

**GEORGIA ASSET QUALITY - DECEMBER 31, 2015**

\* FDIC covered loans represents amount of past due and nonaccrual loans reported on this report for current quarter that are covered under an FDIC Loss Share Agreement.

| Institution                                         |  | City | Total<br>Loans<br>\$ | ALLL<br>\$ | YTD<br>Provision<br>\$ | YTD<br>Recoveries<br>\$ | YTD<br>C/O's<br>\$ | ALLL/<br>Loans<br>(%) | NPAs/<br>Assets<br>(%) | FDIC<br>Covered<br>Loans | Current Quarter    |            |                      |            | Previous Quarter   |            |                      |            |
|-----------------------------------------------------|--|------|----------------------|------------|------------------------|-------------------------|--------------------|-----------------------|------------------------|--------------------------|--------------------|------------|----------------------|------------|--------------------|------------|----------------------|------------|
|                                                     |  |      |                      |            |                        |                         |                    |                       |                        |                          | P/D Still Accruing |            | Non<br>Accrual<br>\$ | OREO<br>\$ | P/D Still Accruing |            | Non<br>Accrual<br>\$ | OREO<br>\$ |
|                                                     |  |      |                      |            |                        |                         |                    |                       |                        |                          | 30-90<br>\$        | 90 +<br>\$ |                      |            | 30-90<br>\$        | 90 +<br>\$ |                      |            |
|                                                     |  |      |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                      |            |                    |            |                      |            |
| State Summary                                       |  |      |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                      |            |                    |            |                      |            |
| North - Total/Average                               |  |      | 7,509,626            | 91,492     | 4,272                  | 10,446                  | 18,445             | 1.22                  | 0.59                   | -                        | 34,053             | 5,485      | 45,866               | 25,325     | 31,166             | 3,780      | 46,313               | 29,155     |
| East - Total/Average                                |  |      | 2,227,382            | 37,543     | 1,503                  | 2,959                   | 4,366              | 1.69                  | 1.62                   | -                        | 14,918             | 1,026      | 27,314               | 34,305     | 12,128             | 645        | 32,703               | 37,512     |
| Atlanta Metro - Total/Average                       |  |      | 16,560,182           | 209,440    | 24,501                 | 17,647                  | 44,857             | 1.26                  | 2.16                   | 26,120                   | 103,849            | 46,146     | 263,372              | 295,293    | 81,304             | 47,891     | 277,694              | 318,531    |
| Central - Total/Average                             |  |      | 4,311,029            | 64,544     | 8,479                  | 12,555                  | 23,535             | 1.50                  | 1.62                   | 1,537                    | 28,209             | 21,291     | 65,332               | 46,925     | 34,267             | 19,896     | 74,582               | 49,777     |
| Southwest - Total/Average                           |  |      | 11,863,748           | 148,249    | 16,985                 | 9,923                   | 30,561             | 1.25                  | 1.93                   | 13,077                   | 136,582            | 5,800      | 170,019              | 174,932    | 126,058            | 10,142     | 206,915              | 193,478    |
| Southeast - Total/Average                           |  |      | 4,490,769            | 90,915     | 9,085                  | 8,956                   | 26,049             | 2.02                  | 2.16                   | -                        | 47,239             | 2,805      | 80,201               | 82,958     | 38,975             | 2,428      | 83,079               | 90,186     |
| State Total                                         |  |      | 46,962,736           | 642,183    | 64,825                 | 62,486                  | 147,813            | 1.37                  | 1.77                   | 40,734                   | 364,850            | 82,553     | 652,104              | 659,738    | 323,898            | 84,782     | 721,286              | 718,639    |
|                                                     |  |      |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                      |            |                    |            |                      |            |
| North                                               |  |      |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                      |            |                    |            |                      |            |
| Chattanooga, TN-GA (Metro)                          |  |      |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                      |            |                    |            |                      |            |
| Bank of Dade Trenton                                |  |      | 39,633               | 327        | 7                      | 157                     | 188                | 0.83                  | 0.44                   | -                        | 1,530              | 338        | 255                  | 174        | 1,793              | -          | 211                  | 226        |
| Bank of LaFayette, Georgia Lafayette                |  |      | 93,011               | 1,239      | 60                     | 117                     | 587                | 1.33                  | 1.43                   | -                        | 1,843              | 19         | 2,649                | 693        | 2,254              | 97         | 2,224                | 493        |
| Capital Bank Fort Oglethorpe                        |  |      | 79,838               | 1,226      | -                      | 63                      | 78                 | 1.54                  | 0.51                   | -                        | 75                 | -          | 170                  | 392        | -                  | -          | 153                  | 469        |
| Citizens Bank & Trust, Inc. Trenton                 |  |      | 62,246               | 900        | 112                    | 40                      | 275                | 1.45                  | 0.85                   | -                        | 664                | 96         | 619                  | 220        | 522                | 384        | 398                  | 297        |
| American Commerce Bank, National Association Bremen |  |      | 141,089              | 1,826      | 235                    | 336                     | -                  | 1.29                  | 2.32                   | -                        | 119                | -          | 2,813                | 1,327      | 672                | -          | 3,256                | 1,327      |
| Total/Average                                       |  |      | 415,817              | 5,518      | 414                    | 713                     | 1,128              | 1.33                  | 1.30                   | -                        | 4,231              | 453        | 6,506                | 2,806      | 5,241              | 481        | 6,242                | 2,812      |
| Dalton, GA (Metro)                                  |  |      |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                      |            |                    |            |                      |            |
| First Bank of Dalton Dalton                         |  |      | 160,780              | 4,512      | -                      | 1,099                   | 360                | 2.81                  | 2.09                   | -                        | 154                | 20         | 3,086                | 1,714      | 56                 | -          | 4,323                | 1,742      |
| First National Community Bank Chatsworth            |  |      | 96,448               | 1,612      | 72                     | 178                     | 102                | 1.67                  | 2.85                   | -                        | 518                | -          | 1,719                | 2,341      | 864                | -          | 1,741                | 2,520      |
| Total/Average                                       |  |      | 257,228              | 6,124      | 72                     | 1,277                   | 462                | 2.38                  | 2.38                   | -                        | 672                | 20         | 4,805                | 4,055      | 920                | -          | 6,064                | 4,262      |
| Rome, GA (Metro)                                    |  |      |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                      |            |                    |            |                      |            |
| Greater Community Bank Rome                         |  |      | 104,569              | 1,016      | -                      | 224                     | 164                | 0.97                  | 0.90                   | -                        | 1,348              | -          | 696                  | 496        | 1,614              | -          | 737                  | 534        |
| Heritage First Bank Rome                            |  |      | 79,731               | 646        | 40                     | 91                      | 235                | 0.81                  | 0.76                   | -                        | 401                | -          | 340                  | 451        | 116                | -          | 336                  | 451        |
| River City Bank Rome                                |  |      | 105,835              | 1,564      | -                      | 59                      | 1,098              | 1.48                  | 2.92                   | -                        | 2,586              | -          | 984                  | 3,596      | 297                | 359        | 1,580                | 3,600      |
| Total/Average                                       |  |      | 290,135              | 3,226      | 40                     | 374                     | 1,497              | 1.11                  | 1.67                   | -                        | 4,335              | -          | 2,020                | 4,543      | 2,027              | 359        | 2,653                | 4,585      |
|                                                     |  |      |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                      |            |                    |            |                      |            |
| Other                                               |  |      |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                      |            |                    |            |                      |            |
| SouthCrest Bank NA Tyrone                           |  |      | 295,838              | 3,047      | 589                    | 332                     | 1,544              | 1.03                  | 1.38                   | -                        | 7,873              | -          | 5,497                | 2,286      | 6,522              | -          | 5,718                | 2,897      |
| Mountain Valley Community Bank Cleveland            |  |      | 89,011               | 1,594      | 3                      | 297                     | 165                | 1.79                  | 3.43                   | -                        | 25                 | -          | 1,115                | 5,080      | 112                | -          | 1,536                | 5,598      |
| North Georgia National Bank Calhoun                 |  |      | 61,074               | 1,473      | -                      | 167                     | 182                | 2.41                  | 2.28                   | -                        | 420                | -          | 1,122                | 1,496      | 114                | -          | 1,808                | 1,179      |
| Southeast First National Bank Summerville           |  |      | 10,586               | 269        | 2                      | 1                       | 35                 | 2.54                  | 1.86                   | -                        | 160                | 25         | 903                  | 122        | 48                 | 23         | 927                  | 134        |
| Southern Bank & Trust Clarkesville                  |  |      | 94,496               | 1,793      | 64                     | 129                     | 17                 | 1.90                  | 1.01                   | -                        | 321                | -          | 1,245                | 54         | 81                 | -          | 1,301                | 19         |
| United Community Bank Blairsville                   |  |      | 5,995,441            | 68,448     | 3,088                  | 7,156                   | 13,415             | 1.14                  | 0.29                   | -                        | 16,016             | 4,987      | 22,653               | 4,883      | 16,101             | 2,917      | 20,064               | 7,669      |
| Total/Average                                       |  |      | 6,546,446            | 76,624     | 3,746                  | 8,082                   | 15,358             | 1.17                  | 0.44                   | -                        | 24,815             | 5,012      | 32,535               | 13,921     | 22,978             | 2,940      | 31,354               | 17,496     |
| North - Total/Average                               |  |      | 7,509,626            | 91,492     | 4,272                  | 10,446                  | 18,445             | 1.22                  | 0.59                   | -                        | 34,053             | 5,485      | 45,866               | 25,325     | 31,166             | 3,780      | 46,313               | 29,155     |

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| Saltmarsh, Cleaveland & Gund<br><small>CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS</small> |              | Total<br>Loans<br>\$ | ALLL<br>\$ | YTD<br>Provision<br>\$ | YTD<br>Recoveries<br>\$ | YTD<br>C/O's<br>\$ | ALLL/<br>Loans<br>(%) | NPAs/<br>Assets<br>(%) | FDIC<br>Covered<br>Loans | Current Quarter    |            |                |        | Previous Quarter   |            |                |        |
|---------------------------------------------------------------------------------------------|--------------|----------------------|------------|------------------------|-------------------------|--------------------|-----------------------|------------------------|--------------------------|--------------------|------------|----------------|--------|--------------------|------------|----------------|--------|
|                                                                                             |              |                      |            |                        |                         |                    |                       |                        |                          | P/D Still Accruing |            | Non<br>Accrual | OREO   | P/D Still Accruing |            | Non<br>Accrual | OREO   |
|                                                                                             |              |                      |            |                        |                         |                    |                       |                        |                          | 30-90<br>\$        | 90 +<br>\$ |                |        | 30-90<br>\$        | 90 +<br>\$ |                |        |
| Institution                                                                                 | City         |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                |        |                    |            |                |        |
| East                                                                                        |              |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                |        |                    |            |                |        |
| Athens-Clarke County, GA (Metro)                                                            |              |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                |        |                    |            |                |        |
| Commercial Bank                                                                             | Crawford     | 81,789               | 2,376      | 204                    | 5                       | 404                | 2.91                  | 1.11                   | -                        | 144                | 325        | 1,273          | 174    | 131                | 327        | 1,617          | 176    |
| First American Bank and Trust Company                                                       | Athens       | 267,496              | 3,999      | 38                     | 530                     | 379                | 1.49                  | 1.90                   | -                        | 2,327              | 129        | 6,627          | 2,508  | 1,110              | 179        | 5,670          | 2,564  |
| First Madison Bank & Trust                                                                  | Athens       | 149,385              | 7,615      | 1,120                  | 22                      | 266                | 5.10                  | 0.00                   | -                        | 316                | 148        | -              | -      | 299                | 21         | 200            | -      |
| National Bank of Georgia                                                                    | Athens       | 329,427              | 4,290      | 117                    | 109                     | 167                | 1.30                  | 0.10                   | -                        | 931                | -          | 379            | -      | 1                  | -          | 495            | 329    |
| Oconee State Bank                                                                           | Watkinsville | 139,094              | 1,825      | 225                    | 175                     | 91                 | 1.31                  | 0.30                   | -                        | 241                | 39         | 890            | -      | 224                | -          | 3,806          | -      |
| Total/Average                                                                               |              | 967,191              | 20,105     | 1,704                  | 841                     | 1,307              | 2.08                  | 0.81                   | -                        | 3,959              | 641        | 9,169          | 2,682  | 1,765              | 527        | 11,788         | 3,069  |
| Gainesville, GA (Metro)                                                                     |              |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                |        |                    |            |                |        |
| Chattahoochee Bank of Georgia                                                               | Gainesville  | 131,612              | 1,376      | 350                    | -                       | -                  | 1.05                  | 0.00                   | -                        | -                  | -          | -              | -      | -                  | -          | -              | -      |
| First Century Bank, National Association                                                    | Gainesville  | 26,904               | 269        | 42                     | 5                       | 16                 | 1.00                  | 1.21                   | -                        | 90                 | -          | 93             | 1,166  | -                  | -          | 108            | 1,184  |
| Peach State Bank & Trust                                                                    | Gainesville  | 100,288              | 1,697      | -                      | 186                     | 337                | 1.69                  | 2.28                   | -                        | 904                | -          | 1,009          | 2,566  | 6                  | -          | 3,409          | 2,450  |
| Total/Average                                                                               |              | 258,804              | 3,342      | 392                    | 191                     | 353                | 1.29                  | 1.15                   | -                        | 994                | -          | 1,102          | 3,732  | 6                  | -          | 3,517          | 3,634  |
| Other                                                                                       |              |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                |        |                    |            |                |        |
| Bank of Madison                                                                             | Madison      | 129,249              | 1,942      | 100                    | 110                     | 311                | 1.50                  | 2.76                   | -                        | 267                | -          | 3,697          | 2,204  | 1,046              | -          | 3,335          | 2,368  |
| Elberton Federal Savings & Loan Association                                                 | Elberton     | 15,714               | 41         | -                      | -                       | -                  | 0.26                  | 0.20                   | -                        | 296                | -          | 42             | -      | 192                | -          | -              | -      |
| F&M Bank                                                                                    | Washington   | 134,396              | 2,907      | 180                    | 160                     | 414                | 2.16                  | 2.28                   | -                        | 2,641              | -          | 2,853          | 2,843  | 2,911              | -          | 3,316          | 2,984  |
| Farmers State Bank                                                                          | Lincolnton   | 62,581               | 818        | (400)                  | 51                      | 93                 | 1.31                  | 2.25                   | -                        | 1,970              | 28         | 1,954          | 933    | 1,391              | 87         | 2,042          | 1,180  |
| First Covenant Bank                                                                         | Commerce     | 66,245               | 776        | -                      | 39                      | 125                | 1.17                  | 7.99                   | -                        | 230                | 109        | 291            | 14,278 | 13                 | -          | 355            | 15,512 |
| Northeast Georgia Bank                                                                      | Lavonia      | 198,439              | 3,552      | (1,113)                | 1,239                   | 370                | 1.79                  | 1.72                   | -                        | 1,850              | 248        | 3,279          | 4,323  | 1,884              | 16         | 3,234          | 5,455  |
| Pinnacle Bank                                                                               | Elberton     | 394,763              | 4,060      | 640                    | 328                     | 1,393              | 1.03                  | 1.22                   | -                        | 2,711              | -          | 4,927          | 3,310  | 2,920              | 15         | 5,116          | 3,310  |
| Total/Average                                                                               |              | 1,001,387            | 14,096     | (593)                  | 1,927                   | 2,706              | 1.41                  | 2.35                   | -                        | 9,965              | 385        | 17,043         | 27,891 | 10,357             | 118        | 17,398         | 30,809 |
| East - Total/Average                                                                        |              | 2,227,382            | 37,543     | 1,503                  | 2,959                   | 4,366              | 1.69                  | 1.62                   | -                        | 14,918             | 1,026      | 27,314         | 34,305 | 12,128             | 645        | 32,703         | 37,512 |

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| Saltmarsh, Cleaveland & Gund<br>CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS |               | BDO covered loans represents amount of past due and nonaccrual loans reported on this report for current quarter and amount of past due and nonaccrual loans reported on T-BDO Loss Share Agreement |            |                        |                         |                    |                       |                        |                          |                                   |            |                      |            |                                   |            |                      |            |
|------------------------------------------------------------------------------|---------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------------------|-------------------------|--------------------|-----------------------|------------------------|--------------------------|-----------------------------------|------------|----------------------|------------|-----------------------------------|------------|----------------------|------------|
|                                                                              |               | Total<br>Loans<br>\$                                                                                                                                                                                | ALLL<br>\$ | YTD<br>Provision<br>\$ | YTD<br>Recoveries<br>\$ | YTD<br>C/O's<br>\$ | ALLL/<br>Loans<br>(%) | NPAs/<br>Assets<br>(%) | FDIC<br>Covered<br>Loans | Current Quarter                   |            |                      |            | Previous Quarter                  |            |                      |            |
|                                                                              |               |                                                                                                                                                                                                     |            |                        |                         |                    |                       |                        |                          | P/D Still Accruing<br>30-90<br>\$ | 90 +<br>\$ | Non<br>Accrual<br>\$ | OREO<br>\$ | P/D Still Accruing<br>30-90<br>\$ | 90 +<br>\$ | Non<br>Accrual<br>\$ | OREO<br>\$ |
| Institution                                                                  | City          |                                                                                                                                                                                                     |            |                        |                         |                    |                       |                        |                          |                                   |            |                      |            |                                   |            |                      |            |
| Atlanta Metro (Excludes SunTrust)                                            |               |                                                                                                                                                                                                     |            |                        |                         |                    |                       |                        |                          |                                   |            |                      |            |                                   |            |                      |            |
| Affinity Bank                                                                | Atlanta       | 195,408                                                                                                                                                                                             | 2,423      | 150                    | 203                     | 937                | 1.24                  | 4.51                   | -                        | 140                               | -          | 1,804                | 9,546      | 229                               | -          | 2,396                | 13,538     |
| Bank of Monticello                                                           | Monticello    | 60,877                                                                                                                                                                                              | 1,167      | -                      | 59                      | 410                | 1.92                  | 1.83                   | -                        | 680                               | 8          | 1,620                | 195        | 715                               | -          | 1,515                | 160        |
| Brand Banking Company                                                        | Lawrenceville | 1,778,574                                                                                                                                                                                           | 22,171     | 4,500                  | 2,971                   | 6,909              | 1.25                  | 4.10                   | -                        | 5,914                             | -          | 76,730               | 14,828     | 4,126                             | -          | 71,277               | 12,208     |
| Century Bank of Georgia                                                      | Cartersville  | 91,925                                                                                                                                                                                              | 2,252      | -                      | 117                     | 528                | 2.45                  | 0.82                   | -                        | 503                               | -          | 475                  | 851        | 637                               | -          | 1,374                | 56         |
| Citizens Bank of Forsyth County                                              | Cumming       | 164,107                                                                                                                                                                                             | 2,062      | (500)                  | 206                     | 166                | 1.26                  | 0.17                   | -                        | 88                                | -          | 165                  | 282        | 308                               | -          | 222                  | 290        |
| Citizens Trust Bank                                                          | Atlanta       | 186,961                                                                                                                                                                                             | 2,124      | 100                    | 328                     | 603                | 1.14                  | 1.93                   | -                        | 4,243                             | -          | 3,015                | 4,463      | 2,704                             | -          | 4,339                | 3,892      |
| Community & Southern Bank                                                    | Atlanta       | 3,147,558                                                                                                                                                                                           | 41,417     | 9,900                  | 4,284                   | 10,677             | 1.32                  | 0.78                   | -                        | 12,062                            | 17,051     | 24,252               | 8,292      | 7,606                             | 11,761     | 32,621               | 8,142      |
| Community Bank of Pickens County                                             | Jasper        | 234,732                                                                                                                                                                                             | 2,814      | 1,889                  | 23                      | 2,552              | 1.20                  | 9.95                   | -                        | 6,036                             | -          | 11,559               | 20,240     | 4,046                             | -          | 12,684               | 21,520     |
| Community Bank of the South                                                  | Smyrna        | 303,571                                                                                                                                                                                             | 4,938      | (1,900)                | 134                     | 82                 | 1.63                  | 0.94                   | -                        | 1,159                             | 1,952      | 2,757                | 736        | 414                               | -          | 2,765                | 736        |
| CornerstoneBank                                                              | Atlanta       | 159,179                                                                                                                                                                                             | 3,010      | (1,368)                | 931                     | 203                | 1.89                  | 6.09                   | -                        | 2,292                             | -          | 8,373                | 6,415      | 80                                | -          | 13,604               | 6,101      |
| Embassy National Bank                                                        | Lawrenceville | 45,994                                                                                                                                                                                              | 1,332      | 95                     | 27                      | -                  | 2.90                  | 0.93                   | -                        | -                                 | -          | 349                  | 504        | 48                                | -          | 387                  | 504        |
| F & M Bank and Trust Company                                                 | Manchester    | 52,791                                                                                                                                                                                              | 1,192      | -                      | 6                       | 259                | 2.26                  | 10.59                  | -                        | 414                               | -          | 4,055                | 4,278      | 1,818                             | -          | 2,857                | 4,300      |
| Fidelity Bank                                                                | Atlanta       | 2,896,948                                                                                                                                                                                           | 26,464     | 4,351                  | 3,105                   | 6,174              | 0.91                  | 1.37                   | 2,141                    | 9,341                             | 3,497      | 33,999               | 18,677     | 7,097                             | 5,798      | 29,734               | 14,707     |
| First Bank of Pike                                                           | Molena        | 24,802                                                                                                                                                                                              | 286        | 232                    | 4                       | 274                | 1.15                  | 6.09                   | -                        | 2,064                             | 146        | 773                  | 1,700      | 1,977                             | 1,011      | 640                  | 1,700      |
| Foothills Community Bank                                                     | Dawsonville   | 45,629                                                                                                                                                                                              | 958        | -                      | 16                      | 31                 | 2.10                  | 8.35                   | -                        | 132                               | -          | 682                  | 5,347      | 208                               | 73         | 547                  | 5,458      |
| First Intercontinental Bank                                                  | Doraville     | 230,897                                                                                                                                                                                             | 4,802      | (564)                  | 26                      | -                  | 2.08                  | 0.63                   | -                        | 117                               | -          | 205                  | 1,615      | 340                               | -          | 24                   | 2,265      |
| First Landmark Bank                                                          | Marietta      | 327,648                                                                                                                                                                                             | 3,755      | 1,050                  | 424                     | 9                  | 1.15                  | 1.28                   | -                        | 780                               | -          | 2,800                | 3,066      | 852                               | -          | 2,746                | 3,088      |
| First National Bank of Griffin                                               | Griffin       | 96,153                                                                                                                                                                                              | 1,459      | (433)                  | 55                      | 343                | 1.52                  | 1.17                   | -                        | 2,423                             | 45         | 1,235                | 1,655      | 988                               | 2          | 791                  | 2,472      |
| Georgia Banking Company                                                      | Atlanta       | 95,216                                                                                                                                                                                              | 1,063      | 143                    | 70                      | 54                 | 1.12                  | 1.79                   | -                        | 4,097                             | 178        | 3,065                | 3,816      | 561                               | 1,094      | 2,270                | 3,916      |
| Georgia Heritage Bank                                                        | Dallas        | 48,411                                                                                                                                                                                              | 720        | 141                    | 2                       | 41                 | 1.49                  | 5.18                   | -                        | -                                 | -          | 478                  | 3,372      | 228                               | -          | 488                  | 3,419      |
| Georgia Primary Bank                                                         | Atlanta       | 103,332                                                                                                                                                                                             | 2,565      | -                      | 297                     | 58                 | 2.48                  | 7.27                   | -                        | -                                 | -          | 6,295                | 4,728      | -                                 | -          | 3,472                | 5,763      |
| Gwinnett Community Bank                                                      | Duluth        | 185,068                                                                                                                                                                                             | 3,020      | 250                    | 762                     | 4,096              | 1.63                  | 16.13                  | -                        | 637                               | -          | 22,562               | 32,475     | 1,573                             | -          | 26,382               | 32,676     |
| Hamilton State Bank                                                          | Hoschton      | 1,145,325                                                                                                                                                                                           | 11,265     | 2,081                  | 578                     | 696                | 0.98                  | 1.87                   | 23,979                   | 7,650                             | 21,769     | 10,483               | 22,647     | 8,394                             | 25,866     | 12,963               | 34,102     |
| Heritage Bank                                                                | Jonesboro     | 275,880                                                                                                                                                                                             | 3,294      | 1,200                  | 84                      | 963                | 1.19                  | 2.50                   | -                        | 357                               | -          | 731                  | 9,155      | 528                               | -          | 757                  | 13,359     |
| Independence Bank of Georgia                                                 | Braselton     | 133,821                                                                                                                                                                                             | 1,605      | -                      | -                       | 7                  | 1.20                  | 0.00                   | -                        | -                                 | -          | -                    | -          | -                                 | -          | -                    | -          |
| KeyWorth Bank                                                                | Johns Creek   | 252,092                                                                                                                                                                                             | 2,638      | (1,015)                | 5                       | -                  | 1.05                  | 0.07                   | -                        | 3,110                             | -          | 257                  | 9          | 262                               | -          | 261                  | 9          |
| Legacy State Bank                                                            | Loganville    | 40,242                                                                                                                                                                                              | 599        | -                      | 125                     | 168                | 1.49                  | 16.73                  | -                        | -                                 | -          | 450                  | 11,607     | 12                                | -          | 450                  | 11,707     |
| Liberty First Bank                                                           | Monroe        | 75,740                                                                                                                                                                                              | 757        | -                      | 14                      | 376                | 1.00                  | 2.28                   | -                        | 320                               | 6          | 1,103                | 1,544      | 25                                | 42         | 2,322                | -          |
| Metro City Bank                                                              | Doraville     | 569,970                                                                                                                                                                                             | 5,527      | -                      | 126                     | 585                | 0.97                  | 0.45                   | -                        | 5,274                             | -          | 1,830                | 1,167      | 3,701                             | 33         | 1,695                | 1,468      |
| Newton Federal Bank                                                          | Covington     | 172,411                                                                                                                                                                                             | 5,826      | 38                     | 90                      | 305                | 3.38                  | 2.04                   | -                        | 11,653                            | -          | 4,102                | 535        | 2,536                             | 1,598      | 2,563                | 532        |
| NOA Bank                                                                     | Duluth        | 169,522                                                                                                                                                                                             | 2,139      | 417                    | -                       | 23                 | 1.26                  | 0.28                   | -                        | -                                 | -          | 285                  | 390        | -                                 | -          | 120                  | 390        |
| Northside Bank                                                               | Adairsville   | 62,807                                                                                                                                                                                              | 1,250      | 872                    | 36                      | 996                | 1.99                  | 13.74                  | -                        | 344                               | -          | 2,844                | 14,289     | 1,778                             | -          | 3,453                | 16,195     |
| Peoples Bank & Trust                                                         | Buford        | 140,260                                                                                                                                                                                             | 1,906      | -                      | 134                     | 39                 | 1.36                  | 9.50                   | -                        | 2,290                             | -          | 2,926                | 22,656     | 2,172                             | -          | 2,973                | 25,987     |
| American Commerce Bank, National Association                                 | Bremen        | 141,089                                                                                                                                                                                             | 1,826      | 235                    | 336                     | -                  | 1.29                  | 2.32                   | -                        | 119                               | -          | 2,813                | 1,327      | 672                               | -          | 3,256                | 1,327      |
| Piedmont Bank                                                                | Norcross      | 345,775                                                                                                                                                                                             | 3,636      | 416                    | 5                       | -                  | 1.05                  | 1.92                   | -                        | -                                 | -          | 4,695                | 4,159      | -                                 | -          | 4,724                | 4,654      |
| Private Bank of Buckhead                                                     | Atlanta       | 223,193                                                                                                                                                                                             | 2,876      | (42)                   | 24                      | 226                | 1.29                  | 0.24                   | -                        | 74                                | -          | 670                  | -          | 802                               | -          | 590                  | 1,658      |
| Providence Bank                                                              | Alpharetta    | 70,574                                                                                                                                                                                              | 1,069      | -                      | 33                      | -                  | 1.51                  | 19.96                  | -                        | 112                               | -          | -                    | 21,723     | -                                 | -          | -                    | 22,767     |
| Quantum National Bank                                                        | Suwanee       | 316,222                                                                                                                                                                                             | 4,288      | 397                    | 96                      | 187                | 1.36                  | 0.36                   | -                        | 586                               | -          | 224                  | 1,087      | 1,193                             | -          | 535                  | 965        |
| RBC Bank (Georgia), National Association                                     | Raleigh       | 779,137                                                                                                                                                                                             | 7,668      | 147                    | 759                     | 1,973              | 0.98                  | 0.16                   | -                        | 1,788                             | 379        | 3,764                | 1,408      | 5,319                             | 345        | 2,960                | 1,258      |

**GEORGIA ASSET QUALITY - DECEMBER 31, 2015**

\* FDIC covered loans represents amount of past due and nonaccrual loans reported on this report for current quarter that are covered under an FDIC Loss Share Agreement.

| Institution                                 | City          | Total<br>Loans<br>\$ | YTD<br>ALLL<br>\$ | YTD<br>Provision<br>\$ | YTD<br>Recoveries<br>\$ | YTD<br>C/O's<br>\$ | ALLL/<br>Loans<br>(%) | NPAs/<br>Assets<br>(%) | FDIC<br>Covered<br>Loans | Current Quarter    |               |                |                | Previous Quarter   |               |                |                |
|---------------------------------------------|---------------|----------------------|-------------------|------------------------|-------------------------|--------------------|-----------------------|------------------------|--------------------------|--------------------|---------------|----------------|----------------|--------------------|---------------|----------------|----------------|
|                                             |               |                      |                   |                        |                         |                    |                       |                        |                          | P/D Still Accruing |               | Non<br>Accrual |                | P/D Still Accruing |               | Non<br>Accrual |                |
|                                             |               |                      |                   |                        |                         |                    |                       |                        |                          | 30-90<br>\$        | 90 +<br>\$    | Accrual<br>\$  | OREO<br>\$     | 30-90<br>\$        | 90 +<br>\$    | Accrual<br>\$  | OREO<br>\$     |
| Resurgens Bank                              | Tucker        | 115,929              | 1,747             | -                      | -                       | -                  | 1.51                  | 0.00                   | -                        | -                  | -             | -              | -              | -                  | -             | -              | -              |
| Signature Bank of Georgia                   | Sandy Springs | 54,668               | 633               | -                      | -                       | 100                | 1.16                  | 13.11                  | -                        | 155                | -             | 44             | 12,792         | 3,284              | -             | 3,194          | 12,907         |
| State Bank of Georgia                       | Fayetteville  | 50,033               | 743               | -                      | 17                      | 673                | 1.49                  | 1.89                   | -                        | 145                | 139           | 1,293          | -              | 253                | 123           | 1,065          | -              |
| Talbot State Bank                           | Woodland      | 37,171               | 464               | -                      | -                       | 65                 | 1.25                  | 4.56                   | -                        | 6,896              | -             | 1,900          | 1,328          | 6,508              | -             | 2,337          | 949            |
| Touchmark National Bank                     | Alpharetta    | 156,167              | 2,375             | 625                    | 223                     | 132                | 1.52                  | 0.27                   | -                        | -                  | -             | -              | 525            | -                  | -             | 263            | 525            |
| United Bank                                 | Zebulon       | 583,341              | 10,183            | 735                    | 893                     | 2,014              | 1.75                  | 0.73                   | -                        | 6,400              | -             | 7,594          | 754            | 5,327              | -             | 9,381          | 1,832          |
| Vinings Bank                                | Smyrna        | 100,015              | 1,688             | -                      | 3                       | 367                | 1.69                  | 1.38                   | -                        | 848                | -             | 1,101          | 2,536          | -                  | -             | 1,640          | 2,582          |
| WestSide Bank                               | Hiram         | 62,883               | 1,010             | -                      | 3                       | 193                | 1.61                  | 17.88                  | -                        | 1,658              | -             | 6,073          | 14,357         | 547                | -             | 6,735          | 14,248         |
| Woodbury Banking Company                    | Woodbury      | 10,134               | 434               | 359                    | 13                      | 363                | 4.28                  | 13.99                  | -                        | 948                | 976           | 942            | 2,217          | 1,436              | 145           | 322            | 2,199          |
| <b>Atlanta Metro - Total/Average</b>        |               | <b>16,560,182</b>    | <b>209,440</b>    | <b>24,501</b>          | <b>17,647</b>           | <b>44,857</b>      | <b>1.26</b>           | <b>2.16</b>            | <b>26,120</b>            | <b>103,849</b>     | <b>46,146</b> | <b>263,372</b> | <b>295,293</b> | <b>81,304</b>      | <b>47,891</b> | <b>277,694</b> | <b>318,531</b> |
| <b>Central</b>                              |               |                      |                   |                        |                         |                    |                       |                        |                          |                    |               |                |                |                    |               |                |                |
| <b>Macon, GA (Metro)</b>                    |               |                      |                   |                        |                         |                    |                       |                        |                          |                    |               |                |                |                    |               |                |                |
| American Pride Bank                         | Macon         | 91,179               | 1,011             | 394                    | 2                       | 176                | 1.11                  | 0.21                   | -                        | 454                | -             | -              | 284            | 199                | -             | 173            | 284            |
| Persons Banking Company                     | Forsyth       | 224,520              | 2,679             | 1,042                  | 198                     | 1,684              | 1.19                  | 6.83                   | -                        | 619                | -             | 12,494         | 9,539          | 2,290              | -             | 12,394         | 10,599         |
| State Bank and Trust Company                | Macon         | 2,160,217            | 29,075            | 4,531                  | 8,400                   | 12,494             | 1.35                  | 0.49                   | -                        | 7,480              | 17,948        | 6,376          | 10,530         | 8,475              | 15,571        | 6,756          | 11,363         |
| <b>Total/Average</b>                        |               | <b>2,475,916</b>     | <b>32,765</b>     | <b>5,967</b>           | <b>8,600</b>            | <b>14,354</b>      | <b>1.32</b>           | <b>1.00</b>            | <b>-</b>                 | <b>8,553</b>       | <b>17,948</b> | <b>18,870</b>  | <b>20,353</b>  | <b>10,964</b>      | <b>15,571</b> | <b>19,323</b>  | <b>22,246</b>  |
| <b>Other</b>                                |               |                      |                   |                        |                         |                    |                       |                        |                          |                    |               |                |                |                    |               |                |                |
| Bank of Hancock County                      | Sparta        | 29,818               | 997               | 85                     | 15                      | 90                 | 3.34                  | 0.28                   | -                        | 1,486              | 266           | 202            | 50             | 1,441              | 108           | 280            | 50             |
| BankSouth                                   | Greensboro    | 287,567              | 4,937             | (10)                   | 1,403                   | 1,313              | 1.72                  | 1.39                   | 1,537                    | 2,718              | 514           | 3,553          | 2,706          | 1,933              | 966           | 7,020          | 3,252          |
| Century Bank & Trust                        | Milledgeville | 145,236              | 2,214             | 252                    | 455                     | 230                | 1.52                  | 1.15                   | -                        | 283                | 4             | 2,015          | 623            | 656                | 1             | 2,098          | 607            |
| Citizens Bank of Swainsboro                 | Swainsboro    | 114,617              | 2,980             | 630                    | 35                      | 985                | 2.60                  | 0.97                   | -                        | 1,642              | 288           | 1,066          | 544            | 1,954              | 204           | 1,189          | 529            |
| Citizens Bank of The South                  | Sandersville  | 146,563              | 1,925             | 620                    | 74                      | 821                | 1.31                  | 2.29                   | -                        | 959                | 58            | 3,209          | 1,545          | 2,388              | 177           | 2,590          | 1,220          |
| Exchange Bank                               | Milledgeville | 122,684              | 2,671             | (716)                  | 755                     | 217                | 2.18                  | 1.83                   | -                        | 701                | -             | 2,355          | 1,817          | 1,024              | -             | 2,940          | 2,078          |
| Farmers & Merchants Bank                    | Eatonton      | 80,252               | 1,903             | 900                    | 54                      | 2,943              | 2.37                  | 9.03                   | -                        | 1,759              | 9             | 9,285          | 7,629          | 1,340              | 1,066         | 8,823          | 8,278          |
| Farmers Bank                                | Greensboro    | 44,786               | 433               | (75)                   | 52                      | 71                 | 0.97                  | 0.82                   | -                        | -                  | 1             | 239            | 675            | 22                 | 2             | 422            | 690            |
| First State Bank                            | Wrens         | 78,121               | 799               | -                      | 136                     | 127                | 1.02                  | 0.82                   | -                        | 729                | -             | 160            | 691            | 768                | -             | 354            | 415            |
| Geo. D. Warthen Bank                        | Sandersville  | 108,106              | 675               | 420                    | 50                      | 485                | 0.62                  | 2.87                   | -                        | 656                | -             | 1,066          | 3,809          | 1,148              | 4             | 1,330          | 3,809          |
| Peoples Bank                                | Eatonton      | 77,153               | 855               | 141                    | 342                     | 231                | 1.11                  | 8.77                   | -                        | 3,093              | 78            | 7,685          | 3,824          | 3,543              | 153           | 9,232          | 3,849          |
| Queensborough National Bank & Trust Company | Louisville    | 575,794              | 10,810            | -                      | 564                     | 1,444              | 1.88                  | 2.04                   | -                        | 5,504              | 2,123         | 15,619         | 2,571          | 6,915              | 1,642         | 18,978         | 2,666          |
| Wilkinson County Bank                       | Irwinton      | 24,416               | 580               | 265                    | 20                      | 224                | 2.38                  | 0.21                   | -                        | 126                | 2             | 8              | 88             | 171                | 2             | 3              | 88             |
| <b>Total/Average</b>                        |               | <b>1,835,113</b>     | <b>31,779</b>     | <b>2,512</b>           | <b>3,955</b>            | <b>9,181</b>       | <b>1.73</b>           | <b>2.43</b>            | <b>1,537</b>             | <b>19,656</b>      | <b>3,343</b>  | <b>46,462</b>  | <b>26,572</b>  | <b>23,303</b>      | <b>4,325</b>  | <b>55,259</b>  | <b>27,531</b>  |
| <b>Central - Total/Average</b>              |               | <b>4,311,029</b>     | <b>64,544</b>     | <b>8,479</b>           | <b>12,555</b>           | <b>23,535</b>      | <b>1.50</b>           | <b>1.62</b>            | <b>1,537</b>             | <b>28,209</b>      | <b>21,291</b> | <b>65,332</b>  | <b>46,925</b>  | <b>34,267</b>      | <b>19,896</b> | <b>74,582</b>  | <b>49,777</b>  |

**GEORGIA ASSET QUALITY - DECEMBER 31, 2015**

\* FDIC covered loans represents amount of past due and nonaccrual loans reported on this report for current quarter that are covered under an FDIC Loss Share Agreement.

| Institution                                            |               | City | Total<br>Loans<br>\$ | ALLL<br>\$ | YTD<br>Provision<br>\$ | YTD<br>Recoveries<br>\$ | YTD<br>C/O's<br>\$ | ALLL/<br>Loans<br>(%) | NPAs/<br>Assets<br>(%) | FDIC<br>Covered<br>Loans | Current Quarter    |            |                      |            | Previous Quarter   |            |                      |            |
|--------------------------------------------------------|---------------|------|----------------------|------------|------------------------|-------------------------|--------------------|-----------------------|------------------------|--------------------------|--------------------|------------|----------------------|------------|--------------------|------------|----------------------|------------|
|                                                        |               |      |                      |            |                        |                         |                    |                       |                        |                          | P/D Still Accruing |            | Non<br>Accrual<br>\$ | OREO<br>\$ | P/D Still Accruing |            | Non<br>Accrual<br>\$ | OREO<br>\$ |
|                                                        |               |      |                      |            |                        |                         |                    |                       |                        |                          | 30-90<br>\$        | 90 +<br>\$ |                      |            | 30-90<br>\$        | 90 +<br>\$ |                      |            |
|                                                        |               |      |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                      |            |                    |            |                      |            |
| Southwest (Excludes Synovus)                           |               |      |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                      |            |                    |            |                      |            |
| Albany, GA (Metro)                                     |               |      |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                      |            |                    |            |                      |            |
| AB&T National Bank                                     | Albany        |      | 116,622              | 1,910      | -                      | 236                     | 90                 | 1.64                  | 0.23                   | -                        | 129                | -          | -                    | 326        | -                  | -          | 21                   | 326        |
| Bank of Dawson                                         | Dawson        |      | 70,808               | 949        | 275                    | 2                       | 293                | 1.34                  | 1.62                   | -                        | 2,714              | -          | 1,163                | 675        | 3,284              | -          | 1,129                | 1,383      |
| Bank of Terrell                                        | Dawson        |      | 114,664              | 1,244      | 580                    | 34                      | 1,236              | 1.08                  | 0.93                   | -                        | 1,914              | -          | 1,156                | 247        | 1,830              | -          | 3,032                | 314        |
| Flint Community Bank                                   | Albany        |      | 163,623              | 1,698      | 240                    | 49                      | 286                | 1.04                  | 1.98                   | -                        | 208                | -          | 1,412                | 2,205      | 166                | -          | 1,456                | 2,215      |
| Total/Average                                          |               |      | 465,717              | 5,801      | 1,095                  | 321                     | 1,905              | 1.25                  | 1.22                   | -                        | 4,965              | -          | 3,731                | 3,453      | 5,280              | -          | 5,638                | 4,238      |
| Columbus, GA-AL (Metro)                                |               |      |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                      |            |                    |            |                      |            |
| First Peoples Bank                                     | Pine Mountain |      | 59,846               | 974        | -                      | 7                       | 17                 | 1.63                  | 1.57                   | -                        | 382                | 13         | 1,526                | 41         | 376                | -          | 1,459                | 41         |
| Total/Average                                          |               |      | 59,846               | 974        | -                      | 7                       | 17                 | 1.63                  | 1.57                   | -                        | 382                | 13         | 1,526                | 41         | 376                | -          | 1,459                | 41         |
| Valdosta, GA (Metro)                                   |               |      |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                      |            |                    |            |                      |            |
| Barwick Banking Company                                | Barwick       |      | 1,465                | 45         | 1                      | -                       | 1                  | 3.07                  | 0.00                   | -                        | -                  | -          | -                    | -          | -                  | -          | -                    | -          |
| Citizens Community Bank                                | Hahira        |      | 87,859               | 881        | -                      | 30                      | 80                 | 1.00                  | 0.87                   | -                        | 103                | 9          | 576                  | 563        | 413                | 80         | 435                  | 558        |
| Citizens National Bank of Quitman                      | Quitman       |      | 63,650               | 1,039      | -                      | 67                      | 323                | 1.63                  | 1.97                   | -                        | 738                | -          | 1,901                | 33         | 265                | 82         | 2,112                | 92         |
| Commercial Banking Company                             | Valdosta      |      | 162,668              | 3,133      | 225                    | 14                      | 268                | 1.93                  | 0.91                   | -                        | 1,076              | 209        | 1,183                | 893        | 229                | 45         | 1,130                | 892        |
| Farmers & Merchants Bank                               | Lakeland      |      | 398,899              | 6,446      | 1,550                  | 268                     | 3,239              | 1.62                  | 11.15                  | -                        | 14,738             | 2,327      | 20,112               | 40,379     | 10,087             | 1,282      | 22,261               | 42,250     |
| First Federal Savings and Loan Association of Valdosta | Valdosta      |      | 136,416              | 569        | 42                     | 56                      | 177                | 0.42                  | 1.87                   | -                        | 10,110             | -          | 2,138                | 924        | 4,395              | -          | 1,820                | 887        |
| Guardian Bank                                          | Valdosta      |      | 205,286              | 4,001      | 368                    | 31                      | 394                | 1.95                  | 0.32                   | -                        | 181                | 40         | 604                  | 327        | 424                | -          | 682                  | 832        |
| Total/Average                                          |               |      | 1,056,243            | 16,114     | 2,186                  | 466                     | 4,482              | 1.53                  | 4.76                   | -                        | 26,946             | 2,585      | 26,514               | 43,119     | 15,813             | 1,489      | 28,440               | 45,511     |

**GEORGIA ASSET QUALITY - DECEMBER 31, 2015**

\* FDIC covered loans represents amount of past due and nonaccrual loans reported on this report for current quarter that are covered under an FDIC Loss Share Agreement.

| Institution                                      |               | City       | Total<br>Loans<br>\$ | ALLL<br>\$ | YTD<br>Provision<br>\$ | YTD<br>Recoveries<br>\$ | YTD<br>C/O's<br>\$ | ALLL/<br>Loans<br>(%) | NPAs/<br>Assets<br>(%) | FDIC<br>Covered<br>Loans | Current Quarter    |            |               |            | Previous Quarter   |            |               |            |
|--------------------------------------------------|---------------|------------|----------------------|------------|------------------------|-------------------------|--------------------|-----------------------|------------------------|--------------------------|--------------------|------------|---------------|------------|--------------------|------------|---------------|------------|
|                                                  |               |            |                      |            |                        |                         |                    |                       |                        |                          | P/D Still Accruing |            | Non           |            | P/D Still Accruing |            | Non           |            |
|                                                  |               |            |                      |            |                        |                         |                    |                       |                        |                          | 30-90<br>\$        | 90 +<br>\$ | Accrual<br>\$ | OREO<br>\$ | 30-90<br>\$        | 90 +<br>\$ | Accrual<br>\$ | OREO<br>\$ |
| Other                                            |               |            |                      |            |                        |                         |                    |                       |                        |                          |                    |            |               |            |                    |            |               |            |
| Ameris Bank                                      | Moultrie      | 3,908,923  | 21,062               | 4,750      | 1,642                  | 6,487                   | 0.54               | 1.72                  | 13,077                 | 25,278                   | -                  | 43,428     | 52,930        | 30,389     | -                  | 65,458     | 60,351        |            |
| Bank of Alapaha                                  | Alapaha       | 90,755     | 1,308                | 240        | 55                     | 153                     | 1.44               | 0.30                  | -                      | 1,182                    | -                  | 386        | 45            | 815        | 24                 | 368        | 45            |            |
| Bank of Camilla                                  | Camilla       | 36,131     | 1,007                | 70         | 9                      | 136                     | 2.79               | 3.19                  | -                      | 226                      | -                  | 1,480      | 1,802         | 96         | -                  | 1,528      | 1,909         |            |
| Bank of Early                                    | Blakely       | 88,625     | 1,000                | 272        | 29                     | 120                     | 1.13               | 0.90                  | -                      | 2,444                    | 55                 | 530        | 487           | 683        | -                  | 511        | 507           |            |
| Bank of Eastman                                  | Eastman       | 118,120    | 1,089                | 10         | 750                    | 1,105                   | 0.92               | 13.45                 | -                      | 4,953                    | 926                | 8,078      | 15,673        | 4,697      | 768                | 7,963      | 16,171        |            |
| Bank of Edison                                   | Edison        | 18,984     | 272                  | 10         | 4                      | 27                      | 1.43               | 0.56                  | -                      | 129                      | -                  | 125        | 113           | 206        | -                  | 143        | 80            |            |
| CharterBank                                      | West Point    | 691,104    | 9,695                | (4)        | 658                    | 389                     | 1.40               | 0.56                  | -                      | 3,162                    | 50                 | 2,463      | 3,165         | 2,044      | 4,790              | 4,114      | 3,411         |            |
| Citizens Bank                                    | Cairo         | 20,347     | 436                  | -          | 8                      | 7                       | 2.14               | 2.66                  | -                      | 426                      | -                  | 697        | 200           | 508        | -                  | 623        | 200           |            |
| Citizens Bank                                    | Nashville     | 157,810    | 2,931                | 320        | 45                     | 347                     | 1.86               | 3.15                  | -                      | 9,455                    | 345                | 5,245      | 2,862         | 8,624      | 283                | 5,019      | 2,924         |            |
| Citizens Bank & Trust Company                    | Eastman       | 70,495     | 1,151                | -          | 52                     | 69                      | 1.63               | 4.83                  | -                      | 530                      | 35                 | 237        | 6,035         | 331        | 2                  | 244        | 6,700         |            |
| Citizens Bank of Americus                        | Americus      | 155,633    | 3,107                | 300        | 39                     | 134                     | 2.00               | 0.51                  | -                      | 553                      | -                  | 1,111      | 194           | 483        | -                  | 1,009      | 194           |            |
| Citizens Bank of Cochran                         | Cochran       | 41,757     | 1,378                | -          | 145                    | 25                      | 3.30               | 1.33                  | -                      | 359                      | 11                 | 297        | 656           | 569        | 1                  | 504        | 656           |            |
| South Coast Bank & Trust                         | Brunswick     | 71,544     | 1,016                | 207        | -                      | 22                      | 1.42               | 0.01                  | -                      | 174                      | 104                | 5          | -             | 174        | -                  | 35         | 878           |            |
| Citizens State Bank of Taylor County             | Reynolds      | 24,170     | 359                  | (75)       | 23                     | 120                     | 1.49               | 0.76                  | -                      | 666                      | -                  | 334        | 69            | 454        | -                  | 240        | 117           |            |
| Colony Bank                                      | Fitzgerald    | 758,279    | 8,604                | 866        | 1,019                  | 2,083                   | 1.13               | 1.98                  | -                      | 10,959                   | 8                  | 14,408     | 8,839         | 6,480      | 8                  | 13,559     | 10,998        |            |
| Commercial State Bank                            | Donalsonville | 46,191     | 642                  | 120        | 14                     | 162                     | 1.39               | 1.83                  | -                      | 1,617                    | -                  | 1,504      | 437           | 899        | -                  | 1,536      | 452           |            |
| Community Bank & Trust - West Georgia            | LaGrange      | 51,939     | 526                  | 363        | 10                     | 420                     | 1.01               | 9.50                  | -                      | 1,381                    | 340                | 1,217      | 7,004         | 551        | 168                | 1,584      | 6,971         |            |
| Community Banking Company of Fitzgerald          | Fitzgerald    | 86,113     | 1,771                | 255        | 14                     | 335                     | 2.06               | 0.65                  | -                      | 160                      | 78                 | 863        | 15            | 471        | 25                 | 888        | 15            |            |
| Douglas National Bank                            | Douglas       | 132,357    | 1,245                | -          | 530                    | 877                     | 0.94               | 1.10                  | -                      | 1,195                    | -                  | 956        | 946           | 325        | -                  | 1,149      | 1,356         |            |
| Family Bank                                      | Pelham        | 71,285     | 677                  | 118        | 4                      | 119                     | 0.95               | 1.38                  | -                      | 3,107                    | 316                | 1,186      | 75            | 3,857      | 101                | 1,203      | 89            |            |
| First National Bank of Coffee County             | Douglas       | 97,202     | 798                  | -          | 8                      | 144                     | 0.82               | 0.95                  | -                      | 186                      | -                  | 998        | 345           | 285        | 98                 | 1,142      | 247           |            |
| First National Bank of Decatur County            | Bainbridge    | 76,587     | 1,175                | 170        | 57                     | 99                      | 1.53               | 0.76                  | -                      | 302                      | 2                  | 903        | 115           | 221        | 63                 | 930        | 159           |            |
| First Port City Bank                             | Bainbridge    | 104,268    | 1,914                | -          | 78                     | 226                     | 1.84               | 0.13                  | -                      | -                        | -                  | 201        | -             | 34         | -                  | 412        | -             |            |
| First State Bank of Blakely                      | Blakely       | 315,884    | 4,076                | 185        | 19                     | 167                     | 1.29               | 0.17                  | -                      | 916                      | 165                | 392        | 341           | 894        | 251                | 228        | 323           |            |
| First State Bank of Randolph County              | Cuthbert      | 30,136     | 412                  | 30         | 4                      | -                       | 1.37               | 0.85                  | -                      | 1,394                    | 50                 | 560        | 90            | 113        | 34                 | 633        | 90            |            |
| Calumet Bank                                     | LaGrange      | 100,887    | 1,368                | 107        | -                      | 49                      | 1.36               | 1.00                  | -                      | 951                      | -                  | 772        | 693           | -          | 946                | 787        | 813           |            |
| Pelham Banking Company                           | Pelham        | 22,404     | 400                  | -          | 52                     | 3                       | 1.79               | 0.22                  | -                      | 482                      | 4                  | 50         | 107           | 187        | 9                  | 26         | 108           |            |
| Peoples Bank                                     | Willacoochee  | 32,116     | 234                  | -          | 3                      | 5                       | 0.73               | 0.83                  | -                      | 107                      | -                  | 237        | 367           | 248        | -                  | 517        | 71            |            |
| Peoples Bank of Talbotton                        | Talbotton     | 34,538     | 330                  | -          | 50                     | 141                     | 0.96               | 0.98                  | -                      | 794                      | 131                | 254        | 255           | 422        | 329                | 188        | 478           |            |
| PeoplesSouth Bank                                | Colquitt      | 391,649    | 5,758                | 400        | 498                    | 138                     | 1.47               | 1.43                  | -                      | 5,178                    | 203                | 4,276      | 5,978         | 7,627      | 6                  | 7,514      | 6,926         |            |
| Planters and Citizens Bank                       | Camilla       | 28,004     | 514                  | 120        | 7                      | 58                      | 1.84               | 1.03                  | -                      | 593                      | -                  | 271        | 921           | 506        | -                  | 57         | 1,324         |            |
| Planters First Bank                              | Hawkinsville  | 194,207    | 2,812                | (1,135)    | 442                    | 383                     | 1.45               | 3.61                  | -                      | 661                      | -                  | 9,052      | 930           | 3,564      | -                  | 8,561      | 1,586         |            |
| Rabun County Bank                                | Clayton       | 96,639     | 2,791                | (600)      | 636                    | 105                     | 2.89               | 4.64                  | -                      | 733                      | -                  | 4,895      | 2,426         | 556        | 12                 | 5,069      | 3,028         |            |
| Rochelle State Bank                              | Rochelle      | 7,881      | 190                  | 4          | 86                     | 6                       | 2.41               | 0.15                  | -                      | 63                       | -                  | -          | 45            | 69         | -                  | -          | 49            |            |
| South Georgia Banking Company                    | Tifton        | 200,906    | 3,400                | 500        | 204                    | 819                     | 1.69               | 0.93                  | -                      | 3,151                    | 130                | 3,311      | 976           | 3,300      | 126                | 3,689      | 1,164         |            |
| SouthCrest Bank NA                               | Tyrone        | 295,838    | 3,047                | 589        | 332                    | 1,544                   | 1.03               | 1.38                  | -                      | 7,873                    | -                  | 5,497      | 2,286         | 6,522      | -                  | 5,718      | 2,897         |            |
| Southwest Georgia Bank                           | Moultrie      | 250,423    | 3,032                | 141        | 96                     | 319                     | 1.21               | 0.39                  | -                      | 3,000                    | 1                  | 1,546      | 82            | 3,877      | -                  | 1,359      | -             |            |
| State Bank of Cochran                            | Cochran       | 119,313    | 5,969                | 150        | 424                    | 1,093                   | 5.00               | 1.85                  | -                      | 1,536                    | -                  | 3,776      | 165           | 2,624      | -                  | 4,250      | 115           |            |
| SunMark Community Bank                           | Hawkinsville  | 148,154    | 3,958                | 500        | 56                     | 133                     | 2.67               | 2.91                  | -                      | 1,922                    | 21                 | 3,506      | 3,185         | 2,588      | 93                 | 4,138      | 3,195         |            |
| Thomas County Federal Savings & Loan Association | Thomasville   | 191,104    | 5,085                | 2,649      | 481                    | 3,923                   | 2.66               | 2.23                  | -                      | 2,020                    | -                  | 4,871      | 631           | 3,627      | 13                 | 9,660      | 991           |            |
| Thomasville National Bank                        | Thomasville   | 611,250    | 12,777               | 1,800      | 461                    | 484                     | 2.09               | 0.52                  | -                      | 150                      | -                  | 2,644      | 1,267         | 596        | -                  | 3,586      | 792           |            |
| Trust Bank                                       | Lenox         | 25,519     | 327                  | 91         | -                      | 169                     | 1.28               | 5.04                  | -                      | 218                      | -                  | 627        | 1,161         | 388        | 33                 | 713        | 1,102         |            |
| United National Bank                             | Cairo         | 162,783    | 3,443                | -          | 49                     | 677                     | 2.12               | 3.56                  | -                      | 1,499                    | 227                | 3,933      | 2,881         | 1,306      | 470                | 3,753      | 2,849         |            |
| West Central Georgia Bank                        | Thomaston     | 45,779     | 1,272                | 60         | 20                     | 39                      | 2.78               | 0.71                  | -                      | 1,406                    | -                  | -          | 837           | 2,194      | -                  | -          | 880           |            |
| Wilcox County State Bank                         | Abbeville     | 57,909     | 1,002                | 121        | 16                     | 296                     | 1.73               | 2.16                  | -                      | 1,198                    | -                  | 1,126      | 688           | 185        | -                  | 770        | 477           |            |
| Total/Average                                    |               | 10,281,942 | 125,360              | 13,704     | 9,129                  | 24,157                  | 1.22               | 1.70                  | 13,077                 | 104,289                  | 3,202              | 138,248    | 128,319       | 104,589    | 8,653              | 171,378    | 143,688       |            |
| Southwest - Total/Average                        |               | 11,863,748 | 148,249              | 16,985     | 9,923                  | 30,561                  | 1.25               | 1.93                  | 13,077                 | 136,582                  | 5,800              | 170,019    | 174,932       | 126,058    | 10,142             | 206,915    | 193,478       |            |

**GEORGIA ASSET QUALITY - DECEMBER 31, 2015**

\* FDIC covered loans represents amount of past due and nonaccrual loans reported on this report for current quarter that are covered under an FDIC Loss Share Agreement.

| Institution                             |              | City      | Total<br>Loans<br>\$ | ALLL<br>\$ | YTD<br>Provision<br>\$ | YTD<br>Recoveries<br>\$ | YTD<br>C/O's<br>\$ | ALLL/<br>Loans<br>(%) | NPAs/<br>Assets<br>(%) | FDIC<br>Covered<br>Loans | Current Quarter    |            |                |        | Previous Quarter   |            |                |      |
|-----------------------------------------|--------------|-----------|----------------------|------------|------------------------|-------------------------|--------------------|-----------------------|------------------------|--------------------------|--------------------|------------|----------------|--------|--------------------|------------|----------------|------|
|                                         |              |           |                      |            |                        |                         |                    |                       |                        |                          | P/D Still Accruing |            | Non<br>Accrual | OREO   | P/D Still Accruing |            | Non<br>Accrual | OREO |
|                                         |              |           |                      |            |                        |                         |                    |                       |                        |                          | 30-90<br>\$        | 90 +<br>\$ |                |        | 30-90<br>\$        | 90 +<br>\$ |                |      |
| Southeast                               |              |           |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                |        |                    |            |                |      |
| Augusta-Richmond County, GA-SC (Metro)  |              |           |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                |        |                    |            |                |      |
| First National Bank of Waynesboro       | Waynesboro   | 69,200    | 900                  | 248        | 33                     | 231                     | 1.30               | 0.40                  | -                      | 246                      | 165                | 375        | 104            | 241    | 197                | 442        | 114            |      |
| Georgia Bank & Trust Company of Augusta | Augusta      | 1,009,149 | 21,367               | (1,628)    | 2,178                  | 4,690                   | 2.12               | 0.78                  | -                      | 3,657                    | 127                | 14,044     | 360            | 1,868  | -                  | 10,224     | 360            |      |
| Southern Bank                           | Sardis       | 51,826    | 606                  | -          | 10                     | 230                     | 1.17               | 4.53                  | -                      | 1,640                    | 135                | 360        | 3,205          | 991    | -                  | 287        | 3,362          |      |
| Total/Average                           |              | 1,130,175 | 22,873               | (1,380)    | 2,221                  | 5,151                   | 2.02               | 0.91                  | -                      | 5,543                    | 427                | 14,779     | 3,669          | 3,100  | 197                | 10,953     | 3,836          |      |
| Brunswick, GA (Metro)                   |              |           |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                |        |                    |            |                |      |
| Atlantic National Bank                  | Brunswick    | 98,001    | 1,848                | (275)      | 245                    | 171                     | 1.89               | 0.92                  | -                      | 304                      | -                  | 888        | 580            | -      | -                  | 913        | 581            |      |
| Southeastern Bank                       | Darien       | 181,785   | 3,992                | -          | 299                    | 927                     | 2.20               | 3.40                  | -                      | 1,168                    | 5                  | 4,341      | 9,356          | 1,703  | 88                 | 6,993      | 9,813          |      |
| Total/Average                           |              | 279,786   | 5,840                | (275)      | 544                    | 1,098                   | 2.09               | 2.69                  | -                      | 1,472                    | 5                  | 5,229      | 9,936          | 1,703  | 88                 | 7,906      | 10,394         |      |
| Savannah, GA (Metro)                    |              |           |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                |        |                    |            |                |      |
| Carver State Bank                       | Savannah     | 23,827    | 315                  | 120        | 6                      | 142                     | 1.32               | 7.82                  | -                      | 26                       | 24                 | 942        | 2,356          | 185    | 264                | 1,184      | 1,993          |      |
| First Bank of Coastal Georgia           | Pembroke     | 27,343    | 903                  | (50)       | 42                     | 355                     | 3.30               | 1.57                  | -                      | 190                      | -                  | 974        | 1,039          | 274    | 4                  | 1,154      | 1,353          |      |
| First Chatham Bank                      | Savannah     | 237,004   | 3,013                | 3,713      | 192                    | 4,239                   | 1.27               | 9.30                  | -                      | -                        | -                  | 9,744      | 24,010         | -      | -                  | 13,312     | 24,181         |      |
| Total/Average                           |              | 288,174   | 4,231                | 3,783      | 240                    | 4,736                   | 1.47               | 7.33                  | -                      | 216                      | 24                 | 11,660     | 27,405         | 459    | 268                | 15,650     | 27,527         |      |
| Other                                   |              |           |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                |        |                    |            |                |      |
| Alma Exchange Bank & Trust              | Alma         | 52,936    | 813                  | 30         | 12                     | 191                     | 1.54               | 3.79                  | -                      | 423                      | 94                 | 985        | 2,408          | 505    | 262                | 1,074      | 2,997          |      |
| Altamaha Bank and Trust Company         | Vidalia      | 108,764   | 1,378                | 155        | 51                     | 221                     | 1.27               | 1.25                  | -                      | 1,204                    | -                  | 1,540      | 390            | 2,386  | -                  | 633        | 505            |      |
| Bank of Dudley                          | Dublin       | 137,296   | 1,716                | 350        | 76                     | 463                     | 1.25               | 1.54                  | -                      | 424                      | -                  | 2,586      | 495            | 791    | 2                  | 2,595      | 512            |      |
| Bank of Hazlehurst                      | Hazlehurst   | 77,842    | 1,849                | 200        | 158                    | 39                      | 2.38               | 2.67                  | -                      | 549                      | 4                  | 1,756      | 1,766          | 492    | -                  | 1,688      | 2,060          |      |
| Bank of Lumber City                     | Lumber City  | 13,225    | 155                  | 60         | 17                     | 204                     | 1.17               | 0.69                  | -                      | 60                       | -                  | 147        | -              | 31     | 70                 | 335        | 47             |      |
| Bank of Newington                       | Newington    | 71,163    | 1,111                | 270        | 63                     | 451                     | 1.56               | 3.46                  | -                      | 1,813                    | -                  | 640        | 2,365          | 241    | -                  | 103        | 3,157          |      |
| Bank of Soperton                        | Soperton     | 32,291    | 534                  | 85         | 10                     | 15                      | 1.65               | 1.13                  | -                      | 153                      | -                  | 328        | 163            | 80     | -                  | 257        | 304            |      |
| Bank of Wrightsville                    | Wrightsville | 26,408    | 297                  | -          | 10                     | 135                     | 1.12               | 1.88                  | -                      | 694                      | -                  | 256        | 748            | 42     | -                  | 438        | 1,120          |      |
| Citizens State Bank                     | Kingsland    | 39,077    | 533                  | 190        | 2                      | 183                     | 1.36               | 5.26                  | -                      | 528                      | 171                | 91         | 2,997          | 294    | 2                  | 154        | 3,904          |      |
| Claxton Bank                            | Claxton      | 74,364    | 1,107                | 234        | 9                      | 260                     | 1.49               | 1.95                  | -                      | 1,284                    | 87                 | 1,716      | 573            | 535    | 175                | 1,231      | 960            |      |
| Community Bank of Georgia               | Baxley       | 40,435    | 796                  | 446        | 27                     | 489                     | 1.97               | 1.95                  | -                      | 948                      | 343                | 1,097      | 343            | 1,205  | 115                | 1,534      | 101            |      |
| Durden Banking Company, Incorporated    | Twin City    | 100,536   | 2,959                | 175        | 90                     | 223                     | 2.94               | 1.12                  | -                      | 1,922                    | 57                 | 1,276      | 484            | 2,395  | 96                 | 2,230      | 566            |      |
| Farmers & Merchants Bank                | Statesboro   | 97,574    | 1,394                | (600)      | 198                    | 459                     | 1.43               | 3.25                  | -                      | 177                      | -                  | 82         | 5,613          | 168    | -                  | 150        | 5,735          |      |
| Farmers and Merchants Bank              | Sylvania     | 48,571    | 877                  | 240        | 26                     | 68                      | 1.81               | 2.79                  | -                      | 1,527                    | -                  | 1,995      | 1,316          | 1,537  | -                  | 1,800      | 1,812          |      |
| Farmers State Bank                      | Dublin       | 82,035    | 2,076                | 142        | 23                     | 7                       | 2.53               | 0.50                  | -                      | 832                      | 796                | 597        | -              | 1,375  | 132                | 602        | -              |      |
| First National Bank South               | Alma         | 258,831   | 8,149                | 3,250      | 3,732                  | 6,585                   | 3.15               | 2.73                  | -                      | 2,601                    | -                  | 7,197      | 1,888          | 2,529  | -                  | 7,463      | 2,237          |      |
| Four County Bank                        | Allentown    | 45,175    | 1,123                | 120        | 77                     | 166                     | 2.49               | 1.47                  | -                      | 471                      | 141                | 435        | 516            | 698    | 71                 | 376        | 546            |      |
| Glennville Bank                         | Glennville   | 132,357   | 3,246                | 684        | 504                    | 1,247                   | 2.45               | 1.57                  | -                      | 921                      | -                  | 1,100      | 2,226          | 679    | -                  | 1,690      | 2,544          |      |
| Merchants & Citizens Bank               | McRae        | 35,965    | 1,067                | -          | 111                    | 86                      | 2.97               | 0.44                  | -                      | 589                      | 71                 | 369        | 95             | 753    | -                  | 521        | 76             |      |
| Morris Bank                             | Dublin       | 431,079   | 8,219                | 945        | 151                    | 965                     | 1.91               | 2.55                  | -                      | 8,177                    | 9                  | 12,189     | 1,996          | 5,809  | 44                 | 12,179     | 1,650          |      |
| Mount Vernon Bank                       | Vidalia      | 65,204    | 806                  | 15         | 57                     | 25                      | 1.24               | 0.61                  | -                      | 1,027                    | 43                 | 271        | 549            | 593    | 1                  | 273        | 549            |      |
| First Southern Bank                     | Patterson    | 72,051    | 1,043                | -          | 71                     | 1,267                   | 1.45               | 6.68                  | -                      | 1,323                    | -                  | 3,117      | 3,360          | 1,867  | 35                 | 3,136      | 4,150          |      |
| Peoples Bank                            | Lyons        | 55,991    | 874                  | 219        | 5                      | 27                      | 1.56               | 0.27                  | -                      | 74                       | -                  | 5          | 190            | 10     | -                  | 6          | 212            |      |
| Peoples State Bank & Trust              | Baxley       | 45,253    | 852                  | -          | 8                      | 1                       | 1.88               | 2.37                  | -                      | 64                       | -                  | 663        | 1,265          | 26     | -                  | 663        | 1,311          |      |
| Pineland State Bank                     | Metter       | 30,858    | 532                  | -          | 3                      | 42                      | 1.72               | 4.00                  | -                      | 203                      | 48                 | 930        | 1,219          | 124    | 14                 | 1,172      | 1,600          |      |
| PrimeSouth Bank                         | Blackshear   | 227,604   | 7,701                | (956)      | 232                    | 667                     | 3.38               | 2.38                  | -                      | 2,404                    | -                  | 2,674      | 5,473          | 1,212  | 344                | 2,054      | 5,787          |      |
| S Bank                                  | Glennville   | 74,675    | 1,454                | 200        | 53                     | 9                       | 1.95               | 0.65                  | -                      | 153                      | 272                | 315        | 370            | 144    | 296                | 352        | 370            |      |
| Security State Bank                     | McRae        | 19,183    | 562                  | 30         | 3                      | 34                      | 2.93               | 0.00                  | -                      | 151                      | -                  | -          | -              | 69     | -                  | -          | -              |      |
| South Georgia Bank                      | Glennville   | 90,779    | 1,261                | 145        | 42                     | 421                     | 1.39               | 2.29                  | -                      | 3,691                    | 206                | 173        | 3,009          | 1,826  | 179                | 21         | 3,219          |      |
| Vidalia Federal Savings Bank            | Vidalia      | 64,305    | 555                  | 56         | -                      | 1                       | 0.86               | 1.15                  | -                      | 4,945                    | -                  | 2,586      | -              | 4,737  | -                  | 2,511      | 176            |      |
| Waycross Bank & Trust                   | Waycross     | 82,741    | 1,606                | 232        | -                      | -                       | 1.94               | 0.66                  | -                      | 224                      | -                  | 994        | -              | 112    | 32                 | 980        | -              |      |
| Wheeler County State Bank               | Alamo        | 58,066    | 1,326                | 40         | 130                    | 113                     | 2.28               | 0.63                  | -                      | 452                      | 7                  | 423        | 131            | 448    | 5                  | 349        | 222            |      |
| Total/Average                           |              | 2,792,634 | 57,971               | 6,957      | 5,951                  | 15,064                  | 2.08               | 2.05                  | -                      | 40,008                   | 2,349              | 48,533     | 41,948         | 33,713 | 1,875              | 48,570     | 48,429         |      |
| Southeast - Total/Average               |              |           |                      |            |                        |                         |                    |                       |                        |                          |                    |            |                |        |                    |            |                |      |
|                                         |              | 4,490,769 | 90,915               | 9,085      | 8,956                  | 26,049                  | 2.02               | 2.16                  | -                      | 47,239                   | 2,805              | 80,201     | 82,958         | 38,975 | 2,428              | 83,079     | 90,186         |      |