

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		P/D Still Accruing		Non	
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
State Summary (Excludes Regionals and SunTrust)																	
North - Total/Average	17,105,071	11,513,545	1,241,207	122,931	52,826	4,837	19,560	1.07	0.39	14,105	538	62,037	4,217	41,173	320	50,915	4,610
East - Total/Average	4,927,008	3,025,102	392,626	36,070	10,942	725	5,408	1.19	0.46	5,443	872	12,404	10,227	14,226	186	12,813	10,726
Atlanta Metro - Total/Average	18,830,631	12,519,017	1,585,657	145,215	40,479	2,531	5,408	1.16	0.77	46,702	3,171	111,628	32,795	126,161	1,949	110,411	33,133
Central - Total/Average	5,145,222	3,250,068	234,654	47,282	7,495	750	2,012	1.45	1.08	15,818	9,533	42,323	13,031	37,571	7,114	45,526	15,059
Southwest - Total/Average	33,099,458	23,516,811	1,838,809	336,716	121,107	6,342	26,918	1.43	0.77	103,977	22,300	180,681	73,353	205,129	23,161	180,319	70,474
Southeast - Total/Average	7,500,201	4,802,305	389,833	81,869	9,398	6,828	6,191	1.70	0.95	31,141	5,183	44,489	26,448	48,082	2,492	47,264	28,826
State Total	86,607,591	58,626,848	5,682,786	770,083	242,247	22,013	65,497	1.31	0.71	217,186	41,597	453,562	160,071	472,342	35,222	447,248	162,828
North																	
Chattanooga, TN-GA (Metro)																	
Bank of LaFayette, Georgia	296,397	105,460	4,342	944	200	26	23	0.90	0.66	720	14	1,793	176	1,727	12	1,782	139
Bank of Dade	124,945	54,977	-	765	-	39	17	1.39	0.93	659	29	1,162	-	828	1	986	-
Citizens Bank & Trust, Inc.	112,430	61,861	-	962	31	18	28	1.56	0.41	591	36	273	183	685	125	261	125
Total/Average	533,772	222,298	4,342	2,671	231	83	68	1.20	0.67	1,970	79	3,228	359	3,240	138	3,029	264
Dalton, GA (Metro)																	
First Bank	467,281	364,707	39,767	6,505	740	18	139	1.78	1.41	533	441	6,337	260	2,844	145	6,664	42
First National Community Bank	304,962	220,023	18,805	2,292	570	58	21	1.04	1.21	59	-	1,276	2,414	1,800	-	2,195	2,543
Total/Average	772,243	584,730	58,572	8,797	1,310	76	160	1.50	1.33	592	441	7,613	2,674	4,644	145	8,859	2,585
Rome, GA (Metro)																	
Greater Community Bank	283,155	218,379	47,259	2,720	978	33	264	1.25	0.09	313	-	214	40	1,338	-	281	352
River City Bank	175,498	123,424	12,927	2,423	872	2	-	1.96	0.54	11	-	953	-	122	-	1	-
Heritage First Bank	167,645	125,142	10,698	1,437	372	17	140	1.15	1.38	144	-	1,990	325	2,085	18	2,285	591
Total/Average	626,298	466,945	70,884	6,580	2,222	52	404	1.41	0.56	468	-	3,157	365	3,545	18	2,567	943
Other																	
United Community Bank	14,976,428	10,132,510	1,095,330	103,669	48,963	4,602	18,865	1.02	0.32	11,042	-	48,022	477	29,679	-	36,208	475
North Georgia National Bank	145,361	84,571	8,236	961	95	24	63	1.14	0.17	22	-	-	242	24	-	233	243
Southeast First National Bank	50,969	22,491	3,843	253	5	-	-	1.12	0.23	11	18	17	100	41	19	19	100
Total/Average	15,172,758	10,239,572	1,107,409	104,883	49,063	4,626	18,928	1.02	0.32	11,075	18	48,039	819	29,744	19	36,460	818
North - Total/Average	17,105,071	11,513,545	1,241,207	122,931	52,826	4,837	19,560	1.07	0.39	14,105	538	62,037	4,217	41,173	320	50,915	4,610

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		P/D Still Accruing		Non	
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
East																	
Athens-Clarke County, GA (Metro)																	
First American Bank and Trust Company	664,713	421,147	53,997	7,449	1,650	99	-	1.77	0.30	333	-	1,127	851	515	-	1,133	888
Oconee State Bank	469,128	322,759	57,007	3,534	375	348	10	1.09	1.24	460	193	5,816	-	1,846	3	5,912	-
Commercial Bank	296,457	217,096	38,546	3,816	450	5	11	1.76	0.07	1,366	-	222	-	362	-	224	-
Total/Average	1,430,298	961,002	149,550	14,799	2,475	452	21	1.54	0.56	2,159	193	7,165	851	2,723	3	7,269	888
Gainesville, GA (Metro)																	
Peach State Bank & Trust	393,968	240,081	34,165	2,576	425	26	72	1.07	0.00	29	14	-	-	121	13	-	340
First Century Bank, National Association	328,272	65,594	37,249	196	4,550	15	4,550	0.30	1.36	450	552	143	4,307	696	29	145	4,307
Total/Average	722,240	305,675	71,414	2,772	4,975	41	4,622	0.91	0.62	479	566	143	4,307	817	42	145	4,647
Other																	
Pinnacle Bank	1,490,675	1,034,135	105,504	9,834	2,900	108	411	0.95	0.15	142	-	1,233	1,020	1,088	-	519	1,000
Northeast Georgia Bank	532,492	249,455	30,063	2,777	137	75	172	1.11	0.45	199	107	1,724	683	1,292	92	2,086	693
F&M Bank	302,477	175,336	16,474	2,231	195	7	80	1.27	0.36	1,282	-	729	353	3,720	-	885	411
Bank of Madison	273,221	201,084	15,172	2,480	110	8	14	1.23	1.05	115	-	1,059	1,817	565	-	1,737	1,891
Farmers State Bank	149,319	79,060	4,449	1,136	150	34	88	1.44	0.98	835	6	263	1,196	3,487	49	172	1,196
Elberton Federal Savings & Loan Association	26,286	19,355	-	41	-	-	-	0.21	0.33	232	-	88	-	534	-	-	-
Total/Average	2,774,470	1,758,425	171,662	18,499	3,492	232	765	1.05	0.37	2,805	113	5,096	5,069	10,686	141	5,399	5,191
East - Total/Average	4,927,008	3,025,102	392,626	36,070	10,942	725	5,408	1.19	0.46	5,443	872	12,404	10,227	14,226	186	12,813	10,726

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		P/D Still Accruing		Non			
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$		
Atlanta Metro																			
Atlantic Capital Bank, National Association	2,890,486	2,184,694	234,049	31,605	15,631	29	1,736	1.45	0.23	6,143	335	5,930	779	22,717	265	6,250	779		
United Bank	1,761,345	794,432	112,020	14,856	2,176	688	321	1.87	0.41	3,694	-	7,097	152	7,956	48	8,013	18		
Metro City Bank	1,725,921	1,369,569	96,124	7,894	1,061	65	71	0.58	0.62	4,774	-	10,334	423	34,112	47	10,944	423		
Heritage Southeast Bank	1,506,306	1,053,994	105,813	10,772	5,100	203	477	1.02	1.87	3,452	55	19,638	8,496	4,698	100	15,317	9,029		
Piedmont Bank	1,311,078	1,024,114	162,519	9,722	2,174	24	-	0.95	0.36	-	-	2,467	2,241	2,935	-	2,517	2,241		
Newton Federal Bank (MHC)	909,926	641,091	130,233	4,997	807	228	200	0.78	0.57	643	-	3,965	1,232	5,384	-	4,289	772		
First IC Bank	740,106	558,666	21,174	8,348	2,310	49	421	1.49	1.65	311	-	11,212	1,006	576	719	10,970	306		
Georgia Banking Company	704,572	167,075	5,092	1,688	59	236	98	1.01	0.79	3,712	231	3,673	1,870	5,928	368	3,840	1,869		
Vinings Bank	671,646	342,870	179,616	1,524	355	2	-	0.44	0.14	2,066	-	933	-	639	-	880	-		
SouthCrest Bank, N.A.	620,372	338,482	-	3,979	600	395	50	1.18	0.71	946	-	3,988	447	1,786	-	4,064	529		
Quantum National Bank	608,127	536,993	83,128	6,832	2,180	4	-	1.27	0.00	699	-	-	-	829	-	-	-		
PromiseOne Bank	538,654	342,421	29,965	3,782	747	-	299	1.10	1.78	845	-	9,562	-	852	-	9,860	-		
Citizens Trust Bank	506,374	308,912	29,982	2,909	1,398	51	171	0.94	0.68	1,792	22	3,283	161	8,778	37	2,626	161		
Touchmark National Bank	458,484	406,425	57,410	5,121	1,351	147	626	1.26	0.64	7,624	-	2,832	88	4,886	-	8,097	-		
Community Bank of Pickens County	409,414	319,550	29,452	3,319	600	2	174	1.04	1.68	1,807	-	4,258	2,628	5,593	-	4,322	2,839		
Citizens Bank of Georgia	395,556	251,512	32,865	3,352	500	3	2	1.33	0.07	517	-	-	282	864	-	-	282		
American Commerce Bank, National Association	394,430	291,084	11,104	5,050	504	3	-	1.73	1.44	1,900	69	5,518	151	1,973	-	1,486	151		
Peoples Bank & Trust	377,724	171,635	15,198	1,639	85	46	-	0.95	1.13	391	-	1,703	2,555	2,509	-	297	2,605		
First National Bank of Griffin	331,906	121,835	23,269	1,351	4	8	20	1.11	0.16	299	35	449	82	577	50	454	82		
Georgia Primary Bank	278,218	214,760	53,312	2,167	50	96	-	1.01	0.11	20	-	316	-	-	-	174	-		
Century Bank of Georgia	249,298	138,993	28,399	2,428	850	23	47	1.75	0.07	1	1,431	179	-	1,797	-	213	351		
Cornerstone Bank	225,135	164,477	30,115	2,573	369	14	503	1.56	3.79	203	744	7,749	778	4,034	-	8,536	778		
Signature Bank of Georgia	180,752	103,236	-	1,060	169	4	-	1.03	3.45	-	-	3,782	2,450	-	-	4,149	2,450		
WestSide Bank	172,071	102,431	14,101	1,551	309	123	-	1.51	2.06	-	-	-	3,539	438	-	155	3,612		
Liberty First Bank	164,176	78,026	6,384	1,127	25	7	6	1.44	0.61	-	-	-	1,004	-	-	-	1,004		
Legacy State Bank	132,422	104,415	14,472	1,181	116	-	-	1.13	0.96	-	-	-	1,274	116	-	-	1,633		
Bank of Monticello	126,789	78,687	6,921	879	240	11	102	1.12	0.84	715	4	1,009	54	581	63	1,002	54		
Embassy National Bank	109,861	83,931	8,139	1,516	50	-	-	1.81	0.00	453	-	-	-	453	-	-	-		
F & M Bank and Trust Company	81,202	59,423	-	429	-	60	60	0.72	1.66	80	-	399	953	542	17	714	999		
Tandem Bank	78,242	57,471	30,907	335	263	-	-	0.58	0.00	-	-	-	-	-	-	-	-		
First Bank of Pike	58,577	34,545	843	465	48	10	22	1.35	0.31	1,411	194	34	150	1,740	61	45	150		
Talbot State Bank	56,925	29,726	-	402	-	-	2	1.35	2.32	2,204	51	1,318	-	2,868	174	1,197	16		
Loyal Trust Bank	54,536	43,542	33,051	362	348	-	-	0.83	0.00	-	-	-	-	-	-	-	-		
Atlanta Metro - Total/Average	18,830,631	12,519,017	1,585,657	145,215	40,479	2,531	5,408	1.16	0.77	46,702	3,171	111,628	32,795	126,161	1,949	110,411	33,133		

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		P/D Still Accruing		Non			
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$		
Central																			
Macon, GA (Metro)																			
Persons Banking Company	366,840	228,428	25,214	2,039	750	22	50	0.89	0.97	125	-	1,621	1,922	334	75	1,665	2,417		
American Pride Bank	212,179	172,753	6,919	2,960	305	-	-	1.71	0.86	-	-	1,829	-	412	-	1,867	-		
Total/Average	579,019	401,181	32,133	4,999	1,055	22	50	1.25	0.93	125	-	3,450	1,922	746	75	3,532	2,417		
Other																			
Queensborough National Bank & Trust Company	1,505,588	966,185	145,996	12,572	2,000	111	609	1.30	1.84	7,353	8,756	25,037	2,649	16,004	5,734	25,287	5,358		
BankSouth	905,739	631,845	-	9,666	3,031	105	243	1.53	0.37	1,287	5	3,004	339	2,505	1	3,594	362		
Citizens Bank of The South	313,576	195,810	11,520	2,436	248	44	304	1.24	0.58	506	102	937	884	1,665	4	1,866	393		
Century Bank and Trust	297,947	166,301	7,919	1,828	-	17	23	1.10	0.33	185	-	957	25	466	-	956	37		
Exchange Bank	292,007	158,956	-	2,699	200	11	122	1.70	0.37	957	20	541	549	3,078	472	1,293	282		
Citizens Bank of Swainsboro	251,188	181,721	11,739	4,299	180	44	170	2.37	0.63	1,051	1	1,087	492	2,981	473	1,164	128		
Geo. D. Warthen Bank	207,408	120,181	15,149	1,188	186	21	138	0.99	1.99	525	-	2,480	1,645	1,436	-	2,165	1,720		
Farmers & Merchants Bank	202,394	90,828	-	2,363	-	297	2	2.60	2.26	332	211	1,776	2,802	5,204	-	2,102	2,824		
First State Bank	180,651	142,552	4,187	1,491	120	15	34	1.05	0.57	917	-	394	631	890	-	892	615		
Peoples Bank	164,385	92,329	5,950	1,540	450	43	124	1.67	1.61	562	1	2,420	233	165	-	2,451	303		
Farmers Bank	112,982	51,622	-	827	-	13	2	1.60	0.55	-	-	-	620	145	-	1	620		
Bank of Hancock County	80,970	24,557	61	974	-	5	12	3.97	0.14	643	161	114	-	696	66	114	-		
Wilkinson County Bank	51,368	26,000	-	400	25	2	179	1.54	0.71	1,375	276	126	240	1,590	289	109	-		
Total/Average	4,566,203	2,848,887	202,521	42,283	6,440	728	1,962	1.48	1.09	15,693	9,533	38,873	11,109	36,825	7,039	41,994	12,642		
Central - Total/Average	5,145,222	3,250,068	234,654	47,282	7,495	750	2,012	1.45	1.08	15,818	9,533	42,323	13,031	37,571	7,114	45,526	15,059		

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		P/D Still Accruing		Non		
										30-90	90 +	Accrual	OREO	30-90	90 +	Accrual	OREO	
Southwest																		
Albany, GA (Metro)																		
Georgia Community Bank	346,761	225,364	12,927	2,748	200	19	149	1.22	2.67	3,366	-	8,442	800	8,966	-	6,482	445	
Flint Community Bank	297,538	237,526	20,516	2,102	210	-	-	0.88	1.34	330	-	3,974	-	1,811	-	4,239	-	
AB&T	228,259	182,960	27,460	2,104	135	41	6	1.15	0.05	66	-	103	-	230	-	833	-	
Bank of Dawson	130,824	89,629	901	951	150	1	295	1.06	2.66	1,325	-	3,413	63	3,843	-	2,647	63	
Total/Average	1,003,382	735,479	61,804	7,905	695	61	450	1.07	1.67	5,087	-	15,932	863	14,850	-	14,201	508	
Columbus, GA-AL (Metro)																		
First Peoples Bank	202,566	121,178	14,803	1,774	455	1	-	1.46	0.34	354	-	694	-	601	4	713	-	
Total/Average	202,566	121,178	14,803	1,774	455	1	-	1.46	0.34	354	-	694	-	601	4	713	-	
Valdosta, GA (Metro)																		
Farmers & Merchants Bank	612,090	396,049	32,985	5,447	1,700	47	1,777	1.38	3.38	9,265	1,000	10,232	10,465	19,942	4,477	14,672	11,002	
Guardian Bank	457,074	294,364	1,473	5,219	330	11	136	1.77	1.45	352	2,246	5,588	1,062	538	2,246	5,158	1,092	
Commercial Banking Company	269,014	197,369	14,180	2,927	185	8	279	1.48	0.36	183	-	937	19	824	-	1,124	176	
First Federal Savings and Loan Association of Valdosta	206,331	161,651	-	569	60	29	21	0.35	1.93	2,228	5	3,313	670	3,945	5	3,632	466	
Citizens Community Bank	161,660	93,375	6,990	1,024	92	6	316	1.10	1.07	580	113	671	1,054	819	58	896	691	
Citizens National Bank of Quitman	110,640	72,658	2,210	1,285	45	71	14	1.77	0.11	138	3	104	23	1,257	23	196	-	
Barwick Banking Company	17,066	2,138	764	45	1	-	1	2.10	0.00	48	2	-	-	-	2	-	-	
Total/Average	1,833,875	1,217,604	58,602	16,516	2,413	172	2,544	1.36	1.86	12,794	3,369	20,845	13,293	27,325	6,811	25,678	13,427	

GEORGIA ASSET QUALITY - JUNE 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		P/D Still Accruing		Non			
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$		
Other																			
Ameris Bank	19,785,622	14,503,157	1,081,982	208,793	105,591	4,343	17,991	1.44	0.57	57,402	15,127	77,745	35,325	99,505	11,973	77,866	34,561		
Colony Bank	1,772,165	1,113,977	137,842	10,289	4,156	167	897	0.92	0.75	3,321	-	11,459	1,769	4,644	-	10,643	846		
Thomasville National Bank	1,113,361	947,735	97,662	18,876	1,112	44	64	1.99	0.21	1,308	-	2,326	-	6,707	-	1,773	-		
PeoplesSouth Bank	922,360	613,384	56,094	7,733	250	88	169	1.26	0.72	5,600	436	4,558	2,046	8,652	413	4,295	2,760		
First State Bank of Blakely	549,183	379,154	9,281	4,854	1,635	11	1,703	1.28	1.79	558	989	7,934	1,905	2,626	1,011	7,420	582		
South Georgia Banking Company	496,508	274,360	14,857	3,679	75	27	17	1.34	0.53	1,469	43	1,196	1,439	4,338	231	1,162	809		
Planters First Bank	411,335	272,633	33,703	2,996	216	129	414	1.10	0.91	359	-	2,405	1,318	541	-	2,721	1,337		
Citizens Bank of Americus	375,873	197,047	18,296	3,753	450	17	237	1.90	0.41	146	-	998	540	273	-	1,075	454		
TC Federal Bank	339,807	276,195	24,759	3,818	600	156	3	1.38	0.79	31	-	2,319	351	855	-	2,257	351		
SunMark Community Bank	327,334	242,473	24,586	3,829	246	135	64	1.58	0.44	1,001	187	1,285	140	3,156	257	1,254	163		
First Port City Bank	286,919	209,328	28,332	2,354	130	1	67	1.12	0.05	156	-	141	-	122	-	187	-		
First National Bank of Coffee County	282,158	178,732	23,201	2,010	240	105	37	1.12	0.19	61	-	541	-	61	68	543	-		
United National Bank	232,673	215,429	12,257	5,036	420	28	111	2.34	2.95	352	-	6,863	-	1,932	31	6,862	-		
Douglas National Bank	229,666	163,163	19,194	2,027	275	10	4	1.24	0.87	316	-	2,006	-	1,388	-	1,511	-		
State Bank of Cochran	228,743	128,699	3,090	5,883	-	327	175	4.57	1.95	1,210	-	3,861	601	2,633	-	4,050	671		
Rabun County Bank	206,161	133,922	492	2,989	-	9	7	2.23	0.89	212	-	739	1,104	142	-	805	1,104		
Citizens Bank & Trust Company	202,030	144,802	27,009	1,523	125	11	24	1.05	0.61	45	-	56	1,177	52	-	73	1,242		
First National Bank of Decatur County	197,928	146,932	14,183	2,311	339	12	37	1.57	0.61	379	-	1,212	-	3,888	-	961	-		
Bank of Alapaha	197,345	120,901	-	1,492	285	183	897	1.23	0.86	1,888	57	1,103	604	5,870	323	1,068	689		
Bank of Eastman	178,119	120,400	13,866	1,261	-	64	140	1.05	4.35	1,896	202	3,123	4,618	5,999	847	1,832	4,866		
Community Banking Company of Fitzgerald	177,879	131,080	10,093	3,088	450	15	39	2.36	1.10	247	3	1,713	250	309	13	1,333	250		
South Coast Bank & Trust	176,524	124,059	5,777	2,082	135	-	-	1.68	0.19	505	14	331	-	676	2	334	-		
One South Bank	158,281	113,549	9,073	1,389	191	57	340	1.22	0.51	596	1,062	772	28	506	427	970	74		
West Central Georgia Bank	133,138	46,558	1,319	1,290	-	9	9	2.77	0.03	323	-	-	39	719	-	-	44		
Wilcox County State Bank	127,882	88,497	1,251	1,278	48	9	4	1.44	0.64	630	-	682	136	839	-	790	136		
Family Bank	121,205	95,153	3,284	881	130	29	2	0.93	1.13	409	30	1,271	97	697	104	1,179	81		
Planters and Citizens Bank	117,453	50,907	9,492	622	92	9	55	1.22	0.00	11	-	-	-	28	-	5	-		
Citizens Bank of Cochran	116,926	79,806	-	554	-	28	31	0.69	0.58	895	9	21	656	567	87	29	678		
Bank of Camilla	113,142	64,075	2,340	986	-	33	1	1.54	0.95	66	-	722	348	682	-	743	354		
Peoples Bank of Georgia	101,412	71,401	4,907	586	183	23	82	0.82	0.90	1,066	772	579	337	1,441	559	602	90		
Peoples Bank	85,205	41,553	-	234	5	-	-	0.56	0.28	234	-	238	-	729	-	158	-		
First State Bank of Randolph County	84,347	33,898	3,240	254	59	1	249	0.75	2.81	148	-	1,821	552	485	-	2,089	552		
Community Bank & Trust - West Georgia	83,617	51,152	12,138	545	-	7	8	1.07	4.89	2,161	-	1,023	3,062	330	-	1,118	2,760		
Bank of Edison	56,224	33,014	-	370	100	5	39	1.12	1.45	284	-	751	64	232	-	156	70		
Trust Bank	39,342	25,027	-	323	-	15	2	1.29	3.00	361	-	488	691	495	-	871	1,015		
Rochelle State Bank	31,768	10,398	-	533	6	1	5	5.13	2.92	96	-	928	-	234	-	992	-		
Total/Average	30,059,635	21,442,550	1,703,600	310,521	117,544	6,108	23,924	1.45	0.67	85,742	18,931	143,210	59,197	162,353	16,346	139,727	56,539		
Southwest - Total/Average	33,099,458	23,516,811	1,838,809	336,716	121,107	6,342	26,918	1.43	0.77	103,977	22,300	180,681	73,353	205,129	23,161	180,319	70,474		

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		P/D Still Accruing		Non	
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Southeast																	
Augusta-Richmond County, GA-SC (Metro)																	
First National Bank of Waynesboro	161,012	95,790	3,661	1,226	165	16	55	1.28	0.26	258	254	416	-	506	149	401	-
Southern Bank	84,455	43,210	922	520	75	4	61	1.20	2.35	561	10	1,140	847	1,514	-	1,077	917
Total/Average	245,467	139,000	4,583	1,746	240	20	116	1.26	0.98	819	264	1,556	847	2,020	149	1,478	917
Brunswick, GA (Metro)																	
Southeastern Bank	508,467	270,999	28,308	5,961	600	987	62	2.20	0.49	1,075	6	961	1,530	1,318	5	724	1,545
Total/Average	508,467	270,999	28,308	5,961	600	987	62	2.20	0.49	1,075	6	961	1,530	1,318	5	724	1,545
Savannah, GA (Metro)																	
First Chatham Bank	434,161	284,050	39,263	3,305	622	26	406	1.16	3.59	15	-	4,181	11,409	1,773	-	4,602	12,344
First Bank of Coastal Georgia	133,489	38,598	-	877	-	-	1	2.27	0.16	73	6	-	217	168	12	-	278
Carver State Bank	52,721	34,983	7,946	265	115	24	116	0.76	2.88	49	-	789	729	538	-	483	729
Total/Average	620,371	357,631	47,209	4,447	737	50	523	1.24	2.79	137	6	4,970	12,355	2,479	12	5,085	13,351

GEORGIA ASSET QUALITY - JUNE 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		P/D Still Accruing		Non		
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$	
Other																		
Morris Bank	1,124,707	843,445	82,903	10,150	2,435	116	2,118	1.20	1.04	1,372	-	11,102	610	4,836	-	12,344	510	
PrimeSouth Bank	843,234	632,787	35,017	9,587	970	1,284	62	1.52	0.32	1,454	10	1,143	1,533	4,442	52	1,392	1,533	
FNB South	458,727	333,949	29,613	11,040	1,000	3,437	1,392	3.31	0.48	3,246	705	50	2,160	4,425	177	57	2,252	
Pineland Bank	337,608	234,138	21,952	3,719	820	4	267	1.59	1.13	669	7	3,444	367	2,841	10	2,856	379	
Glennville Bank	287,168	173,385	7,626	2,967	40	21	15	1.71	1.28	552	-	2,925	747	3,291	-	2,248	734	
Bank of Dudley	250,543	169,304	13,112	2,459	438	17	112	1.45	0.94	1,052	-	1,967	380	1,015	-	1,839	309	
Waycross Bank & Trust	210,915	83,615	1,121	1,988	-	3	21	2.38	0.38	54	9	481	325	698	49	543	325	
Altamaha Bank and Trust Company	204,803	138,953	15,515	1,681	410	3	139	1.21	0.81	227	-	1,081	578	1,038	-	2,527	506	
Vidalia Federal Savings Bank	203,905	60,596	-	592	-	-	-	0.98	0.28	2,000	807	564	-	2,461	786	576	385	
Durden Banking Company, Incorporated	199,900	131,860	10,644	2,836	150	80	57	2.15	0.32	700	23	617	20	1,340	63	557	-	
First Southern Bank	187,738	128,950	35,808	1,582	(98)	4	11	1.23	1.04	28	-	681	1,271	951	211	697	1,308	
South Georgia Bank	177,728	107,325	2,578	2,508	16	70	63	2.34	0.00	952	78	-	-	1,191	16	49	-	
Bank of Newington	149,530	122,172	4,482	1,865	200	461	553	1.53	0.30	4,001	827	323	126	1,150	142	599	55	
Mount Vernon Bank	145,304	78,015	6,423	927	12	-	-	1.19	1.35	337	242	1,348	609	1,766	200	1,425	1,106	
Community Bank of Georgia	144,724	104,417	6,022	1,760	150	23	9	1.69	1.34	4,020	-	1,945	-	1,860	172	1,831	-	
Farmers State Bank	137,389	95,332	3,211	2,743	35	1	3	2.88	0.13	818	39	151	25	1,617	107	112	-	
Claxton Bank	133,664	77,648	5,804	1,536	120	9	93	1.98	1.53	1,157	35	1,864	175	1,368	15	2,112	175	
Peoples Bank	130,670	93,780	12,238	1,560	360	4	73	1.86	0.23	1,341	1,693	40	261	37	-	40	366	
Bank of Hazlehurst	129,302	65,376	3,377	1,796	450	168	221	2.75	5.11	3,416	228	5,351	1,251	1,227	-	6,017	1,461	
Farmers and Merchants Bank	128,348	46,635	2,316	748	-	6	26	1.60	1.14	528	-	591	878	763	-	702	956	
Merchants & Citizens Bank	111,171	37,132	1,381	949	-	3	37	2.56	0.18	182	202	200	5	314	282	130	181	
Wheeler County State Bank	108,225	71,185	3,400	1,143	60	19	47	1.61	0.55	461	-	593	-	1,429	-	676	35	
The Bank of Soperton	104,145	77,955	-	1,291	156	5	82	1.66	0.26	118	-	145	124	517	-	259	124	
Four County Bank	76,402	53,756	-	1,209	30	25	50	2.25	0.56	139	2	177	248	846	44	156	263	
Bank of Wrightsville	66,766	36,459	2,235	443	40	2	26	1.22	0.24	165	-	140	23	202	-	142	50	
Security State Bank	47,893	22,166	1,839	524	15	1	5	2.36	0.00	98	-	-	-	120	-	-	-	
Bank of Lumber City	25,387	14,340	1,116	112	12	5	8	0.78	0.31	23	-	79	-	520	-	91	-	
Total/Average	6,125,896	4,034,675	309,733	69,715	7,821	5,771	5,490	1.73	0.80	29,110	4,907	37,002	11,716	42,265	2,326	39,977	13,013	
Southeast - Total/Average	7,500,201	4,802,305	389,833	81,869	9,398	6,828	6,191	1.70	0.95	31,141	5,183	44,489	26,448	48,082	2,492	47,264	28,826	