

ALABAMA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2009

| Institution | Sub S | City | Total Assets \$ | Net Income \$ | ROAA (%) | ROAE (%) | NIM (%) | Leverage Ratio (%) | Total RBC (%) | Liquidity (%) | YTD Provision \$ | YTD C/O's \$ | ALLL/Loans (%) | NPAs/Assets (%) |
|---|-------|----------------|-------------------|------------------|---------------|----------------|-------------|--------------------|---------------|---------------|------------------|----------------|----------------|-----------------|
| State Summary (Does not include regionals) | | | | | | | | | | | | | | |
| North - Total/Average | | | 18,867,437 | (74,451) | (0.02) | (1.21) | 3.70 | 10.78 | 17.23 | 23.03 | 247,373 | 202,881 | 1.86 | 3.40 |
| North Central - Total/Average | | | 8,982,211 | (5,892) | (0.07) | (2.99) | 3.60 | 9.74 | 15.33 | 21.83 | 110,057 | 86,250 | 1.98 | 2.34 |
| Gulf Coast - Total/Average | | | 3,755,482 | (130,412) | (1.16) | (11.71) | 3.64 | 9.73 | 16.04 | 25.61 | 67,311 | 49,819 | 2.53 | 5.88 |
| Southeast - Total/Average | | | 5,447,394 | 12,777 | 0.30 | 2.31 | 3.73 | 11.28 | 20.02 | 29.65 | 55,508 | 48,434 | 1.74 | 2.52 |
| State Total | | | 37,052,524 | (197,978) | (0.24) | (3.40) | 3.67 | 10.38 | 17.16 | 25.03 | 480,249 | 387,384 | 1.95 | 3.26 |
| Regionals | | | | | | | | | | | | | | |
| Compass Bank | No | Birmingham | 64,611,556 | (1,883,926) | (2.99) | (14.19) | 4.00 | 7.76 | 13.84 | 7.01 | 1,686,493 | 1,203,306 | 2.96 | 3.72 |
| Regions Bank | No | Birmingham | 138,006,763 | (975,029) | (0.70) | (6.52) | 2.81 | 8.05 | 13.65 | 16.98 | 3,541,000 | 2,368,999 | 3.38 | 3.19 |
| Colonial Bank | NA | Montgomery | NA | (735,284) | (5.61) | (110.81) | 2.09 | 4.18 | 9.21 | 17.38 | NA | NA | NA | NA |
| North | | | | | | | | | | | | | | |
| Albertville, AL (Micro) | | | | | | | | | | | | | | |
| Citizens Bank & Trust | No | Guntersville | 283,199 | 456 | 0.17 | 2.11 | 3.78 | 9.12 | 12.48 | 9.52 | 2,325 | 1,343 | 1.37 | 1.81 |
| First Bank of Boaz | No | Boaz | 164,115 | 2,210 | 1.43 | 10.13 | 3.55 | 14.04 | 27.28 | 52.70 | 240 | 59 | 1.45 | 0.66 |
| Peoples Independent Bank | Yes | Boaz | 175,350 | 1,400 | 0.80 | 11.55 | 4.01 | 7.06 | 12.18 | 29.02 | 2,273 | 2,984 | 1.47 | 2.65 |
| Vantage Bank of Alabama | No | Albertville | 62,033 | 185 | 0.31 | 1.89 | 3.41 | 15.84 | 24.80 | 33.97 | 180 | 159 | 1.24 | 0.53 |
| Total/Average | | | 684,697 | 4,251 | 0.68 | 6.42 | 3.69 | 11.52 | 19.19 | 31.30 | 5,018 | 4,545 | 1.39 | 1.63 |
| Anniston- Oxford, AL (Metro) | | | | | | | | | | | | | | |
| Cheaha Bank | No | Oxford | 165,818 | 957 | 0.56 | 6.98 | 3.32 | 8.16 | 13.03 | 4.51 | 533 | 406 | 1.06 | 2.27 |
| Farmers & Merchants Bank | No | Piedmont | 199,665 | 1,318 | 0.72 | 6.91 | 3.99 | 10.29 | 15.79 | 28.91 | 425 | 297 | 1.23 | 1.00 |
| Noble Bank & Trust, N.A. | No | Anniston | 166,112 | 415 | 0.26 | 3.18 | 3.28 | 8.22 | 13.41 | 21.34 | 822 | 429 | 1.45 | 1.15 |
| Southern States Bank | No | Anniston | 169,265 | (711) | (0.48) | (2.58) | 3.37 | 16.28 | 19.42 | 9.19 | 1,400 | 709 | 1.28 | 1.02 |
| Total/Average | | | 700,860 | 1,979 | 0.27 | 3.62 | 3.49 | 10.74 | 15.41 | 15.99 | 3,180 | 1,841 | 1.26 | 1.34 |
| Birmingham-Hoover, AL (Metro) | | | | | | | | | | | | | | |
| Alamerica Bank | Yes | Birmingham | 79,731 | 443 | 0.51 | 4.18 | 2.36 | 12.72 | 33.32 | 58.76 | 334 | 148 | 2.00 | 7.82 |
| Bank of Walker County | No | Jasper | 81,130 | (100) | (0.13) | (1.12) | 3.97 | 11.24 | 16.79 | 17.66 | 966 | 624 | 1.30 | 2.79 |
| CapitalSouth Bank | NA | Birmingham | NA | (37,299) | (11.80) | (236.12) | 1.78 | 1.01 | 2.63 | 7.35 | NA | NA | NA | NA |
| Covenant Bank | Yes | Leeds | 108,782 | 560 | 0.53 | 7.38 | 3.35 | 8.08 | 11.07 | 5.98 | 391 | 588 | 0.91 | 1.65 |
| First Commercial Bank | No | Birmingham | 1,985,416 | 9,359 | 0.43 | 4.47 | 2.94 | 9.01 | 12.60 | 14.13 | 32,390 | 33,565 | 2.22 | 4.11 |
| First Financial Bank | Yes | Bessemer | 223,077 | (3,279) | (1.44) | (15.91) | 3.64 | 8.31 | 11.98 | 15.09 | 2,569 | 2,840 | 1.52 | 9.96 |
| First National Bank of Jasper | No | Jasper | 573,369 | 4,984 | 0.89 | 10.98 | 3.65 | 6.92 | 11.39 | 24.04 | 4,118 | 2,206 | 2.12 | 1.52 |
| First National Bankers Bank, Alabama | No | Birmingham | 399,867 | 575 | 0.13 | 1.77 | 1.89 | 8.92 | 21.45 | 60.91 | 3,396 | 3,028 | 1.70 | 1.76 |
| Hometown Bank of Alabama | No | Oneonta | 210,784 | 1,303 | 0.64 | 6.55 | 4.08 | 10.14 | 16.55 | 24.77 | 2,038 | 845 | 1.82 | 2.61 |
| Metro Bank | No | Pell City | 538,636 | 3,425 | 0.65 | 6.01 | 4.02 | 10.86 | 14.33 | 11.06 | 4,800 | 4,543 | 1.14 | 2.20 |
| Nexity Bank | No | Birmingham | 965,858 | (58,910) | (5.35) | (77.21) | 1.18 | 2.52 | 5.80 | 22.18 | 51,757 | 44,686 | 4.22 | 12.64 |
| Oakworth Capital Bank | No | Birmingham | 129,755 | (750) | (0.69) | (2.24) | 2.93 | 27.11 | 33.76 | 46.51 | 623 | 0 | 1.20 | 0.00 |
| Pinnacle Bank | No | Jasper | 216,525 | 278 | 0.13 | 1.22 | 4.04 | 9.74 | 15.13 | 22.51 | 3,023 | 1,190 | 2.79 | 0.58 |
| Red Mountain Bank, National Association | No | Birmingham | 371,208 | (1,454) | (0.39) | (4.93) | 3.84 | 8.46 | 12.62 | 19.75 | 5,316 | 4,010 | 1.97 | 2.92 |
| ServisFirst Bank | No | Birmingham | 1,572,315 | 6,929 | 0.50 | 6.45 | 3.37 | 6.94 | 10.44 | 14.72 | 10,685 | 6,676 | 1.22 | 1.55 |
| SouthCity Bank | No | Vestavia Hills | 127,210 | 162 | 0.15 | 1.52 | 3.68 | 9.14 | 11.48 | 20.61 | 597 | 412 | 1.05 | 0.94 |
| SouthPoint Bank | No | Birmingham | 256,064 | (4,458) | (1.80) | (21.85) | 3.08 | 6.51 | 8.79 | 11.00 | 5,469 | 4,266 | 1.72 | 6.01 |
| Union State Bank | No | Pell City | 297,425 | (6,886) | (2.25) | (23.28) | 2.88 | 8.35 | 13.85 | 22.10 | 8,714 | 5,794 | 3.71 | 7.67 |
| Total/Average | | | 8,137,152 | (85,118) | (1.07) | (18.45) | 3.15 | 9.22 | 14.67 | 23.29 | 137,186 | 115,421 | 2.08 | 4.24 |

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|---|-------|---------------|------------------|----------------|---------------|---------------|-------------|--------------------|---------------|---------------|------------------|---------------|----------------|-----------------|
| Cullman, AL (Micro) | | | | | | | | | | | | | | |
| EvaBank | No | Cullman | 419,489 | (7,141) | (1.67) | (25.27) | 3.98 | 5.47 | 9.64 | 14.63 | 10,896 | 10,479 | 1.87 | 9.06 |
| Merchants Bank of Alabama | No | Cullman | 244,492 | 133 | 0.05 | 0.73 | 3.69 | 7.36 | 10.73 | 5.48 | 1,910 | 2,308 | 1.11 | 5.39 |
| Peoples Bank of Alabama | Yes | Cullman | 496,084 | (860) | (0.17) | (2.16) | 3.31 | 8.23 | 10.65 | 8.50 | 4,200 | 3,635 | 1.26 | 5.65 |
| Premier Bank of the South | Yes | Cullman | 142,192 | 1,426 | 0.97 | 10.86 | 4.44 | 8.98 | 12.21 | 2.44 | 753 | 806 | 1.00 | 0.62 |
| Traditions Bank | No | Cullman | 206,714 | 925 | 0.47 | 5.48 | 4.91 | 9.02 | 12.67 | 12.14 | 1,284 | 1,396 | 1.05 | 1.61 |
| Total/Average | | | 1,508,971 | (5,517) | (0.07) | (2.07) | 4.07 | 7.81 | 11.18 | 8.64 | 19,043 | 18,624 | 1.35 | 5.53 |
| Florence-Muscle Shoals, AL (Metro) | | | | | | | | | | | | | | |
| Bank Independent | No | Sheffield | 955,091 | 7,863 | 0.85 | 7.00 | 5.00 | 10.04 | 13.60 | 8.30 | 4,650 | 3,280 | 1.34 | 0.52 |
| Farmers & Merchants Bank | No | Waterloo | 61,209 | 823 | 1.34 | 7.09 | 3.78 | 18.86 | 42.29 | 69.78 | 25 | 155 | 3.09 | 0.00 |
| First Metro Bank | No | Muscle Shoals | 418,941 | 5,485 | 1.31 | 13.89 | 3.73 | 9.58 | 16.01 | 18.03 | 705 | 454 | 0.92 | 0.32 |
| First Southern Bank | No | Florence | 129,425 | 757 | 0.62 | 7.52 | 4.00 | 8.08 | 13.61 | 20.32 | -403 | 287 | 2.06 | 2.22 |
| Total/Average | | | 1,564,666 | 14,928 | 1.03 | 8.88 | 4.13 | 11.64 | 21.38 | 29.11 | 4,977 | 4,176 | 1.32 | 0.59 |
| Fort Payne, AL (Micro) | | | | | | | | | | | | | | |
| Citizens Bank of Valley Head | No | Valley Head | 24,539 | 24 | 0.10 | 0.75 | 6.40 | 13.02 | 20.70 | 12.28 | 43 | 45 | 0.25 | 0.60 |
| First Bank of the South | No | Rainsville | 81,760 | 225 | 0.27 | 3.73 | 4.08 | 7.26 | 10.55 | 10.81 | 277 | 257 | 0.72 | 2.15 |
| First State Bank of DeKalb County | No | Fort Payne | 91,903 | 268 | 0.31 | 2.06 | 3.77 | 15.45 | 19.64 | 14.77 | 140 | 124 | 0.93 | 2.98 |
| Horizon Bank | No | Fyffe | 98,310 | 1,192 | 1.22 | 8.61 | 4.19 | 13.93 | 19.29 | 12.69 | 100 | 112 | 1.12 | 3.57 |
| Liberty Bank | No | Geraldine | 99,333 | 622 | 0.65 | 4.85 | 4.53 | 12.72 | 23.13 | 54.32 | 245 | 311 | 0.99 | 0.54 |
| Total/Average | | | 395,845 | 2,331 | 0.51 | 4.00 | 4.59 | 12.48 | 18.66 | 20.97 | 805 | 849 | 0.89 | 2.19 |
| Gasden, AL (Metro) | | | | | | | | | | | | | | |
| Exchange Bank of Alabama | No | Altoona | 246,584 | (1,044) | (0.42) | (4.00) | 3.26 | 10.46 | 14.34 | 11.66 | 3,270 | 2,508 | 2.17 | 5.59 |
| Southern Bank Company | No | Gadsden | 95,895 | 42 | 0.04 | 0.28 | 2.44 | 15.19 | 35.07 | 63.95 | 75 | 54 | 0.63 | 0.02 |
| Total/Average | | | 342,479 | (1,002) | (0.19) | (1.86) | 2.85 | 12.83 | 24.71 | 37.81 | 3,345 | 2,562 | 1.91 | 4.03 |
| Huntsville, AL (Metro) | | | | | | | | | | | | | | |
| First Commercial Bank of Huntsville | No | Huntsville | 727,872 | 5,959 | 0.88 | 9.73 | 3.73 | 8.21 | 10.95 | 21.67 | 6,219 | 2,037 | 2.68 | 1.88 |
| North Alabama Bank | No | Hazel Green | 156,629 | (2,290) | (1.41) | (16.46) | 4.63 | 7.08 | 10.29 | 11.45 | 6,485 | 4,955 | 3.10 | 7.30 |
| Progress Bank and Trust | No | Huntsville | 238,747 | (1,542) | (0.77) | (5.44) | 4.09 | 13.20 | 15.78 | 10.69 | 1,446 | 148 | 1.29 | 0.32 |
| Reliance Bank | No | Athens | 145,862 | (1,166) | (0.75) | (10.01) | 2.87 | 7.73 | 12.37 | 24.65 | 2,653 | 2,671 | 2.27 | 2.35 |
| Total/Average | | | 1,269,110 | 961 | (0.51) | (5.55) | 3.83 | 9.06 | 12.35 | 17.12 | 16,803 | 9,811 | 2.42 | 2.31 |

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|-------------------------------------|-------|----------------|-----------------|---------------|----------|----------|---------|--------------------|---------------|---------------|------------------|--------------|----------------|-----------------|
| Scottsboro, AL (Micro) | | | | | | | | | | | | | | |
| First Jackson Bank | No | Stevenson | 192,974 | (731) | (0.39) | (4.16) | 3.95 | 10.12 | 12.73 | 11.62 | 1,220 | 1,055 | 0.97 | 1.25 |
| First Southern State Bank | No | Stevenson | 326,595 | (3,247) | (1.00) | (9.77) | 3.67 | 9.11 | 14.02 | 19.88 | 3,692 | 3,850 | 1.29 | 1.97 |
| FNB Bank | No | Scottsboro | 302,715 | (5,777) | (1.89) | (14.33) | 3.41 | 12.05 | 16.90 | 14.65 | 8,840 | 4,441 | 3.54 | 7.31 |
| Total/Average | | | 822,284 | (9,755) | (1.09) | (9.42) | 3.68 | 10.43 | 14.55 | 15.38 | 13,752 | 9,346 | 2.11 | 3.77 |
| Other | | | | | | | | | | | | | | |
| Bank of Vernon | No | Vernon | 187,173 | (1,874) | (0.97) | (10.01) | 3.23 | 9.03 | 12.62 | 12.53 | 4,906 | 5,897 | 1.67 | 6.62 |
| CB&S Bank | No | Russellville | 1,353,638 | (11,355) | (0.80) | (9.48) | 3.11 | 8.02 | 15.58 | 18.39 | 30,372 | 23,441 | 2.32 | 4.67 |
| Citizens Bank of Fayette | Yes | Fayette | 194,020 | 1,376 | 0.72 | 3.68 | 2.94 | 19.62 | 31.78 | 46.10 | 1,089 | 1,441 | 3.57 | 3.72 |
| Citizens Bank of Winfield | No | Winfield | 205,499 | 2,749 | 1.36 | 8.22 | 4.11 | 16.77 | 34.90 | 40.56 | 2,669 | 1,153 | 4.26 | 1.65 |
| Citizens State Bank | Yes | Vernon | 91,959 | (43) | (0.05) | (0.45) | 3.50 | 11.66 | 16.28 | 21.83 | 420 | 310 | 1.38 | 1.72 |
| Community Spirit Bank | No | Red Bay | 112,508 | 136 | 0.13 | 1.72 | 3.87 | 7.44 | 10.96 | 21.84 | 100 | 328 | 1.05 | 0.15 |
| First National Bank | Yes | Hamilton | 271,720 | 4,231 | 1.62 | 14.11 | 4.22 | 11.34 | 20.49 | 36.21 | 786 | 898 | 1.39 | 1.06 |
| First State Bank of the South, Inc. | No | Sulligent | 94,971 | 925 | 1.00 | 8.03 | 3.92 | 12.88 | 22.07 | 38.79 | 150 | 202 | 0.59 | 0.30 |
| FirstState Bank | No | Lineville | 175,428 | 1,208 | 0.72 | 9.65 | 3.75 | 7.73 | 12.99 | 15.14 | 905 | 600 | 1.31 | 1.43 |
| Generations Bank | Yes | Centre | 51,262 | (837) | (1.92) | (11.42) | 2.77 | 13.21 | 19.47 | 24.15 | 309 | 60 | 1.19 | 0.00 |
| PeoplesTrust Bank | No | Hamilton | 63,938 | 77 | 0.13 | 1.09 | 3.59 | 10.02 | 13.55 | 16.94 | 363 | 242 | 1.44 | 2.26 |
| State Bank & Trust | Yes | Winfield | 180,655 | 2,695 | 1.53 | 10.56 | 3.88 | 14.52 | 29.86 | 65.45 | 274 | 290 | 1.01 | 1.67 |
| Traders & Farmers Bank | No | Haleyville | 354,474 | 3,399 | 0.96 | 8.40 | 3.99 | 11.85 | 16.52 | 34.20 | 381 | 609 | 1.18 | 0.49 |
| Valley State Bank | No | Russellville | 104,128 | (196) | (0.19) | (1.21) | 3.11 | 15.08 | 25.90 | 38.11 | 540 | 235 | 1.61 | 0.00 |
| Total/Average | | | 3,441,373 | 2,491 | 0.30 | 2.35 | 3.57 | 12.08 | 20.21 | 30.73 | 43,264 | 35,706 | 1.88 | 2.90 |
| North - Total/Average | | | 18,867,437 | (74,451) | (0.02) | (1.21) | 3.70 | 10.78 | 17.23 | 23.03 | 247,373 | 202,881 | 1.86 | 3.40 |
| Central | | | | | | | | | | | | | | |
| Alexander City, AL (Micro) | | | | | | | | | | | | | | |
| Aliant Bank | No | Alexander City | 980,772 | (23,977) | (2.46) | (29.15) | 3.05 | 8.10 | 13.10 | 22.36 | 37,033 | 24,115 | 3.92 | 4.66 |
| PrimeSouth Bank | Yes | Tallassee | 155,559 | (1,455) | (0.91) | (9.70) | 3.40 | 9.18 | 13.27 | 10.12 | 3,395 | 2,888 | 1.85 | 1.84 |
| Total/Average | | | 1,136,331 | (25,432) | (1.69) | (19.43) | 3.23 | 8.64 | 13.19 | 16.24 | 40,428 | 27,003 | 3.64 | 4.27 |
| Auburn-Opelika, AL (Micro) | | | | | | | | | | | | | | |
| AuburnBank | No | Auburn | 770,738 | 3,926 | 0.50 | 6.66 | 2.59 | 7.81 | 14.50 | 20.24 | 3,250 | 1,832 | 1.57 | 1.72 |
| Keystone Bank | No | Auburn | 166,264 | 1,832 | 1.28 | 11.15 | 3.07 | 11.03 | 14.51 | 20.44 | 603 | 172 | 1.11 | 0.21 |
| Total/Average | | | 937,002 | 5,758 | 0.89 | 8.91 | 2.83 | 9.42 | 14.51 | 20.34 | 3,853 | 2,004 | 1.47 | 1.45 |

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|--|-------|--------------|------------------|----------------|---------------|----------------|-------------|--------------------|---------------|---------------|------------------|---------------|----------------|-----------------|
| Birmingham-Hoover, AL (Metro) | | | | | | | | | | | | | | |
| Central State Bank | Yes | Calera | 153,555 | 1,534 | 0.96 | 7.85 | 4.44 | 12.51 | 19.51 | 27.02 | 783 | 1,547 | 1.93 | 0.93 |
| Peachtree Bank | No | Maplesville | 65,940 | (2,722) | (4.00) | (34.59) | 4.33 | 8.62 | 15.16 | 39.79 | 266 | 784 | 2.46 | 3.00 |
| Peoples Southern Bank | Yes | Clanton | 141,128 | 1,691 | 1.21 | 7.75 | 3.45 | 15.03 | 28.44 | 53.93 | 196 | 189 | 2.09 | 0.13 |
| Total/Average | | | 360,623 | 503 | (0.61) | (6.33) | 4.07 | 12.05 | 21.04 | 40.25 | 1,245 | 2,520 | 2.08 | 1.00 |
| Columbus, GA-AL (Metro) | | | | | | | | | | | | | | |
| CB&T Bank of East Alabama | No | Phenix City | 294,815 | 527 | 0.17 | 1.97 | 4.10 | 9.08 | 12.19 | 6.58 | 4,537 | 1,776 | 2.84 | 2.13 |
| Phenix-Girard Bank | Yes | Phenix City | 141,996 | 2,344 | 1.47 | 9.59 | 4.47 | 15.98 | 24.35 | 8.19 | 1,170 | 445 | 2.21 | 5.36 |
| Total/Average | | | 436,811 | 2,871 | 0.82 | 5.78 | 4.29 | 12.53 | 18.27 | 7.39 | 5,707 | 2,221 | 2.67 | 3.18 |
| Montgomery, AL (Metro) | | | | | | | | | | | | | | |
| First Community Bank of Central Alabama | Yes | Wetumpka | 255,075 | 3,220 | 1.32 | 17.46 | 4.21 | 7.45 | 10.99 | 14.50 | 1,721 | 1,712 | 1.18 | 1.02 |
| First Lowndes Bank | No | Fort Deposit | 137,175 | (8,252) | (5.44) | (99.89) | 2.81 | 1.98 | 3.95 | 17.15 | 8,600 | 8,315 | 3.95 | 7.64 |
| River Bank & Trust | No | Prattville | 303,494 | 530 | 0.20 | 2.06 | 3.78 | 8.65 | 12.77 | 16.87 | 1,725 | 859 | 1.44 | 1.31 |
| Sterling Bank | No | Montgomery | 675,970 | 1,423 | 0.17 | 2.45 | 2.39 | 8.59 | 15.22 | 39.29 | 8,637 | 7,132 | 2.05 | 2.45 |
| Total/Average | | | 1,371,714 | (3,079) | (0.94) | (19.48) | 3.30 | 6.67 | 10.73 | 21.95 | 20,683 | 18,018 | 1.95 | 2.45 |
| Talladega-Sylacauga, AL (Micro) | | | | | | | | | | | | | | |
| Alabama Trust Bank, National Association | Yes | Sylacauga | 71,653 | (1,301) | (1.65) | (20.88) | 4.18 | 6.84 | 10.42 | 11.17 | 2,277 | 1,501 | 2.97 | 5.67 |
| First National Bank of Talladega | No | Talladega | 386,670 | 5,452 | 1.49 | 13.44 | 3.48 | 10.83 | 14.72 | 33.39 | 820 | 957 | 0.87 | 1.18 |
| Total/Average | | | 458,323 | 4,151 | (0.08) | (3.72) | 3.83 | 8.84 | 12.57 | 22.28 | 3,097 | 2,458 | 1.43 | 1.88 |
| Tuscaloosa, AL (Metro) | | | | | | | | | | | | | | |
| Bank of Moundville | No | Moundville | 100,413 | 680 | 0.66 | 9.45 | 2.36 | 7.24 | 15.70 | 21.47 | -57 | 236 | 0.96 | 2.25 |
| Bank of Tuscaloosa | No | Tuscaloosa | 511,206 | (234) | (0.04) | (0.56) | 3.63 | 7.78 | 10.85 | 5.49 | 10,885 | 10,464 | 2.47 | 1.83 |
| Bryant Bank | Yes | Tuscaloosa | 831,064 | (9,003) | (1.21) | (13.72) | 2.70 | 9.44 | 13.51 | 11.71 | 14,795 | 11,014 | 1.81 | 3.05 |
| Capstone Bank | No | Tuscaloosa | 299,119 | - | - | - | 3.32 | 11.32 | 14.89 | 12.23 | 965 | 195 | 1.11 | 0.58 |
| Citizens Bank | No | Greensboro | 86,389 | 1,101 | 1.28 | 11.82 | 3.47 | 10.17 | 17.72 | 37.67 | 65 | 63 | 0.99 | 0.17 |
| Merchants & Farmers Bank of Greene County, / | Yes | Eutaw | 49,983 | 39 | 0.08 | 0.79 | 4.17 | 9.89 | 19.30 | 17.64 | 505 | 588 | 1.41 | 2.00 |
| Peoples Bank of Greensboro | Yes | Greensboro | 76,550 | 858 | 1.14 | 11.13 | 4.02 | 10.08 | 15.78 | 34.92 | 102 | 137 | 0.91 | 1.35 |
| Total/Average | | | 1,954,724 | (6,559) | 0.27 | 2.70 | 3.38 | 9.42 | 15.39 | 20.16 | 27,260 | 22,697 | 1.82 | 2.09 |
| Other | | | | | | | | | | | | | | |
| First Tuskegee Bank | Yes | Tuskegee | 73,015 | 254 | 0.33 | 4.52 | 4.26 | 8.03 | 12.78 | 10.67 | 150 | 461 | 1.44 | 10.66 |
| Farmers & Merchants Bank | No | LaFayette | 102,352 | 1,526 | 1.59 | 12.27 | 4.34 | 13.14 | 21.03 | 31.38 | 266 | 246 | 1.39 | 0.97 |
| Bank of Pine Hill | No | Pine Hill | 24,602 | 89 | 0.37 | 2.73 | 2.76 | 13.29 | 31.30 | 55.44 | 2 | 0 | 2.71 | 0.02 |
| Bank of Wedowee | No | Wedowee | 122,072 | (45) | (0.04) | (0.36) | 2.58 | 8.92 | 17.69 | 36.73 | 0 | 474 | 2.05 | 0.93 |
| Bank of York | Yes | York | 78,086 | 777 | 1.03 | 8.10 | 3.43 | 11.18 | 26.32 | 47.34 | -9 | 66 | 1.94 | 0.18 |
| Camden National Bank | No | Camden | 122,085 | 664 | 0.57 | 5.11 | 4.39 | 10.50 | 15.53 | 23.50 | 755 | 906 | 1.69 | 1.90 |
| First Bank | Yes | Wadley | 70,331 | 699 | 0.99 | 16.97 | 4.57 | 6.89 | 12.29 | 30.88 | 903 | 1,217 | 1.44 | 1.86 |
| First Bank of Linden | No | Linden | 80,160 | 587 | 0.71 | 6.01 | 3.37 | 11.97 | 19.81 | 35.13 | 120 | 201 | 0.73 | 2.31 |
| First National Bank of Central Alabama | No | Tuscaloosa | 245,532 | 843 | 0.33 | 3.66 | 3.30 | 9.57 | 14.40 | 11.24 | 430 | 552 | 1.66 | 1.49 |
| Marion Bank & Trust Company | No | Marion | 208,425 | 2,262 | 1.22 | 11.90 | 3.58 | 9.89 | 9.83 | 18.78 | 202 | 339 | 0.57 | 1.19 |
| Robertson Banking Company | Yes | Demopolis | 236,310 | 2,696 | 1.12 | 11.89 | 3.77 | 9.51 | 13.84 | 16.10 | 850 | 1,025 | 1.43 | 0.68 |
| Small Town Bank | No | Wedowee | 239,759 | 3,274 | 1.49 | 14.36 | 4.07 | 9.54 | 14.02 | 23.99 | 605 | 813 | 1.23 | 0.75 |
| Sweet Water State Bank | Yes | Sweet Water | 66,826 | 653 | 1.02 | 9.61 | 5.69 | 10.50 | 13.83 | 10.49 | 180 | 327 | 0.96 | 0.68 |
| Town-Country National Bank | Yes | Camden | 87,596 | 604 | 0.72 | 5.71 | 4.78 | 12.67 | 17.97 | 28.24 | 470 | 516 | 2.15 | 1.83 |
| West Alabama Bank & Trust | No | Reform | 569,532 | 1,012 | 0.18 | 1.65 | 3.37 | 9.60 | 13.80 | 10.90 | 2,860 | 2,186 | 1.01 | 3.58 |
| Total/Average | | | 2,326,683 | 15,895 | 0.78 | 7.61 | 3.88 | 10.35 | 16.96 | 26.05 | 7,784 | 9,329 | 1.30 | 2.04 |
| North Central - Total/Average | | | 8,982,211 | (5,892) | (0.07) | (2.99) | 3.60 | 9.74 | 15.33 | 21.83 | 110,057 | 86,250 | 1.98 | 2.34 |

ALABAMA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2009

| Institution | Sub S | City | Total Assets \$ | Net Income \$ | ROAA (%) | ROAE (%) | NIM (%) | Leverage Ratio (%) | Total RBC (%) | Liquidity (%) | YTD Provision \$ | YTD C/O's \$ | ALLL/Loans (%) | NPAs/Assets (%) |
|---|-------|---------------|------------------|------------------|---------------|----------------|-------------|--------------------|---------------|---------------|------------------|---------------|----------------|-----------------|
| Gulf Coast | | | | | | | | | | | | | | |
| Mobile, Daphne, Fairhope | | | | | | | | | | | | | | |
| Citizens' Bank, Inc. | Yes | Robertsdale | 111,844 | (1,078) | (0.91) | (9.10) | 3.72 | 9.52 | 14.50 | 11.48 | 1,126 | 669 | 1.83 | 3.58 |
| First National Bank of Baldwin County | No | Foley | 264,300 | (5,066) | (1.96) | (22.38) | 3.03 | 6.60 | 10.21 | 16.63 | 7,368 | 8,202 | 2.84 | 4.96 |
| Heritage First Bank | Yes | Orange Beach | 56,379 | (1,367) | (2.51) | (32.32) | 4.41 | 6.98 | 11.76 | 8.63 | 1,114 | 734 | 1.98 | 3.70 |
| BankTrust | No | Mobile | 1,942,845 | (118,305) | (5.64) | (45.61) | 3.06 | 10.72 | 14.41 | 8.62 | 37,375 | 23,387 | 3.13 | 8.60 |
| Bay Bank | No | Mobile | 89,962 | (1,549) | (1.67) | (18.50) | 3.28 | 7.04 | 11.96 | 10.47 | 2,867 | 3,208 | 1.03 | 6.80 |
| Commonwealth National Bank | No | Mobile | 70,080 | 197 | 0.28 | 3.37 | 4.15 | 8.72 | 17.06 | 28.69 | 163 | 103 | 1.34 | 2.35 |
| Community Bank, National Association | No | Mobile | 66,397 | (811) | (1.46) | (12.59) | 2.35 | 12.37 | 17.16 | 22.61 | 223 | 0 | 1.08 | 1.61 |
| Hancock Bank of Alabama | No | Mobile | 182,775 | (3,405) | (1.99) | (21.18) | 3.50 | 12.29 | 13.33 | 4.59 | 7,160 | 4,916 | 2.45 | 2.35 |
| Total/Average | | | 2,784,582 | (131,384) | (1.98) | (19.79) | 3.44 | 9.28 | 13.80 | 13.97 | 57,396 | 41,219 | 2.86 | 7.16 |
| Other | | | | | | | | | | | | | | |
| Amerifirst Bank | No | Union Springs | 159,242 | 508 | 0.32 | 3.00 | 4.08 | 10.63 | 14.53 | 12.11 | 1,323 | 1,168 | 1.52 | 2.73 |
| Brantley Bank & Trust Company | No | Brantley | 63,669 | 205 | 0.34 | 2.11 | 4.40 | 14.73 | 28.44 | 61.62 | 800 | 882 | 2.41 | 1.33 |
| CCB Community Bank | Yes | Andalusia | 369,033 | 2,664 | 0.75 | 8.78 | 3.79 | 8.00 | 10.93 | 8.27 | 2,781 | 2,582 | 1.11 | 1.14 |
| Community Bank & Trust- Alabama | No | Union Springs | 104,229 | (2,143) | (2.21) | (28.77) | 3.15 | 5.67 | 10.10 | 35.89 | 3,047 | 2,077 | 3.20 | 7.18 |
| First Citizens Bank | No | Luverne | 102,297 | 82 | 0.09 | 0.88 | 4.27 | 8.95 | 14.57 | 24.77 | 1,225 | 1,198 | 1.66 | 2.25 |
| First National Bank of Dozier | No | Dozier | 36,337 | 3 | 0.01 | 0.07 | 3.42 | 11.90 | 26.43 | 56.77 | 30 | 8 | 1.86 | 0.07 |
| Peoples Bank of Red Level | No | Red Level | 14,354 | (285) | (1.96) | (14.51) | 4.40 | 12.28 | 27.16 | 72.31 | 110 | 90 | 1.50 | NA |
| Southern Independent Bank | No | Opp | 121,739 | (62) | (0.05) | (0.53) | 3.29 | 9.28 | 14.02 | 26.28 | 599 | 595 | 1.09 | 1.78 |
| Total/Average | | | 970,900 | 972 | (0.34) | (3.62) | 3.85 | 10.18 | 18.27 | 37.25 | 9,915 | 8,600 | 1.48 | 2.22 |
| Gulf Coast - Total/Average | | | 3,755,482 | (130,412) | (1.16) | (11.71) | 3.64 | 9.73 | 16.04 | 25.61 | 67,311 | 49,819 | 2.53 | 5.88 |
| Southeast | | | | | | | | | | | | | | |
| Dothan, Enterprise, Eufaula, Troy | | | | | | | | | | | | | | |
| BankSouth | Yes | Dothan | 232,128 | 2,438 | 1.05 | 7.45 | 3.34 | 14.43 | 18.96 | 2.91 | 0 | 1,394 | 1.16 | 1.18 |
| Citizens Bank | No | Geneva | 161,360 | 1,883 | 1.19 | 7.66 | 3.01 | 15.38 | 37.14 | 67.38 | 450 | 268 | 1.99 | 0.40 |
| City Bank of Hartford | Yes | Hartford | 53,963 | 468 | 0.90 | 9.93 | 3.55 | 8.51 | 15.74 | 35.90 | 149 | 155 | 1.29 | 1.24 |
| Community Bank & Trust of Southeast Alabama | No | Dothan | 539,293 | (897) | (0.17) | (2.19) | 3.56 | 7.14 | 11.10 | 17.39 | 12,322 | 7,484 | 2.74 | 0.77 |
| First National Bank of Hartford | Yes | Hartford | 123,772 | 909 | 0.77 | 6.36 | 3.73 | 11.68 | 24.69 | 59.27 | 475 | 475 | 1.31 | 0.69 |
| Headland National Bank | Yes | Headland | 114,453 | 635 | 0.56 | 5.05 | 3.67 | 10.58 | 15.85 | 21.74 | 892 | 687 | 1.64 | 2.42 |
| MidSouth Bank, NA | Yes | Dothan | 385,957 | 1,656 | 0.47 | 5.80 | 3.99 | 9.53 | 12.56 | 18.62 | 2,005 | 1,780 | 1.60 | 1.09 |
| Samson Banking Company | Yes | Samson | 53,313 | 793 | 1.51 | 9.71 | 3.46 | 15.36 | 34.87 | 55.31 | 45 | 28 | 1.60 | 0.00 |
| Slocomb National Bank | Yes | Slocomb | 75,373 | 632 | 0.89 | 9.45 | 4.26 | 9.78 | 16.16 | 9.68 | 511 | 364 | 1.35 | 0.59 |
| SunSouth Bank | Yes | Dothan | 249,551 | (3,498) | (1.37) | (17.28) | 2.74 | 7.18 | 10.71 | 11.22 | 4,291 | 3,656 | 1.35 | 5.74 |
| Trinity Bank | No | Dothan | 66,581 | (300) | (0.46) | (4.49) | 3.37 | 10.35 | 14.80 | 21.96 | 60 | 127 | 1.54 | 1.92 |
| Citizens Bank | No | Enterprise | 95,196 | 82 | 0.09 | 0.74 | 3.47 | 12.17 | 20.30 | 35.48 | 90 | 60 | 3.36 | 5.71 |
| Commercial Bank of Ozark | Yes | Ozark | 81,776 | (532) | (0.81) | (9.36) | 4.20 | 6.57 | 11.83 | 19.14 | 810 | 983 | 1.27 | 2.10 |
| Farmers Exchange Bank | Yes | Louisville | 193,105 | (348) | (0.19) | (2.63) | 3.23 | 7.31 | 10.33 | 9.99 | 1,125 | 1,870 | 1.18 | 4.68 |
| First National Bank of Brundidge | No | Brundidge | 108,635 | 281 | 0.26 | 2.78 | 3.86 | 10.14 | 18.05 | 39.36 | 782 | 914 | 1.31 | 1.56 |
| Troy Bank & Trust Company | No | Troy | 791,683 | 3,758 | 0.49 | 6.12 | 3.12 | 9.05 | 13.30 | 13.75 | 9,550 | 10,445 | 1.45 | 0.95 |
| Total/Average | | | 3,326,139 | 7,960 | 0.32 | 2.19 | 3.54 | 10.32 | 17.90 | 27.44 | 33,557 | 30,690 | 1.70 | 1.73 |

ALABAMA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2009

| Institution | Sub S | City | Total Assets \$ | Net Income \$ | ROAA (%) | ROAE (%) | NIM (%) | Leverage Ratio (%) | Total RBC (%) | Liquidity (%) | YTD Provision \$ | YTD C/O's \$ | ALLL/Loans (%) | NPAs/Assets (%) |
|--|-------|-------------|------------------|---------------|-------------|-------------|-------------|--------------------|---------------|---------------|------------------|---------------|----------------|-----------------|
| Other | | | | | | | | | | | | | | |
| Bank of Brewton | No | Brewton | 57,650 | 549 | 0.85 | 5.18 | 4.38 | 18.32 | 33.26 | 46.58 | 18 | 35 | 1.16 | 0.23 |
| Bank of Evergreen | No | Evergreen | 49,826 | 230 | 0.45 | 6.47 | 3.37 | 7.22 | 11.54 | 20.40 | 360 | 399 | 0.88 | 1.38 |
| Escambia County Bank | Yes | Flomaton | 96,289 | (577) | (0.58) | (5.50) | 3.03 | 9.87 | 22.14 | 49.73 | 1,179 | 1,036 | 3.18 | 2.04 |
| First Community Bank | Yes | Chatom | 329,081 | 1,198 | 0.36 | 4.37 | 3.63 | 8.90 | 12.46 | 13.76 | 1,750 | 1,705 | 1.09 | 2.48 |
| First National Bank & Trust | Yes | Atmore | 157,345 | 769 | 0.52 | 4.80 | 3.95 | 10.39 | 14.93 | 23.38 | 495 | 582 | 1.03 | 1.96 |
| First Progressive Bank | No | Brewton | 30,460 | 58 | 0.20 | 0.76 | 3.07 | 25.50 | 67.37 | 95.92 | 0 | 5 | 2.01 | 0.53 |
| First United Security Bank | No | Thomasville | 690,318 | 4,776 | 0.71 | 5.92 | 5.62 | 10.77 | 16.94 | 15.72 | 9,054 | 8,742 | 2.41 | 5.16 |
| Merchants Bank | Yes | Jackson | 195,744 | 1,435 | 0.74 | 8.19 | 3.90 | 9.10 | 11.43 | 14.82 | 490 | 268 | 0.72 | 0.64 |
| Peoples Exchange Bank of Monroe County | No | Beatrice | 58,092 | 131 | 0.22 | 1.62 | 5.21 | 13.62 | 17.21 | 17.20 | 337 | 445 | 0.72 | 3.19 |
| United Bank | No | Atmore | 456,450 | (3,752) | (0.75) | (7.55) | 3.10 | 8.71 | 14.19 | 21.11 | 8,268 | 4,527 | 2.62 | 5.83 |
| Total/Average | | | 2,121,255 | 4,817 | 0.27 | 2.43 | 3.93 | 12.24 | 22.15 | 31.86 | 21,951 | 17,744 | 1.82 | 3.75 |
| Southeast - Total/Average | | | 5,447,394 | 12,777 | 0.30 | 2.31 | 3.73 | 11.28 | 20.02 | 29.65 | 55,508 | 48,434 | 1.74 | 2.52 |