



ALABAMA BANKS - PERFORMANCE COMPARSION - MARCH 31, 2021

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			37,801,527	121,961	1.00	8.92	3.51	11.10	20.36	38.42	12,777	2,748	5,072	1.24	0.33
Central - Total/Average			10,590,826	33,625	1.49	12.14	2.86	9.27	17.80	30.89	2,145	544	1,367	1.37	0.36
Gulf Coast - Total/Average			1,897,085	5,066	0.34	2.68	3.54	11.01	26.09	44.60	485	202	32	1.48	0.44
Southeast - Total/Average			4,586,301	13,310	0.96	8.97	3.38	13.01	19.68	46.31	(2,789)	5,267	488	1.55	0.58
<b>State Total</b>			<b>54,875,739</b>	<b>173,962</b>	<b>0.95</b>	<b>8.18</b>	<b>3.32</b>	<b>11.10</b>	<b>20.98</b>	<b>40.05</b>	<b>12,618</b>	<b>8,761</b>	<b>6,959</b>	<b>1.29</b>	<b>0.36</b>
<b>Regionals</b>															
Regions Bank	No	Birmingham	152,519,000	673,000	1.86	14.79	3.01	9.44	14.31	32.65	(108,000)	31,000	114,000	2.29	0.51
BBVA USA	No	Birmingham	101,925,551	357,306	1.41	13.23	2.78	8.67	15.38	30.55	(119,933)	30,729	91,361	2.33	1.29
<b>North</b>															
<b>Albertville, AL (Micro)</b>															
Citizens Bank & Trust	No	Guntersville	790,373	1,517	0.80	9.18	3.12	8.51	15.95	31.00	286	37	303	1.52	0.15
Peoples Independent Bank	Yes	Boaz	391,805	1,588	1.71	16.31	3.87	8.54	14.11	53.39	-	23	3	1.09	0.59
First Bank of Boaz	No	Boaz	279,117	1,643	2.38	13.17	2.87	17.71	32.53	70.41	-	1	-	1.31	0.06
<b>Total/Average</b>			<b>1,461,295</b>	<b>4,748</b>	<b>1.63</b>	<b>12.89</b>	<b>3.29</b>	<b>11.59</b>	<b>20.86</b>	<b>51.60</b>	<b>286</b>	<b>61</b>	<b>306</b>	<b>1.39</b>	<b>0.25</b>
<b>Anniston- Oxford, AL (Metro)</b>															
Southern States Bank	No	Anniston	1,458,519	5,875	1.72	15.20	3.99	10.10	12.21	18.40	750	14	18	1.16	0.97
NobleBank & Trust	No	Anniston	361,006	901	1.05	12.07	3.33	9.32	NA	33.81	(120)	58	12	1.40	0.42
Farmers & Merchants Bank	No	Piedmont	281,298	470	0.68	5.49	3.34	11.81	19.07	43.10	90	2	6	1.62	1.55
Cheaha Bank	No	Oxford	238,056	824	1.40	10.74	4.44	12.33	22.18	41.69	-	1	9	1.10	0.00
<b>Total/Average</b>			<b>2,338,879</b>	<b>8,070</b>	<b>1.21</b>	<b>10.88</b>	<b>3.78</b>	<b>10.89</b>	<b>17.82</b>	<b>34.25</b>	<b>720</b>	<b>75</b>	<b>45</b>	<b>1.23</b>	<b>0.85</b>
<b>Birmingham-Hoover, AL ( Metro)</b>															
ServisFirst Bank	No	Birmingham	12,645,969	52,093	1.72	19.44	3.07	8.77	12.45	28.59	7,451	89	576	1.11	0.12
Oakworth Capital Bank	No	Birmingham	934,320	2,656	1.17	12.55	3.22	9.21	NA	25.47	(222)	1	-	1.15	0.00
First US Bank	No	Birmingham	926,380	1,191	0.52	5.49	4.45	8.73	12.50	17.40	401	229	625	1.12	0.37
Metro Bank	No	Pell City	921,147	2,872	1.29	9.55	3.39	13.71	NA	45.81	-	26	38	1.26	0.53
SouthPoint Bank	No	Birmingham	608,971	2,086	1.40	17.61	4.30	8.91	NA	18.21	585	1	2	1.36	0.19
The HomeTown Bank of Alabama	No	Oneonta	509,353	1,746	1.49	11.41	2.91	12.45	22.35	24.17	-	56	95	1.20	0.44
CommerceOne Bank	No	Birmingham	371,623	818	0.99	6.57	3.31	15.11	19.05	30.72	125	-	-	1.20	0.00
Pinnacle Bank	No	Jasper	306,300	940	1.29	11.31	3.67	10.52	18.59	37.93	-	5	32	1.92	0.04
Union State Bank	No	Pell City	256,115	(19)	(0.03)	(0.46)	2.16	6.37	12.94	47.09	-	18	15	1.99	0.65
First Financial Bank	Yes	Bessemer	223,605	559	1.04	12.03	3.38	8.66	16.19	37.71	9	-	9	0.86	0.18
Millennial Bank	No	Leeds	111,865	84	0.30	3.25	4.12	9.32	NA	21.27	38	-	-	1.01	0.07
Bank of Walker County	Yes	Jasper	83,582	157	0.77	7.58	3.96	9.91	17.83	39.86	-	3	25	1.16	1.89
Security Federal Savings Bank	Yes	Jasper	39,415	(33)	(0.33)	(2.85)	2.24	11.67	NA	69.42	-	2	5	1.01	0.00
Alamerica Bank	Yes	Birmingham	16,153	(261)	(6.40)	(45.21)	2.51	13.07	21.79	49.86	-	2	-	2.31	3.03
<b>Total/Average</b>			<b>17,954,798</b>	<b>64,889</b>	<b>0.37</b>	<b>4.88</b>	<b>3.34</b>	<b>10.46</b>	<b>17.08</b>	<b>35.25</b>	<b>8,387</b>	<b>432</b>	<b>1,422</b>	<b>1.15</b>	<b>0.17</b>

# Saltmarsh

Saltmarsh, Cleaveland & Gund

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 \$	ALL/Loans (%)	NPAs/Assets (%)
<b>Cullman, AL ( Micro)</b>															
Peoples Bank of Alabama	Yes	Cullman	1,129,697	4,722	1.71	20.51	3.82	8.12	NA	34.50	34	95	237	1.95	0.14
Traditions Bank	No	Cullman	511,976	1,592	1.31	14.69	5.01	8.83	13.44	20.58	518	114	293	1.36	0.60
EvaBank	No	Cullman	423,649	3,026	2.96	10.67	6.02	24.31	NA	34.03	300	157	91	2.16	2.55
Merchants Bank of Alabama	No	Cullman	386,288	771	0.83	8.83	3.09	9.29	19.00	46.76	96	14	123	1.22	0.47
Cullman Savings Bank	No	Cullman	332,340	831	1.00	6.45	3.72	15.60	NA	24.69	-	-	-	1.00	0.14
Premier Bank of the South	Yes	Cullman	278,750	815	1.21	15.48	3.61	8.44	16.07	28.76	-	319	186	1.21	0.17
First Community Bank of Cullman	No	Cullman	125,309	192	0.62	6.67	2.94	9.33	NA	20.09	3	-	4	1.66	1.56
<b>Total/Average</b>			<b>3,188,009</b>	<b>11,949</b>	<b>1.38</b>	<b>11.90</b>	<b>4.03</b>	<b>11.99</b>	<b>16.17</b>	<b>29.92</b>	<b>951</b>	<b>699</b>	<b>934</b>	<b>1.63</b>	<b>0.63</b>
<b>Florence-Muscle Shoals, AL (Metro)</b>															
Bank Independent	No	Sheffield	2,099,807	4,644	0.92	10.64	4.10	8.43	13.74	31.13	950	315	869	1.37	0.57
First Metro Bank	No	Muscle Shoals	865,837	2,283	1.10	11.00	2.77	10.10	22.82	37.98	-	12	34	0.95	0.03
First Southern Bank	No	Florence	367,846	1,203	1.40	16.13	4.09	8.75	NA	21.09	135	-	-	1.40	0.03
Farmers & Merchants Bank	No	Waterloo	97,388	224	0.92	4.51	1.79	19.52	43.00	89.52	23	16	1	5.75	0.00
<b>Total/Average</b>			<b>3,430,878</b>	<b>8,354</b>	<b>1.09</b>	<b>10.57</b>	<b>3.19</b>	<b>11.70</b>	<b>26.52</b>	<b>44.93</b>	<b>1,108</b>	<b>343</b>	<b>904</b>	<b>1.30</b>	<b>0.36</b>
<b>Fort Payne, AL (Micro)</b>															
First State Bank of Dekalb County, Inc.	No	Fort Payne	266,238	764	1.19	11.91	3.81	9.08	14.93	42.13	-	4	10	1.25	0.51
Merit Bank	No	Huntsville	179,103	(311)	(0.77)	(7.06)	2.79	10.41	NA	35.06	254	-	14	1.29	0.14
Liberty Bank	No	Geraldine	174,333	517	1.24	10.88	4.98	10.96	11.53	43.43	20	7	6	1.05	0.35
First Fidelity Bank	No	Fort Payne	126,738	265	0.86	9.19	2.73	8.81	18.57	53.03	27	6	-	1.36	0.38
<b>Total/Average</b>			<b>746,412</b>	<b>1,235</b>	<b>0.63</b>	<b>6.23</b>	<b>3.58</b>	<b>9.82</b>	<b>15.01</b>	<b>43.41</b>	<b>301</b>	<b>17</b>	<b>30</b>	<b>1.24</b>	<b>0.36</b>
<b>Gasden, AL (Metro)</b>															
The Exchange Bank of Alabama	No	Altoona	348,298	461	0.54	4.08	2.74	13.04	24.48	34.21	-	12	15	1.41	0.24
The Southern Bank Company	No	Gasden	112,037	139	0.51	4.74	4.52	10.05	NA	40.33	-	-	-	1.54	1.20
<b>Total/Average</b>			<b>460,335</b>	<b>600</b>	<b>0.53</b>	<b>4.41</b>	<b>3.63</b>	<b>11.55</b>	<b>24.48</b>	<b>37.27</b>	<b>-</b>	<b>12</b>	<b>15</b>	<b>1.44</b>	<b>0.47</b>
<b>Huntsville, AL (Metro)</b>															
Progress Bank and Trust	No	Huntsville	1,638,103	4,710	1.19	11.48	3.05	9.14	11.85	17.60	800	3	-	1.02	0.05
North Alabama Bank	No	Hazel Green	139,267	318	0.93	8.81	4.60	9.37	NA	32.41	10	19	-	1.28	0.05
<b>Total/Average</b>			<b>1,777,370</b>	<b>5,028</b>	<b>1.06</b>	<b>10.15</b>	<b>3.83</b>	<b>9.26</b>	<b>11.85</b>	<b>25.01</b>	<b>810</b>	<b>22</b>	<b>-</b>	<b>1.06</b>	<b>0.05</b>

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<b>Scottsboro, AL (Micro)</b>															
FNB Bank	No	Scottsboro	825,321	1,017	0.51	4.57	3.35	9.86	16.84	28.73	-	65	129	1.08	0.44
First Southern State Bank	No	Stevenson	698,490	1,996	1.21	11.86	3.58	9.25	NA	36.63	180	90	149	1.27	0.05
First Jackson Bank	No	Stevenson	359,922	1,078	1.23	11.39	2.95	10.66	NA	38.74	60	9	44	1.03	0.29
<b>Total/Average</b>			<b>1,883,733</b>	<b>4,091</b>	<b>0.98</b>	<b>9.27</b>	<b>3.29</b>	<b>9.92</b>	<b>16.84</b>	<b>34.70</b>	<b>240</b>	<b>164</b>	<b>322</b>	<b>1.13</b>	<b>0.27</b>
<b>Other</b>															
CB&S Bank, Inc.	No	Russellville	2,247,264	5,858	1.06	9.02	3.16	10.45	NA	42.09	100	61	494	1.36	0.89
First National Bank	Yes	Hamilton	357,511	860	1.00	6.40	2.73	15.01	NA	62.24	47	20	58	1.40	0.06
FirstState Bank	No	Lineville	311,147	1,184	1.55	14.29	3.49	10.63	NA	40.62	60	86	99	1.35	0.14
State Bank & Trust	Yes	Winfield	290,050	831	1.15	10.34	2.79	9.81	NA	50.40	-	6	4	1.16	0.65
The Citizens Bank of Winfield	No	Winfield	282,519	1,714	2.60	11.15	3.74	21.37	NA	49.14	-	67	89	2.36	0.22
The Bank of Vernon	No	Vernon	216,844	396	0.74	5.81	3.00	12.67	NA	35.04	83	19	83	1.22	0.07
The Citizens Bank of Fayette	Yes	Fayette	214,784	845	1.59	7.61	2.58	19.57	NA	91.85	(430)	634	228	2.23	0.42
Community Spirit Bank	Yes	Red Bay	173,753	462	1.10	10.69	4.18	10.08	NA	25.38	30	23	4	1.25	0.71
Valley State Bank	No	Russellville	136,572	257	0.75	4.35	3.10	17.31	36.92	38.85	25	3	-	2.03	0.16
PeoplesTrust Bank	No	Hamilton	128,862	216	0.69	6.03	3.21	10.75	NA	31.17	59	1	-	1.31	0.79
First State Bank of the South, Inc.	No	Sulligent	117,435	200	0.69	4.46	3.90	14.88	NA	53.54	-	1	7	1.01	0.18
Citizens State Bank	Yes	Vernon	83,077	174	0.84	6.25	2.07	13.18	NA	53.71	-	2	28	1.44	0.00
<b>Total/Average</b>			<b>4,559,818</b>	<b>12,997</b>	<b>1.15</b>	<b>8.03</b>	<b>3.16</b>	<b>13.81</b>	<b>36.92</b>	<b>47.84</b>	<b>(26)</b>	<b>923</b>	<b>1,094</b>	<b>1.42</b>	<b>0.59</b>
<b>North - Total/Average</b>			<b>37,801,527</b>	<b>121,961</b>	<b>1.00</b>	<b>8.92</b>	<b>3.51</b>	<b>11.10</b>	<b>20.36</b>	<b>38.42</b>	<b>12,777</b>	<b>2,748</b>	<b>5,072</b>	<b>1.24</b>	<b>0.33</b>

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<b>Central</b>															
<b>Auburn-Opellika, AL (Micro)</b>															
AuburnBank	No	Auburn	992,951	1,870	0.77	7.36	2.67	9.99	18.25	33.92	-	69	5	1.23	0.08
<b>Total/Average</b>			992,951	1,870	0.77	7.36	2.67	9.99	18.25	33.92	-	69	5	1.23	0.08
<b>Birmingham-Hoover, AL (Metro)</b>															
Central State Bank	Yes	Calera	434,241	1,757	1.67	16.57	3.88	9.97	NA	24.44	140	6	10	1.54	0.08
<b>Total/Average</b>			434,241	1,757	1.67	16.57	3.88	9.97	NA	24.44	140	6	10	1.54	0.08
<b>Columbus, GA-AL ( Metro)</b>															
Phenix-Girard Bank	Yes	Phenix City	245,714	1,927	3.18	21.81	2.96	14.41	NA	44.93	10	6	10	1.37	0.64
<b>Total/Average</b>			245,714	1,927	3.18	21.81	2.96	14.41	NA	44.93	10	6	10	1.39	0.64
<b>Montgomery, AL (Metro)</b>															
River Bank & Trust	No	Prattville	2,058,693	7,109	1.47	14.75	3.68	8.70	14.58	29.56	1,186	84	48	1.47	0.23
First Community Bank of Central Alabama	Yes	Wetumpka	506,354	2,139	1.77	21.63	3.55	8.04	12.18	24.55	-	23	9	2.53	0.14
<b>Total/Average</b>			2,565,047	9,248	1.62	18.19	3.62	8.37	13.38	27.06	1,186	107	57	1.67	0.22
<b>Talladega-Sylacauga, AL ( Micro)</b>															
First Bank of Alabama	No	Talladega	728,718	3,007	1.67	14.52	3.82	10.62	16.29	23.31	225	48	232	1.20	0.09
SouthFirst Bank	No	Sylacauga	95,047	(48)	(0.21)	(2.06)	2.83	10.12	21.26	51.51	-	1	-	1.93	1.14
<b>Total/Average</b>			823,765	2,959	1.46	6.23	3.33	10.37	18.78	37.41	225	49	232	1.27	0.21
<b>Tuscaloosa, AL ( (Metro)</b>															
Bryant Bank	Yes	Tuscaloosa	2,501,641	5,510	0.91	11.31	2.49	8.01	NA	35.54	100	20	111	0.89	0.20
First Federal Bank	Yes	Tuscaloosa	178,310	3,773	9.46	67.94	2.81	11.97	18.30	6.53	-	2	33	0.63	0.53
The Citizens Bank	No	Greensboro	115,473	277	0.97	7.73	2.46	12.04	26.42	53.34	-	9	1	1.33	0.10
Peoples Bank of Greensboro	Yes	Greensboro	108,332	242	0.92	11.06	3.20	7.57	15.20	51.31	-	2	10	1.02	0.81
Bank of Moundville	No	Moundville	104,817	114	0.45	4.82	2.29	8.99	18.40	35.11	-	-	3	1.23	0.00
Merchants & Farmers Bank of Greene County	Yes	Eutaw	92,309	57	0.25	2.88	3.08	8.41	NA	29.29	-	36	28	1.18	1.37
<b>Total/Average</b>			3,100,882	9,973	2.16	17.62	2.72	9.50	19.58	35.19	100	69	186	0.96	0.27
<b>Other</b>															
West Alabama Bank & Trust	No	Reform	758,038	1,452	0.79	6.17	2.85	11.79	NA	43.66	300	103	621	1.19	0.24
Robertson Banking Company	Yes	Demopolis	392,708	1,382	1.45	15.53	3.47	9.36	14.18	24.40	-	4	19	1.41	0.11
Marion Bank and Trust Company	Yes	Marion	305,950	361	0.48	4.38	2.89	10.45	NA	36.91	120	43	53	2.29	3.75
Farmers and Merchants Bank	No	LaFayette	220,554	620	1.14	9.19	2.92	11.61	20.31	47.18	40	8	24	1.25	0.43
First Cahawba Bank	No	Selma	182,147	353	0.81	9.12	4.22	8.95	15.55	38.29	-	2	2	1.04	0.21
Community Neighbor Bank	No	Camden	129,562	335	1.07	8.56	4.09	12.58	NA	37.59	-	18	12	1.71	0.69
Town-Country National Bank	Yes	Camden	127,067	407	1.29	7.30	4.03	17.34	NA	44.06	9	45	119	3.56	0.67
Sweet Water State Bank	Yes	Sweet Water	114,191	235	0.85	8.10	4.98	10.38	NA	33.88	-	13	5	1.68	2.04
First Bank	Yes	Wadley	111,143	660	2.46	22.59	5.10	8.91	12.61	67.09	15	1	10	1.05	0.27
First Bank of Linden	No	Linden	86,866	86	0.39	2.77	2.56	14.50	32.51	68.86	-	1	2	1.45	0.44
<b>Total/Average</b>			2,428,226	5,891	1.07	9.37	3.71	11.59	19.03	44.19	484	238	867	1.56	0.82
<b>Central - Total/Average</b>			<b>10,590,826</b>	<b>33,625</b>	<b>1.49</b>	<b>12.14</b>	<b>2.86</b>	<b>9.27</b>	<b>17.80</b>	<b>30.89</b>	<b>2,145</b>	<b>544</b>	<b>1,367</b>	<b>1.37</b>	<b>0.36</b>

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<b>Gulf Coast</b>															
<b>Mobile, Daphne, Fairhope</b>															
Citizens' Bank, Inc.	Yes	Robertsdale	132,282	319	0.97	8.83	3.59	11.01	NA	36.37	93	1	2	1.59	0.50
Commonwealth National Bank	No	Mobile	57,759	(126)	(0.88)	(8.55)	3.42	11.88	32.37	44.37	-	1	1	2.56	0.29
<b>Total/Average</b>			<b>190,041</b>	<b>193</b>	<b>0.05</b>	<b>0.14</b>	<b>3.51</b>	<b>11.45</b>	<b>32.37</b>	<b>40.37</b>	<b>93</b>	<b>2</b>	<b>3</b>	<b>1.78</b>	<b>0.44</b>
<b>Other</b>															
CCB Community Bank	Yes	Andalusia	577,874	2,440	1.74	16.78	4.21	10.38	NA	24.70	300	24	11	1.34	0.58
First Citizens Bank	No	Luverne	317,034	1,325	1.74	13.69	3.61	12.37	NA	31.05	-	110	9	1.84	0.43
AmeriFirst Bank	No	Montgomery	302,724	329	0.44	5.08	2.92	7.75	NA	34.57	43	37	4	1.20	0.30
Southern Independent Bank	No	Opp	301,394	684	0.92	8.70	2.74	10.19	NA	49.35	44	2	-	1.28	0.14
Brantley Bank & Trust Company	No	Brantley	103,289	174	0.67	6.24	3.41	10.67	NA	51.89	5	20	-	1.29	0.53
Community Bank & Trust-Alabama	No	Union Springs	49,098	(141)	(1.16)	(14.43)	3.30	7.71	19.80	50.39	-	5	3	4.97	1.22
The First National Bank of Dozier	No	Dozier	38,478	53	0.55	3.76	2.78	14.14	NA	72.57	-	-	-	1.26	0.00
The Peoples Bank of Red Level	No	Red Level	17,153	9	0.21	1.89	5.60	11.39	NA	76.05	-	2	2	1.35	1.71
<b>Total/Average</b>			<b>1,707,044</b>	<b>4,873</b>	<b>0.64</b>	<b>5.21</b>	<b>3.57</b>	<b>10.58</b>	<b>19.80</b>	<b>48.82</b>	<b>392</b>	<b>200</b>	<b>29</b>	<b>1.45</b>	<b>0.44</b>
<b>Gulf Coast - Total/Average</b>			<b>1,897,085</b>	<b>5,066</b>	<b>0.34</b>	<b>2.68</b>	<b>3.54</b>	<b>11.01</b>	<b>26.09</b>	<b>44.60</b>	<b>485</b>	<b>202</b>	<b>32</b>	<b>1.48</b>	<b>0.44</b>
<b>Southeast</b>															
<b>Dothan, Enterprise, Eufaula, Troy</b>															
Troy Bank & Trust Company	No	Troy	1,207,082	5,353	1.83	17.93	3.10	9.72	NA	34.62	(3,500)	4,889	210	1.54	0.91
MidSouth Bank	Yes	Dothan	536,468	465	0.37	3.48	2.94	10.61	NA	36.36	30	14	-	1.83	0.01
22nd State Bank	Yes	Louisville	211,518	202	0.38	3.47	3.23	10.23	14.58	29.56	-	3	9	1.41	2.09
BankSouth	Yes	Dothan	203,072	400	0.80	4.21	2.77	18.73	NA	43.40	-	-	-	2.23	0.01
HNB First Bank	Yes	Headland	198,036	1,131	2.37	25.53	3.09	9.45	15.02	31.03	-	7	41	1.05	0.04
The Citizens Bank	No	Enterprise	186,177	320	0.70	7.61	3.28	9.08	NA	27.64	-	15	-	1.07	0.39
Friend Bank	Yes	Slocomb	173,495	724	1.73	19.78	3.95	8.62	NA	37.76	8	7	29	1.89	0.21
SunSouth Bank	No	Dothan	139,453	103	0.33	4.27	2.74	7.83	16.72	46.81	-	11	-	1.37	0.01
First National Bank of Hartford	Yes	Hartford	138,054	287	0.88	6.00	4.41	14.19	NA	38.40	38	58	114	1.40	0.66
The Commercial Bank of Ozark	Yes	Ozark	118,932	146	0.50	6.49	2.93	7.31	18.13	30.02	24	1	3	0.86	0.78
The Samson Banking Company	Yes	Samson	104,822	341	1.33	10.68	3.18	11.96	NA	54.31	8	5	1	1.23	0.00
<b>Total/Average</b>			<b>3,217,109</b>	<b>9,472</b>	<b>1.02</b>	<b>9.95</b>	<b>3.24</b>	<b>10.70</b>	<b>16.11</b>	<b>37.26</b>	<b>(3,392)</b>	<b>5,010</b>	<b>407</b>	<b>1.54</b>	<b>0.58</b>
<b>Other</b>															
United Bank	No	Atmore	929,024	2,525	1.12	12.28	3.58	9.14	15.67	35.52	593	214	16	1.55	0.27
First National Bank and Trust	Yes	Atmore	194,527	766	1.62	15.42	3.31	10.40	NA	33.02	-	-	-	1.74	1.15
Peoples Exchange Bank	No	Monroeville	89,042	378	1.71	13.48	5.09	12.66	NA	39.11	-	14	58	1.08	0.61
Bank of Evergreen	No	Evergreen	68,807	114	0.67	5.15	3.04	12.49	NA	50.49	10	27	7	2.21	2.65
Bank of Brewton	No	Brewton	55,850	78	0.58	2.71	3.82	20.74	30.83	77.32	-	2	-	1.37	1.87
First Progressive Bank	No	Brewton	31,942	(23)	(0.29)	(1.09)	2.28	26.50	NA	96.63	-	-	-	1.01	0.00
<b>Total/Average</b>			<b>1,369,192</b>	<b>3,838</b>	<b>0.90</b>	<b>7.99</b>	<b>3.52</b>	<b>15.32</b>	<b>23.25</b>	<b>55.35</b>	<b>603</b>	<b>257</b>	<b>81</b>	<b>1.57</b>	<b>0.59</b>
<b>Southeast - Total/Average</b>			<b>4,586,301</b>	<b>13,310</b>	<b>0.96</b>	<b>8.97</b>	<b>3.38</b>	<b>13.01</b>	<b>19.68</b>	<b>46.31</b>	<b>(2,789)</b>	<b>5,267</b>	<b>488</b>	<b>1.55</b>	<b>0.58</b>