

ALABAMA ASSET QUALITY - JUNE 30, 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 \$
State Summary (Does not include regionals)																	
North - Total/Average		19,515,399	205,787	26,632	5,638	21,303	1.05	0.53	-	132,305	13,507	90,022	57,053	152,894	10,648	101,162	65,372
North Central - Total/Average		4,767,051	57,658	3,579	1,838	2,684	1.21	0.40	-	24,019	2,276	18,385	12,616	29,260	1,065	19,252	14,198
Gulf Coast - Total/Average		964,865	13,226	1,345	412	901	1.37	0.84	-	5,319	110	5,868	6,478	7,837	240	4,331	7,806
Southeast - Total/Average		2,498,583	35,797	1,823	1,352	2,341	1.43	0.93	-	15,555	1,988	21,302	15,575	19,472	2,843	20,675	15,692
State Total		27,745,898	312,468	33,379	9,240	27,229	1.13	0.55	-	177,198	17,881	135,577	91,722	209,463	14,796	145,420	103,068
Regionals																	
Compass Bank	Birmingham	63,290,977	860,000	148,309	38,795	169,864	1.36	0.77	-	367,840	39,634	662,991	16,499	311,383	46,604	647,210	16,147
Regions Bank	Birmingham	80,477,972	837,505	50,000	60,567	207,081	1.03	0.55	-	322,964	233,831	604,728	73,474	426,361	265,106	608,780	78,286
North																	
Albertville, AL (Micro)																	
Citizens Bank & Trust	Guntersville	300,772	3,577	300	22	112	1.19	0.16	-	835	27	483	292	1,922	47	566	249
First Bank of Boaz	Boaz	56,889	908	-	7	12	1.60	-	-	257	-	-	-	180	7	-	-
Peoples Independent Bank	Boaz	127,231	1,219	227	15	145	0.96	1.34	-	867	42	460	3,661	491	48	577	3,517
Vantage Bank of Alabama	Albertville	80,007	813	160	39	98	1.02	0.25	-	607	-	300	4	384	-	145	72
Total/Average		564,899	6,517	687	83	367	1.15	0.45	-	2,566	69	1,243	3,957	2,977	102	1,288	3,838
Anniston- Oxford, AL (Metro)																	
Cheaha Bank	Oxford	109,783	1,672	-	9	43	1.52	0.09	-	331	102	173	-	500	20	-	-
Farmers & Merchants Bank	Piedmont	112,248	1,227	30	14	32	1.09	0.09	-	1,318	404	-	198	1,735	1	-	228
NobleBank & Trust	Anniston	153,539	1,916	273	31	70	1.25	0.06	-	407	163	62	80	303	-	93	263
Southern States Bank	Anniston	630,370	7,134	1,395	74	89	1.13	0.26	-	1,528	65	1,335	662	4,642	838	707	578
Total/Average		1,005,940	11,949	1,698	128	234	1.19	0.17	-	3,584	734	1,570	940	7,180	859	800	1,069
Birmingham-Hoover, AL (Metro)																	
Alamerica Bank	Birmingham	18,968	422	-	31	0	2.22	15.67	-	209	659	566	4,219	-	665	569	5,042
Bank of Walker County	Jasper	46,758	468	70	-	3	1.00	0.86	-	314	7	590	-	1,018	-	636	-
Commerco Bank	Birmingham	2,170	26	26	-	0	1.20	-	-	-	-	-	-	NA	NA	NA	NA
First Financial Bank	Bessemer	70,369	722	74	1	68	1.03	2.13	-	1,582	323	956	2,459	1,697	2,116	998	2,664
First US Bank	Birmingham	360,481	4,952	1,361	352	1,535	1.37	0.61	-	2,345	-	1,713	2,181	1,701	-	2,029	3,343
HomeTown Bank of Alabama	Oneonta	234,689	2,211	556	94	322	0.94	0.76	-	2,015	1	785	1,870	2,349	68	1,177	2,051
Metro Bank	Pell City	401,387	4,941	350	139	436	1.23	1.40	-	5,915	506	3,143	7,128	8,503	240	3,934	7,997
Millennial Bank	Leeds	34,048	103	115	-	12	0.30	2.12	-	85	-	497	774	1,575	48	1,295	1,393
National Bank of Commerce	Birmingham	2,497,132	15,997	2,174	1,476	2,638	0.63	0.13	-	13,899	408	2,755	1,339	14,867	723	2,779	999
Oakworth Capital Bank	Birmingham	484,115	5,327	526	18	0	1.10	-	-	-	-	-	-	-	-	-	-
Pinnacle Bank	Jasper	103,838	1,613	-	6	2	1.55	0.18	-	607	1	395	-	691	29	385	41
ServisFirst Bank	Birmingham	6,129,649	64,239	8,260	349	3,776	1.05	0.20	-	33,739	6,081	8,022	5,937	39,382	678	9,271	5,748
SouthPoint Bank	Birmingham	260,486	3,555	10	4	25	1.33	0.29	-	937	382	736	248	1,636	201	736	231
Union State Bank	Pell City	85,095	1,271	-	147	49	1.49	2.06	-	1,465	-	2,961	1,399	1,101	-	3,957	4,204
Total/Average		10,729,185	105,847	13,522	2,617	8,866	0.99	0.37	-	63,112	8,368	23,119	27,554	74,520	4,768	27,766	33,713

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										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
										30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	\$
Cullman, AL (Micro)																	
EvaBank	Cullman	288,668	5,850	892	126	913	2.03	3.28	-	2,915	-	11,914	499	2,250	-	12,549	985
Merchants Bank of Alabama	Cullman	173,617	1,794	99	67	73	1.03	0.69	-	713	187	796	1,234	1,051	109	603	1,334
Peoples Bank of Alabama	Cullman	605,760	8,591	757	548	3,818	1.42	0.30	-	5,120	268	1,561	691	4,615	537	4,946	2,007
Premier Bank of the South	Cullman	129,384	1,861	225	31	108	1.44	0.45	-	89	-	7	852	47	12	191	902
Traditions Bank	Cullman	284,207	3,555	592	86	438	1.25	0.90	-	807	153	1,875	1,253	666	4	1,656	1,881
Total/Average		1,481,636	21,651	2,565	858	5,350	1.46	1.05	-	9,644	608	16,153	4,529	8,629	662	19,945	7,109
Florence-Muscle Shoals, AL (Metro)																	
Bank Independent	Sheffield	1,255,291	13,002	2,700	486	2,289	1.03	1.01	-	21,914	313	13,655	1,946	21,173	165	13,526	2,366
Farmers & Merchants Bank	Waterloo	6,748	203	129	1	284	3.01	0.57	-	170	-	467	-	47	657	456	-
First Metro Bank	Muscle Shoals	386,942	2,509	104	39	111	0.65	0.12	-	861	116	508	268	1,145	52	81	363
First Southern Bank	Florence	168,920	2,458	210	7	63	1.46	0.05	-	429	-	98	28	42	-	115	510
Total/Average		1,817,901	18,172	3,143	533	2,747	1.00	0.69	-	23,374	429	14,728	2,242	22,407	874	14,178	3,239
Fort Payne, AL (Micro)																	
Citizens Bank of Valley Head	Valley Head	14,653	161	12	3	1	1.10	1.76	-	579	133	80	411	517	11	183	601
First State Bank of DeKalb County	Fort Payne	91,957	551	195	10	87	0.60	1.13	-	1,120	590	1,308	734	3,118	1,005	1,147	793
Liberty Bank	Geraldine	76,518	780	56	38	47	1.02	0.18	-	2,041	895	37	209	3,527	758	55	315
Total/Average		183,128	1,492	263	51	135	0.81	0.80	-	3,740	1,618	1,425	1,354	7,162	1,774	1,385	1,709
Gasden, AL (Metro)																	
Exchange Bank of Alabama	Altoona	184,982	2,175	-	19	62	1.18	0.35	-	2,245	6	53	921	4,078	81	84	955
Southern Bank Company	Gadsden	70,095	1,093	192	5	536	1.56	2.01	-	2,107	15	1,870	68	1,613	1	1,442	25
Total/Average		255,077	3,268	192	24	598	1.28	0.77	-	4,352	21	1,923	989	5,691	82	1,526	980
Huntsville, AL (Metro)																	
North Alabama Bank	Hazel Green	69,874	831	-	17	1	1.19	2.29	-	43	-	2,055	50	384	-	2,018	50
Progress Bank and Trust	Huntsville	903,511	5,979	1,300	18	383	0.65	0.15	-	1,047	-	529	1,158	938	43	2,659	-
Total/Average		973,385	6,810	1,300	35	384	0.70	0.31	-	1,090	-	2,584	1,208	1,322	43	4,677	50

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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 \$
Scottsboro, AL (Micro)																	
First Jackson Bank, Inc.	Stevenson	177,304	1,579	180	18	129	0.89	0.15	-	1,040	404	57	323	339	269	53	325
First Southern State Bank	Stevenson	208,754	2,966	305	235	263	1.42	0.06	-	2,199	110	20	198	2,575	41	142	150
FNB Bank	Scottsboro	375,006	3,606	534	230	289	0.96	1.24	-	1,081	23	5,800	936	2,183	163	5,756	1,198
Total/Average		761,064	8,151	1,019	483	681	1.07	0.62	-	4,320	537	5,877	1,457	5,097	473	5,951	1,673
Other																	
Bank of Vernon	Vernon	112,293	1,671	203	45	56	1.49	0.62	-	1,590	-	177	730	2,939	65	209	637
CB&S Bank, Inc.	Russellville	759,802	8,147	935	163	512	1.07	1.23	-	4,194	-	14,908	5,366	4,777	-	14,962	4,910
Citizens Bank of Fayette	Fayette	46,583	624	-	168	44	1.34	1.29	-	341	124	1,148	1,277	433	39	1,147	1,341
Citizens Bank of Winfield	Winfield	54,407	1,439	466	171	573	2.64	0.33	-	1,320	4	664	150	1,325	-	933	170
Citizens State Bank	Vernon	22,847	444	-	92	4	1.94	0.26	-	96	19	-	180	72	11	62	180
Community Spirit Bank	Red Bay	94,950	1,086	66	10	21	1.14	0.74	-	35	-	119	933	180	-	1,139	159
First National Bank	Hamilton	114,454	1,524	166	52	175	1.33	0.10	-	378	-	273	13	573	-	272	-
First State Bank of the South, Inc.	Sulligent	39,468	375	105	3	18	0.95	0.09	-	1,605	28	74	17	63	40	119	112
FirstState Bank	Lineville	124,485	1,281	178	67	89	1.03	0.22	-	567	72	331	142	445	43	430	146
PeoplesTrust Bank	Hamilton	68,849	797	32	6	108	1.16	0.41	-	632	-	400	-	320	-	853	-
State Bank & Trust	Winfield	77,717	1,361	31	16	32	1.75	1.20	-	1,882	254	1,956	795	2,065	107	1,977	885
Traders & Farmers Bank	Haleyville	170,326	2,193	61	27	298	1.29	1.24	-	3,279	24	1,302	3,185	3,805	252	1,490	3,417
Valley State Bank	Russellville	57,003	988	-	6	11	1.73	0.07	-	604	598	48	35	912	454	53	35
Total/Average		1,743,184	21,930	2,243	826	1,941	1.26	0.89	-	16,523	1,123	21,400	12,823	17,909	1,011	23,646	11,992
North - Total/Average		19,515,399	205,787	26,632	5,638	21,303	1.05	0.53	-	132,305	13,507	90,022	57,053	152,894	10,648	101,162	65,372
Central																	
Alexander City, AL (Mirco)																	
PrimeSouth Bank	Tallassee	183,062	2,263	478	14	321	1.24	0.80	-	1,346	-	1,072	827	1,135	-	602	1,097
Total/Average		183,062	2,263	478	14	321	1.24	0.80	-	1,346	-	1,072	827	1,135	-	602	1,097
Auburn-Opellika, AL (Micro)																	
AuburnBank	Auburn	456,572	4,750	-	90	97	1.04	0.15	-	1,128	-	1,103	137	833	-	3,240	-
Total/Average		456,572	4,750	-	90	97	1.04	0.15	-	1,128	-	1,103	137	833	-	3,240	-

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										30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	\$
Birmingham-Hoover, AL (Metro)																	
Central State Bank	Calera	203,290	2,904	181	88	68	1.43	0.05	-	899	-	114	35	1,589	-	65	35
Peoples Southern Bank	Clanton	59,239	1,050	9	12	19	1.77	0.06	-	414	-	122	-	308	-	138	-
Total/Average		262,529	3,954	190	100	87	1.51	0.06	-	1,313	-	236	35	1,897	-	203	35
Columbus, GA-AL (Metro)																	
Phenix-Girard Bank	Phenix City	73,275	956	26	23	21	1.30	1.85	-	106	-	618	2,569	305	-	355	2,568
Total/Average		73,275	956	26	23	21	1.30	1.85	-	106	-	618	2,569	305	-	355	2,568
Montgomery, AL (Metro)																	
First Community Bank of Central Alabama	Wetumpka	237,740	5,450	275	92	144	2.28	0.33	-	2,083	-	452	741	2,886	-	406	791
River Bank & Trust	Prattville	615,395	5,869	960	155	125	0.94	0.41	-	2,064	134	2,500	1,014	2,409	75	2,574	1,677
Total/Average		853,135	11,319	1,235	247	269	1.33	0.39	-	4,147	134	2,952	1,755	5,295	75	2,980	2,468
Talladega-Sylacauga, AL (Micro)																	
First Bank of Alabama	Talladega	320,118	2,853	465	332	495	0.89	0.18	-	1,065	73	595	319	887	177	390	281
Total/Average		320,118	2,853	465	332	495	0.89	0.18	-	1,065	73	595	319	887	177	390	281
Tuscaloosa, AL (Metro)																	
Bank of Moundville	Moundville	23,302	250	-	16	9	1.07	0.96	-	121	1	44	839	180	1	39	839
Bryant Bank	Tuscaloosa	957,026	9,955	-	538	233	1.04	0.09	-	647	27	1,180	297	905	-	1,548	226
Citizens Bank	Greensboro	42,843	517	-	21	5	1.21	0.11	-	1,048	412	110	-	925	318	263	-
FNB of Central Alabama	Tuscaloosa	184,145	2,310	-	75	6	1.25	0.15	-	-	-	266	135	383	-	285	164
Merchants & Farmers Bank of Greene County	Eutaw	37,030	591	-	51	64	1.60	2.08	-	967	-	1,239	-	1,043	-	1,374	70
Peoples Bank of Greensboro	Greensboro	44,461	456	-	25	31	1.03	0.51	-	1,106	-	443	2	2,064	-	247	2
Total/Average		1,288,807	14,079	-	726	348	1.09	0.21	-	3,889	440	3,282	1,273	5,500	319	3,756	1,301
Other																	
Farmers and Merchants Bank	LaFayette	56,658	702	50	14	57	1.24	0.33	-	712	-	439	95	1,177	29	428	103
Bank of York	York	40,673	397	28	8	9	0.98	0.32	-	5	-	315	-	460	-	304	-
Community Neighbor Bank	Camden	61,068	1,245	50	63	60	2.04	0.40	-	1,325	63	52	374	1,530	30	39	375
First Bank	Wadley	28,631	293	-	6	23	1.02	0.89	-	190	125	26	700	220	9	197	702
First Bank of Linden	Linden	31,193	309	-	5	235	0.99	-	-	17	-	-	-	348	-	-	-
First Cahawba Bank	Selma	73,277	769	35	2	8	1.05	0.29	-	61	-	14	293	89	-	15	374
Marion Bank and Trust Company	Marion	174,225	2,162	350	30	148	1.24	1.60	-	1,937	557	1,184	3,090	2,827	-	575	3,807
Robertson Banking Company	Demopolis	234,916	2,450	180	12	32	1.04	0.15	-	1,049	16	308	165	1,059	-	129	200
Small Town Bank	Wedowee	105,309	1,826	-	3	21	1.73	1.03	-	296	-	2,258	-	29	-	1,703	-
Sweet Water State Bank	Sweet Water	70,254	1,038	142	38	119	1.48	3.24	-	1,424	574	2,236	792	2,111	209	2,302	792
Town-Country National Bank	Camden	64,501	2,357	100	93	135	3.65	0.94	-	1,143	293	894	117	1,187	198	1,147	20
West Alabama Bank & Trust	Reform	388,848	3,936	250	32	199	1.01	0.14	-	2,866	1	801	75	2,371	19	887	75
Total/Average		1,329,553	17,484	1,185	306	1,046	1.32	0.64	-	11,025	1,629	8,527	5,701	13,408	494	7,726	6,448
North Central - Total/Average																	
		4,767,051	57,658	3,579	1,838	2,684	1.21	0.40	-	24,019	2,276	18,385	12,616	29,260	1,065	19,252	14,198

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Gulf Coast																	
Mobile, Daphne, Fairhope																	
Citizens' Bank, Inc.	Robertsdale	68,104	1,061	-	1	17	1.56	1.89	-	461	-	240	1,796	3,835	-	221	1,846
Commonwealth National Bank	Mobile	19,793	607	-	19	15	3.07	1.60	-	300	-	644	122	386	-	818	122
Total/Average		87,897	1,668	-	20	32	1.90	1.80	-	761	-	884	1,918	4,221	-	1,039	1,968
Other																	
AmeriFirst Bank	Union Springs	133,051	1,928	370	68	156	1.45	1.43	-	14	-	2,663	-	1,916	-	722	-
Brantley Bank and Trust Company	Brantley	27,433	508	65	152	18	1.85	0.01	-	405	-	4	-	249	13	19	-
CCB Community Bank	Andalusia	417,083	4,446	600	52	332	1.07	0.70	-	1,690	75	237	3,168	55	35	741	3,195
Community Bank & Trust - Alabama	Union Springs	16,693	867	-	14	5	5.19	3.08	-	271	20	523	940	311	103	430	1,253
First Citizens Bank	Luverne	147,544	2,312	300	91	305	1.56	0.37	-	1,685	-	769	147	909	62	535	124
First National Bank of Dozier	Dozier	7,813	129	-	-	2	1.65	-	-	7	-	-	-	1	15	-	-
Peoples Bank of Red Level	Red Level	5,718	31	-	13	43	0.54	1.13	-	260	8	158	17	31	12	204	17
Southern Independent Bank	Opp	121,633	1,337	10	2	8	1.10	0.41	-	226	7	630	288	144	-	641	1,249
Total/Average		876,968	11,558	1,345	392	869	1.32	0.73	-	4,558	110	4,984	4,560	3,616	240	3,292	5,838
Gulf Coast - Total/Average		964,865	13,226	1,345	412	901	1.37	0.84	-	5,319	110	5,868	6,478	7,837	240	4,331	7,806
Southeast																	
Dothan, Enterprise, Eufaula, Troy																	
BankSouth	Dothan	138,157	2,688	-	14	0	1.95	0.03	-	465	-	-	54	53	-	-	54
First National Bank of Hartford	Hartford	66,455	1,087	47	50	77	1.64	0.53	-	1,694	-	478	144	990	-	1,011	129
HNB First Bank	Headland	98,570	1,176	-	25	21	1.19	0.83	-	543	11	217	885	523	-	229	885
MidSouth Bank	Dothan	255,448	5,250	-	112	1	2.05	0.48	-	323	-	166	1,745	223	-	172	1,820
Samson Banking Company, Inc.	Samson	35,938	477	8	10	18	1.33	0.28	-	703	55	185	33	571	166	978	33
Friend Bank	Slocomb	90,663	1,117	78	39	61	1.23	1.70	-	966	40	1,852	298	520	7	1,991	382
SunSouth Bank	Dothan	70,302	1,101	-	181	41	1.57	1.61	-	19	-	402	1,623	99	-	417	1,775
Trinity Bank	Dothan	123,324	2,393	48	93	3	1.94	1.16	-	589	-	1,529	228	882	-	917	258
Citizens Bank	Enterprise	105,134	1,055	104	-	0	1.00	0.63	-	451	5	521	355	962	-	243	355
Commercial Bank of Ozark	Ozark	47,427	477	66	3	11	1.01	1.18	-	545	6	722	372	634	-	568	447
First Exchange Bank of Alabama	Louisville	98,425	1,048	70	72	99	1.06	1.62	-	26	-	1,153	1,045	249	-	464	990
First National Bank of Brundidge	Brundidge	53,980	682	-	19	79	1.26	0.86	-	345	-	329	445	673	12	424	398
Troy Bank & Trust Company	Troy	557,033	8,277	800	251	638	1.48	1.02	-	2,374	129	3,486	5,762	4,162	61	3,500	5,859
Total/Average		1,740,856	26,828	1,221	869	1,049	1.54	0.90	-	9,043	246	11,040	12,989	10,541	246	10,904	13,385

ALABAMA ASSET QUALITY - JUNE 30, 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 \$		
Other																			
Bank of Brewton	Brewton	23,001	355	43	10	44	1.54	1.50	-	87	2	786	44	2,309	-	780	44		
Bank of Evergreen	Evergreen	37,467	541	250	21	302	1.44	2.20	-	910	1	1,266	82	976	460	1,011	50		
Escambia County Bank	Flomaton	25,482	500	(300)	231	2	1.96	0.84	-	267	-	599	-	108	-	666	28		
First National Bank and Trust	Atmore	79,665	1,327	-	12	24	1.67	0.96	-	1,104	1,103	1,345	-	354	71	661	-		
First Progressive Bank	Brewton	8,063	92	-	-	0	1.14	0.13	-	223	-	40	-	197	-	15	-		
Merchants Bank	Jackson	147,976	1,626	21	188	108	1.10	1.34	-	1,744	357	2,199	727	2,244	608	2,333	694		
Peoples Exchange Bank	Monroeville	44,008	435	-	-	5	0.99	0.69	-	503	1	391	61	1,025	152	251	61		
United Bank	Atmore	392,065	4,093	588	21	807	1.04	0.81	-	1,674	278	3,636	1,672	1,718	1,306	4,054	1,430		
Total/Average		757,727	8,969	602	483	1,292	1.18	0.99	-	6,512	1,742	10,262	2,586	8,931	2,597	9,771	2,307		
Southeast - Total/Average		2,498,583	35,797	1,823	1,352	2,341	1.43	0.93	-	15,555	1,988	21,302	15,575	19,472	2,843	20,675	15,692		