

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		20,891,303	211,809	41,999	8,493	32,688	1.01	0.48	141,523	14,015	89,466	51,579	132,305	13,507	90,761	57,053
Central - Total/Average		4,842,974	58,566	5,574	3,057	4,990	1.21	0.36	32,805	2,822	17,181	11,439	24,019	2,276	18,245	12,616
Gulf Coast - Total/Average		970,385	13,634	2,112	506	1,353	1.41	0.90	4,497	78	7,239	6,026	5,319	110	5,868	6,478
Southeast - Total/Average		2,543,609	35,597	2,312	1,631	3,312	1.40	0.86	17,042	2,874	19,918	14,002	15,555	1,988	21,302	15,575
State Total		29,248,271	319,606	51,997	13,687	42,343	1.09	0.51	195,867	19,789	133,804	83,046	177,198	17,881	136,176	91,722
Regionals																
Compass Bank	Birmingham	64,457,279	875,393	243,273	60,863	271,503	1.36	0.73	427,729	45,209	628,159	18,706	367,840	39,634	662,991	16,499
Regions Bank	Birmingham	81,820,372	840,092	134,000	86,052	313,979	1.02	0.50	376,687	220,198	554,270	69,086	322,964	233,831	604,728	73,474
North																
Albertville, AL (Micro)																
Citizens Bank & Trust	Guntersville	302,450	3,693	450	52	176	1.22	0.11	675	227	342	229	835	27	483	292
First Bank of Boaz	Boaz	55,759	901	-	7	19	1.62	-	229	-	-	-	257	-	-	-
Peoples Independent Bank	Boaz	129,575	1,305	247	90	154	1.01	1.32	742	42	422	3,615	867	42	460	3,661
Vantage Bank of Alabama	Albertville	83,542	946	290	57	113	1.13	0.11	180	-	131	-	607	-	300	4
Total/Average		571,326	6,845	987	206	462	1.20	0.41	1,826	269	895	3,844	2,566	69	1,243	3,957
Anniston- Oxford, AL (Metro)																
Cheaha Bank	Oxford	111,680	1,662	-	14	58	1.48	0.02	134	113	-	46	331	102	173	-
Farmers & Merchants Bank	Piedmont	116,472	1,257	60	17	36	1.08	0.11	1,375	413	55	178	1,318	404	-	198
NobleBank & Trust	Anniston	167,410	1,981	420	61	182	1.18	0.10	451	-	60	196	407	163	62	80
Southern States Bank	Anniston	674,119	7,560	1,826	111	131	1.12	0.22	4,027	678	1,310	576	1,528	65	1,335	662
Total/Average		1,069,681	12,460	2,306	203	407	1.16	0.16	5,987	1,204	1,425	996	3,584	734	1,570	940
Birmingham-Hoover, AL (Metro)																
Alamerica Bank	Birmingham	16,658	426	-	35	0	2.56	13.66	-	653	764	2,940	209	659	566	4,219
Bank of Walker County	Jasper	50,830	423	84	-	63	0.83	0.74	1,158	112	517	-	314	7	590	-
Commercone Bank	Birmingham	29,545	355	355	-	0	1.20	-	-	-	-	-	-	-	-	-
First Financial Bank	Bessemer	72,073	755	117	2	79	1.05	1.89	2,760	-	887	2,123	1,582	323	956	2,459
First US Bank	Birmingham	524,938	5,116	2,149	544	2,350	0.97	0.65	4,323	156	3,761	1,489	2,345	-	1,713	2,181
HomeTown Bank of Alabama	Oneonta	245,522	2,101	556	107	445	0.86	0.86	2,350	-	1,077	1,934	2,015	1	785	1,870
Metro Bank	Pell City	401,505	4,931	475	161	593	1.22	1.39	7,144	1,506	3,008	7,147	5,915	506	3,143	7,128
Millennial Bank	Leeds	38,418	193	201	7	15	0.50	1.78	1,419	-	401	774	85	-	497	774
National Bank of Commerce	Birmingham	3,230,378	16,759	3,175	2,227	3,628	0.52	0.14	21,329	408	4,281	1,339	13,899	408	2,755	1,339
Oakworth Capital Bank	Birmingham	477,079	5,314	526	19	13	1.11	-	-	-	-	-	-	-	-	-
Pinnacle Bank	Jasper	103,648	1,591	-	24	42	1.54	0.14	213	40	298	-	607	1	395	-
ServisFirst Bank	Birmingham	6,363,531	66,879	14,884	412	7,823	1.05	0.20	16,891	5,714	9,153	5,714	33,739	6,081	8,022	5,937
SouthPoint Bank	Birmingham	284,489	3,531	10	16	61	1.22	0.35	1,141	50	1,109	221	937	382	736	248
Union State Bank	Pell City	88,903	1,265	-	157	66	1.42	1.68	1,078	-	2,884	663	1,465	-	2,961	1,399
Total/Average		11,927,517	109,639	22,532	3,711	15,178	0.92	0.34	59,806	8,639	28,140	24,344	63,112	8,368	23,119	27,554

ALABAMA ASSET QUALITY - SEPTEMBER 30, 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	292,852	6,147	1,242	238	1,079	2.10	3.30	3,417	-	11,686	575	2,915	-	11,914	499
Merchants Bank of Alabama	Cullman	179,230	1,793	123	79	109	1.00	0.95	927	-	1,548	1,234	713	187	1,535	1,234
Peoples Bank of Alabama	Cullman	617,439	9,046	1,146	778	3,982	1.46	0.26	5,174	209	1,351	657	5,120	268	1,561	691
Premier Bank of the South	Cullman	129,692	1,891	275	52	149	1.46	0.43	167	-	7	824	89	-	7	852
Traditions Bank	Cullman	285,896	3,646	1,197	118	983	1.28	0.55	901	93	917	1,017	807	153	1,875	1,253
Total/Average		1,505,109	22,523	3,983	1,265	6,302	1.50	1.00	10,586	302	15,509	4,307	9,644	608	16,892	4,529
Florence-Muscle Shoals, AL (Metro)																
Bank Independent	Sheffield	1,260,899	13,107	4,350	721	4,070	1.04	0.80	27,307	249	10,052	2,531	21,914	313	13,655	1,946
Farmers & Merchants Bank	Waterloo	7,050	204	129	2	284	2.89	0.80	115	23	660	-	170	-	467	-
First Metro Bank	Muscle Shoals	402,686	2,561	199	45	160	0.63	0.08	1,025	46	221	264	861	116	508	268
First Southern Bank	Florence	179,067	2,800	315	249	68	1.56	0.04	191	3	94	-	429	-	98	28
Total/Average		1,849,702	18,672	4,993	1,017	4,582	1.01	0.55	28,638	321	11,027	2,795	23,374	429	14,728	2,242
Fort Payne, AL (Micro)																
Citizens Bank of Valley Head	Valley Head	14,454	141	12	3	21	0.98	3.15	823	79	413	444	579	133	80	411
First State Bank of DeKalb County	Fort Payne	95,945	883	535	14	99	0.92	1.12	2,384	226	1,295	728	1,120	590	1,308	734
Liberty Bank	Geraldine	79,253	803	109	47	86	1.01	0.15	1,914	1,055	1	201	2,041	895	37	209
Total/Average		189,652	1,827	656	64	206	0.96	0.89	5,121	1,360	1,709	1,373	3,740	1,618	1,425	1,354
Gasden, AL (Metro)																
Exchange Bank of Alabama	Altoona	188,332	2,252	70	41	77	1.20	0.57	525	6	391	1,213	2,245	6	53	921
Southern Bank Company	Gadsden	64,682	1,081	192	5	548	1.67	1.86	624	1	1,737	25	2,107	15	1,870	68
Total/Average		253,014	3,333	262	46	625	1.32	0.90	1,149	7	2,128	1,238	4,352	21	1,923	989
Huntsville, AL (Metro)																
North Alabama Bank	Hazel Green	71,763	18	-	20	2	0.03	2.02	79	-	2,022	50	43	-	2,055	50
Progress Bank and Trust	Huntsville	906,825	5,998	1,845	36	927	0.66	0.05	2,774	14	271	318	1,047	-	529	1,158
Total/Average		978,588	6,016	1,845	56	929	0.61	0.21	2,853	14	2,293	368	1,090	-	2,584	1,208

ALABAMA ASSET QUALITY - SEPTEMBER 30, 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	\$	30-90	90 +	Accrual	\$
Scottsboro, AL (Micro)																
First Jackson Bank, Inc.	Stevenson	181,853	1,620	270	50	210	0.89	0.12	1,921	373	-	316	1,040	404	57	323
First Southern State Bank	Stevenson	214,246	3,093	455	349	400	1.44	0.13	2,367	50	493	-	2,199	110	20	198
FNB Bank	Scottsboro	376,835	3,802	801	277	407	1.01	1.16	2,198	10	5,751	429	1,081	23	5,800	936
Total/Average		772,934	8,515	1,526	676	1,017	1.10	0.60	6,486	433	6,244	745	4,320	537	5,877	1,457
Other																
Bank of Vernon	Vernon	114,562	1,687	226	109	127	1.47	0.51	2,156	45	171	583	1,590	-	177	730
CB&S Bank, Inc.	Russellville	775,821	8,250	1,202	194	706	1.06	1.16	6,181	-	13,621	5,325	4,194	-	14,908	5,366
Citizens Bank of Fayette	Fayette	45,406	592	-	248	156	1.30	1.17	570	172	1,059	1,114	341	124	1,148	1,277
Citizens Bank of Winfield	Winfield	57,673	1,440	556	239	730	2.50	0.41	1,555	66	818	150	1,320	4	664	150
Citizens State Bank	Vernon	23,072	447	-	96	5	1.94	0.26	203	13	-	180	96	19	-	180
Community Spirit Bank	Red Bay	98,733	1,083	123	22	93	1.10	0.79	44	-	327	803	35	-	119	933
First National Bank	Hamilton	115,601	1,557	263	91	278	1.35	0.08	896	-	203	11	378	-	273	13
First State Bank of the South, Inc.	Sulligent	37,078	370	105	4	24	1.00	0.07	1,108	116	25	51	1,605	28	74	17
FirstState Bank	Lineville	128,878	1,304	240	90	151	1.01	0.15	809	64	312	21	567	72	331	142
PeoplesTrust Bank	Hamilton	70,045	798	42	6	117	1.14	0.57	567	-	561	-	632	-	400	-
State Bank & Trust	Winfield	79,320	1,352	31	21	46	1.70	1.11	2,103	154	1,803	748	1,882	254	1,956	795
Traders & Farmers Bank	Haleyville	170,531	2,012	91	47	529	1.18	1.04	2,248	165	1,120	2,583	3,279	24	1,302	3,185
Valley State Bank	Russellville	57,060	1,087	30	82	18	1.91	0.06	631	671	76	-	604	598	48	35
Total/Average		1,773,780	21,979	2,909	1,249	2,980	1.24	0.83	19,071	1,466	20,096	11,569	16,523	1,123	21,400	12,823
North - Total/Average		20,891,303	211,809	41,999	8,493	32,688	1.01	0.48	141,523	14,015	89,466	51,579	132,305	13,507	90,761	57,053
Central																
Alexander City, AL (Micro)																
PrimeSouth Bank	Tallassee	183,663	2,128	757	20	741	1.16	0.84	1,998	-	1,274	827	1,346	-	1,072	827
Total/Average		183,663	2,128	757	20	741	1.16	0.84	1,998	-	1,274	827	1,346	-	1,072	827
Auburn-Opellika, AL (Micro)																
AuburnBank	Auburn	460,327	4,785	-	141	113	1.04	0.13	438	-	934	137	1,128	-	1,103	137
Total/Average		460,327	4,785	-	141	113	1.04	0.13	438	-	934	137	1,128	-	1,103	137

ALABAMA ASSET QUALITY - SEPTEMBER 30, 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	\$	30-90	90 +	Accrual	\$
Birmingham-Hoover, AL (Metro)																
Central State Bank	Calera	198,957	2,970	274	100	107	1.49	0.05	718	-	107	35	899	-	114	35
Peoples Southern Bank	Clanton	56,391	1,010	13	25	76	1.79	0.06	366	-	111	-	414	-	122	-
Total/Average		255,348	3,980	287	125	183	1.56	0.05	1,084	-	218	35	1,313	-	236	35
Columbus, GA-AL (Metro)																
Phenix-Girard Bank	Phenix City	73,790	891	39	27	103	1.20	1.58	61	-	469	2,238	106	-	618	2,569
Total/Average		73,790	891	39	27	103	1.21	1.58	61	-	469	2,238	106	-	618	2,569
Montgomery, AL (Metro)																
First Community Bank of Central Alabama	Wetumpka	243,345	5,473	350	106	210	2.24	0.35	2,143	223	506	726	2,083	-	452	741
River Bank & Trust	Prattville	641,366	6,064	1,440	189	446	0.94	0.34	3,865	222	2,204	723	2,064	134	2,500	1,014
Total/Average		884,711	11,537	1,790	295	656	1.30	0.34	6,008	445	2,710	1,449	4,147	134	2,952	1,755
Talladega-Sylacauga, AL (Micro)																
First Bank of Alabama	Talladega	328,101	2,978	765	365	703	0.91	0.11	1,856	38	316	246	1,065	73	595	319
Total/Average		328,101	2,978	765	365	703	0.91	0.11	1,856	38	316	246	1,065	73	595	319
Tuscaloosa, AL (Metro)																
Bank of Moundville	Moundville	23,700	249	-	17	11	1.05	0.93	108	4	16	839	121	1	44	839
Bryant Bank	Tuscaloosa	957,213	10,419	-	1,029	260	1.09	0.09	1,636	-	1,463	31	647	27	1,180	297
Citizens Bank	Greensboro	43,230	504	-	25	22	1.17	0.11	1,274	277	103	-	1,048	412	110	-
FNB of Central Alabama	Tuscaloosa	188,257	2,364	-	130	6	1.25	0.07	45	-	193	-	-	-	266	135
Merchants & Farmers Bank of Greene County	Eutaw	40,375	477	-	68	195	1.18	1.00	1,452	-	607	-	967	-	1,239	-
Peoples Bank of Greensboro	Greensboro	46,537	439	-	32	55	0.94	0.38	1,041	-	332	2	1,106	-	443	2
Total/Average		1,299,312	14,452	-	1,301	549	1.11	0.16	5,556	281	2,714	872	3,889	440	3,282	1,273
Other																
Farmers and Merchants Bank	LaFayette	58,063	674	90	18	129	1.16	0.27	1,221	-	351	87	712	-	439	95
Bank of York	York	44,403	409	44	8	13	0.92	0.28	39	-	274	-	5	-	175	-
Community Neighbor Bank	Camden	61,183	1,197	50	90	135	1.96	0.42	1,430	476	196	254	1,325	63	52	374
First Bank	Wadley	29,718	297	5	6	24	1.00	0.80	207	53	124	551	190	125	26	700
First Bank of Linden	Linden	30,934	318	-	14	234	1.03	-	1,813	-	-	-	17	-	-	-
First Cahawba Bank	Selma	81,080	815	95	3	23	1.01	0.31	64	-	73	250	61	-	14	293
Marion Bank and Trust Company	Marion	173,656	2,248	500	36	218	1.29	1.64	1,985	55	1,570	2,870	1,937	557	1,184	3,090
Robertson Banking Company	Demopolis	242,222	2,679	430	15	56	1.11	0.07	1,407	-	64	165	1,049	16	308	165
Small Town Bank	Wedowee	113,970	1,824	-	3	23	1.60	0.79	257	-	1,778	-	296	-	2,258	-
Sweet Water State Bank	Sweet Water	69,708	928	167	411	627	1.33	3.42	1,350	1,138	2,024	1,266	1,424	574	2,236	792
Town-Country National Bank	Camden	64,107	2,382	155	129	201	3.72	1.06	852	324	1,008	117	1,143	293	894	117
West Alabama Bank & Trust	Reform	388,678	4,044	400	50	259	1.04	0.19	5,179	12	1,084	75	2,866	1	801	75
Total/Average		1,357,722	17,815	1,936	783	1,942	1.31	0.63	15,804	2,058	8,546	5,635	11,025	1,629	8,387	5,701
Central - Total/Average																
		4,842,974	58,566	5,574	3,057	4,990	1.21	0.36	32,805	2,822	17,181	11,439	24,019	2,276	18,245	12,616

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	70,204	1,065	-	9	21	1.52	1.94	99	-	274	1,792	461	-	240	1,796		
Commonwealth National Bank	Mobile	20,178	745	138	19	15	3.69	1.56	887	-	608	122	300	-	644	122		
Total/Average		90,382	1,810	138	28	36	2.00	1.82	986	-	882	1,914	761	-	884	1,918		
Other																		
AmeriFirst Bank	Union Springs	129,352	1,967	535	68	281	1.52	1.38	26	-	2,436	29	14	-	2,663	-		
Brantley Bank and Trust Company	Brantley	27,960	469	105	166	111	1.68	0.01	371	-	8	-	405	-	4	-		
CCB Community Bank	Andalusia	416,802	4,487	780	64	483	1.08	0.93	700	-	1,702	2,906	1,690	75	237	3,168		
Community Bank & Trust - Alabama	Union Springs	16,551	852	-	18	24	5.15	3.13	447	41	501	940	271	20	523	940		
First Citizens Bank	Luverne	148,208	2,512	500	144	358	1.69	0.33	600	12	737	72	1,685	-	769	147		
First National Bank of Dozier	Dozier	8,549	129	-	-	2	1.51	-	26	-	-	-	7	-	-	-		
Peoples Bank of Red Level	Red Level	5,879	75	44	13	43	1.28	1.19	205	25	168	17	260	8	158	17		
Southern Independent Bank	Opp	126,702	1,333	10	5	15	1.05	0.42	1,136	-	805	148	226	7	630	288		
Total/Average		880,003	11,824	1,974	478	1,317	1.34	0.80	3,511	78	6,357	4,112	4,558	110	4,984	4,560		
Gulf Coast - Total/Average		970,385	13,634	2,112	506	1,353	1.41	0.90	4,497	78	7,239	6,026	5,319	110	5,868	6,478		
Southeast																		
Dothan, Enterprise, Eufaula, Troy																		
BankSouth	Dothan	137,050	2,702	-	28	0	1.97	0.03	292	-	-	54	465	-	-	54		
First National Bank of Hartford	Hartford	69,085	1,070	47	63	107	1.55	0.35	1,430	-	352	77	1,694	-	478	144		
HNB First Bank	Headland	104,827	1,178	-	33	27	1.12	0.77	610	18	242	885	543	11	217	885		
MidSouth Bank	Dothan	256,444	5,267	-	136	8	2.05	0.46	355	-	156	1,643	323	-	166	1,745		
Samson Banking Company, Inc.	Samson	35,102	477	27	14	41	1.36	0.04	451	75	7	23	703	55	185	33		
Friend Bank	Slocomb	93,565	1,253	247	51	106	1.34	1.37	1,441	41	1,705	34	966	40	1,852	298		
SunSouth Bank	Dothan	67,641	1,076	-	195	81	1.59	1.71	100	-	472	1,623	19	-	402	1,623		
Trinity Bank	Dothan	124,940	1,915	(401)	93	34	1.53	0.99	18	-	1,265	228	589	-	1,529	228		
Citizens Bank	Enterprise	111,409	1,116	175	-	10	1.00	0.80	517	4	794	355	451	5	521	355		
Commercial Bank of Ozark	Ozark	48,630	422	13	4	14	0.87	1.43	706	-	966	341	545	6	722	372		
22nd State Bank	Louisville	99,447	1,070	122	79	136	1.08	1.16	650	-	786	772	26	-	1,153	1,045		
First National Bank of Brundidge	Brundidge	53,339	683	-	25	83	1.28	0.91	387	-	348	443	345	-	329	445		
Troy Bank & Trust Company	Troy	565,667	8,424	1,200	375	1,015	1.49	0.99	3,581	108	3,631	5,265	2,374	129	3,486	5,762		
Total/Average		1,767,146	26,653	1,430	1,096	1,662	1.51	0.84	10,538	246	10,724	11,743	9,043	246	11,040	12,989		

ALABAMA ASSET QUALITY - SEPTEMBER 30, 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		P/D Still Accruing		Non				
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$			
Other																			
Bank of Brewton	Brewton	20,719	314	2	10	44	1.52	1.05	107	2	489	44	87	2	786	44			
Bank of Evergreen	Evergreen	37,805	559	350	23	387	1.48	1.89	341	6	1,069	72	910	1	1,266	82			
Escambia County Bank	Flomaton	26,208	483	(294)	232	26	1.84	0.80	339	5	586	-	267	-	599	-			
First National Bank and Trust	Atmore	82,128	1,278	-	29	90	1.56	0.49	730	1,491	690	-	1,104	1,103	1,345	-			
First Progressive Bank	Brewton	8,226	92	-	-	0	1.12	0.25	256	-	75	-	223	-	40	-			
Merchants Bank	Jackson	152,132	1,541	32	208	224	1.01	0.93	2,571	721	1,743	315	1,744	357	2,199	727			
Peoples Exchange Bank	Monroeville	44,814	439	4	-	5	0.98	0.96	118	-	589	61	503	1	391	61			
United Bank	Atmore	404,431	4,238	788	33	874	1.05	0.91	2,042	403	3,953	1,767	1,674	278	3,636	1,672			
Total/Average		776,463	8,944	882	535	1,650	1.15	0.90	6,504	2,628	9,194	2,259	6,512	1,742	10,262	2,586			
Southeast - Total/Average		2,543,609	35,597	2,312	1,631	3,312	1.40	0.86	17,042	2,874	19,918	14,002	15,555	1,988	21,302	15,575			