

ALABAMA BANKS - PERFORMANCE COMPARISON - JUNE 30, 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 (%)
State Summary (Does not include regionals)														
North - Total/Average			15,522,807	34,957	0.36	3.17	3.79	10.98	18.16	25.01	58,698	60,348	1.83	3.77
North Central - Total/Average			7,596,447	21,565	0.68	5.98	3.83	10.45	16.89	24.22	28,050	36,365	1.73	2.37
Gulf Coast - Total/Average			4,047,085	7,741	0.28	0.59	3.88	9.51	15.87	28.78	18,395	13,183	2.80	6.13
Southeast - Total/Average			4,944,311	11,301	0.48	4.38	3.88	11.37	20.82	32.64	26,016	28,158	1.64	3.23
State Total			32,110,650	75,564	0.45	3.53	3.84	10.58	17.93	27.66	131,159	138,054	1.91	3.65
Regionals														
Compass Bank	No	Birmingham	65,075,942	112,660	0.35	1.80	4.49	8.35	14.26	8.88	426,926	545,305	2.92	3.82
Regions Bank	No	Birmingham	131,010,846	(233,374)	(0.35)	(2.94)	2.96	8.58	14.46	14.98	1,421,000	1,411,387	3.65	3.26
North														
Albertville, AL (Micro)														
Citizens Bank & Trust	No	Guntersville	300,498	911	0.62	7.21	3.77	8.91	12.82	18.54	975	1,160	1.36	1.43
First Bank of Boaz	No	Boaz	172,646	1,331	1.56	11.15	3.52	14.09	27.17	55.85	120	63	1.62	0.64
Peoples Independent Bank	Yes	Boaz	164,946	751	0.87	14.92	3.70	9.05	14.77	27.24	65	238	1.45	2.55
Vantage Bank of Alabama	No	Albertville	71,932	324	0.97	6.39	3.88	14.80	24.96	41.38	138	104	1.25	0.13
Total/Average			710,022	3,317	1.01	9.92	3.72	11.71	19.93	35.75	1,298	1,565	1.40	1.36
Anniston- Oxford, AL (Metro)														
Cheaha Bank	No	Oxford	171,951	647	0.76	8.68	3.69	8.91	14.56	15.82	415	375	1.13	1.66
Farmers & Merchants Bank	No	Piedmont	190,998	782	0.82	7.63	4.23	10.76	17.17	31.07	180	71	1.39	1.33
Noble Bank & Trust, N.A.	No	Anniston	171,908	185	0.22	2.65	3.36	8.07	13.28	26.19	515	733	1.29	0.83
Southern States Bank	No	Anniston	181,441	337	0.38	2.44	3.67	15.24	19.31	14.80	475	300	1.34	0.95
Total/Average			716,298	1,951	0.55	5.35	3.74	10.75	16.08	21.97	1,585	1,479	1.30	1.19
Birmingham-Hoover, AL (Metro)														
Alamerica Bank	Yes	Birmingham	38,610	(1,621)	(5.44)	(31.84)	1.97	21.75	35.52	23.93	2,098	2,105	2.44	14.33
Bank of Walker County	No	Jasper	80,913	301	0.74	6.62	3.84	11.21	17.49	17.98	84	26	1.44	1.92
Covenant Bank	Yes	Leeds	112,505	312	0.57	6.52	3.63	8.99	12.65	7.55	161	106	0.99	2.55
First Financial Bank	Yes	Bessemer	221,107	601	0.55	5.93	3.55	8.59	12.39	16.17	326	538	1.46	9.06
First National Bankers Bank, Alabama	No	Birmingham	242,535	363	0.21	1.85	2.24	12.93	22.00	34.05	1,598	1,803	1.72	3.50
Hometown Bank of Alabama	No	Oneonta	215,962	1,436	1.34	12.97	4.23	10.48	16.89	18.55	324	314	1.75	2.85
Metro Bank	No	Pell City	565,211	2,022	0.73	6.87	4.22	10.64	15.18	15.36	2,400	2,285	1.08	1.81
Nexity Bank	No	Birmingham	914,441	(3,329)	(0.69)	(24.19)	0.95	2.56	5.88	18.57	2,000	2,787	4.95	15.86
Oakworth Capital Bank	No	Birmingham	142,907	208	0.31	1.24	3.41	25.15	29.78	32.37	237	0	1.20	0.00
Pinnacle Bank	No	Jasper	220,103	537	0.49	4.68	3.97	9.64	15.66	27.13	925	2,011	2.18	0.58
Red Mountain Bank, National Association	No	Birmingham	359,678	(374)	(0.21)	(2.43)	3.84	8.61	12.96	20.67	3,070	2,539	2.38	2.98
ServisFirst Bank	No	Birmingham	1,682,223	8,766	1.13	13.64	4.15	8.46	11.78	16.41	5,075	4,253	1.22	1.13
SouthCity Bank	No	Vestavia Hills	130,401	610	1.00	10.77	4.44	9.30	11.59	15.89	298	100	1.18	1.78
SouthPoint Bank	No	Birmingham	262,851	1,271	1.02	14.80	3.41	7.03	9.67	16.69	0	376	1.81	7.13
Union State Bank	No	Pell City	280,381	(4,083)	(2.84)	(33.17)	3.05	7.36	12.78	25.87	2,148	1,315	4.60	8.16
Total/Average			5,469,828	7,020	(0.07)	(0.38)	3.39	10.85	16.15	20.48	20,744	20,558	1.99	5.02

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Cullman, AL (Micro)														
EvaBank	No	Cullman	401,195	1,715	0.84	17.75	4.72	5.00	9.09	16.17	1,218	1,430	2.95	6.83
Merchants Bank of Alabama	No	Cullman	246,729	39	0.03	0.42	3.90	7.41	10.83	8.55	1,360	1,501	1.09	5.58
Peoples Bank of Alabama	Yes	Cullman	502,258	201	0.08	1.00	3.61	8.18	10.92	7.28	3,695	3,943	1.26	5.40
Premier Bank of the South	Yes	Cullman	146,018	754	1.03	11.27	4.83	9.20	12.64	11.41	550	143	1.40	0.45
Traditions Bank	No	Cullman	204,327	482	0.47	5.21	5.35	9.04	12.98	10.40	802	355	1.35	2.60
Total/Average			1,500,527	3,191	0.49	7.13	4.48	7.77	11.29	10.76	7,625	7,372	1.71	4.95
Florence-Muscle Shoals, AL (Metro)														
Bank Independent	No	Sheffield	958,326	5,572	1.19	9.45	6.39	10.36	13.83	9.88	3,000	2,407	1.42	0.62
Farmers & Merchants Bank	No	Waterloo	61,257	734	2.15	11.96	3.75	18.01	42.73	67.74	0	9	2.68	0.00
First Metro Bank	No	Muscle Shoals	435,464	2,902	1.34	13.75	3.89	9.78	16.72	19.40	270	191	0.95	0.24
First Southern Bank	No	Florence	138,984	441	0.66	7.83	3.76	8.06	13.19	23.53	-190	11	1.94	1.78
Total/Average			1,594,031	9,649	1.34	10.75	4.45	11.55	21.62	30.14	3,080	2,618	1.38	0.60
Fort Payne, AL (Micro)														
Citizens Bank of Valley Head	No	Valley Head	26,421	43	0.34	2.68	6.39	12.35	21.08	18.16	10	13	0.25	0.20
First Bank of the South	No	Rainsville	83,643	197	0.47	6.41	4.15	7.46	10.96	14.75	50	19	0.79	2.10
First State Bank of DeKalb County	No	Fort Payne	87,990	264	0.61	3.94	3.91	15.27	20.27	8.87	20	43	0.91	2.41
Horizon Bank	No	Fyffe	98,050	717	1.47	10.18	4.40	14.80	20.45	12.50	264	93	1.47	3.61
Liberty Bank	No	Geraldine	102,394	561	1.10	8.64	4.68	12.74	24.39	55.51	120	27	1.28	0.51
Total/Average			398,498	1,782	0.80	6.37	4.71	12.52	19.43	21.96	464	195	1.04	2.01
Gasden, AL (Metro)														
Exchange Bank of Alabama	No	Altoona	241,149	(1,054)	(0.86)	(8.23)	3.91	10.27	13.86	9.27	2,755	3,909	1.56	5.70
Southern Bank Company	No	Gadsden	87,981	50	0.11	0.65	2.68	16.52	38.09	65.22	42	10	0.77	0.03
Total/Average			329,130	(1,004)	(0.38)	(3.79)	3.30	13.40	25.98	37.25	2,797	3,919	1.44	4.19
Huntsville, AL (Metro)														
North Alabama Bank	No	Hazel Green	139,441	(1,213)	(1.62)	(22.56)	3.34	7.07	10.59	12.69	1,923	3,531	2.47	17.74
Progress Bank and Trust	No	Huntsville	286,838	656	0.48	4.15	3.38	11.26	15.39	16.68	332	100	1.31	0.25
Reliance Bank	No	Athens	156,582	(1,136)	(1.52)	(15.19)	2.40	10.56	19.63	38.74	1,500	413	4.16	1.87
Total/Average			582,861	(1,693)	(0.89)	(11.20)	3.04	9.63	15.20	22.70	3,755	4,044	2.24	4.87

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Scottsboro, AL (Micro)														
First Jackson Bank	No	Stevenson	200,416	293	0.30	3.55	3.32	8.59	11.97	12.07	600	1,588	1.54	5.53
First Southern State Bank	No	Stevenson	330,346	1,002	0.61	6.46	3.76	8.89	13.78	15.56	1,400	1,484	1.57	1.97
FNB Bank	No	Scottsboro	323,950	928	0.60	4.98	3.41	11.93	17.52	18.61	450	2,510	2.72	7.15
Total/Average			854,712	2,223	0.50	5.00	3.50	9.80	14.42	15.41	2,450	5,582	2.02	4.77
Other														
Bank of Vernon	No	Vernon	178,767	(3,308)	(3.63)	(36.06)	3.39	10.64	14.62	12.71	4,435	1,196	4.20	8.50
CB&S Bank	No	Russellville	1,251,391	4,221	0.64	6.87	3.27	9.16	16.96	24.34	4,500	8,003	1.93	5.29
Citizens Bank of Fayette	Yes	Fayette	190,099	(1,674)	(1.71)	(9.33)	2.86	16.61	30.33	49.55	2,822	1,109	5.81	5.65
Citizens Bank of Winfield	No	Winfield	213,212	1,830	1.72	10.49	3.64	16.79	41.58	50.02	600	470	5.49	1.87
Citizens State Bank	Yes	Vernon	93,691	74	0.16	1.56	2.86	10.06	16.67	25.92	381	563	1.19	2.59
Community Spirit Bank	No	Red Bay	108,192	403	0.73	9.75	3.94	7.50	11.30	19.27	46	32	1.09	0.18
First National Bank	Yes	Hamilton	277,980	2,246	1.62	14.01	4.00	11.01	21.21	34.72	428	550	1.42	1.37
First State Bank of the South, Inc.	No	Sulligent	94,374	500	1.05	8.00	4.07	13.32	23.98	45.14	80	11	0.82	0.26
FirstState Bank	No	Lineville	184,071	693	0.77	10.27	3.95	7.74	13.16	18.30	487	372	1.47	1.33
Generations Bank	Yes	Centre	57,662	(244)	(0.87)	(7.16)	3.15	11.67	16.19	19.01	165	64	1.25	0.22
PeoplesTrust Bank	No	Hamilton	67,732	174	0.53	4.84	3.63	9.72	14.06	27.36	17	17	1.56	1.49
State Bank & Trust	Yes	Winfield	184,879	1,466	1.63	10.81	3.93	14.98	30.77	67.81	365	405	1.06	2.14
Traders & Farmers Bank	No	Haleyville	355,810	1,913	1.08	9.03	4.18	12.07	21.65	36.95	414	170	1.35	1.90
Valley State Bank	No	Russellville	109,040	227	0.42	2.78	2.96	14.73	27.85	40.00	160	54	1.84	0.78
Total/Average			3,366,900	8,521	0.30	2.56	3.56	11.86	21.45	33.65	14,900	13,016	2.15	3.50
North - Total/Average			15,522,807	34,957	0.36	3.17	3.79	10.98	18.16	25.01	58,698	60,348	1.83	3.77
Central														
Alexander City, AL (Micro)														
Aliant Bank	No	Alexander City	1,027,803	(4,061)	(0.80)	(7.95)	3.07	8.35	13.95	29.92	10,379	18,055	3.04	4.20
PrimeSouth Bank	No	Tallassee	155,204	343	0.45	4.68	3.96	9.66	13.80	13.10	1,056	1,396	1.62	2.38
Total/Average			1,183,007	(3,718)	(0.18)	(1.64)	3.52	9.01	13.88	21.51	11,435	19,451	2.84	3.96
Auburn-Opelika, AL (Micro)														
AuburnBank	No	Auburn	781,195	3,391	0.87	11.16	2.66	7.81	14.75	20.10	2,200	2,253	1.73	1.98
Keystone Bank	No	Auburn	185,215	584	0.63	6.78	2.99	9.53	13.99	24.87	305	284	1.45	0.47
Total/Average			966,410	3,975	0.75	8.97	2.83	8.67	14.37	22.49	2,505	2,537	1.67	1.69

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Birmingham-Hoover, AL (Metro)														
Central State Bank	Yes	Calera	156,065	640	0.82	6.35	4.82	12.67	20.50	29.59	675	765	1.96	1.20
Peachtree Bank	No	Maplesville	64,798	79	0.24	2.55	3.84	8.06	14.86	43.03	293	233	2.60	2.43
Peoples Southern Bank	Yes	Clanton	142,268	706	1.01	6.42	3.42	14.83	28.97	54.56	163	73	2.30	0.44
Total/Average			363,131	1,425	0.69	5.11	4.03	11.85	21.44	42.39	1,131	1,071	2.18	1.12
Columbus, GA-AL (Metro)														
Phenix-Girard Bank	Yes	Phenix City	146,350	1,039	1.42	8.60	4.86	16.52	25.41	13.99	255	521	2.06	6.13
Total/Average			146,350	1,039	1.42	8.60	4.86	16.52	25.41	13.99	255	521	2.06	6.13
Montgomery, AL (Metro)														
First Community Bank of Central Alabama	Yes	Wetumpka	272,485	2,179	1.63	21.78	4.15	7.32	11.02	14.19	750	33	1.54	1.31
River Bank & Trust	No	Prattville	321,527	340	0.22	2.46	4.01	9.71	15.13	23.77	1,170	1,071	1.48	1.18
Total/Average			594,012	2,519	0.93	12.12	4.08	8.52	13.08	18.98	1,920	1,104	1.51	1.24
Talladega-Sylacauga, AL (Micro)														
Alabama Trust Bank, National Association	Yes	Sylacauga	68,521	(367)	(1.06)	(14.86)	4.12	7.03	10.64	15.65	580	776	2.97	4.77
First National Bank of Talladega	No	Talladega	393,032	2,747	1.41	12.77	3.55	10.88	14.35	30.89	840	843	0.87	1.05
Total/Average			461,553	2,380	0.18	(1.05)	3.84	8.96	12.50	23.27	1,420	1,619	1.37	1.60
Tuscaloosa, AL (Metro)														
Bank of Moundville	No	Moundville	96,905	199	0.41	5.27	2.73	7.93	17.24	18.75	147	33	1.48	2.77
Bryant Bank	Yes	Tuscaloosa	883,242	2,187	0.52	5.54	3.43	9.63	14.11	10.13	3,196	3,233	1.79	2.75
Capstone Bank	No	Tuscaloosa	333,272	302	0.19	1.58	3.68	10.10	13.22	12.51	498	198	1.18	1.15
Citizens Bank	No	Greensboro	90,781	776	1.74	15.89	3.52	10.68	18.91	44.20	0	16	0.99	0.16
Merchants & Farmers Bank of Greene County, /	Yes	Eutaw	53,543	128	0.50	4.83	3.95	9.73	20.13	20.01	47	154	1.06	1.87
Peoples Bank of Greensboro	Yes	Greensboro	80,384	642	1.64	15.51	3.70	9.73	16.12	40.71	0	61	0.85	1.01
Total/Average			1,538,127	4,234	0.83	8.10	3.50	9.63	16.62	24.39	3,888	3,695	1.53	2.13
Other														
First Tuskegee Bank	Yes	Tuskegee	72,781	(180)	(0.49)	(6.45)	4.71	7.40	11.94	11.31	40	103	2.14	12.86
Farmers & Merchants Bank	No	LaFayette	103,296	767	1.50	11.26	4.20	13.58	21.72	26.22	160	78	1.60	0.72
Bank of Pine Hill	No	Pine Hill	24,272	10	0.08	0.62	2.68	13.14	31.59	66.28	0	13	2.50	0.02
Bank of Wedowee	No	Wedowee	119,989	197	0.32	3.05	2.75	9.26	18.28	40.83	0	57	1.99	1.60
Bank of York	Yes	York	78,659	352	0.90	7.09	3.28	11.37	25.76	45.29	24	24	1.98	0.21
Camden National Bank	No	Camden	118,653	443	0.73	6.80	4.50	10.59	17.11	23.76	290	210	2.04	1.83
First Bank	Yes	Wadley	62,309	360	1.07	17.21	4.28	9.47	16.17	18.82	0	130	1.11	1.83
First Bank of Linden	No	Linden	83,395	327	0.80	6.39	3.90	12.18	19.88	45.08	120	180	0.71	2.12
First National Bank of Central Alabama	No	Tuscaloosa	243,211	225	0.18	1.89	3.53	9.75	15.10	13.99	1,012	1,818	1.43	2.76
Marion Bank & Trust Company	No	Marion	225,510	1,519	1.44	14.77	3.62	9.72	14.79	25.78	200	235	0.53	0.67
Robertson Banking Company	Yes	Demopolis	237,521	1,347	1.14	11.56	4.00	9.82	14.62	17.48	1,050	1,139	1.46	1.30
Small Town Bank	No	Wedowee	231,443	1,498	1.28	12.50	4.23	9.42	14.24	21.65	625	479	1.36	2.07
Sweet Water State Bank	Yes	Sweet Water	73,467	400	1.15	11.48	5.60	9.73	12.79	6.31	120	57	0.97	1.39
Town-Country National Bank	Yes	Camden	88,393	549	1.24	9.96	5.00	12.47	18.94	25.87	425	238	2.50	1.27
West Alabama Bank & Trust	No	Reform	580,958	1,897	0.66	6.20	3.20	9.36	14.08	12.80	1,430	1,606	1.03	3.57
Total/Average			2,343,857	9,711	0.80	7.62	3.97	10.48	17.80	26.76	5,496	6,367	1.34	2.40
North Central - Total/Average														
			7,596,447	21,565	0.68	5.98	3.83	10.45	16.89	24.22	28,050	36,365	1.73	2.37

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Gulf Coast														
Mobile, Daphne, Fairhope														
Citizens' Bank, Inc.	Yes	Robertsdale	118,980	109	0.18	1.94	3.68	9.31	14.57	16.41	414	438	1.83	3.76
First National Bank of Baldwin County	No	Foley	252,255	(3,351)	(2.68)	(35.95)	3.11	4.79	7.71	15.63	3,972	3,544	3.39	6.11
Heritage First Bank	Yes	Orange Beach	55,846	(739)	(2.61)	(38.85)	4.40	5.76	9.64	11.50	631	89	3.38	7.14
BankTrust	No	Mobile	2,054,668	2,925	0.29	2.66	3.47	10.40	14.81	14.03	5,900	3,283	3.44	8.75
Bay Bank	No	Mobile	88,778	(587)	(1.31)	(15.61)	3.92	6.05	10.18	16.43	401	762	2.54	6.49
Commonwealth National Bank	No	Mobile	67,674	142	0.42	5.02	4.99	7.85	16.14	26.29	80	28	1.54	2.49
Community Bank, National Association	No	Mobile	83,361	(191)	(0.52)	(4.74)	3.05	10.27	15.50	28.08	193	151	1.06	1.06
Hancock Bank of Alabama	No	Mobile	192,199	(1,455)	(1.57)	(13.77)	3.79	10.60	12.26	7.64	3,382	1,633	3.58	2.79
Total/Average			2,913,761	(3,147)	(0.98)	(12.41)	3.80	8.13	12.60	17.00	14,973	9,928	3.27	7.46
Other														
Amerifirst Bank	No	Union Springs	159,158	420	0.53	4.95	4.04	10.87	15.06	14.93	390	420	1.51	2.79
Brantley Bank & Trust Company	No	Brantley	66,480	281	0.88	5.64	4.37	14.83	29.39	65.44	150	106	2.60	0.78
CCB Community Bank	Yes	Andalusia	396,824	2,365	1.27	15.43	4.46	8.12	11.09	14.75	1,650	856	1.38	1.12
Community Bank & Trust- Alabama	No	Union Springs	96,544	(250)	(0.53)	(7.81)	3.03	9.99	16.66	40.54	408	763	3.17	11.11
First Citizens Bank	No	Luverne	226,099	7,346	8.65	75.97	4.34	10.04	25.79	23.26	650	722	0.75	3.66
First National Bank of Dozier	No	Dozier	36,368	86	0.48	3.76	3.23	12.34	29.47	61.18	10	29	2.16	0.00
Peoples Bank of Red Level	No	Red Level	14,578	2	0.03	0.22	4.73	11.92	12.63	72.82	85	167	1.72	NA
Southern Independent Bank	No	Opp	137,273	638	0.98	10.52	3.47	9.02	13.07	31.49	79	192	1.52	1.60
Total/Average			1,133,324	10,888	1.54	13.59	3.96	10.89	19.15	40.55	3,422	3,255	1.48	2.72
Gulf Coast - Total/Average			4,047,085	7,741	0.28	0.59	3.88	9.51	15.87	28.78	18,395	13,183	2.80	6.13
Southeast														
Dothan, Enterprise, Eufaula, Troy														
BankSouth	Yes	Dothan	229,117	450	0.39	2.69	3.55	14.50	19.03	2.63	1,500	2,616	0.66	2.39
Citizens Bank	No	Geneva	167,079	1,117	1.35	8.80	3.43	15.34	38.33	71.05	205	88	2.26	0.53
City Bank of Hartford	Yes	Hartford	57,846	182	0.66	7.57	3.79	8.59	15.75	41.89	196	65	1.64	1.24
First National Bank of Hartford	Yes	Hartford	131,561	670	1.05	9.03	3.60	11.50	24.08	59.78	215	283	1.30	0.43
Headland National Bank	Yes	Headland	112,871	333	0.59	5.29	3.79	10.94	16.51	22.14	647	745	1.60	5.97
MidSouth Bank, NA	Yes	Dothan	374,214	423	0.23	2.37	3.68	9.32	13.67	17.77	1,178	444	1.91	2.12
Samson Banking Company	Yes	Samson	56,504	289	1.05	7.01	3.22	14.77	33.99	59.28	30	4	0.68	0.92
Slocomb National Bank	Yes	Slocomb	76,422	201	0.53	5.59	4.20	9.54	17.01	16.66	233	283	1.56	1.21
SunSouth Bank	Yes	Dothan	236,305	(1,181)	(0.97)	(12.83)	4.74	7.02	10.52	5.49	3,372	3,253	1.52	7.86
Trinity Bank	No	Dothan	63,446	20	0.06	0.60	3.57	10.33	15.71	20.52	272	222	1.69	0.96
Citizens Bank	No	Enterprise	90,105	(199)	(0.44)	(3.48)	3.16	11.70	18.59	28.55	734	1,837	1.28	3.85
Commercial Bank of Ozark	Yes	Ozark	74,663	177	0.45	6.61	3.97	6.97	12.63	12.89	137	41	1.77	2.96
Farmers Exchange Bank	Yes	Louisville	207,394	177	0.18	2.54	3.53	7.03	10.27	13.67	1,050	954	1.23	5.51
First National Bank of Brundidge	No	Brundidge	95,446	227	0.45	4.19	4.02	11.14	20.14	31.42	594	728	1.23	1.77
Troy Bank & Trust Company	No	Troy	823,385	1,502	0.37	3.96	3.31	8.69	13.32	16.45	6,594	7,578	1.32	1.01
Total/Average			2,796,358	4,388	0.40	3.33	3.70	10.49	18.64	28.01	16,957	19,141	1.41	2.51

ALABAMA BANKS - PERFORMANCE COMPARISON - JUNE 30, 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 (%)
Other														
Bank of Brewton	No	Brewton	64,212	238	0.75	4.29	3.93	17.18	33.39	69.30	228	7	2.21	2.41
Bank of Evergreen	No	Evergreen	51,140	216	0.85	12.22	3.90	6.88	11.56	24.01	175	296	1.16	1.32
Escambia County Bank	Yes	Flomaton	96,550	316	0.66	5.97	2.70	10.07	22.74	54.84	110	187	3.90	2.09
First Community Bank	Yes	Chatom	319,644	1,152	0.71	7.72	4.33	9.36	13.33	16.05	775	691	1.27	2.85
First National Bank & Trust	Yes	Atmore	157,111	270	0.35	3.37	4.01	10.49	15.40	23.58	703	121	1.62	2.37
First Progressive Bank	No	Brewton	27,974	25	0.17	0.65	3.15	26.98	72.09	97.08	0	0	2.07	0.83
First United Security Bank	No	Thomasville	672,501	3,140	0.93	7.52	5.64	11.10	17.34	14.17	5,425	6,352	2.35	5.60
Merchants Bank	Yes	Jackson	208,185	931	0.91	10.12	3.93	8.76	11.71	20.35	300	456	0.63	1.25
Peoples Exchange Bank of Monroe County	No	Beatrice	58,805	(12)	(0.04)	(0.30)	5.42	12.95	17.67	23.46	305	100	1.29	4.24
United Bank	No	Atmore	491,831	637	0.27	2.70	3.45	8.79	14.72	29.75	1,038	807	2.75	6.01
Total/Average			2,147,953	6,913	0.56	5.43	4.05	12.26	23.00	37.26	9,059	9,017	1.96	4.17
Southeast - Total/Average			4,944,311	11,301	0.48	4.38	3.88	11.37	20.82	32.64	26,016	28,158	1.64	3.23