

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
State Summary (Does not include regionals)															
North - Total/Average			30,241,270	88,370	0.85	7.30	3.87	12.37	20.30	30.11	22,641	3,733	9,880	1.19	0.54
Central - Total/Average			8,262,370	23,671	1.17	9.55	3.25	10.34	18.49	24.39	4,147	841	1,120	1.26	0.51
Gulf Coast - Total/Average			1,568,781	3,970	0.15	0.34	3.90	11.62	17.81	37.28	500	172	404	1.34	0.63
Southeast - Total/Average			3,780,657	8,608	0.74	5.98	3.71	14.41	17.33	36.59	1,327	511	1,003	1.49	0.76
State Total			43,853,078	124,619	0.73	5.79	3.68	12.18	18.48	32.09	28,615	5,257	12,407	1.23	0.56
Regionals															
Regions Bank	No	Birmingham	132,707,000	198,000	0.64	4.65	3.46	10.39	12.94	20.10	376,000	21,000	144,000	1.76	0.53
BBVA USA	No	Birmingham	93,019,813	(2,271,319)	(9.76)	(79.70)	2.76	8.68	13.38	20.49	356,946	30,361	142,159	2.00	0.75
North															
Albertville, AL (Micro)															
Citizens Bank & Trust	No	Guntersville	599,512	1,539	1.05	11.00	3.63	9.46	NA	20.33	200	25	53	1.42	0.14
Peoples Independent Bank	Yes	Boaz	307,417	918	1.21	10.69	3.77	9.93	15.10	43.83	50	2	7	0.99	0.53
First Bank of Boaz	No	Boaz	226,279	1,028	1.78	9.42	3.23	18.35	33.80	67.33	-	-	-	1.43	0.06
Total/Average			1,133,208	3,485	1.35	10.37	3.54	12.58	24.45	43.83	250	27	60	1.31	0.23
Anniston- Oxford, AL (Metro)															
Southern States Bank	No	Anniston	1,171,054	2,899	1.04	8.36	3.90	11.12	12.79	14.79	800	192	58	1.13	1.51
NobleBank & Trust	No	Anniston	261,363	603	0.90	9.09	3.97	9.78	NA	25.94	21	86	20	2.35	1.25
Farmers & Merchants Bank	No	Piedmont	234,479	598	0.98	7.56	4.09	13.08	20.50	25.63	75	3	25	1.13	0.16
Cheaha Bank	No	Oxford	210,907	653	1.23	9.88	4.06	12.52	NA	30.74	-	1	16	1.17	0.02
Total/Average			1,877,803	4,753	1.04	8.72	4.01	11.63	16.65	24.28	896	282	119	1.31	1.14
Birmingham-Hoover, AL (Metro)															
ServisFirst Bank	No	Birmingham	9,363,293	35,499	1.56	15.36	3.69	10.06	12.30	13.36	13,584	76	4,830	1.13	0.39
First US Bank	No	Birmingham	788,223	1,081	0.54	5.15	4.82	9.46	14.33	16.90	580	265	653	1.09	0.60
Metro Bank	No	Pell City	777,085	2,855	1.48	9.48	3.88	15.84	NA	35.84	150	41	177	1.17	1.07
Oakworth Capital Bank	No	Birmingham	744,635	1,574	0.92	8.28	3.24	11.03	NA	25.38	79	-	10	1.27	0.00
SouthPoint Bank	No	Birmingham	446,859	926	0.88	9.74	3.48	9.09	NA	11.60	300	3	4	1.11	0.30
HomeTown Bank of Alabama	No	Oneonta	411,770	1,791	1.79	12.60	4.16	13.69	23.33	15.22	80	28	84	1.00	0.63
CommerceOne Bank	No	Birmingham	258,590	237	0.41	2.02	3.60	20.38	22.24	22.89	392	-	-	1.20	0.00
Pinnacle Bank	No	Jasper	244,033	876	1.44	11.65	3.72	12.31	19.50	31.67	-	63	5	2.12	0.06
Union State Bank	No	Pell City	204,837	111	0.22	2.77	3.34	7.83	13.76	29.57	-	362	23	1.90	1.37
First Financial Bank	Yes	Bessemer	175,872	559	1.28	15.23	3.77	9.27	15.42	30.87	66	1	40	1.04	0.44
Millennial Bank	No	Leeds	81,998	61	0.30	2.58	5.27	11.87	NA	17.84	45	2	36	1.03	0.04
Bank of Walker County	Yes	Jasper	75,985	161	0.88	8.22	4.42	10.69	NA	17.47	30	1	31	0.97	1.64
Security Federal Savings Bank	Yes	Jasper	35,904	39	0.43	3.46	3.16	12.70	NA	45.19	-	14	3	1.17	0.00
Alamerica Bank	Yes	Birmingham	18,912	(353)	(7.31)	(43.59)	2.92	14.70	21.64	36.40	-	4	-	1.55	8.38
Total/Average			13,627,996	45,417	0.34	4.50	3.82	12.07	17.82	25.01	15,306	860	5,896	1.15	0.44

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALL/Loans (%)	NPAs/Assets (%)
Cullman, AL (Micro)															
Peoples Bank of Alabama	Yes	Cullman	871,014	2,918	1.38	13.68	4.16	9.55	NA	21.84	30	1,312	185	1.80	0.32
Traditions Bank	No	Cullman	403,534	1,217	1.25	12.09	5.45	10.39	14.89	17.66	448	43	580	1.25	0.84
EvaBank	No	Cullman	383,036	1,586	1.71	6.37	6.09	24.57	33.73	23.70	1,090	245	263	2.13	3.23
Cullman Savings Bank	No	Cullman	311,017	823	1.09	6.86	3.94	16.00	NA	13.39	110	-	-	0.94	0.19
Merchants Bank of Alabama	No	Cullman	302,984	962	1.30	12.17	4.12	10.84	18.19	35.26	12	15	35	1.10	0.38
Premier Bank of the South	Yes	Cullman	209,039	556	1.07	11.73	4.38	9.22	15.87	14.59	75	13	45	1.18	0.37
First Community Bank of Cullman	No	Cullman	132,675	220	0.67	8.28	3.23	8.20	12.69	14.34	78	6	20	1.24	0.54
Total/Average			2,613,299	8,282	1.21	10.17	4.48	12.68	19.07	20.11	1,843	1,634	1,128	1.51	0.83
Florence-Muscle Shoals, AL (Metro)															
Bank Independent	No	Sheffield	1,737,251	3,608	0.83	8.66	4.93	9.30	13.03	20.68	1,425	204	984	1.14	0.49
First Metro Bank	No	Muscle Shoals	717,890	2,319	1.33	11.72	3.30	11.24	NA	26.03	-	11	77	0.98	0.06
First Southern Bank	No	Florence	278,224	706	1.05	10.62	3.75	9.88	NA	14.72	120	3	-	1.34	0.16
Farmers & Merchants Bank	No	Waterloo	90,021	259	1.14	5.59	1.89	20.67	48.16	85.94	23	1	95	4.41	0.22
Total/Average			2,823,386	6,892	1.09	9.15	3.47	12.77	30.60	36.84	1,568	219	1,156	1.14	0.34
Fort Payne, AL (Micro)															
First State Bank of DeKalb County	No	Fort Payne	198,811	484	0.97	8.07	4.82	10.92	16.24	28.32	315	10	245	1.04	0.48
Liberty Bank	No	Geraldine	145,671	339	0.91	7.83	4.42	11.57	16.58	34.57	75	5	9	1.14	0.35
Merit Bank	No	Huntsville	103,726	(811)	(3.42)	(17.08)	3.06	19.13	NA	58.59	179	-	-	0.96	0.49
First Fidelity Bank	No	Fort Payne	102,056	145	0.56	5.98	3.02	9.64	19.95	48.60	3	-	-	1.46	0.57
Total/Average			550,264	157	(0.25)	1.20	3.83	12.82	17.59	42.52	572	15	254	1.12	0.46
Gasden, AL (Metro)															
Exchange Bank of Alabama	No	Altoona	296,791	606	0.84	5.71	3.70	14.48	22.42	21.67	225	63	78	1.38	0.58
Southern Bank Company	No	Gadsden	98,590	74	0.30	2.55	4.62	10.82	NA	33.65	-	-	-	1.63	1.24
Total/Average			395,381	680	0.57	4.13	4.16	12.65	22.42	27.66	225	63	78	1.43	0.74
Huntsville, AL (Metro)															
Progress Bank and Trust	No	Huntsville	1,249,282	2,554	0.84	6.65	3.30	10.90	11.66	11.82	360	-	61	0.84	0.06
North Alabama Bank	No	Hazel Green	119,432	278	0.93	8.24	4.88	9.86	NA	20.50	15	45	6	1.00	0.08
Total/Average			1,368,714	2,832	0.89	7.45	4.09	10.38	11.66	16.16	375	45	67	0.87	0.06

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Scottsboro, AL (Micro)															
FNB Bank	No	Scottsboro	702,832	1,965	1.16	9.35	4.19	10.83	15.41	14.65	255	104	223	0.93	1.01
First Southern State Bank	No	Stevenson	561,162	1,180	0.85	7.62	3.61	9.96	NA	28.85	195	144	121	1.13	0.10
First Jackson Bank, Inc.	No	Stevenson	294,926	1,059	1.49	12.49	3.71	12.15	NA	22.21	140	8	17	0.99	0.66
Total/Average			1,558,920	4,204	1.17	9.82	3.84	10.98	15.41	21.90	590	256	361	1.01	0.62
Other															
CB&S Bank, Inc.	No	Russellville	1,938,013	4,570	0.95	7.61	3.55	11.02	NA	35.07	591	190	138	1.11	1.19
Traders & Farmers Bank	No	Haleyville	364,232	858	0.94	5.67	3.91	16.53	32.72	47.56	15	8	47	1.23	0.65
First National Bank	Yes	Hamilton	300,206	1,160	1.59	8.67	3.74	17.87	NA	57.07	105	14	105	1.35	0.06
FirstState Bank	No	Lineville	256,995	705	1.10	9.36	3.69	11.86	NA	34.34	92	9	47	1.25	0.25
State Bank & Trust	Yes	Winfield	256,730	655	1.06	9.59	2.79	10.75	NA	49.81	-	3	79	1.06	0.76
Citizens Bank of Winfield	No	Winfield	252,580	1,400	2.18	10.09	3.64	21.47	NA	44.22	-	64	127	2.42	0.33
Citizens Bank of Fayette	Yes	Fayette	188,824	498	1.05	5.10	2.79	20.66	NA	78.20	110	18	142	1.33	0.65
Bank of Vernon	No	Vernon	173,799	344	0.81	5.25	3.68	15.54	23.38	32.29	(1)	5	42	1.46	0.01
Community Spirit Bank	No	Red Bay	152,037	406	1.08	9.95	4.39	10.76	16.56	20.65	56	12	23	1.09	0.46
Valley State Bank	No	Russellville	123,925	447	1.39	7.89	3.16	17.78	NA	35.58	15	5	1	1.79	0.11
PeoplesTrust Bank	No	Hamilton	106,989	258	0.99	7.63	3.77	12.30	NA	23.76	7	2	-	1.19	0.97
First State Bank of the South, Inc.	No	Sulligent	106,412	206	0.76	4.90	3.80	15.51	26.51	50.45	26	-	9	1.00	0.21
Citizens State Bank	Yes	Vernon	71,557	161	0.90	6.04	2.07	14.65	37.55	46.57	-	2	1	1.56	0.00
Total/Average			4,292,299	11,668	1.14	7.52	3.46	15.13	27.34	42.74	1,016	332	761	1.24	0.76
North - Total/Average															
			30,241,270	88,370	0.85	7.30	3.87	12.37	20.30	30.11	22,641	3,733	9,880	1.19	0.54

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Central															
Auburn-Opelika, AL (Micro)															
AuburnBank	No	Auburn	856,877	1,636	0.78	6.72	3.16	11.17	18.72	29.18	400	86	5	1.09	0.03
Total/Average			856,877	1,636	0.78	6.72	3.16	11.17	18.72	29.18	400	86	5	1.10	0.03
Birmingham-Hoover, AL (Metro)															
Central State Bank	Yes	Calera	338,992	1,295	1.55	13.75	4.14	11.07	NA	19.90	76	4	49	1.59	0.04
Total/Average			338,992	1,295	1.55	13.75	4.14	11.07	NA	19.90	76	4	49	1.59	0.04
Columbus, GA-AL (Metro)															
Phenix-Girard Bank	Yes	Phenix City	196,171	837	1.65	11.14	3.52	15.49	NA	31.47	40	3	8	1.36	1.12
Total/Average			196,171	837	1.65	11.14	3.52	15.49	NA	31.47	40	3	8	1.37	1.12
Montgomery, AL (Metro)															
River Bank & Trust	No	Prattville	1,417,323	4,021	1.17	9.45	4.04	10.02	13.98	21.54	1,316	62	125	1.05	0.25
First Community Bank of Central Alabama	Yes	Wetumpka	399,461	2,405	2.43	30.60	3.92	8.04	11.51	27.34	125	32	113	2.32	0.38
Total/Average			1,816,784	6,426	1.80	20.03	3.98	9.03	12.75	24.44	1,441	94	238	1.33	0.27
Talladega-Sylacauga, AL (Micro)															
First Bank of Alabama	No	Talladega	587,667	1,707	1.14	8.80	4.09	12.22	18.86	16.41	725	66	348	1.14	0.53
SouthFirst Bank	No	Sylacauga	80,698	19	0.10	0.77	3.67	12.53	22.57	33.50	-	52	-	1.76	2.87
Total/Average			668,365	1,726	1.24	4.79	3.88	12.38	20.72	24.96	725	118	348	1.22	0.82
Tuscaloosa, AL ((Metro)															
Bryant Bank	Yes	Tuscaloosa	1,817,397	4,401	0.96	9.74	3.17	9.77	14.79	27.63	475	97	26	1.00	0.27
First Federal Bank	Yes	Tuscaloosa	145,912	1,029	3.18	28.69	3.12	10.92	16.76	5.71	130	5	2	0.49	0.59
Peoples Bank of Greensboro	Yes	Greensboro	96,623	307	1.30	13.83	3.61	9.34	NA	39.62	-	15	4	1.04	0.84
Citizens Bank	No	Greensboro	94,452	341	1.44	9.90	3.02	14.45	27.88	50.78	-	4	13	1.26	0.16
Bank of Moundville	No	Moundville	87,748	148	0.65	6.47	2.48	9.96	24.67	40.28	-	-	-	1.03	0.31
Merchants & Farmers Bank of Greene County	Yes	Eutaw	79,532	52	0.27	2.79	4.02	9.34	NA	22.52	-	43	29	1.11	1.64
Total/Average			2,321,664	6,278	1.30	11.90	3.24	10.63	21.03	31.09	605	164	74	1.01	0.36
Other															
West Alabama Bank & Trust	No	Reform	651,379	1,945	1.20	8.65	3.30	13.06	NA	33.44	-	189	62	1.11	0.20
Robertson Banking Company	Yes	Demopolis	333,952	885	1.06	10.49	3.81	10.23	13.68	16.44	500	15	15	1.55	0.21
Marion Bank and Trust Company	Yes	Marion	286,169	373	0.52	4.50	3.14	11.36	NA	26.91	150	20	69	1.50	3.73
Farmers and Merchants Bank	No	LaFayette	173,293	583	1.34	9.71	3.55	13.55	22.85	36.98	35	7	17	1.22	0.75
First Cahawba Bank	No	Selma	132,110	158	0.49	4.29	4.19	11.34	16.13	21.50	50	1	47	1.01	0.29
Town-Country National Bank	Yes	Camden	110,454	679	2.47	13.04	5.33	19.16	NA	34.04	20	98	50	3.58	0.91
Community Neighbor Bank	No	Camden	106,604	197	0.75	5.11	4.80	14.74	NA	30.08	100	20	50	1.86	0.91
Sweet Water State Bank	Yes	Sweet Water	99,596	273	1.11	9.43	5.40	11.89	NA	19.94	-	17	65	1.51	2.93
First Bank	Yes	Wadley	92,733	268	1.19	11.97	3.74	8.98	13.59	59.48	5	3	-	1.01	0.75
First Bank of Linden	No	Linden	77,227	112	0.57	3.79	3.29	14.94	30.00	62.09	-	2	23	1.21	0.51
Total/Average			2,063,517	5,473	1.07	8.10	4.06	12.93	19.25	34.09	860	372	398	1.46	0.99
Central - Total/Average															
			8,262,370	23,671	1.17	9.55	3.25	10.34	18.49	24.39	4,147	841	1,120	1.26	0.51

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Gulf Coast															
Mobile, Daphne, Fairhope															
Citizens' Bank, Inc.	Yes	Robertsdale	114,197	195	0.69	5.70	4.52	11.96	NA	26.88	-	14	2	1.25	1.81
Commonwealth National Bank	No	Mobile	47,609	(204)	(1.64)	(15.79)	3.17	10.42	16.66	35.34	-	57	189	2.84	1.51
Total/Average			161,806	(9)	(0.48)	(5.05)	3.85	11.19	16.66	31.11	-	71	191	1.52	1.72
Other															
CCB Community Bank	Yes	Andalusia	532,635	1,915	1.52	13.54	4.30	11.10	NA	17.31	250	22	91	0.96	0.71
Southern Independent Bank	No	Opp	256,240	563	0.89	7.99	2.98	11.21	19.65	42.75	90	-	-	1.36	0.18
First Citizens Bank	No	Luverne	255,420	1,016	1.63	11.42	4.25	14.02	21.10	23.10	50	55	66	1.81	0.53
AmeriFirst Bank	No	Montgomery	189,223	304	0.65	6.06	4.00	10.54	14.19	17.87	50	3	3	1.40	0.02
Brantley Bank and Trust Company	No	Brantley	75,124	210	1.10	8.06	4.43	13.77	NA	50.15	45	16	6	1.29	0.24
Community Bank & Trust - Alabama	No	Union Springs	48,650	(120)	(0.99)	(11.93)	3.36	8.11	20.87	51.31	-	5	20	4.85	1.81
First National Bank of Dozier	No	Dozier	34,708	62	0.70	4.68	2.68	14.87	NA	78.86	-	-	-	1.67	0.00
Peoples Bank of Red Level	No	Red Level	14,975	29	0.77	6.01	5.68	12.76	NA	66.18	15	-	27	1.29	2.35
Total/Average			1,406,975	3,979	0.78	5.73	3.96	12.05	18.95	43.44	500	101	213	1.32	0.50
Gulf Coast - Total/Average			1,568,781	3,970	0.15	0.34	3.90	11.62	17.81	37.28	500	172	404	1.34	0.63
Southeast															
Dothan, Enterprise, Eufaula, Troy															
Troy Bank & Trust Company	No	Troy	914,193	2,167	0.96	7.94	3.53	11.83	NA	23.98	275	172	164	1.48	1.29
MidSouth Bank	Yes	Dothan	423,061	789	0.75	6.18	3.54	12.26	NA	28.90	-	38	-	2.02	0.02
BankSouth	Yes	Dothan	178,169	512	1.15	5.50	3.37	20.75	NA	27.80	-	-	-	2.09	0.00
HNB First Bank	Yes	Headland	159,575	599	1.50	14.76	3.54	10.27	14.66	13.93	-	7	16	1.21	0.40
22nd State Bank	Yes	Louisville	149,043	(104)	(0.29)	(2.83)	3.71	10.20	15.16	14.13	-	1	35	1.36	1.64
Citizens Bank	No	Enterprise	148,701	263	0.70	6.74	3.84	10.52	NA	18.43	-	101	32	1.18	0.44
Friend Bank	Yes	Slocomb	135,400	517	1.53	15.68	4.22	9.88	NA	33.57	30	13	55	2.08	0.43
First National Bank of Hartford	Yes	Hartford	122,888	198	0.65	4.35	3.99	14.74	23.74	24.21	80	23	61	1.43	1.06
SunSouth Bank	No	Dothan	111,352	72	0.26	3.68	2.72	7.04	15.94	28.06	-	8	83	1.25	0.25
Commercial Bank of Ozark	Yes	Ozark	94,886	91	0.39	4.38	3.44	8.52	19.29	25.29	15	-	-	0.81	1.21
Samson Banking Company, Inc.	Yes	Samson	86,557	308	1.47	10.21	3.54	13.82	NA	52.10	13	2	8	1.36	0.00
First National Bank of Brundidge	No	Brundidge	86,009	99	0.46	2.70	3.68	17.23	29.78	25.78	50	2	34	1.27	0.60
Total/Average			2,609,834	5,511	0.79	6.61	3.59	12.26	19.76	26.35	463	367	488	1.56	0.75
Other															
United Bank	No	Atmore	723,283	2,327	1.29	13.31	3.89	9.71	14.90	27.35	700	15	17	1.30	0.51
First National Bank and Trust	Yes	Atmore	165,802	372	0.92	8.12	3.65	11.34	NA	31.15	100	113	-	1.65	1.36
Escambia County Bank	Yes	Flomaton	72,937	82	0.45	2.83	3.42	15.50	NA	59.27	5	2	-	1.43	1.12
Peoples Exchange Bank	No	Monroeville	69,958	149	0.82	5.78	4.78	14.58	NA	20.89	-	5	-	1.01	0.90
Bank of Evergreen	No	Evergreen	60,414	89	0.58	4.31	4.01	12.87	NA	36.64	85	9	496	1.41	1.74
Bank of Brewton	No	Brewton	48,347	57	0.49	2.07	4.02	24.15	NA	57.23	(26)	-	2	1.15	1.59
First Progressive Bank	No	Brewton	30,082	21	0.28	1.00	3.01	27.87	NA	95.28	-	-	-	0.99	0.03
Total/Average			1,170,823	3,097	0.69	5.35	3.83	16.57	14.90	46.83	864	144	515	1.33	0.79
Southeast - Total/Average			3,780,657	8,608	0.74	5.98	3.71	14.41	17.33	36.59	1,327	511	1,003	1.49	0.76