

Institution	Total Assets \$	Total 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	15,046,869	10,239,181	80,158	15,858	6,957	20,488	0.78	0.34	36,236	1,515	46,530	4,585	35,177	819	42,350	5,602
East - Total/Average	4,087,848	2,346,498	29,808	4,476	2,253	3,653	1.27	0.62	15,700	197	12,724	12,488	12,957	207	7,339	10,075
Atlanta Metro - Total/Average	16,463,912	10,706,062	113,289	10,197	5,618	10,898	1.06	0.89	89,142	2,168	100,217	46,405	73,391	2,027	84,655	60,055
Central - Total/Average	4,340,478	2,888,083	41,048	1,892	2,603	4,734	1.42	1.50	34,232	8,533	51,256	13,949	30,802	7,602	48,902	15,769
Southwest - Total/Average	30,720,090	21,440,976	163,589	36,559	15,001	37,242	0.76	0.81	200,125	18,913	178,537	69,949	137,631	17,337	200,885	71,415
Southeast - Total/Average	6,614,103	4,312,908	71,433	9,576	11,284	18,967	1.66	1.16	38,730	2,704	51,627	24,883	34,869	3,782	51,408	32,563
State Total	77,273,300	51,933,708	499,325	78,558	43,716	95,982	0.96	0.79	414,165	34,030	440,891	172,259	324,827	31,774	435,539	195,479
North																
Chattanooga, TN-GA (Metro)																
Bank of LaFayette, Georgia	284,705	101,758	740	100	24	301	0.73	0.77	1,703	16	2,086	110	1,350	8	2,732	111
Bank of Dade	114,908	54,070	743	-	387	143	1.37	0.86	1,029	-	989	-	1,958	-	902	50
Citizens Bank & Trust, Inc.	105,180	62,306	941	12	10	111	1.51	0.28	1,443	39	163	129	623	5	303	-
Total/Average	504,793	218,134	2,424	112	421	555	1.11	0.69	4,175	55	3,238	239	3,931	13	3,937	161
Dalton, GA (Metro)																
First Bank	408,583	336,338	5,886	1,126	38	821	1.75	0.69	4,228	16	2,792	42	578	48	3,204	150
First National Community Bank	285,922	197,160	1,685	72	367	345	0.85	1.59	1,955	-	2,017	2,543	1,172	-	1,720	3,876
Total/Average	694,505	533,498	7,571	1,198	405	1,166	1.42	1.06	6,183	16	4,809	2,585	1,750	48	4,924	4,026
Rome, GA (Metro)																
Greater Community Bank	225,380	176,851	1,973	575	73	320	1.12	0.30	587	-	313	352	586	6	319	365
River City Bank	161,933	105,524	1,549	303	197	28	1.47	0.00	4,121	-	2	-	451	-	100	-
Heritage First Bank	147,712	118,503	1,188	414	27	268	1.00	1.63	1,110	-	1,820	591	943	-	899	776
Total/Average	535,025	400,878	4,710	1,292	297	616	1.17	0.58	5,818	-	2,135	943	1,980	6	1,318	1,141
Other																
United Community Bank	12,887,120	8,812,553	62,089	13,102	5,801	18,018	0.70	0.28	19,763	1,192	35,342	475	27,369	731	30,831	102
Southern Bank & Trust	230,649	182,232	2,211	35	2	12	1.21	0.43	53	-	986	-	41	-	992	-
North Georgia National Bank	134,407	74,790	905	110	31	117	1.21	0.18	-	233	-	243	5	-	348	-
Southeast First National Bank	60,370	17,096	248	9	-	4	1.45	0.20	244	19	20	100	101	21	-	172
Total/Average	13,312,546	9,086,671	65,453	13,256	5,834	18,151	0.72	0.28	20,060	1,444	36,348	818	27,516	752	32,171	274
North - Total/Average	15,046,869	10,239,181	80,158	15,858	6,957	20,488	0.78	0.34	36,236	1,515	46,530	4,585	35,177	819	42,350	5,602

Institution	Total Assets \$	Total 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	551,508	358,717	5,700	482	414	50	1.59	0.37	149	-	1,151	888	130	-	1,131	938
Oconee State Bank	399,522	251,592	2,821	570	22	20	1.12	1.61	1,092	50	6,415	-	228	-	614	-
Commercial Bank	232,672	162,316	3,371	560	144	30	2.08	0.10	382	-	243	-	1,516	-	249	-
Total/Average	1,183,702	772,625	11,892	1,612	580	100	1.54	0.73	1,623	50	7,809	888	1,874	-	1,994	938
Gainesville, GA (Metro)																
Peach State Bank & Trust	266,299	196,238	2,196	255	69	276	1.12	0.13	144	8	-	340	143	9	-	340
First Century Bank, National Association	467,504	32,549	181	(170)	310	621	0.56	1.19	849	-	145	5,407	104	-	-	219
Total/Average	733,803	228,787	2,377	85	379	897	1.04	0.80	993	8	145	5,747	247	9	-	559
Other																
Pinnacle Bank	1,030,715	697,349	7,237	1,800	582	1,324	1.04	0.19	1,133	-	499	1,450	1,335	6	654	2,582
Northeast Georgia Bank	477,566	227,170	2,737	82	78	184	1.20	0.41	1,997	68	1,252	728	1,448	5	991	880
F&M Bank	276,101	149,564	2,109	136	441	891	1.41	0.48	5,098	-	657	681	4,433	187	1,010	678
Bank of Madison	230,614	173,796	2,376	461	76	35	1.37	1.73	144	-	2,195	1,798	459	-	2,123	3,023
Farmers State Bank	131,055	77,732	1,039	300	117	222	1.34	1.04	4,252	71	167	1,196	2,718	-	380	1,415
Elberton Federal Savings & Loan Association	24,292	19,475	41	-	-	-	0.21	0.00	460	-	-	-	443	-	187	-
Total/Average	2,170,343	1,345,086	15,539	2,779	1,294	2,656	1.16	0.49	13,084	139	4,770	5,853	10,836	198	5,345	8,578
East - Total/Average	4,087,848	2,346,498	29,808	4,476	2,253	3,653	1.27	0.62	15,700	197	12,724	12,488	12,957	207	7,339	10,075

Institution	Total Assets \$	Total 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	2,909,446	1,873,524	18,536	2,712	89	2,117	0.99	0.24	6,721	631	6,662	278	6,106	-	6,081	278	
Metro City Bank	1,636,039	1,165,710	6,839	-	971	776	0.59	0.77	19,518	-	12,236	423	5,104	509	11,039	423	
United Bank	1,510,787	706,294	12,313	486	971	910	1.74	0.49	8,936	274	7,312	46	3,528	145	7,930	115	
Heritage Southeast Bank	1,336,835	914,452	5,946	1,245	604	1,039	0.65	1.59	4,987	-	11,988	9,293	17,266	-	3,798	11,838	
Piedmont Bank	1,045,244	836,018	7,524	699	6	12	0.90	0.47	-	-	2,467	2,403	986	-	2,467	3,232	
First IC Bank	704,772	521,030	6,410	765	844	175	1.23	1.13	2,149	-	7,522	465	4,884	-	2,969	820	
SouthCrest Bank, N.A.	553,525	334,488	3,034	39	165	207			2,080	-	4,268	497	508	-	5,242	-	
Quantum National Bank	512,653	434,120	4,648	124	52	35	1.07	0.00	300	-	-	-	1,252	84	73	-	
Georgia Banking Company	474,830	148,438	1,490	977	16	1,070	1.00	1.29	4,017	936	4,177	1,947	2,441	265	5,379	2,180	
PromiseOne Bank	450,362	310,105	3,334	309	-	210	1.08	1.95	1,368	-	8,797	-	3,125	-	7,095	-	
Citizens Trust Bank	418,130	269,631	1,631	-	288	294	0.60	0.59	3,839	12	2,326	161	4,371	13	1,632	207	
Touchmark National Bank	407,629	348,221	4,249	-	3	892	1.22	1.59	6,612	-	6,484	-	2,260	-	8,990	-	
Vinings Bank	368,590	150,602	1,167	-	4	164	0.77	0.41	139	-	1,500	-	1,093	-	1,053	-	
Community Bank of Pickens County	366,935	271,232	2,891	-	10	348	1.07	1.57	4,424	-	2,917	2,858	3,219	-	2,171	3,645	
American Commerce Bank, National Association	355,515	295,847	4,543	763	5	72	1.54	0.57	1,836	-	1,870	153	1,012	-	1,992	-	
Peoples Bank & Trust	336,668	160,911	1,509	(135)	282	5	0.94	1.09	1,390	-	127	3,535	983	-	128	9,029	
Affinity Bank	327,080	260,853	2,816	83	14	130	1.08	0.26	-	-	52	801	4	-	76	1,407	
Citizens Bank of Georgia	324,675	213,690	2,851	100	5	117	1.33	0.09	94	-	-	282	333	-	78	582	
Newton Federal Bank (MHC)	319,202	252,119	4,162	62	593	542	1.65	0.85	6,026	-	2,567	140	1,775	-	2,186	140	
First National Bank of Griffin	277,726	98,851	1,359	164	20	123	1.37	0.44	481	136	1,131	82	374	125	1,306	-	
Gwinnett Community Bank	224,021	136,907	2,005	17	319	16	1.46	5.07	3,102	-	11	11,349	249	-	19	12,639	
Georgia Primary Bank	207,654	156,040	2,021	-	95	79	1.30	0.06	-	-	121	-	35	-	124	-	
Century Bank of Georgia	201,374	105,961	1,602	-	42	10	1.51	0.28	1,577	-	213	351	1,432	-	29	351	
Cornerstone Bank	195,353	129,725	2,693	783	54	986	2.08	4.95	2,702	-	8,859	812	2,680	-	6,592	817	
Signature Bank of Georgia	156,722	95,310	887	200	9	-	0.93	3.77	-	-	3,454	2,450	-	-	3,464	2,450	
Liberty First Bank	139,645	79,888	1,100	34	5	7	1.38	0.72	23	-	-	1,004	22	-	-	1,004	
WestSide Bank	135,250	81,585	1,119	192	-	220	1.37	2.86	765	-	163	3,708	1,913	-	-	5,077	
Bank of Monticello	110,133	72,111	730	264	122	183	1.01	0.92	665	-	956	54	853	266	1,128	78	
Embassy National Bank	109,617	79,467	1,466	-	-	-	1.84	0.21	-	-	-	225	-	-	-	422	
Legacy State Bank	109,034	87,755	1,065	129	-	-	1.21	1.68	-	-	-	1,828	586	-	-	1,828	
F & M Bank and Trust Company	68,883	44,955	430	-	6	96	0.96	3.24	124	-	1,123	1,106	403	386	975	1,343	
Talbot State Bank	56,585	28,556	404	-	3	10	1.41	1.61	3,817	24	907	4	3,082	66	631	-	
First Bank of Pike	51,963	33,570	429	99	21	53	1.28	0.30	1,450	155	7	150	1,512	168	8	150	
Tandem Bank	35,356	7,155	72	72	-	-	1.01	0.00	-	-	-	-	-	-	-	-	
Loyal Trust Bank	25,679	941	14	14	-	-	1.49	0.00	-	-	-	-	NA	NA	NA	NA	
Atlanta Metro - Total/Average	16,463,912	10,706,062	113,289	10,197	5,618	10,898	1.06	0.89	89,142	2,168	100,217	46,405	73,391	2,027	84,655	60,055	

Institution	Total Assets \$	Total 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	316,568	203,030	1,317	790	59	1,627	0.65	1.40	599	-	2,040	2,396	818	-	2,495	4,648		
American Pride Bank	193,882	155,871	2,655	538	-	4	1.70	0.99	135	-	1,910	-	1,886	-	-	-		
Total/Average	510,450	358,901	3,972	1,328	59	1,631	1.11	1.24	734	-	3,950	2,396	2,704	-	2,495	4,648		
Other																		
Queensborough National Bank & Trust Company	1,220,650	807,761	11,070	(250)	599	1,616	1.37	2.81	14,404	5,291	30,378	3,885	9,313	5,238	30,442	3,773		
BankSouth	717,755	541,573	6,772	65	374	44	1.25	0.41	4,101	1	2,631	339	1,602	-	3,137	446		
Exchange Bank	259,367	151,495	2,610	-	31	107	1.72	1.11	2,053	21	1,491	1,386	4,277	142	2,608	279		
Citizens Bank of The South	258,678	188,480	2,448	440	203	439	1.30	0.58	969	75	1,177	328	2,182	-	788	376		
Century Bank and Trust	254,382	164,702	1,834	-	31	33	1.11	0.73	352	-	1,826	37	224	-	1,046	37		
Citizens Bank of Swainsboro	217,895	164,796	4,245	480	88	318	2.58	0.27	1,764	866	469	128	1,456	5	604	49		
Farmers & Merchants Bank	189,814	96,694	2,068	(1,023)	1,027	4	2.14	2.73	4,833	3	2,353	2,824	5,215	-	2,325	3,211		
Geo. D. Warthen Bank	181,035	106,854	1,119	360	73	242	1.05	2.07	1,218	-	2,101	1,645	1,045	-	1,972	1,645		
First State Bank	159,620	127,030	1,390	260	12	78	1.09	0.95	1,026	-	1,504	15	1,311	-	891	285		
Peoples Bank	134,293	80,171	1,171	182	94	129	1.46	2.60	137	2	3,142	346	137	2	2,421	400		
Farmers Bank	112,294	49,029	816	-	4	21	1.66	0.55	-	1,930	-	620	-	1,930	-	620		
Bank of Hancock County	75,528	22,564	981	-	6	22	4.35	0.16	993	101	124	-	662	186	60	-		
Wilkinson County Bank	48,717	28,033	552	50	2	50	1.97	0.23	1,648	243	110	-	674	99	113	-		
Total/Average	3,830,028	2,529,182	37,076	564	2,544	3,103	1.47	1.54	33,498	8,533	47,306	11,553	28,098	7,602	46,407	11,121		
Central - Total/Average	4,340,478	2,888,083	41,048	1,892	2,603	4,734	1.42	1.50	34,232	8,533	51,256	13,949	30,802	7,602	48,902	15,769		

Institution	Total Assets \$	Total 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	331,527	204,342	2,678	490	264	762	1.31	1.74	3,885	-	5,354	415	2,702	-	2,639	85
Flint Community Bank	261,024	211,375	1,892	480	-	157	0.90	1.64	11	111	4,287	-	390	1,431	2,871	-
AB&T	195,255	163,943	1,934	90	16	77	1.18	0.43	102	-	844	-	98	-	133	-
Bank of Dawson	130,803	78,913	1,095	275	7	293	1.39	1.46	3,148	-	1,846	67	3,069	-	2,059	65
Total/Average	918,609	658,573	7,599	1,335	287	1,289	1.15	1.39	7,146	111	12,331	482	6,259	1,431	7,702	150
Columbus, GA-AL (Metro)																
First Peoples Bank	179,459	101,470	1,318	333	27	29	1.30	0.38	462	29	686	-	369	109	711	-
Total/Average	179,459	101,470	1,318	333	27	29	1.30	0.38	462	29	686	-	369	109	711	-
Valdosta, GA (Metro)																
Farmers & Merchants Bank	497,050	361,325	5,476	3,100	324	3,504	1.52	5.79	14,842	4,290	18,184	10,591	11,093	4,254	18,078	11,803
Guardian Bank	429,160	286,458	5,014	383	13	442	1.75	1.57	492	2,260	5,486	1,256	988	-	2,759	1,112
Commercial Banking Company	235,153	178,570	3,014	120	47	50	1.69	0.49	830	-	959	186	647	49	989	291
First Federal Savings and Loan Association of Valdosta	189,219	164,382	501	81	9	156	0.30	2.35	2,759	-	3,984	466	2,289	-	4,208	1,022
Citizens Community Bank	138,127	88,712	1,242	-	108	188	1.40	1.34	513	73	1,728	126	347	10	880	126
Citizens National Bank of Quitman	103,646	70,628	1,183	38	29	59	1.67	0.12	570	6	121	-	310	8	222	-
Barwick Banking Company	14,028	1,227	45	1	-	1	3.67	0.00	-	-	-	-	3	-	-	-
Total/Average	1,606,383	1,151,302	16,475	3,723	530	4,400	1.43	2.68	20,006	6,629	30,462	12,625	15,677	4,321	27,136	14,354

GEORGIA ASSET QUALITY - DECEMBER 31, 2019

Institution	Total Assets \$	Total 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	18,156,981	12,818,476	38,189	20,100	9,075	19,805	0.30	0.60	113,277	5,754	75,124	32,933	68,166	6,325	101,593	33,332	
Colony Bank	1,511,400	968,560	6,863	1,104	576	2,094	0.71	0.74	2,622	1	9,814	1,320	2,753	-	10,143	776	
Thomasville National Bank	955,436	808,874	17,784	2,200	40	171	2.20	0.32	937	-	3,065	-	922	-	5,138	-	
PeoplesSouth Bank	808,966	538,130	7,530	100	315	378	1.40	0.74	7,696	548	3,246	2,760	7,795	210	3,829	2,583	
Southwest Georgia Bank	554,319	397,153	3,604	857	69	751	0.91	0.09	9,090	3	241	274	1,786	5	1,917	170	
First State Bank of Blakely	509,232	358,928	4,911	1,205	80	1,317	1.37	1.24	1,970	302	5,902	419	690	270	6,429	95	
South Georgia Banking Company	473,972	238,651	3,594	200	78	371	1.51	0.42	2,260	1,228	1,194	809	1,108	557	838	809	
Citizens Bank of Americus	342,264	179,786	3,523	280	39	273	1.96	0.48	821	-	1,608	32	743	-	381	36	
TC Federal Bank	321,758	248,035	3,065	-	93	214	1.24	0.90	1,503	72	2,545	358	589	-	3,320	351	
Planters First Bank	310,555	238,080	3,065	380	512	525	1.29	1.32	2,455	-	2,556	1,534	486	-	3,022	1,630	
SunMark Community Bank	281,595	195,145	3,512	256	248	882	1.80	0.62	3,767	42	1,232	514	2,004	383	1,587	809	
Citizens Bank	252,412	165,655	2,494	70	47	216	1.51	0.58	5,330	2,041	1,119	354	6,109	1,008	1,161	1,015	
First Port City Bank	251,347	178,027	2,291	110	2	2	1.29	0.08	399	-	198	-	503	-	210	-	
First National Bank of Coffee County	234,524	147,120	1,702	340	469	95	1.16	0.08	106	25	103	92	563	25	105	92	
State Bank of Cochran	217,462	125,254	5,731	-	751	773	4.58	2.09	1,710	-	3,785	767	1,267	-	3,818	820	
United National Bank	216,491	192,583	4,699	760	91	341	2.44	3.08	616	24	6,301	377	4,150	89	3,698	377	
First National Bank of Decatur County	194,180	135,063	1,997	65	24	84	1.48	0.51	588	26	983	-	853	-	1,035	68	
Rabun County Bank	188,279	122,814	2,987	-	550	164	2.43	0.67	177	-	818	448	176	2	1,223	21	
Bank of Alapaha	181,347	122,929	1,921	500	186	566	1.56	1.17	3,702	46	1,443	670	3,229	813	1,160	70	
Douglas National Bank	180,606	154,245	1,745	-	63	45	1.13	0.21	1,084	-	374	-	669	-	398	-	
Citizens Bank & Trust Company	164,537	113,562	1,411	323	66	45	1.24	1.00	336	-	77	1,563	55	-	103	2,082	
Community Banking Company of Fitzgerald	162,482	118,998	2,662	480	13	145	2.24	0.89	342	3	1,202	250	353	1	976	265	
Bank of Eastman	161,478	114,073	1,337	175	283	679	1.17	4.32	2,884	872	1,857	5,111	2,722	367	2,990	6,061	
One South Bank	146,398	107,954	1,481	480	113	658	1.37	0.90	1,300	42	1,259	54	515	11	1,075	103	
South Coast Bank & Trust	145,443	120,602	1,947	210	3	18	1.61	0.00	1,061	324	-	-	942	-	-	-	
West Central Georgia Bank	120,538	45,095	1,290	12	21	11	2.86	0.04	282	-	-	44	269	-	-	54	
Wilcox County State Bank	113,815	79,900	1,225	96	12	156	1.53	1.11	590	16	712	555	372	263	1,391	-	
Bank of Camilla	109,617	58,526	954	-	21	8	1.63	1.19	97	-	845	455	109	-	860	555	
Citizens Bank of Cochran	106,775	76,826	557	(9)	70	75	0.73	0.65	611	65	16	678	864	94	40	656	
Family Bank	104,581	87,638	725	74	20	162	0.83	0.93	1,745	229	894	81	2,383	-	1,349	26	
Planters and Citizens Bank	101,021	40,317	575	96	9	68	1.43	0.00	46	-	-	-	42	-	-	-	
Peoples Bank of Georgia	88,692	62,689	462	250	31	287	0.74	0.83	837	481	618	119	781	462	614	90	
First State Bank of Randolph County	79,219	30,210	444	60	1	4	1.47	3.49	305	-	2,762	-	182	530	2,291	-	
Peoples Bank	75,899	43,838	229	-	6	5	0.52	0.44	339	-	334	-	502	-	162	-	
Community Bank & Trust - West Georgia	73,846	41,189	546	80	9	-	1.33	6.02	629	-	1,267	3,181	309	61	1,489	3,249	
Bank of Edison	50,731	22,087	304	36	27	67	1.38	0.36	207	-	109	76	170	-	144	82	
Trust Bank	38,059	24,049	310	(137)	139	56	1.29	4.04	687	-	522	1,014	42	-	847	634	
Rochelle State Bank	29,382	8,570	531	415	5	13	6.20	3.18	103	-	933	-	153	-	-	-	
Total/Average	28,015,639	19,529,631	138,197	31,168	14,157	31,524	0.71	0.68	172,511	12,144	135,058	56,842	115,326	11,476	165,336	56,911	
Southwest - Total/Average	30,720,090	21,440,976	163,589	36,559	15,001	37,242	0.76	0.81	200,125	18,913	178,537	69,949	137,631	17,337	200,885	71,415	

Institution	Total Assets \$	Total 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	148,043	91,340	1,100	210	18	178	1.20	0.32	274	189	478	-	737	270	606	-
Southern Bank	79,137	44,555	502	150	5	159	1.13	2.43	1,791	-	975	948	741	-	1,255	1,596
Total/Average	227,180	135,895	1,602	360	23	337	1.18	1.06	2,065	189	1,453	948	1,478	270	1,861	1,596
Brunswick, GA (Metro)																
Southeastern Bank	455,282	238,698	4,436	(375)	1,212	204	1.86	0.72	1,384	31	1,678	1,598	1,599	34	1,230	1,873
Total/Average	455,282	238,698	4,436	(375)	1,212	204	1.86	0.72	1,384	31	1,678	1,598	1,599	34	1,230	1,873
Savannah, GA (Metro)																
First Chatham Bank	378,018	238,802	3,063	540	357	504	1.28	4.37	815	-	7,124	9,392	1,821	492	6,506	11,552
First Bank of Coastal Georgia	129,070	36,826	878	(350)	259	10	2.38	0.42	40	12	258	278	32	11	306	292
Carver State Bank	42,345	26,907	243	170	4	279	0.90	3.33	367	-	581	828	223	-	1,018	777
Total/Average	549,433	302,535	4,184	360	620	793	1.38	3.36	1,222	12	7,963	10,498	2,076	503	7,830	12,621

GEORGIA ASSET QUALITY - DECEMBER 31, 2019

Institution	Total Assets \$	Total 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	999,581	738,670	9,716	1,650	171	1,586	1.32	1.24	4,308	-	11,988	384	4,535	-	11,299	715	
PrimeSouth Bank	685,696	553,908	7,395	1,040	249	1,265	1.34	0.45	2,443	10	1,538	1,541	2,246	50	1,563	1,802	
FNB South	411,952	301,337	7,995	1,000	7,118	8,263	2.65	0.57	3,860	95	74	2,288	3,459	275	52	2,277	
Pineland Bank	288,245	208,745	3,162	395	11	193	1.51	0.96	1,062	95	2,317	452	2,179	18	2,374	1,112	
Glennville Bank	260,071	166,473	2,921	120	69	387	1.75	1.12	1,498	-	2,112	799	1,355	-	1,062	968	
Bank of Dudley	222,824	158,507	2,116	351	41	620	1.33	0.90	1,099	3	1,999	-	689	9	1,655	349	
Vidalia Federal Savings Bank	198,967	61,244	593	37	-	104	0.97	0.53	2,845	623	592	468	1,883	469	558	496	
Durden Banking Company, Incorporated	177,000	115,100	2,663	355	64	257	2.31	0.34	1,667	220	590	20	1,278	306	460	20	
Waycross Bank & Trust	176,305	85,636	2,006	-	1	6	2.34	0.50	189	79	643	232	598	407	564	-	
Altamaha Bank and Trust Company	173,421	117,241	1,407	355	27	538	1.20	1.18	1,452	-	1,615	433	2,005	-	1,352	2,093	
South Georgia Bank	163,406	103,869	2,485	-	354	53	2.39	0.20	1,626	99	246	74	901	85	284	74	
Bank of Newington	145,864	116,011	1,757	450	34	473	1.51	0.77	596	110	1,121	-	713	119	2,365	338	
Community Bank of Georgia	138,041	99,047	1,596	250	127	-	1.61	1.32	2,999	91	1,828	-	883	46	1,853	-	
Mount Vernon Bank	129,800	70,864	915	24	-	4	1.29	1.95	321	380	2,411	124	1,106	161	2,058	139	
First Southern Bank	126,663	84,057	1,287	671	15	565	1.53	1.81	363	-	659	1,639	252	292	670	1,742	
Farmers State Bank	124,381	93,094	2,710	175	4	42	2.91	0.05	1,948	270	65	-	1,115	214	61	-	
Farmers and Merchants Bank	123,204	43,402	768	180	15	103	1.77	1.18	1,043	-	580	878	1,350	-	347	937	
Bank of Hazlehurst	119,862	62,502	1,399	1,223	490	2,386	2.24	6.25	1,653	31	6,028	1,461	704	37	7,170	1,890	
Claxton Bank	114,171	73,547	1,500	290	24	221	2.04	1.86	1,123	78	1,950	175	374	-	2,012	488	
Peoples Bank	111,373	79,692	1,267	120	33	105	1.59	0.66	59	-	476	260	11	-	484	249	
Merchants & Citizens Bank	104,158	33,933	983	(59)	226	148	2.90	0.24	143	282	135	110	674	396	962	110	
Wheeler County State Bank	95,040	70,841	1,111	55	219	177	1.57	1.05	506	-	882	114	378	5	626	247	
The Bank of Soperton	92,921	74,229	1,212	336	25	72	1.63	0.35	372	-	202	124	193	-	179	149	
Four County Bank	72,288	55,284	1,204	105	55	31	2.18	0.56	696	6	145	263	594	4	155	278	
Bank of Wrightsville	56,772	35,374	427	80	39	10	1.21	0.42	10	-	236	-	91	-	203	-	
Security State Bank	46,452	18,980	513	28	14	2	2.70	0.00	146	-	-	-	91	81	1	-	
Bank of Lumber City	23,750	14,193	103	-	4	22	0.73	0.43	32	-	101	-	59	1	118	-	
Total/Average	5,382,208	3,635,780	61,211	9,231	9,429	17,633	1.68	0.97	34,059	2,472	40,533	11,839	29,716	2,975	40,487	16,473	
Southeast - Total/Average	6,614,103	4,312,908	71,433	9,576	11,284	18,967	1.66	1.16	38,730	2,704	51,627	24,883	34,869	3,782	51,408	32,563	