

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	OREO	P/D Still Accruing		Non	OREO
									30-90 \$	90 + \$	Accrual \$		30-90 \$	90 + \$	Accrual \$	
State Summary (Does not include regionals)																
North - Total/Average		15,758,123	9,469,256	157,381	69,172	80,862	1.66	2.52	123,480	11,919	186,980	210,841	120,124	13,978	204,811	215,268
North Central - Total/Average		7,007,553	3,866,766	63,352	35,144	39,807	1.64	1.90	50,471	3,326	71,106	61,796	45,440	8,934	72,265	62,709
Gulf Coast - Total/Average		3,791,369	2,331,765	64,287	31,918	40,192	2.76	6.39	27,845	1,285	132,104	110,185	27,204	227	131,787	118,589
Southeast - Total/Average		4,793,141	2,820,370	64,520	45,469	54,255	2.29	3.90	62,519	9,010	109,531	77,339	52,936	14,030	112,568	78,274
State Total		31,350,186	18,488,157	349,540	181,703	215,116	1.89	3.06	264,315	25,540	499,721	460,161	245,704	37,169	521,431	474,840
Regionals																
Compass Bank	Birmingham	63,106,987	41,942,684	1,051,796	428,633	608,440	2.50	2.50	250,572	191,326	1,357,649	217,840	305,725	213,924	1,511,965	280,501
Regions Bank	Birmingham	123,368,203	77,692,832	2,745,404	1,530,000	2,107,493	3.48	2.42	796,472	544,129	2,699,846	291,385	836,184	486,162	3,053,620	333,201
North																
Alberville, AL (Micro)																
Citizens Bank & Trust	Guntersville	286,806	193,848	2,479	1,765	2,200	1.27	1.62	2,087	294	1,223	3,419	2,427	665	3,861	1,940
First Bank of Boaz	Boaz	182,570	48,717	799	240	230	1.64	0.06	281	0	18	85	567	61	12	187
Peoples Independent Bank	Boaz	171,357	78,187	595	700	1,366	0.76	1.44	723	0	783	1,688	672	4	3,087	1,988
Vantage Bank of Alabama	Alberville	75,946	48,834	573	177	162	1.17	0.09	289	0	69	0	245	0	116	0
Total/Average		716,679	369,586	4,446	2,882	3,958	1.20	1.02	3,380	294	2,093	5,192	3,911	730	7,076	4,115
Anniston- Oxford, AL (Metro)																
Cheaha Bank	Oxford	170,974	94,228	1,064	1,210	1,591	1.12	1.33	1,222	219	354	1,925	713	38	235	2,106
Farmers & Merchants Bank	Piedmont	202,395	100,703	1,914	430	165	1.90	0.87	3,344	155	725	1,037	2,667	56	50	1,122
Noble Bank & Trust, N.A.	Anniston	165,938	87,435	1,346	875	813	1.54	0.94	181	0	925	635	292	127	961	740
Southern States Bank	Anniston	212,679	173,618	2,558	667	484	1.47	0.43	1,357	0	0	918	145	0	341	623
Total/Average		751,986	455,984	6,882	3,182	3,053	1.51	0.87	6,104	374	2,004	4,515	3,817	221	1,587	4,591
Birmingham-Hoover, AL (Metro)																
Alamerica Bank	Birmingham	33,514	17,305	423	259	98	2.44	20.93	775	23	3,044	3,969	565	0	3,044	4,098
Bank of Walker County	Jasper	77,038	46,008	675	297	525	1.46	0.47	1,539	0	90	269	861	0	729	39
Covenant Bank	Leeds	98,899	77,108	1,518	1,212	860	1.95	4.35	2,544	0	2,567	1,737	1,149	26	1,525	1,960
First Financial Bank	Bessemer	208,872	109,529	2,943	1,383	1,769	2.69	7.84	3,451	0	3,572	12,795	3,923	1,062	3,491	13,917
Hometown Bank of Alabama	Oneonta	283,858	147,172	3,675	1,799	698	2.50	2.37	2,713	307	4,521	2,214	2,827	252	4,006	2,801
Metro Bank	Pell City	627,713	401,691	5,002	5,000	5,021	1.25	2.61	11,154	741	4,110	12,277	10,618	371	3,683	14,130
Oakworth Capital Bank	Birmingham	228,192	146,445	1,923	476	0	1.31	0.00	0	0	0	0	0	0	0	0
Pinnacle Bank	Jasper	199,134	104,674	2,229	1,100	1,558	2.13	0.73	761	0	1,053	404	317	58	1,191	704
National Bank of Commerce	Birmingham	426,036	300,086	10,343	600	2,694	3.36	0.62	101	0	1,730	905	300	0	4,066	1,408
ServisFirst Bank	Birmingham	2,460,146	1,830,742	22,030	8,972	5,653	1.19	1.06	4,425	0	13,772	12,275	3,712	1,369	17,052	10,044
SouthCity Bank	Vestavia Hills	159,754	117,182	2,052	989	479	1.75	1.22	1,123	541	1,023	923	4,164	251	3,373	763
SouthPoint Bank	Birmingham	234,571	161,555	4,563	2,258	1,434	2.73	6.79	3,287	300	6,625	9,292	2,566	398	6,150	8,870
Union State Bank	Pell City	274,545	117,518	5,822	2,600	1,931	4.95	9.25	4,448	3	18,698	6,685	8,133	0	12,909	5,779
Total/Average		5,312,272	3,577,015	63,198	26,945	22,720	1.77	2.34	36,321	1,915	60,805	63,745	39,135	3,787	61,219	64,513

ALABAMA ASSET QUALITY - DECEMBER 31, 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		P/D Still Accruing		Non	
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Cullman, AL (Micro)																
EvaBank	Cullman	352,056	262,508	5,937	1,466	3,887	2.26	5.87	3,880	0	6,264	14,416	2,528	0	6,371	17,117
Merchants Bank of Alabama	Cullman	243,048	155,163	2,908	1,426	1,111	1.87	5.99	3,218	953	7,846	6,704	3,665	140	8,689	6,945
Peoples Bank of Alabama	Cullman	511,316	347,671	4,750	2,898	2,700	1.37	5.55	5,045	0	14,334	14,041	7,411	3	10,808	17,582
Premier Bank of the South	Cullman	141,929	101,389	1,499	650	491	1.48	0.85	226	78	776	437	463	33	146	471
Traditions Bank	Cullman	221,437	161,593	2,688	2,296	2,197	1.62	1.82	311	23	1,150	2,873	2,292	133	1,099	1,931
Total/Average		1,469,786	1,028,324	17,782	8,736	10,386	1.73	4.68	12,680	1,054	30,370	38,471	16,359	309	27,113	44,046
Florence-Muscle Shoals, AL (Metro)																
Bank Independent	Sheffield	1,041,073	763,141	9,712	4,400	5,886	1.27	1.01	14,746	1,310	8,915	1,607	12,147	843	11,608	1,750
Farmers & Merchants Bank	Waterloo	66,472	9,851	359	0	31	3.64	0.37	183	9	188	60	143	254	0	60
First Metro Bank	Muscle Shoals	471,353	277,215	2,522	437	529	0.91	0.15	1,121	615	79	611	1,310	101	1,071	138
First Southern Bank	Florence	176,098	123,093	2,070	100	88	1.68	2.00	894	146	3,224	294	423	117	1,711	297
Total/Average		1,754,996	1,173,300	14,663	4,937	6,534	1.25	0.85	16,944	2,080	12,406	2,572	14,023	1,315	14,390	2,245
Fort Payne, AL (Micro)																
Citizens Bank of Valley Head	Valley Head	26,070	21,375	126	148	88	0.59	2.59	1,058	276	590	85	840	165	590	78
First Bank of the South	Rainsville	83,430	52,608	652	319	355	1.24	1.25	1,070	143	414	625	1,694	105	405	681
First State Bank of DeKalb County	Fort Payne	92,831	49,279	375	265	422	0.76	3.29	700	21	2,182	874	1,105	1,140	2,160	1,096
Horizon Bank	Fyffe	94,993	62,988	965	346	418	1.53	3.55	966	290	2,858	515	1,301	1,264	3,210	306
Liberty Bank	Geraldine	104,556	42,686	543	20	101	1.27	0.18	2,725	1,048	11	176	2,313	584	59	131
Total/Average		401,880	228,936	2,661	1,098	1,384	1.16	2.07	6,519	1,778	6,055	2,275	7,253	3,258	6,424	2,292
Gasden, AL (Metro)																
Exchange Bank of Alabama	Altoona	230,664	157,849	2,134	3,728	4,027	1.35	5.08	6,543	537	3,012	8,700	3,284	390	3,343	8,665
Southern Bank Company	Gadsden	101,769	27,582	249	8	17	0.90	0.39	451	0	399	0	88	0	460	0
Total/Average		332,433	185,431	2,383	3,736	4,044	1.29	3.64	6,994	537	3,411	8,700	3,372	390	3,803	8,665
Huntsville, AL (Metro)																
North Alabama Bank	Hazel Green	111,769	59,687	1,420	3,767	5,010	2.38	14.32	263	0	1,111	14,891	3,889	0	7,232	11,467
Progress Bank and Trust	Huntsville	391,209	267,310	3,503	803	393	1.25	1.68	292	0	3,415	3,141	0	375	5,025	3,196
Reliance Bank	Athens	144,659	79,234	2,272	35	991	2.84	1.86	723	0	291	2,400	696	0	751	2,517
Total/Average		647,637	406,231	7,195	4,605	6,394	1.77	3.90	1,278	0	4,817	20,432	4,585	375	13,008	17,180

ALABAMA ASSET QUALITY - DECEMBER 31, 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		P/D Still Accruing		Non	
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Scottsboro, AL (Micro)																
First Jackson Bank	Stevenson	223,937	119,089	1,599	860	1,043	1.34	3.11	1,248	432	3,905	3,060	1,477	395	4,038	2,984
First Southern State Bank	Stevenson	331,316	185,791	2,691	3,500	4,329	1.45	1.09	2,701	0	2,245	1,371	1,684	188	2,662	1,321
FNB Bank	Scottsboro	354,098	212,585	4,843	330	995	2.28	3.78	1,483	46	2,982	10,390	2,236	30	3,873	9,917
Total/Average		909,351	517,465	9,133	4,690	6,367	1.76	2.63	5,432	478	9,132	14,821	5,397	613	10,573	14,222
Other																
Bank of Vernon	Vernon	154,174	117,944	4,721	1,469	2,985	4.00	9.24	1,238	1,218	9,317	4,935	2,401	27	8,993	5,034
CB&S Bank	Russellville	1,276,082	551,208	9,489	2,200	4,035	1.72	5.02	3,416	0	31,532	32,471	4,954	0	34,541	34,992
Citizens Bank of Fayette	Fayette	195,406	73,024	2,373	0	2,797	3.25	3.77	2,044	161	3,906	3,468	1,727	119	4,311	3,737
Citizens Bank of Winfield	Winfield	214,866	38,706	1,900	814	558	4.91	1.02	1,187	123	1,966	231	674	335	1,711	364
Citizens State Bank	Vernon	92,694	53,909	784	746	855	1.45	2.06	1,564	74	1,429	485	531	81	1,763	603
Community Spirit Bank	Red Bay	112,638	74,953	884	8	47	1.18	0.06	1,467	0	0	66	145	0	60	46
First National Bank	Hamilton	282,275	106,828	1,495	237	551	1.40	0.38	502	40	574	488	554	287	1,011	236
First State Bank of the South, Inc.	Sulligent	97,135	35,309	309	83	82	0.88	0.26	1,178	56	21	236	629	8	39	236
FirstState Bank	Lineville	198,681	100,151	1,311	870	1,228	1.31	1.13	1,669	532	1,904	332	1,296	167	2,187	362
Generations Bank	Centre	64,118	47,274	576	115	108	1.22	1.24	629	0	778	19	346	0	749	0
PeoplesTrust Bank	Hamilton	87,128	45,171	695	454	517	1.54	1.76	296	0	1,318	214	232	0	1,622	270
State Bank & Trust	Winfield	201,919	63,308	839	230	1,123	1.33	1.34	3,475	336	1,032	1,676	2,210	736	1,225	1,972
Traders & Farmers Bank	Haleyville	366,570	168,250	2,629	1,015	1,083	1.56	1.97	8,945	823	1,978	5,232	6,273	1,215	1,406	5,282
Valley State Bank	Russellville	117,417	50,949	1,033	120	53	2.03	0.34	218	46	132	265	300	5	0	265
Total/Average		3,461,103	1,526,984	29,038	8,361	16,022	1.90	3.06	27,828	3,409	55,887	50,118	22,272	2,980	59,618	53,399
North - Total/Average		15,758,123	9,469,256	157,381	69,172	80,862	1.66	2.52	123,480	11,919	186,980	210,841	120,124	13,978	204,811	215,268
Central																
Alexander City, AL (Mirco)																
PrimeSouth Bank	Tallassee	161,692	116,378	2,226	2,997	3,323	1.91	2.96	1,143	5	3,156	1,627	1,499	0	1,331	1,739
Total/Average		161,692	116,378	2,226	2,997	3,323	1.91	2.96	1,143	5	3,156	1,627	1,499	0	1,331	1,739
Auburn-Opellika, AL (Micro)																
AuburnBank	Auburn	776,790	370,263	6,918	2,450	3,413	1.85	2.35	2,791	0	10,354	7,898	1,529	0	10,506	7,770
Keystone Bank	Auburn	198,451	140,016	2,340	793	426	1.66	0.83	391	188	324	1,320	668	783	299	1,462
Total/Average		975,241	510,279	9,258	3,243	3,839	1.81	2.04	3,182	188	10,678	9,218	2,197	783	10,805	9,232

ALABAMA ASSET QUALITY - DECEMBER 31, 2011

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									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	155,381	91,456	1,686	1,060	992	1.84	0.71	1,721	0	608	494	1,580	0	870	640
Peachtree Bank	Maplesville	52,964	21,396	287	45	358	1.34	1.99	308	0	628	425	191	0	1,577	227
Peoples Southern Bank	Clanton	149,195	52,203	1,287	53	270	2.47	0.81	101	0	1,208	0	416	0	1,171	27
Total/Average		357,540	165,055	3,260	1,158	1,620	1.98	0.94	2,130	0	2,444	919	2,187	0	3,618	894
Columbus, GA-AL (Metro)																
Phenix-Girard Bank	Phenix City	150,353	72,418	1,412	230	678	1.95	5.67	507	43	3,535	4,988	2,989	0	3,026	3,590
Total/Average		150,353	72,418	1,412	230	678	1.95	5.67	507	43	3,535	4,988	2,989	0	3,026	3,590
Montgomery, AL (Metro)																
First Community Bank of Central Alabama	Wetumpka	281,488	191,662	3,086	1,300	1,348	1.61	1.42	3,431	29	1,312	2,689	3,554	235	1,670	3,170
River Bank & Trust	Prattville	373,135	215,915	3,791	1,837	1,893	1.75	0.56	1,288	147	723	1,360	1,191	0	559	2,360
Total/Average		654,623	407,577	6,877	3,137	3,241	1.69	0.93	4,719	176	2,035	4,049	4,745	235	2,229	5,530
Talladega-Sylacauga, AL (Micro)																
Alabama Trust Bank, National Association	Sylacauga	55,509	39,596	1,431	1,510	2,122	3.61	10.85	496	0	3,529	2,494	664	152	2,073	2,072
First National Bank of Talladega	Talladega	420,864	177,716	2,868	5,235	4,448	1.61	2.34	1,902	9	9,126	722	1,921	4,376	7,086	638
Total/Average		476,373	217,312	4,299	6,745	6,570	1.98	3.33	2,398	9	12,655	3,216	2,585	4,528	9,159	2,710
Tuscaloosa, AL (Metro)																
Bank of Moundville	Moundville	106,223	22,053	260	20	64	1.18	2.04	482	41	151	2,014	512	23	166	1,991
Bryant Bank	Tuscaloosa	951,078	571,845	9,305	5,176	6,951	1.63	2.65	5,104	0	14,537	10,661	3,716	0	16,027	9,091
Capstone Bank	Tuscaloosa	382,012	296,270	3,739	1,194	607	1.25	0.59	619	0	2,084	168	3,329	0	1,304	169
Citizens Bank	Greensboro	103,987	48,429	459	144	153	0.95	0.13	959	320	137	0	871	270	124	0
First National Bank of Central Alabama	Tuscaloosa	248,507	139,679	2,433	992	1,815	1.74	1.86	188	0	3,254	1,364	198	0	4,476	1,652
Merchants & Farmers Bank of Greene County, AL	Eutaw	58,201	26,239	302	89	257	1.15	1.10	1,491	0	218	423	868	0	560	324
Peoples Bank of Greensboro	Greensboro	90,908	45,016	411	39	56	0.91	0.77	1,186	880	66	636	2,033	681	85	636
Total/Average		1,940,916	1,149,531	16,909	7,654	9,903	1.47	1.84	10,029	1,241	20,447	15,266	11,527	974	22,742	13,863
Other																
First Tuskegee Bank	Tuskegee	67,219	36,832	571	330	532	1.55	13.80	450	0	3,978	5,299	230	33	4,509	5,542
Farmers & Merchants Bank	LaFayette	118,175	43,811	769	127	201	1.76	0.68	2,204	184	77	729	448	269	113	743
Bank of Pine Hill	Pine Hill	25,210	5,560	145	0	0	2.61	1.44	92	90	362	0	257	83	0	0
Bank of Wedowee	Wedowee	119,540	47,383	755	30	217	1.59	2.17	830	0	1,795	800	832	0	1,711	800
Bank of York	York	83,908	25,268	597	-87	32	2.36	0.26	697	0	214	0	369	0	90	0
Camden National Bank	Camden	111,778	70,008	1,045	200	795	1.49	0.60	1,914	658	440	234	1,654	1,460	446	559
First Bank	Wadley	67,519	24,782	286	411	441	1.15	2.16	154	181	834	626	140	200	1,069	626
First Bank of Linden	Linden	81,267	36,675	478	167	98	1.30	0.49	650	0	77	320	439	0	39	900
First Cahawba Bank	Selma	85,676	52,890	560	372	477	1.06	2.40	75	0	1,904	155	15	0	2,369	155
Marion Bank & Trust Company	Marion	256,758	155,749	868	650	571	0.56	1.09	5,861	85	494	2,310	5,654	7	740	2,347
Robertson Banking Company	Demopolis	259,619	184,202	3,403	325	373	1.85	0.88	1,757	0	2,174	100	812	0	2,467	110
Small Town Bank	Wedowee	237,973	115,300	1,865	2,425	2,828	1.62	1.08	2,593	46	352	2,228	2,086	207	1,819	1,474
Sweet Water State Bank	Sweet Water	88,593	64,743	754	350	275	1.16	0.68	2,193	217	246	354	584	60	197	354
Town-Country National Bank	Camden	94,268	57,275	2,113	595	451	3.69	0.53	1,836	199	402	94	1,319	89	445	65
West Alabama Bank & Trust	Reform	593,312	307,738	4,902	4,085	3,342	1.59	2.03	5,057	4	2,807	9,264	2,872	6	3,341	11,476
Total/Average		2,290,815	1,228,216	19,111	9,980	10,633	1.56	1.69	26,363	1,664	16,156	22,513	17,711	2,414	19,355	25,151
North Central - Total/Average		7,007,553	3,866,766	63,352	35,144	39,807	1.64	1.90	50,471	3,326	71,106	61,796	45,440	8,934	72,265	62,709

ALABAMA ASSET QUALITY - DECEMBER 31, 2011

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									P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO	
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$	
Gulf Coast																	
Mobile, Daphne, Fairhope																	
Citizens' Bank, Inc.	Robertsdale	115,907	68,351	1,842	648	817	2.69	2.04	1,143	0	1,567	801	797	0	1,545	808	
First National Bank of Baldwin County	Foley	206,596	153,983	3,703	977	3,113	2.39	3.87	1,917	0	2,342	5,651	921	0	1,188	6,974	
BankTrust	Mobile	2,083,848	1,290,604	44,482	18,849	23,649	3.44	9.28	17,299	248	108,938	84,387	14,723	0	106,675	89,883	
Bay Bank	Mobile	86,758	46,397	1,096	0	492	2.36	1.32	69	0	0	1,142	265	0	0	1,701	
Commonwealth National Bank	Mobile	65,062	29,727	527	346	306	1.77	4.10	1,245	0	1,641	1,027	1,840	0	1,527	1,607	
Community Bank, National Association	Mobile	95,378	71,312	628	114	213	0.88	0.82	2	0	0	785	251	0	0	632	
Total/Average		2,653,549	1,660,374	52,278	20,934	28,590	3.15	7.85	21,675	248	114,488	93,793	18,797	0	110,935	101,605	
Other																	
AmeriFirst Bank	Union Springs	145,444	92,077	1,727	1,179	1,029	1.88	3.89	868	118	3,024	2,633	408	121	3,557	2,875	
Brantley Bank & Trust Company	Brantley	65,148	24,969	633	600	694	2.54	1.35	934	335	364	513	1,300	38	463	513	
CCB Community Bank	Andalusia	392,379	312,521	3,975	5,076	5,638	1.27	1.63	572	54	981	5,427	1,927	40	3,991	6,074	
Community Bank & Trust- Alabama	Union Springs	81,949	37,508	1,294	2,000	2,332	3.45	10.44	2,151	506	2,546	6,006	1,698	17	3,029	5,793	
First Citizens Bank	Luverne	232,647	101,425	2,385	1,200	1,185	2.35	4.13	419	23	7,989	1,608	2,054	3	7,031	1,460	
First National Bank of Dozier	Dozier	37,010	8,399	147	174	279	1.75	0.80	5	1	297	0	21	8	297	0	
Peoples Bank of Red Level	Red Level	15,133	5,383	83	35	62	1.54	1.14	114	0	112	60	154	0	109	72	
Southern Independent Bank	Opp	168,110	89,109	1,765	720	383	1.98	1.46	1,107	0	2,303	145	845	0	2,375	197	
Total/Average		1,137,820	671,391	12,009	10,984	11,602	1.79	2.99	6,170	1,037	17,616	16,392	8,407	227	20,852	16,984	
Gulf Coast - Total/Average		3,791,369	2,331,765	64,287	31,918	40,192	2.76	6.39	27,845	1,285	132,104	110,185	27,204	227	131,787	118,589	
Southeast																	
Dothan, Enterprise, Eufaula, Troy																	
BankSouth	Dothan	193,831	174,596	3,914	321	1,387	2.24	1.43	1,680	0	1,345	1,435	123	0	1,037	703	
Citizens Bank	Geneva	168,611	45,757	1,183	1,565	1,800	2.59	0.88	3,517	420	527	950	4,015	189	335	615	
City Bank of Hartford	Hartford	57,086	27,885	368	251	399	1.32	5.43	1,683	452	1,947	1,155	1,345	835	2,169	960	
First National Bank of Hartford	Hartford	146,495	51,598	1,179	1,410	1,163	2.28	1.11	1,978	865	1,199	424	2,578	1,152	1,028	424	
Headland National Bank	Headland	108,560	56,669	1,197	866	1,096	2.10	4.52	2,881	232	2,040	2,872	3,549	6	5,864	2,101	
MidSouth Bank, NA	Dothan	374,812	242,721	5,924	2,840	1,898	2.44	3.32	976	11	9,948	2,495	642	0	9,981	2,726	
Samson Banking Company, Inc.	Samson	56,846	19,301	225	17	21	1.17	0.78	311	260	442	0	797	129	457	0	
Slocomb National Bank	Slocomb	72,672	44,962	1,007	340	282	2.24	2.01	341	94	1,352	111	245	3	1,515	214	
SunSouth Bank	Dothan	198,912	149,038	3,951	1,727	2,124	2.64	9.71	6,005	239	9,647	9,669	2,006	432	15,752	6,389	
Trinity Bank	Dothan	72,884	48,362	992	969	1,435	2.05	6.72	71	0	974	3,922	1,325	0	1,249	3,698	
Citizens Bank	Enterprise	85,087	36,260	1,028	303	276	2.79	0.66	717	0	25	537	1,942	6	20	593	
Commercial Bank of Ozark	Ozark	76,452	42,944	597	0	148	1.39	2.00	1,310	0	945	587	967	0	755	661	
Farmers Exchange Bank	Louisville	188,848	130,601	1,857	1,923	4,381	1.42	7.48	3,414	1,336	10,643	3,486	6,334	2,895	10,050	3,601	
First National Bank of Brundidge	Brundidge	99,448	43,758	747	575	564	1.71	1.08	302	0	829	246	308	11	1,247	370	
Troy Bank & Trust Company	Troy	851,987	485,472	7,526	8,833	10,093	1.55	3.99	11,782	408	20,624	13,381	8,950	2,718	13,340	13,609	
Total/Average		2,752,531	1,599,924	31,695	21,940	27,067	1.98	3.77	36,968	4,317	62,487	41,270	35,126	8,376	64,799	36,664	

ALABAMA ASSET QUALITY - DECEMBER 31, 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	53,070	18,454	336	-92	0	1.82	3.02	736	3	1,605	0	1,543	0	1,800	0	
Bank of Evergreen	Evergreen	52,265	34,424	585	410	536	1.70	2.25	1,150	92	834	342	499	423	1,096	342	
Escambia County Bank	Flomaton	90,889	25,273	870	275	286	3.44	1.66	960	0	1,005	502	639	0	980	530	
First Community Bank	Chatom	322,145	217,920	3,058	3,776	3,754	1.40	2.96	1,424	6	5,702	3,836	158	0	4,965	4,615	
First National Bank & Trust	Atmore	152,268	88,978	1,342	577	740	1.51	4.71	1,654	59	5,892	1,287	689	67	1,885	1,176	
First Progressive Bank	Brewton	29,990	8,145	167	0	0	2.05	0.83	18	0	248	0	195	0	91	0	
First United Security Bank	Thomasville	624,539	403,695	19,772	15,964	18,417	4.90	5.64	9,517	2,355	16,848	18,358	6,225	3,083	19,901	22,993	
Merchants Bank	Jackson	206,448	124,009	1,220	807	1,249	0.98	0.80	5,662	1,833	841	807	3,474	1,286	362	1,330	
Peoples Exchange Bank of Monroe County	Monroeville	62,582	36,448	573	12	7	1.57	2.35	643	234	479	991	578	46	876	1,115	
United Bank	Atmore	446,414	263,100	4,902	1,800	2,199	1.86	5.27	3,787	111	13,590	9,946	3,810	749	15,813	9,509	
Total/Average		2,040,610	1,220,446	32,825	23,529	27,188	2.69	4.07	25,551	4,693	47,044	36,069	17,810	5,654	47,769	41,610	
Southeast - Total/Average		4,793,141	2,820,370	64,520	45,469	54,255	2.29	3.90	62,519	9,010	109,531	77,339	52,936	14,030	112,568	78,274	