

ALABAMA ASSET QUALITY - SEPTEMBER 30, 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		25,657,354	281,174	58,706	10,250	42,801	1.10	0.74	-	155,098	32,545	178,830	86,708	117,333	27,500	190,206	88,584
North Central - Total/Average		4,888,659	59,220	8,228	3,135	7,407	1.21	0.50	-	39,589	4,170	22,293	18,605	30,555	2,903	21,769	19,518
Gulf Coast - Total/Average		928,512	12,249	1,377	1,089	2,216	1.32	0.93	58	4,163	378	4,499	9,088	4,076	226	5,682	9,020
Southeast - Total/Average		3,002,047	42,491	3,512	3,013	6,928	1.42	0.93	-	22,921	5,064	22,657	22,747	26,230	3,840	26,924	25,677
State Total		34,476,572	395,134	71,823	17,487	59,352	1.15	0.73	58	221,771	42,157	228,279	137,148	178,194	34,469	244,581	142,799
Regionals																	
Compass Bank	Birmingham	60,315,204	849,119	228,858	59,341	277,373	1.41	0.81	-	338,011	44,012	666,812	22,012	301,055	60,403	760,313	22,965
Regions Bank	Birmingham	79,355,370	1,040,588	194,000	85,035	329,262	1.30	0.69	-	444,967	244,885	765,894	85,216	376,926	231,045	830,549	93,528
North																	
Albertville, AL (Micro)																	
Citizens Bank & Trust	Guntersville	295,088	3,280	1,075	81	885	1.11	0.36	-	1,346	30	1,341	282	875	230	1,557	327
First Bank of Boaz	Boaz	54,827	923	-	4	21	1.88	-	-	70	-	-	-	54	-	72	-
Peoples Independent Bank	Boaz	133,095	763	105	192	634	0.57	1.30	-	692	109	510	3,552	753	28	554	1,997
Vantage Bank of Alabama	Albertville	75,295	714	135	13	183	0.95	0.23	-	306	13	180	92	305	-	223	64
Total/Average		558,305	5,680	1,315	290	1,723	1.02	0.54	-	2,414	152	2,031	3,926	1,987	258	2,406	2,388
Anniston- Oxford, AL (Metro)																	
Cheaha Bank	Oxford	106,268	1,705	30	16	85	1.60	-	-	294	20	-	-	196	-	-	-
Farmers & Merchants Bank	Piedmont	108,399	1,208	35	8	52	1.11	0.16	-	315	31	50	275	867	51	135	295
NobleBank & Trust	Anniston	135,982	1,693	169	34	103	1.25	0.32	-	250	-	129	594	77	-	376	671
Southern States Bank	Anniston	551,909	5,277	903	143	718	0.95	0.21	-	3,182	-	805	611	1,856	-	1,218	258
Total/Average		902,558	9,883	1,137	201	958	1.09	0.19	-	4,041	51	984	1,480	2,996	51	1,729	1,224
Birmingham-Hoover, AL (Metro)																	
Alamerica Bank	Birmingham	26,221	475	-	33	0	1.81	16.53	-	118	677	833	4,981	-	683	1,308	4,870
Bank of Walker County	Jasper	40,751	505	97	2	154	1.24	2.07	-	1,481	-	807	467	625	-	504	623
Cadence Bank, N.A.	Houston	8,028,939	94,765	14,210	2,298	4,011	1.18	1.01	-	21,878	17,763	87,196	18,836	13,678	17,108	104,963	20,718
Covenant Bank	Leeds	31,096	1,006	-	389	194	3.24	4.77	-	375	3	1,089	1,581	650	-	1,116	1,590
First Financial Bank	Bessemer	70,171	742	14	6	271	1.06	2.68	-	4,395	-	1,248	3,380	2,764	60	1,508	3,746
HomeTown Bank of Alabama	Oneonta	229,453	1,853	325	103	457	0.81	1.51	-	1,898	570	2,179	3,113	2,591	88	3,191	3,269
Metro Bank	Pell City	381,748	4,855	1,195	144	1,778	1.27	2.02	-	6,257	1,000	3,883	10,534	6,318	1,061	3,460	11,269
Oakworth Capital Bank	Birmingham	419,437	4,615	494	1	13	1.10	-	-	10	-	-	-	-	-	-	-
Pinnacle Bank	Jasper	92,854	1,618	-	68	68	1.74	0.11	-	389	25	193	41	325	45	268	-
National Bank of Commerce	Birmingham	2,056,406	14,264	2,416	1,877	2,142	0.69	0.15	-	14,997	1,690	2,695	1,171	11,128	1,172	2,877	-
ServisFirst Bank	Birmingham	5,628,765	58,459	14,170	393	7,997	1.04	0.24	-	24,219	2,506	12,356	3,858	13,104	1,016	9,963	3,858
SouthPoint Bank	Birmingham	237,189	3,487	225	94	107	1.43	0.23	-	650	-	301	386	976	-	305	283
Union State Bank	Pell City	76,459	1,217	-	164	201	1.59	3.70	-	1,398	8	4,023	3,948	1,305	-	4,098	4,981
Total/Average		17,319,489	187,861	33,146	5,572	17,393	1.08	0.76	-	78,065	24,242	116,803	52,296	53,464	21,233	133,561	55,207

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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 \$	
Cullman, AL (Micro)																		
EvaBank	Cullman	289,680	5,783	1,453	425	1,510	1.99	1.73	-	3,167	-	5,890	764	2,589	-	5,336	1,048	
Merchants Bank of Alabama	Cullman	165,791	1,768	43	61	70	1.07	0.69	-	907	135	564	1,334	1,209	-	527	1,417	
Peoples Bank of Alabama	Cullman	563,537	8,584	8,815	237	8,396	1.52	0.83	-	6,324	330	2,408	3,453	5,342	488	2,088	4,593	
Premier Bank of the South	Cullman	119,625	1,630	225	78	280	1.36	0.58	-	349	1	93	922	647	12	89	910	
Traditions Bank	Cullman	271,558	3,303	1,177	157	1,301	1.22	0.88	-	1,347	294	1,697	1,280	1,755	438	2,631	726	
Total/Average		1,410,191	21,068	11,713	958	11,557	1.49	0.98	-	12,094	760	10,652	7,753	11,542	938	10,671	8,694	
Florence-Muscle Shoals, AL (Metro)																		
Bank Independent	Sheffield	1,198,472	12,857	3,465	920	2,479	1.07	1.02	-	21,558	107	11,545	2,890	15,672	317	11,473	2,704	
Farmers & Merchants Bank	Waterloo	7,890	351	-	202	74	4.45	0.59	-	140	407	480	-	637	386	-	-	
First Metro Bank	Muscle Shoals	377,817	2,328	75	58	405	0.62	0.08	-	1,179	50	159	330	771	89	126	631	
First Southern Bank	Florence	163,942	1,804	330	27	974	1.10	0.32	-	114	-	367	312	128	6	503	416	
Total/Average		1,748,121	17,340	3,870	1,207	3,932	0.99	0.69	-	22,991	564	12,551	3,532	17,208	798	12,102	3,751	
Fort Payne, AL (Micro)																		
Citizens Bank of Valley Head	Valley Head	15,495	156	-	1	15	1.01	2.25	-	467	159	111	496	258	56	181	450	
First State Bank of DeKalb County	Fort Payne	89,233	443	-	13	44	0.50	1.33	-	3,190	936	1,619	766	2,144	752	1,674	883	
Liberty Bank	Geraldine	70,001	690	126	39	127	0.99	0.31	-	1,207	546	196	228	1,398	689	230	254	
Total/Average		174,729	1,289	126	53	186	0.74	0.99	-	4,864	1,641	1,926	1,490	3,800	1,497	2,085	1,587	
Gasden, AL (Metro)																		
Exchange Bank of Alabama	Altoona	182,892	2,219	-	124	116	1.21	0.57	-	1,056	471	380	1,241	512	640	447	1,274	
Southern Bank Company	Gadsden	66,376	1,252	907	7	700	1.89	2.51	-	1,769	-	2,544	-	821	-	2,397	-	
Total/Average		249,268	3,471	907	131	816	1.39	1.08	-	2,825	471	2,924	1,241	1,333	640	2,844	1,274	
Huntsville, AL (Metro)																		
North Alabama Bank	Hazel Green	63,572	801	-	50	1	1.26	2.45	-	116	96	1,829	422	97	-	-	848	
Progress Bank and Trust	Huntsville	830,785	4,978	692	36	182	0.59	0.30	-	3,934	1,527	3,007	56	1,772	-	488	-	
Total/Average		894,357	5,779	692	86	183	0.65	0.48	-	4,050	1,623	4,836	478	1,869	-	488	848	

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										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	158,521	1,446	270	62	397	0.91	0.49	-	1,382	234	805	358	1,034	418	1,125	185
First Southern State Bank	Stevenson	201,481	2,582	430	223	544	1.28	0.05	-	2,249	-	14	159	1,825	299	214	150
FNB Bank	Scottsboro	378,683	2,957	405	133	832	0.78	0.88	-	2,096	21	3,220	1,428	427	117	572	397
Total/Average		738,685	6,985	1,105	418	1,773	0.95	0.52	-	5,727	255	4,039	1,945	3,286	834	1,911	732
Other																	
Bank of Vernon	Vernon	108,294	1,489	328	53	551	1.37	0.58	-	1,656	1,820	235	613	3,375	220	424	796
CB&S Bank, Inc.	Russellville	705,740	7,541	2,036	262	1,281	1.06	1.15	-	5,312	-	12,834	5,593	4,688	-	12,581	5,943
Citizens Bank of Fayette	Fayette	48,671	1,003	-	416	90	2.06	1.77	-	645	2	1,360	2,004	479	12	1,503	1,986
Citizens Bank of Winfield	Winfield	49,176	1,511	450	138	563	3.07	0.49	-	1,475	151	1,108	-	2,134	-	1,090	-
Citizens State Bank	Vernon	22,590	362	20	22	11	1.60	0.39	-	146	3	283	-	51	8	288	-
Community Spirit Bank	Red Bay	96,970	1,002	102	13	93	1.03	0.20	-	392	-	247	40	55	-	463	88
First National Bank	Hamilton	124,894	1,470	830	74	872	1.18	0.12	-	417	141	275	65	116	34	401	5
First State Bank of the South, Inc.	Sulligent	35,281	277	36	6	44	0.79	0.17	-	1,233	146	61	112	842	51	79	112
FirstState Bank	Lineville	116,001	1,169	8	144	203	1.01	0.17	-	469	35	194	169	850	124	322	95
PeoplesTrust Bank	Hamilton	60,583	864	-	11	17	1.43	0.74	-	303	-	670	31	891	-	512	31
State Bank & Trust	Winfield	72,938	1,659	423	158	279	2.27	1.55	-	2,559	70	2,705	895	4,050	105	2,198	748
Traders & Farmers Bank	Haleyville	166,452	2,479	462	31	271	1.49	1.37	-	2,355	247	2,085	3,010	2,090	179	2,518	3,040
Valley State Bank	Russellville	54,061	992	-	6	5	1.83	0.05	-	1,065	171	27	35	227	518	30	35
Total/Average		1,661,651	21,818	4,695	1,334	4,280	1.31	0.91	-	18,027	2,786	22,084	12,567	19,848	1,251	22,409	12,879
North - Total/Average																	
		25,657,354	281,174	58,706	10,250	42,801	1.10	0.74	-	155,098	32,545	178,830	86,708	117,333	27,500	190,206	88,584
Central																	
Alexander City, AL (Micro)																	
PrimeSouth Bank	Tallassee	165,512	2,079	550	24	381	1.26	1.11	-	1,692	-	607	1,881	1,539	37	482	2,018
Total/Average		165,512	2,079	550	24	381	1.26	1.11	-	1,692	-	607	1,881	1,539	37	482	2,018
Auburn-Opellika, AL (Micro)																	
AuburnBank	Auburn	449,378	4,670	100	500	573	1.04	0.36	-	779	759	2,902	103	1,462	42	2,256	103
Total/Average		449,378	4,670	100	500	573	1.04	0.36	-	779	759	2,902	103	1,462	42	2,256	103

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										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
										30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	\$
Birmingham-Hoover, AL (Metro)																	
Central State Bank	Calera	181,005	2,724	288	53	79	1.50	0.05	-	437	-	102	35	1,134	-	101	35
Peoples Southern Bank	Clanton	55,486	1,101	13	93	59	1.98	0.07	-	293	-	125	-	428	-	80	-
Total/Average		236,491	3,825	301	146	138	1.62	0.06	-	730	-	227	35	1,562	-	181	35
Columbus, GA-AL (Metro)																	
Phenix-Girard Bank	Phenix City	67,455	954	71	37	59	1.39	1.91	-	118	-	535	2,701	303	-	470	2,889
Total/Average		67,455	954	71	37	59	1.41	1.91	-	118	-	535	2,701	303	-	470	2,889
Montgomery, AL (Metro)																	
First Community Bank of Central Alabama	Wetumpka	232,118	5,170	425	182	138	2.22	0.34	-	1,789	619	134	1,027	1,137	-	302	1,330
River Bank & Trust	Prattville	523,289	5,004	1,380	146	529	0.95	0.49	-	3,007	962	2,448	1,485	3,264	163	2,787	1,557
Total/Average		755,407	10,174	1,805	328	667	1.35	0.44	-	4,796	1,581	2,582	2,512	4,401	163	3,089	2,887
Talladega-Sylacauga, AL (Micro)																	
First Bank of Alabama	Talladega	218,512	2,527	331	91	87	1.16	0.59	-	835	-	189	2,206	502	5	146	2,153
Total/Average		218,512	2,527	331	91	87	1.16	0.59	-	835	-	189	2,206	502	5	146	2,153
Tuscaloosa, AL ((Metro)																	
Bank of Moundville	Moundville	24,276	242	105	9	17	1.00	0.91	-	156	24	42	839	644	314	30	839
Bryant Bank	Tuscaloosa	911,097	9,416	925	183	378	1.03	0.14	-	11,855	-	1,763	333	1,790	71	1,629	1,114
Capstone Bank	Tuscaloosa	422,949	4,221	862	65	852	1.00	0.51	-	2,175	108	2,425	168	690	155	2,449	395
Citizens Bank	Greensboro	42,897	486	-	173	528	1.13	0.29	-	1,761	149	296	-	426	431	287	160
FNB of Central Alabama	Tuscaloosa	173,500	2,329	121	58	91	1.34	0.35	-	231	-	652	274	851	-	670	274
Merchants & Farmers Bank of Greene County	Eutaw	31,981	599	29	489	148	1.87	1.53	-	1,358	-	853	70	911	-	1,005	70
Peoples Bank of Greensboro	Greensboro	43,962	437	-	45	53	0.99	0.21	-	1,392	-	195	2	1,081	-	135	2
Total/Average		1,650,662	17,730	2,042	1,022	2,067	1.07	0.30	-	18,928	281	6,226	1,686	6,393	971	6,205	2,854
Other																	
Farmers and Merchants Bank	LaFayette	55,419	750	249	31	51	1.35	0.51	-	1,303	62	545	205	916	175	381	241
Bank of Wedowee	Wedowee	67,775	636	90	12	110	0.94	0.32	-	664	28	298	108	293	13	375	163
Bank of York	York	36,843	369	25	11	16	1.00	0.08	-	218	-	75	-	220	-	81	149
Community Neighbor Bank	Camden	58,839	1,030	(5)	100	210	1.75	0.42	-	1,234	54	40	414	1,317	285	461	577
First Bank	Wadley	30,703	299	35	4	26	0.97	1.11	-	204	18	234	665	182	54	224	753
First Bank of Linden	Linden	33,179	498	-	99	93	1.50	0.58	-	107	-	461	-	493	-	-	-
First Cahawba Bank	Selma	63,278	641	59	123	99	1.01	0.59	-	628	-	29	573	81	-	181	669
Marion Bank and Trust Company	Marion	168,823	1,884	1,800	39	1,399	1.12	1.77	-	1,502	800	593	4,211	4,381	227	1,714	2,584
Robertson Banking Company	Demopolis	224,132	2,092	250	251	420	0.93	0.11	-	508	-	93	225	770	-	135	405
Small Town Bank	Wedowee	101,066	1,826	-	50	121	1.81	0.83	-	231	129	1,757	25	236	159	1,789	-
Sweet Water State Bank	Sweet Water	71,019	915	200	88	124	1.29	3.02	-	1,427	212	1,963	928	1,945	559	1,193	928
Town-Country National Bank	Camden	65,531	2,277	150	114	520	3.47	1.30	-	1,328	225	1,282	110	1,064	207	1,272	110
West Alabama Bank & Trust	Reform	368,635	4,044	175	65	246	1.10	0.28	-	2,357	21	1,655	17	2,495	6	1,134	-
Total/Average		1,345,242	17,261	3,028	987	3,435	1.28	0.71	-	11,711	1,549	9,025	7,481	14,393	1,685	8,940	6,579
North Central - Total/Average																	
		4,888,659	59,220	8,228	3,135	7,407	1.21	0.50	-	39,589	4,170	22,293	18,605	30,555	2,903	21,769	19,518

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Gulf Coast																	
Mobile, Daphne, Fairhope																	
Citizens' Bank, Inc.	Robertsdale	68,420	1,056	-	12	160	1.54	2.17	-	214	-	133	2,260	643	-	139	2,260
Commonwealth National Bank	Mobile	22,307	593	-	108	15	2.66	1.75	-	627	-	814	117	258	-	921	41
Total/Average		90,727	1,649	-	120	175	1.82	2.03	-	841	-	947	2,377	901	-	1,060	2,301
Other																	
AmeriFirst Bank	Union Springs	132,762	1,660	285	22	171	1.25	0.27	-	79	3	354	151	393	21	924	125
Brantley Bank and Trust Company	Brantley	24,530	414	50	78	353	1.69	0.07	-	608	167	53	-	441	85	68	32
CCB Community Bank	Andalusia	408,128	4,019	800	619	730	0.98	0.86	-	825	-	975	3,196	149	-	1,010	2,997
Community Bank & Trust - Alabama	Union Springs	18,215	856	-	30	87	4.70	5.05	-	699	96	580	1,841	435	5	654	1,910
First Citizens Bank	Luverne	119,403	1,985	125	201	569	1.66	0.38	58	511	80	688	200	991	109	1,044	84
First National Bank of Dozier	Dozier	6,572	131	-	1	13	1.99	-	-	18	-	-	-	39	-	-	-
Peoples Bank of Red Level	Red Level	6,064	60	64	5	77	0.99	1.66	-	117	12	236	36	339	4	246	91
Southern Independent Bank	Opp	122,111	1,475	53	13	41	1.21	0.88	-	465	20	666	1,287	388	2	676	1,480
Total/Average		837,785	10,600	1,377	969	2,041	1.27	0.79	58	3,322	378	3,552	6,711	3,175	226	4,622	6,719
Gulf Coast - Total/Average		928,512	12,249	1,377	1,089	2,216	1.32	0.93	58	4,163	378	4,499	9,088	4,076	226	5,682	9,020
Southeast																	
Dothan, Enterprise, Eufaula, Troy																	
BankSouth	Dothan	140,045	2,697	-	29	0	1.93	0.04	-	629	-	-	73	280	-	-	73
First National Bank of Hartford	Hartford	62,026	1,053	53	91	200	1.70	0.31	-	1,406	-	239	138	1,594	-	583	144
HNB First Bank	Headland	88,226	1,175	-	37	38	1.33	0.83	-	590	-	252	810	341	-	499	810
MidSouth Bank	Dothan	266,377	5,009	275	258	552	1.88	0.48	-	590	-	154	1,836	688	323	554	1,978
Samson Banking Company, Inc.	Samson	34,711	477	45	15	40	1.37	1.33	-	648	25	1,051	-	522	228	856	-
Friend Bank	Stocomb	83,704	984	134	25	227	1.18	1.39	-	835	10	1,014	708	598	-	893	929
SunSouth Bank	Dothan	85,324	1,306	157	107	145	1.53	2.18	-	224	1,772	1,995	1,142	2,991	4	2,384	1,302
Trinity Bank	Dothan	119,970	1,704	120	168	138	1.42	0.90	-	700	-	687	665	134	-	691	551
Citizens Bank	Enterprise	84,559	765	100	10	214	0.89	0.77	-	525	23	286	693	484	69	484	945
Commercial Bank of Ozark	Ozark	40,335	411	48	1	61	1.02	1.36	-	648	-	733	446	508	8	695	558
First Exchange Bank of Alabama	Louisville	93,181	920	70	107	411	0.99	1.66	-	233	-	601	1,564	80	-	840	1,908
First National Bank of Brundidge	Brundidge	54,400	764	-	32	27	1.40	0.87	-	855	41	366	449	1,000	24	370	448
Troy Bank & Trust Company	Troy	516,678	7,702	-	726	1,115	1.49	0.93	-	4,149	429	2,459	5,970	4,713	357	4,434	6,691
Total/Average		1,669,536	24,967	1,002	1,606	3,168	1.50	0.91	-	12,032	2,300	9,837	14,494	13,933	1,013	13,283	16,337

