



NATIONAL
BANK of
COMMERCE

December 31, 2010 Report

Board of Directors

Ms. Bobby A. Bradley

Manager

Lewis Properties

John H. Holcomb, III

Chairman and CEO

National Bank of Commerce

Jerry D. Kimbrough, CPA

Warren, Averett, Kimbrough &
Marino, LLC

William E. Matthews, V

Partner

New Capital Partners, Inc.

John J. McMahon, Jr.

Chairman

Ligon Industries, LLC

C. Phillip McWane

Chairman

McWane, Inc.

Richard Murray, IV

President and COO

National Bank of Commerce

G. Ruffner Page, Jr.

President

McWane, Inc.

W. Stancil Starnes

Chairman and CEO

ProAssurance Corporation

Russell H. Vandavelde, IV

CEO

EBS Services, LLC

Executive Management

John H. Holcomb, III

Chairman & Chief Executive Officer

John R. Bragg

Executive Vice President

Bank Operations

Robert B. Aland

President

Birmingham Market

W. Evans Quinlivan

President

Huntsville Market

Richard Murray, IV

President & Chief Operating Officer

William R. Ireland, Jr.

Executive Vice President

Chief Risk Management Officer

Robert M. Seaborn, Jr.

President

Baldwin County Market

Eric L. Canada

President

Opelika Market

Banking Locations

Inverness Banking Center

5 Inverness Center Parkway

Birmingham, AL 35242

Phone: (205) 313-8100

English Village Banking Center

1919 Cahaba Road

Birmingham, AL 35223

Phone: (205) 313-8150

Baldwin County Banking Center

813 Estella Street

Fairhope, AL 36532

Phone: (251) 929-7700

Huntsville Banking Center

203 Greene Street

Huntsville, AL 35801

Phone: (256) 564-7600

Opelika Banking Center

3320 Skyway Drive

Opelika, AL 36801

Phone: (334) 466-2800



**NATIONAL
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COMMERCE**

Balance Sheet

(unaudited as of December 31)

	2010	2009
Assets	amounts in thousands	
Cash and due from	\$ 2,139	\$ 1,816
Federal Reserve balances	114,740	47,014
Investment securities	30,286	26,173
Mortgage loans held for sale	1,499	2,938
Loans and Leases, net of unearned income	210,497	276,318
Less: Reserve for loan and lease losses	10,872	5,498
Net loans and leases	199,625	270,820
Premises and fixed assets	5,277	8,425
Other real estate	3,074	1,948
Accrued interest receivable	869	1,156
Other assets	17,827	10,918
Total Assets	\$375,336	\$ 371,208
Liabilities		
Non-Interest demand deposits	\$ 32,869	\$ 25,501
Interest bearing demand deposits	26,121	21,519
Savings and Money Market Deposits	127,286	132,888
Time Deposits	73,538	110,521
Time Deposits–Wholesale	12,412	22,362
Total Deposits	272,226	312,791
Accrued expenses and other liabilities	2,629	1,522
FHLB Advances	19,000	25,000
Other Borrowings	1,906	809
Total Liabilities	295,761	340,122
Equity		
Common stock	1,920	1,920
Capital surplus	92,298	32,298
Retained earnings	(14,504)	(3,015)
Other comprehensive income (loss)	(139)	(117)
Total Equity	79,575	31,086
Total Liabilities & Equity	\$375,336	\$ 371,208

National Bank of Commerce Management

Administration

Steven D. Fleming, SVP
Mortgage Lending

Kelly M. Parkinson, SVP
Director Of Human
Resources

Larry J. Waters, SVP
Chief Technology Officer

Shelly S. Williams, SVP
Chief Accounting Officer

Lowell Womack, Jr., SVP
Director of Financial
Reporting

Linda Andrews, VP
Loan Administration

Patrick Fitzgerald, VP
Information Technology

Alison M. Hawkins, VP
Compliance

Erin Wells, VP
Electronic Banking

Nannette S. Sheaffer, VP
Marketing

Patricia A. Wood, VP
Collections

Birmingham Market

Robert B. Aland
President

M. Davis Goodson, SVP
Senior Lender

Carleton K. Ambrose, SVP
Private Banking

Chris Cotton, SVP
Residential Construction
Lending

**Edward H. "Ward"
Lacy, SVP**
Commercial Real Estate

George C. Pelekis, SVP
Retail Banking

Gary D. Wood, SVP
Special Assets

T. Frank Caley, Jr., VP
Commercial Banking

Patrick S. Carlton, VP
Commercial Banking

Stratton Fowlkes, VP
Commercial Banking

Hal Holland, VP
Wealth Management

Kelly Wilson, VP
Treasury Management

Baldwin County Market

Robert M. Seaborn, Jr.
President

Wade Bradford, SVP
Senior Lender

James T. Godfrey, SVP
Commercial Banking

Lyle J. Wiist, SVP
Commercial Banking

June Wilson, SVP
Retail Banking

Fred Hardman, VP
Commercial Banking

Huntsville Market

W. Evans Quinlivan
President

Elizabeth B. Martin, SVP
Retail Banking

Brian K. Shelton, SVP
Commercial Banking

Tom Broughton, VP
Commercial Banking

Tammy McCurry, VP
Mortgage Lending

Opelika Market

Eric L. Canada
President

Wanda S. McCaghren, SVP
Retail Banking

Tommy Cummings, VP
Commercial Banking



**NATIONAL
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Member FDIC

