



GEORGIA ASSET QUALITY - DECEMBER 31, 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 Accrual	OREO	P/D Still Accruing		Non Accrual	OREO	
										30-90	90 +			30-90	90 +			
										\$	\$	\$	\$	\$	\$	\$	\$	
State Summary (Excludes Regionals and SunTrust)																		
North - Total/Average	19,987,158	12,717,946	750,253	157,522	80,638	14,744	33,837	1.24	0.38	26,882	806	73,808	2,610	17,653	611	62,189	3,686	
East - Total/Average	5,338,662	3,060,632	243,945	40,489	16,181	1,049	6,550	1.32	0.38	8,696	357	12,277	7,828	8,331	415	12,661	9,244	
Atlanta Metro - Total/Average	20,214,966	12,690,097	1,212,910	156,836	56,704	4,096	11,577	1.24	0.56	83,669	2,018	87,446	26,043	42,235	1,767	104,153	23,377	
Central - Total/Average	5,540,439	3,273,649	233,664	51,502	14,789	1,839	6,175	1.57	0.85	15,111	4,363	28,507	18,628	14,078	6,248	40,352	12,168	
Southwest - Total/Average	34,283,929	23,344,584	1,339,283	339,922	157,199	16,455	69,909	1.46	0.62	106,550	13,519	161,936	49,397	108,637	11,610	231,973	61,606	
Southeast - Total/Average	7,935,765	4,813,650	259,428	84,239	17,965	11,084	16,645	1.75	0.77	26,441	1,827	43,558	17,289	26,547	3,958	39,827	19,724	
State Total	93,300,919	59,900,558	4,039,483	830,510	343,476	49,267	144,693	1.39	0.57	267,349	22,890	407,532	121,795	217,481	24,609	491,155	129,805	
North																		
Chattanooga, TN-GA (Metro)																		
Bank of LaFayette, Georgia	328,296	108,541	3,855	849	150	52	93	0.78	0.57	1,615	57	1,645	224	1,065	18	1,868	136	
Bank of Dade	129,151	52,900	-	738	-	142	147	1.40	0.63	1,193	205	816	-	1,279	199	840	-	
Citizens Bank & Trust, Inc.	115,746	62,668	-	1,018	112	23	58	1.62	0.39	1,380	154	390	66	446	15	329	66	
Total/Average	573,193	224,109	3,855	2,605	262	217	298	1.16	0.55	4,188	416	2,851	290	2,790	232	3,037	202	
Dalton, GA (Metro)																		
First Bank	459,532	349,971	26,270	6,753	1,043	36	212	1.93	1.25	807	373	5,579	144	1,416	363	6,284	38	
First National Community Bank	324,956	215,009	11,944	2,342	606	102	51	1.09	0.71	629	-	1,186	1,112	203	-	1,008	1,797	
Total/Average	784,488	564,980	38,214	9,095	1,649	138	263	1.61	1.02	1,436	373	6,765	1,256	1,619	363	7,292	1,835	
Rome, GA (Metro)																		
Greater Community Bank	284,215	209,213	35,887	3,426	1,882	91	520	1.64	0.05	358	-	116	25	399	-	113	40	
River City Bank	187,799	125,195	8,744	2,624	1,072	4	-	2.10	0.41	1	-	764	-	-	-	779	-	
Heritage First Bank	174,692	121,322	10,764	1,468	462	29	211	1.21	1.01	313	-	1,697	61	171	-	1,763	325	
Total/Average	646,706	455,730	55,395	7,518	3,416	124	731	1.65	0.41	672	-	2,577	86	570	-	2,655	365	
Other																		
United Community Bank	17,766,296	11,370,815	646,112	137,010	75,205	14,079	32,394	1.20	0.35	20,370	1	61,600	647	12,597	-	49,084	953	
North Georgia National Bank	161,828	85,512	4,211	1,034	95	185	151	1.21	0.14	-	-	-	231	49	-	105	231	
Southeast First National Bank	54,647	16,800	2,466	260	11	1	-	1.55	0.21	216	16	15	100	28	16	16	100	
Total/Average	17,982,771	11,473,127	652,789	138,304	75,311	14,265	32,545	1.21	0.35	20,586	17	61,615	978	12,674	16	49,205	1,284	
North - Total/Average	19,987,158	12,717,946	750,253	157,522	80,638	14,744	33,837	1.24	0.38	26,882	806	73,808	2,610	17,653	611	62,189	3,686	

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										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
										30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	\$
East																	
Athens-Clarke County, GA (Metro)																	
First American Bank and Trust Company	697,107	408,387	32,765	7,616	1,800	118	2	1.86	0.26	31	-	1,105	685	1,954	-	1,121	786
Oconee State Bank	494,423	323,625	55,237	4,057	1,250	364	378	1.25	1.22	349	-	6,053	-	110	120	6,335	-
Commercial Bank	307,519	224,400	24,520	4,195	833	9	19	1.87	0.07	69	-	217	-	110	-	219	-
Classic City Bank	38,288	21,302	-	266	266	-	-	-	-	-	-	-	-	NA	NA	NA	NA
Total/Average	1,537,337	977,714	112,522	16,134	4,149	491	399	1.65	0.52	449	-	7,375	685	2,174	120	7,675	786
Gainesville, GA (Metro)																	
First Century Bank, National Association	469,430	51,784	23,813	215	4,550	46	4,562	0.42	0.85	718	-	141	3,835	129	-	142	4,183
Peach State Bank & Trust	397,517	253,405	15,488	2,803	717	67	178	1.11	0.00	23	28	-	-	16	14	-	-
Total/Average	866,947	305,189	39,301	3,018	5,267	113	4,740	0.99	0.46	741	28	141	3,835	145	14	142	4,183
Other																	
Pinnacle Bank	1,564,805	1,055,686	62,499	11,557	5,000	231	910	1.09	0.13	597	-	902	1,197	1,763	12	985	1,197
Northeast Georgia Bank	545,408	243,648	19,335	2,914	274	138	235	1.20	0.34	829	134	1,664	210	1,598	145	1,663	394
F&M Bank	323,270	168,781	3,277	2,633	620	11	107	1.56	0.33	3,129	-	885	195	966	-	766	289
Bank of Madison	315,351	207,626	4,391	2,935	571	11	23	1.41	0.87	33	-	1,036	1,706	118	-	1,047	1,808
Farmers State Bank	158,569	81,229	2,620	1,257	300	54	136	1.55	0.09	2,672	195	138	-	1,358	124	213	587
Elberton Federal Savings & Loan Association	26,975	20,759	-	41	-	-	-	0.20	0.50	246	-	136	-	209	-	170	-
Total/Average	2,934,378	1,777,729	92,122	21,337	6,765	445	1,411	1.20	0.27	7,506	329	4,761	3,308	6,012	281	4,844	4,275
East - Total/Average	5,338,662	3,060,632	243,945	40,489	16,181	1,049	6,550	1.32	0.38	8,696	357	12,277	7,828	8,331	415	12,661	9,244



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										P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
										30-90 \$	90 + \$	\$	\$	30-90 \$	90 + \$	\$	\$
Atlanta Metro																	
Atlantic Capital Bank, National Association	3,614,882	2,249,036	192,160	31,818	16,492	186	2,541	1.41	0.10	24,834	1,084	3,778	16	12,257	336	5,085	563
United Bank	1,931,825	777,395	83,456	15,109	2,713	1,017	934	1.94	0.35	4,630	176	6,805	-	5,416	176	7,633	134
Metro City Bank	1,902,095	1,636,681	92,389	10,136	3,467	87	257	0.62	0.74	21,152	-	10,203	3,844	1,984	4	9,730	282
Heritage Southeast Bank	1,571,758	1,068,032	89,459	14,117	9,350	561	1,740	1.32	0.79	2,472	-	9,866	2,593	1,868	325	10,902	5,043
Piedmont Bank	1,369,330	1,016,995	104,462	10,063	2,554	38	53	0.99	0.22	-	-	1,953	1,127	-	-	2,467	1,127
Affinity Bank	852,952	598,166	101,749	6,377	2,024	424	233	1.07	0.73	9,125	-	4,899	1,292	1,504	-	3,717	1,294
First IC Bank	764,419	563,855	18,103	8,657	3,674	71	1,497	1.54	0.99	2,290	-	7,534	-	-	-	9,930	-
SouthCrest Bank, N.A.	712,386	326,603	-	3,700	600	420	353	1.13	0.49	953	-	3,056	447	772	-	3,308	447
Vinings Bank	690,908	359,293	157,838	2,306	1,239	2	102	0.64	0.28	155	-	1,957	-	265	-	1,866	-
Georgia Banking Company	652,862	154,400	4,876	1,528	221	244	428	0.99	0.71	1,979	300	4,163	483	2,133	374	3,655	859
Quantum National Bank	608,173	536,758	50,591	6,857	2,305	12	108	1.28	0.00	95	-	-	-	332	-	-	-
Citizens Trust Bank	572,362	287,495	22,749	3,161	1,710	92	272	1.10	0.70	1,744	131	3,825	161	824	8	4,246	161
PromiseOne Bank	522,906	359,368	31,015	4,234	1,290	1	391	1.18	1.82	744	-	9,514	-	2,563	-	9,617	-
Community Bank of Pickens County	434,045	311,661	18,880	3,666	1,530	21	776	1.18	1.31	1,026	-	3,346	2,333	1,423	104	5,864	1,900
Touchmark National Bank	428,546	365,887	48,933	5,377	1,501	253	626	1.47	0.66	1,455	-	2,813	-	1,709	-	2,778	-
Citizens Bank of Georgia	410,948	234,303	6,655	3,394	500	45	2	1.45	0.07	280	-	-	282	956	-	-	282
Peoples Bank & Trust	389,638	155,292	10,793	1,798	240	116	67	1.16	0.69	1,063	-	303	2,391	330	-	1,695	2,337
American Commerce Bank, National Association	382,089	331,483	9,704	5,605	1,267	4	210	1.69	0.56	1,730	-	2,070	87	858	-	5,779	87
First National Bank of Griffin	336,801	109,457	14,700	1,397	57	12	31	1.28	0.15	693	6	420	82	1,047	6	440	82
Georgia Primary Bank	272,006	213,303	44,614	2,530	455	104	50	1.19	0.04	79	-	110	-	1,598	-	113	-
Century Bank of Georgia	265,287	129,594	16,528	2,435	850	34	51	1.88	0.06	36	-	151	1	25	-	176	1
Cornerstone Bank	210,906	149,530	22,451	2,519	370	33	577	1.68	3.94	2,504	-	7,730	585	220	-	8,141	637
Signature Bank of Georgia	193,462	103,067	-	1,104	209	8	-	1.07	3.25	-	-	863	5,434	-	-	3,936	2,450
WestSide Bank	191,013	106,701	8,917	1,562	320	123	-	1.46	0.88	-	-	-	1,677	-	-	-	2,202
Liberty First Bank	170,785	69,894	3,977	1,151	47	9	6	1.65	0.59	659	-	-	1,004	-	-	-	1,004
Bank of Monticello	137,495	76,496	404	1,009	350	82	153	1.32	0.65	518	-	698	192	654	34	779	206
Legacy State Bank	134,591	98,705	4,677	1,417	347	5	-	1.44	1.03	-	-	114	1,267	-	-	-	1,274
Embassy National Bank	113,523	73,879	4,139	1,536	70	-	-	2.08	0.00	200	-	-	-	551	-	693	-
Tandem Bank	91,159	63,421	17,989	557	485	-	-	0.88	0.00	-	-	-	-	-	-	-	-
F & M Bank and Trust Company	77,591	49,441	8,136	514	77	78	70	1.04	1.28	129	-	273	721	239	-	310	1,005
Loyal Trust Bank	65,660	44,196	22,120	491	477	-	-	1.11	0.00	-	-	-	-	-	-	-	-
First Bank of Pike	59,658	36,442	446	493	96	13	45	1.35	0.11	854	142	65	-	839	248	157	-
Talbot State Bank	58,701	31,633	-	201	(200)	1	4	0.64	1.64	2,270	179	937	24	1,868	152	1,136	-
Craft Bank	24,204	1,635	-	17	17	-	-	-	-	-	-	-	-	NA	NA	NA	NA
Atlanta Metro - Total/Average	20,214,966	12,690,097	1,212,910	156,836	56,704	4,096	11,577	1.24	0.56	83,669	2,018	87,446	26,043	42,235	1,767	104,153	23,377



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										P/D Still Accruing		Non Accrual		P/D Still Accruing		Non Accrual		
										30-90 \$	90 + \$	30-90 \$	90 + \$	30-90 \$	90 + \$	30-90 \$	90 + \$	
Central																		
Macon, GA (Metro)																		
Persons Banking Company	386,354	210,063	20,219	2,270	1,050	61	158	1.08	0.80	49	-	1,535	1,538	18	-	1,525	1,538	
American Pride Bank	210,384	167,958	2,549	2,404	1,859	-	2,111	1.43	0.01	197	-	23	-	72	-	2,111	-	
Total/Average	596,738	378,021	22,768	4,674	2,909	61	2,269	1.24	0.52	246	-	1,558	1,538	90	-	3,636	1,538	
Other																		
Queensborough National Bank & Trust Company	1,666,019	979,207	121,706	14,670	4,100	350	850	1.50	1.57	6,050	4,044	16,296	9,901	7,613	5,031	25,594	3,190	
BankSouth	983,471	646,915	51,740	11,348	4,816	569	809	1.75	0.35	2,474	-	3,394	-	883	-	3,070	128	
Exchange Bank	316,935	170,481	2,885	3,000	500	18	128	1.76	0.30	1,066	19	526	414	546	564	525	414	
Century Bank and Trust	313,282	154,215	2,524	1,602	-	83	315	1.04	0.08	170	-	211	25	126	-	386	25	
Citizens Bank of The South	292,487	205,457	7,191	2,624	638	86	548	1.28	0.42	997	-	706	521	1,210	-	816	523	
Citizens Bank of Swainsboro	270,203	185,154	9,378	4,302	360	85	388	2.32	0.33	852	7	893	-	1,014	8	903	280	
Farmers & Merchants Bank	231,012	83,471	-	2,101	(346)	420	41	2.52	1.96	182	1	1,728	2,802	104	170	1,717	2,802	
First State Bank	208,378	153,650	1,950	1,580	240	31	81	1.03	0.51	1,050	-	387	684	532	-	400	631	
Geo. D. Warthen Bank	206,573	116,743	12,010	1,156	372	28	363	0.99	1.92	1,063	-	2,205	1,761	386	-	2,446	1,741	
Peoples Bank	178,302	100,506	1,512	2,141	1,050	79	159	2.13	0.29	206	-	486	27	454	1	699	46	
Farmers Bank	134,437	56,802	-	924	100	14	6	1.63	0.46	8	-	-	620	-	-	-	620	
Bank of Hancock County	87,398	19,244	-	961	-	12	32	4.99	0.19	514	132	65	105	360	202	108	-	
Wilkinson County Bank	55,204	23,783	-	419	50	3	186	1.76	0.51	233	160	52	230	760	272	52	230	
Total/Average	4,943,701	2,895,628	210,896	46,828	11,880	1,778	3,906	1.62	0.89	14,865	4,363	26,949	17,090	13,988	6,248	36,716	10,630	
Central - Total/Average	5,540,439	3,273,649	233,664	51,502	14,789	1,839	6,175	1.57	0.85	15,111	4,363	28,507	18,628	14,078	6,248	40,352	12,168	

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										P/D Still Accruing		Non Accrual		P/D Still Accruing		Non Accrual	
										30-90 \$	90 + \$	30-90 \$	90 + \$	30-90 \$	90 + \$	30-90 \$	90 + \$
Southwest																	
Albany, GA (Metro)																	
Georgia Community Bank	382,786	215,536	6,107	2,768	400	73	383	1.28	1.56	2,345	-	5,318	635	1,619	-	6,053	657
AB&T	281,466	181,616	20,330	2,627	645	56	8	1.45	0.05	-	-	131	-	5	-	93	-
Flint Community Bank	271,783	231,961	5,107	2,372	480	-	-	1.02	1.45	915	-	3,932	-	213	-	3,972	-
Bank of Dawson	142,668	74,984	818	1,036	275	162	496	1.38	2.43	2,418	-	2,972	489	2,580	-	2,900	52
Total/Average	1,078,703	704,097	32,362	8,803	1,800	291	887	1.25	1.25	5,678	-	12,353	1,124	4,417	-	13,018	709
Columbus, GA-AL (Metro)																	
First Peoples Bank	229,017	117,754	7,751	1,882	560	4	-	1.60	0.40	143	52	906	-	400	39	951	-
Total/Average	229,017	117,754	7,751	1,882	560	4	-	1.60	0.40	143	52	906	-	400	39	951	-
Valdosta, GA (Metro)																	
Farmers & Merchants Bank	611,828	385,158	23,318	6,547	2,940	218	2,088	1.70	3.24	7,052	1,022	13,256	6,579	8,841	647	13,647	8,707
Guardian Bank	468,287	302,709	953	5,084	570	15	515	1.68	1.39	314	712	5,508	1,017	183	769	5,476	1,386
Commercial Banking Company	308,329	193,029	10,756	3,338	560	47	282	1.73	0.27	179	55	824	-	539	-	909	-
First Federal Savings and Loan Association of Valdosta	212,168	155,213	-	525	100	37	113	0.34	1.81	3,467	-	2,945	887	2,364	-	3,207	666
Citizens Community Bank	162,292	88,488	5,123	989	107	12	372	1.12	0.59	397	21	640	324	561	51	639	1,148
Citizens National Bank of Quitman	113,205	68,440	1,770	1,320	45	126	34	1.93	0.06	294	2	71	-	254	2	61	-
Barwick Banking Company	33,167	18,668	807	196	155	-	4	1.05	0.00	137	-	-	-	2	-	3	-
Total/Average	1,909,276	1,211,705	42,727	17,999	4,477	455	3,408	1.49	1.68	11,840	1,812	23,244	8,807	12,744	1,469	23,942	11,907



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										P/D Still Accruing		Non Accrual \$	OREO \$	P/D Still Accruing		Non Accrual \$	OREO \$		
										30-90 \$	90 + \$			30-90 \$	90 + \$				
Other																			
Ameris Bank	20,350,488	14,480,925	848,150	199,423	125,530	11,510	54,467	1.38	0.49	61,517	8,326	76,457	22,635	62,088	7,003	138,163	28,326		
Colony Bank	1,760,944	1,059,503	101,147	12,127	6,558	539	1,833	1.14	0.58	3,092	-	9,128	1,006	2,222	-	9,926	1,877		
Thomasville National Bank	1,226,333	1,016,502	79,018	22,464	4,748	50	118	2.21	0.13	1,048	-	1,636	-	1,322	80	2,735	-		
PeoplesSouth Bank	939,930	599,241	37,678	8,386	650	384	212	1.40	0.51	4,414	40	3,177	1,570	4,857	354	3,990	1,836		
South Georgia Banking Company	540,189	277,277	10,213	4,000	450	63	107	1.44	0.22	627	468	468	698	3,034	2	494	1,084		
First State Bank of Blakely	527,680	352,280	4,299	4,692	2,085	20	2,324	1.33	1.65	2,467	454	6,103	2,588	604	502	6,453	2,733		
Planters First Bank	403,069	245,325	28,365	3,444	610	347	578	1.40	0.46	333	-	1,143	706	158	-	853	1,381		
Citizens Bank of Americus	400,145	188,646	9,746	4,503	1,200	38	258	2.39	0.12	474	-	360	134	204	1	446	587		
SunMark Community Bank	371,711	251,764	16,993	4,008	546	162	212	1.59	0.03	424	725	101	-	1,727	680	1,372	140		
TC Federal Bank	350,307	266,442	-	4,086	780	499	257	1.53	0.57	28	16	1,928	81	132	21	2,200	351		
First National Bank of Coffee County	310,313	169,002	12,412	2,236	590	107	163	1.32	0.10	37	-	161	138	37	-	540	-		
First Port City Bank	302,883	221,404	15,014	2,538	370	13	136	1.15	0.04	36	-	52	79	47	-	132	138		
United National Bank	247,006	197,950	7,612	5,184	930	75	520	2.62	2.01	626	6	4,947	15	175	55	5,020	-		
State Bank of Cochran	244,644	129,967	2,887	5,975	-	681	437	4.60	1.66	932	-	3,441	626	997	-	3,667	601		
Great Oaks Bank	223,279	147,747	18,738	1,737	334	23	31	1.18	0.21	154	-	41	426	-	-	130	539		
Rabun County Bank	222,639	134,602	309	3,094	-	130	23	2.30	0.53	850	-	224	945	310	-	730	828		
Douglas National Bank	221,490	157,564	9,432	2,005	275	27	42	1.27	0.56	451	-	1,243	-	750	-	1,984	-		
Bank of Alapaha	217,974	111,809	-	1,708	765	239	1,212	1.53	0.21	2,042	376	342	105	2,505	13	486	105		
First National Bank of Decatur County	209,711	144,881	10,415	2,435	454	94	110	1.68	0.53	554	27	1,048	69	1,018	-	1,303	-		
Community Banking Company of Fitzgerald	198,167	125,165	3,622	3,572	990	30	110	2.85	0.82	482	6	1,613	8	413	4	1,649	8		
Magnolia State Bank	188,554	109,919	5,001	1,224	150	139	401	1.11	2.84	1,872	744	2,099	3,256	1,625	697	2,244	4,107		
South Coast Bank & Trust	175,559	127,723	2,582	2,169	225	1	4	1.70	0.08	413	-	146	-	75	-	378	-		
One South Bank	161,194	113,994	4,921	1,646	424	129	388	1.44	0.79	46	-	1,270	-	104	293	1,177	20		
West Central Georgia Bank	137,639	46,628	30	1,294	-	17	13	2.78	0.02	570	-	-	34	429	-	107	39		
Wilcox County State Bank	129,921	85,719	1,053	1,537	322	16	26	1.79	0.64	302	-	701	136	381	-	673	136		
Planters and Citizens Bank	127,213	48,789	4,559	675	142	16	58	1.38	0.54	394	-	688	-	721	-	8	-		
Family Bank	126,904	100,125	1,899	915	250	29	88	0.91	1.03	1,128	24	1,246	65	1,329	-	1,255	-		
Bank of Camilla	121,324	63,456	1,685	994	-	46	6	1.57	1.21	57	-	1,137	337	25	-	689	337		
Citizens Bank of Cochran	116,576	79,579	-	581	-	91	67	0.73	0.63	442	49	41	695	788	72	20	662		
Peoples Bank of Georgia	111,221	79,509	3,298	652	358	38	206	0.82	0.67	821	391	643	106	1,463	325	632	106		
First State Bank of Randolph County	91,180	32,280	2,006	331	144	32	288	1.03	1.89	385	3	1,725	-	608	-	1,762	-		
Peoples Bank	90,223	39,739	-	256	40	1	14	0.64	0.28	403	-	252	-	143	-	198	-		
Community Bank & Trust - West Georgia	87,419	46,710	11,185	504	-	9	51	1.08	3.35	1,236	-	1,020	1,908	523	-	1,019	2,319		
Bank of Edison	58,844	27,810	2,174	371	435	8	376	1.33	0.79	216	-	54	409	94	-	780	39		
Trust Bank	42,492	23,398	-	335	-	30	5	1.43	3.50	16	-	798	691	117	-	847	691		
Rochelle State Bank	31,768	7,654	-	137	7	72	473	1.79	0.00	-	-	-	-	51	-	-	-		
Total/Average	31,066,933	21,311,028	1,256,443	311,238	150,362	15,705	65,614	1.46	0.53	88,889	11,655	125,433	39,466	91,076	10,102	194,062	48,990		
Southwest - Total/Average	34,283,929	23,344,584	1,339,283	339,922	157,199	16,455	69,909	1.46	0.62	106,550	13,519	161,936	49,397	108,637	11,610	231,973	61,606		



GEORGIA ASSET QUALITY - DECEMBER 31, 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 Accrual		P/D Still Accruing		Non Accrual	
										30-90	90 +	30-90	90 +	30-90	90 +	30-90	90 +
Southeast																	
Augusta-Richmond County, GA-SC (Metro)																	
First National Bank of Waynesboro	182,003	93,639	2,455	1,300	260	51	111	1.39	0.14	52	152	256	-	273	177	285	-
Southern Bank	92,644	57,256	706	715	300	71	158	1.25	2.00	1,541	-	1,465	385	999	-	1,767	846
Total/Average	274,647	150,895	3,161	2,015	560	122	269	1.34	0.77	1,593	152	1,721	385	1,272	177	2,052	846
Brunswick, GA (Metro)																	
Southeastern Bank	537,655	264,570	13,130	6,683	1,175	1,279	207	2.53	0.40	2,102	5	949	1,211	782	7	1,018	1,351
Total/Average	537,655	264,570	13,130	6,683	1,175	1,279	207	2.53	0.40	2,102	5	949	1,211	782	7	1,018	1,351
Savannah, GA (Metro)																	
First Chatham Bank	462,510	282,218	30,579	3,565	1,427	122	1,047	1.26	1.99	460	-	3,444	5,774	1,587	-	3,490	7,092
First Bank of Coastal Georgia	147,382	36,735	-	878	-	-	-	2.39	0.15	102	2	-	218	134	3	-	218
Carver State Bank	52,273	34,524	8,739	276	185	26	178	0.80	1.57	480	-	724	97	178	65	608	577
Total/Average	662,165	353,477	39,318	4,719	1,612	148	1,225	1.34	1.55	1,042	2	4,168	6,089	1,899	68	4,098	7,887

GEORGIA ASSET QUALITY - DECEMBER 31, 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	1,247,452	833,862	63,976	10,781	3,635	201	2,771	1.29	0.80	2,153	-	9,902	131	1,502	-	10,952	444		
PrimeSouth Bank	880,195	662,623	20,038	9,654	894	1,787	423	1.46	0.67	910	-	4,318	1,592	4,253	63	1,599	1,376		
FNB South	469,136	329,937	19,824	10,168	3,500	6,059	7,387	3.08	1.13	3,416	82	3,484	1,838	2,734	90	48	2,130		
Pineland Bank	345,551	240,296	16,893	3,746	1,015	43	474	1.56	1.13	1,753	219	3,584	325	575	9	3,615	340		
Glennville Bank	311,937	172,844	4,207	3,354	560	22	149	1.94	0.61	560	-	1,597	304	425	-	980	173		
Bank of Dudley	262,112	164,966	7,748	2,754	769	96	227	1.67	0.40	997	3	1,048	-	191	10	1,306	427		
Altamaha Bank and Trust Company	232,170	137,852	7,150	2,003	850	6	260	1.45	0.31	242	-	729	-	603	-	898	290		
Waycross Bank & Trust	211,721	90,781	458	1,985	-	4	25	2.19	0.22	41	-	413	50	75	14	425	90		
Durden Banking Company, Incorporated	206,824	130,669	4,935	3,076	450	102	139	2.35	0.28	925	372	502	75	950	238	465	-		
Vidalia Federal Savings Bank	205,795	60,521	-	520	50	40	163	0.86	0.25	1,650	538	509	-	1,529	621	534	-		
First Southern Bank	204,976	122,389	20,757	1,713	(98)	160	35	1.40	0.84	34	-	534	1,190	211	11	581	1,238		
South Georgia Bank	199,974	113,799	1,883	2,629	20	190	66	2.31	0.01	1,292	64	13	-	683	6	-	-		
Bank of Newington	157,280	122,231	3,316	1,870	500	463	850	1.53	0.39	1,179	-	613	-	954	294	619	126		
Mount Vernon Bank	150,732	77,219	2,649	931	24	-	8	1.21	0.33	416	5	474	19	802	5	645	257		
Farmers State Bank	140,468	97,715	2,642	2,749	95	2	58	2.81	0.05	1,751	197	51	25	704	220	118	25		
Farmers and Merchants Bank	138,784	44,613	1,627	721	-	15	62	1.62	1.07	822	-	561	921	575	-	662	878		
Claxton Bank	137,099	73,660	1,473	1,503	140	10	147	2.04	1.10	261	1	1,431	80	176	-	1,741	80		
Community Bank of Georgia	136,432	95,952	4,908	1,896	300	39	39	1.98	1.74	427	12	2,373	-	437	400	1,804	-		
Peoples Bank	135,361	89,214	10,352	1,582	420	6	112	1.77	1.19	43	72	40	1,572	-	1,350	40	47		
Bank of Hazlehurst	127,709	61,068	2,711	1,396	866	171	1,040	2.29	3.86	1,069	17	3,529	1,397	3,721	196	4,442	1,347		
Merchants & Citizens Bank	118,033	36,323	962	939	-	19	63	2.59	0.01	250	80	12	5	404	179	24	5		
The Bank of Soperton	110,764	86,254	-	1,323	352	12	253	1.53	0.09	230	-	95	-	241	-	81	124		
Wheeler County State Bank	106,253	72,764	2,908	1,187	120	31	75	1.63	0.46	271	-	412	80	58	-	565	-		
Four County Bank	78,810	55,570	-	1,218	40	39	65	2.19	0.19	887	6	152	-	451	-	162	220		
Bank of Wrightsville	68,198	35,345	1,360	459	70	2	40	1.30	0.39	26	-	268	-	209	-	275	23		
Security State Bank	51,898	22,565	202	536	22	6	5	2.38	0.03	9	-	18	-	9	-	19	-		
Bank of Lumber City	25,634	13,676	840	129	24	10	8	0.94	0.23	90	-	58	-	122	-	59	-		
Total/Average	6,461,298	4,044,708	203,819	70,822	14,618	9,535	14,944	1.75	0.72	21,704	1,668	36,720	9,604	22,594	3,706	32,659	9,640		
Southeast - Total/Average	7,935,765	4,813,650	259,428	84,239	17,965	11,084	16,645	1.75	0.77	26,441	1,827	43,558	17,289	26,547	3,958	39,827	19,724		