

ALABAMA ASSET QUALITY - MARCH 31, 2009

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 \$
State Summary																
North - Total/Average		217,761,255	146,711,745	2,848,286	611,708	540,379	1.94	1.98	2,651,130	1,021,429	3,715,321	601,479	2,646,105	707,314	2,848,073	500,706
North Central - Total/Average		35,417,028	19,744,301	531,130	267,238	142,665	2.69	3.45	482,033	48,451	979,760	241,207	476,139	44,978	658,861	172,091
Gulf Coast - Total/Average		3,919,588	2,736,753	58,091	16,877	7,921	2.12	5.04	58,874	2,297	132,331	65,400	40,966	1,999	92,166	62,214
Southeast - Total/Average		5,345,063	3,606,022	52,779	8,563	8,653	1.46	2.09	73,455	17,362	62,828	48,997	77,317	20,576	56,116	42,950
State Total		262,442,934	172,798,821	3,490,286	904,386	699,618	2.02	2.23	3,265,492	1,089,539	4,890,240	957,083	3,240,527	774,867	3,655,216	777,961
North																
Albertville, AL (Micro)																
Citizens Bank & Trust	4081232 Guntersville	252,962	197,017	2,041	825	648	1.04	0.82	7,160	422	1,452	624	7,312	208	2,048	188
First Bank of Boaz	1010555 Boaz	147,867	42,914	511	15	7	1.19	0.17	714	93	248	0	425	40	211	0
Peoples Independent Bank	1020897 Boaz	167,583	102,582	2,057	182	139	2.00	1.60	1,191	2,196	2,294	382	1,160	1,971	1,839	1,546
Vantage Bank of Alabama	4122320 Albertville	58,441	35,583	445	125	121	1.25	0.72	198	0	17	404	216	0	218	174
Total/Average		626,853	378,096	5,054	1,147	915	1.34	0.86	9,263	2,711	4,011	1,410	9,113	2,219	4,316	1,908
Anniston- Oxford, AL (Metro)																
Central Bank of the South	1024188 Anniston	5,154	0	0	0	0	NA	0.00	0	0	0	0	0	0	0	0
Cheaha Bank	4057621 Oxford	168,060	95,195	807	100	201	0.82	1.94	843	118	205	3,051	574	133	2,531	1,223
Farmers & Merchants Bank	1009370 Piedmont	179,178	112,049	1,286	75	63	1.15	0.56	2,993	212	525	475	2,292	320	292	315
Noble Bank & Trust, N.A.	4102024 Anniston	151,511	96,751	1,162	224	130	1.15	0.38	149	0	0	572	584	0	222	0
Southern States Bank	4147978 Anniston	132,470	103,360	1,223	130	0	1.18	0.42	122	0	560	0	0	0	560	0
Total/Average		636,373	407,355	4,478	529	394	1.10	0.85	4,107	330	1,290	4,098	3,450	453	3,605	1,538
Birmingham-Hoover, AL (Metro)																
Alamerica Bank	4051553 Birmingham	88,754	24,149	237	0	2	0.98	2.67	14	650	0	2,370	22	0	414	1,358
Bank of Walker County	4085129 Jasper	74,876	54,539	350	35	30	0.64	1.38	1,363	773	417	613	1,608	187	473	1,744
Compass Bank	1012547 Birmingham	61,483,818	38,173,562	790,416	149,248	101,075	2.06	2.33	585,580	199,823	1,282,278	148,475	544,868	121,730	1,069,356	132,194
CapitalSouth Bank	1010949 Birmingham	635,639	517,988	13,092	2,915	1,377	2.53	9.48	19,214	243	48,030	12,213	17,761	0	36,438	10,201
Covenant Bank	1974012 Leeds	103,175	82,953	447	180	166	0.54	1.61	598	0	586	1,072	411	45	827	887
First Commercial Bank	1004705 Birmingham	2,137,080	1,634,013	34,173	5,579	4,990	1.84	3.59	15,386	3,442	69,909	6,870	11,673	1,604	41,924	6,075
First Financial Bank	1007686 Bessemer	228,533	150,943	2,355	334	175	1.56	8.28	6,978	1,800	7,668	11,257	7,583	1,042	6,769	12,965
First National Bank of Jasper	1006026 Jasper	568,275	396,779	5,775	666	309	1.46	1.48	4,348	39	6,374	2,057	7,392	298	360	2,014
First National Bankers Bank, Alaban	4093697 Birmingham	475,435	187,113	3,100	737	267	1.66	1.23	2,000	101	4,004	1,850	306	0	5,768	0
Hometown Bank of Alabama	4086646 Oneonta	198,708	129,827	1,689	514	117	1.30	1.20	5,029	312	1,276	1,101	2,800	5	1,465	1,066
Metro Bank	1022312 Pell City	528,406	402,735	4,657	750	292	1.16	3.83	8,492	582	11,710	8,523	9,049	2,301	10,557	8,577
Nexity Bank	1010282 Birmingham	1,153,603	670,701	17,234	4,063	1,906	2.57	9.88	5,435	0	95,964	18,061	4,250	0	75,791	15,139
Oakworth Capital Bank	4171727 Birmingham	103,320	45,092	541	164	0	1.20	0.00	0	0	0	0	0	0	0	0
Pinnacle Bank	1030007 Jasper	223,168	133,809	1,726	219	156	1.28	1.22	3,700	34	743	1,976	3,769	20	170	2,538
Red Mountain Bank, National Assoc	4091676 Birmingham	386,613	294,097	4,015	714	843	1.36	1.99	717	0	5,942	1,759	2,512	0	4,498	1,264
Regions Bank	1006946 Birmingham	136,999,614	95,694,642	1,861,090	425,000	412,712	1.91	1.69	1,865,908	788,539	2,033,782	284,702	1,908,922	559,858	1,475,026	233,515
ServisFirst Bank	4098177 Birmingham	1,254,876	1,023,893	12,412	2,460	689	1.21	1.57	4,206	3,035	11,614	8,088	1,929	1,939	7,862	10,473
SouthCity Bank	4149418 Vestavia Hills	97,417	84,284	1,052	187	0	1.25	0.00	270	0	0	0	0	0	0	0
SouthPoint Bank	4101384 Birmingham	249,546	193,346	1,872	500	802	0.93	4.20	0	1	4,390	6,088	3,818	61	3,685	1,765
Union State Bank	1009752 Pell City	309,232	180,838	2,870	1,000	1,007	1.59	6.29	15,563	915	9,109	10,357	9,026	2	5,889	9,207
Total/Average		207,300,088	140,075,303	2,759,103	595,265	526,915	1.97	1.99	2,544,801	1,000,289	3,593,796	527,432	2,537,699	689,092	2,747,272	450,982

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									P/D Still Accruing		Non		P/D Still Accruing		Non	
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Cullman, AL (Micro)																
EvaBank	1010143 Cullman	434,000	325,430	5,546	1,233	834	1.70	7.30	7,017	574	19,083	12,593	10,156	0	14,232	9,440
Merchants Bank of Alabama	1005545 Cullman	257,166	189,979	1,593	580	1,438	0.84	4.70	3,479	501	7,390	4,696	2,758	216	2,716	4,406
Peoples Bank of Alabama	1004915 Cullman	513,336	352,987	4,784	794	148	1.36	3.55	8,577	463	13,119	5,102	6,277	28	15,066	4,994
Premier Bank of the South	1020801 Cullman	149,787	103,627	1,045	113	142	1.01	0.53	676	0	58	731	245	67	71	731
Traditions Bank	4086567 Cullman	190,880	152,524	1,663	156	161	1.09	1.25	929	109	209	2,178	562	39	565	1,686
Total/Average		1,545,169	1,124,547	14,631	2,876	2,723	1.30	4.22	20,678	1,647	39,859	25,300	19,998	350	32,650	21,257
Florence-Muscle Shoals, AL (Metro)																
Bank Independent	1010632 Sheffield	923,964	686,555	8,414	900	737	1.22	0.13	4,666	592	381	822	3,499	296	286	1,159
Farmers & Merchants Bank	1007681 Waterloo	58,389	14,243	548	0	0	3.85	0.00	379	0	0	0	252	0	0	0
First Metro Bank	1021691 Muscle Shoals	410,108	259,130	2,342	175	67	0.90	0.02	1,530	389	66	0	603	255	25	0
First Southern Bank	1004985 Florence	114,680	98,862	2,398	-150	0	2.42	2.68	1,221	8	2,481	595	1,620	302	1,905	657
Total/Average		1,507,141	1,058,790	13,702	925	804	1.29	0.29	7,796	989	2,928	1,417	5,974	853	2,216	1,816
Fort Payne, AL (Micro)																
Citizens Bank of Valley Head	1007666 Valley Head	24,188	19,160	48	4	5	0.25	0.68	647	214	0	165	674	290	0	276
First Bank of the South	1009399 Rainsville	82,828	59,134	414	87	94	0.70	0.78	400	2,388	40	602	690	990	41	601
First State Bank of DeKalb County	1010218 Fort Payne	85,529	53,149	548	45	9	1.03	0.98	2,813	2,361	153	685	1,409	2,250	154	342
Horizon Bank	1008805 Fyffe	97,948	70,388	774	50	77	1.10	1.23	3,790	532	1,201	0	913	369	1,269	0
Liberty Bank	1008828 Geraldine	93,432	40,508	444	0	25	1.10	0.55	1,612	671	0	513	2,197	512	148	353
Total/Average		383,925	242,339	2,228	186	210	0.92	0.87	9,262	6,166	1,394	1,965	5,883	4,411	1,612	1,572
Gasden, AL (Metro)																
Exchange Bank of Alabama	1012232 Altoona	251,312	165,692	2,076	375	1,333	1.25	5.55	2,784	332	6,679	7,260	3,169	408	9,515	5,564
Southern Bank Company	1001445 Gadsden	100,295	34,806	198	39	33	0.57	0.00	508	49	0	0	391	11	0	163
Total/Average		351,607	200,498	2,274	414	1,366	1.13	3.96	3,292	381	6,679	7,260	3,560	419	9,515	5,727
Huntsville, AL (Metro)																
First Commercial Bank of Huntsville	1005729 Huntsville	666,661	537,278	10,596	1,273	431	1.97	1.52	3,538	0	9,753	377	1,214	0	4,039	1,038
North Alabama Bank	1022428 Hazel Green	164,734	132,771	2,125	235	171	1.60	3.28	6,201	1,682	1,682	3,718	4,773	1,635	1,463	3,044
Progress Bank and Trust	4163118 Huntsville	172,538	134,851	1,599	333	0	1.16	0.12	0	0	0	209	199	0	209	0
Reliance Bank	1984041 Athens	162,220	107,805	1,402	939	1,370	1.28	1.89	2,055	393	2,420	647	2,152	168	566	652
Total/Average		1,166,153	912,705	15,722	2,780	1,972	1.72	1.61	11,794	2,075	13,855	4,951	8,338	1,803	6,277	4,734

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									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$	
Scottsboro, AL (Micro)																	
First Jackson Bank	1007151 Stevenson	186,747	122,201	1,056	135	126	0.86	0.70	1,375	2,527	292	1,007	2,887	2,606	321	982	
First Southern State Bank	1007115 Stevenson	332,257	203,265	1,999	432	1,145	0.98	1.39	4,062	253	3,193	1,417	3,186	74	4,891	1,174	
FNB Bank	1009451 Scottsboro	302,300	226,372	3,071	294	452	1.36	7.46	2,539	0	10,801	11,755	9,805	81	6,704	4,196	
Total/Average		821,304	551,838	6,126	861	1,723	1.11	3.47	7,976	2,780	14,286	14,179	15,878	2,761	11,916	6,352	
Other																	
Bank of Vernon	1008784 Vernon	192,621	157,515	2,199	1,505	1,516	1.40	3.26	3,485	9	4,094	2,188	5,925	541	3,412	1,546	
CB&S Bank	1011264 Russellville	1,416,030	694,005	10,402	3,650	994	1.50	2.16	12,852	0	22,345	8,183	11,575	0	15,978	1,355	
Citizens Bank of Fayette	1009409 Fayette	190,338	100,040	3,323	668	140	3.32	3.39	2,031	2,809	6,077	381	2,502	1,831	5,228	404	
Citizens Bank of Winfield	1007704 Winfield	197,936	47,745	428	75	69	0.90	0.14	1,503	257	95	182	1,393	165	93	182	
Citizens State Bank	1005833 Vernon	82,381	62,871	539	35	0	0.86	0.78	291	44	602	44	411	21	34	45	
Community Spirit Bank	1009779 Red Bay	102,233	69,809	755	30	27	1.08	0.17	1,016	0	162	16	1,110	0	162	16	
First National Bank	1008140 Hamilton	267,276	133,825	1,702	167	227	1.27	0.16	618	23	388	38	1,077	80	0	63	
First State Bank of the South, Inc.	1007176 Sulligent	89,541	35,254	413	150	8	1.17	0.20	1,851	50	18	160	1,441	625	28	160	
FirstState Bank	1010649 Lineville	159,708	86,626	885	131	29	1.02	1.09	2,143	110	1,611	132	2,556	371	1,031	132	
Generations Bank	4190944 Centre	34,329	25,238	252	102	0	1.00	0.00	71	0	0	0	24	0	0	0	
PeoplesTrust Bank	4087334 Hamilton	58,197	38,587	528	45	12	1.37	1.16	251	0	333	341	122	0	154	275	
State Bank & Trust	1008832 Winfield	173,698	67,698	689	35	22	1.02	0.77	1,307	458	757	589	2,318	392	1,069	35	
Traders & Farmers Bank	1008872 Haleyville	356,606	190,171	2,217	62	305	1.17	0.54	4,173	301	720	1,213	5,011	468	1,505	607	
Valley State Bank	1011276 Russellville	101,748	50,890	636	70	8	1.25	0.02	569	0	21	0	747	459	0	0	
Total/Average		3,422,642	1,760,274	24,968	6,725	3,357	1.42	1.48	32,161	4,061	37,223	13,467	36,212	4,953	28,694	4,820	
North - Total/Average																	
		217,761,255	146,711,745	2,848,286	611,708	540,379	1.94	1.98	2,651,130	1,021,429	3,715,321	601,479	2,646,105	707,314	2,848,073	500,706	
Central																	
Alexander City, AL (Micro)																	
Alliant Bank	1014630 Alexander City	982,749	732,770	14,047	1,815	1,045	1.89	4.83	24,805	2,826	31,152	16,281	23,315	1,252	14,197	13,344	
PrimeSouth Bank	1006663 Tallassee	162,429	117,538	1,375	375	453	1.17	2.18	1,961	0	1,315	2,220	918	0	1,366	2,245	
Total/Average		1,145,178	850,308	15,422	2,190	1,498	1.81	4.45	26,766	2,826	32,467	18,501	24,233	1,252	15,563	15,589	
Auburn-Opelika, AL (Micro)																	
AuburnBank	1013235 Auburn	800,323	374,185	4,532	550	441	1.20	0.58	2,945	55	4,537	113	1,917	104	4,431	324	
Keystone Bank	4144320 Auburn	128,807	94,965	1,095	95	0	1.15	0.00	0	0	0	0	37	15	0	0	
Total/Average		929,130	469,150	5,627	645	441	1.20	0.50	2,945	55	4,537	113	1,954	119	4,431	324	

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									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Birmingham-Hoover, AL (Metro)																
Central State Bank	1008412 Calera	161,667	94,343	1,991	181	514	2.11	0.78	1,875	0	577	687	2,387	0	47	513
Peachtree Bank	1011006 Maplesville	67,483	38,476	797	50	538	2.07	1.43	1,369	0	649	316	427	473	1,311	154
Peoples Southern Bank	1011367 Clanton	140,599	55,371	1,186	8	16	2.14	0.29	1,027	0	24	388	355	0	29	381
Total/Average		369,749	188,190	3,974	239	1,068	2.11	0.71	4,271	0	1,250	1,391	3,169	473	1,387	1,048
Columbus, GA-AL (Metro)																
CB&T Bank of East Alabama	1005227 Phenix City	302,407	251,978	5,242	1,333	438	2.08	2.12	504	0	5,227	1,190	984	0	4,295	855
Phenix-Girard Bank	1009352 Phenix City	164,691	90,868	1,032	60	135	1.14	2.49	2,636	0	400	3,707	732	269	1,827	1,951
Total/Average		467,098	342,846	6,274	1,393	573	1.83	2.25	3,140	0	5,627	4,897	1,716	269	6,122	2,806
Montgomery, AL (Metro)																
Colonial Bank	1010987 Montgomery	26,365,446	14,079,969	445,000	256,339	133,825	2.64	4.04	370,039	34,823	881,822	182,579	385,574	34,868	581,964	127,850
First Community Bank of Central Ala	4057374 Wetumpka	243,834	173,992	1,736	285	676	0.99	0.96	1,639	0	1,621	728	702	3	1,874	452
First Lowndes Bank	1007970 Fort Deposit	158,222	116,971	3,223	-298	90	2.76	3.72	7,484	271	5,396	485	2,729	2,230	4,799	594
River Bank & Trust	4120342 Prattville	247,924	177,373	2,278	276	150	1.28	1.28	2,266	0	932	2,238	1,217	0	368	2,616
Sterling Bank	1022267 Montgomery	985,599	426,643	6,668	3,153	2,589	1.56	2.16	4,807	0	11,766	9,516	2,520	4	11,503	1,249
Total/Average		28,001,025	14,974,948	458,905	259,755	137,330	3.06	3.92	386,235	35,094	901,537	195,546	392,742	37,105	600,508	132,761
Talladega-Sylacauga, AL (Micro)																
Alabama Trust Bank, National Assor	4050529 Sylacauga	82,870	67,149	885	50	15	1.32	1.52	1,324	241	953	307	868	147	640	307
First National Bank of Talladega	1007256 Talladega	355,407	156,715	1,481	150	103	0.95	0.92	830	24	2,184	1,088	1,407	136	991	1,133
Total/Average		438,277	223,864	2,366	200	118	1.06	1.03	2,154	265	3,137	1,395	2,275	283	1,631	1,440
Tuscaloosa, AL (Metro)																
Bank of Moundville	1011167 Moundville	99,749	25,413	480	0	13	1.89	1.78	904	10	557	1,223	509	16	548	1,223
Bank of Tuscaloosa	1020881 Tuscaloosa	520,086	451,767	10,285	1,186	245	2.28	1.06	6,557	1	5,034	475	2,427	1	2,881	425
Bryant Bank	4098221 Tuscaloosa	719,430	538,955	6,737	546	49	1.25	1.56	15,852	3,739	9,687	1,503	9,581	363	8,336	1,702
Capstone Bank	1009551 Tuscaloosa	251,093	179,278	1,734	150	67	0.96	0.02	392	0	5	37	793	0	587	37
Citizens Bank	1010996 Greensboro	85,378	41,781	427	0	0	1.02	0.15	684	335	124	0	978	160	124	0
Merchants & Farmers Bank of Greer	1008709 Eutaw	51,094	21,134	209	109	203	0.99	0.97	716	0	297	197	591	0	443	197
Peoples Bank of Greensboro	1008027 Greensboro	75,386	43,251	417	0	4	0.96	0.98	856	467	672	65	2,048	1,040	745	44
Total/Average		1,802,216	1,301,579	20,289	1,991	581	1.56	1.10	25,961	4,552	16,376	3,500	16,927	1,580	13,664	3,628
Other																
First Tuskegee Bank	1023461 Tuskegee	80,192	50,680	723	0	60	1.43	9.85	1,264	80	3,328	4,568	1,389	0	3,790	4,569
Farmers & Merchants Bank	1009505 LaFayette	93,370	34,628	542	30	0	1.57	0.32	2,067	6	252	50	887	58	45	50
Bank of Pine Hill	1010874 Pine Hill	23,429	6,072	155	0	0	2.55	0.04	31	56	9	0	112	13	10	0
Bank of Wedowee	1008481 Wedowee	121,794	48,138	1,486	0	1	3.09	0.75	1,146	1	916	0	983	192	754	0
Bank of York	1008493 York	76,435	25,461	505	15	8	1.98	0.38	436	10	162	130	402	15	267	35
Camden National Bank	1009741 Camden	117,209	83,769	1,397	200	235	1.67	1.24	3,350	737	713	740	3,501	661	38	771
First Bank	1007676 Wadley	66,737	35,035	639	25	0	1.82	2.02	1,020	399	1,350	0	857	46	1,333	0
First Bank of Linden	1009900 Linden	83,476	45,604	230	30	102	0.50	2.33	654	0	704	1,241	790	0	1,544	1,230
First National Bank of Central Alaba	1013113 Aliceville	259,973	193,802	3,111	45	60	1.60	0.77	1,673	0	1,943	50	5,388	63	1,657	184
Marion Bank & Trust Company	1009545 Marion	184,463	98,511	725	75	96	0.74	0.30	1,521	706	0	552	1,996	1,143	651	505
Robertson Banking Company	1009330 Demopolis	240,459	179,528	2,509	0	44	1.40	0.77	2,032	0	1,155	690	1,407	377	792	690
Small Town Bank	4053247 Wedowee	214,295	141,339	1,879	45	54	1.33	0.34	4,361	2,612	422	311	3,173	672	0	351
Sweet Water State Bank	1007219 Sweet Water	65,959	44,074	403	45	88	0.91	1.30	1,453	20	50	809	1,524	81	43	809
Town-Country National Bank	1006308 Camden	82,729	56,894	1,242	150	125	2.18	2.20	1,450	297	1,776	45	1,492	542	1,637	119
West Alabama Bank & Trust	1010177 Reform	553,835	349,881	2,727	165	183	0.78	1.58	8,103	735	2,049	6,678	9,222	34	2,994	5,182
Total/Average		2,264,355	1,393,416	18,273	825	1,056	1.31	1.36	30,561	5,659	14,829	15,864	33,123	3,897	15,555	14,495
North Central - Total/Average																
		35,417,028	19,744,301	531,130	267,238	142,665	2.69	3.45	482,033	48,451	979,760	241,207	476,139	44,978	658,861	172,091

Institution	City	Total Assets \$	Total Loans \$	YTD 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 \$
Gulf Coast																
Mobile, Daphne, Fairhope																
Citizens' Bank, Inc.	1010896 Robertsdale	122,120	77,834	990	112	80	1.27	2.35	1,379	0	789	2,079	1,361	10	508	1,799
First National Bank of Baldwin Coun	4064659 Foley	261,548	219,554	6,592	2,081	1,669	3.00	4.66	334	0	5,402	6,775	1,284	0	4,149	4,799
Heritage First Bank	1009226 Orange Beach	55,615	42,521	403	22	38	0.95	0.56	729	0	80	230	432	0	175	357
BankTrust	1011050 Mobile	2,183,651	1,528,571	37,872	11,100	4,036	2.47	7.23	43,659	241	107,766	50,044	29,517	1	72,498	50,902
Bay Bank	4053189 Mobile	88,930	58,726	972	230	111	1.66	7.41	386	35	4,732	1,855	570	62	632	1,792
Commonwealth National Bank	1011081 Mobile	74,625	27,453	336	15	11	1.12	1.33	1,996	14	693	297	690	192	809	67
Community Bank, National Associat	1004918 Mobile	51,148	32,121	322	15	0	1.00	0.17	78	0	89	0	613	0	6	0
Hancock Bank of Alabama	4146118 Mobile	168,022	143,316	4,131	2,793	104	2.87	0.63	831	0	1,055	0	204	9	0	0
Total/Average		3,005,659	2,130,096	51,618	16,368	6,049	2.42	6.05	49,392	290	120,606	61,280	34,671	274	78,777	59,716
Other																
Amerifirst Bank	1005822 Union Springs	163,697	112,565	1,481	35	50	1.32	2.63	1,289	195	2,876	1,422	2,140	40	2,189	1,547
Brantley Bank & Trust Company	1009111 Brantley	59,280	26,824	712	75	3	2.65	0.42	1,181	466	181	66	1,504	365	140	66
CCB Community Bank	1012021 Andalusia	348,946	280,289	1,624	225	1,693	0.58	1.05	1,692	0	3,085	572	211	246	4,288	372
Community Bank & Trust- Alabama	1022866 Union Springs	93,865	56,468	863	63	64	1.53	5.94	2,588	484	3,538	2,035	1,053	263	5,009	485
First Citizens Bank	1010657 Luverne	88,182	54,401	882	100	59	1.62	0.45	1,165	806	401	0	935	798	143	0
First National Bank of Dozier	1010112 Dozier	35,872	10,371	167	0	2	1.61	0.00	80	56	0	0	111	13	0	0
Peoples Bank of Red Level	1009783 Red Level	14,318	3,377	44	0	1	1.30	1.35	179	0	169	25	222	0	145	28
Southern Independent Bank	4120252 Opp	109,769	62,362	700	11	0	1.12	1.34	1,308	0	1,475	0	119	0	1,475	0
Total/Average		913,929	606,657	6,473	509	1,872	1.07	1.73	9,482	2,007	11,725	4,120	6,295	1,725	13,389	2,498
Gulf Coast - Total/Average		3,919,588	2,736,753	58,091	16,877	7,921	2.12	5.04	58,874	2,297	132,331	65,400	40,966	1,999	92,166	62,214
Southeast																
Dothan, Enterprise, Eufaula, Troy																
BankSouth	1006487 Dothan	233,974	216,198	3,768	0	46	1.74	0.05	245	0	0	106	241	0	0	147
Citizens Bank	1009513 Geneva	155,759	53,238	848	40	58	1.59	0.19	1,739	64	0	295	1,695	130	0	9
City Bank of Hartford	1004800 Hartford	51,292	27,545	391	21	27	1.42	0.98	789	231	406	97	919	162	333	97
Community Bank & Trust of Southea	1007965 Dothan	529,787	442,311	6,279	344	0	1.42	0.76	3,418	0	3,657	393	1,645	0	1,520	375
First National Bank of Hartford	1005524 Hartford	113,557	41,919	463	75	97	1.10	0.64	1,833	582	195	528	2,387	419	206	425
Headland National Bank	1005589 Headland	113,988	80,577	970	36	34	1.20	1.22	9,008	114	373	1,015	2,619	168	422	745
MidSouth Bank, NA	1015421 Dothan	352,311	264,254	4,007	200	60	1.50	1.55	5,436	4,255	4,447	1,001	12,659	1,557	4,447	1,001
Samson Banking Company	1009809 Samson	51,128	21,445	352	29	2	1.64	0.00	813	124	0	0	741	78	0	0
Slocomb National Bank	1007088 Slocomb	69,450	46,408	594	88	8	1.28	0.88	1,214	214	342	271	1,542	336	335	0
SunSouth Bank	1009886 Dothan	251,598	209,175	2,464	403	57	1.15	3.63	2,626	198	5,655	3,480	3,125	1,675	5,124	2,357
Trinity Bank	4122614 Dothan	65,445	52,308	768	0	0	1.47	0.98	38	0	0	641	1	0	0	638
Citizens Bank	1008678 Enterprise	80,169	51,183	1,763	23	39	3.11	6.55	563	0	4,592	658	377	0	4,690	472
Commercial Bank of Ozark	1010419 Ozark	74,251	48,116	380	52	427	0.79	2.35	1,022	0	1,338	410	1,525	0	1,686	264
Farmers Exchange Bank	1009542 Louisville	170,959	135,918	1,581	150	1,099	1.16	2.32	1,913	475	2,337	1,627	1,863	2,806	2,157	923
First National Bank of Brundidge	1009716 Brundidge	105,974	63,943	972	265	89	1.52	2.11	1,215	0	1,494	745	1,075	17	764	709
Troy Bank & Trust Company	1005775 Troy	770,587	526,990	8,132	4,100	4,113	1.54	0.53	11,044	926	3,463	613	9,811	534	5,848	241
Total/Average		3,190,229	2,281,528	33,732	5,826	6,156	1.48	1.26	42,916	7,183	28,299	11,880	42,225	7,882	27,532	8,403

ALABAMA ASSET QUALITY - MARCH 31, 2009

Institution	City	Total Assets \$	Total Loans \$	YTD 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 \$
Other																
Bank of Brewton	1008388 Brewton	68,922	18,627	250	-7	0	1.34	0.03	620	6	20	0	518	0	165	0
Bank of Evergreen	1010869 Evergreen	51,834	32,386	257	100	167	0.79	0.18	1,375	96	49	45	1,661	91	40	45
Escambia County Bank	1007854 Flomaton	103,069	27,914	570	75	21	2.04	0.07	677	0	48	21	359	436	708	0
First Community Bank	1006385 Chatom	327,881	259,978	2,786	120	18	1.07	0.47	4,274	0	1,525	31	701	0	603	31
First National Bank & Trust	1012203 Atmore	143,883	98,634	1,134	45	36	1.15	1.85	1,263	33	2,625	40	1,111	241	1,952	0
First Progressive Bank	1006258 Brewton	28,475	8,323	172	0	0	2.07	0.02	170	0	7	0	166	0	5	0
First United Security Bank	1007281 Thomasville	676,947	406,364	8,729	1,909	2,125	2.15	5.91	12,062	7,666	9,570	30,467	9,511	9,322	10,257	27,969
Merchants Bank	1005921 Jackson	194,716	145,364	864	105	0	0.59	0.40	5,148	2,106	475	297	7,438	2,576	155	309
Peoples Exchange Bank of Monroe	1004673 Beatrice	58,648	43,597	372	30	77	0.85	2.61	1,536	241	863	669	0	0	0	669
United Bank	1016200 Atmore	500,459	283,307	3,913	360	53	1.38	4.97	3,414	31	19,347	5,547	13,627	28	14,699	5,524
Total/Average		2,154,834	1,324,494	19,047	2,737	2,497	1.44	3.32	30,539	10,179	34,529	37,117	35,092	12,694	28,584	34,547
Southeast - Total/Average																
		5,345,063	3,606,022	52,779	8,563	8,653	1.46	2.09	73,455	17,362	62,828	48,997	77,317	20,576	56,116	42,950