

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
State Summary (Does not include regionals)															
North - Total/Average			33,724,687	190,156	0.92	7.98	3.91	11.61	19.80	31.50	50,762	7,906	20,956	1.18	0.43
Central - Total/Average			9,442,805	49,312	1.19	9.79	3.22	9.87	18.24	27.92	10,512	1,499	3,646	1.23	0.47
Gulf Coast - Total/Average			1,723,983	8,034	0.26	1.47	3.82	10.96	26.50	39.30	1,505	265	593	1.33	0.52
Southeast - Total/Average			4,118,029	23,002	0.93	7.98	3.61	13.70	15.17	40.42	2,953	809	2,512	1.39	0.75
State Total			49,009,504	270,504	0.82	6.80	3.64	11.54	19.93	34.79	65,732	10,479	27,707	1.21	0.47
Regionals															
Regions Bank	No	Birmingham	143,443,000	17,000	0.03	0.20	3.31	9.00	12.77	24.05	1,214,000	43,000	348,000	2.48	0.47
BBVA USA	No	Birmingham	100,853,252	(2,408,853)	(5.00)	(44.36)	2.69	8.06	13.44	24.22	883,280	46,318	281,170	2.56	0.77
North															
Albertville, AL (Micro)															
Citizens Bank & Trust	No	Guntersville	692,192	3,043	0.98	10.48	3.51	9.21	15.79	23.08	624	40	95	1.37	0.13
Peoples Independent Bank	Yes	Boaz	343,005	2,272	1.43	12.94	4.28	9.13	13.53	44.18	315	4	10	1.02	0.40
First Bank of Boaz	No	Boaz	279,762	2,247	1.80	10.07	3.05	16.24	31.49	65.40	-	2	-	1.11	0.06
Total/Average			1,314,959	7,562	1.40	11.16	3.61	11.53	20.27	44.22	939	46	105	1.25	0.19
Anniston- Oxford, AL (Metro)															
Southern States Bank	No	Anniston	1,296,125	6,048	1.02	8.61	3.61	10.07	12.80	16.08	1,100	195	58	1.06	1.30
NobleBank & Trust	No	Anniston	314,276	2,100	1.48	15.56	5.13	9.25	NA	20.34	643	98	1,880	1.26	0.51
Farmers & Merchants Bank	No	Piedmont	259,221	1,003	0.81	6.23	4.01	12.85	18.93	29.25	176	4	33	1.10	0.14
Cheaha Bank	No	Oxford	233,057	1,683	1.52	12.56	3.88	11.88	20.51	35.37	-	1	41	1.09	0.02
Total/Average			2,102,679	10,834	1.21	10.74	4.16	11.01	17.41	25.26	1,919	298	2,012	1.10	0.90
Birmingham-Hoover, AL (Metro)															
ServisFirst Bank	No	Birmingham	11,010,298	76,666	1.57	16.27	3.53	9.90	13.24	19.51	23,867	202	9,146	1.10	0.21
First US Bank	No	Birmingham	845,402	1,819	0.45	4.33	4.75	9.36	13.94	19.44	1,431	494	1,264	1.12	0.52
Metro Bank	No	Pell City	840,379	5,855	1.48	9.61	3.82	15.30	NA	39.14	750	67	237	1.25	0.95
Oakworth Capital Bank	No	Birmingham	816,806	3,015	0.81	7.81	3.12	9.64	NA	15.00	613	-	10	1.11	0.00
SouthPoint Bank	No	Birmingham	535,066	2,605	1.21	13.49	3.57	9.05	NA	8.41	600	5	4	0.95	0.28
HomeTown Bank of Alabama	No	Oneonta	454,564	2,986	1.44	10.43	4.10	13.02	22.46	21.32	935	67	181	1.25	0.53
CommerceOne Bank	No	Birmingham	275,659	722	0.56	3.06	3.34	16.66	21.68	19.92	644	-	-	1.20	0.00
Pinnacle Bank	No	Jasper	271,650	1,644	1.30	10.65	3.60	12.13	19.66	30.27	-	65	11	1.75	0.06
Union State Bank	No	Pell City	226,804	274	0.26	3.36	3.16	7.46	13.15	38.61	-	393	35	1.91	1.19
First Financial Bank	Yes	Bessemer	198,387	1,132	1.23	14.76	3.63	8.65	16.46	27.76	69	1	48	0.86	0.37
Millennial Bank	No	Leeds	113,854	148	0.33	3.09	5.43	10.59	NA	29.21	135	3	53	0.89	0.00
Bank of Walker County	Yes	Jasper	78,131	306	0.81	7.75	4.35	10.26	NA	22.73	30	9	32	1.00	1.60
Security Federal Savings Bank	Yes	Jasper	37,396	37	0.20	1.66	2.98	12.40	26.15	57.78	18	22	59	1.02	0.00
Alamerica Bank	Yes	Birmingham	18,389	(864)	(9.08)	(57.14)	2.92	13.31	20.85	40.67	-	7	-	1.68	5.50
Total/Average			15,722,785	96,345	0.18	3.51	3.74	11.27	18.62	27.84	29,092	1,335	11,080	1.12	0.29

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALL/Loans (%)	NPA's/Assets (%)
Cullman, AL (Micro)															
Peoples Bank of Alabama	Yes	Cullman	1,002,316	8,236	1.82	18.97	4.43	8.71	NA	25.43	102	4,004	404	1.98	0.29
Traditions Bank	No	Cullman	439,013	2,549	1.24	12.47	5.57	9.76	15.21	19.67	1,362	67	955	1.34	0.71
EvaBank	No	Cullman	420,327	4,070	2.14	8.06	6.00	23.96	NA	32.82	1,630	374	505	2.25	3.06
Merchants Bank of Alabama	No	Cullman	342,773	1,783	1.14	11.08	3.88	9.87	19.23	36.17	321	28	77	1.10	0.36
Cullman Savings Bank	No	Cullman	329,195	1,793	1.14	7.39	3.81	15.30	NA	18.53	152	1	20	0.94	0.12
Premier Bank of the South	Yes	Cullman	232,075	1,179	1.08	12.31	4.16	8.50	13.80	13.55	325	21	63	1.17	0.04
First Community Bank of Cullman	No	Cullman	126,738	404	0.63	7.52	3.19	8.54	NA	9.97	156	6	22	1.27	0.24
Total/Average			2,892,437	20,014	1.31	11.11	4.43	12.09	16.08	22.31	4,048	4,501	2,046	1.61	0.72
Florence-Muscle Shoals, AL (Metro)															
Bank Independent	No	Sheffield	1,914,247	6,001	0.67	7.16	4.55	8.75	13.90	25.20	4,350	371	2,034	1.25	0.46
First Metro Bank	No	Muscle Shoals	798,384	4,529	1.24	11.32	3.14	10.43	NA	28.58	81	36	122	0.90	0.04
First Southern Bank	No	Florence	322,469	1,738	1.20	12.91	4.11	8.71	NA	9.20	580	3	-	1.24	0.14
Farmers & Merchants Bank	No	Waterloo	92,399	448	0.98	4.75	1.85	20.60	48.50	88.15	45	1	95	4.57	0.20
Total/Average			3,127,499	12,716	1.02	9.04	3.41	12.12	31.20	37.78	5,056	411	2,251	1.19	0.31
Fort Payne, AL (Micro)															
First State Bank of DeKalb County	No	Fort Payne	223,483	1,174	1.13	9.72	4.86	10.06	15.11	34.27	465	11	277	1.09	0.40
Liberty Bank	No	Geraldine	159,986	616	0.82	6.98	4.58	11.17	16.38	39.21	255	28	161	1.16	0.32
Merit Bank	No	Huntsville	123,207	(1,491)	(2.81)	(15.94)	3.48	14.86	NA	32.40	722	-	50	1.14	0.36
First Fidelity Bank	No	Fort Payne	111,013	402	0.76	8.08	2.98	9.40	19.72	47.78	9	1	-	1.29	0.76
Total/Average			617,689	701	(0.03)	2.21	3.98	11.37	17.07	38.42	1,451	40	488	1.15	0.44
Gasden, AL (Metro)															
Exchange Bank of Alabama	No	Altoona	324,423	1,273	0.84	5.93	3.70	13.65	22.85	25.20	525	83	416	1.29	0.46
Southern Bank Company	No	Gadsden	103,583	117	0.24	2.00	4.22	10.53	NA	45.06	-	-	-	1.79	1.54
Total/Average			428,006	1,390	0.54	3.97	3.96	12.09	22.85	35.13	525	83	416	1.39	0.72
Huntsville, AL (Metro)															
Progress Bank and Trust	No	Huntsville	1,461,766	9,001	1.37	11.71	4.26	9.83	10.71	11.26	2,514	6	84	0.88	0.06
North Alabama Bank	No	Hazel Green	127,437	631	1.03	9.22	4.94	9.73	NA	17.39	30	51	6	0.92	0.05
Total/Average			1,589,203	9,632	1.20	10.47	4.60	9.78	10.71	14.33	2,544	57	90	0.92	0.06

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Scottsboro, AL (Micro)															
FNB Bank	No	Scottsboro	773,197	2,923	0.82	6.94	4.05	9.94	15.60	21.03	960	172	566	1.01	0.85
First Southern State Bank	No	Stevenson	607,875	2,807	0.98	8.89	3.67	9.57	NA	29.71	375	221	278	1.07	0.10
First Jackson Bank, Inc.	No	Stevenson	322,926	2,076	1.41	12.07	3.53	11.58	NA	28.83	230	18	62	1.00	0.60
Total/Average			1,703,998	7,806	1.07	9.30	3.75	10.36	15.60	26.52	1,565	411	906	1.03	0.53
Other															
CB&S Bank, Inc.	No	Russellville	2,062,414	9,239	0.94	7.53	3.51	10.89	NA	38.37	2,591	396	271	1.28	1.27
First National Bank	Yes	Hamilton	319,555	2,096	1.39	7.81	3.59	16.17	NA	59.08	158	33	167	1.34	0.05
FirstState Bank	No	Lineville	285,552	1,628	1.23	10.64	3.94	11.19	NA	40.29	212	21	80	1.29	0.21
Citizens Bank of Winfield	No	Winfield	282,583	2,638	2.04	9.25	3.78	21.62	NA	48.34	100	110	341	2.32	0.28
State Bank & Trust	Yes	Winfield	276,764	1,276	0.99	8.98	2.75	10.02	NA	49.28	65	22	124	1.03	0.78
Citizens Bank of Fayette	Yes	Fayette	208,506	2,307	2.37	11.50	2.78	20.67	NA	86.26	135	38	183	1.38	0.41
Bank of Vernon	No	Vernon	193,386	1,194	1.33	9.05	3.49	13.73	NA	29.94	31	59	324	1.10	0.19
Community Spirit Bank	No	Red Bay	162,005	847	1.09	10.24	4.46	10.24	16.73	21.67	132	20	38	1.08	0.44
Valley State Bank	No	Russellville	130,422	662	1.02	5.79	3.11	17.50	34.41	16.38	60	8	1	1.79	0.10
PeoplesTrust Bank	No	Hamilton	115,830	518	0.96	7.56	3.70	11.67	NA	27.92	55	13	11	1.21	0.87
First State Bank of the South, Inc.	No	Sulligent	112,675	401	0.73	4.70	3.95	15.43	24.74	52.39	84	-	17	1.08	0.19
Citizens State Bank	Yes	Vernon	75,740	350	0.96	6.53	2.16	14.18	36.77	48.62	-	4	5	1.54	0.00
Total/Average			4,225,432	23,156	1.25	8.30	3.44	14.44	28.16	43.21	3,623	724	1,562	1.31	0.79
North - Total/Average			33,724,687	190,156	0.92	7.98	3.91	11.61	19.80	31.50	50,762	7,906	20,956	1.18	0.43

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Central															
Auburn-Opelika, AL (Micro)															
AuburnBank	No	Auburn	943,110	3,190	0.74	6.44	3.03	10.62	19.04	34.43	850	108	36	1.14	0.07
Total/Average			943,110	3,190	0.74	6.44	3.03	10.62	19.04	34.43	850	108	36	1.14	0.07
Birmingham-Hoover, AL (Metro)															
Central State Bank	Yes	Calera	385,428	2,678	1.54	14.02	4.19	10.35	NA	23.93	335	27	58	1.55	0.13
Total/Average			385,428	2,678	1.54	14.02	4.19	10.35	NA	23.93	335	27	58	1.55	0.13
Columbus, GA-AL (Metro)															
Phenix-Girard Bank	Yes	Phenix City	220,095	1,978	1.92	12.71	3.60	15.48	NA	38.99	80	5	23	1.39	0.99
Total/Average			220,095	1,978	1.92	12.71	3.60	15.48	NA	38.99	80	5	23	1.40	0.99
Montgomery, AL (Metro)															
River Bank & Trust	No	Prattville	1,705,265	7,951	1.07	9.22	3.97	8.79	13.43	20.88	4,882	214	298	1.16	0.24
First Community Bank of Central Alabama	Yes	Wetumpka	463,881	4,261	2.07	25.87	3.76	8.07	11.64	36.91	225	106	123	2.30	0.34
Total/Average			2,169,146	12,212	1.57	17.55	3.87	8.43	12.54	28.90	5,107	320	421	1.39	0.26
Talladega-Sylacauga, AL (Micro)															
First Bank of Alabama	No	Talladega	646,698	3,721	1.22	9.46	4.03	11.95	17.06	17.83	1,385	102	1,592	0.88	0.29
SouthFirst Bank	No	Sylacauga	88,449	(74)	(0.18)	(1.49)	3.88	11.11	22.74	37.18	-	53	-	1.67	2.22
Total/Average			735,147	3,647	1.04	3.99	3.96	11.53	19.90	27.51	1,385	155	1,592	0.97	0.52
Tuscaloosa, AL ((Metro)															
Bryant Bank	Yes	Tuscaloosa	2,159,317	9,145	0.94	9.97	2.89	8.84	15.30	31.28	475	247	109	0.90	0.24
First Federal Bank	Yes	Tuscaloosa	153,683	4,230	6.16	56.19	3.03	11.95	18.47	5.58	360	15	5	0.65	0.56
Citizens Bank	No	Greensboro	112,034	511	1.03	7.25	2.98	13.42	26.18	43.93	75	9	46	1.26	0.15
Peoples Bank of Greensboro	Yes	Greensboro	99,531	520	1.07	11.32	3.52	8.96	NA	43.54	-	23	23	1.03	2.02
Bank of Moundville	No	Moundville	96,462	196	0.42	4.09	2.36	9.71	22.61	30.46	-	-	2	0.94	0.22
Merchants & Farmers Bank of Greene County	Yes	Eutaw	88,066	151	0.38	4.00	3.99	8.93	NA	29.63	-	75	55	1.11	1.69
Total/Average			2,709,093	14,753	1.67	15.47	3.13	10.30	20.64	30.74	910	369	240	0.94	0.37
Other															
West Alabama Bank & Trust	No	Reform	714,179	3,194	0.96	7.02	3.15	12.39	NA	40.75	300	213	158	1.18	0.37
Robertson Banking Company	Yes	Demopolis	390,535	2,251	1.28	13.09	3.64	9.48	14.40	24.83	500	18	44	1.45	0.08
Marion Bank and Trust Company	Yes	Marion	309,307	833	0.56	4.96	3.33	10.67	NA	29.72	550	24	390	1.50	3.48
Farmers and Merchants Bank	No	LaFayette	191,730	1,082	1.21	8.79	3.53	13.20	21.06	39.99	65	21	39	1.14	0.63
First Cahawba Bank	No	Selma	144,489	517	0.76	6.92	4.66	10.60	15.32	21.22	120	1	80	0.97	0.26
Community Neighbor Bank	No	Camden	119,378	703	1.27	9.01	4.44	13.81	NA	31.39	150	39	167	1.63	0.98
Town-Country National Bank	Yes	Camden	118,417	1,233	2.20	11.63	5.10	18.83	NA	39.54	30	148	133	3.55	0.82
Sweet Water State Bank	Yes	Sweet Water	110,913	306	0.61	5.30	5.13	10.80	NA	31.91	85	43	233	1.48	2.56
First Bank	Yes	Wadley	99,752	531	1.13	11.46	3.89	8.49	15.21	59.45	40	5	-	1.00	0.69
First Bank of Linden	No	Linden	82,086	204	0.51	3.42	3.13	14.58	29.41	70.27	5	3	32	1.36	0.47
Total/Average			2,280,786	10,854	1.05	8.16	4.00	12.29	19.08	38.91	1,845	515	1,276	1.43	0.94
Central - Total/Average															
			9,442,805	49,312	1.19	9.79	3.22	9.87	18.24	27.92	10,512	1,499	3,646	1.23	0.47

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Gulf Coast															
Mobile, Daphne, Fairhope															
Citizens' Bank, Inc.	Yes	Robertsdale	126,181	449	0.77	6.49	4.18	11.17	NA	27.30	-	26	21	1.12	1.24
Commonwealth National Bank	No	Mobile	50,752	(357)	(1.43)	(13.93)	3.20	9.73	35.26	40.23	-	57	199	2.73	1.28
Total/Average			176,933	92	(0.33)	(3.72)	3.69	10.45	35.26	33.77	-	83	220	1.37	1.25
Other															
CCB Community Bank	Yes	Andalusia	568,437	3,765	1.42	13.27	4.13	10.29	NA	19.82	850	54	192	1.04	0.57
First Citizens Bank	No	Luverne	294,927	1,631	1.23	9.04	3.92	12.69	19.74	31.53	200	85	102	1.80	0.40
Southern Independent Bank	No	Opp	287,766	1,080	0.81	7.51	2.82	10.35	NA	44.42	165	1	1	1.27	0.16
AmeriFirst Bank	No	Montgomery	204,772	898	0.92	8.87	4.42	10.16	13.09	14.63	190	6	4	1.33	0.22
Brantley Bank and Trust Company	No	Brantley	88,807	502	1.27	9.43	4.52	13.25	NA	53.76	85	20	13	1.25	0.21
Community Bank & Trust - Alabama	No	Union Springs	49,503	(152)	(0.62)	(7.35)	3.26	7.89	20.40	48.86	-	9	20	4.71	1.70
First National Bank of Dozier	No	Dozier	37,316	151	0.83	5.59	3.00	14.26	NA	76.13	-	-	-	1.37	0.00
Peoples Bank of Red Level	No	Red Level	15,522	67	0.89	6.86	5.50	12.81	NA	69.58	15	7	41	1.22	2.19
Total/Average			1,547,050	7,942	0.84	6.65	3.95	11.46	17.74	44.84	1,505	182	373	1.33	0.43
Gulf Coast - Total/Average			1,723,983	8,034	0.26	1.47	3.82	10.96	26.50	39.30	1,505	265	593	1.33	0.52
Southeast															
Dothan, Enterprise, Eufaula, Troy															
Troy Bank & Trust Company	No	Troy	974,264	5,120	1.10	9.26	3.44	11.34	NA	25.00	1,275	329	1,244	1.39	1.33
MidSouth Bank	Yes	Dothan	473,663	1,743	0.79	6.78	3.27	11.25	NA	28.88	30	53	1	1.79	0.03
BankSouth	Yes	Dothan	191,233	1,053	1.17	5.61	3.36	20.41	NA	33.80	-	2	30	2.06	0.01
HNB First Bank	Yes	Headland	179,303	1,126	1.35	13.65	3.34	9.56	14.57	18.77	-	14	17	1.05	0.05
Citizens Bank	No	Enterprise	167,348	690	0.89	8.73	3.65	10.18	NA	26.65	-	105	35	1.18	0.27
22nd State Bank	Yes	Louisville	166,817	89	0.12	1.20	3.81	9.70	14.88	23.60	-	24	41	1.29	1.37
Friend Bank	Yes	Slocomb	150,341	1,213	1.72	17.97	4.06	9.34	NA	28.26	53	25	57	1.80	0.55
First National Bank of Hartford	Yes	Hartford	129,508	384	0.61	4.17	4.12	14.15	NA	29.52	260	58	371	1.31	0.95
SunSouth Bank	No	Dothan	126,437	339	0.59	8.43	2.72	7.04	14.93	37.05	-	28	83	1.15	0.19
Commercial Bank of Ozark	Yes	Ozark	107,638	510	1.04	11.91	3.22	8.19	16.46	26.80	30	1	-	0.73	1.08
Samson Banking Company, Inc.	Yes	Samson	92,115	628	1.44	10.21	3.45	12.87	NA	50.65	27	7	15	1.24	0.00
Total/Average			2,758,667	12,895	0.98	8.90	3.49	11.28	15.21	29.91	1,675	646	1,894	1.45	0.70
Other															
United Bank	No	Atmore	871,343	8,339	2.18	23.01	3.66	9.36	15.13	34.73	1,000	29	38	1.22	0.55
First National Bank and Trust	Yes	Atmore	184,097	959	1.14	10.26	3.54	10.64	NA	31.92	100	114	8	1.49	1.22
Peoples Exchange Bank	No	Monroeville	82,026	304	0.81	5.82	4.82	13.88	NA	33.61	-	6	5	1.00	1.04
Escambia County Bank	Yes	Flomaton	76,588	90	0.24	1.54	3.21	15.18	NA	66.51	30	2	52	1.41	1.05
Bank of Evergreen	No	Evergreen	64,433	159	0.51	3.80	3.79	13.22	NA	36.37	174	12	503	1.51	3.34
Bank of Brewton	No	Brewton	50,401	197	0.83	3.51	4.25	22.76	NA	60.29	(26)	-	12	1.01	1.52
First Progressive Bank	No	Brewton	30,474	59	0.39	1.40	2.87	27.90	NA	93.14	-	-	-	0.94	0.00
Total/Average			1,359,362	10,107	0.87	7.05	3.73	16.13	15.13	50.94	1,278	163	618	1.26	0.85
Southeast - Total/Average			4,118,029	23,002	0.93	7.98	3.61	13.70	15.17	40.42	2,953	809	2,512	1.39	0.75