

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	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 + \$		
State Summary (Does not include regionals)																	
North - Total/Average	35,953,487	22,557,089	1,693,641	272,404	88,558	11,677	52,550	1.21	0.37	113,655	20,204	88,896	43,876	82,247	22,690	104,485	44,907
Central - Total/Average	10,169,593	5,398,151	379,136	73,434	19,550	3,204	7,300	1.36	0.31	21,212	2,311	20,865	10,163	19,933	1,804	29,628	13,277
Gulf Coast - Total/Average	1,849,872	1,078,376	30,453	15,485	3,239	462	1,421	1.44	0.50	5,783	652	6,759	2,543	2,466	1,593	7,872	2,041
Southeast - Total/Average	4,430,757	2,524,868	164,176	37,649	7,088	1,210	3,756	1.49	0.69	20,812	1,103	21,849	8,524	10,068	1,107	23,881	8,794
State Total	52,403,709	31,558,484	2,267,406	398,972	118,435	16,553	65,027	1.26	0.39	161,462	24,270	138,369	65,106	114,714	27,194	165,866	69,019
Regionals																	
Regions Bank	146,476,000	85,266,000	3,625,000	2,167,000	1,312,000	101,000	613,000	2.49	0.53	338,000	221,000	751,000	31,000	334,000	205,000	771,000	35,000
BBVA USA	101,630,248	65,559,767	3,146,452	1,679,474	965,798	85,932	478,180	2.55	1.32	265,608	122,126	1,331,230	11,448	325,681	94,902	1,233,040	15,051
North																	
Albertville, AL (Micro)																	
Citizens Bank & Trust	719,870	409,772	26,644	6,062	1,161	89	196	1.48	0.20	593	41	1,425	-	915	77	1,574	-
Peoples Independent Bank	366,547	155,442	11,627	1,733	330	14	34	1.11	0.67	392	2	1,286	1,179	139	16	188	1,179
First Bank of Boaz	280,771	68,951	18,377	857	-	8	8	1.24	0.06	177	-	69	90	167	-	70	90
Total/Average	1,367,188	634,165	56,648	8,652	1,491	111	238	1.36	0.30	1,162	43	2,780	1,269	1,221	93	1,832	1,269
Anniston- Oxford, AL (Metro)																	
Southern States Bank	1,332,475	1,030,115	66,556	11,859	3,300	220	926	1.14	1.02	3,749	91	3,417	10,224	2,876	21	10,905	6,582
NobleBank & Trust	341,472	212,947	25,732	3,167	929	131	1,924	1.49	0.45	52	-	1,472	61	16	-	598	101
Farmers & Merchants Bank	279,585	141,785	7,711	1,951	704	10	188	1.38	0.28	4,103	30	389	395	575	37	456	375
Cheaha Bank	234,988	127,847	7,682	1,352	-	3	89	1.06	-	802	128	-	-	207	-	-	-
Total/Average	2,188,520	1,512,694	107,681	18,329	4,933	364	3,127	1.21	0.73	8,706	249	5,278	10,680	3,674	58	11,959	7,058
Birmingham-Hoover, AL (Metro)																	
ServisFirst Bank	11,931,536	8,465,688	900,493	87,942	42,434	492	29,568	1.04	0.17	4,036	4,981	13,973	6,497	4,397	4,898	21,675	6,976
Oakworth Capital Bank	911,883	696,732	76,555	8,284	1,263	4	14	1.19	-	-	-	-	-	5	-	-	-
First US Bank	890,407	645,844	11,927	7,470	2,945	971	2,208	1.16	0.45	3,778	-	3,086	949	1,332	-	3,053	985
Metro Bank	875,053	458,340	9,280	5,793	800	128	513	1.25	0.81	5,158	408	2,335	4,746	3,859	702	2,179	5,338
SouthPoint Bank	576,023	446,900	80,454	5,733	2,252	65	170	1.24	0.19	899	-	1,101	-	4,183	109	1,118	-
HomeTown Bank of Alabama	487,412	283,410	7,040	3,404	935	143	360	1.20	0.47	2,881	-	1,252	1,058	87	-	1,046	1,187
CommerceOne Bank	325,687	261,876	6,244	3,143	1,039	-	0	1.20	-	-	-	-	-	-	-	-	-
Pinnacle Bank	275,504	112,002	-	2,383	200	73	43	2.13	0.05	850	-	130	-	392	-	95	86
Union State Bank	248,782	85,816	-	1,657	-	416	74	1.93	0.72	1,149	-	1,743	56	705	-	1,733	117
First Financial Bank	208,378	92,072	12,145	841	93	19	88	0.91	0.26	449	-	187	349	360	-	200	461
Millennial Bank	113,036	69,783	7,703	672	165	5	53	0.96	-	135	-	-	-	38	-	-	-
Bank of Walker County	79,602	52,735	-	584	49	11	41	1.10	1.54	1,577	-	324	900	247	61	332	900
Security Federal Savings Bank	39,432	13,285	-	132	72	43	146	0.99	0.05	165	11	21	-	83	4	87	-
Alamerica Bank	16,346	9,162	25	182	-	14	0	1.99	3.81	8	594	1	622	-	601	206	654
Total/Average	16,979,081	11,693,645	1,111,866	128,220	52,247	2,384	33,278	1.10	0.23	21,085	5,994	24,153	15,177	15,688	6,375	31,724	16,704

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	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)																	
Peoples Bank of Alabama	1,075,067	681,382	37,632	13,737	183	4,136	851	2.01	0.16	4,708	20	1,442	293	3,054	646	1,182	667
Traditions Bank	465,519	358,950	2,613	4,863	2,679	144	1,931	1.35	0.78	773	23	1,186	2,426	1,039	24	997	2,471
EvaBank	433,518	304,037	-	6,244	2,050	568	1,699	2.05	2.62	1,932	-	10,561	815	1,862	821	10,706	708
Merchants Bank of Alabama	371,149	192,928	5,901	2,416	540	55	182	1.25	0.39	1,538	31	396	1,059	921	-	208	1,344
Cullman Savings Bank	329,600	232,632	5,145	2,361	152	11	20	1.01	0.14	2,565	104	18	434	1,300	301	19	372
Premier Bank of the South	262,437	153,016	9,676	1,756	325	60	216	1.15	0.13	255	22	37	303	862	-	244	103
First Community Bank of Cullman	123,329	95,647	1,600	1,568	477	9	102	1.64	0.38	2,690	-	463	-	83	-	360	26
Total/Average	3,060,619	2,018,592	62,567	32,945	6,406	4,983	5,001	1.63	0.63	14,461	200	14,103	5,330	9,121	1,792	13,716	5,691
Florence-Muscle Shoals, AL (Metro)																	
Bank Independent	2,017,030	1,283,219	71,346	17,621	7,200	894	4,236	1.36	0.65	38,514	8,438	12,919	140	27,911	9,321	11,999	5
First Metro Bank	822,233	432,980	27,969	4,190	120	66	198	0.95	0.03	324	13	76	171	796	8	282	20
First Southern Bank	345,372	285,851	34,822	3,839	940	4	7	1.34	0.16	1,162	1	109	443	362	62	111	329
Farmers & Merchants Bank	97,424	5,556	198	234	90	17	190	4.21	-	106	142	-	-	66	25	185	-
Total/Average	3,282,059	2,007,606	134,335	25,884	8,350	981	4,631	1.29	0.42	40,106	8,594	13,104	754	29,135	9,416	12,577	354
Fort Payne, AL (Micro)																	
First State Bank of DeKalb County	248,248	119,192	2,934	1,502	715	15	332	1.26	0.30	1,809	1,924	677	56	1,730	2,183	780	56
Liberty Bank	164,410	89,128	584	913	345	53	374	1.02	0.28	862	169	352	101	1,315	482	-	90
Merit Bank	155,667	96,567	7,564	1,303	1,014	149	151	1.34	0.17	1,111	81	98	170	1,164	241	109	194
First Fidelity Bank	120,030	52,944	3,424	706	21	2	0	1.33	0.46	19	-	419	137	-	-	429	137
Total/Average	688,355	357,831	14,506	4,424	2,095	219	857	1.24	0.29	3,801	2,174	1,546	464	4,209	2,906	1,318	477
Gasden, AL (Metro)																	
Exchange Bank of Alabama	334,296	190,734	7,552	2,644	525	178	485	1.39	0.25	361	35	-	842	301	6	26	996
Southern Bank Company	112,345	57,811	990	829	41	-	108	1.43	1.33	2,339	44	1,491	-	1,069	-	1,610	51
Total/Average	446,641	248,545	8,542	3,473	566	178	593	1.40	0.52	2,700	79	1,491	842	1,370	6	1,636	1,047
Huntsville, AL (Metro)																	
Progress Bank and Trust	1,579,238	1,163,832	94,783	12,022	4,015	30	333	0.98	0.05	522	-	750	-	182	-	1,102	128
North Alabama Bank	132,975	83,358	1,908	1,020	220	56	28	1.22	0.29	459	-	384	-	288	-	65	-
Total/Average	1,712,213	1,247,190	96,691	13,042	4,235	86	361	1.05	0.07	981	-	1,134	-	470	-	1,167	128

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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 \$		
Scottsboro, AL (Micro)																			
FNB Bank	795,734	483,869	12,078	5,177	1,301	385	857	1.07	0.66	3,456	-	4,092	1,193	1,043	15	3,460	2,821		
First Southern State Bank	643,139	345,327	16,475	4,420	1,175	370	652	1.28	0.05	1,480	96	310	31	1,725	113	587	31		
First Jackson Bank, Inc.	346,246	196,685	314	2,071	320	29	145	1.05	0.33	1,058	1,981	62	1,065	2,593	283	75	1,685		
Total/Average	1,785,119	1,025,881	28,867	11,668	2,796	784	1,654	1.14	0.38	5,994	2,077	4,464	2,289	5,361	411	4,122	4,537		
Other																			
CB&S Bank, Inc.	2,190,912	899,429	39,928	12,811	3,332	713	816	1.38	1.01	5,275	2	16,501	5,521	5,243	-	20,090	5,807		
First National Bank	340,024	117,519	1,348	1,663	233	84	268	1.42	0.04	388	-	124	-	142	78	128	27		
FirstState Bank	298,929	136,351	3,154	1,847	408	104	288	1.35	0.15	985	13	333	107	456	18	426	175		
State Bank & Trust	294,685	103,277	6,053	1,181	214	47	156	1.14	0.61	1,526	88	1,608	189	1,452	13	1,717	274		
Citizens Bank of Winfield	283,477	56,201	902	1,420	358	172	541	2.53	0.25	1,151	-	397	299	1,069	72	298	373		
Citizens Bank of Fayette	209,859	33,303	-	694	170	262	254	2.08	0.34	286	-	560	155	112	1,072	592	165		
Bank of Vernon	205,878	133,369	10,833	1,598	120	104	327	1.20	0.02	2,325	-	46	-	1,666	24	50	-		
Community Spirit Bank	167,400	111,495	4,671	1,289	214	56	82	1.16	0.42	3	-	94	604	70	-	55	625		
Valley State Bank	131,212	68,757	2,129	1,356	150	15	10	1.97	0.09	406	104	123	-	662	91	140	-		
PeoplesTrust Bank	122,114	78,782	1,728	1,027	156	14	16	1.30	0.87	285	-	1,057	-	297	-	936	-		
First State Bank of the South, Inc.	116,283	43,916	349	470	84	-	31	1.07	0.17	1,265	391	-	196	643	120	2	196		
Citizens State Bank	82,919	28,541	843	411	-	16	21	1.44	-	764	196	-	-	186	145	-	-		
Total/Average	4,443,692	1,810,940	71,938	25,767	5,439	1,587	2,810	1.42	0.63	14,659	794	20,843	7,071	11,998	1,633	24,434	7,642		
North - Total/Average	35,953,487	22,557,089	1,693,641	272,404	88,558	11,677	52,550	1.21	0.37	113,655	20,204	88,896	43,876	82,247	22,690	104,485	44,907		

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	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 \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Central																	
Auburn-Opelika, AL (Micro)																	
AuburnBank	956,496	461,700	19,746	5,618	1,100	177	45	1.21	0.06	1,782	202	534	-	154	71	549	-
Total/Average	956,496	461,700	19,746	5,618	1,100	177	45	1.22	0.06	1,782	202	534	-	154	71	549	-
Birmingham-Hoover, AL (Metro)																	
Central State Bank	404,602	255,980	12,113	3,998	545	66	111	1.56	0.12	773	-	93	388	779	65	66	388
Total/Average	404,602	255,980	12,113	3,998	545	66	111	1.56	0.12	773	-	93	388	779	65	66	388
Columbus, GA-AL (Metro)																	
Phenix-Girard Bank	234,399	77,158	1,816	1,053	130	8	40	1.36	0.69	75	320	344	1,278	209	-	330	1,649
Total/Average	234,399	77,158	1,816	1,053	130	8	40	1.36	0.69	75	320	344	1,278	209	-	330	1,649
Montgomery, AL (Metro)																	
River Bank & Trust	1,864,515	1,186,579	139,145	16,805	8,615	326	817	1.39	0.24	2,116	398	4,264	232	4,199	54	3,356	466
First Community Bank of Central Alabama	473,944	253,178	-	6,308	525	121	357	2.48	0.24	1,330	119	913	231	1,120	192	628	248
Total/Average	2,338,459	1,439,757	139,145	23,113	9,140	447	1,174	1.61	0.24	3,446	517	5,177	463	5,319	246	3,984	714
Talladega-Sylacauga, AL (Micro)																	
First Bank of Alabama	719,747	418,012	3,676	5,295	2,905	275	1,658	1.27	0.15	836	-	1,048	-	389	9	1,730	143
SouthFirst Bank	89,161	49,547	4,560	872	5	62	31	1.76	1.76	115	-	409	1,158	175	-	758	1,011
Total/Average	808,908	467,559	8,236	6,167	2,910	337	1,689	1.32	0.32	951	-	1,457	1,158	564	9	2,488	1,154
Tuscaloosa, AL (Metro)																	
Bryant Bank	2,505,583	1,190,617	142,363	10,724	475	385	331	0.88	0.20	696	-	5,074	59	371	-	5,213	-
First Federal Bank	176,299	66,892	-	992	420	134	31	0.68	0.57	679	191	844	165	805	7	830	179
Citizens Bank	113,650	44,296	1,956	548	75	25	82	1.24	0.11	724	112	125	-	688	204	129	-
Peoples Bank of Greensboro	102,334	47,231	1,557	473	5	26	66	1.00	0.90	753	-	918	2	712	-	874	33
Bank of Moundville	96,670	35,426	2,097	438	185	2	8	1.24	0.05	602	9	17	28	247	1	17	28
Merchants & Farmers Bank of Greene County	90,068	46,405	2,117	560	21	185	173	1.20	1.23	1,469	-	691	419	1,277	-	736	468
Total/Average	3,084,604	1,430,867	150,090	13,735	1,181	757	691	0.96	0.27	4,923	312	7,669	673	4,100	212	7,799	708
Other																	
West Alabama Bank & Trust	735,631	391,706	7,355	4,814	900	274	576	1.23	0.33	2,068	-	2,299	125	1,904	17	1,941	170
Robertson Banking Company	373,358	275,638	19,509	3,899	500	32	154	1.41	0.07	1,369	-	277	-	672	-	318	-
Marion Bank and Trust Company	294,841	162,212	-	3,546	2,479	416	1,761	2.19	1.14	-	-	-	3,375	996	-	8,868	5,321
Farmers and Merchants Bank	214,737	77,693	5,333	964	165	47	96	1.24	0.23	1,900	38	481	16	1,192	27	493	16
First Cahawba Bank	167,619	93,899	6,654	962	120	8	86	1.02	0.20	40	-	25	304	-	-	-	304
Town-Country National Bank	126,209	71,399	-	2,575	50	234	207	3.61	0.69	652	388	626	244	860	263	814	154
Community Neighbor Bank	122,045	70,921	6,966	1,241	200	97	240	1.73	0.61	860	463	587	153	1,436	829	640	279
Sweet Water State Bank	111,219	63,323	14	1,067	85	284	373	1.69	2.28	1,854	59	1,126	1,412	1,721	29	1,202	1,443
First Bank	106,694	33,771	2,159	378	40	13	3	1.12	0.34	29	12	170	190	27	36	136	593
First Bank of Linden	89,772	24,568	-	304	5	7	54	1.24	0.43	490	-	-	384	-	-	-	384
Total/Average	2,342,125	1,265,130	47,990	19,750	4,544	1,412	3,550	1.56	0.50	9,262	960	5,591	6,203	8,808	1,201	14,412	8,664
Central - Total/Average	10,169,593	5,398,151	379,136	73,434	19,550	3,204	7,300	1.36	0.31	21,212	2,311	20,865	10,163	19,933	1,804	29,628	13,277

ALABAMA ASSET QUALITY - DECEMBER 31, 2020

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	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		
										\$	\$	\$	\$	\$	\$	\$	\$	
Gulf Coast																		
Mobile, Daphne, Fairhope																		
Citizens' Bank, Inc.	130,270	81,395	4,604	1,182	254	31	41	1.45	0.50	1,643	-	645	-	812	-	588	-	
Commonwealth National Bank	54,519	20,932	435	502	30	103	199	2.40	0.62	199	28	203	136	73	30	286	167	
Total/Average	184,789	102,327	5,039	1,684	284	134	240	1.65	0.53	1,842	28	848	136	885	30	874	167	
Other																		
CCB Community Bank	559,899	421,343	4,755	5,384	2,050	89	631	1.28	0.63	1,163	-	1,861	1,674	33	27	2,421	1,213	
AmeriFirst Bank	299,207	180,699	4,379	2,129	200	12	7	1.18	0.41	512	-	1,224	-	3	-	448	-	
Southern Independent Bank	299,162	141,187	8,492	1,730	278	1	259	1.23	0.19	374	-	417	152	131	-	1,904	87	
First Citizens Bank	298,871	156,399	5,884	2,928	250	166	168	1.87	0.54	264	-	1,588	13	500	1,150	1,313	22	
Brantley Bank and Trust Company	102,406	43,870	872	561	161	30	36	1.28	0.33	420	539	222	114	132	360	227	99	
Community Bank & Trust - Alabama	49,801	17,571	-	867	-	21	36	4.93	1.52	672	85	303	454	371	26	356	453	
First National Bank of Dozier	38,685	9,733	1,032	132	-	-	0	1.36	-	6	-	-	-	-	-	-	-	
Peoples Bank of Red Level	17,052	5,247	-	70	16	9	44	1.33	1.74	530	-	296	-	411	-	329	-	
Total/Average	1,665,083	976,049	25,414	13,801	2,955	328	1,181	1.41	0.50	3,941	624	5,911	2,407	1,581	1,563	6,998	1,874	
Gulf Coast - Total/Average	1,849,872	1,078,376	30,453	15,485	3,239	462	1,421	1.44	0.50	5,783	652	6,759	2,543	2,466	1,593	7,872	2,041	
Southeast																		
Dothan, Enterprise, Eufaula, Troy																		
Troy Bank & Trust Company	1,146,956	659,115	37,486	8,838	1,775	445	1,451	1.34	1.13	7,069	775	8,426	4,519	2,165	694	9,271	5,205	
MidSouth Bank	511,535	316,822	47,459	5,445	90	81	6	1.72	0.02	457	-	82	-	40	-	91	-	
22nd State Bank	213,967	128,023	4,568	1,962	600	30	128	1.53	2.07	469	-	4,192	245	319	-	4,277	266	
BankSouth	195,530	125,892	-	2,788	-	2	30	2.21	0.01	1,335	-	18	-	78	-	21	-	
HNB First Bank	191,763	127,569	5,632	1,454	-	41	26	1.12	0.04	496	2	77	-	725	25	83	-	
Citizens Bank	181,403	110,493	-	1,293	-	123	46	1.14	0.49	3,940	-	99	787	356	-	550	345	
Friend Bank	164,980	97,926	10,798	1,869	243	82	222	1.91	0.27	281	4	341	100	378	33	491	-	
First National Bank of Hartford	125,768	68,386	462	965	486	102	612	1.41	0.98	2,190	-	867	362	1,739	-	1,316	232	
SunSouth Bank	122,092	61,200	2,757	803	-	48	95	1.31	0.10	7	-	118	-	91	-	133	96	
Commercial Bank of Ozark	117,366	57,883	5,238	489	293	15	211	0.84	0.87	619	86	923	102	500	150	834	52	
Samson Banking Company, Inc.	98,582	41,689	3,825	559	77	19	37	1.34	-	202	-	-	-	89	22	-	-	
Total/Average	3,069,942	1,794,998	118,225	26,465	3,564	988	2,864	1.47	0.69	17,065	867	15,143	6,115	6,480	924	17,067	6,196	
Other																		
United Bank	972,073	528,127	37,646	7,823	2,728	59	250	1.47	0.34	1,786	-	3,184	157	2,235	-	3,330	508	
First National Bank and Trust	184,045	109,079	3,553	2,003	452	116	9	1.82	1.25	92	-	2,151	146	45	-	2,158	-	
Peoples Exchange Bank	83,377	48,105	1,205	574	75	19	17	1.19	1.06	991	175	582	298	360	170	567	298	
Bank of Evergreen	68,439	29,595	3,547	573	295	18	603	1.94	2.62	348	50	459	1,331	767	4	505	1,315	
Bank of Brewton	52,881	14,964	-	211	(26)	10	13	1.41	1.53	530	11	330	477	96	9	254	477	
First Progressive Bank	NA	NA	NA	NA	NA	NA	NA	NA	#VALUE!	NA	NA	NA	NA	85	-	-	-	
Total/Average	1,360,815	729,870	45,951	11,184	3,524	222	892	1.53	0.67	3,747	236	6,706	2,409	3,588	183	6,814	2,598	
Southeast - Total/Average	4,430,757	2,524,868	164,176	37,649	7,088	1,210	3,756	1.49	0.69	20,812	1,103	21,849	8,524	10,068	1,107	23,881	8,794	