

Q3'16 loan growth at top banks and thrifts based in Atlanta MSA

Company name (top-level ticker)	Total assets (\$M)	Total loans and leases*		NPLs/loans (%)	NCOs/avg loans (%)	LLR/loans (%)
		QOQ change (%)	YOY change (%)			
Fidelity Bank (LION)	4,389.8	3.7	26.9	1.19		
Brand Banking Co.	2,400.7	-0.3	10.8	3.25	0.15	0.95
Hamilton State Bank (HMBH)	1,816.2	4.8	10.6	0.86	0.07	1.11
United Bank	1,246.9	4.4	8.2	1.63	-0.48	1.67
Metro City Bank (MCBS)	960.6	24.5	53.4	0.43	-0.01	0.66
SouthCrest Bank NA (SCSG)	541.5	-1.2	-11.2	1.59	0.17	0.97
First Landmark Bank	524.5	4.4	18.1	0.96	0.00	1.22
Piedmont Bank	513.1	6.4	24.3	0.82	0.00	1.00
Georgia Banking Co.	467.4	3.4	47.7	0.78	0.06	0.31
Heritage Bank (CCFH)	425.2	3.8	7.0	0.19	0.06	1.32
Citizens Trust Bank (CZBS)	405.9	0.1	6.8	3.49	0.43	0.94
Quantum National Bank	391.2	1.9	6.0	0.18	-0.01	1.32
First Intercontinental Bank (FIEB)	330.9	5.7	13.2	1.40	1.34	1.82
Pvt. Bank of Buckhead	329.4	7.6	28.0	1.63	0.00	1.14
Community Bank of Pickens County	329.2	1.5	4.5	4.16	1.32	1.24
Gwinnett Community Bank	323.3	-4.1	-16.3	7.82	-0.63	1.82
Citizens Bank of Forsyth County	293.5	2.4	14.2	3.04	-0.73	1.56
Vinings Bank	284.8	-4.0	-0.9	0.70	0.00	1.43
Peoples Bank & Trust	279.6	-5.7	-11.2	3.78	0.23	1.23
NOA Bank	271.4	6.1	30.1	0.67	0.02	1.21
Group median		3.5	10.7	1.30	0.01	1.22

Data compiled Nov. 3, 2016.

Based on regulatory filings as of Sept. 30, 2016.

Analysis limited to currently operating commercial banks, savings banks, and savings and loan associations headquartered in the Atlanta-Sandy Springs-Roswell, Ga., metropolitan statistical area below \$10 billion in assets.

Excludes nondepository trusts.

* Includes loans and leases held for sale.

QOQ = quarter-over-quarter; YOY = year-over-year

NPLs = nonperforming loans; NCOs = net-charge-offs; LLR = loan loss reserves

Source: SNL Financial, an offering of S&P Global Market Intelligence