

ALABAMA ASSET QUALITY - JUNE 30, 2015

* FDIC covered loans represents amount of past due and nonaccrual loans reported on this report for current quarter that are covered under an FDIC Loss Share Agreement.

Institution	City	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	FDIC Covered Loans	Current Quarter				Previous Quarter			
										P/D Still Accruing		Non		P/D Still Accruing		Non	
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
State Summary (Does not include regionals)																	
North - Total/Average		29,168,654	20,195,358	231,244	28,521	22,949	1.15	1.22	37,174	143,824	40,700	174,983	181,489	139,653	46,283	170,477	189,851
North Central - Total/Average		7,574,886	4,271,555	59,982	3,206	4,388	1.40	0.73	-	28,138	4,557	28,736	26,468	46,062	2,782	26,107	29,158
Gulf Coast - Total/Average		1,357,350	830,462	14,684	590	1,913	1.77	1.34	58	6,845	1,489	8,940	9,312	6,449	727	9,063	10,424
Southeast - Total/Average		4,526,194	2,563,025	44,445	1,842	5,577	1.73	2.10	-	25,182	2,911	55,051	39,884	26,585	3,222	57,594	43,824
State Total		42,627,084	27,860,400	350,355	34,159	34,827	1.26	1.23	37,232	203,989	49,657	267,710	257,153	218,749	53,014	263,241	273,257
Regionals																	
Compass Bank	Birmingham	82,894,412	60,007,226	721,471	88,180	80,376	1.20	0.50	43,387	205,968	70,934	395,350	20,188	187,589	71,570	357,539	17,764
Regions Bank	Birmingham	120,932,310	80,148,855	1,115,043	112,000	186,454	1.38	0.77	-	381,522	300,399	776,738	151,753	362,183	327,265	831,855	136,355
North																	
Albertville, AL (Micro)																	
Citizens Bank & Trust	Guntersville	366,151	243,616	3,059	600	1,020	1.25	1.47	-	1,092	4	2,689	2,702	1,452	3	3,476	2,430
First Bank of Boaz	Boaz	195,478	48,021	1,024	-	6	2.13	0.04	-	316	26	77	8	402	84	41	8
Peoples Independent Bank	Boaz	195,458	90,536	863	90	86	0.95	0.97	-	423	-	284	1,612	1,273	28	422	1,622
Vantage Bank of Alabama	Albertville	111,656	64,032	701	85	75	1.09	1.10	-	201	-	1,181	45	360	16	1,250	-
Total/Average		868,743	446,205	5,647	775	1,187	1.27	0.99	-	2,032	30	4,231	4,367	3,487	131	5,189	4,060
Anniston- Oxford, AL (Metro)																	
Cheaha Bank	Oxford	191,424	103,711	1,721	50	50	1.63	0.11	-	379	-	-	202	336	31	-	286
Farmers & Merchants Bank	Piedmont	191,716	96,226	1,482	(35)	37	1.54	0.55	-	2,634	36	442	609	3,674	53	245	609
NobleBank & Trust	Anniston	191,261	110,405	1,308	247	214	1.18	0.66	-	184	-	232	1,034	434	-	91	1,345
Southern States Bank	Anniston	334,728	262,059	3,556	500	27	1.34	0.99	-	3,186	-	3,051	277	333	-	3,529	1,830
Total/Average		909,129	572,401	8,067	762	328	1.41	0.64	-	6,383	36	3,725	2,122	4,777	84	3,865	4,070
Birmingham-Hoover, AL (Metro)																	
Alamerica Bank	Birmingham	36,070	24,384	477	-	821	1.96	21.32	-	67	36	1,121	6,570	251	-	1,879	6,744
AloStar Bank of Commerce	Birmingham	899,186	566,195	9,409	(1,320)	1,817	1.66	2.17	7,338	185	-	13,565	5,911	216	-	18,748	5,907
Bank of Walker County	Jasper	69,707	48,235	585	39	37	1.21	0.57	-	556	-	314	84	1,833	-	360	84
Cadence Bank, N.A.	Birmingham	8,226,472	6,450,341	61,845	10,286	2,460	0.96	1.05	29,836	40,263	29,733	34,051	52,288	18,622	35,969	21,292	53,063
Covenant Bank	Leeds	76,847	51,754	1,466	765	245	2.83	6.93	-	2,661	286	4,048	1,276	5,151	-	4,055	1,500
First Financial Bank	Bessemer	173,662	75,710	1,166	284	279	1.54	5.45	-	760	110	2,214	7,259	3,293	186	4,492	6,805
HomeTown Bank of Alabama	Oneonta	320,054	198,877	2,159	360	329	1.09	1.66	-	3,339	393	3,467	1,857	4,003	-	3,212	2,173
Metro Bank	Pell City	685,344	402,147	6,375	775	800	1.58	1.71	-	7,153	4,544	4,519	7,215	8,611	581	4,889	7,862
Oakworth Capital Bank	Birmingham	334,438	283,046	3,116	326	0	1.10	0.00	-	-	-	-	-	-	-	-	-
Pinnacle Bank	Jasper	230,673	89,065	1,475	-	148	1.66	0.19	-	939	28	268	174	1,000	-	560	77
National Bank of Commerce	Birmingham	1,254,379	970,653	9,274	281	1,947	0.94	0.56	-	7,050	145	5,483	1,494	5,642	168	3,194	1,665
ServisFirst Bank	Birmingham	4,491,328	3,863,734	40,020	6,467	2,368	1.03	0.36	-	4,756	470	8,194	8,199	806	553	8,361	8,601
First Partners Bank	Birmingham	232,090	178,876	1,940	311	69	1.04	0.67	-	128	9	1,532	25	511	-	1,997	120
SouthPoint Bank	Birmingham	219,192	162,076	3,076	210	5	1.80	2.15	-	54	-	3,141	1,578	337	118	3,111	1,664
Union State Bank	Pell City	230,214	86,408	1,546	-	99	1.79	5.21	-	5,041	-	3,534	8,454	2,142	51	2,806	9,189
Total/Average		17,479,656	13,451,501	143,929	18,784	11,424	1.07	1.07	37,174	72,952	35,754	85,451	102,384	52,418	37,626	78,956	105,454

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										30-90 \$	90 + \$	30-90 \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Cullman, AL (Micro)																	
EvaBank	Cullman	334,480	259,466	4,800	716	872	1.84	2.53	-	2,910	-	5,755	2,705	2,105	570	5,649	2,611
Merchants Bank of Alabama	Cullman	259,498	153,452	2,109	8	118	1.37	1.97	-	516	-	1,356	3,744	1,167	74	1,135	3,836
Peoples Bank of Alabama	Cullman	628,035	445,025	6,534	650	677	1.46	1.80	-	3,805	77	3,938	7,350	6,366	660	3,583	8,582
Premier Bank of the South	Cullman	164,782	103,442	1,532	90	159	1.48	0.17	-	353	-	102	184	946	65	197	382
Traditions Bank	Cullman	291,311	232,097	3,483	648	730	1.50	2.21	-	873	8	2,467	3,960	1,092	5	2,601	3,988
Total/Average		1,678,106	1,193,482	18,458	2,112	2,556	1.55	1.88	-	8,457	85	13,618	17,943	11,676	1,374	13,165	19,399
Florence-Muscle Shoals, AL (Metro)																	
Bank Independent	Sheffield	1,180,991	958,186	10,521	1,800	1,664	1.10	1.30	-	16,850	170	11,356	3,999	17,525	287	13,071	4,141
Farmers & Merchants Bank	Waterloo	75,477	8,843	223	-	73	2.52	0.00	-	313	179	-	-	100	49	-	-
First Metro Bank	Muscle Shoals	556,349	334,863	2,651	-	105	0.79	0.08	-	2,340	99	215	238	1,234	50	270	2,207
First Southern Bank	Florence	207,242	157,389	2,211	210	58	1.40	0.37	-	176	-	236	523	1,235	41	211	527
Total/Average		2,020,059	1,459,281	15,606	2,010	1,900	1.07	0.82	-	19,679	448	11,807	4,760	20,094	427	13,552	6,875
Fort Payne, AL (Micro)																	
Citizens Bank of Valley Head	Valley Head	26,854	17,154	164	-	3	0.96	3.30	-	739	160	317	570	459	516	391	456
First Bank of the South	Rainsville	83,625	42,636	451	5	21	1.06	2.51	-	515	179	1,269	827	467	474	1,088	812
First State Bank of DeKalb County	Fort Payne	93,357	48,686	433	25	45	0.89	1.75	-	1,017	6	961	669	1,921	1,210	1,076	884
Horizon Bank	Fyffe	91,192	44,244	674	-	11	1.52	0.87	-	1,425	399	482	310	1,818	64	864	220
Liberty Bank	Geraldine	111,698	60,259	545	180	177	0.90	0.33	-	2,496	1,446	-	370	2,325	1,488	-	371
Total/Average		406,726	212,979	2,267	210	257	1.06	1.42	-	6,192	2,190	3,029	2,746	6,990	3,752	3,419	2,743
Gasden, AL (Metro)																	
Exchange Bank of Alabama	Altoona	259,358	157,765	2,247	-	429	1.42	0.99	-	1,090	185	519	2,038	791	139	555	1,930
Southern Bank Company	Gadsden	97,435	44,487	551	155	7	1.24	1.01	-	799	-	983	-	1,090	-	590	-
Total/Average		356,793	202,252	2,798	155	436	1.38	0.99	-	1,889	185	1,502	2,038	1,881	139	1,145	1,930
Huntsville, AL (Metro)																	
North Alabama Bank	Hazel Green	93,863	57,026	589	20	152	1.03	10.29	-	451	-	1,004	8,659	291	-	268	8,634
Progress Bank and Trust	Huntsville	611,061	459,095	4,550	255	28	0.96	0.88	-	139	474	587	4,777	751	-	575	5,052
Reliance Bank	Athens	161,150	103,751	1,498	-	50	1.39	0.65	-	305	-	333	721	377	-	471	665
Total/Average		866,074	619,872	6,637	275	230	1.07	1.86	-	895	474	1,924	14,157	1,419	-	1,314	14,351

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										30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	\$
Scottsboro, AL (Micro)																	
First Jackson Bank	Stevenson	227,536	126,009	1,640	180	410	1.30	1.42	-	904	102	1,416	1,809	4,329	30	1,513	2,034
First Southern State Bank	Stevenson	362,515	172,238	2,634	150	342	1.53	0.51	-	1,111	27	222	1,624	1,645	206	40	1,624
FNB Bank	Scottsboro	366,563	230,093	3,124	182	176	1.36	0.10	-	2,814	2	126	237	3,732	59	443	16
Total/Average		956,614	528,340	7,398	512	928	1.40	0.57	-	4,829	131	1,764	3,670	9,706	295	1,996	3,674
Other																	
Bank of Vernon	Vernon	144,196	98,870	2,233	341	653	2.26	2.33	-	1,213	111	1,169	2,191	2,588	7	1,381	2,878
CB&S Bank	Russellville	1,476,381	570,782	5,733	1,375	1,375	1.00	2.82	-	5,817	-	31,701	9,904	5,906	-	34,061	9,830
Citizens Bank of Fayette	Fayette	191,444	57,613	1,170	-	451	2.03	3.37	-	1,065	352	3,451	3,006	656	375	3,921	3,189
Citizens Bank of Winfield	Winfield	207,269	44,266	1,587	301	172	3.59	0.56	-	1,646	-	811	355	803	-	675	546
Citizens State Bank	Vernon	80,998	28,356	642	150	100	2.26	4.09	-	164	12	1,961	1,348	678	112	2,084	1,376
Community Spirit Bank	Red Bay	138,128	92,409	971	113	98	1.05	1.43	-	15	-	209	1,766	272	-	226	1,444
First National Bank	Hamilton	283,185	114,346	1,160	120	103	1.01	0.32	-	593	-	502	414	954	17	515	412
First State Bank of the South, Inc.	Sulligent	95,994	33,226	304	-	42	0.91	0.03	-	2,390	138	9	17	1,472	-	10	17
FirstState Bank	Lineville	214,997	114,539	1,315	220	308	1.15	1.04	-	705	169	839	1,396	740	251	2,154	680
PeoplesTrust Bank	Hamilton	84,081	51,701	771	9	17	1.49	1.04	-	473	33	808	65	412	-	958	80
State Bank & Trust	Winfield	222,971	83,020	1,186	118	105	1.43	2.96	-	2,186	350	4,610	1,992	7,985	912	502	1,934
Traders & Farmers Bank	Haleyville	363,892	167,308	2,436	119	156	1.46	1.47	-	2,725	3	1,279	4,086	3,818	108	1,158	4,177
Valley State Bank	Russellville	123,218	52,609	929	60	123	1.77	1.09	-	1,524	199	583	762	921	673	231	732
Total/Average		3,626,754	1,509,045	20,437	2,926	3,703	1.35	2.07	-	20,516	1,367	47,932	27,302	27,205	2,455	47,876	27,295
North - Total/Average																	
		29,168,654	20,195,358	231,244	28,521	22,949	1.15	1.22	37,174	143,824	40,700	174,983	181,489	139,653	46,283	170,477	189,851
Central																	
Alexander City, AL (Micro)																	
PrimeSouth Bank	Tallassee	192,446	141,742	2,236	77	571	1.58	1.76	-	1,960	-	1,042	2,337	795	-	986	2,500
Total/Average		192,446	141,742	2,236	77	571	1.58	1.76	-	1,960	-	1,042	2,337	795	-	986	2,500
Auburn-Opelika, AL (Micro)																	
AuburnBank	Auburn	807,062	408,495	4,886	-	140	1.18	0.23	-	443	441	1,359	499	1,831	2	1,252	499
Keystone Bank	Auburn	255,551	176,171	2,436	122	102	1.36	0.59	-	1,626	385	425	1,086	1,750	-	313	1,154
Total/Average		1,062,613	584,666	7,322	122	242	1.25	0.32	-	2,069	826	1,784	1,585	3,581	2	1,565	1,653

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										30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	\$
Birmingham-Hoover, AL (Metro)																	
Central State Bank	Calera	211,500	138,529	2,226	82	107	1.61	0.18	-	636	-	319	53	1,994	-	386	150
Peoples Southern Bank	Clanton	164,872	52,869	1,239	9	31	2.34	0.13	-	105	-	213	-	173	85	164	-
Total/Average		376,372	191,398	3,465	91	138	1.81	0.16	-	741	-	532	53	2,167	85	550	150
Columbus, GA-AL (Metro)																	
Phenix-Girard Bank	Phenix City	175,678	75,274	1,017	116	109	1.35	3.77	-	240	439	1,066	5,550	794	215	2,243	6,131
Total/Average		175,678	75,274	1,017	116	109	1.35	3.77	-	240	439	1,066	5,550	794	215	2,243	6,131
Montgomery, AL (Metro)																	
First Community Bank of Central Alabama	Wetumpka	327,810	214,318	4,519	475	234	2.10	0.78	-	1,441	202	991	1,569	2,068	70	1,064	1,724
River Bank & Trust	Prattville	447,765	291,455	3,920	278	376	1.34	0.87	-	746	297	2,432	1,453	1,365	309	778	2,196
Total/Average		775,575	505,773	8,439	753	610	1.67	0.83	-	2,187	499	3,423	3,022	3,433	379	1,842	3,920
Talladega-Sylacauga, AL (Micro)																	
First Bank of Alabama	Talladega	400,333	164,182	2,136	162	203	1.30	0.85	-	285	-	888	2,532	286	301	859	2,678
Total/Average		400,333	164,182	2,136	162	203	1.30	0.85	-	285	-	888	2,532	286	301	859	2,678
Tuscaloosa, AL (Metro)																	
Bank of Moundville	Moundville	89,055	20,628	176	-	5	0.85	0.97	-	237	13	47	819	699	79	75	820
Bryant Bank	Tuscaloosa	1,363,442	762,329	9,008	150	418	1.17	0.45	-	1,836	-	4,186	1,927	9,105	-	3,531	2,176
Capstone Bank	Tuscaloosa	439,869	362,117	5,758	500	26	1.58	1.00	-	3,268	222	4,103	297	2,592	-	4,361	297
Citizens Bank	Greensboro	99,252	45,549	510	-	8	1.12	0.02	-	1,684	683	18	-	1,229	748	22	-
FNB of Central Alabama	Tuscaloosa	233,115	137,183	2,408	-	25	1.74	1.62	-	119	-	2,602	1,181	213	-	2,946	1,077
Merchants & Farmers Bank of Greene County	Eutaw	62,906	29,931	339	-	38	1.13	1.41	-	733	-	811	78	1,762	-	911	8
Peoples Bank of Greensboro	Greensboro	91,030	41,960	453	196	162	1.08	0.28	-	1,070	281	107	147	806	146	131	147
Total/Average		2,378,669	1,399,697	18,652	846	682	1.33	0.69	-	8,947	1,199	11,874	4,449	16,406	973	11,977	4,525
Other																	
Farmers and Merchants Bank	LaFayette	133,550	45,737	659	6	20	1.44	1.13	-	1,508	492	661	843	2,143	33	689	883
Bank of Pine Hill	Pine Hill	24,411	4,930	73	3	0	1.48	0.96	-	72	-	74	161	81	-	74	161
Bank of Wedowee	Wedowee	120,812	50,724	444	125	79	0.88	1.07	-	313	-	955	341	546	141	926	525
Bank of York	York	103,762	37,593	319	24	62	0.85	0.09	-	140	24	90	-	71	24	144	-
Community Neighbor Bank	Camden	106,828	62,470	1,247	5	25	2.00	0.77	-	1,385	13	566	253	1,428	135	574	291
First Bank	Wadley	69,971	22,523	319	-	0	1.42	1.58	-	150	2	662	446	1,727	16	663	446
First Bank of Linden	Linden	77,634	33,826	334	-	42	0.99	0.00	-	122	-	-	-	683	-	-	-
First Cahawba Bank	Selma	93,500	65,048	552	-	9	0.85	0.99	-	251	-	2	919	323	-	15	914
Marion Bank and Trust Company	Marion	245,786	162,869	1,043	375	743	0.64	1.24	-	3,291	-	326	2,720	4,114	3	208	2,665
Robertson Banking Company	Demopolis	264,234	204,178	2,133	60	91	1.04	0.27	-	617	147	375	340	1,047	-	214	394
Small Town Bank	Wedowee	213,331	92,306	1,955	-	282	2.12	0.95	-	391	45	1,679	341	342	67	447	606
Sweet Water State Bank	Sweet Water	94,982	70,015	929	101	74	1.33	0.86	-	1,947	790	660	158	1,693	360	694	28
Town-Country National Bank	Camden	100,728	60,818	2,488	40	77	4.09	0.51	-	609	74	384	134	827	46	327	367
West Alabama Bank & Trust	Reform	563,671	295,786	4,220	300	329	1.42	0.35	-	913	7	1,693	284	3,575	2	1,110	321
Total/Average		2,213,200	1,208,823	16,715	1,039	1,833	1.38	0.68	-	11,709	1,594	8,127	6,940	18,600	827	6,085	7,601
North Central - Total/Average																	
		7,574,886	4,271,555	59,982	3,206	4,388	1.40	0.73	-	28,138	4,557	28,736	26,468	46,062	2,782	26,107	29,158

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Institution	City	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	FDIC Covered Loans	Current Quarter				Previous Quarter			
										P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
										30-90 \$	90 + \$	\$	\$	30-90 \$	90 + \$	\$	\$
Gulf Coast																	
Mobile, Daphne, Fairhope																	
Citizens' Bank, Inc.	Robertsdale	95,378	65,324	1,122	-	14	1.72	1.04	-	27	-	131	863	507	-	140	892
Commonwealth National Bank	Mobile	58,193	30,315	1,276	-	99	4.21	3.66	-	614	568	1,933	195	674	-	2,011	349
Total/Average		153,571	95,639	2,398	-	113	2.51	2.03	-	641	568	2,064	1,058	1,181	-	2,151	1,241
Other																	
AmeriFirst Bank	Union Springs	141,359	88,668	1,392	105	128	1.57	1.79	-	308	105	436	2,093	455	-	400	2,104
Brantley Bank and Trust Company	Brantley	70,160	23,697	768	120	79	3.24	0.80	-	579	198	525	36	1,162	121	530	318
CCB Community Bank	Andalusia	452,725	370,446	3,959	-	1,123	1.07	0.81	-	313	38	2,638	1,035	179	4	1,173	1,542
Community Bank & Trust - Alabama	Union Springs	51,175	20,464	984	-	58	4.81	8.55	-	1,446	149	1,763	2,615	913	-	2,114	2,413
First Citizens Bank	Luverne	225,606	104,278	2,253	-	286	2.16	0.65	58	1,140	423	1,221	247	1,740	73	1,552	758
First National Bank of Dozier	Dozier	39,955	6,842	142	-	0	2.08	0.00	-	1	2	-	-	8	3	-	-
Peoples Bank of Red Level	Red Level	16,505	6,080	88	1	9	1.45	0.88	-	-	-	107	39	-	-	102	40
Southern Independent Bank	Opp	206,294	114,348	2,700	364	117	2.36	1.15	-	2,417	6	186	2,189	811	526	1,041	2,008
Total/Average		1,203,779	734,823	12,286	590	1,800	1.67	1.26	58	6,204	921	6,876	8,254	5,268	727	6,912	9,183
Gulf Coast - Total/Average		1,357,350	830,462	14,684	590	1,913	1.77	1.34	58	6,845	1,489	8,940	9,312	6,449	727	9,063	10,424
Southeast																	
Dothan, Enterprise, Eufaula, Troy																	
BankSouth	Dothan	170,439	143,927	2,642	-	77	1.84	0.40	-	547	-	131	555	482	-	737	220
First National Bank of Hartford	Hartford	118,916	53,437	1,286	112	292	2.41	0.98	-	631	-	975	189	1,280	-	644	253
HNB First Bank	Headland	106,706	72,944	946	-	225	1.29	1.92	-	502	-	1,012	1,042	537	-	2,453	1,161
MidSouth Bank	Dothan	384,730	248,273	4,975	-	101	2.00	1.14	-	847	-	771	3,617	1,004	-	636	3,963
Samson Banking Company, Inc.	Samson	70,201	29,449	245	3	5	0.83	0.00	-	713	172	-	-	664	12	85	-
Friend Bank	Slocomb	123,251	81,159	860	205	29	1.06	1.68	-	1,361	92	1,432	640	1,446	114	1,132	777
SunSouth Bank	Dothan	152,245	98,999	2,601	-	488	2.63	6.83	-	706	21	6,295	4,101	1,073	-	6,094	4,700
Trinity Bank	Dothan	116,065	95,163	1,278	40	3	1.34	1.59	-	437	-	566	1,285	452	-	1,506	1,285
Citizens Bank	Enterprise	118,432	56,219	850	-	8	1.48	0.57	-	1,072	-	145	526	1,168	-	154	576
Commercial Bank of Ozark	Ozark	85,567	36,280	483	-	1	1.33	2.14	-	807	-	1,023	809	342	139	1,087	875
Farmers Exchange Bank	Louisville	132,754	90,365	2,103	199	615	2.33	3.06	-	958	-	1,430	2,633	207	-	1,730	3,411
First National Bank of Brundidge	Brundidge	94,584	53,828	608	54	72	1.13	1.30	-	546	-	510	715	420	6	451	730
Troy Bank & Trust Company	Troy	831,457	439,793	8,167	600	1,219	1.86	3.60	-	3,009	124	23,759	6,177	4,945	321	25,038	6,340
Total/Average		2,505,347	1,499,836	27,044	1,213	3,135	1.80	2.41	-	12,136	409	38,049	22,289	14,020	592	41,747	24,291

ALABAMA ASSET QUALITY - JUNE 30, 2015

* FDIC covered loans represents amount of past due and nonaccrual loans reported on this report for current quarter that are covered under an FDIC Loss Share Agreement.

Institution	City	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	FDIC Covered Loans	Current Quarter				Previous Quarter					
										P/D Still Accruing		Non		P/D Still Accruing		Non			
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$		
Other																			
Bank of Brewton	Brewton	52,927	14,554	295	46	5	2.03	2.50	-	570	-	764	559	370	-	788	559		
Bank of Evergreen	Evergreen	57,037	37,943	649	85	61	1.71	1.56	-	1,925	589	753	135	1,788	84	751	104		
Escambia County Bank	Flomaton	81,127	20,121	738	-	11	3.67	1.89	-	139	-	888	643	144	8	912	937		
First Community Bank	Chatom	337,837	233,113	2,882	282	376	1.24	1.81	-	1,034	38	5,062	1,059	1,278	82	4,839	1,217		
First National Bank and Trust	Atmore	123,866	65,455	1,850	1	51	2.83	0.68	-	-	-	730	118	226	-	869	56		
First Progressive Bank	Brewton	31,738	8,576	106	-	0	1.24	0.85	-	107	-	137	134	164	-	145	134		
First US Bank	Thomasville	560,415	250,001	5,008	(121)	1,531	2.00	1.96	-	1,786	-	3,818	7,168	1,106	1,704	2,523	8,608		
Merchants Bank	Jackson	199,577	113,392	1,705	181	168	1.50	2.01	-	3,808	419	3,047	960	2,900	515	2,845	873		
Peoples Exchange Bank of Monroe County	Monroeville	59,358	38,153	477	-	100	1.25	0.52	-	359	-	186	120	385	5	442	160		
United Bank	Atmore	516,965	281,881	3,691	155	139	1.31	1.61	-	3,318	1,456	1,617	6,699	4,204	232	1,733	6,885		
Total/Average		2,020,847	1,063,189	17,401	629	2,442	1.64	1.71	-	13,046	2,502	17,002	17,595	12,565	2,630	15,847	19,533		
Southeast - Total/Average		4,526,194	2,563,025	44,445	1,842	5,577	1.73	2.10	-	25,182	2,911	55,051	39,884	26,585	3,222	57,594	43,824		