

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 + \$				
State Summary																				
Greater than \$10 Billion		2	178,516,854	99,233,957	640,289	1.49	16.27	2.89	42.85	8.18	25.91	(11,638)	31,117	79,676	263,321	166,686	356,738	13,977	1.40%	0.22%
\$1 Billion to \$10 Billion		13	21,602,525	11,999,744	48,196	0.91	9.77	3.08	66.58	9.40	30.96	3,667	1,251	1,657	39,811	8,437	33,585	14,629	1.31%	0.25%
\$500 Million to \$1 Billion		12	8,704,938	5,000,385	22,808	1.11	11.34	3.41	61.88	9.90	27.02	2,867	742	1,875	13,359	161	21,099	4,259	1.45%	0.28%
\$250 Million to \$500 Million		25	8,689,601	4,241,966	24,649	1.10	9.35	3.21	64.66	11.67	35.82	1,261	1,382	725	25,436	1,520	24,711	4,404	1.52%	0.35%
\$100 Million to \$250 Million		35	5,395,668	2,814,234	10,627	0.80	7.32	3.34	74.89	10.79	36.04	275	894	936	18,876	2,583	14,122	3,421	1.53%	0.39%
Less than \$100 Million		12	706,934	271,303	898	0.39	7.39	2.86	116.46	13.65	52.08	-	45	89	4,882	918	3,282	2,504	1.91%	1.25%
State Total		99	223,616,520	123,561,589	747,467	1.38	14.94	2.95	47.74	8.58	27.15	(3,568)	35,431	84,958	365,685	180,305	453,537	43,194	1.40%	0.24%
Greater than \$10 Billion																				
Regions Bank	No	Birmingham	163,179,000	89,335,000	582,000	1.45	13.50	2.85	54.30	8.28	31.72	(17,000)	31,000	77,000	259,000	162,000	342,000	12,000	1.59%	0.30%
ServisFirst Bank	No	Homewood	15,337,854	9,898,957	58,289	1.53	19.04	2.93	31.40	8.08	20.10	5,362	117	2,676	4,321	4,686	14,738	1,977	1.21%	0.14%
Total/Average			178,516,854	99,233,957	640,289	1.49	16.27	2.89	42.85	8.18	25.91	(11,638)	31,117	79,676	263,321	166,686	356,738	13,977	1.40%	0.22%
\$1 Billion to \$10 Billion																				
Bryant Bank	Yes	Tuscaloosa	2,592,453	1,048,374	3,353	0.51	5.19	2.04	77.00	8.01	37.04	-	85	259	331	-	1,906	1,919	1.02%	0.15%
River Bank & Trust	No	Prattville	2,470,893	1,336,352	8,155	1.35	15.96	3.25	49.30	8.20	31.45	-	35	66	2,124	-	2,749	342	1.56%	0.13%
CB&S Bank, Inc.	No	Russellville	2,367,567	1,039,893	5,478	0.90	9.32	3.27	68.30	10.49	36.12	325	119	82	4,639	-	7,199	3,630	1.38%	0.45%
Bank Independent	No	Sheffield	2,272,473	1,366,151	3,316	0.60	7.30	3.89	79.70	8.39	29.95	1,050	166	482	13,733	945	5,813	5	1.27%	0.30%
Progress Bank and Trust	No	Huntsville	1,859,951	1,273,621	4,095	0.90	9.34	3.19	69.40	8.89	22.27	-	531	26	475	-	423	89	1.07%	0.03%
Southern States Bank	No	Anniston	1,799,583	1,310,070	4,999	1.12	10.11	3.59	54.00	10.88	19.54	699	22	72	1,697	-	3,246	2,930	1.18%	0.34%
Troy Bank & Trust Company	No	Troy	1,463,805	798,329	2,985	0.82	8.36	3.14	64.90	10.00	25.35	500	115	208	1,836	620	2,826	2,938	1.24%	0.44%
Peoples Bank of Alabama	Yes	Cullman	1,264,729	749,221	4,062	1.32	13.25	3.63	68.90	8.14	27.34	152	107	289	7,509	-	788	134	1.82%	0.06%
Oakworth Capital Bank	No	Birmingham	1,239,885	770,798	2,310	0.75	9.77	2.63	69.20	8.06	37.08	366	-	-	-	-	-	-	1.26%	0.00%
AuburnBank	No	Auburn	1,109,002	428,417	2,097	0.75	9.08	2.43	69.60	9.09	38.14	(250)	17	48	514	-	371	374	1.09%	0.07%
SouthPoint Bank	No	Birmingham	1,079,968	838,106	2,178	0.82	10.10	3.07	70.00	9.51	16.29	600	12	6	885	6,106	190	877	1.24%	0.64%
United Bank	No	Atmore	1,061,535	603,208	2,365	0.91	10.43	3.00	65.80	9.43	32.39	200	10	10	1,402	103	6,143	-	1.65%	0.19%
Metro Bank	No	Pell City	1,020,681	437,204	2,803	1.12	8.80	2.97	59.40	13.11	49.58	25	32	109	4,666	663	1,931	1,391	1.31%	0.39%
Total/Average			21,602,525	11,999,744	48,196	0.91	9.77	3.08	66.58	9.40	30.96	3,667	1,251	1,657	39,811	8,437	33,585	14,629	1.31%	0.25%

ALABAMA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2022

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 +				
															\$	\$				
\$500 Million to \$1 Billion																				
Citizens Bank & Trust	No	Guntersville	989,905	446,783	1,835	0.75	9.67	2.68	71.90	9.10	21.43	-	199	13	481	-	1,381	-	1.76%	0.14%
First US Bank	No	Birmingham	968,126	678,330	1,675	0.70	7.08	4.05	70.40	9.38	18.63	721	172	729	1,443	-	2,227	874	1.25%	0.32%
First Metro Bank	No	Muscle Shoals	963,258	466,759	2,450	1.03	12.25	2.70	50.50	9.47	30.83	314	9	53	562	16	38	119	0.94%	0.02%
First Bank Of Alabama	No	Talladega	877,034	535,756	3,219	1.47	14.80	3.83	52.30	10.19	19.73	268	77	29	856	27	11,079	215	1.21%	1.29%
West Alabama Bank & Trust	No	Reform	766,222	385,329	1,693	0.86	7.68	2.91	67.90	11.67	41.92	-	73	249	1,930	4	937	-	1.11%	0.11%
First Southern State Bank	No	Stevenson	741,437	351,153	1,965	1.04	12.11	2.96	59.90	9.09	36.24	-	69	107	1,999	94	239	-	1.49%	0.04%
MidSouth Bank	Yes	Dothan	607,802	289,645	214	0.14	1.34	2.42	93.30	9.11	38.02	30	9	-	2	20	28	-	1.94%	0.01%
Traditions Bank	No	Cullman	603,815	487,142	1,890	1.32	14.99	5.33	57.60	8.97	11.34	1,017	60	580	985	-	2,194	2,095	1.52%	0.71%
CCB Community Bank	Yes	Andalusia	600,223	429,248	2,547	1.69	14.22	3.95	55.90	9.92	20.39	300	10	21	419	-	1,742	561	1.42%	0.38%
The Hometown Bank Of Alabama	No	Oneonta	540,006	268,291	1,942	1.65	13.85	3.51	55.90	12.15	30.24	-	15	60	2,536	-	981	202	1.19%	0.22%
First Community Bank Of Central Alabama	Yes	Wetumpka	539,073	267,313	1,852	1.36	16.75	3.03	61.70	7.87	31.80	-	49	34	2,146	-	253	193	2.36%	0.08%
CommerceOne Bank	No	Birmingham	508,037	394,636	1,526	1.32	11.35	3.55	45.30	11.89	23.72	217	-	-	-	-	-	-	1.20%	0.00%
Total/Average			8,704,938	5,000,385	22,808	1.11	11.34	3.41	61.88	9.90	27.02	2,867	742	1,875	13,359	161	21,099	4,259	1.45%	0.28%
\$250 Million to \$500 Million																				
Central State Bank	Yes	Calera	485,209	307,435	2,292	1.88	15.78	4.00	52.90	9.98	16.08	277	14	70	1,338	-	234	8	1.49%	0.05%
First Southern Bank	No	Florence	433,264	370,000	1,586	1.55	18.56	4.05	52.20	8.57	8.28	334	1	-	771	51	40	-	1.26%	0.02%
Robertson Banking Company	Yes	Demopolis	432,484	263,803	1,281	1.22	11.50	3.15	62.30	9.01	25.90	-	4	1	2,113	-	548	-	1.60%	0.13%
Peoples Independent Bank	Yes	Boaz	424,563	171,097	1,388	1.31	11.99	3.46	62.10	8.33	48.73	-	1	-	240	252	54	1,026	1.03%	0.31%
EvaBank	No	Eva	422,144	304,457	2,613	2.55	8.90	5.72	43.10	26.15	32.47	250	48	268	2,038	-	8,866	195	2.17%	2.15%
First Jackson Bank	No	Stevenson	398,992	240,507	1,230	1.25	12.39	2.97	45.80	10.48	24.28	90	5	6	287	-	-	300	0.97%	0.08%
First National Bank	Yes	Hamilton	392,032	117,080	887	0.91	5.55	2.35	66.20	13.57	59.96	30	15	40	413	-	73	97	1.45%	0.04%
NobleBank & Trust	No	Anniston	390,479	217,243	915	0.95	12.08	3.42	69.20	8.93	37.12	89	17	17	48	-	627	-	1.50%	0.16%
The Exchange Bank Of Alabama	No	Altoona	380,643	181,523	457	0.49	4.21	2.54	80.50	12.40	35.58	(100)	105	8	478	46	-	482	1.46%	0.14%
Cullman Savings Bank	No	Cullman	351,393	268,074	1,059	1.22	6.06	4.03	61.60	20.52	18.69	40	-	-	1,949	-	13	74	0.91%	0.02%
Pinnacle Bank	No	Jasper	348,787	122,955	1,144	1.31	15.47	3.32	54.80	9.86	36.10	-	2	17	200	-	11	-	2.05%	0.00%
First State Bank Of Dekalb County, Inc.	No	Fort Payne	327,250	134,347	740	0.92	11.57	3.05	59.30	7.95	36.37	125	3	49	5,428	931	930	-	1.01%	0.57%
Southern Independent Bank	No	Opp	323,488	130,271	716	0.89	9.22	2.66	60.20	11.02	49.94	4	1	-	119	-	252	-	1.49%	0.08%
First Citizens Bank	No	Luverne	321,635	164,323	1,134	1.39	11.91	3.41	52.00	12.46	27.13	-	23	3	893	-	2,088	262	1.95%	0.73%
AmeriFirst Bank	No	Montgomery	321,134	203,376	163	0.20	2.34	3.15	87.10	8.06	21.99	37	2	1	423	-	1,126	-	1.18%	0.35%
FirstState Bank	No	Lineville	315,930	138,568	667	0.83	9.08	3.23	71.30	10.52	36.92	-	15	9	515	-	62	-	1.60%	0.02%
Farmers & Merchants Bank	No	Piedmont	315,844	133,873	514	0.65	6.59	3.00	77.60	10.70	36.52	-	17	22	1,252	29	2,893	351	1.58%	1.04%
State Bank & Trust	Yes	Winfield	312,464	121,420	1,430	1.83	16.95	3.07	59.90	9.94	39.94	30	8	15	1,241	58	1,217	77	1.01%	0.43%
Marion Bank And Trust Company	Yes	Marion	307,453	149,470	143	0.18	1.68	2.66	93.40	9.89	38.18	-	68	47	978	78	4,034	405	1.93%	1.47%
Premier Bank Of The South	Yes	Good Hope	302,958	163,889	952	1.25	13.11	2.96	74.20	8.64	28.59	-	983	37	157	-	-	-	1.64%	0.00%
The Citizens Bank Of Winfield	No	Winfield	297,950	58,726	1,147	1.49	8.63	3.46	46.00	18.47	38.78	-	32	41	667	-	326	73	2.20%	0.13%
Phenix-Girard Bank	Yes	Phenix City	285,457	73,965	716	1.00	8.14	2.77	66.80	12.87	41.09	25	1	15	195	15	249	571	1.52%	0.29%
Union State Bank	No	Pell City	272,208	70,980	(270)	(0.40)	(8.81)	2.03	115.20	5.51	45.97	-	8	6	2,091	-	771	12	1.78%	0.29%
First Bank Of Boaz	No	Boaz	269,913	54,951	1,078	1.58	9.60	3.04	39.40	17.48	71.14	-	2	2	274	-	54	-	1.91%	0.02%
Farmers And Merchants Bank	No	Lafayette	255,927	79,633	667	1.03	11.18	2.81	63.30	10.44	39.74	30	7	51	1,328	60	243	471	1.22%	0.30%
Total/Average			8,689,601	4,241,966	24,649	1.10	9.35	3.21	64.66	11.67	35.82	1,261	1,382	725	25,436	1,520	24,711	4,404	1.52%	0.35%

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 +				
															\$	\$				
\$100 Million to \$250 Million																				
The Bank Of Vernon	No	Vernon	241,403	132,780	437	0.75	6.19	3.17	70.30	12.60	39.14	2	11	5	25	5	354	-	1.59%	0.15%
First Financial Bank	Yes	Bessemer	237,235	95,450	674	1.13	13.55	3.04	86.00	8.48	36.41	63	2	16	44	-	110	1	1.40%	0.05%
The Citizens Bank	No	Enterprise	222,871	126,919	310	0.56	7.40	2.83	75.60	8.26	36.58	-	7	-	249	-	472	613	1.06%	0.49%
BankSouth	Yes	Dothan	218,774	143,146	633	1.18	5.28	2.71	70.40	17.85	28.46	(262)	262	-	-	-	-	-	1.97%	0.00%
Merit Bank	No	Huntsville	218,127	154,790	56	0.11	1.29	2.73	92.20	8.63	28.27	52	52	-	432	28	692	-	1.17%	0.33%
HNB First Bank	Yes	Headland	211,840	135,308	477	0.90	8.27	2.99	73.40	8.93	29.29	-	5	1	226	-	72	-	1.17%	0.03%
First National Bank And Trust	Yes	Atmore	207,977	114,057	399	0.75	6.92	2.91	80.30	10.31	36.71	-	7	-	26	-	1,932	-	1.75%	0.93%
22nd State Bank	Yes	Louisville	204,155	141,371	58	0.11	0.79	3.91	92.10	10.72	22.87	123	3	82	369	-	1,871	405	1.46%	1.11%
Liberty Bank	No	Geraldine	191,199	96,480	371	0.80	7.59	3.68	71.30	10.53	39.32	30	9	26	857	4	344	52	1.00%	0.21%
First Cahawba Bank	No	Selma	187,104	89,683	105	0.23	3.11	2.98	90.40	8.30	32.79	-	11	1	-	-	29	157	1.11%	0.10%
Friend Bank	Yes	Slocomb	186,669	97,140	588	1.26	11.02	3.59	65.60	9.24	39.44	-	12	2	215	28	127	75	1.97%	0.12%
Community Spirit Bank	Yes	Red Bay	180,302	107,694	403	0.90	7.87	3.82	77.10	9.84	27.47	15	7	11	15	-	-	-	1.31%	0.00%
North Alabama Bank	No	Hazel Green	154,432	93,195	364	0.95	9.88	4.41	70.80	8.89	30.19	30	1	4	544	-	5	-	1.33%	0.00%
Valley State Bank	No	Russellville	147,751	73,311	263	0.69	4.51	2.87	69.20	16.20	21.31	15	-	5	839	184	111	-	1.96%	0.20%
Citizens' Bank, Inc.	Yes	Robertsdale	145,946	70,715	257	0.72	6.01	3.13	84.00	12.64	49.77	(80)	30	1	1,083	-	413	-	1.82%	0.28%
First Fidelity Bank	No	Fort Payne	142,900	62,587	293	0.81	10.41	2.89	65.10	8.32	43.95	15	1	-	-	7	160	78	1.27%	0.17%
First National Bank Of Hartford	Yes	Hartford	141,449	64,883	237	0.67	4.23	3.70	84.60	13.38	29.59	-	230	45	1,717	690	520	494	1.62%	1.20%
PeoplesTrust Bank	No	Hamilton	141,204	97,705	346	0.99	9.40	3.68	67.10	10.57	20.78	-	17	8	360	-	297	-	1.36%	0.21%
Community Neighbor Bank	No	Camden	136,341	69,265	335	0.98	8.57	3.79	75.80	11.95	36.14	-	12	12	977	25	506	3	1.62%	0.39%
Town-Country National Bank	No	Camden	130,790	65,023	432	1.30	10.18	4.49	56.20	9.30	35.61	131	127	63	1,189	11	434	105	0.99%	0.42%
First Bank	Yes	Wadley	124,186	30,514	337	1.08	10.10	2.76	65.30	8.31	72.97	-	12	1	235	-	183	16	1.33%	0.16%
First State Bank of the South, Inc.	No	Sulligent	123,419	53,915	303	1.02	7.07	3.89	67.90	15.12	38.67	10	2	2	834	227	47	182	1.04%	0.37%
First Community Bank Of Cullman	No	Cullman	123,013	92,377	194	0.63	6.23	3.47	82.30	10.16	20.19	-	3	33	1,648	-	401	-	1.66%	0.33%
SunSouth Bank	No	Dothan	122,634	52,766	28	0.09	1.17	2.63	96.30	8.72	42.74	-	5	-	72	-	-	-	1.26%	0.00%
First Federal Bank, A FSB	Yes	Tuscaloosa	120,365	72,863	179	0.58	2.93	3.22	96.00	12.69	10.12	-	5	28	71	217	689	-	1.30%	0.37%
The Citizens Bank	No	Greensboro	119,430	41,324	249	0.82	8.00	2.20	60.80	11.27	52.94	-	3	-	937	233	68	-	1.36%	0.25%
Sweet Water State Bank	Yes	Sweet Water	118,789	58,264	354	1.20	10.53	4.09	64.70	9.89	30.97	60	20	367	533	699	970	1,219	1.61%	2.43%
The Commercial Bank Of Ozark	Yes	Ozark	116,399	58,143	100	0.34	4.30	2.74	85.90	7.90	29.60	30	-	35	158	47	829	19	0.86%	0.77%
The Southern Bank Company	No	Gadsden	115,911	56,780	472	1.65	16.50	6.47	65.50	10.87	35.88	-	-	9	2,152	-	875	-	1.56%	0.75%
Millennial Bank	No	Leeds	115,624	80,424	144	0.49	5.54	4.27	83.20	9.43	13.09	20	4	-	-	-	-	-	1.08%	0.00%
Peoples Bank Of Greensboro	Yes	Greensboro	115,010	46,020	250	0.86	13.39	2.84	70.60	7.52	42.03	-	10	2	361	-	685	2	1.10%	0.60%
The Samson Banking Company	Yes	Samson	112,603	44,619	437	1.55	10.57	3.30	54.80	12.71	57.98	21	4	19	164	-	5	-	1.36%	0.00%
Bank Of Moundville	No	Moundville	109,424	34,416	101	0.36	4.92	2.22	81.30	9.19	39.55	-	1	158	215	31	20	-	1.07%	0.05%
Farmers & Merchants Bank	No	Waterloo	107,653	4,325	292	1.07	6.75	1.76	44.00	17.89	78.71	-	2	-	36	147	-	-	6.77%	0.14%
Brantley Bank & Trust Company	No	Brantley	102,739	55,982	149	0.57	5.66	3.74	85.20	11.09	31.85	-	17	-	2,293	-	901	-	1.16%	0.88%
Total/Average			5,395,668	2,814,234	10,627	0.80	7.32	3.34	74.89	10.79	36.04	275	894	936	18,876	2,583	14,122	3,421	1.53%	0.39%

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															30-90	90 +				
															\$	\$				
Less than \$100 Million																				
Bank Of Walker County	Yes	Jasper	94,770	44,137	145	0.63	5.60	2.84	86.60	9.23	44.75	-	3	-	635	-	80	-	1.30%	0.08%
Peoples Exchange Bank	No	Monroeville	94,666	45,729	(30)	(0.12)	(1.07)	3.15	98.70	11.96	46.04	-	1	2	294	690	430	110	1.16%	1.30%
Merchants & Farmers Bank Of Greene County	Yes	Eutaw	88,731	45,660	62	0.28	2.30	3.17	92.90	10.45	27.07	-	29	33	610	-	1,066	160	1.29%	1.38%
Citizens State Bank	Yes	Vernon	84,381	27,367	155	0.72	5.20	2.15	65.60	12.80	45.32	-	6	30	342	34	-	-	1.37%	0.04%
Bank Of Evergreen	No	Evergreen	76,064	24,273	115	0.61	5.67	2.81	78.80	12.02	53.85	-	3	1	482	-	331	1,207	2.48%	2.02%
Commonwealth National Bank	No	Mobile	57,066	22,708	(163)	(1.10)	(11.54)	2.78	138.00	10.87	25.80	-	1	4	13	-	-	-	2.65%	0.00%
Bank Of Brewton	No	Brewton	53,539	14,606	(26)	(0.19)	(0.99)	4.36	105.90	20.69	64.20	-	-	-	85	5	590	477	1.13%	2.00%
Community Bank & Trust-alabama	No	Union Springs	50,977	15,776	672	5.33	90.73	3.13	109.80	9.26	48.62	-	2	-	396	-	272	62	5.84%	0.66%
The First National Bank Of Dozier	No	Dozier	40,826	10,226	28	0.27	2.22	2.27	84.00	13.69	67.65	-	-	-	-	-	-	-	1.29%	0.00%
First Progressive Bank	No	Brewton	33,040	8,637	14	0.17	0.66	2.57	92.20	26.41	78.82	-	-	-	106	-	-	-	1.07%	0.00%
The Peoples Bank Of Red Level	No	Red Level	17,544	4,484	1	0.02	0.21	2.62	97.40	11.06	75.00	-	-	19	366	5	346	-	0.91%	2.00%
Alamerica Bank	Yes	Birmingham	15,330	7,700	(75)	(2.00)	(10.37)	2.48	347.60	15.31	47.83	-	-	-	1,553	184	167	488	2.40%	5.47%
Total/Average			706,934	271,303	898	0.39	7.39	2.86	116.46	13.65	52.08	-	45	89	4,882	918	3,282	2,504	1.91%	1.25%