

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter			
										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
State Summary (Excludes Regionals and SunTrust)																	
North - Total/Average	19,262,284	13,181,148	1,463,985	154,294	75,533	9,330	26,547	1.17	0.34	17,653	611	62,189	3,686	14,105	538	62,037	4,217
East - Total/Average	5,031,727	3,123,707	390,947	38,305	13,401	858	5,763	1.23	0.44	8,331	415	12,661	9,244	5,443	872	12,404	10,227
Atlanta Metro - Total/Average	19,157,240	12,721,688	1,588,684	153,652	50,147	3,155	7,261	1.21	0.67	42,235	1,767	104,153	23,377	46,702	3,171	111,628	32,795
Central - Total/Average	5,321,421	3,338,418	312,786	50,437	11,215	1,184	3,011	1.51	0.99	14,078	6,248	40,352	12,168	15,818	9,533	42,323	13,031
Southwest - Total/Average	33,194,501	24,111,078	1,863,434	366,567	156,579	11,472	37,663	1.52	0.88	108,637	11,610	231,973	61,606	103,977	22,300	180,681	73,353
Southeast - Total/Average	7,579,861	4,868,740	384,735	83,895	13,346	8,278	9,560	1.72	0.79	26,547	3,958	39,827	19,724	31,141	5,183	44,489	26,448
State Total	89,547,034	61,344,779	6,004,571	847,150	320,221	34,277	89,805	1.38	0.69	217,481	24,609	491,155	129,805	217,186	41,597	453,562	160,071
North																	
Chattanooga, TN-GA (Metro)																	
Bank of LaFayette, Georgia	290,059	107,657	4,383	945	200	42	37	0.88	0.69	1,065	18	1,868	136	720	14	1,793	176
Bank of Dade	124,515	55,598	-	853	-	134	24	1.53	0.67	1,279	199	840	-	659	29	1,162	-
Citizens Bank & Trust, Inc.	110,733	61,246	-	959	49	21	52	1.57	0.36	446	15	329	66	591	36	273	183
Total/Average	525,307	224,501	4,383	2,757	249	197	113	1.23	0.62	2,790	232	3,037	202	1,970	79	3,228	359
Dalton, GA (Metro)																	
First Bank	458,034	362,880	40,257	6,446	740	28	208	1.78	1.38	1,416	363	6,284	38	533	441	6,337	260
First National Community Bank	313,539	220,433	19,048	2,331	588	80	23	1.06	0.89	203	-	1,008	1,797	59	-	1,276	2,414
Total/Average	771,573	583,313	59,305	8,777	1,328	108	231	1.50	1.18	1,619	363	7,292	1,835	592	441	7,613	2,674
Rome, GA (Metro)																	
Greater Community Bank	282,732	223,333	47,425	3,152	1,478	51	350	1.41	0.05	399	-	113	40	313	-	214	40
River City Bank	185,941	122,074	12,594	2,573	1,022	3	-	2.11	0.42	-	-	779	-	11	-	953	-
Heritage First Bank	169,583	121,426	10,764	1,472	417	24	157	1.21	1.23	171	-	1,763	325	144	-	1,990	325
Total/Average	638,256	466,833	70,783	7,197	2,917	78	507	1.54	0.47	570	-	2,655	365	468	-	3,157	365
Other																	
United Community Bank	17,126,721	11,798,910	1,317,379	134,256	70,936	8,820	25,620	1.14	0.29	12,597	-	49,084	953	11,042	-	48,022	477
North Georgia National Bank	145,186	84,442	8,292	1,050	95	126	76	1.24	0.23	49	-	105	231	22	-	-	242
Southeast First National Bank	55,241	23,149	3,843	257	8	1	-	1.11	0.21	28	16	16	100	11	18	17	100
Total/Average	17,327,148	11,906,501	1,329,514	135,563	71,039	8,947	25,696	1.14	0.29	12,674	16	49,205	1,284	11,075	18	48,039	819
North - Total/Average	19,262,284	13,181,148	1,463,985	154,294	75,533	9,330	26,547	1.17	0.34	17,653	611	62,189	3,686	14,105	538	62,037	4,217

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter			
										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
										30-90	90 +	Accrual	OREO	30-90	90 +	Accrual	OREO
East																	
Athens-Clarke County, GA (Metro)																	
First American Bank and Trust Company	712,554	430,229	54,435	7,536	1,725	111	-	1.75	0.27	1,954	-	1,121	786	333	-	1,127	851
Oconee State Bank	469,354	330,107	55,788	4,029	863	355	10	1.22	1.35	110	120	6,335	-	460	193	5,816	-
Commercial Bank	302,285	228,880	38,582	4,016	653	6	15	1.75	0.07	110	-	219	-	1,366	-	222	-
Total/Average	1,484,193	989,216	148,805	15,581	3,241	472	25	1.58	0.57	2,174	120	7,675	786	2,159	193	7,165	851
Gainesville, GA (Metro)																	
Peach State Bank & Trust	409,305	247,751	34,165	2,640	521	51	129	1.07	0.00	16	14	-	-	29	14	-	-
First Century Bank, National Association	328,993	66,436	37,262	185	4,550	16	4,562	0.28	1.31	129	-	142	4,183	450	552	143	4,307
Total/Average	738,298	314,187	71,427	2,825	5,071	67	4,691	0.90	0.59	145	14	142	4,183	479	566	143	4,307
Other																	
Pinnacle Bank	1,517,350	1,068,752	103,901	10,752	3,950	166	600	1.01	0.14	1,763	12	985	1,197	142	-	1,233	1,020
Northeast Georgia Bank	524,562	257,514	30,063	2,842	218	91	204	1.10	0.39	1,598	145	1,663	394	199	107	1,724	683
F&M Bank	305,579	177,911	17,222	2,394	375	9	99	1.35	0.35	966	-	766	289	1,282	-	729	353
Bank of Madison	286,993	214,324	15,080	2,685	321	10	22	1.25	0.99	118	-	1,047	1,808	115	-	1,059	1,817
Farmers State Bank	148,250	81,660	4,449	1,185	225	43	122	1.45	0.54	1,358	124	213	587	835	6	263	1,196
Elberton Federal Savings & Loan Association	26,502	20,143	-	41	-	-	-	0.20	0.64	209	-	170	-	232	-	88	-
Total/Average	2,809,236	1,820,304	170,715	19,899	5,089	319	1,047	1.09	0.32	6,012	281	4,844	4,275	2,805	113	5,096	5,069
East - Total/Average	5,031,727	3,123,707	390,947	38,305	13,401	858	5,763	1.23	0.44	8,331	415	12,661	9,244	5,443	872	12,404	10,227

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter				
										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO	
										30-90	90 +	Accrual	OREO	30-90	90 +	Accrual	OREO	
Atlanta Metro																		
Atlantic Capital Bank, National Association	2,923,518	2,188,035	231,834	31,894	16,267	86	2,140	1.46	0.19	12,257	336	5,085	563	6,143	335	5,930	779	
United Bank	1,786,724	797,895	114,365	14,971	2,298	865	505	1.88	0.43	5,416	176	7,633	134	3,694	-	7,097	152	
Metro City Bank	1,742,593	1,463,043	96,949	9,339	2,511	78	89	0.64	0.57	1,984	4	9,730	282	4,774	-	10,334	423	
Heritage Southeast Bank	1,530,889	1,052,875	105,810	12,925	7,650	209	880	1.23	1.04	1,868	325	10,902	5,043	3,452	55	19,638	8,496	
Piedmont Bank	1,367,661	1,064,803	164,565	10,014	2,464	26	-	0.94	0.26	-	-	2,467	1,127	-	-	2,467	2,241	
Newton Federal Bank (MHC)	887,993	629,412	130,348	5,725	1,413	358	208	0.91	0.56	1,504	-	3,717	1,294	643	-	3,965	1,232	
First IC Bank	739,758	564,705	21,900	8,717	2,974	66	732	1.54	1.34	-	-	9,930	-	311	-	11,212	1,006	
Georgia Banking Company	734,119	176,834	5,133	1,723	105	237	109	0.97	0.61	2,133	374	3,655	859	3,712	231	3,673	1,870	
Vinings Bank	699,276	359,995	183,190	1,921	752	2	-	0.53	0.27	265	-	1,866	-	2,066	-	933	-	
Quantum National Bank	651,784	562,821	83,128	7,630	2,975	7	-	1.36	0.00	332	-	-	-	699	-	-	-	
SouthCrest Bank, N.A.	631,395	326,243	-	3,700	600	410	344	1.13	0.59	772	-	3,308	447	946	-	3,988	447	
PromiseOne Bank	541,912	341,734	31,545	4,005	983	1	313	1.17	1.77	2,563	-	9,617	-	845	-	9,562	-	
Citizens Trust Bank	536,655	290,624	26,008	3,018	1,538	77	228	1.04	0.82	824	8	4,246	161	1,792	22	3,283	161	
Touchmark National Bank	449,488	387,168	57,624	5,326	1,451	252	626	1.38	0.62	1,709	-	2,778	-	7,624	-	2,832	88	
Community Bank of Pickens County	419,410	323,075	30,209	3,875	1,200	2	218	1.20	1.85	1,423	104	5,864	1,900	1,807	-	4,258	2,628	
Citizens Bank of Georgia	406,282	248,509	32,850	3,353	500	4	2	1.35	0.07	956	-	-	282	517	-	-	282	
American Commerce Bank, National Association	394,105	332,980	11,257	5,426	879	4	-	1.63	1.49	858	-	5,779	87	1,900	69	5,518	151	
Peoples Bank & Trust	373,863	168,242	15,198	1,758	200	50	-	1.04	1.08	330	-	1,695	2,337	391	-	1,703	2,555	
First National Bank of Griffin	322,483	123,432	-	1,360	19	11	29	1.10	0.16	1,047	6	440	82	299	35	449	82	
Georgia Primary Bank	278,695	219,964	53,424	2,259	190	98	50	1.03	0.04	1,598	-	113	-	20	-	316	-	
Century Bank of Georgia	253,669	142,078	28,399	2,438	850	34	48	1.72	0.07	25	-	176	1	1	1,431	179	-	
Cornerstone Bank	222,232	158,371	30,406	2,590	370	30	503	1.64	3.95	220	-	8,141	637	203	744	7,749	778	
WestSide Bank	184,906	107,002	14,472	1,562	320	123	-	1.46	1.19	-	-	-	2,202	-	-	-	3,539	
Signature Bank of Georgia	184,659	106,270	-	1,102	209	6	-	1.04	3.46	-	-	3,936	2,450	-	-	3,782	2,450	
Liberty First Bank	166,601	76,854	6,384	1,150	47	8	6	1.50	0.60	-	-	-	1,004	-	-	-	1,004	
Bank of Monticello	132,839	80,937	6,927	920	285	25	120	1.14	0.74	654	34	779	206	715	4	1,009	54	
Legacy State Bank	132,207	105,668	14,507	1,240	175	-	-	1.17	0.96	-	-	-	1,274	-	-	-	1,274	
Embassy National Bank	109,304	79,701	8,158	1,536	70	-	-	1.93	0.63	551	-	693	-	453	-	-	-	
Tandem Bank	86,635	67,661	30,972	455	383	-	-	0.67	0.00	-	-	-	-	-	-	-	-	
F & M Bank and Trust Company	81,515	60,412	18,558	453	16	74	66	0.75	1.61	239	-	310	1,005	80	-	399	953	
Loyal Trust Bank	67,263	46,836	33,721	395	381	-	-	0.84	0.00	-	-	-	-	-	-	-	-	
First Bank of Pike	60,508	36,535	843	470	72	11	42	1.29	0.26	839	248	157	-	1,411	194	34	150	
Talbot State Bank	56,299	30,974	-	402	-	1	3	1.30	2.02	1,868	152	1,136	-	2,204	51	1,318	-	
Atlanta Metro - Total/Average	19,157,240	12,721,688	1,588,684	153,652	50,147	3,155	7,261	1.21	0.67	42,235	1,767	104,153	23,377	46,702	3,171	111,628	32,795	

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter					
										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO		
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$		
Central																			
Macon, GA (Metro)																			
Persons Banking Company	378,298	229,164	25,201	2,135	900	49	131	0.93	0.81	18	-	1,525	1,538	125	-	1,621	1,922		
American Pride Bank	209,360	171,627	6,915	3,354	698	-	-	1.95	1.01	72	-	2,111	-	-	-	1,829	-		
Total/Average	587,658	400,791	32,116	5,489	1,598	49	131	1.37	0.88	90	-	3,636	1,538	125	-	3,450	1,922		
Other																			
Queensborough National Bank & Trust Company	1,561,300	996,038	150,744	13,782	3,200	210	698	1.38	1.84	7,613	5,031	25,594	3,190	7,353	8,756	25,037	2,649		
BankSouth	971,832	667,069	66,795	11,054	4,531	216	465	1.66	0.33	883	-	3,070	128	1,287	5	3,004	339		
Century Bank and Trust	304,024	162,388	7,971	1,555	-	26	305	0.96	0.14	126	-	386	25	185	-	957	25		
Citizens Bank of The South	304,012	198,127	11,520	2,473	353	76	404	1.25	0.44	1,210	-	816	523	506	102	937	884		
Exchange Bank	298,066	166,879	6,046	2,852	350	14	122	1.71	0.32	546	564	525	414	957	20	541	549		
Citizens Bank of Swainsboro	256,889	186,536	11,970	4,365	270	69	219	2.34	0.46	1,014	8	903	280	1,051	1	1,087	492		
Geo. D. Warthen Bank	223,036	119,951	15,157	1,180	279	23	241	0.98	1.88	386	-	2,446	1,741	525	-	2,480	1,645		
Farmers & Merchants Bank	207,407	90,540	-	2,119	(346)	399	2	2.34	2.18	104	170	1,717	2,802	332	211	1,776	2,802		
First State Bank	192,781	151,226	4,412	1,539	180	27	58	1.02	0.53	532	-	400	631	917	-	394	631		
Peoples Bank	169,162	94,700	5,994	1,815	750	52	158	1.92	0.44	454	1	699	46	562	1	2,420	233		
Farmers Bank	112,958	52,934	-	826	-	14	4	1.56	0.55	-	-	-	620	-	-	-	620		
Bank of Hancock County	81,379	25,456	61	970	-	7	18	3.81	0.13	360	202	108	-	643	161	114	-		
Wilkinson County Bank	50,917	25,783	-	418	50	2	186	1.62	0.55	760	272	52	230	1,375	276	126	240		
Total/Average	4,733,763	2,937,627	280,670	44,948	9,617	1,135	2,880	1.53	1.00	13,988	6,248	36,716	10,630	15,693	9,533	38,873	11,109		
Central - Total/Average	5,321,421	3,338,418	312,786	50,437	11,215	1,184	3,011	1.51	0.99	14,078	6,248	40,352	12,168	15,818	9,533	42,323	13,031		

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										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
										30-90	90 +	Accrual	OREO	30-90	90 +	Accrual	OREO
Southwest																	
Albany, GA (Metro)																	
Georgia Community Bank	362,342	228,927	12,972	2,606	200	26	298	1.14	1.85	1,619	-	6,053	657	3,366	-	8,442	800
Flint Community Bank	281,254	244,256	20,516	2,237	345	-	-	0.92	1.41	213	-	3,972	-	330	-	3,974	-
AB&T	235,837	183,805	27,460	2,323	345	50	6	1.26	0.04	5	-	93	-	66	-	103	-
Bank of Dawson	127,490	85,475	901	1,026	225	4	298	1.20	2.32	2,580	-	2,900	52	1,325	-	3,413	63
Total/Average	1,006,923	742,463	61,849	8,192	1,115	80	602	1.10	1.36	4,417	-	13,018	709	5,087	-	15,932	863
Columbus, GA-AL (Metro)																	
First Peoples Bank	204,485	124,290	14,815	1,880	560	2	-	1.51	0.47	400	39	951	-	354	-	694	-
Total/Average	204,485	124,290	14,815	1,880	560	2	-	1.51	0.47	400	39	951	-	354	-	694	-
Valdosta, GA (Metro)																	
Farmers & Merchants Bank	598,926	399,954	33,323	6,591	2,940	79	1,905	1.65	3.73	8,841	647	13,647	8,707	9,265	1,000	10,232	10,465
Guardian Bank	453,816	295,920	1,503	5,248	450	12	228	1.77	1.51	183	769	5,476	1,386	352	2,246	5,588	1,062
Commercial Banking Company	280,942	200,939	14,179	3,159	385	40	280	1.57	0.32	539	-	909	-	183	-	937	19
First Federal Savings and Loan Association of Valdosta	210,011	160,427	-	601	90	31	21	0.37	1.84	2,364	-	3,207	666	2,228	5	3,313	670
Citizens Community Bank	160,297	93,617	7,010	1,042	107	12	319	1.11	1.11	561	51	639	1,148	580	113	671	1,054
Citizens National Bank of Quitman	110,428	75,347	2,210	1,310	45	114	32	1.74	0.06	254	2	61	-	138	3	104	23
Barwick Banking Company	20,711	4,741	962	54	10	-	1	1.14	0.01	2	-	3	-	48	2	-	-
Total/Average	1,835,131	1,230,945	59,187	18,005	4,027	288	2,786	1.46	1.95	12,744	1,469	23,942	11,907	12,794	3,369	20,845	13,293

GEORGIA ASSET QUALITY - SEPTEMBER 30, 2020

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter					
										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO		
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$		
Other																			
Ameris Bank	19,785,981	14,943,593	1,097,155	231,924	132,230	8,132	25,288	1.55	0.84	62,088	7,003	138,163	28,326	57,402	15,127	77,745	35,325		
Colony Bank	1,754,278	1,101,606	137,831	11,020	5,262	337	1,442	1.00	0.67	2,222	-	9,926	1,877	3,321	-	11,459	1,769		
Thomasville National Bank	1,167,583	1,007,099	98,191	21,023	3,268	44	73	2.09	0.23	1,322	80	2,735	-	1,308	-	2,326	-		
PeoplesSouth Bank	931,731	622,140	58,771	7,998	250	368	184	1.29	0.63	4,857	354	3,990	1,836	5,600	436	4,558	2,046		
First State Bank of Blakely	545,033	387,534	9,320	4,835	2,060	15	2,151	1.25	1.69	604	502	6,453	2,733	558	989	7,934	1,905		
South Georgia Banking Company	497,889	282,875	15,255	3,766	225	46	99	1.33	0.32	3,034	2	494	1,084	1,469	43	1,196	1,439		
Citizens Bank of Americus	382,857	197,390	18,296	4,136	825	30	242	2.10	0.27	204	1	446	587	146	-	998	540		
Planters First Bank	371,888	273,374	33,703	3,212	413	254	520	1.17	0.60	158	-	853	1,381	359	-	2,405	1,318		
SunMark Community Bank	344,343	249,145	24,724	3,937	396	148	119	1.58	0.44	1,727	680	1,372	140	1,001	187	1,285	140		
TC Federal Bank	339,217	274,927	25,139	4,046	780	205	3	1.47	0.75	132	21	2,200	351	31	-	2,319	351		
First Port City Bank	298,748	227,442	28,454	2,438	280	3	136	1.07	0.09	47	-	132	138	156	-	141	-		
First National Bank of Coffee County	288,523	174,867	23,713	2,161	390	105	37	1.24	0.19	37	-	540	-	61	-	541	-		
United National Bank	236,244	219,838	12,388	4,916	630	51	464	2.24	2.12	175	55	5,020	-	352	-	6,863	-		
State Bank of Cochran	232,310	130,538	3,090	5,973	-	559	317	4.58	1.84	997	-	3,667	601	1,210	-	3,861	601		
Douglas National Bank	218,343	164,371	18,314	2,025	275	22	17	1.23	0.91	750	-	1,984	-	316	-	2,006	-		
Rabun County Bank	215,793	133,241	590	2,991	-	11	7	2.24	0.72	310	-	730	828	212	-	739	1,104		
First National Bank of Decatur County	207,838	147,699	14,280	2,407	434	13	37	1.63	0.63	1,018	-	1,303	-	379	-	1,212	-		
Bank of Alapaha	205,711	120,683	-	1,533	550	226	1,159	1.27	0.29	2,505	13	486	105	1,888	57	1,103	604		
Great Oaks Bank	197,810	149,870	27,065	1,648	245	19	27	1.10	0.34	-	-	130	539	45	-	56	1,177		
Community Banking Company of Fitzgerald	180,946	132,587	10,433	3,323	720	30	89	2.51	0.92	413	4	1,649	8	247	3	1,713	250		
South Coast Bank & Trust	178,274	127,025	5,735	2,140	195	-	2	1.68	0.21	75	-	378	-	505	14	331	-		
Magnolia State Bank	177,462	119,453	13,866	1,304	150	117	300	1.09	3.58	1,625	697	2,244	4,107	1,896	202	3,123	4,618		
One South Bank	157,152	119,852	9,073	1,530	321	114	386	1.28	0.76	104	293	1,177	20	596	1,062	772	28		
West Central Georgia Bank	133,996	47,064	1,319	1,290	-	11	11	2.74	0.11	429	-	107	39	323	-	-	39		
Family Bank	125,266	100,044	3,349	923	190	29	20	0.92	1.00	1,329	-	1,255	-	409	30	1,271	97		
Wilcox County State Bank	124,024	89,879	1,268	1,305	72	13	5	1.45	0.65	381	-	673	136	630	-	682	136		
Planters and Citizens Bank	123,330	53,024	9,492	651	118	16	58	1.23	0.01	721	-	8	-	11	-	-	-		
Citizens Bank of Cochran	117,498	78,309	-	552	-	44	49	0.70	0.58	788	72	20	662	895	9	21	656		
Bank of Camilla	116,565	64,568	2,470	988	-	40	5	1.53	0.88	25	-	689	337	66	-	722	348		
Peoples Bank of Georgia	108,902	77,884	4,910	614	268	32	148	0.79	0.68	1,463	325	632	106	1,066	772	579	337		
Community Bank & Trust - West Georgia	84,416	51,170	13,728	527	-	8	27	1.03	3.95	523	-	1,019	2,319	2,161	-	1,023	3,062		
Peoples Bank	84,037	39,318	-	237	22	-	14	0.60	0.24	143	-	198	-	234	-	238	-		
First State Bank of Randolph County	83,271	36,384	3,240	304	110	32	281	0.84	2.12	608	-	1,762	-	148	-	1,821	552		
Bank of Edison	56,705	35,256	2,421	349	124	6	85	0.99	1.44	94	-	780	39	284	-	751	64		
Trust Bank	41,198	23,152	-	327	-	20	3	1.41	3.73	117	-	847	691	361	-	488	691		
Rochelle State Bank	32,800	10,179	-	137	74	2	470	1.35	0.00	51	-	-	-	96	-	928	-		
Total/Average	30,147,962	22,013,380	1,727,583	338,490	150,877	11,102	34,275	1.54	0.81	91,076	10,102	194,062	48,990	85,742	18,931	143,210	59,197		
Southwest - Total/Average	33,194,501	24,111,078	1,863,434	366,567	156,579	11,472	37,663	1.52	0.88	108,637	11,610	231,973	61,606	103,977	22,300	180,681	73,353		

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter				
										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO	
										30-90	90 +	Accrual	OREO	30-90	90 +	Accrual	OREO	
Southeast																		
Augusta-Richmond County, GA-SC (Metro)																		
First National Bank of Waynesboro	160,963	94,755	3,688	1,260	225	34	99	1.33	0.18	273	177	285	-	258	254	416	-	
Southern Bank	87,478	47,086	1,017	522	75	7	62	1.11	2.99	999	-	1,767	846	561	10	1,140	847	
Total/Average	248,441	141,841	4,705	1,782	300	41	161	1.26	1.17	1,272	177	2,052	846	819	264	1,556	847	
Brunswick, GA (Metro)																		
Southeastern Bank	500,535	270,885	28,707	6,054	750	1,024	156	2.23	0.47	782	7	1,018	1,351	1,075	6	961	1,530	
Total/Average	500,535	270,885	28,707	6,054	750	1,024	156	2.23	0.47	782	7	1,018	1,351	1,075	6	961	1,530	
Savannah, GA (Metro)																		
First Chatham Bank	442,359	286,777	39,419	3,456	1,402	38	1,047	1.21	2.39	1,587	-	3,490	7,092	15	-	4,181	11,409	
First Bank of Coastal Georgia	129,506	40,078	-	878	-	-	-	2.19	0.17	134	3	-	218	73	6	-	217	
Carver State Bank	48,387	34,674	8,761	270	115	25	113	0.78	2.45	178	65	608	577	49	-	789	729	
Total/Average	620,252	361,529	48,180	4,604	1,517	63	1,160	1.27	1.93	1,899	68	4,098	7,887	137	6	4,970	12,355	

GEORGIA ASSET QUALITY - SEPTEMBER 30, 2020

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter				
										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO	
										30-90	90 +	Accrual	OREO	30-90	90 +	Accrual	OREO	
Other																		
Morris Bank	1,165,416	851,669	82,872	10,327	2,885	141	2,415	1.21	0.98	1,502	-	10,952	444	1,372	-	11,102	610	
PrimeSouth Bank	845,083	657,049	35,097	10,068	1,570	1,423	320	1.53	0.35	4,253	63	1,599	1,376	1,454	10	1,143	1,533	
FNB South	453,964	339,814	29,775	11,803	1,500	4,450	2,141	3.47	0.48	2,734	90	48	2,130	3,246	705	50	2,160	
Pineland Bank	340,617	240,508	21,952	3,827	940	17	292	1.59	1.16	575	9	3,615	340	669	7	3,444	367	
Glennville Bank	297,619	172,698	7,707	3,091	180	22	32	1.79	0.39	425	-	980	173	552	-	2,925	747	
Bank of Dudley	253,041	170,446	13,128	2,649	651	28	146	1.55	0.68	191	10	1,306	427	1,052	-	1,967	380	
Waycross Bank & Trust	220,249	81,502	1,382	1,988	-	4	22	2.44	0.23	75	14	425	90	54	9	481	325	
Altamaha Bank and Trust Company	212,391	143,699	15,614	1,810	570	4	171	1.26	0.56	603	-	898	290	227	-	1,081	578	
Vidalia Federal Savings Bank	202,711	62,167	-	484	25	-	133	0.78	0.26	1,529	621	534	-	2,000	807	564	-	
Durden Banking Company, Incorporated	201,999	134,458	10,717	2,886	225	86	88	2.15	0.23	950	238	465	-	700	23	617	20	
First Southern Bank	191,024	133,423	36,014	1,584	(98)	7	12	1.19	0.95	211	11	581	1,238	28	-	681	1,271	
South Georgia Bank	180,811	111,928	-	2,617	16	182	66	2.34	0.00	683	6	-	-	952	78	-	-	
Bank of Newington	159,610	122,117	4,482	1,855	350	462	714	1.52	0.47	954	294	619	126	4,001	827	323	126	
Mount Vernon Bank	151,058	78,486	6,441	927	18	-	6	1.18	0.60	802	5	645	257	337	242	1,348	609	
Community Bank of Georgia	138,989	98,700	6,071	1,813	225	31	39	1.84	1.30	437	400	1,804	-	4,020	-	1,945	-	
Farmers State Bank	138,485	100,270	3,330	2,737	65	2	40	2.73	0.10	704	220	118	25	818	39	151	25	
Claxton Bank	134,889	77,990	-	1,494	130	10	146	1.92	1.35	176	-	1,741	80	1,157	35	1,864	175	
Peoples Bank	131,627	92,899	12,378	1,551	390	5	112	1.67	0.07	-	1,350	40	47	1,341	1,693	40	261	
Farmers and Merchants Bank	130,312	46,169	2,676	761	10	12	29	1.65	1.18	575	-	662	878	528	-	591	878	
Merchants & Citizens Bank	114,092	37,437	1,426	943	-	12	52	2.52	0.03	404	179	24	5	182	202	200	5	
Bank of Hazlehurst	112,619	63,958	3,491	1,523	660	171	707	2.38	5.14	3,721	196	4,442	1,347	3,416	228	5,351	1,251	
The Bank of Soperton	108,726	78,842	-	1,233	244	10	233	1.56	0.19	241	-	81	124	118	-	145	124	
Wheeler County State Bank	107,112	72,114	3,400	1,158	90	22	65	1.61	0.53	58	-	565	-	461	-	593	-	
Four County Bank	77,661	54,660	-	1,216	40	36	63	2.22	0.49	451	-	162	220	139	2	177	248	
Bank of Wrightsville	66,792	35,090	2,235	458	55	2	26	1.31	0.45	209	-	275	23	165	-	140	23	
Security State Bank	48,240	22,588	1,839	531	20	3	5	2.35	0.04	9	-	19	-	98	-	-	-	
Bank of Lumber City	25,496	13,804	1,116	121	18	8	8	0.88	0.23	122	-	59	-	23	-	79	-	
Total/Average	6,210,633	4,094,485	303,143	71,455	10,779	7,150	8,083	1.75	0.68	22,594	3,706	32,659	9,640	29,110	4,907	37,002	11,716	
Southeast - Total/Average	7,579,861	4,868,740	384,735	83,895	13,346	8,278	9,560	1.72	0.79	26,547	3,958	39,827	19,724	31,141	5,183	44,489	26,448	