

* 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 (%)	NPA's/ 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		8,626,546	84,396	664	7,544	15,302	0.98	0.43	-	28,482	8,390	36,638	21,659	39,860	2,896	38,767	22,503
East - Total/Average		2,189,048	33,740	1,858	1,068	2,436	1.54	1.36	308	12,770	195	22,100	28,796	12,273	470	20,501	30,265
Atlanta Metro - Total/Average		14,130,115	162,500	38,342	16,337	51,091	1.15	1.66	11,588	88,763	17,361	178,941	207,868	64,052	27,159	184,322	247,734
Central - Total/Average		5,113,476	63,512	5,818	6,536	13,387	1.24	1.27	342	35,811	16,836	60,044	40,171	37,934	19,015	55,322	42,083
Southwest - Total/Average		13,905,355	154,012	17,381	12,764	24,290	1.11	1.47	4,763	111,015	7,564	147,560	145,970	96,666	6,756	158,750	154,056
Southeast - Total/Average		4,693,095	87,329	10,542	9,449	22,214	1.86	1.70	-	53,272	1,751	58,855	71,910	41,585	1,854	66,707	73,632
State Total		48,657,635	585,489	74,605	53,698	128,720	1.20	1.34	17,001	330,113	52,097	504,138	516,374	292,370	58,150	524,369	570,273
North																	
Chattanooga, TN-GA (Metro)																	
Bank of Dade	Trenton	42,556	353	-	328	302	0.83	0.47	-	1,602	328	315	152	1,886	39	518	153
Bank of LaFayette, Georgia	Lafayette	93,091	1,243	-	98	94	1.34	1.04	-	1,696	266	1,892	606	1,816	29	1,963	540
Capital Bank	Fort Oglethorpe	85,538	1,263	-	89	52	1.48	0.32	-	59	-	1	372	-	-	-	372
Citizens Bank & Trust, Inc.	Trenton	65,032	967	252	23	208	1.49	0.50	-	498	56	417	83	391	16	443	217
American Commerce Bank, National Association	Bremen	193,415	2,555	455	319	45	1.32	0.97	-	116	-	1,347	884	2	-	1,665	1,320
Total/Average		479,632	6,381	707	857	701	1.33	0.77	-	3,971	650	3,972	2,097	4,095	84	4,589	2,602
Dalton, GA (Metro)																	
First Bank	Dalton	219,233	4,262	-	214	464	1.94	0.87	-	147	-	2,479	120	1,364	23	2,378	130
First National Community Bank	Chatsworth	98,170	1,260	(428)	125	49	1.28	1.76	-	572	-	1,569	1,055	65	-	1,610	1,852
Total/Average		317,403	5,522	(428)	339	513	1.74	1.16	-	719	-	4,048	1,175	1,429	23	3,988	1,982
Rome, GA (Metro)																	
Greater Community Bank	Rome	114,159	1,120	90	89	74	0.98	0.74	-	551	-	572	493	681	-	900	404
Heritage First Bank	Rome	100,931	839	363	46	216	0.83	0.59	-	70	-	231	493	365	-	240	531
River City Bank	Rome	103,668	1,389	210	26	410	1.34	1.54	-	73	1	582	1,886	437	347	1,126	2,072
Total/Average		318,758	3,348	663	161	700	1.05	1.00	-	694	1	1,385	2,872	1,483	347	2,266	3,007
Other																	
SouthCrest Bank NA	Tyrone	293,484	2,761	144	295	725	0.94	1.32	-	3,712	-	3,931	3,464	3,477	-	3,613	801
Mountain Valley Community Bank	Cleveland	106,682	1,702	12	102	6	1.60	1.53	-	2	-	12	3,090	46	-	667	3,564
North Georgia National Bank	Calhoun	60,374	1,053	(400)	181	201	1.74	0.45	-	78	-	-	547	75	-	346	895
Southeast First National Bank	Summerville	11,031	226	12	2	57	2.05	1.62	-	128	69	529	457	109	4	530	457
Southern Bank & Trust	Clarksville	118,546	1,981	214	13	39	1.67	0.86	-	194	18	1,221	8	454	13	1,196	8
United Community Bank	Blairsville	6,920,636	61,422	(260)	5,594	12,360	0.89	0.28	-	18,984	7,652	21,540	7,949	28,692	2,425	21,572	9,187
Total/Average		7,510,753	69,145	(278)	6,187	13,388	0.92	0.36	-	23,098	7,739	27,233	15,515	32,853	2,442	27,924	14,912
North - Total/Average		8,626,546	84,396	664	7,544	15,302	0.98	0.43	-	28,482	8,390	36,638	21,659	39,860	2,896	38,767	22,503



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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 \$
East																	
Athens-Clarke County, GA (Metro)																	
Commercial Bank	Crawford	93,647	2,500	204	21	100	2.67	0.79	-	308	-	1,022	168	293	-	1,243	168
First American Bank and Trust Company	Athens	298,338	4,124	60	110	45	1.38	1.15	-	258	-	2,968	2,501	370	-	2,993	2,567
First Madison Bank & Trust	Athens	153,066	7,808	329	17	152	5.10	0.00	-	135	30	-	-	141	-	-	-
Oconee State Bank	Watkinsville	146,507	2,023	169	76	47	1.38	0.26	-	112	47	825	36	92	40	813	36
Total/Average		691,558	16,455	762	224	344	2.38	0.65	-	813	77	4,815	2,705	896	40	5,049	2,771
Gainesville, GA (Metro)																	
Chattahoochee Bank of Georgia	Gainesville	152,828	1,593	217	-	-	1.04	0.00	-	-	-	-	-	-	-	-	-
First Century Bank, National Association	Gainesville	20,432	312	45	1	3	1.53	0.21	-	449	-	-	250	329	-	-	509
Peach State Bank & Trust	Gainesville	118,584	1,561	-	71	207	1.32	0.97	-	534	-	77	1,584	413	-	84	2,471
Total/Average		291,844	3,466	262	72	210	1.19	0.39	-	983	-	77	1,834	742	-	84	2,980
Other																	
Bank of Madison	Madison	126,885	1,818	-	20	144	1.43	2.24	-	614	-	3,175	1,737	365	-	3,348	2,040
Elberton Federal Savings & Loan Association	Elberton	17,453	41	-	-	-	0.23	0.37	-	314	-	86	-	278	-	37	-
F&M Bank	Washington	132,961	2,749	-	137	295	2.07	1.91	-	4,742	-	1,929	2,954	2,543	-	2,321	2,772
Farmers State Bank	Lincolnton	68,158	614	-	75	279	0.90	1.99	-	1,850	10	1,707	803	2,486	-	2,035	812
First Covenant Bank	Commerce	44,032	752	-	5	29	1.71	7.25	-	398	-	178	12,947	132	-	179	13,044
Northeast Georgia Bank	Lavonia	208,703	3,535	34	95	146	1.69	1.62	308	1,987	39	3,536	3,889	1,164	204	3,110	3,996
Pinnacle Bank	Elberton	607,454	4,310	800	440	989	0.71	1.00	-	1,069	69	6,597	1,927	3,667	226	4,338	1,850
Total/Average		1,205,646	13,819	834	772	1,882	1.15	1.96	308	10,974	118	17,208	24,257	10,635	430	15,368	24,514
East - Total/Average		2,189,048	33,740	1,858	1,068	2,436	1.54	1.36	308	12,770	195	22,100	28,796	12,273	470	20,501	30,265



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										P/D Still Accruing		Non		P/D Still Accruing		Non	
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Atlanta Metro (Excludes SunTrust)																	
Affinity Bank	Atlanta	202,831	2,618	-	210	15	1.29	1.52	-	3	-	462	3,268	15	-	491	5,372
Bank of Monticello	Monticello	61,304	711	(500)	295	251	1.16	0.89	-	1,252	203	840	80	1,315	10	1,074	630
Brand Banking Company	Lawrenceville	1,634,658	19,992	20,000	1,410	23,589	1.22	2.90	-	10,207	1,635	55,835	13,554	9,636	5,779	64,614	23,634
Century Bank of Georgia	Cartersville	85,193	1,346	(1,000)	200	106	1.58	0.72	-	74	-	134	1,137	53	-	147	1,137
Citizens Bank of Forsyth County	Cumming	180,124	2,832	-	867	97	1.57	0.10	-	175	-	-	282	312	-	75	282
Citizens Trust Bank	Atlanta	209,970	1,831	(62)	594	824	0.87	1.01	-	3,504	-	2,416	1,585	2,220	-	2,267	2,853
Community Bank of Pickens County	Jasper	246,319	3,095	2,265	62	2,046	1.26	6.92	-	2,372	-	6,923	15,592	2,111	-	9,206	16,778
Cornerstone Bank	Atlanta	166,582	3,147	(593)	1,077	347	1.89	5.47	-	2,082	-	8,093	5,211	425	-	5,798	5,468
Embassy National Bank	Lawrenceville	56,487	1,386	35	19	-	2.45	2.15	-	495	-	-	2,318	-	-	-	2,359
F & M Bank and Trust Company	Manchester	50,470	612	30	10	620	1.21	7.27	-	478	-	1,413	4,204	667	999	1,624	4,227
Fidelity Bank	Atlanta	3,302,265	29,831	8,230	4,849	9,016	0.90	1.14	2,120	7,559	6,052	35,357	14,814	7,304	6,140	33,211	16,926
First Bank of Pike	Molena	24,479	288	420	4	422	1.18	3.01	-	2,094	215	3	1,285	1,234	279	-	1,314
Foothills Community Bank	Dawsonville	45,850	700	68	17	343	1.53	3.23	-	-	-	-	2,681	-	-	68	3,234
First Intercontinental Bank	Doraville	259,553	4,588	-	648	863	1.77	0.40	-	407	-	794	510	255	-	794	1,037
First Landmark Bank	Marietta	379,709	4,971	1,250	72	106	1.31	0.39	-	118	-	2,136	-	-	-	2,192	-
First National Bank of Griffin	Griffin	103,971	1,379	69	35	184	1.33	0.77	-	867	82	1,065	876	477	139	1,214	891
Georgia Banking Company	Atlanta	105,761	1,301	219	80	61	1.23	1.50	-	4,519	139	3,274	3,292	1,788	936	1,960	4,231
Georgia Heritage Bank	Dallas	56,531	961	553	25	338	1.70	4.76	-	154	-	718	3,061	281	-	735	3,087
Georgia Primary Bank	Atlanta	123,801	1,981	(750)	165	-	1.60	5.55	-	-	-	7,109	2,105	82	-	6,791	4,728
Gwinnett Community Bank	Duluth	171,706	3,040	-	547	527	1.77	12.78	-	221	-	10,550	29,796	542	-	10,563	33,742
Hamilton State Bank	Hoschton	1,275,404	12,202	1,868	370	2,499	0.96	0.93	9,468	4,395	7,447	10,511	6,523	3,185	12,442	10,673	9,562
Heritage Bank	Jonesboro	303,966	3,813	420	151	52	1.25	1.76	-	680	-	539	7,019	493	-	546	7,781
Legacy State Bank	Loganville	49,339	616	321	65	368	1.25	6.75	-	-	-	80	5,148	-	-	260	9,825
Liberty First Bank	Monroe	80,541	862	107	2	4	1.07	2.01	-	426	41	1,416	1,112	200	17	1,412	1,112
Metro City Bank	Doraville	805,286	5,471	-	81	137	0.68	0.04	-	9,848	92	30	357	5,261	-	195	357
Newton Federal Bank	Covington	197,230	4,382	42	648	2,134	2.22	2.16	-	10,324	-	4,883	284	3,118	-	3,293	-
NOA Bank	Duluth	205,244	2,517	433	-	55	1.23	0.21	-	26	-	172	426	557	-	173	462
Northside Bank	Adairsville	59,319	1,172	1,106	123	1,307	1.98	8.14	-	379	-	1,028	10,050	455	-	777	10,878
Peoples Bank & Trust	Buford	136,902	1,708	-	230	428	1.25	6.65	-	465	-	1,569	16,896	1,153	-	1,626	17,970
American Commerce Bank, National Association	Bremen	193,415	2,555	455	319	45	1.32	0.97	-	116	-	1,347	884	2	-	1,665	1,320
Piedmont Bank	Norcross	467,306	4,814	1,325	6	153	1.03	1.40	-	134	-	2,681	5,069	-	-	2,681	5,685
Private Bank of Buckhead	Atlanta	266,829	3,306	547	5	123	1.24	0.11	-	787	-	354	-	351	-	364	-
Providence Bank	Alpharetta	67,024	1,088	-	19	-	1.62	19.11	-	-	-	-	20,212	-	-	-	20,892
Quantum National Bank	Suwanee	346,601	4,394	75	51	20	1.27	0.07	-	778	-	179	94	1,056	-	187	94
RBC Bank (Georgia), National Association	Raleigh	888,209	6,935	204	441	1,378	0.78	0.06	-	8,971	563	1,100	1,128	6,921	404	2,238	858



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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	137,587	1,767	20	-	-	1.28	0.00	-	-	-	-	-	-	-	-	-
Signature Bank of Georgia	Sandy Springs	57,055	591	-	39	81	1.04	9.33	-	1,501	-	-	9,877	1,507	-	-	10,327
State Bank of Georgia	Fayetteville	59,591	775	-	101	69	1.30	0.14	-	228	805	112	-	256	14	999	-
Talbot State Bank	Woodland	33,516	402	-	1	63	1.20	3.70	-	6,019	15	1,607	922	6,237	-	1,331	1,067
Touchmark National Bank	Alpharetta	225,446	3,183	800	8	-	1.41	0.00	-	-	-	-	-	-	-	-	-
United Bank	Zebulon	637,256	10,973	146	2,429	1,785	1.72	0.63	-	5,250	72	7,620	281	3,687	-	6,574	103
Vinings Bank	Smyrna	100,238	1,366	-	61	383	1.36	1.09	-	1,553	-	596	2,356	896	-	597	2,508
WestSide Bank	Hiram	69,247	998	239	1	252	1.44	16.70	-	302	-	5,995	13,579	-	-	5,907	15,003
Atlanta Metro - Total/Average		14,130,115	162,500	38,342	16,337	51,091	1.15	1.66	11,588	88,763	17,361	178,941	207,868	64,052	27,159	184,322	247,734
Central																	
Macon, GA (Metro)																	
American Pride Bank	Macon	110,383	1,320	303	7	1	1.20	0.13	-	4	-	-	199	976	-	-	205
Persons Banking Company	Forsyth	205,869	2,873	2,268	139	2,213	1.40	6.38	-	1,100	-	12,911	7,837	130	-	10,953	8,585
State Bank and Trust Company	Macon	2,814,572	26,598	237	3,460	6,174	0.95	0.49	-	5,024	11,361	9,615	10,897	5,813	9,722	8,095	10,609
Total/Average		3,130,824	30,791	2,808	3,606	8,388	0.98	0.89	-	6,128	11,361	22,526	18,933	6,919	9,722	19,048	19,399
Other																	
Bank of Hancock County	Sparta	27,173	1,026	50	6	27	3.78	0.25	-	1,220	200	215	-	1,267	274	233	-
BankSouth	Greensboro	333,912	5,668	248	611	128	1.70	0.78	342	1,077	430	2,781	1,353	1,254	128	3,018	1,700
Century Bank and Trust	Milledgeville	148,668	2,039	-	94	269	1.37	0.84	-	304	-	1,379	625	123	2	1,486	652
Citizens Bank of Swainsboro	Swainsboro	131,489	3,173	710	121	638	2.41	0.47	-	1,467	239	659	182	2,839	385	721	470
Citizens Bank of The South	Sandersville	154,622	1,895	470	55	555	1.23	1.04	-	1,230	1	1,157	1,193	1,383	114	1,059	1,348
Exchange Bank	Milledgeville	133,779	2,679	5	146	143	2.00	1.49	-	625	-	2,304	1,228	960	-	2,259	1,228
Farmers & Merchants Bank	Eatonton	81,404	2,057	300	45	192	2.53	6.93	-	857	-	4,856	8,448	495	-	5,931	8,448
Farmers Bank	Greensboro	37,772	959	(800)	1,329	3	2.54	0.58	-	64	-	-	620	211	-	-	620
First State Bank	Wrens	87,148	799	50	36	86	0.92	0.82	-	868	-	418	486	1,137	-	229	454
Geo. D. Warthen Bank	Sandersville	108,130	800	746	26	647	0.74	2.90	-	1,699	-	1,366	3,533	886	-	1,561	3,803
Peoples Bank	Eatonton	74,686	1,038	581	1	399	1.39	4.54	-	2,895	88	2,789	2,822	4,433	127	3,763	2,718
Queensborough National Bank & Trust Company	Louisville	639,121	10,018	650	451	1,893	1.57	2.12	-	16,682	4,358	19,594	748	15,873	8,236	16,012	1,230
Wilkinson County Bank	Inwinton	24,748	570	-	9	19	2.30	0.00	-	695	159	-	-	154	27	2	13
Total/Average		1,982,652	32,721	3,010	2,930	4,999	1.65	1.83	342	29,683	5,475	37,518	21,238	31,015	9,293	36,274	22,684
Central - Total/Average		5,113,476	63,512	5,818	6,536	13,387	1.24	1.27	342	35,811	16,836	60,044	40,171	37,934	19,015	55,322	42,083

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										P/D Still Accruing		Non		P/D Still Accruing		Non	
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Southwest (Excludes Synovus)																	
Albany, GA (Metro)																	
AB&T	Albany	128,357	1,900	-	28	38	1.48	0.00	-	413	8	-	-	188	-	-	-
Bank of Dawson	Dawson	71,992	1,079	275	10	155	1.50	1.71	-	2,588	-	1,893	89	2,540	-	2,216	76
Bank of Terrell	Dawson	117,519	1,265	640	60	680	1.08	1.21	-	1,964	-	1,157	763	935	-	1,209	755
Flint Community Bank	Albany	170,765	1,750	240	8	196	1.02	1.52	-	121	-	705	2,305	388	-	834	2,705
Total/Average		488,633	5,994	1,155	106	1,069	1.23	1.11	-	5,086	8	3,755	3,157	4,051	-	4,259	3,536
Columbus, GA-AL (Metro)																	
First Peoples Bank	Pine Mountain	62,976	829	-	8	153	1.32	1.15	-	1,454	25	1,166	78	729	1	1,290	128
Total/Average		62,976	829	-	8	153	1.32	1.15	-	1,454	25	1,166	78	729	1	1,290	128
Valdosta, GA (Metro)																	
Barwick Banking Company	Barwick	1,430	45	2	-	2	3.15	0.00	-	-	-	-	-	-	-	-	-
Citizens Community Bank	Hahira	90,374	890	160	29	180	0.98	1.09	-	566	35	916	539	500	3	907	612
Citizens National Bank of Quitman	Quitman	66,257	965	275	57	406	1.46	1.01	-	449	129	714	300	348	-	1,097	26
Commercial Banking Company	Valdosta	162,486	2,705	210	30	669	1.66	0.78	-	457	103	768	1,066	622	-	618	1,228
Farmers & Merchants Bank	Lakeland	406,948	7,523	2,975	428	2,326	1.85	9.34	-	8,861	3,585	15,692	35,322	9,556	1,573	14,997	36,275
First Federal Savings and Loan Association of Valdosta	Valdosta	138,782	501	68	20	156	0.36	1.43	-	4,422	-	1,109	1,299	3,216	-	2,034	1,090
Guardian Bank	Valdosta	223,734	4,286	358	20	92	1.92	0.51	-	520	-	1,479	96	457	-	1,545	109
Total/Average		1,090,011	16,915	4,048	584	3,831	1.55	3.93	-	15,275	3,852	20,678	38,622	14,699	1,576	21,198	39,340

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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	5,264,326	23,920	5,950	1,677	4,769	0.45	1.21	4,763	21,988	-	41,078	41,908	21,254	-	41,261	43,675			
Bank of Alapaha	Alapaha	102,470	1,456	198	157	207	1.42	0.33	-	1,630	34	454	45	1,879	108	519	45			
Bank of Camilla	Camilla	38,781	1,207	-	203	3	3.11	2.14	-	166	-	1,506	712	137	-	1,536	1,011			
Bank of Early	Blakely	98,879	1,180	240	36	96	1.19	1.70	-	782	2	2,113	138	834	668	1,460	296			
Bank of Eastman	Eastman	119,932	1,616	-	429	115	1.35	10.69	-	3,108	697	4,608	14,086	2,277	863	5,064	14,914			
Bank of Edison	Edison	21,804	278	36	5	35	1.27	0.77	-	232	-	205	125	295	-	110	125			
CharterBank	West Point	1,002,108	10,499	(1,000)	2,066	262	1.05	0.25	-	5,611	238	1,526	2,160	2,092	1,504	3,735	2,706			
Citizens Bank	Nashville	158,026	2,714	260	79	556	1.72	2.38	-	8,636	126	3,876	2,206	7,821	280	3,802	2,343			
Citizens Bank & Trust Company	Eastman	72,168	1,165	-	26	12	1.61	3.60	-	478	117	320	4,297	337	30	334	4,294			
Citizens Bank of Americus	Americus	161,169	3,249	(850)	1,344	352	2.02	0.42	-	296	-	824	330	603	-	784	354			
Citizens Bank of Cochran	Cochran	48,930	776	(2,010)	1,457	49	1.59	1.24	-	747	38	283	656	425	12	54	656			
South Coast Bank & Trust	Brunswick	82,050	1,267	378	1	128	1.54	0.10	-	180	-	104	-	181	-	97	-			
Citizens State Bank of Taylor County	Reynolds	26,257	349	-	23	31	1.33	0.68	-	382	-	403	31	999	163	344	31			
Colony Bank	Fitzgerald	753,922	8,923	1,062	1,345	2,088	1.18	1.55	-	4,469	-	12,350	6,439	4,175	1	13,986	9,812			
Commercial State Bank	Donalsonville	43,507	494	755	31	934	1.14	1.78	-	2,873	-	1,549	188	1,420	-	3,189	99			
Community Bank & Trust - West Georgia	LaGrange	51,702	491	-	9	44	0.95	9.65	-	905	241	1,225	7,023	764	202	1,277	6,990			
Community Banking Company of Fitzgerald	Fitzgerald	90,812	1,835	240	25	201	2.02	0.47	-	310	100	623	10	166	-	657	10			
Douglas National Bank	Douglas	140,516	1,457	275	82	144	1.04	0.64	-	2,649	-	354	809	780	-	403	867			
Family Bank	Pelham	74,324	642	18	39	92	0.86	1.40	-	3,164	68	1,287	36	2,492	239	1,377	36			
First National Bank of Coffee County	Douglas	97,422	674	460	22	607	0.69	0.46	-	159	-	545	126	192	-	148	399			
First National Bank of Decatur County	Bainbridge	103,486	1,597	554	66	331	1.54	0.51	-	565	217	909	37	204	16	763	-			
First Port City Bank	Bainbridge	122,610	2,190	-	303	26	1.79	0.29	-	212	-	208	267	203	-	191	-			
First State Bank of Blakely	Blakely	313,114	4,144	385	87	404	1.32	0.67	-	943	257	2,767	195	947	111	2,510	236			
First State Bank of Randolph County	Cuthbert	32,725	377	15	15	65	1.15	0.72	-	1,042	158	522	44	1,264	-	501	138			
Calumet Bank	LaGrange	107,130	1,384	12	4	-	1.29	1.09	-	20	-	1,346	401	183	91	1,596	660			
Pelham Banking Company	Pelham	25,562	399	-	-	1	1.56	0.11	-	163	-	15	63	142	34	16	63			
Peoples Bank	Willacoochee	35,156	235	-	4	3	0.67	0.21	-	391	-	90	71	434	-	83	71			
Peoples Bank of Georgia	Talbotton	45,244	347	-	41	24	0.77	0.82	-	689	538	267	255	656	196	259	255			
PeoplesSouth Bank	Colquitt	452,055	6,314	1,200	284	928	1.40	2.05	-	4,776	131	8,730	5,973	6,023	144	9,446	6,396			
Planters and Citizens Bank	Camilla	26,062	557	40	29	25	2.14	0.59	-	59	-	2	740	59	-	84	780			
Planters First Bank	Hawkinsville	186,648	1,880	325	391	1,648	1.01	2.13	-	389	-	5,154	900	392	-	8,356	900			
Rabun County Bank	Clayton	101,638	2,738	-	16	69	2.69	3.63	-	510	-	4,138	1,923	94	155	4,466	1,923			
Rochelle State Bank	Rochelle	7,926	178	6	4	22	2.25	0.26	-	100	-	76	-	130	-	77	-			
South Georgia Banking Company	Tifton	202,649	3,595	300	175	280	1.77	0.70	-	1,946	103	2,771	489	910	106	2,423	602			
SouthCrest Bank NA	Tyrone	293,484	2,761	144	295	725	0.94	1.32	-	3,712	-	3,931	3,464	3,477	-	3,613	801			
Southwest Georgia Bank	Moultrie	292,339	3,125	160	49	116	1.07	0.08	-	4,042	-	247	127	3,425	-	352	127			
State Bank of Cochran	Cochran	131,919	5,997	-	497	469	4.55	2.01	-	3,931	-	3,812	592	1,623	-	3,711	601			
SunMark Community Bank	Hawkinsville	149,698	3,439	300	114	934	2.30	2.17	-	1,859	204	2,339	2,560	3,584	12	2,917	2,922			
Thomas County Federal Savings & Loan Association	Thomasville	202,245	4,857	184	366	778	2.40	0.75	-	1,160	164	1,301	552	1,011	-	1,585	1,272			
Thomasville National Bank	Thomasville	678,303	14,048	1,620	152	501	2.07	0.51	-	1,371	-	2,987	986	447	-	3,143	1,452			
Trust Bank	Lenox	25,130	354	148	-	121	1.41	3.69	-	449	-	669	767	740	-	844	1,136			
United National Bank	Cairo	172,578	3,333	700	77	887	1.93	2.33	-	739	235	3,414	1,417	741	72	4,231	1,074			
West Central Georgia Bank	Thomaston	46,638	1,233	48	22	109	2.64	0.78	-	1,070	-	90	837	885	125	-	837			
Wilcox County State Bank	Abbeville	60,291	1,000	25	19	46	1.66	1.26	-	297	11	943	128	490	47	699	143			
Total/Average		12,263,735	130,274	12,178	12,066	19,237	1.06	1.27	4,763	89,200	3,679	121,961	104,113	77,187	5,179	132,003	111,052			
Southwest - Total/Average		13,905,355	154,012	17,381	12,764	24,290	1.11	1.47	4,763	111,015	7,564	147,560	145,970	96,666	6,756	158,750	154,056			



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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	75,611	950	164	49	163	1.26	0.24	-	347	241	321	-	329	144	268	-
Georgia Bank & Trust Company of Augusta	Augusta	1,082,250	20,073	867	508	2,669	1.85	0.69	-	7,608	-	12,050	580	2,804	-	16,280	276
Southern Bank	Sardis	50,114	551	202	6	263	1.10	4.68	-	1,530	-	1,184	2,588	2,026	-	812	2,344
Total/Average		1,207,975	21,574	1,233	563	3,095	1.79	0.82	-	9,485	241	13,555	3,168	5,159	144	17,360	2,620
Brunswick, GA (Metro)																	
Atlantic National Bank	Brunswick	102,182	1,610	(150)	64	152	1.58	0.70	-	217	-	769	390	-	-	805	390
Southeastern Bank	Darien	191,031	3,624	(700)	1,184	852	1.90	2.10	-	1,969	38	2,108	6,596	1,625	1	3,136	6,362
Total/Average		293,213	5,234	(850)	1,248	1,004	1.79	1.70	-	2,186	38	2,877	6,986	1,625	1	3,941	6,752
Savannah, GA (Metro)																	
Carver State Bank	Savannah	24,828	382	-	1	40	1.54	8.02	-	252	102	1,016	2,116	227	12	1,128	1,916
First Bank of Coastal Georgia	Pembroke	33,211	1,002	(1,175)	1,289	15	3.02	1.27	-	177	-	668	966	176	-	629	1,155
First Chatham Bank	Savannah	225,195	2,442	1,550	314	2,435	1.08	7.48	-	163	-	4,162	24,819	208	-	6,840	22,590
Total/Average		283,234	3,826	375	1,604	2,490	1.35	6.08	-	592	102	5,846	27,901	611	12	8,597	25,661
Other																	
Pineland Bank	Alma	179,808	2,934	265	95	156	1.63	3.05	-	2,248	17	3,040	5,572	4,029	95	1,600	5,993
Altamaha Bank and Trust Company	Vidalia	106,019	1,321	218	31	306	1.25	1.53	-	2,200	-	1,759	703	2,214	-	1,850	259
Bank of Dudley	Dublin	141,051	1,826	340	111	341	1.29	1.18	-	1,203	-	2,471	-	604	-	1,940	13
Bank of Hazlehurst	Hazlehurst	81,405	1,225	225	42	891	1.50	3.08	-	3,193	3	2,845	1,313	1,028	4	2,781	1,401
Bank of Lumber City	Lumber City	12,378	110	65	6	116	0.89	0.26	-	113	1	64	-	133	6	49	-
Bank of Newington	Newington	92,193	1,716	660	183	238	1.86	1.08	-	1,438	-	-	1,186	548	-	-	1,260
Bank of Soperton	Soperton	40,682	608	77	26	29	1.49	0.97	-	198	-	339	163	56	-	331	163
Bank of Wrightsville	Wrightsville	26,983	318	-	21	-	1.18	1.14	-	135	-	316	265	100	-	292	706
Claxton Bank	Claxton	76,177	875	634	9	875	1.15	1.57	-	1,125	51	1,313	453	593	-	1,536	458
Community Bank of Georgia	Baxley	49,125	757	150	40	229	1.54	1.73	-	1,746	85	953	317	1,004	451	1,085	317
Durden Banking Company, Incorporated	Twin City	103,381	2,999	-	115	75	2.90	1.24	-	2,163	549	1,567	394	2,076	260	827	433
Farmers & Merchants Bank	Statesboro	108,811	1,166	(300)	329	257	1.07	1.93	-	658	-	156	3,373	131	-	310	3,715
Farmers and Merchants Bank	Sylvania	46,047	663	195	58	467	1.44	2.93	-	1,611	-	2,214	1,196	1,712	-	2,655	988
Farmers State Bank	Dublin	83,576	2,237	175	12	11	2.68	0.51	-	1,073	203	604	-	907	256	543	-
First National Bank South	Alma	260,853	8,072	4,200	3,713	7,990	3.09	1.84	-	3,435	-	2,969	3,450	3,217	15	5,001	3,190
Four County Bank	Allentown	46,718	923	163	84	447	1.98	1.36	-	531	60	465	440	435	138	460	406
Glennville Bank	Glennville	140,091	3,166	290	47	417	2.26	1.28	-	668	-	901	1,968	867	-	1,941	1,643
Merchants & Citizens Bank	McRae	34,978	979	200	81	369	2.80	0.70	-	904	116	601	139	408	131	681	139
Morris Bank	Dublin	504,561	8,950	1,735	109	1,113	1.77	1.22	-	5,808	26	5,244	2,186	5,050	41	5,031	5,774
Mount Vernon Bank	Vidalia	69,641	842	-	46	10	1.21	0.46	-	960	13	176	469	1,538	115	176	494
First Southern Bank	Patterson	71,554	1,072	-	309	280	1.50	6.92	-	1,242	-	3,146	3,935	198	-	2,278	3,745
Peoples Bank	Lyons	59,370	980	90	17	1	1.65	0.33	-	60	-	95	180	324	-	57	190
PrimeSouth Bank	Blackshear	248,333	7,149	-	209	761	2.88	1.40	-	1,319	-	1,150	4,020	840	70	1,009	4,324
Security State Bank	McRae	20,941	590	28	2	2	2.82	0.03	-	125	-	15	-	232	1	-	-
South Georgia Bank	Glennville	89,111	1,431	45	207	82	1.61	1.37	-	1,602	241	358	1,697	1,205	114	156	2,718
Vidalia Federal Savings Bank	Vidalia	62,347	605	125	-	75	0.97	1.05	-	4,389	-	1,994	370	4,078	-	2,277	227
Waycross Bank & Trust	Waycross	90,450	1,810	204	3	3	2.00	1.07	-	435	5	1,610	31	143	-	1,659	31
Wheeler County State Bank	Alamo	62,089	1,371	-	129	84	2.21	0.25	-	427	-	212	35	520	-	284	12
Total/Average		2,908,673	56,695	9,784	6,034	15,625	1.95	1.56	-	41,009	1,370	36,577	33,855	34,190	1,697	36,809	38,599
Southeast - Total/Average																	
		4,693,095	87,329	10,542	9,449	22,214	1.86	1.70	-	53,272	1,751	58,855	71,910	41,585	1,854	66,707	73,632