

GEORGIA ASSET QUALITY - MARCH 31, 2017

* 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		8,719,903	84,180	1,579	1,843	3,637	0.97	0.38	-	26,270	8,003	35,338	16,547	28,482	8,390	36,638	21,659
East - Total/Average		2,219,422	34,224	1,118	404	1,040	1.54	1.37	62	12,604	289	25,882	27,505	12,770	195	22,100	28,796
Atlanta Metro - Total/Average		14,311,189	163,187	5,444	3,232	4,565	1.14	1.50	5,710	89,896	16,237	171,245	178,313	87,976	17,361	178,587	206,952
Central - Total/Average		5,185,658	65,301	1,863	1,492	1,565	1.26	1.17	-	37,147	16,959	61,212	32,168	35,811	16,836	60,044	40,171
Southwest - Total/Average		14,081,495	155,645	3,229	2,620	4,017	1.11	1.40	2,573	114,726	6,768	147,679	137,191	111,015	7,564	147,042	145,970
Southeast - Total/Average		3,655,995	69,385	1,516	3,234	2,612	1.90	1.88	-	48,015	1,411	45,277	66,910	45,664	1,751	46,805	71,320
State Total		48,173,662	571,922	14,749	12,825	17,436	1.19	1.26	8,345	328,658	49,667	486,633	458,634	321,718	52,097	491,216	514,868
North																	
Chattanooga, TN-GA (Metro)																	
Bank of Dade	Trenton	42,823	360	-	16	9	0.84	0.44	-	1,563	46	290	151	1,602	328	315	152
Bank of LaFayette, Georgia	Lafayette	93,149	1,181	-	4	65	1.27	1.21	-	1,009	340	2,227	717	1,696	266	1,892	606
Capital Bank	Fort Oglethorpe	86,832	1,269	-	14	9	1.46	0.29	-	59	-	-	352	59	-	1	372
Citizens Bank & Trust, Inc.	Trenton	63,789	980	33	6	26	1.54	0.73	-	287	19	670	78	498	56	417	83
American Commerce Bank, National Association	Bremen	210,566	3,027	430	43	-	1.44	0.92	-	178	12	1,303	900	116	-	1,347	884
Total/Average		497,159	6,817	463	83	109	1.37	0.83	-	3,096	417	4,490	2,198	3,971	650	3,972	2,097
Dalton, GA (Metro)																	
First Bank	Dalton	236,463	4,267	100	59	154	1.80	0.81	-	237	-	2,382	89	147	-	2,479	120
First National Community Bank	Chatsworth	100,099	1,302	18	26	2	1.30	1.44	-	182	-	1,552	600	572	-	1,569	1,055
Total/Average		336,562	5,569	118	85	156	1.65	1.02	-	419	-	3,934	689	719	-	4,048	1,175
Rome, GA (Metro)																	
Greater Community Bank	Rome	115,517	1,147	-	27	-	0.99	0.72	-	286	-	557	493	551	-	572	493
Heritage First Bank	Rome	104,570	929	89	7	6	0.89	0.49	-	1,383	-	241	364	70	-	231	493
River City Bank	Rome	101,771	1,386	-	1	4	1.36	1.10	-	137	-	494	1,184	73	1	582	1,886
Total/Average		321,858	3,462	89	35	10	1.08	0.79	-	1,806	-	1,292	2,041	694	1	1,385	2,872
Other																	
SouthCrest Bank NA	Tyrone	292,383	2,792	106	61	136	0.95	1.23	-	2,464	-	4,059	2,611	3,712	-	3,931	3,464
Mountain Valley Community Bank	Cleveland	109,619	1,711	-	9	-	1.56	1.65	-	30	-	10	3,090	2	-	12	3,090
North Georgia National Bank	Calhoun	61,120	1,074	-	31	10	1.76	0.26	-	1,006	-	-	393	78	-	-	547
Southeast First National Bank	Summerville	13,633	229	3	-	-	1.68	1.67	-	99	4	527	457	128	69	529	457
Southern Bank & Trust	Clarksville	122,579	1,983	-	2	-	1.62	0.81	-	226	-	1,214	8	194	18	1,221	8
United Community Bank	Blairsville	6,964,990	60,543	800	1,537	3,216	0.87	0.23	-	17,124	7,582	19,812	5,060	18,984	7,652	21,540	7,949
Total/Average		7,564,324	68,332	909	1,640	3,362	0.90	0.32	-	20,949	7,586	25,622	11,619	23,098	7,739	27,233	15,515
North - Total/Average		8,719,903	84,180	1,579	1,843	3,637	0.97	0.38	-	26,270	8,003	35,338	16,547	28,482	8,390	36,638	21,659

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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	100,600	2,627	51	82	8	2.61	0.87	-	193	1	1,255	27	308	-	1,022	168
First American Bank and Trust Company	Athens	316,528	4,188	30	34	-	1.32	1.04	-	267	-	2,938	2,279	258	-	2,968	2,501
First Madison Bank & Trust	Athens	157,426	7,714	-	5	99	4.90	0.00	-	830	43	-	-	135	30	-	-
Oconee State Bank	Watkinsville	146,522	2,005	-	3	21	1.37	0.24	-	232	46	801	-	112	47	825	36
Total/Average		721,076	16,534	81	124	128	2.29	0.62	-	1,522	90	4,994	2,306	813	77	4,815	2,705
Gainesville, GA (Metro)																	
Chattahoochee Bank of Georgia	Gainesville	154,938	1,607	14	-	-	1.04	0.00	-	-	-	-	-	-	-	-	-
First Century Bank, National Association	Gainesville	18,010	365	105	-	52	2.03	0.17	-	135	5	8	238	449	-	-	250
Peach State Bank & Trust	Gainesville	126,757	1,661	100	40	40	1.31	0.83	-	126	-	107	1,480	534	-	77	1,584
Total/Average		299,705	3,633	219	40	92	1.21	0.34	-	261	5	115	1,718	983	-	77	1,834
Other																	
Bank of Madison	Madison	124,069	1,805	-	12	25	1.45	3.29	-	980	34	5,522	1,860	614	-	3,175	1,737
Elberton Federal Savings & Loan Association	Elberton	17,765	41	-	-	-	0.23	0.17	-	277	-	39	-	314	-	86	-
F&M Bank	Washington	131,814	2,746	-	39	42	2.08	1.91	-	5,238	87	2,053	2,883	4,742	-	1,929	2,954
Farmers State Bank	Lincolnton	70,367	724	60	66	16	1.03	2.77	-	1,275	35	2,757	830	1,850	10	1,707	803
First Covenant Bank	Commerce	39,397	735	-	1	18	1.87	6.37	-	314	-	101	12,832	398	-	178	12,947
Northeast Georgia Bank	Lavonia	214,245	3,361	8	53	235	1.57	1.32	62	2,054	38	3,196	3,149	1,987	39	3,536	3,889
Pinnacle Bank	Elberton	600,984	4,645	750	69	484	0.77	1.05	-	683	-	7,105	1,927	1,069	69	6,597	1,927
Total/Average		1,198,641	14,057	818	240	820	1.17	2.03	62	10,821	194	20,773	23,481	10,974	118	17,208	24,257
East - Total/Average		2,219,422	34,224	1,118	404	1,040	1.54	1.37	62	12,604	289	25,882	27,505	12,770	195	22,100	28,796



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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	213,933	2,645	-	27	-	1.24	0.99	-	42	-	433	2,254	3	-	462	3,268
Bank of Monticello	Monticello	62,937	703	-	9	17	1.12	0.95	-	803	70	952	80	1,252	203	840	80
Brand Banking Company	Lawrenceville	1,719,362	19,952	500	788	1,328	1.16	2.67	-	12,891	497	50,428	10,983	10,207	1,635	55,835	13,554
Century Bank of Georgia	Cartersville	86,696	1,590	-	244	-	1.83	0.70	-	242	-	122	1,137	74	-	134	1,137
Citizens Bank of Forsyth County	Cumming	183,837	3,032	-	204	4	1.65	0.09	-	331	-	-	282	175	-	-	282
Citizens Trust Bank	Atlanta	207,629	1,840	-	51	42	0.89	1.01	-	1,893	6	2,348	1,712	3,504	-	2,416	1,585
Community Bank of Pickens County	Jasper	244,959	3,342	330	2	85	1.36	6.45	-	2,116	-	5,899	15,297	2,372	-	6,923	15,922
Cornerstone Bank	Atlanta	179,929	3,344	190	7	-	1.86	4.21	-	1,542	-	5,179	4,988	2,082	-	8,093	5,211
Embassy National Bank	Lawrenceville	55,704	1,386	-	-	-	2.49	0.49	-	-	-	-	554	495	-	-	2,318
F & M Bank and Trust Company	Manchester	50,498	583	-	3	32	1.15	5.88	-	995	-	1,249	3,547	478	-	1,413	4,204
Fidelity Bank	Atlanta	3,354,926	30,455	2,100	736	2,103	0.91	1.10	2,053	11,560	8,414	38,376	11,284	7,559	6,052	35,357	14,814
First Bank of Pike	Molena	25,187	300	15	2	5	1.19	2.30	-	1,716	226	-	1,018	2,094	215	3	1,285
Foothills Community Bank	Dawsonville	50,706	706	-	6	-	1.39	3.21	-	-	-	-	2,681	-	-	-	2,681
First IC Bank	Doraville	273,135	4,608	-	21	-	1.69	0.49	-	1,885	-	930	812	407	-	794	510
First Landmark Bank	Marietta	409,276	5,392	400	21	-	1.32	1.33	-	235	-	7,196	-	118	-	2,136	-
First National Bank of Griffin	Griffin	100,370	1,366	32	30	75	1.36	0.59	-	526	37	985	552	867	82	1,065	876
Georgia Banking Company	Atlanta	112,269	1,339	10	28	-	1.19	1.82	-	4,332	-	3,172	3,274	4,519	139	3,274	3,292
Georgia Heritage Bank	Dallas	60,590	962	1	1	-	1.59	4.20	-	150	-	709	2,989	154	-	718	3,061
Georgia Primary Bank	Atlanta	124,438	2,006	-	25	-	1.61	4.94	-	-	-	6,706	1,816	-	-	7,109	2,105
Gwinnett Community Bank	Duluth	170,102	3,078	-	38	-	1.81	10.48	-	36	-	9,079	23,824	221	-	10,550	29,229
Hamilton State Bank	Hoschton	1,235,663	11,938	(139)	24	141	0.97	0.89	3,657	2,717	6,373	10,124	6,067	4,395	7,447	10,511	6,523
Heritage Bank	Jonesboro	334,292	3,943	109	21	-	1.18	1.42	-	630	-	642	5,598	680	-	539	7,019
Legacy State Bank	Loganville	51,812	637	21	-	-	1.23	6.02	-	-	-	80	4,638	-	-	80	5,148
Liberty First Bank	Monroe	81,794	898	36	-	-	1.10	1.79	-	476	25	589	1,635	426	41	1,416	1,112
Metro City Bank	Doraville	916,356	5,478	-	7	-	0.60	0.03	-	12,511	-	28	286	9,848	92	30	357
Newton Federal Bank	Covington	204,451	4,406	10	39	25	2.16	0.98	-	9,334	-	2,674	358	10,324	-	4,883	284
NOA Bank	Duluth	206,832	2,528	24	-	13	1.22	0.30	-	3,983	-	222	650	26	-	172	426
Northside Bank	Adairsville	60,881	1,175	13	1	11	1.93	7.49	-	1,267	-	1,084	8,125	379	-	1,028	10,050
Peoples Bank & Trust	Buford	142,369	1,717	-	12	3	1.21	6.48	-	2,362	-	2,103	16,757	465	-	1,569	16,896
American Commerce Bank, National Association	Bremen	210,566	3,027	430	43	-	1.44	0.92	-	178	12	1,303	900	116	-	1,347	884
Piedmont Bank	Norcross	482,173	4,967	151	1	-	1.03	1.18	-	400	-	2,710	3,966	134	-	2,681	5,069
Providence Bank	Alpharetta	68,048	1,098	-	10	-	1.61	15.10	-	77	-	-	16,092	-	-	-	19,863
Quantum National Bank	Suwanee	354,257	4,406	-	12	-	1.24	0.15	-	55	-	600	-	778	-	179	94
RBC Bank (Georgia), National Association	Raleigh	915,280	7,142	627	14	434	0.78	0.07	-	3,090	577	1,556	1,181	8,971	563	1,100	1,128



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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	135,171	1,767	-	-	-	1.31	0.00	-	-	-	-	-	-	-	-	-
Signature Bank of Georgia	Sandy Springs	57,207	593	-	2	-	1.04	4.83	-	1,526	-	439	4,495	1,501	-	-	9,877
State Bank of Georgia	Fayetteville	64,421	1,277	-	502	-	1.98	0.27	-	515	-	191	14	228	805	112	-
Talbot State Bank	Woodland	33,649	402	-	-	-	1.19	3.67	-	4,783	-	1,661	808	6,019	15	1,607	922
Touchmark National Bank	Alpharetta	253,748	3,336	150	2	-	1.31	0.00	-	-	-	-	-	-	-	-	-
United Bank	Zebulon	639,262	11,432	359	273	173	1.79	0.61	-	4,045	-	7,286	571	5,250	72	7,620	281
Vinings Bank	Smyrna	109,784	1,368	-	2	-	1.25	0.90	-	506	-	748	1,864	1,553	-	596	2,356
WestSide Bank	Hiram	66,690	1,023	75	24	74	1.53	15.28	-	146	-	3,442	15,224	302	-	5,995	13,579
Atlanta Metro - Total/Average		14,311,189	163,187	5,444	3,232	4,565	1.14	1.50	5,710	89,896	16,237	171,245	178,313	87,976	17,361	178,587	206,952
Central																	
Macon, GA (Metro)																	
American Pride Bank	Macon	112,115	1,346	33	-	7	1.20	0.10	-	1,100	-	-	145	4	-	-	199
Persons Banking Company	Forsyth	207,221	2,933	135	51	126	1.42	6.06	-	4,257	-	12,858	7,079	1,100	-	12,911	7,837
State Bank and Trust Company	Macon	2,854,784	26,976	1,002	78	702	0.94	0.33	-	7,929	11,108	10,212	3,759	5,024	11,361	9,615	10,897
Total/Average		3,174,116	31,255	1,170	129	835	0.98	0.73	-	13,286	11,108	23,070	10,983	6,128	11,361	22,526	18,933
Other																	
Bank of Hancock County	Sparta	26,595	1,020	5	2	13	3.84	0.30	-	1,319	101	257	-	1,220	200	215	-
BankSouth	Greensboro	338,138	5,890	150	148	76	1.74	0.75	-	2,632	389	2,515	1,325	1,077	430	2,781	1,353
Century Bank and Trust	Milledgeville	144,246	2,045	-	8	2	1.42	0.81	-	434	1	1,311	679	304	-	1,379	625
Citizens Bank of Swainsboro	Swainsboro	135,583	3,330	180	27	50	2.46	1.18	-	1,739	52	1,998	182	1,467	239	659	182
Citizens Bank of The South	Sandersville	153,995	1,850	110	15	170	1.20	1.02	-	839	-	1,155	1,138	1,230	1	1,157	1,193
Exchange Bank	Milledgeville	133,777	2,637	(1)	36	77	1.97	1.40	-	1,176	-	2,123	1,283	625	-	2,304	1,228
Farmers & Merchants Bank	Eatonton	84,561	2,065	-	9	1	2.44	7.12	-	1,229	3	4,880	8,431	857	-	4,856	8,448
Farmers Bank	Greensboro	41,950	959	-	-	-	2.29	0.61	-	34	-	-	620	64	-	-	620
First State Bank	Wrens	90,898	773	65	7	98	0.85	0.81	-	812	-	290	670	868	-	418	486
Geo. D. Warthen Bank	Sandersville	112,857	857	150	8	101	0.76	2.68	-	1,605	-	1,299	3,436	1,699	-	1,366	3,533
Peoples Bank	Eatonton	74,195	1,031	34	1	41	1.39	4.55	-	159	2	2,962	2,692	2,895	88	2,789	2,822
Queensborough National Bank & Trust Company	Louisville	650,172	11,019	-	1,102	101	1.69	1.94	-	11,671	5,295	19,352	729	16,682	4,358	19,594	748
Wilkinson County Bank	Inwinton	24,575	570	-	-	-	2.32	0.00	-	212	8	-	-	695	159	-	-
Total/Average		2,011,542	34,046	693	1,363	730	1.69	1.80	-	23,861	5,851	38,142	21,185	29,683	5,475	37,518	21,238
Central - Total/Average		5,185,658	65,301	1,863	1,492	1,565	1.26	1.17	-	37,147	16,959	61,212	32,168	35,811	16,836	60,044	40,171

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										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Southwest (Excludes Synovus)																	
Albany, GA (Metro)																	
AB&T	Albany	130,167	1,902	-	5	3	1.46	0.00	-	123	-	-	-	413	8	-	-
Bank of Dawson	Dawson	79,192	1,154	75	4	4	1.46	1.48	-	1,697	-	1,621	70	2,588	-	1,893	89
Bank of Terrell	Dawson	119,768	1,356	120	2	32	1.13	1.11	-	2,290	-	1,169	638	1,964	-	1,157	763
Flint Community Bank	Albany	173,082	1,810	60	-	-	1.05	1.45	-	759	-	787	2,305	121	-	705	2,305
Total/Average		502,209	6,222	255	11	39	1.24	1.02	-	4,869	-	3,577	3,013	5,086	8	3,755	3,157
Columbus, GA-AL (Metro)																	
First Peoples Bank	Pine Mountain	62,418	830	-	1	-	1.33	1.03	-	598	1	1,063	135	1,454	25	1,166	78
Total/Average		62,418	830	-	1	-	1.33	1.03	-	598	1	1,063	135	1,454	25	1,166	78
Valdosta, GA (Metro)																	
Barwick Banking Company	Barwick	1,744	45	-	-	1	2.58	0.00	-	5	-	-	-	-	-	-	-
Citizens Community Bank	Hahira	90,398	938	60	15	28	1.04	0.97	-	435	98	796	537	566	35	916	539
Citizens National Bank of Quitman	Quitman	66,408	1,010	38	9	1	1.52	0.89	-	357	-	656	216	449	129	714	300
Commercial Banking Company	Valdosta	161,803	2,729	60	7	42	1.69	0.72	-	958	-	615	1,067	457	103	768	1,066
Farmers & Merchants Bank	Lakeland	406,133	7,633	408	419	717	1.88	9.51	-	9,638	2,111	16,341	35,123	8,861	3,585	15,692	35,322
First Federal Savings and Loan Association of Valdosta	Valdosta	138,751	524	30	4	11	0.38	1.45	-	3,846	-	1,327	1,152	4,422	-	1,109	1,299
Guardian Bank	Valdosta	225,967	4,389	101	2	-	1.94	0.54	-	600	-	1,666	47	520	-	1,479	96
Total/Average		1,091,204	17,268	697	456	800	1.58	3.94	-	15,839	2,209	21,401	38,142	15,275	3,852	20,678	38,622

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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	5,321,514	25,250	1,700	176	546	0.47	1.13	2,573	28,038	933	41,887	38,032	21,988	-	41,078	41,908			
Bank of Alapaha	Alapaha	104,320	1,513	60	8	11	1.45	0.37	-	2,338	35	504	45	1,630	34	454	45			
Bank of Camilla	Camilla	40,001	1,179	-	5	32	2.95	1.98	-	269	-	1,265	823	166	-	1,506	712			
Bank of Early	Blakely	100,934	1,244	60	12	8	1.23	1.83	-	887	31	2,190	138	782	2	2,113	138			
Bank of Eastman	Eastman	116,968	1,633	-	46	29	1.40	10.39	-	2,771	232	4,211	13,912	3,108	697	4,608	14,086			
Bank of Edison	Edison	22,165	267	24	4	39	1.20	0.69	-	1,071	-	146	159	232	-	205	125			
CharterBank	West Point	1,018,909	10,505	(150)	259	103	1.03	0.24	-	3,497	600	1,610	1,957	5,611	238	1,526	2,160			
Citizens Bank	Nashville	158,543	2,663	-	7	58	1.68	2.29	-	9,071	440	3,806	2,077	8,636	126	3,876	2,206			
Citizens Bank & Trust Company	Eastman	71,486	1,182	-	21	4	1.65	3.34	-	421	1	354	4,163	478	117	320	4,297			
Citizens Bank of Americus	Americus	158,369	3,381	75	60	3	2.13	0.38	-	402	-	938	174	296	-	824	330			
Citizens Bank of Cochran	Cochran	50,606	644	(45)	15	102	1.27	0.93	-	662	2	45	656	747	38	283	656			
South Coast Bank & Trust	Brunswick	83,397	1,330	63	-	-	1.59	0.10	-	60	179	103	-	180	-	104	-			
Citizens State Bank of Taylor County	Reynolds	27,009	350	-	2	1	1.30	0.65	-	660	-	377	24	382	-	403	31			
Colony Bank	Fitzgerald	759,920	8,864	335	523	917	1.17	1.42	-	4,702	-	11,249	5,899	4,469	-	12,350	6,439			
Commercial State Bank	Donalsonville	46,845	657	200	2	39	1.40	2.14	-	3,165	-	1,857	139	2,873	-	1,549	188			
Community Bank & Trust - West Georgia	LaGrange	52,339	246	-	1	46	0.47	8.50	-	1,673	322	196	7,119	905	241	707	7,023			
Community Banking Company of Fitzgerald	Fitzgerald	91,676	1,875	60	1	21	2.05	0.49	-	319	124	660	10	310	100	623	10			
Douglas National Bank	Douglas	140,127	1,487	25	14	9	1.06	0.47	-	2,463	-	265	580	2,649	-	354	809			
Family Bank	Pelham	72,165	615	4	64	95	0.85	1.65	-	2,132	123	1,472	95	3,164	68	1,287	36			
First National Bank of Coffee County	Douglas	98,799	614	30	8	97	0.62	0.21	-	343	-	173	126	159	-	545	126			
First National Bank of Decatur County	Bainbridge	104,136	1,651	50	10	6	1.59	1.76	-	334	-	2,793	-	565	217	909	37			
First Port City Bank	Bainbridge	123,230	2,191	-	-	-	1.78	0.27	-	96	-	202	267	212	-	208	267			
First State Bank of Blakely	Blakely	331,150	4,065	50	19	148	1.23	0.37	-	1,875	118	1,476	195	943	257	2,767	195			
First State Bank of Randolph County	Cuthbert	32,755	380	4	-	1	1.16	0.85	-	647	150	639	44	1,042	158	522	44			
Calumet Bank	LaGrange	117,420	1,454	46	24	-	1.24	0.96	-	47	-	1,220	398	20	-	1,346	401			
Pelham Banking Company	Pelham	23,873	400	-	1	-	1.68	0.01	-	177	-	11	-	163	-	15	63			
Peoples Bank	Willacoochee	36,003	242	15	2	10	0.67	0.10	-	361	-	76	-	391	-	90	71			
Peoples Bank of Georgia	Talbotton	47,027	350	-	3	-	0.74	0.73	-	917	235	259	255	689	538	267	255			
PeoplesSouth Bank	Colquitt	476,311	6,367	-	88	35	1.34	1.96	-	7,449	166	8,783	5,381	4,776	131	8,730	5,973			
Planters and Citizens Bank	Camilla	21,782	557	-	-	-	2.56	0.64	-	124	-	6	740	59	-	2	740			
Planters First Bank	Hawkinsville	188,554	1,853	-	60	87	0.98	1.87	-	261	-	4,829	860	389	-	5,154	900			
Rabun County Bank	Clayton	105,719	2,743	-	5	-	2.59	3.48	-	237	3	4,096	1,923	510	-	4,138	1,923			
Rochelle State Bank	Rochelle	9,700	185	6	1	-	1.91	0.23	-	34	-	69	-	100	-	76	-			
South Georgia Banking Company	Tifton	199,585	3,610	-	50	35	1.81	0.76	-	2,354	115	2,986	473	1,946	103	2,771	489			
SouthCrest Bank NA	Tyrone	292,383	2,792	106	61	136	0.95	1.23	-	2,464	-	4,059	2,611	3,712	-	3,931	3,464			
Southwest Georgia Bank	Moultrie	310,399	3,162	75	2	40	1.02	0.29	-	4,948	-	1,222	127	4,042	-	247	127			
State Bank of Cochran	Cochran	131,036	5,926	-	79	151	4.52	2.09	-	434	-	4,013	617	3,931	-	3,812	592			
SunMark Community Bank	Hawkinsville	155,818	3,507	90	18	39	2.25	1.84	-	1,317	481	2,212	2,298	1,859	204	2,339	2,560			
Thomas County Federal Savings & Loan Association	Thomasville	200,727	4,210	(1,023)	473	97	2.10	0.76	-	733	26	1,386	534	1,160	164	1,301	552			
Thomasville National Bank	Thomasville	676,239	14,291	300	2	59	2.11	0.52	-	684	-	3,088	986	1,371	-	2,987	986			
Trust Bank	Lenox	24,714	372	18	-	-	1.51	3.03	-	70	-	422	748	449	-	669	767			
United National Bank	Cairo	172,566	3,247	60	15	162	1.88	2.10	-	1,923	242	3,499	725	739	235	3,414	1,417			
West Central Georgia Bank	Thomaston	45,010	1,246	15	7	9	2.77	0.60	-	592	-	196	548	1,070	-	90	837			
Wilcox County State Bank	Abbeville	63,435	1,025	24	4	3	1.62	0.92	-	398	-	788	43	297	11	943	128			
Total/Average		12,425,664	131,325	2,277	2,152	3,178	1.06	1.20	2,573	93,420	4,558	121,638	95,901	89,200	3,679	121,443	104,113			
Southwest - Total/Average		14,081,495	155,645	3,229	2,620	4,017	1.11	1.40	2,573	114,726	6,768	147,679	137,191	111,015	7,564	147,042	145,970			

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										P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
										30-90 \$	90 + \$			30-90 \$	90 + \$		
Southeast																	
Augusta-Richmond County, GA-SC (Metro)																	
First National Bank of Waynesboro	Waynesboro	75,609	1,007	60	14	17	1.33	0.26	-	543	97	343	-	347	241	321	-
Southern Bank	Sardis	49,384	567	25	-	9	1.15	3.90	-	1,144	-	1,120	2,097	1,530	-	1,184	2,588
Total/Average		124,993	1,574	85	14	26	1.26	1.65	-	1,687	97	1,463	2,097	1,877	241	1,505	2,588
Brunswick, GA (Metro)																	
Atlantic National Bank	Brunswick	99,525	1,520	(100)	11	1	1.53	0.60	-	35	-	642	390	217	-	769	390
Southeastern Bank	Darien	202,422	4,151	(100)	663	36	2.05	1.99	-	1,656	2	1,932	6,471	1,969	38	2,108	6,596
Total/Average		301,947	5,671	(200)	674	37	1.88	1.58	-	1,691	2	2,574	6,861	2,186	38	2,877	6,986
Savannah, GA (Metro)																	
Carver State Bank	Savannah	26,667	382	-	-	-	1.43	7.71	-	447	32	964	2,116	252	102	1,016	2,116
First Bank of Coastal Georgia	Pembroke	32,371	1,001	-	-	-	3.09	1.24	-	98	-	625	912	177	-	668	966
First Chatham Bank	Savannah	225,373	2,120	450	26	798	0.94	7.31	-	222	-	3,260	24,104	163	-	4,162	24,819
Total/Average		284,411	3,503	450	26	798	1.23	5.95	-	767	32	4,849	27,132	592	102	5,846	27,901
Other																	
Pineland Bank	Alma	183,975	2,988	75	5	26	1.62	3.25	-	3,541	-	3,797	5,380	2,248	17	3,040	5,572
Altamaha Bank and Trust Company	Vidalia	107,564	1,292	65	12	106	1.20	1.49	-	1,006	-	1,702	678	2,200	-	1,759	703
Bank of Dudley	Dublin	145,623	1,940	95	29	10	1.33	1.45	-	1,443	-	3,188	-	1,203	-	2,471	-
Bank of Hazlehurst	Hazlehurst	81,794	1,309	75	9	-	1.60	3.24	-	2,999	16	3,384	1,288	3,193	3	2,845	1,313
Bank of Lumber City	Lumber City	12,408	139	15	14	-	1.12	0.39	-	-	-	97	-	113	1	64	-
Bank of Newington	Newington	95,008	1,732	350	1	335	1.82	1.68	-	3,967	-	822	1,070	1,438	-	-	1,186
Bank of Soperton	Soperton	43,290	643	34	2	1	1.49	0.86	-	75	-	311	163	198	-	339	163
Bank of Wrightsville	Wrightsville	26,689	319	-	1	-	1.20	1.04	-	114	-	329	215	135	-	316	265
Claxton Bank	Claxton	77,552	954	45	60	26	1.23	1.21	-	1,477	-	1,223	227	1,125	51	1,313	453
Community Bank of Georgia	Baxley	50,026	765	30	5	27	1.53	1.84	-	1,881	539	1,024	317	1,746	85	953	317
Durden Banking Company, Incorporated	Twin City	100,979	2,908	-	35	126	2.88	0.81	-	2,803	287	1,000	339	2,163	549	1,567	394
Farmers & Merchants Bank	Statesboro	110,218	1,176	-	23	13	1.07	1.67	-	300	-	668	2,463	658	-	156	3,373
Farmers and Merchants Bank	Sylvania	46,012	694	20	11	-	1.51	2.45	-	1,022	-	1,729	1,119	1,611	-	2,214	1,196
Farmers State Bank	Dublin	84,916	2,266	45	4	20	2.67	0.48	-	1,528	44	595	-	1,073	203	604	-
First National Bank South	Alma	261,632	9,715	-	2,148	505	3.71	1.72	-	2,649	43	2,658	3,407	3,435	-	2,969	3,450
Four County Bank	Allentown	45,942	935	30	5	23	2.04	1.21	-	458	47	370	430	531	60	465	440
Glennville Bank	Glennville	143,568	3,183	-	17	-	2.22	0.92	-	1,608	-	805	1,355	668	-	901	1,968
Merchants & Citizens Bank	McRae	34,635	981	-	11	9	2.83	0.48	-	327	73	474	49	904	116	601	139
Morris Bank	Dublin	516,283	8,930	175	28	223	1.73	1.37	-	7,120	23	6,152	2,252	5,808	26	5,244	2,186
Mount Vernon Bank	Vidalia	69,162	849	6	1	-	1.23	0.54	-	903	20	174	529	960	13	176	469
First Southern Bank	Patterson	73,817	1,070	-	20	22	1.45	5.14	-	1,346	-	1,598	4,011	1,242	-	3,146	3,935
Peoples Bank	Lyons	61,246	1,003	30	1	8	1.64	0.30	-	16	6	54	212	60	-	95	180
PrimeSouth Bank	Blackshear	250,209	6,939	-	55	256	2.77	1.15	-	892	-	805	3,573	1,319	-	1,150	4,010
Security State Bank	McRae	20,977	596	7	-	1	2.84	0.35	-	18	-	159	-	125	-	15	-
South Georgia Bank	Glennville	92,149	1,457	30	-	5	1.58	1.10	-	2,200	177	5	1,677	1,602	241	358	1,697
Vidalia Federal Savings Bank	Vidalia	62,330	605	-	-	-	0.97	0.95	-	3,378	-	2,189	-	4,389	-	1,994	370
Waycross Bank & Trust	Waycross	87,402	1,864	54	-	-	2.13	0.55	-	264	5	886	-	435	5	1,610	31
Wheeler County State Bank	Alamo	59,238	1,385	-	23	9	2.34	0.27	-	535	-	193	66	427	-	212	35
Total/Average		2,944,644	58,637	1,181	2,520	1,751	1.99	1.46	-	43,870	1,280	36,391	30,820	41,009	1,370	36,577	33,845
Southeast - Total/Average		3,655,995	69,385	1,516	3,234	2,612	1.90	1.88	-	48,015	1,411	45,277	66,910	45,664	1,751	46,805	71,320