



GEORGIA ASSET QUALITY - MARCH 31, 2019

Institution	Total Assets \$	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 + \$		
State Summary																
North - Total/Average	15,269,903	10,324,833	85,637	4,189	1,902	5,171	0.83	0.30	37,811	1,846	41,486	4,091	38,909	2,388	42,079	4,563
East - Total/Average	3,925,467	2,443,528	34,930	1,644	739	927	1.43	0.88	19,450	878	11,569	23,144	15,750	236	12,974	21,216
Atlanta Metro - Total/Average	21,397,785	12,818,940	129,297	3,022	2,188	3,003	1.01	0.96	100,842	8,926	121,967	83,283	101,553	8,395	113,980	91,847
Central - Total/Average	4,141,514	2,774,613	41,162	508	241	874	1.48	1.47	26,889	5,224	43,205	17,562	21,177	3,357	50,324	21,263
Southwest - Total/Average	24,369,431	17,001,146	155,324	6,469	3,813	8,844	0.91	0.92	143,843	9,007	143,968	80,731	145,461	12,639	139,932	84,549
Southeast - Total/Average	6,347,527	4,065,450	73,373	2,305	3,240	2,828	1.80	1.41	44,840	3,961	48,742	40,573	41,084	2,201	52,004	40,339
State Total	75,451,627	49,428,510	519,723	18,137	12,123	21,647	1.05	0.88	373,675	29,842	410,937	249,384	363,934	29,216	411,293	263,777
North																
Chattanooga, TN-GA (Metro)																
American Commerce Bank, National Association	310,468	268,936	3,971	160	2	38	1.48	0.61	1,710	-	1,671	224	1,511	-	1,831	288
Bank of LaFayette, Georgia	277,992	95,552	887	-	8	39	0.93	1.10	1,034	2	2,820	232	1,786	161	2,553	273
Citizens Bank & Trust, Inc.	102,980	61,554	996	3	1	40	1.62	0.42	432	1	424	7	830	28	364	18
Bank of Dade	110,534	52,334	607	-	125	17	1.16	0.61	1,451	-	450	219	1,334	418	456	171
Total/Average	801,974	478,376	6,461	163	136	134	1.35	0.75	4,627	3	5,365	682	5,461	607	5,204	750
Dalton, GA (Metro)																
First Bank	383,731	303,973	5,353	244	54	488	1.76	0.69	3,845	318	2,647	-	1,320	224	3,278	-
First National Community Bank	162,714	113,472	1,907	18	312	14	1.68	1.59	13	-	1,886	699	1,073	-	1,896	699
Total/Average	546,445	417,445	7,260	262	366	502	1.74	0.96	3,858	318	4,533	699	2,393	224	5,174	699
Rome, GA (Metro)																
Greater Community Bank	207,906	157,666	1,726	104	16	39	1.09	0.38	2,205	6	320	478	720	6	510	365
River City Bank	160,640	105,898	1,173	-	97	-	1.11	0.08	657	-	127	-	1,084	-	116	189
Heritage First Bank	137,117	111,816	1,075	58	5	3	0.96	0.84	1,456	-	883	268	1,266	-	888	268
Total/Average	505,663	375,380	3,974	162	118	42	1.06	0.41	4,318	6	1,330	746	3,070	6	1,514	822
Other																
United Community Bank	12,479,826	8,493,254	61,642	3,569	1,230	4,361	0.73	0.20	21,867	1,511	23,623	1,127	24,772	1,353	23,777	1,305
SouthCrest Bank, N.A.	540,985	315,185	2,963	-	48	122	0.94	1.02	2,605	-	4,825	671	2,621	189	4,589	821
Southern Bank & Trust	205,114	159,536	2,180	-	-	6	1.37	0.54	145	-	1,107	-	72	-	1,129	-
North Georgia National Bank	131,337	69,518	911	30	4	4	1.31	0.54	344	-	703	-	376	-	692	-
Southeast First National Bank	58,559	16,139	246	3	-	-	1.52	0.28	47	8	-	166	144	9	-	166
Total/Average	13,415,821	9,053,632	67,942	3,602	1,282	4,493	0.75	0.24	25,008	1,519	30,258	1,964	27,985	1,551	30,187	2,292
North - Total/Average	15,269,903	10,324,833	85,637	4,189	1,902	5,171	0.83	0.30	37,811	1,846	41,486	4,091	38,909	2,388	42,079	4,563



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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)																
First American Bank and Trust Company	545,021	358,745	5,087	227	6	-	1.42	0.45	122	-	1,151	1,289	294	-	1,216	1,289
Oconee State Bank	346,145	234,795	2,384	143	2	10	1.02	0.19	7,608	6	657	-	6,459	13	679	-
First Madison Bank & Trust	243,692	199,171	6,337	-	1	-	3.18	0.00	510	6	-	-	126	-	-	-
Commercial Bank	184,161	146,548	2,821	120	19	16	1.92	0.62	153	-	1,142	-	545	-	1,124	-
Total/Average	1,319,019	939,259	16,629	490	28	26	1.77	0.32	8,393	12	2,950	1,289	7,424	13	3,019	1,289
Gainesville, GA (Metro)																
Peach State Bank & Trust	231,556	171,186	2,169	75	12	66	1.27	0.15	439	11	-	340	69	37	-	340
First Century Bank, National Association	154,459	16,910	1,092	339	276	185	6.46	0.14	757	-	-	219	404	-	32	234
Total/Average	386,015	188,096	3,261	414	288	251	1.73	0.14	1,196	11	-	559	473	37	32	574
Other																
Pinnacle Bank	972,448	670,888	6,779	450	362	211	1.01	0.63	918	-	3,459	2,651	439	-	2,668	1,633
Northeast Georgia Bank	474,254	232,657	2,756	32	11	48	1.18	0.57	1,898	56	1,326	1,377	1,294	104	1,560	1,341
F&M Bank	262,969	142,129	2,156	36	11	315	1.52	1.03	3,368	-	1,366	1,348	2,845	-	3,063	1,017
Bank of Madison	225,595	136,494	1,920	45	2	1	1.41	2.27	649	-	1,807	3,313	171	-	1,738	2,629
First Covenant Bank	136,384	41,698	502	102	1	6	1.20	8.32	191	-	152	11,192	138	-	154	11,705
Farmers State Bank	125,135	73,471	886	75	36	69	1.21	1.34	2,201	799	262	1,415	2,456	82	665	1,028
Elberton Federal Savings & Loan Association	23,648	18,836	41	-	-	-	0.22	1.04	636	-	247	-	510	-	75	-
Total/Average	2,220,433	1,316,173	15,040	740	423	650	1.14	1.35	9,861	855	8,619	21,296	7,853	186	9,923	19,353
East - Total/Average	3,925,467	2,443,528	34,930	1,644	739	927	1.43	0.88	19,450	878	11,569	23,144	15,750	236	12,974	21,216



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Institution	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
									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)																
RBC Bank (Georgia), National Association	4,935,748	1,272,266	6,851	777	46	589	0.54	0.10	5,052	970	4,454	508	6,381	599	4,674	697
Fidelity Bank	4,785,443	3,676,805	31,155	936	611	1,542	0.85	1.46	17,100	6,464	61,469	8,504	24,738	6,745	54,748	8,290
Metro City Bank	1,488,463	1,140,926	6,526	-	121	239	0.57	0.53	23,257	-	7,865	-	18,760	-	5,667	-
United Bank	1,413,616	655,309	11,766	(141)	261	120	1.80	0.35	6,177	51	4,895	24	4,906	162	5,138	94
Piedmont Bank	1,011,445	803,299	7,196	363	2	-	0.90	0.65	-	-	2,586	4,015	-	-	2,586	4,018
First IC Bank	563,067	464,541	5,904	180	790	42	1.27	0.60	511	-	2,558	820	-	-	2,471	2,765
Heritage Bank	557,724	436,869	5,342	213	2	9	1.22	0.79	1,131	-	1,563	2,866	250	-	1,728	2,923
Quantum National Bank	498,452	426,969	4,568	54	8	-	1.07	0.11	1,224	-	550	-	-	-	482	-
Georgia Banking Company	434,954	145,926	1,607	37	3	-	1.10	1.86	3,598	57	5,917	2,187	4,559	209	5,558	2,187
Touchmark National Bank	422,732	363,359	5,138	-	-	-	1.41	1.21	5,088	-	5,123	-	3,801	-	2,957	-
Citizens Trust Bank	403,920	263,290	1,601	-	18	53	0.61	0.63	2,111	10	1,973	555	3,390	15	1,501	548
PromiseOne Bank	391,090	295,220	3,238	3	-	-	1.10	0.25	1,479	-	851	123	1,247	-	874	290
Community Bank of Pickens County	352,595	266,203	3,009	-	1	221	1.13	1.73	1,793	909	1,539	4,577	5,001	-	2,092	4,904
Vinings Bank	329,116	129,797	1,328	-	1	-	1.02	0.58	-	-	1,155	761	31	-	1,165	761
Peoples Bank & Trust	326,333	140,740	1,373	-	7	-	0.98	3.21	1,551	-	135	10,334	614	-	150	12,960
Citizens Bank of Georgia	321,648	201,230	2,828	-	2	37	1.41	0.24	244	-	488	282	713	-	302	282
Affinity Bank	318,408	250,807	2,946	83	14	-	1.17	0.55	198	-	124	1,627	-	180	143	1,627
American Commerce Bank, National Association	310,468	268,936	3,971	160	2	38	1.48	0.61	1,710	-	1,671	224	1,511	-	1,831	288
Newton Federal Bank (MHC)	309,909	239,575	4,166	9	149	41	1.74	0.69	4,907	-	1,863	283	5,111	-	1,828	508
First National Bank of Griffin	280,567	109,875	1,332	38	8	11	1.21	0.45	2,802	122	1,057	206	661	91	1,152	222
Gwinnett Community Bank	225,214	148,452	1,713	17	15	4	1.15	5.96	9,846	-	-	13,431	9,763	51	-	15,664
Cornerstone Bank	219,157	151,999	2,960	110	8	-	1.95	3.26	1,956	-	5,860	1,278	938	-	5,914	1,278
Century Bank of Georgia	194,736	98,928	1,576	-	9	3	1.59	0.20	1	-	33	351	121	-	41	351
Georgia Primary Bank	192,330	147,277	2,007	-	24	22	1.36	0.18	-	-	344	-	-	-	2,277	-
WestSide Bank	135,043	81,479	1,147	-	-	-	1.41	8.94	621	-	-	12,068	164	-	-	12,068
Liberty First Bank	133,503	89,612	1,083	14	1	-	1.21	0.93	2	-	242	1,004	466	-	504	1,004
Northside Bank	129,943	88,300	1,109	30	-	-	1.26	2.89	1,394	-	1,498	2,262	-	-	1,531	2,262
Signature Bank of Georgia	120,276	76,944	712	32	2	-	0.93	5.30	-	-	3,494	2,881	-	-	3,526	2,971
Embassy National Bank	112,900	72,828	1,466	-	-	-	2.01	0.45	948	-	-	506	-	-	-	554
Bank of Monticello	107,604	69,064	621	37	76	18	0.90	1.39	1,095	276	1,313	186	1,799	-	1,323	69
Legacy State Bank	104,248	82,083	984	48	-	-	1.20	2.33	-	-	-	2,426	977	-	-	2,466
Providence Bank	90,763	58,714	766	-	-	-	1.30	7.60	-	-	-	6,900	24	-	-	6,935
F & M Bank and Trust Company	65,540	44,529	522	-	3	-	1.17	3.26	65	-	605	1,529	331	-	614	2,154
Talbot State Bank	59,771	27,072	414	-	2	-	1.53	1.45	3,334	-	731	133	3,586	-	1,197	75
First Bank of Pike	51,059	29,717	372	22	2	14	1.25	0.87	1,647	67	11	432	1,710	343	6	632
Atlanta Metro - Total/Average	21,397,785	12,818,940	129,297	3,022	2,188	3,003	1.01	0.96	100,842	8,926	121,967	83,283	101,553	8,395	113,980	91,847



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									P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
									30-90	90 +	Accrual		30-90	90 +	Accrual	OREO
Central																
Macon, GA (Metro)																
Persons Banking Company	316,478	207,122	1,971	-	22	146	0.95	2.76	354	-	3,711	5,013	333	-	3,820	5,752
American Pride Bank	189,567	143,618	2,121	-	-	1	1.48	0.00	2,539	-	-	-	2,057	-	-	-
Total/Average	506,045	350,740	4,092	-	22	147	1.17	1.72	2,893	-	3,711	5,013	2,390	-	3,820	5,752
Other																
Queensborough National Bank & Trust Company	1,157,057	766,458	12,047	-	122	412	1.57	2.54	12,101	3,155	25,655	3,734	6,739	2,798	32,770	3,639
BankSouth	636,316	489,163	6,394	20	21	24	1.31	0.36	1,133	866	1,872	446	2,056	-	1,610	462
Century Bank and Trust	260,514	166,519	1,832	-	8	12	1.10	0.43	164	-	1,094	37	46	-	1,113	37
Exchange Bank	251,183	155,781	2,695	-	9	-	1.73	0.60	788	-	1,259	249	1,135	1	1,160	578
Citizens Bank of The South	243,326	184,544	2,298	135	21	102	1.25	0.61	1,577	-	978	498	1,377	82	986	435
Citizens Bank of Swainsboro	210,188	155,592	4,049	120	18	84	2.60	0.20	1,816	1,028	382	40	1,697	135	373	70
Geo. D. Warthen Bank	189,038	113,999	989	90	4	33	0.87	1.84	1,948	16	1,638	1,844	1,429	-	1,387	1,844
Farmers & Merchants Bank	183,294	94,374	2,069	-	1	-	2.19	3.96	921	2	3,327	3,923	992	126	3,413	6,604
First State Bank	153,309	113,605	1,245	60	1	12	1.10	0.62	968	-	662	285	773	-	88	285
Peoples Bank	122,635	81,901	1,115	83	13	5	1.36	2.72	673	2	2,534	799	489	3	3,480	863
Farmers Bank	103,861	51,418	831	-	1	2	1.62	0.60	4	-	-	620	16	-	-	620
Bank of Hancock County	75,753	24,682	994	-	-	3	4.03	0.17	1,149	56	54	74	1,088	212	53	74
Wilkinson County Bank	48,995	25,837	512	-	-	38	1.98	0.08	754	99	39	-	950	-	71	-
Total/Average	3,635,469	2,423,873	37,070	508	219	727	1.53	1.43	23,996	5,224	39,494	12,549	18,787	3,357	46,504	15,511
Central - Total/Average	4,141,514	2,774,613	41,162	508	241	874	1.48	1.47	26,889	5,224	43,205	17,562	21,177	3,357	50,324	21,263
Southwest (Excludes Synovus)																
Albany, GA (Metro)																
Flint Community Bank	228,310	190,783	1,600	120	-	89	0.84	1.97	480	46	4,493	-	959	-	5,145	-
AB&T	191,719	156,744	1,848	-	2	59	1.18	0.04	265	-	40	45	380	-	35	-
Bank of Terrell	171,658	131,895	1,368	60	3	115	1.04	1.05	1,073	-	1,559	235	1,856	-	1,907	65
Bank of Dawson	122,473	83,538	1,169	75	1	13	1.40	1.65	2,635	-	1,933	84	2,742	-	1,931	84
Total/Average	714,160	562,960	5,985	255	6	276	1.06	1.17	4,453	46	8,025	364	5,937	-	9,018	149
Columbus, GA-AL (Metro)																
First Peoples Bank	156,854	84,835	1,069	83	2	3	1.26	0.36	1,001	26	503	65	509	14	536	65
Total/Average	156,854	84,835	1,069	83	2	3	1.26	0.36	1,001	26	503	65	509	14	536	65
Valdosta, GA (Metro)																
Farmers & Merchants Bank	492,372	365,933	5,512	450	53	548	1.51	6.82	13,672	1,678	21,567	12,019	12,400	3,551	20,965	14,466
Guardian Bank	422,120	274,335	5,197	145	5	13	1.89	0.65	383	-	2,265	494	332	-	2,329	494
Commercial Banking Company	231,221	169,370	2,949	40	15	2	1.74	0.51	612	-	989	197	880	-	1,003	258
First Federal Savings and Loan Association of Valdosta	184,425	158,956	500	18	2	86	0.31	1.27	4,989	-	1,052	1,281	4,585	-	3,627	1,036
Citizens Community Bank	138,334	85,108	1,299	-	38	61	1.53	0.99	869	53	704	670	402	-	861	725
Citizens National Bank of Quitman	101,626	69,103	1,214	37	11	9	1.76	0.77	705	4	787	-	168	456	341	-
Barwick Banking Company	13,031	1,102	45	-	-	-	4.08	0.00	5	-	-	-	-	-	-	-
Total/Average	1,583,129	1,123,907	16,716	690	124	719	1.49	2.65	21,235	1,735	27,364	14,661	18,767	4,007	29,126	16,979



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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																			
Ameris Bank	11,569,668	8,482,339	28,659	3,500	1,718	5,378	0.34	0.66	49,960	3,676	41,879	35,053	54,537	4,222	42,058	33,543			
Colony Bank	1,277,057	779,478	6,589	131	125	944	0.85	0.72	3,996	-	7,541	1,635	8,234	-	9,482	1,841			
Thomasville National Bank	956,186	734,754	15,901	200	7	21	2.16	0.40	2,664	117	3,862	-	1,563	-	1,515	-			
PeoplesSouth Bank	835,812	505,445	7,449	-	40	84	1.47	0.81	6,136	267	3,561	3,229	5,140	149	3,896	3,563			
Southwest Georgia Bank	549,571	376,357	3,367	116	7	185	0.89	0.19	3,161	-	905	128	2,167	-	1,205	128			
SouthCrest Bank, N.A.	540,985	315,185	2,963	-	48	122	0.94	1.02	2,605	-	4,825	671	2,621	189	4,589	821			
First State Bank of Blakely	476,233	357,189	5,151	225	25	42	1.44	1.40	2,687	123	6,415	269	1,195	210	3,957	269			
South Georgia Banking Company	458,622	223,736	3,721	75	20	61	1.66	0.41	2,842	20	1,022	874	1,953	69	1,038	1,123			
Planters First Bank	326,998	235,933	2,837	90	118	69	1.20	1.43	484	-	3,117	1,566	989	-	3,158	1,590			
Citizens Bank of Americus	324,859	172,865	3,517	45	11	16	2.03	0.24	567	-	756	36	821	-	973	36			
TC Federal Bank	299,927	238,930	3,230	-	47	3	1.35	0.54	1,706	-	1,279	351	1,454	-	1,286	351			
SunMark Community Bank	275,564	190,583	3,925	32	118	116	2.06	1.34	6,057	629	2,799	885	4,142	637	1,766	618			
Citizens Bank	250,935	163,869	2,573	-	12	33	1.57	1.16	6,339	770	1,434	1,469	6,865	731	1,829	2,917			
United National Bank	217,457	190,271	4,317	120	35	27	2.27	1.88	576	118	3,599	487	3,324	176	1,594	506			
First Port City Bank	216,658	149,049	2,200	20	-	-	1.48	0.09	172	-	187	-	124	-	150	-			
State Bank of Cochran	214,219	130,053	5,906	45	154	46	4.54	2.41	1,446	-	4,167	1,000	1,608	-	2,614	719			
First National Bank of Coffee County	209,908	134,637	1,488	70	464	35	1.11	0.65	202	-	1,358	-	126	-	113	111			
Calumet Bank	207,273	131,972	1,464	66	-	172	1.11	0.37	179	-	328	434	208	17	344	434			
Douglas National Bank	186,616	150,104	1,717	-	9	19	1.14	0.27	888	-	489	9	654	-	510	9			
First National Bank of Decatur County	179,919	122,515	2,011	16	6	3	1.64	0.50	568	-	892	-	734	-	833	-			
Rabun County Bank	174,144	121,019	3,145	-	544	-	2.60	0.95	478	4	1,194	460	687	-	1,517	465			
Bank of Alapaha	168,985	121,108	1,885	165	16	97	1.56	0.72	3,343	69	1,080	129	3,293	69	1,337	70			
Bank of Eastman	166,648	121,759	1,555	-	15	18	1.28	7.22	4,137	16	4,888	7,138	5,425	1,117	3,996	7,168			
Community Banking Company of Fitzgerald	165,312	115,881	2,388	105	4	35	2.06	0.50	583	91	571	250	230	95	731	270			
Citizens Bank & Trust Company	148,496	93,885	1,153	60	33	7	1.23	1.43	554	-	122	2,005	447	5	98	2,005			
Bank of Early	142,140	98,216	1,625	60	56	37	1.65	0.87	1,816	724	1,136	103	1,768	132	1,163	122			
South Coast Bank & Trust	131,607	105,503	1,806	60	-	6	1.71	0.00	182	-	1	-	580	-	1	-			
West Central Georgia Bank	130,583	44,391	1,275	3	5	-	2.87	0.05	544	-	-	64	741	-	-	64			
Wilcox County State Bank	109,831	78,888	1,244	24	3	56	1.58	0.76	845	-	687	146	574	-	607	71			
Bank of Camilla	106,180	52,645	945	-	5	-	1.80	1.34	1,063	-	961	458	-	-	1,015	639			
Planters and Citizens Bank	104,733	35,015	564	24	3	1	1.61	0.02	864	-	-	20	149	-	-	68			
Family Bank	103,230	80,525	786	11	5	22	0.98	0.97	1,702	57	822	176	2,237	209	1,015	165			
Commercial State Bank	94,751	48,086	952	30	1	2	1.98	1.42	2,332	-	1,096	250	1,266	-	1,350	253			
Citizens Bank of Cochran	91,351	73,264	578	6	12	11	0.79	0.77	622	-	20	680	397	-	31	698			
Peoples Bank of Georgia	83,160	58,181	416	70	5	127	0.72	1.00	1,100	426	615	218	1,014	511	606	218			
First State Bank of Randolph County	81,421	28,927	414	30	-	3	1.43	2.92	554	-	2,374	-	232	-	2,258	21			
Community Bank & Trust - West Georgia	81,059	43,662	490	30	3	-	1.12	6.58	1,100	93	611	4,721	1,129	80	774	5,729			
Peoples Bank	76,571	42,342	225	-	-	3	0.53	0.33	724	-	252	-	615	-	117	-			
Citizens State Bank of Taylor County	64,055	26,848	356	-	3	-	1.33	0.71	533	-	443	10	587	-	447	28			
Bank of Edison	49,136	21,872	305	9	3	15	1.39	0.52	251	-	186	69	193	-	206	75			
Trust Bank	39,954	23,596	334	-	-	30	1.42	3.13	503	-	602	648	69	-	1,073	648			
Rochelle State Bank	27,474	8,567	128	3	1	-	1.49	0.00	89	-	-	-	156	-	-	-			
Total/Average	21,915,288	15,229,444	131,554	5,441	3,681	7,846	0.86	0.79	117,154	7,200	108,076	65,641	120,248	8,618	101,252	67,356			
Southwest - Total/Average	24,369,431	17,001,146	155,324	6,469	3,813	8,844	0.91	0.92	143,843	9,007	143,968	80,731	145,461	12,639	139,932	84,549			



GEORGIA ASSET QUALITY - MARCH 31, 2019

Institution	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	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	138,048	85,904	1,103	70	8	25	1.28	0.30	599	325	411	-	376	97	479	-
Southern Bank	80,927	45,730	546	75	-	35	1.19	3.77	2,295	-	843	2,210	1,227	12	778	2,096
Total/Average	218,975	131,634	1,649	145	8	60	1.25	1.58	2,894	325	1,254	2,210	1,603	109	1,257	2,096
Brunswick, GA (Metro)																
Southeastern Bank	426,811	215,167	4,358	-	586	31	2.03	0.76	1,373	14	1,228	2,021	2,737	1	1,313	2,006
Total/Average	426,811	215,167	4,358	-	586	31	2.03	0.76	1,373	14	1,228	2,021	2,737	1	1,313	2,006
Savannah, GA (Metro)																
First Chatham Bank	359,914	232,763	2,666	-	19	23	1.15	5.91	2	-	6,361	14,922	-	-	6,437	15,379
First Bank of Coastal Georgia	117,116	38,111	979	-	-	-	2.57	0.46	38	2	258	279	167	7	336	340
Carver State Bank	42,699	24,577	411	65	1	3	1.67	4.00	476	6	753	953	393	-	666	1,360
Total/Average	519,729	295,451	4,056	65	20	26	1.37	4.53	516	8	7,372	16,154	560	7	7,439	17,079
Other																
Morris Bank	762,304	597,619	9,695	375	28	188	1.62	1.27	4,815	-	9,586	99	5,767	-	7,823	590
PrimeSouth Bank	630,492	484,334	7,653	240	57	16	1.58	0.78	5,747	4	2,398	2,515	1,389	15	1,373	3,188
FNB South	382,698	276,642	8,633	-	1,853	1,321	3.12	0.74	3,723	173	220	2,603	3,465	25	830	2,274
Pineland Bank	285,175	201,019	3,005	90	-	34	1.49	0.80	1,402	4	710	1,567	1,361	143	1,398	1,738
Glennville Bank	247,040	158,704	3,187	30	45	7	2.01	1.17	1,014	-	1,588	1,313	692	-	1,886	1,734
Bank of Dudley	226,905	154,134	2,352	81	9	82	1.53	0.80	432	66	1,459	349	711	-	1,765	349
Vidalia Federal Savings Bank	207,345	61,116	660	2	-	2	1.08	1.07	2,727	-	1,466	757	3,147	-	2,030	216
Farmers & Merchants Bank	191,451	112,202	1,180	-	30	2	1.05	0.88	68	-	248	1,437	76	-	248	1,390
Durden Banking Company, Incorporated	180,201	106,965	2,538	45	25	33	2.37	0.52	1,548	102	723	220	1,816	132	854	145
Altamaha Bank and Trust Company	163,932	106,618	1,406	75	2	234	1.32	2.10	1,161	-	3,124	320	1,722	-	2,665	100
Waycross Bank & Trust	163,117	83,027	2,009	-	-	2	2.42	0.48	273	111	791	-	286	114	805	-
South Georgia Bank	162,932	97,915	2,508	-	341	18	2.56	0.42	1,594	16	116	574	1,757	78	443	264
Mount Vernon Bank	134,890	79,306	901	6	-	-	1.14	2.37	1,005	5	2,912	284	1,106	69	3,134	296
Bank of Hazlehurst	134,651	59,524	1,964	392	108	608	3.30	6.55	2,322	281	5,492	3,331	1,497	294	7,680	1,603
Bank of Newington	130,190	110,136	1,889	150	1	8	1.72	0.87	2,270	1,820	536	592	1,665	-	777	555
Farmers State Bank	125,653	91,189	2,598	45	-	20	2.85	0.05	1,520	151	66	-	1,368	183	13	50
Claxton Bank	123,145	79,862	1,469	60	2	-	1.84	2.43	459	83	2,833	164	579	10	2,930	75
First Southern Bank	123,099	73,019	1,328	184	7	30	1.82	2.63	1,110	-	965	2,270	861	6	1,090	2,766
Farmers and Merchants Bank	118,527	43,779	737	60	5	4	1.68	0.90	529	-	130	938	613	18	233	938
Merchants & Citizens Bank	110,135	35,624	974	20	4	14	2.73	0.15	738	214	55	105	455	378	49	137
Community Bank of Georgia	99,993	80,226	1,304	70	15	-	1.63	1.83	3,995	482	1,833	-	4,059	185	1,873	42
Peoples Bank	97,986	80,960	1,217	30	2	35	1.50	0.68	36	-	471	194	3	284	532	70
Wheeler County State Bank	93,282	62,794	1,049	10	62	37	1.67	0.56	520	53	411	114	427	53	538	114
Bank of Soperton	85,719	67,502	1,001	78	4	4	1.48	0.35	458	-	151	149	187	-	394	149
Four County Bank	71,526	51,252	1,115	30	18	8	2.18	0.82	418	49	293	293	670	97	245	300
Bank of Wrightsville	57,576	33,847	336	15	4	1	0.99	0.43	71	-	246	-	358	-	318	-
Security State Bank	47,588	20,703	481	7	3	2	2.32	0.01	24	-	4	-	49	-	5	75
Bank of Lumber City	24,460	13,180	121	-	1	1	0.92	0.25	78	-	61	-	98	-	64	-
Total/Average	5,182,012	3,423,198	63,310	2,095	2,626	2,711	1.85	1.14	40,057	3,614	38,888	20,188	36,184	2,084	41,995	19,158
Southeast - Total/Average	6,347,527	4,065,450	73,373	2,305	3,240	2,828	1.80	1.41	44,840	3,961	48,742	40,573	41,084	2,201	52,004	40,339