

* 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		9,985,427	84,931	4,221	1,881	3,296	0.85	0.34	-	31,155	3,711	41,959	9,605	35,954	3,207	40,178	10,179
East - Total/Average		2,251,797	33,295	1,625	276	1,284	1.48	0.99	-	10,022	295	11,395	25,875	14,519	335	15,004	26,211
Atlanta Metro - Total/Average		15,906,229	163,536	6,666	3,906	9,034	1.03	1.23	1,162	93,000	17,902	182,375	127,584	99,133	11,289	181,244	128,825
Central - Total/Average		6,131,467	71,542	3,827	1,820	1,753	1.17	1.04	-	37,711	13,537	62,223	29,739	21,977	13,133	50,215	28,149
Southwest - Total/Average		15,600,306	160,442	4,967	3,258	5,415	1.03	1.03	1,785	148,943	10,600	121,966	102,113	133,665	13,247	124,428	108,866
Southeast - Total/Average		3,852,704	69,561	1,303	3,524	3,161	1.81	1.76	-	39,842	2,879	55,578	53,166	43,092	2,623	54,726	52,679
State Total		53,727,930	583,307	22,609	14,665	23,943	1.09	1.02	2,947	360,673	48,924	475,496	348,082	348,340	43,834	465,795	354,909
North																	
Chattanooga, TN-GA (Metro)																	
Bank of Dade	Trenton	47,561	584	-	22	23	1.23	0.27	-	2,379	136	158	129	2,366	51	73	130
Bank of LaFayette, Georgia	Lafayette	91,380	917	-	11	94	1.00	1.28	-	1,523	27	2,917	433	1,369	5	2,758	553
Capital Bank	Fort Oglethorpe	88,637	1,357	-	6	62	1.53	0.61	-	135	-	56	690	593	-	15	340
Citizens Bank & Trust, Inc.	Trenton	63,527	1,047	33	6	28	1.65	0.44	-	481	11	391	54	712	27	302	54
American Commerce Bank, National Association	Bremen	235,900	3,504	-	52	-	1.49	0.40	-	669	-	368	707	752	-	476	1,009
Total/Average		527,005	7,409	33	97	207	1.41	0.69	-	5,187	174	3,890	2,013	5,792	83	3,624	2,086
Dalton, GA (Metro)																	
First Bank	Dalton	282,512	5,108	190	173	7	1.81	0.61	-	1,399	514	1,710	437	1,559	-	2,101	114
First National Community Bank	Chatsworth	116,888	1,527	18	26	1	1.31	1.25	-	1,221	-	1,480	530	178	-	1,495	545
Total/Average		399,400	6,635	208	199	8	1.66	0.81	-	2,620	514	3,190	967	1,737	-	3,596	659
Rome, GA (Metro)																	
Greater Community Bank	Rome	137,641	1,389	104	7	39	1.01	0.44	-	287	15	488	275	437	-	500	275
Heritage First Bank	Rome	106,696	1,122	44	15	6	1.05	1.55	-	293	-	1,683	349	853	-	1,448	364
River City Bank	Rome	102,298	1,081	-	2	-	1.06	0.37	-	471	-	122	451	168	-	113	469
Total/Average		346,635	3,592	148	24	45	1.04	0.73	-	1,051	15	2,293	1,075	1,458	-	2,061	1,108
Other																	
SouthCrest Bank, N.A.	Atlanta	306,200	3,023	125	170	87	0.99	1.37	-	1,745	338	5,079	2,585	2,381	387	5,177	2,648
North Georgia National Bank	Calhoun	62,024	857	-	9	7	1.38	0.07	-	1,150	-	101	-	728	-	101	-
Southeast First National Bank	Summerville	15,046	238	3	-	1	1.58	0.32	-	160	53	19	166	111	23	522	436
Southern Bank & Trust	Clarkeville	144,868	2,092	32	-	58	1.44	0.69	-	101	3	1,146	85	30	73	1,295	8
United Community Bank	Blairsville	8,184,249	61,085	3,672	1,382	2,883	0.75	0.24	-	19,141	2,614	26,241	2,714	23,717	2,641	23,802	3,234
Total/Average		8,712,387	67,295	3,832	1,561	3,036	0.77	0.29	-	22,297	3,008	32,586	5,550	26,967	3,124	30,897	6,326
North - Total/Average		9,985,427	84,931	4,221	1,881	3,296	0.85	0.34	-	31,155	3,711	41,959	9,605	35,954	3,207	40,178	10,179

GEORGIA ASSET QUALITY - MARCH 31, 2018

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										P/D Still Accruing		Non		P/D Still Accruing		Non	
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
East																	
Athens-Clarke County, GA (Metro)																	
Commercial Bank	Crawford	127,685	2,849	66	4	17	2.23	0.73	-	111	1	1,199	-	71	-	1,199	-
First American Bank and Trust Company	Athens	325,660	4,637	75	7	-	1.42	0.71	-	168	-	1,584	2,035	147	66	1,611	2,368
First Madison Bank & Trust	Athens	180,055	6,372	-	2	10	3.54	0.00	-	45	2	-	-	65	-	-	-
Oconee State Bank	Watkinsville	187,441	2,019	-	18	3	1.08	0.22	-	964	1	763	-	951	-	783	-
Total/Average		820,841	15,877	141	31	30	1.93	0.45	-	1,288	4	3,546	2,035	1,234	66	3,593	2,368
Gainesville, GA (Metro)																	
First Century Bank, National Association	Gainesville	25,772	1,195	977	15	636	4.64	0.19	-	681	-	3	268	451	-	22	268
Peach State Bank & Trust	Gainesville	158,972	1,935	90	37	37	1.22	0.55	-	452	2	-	1,179	117	24	-	1,178
Total/Average		184,744	3,130	1,067	52	673	1.69	0.41	-	1,133	2	3	1,447	568	24	22	1,446
Other																	
Bank of Madison	Madison	136,209	1,628	30	3	259	1.20	2.18	-	590	30	2,284	2,880	863	-	1,825	2,959
Elberton Federal Savings & Loan Association	Elberton	18,494	41	-	-	-	0.22	0.04	-	176	-	10	-	399	-	32	-
F&M Bank	Washington	131,752	2,679	-	4	14	2.03	1.68	-	3,215	-	2,776	1,660	4,843	169	2,597	1,873
Farmers State Bank	Lincolnton	69,662	679	75	31	29	0.97	1.62	-	2,124	101	238	1,800	3,393	-	1,305	830
First Covenant Bank	Commerce	37,645	420	-	51	27	1.12	7.51	-	35	-	219	11,857	474	-	93	12,327
Northeast Georgia Bank	Lavonia	217,154	3,004	312	22	57	1.38	0.72	-	686	158	1,810	1,562	2,160	76	4,297	1,774
Pinnacle Bank	Elberton	635,296	5,837	-	82	195	0.92	0.35	-	775	-	509	2,634	585	-	1,240	2,634
Total/Average		1,246,212	14,288	417	193	581	1.15	1.39	-	7,601	289	7,846	22,393	12,717	245	11,389	22,397
East - Total/Average		2,251,797	33,295	1,625	276	1,284	1.48	0.99	-	10,022	295	11,395	25,875	14,519	335	15,004	26,211



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										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Atlanta Metro (Excludes SunTrust)																	
Affinity Bank	Atlanta	220,803	2,838	-	4	-	1.29	0.79	-	342	-	308	1,826	6	-	334	1,826
Bank of Monticello	Monticello	65,124	513	30	5	16	0.79	0.80	-	854	8	785	80	901	52	668	80
Brand Banking Company	Lawrenceville	1,883,582	18,147	500	2,321	2,958	0.96	2.06	-	5,432	5,640	34,693	15,182	5,011	-	52,088	7,992
Century Bank of Georgia	Cartersville	94,005	1,687	-	11	-	1.79	0.65	-	148	-	131	1,110	85	-	142	1,110
Citizens Bank of Forsyth County	Cumming	194,974	3,157	-	1	5	1.62	0.09	-	478	-	-	282	801	-	-	282
Citizens Trust Bank	Atlanta	252,113	1,842	-	10	38	0.73	0.55	-	2,214	24	1,661	646	2,625	13	1,960	646
Community Bank of Pickens County	Jasper	266,005	3,263	-	2	15	1.23	2.84	-	2,757	-	1,745	8,182	1,926	-	1,665	9,107
Cornerstone Bank	Atlanta	174,726	3,174	-	1	206	1.82	2.87	-	2,987	-	5,640	2,127	1,844	40	5,438	2,384
Embassy National Bank	Lawrenceville	62,470	1,439	-	4	-	2.30	0.46	-	-	-	-	554	-	-	-	554
F & M Bank and Trust Company	Manchester	49,068	565	-	2	-	1.15	4.57	-	150	-	989	2,483	11	-	1,004	2,533
Fidelity Bank	Atlanta	3,714,308	30,940	2,130	617	1,579	0.83	1.38	145	15,695	7,728	58,703	7,668	10,561	6,313	47,013	7,621
First Bank of Pike	Molena	26,850	370	15	1	1	1.38	1.93	-	2,038	344	4	892	1,441	397	-	901
Foothills Community Bank	Dawsonville	63,826	742	(38)	39	-	1.16	0.85	-	56	-	-	804	-	-	-	804
First IC Bank	Doraville	334,167	4,711	-	30	10	1.41	0.48	-	336	-	1	1,974	1,732	-	11	1,974
First Landmark Bank	Marietta	468,790	5,003	2,010	1	2,070	1.07	0.04	-	1,187	-	228	-	940	-	3,311	-
First National Bank of Griffin	Griffin	111,162	1,304	20	23	29	1.17	0.31	-	894	162	583	264	898	42	679	264
Georgia Banking Company	Atlanta	194,206	2,010	186	37	38	1.03	1.67	-	5,336	104	4,786	2,616	4,418	93	4,746	2,742
Georgia Heritage Bank	Dallas	65,124	754	1	-	-	1.16	3.43	-	879	-	373	2,790	961	-	600	2,571
Georgia Primary Bank	Atlanta	119,590	1,914	-	23	-	1.60	2.79	-	-	-	3,136	1,681	244	-	6,663	1,788
Gwinnett Community Bank	Duluth	155,716	2,126	-	59	-	1.37	11.02	-	275	2	10,024	18,497	1,902	-	8,268	19,122
Hamilton State Bank	Hoschton	1,297,111	11,220	(35)	10	67	0.86	0.39	1,017	1,638	2,784	5,712	1,235	2,899	3,456	4,599	1,220
Heritage Bank	Jonesboro	375,334	4,819	283	4	-	1.28	0.62	-	3,310	-	647	2,345	681	-	889	2,595
Legacy State Bank	Loganville	70,034	777	65	-	-	1.11	2.69	-	116	-	-	2,477	45	-	-	2,492
Liberty First Bank	Monroe	85,796	1,018	25	-	-	1.19	1.62	-	475	-	537	1,487	282	-	554	1,487
Metro City Bank	Doraville	1,053,128	6,491	100	173	707	0.62	0.62	-	14,475	-	7,807	224	15,691	-	7,084	610
Newton Federal Bank (MHC)	Covington	231,327	4,187	11	31	491	1.81	2.19	-	7,751	-	6,397	-	12,157	-	4,855	113
NOA Bank	Duluth	251,399	2,975	295	-	-	1.18	0.30	-	47	-	1,020	-	56	-	115	294
Northside Bank	Adairsville	82,343	1,016	44	49	-	1.23	4.19	-	326	-	1,704	3,349	337	220	1,775	3,453
Peoples Bank & Trust	Buford	133,707	1,691	-	6	-	1.26	5.24	-	250	-	498	15,255	360	-	529	15,382
American Commerce Bank, National Association	Bremen	235,900	3,504	-	52	-	1.49	0.40	-	669	-	368	707	752	-	476	1,009
Piedmont Bank	Peachtree Corners	708,711	5,924	260	9	10	0.84	0.98	-	139	-	2,632	5,684	159	-	2,596	6,116
Providence Bank	Alpharetta	63,160	962	-	-	-	1.52	9.01	-	-	-	-	8,104	53	-	-	11,770
Quantum National Bank	Suwanee	392,419	4,356	76	16	-	1.11	0.00	-	626	26	-	-	507	-	-	-
RBC Bank (Georgia), National Association	Raleigh	1,067,601	7,176	519	179	485	0.67	0.26	-	6,353	738	11,966	229	10,100	536	6,324	53
Signature Bank of Georgia	Sandy Springs	54,289	540	-	2	6	0.99	8.11	-	-	-	3,688	4,396	-	-	3,636	4,396
State Bank of Georgia	Fayetteville	81,277	704	-	-	23	0.87	0.10	-	1,278	-	93	-	8	-	102	-
Talbot State Bank	Woodland	30,026	408	-	2	1	1.36	3.85	-	4,516	7	1,324	1,083	5,289	122	1,678	888
Touchmark National Bank	Alpharetta	346,574	5,030	-	-	-	1.45	0.81	-	2,255	214	3,135	-	6,518	-	-	-
United Bank	Zebulon	641,021	11,778	107	172	279	1.84	0.45	-	5,233	121	5,826	223	5,514	5	6,117	-
Vinings Bank	Smyrna	111,235	1,317	-	10	-	1.18	0.96	-	261	-	1,219	1,577	182	-	1,243	1,767
WestSide Bank	Hiram	77,228	1,144	62	-	-	1.48	11.12	-	1,224	-	4,012	9,551	1,236	-	4,082	10,879
Atlanta Metro - Total/Average		15,906,229	163,536	6,666	3,906	9,034	1.03	1.23	1,162	93,000	17,902	182,375	127,584	99,133	11,289	181,244	128,825
Central																	
Macon, GA (Metro)																	
American Pride Bank	Macon	132,629	2,027	29	-	-	1.53	0.08	-	-	-	-	136	101	-	-	145
Persons Banking Company	Forsyth	207,800	1,999	-	16	82	0.96	5.92	-	429	-	12,982	6,037	722	-	12,268	6,079
State Bank and Trust Company	Macon	3,618,521	31,317	3,208	151	792	0.87	0.40	-	3,854	8,109	15,542	4,207	5,279	8,085	12,477	895
Total/Average		3,958,950	35,343	3,237	167	874	0.89	0.72	-	4,283	8,109	28,524	10,380	6,102	8,085	24,745	7,119



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										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Other																	
Bank of Hancock County	Sparta	25,734	1,019	-	1	1	3.96	0.24	-	1,025	508	162	36	1,767	397	203	84
BankSouth	Greensboro	412,440	6,190	75	106	6	1.50	0.16	-	2,818	-	429	483	902	1	588	1,487
Century Bank and Trust	Milledgeville	149,906	1,784	-	8	256	1.19	0.67	-	155	4	1,534	182	38	-	1,229	182
Citizens Bank of Swainsboro	Swainsboro	147,463	3,802	150	10	45	2.58	0.33	-	1,010	224	647	30	1,491	177	665	30
Citizens Bank of The South	Sandersville	164,929	1,969	120	12	102	1.19	0.66	-	1,851	38	1,114	467	1,681	60	940	537
Exchange Bank	Milledgeville	146,722	2,675	-	9	-	1.82	0.78	-	335	-	1,104	859	310	153	1,925	859
Farmers & Merchants Bank	Eatonton	79,022	2,046	-	10	-	2.59	6.34	-	2,255	174	4,147	7,111	1,226	154	4,240	7,256
Farmers Bank	Greensboro	41,163	828	-	1	-	2.01	0.64	-	-	210	-	620	-	-	-	620
First State Bank	Wrens	107,347	1,012	60	7	24	0.94	0.59	-	713	-	180	650	860	-	377	610
Geo. D. Warthen Bank	Sandersville	113,350	1,306	152	5	15	1.15	3.01	-	1,451	-	2,287	3,104	1,934	-	2,018	3,104
Peoples Bank	Eatonton	78,091	1,105	33	3	17	1.42	2.16	-	314	1	1,782	878	208	8	1,851	1,281
Queensborough National Bank & Trust Company	Louisville	681,352	11,898	-	1,481	413	1.75	2.24	-	20,872	4,263	20,299	4,939	5,020	4,063	11,422	4,980
Wilkinson County Bank	Irwinton	24,998	565	-	-	-	2.26	0.03	-	629	6	14	-	438	35	12	-
Total/Average		2,172,517	36,199	590	1,653	879	1.67	1.51	-	33,428	5,428	33,699	19,359	15,875	5,048	25,470	21,030
Central - Total/Average		6,131,467	71,542	3,827	1,820	1,753	1.17	1.04	-	37,711	13,537	62,223	29,739	21,977	13,133	50,215	28,149
Southwest (Excludes Synovus)																	
Albany, GA (Metro)																	
AB&T	Albany	138,253	1,941	-	87	1	1.40	0.03	-	177	-	62	-	203	-	67	-
Bank of Dawson	Dawson	80,314	1,109	75	4	37	1.38	2.24	-	3,970	-	2,572	97	3,416	-	2,240	65
Bank of Terrell	Dawson	124,873	1,449	60	11	11	1.16	0.85	-	1,764	-	1,036	303	2,236	-	1,259	190
Flint Community Bank	Albany	189,854	2,044	60	-	-	1.08	1.95	-	554	-	4,311	-	867	-	442	164
Total/Average		533,294	6,543	195	102	49	1.23	1.24	-	6,465	-	7,981	400	6,722	-	4,008	419
Columbus, GA-AL (Metro)																	
First Peoples Bank	Pine Mountain	69,209	958	79	1	19	1.38	0.62	-	395	2	713	65	307	39	729	65
Total/Average		69,209	958	79	1	19	1.38	0.62	-	395	2	713	65	307	39	729	65
Valdosta, GA (Metro)																	
Barwick Banking Company	Barwick	1,382	45	-	-	-	3.26	0.00	-	-	-	-	-	-	-	-	-
Citizens Community Bank	Hahira	87,006	919	30	8	86	1.06	1.08	-	561	16	722	785	418	22	1,094	536
Citizens National Bank of Quitman	Quitman	65,914	1,096	37	14	7	1.66	0.58	-	909	1	568	-	1,946	30	706	54
Commercial Banking Company	Valdosta	166,046	2,807	61	13	19	1.69	0.43	-	888	2	713	300	557	-	542	283
Farmers & Merchants Bank	Lakeland	390,893	7,869	100	56	165	2.01	7.01	-	13,901	3,463	14,188	21,357	11,894	2,642	14,160	23,356
First Federal Savings and Loan Association of Valdosta	Valdosta	147,174	549	20	4	5	0.37	1.22	-	5,639	-	1,178	996	4,721	-	1,940	1,153
Guardian Bank	Valdosta	265,453	4,803	143	1	-	1.81	0.51	-	282	-	2,001	104	265	-	1,913	108
Total/Average		1,123,868	18,088	391	96	282	1.61	2.72	-	22,180	3,482	19,370	23,542	19,801	2,694	20,355	25,490

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										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$		
Other																			
Ameris Bank	Moultrie	6,190,171	26,200	1,977	1,297	2,864	0.42	0.79	1,785	45,213	2,497	30,360	32,687	33,429	5,991	29,630	35,062		
Bank of Alapaha	Alapaha	112,205	1,600	75	81	18	1.43	0.18	-	4,526	149	195	83	3,445	221	144	83		
Bank of Camilla	Camilla	48,684	1,022	-	6	167	2.10	1.85	-	158	-	1,300	638	392	-	1,238	363		
Bank of Early	Blakely	99,174	1,338	60	88	9	1.35	0.82	-	3,037	592	938	122	2,367	99	1,675	129		
Bank of Eastman	Eastman	125,889	1,408	450	12	517	1.12	8.32	-	4,705	219	2,987	11,310	5,609	1,187	3,322	11,687		
Bank of Edison	Edison	23,976	301	15	5	3	1.26	0.79	-	376	-	259	98	266	-	241	98		
CharterBank	West Point	1,164,857	11,110	(350)	580	233	0.95	0.10	-	5,576	119	1,304	303	5,029	332	1,600	1,244		
Citizens Bank	Nashville	166,719	2,776	175	6	162	1.67	2.17	-	6,762	961	3,693	1,890	10,588	882	4,761	1,991		
Citizens Bank & Trust Company	Eastman	77,632	944	19	5	5	1.22	1.92	-	324	4	276	2,350	498	16	281	2,783		
Citizens Bank of Americus	Americus	173,486	3,446	55	13	17	1.99	0.27	-	439	-	690	148	487	-	631	148		
Citizens Bank of Cochran	Cochran	68,382	520	-	5	39	0.76	0.81	-	384	3	37	686	1,269	47	27	686		
South Coast Bank & Trust	Brunswick	95,126	1,452	58	-	-	1.53	0.03	-	48	-	39	-	358	-	3	-		
Citizens State Bank of Taylor County	Reynolds	25,158	376	10	7	-	1.49	0.70	-	1,002	-	392	28	634	-	297	42		
Colony Bank	Fitzgerald	767,926	7,467	26	74	140	0.97	0.85	-	4,858	-	6,453	3,892	4,558	-	7,503	4,256		
Commercial State Bank	Donalsonville	47,293	853	30	2	-	1.80	1.40	-	3,317	-	1,070	159	1,788	-	1,203	159		
Community Bank & Trust - West Georgia	LaGrange	47,819	365	30	5	1	0.76	8.75	-	1,122	48	305	6,887	2,286	2	331	6,959		
Community Banking Company of Fitzgerald	Fitzgerald	110,602	2,394	105	1	54	2.16	1.04	-	503	3	1,555	-	451	11	1,587	-		
Douglas National Bank	Douglas	148,914	1,737	-	58	21	1.17	0.66	-	417	-	635	560	1,638	-	585	560		
Family Bank	Pelham	74,752	648	15	1	3	0.87	1.00	-	3,010	443	921	-	2,764	54	953	-		
First National Bank of Coffee County	Douglas	108,971	779	70	4	-	0.71	0.28	-	301	-	365	111	567	-	321	111		
First National Bank of Decatur County	Bainbridge	120,459	2,210	50	2	24	1.83	0.73	-	586	49	1,199	-	354	121	1,239	-		
First Port City Bank	Bainbridge	139,465	2,183	-	-	-	1.57	0.13	-	293	-	201	39	75	-	164	-		
First State Bank of Blakely	Blakely	348,298	4,523	155	11	53	1.30	0.50	-	1,541	5	2,337	6	1,293	95	2,422	59		
First State Bank of Randolph County	Cuthbert	30,539	390	4	-	-	1.28	2.51	-	601	-	2,037	-	646	-	653	-		
Calumet Bank	LaGrange	128,374	1,610	33	-	9	1.25	0.36	-	165	128	373	338	234	9	389	338		
Peoples Bank	Willacoochee	40,311	225	-	-	3	0.56	0.14	-	576	-	114	-	626	-	79	-		
Peoples Bank of Georgia	Talbotton	54,605	378	20	3	5	0.69	0.58	-	1,289	917	384	90	1,600	296	396	181		
PeoplesSouth Bank	Colquitt	511,020	7,112	200	61	64	1.39	1.30	-	6,883	64	4,864	4,782	7,763	209	5,629	3,860		
Planters and Citizens Bank	Camilla	27,827	551	-	2	4	1.98	0.20	-	1,018	-	-	205	217	-	-	205		
Planters First Bank	Hawkinsville	237,035	2,614	200	67	55	1.10	1.72	-	1,687	-	4,114	1,538	577	87	4,661	864		
Rabun County Bank	Clayton	121,578	2,546	-	13	-	2.09	3.04	-	418	-	3,376	1,865	562	-	3,582	1,865		
Rochelle State Bank	Rochelle	8,008	138	-	-	-	1.72	0.00	-	153	-	-	-	46	-	-	-		
South Georgia Banking Company	Tifton	220,691	3,611	50	24	14	1.64	0.61	-	1,247	65	1,991	714	739	93	2,875	945		
SouthCrest Bank, N.A.	Atlanta	306,200	3,023	125	170	87	0.99	1.37	-	1,745	338	5,079	2,585	2,381	387	5,177	2,648		
Southwest Georgia Bank	Moultrie	334,675	3,170	216	5	95	0.95	0.30	-	2,335	-	1,506	-	3,262	-	1,675	759		
State Bank of Cochran	Cochran	134,010	5,770	-	118	183	4.31	1.65	-	1,135	-	2,843	790	1,235	-	3,263	893		
SunMark Community Bank	Hawkinsville	190,168	3,710	92	112	105	1.95	1.27	-	5,164	348	2,270	1,001	2,439	280	2,322	1,547		
TC Federal Bank	Thomasville	218,226	3,616	-	166	21	1.66	0.68	-	888	112	1,504	384	1,053	-	1,702	384		
Thomasville National Bank	Thomasville	701,825	14,255	200	1	46	2.03	0.21	-	1,850	-	1,767	-	1,146	-	2,176	-		
Trust Bank	Lenox	22,416	422	-	3	-	1.88	3.00	-	612	-	289	748	137	-	462	748		
United National Bank	Cairo	183,136	3,723	110	36	34	2.03	1.68	-	2,115	52	2,587	854	1,049	91	2,859	1,008		
West Central Georgia Bank	Thomaston	42,443	1,258	3	12	2	2.96	0.14	-	1,144	-	-	180	914	4	-	180		
Wilcox County State Bank	Abbeville	74,890	1,079	24	3	8	1.44	1.35	-	380	-	1,293	35	64	-	1,278	47		
Total/Average		13,873,935	134,853	4,302	3,059	5,065	0.97	0.89	1,785	119,903	7,116	93,902	78,106	106,835	10,514	99,336	82,892		
Southwest - Total/Average		15,600,306	160,442	4,967	3,258	5,415	1.03	1.03	1,785	148,943	10,600	121,966	102,113	133,665	13,247	124,428	108,866		



GEORGIA ASSET QUALITY - MARCH 31, 2018

* 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 \$
Southeast																	
Augusta-Richmond County, GA-SC (Metro)																	
First National Bank of Waynesboro	Waynesboro	76,465	1,060	60	6	6	1.39	0.24	-	940	102	319	-	851	106	267	-
Southern Bank	Sardis	48,606	499	-	1	28	1.03	3.47	-	1,990	-	828	1,996	1,598	12	1,196	1,870
Total/Average		125,071	1,559	60	7	34	1.25	1.46	-	2,930	102	1,147	1,996	2,449	118	1,463	1,870
Brunswick, GA (Metro)																	
Southeastern Bank	Darien	199,342	3,411	70	66	19	1.71	1.50	-	2,231	-	1,909	4,694	1,439	6	1,883	5,537
Total/Average		199,342	3,411	70	66	19	1.71	1.50	-	2,231	-	1,909	4,694	1,439	6	1,883	5,537
Savannah, GA (Metro)																	
Carver State Bank	Savannah	25,951	373	27	-	7	1.44	6.50	-	124	82	1,131	1,541	1,418	116	922	1,972
First Bank of Coastal Georgia	Pembroke	34,696	980	-	-	22	2.82	0.73	-	102	1	359	464	484	1	365	464
First Chatham Bank	Savannah	238,590	2,665	-	207	6	1.12	7.00	-	998	-	2,580	23,536	410	-	2,585	22,181
Total/Average		299,237	4,018	27	207	35	1.34	5.62	-	1,224	83	4,070	25,541	2,312	117	3,872	24,617
Other																	
Pineland Bank	Alma	180,643	2,845	75	59	59	1.57	2.39	-	1,705	5	3,216	3,211	1,901	-	1,734	3,416
Altamaha Bank and Trust Company	Vidalia	108,283	1,657	20	143	10	1.53	1.70	-	646	-	2,319	446	1,061	-	2,185	484
Bank of Dudley	Dublin	152,746	2,179	105	8	80	1.43	1.31	-	1,065	-	2,890	63	1,101	-	2,941	7
Bank of Hazlehurst	Hazlehurst	78,481	2,141	150	10	49	2.73	7.79	-	3,755	-	9,172	1,287	2,197	128	8,983	1,288
Bank of Lumber City	Lumber City	12,213	158	-	-	-	1.29	0.31	-	73	-	73	-	94	25	82	-
Bank of Newington	Newington	102,819	1,751	150	27	64	1.70	1.32	-	910	-	1,185	405	1,284	75	1,310	405
Bank of Soperton	Soperton	57,238	821	40	103	9	1.43	0.36	-	642	-	100	159	192	-	137	159
Bank of Wrightsville	Wrightsville	28,480	320	-	-	-	1.12	0.64	-	46	-	246	117	641	5	241	117
Claxton Bank	Claxton	78,896	1,195	55	4	16	1.51	1.34	-	675	618	1,675	85	2,667	170	1,007	85
Community Bank of Georgia	Baxley	63,553	1,002	67	24	50	1.58	2.16	-	1,054	-	1,450	254	1,799	43	1,331	254
Durden Banking Company, Incorporated	Twin City	106,511	2,770	-	11	31	2.60	0.64	-	1,328	154	983	122	1,409	343	937	203
Farmers & Merchants Bank	Statesboro	107,665	1,199	-	13	17	1.11	0.97	-	47	47	531	1,380	584	-	521	1,380
Farmers and Merchants Bank	Sylvania	43,278	655	75	3	36	1.51	2.45	-	1,026	-	1,960	918	1,570	-	1,699	918
Farmers State Bank	Dublin	94,680	2,444	45	1	-	2.58	0.38	-	1,605	252	473	-	2,099	157	487	-
FNB South	Alma	272,025	9,304	-	2,348	1,177	3.42	1.57	-	3,069	920	4,386	1,452	2,662	-	4,466	1,575
Four County Bank	Allentown	47,159	1,024	30	6	3	2.17	1.28	-	462	53	540	333	418	220	440	338
Glennville Bank	Glennville	152,845	3,115	30	29	16	2.04	1.21	-	1,198	-	1,546	1,370	1,079	-	1,284	1,181
Merchants & Citizens Bank	McRae	33,960	945	20	6	65	2.78	0.75	-	866	142	153	650	365	574	211	170
Morris Bank	Dublin	572,938	9,455	175	293	431	1.65	1.02	-	2,901	10	6,891	370	3,628	407	6,835	857
Mount Vernon Bank	Vidalia	71,956	873	6	-	-	1.21	0.69	-	2,013	157	678	258	582	-	679	274
First Southern Bank	Patterson	73,753	933	30	86	611	1.27	4.76	-	1,420	74	1,955	3,456	1,195	-	2,634	3,436
Peoples Bank	Lyons	67,923	1,103	30	1	18	1.62	0.15	-	39	-	55	83	137	-	79	83
PrimeSouth Bank	Waycross	384,229	6,968	-	45	322	1.81	1.08	-	2,415	152	2,534	3,536	1,489	-	3,669	3,233
Security State Bank	McRae	23,737	480	8	2	-	2.02	0.02	-	2	-	10	-	250	-	11	-
South Georgia Bank	Glennville	97,446	1,646	15	10	4	1.69	0.57	-	1,517	100	269	654	1,695	77	265	654
Vidalia Federal Savings Bank	Vidalia	59,883	631	-	-	-	1.05	1.02	-	2,216	-	1,936	326	3,834	-	2,126	138
Waycross Bank & Trust	Waycross	89,839	1,959	20	-	-	2.18	0.49	-	158	-	799	-	205	-	810	-
Wheeler County State Bank	Alamo	65,875	1,000	-	12	5	1.52	0.43	-	604	10	427	-	754	158	404	-
Total/Average		3,229,054	60,573	1,146	3,244	3,073	1.88	1.39	-	33,457	2,694	48,452	20,935	36,892	2,382	47,508	20,655
Southeast - Total/Average																	
		3,852,704	69,561	1,303	3,524	3,161	1.81	1.76	-	39,842	2,879	55,578	53,166	43,092	2,623	54,726	52,679