

GEORGIA ASSET QUALITY - JUNE 30, 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		8,851,045	83,994	2,554	3,723	6,679	0.95	0.38	-	28,756	4,643	38,029	13,158	26,270	8,003	35,338	16,547
East - Total/Average		2,300,795	33,558	1,834	633	2,653	1.46	1.19	-	9,866	1,105	18,985	26,898	12,604	289	25,882	27,505
Atlanta Metro - Total/Average		14,561,065	163,626	8,015	6,486	9,998	1.12	1.40	5,093	68,389	13,379	163,798	168,817	89,896	16,237	171,245	178,313
Central - Total/Average		5,269,287	66,642	4,144	2,644	3,657	1.26	0.99	-	22,085	16,118	51,837	27,355	37,147	16,959	61,212	32,168
Southwest - Total/Average		14,715,002	154,546	7,886	5,189	12,347	1.05	1.31	1,634	98,415	9,705	135,138	135,003	114,726	6,768	147,679	137,191
Southeast - Total/Average		3,731,126	71,020	4,640	6,378	7,230	1.90	1.85	-	35,455	3,210	50,256	60,342	47,409	1,411	51,573	66,910
State Total		49,428,320	573,386	29,073	25,053	42,564	1.16	1.17	6,727	262,966	48,160	458,043	431,573	328,052	49,667	492,929	458,634
North																	
Chattanooga, TN-GA (Metro)																	
Bank of Dade	Trenton	44,591	573	-	253	33	1.29	0.43	-	1,258	28	301	135	1,563	46	290	151
Bank of LaFayette, Georgia	Lafayette	95,236	1,150	-	18	110	1.21	1.24	-	1,486	3	2,359	645	1,009	340	2,227	717
Capital Bank	Fort Oglethorpe	86,844	1,300	-	49	12	1.50	0.29	-	149	-	10	340	59	-	-	352
Citizens Bank & Trust, Inc.	Trenton	64,558	991	66	11	53	1.54	0.60	-	481	12	512	96	287	19	670	78
American Commerce Bank, National Association	Bremen	220,589	3,372	660	156	-	1.53	0.87	-	711	-	734	1,454	178	12	1,303	900
Total/Average		511,818	7,386	726	487	208	1.44	0.81	-	4,085	43	3,916	2,670	3,096	417	4,490	2,198
Dalton, GA (Metro)																	
First Bank	Dalton	248,118	4,548	250	209	173	1.83	0.76	-	1,906	-	2,250	90	237	-	2,382	89
First National Community Bank	Chatsworth	104,484	1,347	36	54	3	1.29	1.43	-	833	-	1,566	600	182	-	1,552	600
Total/Average		352,602	5,895	286	263	176	1.67	0.98	-	2,739	-	3,816	690	419	-	3,934	689
Rome, GA (Metro)																	
Greater Community Bank	Rome	118,303	1,151	-	51	20	0.97	0.67	-	313	-	535	493	286	-	557	493
Heritage First Bank	Rome	104,123	971	179	11	58	0.93	0.46	-	357	-	206	380	1,383	-	241	364
River City Bank	Rome	102,577	1,409	-	37	17	1.37	1.03	-	127	82	522	1,056	137	-	494	1,184
Total/Average		325,003	3,531	179	99	95	1.09	0.73	-	797	82	1,263	1,929	1,806	-	1,292	2,041
Other																	
SouthCrest Bank, N.A.	Atlanta	299,537	2,870	176	190	257	0.96	1.16	-	2,445	-	3,941	2,198	2,464	-	4,059	2,611
Mountain Valley Community Bank	Cleveland	112,262	1,714	-	13	1	1.53	1.10	-	29	-	8	2,155	30	-	10	3,090
North Georgia National Bank	Calhoun	61,923	832	(250)	40	11	1.34	0.37	-	277	-	252	312	1,006	-	-	393
Southeast First National Bank	Summerville	14,903	232	6	-	-	1.56	1.66	-	131	16	526	457	99	4	527	457
Southern Bank & Trust	Clarksville	132,066	2,034	51	2	-	1.54	0.78	-	104	5	1,211	8	226	-	1,214	8
United Community Bank	Blairsville	7,040,931	59,500	1,380	2,629	5,931	0.85	0.24	-	18,149	4,497	23,096	2,739	17,124	7,582	19,812	5,060
Total/Average		7,661,622	67,182	1,363	2,874	6,200	0.88	0.31	-	21,135	4,518	29,034	7,869	20,949	7,586	25,622	11,619
North - Total/Average		8,851,045	83,994	2,554	3,723	6,679	0.95	0.38	-	28,756	4,643	38,029	13,158	26,270	8,003	35,338	16,547



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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	109,436	2,680	102	86	9	2.45	0.82	-	73	1	1,225	-	193	1	1,255	27
First American Bank and Trust Company	Athens	334,528	4,219	60	35	-	1.26	0.95	-	164	-	2,549	2,276	267	-	2,938	2,279
First Madison Bank & Trust	Athens	161,878	7,640	-	7	176	4.72	0.01	-	91	-	29	-	830	43	-	-
Oconee State Bank	Watkinsville	145,075	1,997	-	13	39	1.38	0.24	-	291	41	778	-	232	46	801	-
Total/Average		750,917	16,536	162	141	224	2.20	0.57	-	619	42	4,581	2,276	1,522	90	4,994	2,306
Gainesville, GA (Metro)																	
Chattahoochee Bank of Georgia	Gainesville	162,408	1,685	91	-	-	1.04	0.00	-	-	-	-	-	-	-	-	-
First Century Bank, National Association	Gainesville	18,893	472	396	1	237	2.50	0.18	-	25	-	-	234	135	5	8	238
Peach State Bank & Trust	Gainesville	140,644	1,669	150	52	94	1.19	0.69	-	193	35	-	1,410	126	-	107	1,480
Total/Average		321,945	3,826	637	53	331	1.19	0.31	-	218	35	-	1,644	261	5	115	1,718
Other																	
Bank of Madison	Madison	127,362	1,861	-	97	54	1.46	2.38	-	1,281	303	3,998	1,273	980	34	5,522	1,860
Elberton Federal Savings & Loan Association	Elberton	18,615	41	-	-	-	0.22	0.40	-	241	-	95	-	277	-	39	-
F&M Bank	Washington	135,763	2,710	-	43	82	2.00	1.47	-	2,484	642	1,088	2,703	5,238	87	2,053	2,883
Farmers State Bank	Lincolnton	71,101	537	120	109	307	0.76	2.33	-	2,023	3	1,686	1,225	1,275	35	2,757	830
First Covenant Bank	Commerce	38,092	730	-	2	24	1.92	6.49	-	48	-	170	12,499	314	-	101	12,832
Northeast Georgia Bank	Lavonia	221,542	2,761	(585)	66	255	1.25	1.34	-	2,064	80	3,945	2,421	2,054	38	3,196	3,149
Pinnacle Bank	Elberton	615,458	4,556	1,500	122	1,376	0.74	0.74	-	888	-	3,422	2,857	683	-	7,105	1,927
Total/Average		1,227,933	13,196	1,035	439	2,098	1.07	1.74	-	9,029	1,028	14,404	22,978	10,821	194	20,773	23,481
East - Total/Average		2,300,795	33,558	1,834	633	2,653	1.46	1.19	-	9,866	1,105	18,985	26,898	12,604	289	25,882	27,505



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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	208,107	2,725	-	107	-	1.31	0.98	-	10	-	398	2,254	42	-	433	2,254
Bank of Monticello	Monticello	63,641	671	-	14	53	1.05	0.99	-	786	62	1,000	80	803	70	952	80
Brand Banking Company	Lawrenceville	1,750,260	19,837	998	1,673	2,826	1.13	2.52	-	6,358	1,164	49,259	8,957	12,891	497	50,428	10,983
Century Bank of Georgia	Cartersville	88,475	1,597	-	251	-	1.81	0.66	-	138	98	80	1,110	242	-	122	1,137
Citizens Bank of Forsyth County	Cumming	190,419	3,091	-	263	4	1.62	0.09	-	194	-	-	282	331	-	-	282
Citizens Trust Bank	Atlanta	204,716	1,794	-	97	134	0.88	0.86	-	2,551	13	1,966	1,539	1,893	6	2,348	1,712
Community Bank of Pickens County	Jasper	249,049	3,354	660	13	414	1.35	5.83	-	3,145	-	4,761	14,521	2,116	-	5,899	15,297
Cornerstone Bank	Atlanta	180,060	3,340	245	24	76	1.85	3.78	-	636	-	4,663	4,679	1,542	-	5,179	4,988
Embassy National Bank	Lawrenceville	55,243	1,387	-	1	-	2.51	0.48	-	-	-	-	554	-	-	-	554
F & M Bank and Trust Company	Manchester	49,591	583	-	3	32	1.18	4.75	-	612	-	987	2,579	995	-	1,249	3,547
Fidelity Bank	Atlanta	3,332,132	30,425	2,850	1,769	3,916	0.91	1.03	1,817	7,181	7,211	37,894	9,382	11,560	8,414	38,376	11,284
First Bank of Pike	Molena	25,421	319	30	8	7	1.25	2.03	-	1,833	220	6	901	1,716	226	-	1,018
Foothills Community Bank	Dawsonville	57,807	728	(149)	213	37	1.26	3.02	-	-	-	-	2,628	-	-	-	2,681
First IC Bank	Doraville	294,218	4,577	-	23	34	1.56	0.76	-	713	-	2,279	444	1,885	-	930	812
First Landmark Bank	Marietta	427,649	5,709	650	88	-	1.33	1.18	-	-	-	6,414	-	235	-	7,196	-
First National Bank of Griffin	Griffin	104,729	1,391	52	60	100	1.33	0.55	-	482	29	888	538	526	37	985	552
Georgia Banking Company	Atlanta	127,361	1,422	91	30	-	1.12	1.55	-	569	134	3,420	3,239	4,332	-	3,172	3,274
Georgia Heritage Bank	Dallas	62,579	963	1	2	1	1.54	3.82	-	10	-	700	2,647	150	-	709	2,989
Georgia Primary Bank	Atlanta	124,655	2,031	-	50	-	1.63	4.84	-	-	-	6,655	1,816	-	-	6,706	1,816
Gwinnett Community Bank	Duluth	165,610	2,616	-	53	477	1.58	10.57	-	1,504	-	8,506	22,986	36	-	9,079	23,824
Hamilton State Bank	Hoschton	1,238,309	12,219	118	33	170	0.99	0.87	3,276	4,373	3,407	10,353	4,916	2,717	6,373	10,124	6,067
Heritage Bank	Jonesboro	338,857	4,123	305	30	25	1.22	1.28	-	752	-	622	5,101	630	-	642	5,598
Legacy State Bank	Loganville	56,228	661	52	-	7	1.18	5.93	-	-	-	73	4,638	-	-	80	4,638
Liberty First Bank	Monroe	81,521	931	72	2	5	1.14	1.76	-	263	-	572	1,635	476	25	589	1,635
Metro City Bank	Doraville	968,489	5,619	136	12	-	0.58	0.02	-	11,469	206	47	224	12,511	-	28	286
Newton Federal Bank (MHC)	Covington	213,466	4,577	26	232	63	2.14	1.42	-	2,236	-	3,521	448	9,334	-	2,674	358
NOA Bank	Duluth	213,039	2,588	110	-	39	1.21	0.25	-	39	-	116	650	3,983	-	222	650
Northside Bank	Adairsville	63,249	1,141	(22)	2	11	1.80	6.71	-	1,255	-	1,058	7,670	1,267	-	1,084	8,125
Peoples Bank & Trust	Buford	141,614	1,728	-	23	3	1.22	6.32	-	935	-	1,549	16,812	2,362	-	2,103	16,757
American Commerce Bank, National Association	Bremen	220,589	3,372	660	156	-	1.53	0.87	-	711	-	734	1,454	178	12	1,303	900
Piedmont Bank	Norcross	513,948	5,294	477	3	-	1.03	1.12	-	-	-	2,615	4,097	400	-	2,710	3,966
Providence Bank	Alpharetta	65,991	960	-	13	141	1.45	18.49	-	-	-	-	18,660	77	-	-	16,092
Quantum National Bank	Suwanee	353,004	4,235	(208)	49	-	1.20	0.00	-	922	-	-	-	55	-	600	-
RBC Bank (Georgia), National Association	Raleigh	930,063	6,733	619	61	882	0.72	0.05	-	6,031	631	1,917	53	3,090	577	1,556	1,181



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										P/D Still Accruing		Non Accrual \$	OREO \$	P/D Still Accruing		Non Accrual \$	OREO \$
										30-90 \$	90 + \$			30-90 \$	90 + \$		
Resurgens Bank	Tucker	135,304	1,767	-	-	-	1.31	0.00	-	-	-	-	-	-	-	-	-
Signature Bank of Georgia	Sandy Springs	63,151	632	37	4	-	1.00	4.85	-	3,003	-	426	4,445	1,526	-	439	4,495
State Bank of Georgia	Fayetteville	72,239	755	(500)	503	23	1.05	0.19	-	556	10	93	74	515	-	191	14
Talbot State Bank	Woodland	32,650	403	-	1	-	1.23	3.68	-	4,483	29	1,658	807	4,783	-	1,661	808
Touchmark National Bank	Alpharetta	267,559	3,355	150	21	-	1.25	0.00	-	-	-	-	-	-	-	-	-
United Bank	Zebulon	645,508	11,699	480	527	281	1.81	0.54	-	3,031	165	6,407	641	4,045	-	7,286	571
Vinings Bank	Smyrna	114,005	1,213	-	10	163	1.06	0.79	-	1,608	-	385	1,864	506	-	748	1,864
WestSide Bank	Hiram	70,560	1,061	75	62	74	1.50	12.05	-	-	-	1,776	13,492	146	-	3,442	15,224
Atlanta Metro - Total/Average		14,561,065	163,626	8,015	6,486	9,998	1.12	1.40	5,093	68,389	13,379	163,798	168,817	89,896	16,237	171,245	178,313
Central																	
Macon, GA (Metro)																	
American Pride Bank	Macon	120,126	1,442	130	-	8	1.20	0.09	-	809	-	-	145	1,100	-	-	145
Persons Banking Company	Forsyth	214,761	2,890	135	95	213	1.35	6.55	-	870	-	14,664	6,492	4,257	-	12,858	7,079
State Bank and Trust Company	Macon	2,881,000	27,988	2,847	192	1,649	0.97	0.21	-	5,029	10,562	6,563	2,407	7,929	11,108	10,212	3,759
Total/Average		3,215,887	32,320	3,112	287	1,870	1.01	0.64	-	6,708	10,562	21,227	9,044	13,286	11,108	23,070	10,983
Other																	
Bank of Hancock County	Sparta	27,367	1,021	5	3	13	3.73	0.48	-	1,468	85	335	60	1,319	101	257	-
BankSouth	Greensboro	342,921	5,929	54	295	88	1.73	0.42	-	292	286	1,632	561	2,632	389	2,515	1,325
Century Bank and Trust	Milledgeville	151,425	2,024	-	16	31	1.34	0.81	-	266	3	1,334	659	434	1	1,311	679
Citizens Bank of Swainsboro	Swainsboro	137,499	3,365	360	44	212	2.45	0.35	-	1,032	348	507	155	1,739	52	1,998	182
Citizens Bank of The South	Sandersville	155,805	1,811	230	25	339	1.16	0.89	-	1,304	-	883	1,077	839	-	1,155	1,138
Exchange Bank	Milledgeville	131,647	2,650	-	53	82	2.01	1.30	-	837	-	2,101	1,058	1,176	-	2,123	1,283
Farmers & Merchants Bank	Eatonton	82,802	2,042	-	23	38	2.47	6.68	-	2,389	10	4,680	7,318	1,229	3	4,880	8,431
Farmers Bank	Greensboro	42,727	836	(125)	4	2	1.96	0.68	-	3	-	-	620	34	-	-	620
First State Bank	Wrens	98,039	856	140	15	98	0.87	0.75	-	912	-	177	786	812	-	290	670
Geo. D. Warthen Bank	Sandersville	110,278	955	300	16	161	0.87	3.04	-	680	-	1,992	3,280	1,605	-	1,299	3,436
Peoples Bank	Eatonton	73,789	1,063	68	26	68	1.44	3.36	-	400	2	2,211	2,027	159	2	2,962	2,692
Queensborough National Bank & Trust Company	Louisville	674,637	11,200	-	1,837	655	1.66	1.51	-	5,393	4,822	14,746	710	11,671	5,295	19,352	729
Wilkinson County Bank	Inwinton	24,464	570	-	-	-	2.33	0.03	-	401	-	12	-	212	8	-	-
Total/Average		2,053,400	34,322	1,032	2,357	1,787	1.67	1.50	-	15,377	5,556	30,610	18,311	23,861	5,851	38,142	21,185
Central - Total/Average		5,269,287	66,642	4,144	2,644	3,657	1.26	0.99	-	22,085	16,118	51,837	27,355	37,147	16,959	61,212	32,168

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										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Southwest (Excludes Synovus)																	
Albany, GA (Metro)																	
AB&T	Albany	134,017	1,906	-	10	4	1.42	0.02	-	198	-	32	-	123	-	-	-
Bank of Dawson	Dawson	86,197	1,203	150	10	36	1.40	1.59	-	2,459	-	1,748	65	1,697	-	1,621	70
Bank of Terrell	Dawson	123,247	1,430	240	26	102	1.16	1.31	-	1,036	-	1,395	649	2,290	-	1,169	638
Flint Community Bank	Albany	177,094	1,851	120	-	19	1.05	1.50	-	237	2,129	843	2,285	759	-	787	2,305
Total/Average		520,555	6,390	510	46	161	1.23	1.09	-	3,930	2,129	4,018	2,999	4,869	-	3,577	3,013
Columbus, GA-AL (Metro)																	
First Peoples Bank	Pine Mountain	62,950	803	-	4	30	1.28	1.00	-	471	48	1,112	65	598	1	1,063	135
Total/Average		62,950	803	-	4	30	1.28	1.00	-	471	48	1,112	65	598	1	1,063	135
Valdosta, GA (Metro)																	
Barwick Banking Company	Barwick	1,898	45	1	-	1	2.37	0.00	-	1	-	-	-	5	-	-	-
Citizens Community Bank	Hahira	89,130	913	120	22	119	1.02	0.89	-	870	-	693	537	435	98	796	537
Citizens National Bank of Quitman	Quitman	70,295	1,065	75	51	26	1.52	0.71	-	346	-	636	51	357	-	656	216
Commercial Banking Company	Valdosta	159,406	2,691	120	55	189	1.69	0.56	-	393	32	491	798	958	-	615	1,067
Farmers & Merchants Bank	Lakeland	405,155	7,356	708	490	1,365	1.82	8.47	-	8,182	1,769	15,012	31,392	9,638	2,111	16,341	35,123
First Federal Savings and Loan Association of Valdosta	Valdosta	142,706	500	40	9	50	0.35	1.99	-	2,898	-	2,242	1,176	3,846	-	1,327	1,152
Guardian Bank	Valdosta	226,829	4,449	221	2	60	1.96	0.52	-	777	-	1,624	60	600	-	1,666	47
Total/Average		1,095,419	17,019	1,285	629	1,810	1.55	3.61	-	13,467	1,801	20,698	34,014	15,839	2,209	21,401	38,142

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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	5,670,841	25,101	4,202	1,298	4,319	0.44	1.05	1,634	17,855	1,931	35,358	42,401	28,038	933	41,887	38,032		
Bank of Alapaha	Alapaha	111,447	1,572	120	18	22	1.41	0.25	-	1,529	3	333	45	2,338	35	504	45		
Bank of Camilla	Camilla	45,041	1,185	-	10	32	2.63	1.75	-	194	-	1,256	556	269	-	1,265	823		
Bank of Early	Blakely	110,267	1,290	125	15	30	1.17	2.03	-	1,030	18	2,473	129	887	31	2,190	138		
Bank of Eastman	Eastman	119,441	1,607	-	67	76	1.35	10.14	-	2,025	368	3,940	13,685	2,771	232	4,211	13,912		
Bank of Edison	Edison	24,089	278	33	5	39	1.15	0.79	-	169	-	200	160	1,071	-	146	159		
CharterBank	West Point	1,043,543	10,800	(150)	627	176	1.03	0.24	-	4,009	291	1,550	1,937	3,497	600	1,610	1,957		
Citizens Bank	Nashville	164,976	2,692	-	49	71	1.63	2.29	-	8,494	1,458	4,029	1,874	9,071	440	3,806	2,077		
Citizens Bank & Trust Company	Eastman	73,722	1,154	-	37	48	1.57	3.29	-	357	17	362	4,037	421	1	354	4,163		
Citizens Bank of Americus	Americus	163,615	3,341	150	73	131	2.04	0.38	-	344	-	888	200	402	-	938	174		
Citizens Bank of Cochran	Cochran	59,690	612	(65)	24	123	1.03	0.85	-	1,122	21	59	656	662	2	45	656		
South Coast Bank & Trust	Brunswick	80,432	1,370	105	-	2	1.70	0.00	-	-	197	4	-	60	179	103	-		
Citizens State Bank of Taylor County	Reynolds	28,092	345	-	6	10	1.23	0.74	-	525	-	408	24	660	-	377	24		
Colony Bank	Fitzgerald	775,112	8,043	335	650	1,865	1.04	1.06	-	6,218	-	8,176	4,525	4,702	-	11,249	5,899		
Commercial State Bank	Donalsonville	50,568	701	260	3	56	1.39	2.27	-	1,751	-	1,869	138	3,165	-	1,857	139		
Community Bank & Trust - West Georgia	LaGrange	50,029	231	-	2	61	0.46	8.69	-	2,478	285	320	7,003	1,673	322	196	7,119		
Community Banking Company of Fitzgerald	Fitzgerald	103,324	1,925	120	12	42	1.86	1.01	-	241	25	1,443	-	319	124	660	10		
Douglas National Bank	Douglas	141,780	1,499	50	22	30	1.06	0.61	-	830	-	517	560	2,463	-	265	580		
Family Bank	Pelham	72,668	633	12	111	132	0.87	1.70	-	2,443	138	1,439	155	2,132	123	1,472	95		
First National Bank of Coffee County	Douglas	100,745	645	60	8	97	0.64	0.16	-	4	-	120	98	343	-	173	126		
First National Bank of Decatur County	Bainbridge	106,398	1,637	330	22	312	1.54	1.45	-	277	-	2,275	-	334	-	2,793	-		
First Port City Bank	Bainbridge	133,308	2,185	-	-	6	1.64	0.12	-	42	-	205	-	96	-	202	267		
First State Bank of Blakely	Blakely	357,532	4,036	235	25	369	1.13	0.57	-	1,770	144	2,341	399	1,875	118	1,476	195		
First State Bank of Randolph County	Cuthbert	32,752	384	8	-	1	1.17	0.85	-	872	-	662	-	647	150	639	44		
Calumet Bank	LaGrange	118,380	1,523	115	24	-	1.29	0.47	-	14	-	419	395	47	-	1,220	398		
Pelham Banking Company	Pelham	24,710	398	-	1	2	1.61	0.05	-	56	-	37	-	177	-	11	-		
Peoples Bank	Willacoochee	40,220	225	25	2	37	0.56	0.14	-	347	-	107	-	361	-	76	-		
Peoples Bank of Georgia	Talbotton	49,961	350	-	10	7	0.70	0.65	-	862	216	283	181	917	235	259	255		
PeoplesSouth Bank	Colquitt	500,703	6,581	300	110	144	1.31	2.12	-	4,084	176	9,774	5,582	7,449	166	8,783	5,381		
Planters and Citizens Bank	Camilla	27,339	554	-	1	3	2.03	0.68	-	76	11	57	700	124	-	6	740		
Planters First Bank	Hawkinsville	205,560	2,012	75	175	118	0.98	1.71	-	343	-	4,257	860	261	-	4,829	860		
Rabun County Bank	Clayton	108,477	2,549	-	39	228	2.35	2.55	-	362	-	2,398	1,950	237	3	4,096	1,923		
Rochelle State Bank	Rochelle	9,741	120	12	3	73	1.23	0.00	-	11	-	-	-	34	-	69	-		
South Georgia Banking Company	Tifton	208,841	3,618	-	76	53	1.73	0.76	-	1,029	27	2,959	417	2,354	115	2,986	473		
SouthCrest Bank, N.A.	Atlanta	299,537	2,870	176	190	257	0.96	1.16	-	2,445	-	3,941	2,198	2,464	-	4,059	2,611		
Southwest Georgia Bank	Moultrie	322,212	3,096	150	3	182	0.96	0.27	-	6,691	8	1,285	-	4,948	-	1,222	127		
State Bank of Cochran	Cochran	141,749	5,921	-	135	212	4.18	2.01	-	3,690	-	3,836	522	434	-	4,013	617		
SunMark Community Bank	Hawkinsville	160,735	3,397	180	32	254	2.11	1.76	-	2,154	62	1,457	2,792	1,317	481	2,212	2,298		
Thomas County Federal Savings & Loan Association	Thomasville	198,160	3,638	(1,656)	536	100	1.84	0.71	-	739	85	1,283	564	733	26	1,386	534		
Thomasville National Bank	Thomasville	685,117	14,259	500	4	293	2.08	0.42	-	1,121	-	2,781	541	684	-	3,088	986		
Trust Bank	Lenox	24,553	393	36	3	-	1.60	2.92	-	105	-	399	748	70	-	422	748		
United National Bank	Cairo	180,385	3,267	170	42	279	1.81	2.16	-	915	4	3,209	1,308	1,923	242	3,499	725		
West Central Georgia Bank	Thomaston	44,249	1,270	30	34	27	2.87	0.52	-	642	236	90	548	592	-	196	548		
Wilcox County State Bank	Abbeville	66,037	1,027	48	6	27	1.56	0.63	-	282	6	511	37	398	-	788	43		
Total/Average		13,036,078	130,334	6,091	4,510	10,346	1.00	1.13	1,634	80,547	5,727	109,310	97,925	93,420	4,558	121,638	95,901		
Southwest - Total/Average		14,715,002	154,546	7,886	5,189	12,347	1.05	1.31	1,634	98,415	9,705	135,138	135,003	114,726	6,768	147,679	137,191		

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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 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	76,542	1,082	146	37	51	1.41	0.25	-	482	82	331	-	543	97	343	-
Southern Bank	Sardis	49,902	581	50	2	22	1.16	4.27	-	1,344	-	1,485	1,966	1,144	-	1,120	2,097
Total/Average		126,444	1,663	196	39	73	1.32	1.79	-	1,826	82	1,816	1,966	1,687	97	1,463	2,097
Brunswick, GA (Metro)																	
Atlantic National Bank	Brunswick	96,184	1,322	(325)	38	1	1.37	0.44	-	1,019	-	357	390	35	-	642	390
Southeastern Bank	Darien	203,770	3,845	(100)	687	366	1.89	1.88	-	1,867	6	1,991	6,012	1,656	2	1,932	6,471
Total/Average		299,954	5,167	(425)	725	367	1.72	1.47	-	2,886	6	2,348	6,402	1,691	2	2,574	6,861
Savannah, GA (Metro)																	
Carver State Bank	Savannah	27,347	367	-	-	-	1.34	7.61	-	136	95	943	2,116	447	32	964	2,116
First Bank of Coastal Georgia	Pembroke	32,195	1,002	-	2	1	3.11	0.85	-	-	11	358	675	98	-	625	912
First Chatham Bank	Savannah	232,208	2,427	750	42	807	1.05	7.28	-	13	-	3,299	23,610	222	-	3,260	24,104
Total/Average		291,750	3,796	750	44	808	1.30	5.84	-	149	106	4,600	26,401	767	32	4,849	27,132
Other																	
Pineland Bank	Alma	178,935	2,736	675	135	1,008	1.53	2.14	-	282	-	1,948	4,213	3,541	-	3,797	5,380
Altamaha Bank and Trust Company	Vidalia	108,059	1,297	120	38	182	1.20	1.53	-	1,200	-	1,702	772	1,006	-	1,702	678
Bank of Dudley	Dublin	148,314	1,974	185	44	81	1.33	1.35	-	586	-	2,952	-	1,443	-	3,188	-
Bank of Hazlehurst	Hazlehurst	82,641	1,770	1,900	18	1,373	2.14	8.56	-	4,229	344	9,839	1,327	2,393	16	9,680	1,288
Bank of Lumber City	Lumber City	12,501	154	30	16	2	1.23	0.37	-	-	-	92	-	-	-	97	-
Bank of Newington	Newington	102,754	1,858	500	5	363	1.81	2.87	-	723	834	2,791	570	3,967	-	822	1,070
Bank of Soperton	Soperton	47,893	681	69	5	1	1.42	0.57	-	220	-	185	159	75	-	311	163
Bank of Wrightsville	Wrightsville	27,758	320	-	2	-	1.15	1.05	-	30	-	367	191	114	-	329	215
Claxton Bank	Claxton	78,992	992	158	60	101	1.26	1.18	-	1,557	23	1,187	227	1,477	-	1,223	227
Community Bank of Georgia	Baxley	54,163	830	60	40	27	1.53	2.49	-	830	463	1,521	317	1,881	539	1,024	317
Durden Banking Company, Incorporated	Twin City	104,802	2,872	-	45	172	2.74	0.78	-	1,292	892	943	337	2,803	287	1,000	339
Farmers & Merchants Bank	Statesboro	118,328	1,190	-	39	15	1.01	1.67	-	25	-	581	2,463	300	-	668	2,463
Farmers and Merchants Bank	Sylvania	45,303	672	40	22	53	1.48	2.38	-	1,415	-	1,694	969	1,022	-	1,729	1,119
Farmers State Bank	Dublin	89,447	2,310	90	7	24	2.58	0.43	-	811	15	530	-	1,528	44	595	-
First National Bank South	Alma	266,459	11,041	-	4,505	1,536	4.14	1.20	-	2,855	75	2,298	2,025	2,649	43	2,658	3,407
Four County Bank	Allentown	44,680	969	60	15	29	2.17	1.12	-	466	61	355	358	458	47	370	430
Glennville Bank	Glennville	144,791	3,157	-	49	58	2.18	0.90	-	886	-	920	1,199	1,608	-	805	1,355
Merchants & Citizens Bank	McRae	33,869	932	40	27	114	2.75	0.41	-	425	166	387	54	327	73	474	49
Morris Bank	Dublin	532,885	9,162	475	109	372	1.72	1.16	-	4,322	21	5,366	2,114	7,120	23	6,152	2,252
Mount Vernon Bank	Vidalia	69,609	855	12	1	-	1.23	0.37	-	1,499	-	171	303	903	20	174	529
First Southern Bank	Patterson	73,643	1,094	-	48	25	1.49	4.59	-	471	6	1,384	3,448	1,346	-	1,598	4,011
Peoples Bank	Lyons	66,006	1,036	60	4	8	1.57	0.31	-	73	-	68	212	16	6	54	212
PrimeSouth Bank	Waycross	261,637	7,057	-	183	267	2.70	1.02	-	731	6	568	3,288	892	-	805	3,573
Security State Bank	McRae	21,041	459	15	-	146	2.18	0.03	-	208	-	14	-	18	-	159	-
South Georgia Bank	Glennville	93,176	1,538	30	82	6	1.65	0.71	-	2,184	96	137	923	2,200	177	5	1,677
Vidalia Federal Savings Bank	Vidalia	62,634	605	1	-	1	0.97	0.90	-	2,575	-	2,023	38	3,378	-	2,189	-
Waycross Bank & Trust	Waycross	83,865	1,904	99	-	5	2.27	0.53	-	162	-	859	-	264	5	886	-
Wheeler County State Bank	Alamo	58,793	929	(500)	71	13	1.58	0.70	-	537	14	610	66	535	-	193	66
Total/Average		3,012,978	60,394	4,119	5,570	5,982	2.00	1.45	-	30,594	3,016	41,492	25,573	43,264	1,280	42,687	30,820
Southeast - Total/Average		3,731,126	71,020	4,640	6,378	7,230	1.90	1.85	-	35,455	3,210	50,256	60,342	47,409	1,411	51,573	66,910