

| 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 | 169,943,972 | 92,082,811 | 2,318,993 | 1.76 | 17.23 | 2.92 | 42.05 | 8.55 | 29.91 | (555,934) | 96,616 | 258,674 | 218,489 | 173,326 | 542,145 | 19,068 | 1.48% | 0.28% |
| \$1 Billion to \$10 Billion | | 11 | 18,173,986 | 10,102,904 | 152,599 | 1.23 | 12.26 | 3.34 | 63.21 | 9.32 | 29.93 | 6,784 | 7,501 | 6,696 | 37,205 | 3,899 | 44,658 | 21,034 | 1.34% | 0.36% |
| \$500 Million to \$1 Billion | | 13 | 9,466,086 | 5,400,335 | 82,464 | 1.27 | 11.91 | 3.69 | 61.42 | 10.23 | 29.78 | 11,184 | 2,567 | 7,152 | 16,350 | 5,122 | 21,457 | 8,535 | 1.46% | 0.36% |
| \$250 Million to \$500 Million | | 26 | 8,981,637 | 4,537,535 | 83,229 | 1.27 | 9.68 | 3.41 | 61.12 | 11.73 | 38.42 | 6,471 | 2,451 | 6,725 | 14,719 | 2,273 | 25,792 | 7,650 | 1.49% | 0.40% |
| \$100 Million to \$250 Million | | 37 | 5,762,594 | 2,860,222 | 51,958 | 1.24 | 9.63 | 3.42 | 66.96 | 11.15 | 39.38 | 3,937 | 1,949 | 2,996 | 22,618 | 3,041 | 21,882 | 4,584 | 1.52% | 0.53% |
| Less than \$100 Million | | 13 | 735,040 | 291,485 | 3,156 | 0.02 | 0.73 | 2.93 | 110.22 | 13.24 | 52.85 | 97 | 262 | 453 | 4,528 | 1,591 | 3,069 | 3,649 | 1.78% | 1.42% |
| State Total | | 102 | 213,063,315 | 115,275,292 | 2,692,399 | 1.65 | 15.98 | 3.02 | 46.43 | 8.91 | 30.60 | (527,461) | 111,346 | 282,696 | 313,909 | 189,252 | 659,003 | 64,520 | 1.47% | 0.30% |
| Greater than \$10 Billion | | | | | | | | | | | | | | | | | | | | |
| Regions Bank | No | Birmingham | 155,343,000 | 83,270,000 | 2,163,000 | 1.91 | 15.79 | 2.89 | 54.90 | 8.85 | 33.72 | (579,000) | 96,000 | 256,000 | 217,000 | 168,000 | 533,000 | 17,000 | 1.71% | 0.44% |
| ServisFirst Bank | No | Homewood | 14,600,972 | 8,812,811 | 155,993 | 1.60 | 18.66 | 2.94 | 29.20 | 8.25 | 26.10 | 23,066 | 616 | 2,674 | 1,489 | 5,326 | 9,145 | 2,068 | 1.24% | 0.11% |
| Total/Average | | | 169,943,972 | 92,082,811 | 2,318,993 | 1.76 | 17.23 | 2.92 | 42.05 | 8.55 | 29.91 | (555,934) | 96,616 | 258,674 | 218,489 | 173,326 | 542,145 | 19,068 | 1.48% | 0.28% |
| \$1 Billion to \$10 Billion | | | | | | | | | | | | | | | | | | | | |
| Bryant Bank | Yes | Tuscaloosa | 2,550,693 | 1,080,332 | 14,433 | 0.78 | 7.65 | 2.27 | 69.30 | 7.85 | 31.24 | 100 | 74 | 143 | 473 | - | 4,045 | - | 1.00% | 0.16% |
| River Bank & Trust | No | Prattville | 2,309,265 | 1,237,732 | 20,793 | 1.32 | 13.74 | 3.48 | 49.80 | 8.07 | 33.22 | 3,558 | 282 | 594 | 2,768 | 123 | 2,515 | 638 | 1.62% | 0.14% |
| CB&S Bank, Inc. | No | Russellville | 2,288,704 | 936,590 | 18,930 | 1.12 | 9.49 | 3.24 | 67.00 | 10.73 | 42.41 | 1,385 | 218 | 1,315 | 3,459 | - | 11,843 | 4,709 | 1.40% | 0.68% |
| Bank Independent | No | Sheffield | 2,191,685 | 1,294,573 | 14,941 | 0.95 | 11.22 | 4.12 | 75.10 | 8.41 | 31.54 | 950 | 762 | 2,577 | 20,459 | 3,063 | 10,172 | 855 | 1.29% | 0.64% |
| Progress Bank and Trust | No | Huntsville | 1,693,296 | 1,225,680 | 15,488 | 1.27 | 12.34 | 3.46 | 63.40 | 9.40 | 17.84 | 925 | 90 | - | 59 | - | 431 | 113 | 1.06% | 0.03% |
| Southern States Bank | No | Anniston | 1,557,978 | 1,145,447 | 15,106 | 1.37 | 12.29 | 3.88 | 54.60 | 10.75 | 18.27 | 2,250 | 34 | 46 | 3,146 | - | 3,308 | 10,146 | 1.23% | 0.86% |
| Troy Bank & Trust Company | No | Troy | 1,315,306 | 701,622 | 10,867 | 1.17 | 11.01 | 3.16 | 68.40 | 10.84 | 28.77 | (3,200) | 5,118 | 1,473 | 921 | 428 | 5,096 | 4,439 | 1.32% | 0.76% |
| Peoples Bank of Alabama | Yes | Cullman | 1,183,309 | 731,750 | 13,331 | 1.57 | 14.65 | 3.62 | 65.20 | 8.19 | 27.21 | 83 | 239 | 405 | 4,259 | - | 871 | 134 | 1.87% | 0.08% |
| AuburnBank | No | Auburn | 1,065,221 | 453,232 | 5,774 | 0.77 | 7.55 | 2.62 | 69.70 | 9.57 | 37.08 | (600) | 107 | 6 | 498 | 69 | 486 | - | 1.13% | 0.05% |
| Oakworth Capital Bank | No | Birmingham | 1,009,391 | 707,572 | 8,195 | 1.18 | 12.45 | 3.35 | 63.20 | 9.47 | 28.89 | 540 | 69 | 64 | - | - | - | - | 1.25% | 0.00% |
| United Bank | No | Atmore | 1,009,138 | 588,374 | 14,741 | 2.04 | 22.45 | 3.49 | 49.60 | 9.24 | 32.78 | 793 | 508 | 73 | 1,163 | 216 | 5,891 | - | 1.54% | 0.61% |
| Total/Average | | | 18,173,986 | 10,102,904 | 152,599 | 1.23 | 12.26 | 3.34 | 63.21 | 9.32 | 29.93 | 6,784 | 7,501 | 6,696 | 37,205 | 3,899 | 44,658 | 21,034 | 1.34% | 0.36% |

ALABAMA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2021

| 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 | | | | | | | | | | | | | | | | | | | | |
| Metro Bank | No | Pell City | 983,542 | 450,222 | 8,711 | 1.25 | 9.41 | 3.36 | 59.90 | 13.23 | 45.65 | - | 66 | 81 | 3,520 | 329 | 2,539 | 2,068 | 1.28% | 0.50% |
| First US Bank | No | Birmingham | 956,607 | 705,165 | 3,458 | 0.49 | 5.26 | 4.40 | 80.10 | 8.51 | 14.36 | 1,517 | 751 | 1,545 | 2,119 | - | 967 | 2,373 | 1.16% | 0.35% |
| Citizens Bank & Trust | No | Guntersville | 896,837 | 402,179 | 5,629 | 0.93 | 10.36 | 3.05 | 63.40 | 9.26 | 33.52 | 1,836 | 80 | 333 | 515 | 19 | 1,055 | - | 1.90% | 0.12% |
| First Metro Bank | No | Muscle Shoals | 884,914 | 430,617 | 7,281 | 1.13 | 11.47 | 2.72 | 51.60 | 10.12 | 31.07 | 16 | 44 | 100 | 620 | 20 | 33 | 119 | 0.96% | 0.02% |
| First Bank Of Alabama | No | Talladega | 843,846 | 493,606 | 8,980 | 1.52 | 13.40 | 3.79 | 51.50 | 10.67 | 26.08 | 688 | 121 | 249 | 429 | - | 11,357 | 55 | 1.19% | 1.35% |
| West Alabama Bank & Trust | No | Reform | 767,132 | 373,379 | 4,966 | 0.87 | 6.97 | 2.93 | 62.50 | 11.56 | 45.63 | 1,750 | 297 | 2,534 | 1,579 | 4 | 978 | - | 1.16% | 0.13% |
| First Southern State Bank | No | Stevenson | 747,811 | 341,597 | 8,426 | 1.60 | 16.23 | 4.07 | 47.90 | 9.08 | 39.95 | 845 | 332 | 396 | 1,393 | 382 | 239 | - | 1.52% | 0.08% |
| SOUTHPOINT BANK | No | Birmingham | 672,493 | 537,126 | 8,325 | 1.80 | 20.81 | 4.33 | 62.90 | 9.90 | 9.39 | 1,566 | 384 | 353 | 657 | 4,296 | 85 | 339 | 1.36% | 0.69% |
| CCB Community Bank | Yes | Andalusia | 582,643 | 429,961 | 8,339 | 1.95 | 14.87 | 4.39 | 54.40 | 10.47 | 19.79 | 500 | 87 | 180 | 269 | - | 1,800 | 654 | 1.35% | 0.42% |
| MidSouth Bank | Yes | Dothan | 562,436 | 277,358 | 1,019 | 0.25 | 2.01 | 2.73 | 90.60 | 9.64 | 39.41 | 70 | 35 | - | 472 | - | 61 | - | 2.00% | 0.01% |
| The Hometown Bank Of Alabama | No | Oneonta | 525,542 | 275,705 | 5,878 | 1.66 | 12.52 | 3.51 | 59.70 | 13.30 | 36.47 | - | 108 | 209 | 2,623 | - | 1,222 | 516 | 1.20% | 0.33% |
| Traditions Bank | No | Cullman | 521,294 | 430,158 | 5,098 | 1.33 | 14.93 | 5.29 | 58.80 | 9.23 | 9.09 | 2,396 | 231 | 1,150 | 536 | - | 857 | 2,147 | 1.47% | 0.58% |
| First Community Bank Of Central Alabama | Yes | Wetumpka | 520,989 | 253,262 | 6,354 | 1.71 | 16.61 | 3.38 | 55.10 | 8.05 | 36.77 | - | 31 | 22 | 1,618 | 72 | 264 | 264 | 2.49% | 0.12% |
| Total/Average | | | 9,466,086 | 5,400,335 | 82,464 | 1.27 | 11.91 | 3.69 | 61.42 | 10.23 | 29.78 | 11,184 | 2,567 | 7,152 | 16,350 | 5,122 | 21,457 | 8,535 | 1.46% | 0.36% |
| \$250 Million to \$500 Million | | | | | | | | | | | | | | | | | | | | |
| Central State Bank | Yes | Calera | 473,704 | 275,939 | 5,703 | 1.71 | 13.78 | 3.91 | 56.00 | 9.55 | 23.71 | 302 | 23 | 67 | 425 | - | 23 | 316 | 1.54% | 0.07% |
| EvaBank | No | Eva | 425,668 | 303,656 | 8,304 | 2.73 | 9.58 | 6.07 | 37.60 | 25.59 | 34.96 | 1,215 | 253 | 1,059 | 2,533 | - | 7,080 | 579 | 2.19% | 1.80% |
| Peoples Independent Bank | Yes | Boaz | 417,862 | 172,882 | 5,462 | 1.87 | 14.51 | 3.78 | 57.20 | 8.43 | 49.90 | - | 23 | 10 | 375 | 111 | 42 | 974 | 1.01% | 0.27% |
| CommerceOne Bank | No | Birmingham | 414,192 | 347,461 | 2,579 | 0.90 | 6.78 | 3.22 | 51.50 | 11.98 | 17.04 | 1,027 | - | - | - | - | - | - | 1.20% | 0.00% |
| Robertson Banking Company | Yes | Demopolis | 396,474 | 273,849 | 5,699 | 1.96 | 16.22 | 3.39 | 51.70 | 10.06 | 16.89 | - | 95 | 75 | 1,675 | - | 442 | - | 1.43% | 0.11% |
| Merchants Bank Of Alabama | No | Cullman | 394,708 | 195,312 | 2,891 | 1.01 | 10.78 | 3.22 | 63.70 | 9.34 | 46.44 | 268 | 37 | 177 | 105 | 171 | 375 | 1,220 | 1.30% | 0.45% |
| NobleBank & Trust | No | Anniston | 377,620 | 229,004 | 3,277 | 1.21 | 13.82 | 3.72 | 64.40 | 9.03 | 32.88 | 20 | 87 | 107 | 349 | - | 834 | 586 | 1.38% | 0.38% |
| First Southern Bank | No | Florence | 377,419 | 295,435 | 3,798 | 1.40 | 16.34 | 3.93 | 53.60 | 8.56 | 16.82 | 360 | 150 | 19 | 132 | - | 43 | 167 | 1.47% | 0.06% |
| First Jackson Bank | No | Stevenson | 377,007 | 222,767 | 3,536 | 1.31 | 12.17 | 3.08 | 46.40 | 10.70 | 26.37 | 150 | 26 | 45 | 353 | - | - | 300 | 0.99% | 0.08% |
| First National Bank | Yes | Hamilton | 373,817 | 116,019 | 2,485 | 0.93 | 4.90 | 2.61 | 67.60 | 14.02 | 59.45 | 166 | 49 | 185 | 218 | - | 288 | 40 | 1.46% | 0.09% |
| The Exchange Bank Of Alabama | No | Altoona | 372,072 | 176,408 | 1,701 | 0.64 | 4.98 | 2.59 | 75.10 | 12.44 | 38.27 | - | 38 | 38 | 1,006 | 37 | - | 585 | 1.50% | 0.17% |
| Cullman Savings Bank | No | Cullman | 370,937 | 242,450 | 2,398 | 0.92 | 5.67 | 3.52 | 68.10 | 18.70 | 32.99 | 25 | - | 8 | 539 | - | 145 | 407 | 0.98% | 0.15% |
| Pinnacle Bank | No | Jasper | 337,420 | 126,466 | 3,818 | 1.63 | 14.90 | 3.59 | 54.70 | 9.89 | 42.00 | - | 17 | 61 | 274 | - | 12 | - | 1.85% | 0.00% |
| Marion Bank And Trust Company | Yes | Marion | 321,682 | 158,316 | (122) | (0.05) | (0.40) | 2.78 | 81.40 | 9.93 | 43.58 | 1,902 | 110 | 3,226 | 133 | 76 | 4,918 | 738 | 1.47% | 1.78% |
| FirstState Bank | No | Lineville | 319,608 | 135,449 | 2,208 | 0.94 | 8.81 | 3.26 | 69.40 | 10.26 | 39.84 | 102 | 144 | 121 | 395 | 4 | 264 | 107 | 1.46% | 0.12% |
| First Citizens Bank | No | Luverne | 317,627 | 162,234 | 3,755 | 1.58 | 12.68 | 3.85 | 51.20 | 12.29 | 25.55 | 100 | 629 | 485 | 251 | - | 2,025 | 262 | 1.96% | 0.72% |
| AmeriFirst Bank | No | Montgomery | 311,432 | 200,216 | 1,259 | 0.55 | 6.36 | 3.48 | 76.80 | 7.67 | 23.55 | 128 | 52 | 4 | 25 | 679 | 1,188 | - | 1.15% | 0.60% |
| Southern Independent Bank | No | Opp | 304,535 | 129,717 | 3,965 | 1.74 | 16.34 | 3.04 | 42.30 | 11.00 | 49.86 | 206 | 21 | 30 | 153 | - | 273 | - | 1.49% | 0.09% |
| First State Bank Of Dekalb County, Inc. | No | Fort Payne | 301,395 | 122,164 | 2,209 | 1.07 | 11.19 | 3.75 | 58.20 | 8.30 | 42.72 | 125 | 16 | 178 | 1,939 | 815 | 1,488 | 66 | 1.20% | 0.79% |
| Farmers & Merchants Bank | No | Piedmont | 297,674 | 127,939 | 1,230 | 0.57 | 4.78 | 3.20 | 78.10 | 11.34 | 39.27 | 150 | 5 | 8 | 1,277 | 110 | 3,351 | 351 | 1.64% | 1.28% |
| Premier Bank Of The South | Yes | Good Hope | 296,996 | 159,110 | 2,774 | 1.33 | 13.24 | 3.80 | 68.20 | 8.27 | 28.67 | 75 | 488 | 529 | 348 | 8 | 15 | - | 1.13% | 0.01% |
| State Bank & Trust | Yes | Winfield | 295,133 | 106,519 | 3,410 | 1.56 | 11.00 | 3.20 | 56.10 | 10.25 | 48.05 | - | 12 | 21 | 1,064 | 61 | 1,269 | 6 | 1.10% | 0.45% |
| First Bank Of Boaz | No | Boaz | 284,077 | 51,093 | 3,430 | 1.65 | 9.01 | 2.88 | 37.70 | 16.92 | 76.50 | 80 | 11 | - | 90 | 85 | 58 | 90 | 1.85% | 0.08% |
| Phenix-Girard Bank | Yes | Phenix City | 276,181 | 75,541 | 3,864 | 2.02 | 11.34 | 2.86 | 62.30 | 13.06 | 44.93 | 70 | 7 | 37 | 240 | 116 | 250 | 663 | 1.45% | 0.37% |
| The Citizens Bank Of Winfield | No | Winfield | 274,329 | 59,712 | 4,393 | 2.13 | 9.29 | 3.73 | 42.80 | 21.51 | 45.69 | - | 120 | 196 | 291 | - | 168 | 181 | 2.25% | 0.13% |
| Union State Bank | No | Pell City | 272,068 | 71,877 | (797) | (0.41) | (6.52) | 2.14 | 117.10 | 5.76 | 52.91 | - | 38 | 39 | 529 | - | 1,241 | 12 | 2.31% | 0.46% |
| Total/Average | | | 8,981,637 | 4,537,535 | 83,229 | 1.27 | 9.68 | 3.41 | 61.12 | 11.73 | 38.42 | 6,471 | 2,451 | 6,725 | 14,719 | 2,273 | 25,792 | 7,650 | 1.49% | 0.40% |

ALABAMA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2021

| 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 | | | | | | | | | | | | | | | | | | | | |
| Farmers And Merchants Bank | No | Lafayette | 247,274 | 81,304 | 2,023 | 1.18 | 9.75 | 2.88 | 58.80 | 10.94 | 48.68 | 130 | 28 | 75 | 1,017 | 20 | 1,822 | - | 1.29% | 0.74% |
| First Financial Bank | Yes | Bessemer | 234,117 | 91,950 | 1,856 | 1.10 | 10.14 | 3.43 | 71.80 | 8.50 | 38.97 | 376 | 1 | 31 | 62 | - | 130 | 1 | 1.29% | 0.06% |
| The Citizens Bank Of Fayette | Yes | Fayette | 221,967 | 29,472 | 1,622 | 0.99 | 3.81 | 2.38 | 60.20 | 19.09 | 89.41 | (430) | 807 | 267 | 118 | - | 319 | 216 | 2.73% | 0.24% |
| The Bank Of Vernon | No | Vernon | 220,583 | 130,672 | 2,117 | 1.30 | 10.23 | 2.95 | 50.70 | 12.71 | 33.77 | 757 | 29 | 157 | 1,922 | 103 | 537 | 43 | 1.70% | 0.31% |
| First National Bank And Trust | Yes | Atmore | 210,797 | 116,187 | 3,306 | 2.21 | 16.70 | 3.14 | 60.30 | 10.46 | 37.98 | - | 1 | 7 | 322 | - | 2,080 | - | 1.72% | 0.99% |
| Merit Bank | No | Huntsville | 208,172 | 129,412 | (31) | (0.02) | (0.24) | 3.17 | 91.00 | 9.17 | 38.70 | 415 | 16 | 40 | 1,891 | - | 490 | - | 1.31% | 0.24% |
| HNB First Bank | Yes | Headland | 206,569 | 137,848 | 2,590 | 1.72 | 14.93 | 3.17 | 57.30 | 9.19 | 26.92 | - | 29 | 64 | 541 | 23 | 57 | - | 1.03% | 0.04% |
| BankSouth | Yes | Dothan | 204,969 | 134,174 | 1,406 | 0.93 | 3.87 | 2.74 | 62.80 | 18.52 | 35.02 | - | 27 | - | 150 | - | - | - | 2.10% | 0.00% |
| The Citizens Bank | No | Enterprise | 201,349 | 127,310 | 1,081 | 0.75 | 8.40 | 3.25 | 72.80 | 8.91 | 31.21 | 90 | 30 | 74 | 25 | 1 | - | 613 | 1.05% | 0.30% |
| 22nd State Bank | Yes | Louisville | 200,888 | 132,466 | 648 | 0.42 | 2.91 | 3.83 | 89.40 | 10.88 | 27.71 | 32 | 9 | 56 | 173 | 41 | 4,026 | 285 | 1.47% | 2.17% |
| First Cahawba Bank | No | Selma | 182,359 | 97,918 | 75 | 0.05 | 0.66 | 3.57 | 75.70 | 8.05 | 28.74 | 1,022 | 31 | 1,030 | 1 | - | 31 | 310 | 1.01% | 0.19% |
| Liberty Bank | No | Geraldine | 181,958 | 90,471 | 1,886 | 1.43 | 12.76 | 5.40 | 60.10 | 10.87 | 38.56 | 50 | 23 | 37 | 507 | 106 | 416 | 104 | 1.05% | 0.34% |
| Friend Bank | Yes | Slocomb | 180,779 | 98,544 | 4,106 | 3.17 | 27.81 | 4.01 | 42.70 | 9.73 | 33.74 | 34 | 37 | 54 | 440 | - | 214 | 100 | 1.91% | 0.13% |
| Community Spirit Bank | Yes | Red Bay | 176,435 | 107,384 | 1,674 | 1.29 | 10.11 | 4.25 | 69.50 | 9.92 | 27.11 | 90 | 44 | 67 | 74 | - | 13 | 532 | 1.26% | 0.31% |
| North Alabama Bank | No | Hazel Green | 149,037 | 87,571 | 1,008 | 0.96 | 9.17 | 4.75 | 69.20 | 9.34 | 32.10 | 20 | 110 | - | 303 | - | 59 | - | 1.31% | 0.04% |
| Valley State Bank | No | Russellville | 148,157 | 69,492 | 900 | 0.83 | 5.02 | 3.05 | 64.50 | 16.14 | 24.75 | 55 | 3 | - | 802 | 151 | 186 | - | 2.03% | 0.23% |
| First Federal Bank, A FSB | Yes | Tuscaloosa | 145,980 | 73,429 | 7,226 | 6.15 | 34.63 | 3.05 | 67.90 | 15.32 | 10.17 | - | 7 | 55 | 650 | 228 | 695 | - | 1.29% | 0.48% |
| First National Bank Of Hartford | Yes | Hartford | 142,103 | 66,165 | 759 | 0.73 | 4.15 | 4.08 | 81.80 | 13.09 | 37.33 | 218 | 87 | 452 | 2,923 | - | 1,304 | 224 | 1.24% | 1.08% |
| Town-Country National Bank | No | Camden | 137,065 | 66,567 | 329 | 0.34 | 2.06 | 1.00 | 48.90 | 9.04 | 44.26 | 158 | 67 | 9 | 920 | 73 | 159 | 170 | 0.32% | 0.29% |
| First Fidelity Bank | No | Fort Payne | 136,868 | 58,074 | 819 | 0.85 | 9.23 | 2.76 | 66.50 | 8.42 | 49.08 | 45 | 7 | - | - | 78 | 457 | 78 | 1.31% | 0.45% |
| Citizens' Bank, Inc. | Yes | Robertsdale | 135,124 | 71,088 | 781 | 0.78 | 5.61 | 3.53 | 75.40 | 10.96 | 42.84 | 93 | 70 | 5 | 1,275 | - | 738 | - | 1.88% | 0.55% |
| Community Neighbor Bank | No | Camden | 134,274 | 69,095 | 994 | 1.02 | 8.30 | 4.20 | 69.60 | 12.32 | 36.92 | 40 | 94 | 218 | 828 | 378 | 509 | 121 | 1.67% | 0.75% |
| PeoplesTrust Bank | No | Hamilton | 133,713 | 91,167 | 1,098 | 1.13 | 10.00 | 3.69 | 59.90 | 10.87 | 20.38 | 196 | 3 | - | 128 | - | 983 | - | 1.34% | 0.74% |
| First Community Bank Of Cullman | No | Cullman | 124,863 | 87,387 | 688 | 0.73 | 7.82 | 3.12 | 74.00 | 9.61 | 25.13 | 9 | 5 | 14 | 955 | 140 | 335 | - | 1.79% | 0.38% |
| First State Bank of the South, Inc. | No | Sulligent | 122,596 | 51,111 | 909 | 1.03 | 6.68 | 4.40 | 69.60 | 14.88 | 43.56 | 75 | 4 | 26 | 737 | 207 | 71 | 498 | 1.02% | 0.63% |
| SunSouth Bank | No | Dothan | 119,839 | 56,687 | 610 | 0.65 | 8.13 | 2.74 | 88.90 | 8.46 | 37.84 | - | 50 | - | 273 | - | 6 | - | 1.50% | 0.01% |
| First Bank | Yes | Wadley | 118,845 | 28,734 | 1,922 | 2.26 | 16.87 | 4.24 | 54.40 | 8.79 | 76.06 | 15 | 14 | 12 | 54 | 9 | 116 | 33 | 1.37% | 0.13% |
| The Citizens Bank | No | Greensboro | 118,703 | 41,847 | 755 | 0.86 | 6.96 | 2.34 | 58.00 | 11.92 | 53.43 | - | 24 | 26 | 964 | 224 | 75 | - | 1.30% | 0.25% |
| The Commercial Bank Of Ozark | Yes | Ozark | 117,190 | 57,563 | 670 | 0.76 | 7.76 | 2.99 | 78.90 | 7.61 | 29.71 | 49 | 10 | 44 | 315 | 220 | 701 | 118 | 0.88% | 0.89% |
| Peoples Bank Of Greensboro | Yes | Greensboro | 116,247 | 47,552 | 973 | 1.17 | 11.71 | 3.17 | 64.60 | 7.96 | 51.51 | - | 81 | 50 | 721 | - | 711 | 2 | 1.06% | 0.61% |
| Sweet Water State Bank | Yes | Sweet Water | 116,011 | 63,096 | 452 | 0.54 | 4.12 | 4.67 | 86.00 | 10.05 | 28.58 | 100 | 48 | 81 | 601 | 317 | 2,237 | 1,037 | 1.80% | 3.10% |
| Millennial Bank | No | Leeds | 114,705 | 77,230 | 370 | 0.44 | 4.68 | 4.35 | 83.60 | 9.69 | 17.06 | 145 | 2 | 2 | 41 | - | - | - | 1.06% | 0.00% |
| The Samson Banking Company | Yes | Samson | 112,168 | 44,897 | 3,005 | 3.73 | 24.05 | 3.88 | 39.00 | 12.48 | 58.71 | 35 | 16 | 10 | 223 | 2 | - | - | 1.34% | 0.00% |
| Bank Of Moundville | No | Moundville | 111,383 | 35,670 | 1,490 | 1.90 | 20.23 | 2.33 | 46.00 | 9.89 | 38.28 | - | 4 | 8 | 27 | - | 916 | - | 1.22% | 0.82% |
| The Southern Bank Company | No | Gadsden | 111,220 | 54,193 | 557 | 0.67 | 6.26 | 4.78 | 81.20 | 10.45 | 34.39 | - | 69 | 2 | 771 | - | 1,175 | - | 1.65% | 1.06% |
| Farmers & Merchants Bank | No | Waterloo | 109,803 | 5,093 | 802 | 1.06 | 5.31 | 1.75 | 44.40 | 17.84 | 83.07 | 38 | 27 | 2 | 237 | 43 | - | - | 5.81% | 0.04% |
| Brantley Bank & Trust Company | No | Brantley | 108,484 | 51,402 | 482 | 0.61 | 5.70 | 3.57 | 82.10 | 10.46 | 45.31 | 80 | 35 | 21 | 1,627 | 677 | 314 | 99 | 1.27% | 1.00% |
| Total/Average | | | 5,762,594 | 2,860,222 | 51,958 | 1.24 | 9.63 | 3.42 | 66.96 | 11.15 | 39.38 | 3,937 | 1,949 | 2,996 | 22,618 | 3,041 | 21,882 | 4,584 | 1.52% | 0.53% |

ALABAMA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2021

| 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 + | | | | |
| | | | | | | | | | | | | | | | \$ | \$ | | | | |
| Less than \$100 Million | | | | | | | | | | | | | | | | | | | | |
| Peoples Exchange Bank | No | Monroeville | 94,321 | 50,083 | 625 | 0.90 | 7.31 | 4.39 | 68.60 | 12.00 | 41.00 | - | 18 | 109 | 1,611 | 900 | 444 | 272 | 0.96% | 1.71% |
| Merchants & Farmers Bank Of Greene County | Yes | Eutaw | 89,772 | 43,505 | 1,897 | 2.78 | 23.86 | 3.02 | 56.70 | 10.52 | 28.80 | - | 127 | 72 | 1,095 | - | 922 | 332 | 1.38% | 1.40% |
| Bank Of Walker County | Yes | Jasper | 86,950 | 46,263 | 602 | 0.95 | 7.57 | 3.27 | 83.30 | 9.96 | 42.97 | 3 | 16 | 30 | 349 | - | 112 | 550 | 1.24% | 0.76% |
| Citizens State Bank | Yes | Vernon | 85,407 | 26,908 | 575 | 0.91 | 5.40 | 2.13 | 58.70 | 13.02 | 49.81 | - | 15 | 35 | 313 | 4 | - | - | 1.45% | 0.00% |
| Bank Of Evergreen | No | Evergreen | 73,255 | 26,494 | 383 | 0.72 | 5.69 | 2.98 | 75.60 | 12.22 | 53.58 | 40 | 42 | 98 | 76 | - | 276 | 1,207 | 2.09% | 2.02% |
| Commonwealth National Bank | No | Mobile | 58,516 | 22,564 | (255) | (0.57) | (5.40) | 3.31 | 124.40 | 11.19 | 26.01 | 55 | 3 | 25 | 29 | - | 88 | - | 2.37% | 0.15% |
| Bank Of Brewton | No | Brewton | 54,028 | 15,538 | 203 | 0.50 | 2.35 | 3.26 | 87.00 | 21.50 | 57.52 | - | 3 | 49 | 6 | 4 | 605 | 477 | 1.06% | 2.01% |
| Community Bank & Trust-alabama | No | Union Springs | 50,252 | 16,727 | (167) | (0.44) | (5.87) | 3.18 | 108.20 | 7.17 | 46.10 | - | 15 | 4 | 226 | 94 | 256 | 323 | 5.25% | 1.34% |
| The First National Bank Of Dozier | No | Dozier | 40,254 | 10,471 | 199 | 0.67 | 4.69 | 2.42 | 84.50 | 13.79 | 71.44 | - | - | - | - | 15 | - | - | 1.26% | 0.04% |
| Security Federal Savings Bank | Yes | Jasper | 37,558 | 11,925 | (304) | (1.04) | (7.02) | 1.98 | 148.80 | 11.43 | 68.57 | (4) | 17 | 26 | 56 | 4 | - | - | 1.01% | 0.01% |
| First Progressive Bank | No | Brewton | 32,203 | 8,762 | (11) | (0.05) | (0.17) | 2.30 | 101.60 | 26.33 | 82.08 | - | - | - | 120 | - | - | - | 1.05% | 0.00% |
| The Peoples Bank Of Red Level | No | Red Level | 17,084 | 5,006 | 44 | 0.34 | 3.06 | 3.27 | 86.00 | 11.19 | 73.94 | 3 | 3 | 5 | 647 | - | 244 | - | 1.42% | 1.43% |
| Alamerica Bank | Yes | Birmingham | 15,440 | 7,239 | (635) | (5.36) | (31.96) | 2.61 | 349.40 | 11.82 | 45.25 | - | 3 | - | - | 570 | 122 | 488 | 2.56% | 7.64% |
| Total/Average | | | 735,040 | 291,485 | 3,156 | 0.02 | 0.73 | 2.93 | 110.22 | 13.24 | 52.85 | 97 | 262 | 453 | 4,528 | 1,591 | 3,069 | 3,649 | 1.78% | 1.42% |