

**ALABAMA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2010**

Institution	Sub S	City	Total Assets \$	Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>State Summary (Does not include regionals)</b>														
North - Total/Average			18,803,123	24,381	0.44	3.68	3.77	10.87	17.74	24.98	35,536	29,277	2.00	3.65
North Central - Total/Average			9,018,013	13,755	0.50	3.98	3.75	9.96	15.75	24.41	14,625	12,379	2.02	2.43
Gulf Coast - Total/Average			4,017,420	734	(0.19)	(3.19)	3.78	9.52	14.59	26.85	8,752	4,835	2.64	6.09
Southeast - Total/Average			5,445,205	8,875	0.63	5.73	3.91	11.33	20.40	31.57	11,941	14,407	1.73	2.92
<b>State Total</b>			<b>37,283,761</b>	<b>47,745</b>	<b>0.34</b>	<b>2.55</b>	<b>3.80</b>	<b>10.42</b>	<b>17.12</b>	<b>26.95</b>	<b>70,854</b>	<b>60,898</b>	<b>2.04</b>	<b>3.51</b>
<b>Regionals</b>														
Compass Bank	No	Birmingham	65,147,452	42,977	0.27	1.38	4.38	8.21	14.67	8.71	204,059	245,038	3.01	4.07
Regions Bank	No	Birmingham	133,186,492	(182,140)	(0.54)	(4.60)	2.89	8.10	13.94	17.23	770,000	730,008	3.57	3.43
<b>North</b>														
<b>Alberville, AL (Micro)</b>														
Citizens Bank & Trust	No	Guntersville	295,130	449	0.61	7.19	3.60	8.91	12.84	16.28	500	376	1.51	1.92
First Bank of Boaz	No	Boaz	170,702	638	1.53	11.02	3.43	14.29	26.92	55.68	60	48	1.56	0.64
Peoples Independent Bank	Yes	Boaz	169,222	267	0.60	11.46	3.55	7.25	12.46	26.40	0	72	1.48	2.26
Vantage Bank of Alabama	No	Alberville	66,947	133	0.82	5.35	3.79	15.56	24.11	39.50	83	80	1.24	0.21
<b>Total/Average</b>			<b>702,001</b>	<b>1,487</b>	<b>0.89</b>	<b>8.76</b>	<b>3.59</b>	<b>11.50</b>	<b>19.08</b>	<b>34.47</b>	<b>643</b>	<b>576</b>	<b>1.48</b>	<b>1.53</b>
<b>Anniston- Oxford, AL (Metro)</b>														
Cheaha Bank	No	Oxford	172,179	341	0.82	9.41	3.70	9.01	14.16	15.45	195	340	0.94	1.92
Farmers & Merchants Bank	No	Piedmont	189,016	339	0.71	6.73	4.11	10.64	16.75	27.80	90	13	1.34	1.41
Noble Bank & Trust, N.A.	No	Anniston	168,195	102	0.25	2.95	3.57	8.38	13.64	22.34	165	104	1.51	1.16
Southern States Bank	No	Anniston	178,415	203	0.46	2.95	3.66	15.64	19.75	15.13	175	0	1.39	0.92
<b>Total/Average</b>			<b>707,805</b>	<b>985</b>	<b>0.56</b>	<b>5.51</b>	<b>3.76</b>	<b>10.92</b>	<b>16.08</b>	<b>20.18</b>	<b>625</b>	<b>457</b>	<b>1.31</b>	<b>1.35</b>
<b>Birmingham-Hoover, AL ( Metro)</b>														
Alamerica Bank	Yes	Birmingham	39,904	16	0.08	0.60	1.66	12.85	39.16	19.42	538	0	4.58	15.34
Bank of Walker County	No	Jasper	82,549	141	0.70	6.28	3.81	11.06	17.38	18.54	44	15	1.38	2.62
Covenant Bank	Yes	Leeds	110,622	142	0.52	6.15	3.54	9.14	12.63	9.66	44	15	0.99	2.56
First Commercial Bank	No	Birmingham	2,018,875	2,994	0.62	5.86	2.98	10.35	13.27	22.23	2,761	1,388	2.52	3.38
First Financial Bank	Yes	Bessemer	220,239	299	0.54	6.02	3.64	8.52	12.22	15.31	152	212	1.53	9.39
First National Bank of Jasper	No	Jasper	569,952	947	0.67	9.27	3.91	6.56	11.80	27.25	1,180	449	2.54	1.50
First National Bankers Bank, Alabama	No	Birmingham	310,274	184	0.19	1.88	2.08	10.04	20.93	48.74	948	507	2.02	3.08
Hometown Bank of Alabama	No	Oneonta	215,987	781	1.47	14.37	4.18	10.34	16.81	24.46	0	106	1.72	2.59
Metro Bank	No	Pell City	558,274	936	0.68	6.41	4.18	10.68	15.10	14.76	1,200	1,087	1.07	2.19
Nexity Bank	No	Birmingham	947,940	(1,333)	(0.54)	(18.94)	1.08	2.66	5.94	25.11	0	2,159	4.15	14.84
Oakworth Capital Bank	No	Birmingham	138,956	69	0.21	0.83	3.23	25.13	32.33	40.59	98	0	1.20	0.00
Pinnacle Bank	No	Jasper	218,935	403	0.74	7.09	3.99	9.82	15.98	24.53	175	1,130	2.13	1.51
Red Mountain Bank, National Association	No	Birmingham	351,648	(485)	(0.54)	(6.29)	3.79	8.53	12.82	18.41	2,135	1,492	2.39	3.02
ServisFirst Bank	No	Birmingham	1,526,730	4,338	1.13	14.24	4.15	8.49	11.88	10.51	2,712	2,012	1.26	1.48
SouthCity Bank	No	Vestavia Hills	123,331	204	0.68	7.34	4.13	9.24	11.38	12.09	184	100	1.06	1.75
SouthPoint Bank	No	Birmingham	257,468	715	1.16	16.98	3.37	6.98	9.22	11.09	0	100	1.78	5.82
Union State Bank	No	Pell City	288,551	(768)	(1.06)	(11.99)	3.19	8.39	13.92	20.45	1,250	527	4.34	8.51
<b>Total/Average</b>			<b>7,980,235</b>	<b>9,583</b>	<b>0.43</b>	<b>3.89</b>	<b>3.35</b>	<b>9.93</b>	<b>16.05</b>	<b>21.36</b>	<b>13,421</b>	<b>11,299</b>	<b>2.20</b>	<b>4.45</b>

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<b>Cullman, AL ( Micro)</b>														
EvaBank	No	Cullman	407,656	866	0.85	18.61	5.04	4.81	8.75	14.13	590	235	3.06	7.20
Merchants Bank of Alabama	No	Cullman	251,378	(173)	(0.28)	(3.77)	3.74	7.33	10.56	10.59	879	1,210	0.96	5.39
Peoples Bank of Alabama	Yes	Cullman	500,829	1,706	1.35	17.00	3.56	8.49	11.20	7.67	193	232	1.29	5.34
Premier Bank of the South	Yes	Cullman	147,806	355	0.97	10.66	4.81	9.12	12.77	8.91	275	117	1.16	0.71
Traditions Bank	No	Cullman	206,435	281	0.55	6.12	5.25	9.12	12.88	11.07	407	196	1.20	2.29
<b>Total/Average</b>			<b>1,514,104</b>	<b>3,035</b>	<b>0.69</b>	<b>9.72</b>	<b>4.48</b>	<b>7.77</b>	<b>11.23</b>	<b>10.47</b>	<b>2,344</b>	<b>1,990</b>	<b>1.69</b>	<b>4.98</b>
<b>Florence-Muscle Shoals, AL (Metro)</b>														
Bank Independent	No	Sheffield	937,470	2,547	1.09	8.68	6.25	10.30	13.66	7.11	1,500	1,007	1.41	0.58
Farmers & Merchants Bank	No	Waterloo	61,054	352	2.07	11.76	3.76	17.72	43.93	70.22	0	7	3.03	0.00
First Metro Bank	No	Muscle Shoals	434,111	1,404	1.31	13.55	3.80	9.60	16.19	19.27	90	79	0.93	0.40
First Southern Bank	No	Florence	136,771	234	0.71	8.42	3.76	8.00	13.15	24.43	-190	8	1.93	1.79
<b>Total/Average</b>			<b>1,569,406</b>	<b>4,537</b>	<b>1.30</b>	<b>10.60</b>	<b>4.39</b>	<b>11.41</b>	<b>21.73</b>	<b>30.26</b>	<b>1,400</b>	<b>1,101</b>	<b>1.36</b>	<b>0.62</b>
<b>Fort Payne, AL (Micro)</b>														
Citizens Bank of Valley Head	No	Valley Head	25,596	14	0.23	1.75	6.32	12.90	20.77	13.94	0	3	0.25	0.25
First Bank of the South	No	Rainsville	84,396	78	0.37	5.12	4.10	7.40	10.59	13.56	20	8	0.74	2.09
First State Bank of DeKalb County	No	Fort Payne	87,369	259	1.20	7.78	3.94	15.45	20.62	10.35	20	27	0.95	2.54
Horizon Bank	No	Fyffe	97,272	291	1.20	8.37	4.42	14.45	20.04	12.89	114	0	1.32	3.58
Liberty Bank	No	Geraldine	102,591	204	0.81	6.42	4.57	12.69	23.57	56.55	60	13	1.15	0.50
<b>Total/Average</b>			<b>397,224</b>	<b>846</b>	<b>0.76</b>	<b>5.89</b>	<b>4.67</b>	<b>12.58</b>	<b>19.12</b>	<b>21.46</b>	<b>214</b>	<b>51</b>	<b>0.97</b>	<b>2.03</b>
<b>Gasden, AL (Metro)</b>														
Exchange Bank of Alabama	No	Altoona	243,160	89	0.14	1.38	3.60	10.55	14.45	11.08	575	288	2.34	7.07
Southern Bank Company	No	Gadsden	90,104	43	0.19	1.12	2.88	15.72	36.46	63.61	42	4	0.76	0.03
<b>Total/Average</b>			<b>333,264</b>	<b>132</b>	<b>0.17</b>	<b>1.25</b>	<b>3.24</b>	<b>13.14</b>	<b>25.46</b>	<b>37.35</b>	<b>617</b>	<b>292</b>	<b>2.09</b>	<b>5.17</b>
<b>Huntsville, AL (Metro)</b>														
First Commercial Bank of Huntsville	No	Huntsville	742,819	669	0.37	4.52	3.35	7.83	10.49	22.91	2,106	2,075	2.73	2.93
North Alabama Bank	No	Hazel Green	149,573	(1,115)	(2.91)	(40.44)	3.30	6.84	10.04	13.12	1,923	930	4.23	14.95
Progress Bank and Trust	No	Huntsville	289,733	281	0.43	3.61	3.28	12.04	15.11	23.81	148	16	1.31	0.27
Reliance Bank	No	Athens	153,519	(1,008)	(2.79)	(30.04)	2.56	10.89	17.88	35.28	1,500	216	4.13	2.11
<b>Total/Average</b>			<b>1,335,644</b>	<b>(1,173)</b>	<b>(1.23)</b>	<b>(15.59)</b>	<b>3.12</b>	<b>9.40</b>	<b>13.38</b>	<b>23.78</b>	<b>5,677</b>	<b>3,237</b>	<b>2.75</b>	<b>3.61</b>

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<b>Scottsboro, AL (Micro)</b>														
First Jackson Bank	No	Stevenson	197,231	359	0.74	8.63	3.43	9.54	12.45	16.02	302	249	1.04	5.03
First Southern State Bank	No	Stevenson	332,555	493	0.60	6.44	3.76	9.05	13.67	21.56	650	840	1.51	1.88
FNB Bank	No	Scottsboro	316,100	463	0.60	5.01	3.43	12.02	17.23	16.90	315	2,246	2.72	6.68
<b>Total/Average</b>			<b>845,886</b>	<b>1,315</b>	<b>0.65</b>	<b>6.69</b>	<b>3.54</b>	<b>10.20</b>	<b>14.45</b>	<b>18.16</b>	<b>1,267</b>	<b>3,335</b>	<b>1.88</b>	<b>4.41</b>
<b>Other</b>														
Bank of Vernon	No	Vernon	180,556	(3,776)	(8.18)	(84.25)	3.24	10.14	13.99	12.66	4,366	1,084	4.07	8.50
CB&S Bank	No	Russellville	1,306,757	2,179	0.65	7.24	3.24	8.60	16.36	19.51	3,000	4,468	2.18	5.21
Citizens Bank of Fayette	Yes	Fayette	197,661	468	0.96	4.94	2.93	17.78	30.60	49.20	147	96	3.70	6.17
Citizens Bank of Winfield	No	Winfield	208,781	840	1.58	9.88	3.79	16.47	40.13	42.08	475	410	5.29	2.02
Citizens State Bank	Yes	Vernon	91,933	(40)	(0.17)	(1.71)	2.79	10.03	16.24	18.13	381	0	1.90	3.60
Community Spirit Bank	No	Red Bay	111,342	189	0.69	9.25	3.89	7.35	11.22	21.62	13	30	1.04	0.14
First National Bank	Yes	Hamilton	276,232	1,345	1.97	17.05	4.10	11.10	20.97	36.16	171	335	1.34	0.97
First State Bank of the South, Inc.	No	Sulligent	94,892	246	1.03	7.98	4.02	12.84	22.77	41.54	36	6	0.70	0.27
FirstState Bank	No	Lineville	180,913	312	0.70	9.47	3.89	7.83	13.31	18.22	262	114	1.50	1.47
Generations Bank	Yes	Centre	58,171	(129)	(0.93)	(7.50)	2.83	12.19	17.37	29.57	53	0	1.25	0.59
PeoplesTrust Bank	No	Hamilton	66,316	81	0.50	4.54	3.70	9.99	13.90	25.03	0	0	1.53	1.38
State Bank & Trust	Yes	Winfield	181,583	850	1.89	12.71	3.79	14.75	30.37	66.20	145	278	0.82	1.88
Traders & Farmers Bank	No	Haleyville	355,442	959	1.08	9.22	4.18	11.92	16.63	35.38	189	88	1.26	0.41
Valley State Bank	No	Russellville	106,975	110	0.41	2.71	2.93	14.77	27.49	37.78	90	30	1.73	0.66
<b>Total/Average</b>			<b>3,417,554</b>	<b>3,634</b>	<b>0.16</b>	<b>0.11</b>	<b>3.52</b>	<b>11.84</b>	<b>20.81</b>	<b>32.36</b>	<b>9,328</b>	<b>6,939</b>	<b>2.11</b>	<b>3.39</b>
<b>North - Total/Average</b>			<b>18,803,123</b>	<b>24,381</b>	<b>0.44</b>	<b>3.68</b>	<b>3.77</b>	<b>10.87</b>	<b>17.74</b>	<b>24.98</b>	<b>35,536</b>	<b>29,277</b>	<b>2.00</b>	<b>3.65</b>
<b>Central</b>														
<b>Alexander City, AL ( Micro)</b>														
Aliant Bank	No	Alexander City	1,020,370	1,055	0.42	4.16	3.07	8.51	13.74	26.18	292	624	3.95	4.88
PrimeSouth Bank	No	Tallassee	152,300	235	0.61	6.46	3.86	9.53	13.61	9.96	403	607	1.70	2.85
<b>Total/Average</b>			<b>1,172,670</b>	<b>1,290</b>	<b>0.52</b>	<b>5.31</b>	<b>3.47</b>	<b>9.02</b>	<b>13.68</b>	<b>18.07</b>	<b>695</b>	<b>1,231</b>	<b>3.64</b>	<b>4.62</b>
<b>Auburn-Opellika, AL (Micro)</b>														
AuburnBank	No	Auburn	787,254	1,687	0.87	11.24	2.69	7.70	14.27	20.02	1,450	1,412	1.70	2.29
Keystone Bank	No	Auburn	183,824	274	0.60	6.28	3.05	9.48	13.54	25.43	95	0	1.52	0.53
<b>Total/Average</b>			<b>971,078</b>	<b>1,961</b>	<b>0.74</b>	<b>8.76</b>	<b>2.87</b>	<b>8.59</b>	<b>13.91</b>	<b>22.73</b>	<b>1,545</b>	<b>1,412</b>	<b>1.67</b>	<b>1.96</b>

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<b>Birmingham-Hoover, AL (Metro)</b>														
Central State Bank	Yes	Calera	154,740	353	0.91	7.04	4.88	12.62	19.87	28.24	300	293	1.98	1.52
Peachtree Bank	No	Maplesville	66,207	171	1.03	11.02	4.04	9.07	15.98	41.53	0	13	2.19	2.70
Peoples Southern Bank	Yes	Clanton	141,414	373	1.08	6.79	3.44	15.38	28.85	54.71	35	43	2.11	0.11
<b>Total/Average</b>			<b>362,361</b>	<b>897</b>	<b>1.01</b>	<b>8.28</b>	<b>4.12</b>	<b>12.36</b>	<b>21.57</b>	<b>41.49</b>	<b>335</b>	<b>349</b>	<b>2.06</b>	<b>1.18</b>
<b>Columbus, GA-AL ( Metro)</b>														
CB&T Bank of East Alabama	No	Phenix City	328,496	(958)	(1.26)	(13.70)	4.36	8.95	11.69	20.06	2,935	2,715	2.99	1.10
Phenix-Girard Bank	Yes	Phenix City	144,434	542	1.48	9.09	4.73	16.23	24.36	8.91	85	170	2.18	5.21
<b>Total/Average</b>			<b>472,930</b>	<b>(416)</b>	<b>0.11</b>	<b>(2.31)</b>	<b>4.55</b>	<b>12.59</b>	<b>18.03</b>	<b>14.49</b>	<b>3,020</b>	<b>2,885</b>	<b>2.78</b>	<b>2.36</b>
<b>Montgomery, AL (Metro)</b>														
First Community Bank of Central Alabama	Yes	Wetumpka	268,960	974	1.46	20.19	4.07	7.08	10.62	13.08	400	23	1.36	1.40
River Bank & Trust	No	Prattville	327,310	125	0.16	1.90	3.93	8.53	13.03	23.75	420	10	1.64	1.04
Sterling Bank	No	Montgomery	617,317	342	0.22	2.40	3.12	9.24	15.42	38.43	2,167	1,782	2.23	2.96
<b>Total/Average</b>			<b>1,213,587</b>	<b>1,441</b>	<b>0.61</b>	<b>8.16</b>	<b>3.71</b>	<b>8.28</b>	<b>13.02</b>	<b>25.09</b>	<b>2,987</b>	<b>1,815</b>	<b>1.86</b>	<b>2.10</b>
<b>Talladega-Sylacauga, AL ( Micro)</b>														
Alabama Trust Bank, National Association	Yes	Sylacauga	69,955	(482)	(2.74)	(38.58)	4.12	6.69	10.13	17.39	580	476	3.37	5.34
First National Bank of Talladega	No	Talladega	393,766	1,409	1.47	13.32	3.51	10.92	14.62	32.77	330	482	0.78	1.02
<b>Total/Average</b>			<b>463,721</b>	<b>927</b>	<b>(0.64)</b>	<b>(12.63)</b>	<b>3.82</b>	<b>8.81</b>	<b>12.38</b>	<b>25.08</b>	<b>910</b>	<b>958</b>	<b>1.43</b>	<b>1.67</b>
<b>Tuscaloosa, AL ( Metro)</b>														
Bank of Moundville	No	Moundville	99,182	92	0.37	5.05	2.77	7.62	16.25	19.97	35	10	1.05	2.44
Bank of Tuscaloosa	No	Tuscaloosa	529,128	179	0.14	1.64	3.75	9.03	12.13	12.05	1,721	665	2.79	1.91
Bryant Bank	Yes	Tuscaloosa	840,863	1,364	0.65	7.13	3.41	9.48	13.72	4.69	720	687	1.78	2.98
Capstone Bank	No	Tuscaloosa	314,236	93	0.12	0.98	3.65	10.83	14.10	12.49	191	174	1.15	1.20
Citizens Bank	No	Greensboro	89,792	418	1.90	17.53	3.52	10.53	18.23	41.31	0	3	1.00	0.20
Merchants & Farmers Bank of Greene County, /	Yes	Eutaw	50,546	116	0.92	8.88	3.89	9.86	20.24	18.49	23	10	1.60	1.94
Peoples Bank of Greensboro	Yes	Greensboro	78,094	327	1.68	15.93	3.84	9.84	16.05	37.17	0	38	0.88	1.32
<b>Total/Average</b>			<b>2,001,841</b>	<b>2,589</b>	<b>0.83</b>	<b>8.16</b>	<b>3.55</b>	<b>9.60</b>	<b>15.82</b>	<b>20.88</b>	<b>2,690</b>	<b>1,587</b>	<b>1.90</b>	<b>2.18</b>
<b>Other</b>														
First Tuskegee Bank	Yes	Tuskegee	76,140	(45)	(0.24)	(3.19)	4.85	7.94	12.51	14.42	40	49	1.46	11.18
Farmers & Merchants Bank	No	LaFayette	103,282	357	1.40	10.68	4.20	13.31	21.07	27.64	87	67	1.41	0.69
Bank of Pine Hill	No	Pine Hill	24,792	(6)	(0.10)	(0.74)	2.63	13.10	31.70	65.61	0	0	2.75	0.02
Bank of Wedowee	No	Wedowee	120,522	78	0.25	2.45	2.71	8.86	18.33	38.20	0	33	2.08	1.33
Bank of York	Yes	York	81,309	144	0.74	5.88	3.13	11.18	25.19	47.31	7	12	1.91	0.10
Camden National Bank	No	Camden	122,661	245	0.81	7.55	4.43	10.57	16.76	25.59	200	153	1.93	1.80
First Bank	Yes	Wadley	70,245	172	0.99	17.53	3.96	8.69	15.83	32.00	0	67	1.32	1.55
First Bank of Linden	No	Linden	82,267	200	0.99	7.87	3.89	12.43	19.69	38.82	0	155	0.43	2.20
First National Bank of Central Alabama	No	Tuscaloosa	243,791	327	0.52	5.54	3.52	9.59	15.17	12.29	199	208	1.79	2.02
Marion Bank & Trust Company	No	Marion	214,905	782	1.51	15.56	3.63	9.84	14.44	19.50	25	50	0.55	1.01
Robertson Banking Company	Yes	Demopolis	240,491	501	0.85	8.69	3.81	9.68	13.98	18.42	575	24	1.79	2.24
Small Town Bank	No	Wedowee	234,608	685	1.17	11.51	4.04	9.18	13.52	21.48	325	351	1.22	2.15
Sweet Water State Bank	Yes	Sweet Water	70,761	203	1.18	11.77	5.59	10.16	13.52	9.04	45	21	0.96	0.69
Town-Country National Bank	Yes	Camden	89,448	358	1.62	13.11	4.89	12.40	18.24	28.75	125	31	2.38	1.77
West Alabama Bank & Trust	No	Reform	584,603	1,065	0.75	7.03	3.18	9.49	13.82	12.88	815	921	1.02	3.13
<b>Total/Average</b>			<b>2,359,825</b>	<b>5,066</b>	<b>0.83</b>	<b>8.08</b>	<b>3.90</b>	<b>10.43</b>	<b>17.58</b>	<b>27.46</b>	<b>2,443</b>	<b>2,142</b>	<b>1.37</b>	<b>2.28</b>
<b>North Central - Total/Average</b>			<b>9,018,013</b>	<b>13,755</b>	<b>0.50</b>	<b>3.98</b>	<b>3.75</b>	<b>9.96</b>	<b>15.75</b>	<b>24.41</b>	<b>14,625</b>	<b>12,379</b>	<b>2.02</b>	<b>2.43</b>

**ALABAMA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2010**

Institution	Sub S	City	Total Assets \$	Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>Gulf Coast</b>														
<b>Mobile, Daphne, Fairhope</b>														
Citizens' Bank, Inc.	Yes	Robertsdale	118,196	(103)	(0.35)	(3.67)	3.65	9.33	14.04	13.29	260	179	1.91	3.54
First National Bank of Baldwin County	No	Foley	247,618	(1,362)	(2.15)	(27.99)	3.10	6.01	9.32	14.03	2,199	1,023	3.56	6.57
Heritage First Bank	Yes	Orange Beach	54,317	(340)	(2.41)	(34.13)	4.59	6.52	10.26	5.22	298	8	2.67	3.97
BankTrust	No	Mobile	2,026,099	1,564	0.31	2.85	3.49	10.74	14.66	13.30	2,850	1,084	3.30	8.76
Bay Bank	No	Mobile	90,616	(256)	(1.13)	(13.20)	3.73	6.80	11.35	13.85	82	155	1.48	8.47
Commonwealth National Bank	No	Mobile	69,925	93	0.54	6.52	5.15	7.81	15.70	26.78	53	11	1.46	2.62
Community Bank, National Association	No	Mobile	72,794	(136)	(0.77)	(6.72)	3.08	11.38	15.96	19.98	139	112	1.04	1.40
Hancock Bank of Alabama	No	Mobile	193,344	(296)	(0.65)	(5.51)	3.76	11.50	13.11	10.28	907	695	2.66	2.34
<b>Total/Average</b>			<b>2,872,909</b>	<b>(836)</b>	<b>(0.83)</b>	<b>(10.23)</b>	<b>3.82</b>	<b>8.76</b>	<b>13.05</b>	<b>14.59</b>	<b>6,788</b>	<b>3,267</b>	<b>3.08</b>	<b>7.49</b>
<b>Other</b>														
Amerifirst Bank	No	Union Springs	157,800	214	0.54	5.08	4.05	10.77	14.85	13.51	150	14	1.65	3.02
Brantley Bank & Trust Company	No	Brantley	65,501	93	0.59	3.77	4.10	14.76	28.41	65.22	60	44	2.57	1.58
CCB Community Bank	Yes	Andalusia	402,484	748	0.81	9.85	4.19	7.94	10.89	16.58	1,050	723	1.22	1.00
Community Bank & Trust- Alabama	No	Union Springs	92,341	(205)	(0.87)	(15.20)	3.42	5.81	10.57	32.63	408	418	3.57	9.87
First Citizens Bank	No	Luverne	245,887	422	0.97	13.18	2.87	9.36	10.60	23.47	200	102	0.69	3.35
First National Bank of Dozier	No	Dozier	35,703	38	0.42	3.38	3.16	12.20	28.01	59.30	10	29	1.76	0.00
Peoples Bank of Red Level	No	Red Level	14,755	11	0.30	2.44	4.78	12.08	12.10	72.85	25	87	0.26	NA
Southern Independent Bank	No	Opp	130,040	249	0.79	8.36	3.42	9.32	13.64	29.31	61	151	1.60	1.70
<b>Total/Average</b>			<b>1,144,511</b>	<b>1,570</b>	<b>0.44</b>	<b>3.86</b>	<b>3.75</b>	<b>10.28</b>	<b>16.13</b>	<b>39.11</b>	<b>1,964</b>	<b>1,568</b>	<b>1.42</b>	<b>2.59</b>
<b>Gulf Coast - Total/Average</b>			<b>4,017,420</b>	<b>734</b>	<b>(0.19)</b>	<b>(3.19)</b>	<b>3.78</b>	<b>9.52</b>	<b>14.59</b>	<b>26.85</b>	<b>8,752</b>	<b>4,835</b>	<b>2.64</b>	<b>6.09</b>
<b>Southeast</b>														
<b>Dothan, Enterprise, Eufaula, Troy</b>														
BankSouth	Yes	Dothan	232,591	319	0.55	3.82	3.50	14.46	18.45	2.26	700	2,535	0.30	3.00
Citizens Bank	No	Geneva	166,400	662	1.61	10.53	3.42	15.56	38.29	70.61	70	33	2.12	0.37
City Bank of Hartford	Yes	Hartford	55,756	116	0.85	9.85	3.69	8.55	15.92	39.70	30	21	1.35	1.25
Community Bank & Trust of Southeast Alabama	No	Dothan	529,829	422	0.32	3.81	3.70	9.09	14.53	17.40	1,658	950	3.10	0.80
First National Bank of Hartford	Yes	Hartford	127,813	304	0.97	8.38	3.68	11.52	24.30	60.07	175	200	1.28	0.60
Headland National Bank	Yes	Headland	113,678	86	0.30	2.77	3.82	10.71	16.27	23.06	259	121	1.85	4.37
MidSouth Bank, NA	Yes	Dothan	372,126	(126)	(0.14)	(1.43)	3.72	9.38	13.24	15.65	733	155	1.83	1.82
Samson Banking Company	Yes	Samson	55,378	152	1.11	7.38	3.38	14.75	33.96	58.15	15	1	0.60	1.56
Slocomb National Bank	Yes	Slocomb	76,592	98	0.52	5.50	4.29	9.61	15.97	12.12	133	148	1.54	1.30
SunSouth Bank	Yes	Dothan	243,624	943	1.55	20.32	4.81	7.95	11.14	9.20	285	103	1.44	7.57
Trinity Bank	No	Dothan	65,016	57	0.34	3.41	3.29	9.88	15.84	23.45	98	4	1.82	2.62
Citizens Bank	No	Enterprise	90,840	26	0.11	0.90	3.35	12.13	20.44	33.23	23	29	3.37	5.82
Commercial Bank of Ozark	Yes	Ozark	78,421	97	0.49	7.37	3.88	6.53	12.17	14.50	65	19	1.57	1.88
Farmers Exchange Bank	Yes	Louisville	198,554	(353)	(0.71)	(10.23)	3.48	6.93	10.03	10.50	1,050	294	1.65	5.15
First National Bank of Brundidge	No	Brundidge	98,391	47	0.18	1.74	3.82	10.40	19.09	31.06	414	414	1.40	1.66
Troy Bank & Trust Company	No	Troy	817,909	628	0.31	3.32	3.31	8.95	12.40	15.49	3,200	6,367	0.88	0.96
<b>Total/Average</b>			<b>3,322,918</b>	<b>3,478</b>	<b>0.52</b>	<b>4.84</b>	<b>3.70</b>	<b>10.40</b>	<b>18.25</b>	<b>27.28</b>	<b>8,908</b>	<b>11,394</b>	<b>1.62</b>	<b>2.21</b>

**ALABAMA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2010**

Institution	Sub S	City	Total Assets \$	Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>Other</b>														
Bank of Brewton	No	Brewton	64,228	221	1.43	8.06	4.36	17.94	32.94	67.94	6	0	1.17	0.15
Bank of Evergreen	No	Evergreen	51,778	82	0.65	9.51	3.89	6.67	10.60	22.63	100	433	0.91	1.34
Escambia County Bank	Yes	Flomaton	96,741	70	0.29	2.71	2.63	9.91	22.24	52.01	10	25	4.12	1.97
First Community Bank	Yes	Chatom	323,946	593	0.73	8.02	4.20	9.22	13.02	14.54	400	52	1.33	2.90
First National Bank & Trust	Yes	Atmore	150,731	243	0.63	6.02	3.96	10.56	15.58	20.86	150	39	1.16	1.95
First Progressive Bank	No	Brewton	28,196	3	0.04	0.16	3.06	25.81	71.09	96.24	0	0	2.05	0.40
First United Security Bank	No	Thomasville	672,621	3,388	1.99	16.33	5.50	11.13	17.62	17.29	1,743	1,745	2.48	5.82
Merchants Bank	Yes	Jackson	203,984	264	0.53	5.78	3.86	8.87	11.48	18.43	150	243	0.66	1.14
Peoples Exchange Bank of Monroe County	No	Beatrice	59,967	123	0.83	6.06	6.30	13.57	16.30	22.63	36	2	0.85	2.44
United Bank	No	Atmore	470,095	410	0.35	3.49	3.38	8.95	14.59	26.06	438	474	2.65	5.80
<b>Total/Average</b>			<b>2,122,287</b>	<b>5,397</b>	<b>0.75</b>	<b>6.61</b>	<b>4.11</b>	<b>12.26</b>	<b>22.55</b>	<b>35.86</b>	<b>3,033</b>	<b>3,013</b>	<b>1.93</b>	<b>4.02</b>
<b>Southeast - Total/Average</b>			<b>5,445,205</b>	<b>8,875</b>	<b>0.63</b>	<b>5.73</b>	<b>3.91</b>	<b>11.33</b>	<b>20.40</b>	<b>31.57</b>	<b>11,941</b>	<b>14,407</b>	<b>1.73</b>	<b>2.92</b>