

Institution	City	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	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		15,497,863	9,335,694	159,270	50,355	56,833	1.71	2.71	120,124	13,978	203,969	215,268	102,607	13,137	230,192	225,175
North Central - Total/Average		7,912,463	4,521,788	84,683	38,247	42,655	1.87	2.33	50,746	9,121	103,643	80,680	54,452	5,104	107,204	82,484
Gulf Coast - Total/Average		3,868,994	2,392,978	63,141	25,405	35,221	2.64	6.57	27,219	234	132,723	121,550	23,748	800	140,008	119,422
Southeast - Total/Average		4,755,568	2,890,856	62,550	28,977	38,533	2.16	4.01	52,936	14,030	112,568	78,274	58,516	9,546	124,509	79,973
State Total		32,034,888	19,141,316	369,644	142,984	173,242	1.93	3.27	251,025	37,363	552,903	495,772	239,323	28,587	601,913	507,054
Regionals																
Compass Bank	Birmingham	64,456,646	41,450,204	1,082,786	375,170	496,363	2.60	2.78	305,725	213,924	1,511,965	280,501	322,442	402,131	1,582,899	298,755
Regions Bank	Birmingham	125,487,974	79,525,023	2,963,731	1,235,000	1,638,249	3.68	2.70	836,184	486,162	3,053,620	333,201	857,869	548,238	3,164,690	430,452
North																
Albertville, AL (Micro)																
Citizens Bank & Trust	Guntersville	286,921	195,398	2,698	1,330	1,536	1.38	2.02	2,427	665	3,861	1,940	2,848	150	4,590	2,031
First Bank of Boaz	Boaz	185,395	46,412	862	180	99	1.86	0.11	567	61	12	187	446	152	12	122
Peoples Independent Bank	Boaz	168,807	81,126	1,539	500	217	1.89	3.01	672	4	3,087	1,988	313	25	3,192	1,988
Vantage Bank of Alabama	Albertville	75,380	47,063	598	152	111	1.27	0.15	245	0	116	0	48	0	183	0
Total/Average		716,503	369,999	5,697	2,162	1,963	1.54	1.56	3,911	730	7,076	4,115	3,655	327	7,977	4,141
Anniston- Oxford, AL (Metro)																
Cheaha Bank	Oxford	169,422	95,347	1,005	1,050	1,482	1.05	1.38	713	38	235	2,106	645	104	264	2,300
Farmers & Merchants Bank	Piedmont	190,297	101,946	1,765	270	151	1.73	0.62	2,667	56	50	1,122	1,939	23	30	1,279
Noble Bank & Trust, N.A.	Anniston	170,404	88,083	1,406	850	720	1.60	1.00	292	127	961	740	313	0	2,308	1,036
Southern States Bank	Anniston	207,617	164,957	2,737	667	304	1.66	0.46	145	0	341	623	207	0	2,670	789
Total/Average		737,740	450,333	6,913	2,837	2,657	1.54	0.84	3,817	221	1,587	4,591	3,104	127	5,272	5,404
Birmingham-Hoover, AL (Metro)																
Alamerica Bank	Birmingham	33,770	17,648	421	259	98	2.39	21.15	565	0	3,044	4,098	906	0	2,371	4,160
Bank of Walker County	Jasper	80,186	45,765	953	297	224	2.08	0.96	861	0	729	39	679	0	377	622
Covenant Bank	Leeds	101,415	77,525	1,117	702	745	1.43	3.44	1,149	26	1,525	1,960	859	0	3,260	2,025
First Financial Bank	Bessemer	205,875	110,738	2,938	1,370	1,754	2.65	8.46	3,923	1,062	3,491	13,917	2,805	1,115	4,573	14,223
Hometown Bank of Alabama	Oneonta	286,029	146,014	3,078	1,160	655	2.11	2.38	2,827	252	4,006	2,801	3,052	967	4,390	2,957
Metro Bank	Pell City	623,268	410,857	5,176	4,700	4,533	1.26	2.86	10,618	371	3,683	14,130	8,656	196	4,518	12,777
Oakworth Capital Bank	Birmingham	205,579	140,931	1,785	338	0	1.27	0.00	0	0	0	0	0	0	0	0
Pinnacle Bank	Jasper	208,069	104,620	2,752	1,050	1,025	2.62	0.51	317	58	349	704	898	71	1,246	610
National Bank of Commerce	Birmingham	421,949	270,856	10,055	300	1,987	3.59	1.30	300	0	4,066	1,408	256	0	4,658	3,163
ServisFirst Bank	Birmingham	2,258,756	1,695,476	21,466	6,465	3,339	1.26	1.20	3,712	1,369	17,052	10,044	7,386	542	20,584	6,931
SouthCity Bank	Vestavia Hills	167,546	112,559	1,867	744	419	1.66	2.47	4,164	251	3,373	763	382	334	3,154	763
SouthPoint Bank	Birmingham	227,023	166,678	3,604	1,286	1,263	2.09	6.62	2,566	398	6,150	8,870	1,088	0	7,158	9,510
Union State Bank	Pell City	276,884	120,796	5,709	2,300	1,626	4.73	6.75	8,133	0	12,909	5,779	1,893	0	14,783	6,542
Total/Average		5,096,349	3,420,463	60,921	20,971	17,668	1.78	2.45	39,135	3,787	60,377	64,513	28,860	3,225	71,072	64,283

ALABAMA ASSET QUALITY - SEPTEMBER 30, 2011

Institution	City	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	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)																	
EvaBank	Cullman	369,307	263,173	7,092	616	1,769	2.69	6.36	2,528	0	6,371	17,117	3,280	0	13,067	18,440	
Merchants Bank of Alabama	Cullman	255,662	158,376	3,000	1,215	794	1.89	6.12	3,665	140	8,689	6,945	6,096	198	8,348	6,773	
Peoples Bank of Alabama	Cullman	495,981	340,860	4,679	2,358	2,224	1.37	5.72	7,411	3	10,808	17,582	2,020	20	10,233	20,176	
Premier Bank of the South	Cullman	137,221	99,133	1,454	475	311	1.47	0.45	463	33	146	471	80	0	68	711	
Traditions Bank	Cullman	218,824	163,130	2,631	1,720	1,668	1.60	1.38	2,292	133	1,099	1,931	680	17	513	3,917	
Total/Average		1,476,995	1,024,672	18,856	6,384	6,766	1.84	4.82	16,359	309	27,113	44,046	12,156	235	32,229	50,017	
Florence-Muscle Shoals, AL (Metro)																	
Bank Independent	Sheffield	1,030,662	772,787	10,781	4,100	4,311	1.39	1.30	12,147	843	11,608	1,750	10,989	476	11,766	1,227	
Farmers & Merchants Bank	Waterloo	63,762	11,105	357	0	28	3.21	0.09	143	254	0	60	333	193	0	60	
First Metro Bank	Muscle Shoals	467,381	281,563	2,696	296	207	0.96	0.26	1,310	101	1,071	138	1,278	63	83	379	
First Southern Bank	Florence	172,290	119,803	2,042	0	11	1.70	1.17	423	117	1,711	297	507	113	1,806	299	
Total/Average		1,734,095	1,185,258	15,876	4,396	4,557	1.34	0.96	14,023	1,315	14,390	2,245	13,107	845	13,655	1,965	
Fort Payne, AL (Micro)																	
Citizens Bank of Valley Head	Valley Head	27,299	21,809	129	82	19	0.59	2.45	840	165	590	78	1,108	729	590	78	
First Bank of the South	Rainsville	87,079	53,867	553	107	216	1.03	1.25	1,694	105	405	681	465	124	921	1,096	
First State Bank of DeKalb County	Fort Payne	89,673	49,899	390	230	369	0.78	3.63	1,105	1,140	2,160	1,096	1,287	376	2,575	665	
Horizon Bank	Fyffe	97,617	62,075	967	171	238	1.56	3.60	1,301	1,264	3,210	306	1,391	1,327	3,390	265	
Liberty Bank	Geraldine	106,895	43,006	550	20	87	1.28	0.18	2,313	584	59	131	1,998	1,245	73	104	
Total/Average		408,563	230,656	2,589	610	929	1.12	2.13	7,253	3,258	6,424	2,292	6,249	3,801	7,549	2,208	
Gasden, AL (Metro)																	
Exchange Bank of Alabama	Altoona	239,230	158,355	1,951	2,869	3,342	1.23	5.02	3,284	390	3,343	8,665	3,572	225	2,130	9,966	
Southern Bank Company	Gadsden	97,253	27,676	242	4	17	0.87	0.47	88	0	460	0	751	0	143	0	
Total/Average		336,483	186,031	2,193	2,873	3,359	1.18	3.71	3,372	390	3,803	8,665	4,323	225	2,273	9,966	
Huntsville, AL (Metro)																	
North Alabama Bank	Hazel Green	115,884	69,203	2,453	435	630	3.54	16.14	3,889	0	7,232	11,467	1,306	81	2,780	12,267	
Progress Bank and Trust	Huntsville	366,621	252,131	3,324	609	368	1.26	2.24	0	375	5,025	3,196	329	865	5,000	2,199	
Reliance Bank	Athens	151,959	82,562	2,183	20	929	2.62	2.15	696	0	751	2,517	510	0	1,972	1,320	
Total/Average		634,464	403,896	7,960	1,064	1,927	1.97	4.76	4,585	375	13,008	17,180	2,145	946	9,752	15,786	

ALABAMA ASSET QUALITY - SEPTEMBER 30, 2011

Institution	City	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	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)																
First Jackson Bank	Stevenson	215,919	119,842	1,817	710	625	1.52	3.25	1,477	395	4,038	2,984	1,085	135	4,178	3,750
First Southern State Bank	Stevenson	328,769	189,937	2,236	2,550	3,697	1.18	1.21	1,684	188	2,662	1,321	2,174	32	4,406	930
FNB Bank	Scottsboro	357,777	216,439	4,837	145	749	2.23	3.85	2,236	30	3,873	9,917	1,473	13	4,551	10,319
Total/Average		902,465	526,218	8,890	3,405	5,071	1.69	2.75	5,397	613	10,573	14,222	4,732	180	13,135	14,999
Other																
Bank of Vernon	Vernon	163,148	116,911	4,055	827	2,540	3.47	8.60	2,401	27	8,993	5,034	5,692	779	10,699	6,907
CB&S Bank	Russellville	1,267,012	561,124	9,342	1,700	3,642	1.66	5.49	4,954	0	34,541	34,992	1,754	0	38,512	36,791
Citizens Bank of Fayette	Fayette	191,138	74,686	3,393	0	1,429	4.54	4.21	1,727	119	4,311	3,737	1,325	215	4,810	2,870
Citizens Bank of Winfield	Winfield	215,022	40,628	1,573	453	502	3.87	0.97	674	335	1,711	364	1,107	127	2,019	274
Citizens State Bank	Vernon	92,273	52,176	728	475	624	1.40	2.56	531	81	1,763	603	214	68	1,308	656
Community Spirit Bank	Red Bay	110,866	74,636	890	8	31	1.19	0.10	145	0	60	46	250	0	0	47
First National Bank	Hamilton	283,861	109,727	1,734	117	160	1.58	0.44	554	287	1,011	236	815	123	1,537	251
First State Bank of the South, Inc.	Sulligent	96,264	35,216	338	83	51	0.96	0.29	629	8	39	236	1,509	48	50	236
FirstState Bank	Lineville	197,761	98,702	1,539	680	782	1.56	1.29	1,296	167	2,187	362	1,698	199	2,832	412
Generations Bank	Centre	63,909	46,985	629	85	25	1.34	1.17	346	0	749	0	873	0	0	362
PeoplesTrust Bank	Hamilton	88,293	45,294	578	290	449	1.28	2.14	232	0	1,622	270	698	0	1,608	270
State Bank & Trust	Winfield	199,721	62,312	960	110	872	1.54	1.60	2,210	736	1,225	1,972	2,522	758	1,467	1,916
Traders & Farmers Bank	Haleyville	367,313	169,261	2,626	735	789	1.55	1.82	6,273	1,215	1,406	5,282	5,468	908	2,436	5,149
Valley State Bank	Russellville	117,625	50,510	990	90	40	1.96	0.23	300	5	0	265	351	1	0	265
Total/Average		3,454,206	1,538,168	29,375	5,653	11,936	1.91	3.27	22,272	2,980	59,618	53,399	24,276	3,226	67,278	56,406
North - Total/Average		15,497,863	9,335,694	159,270	50,355	56,833	1.71	2.71	120,124	13,978	203,969	215,268	102,607	13,137	230,192	225,175
Central																
Alexander City, AL (Micro)																
Aliant Bank	Alexander City	928,608	674,468	20,463	11,781	13,739	2.98	5.31	5,306	187	31,378	17,971	4,469	494	37,195	17,316
PrimeSouth Bank	Tallassee	160,373	115,548	2,275	2,154	2,426	1.97	1.91	1,499	0	1,331	1,739	1,807	142	1,631	1,739
Total/Average		1,088,981	790,016	22,738	13,935	16,165	2.88	4.81	6,805	187	32,709	19,710	6,276	636	38,826	19,055
Auburn-Opellika, AL (Micro)																
AuburnBank	Auburn	765,201	374,788	6,340	1,800	3,325	1.68	2.39	1,529	0	10,506	7,770	913	11	8,150	9,361
Keystone Bank	Auburn	203,111	134,675	2,186	463	248	1.60	0.87	668	783	299	1,462	840	692	480	1,010
Total/Average		968,312	509,463	8,526	2,263	3,573	1.67	2.07	2,197	783	10,805	9,232	1,753	703	8,630	10,371

ALABAMA ASSET QUALITY - SEPTEMBER 30, 2011

Institution	City	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD C/O's \$	ALLL/ Loans (%)	NPA's/ 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 + \$		
Birmingham-Hoover, AL (Metro)																
Central State Bank	Calera	157,465	88,305	1,876	800	516	2.11	0.96	1,580	0	870	640	1,607	0	738	368
Peachtree Bank	Maplesville	55,394	22,298	364	10	243	1.63	3.26	191	0	1,577	227	106	105	2,504	577
Peoples Southern Bank	Clanton	144,934	53,065	1,286	50	251	2.42	0.83	416	0	1,171	27	399	0	628	27
Total/Average		357,793	163,668	3,526	860	1,010	2.15	1.26	2,187	0	3,618	894	2,112	105	3,870	972
Columbus, GA-AL (Metro)																
Phenix-Girard Bank	Phenix City	167,862	77,791	1,632	185	407	2.10	3.94	2,989	0	3,026	3,590	2,221	146	2,947	3,749
Total/Average		167,862	77,791	1,632	185	407	2.10	3.94	2,989	0	3,026	3,590	2,221	146	2,947	3,749
Montgomery, AL (Metro)																
First Community Bank of Central Alabama	Wetumpka	280,794	188,011	3,194	1,000	933	1.69	1.72	3,554	235	1,670	3,170	3,013	0	2,165	3,408
River Bank & Trust	Prattville	351,383	208,256	3,745	1,487	1,474	1.80	0.83	1,191	0	559	2,360	594	0	743	2,660
Total/Average		632,177	396,267	6,939	2,487	2,407	1.75	1.23	4,745	235	2,229	5,530	3,607	0	2,908	6,068
Talladega-Sylacauga, AL (Micro)																
Alabama Trust Bank, National Association	Sylacauga	59,455	42,440	1,257	628	1,252	2.96	6.97	664	152	2,073	2,072	955	325	2,048	1,979
First National Bank of Talladega	Talladega	400,543	178,617	3,457	4,495	3,040	1.94	1.93	1,921	4,376	7,086	638	1,395	10	6,451	1,202
Total/Average		459,998	221,057	4,714	5,123	4,292	2.13	2.58	2,585	4,528	9,159	2,710	2,350	335	8,499	3,181
Tuscaloosa, AL (Metro)																
Bank of Moundville	Moundville	110,870	22,607	259	20	46	1.15	1.95	512	23	166	1,991	103	122	133	2,021
Bryant Bank	Tuscaloosa	988,676	570,676	9,792	3,843	4,978	1.72	2.54	3,716	0	16,027	9,091	10,714	280	16,429	9,716
Capstone Bank	Tuscaloosa	386,587	292,296	3,564	969	553	1.20	0.38	3,329	0	1,304	169	306	0	1,121	41
Citizens Bank	Greensboro	101,557	48,035	466	144	141	0.97	0.12	871	270	124	0	1,166	136	72	0
First National Bank of Central Alabama	Tuscaloosa	247,728	141,235	2,564	867	1,427	1.80	2.47	198	0	4,476	1,652	922	0	3,899	1,602
Merchants & Farmers Bank of Greene County, AL	Eutaw	53,600	25,677	313	88	208	1.22	1.65	868	0	560	324	1,076	0	478	324
Peoples Bank of Greensboro	Greensboro	93,918	40,904	386	0	36	0.94	0.77	2,033	681	85	636	1,713	445	20	613
Total/Average		1,982,936	1,141,430	17,344	5,931	7,389	1.52	1.85	11,527	974	22,742	13,863	16,000	983	22,152	14,317
Other																
First Tuskegee Bank	Tuskegee	66,726	36,131	698	0	55	1.93	15.06	230	33	4,509	5,542	855	331	4,021	5,542
Farmers & Merchants Bank	LaFayette	112,447	43,792	740	106	178	1.69	0.76	448	269	113	743	1,284	109	3	789
Bank of Pine Hill	Pine Hill	25,431	5,457	145	0	0	2.66	0.00	257	83	0	0	212	12	1	0
Bank of Wedowee	Wedowee	119,627	47,531	886	30	83	1.86	2.10	832	0	1,711	800	753	509	1,262	775
Bank of York	York	85,761	26,539	697	17	22	2.63	0.10	369	0	90	0	130	0	124	77
Camden National Bank	Camden	113,071	69,723	1,213	200	512	1.74	0.89	1,654	1,460	446	559	1,876	689	665	706
First Bank	Wadley	66,152	24,493	407	296	201	1.66	2.56	140	200	1,069	626	341	11	694	426
First Bank of Linden	Linden	82,911	39,453	449	142	89	1.14	1.13	439	0	39	900	311	0	39	1,049
First Cahawba Bank	Selma	81,277	48,986	789	252	126	1.61	3.11	15	0	2,369	155	24	0	1,749	195
Marion Bank & Trust Company	Marion	251,896	154,178	753	300	326	0.49	1.23	5,654	7	740	2,347	4,756	88	50	2,365
Robertson Banking Company	Demopolis	242,308	176,183	3,319	275	353	1.88	1.06	812	0	2,467	110	858	1	2,625	359
Small Town Bank	Wedowee	242,787	121,869	1,705	1,425	1,977	1.40	1.36	2,086	207	1,819	1,474	1,709	112	2,699	1,336
Sweet Water State Bank	Sweet Water	85,423	63,850	686	280	265	1.07	0.65	584	60	197	354	1,150	24	208	368
Town-Country National Bank	Camden	92,390	56,755	1,817	465	398	3.20	0.55	1,319	89	445	65	1,508	231	506	10
West Alabama Bank & Trust	Reform	586,197	307,156	4,960	3,675	2,827	1.61	2.53	2,872	6	3,341	11,476	4,366	79	4,726	10,774
Total/Average		2,254,404	1,222,096	19,264	7,463	7,412	1.58	1.97	17,711	2,414	19,355	25,151	20,133	2,196	19,372	24,771
North Central - Total/Average																
		7,912,463	4,521,788	84,683	38,247	42,655	1.87	2.33	50,746	9,121	103,643	80,680	54,452	5,104	107,204	82,484

Institution	City	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD C/O's \$	ALLL/ Loans (%)	NPA's/ 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.	Robertsdale	115,646	70,586	1,872	648	784	2.65	2.03	797	0	1,545	808	492	109	1,540	1,155
First National Bank of Baldwin County	Foley	207,234	158,418	3,832	795	2,766	2.42	3.94	921	0	1,188	6,974	403	0	2,904	7,922
Heritage First Bank	Gulf Shores	54,607	30,958	1,158	1,106	952	3.74	7.14	15	7	936	2,961	1,181	7	510	2,899
BankTrust	Mobile	2,116,735	1,304,579	43,117	14,500	20,259	3.30	9.29	14,723	0	106,675	89,883	11,998	0	107,523	87,539
Bay Bank	Mobile	87,432	45,171	1,140	0	443	2.52	1.95	265	0	0	1,701	392	0	342	1,583
Commonwealth National Bank	Mobile	68,021	29,744	491	243	231	1.65	4.61	1,840	0	1,527	1,607	1,190	0	1,772	1,133
Community Bank, National Association	Mobile	88,180	67,367	675	79	130	1.00	0.72	251	0	0	632	491	0	82	733
Total/Average		2,737,855	1,706,823	52,285	17,371	25,565	3.06	7.91	18,812	7	111,871	104,566	16,147	116	114,673	102,964
Other																
AmeriFirst Bank	Union Springs	147,131	94,383	1,615	1,061	1,017	1.71	4.37	408	121	3,557	2,875	1,080	34	4,058	1,925
Brantley Bank & Trust Company	Brantley	67,198	25,456	540	510	685	2.12	1.45	1,300	38	463	513	771	41	1,048	238
CCB Community Bank	Andalusia	390,921	322,664	3,891	3,450	4,058	1.21	2.57	1,927	40	3,991	6,074	1,035	37	5,771	6,633
Community Bank & Trust- Alabama	Union Springs	84,602	37,754	583	1,100	2,131	1.54	10.43	1,698	17	3,029	5,793	2,306	17	4,796	5,505
First Citizens Bank	Luverne	225,780	104,404	2,287	1,100	1,110	2.19	3.76	2,054	3	7,031	1,460	1,471	261	7,120	1,936
First National Bank of Dozier	Dozier	36,200	8,950	154	174	270	1.72	0.82	21	8	297	0	57	292	0	0
Peoples Bank of Red Level	Red Level	16,140	5,492	102	0	4	1.86	1.12	154	0	109	72	312	0	159	24
Southern Independent Bank	Opp	163,167	87,052	1,684	639	381	1.93	1.58	845	0	2,375	197	569	2	2,383	197
Total/Average		1,131,139	686,155	10,856	8,034	9,656	1.58	3.34	8,407	227	20,852	16,984	7,601	684	25,335	16,458
Gulf Coast - Total/Average		3,868,994	2,392,978	63,141	25,405	35,221	2.64	6.57	27,219	234	132,723	121,550	23,748	800	140,008	119,422
Southeast																
Dothan, Enterprise, Eufaula, Troy																
BankSouth	Dothan	196,746	175,590	4,000	321	1,296	2.28	0.88	123	0	1,037	703	410	0	1,132	841
Citizens Bank	Geneva	170,030	48,461	1,057	1,245	1,568	2.18	0.56	4,015	189	335	615	1,510	323	580	835
City Bank of Hartford	Hartford	58,530	31,933	381	221	292	1.19	5.35	1,345	835	2,169	960	2,219	320	2,010	649
First National Bank of Hartford	Hartford	145,068	53,036	816	985	982	1.54	1.00	2,578	1,152	1,028	424	2,848	669	538	408
Headland National Bank	Headland	109,599	61,436	1,989	840	271	3.20	7.27	3,549	6	5,864	2,101	2,871	553	5,782	1,409
MidSouth Bank, NA	Dothan	347,658	251,320	5,842	2,540	1,659	2.32	3.66	642	0	9,981	2,726	396	286	9,985	1,884
Samson Banking Company, Inc.	Samson	55,251	20,217	225	0	4	1.11	0.83	797	129	457	0	467	224	474	0
Stocomb National Bank	Slocomb	73,957	46,519	994	255	209	2.14	2.34	245	3	1,515	214	1,095	74	1,831	117
SunSouth Bank	Dothan	201,963	152,410	4,115	1,000	1,198	2.69	10.96	2,006	432	15,752	6,389	5,672	44	13,736	8,273
Trinity Bank	Dothan	71,704	50,132	1,019	969	1,401	2.03	6.90	1,325	0	1,249	3,698	873	101	3,940	1,818
Citizens Bank	Enterprise	82,107	39,872	1,090	281	192	2.70	0.75	1,942	6	20	593	552	0	90	430
Commercial Bank of Ozark	Ozark	75,060	44,967	627	23	139	1.39	1.89	967	0	755	661	1,811	0	874	580
Farmers Exchange Bank	Louisville	195,033	133,446	2,317	1,923	3,904	1.74	7.00	6,334	2,895	10,050	3,601	3,646	1,270	11,879	3,756
First National Bank of Brundidge	Brundidge	100,195	44,849	771	575	510	1.72	1.61	308	11	1,247	370	239	0	1,403	396
Troy Bank & Trust Company	Troy	831,523	499,970	7,998	6,833	7,262	1.60	3.24	8,950	2,718	13,340	13,609	9,497	541	12,317	12,965
Total/Average		2,714,424	1,654,158	33,241	18,011	20,887	2.01	3.74	35,126	8,376	64,799	36,664	34,106	4,405	66,571	34,361

ALABAMA ASSET QUALITY - SEPTEMBER 30, 2011

Institution	City	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	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 + \$			
Other																	
Bank of Brewton	Brewton	53,857	20,490	404	-23	0	1.97	3.34	1,543	0	1,800	0	658	2	1,398	0	
Bank of Evergreen	Evergreen	50,647	34,653	573	320	409	1.65	2.84	499	423	1,096	342	618	146	1,296	171	
Escambia County Bank	Flomaton	89,640	25,388	839	245	286	3.30	1.68	639	0	980	530	166	43	1,104	558	
First Community Bank	Chatom	324,738	220,034	2,761	3,176	3,443	1.25	2.95	158	0	4,965	4,615	4,764	0	4,701	4,777	
First National Bank & Trust	Atmore	151,022	94,015	1,309	450	548	1.39	2.03	689	67	1,885	1,176	680	457	3,775	1,386	
First Progressive Bank	Brewton	29,529	8,150	167	0	0	2.05	0.31	195	0	91	0	180	0	93	0	
First United Security Bank	Thomasville	637,642	397,648	15,261	5,176	11,828	3.84	6.73	6,225	3,083	19,901	22,993	6,269	3,401	28,933	25,270	
Merchants Bank	Jackson	204,229	124,703	1,742	460	379	1.40	0.83	3,474	1,286	362	1,330	7,366	1,092	670	1,484	
Peoples Exchange Bank of Monroe County	Monroeville	65,345	38,686	576	12	0	1.49	3.05	578	46	876	1,115	507	0	822	1,113	
United Bank	Atmore	434,495	272,931	5,677	1,150	753	2.08	5.83	3,810	749	15,813	9,509	3,202	0	15,146	10,853	
Total/Average		2,041,144	1,236,698	29,309	10,966	17,646	2.37	4.38	17,810	5,654	47,769	41,610	24,410	5,141	57,938	45,612	
Southeast - Total/Average		4,755,568	2,890,856	62,550	28,977	38,533	2.16	4.01	52,936	14,030	112,568	78,274	58,516	9,546	124,509	79,973	