

* 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		8,935,516	81,841	3,973	6,047	10,870	0.92	0.35	-	35,261	2,562	37,708	9,985	28,727	4,643	38,021	11,003
East - Total/Average		2,336,719	34,601	3,379	875	3,394	1.48	1.17	-	12,650	984	19,059	25,688	9,866	1,105	18,985	26,898
Atlanta Metro - Total/Average		15,143,235	162,103	11,987	10,017	17,019	1.07	1.35	2,401	61,174	11,620	175,401	152,587	68,389	13,379	163,798	168,817
Central - Total/Average		6,016,412	65,208	5,165	3,131	6,600	1.08	0.93	-	26,935	19,887	56,165	26,297	22,085	16,118	51,837	27,355
Southwest - Total/Average		15,308,800	156,979	13,264	8,464	18,165	1.03	1.23	1,570	116,950	9,554	131,285	127,184	98,415	9,705	135,138	135,003
Southeast - Total/Average		3,777,736	70,439	6,909	7,892	9,983	1.86	1.83	-	39,577	3,325	53,094	55,865	34,436	3,210	49,899	59,952
State Total		51,518,418	571,171	44,677	36,426	66,031	1.11	1.12	3,971	292,547	47,932	472,712	397,606	261,918	48,160	457,678	429,028
North																	
Chattanooga, TN-GA (Metro)																	
Bank of Dade	Trenton	45,218	591	-	473	235	1.31	0.27	-	2,800	307	127	134	1,258	28	301	135
Bank of LaFayette, Georgia	Lafayette	95,854	1,081	-	22	183	1.13	1.38	-	2,195	40	2,772	448	1,486	3	2,359	645
Capital Bank	Fort Oglethorpe	89,352	1,373	-	129	18	1.54	0.29	-	102	-	15	340	149	-	10	340
Citizens Bank & Trust, Inc.	Trenton	64,786	1,007	99	28	87	1.55	0.56	-	634	57	458	89	481	12	512	96
American Commerce Bank, National Association	Bremen	225,837	3,520	850	187	72	1.56	0.72	-	129	-	511	1,379	711	-	734	1,454
Total/Average		521,047	7,572	949	839	595	1.45	0.77	-	5,860	404	3,883	2,390	4,085	43	3,916	2,670
Dalton, GA (Metro)																	
First Bank	Dalton	262,767	4,707	450	231	236	1.79	0.59	-	2,307	2	1,823	70	1,906	-	2,250	90
First National Community Bank	Chatsworth	108,585	1,398	54	91	7	1.29	1.43	-	93	-	1,511	605	833	-	1,566	600
Total/Average		371,352	6,105	504	322	243	1.64	0.86	-	2,400	2	3,334	675	2,739	-	3,816	690
Rome, GA (Metro)																	
Greater Community Bank	Rome	124,819	1,253	95	75	37	1.00	0.69	-	188	2	591	493	313	-	535	493
Heritage First Bank	Rome	104,732	997	270	15	127	0.95	0.47	-	201	-	248	364	357	-	206	380
River City Bank	Rome	103,684	1,377	-	44	55	1.33	0.62	-	596	332	483	498	127	82	522	1,056
Total/Average		333,235	3,627	365	134	219	1.09	0.60	-	985	334	1,322	1,355	797	82	1,263	1,929
Other																	
SouthCrest Bank, N.A.	Atlanta	294,132	2,808	176	253	382	0.95	1.16	-	4,133	358	4,102	2,077	2,445	-	3,941	2,198
North Georgia National Bank	Calhoun	61,049	805	(250)	50	48	1.32	0.53	-	772	-	416	309	277	-	252	312
Southeast First National Bank	Summerville	15,757	234	8	-	-	1.49	1.72	-	83	26	523	436	131	16	526	457
Southern Bank & Trust	Clarksville	136,007	2,085	101	3	-	1.53	0.70	-	33	61	1,206	8	104	5	1,211	8
United Community Bank	Blairsville	7,202,937	58,605	2,120	4,446	9,383	0.81	0.23	-	20,995	1,377	22,922	2,735	18,149	4,497	23,096	2,739
Total/Average		7,709,882	64,537	2,155	4,752	9,813	0.84	0.29	-	26,016	1,822	29,169	5,565	21,106	4,518	29,026	5,714
North - Total/Average		8,935,516	81,841	3,973	6,047	10,870	0.92	0.35	-	35,261	2,562	37,708	9,985	28,727	4,643	38,021	11,003

GEORGIA ASSET QUALITY - SEPTEMBER 30, 2017

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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	117,188	2,749	153	108	13	2.35	0.85	-	56	-	1,271	-	73	1	1,225	-
First American Bank and Trust Company	Athens	338,554	4,405	270	35	24	1.30	0.86	-	160	-	2,096	2,256	164	-	2,549	2,276
First Madison Bank & Trust	Athens	165,617	7,611	-	29	226	4.60	0.01	-	308	46	19	-	91	-	29	-
Oconee State Bank	Watkinsville	152,205	1,997	-	18	43	1.31	0.23	-	1,208	38	758	-	291	41	778	-
Total/Average		773,564	16,762	423	190	306	2.17	0.53	-	1,732	84	4,144	2,256	619	42	4,581	2,276
Gainesville, GA (Metro)																	
Chattahoochee Bank of Georgia	Gainesville	161,225	1,685	91	-	-	1.05	0.00	-	-	-	-	-	-	-	-	-
First Century Bank, National Association	Gainesville	19,531	508	776	8	588	2.60	0.22	-	68	-	37	234	25	-	-	234
Peach State Bank & Trust	Gainesville	143,116	1,746	235	66	116	1.22	0.58	-	133	27	-	1,178	193	35	-	1,410
Total/Average		323,872	3,939	1,102	74	704	1.22	0.28	-	201	27	37	1,412	218	35	-	1,644
Other																	
Bank of Madison	Madison	135,460	1,862	-	99	55	1.37	2.30	-	1,596	-	4,086	1,190	1,281	303	3,998	1,273
Elberton Federal Savings & Loan Association	Elberton	18,749	41	-	-	-	0.22	0.25	-	426	-	59	-	241	-	95	-
F&M Bank	Washington	134,307	2,710	-	46	85	2.02	1.94	-	3,029	37	2,426	2,600	2,484	642	1,088	2,703
Farmers State Bank	Lincolnton	72,805	612	180	125	307	0.84	2.19	-	1,696	194	1,430	1,271	2,023	3	1,686	1,225
First Covenant Bank	Commerce	35,343	804	-	82	30	2.27	6.95	-	243	-	95	12,502	48	-	170	12,499
Northeast Georgia Bank	Lavonia	225,178	2,751	(576)	78	286	1.22	1.26	-	2,692	642	3,919	1,823	2,064	80	3,945	2,421
Pinnacle Bank	Elberton	617,441	5,120	2,250	181	1,621	0.83	0.65	-	1,035	-	2,863	2,634	888	-	3,422	2,857
Total/Average		1,239,283	13,900	1,854	611	2,384	1.12	1.74	-	10,717	873	14,878	22,020	9,029	1,028	14,404	22,978
East - Total/Average		2,336,719	34,601	3,379	875	3,394	1.48	1.17	-	12,650	984	19,059	25,688	9,866	1,105	18,985	26,898



GEORGIA ASSET QUALITY - SEPTEMBER 30, 2017

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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	205,388	2,754	-	136	-	1.34	0.86	-	8	-	362	1,971	10	-	398	2,254
Bank of Monticello	Monticello	64,784	644	-	18	85	0.99	0.87	-	728	24	858	80	786	62	1,000	80
Brand Banking Company	Lawrenceville	1,823,317	19,479	1,498	3,116	5,127	1.07	2.46	-	9,898	158	48,287	9,191	6,358	1,164	49,259	8,957
Century Bank of Georgia	Cartersville	90,059	1,601	-	257	2	1.78	0.65	-	184	-	71	1,110	138	98	80	1,110
Citizens Bank of Forsyth County	Cumming	198,049	3,094	-	266	4	1.56	0.09	-	362	-	-	282	194	-	-	282
Citizens Trust Bank	Atlanta	252,163	1,904	-	352	279	0.76	0.79	-	1,634	6	2,138	1,218	2,551	13	1,966	1,539
Community Bank of Pickens County	Jasper	253,582	3,279	820	15	651	1.29	5.15	-	2,023	-	4,389	12,649	3,145	-	4,761	14,521
Cornerstone Bank	Atlanta	178,219	3,485	245	177	84	1.96	3.57	-	971	-	4,924	4,107	636	-	4,663	4,679
Embassy National Bank	Lawrenceville	60,331	1,412	25	1	-	2.34	0.48	-	-	-	-	554	-	-	-	554
F & M Bank and Trust Company	Manchester	49,182	564	-	9	57	1.15	4.88	-	1,123	-	1,015	2,666	612	-	987	2,579
Fidelity Bank	Atlanta	3,409,707	30,703	4,275	2,420	5,667	0.90	1.12	96	10,189	6,058	41,885	8,624	7,181	7,211	37,894	9,382
First Bank of Pike	Molena	26,538	322	45	4	15	1.21	2.00	-	1,648	218	-	901	1,833	220	6	901
Foothills Community Bank	Dawsonville	57,875	737	(149)	223	37	1.27	0.90	-	-	-	-	804	-	-	-	2,628
First IC Bank	Doraville	305,800	4,689	-	256	155	1.53	1.01	-	493	-	1,366	2,469	713	-	2,279	444
First Landmark Bank	Marietta	456,223	6,186	1,125	90	-	1.36	1.13	-	900	-	6,549	-	-	-	6,414	-
First National Bank of Griffin	Griffin	106,046	1,390	69	71	129	1.31	0.43	-	1,727	46	877	264	482	29	888	538
Georgia Banking Company	Atlanta	159,019	1,507	300	30	124	0.95	1.27	-	895	271	3,320	2,835	569	134	3,420	3,239
Georgia Heritage Bank	Dallas	60,963	722	62	2	302	1.18	3.27	-	127	-	391	2,647	10	-	700	2,647
Georgia Primary Bank	Atlanta	122,131	2,052	-	71	-	1.68	4.99	-	397	-	6,583	1,816	-	-	6,655	1,816
Gwinnett Community Bank	Duluth	156,502	2,054	-	202	980	1.31	10.83	-	250	-	8,280	22,107	1,504	-	8,506	22,986
Hamilton State Bank	Hoschton	1,291,173	12,169	97	210	393	0.94	0.45	2,305	2,463	3,908	5,739	2,184	4,373	3,407	10,353	4,916
Heritage Bank	Jonesboro	360,929	4,312	494	34	29	1.19	1.24	-	118	-	866	4,841	752	-	622	5,101
Legacy State Bank	Loganville	57,317	670	83	-	30	1.17	3.08	-	-	-	51	2,441	-	-	73	4,638
Liberty First Bank	Monroe	81,997	964	105	2	5	1.18	1.64	-	216	20	573	1,527	263	-	572	1,635
Metro City Bank	Doraville	1,052,442	6,150	771	36	128	0.58	0.55	-	2,881	62	6,196	610	11,469	206	47	224
Newton Federal Bank (MHC)	Covington	218,300	4,574	37	328	172	2.10	1.33	-	2,606	-	3,669	61	2,236	-	3,521	448
NOA Bank	Duluth	218,694	2,636	158	-	39	1.21	0.25	-	-	-	155	650	39	-	116	650
Northside Bank	Adairsville	65,847	1,150	(22)	11	11	1.75	6.61	-	420	-	2,045	6,353	1,255	-	1,058	7,670
Peoples Bank & Trust	Buford	142,363	1,725	-	31	14	1.21	5.60	-	1,189	-	1,421	14,756	935	-	1,549	16,812
American Commerce Bank, National Association	Bremen	225,837	3,520	850	187	72	1.56	0.72	-	129	-	511	1,379	711	-	734	1,454
Piedmont Bank	Peachtree Corners	650,012	5,376	667	5	110	0.83	1.18	-	40	-	2,587	6,788	-	-	2,615	4,097
Providence Bank	Alpharetta	64,547	962	-	14	141	1.49	15.38	-	-	-	-	15,047	-	-	-	18,660
Quantum National Bank	Suwanee	376,659	4,247	(208)	61	-	1.13	0.00	-	600	-	-	-	922	-	-	-
RBC Bank (Georgia), National Association	Raleigh	962,678	5,939	340	84	1,420	0.62	0.05	-	4,075	560	1,952	53	6,031	631	1,917	53
Signature Bank of Georgia	Sandy Springs	59,010	634	37	6	-	1.07	7.66	-	3,124	-	3,699	4,396	3,003	-	426	4,445
State Bank of Georgia	Fayetteville	73,558	756	(500)	503	23	1.03	0.58	-	99	-	559	-	556	10	93	74
Talbot State Bank	Woodland	31,574	406	-	4	-	1.29	5.27	-	4,721	15	2,658	902	4,483	29	1,658	807
Touchmark National Bank	Alpharetta	340,568	3,355	150	21	-	0.99	0.00	-	-	-	-	-	-	-	-	-
United Bank	Zebulon	648,125	11,748	538	690	453	1.81	0.54	-	3,846	274	6,505	571	3,031	165	6,407	641
Vinings Bank	Smyrna	112,534	1,215	-	12	163	1.08	0.71	-	1,090	-	185	1,864	1,608	-	385	1,864
WestSide Bank	Hiram	73,193	1,017	75	62	118	1.39	12.90	-	-	-	4,735	11,869	-	-	1,776	13,492
Atlanta Metro - Total/Average		15,143,235	162,103	11,987	10,017	17,019	1.07	1.35	2,401	61,174	11,620	175,401	152,587	68,389	13,379	163,798	168,817
Central																	
Macon, GA (Metro)																	
American Pride Bank	Macon	126,827	1,499	187	-	8	1.18	0.09	-	719	-	-	145	809	-	-	145
Persons Banking Company	Forsyth	210,024	2,291	135	121	838	1.09	5.95	-	517	-	12,868	6,231	870	-	14,664	6,492
State Bank and Trust Company	Macon	3,572,790	26,842	3,262	338	3,356	0.75	0.24	-	4,790	14,060	11,098	1,271	5,029	10,562	6,563	2,407
Total/Average		3,909,641	30,632	3,584	459	4,202	0.78	0.56	-	6,026	14,060	23,966	7,647	6,708	10,562	21,227	9,044



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										P/D Still Accruing		Non		P/D Still Accruing		Non	
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Other																	
Bank of Hancock County	Sparta	29,109	1,018	5	4	17	3.50	0.48	-	1,282	311	329	60	1,468	85	335	60
BankSouth	Greensboro	370,220	6,000	54	402	124	1.62	0.29	-	610	1	997	533	292	286	1,632	561
Century Bank and Trust	Milledgeville	152,794	2,009	-	24	54	1.31	0.76	-	370	-	1,261	607	266	3	1,334	659
Citizens Bank of Swainsboro	Swainsboro	143,225	3,521	540	84	276	2.46	0.49	-	1,421	159	772	180	1,032	348	507	155
Citizens Bank of The South	Sandersville	161,557	1,812	350	29	462	1.12	0.78	-	2,172	104	645	1,103	1,304	-	883	1,077
Exchange Bank	Milledgeville	137,285	2,661	-	65	83	1.94	1.21	-	448	-	1,929	988	837	-	2,101	1,058
Farmers & Merchants Bank	Eatonton	79,696	2,049	-	31	39	2.57	6.89	-	786	28	4,626	7,280	2,389	10	4,680	7,318
Farmers Bank	Greensboro	40,342	837	(125)	6	3	2.07	0.70	-	9	-	-	620	3	-	-	620
First State Bank	Wrens	101,137	926	205	29	107	0.92	0.73	-	585	-	289	652	912	-	177	786
Geo. D. Warthen Bank	Sandersville	110,079	1,066	450	23	207	0.97	3.03	-	1,178	-	1,980	3,190	680	-	1,992	3,280
Peoples Bank	Eatonton	75,126	1,070	102	26	96	1.42	2.80	-	460	6	1,877	1,656	400	2	2,211	2,027
Queensborough National Bank & Trust Company	Louisville	681,950	11,037	-	1,949	930	1.62	1.87	-	11,368	5,206	17,482	1,781	5,393	4,822	14,746	710
Wilkinson County Bank	Irwinton	24,251	570	-	-	-	2.35	0.03	-	220	12	12	-	401	-	12	-
Total/Average		2,106,771	34,576	1,581	2,672	2,398	1.64	1.55	-	20,909	5,827	32,199	18,650	15,377	5,556	30,610	18,311
Central - Total/Average		6,016,412	65,208	5,165	3,131	6,600	1.08	0.93	-	26,935	19,887	56,165	26,297	22,085	16,118	51,837	27,355
Southwest (Excludes Synovus)																	
Albany, GA (Metro)																	
AB&T	Albany	139,463	1,861	-	13	52	1.33	0.04	-	152	-	71	-	198	-	32	-
Bank of Dawson	Dawson	88,679	1,187	225	17	134	1.34	2.27	-	3,238	-	2,470	65	2,459	-	1,748	65
Bank of Terrell	Dawson	127,443	1,491	360	27	161	1.17	1.40	-	1,796	-	1,346	821	1,036	-	1,395	649
Flint Community Bank	Albany	180,354	1,900	180	-	30	1.05	1.31	-	2,459	-	613	2,205	237	2,129	843	2,285
Total/Average		535,939	6,439	765	57	377	1.20	1.16	-	7,645	-	4,500	3,091	3,930	2,129	4,018	2,999
Columbus, GA-AL (Metro)																	
First Peoples Bank	Pine Mountain	67,438	843	70	5	61	1.25	0.89	-	262	1	986	65	471	48	1,112	65
Total/Average		67,438	843	70	5	61	1.25	0.89	-	262	1	986	65	471	48	1,112	65
Valdosta, GA (Metro)																	
Barwick Banking Company	Barwick	1,986	45	1	-	1	2.27	0.00	-	-	-	-	-	1	-	-	-
Citizens Community Bank	Hahira	91,073	962	180	30	138	1.06	0.83	-	671	125	591	537	870	-	693	537
Citizens National Bank of Quitman	Quitman	73,940	1,069	75	58	29	1.45	0.77	-	143	12	737	31	346	-	636	51
Commercial Banking Company	Valdosta	162,696	2,746	170	61	190	1.69	0.34	-	605	-	436	350	393	32	491	798
Farmers & Merchants Bank	Lakeland	397,287	6,901	1,008	529	2,159	1.74	8.36	-	12,175	2,918	14,765	29,123	8,182	1,769	15,012	31,392
First Federal Savings and Loan Association of Valdosta	Valdosta	143,308	513	52	15	55	0.36	2.00	-	3,655	-	2,052	1,325	2,898	-	2,242	1,176
Guardian Bank	Valdosta	232,786	4,553	341	3	78	1.96	0.56	-	699	-	1,721	95	777	-	1,624	60
Total/Average		1,103,076	16,789	1,827	696	2,650	1.52	3.46	-	17,948	3,055	20,302	31,461	13,467	1,801	20,698	34,014

GEORGIA ASSET QUALITY - SEPTEMBER 30, 2017

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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 + \$					
Other																				
Ameris Bank	Moultrie	5,957,023	25,966	6,102	2,701	6,757	0.44	0.97	1,570	25,157	2,941	35,290	38,843	17,855	1,931	35,358	42,401			
Bank of Alapaha	Alapaha	117,069	1,500	188	29	173	1.28	0.35	-	1,924	44	270	262	1,529	3	333	45			
Bank of Camilla	Camilla	49,109	1,186	-	14	35	2.42	1.80	-	149	-	1,244	556	194	-	1,256	556			
Bank of Early	Blakely	117,850	1,342	185	21	44	1.14	1.76	-	1,172	89	2,374	129	1,030	18	2,473	129			
Bank of Eastman	Eastman	121,286	1,517	-	84	183	1.25	9.58	-	3,376	599	3,721	12,979	2,025	368	3,940	13,685			
Bank of Edison	Edison	25,034	273	51	7	64	1.09	0.71	-	185	-	201	118	169	-	200	160			
CharterBank	West Point	1,161,945	11,078	(150)	982	253	0.95	0.19	-	4,718	46	1,660	1,437	4,009	291	1,550	1,937			
Citizens Bank	Nashville	166,659	2,753	180	53	194	1.65	2.48	-	8,781	246	4,331	2,019	8,494	1,458	4,029	1,874			
Citizens Bank & Trust Company	Eastman	74,267	1,130	-	39	74	1.52	3.51	-	335	-	511	4,037	357	17	362	4,037			
Citizens Bank of Americus	Americus	170,518	3,412	225	86	148	2.00	0.31	-	553	-	720	174	344	-	888	200			
Citizens Bank of Cochran	Cochran	62,701	517	(65)	54	248	0.82	0.87	-	794	90	84	656	1,122	21	59	656			
South Coast Bank & Trust	Brunswick	84,480	1,379	115	-	3	1.63	0.00	-	180	299	3	-	-	197	4	-			
Citizens State Bank of Taylor County	Reynolds	29,161	358	15	11	18	1.23	0.55	-	782	-	261	42	525	-	408	24			
Colony Bank	Fitzgerald	769,616	7,977	335	1,002	2,283	1.04	1.12	-	5,250	-	8,807	4,520	6,218	-	8,176	4,525			
Commercial State Bank	Donalsonville	51,611	852	420	3	65	1.65	2.35	-	1,411	-	1,848	138	1,751	-	1,869	138			
Community Bank & Trust - West Georgia	LaGrange	50,569	301	69	3	61	0.60	8.74	-	1,441	102	344	7,003	2,478	285	320	7,003			
Community Banking Company of Fitzgerald	Fitzgerald	108,008	2,212	480	16	119	2.05	1.10	-	365	2	1,522	-	241	25	1,443	-			
Douglas National Bank	Douglas	142,659	1,527	50	85	65	1.07	0.66	-	1,615	-	580	560	830	-	517	560			
Family Bank	Pelham	73,108	641	20	111	132	0.88	1.40	-	3,097	172	1,264	14	2,443	138	1,439	155			
First National Bank of Coffee County	Douglas	105,403	664	90	9	107	0.63	0.07	-	68	-	111	-	4	-	120	98			
First National Bank of Decatur County	Bainbridge	107,304	1,835	535	26	323	1.71	1.43	-	249	-	2,222	-	277	-	2,275	-			
First Port City Bank	Bainbridge	137,376	2,182	-	3	11	1.59	0.15	-	1	-	270	-	42	-	205	-			
First State Bank of Blakely	Blakely	377,443	4,104	485	30	555	1.09	0.37	-	2,425	323	1,800	6	1,770	144	2,341	399			
First State Bank of Randolph County	Cuthbert	33,196	387	11	-	1	1.17	0.85	-	904	5	657	-	872	-	662	-			
Calumet Bank	LaGrange	122,367	1,572	164	24	-	1.28	0.42	-	24	11	406	372	14	-	419	395			
Pelham Banking Company	Pelham	25,504	8	7	-	-	0.03	0.02	-	66	-	15	-	56	-	37	-			
Peoples Bank	Willacoochee	39,320	226	25	3	37	0.57	0.17	-	684	-	125	-	347	-	107	-			
Peoples Bank of Georgia	Talbotton	53,623	348	15	13	27	0.65	0.75	-	588	428	372	181	862	216	283	181			
PeoplesSouth Bank	Colquitt	501,251	6,767	500	195	242	1.35	1.62	-	5,657	231	5,575	6,116	4,084	176	9,774	5,582			
Planters and Citizens Bank	Camilla	27,558	553	-	5	9	2.01	0.20	-	138	-	4	205	76	11	57	700			
Planters First Bank	Hawkinsville	217,827	2,194	275	245	206	1.01	1.96	-	829	-	4,916	835	343	-	4,257	860			
Rabun County Bank	Clayton	114,089	2,548	-	42	232	2.23	2.20	-	365	-	2,098	1,826	362	-	2,398	1,950			
Rochelle State Bank	Rochelle	9,681	125	22	3	78	1.29	0.00	-	102	-	-	-	11	-	-	-			
South Georgia Banking Company	Tifton	225,052	3,547	-	103	151	1.58	0.67	-	1,720	169	2,376	581	1,029	27	2,959	417			
SouthCrest Bank, N.A.	Atlanta	294,132	2,808	176	253	382	0.95	1.16	-	4,133	358	4,102	2,077	2,445	-	3,941	2,198			
Southwest Georgia Bank	Moultrie	329,319	3,208	225	40	182	0.97	0.52	-	2,301	-	1,549	904	6,691	8	1,285	-			
State Bank of Cochran	Cochran	142,599	6,055	-	589	532	4.25	1.92	-	3,529	-	3,667	426	3,690	-	3,836	522			
SunMark Community Bank	Hawkinsville	177,988	3,495	270	51	265	1.96	1.63	-	1,480	75	1,966	1,833	2,154	62	1,457	2,792			
Thomas County Federal Savings & Loan Association	Thomasville	207,438	3,663	(1,627)	549	116	1.77	0.78	-	349	120	1,464	553	739	85	1,283	564			
Thomasville National Bank	Thomasville	695,851	14,495	700	82	335	2.08	0.41	-	1,493	-	2,656	611	1,121	-	2,781	541			
Trust Bank	Lenox	22,818	411	54	3	-	1.80	3.09	-	588	-	425	748	105	-	399	748			
United National Bank	Cairo	188,877	3,474	350	85	295	1.84	2.20	-	760	5	3,397	1,133	915	4	3,209	1,308			
West Central Georgia Bank	Thomaston	44,265	1,279	33	42	29	2.89	0.53	-	769	94	-	638	642	236	90	548			
Wilcox County State Bank	Abbeville	69,393	1,039	72	10	43	1.50	0.36	-	588	49	289	35	282	6	511	37			
Total/Average		13,602,347	132,908	10,602	7,706	15,077	0.98	1.05	1,570	91,095	6,498	105,497	92,567	80,547	5,727	109,310	97,925			
Southwest - Total/Average		15,308,800	156,979	13,264	8,464	18,165	1.03	1.23	1,570	116,950	9,554	131,285	127,184	98,415	9,705	135,138	135,003			



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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 \$
Southeast																	
Augusta-Richmond County, GA-SC (Metro)																	
First National Bank of Waynesboro	Waynesboro	80,106	1,110	230	45	115	1.39	0.21	-	557	104	280	-	482	82	331	-
Southern Bank	Sardis	49,854	550	50	6	57	1.10	3.97	-	1,218	22	1,557	1,629	1,344	-	1,485	1,966
Total/Average		129,960	1,660	280	51	172	1.28	1.64	-	1,775	126	1,837	1,629	1,826	82	1,816	1,966
Brunswick, GA (Metro)																	
Southeastern Bank	Darien	196,436	3,829	(100)	824	519	1.95	1.87	-	1,326	390	2,160	5,619	1,867	6	1,991	6,012
Total/Average		196,436	3,829	(100)	824	519	1.95	1.87	-	1,326	390	2,160	5,619	1,867	6	1,991	6,012
Savannah, GA (Metro)																	
Carver State Bank	Savannah	25,180	367	-	-	-	1.46	7.48	-	697	148	948	2,064	136	95	943	2,116
First Bank of Coastal Georgia	Pembroke	33,531	1,002	-	2	1	2.99	0.93	-	50	-	369	630	-	11	358	675
First Chatham Bank	Savannah	235,669	2,508	1,070	62	1,066	1.06	7.18	-	603	-	3,004	23,288	13	-	3,299	23,610
Total/Average		294,380	3,877	1,070	64	1,067	1.32	5.90	-	1,350	148	4,321	25,982	149	106	4,600	26,401
Other																	
Pineland Bank	Alma	176,937	2,807	750	142	1,019	1.59	2.08	-	2,036	-	1,772	3,950	282	-	1,948	4,213
Altamaha Bank and Trust Company	Vidalia	107,899	1,344	162	50	189	1.25	1.35	-	2,229	-	1,642	501	1,200	-	1,702	772
Bank of Dudley	Dublin	150,909	2,061	283	48	95	1.37	1.22	-	343	-	2,629	7	586	-	2,952	-
Bank of Hazlehurst	Hazlehurst	82,930	1,772	2,244	32	1,729	2.14	9.69	-	1,031	-	10,724	1,327	4,229	344	9,839	1,327
Bank of Lumber City	Lumber City	12,188	158	45	16	13	1.30	0.40	-	28	29	94	-	-	-	92	-
Bank of Newington	Newington	103,020	1,942	650	9	433	1.89	2.71	-	1,053	895	2,647	627	723	834	2,791	570
Bank of Soperton	Soperton	50,178	650	97	5	60	1.30	0.39	-	227	-	94	159	220	-	185	159
Bank of Wrightsville	Wrightsville	27,091	319	-	3	2	1.18	0.99	-	15	-	353	190	30	-	367	191
Claxton Bank	Claxton	78,142	1,035	203	61	103	1.32	1.04	-	220	221	1,028	225	1,557	23	1,187	227
Community Bank of Georgia	Baxley	61,465	917	145	45	30	1.49	2.22	-	1,684	2	1,362	317	830	463	1,521	317
Durden Banking Company, Incorporated	Twin City	106,784	2,875	-	58	182	2.69	0.90	-	1,866	311	1,144	320	1,292	892	943	337
Farmers & Merchants Bank	Statesboro	119,974	1,230	30	64	30	1.03	1.13	-	75	-	572	1,518	25	-	581	2,463
Farmers and Merchants Bank	Sylvania	44,575	681	40	31	53	1.53	2.45	-	1,257	-	1,840	918	1,415	-	1,694	969
Farmers State Bank	Dublin	91,826	2,357	135	9	24	2.57	0.40	-	764	26	497	-	811	15	530	-
First National Bank South	Alma	267,638	10,568	-	5,332	2,836	3.95	1.28	-	2,793	143	2,923	1,652	2,855	75	2,298	2,025
Four County Bank	Allentown	46,625	954	90	30	89	2.05	1.17	-	252	144	415	358	466	61	355	358
Glennville Bank	Glennville	150,022	3,155	-	52	63	2.10	1.11	-	2,128	-	1,314	1,263	886	-	920	1,199
Merchants & Citizens Bank	McRae	34,374	890	124	31	244	2.59	0.37	-	1,132	206	347	44	425	166	387	54
Morris Bank	Dublin	544,627	9,263	675	179	541	1.70	1.01	-	5,948	29	5,743	905	4,322	21	5,366	2,114
Mount Vernon Bank	Vidalia	72,893	861	18	1	-	1.18	0.35	-	1,511	384	171	289	1,499	-	171	303
First Southern Bank	Patterson	75,138	1,444	185	217	30	1.92	5.50	-	838	-	2,361	3,419	471	6	1,384	3,448
Peoples Bank	Lyons	64,357	1,067	90	5	8	1.66	0.32	-	5	-	76	212	73	-	68	212
PrimeSouth Bank	Waycross	369,005	7,153	-	284	272	1.94	0.97	-	1,748	93	1,943	3,600	731	6	568	3,288
Security State Bank	McRae	20,725	467	23	-	146	2.25	0.10	-	9	18	43	-	208	-	14	-
South Georgia Bank	Glennville	94,245	1,579	52	102	7	1.68	0.66	-	1,667	150	166	834	2,184	96	137	923
Vidalia Federal Savings Bank	Vidalia	61,291	605	5	-	5	0.99	0.73	-	3,842	-	1,643	-	2,575	-	2,023	38
Waycross Bank & Trust	Waycross	83,538	1,916	113	-	7	2.29	0.52	-	27	-	842	-	162	-	859	-
Wheeler County State Bank	Alamo	58,564	1,003	(500)	147	15	1.71	0.40	-	398	10	391	-	537	14	610	66
Total/Average		3,156,960	61,073	5,659	6,953	8,225	1.93	1.40	-	35,126	2,661	44,776	22,635	30,594	3,016	41,492	25,573
Southeast - Total/Average																	
		3,777,736	70,439	6,909	7,892	9,983	1.86	1.83	-	39,577	3,325	53,094	55,865	34,436	3,210	49,899	59,952