

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/ Loans (%)	NPAs/ Assets (%)
															30-90	90 +				
															\$	\$				
<b>State Summary</b>																				
Greater than \$10 Billion		2	169,629,365	110,795,894	1,381,937	1.61	16.38	3.61	43.15	9.64	6.07	261,851	54,396	223,273	329,552	160,947	509,897	14,832	1.42%	0.29%
\$1 Billion to \$10 Billion		15	24,639,120	15,728,034	154,122	1.30	15.83	3.70	60.49	10.21	18.23	14,644	4,286	6,331	67,045	4,724	54,998	13,376	1.35%	0.25%
\$500 Million to \$1 Billion		11	7,344,559	4,785,157	54,044	1.54	19.01	3.81	54.31	10.34	19.46	3,489	817	3,332	14,106	603	7,835	3,945	1.34%	0.17%
\$250 Million to \$500 Million		23	7,952,412	4,327,852	50,630	1.25	13.94	3.61	61.35	13.12	24.87	3,158	857	3,093	25,287	4,541	18,114	3,129	1.39%	0.33%
\$100 Million to \$250 Million		35	5,532,216	3,102,757	30,888	1.10	16.42	3.88	70.29	11.95	26.24	1,827	753	1,878	20,752	5,711	11,547	1,493	1.32%	0.38%
Less than \$100 Million		11	661,265	263,615	1,181	(0.21)	(5.33)	3.60	92.85	20.05	46.86	485	168	309	3,450	239	1,072	1,101	1.92%	0.62%
State Total		97	215,758,937	139,003,309	1,672,802	1.54	16.25	3.63	47.03	9.95	9.25	285,454	61,277	238,216	460,192	176,765	603,463	37,876	1.41%	0.28%
<b>Greater than \$10 Billion</b>																				
Regions Bank	No	Birmingham	154,556,000	99,191,000	1,269,000	1.64	16.55	4.18	51.90	9.03	9.23	251,000	53,000	217,000	318,000	155,000	493,000	14,000	1.53%	0.41%
ServisFirst Bank	No	Homewood	15,073,365	11,604,894	112,937	1.57	16.21	3.04	34.40	10.25	2.91	10,851	1,396	6,273	11,552	5,947	16,897	832	1.31%	0.16%
<b>Total/Average</b>			169,629,365	110,795,894	1,381,937	1.61	16.38	3.61	43.15	9.64	6.07	261,851	54,396	223,273	329,552	160,947	509,897	14,832	1.42%	0.29%
<b>\$1 Billion to \$10 Billion</b>																				
River Bank & Trust	No	Prattville	3,084,710	2,047,239	13,275	0.90	13.97	2.77	59.80	8.10	16.31	2,622	274	397	3,670	-	5,031	547	1.31%	0.18%
Bank Independent	No	Sheffield	2,480,144	1,744,451	12,587	1.03	13.01	4.75	71.40	8.48	11.68	3,410	845	2,181	26,386	3,854	4,811	45	1.20%	0.35%
CB&S Bank, Inc.	No	Russellville	2,456,276	1,175,082	11,779	0.88	23.20	3.24	70.20	10.74	14.91	100	1,014	215	4,470	-	12,382	2,654	1.32%	0.61%
Bryant Bank	Yes	Tuscaloosa	2,387,114	1,141,242	22,630	1.88	16.42	4.00	51.30	9.71	24.56	485	78	38	518	-	8,386	3,054	1.01%	0.48%
Southern States Bank	No	Anniston	2,279,932	1,716,512	18,711	1.76	14.57	4.10	44.90	11.82	19.87	2,738	44	268	2,424	-	1,010	2,870	1.25%	0.17%
Southpoint Bank	No	Birmingham	1,506,875	1,284,316	8,707	1.27	13.72	3.97	55.70	9.29	11.00	1,800	488	211	12,288	174	4,652	154	1.06%	0.33%
Troy Bank & Trust Company	No	Troy	1,450,870	917,556	4,420	0.60	6.94	3.10	66.10	10.66	12.60	1,050	166	874	1,426	128	3,506	2,585	1.41%	0.41%
Oakworth Capital Bank	No	Birmingham	1,428,364	1,107,028	7,208	1.08	12.26	3.67	64.00	9.59	20.49	1,452	-	-	-	-	-	-	1.19%	0.00%
Peoples Bank Of Alabama	Yes	Cullman	1,240,004	815,918	14,083	2.31	24.29	4.84	56.00	9.95	18.73	834	485	689	7,776	-	772	-	1.60%	0.05%
United Bank	No	Atmore	1,147,584	726,394	10,976	1.91	21.16	4.34	48.10	12.23	23.38	(223)	19	42	494	35	6,540	-	1.50%	0.22%
First US Bank	No	Birmingham	1,067,674	814,494	4,795	0.94	10.28	3.98	65.30	9.19	14.81	479	549	1,037	1,109	-	979	617	1.42%	0.15%
Citizens Bank & Trust	No	Guntersville	1,042,743	553,145	2,635	0.52	10.79	2.29	80.40	9.17	2.63	-	32	44	298	-	1,561	-	1.43%	0.15%
AuburnBank	No	Auburn	1,025,574	520,411	3,998	0.75	11.60	2.87	72.50	10.23	19.41	(291)	208	67	135	-	1,150	-	1.27%	0.11%
First Bank Of Alabama	No	Talladega	1,022,715	680,296	9,600	2.00	32.28	3.71	54.20	9.52	24.72	188	54	176	1,742	-	3,122	-	1.64%	0.31%
Metro Bank	No	Pell City	1,018,541	483,950	8,718	1.73	12.93	3.80	47.50	14.46	38.37	-	30	92	4,309	533	1,096	850	1.57%	0.24%
<b>Total/Average</b>			24,639,120	15,728,034	154,122	1.30	15.83	3.70	60.49	10.21	18.23	14,644	4,286	6,331	67,045	4,724	54,998	13,376	1.35%	0.25%

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/ Loans (%)	NPAs/ Assets (%)
															30-90	90 +				
															\$	\$				
<b>\$500 Million to \$1 Billion</b>																				
First Metro Bank	No	Muscle Shoals	928,187	510,390	6,878	1.53	20.51	3.32	45.10	11.31	15.74	195	24	293	317	25	333	337	0.96%	0.07%
West Alabama Bank & Trust	No	Reform	857,603	504,152	4,301	0.97	12.82	3.02	61.30	11.05	22.25	150	113	120	1,334	2	1,105	347	1.05%	0.16%
First Southern State Bank	No	Stevenson	772,050	430,067	4,523	1.13	19.54	3.16	57.90	9.48	21.18	(75)	139	148	2,441	100	-	-	1.28%	0.01%
Traditions Bank	No	Cullman	688,985	558,657	5,254	1.57	17.73	5.53	56.40	9.03	11.63	1,729	113	1,487	1,385	-	1,912	2,076	1.62%	0.58%
CCB Community Bank	Yes	Andalusia	618,527	465,217	5,506	1.80	16.95	4.32	56.30	10.22	14.80	600	28	255	179	197	35	95	1.32%	0.05%
CommerceOne Bank	No	Birmingham	600,885	499,619	4,818	1.69	16.17	3.75	38.70	11.30	16.35	324	-	-	-	-	-	-	1.22%	0.00%
First Southern Bank	No	Florence	587,538	497,775	3,587	1.29	14.77	3.76	50.30	10.08	11.85	660	87	674	412	83	883	-	1.23%	0.16%
MidSouth Bank	Yes	Dothan	579,306	305,274	3,149	1.05	11.72	3.66	70.40	10.11	33.22	(590)	4	25	-	109	25	-	1.72%	0.02%
Central State Bank	Yes	Calera	578,836	352,106	5,837	2.08	19.56	4.11	50.20	9.98	25.77	103	21	87	1,455	-	82	495	1.45%	0.10%
The Hometown Bank Of Alabama	No	Oneonta	566,704	319,328	3,691	1.48	15.98	3.00	62.60	12.37	23.14	93	141	185	4,232	-	2,707	386	1.02%	0.55%
First Community Bank Of Central Alabama	Yes	Wetumpka	565,938	342,572	6,500	2.31	43.35	4.28	48.20	8.76	18.13	300	147	58	2,351	87	753	209	1.91%	0.19%
<b>Total/Average</b>			<b>7,344,559</b>	<b>4,785,157</b>	<b>54,044</b>	<b>1.54</b>	<b>19.01</b>	<b>3.81</b>	<b>54.31</b>	<b>10.34</b>	<b>19.46</b>	<b>3,489</b>	<b>817</b>	<b>3,332</b>	<b>14,106</b>	<b>603</b>	<b>7,835</b>	<b>3,945</b>	<b>1.34%</b>	<b>0.17%</b>
<b>\$250 Million to \$500 Million</b>																				
Peoples Independent Bank	Yes	Boaz	449,654	182,387	3,102	1.40	18.13	4.02	56.60	8.50	44.01	170	26	2	869	-	647	977	1.12%	0.36%
Robertson Banking Company	Yes	Demopolis	449,565	300,574	3,754	1.68	16.94	3.77	54.70	9.58	18.55	285	12	196	1,696	60	1,810	60	1.41%	0.43%
Cullman Savings Bank	No	Cullman	416,364	335,832	2,159	1.03	5.91	3.86	66.10	18.44	9.29	47	13	11	757	208	7	-	0.93%	0.05%
EvaBank	No	Eva	408,379	309,903	4,491	2.23	7.72	5.85	44.00	28.61	28.69	1,201	150	1,649	2,776	-	4,333	67	2.36%	1.08%
First Jackson Bank	No	Stevenson	403,589	305,887	3,715	1.86	18.12	3.56	36.20	12.15	9.28	340	13	6	431	50	-	-	0.97%	0.01%
NobleBank & Trust	No	Anniston	398,803	249,785	2,799	1.43	26.25	4.25	58.40	9.88	26.67	120	24	29	62	-	314	-	1.40%	0.08%
First National Bank	Yes	Hamilton	377,498	133,062	4,851	2.48	16.79	4.29	44.30	14.83	47.08	95	47	115	531	-	254	330	1.32%	0.15%
State Bank & Trust	Yes	Winfield	373,149	164,225	742	0.41	13.49	2.24	70.90	8.82	20.53	98	28	76	1,559	78	703	-	1.25%	0.21%
The Exchange Bank Of Alabama	No	Altoona	366,750	182,493	2,014	1.05	11.01	3.50	61.90	13.10	28.24	-	4	17	284	-	-	200	1.44%	0.05%
Southern Independent Bank	No	Opp	337,830	145,960	1,848	1.12	13.25	3.27	53.50	13.44	42.59	78	9	16	204	-	210	-	1.15%	0.06%
Pinnacle Bank	No	Jasper	337,154	118,729	2,383	1.42	62.80	3.47	55.90	10.94	21.61	-	52	83	193	482	-	-	2.13%	0.14%
First Citizens Bank	No	Luverne	334,801	190,623	2,395	1.45	14.58	3.80	56.60	13.50	20.34	50	66	56	425	4	1,440	-	1.74%	0.43%
The Citizens Bank Of Winfield	No	Winfield	318,071	68,203	579	0.32	4.91	1.54	82.40	16.32	31.18	42	36	140	942	-	305	-	1.66%	0.10%
Marion Community Bank	Yes	Marion	317,101	178,549	471	0.29	4.83	2.72	89.90	9.62	23.38	-	92	108	325	1	4,040	199	1.64%	1.34%
Merit Bank	No	Huntsville	317,024	219,297	404	0.30	2.35	2.80	86.40	13.23	16.57	80	1	-	573	69	485	-	1.01%	0.17%
Premier Bank Of The South	Yes	Cullman	313,556	178,680	2,322	1.48	17.31	4.07	66.70	9.50	25.73	-	115	175	249	148	16	-	1.38%	0.05%
First State Bank Of Dekalb County, Inc.	No	Fort Payne	313,075	168,327	3,553	2.29	28.13	5.08	39.50	10.25	29.98	105	19	200	5,536	2,074	641	12	1.02%	0.87%
AmeriFirst Bank	No	Montgomery	311,648	235,590	1,438	0.93	10.30	4.02	67.70	9.48	9.44	135	8	1	384	612	1,008	-	1.06%	0.52%
FirstState Bank	No	Lineville	301,638	142,996	1,717	1.14	23.72	3.64	64.70	11.63	28.82	18	21	38	873	49	31	-	1.54%	0.03%
The Bank Of Vernon	No	Vernon	299,884	201,923	1,842	1.27	7.77	3.84	55.50	18.16	24.71	224	76	89	2,330	-	931	-	1.52%	0.31%
Farmers & Merchants Bank	No	Piedmont	287,725	140,473	1,512	1.04	12.43	3.95	70.10	12.74	24.59	-	5	29	2,064	9	76	144	1.47%	0.08%
Phenix-Girard Bank	Yes	Phenix City	259,743	78,989	1,055	0.94	(41.26)	2.45	70.50	17.67	16.23	30	5	26	70	95	133	474	1.48%	0.27%
Farmers And Merchants Bank	No	Lafayette	259,411	95,365	1,484	1.12	25.04	3.05	58.60	11.30	24.48	40	35	31	2,154	602	730	666	1.07%	0.77%
<b>Total/Average</b>			<b>7,952,412</b>	<b>4,327,852</b>	<b>50,630</b>	<b>1.25</b>	<b>13.94</b>	<b>3.61</b>	<b>61.35</b>	<b>13.12</b>	<b>24.87</b>	<b>3,158</b>	<b>857</b>	<b>3,093</b>	<b>25,287</b>	<b>4,541</b>	<b>18,114</b>	<b>3,129</b>	<b>1.39%</b>	<b>0.33%</b>

**ALABAMA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2023**

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/ Loans (%)	NPAs/ Assets (%)
															30-90	90 +				
															\$	\$				
<b>\$100 Million to \$250 Million</b>																				
First Bank Of Boaz	No	Boaz	247,669	60,633	1,560	1.25	13.61	2.55	47.70	19.98	56.83	-	5	-	30	353	7	-	1.76%	0.15%
The Citizens Bank	No	Enterprise	229,089	153,268	868	0.74	12.24	3.19	67.30	8.69	20.43	-	-	4	1,341	-	441	-	1.07%	0.19%
Union State Bank	No	Pell City	226,964	76,982	982	0.80	52.83	3.72	81.30	7.56	24.84	-	21	351	146	-	201	-	1.14%	0.09%
22nd State Bank	Yes	Louisville	225,522	182,282	807	0.72	4.97	5.26	83.20	11.87	10.93	271	9	239	697	512	400	-	1.35%	0.40%
First Financial Bank	Yes	Bessemer	219,671	106,697	1,347	1.22	NM	4.12	74.60	10.10	21.59	37	2	24	-	-	15	1	1.29%	0.01%
First National Bank And Trust	Yes	Atmore	216,664	133,591	3,219	3.03	43.76	3.22	50.90	12.05	26.45	410	1	7	37	-	1,746	-	1.68%	0.81%
HNB First Bank	Yes	Headland	213,681	147,805	1,878	1.83	15.63	4.18	59.40	10.52	23.09	-	12	8	396	-	46	-	1.12%	0.02%
Community Spirit Bank	Yes	Red Bay	206,191	117,951	748	0.78	9.17	3.83	79.30	9.38	31.07	60	17	25	13	-	-	-	1.31%	0.00%
BankSouth	Yes	Dothan	198,682	161,800	1,175	1.17	4.87	3.35	63.30	19.96	13.74	-	-	-	85	-	-	-	1.74%	0.00%
First Cahawba Bank	No	Selma	192,293	111,308	696	0.75	12.85	3.94	72.50	8.68	26.78	80	30	29	-	-	-	37	1.10%	0.02%
Liberty Bank	No	Geraldine	188,737	115,158	1,267	1.33	13.17	4.42	62.70	11.53	33.17	60	10	35	296	-	327	-	1.03%	0.17%
Friend Bank	Yes	Slocomb	176,498	119,549	1,577	1.76	13.27	4.60	59.00	11.77	23.11	152	13	2	474	55	423	-	1.87%	0.18%
First Federal Bank, A FSB	Yes	Tuscaloosa	174,555	130,351	(334)	(0.44)	(3.60)	2.79	103.30	8.80	6.56	135	8	74	335	-	888	-	0.93%	0.39%
North Alabama Bank	No	Hazel Green	161,423	122,854	982	1.27	13.26	5.24	63.50	9.88	11.81	50	2	4	658	-	-	-	1.15%	0.00%
PeoplesTrust Bank	No	Hamilton	159,385	118,434	1,085	1.37	14.64	3.98	53.60	10.66	13.56	71	3	-	1,510	-	311	-	1.52%	0.20%
First Fidelity Bank	No	Fort Payne	157,881	72,716	1,019	1.36	21.47	3.88	49.90	8.98	37.63	30	2	-	180	-	103	72	1.27%	0.11%
Community Neighbor Bank	No	Camden	157,319	83,606	751	1.03	9.46	4.36	68.80	11.78	22.76	100	45	81	1,392	91	581	17	1.41%	0.44%
Valley State Bank	No	Russellville	150,006	79,457	1,089	1.37	9.82	3.91	51.50	16.80	15.34	115	13	48	689	169	147	-	2.00%	0.21%
Citizens' Bank, Inc.	Yes	Robertsdale	149,471	72,076	466	0.62	7.53	3.02	72.80	9.92	46.67	-	-	4	441	-	38	-	1.18%	0.03%
First National Bank Of Hartford	Yes	Hartford	140,923	76,329	508	0.75	5.97	3.75	85.80	14.43	9.24	-	123	147	1,547	432	550	662	1.31%	1.17%
Millennial Bank	No	Leeds	136,815	96,452	931	1.40	18.60	4.95	80.20	9.46	15.32	77	-	-	-	-	170	-	1.05%	0.12%
Bank Of Moundville	No	Moundville	129,727	45,352	103	0.16	1.90	2.02	89.20	16.02	18.17	-	4	11	395	-	17	-	1.01%	0.01%
First Bank	Yes	Wadley	127,118	35,198	969	1.53	21.09	3.36	55.90	9.61	53.08	-	3	13	299	57	26	-	1.09%	0.07%
Town-Country National Bank	No	Camden	123,546	64,810	1,048	1.56	8.32	4.86	58.20	20.22	34.23	-	229	133	2,189	273	674	-	2.11%	0.77%
First State Bank of the South, Inc.	No	Sulligent	120,390	58,013	613	1.04	8.06	3.77	68.50	16.33	30.85	-	5	9	895	2,885	5	85	1.06%	2.47%
Sweet Water State Bank	Yes	Sweet Water	114,523	63,147	1,132	1.96	18.26	5.66	60.50	11.12	23.43	105	18	257	524	236	1,348	322	1.23%	1.66%
The Samson Banking Company	Yes	Samson	114,450	39,835	712	1.25	9.84	3.33	64.40	13.32	56.28	46	11	105	149	42	35	-	1.48%	0.07%
SunSouth Bank	No	Dothan	113,143	44,442	(292)	(0.51)	(7.61)	2.47	128.20	9.41	38.38	(8)	9	-	-	-	-	-	1.22%	0.00%
First Community Bank Of Cullman	No	Cullman	112,953	90,904	394	0.70	6.11	3.76	76.90	11.74	13.62	-	89	36	511	73	-	-	1.59%	0.06%
The Citizens Bank	No	Greensboro	112,945	34,416	745	1.36	16.21	3.10	49.30	13.26	48.71	-	5	4	238	61	137	-	1.63%	0.18%
The Commercial Bank Of Ozark	Yes	Ozark	112,122	57,786	184	0.33	12.14	2.76	87.80	8.60	26.04	36	4	1	371	63	579	-	0.83%	0.57%
The Southern Bank Company	No	Gadsden	108,988	56,603	1,248	2.31	22.82	7.73	63.00	14.89	31.99	-	-	6	1,854	-	591	-	1.85%	0.54%
Peoples Bank Of Greensboro	Yes	Greensboro	105,833	45,217	583	1.09	128.95	3.02	68.50	9.06	28.50	-	10	13	650	2	471	-	1.06%	0.45%
Merchants & Farmers Bank Of Greene County	Yes	Eutaw	103,858	63,819	536	1.06	11.87	3.74	75.50	10.19	10.81	-	12	66	706	-	1,191	-	0.79%	1.15%
Brantley Bank & Trust Company	No	Brantley	103,181	63,916	292	0.57	6.91	3.98	83.50	11.55	13.30	-	38	142	1,704	407	79	297	1.11%	0.76%
<b>Total/Average</b>			5,532,216	3,102,757	30,888	1.10	16.42	3.88	70.29	11.95	26.24	1,827	753	1,878	20,752	5,711	11,547	1,493	1.32%	0.38%

**ALABAMA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2023**

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/ Loans (%)	NPAs/ Assets (%)
															30-90	90 +				
															\$	\$				
<b>Less than \$100 Million</b>																				
Farmers & Merchants Bank	No	Waterloo	99,248	4,733	400	0.70	9.07	1.47	50.30	18.26	60.38	(13)	10	1	191	-	-	-	3.34%	0.00%
Peoples Exchange Bank	No	Monroeville	97,067	52,466	216	0.44	4.74	3.83	72.30	12.18	36.31	250	47	53	339	151	185	147	1.42%	0.50%
Bank Of Walker County	Yes	Jasper	91,493	62,368	501	1.09	10.19	4.27	74.10	10.12	26.55	30	6	3	271	20	32	-	0.99%	0.06%
Bank Of Evergreen	No	Evergreen	72,947	24,930	146	0.39	5.03	3.02	71.10	12.92	55.14	20	54	109	177	-	86	172	2.20%	0.35%
Commonwealth National Bank	No	Mobile	68,025	24,253	586	1.80	24.48	3.21	66.80	12.04	34.05	-	-	1	6	-	-	-	2.52%	0.00%
Bank Of Brewton	No	Brewton	52,287	20,160	(21)	(0.08)	(0.54)	3.48	87.60	20.88	41.51	44	-	4	355	1	26	477	1.20%	0.96%
The First National Bank Of Dozier	No	Dozier	50,936	16,237	128	0.51	2.21	2.41	68.40	28.13	71.16	39	-	-	-	-	47	-	1.08%	0.09%
Community Bank & Trust-alabama	No	Union Springs	45,263	17,086	98	0.38	(89.91)	4.01	91.60	9.45	34.79	-	2	2	469	67	287	62	5.47%	0.92%
Local Bank	No	Tuscaloosa	35,972	22,324	(630)	(3.88)	(7.58)	5.94	181.30	48.36	49.98	87	49	47	330	-	134	-	1.01%	0.37%
First Progressive Bank	No	Brewton	33,643	10,093	69	0.41	1.62	3.11	83.60	25.49	75.04	-	-	-	-	-	17	-	0.91%	0.05%
Alamerica Bank	No	Birmingham	14,384	8,965	(312)	(4.04)	(17.99)	4.80	174.20	22.71	30.53	28	-	89	1,312	-	258	243	1.00%	3.48%
<b>Total/Average</b>			661,265	263,615	1,181	(0.21)	(5.33)	3.60	92.85	20.05	46.86	485	168	309	3,450	239	1,072	1,101	1.92%	0.62%