



GEORGIA ASSET QUALITY - DECEMBER 31, 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 +			
									\$	\$	\$	\$	\$	\$	\$	\$	
State Summary																	
North - Total/Average		10,205,349	84,715	10,098	8,461	14,559	0.83	0.31	38,909	2,388	42,079	4,563	31,265	2,126	39,494	5,052	
East - Total/Average		2,441,652	33,474	4,833	1,570	5,603	1.37	0.91	15,750	236	14,151	21,216	9,930	289	11,974	22,048	
Atlanta Metro - Total/Average		12,542,722	127,091	14,194	9,084	21,309	1.01	0.98	101,553	8,395	113,980	91,847	58,832	10,835	115,430	97,743	
Central - Total/Average		6,087,648	72,917	10,642	5,493	10,867	1.20	1.47	32,739	9,548	107,323	25,040	27,991	9,487	84,084	27,907	
Southwest - Total/Average		17,011,158	153,975	32,506	12,637	37,688	0.91	0.94	145,461	12,639	139,932	84,827	120,515	12,230	150,030	93,386	
Southeast - Total/Average		4,048,943	70,259	9,720	15,445	23,023	1.74	1.50	41,084	2,201	52,004	40,339	38,478	3,037	51,748	46,324	
State Total		52,337,472	542,431	81,993	52,690	113,049	1.04	0.93	375,496	35,407	469,469	267,832	287,011	38,004	452,760	292,460	
North																	
Chattanooga, TN-GA (Metro)																	
American Commerce Bank, National Association	Bremen	264,500	3,847	336	117	59	1.45	0.71	1,511	-	1,831	288	323	-	1,924	290	
Bank of Dade	Trenton	50,390	499	(379)	402	109	0.99	0.58	1,334	418	456	171	1,832	7	454	227	
Bank of LaFayette, Georgia	Lafayette	94,222	918	50	32	164	0.97	1.04	1,786	161	2,553	273	1,537	348	2,495	273	
Citizens Bank & Trust, Inc.	Trenton	61,328	1,031	102	37	145	1.68	0.39	830	28	364	18	340	118	273	7	
Total/Average		470,440	6,295	109	588	477	1.34	0.77	5,461	607	5,204	750	4,032	473	5,146	797	
Dalton, GA (Metro)																	
First Bank	Dalton	304,230	5,543	530	305	45	1.82	0.89	1,320	224	3,278	-	3,011	21	1,560	309	
First National Community Bank	Chatsworth	116,059	1,591	72	91	56	1.37	1.58	1,073	-	1,896	699	1,235	-	1,107	699	
Total/Average		420,289	7,134	602	396	101	1.70	1.11	2,393	224	5,174	699	4,246	21	2,667	1,008	
Rome, GA (Metro)																	
Greater Community Bank	Rome	153,837	1,645	490	59	221	1.07	0.47	720	6	510	365	946	-	972	275	
Heritage First Bank	Rome	110,113	1,015	180	38	272	0.92	0.87	1,266	-	888	268	252	-	353	349	
River City Bank	Rome	108,385	1,076	-	6	9	0.99	0.18	1,084	-	116	189	1,628	-	117	401	
Total/Average		372,335	3,736	670	103	502	1.00	0.48	3,070	6	1,514	822	2,826	-	1,442	1,025	
Other																	
North Georgia National Bank	Calhoun	68,550	881	-	35	9	1.29	0.48	376	-	692	-	306	-	701	-	
SouthCrest Bank, N.A.	Atlanta	318,711	3,037	171	290	239	0.95	0.99	2,621	189	4,589	821	2,049	115	5,743	720	
Southeast First National Bank	Summerville	16,448	243	12	1	6	1.48	0.28	144	9	-	166	42	11	18	166	
Southern Bank & Trust	Clarkesville	155,175	2,186	132	3	67	1.41	0.58	72	-	1,129	-	28	-	1,246	-	
United Community Bank	Blairsville	8,383,401	61,203	8,402	7,045	13,158	0.73	0.20	24,772	1,353	23,777	1,305	17,736	1,506	22,531	1,336	
Total/Average		8,942,285	67,550	8,717	7,374	13,479	0.76	0.24	27,985	1,551	30,187	2,292	20,161	1,632	30,239	2,222	
North - Total/Average		10,205,349	84,715	10,098	8,461	14,559	0.83	0.31	38,909	2,388	42,079	4,563	31,265	2,126	39,494	5,052	



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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 \$
East																
Athens-Clarke County, GA (Metro)																
Commercial Bank	Crawford	138,142	2,698	354	15	466	1.95	0.61	545	-	1,124	-	63	-	1,706	-
First American Bank and Trust Company	Athens	354,104	4,854	300	23	24	1.37	0.47	294	-	1,216	1,289	23	129	1,283	1,401
First Madison Bank & Trust	Athens	202,186	6,336	-	11	54	3.13	0.00	126	-	-	-	177	4	-	-
Oconee State Bank	Watkinsville	224,052	2,249	240	40	36	1.00	0.19	6,459	13	679	-	527	6	799	-
Total/Average		918,484	16,137	894	89	580	1.76	0.33	7,424	13	3,019	1,289	790	139	3,788	1,401
Gainesville, GA (Metro)																
First Century Bank, National Association	Gainesville	16,974	662	1,896	107	2,180	3.90	0.19	404	-	32	234	383	-	2	234
Peach State Bank & Trust	Gainesville	174,312	2,148	415	85	197	1.23	0.15	69	37	-	340	36	6	-	456
Total/Average		191,286	2,810	2,311	192	2,377	1.47	0.17	473	37	32	574	419	6	2	690
Other																
Bank of Madison	Madison	137,365	1,874	365	17	361	1.36	1.94	171	-	1,738	2,629	507	-	1,896	2,629
Elberton Federal Savings & Loan Association	Elberton	18,453	41	-	-	-	0.22	0.32	510	-	75	-	213	-	72	-
F&M Bank	Washington	143,779	2,424	100	46	411	1.69	1.98	2,845	-	4,240	1,017	3,075	32	1,658	1,334
Farmers State Bank	Lincolnton	72,716	844	300	109	166	1.16	1.43	2,456	82	665	1,028	3,418	80	217	1,366
First Covenant Bank	Commerce	41,380	405	(750)	804	45	0.98	8.89	138	-	154	11,705	2	-	156	11,705
Northeast Georgia Bank	Lavonia	233,776	2,761	413	72	451	1.18	0.61	1,294	104	1,560	1,341	1,063	32	1,266	1,358
Pinnacle Bank	Elberton	684,413	6,178	1,200	241	1,212	0.90	0.45	439	-	2,668	1,633	443	-	2,919	1,565
Total/Average		1,331,882	14,527	1,628	1,289	2,646	1.09	1.39	7,853	186	11,100	19,353	8,721	144	8,184	19,957
East - Total/Average		2,441,652	33,474	4,833	1,570	5,603	1.37	0.91	15,750	236	14,151	21,216	9,930	289	11,974	22,048



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									P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Atlanta Metro (Excludes SunTrust)																
Affinity Bank	Atlanta	239,059	2,849	-	15	-	1.19	0.62	-	180	143	1,627	186	-	175	1,627
American Commerce Bank, National Association	Bremen	264,500	3,847	336	117	59	1.45	0.71	1,511	-	1,831	288	323	-	1,924	290
Bank of Monticello	Monticello	68,016	527	155	20	142	0.77	1.28	1,799	-	1,323	69	1,695	41	1,015	69
Century Bank of Georgia	Cartersville	99,644	1,570	(1,100)	994	-	1.58	0.20	121	-	41	351	62	-	31	1,110
Citizens Bank of Georgia	Cumming	200,553	2,863	-	10	308	1.43	0.19	713	-	302	282	1,175	-	195	282
Citizens Trust Bank	Atlanta	260,919	1,636	-	61	295	0.63	0.50	3,390	15	1,501	548	4,287	-	1,714	546
Community Bank of Pickens County	Jasper	265,288	3,229	-	8	55	1.22	1.98	5,001	-	2,092	4,904	3,231	-	1,635	5,613
Cornerstone Bank	Atlanta	149,654	2,842	272	72	881	1.90	3.20	938	-	5,914	1,278	1,245	-	7,091	1,358
Embassy National Bank	Lawrenceville	70,517	1,466	-	31	-	2.08	0.54	-	-	-	554	46	-	-	554
F & M Bank and Trust Company	Manchester	45,351	519	-	3	47	1.14	4.07	331	-	614	2,154	124	-	776	2,156
Fidelity Bank	Atlanta	3,685,478	31,150	5,521	3,061	7,204	0.85	1.33	24,738	6,745	54,748	8,290	6,858	8,857	53,172	8,031
First Bank of Pike	Molena	28,648	362	60	4	57	1.26	1.31	1,710	343	6	632	1,403	434	11	876
First IC Bank	Doraville	397,306	4,976	1,350	37	1,104	1.25	1.05	-	-	2,471	2,765	591	-	4,178	1,260
First National Bank of Griffin	Griffin	109,433	1,297	148	58	199	1.19	0.51	661	91	1,152	222	1,059	2	477	264
Georgia Banking Company	Sandy Springs	133,581	1,567	352	49	659	1.17	2.21	4,559	209	5,558	2,187	5,154	447	5,173	2,187
Georgia Primary Bank	Atlanta	143,441	2,005	-	114	-	1.40	1.17	-	-	2,277	-	544	-	2,897	-
Gwinnett Community Bank	Duluth	143,999	1,685	-	175	557	1.17	6.56	9,763	51	-	15,664	7,245	31	-	19,168
Heritage Bank	Jonesboro	407,820	5,136	618	120	134	1.26	0.91	250	-	1,728	2,923	1,914	-	1,553	2,149
Legacy State Bank	Loganville	78,077	936	224	-	-	1.20	2.50	977	-	-	2,466	393	-	-	2,477
Liberty First Bank	Monroe	89,202	1,068	99	4	28	1.20	1.15	466	-	504	1,004	8	-	526	1,004
Metro City Bank	Doraville	1,148,067	6,644	1,237	548	2,066	0.58	0.39	18,760	-	5,667	-	3,679	-	5,814	-
Newton Federal Bank (MHC)	Covington	231,711	4,049	567	1,687	2,841	1.75	0.76	5,111	-	1,828	508	855	-	2,195	67
NOA Bank	Duluth	280,393	3,235	1,345	-	790	1.15	0.30	1,247	-	874	290	-	-	136	493
Northside Bank	Adairsville	87,158	1,078	104	52	-	1.24	3.06	-	-	1,531	2,262	570	-	1,764	2,424
Peoples Bank & Trust	Buford	136,294	1,367	(375)	57	-	1.00	4.14	614	-	150	12,960	395	-	323	13,067
Piedmont Bank	Peachtree Corners	784,406	6,831	1,165	12	10	0.87	0.67	-	-	2,586	4,018	-	-	2,586	4,342
Providence Bank	Alpharetta	58,208	766	-	-	197	1.32	7.73	24	-	-	6,935	-	-	-	6,933
Quantum National Bank	Suwanee	421,140	4,506	221	27	5	1.07	0.10	-	-	482	-	710	-	-	-
RBC Bank (Georgia), National Association	Raleigh	1,224,106	6,617	1,204	811	2,361	0.54	0.11	6,381	599	4,674	697	6,403	625	3,869	229
Signature Bank of Georgia	Sandy Springs	61,291	678	100	40	6	1.11	5.43	-	-	3,526	2,971	-	-	3,595	4,347
Talbot State Bank	Woodland	27,375	412	-	9	5	1.51	2.07	3,586	-	1,197	75	2,480	13	1,559	537
Touchmark National Bank	Alpharetta	359,092	5,138	100	7	-	1.43	0.73	3,801	-	2,957	-	-	-	4,326	-
United Bank	Zebulon	642,215	11,766	341	861	1,214	1.83	0.38	4,906	162	5,138	94	4,424	385	5,536	340
Vinings Bank	Smyrna	123,819	1,327	-	20	-	1.07	0.62	31	-	1,165	761	204	-	1,184	926
WestSide Bank	Hiram	76,951	1,147	150	-	85	1.49	9.42	164	-	-	12,068	1,569	-	-	13,017
Atlanta Metro - Total/Average		12,542,722	127,091	14,194	9,084	21,309	1.01	0.98	101,553	8,395	113,980	91,847	58,832	10,835	115,430	97,743
Central																
Macon, GA (Metro)																
American Pride Bank	Macon	140,781	2,122	124	-	-	1.51	0.00	2,057	-	-	-	2,622	-	-	-
Persons Banking Company	Forsyth	205,477	2,095	-	1,032	1,002	1.02	3.10	333	-	3,820	5,752	684	-	3,697	6,305
State Bank and Trust Company	Macon	3,366,543	31,629	7,989	512	5,622	0.94	1.25	11,562	6,191	56,999	3,777	7,279	6,895	32,855	5,442
Total/Average		3,712,801	35,846	8,113	1,544	6,624	0.97	1.31	13,952	6,191	60,819	9,529	10,585	6,895	36,562	11,747



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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 \$	
Other																	
Bank of Hancock County	Sparta	23,511	997	40	17	79	4.24	0.17	1,088	212	53	74	771	281	31	94	
BankSouth	Greensboro	468,503	6,377	221	225	84	1.36	0.33	2,056	-	1,610	462	1,252	-	840	485	
Century Bank and Trust	Milledgeville	163,547	1,836	-	105	301	1.12	0.44	46	-	1,113	37	109	-	1,137	37	
Citizens Bank of Swainsboro	Swainsboro	152,052	3,995	550	82	324	2.63	0.21	1,697	135	373	70	2,147	142	540	78	
Citizens Bank of The South	Sandersville	178,044	2,244	695	96	486	1.26	0.58	1,377	82	986	435	1,585	255	968	522	
Exchange Bank	Milledgeville	155,509	2,686	1	38	19	1.73	0.70	1,135	1	1,160	578	655	10	1,142	820	
Farmers & Merchants Bank	Eatonton	88,777	2,068	-	34	1	2.33	5.40	992	126	3,413	6,604	555	124	3,510	6,833	
Farmers Bank	Greensboro	43,757	833	-	11	6	1.90	0.56	16	-	-	620	142	7	-	620	
First State Bank	Wrens	113,883	1,196	240	56	69	1.05	0.25	773	-	88	285	764	-	127	325	
Geo. D. Warthen Bank	Sandersville	118,015	928	648	18	902	0.79	1.83	1,429	-	1,387	1,844	1,459	-	1,937	1,820	
Peoples Bank	Eatonton	82,911	1,024	134	66	263	1.24	3.62	489	3	3,480	863	860	31	3,561	897	
Queensborough National Bank & Trust Company	Louisville	760,908	12,337	-	3,201	1,694	1.62	3.11	6,739	2,798	32,770	3,639	6,434	1,700	33,725	3,629	
Wilkinson County Bank	Irwinton	25,430	550	-	-	15	2.16	0.14	950	-	71	-	673	42	14	-	
Total/Average		2,374,847	37,071	2,529	3,949	4,243	1.56	1.70	18,787	3,357	46,504	15,511	17,406	2,592	47,532	16,160	
Central - Total/Average		6,087,648	72,917	10,642	5,493	10,867	1.20	1.47	32,739	9,548	107,323	25,040	27,991	9,487	84,084	27,907	
Southwest (Excludes Synovus)																	
Albany, GA (Metro)																	
AB&T	Albany	157,203	1,905	-	94	44	1.21	0.02	380	-	35	-	308	-	36	-	
Bank of Dawson	Dawson	80,852	1,106	275	30	266	1.37	1.70	2,742	-	1,931	84	1,673	-	1,593	92	
Bank of Terrell	Dawson	130,330	1,420	240	18	228	1.09	1.17	1,856	-	1,907	65	1,133	-	1,880	65	
Flint Community Bank	Albany	187,188	1,569	340	-	755	0.84	2.30	959	-	5,145	-	1,307	-	3,856	-	
Total/Average		555,573	6,000	855	142	1,293	1.08	1.30	5,937	-	9,018	149	4,421	-	7,365	157	
Columbus, GA-AL (Metro)																	
First Peoples Bank	Pine Mountain	80,023	987	169	19	98	1.23	0.39	509	14	536	65	617	51	704	232	
Total/Average		80,023	987	169	19	98	1.23	0.39	509	14	536	65	617	51	704	232	
Valdosta, GA (Metro)																	
Barwick Banking Company	Barwick	1,223	45	-	-	-	3.68	0.00	-	-	-	-	-	-	-	-	
Citizens Community Bank	Hahira	87,088	1,322	80	538	263	1.52	1.20	402	-	861	725	761	-	630	949	
Citizens National Bank of Quitman	Quitman	70,522	1,175	75	102	54	1.67	0.33	168	456	341	-	494	21	305	-	
Commercial Banking Company	Valdosta	171,476	2,897	140	104	100	1.69	0.54	880	-	1,003	258	672	-	461	294	
Farmers & Merchants Bank	Lakeland	373,323	5,557	1,700	264	4,285	1.49	7.26	12,400	3,551	20,965	14,466	13,318	5,392	21,398	16,388	
First Federal Savings and Loan Association of Valdosta	Valdosta	156,691	567	70	7	40	0.36	2.58	4,585	-	3,627	1,036	4,556	-	3,410	1,099	
Guardian Bank	Valdosta	274,683	5,060	565	148	312	1.84	0.69	332	-	2,329	494	385	-	2,279	554	
Total/Average		1,135,006	16,623	2,630	1,163	5,054	1.46	2.95	18,767	4,007	29,126	16,979	20,186	5,413	28,483	19,284	



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									P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO			
									30-90 \$	90 + \$			30-90 \$	90 + \$					
Other																			
Ameris Bank	Moultrie	8,511,914	28,819	17,527	6,595	21,095	0.34	0.67	54,537	4,222	42,058	33,543	38,521	2,863	48,446	36,884			
Bank of Alapaha	Alapaha	116,131	1,801	664	196	521	1.55	0.86	3,293	69	1,337	70	3,625	22	274	45			
Bank of Camilla	Camilla	51,801	940	-	33	276	1.81	1.55	-	-	1,015	639	-	-	1,364	642			
Bank of Early	Blakely	103,104	1,546	604	242	499	1.50	0.96	1,768	132	1,163	122	588	37	1,061	122			
Bank of Eastman	Eastman	122,171	1,558	780	233	918	1.28	6.57	5,425	1,117	3,996	7,168	5,226	285	4,030	8,333			
Bank of Edison	Edison	22,574	309	85	13	74	1.37	0.59	193	-	206	75	274	-	227	85			
Calumet Bank	LaGrange	135,902	1,570	111	-	127	1.16	0.38	208	17	344	434	177	35	353	434			
Citizens Bank	Nashville	163,024	2,594	375	43	581	1.59	1.89	6,865	731	1,829	2,917	5,376	860	3,831	2,278			
Citizens Bank & Trust Company	Eastman	81,610	1,067	75	100	33	1.31	1.72	447	5	98	2,283	421	43	92	2,258			
Citizens Bank of Americus	Americus	174,995	3,477	200	44	162	1.99	0.31	821	-	973	36	220	-	980	148			
Citizens Bank of Cochran	Cochran	70,714	571	-	113	96	0.81	0.82	397	-	31	698	918	134	22	686			
Citizens State Bank of Taylor County	Reynolds	27,369	352	10	21	38	1.29	0.77	587	-	447	28	428	-	375	28			
Colony Bank	Fitzgerald	781,526	7,277	201	534	965	0.93	0.91	8,234	-	9,482	1,841	4,170	1	8,136	2,173			
Commercial State Bank	Donalsonville	46,242	923	120	5	23	2.00	1.55	1,266	-	1,350	253	1,003	-	1,456	257			
Community Bank & Trust - West Georgia	LaGrange	42,951	457	120	8	2	1.06	7.48	1,129	80	774	5,729	1,426	175	285	6,435			
Community Banking Company of Fitzgerald	Fitzgerald	108,966	2,314	420	16	464	2.12	0.63	230	95	731	270	387	16	1,705	20			
Douglas National Bank	Douglas	150,057	1,727	-	92	66	1.15	0.29	654	-	510	9	88	-	569	9			
Family Bank	Pelham	78,289	792	160	62	65	1.01	1.18	2,237	209	1,015	165	2,835	291	1,015	70			
First National Bank of Coffee County	Douglas	125,834	988	340	6	63	0.79	0.12	126	-	113	111	31	-	116	171			
First National Bank of Decatur County	Bainbridge	120,644	1,992	120	32	342	1.65	0.44	734	-	833	-	382	4	1,515	-			
First Port City Bank	Bainbridge	145,581	2,179	-	2	5	1.50	0.07	124	-	150	-	3,277	-	202	-			
First State Bank of Blakely	Blakely	352,430	5,033	1,045	73	495	1.43	0.87	1,195	210	3,957	269	785	277	3,877	269			
First State Bank of Randolph County	Cuthbert	29,881	386	41	3	43	1.29	2.87	232	-	2,258	21	676	-	2,410	-			
Peoples Bank	Willacoochee	40,839	228	-	4	4	0.56	0.15	615	-	117	-	508	-	194	-			
Peoples Bank of Georgia	Talbotton	57,700	468	180	12	84	0.81	0.97	1,014	511	606	218	809	494	292	90			
PeoplesSouth Bank	Colquitt	510,245	7,493	1,000	300	722	1.47	0.91	5,140	149	3,896	3,563	7,232	463	4,921	4,399			
Planters and Citizens Bank	Camilla	34,920	538	-	13	28	1.54	0.06	149	-	-	68	237	-	-	68			
Planters First Bank	Hawkinsville	233,963	2,698	514	270	488	1.15	1.42	989	-	3,158	1,590	380	-	3,576	1,626			
Rabun County Bank	Clayton	121,704	2,601	-	69	1	2.14	1.12	687	-	1,517	465	362	-	1,538	1,070			
Rochelle State Bank	Rochelle	8,516	124	-	3	17	1.46	0.00	156	-	-	-	-	-	-	-			
South Coast Bank & Trust	Brunswick	106,819	1,752	403	22	67	1.64	0.00	580	-	1	-	180	-	37	-			
South Georgia Banking Company	Tifton	228,090	3,687	200	101	165	1.62	0.46	1,953	69	1,038	1,123	1,359	355	759	1,145			
SouthCrest Bank, N.A.	Atlanta	318,711	3,037	171	290	239	0.95	0.99	2,621	189	4,589	821	2,049	115	5,743	720			
Southwest Georgia Bank	Moultrie	376,110	3,429	830	162	606	0.91	0.25	2,167	-	1,205	128	1,537	-	2,123	128			
State Bank of Cochran	Cochran	137,067	5,753	-	851	933	4.20	1.52	1,608	-	2,614	719	1,151	-	2,853	770			
SunMark Community Bank	Hawkinsville	192,875	3,890	359	169	248	2.02	0.88	4,142	637	1,766	618	3,203	11	1,993	755			
TC Federal Bank	Thomasville	238,280	3,186	(551)	291	25	1.34	0.55	1,454	-	1,286	351	163	-	1,370	381			
Thomasville National Bank	Thomasville	731,604	15,715	1,800	106	290	2.15	0.17	1,563	-	1,515	-	3,332	-	1,726	-			
Trust Bank	Lenox	24,954	364	-	5	60	1.46	4.42	69	-	1,073	648	30	-	1,115	748			
United National Bank	Cairo	190,514	4,189	690	129	241	2.20	0.93	3,324	176	1,594	506	796	219	1,644	387			
West Central Georgia Bank	Thomaston	45,686	1,268	12	39	28	2.78	0.05	741	-	-	64	723	-	-	59			
Wilcox County State Bank	Abbeville	78,249	1,273	246	11	44	1.63	0.65	574	-	607	71	406	66	1,253	20			
Total/Average		15,240,556	130,365	28,852	11,313	31,243	0.86	0.78	120,248	8,618	101,252	67,634	95,291	6,766	113,478	73,713			
Southwest - Total/Average		17,011,158	153,975	32,506	12,637	37,688	0.91	0.94	145,461	12,639	139,932	84,827	120,515	12,230	150,030	93,386			



GEORGIA ASSET QUALITY - DECEMBER 31, 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 + \$		
Southeast																
Augusta-Richmond County, GA-SC (Metro)																
First National Bank of Waynesboro	Waynesboro	86,412	1,050	173	39	162	1.22	0.34	376	97	479	-	479	137	432	-
Southern Bank	Sardis	46,591	506	135	15	170	1.09	3.74	1,227	12	778	2,096	1,378	20	764	1,896
Total/Average		133,003	1,556	308	54	332	1.17	1.55	1,603	109	1,257	2,096	1,857	157	1,196	1,896
Brunswick, GA (Metro)																
Southeastern Bank	Darien	211,270	3,803	120	630	241	1.80	0.79	2,737	1	1,313	2,006	1,872	-	1,750	4,460
Total/Average		211,270	3,803	120	630	241	1.80	0.79	2,737	1	1,313	2,006	1,872	-	1,750	4,460
Savannah, GA (Metro)																
Carver State Bank	Savannah	25,262	348	92	8	105	1.38	5.12	393	-	666	1,360	521	158	685	1,357
First Bank of Coastal Georgia	Pembroke	38,142	979	-	3	25	2.57	0.55	167	7	336	340	102	3	338	340
First Chatham Bank	Savannah	239,875	2,670	293	340	427	1.11	6.00	-	-	6,437	15,379	-	-	3,220	18,093
Total/Average		303,279	3,997	385	351	557	1.32	4.66	560	7	7,439	17,079	623	161	4,243	19,790
Other																
Altamaha Bank and Trust Company	Vidalia	108,725	1,563	110	189	240	1.44	1.66	1,722	-	2,665	100	1,920	-	2,952	443
Bank of Dudley	Dublin	157,077	2,344	316	270	387	1.49	0.95	711	-	1,765	349	822	3	1,800	364
Bank of Hazlehurst	Hazlehurst	67,103	2,072	1,056	209	1,223	3.09	6.79	1,497	294	7,680	1,603	905	59	9,304	1,710
Bank of Lumber City	Lumber City	12,932	121	-	1	38	0.94	0.27	98	-	64	-	82	49	53	-
Bank of Newington	Newington	107,944	1,746	800	90	783	1.62	1.03	1,665	-	777	555	927	229	659	223
Bank of Soperton	Soperton	65,469	923	280	105	149	1.41	0.69	187	-	394	149	100	-	134	613
Bank of Wrightsville	Wrightsville	34,681	318	-	7	9	0.92	0.58	358	-	318	-	285	-	219	100
Claxton Bank	Claxton	78,780	1,407	265	9	18	1.79	2.48	579	10	2,930	75	146	321	3,653	-
Community Bank of Georgia	Baxley	71,874	1,219	247	61	50	1.70	2.09	4,059	185	1,873	42	2,167	495	1,869	42
Durden Banking Company, Incorporated	Twin City	109,969	2,501	200	55	544	2.27	0.57	1,816	132	854	145	1,258	153	864	157
Farmers & Merchants Bank	Statesboro	117,712	1,152	75	75	201	0.98	0.88	76	-	248	1,390	4	-	63	1,390
Farmers and Merchants Bank	Sylvania	43,291	676	381	49	367	1.56	1.02	613	18	233	938	1,253	-	163	962
Farmers State Bank	Dublin	90,382	2,573	180	5	10	2.85	0.05	1,368	183	13	50	1,161	360	340	-
First Southern Bank	Patterson	68,047	731	(46)	356	1,202	1.07	3.78	861	6	1,090	2,766	803	78	1,257	3,225
FNB South	Alma	272,180	8,140	2,000	10,969	12,961	2.99	0.83	3,465	25	830	2,274	4,666	4	882	2,739
Four County Bank	Allentown	52,350	1,075	120	43	79	2.05	0.76	670	97	245	300	456	21	271	316
Glennville Bank	Glennville	154,882	3,119	220	57	230	2.01	1.52	692	-	1,886	1,734	1,714	-	3,558	847
Merchants & Citizens Bank	McRae	35,727	964	60	30	110	2.70	0.17	455	378	49	137	814	259	53	156
Morris Bank	Dublin	612,555	9,481	1,425	384	1,746	1.55	1.12	5,767	-	7,823	590	1,891	282	7,999	372
Mount Vernon Bank	Mount Vernon	79,568	895	24	4	-	1.12	2.60	1,106	69	3,134	296	813	258	2,804	229
Peoples Bank	Lyons	74,656	1,220	115	34	19	1.63	0.66	3	284	532	70	112	-	532	83
Pineland Bank	Alma	201,690	2,949	200	93	114	1.46	1.15	1,361	143	1,398	1,738	2,036	12	549	2,732
PrimeSouth Bank	Waycross	456,654	7,372	1,005	228	1,107	1.61	0.79	1,389	15	1,373	3,188	3,709	18	1,103	2,845
Security State Bank	McRae	22,776	473	30	9	36	2.08	0.17	49	-	5	75	30	-	8	75
South Georgia Bank	Glennville	96,140	2,184	30	708	179	2.27	0.44	1,757	78	443	264	2,084	97	119	264
Vidalia Federal Savings Bank	Vidalia	60,371	660	54	-	54	1.09	1.07	3,147	-	2,030	216	3,013	-	2,263	216
Waycross Bank & Trust	Waycross	84,785	2,011	(249)	325	4	2.37	0.51	286	114	805	-	570	21	760	-
Wheeler County State Bank	Alamo	63,071	1,014	9	45	33	1.61	0.74	427	53	538	114	385	-	328	75
Total/Average		3,401,391	60,903	8,907	14,410	21,893	1.79	1.22	36,184	2,084	41,995	19,158	34,126	2,719	44,559	20,178
Southeast - Total/Average																
		4,048,943	70,259	9,720	15,445	23,023	1.74	1.50	41,084	2,201	52,004	40,339	38,478	3,037	51,748	46,324