



ALABAMA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2020

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 (%)
<b>State Summary (Does not include regionals)</b>															
North - Total/Average			35,953,487	413,544	0.94	8.19	3.73	11.25	19.87	36.32	88,558	11,677	52,550	1.21	0.37
Central - Total/Average			10,169,593	103,972	1.17	9.65	3.07	9.44	17.98	30.54	19,550	3,204	7,300	1.36	0.31
Gulf Coast - Total/Average			1,849,872	17,069	0.27	1.58	3.69	11.01	22.03	41.79	3,239	462	1,421	1.44	0.50
Southeast - Total/Average			4,430,757	37,938	0.78	6.82	3.49	13.26	15.70	44.56	7,088	1,210	3,756	1.49	0.69
<b>State Total</b>			<b>52,403,709</b>	<b>572,523</b>	<b>0.79</b>	<b>6.56</b>	<b>3.50</b>	<b>11.24</b>	<b>18.89</b>	<b>38.30</b>	<b>118,435</b>	<b>16,553</b>	<b>65,027</b>	<b>1.26</b>	<b>0.39</b>
<b>Regionals</b>															
Regions Bank	No	Birmingham	146,476,000	1,185,000	0.87	6.67	3.24	9.30	13.89	28.96	1,312,000	101,000	613,000	2.49	0.53
BBVA USA	No	Birmingham	101,630,248	(1,948,875)	(1.97)	(18.31)	2.71	8.32	14.42	28.40	965,798	85,932	478,180	2.55	1.32
<b>North</b>															
<b>Albertville, AL (Micro)</b>															
Citizens Bank & Trust	No	Guntersville	719,870	6,006	0.91	9.71	3.42	9.00	15.66	25.74	1,161	89	196	1.48	0.20
Peoples Independent Bank	Yes	Boaz	366,547	4,442	1.33	12.20	3.73	8.67	13.87	52.79	330	14	34	1.11	0.67
First Bank of Boaz	No	Boaz	280,771	4,119	1.57	8.68	3.00	17.01	31.66	69.96	-	8	8	1.24	0.06
<b>Total/Average</b>			<b>1,367,188</b>	<b>14,567</b>	<b>1.27</b>	<b>10.20</b>	<b>3.38</b>	<b>11.56</b>	<b>20.40</b>	<b>49.50</b>	<b>1,491</b>	<b>111</b>	<b>238</b>	<b>1.36</b>	<b>0.30</b>
<b>Anniston- Oxford, AL (Metro)</b>															
Southern States Bank	No	Anniston	1,332,475	12,960	1.04	8.94	3.72	10.18	12.77	13.90	3,300	220	926	1.14	1.02
NobleBank & Trust	No	Anniston	341,472	2,742	0.90	10.02	4.11	8.45	NA	32.43	929	131	1,924	1.49	0.45
Farmers & Merchants Bank	No	Piedmont	279,585	1,817	0.71	5.46	3.89	12.00	18.02	36.36	704	10	188	1.38	0.28
Cheaha Bank	No	Oxford	234,988	3,380	1.47	11.84	3.74	12.22	20.70	36.37	-	3	89	1.06	0.00
<b>Total/Average</b>			<b>2,188,520</b>	<b>20,899</b>	<b>1.03</b>	<b>9.07</b>	<b>3.87</b>	<b>10.71</b>	<b>17.16</b>	<b>29.77</b>	<b>4,933</b>	<b>364</b>	<b>3,127</b>	<b>1.21</b>	<b>0.73</b>
<b>Birmingham-Hoover, AL ( Metro)</b>															
ServisFirst Bank	No	Birmingham	11,931,536	172,507	1.63	17.65	3.35	8.75	12.15	24.09	42,434	492	29,568	1.04	0.17
Oakworth Capital Bank	No	Birmingham	911,883	7,483	0.94	9.38	3.23	9.34	NA	23.94	1,263	4	14	1.19	0.00
First US Bank	No	Birmingham	890,407	3,752	0.45	4.43	4.66	8.98	12.92	14.05	2,945	971	2,208	1.16	0.45
Metro Bank	No	Pell City	875,053	11,379	1.38	9.23	3.56	13.78	NA	43.58	800	128	513	1.25	0.81
SouthPoint Bank	No	Birmingham	576,023	7,448	1.55	17.99	3.93	8.99	NA	13.82	2,252	65	170	1.24	0.19
HomeTown Bank of Alabama	No	Oneonta	487,412	6,511	1.51	11.07	3.89	13.19	22.94	28.76	935	143	360	1.20	0.47
CommerceOne Bank	No	Birmingham	325,687	2,095	0.75	4.37	3.35	15.71	19.34	22.74	1,039	-	-	1.20	0.00
Pinnacle Bank	No	Jasper	275,504	3,310	1.24	10.20	3.85	11.06	18.95	36.63	200	73	43	2.13	0.05
Union State Bank	No	Pell City	248,782	327	0.15	1.95	2.78	6.65	13.06	46.56	-	416	74	1.93	0.72
First Financial Bank	Yes	Bessemer	208,378	3,263	1.70	19.06	3.53	8.84	16.65	35.82	93	19	88	0.91	0.26
Millennial Bank	No	Leeds	113,036	402	0.39	4.02	4.62	9.73	NA	26.48	165	5	53	0.96	0.00
Bank of Walker County	Yes	Jasper	79,602	536	0.69	6.63	4.26	10.31	16.42	30.22	49	11	41	1.10	1.54
Security Federal Savings Bank	Yes	Jasper	39,432	40	0.11	0.88	2.70	11.75	NA	59.05	72	43	146	0.99	0.05
Alamerica Bank	Yes	Birmingham	16,346	(971)	(5.54)	(36.34)	3.21	15.13	23.55	41.88	-	14	-	1.99	3.81
<b>Total/Average</b>			<b>16,979,081</b>	<b>218,082</b>	<b>0.50</b>	<b>5.75</b>	<b>3.64</b>	<b>10.87</b>	<b>17.33</b>	<b>31.97</b>	<b>52,247</b>	<b>2,384</b>	<b>33,278</b>	<b>1.10</b>	<b>0.23</b>

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CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS

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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 (%)
<b>Cullman, AL ( Micro)</b>															
Peoples Bank of Alabama	Yes	Cullman	1,075,067	14,279	1.49	16.05	3.86	8.34	NA	32.81	183	4,136	851	2.01	0.16
Traditions Bank	No	Cullman	465,519	5,476	1.26	13.10	5.28	9.04	13.88	17.25	2,679	144	1,931	1.35	0.78
EvaBank	No	Cullman	433,518	9,773	2.48	9.22	5.91	23.55	NA	36.05	2,050	568	1,699	2.05	2.62
Merchants Bank of Alabama	No	Cullman	371,149	3,435	1.04	10.32	3.62	9.48	18.19	46.59	540	55	182	1.25	0.39
Cullman Savings Bank	No	Cullman	329,600	3,628	1.14	7.31	3.75	15.49	NA	25.19	152	11	20	1.01	0.14
Premier Bank of the South	Yes	Cullman	262,437	3,106	1.35	16.00	4.26	8.26	15.10	25.91	325	60	216	1.15	0.13
First Community Bank of Cullman	No	Cullman	123,329	863	0.69	7.87	3.22	9.49	NA	16.86	477	9	102	1.64	0.38
<b>Total/Average</b>			<b>3,060,619</b>	<b>40,560</b>	<b>1.35</b>	<b>11.41</b>	<b>4.27</b>	<b>11.95</b>	<b>15.72</b>	<b>28.67</b>	<b>6,406</b>	<b>4,983</b>	<b>5,001</b>	<b>1.63</b>	<b>0.63</b>
<b>Florence-Muscle Shoals, AL (Metro)</b>															
Bank Independent	No	Sheffield	2,017,030	17,808	0.96	10.49	4.51	8.76	14.46	29.76	7,200	894	4,236	1.36	0.65
First Metro Bank	No	Muscle Shoals	822,233	10,056	1.31	12.29	3.12	10.30	NA	34.47	120	66	198	0.95	0.03
First Southern Bank	No	Florence	345,372	3,868	1.24	13.89	3.86	8.73	NA	14.14	940	4	7	1.34	0.16
Farmers & Merchants Bank	No	Waterloo	97,424	486	0.52	2.46	1.85	19.56	43.28	89.63	90	17	190	4.21	0.00
<b>Total/Average</b>			<b>3,282,059</b>	<b>32,218</b>	<b>1.01</b>	<b>9.78</b>	<b>3.34</b>	<b>11.84</b>	<b>28.87</b>	<b>42.00</b>	<b>8,350</b>	<b>981</b>	<b>4,631</b>	<b>1.29</b>	<b>0.42</b>
<b>Fort Payne, AL (Micro)</b>															
First State Bank of DeKalb County	No	Fort Payne	248,248	2,415	1.09	9.77	4.59	9.41	15.18	42.03	715	15	332	1.26	0.30
Liberty Bank	No	Geraldine	164,410	1,420	0.91	7.77	4.61	11.00	16.63	39.89	345	53	374	1.02	0.28
Merit Bank	No	Huntsville	155,667	(1,942)	(1.57)	(10.54)	3.07	12.06	NA	39.56	1,014	149	151	1.34	0.17
First Fidelity Bank	No	Fort Payne	120,030	811	0.73	7.64	2.92	8.91	19.26	52.32	21	2	-	1.33	0.46
<b>Total/Average</b>			<b>688,355</b>	<b>2,704</b>	<b>0.29</b>	<b>3.66</b>	<b>3.80</b>	<b>10.35</b>	<b>17.02</b>	<b>43.45</b>	<b>2,095</b>	<b>219</b>	<b>857</b>	<b>1.24</b>	<b>0.29</b>
<b>Gasden, AL (Metro)</b>															
Exchange Bank of Alabama	No	Altoona	334,296	2,635	0.84	6.01	3.31	13.39	24.36	30.72	525	178	485	1.39	0.25
Southern Bank Company	No	Gadsden	112,345	288	0.28	2.44	4.27	10.26	NA	39.04	41	-	108	1.43	1.33
<b>Total/Average</b>			<b>446,641</b>	<b>2,923</b>	<b>0.56</b>	<b>4.23</b>	<b>3.79</b>	<b>11.83</b>	<b>24.36</b>	<b>34.88</b>	<b>566</b>	<b>178</b>	<b>593</b>	<b>1.40</b>	<b>0.52</b>
<b>Huntsville, AL (Metro)</b>															
Progress Bank and Trust	No	Huntsville	1,579,238	17,675	1.24	11.23	3.65	9.51	12.09	17.08	4,015	30	333	0.98	0.05
North Alabama Bank	No	Hazel Green	132,975	1,509	1.18	10.77	4.89	9.46	NA	29.61	220	56	28	1.22	0.29
<b>Total/Average</b>			<b>1,712,213</b>	<b>19,184</b>	<b>1.21</b>	<b>11.00</b>	<b>4.27</b>	<b>9.49</b>	<b>12.09</b>	<b>23.35</b>	<b>4,235</b>	<b>86</b>	<b>361</b>	<b>1.05</b>	<b>0.07</b>

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<b>Scottsboro, AL (Micro)</b>															
FNB Bank	No	Scottsboro	795,734	6,267	0.84	7.30	3.86	9.78	15.99	23.72	1,301	385	857	1.07	0.66
First Southern State Bank	No	Stevenson	643,139	6,893	1.16	10.65	3.80	9.56	NA	35.30	1,175	370	652	1.28	0.05
First Jackson Bank, Inc.	No	Stevenson	346,246	3,609	1.15	10.10	3.24	10.83	NA	38.05	320	29	145	1.05	0.33
<b>Total/Average</b>			<b>1,785,119</b>	<b>16,769</b>	<b>1.05</b>	<b>9.35</b>	<b>3.63</b>	<b>10.06</b>	<b>15.99</b>	<b>32.36</b>	<b>2,796</b>	<b>784</b>	<b>1,654</b>	<b>1.14</b>	<b>0.38</b>
<b>Other</b>															
CB&S Bank, Inc.	No	Russellville	2,190,912	20,603	1.02	8.11	3.41	10.67	NA	43.00	3,332	713	816	1.38	1.01
First National Bank	Yes	Hamilton	340,024	3,747	1.21	6.99	3.26	15.75	NA	62.75	233	84	268	1.42	0.04
FirstState Bank	No	Lineville	298,929	2,895	1.04	9.05	3.68	10.61	NA	40.57	408	104	288	1.35	0.15
State Bank & Trust	Yes	Winfield	294,685	3,182	1.18	10.44	2.84	9.85	NA	53.81	214	47	156	1.14	0.61
Citizens Bank of Winfield	No	Winfield	283,477	5,115	1.92	8.44	3.71	19.90	NA	50.41	358	172	541	2.53	0.25
Citizens Bank of Fayette	Yes	Fayette	209,859	2,945	1.46	6.91	2.59	19.39	NA	90.04	170	262	254	2.08	0.34
Bank of Vernon	No	Vernon	205,878	1,787	0.95	6.71	3.42	13.48	NA	31.60	120	104	327	1.20	0.02
Community Spirit Bank	Yes	Red Bay	167,400	1,837	1.16	10.89	4.42	10.19	16.59	23.77	214	56	82	1.16	0.42
Valley State Bank	No	Russellville	131,212	1,180	0.90	5.07	3.14	17.73	36.50	34.55	150	15	10	1.97	0.09
PeoplesTrust Bank	No	Hamilton	122,114	868	0.76	6.22	3.46	11.08	NA	30.64	156	14	16	1.30	0.87
First State Bank of the South, Inc.	No	Sulligent	116,283	779	0.69	4.42	3.85	14.63	NA	55.33	84	-	31	1.07	0.17
Citizens State Bank	Yes	Vernon	82,919	700	0.93	6.38	2.12	13.54	36.07	51.15	-	16	21	1.44	0.00
<b>Total/Average</b>			<b>4,443,692</b>	<b>45,638</b>	<b>1.10</b>	<b>7.47</b>	<b>3.33</b>	<b>13.90</b>	<b>29.72</b>	<b>47.30</b>	<b>5,439</b>	<b>1,587</b>	<b>2,810</b>	<b>1.42</b>	<b>0.63</b>
<b>North - Total/Average</b>			<b>35,953,487</b>	<b>413,544</b>	<b>0.94</b>	<b>8.19</b>	<b>3.73</b>	<b>11.25</b>	<b>19.87</b>	<b>36.32</b>	<b>88,558</b>	<b>11,677</b>	<b>52,550</b>	<b>1.21</b>	<b>0.37</b>

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<b>Central</b>															
<b>Auburn-Opellika, AL (Micro)</b>															
AuburnBank	No	Auburn	956,496	6,956	0.78	6.90	2.90	10.32	18.31	32.93	1,100	177	45	1.21	0.06
<b>Total/Average</b>			956,496	6,956	0.78	6.90	2.90	10.32	18.31	32.93	1,100	177	45	1.22	0.06
<b>Birmingham-Hoover, AL (Metro)</b>															
Central State Bank	Yes	Calera	404,602	5,975	1.61	15.21	4.08	10.03	NA	23.24	545	66	111	1.56	0.12
<b>Total/Average</b>			404,602	5,975	1.61	15.21	4.08	10.03	NA	23.24	545	66	111	1.56	0.12
<b>Columbus, GA-AL ( Metro)</b>															
Phenix-Girard Bank	Yes	Phenix City	234,399	3,794	1.75	11.14	3.45	14.43	NA	45.62	130	8	40	1.36	0.69
<b>Total/Average</b>			234,399	3,794	1.75	11.14	3.45	14.43	NA	45.62	130	8	40	1.36	0.69
<b>Montgomery, AL (Metro)</b>															
River Bank & Trust	No	Prattville	1,864,515	18,244	1.12	10.34	3.79	8.23	13.55	24.63	8,615	326	817	1.39	0.24
First Community Bank of Central Alabama	Yes	Wetumpka	473,944	8,493	1.93	23.60	3.68	8.10	12.74	39.24	525	121	357	2.48	0.24
<b>Total/Average</b>			2,338,459	26,737	1.53	16.97	3.74	8.17	13.15	31.94	9,140	447	1,174	1.61	0.24
<b>Talladega-Sylacauga, AL ( Micro)</b>															
First Bank of Alabama	No	Talladega	719,747	8,565	1.33	10.49	4.06	10.83	16.78	27.07	2,905	275	1,658	1.27	0.15
SouthFirst Bank	No	Sylacauga	89,161	(437)	(0.51)	(4.44)	3.33	10.46	22.21	42.08	5	62	31	1.76	1.76
<b>Total/Average</b>			808,908	8,128	0.82	3.03	3.70	10.65	19.50	34.58	2,910	337	1,689	1.32	0.32
<b>Tuscaloosa, AL ( (Metro)</b>															
Bryant Bank	Yes	Tuscaloosa	2,505,583	18,958	0.90	10.15	2.64	8.06	NA	37.10	475	385	331	0.88	0.20
First Federal Bank	Yes	Tuscaloosa	176,299	12,127	8.18	65.04	2.99	15.73	24.09	7.53	420	134	31	0.68	0.57
Citizens Bank	No	Greensboro	113,650	832	0.78	5.73	2.63	11.77	25.07	47.80	75	25	82	1.24	0.11
Peoples Bank of Greensboro	Yes	Greensboro	102,334	1,137	1.14	12.14	3.28	8.38	16.31	46.41	5	26	66	1.00	0.90
Bank of Moundville	No	Moundville	96,670	448	0.47	4.48	2.33	9.35	18.39	28.72	185	2	8	1.24	0.05
Merchants & Farmers Bank of Greene County	Yes	Eutaw	90,068	379	0.45	4.92	3.79	8.67	NA	31.83	21	185	173	1.20	1.23
<b>Total/Average</b>			3,084,604	33,881	1.99	17.08	2.94	10.33	20.97	33.23	1,181	757	691	0.96	0.27
<b>Other</b>															
West Alabama Bank & Trust	No	Reform	735,631	5,931	0.86	6.36	3.06	11.92	NA	41.17	900	274	576	1.23	0.33
Robertson Banking Company	Yes	Demopolis	373,358	4,568	1.25	12.91	3.54	9.20	14.10	20.90	500	32	154	1.41	0.07
Marion Bank and Trust Company	Yes	Marion	294,841	(646)	(0.21)	(1.89)	2.86	10.53	NA	33.29	2,479	416	1,761	2.19	1.14
Farmers and Merchants Bank	No	LaFayette	214,737	2,349	1.25	9.03	3.46	12.14	20.18	48.20	165	47	96	1.24	0.23
First Cahawba Bank	No	Selma	167,619	891	0.62	5.84	4.31	9.73	15.46	34.94	120	8	86	1.02	0.20
Town-Country National Bank	Yes	Camden	126,209	2,268	1.94	10.40	4.76	17.49	NA	44.90	50	234	207	3.61	0.69
Community Neighbor Bank	No	Camden	122,045	1,071	0.92	6.82	4.37	12.64	NA	34.37	200	97	240	1.73	0.61
Sweet Water State Bank	Yes	Sweet Water	111,219	608	0.60	5.30	4.86	10.79	NA	33.67	85	284	373	1.69	2.28
First Bank	Yes	Wadley	106,694	1,115	1.14	10.98	3.59	8.63	12.47	68.10	40	13	3	1.12	0.34
First Bank of Linden	No	Linden	89,772	346	0.41	2.82	2.96	13.17	27.69	68.55	5	7	54	1.24	0.43
<b>Total/Average</b>			2,342,125	18,501	0.88	6.86	3.78	11.62	17.98	42.81	4,544	1,412	3,550	1.56	0.50
<b>Central - Total/Average</b>															
			10,169,593	103,972	1.17	9.65	3.07	9.44	17.98	30.54	19,550	3,204	7,300	1.36	0.31

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CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS

## ALABAMA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2020

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 (%)
<b>Gulf Coast</b>															
<b>Mobile, Daphne, Fairhope</b>															
Citizens' Bank, Inc.	Yes	Robertsdale	130,270	625	0.53	4.44	3.90	13.56	NA	33.82	254	31	41	1.45	0.50
Commonwealth National Bank	No	Mobile	54,519	(592)	(1.14)	(12.13)	3.36	8.61	23.94	35.42	30	103	199	2.40	0.62
<b>Total/Average</b>			184,789	33	(0.31)	(3.85)	3.63	11.09	23.94	34.62	284	134	240	1.65	0.53
<b>Other</b>															
CCB Community Bank	Yes	Andalusia	559,899	7,985	1.47	13.87	4.20	10.33	NA	22.74	2,050	89	631	1.28	0.63
AmeriFirst Bank	No	Montgomery	299,207	1,687	0.81	7.94	3.79	9.36	NA	34.62	200	12	7	1.18	0.41
Southern Independent Bank	No	Opp	299,162	2,835	1.02	9.45	2.92	10.43	18.85	47.74	278	1	259	1.23	0.19
First Citizens Bank	No	Luverne	298,871	3,339	1.18	8.97	3.72	12.39	20.45	30.02	250	166	168	1.87	0.54
Brantley Bank and Trust Company	No	Brantley	102,406	991	1.14	8.90	4.03	11.12	NA	54.40	161	30	36	1.28	0.33
Community Bank & Trust - Alabama	No	Union Springs	49,801	(138)	(0.28)	(3.29)	3.23	7.95	21.03	51.38	-	21	36	4.93	1.52
First National Bank of Dozier	No	Dozier	38,685	210	0.57	3.77	2.67	14.12	NA	75.31	-	-	-	1.36	0.00
Peoples Bank of Red Level	No	Red Level	17,052	127	0.82	6.47	5.46	11.84	NA	75.51	16	9	44	1.33	1.74
<b>Total/Average</b>			1,665,083	17,036	0.84	7.01	3.75	10.94	20.11	48.97	2,955	328	1,181	1.41	0.50
<b>Gulf Coast - Total/Average</b>			1,849,872	17,069	0.27	1.58	3.69	11.01	22.03	41.79	3,239	462	1,421	1.44	0.50
<b>Southeast</b>															
<b>Dothan, Enterprise, Eufaula, Troy</b>															
Troy Bank & Trust Company	No	Troy	1,146,956	9,143	0.90	8.08	3.31	9.73	NA	29.99	1,775	445	1,451	1.34	1.13
MidSouth Bank	Yes	Dothan	511,535	3,497	0.76	6.71	3.10	10.98	NA	27.83	90	81	6	1.72	0.02
22nd State Bank	Yes	Louisville	213,967	(1,341)	(0.79)	(8.41)	3.44	10.70	15.84	35.68	600	30	128	1.53	2.07
BankSouth	Yes	Dothan	195,530	2,125	1.13	5.60	3.16	18.73	NA	40.94	-	2	30	2.21	0.01
HNB First Bank	Yes	Headland	191,763	2,466	1.41	14.62	3.36	9.23	14.67	30.14	-	41	26	1.12	0.04
Citizens Bank	No	Enterprise	181,403	1,223	0.74	7.54	3.36	9.33	NA	30.43	-	123	46	1.14	0.49
Friend Bank	Yes	Slocomb	164,980	2,376	1.59	17.04	4.01	8.55	NA	33.16	243	82	222	1.91	0.27
First National Bank of Hartford	Yes	Hartford	125,768	728	0.57	3.87	4.03	14.45	NA	30.38	486	102	612	1.41	0.98
SunSouth Bank	No	Dothan	122,092	1,036	0.87	11.89	2.67	7.33	15.91	36.39	-	48	95	1.31	0.10
Commercial Bank of Ozark	Yes	Ozark	117,366	771	0.74	8.57	3.12	7.55	18.56	31.42	293	15	211	0.84	0.87
Samson Banking Company, Inc.	Yes	Samson	98,582	1,208	1.31	9.69	3.31	12.37	NA	55.69	77	19	37	1.34	0.00
<b>Total/Average</b>			3,069,942	23,232	0.84	7.75	3.35	10.81	16.25	34.73	3,564	988	2,864	1.47	0.69
<b>Other</b>															
United Bank	No	Atmore	972,073	11,897	1.44	15.54	3.49	8.94	15.15	40.40	2,728	59	250	1.47	0.34
First National Bank and Trust	Yes	Atmore	184,045	1,775	1.02	9.16	3.49	10.59	NA	32.78	452	116	9	1.82	1.25
Peoples Exchange Bank	No	Monroeville	83,377	492	0.62	4.57	4.35	12.72	NA	36.23	75	19	17	1.19	1.06
Bank of Evergreen	No	Evergreen	68,439	250	0.39	2.89	3.61	12.70	NA	48.79	295	18	603	1.94	2.62
Bank of Brewton	No	Brewton	52,881	206	0.42	1.80	3.98	21.25	NA	74.57	(26)	10	13	1.41	1.53
First Progressive Bank	NA	Brewton	NA	86	0.38	1.36	2.83	27.98	NA	93.57	NA	NA	NA	NA	#VALUE!
<b>Total/Average</b>			1,360,815	14,706	0.71	5.89	3.63	15.70	15.15	54.39	3,524	222	892	1.53	0.67
<b>Southeast - Total/Average</b>			4,430,757	37,938	0.78	6.82	3.49	13.26	15.70	44.56	7,088	1,210	3,756	1.49	0.69