



ALABAMA ASSET QUALITY - JUNE 30, 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 State Summary, Regionals, North, Anniston-Oxford, Birmingham-Hoover.

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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	OREO	P/D Still Accruing		Non	OREO		
									30-90	90 +	Accrual		30-90	90 +	Accrual		OREO	
Cullman, AL (Micro)																		
Peoples Bank of Alabama	823,976	612,111	10,808	440	939	386	1.76	0.23	4,597	469	1,572	313	7,032	560	2,791	507		
EvaBank	378,216	289,426	5,996	515	508	950	2.07	3.53	3,040	-	12,658	705	2,613	-	13,002	599		
Traditions Bank	373,196	306,559	3,880	1,100	151	991	1.27	1.31	1,502	6	1,839	3,046	3,022	-	2,033	2,604		
Merchants Bank of Alabama	296,854	178,759	1,959	82	69	332	1.10	0.43	1,111	-	1,075	214	791	286	1,006	1,234		
Premier Bank of the South	195,730	134,044	1,912	200	45	192	1.43	0.74	158	30	502	942	179	70	738	777		
First Community Bank of Cullman	124,600	99,330	763	156	3	10	0.77	0.17	2,165	378	-	208	1,541	29	99	208		
Total/Average	2,192,572	1,620,229	25,318	2,493	1,715	2,861	1.56	1.05	12,573	883	17,646	5,428	15,178	945	19,669	5,929		
Florence-Muscle Shoals, AL (Metro)																		
Bank Independent	1,671,518	1,301,738	16,498	3,450	602	1,659	1.26	0.90	30,565	601	14,014	947	23,637	285	9,751	1,542		
First Metro Bank	650,093	421,452	2,585	162	23	211	0.61	0.05	1,347	10	131	221	1,185	6	294	59		
First Southern Bank	253,436	200,970	2,962	120	70	0	1.47	0.01	180	-	36	-	263	-	167	-		
Farmers & Merchants Bank	85,949	6,472	257	45	5	0	3.97	0.48	69	79	410	-	113	110	402	-		
Total/Average	2,660,996	1,930,632	22,302	3,777	700	1,870	1.16	0.59	32,161	690	14,591	1,168	25,198	401	10,614	1,601		
Fort Payne, AL (Micro)																		
First State Bank of DeKalb County	185,568	105,150	985	180	10	144	0.94	0.86	2,674	851	1,144	453	2,228	1,494	1,212	650		
Liberty Bank	144,729	81,401	918	94	48	50	1.13	0.52	1,740	510	543	211	2,934	358	-	232		
First Fidelity Bank	99,880	45,573	679	3	-	0	1.49	-	66	-	476	138	601	-	68	60		
Merit Bank	46,571	11,899	0	-	6	0	-	0.71	466	96	131	199	445	98	453	416		
Total/Average	476,748	244,023	2,582	277	64	194	1.06	0.69	4,946	1,457	2,294	1,001	6,208	1,950	1,733	1,358		
Gasden, AL (Metro)																		
Exchange Bank of Alabama	284,421	191,785	2,348	100	8	45	1.22	0.52	211	116	135	1,347	1,554	129	14	1,513		
Southern Bank Company	98,034	59,848	974	20	-	78	1.63	1.34	900	-	1,314	-	1,292	-	1,618	-		
Total/Average	382,455	251,633	3,322	120	8	123	1.32	0.73	1,111	116	1,449	1,347	2,846	129	1,632	1,513		
Huntsville, AL (Metro)																		
Progress Bank and Trust	1,199,981	961,645	6,867	300	62	616	0.71	0.04	710	597	503	-	1,072	24	802	60		
North Alabama Bank	108,875	80,251	677	55	9	7	0.84	0.20	316	-	165	50	151	131	304	50		
Total/Average	1,308,856	1,041,896	7,544	355	71	623	0.72	0.05	1,026	597	668	50	1,223	155	1,106	110		



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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 +			
Scottsboro, AL (Micro)																	
FNB Bank	669,232	466,772	4,383	595	134	292	0.94	1.07	4,490	49	6,377	766	5,853	57	6,041	915	
First Southern State Bank	401,933	229,971	3,424	350	243	318	1.49	0.06	1,602	133	97	133	2,824	75	220	175	
First Jackson Bank, Inc.	268,579	179,641	1,772	180	16	109	0.99	0.26	1,269	150	3	685	1,071	24	8	689	
Total/Average	1,339,744	876,384	9,579	1,125	393	719	1.09	0.60	7,361	332	6,477	1,584	9,748	156	6,269	1,779	
Other																	
CB&S Bank, Inc.	1,662,347	807,948	8,760	1,116	96	459	1.08	1.06	4,420	-	12,554	5,137	3,678	-	12,382	4,832	
Traders & Farmers Bank	370,697	166,081	2,026	60	14	61	1.22	0.84	1,568	40	1,673	1,443	1,733	47	1,232	1,836	
First National Bank	287,477	121,548	1,585	165	45	190	1.30	0.02	460	-	22	27	512	-	108	-	
State Bank & Trust	242,499	83,212	1,163	-	5	147	1.40	0.85	1,762	297	1,430	631	2,265	431	1,516	743	
Citizens Bank of Winfield	241,858	55,985	1,433	300	98	293	2.56	0.37	1,320	-	527	364	1,010	-	701	468	
FirstState Bank	240,970	133,652	1,474	270	39	301	1.10	0.16	973	120	382	8	671	41	452	18	
Citizens Bank of Fayette	190,167	42,211	503	70	55	322	1.19	0.62	226	443	1,080	100	470	391	1,119	168	
Bank of Vernon	159,361	111,376	1,744	31	27	35	1.57	-	3,001	12	-	-	2,549	-	-	-	
Community Spirit Bank	148,500	100,410	1,167	60	48	56	1.16	0.58	26	-	41	823	122	-	32	938	
Valley State Bank	123,168	63,718	1,196	85	15	11	1.88	0.05	529	589	58	-	696	491	69	-	
First State Bank of the South, Inc.	102,844	40,546	422	101	4	38	1.04	0.03	1,316	277	11	17	1,244	308	35	51	
PeoplesTrust Bank	101,294	70,801	796	-	-	0	1.12	0.71	390	40	717	-	361	-	756	-	
Citizens State Bank	70,002	26,617	460	-	12	1	1.73	-	267	69	-	-	233	40	-	-	
Total/Average	3,941,184	1,824,105	22,729	2,258	458	1,914	1.25	0.69	16,258	1,887	18,495	8,550	15,544	1,749	18,402	9,054	
North - Total/Average																	
	27,744,166	19,023,151	213,747	24,922	4,396	18,693	1.12	0.53	126,283	20,013	104,817	41,887	121,548	13,331	100,605	45,859	
Central																	
Alexander City, AL (Micro)																	
PrimeSouth Bank	246,679	172,353	2,119	776	43	1,015	1.23	1.31	1,172	114	1,223	2,017	2,117	-	881	762	
Total/Average	246,679	172,353	2,119	776	43	1,015	1.23	1.31	1,172	114	1,223	2,017	2,117	-	881	762	
Auburn-Opellika, AL (Micro)																	
AuburnBank	840,083	476,061	4,851	-	77	16	1.01	0.05	669	-	131	303	914	-	169	172	
Total/Average	840,083	476,061	4,851	-	77	16	1.02	0.05	669	-	131	303	914	-	169	172	



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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	659,241	428,616	4,634	430	58	246	1.08	0.75	3,300	457	3,488	1,476	4,469	25	3,689	1,053		
First National Bank and Trust	163,737	92,075	1,288	150	4	153	1.40	1.37	123	-	2,201	50	44	-	2,475	-		
Escambia County Bank	73,657	28,131	465	(125)	110	25	1.65	0.83	350	-	614	-	63	97	586	-		
Peoples Exchange Bank	69,727	48,605	444	5	-	1	0.91	0.29	1,310	349	199	-	1,197	56	360	-		
Bank of Evergreen	59,183	36,101	773	145	44	34	2.14	1.73	904	2	954	72	625	-	1,460	72		
Bank of Brewton	50,978	17,212	241	-	-	0	1.40	4.32	192	-	1,678	523	87	2	2,109	44		
First Progressive Bank	30,073	8,446	92	-	-	0	1.09	0.74	57	-	119	103	458	-	151	103		
Total/Average	1,106,596	659,186	7,937	605	216	459	1.20	1.04	6,236	808	9,253	2,224	6,943	180	10,830	1,272		
Southeast - Total/Average	3,851,477	2,442,887	35,799	2,271	757	2,444	1.47	0.84	19,123	1,300	21,076	11,334	19,055	1,678	21,908	11,361		