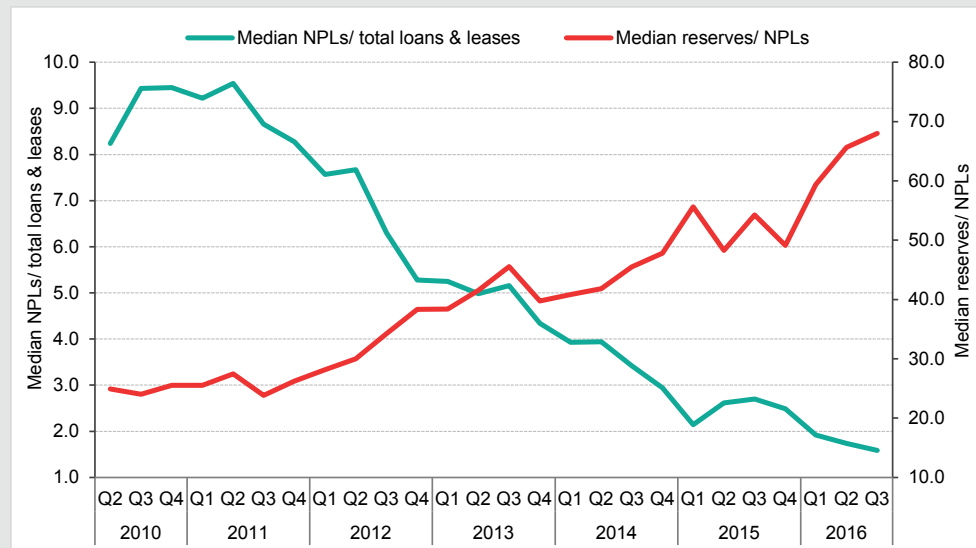


## Credit quality continues to improve (%)

Banks and thrifts based in Atlanta MSA



Data compiled Nov. 3, 2016.

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

Analysis limited to 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.

Total loans and leases include those held for sale.

NPLs = nonperforming loans

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