



GEORGIA ASSET QUALITY - SEPTEMBER 30, 2018

Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPA's/Assets (%)	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		10,104,329	85,591	7,772	6,245	10,554	0.85	0.30	31,407	2,126	39,578	5,392	32,485	2,901	38,069	7,226
East - Total/Average		2,401,730	33,546	4,099	663	3,895	1.40	0.91	9,930	289	11,974	22,048	12,074	504	10,469	22,628
Atlanta Metro - Total/Average		12,286,682	126,019	10,689	7,081	16,872	1.03	1.03	63,010	10,835	115,430	97,743	51,227	9,832	121,486	102,872
Central - Total/Average		6,300,526	76,529	9,803	5,023	5,945	1.21	1.25	27,991	9,487	84,084	27,907	23,127	10,480	80,296	27,670
Southwest - Total/Average		17,150,427	151,248	21,588	10,040	26,898	0.88	1.03	120,515	12,230	150,030	93,386	118,410	14,098	152,462	101,636
Southeast - Total/Average		4,002,614	69,467	5,663	10,885	15,147	1.74	1.61	38,478	3,037	52,326	45,896	40,418	3,602	56,274	51,570
<b>State Total</b>		<b>52,246,308</b>	<b>542,400</b>	<b>59,614</b>	<b>39,937</b>	<b>79,311</b>	<b>1.04</b>	<b>0.95</b>	<b>291,331</b>	<b>38,004</b>	<b>453,422</b>	<b>292,372</b>	<b>277,741</b>	<b>41,417</b>	<b>459,056</b>	<b>313,602</b>
<b>North</b>																
<b>Chattanooga, TN-GA (Metro)</b>																
Bank of Dade	Trenton	51,756	855	-	359	89	1.65	0.65	1,832	7	454	227	1,971	86	244	322
Bank of LaFayette, Georgia	Lafayette	95,309	881	-	29	148	0.92	1.14	1,537	348	2,495	273	1,275	158	2,730	394
Capital Bank	Fort Oglethorpe	89,776	1,356	-	16	72	1.51	0.35	142	-	84	340	163	-	55	340
Citizens Bank & Trust, Inc.	Trenton	61,849	1,055	89	31	101	1.71	0.28	340	118	273	7	463	101	231	54
American Commerce Bank, National Association	Bremen	249,920	3,683	236	52	58	1.47	0.75	323	-	1,924	290	85	-	345	232
<b>Total/Average</b>		<b>548,610</b>	<b>7,830</b>	<b>325</b>	<b>487</b>	<b>468</b>	<b>1.43</b>	<b>0.74</b>	<b>4,174</b>	<b>473</b>	<b>5,230</b>	<b>1,137</b>	<b>3,957</b>	<b>345</b>	<b>3,605</b>	<b>1,342</b>
<b>Dalton, GA (Metro)</b>																
First Bank	Dalton	292,463	5,372	430	234	45	1.84	0.52	3,011	21	1,560	309	972	104	1,629	338
First National Community Bank	Chatsworth	118,585	1,558	54	74	55	1.31	1.11	1,235	-	1,107	699	107	-	1,142	829
<b>Total/Average</b>		<b>411,048</b>	<b>6,930</b>	<b>484</b>	<b>308</b>	<b>100</b>	<b>1.69</b>	<b>0.71</b>	<b>4,246</b>	<b>21</b>	<b>2,667</b>	<b>1,008</b>	<b>1,079</b>	<b>104</b>	<b>2,771</b>	<b>1,167</b>
<b>Rome, GA (Metro)</b>																
Greater Community Bank	Rome	146,729	1,568	264	33	46	1.07	0.69	946	-	972	275	1,173	-	575	275
Heritage First Bank	Rome	108,590	997	135	34	241	0.92	0.53	252	-	353	349	80	24	1,667	349
River City Bank	Rome	106,613	1,075	-	5	9	1.01	0.33	1,628	-	117	401	845	-	113	451
<b>Total/Average</b>		<b>361,932</b>	<b>3,640</b>	<b>399</b>	<b>72</b>	<b>296</b>	<b>1.01</b>	<b>0.53</b>	<b>2,826</b>	<b>-</b>	<b>1,442</b>	<b>1,025</b>	<b>2,098</b>	<b>24</b>	<b>2,355</b>	<b>1,075</b>
<b>Other</b>																
SouthCrest Bank, N.A.	Atlanta	319,113	3,055	171	239	170	0.96	1.19	2,049	115	5,743	720	770	473	6,259	879
North Georgia National Bank	Calhoun	68,292	871	-	24	8	1.28	0.56	306	-	701	-	857	-	101	-
Southeast First National Bank	Summerville	17,362	240	9	-	5	1.38	0.32	42	11	18	166	40	17	18	166
Southern Bank & Trust	Clarksville	151,506	2,085	32	2	67	1.38	0.67	28	-	1,246	-	86	-	1,143	-
United Community Bank	Blairsville	8,226,466	60,940	6,352	5,113	9,440	0.74	0.19	17,736	1,506	22,531	1,336	23,598	1,938	21,817	2,597
<b>Total/Average</b>		<b>8,782,739</b>	<b>67,191</b>	<b>6,564</b>	<b>5,378</b>	<b>9,690</b>	<b>0.77</b>	<b>0.24</b>	<b>20,161</b>	<b>1,632</b>	<b>30,239</b>	<b>2,222</b>	<b>25,351</b>	<b>2,428</b>	<b>29,338</b>	<b>3,642</b>
<b>North - Total/Average</b>		<b>10,104,329</b>	<b>85,591</b>	<b>7,772</b>	<b>6,245</b>	<b>10,554</b>	<b>0.85</b>	<b>0.30</b>	<b>31,407</b>	<b>2,126</b>	<b>39,578</b>	<b>5,392</b>	<b>32,485</b>	<b>2,901</b>	<b>38,069</b>	<b>7,226</b>



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									P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
									30-90 \$	90 + \$			30-90 \$	90 + \$		
<b>East</b>																
<b>Athens-Clarke County, GA (Metro)</b>																
Commercial Bank	Crawford	139,399	2,974	234	11	67	2.13	1.01	63	-	1,706	-	95	-	1,580	-
First American Bank and Trust Company	Athens	341,345	4,773	225	17	24	1.40	0.51	23	129	1,283	1,401	133	-	1,562	2,039
First Madison Bank & Trust	Athens	202,481	6,352	-	10	37	3.14	0.00	177	4	-	-	33	-	-	-
Oconee State Bank	Watkinsville	219,859	2,165	160	33	33	0.98	0.24	527	6	799	-	2,486	107	696	-
<b>Total/Average</b>		<b>903,084</b>	<b>16,264</b>	<b>619</b>	<b>71</b>	<b>161</b>	<b>1.80</b>	<b>0.41</b>	<b>790</b>	<b>139</b>	<b>3,788</b>	<b>1,401</b>	<b>2,747</b>	<b>107</b>	<b>3,838</b>	<b>2,039</b>
<b>Gainesville, GA (Metro)</b>																
First Century Bank, National Association	Gainesville	17,703	846	1,725	82	1,800	4.78	0.17	383	-	2	234	135	-	3	234
Peach State Bank & Trust	Gainesville	171,263	2,060	306	68	159	1.20	0.20	36	6	-	456	54	31	-	456
<b>Total/Average</b>		<b>188,966</b>	<b>2,906</b>	<b>2,031</b>	<b>150</b>	<b>1,959</b>	<b>1.54</b>	<b>0.19</b>	<b>419</b>	<b>6</b>	<b>2</b>	<b>690</b>	<b>189</b>	<b>31</b>	<b>3</b>	<b>690</b>
<b>Other</b>																
Bank of Madison	Madison	137,986	1,734	120	22	262	1.26	2.02	507	-	1,896	2,629	534	-	1,911	2,694
Elberton Federal Savings & Loan Association	Elberton	17,945	41	-	-	-	0.23	0.30	213	-	72	-	626	-	85	-
F&M Bank	Washington	141,650	2,613	-	42	118	1.84	1.13	3,075	32	1,658	1,334	3,447	120	1,949	1,486
Farmers State Bank	Lincolnton	72,082	808	225	80	99	1.12	1.32	3,418	80	217	1,366	2,080	-	162	1,835
First Covenant Bank	Commerce	41,723	412	-	53	37	0.99	9.25	2	-	156	11,705	33	-	217	11,645
Northeast Georgia Bank	Lavonia	231,606	2,718	354	53	416	1.17	0.58	1,063	32	1,266	1,358	978	211	1,868	1,071
Pinnacle Bank	Elberton	666,688	6,050	750	192	843	0.91	0.52	443	-	2,919	1,565	1,440	35	436	1,168
<b>Total/Average</b>		<b>1,309,680</b>	<b>14,376</b>	<b>1,449</b>	<b>442</b>	<b>1,775</b>	<b>1.10</b>	<b>1.35</b>	<b>8,721</b>	<b>144</b>	<b>8,184</b>	<b>19,957</b>	<b>9,138</b>	<b>366</b>	<b>6,628</b>	<b>19,899</b>
<b>East - Total/Average</b>		<b>2,401,730</b>	<b>33,546</b>	<b>4,099</b>	<b>663</b>	<b>3,895</b>	<b>1.40</b>	<b>0.91</b>	<b>9,930</b>	<b>289</b>	<b>11,974</b>	<b>22,048</b>	<b>12,074</b>	<b>504</b>	<b>10,469</b>	<b>22,628</b>



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									P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
									30-90 \$	90 + \$			30-90 \$	90 + \$		
<b>Atlanta Metro (Excludes SunTrust)</b>																
Affinity Bank	Atlanta	230,949	2,846	-	12	-	1.23	0.62	186	-	175	1,627	191	-	257	1,711
Bank of Monticello	Monticello	66,046	537	90	17	64	0.81	0.97	1,695	41	1,015	69	992	148	863	69
Century Bank of Georgia	Cartersville	102,837	2,667	-	991	-	2.59	0.58	62	-	31	1,110	74	-	121	1,110
Citizens Bank of Georgia	Cumming	198,003	2,859	-	6	308	1.44	0.16	1,175	-	195	282	945	-	202	282
Citizens Trust Bank	Atlanta	249,414	1,683	-	43	230	0.67	0.57	4,287	-	1,714	546	3,129	8	1,379	507
Community Bank of Pickens County	Jasper	269,513	3,257	-	5	24	1.21	2.08	3,231	-	1,635	5,613	2,665	-	1,722	6,095
Cornerstone Bank	Atlanta	149,136	2,948	-	71	502	1.98	3.93	1,245	-	7,091	1,358	957	-	4,692	1,773
Embassy National Bank	Lawrenceville	61,724	1,466	-	30	-	2.38	0.52	46	-	-	554	-	-	-	554
F & M Bank and Trust Company	Manchester	48,614	520	-	3	46	1.12	4.06	124	-	776	2,156	61	-	871	2,282
Fidelity Bank	Atlanta	3,706,953	31,157	4,776	2,345	5,736	0.84	1.27	6,858	8,857	53,172	8,031	6,514	8,279	58,028	6,834
First Bank of Pike	Molena	28,996	369	45	2	33	1.27	1.88	1,403	434	11	876	2,434	432	2	876
First IC Bank	Doraville	377,587	3,930	-	35	797	1.04	1.17	4,769	-	4,178	1,260	3,084	-	-	1,922
First National Bank of Griffin	Griffin	108,125	1,271	99	48	166	1.18	0.28	1,059	2	477	264	1,494	91	519	233
Georgia Banking Company	Atlanta	158,754	1,902	365	46	334	1.20	1.74	5,154	447	5,173	2,187	4,139	185	4,746	2,422
Georgia Primary Bank	Atlanta	133,544	1,961	-	70	-	1.47	1.56	544	-	2,897	-	28	-	3,109	1,681
Gwinnett Community Bank	Duluth	145,564	1,655	-	145	557	1.14	7.99	7,245	31	-	19,168	172	-	6,722	16,872
Heritage Bank	Jonesboro	390,086	5,055	568	89	134	1.30	0.74	1,914	-	1,553	2,149	381	-	1,857	2,938
Legacy State Bank	Loganville	74,857	906	194	-	-	1.21	2.50	393	-	-	2,477	394	-	-	2,477
Liberty First Bank	Monroe	91,531	1,042	74	3	28	1.14	1.18	8	-	526	1,004	138	1	536	1,487
Metro City Bank	Doraville	1,082,561	6,881	1,188	453	1,685	0.64	0.40	3,679	-	5,814	-	3,277	-	5,103	-
Newton Federal Bank (MHC)	Covington	226,904	3,934	539	1,547	2,788	1.73	0.73	855	-	2,195	67	1,863	-	3,785	-
NOA Bank	Duluth	272,996	3,238	1,348	-	790	1.19	0.17	-	-	136	493	1,377	-	2,234	312
Northside Bank	Adairsville	85,659	1,038	64	51	-	1.21	3.32	570	-	1,764	2,424	281	-	1,717	2,504
Peoples Bank & Trust	Buford	135,196	1,329	(375)	20	-	0.98	4.32	395	-	323	13,067	2,167	-	524	14,393
American Commerce Bank, National Association	Bremen	249,920	3,683	236	52	58	1.47	0.75	323	-	1,924	290	85	-	345	232
Piedmont Bank	Peachtree Corners	764,279	6,430	765	11	10	0.84	0.74	-	-	2,586	4,342	-	-	2,632	5,480
Providence Bank	Alpharetta	58,499	963	-	-	-	1.65	8.30	-	-	-	6,933	-	-	-	8,284
Quantum National Bank	Suwanee	403,839	4,443	156	23	-	1.10	0.00	710	-	-	-	710	-	-	-
RBC Bank (Georgia), National Association	Raleigh	1,133,910	5,693	266	235	1,771	0.50	0.08	6,403	625	3,869	229	2,926	546	4,212	229
Signature Bank of Georgia	Sandy Springs	62,377	576	-	38	6	0.92	7.67	-	-	3,595	4,347	-	-	3,654	4,366
Talbot State Bank	Woodland	27,744	410	-	7	4	1.48	3.41	2,480	13	1,559	537	3,362	63	1,313	636
Touchmark National Bank	Alpharetta	351,635	5,137	100	7	-	1.46	1.08	-	-	4,326	-	329	-	3,085	-
United Bank	Zebulon	647,855	11,766	41	663	716	1.82	0.43	4,424	385	5,536	340	6,775	79	6,052	288
Vinings Bank	Smyrna	114,884	1,320	-	13	-	1.15	0.72	204	-	1,184	926	279	-	1,204	926
WestSide Bank	Hiram	78,191	1,147	150	-	85	1.47	10.21	1,569	-	-	13,017	4	-	-	13,097
<b>Atlanta Metro - Total/Average</b>		<b>12,286,682</b>	<b>126,019</b>	<b>10,689</b>	<b>7,081</b>	<b>16,872</b>	<b>1.03</b>	<b>1.03</b>	<b>63,010</b>	<b>10,835</b>	<b>115,430</b>	<b>97,743</b>	<b>51,227</b>	<b>9,832</b>	<b>121,486</b>	<b>102,872</b>
<b>Central</b>																
<b>Macon, GA (Metro)</b>																
American Pride Bank	Macon	139,189	2,122	124	-	-	1.52	0.00	2,622	-	-	-	893	-	-	118
Persons Banking Company	Forsyth	196,209	2,139	-	1,021	947	1.09	3.20	684	-	3,697	6,305	347	2	2,275	5,830
State Bank and Trust Company	Macon	3,637,334	34,789	7,810	413	2,184	0.96	0.78	7,279	6,895	32,855	5,442	5,582	7,380	30,704	5,012
<b>Total/Average</b>		<b>3,972,732</b>	<b>39,050</b>	<b>7,934</b>	<b>1,434</b>	<b>3,131</b>	<b>0.98</b>	<b>0.89</b>	<b>10,585</b>	<b>6,895</b>	<b>36,552</b>	<b>11,747</b>	<b>6,822</b>	<b>7,382</b>	<b>32,979</b>	<b>10,960</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	27,646	984	40	3	78	3.56	0.17	771	281	31	94	882	617	42	100	
BankSouth	Greensboro	452,546	6,346	221	188	78	1.40	0.21	1,252	-	840	485	442	360	439	378	
Century Bank and Trust	Milledgeville	162,348	1,832	-	95	295	1.13	0.46	109	-	1,137	37	63	-	1,167	37	
Citizens Bank of Swainsboro	Swainsboro	150,251	3,877	450	33	293	2.58	0.30	2,147	142	540	78	1,508	340	393	78	
Citizens Bank of The South	Sandersville	173,523	2,034	420	52	377	1.17	0.60	1,585	255	968	522	1,521	-	907	522	
Exchange Bank	Milledgeville	160,764	2,691	1	33	9	1.67	0.78	655	10	1,142	820	1,790	-	1,040	820	
Farmers & Merchants Bank	Eatonton	85,539	2,061	-	27	1	2.41	5.94	555	124	3,510	6,833	332	124	3,617	6,867	
Farmers Bank	Greensboro	42,750	834	-	10	4	1.95	0.68	142	7	-	620	55	201	-	620	
First State Bank	Wrens	109,081	1,106	180	18	61	1.01	0.32	764	-	127	325	534	-	120	358	
Geo. D. Warthen Bank	Sandersville	119,080	1,142	457	16	495	0.96	2.10	1,459	-	1,937	1,820	999	-	1,807	1,820	
Peoples Bank	Eatonton	80,896	1,166	100	15	35	1.44	3.59	860	31	3,561	897	1,546	3	1,977	769	
Queensborough National Bank & Trust Company	Louisville	738,232	12,844	-	3,099	1,085	1.74	3.34	6,434	1,700	33,725	3,629	6,144	1,419	35,794	4,341	
Wilkinson County Bank	Irwinton	25,138	562	-	-	3	2.24	0.03	673	42	14	-	489	34	14	-	
<b>Total/Average</b>		<b>2,327,794</b>	<b>37,479</b>	<b>1,869</b>	<b>3,589</b>	<b>2,814</b>	<b>1.61</b>	<b>1.80</b>	<b>17,406</b>	<b>2,592</b>	<b>47,532</b>	<b>16,160</b>	<b>16,305</b>	<b>3,098</b>	<b>47,317</b>	<b>16,710</b>	
<b>Central - Total/Average</b>		<b>6,300,526</b>	<b>76,529</b>	<b>9,803</b>	<b>5,023</b>	<b>5,945</b>	<b>1.21</b>	<b>1.25</b>	<b>27,991</b>	<b>9,487</b>	<b>84,084</b>	<b>27,907</b>	<b>23,127</b>	<b>10,480</b>	<b>80,296</b>	<b>27,670</b>	
<b>Southwest (Excludes Synovus)</b>																	
<b>Albany, GA (Metro)</b>																	
AB&T	Albany	147,969	1,903	-	91	43	1.29	0.02	308	-	36	-	408	-	60	-	
Bank of Dawson	Dawson	89,725	1,175	225	18	135	1.31	1.46	1,673	-	1,593	92	1,584	-	3,313	52	
Bank of Terrell	Dawson	133,270	1,369	180	17	218	1.03	1.22	1,133	-	1,880	65	1,638	-	1,518	126	
Flint Community Bank	Albany	193,164	1,526	220	-	678	0.79	1.73	1,307	-	3,856	-	917	-	4,305	-	
<b>Total/Average</b>		<b>564,128</b>	<b>5,973</b>	<b>625</b>	<b>126</b>	<b>1,074</b>	<b>1.06</b>	<b>1.12</b>	<b>4,421</b>	<b>-</b>	<b>7,365</b>	<b>157</b>	<b>4,547</b>	<b>-</b>	<b>9,196</b>	<b>178</b>	
<b>Columbus, GA-AL (Metro)</b>																	
First Peoples Bank	Pine Mountain	71,968	987	99	11	20	1.37	0.72	617	51	704	232	329	26	892	65	
<b>Total/Average</b>		<b>71,968</b>	<b>987</b>	<b>99</b>	<b>11</b>	<b>20</b>	<b>1.37</b>	<b>0.72</b>	<b>617</b>	<b>51</b>	<b>704</b>	<b>232</b>	<b>329</b>	<b>26</b>	<b>892</b>	<b>65</b>	
<b>Valdosta, GA (Metro)</b>																	
Barwick Banking Company	Barwick	1,301	45	-	-	-	3.46	0.00	-	-	-	-	-	-	-	-	
Citizens Community Bank	Hahira	89,702	1,471	80	529	105	1.64	1.18	761	-	630	949	425	106	819	681	
Citizens National Bank of Quitman	Quitman	73,969	1,175	75	97	49	1.59	0.31	494	21	305	-	279	92	520	-	
Commercial Banking Company	Valdosta	170,090	2,895	140	98	95	1.70	0.33	672	-	461	294	536	-	473	329	
Farmers & Merchants Bank	Lakeland	392,170	6,560	300	171	1,789	1.67	7.50	13,318	5,392	21,398	16,388	14,484	2,899	19,441	19,091	
First Federal Savings and Loan Association of Valdosta	Valdosta	155,426	575	60	7	22	0.37	2.46	4,556	-	3,410	1,099	4,911	-	2,903	996	
Guardian Bank	Valdosta	271,135	5,122	434	145	116	1.89	0.69	385	-	2,279	554	706	-	2,286	449	
<b>Total/Average</b>		<b>1,153,793</b>	<b>17,843</b>	<b>1,089</b>	<b>1,047</b>	<b>2,176</b>	<b>1.55</b>	<b>3.05</b>	<b>20,186</b>	<b>5,413</b>	<b>28,483</b>	<b>19,284</b>	<b>21,341</b>	<b>3,097</b>	<b>28,442</b>	<b>21,546</b>	



GEORGIA ASSET QUALITY - SEPTEMBER 30, 2018

Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	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>Other</b>																			
Ameris Bank	Moultrie	8,529,518	28,116	13,477	5,524	16,674	0.33	0.75	38,521	2,863	48,446	36,884	39,126	7,421	52,566	39,580			
Bank of Alapaha	Alapaha	121,085	1,644	279	165	262	1.36	0.20	3,625	22	274	45	3,150	37	111	45			
Bank of Camilla	Camilla	54,369	1,039	-	28	172	1.91	2.02	-	-	1,364	642	139	-	1,386	725			
Bank of Early	Blakely	111,946	1,249	299	117	366	1.12	0.89	588	37	1,061	122	1,237	283	1,170	122			
Bank of Eastman	Eastman	127,917	1,427	630	87	752	1.12	6.85	5,226	285	4,030	8,333	2,922	993	3,123	10,713			
Bank of Edison	Edison	25,298	288	65	11	72	1.14	0.66	274	-	227	85	594	-	297	98			
Citizens Bank	Nashville	162,305	2,720	285	29	351	1.68	2.46	5,376	860	3,831	2,278	7,511	231	3,830	1,410			
Citizens Bank & Trust Company	Eastman	79,416	990	56	34	25	1.25	1.82	421	43	92	2,258	168	34	89	2,267			
Citizens Bank of Americus	Americus	173,452	3,567	185	34	47	2.06	0.36	220	-	980	148	265	-	1,036	148			
Citizens Bank of Cochran	Cochran	66,252	552	-	81	83	0.83	0.79	918	134	22	686	576	-	33	686			
South Coast Bank & Trust	Brunswick	105,828	1,590	199	22	25	1.50	0.03	180	-	37	-	1	-	39	-			
Citizens State Bank of Taylor County	Reynolds	26,062	358	10	15	27	1.37	0.70	428	-	375	28	983	-	312	28			
Colony Bank	Fitzgerald	778,928	7,155	132	353	837	0.92	0.87	4,170	1	8,136	2,173	4,669	-	5,632	3,595			
Commercial State Bank	Donalsonville	52,471	908	90	5	9	1.73	2.05	1,003	-	1,456	257	1,147	-	2,594	139			
Community Bank & Trust - West Georgia	LaGrange	44,847	427	90	8	2	0.95	7.95	1,426	175	285	6,435	1,202	-	345	6,658			
Community Banking Company of Fitzgerald	Fitzgerald	112,428	2,505	315	11	163	2.23	1.14	387	16	1,705	20	312	74	1,675	-			
Douglas National Bank	Douglas	150,295	1,740	-	84	45	1.16	0.32	88	-	569	9	1,179	-	580	9			
Family Bank	Pelham	77,962	730	45	62	12	0.94	1.14	2,835	291	1,015	70	2,293	52	1,278	41			
First National Bank of Coffee County	Douglas	117,332	908	250	5	52	0.77	0.14	31	-	116	171	95	-	323	111			
First National Bank of Decatur County	Bainbridge	120,521	2,031	70	27	248	1.69	0.96	382	4	1,515	-	462	-	1,128	41			
First Port City Bank	Bainbridge	152,521	2,184	-	1	-	1.43	0.11	3,277	-	202	-	365	212	141	-			
First State Bank of Blakely	Blakely	385,255	4,635	540	46	361	1.20	0.81	785	277	3,877	269	1,487	168	4,319	6			
First State Bank of Randolph County	Cuthbert	31,957	356	11	2	43	1.11	3.21	676	-	2,410	-	581	96	1,901	-			
Calumet Bank	LaGrange	130,378	1,555	53	-	84	1.19	0.35	177	35	353	434	58	-	368	434			
Peoples Bank	Willacoochee	42,632	227	-	3	4	0.53	0.25	508	-	194	-	545	-	134	-			
Peoples Bank of Georgia	Talbotton	58,749	418	120	11	73	0.71	0.46	809	494	292	90	967	394	268	90			
PeoplesSouth Bank	Colquitt	530,336	6,973	400	247	588	1.31	1.24	7,232	463	4,921	4,399	4,823	204	4,710	4,377			
Planters and Citizens Bank	Camilla	33,114	540	-	10	23	1.63	0.07	237	-	-	68	163	-	1	178			
Planters First Bank	Hawkinsville	254,275	2,748	428	187	269	1.08	1.54	380	-	3,576	1,626	381	-	3,782	1,804			
Rabun County Bank	Clayton	119,248	2,584	-	52	1	2.17	1.48	362	-	1,538	1,070	313	22	1,673	1,066			
Rochelle State Bank	Rochelle	9,648	122	-	1	17	1.26	0.00	-	-	-	-	-	-	-	-			
South Georgia Banking Company	Tifton	239,269	3,646	150	75	130	1.52	0.44	1,359	355	759	1,145	805	96	773	1,244			
SouthCrest Bank, N.A.	Atlanta	319,113	3,055	171	239	170	0.96	1.19	2,049	115	5,743	720	770	473	6,259	879			
Southwest Georgia Bank	Moultrie	365,989	3,078	605	12	583	0.84	0.44	1,537	-	2,123	128	2,107	-	1,720	38			
State Bank of Cochran	Cochran	143,096	5,881	-	596	550	4.11	1.71	1,151	-	2,853	770	1,183	-	3,031	722			
SunMark Community Bank	Hawkinsville	194,925	3,797	270	149	232	1.95	1.05	3,203	11	1,993	755	3,566	10	2,168	809			
TC Federal Bank	Thomasville	233,009	3,154	(571)	278	24	1.35	0.60	163	-	1,370	381	668	13	1,373	381			
Thomasville National Bank	Thomasville	728,071	14,721	570	106	54	2.02	0.20	3,332	-	1,726	-	2,306	-	1,642	-			
Trust Bank	Lenox	24,271	402	-	3	20	1.66	5.01	30	-	1,115	748	654	-	592	748			
United National Bank	Cairo	199,152	4,037	470	97	141	2.03	0.94	796	219	1,644	387	1,234	149	2,240	545			
West Central Georgia Bank	Thomaston	43,965	1,278	9	31	7	2.91	0.05	723	-	-	59	848	-	-	75			
Wilcox County State Bank	Abbeville	83,333	1,110	72	8	30	1.33	1.19	406	66	1,253	20	338	13	1,290	35			
<b>Total/Average</b>		<b>15,360,538</b>	<b>126,445</b>	<b>19,775</b>	<b>8,856</b>	<b>23,628</b>	<b>0.82</b>	<b>0.88</b>	<b>95,291</b>	<b>6,766</b>	<b>113,478</b>	<b>73,713</b>	<b>92,193</b>	<b>10,975</b>	<b>115,932</b>	<b>79,847</b>			
<b>Southwest - Total/Average</b>		<b>17,150,427</b>	<b>151,248</b>	<b>21,588</b>	<b>10,040</b>	<b>26,898</b>	<b>0.88</b>	<b>1.03</b>	<b>120,515</b>	<b>12,230</b>	<b>150,030</b>	<b>93,386</b>	<b>118,410</b>	<b>14,098</b>	<b>152,462</b>	<b>101,636</b>			



GEORGIA ASSET QUALITY - SEPTEMBER 30, 2018

Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	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>Southeast</b>																
<b>Augusta-Richmond County, GA-SC (Metro)</b>																
First National Bank of Waynesboro	Waynesboro	84,746	1,144	208	34	99	1.35	0.32								
Southern Bank	Sardis	47,487	500	90	13	129	1.05	3.37	1,378	20	764	1,896	1,353	-	868	1,805
<b>Total/Average</b>		<b>132,233</b>	<b>1,644</b>	<b>298</b>	<b>47</b>	<b>228</b>	<b>1.24</b>	<b>1.46</b>	<b>1,857</b>	<b>157</b>	<b>1,196</b>	<b>1,896</b>	<b>1,890</b>	<b>217</b>	<b>1,296</b>	<b>1,805</b>
<b>Brunswick, GA (Metro)</b>																
Southeastern Bank	Darien	208,571	3,686	120	474	202	1.77	1.47	1,872	-	1,750	4,460	1,446	-	1,741	4,465
<b>Total/Average</b>		<b>208,571</b>	<b>3,686</b>	<b>120</b>	<b>474</b>	<b>202</b>	<b>1.77</b>	<b>1.47</b>	<b>1,872</b>	<b>-</b>	<b>1,750</b>	<b>4,460</b>	<b>1,446</b>	<b>-</b>	<b>1,741</b>	<b>4,465</b>
<b>Savannah, GA (Metro)</b>																
Carver State Bank	Savannah	25,430	373	82	7	69	1.47	5.15	521	158	685	1,357	121	320	684	1,463
First Bank of Coastal Georgia	Pembroke	39,522	978	-	1	24	2.47	0.61	102	3	338	340	94	-	335	403
First Chatham Bank	Savannah	234,232	2,709	200	297	252	1.16	5.78	-	-	3,220	18,093	-	-	3,346	21,625
<b>Total/Average</b>		<b>299,184</b>	<b>4,060</b>	<b>282</b>	<b>305</b>	<b>345</b>	<b>1.36</b>	<b>4.62</b>	<b>623</b>	<b>161</b>	<b>4,243</b>	<b>19,790</b>	<b>215</b>	<b>320</b>	<b>4,365</b>	<b>23,491</b>
<b>Other</b>																
Pineland Bank	Alma	188,918	2,895	125	80	80	1.53	1.20	2,036	12	549	2,732	783	2	566	3,772
Altamaha Bank and Trust Company	Vidalia	106,220	1,571	85	188	206	1.48	2.14	1,920	-	2,952	443	1,559	-	2,825	414
Bank of Dudley	Dublin	157,350	2,488	260	265	183	1.58	1.00	822	3	1,800	364	457	-	2,525	115
Bank of Hazlehurst	Hazlehurst	76,133	2,071	606	79	644	2.72	8.82	905	59	9,882	1,282	6,784	274	9,645	1,287
Bank of Lumber City	Lumber City	13,315	139	-	-	19	1.04	0.21	82	49	53	-	198	8	56	-
Bank of Newington	Newington	111,559	1,489	450	79	678	1.33	0.67	927	229	659	223	1,442	311	626	605
Bank of Soperton	Soperton	62,902	841	180	104	130	1.34	0.95	100	-	134	613	89	-	48	159
Bank of Wrightsville	Wrightsville	32,294	317	-	5	8	0.98	0.57	285	-	219	100	14	-	231	100
Claxton Bank	Claxton	78,156	1,348	205	9	17	1.72	3.01	146	321	3,653	-	689	1	3,779	-
Community Bank of Georgia	Baxley	67,942	1,147	187	50	50	1.69	2.25	2,167	495	1,869	42	227	160	1,881	69
Durden Banking Company, Incorporated	Twin City	109,958	2,602	-	42	230	2.37	0.58	1,258	153	864	157	1,645	103	823	141
Farmers & Merchants Bank	Statesboro	114,313	1,076	-	68	195	0.94	0.76	4	-	63	1,390	620	-	-	1,390
Farmers and Merchants Bank	Sylvania	43,907	622	285	46	322	1.42	1.02	1,253	-	163	962	745	-	410	908
Farmers State Bank	Dublin	92,806	2,528	135	3	8	2.72	0.27	1,161	360	340	-	1,546	30	459	-
FNB South	Alma	274,755	7,696	-	7,618	8,054	2.80	0.98	4,666	4	882	2,739	3,471	10	4,009	2,739
Four County Bank	Allentown	50,896	1,043	90	37	75	2.05	0.85	456	21	271	316	656	20	445	326
Glennville Bank	Glennville	155,052	3,107	60	47	72	2.00	1.85	1,714	-	3,558	847	1,293	-	2,947	1,212
Merchants & Citizens Bank	McRae	36,252	987	60	25	82	2.72	0.21	814	259	53	156	233	486	91	240
Morris Bank	Dublin	598,059	9,501	1,200	351	1,467	1.59	1.17	1,891	282	7,999	372	4,950	101	6,298	416
Mount Vernon Bank	Mount Vernon	79,854	887	18	2	-	1.11	2.21	813	258	2,804	229	1,117	371	3,473	244
First Southern Bank	Patterson	67,118	911	(46)	352	1,018	1.36	4.22	803	78	1,257	3,225	1,306	617	1,234	3,448
Peoples Bank	Lyons	74,386	1,192	90	31	19	1.60	0.67	112	-	532	83	22	55	82	83
PrimeSouth Bank	Waycross	438,006	7,565	875	169	725	1.73	0.71	3,709	18	1,103	2,845	1,578	401	2,542	3,237
Security State Bank	McRae	23,251	461	22	5	36	1.98	0.18	30	-	8	75	56	-	8	-
South Georgia Bank	Glennville	96,968	1,691	30	45	9	1.74	0.25	2,084	97	119	264	1,654	82	207	603
Vidalia Federal Savings Bank	Vidalia	61,863	610	11	-	11	0.99	1.14	3,013	-	2,263	216	2,269	-	2,245	226
Waycross Bank & Trust	Waycross	87,846	2,288	26	325	2	2.60	0.46	570	21	760	-	573	22	781	-
Wheeler County State Bank	Alamo	62,547	1,004	9	34	32	1.61	0.44	385	-	328	75	891	11	636	75
<b>Total/Average</b>		<b>3,362,626</b>	<b>60,077</b>	<b>4,963</b>	<b>10,059</b>	<b>14,372</b>	<b>1.79</b>	<b>1.31</b>	<b>34,126</b>	<b>2,719</b>	<b>45,137</b>	<b>19,750</b>	<b>36,867</b>	<b>3,065</b>	<b>48,872</b>	<b>21,809</b>
<b>Southeast - Total/Average</b>																
		<b>4,002,614</b>	<b>69,467</b>	<b>5,663</b>	<b>10,885</b>	<b>15,147</b>	<b>1.74</b>	<b>1.61</b>	<b>38,478</b>	<b>3,037</b>	<b>52,326</b>	<b>45,896</b>	<b>40,418</b>	<b>3,602</b>	<b>56,274</b>	<b>51,570</b>