

\* 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 + \$		
<b>State Summary</b>																	
North - Total/Average		9,488,416	82,424	5,741	8,219	14,228	0.87	0.34	-	35,430	3,207	40,178	10,179	35,261	2,562	37,708	9,985
East - Total/Average		2,205,722	32,677	3,748	1,310	4,532	1.48	1.09	-	14,426	335	14,314	26,211	12,650	984	19,059	25,688
Atlanta Metro - Total/Average		15,551,741	160,465	17,856	16,299	30,646	1.03	1.24	2,556	100,038	11,289	178,536	128,825	61,178	12,096	174,925	152,587
Central - Total/Average		5,978,491	67,649	9,106	3,797	8,765	1.13	0.93	-	21,977	13,133	54,434	28,149	26,935	19,887	56,165	26,297
Southwest - Total/Average		15,313,763	157,636	21,533	11,335	28,647	1.03	1.09	1,589	133,870	13,263	124,453	109,394	116,950	9,554	131,285	127,184
Southeast - Total/Average		3,809,043	67,896	9,903	10,091	17,739	1.78	1.77	-	43,092	2,623	54,726	52,679	39,599	3,325	53,096	55,865
<b>State Total</b>		<b>52,347,176</b>	<b>568,747</b>	<b>67,887</b>	<b>51,051</b>	<b>104,557</b>	<b>1.09</b>	<b>1.03</b>	<b>4,145</b>	<b>348,833</b>	<b>43,850</b>	<b>466,641</b>	<b>355,437</b>	<b>292,573</b>	<b>48,408</b>	<b>472,238</b>	<b>397,606</b>
<b>North</b>																	
<b>Chattanooga, TN-GA (Metro)</b>																	
Bank of Dade	Trenton	45,501	585	-	491	259	1.29	0.20	-	2,366	51	73	130	2,800	307	127	134
Bank of LaFayette, Georgia	Lafayette	93,750	1,000	-	26	268	1.07	1.26	-	1,369	5	2,758	553	2,195	40	2,772	448
Capital Bank	Fort Oglethorpe	90,333	1,412	-	173	24	1.56	0.29	-	593	-	15	340	102	-	15	340
Citizens Bank & Trust, Inc.	Trenton	63,737	1,036	152	28	111	1.63	0.37	-	712	27	302	54	634	57	458	89
American Commerce Bank, National Association	Bremen	234,688	3,452	900	255	257	1.47	0.57	-	752	-	476	1,009	129	-	511	1,379
<b>Total/Average</b>		<b>528,009</b>	<b>7,485</b>	<b>1,052</b>	<b>973</b>	<b>919</b>	<b>1.42</b>	<b>0.68</b>	<b>-</b>	<b>5,792</b>	<b>83</b>	<b>3,624</b>	<b>2,086</b>	<b>5,860</b>	<b>404</b>	<b>3,883</b>	<b>2,390</b>
<b>Dalton, GA (Metro)</b>																	
First Bank	Dalton	268,157	4,753	587	247	343	1.77	0.65	-	1,559	-	2,101	114	2,307	2	1,823	70
First National Community Bank	Chatsworth	109,331	1,484	72	162	10	1.36	1.34	-	178	-	1,495	545	93	-	1,511	605
<b>Total/Average</b>		<b>377,488</b>	<b>6,237</b>	<b>659</b>	<b>409</b>	<b>353</b>	<b>1.65</b>	<b>0.87</b>	<b>-</b>	<b>1,737</b>	<b>-</b>	<b>3,596</b>	<b>659</b>	<b>2,400</b>	<b>2</b>	<b>3,334</b>	<b>675</b>
<b>Rome, GA (Metro)</b>																	
Greater Community Bank	Rome	130,212	1,316	110	138	52	1.01	0.47	-	437	-	500	275	188	2	591	493
Heritage First Bank	Rome	105,702	1,069	364	21	155	1.01	1.36	-	329	-	1,448	364	201	-	248	364
River City Bank	Rome	102,512	1,379	-	45	55	1.35	0.36	-	168	-	113	469	596	332	483	498
<b>Total/Average</b>		<b>338,426</b>	<b>3,764</b>	<b>474</b>	<b>204</b>	<b>262</b>	<b>1.11</b>	<b>0.69</b>	<b>-</b>	<b>934</b>	<b>-</b>	<b>2,061</b>	<b>1,108</b>	<b>985</b>	<b>334</b>	<b>1,322</b>	<b>1,355</b>
<b>Other</b>																	
SouthCrest Bank, N.A.	Atlanta	290,847	2,815	176	316	438	0.97	1.44	-	2,381	387	5,177	2,648	4,133	358	4,102	2,077
North Georgia National Bank	Calhoun	62,663	855	(250)	101	49	1.36	0.07	-	728	-	101	-	772	-	416	309
Southeast First National Bank	Summerville	12,802	236	10	-	-	1.84	1.66	-	111	23	522	436	83	26	523	436
Southern Bank & Trust	Clarksville	142,609	2,118	131	10	4	1.49	0.74	-	30	73	1,295	8	33	61	1,206	8
United Community Bank	Blairsville	7,735,572	58,914	3,489	6,206	12,203	0.76	0.23	-	23,717	2,641	23,802	3,234	20,995	1,377	22,922	2,735
<b>Total/Average</b>		<b>8,244,493</b>	<b>64,938</b>	<b>3,556</b>	<b>6,633</b>	<b>12,694</b>	<b>0.79</b>	<b>0.29</b>	<b>-</b>	<b>26,967</b>	<b>3,124</b>	<b>30,897</b>	<b>6,326</b>	<b>26,016</b>	<b>1,822</b>	<b>29,169</b>	<b>5,565</b>
<b>North - Total/Average</b>		<b>9,488,416</b>	<b>82,424</b>	<b>5,741</b>	<b>8,219</b>	<b>14,228</b>	<b>0.87</b>	<b>0.34</b>	<b>-</b>	<b>35,430</b>	<b>3,207</b>	<b>40,178</b>	<b>10,179</b>	<b>35,261</b>	<b>2,562</b>	<b>37,708</b>	<b>9,985</b>

**GEORGIA ASSET QUALITY - DECEMBER 31, 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 \$
<b>East</b>																	
<b>Athens-Clarke County, GA (Metro)</b>																	
Commercial Bank	Crawford	120,964	2,795	204	112	22	2.31	0.76	-	71	-	1,199	-	56	-	1,271	-
First American Bank and Trust Company	Athens	327,197	4,555	420	36	25	1.39	0.80	-	147	66	1,611	2,368	160	-	2,096	2,256
First Madison Bank & Trust	Athens	166,666	6,380	(1,215)	31	245	3.83	0.00	-	65	-	-	-	308	46	19	-
Oconee State Bank	Watkinsville	169,153	2,005	-	29	47	1.19	0.03	-	858	-	93	-	1,208	38	758	-
<b>Total/Average</b>		<b>783,980</b>	<b>15,735</b>	<b>(591)</b>	<b>208</b>	<b>339</b>	<b>2.01</b>	<b>0.43</b>	<b>-</b>	<b>1,141</b>	<b>66</b>	<b>2,903</b>	<b>2,368</b>	<b>1,732</b>	<b>84</b>	<b>4,144</b>	<b>2,256</b>
<b>Gainesville, GA (Metro)</b>																	
First Century Bank, National Association	Gainesville	22,296	839	1,611	14	1,098	3.76	0.22	-	451	-	22	268	68	-	37	234
Peach State Bank & Trust	Gainesville	150,477	1,845	385	75	176	1.23	0.60	-	117	24	-	1,178	133	27	-	1,178
<b>Total/Average</b>		<b>172,773</b>	<b>2,684</b>	<b>1,996</b>	<b>89</b>	<b>1,274</b>	<b>1.55</b>	<b>0.45</b>	<b>-</b>	<b>568</b>	<b>24</b>	<b>22</b>	<b>1,446</b>	<b>201</b>	<b>27</b>	<b>37</b>	<b>1,412</b>
<b>Other</b>																	
Bank of Madison	Madison	137,270	1,853	-	103	68	1.35	2.07	-	863	-	1,825	2,959	1,596	-	4,086	1,190
Elberton Federal Savings & Loan Association	Elberton	18,662	41	-	-	-	0.22	0.14	-	399	-	32	-	426	-	59	-
F&M Bank	Washington	136,762	2,689	-	49	109	1.97	1.70	-	4,843	169	2,597	1,873	3,029	37	2,426	2,600
Farmers State Bank	Lincolnton	72,082	602	311	151	475	0.84	1.68	-	3,393	-	1,305	830	1,696	194	1,430	1,271
First Covenant Bank	Commerce	34,963	396	(400)	82	38	1.13	7.04	-	474	-	93	12,327	243	-	95	12,502
Northeast Georgia Bank	Lavonia	222,838	2,727	(568)	89	329	1.22	1.27	-	2,160	76	4,297	1,774	2,692	642	3,919	1,823
Pinnacle Bank	Elberton	626,392	5,950	3,000	539	1,900	0.95	0.44	-	585	-	1,240	2,634	1,035	-	2,863	2,634
<b>Total/Average</b>		<b>1,248,969</b>	<b>14,258</b>	<b>2,343</b>	<b>1,013</b>	<b>2,919</b>	<b>1.14</b>	<b>1.55</b>	<b>-</b>	<b>12,717</b>	<b>245</b>	<b>11,389</b>	<b>22,397</b>	<b>10,717</b>	<b>873</b>	<b>14,878</b>	<b>22,020</b>
<b>East - Total/Average</b>		<b>2,205,722</b>	<b>32,677</b>	<b>3,748</b>	<b>1,310</b>	<b>4,532</b>	<b>1.48</b>	<b>1.09</b>	<b>-</b>	<b>14,426</b>	<b>335</b>	<b>14,314</b>	<b>26,211</b>	<b>12,650</b>	<b>984</b>	<b>19,059</b>	<b>25,688</b>



**GEORGIA ASSET QUALITY - DECEMBER 31, 2017**

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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 \$
<b>Atlanta Metro (Excludes SunTrust)</b>																	
Affinity Bank	Atlanta	205,835	2,833	-	215	-	1.38	0.83	-	6	-	334	1,826	8	-	362	1,971
Bank of Monticello	Monticello	66,832	494	-	26	243	0.74	0.71	-	901	52	668	80	728	24	858	80
Brand Banking Company	Lawrenceville	1,865,555	18,284	2,000	5,848	9,556	0.98	2.50	-	5,011	-	52,088	7,992	9,898	158	48,287	9,191
Century Bank of Georgia	Cartersville	91,698	1,676	-	332	2	1.83	0.68	-	85	-	142	1,110	184	-	71	1,110
Citizens Bank of Forsyth County	Cumming	194,842	3,161	-	333	4	1.62	0.09	-	801	-	-	282	362	-	-	282
Citizens Trust Bank	Atlanta	246,968	1,870	-	365	326	0.76	0.61	-	2,625	13	1,960	646	1,634	6	2,138	1,218
Community Bank of Pickens County	Jasper	251,934	3,276	820	38	677	1.30	3.27	-	1,926	-	1,665	9,107	2,023	-	4,389	12,649
Cornerstone Bank	Atlanta	172,415	3,379	245	180	193	1.96	2.92	-	1,844	40	5,438	2,384	971	-	4,924	4,107
Embassy National Bank	Lawrenceville	62,547	1,435	45	4	-	2.29	0.48	-	-	-	-	554	-	-	-	554
F & M Bank and Trust Company	Manchester	49,366	563	-	11	60	1.14	4.83	-	11	-	1,004	2,533	1,123	-	1,015	2,666
Fidelity Bank	Atlanta	3,580,966	29,772	4,275	4,901	9,078	0.83	1.19	236	10,561	6,313	47,013	7,621	10,193	6,534	41,409	8,624
First Bank of Pike	Molena	26,539	355	60	41	34	1.34	2.08	-	1,441	397	-	901	1,648	218	-	901
Foothills Community Bank	Dawsonville	62,252	741	(149)	227	37	1.19	0.84	-	-	-	-	804	-	-	-	804
First IC Bank	Doraville	318,469	4,692	-	259	155	1.47	0.49	-	1,732	-	11	1,974	493	-	1,366	2,469
First Landmark Bank	Marietta	467,009	5,062	2,500	91	2,500	1.08	0.56	-	940	-	3,311	-	900	-	6,549	-
First National Bank of Griffin	Griffin	104,617	1,290	84	77	250	1.23	0.36	-	898	42	679	264	1,727	46	877	264
Georgia Banking Company	Atlanta	186,250	1,825	617	32	125	0.98	1.50	-	4,418	93	4,746	2,742	895	271	3,320	2,835
Georgia Heritage Bank	Dallas	62,727	753	93	2	303	1.20	3.35	-	961	-	600	2,571	127	-	391	2,647
Georgia Primary Bank	Atlanta	119,504	1,891	(200)	110	-	1.58	4.97	-	244	-	6,663	1,788	397	-	6,583	1,816
Gwinnett Community Bank	Duluth	153,868	2,067	-	216	981	1.34	9.85	-	1,902	-	8,268	19,122	250	-	8,280	22,107
Hamilton State Bank	Hoschton	1,296,145	11,357	(438)	248	550	0.88	0.33	2,320	2,899	3,456	4,599	1,220	2,463	3,908	5,739	2,184
Heritage Bank	Jonesboro	361,966	4,532	727	38	46	1.25	0.73	-	681	-	889	2,595	118	-	866	4,841
Legacy State Bank	Loganville	62,710	712	126	-	30	1.14	2.87	-	45	-	-	2,492	-	-	51	2,441
Liberty First Bank	Monroe	84,749	993	133	3	5	1.17	1.62	-	282	-	554	1,487	216	20	573	1,527
Metro City Bank	Doraville	1,067,719	6,925	3,057	41	1,644	0.65	0.39	-	16,596	-	4,376	610	2,881	62	6,196	610
Newton Federal Bank (MHC)	Covington	220,704	4,636	51	389	186	2.10	1.73	-	12,157	-	4,855	113	2,606	-	3,669	61
NOA Bank	Duluth	224,035	2,680	241	-	78	1.20	0.12	-	56	-	115	294	-	-	155	650
Northside Bank	Adairsville	70,672	923	(247)	9	11	1.31	4.28	-	337	220	1,775	3,453	420	-	2,045	6,353
Peoples Bank & Trust	Buford	135,145	1,684	-	41	65	1.25	5.36	-	360	-	529	15,382	1,189	-	1,421	14,756
American Commerce Bank, National Association	Bremen	234,688	3,452	900	255	257	1.47	0.57	-	752	-	476	1,009	129	-	511	1,379
Piedmont Bank	Peachtree Corners	681,541	5,664	952	8	110	0.83	1.06	-	159	-	2,596	6,116	40	-	2,587	6,788
Providence Bank	Alpharetta	63,204	962	-	15	141	1.52	12.28	-	53	-	-	11,770	-	-	-	15,047
Quantum National Bank	Suwanee	384,952	4,264	(208)	78	-	1.11	0.00	-	507	-	-	-	600	-	-	-
RBC Bank (Georgia), National Association	Raleigh	1,025,310	6,963	1,823	111	1,906	0.68	0.14	-	10,100	536	6,324	53	4,075	560	1,952	53
Signature Bank of Georgia	Sandy Springs	58,002	544	37	8	92	0.94	7.23	-	-	-	3,636	4,396	3,124	-	3,699	4,396
State Bank of Georgia	Fayetteville	75,128	727	(500)	505	53	0.97	0.10	-	8	-	102	-	99	-	559	-
Talbot State Bank	Woodland	30,732	406	-	6	1	1.32	3.97	-	5,289	122	1,678	888	4,721	15	2,658	902
Touchmark National Bank	Alpharetta	351,777	3,455	250	21	-	0.98	0.00	-	6,518	-	-	-	-	-	-	-
United Bank	Zebulon	641,656	11,778	422	1,049	666	1.84	0.46	-	5,514	5	6,117	-	3,846	274	6,505	571
Vinings Bank	Smyrna	115,263	1,307	-	104	163	1.13	1.00	-	182	-	1,243	1,767	1,090	-	185	1,864
WestSide Bank	Hiram	75,450	1,082	140	62	118	1.43	12.21	-	1,236	-	4,082	10,879	-	-	4,735	11,869
<b>Atlanta Metro - Total/Average</b>		<b>15,551,741</b>	<b>160,465</b>	<b>17,856</b>	<b>16,299</b>	<b>30,646</b>	<b>1.03</b>	<b>1.24</b>	<b>2,556</b>	<b>100,038</b>	<b>11,289</b>	<b>178,536</b>	<b>128,825</b>	<b>61,178</b>	<b>12,096</b>	<b>174,925</b>	<b>152,587</b>
<b>Central</b>																	
<b>Macon, GA (Metro)</b>																	
American Pride Bank	Macon	130,800	1,998	687	-	9	1.53	0.09	-	101	-	-	145	719	-	-	145
Persons Banking Company	Forsyth	207,961	2,065	135	131	1,074	0.99	5.82	-	722	-	12,268	6,079	517	-	12,868	6,231
State Bank and Trust Company	Macon	3,532,193	28,750	6,110	460	4,418	0.81	0.27	-	5,279	8,085	12,477	895	4,790	14,060	11,098	1,271
<b>Total/Average</b>		<b>3,870,954</b>	<b>32,813</b>	<b>6,932</b>	<b>591</b>	<b>5,501</b>	<b>0.85</b>	<b>0.59</b>	<b>-</b>	<b>6,102</b>	<b>8,085</b>	<b>24,745</b>	<b>7,119</b>	<b>6,026</b>	<b>14,060</b>	<b>23,966</b>	<b>7,647</b>



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										P/D Still Accruing		Non		P/D Still Accruing		Non	
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
<b>Other</b>																	
Bank of Hancock County	Sparta	24,503	1,020	5	20	31	4.16	0.35	-	1,767	397	203	84	1,282	311	329	60
BankSouth	Greensboro	384,667	6,015	37	510	200	1.56	0.36	-	902	1	588	1,487	610	1	997	533
Century Bank and Trust	Milledgeville	148,066	2,032	-	82	89	1.37	0.56	-	38	-	1,229	182	370	-	1,261	607
Citizens Bank of Swainsboro	Swainsboro	144,923	3,687	720	104	310	2.54	0.35	-	1,491	177	665	30	1,421	159	772	180
Citizens Bank of The South	Sandersville	164,626	1,939	530	58	544	1.18	0.65	-	1,681	60	940	537	2,172	104	645	1,103
Exchange Bank	Milledgeville	139,573	2,666	-	72	85	1.91	1.14	-	310	153	1,925	859	448	-	1,929	988
Farmers & Merchants Bank	Eatonton	78,391	2,035	-	42	64	2.60	8.32	-	1,226	154	8,459	7,256	786	28	4,626	7,280
Farmers Bank	Greensboro	40,417	828	(125)	9	15	2.05	0.62	-	-	-	-	620	9	-	-	620
First State Bank	Wrens	105,047	969	270	38	138	0.92	0.74	-	860	-	377	610	585	-	289	652
Geo. D. Warthen Bank	Sandersville	110,422	1,163	600	28	264	1.05	2.95	-	1,934	-	2,018	3,104	1,178	-	1,980	3,190
Peoples Bank	Eatonton	75,179	1,087	137	27	115	1.45	2.56	-	208	8	1,851	1,281	460	6	1,877	1,656
Queensborough National Bank & Trust Company	Louisville	667,077	10,830	-	2,216	1,404	1.62	1.52	-	5,020	4,063	11,422	4,980	11,368	5,206	17,482	1,781
Wilkinson County Bank	Irwinton	24,646	565	-	-	5	2.29	0.02	-	438	35	12	-	220	12	12	-
<b>Total/Average</b>		<b>2,107,537</b>	<b>34,836</b>	<b>2,174</b>	<b>3,206</b>	<b>3,264</b>	<b>1.65</b>	<b>1.48</b>	<b>-</b>	<b>15,875</b>	<b>5,048</b>	<b>29,689</b>	<b>21,030</b>	<b>20,909</b>	<b>5,827</b>	<b>32,199</b>	<b>18,650</b>
<b>Central - Total/Average</b>		<b>5,978,491</b>	<b>67,649</b>	<b>9,106</b>	<b>3,797</b>	<b>8,765</b>	<b>1.13</b>	<b>0.93</b>	<b>-</b>	<b>21,977</b>	<b>13,133</b>	<b>54,434</b>	<b>28,149</b>	<b>26,935</b>	<b>19,887</b>	<b>56,165</b>	<b>26,297</b>
<b>Southwest (Excludes Synovus)</b>																	
<b>Albany, GA (Metro)</b>																	
AB&T	Albany	142,008	1,855	-	18	63	1.31	0.04	-	203	-	67	-	152	-	71	-
Bank of Dawson	Dawson	72,368	1,067	275	40	327	1.47	2.05	-	3,416	-	2,240	65	3,238	-	2,470	65
Bank of Terrell	Dawson	123,244	1,389	400	29	304	1.13	0.91	-	2,236	-	1,259	190	1,796	-	1,346	821
Flint Community Bank	Albany	192,003	1,984	240	25	31	1.03	0.27	-	867	-	442	164	2,459	-	613	2,205
<b>Total/Average</b>		<b>529,623</b>	<b>6,295</b>	<b>915</b>	<b>112</b>	<b>725</b>	<b>1.19</b>	<b>0.65</b>	<b>-</b>	<b>6,722</b>	<b>-</b>	<b>4,008</b>	<b>419</b>	<b>7,645</b>	<b>-</b>	<b>4,500</b>	<b>3,091</b>
<b>Columbus, GA-AL (Metro)</b>																	
First Peoples Bank	Pine Mountain	69,587	897	116	26	74	1.29	0.66	-	307	39	729	65	262	1	986	65
<b>Total/Average</b>		<b>69,587</b>	<b>897</b>	<b>116</b>	<b>26</b>	<b>74</b>	<b>1.29</b>	<b>0.66</b>	<b>-</b>	<b>307</b>	<b>39</b>	<b>729</b>	<b>65</b>	<b>262</b>	<b>1</b>	<b>986</b>	<b>65</b>
<b>Valdosta, GA (Metro)</b>																	
Barwick Banking Company	Barwick	1,698	45	-	1	1	2.65	0.00	-	-	-	-	-	-	-	-	-
Citizens Community Bank	Hahira	87,434	967	200	39	162	1.11	1.16	-	418	22	1,094	536	671	125	591	537
Citizens National Bank of Quitman	Quitman	67,178	1,052	75	65	53	1.57	0.75	-	1,946	30	706	54	143	12	737	31
Commercial Banking Company	Valdosta	164,148	2,753	190	76	219	1.68	0.35	-	557	-	542	283	605	-	436	350
Farmers & Merchants Bank	Lakeland	389,065	7,878	2,571	658	2,874	2.02	7.29	-	11,894	2,642	14,160	23,356	12,175	2,918	14,765	29,123
First Federal Savings and Loan Association of Valdosta	Valdosta	146,401	530	62	24	57	0.36	1.79	-	4,721	-	1,940	1,153	3,655	-	2,052	1,325
Guardian Bank	Valdosta	236,815	4,632	441	5	100	1.96	0.61	-	265	-	1,913	108	699	-	1,721	95
<b>Total/Average</b>		<b>1,092,739</b>	<b>17,857</b>	<b>3,539</b>	<b>868</b>	<b>3,466</b>	<b>1.63</b>	<b>3.03</b>	<b>-</b>	<b>19,801</b>	<b>2,694</b>	<b>20,355</b>	<b>25,490</b>	<b>17,948</b>	<b>3,055</b>	<b>20,302</b>	<b>31,461</b>

**GEORGIA ASSET QUALITY - DECEMBER 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		P/D Still Accruing		Non			
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$		
<b>Other</b>																			
Ameris Bank	Moultrie	6,046,355	25,791	8,602	3,494	10,225	0.43	0.83	1,589	33,429	5,991	29,630	35,062	25,157	2,941	35,290	38,843		
Bank of Alapaha	Alapaha	108,919	1,462	373	111	478	1.34	0.14	-	3,445	221	144	83	1,924	44	270	262		
Bank of Camilla	Camilla	43,232	1,184	-	19	43	2.74	1.46	-	392	-	1,238	363	149	-	1,244	556		
Bank of Early	Blakely	99,957	1,199	1,025	37	1,043	1.20	1.39	-	2,367	99	1,675	129	1,172	89	2,374	129		
Bank of Eastman	Eastman	124,073	1,463	-	98	251	1.18	8.86	-	5,609	1,187	3,322	11,687	3,376	599	3,721	12,979		
Bank of Edison	Edison	21,929	284	66	10	71	1.30	0.75	-	266	-	241	98	185	-	201	118		
CharterBank	West Point	1,163,986	11,114	(150)	1,284	520	0.95	0.17	-	5,029	332	1,600	1,244	4,718	46	1,660	1,437		
Citizens Bank	Nashville	167,445	2,756	330	61	348	1.65	2.60	-	10,588	882	4,761	1,991	8,781	246	4,331	2,019		
Citizens Bank & Trust Company	Eastman	76,386	925	(200)	47	87	1.21	2.26	-	498	16	281	2,783	335	-	511	4,037		
Citizens Bank of Americus	Americus	170,117	3,395	225	94	173	2.00	0.26	-	487	-	631	148	553	-	720	174		
Citizens Bank of Cochran	Cochran	66,395	554	(75)	142	289	0.83	0.81	-	1,269	47	27	686	794	90	84	656		
South Coast Bank & Trust	Brunswick	87,046	1,394	131	-	4	1.60	0.00	-	358	-	3	-	180	299	3	-		
Citizens State Bank of Taylor County	Reynolds	26,288	360	30	12	32	1.37	0.58	-	634	-	297	42	782	-	261	42		
Colony Bank	Fitzgerald	764,788	7,507	390	1,110	2,916	0.98	0.96	-	4,558	-	7,503	4,256	5,250	-	8,807	4,520		
Commercial State Bank	Donalsonville	43,360	822	420	4	96	1.90	1.39	-	1,788	-	1,203	159	1,411	-	1,848	138		
Community Bank & Trust - West Georgia	LaGrange	47,778	331	98	4	61	0.69	9.08	-	2,286	2	331	6,959	1,441	102	344	7,003		
Community Banking Company of Fitzgerald	Fitzgerald	105,981	2,342	635	18	146	2.21	1.07	-	451	11	1,587	-	365	2	1,522	-		
Douglas National Bank	Douglas	148,441	1,701	250	111	117	1.15	0.64	-	1,638	-	585	560	1,615	-	580	560		
Family Bank	Pelham	73,665	635	60	114	181	0.86	1.04	-	2,764	54	953	-	3,097	172	1,264	14		
First National Bank of Coffee County	Douglas	108,947	705	120	19	107	0.65	0.27	-	567	-	321	111	68	-	111	-		
First National Bank of Decatur County	Bainbridge	113,661	2,182	2,135	48	1,598	1.92	0.69	-	354	121	1,239	-	249	-	2,222	-		
First Port City Bank	Bainbridge	141,605	2,183	-	3	11	1.54	0.09	-	75	-	164	-	1	-	270	-		
First State Bank of Blakely	Blakely	334,186	4,410	745	232	711	1.32	0.53	-	1,293	95	2,422	59	2,425	323	1,800	6		
First State Bank of Randolph County	Cuthbert	31,022	386	15	-	6	1.24	0.82	-	646	-	653	-	904	5	657	-		
Calumet Bank	LaGrange	126,941	1,586	178	24	-	1.25	0.39	-	234	9	389	338	24	11	406	372		
Pelham Banking Company	Pelham	23,538	27	30	1	4	0.11	0.03	-	205	16	25	-	66	-	15	-		
Peoples Bank	Willacoochee	40,516	228	25	5	37	0.56	0.10	-	626	-	79	-	684	-	125	-		
Peoples Bank of Georgia	Talbotton	53,234	360	40	22	49	0.68	0.75	-	1,600	296	396	181	588	428	372	181		
PeoplesSouth Bank	Colquitt	498,706	6,915	1,000	559	958	1.39	1.31	-	7,763	209	5,629	3,860	5,657	231	5,575	6,116		
Planters and Citizens Bank	Camilla	25,946	553	-	7	11	2.13	0.18	-	217	-	-	205	138	-	4	205		
Planters First Bank	Hawkinsville	230,877	2,402	475	319	272	1.04	1.73	-	577	87	4,661	864	829	-	4,916	835		
Rabun County Bank	Clayton	118,836	2,533	-	45	250	2.13	3.21	-	562	-	3,582	1,865	365	-	2,098	1,826		
Rochelle State Bank	Rochelle	7,117	138	30	8	78	1.94	0.00	-	46	-	-	-	102	-	-	-		
South Georgia Banking Company	Tifton	215,120	3,551	-	130	174	1.65	0.82	-	739	93	2,875	945	1,720	169	2,376	581		
SouthCrest Bank, N.A.	Atlanta	290,847	2,815	176	316	438	0.97	1.44	-	2,381	387	5,177	2,648	4,133	358	4,102	2,077		
Southwest Georgia Bank	Moultrie	330,068	3,044	300	67	448	0.92	0.50	-	3,262	-	1,675	759	2,301	-	1,549	904		
State Bank of Cochran	Cochran	140,113	5,835	-	696	858	4.16	1.91	-	1,235	-	3,263	893	3,529	-	3,667	426		
SunMark Community Bank	Hawkinsville	185,813	3,611	360	79	266	1.94	1.76	-	2,439	280	2,322	2,075	1,480	75	1,966	1,833		
TC Federal Bank	Thomasville	213,608	3,470	(1,860)	589	116	1.62	0.27	-	1,053	-	1,702	384	349	120	1,464	553		
Thomasville National Bank	Thomasville	696,213	14,099	300	89	338	2.03	0.27	-	1,146	-	2,176	-	1,493	-	2,656	611		
Trust Bank	Lenox	21,853	419	72	3	10	1.92	3.32	-	137	-	462	748	588	-	425	748		
United National Bank	Cairo	177,878	3,611	480	237	440	2.03	1.77	-	1,049	91	2,859	1,008	760	5	3,397	1,133		
West Central Georgia Bank	Thomaston	43,220	1,245	36	49	73	2.88	0.14	-	914	4	-	180	769	94	-	638		
Wilcox County State Bank	Abbeville	65,808	1,060	96	12	48	1.61	1.47	-	64	-	1,278	47	588	49	289	35		
<b>Total/Average</b>		<b>13,621,814</b>	<b>132,587</b>	<b>16,963</b>	<b>10,329</b>	<b>24,382</b>	<b>0.97</b>	<b>0.95</b>	<b>1,589</b>	<b>107,040</b>	<b>10,530</b>	<b>99,361</b>	<b>83,420</b>	<b>91,095</b>	<b>6,498</b>	<b>105,497</b>	<b>92,567</b>		
<b>Southwest - Total/Average</b>		<b>15,313,763</b>	<b>157,636</b>	<b>21,533</b>	<b>11,335</b>	<b>28,647</b>	<b>1.03</b>	<b>1.09</b>	<b>1,589</b>	<b>133,870</b>	<b>13,263</b>	<b>124,453</b>	<b>109,394</b>	<b>116,950</b>	<b>9,554</b>	<b>131,285</b>	<b>127,184</b>		



**GEORGIA ASSET QUALITY - DECEMBER 31, 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 \$
<b>Southeast</b>																	
<b>Augusta-Richmond County, GA-SC (Metro)</b>																	
First National Bank of Waynesboro	Waynesboro	79,247	1,000	189	50	189	1.26	0.19	-	851	106	267	-	557	104	280	-
Southern Bank	Sardis	49,498	526	50	7	82	1.06	3.79	-	1,598	12	1,196	1,870	1,218	22	1,557	1,629
<b>Total/Average</b>		<b>128,745</b>	<b>1,526</b>	<b>239</b>	<b>57</b>	<b>271</b>	<b>1.19</b>	<b>1.51</b>	<b>-</b>	<b>2,449</b>	<b>118</b>	<b>1,463</b>	<b>1,870</b>	<b>1,775</b>	<b>126</b>	<b>1,837</b>	<b>1,629</b>
<b>Brunswick, GA (Metro)</b>																	
Southeastern Bank	Darien	195,016	3,294	(550)	852	632	1.69	1.72	-	1,439	6	1,883	5,537	1,326	390	2,160	5,619
<b>Total/Average</b>		<b>195,016</b>	<b>3,294</b>	<b>(550)</b>	<b>852</b>	<b>632</b>	<b>1.69</b>	<b>1.72</b>	<b>-</b>	<b>1,439</b>	<b>6</b>	<b>1,883</b>	<b>5,537</b>	<b>1,326</b>	<b>390</b>	<b>2,160</b>	<b>5,619</b>
<b>Savannah, GA (Metro)</b>																	
Carver State Bank	Savannah	28,229	353	49	2	80	1.25	6.88	-	1,418	116	922	1,972	697	148	948	2,064
First Bank of Coastal Georgia	Pembroke	34,195	1,002	-	1	1	2.93	0.67	-	484	1	365	464	50	-	369	630
First Chatham Bank	Savannah	240,218	2,464	1,410	91	1,479	1.03	6.80	-	410	-	2,585	22,181	603	-	3,004	23,288
<b>Total/Average</b>		<b>302,642</b>	<b>3,819</b>	<b>1,459</b>	<b>94</b>	<b>1,560</b>	<b>1.26</b>	<b>5.37</b>	<b>-</b>	<b>2,312</b>	<b>117</b>	<b>3,872</b>	<b>24,617</b>	<b>1,350</b>	<b>148</b>	<b>4,321</b>	<b>25,982</b>
<b>Other</b>																	
Pineland Bank	Alma	178,960	2,770	800	143	1,107	1.55	1.93	-	1,901	-	1,734	3,416	2,036	-	1,772	3,950
Altamaha Bank and Trust Company	Vidalia	109,785	1,504	172	214	203	1.37	1.59	-	1,061	-	2,185	484	2,229	-	1,642	501
Bank of Dudley	Dublin	154,700	2,146	378	53	111	1.39	1.30	-	1,101	-	2,941	7	365	-	2,631	7
Bank of Hazlehurst	Hazlehurst	71,202	2,030	3,029	136	2,360	2.85	7.87	-	2,197	128	8,983	1,288	1,031	-	10,724	1,327
Bank of Lumber City	Lumber City	12,243	158	50	17	19	1.29	0.36	-	94	25	82	-	28	29	94	-
Bank of Newington	Newington	101,855	1,639	1,000	12	1,089	1.61	1.45	-	1,284	75	1,310	405	1,053	895	2,647	627
Bank of Soperton	Soperton	54,871	687	134	7	62	1.25	0.45	-	192	-	137	159	227	-	94	159
Bank of Wrightsville	Wrightsville	27,562	320	-	4	2	1.16	0.65	-	641	5	241	117	15	-	353	190
Claxton Bank	Claxton	78,451	1,151	348	61	133	1.47	0.85	-	2,667	170	1,007	85	220	221	1,028	225
Community Bank of Georgia	Baxley	59,404	960	175	63	35	1.62	1.98	-	1,799	43	1,331	254	1,684	2	1,362	317
Durden Banking Company, Incorporated	Twin City	106,429	2,790	-	70	279	2.62	0.70	-	1,409	343	937	203	1,866	311	1,144	320
Farmers & Merchants Bank	Statesboro	119,229	1,203	85	71	119	1.01	1.00	-	584	-	521	1,380	75	-	572	1,518
Farmers and Merchants Bank	Sylvania	43,471	614	70	33	153	1.41	2.19	-	1,570	-	1,699	918	1,257	-	1,840	918
Farmers State Bank	Dublin	92,709	2,398	180	11	30	2.59	0.39	-	2,099	157	487	-	764	26	497	-
FNB South	Alma	267,765	8,133	1,000	6,673	7,613	3.04	1.64	-	2,662	-	4,466	1,575	2,793	143	2,923	1,652
Four County Bank	Allentown	47,613	991	120	49	101	2.08	1.17	-	418	220	440	338	252	144	415	358
Glennville Bank	Glennville	152,782	3,072	-	56	150	2.01	1.05	-	1,079	-	1,284	1,181	2,128	-	1,314	1,263
Merchants & Citizens Bank	McRae	34,499	984	184	67	246	2.85	0.37	-	365	574	211	170	1,132	206	347	44
Morris Bank	Dublin	559,521	9,418	975	280	788	1.68	1.13	-	3,628	407	6,835	857	5,948	29	5,743	905
Mount Vernon Bank	Vidalia	73,935	867	24	1	-	1.17	0.73	-	582	-	679	274	1,511	384	171	289
First Southern Bank	Patterson	74,800	1,428	186	266	96	1.91	5.82	-	1,195	-	2,634	3,436	838	-	2,361	3,419
Peoples Bank	Lyons	64,784	1,090	27	103	20	1.68	0.18	-	137	-	79	83	5	-	76	212
PrimeSouth Bank	Waycross	372,970	7,245	-	431	326	1.94	1.25	-	1,489	-	3,669	3,233	1,748	93	1,943	3,600
Security State Bank	McRae	21,565	470	30	1	151	2.18	0.02	-	250	-	11	-	9	18	43	-
South Georgia Bank	Glennville	94,669	1,626	97	105	8	1.72	0.56	-	1,695	77	265	654	1,667	150	166	834
Vidalia Federal Savings Bank	Vidalia	60,084	631	56	-	30	1.05	1.02	-	3,834	-	2,126	138	3,842	-	1,643	-
Waycross Bank & Trust	Waycross	85,321	1,939	135	1	7	2.27	0.51	-	205	-	810	-	27	-	842	-
Wheeler County State Bank	Alamo	61,461	993	(500)	160	38	1.62	0.43	-	754	158	404	-	398	10	391	-
<b>Total/Average</b>		<b>3,182,640</b>	<b>59,257</b>	<b>8,755</b>	<b>9,088</b>	<b>15,276</b>	<b>1.86</b>	<b>1.40</b>	<b>-</b>	<b>36,892</b>	<b>2,382</b>	<b>47,508</b>	<b>20,655</b>	<b>35,148</b>	<b>2,661</b>	<b>44,778</b>	<b>22,635</b>
<b>Southeast - Total/Average</b>																	
		<b>3,809,043</b>	<b>67,896</b>	<b>9,903</b>	<b>10,091</b>	<b>17,739</b>	<b>1.78</b>	<b>1.77</b>	<b>-</b>	<b>43,092</b>	<b>2,623</b>	<b>54,726</b>	<b>52,679</b>	<b>39,599</b>	<b>3,325</b>	<b>53,096</b>	<b>55,865</b>