

GEORGIA ASSET QUALITY - JUNE 30, 2016

* 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 Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	FDIC Covered Loans	Current Quarter				Previous Quarter			
										P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
										30-90 \$	90 + \$			30-90 \$	90 + \$		
State Summary																	
North - Total/Average		7,884,372	87,760	380	4,107	8,218	1.11	0.49	-	25,223	3,025	41,523	19,625	33,013	4,987	44,037	20,386
East - Total/Average		2,313,456	37,875	728	660	1,055	1.64	1.44	315	11,047	29	23,153	34,035	10,035	1,319	26,101	32,929
Atlanta Metro - Total/Average		16,887,245	202,340	18,100	11,013	28,661	1.20	1.83	22,327	71,170	34,157	208,602	274,800	93,851	41,075	249,125	274,867
Central - Total/Average		4,602,166	64,017	2,076	5,544	8,148	1.39	1.47	451	33,071	18,092	60,169	44,383	50,644	23,753	63,633	47,583
Southwest - Total/Average		13,223,250	151,257	7,370	6,886	11,590	1.14	1.74	10,616	113,864	7,405	167,877	161,092	118,130	5,281	174,129	167,922
Southeast - Total/Average		4,636,808	90,713	2,706	5,609	8,623	1.96	1.89	-	37,335	1,546	65,724	79,853	44,119	2,786	74,495	77,834
State Total		49,547,297	633,962	31,360	33,819	66,295	1.28	1.54	33,709	291,710	64,254	567,048	613,788	349,792	79,201	631,520	621,521
North																	
Chattanooga, TN-GA (Metro)																	
Bank of Dade	Trenton	40,007	488	-	222	61	1.22	0.74	-	1,478	-	539	184	1,779	35	258	188
Bank of LaFayette, Georgia	Lafayette	91,270	1,287	-	204	155	1.41	1.10	-	2,049	22	1,989	642	1,580	41	2,206	679
Capital Bank	Fort Oglethorpe	80,836	1,242	-	28	12	1.54	0.37	-	47	-	38	381	113	-	168	392
Citizens Bank & Trust, Inc.	Trenton	63,995	982	121	15	54	1.53	0.81	-	230	58	501	341	293	63	682	211
American Commerce Bank, National Association	Bremen	173,959	2,188	205	193	37	1.26	1.34	-	218	-	1,507	1,321	4,400	-	2,726	730
Total/Average		450,067	6,187	326	662	319	1.37	0.97	-	4,022	80	4,574	2,869	8,165	139	6,040	2,200
Dalton, GA (Metro)																	
First Bank	Dalton	182,323	4,221	-	109	400	2.32	1.32	-	21	23	2,665	549	73	-	2,767	1,394
First National Community Bank	Chatsworth	98,561	1,698	36	68	18	1.72	2.44	-	67	-	1,603	1,983	224	-	1,890	2,274
Total/Average		280,884	5,919	36	177	418	2.11	1.74	-	88	23	4,268	2,532	297	-	4,657	3,668
Rome, GA (Metro)																	
Greater Community Bank	Rome	106,356	1,101	60	68	42	1.04	0.92	-	1,178	-	764	462	998	-	614	462
Heritage First Bank	Rome	92,065	695	141	37	129	0.75	0.72	-	208	-	329	451	2,249	-	460	451
River City Bank	Rome	106,086	1,550	-	2	15	1.46	2.52	-	822	-	3,111	644	2,040	43	780	1,893
Total/Average		304,507	3,346	201	107	186	1.10	1.48	-	2,208	-	4,204	1,557	5,287	43	1,854	2,806
Other																	
SouthCrest Bank NA	Tyrone	281,252	2,812	50	163	448	1.00	0.93	-	2,475	-	3,442	1,634	3,802	-	5,279	1,365
Mountain Valley Community Bank	Cleveland	103,256	1,617	12	14	4	1.57	2.44	-	32	-	968	3,343	-	-	976	3,292
North Georgia National Bank	Calhoun	62,890	1,555	-	157	75	2.47	1.71	-	208	-	986	1,049	715	-	1,037	1,415
Southeast First National Bank	Summerville	12,167	228	6	2	49	1.87	1.59	-	95	6	532	457	136	5	535	458
Southern Bank & Trust	Clarksville	102,822	1,843	76	8	34	1.79	0.91	-	50	13	1,201	8	101	13	1,240	19
United Community Bank	Blairsville	6,286,527	64,253	(327)	2,817	6,685	1.02	0.28	-	16,045	2,903	21,348	6,176	14,510	4,787	22,419	5,163
Total/Average		6,848,914	72,308	(183)	3,161	7,295	1.06	0.38	-	18,905	2,922	28,477	12,667	19,264	4,805	31,486	11,712
North - Total/Average		7,884,372	87,760	380	4,107	8,218	1.11	0.49	-	25,223	3,025	41,523	19,625	33,013	4,987	44,037	20,386

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										P/D Still Accruing		Non		P/D Still Accruing		Non	
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
East																	
Athens-Clarke County, GA (Metro)																	
Commercial Bank	Crawford	89,191	2,447	102	10	42	2.74	1.25	-	112	-	1,223	375	36	318	1,541	-
First American Bank and Trust Company	Athens	278,460	4,041	30	56	44	1.45	1.51	-	451	-	4,018	3,347	724	123	5,080	2,474
First Madison Bank & Trust	Athens	150,978	7,516	-	9	107	4.98	0.02	-	123	15	39	-	190	3	244	-
National Bank of Georgia	Athens	342,229	4,371	24	57	-	1.28	0.35	-	597	-	734	729	359	-	921	-
Oconee State Bank	Watkinsville	143,790	1,920	113	18	36	1.34	0.27	-	175	-	828	36	49	-	839	36
Total/Average		1,004,648	20,295	269	150	229	2.02	0.74	-	1,458	15	6,842	4,487	1,358	444	8,625	2,510
Gainesville, GA (Metro)																	
Chattahoochee Bank of Georgia	Gainesville	145,184	1,509	133	-	-	1.04	0.00	-	-	-	-	-	-	-	-	-
First Century Bank, National Association	Gainesville	22,216	280	10	1	-	1.26	0.49	-	-	-	-	572	652	-	91	1,086
Peach State Bank & Trust	Gainesville	108,536	1,676	-	47	68	1.54	1.36	-	434	-	-	2,391	702	-	-	2,391
Total/Average		275,936	3,465	143	48	68	1.26	0.62	-	434	-	-	2,963	1,354	-	91	3,477
Other																	
Bank of Madison	Madison	125,539	1,923	-	11	30	1.53	2.61	-	580	-	3,505	2,008	328	-	3,689	2,165
Elberton Federal Savings & Loan Association	Elberton	16,391	41	-	-	-	0.25	0.01	-	253	-	2	-	234	-	41	-
F&M Bank	Washington	134,192	2,948	-	76	35	2.20	2.03	-	2,418	-	2,470	2,668	1,401	26	2,673	2,785
Farmers State Bank	Lincolnton	65,895	747	-	42	113	1.13	2.33	-	1,418	1	2,482	561	1,209	421	2,397	849
First Covenant Bank	Commerce	50,841	766	-	2	12	1.51	6.92	-	3	-	187	13,839	305	-	184	14,061
Northeast Georgia Bank	Lavonia	212,429	3,543	16	45	70	1.67	1.75	315	1,824	13	3,207	4,797	1,813	428	3,178	4,632
Pinnacle Bank	Elberton	427,585	4,147	300	286	498	0.97	1.06	-	2,659	-	4,458	2,712	2,033	-	5,223	2,450
Total/Average		1,032,872	14,115	316	462	758	1.37	2.20	315	9,155	14	16,311	26,585	7,323	875	17,385	26,942
East - Total/Average		2,313,456	37,875	728	660	1,055	1.64	1.44	315	11,047	29	23,153	34,035	10,035	1,319	26,101	32,929



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										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Atlanta Metro (Excludes SunTrust)																	
Affinity Bank	Atlanta	191,627	2,445	-	37	15	1.28	3.36	-	176	-	623	8,270	34	-	956	8,386
Bank of Monticello	Monticello	60,107	1,411	-	278	34	2.35	1.65	-	1,343	12	1,025	655	757	7	1,383	646
Brand Banking Company	Lawrenceville	1,917,915	18,983	2,000	527	5,715	0.99	3.81	-	8,599	-	63,262	27,283	7,742	-	78,051	14,785
Century Bank of Georgia	Cartersville	89,946	2,169	-	20	103	2.41	0.74	-	50	-	171	1,137	167	-	247	1,110
Citizens Bank of Forsyth County	Cumming	177,352	2,505	-	538	95	1.41	0.12	-	328	-	74	282	296	-	115	342
Citizens Trust Bank	Atlanta	199,155	2,058	(100)	440	406	1.03	1.45	-	1,904	-	3,145	2,849	3,683	6	3,824	2,730
Community & Southern Bank	Atlanta	3,117,830	42,395	6,926	2,248	8,196	1.36	0.43	-	9,153	10,671	10,195	6,653	8,534	12,228	18,322	7,870
Community Bank of Pickens County	Jasper	242,832	3,417	1,385	4	786	1.41	8.57	-	2,889	-	9,852	18,678	3,672	-	10,171	19,545
Comerstone Bank	Atlanta	166,169	3,030	(775)	931	136	1.82	5.48	-	558	555	7,242	5,752	1,267	203	7,974	6,262
Embassy National Bank	Lawrenceville	52,494	1,350	-	18	-	2.57	0.77	-	-	-	179	542	-	-	175	526
F & M Bank and Trust Company	Manchester	50,971	948	-	4	248	1.86	9.75	-	229	-	2,312	5,464	216	1,112	2,593	5,673
Fidelity Bank	Atlanta	3,190,707	28,037	3,628	2,319	4,143	0.88	1.22	3,744	6,701	3,653	33,435	18,622	8,161	3,211	38,451	19,482
First Bank of Pike	Molena	25,117	315	50	2	23	1.25	4.42	-	1,452	377	513	1,389	1,793	498	516	1,787
Foothills Community Bank	Dawsonville	45,061	661	10	10	317	1.47	6.21	-	1	-	256	4,857	8	-	259	5,038
First Intercontinental Bank	Doraville	235,879	5,410	-	639	32	2.29	0.60	-	132	-	1,309	703	1,323	-	205	1,335
First Landmark Bank	Marietta	345,842	4,263	550	64	106	1.23	0.45	-	-	-	2,259	-	-	-	2,414	-
First National Bank of Griffin	Griffin	99,006	1,430	25	20	74	1.44	0.86	-	839	61	1,285	900	833	33	1,258	1,167
Georgia Banking Company	Atlanta	114,140	1,214	90	61	-	1.06	1.15	-	1,297	144	1,471	3,919	4,766	499	2,449	3,988
Georgia Heritage Bank	Dallas	49,111	606	200	2	317	1.23	5.22	-	156	-	749	3,137	-	-	781	3,177
Georgia Primary Bank	Atlanta	110,769	2,676	-	110	-	2.42	6.72	-	-	-	6,183	4,728	-	-	6,251	4,728
Gwinnett Community Bank	Duluth	171,292	2,730	-	235	525	1.59	15.75	-	1,957	400	16,704	34,871	989	-	19,380	34,500
Hamilton State Bank	Hoschton	1,185,833	11,578	1,083	83	1,103	0.98	1.31	18,583	3,193	17,311	12,359	10,708	4,713	22,687	10,718	12,273
Heritage Bank	Jonesboro	278,421	3,739	315	130	-	1.34	2.06	-	376	-	584	7,962	746	-	394	9,081
Independence Bank of Georgia	Braselton	148,027	1,658	60	-	7	1.12	0.00	-	-	-	-	-	-	-	-	-
Legacy State Bank	Loganville	44,349	503	27	65	187	1.13	12.54	-	100	-	260	9,848	-	-	448	11,702
Liberty First Bank	Monroe	76,417	799	41	1	-	1.05	1.88	-	720	-	1,017	1,112	6	64	1,054	1,544
Metro City Bank	Doraville	671,674	5,533	-	47	41	0.82	0.16	-	2,685	283	99	1,194	5,697	-	420	1,167
Newton Federal Bank	Covington	181,513	4,395	18	556	2,005	2.42	1.38	-	3,154	-	2,708	487	11,084	-	4,448	445
NOA Bank	Duluth	191,202	2,403	311	-	47	1.26	0.23	-	82	-	269	335	43	-	174	335
Northside Bank	Adairsville	58,118	1,495	1,132	117	1,004	2.57	10.26	-	1,750	-	870	11,804	-	-	1,902	11,923
Peoples Bank & Trust	Buford	138,574	1,690	-	103	319	1.22	7.97	-	2,812	-	2,023	19,737	3,795	-	3,718	21,611
American Commerce Bank, National Association	Bremen	173,959	2,188	205	193	37	1.26	1.34	-	218	-	1,507	1,321	4,400	-	2,726	730
Piedmont Bank	Norcross	396,150	4,001	515	3	153	1.01	1.67	-	159	-	4,234	4,159	10	-	2,625	4,159
Private Bank of Buckhead	Atlanta	243,753	3,158	401	3	123	1.30	0.19	-	-	-	561	-	189	-	599	-
Providence Bank	Alpharetta	70,799	1,082	-	13	-	1.53	19.91	-	-	-	-	21,592	-	-	-	21,722
Quantum National Bank	Suwanee	328,318	4,398	75	35	-	1.34	0.09	-	450	-	277	94	1,422	-	214	699
RBC Bank (Georgia), National Association	Raleigh	793,609	6,555	(612)	224	725	0.83	0.10	-	6,032	384	2,620	1,068	3,481	402	2,933	1,386



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										P/D Still Accruing		Non		P/D Still Accruing		Non	
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Resurgens Bank	Tucker	126,255	1,747	-	-	-	1.38	0.00	-	-	-	-	-	-	-	-	-
Signature Bank of Georgia	Sandy Springs	58,792	611	-	34	56	1.04	10.38	-	-	-	10,539	2,835	-	44	12,164	-
State Bank of Georgia	Fayetteville	52,383	769	-	26	-	1.47	1.23	-	46	-	993	-	-	1,252	-	-
Talbot State Bank	Woodland	34,632	429	-	1	36	1.24	4.06	-	5,830	-	1,900	1,083	5,609	-	2,005	1,299
Touchmark National Bank	Alpharetta	196,275	2,580	200	4	-	1.31	0.23	-	-	-	-	525	-	-	525	-
United Bank	Zebulon	605,242	10,456	37	861	625	1.73	0.56	-	4,349	-	6,288	374	3,118	38	8,052	293
Vinings Bank	Smyrna	103,905	1,429	-	2	261	1.38	1.36	-	905	-	1,099	2,765	1,412	-	585	2,869
WestSide Bank	Hiram	66,410	997	239	-	252	1.50	17.45	-	-	-	6,221	15,137	-	-	8,097	13,664
Woodbury Banking Company	Woodbury	9,313	94	64	5	409	1.01	12.60	-	545	306	469	2,265	1,050	87	942	2,199
Atlanta Metro - Total/Average		16,887,245	202,340	18,100	11,013	28,661	1.20	1.83	22,327	71,170	34,157	208,602	274,800	93,851	41,075	249,125	274,867
Central																	
Macon, GA (Metro)																	
American Pride Bank	Macon	100,213	1,154	143	-	-	1.15	0.16	-	115	-	-	219	74	-	-	145
Persons Banking Company	Forsyth	216,359	2,488	813	84	1,088	1.15	6.26	-	109	-	11,363	9,036	1,563	-	12,672	9,437
State Bank and Trust Company	Macon	2,345,096	27,599	(128)	3,385	4,733	1.18	0.57	-	5,333	11,992	8,671	11,578	12,637	15,664	11,121	11,590
Total/Average		2,661,668	31,241	828	3,469	5,821	1.17	1.01	-	5,557	11,992	20,034	20,833	14,274	15,664	23,793	21,172
Other																	
Bank of Hancock County	Sparta	28,754	1,030	30	2	-	3.58	0.21	-	1,543	309	183	-	1,619	55	199	-
BankSouth	Greensboro	323,538	5,510	243	368	38	1.70	1.19	451	2,559	-	4,259	1,618	4,440	315	3,912	2,027
Century Bank and Trust	Milledgeville	143,943	2,074	-	32	172	1.44	0.89	-	1,293	-	1,519	605	1,347	-	1,857	494
Citizens Bank of Swainsboro	Swainsboro	122,802	3,046	350	43	327	2.48	0.80	-	1,646	637	862	470	3,539	1,646	985	544
Citizens Bank of The South	Sandersville	145,620	1,898	240	27	294	1.30	1.20	-	959	1	1,344	1,311	1,822	-	929	1,394
Exchange Bank	Milledgeville	136,438	2,650	-	41	62	1.94	1.40	-	681	-	2,039	1,238	876	3	2,234	1,648
Farmers & Merchants Bank	Eatonton	78,925	2,033	300	20	190	2.58	9.40	-	99	8	7,289	8,588	3,094	8	7,445	8,765
Farmers Bank	Greensboro	44,056	935	(800)	1,304	2	2.12	0.62	-	70	-	-	620	896	1	-	660
First State Bank	Wrens	86,774	759	-	23	63	0.87	0.68	-	847	-	259	477	928	-	220	780
Geo. D. Warthen Bank	Sandersville	105,604	807	335	15	218	0.76	3.11	-	939	-	1,495	3,803	1,305	22	1,069	3,859
Peoples Bank	Eatonton	76,845	1,120	450	-	185	1.46	5.63	-	4,383	93	3,951	3,145	5,283	159	6,285	3,786
Queensborough National Bank & Trust Company	Louisville	620,936	10,341	100	194	763	1.67	1.99	-	12,124	5,051	16,933	1,662	11,021	5,872	14,699	2,366
Wilkinson County Bank	Irwinton	26,263	573	-	6	13	2.18	0.03	-	371	1	2	13	200	8	6	88
Total/Average		1,940,498	32,776	1,248	2,075	2,327	1.69	2.06	451	27,514	6,100	40,135	23,550	36,370	8,089	39,840	26,411
Central - Total/Average		4,602,166	64,017	2,076	5,544	8,148	1.39	1.47	451	33,071	18,092	60,169	44,383	50,644	23,753	63,633	47,583

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Southwest (Excludes Synovus)																	
Albany, GA (Metro)																	
AB&T National Bank	Albany	121,457	1,911	-	18	17	1.57	0.00	-	118	-	-	-	148	-	-	76
Bank of Dawson	Dawson	83,533	1,086	150	6	19	1.30	2.07	-	3,050	-	1,922	419	5,140	-	1,123	509
Bank of Terrell	Dawson	123,922	1,414	240	56	126	1.14	1.69	-	1,155	-	1,704	864	1,883	-	2,197	760
Flint Community Bank	Albany	163,504	1,796	120	8	30	1.10	1.76	-	323	-	841	2,605	437	-	1,312	2,205
Total/Average		492,416	6,207	510	88	192	1.26	1.39	-	4,646	-	4,467	3,888	7,608	-	4,632	3,550
Columbus, GA-AL (Metro)																	
First Peoples Bank	Pine Mountain	61,757	971	-	4	7	1.57	1.41	-	399	80	1,405	23	126	40	1,438	41
Total/Average		61,757	971	-	4	7	1.57	1.41	-	399	80	1,405	23	126	40	1,438	41
Valdosta, GA (Metro)																	
Barwick Banking Company	Barwick	1,686	45	1	-	1	2.67	0.00	-	-	-	-	-	-	-	-	-
Citizens Community Bank	Hahira	93,406	823	40	4	102	0.88	0.98	-	458	12	781	583	370	2	585	563
Citizens National Bank of Quitman	Quitman	68,405	953	125	41	252	1.39	1.41	-	388	-	1,342	-	954	33	1,343	9
Commercial Banking Company	Valdosta	163,281	3,047	110	6	203	1.87	1.02	-	965	5	1,277	1,092	442	-	1,572	815
Farmers & Merchants Bank	Lakeland	408,146	6,595	1,275	304	1,430	1.62	9.94	-	18,497	1,450	18,870	35,031	9,670	1,992	19,162	36,865
First Federal Savings and Loan Association of Valdosta	Valdosta	137,377	528	36	13	90	0.38	2.34	-	3,368	-	2,756	1,127	9,497	-	2,213	1,097
Guardian Bank	Valdosta	217,423	4,172	195	7	31	1.92	0.44	-	263	-	1,100	201	386	-	632	201
Total/Average		1,089,724	16,163	1,782	375	2,109	1.48	4.33	-	23,939	1,467	26,126	38,034	21,319	2,027	25,507	39,550

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Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	FDIC Covered Loans	Current Quarter				Previous Quarter					
										P/D Still Accruing		Non		P/D Still Accruing		Non			
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$		
Other																			
Ameris Bank	Moultrie	4,623,131	21,734	2,250	1,049	2,627	0.47	1.48	10,616	21,616	-	43,603	48,523	22,771	-	48,217	53,009		
Bank of Alapaha	Alapaha	103,337	1,425	120	57	60	1.38	0.44	-	2,132	47	569	45	2,599	43	322	45		
Bank of Camilla	Camilla	45,534	1,199	-	194	2	2.63	2.39	-	77	9	1,207	1,214	351	-	1,128	1,794		
Bank of Early	Blakely	98,224	1,131	120	28	17	1.15	2.79	-	895	136	2,919	312	585	180	2,087	487		
Bank of Eastman	Eastman	116,580	1,643	-	360	18	1.41	13.51	-	2,662	486	7,697	15,359	3,497	557	8,428	15,224		
Bank of Edison	Edison	21,999	277	10	2	7	1.26	0.48	-	170	-	74	125	66	-	121	113		
CharterBank	West Point	1,005,276	10,118	(100)	734	211	1.01	0.46	-	3,908	2,243	3,371	3,180	2,765	234	2,098	2,711		
Citizens Bank	Cairo	19,380	283	-	3	156	1.46	1.73	-	1,305	-	290	260	164	-	315	260		
Citizens Bank	Nashville	155,452	2,659	100	22	394	1.71	2.57	-	7,954	263	4,090	2,294	5,932	507	4,497	2,240		
Citizens Bank & Trust Company	Eastman	73,037	1,154	-	12	9	1.58	3.44	-	702	31	213	4,387	780	19	232	4,553		
Citizens Bank of Americus	Americus	155,382	3,247	150	28	38	2.09	0.51	-	821	-	1,006	382	628	-	1,111	222		
Citizens Bank of Cochran	Cochran	45,937	866	(1,930)	1,429	11	1.89	0.92	-	261	1	31	656	241	1	41	656		
South Coast Bank & Trust	Brunswick	73,023	1,122	108	-	2	1.54	0.18	-	-	-	171	-	171	-	4	-		
Citizens State Bank of Taylor County	Reynolds	27,719	369	-	15	5	1.33	0.52	-	376	-	251	31	409	-	312	31		
Colony Bank	Fitzgerald	763,827	9,390	708	1,185	1,107	1.23	2.04	-	5,611	-	13,149	10,178	9,238	8	12,101	9,618		
Commercial State Bank	Donalsonville	52,150	1,011	375	2	7	1.94	4.05	-	2,086	-	3,578	69	2,614	-	2,125	69		
Community Bank & Trust - West Georgia	LaGrange	48,235	489	-	7	44	1.01	9.29	-	1,344	280	964	6,994	1,306	247	1,131	6,913		
Community Banking Company of Fitzgerald	Fitzgerald	85,782	1,771	120	6	126	2.06	0.61	-	137	2	764	25	202	1	825	53		
Douglas National Bank	Douglas	135,427	1,317	100	38	65	0.97	0.76	-	1,121	-	439	856	1,224	-	576	856		
Family Bank	Pelham	71,598	662	9	37	61	0.92	1.65	-	2,425	166	1,423	117	2,785	91	1,480	65		
First National Bank of Coffee County	Douglas	98,016	710	410	9	507	0.72	0.55	-	195	-	362	404	169	-	494	345		
First National Bank of Decatur County	Bainbridge	80,629	1,242	40	11	117	1.54	0.69	-	452	2	737	39	683	2	948	115		
First Port City Bank	Bainbridge	120,433	1,930	-	16	-	1.60	0.12	-	86	-	189	-	137	-	193	-		
First State Bank of Blakely	Blakely	352,015	4,168	145	48	101	1.18	0.34	-	1,012	520	1,386	258	1,539	408	1,307	327		
First State Bank of Randolph County	Cuthbert	30,944	386	8	15	49	1.25	0.83	-	713	58	503	140	2,041	33	545	140		
Calumet Bank	LaGrange	103,243	1,328	(40)	-	-	1.29	1.48	-	29	91	1,617	672	29	-	1,653	675		
Pelham Banking Company	Pelham	25,089	400	-	-	-	1.59	0.11	-	195	30	18	63	61	92	21	63		
Peoples Bank	Willacoochee	30,741	234	-	1	1	0.76	0.67	-	327	-	111	367	200	3	225	367		
Peoples Bank of Talbotton	Talbotton	35,879	349	-	29	10	0.97	0.98	-	1,289	122	293	255	436	151	324	255		
PeoplesSouth Bank	Colquitt	427,903	5,659	600	171	869	1.32	2.13	-	6,970	327	8,616	6,493	5,211	74	7,939	8,210		
Planters and Citizens Bank	Camilla	32,487	547	40	4	11	1.68	0.70	-	150	-	2	800	841	-	278	794		
Planters First Bank	Hawkinsville	196,043	2,855	-	195	152	1.46	3.46	-	1,794	-	8,524	1,199	237	-	8,605	930		
Rabun County Bank	Clayton	98,496	2,735	-	2	58	2.78	4.26	-	1,063	-	4,530	2,210	646	11	4,717	2,325		
Rochelle State Bank	Rochelle	10,332	175	-	2	16	1.69	0.12	-	-	-	-	36	19	-	-	36		
South Georgia Banking Company	Tifton	212,759	3,610	150	102	42	1.70	0.69	-	1,743	226	2,412	586	2,709	309	3,766	967		
SouthCrest Bank NA	Tyrone	281,252	2,812	50	163	448	1.00	0.93	-	2,475	-	3,442	1,634	3,802	-	5,279	1,365		
Southwest Georgia Bank	Moultrie	287,463	3,113	70	19	8	1.08	0.18	-	1,971	-	665	82	3,268	-	5	82		
State Bank of Cochran	Cochran	125,116	5,999	-	215	185	4.79	1.76	-	2,409	-	3,330	406	2,091	-	3,669	122		
SunMark Community Bank	Hawkinsville	151,273	3,564	150	58	602	2.36	2.62	-	2,498	2	2,975	2,938	2,306	10	3,471	2,975		
Thomas County Federal Savings & Loan Association	Thomasville	194,783	5,178	184	98	189	2.66	1.17	-	1,176	3	2,301	605	1,205	-	3,494	631		
Thomasville National Bank	Thomasville	650,870	13,417	720	8	88	2.06	0.54	-	909	-	2,692	1,252	195	-	2,749	1,262		
Trust Bank	Lenox	25,513	363	36	-	-	1.42	4.22	-	555	-	524	1,161	693	-	529	1,161		
United National Bank	Cairo	180,133	2,974	320	24	813	1.65	2.64	-	362	813	4,116	1,233	1,245	114	4,361	1,143		
West Central Georgia Bank	Thomaston	47,113	1,287	30	10	25	2.73	0.71	-	797	-	-	837	799	119	-	837		
Wilcox County State Bank	Abbeville	59,798	1,014	25	11	24	1.70	1.47	-	107	-	725	470	187	-	829	735		
Total/Average		11,579,353	127,916	5,078	6,419	9,282	1.10	1.52	10,616	84,880	5,858	135,879	119,147	89,077	3,214	142,552	124,781		
Southwest - Total/Average		13,223,250	151,257	7,370	6,886	11,590	1.14	1.74	10,616	113,864	7,405	167,877	161,092	118,130	5,281	174,129	167,922		



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										P/D Still Accruing		Non		P/D Still Accruing		Non	
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Southeast																	
Augusta-Richmond County, GA-SC (Metro)																	
First National Bank of Waynesboro	Waynesboro	72,267	1,056	168	29	41	1.46	0.24	-	371	227	294	-	1,073	62	364	104
Georgia Bank & Trust Company of Augusta	Augusta	1,027,047	21,401	468	328	762	2.08	0.67	-	1,844	-	12,401	398	4,810	127	11,758	655
Southern Bank	Sardis	51,197	630	62	5	43	1.23	4.23	-	1,315	-	667	2,610	1,576	2	561	2,861
Total/Average		1,150,511	23,087	698	362	846	2.01	0.78	-	3,530	227	13,362	3,008	7,459	191	12,683	3,620
Brunswick, GA (Metro)																	
Atlantic National Bank	Brunswick	102,262	1,879	-	31	-	1.84	0.71	-	84	-	810	390	120	-	831	395
Southeastern Bank	Darien	196,779	3,582	(700)	937	647	1.82	2.20	-	2,660	4	2,592	6,447	1,685	5	3,860	8,890
Total/Average		299,041	5,461	(700)	968	647	1.83	1.77	-	2,744	4	3,402	6,837	1,805	5	4,691	9,285
Savannah, GA (Metro)																	
Carver State Bank	Savannah	23,557	422	-	1	-	1.79	8.21	-	393	128	1,022	2,245	492	-	1,028	2,395
First Bank of Coastal Georgia	Pembroke	33,731	1,006	(1,175)	1,279	1	2.98	1.29	-	366	-	512	1,155	340	1	811	976
First Chatham Bank	Savannah	231,597	2,405	650	27	1,285	1.04	8.13	-	495	-	4,189	25,399	-	-	8,500	23,878
Total/Average		288,885	3,833	(525)	1,307	1,286	1.33	6.48	-	1,254	128	5,723	28,799	832	1	10,339	27,249
Other																	
Alma Exchange Bank & Trust	Alma	54,034	815	10	10	18	1.51	2.61	-	548	26	372	1,958	870	249	330	2,010
Altamaha Bank and Trust Company	Vidalia	108,922	1,393	78	14	77	1.28	1.32	-	288	-	1,753	317	1,014	-	1,590	267
Bank of Dudley	Dublin	138,267	1,787	160	70	158	1.29	1.36	-	770	-	2,392	454	840	-	2,419	460
Bank of Hazlehurst	Hazlehurst	89,827	1,869	-	21	1	2.08	3.14	-	695	26	2,495	1,509	1,476	331	2,156	1,548
Bank of Lumber City	Lumber City	11,933	103	30	4	86	0.86	0.23	-	74	1	54	-	251	-	152	-
Bank of Newington	Newington	86,041	1,261	260	43	153	1.47	1.71	-	1,052	116	312	1,480	294	-	328	1,830
Bank of Soperton	Soperton	35,818	554	24	16	20	1.55	1.35	-	44	-	320	298	95	-	325	298
Bank of Wrightsville	Wrightsville	26,669	315	-	18	-	1.18	1.87	-	42	-	255	748	11	-	257	748
Citizens State Bank	Kingsland	40,215	549	30	5	19	1.37	3.77	-	245	62	51	2,057	1,051	2	55	2,435
Claxton Bank	Claxton	77,536	1,050	135	-	192	1.35	2.03	-	825	15	1,723	660	1,317	-	2,020	696
Community Bank of Georgia	Baxley	44,808	820	60	11	47	1.83	2.32	-	1,020	96	1,318	317	827	2	1,351	343
Durden Banking Company, Incorporated	Twin City	99,683	2,949	-	37	47	2.96	0.82	-	2,241	57	865	450	1,426	72	1,034	402
Farmers & Merchants Bank	Statesboro	99,703	1,349	-	188	233	1.35	2.28	-	16	1	187	3,828	118	-	181	5,044
Farmers and Merchants Bank	Sylvania	47,381	970	170	15	92	2.05	3.24	-	1,964	-	2,597	1,133	2,262	-	1,904	1,163
Farmers State Bank	Dublin	83,488	2,161	85	5	5	2.59	0.48	-	892	162	572	-	596	57	577	-
First National Bank South	Alma	261,688	7,857	750	1,813	2,856	3.00	2.44	-	2,154	36	5,319	3,103	2,987	-	5,438	1,350
Four County Bank	Allentown	46,526	933	90	58	338	2.01	1.32	-	567	11	400	437	378	41	478	517
Glennville Bank	Glennville	140,265	3,185	40	28	129	2.27	1.60	-	1,987	-	1,524	1,977	1,150	-	1,646	2,136
Merchants & Citizens Bank	McRae	36,086	1,109	80	51	89	3.07	0.90	-	799	139	890	76	1,284	168	261	93
Morris Bank	Dublin	447,901	8,624	875	77	547	1.93	2.14	-	3,942	43	5,367	6,443	4,004	-	11,681	2,914
Mount Vernon Bank	Vidalia	66,636	849	-	46	3	1.27	0.50	-	380	6	171	509	695	1	270	574
First Southern Bank	Patterson	69,580	1,108	-	78	12	1.59	7.19	-	465	-	4,152	3,260	1,068	523	2,752	3,312
Peoples Bank	Lyons	55,336	938	60	4	-	1.70	0.26	-	4	-	10	190	35	-	5	190
Peoples State Bank & Trust	Baxley	52,418	828	-	2	26	1.58	2.03	-	738	-	663	1,070	69	-	663	1,095
Pineland State Bank	Metter	29,581	481	-	3	54	1.63	3.05	-	587	73	457	1,148	874	118	593	1,071
PrimeSouth Bank	Blackshear	245,426	7,378	-	155	478	3.01	1.68	-	2,145	2	2,508	3,553	1,286	603	2,475	3,613
S Bank	Glennville	82,293	1,579	120	5	1	1.92	1.70	-	185	128	1,553	301	199	306	309	370
Security State Bank	McRae	20,878	574	13	1	2	2.75	0.00	-	63	-	-	-	34	-	-	-
South Georgia Bank	Glennville	90,907	1,351	45	114	69	1.49	2.62	-	1,099	187	135	3,534	2,104	114	1,069	3,023
Vidalia Federal Savings Bank	Vidalia	63,613	555	16	-	16	0.87	1.37	-	3,640	-	2,855	274	4,139	-	3,002	47
Waycross Bank & Trust	Waycross	88,207	1,706	102	1	3	1.93	1.10	-	146	-	1,701	31	949	2	1,019	-
Wheeler County State Bank	Alamo	56,705	1,332	-	79	73	2.35	0.35	-	190	-	266	94	320	-	442	131
Total/Average		2,898,371	58,332	3,233	2,972	5,844	2.01	1.87	-	29,807	1,187	43,237	41,209	34,023	2,589	46,782	37,680
Southeast - Total/Average		4,636,808	90,713	2,706	5,609	8,623	1.96	1.89	-	37,335	1,546	65,724	79,853	44,119	2,786	74,495	77,834