



GEORGIA ASSET QUALITY - MARCH 31, 2021

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	20,867,578	13,035,567	984,692	147,598	(10,279)	7,351	6,996	1.13	0.33	13,567	40	66,439	2,358	26,882	806	73,808	2,610
East - Total/Average	5,655,231	3,193,659	291,080	43,970	5,754	168	2,441	1.38	0.36	8,865	276	12,679	7,516	8,696	357	12,277	7,828
Atlanta Metro - Total/Average	21,283,247	13,182,957	1,468,648	157,364	1,535	2,769	2,210	1.19	0.44	70,335	678	71,716	22,746	83,669	2,018	87,446	24,366
Central - Total/Average	5,836,339	3,288,993	239,801	52,048	670	341	463	1.58	0.75	13,218	2,946	25,250	18,565	15,111	4,363	28,507	18,628
Southwest - Total/Average	35,765,361	23,612,425	1,348,216	321,411	(13,589)	4,483	9,412	1.36	0.55	117,649	8,590	156,219	38,924	106,550	13,519	161,936	49,397
Southeast - Total/Average	8,396,438	4,923,347	277,860	88,727	2,225	3,923	1,660	1.80	0.63	25,785	1,526	39,219	13,405	26,441	1,827	43,558	17,289
State Total	97,804,194	61,236,948	4,610,297	811,118	(13,684)	19,035	23,182	1.32	0.49	249,419	14,056	371,522	103,514	267,349	22,890	407,532	120,118
North																	
Chattanooga, TN-GA (Metro)																	
The Bank of Lafayette	332,273	104,663	1,677	843	-	3	9	0.81	0.49	928	36	1,538	91	1,615	57	1,645	224
Bank of Dade	132,845	53,092	-	820	-	89	7	1.54	0.54	784	-	721	-	1,193	205	816	-
Citizens Bank and Trust, Inc.	123,769	61,399	-	1,012	23	5	34	1.65	0.22	145	-	270	-	1,380	154	390	66
Total/Average	588,887	219,154	1,677	2,675	23	97	50	1.22	0.44	1,857	36	2,529	91	4,188	416	2,851	290
Dalton, GA (Metro)																	
First Bank	489,132	342,508	22,956	6,757	-	10	6	1.97	1.03	717	2	4,901	143	807	373	5,579	144
First National Community Bank	350,756	230,394	9,092	2,388	36	12	2	1.04	0.65	359	-	1,175	1,112	629	-	1,186	1,112
Total/Average	839,888	572,902	32,048	9,145	36	22	8	1.60	0.87	1,076	2	6,076	1,255	1,436	373	6,765	1,256
Rome, GA (Metro)																	
Greater Community Bank	288,451	209,892	41,282	3,409	-	80	97	1.62	0.04	206	-	93	25	358	-	116	25
River City Bank	198,276	135,608	12,115	2,688	63	1	-	1.98	0.38	-	-	755	-	1	-	764	-
Heritage First Bank	191,676	118,273	11,446	1,514	45	6	5	1.28	0.58	141	-	1,059	61	313	-	1,697	61
Total/Average	678,403	463,773	64,843	7,611	108	87	102	1.64	0.29	347	-	1,907	86	672	-	2,577	86
Other																	
United Community Bank	18,513,139	11,678,544	882,602	126,866	(10,449)	7,138	6,833	1.09	0.31	10,278	-	55,900	595	20,370	1	61,600	647
North Georgia National Bank	173,348	85,752	2,459	1,040	-	7	1	1.21	0.13	3	-	-	231	-	-	-	231
Southeast First National Bank	73,913	15,442	1,063	261	3	-	2	1.69	0.17	6	2	27	100	216	16	15	100
Total/Average	18,760,400	11,779,738	886,124	128,167	(10,446)	7,145	6,836	1.09	0.30	10,287	2	55,927	926	20,586	17	61,615	978
North - Total/Average	20,867,578	13,035,567	984,692	147,598	-10,279	7,351	6,996	1.13	0.33	13,567	40	66,439	2,358	26,882	806	73,808	2,610



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										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	799,997	415,288	36,756	7,678	60	2	-	1.85	0.15	133	-	1,121	87	31	-	1,105	685
Oconee State Bank	515,938	330,708	56,406	4,304	235	17	5	1.30	1.16	141	-	5,973	-	349	-	6,053	-
The Commercial Bank	344,106	243,872	38,168	4,374	180	3	4	1.79	0.09	263	-	307	-	69	-	217	-
Classic City Bank	73,716	40,493	2,835	471	205	-	-	-	-	-	-	-	-	-	-	-	-
Total/Average	1,733,757	1,030,361	134,165	16,827	680	22	9	1.63	0.43	537	-	7,401	87	449	-	7,375	685
Gainesville, GA (Metro)																	
Peach State Bank & Trust	458,698	275,093	18,760	3,050	285	13	51	1.11	0.00	29	12	-	-	23	28	-	-
First Century Bank, National Association	409,815	74,396	22,776	1,906	3,763	-	2,072	2.56	1.05	254	-	512	3,799	718	-	141	3,835
Total/Average	868,513	349,489	41,536	4,956	4,048	13	2,123	1.42	0.50	283	12	512	3,799	741	28	141	3,835
Other																	
Pinnacle Bank	1,607,863	1,068,970	74,668	12,146	750	66	227	1.14	0.15	626	-	1,358	1,000	597	-	902	1,197
Northeast Georgia Bank	576,538	246,056	20,629	2,936	35	46	59	1.19	0.38	1,061	264	1,176	1,037	829	134	1,664	210
Bank of Madison	346,824	218,512	10,363	3,012	75	2	-	1.38	0.70	212	-	1,020	1,422	33	-	1,036	1,706
F&M Bank	332,058	178,602	7,979	2,770	136	2	1	1.55	0.34	2,388	-	946	171	3,129	-	885	195
Farmers State Bank	161,292	79,985	1,740	1,282	30	17	22	1.60	0.11	3,079	-	173	-	2,672	195	138	-
Elberton Federal Savings & Loan Association	28,386	21,684	-	41	-	-	-	0.19	0.33	679	-	93	-	246	-	136	-
Total/Average	3,052,961	1,813,809	115,379	22,187	1,026	133	309	1.22	0.28	8,045	264	4,766	3,630	7,506	329	4,761	3,308
East - Total/Average	5,655,231	3,193,659	291,080	43,970	5,754	168	2,441	1.38	0.36	8,865	276	12,679	7,516	8,696	357	12,277	7,828

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										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$	
Atlanta Metro																		
Atlantic Capital Bank, National Association	3,731,675	2,300,814	218,766	27,506	(4,074)	50	288	1.20	0.05	21,441	251	1,805	16	24,834	1,084	3,778	16	
Metro City Bank	2,158,968	1,871,813	125,594	11,735	1,599	4	4	0.63	0.60	7,246	-	9,071	3,844	21,152	-	10,203	3,844	
United Bank	2,048,133	742,508	65,987	15,109	(98)	158	60	2.03	0.36	3,688	-	7,371	-	4,630	176	6,805	-	
Heritage Southeast Bank	1,645,325	1,082,452	89,401	15,256	-	1,337	198	1.41	0.24	2,452	48	2,087	1,839	2,472	-	9,866	2,593	
The Piedmont Bank	1,621,581	1,155,374	123,040	10,465	400	2	-	0.91	0.25	-	-	1,953	2,113	-	-	1,953	1,127	
First IC Bank	812,031	584,155	51,398	9,439	-	916	134	1.62	0.93	1,300	-	7,534	-	2,290	-	7,534	-	
Affinity Bank	798,401	626,180	126,054	6,878	460	88	47	1.10	0.67	2,757	-	5,056	315	9,125	-	4,899	1,292	
Vinings Bank	790,477	381,956	178,771	2,389	82	1	-	0.63	0.24	744	-	1,921	-	155	-	1,957	-	
SouthCrest Bank, National Association	704,724	314,118	-	3,708	-	22	15	1.18	0.46	441	-	2,800	447	953	-	3,056	447	
Georgia Banking Company	640,937	141,635	3,385	3,680	2,863	3	712	2.60	0.52	1,718	251	3,318	40	1,979	300	4,163	483	
Quantum National Bank	638,118	542,179	65,689	6,213	(650)	6	-	1.15	0.00	132	-	-	-	95	-	-	-	
Citizens Trust Bank	601,255	295,940	39,363	3,069	38	29	158	1.04	0.40	9,049	-	2,238	161	1,744	131	3,825	161	
PromiseOne Bank	544,796	388,795	39,478	4,201	122	-	155	1.08	1.73	1,447	-	9,449	-	744	-	9,514	-	
Community Bank of Pickens County	475,685	318,423	21,288	3,465	-	1	202	1.09	1.08	890	-	2,054	3,077	1,026	-	3,346	2,333	
The Citizens Bank of Georgia	441,688	240,265	10,124	3,394	-	-	-	1.41	0.06	5	-	-	282	280	-	-	282	
Touchmark National Bank	419,943	373,720	64,150	5,527	150	-	-	1.48	0.99	4,722	-	4,166	-	1,455	-	2,813	-	
Peoples Bank & Trust	413,679	153,189	7,674	1,842	40	5	-	1.20	0.40	1,305	-	311	1,354	1,063	-	303	2,391	
American Commerce Bank, National Association	406,300	325,869	10,684	5,905	300	1	-	1.81	0.48	1,471	-	1,870	87	1,730	-	2,070	87	
First National Bank of Griffin	353,181	115,489	14,183	1,417	13	8	1	1.23	0.14	562	4	405	82	693	6	420	82	
Century Bank of Georgia	296,200	136,288	23,208	2,497	-	101	39	1.83	0.05	3	-	148	1	36	-	151	1	
Georgia Primary Bank	279,918	215,471	44,377	2,558	26	2	-	1.19	0.04	693	-	107	-	79	-	110	-	
Cornerstone Bank	213,736	148,726	26,251	2,520	-	1	-	1.69	3.02	77	-	5,874	585	2,504	-	7,730	585	
Signature Bank of Georgia	198,811	114,067	14,919	953	-	-	151	0.84	2.99	-	-	511	5,434	-	-	863	5,434	
Liberty First Bank	182,628	72,091	1,844	1,072	(80)	1	-	1.49	0.55	68	-	-	1,004	659	-	-	1,004	
Bank of Monticello	150,230	77,396	1,410	1,071	45	19	3	1.38	0.46	373	-	499	192	518	-	698	192	
Legacy State Bank	139,009	102,447	5,378	1,437	21	-	-	1.40	0.91	114	-	-	1,267	-	-	114	1,267	
Embassy National Bank	114,045	78,972	6,467	1,551	15	-	-	1.96	0.00	4,411	-	-	-	200	-	-	-	
Tandem Bank	108,770	76,180	28,025	600	43	-	-	0.79	0.00	-	-	-	-	-	-	-	-	
Loyal Trust Bank	105,068	69,721	44,022	583	92	-	-	0.84	0.00	-	-	-	-	-	-	-	-	
F & M Bank and Trust Company	80,438	54,184	14,637	520	-	10	4	0.96	1.10	355	109	305	582	129	-	273	721	
First Bank of Pike	66,096	40,236	475	499	40	4	38	1.24	0.33	487	-	219	-	854	142	65	-	
Talbot State Bank	61,007	31,813	-	200	-	-	1	0.63	1.09	2,384	15	644	24	2,270	179	937	24	
Craft Bank	40,394	10,491	2,606	105	88	-	-	-	-	-	-	-	-	-	-	-	-	
Atlanta Metro - Total/Average	21,283,247	13,182,957	1,468,648	157,364	1,535	2,769	2,210	1.19	0.44	70,335	678	71,716	22,746	83,669	2,018	87,446	24,366	



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										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$		
Central																			
Macon, GA (Metro)																			
Persons Banking Company	403,362	196,501	13,475	2,252	-	9	27	1.15	0.75	288	-	1,405	1,620	49	-	1,535	1,538		
American Pride Bank	215,440	167,474	-	2,449	45	-	-	1.46	0.03	-	-	72	-	197	-	23	-		
Total/Average	618,802	363,975	13,475	4,701	45	9	27	1.29	0.50	288	-	1,477	1,620	246	-	1,558	1,538		
Other																			
Queensborough National Bank & Trust Company	1,716,321	979,043	126,940	14,633	-	120	157	1.49	1.35	6,817	2,768	13,807	9,361	6,050	4,044	16,296	9,901		
BankSouth	1,087,459	662,293	55,056	11,554	195	29	17	1.74	0.29	1,843	-	3,128	14	2,474	-	3,394	-		
Century Bank & Trust	339,990	158,393	6,055	1,638	30	8	2	1.03	0.07	55	-	203	25	170	-	211	25		
Exchange Bank	322,185	170,125	4,572	3,030	30	3	3	1.78	0.30	170	-	473	505	1,066	19	526	414		
Citizens Bank of The South	312,463	200,524	6,563	2,598	75	27	128	1.30	0.57	567	-	1,313	476	997	-	706	521		
The Citizens Bank of Swainsboro	277,377	186,836	7,852	4,372	90	31	51	2.34	0.30	541	-	829	7	852	7	893	-		
First State Bank	258,921	158,541	2,439	1,634	75	-	21	1.03	0.44	1,197	-	375	752	1,050	-	387	684		
Farmers & Merchants Bank	222,253	86,567	-	2,101	(26)	26	-	2.43	1.44	160	32	1,658	1,533	182	1	1,728	2,802		
The Geo. D. Warthen Bank	219,685	116,404	12,042	1,208	81	7	36	1.04	1.72	623	-	1,735	2,035	1,063	-	2,205	1,761		
The Peoples Bank	182,949	105,468	4,807	2,292	75	78	1	2.17	0.78	53	-	147	1,282	206	-	486	27		
The Farmers Bank	131,830	57,607	-	924	-	-	-	1.60	0.47	6	-	-	620	8	-	-	620		
Bank of Hancock County	87,107	21,090	-	962	-	3	2	4.56	0.20	501	25	73	105	514	132	65	105		
Wilkinson County Bank	58,997	22,127	-	401	-	-	18	1.81	0.44	397	121	32	230	233	160	52	230		
Total/Average	5,217,537	2,925,018	226,326	47,347	625	332	436	1.62	0.78	12,930	2,946	23,773	16,945	14,865	4,363	26,949	17,090		
Central - Total/Average	5,836,339	3,288,993	239,801	52,048	670	341	463	1.58	0.75	13,218	2,946	25,250	18,565	15,111	4,363	28,507	18,628		



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										30-90	90 +	Accrual	OREO	30-90	90 +	Accrual	OREO
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
Southwest																	
Albany, GA (Metro)																	
AB&T	261,725	172,171	19,184	2,628	-	7	7	1.53	0.05	-	-	126	-	-	-	131	-
Georgia Community Bank	398,895	214,132	3,692	2,734	-	4	38	1.28	1.51	7,173	-	5,222	805	2,345	-	5,318	635
Flint Community Bank	286,577	244,542	13,784	2,492	120	-	-	1.02	1.36	86	-	3,908	-	915	-	3,932	-
Bank of Dawson	141,353	84,449	1,796	1,094	75	-	18	1.30	2.19	1,234	-	3,038	52	2,418	-	2,972	489
Total/Average	1,088,550	715,294	38,456	8,948	195	11	63	1.25	1.21	8,493	-	12,294	857	5,678	-	12,353	1,124
Columbus, GA-AL (Metro)																	
First Peoples Bank	230,631	133,950	17,297	1,917	35	-	-	1.43	0.26	217	14	602	-	143	52	906	-
Total/Average	230,631	133,950	17,297	1,917	35	-	-	1.43	0.26	217	14	602	-	143	52	906	-
Valdosta, GA (Metro)																	
Farmers & Merchants Bank	609,228	400,461	31,285	6,049	250	35	783	1.51	2.85	8,366	576	11,902	5,474	7,052	1,022	13,256	6,579
Guardian Bank	485,299	301,057	-	5,176	120	8	36	1.72	1.30	-	-	5,440	851	314	712	5,508	1,017
Commercial Banking Company	320,052	185,031	8,557	3,402	50	14	-	1.84	0.24	424	52	772	-	179	55	824	-
First Federal Savings & Loan Association of Valdosta	220,048	154,132	-	559	30	4	-	0.36	0.72	2,636	-	979	609	3,467	-	2,945	887
Citizens Community Bank	177,054	88,264	4,743	989	34	2	37	1.12	0.52	1,347	9	659	259	397	21	640	324
The Citizens National Bank of Quitman	120,134	70,217	6,026	1,315	-	3	8	1.87	0.07	362	-	80	-	294	2	71	-
Barwick Banking Company	60,629	40,840	4,040	385	190	-	1	0.94	0.00	19	-	-	-	137	-	-	-
Total/Average	1,992,444	1,240,002	54,651	17,875	674	66	865	1.44	1.36	13,154	637	19,832	7,193	11,840	1,812	23,244	8,807



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										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$		
Other																			
Ameris Bank	21,337,979	14,599,805	792,002	178,571	(16,579)	3,407	7,680	1.22	0.41	74,123	5,097	71,189	16,709	61,517	8,326	76,457	22,635		
Colony Bank	1,795,938	1,062,775	102,633	12,693	500	92	27	1.19	0.62	806	-	10,676	518	3,092	-	9,128	1,006		
Thomasville National Bank	1,254,987	1,051,944	74,981	22,754	300	5	16	2.16	0.11	1,278	-	1,429	-	1,048	-	1,636	-		
PeoplesSouth Bank	964,746	615,160	45,900	8,086	(250)	23	74	1.31	0.48	3,597	272	3,245	1,431	4,414	40	3,177	1,570		
South Georgia Banking Company	557,316	283,216	10,195	4,052	50	7	5	1.43	0.23	630	8	564	698	627	468	468	698		
First State Bank of Blakely	546,732	355,828	5,910	4,770	150	67	139	1.34	1.34	497	598	5,152	2,170	2,467	454	6,103	2,588		
Citizens Bank of Americus	405,046	186,442	9,413	4,455	-	8	57	2.39	0.13	117	-	384	134	474	-	360	134		
Planters First Bank	379,914	258,515	20,601	3,697	30	245	22	1.43	0.50	64	-	1,228	668	333	-	1,143	706		
SunMark Community Bank	377,494	261,728	21,910	4,238	194	38	2	1.62	0.15	1,150	587	550	-	424	725	101	-		
TC Federal Bank	363,623	256,223	12,665	4,087	-	25	24	1.60	0.52	737	-	1,814	81	28	16	1,928	81		
First National Bank of Coffee County	337,811	175,235	20,798	2,237	-	1	-	1.28	0.03	34	-	93	-	37	-	161	138		
First Port City Bank	328,116	227,251	13,916	2,629	90	1	-	1.16	0.01	41	119	48	-	36	-	52	79		
United National Bank	267,046	202,082	12,222	5,371	188	7	8	2.66	1.86	470	3	4,940	15	626	6	4,947	15		
State Bank of Cochran	251,492	130,954	572	6,029	-	167	113	4.60	2.62	1,147	-	6,034	551	932	-	3,441	626		
Great Oaks Bank	251,228	146,484	18,807	1,762	31	16	22	1.20	0.18	2	-	33	426	154	-	41	426		
Douglas National Bank	236,604	157,072	12,538	2,011	-	10	4	1.28	0.51	897	-	1,217	-	451	-	1,243	-		
Rabun County Bank	236,319	131,554	408	3,130	-	36	-	2.38	0.40	41	-	-	945	850	-	224	945		
First National Bank of Decatur County	223,672	144,161	10,790	2,373	-	13	75	1.65	0.46	1,548	167	1,035	-	554	27	1,048	69		
Community Banking Company of Fitzgerald	222,953	122,920	3,166	3,715	135	13	5	3.02	0.73	166	2	1,618	8	482	6	1,613	8		
Bank of Alapaha	222,810	109,193	-	1,864	170	37	51	1.71	0.22	1,317	-	376	122	2,042	376	342	105		
Magnolia State Bank	195,641	109,527	7,076	1,251	-	32	6	1.14	2.59	1,662	394	2,527	2,531	1,872	744	2,099	3,256		
South Coast Bank & Trust	186,912	133,429	3,577	2,219	50	-	-	1.66	0.07	85	-	138	-	413	-	146	-		
OneSouth Bank	162,555	117,246	5,885	1,763	56	61	-	1.50	0.72	229	95	1,173	-	46	-	1,270	-		
West Central Georgia Bank	145,756	47,066	1,183	1,301	6	4	3	2.76	0.00	298	-	-	-	570	-	-	34		
Wilcox County State Bank	142,009	89,703	2,851	1,559	24	3	5	1.74	0.86	127	10	1,087	136	302	-	701	136		
Family Bank	134,596	99,200	2,379	975	98	9	47	0.98	0.77	580	-	934	101	1,128	24	1,246	65		
Bank of Camilla	128,794	59,523	2,753	1,000	-	7	-	1.68	1.07	87	1	1,042	337	57	-	1,137	337		
Planters and Citizens Bank	126,481	50,168	2,159	705	28	2	-	1.41	0.52	80	-	657	-	394	-	688	-		
The Citizens Bank of Cochran	121,093	79,880	-	615	-	43	9	0.77	0.56	391	108	11	662	442	49	41	695		
The Peoples Bank of Georgia	118,351	79,852	2,104	778	184	12	70	0.97	0.44	311	478	445	79	821	391	643	106		
The Peoples Bank	98,595	40,266	1,348	274	18	1	1	0.68	0.20	398	-	201	-	403	-	252	-		
First State Bank of Randolph County	94,704	29,020	618	346	16	-	1	1.19	1.75	278	-	1,659	-	385	3	1,725	-		
Community Bank & Trust - West Georgia	92,759	44,070	9,143	504	-	-	-	1.14	2.62	1,584	-	960	1,467	1,236	-	1,020	1,908		
The Bank of Edison	64,223	32,416	7,309	380	15	10	16	1.17	0.70	205	-	58	394	216	-	54	409		
The Trust Bank	45,107	23,994	-	336	-	3	2	1.40	2.86	774	-	599	691	16	-	798	691		
Rochelle State Bank	34,334	9,277	-	141	3	1	-	1.52	1.09	34	-	375	-	-	-	-	-		
Total/Average	32,453,736	21,523,179	1,237,812	292,671	(14,493)	4,406	8,484	1.36	0.48	95,785	7,939	123,491	30,874	88,889	11,655	125,433	39,466		
Southwest - Total/Average	35,765,361	23,612,425	1,348,216	321,411	(13,589)	4,483	9,412	1.36	0.55	117,649	8,590	156,219	38,924	106,550	13,519	161,936	49,397		



GEORGIA ASSET QUALITY - MARCH 31, 2021

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)																	
The First National Bank of Waynesboro	186,221	92,204	2,559	1,379	60	20	1	1.50	0.13	153	160	241	-	52	152	256	-
Southern Bank	103,403	63,441	784	749	70	7	43	1.18	1.05	966	-	498	585	1,541	-	1,465	385
Total/Average	289,624	155,645	3,343	2,128	130	27	44	1.37	0.46	1,119	160	739	585	1,593	152	1,721	385
Brunswick, GA (Metro)																	
Southeastern Bank	564,932	271,547	15,385	7,301	(850)	1,524	56	2.69	0.25	1,551	35	727	669	2,102	5	949	1,211
Total/Average	564,932	271,547	15,385	7,301	(850)	1,524	56	2.69	0.25	1,551	35	727	669	2,102	5	949	1,211
Savannah, GA (Metro)																	
First Chatham Bank	496,584	286,171	34,981	4,033	1,100	22	654	1.41	1.84	2,114	-	3,814	5,331	460	-	3,444	5,774
First Bank of Coastal Georgia	145,973	36,052	-	878	-	-	-	2.44	0.15	131	3	-	217	102	2	-	218
Carver State Bank	67,252	35,890	9,645	314	-	38	-	0.87	1.54	366	31	937	97	480	-	724	97
Total/Average	709,809	358,113	44,626	5,225	1,100	60	654	1.46	1.46	2,611	34	4,751	5,645	1,042	2	4,168	6,089



GEORGIA ASSET QUALITY - MARCH 31, 2021

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	1,339,146	851,487	51,376	11,401	650	67	97	1.34	0.66	4,123	-	8,646	224	2,153	-	9,902	131		
PrimeSouth Bank	927,247	694,058	27,532	9,975	270	66	14	1.44	0.58	516	-	4,192	1,173	910	-	4,318	1,592		
FNB South	469,700	330,148	18,862	11,468	-	1,814	513	3.47	1.12	2,034	144	3,487	1,772	3,416	82	3,484	1,838		
Pineland Bank	363,743	239,117	10,970	3,832	88	4	6	1.60	1.12	1,346	27	3,770	310	1,753	219	3,584	325		
Glennville Bank	324,449	168,835	7,561	3,342	-	2	14	1.98	0.36	897	-	965	192	560	-	1,597	304		
Bank of Dudley	285,746	174,872	9,084	2,813	96	10	47	1.61	0.31	478	2	897	-	997	3	1,048	-		
First Southern Bank	241,956	130,130	26,117	1,709	-	2	7	1.31	0.54	169	-	255	1,054	34	-	534	1,190		
Altamaha Bank and Trust Company	234,603	133,421	5,046	2,036	60	2	29	1.53	0.29	1,436	-	678	-	242	-	729	-		
Durden Banking Company, Incorporated	227,994	137,341	10,451	3,174	60	65	27	2.31	0.18	1,281	306	332	80	925	372	502	75		
Waycross Bank & Trust	218,978	93,550	2,408	1,985	-	-	-	2.12	0.19	263	4	396	29	41	-	413	50		
Vidalia Federal Savings Bank	214,378	59,670	-	519	-	-	-	0.87	0.44	1,393	101	939	-	1,650	538	509	-		
South Georgia Bank	197,922	112,480	2,178	2,661	12	20	-	2.37	0.00	792	62	-	-	1,292	64	13	-		
Bank of Newington	164,779	125,643	745	2,025	150	6	-	1.61	0.37	719	-	613	-	1,179	-	613	-		
Community Bank of Georgia	163,621	97,879	7,504	1,979	75	8	-	2.02	1.42	68	-	2,290	35	427	12	2,373	-		
Mount Vernon Bank	158,944	79,336	3,549	947	6	9	-	1.19	0.30	782	4	475	-	416	5	474	19		
Farmers State Bank	146,185	103,506	4,099	2,780	30	1	-	2.69	0.03	1,186	258	48	-	1,751	197	51	25		
The Claxton Bank	144,235	83,520	5,261	1,532	32	-	4	1.83	0.43	518	1	618	-	261	1	1,431	80		
Peoples Bank	144,050	85,206	3,277	1,605	22	-	-	1.88	0.49	257	161	40	671	43	72	40	1,572		
Farmers and Merchants Bank	138,872	43,688	1,042	712	-	4	13	1.63	0.37	295	55	517	-	822	-	561	921		
Bank of Hazlehurst	130,349	56,359	1,830	1,641	150	155	60	2.91	3.01	720	18	2,967	961	1,069	17	3,529	1,397		
The Merchants & Citizens Bank	123,437	36,439	2,296	940	-	6	5	2.58	0.01	179	116	11	5	250	80	12	5		
Wheeler County State Bank	117,887	74,888	3,982	1,234	-	47	-	1.65	0.26	287	-	311	-	271	-	412	80		
The Bank of Soperton	114,913	92,725	94	1,439	120	-	4	1.55	0.12	323	-	138	-	230	-	95	-		
The Four County Bank	80,458	55,877	-	1,175	-	17	60	2.10	0.26	186	38	212	-	887	6	152	-		
Bank of Wrightsville	74,542	36,564	1,372	474	15	-	-	1.30	0.16	184	-	116	-	26	-	268	-		
The Security State Bank	57,585	27,271	5,352	549	8	5	-	2.01	0.03	72	-	17	-	9	-	18	-		
Bank of Lumber City	26,354	14,032	2,518	126	1	2	6	0.90	0.27	-	-	72	-	90	-	58	-		
Total/Average	6,832,073	4,138,042	214,506	74,073	1,845	2,312	906	1.79	0.58	20,504	1,297	33,002	6,506	21,704	1,668	36,720	9,604		
Southeast - Total/Average	8,396,438	4,923,347	277,860	88,727	2,225	3,923	1,660	1.80	0.63	25,785	1,526	39,219	13,405	26,441	1,827	43,558	17,289		