

**ALABAMA ASSET QUALITY - MARCH 31, 2018**

\* 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		27,611,596	291,525	18,376	3,008	12,961	1.06	0.59	-	167,192	23,531	152,924	72,014	162,118	24,823	140,551	79,322
North Central - Total/Average		4,664,692	56,616	1,856	1,222	1,388	1.21	0.43	-	29,260	1,065	19,252	14,198	28,088	2,829	19,649	14,852
Gulf Coast - Total/Average		950,925	12,716	537	249	439	1.34	0.83	-	7,837	240	4,331	7,806	4,212	665	4,406	8,031
Southeast - Total/Average		2,422,172	34,126	914	480	1,729	1.41	0.96	-	19,472	2,843	21,775	15,692	26,544	4,526	16,674	15,780
<b>State Total</b>		<b>35,649,385</b>	<b>394,983</b>	<b>21,683</b>	<b>4,959</b>	<b>16,517</b>	<b>1.11</b>	<b>0.60</b>	<b>-</b>	<b>223,761</b>	<b>27,679</b>	<b>198,282</b>	<b>109,710</b>	<b>220,962</b>	<b>32,843</b>	<b>181,280</b>	<b>117,985</b>
<b>Regionals</b>																	
Compass Bank	Birmingham	62,207,861	832,071	57,029	15,583	83,301	1.34	0.77	-	311,383	46,604	647,210	16,147	335,276	59,129	658,865	17,278
Regions Bank	Birmingham	79,821,511	840,328	(10,000)	27,845	111,536	1.05	0.56	-	426,361	265,106	608,780	78,286	433,429	291,484	666,378	86,145
<b>North</b>																	
<b>Albertville, AL (Micro)</b>																	
Citizens Bank & Trust	Guntersville	296,267	3,455	150	10	72	1.17	0.18	-	1,922	47	566	249	2,059	13	1,295	281
First Bank of Boaz	Boaz	55,873	919	-	6	0	1.64	-	-	180	7	-	-	131	27	-	-
Peoples Independent Bank	Boaz	121,263	1,192	60	12	2	0.98	1.28	-	491	48	577	3,517	2,834	-	569	3,557
Vantage Bank of Alabama	Albertville	80,573	736	65	11	52	0.91	0.18	-	384	-	145	72	209	-	188	31
<b>Total/Average</b>		<b>553,976</b>	<b>6,302</b>	<b>275</b>	<b>39</b>	<b>126</b>	<b>1.14</b>	<b>0.46</b>	<b>-</b>	<b>2,977</b>	<b>102</b>	<b>1,288</b>	<b>3,838</b>	<b>5,233</b>	<b>40</b>	<b>2,052</b>	<b>3,869</b>
<b>Anniston- Oxford, AL (Metro)</b>																	
Cheaha Bank	Oxford	108,875	1,692	-	5	19	1.55	-	-	500	20	-	-	220	-	64	50
Farmers & Merchants Bank	Piedmont	108,987	1,208	10	-	18	1.11	0.11	-	1,735	1	-	228	910	52	42	263
NobleBank & Trust	Anniston	142,843	1,783	99	24	22	1.25	0.15	-	303	-	93	263	94	-	150	594
Southern States Bank	Anniston	600,081	6,575	840	27	46	1.09	0.17	-	4,642	838	707	578	4,934	6	748	499
<b>Total/Average</b>		<b>960,786</b>	<b>11,258</b>	<b>949</b>	<b>56</b>	<b>105</b>	<b>1.17</b>	<b>0.14</b>	<b>-</b>	<b>7,180</b>	<b>859</b>	<b>800</b>	<b>1,069</b>	<b>6,158</b>	<b>58</b>	<b>1,004</b>	<b>1,406</b>
<b>Birmingham-Hoover, AL ( Metro)</b>																	
Alamerica Bank	Birmingham	26,955	419	-	28	0	1.55	16.07	-	-	665	569	5,042	97	671	576	5,043
Bank of Walker County	Jasper	44,585	434	35	-	1	0.97	0.96	-	1,018	-	636	-	877	-	656	-
Cadence Bank, N.A.	Houston	8,646,987	91,537	4,380	393	812	1.05	0.54	-	14,345	13,540	52,218	6,642	13,648	16,545	47,692	7,605
Covenant Bank	Leeds	30,793	1,071	-	17	7	3.48	3.94	-	1,575	48	1,295	1,393	764	10	1,058	1,403
First Financial Bank	Bessemer	66,757	681	11	-	45	1.02	2.28	-	1,697	2,116	998	2,664	3,970	115	1,216	2,643
First US Bank	Birmingham	358,634	4,829	658	170	773	1.35	0.86	-	1,701	-	2,029	3,343	2,894	-	2,222	3,792
HomeTown Bank of Alabama	Oneonta	230,950	2,310	556	43	172	1.00	0.90	-	2,349	68	1,177	2,051	1,883	24	2,186	2,998
Metro Bank	Pell City	384,207	4,927	205	34	200	1.28	1.64	-	8,503	240	3,934	7,997	6,174	1,426	3,032	10,881
Oakworth Capital Bank	Birmingham	459,717	5,059	258	18	0	1.10	-	-	-	-	-	-	-	-	-	-
Pinnacle Bank	Jasper	101,324	1,611	-	4	2	1.59	0.19	-	691	29	385	41	754	-	241	41
National Bank of Commerce	Birmingham	2,480,584	15,839	1,318	633	1,097	0.63	0.12	-	14,867	723	2,779	999	14,262	677	2,722	1,094
ServisFirst Bank	Birmingham	5,928,327	62,050	4,139	62	1,557	1.05	0.21	-	39,382	678	9,271	5,748	18,376	60	10,765	6,676
SouthPoint Bank	Birmingham	256,167	3,558	10	2	20	1.38	0.30	-	1,636	201	736	231	2,547	-	92	266
Union State Bank	Pell City	79,758	1,178	-	36	32	1.48	3.75	-	1,101	-	3,957	4,204	1,562	-	3,947	4,216
<b>Total/Average</b>		<b>19,095,745</b>	<b>195,503</b>	<b>11,570</b>	<b>1,440</b>	<b>4,718</b>	<b>1.02</b>	<b>0.49</b>	<b>-</b>	<b>88,865</b>	<b>18,308</b>	<b>79,984</b>	<b>40,355</b>	<b>67,808</b>	<b>19,528</b>	<b>76,405</b>	<b>46,658</b>

**ALABAMA ASSET QUALITY - MARCH 31, 2018**

\* 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 \$	\$
<b>Cullman, AL ( Micro)</b>																	
EvaBank	Cullman	287,326	5,834	592	69	573	2.03	3.60	-	2,250	-	12,549	985	2,654	-	6,200	638
Merchants Bank of Alabama	Cullman	167,628	1,750	51	31	32	1.04	0.67	-	1,051	109	603	1,334	898	14	440	1,334
Peoples Bank of Alabama	Cullman	572,763	8,112	255	416	3,663	1.41	0.95	-	4,615	537	4,946	2,007	7,571	11	1,469	2,437
Premier Bank of the South	Cullman	125,367	1,772	100	8	49	1.41	0.60	-	47	12	191	902	20	31	157	922
Traditions Bank	Cullman	277,449	3,421	294	31	219	1.23	1.04	-	666	4	1,656	1,881	1,214	41	1,213	1,772
<b>Total/Average</b>		<b>1,430,533</b>	<b>20,889</b>	<b>1,292</b>	<b>555</b>	<b>4,536</b>	<b>1.46</b>	<b>1.41</b>	<b>-</b>	<b>8,629</b>	<b>662</b>	<b>19,945</b>	<b>7,109</b>	<b>12,357</b>	<b>97</b>	<b>9,479</b>	<b>7,103</b>
<b>Florence-Muscle Shoals, AL (Metro)</b>																	
Bank Independent	Sheffield	1,212,503	12,241	1,350	284	1,499	1.01	1.06	-	21,173	165	13,526	2,366	29,793	183	14,187	2,627
Farmers & Merchants Bank	Waterloo	NA	NA	NA	NA	NA	NA	#VALUE!	-	NA	NA	NA	NA	101	557	461	-
First Metro Bank	Muscle Shoals	381,029	2,453	9	10	42	0.64	0.07	-	1,145	52	81	363	1,228	118	184	306
First Southern Bank	Florence	164,687	2,351	105	5	63	1.43	0.28	-	42	-	115	510	204	-	435	312
<b>Total/Average</b>		<b>1,758,219</b>	<b>17,045</b>	<b>1,464</b>	<b>299</b>	<b>1,604</b>	<b>0.97</b>	<b>0.72</b>	<b>-</b>	<b>22,360</b>	<b>217</b>	<b>13,722</b>	<b>3,239</b>	<b>31,326</b>	<b>858</b>	<b>15,267</b>	<b>3,245</b>
<b>Fort Payne, AL (Micro)</b>																	
Citizens Bank of Valley Head	Valley Head	15,192	158	12	-	1	1.04	2.76	-	517	11	183	601	421	181	219	604
First State Bank of DeKalb County	Fort Payne	90,525	485	95	4	47	0.53	1.06	-	3,118	1,005	1,147	793	1,317	1,724	1,222	851
Liberty Bank	Geraldine	73,973	744	23	8	20	1.01	0.27	-	3,527	758	55	315	3,773	489	66	315
<b>Total/Average</b>		<b>179,690</b>	<b>1,387</b>	<b>130</b>	<b>12</b>	<b>68</b>	<b>0.77</b>	<b>0.88</b>	<b>-</b>	<b>7,162</b>	<b>1,774</b>	<b>1,385</b>	<b>1,709</b>	<b>5,511</b>	<b>2,394</b>	<b>1,507</b>	<b>1,770</b>
<b>Gasden, AL (Metro)</b>																	
Exchange Bank of Alabama	Altoona	179,829	2,186	-	16	48	1.22	0.37	-	4,078	81	84	955	3,801	79	321	1,577
Southern Bank Company	Gadsden	71,016	1,004	-	1	429	1.41	1.48	-	1,613	1	1,442	25	5,345	-	2,145	27
<b>Total/Average</b>		<b>250,845</b>	<b>3,190</b>	<b>-</b>	<b>17</b>	<b>477</b>	<b>1.27</b>	<b>0.65</b>	<b>-</b>	<b>5,691</b>	<b>82</b>	<b>1,526</b>	<b>980</b>	<b>9,146</b>	<b>79</b>	<b>2,466</b>	<b>1,604</b>
<b>Huntsville, AL (Metro)</b>																	
North Alabama Bank	Hazel Green	66,228	818	-	4	1	1.24	2.23	-	384	-	2,018	50	869	-	1,945	265
Progress Bank and Trust	Huntsville	855,719	5,895	950	1	100	0.68	0.25	-	938	43	2,659	-	2,470	500	1,652	-
<b>Total/Average</b>		<b>921,947</b>	<b>6,713</b>	<b>950</b>	<b>5</b>	<b>101</b>	<b>0.73</b>	<b>0.40</b>	<b>-</b>	<b>1,322</b>	<b>43</b>	<b>4,677</b>	<b>50</b>	<b>3,339</b>	<b>500</b>	<b>3,597</b>	<b>265</b>

**ALABAMA ASSET QUALITY - MARCH 31, 2018**

\* 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>Scottsboro, AL (Micro)</b>																	
First Jackson Bank, Inc.	Stevenson	167,412	1,511	90	9	98	0.90	0.15	-	339	269	53	325	1,395	247	61	200
First Southern State Bank	Stevenson	204,161	2,852	155	144	136	1.40	0.08	-	2,575	41	142	150	2,003	207	9	150
FNB Bank	Scottsboro	372,354	3,376	267	103	125	0.91	1.32	-	2,183	163	5,756	1,198	1,745	9	5,430	1,209
<b>Total/Average</b>		<b>743,927</b>	<b>7,739</b>	<b>512</b>	<b>256</b>	<b>359</b>	<b>1.04</b>	<b>0.66</b>	<b>-</b>	<b>5,097</b>	<b>473</b>	<b>5,951</b>	<b>1,673</b>	<b>5,143</b>	<b>463</b>	<b>5,500</b>	<b>1,559</b>
<b>Other</b>																	
Bank of Vernon	Vernon	111,600	1,572	78	25	10	1.41	0.58	-	2,939	65	209	637	1,189	1	145	733
CB&S Bank, Inc.	Russellville	756,130	7,980	600	78	259	1.05	1.21	-	4,777	-	14,962	4,910	3,930	-	15,617	4,581
Citizens Bank of Fayette	Fayette	46,566	540	-	45	5	1.16	1.32	-	433	39	1,147	1,341	862	-	1,088	1,397
Citizens Bank of Winfield	Winfield	53,101	1,331	233	78	355	2.51	0.48	-	1,325	-	933	170	2,005	29	967	20
Citizens State Bank	Vernon	22,042	362	-	6	0	1.64	0.33	-	72	11	62	180	121	36	73	180
Community Spirit Bank	Red Bay	95,128	1,068	36	4	3	1.12	0.91	-	180	-	1,139	159	104	-	40	199
First National Bank	Hamilton	112,684	1,493	75	28	91	1.32	0.09	-	573	-	272	-	621	-	415	-
First State Bank of the South, Inc.	Sulligent	37,954	354	75	2	8	0.93	0.22	-	63	40	119	112	949	137	58	112
FirstState Bank	Lineville	120,813	1,210	76	39	30	1.00	0.27	-	445	43	430	146	487	44	287	169
PeoplesTrust Bank	Hamilton	65,485	835	-	2	34	1.28	0.88	-	320	-	853	-	476	2	617	31
State Bank & Trust	Winfield	73,764	1,372	31	12	17	1.86	1.24	-	2,065	107	1,977	885	2,509	42	2,266	874
Traders & Farmers Bank	Haleyville	167,693	2,393	30	5	45	1.43	1.34	-	3,805	252	1,490	3,417	2,532	63	1,538	3,512
Valley State Bank	Russellville	52,968	989	-	5	10	1.87	0.07	-	912	454	53	35	312	452	163	35
<b>Total/Average</b>		<b>1,715,928</b>	<b>21,499</b>	<b>1,234</b>	<b>329</b>	<b>867</b>	<b>1.25</b>	<b>0.93</b>	<b>-</b>	<b>17,909</b>	<b>1,011</b>	<b>23,646</b>	<b>11,992</b>	<b>16,097</b>	<b>806</b>	<b>23,274</b>	<b>11,843</b>
<b>North - Total/Average</b>		<b>27,611,596</b>	<b>291,525</b>	<b>18,376</b>	<b>3,008</b>	<b>12,961</b>	<b>1.06</b>	<b>0.59</b>	<b>-</b>	<b>167,192</b>	<b>23,531</b>	<b>152,924</b>	<b>72,014</b>	<b>162,118</b>	<b>24,823</b>	<b>140,551</b>	<b>79,322</b>
<b>Central</b>																	
<b>Alexander City, AL ( Micro)</b>																	
PrimeSouth Bank	Tallasse	178,426	2,184	200	3	111	1.22	0.72	-	1,135	-	602	1,097	1,360	-	760	1,242
<b>Total/Average</b>		<b>178,426</b>	<b>2,184</b>	<b>200</b>	<b>3</b>	<b>111</b>	<b>1.22</b>	<b>0.72</b>	<b>-</b>	<b>1,135</b>	<b>-</b>	<b>602</b>	<b>1,097</b>	<b>1,360</b>	<b>-</b>	<b>760</b>	<b>1,242</b>
<b>Auburn-Opellika, AL (Micro)</b>																	
AuburnBank	Auburn	443,804	4,732	-	33	58	1.06	0.39	-	833	-	3,240	-	1,101	-	2,972	-
<b>Total/Average</b>		<b>443,804</b>	<b>4,732</b>	<b>-</b>	<b>33</b>	<b>58</b>	<b>1.07</b>	<b>0.39</b>	<b>-</b>	<b>833</b>	<b>-</b>	<b>3,240</b>	<b>-</b>	<b>1,101</b>	<b>-</b>	<b>2,972</b>	<b>-</b>

**ALABAMA ASSET QUALITY - MARCH 31, 2018**

\* 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 Accrual \$	OREO \$	P/D Still Accruing		Non Accrual \$	OREO \$
										30-90 \$	90 + \$			30-90 \$	90 + \$		
<b>Birmingham-Hoover, AL (Metro)</b>																	
Central State Bank	Calera	199,874	2,818	122	13	21	1.41	0.04	-	1,589	-	65	35	699	-	101	35
Peoples Southern Bank	Clanton	59,556	1,048	5	7	12	1.76	0.07	-	308	-	138	-	156	-	143	-
<b>Total/Average</b>		<b>259,430</b>	<b>3,866</b>	<b>127</b>	<b>20</b>	<b>33</b>	<b>1.49</b>	<b>0.05</b>	<b>-</b>	<b>1,897</b>	<b>-</b>	<b>203</b>	<b>35</b>	<b>855</b>	<b>-</b>	<b>244</b>	<b>35</b>
<b>Columbus, GA-AL ( Metro)</b>																	
Phenix-Girard Bank	Phenix City	73,597	952	20	17	13	1.28	1.75	-	305	-	355	2,568	16	-	366	2,591
<b>Total/Average</b>		<b>73,597</b>	<b>952</b>	<b>20</b>	<b>17</b>	<b>13</b>	<b>1.29</b>	<b>1.75</b>	<b>-</b>	<b>305</b>	<b>-</b>	<b>355</b>	<b>2,568</b>	<b>16</b>	<b>-</b>	<b>366</b>	<b>2,591</b>
<b>Montgomery, AL (Metro)</b>																	
First Community Bank of Central Alabama	Wetumpka	234,723	5,409	150	90	58	2.30	0.33	-	2,886	-	406	791	3,066	125	177	845
River Bank & Trust	Prattville	579,779	5,386	480	96	69	0.92	0.52	-	2,409	75	2,574	1,677	2,133	421	2,586	1,546
<b>Total/Average</b>		<b>814,502</b>	<b>10,795</b>	<b>630</b>	<b>186</b>	<b>127</b>	<b>1.33</b>	<b>0.46</b>	<b>-</b>	<b>5,295</b>	<b>75</b>	<b>2,980</b>	<b>2,468</b>	<b>5,199</b>	<b>546</b>	<b>2,763</b>	<b>2,391</b>
<b>Talladega-Sylacauga, AL ( Micro)</b>																	
First Bank of Alabama	Talladega	312,329	2,675	240	240	356	0.86	0.13	-	887	177	390	281	749	-	1,122	637
<b>Total/Average</b>		<b>312,329</b>	<b>2,675</b>	<b>240</b>	<b>240</b>	<b>356</b>	<b>0.86</b>	<b>0.13</b>	<b>-</b>	<b>887</b>	<b>177</b>	<b>390</b>	<b>281</b>	<b>749</b>	<b>-</b>	<b>1,122</b>	<b>637</b>
<b>Tuscaloosa, AL ( Metro)</b>																	
Bank of Moundville	Moundville	23,243	255	-	15	3	1.10	0.95	-	180	1	39	839	145	44	44	839
Bryant Bank	Tuscaloosa	958,863	10,066	-	480	64	1.05	0.11	-	905	-	1,548	226	407	-	1,747	51
Citizens Bank	Greensboro	43,558	520	-	19	0	1.19	0.27	-	925	318	263	-	1,840	136	284	-
FNB of Central Alabama	Tuscaloosa	179,851	2,265	-	28	4	1.26	0.17	-	383	-	285	164	28	-	435	29
Merchants & Farmers Bank of Greene County	Eutaw	34,651	601	-	8	11	1.73	2.39	-	1,043	-	1,374	70	2,752	-	887	70
Peoples Bank of Greensboro	Greensboro	44,058	460	-	13	15	1.04	0.28	-	2,064	-	247	2	1,023	-	215	2
<b>Total/Average</b>		<b>1,284,224</b>	<b>14,167</b>	<b>-</b>	<b>563</b>	<b>97</b>	<b>1.10</b>	<b>0.23</b>	<b>-</b>	<b>5,500</b>	<b>319</b>	<b>3,756</b>	<b>1,301</b>	<b>6,195</b>	<b>180</b>	<b>3,612</b>	<b>991</b>
<b>Other</b>																	
Farmers and Merchants Bank	LaFayette	56,155	715	37	3	20	1.27	0.34	-	1,177	29	428	103	1,969	288	498	35
Bank of York	York	36,587	380	10	2	3	1.04	0.32	-	460	-	304	-	310	165	73	-
Community Neighbor Bank	Camden	62,556	1,209	-	45	28	1.93	0.38	-	1,530	30	39	375	1,435	250	33	375
First Bank	Wadley	28,803	291	-	4	23	1.01	1.02	-	220	9	197	702	134	27	248	664
First Bank of Linden	Linden	33,505	436	-	2	104	1.30	-	-	348	-	-	-	17	-	-	-
First Cahawba Bank	Selma	72,709	736	-	1	5	1.01	0.37	-	89	-	15	374	48	-	16	481
Marion Bank and Trust Company	Marion	171,519	1,982	100	16	64	1.16	1.65	-	2,827	-	575	3,807	3,175	9	580	4,076
Robertson Banking Company	Demopolis	231,749	2,365	90	6	21	1.02	0.11	-	1,059	-	129	200	1,544	-	77	200
Small Town Bank	Wedowee	104,068	1,840	-	2	6	1.77	0.77	-	29	-	1,703	-	299	-	1,723	-
Sweet Water State Bank	Sweet Water	71,553	978	92	23	114	1.37	3.22	-	2,111	209	2,302	792	1,288	947	1,868	792
Town-Country National Bank	Camden	64,673	2,315	60	39	83	3.58	1.06	-	1,187	198	1,147	20	1,068	374	1,301	100
West Alabama Bank & Trust	Reform	364,503	3,998	250	17	122	1.10	0.16	-	2,371	19	887	75	1,326	43	1,393	242
<b>Total/Average</b>		<b>1,298,380</b>	<b>17,245</b>	<b>639</b>	<b>160</b>	<b>593</b>	<b>1.33</b>	<b>0.64</b>	<b>-</b>	<b>13,408</b>	<b>494</b>	<b>7,726</b>	<b>6,448</b>	<b>12,613</b>	<b>2,103</b>	<b>7,810</b>	<b>6,965</b>
<b>North Central - Total/Average</b>																	
		<b>4,664,692</b>	<b>56,616</b>	<b>1,856</b>	<b>1,222</b>	<b>1,388</b>	<b>1.21</b>	<b>0.43</b>	<b>-</b>	<b>29,260</b>	<b>1,065</b>	<b>19,252</b>	<b>14,198</b>	<b>28,088</b>	<b>2,829</b>	<b>19,649</b>	<b>14,852</b>

**ALABAMA ASSET QUALITY - MARCH 31, 2018**

\* 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 \$	\$
<b>Gulf Coast</b>																	
<b>Mobile, Daphne, Fairhope</b>																	
Citizens' Bank, Inc.	Robertsdale	69,132	1,064	-	-	12	1.54	1.89	-	3,835	-	221	1,846	607	-	69	1,753
Commonwealth National Bank	Mobile	21,070	599	-	2	6	2.84	1.95	-	386	-	818	122	241	147	835	117
<b>Total/Average</b>		<b>90,202</b>	<b>1,663</b>	<b>-</b>	<b>2</b>	<b>18</b>	<b>1.84</b>	<b>1.91</b>	<b>-</b>	<b>4,221</b>	<b>-</b>	<b>1,039</b>	<b>1,968</b>	<b>848</b>	<b>147</b>	<b>904</b>	<b>1,870</b>
<b>Other</b>																	
AmeriFirst Bank	Union Springs	134,684	1,885	190	64	15	1.40	0.39	-	1,916	-	722	-	19	-	479	-
Brantley Bank and Trust Company	Brantley	25,515	447	45	98	5	1.75	0.03	-	249	13	19	-	450	12	141	-
CCB Community Bank	Andalusia	408,577	4,252	300	32	206	1.04	0.80	-	55	35	741	3,195	365	123	516	3,494
Community Bank & Trust - Alabama	Union Springs	16,627	865	-	9	2	5.20	3.47	-	311	103	430	1,253	285	18	443	1,253
First Citizens Bank	Luverne	138,452	2,081	-	41	186	1.50	0.28	-	909	62	535	124	1,231	355	675	149
First National Bank of Dozier	Dozier	7,029	131	-	-	0	1.86	-	-	1	15	-	-	12	2	-	-
Peoples Bank of Red Level	Red Level	5,981	56	-	2	7	0.94	1.39	-	31	12	204	17	676	8	217	17
Southern Independent Bank	Opp	123,858	1,336	2	1	0	1.08	0.84	-	144	-	641	1,249	326	-	1,031	1,248
<b>Total/Average</b>		<b>860,723</b>	<b>11,053</b>	<b>537</b>	<b>247</b>	<b>421</b>	<b>1.28</b>	<b>0.70</b>	<b>-</b>	<b>3,616</b>	<b>240</b>	<b>3,292</b>	<b>5,838</b>	<b>3,364</b>	<b>518</b>	<b>3,502</b>	<b>6,161</b>
<b>Gulf Coast - Total/Average</b>		<b>950,925</b>	<b>12,716</b>	<b>537</b>	<b>249</b>	<b>439</b>	<b>1.34</b>	<b>0.83</b>	<b>-</b>	<b>7,837</b>	<b>240</b>	<b>4,331</b>	<b>7,806</b>	<b>4,212</b>	<b>665</b>	<b>4,406</b>	<b>8,031</b>
<b>Southeast</b>																	
<b>Dothan, Enterprise, Eufaula, Troy</b>																	
BankSouth	Dothan	138,671	2,688	-	14	0	1.94	0.03	-	53	-	-	54	1,439	-	-	54
First National Bank of Hartford	Hartford	63,377	1,079	47	24	59	1.70	0.96	-	990	-	1,011	129	1,196	-	399	85
HNB First Bank	Headland	93,180	1,174	-	17	15	1.26	0.85	-	523	-	229	885	695	-	329	810
MidSouth Bank	Dothan	256,661	5,258	-	120	1	2.05	0.48	-	223	-	172	1,820	204	-	172	1,748
Samson Banking Company, Inc.	Samson	34,986	477	10	7	17	1.36	1.28	-	571	166	978	33	649	2	1,043	-
Friend Bank	Slocomb	83,981	1,074	48	7	42	1.28	1.89	-	520	7	1,991	382	1,604	31	1,099	606
SunSouth Bank	Dothan	78,047	955	-	34	41	1.22	1.69	-	99	-	417	1,775	128	-	362	1,855
Trinity Bank	Dothan	119,712	1,793	36	7	3	1.50	1.53	-	882	-	2,017	258	393	-	629	258
Citizens Bank	Enterprise	97,725	984	33	-	0	1.00	0.45	-	962	-	243	355	483	68	233	355
Commercial Bank of Ozark	Ozark	42,910	431	15	3	6	1.00	1.12	-	634	-	558	447	791	-	565	501
First Exchange Bank of Alabama	Louisville	92,707	969	-	37	73	1.05	1.08	-	249	-	464	990	961	-	431	1,212
First National Bank of Brundidge	Brundidge	51,723	680	-	13	75	1.31	0.90	-	673	12	424	398	819	-	518	410
Troy Bank & Trust Company	Troy	544,363	8,063	400	101	301	1.48	1.05	-	4,162	61	3,500	5,859	5,370	25	3,021	5,597
<b>Total/Average</b>		<b>1,698,043</b>	<b>25,625</b>	<b>589</b>	<b>384</b>	<b>633</b>	<b>1.51</b>	<b>0.96</b>	<b>-</b>	<b>10,541</b>	<b>246</b>	<b>12,004</b>	<b>13,385</b>	<b>14,732</b>	<b>126</b>	<b>8,801</b>	<b>13,491</b>

**ALABAMA ASSET QUALITY - MARCH 31, 2018**

\* 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>Other</b>																			
Bank of Brewton	Brewton	22,796	302	-	-	44	1.32	1.49	-	2,309	-	780	44	2,663	51	848	44		
Bank of Evergreen	Evergreen	38,356	454	126	7	251	1.18	1.72	-	976	460	1,011	50	1,168	848	360	50		
Escambia County Bank	Flomaton	25,691	569	-	-	2	2.21	0.96	-	108	-	666	28	43	-	675	33		
First National Bank and Trust	Atmore	79,033	1,327	-	10	22	1.67	0.47	-	354	71	661	-	260	-	661	-		
First Progressive Bank	Brewton	8,103	92	-	-	0	1.14	0.05	-	197	-	15	-	265	-	16	-		
Merchants Bank	Jackson	144,944	1,510	11	69	95	1.04	1.39	-	2,244	608	2,333	694	4,993	763	2,370	670		
Peoples Exchange Bank	Monroeville	41,542	435	-	-	5	1.05	0.49	-	1,025	152	251	61	574	-	258	61		
United Bank	Atmore	363,664	3,812	188	10	677	1.05	0.90	-	1,718	1,306	4,054	1,430	1,846	2,738	2,685	1,431		
<b>Total/Average</b>		<b>724,129</b>	<b>8,501</b>	<b>325</b>	<b>96</b>	<b>1,096</b>	<b>1.17</b>	<b>0.96</b>	<b>-</b>	<b>8,931</b>	<b>2,597</b>	<b>9,771</b>	<b>2,307</b>	<b>11,812</b>	<b>4,400</b>	<b>7,873</b>	<b>2,289</b>		
<b>Southeast - Total/Average</b>		<b>2,422,172</b>	<b>34,126</b>	<b>914</b>	<b>480</b>	<b>1,729</b>	<b>1.41</b>	<b>0.96</b>	<b>-</b>	<b>19,472</b>	<b>2,843</b>	<b>21,775</b>	<b>15,692</b>	<b>26,544</b>	<b>4,526</b>	<b>16,674</b>	<b>15,780</b>		