



ALABAMA ASSET QUALITY - MARCH 31, 2020

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	30,241,270	20,663,389	245,244	22,641	3,733	9,880	1.19	0.54	150,918	21,576	116,948	46,804	139,028	15,458	132,343	47,057
Central - Total/Average	8,262,370	4,908,037	61,846	4,147	841	1,120	1.26	0.51	42,126	1,298	27,933	13,797	31,834	1,476	27,154	13,766
Gulf Coast - Total/Average	1,568,781	1,007,164	13,473	500	172	404	1.34	0.63	5,413	2,063	6,231	3,613	6,541	890	6,046	4,641
Southeast - Total/Average	3,780,657	2,351,702	35,119	1,327	511	1,003	1.49	0.76	19,446	1,677	21,254	7,489	21,313	564	19,776	8,628
State Total	43,853,078	28,930,292	355,682	28,615	5,257	12,407	1.23	0.56	217,903	26,614	172,366	71,703	198,716	18,388	185,319	74,092
Regionals																
Regions Bank	132,707,000	88,097,000	1,560,000	376,000	21,000	144,000	1.76	0.53	347,000	209,000	642,000	65,000	361,000	224,000	520,000	65,000
BBVA USA	93,019,813	67,539,414	1,351,072	356,946	30,361	142,159	2.00	0.75	370,460	62,109	676,716	21,392	379,501	71,540	606,843	21,583
North																
Albertville, AL (Micro)																
Citizens Bank & Trust	599,512	363,421	5,179	200	25	53	1.42	0.14	781	137	847	-	862	247	1,636	-
Peoples Independent Bank	307,417	148,478	1,468	50	2	7	0.99	0.53	999	30	195	1,437	935	43	198	1,648
First Bank of Boaz	226,279	59,728	857	-	-	0	1.43	0.06	319	-	75	52	93	48	28	52
Total/Average	1,133,208	571,627	7,504	250	27	60	1.31	0.23	2,099	167	1,117	1,489	1,890	338	1,862	1,700
Anniston- Oxford, AL (Metro)																
Southern States Bank	1,171,054	887,731	10,199	800	192	58	1.13	1.51	8,900	8	13,769	3,883	4,512	451	13,352	4,238
NobleBank & Trust	261,363	174,907	4,119	21	86	20	2.35	1.25	391	-	3,062	212	290	97	2,667	235
Farmers & Merchants Bank	234,479	130,360	1,478	75	3	25	1.13	0.16	1,097	186	-	375	1,276	439	351	255
Cheaha Bank	210,907	121,728	1,423	-	1	16	1.17	0.02	523	13	-	47	342	78	-	-
Total/Average	1,877,803	1,314,726	17,219	896	282	119	1.31	1.14	10,911	207	16,831	4,517	6,420	1,065	16,370	4,728
Birmingham-Hoover, AL (Metro)																
ServisFirst Bank	9,363,293	7,568,836	85,414	13,584	76	4,830	1.13	0.39	8,520	4,954	28,905	7,448	14,733	6,021	30,091	8,178
First US Bank	788,223	545,639	5,954	580	265	653	1.09	0.60	3,264	-	3,694	1,054	1,727	-	3,724	1,078
Metro Bank	777,085	461,001	5,392	150	41	177	1.17	1.07	7,711	594	2,927	5,377	4,432	831	3,426	5,171
Oakworth Capital Bank	744,635	558,030	7,102	79	-	10	1.27	-	-	-	-	-	-	-	-	-
SouthPoint Bank	446,859	343,610	3,884	300	3	4	1.11	0.30	2,557	117	1,255	89	1,166	275	422	89
HomeTown Bank of Alabama	411,770	270,930	2,712	80	28	84	1.00	0.63	1,651	-	1,398	1,181	3,740	-	2,335	1,135
CommerceOne Bank	258,590	207,994	2,496	392	-	0	1.20	-	-	-	-	-	-	-	-	-
Pinnacle Bank	244,033	104,304	2,212	-	63	5	2.12	0.06	835	-	157	-	785	-	157	-
Union State Bank	204,837	87,271	1,654	-	362	23	1.90	1.37	4,086	7	1,846	959	1,317	184	1,872	978
First Financial Bank	175,872	80,769	844	66	1	40	1.04	0.44	1,752	44	546	234	1,887	-	585	294
Millennial Bank	81,998	55,033	566	45	2	36	1.03	0.04	-	-	31	-	34	-	-	-
Bank of Walker County	75,985	57,527	567	30	1	31	0.97	1.64	665	9	349	900	602	-	1,297	-
Security Federal Savings Bank	35,904	14,875	174	-	14	3	1.17	-	218	57	-	-	188	49	-	-
Alamerica Bank	18,912	11,082	172	-	4	0	1.55	8.38	293	615	137	1,448	-	622	139	2,413
Total/Average	13,627,996	10,366,901	119,143	15,306	860	5,896	1.15	0.44	31,552	6,397	41,245	18,690	30,611	7,982	44,048	19,336



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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		
Cullman, AL (Micro)																	
Peoples Bank of Alabama	871,014	632,138	11,426	30	1,312	185	1.80	0.32	6,443	508	2,453	362	5,045	270	2,746	638	
Traditions Bank	403,534	311,330	3,883	448	43	580	1.25	0.84	561	16	1,102	2,272	792	3	1,574	2,215	
EvaBank	383,036	300,412	6,399	1,090	245	263	2.13	3.23	3,037	-	11,150	1,222	3,392	-	13,442	854	
Cullman Savings Bank	311,017	247,352	2,328	110	-	0	0.94	0.19	5,342	237	209	386	2,696	86	51	386	
Merchants Bank of Alabama	302,984	181,403	1,995	12	15	35	1.10	0.38	2,258	325	1,024	140	2,448	119	1,012	214	
Premier Bank of the South	209,039	137,870	1,630	75	13	45	1.18	0.37	86	-	-	771	137	14	-	820	
First Community Bank of Cullman	132,675	100,915	1,248	78	6	20	1.24	0.54	3,397	-	550	162	5,676	74	572	182	
Total/Average	2,613,299	1,911,420	28,909	1,843	1,634	1,128	1.51	0.83	21,124	1,086	16,488	5,315	20,186	566	19,397	5,309	
Florence-Muscle Shoals, AL (Metro)																	
Bank Independent	1,737,251	1,260,309	14,408	1,425	204	984	1.14	0.49	38,321	7,687	7,889	676	42,250	44	16,255	781	
First Metro Bank	717,890	421,404	4,137	-	11	77	0.98	0.06	697	10	191	259	990	9	64	214	
First Southern Bank	278,224	226,270	3,025	120	3	0	1.34	0.16	1,043	144	142	296	1,146	34	115	296	
Farmers & Merchants Bank	90,021	5,551	245	23	1	95	4.41	0.22	112	94	195	-	111	50	301	-	
Total/Average	2,823,386	1,913,534	21,815	1,568	219	1,156	1.14	0.34	40,173	7,935	8,417	1,231	44,497	137	16,735	1,291	
Fort Payne, AL (Micro)																	
First State Bank of DeKalb County	198,811	113,567	1,183	315	10	245	1.04	0.48	4,633	1,352	840	113	1,126	1,694	930	119	
Liberty Bank	145,671	83,975	960	75	5	9	1.14	0.35	1,546	755	345	160	2,041	640	470	175	
Merit Bank	103,726	49,023	470	179	-	0	0.96	0.49	983	96	450	60	366	-	523	60	
First Fidelity Bank	102,056	46,906	686	3	-	0	1.46	0.57	11	272	443	138	-	-	450	138	
Total/Average	550,264	293,471	3,299	572	15	254	1.12	0.46	7,173	2,475	2,078	471	3,533	2,334	2,373	492	
Gasden, AL (Metro)																	
Exchange Bank of Alabama	296,791	191,478	2,636	225	63	78	1.38	0.58	1,070	10	596	1,121	502	62	212	876	
Southern Bank Company	98,590	54,826	895	-	-	0	1.63	1.24	1,742	8	1,078	142	1,173	-	1,136	153	
Total/Average	395,381	246,304	3,531	225	63	78	1.43	0.74	2,812	18	1,674	1,263	1,675	62	1,348	1,029	
Huntsville, AL (Metro)																	
Progress Bank and Trust	1,249,282	998,426	8,609	360	-	61	0.84	0.06	2,530	-	718	-	1,072	1,121	758	-	
North Alabama Bank	119,432	82,420	825	15	45	6	1.00	0.08	401	-	61	40	223	-	105	-	
Total/Average	1,368,714	1,080,846	9,434	375	45	67	0.87	0.06	2,931	-	779	40	1,295	1,121	863	-	



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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	702,832	480,235	4,484	255	104	223	0.93	1.01	2,113	14	4,188	2,933	2,047	16	6,552	2,419
First Southern State Bank	561,162	330,431	3,745	195	144	121	1.13	0.10	2,810	272	426	156	3,055	46	237	129
First Jackson Bank, Inc.	294,926	202,328	1,998	140	8	17	0.99	0.66	1,217	96	319	1,622	1,259	23	2	1,625
Total/Average	1,558,920	1,012,994	10,227	590	256	361	1.01	0.62	6,140	382	4,933	4,711	6,361	85	6,791	4,173
Other																
CB&S Bank, Inc.	1,938,013	913,838	10,225	591	190	138	1.11	1.19	9,751	-	17,081	6,023	9,138	-	16,015	6,051
Traders & Farmers Bank	364,232	162,460	1,996	15	8	47	1.23	0.65	2,186	1,195	1,107	1,278	2,046	753	1,178	1,399
First National Bank	300,206	121,022	1,628	105	14	105	1.35	0.06	456	-	141	27	655	-	103	27
FirstState Bank	256,995	134,096	1,677	92	9	47	1.25	0.25	919	154	655	-	1,131	139	807	-
State Bank & Trust	256,730	94,108	1,000	-	3	79	1.06	0.76	3,613	1,010	1,575	388	2,761	511	1,372	371
Citizens Bank of Winfield	252,580	56,590	1,368	-	64	127	2.42	0.33	1,521	-	360	476	1,381	-	472	379
Citizens Bank of Fayette	188,824	37,836	502	110	18	142	1.33	0.65	212	-	1,199	24	184	84	1,210	28
Bank of Vernon	173,799	113,707	1,663	(1)	5	42	1.46	0.01	4,743	-	25	-	1,956	11	-	-
Community Spirit Bank	152,037	105,238	1,146	56	12	23	1.09	0.46	46	-	36	667	8	-	46	688
Valley State Bank	123,925	68,573	1,225	15	5	1	1.79	0.11	671	49	137	-	516	156	81	-
PeoplesTrust Bank	106,989	74,101	882	7	2	0	1.19	0.97	673	-	1,039	-	565	-	1,137	-
First State Bank of the South, Inc.	106,412	43,200	434	26	-	9	1.00	0.21	830	465	31	194	1,407	47	135	56
Citizens State Bank	71,557	26,797	417	-	2	1	1.56	-	382	36	-	-	812	67	-	-
Total/Average	4,292,299	1,951,566	24,163	1,016	332	761	1.24	0.76	26,003	2,909	23,386	9,077	22,560	1,768	22,556	8,999
North - Total/Average	30,241,270	20,663,389	245,244	22,641	3,733	9,880	1.19	0.54	150,918	21,576	116,948	46,804	139,028	15,458	132,343	47,057



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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		
Central																	
Auburn-Opelika, AL (Micro)																	
AuburnBank	856,877	443,868	4,867	400	86	5	1.09	0.03	990	4	116	99	2,139	-	187	-	
Total/Average	856,877	443,868	4,867	400	86	5	1.10	0.03	990	4	116	99	2,139	-	187	-	
Birmingham-Hoover, AL (Metro)																	
Central State Bank	338,992	222,300	3,529	76	4	49	1.59	0.04	3,047	-	51	77	1,152	-	47	77	
Total/Average	338,992	222,300	3,529	76	4	49	1.59	0.04	3,047	-	51	77	1,152	-	47	77	
Columbus, GA-AL (Metro)																	
Phenix-Girard Bank	196,171	72,284	990	40	3	8	1.36	1.12	675	-	202	1,986	359	-	190	1,986	
Total/Average	196,171	72,284	990	40	3	8	1.37	1.12	675	-	202	1,986	359	-	190	1,986	
Montgomery, AL (Metro)																	
River Bank & Trust	1,417,323	939,480	9,932	1,316	62	125	1.05	0.25	3,497	-	2,945	534	3,029	-	2,226	1,373	
First Community Bank of Central Alabama	399,461	260,254	6,063	125	32	113	2.32	0.38	5,078	-	721	794	2,437	-	772	546	
Total/Average	1,816,784	1,199,734	15,995	1,441	94	238	1.33	0.27	8,575	-	3,666	1,328	5,466	-	2,998	1,919	
Talladega-Sylacauga, AL (Micro)																	
First Bank of Alabama	587,667	369,327	4,216	725	66	348	1.14	0.53	1,414	183	2,783	355	702	10	2,967	241	
SouthFirst Bank	80,698	50,508	888	-	52	0	1.76	2.87	451	-	1,087	1,231	317	-	1,214	1,265	
Total/Average	668,365	419,835	5,104	725	118	348	1.22	0.82	1,865	183	3,870	1,586	1,019	10	4,181	1,506	
Tuscaloosa, AL (Metro)																	
Bryant Bank	1,817,397	1,056,544	10,741	475	97	26	1.00	0.27	3,875	21	4,978	10	334	72	5,008	20	
First Federal Bank	145,912	82,208	602	130	5	2	0.49	0.59	1,252	35	682	179	801	127	651	221	
Peoples Bank of Greensboro	96,623	49,758	519	-	15	4	1.04	0.84	1,486	-	807	2	1,957	-	578	2	
Citizens Bank	94,452	41,414	522	-	4	13	1.26	0.16	479	169	152	-	1,489	542	158	-	
Bank of Moundville	87,748	25,266	259	-	-	0	1.03	0.31	1,286	-	21	249	520	3	43	309	
Merchants & Farmers Bank of Greene County	79,532	48,540	541	-	43	29	1.11	1.64	1,705	-	843	460	1,509	-	945	236	
Total/Average	2,321,664	1,303,730	13,184	605	164	74	1.01	0.36	10,083	225	7,483	900	6,610	744	7,383	788	
Other																	
West Alabama Bank & Trust	651,379	389,829	4,344	-	189	62	1.11	0.20	4,922	2	1,286	45	3,354	3	1,133	-	
Robertson Banking Company	333,952	259,664	4,020	500	15	15	1.55	0.21	1,346	122	688	-	1,790	-	264	-	
Marion Bank and Trust Company	286,169	167,272	2,512	150	20	69	1.50	3.73	2,909	-	5,517	5,161	2,719	98	5,317	5,166	
Farmers and Merchants Bank	173,293	71,475	874	35	7	17	1.22	0.75	1,907	127	1,284	16	1,528	141	1,242	-	
First Cahawba Bank	132,110	91,182	924	50	1	47	1.01	0.29	52	-	196	184	143	-	193	211	
Town-Country National Bank	110,454	71,766	2,566	20	98	50	3.58	0.91	1,975	278	875	133	1,092	125	969	136	
Community Neighbor Bank	106,604	66,994	1,254	100	20	50	1.86	0.91	1,522	181	790	185	1,753	142	918	93	
Sweet Water State Bank	99,596	67,808	1,022	-	17	65	1.51	2.93	1,925	148	1,805	1,110	2,223	203	1,638	1,266	
First Bank	92,733	33,398	336	5	3	0	1.01	0.75	317	28	104	593	425	10	100	618	
First Bank of Linden	77,227	26,898	325	-	2	23	1.21	0.51	16	-	-	394	62	-	394	-	
Total/Average	2,063,517	1,246,286	18,177	860	372	398	1.46	0.99	16,891	886	12,545	7,821	15,089	722	12,168	7,490	
Central - Total/Average	8,262,370	4,908,037	61,846	4,147	841	1,120	1.26	0.51	42,126	1,298	27,933	13,797	31,834	1,476	27,154	13,766	



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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 Gulf Coast (Mobile, Daphne, Fairhope) and Southeast (Dothan, Enterprise, Eufaula, Troy) sections.

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