

OMB APPROVAL	
OMB Number:	3235-0287
Estimated average burden hours per response:	0.5

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

1. Name and Address of Reporting Person* <u>Whatley Stephen W.</u>			2. Issuer Name and Ticker or Trading Symbol <u>Southern States Bancshares, Inc. [SSBK]</u>			5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) Chief Executive Officer		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) <u>02/09/2022</u>			6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person		
<u>615 QUINTARD AVE</u>			4. If Amendment, Date of Original Filed (Month/Day/Year)					
(Street) <u>ANNISTON AL 36201</u>								
(City) (State) (Zip)								

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock, par value \$5.00 per share	02/09/2022		A		3,639 ⁽¹⁾	A	\$0.00	527,532 ⁽²⁾	D	

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code	V	(A)	(D)	Date Exercisable	Expiration Date						Title
STOCK OPTIONS (RIGHT TO BUY)	\$20.61	02/09/2022		A		6,014		(3)	02/09/2032	Common Stock	6,014	\$0.00	6,014	D	
STOCK OPTIONS (RIGHT TO BUY)	\$10							(4)	01/20/2026	Common Stock	50,000		50,000	D	
STOCK OPTIONS (RIGHT TO BUY)	\$14.5							(5)	01/21/2028	Common Stock	10,000		10,000	D	
STOCK OPTIONS (RIGHT TO BUY)	\$16							(6)	01/22/2029	Common Stock	16,486		16,486	D	
STOCK OPTIONS (RIGHT TO BUY)	\$20.1							(7)	01/22/2030	Common Stock	18,237		18,237	D	
STOCK OPTIONS (RIGHT TO BUY)	\$20.03							(8)	02/10/2031	Common Stock	7,275		7,275	D	

Explanation of Responses:

- Grant of restricted stock
- Includes 10,406 in unvested restricted shares which will incrementally vest annually by 2/9/2025
- These options were granted on 2/9/2022, vest in one-third increments over three years, and will be fully vested and exercisable on 2/9/2025
- These options were granted on 1/20/2016, vest in one-fifth increments over five years, and became fully vested and exercisable on 1/20/2021
- These options were granted on 1/21/2018, vest in one-third increments over three years, and became fully vested and exercisable on 1/21/2021
- These options were granted on 1/22/2019, vest in one-third increments over three years, and became fully vested and exercisable on 1/22/2022
- These options were granted on 1/22/2020, vest in one-third increments over three years, and will be fully vested and exercisable on 1/22/2023
- These options were granted on 2/10/2021, vest in one-third increments over three years, and will be fully vested and exercisable on 2/10/2024

Remarks:

/s/ Stephen W. Whatley, by Jeff Shanks as Attorney-in-Fact 02/11/2022

** Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

