

ALABAMA ASSET QUALITY - MARCH 31, 2017

* 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 \$
State Summary (Does not include regionals)																	
North - Total/Average		24,816,333	278,024	17,340	4,399	12,279	1.12	0.95	-	120,387	21,615	241,279	95,723	128,268	32,519	229,898	100,510
North Central - Total/Average		4,718,651	57,228	2,553	845	1,430	1.21	0.56	-	31,048	2,039	23,623	22,340	38,287	2,756	26,017	20,864
Gulf Coast - Total/Average		900,947	12,499	274	857	628	1.39	0.96	-	5,151	444	4,798	9,019	5,561	743	4,284	9,228
Southeast - Total/Average		2,848,896	42,290	1,041	948	2,593	1.48	1.25	-	26,083	4,408	27,749	33,150	23,227	4,343	27,967	35,313
State Total		33,284,827	390,041	21,208	7,049	16,930	1.17	0.92	-	182,669	28,506	297,449	160,232	195,343	40,361	288,166	165,915
Regionals																	
Compass Bank Birmingham		59,705,767	834,106	80,139	17,862	102,188	1.40	1.01	27,207	283,071	66,802	825,988	25,113	296,286	62,131	921,042	21,112
Regions Bank Birmingham		79,868,289	1,060,756	70,000	24,224	124,283	1.32	0.89	-	380,199	264,969	1,012,428	91,503	476,807	283,104	1,007,750	100,111
North																	
Albertville, AL (Micro)																	
Citizens Bank & Trust Guntersville		281,947	2,891	625	22	766	1.03	0.44	-	1,696	102	1,506	397	1,176	1	2,117	542
First Bank of Boaz Boaz		52,055	942	-	2	0	1.81	-	-	69	-	-	-	181	-	-	5
Peoples Independent Bank Boaz		97,837	1,152	20	46	14	1.18	1.24	-	308	-	703	1,927	197	282	732	1,939
Vantage Bank of Alabama Albertville		72,960	759	35	1	26	1.04	0.21	-	474	-	149	88	479	-	1,324	-
Total/Average		504,799	5,744	680	71	806	1.14	0.49	-	2,547	102	2,358	2,412	2,033	283	4,173	2,486
Anniston- Oxford, AL (Metro)																	
Cheaha Bank Oxford		105,848	1,760	30	5	19	1.66	-	-	234	31	-	-	665	17	-	-
Farmers & Merchants Bank Piedmont		104,734	1,209	-	2	11	1.15	0.31	-	994	53	150	493	1,439	983	204	523
NobleBank & Trust Anniston		132,780	1,623	36	9	15	1.22	0.54	-	643	-	507	734	52	-	460	584
Southern States Bank Anniston		505,793	5,284	329	18	12	1.04	0.35	-	2,988	189	1,996	208	1,238	217	1,806	98
Total/Average		849,155	9,876	395	34	57	1.16	0.32	-	4,859	273	2,653	1,435	3,394	1,217	2,470	1,205
Birmingham-Hoover, AL (Metro)																	
Alamerica Bank Birmingham		27,768	443	-	1	0	1.60	15.99	-	99	688	880	4,809	-	694	885	4,844
AloStar Bank of Commerce Birmingham		762,945	9,968	29	428	0	1.31	1.56	-	42	-	14,758	-	-	-	7,538	72
Bank of Walker County Jasper		43,112	450	18	-	128	1.04	1.08	-	985	-	535	166	972	342	261	34
Cadence Bank, N.A. Houston		7,561,473	88,304	5,786	802	552	1.16	1.60	-	24,178	14,137	134,159	21,072	21,674	16,883	128,838	18,875
Covenant Bank Leeds		41,262	904	-	227	134	2.19	4.51	-	1,228	-	1,243	1,590	492	67	1,304	1,581
First Financial Bank Bessemer		69,901	972	(7)	3	17	1.39	3.04	-	2,395	329	1,394	3,813	1,692	116	1,346	4,184
HomeTown Bank of Alabama Oneonta		218,245	1,818	-	50	115	0.83	1.74	-	3,335	22	2,955	3,136	3,580	264	2,542	3,046
Metro Bank Pell City		369,070	5,107	515	50	752	1.38	2.46	-	6,280	357	7,221	10,020	11,369	544	4,777	10,813
Oakworth Capital Bank Birmingham		381,972	4,206	72	1	0	1.10	-	-	-	-	-	-	-	-	-	-
Pinnacle Bank Jasper		90,357	1,623	-	5	0	1.80	0.08	-	852	-	171	-	282	190	153	-
National Bank of Commerce Birmingham		1,814,735	12,565	156	957	661	0.69	0.20	-	8,206	539	3,017	1,849	8,145	581	2,837	2,068
ServisFirst Bank Birmingham		5,151,984	53,892	4,986	209	3,196	1.04	0.26	-	5,664	16	12,084	4,543	2,073	6,263	10,624	4,989
First Partners Bank Birmingham		223,389	2,275	87	-	0	1.02	0.02	-	787	6	18	25	525	-	69	25
SouthPoint Bank Birmingham		224,233	3,408	75	70	12	1.49	0.33	-	1,019	100	166	773	1,754	-	232	802
Union State Bank Pell City		80,931	1,207	-	36	83	1.49	4.45	-	980	14	4,357	5,736	1,568	-	4,345	6,568
Total/Average		17,061,377	187,142	11,717	2,839	5,650	1.10	1.08	-	56,050	16,208	182,958	57,532	54,126	25,944	165,751	57,901

ALABAMA ASSET QUALITY - MARCH 31, 2017

* 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	OREO	P/D Still Accruing		Non	OREO
										30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	OREO \$
Cullman, AL (Micro)																	
EvaBank	Cullman	281,114	5,429	480	215	680	1.93	1.61	-	2,746	-	5,292	974	3,012	-	6,183	763
Merchants Bank of Alabama	Cullman	160,997	1,734	6	12	18	1.08	0.75	-	1,668	38	627	1,451	1,664	1	682	1,451
Peoples Bank of Alabama	Cullman	558,951	8,045	374	46	304	1.43	1.03	-	5,588	610	2,607	4,798	5,082	674	2,302	4,819
Premier Bank of the South	Cullman	114,707	1,588	50	15	84	1.38	0.52	-	450	-	7	910	117	3	269	958
Traditions Bank	Cullman	253,162	3,203	270	99	437	1.27	0.53	-	392	103	1,279	455	832	117	657	2,226
Total/Average		1,368,931	19,999	1,180	387	1,523	1.46	0.98	-	10,844	751	9,812	8,588	10,707	795	10,093	10,217
Florence-Muscle Shoals, AL (Metro)																	
Bank Independent	Sheffield	1,097,466	11,445	1,155	228	889	1.04	0.98	-	12,302	796	8,038	5,328	22,761	192	9,685	5,540
Farmers & Merchants Bank	Waterloo	6,932	415	-	197	5	5.99	-	-	203	288	-	-	224	278	-	-
First Metro Bank	Muscle Shoals	363,673	2,518	-	22	104	0.69	0.15	-	1,063	68	502	364	1,100	122	426	364
First Southern Bank	Florence	162,856	2,232	-	15	204	1.37	0.45	-	577	211	653	312	260	222	1,208	312
Total/Average		1,630,927	16,610	1,155	462	1,202	1.02	0.68	-	14,145	1,363	9,193	6,004	24,345	814	11,319	6,216
Fort Payne, AL (Micro)																	
Citizens Bank of Valley Head	Valley Head	16,369	170	-	-	0	1.04	2.06	-	767	86	96	450	502	113	534	494
First State Bank of DeKalb County	Fort Payne	87,366	427	-	12	25	0.49	1.46	-	2,284	150	1,721	913	1,647	316	1,773	917
Horizon Bank	Fyffe	41,250	62	-	4	623	0.15	0.40	-	2,257	139	303	90	525	224	327	90
Liberty Bank	Geraldine	65,067	648	28	2	34	1.00	0.28	-	2,161	377	69	318	3,081	608	69	644
Total/Average		210,052	1,307	28	18	682	0.62	0.90	-	7,469	752	2,189	1,771	5,755	1,261	2,703	2,145
Gasden, AL (Metro)																	
Exchange Bank of Alabama	Altoona	170,911	2,213	-	36	34	1.29	0.63	-	817	300	453	1,351	619	62	537	1,436
Southern Bank Company	Gadsden	57,855	915	76	5	205	1.58	3.35	-	486	-	3,166	-	2,007	8	3,274	-
Total/Average		228,766	3,128	76	41	239	1.37	1.31	-	1,303	300	3,619	1,351	2,626	70	3,811	1,436
Huntsville, AL (Metro)																	
North Alabama Bank	Hazel Green	58,529	774	-	23	1	1.32	0.97	-	580	-	-	918	376	-	-	959
Progress Bank and Trust	Huntsville	565,765	4,736	332	6	34	0.83	0.04	-	702	-	220	41	324	-	75	9
Reliance Bank	Athens	119,411	1,246	-	9	3	1.01	0.39	-	18	-	-	775	162	-	8	639
Total/Average		743,705	6,756	332	38	38	0.91	0.19	-	1,300	-	220	1,734	862	-	83	1,607

ALABAMA ASSET QUALITY - MARCH 31, 2017

* 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	OREO	P/D Still Accruing		Non	OREO		
										30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	\$		
Scottsboro, AL (Micro)																			
First Jackson Bank, Inc.	Stevenson	150,051	1,572	90	24	53	1.05	0.56	-	1,106	153	1,124	200	1,700	218	1,140	475		
First Southern State Bank	Stevenson	194,619	2,451	90	98	210	1.26	0.24	-	1,644	125	453	490	1,634	199	775	638		
FNB Bank	Scottsboro	272,281	3,216	135	71	196	1.18	0.19	-	1,928	240	667	50	850	12	634	-		
Total/Average		616,951	7,239	315	193	459	1.17	0.30	-	4,678	518	2,244	740	4,184	429	2,549	1,113		
Other																			
Bank of Vernon	Vernon	103,766	1,475	249	12	445	1.42	0.89	-	3,190	111	447	827	1,765	349	532	976		
CB&S Bank, Inc.	Russellville	659,942	6,674	260	55	165	1.01	1.34	-	4,010	-	15,942	5,909	3,803	1	16,562	5,926		
Citizens Bank of Fayette	Fayette	49,584	701	-	58	34	1.41	2.17	-	338	-	1,961	2,164	649	41	2,249	2,322		
Citizens Bank of Winfield	Winfield	49,102	1,583	150	45	98	3.22	0.63	-	1,560	39	1,361	50	1,680	-	944	95		
Citizens State Bank	Vernon	21,626	331	-	9	9	1.53	0.41	-	217	41	307	-	212	31	312	194		
Community Spirit Bank	Red Bay	93,097	982	30	5	32	1.05	0.39	-	94	-	85	471	31	-	102	665		
First National Bank	Hamilton	126,597	1,435	650	17	670	1.13	0.10	-	41	-	269	27	468	47	406	47		
First State Bank of the South, Inc.	Sulligent	32,871	283	12	3	11	0.86	0.19	-	638	168	79	112	2,862	450	39	17		
FirstState Bank	Lineville	117,483	1,213	5	8	20	1.03	0.17	-	482	83	222	129	822	77	463	244		
PeoplesTrust Bank	Hamilton	60,225	866	-	4	8	1.44	0.55	-	531	-	513	-	159	14	480	-		
State Bank & Trust	Winfield	73,316	1,424	50	83	66	1.94	1.42	-	2,745	88	2,069	1,210	3,181	218	2,271	1,668		
Traders & Farmers Bank	Haleyville	164,007	2,267	56	16	62	1.38	1.49	-	2,885	319	2,778	2,889	4,004	35	2,528	3,654		
Valley State Bank	Russellville	50,054	989	-	1	3	1.98	0.29	-	461	499	-	368	600	443	58	376		
Total/Average		1,601,670	20,223	1,462	316	1,623	1.26	1.05	-	17,192	1,348	26,033	14,156	20,236	1,706	26,946	16,184		
North - Total/Average		24,816,333	278,024	17,340	4,399	12,279	1.12	0.95	-	120,387	21,615	241,279	95,723	128,268	32,519	229,898	100,510		
Central																			
Alexander City, AL (Micro)																			
PrimeSouth Bank	Tallassee	145,994	1,948	196	12	146	1.33	1.39	-	1,203	-	710	2,323	1,233	-	1,334	1,661		
Total/Average		145,994	1,948	196	12	146	1.33	1.39	-	1,203	-	710	2,323	1,233	-	1,334	1,661		
Auburn-Opellika, AL (Micro)																			
AuburnBank	Auburn	430,553	4,588	-	23	78	1.06	0.29	-	1,204	-	2,318	152	1,058	-	2,369	152		
Total/Average		430,553	4,588	-	23	78	1.07	0.29	-	1,204	-	2,318	152	1,058	-	2,369	152		

ALABAMA ASSET QUALITY - MARCH 31, 2017

* 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 (%)	NPA's/ 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 \$
Birmingham-Hoover, AL (Metro)																	
Central State Bank	Calera	167,922	2,545	83	26	26	1.52	0.09	-	631	-	210	35	1,112	-	276	252
Peoples Southern Bank	Clanton	54,866	1,071	5	26	14	1.95	0.11	-	546	-	121	70	237	37	46	70
Total/Average		222,788	3,616	88	52	40	1.62	0.10	-	1,177	-	331	105	1,349	37	322	322
Columbus, GA-AL (Metro)																	
Phenix-Girard Bank	Phenix City	68,390	934	30	21	22	1.36	1.96	-	213	-	236	3,202	1,866	20	400	3,203
Total/Average		68,390	934	30	21	22	1.37	1.96	-	213	-	236	3,202	1,866	20	400	3,203
Montgomery, AL (Metro)																	
First Community Bank of Central Alabama	Wetumpka	221,712	4,887	150	67	31	2.20	0.54	-	2,023	-	190	1,731	1,615	311	172	1,731
River Bank & Trust	Prattville	510,095	4,059	360	27	334	0.79	0.75	-	3,976	206	2,910	3,195	3,996	40	4,387	1,151
Total/Average		731,807	8,946	510	94	365	1.22	0.69	-	5,999	206	3,100	4,926	5,611	351	4,559	2,882
Talladega-Sylacauga, AL (Micro)																	
First Bank of Alabama	Talladega	202,199	2,365	151	26	4	1.17	0.81	-	238	38	524	2,712	642	-	446	3,026
Total/Average		202,199	2,365	151	26	4	1.17	0.81	-	238	38	524	2,712	642	-	446	3,026
Tuscaloosa, AL ((Metro)																	
Bank of Moundville	Moundville	24,122	140	-	12	17	0.58	0.94	-	299	319	26	840	155	343	32	848
Bryant Bank	Tuscaloosa	883,474	9,050	425	57	118	1.02	0.21	-	819	-	1,948	1,161	969	-	2,378	1,383
Capstone Bank	Tuscaloosa	409,936	4,384	288	2	51	1.06	0.56	-	1,185	-	2,598	259	3,210	144	2,532	244
Citizens Bank	Greensboro	42,573	1,010	-	169	0	2.37	0.44	-	922	442	290	160	1,100	504	285	160
FNB of Central Alabama	Tuscaloosa	170,164	2,358	121	4	8	1.39	0.78	-	592	-	1,876	274	356	-	1,908	274
Merchants & Farmers Bank of Greene County	Eutaw	33,312	251	20	11	9	0.75	1.34	-	1,244	-	757	78	1,704	-	773	78
Peoples Bank of Greensboro	Greensboro	41,120	447	-	20	18	1.09	0.18	-	1,308	-	169	2	1,310	208	160	2
Total/Average		1,604,701	17,640	854	275	221	1.10	0.40	-	6,369	761	7,664	2,774	8,804	1,199	8,068	2,989
Other																	
Farmers and Merchants Bank	LaFayette	51,014	585	57	20	12	1.15	0.44	-	1,435	-	409	241	1,448	90	386	241
Bank of Wedowee	Wedowee	66,256	682	55	8	25	1.03	0.47	-	638	-	365	249	489	-	380	285
Bank of York	York	37,593	360	11	5	5	0.96	0.25	-	151	-	238	-	179	-	250	-
Community Neighbor Bank	Camden	63,869	1,118	-	52	79	1.75	1.10	-	1,008	373	729	479	1,281	198	737	519
First Bank	Wadley	27,588	288	-	1	0	1.04	1.13	-	378	24	131	753	314	19	130	784
First Bank of Linden	Linden	34,189	574	-	92	10	1.68	0.06	-	467	-	43	-	154	-	-	-
First Cahawba Bank	Selma	61,905	573	26	2	12	0.93	0.91	-	99	-	315	628	98	-	320	727
Marion Bank and Trust Company	Marion	167,923	1,639	300	23	128	0.98	1.47	-	1,866	200	1,283	2,605	6,159	257	1,063	2,766
Robertson Banking Company	Demopolis	209,846	2,164	120	41	8	1.03	0.39	-	756	-	844	235	1,087	-	761	235
Small Town Bank	Wedowee	99,046	1,836	-	9	69	1.85	0.86	-	380	24	1,824	-	438	200	1,970	-
Sweet Water State Bank	Sweet Water	71,190	792	50	26	35	1.11	2.24	-	3,754	253	1,334	846	842	223	1,035	847
Town-Country National Bank	Camden	63,967	2,565	30	40	38	4.01	0.37	-	2,501	154	291	110	1,153	153	343	225
West Alabama Bank & Trust	Reform	357,833	4,015	75	23	133	1.12	0.16	-	1,212	6	934	-	4,082	9	1,144	-
Total/Average		1,312,219	17,191	724	342	554	1.31	0.65	-	14,645	1,034	8,740	6,146	17,724	1,149	8,519	6,629
North Central - Total/Average		4,718,651	57,228	2,553	845	1,430	1.21	0.56	-	31,048	2,039	23,623	22,340	38,287	2,756	26,017	20,864

ALABAMA ASSET QUALITY - MARCH 31, 2017

* 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	OREO	P/D Still Accruing		Non	OREO
										30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	OREO \$
Gulf Coast																	
Mobile, Daphne, Fairhope																	
Citizens' Bank, Inc.	Robertsdale	70,957	1,109	-	4	99	1.56	1.84	-	732	-	134	1,897	800	-	76	1,897
Commonwealth National Bank	Mobile	22,829	597	-	100	2	2.62	1.85	-	557	-	911	60	601	-	902	60
Total/Average		93,786	1,706	-	104	101	1.82	1.84	-	1,289	-	1,045	1,957	1,401	-	978	1,957
Other																	
AmeriFirst Bank	Union Springs	125,893	1,672	135	14	0	1.33	0.45	-	430	7	612	158	180	8	229	342
Brantley Bank and Trust Company	Brantley	24,520	651	-	53	40	2.65	0.24	-	634	117	151	32	676	119	291	-
CCB Community Bank	Andalusia	389,514	3,640	50	584	324	0.93	0.80	-	337	144	868	2,847	230	327	484	3,092
Community Bank & Trust - Alabama	Union Springs	16,836	924	-	20	9	5.49	5.15	-	662	42	706	1,910	563	56	752	1,920
First Citizens Bank	Luverne	120,328	2,225	-	70	73	1.85	0.41	-	538	39	694	272	1,038	65	848	51
First National Bank of Dozier	Dozier	6,680	131	-	1	13	1.96	-	-	154	-	-	-	172	-	-	-
Peoples Bank of Red Level	Red Level	6,058	50	48	-	66	0.83	2.10	-	683	95	298	55	697	166	276	55
Southern Independent Bank	Opp	117,332	1,500	41	11	2	1.28	1.01	-	424	-	424	1,788	604	2	426	1,811
Total/Average		807,161	10,793	274	753	527	1.34	0.85	-	3,862	444	3,753	7,062	4,160	743	3,306	7,271
Gulf Coast - Total/Average		900,947	12,499	274	857	628	1.39	0.96	-	5,151	444	4,798	9,019	5,561	743	4,284	9,228
Southeast																	
Dothan, Enterprise, Eufaula, Troy																	
BankSouth	Dothan	132,140	2,682	-	14	0	2.03	0.04	-	362	-	-	73	346	-	-	73
First National Bank of Hartford	Hartford	61,767	1,013	21	28	145	1.64	0.53	-	1,423	-	503	154	1,364	-	659	112
HNB First Bank	Headland	80,974	1,154	-	11	33	1.41	1.10	-	391	-	538	810	191	39	572	810
MidSouth Bank	Dothan	247,967	5,018	-	16	26	2.02	0.78	-	608	323	309	2,882	571	-	424	2,882
Samson Banking Company, Inc.	Samson	34,356	457	11	2	13	1.33	1.01	-	347	272	793	-	622	82	780	-
Friend Bank	Slocomb	79,607	1,013	23	10	72	1.27	1.29	-	847	38	897	762	408	99	1,317	757
SunSouth Bank	Dothan	91,318	1,153	37	29	100	1.26	2.70	-	153	-	2,203	1,702	1,800	-	1,379	2,271
Trinity Bank	Dothan	114,688	1,582	30	6	7	1.38	0.40	-	302	-	100	464	394	-	98	785
Citizens Bank	Enterprise	81,810	873	-	7	2	1.06	1.28	-	52	-	706	944	534	34	363	897
Commercial Bank of Ozark	Ozark	38,055	389	-	-	34	1.02	1.57	-	1,208	-	756	635	711	-	597	624
First Exchange Bank of Alabama	Louisville	91,472	1,055	-	17	116	1.15	2.18	-	190	-	1,298	1,732	892	-	1,559	2,087
First National Bank of Brundidge	Brundidge	54,766	765	-	10	5	1.40	0.79	-	833	-	264	454	621	245	256	452
Troy Bank & Trust Company	Troy	481,797	7,889	-	224	426	1.64	2.06	-	4,946	38	5,622	12,528	4,358	710	5,496	13,507
Total/Average		1,590,717	25,043	122	374	979	1.57	1.40	-	11,662	671	13,989	23,140	12,812	1,209	13,500	25,257

ALABAMA ASSET QUALITY - MARCH 31, 2017

* 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	OREO	P/D Still Accruing		Non	OREO		
										30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	\$		
Other																			
Bank of Brewton	Brewton	19,989	346	-	-	0	1.73	2.75	-	216	-	1,188	353	242	4	1,233	353		
Bank of Evergreen	Evergreen	37,505	856	60	1	0	2.28	1.38	-	2,289	-	849	-	1,479	186	830	-		
Escambia County Bank	Flomaton	22,348	648	-	1	56	2.90	0.34	-	261	-	207	50	426	-	288	55		
First Community Bank	Mobile	280,509	3,152	128	12	80	1.12	1.44	-	1,347	78	5,058	697	300	59	5,725	485		
First National Bank and Trust	Atmore	73,829	1,377	75	220	639	1.87	0.08	-	941	-	62	45	279	-	26	45		
First Progressive Bank	Brewton	8,507	90	-	-	0	1.06	0.08	-	114	-	26	-	200	-	57	-		
First US Bank	Thomasville	322,555	4,878	515	316	808	1.51	1.10	-	1,291	-	2,205	4,587	1,923	-	2,416	4,858		
Merchants Bank	Jackson	134,888	1,490	7	13	17	1.10	1.25	-	3,535	500	2,321	324	4,017	959	2,082	362		
Peoples Exchange Bank of Monroe County	Monroeville	36,226	367	-	-	0	1.01	0.26	-	312	8	105	61	217	9	164	99		
United Bank	Atmore	321,823	4,043	134	11	14	1.26	0.98	-	4,115	3,151	1,739	3,893	1,332	1,917	1,646	3,799		
Total/Average		1,258,179	17,247	919	574	1,614	1.37	1.06	-	14,421	3,737	13,760	10,010	10,415	3,134	14,467	10,056		
Southeast - Total/Average		2,848,896	42,290	1,041	948	2,593	1.48	1.25	-	26,083	4,408	27,749	33,150	23,227	4,343	27,967	35,313		