

ALABAMA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2014

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
State Summary (Does not include regionals)														
North - Total/Average			27,881,731	252,198	0.85	7.34	4.03	12.01	19.89	29.14	44,887	62,624	1.14	1.34
North Central - Total/Average			7,550,217	77,247	1.02	9.19	3.57	11.67	20.28	27.95	6,905	12,342	1.42	0.85
Gulf Coast - Total/Average			1,343,033	13,606	0.29	1.42	4.08	10.12	18.78	30.10	2,117	3,212	1.83	1.55
Southeast - Total/Average			4,479,238	25,633	0.59	4.61	3.82	12.56	23.52	37.72	7,351	15,243	1.85	2.18
State Total			41,254,219	368,684	0.69	5.64	3.87	11.59	20.62	31.22	61,260	93,421	1.27	1.35
Regionals														
Compass Bank	No	Birmingham	79,624,593	438,303	0.58	3.79	2.95	9.03	12.37	18.36	106,301	186,264	1.19	0.43
Regions Bank	No	Birmingham	118,801,412	1,307,339	1.11	8.10	3.24	10.64	14.45	16.19	69,000	473,336	1.42	0.83
North														
Albertville, AL (Micro)														
Citizens Bank & Trust	No	Guntersville	357,341	3,004	0.90	9.13	4.37	9.62	13.27	17.33	1,897	1,536	1.42	1.68
First Bank of Boaz	No	Boaz	186,656	2,884	1.53	9.04	3.22	16.82	32.87	68.92	70	28	2.11	0.07
Peoples Independent Bank	Yes	Boaz	186,582	2,312	1.25	11.80	4.04	9.63	15.01	46.64	210	434	0.98	1.51
Vantage Bank of Alabama	No	Albertville	111,095	393	0.39	2.98	3.99	10.66	16.55	40.85	645	529	1.06	1.10
Total/Average			841,674	8,593	1.02	8.24	3.91	11.68	19.43	43.44	2,822	2,527	1.36	1.21
Anniston- Oxford, AL (Metro)														
Cheaha Bank	No	Oxford	186,810	3,179	1.72	16.25	4.67	11.24	18.79	20.80	135	245	1.64	0.11
Farmers & Merchants Bank	No	Piedmont	211,675	1,591	0.83	6.36	4.17	12.97	21.50	45.88	120	171	1.57	0.52
NobleBank & Trust	No	Anniston	177,535	1,201	0.68	6.74	3.62	10.27	16.69	31.58	219	126	1.20	0.94
Southern States Bank	No	Anniston	304,681	3,040	1.10	7.01	5.03	15.07	18.04	9.97	(250)	403	1.25	1.92
Total/Average			880,701	9,011	1.08	9.09	4.37	12.39	18.76	27.06	224	945	1.38	1.00
Birmingham-Hoover, AL (Metro)														
Alamerica Bank	Yes	Birmingham	40,502	(1,411)	(3.60)	(21.97)	4.68	14.89	19.22	28.77	976	46	5.34	23.44
AloStar Bank of Commerce	No	Birmingham	902,851	5,595	0.62	3.26	3.94	19.30	25.85	28.60	1,487	14,740	2.01	3.39
Bank of Walker County	No	Jasper	70,277	537	0.75	5.24	4.05	15.03	24.32	28.43	60	167	1.17	0.27
Cadence Bank, N.A.	No	Birmingham	7,925,958	48,119	0.68	4.28	4.22	12.10	12.86	10.79	10,882	8,906	0.82	1.00
Covenant Bank	No	Leeds	76,128	(810)	(0.97)	(11.68)	3.64	8.52	14.32	8.92	741	1,483	1.83	5.92
First Financial Bank	Yes	Bessemer	167,875	436	0.24	2.96	2.55	9.26	16.97	29.99	412	434	1.50	7.30
HomeTown Bank of Alabama	No	Oneonta	308,818	5,069	1.66	14.71	4.32	12.31	21.30	20.64	75	302	1.11	1.91
Metro Bank	No	Pell City	661,429	8,300	1.27	10.27	4.56	12.63	20.23	32.17	2,255	1,847	1.57	2.03
Oakworth Capital Bank	No	Birmingham	334,179	3,321	1.17	7.32	3.61	15.26	16.84	26.84	461	1	1.10	0.00
Pinnacle Bank	No	Jasper	218,899	2,102	0.94	8.16	3.35	11.28	20.10	48.19	35	102	1.87	0.32
National Bank of Commerce	No	Birmingham	908,849	6,065	0.75	6.69	3.78	8.62	11.35	9.25	197	1,088	1.21	0.34
ServisFirst Bank	No	Birmingham	4,098,628	53,560	1.43	15.57	3.67	8.92	11.62	10.59	10,259	5,771	1.06	0.39
First Partners Bank	No	Birmingham	206,545	2,414	1.23	9.36	4.73	13.04	17.17	20.74	445	613	1.02	0.98
SouthPoint Bank	No	Birmingham	203,680	3,173	1.54	17.89	3.61	9.27	12.67	3.75	275	158	1.74	2.90
Union State Bank	No	Pell City	233,616	460	0.20	3.65	3.45	6.45	11.64	38.95	-	1,579	1.92	5.26
Total/Average			16,358,234	136,930	0.53	5.05	3.88	11.79	17.10	23.11	28,560	37,237	1.05	1.19

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Cullman, AL (Micro)														
EvaBank	No	Cullman	330,728	9,871	2.99	21.99	8.06	14.75	24.10	19.14	1,275	1,786	1.84	2.67
Merchants Bank of Alabama	No	Cullman	249,815	1,453	0.59	6.27	3.68	9.53	16.46	32.13	144	590	1.33	2.07
Peoples Bank of Alabama	Yes	Cullman	614,311	5,033	0.88	9.54	4.60	9.44	12.76	10.85	825	471	1.50	2.02
Premier Bank of the South	Yes	Cullman	150,113	1,554	1.06	11.37	4.58	9.54	14.96	9.18	485	355	1.47	0.43
Traditions Bank	No	Cullman	283,173	3,039	1.11	12.06	5.91	9.36	13.17	6.58	1,191	1,167	1.50	1.68
Total/Average			1,628,140	20,950	1.33	12.25	5.37	10.52	16.29	15.58	3,920	4,369	1.55	1.95
Florence-Muscle Shoals, AL (Metro)														
Bank Independent	No	Sheffield	1,175,539	11,149	1.00	8.09	5.89	10.90	13.58	6.62	2,550	3,720	1.04	1.39
Farmers & Merchants Bank	No	Waterloo	75,146	1,019	1.39	6.90	2.87	20.22	43.41	85.48	50	86	3.20	0.00
First Metro Bank	No	Muscle Shoals	525,155	7,842	1.49	14.66	3.85	10.89	19.73	14.72	-	519	0.84	0.14
First Southern Bank	No	Florence	233,226	1,437	0.70	7.83	4.00	8.52	13.71	27.43	315	75	1.26	0.38
Total/Average			2,009,066	21,447	1.15	9.37	4.15	12.63	22.61	33.56	2,915	4,400	1.03	0.89
Fort Payne, AL (Micro)														
Citizens Bank of Valley Head	No	Valley Head	26,141	153	0.58	5.42	5.22	11.26	20.18	24.77	10	36	0.89	3.38
First Bank of the South	No	Rainsville	84,201	305	0.37	4.20	4.04	9.01	16.78	33.46	25	130	1.05	2.37
First State Bank of DeKalb County	No	Fort Payne	95,020	433	0.48	2.96	3.71	16.10	27.48	23.69	35	32	0.89	2.13
Horizon Bank	No	Fyffe	90,801	402	0.44	2.69	4.18	16.37	27.31	40.18	-	16	1.45	1.33
Liberty Bank	No	Geraldine	107,287	1,099	1.03	7.49	4.79	13.57	20.99	48.99	180	133	1.04	0.35
Total/Average			403,450	2,392	0.58	4.55	4.39	13.26	22.55	34.22	250	347	1.09	1.61
Gasden, AL (Metro)														
Exchange Bank of Alabama	No	Altoona	249,353	2,353	0.94	8.09	3.86	12.20	20.18	20.47	-	271	1.58	1.00
Southern Bank Company	No	Gadsden	95,827	(362)	(0.38)	(2.58)	2.89	14.22	29.37	23.61	125	87	0.93	0.44
Total/Average			345,180	1,991	0.28	2.76	3.38	13.21	24.78	22.04	125	358	1.44	0.84
Huntsville, AL (Metro)														
North Alabama Bank	No	Hazel Green	94,441	580	0.59	5.60	4.63	9.01	14.09	18.77	(314)	702	1.32	9.69
Progress Bank and Trust	No	Huntsville	580,039	3,048	0.55	5.53	3.12	10.21	11.62	6.18	774	741	0.98	0.98
Reliance Bank	No	Athens	158,451	1,033	0.70	5.60	3.34	12.06	17.41	24.89	(450)	91	1.41	0.57
Total/Average			832,931	4,661	0.61	5.58	3.70	10.43	14.37	16.61	10	1,534	1.11	1.89

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Scottsboro, AL (Micro)														
First Jackson Bank	No	Stevenson	224,210	1,783	0.81	8.69	3.50	10.26	16.46	28.88	520	383	1.46	1.62
First Southern State Bank	No	Stevenson	365,682	3,613	1.02	10.54	3.52	9.13	16.61	40.15	205	836	1.55	0.32
FNB Bank	No	Scottsboro	362,522	3,836	1.06	9.01	3.97	12.04	18.87	27.10	200	914	1.40	0.07
Total/Average			952,414	9,232	0.96	9.41	3.66	10.48	17.31	32.04	925	2,133	1.46	0.53
Other														
Bank of Vernon	No	Vernon	140,697	959	0.67	4.54	4.32	15.03	21.52	19.22	860	1,168	2.31	3.67
CB&S Bank	No	Russellville	1,476,204	14,625	0.98	9.78	3.31	10.41	20.14	46.72	225	2,594	1.00	3.16
Citizens Bank of Fayette	Yes	Fayette	196,615	1,979	1.01	5.73	2.51	17.84	34.46	55.81	300	601	2.07	3.70
Citizens Bank of Winfield	No	Winfield	206,169	3,630	1.78	8.21	3.93	21.31	46.43	64.02	95	438	3.39	0.59
Citizens State Bank	Yes	Vernon	84,282	644	0.77	6.68	2.96	12.12	25.40	46.51	330	509	1.72	4.18
Community Spirit Bank	No	Red Bay	145,034	226	0.16	1.67	4.26	9.75	15.51	23.95	1,710	2,049	1.03	1.47
First National Bank	Yes	Hamilton	282,596	4,275	1.54	10.36	3.77	15.00	29.88	49.84	240	308	0.99	0.32
First State Bank of the South, Inc.	No	Sulligent	96,401	805	0.83	5.35	3.78	15.09	27.07	56.59	-	35	0.90	0.03
FirstState Bank	No	Lineville	210,972	2,717	1.30	13.09	3.96	10.51	16.14	15.14	241	320	1.16	0.80
PeoplesTrust Bank	No	Hamilton	83,869	437	0.53	5.08	3.60	9.92	15.01	38.09	259	271	1.53	1.26
State Bank & Trust	Yes	Winfield	220,172	2,412	1.13	9.46	3.38	12.07	25.30	65.01	369	161	1.48	1.07
Traders & Farmers Bank	No	Haleyville	362,614	3,561	0.99	7.88	3.68	14.79	27.44	43.36	467	294	1.47	1.59
Valley State Bank	No	Russellville	124,316	721	0.56	3.98	2.50	14.58	30.22	44.85	40	26	1.97	0.49
Total/Average			3,629,941	36,991	0.94	7.06	3.54	13.72	25.73	43.78	5,136	8,774	1.36	2.16
North - Total/Average			27,881,731	252,198	0.85	7.34	4.03	12.01	19.89	29.14	44,887	62,624	1.14	1.34
Central														
Alexander City, AL (Micro)														
PrimeSouth Bank	No	Tallassee	190,281	1,404	0.74	7.38	4.12	10.13	14.44	8.71	805	747	1.91	2.14
Total/Average			190,281	1,404	0.74	7.38	4.12	10.13	14.44	8.71	805	747	1.91	2.14
Auburn-Opellika, AL (Micro)														
AuburnBank	No	Auburn	790,110	7,629	0.99	9.95	3.01	10.16	18.19	30.14	50	808	1.19	0.21
Keystone Bank	No	Auburn	239,075	2,598	1.08	10.17	3.90	11.18	16.12	28.08	425	437	1.43	0.63
Total/Average			1,029,185	10,227	1.04	10.06	3.46	10.67	17.16	29.11	475	1,245	1.27	0.31

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Birmingham-Hoover, AL (Metro)														
Central State Bank	Yes	Calera	197,114	2,630	1.35	11.17	4.43	12.63	19.22	13.87	258	253	1.68	0.35
Peoples Southern Bank	Yes	Clanton	163,029	1,598	1.03	7.31	2.77	13.70	31.06	56.66	(15)	144	2.29	0.11
Total/Average			360,143	4,228	1.19	9.24	3.60	13.17	25.14	35.27	243	397	1.85	0.24
Columbus, GA-AL (Metro)														
Phenix-Girard Bank	Yes	Phenix City	180,276	1,818	1.05	8.16	3.10	14.88	26.60	21.63	311	351	1.28	4.17
Total/Average			180,276	1,818	1.05	8.16	3.10	14.88	26.60	21.63	311	351	1.28	4.17
Montgomery, AL (Metro)														
First Community Bank of Central Alabama	Yes	Wetumpka	335,236	5,846	1.83	22.85	4.07	8.12	13.18	29.53	700	794	2.08	0.73
River Bank & Trust	No	Prattville	446,707	3,500	0.81	8.68	3.55	9.68	15.60	29.61	1,057	1,231	1.42	0.66
Total/Average			781,943	9,346	1.32	15.77	3.81	8.90	14.39	29.57	1,757	2,025	1.71	0.69
Talladega-Sylacauga, AL (Micro)														
First National Bank of Talladega	No	Talladega	408,836	4,542	1.16	8.49	3.19	13.76	25.61	34.59	689	1,740	1.36	0.97
Total/Average			408,836	4,542	1.16	8.49	3.19	13.76	25.61	34.59	689	1,740	1.36	0.97
Tuscaloosa, AL ((Metro)														
Bank of Moundville	No	Moundville	94,242	28	0.03	0.37	2.57	9.20	21.18	40.45	-	35	0.86	0.99
Bryant Bank	Yes	Tuscaloosa	1,315,986	13,858	1.11	12.28	3.40	9.41	15.03	18.57	1,150	1,523	1.18	0.48
Capstone Bank	No	Tuscaloosa	431,282	3,641	0.87	7.51	4.15	10.30	13.40	5.17	975	223	1.47	1.03
Citizens Bank	No	Greensboro	100,027	1,221	1.24	10.13	3.37	11.72	22.01	39.48	30	40	1.10	0.04
FNB of Central Alabama	No	Tuscaloosa	232,605	1,312	0.58	5.14	3.04	11.58	18.44	21.56	(805)	215	1.41	0.45
Merchants & Farmers Bank of Greene County	Yes	Eutaw	63,719	160	0.26	2.39	3.81	9.94	18.43	26.57	113	58	1.21	1.48
Peoples Bank of Greensboro	Yes	Greensboro	88,461	1,243	1.35	15.53	3.73	8.86	16.74	38.86	26	51	0.92	0.32
Total/Average			2,326,322	21,463	0.78	7.62	3.44	10.14	17.89	27.24	1,489	2,145	1.27	0.74
Other														
First Tuskegee Bank	Yes	Tuskegee	52,339	(589)	(1.05)	(13.08)	4.54	8.00	13.87	10.32	-	157	1.32	9.49
Farmers and Merchants Bank	No	LaFayette	133,927	1,377	1.06	7.77	3.66	13.57	24.90	40.32	34	79	1.50	1.24
Bank of Pine Hill	No	Pine Hill	25,445	(15)	(0.06)	(0.49)	2.65	12.61	31.75	76.58	49	164	0.57	0.63
Bank of Wedowee	No	Wedowee	116,878	380	0.33	2.90	2.90	9.86	20.87	48.95	60	154	0.86	1.32
Bank of York	Yes	York	107,627	710	0.72	7.06	2.78	9.02	18.62	35.65	18	36	0.97	0.08
Community Neighbor Bank	No	Camden	110,164	851	0.79	5.62	4.17	13.96	25.03	40.14	-	172	1.98	1.11
First Bank	Yes	Wadley	68,233	753	1.06	9.12	3.48	10.55	23.50	62.18	28	29	1.52	1.72
First Bank of Linden	No	Linden	81,511	819	1.01	7.45	3.79	11.99	22.52	58.73	10	93	1.13	0.00
First Cahawba Bank	No	Selma	92,648	719	0.76	6.33	4.04	12.97	18.84	11.68	25	73	0.83	1.13
Marion Bank and Trust Company	Yes	Marion	248,956	3,332	1.32	12.11	3.49	11.03	16.42	19.23	125	135	0.86	1.41
Robertson Banking Company	Yes	Demopolis	256,996	3,659	1.41	13.35	3.75	10.40	15.31	18.20	60	179	1.07	0.24
Small Town Bank	No	Wedowee	217,867	3,130	1.44	9.22	4.05	15.21	27.01	51.02	-	425	2.38	0.61
Sweet Water State Bank	Yes	Sweet Water	96,345	1,152	1.23	12.75	5.98	10.13	13.81	18.91	235	130	1.29	0.95
Town-Country National Bank	Yes	Camden	100,268	1,797	1.78	12.30	4.54	15.31	24.45	37.23	157	303	4.06	0.67
West Alabama Bank & Trust	No	Reform	564,027	6,144	1.12	9.44	3.35	11.46	18.88	32.58	335	1,563	1.41	0.51
Total/Average			2,273,231	24,219	0.86	6.79	3.81	11.74	21.05	37.45	1,136	3,692	1.44	0.96
North Central - Total/Average			7,550,217	77,247	1.02	9.19	3.57	11.67	20.28	27.95	6,905	12,342	1.42	0.85

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Gulf Coast														
Mobile, Daphne, Fairhope														
Citizens' Bank, Inc.	Yes	Robertsdale	96,173	210	0.21	1.94	4.14	11.20	17.71	19.65	123	103	1.72	1.22
Commonwealth National Bank	No	Mobile	58,720	(441)	(0.75)	(9.75)	4.27	7.57	14.41	16.32	277	35	4.54	3.25
Total/Average			154,893	(231)	(0.27)	(3.91)	4.21	9.39	16.06	17.99	400	138	2.60	1.99
Other														
AmeriFirst Bank	No	Union Springs	143,222	262	0.18	1.79	3.41	10.34	16.34	26.62	187	345	1.55	1.83
Brantley Bank and Trust Company	No	Brantley	67,036	795	1.20	8.00	4.32	14.18	27.97	59.79	180	308	2.75	1.40
CCB Community Bank	Yes	Andalusia	434,586	7,868	1.85	17.61	4.86	10.47	13.69	11.32	947	765	1.23	0.46
Community Bank & Trust - Alabama	No	Union Springs	59,916	(315)	(0.49)	(9.45)	3.62	6.52	14.06	35.77	-	620	4.67	10.06
First Citizens Bank	No	Luverne	228,454	2,718	1.21	10.42	4.02	11.13	20.67	35.98	400	999	2.21	1.32
First National Bank of Dozier	No	Dozier	38,659	313	0.78	6.55	3.04	12.54	36.07	62.36	-	9	1.95	0.00
Peoples Bank of Red Level	No	Red Level	15,933	158	1.02	8.41	5.27	11.67	25.39	67.01	-	16	1.48	0.63
Southern Independent Bank	No	Opp	200,334	2,038	0.99	10.69	3.10	10.05	17.77	38.80	3	12	2.25	1.54
Total/Average			1,188,140	13,837	0.84	6.75	3.96	10.86	21.50	42.21	1,717	3,074	1.72	1.50
Gulf Coast - Total/Average			1,343,033	13,606	0.29	1.42	4.08	10.12	18.78	30.10	2,117	3,212	1.83	1.55
Southeast														
Dothan, Enterprise, Eufaula, Troy														
BankSouth	Yes	Dothan	173,124	2,395	1.39	7.04	3.99	20.07	27.54	11.80	-	662	1.80	0.40
City Bank of Hartford	Yes	Hartford	52,246	278	0.51	4.52	3.98	11.60	23.68	46.72	96	44	1.49	1.84
First National Bank of Hartford	Yes	Hartford	118,986	770	0.63	5.18	3.59	12.89	25.79	39.82	223	776	2.54	0.76
HNB First Bank	Yes	Headland	103,716	565	0.55	4.59	3.54	12.08	18.77	31.97	-	1	1.70	2.11
MidSouth Bank	Yes	Dothan	383,285	305	0.08	0.75	2.63	10.72	16.42	27.24	-	181	2.14	1.21
Samson Banking Company, Inc.	Yes	Samson	57,752	574	1.03	6.29	3.61	16.15	33.23	51.81	6	9	0.93	0.23
Friend Bank	Yes	Slocomb	68,786	617	0.90	8.10	4.29	11.01	17.94	11.47	100	181	1.34	1.28
SunSouth Bank	No	Dothan	154,221	(2,065)	(1.33)	(23.70)	3.56	5.45	8.87	16.15	500	761	2.55	7.19
Trinity Bank	No	Dothan	101,239	1,482	1.57	13.91	4.49	11.20	14.62	12.36	44	151	1.45	2.91
Citizens Bank	No	Enterprise	110,652	630	0.60	5.45	3.24	9.96	20.07	39.25	109	8	1.66	0.66
Commercial Bank of Ozark	Yes	Ozark	84,244	157	0.20	2.35	3.64	8.25	17.29	43.33	44	167	1.34	2.51
Farmers Exchange Bank	Yes	Louisville	136,627	1,199	0.90	10.18	4.20	9.68	15.67	21.72	110	579	2.76	4.14
First National Bank of Brundidge	No	Brundidge	97,563	645	0.67	5.35	3.46	12.17	21.81	42.41	12	66	1.21	0.96
Troy Bank & Trust Company	No	Troy	836,553	5,363	0.64	6.23	3.23	9.16	15.03	25.99	5,377	4,668	1.92	2.93
Total/Average			2,478,994	12,915	0.60	4.02	3.68	11.46	19.77	30.15	6,621	8,254	1.93	2.35

ALABAMA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2014

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
Other														
Bank of Brewton	No	Brewton	49,801	30	0.06	0.32	3.42	18.56	39.92	52.30	(22)	2	1.92	2.70
Bank of Evergreen	No	Evergreen	57,530	624	1.14	11.60	4.49	10.03	16.83	32.24	260	203	1.67	1.18
Escambia County Bank	Yes	Flomaton	83,172	459	0.56	4.32	3.08	13.78	34.70	73.00	-	465	2.64	2.49
First Community Bank	Yes	Chatom	320,587	3,100	0.97	9.85	4.17	10.48	16.05	19.79	100	124	1.24	2.13
First National Bank and Trust	Yes	Atmore	130,132	366	0.27	2.54	3.67	12.24	20.86	37.96	(185)	56	2.83	0.77
First Progressive Bank	No	Brewton	31,642	82	0.26	1.02	3.22	25.44	65.93	93.43	29	90	1.16	0.88
First US Bank	No	Thomasville	572,609	3,921	0.69	5.35	5.49	11.85	22.78	41.70	(74)	5,030	2.32	2.19
Merchants Bank	Yes	Jackson	203,383	1,464	0.72	7.18	3.86	10.78	18.38	34.10	297	419	1.50	1.81
Peoples Exchange Bank of Monroe County	No	Monroeville	62,657	453	0.71	5.36	4.77	14.10	20.24	31.71	-	5	1.48	0.51
United Bank	No	Atmore	488,731	2,219	0.45	4.56	3.48	9.45	17.00	36.63	325	595	1.39	2.13
Total/Average			2,000,244	12,718	0.58	5.21	3.97	13.67	27.27	45.29	730	6,989	1.74	1.96
Southeast - Total/Average			4,479,238	25,633	0.59	4.61	3.82	12.56	23.52	37.72	7,351	15,243	1.85	2.18