

GEORGIA ASSET QUALITY - JUNE 30, 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 Accrual \$	OREO \$	P/D Still Accruing		Non Accrual \$	OREO \$
										30-90 \$	90 + \$			30-90 \$	90 + \$		
State Summary																	
North - Total/Average		10,048,291	85,462	5,961	4,123	6,748	0.85	0.30	-	32,485	2,901	38,069	7,226	31,155	3,711	41,959	9,605
East - Total/Average		2,364,890	33,579	2,973	546	2,616	1.42	0.89	57	12,074	504	10,469	22,628	10,022	295	11,395	25,875
Atlanta Metro - Total/Average		14,641,343	151,186	18,574	10,198	28,272	1.03	1.02	-	65,467	9,832	128,143	112,806	91,362	15,118	176,663	126,349
Central - Total/Average		6,220,667	73,743	6,977	3,294	4,178	1.19	1.20	-	23,127	10,480	80,296	27,670	37,711	13,537	62,223	29,739
Southwest - Total/Average		18,095,792	165,639	16,324	6,941	15,265	0.92	1.03	4,374	123,367	14,340	153,854	101,864	148,943	10,600	121,966	102,113
Southeast - Total/Average		3,932,181	69,339	4,034	8,459	11,051	1.76	1.76	-	40,418	3,602	56,274	51,570	39,842	2,879	55,578	53,166
State Total		55,303,164	578,948	54,843	33,561	68,130	1.05	0.96	4,431	296,938	41,659	467,105	323,764	359,035	46,140	469,784	346,847
North																	
Chattanooga, TN-GA (Metro)																	
Bank of Dade	Trenton	48,738	791	-	284	78	1.62	0.54	-	1,971	86	244	322	2,379	136	158	129
Bank of LaFayette, Georgia	Lafayette	92,157	892	-	12	120	0.97	1.22	-	1,275	158	2,730	394	1,523	27	2,917	433
Capital Bank	Fort Oglethorpe	91,049	1,356	-	10	66	1.49	0.32	-	163	-	55	340	135	-	56	690
Citizens Bank & Trust, Inc.	Trenton	62,364	1,067	66	28	63	1.71	0.29	-	463	101	231	54	481	11	391	54
American Commerce Bank, National Association	Bremen	243,660	3,603	111	52	13	1.48	0.21	-	85	-	345	232	669	-	368	707
Total/Average		537,968	7,709	177	386	340	1.43	0.58	-	3,957	345	3,605	1,342	5,187	174	3,890	2,013
Dalton, GA (Metro)																	
First Bank	Dalton	283,012	5,205	280	180	7	1.84	0.55	-	972	104	1,629	338	1,399	514	1,710	437
First National Community Bank	Chatsworth	113,374	1,523	36	51	48	1.34	1.19	-	107	-	1,142	829	1,221	-	1,480	530
Total/Average		396,386	6,728	316	231	55	1.70	0.76	-	1,079	104	2,771	1,167	2,620	514	3,190	967
Rome, GA (Metro)																	
Greater Community Bank	Rome	145,836	1,493	199	23	46	1.02	0.48	-	1,173	-	575	275	287	15	488	275
Heritage First Bank	Rome	107,672	1,163	89	21	16	1.08	1.54	-	80	24	1,667	349	293	-	1,683	349
River City Bank	Rome	104,414	1,074	-	3	9	1.03	0.36	-	845	-	113	451	471	-	122	451
Total/Average		357,922	3,730	288	47	71	1.04	0.74	-	2,098	24	2,355	1,075	1,051	15	2,293	1,075
Other																	
SouthCrest Bank, N.A.	Atlanta	303,423	3,032	125	189	97	1.00	1.32	-	770	473	6,259	879	1,745	338	5,079	2,585
North Georgia National Bank	Calhoun	64,261	862	-	14	7	1.34	0.08	-	857	-	101	-	1,150	-	101	-
Southeast First National Bank	Summerville	18,523	239	6	-	3	1.29	0.32	-	40	17	18	166	160	53	19	166
Southern Bank & Trust	Clarksville	149,537	2,091	32	1	60	1.40	0.65	-	86	-	1,143	-	101	3	1,146	85
United Community Bank	Blairsville	8,220,271	61,071	5,017	3,255	6,115	0.74	0.20	-	23,598	1,938	21,817	2,597	19,141	2,614	26,241	2,714
Total/Average		8,756,015	67,295	5,180	3,459	6,282	0.77	0.25	-	25,351	2,428	29,338	3,642	22,297	3,008	32,586	5,550
North - Total/Average		10,048,291	85,462	5,961	4,123	6,748	0.85	0.30	-	32,485	2,901	38,069	7,226	31,155	3,711	41,959	9,605

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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	137,763	2,917	132	9	18	2.12	0.96	-	95	-	1,580	-	111	1	1,199	-
First American Bank and Trust Company	Athens	339,071	4,689	150	8	24	1.38	0.68	-	133	-	1,562	2,039	168	-	1,584	2,035
First Madison Bank & Trust	Athens	189,694	6,347	-	4	36	3.35	0.00	-	33	-	-	-	45	2	-	-
Oconee State Bank	Watkinsville	210,558	2,089	80	32	28	0.99	0.21	-	2,486	107	696	-	964	1	763	-
Total/Average		877,086	16,042	362	53	106	1.83	0.46	-	2,747	107	3,838	2,039	1,288	4	3,546	2,035
Gainesville, GA (Metro)																	
First Century Bank, National Association	Gainesville	29,705	1,017	1,438	53	1,313	3.42	0.17	-	135	-	3	234	681	-	3	268
Peach State Bank & Trust	Gainesville	169,682	2,028	178	91	86	1.20	0.21	-	54	31	-	456	452	2	-	1,179
Total/Average		199,387	3,045	1,616	144	1,399	1.53	0.19	-	189	31	3	690	1,133	2	3	1,447
Other																	
Bank of Madison	Madison	135,777	1,688	75	20	261	1.24	2.10	-	534	-	1,911	2,694	590	30	2,284	2,880
Elberton Federal Savings & Loan Association	Elberton	18,561	41	-	-	-	0.22	0.35	-	626	-	85	-	176	-	10	-
F&M Bank	Washington	130,543	2,642	-	39	86	2.02	1.30	-	3,447	120	1,949	1,486	3,215	-	2,776	1,660
Farmers State Bank	Lincolnton	69,344	732	150	58	78	1.06	1.62	-	2,080	-	162	1,835	2,124	101	238	1,800
First Covenant Bank	Commerce	47,206	417	-	52	31	0.88	8.40	-	33	-	217	11,645	35	-	219	11,857
Northeast Georgia Bank	Lavonia	235,085	2,962	320	30	115	1.26	0.64	57	978	211	1,868	1,071	686	158	1,810	1,562
Pinnacle Bank	Elberton	651,901	6,010	450	150	540	0.92	0.18	-	1,440	35	436	1,168	775	-	509	2,634
Total/Average		1,288,417	14,492	995	349	1,111	1.12	1.26	57	9,138	366	6,628	19,899	7,601	289	7,846	22,393
East - Total/Average		2,364,890	33,579	2,973	546	2,616	1.42	0.89	57	12,074	504	10,469	22,628	10,022	295	11,395	25,875



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Atlanta Metro (Excludes SunTrust)																	
Affinity Bank	Atlanta	226,632	2,842	-	8	-	1.25	0.69	-	191	-	257	1,711	342	-	308	1,826
Bank of Monticello	Monticello	65,677	522	60	13	45	0.79	0.87	-	792	148	863	69	854	8	785	80
Brand Banking Company	Lawrenceville	1,726,842	15,776	7,000	5,777	15,285	0.91	0.55	-	10,026	-	5,605	6,638	5,432	5,640	34,693	15,182
Century Bank of Georgia	Cartersville	100,189	2,644	-	968	-	2.64	0.64	-	74	-	121	1,110	148	-	131	1,110
Citizens Bank of Forsyth County	Cumming	196,244	2,855	-	1	307	1.45	0.16	-	945	-	202	282	478	-	-	282
Citizens Trust Bank	Atlanta	250,015	1,790	-	28	108	0.72	0.47	-	3,129	8	1,379	507	2,214	24	1,661	646
Community Bank of Pickens County	Jasper	268,858	3,263	-	3	16	1.21	2.23	-	2,665	-	1,722	6,095	2,757	-	1,745	8,182
Cornerstone Bank	Atlanta	170,581	2,930	-	53	502	1.72	2.77	-	957	-	4,692	1,773	2,987	-	5,640	2,127
Embassy National Bank	Lawrenceville	62,969	1,444	-	9	-	2.29	0.55	-	-	-	-	554	-	-	-	554
F & M Bank and Trust Company	Manchester	49,163	538	-	2	27	1.09	4.18	-	61	-	871	2,282	150	-	989	2,483
Fidelity Bank	Atlanta	3,792,886	31,623	4,416	1,587	4,152	0.83	1.33	-	6,514	8,279	58,028	6,834	15,695	7,728	58,703	7,668
First Bank of Pike	Molena	26,127	373	30	1	13	1.43	1.89	-	2,434	432	2	876	2,038	344	4	892
Foothills Community Bank	Dawsonville	71,072	743	(53)	55	-	1.05	0.85	-	26	-	58	804	56	-	-	804
First IC Bank	Doraville	346,286	4,714	-	32	10	1.36	0.43	-	3,084	-	-	1,922	336	-	1	1,974
First Landmark Bank	Marietta	468,276	5,154	2,110	52	2,070	1.10	0.03	-	2,338	-	204	-	1,187	-	228	-
First National Bank of Griffin	Griffin	111,119	1,317	54	38	65	1.19	0.28	-	1,494	91	519	233	894	162	583	264
Georgia Banking Company	Atlanta	149,984	1,755	195	43	308	1.17	1.54	-	4,139	185	4,746	2,422	5,336	104	4,786	2,616
Georgia Heritage Bank	Dallas	68,575	753	1	-	1	1.10	3.38	-	1,762	-	701	2,492	879	-	373	2,790
Georgia Primary Bank	Atlanta	125,669	1,937	-	46	-	1.54	2.76	-	28	-	3,109	1,681	-	-	3,136	1,681
Gwinnett Community Bank	Duluth	152,619	2,201	-	134	-	1.44	9.52	-	172	-	6,722	16,872	275	2	10,024	18,497
Heritage Bank	Jonesboro	379,075	4,990	567	11	120	1.32	0.97	-	381	-	1,857	2,938	3,310	-	647	2,345
Legacy State Bank	Loganville	72,441	841	129	-	-	1.16	2.57	-	394	-	-	2,477	116	-	-	2,477
Liberty First Bank	Monroe	88,953	1,044	49	2	-	1.17	1.56	-	138	1	536	1,487	475	-	537	1,487
Metro City Bank	Doraville	1,097,174	6,766	871	358	1,388	0.62	0.38	-	3,277	-	5,103	-	14,475	-	7,807	224
Newton Federal Bank (MHC)	Covington	227,692	4,030	318	277	1,201	1.77	1.28	-	1,863	-	3,785	-	7,751	-	6,397	-
NOA Bank	Duluth	272,712	3,209	1,183	-	654	1.18	0.72	-	1,377	-	2,234	312	47	-	1,020	-
Northside Bank	Adairsville	83,302	1,019	45	51	-	1.22	3.52	-	281	-	1,717	2,504	326	-	1,704	3,349
Peoples Bank & Trust	Buford	128,729	1,698	-	14	-	1.32	4.95	-	2,167	-	524	14,393	250	-	498	15,255
American Commerce Bank, National Association	Bremen	243,660	3,603	111	52	13	1.48	0.21	-	85	-	345	232	669	-	368	707
Piedmont Bank	Peachtree Corners	714,436	6,100	437	9	10	0.85	0.92	-	-	-	2,632	5,480	139	-	2,632	5,684
Providence Bank	Alpharetta	59,661	963	-	-	-	1.61	9.72	-	-	-	-	8,284	-	-	-	8,104
Quantum National Bank	Suwanee	403,351	4,437	153	20	-	1.10	0.00	-	710	-	-	-	626	26	-	-
RBC Bank (Georgia), National Association	Raleigh	1,085,337	6,282	389	217	1,287	0.58	0.09	-	2,926	546	4,212	229	6,353	738	11,966	229
Signature Bank of Georgia	Sandy Springs	53,667	542	-	4	6	1.01	7.87	-	-	-	3,654	4,366	-	-	3,688	4,396
State Bank of Georgia	Fayetteville	80,978	704	-	-	23	0.87	0.09	-	288	-	89	-	1,278	-	93	-
Talbot State Bank	Woodland	29,687	411	-	5	1	1.38	3.19	-	3,362	63	1,313	636	4,516	7	1,324	1,083
Touchmark National Bank	Alpharetta	348,832	5,131	100	1	-	1.47	0.78	-	329	-	3,085	-	2,255	214	3,135	-
United Bank	Zebulon	648,106	11,777	259	316	575	1.82	0.47	-	6,775	79	6,052	288	5,233	121	5,826	223
Vinings Bank	Smyrna	116,340	1,318	-	11	-	1.13	0.72	-	279	-	1,204	926	261	-	1,219	1,577
WestSide Bank	Hiram	77,427	1,147	150	-	85	1.48	10.45	-	4	-	-	13,097	1,224	-	4,012	9,551
Atlanta Metro - Total/Average		14,641,343	151,186	18,574	10,198	28,272	1.03	1.02	-	65,467	9,832	128,143	112,806	91,362	15,118	176,663	126,349
Central																	
Macon, GA (Metro)																	
American Pride Bank	Macon	141,820	2,122	124	-	-	1.50	0.07	-	893	-	-	118	-	-	-	136
Persons Banking Company	Forsyth	194,125	2,213	-	1,002	854	1.14	2.55	-	347	2	2,275	5,830	429	-	12,982	6,037
State Bank and Trust Company	Macon	3,605,273	33,335	5,601	267	1,283	0.92	0.71	-	5,582	7,380	30,704	5,012	3,854	8,109	15,542	4,207
Total/Average		3,941,218	37,670	5,725	1,269	2,137	0.96	0.80	-	6,822	7,382	32,979	10,960	4,283	8,109	28,524	10,380



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										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Other																	
Bank of Hancock County	Sparta	26,768	989	40	2	72	3.69	0.18	-	882	617	42	100	1,025	508	162	36
BankSouth	Greensboro	437,580	6,270	150	140	35	1.43	0.13	-	442	360	439	378	2,818	-	429	483
Century Bank and Trust	Milledgeville	155,206	1,836	-	79	275	1.18	0.49	-	63	-	1,167	37	155	4	1,534	182
Citizens Bank of Swainsboro	Swainsboro	149,333	3,755	300	24	256	2.51	0.23	-	1,508	340	393	78	1,010	224	647	30
Citizens Bank of The South	Sandersville	170,866	2,004	270	31	236	1.17	0.59	-	1,521	-	907	522	1,851	38	1,114	467
Exchange Bank	Milledgeville	156,338	2,686	1	26	7	1.72	0.74	-	1,790	-	1,040	820	335	-	1,104	859
Farmers & Merchants Bank	Eatonton	83,823	2,055	-	19	-	2.45	5.97	-	332	124	3,617	6,867	2,255	174	4,147	7,111
Farmers Bank	Greensboro	42,561	834	-	6	-	1.96	0.68	-	55	201	-	620	-	210	-	620
First State Bank	Wrens	111,003	1,077	120	12	24	0.97	0.34	-	534	-	120	358	713	-	180	650
Geo. D. Warthen Bank	Sandersville	115,520	995	305	8	482	0.86	1.94	-	999	-	1,807	1,820	1,451	-	2,287	3,104
Peoples Bank	Eatonton	82,339	1,148	66	14	19	1.39	2.24	-	1,546	3	1,977	769	314	1	1,782	878
Queensborough National Bank & Trust Company	Louisville	722,460	11,860	-	1,664	634	1.64	3.59	-	6,144	1,419	35,794	4,341	20,872	4,263	20,299	4,939
Wilkinson County Bank	Irwinton	25,652	564	-	-	1	2.20	0.03	-	489	34	14	-	629	6	14	-
Total/Average		2,279,449	36,073	1,252	2,025	2,041	1.58	1.82	-	16,305	3,098	47,317	16,710	33,428	5,428	33,699	19,359
Central - Total/Average		6,220,667	73,743	6,977	3,294	4,178	1.19	1.20	-	23,127	10,480	80,296	27,670	37,711	13,537	62,223	29,739
Southwest (Excludes Synovus)																	
Albany, GA (Metro)																	
AB&T	Albany	142,783	1,943	-	89	1	1.36	0.03	-	408	-	60	-	177	-	62	-
Bank of Dawson	Dawson	86,071	1,107	150	8	118	1.29	2.84	-	1,584	-	3,313	52	3,970	-	2,572	97
Bank of Terrell	Dawson	128,879	1,456	120	11	65	1.13	1.05	-	1,638	-	1,518	126	1,764	-	1,036	303
Flint Community Bank	Albany	191,315	2,104	120	-	-	1.10	1.94	-	917	-	4,305	-	554	-	4,311	-
Total/Average		549,048	6,610	390	108	184	1.20	1.39	-	4,547	-	9,196	178	6,465	-	7,981	400
Columbus, GA-AL (Metro)																	
First Peoples Bank	Pine Mountain	68,686	966	79	9	19	1.41	0.76	-	329	26	892	65	395	2	713	65
Total/Average		68,686	966	79	9	19	1.41	0.76	-	329	26	892	65	395	2	713	65
Valdosta, GA (Metro)																	
Barwick Banking Company	Barwick	1,261	45	-	-	-	3.57	0.00	-	-	-	-	-	-	-	-	-
Citizens Community Bank	Hahira	86,192	956	60	25	96	1.11	1.11	-	425	106	819	681	561	16	722	785
Citizens National Bank of Quitman	Quitman	70,424	1,167	75	84	44	1.66	0.53	-	279	92	520	-	909	1	568	-
Commercial Banking Company	Valdosta	165,201	2,892	140	91	91	1.75	0.35	-	536	-	473	329	888	2	713	300
Farmers & Merchants Bank	Lakeland	393,623	6,570	100	88	1,496	1.67	7.51	-	14,484	2,899	19,441	19,091	13,901	3,463	14,188	21,357
First Federal Savings and Loan Association of Valdosta	Valdosta	151,613	569	40	6	7	0.38	2.15	-	4,911	-	2,903	996	5,639	-	1,178	996
Guardian Bank	Valdosta	265,345	5,071	289	144	21	1.91	0.69	-	706	-	2,286	449	282	-	2,001	104
Total/Average		1,133,659	17,270	704	438	1,755	1.52	3.06	-	21,341	3,097	26,442	21,546	22,180	3,482	19,370	23,542

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Other																			
Ameris Bank	Moultrie	8,490,534	31,532	11,176	3,147	8,582	0.37	0.83	4,374	39,126	7,421	52,566	39,580	45,213	2,497	30,360	32,687		
Bank of Alapaha	Alapaha	116,731	1,751	169	151	31	1.50	0.10	-	3,150	37	111	45	4,526	149	195	83		
Bank of Camilla	Camilla	55,711	1,037	-	22	168	1.86	2.06	-	139	-	1,386	725	158	-	1,300	638		
Bank of Early	Blakely	105,063	1,260	204	108	251	1.20	1.03	-	1,237	283	1,170	122	3,037	592	938	122		
Bank of Eastman	Eastman	130,318	1,472	535	30	556	1.13	8.13	-	2,922	993	3,123	10,713	4,705	219	2,987	11,310		
Bank of Edison	Edison	24,285	318	30	8	4	1.31	0.90	-	594	-	322	98	376	-	259	98		
CharterBank	West Point	1,164,282	11,497	(350)	994	261	0.99	0.10	-	4,957	242	1,367	228	5,576	119	1,304	303		
Citizens Bank	Nashville	164,124	2,761	285	17	298	1.68	2.11	-	7,511	231	3,830	1,410	6,762	961	3,693	1,890		
Citizens Bank & Trust Company	Eastman	81,549	988	38	32	7	1.21	1.77	-	168	34	89	2,267	324	4	276	2,350		
Citizens Bank of Americus	Americus	174,207	3,525	130	25	26	2.02	0.38	-	265	-	1,036	148	439	-	690	148		
Citizens Bank of Cochran	Cochran	68,685	502	-	25	77	0.73	0.82	-	576	-	33	686	384	3	37	686		
South Coast Bank & Trust	Brunswick	100,753	1,509	116	-	1	1.50	0.03	-	1	-	39	-	48	-	39	-		
Citizens State Bank of Taylor County	Reynolds	25,760	363	10	9	16	1.41	0.60	-	983	-	312	28	1,002	-	392	28		
Colony Bank	Fitzgerald	766,255	7,159	70	302	720	0.93	0.77	-	4,669	-	5,632	3,595	4,858	-	6,453	3,892		
Commercial State Bank	Donalsonville	51,321	884	60	4	1	1.72	3.21	-	1,147	-	2,594	139	3,317	-	1,070	159		
Community Bank & Trust - West Georgia	LaGrange	45,022	396	60	6	1	0.88	8.37	-	1,202	-	345	6,658	1,122	48	305	6,887		
Community Banking Company of Fitzgerald	Fitzgerald	110,084	2,474	210	2	80	2.25	1.10	-	312	74	1,675	-	503	3	1,555	-		
Douglas National Bank	Douglas	148,138	1,739	-	69	31	1.17	0.33	-	1,179	-	580	9	417	-	635	560		
Family Bank	Pelham	76,596	657	30	1	9	0.86	1.38	-	2,293	52	1,278	41	3,010	443	921	-		
First National Bank of Coffee County	Douglas	117,866	856	160	5	14	0.73	0.24	-	95	-	323	111	301	-	365	111		
First National Bank of Decatur County	Bainbridge	123,875	2,093	70	26	185	1.69	0.76	-	462	-	1,128	41	586	49	1,199	-		
First Port City Bank	Bainbridge	143,718	2,183	-	-	-	1.52	0.08	-	365	212	141	-	293	-	201	39		
First State Bank of Blakely	Blakely	374,318	4,606	315	26	145	1.23	0.84	-	1,487	168	4,319	6	1,541	5	2,337	6		
First State Bank of Randolph County	Cuthbert	31,012	394	8	-	-	1.27	2.41	-	581	96	1,901	-	601	-	2,037	-		
Calumet Bank	LaGrange	132,198	1,582	53	-	57	1.20	0.38	-	58	-	368	434	165	128	373	338		
Peoples Bank	Willacoochee	40,979	227	-	3	4	0.55	0.17	-	545	-	134	-	576	-	114	-		
Peoples Bank of Georgia	Talbotton	57,898	362	60	8	66	0.63	0.44	-	967	394	268	90	1,289	917	384	90		
PeoplesSouth Bank	Colquitt	520,917	6,919	300	105	401	1.33	1.21	-	4,823	204	4,710	4,377	6,883	64	4,864	4,782		
Planters and Citizens Bank	Camilla	30,151	536	-	3	20	1.78	0.18	-	163	-	1	178	1,018	-	-	205		
Planters First Bank	Hawkinsville	249,512	2,648	325	128	207	1.06	1.70	-	381	-	3,782	1,804	1,687	-	4,114	1,538		
Rabun County Bank	Clayton	118,256	2,581	-	49	1	2.18	1.55	-	313	22	1,673	1,066	418	-	3,376	1,865		
Rochelle State Bank	Rochelle	9,390	121	-	-	17	1.29	0.00	-	-	-	-	-	153	-	-	-		
South Georgia Banking Company	Tifton	233,679	3,593	100	49	107	1.54	0.46	-	805	96	773	1,244	1,247	65	1,991	714		
SouthCrest Bank, N.A.	Atlanta	303,423	3,032	125	189	97	1.00	1.32	-	770	473	6,259	879	1,745	338	5,079	2,585		
Southwest Georgia Bank	Moultrie	345,260	3,193	356	10	217	0.92	0.35	-	2,107	-	1,720	38	2,335	-	1,506	-		
State Bank of Cochran	Cochran	138,714	5,861	-	339	313	4.23	1.75	-	1,183	-	3,031	722	1,135	-	2,843	790		
SunMark Community Bank	Hawkinsville	190,486	3,799	181	130	122	1.99	1.12	-	3,566	10	2,168	809	5,164	348	2,270	1,001		
TC Federal Bank	Thomasville	222,523	3,316	(389)	259	24	1.49	0.62	-	668	13	1,373	381	888	112	1,504	384		
Thomasville National Bank	Thomasville	714,622	14,425	370	4	49	2.02	0.19	-	2,306	-	1,642	-	1,850	-	1,767	-		
Trust Bank	Lenox	24,411	422	-	3	-	1.73	3.77	-	654	-	592	748	612	-	289	748		
United National Bank	Cairo	197,529	3,853	290	72	121	1.95	1.29	-	1,234	149	2,240	545	2,115	52	2,587	854		
West Central Georgia Bank	Thomaston	43,270	1,267	6	20	6	2.93	0.06	-	848	-	-	75	1,144	-	-	180		
Wilcox County State Bank	Abbeville	80,974	1,100	48	6	14	1.36	1.26	-	338	13	1,290	35	380	-	1,293	35		
Total/Average		16,344,399	140,793	15,151	6,386	13,307	0.86	0.88	4,374	97,150	11,217	117,324	80,075	119,903	7,116	93,902	78,106		
Southwest - Total/Average		18,095,792	165,639	16,324	6,941	15,265	0.92	1.03	4,374	123,367	14,340	153,854	101,864	148,943	10,600	121,966	102,113		

GEORGIA ASSET QUALITY - JUNE 30, 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	78,685	1,112	144	28	60	1.41	0.31	-	537	217	428	-	940	102	319	-
Southern Bank	Sardis	47,205	496	30	11	71	1.05	3.33	-	1,353	-	868	1,805	1,990	-	828	1,996
Total/Average		125,890	1,608	174	39	131	1.28	1.41	-	1,890	217	1,296	1,805	2,930	102	1,147	1,996
Brunswick, GA (Metro)																	
Southeastern Bank	Darien	205,429	3,410	120	86	90	1.66	1.44	-	1,446	-	1,741	4,465	2,231	-	1,909	4,694
Total/Average		205,429	3,410	120	86	90	1.66	1.44	-	1,446	-	1,741	4,465	2,231	-	1,909	4,694
Savannah, GA (Metro)																	
Carver State Bank	Savannah	25,889	337	42	4	62	1.30	5.21	-	121	320	684	1,463	124	82	1,131	1,541
First Bank of Coastal Georgia	Pembroke	37,557	980	-	-	22	2.61	0.58	-	94	-	335	403	102	1	359	464
First Chatham Bank	Savannah	239,254	2,646	200	234	252	1.11	6.76	-	-	-	3,346	21,625	998	-	2,580	23,536
Total/Average		302,700	3,963	242	238	336	1.31	5.19	-	215	320	4,365	23,491	1,224	83	4,070	25,541
Other																	
Pineland Bank	Alma	181,595	2,881	125	61	75	1.59	1.57	-	783	2	566	3,772	1,705	5	3,216	3,211
Altamaha Bank and Trust Company	Vidalia	108,965	1,694	50	153	13	1.55	2.03	-	1,559	-	2,825	414	646	-	2,319	446
Bank of Dudley	Dublin	153,901	2,257	206	30	126	1.47	1.19	-	457	-	2,525	115	1,065	-	2,890	63
Bank of Hazlehurst	Hazlehurst	83,401	1,935	456	22	573	2.32	8.82	-	6,784	274	9,645	1,287	3,755	-	9,172	1,287
Bank of Lumber City	Lumber City	12,833	139	-	-	19	1.08	0.23	-	198	8	56	-	73	-	73	-
Bank of Newington	Newington	107,850	1,659	300	30	309	1.54	0.92	-	1,442	311	626	605	910	-	1,185	405
Bank of Soperton	Soperton	59,050	882	100	104	9	1.49	0.27	-	89	-	48	159	642	-	100	159
Bank of Wrightsville	Wrightsville	30,315	319	-	1	2	1.05	0.58	-	14	-	231	100	46	-	246	117
Claxton Bank	Claxton	79,211	1,290	145	9	16	1.63	3.04	-	689	1	3,779	-	675	618	1,675	85
Community Bank of Georgia	Baxley	63,502	1,075	127	37	50	1.69	2.58	-	227	160	1,881	69	1,054	-	1,450	254
Durden Banking Company, Incorporated	Twin City	109,217	2,609	-	23	204	2.39	0.56	-	1,645	103	823	141	1,328	154	983	122
Farmers & Merchants Bank	Statesboro	110,733	1,232	-	60	31	1.11	0.72	-	620	-	-	1,390	47	47	531	1,380
Farmers and Merchants Bank	Sylvania	42,422	653	185	39	184	1.54	1.15	-	745	-	410	908	1,026	-	1,960	918
Farmers State Bank	Dublin	94,488	2,483	90	2	7	2.63	0.36	-	1,546	30	459	-	1,605	252	473	-
FNB South	Alma	269,670	8,511	-	6,554	6,175	3.16	1.81	-	3,471	10	4,009	2,739	3,069	920	4,386	1,452
Four County Bank	Allentown	49,141	1,034	60	14	31	2.10	1.16	-	656	20	445	326	462	53	540	333
Glennville Bank	Glennville	158,036	3,148	60	40	24	1.99	1.75	-	1,293	-	2,947	1,212	1,198	-	1,546	1,370
Merchants & Citizens Bank	McRae	35,684	989	60	10	65	2.77	0.31	-	233	486	91	240	866	142	153	650
Morris Bank	Dublin	586,370	9,206	475	320	1,007	1.57	0.94	-	4,950	101	6,298	416	2,901	10	6,891	370
Mount Vernon Bank	Mount Vernon	70,633	880	12	1	-	1.25	2.86	-	1,117	371	3,473	244	2,013	157	678	258
First Southern Bank	Patterson	70,892	711	150	150	1,017	1.00	4.24	-	1,306	617	1,234	3,448	1,420	74	1,955	3,456
Peoples Bank	Lyons	72,548	1,134	60	1	18	1.56	0.17	-	22	55	82	83	39	-	55	83
PrimeSouth Bank	Waycross	412,895	7,562	755	63	502	1.83	1.05	-	1,578	401	2,542	3,237	2,415	152	2,534	3,536
Security State Bank	McRae	23,341	488	15	3	-	2.09	0.02	-	56	-	8	-	2	-	10	-
South Georgia Bank	Glennville	99,228	1,674	30	25	6	1.69	0.51	-	1,654	82	207	603	1,517	100	269	654
Vidalia Federal Savings Bank	Vidalia	60,336	631	11	-	11	1.05	1.12	-	2,269	-	2,245	226	2,216	-	1,936	326
Waycross Bank & Trust	Waycross	86,517	2,290	26	325	-	2.65	0.49	-	573	22	781	-	158	-	799	-
Wheeler County State Bank	Alamo	65,388	992	-	19	20	1.52	0.70	-	891	11	636	75	604	10	427	-
Total/Average		3,298,162	60,358	3,498	8,096	10,494	1.83	1.43	-	36,867	3,065	48,872	21,809	33,457	2,694	48,452	20,935
Southeast - Total/Average																	
		3,932,181	69,339	4,034	8,459	11,051	1.76	1.76	-	40,418	3,602	56,274	51,570	39,842	2,879	55,578	53,166