



ALABAMA ASSET QUALITY - MARCH 31, 2019

Institution	Total Assets \$	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 \$
State Summary (Does not include regionals)																
North - Total/Average	31,211,567	21,686,980	223,151	12,550	2,264	11,821	1.03	0.51	138,147	13,954	113,989	46,436	152,670	17,498	111,590	46,971
Central - Total/Average	8,221,119	4,986,383	59,884	2,049	608	1,928	1.20	0.37	40,720	1,416	19,552	10,706	36,328	1,727	17,022	11,425
Gulf Coast - Total/Average	1,497,605	978,537	13,128	462	198	192	1.34	0.87	3,495	651	7,045	6,045	6,824	759	6,324	6,425
Southeast - Total/Average	4,064,618	2,565,518	37,275	1,322	219	987	1.45	0.88	22,782	2,306	23,476	12,241	22,483	2,807	23,414	14,345
State Total	44,994,909	30,217,418	333,438	16,383	3,289	14,928	1.10	0.53	205,144	18,327	164,062	75,428	218,305	22,791	158,350	79,166
Regionals																
Regions Bank	128,089,000	84,430,000	853,000	91,000	24,000	102,000	1.01	0.47	340,000	223,000	536,000	67,000	450,196	227,705	505,387	62,748
Compass Bank	92,635,268	63,757,545	966,022	182,292	25,901	127,413	1.49	0.89	399,470	64,250	806,644	14,983	400,560	59,960	751,486	16,869
North																
Albertville, AL (Micro)																
Citizens Bank & Trust	514,768	318,112	3,855	150	34	23	1.21	0.26	851	157	1,351	-	1,417	76	190	-
Peoples Independent Bank	309,167	133,468	1,341	65	6	36	1.00	1.31	749	10	222	3,840	556	13	205	3,840
First Bank of Boaz	230,770	56,247	860	-	-	2	1.53	0.01	114	4	29	-	175	-	-	-
Vantage Bank of Alabama	128,751	85,814	918	40	11	18	1.07	0.14	160	-	174	-	787	-	13	-
Total/Average	1,183,456	593,641	6,974	255	51	79	1.17	0.47	1,874	171	1,776	3,840	2,935	89	408	3,840
Anniston- Oxford, AL (Metro)																
Southern States Bank	926,519	715,809	8,520	675	18	6	1.19	0.53	12,001	19	4,383	558	6,130	-	3,874	572
NobleBank & Trust	263,113	164,040	1,971	65	11	67	1.20	0.19	144	-	307	181	575	-	454	187
Farmers & Merchants Bank	221,738	123,306	1,351	45	-	57	1.10	0.72	299	169	1,356	230	1,217	965	195	94
Cheaha Bank	207,326	115,010	1,551	-	6	100	1.35	0.04	106	36	-	74	265	4	-	137
Total/Average	1,618,696	1,118,165	13,393	785	35	230	1.20	0.44	12,550	224	6,046	1,043	8,187	969	4,523	990
Birmingham-Hoover, AL (Metro)																
ServisFirst Bank	8,310,297	6,659,908	70,207	4,885	27	3,305	1.05	0.33	10,444	5,021	22,154	5,480	5,158	5,844	21,926	5,169
National Bank of Commerce	4,276,651	3,360,938	16,762	34	533	1,981	0.50	0.34	18,741	652	13,551	845	28,932	818	10,419	974
First US Bank	794,948	507,683	4,923	401	207	739	0.97	0.25	2,243	1,089	760	1,221	5,075	180	1,619	1,505
Metro Bank	738,185	429,954	5,455	-	42	307	1.27	1.26	6,046	400	3,626	5,708	7,012	1,906	3,447	5,647
Oakworth Capital Bank	619,487	487,165	5,358	45	-	0	1.10	-	-	-	-	-	-	-	-	-
SouthPoint Bank	374,018	306,522	3,640	60	29	4	1.16	0.32	1,625	281	986	221	1,571	146	1,079	221
HomeTown Bank of Alabama	365,345	255,602	1,873	-	36	69	0.73	0.70	2,639	-	1,217	1,330	2,475	-	1,326	1,743
Pinnacle Bank	227,390	107,306	1,606	-	2	0	1.50	0.14	666	-	324	-	606	6	269	-
Union State Bank	216,124	91,389	1,097	-	59	196	1.20	1.39	3,462	-	2,092	917	990	-	2,582	1,057
First Financial Bank	168,777	76,297	785	39	2	34	1.03	1.50	1,768	-	694	1,845	2,403	-	681	2,131
CommerceOne Bank	150,001	90,347	1,084	320	-	0	1.20	-	-	-	-	-	-	-	-	-
Bank of Walker County	72,472	54,964	483	45	4	2	0.88	0.94	1,955	19	684	-	1,237	-	674	-
Millennial Bank	67,275	45,631	464	72	8	24	1.02	0.52	331	-	301	52	509	-	371	-
Alamerica Bank	21,993	13,039	167	-	3	176	1.28	15.36	-	641	520	2,858	-	688	657	2,884
Total/Average	16,402,963	12,486,745	113,904	5,901	952	6,837	0.91	0.41	49,920	8,103	46,909	20,477	55,968	9,588	45,050	21,331



ALABAMA ASSET QUALITY - MARCH 31, 2019

Institution	Total Assets \$	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 + \$		
Cullman, AL (Micro)																
Peoples Bank of Alabama	815,550	607,070	10,107	359	68	135	1.66	0.40	7,032	560	2,791	507	7,513	370	3,064	537
EvaBank	373,989	289,694	5,972	476	58	485	2.06	3.64	2,613	-	13,002	599	3,280	56	12,283	639
Traditions Bank	368,058	292,381	3,657	645	55	664	1.25	1.26	3,022	-	2,033	2,604	3,115	-	906	2,150
Merchants Bank of Alabama	293,287	178,819	1,922	64	17	299	1.07	0.76	791	286	1,006	1,234	899	140	1,271	1,234
Premier Bank of the South	199,056	132,818	1,939	75	21	16	1.46	0.76	179	70	738	777	141	-	98	778
Total/Average	2,049,940	1,500,782	23,597	1,619	219	1,599	1.57	1.23	13,637	916	19,570	5,721	14,948	566	17,622	5,338
Florence-Muscle Shoals, AL (Metro)																
Bank Independent	1,680,544	1,277,846	15,349	1,725	338	819	1.20	0.67	23,637	285	9,751	1,542	31,846	94	12,114	1,654
First Metro Bank	661,501	416,099	2,603	57	12	76	0.63	0.05	1,185	6	294	59	1,216	68	225	41
First Southern Bank	237,156	182,870	2,894	60	63	0	1.58	0.07	263	-	167	-	786	-	220	-
Farmers & Merchants Bank	87,140	6,247	231	23	1	0	3.70	0.46	113	110	402	-	103	62	456	-
Total/Average	2,666,341	1,883,062	21,077	1,865	414	895	1.12	0.46	25,198	401	10,614	1,601	33,951	224	13,015	1,695
Fort Payne, AL (Micro)																
First State Bank of DeKalb County	186,649	101,854	968	90	6	67	0.95	1.00	2,228	1,494	1,212	650	2,169	1,151	1,290	728
Liberty Bank	144,569	79,352	847	32	6	17	1.07	0.16	2,934	358	-	232	1,963	440	-	177
Merit Bank	28,464	13,485	141	-	6	0	1.05	3.05	445	98	453	416	585	153	624	425
Total/Average	359,682	194,691	1,956	122	18	84	1.00	0.82	5,607	1,950	1,665	1,298	4,717	1,744	1,914	1,330
Gasden, AL (Metro)																
Exchange Bank of Alabama	283,930	188,737	2,277	25	3	36	1.21	0.54	1,554	129	14	1,513	291	43	23	1,520
Southern Bank Company	95,951	59,779	1,038	8	-	2	1.74	1.69	1,292	-	1,618	-	1,731	46	1,629	-
Total/Average	379,881	248,516	3,315	33	3	38	1.33	0.83	2,846	129	1,632	1,513	2,022	89	1,652	1,520
Huntsville, AL (Metro)																
Progress Bank and Trust	1,178,548	947,950	6,840	200	35	516	0.72	0.07	1,072	24	802	60	2,490	514	268	60
North Alabama Bank	107,976	75,840	633	15	3	5	0.83	0.33	151	131	304	50	221	-	297	50
Total/Average	1,286,524	1,023,790	7,473	215	38	521	0.73	0.09	1,223	155	1,106	110	2,711	514	565	110

paul.allen@saltmarshcpa.com
 lee.bell@saltmarshcpa.com
 connie.edwards@saltmarshcpa.com
 bill.massey@saltmarshcpa.com
 denice.miller@saltmarshcpa.com
 kristen.stogniew@saltmarshcpa.com



ALABAMA ASSET QUALITY - MARCH 31, 2019

Table with columns: Institution, Total Assets, Total Loans, ALLL, YTD Provision, YTD Recoveries, YTD C/O's, ALLL/Loans (%), NPAs/Assets (%), Current Quarter (P/D Still Accruing, Non Accrual, OREO), Previous Quarter (P/D Still Accruing, Non Accrual, OREO). Rows include Scottsboro, AL (Micro), Other, North - Total/Average, Central, Alexander City, AL (Micro), and Auburn-Opelika, AL (Micro).

paul.allen@saltmarshcpa.com
lee.bell@saltmarshcpa.com
connie.edwards@saltmarshcpa.com
bill.massey@saltmarshcpa.com
denice.miller@saltmarshcpa.com
kristen.stogniew@saltmarshcpa.com



ALABAMA ASSET QUALITY - MARCH 31, 2019

Table with columns: Institution, Total Assets, Total Loans, ALLL, YTD Provision, YTD Recoveries, YTD C/O's, ALLL/Loans (%), NPAs/Assets (%), Current Quarter (P/D Still Accruing, Non Accrual, OREO), Previous Quarter (P/D Still Accruing, Non Accrual, OREO). Rows include Birmingham-Hoover, AL (Metro), Columbus, GA-AL (Metro), Montgomery, AL (Metro), Talladega-Sylacauga, AL (Micro), Tuscaloosa, AL (Metro), and Other.

paul.allen@saltmarshcpa.com
lee.bell@saltmarshcpa.com
connie.edwards@saltmarshcpa.com
bill.massey@saltmarshcpa.com
denice.miller@saltmarshcpa.com
kristen.stogniew@saltmarshcpa.com



ALABAMA ASSET QUALITY - MARCH 31, 2019

Institution	Total Assets \$	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 + \$		
Gulf Coast																
Mobile, Daphne, Fairhope																
Citizens' Bank, Inc.	109,453	74,940	979	-	3	17	1.31	2.18	520	-	1,335	1,050	1,306	-	63	1,050
Commonwealth National Bank	48,583	17,103	470	-	14	0	2.75	1.50	322	-	536	193	828	26	611	141
Total/Average	158,036	92,043	1,449	-	17	17	1.57	1.97	842	-	1,871	1,243	2,134	26	674	1,191
Other																
CCB Community Bank	511,584	412,220	3,962	300	10	25	0.96	1.11	424	582	1,769	3,922	424	476	1,653	3,976
First Citizens Bank	248,617	147,418	2,601	-	39	52	1.76	0.97	464	19	2,240	170	2,004	2	1,070	170
Southern Independent Bank	234,433	127,711	1,670	19	1	20	1.31	0.31	306	-	635	87	218	-	645	285
AmeriFirst Bank	181,124	139,325	1,852	125	88	73	1.33	0.02	535	-	38	-	217	-	1,727	29
Brantley Bank and Trust Company	68,229	29,013	493	10	25	4	1.70	0.01	368	-	10	-	637	8	-	-
Community Bank & Trust - Alabama	47,204	16,980	889	-	13	1	5.24	2.15	337	38	392	623	796	247	454	774
First National Bank of Dozier	33,079	7,795	131	-	1	0	1.68	-	11	-	-	-	-	-	-	-
Peoples Bank of Red Level	15,299	6,032	81	8	4	0	1.34	0.59	208	12	90	-	394	-	101	-
Total/Average	1,339,569	886,494	11,679	462	181	175	1.32	0.74	2,653	651	5,174	4,802	4,690	733	5,650	5,234
Gulf Coast - Total/Average	1,497,605	978,537	13,128	462	198	192	1.34	0.87	3,495	651	7,045	6,045	6,824	759	6,324	6,425
Southeast																
Dothan, Enterprise, Eufaula, Troy																
Troy Bank & Trust Company	912,723	584,161	8,628	300	73	370	1.48	0.91	6,416	854	3,231	5,066	3,398	399	3,517	5,604
MidSouth Bank	405,374	239,146	5,273	-	11	15	2.20	0.38	710	-	137	1,397	330	-	145	1,497
BankSouth	180,027	133,655	2,715	-	-	0	2.03	-	626	-	-	-	936	-	-	-
Trinity Bank	160,430	128,199	2,051	39	6	0	1.60	0.83	132	-	1,206	121	217	-	1,084	121
Citizens Bank	154,663	114,489	1,916	227	-	237	1.67	0.57	499	106	399	478	1,095	66	662	478
HNB First Bank	150,805	105,039	1,191	-	6	0	1.13	0.58	255	330	160	710	698	44	145	710
22nd State Bank	146,700	98,135	1,079	52	6	14	1.10	2.48	189	-	2,748	896	297	-	2,892	695
Friend Bank	130,400	92,419	1,310	141	6	49	1.42	0.84	729	-	1,093	-	587	84	1,235	-
First National Bank of Hartford	120,269	71,619	1,025	14	33	34	1.43	0.54	1,472	-	619	32	1,612	-	392	36
SunSouth Bank	115,207	64,510	830	(200)	10	66	1.29	0.86	-	-	268	728	76	-	272	1,769
Commercial Bank of Ozark	91,687	48,536	389	1	2	18	0.80	1.22	438	7	897	222	759	5	748	321
First National Bank of Brundidge	84,647	54,381	669	-	2	13	1.23	0.89	196	10	316	439	535	39	320	442
Samson Banking Company, Inc.	79,954	34,056	477	3	2	5	1.40	0.01	450	191	4	-	1,129	383	-	-
Total/Average	2,732,886	1,768,345	27,553	577	157	821	1.56	0.77	12,112	1,498	11,078	10,089	11,669	1,020	11,412	11,673



ALABAMA ASSET QUALITY - MARCH 31, 2019

Institution	Total Assets \$	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																		
United Bank	670,702	412,287	4,679	275	23	10	1.13	0.71	4,469	25	3,689	1,053	3,878	578	3,640	1,473		
Merchants Bank	225,153	153,702	1,688	245	15	79	1.10	1.09	3,727	628	1,568	880	3,299	1,052	1,556	980		
First National Bank and Trust	153,903	93,034	1,409	150	3	31	1.51	1.61	44	-	2,475	-	483	1	2,504	-		
Escambia County Bank	74,750	27,732	488	-	2	19	1.76	0.78	63	97	586	-	380	-	598	-		
Peoples Exchange Bank	67,550	46,063	444	5	-	0	0.96	0.53	1,197	56	360	-	689	56	582	-		
Bank of Evergreen	59,177	37,558	681	70	19	27	1.81	2.59	625	-	1,460	72	1,683	84	1,002	72		
Bank of Brewton	50,502	18,383	241	-	-	0	1.31	4.26	87	2	2,109	44	103	16	2,120	44		
First Progressive Bank	29,995	8,414	92	-	-	0	1.09	0.85	458	-	151	103	299	-	-	103		
Total/Average	1,331,732	797,173	9,722	745	62	166	1.22	1.09	10,670	808	12,398	2,152	10,814	1,787	12,002	2,672		
Southeast - Total/Average	4,064,618	2,565,518	37,275	1,322	219	987	1.45	0.88	22,782	2,306	23,476	12,241	22,483	2,807	23,414	14,345		