

Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non Accrual \$	OREO \$	P/D Still Accruing		Non Accrual \$	OREO \$
									30-90 \$	90 + \$			30-90 \$	90 + \$		
State Summary (Does not include regionals)																
North - Total/Average		21,400,901	220,149	59,268	13,107	46,230	1.03	0.52	152,578	17,498	111,590	46,971	147,611	14,091	89,466	51,579
Central - Total/Average		4,953,989	59,156	8,124	3,638	6,484	1.19	0.34	36,329	1,666	17,022	10,848	32,805	2,822	17,181	11,439
Gulf Coast - Total/Average		969,518	12,659	2,878	1,043	3,630	1.31	0.86	6,794	757	6,324	6,425	4,497	78	7,239	6,026
Southeast - Total/Average		2,557,224	35,968	3,688	1,963	4,652	1.41	0.95	22,483	2,807	23,414	14,345	17,042	2,874	19,918	14,002
State Total		29,881,632	327,932	73,958	19,751	60,996	1.10	0.54	218,184	22,728	158,350	78,589	201,955	19,865	133,804	83,046
Regionals																
Compass Bank	Birmingham	65,186,554	885,242	365,420	77,766	400,704	1.36	0.85	400,560	59,960	751,486	16,869	427,729	45,209	628,159	18,706
Regions Bank	Birmingham	83,151,781	839,594	229,000	109,645	433,070	1.01	0.46	450,196	227,705	505,387	62,748	376,687	220,198	554,270	69,086
North																
Albertville, AL (Micro)																
Citizens Bank & Trust	Guntersville	322,947	3,693	550	78	302	1.14	0.04	1,417	76	190	-	675	227	342	229
First Bank of Boaz	Boaz	55,399	862	-	8	59	1.56	-	175	-	-	-	229	-	-	-
Peoples Independent Bank	Boaz	131,675	1,306	347	95	258	0.99	1.35	556	13	205	3,840	742	42	422	3,615
Vantage Bank of Alabama	Albertville	86,406	886	350	62	238	1.03	0.01	787	-	13	-	180	-	131	-
Total/Average		596,427	6,747	1,247	243	857	1.13	0.36	2,935	89	408	3,840	1,826	269	895	3,844
Anniston- Oxford, AL (Metro)																
Cheaha Bank	Oxford	113,085	1,645	-	19	80	1.45	0.07	265	4	-	137	134	113	-	46
Farmers & Merchants Bank	Piedmont	120,447	1,363	180	17	50	1.13	0.13	1,217	965	195	94	1,375	413	55	178
NobleBank & Trust	Anniston	162,960	1,962	417	70	207	1.20	0.25	575	-	454	187	451	-	60	196
Southern States Bank	Anniston	703,746	7,833	2,196	208	325	1.11	0.50	6,130	-	3,874	572	4,027	678	1,310	576
Total/Average		1,100,238	12,803	2,793	314	662	1.16	0.35	8,187	969	4,523	990	5,987	1,204	1,425	996
Birmingham-Hoover, AL (Metro)																
Alamerica Bank	Birmingham	14,919	339	-	46	98	2.27	14.83	-	688	657	2,884	-	653	764	2,940
Bank of Walker County	Jasper	52,014	436	100	3	68	0.84	0.96	1,145	-	674	-	1,158	112	517	-
CommerceOne Bank	Birmingham	63,686	764	764	-	0	1.20	-	-	-	-	-	-	-	-	-
First Financial Bank	Bessemer	77,375	778	159	4	100	1.01	1.76	2,403	-	681	2,131	2,760	-	887	2,123
First US Bank	Birmingham	519,922	5,055	2,622	776	3,116	0.97	0.39	5,075	180	1,619	1,505	4,323	156	3,761	1,489
HomeTown Bank of Alabama	Oneonta	251,110	1,906	556	120	653	0.76	0.85	2,475	-	1,326	1,743	2,350	-	1,077	1,934
Metro Bank	Pell City	415,347	5,720	475	1,071	714	1.38	1.26	7,012	1,906	3,447	5,647	7,144	1,506	3,008	7,147
Millennial Bank	Leeds	45,319	400	408	8	16	0.88	0.55	509	-	371	-	1,419	-	401	774
National Bank of Commerce	Birmingham	3,317,965	18,176	4,723	3,209	4,741	0.55	0.27	28,932	818	10,419	974	27,417	484	4,281	1,339
Oakworth Capital Bank	Birmingham	474,462	5,314	526	19	14	1.12	-	-	-	-	-	-	-	-	-
Pinnacle Bank	Jasper	104,886	1,604	-	38	42	1.53	0.12	606	6	269	-	213	40	298	-
ServisFirst Bank	Birmingham	6,533,499	68,600	21,402	545	12,753	1.05	0.34	5,158	5,844	21,926	5,169	16,891	5,714	9,153	5,714
SouthPoint Bank	Birmingham	300,893	3,555	10	71	92	1.16	0.36	1,571	146	1,079	221	1,141	50	1,109	221
Union State Bank	Pell City	89,070	1,234	-	185	125	1.39	1.68	990	-	2,582	1,057	1,078	-	2,884	663
Total/Average		12,260,467	113,881	31,745	6,095	22,532	0.93	0.42	55,876	9,588	45,050	21,331	65,894	8,715	28,140	24,344

ALABAMA ASSET QUALITY - DECEMBER 31, 2018

Institution	City	Total Loans \$	YTD ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
									30-90	90 +			30-90	90 +		
Cullman, AL (Micro)																
EvaBank	Cullman	289,901	5,923	1,397	289	1,509	2.04	3.48	3,280	56	12,283	639	3,417	-	11,686	575
Merchants Bank of Alabama	Cullman	178,397	2,141	593	97	249	1.20	0.88	899	140	1,271	1,234	927	-	1,548	1,234
Peoples Bank of Alabama	Cullman	613,351	9,814	1,146	1,698	4,133	1.60	0.46	7,513	370	3,064	537	5,174	209	1,351	657
Premier Bank of the South	Cullman	130,559	1,859	325	62	241	1.42	0.45	141	-	98	778	167	-	7	824
Traditions Bank	Cullman	284,204	3,621	1,817	186	1,696	1.27	0.87	3,115	-	906	2,150	901	93	917	1,017
Total/Average		1,496,412	23,358	5,278	2,332	7,828	1.56	1.16	14,948	566	17,622	5,338	10,586	302	15,509	4,307
Florence-Muscle Shoals, AL (Metro)																
Bank Independent	Sheffield	1,257,995	14,105	6,000	1,090	5,090	1.12	0.86	31,846	94	12,114	1,654	27,307	249	10,052	2,531
Farmers & Merchants Bank	Waterloo	6,939	207	129	5	284	2.98	0.53	103	62	456	-	115	23	660	-
First Metro Bank	Muscle Shoals	408,266	2,610	369	52	287	0.64	0.04	1,216	68	225	41	1,025	46	221	264
First Southern Bank	Florence	178,875	2,771	315	251	99	1.55	0.09	786	-	220	-	191	3	94	-
Total/Average		1,852,075	19,693	6,813	1,398	5,760	1.06	0.57	33,951	224	13,015	1,695	28,638	321	11,027	2,795
Fort Payne, AL (Micro)																
Citizens Bank of Valley Head	Valley Head	13,989	135	19	3	34	0.97	3.64	585	153	624	425	823	79	413	444
First State Bank of DeKalb County	Fort Payne	100,973	939	595	22	111	0.93	1.11	2,169	1,151	1,290	728	2,384	226	1,295	728
Liberty Bank	Geraldine	78,789	826	121	80	109	1.05	0.13	1,963	440	-	177	1,914	1,055	1	201
Total/Average		193,751	1,900	735	105	254	0.98	0.93	4,717	1,744	1,914	1,330	5,121	1,360	1,709	1,373
Gasden, AL (Metro)																
Exchange Bank of Alabama	Altoona	191,087	2,285	130	44	107	1.20	0.55	291	43	23	1,520	525	6	391	1,213
Southern Bank Company	Gadsden	63,900	1,032	192	10	602	1.62	1.60	1,731	46	1,629	-	624	1	1,737	25
Total/Average		254,987	3,317	322	54	709	1.30	0.83	2,022	89	1,652	1,520	1,149	7	2,128	1,238
Huntsville, AL (Metro)																
North Alabama Bank	Hazel Green	69,653	620	600	24	4	0.89	0.34	221	-	297	50	79	-	2,022	50
Progress Bank and Trust	Huntsville	939,440	7,121	2,990	39	952	0.75	0.03	2,490	514	268	60	2,774	14	271	318
Total/Average		1,009,093	7,741	3,590	63	956	0.77	0.05	2,711	514	565	110	2,853	14	2,293	368

ALABAMA ASSET QUALITY - DECEMBER 31, 2018

Institution	City	Total Loans \$	YTD ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Scottsboro, AL (Micro)																
First Jackson Bank, Inc.	Stevenson	182,278	1,685	360	61	246	0.92	0.29	1,471	299	4	763	1,921	373	-	316
First Southern State Bank	Stevenson	227,820	3,148	705	433	679	1.38	0.08	2,226	322	153	175	2,367	50	493	-
FNB Bank	Scottsboro	475,065	3,946	1,068	356	609	0.83	0.97	2,709	38	5,372	915	2,198	10	5,751	429
Total/Average		885,163	8,779	2,133	850	1,534	0.99	0.57	6,406	659	5,529	1,853	6,486	433	6,244	745
Other																
Bank of Vernon	Vernon	115,663	1,721	225	217	200	1.49	0.11	2,495	759	165	5	2,156	45	171	583
CB&S Bank, Inc.	Russellville	756,943	8,007	1,867	225	1,646	1.05	1.12	6,273	-	14,465	4,046	6,181	-	13,621	5,325
Citizens Bank of Fayette	Fayette	43,628	700	-	369	169	1.60	0.71	892	59	1,079	236	570	172	1,059	1,114
Citizens Bank of Winfield	Winfield	52,884	1,328	707	289	1,043	2.51	0.47	1,384	-	851	288	1,555	66	818	150
Citizens State Bank	Vernon	24,409	449	-	98	5	1.84	0.26	287	100	-	180	203	13	-	180
Community Spirit Bank	Red Bay	98,645	1,116	656	37	608	1.13	0.72	59	-	10	1,053	44	-	327	803
First National Bank	Hamilton	113,924	1,565	354	114	384	1.37	0.06	783	-	173	-	896	-	203	11
First State Bank of the South, Inc.	Sulligent	35,022	355	105	7	42	1.01	0.09	1,275	570	36	51	1,108	116	25	51
FirstState Bank	Lineville	129,320	1,466	415	124	198	1.13	0.41	1,263	43	900	39	809	64	312	21
PeoplesTrust Bank	Hamilton	69,742	796	42	12	125	1.14	0.78	757	-	785	-	567	-	561	-
State Bank & Trust	Winfield	82,340	1,305	31	26	98	1.58	1.08	2,325	402	1,811	748	2,103	154	1,803	748
Traders & Farmers Bank	Haleyville	169,903	2,013	150	52	592	1.18	0.91	2,253	350	936	2,318	2,248	165	1,120	2,583
Valley State Bank	Russellville	59,865	1,109	60	83	28	1.85	0.09	779	773	101	-	631	671	76	-
Total/Average		1,752,288	21,930	4,612	1,653	5,138	1.25	0.78	20,825	3,056	21,312	8,964	19,071	1,466	20,096	11,569
North - Total/Average		21,400,901	220,149	59,268	13,107	46,230	1.03	0.52	152,578	17,498	111,590	46,971	147,611	14,091	89,466	51,579
Central																
Alexander City, AL (Micro)																
PrimeSouth Bank	Tallassee	182,737	2,315	1,008	38	823	1.27	0.55	2,382	51	644	722	1,998	-	1,274	827
Total/Average		182,737	2,315	1,008	38	823	1.27	0.55	2,382	51	644	722	1,998	-	1,274	827
Auburn-Opellika, AL (Micro)																
AuburnBank	Auburn	476,908	4,790	-	202	169	1.00	0.04	2,089	-	179	172	438	-	934	137
Total/Average		476,908	4,790	-	202	169	1.00	0.04	2,089	-	179	172	438	-	934	137

Institution	City	Total Loans \$	YTD ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
									30-90	90 +	Accrual	OREO	30-90	90 +	Accrual	OREO
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
Birmingham-Hoover, AL (Metro)																
Central State Bank	Calera	198,062	2,993	309	104	123	1.51	0.38	1,505	-	1,086	83	718	-	107	35
Peoples Southern Bank	Clanton	NA	NA	NA	NA	NA	NA	#VALUE!	NA	NA	NA	NA	366	-	111	-
Total/Average		198,062	2,993	309	104	123	1.51	0.38	1,505	-	1,086	83	1,084	-	218	35
Columbus, GA-AL (Metro)																
Phenix-Girard Bank	Phenix City	73,601	908	64	31	115	1.22	1.47	173	-	469	2,238	61	-	469	2,238
Total/Average		73,601	908	64	31	115	1.23	1.47	173	-	469	2,238	61	-	469	2,238
Montgomery, AL (Metro)																
First Community Bank of Central Alabama	Wetumpka	251,257	5,604	550	114	287	2.23	0.31	2,897	170	483	657	2,143	223	506	726
River Bank & Trust	Prattville	711,263	6,577	1,960	239	502	0.92	0.30	2,096	19	2,741	496	3,865	222	2,204	723
Total/Average		962,520	12,181	2,510	353	789	1.27	0.30	4,993	189	3,224	1,153	6,008	445	2,710	1,449
Talladega-Sylacauga, AL (Micro)																
First Bank of Alabama	Talladega	337,757	3,441	1,315	387	812	1.02	0.10	1,318	272	295	259	1,856	38	316	246
Total/Average		337,757	3,441	1,315	387	812	1.02	0.10	1,318	272	295	259	1,856	38	316	246
Tuscaloosa, AL (Metro)																
Bank of Moundville	Moundville	23,360	249	-	17	11	1.07	0.79	91	28	32	689	108	4	16	839
Bryant Bank	Tuscaloosa	1,003,079	10,382	-	1,126	394	1.03	0.08	3,717	-	1,375	31	1,636	-	1,463	31
Citizens Bank	Greensboro	43,935	514	20	28	35	1.17	0.19	904	97	173	-	1,274	277	103	-
FNB of Central Alabama	Tuscaloosa	188,496	2,366	-	132	6	1.26	0.06	45	-	179	-	45	-	193	-
Merchants & Farmers Bank of Greene County	Eutaw	42,421	418	-	125	312	0.99	1.51	1,463	-	1,005	-	1,452	-	607	-
Peoples Bank of Greensboro	Greensboro	47,900	477	68	42	95	1.00	0.45	1,194	-	389	2	1,041	-	332	2
Total/Average		1,349,191	14,406	88	1,470	853	1.07	0.17	7,414	125	3,153	722	5,556	281	2,714	872
Other																
Farmers and Merchants Bank	LaFayette	60,746	715	150	33	163	1.18	0.27	1,931	66	367	82	1,221	-	351	87
Bank of York	York	44,931	419	63	10	24	0.93	0.18	431	-	191	-	39	-	274	-
Community Neighbor Bank	Camden	62,207	1,200	50	122	164	1.93	0.81	1,128	354	747	93	1,430	476	196	254
First Bank	Wadley	30,810	313	20	8	25	1.02	0.97	222	69	124	724	207	53	124	551
First Bank of Linden	Linden	31,797	317	-	19	241	1.00	-	55	103	-	-	1,813	-	-	-
First Cahawba Bank	Selma	84,377	879	165	4	30	1.04	0.25	118	-	31	251	64	-	73	250
Marion Bank and Trust Company	Marion	171,606	2,244	525	42	253	1.31	1.64	3,006	8	1,774	2,606	1,985	55	1,570	2,870
Robertson Banking Company	Demopolis	246,378	3,056	805	20	59	1.24	0.06	1,382	-	42	140	1,407	-	64	165
Small Town Bank	Wedowee	113,526	1,600	-	15	259	1.41	0.43	1,377	11	779	235	257	-	1,778	-
Sweet Water State Bank	Sweet Water	69,477	837	217	487	844	1.20	2.24	842	277	995	1,266	1,350	1,138	2,024	1,266
Town-Country National Bank	Camden	65,265	2,433	210	214	290	3.73	0.85	1,297	137	864	52	852	324	1,008	117
West Alabama Bank & Trust	Reform	392,093	4,109	625	79	448	1.05	0.35	4,666	4	2,058	50	5,179	12	1,084	75
Total/Average		1,373,213	18,122	2,830	1,053	2,800	1.32	0.59	16,455	1,029	7,972	5,499	15,804	2,058	8,546	5,635
Central - Total/Average																
		4,953,989	59,156	8,124	3,638	6,484	1.19	0.34	36,329	1,666	17,022	10,848	32,805	2,822	17,181	11,439

Institution	City	Total Loans \$	YTD ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	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	71,742	993	-	10	94	1.38	1.05	1,306	-	63	1,050	99	-	274	1,792		
Commonwealth National Bank	Mobile	17,382	454	404	19	571	2.61	1.58	828	26	611	141	887	-	608	122		
Total/Average		89,124	1,447	404	29	665	1.62	1.22	2,134	26	674	1,191	986	-	882	1,914		
Other																		
AmeriFirst Bank	Union Springs	132,015	1,712	680	140	754	1.30	1.00	217	-	1,727	29	26	-	2,436	29		
Brantley Bank and Trust Company	Brantley	30,889	462	115	177	139	1.50	-	637	8	-	-	371	-	8	-		
CCB Community Bank	Andalusia	410,766	3,677	980	77	1,506	0.90	1.12	424	476	1,653	3,976	700	-	1,702	2,906		
Community Bank & Trust - Alabama	Union Springs	17,134	877	-	45	26	5.12	2.59	796	247	454	774	447	41	501	940		
First Citizens Bank	Luverne	148,949	2,615	600	180	390	1.76	0.51	1,974	-	1,070	170	600	12	737	72		
First National Bank of Dozier	Dozier	8,220	130	-	1	2	1.58	-	-	-	-	-	26	-	-	-		
Peoples Bank of Red Level	Red Level	5,871	69	77	14	83	1.18	0.66	394	-	101	-	205	25	168	17		
Southern Independent Bank	Opp	126,550	1,670	22	380	65	1.32	0.39	218	-	645	285	1,136	-	805	148		
Total/Average		880,394	11,212	2,474	1,014	2,965	1.27	0.82	4,660	731	5,650	5,234	3,511	78	6,357	4,112		
Gulf Coast - Total/Average		969,518	12,659	2,878	1,043	3,630	1.31	0.86	6,794	757	6,324	6,425	4,497	78	7,239	6,026		
Southeast																		
Dothan, Enterprise, Eufaula, Troy																		
22nd State Bank	Louisville	100,870	1,035	199	84	253	1.03	2.51	297	-	2,892	695	650	-	786	772		
BankSouth	Dothan	136,236	2,715	-	42	1	1.99	-	936	-	-	-	292	-	-	54		
Citizens Bank	Enterprise	116,256	1,171	415	-	195	1.00	0.77	1,095	66	662	478	517	4	794	355		
Commercial Bank of Ozark	Ozark	48,302	404	13	19	47	0.84	1.10	759	5	748	321	706	-	966	341		
First National Bank of Brundidge	Brundidge	52,392	680	-	30	92	1.30	0.86	535	39	320	442	387	-	348	443		
First National Bank of Hartford	Hartford	69,912	1,012	57	81	193	1.45	0.37	1,612	-	392	36	1,430	-	352	77		
Friend Bank	Slocomb	93,473	1,212	458	84	391	1.30	0.96	587	84	1,235	-	1,441	41	1,705	34		
HNB First Bank	Headland	102,057	1,185	-	41	28	1.16	0.57	698	44	145	710	610	18	242	885		
MidSouth Bank	Dothan	249,719	5,277	-	149	11	2.11	0.39	330	-	145	1,497	355	-	156	1,643		
Samson Banking Company, Inc.	Samson	34,007	477	42	14	56	1.40	-	1,129	383	-	-	451	75	7	23		
SunSouth Bank	Dothan	65,618	1,086	-	205	81	1.66	1.71	76	-	272	1,769	100	-	472	1,623		
Trinity Bank	Dothan	127,493	2,006	(241)	102	112	1.57	0.79	217	-	1,084	121	18	-	1,265	228		
Troy Bank & Trust Company	Troy	572,024	8,626	1,500	526	1,264	1.51	1.04	3,398	399	3,517	5,604	3,581	108	3,631	5,265		
Total/Average		1,768,359	26,886	2,443	1,377	2,724	1.52	0.86	11,669	1,020	11,412	11,673	10,538	246	10,724	11,743		

ALABAMA ASSET QUALITY - DECEMBER 31, 2018

Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter					
									P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO		
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$		
Other																		
Bank of Brewton	Brewton	19,661	241	(71)	10	44	1.23	4.49	103	16	2,120	44	107	2	489	44		
Bank of Evergreen	Evergreen	37,540	619	410	25	389	1.65	1.73	1,683	84	1,002	72	341	6	1,069	72		
Escambia County Bank	Flomaton	26,948	505	(255)	232	43	1.87	0.83	380	-	598	-	339	5	586	-		
First National Bank and Trust	Atmore	89,321	1,287	-	39	91	1.44	1.72	483	1	2,504	-	730	1,491	690	-		
First Progressive Bank	Brewton	8,335	92	-	-	0	1.10	0.34	299	-	-	103	256	-	75	-		
Merchants Bank	Jackson	152,880	1,508	29	239	286	0.99	1.16	3,299	1,052	1,556	980	2,571	721	1,743	315		
Peoples Exchange Bank	Monroeville	44,541	439	4	-	5	0.99	0.92	689	56	582	-	118	-	589	61		
United Bank	Atmore	409,639	4,391	1,128	41	1,070	1.07	0.80	3,878	578	3,640	1,473	2,042	403	3,953	1,767		
Total/Average		788,865	9,082	1,245	586	1,928	1.15	1.15	10,814	1,787	12,002	2,672	6,504	2,628	9,194	2,259		
Southeast - Total/Average		2,557,224	35,968	3,688	1,963	4,652	1.41	0.95	22,483	2,807	23,414	14,345	17,042	2,874	19,918	14,002		