

Institution	City	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	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 \$
<b>State Summary (Does not include regionals)</b>																
North - Total/Average		18,803,123	12,131,049	243,074	35,536	29,277	2.00	3.65	183,396	24,497	441,303	245,399	146,230	29,178	408,409	231,715
North Central - Total/Average		9,018,013	5,541,093	112,111	14,625	12,379	2.02	2.43	83,062	7,227	149,916	69,355	83,934	9,686	135,575	70,525
Gulf Coast - Total/Average		4,017,420	2,791,270	73,648	8,752	4,835	2.64	6.09	44,137	1,833	159,264	85,429	32,246	5,471	144,624	76,152
Southeast - Total/Average		5,445,205	3,535,940	61,301	11,941	14,407	1.73	2.92	77,866	22,430	107,125	51,752	75,202	20,692	86,156	50,937
<b>State Total</b>		<b>37,283,761</b>	<b>23,999,352</b>	<b>490,134</b>	<b>70,854</b>	<b>60,898</b>	<b>2.04</b>	<b>3.51</b>	<b>388,461</b>	<b>55,987</b>	<b>857,608</b>	<b>451,935</b>	<b>337,612</b>	<b>65,027</b>	<b>774,764</b>	<b>429,329</b>
<b>Regionals</b>																
Compass Bank	Birmingham	65,147,452	41,593,293	1,251,910	204,059	245,038	3.01	4.07	623,214	492,154	2,304,350	348,174	744,558	458,279	2,094,061	307,963
Regions Bank	Birmingham	133,186,492	88,182,051	3,184,507	770,000	730,008	3.57	3.43	1,368,085	746,446	3,961,569	600,810	1,487,158	726,617	3,804,767	599,475
<b>North</b>																
<b>Albertville, AL (Micro)</b>																
Citizens Bank & Trust	Guntersville	295,130	203,264	3,063	500	376	1.51	1.92	5,096	741	4,782	875	6,832	1,739	4,475	665
First Bank of Boaz	Boaz	170,702	47,205	735	60	48	1.56	0.64	582	37	1,023	70	901	627	1,009	70
Peoples Independent Bank	Boaz	169,222	85,653	1,271	0	72	1.48	2.26	1,508	14	2,665	1,160	166	0	3,037	1,609
Vantage Bank of Alabama	Albertville	66,947	38,229	474	83	80	1.24	0.21	466	0	96	46	517	0	151	177
<b>Total/Average</b>		<b>702,001</b>	<b>374,351</b>	<b>5,543</b>	<b>643</b>	<b>576</b>	<b>1.48</b>	<b>1.53</b>	<b>7,652</b>	<b>792</b>	<b>8,566</b>	<b>2,151</b>	<b>8,416</b>	<b>2,366</b>	<b>8,672</b>	<b>2,521</b>
<b>Anniston- Oxford, AL (Metro)</b>																
Cheaha Bank	Oxford	172,179	98,101	934	195	340	0.94	1.92	1,826	208	1,031	2,282	1,512	103	1,695	2,293
Farmers & Merchants Bank	Piedmont	189,016	111,443	1,492	90	13	1.34	1.41	1,985	308	1,006	1,650	4,880	132	305	1,682
Noble Bank & Trust, N.A.	Anniston	168,195	101,452	1,533	165	104	1.51	1.16	1,443	0	1,181	767	300	0	1,336	572
Southern States Bank	Anniston	178,415	141,408	1,959	175	0	1.39	0.92	0	0	1,634	0	0	0	1,730	0
<b>Total/Average</b>		<b>707,805</b>	<b>452,404</b>	<b>5,918</b>	<b>625</b>	<b>457</b>	<b>1.31</b>	<b>1.35</b>	<b>5,254</b>	<b>516</b>	<b>4,852</b>	<b>4,699</b>	<b>6,692</b>	<b>235</b>	<b>5,066</b>	<b>4,547</b>
<b>Birmingham-Hoover, AL ( Metro)</b>																
Alamerica Bank	Birmingham	39,904	21,460	983	538	0	4.58	15.34	3,433	267	2,547	3,576	1,062	0	2,285	3,950
Bank of Walker County	Jasper	82,549	54,024	745	44	15	1.38	2.62	1,012	0	826	1,333	558	0	1,084	1,183
Covenant Bank	Leeds	110,622	84,373	841	44	15	0.99	2.56	612	0	1,997	834	929	0	1,131	666
First Commercial Bank	Birmingham	2,018,875	1,400,616	38,143	2,761	1,388	2.52	3.38	8,462	853	55,066	13,207	4,151	126	65,870	15,749
First Financial Bank	Bessemer	220,239	135,762	2,075	152	212	1.53	9.39	6,743	1,835	7,745	12,931	7,198	263	9,638	12,577
First National Bank of Jasper	Jasper	569,952	344,692	8,769	1,180	449	2.54	1.50	5,962	234	6,908	1,652	3,347	336	7,438	1,289
First National Bankers Bank, Alabama	Birmingham	310,274	174,295	3,514	948	507	2.02	3.08	4,969	0	6,360	3,203	576	0	3,821	3,203
Hometown Bank of Alabama	Oneonta	215,987	139,167	2,396	0	106	1.72	2.59	3,566	746	3,438	2,148	4,372	1,059	3,881	1,615
Metro Bank	Pell City	558,274	403,479	4,325	1,200	1,087	1.07	2.19	7,011	308	5,353	6,886	7,874	77	5,762	6,094
Nexity Bank	Birmingham	947,940	489,345	20,287	0	2,159	4.15	14.84	12,497	0	100,079	40,608	6,504	0	85,595	36,449
Oakworth Capital Bank	Birmingham	138,956	91,274	1,098	98	0	1.20	0.00	0	0	0	0	0	0	0	0
Pinnacle Bank	Jasper	218,935	123,390	2,632	175	1,130	2.13	1.51	1,903	472	2,875	434	748	146	884	374
Red Mountain Bank, National Association	Birmingham	351,648	265,864	6,371	2,135	1,492	2.39	3.02	2,315	0	8,747	1,867	2,854	0	8,875	1,948
ServisFirst Bank	Birmingham	1,526,730	1,235,504	15,671	2,712	2,012	1.26	1.48	7,421	1,750	10,234	12,344	1,688	267	11,921	12,525
SouthCity Bank	Vestavia Hills	123,331	106,581	1,134	184	100	1.06	1.75	1,080	0	2,089	67	794	0	1,095	97
SouthPoint Bank	Birmingham	257,468	207,801	3,764	0	100	1.78	5.82	3,570	0	8,167	6,808	908	0	8,183	7,196
Union State Bank	Pell City	288,551	153,753	6,678	1,250	527	4.34	8.51	5,291	154	14,102	10,453	6,093	5	12,228	10,580
<b>Total/Average</b>		<b>7,980,235</b>	<b>5,431,380</b>	<b>119,426</b>	<b>13,421</b>	<b>11,299</b>	<b>2.20</b>	<b>4.45</b>	<b>75,847</b>	<b>6,619</b>	<b>236,533</b>	<b>118,351</b>	<b>49,656</b>	<b>2,279</b>	<b>229,691</b>	<b>115,495</b>

ALABAMA ASSET QUALITY - MARCH 31, 2010

Institution	City	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	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 \$
<b>Cullman, AL ( Micro)</b>																
EvaBank	Cullman	407,656	301,594	9,221	590	235	3.06	7.20	11,675	1,728	17,262	12,098	4,328	98	22,710	14,074
Merchants Bank of Alabama	Cullman	251,378	186,351	1,796	879	1,210	0.96	5.39	2,905	162	7,825	5,718	2,808	33	7,442	5,744
Peoples Bank of Alabama	Cullman	500,829	371,259	4,802	193	232	1.29	5.34	9,711	3	11,623	15,129	4,588	33	13,495	14,534
Premier Bank of the South	Cullman	147,806	109,202	1,269	275	117	1.16	0.71	138	3	104	939	138	311	68	812
Traditions Bank	Cullman	206,435	159,837	1,931	407	196	1.20	2.29	996	246	0	4,731	1,165	104	15	3,305
<b>Total/Average</b>		<b>1,514,104</b>	<b>1,128,243</b>	<b>19,019</b>	<b>2,344</b>	<b>1,990</b>	<b>1.69</b>	<b>4.98</b>	<b>25,425</b>	<b>2,142</b>	<b>36,814</b>	<b>38,615</b>	<b>13,027</b>	<b>579</b>	<b>43,730</b>	<b>38,469</b>
<b>Florence-Muscle Shoals, AL (Metro)</b>																
Bank Independent	Sheffield	937,470	751,961	10,578	1,500	1,007	1.41	0.58	6,405	1,646	4,450	1,022	5,998	747	4,349	618
Farmers & Merchants Bank	Waterloo	61,054	13,614	412	0	7	3.03	0.00	74	0	0	0	230	0	0	0
First Metro Bank	Muscle Shoals	434,111	274,926	2,551	90	79	0.93	0.40	1,385	460	524	1,217	1,010	334	339	1,012
First Southern Bank	Florence	136,771	99,835	1,934	-190	8	1.93	1.79	1,420	35	2,116	334	1,618	209	2,175	701
<b>Total/Average</b>		<b>1,569,406</b>	<b>1,140,336</b>	<b>15,475</b>	<b>1,400</b>	<b>1,101</b>	<b>1.36</b>	<b>0.62</b>	<b>9,284</b>	<b>2,141</b>	<b>7,090</b>	<b>2,573</b>	<b>8,856</b>	<b>1,290</b>	<b>6,863</b>	<b>2,331</b>
<b>Fort Payne, AL (Micro)</b>																
Citizens Bank of Valley Head	Valley Head	25,596	20,737	51	0	3	0.25	0.25	1,302	1,219	2	61	1,213	587	0	147
First Bank of the South	Rainsville	84,396	64,244	475	20	8	0.74	2.09	561	1,299	1,173	590	175	1,259	1,171	590
First State Bank of DeKalb County	Fort Payne	87,369	56,190	534	20	27	0.95	2.54	2,117	1,044	1,307	916	1,915	1,971	1,612	1,124
Horizon Bank	Fyffe	97,272	70,084	922	114	0	1.32	3.58	1,621	1,395	3,480	0	1,507	873	3,507	0
Liberty Bank	Geraldine	102,591	42,617	489	60	13	1.15	0.50	1,739	1,010	0	518	1,646	1,077	0	533
<b>Total/Average</b>		<b>397,224</b>	<b>253,872</b>	<b>2,471</b>	<b>214</b>	<b>51</b>	<b>0.97</b>	<b>2.03</b>	<b>7,340</b>	<b>5,967</b>	<b>5,962</b>	<b>2,085</b>	<b>6,456</b>	<b>5,767</b>	<b>6,290</b>	<b>2,394</b>
<b>Gasden, AL (Metro)</b>																
Exchange Bank of Alabama	Altoona	243,160	177,926	4,172	575	288	2.34	7.07	5,520	295	9,684	7,518	5,166	2,556	5,418	8,376
Southern Bank Company	Gadsden	90,104	34,106	259	42	4	0.76	0.03	306	6	26	0	206	28	21	0
<b>Total/Average</b>		<b>333,264</b>	<b>212,032</b>	<b>4,431</b>	<b>617</b>	<b>292</b>	<b>2.09</b>	<b>5.17</b>	<b>5,826</b>	<b>301</b>	<b>9,710</b>	<b>7,518</b>	<b>5,372</b>	<b>2,584</b>	<b>5,439</b>	<b>8,376</b>
<b>Huntsville, AL (Metro)</b>																
First Commercial Bank of Huntsville	Huntsville	742,819	517,932	14,142	2,106	2,075	2.73	2.93	2,299	270	15,124	6,657	2,485	673	11,230	2,434
North Alabama Bank	Hazel Green	149,573	111,453	4,715	1,923	930	4.23	14.95	3,708	0	16,297	6,069	2,970	0	4,502	6,937
Progress Bank and Trust	Huntsville	289,733	197,673	2,696	148	16	1.31	0.27	455	0	600	194	123	0	545	210
Reliance Bank	Athens	153,519	81,297	3,418	1,500	216	4.13	2.11	1,259	145	957	2,279	1,406	8	959	2,299
<b>Total/Average</b>		<b>1,335,644</b>	<b>908,355</b>	<b>24,971</b>	<b>5,677</b>	<b>3,237</b>	<b>2.75</b>	<b>3.61</b>	<b>7,721</b>	<b>415</b>	<b>32,978</b>	<b>15,199</b>	<b>6,984</b>	<b>681</b>	<b>17,236</b>	<b>11,880</b>

Institution	City	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	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 \$
<b>Scottsboro, AL (Micro)</b>																
First Jackson Bank	Stevenson	197,231	125,353	1,303	302	249	1.04	5.03	2,626	2,793	9,074	854	5,985	6,733	159	2,249
First Southern State Bank	Stevenson	332,555	206,208	3,111	650	840	1.51	1.88	4,617	67	5,675	565	4,079	2,309	4,719	1,728
FNB Bank	Scottsboro	316,100	217,284	5,909	315	2,246	2.72	6.68	1,813	0	10,298	10,833	2,976	25	11,053	11,080
<b>Total/Average</b>		<b>845,886</b>	<b>548,845</b>	<b>10,323</b>	<b>1,267</b>	<b>3,335</b>	<b>1.88</b>	<b>4.41</b>	<b>9,056</b>	<b>2,860</b>	<b>25,047</b>	<b>12,252</b>	<b>13,040</b>	<b>9,067</b>	<b>15,931</b>	<b>15,057</b>
<b>Other</b>																
Bank of Vernon	Vernon	180,556	145,515	5,919	4,366	1,084	4.07	8.50	5,561	240	13,190	2,159	5,602	2,382	10,495	1,894
CB&S Bank	Russellville	1,306,757	625,599	13,664	3,000	4,468	2.18	5.21	4,995	0	36,278	31,783	4,447	0	42,756	20,395
Citizens Bank of Fayette	Fayette	197,661	88,934	3,292	147	96	3.70	6.17	2,107	238	8,453	3,745	1,493	217	3,084	4,126
Citizens Bank of Winfield	Winfield	208,781	45,920	2,429	475	410	5.29	2.02	747	23	4,097	117	1,404	247	3,580	157
Citizens State Bank	Vernon	91,933	65,670	1,248	381	0	1.90	3.60	273	108	3,272	42	362	64	1,536	43
Community Spirit Bank	Red Bay	111,342	74,751	776	13	30	1.04	0.14	611	0	0	160	336	0	4	160
First National Bank	Hamilton	276,232	118,232	1,588	171	335	1.34	0.97	1,816	0	1,235	1,434	507	9	1,375	1,497
First State Bank of the South, Inc.	Sulligent	94,892	36,643	257	36	6	0.70	0.27	1,509	19	121	138	2,305	160	150	134
FirstState Bank	Lineville	180,913	89,622	1,341	262	114	1.50	1.47	1,834	543	2,262	399	2,446	908	2,104	398
Generations Bank	Centre	58,171	37,223	465	53	0	1.25	0.59	125	0	341	0	343	0	0	0
PeoplesTrust Bank	Hamilton	66,316	41,462	635	0	0	1.53	1.38	298	0	879	33	382	0	1,344	145
State Bank & Trust	Winfield	181,583	67,013	550	145	278	0.82	1.88	3,243	633	2,459	946	2,438	184	2,226	787
Traders & Farmers Bank	Haleyville	355,442	190,282	2,393	189	88	1.26	0.41	6,305	940	694	763	4,811	143	837	909
Valley State Bank	Russellville	106,975	54,365	940	90	30	1.73	0.66	567	0	470	237	855	16	0	0
<b>Total/Average</b>		<b>3,417,554</b>	<b>1,681,231</b>	<b>35,497</b>	<b>9,328</b>	<b>6,939</b>	<b>2.11</b>	<b>3.39</b>	<b>29,991</b>	<b>2,744</b>	<b>73,751</b>	<b>41,956</b>	<b>27,731</b>	<b>4,330</b>	<b>69,491</b>	<b>30,645</b>
<b>North - Total/Average</b>																
		<b>18,803,123</b>	<b>12,131,049</b>	<b>243,074</b>	<b>35,536</b>	<b>29,277</b>	<b>2.00</b>	<b>3.65</b>	<b>183,396</b>	<b>24,497</b>	<b>441,303</b>	<b>245,399</b>	<b>146,230</b>	<b>29,178</b>	<b>408,409</b>	<b>231,715</b>
<b>Central</b>																
<b>Alexander City, AL (Micro)</b>																
Aliant Bank	Alexander City	1,020,370	662,110	26,311	292	624	3.95	4.88	16,339	82	34,691	15,115	13,197	437	28,463	17,226
PrimeSouth Bank	Tallahassee	152,300	114,179	1,940	403	607	1.70	2.85	1,370	0	3,063	1,279	669	0	2,722	144
<b>Total/Average</b>		<b>1,172,670</b>	<b>776,289</b>	<b>28,251</b>	<b>695</b>	<b>1,231</b>	<b>3.64</b>	<b>4.62</b>	<b>17,709</b>	<b>82</b>	<b>37,754</b>	<b>16,394</b>	<b>13,866</b>	<b>437</b>	<b>31,185</b>	<b>17,370</b>
<b>Auburn-Opelika, AL (Micro)</b>																
AuburnBank	Auburn	787,254	380,619	6,547	1,450	1,412	1.70	2.29	5,245	374	10,934	7,081	3,204	5	9,352	7,291
Keystone Bank	Auburn	183,824	135,085	2,063	95	0	1.52	0.53	727	0	921	51	0	14	91	262
<b>Total/Average</b>		<b>971,078</b>	<b>515,704</b>	<b>8,610</b>	<b>1,545</b>	<b>1,412</b>	<b>1.67</b>	<b>1.96</b>	<b>5,972</b>	<b>374</b>	<b>11,855</b>	<b>7,132</b>	<b>3,204</b>	<b>19</b>	<b>9,443</b>	<b>7,553</b>

Institution	City	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	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 \$
<b>Birmingham-Hoover, AL (Metro)</b>																
Central State Bank	Calera	154,740	86,848	1,730	300	293	1.98	1.52	836	0	1,550	805	4,001	0	579	854
Peachtree Bank	Maplesville	66,207	30,297	662	0	13	2.19	2.70	1,796	10	1,142	644	1,007	246	1,217	759
Peoples Southern Bank	Clanton	141,414	59,183	1,247	35	43	2.11	0.11	332	0	83	69	166	0	99	86
<b>Total/Average</b>		<b>362,361</b>	<b>176,328</b>	<b>3,639</b>	<b>335</b>	<b>349</b>	<b>2.06</b>	<b>1.18</b>	<b>2,964</b>	<b>10</b>	<b>2,775</b>	<b>1,518</b>	<b>5,174</b>	<b>246</b>	<b>1,895</b>	<b>1,699</b>
<b>Columbus, GA-AL ( Metro)</b>																
CB&T Bank of East Alabama	Phenix City	328,496	248,359	7,421	2,935	2,715	2.99	1.10	1,152	6	3,387	241	2,119	1	5,437	839
Phenix-Girard Bank	Phenix City	144,434	85,879	1,868	85	170	2.18	5.21	1,269	600	3,485	4,045	680	16	4,038	3,579
<b>Total/Average</b>		<b>472,930</b>	<b>334,238</b>	<b>9,289</b>	<b>3,020</b>	<b>2,885</b>	<b>2.78</b>	<b>2.36</b>	<b>2,421</b>	<b>606</b>	<b>6,872</b>	<b>4,286</b>	<b>2,799</b>	<b>17</b>	<b>9,475</b>	<b>4,418</b>
<b>Montgomery, AL (Metro)</b>																
First Community Bank of Central Alabama	Wetumpka	268,960	185,469	2,529	400	23	1.36	1.40	3,327	74	2,442	1,317	4,587	0	1	2,612
River Bank & Trust	Prattville	327,310	208,924	3,454	420	10	1.64	1.04	352	0	471	2,933	271	2	648	3,333
Sterling Bank	Montgomery	617,317	369,416	8,248	2,167	1,782	2.23	2.96	1,971	0	17,168	1,126	797	0	14,982	1,602
<b>Total/Average</b>		<b>1,213,587</b>	<b>763,809</b>	<b>14,231</b>	<b>2,987</b>	<b>1,815</b>	<b>1.86</b>	<b>2.10</b>	<b>5,650</b>	<b>74</b>	<b>20,081</b>	<b>5,376</b>	<b>5,655</b>	<b>2</b>	<b>15,631</b>	<b>7,547</b>
<b>Talladega-Sylacauga, AL ( Micro)</b>																
Alabama Trust Bank, National Association	Sylacauga	69,955	56,550	1,903	580	476	3.37	5.34	1,685	80	3,442	292	2,523	405	3,940	120
First National Bank of Talladega	Talladega	393,766	167,399	1,298	330	482	0.78	1.02	2,252	41	2,174	1,844	1,264	0	2,111	2,468
<b>Total/Average</b>		<b>463,721</b>	<b>223,949</b>	<b>3,201</b>	<b>910</b>	<b>958</b>	<b>1.43</b>	<b>1.67</b>	<b>3,937</b>	<b>121</b>	<b>5,616</b>	<b>2,136</b>	<b>3,787</b>	<b>405</b>	<b>6,051</b>	<b>2,588</b>
<b>Tuscaloosa, AL (( Metro)</b>																
Bank of Moundville	Moundville	99,182	24,782	259	35	10	1.05	2.44	1,009	3	979	1,444	670	0	1,061	1,197
Bank of Tuscaloosa	Tuscaloosa	529,128	405,516	11,308	1,721	665	2.79	1.91	4,373	0	9,454	676	3,603	233	8,947	422
Bryant Bank	Tuscaloosa	840,863	573,443	10,190	720	687	1.78	2.98	6,523	437	19,401	5,661	5,728	215	21,340	3,975
Capstone Bank	Tuscaloosa	314,236	229,885	2,663	191	174	1.15	1.20	737	0	3,434	348	406	0	4,613	0
Citizens Bank	Greensboro	89,792	44,704	448	0	3	1.00	0.20	779	1,278	176	0	1,191	294	139	4
Merchants & Farmers Bank of Greene County, A	Eutaw	50,546	23,342	373	23	10	1.60	1.94	1,469	0	840	143	390	0	818	182
Peoples Bank of Greensboro	Greensboro	78,094	44,302	390	0	38	0.88	1.32	1,248	1,135	623	405	2,389	380	630	405
<b>Total/Average</b>		<b>2,001,841</b>	<b>1,345,974</b>	<b>25,631</b>	<b>2,690</b>	<b>1,587</b>	<b>1.90</b>	<b>2.18</b>	<b>16,138</b>	<b>2,853</b>	<b>34,907</b>	<b>8,677</b>	<b>14,377</b>	<b>1,122</b>	<b>37,548</b>	<b>6,185</b>
<b>Other</b>																
First Tuskegee Bank	Tuskegee	76,140	44,675	653	40	49	1.46	11.18	1,200	133	3,621	4,891	2,730	230	2,539	5,243
Farmers & Merchants Bank	LaFayette	103,282	43,005	608	87	67	1.41	0.69	1,483	82	42	668	908	44	346	644
Bank of Pine Hill	Pine Hill	24,792	5,715	157	0	0	2.75	0.02	39	305	6	0	0	11	6	0
Bank of Wedowee	Wedowee	120,522	48,176	1,001	0	33	2.08	1.33	1,060	0	1,088	515	3,867	0	540	598
Bank of York	York	81,309	27,992	535	7	12	1.91	0.10	318	2	84	0	337	0	106	31
Camden National Bank	Camden	122,661	80,949	1,563	200	153	1.93	1.80	3,336	458	1,355	856	3,499	956	1,320	998
First Bank	Wadley	70,245	30,234	399	0	67	1.32	1.55	381	21	789	300	171	45	864	442
First Bank of Linden	Linden	82,267	42,055	181	0	155	0.43	2.20	94	0	697	1,110	315	0	836	1,019
First National Bank of Central Alabama	Tuscaloosa	243,791	173,219	3,101	199	208	1.79	2.02	2,043	84	4,476	445	2,355	0	3,319	350
Marion Bank & Trust Company	Marion	214,905	130,454	718	25	50	0.55	1.01	2,462	32	949	1,226	4,123	30	775	1,697
Robertson Banking Company	Demopolis	240,491	174,735	3,125	575	24	1.79	2.24	4,314	0	4,833	543	1,699	0	895	709
Small Town Bank	Wedowee	234,608	140,352	1,708	325	351	1.22	2.15	3,501	1,082	2,033	3,011	5,776	5,476	152	1,646
Sweet Water State Bank	Sweet Water	70,761	54,393	523	45	21	0.96	0.69	769	566	145	340	813	82	135	321
Town-Country National Bank	Camden	89,448	58,746	1,401	125	31	2.38	1.77	1,562	328	1,325	261	1,546	527	1,341	260
West Alabama Bank & Trust	Reform	584,603	350,102	3,586	815	921	1.02	3.13	5,709	14	8,613	9,670	6,933	37	11,173	9,207
<b>Total/Average</b>		<b>2,359,825</b>	<b>1,404,802</b>	<b>19,259</b>	<b>2,443</b>	<b>2,142</b>	<b>1.37</b>	<b>2.28</b>	<b>28,271</b>	<b>3,107</b>	<b>30,056</b>	<b>23,836</b>	<b>35,072</b>	<b>7,438</b>	<b>24,347</b>	<b>23,165</b>
<b>North Central - Total/Average</b>		<b>9,018,013</b>	<b>5,541,093</b>	<b>112,111</b>	<b>14,625</b>	<b>12,379</b>	<b>2.02</b>	<b>2.43</b>	<b>83,062</b>	<b>7,227</b>	<b>149,916</b>	<b>69,355</b>	<b>83,934</b>	<b>9,686</b>	<b>135,575</b>	<b>70,525</b>

Institution	City	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	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 \$
<b>Gulf Coast</b>																
<b>Mobile, Daphne, Fairhope</b>																
Citizens' Bank, Inc.	Robertsdale	118,196	79,002	1,505	260	179	1.91	3.54	1,389	0	1,847	2,335	1,312	369	1,698	2,302
First National Bank of Baldwin County	Foley	247,618	189,010	6,726	2,199	1,023	3.56	6.57	958	0	6,922	9,344	69	0	3,579	9,523
Heritage First Bank	Orange Beach	54,317	41,621	1,113	298	8	2.67	3.97	45	0	1,340	815	1,129	0	1,270	815
BankTrust	Mobile	2,026,099	1,447,673	47,792	2,850	1,084	3.30	8.76	20,421	0	119,539	57,915	17,428	0	114,837	52,185
Bay Bank	Mobile	90,616	52,000	769	82	155	1.48	8.47	2,264	240	5,058	2,613	2,067	0	3,506	2,507
Commonwealth National Bank	Mobile	69,925	30,722	449	53	11	1.46	2.62	403	0	983	850	1,322	0	802	843
Community Bank, National Association	Mobile	72,794	54,936	572	139	112	1.04	1.40	425	0	208	811	46	160	950	121
Hancock Bank of Alabama	Mobile	193,344	157,204	4,200	907	695	2.66	2.34	3,086	0	2,796	1,721	1,328	719	2,564	1,737
<b>Total/Average</b>		<b>2,872,909</b>	<b>2,052,168</b>	<b>63,126</b>	<b>6,788</b>	<b>3,267</b>	<b>3.08</b>	<b>7.49</b>	<b>28,991</b>	<b>240</b>	<b>138,693</b>	<b>76,404</b>	<b>24,701</b>	<b>1,248</b>	<b>129,206</b>	<b>70,033</b>
<b>Other</b>																
Amerifirst Bank	Union Springs	157,800	109,529	1,804	150	14	1.65	3.02	552	2	2,709	2,060	682	723	2,115	2,228
Brantley Bank & Trust Company	Brantley	65,501	25,116	646	60	44	2.57	1.58	641	162	942	91	792	973	594	251
CCB Community Bank	Andalusia	402,484	306,803	3,755	1,050	723	1.22	1.00	1,760	50	747	3,265	561	0	3,115	1,097
Community Bank & Trust- Alabama	Union Springs	92,341	51,926	1,855	408	418	3.57	9.87	3,598	249	6,400	2,714	2,725	151	4,970	2,510
First Citizens Bank	Luverne	245,887	156,492	1,081	200	102	0.69	3.35	6,461	1,128	7,382	862	1,758	1,379	2,299	0
First National Bank of Dozier	Dozier	35,703	10,109	178	10	29	1.76	0.00	37	2	0	0	45	0	27	0
Peoples Bank of Red Level	Red Level	14,755	4,565	12	25	87	0.26	NA	564	0	175	33	561	0	129	33
Southern Independent Bank	Opp	130,040	74,562	1,191	61	151	1.60	1.70	1,533	0	2,216	0	421	997	2,169	0
<b>Total/Average</b>		<b>1,144,511</b>	<b>739,102</b>	<b>10,522</b>	<b>1,964</b>	<b>1,568</b>	<b>1.42</b>	<b>2.59</b>	<b>15,146</b>	<b>1,593</b>	<b>20,571</b>	<b>9,025</b>	<b>7,545</b>	<b>4,223</b>	<b>15,418</b>	<b>6,119</b>
<b>Gulf Coast - Total/Average</b>		<b>4,017,420</b>	<b>2,791,270</b>	<b>73,648</b>	<b>8,752</b>	<b>4,835</b>	<b>2.64</b>	<b>6.09</b>	<b>44,137</b>	<b>1,833</b>	<b>159,264</b>	<b>85,429</b>	<b>32,246</b>	<b>5,471</b>	<b>144,624</b>	<b>76,152</b>
<b>Southeast</b>																
<b>Dothan, Enterprise, Eufaula, Troy</b>																
BankSouth	Dothan	232,591	209,588	633	700	2,535	0.30	3.00	1,620	0	5,436	1,550	534	0	1,806	927
Citizens Bank	Geneva	166,400	54,119	1,146	70	33	2.12	0.37	1,726	42	392	225	1,893	95	406	240
City Bank of Hartford	Hartford	55,756	30,955	417	30	21	1.35	1.25	836	340	315	380	962	317	315	352
Community Bank & Trust of Southeast Alabama	Dothan	529,829	371,898	11,524	1,658	950	3.10	0.80	4,187	0	3,835	428	950	378	3,605	563
First National Bank of Hartford	Hartford	127,813	46,565	597	175	200	1.28	0.60	2,063	1,151	102	664	2,471	567	196	664
Headland National Bank	Headland	113,678	73,139	1,356	259	121	1.85	4.37	3,995	2,630	4,269	694	4,404	1,092	1,262	1,512
MidSouth Bank, NA	Dothan	372,126	270,496	4,956	733	155	1.83	1.82	1,436	32	4,185	2,572	1,487	15	2,161	2,037
Samson Banking Company	Samson	55,378	20,844	125	15	1	0.60	1.56	1,214	295	845	18	0	265	0	0
Slocomb National Bank	Slocomb	76,592	49,815	767	133	148	1.54	1.30	280	170	774	224	1,489	187	218	224
SunSouth Bank	Dothan	243,624	202,624	2,955	285	103	1.44	7.57	8,257	1,271	17,328	1,121	5,317	2,270	12,512	1,816
Trinity Bank	Dothan	65,016	45,415	826	98	4	1.82	2.62	859	0	1,363	340	1,554	117	757	523
Citizens Bank	Enterprise	90,840	51,675	1,804	23	29	3.37	5.82	1,066	0	4,654	630	71	48	4,604	834
Commercial Bank of Ozark	Ozark	78,421	45,980	721	65	19	1.57	1.88	1,953	0	978	496	1,494	0	1,142	577
Farmers Exchange Bank	Louisville	198,554	157,143	2,587	1,050	294	1.65	5.15	5,725	2,110	8,543	1,687	4,473	3,353	7,751	1,295
First National Bank of Brundidge	Brundidge	98,391	55,247	773	414	414	1.40	1.66	299	0	943	686	1,099	0	985	714
Troy Bank & Trust Company	Troy	817,909	530,782	4,696	3,200	6,367	0.88	0.96	9,300	398	4,768	3,098	7,339	468	4,231	3,321
<b>Total/Average</b>		<b>3,322,918</b>	<b>2,216,285</b>	<b>35,883</b>	<b>8,908</b>	<b>11,394</b>	<b>1.62</b>	<b>2.21</b>	<b>44,816</b>	<b>8,439</b>	<b>58,730</b>	<b>14,813</b>	<b>35,537</b>	<b>9,172</b>	<b>41,951</b>	<b>15,599</b>

ALABAMA ASSET QUALITY - MARCH 31, 2010

Institution	City	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	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 \$		
<b>Other</b>																		
Bank of Brewton	Brewton	64,228	21,940	257	6	0	1.17	0.15	1,720	3	95	0	263	7	133	0		
Bank of Evergreen	Evergreen	51,778	35,082	320	100	433	0.91	1.34	1,252	99	364	330	728	263	658	28		
Escambia County Bank	Flomaton	96,741	29,174	1,201	10	25	4.12	1.97	1,037	0	1,889	16	273	0	1,942	21		
First Community Bank	Chatom	323,946	248,501	3,304	400	52	1.33	2.90	3,189	3	4,751	4,639	3,377	257	3,816	4,354		
First National Bank & Trust	Atmore	150,731	101,512	1,177	150	39	1.16	1.95	1,071	501	2,119	825	1,360	63	2,299	785		
First Progressive Bank	Brewton	28,196	8,148	167	0	0	2.05	0.40	0	123	113	0	123	0	162	0		
First United Security Bank	Thomasville	672,621	413,604	10,267	1,743	1,745	2.48	5.82	11,475	8,724	17,343	21,782	22,604	6,694	14,197	21,439		
Merchants Bank	Jackson	203,984	137,338	911	150	243	0.66	1.14	5,534	2,997	1,383	942	6,022	3,408	709	542		
Peoples Exchange Bank of Monroe County	Beatrice	59,967	42,667	362	36	2	0.85	2.44	1,858	167	733	728	948	798	1,297	558		
United Bank	Atmore	470,095	281,689	7,452	438	474	2.65	5.80	5,914	1,374	19,605	7,677	3,967	30	18,992	7,611		
<b>Total/Average</b>		<b>2,122,287</b>	<b>1,319,655</b>	<b>25,418</b>	<b>3,033</b>	<b>3,013</b>	<b>1.93</b>	<b>4.02</b>	<b>33,050</b>	<b>13,991</b>	<b>48,395</b>	<b>36,939</b>	<b>39,665</b>	<b>11,520</b>	<b>44,205</b>	<b>35,338</b>		
<b>Southeast - Total/Average</b>		<b>5,445,205</b>	<b>3,535,940</b>	<b>61,301</b>	<b>11,941</b>	<b>14,407</b>	<b>1.73</b>	<b>2.92</b>	<b>77,866</b>	<b>22,430</b>	<b>107,125</b>	<b>51,752</b>	<b>75,202</b>	<b>20,692</b>	<b>86,156</b>	<b>50,937</b>		