

**ALABAMA ASSET QUALITY - DECEMBER 31, 2016**

\* 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 Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	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 \$
<b>State Summary (Does not include regionals)</b>																	
North - Total/Average		23,952,105	268,492	89,756	13,320	88,478	1.12	0.96	177	128,237	32,550	229,855	100,510	146,790	26,395	266,626	111,186
North Central - Total/Average		4,687,095	55,347	6,616	3,570	9,834	1.18	0.58	-	38,422	2,884	26,089	20,976	26,875	4,019	23,511	24,378
Gulf Coast - Total/Average		889,795	11,997	1,222	1,080	2,429	1.35	0.96	-	4,206	577	4,284	9,228	4,487	985	6,606	8,950
Southeast - Total/Average		2,801,520	45,709	7,765	4,880	8,211	1.63	1.37	-	23,498	4,343	30,782	35,313	20,946	2,551	37,159	33,954
<b>State Total</b>		<b>32,330,515</b>	<b>381,545</b>	<b>105,359</b>	<b>22,850</b>	<b>108,952</b>	<b>1.18</b>	<b>0.94</b>	<b>177</b>	<b>194,363</b>	<b>40,354</b>	<b>291,010</b>	<b>166,027</b>	<b>199,098</b>	<b>33,950</b>	<b>333,902</b>	<b>178,468</b>
<b>Regionals</b>																	
Compass Bank	Birmingham	60,061,263	838,293	302,589	64,118	291,087	1.39	1.13	29,304	296,286	62,131	921,042	21,112	317,940	66,143	1,086,018	21,670
Regions Bank	Birmingham	80,093,973	1,090,815	262,000	120,459	397,893	1.35	0.89	-	476,807	283,104	1,007,750	100,111	407,617	277,407	1,092,933	107,862
<b>North</b>																	
<b>Albertville, AL (Micro)</b>																	
Citizens Bank & Trust	Guntersville	271,487	3,010	1,260	82	1,383	1.11	0.64	-	1,176	1	2,117	542	716	141	2,534	1,061
First Bank of Boaz	Boaz	53,661	940	-	9	27	1.75	0.00	-	181	-	-	5	107	5	-	5
Peoples Independent Bank	Boaz	95,602	1,100	210	33	93	1.15	1.29	-	197	282	732	1,939	100	-	86	1,939
Vantage Bank of Alabama	Albertville	72,498	749	80	10	64	1.03	1.17	-	479	-	1,324	-	349	-	1,150	35
<b>Total/Average</b>		<b>493,248</b>	<b>5,799</b>	<b>1,550</b>	<b>134</b>	<b>1,567</b>	<b>1.18</b>	<b>0.71</b>	<b>-</b>	<b>2,033</b>	<b>283</b>	<b>4,173</b>	<b>2,486</b>	<b>1,272</b>	<b>146</b>	<b>3,770</b>	<b>3,040</b>
<b>Anniston- Oxford, AL (Metro)</b>																	
Cheaha Bank	Oxford	105,216	1,744	90	37	154	1.64	-	-	665	17	-	-	391	196	-	-
Farmers & Merchants Bank	Piedmont	104,102	1,218	-	7	64	1.17	0.35	-	1,439	983	204	523	959	753	204	573
NobleBank & Trust	Anniston	128,750	1,593	364	64	207	1.24	0.46	-	52	-	460	584	230	-	543	499
Southern States Bank	Anniston	501,283	4,949	1,082	621	400	0.98	0.30	-	1,238	217	1,806	98	689	-	1,207	131
<b>Total/Average</b>		<b>839,351</b>	<b>9,504</b>	<b>1,536</b>	<b>729</b>	<b>825</b>	<b>1.13</b>	<b>0.29</b>	<b>-</b>	<b>3,394</b>	<b>1,217</b>	<b>2,470</b>	<b>1,205</b>	<b>2,269</b>	<b>949</b>	<b>1,954</b>	<b>1,203</b>
<b>Birmingham-Hoover, AL ( Metro)</b>																	
Alamerica Bank	Birmingham	27,531	442	-	16	57	1.61	14.94	-	-	694	885	4,844	146	700	894	4,912
AloStar Bank of Commerce	Birmingham	721,895	9,511	1,537	1,235	4,594	1.32	0.79	177	-	-	7,538	72	43	-	11,703	121
Bank of Walker County	Jasper	42,989	560	6	19	51	1.29	0.46	-	972	342	261	34	678	-	158	34
Cadence Bank, N.A.	Houston	7,432,711	82,268	49,348	2,440	49,303	1.10	1.55	-	21,674	16,883	128,838	18,875	18,717	19,074	153,539	22,217
Covenant Bank	Leeds	43,209	812	108	30	373	1.88	4.36	-	492	67	1,304	1,581	2,110	-	1,452	1,605
First Financial Bank	Bessemer	70,494	993	39	7	180	1.41	3.26	-	1,692	116	1,346	4,184	3,444	24	2,183	3,447
HomeTown Bank of Alabama	Oneonta	220,052	1,883	50	86	483	0.86	1.64	-	3,580	264	2,542	3,046	1,913	305	3,557	2,378
Metro Bank	Pell City	372,247	5,294	1,725	250	2,656	1.41	2.26	-	11,369	544	4,777	10,813	6,806	373	5,941	10,351
Oakworth Capital Bank	Birmingham	375,677	4,133	822	1	0	1.10	-	-	-	-	-	-	-	-	-	-
Pinnacle Bank	Jasper	91,269	1,618	-	55	20	1.77	0.07	-	282	190	153	-	748	-	162	-
National Bank of Commerce	Birmingham	1,485,484	12,113	3,248	1,620	2,597	0.81	0.25	-	8,145	581	2,837	2,068	7,260	358	3,001	2,160
ServisFirst Bank	Birmingham	4,911,770	51,893	13,398	274	5,198	1.06	0.25	-	2,073	6,263	10,624	4,989	32,929	43	6,647	3,035
First Partners Bank	Birmingham	217,420	2,188	309	399	604	0.99	0.03	-	525	-	69	25	938	-	520	25
SouthPoint Bank	Birmingham	211,507	3,275	175	14	10	1.48	0.37	-	1,754	-	232	802	815	23	235	824
Union State Bank	Pell City	81,745	1,254	-	77	336	1.53	4.77	-	1,568	-	4,345	6,568	1,823	-	5,139	6,974
<b>Total/Average</b>		<b>16,306,000</b>	<b>178,237</b>	<b>70,765</b>	<b>6,523</b>	<b>66,462</b>	<b>1.09</b>	<b>1.03</b>	<b>177</b>	<b>54,126</b>	<b>25,944</b>	<b>165,751</b>	<b>57,901</b>	<b>78,370</b>	<b>20,900</b>	<b>195,131</b>	<b>58,083</b>

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										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
										30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	OREO \$
<b>Cullman, AL ( Micro)</b>																	
EvaBank	Cullman	284,875	5,415	1,726	457	1,773	1.90	1.81	-	3,012	-	6,183	763	3,916	-	4,505	582
Merchants Bank of Alabama	Cullman	154,575	1,734	28	123	271	1.12	0.79	-	1,664	1	682	1,451	907	-	638	1,983
Peoples Bank of Alabama	Cullman	546,185	7,928	822	725	482	1.45	1.04	-	5,082	674	2,302	4,819	4,480	313	2,689	5,120
Premier Bank of the South	Cullman	116,688	1,607	210	68	314	1.38	0.73	-	117	3	269	958	134	2	201	867
Traditions Bank	Cullman	259,800	3,271	1,341	116	1,788	1.26	0.91	-	832	117	657	2,226	972	61	1,604	2,078
<b>Total/Average</b>		<b>1,362,123</b>	<b>19,955</b>	<b>4,127</b>	<b>1,489</b>	<b>4,628</b>	<b>1.46</b>	<b>1.11</b>	<b>-</b>	<b>10,707</b>	<b>795</b>	<b>10,093</b>	<b>10,217</b>	<b>10,409</b>	<b>376</b>	<b>9,637</b>	<b>10,630</b>
<b>Florence-Muscle Shoals, AL (Metro)</b>																	
Bank Independent	Sheffield	1,063,584	10,952	3,989	772	4,233	1.03	1.14	-	22,761	192	9,685	5,540	21,050	68	11,277	3,660
Farmers & Merchants Bank	Waterloo	7,268	223	-	39	48	3.07	-	-	224	278	-	-	295	175	-	-
First Metro Bank	Muscle Shoals	365,655	2,600	280	123	352	0.71	0.14	-	1,069	153	426	364	1,317	387	531	225
First Southern Bank	Florence	161,605	2,421	245	80	45	1.50	0.72	-	260	222	1,208	312	234	-	976	312
<b>Total/Average</b>		<b>1,598,112</b>	<b>16,196</b>	<b>4,514</b>	<b>1,014</b>	<b>4,678</b>	<b>1.01</b>	<b>0.80</b>	<b>-</b>	<b>24,314</b>	<b>845</b>	<b>11,319</b>	<b>6,216</b>	<b>22,896</b>	<b>630</b>	<b>12,784</b>	<b>4,197</b>
<b>Fort Payne, AL (Micro)</b>																	
Citizens Bank of Valley Head	Valley Head	17,060	97	-	6	61	0.57	3.70	-	502	113	491	494	1,126	189	283	450
First State Bank of DeKalb County	Fort Payne	87,229	440	100	13	109	0.50	1.47	-	1,647	316	1,773	917	1,360	252	1,629	1,060
Horizon Bank	Fyffe	42,050	682	-	26	19	1.62	0.44	-	525	224	327	90	659	276	328	90
Liberty Bank	Geraldine	64,113	652	356	33	351	1.02	0.55	-	3,081	608	69	644	1,764	835	170	340
<b>Total/Average</b>		<b>210,452</b>	<b>1,871</b>	<b>456</b>	<b>78</b>	<b>540</b>	<b>0.89</b>	<b>1.11</b>	<b>-</b>	<b>5,755</b>	<b>1,261</b>	<b>2,660</b>	<b>2,145</b>	<b>4,909</b>	<b>1,552</b>	<b>2,410</b>	<b>1,940</b>
<b>Gasden, AL (Metro)</b>																	
Exchange Bank of Alabama	Altoona	167,628	2,211	2	94	138	1.32	0.72	-	619	62	537	1,436	1,990	219	547	1,597
Southern Bank Company	Gadsden	58,487	1,038	2,085	-	1,539	1.77	3.48	-	2,007	8	3,274	-	1,468	-	3,378	-
<b>Total/Average</b>		<b>226,115</b>	<b>3,249</b>	<b>2,087</b>	<b>94</b>	<b>1,677</b>	<b>1.44</b>	<b>1.43</b>	<b>-</b>	<b>2,626</b>	<b>70</b>	<b>3,811</b>	<b>1,436</b>	<b>3,458</b>	<b>219</b>	<b>3,925</b>	<b>1,597</b>
<b>Huntsville, AL (Metro)</b>																	
North Alabama Bank	Hazel Green	58,232	752	(34)	455	214	1.29	1.02	-	376	-	-	959	676	-	733	4,070
Progress Bank and Trust	Huntsville	543,958	4,432	100	10	213	0.81	0.01	-	324	-	75	9	10	-	104	4,172
Reliance Bank	Athens	123,107	1,240	-	37	130	0.96	0.30	-	162	-	8	639	206	-	14	715
<b>Total/Average</b>		<b>725,297</b>	<b>6,424</b>	<b>66</b>	<b>502</b>	<b>557</b>	<b>0.89</b>	<b>0.16</b>	<b>-</b>	<b>862</b>	<b>-</b>	<b>83</b>	<b>1,607</b>	<b>892</b>	<b>-</b>	<b>851</b>	<b>8,957</b>

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										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO	
										30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	OREO \$	
<b>Scottsboro, AL (Micro)</b>																		
First Jackson Bank, Inc.	Stevenson	145,779	1,511	300	69	556	1.04	0.68	-	1,700	218	1,140	475	1,153	9	1,163	973	
First Southern State Bank	Stevenson	188,571	2,473	250	196	608	1.31	0.36	-	1,634	199	775	638	2,677	143	404	697	
FNB Bank	Scottsboro	265,801	3,206	135	160	305	1.21	0.17	-	850	12	634	-	298	87	567	90	
<b>Total/Average</b>		<b>600,151</b>	<b>7,190</b>	<b>685</b>	<b>425</b>	<b>1,469</b>	<b>1.20</b>	<b>0.37</b>	<b>-</b>	<b>4,184</b>	<b>429</b>	<b>2,549</b>	<b>1,113</b>	<b>4,128</b>	<b>239</b>	<b>2,134</b>	<b>1,760</b>	
<b>Other</b>																		
Bank of Vernon	Vernon	104,408	1,659	343	60	537	1.59	1.05	-	1,765	349	532	976	2,025	757	520	1,185	
CB&S Bank, Inc.	Russellville	650,430	6,524	1,002	444	873	1.00	1.42	-	3,803	1	16,562	5,926	4,458	1	22,249	7,753	
Citizens Bank of Fayette	Fayette	50,853	677	(600)	569	428	1.33	2.42	-	649	41	2,249	2,322	251	53	2,424	2,950	
Citizens Bank of Winfield	Winfield	48,410	1,486	689	219	731	3.07	0.49	-	1,680	-	944	95	1,800	-	1,066	95	
Citizens State Bank	Vernon	21,464	331	865	55	1,175	1.54	0.66	-	212	31	312	194	281	38	1,510	335	
Community Spirit Bank	Red Bay	93,722	980	224	92	350	1.05	0.54	-	31	-	102	665	47	-	268	1,492	
First National Bank	Hamilton	126,993	1,437	240	337	303	1.13	0.15	-	468	47	406	47	355	65	273	47	
First State Bank of the South, Inc.	Sulligent	32,938	279	6	15	29	0.85	0.06	-	2,862	450	39	17	857	120	42	17	
FirstState Bank	Lineville	119,911	1,220	110	100	218	1.02	0.35	-	822	77	463	244	425	68	722	218	
PeoplesTrust Bank	Hamilton	54,811	870	-	89	19	1.59	0.52	-	159	14	480	-	211	-	504	-	
State Bank & Trust	Winfield	73,024	1,357	515	266	649	1.86	1.73	-	3,181	218	2,271	1,668	2,138	121	1,959	1,841	
Traders & Farmers Bank	Haleyville	164,677	2,257	516	70	729	1.37	1.66	-	4,004	35	2,528	3,654	4,539	108	2,038	3,470	
Valley State Bank	Russellville	49,615	990	60	16	34	2.00	0.36	-	600	443	58	376	800	53	455	376	
<b>Total/Average</b>		<b>1,591,256</b>	<b>20,067</b>	<b>3,970</b>	<b>2,332</b>	<b>6,075</b>	<b>1.26</b>	<b>1.15</b>	<b>-</b>	<b>20,236</b>	<b>1,706</b>	<b>26,946</b>	<b>16,184</b>	<b>18,187</b>	<b>1,384</b>	<b>34,030</b>	<b>19,779</b>	
<b>North - Total/Average</b>																		
		<b>23,952,105</b>	<b>268,492</b>	<b>89,756</b>	<b>13,320</b>	<b>88,478</b>	<b>1.12</b>	<b>0.96</b>	<b>177</b>	<b>128,237</b>	<b>32,550</b>	<b>229,855</b>	<b>100,510</b>	<b>146,790</b>	<b>26,395</b>	<b>266,626</b>	<b>111,186</b>	
<b>Central</b>																		
<b>Alexander City, AL ( Micro)</b>																		
PrimeSouth Bank	Tallassee	144,212	1,886	392	135	528	1.31	1.43	-	1,233	-	1,334	1,661	938	-	802	1,844	
<b>Total/Average</b>		<b>144,212</b>	<b>1,886</b>	<b>392</b>	<b>135</b>	<b>528</b>	<b>1.31</b>	<b>1.43</b>	<b>-</b>	<b>1,233</b>	<b>-</b>	<b>1,334</b>	<b>1,661</b>	<b>938</b>	<b>-</b>	<b>802</b>	<b>1,844</b>	
<b>Auburn-Opellika, AL (Micro)</b>																		
AuburnBank	Auburn	430,946	4,643	(485)	1,379	540	1.07	0.30	-	1,058	-	2,369	152	408	211	1,613	37	
<b>Total/Average</b>		<b>430,946</b>	<b>4,643</b>	<b>(485)</b>	<b>1,379</b>	<b>540</b>	<b>1.08</b>	<b>0.30</b>	<b>-</b>	<b>1,058</b>	<b>-</b>	<b>2,369</b>	<b>152</b>	<b>408</b>	<b>211</b>	<b>1,613</b>	<b>37</b>	

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										30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	OREO \$
<b>Birmingham-Hoover, AL (Metro)</b>																	
Central State Bank	Calera	168,877	2,462	403	77	247	1.46	0.22	-	1,112	-	276	252	232	-	277	170
Peoples Southern Bank	Clanton	53,787	1,054	(77)	171	198	1.96	0.07	-	237	37	46	70	222	-	48	70
<b>Total/Average</b>		<b>222,664</b>	<b>3,516</b>	<b>326</b>	<b>248</b>	<b>445</b>	<b>1.58</b>	<b>0.15</b>	<b>-</b>	<b>1,349</b>	<b>37</b>	<b>322</b>	<b>322</b>	<b>454</b>	<b>-</b>	<b>325</b>	<b>240</b>
<b>Columbus, GA-AL ( Metro)</b>																	
Phenix-Girard Bank	Phenix City	68,898	905	210	43	438	1.29	2.07	-	1,866	20	400	3,203	2,433	-	329	5,472
<b>Total/Average</b>		<b>68,898</b>	<b>905</b>	<b>210</b>	<b>43</b>	<b>438</b>	<b>1.31</b>	<b>2.07</b>	<b>-</b>	<b>1,866</b>	<b>20</b>	<b>400</b>	<b>3,203</b>	<b>2,433</b>	<b>-</b>	<b>329</b>	<b>5,472</b>
<b>Montgomery, AL (Metro)</b>																	
First Community Bank of Central Alabama	Wetumpka	222,028	4,701	675	157	621	2.11	0.54	-	1,548	311	172	1,731	830	64	1,295	919
River Bank & Trust	Prattville	516,441	4,007	878	147	844	0.76	0.68	-	3,996	40	4,387	1,151	3,907	963	2,420	1,184
<b>Total/Average</b>		<b>738,469</b>	<b>8,708</b>	<b>1,553</b>	<b>304</b>	<b>1,465</b>	<b>1.18</b>	<b>0.64</b>	<b>-</b>	<b>5,544</b>	<b>351</b>	<b>4,559</b>	<b>2,882</b>	<b>4,737</b>	<b>1,027</b>	<b>3,715</b>	<b>2,103</b>
<b>Talladega-Sylacauga, AL ( Micro)</b>																	
First Bank of Alabama	Talladega	199,617	2,192	330	83	373	1.10	0.86	-	642	-	446	3,026	424	-	722	3,374
<b>Total/Average</b>		<b>199,617</b>	<b>2,192</b>	<b>330</b>	<b>83</b>	<b>373</b>	<b>1.10</b>	<b>0.86</b>	<b>-</b>	<b>642</b>	<b>-</b>	<b>446</b>	<b>3,026</b>	<b>424</b>	<b>-</b>	<b>722</b>	<b>3,374</b>
<b>Tuscaloosa, AL ( (Metro)</b>																	
Bank of Moundville	Moundville	22,749	145	-	12	20	0.64	1.00	-	155	343	32	848	64	356	36	880
Bryant Bank	Tuscaloosa	851,490	8,686	311	150	1,015	1.01	0.25	-	969	-	2,378	1,383	1,818	29	2,168	1,768
Capstone Bank	Tuscaloosa	407,895	4,145	1,050	96	1,210	1.01	0.57	-	3,210	144	2,532	244	666	10	2,627	713
Citizens Bank	Greensboro	45,793	841	480	21	208	1.84	0.44	-	1,100	504	285	160	1,262	311	402	160
FNB of Central Alabama	Tuscaloosa	172,966	2,241	-	75	182	1.29	0.78	-	356	-	1,908	274	106	-	2,088	274
Merchants & Farmers Bank of Greene County	Eutaw	32,657	229	116	143	240	0.70	1.37	-	1,704	-	773	78	651	-	722	78
Peoples Bank of Greensboro	Greensboro	44,371	445	31	52	83	1.00	0.17	-	1,310	208	160	2	953	2	162	-
<b>Total/Average</b>		<b>1,577,921</b>	<b>16,732</b>	<b>1,988</b>	<b>549</b>	<b>2,958</b>	<b>1.06</b>	<b>0.42</b>	<b>-</b>	<b>8,804</b>	<b>1,199</b>	<b>8,068</b>	<b>2,989</b>	<b>5,520</b>	<b>708</b>	<b>8,205</b>	<b>3,873</b>
<b>Other</b>																	
Farmers and Merchants Bank	LaFayette	48,924	519	80	63	239	1.06	0.43	-	1,448	90	386	241	459	152	588	841
Bank of Pine Hill	Pine Hill	3,958	85	6	6	4	2.15	0.91	-	202	128	72	112	149	247	73	112
Bank of Wedowee	Wedowee	64,443	644	290	24	208	1.00	0.50	-	489	-	380	285	253	4	532	387
Bank of York	York	38,029	350	29	24	18	0.92	0.26	-	179	-	250	-	34	-	114	-
Community Neighbor Bank	Camden	62,727	1,145	80	122	264	1.83	1.18	-	1,281	198	737	519	1,038	150	749	577
First Bank	Wadley	27,614	286	70	11	38	1.04	1.12	-	314	19	130	784	133	22	134	831
First Bank of Linden	Linden	35,548	492	70	24	14	1.38	-	-	154	-	-	-	62	-	-	-
First Cahawba Bank	Selma	65,716	558	289	4	283	0.85	1.01	-	98	-	320	727	119	-	365	865
Marion Bank and Trust Company	Marion	166,015	1,444	500	43	434	0.87	1.50	-	6,159	257	1,063	2,766	3,003	144	1,112	3,019
Robertson Banking Company	Demopolis	212,714	2,011	380	163	651	0.95	0.37	-	1,087	-	761	235	1,184	-	69	235
Small Town Bank	Wedowee	96,391	1,897	-	44	36	1.97	0.93	-	438	200	1,970	-	829	12	1,587	25
Sweet Water State Bank	Sweet Water	70,214	751	172	72	341	1.07	1.92	-	842	223	1,035	847	1,662	1,247	1,173	308
Town-Country National Bank	Camden	64,990	2,533	166	131	260	3.90	0.53	-	1,153	153	343	225	1,008	89	330	235
West Alabama Bank & Trust	Reform	347,085	4,050	170	98	297	1.17	0.19	-	4,082	9	1,144	-	2,028	6	974	-
<b>Total/Average</b>		<b>1,304,368</b>	<b>16,765</b>	<b>2,302</b>	<b>829</b>	<b>3,087</b>	<b>1.29</b>	<b>0.66</b>	<b>-</b>	<b>17,926</b>	<b>1,277</b>	<b>8,591</b>	<b>6,741</b>	<b>11,961</b>	<b>2,073</b>	<b>7,800</b>	<b>7,435</b>
<b>North Central - Total/Average</b>		<b>4,687,095</b>	<b>55,347</b>	<b>6,616</b>	<b>3,570</b>	<b>9,834</b>	<b>1.18</b>	<b>0.58</b>	<b>-</b>	<b>38,422</b>	<b>2,884</b>	<b>26,089</b>	<b>20,976</b>	<b>26,875</b>	<b>4,019</b>	<b>23,511</b>	<b>24,378</b>

**ALABAMA ASSET QUALITY - DECEMBER 31, 2016**

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Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	* FDIC Covered Loans	Current Quarter				Previous Quarter			
										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
										30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	OREO \$
<b>Gulf Coast</b>																	
<b>Mobile, Daphne, Fairhope</b>																	
Citizens' Bank, Inc.	Robertsdale	71,611	1,204	-	176	95	1.68	1.85	-	800	-	76	1,897	290	-	79	1,897
Commonwealth National Bank	Mobile	23,360	500	-	14	198	2.14	1.69	-	601	-	902	60	252	-	1,096	138
<b>Total/Average</b>		<b>94,971</b>	<b>1,704</b>	<b>-</b>	<b>190</b>	<b>293</b>	<b>1.79</b>	<b>1.80</b>	<b>-</b>	<b>1,401</b>	<b>-</b>	<b>978</b>	<b>1,957</b>	<b>542</b>	<b>-</b>	<b>1,175</b>	<b>2,035</b>
<b>Other</b>																	
AmeriFirst Bank	Union Springs	111,034	1,524	35	264	150	1.37	0.37	-	180	8	229	342	282	12	240	543
Brantley Bank and Trust Company	Brantley	24,752	638	338	50	243	2.58	0.40	-	676	119	291	-	763	455	974	-
CCB Community Bank	Andalusia	389,514	3,330	625	326	1,211	0.85	0.78	-	230	327	484	3,092	470	465	1,635	1,928
Community Bank & Trust - Alabama	Union Springs	16,768	913	-	41	69	5.44	5.04	-	563	56	752	1,920	701	44	873	2,262
First Citizens Bank	Luverne	120,795	2,228	200	194	372	1.84	0.38	-	380	65	848	51	964	9	943	59
First National Bank of Dozier	Dozier	6,409	142	-	-	0	2.22	-	-	172	-	-	-	169	-	-	-
Peoples Bank of Red Level	Red Level	6,370	68	13	15	28	1.07	2.00	-	-	-	276	55	-	-	340	-
Southern Independent Bank	Opp	119,182	1,450	11	-	63	1.22	1.02	-	604	2	426	1,811	596	-	426	2,123
<b>Total/Average</b>		<b>794,824</b>	<b>10,293</b>	<b>1,222</b>	<b>890</b>	<b>2,136</b>	<b>1.30</b>	<b>0.85</b>	<b>-</b>	<b>2,805</b>	<b>577</b>	<b>3,306</b>	<b>7,271</b>	<b>3,945</b>	<b>985</b>	<b>5,431</b>	<b>6,915</b>
<b>Gulf Coast - Total/Average</b>		<b>889,795</b>	<b>11,997</b>	<b>1,222</b>	<b>1,080</b>	<b>2,429</b>	<b>1.35</b>	<b>0.96</b>	<b>-</b>	<b>4,206</b>	<b>577</b>	<b>4,284</b>	<b>9,228</b>	<b>4,487</b>	<b>985</b>	<b>6,606</b>	<b>8,950</b>
<b>Southeast</b>																	
<b>Dothan, Enterprise, Eufaula, Troy</b>																	
BankSouth	Dothan	133,458	2,668	-	37	4	2.00	0.04	-	346	-	-	73	440	-	-	265
First National Bank of Hartford	Hartford	59,566	1,109	96	137	329	1.86	0.63	-	1,364	-	659	112	1,069	-	874	131
HNB First Bank	Headland	74,592	1,176	-	130	129	1.57	1.07	-	191	39	572	810	174	106	518	860
MidSouth Bank	Dothan	237,509	5,028	125	77	85	2.12	0.78	-	571	-	424	2,882	443	5	610	2,882
Samson Banking Company, Inc.	Samson	32,346	457	181	11	33	1.41	1.02	-	622	82	780	-	349	59	843	-
Friend Bank	Slocomb	79,838	1,052	319	25	301	1.32	1.61	-	408	99	1,317	757	631	43	1,616	721
SunSouth Bank	Dothan	95,973	4,002	2,408	151	1,005	4.17	4.36	-	1,800	-	4,194	2,271	360	49	4,274	3,080
Trinity Bank	Dothan	112,330	1,554	175	37	56	1.38	0.65	-	394	-	98	785	90	-	88	820
Citizens Bank	Enterprise	75,670	869	78	6	0	1.14	1.01	-	534	34	363	897	-	-	166	355
Commercial Bank of Ozark	Ozark	39,073	423	44	2	56	1.08	1.35	-	711	-	597	624	715	-	604	626
First Exchange Bank of Alabama	Louisville	97,666	1,154	42	129	909	1.18	2.62	-	892	-	1,559	2,087	241	-	1,501	2,418
First National Bank of Brundidge	Brundidge	53,023	759	21	91	18	1.43	0.74	-	621	245	256	452	376	2	261	554
Troy Bank & Trust Company	Troy	474,457	8,091	1,043	1,651	972	1.71	2.17	-	4,358	710	5,496	13,507	4,574	780	11,859	10,713
<b>Total/Average</b>		<b>1,565,501</b>	<b>28,342</b>	<b>4,532</b>	<b>2,484</b>	<b>3,897</b>	<b>1.81</b>	<b>1.56</b>	<b>-</b>	<b>12,812</b>	<b>1,209</b>	<b>16,315</b>	<b>25,257</b>	<b>9,462</b>	<b>1,044</b>	<b>23,214</b>	<b>23,425</b>

**ALABAMA ASSET QUALITY - DECEMBER 31, 2016**

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Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	* FDIC Covered Loans	Current Quarter				Previous Quarter					
										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO		
										30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	\$		
<b>Other</b>																			
Bank of Brewton	Brewton	20,163	346	(439)	439	7	1.72	2.99	-	242	4	1,233	353	236	-	1,197	353		
Bank of Evergreen	Evergreen	40,101	794	241	13	155	1.98	1.30	-	1,479	186	830	-	846	28	839	-		
Escambia County Bank	Flomaton	21,727	703	-	6	22	3.24	0.46	-	426	-	288	55	226	-	302	64		
First Community Bank	Mobile	277,033	3,092	303	80	255	1.11	1.65	-	571	59	5,725	485	877	105	5,895	404		
First National Bank and Trust	Atmore	72,687	1,721	-	25	58	2.37	0.05	-	279	-	26	45	521	-	147	45		
First Progressive Bank	Brewton	8,159	90	(16)	-	0	1.10	0.18	-	200	-	57	-	160	-	42	-		
First US Bank	Thomasville	327,628	4,856	3,197	1,056	3,178	1.48	1.20	-	1,923	-	2,416	4,858	1,518	-	2,267	5,391		
Merchants Bank	Jackson	132,202	1,486	(253)	333	69	1.12	1.17	-	4,017	959	2,082	362	2,381	692	2,102	362		
Peoples Exchange Bank of Monroe County	Monroeville	37,283	367	-	43	59	0.98	0.43	-	217	9	164	99	216	137	102	38		
United Bank	Atmore	299,036	3,912	200	401	511	1.31	0.98	-	1,332	1,917	1,646	3,799	4,503	545	1,052	3,872		
<b>Total/Average</b>		<b>1,236,019</b>	<b>17,367</b>	<b>3,233</b>	<b>2,396</b>	<b>4,314</b>	<b>1.41</b>	<b>1.13</b>	<b>-</b>	<b>10,686</b>	<b>3,134</b>	<b>14,467</b>	<b>10,056</b>	<b>11,484</b>	<b>1,507</b>	<b>13,945</b>	<b>10,529</b>		
<b>Southeast - Total/Average</b>		<b>2,801,520</b>	<b>45,709</b>	<b>7,765</b>	<b>4,880</b>	<b>8,211</b>	<b>1.63</b>	<b>1.37</b>	<b>-</b>	<b>23,498</b>	<b>4,343</b>	<b>30,782</b>	<b>35,313</b>	<b>20,946</b>	<b>2,551</b>	<b>37,159</b>	<b>33,954</b>		