

Peer Performance Index (PPI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: GEORGIA

2025 Annual Performance Review



Call Report Insights 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 Peer Performance Index (PPI)™ addresses this issue.

The Peer Performance Index (PPI)

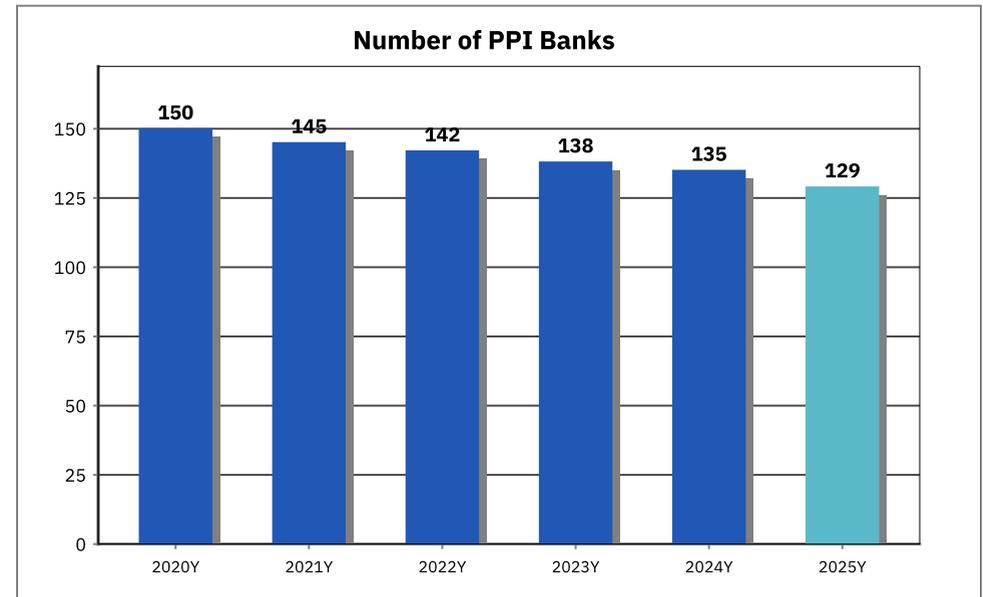
The proprietary Peer Performance Index (PPI) includes *only* those banks that should be regarded as "Community Banks" for more relevant and meaningful comparisons. The index is ***largely*** based on recent research conducted by the FDIC in its December 2012 *Community Banking Study* regarding the definition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

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

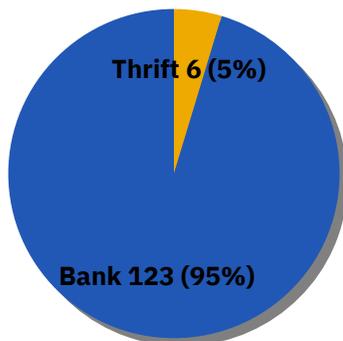
	<u>PPI Banks</u>		<u>Excluded Banks</u>		<u>Total Banks</u>
	#	%	#	%	
Georgia	129	96%	5	4%	134
National	4,053	92%	339	8%	4,392

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

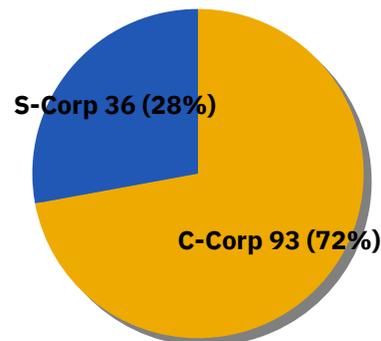
PPI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	14	11%	\$1,037	2%
\$100-\$500 Million	78	60%	\$21,522	33%
\$500 Million-\$1 Billion	26	20%	\$17,679	27%
\$1-\$5 Billion	11	9%	\$25,759	39%
\$5-\$10 Billion	0	0%	\$0	0%
Total	129	100%	\$65,998	100%



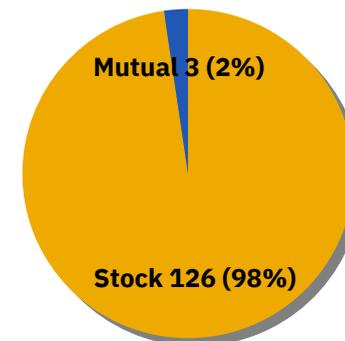
Industry Breakdown

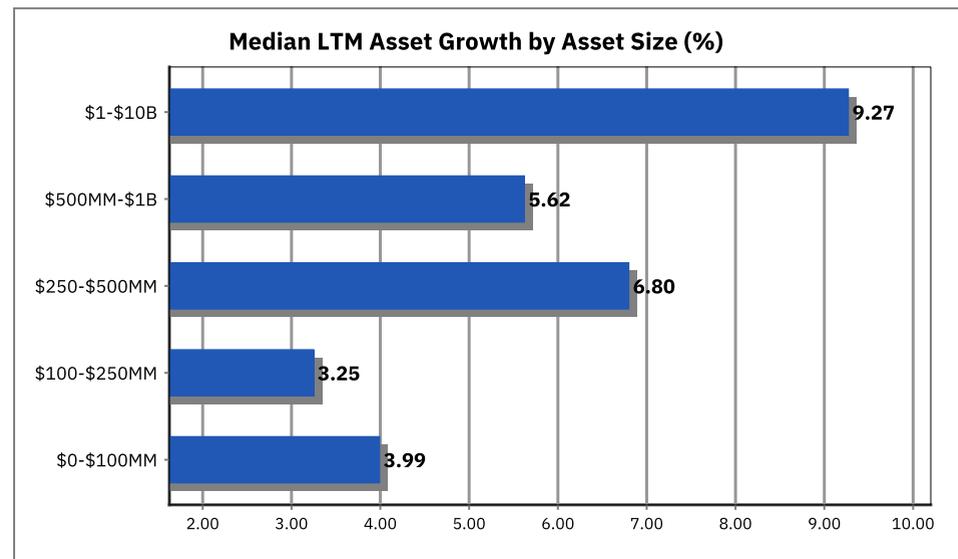
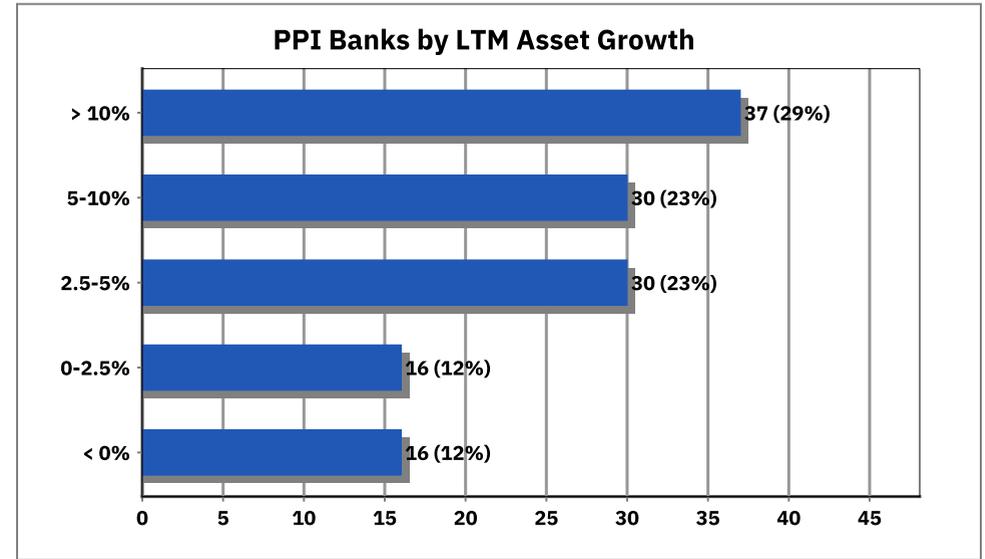
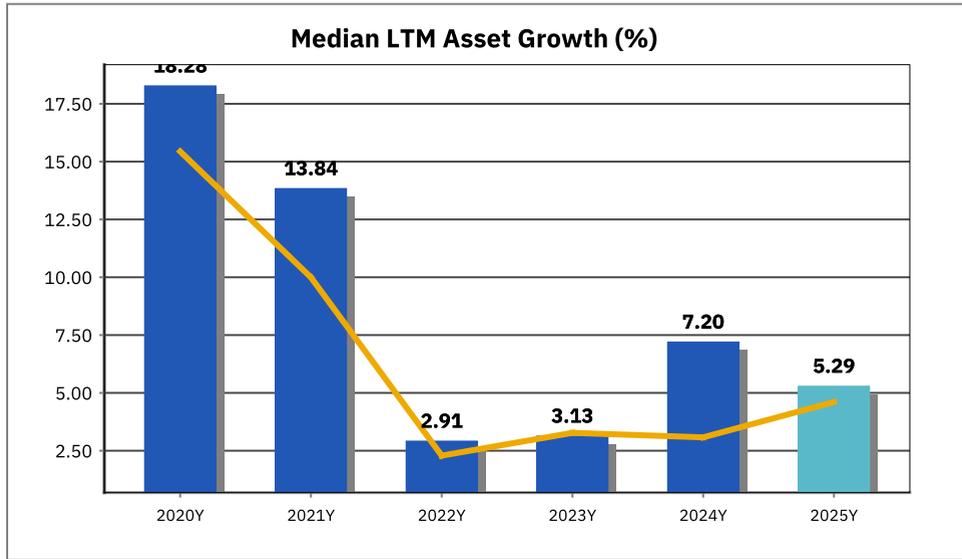


Structural Breakdown



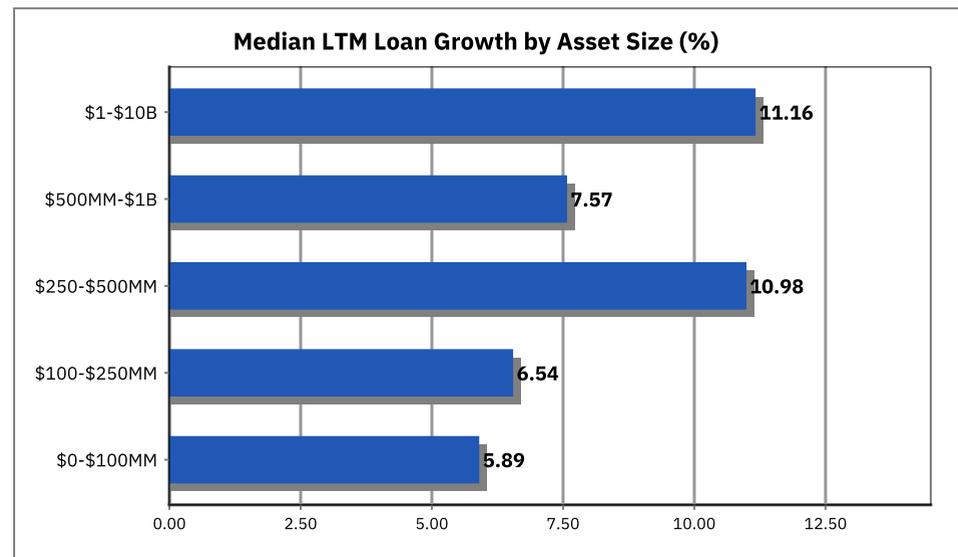
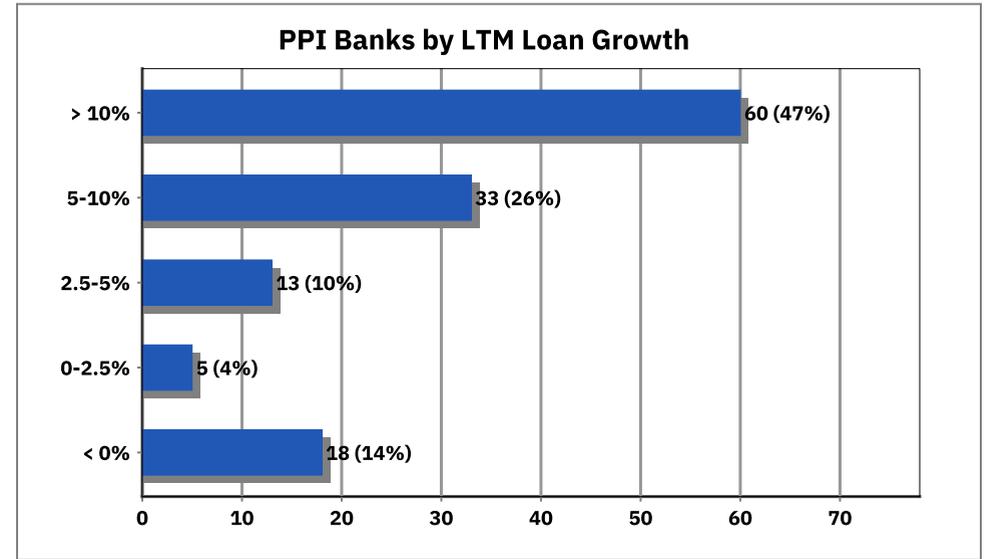
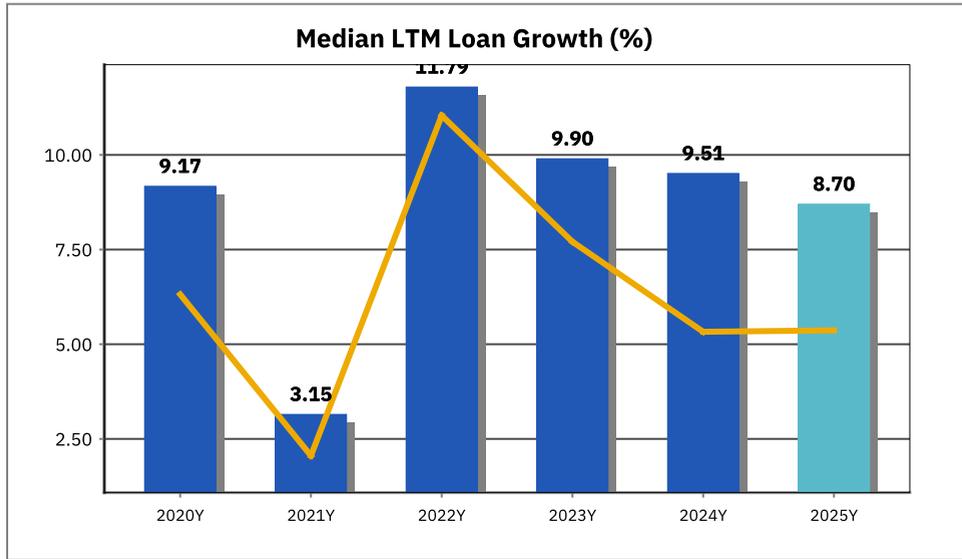
Ownership Breakdown





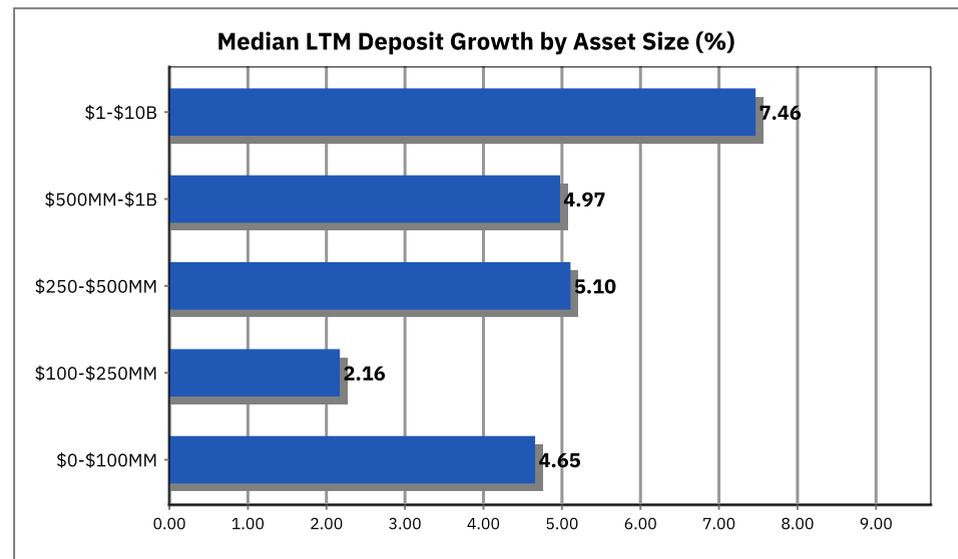
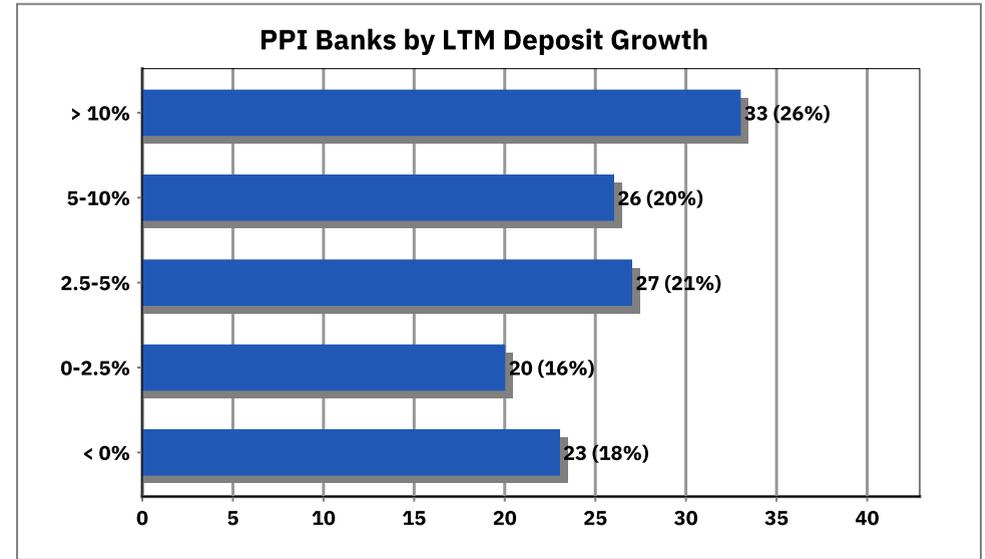
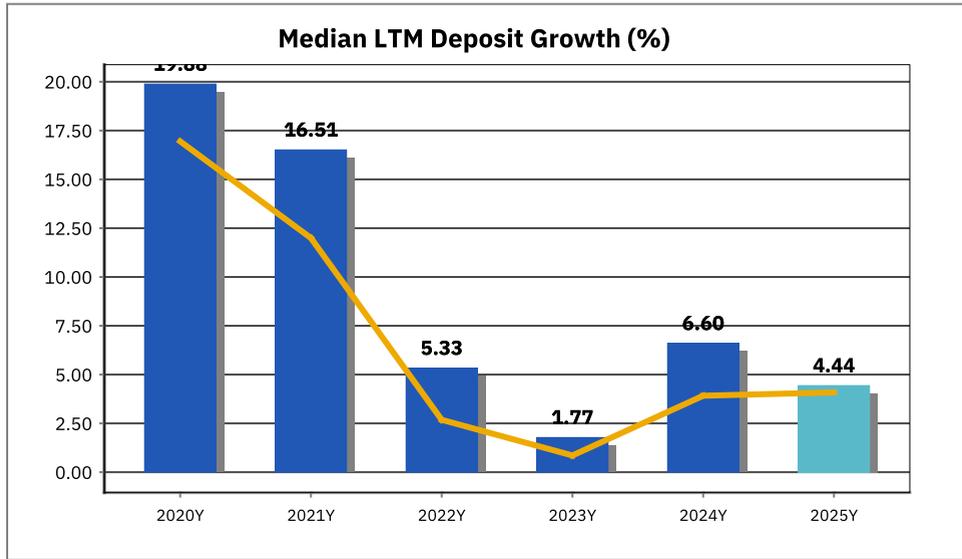
— National Trend

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



— National Trend

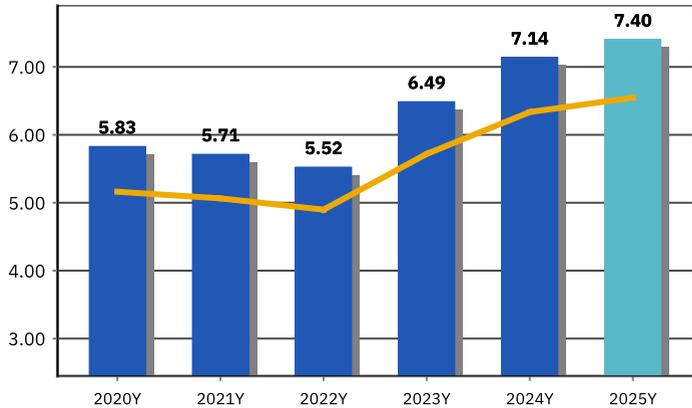
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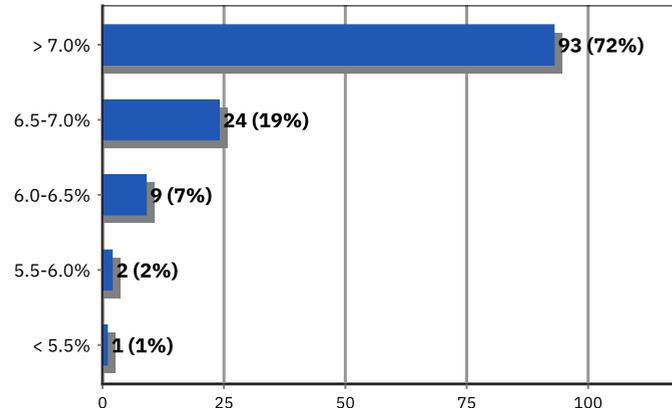
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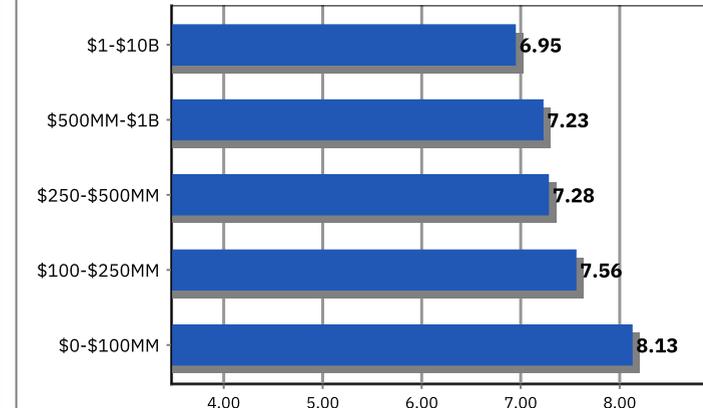
Yield on Loans (%)



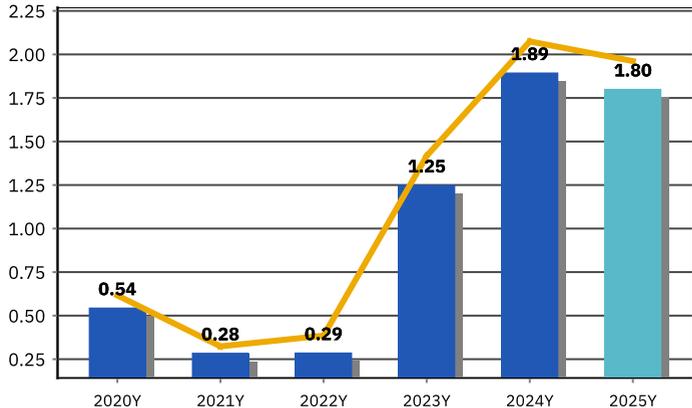
PPI Banks by Yield on Loans



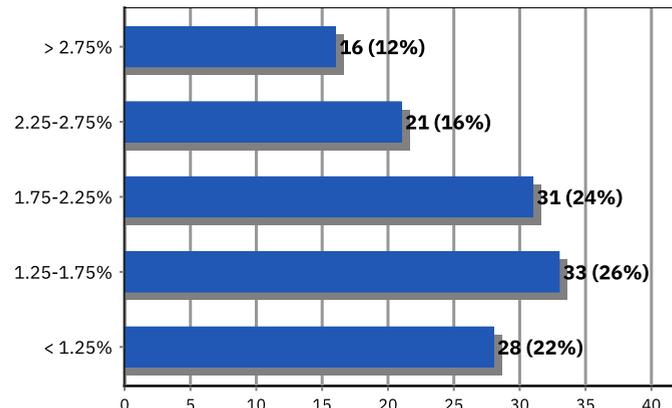
Median Yield on Loans by Asset Size (%)



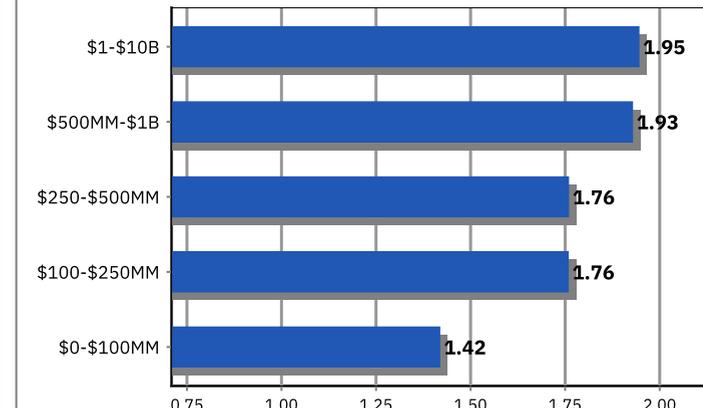
Cost of Funds (%)



PPI Banks by Cost of Funds

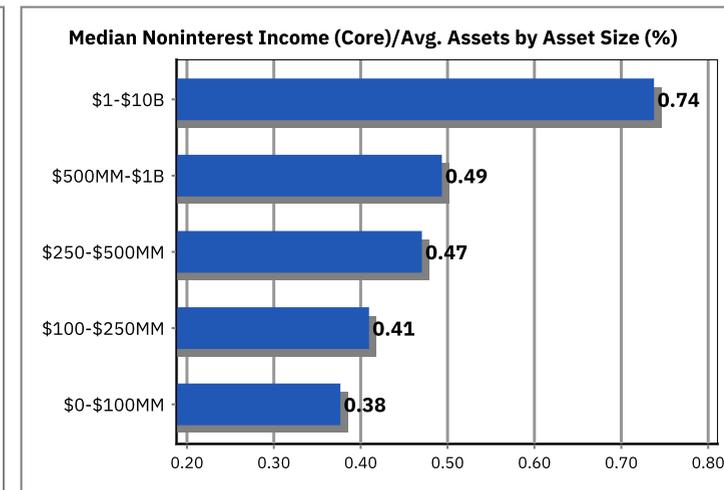
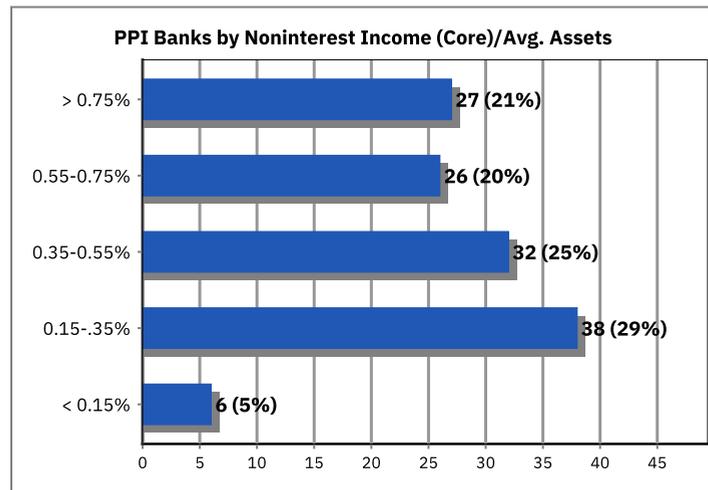
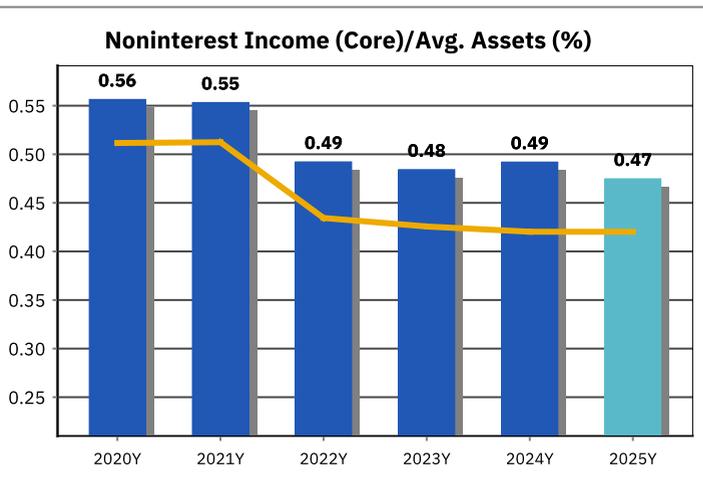
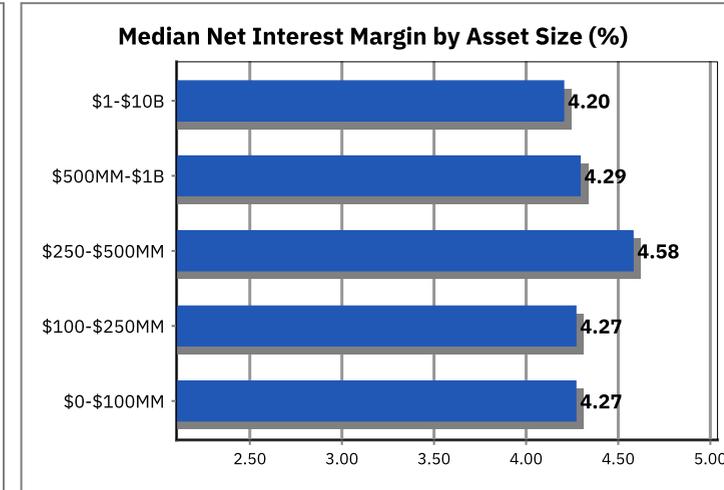
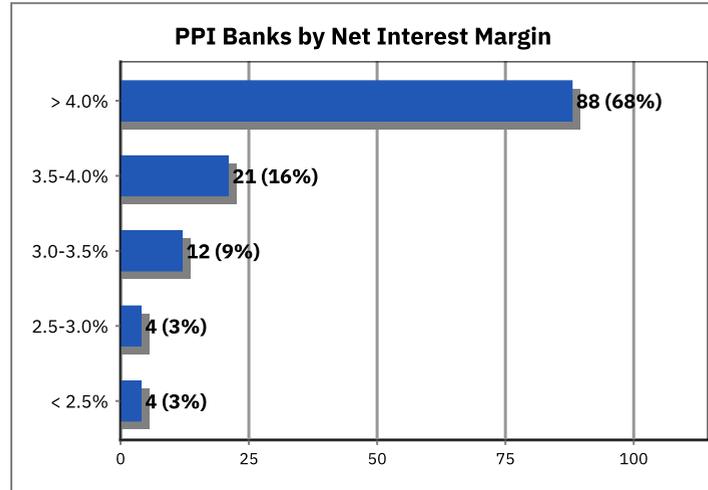
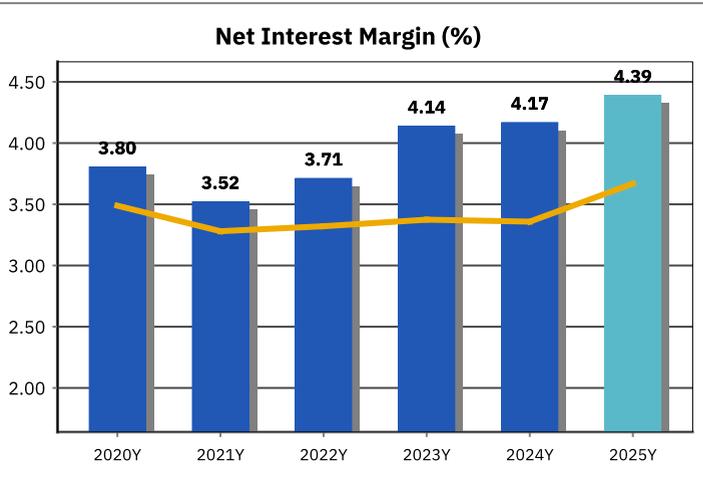


Median Cost of Funds by Asset Size (%)



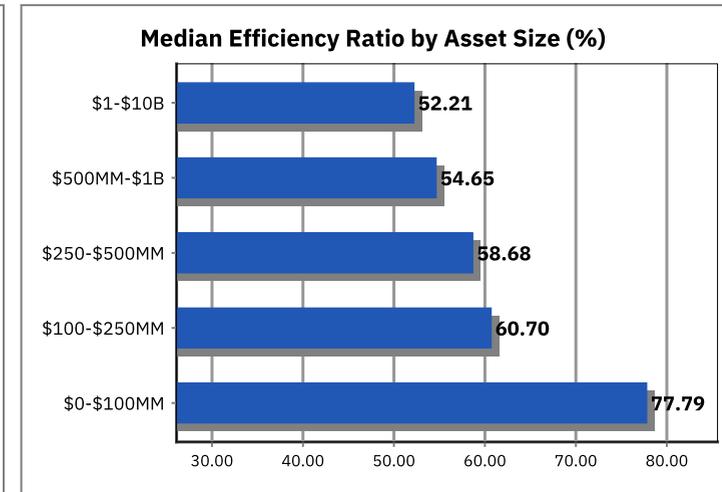
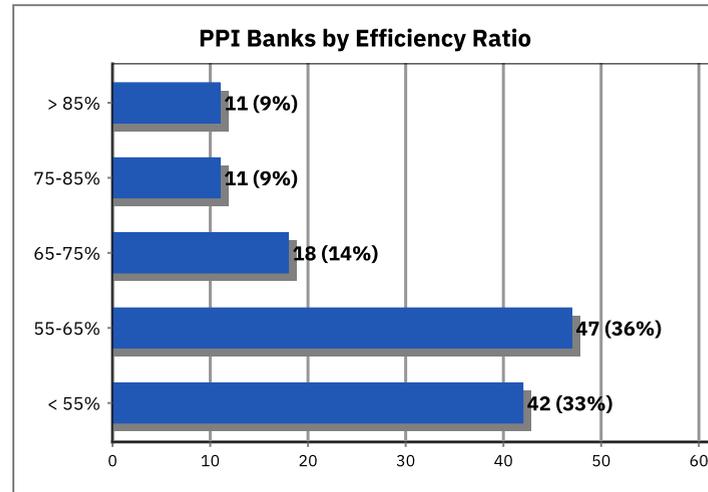
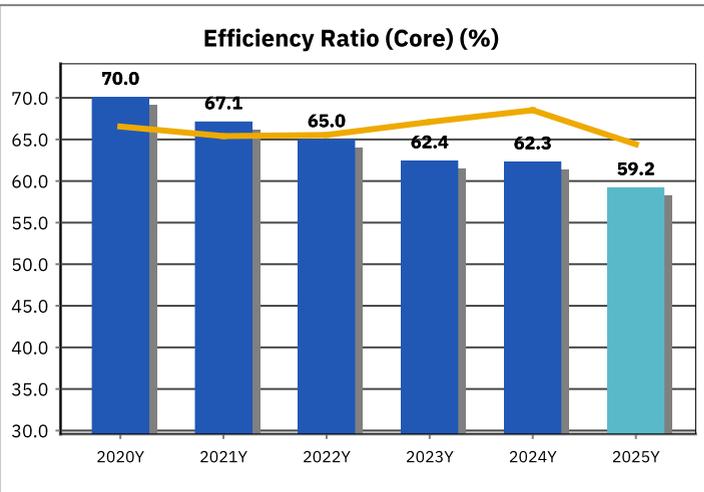
— National Trend

Note: All data points represent median values; current period data (green bars) are for the the full year 2025; Core items exclude nonrecurring gains/losses



— National Trend

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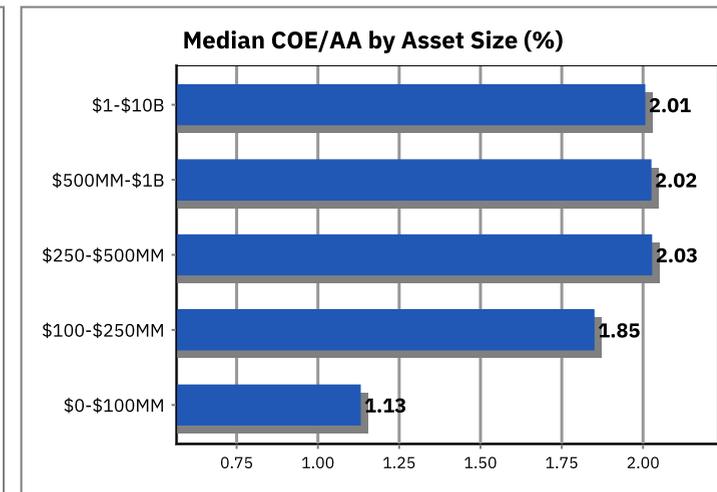
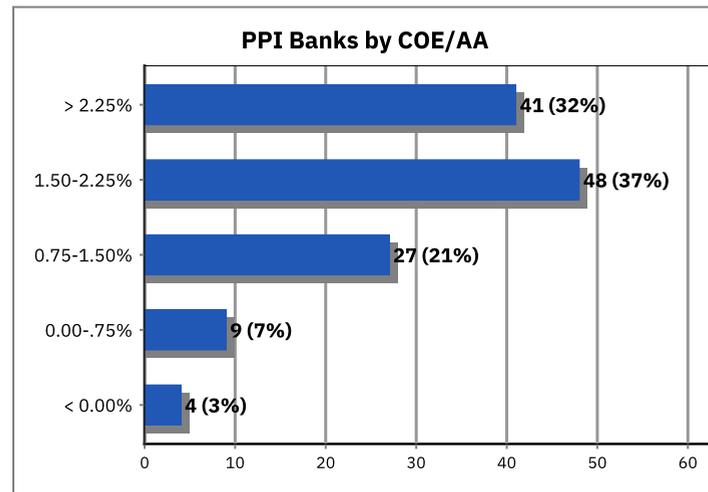
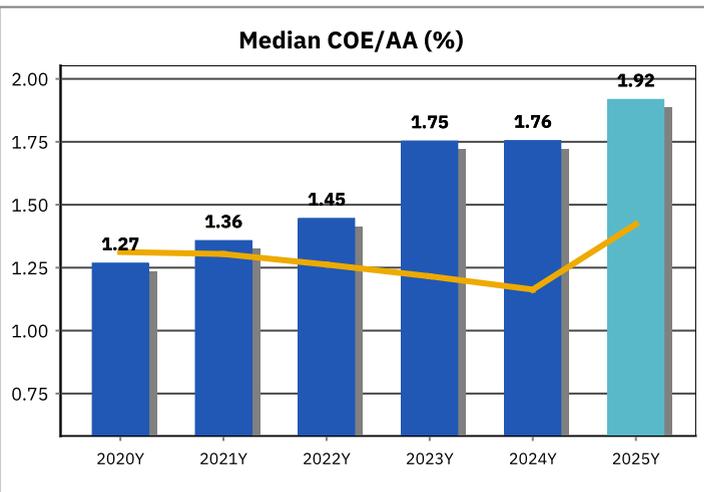
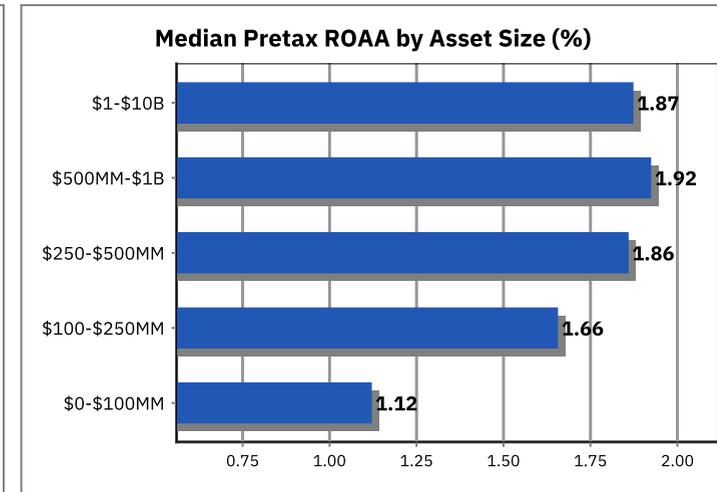
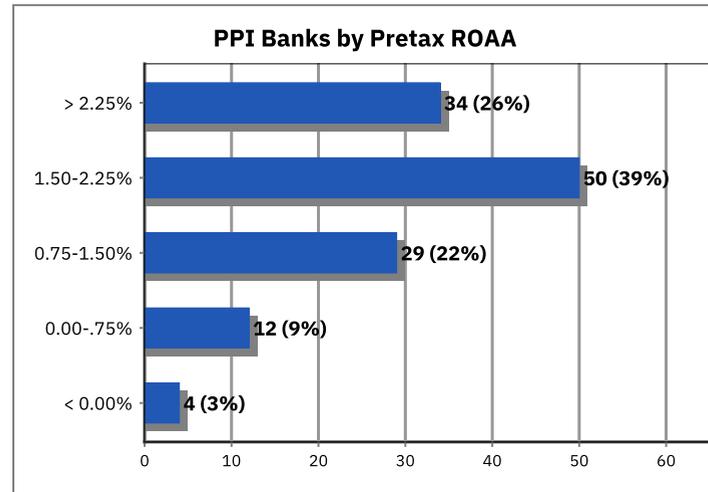
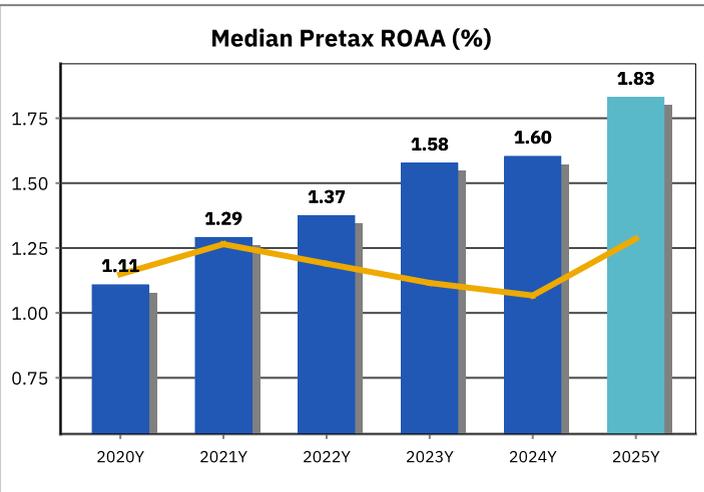


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State Performance Trends Profitability Trends

Georgia
Banks
December 31, 2025



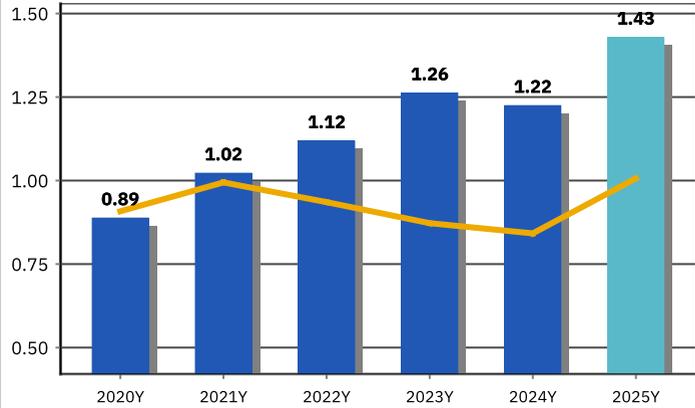
— National Trend

* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)
current period data (green bars) are for the full year 2025

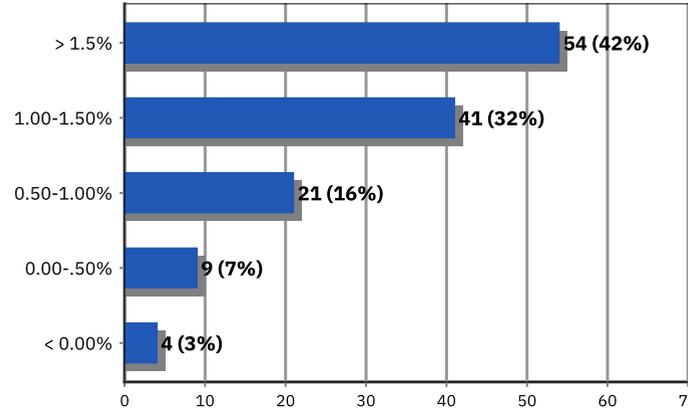
State Performance Trends Profitability Trends

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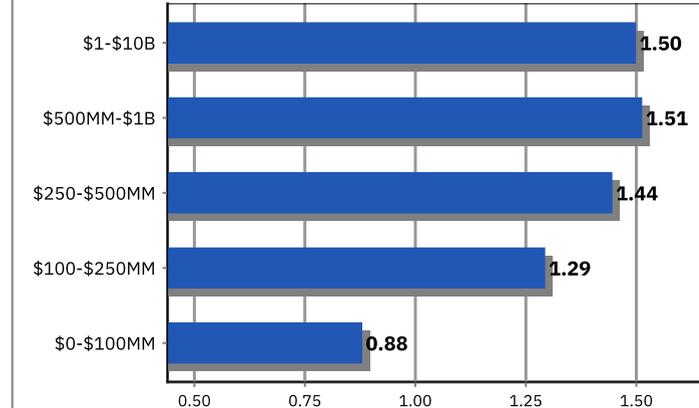
Median ROAA (%)



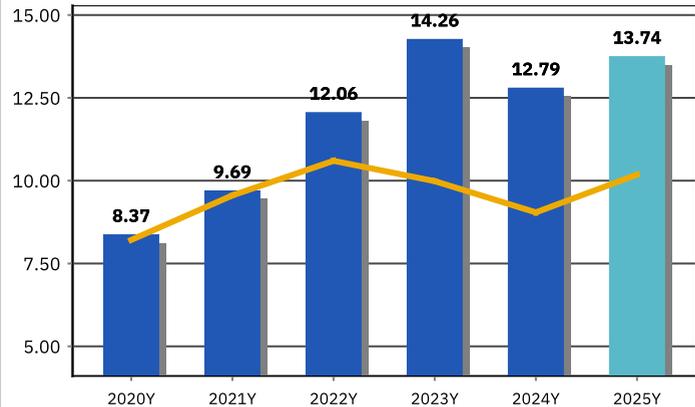
PPI Banks by ROAA



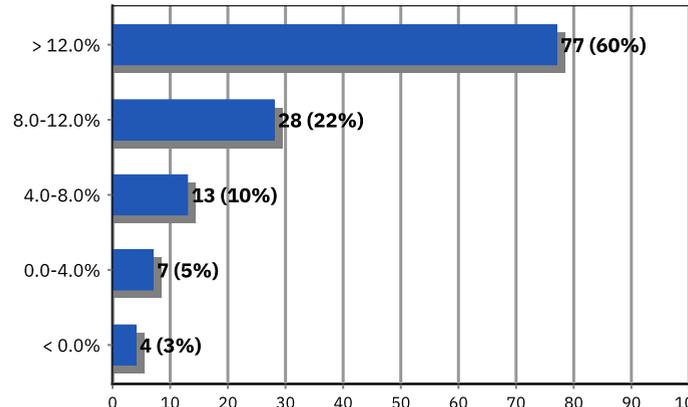
Median ROAA by Asset Size (%)



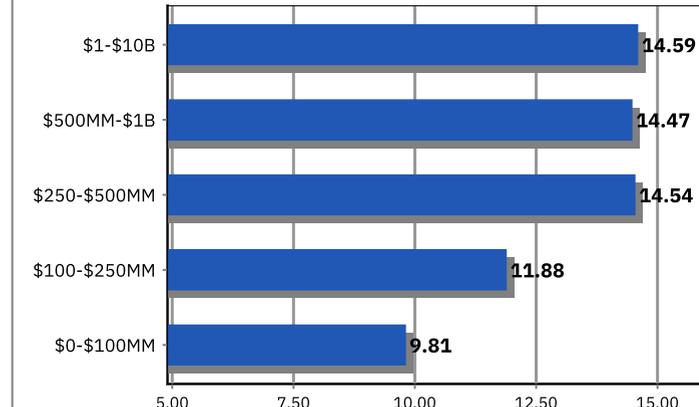
Median ROAE (%)



PPI Banks by ROAE

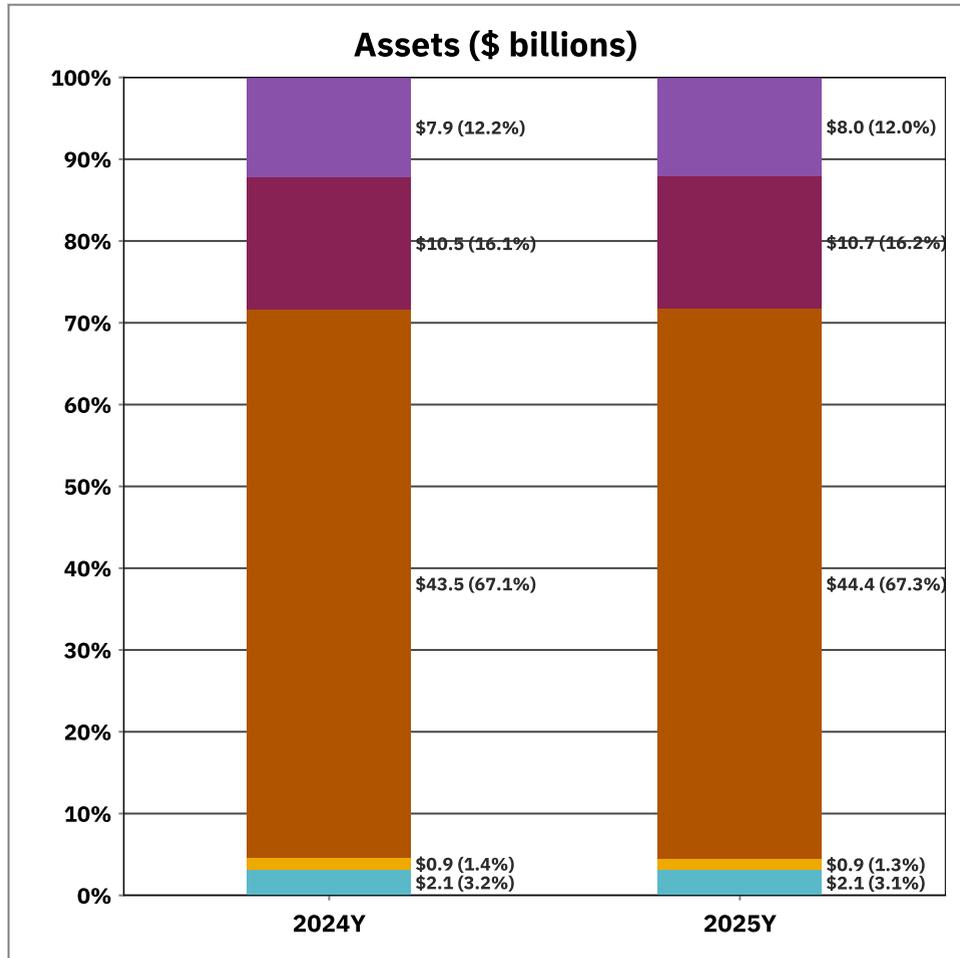


Median ROAE by Asset Size (%)

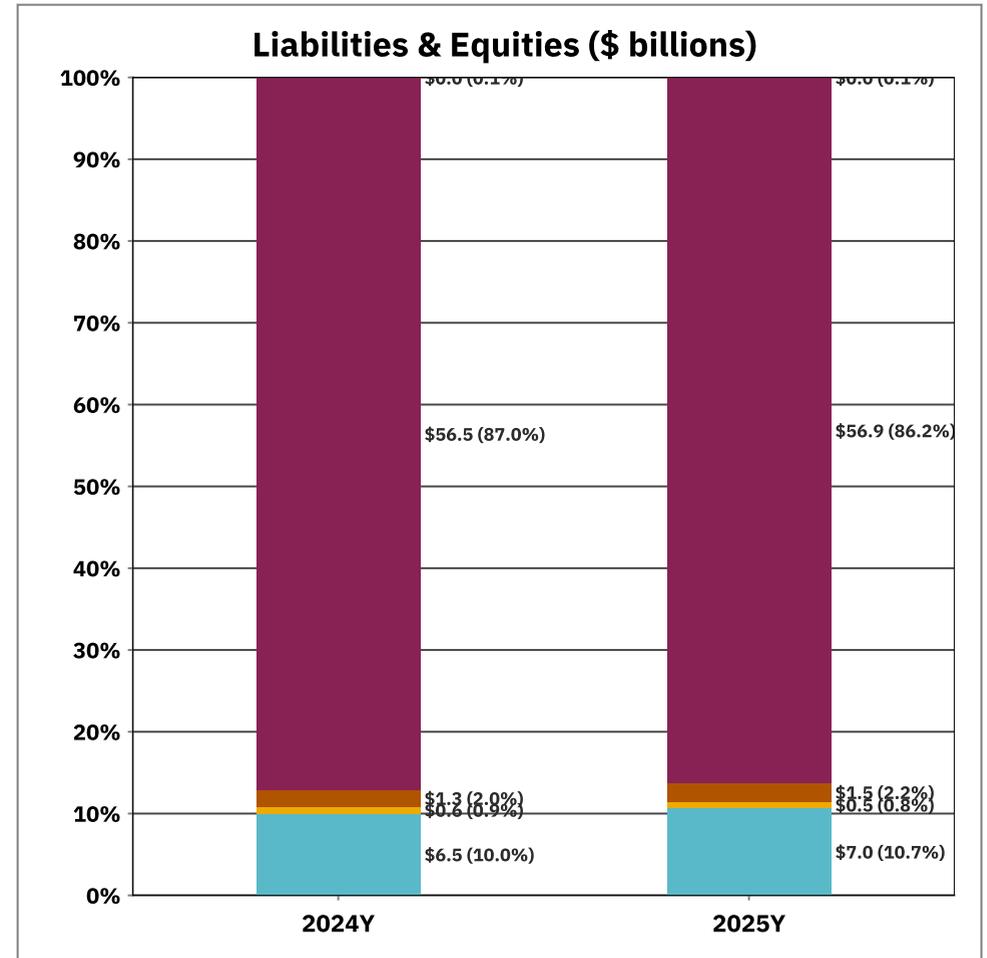


— National Trend

* 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 2025

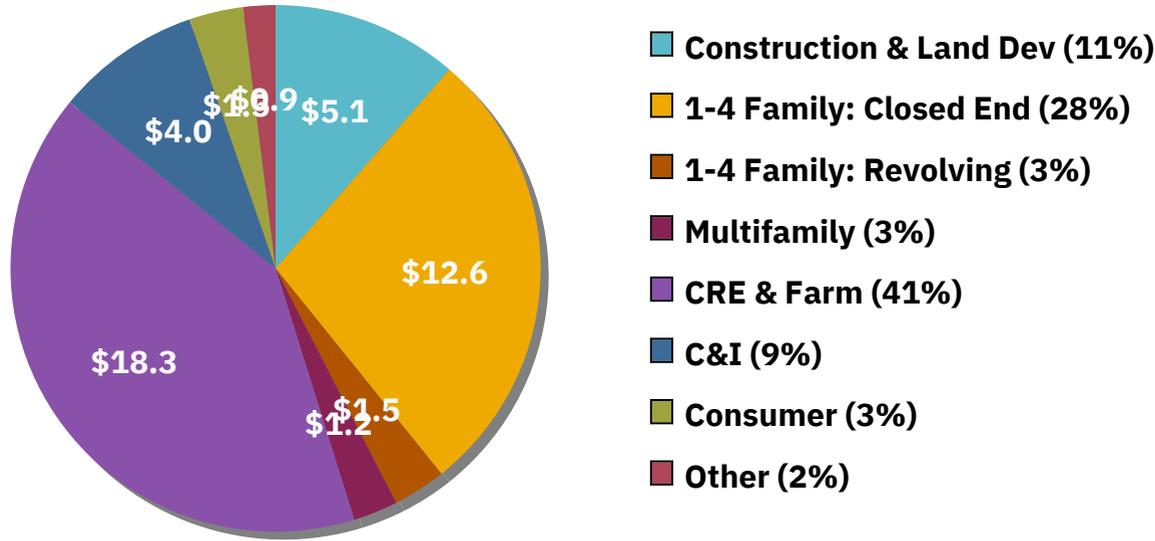


- Cash & Equivalents
- Securities
- Net Loans
- Premises & Fixed
- Other Assets



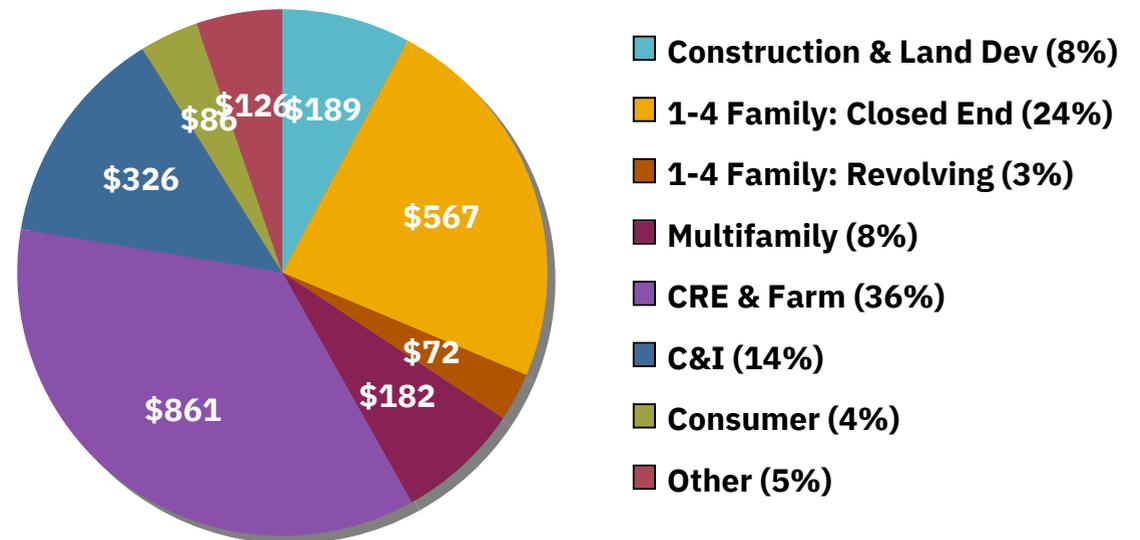
- Fed Funds & Repos
- Deposits
- Other Borrowings
- Other Liabilities
- Equity Capital

State Aggregate Loan Mix



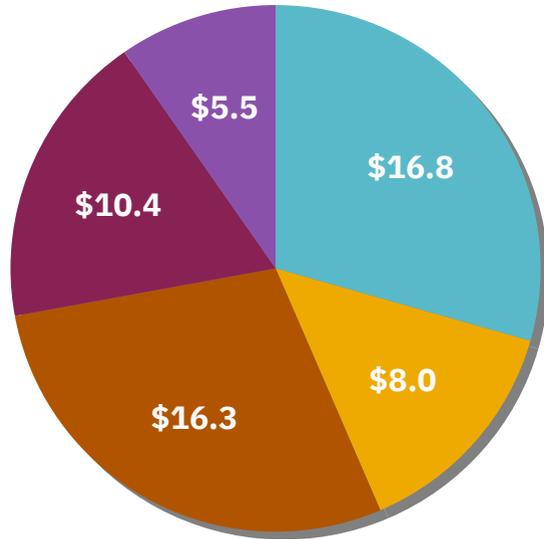
(\$ billions)

National Aggregate Loan Mix



(\$ billions)

State Aggregate Deposit Mix



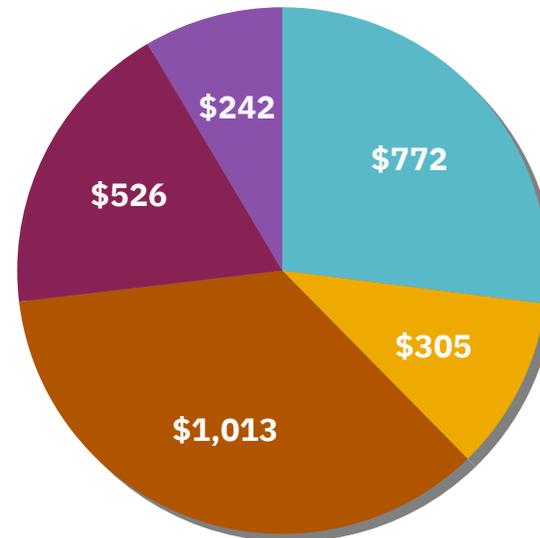
- Demand (29%)
- NOW & Other Trans. (14%)
- Savings & MMDA (29%)
- Retail Time (18%)
- Jumbo Time (10%)

Memo:

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

(\$ billions)

National Aggregate Deposit Mix

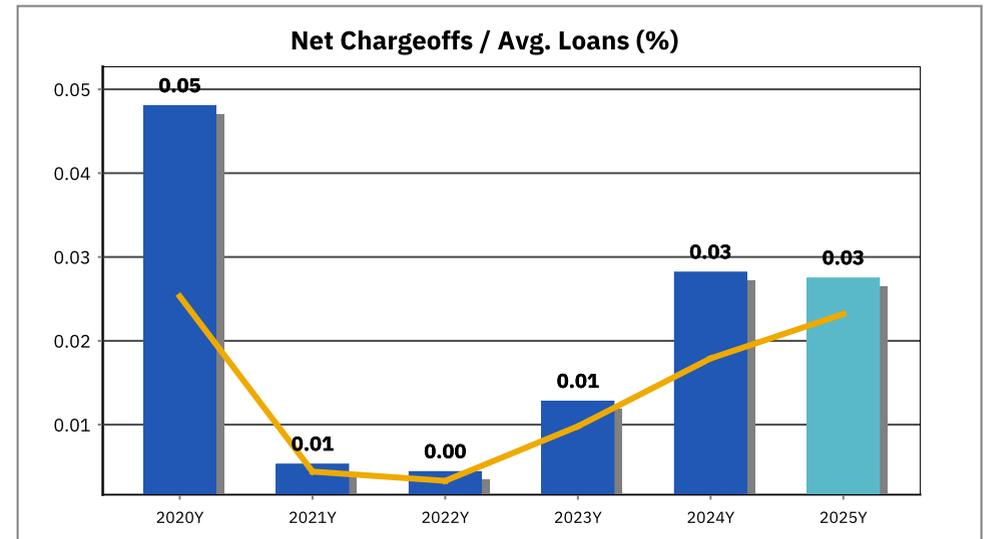
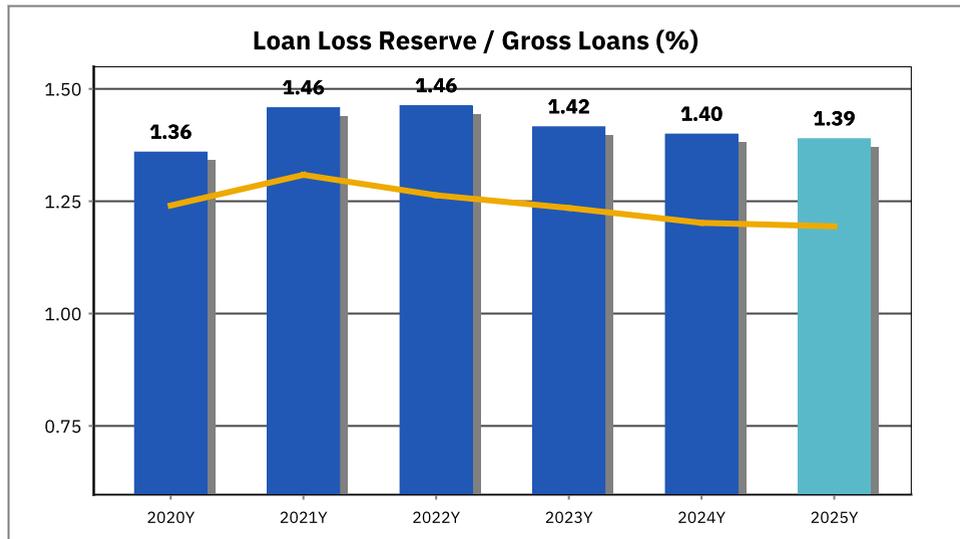
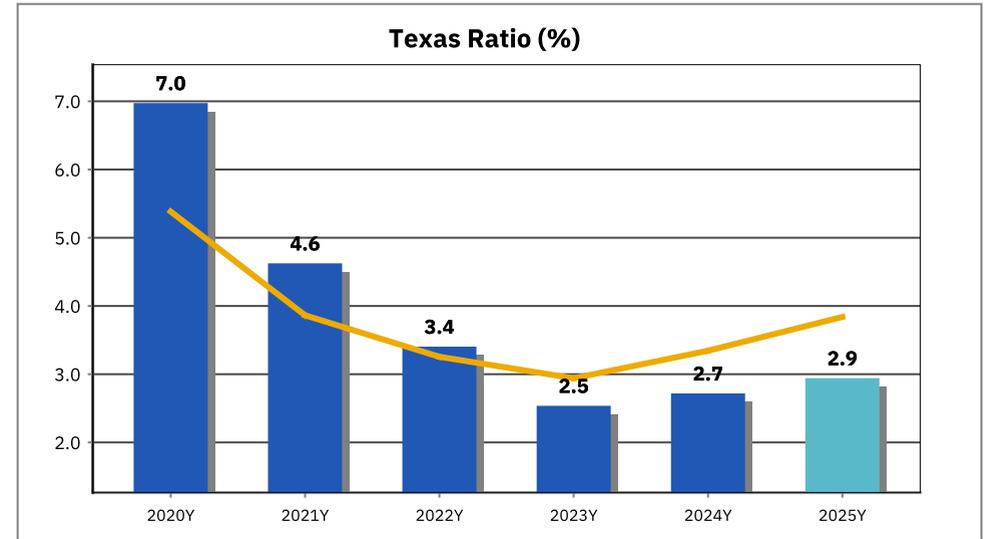
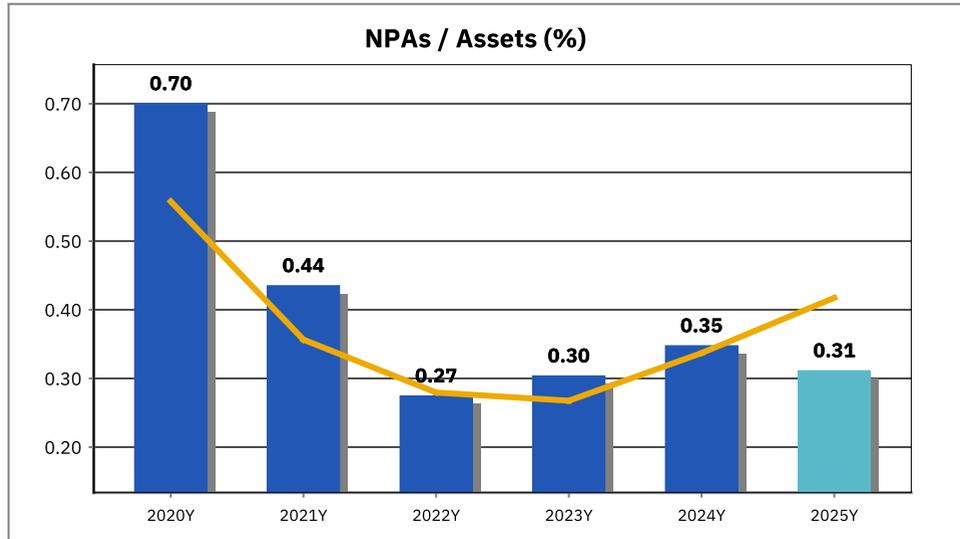


- Demand (27%)
- NOW & Other Trans. (11%)
- Savings & MMDA (35%)
- Retail Time (18%)
- Jumbo Time (8%)

Memo:

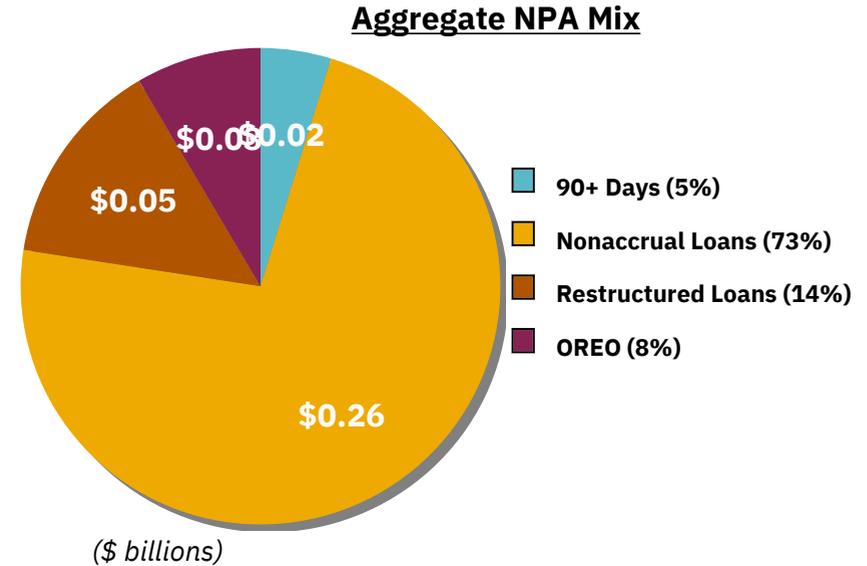
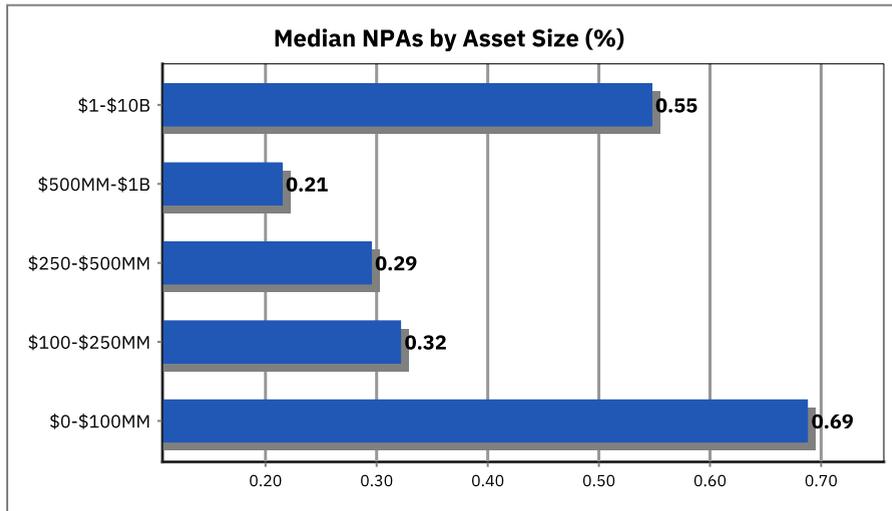
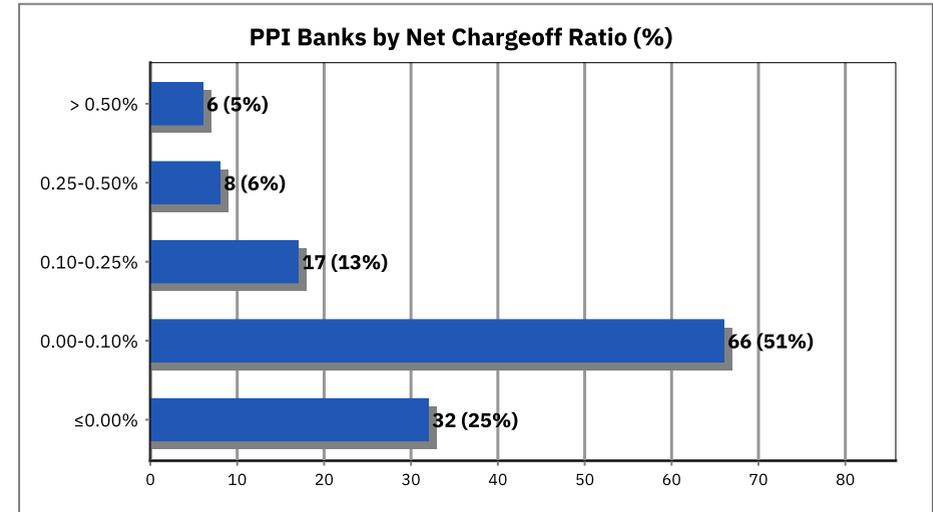
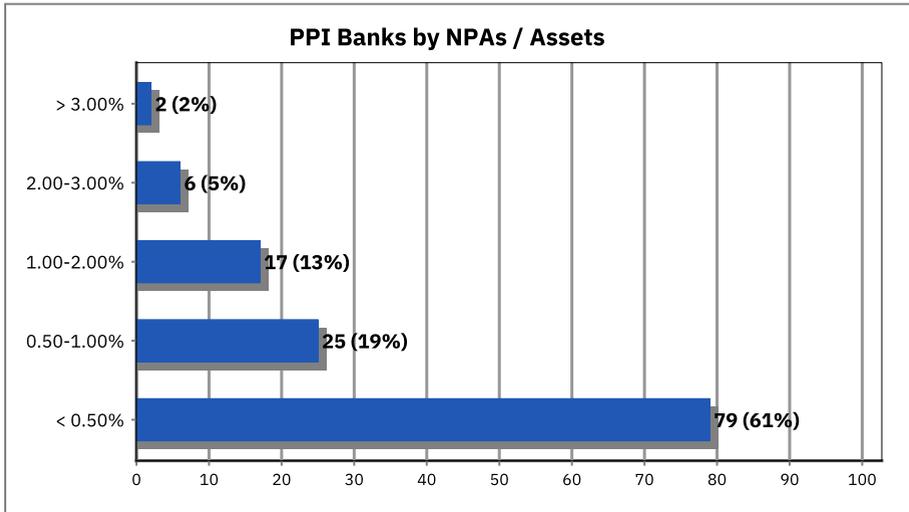
Total Noninterest-Bear. (\$630, 21%)
Total Brokered (\$139, 5%)

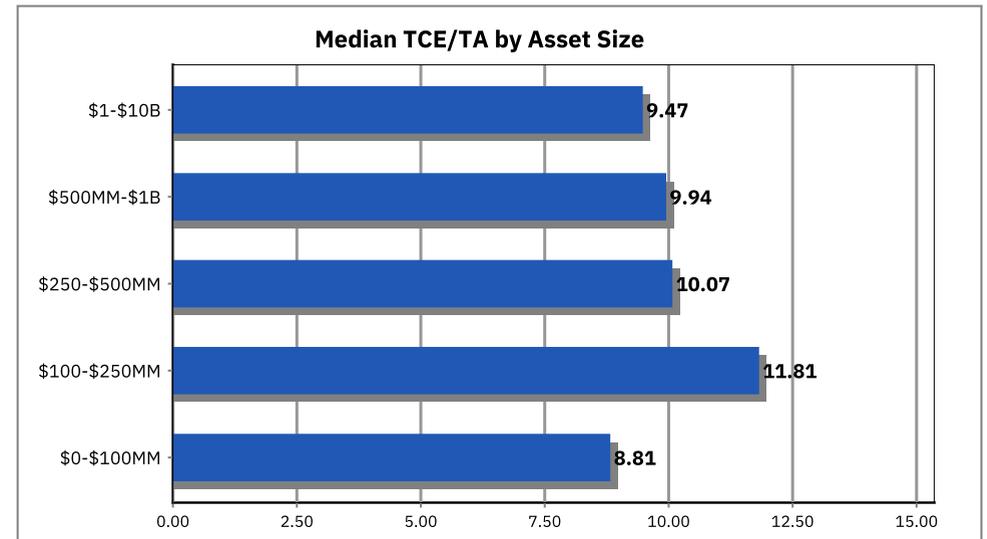
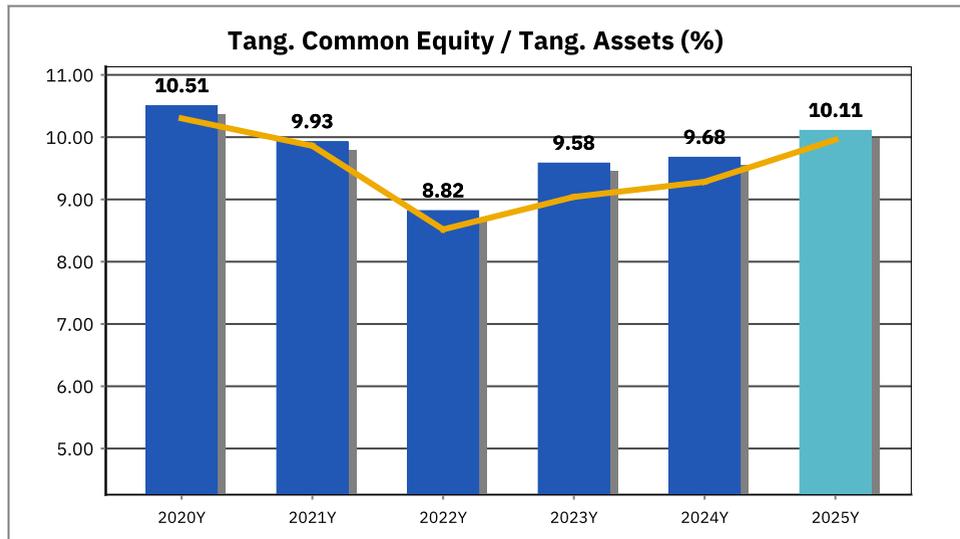
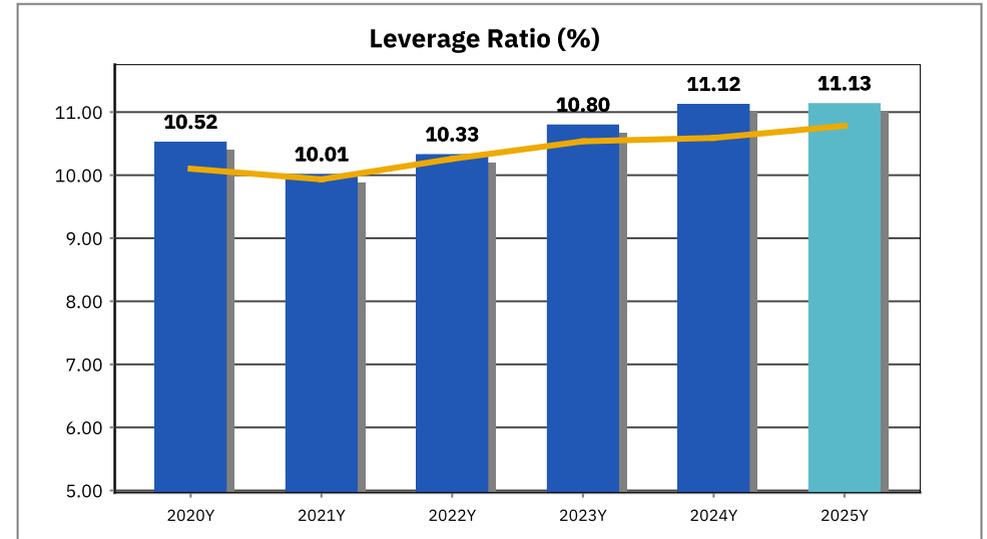
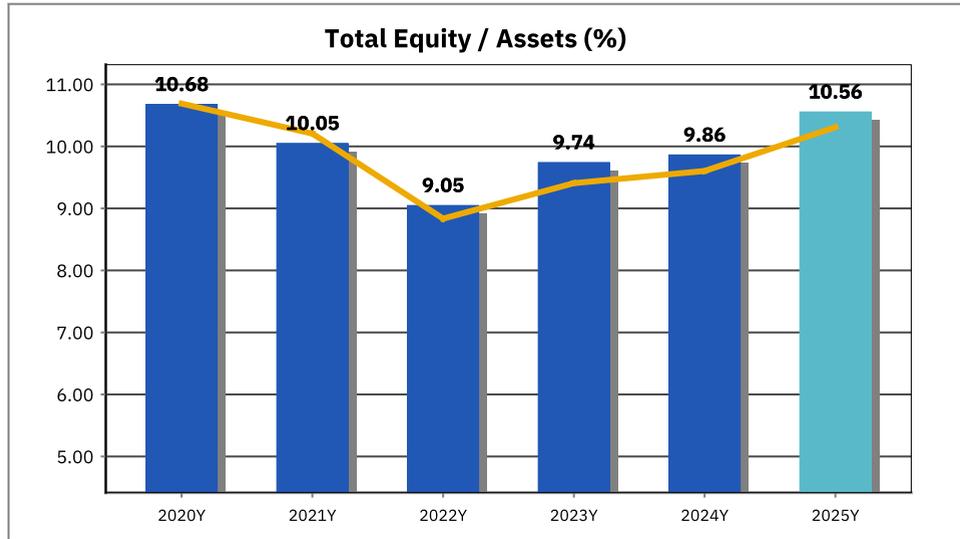
(\$ billions)



— 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





— National Trend

Note: Trend charts contain median values

Percentile Rank	10th	20th	30th	40th	50th (median)	60th	70th	80th	90th
Growth Trends									
Asset Growth (LTM)	-0.84%	1.77%	3.19%	3.98%	5.29%	6.81%	9.23%	11.75%	19.46%
Loan Growth (LTM)	-2.01%	3.19%	5.58%	6.91%	8.70%	11.16%	13.23%	15.34%	22.38%
Deposit Growth (LTM)	-2.83%	0.52%	1.79%	2.81%	4.44%	5.69%	8.01%	11.21%	19.33%
Performance Trends									
Yield on Loans	6.58%	6.84%	7.05%	7.26%	7.40%	7.59%	7.79%	8.10%	8.35%
Cost of Funds	0.93%	1.22%	1.46%	1.63%	1.80%	1.98%	2.21%	2.45%	2.84%
Net Interest Margin	3.18%	3.59%	3.95%	4.22%	4.39%	4.61%	4.77%	5.04%	5.34%
Noninterest Income (core) / Avg Assets*	0.21%	0.27%	0.34%	0.39%	0.47%	0.56%	0.64%	0.76%	0.99%
Efficiency Ratio (core)*	45.7%	49.9%	54.4%	56.8%	59.2%	61.4%	65.9%	72.4%	79.9%
Profitability Trends									
Pretax ROAA	0.59%	1.01%	1.35%	1.60%	1.83%	1.96%	2.11%	2.39%	2.72%
Core Operating Earnings*	0.75%	1.25%	1.49%	1.75%	1.92%	2.13%	2.28%	2.57%	2.87%
Return on Average Assets (a)	0.52%	0.89%	1.05%	1.27%	1.43%	1.52%	1.66%	1.80%	2.16%
Return on Average Equity (a)	4.66%	8.72%	10.28%	11.89%	13.74%	14.58%	16.21%	17.68%	19.86%
Asset Quality Trends									
Nonperforming Assets / Assets	0.02%	0.08%	0.14%	0.22%	0.31%	0.43%	0.69%	0.94%	1.45%
Texas Ratio	0.2%	0.7%	1.3%	1.8%	2.9%	4.3%	5.4%	7.1%	12.4%
Reserve / Loans	0.98%	1.15%	1.21%	1.32%	1.39%	1.49%	1.62%	1.81%	2.16%
Net Chargeoff Ratio	-0.01%	0.00%	0.00%	0.01%	0.03%	0.05%	0.08%	0.12%	0.25%
Capital Trends									
Total Equity / Assets	7.83%	8.58%	9.17%	9.91%	10.56%	11.71%	12.59%	13.24%	14.75%
Leverage Ratio	9.28%	9.68%	10.05%	10.66%	11.13%	12.30%	13.10%	14.03%	15.12%
Tang Common Equity / Tangible Assets	7.58%	8.49%	8.97%	9.59%	10.11%	11.37%	12.39%	13.19%	14.73%

* 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)

PPI HONOR ROLL: TOP PERFORMING BANKS

Top 25 Fastest Growing PPI Banks 2025 Asset Growth

Georgia
Banks

December 31, 2025

	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	American Pride Bank	Macon, GA	\$772,771	85.4%	\$356,021
2	First Century Bank	Commerce, GA	\$983,746	43.7%	\$299,319
3	Moultrie B&T	Moultrie, GA	\$174,893	34.2%	\$44,569
4	Community B&T - West GA	Lagrange, GA	\$288,221	33.0%	\$71,581
5	Apex Banking Co Of GA	Cleveland, GA	\$76,580	32.8%	\$18,903
6	Barwick Banking Co	Barwick, GA	\$728,215	32.6%	\$178,872
7	Metro City Bank	Doraville, GA	\$4,713,542	31.7%	\$1,134,877
8	Tandem Bank	Tucker, GA	\$303,658	30.4%	\$70,870
9	Classic City Bank	Athens, GA	\$294,182	28.4%	\$65,117
10	Loyal Trust Bank	Johns Creek, GA	\$243,045	26.2%	\$50,489
11	Embassy National Bank	Lawrenceville, GA	\$218,199	20.4%	\$36,945
12	The Bank of Soperton	Soperton, GA	\$275,051	20.3%	\$46,400
13	Colony Bank	Fitzgerald, GA	\$3,720,806	20.1%	\$622,190
14	GA Banking Co	Atlanta, GA	\$2,693,811	19.3%	\$435,852
15	The Peoples Bank Of GA	Talbotton, GA	\$235,258	19.2%	\$37,859
16	The Claxton Bank	Bellville, GA	\$265,286	19.1%	\$42,458
17	Banksouth	Greensboro, GA	\$1,556,140	17.1%	\$226,976
18	First Bank Of Pike	Molena, GA	\$85,864	16.0%	\$11,813
19	Southeast First National Bank	Summerville, GA	\$70,414	15.8%	\$9,616
20	Oconee State Bank	Watkinsville, GA	\$733,880	14.7%	\$93,982
21	First Peoples Bank	Pine Mountain, GA	\$444,580	14.4%	\$55,836
22	Bank Of Newington	Newington, GA	\$313,019	13.9%	\$38,196
23	Bank of Dudley	Dudley, GA	\$502,381	13.7%	\$60,403
24	Community Bank Of GA	Baxley, GA	\$247,629	12.0%	\$26,468
25	South GA Bank	Glennville, GA	\$256,134	11.9%	\$27,312

Top 25 Fastest Growth PPI Banks 2025 Loan Growth

Georgia
Banks

December 31, 2025

	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	First Century Bank	Commerce, GA	\$983,746	368.2%	\$206,667
2	Moultrie B&T	Moultrie, GA	\$174,893	178.0%	\$36,531
3	American Pride Bank	Macon, GA	\$772,771	72.6%	\$216,360
4	The Claxton Bank	Bellville, GA	\$265,286	43.5%	\$52,873
5	Barwick Banking Co	Barwick, GA	\$728,215	38.1%	\$170,282
6	First Bank Of Coastal GA	Pembroke, GA	\$221,411	36.7%	\$17,568
7	Tandem Bank	Tucker, GA	\$303,658	35.3%	\$59,657
8	Colony Bank	Fitzgerald, GA	\$3,720,806	30.7%	\$577,448
9	Metro City Bank	Doraville, GA	\$4,713,542	28.6%	\$902,778
10	The Bank of Soperton	Soperton, GA	\$275,051	27.9%	\$48,767
11	Community Bank Of GA	Baxley, GA	\$247,629	23.9%	\$32,050
12	First National Bank Of Griffin	Griffin, GA	\$365,919	23.7%	\$34,433
13	GA Banking Co	Atlanta, GA	\$2,693,811	23.2%	\$419,773
14	Classic City Bank	Athens, GA	\$294,182	22.2%	\$33,966
15	Durden Banking Co, Incorporated	Twin City, GA	\$283,839	21.9%	\$42,111
16	Commercial Banking Co	Valdosta, GA	\$372,716	21.3%	\$50,729
17	Southern Bank	Sardis, GA	\$370,876	19.6%	\$38,685
18	Embassy National Bank	Lawrenceville, GA	\$218,199	19.2%	\$27,459
19	The Peoples Bank Of GA	Talbotton, GA	\$235,258	19.2%	\$30,151
20	Farmers And Merchants Bank	Sylvania, GA	\$172,793	18.7%	\$10,336
21	South GA Bank	Glennville, GA	\$256,134	18.2%	\$21,697
22	Bank of Dudley	Dudley, GA	\$502,381	18.1%	\$52,254
23	Southeast First National Bank	Summerville, GA	\$70,414	18.0%	\$3,156
24	Oconee State Bank	Watkinsville, GA	\$733,880	17.4%	\$71,775
25	Loyal Trust Bank	Johns Creek, GA	\$243,045	15.5%	\$21,571

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	The Trust Bank	Lenox, GA	\$44,037	7.09%
2	Sunmark Community Bank	Perry, GA	\$398,584	5.90%
3	The Security State Bank	Mcrae-Helena, GA	\$67,781	5.80%
4	First Bank Of Pike	Molena, GA	\$85,864	5.77%
5	Magnolia State Bank	Eastman, GA	\$197,887	5.75%
6	Bank Of Monticello	Monticello, GA	\$158,354	5.69%
7	Durden Banking Co, Incorporated	Twin City, GA	\$283,839	5.67%
8	The Geo. D. Warthen Bank	Sandersville, GA	\$195,317	5.65%
9	Craft Bank	Atlanta, GA	\$271,566	5.64%
10	The Bank of Soperton	Soperton, GA	\$275,051	5.54%
11	Farmers State Bank	Lincolnton, GA	\$183,793	5.40%
12	The Citizens Bank Of Cochran	Cochran, GA	\$202,944	5.39%
13	F & M B&TC	Manchester, GA	\$90,406	5.39%
14	United Bank	Zebulon, GA	\$2,331,428	5.33%
15	Farmers State Bank	Dublin, GA	\$152,733	5.19%
16	Citizens B&T, Inc.	Trenton, GA	\$130,338	5.17%
17	The Peoples Bank Of GA	Talbotton, GA	\$235,258	5.17%
18	Fnb South	Alma, GA	\$713,582	5.17%
19	Embassy National Bank	Lawrenceville, GA	\$218,199	5.15%
20	Pineland Bank	Alma, GA	\$569,937	5.12%
21	Community Bank Of Pickens County	Jasper, GA	\$629,594	5.12%
22	First National Community Bank	Chatsworth, GA	\$703,236	5.10%
23	Family Bank	Pelham, GA	\$155,405	5.08%
24	Citizens Bank Of The South	Sandersville, GA	\$362,206	5.06%
25	SOUTH GEORGIA BANKING COMPANY	Omega, GA	\$606,016	5.06%

* Full year 2025 net interest margin

	Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1	Community B&T - West GA	Lagrange, GA	\$288,221	9.52%
2	Banksouth	Greensboro, GA	\$1,556,140	2.43%
3	United Bank	Zebulon, GA	\$2,331,428	1.45%
4	Colony Bank	Fitzgerald, GA	\$3,720,806	1.28%
5	Thomasville National Bank	Thomasville, GA	\$2,086,882	1.27%
6	First Bank Of Pike	Molena, GA	\$85,864	1.25%
7	The Bank Of Edison	Edison, GA	\$84,692	1.16%
8	First Century Bank	Commerce, GA	\$983,746	1.13%
9	Signature Bank Of GA	Sandy Springs, GA	\$274,019	1.11%
10	Embassy National Bank	Lawrenceville, GA	\$218,199	1.09%
11	Loyal Trust Bank	Johns Creek, GA	\$243,045	1.03%
12	Pinnacle Bank	Elberton, GA	\$2,267,326	1.01%
13	The First National Bank Of Waynesboro	Waynesboro, GA	\$226,527	1.00%
14	Douglas National Bank	Douglas, GA	\$324,628	0.99%
15	River City Bank	Rome, GA	\$397,955	0.99%
16	Oconee State Bank	Watkinsville, GA	\$733,880	0.95%
17	First National Bank Of Griffin	Griffin, GA	\$365,919	0.91%
18	Commercial Banking Co	Valdosta, GA	\$372,716	0.89%
19	Planters First Bank	Cordele, GA	\$453,373	0.88%
20	F & M B&TC	Manchester, GA	\$90,406	0.86%
21	Altamaha B&TC	Vidalia, GA	\$333,342	0.82%
22	Citizens B&T, Inc.	Trenton, GA	\$130,338	0.82%
23	First American B&TC	Athens, GA	\$853,218	0.81%
24	SOUTH GEORGIA BANKING COMPANY	Omega, GA	\$606,016	0.80%
25	West Central GA Bank	Thomaston, GA	\$157,582	0.78%

* Full year 2025 noninterest income as a percentage of average assets; excludes nonrecurring gains/losses

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	Community Bank Of Pickens County	Jasper, GA	\$629,594	35.5%
2	Thomasville National Bank	Thomasville, GA	\$2,086,882	38.8%
3	Northeast GA Bank	Lavonia, GA	\$651,699	39.1%
4	Farmers And Merchants Bank	Sylvania, GA	\$172,793	39.7%
5	F & M B&TC	Manchester, GA	\$90,406	40.5%
6	Metro City Bank	Doraville, GA	\$4,713,542	40.5%
7	The Citizens Bank Of GA	Cumming, GA	\$616,991	41.8%
8	Douglas National Bank	Douglas, GA	\$324,628	42.2%
9	Classic City Bank	Athens, GA	\$294,182	42.2%
10	United Bank	Zebulon, GA	\$2,331,428	43.0%
11	Community Bank Of GA	Baxley, GA	\$247,629	43.4%
12	Bank Of Monticello	Monticello, GA	\$158,354	44.0%
13	The Commercial Bank	Crawford, GA	\$462,640	45.6%
14	First State Bank	Wrens, GA	\$513,050	45.7%
15	Primesouth Bank	Blackshear, GA	\$1,467,071	46.7%
16	Bank Of Dade	Trenton, GA	\$160,856	46.8%
17	Fnb South	Alma, GA	\$713,582	46.8%
18	Morris Bank	Dublin, GA	\$1,549,495	47.5%
19	Ab&t	Albany, GA	\$279,792	47.9%
20	The First National Bank Of Waynesboro	Waynesboro, GA	\$226,527	48.0%
21	Sunmark Community Bank	Perry, GA	\$398,584	48.0%
22	First National Community Bank	Chatsworth, GA	\$703,236	48.2%
23	Durden Banking Co, Incorporated	Twin City, GA	\$283,839	48.7%
24	The Citizens Bank Of Cochran	Cochran, GA	\$202,944	48.7%
25	American Commerce Bank	Bremen, GA	\$485,001	48.9%

* Full year 2025 noninterest expense as a percentage of net interest income+noninterest income;
excludes nonrecurring gains/losses

Bank Name	City, ST	Total Assets (\$000s)	ROAA
1 F & M B&TC	Manchester, GA	\$90,406	3.20%
2 United Bank	Zebulon, GA	\$2,331,428	2.69%
3 Community Bank Of Pickens County	Jasper, GA	\$629,594	2.58%
4 Thomasville National Bank	Thomasville, GA	\$2,086,882	2.33%
5 Fnb South	Alma, GA	\$713,582	2.25%
6 The First National Bank Of Waynesboro	Waynesboro, GA	\$226,527	2.17%
7 Classic City Bank	Athens, GA	\$294,182	2.09%
8 Farmers And Merchants Bank	Sylvania, GA	\$172,793	2.08%
9 Primesouth Bank	Blackshear, GA	\$1,467,071	2.03%
10 First American B&TC	Athens, GA	\$853,218	2.03%
11 Craft Bank	Atlanta, GA	\$271,566	2.01%
12 Ab&t	Albany, GA	\$279,792	1.95%
13 The Citizens Bank of Swainsboro	Swainsboro, GA	\$412,938	1.92%
14 The Citizens Bank Of Cochran	Cochran, GA	\$202,944	1.91%
15 First State Bank Of Blakely	Blakely, GA	\$669,176	1.88%
16 Morris Bank	Dublin, GA	\$1,549,495	1.86%
17 First National Community Bank	Chatsworth, GA	\$703,236	1.82%
18 Citizens Trust Bank	Atlanta, GA	\$795,547	1.79%
19 Metro City Bank	Doraville, GA	\$4,713,542	1.77%
20 Commercial Banking Co	Valdosta, GA	\$372,716	1.76%
21 Community Bank Of GA	Baxley, GA	\$247,629	1.76%
22 Community B&T - West GA	Lagrange, GA	\$288,221	1.75%
23 The Citizens Bank Of GA	Cumming, GA	\$616,991	1.72%
24 Citizens B&T, Inc.	Trenton, GA	\$130,338	1.70%
25 American Commerce Bank	Bremen, GA	\$485,001	1.67%

* Full year 2025 ROAA (stated) for C-Corp status institutions only

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Douglas National Bank	Douglas, GA	\$324,628	3.31%
2	Sunmark Community Bank	Perry, GA	\$398,584	3.12%
3	Durden Banking Co, Incorporated	Twin City, GA	\$283,839	3.09%
4	Bank Of Monticello	Monticello, GA	\$158,354	2.98%
5	The Commercial Bank	Crawford, GA	\$462,640	2.95%
6	Farmers State Bank	Lincolnton, GA	\$183,793	2.85%
7	Northeast GA Bank	Lavonia, GA	\$651,699	2.79%
8	Bank Of Dade	Trenton, GA	\$160,856	2.73%
9	Magnolia State Bank	Eastman, GA	\$197,887	2.72%
10	Bank Of Hazlehurst	Hazlehurst, GA	\$143,757	2.27%
11	The Security State Bank	Mcrae-Helena, GA	\$67,781	2.10%
12	Farmers State Bank	Dublin, GA	\$152,733	2.09%
13	Flint Community Bank	Albany, GA	\$332,376	2.03%
14	The Bank of Soperton	Soperton, GA	\$275,051	1.93%
15	The Trust Bank	Lenox, GA	\$44,037	1.91%
16	Bank Of Wrightsville	Wrightsville, GA	\$98,163	1.89%
17	GA Community Bank	Albany, GA	\$380,108	1.87%
18	South GA Bank	Glennville, GA	\$256,134	1.85%
19	The Four County Bank	Allentown, GA	\$91,656	1.82%
20	Planters First Bank	Cordele, GA	\$453,373	1.69%
21	Bank Of Dawson	Dawson, GA	\$158,316	1.64%
22	Mount Vernon Bank	Mount Vernon, GA	\$188,645	1.64%
23	Altamaha B&TC	Vidalia, GA	\$333,342	1.62%
24	Great Oaks Bank	Richmond Hill, GA	\$399,319	1.61%
25	First National Bank Of Coffee County	Douglas, GA	\$518,614	1.52%

* Full year 2025 ROAA (stated) for S-Corp status institutions only

Bank Name	City, ST	Total Assets (\$000s)	ROAE
1 F & M B&TC	Manchester, GA	\$90,406	47.07%
2 Community B&T - West GA	Lagrange, GA	\$288,221	33.17%
3 The Bank Of Lafayette	La Fayette, GA	\$448,306	27.22%
4 Peoplesouth Bank	Colquitt, GA	\$1,161,884	25.61%
5 Thomasville National Bank	Thomasville, GA	\$2,086,882	23.44%
6 United Bank	Zebulon, GA	\$2,331,428	23.00%
7 First State Bank	Wrens, GA	\$513,050	20.65%
8 First National Bank Of Griffin	Griffin, GA	\$365,919	20.53%
9 Community Bank Of Pickens County	Jasper, GA	\$629,594	19.69%
10 Primesouth Bank	Blackshear, GA	\$1,467,071	18.90%
11 Classic City Bank	Athens, GA	\$294,182	18.90%
12 Farmers & Merchants Bank	Lakeland, GA	\$763,418	18.80%
13 The Citizens Bank Of GA	Cumming, GA	\$616,991	18.47%
14 River City Bank	Rome, GA	\$397,955	18.44%
15 Commercial Banking Co	Valdosta, GA	\$372,716	18.32%
16 The Peoples Bank Of GA	Talbotton, GA	\$235,258	18.20%
17 Community Bank Of GA	Baxley, GA	\$247,629	18.16%
18 Pineland Bank	Alma, GA	\$569,937	17.35%
19 Citizens Bank Of Americus	Americus, GA	\$504,882	17.14%
20 The Citizens Bank of Swainsboro	Swainsboro, GA	\$412,938	17.11%
21 Ab&t	Albany, GA	\$279,792	17.07%
22 Century B&T	Milledgeville, GA	\$363,772	17.00%
23 Bank Of Madison	Madison, GA	\$426,343	16.73%
24 First Century Bank	Commerce, GA	\$983,746	16.61%
25 First American B&TC	Athens, GA	\$853,218	16.30%

* Full year 2025 ROAE (stated) for C-Corp status institutions only

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Bank Of Dade	Trenton, GA	\$160,856	46.29%
2	The Commercial Bank	Crawford, GA	\$462,640	37.00%
3	Douglas National Bank	Douglas, GA	\$324,628	36.96%
4	Mount Vernon Bank	Mount Vernon, GA	\$188,645	26.99%
5	Bank Of Wrightsville	Wrightsville, GA	\$98,163	25.99%
6	Sunmark Community Bank	Perry, GA	\$398,584	24.33%
7	Northeast GA Bank	Lavonia, GA	\$651,699	23.40%
8	Farmers State Bank	Lincolnton, GA	\$183,793	23.35%
9	Bank Of Monticello	Monticello, GA	\$158,354	22.85%
10	Flint Community Bank	Albany, GA	\$332,376	22.68%
11	Bank Of Hazlehurst	Hazlehurst, GA	\$143,757	22.19%
12	South GA Bank	Glennville, GA	\$256,134	21.85%
13	Durden Banking Co, Incorporated	Twin City, GA	\$283,839	21.81%
14	The Bank of Soperton	Soperton, GA	\$275,051	20.86%
15	Altamaha B&TC	Vidalia, GA	\$333,342	20.66%
16	Planters First Bank	Cordele, GA	\$453,373	19.57%
17	Great Oaks Bank	Richmond Hill, GA	\$399,319	18.87%
18	Promiseone Bank	Duluth, GA	\$837,006	18.40%
19	Guardian Bank	Valdosta, GA	\$590,895	18.24%
20	Magnolia State Bank	Eastman, GA	\$197,887	18.10%
21	South Coast B&T	Brunswick, GA	\$264,886	17.54%
22	Waycross B&T	Waycross, GA	\$240,688	17.40%
23	Farmers State Bank	Dublin, GA	\$152,733	17.35%
24	First National Bank Of Coffee County	Douglas, GA	\$518,614	17.33%
25	The Bank Of Edison	Edison, GA	\$84,692	17.30%

* Full year 2025 ROAE (stated) for S-Corp status institutions only

The **State Performance Trends** report presents a summary of key trends of "true" community banks - based on the Peer Performance Index (PPI) TM - for comparisons that are meaningful and relevant. The PPI 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	152	2
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	129	3
Large Institutional Branches (>\$2 billion deposits/branch)	47	1
Underloaned (<10% Loans / Assets)	110	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)	90	1
Overcapitalized (Total Equity / Assets > 50%)	85	2
Time Deposits = 100% of Total Deposits	17	0
Manually Excluded Banks	0	0

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

Call Report Insights 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.

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Bank & Peer Performance

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