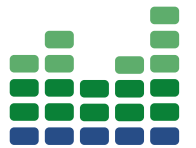


QwickAnalytics Community Bank Index (QCBI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: VIRGINIA *1st Quarter 2024 Review*



QwickAnalytics™
from QwickRate



QwickAnalytics State Performance Trends

Virginia
Banks
March 31, 2024

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>
	#	%	#	%	
Virginia	55	89%	7	11%	62
National	4,266	92%	357	8%	4,623

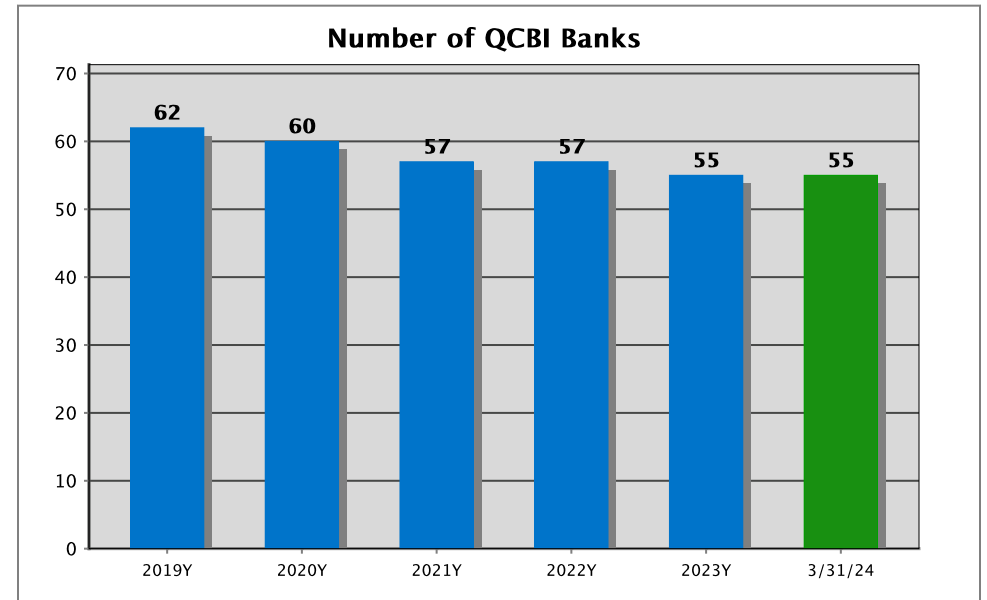
Please visit the www.QwickAnalytics.com website for more information.

QwickAnalytics State Performance Trends

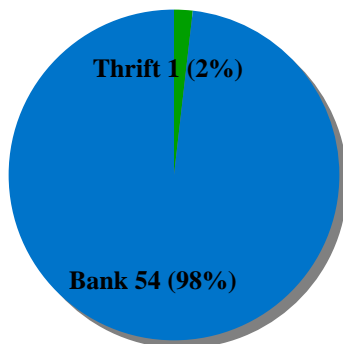
QCBI Industry Structure

Virginia
Banks
March 31, 2024

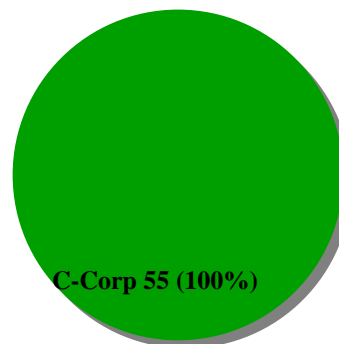
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	5	9%	\$363	1%
\$100-\$500 Million	15	27%	\$4,163	7%
\$500 Million-\$1 Billion	12	22%	\$8,797	14%
\$1-\$5 Billion	23	42%	\$50,405	79%
\$5-\$10 Billion	0	0%	\$0	0%
Total	55	100%	\$63,728	100%



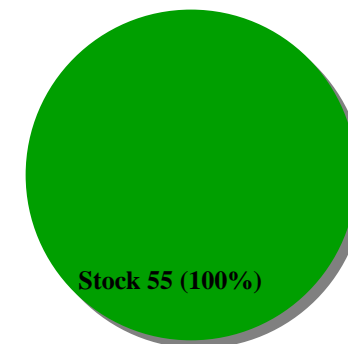
Industry Breakdown



Structural Breakdown



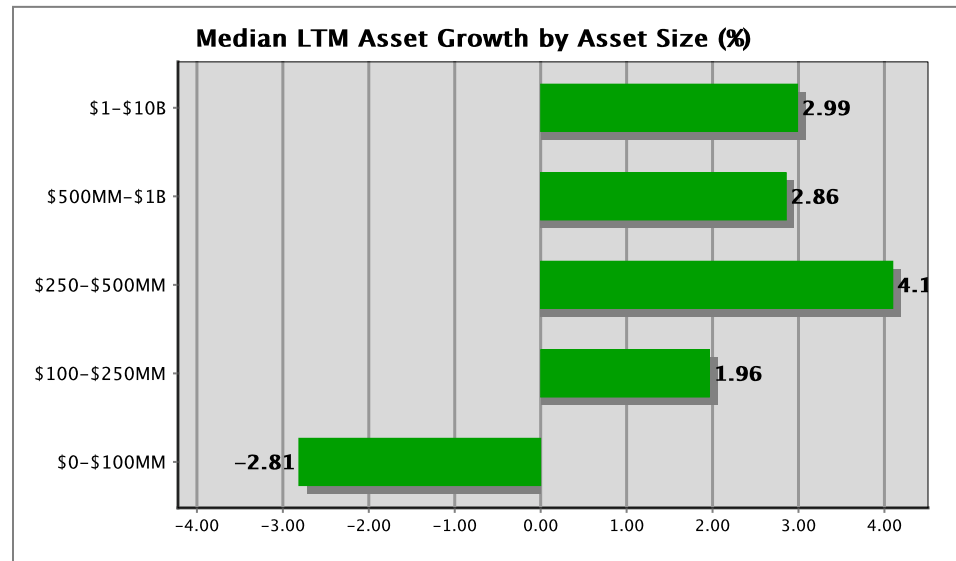
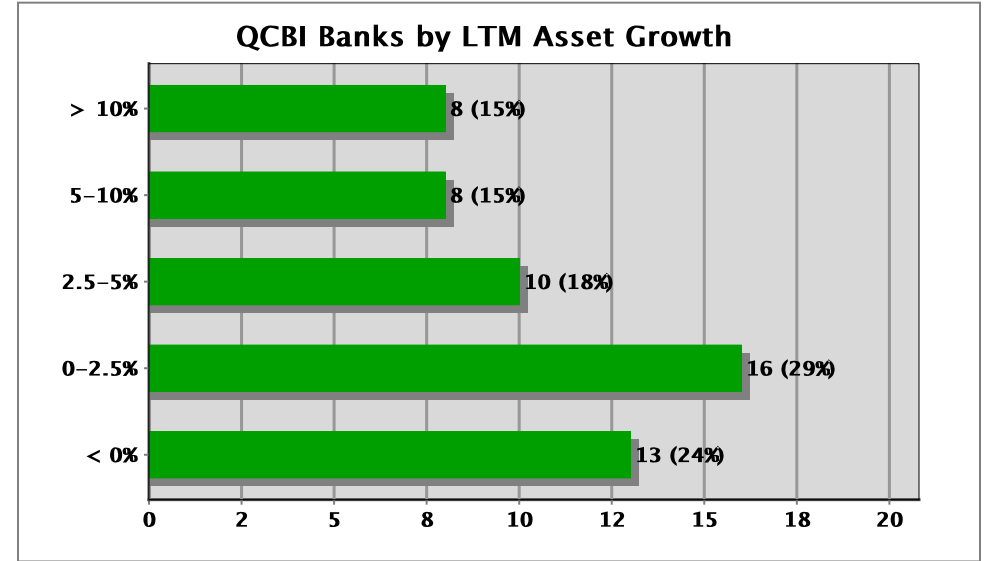
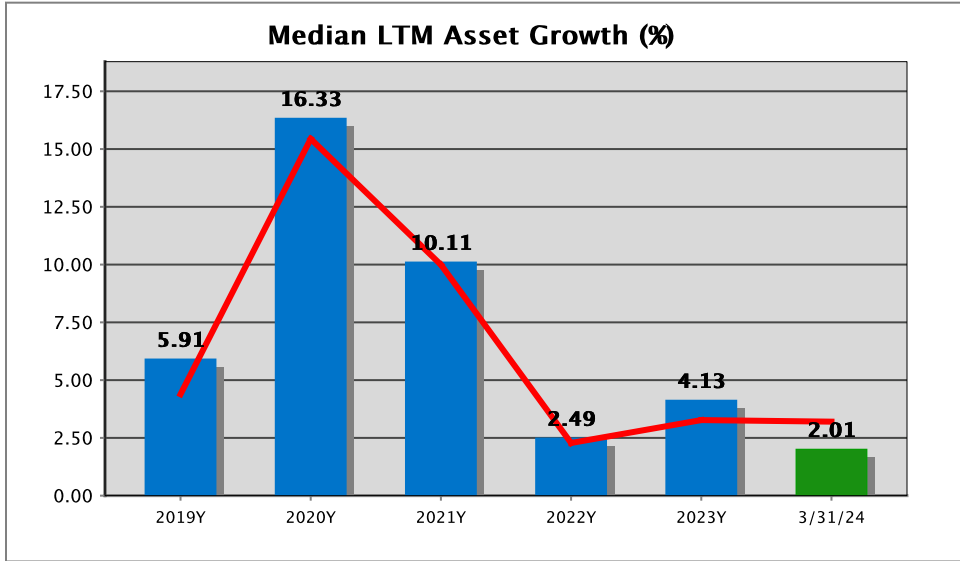
Ownership Breakdown



QwickAnalytics State Performance Trends

Asset Growth Trends

Virginia
Banks
March 31, 2024



— National Trend

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

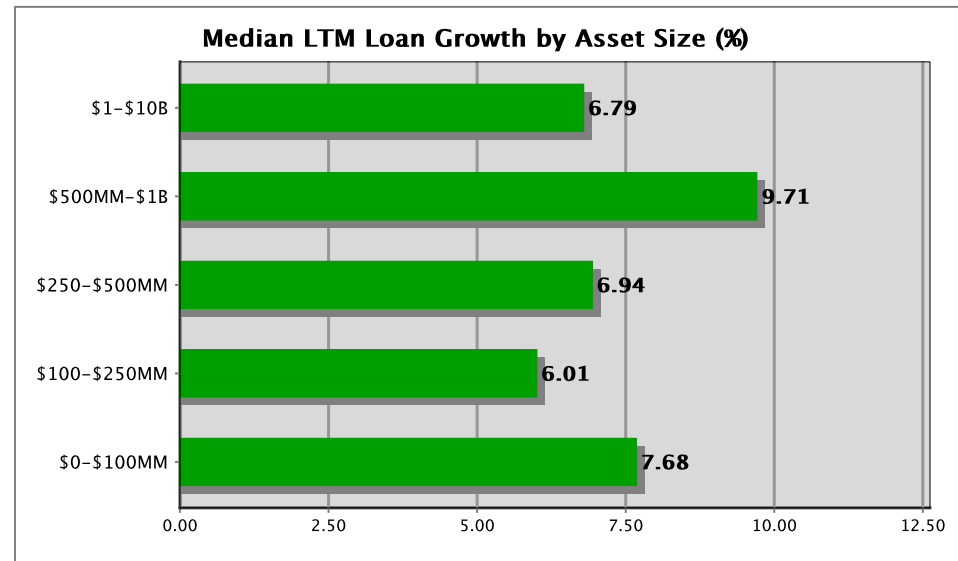
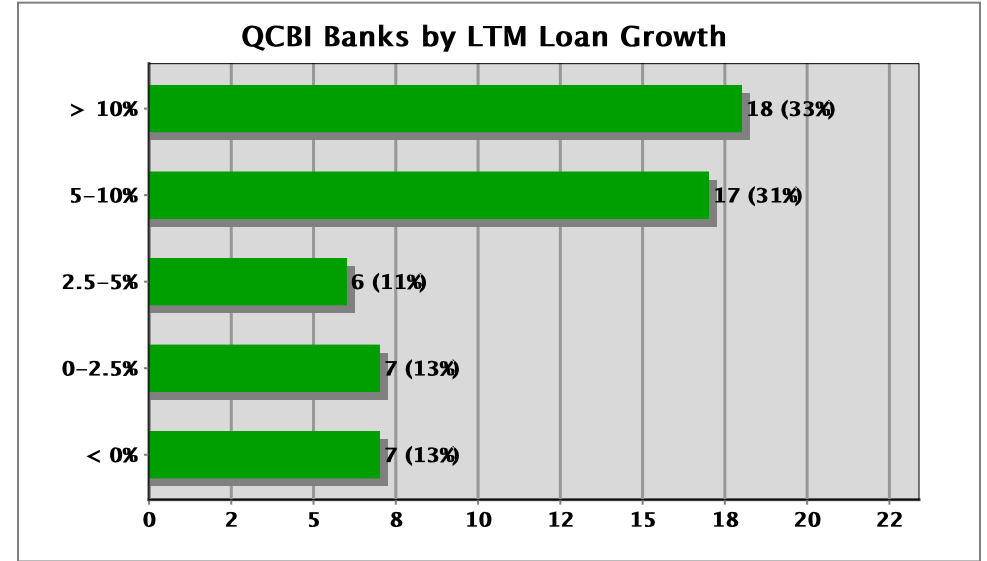
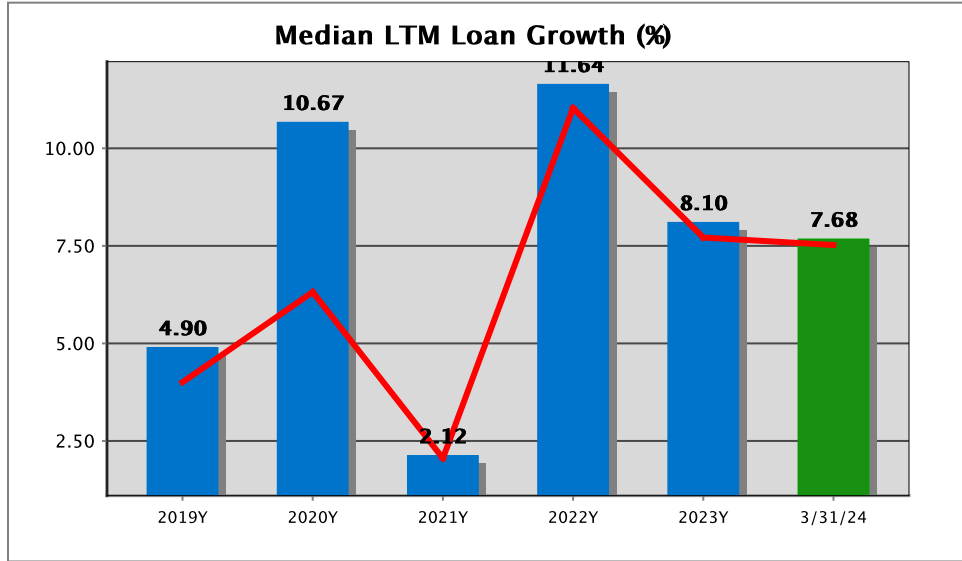


QwickAnalytics™

QwickAnalytics State Performance Trends

Loan Growth Trends

Virginia
Banks
March 31, 2024



— National Trend

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

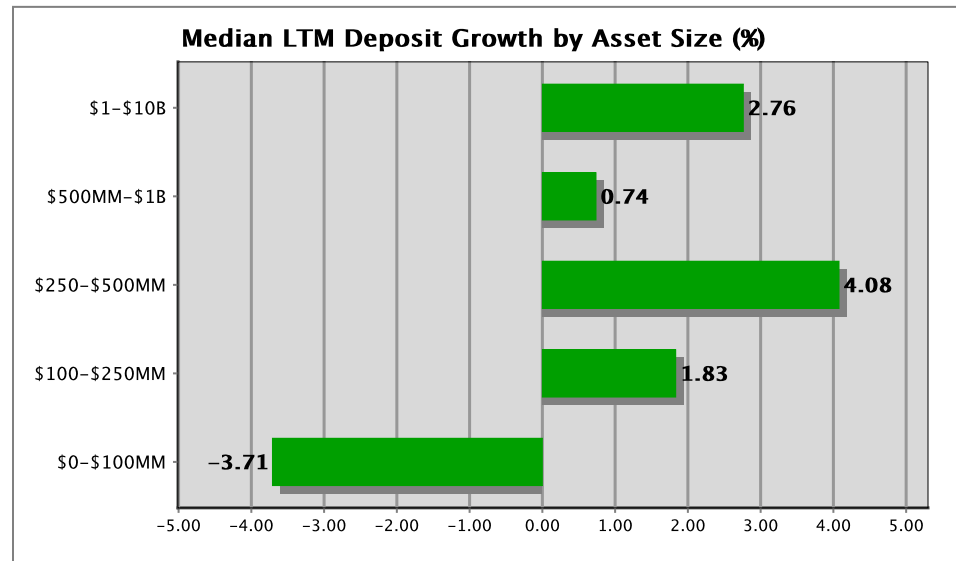
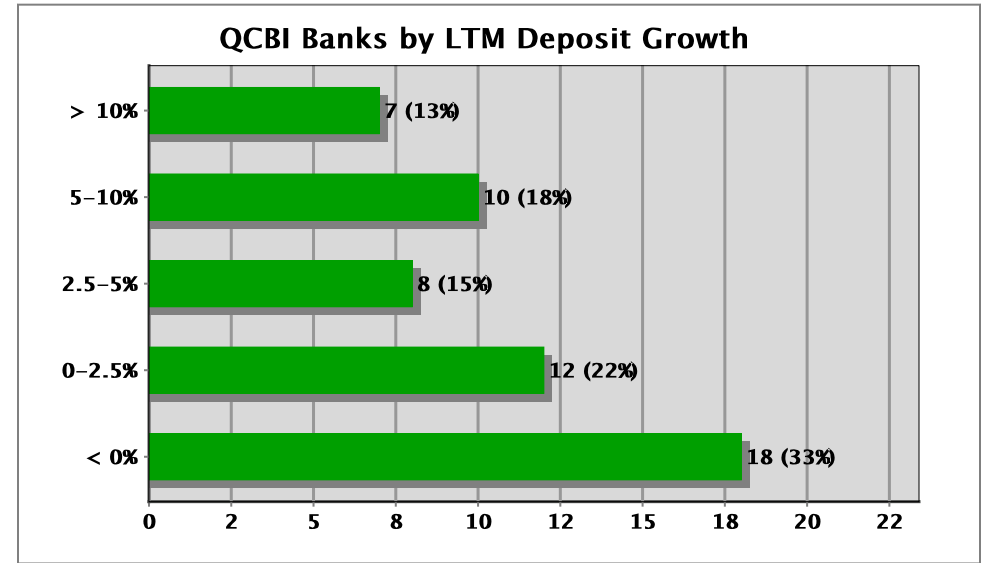
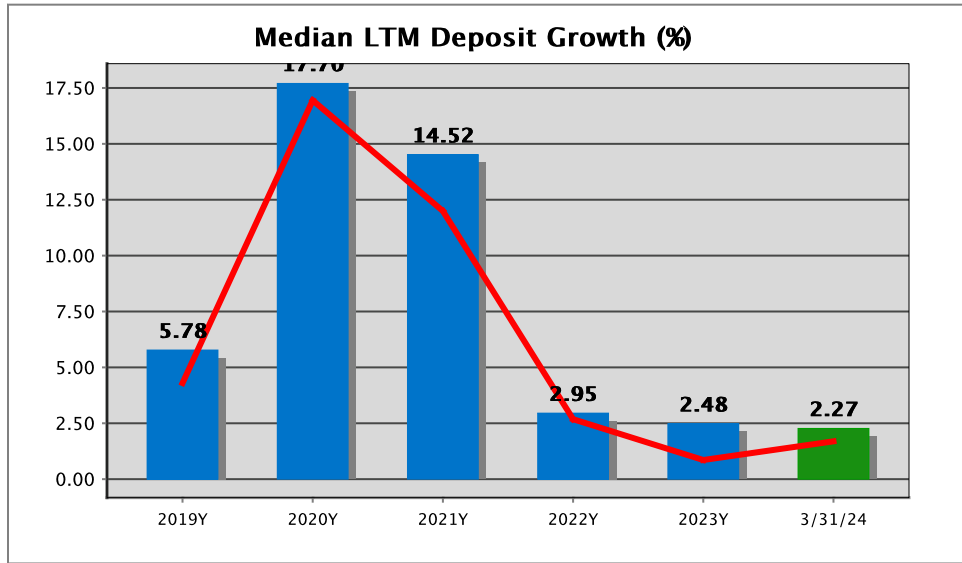


QwickAnalytics™

QwickAnalytics State Performance Trends

Deposit Growth Trends

Virginia
Banks
March 31, 2024



— National Trend

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

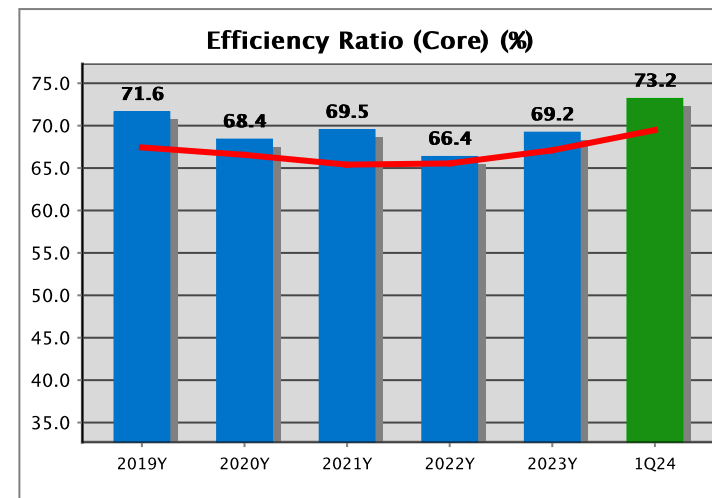
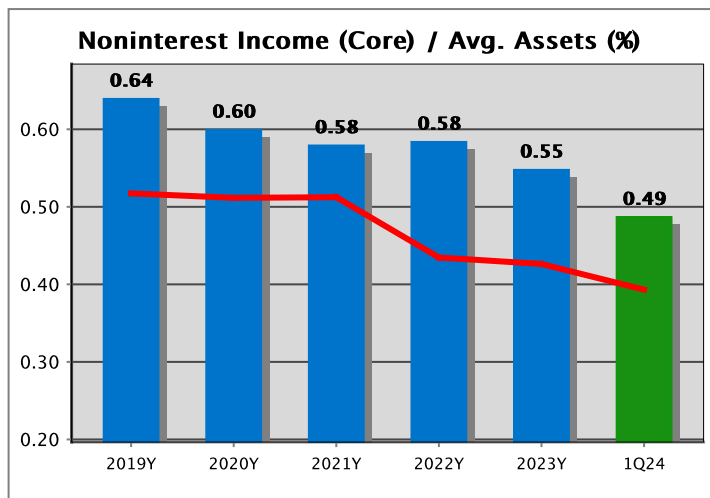
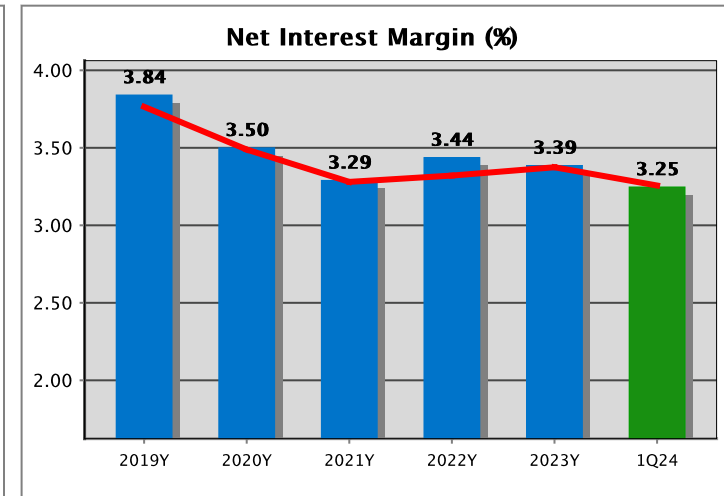
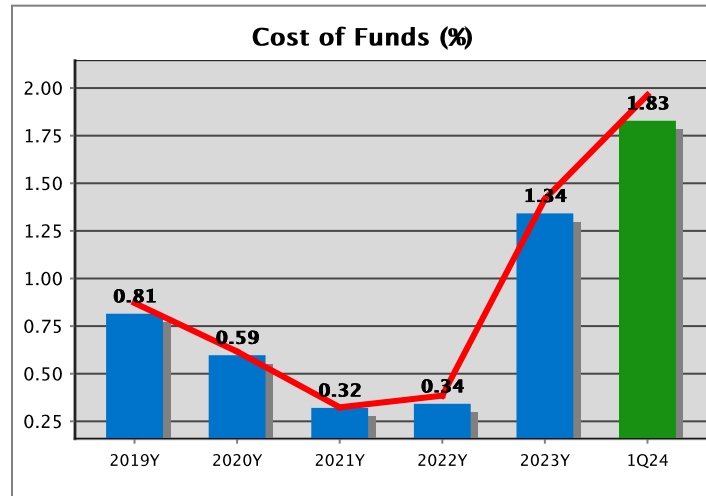
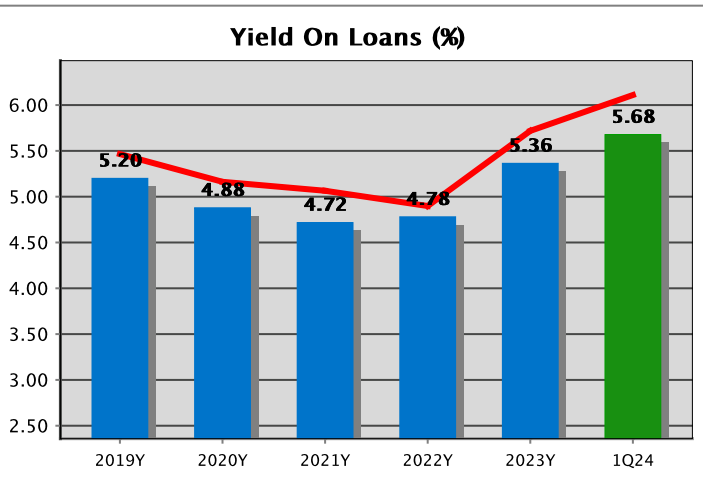


QwickAnalytics™

QwickAnalytics State Performance Trends

Performance Trends

Virginia
Banks
March 31, 2024



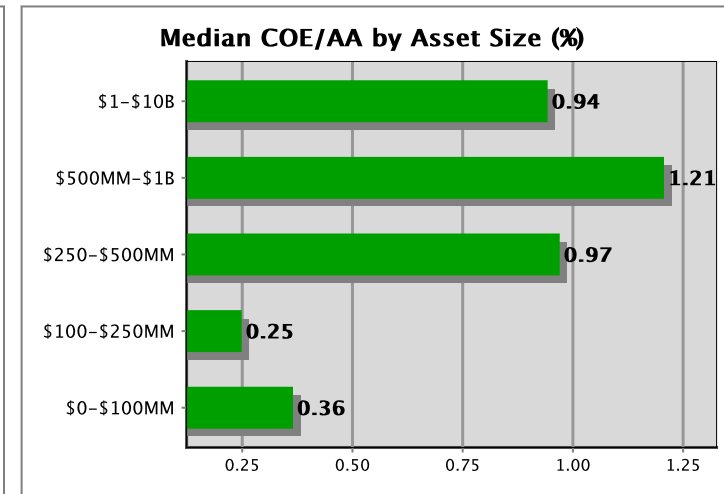
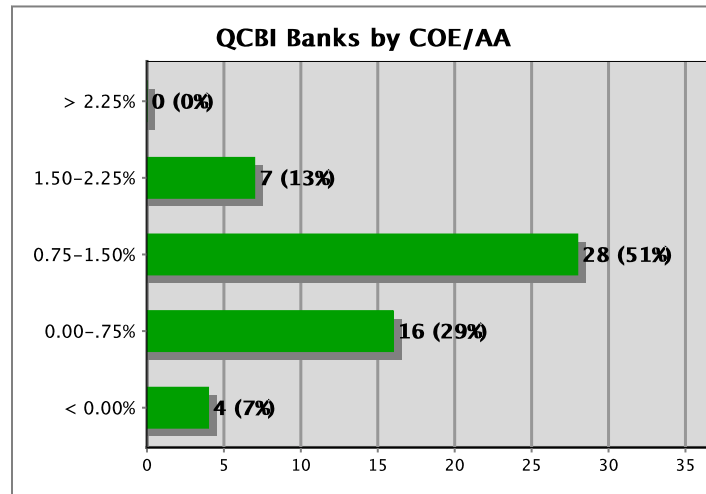
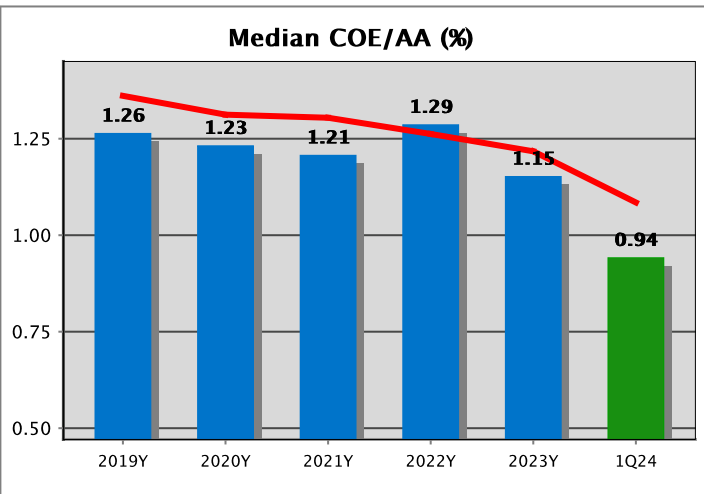
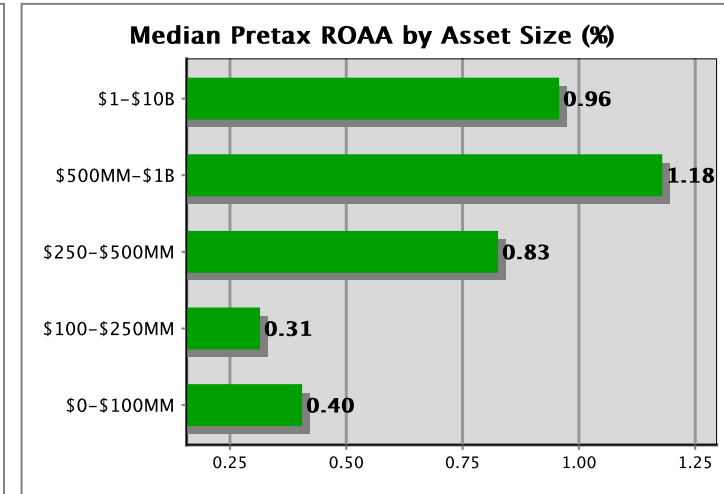
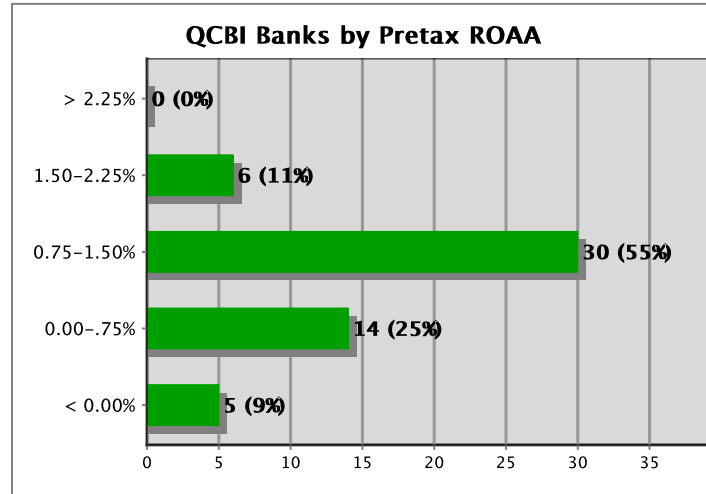
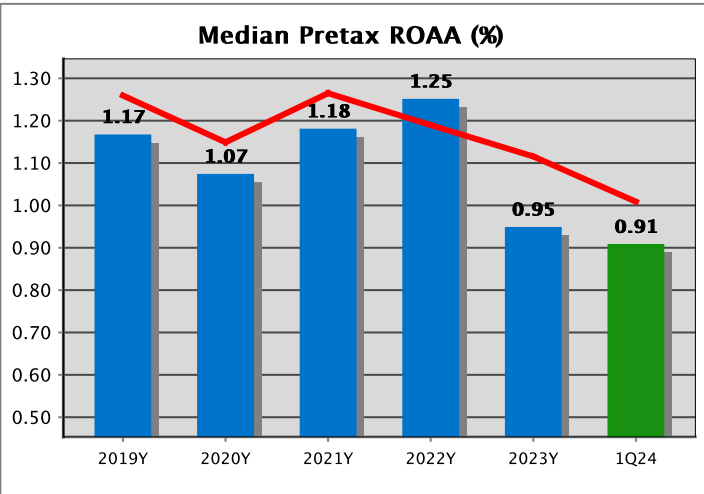
— National Trend

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

QwickAnalytics State Performance Trends

Profitability Trends

Virginia
Banks
March 31, 2024



— National Trend

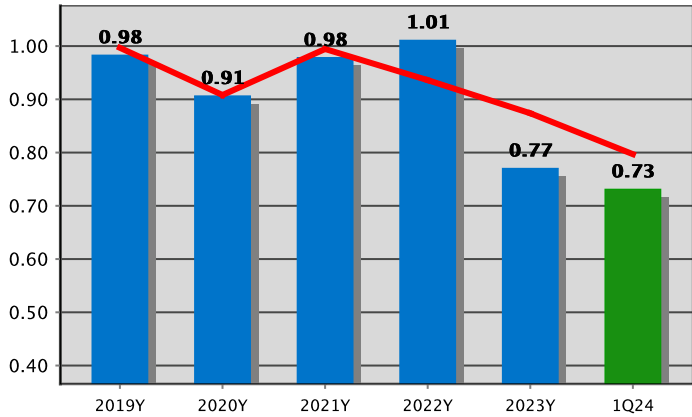
* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)
current period data (green bars) are for the most recent quarter (MRQ)

QwickAnalytics State Performance Trends

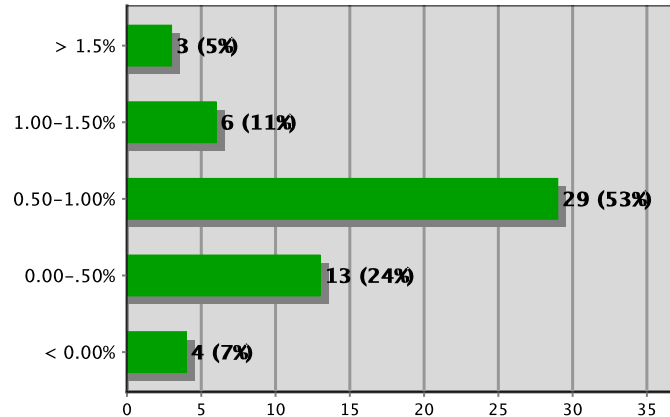
Profitability Trends

Virginia
Banks
March 31, 2024

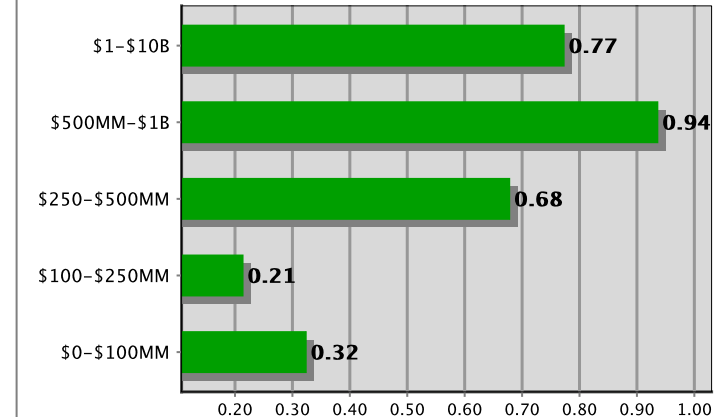
Median ROAA (%)



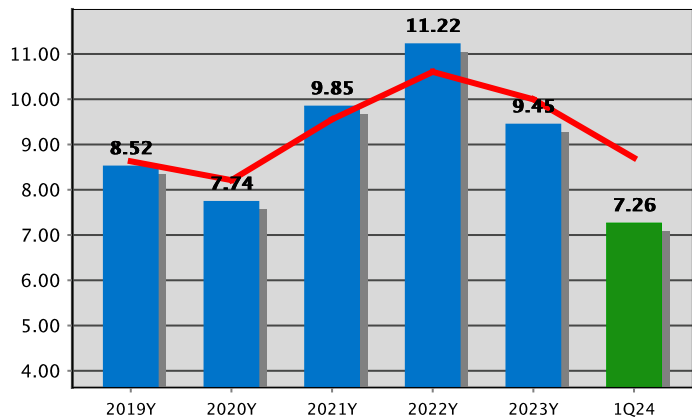
QCBI Banks by ROAA



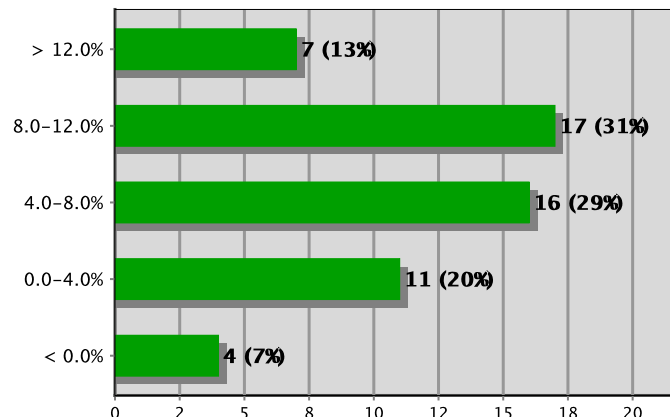
Median ROAA by Asset Size (%)



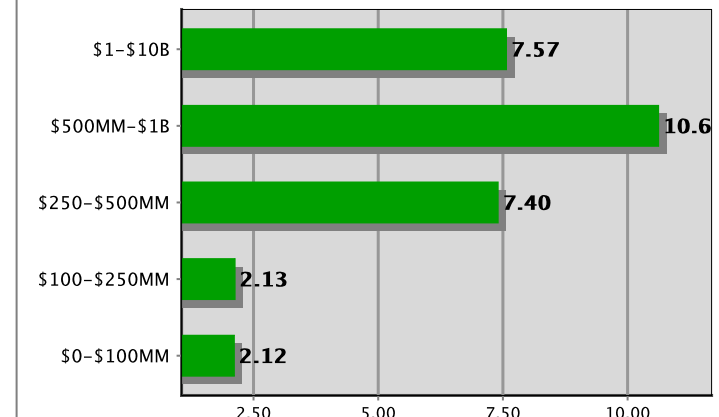
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



— National Trend

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

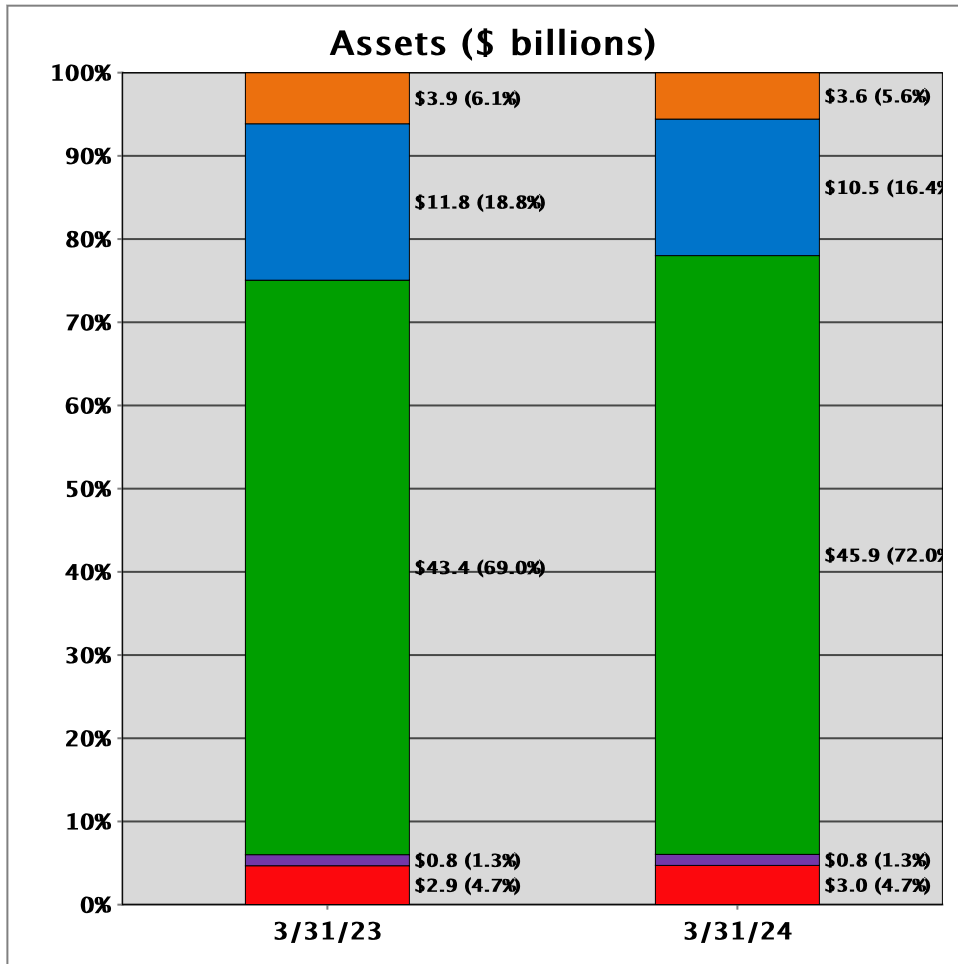


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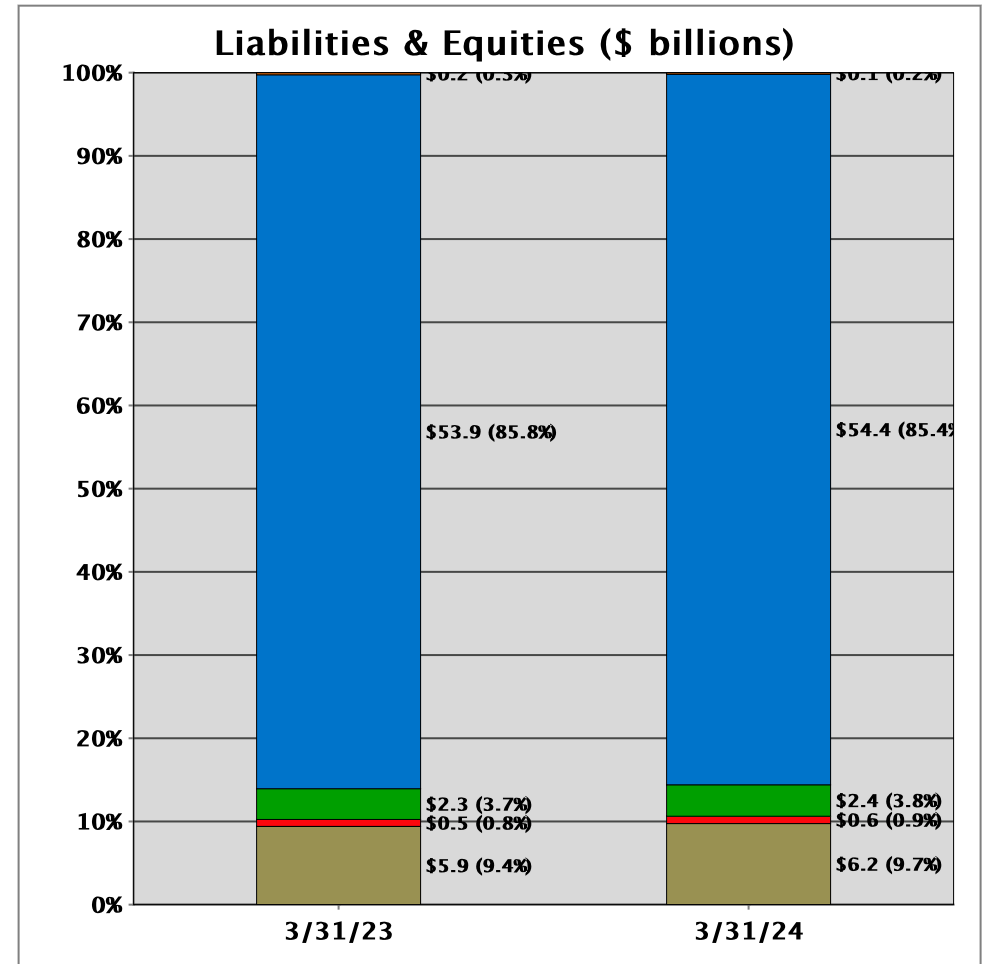
QwickAnalytics State Performance Trends

Balance Sheet Composition

Virginia
Banks
March 31, 2024

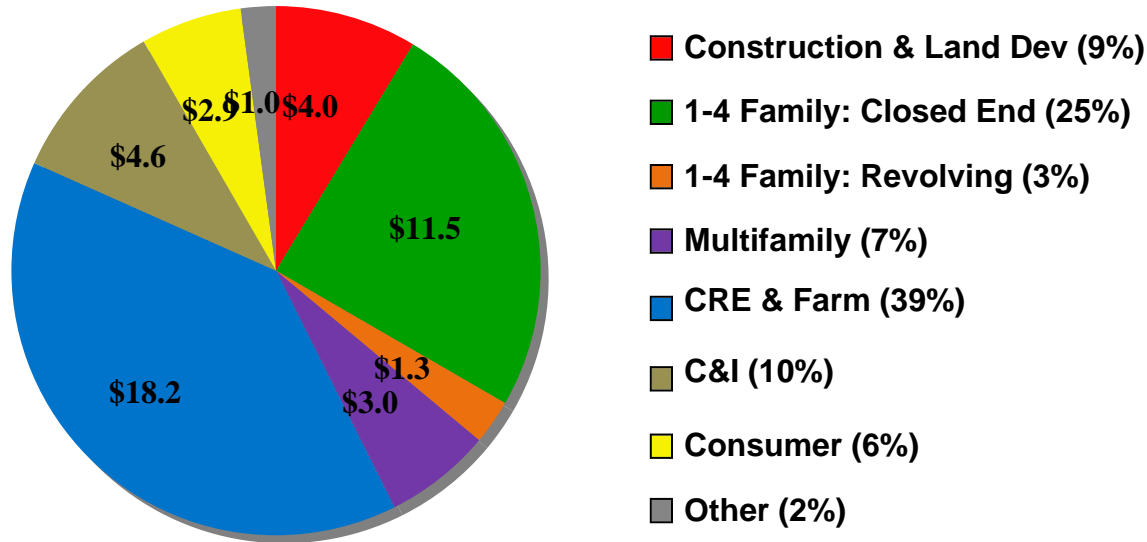


- Cash & Equivalents
- Securities
- Net Loans
- Premises & Fixed
- Other Assets



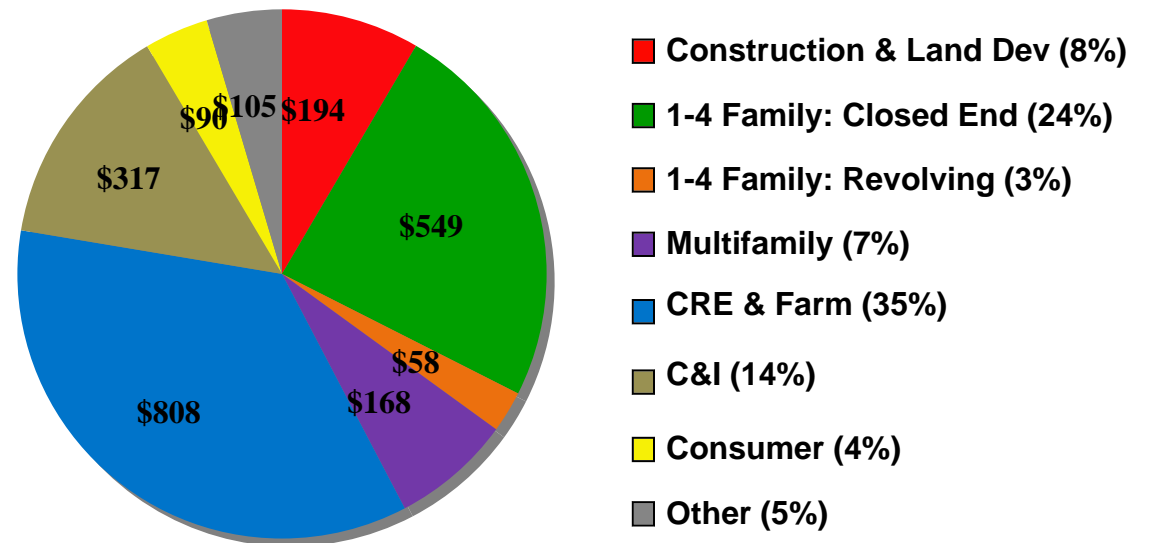
- Fed Funds & Repos
- Deposits
- Other Borrowings
- Other Liabilities
- Equity Capital

State Aggregate Loan Mix



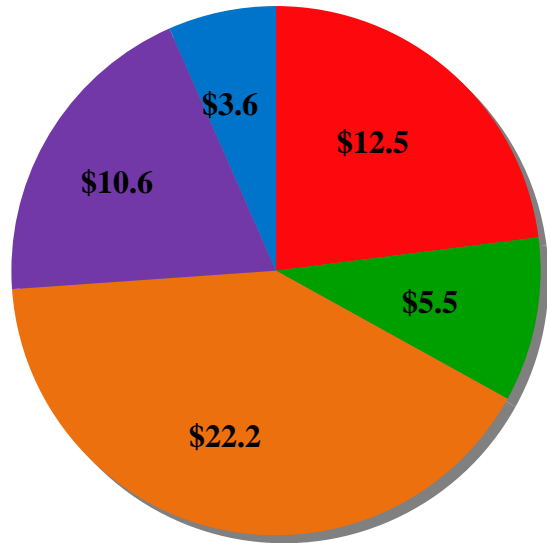
(\$ billions)

National Aggregate Loan Mix



(\$ billions)

State Aggregate Deposit Mix



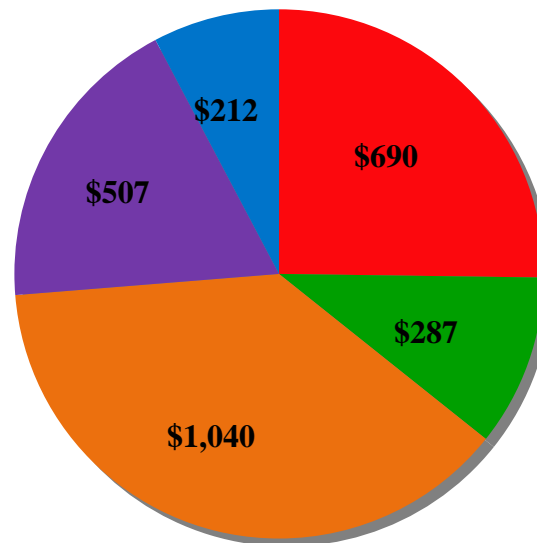
- Demand (23%)
- NOW & Other Trans. (10%)
- Savings & MMDA (41%)
- Retail Time (20%)
- Jumbo Time (7%)

Memo:

Total Noninterest-Bear. (\$13, 24%)
 Total Brokered (\$3, 6%)

(\$ billions)

National Aggregate Deposit Mix



- Demand (25%)
- NOW & Other Trans. (10%)
- Savings & MMDA (38%)
- Retail Time (19%)
- Jumbo Time (8%)

Memo:

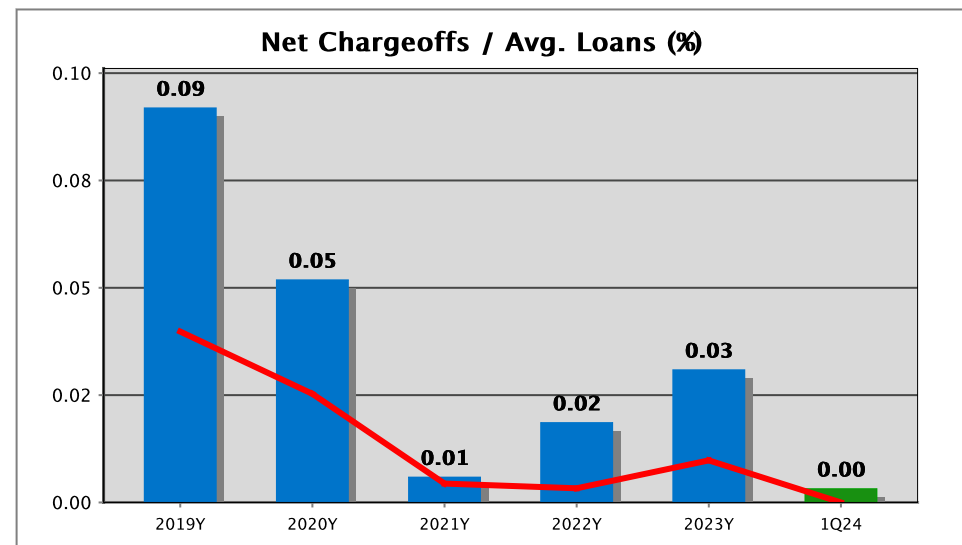
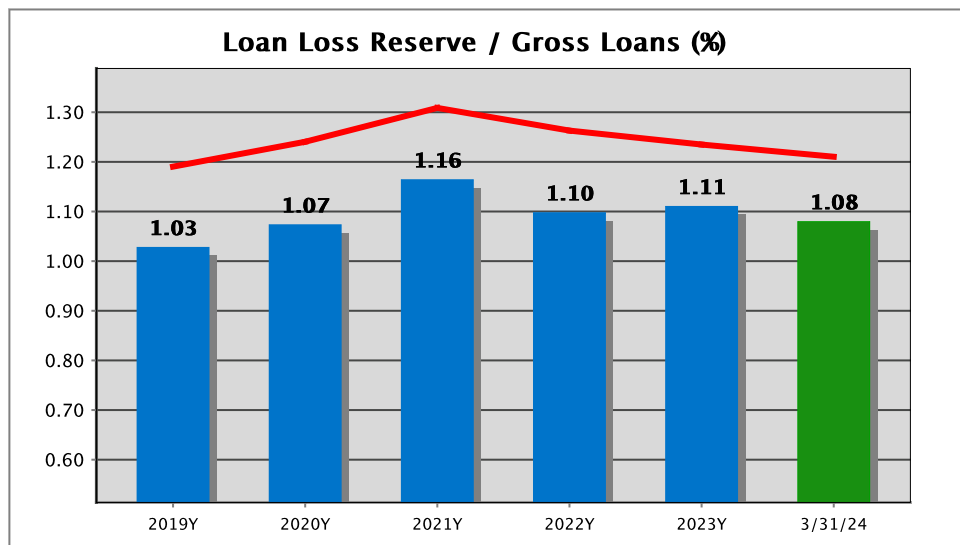
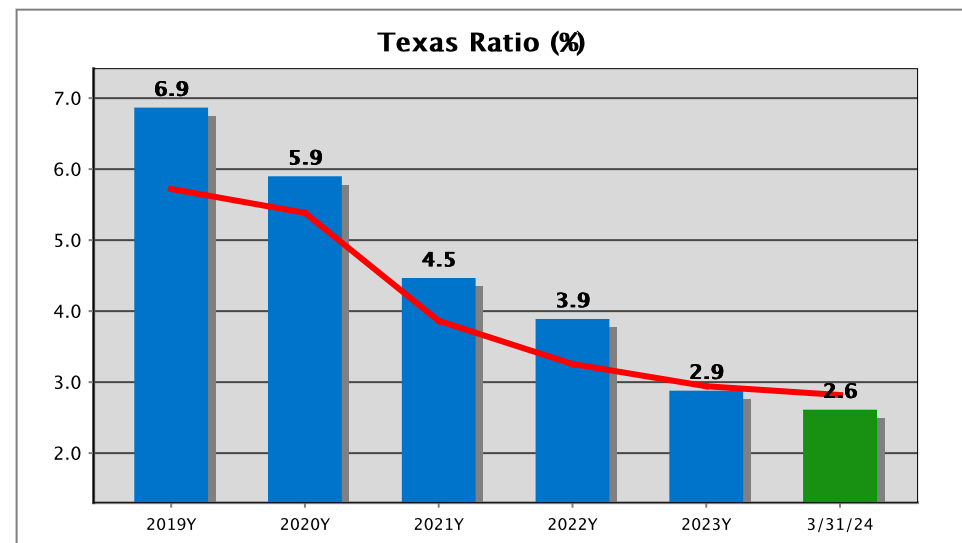
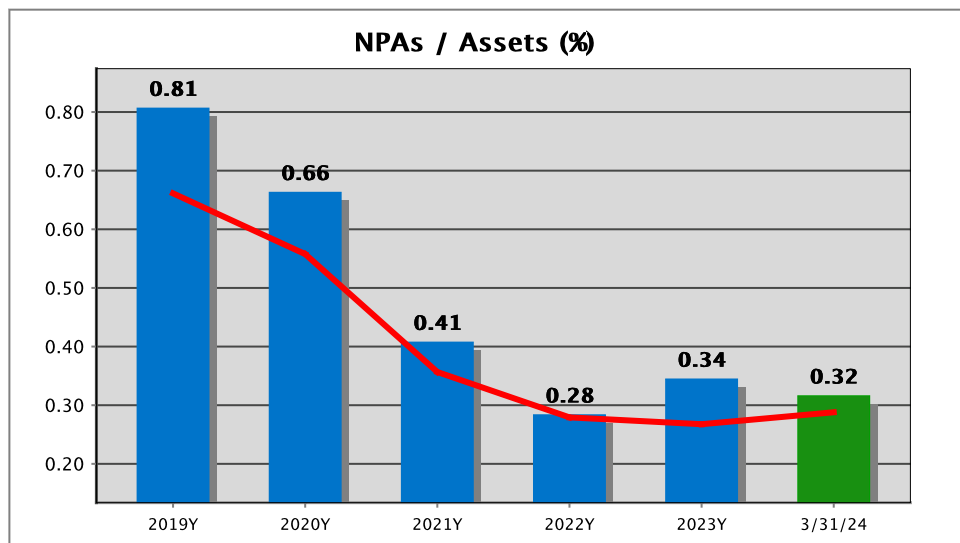
Total Noninterest-Bear. (\$627, 22%)
 Total Brokered (\$146, 5%)

(\$ billions)

QwickAnalytics State Performance Trends

Asset Quality Trends

Virginia
Banks
March 31, 2024



— 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

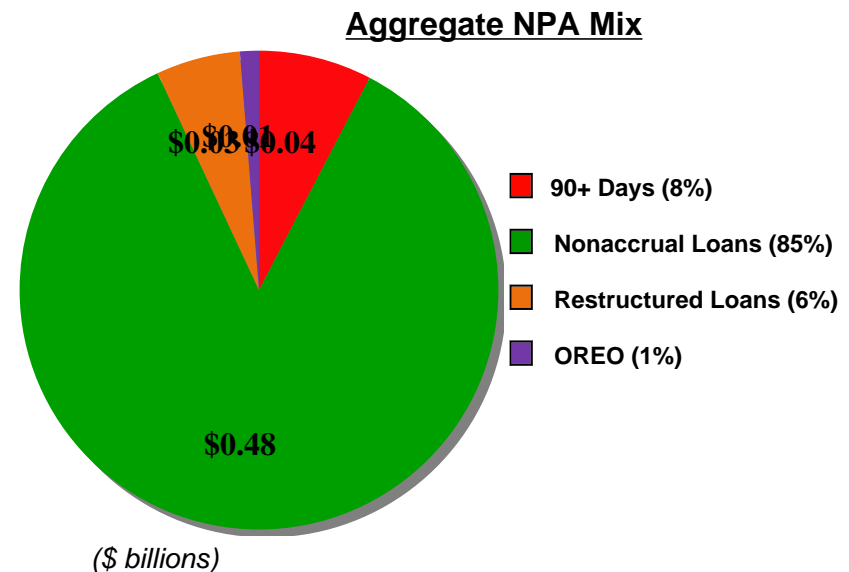
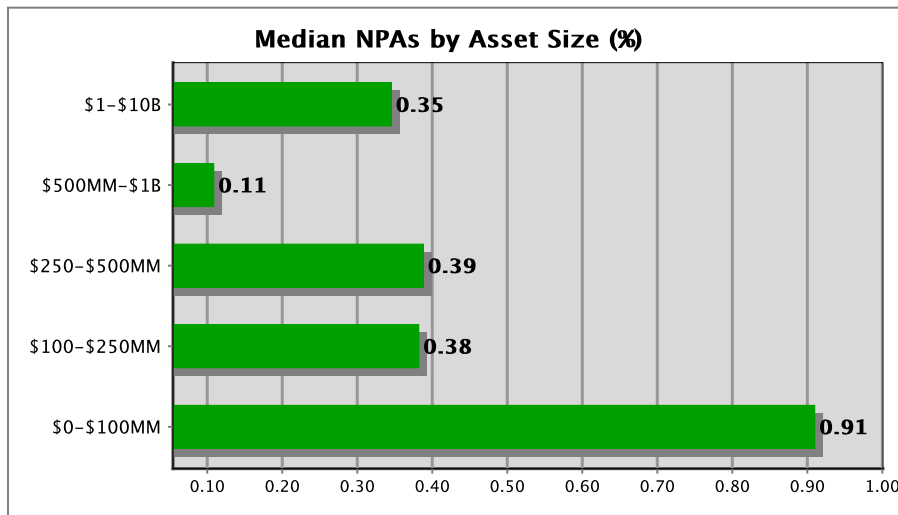
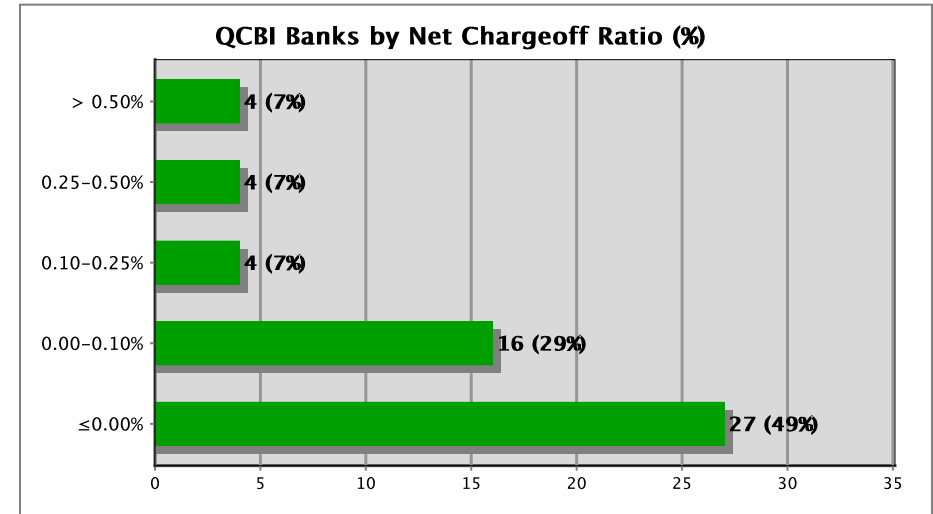
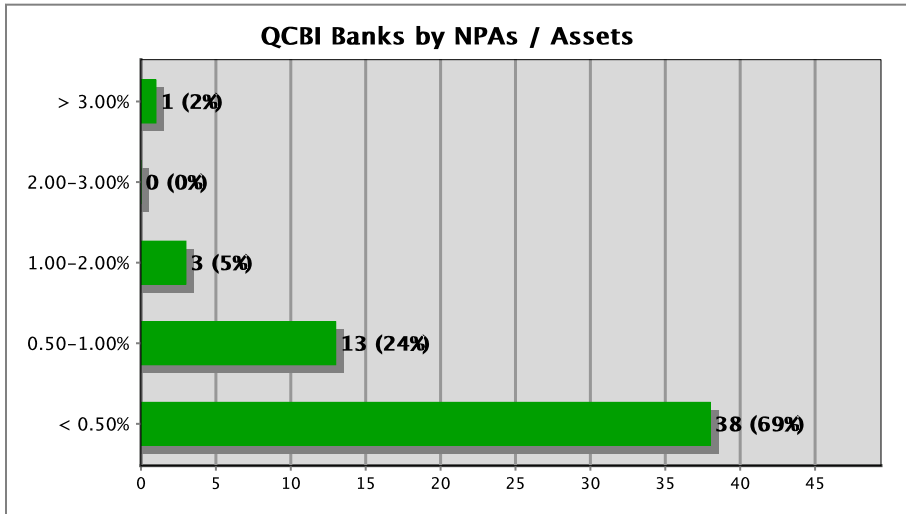


QwickAnalytics™

QwickAnalytics State Performance Trends

Asset Quality Trends

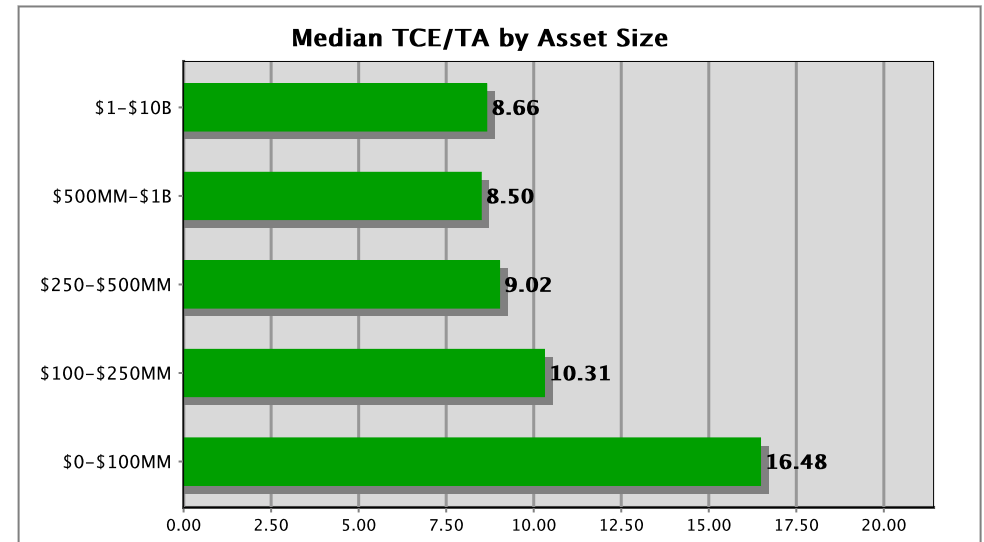
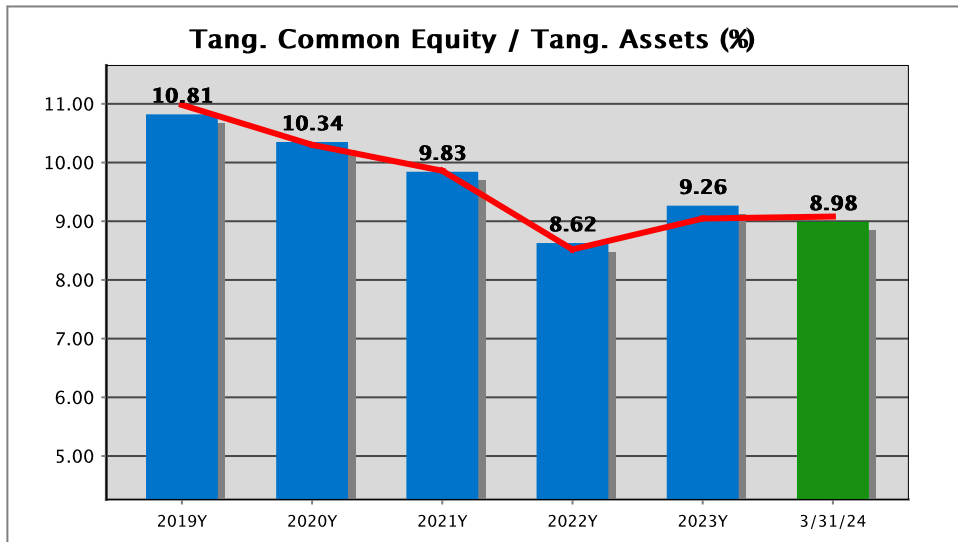
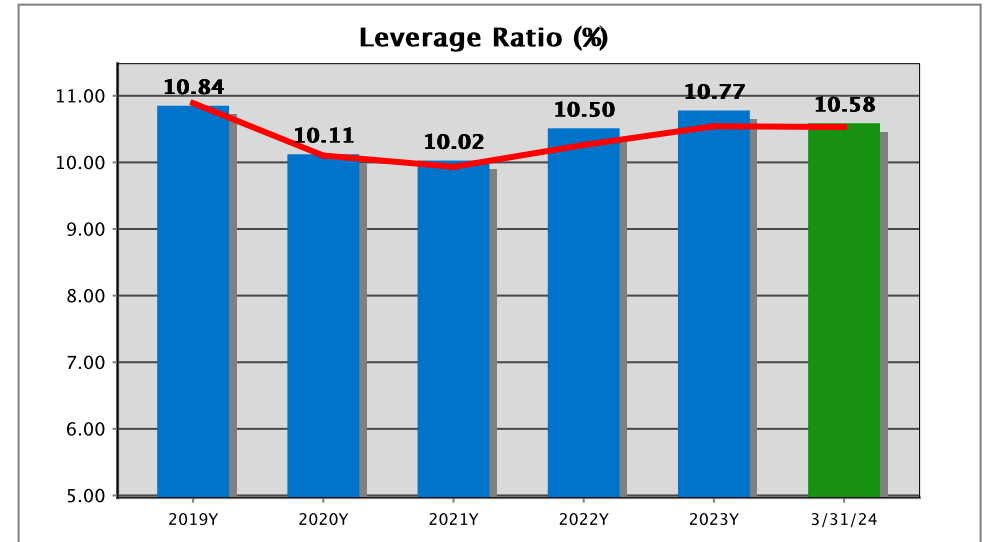
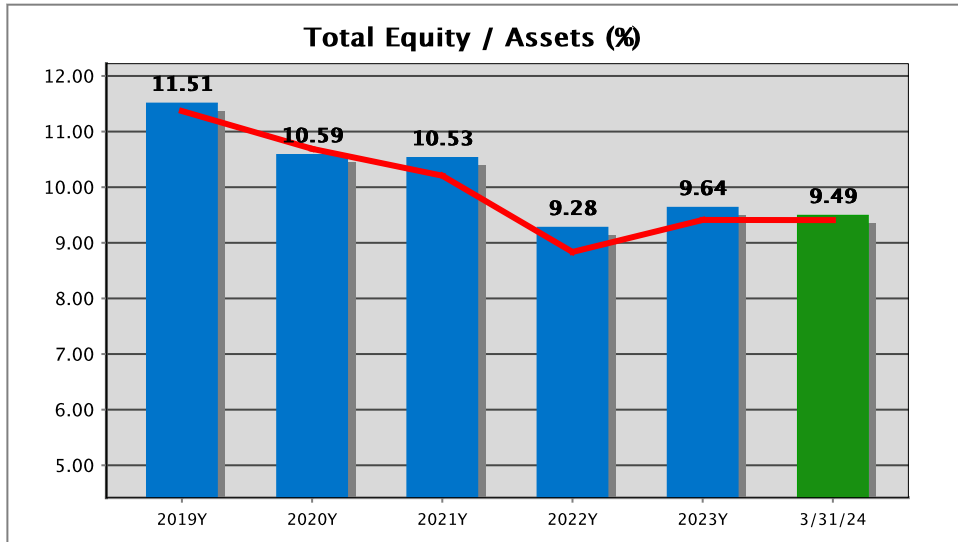
Virginia
Banks
March 31, 2024



QwickAnalytics State Performance Trends

Capital Trends

Virginia
Banks
March 31, 2024



— National Trend

Note: Trend charts contain median values

QCBI HONOR ROLL: TOP PERFORMING BANKS

Top 25 Fastest Growing QCBI Banks

LTM Asset Growth

Virginia
Banks
March 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	Trustar Bank	Great Falls, VA	\$812,957	20.6%	\$138,602
2	Pioneer Bank	Stanley, VA	\$357,676	19.8%	\$59,129
3	VCC Bank	Richmond, VA	\$319,816	18.7%	\$50,336
4	Chain Bridge Bank	Mc Lean, VA	\$1,233,771	17.6%	\$184,635
5	Oak View National Bank	Warrenton, VA	\$624,046	16.1%	\$86,667
6	Old Dominion National Bank	North Garden, VA	\$1,238,143	14.7%	\$158,264
7	Chesapeake Bank	Kilmarnock, VA	\$1,507,835	13.6%	\$180,434
8	Bank Of Botetourt	Buchanan, VA	\$802,227	12.2%	\$87,379
9	The First B&TC	Lebanon, VA	\$3,389,808	9.8%	\$302,382
10	The Farmers Bank Of Appomattox	Appomattox, VA	\$346,693	9.1%	\$28,869
11	Movement Bank	Danville, VA	\$156,813	8.0%	\$11,585
12	The Freedom Bank Of VA	Fairfax, VA	\$1,092,046	7.7%	\$77,914
13	New Peoples Bank, Inc.	Honaker, VA	\$850,757	7.2%	\$56,869
14	First Community Bank	Bluefield, VA	\$3,213,604	6.2%	\$186,280
15	First Bank	Strasburg, VA	\$1,447,307	5.4%	\$74,434
16	First Sentinel Bank	Richlands, VA	\$393,969	5.3%	\$19,846
17	Farmers & Merchants Bank	Timberville, VA	\$1,314,144	4.9%	\$61,682
18	Carter B&T	Martinsville, VA	\$4,551,581	4.4%	\$191,019
19	Touchstone Bank	Mc Kenney, VA	\$672,378	4.4%	\$28,046
20	Benchmark Community Bank	Kenbridge, VA	\$1,178,473	4.3%	\$48,675
21	Bank Of The James	Lynchburg, VA	\$974,801	3.9%	\$36,427
22	The Bank Of Charlotte County	Phenix, VA	\$184,659	3.5%	\$6,276
23	Highlands Community Bank	Covington, VA	\$202,284	3.4%	\$6,609
24	Skyline National Bank	Independence, VA	\$1,049,797	3.0%	\$31,040
25	VA National Bank	Charlottesville, VA	\$1,618,345	3.0%	\$46,975



Top 25 Fastest Growth QCBI Banks

LTM Loan Growth

Virginia
Banks
March 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	The Farmers And Merchants Bank Of Craig County	New Castle, VA	\$87,475	22.2%	\$8,528
2	Legacy Bank	Grundy, VA	\$323,763	21.3%	\$31,465
3	VCC Bank	Richmond, VA	\$319,816	20.1%	\$43,551
4	VA National Bank	Charlottesville, VA	\$1,618,345	20.0%	\$188,210
5	Bank Of Botetourt	Buchanan, VA	\$802,227	19.3%	\$99,473
6	Trustar Bank	Great Falls, VA	\$812,957	18.8%	\$101,544
7	The Bank Of Southside VA	Carson, VA	\$669,579	17.9%	\$49,642
8	Martinsville First SB	Martinsville, VA	\$32,979	17.3%	\$2,579
9	The First B&TC	Lebanon, VA	\$3,389,808	16.5%	\$419,904
10	Pioneer Bank	Stanley, VA	\$357,676	14.4%	\$30,302
11	The Bank Of Marion	Marion, VA	\$557,303	12.9%	\$41,832
12	Chesapeake Bank	Kilmarnock, VA	\$1,507,835	12.9%	\$102,934
13	Movement Bank	Danville, VA	\$156,813	12.8%	\$13,357
14	Old Dominion National Bank	North Garden, VA	\$1,238,143	12.6%	\$117,436
15	The Bank Of Charlotte County	Phenix, VA	\$184,659	12.0%	\$15,980
16	Citizens B&TC	Blackstone, VA	\$561,762	11.5%	\$26,710
17	Benchmark Community Bank	Kenbridge, VA	\$1,178,473	11.0%	\$91,748
18	Village Bank	Midlothian, VA	\$745,027	10.5%	\$56,687
19	Powell Valley National Bank	Jonesville, VA	\$481,397	9.6%	\$30,718
20	Highlands Community Bank	Covington, VA	\$202,284	9.3%	\$9,543
21	Farmers & Merchants Bank	Timberville, VA	\$1,314,144	9.1%	\$69,090
22	Oak View National Bank	Warrenton, VA	\$624,046	9.0%	\$25,068
23	Burke And Herbert B&TC	Alexandria, VA	\$3,695,387	8.6%	\$168,480
24	Citizens And Farmers Bank	West Point, VA	\$2,448,912	8.3%	\$140,769
25	New Peoples Bank, Inc.	Honaker, VA	\$850,757	8.1%	\$48,104



Top 25 QCBI Banks

Net Interest Margin

Virginia
Banks
March 31, 2024

Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1 Miners Exchange Bank	Coeburn, VA	\$91,608	4.88%
2 Farmers And Miners Bank	Pennington GAP, VA	\$176,720	4.75%
3 The Bank Of Charlotte County	Phenix, VA	\$184,659	4.44%
4 First Community Bank	Bluefield, VA	\$3,213,604	4.40%
5 Benchmark Community Bank	Kenbridge, VA	\$1,178,473	4.20%
6 Citizens And Farmers Bank	West Point, VA	\$2,448,912	4.19%
7 The Bank Of Southside VA	Carson, VA	\$669,579	4.08%
8 Village Bank	Midlothian, VA	\$745,027	3.84%
9 Citizens B&TC	Blackstone, VA	\$561,762	3.76%
10 The Bank Of Marion	Marion, VA	\$557,303	3.75%
11 Martinsville First SB	Martinsville, VA	\$32,979	3.72%
12 The First B&TC	Lebanon, VA	\$3,389,808	3.64%
13 Skyline National Bank	Independence, VA	\$1,049,797	3.64%
14 New Peoples Bank, Inc.	Honaker, VA	\$850,757	3.61%
15 First Sentinel Bank	Richlands, VA	\$393,969	3.59%
16 First National Bank	Altavista, VA	\$997,887	3.54%
17 Integrity Bank For Business	Virginia Beach, VA	\$93,160	3.52%
18 Chesapeake Bank	Kilmarnock, VA	\$1,507,835	3.49%
19 The Old Point National Bank Of Phoebus	Hampton, VA	\$1,436,417	3.49%
20 Touchstone Bank	Mc Kenney, VA	\$672,378	3.48%
21 Mainstreet Bank	Fairfax, VA	\$2,066,709	3.44%
22 Cornerstone Bank	Lexington, VA	\$213,204	3.43%
23 Primis Bank	Tappahannock, VA	\$3,909,829	3.37%
24 Pioneer Bank	Stanley, VA	\$357,676	3.36%
25 New Horizon Bank	Powhatan, VA	\$140,477	3.34%

* Most recent quarter (MRQ) net interest margin



QwickAnalytics™

Top 25 QCBI Banks

Noninterest Income

Virginia
Banks
March 31, 2024

Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1 Chesapeake Bank	Kilmarnock, VA	\$1,507,835	1.56%
2 Primis Bank	Tappahannock, VA	\$3,909,829	1.50%
3 Movement Bank	Danville, VA	\$156,813	1.37%
4 First Community Bank	Bluefield, VA	\$3,213,604	1.21%
5 First Bank	Strasburg, VA	\$1,447,307	1.14%
6 Citizens And Farmers Bank	West Point, VA	\$2,448,912	1.04%
7 The Bank Of Marion	Marion, VA	\$557,303	0.93%
8 Blue Ridge Bank	Martinsville, VA	\$3,049,148	0.88%
9 Bank Of The James	Lynchburg, VA	\$974,801	0.86%
10 Village Bank	Midlothian, VA	\$745,027	0.85%
11 Bank Of Clarke	Berryville, VA	\$1,781,936	0.78%
12 Miners Exchange Bank	Coeburn, VA	\$91,608	0.75%
13 Benchmark Community Bank	Kenbridge, VA	\$1,178,473	0.73%
14 Trupoint Bank	Grundy, VA	\$528,123	0.71%
15 Skyline National Bank	Independence, VA	\$1,049,797	0.69%
16 First National Bank	Altavista, VA	\$997,887	0.66%
17 Farmers & Merchants Bank	Timberville, VA	\$1,314,144	0.60%
18 Bank Of Botetourt	Buchanan, VA	\$802,227	0.60%
19 Chain Bridge Bank	Mc Lean, VA	\$1,233,771	0.57%
20 The National Bank Of Blacksburg	Blacksburg, VA	\$1,685,921	0.56%
21 First Sentinel Bank	Richlands, VA	\$393,969	0.56%
22 Farmers And Miners Bank	Pennington GAP, VA	\$176,720	0.56%
23 The First B&TC	Lebanon, VA	\$3,389,808	0.55%
24 American National B&TC	Danville, VA	\$3,069,984	0.55%
25 The Old Point National Bank Of Phoebus	Hampton, VA	\$1,436,417	0.50%

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



QwickAnalytics™

Top 25 QCBI Banks Most Efficient

Virginia
Banks
March 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	Citizens B&TC	Blackstone, VA	\$561,762	49.8%
2	Chain Bridge Bank	Mc Lean, VA	\$1,233,771	51.0%
3	The Bank Of Southside VA	Carson, VA	\$669,579	51.7%
4	The First B&TC	Lebanon, VA	\$3,389,808	52.1%
5	First Community Bank	Bluefield, VA	\$3,213,604	56.0%
6	Lee B&TC	Pennington GAP, VA	\$251,018	57.2%
7	Primis Bank	Tappahannock, VA	\$3,909,829	57.9%
8	John Marshall Bank	Reston, VA	\$2,248,442	59.8%
9	Oak View National Bank	Warrenton, VA	\$624,046	60.8%
10	VA National Bank	Charlottesville, VA	\$1,618,345	60.9%
11	American National B&TC	Danville, VA	\$3,069,984	61.2%
12	Fvcbank	Fairfax, VA	\$2,177,175	62.7%
13	The Farmers And Merchants Bank Of Craig County	New Castle, VA	\$87,475	63.7%
14	First Bank	Strasburg, VA	\$1,447,307	64.1%
15	The Bank Of Charlotte County	Phenix, VA	\$184,659	65.9%
16	Select Bank	Forest, VA	\$461,404	67.1%
17	Village Bank	Midlothian, VA	\$745,027	67.5%
18	Bank Of Botetourt	Buchanan, VA	\$802,227	67.6%
19	VCC Bank	Richmond, VA	\$319,816	68.4%
20	The National Bank Of Blacksburg	Blacksburg, VA	\$1,685,921	68.9%
21	Benchmark Community Bank	Kenbridge, VA	\$1,178,473	69.3%
22	The Bank Of Marion	Marion, VA	\$557,303	71.3%
23	Citizens And Farmers Bank	West Point, VA	\$2,448,912	71.3%
24	The Farmers Bank Of Appomattox	Appomattox, VA	\$346,693	71.5%
25	Mainstreet Bank	Fairfax, VA	\$2,066,709	71.8%

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



QwickAnalytics™

Top 25 QCBI Banks ROAA (C-Corps)

Virginia
Banks
March 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	The Bank Of Southside VA	Carson, VA	\$669,579	1.66%
2	First Community Bank	Bluefield, VA	\$3,213,604	1.61%
3	Citizens B&TC	Blackstone, VA	\$561,762	1.60%
4	Chain Bridge Bank	Mc Lean, VA	\$1,233,771	1.50%
5	The First B&TC	Lebanon, VA	\$3,389,808	1.46%
6	The Bank Of Charlotte County	Phenix, VA	\$184,659	1.29%
7	Benchmark Community Bank	Kenbridge, VA	\$1,178,473	1.14%
8	Village Bank	Midlothian, VA	\$745,027	1.09%
9	The Bank Of Marion	Marion, VA	\$557,303	1.01%
10	Lee B&TC	Pennington GAP, VA	\$251,018	1.00%
11	New Peoples Bank, Inc.	Honaker, VA	\$850,757	0.98%
12	Oak View National Bank	Warrenton, VA	\$624,046	0.98%
13	VA National Bank	Charlottesville, VA	\$1,618,345	0.97%
14	First Bank	Strasburg, VA	\$1,447,307	0.96%
15	Bank Of Botetourt	Buchanan, VA	\$802,227	0.92%
16	First National Bank	Altavista, VA	\$997,887	0.90%
17	Farmers And Miners Bank	Pennington GAP, VA	\$176,720	0.88%
18	American National B&TC	Danville, VA	\$3,069,984	0.88%
19	Primis Bank	Tappahannock, VA	\$3,909,829	0.86%
20	The Farmers And Merchants Bank Of Craig County	New Castle, VA	\$87,475	0.83%
21	Chesapeake Bank	Kilmarnock, VA	\$1,507,835	0.82%
22	VCC Bank	Richmond, VA	\$319,816	0.82%
23	John Marshall Bank	Reston, VA	\$2,248,442	0.81%
24	Pioneer Bank	Stanley, VA	\$357,676	0.80%
25	Skyline National Bank	Independence, VA	\$1,049,797	0.78%

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



QwickAnalytics™

Top 25 QCBI Banks ROAE (C-Corps)

Virginia
Banks
March 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Chain Bridge Bank	Mc Lean, VA	\$1,233,771	18.88%
2	Citizens B&TC	Blackstone, VA	\$561,762	15.35%
3	The First B&TC	Lebanon, VA	\$3,389,808	14.70%
4	The Bank Of Marion	Marion, VA	\$557,303	12.98%
5	Benchmark Community Bank	Kenbridge, VA	\$1,178,473	12.94%
6	Oak View National Bank	Warrenton, VA	\$624,046	12.87%
7	First Bank	Strasburg, VA	\$1,447,307	12.31%
8	First National Bank	Altavista, VA	\$997,887	11.48%
9	The Bank Of Charlotte County	Phenix, VA	\$184,659	11.35%
10	First Community Bank	Bluefield, VA	\$3,213,604	11.23%
11	Bank Of The James	Lynchburg, VA	\$974,801	10.84%
12	The Bank Of Southside VA	Carson, VA	\$669,579	10.77%
13	Chesapeake Bank	Kilmarnock, VA	\$1,507,835	10.54%
14	Village Bank	Midlothian, VA	\$745,027	10.48%
15	VA National Bank	Charlottesville, VA	\$1,618,345	10.40%
16	New Peoples Bank, Inc.	Honaker, VA	\$850,757	10.36%
17	Skyline National Bank	Independence, VA	\$1,049,797	10.16%
18	Bank Of Botetourt	Buchanan, VA	\$802,227	9.69%
19	The National Bank Of Blacksburg	Blacksburg, VA	\$1,685,921	8.80%
20	Lee B&TC	Pennington GAP, VA	\$251,018	8.72%
21	Pioneer Bank	Stanley, VA	\$357,676	8.67%
22	Bank Of Clarke	Berryville, VA	\$1,781,936	8.62%
23	Select Bank	Forest, VA	\$461,404	8.52%
24	Burke And Herbert B&TC	Alexandria, VA	\$3,695,387	8.20%
25	The Farmers Bank Of Appomattox	Appomattox, VA	\$346,693	7.75%

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



QwickAnalytics™

QwickAnalytics State Performance Trends

Virginia
Banks
March 31, 2024

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	Virginia
Assets > \$10 Billion	157	5
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	126	3
Large Institutional Branches (>\$2 billion deposits/branch)	45	0
Underloaned (<10% Loans / Assets)	118	1
Consumer Focus (>50% Consumer Loans or Leases / Assets)	23	0
No Material Real Estate Lending (<1% Assets)	133	1
Wholesale Funded (<40% Core Deposits / Deposits)	91	1
Overcapitalized (Total Equity / Assets > 50%)	83	1
Time Deposits = 100% of Total Deposits	19	0
Manually Excluded Banks	0	0

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

About QwickAnalytics: Time-Saving Tools for Busy Bankers

Virginia
Banks
March 31, 2024

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.