

QwickAnalytics Community Bank Index (QCBI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: GEORGIA *2021 Annual Performance Review*



QwickAnalytics State Performance Trends

Georgia
Banks

December 31, 2021

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

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

The QwickAnalytics Community Bank Index (QCBI)

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

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

	<u>QCBI Banks</u>		<u>Excluded Banks</u>		<u>Total Banks</u>
	#	%	#	%	
Georgia	145	96%	6	4%	151
National	4,532	93%	355	7%	4,887

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



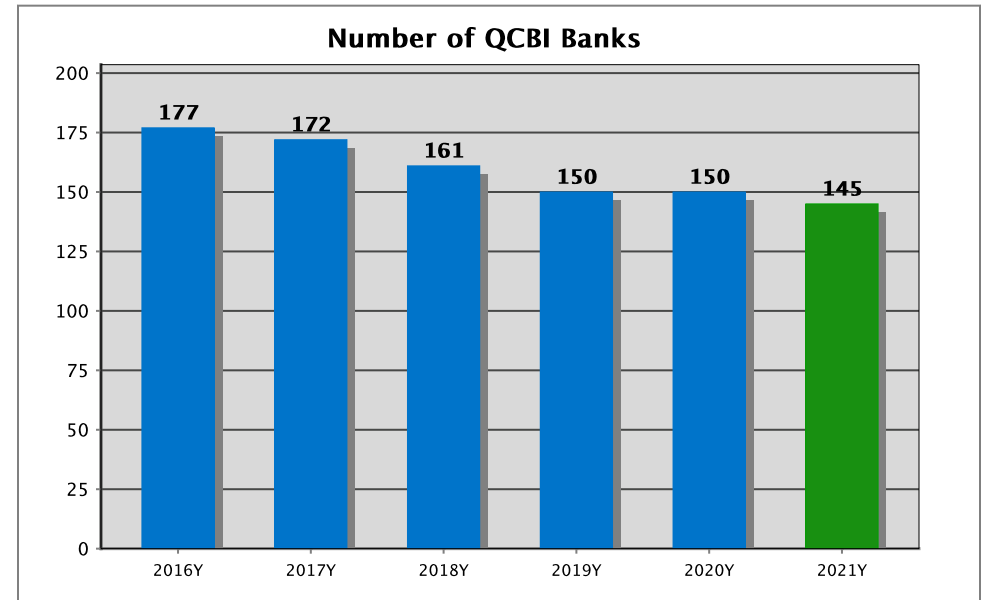
QwickAnalyticsTM

QwickAnalytics State Performance Trends

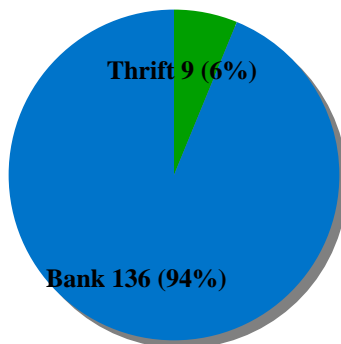
QCBI Industry Structure

Georgia
Banks
December 31, 2021

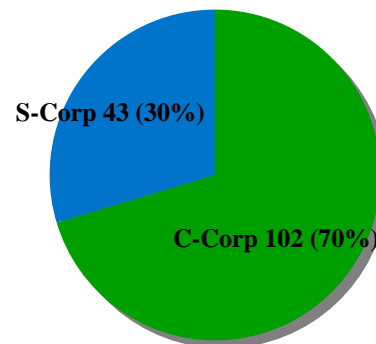
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	18	12%	\$1,191	2%
\$100-\$500 Million	93	64%	\$23,062	36%
\$500 Million-\$1 Billion	20	14%	\$12,767	20%
\$1-\$5 Billion	14	10%	\$26,734	42%
\$5-\$10 Billion	0	0%	\$0	0%
Total	145	100%	\$63,753	100%



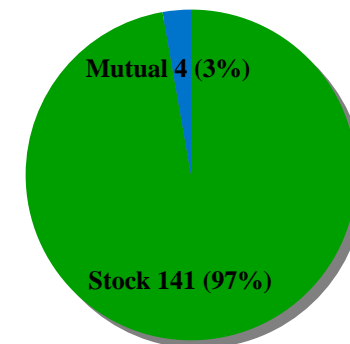
Industry Breakdown



Structural Breakdown



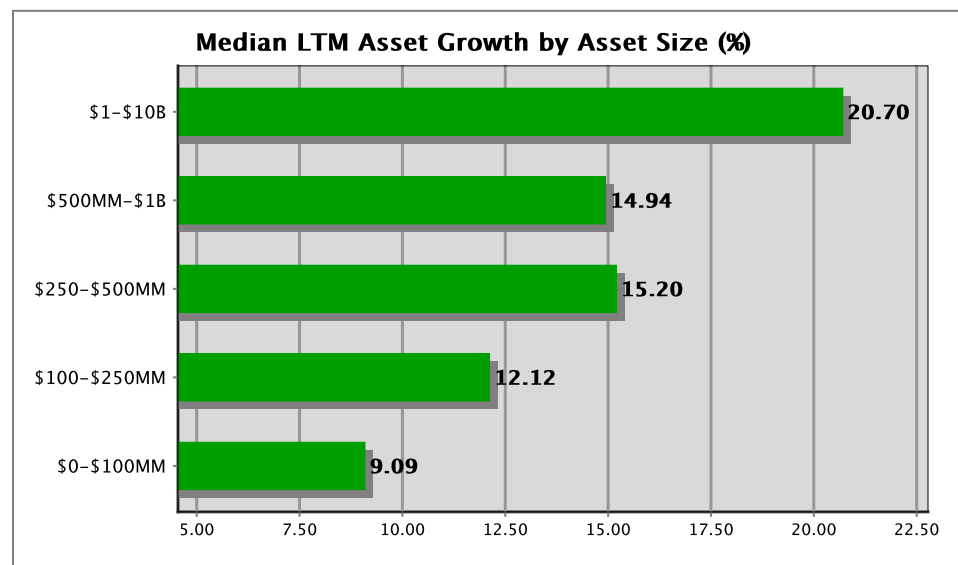
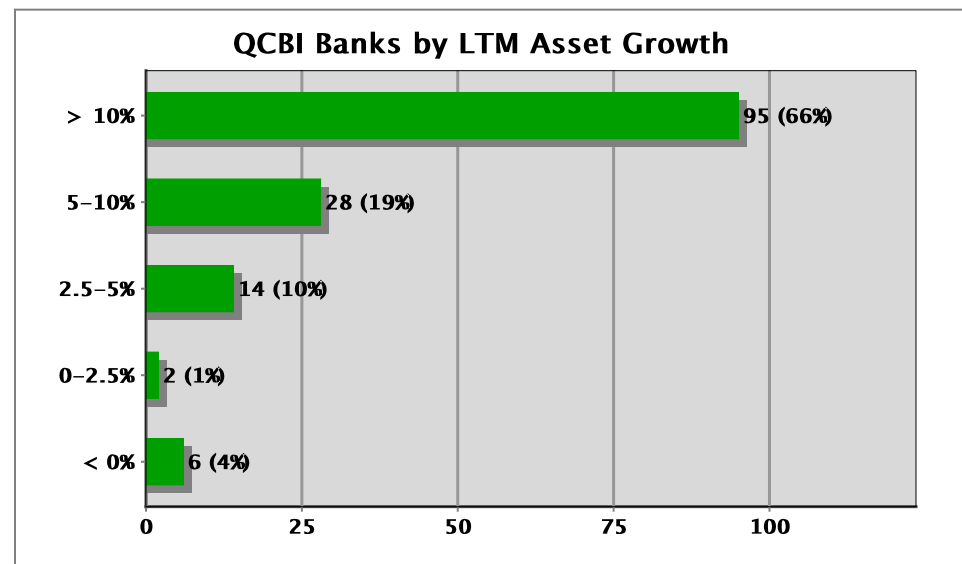
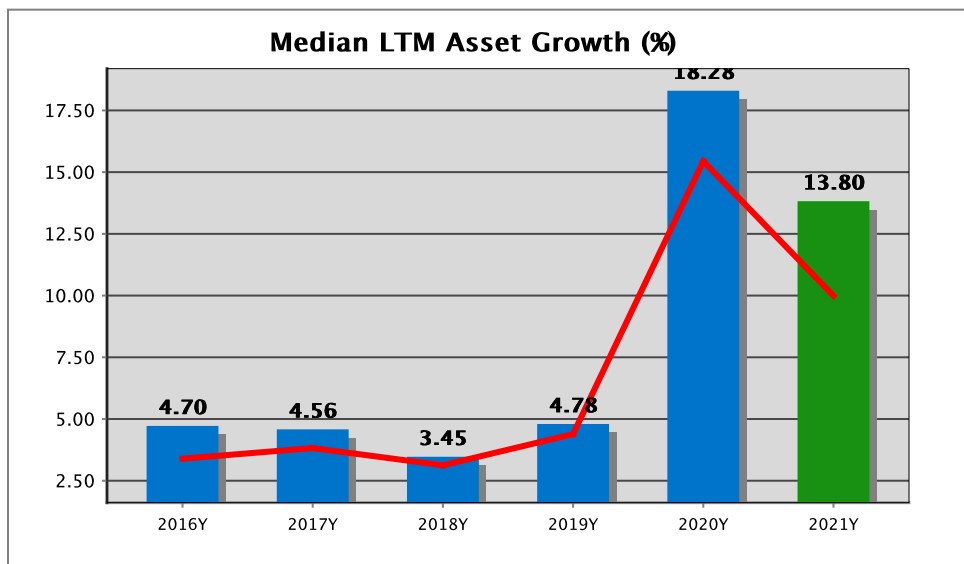
Ownership Breakdown



QwickAnalytics State Performance Trends

Asset Growth Trends

Georgia
Banks
December 31, 2021



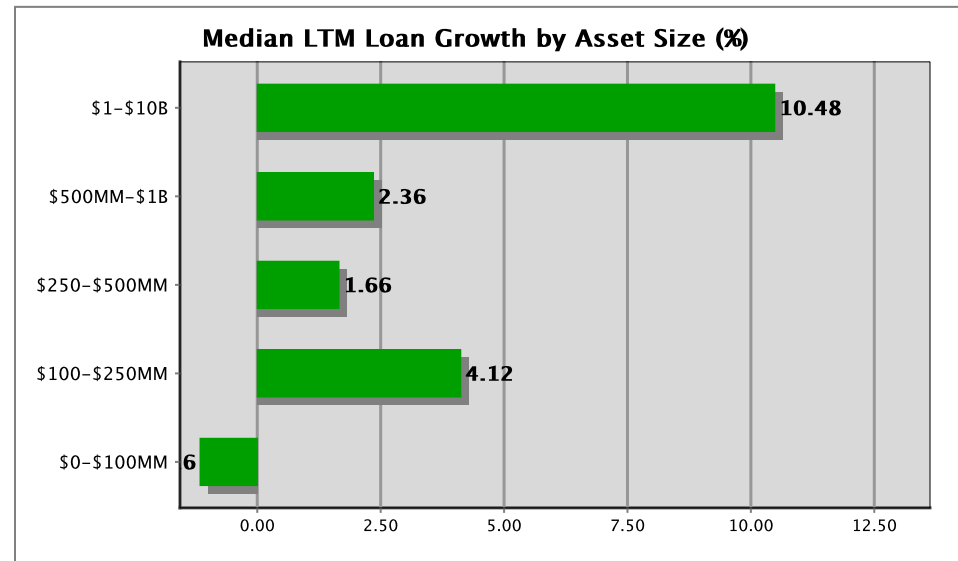
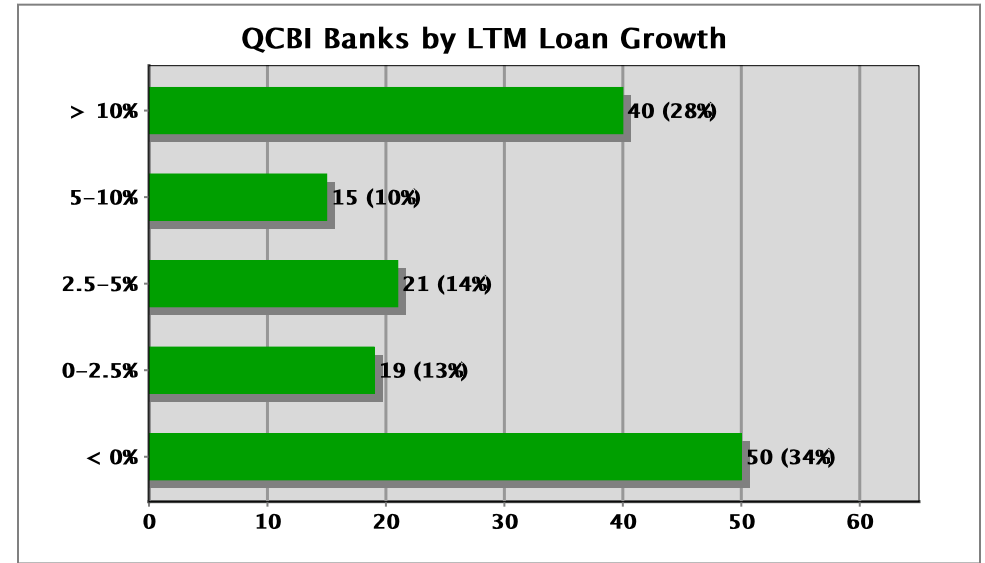
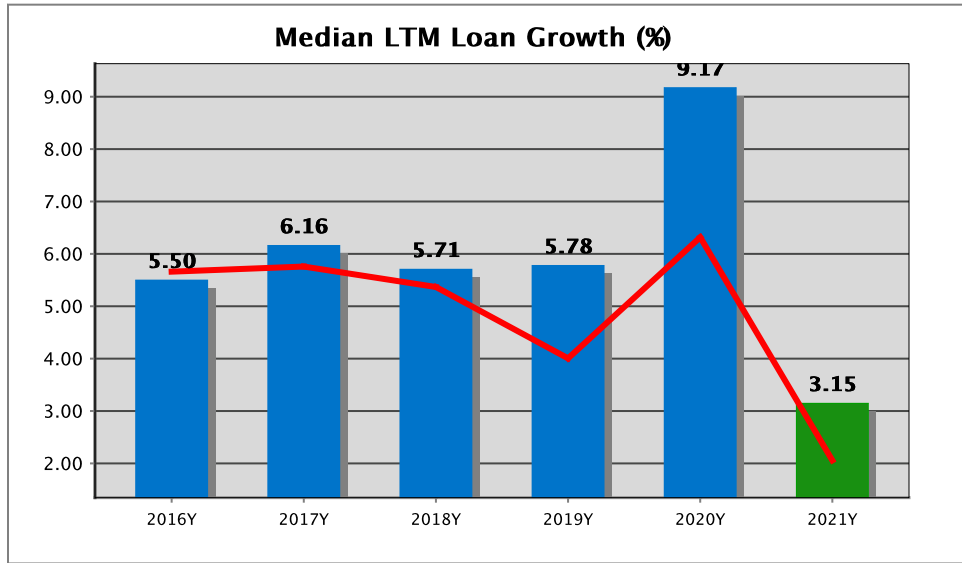
— National Trend

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

QwickAnalytics State Performance Trends

Loan Growth Trends

Georgia
Banks
December 31, 2021



— National Trend

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

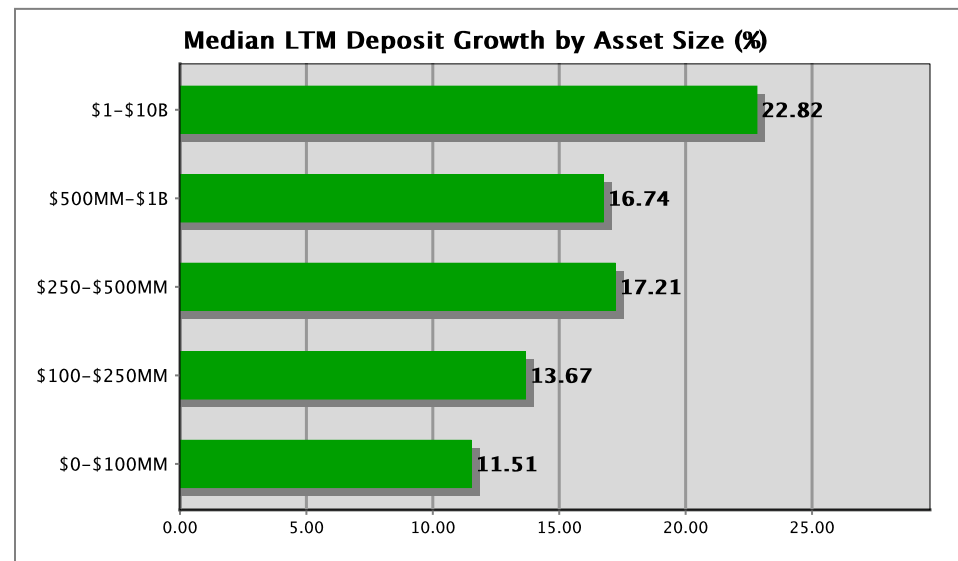
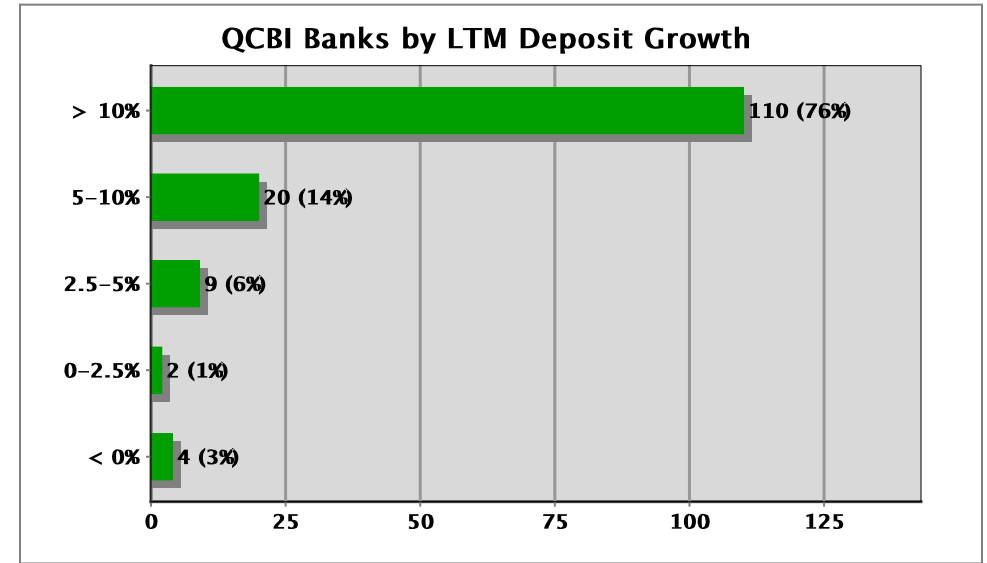
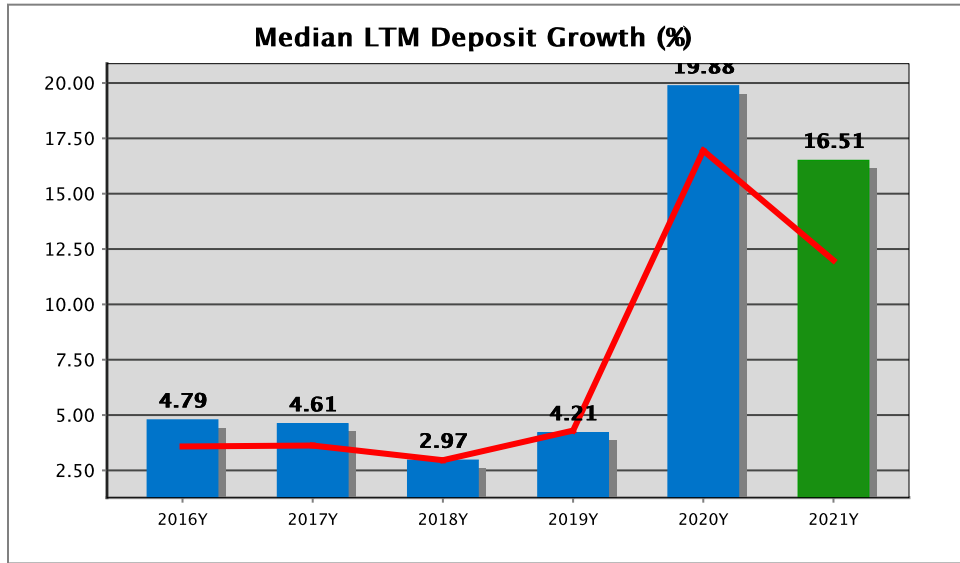


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QwickAnalytics State Performance Trends

Deposit Growth Trends

Georgia
Banks
December 31, 2021



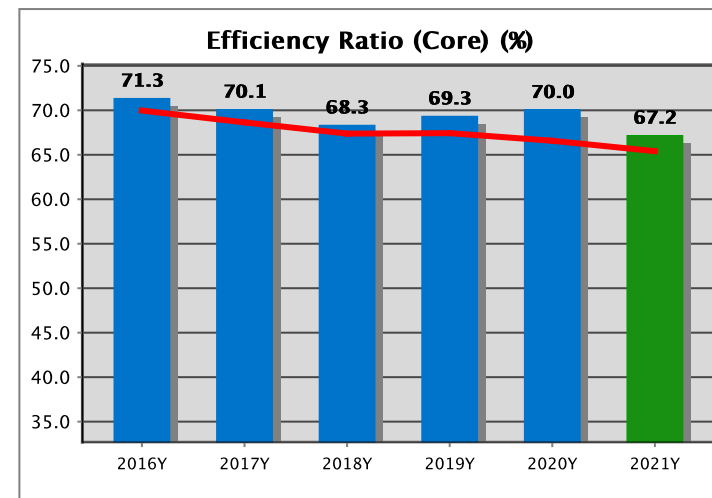
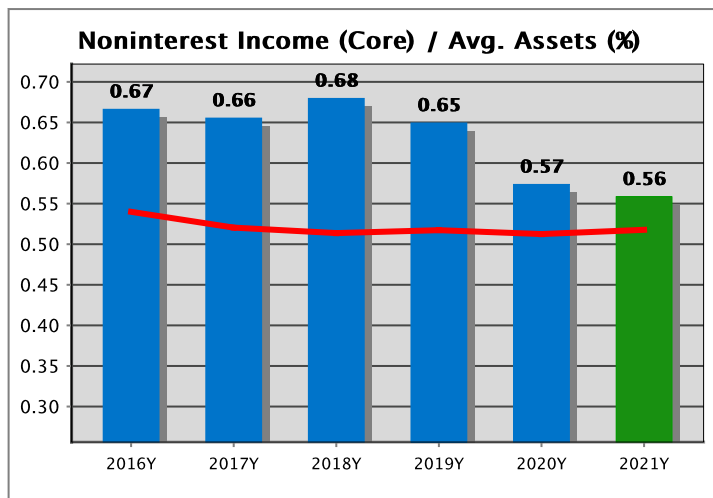
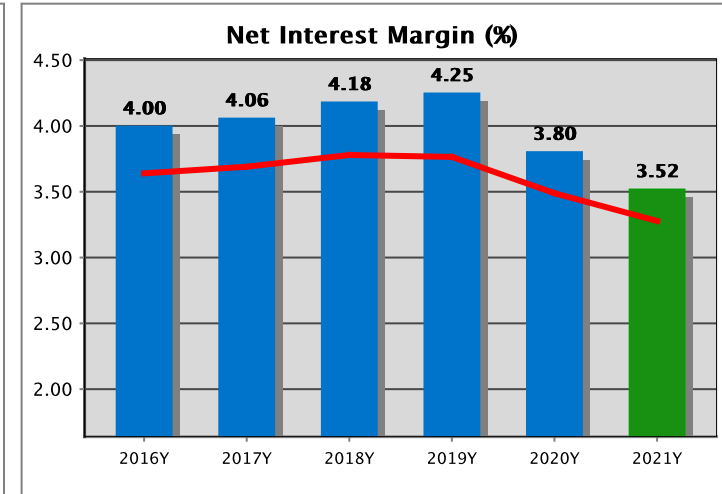
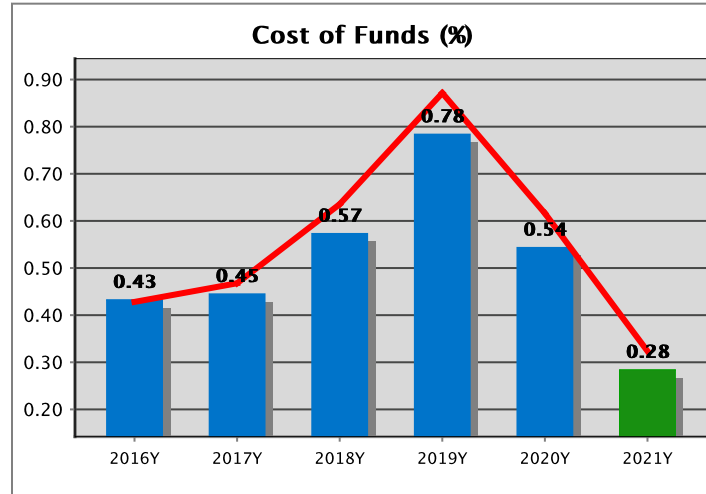
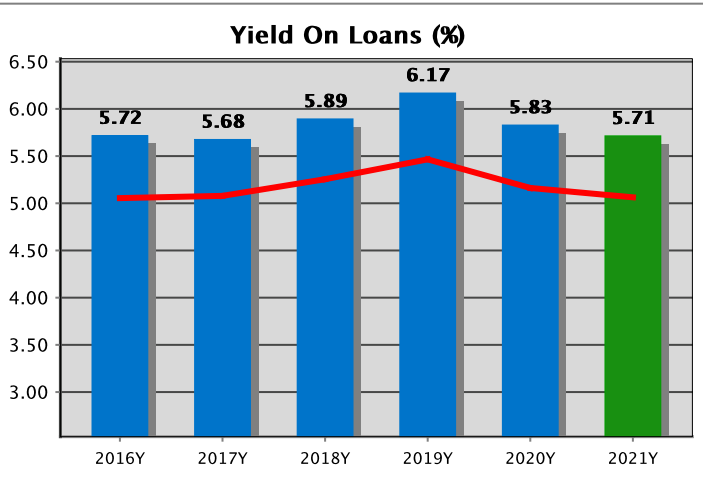
— National Trend

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

QwickAnalytics State Performance Trends

Performance Trends

Georgia
Banks
December 31, 2021



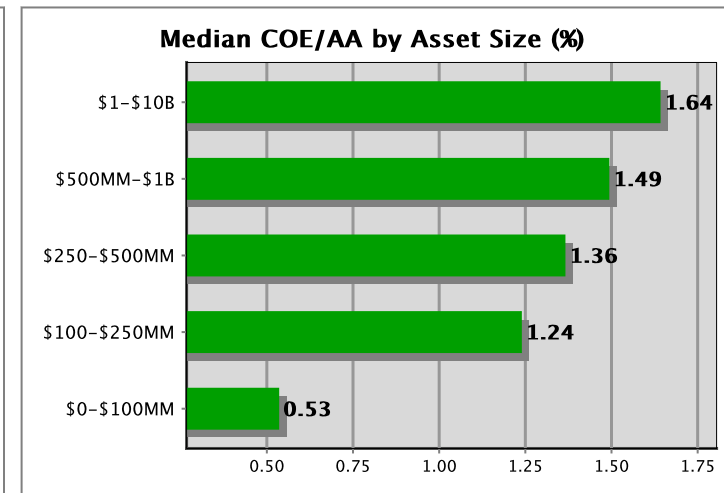
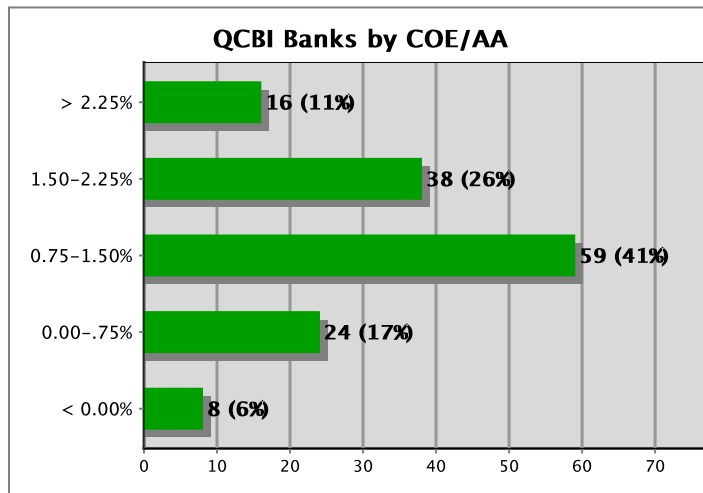
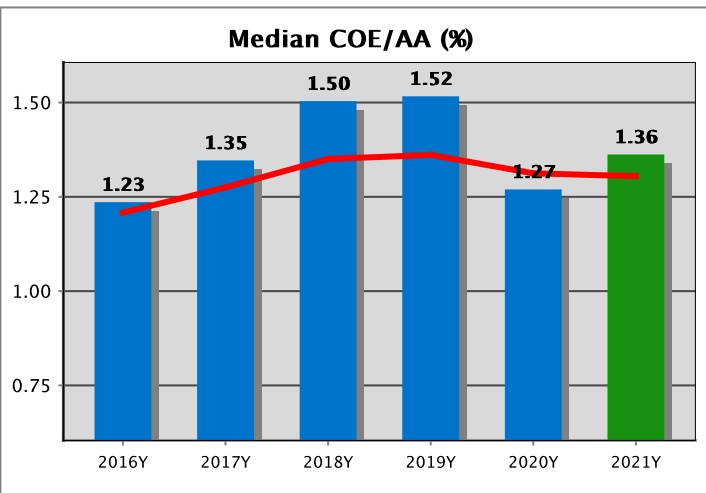
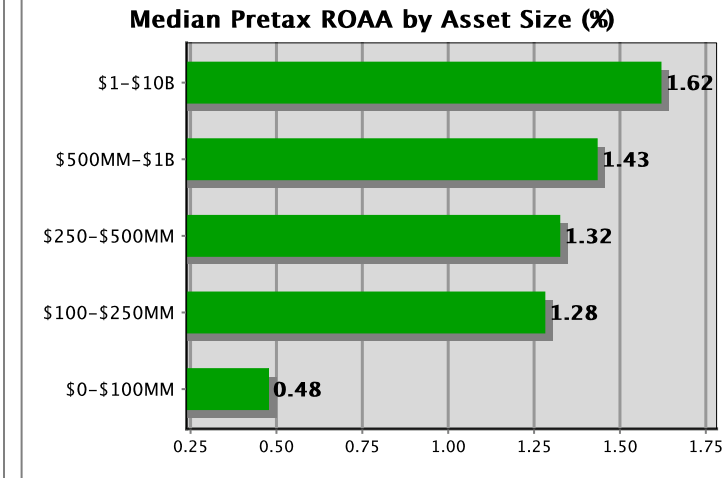
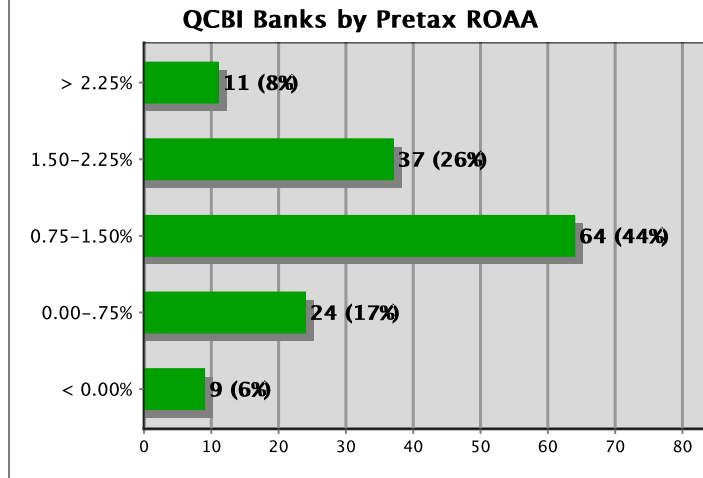
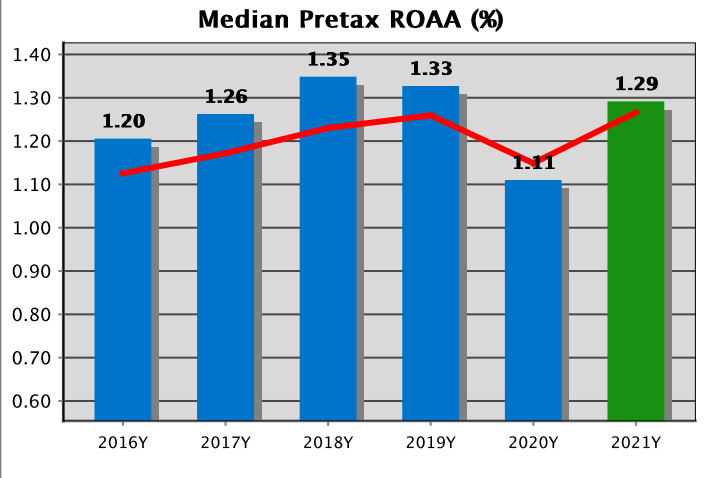
— National Trend

Note: All data points represent median values;
current period data (green bars) are for the the full year 2021; Core items exclude nonrecurring gains/losses

QwickAnalytics State Performance Trends

Profitability Trends

Georgia
Banks
December 31, 2021



— National Trend

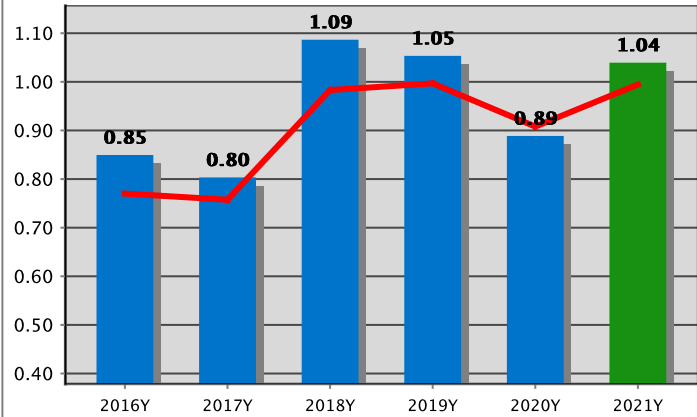
* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)
current period data (green bars) are for the full year 2021

QwickAnalytics State Performance Trends

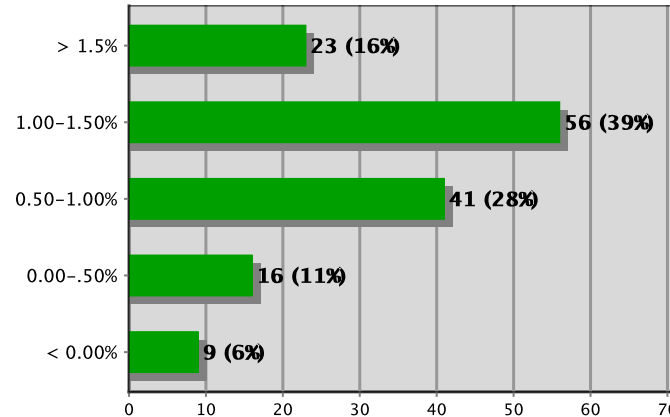
Profitability Trends

Georgia
Banks
December 31, 2021

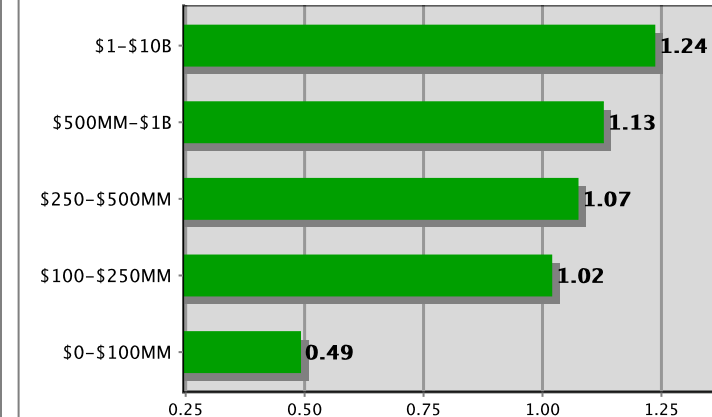
Median ROAA (%)



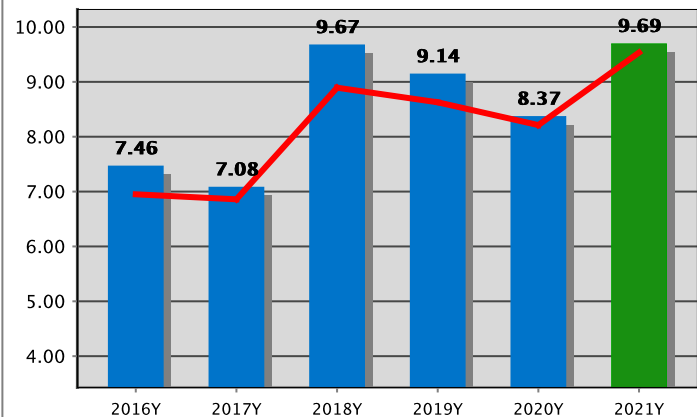
QCBI Banks by ROAA



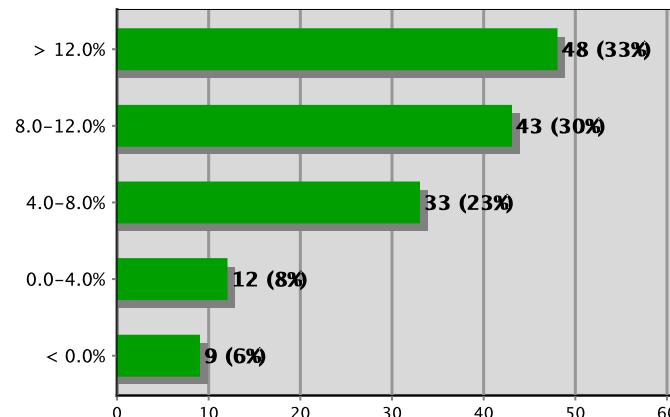
Median ROAA by Asset Size (%)



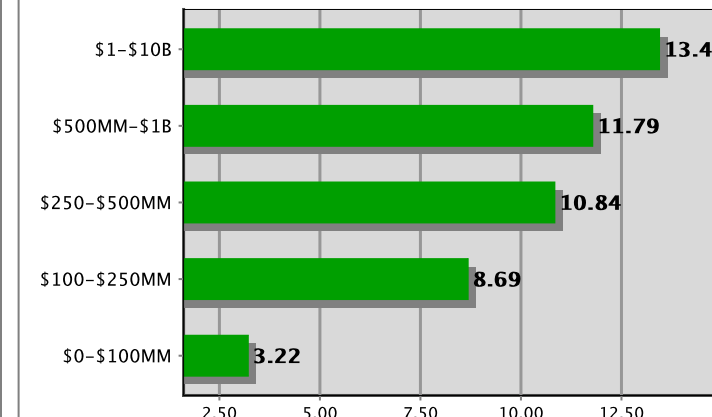
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



— National Trend

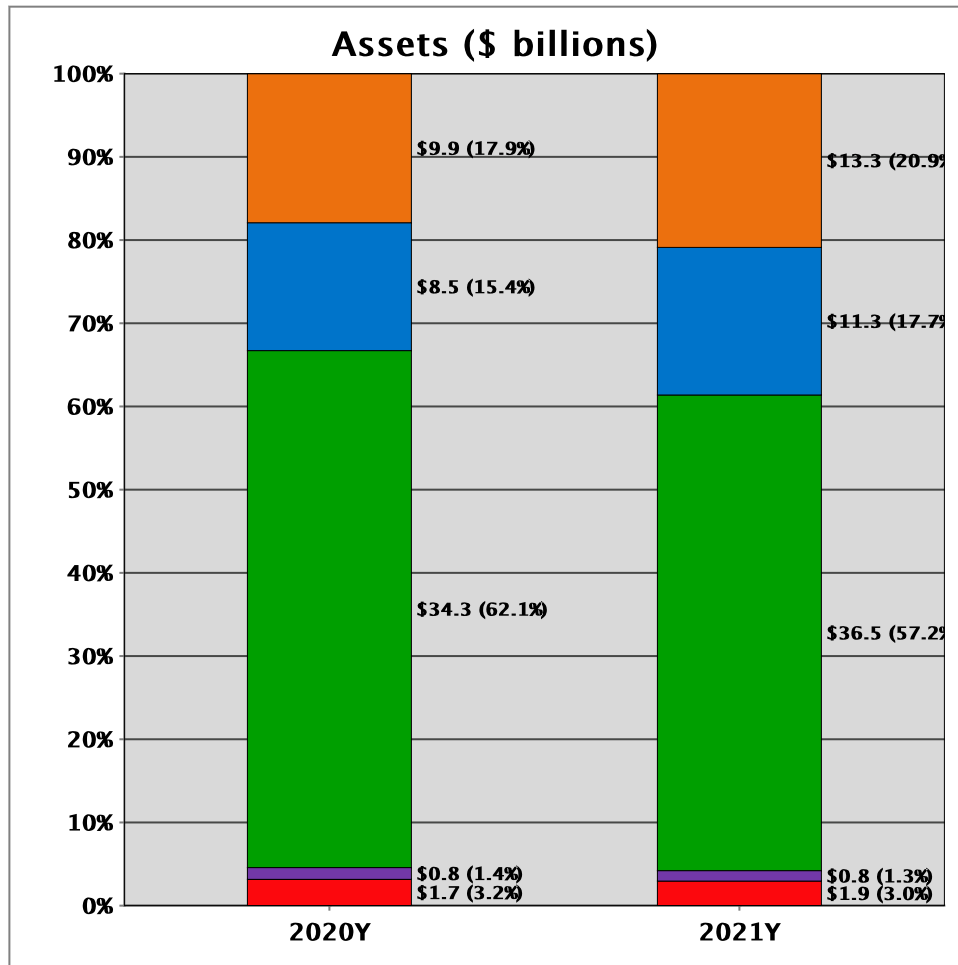
* ROAA & ROAE have been tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18); current period data (green bars) are for the full year 2021



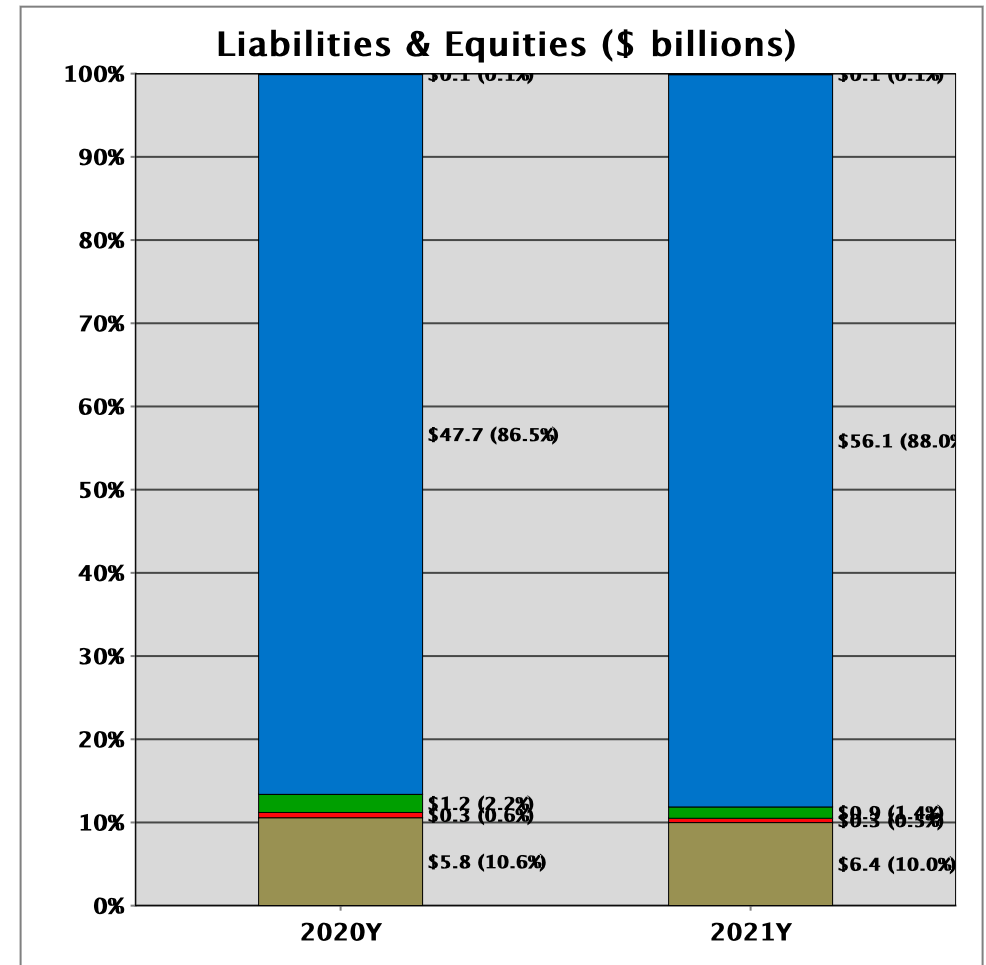
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QwickAnalytics State Performance Trends Balance Sheet Composition

Georgia
Banks
December 31, 2021

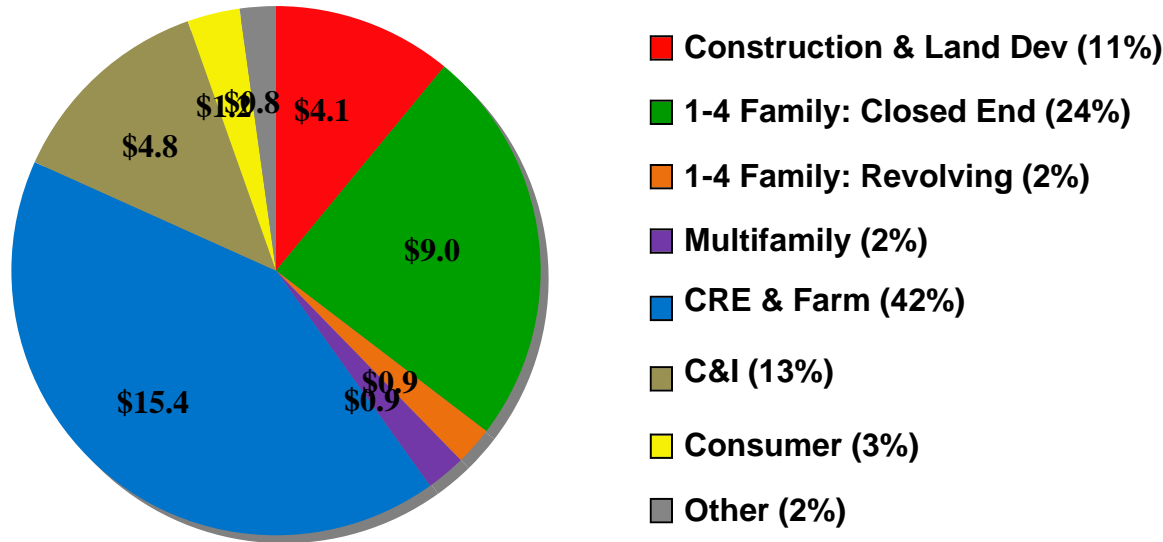


- Cash & Equivalents
- Securitites
- Net Loans
- Premises & Fixed
- Other Assets



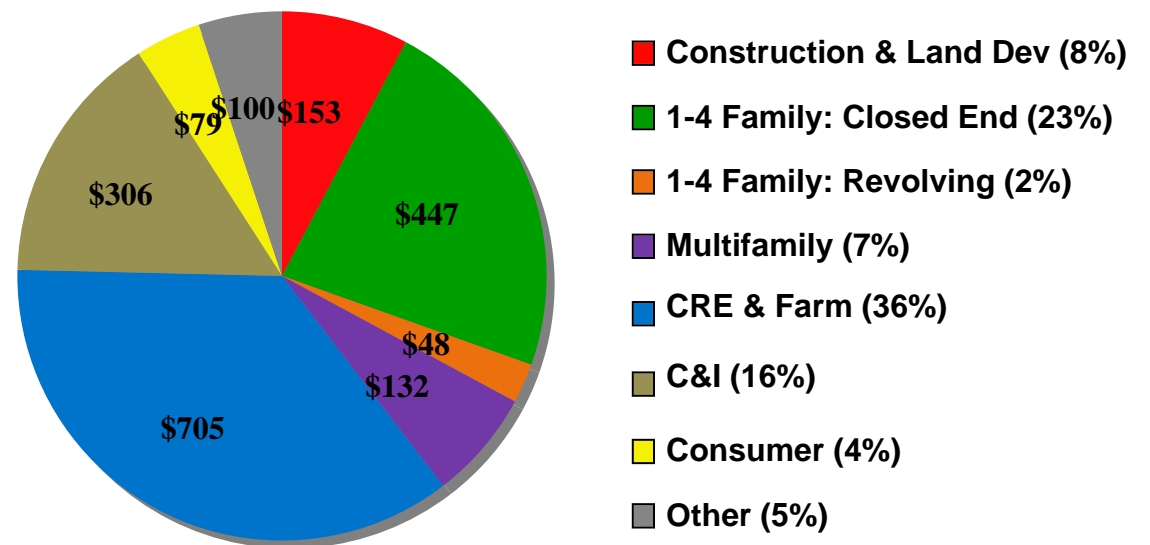
- Fed Funds & Repos
- Deposits
- Other Borrowings
- Other Liabilities
- Equity Capital

State Aggregate Loan Mix



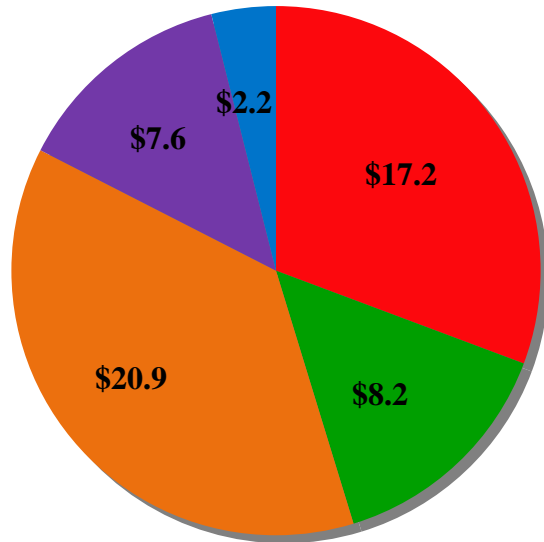
(\$ billions)

National Aggregate Loan Mix



(\$ billions)

State Aggregate Deposit Mix



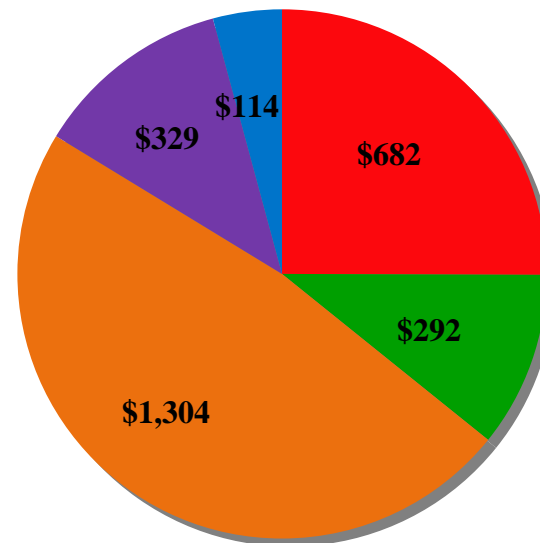
- Demand (31%)
- NOW & Other Trans. (15%)
- Savings & MMDA (37%)
- Retail Time (14%)
- Jumbo Time (4%)

Memo:

Total Noninterest-Bear. (\$17, 30%)
 Total Brokered (\$1, 1%)

(\$ billions)

National Aggregate Deposit Mix



- Demand (25%)
- NOW & Other Trans. (11%)
- Savings & MMDA (48%)
- Retail Time (12%)
- Jumbo Time (4%)

Memo:

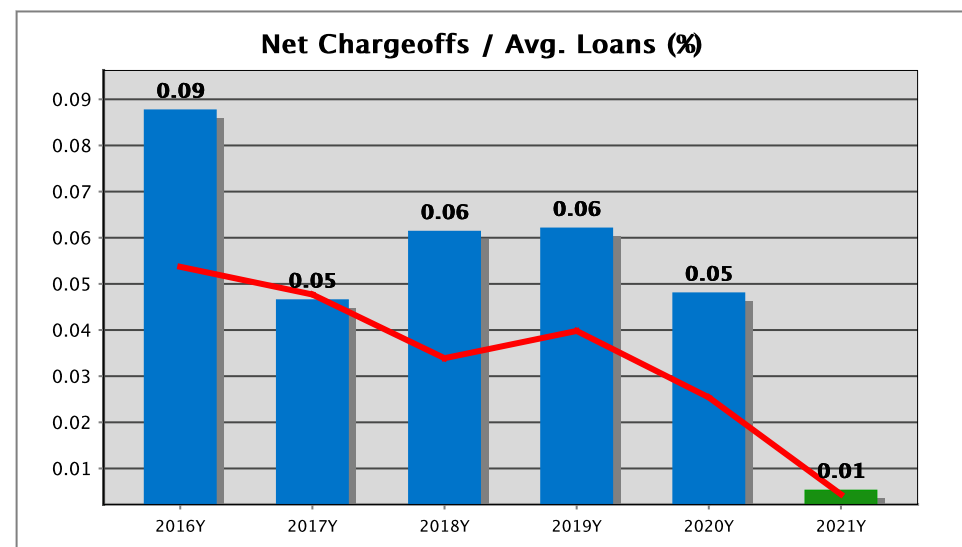
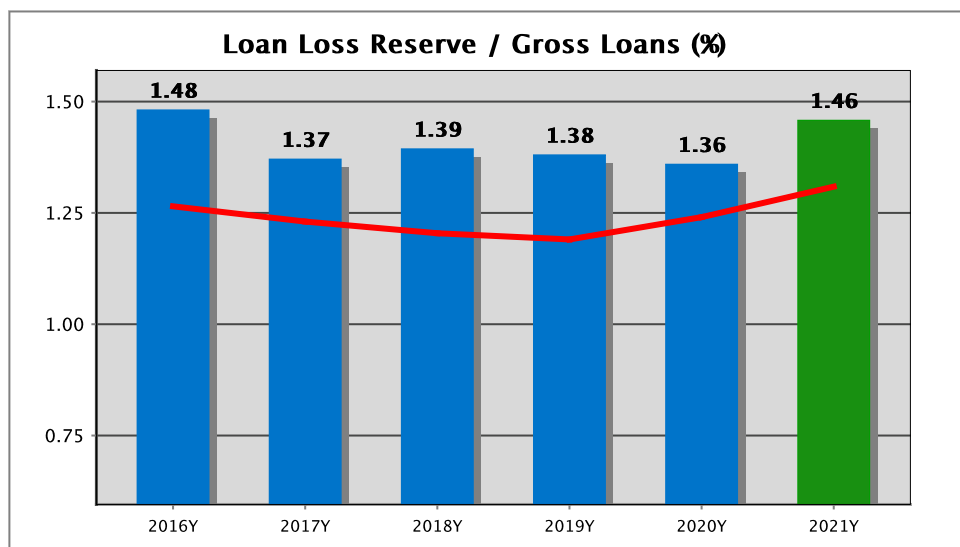
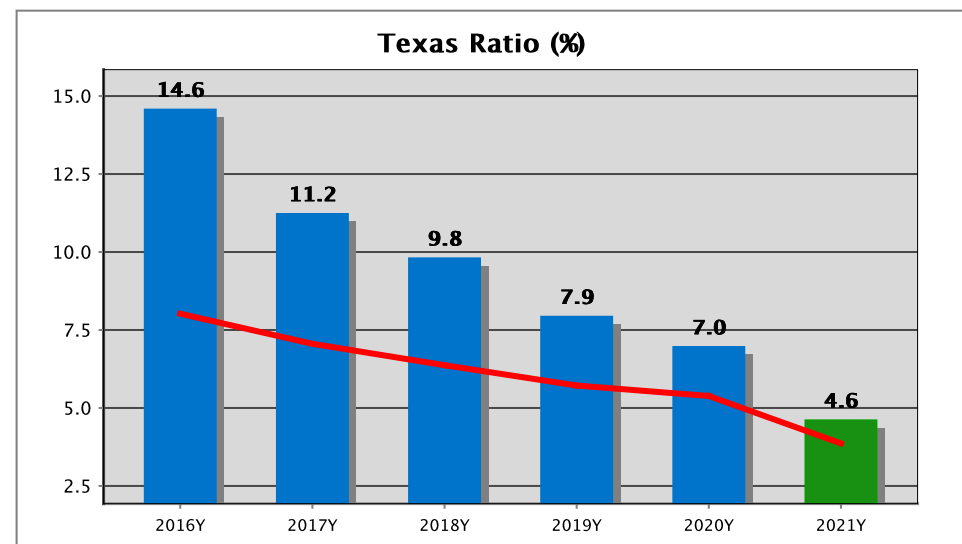
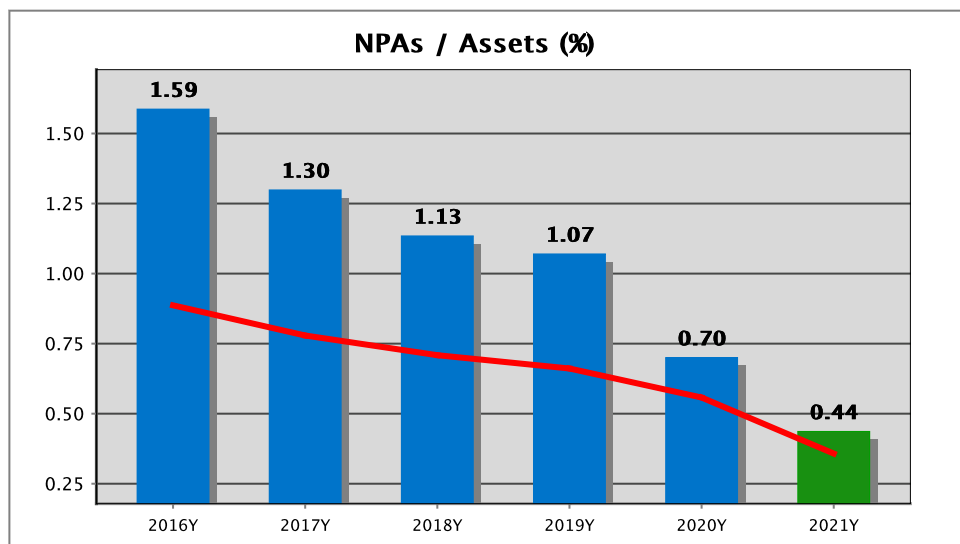
Total Noninterest-Bear. (\$765, 26%)
 Total Brokered (\$52, 2%)

(\$ billions)

QwickAnalytics State Performance Trends

Asset Quality Trends

Georgia
Banks
December 31, 2021



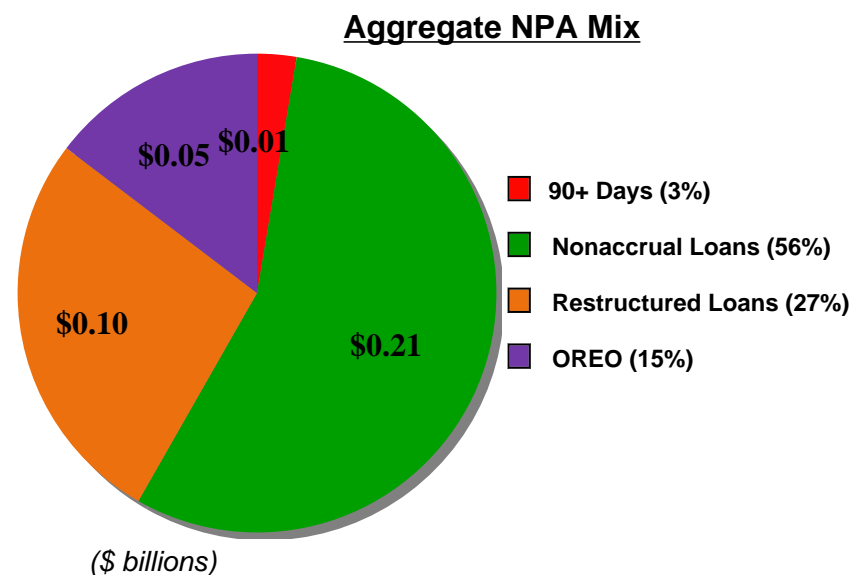
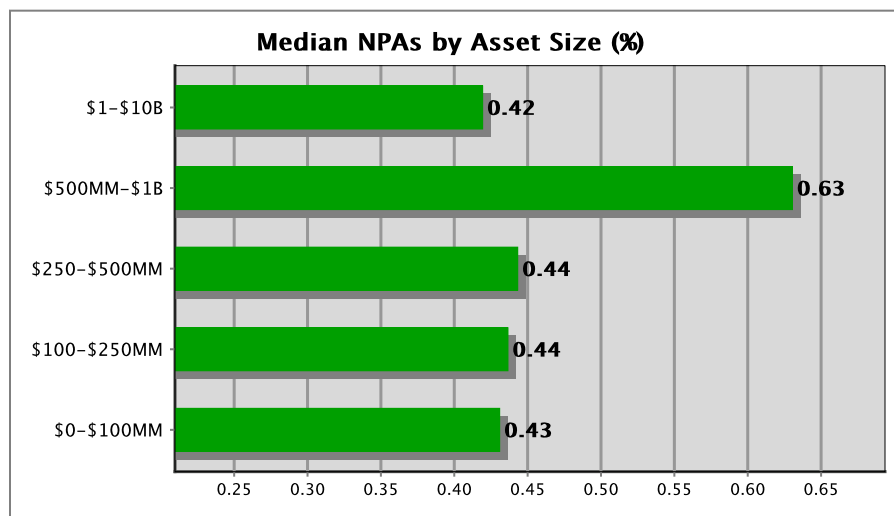
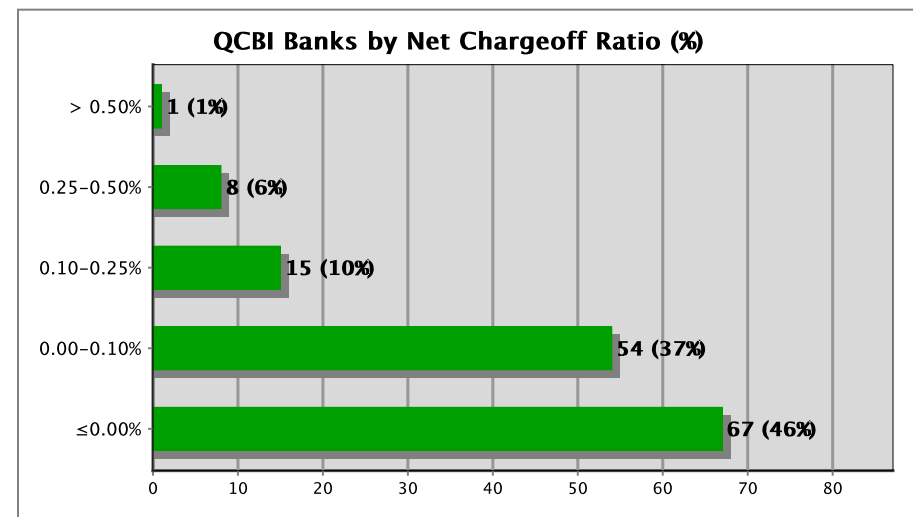
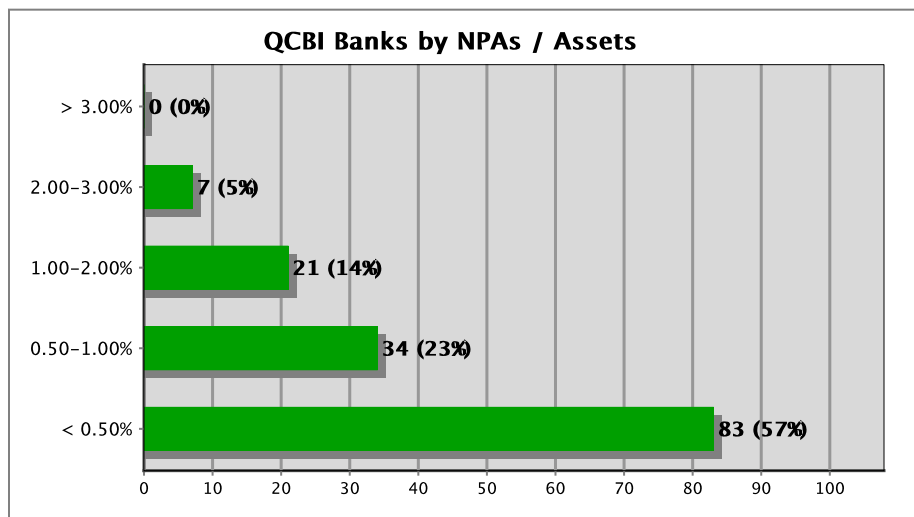
— National Trend

* 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

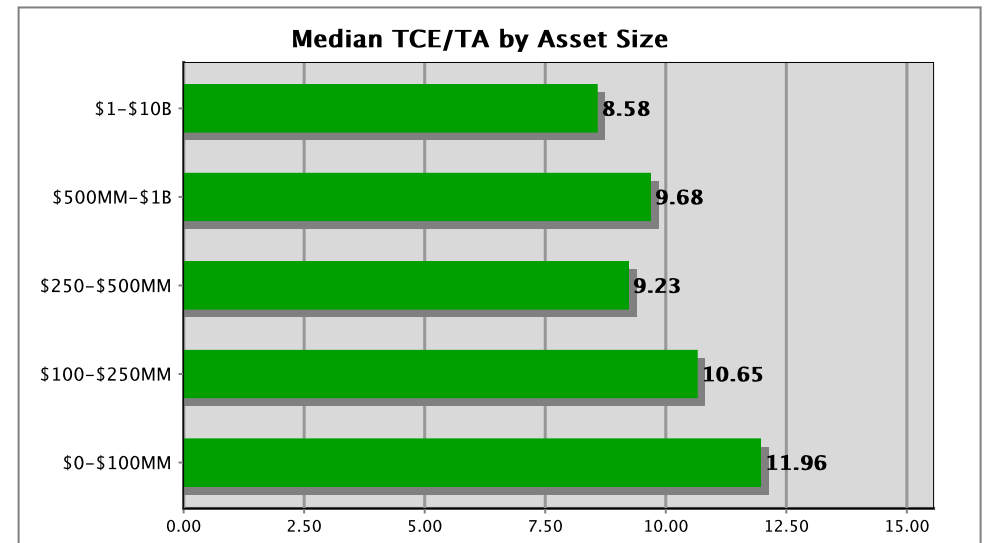
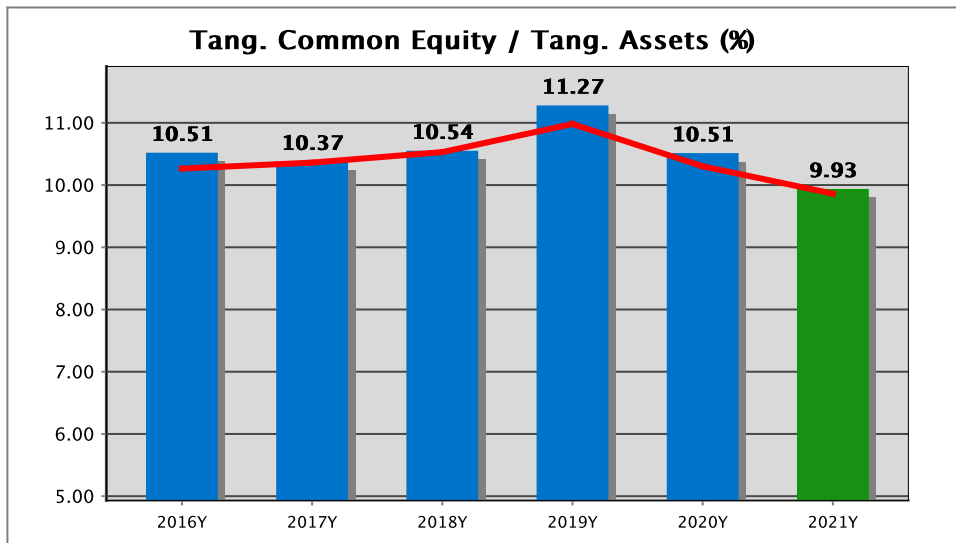
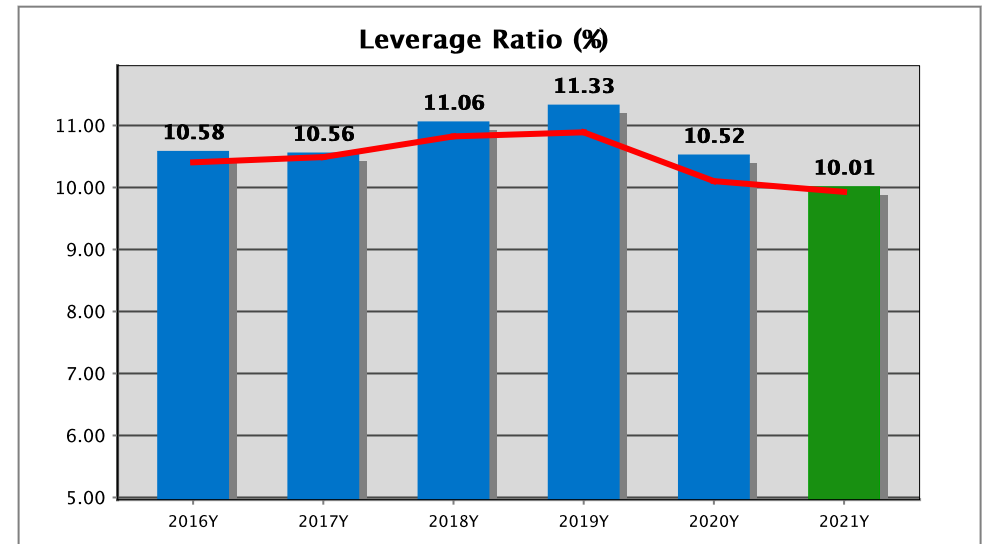
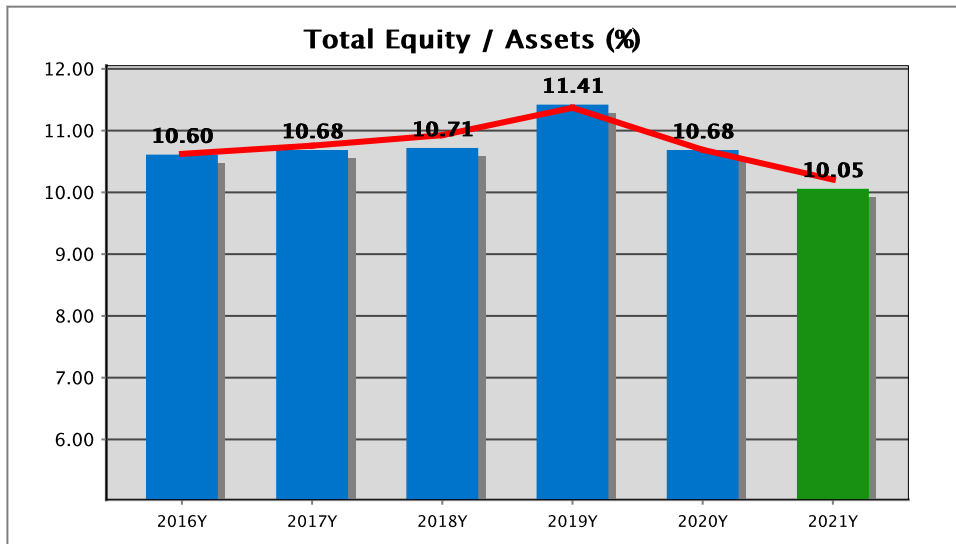
Georgia
Banks
December 31, 2021



QwickAnalytics State Performance Trends

Capital Trends

Georgia
Banks
December 31, 2021



— National Trend

Note: Trend charts contain median values

QCBI HONOR ROLL: TOP PERFORMING BANKS

Top 25 Fastest Growing QCBI Banks 2021 Asset Growth

Georgia
Banks

December 31, 2021

Rank	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	Barwick Banking Co	Barwick, GA	\$161,336	383.8%	\$127,991
2	Classic City Bank	Athens, GA	\$162,809	325.2%	\$124,521
3	Craft Bank	Atlanta, GA	\$83,195	243.7%	\$58,991
4	First National Community Bank	Chatsworth, GA	\$598,528	84.2%	\$273,572
5	GA Banking Co	Atlanta, GA	\$1,164,122	78.3%	\$511,260
6	Loyal Trust Bank	Johns Creek, GA	\$113,584	73.0%	\$47,924
7	Metro City Bank	Doraville, GA	\$3,111,820	63.6%	\$1,209,725
8	Southern Bank	Sardis, GA	\$144,609	56.1%	\$51,965
9	Colony Bank	Fitzgerald, GA	\$2,687,322	52.6%	\$926,378
10	First State Bank	Wrens, GA	\$310,062	48.8%	\$101,684
11	Tandem Bank	Tucker, GA	\$131,693	44.5%	\$40,534
12	Rochelle State Bank	Rochelle, GA	\$45,308	42.6%	\$13,540
13	First Southern Bank	Waycross, GA	\$289,456	41.2%	\$84,440
14	First National Bank Of Decatur County	Bainbridge, GA	\$295,528	40.9%	\$85,817
15	Peach State B&T	Gainesville, GA	\$552,063	38.9%	\$154,546
16	The Commercial Bank	Crawford, GA	\$420,699	36.8%	\$113,180
17	First Port City Bank	Bainbridge, GA	\$399,725	32.0%	\$96,842
18	First Bank	Dalton, GA	\$606,139	31.9%	\$146,740
19	First Chatham Bank	Savannah, GA	\$604,777	30.8%	\$142,267
20	The Piedmont Bank	Norcross, GA	\$1,787,986	30.6%	\$418,656
21	Great Oaks Bank	Eastman, GA	\$290,284	30.0%	\$67,005
22	First National Bank Of Coffee County	Douglas, GA	\$401,587	29.4%	\$91,274
23	Pinnacle Bank	Elberton, GA	\$2,008,896	28.4%	\$444,092
24	Century Bank Of GA	Cartersville, GA	\$336,131	26.7%	\$70,844
25	Community Banking Co Of Fitzgerald	Fitzgerald, GA	\$249,684	26.0%	\$51,517



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Top 25 Fastest Growth QCBI Banks

2021 Loan Growth

Georgia
Banks

December 31, 2021

	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	Craft Bank	Atlanta, GA	\$83,195	3971.3%	\$64,930
2	Barwick Banking Co	Barwick, GA	\$161,336	630.9%	\$117,780
3	Classic City Bank	Athens, GA	\$162,809	291.7%	\$62,129
4	Southern Bank	Sardis, GA	\$144,609	75.1%	\$42,974
5	GA Banking Co	Atlanta, GA	\$1,164,122	65.9%	\$395,549
6	Rochelle State Bank	Rochelle, GA	\$45,308	59.7%	\$4,571
7	First National Community Bank	Chatsworth, GA	\$598,528	58.9%	\$127,161
8	Metro City Bank	Doraville, GA	\$3,111,820	53.3%	\$873,166
9	Loyal Trust Bank	Johns Creek, GA	\$113,584	37.0%	\$16,356
10	The Peoples Bank Of GA	Talbotton, GA	\$134,486	30.5%	\$24,260
11	First State Bank	Wrens, GA	\$310,062	29.7%	\$45,566
12	Peach State B&T	Gainesville, GA	\$552,063	28.4%	\$72,093
13	Tandem Bank	Tucker, GA	\$131,693	26.7%	\$16,930
14	The Bank of Soperton	Soperton, GA	\$133,877	23.8%	\$20,508
15	Colony Bank	Fitzgerald, GA	\$2,687,322	23.8%	\$264,238
16	Bank Of Dade	Trenton, GA	\$147,906	20.6%	\$10,903
17	River City Bank	Rome, GA	\$231,204	20.0%	\$25,060
18	First Port City Bank	Bainbridge, GA	\$399,725	20.0%	\$44,255
19	The Citizens Bank Of Cochran	Cochran, GA	\$128,146	19.3%	\$15,387
20	Altamaha B&TC	Vidalia, GA	\$261,039	18.2%	\$25,021
21	The Security State Bank	Mcrae, GA	\$55,634	18.1%	\$4,075
22	First Peoples Bank	Pine Mountain, GA	\$265,994	17.7%	\$20,865
23	First Ic Bank	Doraville, GA	\$942,129	17.7%	\$100,729
24	South Coast B&T	Brunswick, GA	\$196,047	16.9%	\$21,532
25	The Peoples Bank	Eatonton, GA	\$206,908	16.1%	\$16,225



QwickAnalytics™

Top 25 QCBI Banks

Net Interest Margin

Georgia
Banks
December 31, 2021

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	Bank Of Lumber City	Lumber City, GA	\$26,199	6.34%
2	The Security State Bank	Mcrae, GA	\$55,634	5.98%
3	The Bank Of Edison	Edison, GA	\$69,426	5.70%
4	The Peoples Bank Of GA	Talbotton, GA	\$134,486	5.44%
5	Bank Of Newington	Newington, GA	\$172,941	5.38%
6	The Bank of Soperton	Soperton, GA	\$133,877	5.01%
7	Quantum National Bank	Suwanee, GA	\$642,022	4.84%
8	Durden Banking Co, Incorporated	Twin City, GA	\$245,490	4.80%
9	Loyal Trust Bank	Johns Creek, GA	\$113,584	4.64%
10	First Bank Of Pike	Molena, GA	\$72,535	4.51%
11	First Bank	Dalton, GA	\$606,139	4.51%
12	First State Bank	Wrens, GA	\$310,062	4.48%
13	American Pride Bank	Macon, GA	\$231,533	4.48%
14	F & M B&TC	Manchester, GA	\$83,504	4.45%
15	Metro City Bank	Doraville, GA	\$3,111,820	4.44%
16	Family Bank	Pelham, GA	\$143,510	4.43%
17	Citizens B&T, Inc.	Trenton, GA	\$132,271	4.42%
18	Morris Bank	Dublin, GA	\$1,406,649	4.40%
19	The Trust Bank	Lenox, GA	\$47,251	4.36%
20	Fnb South	Alma, GA	\$533,395	4.36%
21	Douglas National Bank	Douglas, GA	\$257,341	4.26%
22	The Claxton Bank	Claxton, GA	\$148,442	4.22%
23	First Peoples Bank	Pine Mountain, GA	\$265,994	4.16%
24	Farmers State Bank	Lincolnton, GA	\$174,036	4.16%
25	Embassy National Bank	Lawrenceville, GA	\$117,791	4.11%

* Full year 2021 net interest margin

Top 25 QCBI Banks

Noninterest Income

Georgia
Banks
December 31, 2021

Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1 Banksouth	Greensboro, GA	\$1,184,588	7.91%
2 First Chatham Bank	Savannah, GA	\$604,777	4.75%
3 Craft Bank	Atlanta, GA	\$83,195	4.41%
4 Embassy National Bank	Lawrenceville, GA	\$117,791	4.29%
5 Loyal Trust Bank	Johns Creek, GA	\$113,584	2.56%
6 First Ic Bank	Doraville, GA	\$942,129	2.16%
7 Bank Of Camilla	Camilla, GA	\$146,681	2.03%
8 Carver State Bank	Savannah, GA	\$61,954	2.00%
9 Colony Bank	Fitzgerald, GA	\$2,687,322	1.74%
10 Promiseone Bank	Duluth, GA	\$593,492	1.68%
11 Waycross B&T	Waycross, GA	\$220,821	1.56%
12 United Bank	Zebulon, GA	\$2,281,919	1.48%
13 Metro City Bank	Doraville, GA	\$3,111,820	1.40%
14 Thomasville National Bank	Thomasville, GA	\$1,461,710	1.39%
15 The Trust Bank	Lenox, GA	\$47,251	1.35%
16 Queensborough National B&TC	Louisville, GA	\$2,069,851	1.25%
17 Greater Community Bank	Rome, GA	\$324,426	1.23%
18 Douglas National Bank	Douglas, GA	\$257,341	1.18%
19 Heritage Southeast Bank	Jonesboro, GA	\$1,653,350	1.16%
20 Affinity Bank	Covington, GA	\$789,797	1.13%
21 Bank Of Lumber City	Lumber City, GA	\$26,199	1.10%
22 Planters First Bank	Cordele, GA	\$375,711	1.10%
23 The Bank Of Edison	Edison, GA	\$69,426	1.09%
24 American Pride Bank	Macon, GA	\$231,533	1.08%
25 SOUTH GEORGIA BANKING COMPANY	Omega, GA	\$611,694	1.08%

* Full year 2021 noninterest income as a percentage of average assets; excludes nonrecurring gains/losses



QwickAnalytics™

Top 25 QCBI Banks Most Efficient

Georgia
Banks
December 31, 2021

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	Metro City Bank	Doraville, GA	\$3,111,820	34.8%
2	Touchmark National Bank	Alpharetta, GA	\$421,736	38.8%
3	Promiseone Bank	Duluth, GA	\$593,492	41.3%
4	Quantum National Bank	Suwanee, GA	\$642,022	42.4%
5	Fnb South	Alma, GA	\$533,395	44.8%
6	Community Bank Of Pickens County	Jasper, GA	\$518,582	46.4%
7	Thomasville National Bank	Thomasville, GA	\$1,461,710	46.8%
8	First Ic Bank	Doraville, GA	\$942,129	47.7%
9	Douglas National Bank	Douglas, GA	\$257,341	48.1%
10	American Commerce Bank	Bremen, GA	\$424,857	48.2%
11	The Commercial Bank	Crawford, GA	\$420,699	49.8%
12	Morris Bank	Dublin, GA	\$1,406,649	50.4%
13	Atlantic Capital Bank	Atlanta, GA	\$3,818,842	50.7%
14	Community Bank Of GA	Baxley, GA	\$165,080	51.3%
15	Bank Of Camilla	Camilla, GA	\$146,681	53.1%
16	First State Bank	Wrens, GA	\$310,062	53.8%
17	The Citizens Bank Of GA	Cumming, GA	\$477,634	54.6%
18	United National Bank	Cairo, GA	\$290,841	54.9%
19	Peoplessouth Bank	Colquitt, GA	\$1,032,002	54.9%
20	South GA Bank	Glennville, GA	\$208,962	55.2%
21	Vinings Bank	Smyrna, GA	\$685,614	55.4%
22	The Piedmont Bank	Norcross, GA	\$1,787,986	56.0%
23	Bank Of Monticello	Monticello, GA	\$160,983	56.1%
24	Durden Banking Co, Incorporated	Twin City, GA	\$245,490	56.2%
25	Flint Community Bank	Albany, GA	\$290,457	56.3%

* Full year 2021 noninterest expense as a percentage of net interest income+noninterest income;
excludes nonrecurring gains/losses

Top 25 QCBI Banks ROAA (C-Corps)

Georgia
Banks
December 31, 2021

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Metro City Bank	Doraville, GA	\$3,111,820	2.52%
2	Fnb South	Alma, GA	\$533,395	2.40%
3	Banksouth	Greensboro, GA	\$1,184,588	2.40%
4	Embassy National Bank	Lawrenceville, GA	\$117,791	2.37%
5	First Ic Bank	Doraville, GA	\$942,129	2.24%
6	Touchmark National Bank	Alpharetta, GA	\$421,736	2.01%
7	Morris Bank	Dublin, GA	\$1,406,649	1.96%
8	First Chatham Bank	Savannah, GA	\$604,777	1.92%
9	Loyal Trust Bank	Johns Creek, GA	\$113,584	1.90%
10	Signature Bank Of GA	Sandy Springs, GA	\$211,192	1.85%
11	Vinings Bank	Smyrna, GA	\$685,614	1.79%
12	Bank Of Camilla	Camilla, GA	\$146,681	1.79%
13	Thomasville National Bank	Thomasville, GA	\$1,461,710	1.70%
14	Bank Of Newington	Newington, GA	\$172,941	1.58%
15	Community Bank Of Pickens County	Jasper, GA	\$518,582	1.56%
16	American Commerce Bank	Bremen, GA	\$424,857	1.54%
17	Legacy State Bank	Loganville, GA	\$143,169	1.50%
18	The Peoples Bank Of GA	Talbotton, GA	\$134,486	1.47%
19	Atlantic Capital Bank	Atlanta, GA	\$3,818,842	1.43%
20	First State Bank	Wrens, GA	\$310,062	1.39%
21	The First National Bank Of Waynesboro	Waynesboro, GA	\$199,035	1.38%
22	First Bank	Dalton, GA	\$606,139	1.37%
23	Southeastern Bank	Darien, GA	\$636,830	1.31%
24	Peoplessouth Bank	Colquitt, GA	\$1,032,002	1.27%
25	The Piedmont Bank	Norcross, GA	\$1,787,986	1.21%

* Full year 2021 ROAA (stated) for C-Corp status institutions only



QwickAnalytics™

Top 25 QCBI Banks ROAA (S-Corps)

Georgia
Banks
December 31, 2021

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Quantum National Bank	Suwanee, GA	\$642,022	3.41%
2	Promiseone Bank	Duluth, GA	\$593,492	2.90%
3	Douglas National Bank	Douglas, GA	\$257,341	2.63%
4	Durden Banking Co, Incorporated	Twin City, GA	\$245,490	2.22%
5	American Pride Bank	Macon, GA	\$231,533	2.08%
6	The Commercial Bank	Crawford, GA	\$420,699	1.98%
7	The Bank Of Edison	Edison, GA	\$69,426	1.95%
8	The Security State Bank	Mcrae, GA	\$55,634	1.87%
9	South GA Bank	Glennville, GA	\$208,962	1.85%
10	Bank Of Dade	Trenton, GA	\$147,906	1.75%
11	State Bank Of Cochran	Cochran, GA	\$254,968	1.71%
12	Bank Of Monticello	Monticello, GA	\$160,983	1.70%
13	Flint Community Bank	Albany, GA	\$290,457	1.67%
14	The Bank of Soperton	Soperton, GA	\$133,877	1.66%
15	The Four County Bank	Allentown, GA	\$84,971	1.64%
16	United Bank	Zebulon, GA	\$2,281,919	1.64%
17	Greater Community Bank	Rome, GA	\$324,426	1.54%
18	Sunmark Community Bank	Hawkinsville, GA	\$420,144	1.51%
19	South Coast B&T	Brunswick, GA	\$196,047	1.43%
20	Guardian Bank	Valdosta, GA	\$515,587	1.42%
21	Farmers State Bank	Lincolnton, GA	\$174,036	1.41%
22	Farmers State Bank	Dublin, GA	\$153,622	1.33%
23	Waycross B&T	Waycross, GA	\$220,821	1.32%
24	Bank Of Dawson	Dawson, GA	\$150,035	1.29%
25	Mount Vernon Bank	Vidalia, GA	\$158,227	1.28%

* Full year 2021 ROAA (stated) for S-Corp status institutions only

Top 25 QCBI Banks ROAE (C-Corps)

Georgia
Banks
December 31, 2021

Bank Name	City, ST	Total Assets (\$000s)	ROAE
1 Vinings Bank	Smyrna, GA	\$685,614	26.92%
2 Banksouth	Greensboro, GA	\$1,184,588	24.92%
3 Metro City Bank	Doraville, GA	\$3,111,820	24.43%
4 First Chatham Bank	Savannah, GA	\$604,777	22.19%
5 First Ic Bank	Doraville, GA	\$942,129	21.05%
6 Thomasville National Bank	Thomasville, GA	\$1,461,710	20.70%
7 Bank Of Newington	Newington, GA	\$172,941	18.24%
8 Signature Bank Of GA	Sandy Springs, GA	\$211,192	17.38%
9 First State Bank	Wrens, GA	\$310,062	17.36%
10 Morris Bank	Dublin, GA	\$1,406,649	16.60%
11 Fnb South	Alma, GA	\$533,395	16.14%
12 The Peoples Bank Of GA	Talbotton, GA	\$134,486	16.08%
13 Touchmark National Bank	Alpharetta, GA	\$421,736	16.02%
14 F & M B&TC	Manchester, GA	\$83,504	15.56%
15 First Southern Bank	Waycross, GA	\$289,456	15.22%
16 Legacy State Bank	Loganville, GA	\$143,169	14.90%
17 Community Bank Of Pickens County	Jasper, GA	\$518,582	14.86%
18 Embassy National Bank	Lawrenceville, GA	\$117,791	14.75%
19 Peoplesouth Bank	Colquitt, GA	\$1,032,002	14.70%
20 Queensborough National B&TC	Louisville, GA	\$2,069,851	13.87%
21 First Port City Bank	Bainbridge, GA	\$399,725	13.81%
22 Farmers & Merchants Bank	Lakeland, GA	\$620,149	13.37%
23 Century Bank Of GA	Cartersville, GA	\$336,131	13.36%
24 American Commerce Bank	Bremen, GA	\$424,857	13.09%
25 Atlantic Capital Bank	Atlanta, GA	\$3,818,842	13.02%

* Full year 2021 ROAE (stated) for C-Corp status institutions only



QwickAnalytics™

Top 25 QCBI Banks ROAE (S-Corps)

Georgia
Banks
December 31, 2021

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Quantum National Bank	Suwanee, GA	\$642,022	33.65%
2	Douglas National Bank	Douglas, GA	\$257,341	26.57%
3	Promiseone Bank	Duluth, GA	\$593,492	24.89%
4	The Commercial Bank	Crawford, GA	\$420,699	24.49%
5	The Bank Of Edison	Edison, GA	\$69,426	23.71%
6	Flint Community Bank	Albany, GA	\$290,457	20.40%
7	United Bank	Zebulon, GA	\$2,281,919	19.02%
8	Bank Of Monticello	Monticello, GA	\$160,983	18.52%
9	The Bank of Soperton	Soperton, GA	\$133,877	17.04%
10	South Coast B&T	Brunswick, GA	\$196,047	16.77%
11	Bank Of Dade	Trenton, GA	\$147,906	16.72%
12	South GA Bank	Glennville, GA	\$208,962	16.20%
13	Sunmark Community Bank	Hawkinsville, GA	\$420,144	15.98%
14	Greater Community Bank	Rome, GA	\$324,426	15.86%
15	Durden Banking Co, Incorporated	Twin City, GA	\$245,490	15.40%
16	American Pride Bank	Macon, GA	\$231,533	14.98%
17	First National Bank Of Coffee County	Douglas, GA	\$401,587	13.80%
18	Altamaha B&TC	Vidalia, GA	\$261,039	13.57%
19	Guardian Bank	Valdosta, GA	\$515,587	13.47%
20	Waycross B&T	Waycross, GA	\$220,821	12.82%
21	The Security State Bank	Mcrae, GA	\$55,634	12.76%
22	Mount Vernon Bank	Vidalia, GA	\$158,227	12.31%
23	The Four County Bank	Allentown, GA	\$84,971	12.27%
24	State Bank Of Cochran	Cochran, GA	\$254,968	12.27%
25	Bank Of Wrightsville	Wrightsville, GA	\$74,797	12.13%

* Full year 2021 ROAE (stated) for S-Corp status institutions only



QwickAnalytics™

QwickAnalytics State Performance Trends

Georgia
Banks

December 31, 2021

The **QwickAnalytics State Performance Trends** report presents a summary of key trends of "true" community banks - based on the QwickAnalytics Community Bank Index (QCBI) TM - for comparisons that are meaningful and relevant. The QCBI excludes FDIC-insured institutions that do not fit the characteristics of a community bank, based on the following call report-derived rules:

Disqualifying Rule	Banks Excluded:	
	National	Georgia
Assets > \$10 Billion	160	2
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	125	3
Large Institutional Branches (>\$2 billion deposits/branch)	52	1
Underloaned (<10% Loans / Assets)	117	3
Consumer Focus (>50% Consumer Loans or Leases / Assets)	24	0
No Material Real Estate Lending (<1% Assets)	131	2
Wholesale Funded (<40% Core Deposits / Deposits)	83	2
Overcapitalized (Total Equity / Assets > 50%)	78	2
Time Deposits = 100% of Total Deposits	25	0
Manually Excluded Banks	0	0

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



QwickAnalyticsTM

About QwickAnalytics: Time-Saving Tools for Busy Bankers

Georgia
Banks

December 31, 2021

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.