



ALABAMA ASSET QUALITY - DECEMBER 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 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 \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Cullman, AL (Micro)																
Peoples Bank of Alabama	824,962	614,656	10,269	474	1,273	1,293	1.67	0.41	5,045	270	2,746	638	6,096	8	1,270	63
EvaBank	382,838	292,839	5,327	1,565	751	2,913	1.82	3.73	3,392	-	13,442	854	3,803	-	13,058	692
Traditions Bank	376,949	304,041	3,972	2,159	192	2,000	1.31	1.01	792	3	1,574	2,215	1,699	1	1,822	2,988
Cullman Savings Bank	296,610	249,860	2,218	55	1	1	0.89	0.15	2,696	86	51	386	667	4	54	326
Merchants Bank of Alabama	295,738	178,769	2,003	118	148	403	1.12	0.41	2,448	119	1,012	214	779	126	1,018	214
Premier Bank of the South	207,317	136,107	1,587	575	100	947	1.17	0.40	137	14	-	820	246	9	482	910
First Community Bank of Cullman	128,825	103,747	1,184	595	5	30	1.14	0.59	5,676	74	572	182	1,896	35	-	202
Total/Average	2,513,239	1,880,019	26,560	5,541	2,470	7,587	1.41	0.98	20,186	566	19,397	5,309	15,186	183	17,704	5,395
Florence-Muscle Shoals, AL (Metro)																
Bank Independent	1,735,234	1,253,409	13,763	6,900	1,196	8,438	1.10	0.98	42,250	44	16,255	781	35,439	15	14,678	801
First Metro Bank	684,430	418,464	2,671	379	58	376	0.64	0.04	990	9	64	214	978	70	135	351
First Southern Bank	276,719	217,367	2,902	240	74	183	1.34	0.15	1,146	34	115	296	72	75	33	296
Farmers & Merchants Bank	91,505	6,222	317	90	23	3	5.09	0.33	111	50	301	-	95	75	348	-
Total/Average	2,787,888	1,895,462	19,653	7,609	1,351	9,000	1.04	0.65	44,497	137	16,735	1,291	36,584	235	15,194	1,448
Fort Payne, AL (Micro)																
First State Bank of DeKalb County	200,650	113,329	1,104	450	13	298	0.97	0.52	1,126	1,694	930	119	2,366	933	926	453
Liberty Bank	148,466	83,505	889	218	80	235	1.06	0.43	2,041	640	470	175	2,595	452	675	202
First Fidelity Bank	102,917	47,067	683	6	1	0	1.45	-	-	-	450	138	12	-	476	138
Merit Bank	83,360	31,082	262	293	11	36	0.84	0.70	366	-	523	60	1,201	22	417	199
Total/Average	535,393	274,983	2,938	967	105	569	1.07	0.54	3,533	2,334	2,373	492	6,174	1,407	2,494	992
Gasden, AL (Metro)																
Exchange Bank of Alabama	283,418	190,959	2,426	200	62	121	1.27	0.38	502	62	212	876	743	142	56	936
Southern Bank Company	98,825	57,394	895	64	-	202	1.56	1.30	1,348	-	1,136	153	1,074	-	1,288	-
Total/Average	382,243	248,353	3,321	264	62	323	1.34	0.62	1,850	62	1,348	1,029	1,817	142	1,344	936
Huntsville, AL (Metro)																
Progress Bank and Trust	1,208,529	956,501	8,310	2,216	74	1,101	0.86	0.06	1,072	1,121	758	-	676	-	1,273	-
North Alabama Bank	118,042	80,458	772	135	24	7	0.96	0.09	223	-	105	-	123	-	158	50
Total/Average	1,326,571	1,036,959	9,082	2,351	98	1,108	0.88	0.07	1,295	1,121	863	-	799	-	1,431	50



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									P/D Still Accruing		Non		P/D Still Accruing		Non	
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Scottsboro, AL (Micro)																
FNB Bank	674,329	475,549	4,348	2,926	261	2,785	0.91	1.33	2,047	16	6,552	2,419	2,948	22	9,721	592
First Southern State Bank	554,959	319,881	3,527	781	425	827	1.10	0.07	3,055	46	237	129	1,576	37	479	-
First Jackson Bank, Inc.	279,232	196,604	1,867	300	64	182	0.95	0.58	1,259	23	2	1,625	447	97	1	600
Total/Average	1,508,520	992,034	9,742	4,007	750	3,794	0.98	0.73	6,361	85	6,791	4,173	4,971	156	10,201	1,192
Other																
CB&S Bank, Inc.	1,898,751	932,132	9,582	2,576	183	1,522	1.02	1.16	9,138	-	16,015	6,051	6,900	-	14,938	6,909
Traders & Farmers Bank	366,379	164,523	2,020	200	33	226	1.23	0.70	2,046	753	1,178	1,399	1,982	69	1,666	1,136
First National Bank	295,787	118,489	1,614	290	64	305	1.36	0.04	655	-	103	27	746	-	28	27
Citizens Bank of Winfield	266,727	55,362	1,431	703	191	791	2.58	0.32	1,381	-	472	379	1,740	-	379	379
FirstState Bank	252,275	135,114	1,623	457	62	362	1.20	0.32	1,131	139	807	-	1,412	56	461	-
State Bank & Trust	245,901	88,216	1,076	-	12	241	1.22	0.71	2,761	511	1,372	371	2,459	344	1,329	388
Citizens Bank of Fayette	190,437	39,143	516	92	164	440	1.32	0.65	184	84	1,210	28	1,159	267	651	32
Bank of Vernon	161,991	115,530	1,701	34	50	104	1.47	-	1,956	11	-	-	2,423	266	-	-
Community Spirit Bank	152,607	103,323	1,101	162	60	237	1.07	0.48	8	-	46	688	106	-	155	846
Valley State Bank	126,762	68,187	1,206	130	29	52	1.77	0.06	516	156	81	-	424	77	149	-
First State Bank of the South, Inc.	107,859	43,388	417	126	6	70	0.96	0.18	1,407	47	135	56	421	165	9	73
PeoplesTrust Bank	103,685	74,387	873	87	1	11	1.17	1.10	565	-	1,137	-	1,047	-	834	-
Citizens State Bank	72,082	26,450	416	-	45	78	1.57	-	812	67	-	-	269	8	-	-
Total/Average	4,241,243	1,964,244	23,576	4,857	900	4,439	1.20	0.74	22,560	1,768	22,556	8,999	21,088	1,252	20,599	9,790
North - Total/Average	29,301,395	20,101,795	226,228	65,938	8,094	61,107	1.13	0.61	139,260	15,455	132,343	47,057	135,137	10,842	135,102	41,306



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									P/D Still Accruing		Non		P/D Still Accruing		Non	
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Central																
Auburn-Opelika, AL (Micro)																
AuburnBank	828,494	460,901	4,386	(250)	256	410	0.95	0.02	2,139	-	187	-	610	94	174	-
Total/Average	828,494	460,901	4,386	(250)	256	410	0.95	0.02	2,139	-	187	-	610	94	174	-
Birmingham-Hoover, AL (Metro)																
Central State Bank	330,753	214,189	3,498	881	57	433	1.63	0.04	1,152	-	47	77	767	4	143	5
Total/Average	330,753	214,189	3,498	881	57	433	1.63	0.04	1,152	-	47	77	767	4	143	5
Columbus, GA-AL (Metro)																
Phenix-Girard Bank	196,386	71,138	955	120	15	88	1.34	1.11	359	-	190	1,986	116	-	191	2,025
Total/Average	196,386	71,138	955	120	15	88	1.34	1.11	359	-	190	1,986	116	-	191	2,025
Montgomery, AL (Metro)																
River Bank & Trust	1,364,103	905,785	8,680	2,910	362	1,168	0.95	0.27	3,029	-	2,368	1,373	2,422	82	1,894	1,118
First Community Bank of Central Alabama	394,595	257,980	6,019	625	91	300	2.33	0.33	2,437	-	772	546	2,194	12	903	580
Total/Average	1,758,698	1,163,765	14,699	3,535	453	1,468	1.26	0.29	5,466	-	3,140	1,919	4,616	94	2,797	1,698
Talladega-Sylacauga, AL (Micro)																
First Bank of Alabama	578,156	369,077	3,773	1,150	995	1,813	1.02	0.55	702	10	2,967	241	819	13	3,194	514
SouthFirst Bank	76,911	52,124	836	56	150	362	1.60	3.22	317	-	1,214	1,265	169	-	1,780	1,232
Total/Average	655,067	421,201	4,609	1,206	1,145	2,175	1.09	0.87	1,019	10	4,181	1,506	988	13	4,974	1,746
Tuscaloosa, AL ((Metro)																
Bryant Bank	1,839,058	1,022,493	10,195	265	134	586	0.99	0.27	334	72	5,008	20	417	-	3,184	20
First Federal Bank	132,336	86,342	469	18	29	70	0.43	0.66	801	127	651	221	985	271	637	445
Citizens Bank	95,017	42,194	530	-	39	22	1.26	0.17	1,489	542	158	-	1,061	71	161	-
Bank of Moundville	92,665	25,351	259	10	5	5	1.02	0.38	520	3	43	309	43	-	63	517
Peoples Bank of Greensboro	90,986	50,737	509	33	122	124	1.00	0.64	1,957	-	578	2	1,021	-	467	2
Merchants & Farmers Bank of Greene County	77,494	46,817	527	303	142	335	1.13	1.52	1,509	-	945	236	1,530	-	898	210
Total/Average	2,327,556	1,273,934	12,489	629	471	1,142	0.98	0.35	6,610	744	7,383	788	5,057	342	5,410	1,194
Other																
West Alabama Bank & Trust	644,050	396,498	4,216	824	62	779	1.06	0.18	3,354	3	1,133	-	4,444	2	983	-
Robertson Banking Company	327,866	256,634	3,521	500	15	50	1.37	0.08	1,790	-	264	-	1,660	-	322	-
Marion Bank and Trust Company	283,338	172,724	2,411	325	112	270	1.40	3.70	2,719	98	5,317	5,166	5,474	49	942	2,550
Farmers and Merchants Bank	171,311	67,954	849	175	62	104	1.25	0.72	1,528	141	1,242	-	2,022	498	389	-
First Cahawba Bank	129,964	89,627	920	50	10	19	1.03	0.31	143	-	193	211	210	-	6	211
Town-Country National Bank	111,439	71,814	2,498	280	178	393	3.48	0.99	1,092	125	969	136	1,274	227	892	171
Community Neighbor Bank	104,096	66,545	1,184	50	113	179	1.78	0.97	2,035	273	918	93	1,368	477	583	151
Sweet Water State Bank	99,888	65,577	1,069	400	72	239	1.63	2.91	2,223	203	1,638	1,266	1,339	565	1,434	1,266
First Bank	89,620	32,069	328	33	12	30	1.02	0.80	425	10	100	618	158	39	100	592
First Bank of Linden	80,480	30,137	346	225	30	226	1.15	0.49	62	-	394	-	53	-	379	-
Total/Average	2,042,052	1,249,579	17,342	2,862	666	2,289	1.39	0.96	15,371	853	12,168	7,490	18,002	1,857	6,030	4,941
Central - Total/Average	8,139,006	4,854,707	57,978	8,983	3,063	8,005	1.19	0.50	32,116	1,607	27,296	13,766	30,156	2,404	19,719	11,609



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