



GEORGIA ASSET QUALITY - JUNE 30, 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 (Excludes Regionals and SunTrust)																
North - Total/Average	14,713,753	10,128,167	79,287	7,539	3,519	9,602	0.78	0.27	30,906	869	36,160	3,024	33,496	1,846	34,990	3,196
East - Total/Average	3,678,287	2,269,594	27,920	2,229	1,195	2,642	1.23	0.83	11,238	780	8,605	21,969	18,940	872	11,569	23,144
Atlanta Metro - Total/Average	14,927,774	10,135,775	113,306	4,457	2,897	4,262	1.12	1.00	57,922	3,906	77,025	71,604	88,680	1,492	70,564	75,913
Central - Total/Average	4,207,524	2,842,004	40,764	724	628	1,876	1.43	1.46	31,551	10,016	44,712	16,875	26,889	5,224	43,205	17,562
Southwest - Total/Average	24,076,457	17,494,512	155,715	15,388	6,553	15,506	0.89	0.90	124,708	14,240	145,563	70,820	141,059	9,007	138,815	79,626
Southeast - Total/Average	6,980,719	4,570,771	79,420	6,230	6,658	8,201	1.74	1.49	38,419	6,675	61,045	43,260	48,104	3,961	54,760	45,774
State Total	68,584,514	47,440,823	496,412	36,567	21,450	42,089	1.05	0.88	294,744	36,486	373,110	227,552	357,168	22,402	353,903	245,215
North																
Chattanooga, TN-GA (Metro)																
Bank of LaFayette, Georgia	271,987	98,176	858	-	20	80	0.87	1.19	1,514	57	2,973	276	1,034	2	2,820	232
Bank of Dade	109,763	53,065	671	-	291	119	1.26	0.50	1,665	25	470	74	1,451	-	450	219
Citizens Bank & Trust, Inc.	101,072	62,585	990	6	8	54	1.58	0.45	920	15	443	7	432	1	424	7
Total/Average	482,822	213,826	2,519	6	319	253	1.18	0.88	4,099	97	3,886	357	2,917	3	3,694	458
Dalton, GA (Metro)																
First Bank	400,758	318,698	5,645	533	63	494	1.77	0.61	1,400	14	2,318	115	3,845	318	2,647	-
First National Community Bank	162,700	116,595	1,646	36	334	315	1.41	1.30	-	-	948	1,162	13	-	1,886	699
Total/Average	563,458	435,293	7,291	569	397	809	1.67	0.81	1,400	14	3,266	1,277	3,858	318	4,533	699
Rome, GA (Metro)																
Greater Community Bank	210,238	156,855	1,725	104	43	67	1.10	0.33	336	6	332	365	2,205	6	320	478
River City Bank	158,705	106,963	1,165	-	117	28	1.09	0.06	-	-	102	-	657	-	127	-
Heritage First Bank	137,908	112,217	1,008	225	12	244	0.90	1.23	1,119	-	919	778	1,456	-	883	268
Total/Average	506,851	376,035	3,898	329	172	339	1.04	0.49	1,455	6	1,353	1,143	4,318	6	1,330	746
Other																
United Community Bank	12,758,328	8,838,218	62,204	6,569	2,619	8,188	0.70	0.21	21,345	737	26,599	75	21,867	1,511	23,623	1,127
Southern Bank & Trust	216,247	176,249	2,181	-	1	6	1.24	0.48	44	-	1,048	-	145	-	1,107	-
North Georgia National Bank	125,932	68,609	948	60	11	4	1.38	0.01	2,495	-	8	-	344	-	703	-
Southeast First National Bank	60,115	19,937	246	6	-	3	1.23	0.29	68	15	-	172	47	8	-	166
Total/Average	13,160,622	9,103,013	65,579	6,635	2,631	8,201	0.72	0.21	23,952	752	27,655	247	22,403	1,519	25,433	1,293
North - Total/Average	14,713,753	10,128,167	79,287	7,539	3,519	9,602	0.78	0.27	30,906	869	36,160	3,024	33,496	1,846	34,990	3,196



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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	562,023	359,251	5,171	302	15	-	1.44	0.39	161	146	1,150	1,026	122	-	1,151	1,289
Oconee State Bank	349,514	238,261	2,532	285	9	10	1.06	0.18	202	2	635	-	7,608	6	657	-
Commercial Bank	186,719	152,124	2,994	260	56	20	1.97	0.12	39	-	233	-	153	-	1,142	-
Total/Average	1,098,256	749,636	10,697	847	80	30	1.43	0.28	402	148	2,018	1,026	7,883	6	2,950	1,289
Gainesville, GA (Metro)																
Peach State Bank & Trust	240,132	176,043	2,164	118	31	133	1.23	0.14	153	5	-	340	439	11	-	340
First Century Bank, National Association	144,433	13,709	204	(145)	291	604	1.49	0.15	589	-	-	219	757	-	-	219
Total/Average	384,565	189,752	2,368	(27)	322	737	1.25	0.15	742	5	-	559	1,196	11	-	559
Other																
Pinnacle Bank	961,334	671,085	6,713	900	404	770	1.00	0.47	2,318	426	1,532	3,025	918	-	3,459	2,651
Northeast Georgia Bank	456,923	240,777	2,713	40	24	112	1.13	0.49	1,452	100	1,351	906	1,898	56	1,326	1,377
F&M Bank	266,377	141,814	1,957	96	233	796	1.38	0.67	2,978	10	963	821	3,368	-	1,366	1,348
Bank of Madison	226,415	146,315	2,058	121	70	7	1.41	2.34	197	-	2,264	3,025	649	-	1,807	3,313
First Covenant Bank	135,503	35,680	416	102	2	93	1.17	8.37	50	72	151	11,192	191	-	152	11,192
Farmers State Bank	124,707	75,540	957	150	60	97	1.27	1.32	2,520	19	237	1,415	2,201	799	262	1,415
Elberton Federal Savings & Loan Association	24,207	18,995	41	-	-	-	0.22	0.37	579	-	89	-	636	-	247	-
Total/Average	2,195,466	1,330,206	14,855	1,409	793	1,875	1.12	1.23	10,094	627	6,587	20,384	9,861	855	8,619	21,296
East - Total/Average	3,678,287	2,269,594	27,920	2,229	1,195	2,642	1.23	0.83	11,238	780	8,605	21,969	18,940	872	11,569	23,144



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									P/D Still Accruing		Non		P/D Still Accruing		Non			
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$		
Atlanta Metro																		
Atlantic Capital Bank, National Association	2,388,177	1,789,740	18,185	1,512	53	1,230	1.02	0.27	8,257	353	5,409	971	7,385	-	9,695	971		
Metro City Bank	1,527,862	1,192,970	6,483	-	184	345	0.54	0.89	5,694	-	13,633	-	23,257	-	7,865	-		
United Bank	1,430,678	683,514	11,766	(287)	503	216	1.72	0.34	7,926	44	4,858	24	6,177	51	4,895	24		
Piedmont Bank	1,016,727	813,904	7,325	490	3	-	0.90	0.62	-	-	2,586	3,671	-	-	2,586	4,015		
First IC Bank	619,309	465,487	6,111	375	802	42	1.31	0.62	861	-	3,032	820	511	-	2,558	820		
Heritage Bank	577,107	435,436	5,397	408	3	150	1.24	0.69	181	-	675	3,299	1,131	-	1,563	2,866		
SouthCrest Bank, N.A.	526,791	315,988	3,022	-	121	136			3,093	-	5,769	575	2,605	-	4,825	671		
Quantum National Bank	510,246	441,780	4,727	212	13	5	1.07	0.03	145	-	178	-	1,224	-	550	-		
Georgia Banking Company	509,959	154,665	1,346	68	9	298	0.87	1.51	2,880	232	5,504	2,180	3,598	57	5,917	2,187		
PromiseOne Bank	419,858	295,411	3,301	66	-	-	1.12	0.60	2,142	-	2,289	218	1,479	-	851	123		
Touchmark National Bank	419,125	347,930	5,139	-	1	-	1.48	2.16	492	-	9,044	-	5,088	-	5,123	-		
Citizens Trust Bank	417,766	271,567	1,573	-	35	99	0.58	0.45	3,157	7	1,678	207	2,111	10	1,973	555		
Community Bank of Pickens County	352,562	272,723	3,014	-	6	221	1.11	1.54	2,361	803	1,905	3,514	1,793	909	1,539	4,577		
Vinings Bank	351,558	135,280	1,329	-	2	-	0.98	0.52	380	-	1,843	-	-	-	1,155	761		
American Commerce Bank, National Association	333,557	297,065	4,200	388	3	38	1.41	0.58	887	-	1,890	53	1,710	-	1,671	224		
Peoples Bank & Trust	332,588	141,003	1,404	(235)	273	-	1.00	3.06	4,546	-	132	10,058	1,551	-	135	10,334		
Citizens Bank of Georgia	326,206	205,085	2,829	-	3	37	1.38	0.23	493	-	82	663	244	-	488	282		
Affinity Bank	307,542	251,217	2,946	83	14	-	1.17	0.53	318	-	100	1,532	198	-	124	1,627		
Newton Federal Bank (MHC)	306,613	247,913	4,225	48	320	192	1.70	0.50	1,279	-	1,521	-	4,907	-	1,863	283		
First National Bank of Griffin	285,121	106,784	1,343	79	12	45	1.26	0.44	650	112	1,246	-	2,802	122	1,057	206		
Gwinnett Community Bank	222,562	146,471	1,980	17	282	4	1.35	5.87	13	-	89	12,980	9,846	-	-	13,431		
Cornerstone Bank	212,446	137,181	2,594	587	51	886	1.89	3.35	2,064	1,649	5,655	1,462	1,956	-	5,860	1,278		
Georgia Primary Bank	198,376	148,731	2,019	-	49	35	1.36	0.15	657	-	302	-	-	-	344	-		
Century Bank of Georgia	197,600	97,661	1,583	-	19	6	1.62	0.19	1,569	-	32	351	1	-	33	351		
Liberty First Bank	138,658	86,793	1,100	29	3	-	1.27	0.73	2	-	7	1,004	2	-	242	1,004		
WestSide Bank	134,854	78,495	1,089	162	-	220	1.39	8.61	-	-	-	11,617	621	-	-	12,068		
Signature Bank of Georgia	134,845	89,685	882	200	4	-	0.98	4.58	-	-	3,479	2,703	-	-	3,494	2,881		
Northside Bank	131,385	85,270	1,114	30	5	-	1.31	2.97	75	-	1,755	2,147	1,394	-	1,498	2,262		
Legacy State Bank	111,603	86,788	1,042	106	-	-	1.20	2.17	472	-	-	2,426	-	-	-	2,426		
Embassy National Bank	108,285	75,375	1,466	-	-	-	1.94	0.47	45	-	-	506	948	-	-	506		
Bank of Monticello	106,512	69,551	681	75	114	35	0.98	1.11	1,821	76	1,099	78	1,095	276	1,313	186		
Providence Bank	91,692	61,754	766	-	-	-	1.24	6.87	-	-	-	6,300	-	-	-	6,900		
F & M Bank and Trust Company	67,382	47,055	522	-	3	-	1.11	3.28	756	101	697	1,514	65	-	605	1,529		
Talbot State Bank	60,021	26,857	414	-	2	-	1.54	1.38	3,224	246	531	299	3,334	-	731	133		
First Bank of Pike	52,201	32,646	389	44	5	22	1.19	0.84	1,482	283	5	432	1,647	67	11	432		
Atlanta Metro - Total/Average	14,927,774	10,135,775	113,306	4,457	2,897	4,262	1.12	1.00	57,922	3,906	77,025	71,604	88,680	1,492	70,564	75,913		



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									P/D Still Accruing		Non		P/D Still Accruing		Non	
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Central																
Macon, GA (Metro)																
Persons Banking Company	310,686	204,243	1,570	70	45	640	0.77	2.62	411	-	3,110	5,020	354	-	3,711	5,013
American Pride Bank	194,539	145,185	2,120	-	-	2	1.46	0.00	3,768	-	-	-	2,539	-	-	-
Total/Average	505,225	349,428	3,690	70	45	642	1.06	1.61	4,179	-	3,110	5,020	2,893	-	3,711	5,013
Other																
Queensborough National Bank & Trust Company	1,190,806	804,517	11,747	(250)	233	573	1.46	2.60	6,969	9,490	26,844	4,118	12,101	3,155	25,655	3,734
BankSouth	671,801	504,323	6,481	50	93	39	1.29	0.38	3,136	-	2,080	446	1,133	866	1,872	446
Century Bank and Trust	261,883	175,276	1,833	-	17	20	1.05	0.42	279	-	1,066	37	164	-	1,094	37
Exchange Bank	258,816	153,196	2,694	-	15	7	1.76	1.13	2,744	-	2,616	297	788	-	1,259	249
Citizens Bank of The South	241,596	185,200	2,389	180	155	190	1.29	0.44	1,247	-	668	399	1,577	-	978	498
Citizens Bank of Swainsboro	213,576	156,207	4,082	240	30	183	2.61	0.37	2,060	62	745	35	1,816	1,028	382	40
Geo. D. Warthen Bank	182,905	111,060	1,012	180	9	105	0.91	2.06	628	-	2,094	1,678	1,948	16	1,638	1,844
Farmers & Merchants Bank	181,285	102,657	2,069	-	1	-	2.02	3.26	5,582	1	2,620	3,290	921	2	3,327	3,923
First State Bank	154,772	119,505	1,305	120	3	14	1.09	0.29	959	137	158	285	968	-	662	285
Peoples Bank	125,603	79,748	1,126	134	21	53	1.41	2.55	160	3	2,557	650	673	2	2,534	799
Farmers Bank	96,421	48,958	833	-	3	3	1.70	0.64	2,163	-	-	620	4	-	-	620
Bank of Hancock County	74,991	25,292	996	-	2	3	3.94	0.05	537	149	40	-	1,149	56	54	74
Wilkinson County Bank	47,844	26,637	507	-	1	44	1.90	0.24	908	174	114	-	754	99	39	-
Total/Average	3,702,299	2,492,576	37,074	654	583	1,234	1.49	1.44	27,372	10,016	41,602	11,855	23,996	5,224	39,494	12,549
Central - Total/Average	4,207,524	2,842,004	40,764	724	628	1,876	1.43	1.46	31,551	10,016	44,712	16,875	26,889	5,224	43,205	17,562
Southwest																
Albany, GA (Metro)																
Flint Community Bank	226,132	190,788	1,666	240	-	143	0.87	1.27	1,588	1,451	2,871	-	480	46	4,493	-
AB&T	187,972	159,733	1,841	-	12	76	1.15	0.02	453	10	37	-	265	-	40	45
Bank of Terrell	173,847	135,279	1,411	120	4	133	1.04	1.04	1,585	-	1,680	135	1,073	-	1,559	235
Bank of Dawson	118,466	90,080	1,239	150	2	19	1.38	1.40	3,097	-	1,569	84	2,635	-	1,933	84
Total/Average	706,417	575,880	6,157	510	18	371	1.07	0.90	6,723	1,461	6,157	219	4,453	46	8,025	364
Columbus, GA-AL (Metro)																
First Peoples Bank	147,392	94,019	1,182	195	26	26	1.26	0.35	615	51	519	-	1,001	26	503	65
Total/Average	147,392	94,019	1,182	195	26	26	1.26	0.35	615	51	519	-	1,001	26	503	65
Valdosta, GA (Metro)																
Farmers & Merchants Bank	497,674	363,124	5,186	1,700	116	2,187	1.43	6.16	10,527	3,745	18,758	11,919	13,672	1,678	21,567	12,019
Guardian Bank	424,300	274,641	5,317	291	8	42	1.94	0.64	547	-	2,384	322	383	-	2,265	494
Commercial Banking Company	230,462	173,129	2,983	60	29	2	1.72	0.53	409	21	1,023	187	612	-	989	197
First Federal Savings and Loan Association of Valdosta	185,336	161,412	527	45	5	90	0.33	1.19	4,678	-	1,128	1,069	4,989	-	1,052	1,281
Citizens Community Bank	138,339	90,174	1,234	-	47	135	1.37	0.89	551	-	837	399	869	53	704	670
Citizens National Bank of Quitman	100,150	72,686	1,216	37	16	13	1.67	0.65	362	9	287	365	705	4	787	-
Barwick Banking Company	12,667	1,253	45	-	-	-	3.59	0.00	-	-	-	-	5	-	-	-
Total/Average	1,588,928	1,136,419	16,508	2,133	221	2,469	1.45	2.43	17,074	3,775	24,417	14,261	21,235	1,735	27,364	14,661



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									P/D Still Accruing		Non		P/D Still Accruing		Non			
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$		
Other																		
Ameris Bank	11,803,277	9,049,870	31,793	8,400	3,393	8,819	0.35	0.61	52,335	4,613	41,479	30,755	49,960	3,676	41,879	35,053		
Colony Bank	1,504,936	934,706	6,789	310	301	1,099	0.73	0.71	3,989	2	9,751	987	3,996	-	7,541	1,635		
Thomasville National Bank	961,484	755,068	16,117	500	17	115	2.13	0.59	2,310	-	5,708	-	2,664	117	3,862	-		
PeoplesSouth Bank	823,876	529,287	7,387	-	62	168	1.40	0.75	4,058	970	3,045	3,146	6,136	267	3,561	3,229		
Southwest Georgia Bank	550,884	386,889	3,465	366	53	383	0.90	0.33	2,047	1	1,794	38	3,161	-	905	128		
First State Bank of Blakely	519,895	385,757	5,115	475	46	349	1.33	1.47	957	49	7,654	-	2,687	123	6,415	269		
South Georgia Banking Company	446,390	230,615	3,802	150	40	75	1.65	0.38	3,319	119	887	809	2,842	20	1,022	874		
Citizens Bank of Americus	326,883	178,524	3,556	90	20	31	1.99	0.22	191	-	689	36	567	-	756	36		
Planters First Bank	304,682	228,372	3,068	150	336	116	1.34	1.54	1,185	4	3,128	1,566	484	-	3,117	1,566		
TC Federal Bank	304,256	245,384	3,143	(100)	64	7	1.28	0.58	111	28	1,379	378	1,706	-	1,279	351		
SunMark Community Bank	290,191	197,279	4,026	64	213	140	2.04	0.96	504	-	2,258	534	6,057	629	2,799	885		
Citizens Bank	248,139	164,848	2,552	50	23	115	1.55	1.10	4,896	422	1,451	1,282	6,339	770	1,434	1,469		
United National Bank	218,605	198,008	4,536	310	66	29	2.29	1.85	1,123	96	3,661	377	576	118	3,599	487		
First Port City Bank	212,380	153,865	2,230	50	-	-	1.45	0.10	297	-	219	-	172	-	187	-		
State Bank of Cochran	209,452	130,278	5,947	90	263	159	4.56	2.47	2,024	-	4,257	909	1,446	-	4,167	1,000		
First National Bank of Coffee County	208,046	141,785	1,579	160	465	35	1.11	0.65	55	-	1,355	-	202	-	1,358	-		
Douglas National Bank	189,504	150,320	1,708	-	18	37	1.14	0.27	162	-	498	9	888	-	489	9		
Rabun County Bank	179,046	122,093	3,073	-	546	74	2.52	0.68	202	2	1,172	45	478	4	1,194	460		
Bank of Alapaha	176,409	126,786	2,034	285	56	108	1.60	0.56	3,864	4	920	70	3,343	69	1,080	129		
First National Bank of Decatur County	168,652	128,437	2,028	30	11	5	1.58	0.48	1,107	4	816	-	568	-	892	-		
Bank of Eastman	166,755	120,450	1,575	-	56	38	1.31	6.59	2,148	465	4,571	6,412	4,137	16	4,888	7,138		
Community Banking Company of Fitzgerald	160,757	119,222	2,491	210	6	39	2.09	0.60	691	89	708	250	583	91	571	250		
Citizens Bank & Trust Company	147,096	103,201	1,270	171	44	12	1.23	1.52	250	-	347	1,890	554	-	122	2,005		
One South Bank	142,893	107,609	1,530	200	73	289	1.42	0.80	325	1,324	1,045	103	1,816	724	1,136	103		
South Coast Bank & Trust	135,455	109,844	1,864	120	1	9	1.70	0.00	521	-	5	-	182	-	1	-		
West Central Georgia Bank	130,106	43,944	1,280	6	10	4	2.91	0.05	428	-	-	64	544	-	-	64		
Wilcox County State Bank	111,083	83,386	1,262	48	6	65	1.51	1.17	364	177	1,159	146	845	-	687	146		
Bank of Camilla	106,914	58,255	946	-	10	4	1.62	1.30	2	-	830	555	1,063	-	961	458		
Family Bank	101,203	81,519	774	21	15	54	0.95	1.01	2,141	64	951	71	1,702	57	822	176		
Planters and Citizens Bank	100,263	36,241	574	48	3	15	1.58	0.04	784	-	19	20	864	-	-	20		
Citizens Bank of Cochran	99,835	70,863	581	6	19	15	0.82	0.70	905	39	19	680	622	-	20	680		
Commercial State Bank	92,115	50,751	984	60	2	2	1.94	7.72	929	-	6,874	233	2,332	-	1,096	250		
Peoples Bank of Georgia	82,757	60,449	477	151	11	153	0.79	0.85	1,954	345	617	90	1,100	426	615	218		
Community Bank & Trust - West Georgia	79,220	43,894	522	60	5	-	1.19	7.09	415	97	1,399	4,214	1,100	93	611	4,721		
First State Bank of Randolph County	77,871	30,997	429	45	-	3	1.38	3.03	392	39	2,357	-	554	-	2,374	-		
Peoples Bank	75,658	42,681	225	-	2	5	0.53	0.34	382	-	257	-	724	-	252	-		
Citizens State Bank of Taylor County	60,639	28,229	357	-	7	3	1.26	0.42	2,437	-	242	10	533	-	443	10		
Bank of Edison	50,232	23,983	324	18	22	24	1.35	0.43	364	-	126	88	251	-	186	69		
Trust Bank	39,190	24,694	334	-	1	31	1.35	3.56	93	-	823	573	503	-	602	648		
Rochelle State Bank	26,691	9,811	121	6	2	11	1.23	0.00	35	-	-	-	89	-	-	-		
Total/Average	21,633,720	15,688,194	131,868	12,550	6,288	12,640	0.84	0.79	100,296	8,953	114,470	56,340	114,370	7,200	102,923	64,536		
Southwest - Total/Average	24,076,457	17,494,512	155,715	15,388	6,553	15,506	0.89	0.90	124,708	14,240	145,563	70,820	141,059	9,007	138,815	79,626		



GEORGIA ASSET QUALITY - JUNE 30, 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	135,287	88,951	1,164	135	12	33	1.31	0.34	699	312	465	-	599	325	411	-
Southern Bank	80,214	44,957	522	100	3	87	1.16	3.66	1,372	9	1,174	1,759	2,295	-	843	2,210
Total/Average	215,501	133,908	1,686	235	15	120	1.26	1.58	2,071	321	1,639	1,759	2,894	325	1,254	2,210
Brunswick, GA (Metro)																
Southeastern Bank	428,305	226,259	4,390	-	652	65	1.94	0.76	1,075	-	1,308	1,931	1,373	14	1,228	2,021
Total/Average	428,305	226,259	4,390	-	652	65	1.94	0.76	1,075	-	1,308	1,931	1,373	14	1,228	2,021
Savannah, GA (Metro)																
First Chatham Bank	401,464	230,864	2,882	250	61	99	1.25	5.31	924	-	6,803	14,509	2	-	6,361	14,922
First Bank of Coastal Georgia	120,200	39,004	979	-	-	-	2.51	0.46	269	10	271	278	38	2	258	279
Carver State Bank	41,789	25,248	277	145	2	218	1.10	4.33	127	-	895	915	476	6	753	953
Total/Average	563,453	295,116	4,138	395	63	317	1.40	4.20	1,320	10	7,969	15,702	516	8	7,372	16,154
Other																
Morris Bank	925,308	722,782	9,447	825	42	902	1.31	1.66	4,166	32	14,898	425	4,815	-	9,586	99
PrimeSouth Bank	648,156	514,751	7,194	540	120	838	1.40	0.57	2,005	12	1,728	1,992	5,747	4	2,398	2,515
Heritage Bank	584,145	383,939	5,384	1,000	129	934	1.06	0.76	2,088	308	3,227	6,670	3,332	-	6,266	6,638
FNB South	391,720	285,465	10,309	-	4,394	2,225	3.61	0.76	3,912	31	323	2,660	3,723	173	220	2,603
Pineland Bank	288,804	210,235	3,005	180	1	125	1.43	1.08	1,435	12	1,674	1,453	1,402	4	710	1,567
Glennville Bank	247,582	160,543	3,140	60	57	96	1.96	1.08	1,069	-	1,402	1,260	1,014	-	1,588	1,313
Bank of Dudley	219,818	154,179	2,415	162	26	117	1.57	1.00	820	-	1,851	349	432	66	1,459	349
Vidalia Federal Savings Bank	203,300	62,006	660	9	-	9	1.06	0.85	2,597	750	890	840	2,727	-	1,466	757
Durden Banking Company, Incorporated	181,330	110,287	2,531	90	34	94	2.29	0.39	1,307	50	479	220	1,548	102	723	220
Waycross Bank & Trust	170,230	81,215	2,009	-	-	2	2.47	0.37	841	149	589	49	273	111	791	-
Altamaha Bank and Trust Company	167,604	110,243	1,304	135	3	397	1.18	1.75	1,452	-	1,662	1,271	1,161	-	3,124	320
South Georgia Bank	161,867	102,060	2,488	-	341	37	2.44	0.17	1,548	68	25	246	1,594	16	116	574
Bank of Newington	141,407	120,105	2,038	300	3	11	1.70	2.81	1,616	-	3,698	280	2,270	1,820	536	592
Mount Vernon Bank	131,153	75,630	907	12	-	-	1.20	2.11	875	161	2,613	154	1,005	5	2,912	284
Farmers State Bank	128,894	94,907	2,645	90	2	20	2.79	0.05	1,471	53	64	-	1,520	151	66	-
Bank of Hazlehurst	126,075	63,629	2,284	798	462	1,048	3.59	6.48	1,481	285	6,494	1,680	2,322	281	5,492	3,331
Claxton Bank	126,014	82,317	1,436	120	2	93	1.74	2.73	714	89	3,022	420	459	83	2,833	164
First Southern Bank	121,183	77,595	1,276	648	9	548	1.64	2.53	1,282	-	1,089	1,976	1,110	-	965	2,270
Farmers and Merchants Bank	118,639	42,430	796	120	8	8	1.88	0.92	936	-	153	938	529	-	130	938
Community Bank of Georgia	109,478	92,150	1,383	130	34	-	1.50	2.09	55	3,168	2,285	-	3,995	482	1,833	-
Merchants & Citizens Bank	105,203	35,873	981	20	19	22	2.73	0.17	614	1,157	72	110	738	214	55	105
Peoples Bank	96,425	79,182	1,247	60	4	37	1.58	0.70	40	-	485	194	36	-	471	194
Wheeler County State Bank	91,559	62,822	1,164	20	196	66	1.85	0.93	586	-	603	247	520	53	411	114
Bank of Soperton	88,848	71,250	1,030	156	5	54	1.45	0.33	241	1	146	149	458	-	151	149
Four County Bank	70,140	52,215	1,147	60	24	12	2.20	0.83	464	18	296	285	418	49	293	293
Bank of Wrightsville	57,476	34,800	371	50	4	1	1.07	0.42	79	-	240	-	71	-	246	-
Security State Bank	46,984	20,005	493	15	7	2	2.46	0.00	137	-	2	-	24	-	4	-
Bank of Lumber City	24,118	12,913	122	-	2	1	0.94	0.49	122	-	119	-	78	-	61	-
Total/Average	5,773,460	3,915,488	69,206	5,600	5,928	7,699	1.77	1.28	33,953	6,344	50,129	23,868	43,321	3,614	44,906	25,389
Southeast - Total/Average	6,980,719	4,570,771	79,420	6,230	6,658	8,201	1.74	1.49	38,419	6,675	61,045	43,260	48,104	3,961	54,760	45,774