

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	172,833,220	109,127,226	1,650,931	1.32	13.02	3.20	46.85	9.74	8.43	385,156	69,298	416,016	543,202	231,093	865,073	18,723	1.48%	0.45%
\$1 Billion to \$10 Billion		14	26,317,789	17,354,296	231,641	1.25	13.49	3.61	60.27	10.54	19.81	28,363	4,217	21,819	83,385	7,360	108,503	23,742	1.30%	0.55%
\$500 Million to \$1 Billion		12	9,133,620	5,981,334	87,900	1.34	15.49	3.66	57.31	10.16	17.52	9,819	2,646	7,317	30,296	312	13,286	2,118	1.29%	0.18%
\$250 Million to \$500 Million		24	8,808,569	4,934,069	76,461	1.15	14.12	3.62	65.28	13.21	25.37	5,305	2,660	5,947	35,951	8,204	28,624	1,109	1.32%	0.44%
\$100 Million to \$250 Million		31	5,161,488	3,012,956	39,710	1.02	11.00	3.79	70.99	12.21	24.61	2,910	1,398	2,551	28,399	2,216	13,114	3,004	1.36%	0.37%
Less than \$100 Million		12	756,249	344,347	(4,010)	(1.03)	(5.77)	4.50	103.63	23.28	51.22	1,068	134	858	4,171	196	4,356	850	1.69%	0.82%
State Total		95	223,010,935	140,754,228	2,082,633	1.29	13.11	3.30	50.34	10.09	11.33	432,621	80,353	454,508	725,404	249,381	1,032,956	49,546	1.44%	0.45%
<b>Greater than \$10 Billion</b>																				
Regions Bank	No	Birmingham	156,385,000	96,789,000	1,487,000	1.28	12.00	3.61	55.60	9.58	13.63	370,000	68,000	407,000	422,000	229,000	828,000	16,000	1.66%	0.67%
Servisfirst Bank	No	Homewood	16,448,220	12,338,226	163,931	1.35	14.03	2.78	38.10	9.89	3.23	15,156	1,298	9,016	121,202	2,093	37,073	2,723	1.30%	0.22%
<b>Total/Average</b>			172,833,220	109,127,226	1,650,931	1.32	13.02	3.20	46.85	9.74	8.43	385,156	69,298	416,016	543,202	231,093	865,073	18,723	1.48%	0.45%
<b>\$1 Billion to \$10 Billion</b>																				
River Bank & Trust	No	Prattville	3,496,998	2,423,685	23,374	0.92	12.41	2.87	55.60	8.54	16.23	3,961	76	1,951	6,168	24	11,438	44	1.28%	0.33%
Bank Independent	No	Sheffield	2,734,171	1,872,598	19,055	0.93	11.36	4.60	72.10	8.44	15.82	4,270	845	3,261	27,672	2,170	2,478	259	1.30%	0.18%
Cb&S Bank, Inc.	No	Russellville	2,667,364	1,303,601	14,305	0.68	13.96	2.91	73.60	10.98	16.45	1,356	206	1,413	4,954	-	24,199	2,255	1.14%	0.99%
Southern States Bank	No	Anniston	2,841,254	2,199,211	27,244	1.40	11.83	3.81	45.20	11.48	18.23	4,885	201	1,403	1,735	65	7,803	33	1.28%	0.28%
Bryant Bank	Yes	Tuscaloosa	2,448,147	1,278,130	36,918	1.97	15.97	4.15	49.50	10.10	23.91	1,520	118	761	658	-	1,321	10,156	1.01%	0.47%
Southpoint Bank	No	Birmingham	1,788,385	1,541,043	13,529	1.05	12.58	3.54	52.80	8.12	5.89	5,258	164	3,721	8,715	3,602	18,255	106	1.23%	1.23%
Oakworth Capital Bank	No	Birmingham	1,736,073	1,411,570	13,177	1.09	12.48	3.54	64.00	9.31	16.45	1,842	-	-	1,180	-	-	5,372	1.17%	0.31%
Troy Bank & Trust Company	No	Troy	1,517,870	974,209	11,430	0.99	10.05	3.23	60.70	11.93	17.05	900	158	728	2,230	15	5,671	1,335	1.35%	0.45%
Peoples Bank Of Alabama	Yes	Cullman	1,345,210	861,855	18,411	1.92	17.76	4.52	60.70	10.47	24.46	1,283	1,000	1,213	9,069	-	1,322	-	1.81%	0.09%
United Bank	No	Atmore	1,373,485	858,491	16,321	1.72	14.85	4.71	53.20	14.41	26.22	2,415	453	2,407	3,058	663	14,707	2,885	1.41%	1.28%
First Us Bank	No	Birmingham	1,099,753	803,308	7,532	0.93	9.82	3.62	66.00	9.49	19.37	252	574	1,217	944	-	6,051	538	1.26%	0.60%
Metro Bank	No	Pell City	1,111,731	550,576	12,215	1.54	10.90	3.48	50.10	14.89	35.05	75	38	430	6,048	537	2,648	480	1.20%	0.33%
First Bank Of Alabama	No	Talladega	1,094,222	699,034	14,529	1.85	26.46	3.50	58.00	10.08	26.01	346	302	2,944	10,302	284	11,914	-	1.50%	1.11%
Citizens Bank & Trust	No	Guntersville	1,063,126	576,985	3,601	0.45	8.43	2.10	82.30	9.35	16.21	-	82	370	652	-	696	279	1.21%	0.09%
<b>Total/Average</b>			26,317,789	17,354,296	231,641	1.25	13.49	3.61	60.27	10.54	19.81	28,363	4,217	21,819	83,385	7,360	108,503	23,742	1.30%	0.55%

**ALABAMA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2024**

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>																				
Auburnbank	No	Auburn	989,658	565,699	5,012	0.66	8.78	2.91	72.40	10.43	9.69	15	144	146	97	-	775	-	1.22%	0.08%
First Metro Bank	No	Muscle Shoals	983,909	574,088	11,993	1.62	19.22	3.52	43.10	11.49	13.76	538	24	342	925	-	448	-	0.97%	0.05%
West Alabama Bank & Trust	No	Reform	932,558	558,194	6,826	0.95	12.03	2.89	62.40	10.91	20.68	325	829	184	7,985	4	3,171	-	1.17%	0.33%
First Southern State Bank	No	Stevenson	820,618	461,447	7,157	1.14	16.79	3.05	58.40	9.96	21.58	195	403	471	2,710	183	767	-	1.20%	0.12%
Traditions Bank	No	Cullman	812,288	627,468	8,042	1.39	15.47	5.19	57.90	9.37	15.68	3,031	188	2,711	982	-	1,788	565	1.44%	0.29%
CCB Community Bank	Yes	Andalusia	695,793	496,937	9,401	1.91	18.05	4.16	53.40	9.80	20.44	800	429	766	428	-	28	376	1.29%	0.06%
Central State Bank	Yes	Calera	683,959	422,354	7,556	1.65	14.44	4.07	58.30	10.01	24.46	232	69	569	6,809	20	331	61	1.16%	0.06%
Commerceone Bank	No	Birmingham	680,823	576,271	7,144	1.46	14.02	3.54	39.50	10.84	15.14	1,126	213	564	-	-	-	-	1.20%	0.00%
Midsouth Bank	Yes	Dothan	652,502	397,723	3,701	0.74	7.98	3.25	76.50	9.18	16.74	700	9	5	1,192	-	233	-	1.66%	0.04%
First Southern Bank	No	Florence	638,352	545,760	6,009	1.28	12.96	4.02	49.50	10.31	10.26	1,905	40	729	3,176	69	1,745	-	1.35%	0.28%
The Hometown Bank Of Alabama	No	Oneonta	628,564	370,332	4,952	1.03	12.76	2.90	65.60	10.61	21.30	450	198	526	3,553	-	3,162	1,101	0.92%	0.68%
First Community Bank Of Central Alabama	Yes	Wetumpka	614,596	385,061	10,107	2.23	33.40	4.40	50.70	8.99	20.56	502	100	304	2,439	36	838	15	1.86%	0.14%
<b>Total/Average</b>			<b>9,133,620</b>	<b>5,981,334</b>	<b>87,900</b>	<b>1.34</b>	<b>15.49</b>	<b>3.66</b>	<b>57.31</b>	<b>10.16</b>	<b>17.52</b>	<b>9,819</b>	<b>2,646</b>	<b>7,317</b>	<b>30,296</b>	<b>312</b>	<b>13,286</b>	<b>2,118</b>	<b>1.29%</b>	<b>0.18%</b>
<b>\$250 Million to \$500 Million</b>																				
Robertson Banking Company	Yes	Demopolis	473,015	326,763	6,479	1.85	16.27	3.87	53.30	10.30	17.56	-	128	71	2,899	18	511	-	1.47%	0.11%
Evabank	No	Eva	450,930	347,028	7,608	2.37	8.16	5.73	44.60	27.97	26.49	300	248	357	1,977	-	4,970	117	2.24%	1.13%
Peoples Independent Bank	Yes	Boaz	441,956	190,673	6,391	1.84	19.53	3.82	52.00	9.47	38.22	25	14	39	612	-	780	-	1.01%	0.18%
Merit Bank	No	Huntsville	434,130	283,505	989	0.33	3.62	2.72	80.10	8.92	27.27	366	1	-	208	-	587	-	0.99%	0.14%
Cullman Savings Bank	No	Cullman	433,678	354,547	2,633	0.82	4.50	3.62	75.50	18.94	10.36	(396)	300	302	1,261	522	-	-	0.81%	0.12%
First Jackson Bank	No	Stevenson	419,310	297,744	4,907	1.58	13.60	3.37	39.90	13.27	12.16	405	26	527	438	1,410	471	-	1.03%	0.45%
Noblebank & Trust	No	Anniston	415,280	243,672	3,533	1.17	17.91	3.99	60.50	10.55	31.97	1,028	71	1,653	11	-	930	-	1.28%	0.20%
State Bank & Trust	Yes	Winfield	379,028	184,079	1,312	0.47	10.79	2.13	79.60	9.04	27.21	106	14	56	1,689	380	860	-	1.15%	0.33%
The Exchange Bank Of Alabama	No	Altoona	373,805	205,015	2,677	0.92	8.45	3.33	65.70	14.18	22.82	100	18	128	291	-	538	-	1.32%	0.14%
First Citizens Bank	No	Luverne	370,386	215,072	3,588	1.33	12.51	3.84	57.40	13.47	17.54	150	51	165	603	79	6,619	-	1.59%	1.81%
Southern Independent Bank	No	Opp	367,565	154,251	2,269	0.84	8.25	2.72	62.00	13.82	46.53	28	14	69	406	-	159	-	1.14%	0.04%
Premier Bank Of The South	Yes	Cullman	361,855	198,285	2,872	1.10	12.05	4.01	70.60	8.95	29.15	500	79	411	448	25	54	-	1.06%	0.02%
The Bank Of Vernon	No	Vernon	360,439	231,716	3,542	1.40	8.21	4.00	53.30	18.41	31.16	350	388	335	3,399	-	1,558	-	1.18%	0.43%
First National Bank	Yes	Hamilton	354,274	142,936	6,525	2.37	12.82	4.53	48.50	17.77	48.96	320	97	332	2,194	317	229	35	1.34%	0.16%
Pinnacle Bank	No	Jasper	348,330	131,279	3,113	1.17	30.09	3.22	60.70	10.73	22.65	-	23	65	1,179	-	-	-	1.84%	0.00%
Marion Community Bank	Yes	Marion	345,874	195,440	1,235	0.48	7.25	2.88	84.30	9.60	23.56	-	779	19	462	-	3,274	43	1.86%	0.96%
Amerifirst Bank	No	Montgomery	343,672	243,610	2,736	1.11	11.56	4.15	61.40	9.40	19.59	245	11	94	1,290	-	476	-	1.17%	0.14%
First State Bank Of Dekalb County, Inc.	No	Fort Payne	324,204	168,269	5,831	2.40	23.04	5.36	41.00	12.36	31.90	266	134	273	5,388	2,168	2,928	562	1.23%	1.75%
Firststate Bank	No	Lineville	324,179	151,860	2,581	1.07	18.42	3.44	63.80	11.35	31.62	160	89	210	1,459	49	77	-	1.35%	0.04%
The Citizens Bank Of Winfield	No	Winfield	314,895	87,113	(542)	(0.20)	(2.76)	1.03	116.00	16.58	15.60	151	94	404	1,449	-	130	110	1.21%	0.08%
22Nd State Bank	Yes	Louisville	308,606	241,513	970	0.51	3.68	5.93	85.30	10.85	10.21	924	11	207	2,718	2,482	1,715	-	1.40%	1.36%
Phenix-Girard Bank	Yes	Phenix City	296,292	75,618	1,664	0.92	66.82	2.58	72.90	16.69	17.10	27	15	30	135	95	501	242	1.59%	0.28%
Farmers & Merchants Bank	No	Piedmont	290,861	147,418	1,856	0.86	9.53	3.94	75.60	12.70	25.17	-	22	52	1,037	659	204	-	1.44%	0.30%
Farmers And Merchants Bank	No	Lafayette	276,005	116,663	1,692	0.83	14.59	2.74	62.60	11.68	23.97	250	33	148	4,398	-	1,053	-	0.94%	0.38%
<b>Total/Average</b>			<b>8,808,569</b>	<b>4,934,069</b>	<b>76,461</b>	<b>1.15</b>	<b>14.12</b>	<b>3.62</b>	<b>65.28</b>	<b>13.21</b>	<b>25.37</b>	<b>5,305</b>	<b>2,660</b>	<b>5,947</b>	<b>35,951</b>	<b>8,204</b>	<b>28,624</b>	<b>1,109</b>	<b>1.32%</b>	<b>0.44%</b>

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	248,210	65,619	1,674	0.90	8.47	2.23	58.00	20.28	55.47	-	9	35	34	31	340	-	1.59%	0.15%
HNB First Bank	Yes	Headland	233,595	168,345	2,379	1.38	12.05	4.21	68.40	10.29	18.27	93	18	28	1,469	-	17	-	1.09%	0.01%
The Citizens Bank	No	Enterprise	231,380	160,347	1,345	0.72	10.45	3.11	69.20	9.25	22.69	150	6	291	978	30	29	-	1.08%	0.03%
First Financial Bank	Yes	Bessemer	231,267	112,979	1,984	1.17	48.99	3.59	75.00	10.55	5.98	35	2	25	587	24	235	-	1.19%	0.11%
First National Bank And Trust	Yes	Atmore	220,953	138,803	1,625	1.01	11.47	3.46	75.60	12.11	26.50	(143)	2	26	6	-	1,969	-	1.49%	0.89%
Union State Bank	No	Pell City	211,865	79,675	(297)	(0.18)	(6.34)	2.99	105.20	8.45	22.45	-	274	21	1,554	-	379	-	1.42%	0.18%
Community Spirit Bank	Yes	Red Bay	207,752	132,008	2,073	1.34	15.06	4.06	68.10	9.47	25.91	184	202	78	60	-	52	319	1.35%	0.18%
Friend Bank	Yes	Slocomb	206,860	126,604	5,190	3.46	22.47	4.50	42.80	13.38	32.76	137	35	25	376	4	1,002	281	1.93%	0.49%
Liberty Bank	No	Geraldine	205,770	140,989	2,015	1.35	12.37	4.35	59.60	12.08	24.94	190	9	42	1,259	130	303	-	1.02%	0.21%
Banksouth	Yes	Dothan	203,865	164,499	1,862	1.21	4.98	3.38	61.40	20.02	16.75	-	-	-	54	-	37	-	1.71%	0.02%
First Cahawba Bank	No	Selma	187,895	126,802	1,389	1.03	13.75	4.59	69.80	10.30	17.63	(144)	277	12	11	-	53	127	1.06%	0.10%
Peoplestrust Bank	No	Hamilton	186,748	130,710	1,570	1.14	12.20	3.52	55.90	10.31	19.82	117	4	44	987	-	449	-	1.52%	0.24%
First Federal Bank, A FSB	Yes	Tuscaloosa	184,575	129,408	(238)	(0.18)	(1.85)	2.22	102.30	7.40	7.57	-	15	-	1,026	-	983	378	1.06%	0.53%
North Alabama Bank	No	Hazel Green	174,024	138,831	1,793	1.37	14.61	5.06	61.50	9.89	8.70	125	30	15	551	-	109	-	1.11%	0.06%
Millennial Bank	No	Leeds	172,322	131,656	701	0.56	7.47	4.36	76.90	8.57	10.89	262	1	292	207	-	311	-	1.06%	0.18%
Community Neighbor Bank	No	Camden	163,755	87,606	1,311	1.07	9.97	4.44	66.90	11.45	19.18	225	87	196	1,553	3	1,027	482	1.56%	0.92%
First National Bank Of Hartford	Yes	Hartford	156,931	86,757	830	0.78	5.84	3.97	85.20	13.97	6.03	92	53	146	2,735	158	485	930	0.99%	1.00%
First Fidelity Bank	No	Fort Payne	153,516	74,608	1,114	0.96	12.07	3.53	59.50	10.36	37.54	288	4	116	1,494	-	438	51	1.42%	0.32%
Citizens' Bank, Inc.	Yes	Robertsdale	149,313	77,369	435	0.38	4.13	2.87	84.00	10.26	42.39	30	1	55	206	-	199	-	1.15%	0.13%
Valley State Bank	No	Russellville	146,930	80,823	1,370	1.15	7.28	3.80	58.00	18.52	21.89	180	3	43	1,317	253	233	-	2.26%	0.33%
Sweet Water State Bank	Yes	Sweet Water	131,506	72,029	2,001	2.16	18.29	6.68	56.00	11.56	24.48	585	56	619	821	91	342	264	1.22%	0.53%
First State Bank Of The South, Inc.	No	Sulligent	125,765	60,634	781	0.85	6.16	3.53	74.90	16.43	36.60	4	2	11	565	852	48	89	1.00%	0.79%
Bank Of Moundville	No	Moundville	125,133	53,846	278	0.31	2.71	2.46	83.80	17.12	21.21	70	1	39	517	-	13	-	0.91%	0.01%
Merchants & Farmers Bank Of Greene County	Yes	Eutaw	121,002	72,556	1,095	1.27	10.68	3.91	67.10	11.68	20.02	-	97	48	1,197	-	1,102	-	1.51%	0.91%
Citizens Bank, The	No	Greensboro	120,441	39,471	1,048	1.21	13.41	2.94	52.30	13.02	49.87	10	7	13	1,960	322	153	-	1.42%	0.39%
The Southern Bank Company	No	Gadsden	114,337	60,760	944	1.14	9.03	7.37	73.60	16.02	35.82	529	45	62	2,226	-	186	-	2.44%	0.16%
The Samson Banking Company	Yes	Samson	111,915	42,826	1,476	1.77	11.01	3.50	55.60	15.03	54.20	18	7	25	241	163	14	-	1.92%	0.16%
Brantley Bank & Trust Company	No	Brantley	111,085	72,495	428	0.53	6.36	3.86	83.80	11.21	16.33	25	62	66	772	136	1,294	83	1.01%	1.36%
The Commercial Bank Of Ozark	Yes	Ozark	110,601	53,490	199	0.22	6.37	2.80	90.00	8.31	26.57	80	6	40	597	19	553	-	1.02%	0.50%
Peoples Bank Of Greensboro	Yes	Greensboro	109,734	49,394	633	0.74	24.44	2.70	69.10	8.78	24.00	283	51	76	229	-	484	-	1.48%	0.44%
First Community Bank Of Cullman	No	Cullman	102,443	81,017	702	0.89	7.10	3.48	91.30	12.42	10.35	(515)	32	62	2,810	-	275	-	1.03%	0.27%
<b>Total/Average</b>			5,161,488	3,012,956	39,710	1.02	11.00	3.79	70.99	12.21	24.61	2,910	1,398	2,551	28,399	2,216	13,114	3,004	1.36%	0.37%

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>																				
Peoples Exchange Bank	No	Monroeville	98,905	58,830	182	0.24	2.51	3.50	87.50	12.05	31.10	16	13	50	962	113	1,615	185	1.29%	1.93%
Bank Of Walker County	Yes	Jasper	94,927	69,411	917	1.31	11.28	4.80	71.50	10.41	18.96	95	9	9	771	30	25	-	1.15%	0.06%
Farmers & Merchants Bank	No	Waterloo	94,683	5,378	(2,221)	(2.70)	(30.53)	0.95	81.40	17.13	51.55	-	16	4	164	20	-	-	3.37%	0.02%
Bank Of Evergreen	No	Evergreen	79,839	30,968	222	0.38	4.29	2.68	79.90	12.07	48.01	5	12	79	6	33	195	126	1.60%	0.44%
Lifesteps Bank & Trust	No	Union Springs	70,138	26,447	(1,341)	(2.69)	(23.25)	3.63	161.40	20.23	56.43	150	11	365	216	-	451	-	2.76%	0.64%
Commonwealth National Bank	No	Mobile	68,135	24,335	(45)	(0.09)	(0.74)	3.76	110.70	15.06	34.73	-	12	10	562	-	357	-	2.52%	0.52%
Local Bank	No	Tuscaloosa	61,964	45,365	(742)	(1.75)	(6.32)	4.74	127.60	23.47	24.28	90	28	11	845	-	122	64	1.05%	0.30%
Dozier Bank	No	Dozier	55,179	22,814	384	0.90	4.24	2.96	58.00	25.31	67.46	27	-	-	-	-	657	-	1.03%	1.19%
Bank Of Brewton	No	Brewton	45,535	18,484	29	0.08	0.45	4.02	81.20	23.81	44.86	261	-	225	19	-	790	-	1.44%	1.73%
Nova Bank	No	Huntsville	35,523	22,071	(922)	(4.12)	(4.83)	14.61	156.30	76.96	124.75	300	-	-	-	-	-	-	1.36%	0.00%
First Progressive Bank	No	Brewton	32,764	10,481	118	0.48	1.82	3.34	76.50	26.58	72.99	17	-	-	210	-	144	-	1.18%	0.44%
Alamerica Bank	No	Birmingham	18,657	9,763	(591)	(4.37)	(28.17)	4.97	151.50	16.32	39.55	107	33	105	416	-	-	475	1.54%	2.55%
<b>Total/Average</b>			756,249	344,347	(4,010)	(1.03)	(5.77)	4.50	103.63	23.28	51.22	1,068	134	858	4,171	196	4,356	850	1.69%	0.82%