

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	169,666,721	108,742,696	459,565	1.17	11.73	3.14	50.55	9.61	8.56	166,368	20,214	143,007	360,514	191,380	943,457	12,490	1.49%	0.46%
\$1 Billion to \$10 Billion		15	26,267,424	17,080,651	76,682	1.23	13.70	3.55	59.10	10.40	17.78	7,354	1,117	5,363	68,360	7,141	70,830	18,843	1.29%	0.35%
\$500 Million to \$1 Billion		11	7,806,773	5,169,513	24,551	1.30	15.36	3.65	60.00	9.98	17.54	2,317	965	980	22,662	4,523	13,559	4,572	1.33%	0.29%
\$250 Million to \$500 Million		24	8,504,885	4,732,162	24,719	1.12	12.12	3.56	66.22	13.12	24.54	1,594	538	2,085	31,183	7,593	23,792	2,332	1.34%	0.41%
\$100 Million to \$250 Million		33	5,298,836	3,002,787	12,241	0.92	11.13	3.65	72.74	12.40	25.77	584	602	647	30,135	2,189	11,964	2,551	1.42%	0.35%
Less than \$100 Million		11	632,441	300,596	(429)	(1.24)	(5.00)	5.07	107.76	19.29	167.41	343	58	176	4,580	846	1,923	826	1.89%	0.65%
State Total		96	218,177,080	139,028,405	597,329	1.16	12.05	3.24	53.23	9.95	11.49	178,560	23,494	152,258	517,434	213,672	1,065,525	41,614	1.45%	0.44%
Greater than \$10 Billion																				
Regions Bank	No	Birmingham	153,946,000	96,862,000	409,000	1.07	10.13	3.61	59.70	9.41	13.10	162,000	20,000	141,000	344,000	191,000	909,000	12,000	1.67%	0.70%
ServisFirst Bank	No	Homewood	15,720,721	11,880,696	50,565	1.26	13.32	2.67	41.40	9.80	4.02	4,368	214	2,007	16,514	380	34,457	490	1.31%	0.22%
Total/Average			169,666,721	108,742,696	459,565	1.17	11.73	3.14	50.55	9.61	8.56	166,368	20,214	143,007	360,514	191,380	943,457	12,490	1.49%	0.46%
\$1 Billion to \$10 Billion																				
River Bank & Trust	No	Prattville	3,368,922	2,269,846	6,270	0.77	10.49	2.81	57.50	8.53	15.10	1,309	23	466	6,775	68	4,357	924	1.32%	0.16%
Bank Independent	No	Sheffield	2,715,185	1,809,970	5,462	0.91	10.06	4.50	73.40	9.20	17.03	1,860	298	1,090	23,626	6,293	2,507	505	1.30%	0.34%
CB&S Bank, Inc.	No	Russellville	2,645,695	1,200,359	4,774	0.68	14.78	2.90	75.50	10.72	19.22	100	90	137	5,208	-	20,206	3,238	1.23%	0.89%
Southern States Bank	No	Anniston	2,512,175	1,965,149	9,358	1.53	12.97	3.78	41.90	11.67	17.50	1,236	25	495	3,981	-	3,446	33	1.28%	0.14%
Bryant Bank	Yes	Tuscaloosa	2,459,926	1,215,571	12,455	1.99	16.40	4.10	49.60	9.83	21.40	250	38	39	166	-	1,338	10,206	1.01%	0.47%
Southpoint Bank	No	Birmingham	1,693,122	1,552,415	4,745	1.15	13.60	3.63	51.30	8.19	1.84	719	45	553	5,445	16	14,004	130	1.12%	0.84%
Oakworth Capital Bank	No	Birmingham	1,598,899	1,280,128	4,439	1.14	13.12	3.48	64.90	9.39	18.09	396	-	-	1,500	-	5,372	-	1.18%	0.34%
Troy Bank & Trust Company	No	Troy	1,514,834	963,887	3,156	0.82	9.04	3.08	62.40	10.65	13.91	300	55	138	2,533	67	5,379	1,335	1.35%	0.43%
Peoples Bank Of Alabama	Yes	Cullman	1,310,967	872,782	5,670	1.81	17.23	4.54	61.60	10.44	20.88	632	129	451	7,836	-	1,340	-	1.70%	0.10%
United Bank	No	Atmore	1,189,371	769,769	5,637	1.84	16.91	4.52	49.00	12.88	24.03	275	87	79	2,754	107	891	1,025	1.39%	0.17%
Citizens Bank & Trust	No	Guntersville	1,104,751	592,275	1,802	0.67	13.60	1.91	75.80	9.14	14.10	-	26	47	590	-	1,779	-	1.22%	0.16%
First US Bank	No	Birmingham	1,070,407	822,941	2,445	0.91	9.76	3.64	67.00	9.37	13.03	112	207	390	622	-	2,393	572	1.27%	0.28%
Metro Bank	No	Pell City	1,052,660	516,151	3,615	1.41	9.97	3.50	52.10	14.99	35.63	-	8	77	4,515	522	1,483	675	1.32%	0.25%
First Bank Of Alabama	No	Talladega	1,026,420	695,996	3,178	1.26	18.55	3.47	59.20	9.89	21.53	27	81	1,336	2,109	-	6,105	200	1.66%	0.61%
First Metro Bank	No	Muscle Shoals	1,004,090	553,412	3,676	1.51	19.00	3.36	45.30	11.14	13.45	138	5	65	700	68	230	-	0.98%	0.03%
Total/Average			26,267,424	17,080,651	76,682	1.23	13.70	3.55	59.10	10.40	17.78	7,354	1,117	5,363	68,360	7,141	70,830	18,843	1.29%	0.35%

ALABAMA BANKS - PERFORMANCE COMPARISON - MARCH 31, 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 +				
															\$	\$				
\$500 Million to \$1 Billion																				
AuburnBank	No	Auburn	979,011	567,520	1,428	0.57	7.73	2.89	74.40	10.34	11.99	286	90	24	71	-	879	-	1.27%	0.09%
West Alabama Bank & Trust	No	Reform	906,001	533,719	2,288	0.95	12.68	2.76	60.90	10.64	19.39	75	290	77	5,080	4,196	792	528	1.10%	0.60%
First Southern State Bank	No	Stevenson	788,429	449,993	2,024	0.98	15.20	3.06	62.80	9.79	19.16	60	156	175	2,652	102	272	-	1.21%	0.05%
Traditions Bank	No	Cullman	759,844	614,140	3,001	1.63	18.12	5.29	57.70	9.36	11.81	515	43	379	2,412	-	2,544	2,442	1.42%	0.66%
CCB Community Bank	Yes	Andalusia	646,392	489,005	2,916	1.83	17.30	4.20	54.50	10.06	14.82	300	182	102	192	14	-	85	1.35%	0.02%
MidSouth Bank	Yes	Dothan	642,893	373,465	1,340	0.82	9.02	3.21	78.00	9.46	20.67	205	1	-	-	-	237	290	1.63%	0.08%
The Hometown Bank Of Alabama	No	Oneonta	631,348	350,049	1,446	0.92	11.56	2.81	70.00	10.25	24.76	-	95	150	4,244	-	3,574	732	0.93%	0.68%
CommerceOne Bank	No	Birmingham	618,457	509,220	2,486	1.56	15.14	3.49	40.90	11.03	17.63	28	-	-	1,538	-	3,109	-	1.21%	0.50%
First Southern Bank	No	Florence	613,010	528,318	2,016	1.29	13.47	3.97	47.60	9.90	10.48	690	17	-	2,280	48	1,052	-	1.30%	0.18%
First Community Bank Of Central Alabama	Yes	Wetumpka	612,264	363,646	3,230	2.14	34.72	4.40	52.60	8.61	15.98	135	79	38	2,337	163	870	-	1.94%	0.17%
Central State Bank	Yes	Calera	609,124	390,438	2,376	1.61	14.03	4.11	60.60	10.37	26.27	23	12	35	1,856	-	230	495	1.32%	0.12%
Total/Average			7,806,773	5,169,513	24,551	1.30	15.36	3.65	60.00	9.98	17.54	2,317	965	980	22,662	4,523	13,559	4,572	1.33%	0.29%
\$250 Million to \$500 Million																				
Robertson Banking Company	Yes	Demopolis	467,756	314,697	2,175	1.87	17.48	3.79	52.70	9.66	18.90	-	101	4	781	-	1,325	-	1.54%	0.28%
Peoples Independent Bank	Yes	Boaz	449,260	188,995	1,984	1.66	19.33	3.58	52.10	8.66	36.71	25	1	16	351	-	745	777	1.02%	0.34%
EvaBank	No	Eva	427,385	344,514	2,499	2.37	8.16	5.54	44.00	28.24	21.89	175	44	96	1,855	-	5,069	64	2.24%	1.20%
Cullman Savings Bank	No	Cullman	419,153	344,403	784	0.75	4.09	3.59	76.00	19.08	9.46	(40)	-	300	3,444	495	-	-	0.85%	0.12%
First Jackson Bank	No	Stevenson	416,403	302,692	1,716	1.68	14.76	3.42	39.30	12.79	10.93	135	25	148	1,854	6	374	200	0.97%	0.14%
NobleBank & Trust	No	Anniston	407,885	255,255	1,144	1.13	18.38	3.94	59.50	10.09	27.77	332	25	786	767	-	1,671	-	1.27%	0.36%
Merit Bank	No	Huntsville	389,557	255,839	168	0.18	1.91	2.70	87.00	10.11	27.41	89	-	-	568	7	455	-	0.99%	0.12%
The Exchange Bank Of Alabama	No	Altoona	369,009	196,992	879	0.90	8.62	3.39	65.80	13.76	23.26	50	14	96	266	-	-	-	1.36%	0.00%
State Bank & Trust	Yes	Winfield	367,294	171,711	397	0.43	10.88	2.09	81.70	9.02	24.60	-	7	36	2,185	12	770	-	1.20%	0.21%
First National Bank	Yes	Hamilton	364,031	144,239	2,232	2.37	13.63	4.51	46.50	16.56	48.53	180	48	171	291	-	420	-	1.30%	0.12%
Southern Independent Bank	No	Opp	359,190	145,580	786	0.88	8.93	2.78	60.30	13.66	46.03	12	5	7	303	-	300	-	1.23%	0.08%
First Citizens Bank	No	Luverne	358,023	212,541	1,283	1.45	14.10	3.83	53.70	13.24	18.77	50	20	10	1,203	3,419	1,418	-	1.62%	1.35%
Premier Bank Of The South	Yes	Cullman	347,478	188,309	900	1.06	11.74	3.95	72.30	9.17	26.49	100	13	71	404	114	308	-	1.05%	0.12%
Pinnacle Bank	No	Jasper	338,351	122,199	992	1.15	34.41	3.11	61.40	11.34	19.99	-	4	38	588	-	-	-	1.98%	0.00%
Bank Of Vernon, The	No	Vernon	335,638	214,529	1,110	1.34	7.94	3.87	55.00	18.57	29.96	82	10	11	2,999	3	539	-	1.12%	0.16%
First State Bank Of Dekalb County, Inc.	No	Fort Payne	326,770	169,630	1,919	2.38	24.31	5.35	42.20	11.34	32.45	66	110	20	4,467	53	2,901	12	1.24%	0.91%
AmeriFirst Bank	No	Montgomery	319,527	244,591	888	1.11	11.58	4.10	63.00	9.95	12.87	33	-	11	386	59	462	-	1.11%	0.16%
The Citizens Bank Of Winfield	No	Winfield	317,056	81,633	(116)	(0.13)	(1.87)	0.94	124.00	16.04	17.18	15	30	80	883	55	38	156	1.44%	0.08%
Marion Community Bank	Yes	Marion	316,907	181,748	343	0.41	6.55	2.78	86.30	9.85	21.34	-	8	11	702	-	3,641	73	1.58%	1.17%
FirstState Bank	No	Lineville	313,361	146,178	731	0.94	16.86	3.50	67.50	11.97	31.01	40	55	43	1,241	13	170	-	1.41%	0.06%
Phenix-Girard Bank	Yes	Phenix City	283,033	76,465	516	0.86	NM	2.58	72.10	16.76	11.55	15	5	11	114	95	364	272	1.57%	0.26%
Farmers & Merchants Bank	No	Piedmont	283,029	137,509	678	0.94	10.98	3.91	72.70	12.36	26.02	-	1	34	1,535	530	8	778	1.54%	0.47%
Farmers And Merchants Bank	No	Lafayette	272,584	106,434	457	0.67	13.00	2.61	66.40	11.17	25.76	60	10	49	1,802	-	1,161	-	0.92%	0.43%
22nd State Bank	Yes	Louisville	256,205	185,479	254	0.41	2.94	5.64	87.70	11.49	20.11	175	2	36	2,194	2,732	1,653	-	1.51%	1.71%
Total/Average			8,504,885	4,732,162	24,719	1.12	12.12	3.56	66.22	13.12	24.54	1,594	538	2,085	31,183	7,593	23,792	2,332	1.34%	0.41%

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															30-90	90 +				
															\$	\$				
\$100 Million to \$250 Million																				
First Bank Of Boaz	No	Boaz	248,255	63,992	149	0.25	2.38	2.08	60.10	20.75	54.78	-	2	29	360	-	343	-	1.63%	0.14%
The Citizens Bank	No	Enterprise	247,405	168,772	524	0.82	12.73	3.11	67.60	8.53	20.60	-	5	-	2,297	-	326	-	1.11%	0.13%
HNB First Bank	Yes	Headland	230,113	155,530	471	0.82	7.44	4.04	79.20	9.55	21.00	31	7	4	472	-	29	-	1.15%	0.01%
First Financial Bank	Yes	Bessemer	228,628	116,850	688	1.22	79.83	3.52	75.00	10.24	6.37	8	1	9	7	45	247	-	1.14%	0.13%
First National Bank And Trust	Yes	Atmore	214,196	134,078	1,003	1.84	21.91	4.07	61.00	12.06	25.12	(143)	-	24	113	-	-	-	1.55%	0.00%
Union State Bank	No	Pell City	210,018	74,605	(57)	(0.10)	(3.97)	3.01	103.00	8.46	24.18	-	260	4	1,340	-	277	-	1.52%	0.13%
BankSouth	Yes	Dothan	206,141	166,758	573	1.10	4.64	3.30	66.60	19.20	14.13	-	-	-	2	-	37	-	1.69%	0.02%
Liberty Bank	No	Geraldine	201,643	129,304	595	1.22	11.37	4.17	63.00	11.83	30.36	20	3	4	1,396	-	465	-	1.01%	0.23%
Community Spirit Bank	Yes	Red Bay	198,452	123,511	546	1.08	12.21	3.96	72.60	9.51	24.25	48	45	20	85	-	22	336	1.25%	0.18%
Friend Bank	Yes	Slocomb	194,022	121,805	985	2.06	14.05	4.59	54.70	12.27	29.89	-	15	1	855	23	607	-	1.90%	0.32%
PeoplesTrust Bank	No	Hamilton	183,060	128,263	501	1.10	12.06	3.43	56.20	9.97	19.09	32	-	7	1,714	-	420	-	1.51%	0.23%
First Cahawba Bank	No	Selma	180,416	120,496	473	1.05	14.84	4.49	69.60	9.84	14.98	-	2	5	5	-	37	37	1.01%	0.04%
First Federal Bank, A FSB	Yes	Tuscaloosa	176,877	134,764	(29)	(0.07)	(0.68)	2.24	101.00	7.97	7.85	-	4	-	1,151	69	544	378	1.01%	0.45%
North Alabama Bank	No	Hazel Green	175,651	136,303	576	1.33	14.46	5.04	62.00	9.38	11.08	20	-	-	-	-	-	-	1.05%	0.00%
Millennial Bank	No	Leeds	162,414	122,477	189	0.47	6.31	4.29	80.70	8.78	12.46	65	-	-	59	-	403	-	1.21%	0.25%
Community Neighbor Bank	No	Camden	157,862	88,239	419	1.06	9.88	4.42	66.80	11.49	22.52	75	13	41	677	705	523	83	1.47%	0.83%
Citizens' Bank, Inc.	Yes	Robertsdale	155,455	78,281	85	0.22	2.52	2.72	90.20	9.69	44.27	-	-	3	2,589	-	137	-	1.16%	0.09%
First Fidelity Bank	No	Fort Payne	150,537	73,684	413	1.07	13.94	3.66	54.10	9.93	36.05	100	1	73	117	-	472	58	1.24%	0.35%
Valley State Bank	No	Russellville	146,776	79,691	480	1.19	7.87	3.61	55.90	17.67	24.36	60	-	10	1,532	-	308	-	2.15%	0.21%
First National Bank Of Hartford	Yes	Hartford	145,133	83,410	268	0.75	5.90	3.83	85.10	14.03	4.30	33	8	40	2,448	23	484	967	1.03%	1.02%
First State Bank of the South, Inc.	No	Sulligent	127,161	61,274	251	0.84	6.13	3.53	73.10	16.26	30.39	1	1	1	424	222	297	325	1.00%	0.66%
Sweet Water State Bank	Yes	Sweet Water	125,319	71,546	732	2.41	20.64	6.60	54.40	10.83	22.42	153	22	172	566	168	840	282	1.20%	1.03%
Bank Of Moundville	No	Moundville	123,493	50,401	42	0.14	1.30	2.38	88.70	17.42	24.18	35	-	4	176	5	14	-	0.98%	0.02%
Town-Country National Bank	No	Camden	122,880	57,414	281	0.86	4.16	4.23	73.60	20.33	42.66	15	60	59	3,628	134	2,253	-	2.16%	1.94%
CITIZENS BANK, THE	No	Greensboro	114,761	38,311	381	1.33	15.58	2.94	51.50	12.84	43.90	-	2	3	341	241	138	-	1.45%	0.33%
Merchants & Farmers Bank Of Greene County	Yes	Eutaw	114,493	70,507	397	1.40	12.30	3.80	66.80	11.41	16.66	-	57	7	1,925	-	1,248	-	1.56%	1.09%
The Commercial Bank Of Ozark	Yes	Ozark	113,756	57,272	(7)	(0.02)	(0.71)	2.75	97.40	8.14	24.59	30	-	34	285	-	760	-	0.87%	0.55%
The Samson Banking Company	Yes	Samson	110,488	40,395	608	2.20	14.33	3.39	50.90	14.80	51.46	1	4	5	227	23	39	-	1.58%	0.06%
Peoples Bank Of Greensboro	Yes	Greensboro	109,436	46,126	177	0.66	26.22	2.60	81.90	8.96	27.92	-	9	17	515	-	482	-	1.00%	0.44%
The Southern Bank Company	No	Gadsden	107,444	54,201	341	1.27	10.24	6.84	77.60	16.15	36.89	-	24	12	2,763	-	126	-	1.81%	0.12%
Brantley Bank & Trust Company	No	Brantley	107,401	66,608	108	0.40	5.02	3.45	88.30	10.96	16.45	-	49	16	957	437	85	85	1.12%	0.57%
First Community Bank Of Cullman	No	Cullman	105,957	83,071	64	0.24	1.93	3.45	91.00	12.38	9.70	-	7	43	1,058	-	1	-	1.69%	0.00%
Farmers & Merchants Bank	No	Waterloo	103,193	4,848	14	0.05	0.58	0.81	80.80	17.45	55.45	-	1	-	51	94	-	-	3.51%	0.09%
Total/Average			5,298,836	3,002,787	12,241	0.92	11.13	3.65	72.74	12.40	25.77	584	602	647	30,135	2,189	11,964	2,551	1.42%	0.35%

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															30-90	90 +				
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Less than \$100 Million																				
Peoples Exchange Bank	No	Monroeville	96,072	56,176	58	0.24	2.47	3.49	87.30	12.23	30.64	16	7	42	1,993	563	377	164	1.36%	1.15%
Bank Of Walker County	Yes	Jasper	94,709	70,233	247	1.06	9.38	4.69	75.50	9.92	14.77	35	2	-	475	-	28	-	1.05%	0.03%
Bank Of Evergreen	No	Evergreen	74,790	26,861	59	0.32	3.57	2.67	85.00	13.43	49.17	-	3	6	297	-	173	172	2.06%	0.46%
Commonwealth National Bank	No	Mobile	66,814	24,121	213	1.27	10.72	4.27	89.20	15.88	27.35	-	6	-	6	160	301	-	2.56%	0.69%
Lifesteps Bank & Trust	No	Union Springs	62,146	17,383	(429)	(2.73)	(33.45)	3.68	168.40	24.14	60.11	-	3	19	481	99	415	57	5.28%	0.92%
Local Bank	No	Tuscaloosa	57,885	40,631	(215)	(1.65)	(5.43)	4.78	124.80	28.65	29.31	40	4	4	478	-	244	-	1.01%	0.42%
Dozier Bank	No	Dozier	54,101	21,680	90	0.64	3.04	2.81	62.50	25.28	65.44	24	-	-	47	-	40	-	1.07%	0.07%
Bank Of Brewton	No	Brewton	46,925	18,794	103	0.83	4.90	3.15	80.70	21.86	44.85	-	-	-	6	24	-	220	1.22%	0.52%
First Progressive Bank	No	Brewton	33,512	10,731	4	0.05	0.19	3.28	89.50	25.91	72.74	21	-	-	295	-	82	-	1.19%	0.24%
Nova Bank	No	Huntsville	27,290	4,023	(220)	(6.32)	(3.43)	17.96	154.50	NM	1,405.75	100	-	-	-	-	-	-	2.49%	0.00%
Alamerica Bank	No	Birmingham	18,197	9,963	(339)	(7.38)	(47.00)	4.96	168.00	15.56	41.38	107	33	105	502	-	263	213	1.51%	2.62%
Total/Average			632,441	300,596	(429)	(1.24)	(5.00)	5.07	107.76	19.29	167.41	343	58	176	4,580	846	1,923	826	1.89%	0.65%