.98%
8	First Century Bank	Gainesville, GA	\$328,272	1.93%
9	The Trust Bank	Lenox, GA	\$39,342	1.75%
10	Carver State Bank	Savannah, GA	\$52,721	1.74%
11	Signature Bank Of GA	Sandy Springs, GA	\$180,752	1.65%
12	United Bank	Zebulon, GA	\$1,761,345	1.60%
13	Sunmark Community Bank	Hawkinsville, GA	\$327,334	1.53%
14	Embassy National Bank	Lawrenceville, GA	\$109,861	1.42%
15	Metro City Bank	Doraville, GA	\$1,725,921	1.33%
16	Thomasville National Bank	Thomasville, GA	\$1,113,361	1.30%
17	Queensborough National B&TC	Louisville, GA	\$1,505,588	1.22%
18	GA Banking Co	Atlanta, GA	\$704,572	1.20%
19	First American B&TC	Athens, GA	\$664,713	1.16%
20	Colony Bank	Fitzgerald, GA	\$1,772,165	1.11%
21	First National Community Bank	Chatsworth, GA	\$304,962	1.08%
22	Oconee State Bank	Watkinsville, GA	\$469,128	1.07%
23	Douglas National Bank	Douglas, GA	\$229,666	1.06%
24	Heritage Southeast Bank	Jonesboro, GA	\$1,506,306	0.95%
25	Bank Of Lumber City	Lumber City, GA	\$25,387	0.92%

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



QwickAnalytics™

# Top 25 QCBI Banks Most Efficient

Georgia  
Banks  
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	Community Bank Of Pickens County	Jasper, GA	\$409,414	30.9%
2	FNB SOUTH	Alma, GA	\$458,727	37.0%
3	Quantum National Bank	Suwanee, GA	\$608,127	41.0%
4	Century Bank Of GA	Cartersville, GA	\$249,298	43.7%
5	Metro City Bank	Doraville, GA	\$1,725,921	45.2%
6	Douglas National Bank	Douglas, GA	\$229,666	45.5%
7	The Citizens Bank Of GA	Cumming, GA	\$395,556	46.2%
8	The Piedmont Bank	Norcross, GA	\$1,311,078	46.4%
9	Thomasville National Bank	Thomasville, GA	\$1,113,361	47.0%
10	United Bank	Zebulon, GA	\$1,761,345	48.6%
11	Morris Bank	Dublin, GA	\$1,124,707	49.6%
12	Promiseone Bank	Duluth, GA	\$538,654	50.3%
13	Atlantic Capital Bank	Atlanta, GA	\$2,890,486	51.4%
14	American Commerce Bank	Bremen, GA	\$394,430	52.3%
15	Bank Of Monticello	Monticello, GA	\$126,789	52.4%
16	United National Bank	Cairo, GA	\$232,673	53.2%
17	Bank Of Madison	Madison, GA	\$273,221	53.3%
18	First Bank	Dalton, GA	\$467,281	53.4%
19	Community Bank Of GA	Baxley, GA	\$144,724	53.6%
20	Peoples Bank	Lyons, GA	\$130,670	53.9%
21	The Commercial Bank	Crawford, GA	\$296,457	54.5%
22	Community Banking Co Of Fitzgerald	Fitzgerald, GA	\$177,879	54.5%
23	Bank Of Dawson	Dawson, GA	\$130,824	56.8%
24	The First National Bank Of Waynesboro	Waynesboro, GA	\$161,012	57.2%
25	First State Bank	Wrens, GA	\$180,651	57.5%

\* Most recent quarter (MRQ) noninterest expense as a percentage of net interest income+noninterest income;  
excludes nonrecurring gains/losses



QwickAnalytics™

# Top 25 QCBI Banks ROAA (C-Corps)

Georgia  
Banks  
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Community Bank Of Pickens County	Jasper, GA	\$409,414	3.94%
2	Banksouth	Greensboro, GA	\$905,739	3.31%
3	FNB SOUTH	Alma, GA	\$458,727	2.48%
4	Metro City Bank	Doraville, GA	\$1,725,921	1.89%
5	Bank Of Madison	Madison, GA	\$273,221	1.89%
6	First State Bank	Wrens, GA	\$180,651	1.87%
7	Barwick Banking Co	Barwick, GA	\$17,066	1.71%
8	Thomasville National Bank	Thomasville, GA	\$1,113,361	1.71%
9	Morris Bank	Dublin, GA	\$1,124,707	1.51%
10	The First National Bank Of Waynesboro	Waynesboro, GA	\$161,012	1.47%
11	The Piedmont Bank	Norcross, GA	\$1,311,078	1.41%
12	United National Bank	Cairo, GA	\$232,673	1.40%
13	Bank Of Newington	Newington, GA	\$149,530	1.34%
14	First Bank	Dalton, GA	\$467,281	1.34%
15	Community Banking Co Of Fitzgerald	Fitzgerald, GA	\$177,879	1.32%
16	The Citizens Bank Of GA	Cumming, GA	\$395,556	1.31%
17	Glennville Bank	Glennville, GA	\$287,168	1.30%
18	The Geo. D. Warthen Bank	Sandersville, GA	\$207,408	1.29%
19	First National Bank Of Griffin	Griffin, GA	\$331,906	1.22%
20	The Citizens Bank Of Swainsboro	Swainsboro, GA	\$251,188	1.21%
21	First Chatham Bank	Savannah, GA	\$434,161	1.21%
22	Exchange Bank	Milledgeville, GA	\$292,007	1.20%
23	Commercial Banking Co	Valdosta, GA	\$269,014	1.19%
24	Century Bank Of GA	Cartersville, GA	\$249,298	1.17%
25	Century B&T	Milledgeville, GA	\$297,947	1.14%

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



QwickAnalytics™

# Top 25 QCBI Banks ROAA (S-Corps)

Georgia  
Banks  
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Douglas National Bank	Douglas, GA	\$229,666	2.72%
2	United Bank	Zebulon, GA	\$1,761,345	2.24%
3	State Bank Of Cochran	Cochran, GA	\$228,743	2.23%
4	Quantum National Bank	Suwanee, GA	\$608,127	2.20%
5	Promiseone Bank	Duluth, GA	\$538,654	2.18%
6	The Trust Bank	Lenox, GA	\$39,342	2.14%
7	South GA Bank	Glennville, GA	\$177,728	2.01%
8	The Commercial Bank	Crawford, GA	\$296,457	1.98%
9	Durden Banking Co, Incorporated	Twin City, GA	\$199,900	1.88%
10	FARMERS STATE BANK	Lincolnton, GA	\$149,319	1.86%
11	Bank Of Monticello	Monticello, GA	\$126,789	1.75%
12	Bank Of Dade	Trenton, GA	\$124,945	1.71%
13	First National Bank Of Coffee County	Douglas, GA	\$282,158	1.65%
14	The Four County Bank	Allentown, GA	\$76,402	1.61%
15	Sunmark Community Bank	Hawkinsville, GA	\$327,334	1.55%
16	The Bank Of Soperton	Soperton, GA	\$104,145	1.54%
17	Bank Of Dawson	Dawson, GA	\$130,824	1.54%
18	Flint Community Bank	Albany, GA	\$297,538	1.44%
19	Guardian Bank	Valdosta, GA	\$457,074	1.40%
20	The Security State Bank	Mcrae, GA	\$47,893	1.35%
21	GA Community Bank	Dawson, GA	\$346,761	1.34%
22	South Coast B&T	Brunswick, GA	\$176,524	1.21%
23	Waycross B&T	Waycross, GA	\$210,915	1.20%
24	Liberty First Bank	Monroe, GA	\$164,176	1.19%
25	The Claxton Bank	Claxton, GA	\$133,664	1.16%

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



QwickAnalytics™

# Top 25 QCBI Banks ROAE (C-Corps)

Georgia  
Banks  
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Community B&T - West GA	Lagrange, GA	\$83,617	35.70%
2	Community Bank Of Pickens County	Jasper, GA	\$409,414	34.49%
3	Banksouth	Greensboro, GA	\$905,739	33.14%
4	First State Bank	Wrens, GA	\$180,651	21.99%
5	Thomasville National Bank	Thomasville, GA	\$1,113,361	18.71%
6	FNB SOUTH	Alma, GA	\$458,727	16.14%
7	First National Bank Of Griffin	Griffin, GA	\$331,906	15.86%
8	Vinings Bank	Smyrna, GA	\$671,646	15.50%
9	Bank Of Madison	Madison, GA	\$273,221	15.39%
10	Bank Of Newington	Newington, GA	\$149,530	15.20%
11	Metro City Bank	Doraville, GA	\$1,725,921	14.80%
12	The Geo. D. Warthen Bank	Sandersville, GA	\$207,408	14.45%
13	First Bank	Dalton, GA	\$467,281	13.78%
14	GA Primary Bank	Atlanta, GA	\$278,218	13.45%
15	GA Banking Co	Atlanta, GA	\$704,572	13.40%
16	Peoples Bank	Lyons, GA	\$130,670	12.93%
17	Peoplessouth Bank	Colquitt, GA	\$922,360	12.72%
18	First Chatham Bank	Savannah, GA	\$434,161	12.71%
19	The Citizens Bank Of GA	Cumming, GA	\$395,556	12.56%
20	Century Bank Of GA	Cartersville, GA	\$249,298	12.50%
21	The Piedmont Bank	Norcross, GA	\$1,311,078	12.23%
22	Peach State B&T	Gainesville, GA	\$393,968	12.19%
23	The Citizens Bank Of Swainsboro	Swainsboro, GA	\$251,188	11.96%
24	Ab&t	Albany, GA	\$228,259	11.84%
25	Morris Bank	Dublin, GA	\$1,124,707	11.82%

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



QwickAnalytics™



# Top 25 QCBI Banks ROAE (S-Corps)

Georgia  
Banks  
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Douglas National Bank	Douglas, GA	\$229,666	26.77%
2	The Commercial Bank	Crawford, GA	\$296,457	22.65%
3	United Bank	Zebulon, GA	\$1,761,345	22.00%
4	Quantum National Bank	Suwanee, GA	\$608,127	21.65%
5	The Trust Bank	Lenox, GA	\$39,342	19.47%
6	Flint Community Bank	Albany, GA	\$297,538	19.02%
7	Promiseone Bank	Duluth, GA	\$538,654	18.98%
8	First National Bank Of Coffee County	Douglas, GA	\$282,158	17.74%
9	Bank Of Monticello	Monticello, GA	\$126,789	16.84%
10	South GA Bank	Glennville, GA	\$177,728	16.25%
11	The Bank Of Soperton	Soperton, GA	\$104,145	15.84%
12	Bank Of Dade	Trenton, GA	\$124,945	15.70%
13	State Bank Of Cochran	Cochran, GA	\$228,743	14.87%
14	Sunmark Community Bank	Hawkinsville, GA	\$327,334	14.32%
15	Great Oaks Bank	Eastman, GA	\$202,030	13.11%
16	Greater Community Bank	Rome, GA	\$283,155	13.10%
17	South Coast B&T	Brunswick, GA	\$176,524	12.99%
18	Guardian Bank	Valdosta, GA	\$457,074	12.74%
19	Persons Banking Co	Forsyth, GA	\$366,840	12.70%
20	Liberty First Bank	Monroe, GA	\$164,176	12.24%
21	Durden Banking Co, Incorporated	Twin City, GA	\$199,900	12.05%
22	FARMERS STATE BANK	Lincolnton, GA	\$149,319	11.88%
23	Bank Of Wrightsville	Wrightsville, GA	\$66,766	11.35%
24	The Four County Bank	Allentown, GA	\$76,402	11.28%
25	Waycross B&T	Waycross, GA	\$210,915	11.16%

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



QwickAnalytics™

# QwickAnalytics State Performance Trends

Georgia  
Banks  
June 30, 2020

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	148	4
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	126	3
Large Institutional Branches (>\$2 billion deposits/branch)	47	1
Underloaned (<10% Loans / Assets)	108	2
Consumer Focus (>50% Consumer Loans or Leases / Assets)	22	0
No Material Real Estate Lending (<1% Assets)	129	2
Wholesale Funded (<40% Core Deposits / Deposits)	93	2
Overcapitalized (Total Equity / Assets > 50%)	78	2
Time Deposits = 100% of Total Deposits	26	1
Manually Excluded Banks	0	0

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

# About QwickAnalytics: Time-Saving Tools for Busy Bankers

Georgia  
Banks  
June 30, 2020

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).