

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 \$
State Summary (Does not include regionals)																	
North - Total/Average	37,801,527	22,842,827	1,808,098	282,864	12,777	2,748	5,072	1.24	0.33	89,281	20,129	85,296	39,433	113,700	20,204	88,896	43,876
Central - Total/Average	10,590,826	5,443,033	368,199	74,736	2,145	544	1,367	1.37	0.36	23,833	3,166	28,678	9,346	21,843	2,328	29,079	10,163
Gulf Coast - Total/Average	1,897,085	1,088,106	44,919	16,139	485	202	32	1.48	0.44	4,384	722	5,967	2,317	5,783	652	6,759	2,543
Southeast - Total/Average	4,586,301	2,567,645	185,699	39,732	(2,789)	5,267	488	1.55	0.58	9,949	1,402	19,298	7,335	18,072	1,103	21,849	8,524
State Total	54,875,739	31,941,611	2,406,915	413,471	12,618	8,761	6,959	1.29	0.36	127,447	25,419	139,239	58,431	159,398	24,287	146,583	65,106
Regionals																	
Regions Bank	152,519,000	84,755,000	4,317,000	1,976,000	(108,000)	31,000	114,000	2.29	0.51	260,000	205,000	745,000	27,000	338,000	221,000	751,000	31,000
BBVA USA	101,925,551	63,960,242	3,489,763	1,498,909	(119,933)	30,729	91,361	2.33	1.29	194,812	101,041	1,300,882	10,965	265,608	122,126	1,331,230	11,448
North																	
Albertville, AL (Micro)																	
Citizens Bank & Trust	790,373	400,126	22,807	6,082	286	37	303	1.52	0.15	510	-	1,168	-	593	41	1,425	-
Peoples Independent Bank	391,805	161,501	9,710	1,753	-	23	3	1.09	0.59	360	91	1,124	1,179	392	2	1,286	1,179
First Bank of Boaz	279,117	65,630	15,475	858	-	1	0	1.31	0.06	159	-	65	90	177	-	69	90
Total/Average	1,461,295	627,257	47,992	8,693	286	61	306	1.39	0.25	1,029	91	2,357	1,269	1,162	43	2,780	1,269
Anniston- Oxford, AL (Metro)																	
Southern States Bank	1,458,519	1,083,274	60,846	12,605	750	14	18	1.16	0.97	1,862	-	3,857	10,231	3,749	91	3,417	10,224
NobleBank & Trust	361,006	220,341	38,724	3,095	(120)	58	12	1.40	0.42	694	19	861	647	52	-	1,472	61
Farmers & Merchants Bank	281,298	125,630	4,631	2,037	90	2	6	1.62	1.55	923	2	4,096	255	4,103	30	389	395
Cheaha Bank	238,056	121,372	3,085	1,344	-	1	9	1.10	-	358	15	-	-	802	128	-	-
Total/Average	2,338,879	1,550,617	107,286	19,081	720	75	45	1.23	0.85	3,837	36	8,814	11,133	8,706	249	5,278	10,680
Birmingham-Hoover, AL (Metro)																	
ServisFirst Bank	12,645,969	8,504,980	948,234	94,906	7,451	89	576	1.11	0.12	1,178	4,804	13,088	2,067	4,036	4,981	13,973	6,497
Oakworth Capital Bank	934,320	700,521	79,691	8,063	(222)	1	0	1.15	-	-	-	-	-	-	-	-	-
First US Bank	926,380	666,705	14,795	7,475	401	229	625	1.12	0.37	1,578	-	2,509	942	3,778	-	3,086	949
Metro Bank	921,147	457,291	9,690	5,781	-	26	38	1.26	0.53	6,077	589	1,878	2,990	5,158	408	2,335	4,746
SouthPoint Bank	608,971	456,741	52,095	6,318	585	1	2	1.36	0.19	62	840	1,138	-	899	-	1,101	-
The HomeTown Bank of Alabama	509,353	280,255	6,470	3,366	-	56	95	1.20	0.44	2,371	-	1,189	1,058	2,881	-	1,252	1,058
CommerceOne Bank	371,623	272,268	10,643	3,267	125	-	0	1.20	-	-	-	-	-	-	-	-	-
Pinnacle Bank	306,300	122,682	10,712	2,356	-	5	32	1.92	0.04	556	-	119	-	850	-	130	-
Union State Bank	256,115	83,372	-	1,663	-	18	15	1.99	0.65	1,098	14	1,661	12	1,149	-	1,743	56
First Financial Bank	223,605	98,297	15,118	841	9	-	9	0.86	0.18	271	-	154	256	449	-	187	349
Millennial Bank	111,865	70,635	3,012	710	38	-	0	1.01	0.07	17	-	75	-	135	-	-	-
Bank of Walker County	83,582	48,453	1,679	563	-	3	25	1.16	1.89	938	-	126	1,450	1,622	-	324	900
Security Federal Savings Bank	39,415	12,792	-	129	-	2	5	1.01	-	125	11	-	-	165	11	21	-
Alamerica Bank	16,153	7,972	-	184	-	2	0	2.31	3.03	68	587	1	488	8	594	1	622
Total/Average	17,954,798	11,782,964	1,152,139	135,622	8,387	432	1,422	1.15	0.17	14,339	6,845	21,938	9,263	21,130	5,994	24,153	15,177

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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 \$
Cullman, AL (Micro)																	
Peoples Bank of Alabama	1,129,697	696,637	60,757	13,629	34	95	237	1.95	0.14	4,308	4	1,269	262	4,708	20	1,442	293
Traditions Bank	511,976	383,142	5,614	5,202	518	114	293	1.36	0.60	822	-	540	2,548	773	23	1,186	2,426
EvaBank	423,649	306,142	-	6,610	300	157	91	2.16	2.55	1,271	-	10,151	648	1,932	-	10,561	815
Merchants Bank of Alabama	386,288	197,420	7,090	2,402	96	14	123	1.22	0.47	1,312	-	391	1,435	1,538	31	396	1,059
Cullman Savings Bank	332,340	237,107	3,265	2,361	-	-	0	1.00	0.14	2,802	-	17	434	2,565	104	18	434
Premier Bank of the South	278,750	156,487	16,403	1,889	-	319	186	1.21	0.17	142	81	3	477	255	22	37	303
First Community Bank of Cullman	125,309	94,329	1,437	1,567	3	-	4	1.66	1.56	2,996	-	1,959	-	2,690	-	463	-
Total/Average	3,188,009	2,071,264	94,566	33,660	951	699	934	1.63	0.63	13,653	85	14,330	5,804	14,461	200	14,103	5,330
Florence-Muscle Shoals, AL (Metro)																	
Bank Independent	2,099,807	1,311,097	79,657	18,018	950	315	869	1.37	0.57	29,899	10,367	10,956	990	38,514	8,438	12,919	140
First Metro Bank	865,837	437,352	31,991	4,167	-	12	34	0.95	0.03	421	30	50	171	324	13	76	171
First Southern Bank	367,846	283,315	27,702	3,978	135	-	0	1.40	0.03	1,040	7	28	75	1,162	1	109	443
Farmers & Merchants Bank	97,388	4,729	120	272	23	16	1	5.75	-	72	93	-	-	106	142	-	-
Total/Average	3,430,878	2,036,493	139,470	26,435	1,108	343	904	1.30	0.36	31,432	10,497	11,034	1,236	40,106	8,594	13,104	754
Fort Payne, AL (Micro)																	
First State Bank of Dekalb County, Inc.	266,238	118,904	3,547	1,496	-	4	10	1.25	0.51	1,457	965	1,252	115	1,809	1,924	677	56
Merit Bank	179,103	118,008	10,542	1,543	254	-	14	1.29	0.14	-	599	190	60	1,111	81	98	170
Liberty Bank	174,333	89,143	2,945	934	20	7	6	1.05	0.35	748	30	492	115	862	169	352	101
First Fidelity Bank	126,738	54,213	2,329	739	27	6	0	1.36	0.38	34	-	399	78	19	-	419	137
Total/Average	746,412	380,268	19,363	4,712	301	17	30	1.24	0.36	2,239	1,594	2,333	368	3,801	2,174	1,546	464
Gasden, AL (Metro)																	
The Exchange Bank of Alabama	348,298	187,381	5,821	2,641	-	12	15	1.41	0.24	182	63	-	839	361	35	-	842
The Southern Bank Company	112,037	53,718	972	829	-	-	0	1.54	1.20	1,893	-	1,339	-	2,339	44	1,491	-
Total/Average	460,335	241,099	6,793	3,470	-	12	15	1.44	0.47	2,075	63	1,339	839	2,700	79	1,491	842
Huntsville, AL (Metro)																	
Progress Bank and Trust	1,638,103	1,226,897	141,661	12,825	800	3	0	1.02	0.05	170	-	750	-	522	-	750	-
North Alabama Bank	139,267	81,659	2,482	1,049	10	19	0	1.28	0.05	826	-	63	-	459	-	384	-
Total/Average	1,777,370	1,308,556	144,143	13,874	810	22	0	1.06	0.05	996	-	813	-	981	-	1,134	-

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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	825,321	475,118	8,951	5,112	-	65	129	1.08	0.44	3,122	3	2,493	1,158	3,456	-	4,092	1,193
First Southern State Bank	698,490	358,812	31,278	4,541	180	90	149	1.27	0.05	1,826	61	348	-	1,480	96	310	31
First Jackson Bank	359,922	203,679	2,042	2,096	60	9	44	1.03	0.29	776	-	35	1,012	1,058	1,981	62	1,065
Total/Average	1,883,733	1,037,609	42,271	11,749	240	164	322	1.13	0.27	5,724	64	2,876	2,170	5,994	2,077	4,464	2,289
Other																	
CB&S Bank, Inc.	2,247,264	891,348	20,277	12,478	100	61	494	1.36	0.89	5,485	-	14,479	5,487	5,275	2	16,501	5,521
First National Bank	357,511	119,549	1,851	1,671	47	20	58	1.40	0.06	530	-	198	-	388	-	124	-
FirstState Bank	311,147	140,302	4,251	1,894	60	86	99	1.35	0.14	720	9	334	107	985	13	333	107
State Bank & Trust	290,050	102,045	4,885	1,183	-	6	4	1.16	0.65	1,851	125	1,689	183	1,526	88	1,608	189
The Citizens Bank of Winfield	282,519	59,323	807	1,398	-	67	89	2.36	0.22	468	-	178	451	1,151	-	397	299
The Bank of Vernon	216,844	132,910	13,297	1,617	83	19	83	1.22	0.07	2,093	37	144	-	2,325	-	46	-
The Citizens Bank of Fayette	214,784	30,039	-	670	(430)	634	228	2.23	0.42	141	22	560	335	286	-	560	155
Community Spirit Bank	173,753	107,300	3,945	1,338	30	23	4	1.25	0.71	37	-	649	580	3	-	94	604
Valley State Bank	136,572	68,080	1,429	1,383	25	3	0	2.03	0.16	381	86	216	-	406	104	123	-
PeoplesTrust Bank	128,862	83,218	1,758	1,087	59	1	0	1.31	0.79	697	-	1,015	-	285	-	1,057	-
First State Bank of the South, Inc.	117,435	45,774	1,542	464	-	1	7	1.01	0.18	875	517	-	208	1,265	391	-	196
Citizens State Bank	83,077	26,812	33	385	-	2	28	1.44	-	679	58	-	-	764	196	-	-
Total/Average	4,559,818	1,806,700	54,075	25,568	(26)	923	1,094	1.42	0.59	13,957	854	19,462	7,351	14,659	794	20,843	7,071
North - Total/Average	37,801,527	22,842,827	1,808,098	282,864	12,777	2,748	5,072	1.24	0.33	89,281	20,129	85,296	39,433	113,700	20,204	88,896	43,876



ALABAMA ASSET QUALITY - MARCH 31, 2021

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 + \$		
Central																	
Auburn-Opelika, AL (Micro)																	
AuburnBank	992,951	461,878	28,713	5,682	-	69	5	1.23	0.08	650	-	783	-	1,782	202	534	-
Total/Average	992,951	461,878	28,713	5,682	-	69	5	1.23	0.08	650	-	783	-	1,782	202	534	-
Birmingham-Hoover, AL (Metro)																	
Central State Bank	434,241	269,014	15,287	4,134	140	6	10	1.54	0.08	335	1	23	317	773	-	93	388
Total/Average	434,241	269,014	15,287	4,134	140	6	10	1.54	0.08	335	1	23	317	773	-	93	388
Columbus, GA-AL (Metro)																	
Phenix-Girard Bank	245,714	76,014	1,001	1,058	10	6	10	1.37	0.64	617	159	303	1,271	75	320	344	1,278
Total/Average	245,714	76,014	1,001	1,058	10	6	10	1.39	0.64	617	159	303	1,271	75	320	344	1,278
Montgomery, AL (Metro)																	
River Bank & Trust	2,058,693	1,212,307	141,696	18,027	1,186	84	48	1.47	0.23	2,423	174	4,654	154	2,116	398	4,264	232
First Community Bank of Central Alabama	506,354	248,803	5,695	6,322	-	23	9	2.53	0.14	817	6	707	-	1,330	119	913	231
Total/Average	2,565,047	1,461,110	147,391	24,349	1,186	107	57	1.67	0.22	3,240	180	5,361	154	3,446	517	5,177	463
Talladega-Sylacauga, AL (Micro)																	
First Bank of Alabama	728,718	444,463	5,446	5,336	225	48	232	1.20	0.09	4,755	-	665	-	836	-	1,048	-
SouthFirst Bank	95,047	45,138	3,691	873	-	1	0	1.93	1.14	21	-	215	866	115	-	409	1,158
Total/Average	823,765	489,601	9,137	6,209	225	49	232	1.27	0.21	4,776	-	880	866	951	-	1,457	1,158
Tuscaloosa, AL (Metro)																	
Bryant Bank	2,501,641	1,190,782	104,774	10,733	100	20	111	0.89	0.20	1,446	-	4,878	174	696	-	5,074	59
First Federal Bank	178,310	67,647	-	961	-	2	33	0.63	0.53	808	123	774	165	679	191	844	165
The Citizens Bank	115,473	41,730	789	556	-	9	1	1.33	0.10	986	485	118	-	724	112	125	-
Peoples Bank of Greensboro	108,332	45,659	1,909	465	-	2	10	1.02	0.81	647	-	871	2	753	-	918	2
Bank of Moundville	104,817	35,260	2,307	435	-	-	3	1.23	0.00	96	66	2	-	602	9	17	28
Merchants & Farmers Bank of Greene County	92,309	46,540	3,300	553	-	36	28	1.18	1.37	1,473	-	848	419	1,469	-	691	419
Total/Average	3,100,882	1,427,618	113,079	13,703	100	69	186	0.96	0.27	5,456	674	7,491	760	4,923	312	7,669	673
Other																	
West Alabama Bank & Trust	758,038	386,044	7,563	4,596	300	103	621	1.19	0.24	2,031	2	1,828	-	2,068	-	2,299	125
Robertson Banking Company	392,708	276,004	22,050	3,884	-	4	19	1.41	0.11	1,762	-	415	-	1,369	-	277	-
Marion Bank and Trust Company	305,950	159,615	-	3,655	120	43	53	2.29	3.75	1,718	1	8,042	3,441	631	17	8,214	3,375
Farmers and Merchants Bank	220,554	78,906	3,081	987	40	8	24	1.25	0.43	988	-	934	16	1,900	38	481	16
First Cahawba Bank	182,147	92,909	5,286	962	-	2	2	1.04	0.21	3	-	127	263	40	-	25	304
Community Neighbor Bank	129,562	72,458	8,569	1,247	-	18	12	1.71	0.69	978	104	735	154	860	463	587	153
Town-Country National Bank	127,067	70,429	-	2,510	9	45	119	3.56	0.67	779	99	606	244	652	388	626	244
Sweet Water State Bank	114,191	63,990	1,172	1,073	-	13	5	1.68	2.04	390	1,455	1,039	1,286	1,854	59	1,126	1,412
First Bank	111,143	36,489	5,870	384	15	1	10	1.05	0.27	87	-	111	190	29	12	170	190
First Bank of Linden	86,866	20,954	-	303	-	1	2	1.45	0.44	23	491	-	384	490	-	-	384
Total/Average	2,428,226	1,257,798	53,591	19,601	484	238	867	1.56	0.82	8,759	2,152	13,837	5,978	9,893	977	13,805	6,203
Central - Total/Average																	
	10,590,826	5,443,033	368,199	74,736	2,145	544	1,367	1.37	0.36	23,833	3,166	28,678	9,346	21,843	2,328	29,079	10,163



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										P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO	
										30-90	90 +			30-90	90 +			
										\$	\$	\$	\$	\$	\$	\$	\$	
Gulf Coast																		
Mobile, Daphne, Fairhope																		
Citizens' Bank, Inc.	132,282	80,343	3,870	1,274	93	1	2	1.59	0.50	431	-	661	-	1,643	-	645	-	
Commonwealth National Bank	57,759	19,585	59	502	-	1	1	2.56	0.29	208	59	147	19	199	28	203	136	
Total/Average	190,041	99,928	3,929	1,776	93	2	3	1.78	0.44	639	59	808	19	1,842	28	848	136	
Other																		
CCB Community Bank	577,874	423,727	12,690	5,696	300	24	11	1.34	0.58	51	478	1,775	1,558	1,163	-	1,861	1,674	
First Citizens Bank	317,034	164,449	10,225	3,030	-	110	9	1.84	0.43	573	-	1,337	13	264	-	1,588	13	
AmeriFirst Bank	302,724	183,075	6,839	2,205	43	37	4	1.20	0.30	157	-	905	-	512	-	1,224	-	
Southern Independent Bank	301,394	138,524	10,659	1,775	44	2	0	1.28	0.14	106	-	341	87	374	-	417	152	
Brantley Bank & Trust Company	103,289	45,269	577	586	5	20	0	1.29	0.53	1,962	3	231	318	420	539	222	114	
Community Bank & Trust-Alabama	49,098	17,480	-	869	-	5	3	4.97	1.22	431	169	277	322	672	85	303	454	
The First National Bank of Dozier	38,478	10,458	-	132	-	-	0	1.26	-	-	13	-	-	6	-	-	-	
The Peoples Bank of Red Level	17,153	5,196	-	70	-	2	2	1.35	1.71	465	-	293	-	530	-	296	-	
Total/Average	1,707,044	988,178	40,990	14,363	392	200	29	1.45	0.44	3,745	663	5,159	2,298	3,941	624	5,911	2,407	
Gulf Coast - Total/Average	1,897,085	1,088,106	44,919	16,139	485	202	32	1.48	0.44	4,384	722	5,967	2,317	5,783	652	6,759	2,543	
Southeast																		
Dothan, Enterprise, Eufaula, Troy																		
Troy Bank & Trust Company	1,207,082	648,337	31,826	10,017	(3,500)	4,889	210	1.54	0.91	1,693	646	7,188	3,788	7,069	775	8,426	4,519	
MidSouth Bank	536,468	299,425	42,276	5,490	30	14	0	1.83	0.01	1,233	-	74	-	457	-	82	-	
22nd State Bank	211,518	138,587	9,235	1,957	-	3	9	1.41	2.09	286	-	4,175	245	469	-	4,192	245	
BankSouth	203,072	125,142	-	2,788	-	-	0	2.23	0.01	116	-	18	-	1,335	-	18	-	
HNB First Bank	198,036	134,451	11,365	1,420	-	7	41	1.05	0.04	697	-	80	-	496	2	77	-	
The Citizens Bank	186,177	121,301	-	1,308	-	15	0	1.07	0.39	533	-	107	613	1,113	-	99	787	
Friend Bank	173,495	98,036	9,345	1,855	8	7	29	1.89	0.21	102	-	270	100	281	4	341	100	
SunSouth Bank	139,453	59,528	3,775	813	-	11	0	1.37	0.01	-	-	12	-	7	-	118	-	
First National Bank of Hartford	138,054	67,470	1,522	947	38	58	114	1.40	0.66	1,571	-	682	232	2,190	-	867	362	
The Commercial Bank of Ozark	118,932	59,489	5,286	511	24	1	3	0.86	0.78	801	111	828	99	619	86	923	102	
The Samson Banking Company	104,822	46,273	7,334	571	8	5	1	1.23	-	221	-	-	-	202	-	-	-	
Total/Average	3,217,109	1,798,039	121,964	27,677	(3,392)	5,010	407	1.54	0.58	7,253	757	13,434	5,077	14,238	867	15,143	6,115	
Other																		
United Bank	929,024	555,108	50,290	8,614	593	214	16	1.55	0.27	1,487	465	2,484	-	1,786	-	3,184	157	
First National Bank and Trust	194,527	113,479	7,149	2,003	-	-	0	1.74	1.15	18	-	2,009	221	92	-	2,151	146	
Peoples Exchange Bank	89,042	49,117	3,909	530	-	14	58	1.08	0.61	860	161	294	245	991	175	582	298	
Bank of Evergreen	68,807	27,237	2,387	602	10	27	7	2.21	2.65	257	-	508	1,315	348	50	459	1,331	
Bank of Brewton	55,850	15,585	-	214	-	2	0	1.37	1.87	56	19	569	477	530	11	330	477	
First Progressive Bank	31,942	9,080	-	92	-	-	0	1.01	-	18	-	-	-	87	-	-	-	
Total/Average	1,369,192	769,606	63,735	12,055	603	257	81	1.57	0.59	2,696	645	5,864	2,258	3,834	236	6,706	2,409	
Southeast - Total/Average	4,586,301	2,567,645	185,699	39,732	(2,789)	5,267	488	1.55	0.58	9,949	1,402	19,298	7,335	18,072	1,103	21,849	8,524	