

ALABAMA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2011

| Institution | Sub S | City | Total Assets \$ | YTD 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 | | | 15,758,123 | 112,638 | 0.52 | 4.41 | 4.03 | 11.32 | 19.38 | 30.31 | 69,172 | 80,862 | 1.66 | 2.52 |
| North Central - Total/Average | | | 7,007,553 | 53,402 | 0.68 | 3.34 | 3.93 | 10.42 | 17.74 | 27.91 | 35,144 | 39,807 | 1.64 | 1.90 |
| Gulf Coast - Total/Average | | | 3,791,369 | 5,113 | 0.02 | (4.03) | 3.85 | 9.02 | 16.84 | 30.56 | 31,918 | 40,192 | 2.76 | 6.39 |
| Southeast - Total/Average | | | 4,793,141 | 8,385 | 0.31 | 2.06 | 3.99 | 11.83 | 22.65 | 39.10 | 45,469 | 54,255 | 2.29 | 3.90 |
| State Total | | | 31,350,186 | 179,538 | 0.38 | 1.45 | 3.95 | 10.65 | 19.15 | 31.97 | 181,703 | 215,116 | 1.89 | 3.06 |
| Regionals | | | | | | | | | | | | | | |
| Compass Bank | No | Birmingham | 63,106,987 | (1,712,354) | (2.70) | (14.28) | 4.48 | 8.83 | 14.24 | 10.06 | 428,633 | 608,440 | 2.50 | 2.50 |
| Regions Bank | No | Birmingham | 123,368,203 | 316,967 | 0.25 | 2.03 | 3.24 | 9.76 | 15.98 | 15.86 | 1,530,000 | 2,107,493 | 3.48 | 2.42 |
| North | | | | | | | | | | | | | | |
| Albertville, AL (Micro) | | | | | | | | | | | | | | |
| Citizens Bank & Trust | No | Guntersville | 286,806 | 2,318 | 0.81 | 8.43 | 4.42 | 9.99 | 13.89 | 13.96 | 1,765 | 2,200 | 1.27 | 1.62 |
| First Bank of Boaz | No | Boaz | 182,570 | 3,267 | 1.86 | 11.84 | 3.70 | 15.35 | 29.58 | 64.24 | 240 | 230 | 1.64 | 0.06 |
| Peoples Independent Bank | Yes | Boaz | 171,357 | 1,602 | 0.95 | 10.12 | 3.93 | 9.87 | 16.62 | 43.35 | 700 | 1,366 | 0.76 | 1.44 |
| Vantage Bank of Alabama | No | Albertville | 75,946 | 617 | 0.83 | 5.47 | 4.08 | 15.19 | 23.02 | 32.72 | 177 | 162 | 1.17 | 0.09 |
| Total/Average | | | 716,679 | 7,804 | 1.11 | 8.97 | 4.03 | 12.60 | 20.78 | 38.57 | 2,882 | 3,958 | 1.20 | 1.02 |
| Anniston- Oxford, AL (Metro) | | | | | | | | | | | | | | |
| Cheaha Bank | No | Oxford | 170,974 | 1,538 | 0.91 | 9.63 | 4.43 | 9.42 | 15.36 | 21.88 | 1,210 | 1,591 | 1.12 | 1.33 |
| Farmers & Merchants Bank | No | Piedmont | 202,395 | 1,448 | 0.75 | 6.47 | 4.15 | 11.43 | 19.42 | 42.42 | 430 | 165 | 1.90 | 0.87 |
| Noble Bank & Trust, N.A. | No | Anniston | 165,938 | 858 | 0.51 | 5.54 | 3.71 | 9.56 | 17.88 | 38.49 | 875 | 813 | 1.54 | 0.94 |
| Southern States Bank | No | Anniston | 212,679 | 899 | 0.46 | 2.84 | 4.29 | 17.33 | 20.79 | 9.70 | 667 | 484 | 1.47 | 0.43 |
| Total/Average | | | 751,986 | 4,743 | 0.66 | 6.12 | 4.15 | 11.94 | 18.36 | 28.12 | 3,182 | 3,053 | 1.51 | 0.87 |
| Birmingham-Hoover, AL (Metro) | | | | | | | | | | | | | | |
| Alamerica Bank | Yes | Birmingham | 33,514 | (365) | (1.07) | (4.36) | 3.78 | 23.99 | 36.67 | 22.45 | 259 | 98 | 2.44 | 20.93 |
| Bank of Walker County | No | Jasper | 77,038 | 475 | 0.58 | 5.03 | 3.54 | 12.52 | 20.52 | 37.25 | 297 | 525 | 1.46 | 0.47 |
| Covenant Bank | No | Leeds | 98,899 | (874) | (0.83) | (9.77) | 3.94 | 8.30 | 12.11 | 8.16 | 1,212 | 860 | 1.95 | 4.35 |
| First Financial Bank | Yes | Bessemer | 208,872 | (1,114) | (0.54) | (7.63) | 3.16 | 6.79 | 12.26 | 19.93 | 1,383 | 1,769 | 2.69 | 7.84 |
| Hometown Bank of Alabama | No | Oneonta | 283,858 | 2,737 | 1.00 | 10.86 | 3.77 | 9.17 | 17.78 | 29.56 | 1,799 | 698 | 2.50 | 2.37 |
| Metro Bank | No | Pell City | 627,713 | 5,790 | 0.95 | 9.00 | 4.42 | 10.63 | 16.78 | 26.11 | 5,000 | 5,021 | 1.25 | 2.61 |
| Oakworth Capital Bank | No | Birmingham | 228,192 | 1,568 | 0.79 | 4.26 | 3.68 | 17.60 | 22.84 | 39.34 | 476 | 0 | 1.31 | 0.00 |
| Pinnacle Bank | No | Jasper | 199,134 | 1,304 | 0.64 | 5.62 | 4.32 | 10.75 | 18.34 | 35.72 | 1,100 | 1,558 | 2.13 | 0.73 |
| National Bank of Commerce | No | Birmingham | 426,036 | 646 | 0.16 | 0.80 | 3.47 | 17.75 | 26.01 | 23.44 | 600 | 2,694 | 3.36 | 0.62 |
| ServisFirst Bank | No | Birmingham | 2,460,146 | 25,057 | 1.20 | 13.18 | 3.84 | 9.06 | 12.63 | 15.83 | 8,972 | 5,653 | 1.19 | 1.06 |
| SouthCity Bank | No | Vestavia Hills | 159,754 | 2,059 | 1.37 | 12.62 | 4.41 | 13.33 | 18.35 | 27.32 | 989 | 479 | 1.75 | 1.22 |
| SouthPoint Bank | No | Birmingham | 234,571 | (2,818) | (1.16) | (18.51) | 3.00 | 6.01 | 9.36 | 23.76 | 2,258 | 1,434 | 2.73 | 6.79 |
| Union State Bank | No | Pell City | 274,545 | (748) | (0.27) | (3.22) | 2.76 | 8.04 | 14.76 | 31.80 | 2,600 | 1,931 | 4.95 | 9.25 |
| Total/Average | | | 5,312,272 | 33,717 | 0.22 | 1.38 | 3.70 | 11.84 | 18.34 | 26.21 | 26,945 | 22,720 | 1.77 | 2.34 |

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| Institution | Sub S | City | Total Assets \$ | YTD Net Income \$ | ROAA (%) | ROAE (%) | NIM (%) | Leverage Ratio (%) | Total RBC (%) | Liquidity (%) | YTD Provision \$ | YTD C/O's \$ | ALLL/Loans (%) | NPAs/Assets (%) |
|---|-------|---------------|------------------|-------------------|---------------|---------------|-------------|--------------------|---------------|---------------|------------------|---------------|----------------|-----------------|
| Cullman, AL (Micro) | | | | | | | | | | | | | | |
| EvaBank | No | Cullman | 352,056 | 2,077 | 0.56 | 9.20 | 4.85 | 6.37 | 8.64 | 17.64 | 1,466 | 3,887 | 2.26 | 5.87 |
| Merchants Bank of Alabama | No | Cullman | 243,048 | 415 | 0.17 | 2.12 | 4.05 | 8.34 | 13.71 | 20.93 | 1,426 | 1,111 | 1.87 | 5.99 |
| Peoples Bank of Alabama | Yes | Cullman | 511,316 | (1,033) | (0.20) | (2.27) | 3.96 | 8.56 | 11.41 | 11.72 | 2,898 | 2,700 | 1.37 | 5.55 |
| Premier Bank of the South | Yes | Cullman | 141,929 | 1,451 | 1.03 | 10.80 | 4.97 | 9.41 | 14.25 | 13.75 | 650 | 491 | 1.48 | 0.85 |
| Traditions Bank | No | Cullman | 221,437 | 1,313 | 0.61 | 6.66 | 5.66 | 9.15 | 14.08 | 16.35 | 2,296 | 2,197 | 1.62 | 1.82 |
| Total/Average | | | 1,469,786 | 4,223 | 0.43 | 5.30 | 4.70 | 8.37 | 12.42 | 16.08 | 8,736 | 10,386 | 1.73 | 4.68 |
| Florence-Muscle Shoals, AL (Metro) | | | | | | | | | | | | | | |
| Bank Independent | No | Sheffield | 1,041,073 | 12,215 | 1.21 | 9.67 | 6.52 | 10.96 | 15.03 | 13.68 | 4,400 | 5,886 | 1.27 | 1.01 |
| Farmers & Merchants Bank | No | Waterloo | 66,472 | 1,024 | 1.55 | 8.17 | 3.16 | 18.57 | 43.93 | 82.08 | 0 | 31 | 3.64 | 0.37 |
| First Metro Bank | No | Muscle Shoals | 471,353 | 6,970 | 1.55 | 14.85 | 4.09 | 10.07 | 18.13 | 43.14 | 437 | 529 | 0.91 | 0.15 |
| First Southern Bank | No | Florence | 176,098 | 904 | 0.54 | 6.47 | 3.76 | 8.36 | 13.93 | 26.68 | 100 | 88 | 1.68 | 2.00 |
| Total/Average | | | 1,754,996 | 21,113 | 1.21 | 9.79 | 4.38 | 11.99 | 22.76 | 41.40 | 4,937 | 6,534 | 1.25 | 0.85 |
| Fort Payne, AL (Micro) | | | | | | | | | | | | | | |
| Citizens Bank of Valley Head | No | Valley Head | 26,070 | (39) | (0.14) | (1.21) | 5.90 | 11.99 | 19.82 | 13.63 | 148 | 88 | 0.59 | 2.59 |
| First Bank of the South | No | Rainsville | 83,430 | 224 | 0.26 | 3.55 | 4.51 | 7.88 | 13.24 | 22.30 | 319 | 355 | 1.24 | 1.25 |
| First State Bank of DeKalb County | No | Fort Payne | 92,831 | 120 | 0.13 | 0.89 | 3.57 | 14.87 | 22.18 | 26.00 | 265 | 422 | 0.76 | 3.29 |
| Horizon Bank | No | Fyffe | 94,993 | 1,250 | 1.28 | 8.44 | 4.51 | 15.16 | 23.35 | 23.70 | 346 | 418 | 1.53 | 3.55 |
| Liberty Bank | No | Geraldine | 104,556 | 1,227 | 1.16 | 8.85 | 4.63 | 12.86 | 22.32 | 58.58 | 20 | 101 | 1.27 | 0.18 |
| Total/Average | | | 401,880 | 2,782 | 0.54 | 4.10 | 4.62 | 12.55 | 20.18 | 28.84 | 1,098 | 1,384 | 1.16 | 2.07 |
| Gasden, AL (Metro) | | | | | | | | | | | | | | |
| Exchange Bank of Alabama | No | Altoona | 230,664 | (1,121) | (0.47) | (4.46) | 4.47 | 10.59 | 15.34 | 12.57 | 3,728 | 4,027 | 1.35 | 5.08 |
| Southern Bank Company | No | Gadsden | 101,769 | (87) | (0.09) | (0.57) | 2.57 | 14.40 | 39.86 | 61.25 | 8 | 17 | 0.90 | 0.39 |
| Total/Average | | | 332,433 | (1,208) | (0.28) | (2.52) | 3.52 | 12.50 | 27.60 | 36.91 | 3,736 | 4,044 | 1.29 | 3.64 |
| Huntsville, AL (Metro) | | | | | | | | | | | | | | |
| North Alabama Bank | No | Hazel Green | 111,769 | (1,989) | (1.65) | (16.84) | 4.78 | 6.54 | 10.29 | 15.60 | 3,767 | 5,010 | 2.38 | 14.32 |
| Progress Bank and Trust | No | Huntsville | 391,209 | 1,565 | 0.46 | 3.90 | 3.70 | 10.96 | 13.65 | 8.93 | 803 | 393 | 1.25 | 1.68 |
| Reliance Bank | No | Athens | 144,659 | 500 | 0.33 | 2.97 | 2.93 | 10.60 | 19.25 | 33.59 | 35 | 991 | 2.84 | 1.86 |
| Total/Average | | | 647,637 | 76 | (0.29) | (3.32) | 3.80 | 9.37 | 14.40 | 19.37 | 4,605 | 6,394 | 1.77 | 3.90 |

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|-------------------------------------|-------|--------------|-------------------|-------------------|-------------|-------------|-------------|--------------------|---------------|---------------|------------------|---------------|----------------|-----------------|
| Scottsboro, AL (Micro) | | | | | | | | | | | | | | |
| First Jackson Bank | No | Stevenson | 223,937 | 1,491 | 0.72 | 8.69 | 3.43 | 8.64 | 13.19 | 31.36 | 860 | 1,043 | 1.34 | 3.11 |
| First Southern State Bank | No | Stevenson | 331,316 | 2,023 | 0.61 | 6.23 | 3.99 | 9.60 | 15.87 | 27.00 | 3,500 | 4,329 | 1.45 | 1.09 |
| FNB Bank | No | Scottsboro | 354,098 | 2,670 | 0.77 | 6.88 | 3.70 | 10.89 | 17.66 | 26.40 | 330 | 995 | 2.28 | 3.78 |
| Total/Average | | | 909,351 | 6,184 | 0.70 | 7.27 | 3.71 | 9.71 | 15.57 | 28.25 | 4,690 | 6,367 | 1.76 | 2.63 |
| Other | | | | | | | | | | | | | | |
| Bank of Vernon | No | Vernon | 154,174 | (1,218) | (0.74) | (6.33) | 3.66 | 11.40 | 15.94 | 10.91 | 1,469 | 2,985 | 4.00 | 9.24 |
| CB&S Bank | No | Russellville | 1,276,082 | 11,144 | 0.89 | 8.27 | 3.52 | 10.52 | 20.16 | 35.35 | 2,200 | 4,035 | 1.72 | 5.02 |
| Citizens Bank of Fayette | Yes | Fayette | 195,406 | 2,487 | 1.31 | 6.74 | 2.88 | 18.54 | 36.01 | 57.47 | 0 | 2,797 | 3.25 | 3.77 |
| Citizens Bank of Winfield | No | Winfield | 214,866 | 3,255 | 1.54 | 8.16 | 3.80 | 18.08 | 45.06 | 52.52 | 814 | 558 | 4.91 | 1.02 |
| Citizens State Bank | Yes | Vernon | 92,694 | 313 | 0.34 | 3.34 | 3.65 | 10.77 | 19.19 | 31.80 | 746 | 855 | 1.45 | 2.06 |
| Community Spirit Bank | No | Red Bay | 112,638 | 945 | 0.86 | 10.61 | 4.32 | 8.05 | 12.47 | 23.22 | 8 | 47 | 1.18 | 0.06 |
| First National Bank | Yes | Hamilton | 282,275 | 5,033 | 1.82 | 13.88 | 4.13 | 12.59 | 24.66 | 43.76 | 237 | 551 | 1.40 | 0.38 |
| First State Bank of the South, Inc. | No | Sulligent | 97,135 | 1,015 | 1.05 | 7.49 | 4.05 | 13.77 | 24.48 | 52.47 | 83 | 82 | 0.88 | 0.26 |
| FirstState Bank | No | Lineville | 198,681 | 1,891 | 0.99 | 12.59 | 4.17 | 8.08 | 13.38 | 19.92 | 870 | 1,228 | 1.31 | 1.13 |
| Generations Bank | Yes | Centre | 64,118 | 484 | 0.77 | 6.73 | 4.16 | 11.57 | 15.63 | 16.37 | 115 | 108 | 1.22 | 1.24 |
| PeoplesTrust Bank | No | Hamilton | 87,128 | 375 | 0.46 | 4.87 | 3.35 | 8.00 | 13.63 | 43.86 | 454 | 517 | 1.54 | 1.76 |
| State Bank & Trust | Yes | Winfield | 201,919 | 3,048 | 1.56 | 10.57 | 4.02 | 14.12 | 31.98 | 73.46 | 230 | 1,123 | 1.33 | 1.34 |
| Traders & Farmers Bank | No | Haleyville | 366,570 | 3,827 | 1.05 | 8.21 | 4.00 | 13.24 | 25.02 | 43.32 | 1,015 | 1,083 | 1.56 | 1.97 |
| Valley State Bank | No | Russellville | 117,417 | 605 | 0.52 | 3.57 | 2.59 | 14.07 | 29.63 | 46.24 | 120 | 53 | 2.03 | 0.34 |
| Total/Average | | | 3,461,103 | 33,204 | 0.89 | 7.05 | 3.74 | 12.34 | 23.37 | 39.33 | 8,361 | 16,022 | 1.90 | 3.06 |
| North - Total/Average | | | | | | | | | | | | | | |
| | | | 15,758,123 | 112,638 | 0.52 | 4.41 | 4.03 | 11.32 | 19.38 | 30.31 | 69,172 | 80,862 | 1.66 | 2.52 |
| Central | | | | | | | | | | | | | | |
| Alexander City, AL (Micro) | | | | | | | | | | | | | | |
| PrimeSouth Bank | No | Tallasse | 161,692 | 999 | 0.63 | 6.28 | 4.28 | 10.51 | 15.55 | 11.76 | 2,997 | 3,323 | 1.91 | 2.96 |
| Total/Average | | | 161,692 | 999 | 0.63 | 6.28 | 4.28 | 10.51 | 15.55 | 11.76 | 2,997 | 3,323 | 1.91 | 2.96 |
| Auburn-Opellika, AL (Micro) | | | | | | | | | | | | | | |
| AuburnBank | No | Auburn | 776,790 | 5,844 | 0.76 | 8.93 | 2.76 | 8.75 | 16.49 | 27.45 | 2,450 | 3,413 | 1.85 | 2.35 |
| Keystone Bank | No | Auburn | 198,451 | 2,051 | 1.04 | 10.65 | 4.11 | 10.25 | 14.34 | 25.35 | 793 | 426 | 1.66 | 0.83 |
| Total/Average | | | 975,241 | 7,895 | 0.90 | 9.79 | 3.44 | 9.50 | 15.42 | 26.40 | 3,243 | 3,839 | 1.81 | 2.04 |

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|--|-------|-------------|------------------|-------------------|---------------|----------------|-------------|--------------------|---------------|---------------|------------------|---------------|----------------|-----------------|
| Birmingham-Hoover, AL (Metro) | | | | | | | | | | | | | | |
| Central State Bank | Yes | Calera | 155,381 | 1,235 | 0.80 | 5.94 | 4.57 | 13.23 | 20.56 | 26.04 | 1,060 | 992 | 1.84 | 0.71 |
| Peachtree Bank | No | Maplesville | 52,964 | 197 | 0.35 | 3.51 | 3.90 | 10.38 | 18.84 | 51.66 | 45 | 358 | 1.34 | 1.99 |
| Peoples Southern Bank | Yes | Clanton | 149,195 | 1,741 | 1.20 | 7.77 | 3.10 | 15.13 | 31.75 | 57.56 | 53 | 270 | 2.47 | 0.81 |
| Total/Average | | | 357,540 | 3,173 | 0.78 | 5.74 | 3.86 | 12.91 | 23.72 | 45.09 | 1,158 | 1,620 | 1.98 | 0.94 |
| Columbus, GA-AL (Metro) | | | | | | | | | | | | | | |
| Phenix-Girard Bank | Yes | Phenix City | 150,353 | 2,412 | 1.49 | 9.76 | 4.49 | 14.38 | 26.37 | 18.98 | 230 | 678 | 1.95 | 5.67 |
| Total/Average | | | 150,353 | 2,412 | 1.49 | 9.76 | 4.49 | 14.38 | 26.37 | 18.98 | 230 | 678 | 1.95 | 5.67 |
| Montgomery, AL (Metro) | | | | | | | | | | | | | | |
| First Community Bank of Central Alabama | Yes | Wetumpka | 281,488 | 4,379 | 1.55 | 18.68 | 4.23 | 7.99 | 12.39 | 20.25 | 1,300 | 1,348 | 1.61 | 1.42 |
| River Bank & Trust | No | Prattville | 373,135 | 2,222 | 0.63 | 6.49 | 4.02 | 9.89 | 15.74 | 31.99 | 1,837 | 1,893 | 1.75 | 0.56 |
| Total/Average | | | 654,623 | 6,601 | 1.09 | 12.59 | 4.13 | 8.94 | 14.07 | 26.12 | 3,137 | 3,241 | 1.69 | 0.93 |
| Talladega-Sylacauga, AL (Micro) | | | | | | | | | | | | | | |
| Alabama Trust Bank, National Association | Yes | Sylacauga | 55,509 | (1,934) | (3.17) | (73.82) | 3.99 | 2.36 | 5.01 | 18.14 | 1,510 | 2,122 | 3.61 | 10.85 |
| First National Bank of Talladega | No | Talladega | 420,864 | 4,242 | 1.04 | 8.96 | 3.49 | 11.74 | 16.30 | 38.59 | 5,235 | 4,448 | 1.61 | 2.34 |
| Total/Average | | | 476,373 | 2,308 | (1.07) | (32.43) | 3.74 | 7.05 | 10.66 | 28.37 | 6,745 | 6,570 | 1.98 | 3.33 |
| Tuscaloosa, AL ((Metro) | | | | | | | | | | | | | | |
| Bank of Moundville | No | Moundville | 106,223 | 863 | 0.82 | 10.31 | 2.86 | 7.80 | 17.23 | 27.67 | 20 | 64 | 1.18 | 2.04 |
| Bryant Bank | Yes | Tuscaloosa | 951,078 | 4,448 | 0.47 | 5.03 | 3.67 | 9.24 | 15.04 | 15.86 | 5,176 | 6,951 | 1.63 | 2.65 |
| Capstone Bank | No | Tuscaloosa | 382,012 | 2,864 | 0.77 | 7.13 | 4.11 | 9.49 | 12.68 | 8.45 | 1,194 | 607 | 1.25 | 0.59 |
| Citizens Bank | No | Greensboro | 103,987 | 1,231 | 1.25 | 11.54 | 3.52 | 9.78 | 18.02 | 46.44 | 144 | 153 | 0.95 | 0.13 |
| First National Bank of Central Alabama | No | Tuscaloosa | 248,507 | 683 | 0.28 | 2.88 | 3.37 | 9.66 | 17.14 | 26.92 | 992 | 1,815 | 1.74 | 0.83 |
| Merchants & Farmers Bank of Greene County, Alabama | Yes | Eutaw | 58,201 | 274 | 0.51 | 5.00 | 4.07 | 9.50 | 20.43 | 33.35 | 89 | 257 | 1.15 | 1.10 |
| Peoples Bank of Greensboro | Yes | Greensboro | 90,908 | 1,127 | 1.23 | 13.30 | 3.21 | 8.25 | 15.23 | 47.87 | 39 | 56 | 0.91 | 0.77 |
| Total/Average | | | 1,940,916 | 11,490 | 0.76 | 7.88 | 3.54 | 9.10 | 16.54 | 29.51 | 7,654 | 9,903 | 1.47 | 1.84 |
| Other | | | | | | | | | | | | | | |
| First Tuskegee Bank | Yes | Tuskegee | 67,219 | (95) | (0.14) | (1.68) | 4.37 | 8.20 | 13.30 | 17.07 | 330 | 532 | 1.55 | 13.80 |
| Farmers & Merchants Bank | No | LaFayette | 118,175 | 1,518 | 1.40 | 10.08 | 4.13 | 13.46 | 22.86 | 36.96 | 127 | 201 | 1.76 | 0.68 |
| Bank of Pine Hill | No | Pine Hill | 25,210 | 47 | 0.18 | 1.45 | 2.63 | 12.64 | 30.22 | 74.43 | 0 | 0 | 2.61 | 1.44 |
| Bank of Wedowee | No | Wedowee | 119,540 | 397 | 0.33 | 2.85 | 3.20 | 9.67 | 20.62 | 46.20 | 30 | 217 | 1.59 | 2.17 |
| Bank of York | Yes | York | 83,908 | 854 | 1.01 | 8.30 | 3.16 | 10.43 | 25.34 | 51.89 | -87 | 32 | 2.36 | 0.26 |
| Camden National Bank | No | Camden | 111,778 | 1,053 | 0.94 | 7.58 | 4.66 | 12.49 | 21.71 | 33.65 | 200 | 795 | 1.49 | 0.60 |
| First Bank | Yes | Wadley | 67,519 | 468 | 0.69 | 7.11 | 4.11 | 10.28 | 19.92 | 53.45 | 411 | 441 | 1.15 | 2.16 |
| First Bank of Linden | No | Linden | 81,267 | 734 | 0.90 | 6.75 | 4.05 | 12.79 | 23.17 | 54.21 | 167 | 98 | 1.30 | 0.49 |
| First Cahawba Bank | No | Selma | 85,676 | 215 | 0.27 | 2.18 | 3.65 | 12.20 | 19.89 | 26.46 | 372 | 477 | 1.06 | 2.40 |
| Marion Bank & Trust Company | Yes | Marion | 256,758 | 2,827 | 1.17 | 12.29 | 3.62 | 9.21 | 13.34 | 27.53 | 650 | 571 | 0.56 | 1.09 |
| Robertson Banking Company | Yes | Demopolis | 259,619 | 3,480 | 1.44 | 14.03 | 4.07 | 9.75 | 14.24 | 22.06 | 325 | 373 | 1.85 | 0.88 |
| Small Town Bank | No | Wedowee | 237,973 | 2,423 | 1.02 | 8.52 | 4.26 | 11.45 | 20.11 | 38.24 | 2,425 | 2,828 | 1.62 | 1.08 |
| Sweet Water State Bank | Yes | Sweet Water | 88,593 | 930 | 1.13 | 11.85 | 5.64 | 9.22 | 11.96 | 14.42 | 350 | 275 | 1.16 | 0.68 |
| Town-Country National Bank | Yes | Camden | 94,268 | 1,342 | 1.45 | 11.23 | 4.83 | 13.46 | 21.82 | 34.04 | 595 | 451 | 3.69 | 0.53 |
| West Alabama Bank & Trust | No | Reform | 593,312 | 2,331 | 0.40 | 3.83 | 3.06 | 9.43 | 15.76 | 25.70 | 4,085 | 3,342 | 1.59 | 2.03 |
| Total/Average | | | 2,290,815 | 18,524 | 0.81 | 7.09 | 3.96 | 10.98 | 19.62 | 37.09 | 9,980 | 10,633 | 1.56 | 1.69 |
| North Central - Total/Average | | | 7,007,553 | 53,402 | 0.68 | 3.34 | 3.93 | 10.42 | 17.74 | 27.91 | 35,144 | 39,807 | 1.64 | 1.90 |

ALABAMA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2011

| Institution | Sub S | City | Total Assets \$ | YTD Net Income \$ | ROAA (%) | ROAE (%) | NIM (%) | Leverage Ratio (%) | Total RBC (%) | Liquidity (%) | YTD Provision \$ | YTD C/O's \$ | ALLL/Loans (%) | NPAs/Assets (%) |
|--|-------|---------------|------------------|-------------------|---------------|----------------|-------------|--------------------|---------------|---------------|------------------|---------------|----------------|-----------------|
| Gulf Coast | | | | | | | | | | | | | | |
| Mobile, Daphine, Fairhope | | | | | | | | | | | | | | |
| Citizens' Bank, Inc. | Yes | Robertsdale | 115,907 | 102 | 0.09 | 1.01 | 3.91 | 8.38 | 14.50 | 19.27 | 648 | 817 | 2.69 | 2.04 |
| First National Bank of Baldwin County | No | Foley | 206,596 | (4,441) | (1.97) | (65.68) | 3.10 | 2.44 | 4.76 | 15.11 | 977 | 3,113 | 2.39 | 3.87 |
| BankTrust | No | Mobile | 2,083,848 | 2,961 | 0.14 | 1.33 | 3.34 | 10.34 | 15.96 | 19.45 | 18,849 | 23,649 | 3.44 | 9.28 |
| Bay Bank | No | Mobile | 86,758 | 21 | 0.02 | 0.35 | 4.06 | 4.96 | 9.03 | 19.67 | 0 | 492 | 2.36 | 1.32 |
| Commonwealth National Bank | No | Mobile | 65,062 | 52 | 0.08 | 0.92 | 4.46 | 8.40 | 15.85 | 21.26 | 346 | 306 | 1.77 | 4.10 |
| Community Bank, National Association | No | Mobile | 95,378 | 161 | 0.18 | 2.02 | 3.60 | 8.44 | 11.82 | 17.69 | 114 | 213 | 0.88 | 0.82 |
| Total/Average | | | 2,653,549 | (1,144) | (0.24) | (10.01) | 3.75 | 7.16 | 11.99 | 18.74 | 20,934 | 28,590 | 3.15 | 7.85 |
| Other | | | | | | | | | | | | | | |
| AmeriFirst Bank | No | Union Springs | 145,444 | (162) | (0.11) | (0.95) | 3.77 | 10.70 | 16.71 | 18.64 | 1,179 | 1,029 | 1.88 | 3.89 |
| Brantley Bank & Trust Company | No | Brantley | 65,148 | 458 | 0.70 | 4.54 | 4.30 | 14.51 | 29.12 | 62.79 | 600 | 694 | 2.54 | 1.35 |
| CCB Community Bank | Yes | Andalusia | 392,379 | 4,326 | 1.11 | 11.97 | 4.73 | 10.24 | 14.13 | 13.21 | 5,076 | 5,638 | 1.27 | 1.63 |
| Community Bank & Trust- Alabama | No | Union Springs | 81,949 | (2,124) | (2.48) | (28.68) | 3.58 | 7.49 | 14.12 | 35.16 | 2,000 | 2,332 | 3.45 | 10.44 |
| First Citizens Bank | No | Luverne | 232,647 | 2,083 | 0.93 | 9.28 | 4.22 | 9.39 | 20.86 | 36.86 | 1,200 | 1,185 | 2.35 | 4.13 |
| First National Bank of Dozier | No | Dozier | 37,010 | 184 | 0.51 | 3.83 | 3.17 | 12.69 | 35.87 | 65.19 | 174 | 279 | 1.75 | 0.80 |
| Peoples Bank of Red Level | No | Red Level | 15,133 | 103 | 0.66 | 5.60 | 4.52 | 11.89 | 26.01 | 68.72 | 35 | 62 | 1.54 | 1.14 |
| Southern Independent Bank | No | Opp | 168,110 | 1,389 | 0.87 | 10.05 | 3.39 | 10.17 | 16.73 | 38.52 | 720 | 383 | 1.98 | 1.46 |
| Total/Average | | | 1,137,820 | 6,257 | 0.27 | 1.96 | 3.96 | 10.89 | 21.69 | 42.39 | 10,984 | 11,602 | 1.79 | 2.99 |
| Gulf Coast - Total/Average | | | 3,791,369 | 5,113 | 0.02 | (4.03) | 3.85 | 9.02 | 16.84 | 30.56 | 31,918 | 40,192 | 2.76 | 6.39 |
| Southeast | | | | | | | | | | | | | | |
| Dothan, Enterprise, Eufaula, Troy | | | | | | | | | | | | | | |
| BankSouth | Yes | Dothan | 193,831 | 2,781 | 1.37 | 9.00 | 3.97 | 15.71 | 21.89 | 2.08 | 321 | 1,387 | 2.24 | 1.43 |
| Citizens Bank | No | Geneva | 168,611 | 1,485 | 0.87 | 5.50 | 3.43 | 15.89 | 43.27 | 78.54 | 1,565 | 1,800 | 2.59 | 0.88 |
| City Bank of Hartford | Yes | Hartford | 57,086 | 234 | 0.39 | 4.51 | 3.48 | 9.29 | 19.94 | 49.87 | 251 | 399 | 1.32 | 5.43 |
| First National Bank of Hartford | Yes | Hartford | 146,495 | 258 | 0.19 | 1.78 | 3.19 | 10.78 | 22.86 | 57.82 | 1,410 | 1,163 | 2.28 | 1.11 |
| Headland National Bank | Yes | Headland | 108,560 | (186) | (0.17) | (1.47) | 3.57 | 11.03 | 18.50 | 37.41 | 866 | 1,096 | 2.10 | 4.52 |
| MidSouth Bank, NA | Yes | Dothan | 374,812 | 1,025 | 0.29 | 2.74 | 3.80 | 10.86 | 15.96 | 25.07 | 2,840 | 1,898 | 2.44 | 3.32 |
| Samson Banking Company, Inc. | Yes | Samson | 56,846 | 626 | 1.11 | 7.53 | 3.07 | 15.03 | 38.47 | 61.60 | 17 | 21 | 1.17 | 0.78 |
| Slocomb National Bank | Yes | Slocomb | 72,672 | 649 | 0.86 | 8.72 | 4.10 | 10.07 | 19.63 | 24.54 | 340 | 282 | 2.24 | 2.01 |
| SunSouth Bank | No | Dothan | 198,912 | (1,088) | (0.54) | (5.61) | 4.31 | 8.92 | 12.81 | 6.65 | 1,727 | 2,124 | 2.64 | 9.71 |
| Trinity Bank | No | Dothan | 72,884 | (762) | (1.10) | (10.87) | 3.72 | 9.08 | 13.97 | 23.61 | 969 | 1,435 | 2.05 | 6.72 |
| Citizens Bank | No | Enterprise | 85,087 | (21) | (0.02) | (0.21) | 3.50 | 9.84 | 20.52 | 43.15 | 303 | 276 | 2.79 | 0.66 |
| Commercial Bank of Ozark | Yes | Ozark | 76,452 | 479 | 0.66 | 7.37 | 4.71 | 8.65 | 15.74 | 25.92 | 0 | 148 | 1.39 | 2.00 |
| Farmers Exchange Bank | Yes | Louisville | 188,848 | (2,087) | (1.07) | (21.82) | 3.69 | 4.64 | 7.81 | 20.71 | 1,923 | 4,381 | 1.42 | 7.48 |
| First National Bank of Brundidge | No | Brundidge | 99,448 | 590 | 0.59 | 5.10 | 3.78 | 11.86 | 24.46 | 50.17 | 575 | 564 | 1.71 | 1.08 |
| Troy Bank & Trust Company | No | Troy | 851,987 | 4,664 | 0.56 | 5.92 | 3.24 | 8.84 | 14.65 | 22.91 | 8,833 | 10,093 | 1.55 | 3.99 |
| Total/Average | | | 2,752,531 | 8,647 | 0.27 | 1.21 | 3.70 | 10.70 | 20.70 | 35.34 | 21,940 | 27,067 | 1.98 | 3.77 |

ALABAMA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2011

| Institution | Sub S | City | Total Assets \$ | YTD 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 | 53,070 | 547 | 0.97 | 4.69 | 4.48 | 21.71 | 36.94 | 76.21 | -92 | 0 | 1.82 | 3.02 |
| Bank of Evergreen | No | Evergreen | 52,265 | 406 | 0.82 | 10.08 | 4.40 | 8.02 | 13.76 | 26.85 | 410 | 536 | 1.70 | 2.25 |
| Escambia County Bank | Yes | Flomaton | 90,889 | 147 | 0.16 | 1.41 | 2.94 | 11.08 | 26.28 | 63.28 | 275 | 286 | 3.44 | 1.66 |
| First Community Bank | Yes | Chatom | 322,145 | (649) | (0.20) | (2.17) | 4.33 | 9.16 | 14.03 | 24.63 | 3,776 | 3,754 | 1.40 | 2.96 |
| First National Bank & Trust | Yes | Atmore | 152,268 | 698 | 0.46 | 4.16 | 3.90 | 11.26 | 17.66 | 29.65 | 577 | 740 | 1.51 | 4.71 |
| First Progressive Bank | No | Brewton | 29,990 | 92 | 0.31 | 1.19 | 3.20 | 26.25 | 70.04 | 97.40 | 0 | 0 | 2.05 | 0.83 |
| First United Security Bank | No | Thomasville | 624,539 | (4,977) | (0.79) | (6.61) | 6.24 | 9.90 | 15.82 | 17.30 | 15,964 | 18,417 | 4.90 | 5.64 |
| Merchants Bank | Yes | Jackson | 206,448 | 1,734 | 0.85 | 9.06 | 4.43 | 9.51 | 15.96 | 28.10 | 807 | 1,249 | 0.98 | 0.80 |
| Peoples Exchange Bank of Monroe County | No | Monroeville | 62,582 | 363 | 0.55 | 4.26 | 5.06 | 13.14 | 20.10 | 37.68 | 12 | 7 | 1.57 | 2.35 |
| United Bank | No | Atmore | 446,414 | 1,377 | 0.31 | 2.98 | 3.78 | 9.49 | 15.44 | 27.47 | 1,800 | 2,199 | 1.86 | 5.27 |
| Total/Average | | | 2,040,610 | (262) | 0.34 | 2.91 | 4.28 | 12.95 | 24.60 | 42.86 | 23,529 | 27,188 | 2.69 | 4.07 |
| Southeast - Total/Average | | | | | | | | | | | | | | |
| | | | 4,793,141 | 8,385 | 0.31 | 2.06 | 3.99 | 11.83 | 22.65 | 39.10 | 45,469 | 54,255 | 2.29 | 3.90 |