

ALABAMA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 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 +				
															\$	\$				
State Summary																				
Greater than \$10 Billion		2	167,443,111	110,037,829	2,453,638	1.42	14.63	3.41	47.60	9.47	7.70	565,715	95,885	504,581	400,945	207,184	827,349	14,955	1.46%	0.40%
\$1 Billion to \$10 Billion		13	23,816,963	15,444,950	279,498	1.25	14.38	3.70	59.53	10.35	18.12	40,793	5,893	23,437	102,643	15,972	61,569	10,757	1.29%	0.35%
\$500 Million to \$1 Billion		13	9,706,124	6,301,647	119,452	1.34	17.00	3.69	57.13	10.10	18.38	13,059	2,609	11,597	20,705	443	15,162	3,588	1.34%	0.21%
\$250 Million to \$500 Million		23	8,258,336	4,527,198	103,176	1.27	14.29	3.55	61.80	13.34	24.91	9,145	1,575	9,348	31,569	1,880	19,228	3,064	1.33%	0.29%
\$100 Million to \$250 Million		35	5,658,028	3,206,875	56,354	1.01	13.13	3.77	71.31	12.29	25.84	5,743	1,262	4,506	27,969	2,536	11,505	2,510	1.40%	0.31%
Less than \$100 Million		10	585,648	285,794	2,805	(0.05)	2.75	3.89	93.95	18.71	43.34	607	292	461	3,383	513	1,851	914	1.80%	0.81%
State Total		96	215,468,210	139,804,293	3,014,923	1.38	14.62	3.47	50.64	9.84	10.56	635,062	107,516	553,930	587,214	228,528	936,664	35,788	1.43%	0.38%
Greater than \$10 Billion																				
Regions Bank	No	Birmingham	151,314,000	98,379,000	2,244,000	1.45	14.59	3.98	55.30	9.44	7.09	547,000	93,000	490,000	377,000	205,000	808,000	14,000	1.60%	0.65%
ServisFirst Bank	No	Homewood	16,129,111	11,658,829	209,638	1.39	14.67	2.83	39.90	9.50	8.30	18,715	2,885	14,581	23,945	2,184	19,349	955	1.32%	0.14%
Total/Average			167,443,111	110,037,829	2,453,638	1.42	14.63	3.41	47.60	9.47	7.70	565,715	95,885	504,581	400,945	207,184	827,349	14,955	1.46%	0.40%
\$1 Billion to \$10 Billion																				
River Bank & Trust	No	Prattville	3,233,417	2,240,005	28,212	0.92	13.85	2.76	59.20	8.65	15.53	5,244	384	1,028	3,403	288	5,579	89	1.29%	0.18%
Bank Independent	No	Sheffield	2,672,561	1,766,206	25,406	1.01	12.70	4.76	71.20	8.40	16.06	6,600	1,349	4,269	34,388	4,547	2,359	869	1.27%	0.29%
Cb&S Bank, Inc.	No	Russellville	2,541,433	1,171,435	22,419	0.84	22.44	3.10	71.90	10.92	17.34	100	1,157	1,159	5,372	-	20,734	3,209	1.25%	0.94%
Bryant Bank	Yes	Tuscaloosa	2,514,731	1,190,828	47,668	1.98	16.91	4.03	48.90	9.71	27.79	995	155	71	197	-	8,825	2,740	1.01%	0.46%
Southern States Bank	No	Anniston	2,447,691	1,884,508	36,504	1.65	13.78	4.04	42.70	12.01	18.29	6,090	114	697	5,546	160	1,017	33	1.29%	0.05%
Southpoint Bank	No	Birmingham	1,659,022	1,480,934	17,261	1.18	13.08	3.88	54.70	8.37	5.80	5,400	516	287	33,692	10,590	6,618	130	1.16%	1.05%
Oakworth Capital Bank	No	Birmingham	1,604,236	1,244,133	6,532	0.46	5.37	3.52	66.00	9.31	20.03	12,675	-	9,715	-	-	5,344	-	1.18%	0.33%
Troy Bank & Trust Company	No	Troy	1,533,267	951,816	11,594	0.78	8.99	3.06	65.30	10.57	14.46	1,350	317	1,489	3,817	-	4,335	1,335	1.34%	0.36%
Peoples Bank Of Alabama	Yes	Cullman	1,270,507	853,616	25,633	2.10	21.51	4.78	58.10	10.46	20.25	2,653	752	1,370	9,116	-	978	-	1.70%	0.08%
United Bank	No	Atmore	1,182,794	753,078	25,563	2.17	23.18	4.46	43.00	12.48	23.23	175	36	946	1,356	98	597	1,100	1.38%	0.15%
First Us Bank	No	Birmingham	1,072,824	821,791	9,847	0.95	10.38	3.87	66.40	9.36	14.59	42	965	2,045	829	-	2,399	602	1.28%	0.28%
Citizens Bank & Trust	No	Guntersville	1,068,593	586,432	6,183	0.60	12.66	2.14	77.80	9.40	4.45	(531)	82	211	568	-	1,499	-	1.24%	0.14%
Metro Bank	No	Pell City	1,015,887	500,168	16,676	1.65	12.09	3.75	48.70	14.86	37.72	-	66	150	4,359	289	1,285	650	1.38%	0.22%
Total/Average			23,816,963	15,444,950	279,498	1.25	14.38	3.70	59.53	10.35	18.12	40,793	5,893	23,437	102,643	15,972	61,569	10,757	1.29%	0.35%

ALABAMA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 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 +				
															\$	\$				
\$500 Million to \$1 Billion																				
First Bank Of Alabama	No	Talladega	985,057	687,772	13,739	1.42	22.61	3.62	56.10	10.08	17.03	2,329	120	794	1,618	195	2,681	-	1.85%	0.29%
First Metro Bank	No	Muscle Shoals	979,295	539,245	14,018	1.53	20.16	3.34	45.60	11.11	12.29	762	75	479	320	4	96	15	0.99%	0.01%
Auburnbank	No	Auburn	977,289	557,294	1,597	0.15	2.34	2.69	75.40	9.72	11.30	125	223	269	590	-	912	-	1.23%	0.09%
West Alabama Bank & Trust	No	Reform	946,400	539,568	8,006	0.88	11.93	2.91	63.10	10.66	24.67	690	156	426	2,601	1	1,179	532	1.03%	0.17%
First Southern State Bank	No	Stevenson	783,382	447,862	9,008	1.11	19.23	3.17	58.60	9.69	19.00	45	302	517	2,596	102	424	-	1.21%	0.07%
Traditions Bank	No	Cullman	724,172	594,368	10,640	1.55	17.45	5.58	57.10	9.13	11.08	3,121	336	3,586	1,307	34	1,926	2,044	1.44%	0.55%
Ccb Community Bank	Yes	Andalusia	641,077	484,930	11,440	1.85	17.52	4.33	57.00	10.03	16.76	750	80	383	101	5	-	95	1.29%	0.02%
First Southern Bank	No	Florence	640,589	509,781	7,507	1.30	14.37	3.77	49.20	9.77	17.14	1,510	128	1,515	775	5	5	-	1.21%	0.00%
Midsouth Bank	Yes	Dothan	634,645	355,193	5,442	0.89	10.04	3.52	73.40	9.64	25.57	(635)	696	31	737	36	201	-	1.66%	0.04%
Commerceone Bank	No	Birmingham	629,210	513,201	7,562	1.29	12.33	3.63	38.90	11.13	18.65	3,277	-	2,900	-	-	3,109	-	1.20%	0.49%
The Hometown Bank Of Alabama	No	Oneonta	598,542	343,393	7,395	1.37	15.98	2.94	62.40	11.39	23.29	247	234	379	1,562	-	3,767	332	0.96%	0.68%
First Community Bank Of Central Alabama	Yes	Wetumpka	590,841	357,434	12,468	2.18	39.82	4.27	49.50	8.66	17.86	628	204	152	3,437	59	490	75	1.92%	0.11%
Central State Bank	Yes	Calera	575,625	371,606	10,630	1.86	17.28	4.16	56.40	10.25	24.34	210	55	166	5,061	2	372	495	1.39%	0.15%
Total/Average			9,706,124	6,301,647	119,452	1.34	17.00	3.69	57.13	10.10	18.38	13,059	2,609	11,597	20,705	443	15,162	3,588	1.34%	0.21%
\$250 Million to \$500 Million																				
Robertson Banking Company	Yes	Demopolis	473,193	313,242	7,106	1.57	15.49	3.82	55.50	9.40	21.80	785	38	208	3,673	-	1,520	-	1.52%	0.32%
Peoples Independent Bank	Yes	Boaz	462,683	191,908	6,005	1.35	17.09	3.72	57.80	9.28	39.26	370	27	316	316	106	561	1,184	1.00%	0.40%
Evabank	No	Eva	415,260	336,614	8,874	2.20	7.54	5.70	45.70	29.09	21.84	1,554	285	1,858	1,838	-	5,480	18	2.25%	1.32%
First Jackson Bank	No	Stevenson	411,260	307,808	6,510	1.62	15.35	3.54	39.10	12.67	9.51	520	19	224	3,126	133	-	-	0.95%	0.03%
Cullman Savings Bank	No	Cullman	410,022	340,740	4,165	0.99	5.62	3.85	66.30	19.04	8.35	294	29	11	2,479	145	-	-	0.96%	0.04%
Noblebank & Trust	No	Anniston	409,247	260,534	5,516	1.39	25.64	4.09	59.30	10.34	26.35	396	65	172	10	-	291	-	1.41%	0.07%
State Bank & Trust	Yes	Winfield	371,675	170,710	1,772	0.49	17.56	2.15	73.00	9.12	31.09	133	36	122	2,933	104	542	-	1.21%	0.17%
The Exchange Bank Of Alabama	No	Altoona	371,110	195,948	4,509	1.19	12.16	3.52	60.50	13.93	23.52	100	13	44	313	12	-	-	1.38%	0.00%
First National Bank	Yes	Hamilton	370,859	146,569	9,500	2.46	16.18	4.43	44.40	16.14	47.96	400	89	393	1,558	65	247	-	1.25%	0.08%
Merit Bank	No	Huntsville	364,925	246,325	1,072	0.36	3.11	2.73	83.00	10.74	14.25	315	3	2	513	7	468	-	1.00%	0.13%
Southern Independent Bank	No	Opp	354,273	148,103	5,252	1.57	17.56	3.12	51.70	14.06	43.17	185	21	26	167	-	191	-	1.21%	0.05%
First Citizens Bank	No	Luverne	353,197	211,693	4,428	1.32	13.23	3.83	59.40	13.37	16.94	250	106	243	1,027	48	1,354	-	1.59%	0.40%
Pinnacle Bank	No	Jasper	341,783	125,433	4,598	1.37	61.21	3.36	56.60	11.56	21.10	-	57	159	361	-	-	-	1.96%	0.00%
Premier Bank Of The South	Yes	Cullman	339,608	184,898	4,370	1.37	15.83	4.06	69.40	9.40	28.37	100	143	829	166	40	331	-	1.05%	0.11%
The Citizens Bank Of Winfield	No	Winfield	339,273	76,236	631	0.17	2.88	1.27	91.10	15.53	23.97	305	111	400	890	61	179	47	1.59%	0.08%
First State Bank Of DeKalb County, Inc.	No	Fort Payne	333,332	177,486	7,030	2.25	26.36	5.27	40.80	10.70	30.94	784	88	728	3,842	937	2,788	269	1.10%	1.20%
The Bank Of Vernon	No	Vernon	327,287	212,222	8,703	2.88	17.34	3.86	40.10	18.66	29.11	488	104	1,114	1,489	1	-	-	1.10%	0.00%
Marion Community Bank	Yes	Marion	320,603	176,859	1,532	0.47	7.97	2.75	85.60	9.77	23.66	(45)	109	139	724	-	3,514	80	1.62%	1.12%
Amerifirst Bank	No	Montgomery	318,211	243,987	3,185	1.02	11.15	3.99	65.50	9.83	12.58	218	16	34	665	9	690	-	1.10%	0.22%
Firststate Bank	No	Lineville	314,434	144,858	3,603	1.19	25.26	3.63	64.40	12.05	29.83	68	104	365	917	69	17	-	1.38%	0.03%
Farmers & Merchants Bank	No	Piedmont	298,594	138,297	475	0.16	1.98	3.76	77.30	12.13	26.03	1,750	28	1,718	1,306	29	8	1,148	1.56%	0.40%
Phenix-Girard Bank	Yes	Phenix City	282,344	77,781	1,702	0.78	(30.43)	2.36	73.90	18.67	14.01	75	10	54	195	95	10	318	1.53%	0.15%
Farmers And Merchants Bank	No	Lafayette	275,163	98,947	2,638	1.00	22.66	2.90	61.00	11.41	29.22	100	74	189	3,061	19	1,037	-	0.97%	0.38%
Total/Average			8,258,336	4,527,198	103,176	1.27	14.29	3.55	61.80	13.34	24.91	9,145	1,575	9,348	31,569	1,880	19,228	3,064	1.33%	0.29%

ALABAMA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 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 +				
															\$	\$				
\$100 Million to \$250 Million																				
The Citizens Bank	No	Enterprise	246,707	164,328	1,728	0.72	11.89	3.19	66.20	8.43	21.40	233	-	12	1,307	299	690	-	1.14%	0.40%
22Nd State Bank	Yes	Louisville	244,282	190,125	2,095	0.90	6.36	5.16	80.10	11.39	14.32	613	12	390	2,091	586	311	-	1.40%	0.37%
First Bank Of Boaz	No	Boaz	242,539	62,534	2,889	1.18	13.02	2.37	49.60	21.62	53.33	-	8	2	149	-	357	-	1.70%	0.15%
Hnb First Bank	Yes	Headland	230,745	152,595	3,682	1.73	14.92	4.21	60.70	9.97	22.05	94	25	15	533	-	37	-	1.15%	0.02%
Union State Bank	No	Pell City	226,123	74,920	1,413	0.61	33.82	3.47	83.00	8.33	29.19	-	35	365	830	-	71	-	1.17%	0.03%
First Financial Bank	Yes	Bessemer	224,191	116,725	2,570	1.16	NM	4.07	72.60	9.85	4.06	306	3	324	303	-	253	1	1.14%	0.11%
First National Bank And Trust	Yes	Atmore	214,557	138,804	3,953	1.86	25.68	3.22	62.50	12.29	22.95	410	2	9	49	-	1,699	-	1.61%	0.79%
Banksouth	Yes	Dothan	208,587	167,313	2,464	1.21	5.07	3.25	60.90	19.04	15.51	-	-	-	400	-	-	-	1.68%	0.00%
Community Spirit Bank	Yes	Red Bay	203,154	121,926	1,738	0.87	10.70	3.81	75.70	9.10	24.31	255	41	318	12	-	31	367	1.20%	0.20%
Liberty Bank	No	Geraldine	189,541	125,009	2,427	1.28	12.33	4.39	62.00	11.73	27.52	155	24	40	608	19	409	-	1.03%	0.23%
Friend Bank	Yes	Slocomb	186,076	122,366	3,098	1.72	12.46	4.67	61.30	12.28	26.93	265	33	69	721	48	204	-	1.88%	0.14%
First Cahawba Bank	No	Selma	185,454	118,946	1,712	0.91	15.30	4.17	70.30	9.29	18.63	80	38	43	272	-	38	37	1.03%	0.04%
Peoplestrust Bank	No	Hamilton	181,375	126,394	2,113	1.29	13.80	3.85	55.60	10.17	18.95	223	19	53	1,095	-	338	-	1.51%	0.19%
First Federal Bank, A FSB	Yes	Tuscaloosa	174,934	136,734	(2,163)	(1.36)	(11.85)	2.55	116.10	8.08	6.37	331	14	133	1,173	-	425	378	0.99%	0.35%
North Alabama Bank	No	Hazel Green	173,231	131,513	2,252	1.39	14.83	5.23	60.40	9.66	12.68	45	5	5	126	-	59	-	1.07%	0.03%
Citizens' Bank, Inc.	Yes	Robertsdale	158,324	79,134	806	0.53	6.43	2.89	78.00	9.66	44.97	75	4	20	267	-	142	-	1.16%	0.09%
Community Neighbor Bank	No	Camden	157,067	88,111	1,583	1.04	9.78	4.36	67.30	11.37	22.20	250	65	177	1,442	27	559	2	1.42%	0.37%
Millennial Bank	No	Leeds	155,014	116,303	1,226	0.88	11.75	4.84	78.20	8.79	12.73	487	-	2	-	-	171	-	1.22%	0.11%
First Fidelity Bank	No	Fort Payne	152,490	68,481	2,238	1.48	22.48	3.87	50.10	9.97	38.85	(10)	3	-	141	-	-	62	1.29%	0.04%
Valley State Bank	No	Russellville	152,237	80,537	2,162	1.34	9.57	3.92	52.50	17.11	13.02	235	13	64	1,211	184	139	-	2.10%	0.21%
First National Bank Of Hartford	Yes	Hartford	146,685	82,310	1,064	0.79	6.26	3.72	85.80	14.57	4.86	29	142	332	2,403	17	470	963	1.04%	0.99%
Town-Country National Bank	No	Camden	124,986	60,712	1,717	1.29	6.72	4.71	61.10	19.78	40.05	75	337	457	2,786	29	1,541	-	2.02%	1.26%
First State Bank Of The South, Inc.	No	Sulligent	122,821	60,129	1,217	1.04	7.90	3.84	69.10	16.43	29.84	-	10	15	551	354	5	325	1.02%	0.56%
Sweet Water State Bank	Yes	Sweet Water	122,338	69,168	2,041	1.77	15.90	6.03	60.60	11.72	22.99	540	153	744	2,051	42	994	290	1.24%	1.08%
Bank Of Moundville	No	Moundville	117,329	48,199	96	0.08	0.85	2.11	79.70	17.65	19.79	-	9	14	336	2	15	-	0.95%	0.01%
Merchants & Farmers Bank Of Greene County	Yes	Eutaw	117,292	70,050	2,567	2.47	25.10	3.74	49.80	11.59	16.49	830	18	359	1,108	-	738	-	1.50%	0.63%
Citizens Bank, The	No	Greensboro	116,079	36,998	1,278	1.16	14.05	3.04	54.90	12.93	45.54	-	11	13	691	122	144	-	1.51%	0.23%
The Commercial Bank Of Ozark	Yes	Ozark	115,145	58,904	300	0.26	11.23	2.82	89.50	8.10	25.36	96	4	37	328	318	412	-	0.85%	0.52%
Sunsouth Bank	No	Dothan	112,232	40,072	(367)	(0.32)	(4.92)	2.17	139.10	9.36	40.53	(8)	17	-	-	-	-	-	1.37%	0.00%
The Samson Banking Company	Yes	Samson	111,613	40,647	1,877	1.66	12.58	3.29	58.30	14.22	53.98	92	33	123	164	23	44	-	1.57%	0.06%
The Southern Bank Company	No	Gadsden	110,278	55,216	2,088	1.94	18.17	7.38	67.80	16.08	35.45	-	3	87	1,939	11	243	-	1.76%	0.23%
First Community Bank Of Cullman	No	Cullman	109,505	84,803	600	0.54	4.62	3.60	81.50	12.17	14.20	-	96	50	662	-	444	-	1.70%	0.41%
Brantley Bank & Trust Company	No	Brantley	109,201	65,081	545	0.53	6.46	3.92	84.40	11.15	16.60	-	45	148	1,834	363	106	85	1.09%	0.51%
Farmers & Merchants Bank	No	Waterloo	108,818	4,963	175	0.15	2.07	1.13	82.60	17.41	63.10	(13)	22	1	30	92	-	-	3.41%	0.08%
Peoples Bank Of Greensboro	Yes	Greensboro	107,078	46,825	1,170	1.10	81.16	2.91	68.40	8.88	25.75	55	18	85	356	-	416	-	1.01%	0.39%
Total/Average			5,658,028	3,206,875	56,354	1.01	13.13	3.77	71.31	12.29	25.84	5,743	1,262	4,506	27,969	2,536	11,505	2,510	1.40%	0.31%

ALABAMA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 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 +				
															\$	\$				
Less than \$100 Million																				
Peoples Exchange Bank	No	Monroeville	98,099	54,941	619	0.64	6.80	3.71	77.00	12.40	33.69	68	54	91	673	68	453	164	1.42%	0.70%
Bank Of Walker County	Yes	Jasper	89,255	68,407	986	1.08	9.85	4.51	75.00	10.32	18.31	110	11	5	206	-	29	-	1.03%	0.03%
Bank Of Evergreen	No	Evergreen	74,129	26,491	351	0.48	5.97	2.87	75.20	13.78	52.74	20	65	111	247	-	101	172	2.10%	0.37%
Commonwealth National Bank	No	Mobile	66,944	23,895	2,190	3.28	38.47	3.48	56.40	15.23	28.42	-	4	6	273	-	358	-	2.56%	0.53%
Dozier Bank	No	Dozier	54,620	19,943	230	0.44	1.99	2.46	71.80	25.73	67.27	73	-	-	-	-	43	-	1.05%	0.08%
Local Bank	No	Tuscaloosa	52,189	35,442	(1,095)	(2.94)	(6.68)	5.63	157.30	33.11	33.32	232	98	96	186	-	254	-	1.05%	0.49%
Bank Of Brewton	No	Brewton	50,673	19,314	(66)	(0.13)	(0.84)	3.56	82.10	20.95	50.72	51	1	4	404	62	26	220	1.19%	0.61%
Community Bank & Trust-Alabama	No	Union Springs	49,246	17,395	40	0.08	(11.82)	4.14	98.70	9.12	37.58	-	59	59	401	383	137	62	5.37%	1.18%
First Progressive Bank	No	Brewton	33,211	9,981	144	0.43	1.68	3.17	81.40	25.99	74.93	-	-	-	392	-	82	-	1.07%	0.25%
Alamerica Bank	No	Birmingham	17,282	9,985	(594)	(3.85)	(17.88)	5.32	164.60	20.48	36.39	53	-	89	601	-	368	296	1.15%	3.84%
Total/Average			585,648	285,794	2,805	(0.05)	2.75	3.89	93.95	18.71	43.34	607	292	461	3,383	513	1,851	914	1.80%	0.81%