

Table 5  
**Southeastern Banks**  
**Asset Quality Statistics**  
**Second Quarter 2017**

Asset Size	Company	Ann. Net Chargeoffs as % of Avg. Loans	Net Chargeoffs as % of Provision	Reserve as % of Loans 6/30/16	Reserve as % of Loans 12/31/16	Reserve as % of Loans 6/30/17	NPAs as % of Lns & OREO 6/30/16	NPAs as % of Lns & OREO 12/31/16	NPAs as % of Lns & OREO 6/30/17
<b>Major Banks</b>	Bank of America	0.40	125	1.32	1.26	1.20	0.98	0.89	0.78
	BB&T Corp.	1.00	268	1.06	1.04	1.03	0.62	0.57	0.48
	SunTrust Banks	0.19	78	1.25	1.19	1.20	0.71	0.64	0.57
	Synovus Financial	0.29	83	1.11	1.06	1.02	0.81	0.74	0.73
	Wells Fargo	0.27	118	1.22	1.18	1.16	1.37	1.17	1.03
	<b>Major Bank Average</b>	<b>0.43</b>	<b>134</b>	<b>1.19</b>	<b>1.15</b>	<b>1.12</b>	<b>0.90</b>	<b>0.80</b>	<b>0.72</b>
<b>\$5B-\$25B Assets</b>	Ameris Bancorp	0.17	107	0.47	0.45	0.44	1.59	1.22	1.06
	CenterState Banks	(0.03)	NM	1.15	1.05	1.03	1.25	0.81	0.59
	Pinnacle Financial Partners	0.31	110	0.87	0.70	0.42	0.55	0.40	0.44
	Seacoast Banking Corporation	0.54	110	0.79	0.81	0.78	0.98	0.97	0.72
	ServisFirst Bancshares	0.00	NM	1.04	1.06	1.03	0.21	0.44	0.28
	South State Bancorp	0.06	51	0.58	0.55	0.49	0.52	0.36	0.30
	Towne Bank	0.03	29	0.71	0.72	0.74	0.65	0.65	0.60
	United Community Banks	0.09	203	1.18	0.95	0.97	0.83	0.71	0.31
<b>\$5B-\$15B Average</b>	<b>0.14</b>	<b>102</b>	<b>0.85</b>	<b>0.79</b>	<b>0.74</b>	<b>0.82</b>	<b>0.70</b>	<b>0.54</b>	
<b>\$1B-\$5B Assets</b>	American National Bank	0.03	24	1.20	1.10	1.06	0.44	0.42	0.42
	Atlantic Capital	0.01	2	0.95	1.04	1.11	0.09	0.17	0.72
	Home Bancorp	0.00	5	0.94	1.02	1.07	1.70	1.50	1.69
	State Bank Financial Corp.	0.00	NM	1.36	1.20	1.19	0.33	0.29	0.50
	<b>\$1B-\$5B Average</b>	<b>0.01</b>	<b>11</b>	<b>1.11</b>	<b>1.09</b>	<b>1.11</b>	<b>0.64</b>	<b>0.60</b>	<b>0.83</b>