

ALABAMA BANKS - PERFORMANCE COMPARISON - JUNE 30, 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 +				
															\$	\$				
State Summary																				
Greater than \$10 Billion		2	174,279,668	104,075,320	1,311,123	1.54	16.82	3.09	42.00	8.45	18.02	44,869	64,347	151,489	258,913	139,991	382,540	12,207	1.37%	0.21%
\$1 Billion to \$10 Billion		13	21,603,778	12,695,865	107,607	1.01	11.25	3.24	63.84	9.49	26.40	11,208	2,290	6,568	41,121	2,661	25,856	14,397	1.28%	0.18%
\$500 Million to \$1 Billion		12	8,650,887	5,233,858	49,465	1.20	13.37	3.49	59.68	9.96	23.23	6,500	1,421	3,763	12,042	331	20,946	4,620	1.42%	0.29%
\$250 Million to \$500 Million		26	9,025,534	4,521,485	53,092	1.15	10.79	3.31	62.33	12.14	33.94	2,564	1,857	1,243	20,134	1,058	19,434	4,685	1.50%	0.29%
\$100 Million to \$250 Million		33	5,093,377	2,775,488	21,087	0.84	8.68	3.48	73.11	10.87	32.47	976	1,390	1,722	18,480	2,607	10,421	3,425	1.35%	0.34%
Less than \$100 Million		13	820,428	275,003	1,862	0.02	4.86	2.88	111.26	19.90	59.72	50	95	212	5,764	248	2,791	2,611	2.17%	0.88%
State Total		99	219,473,672	129,577,019	1,544,236	1.43	15.65	3.14	46.66	8.86	20.20	66,167	71,400	164,997	356,454	146,896	461,988	41,945	1.37%	0.22%
Greater than \$10 Billion																				
Regions Bank	No	Birmingham	159,787,000	93,458,000	1,190,000	1.47	14.12	2.97	52.90	8.30	26.98	30,000	63,000	147,000	253,000	135,000	372,000	11,000	1.52%	0.30%
ServisFirst Bank	No	Homewood	14,492,668	10,617,320	121,123	1.60	19.52	3.21	31.10	8.60	9.06	14,869	1,347	4,489	5,913	4,991	10,540	1,207	1.21%	0.12%
Total/Average			174,279,668	104,075,320	1,311,123	1.54	16.82	3.09	42.00	8.45	18.02	44,869	64,347	151,489	258,913	139,991	382,540	12,207	1.37%	0.21%
\$1 Billion to \$10 Billion																				
Bryant Bank	Yes	Tuscaloosa	2,517,179	1,026,572	8,938	0.69	6.96	2.24	71.40	8.22	36.98	-	324	292	706	-	1,174	1,919	1.06%	0.12%
River Bank & Trust	No	Prattville	2,501,359	1,454,484	16,069	1.32	16.58	3.32	49.50	8.36	26.21	930	114	192	2,023	-	1,487	529	1.50%	0.08%
CB&S Bank, Inc.	No	Russellville	2,401,376	1,107,231	12,274	1.00	12.47	3.39	65.60	10.51	25.56	1,150	206	347	3,100	-	4,835	3,479	1.36%	0.35%
Bank Independent	No	Sheffield	2,269,802	1,471,365	9,138	0.81	10.24	4.10	75.00	8.40	22.77	1,800	387	2,684	19,223	915	1,942	5	1.10%	0.13%
Southern States Bank	No	Anniston	1,904,800	1,430,204	10,757	1.19	10.71	3.78	52.40	10.97	18.01	2,004	41	81	1,340	-	3,550	2,930	1.18%	0.32%
Progress Bank and Trust	No	Huntsville	1,835,242	1,328,511	9,219	1.00	10.63	3.33	66.50	8.88	16.05	-	555	42	170	-	421	-	1.02%	0.02%
Troy Bank & Trust Company	No	Troy	1,464,763	863,351	5,750	0.78	8.41	3.15	63.30	9.99	19.10	2,091	167	433	845	656	2,921	2,842	1.31%	0.44%
Peoples Bank of Alabama	Yes	Cullman	1,263,443	747,607	8,891	1.43	15.28	3.74	66.90	8.25	26.80	270	265	613	8,621	-	575	134	1.82%	0.05%
Oakworth Capital Bank	No	Birmingham	1,139,248	854,432	5,068	0.84	10.72	2.95	66.00	8.66	22.88	1,297	-	-	-	-	-	-	1.24%	0.00%
United Bank	No	Atmore	1,109,803	624,436	5,809	1.09	13.55	3.15	60.70	9.04	33.48	691	37	73	813	16	6,536	-	1.67%	0.22%
SouthPoint Bank	No	Birmingham	1,089,426	917,627	5,575	1.05	11.84	3.44	65.40	9.77	10.63	1,200	21	1,607	125	922	186	1,187	1.03%	0.19%
AuburnBank	No	Auburn	1,083,590	440,872	3,937	0.71	9.14	2.46	70.70	9.16	34.76	(250)	95	68	180	-	359	-	1.07%	0.03%
Metro Bank	No	Pell City	1,023,747	429,173	6,182	1.22	9.71	3.03	56.50	13.11	49.98	25	78	136	3,975	152	1,870	1,372	1.34%	0.33%
Total/Average			21,603,778	12,695,865	107,607	1.01	11.25	3.24	63.84	9.49	26.40	11,208	2,290	6,568	41,121	2,661	25,856	14,397	1.28%	0.18%

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															30-90	90 +				
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\$500 Million to \$1 Billion																				
Citizens Bank & Trust	No	Guntersville	964,979	467,205	4,320	0.88	13.10	2.75	67.40	9.29	15.38	-	212	46	277	-	778	-	1.68%	0.08%
First US Bank	No	Birmingham	955,175	714,637	3,417	0.71	7.30	4.01	68.80	9.33	13.50	1,616	335	1,520	1,479	-	1,455	276	1.22%	0.18%
First Metro Bank	No	Muscle Shoals	943,992	483,739	5,383	1.13	14.25	2.82	48.20	9.88	26.17	606	20	118	307	47	30	100	0.96%	0.02%
First Bank Of Alabama	No	Talladega	855,897	549,617	6,100	1.40	15.56	3.83	52.80	10.27	11.77	839	189	40	692	162	10,602	310	1.30%	1.29%
West Alabama Bank & Trust	No	Reform	757,494	402,487	4,125	1.04	10.14	3.03	63.70	11.65	37.40	-	181	299	1,327	5	1,941	-	1.07%	0.25%
First Southern State Bank	No	Stevenson	742,946	377,161	4,154	1.08	14.30	3.03	57.80	9.03	30.50	150	142	205	2,947	117	239	-	1.42%	0.05%
Traditions Bank	No	Cullman	622,712	510,536	4,052	1.36	15.86	5.29	57.20	8.70	10.05	2,010	78	1,205	900	-	708	2,977	1.53%	0.59%
MidSouth Bank	Yes	Dothan	616,593	303,121	954	0.32	3.17	2.61	87.10	9.06	38.02	104	17	2	58	-	163	-	1.88%	0.03%
CCB Community Bank	Yes	Andalusia	598,886	439,609	5,262	1.75	15.29	4.04	56.20	10.05	19.30	600	18	57	254	-	3,431	572	1.44%	0.67%
First Community Bank Of Central Alabama	Yes	Wetumpka	541,022	287,815	4,372	1.64	23.86	3.27	57.20	8.31	29.40	-	160	104	841	-	820	144	2.21%	0.18%
The Hometown Bank Of Alabama	No	Oneonta	535,277	273,425	4,188	1.78	15.97	3.67	55.50	12.63	29.35	-	69	167	2,960	-	779	241	1.15%	0.19%
CommerceOne Bank	No	Birmingham	515,914	424,506	3,138	1.30	11.69	3.52	44.30	11.30	17.95	575	-	-	-	-	-	-	1.20%	0.00%
Total/Average			8,650,887	5,233,858	49,465	1.20	13.37	3.49	59.68	9.96	23.23	6,500	1,421	3,763	12,042	331	20,946	4,620	1.42%	0.29%
\$250 Million to \$500 Million																				
Central State Bank	Yes	Calera	493,680	321,967	4,677	1.91	16.52	4.04	52.30	10.00	12.80	390	22	98	1,174	4	121	241	1.45%	0.07%
First Southern Bank	No	Florence	478,878	401,903	3,227	1.49	17.59	4.08	50.10	9.32	10.48	784	2	-	98	18	38	-	1.27%	0.01%
Robertson Banking Company	Yes	Demopolis	436,953	262,356	2,831	1.33	12.83	3.21	60.80	9.11	26.62	-	11	1	1,660	-	494	-	1.61%	0.11%
Peoples Independent Bank	Yes	Boaz	429,775	165,761	2,848	1.34	13.52	3.55	60.20	8.55	50.95	-	1	23	87	9	63	1,009	1.05%	0.25%
EvaBank	No	Eva	403,882	304,959	5,257	2.58	9.12	5.95	41.50	26.90	30.35	400	101	285	2,262	-	5,870	176	2.23%	1.50%
NobleBank & Trust	No	Anniston	396,098	226,290	1,881	0.96	13.82	3.68	68.20	8.84	32.89	154	30	91	81	-	612	-	1.44%	0.15%
First Jackson Bank	No	Stevenson	393,191	245,027	2,698	1.38	13.79	3.07	43.30	10.90	24.94	180	13	9	538	-	33	-	0.99%	0.01%
First National Bank	Yes	Hamilton	388,903	122,656	2,095	1.07	6.85	2.58	63.60	13.38	58.23	60	43	79	1,503	-	48	767	1.40%	0.21%
Cullman Savings Bank	No	Cullman	381,899	308,418	2,429	1.34	6.95	4.14	59.80	19.03	8.13	155	6	4	1,015	153	12	90	0.83%	0.07%
The Exchange Bank Of Alabama	No	Altoona	378,332	179,916	1,079	0.56	5.27	2.58	76.00	11.99	34.77	(100)	110	14	107	4	-	307	1.47%	0.08%
Pinnacle Bank	No	Jasper	338,344	121,420	2,385	1.36	20.05	3.22	53.50	10.16	31.72	-	5	17	309	50	10	-	2.08%	0.02%
Southern Independent Bank	No	Opp	332,780	128,295	1,552	0.95	10.69	2.72	60.20	10.99	50.46	13	2	-	118	-	301	-	1.52%	0.09%
First State Bank Of Dekalb County, Inc.	No	Fort Payne	329,680	147,311	1,552	0.96	12.82	3.24	58.30	8.04	32.61	235	59	91	1,725	325	941	-	1.00%	0.38%
Premier Bank Of The South	Yes	Good Hope	328,680	162,302	1,834	1.18	13.23	3.07	71.90	8.29	35.89	-	1,011	86	286	-	16	-	1.64%	0.00%
First Citizens Bank	No	Luverne	324,683	164,781	2,174	1.33	12.15	3.49	56.10	12.82	28.38	-	49	10	1,184	9	1,560	-	1.96%	0.48%
State Bank & Trust	Yes	Winfield	323,833	126,670	2,499	1.57	17.93	3.05	53.30	9.77	29.02	80	22	29	1,207	161	1,269	-	1.00%	0.44%
AmeriFirst Bank	No	Montgomery	316,659	214,757	596	0.37	4.36	3.33	81.20	8.35	21.34	82	2	1	145	149	1,199	-	1.14%	0.43%
Farmers & Merchants Bank	No	Piedmont	309,963	134,522	1,173	0.74	8.14	3.18	73.80	10.96	35.31	-	18	35	842	-	15	324	1.57%	0.11%
FirstState Bank	No	Lineville	305,898	137,322	1,413	0.90	11.28	3.30	68.80	10.84	33.79	-	36	23	1,147	-	27	-	1.62%	0.01%
Marion Bank And Trust Company	Yes	Marion	302,974	155,064	434	0.28	2.97	2.70	90.70	9.87	33.95	-	118	47	250	34	4,572	402	1.90%	1.65%
The Citizens Bank Of Winfield	No	Winfield	298,460	59,840	2,418	1.53	10.63	3.42	44.20	18.07	38.10	28	60	176	439	-	112	169	2.02%	0.09%
The Bank Of Vernon	No	Vernon	277,784	149,126	1,227	1.00	7.13	3.21	63.80	19.61	41.88	6	83	11	363	-	922	-	1.46%	0.33%
Phenix-Girard Bank	Yes	Phenix City	268,241	69,561	1,489	1.11	12.30	2.78	64.10	14.86	33.59	47	3	22	-	80	247	524	1.64%	0.32%
Union State Bank	No	Pell City	265,601	73,314	(164)	(0.12)	(3.74)	2.42	104.30	5.61	43.78	-	24	16	2,049	41	737	-	1.73%	0.29%
Farmers And Merchants Bank	No	Lafayette	264,014	80,929	1,372	1.06	13.42	2.89	61.00	10.70	39.33	50	18	73	1,535	21	163	676	1.21%	0.33%
First Bank Of Boaz	No	Boaz	256,349	57,018	2,116	1.59	10.96	3.15	39.60	18.79	63.01	-	8	2	10	-	52	-	1.85%	0.02%
Total/Average			9,025,534	4,521,485	53,092	1.15	10.79	3.31	62.33	12.14	33.94	2,564	1,857	1,243	20,134	1,058	19,434	4,685	1.50%	0.29%

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															30-90	90 +				
															\$	\$				
\$100 Million to \$250 Million																				
Merit Bank	No	Huntsville	237,178	183,615	195	0.19	1.85	2.79	88.20	13.38	23.40	162	56	-	480	129	437	-	1.05%	0.24%
First Financial Bank	Yes	Bessemer	233,911	98,625	1,066	0.90	14.24	3.07	84.10	8.58	32.57	107	4	29	86	-	102	1	1.39%	0.04%
The Citizens Bank	No	Enterprise	221,650	134,753	768	0.68	9.87	3.04	73.30	8.34	31.61	-	9	-	250	114	462	613	1.00%	0.54%
BankSouth	Yes	Dothan	217,688	145,086	1,183	1.09	4.96	2.81	65.40	17.47	24.93	(262)	262	-	-	-	-	-	1.94%	0.00%
HNB First Bank	Yes	Headland	215,547	139,718	1,184	1.11	10.34	3.15	69.10	9.14	29.24	-	10	1	325	-	67	-	1.14%	0.03%
First National Bank And Trust	Yes	Atmore	207,709	120,038	801	0.76	8.15	2.97	80.20	10.75	31.17	-	16	7	112	-	1,921	-	1.66%	0.92%
22nd State Bank	Yes	Louisville	198,904	145,770	408	0.40	2.86	4.14	87.20	10.81	20.31	248	5	361	294	116	69	249	1.31%	0.22%
Liberty Bank	No	Geraldine	191,535	100,933	870	0.92	9.10	3.77	69.40	10.53	38.44	60	38	32	562	4	343	31	1.01%	0.20%
First Cahawba Bank	No	Selma	190,776	97,894	367	0.40	5.84	3.14	84.10	8.12	34.36	-	19	2	26	-	28	157	1.02%	0.10%
Friend Bank	Yes	Slocomb	188,163	101,744	1,216	1.30	11.51	3.51	64.90	9.22	37.39	-	80	3	172	28	58	-	1.95%	0.05%
Community Spirit Bank	Yes	Red Bay	185,581	108,111	826	0.90	8.67	3.83	76.90	9.57	30.12	30	17	30	54	-	8	-	1.31%	0.00%
North Alabama Bank	No	Hazel Green	152,040	98,000	753	0.98	10.34	4.44	70.40	9.24	25.49	60	17	4	65	-	91	-	1.31%	0.06%
Valley State Bank	No	Russellville	151,623	73,590	577	0.74	5.12	2.88	66.50	15.87	19.94	30	1	5	554	322	80	30	1.97%	0.28%
PeoplesTrust Bank	No	Hamilton	149,813	103,644	795	1.11	11.00	3.75	59.80	10.40	19.20	76	20	20	433	1	276	-	1.35%	0.18%
First Fidelity Bank	No	Fort Payne	148,189	63,981	601	0.83	11.73	2.85	65.20	8.43	44.98	31	2	-	-	5	158	78	1.27%	0.16%
Citizens' Bank, Inc.	Yes	Robertsdale	146,111	72,682	727	1.00	9.20	3.60	73.00	10.60	45.73	(80)	31	32	1,731	189	130	-	1.73%	0.22%
Community Neighbor Bank	No	Camden	139,716	72,002	675	0.99	8.69	3.93	73.70	12.03	36.83	-	25	73	1,054	3	535	3	1.49%	0.39%
First National Bank Of Hartford	Yes	Hartford	138,609	66,319	469	0.68	4.52	3.72	84.60	14.16	24.27	10	237	80	1,265	281	495	622	1.55%	1.01%
First Bank	Yes	Wadley	129,448	32,827	719	1.15	12.14	2.81	63.80	8.59	58.25	-	12	5	119	-	90	-	1.23%	0.07%
Town-Country National Bank	No	Camden	129,403	63,427	941	1.41	11.56	4.59	57.00	10.05	35.72	224	174	75	1,823	205	466	100	1.22%	0.60%
First Federal Bank, A FSB	Yes	Tuscaloosa	128,947	79,492	159	0.25	1.38	3.49	98.30	12.49	8.64	-	14	43	349	-	682	90	1.18%	0.36%
Bank Of Moundville	No	Moundville	126,483	37,576	338	0.59	8.33	2.27	68.70	13.02	35.54	100	1	179	226	29	19	-	1.19%	0.02%
First State Bank of the South, Inc.	No	Sulligent	122,243	56,719	605	1.01	7.31	3.91	67.10	15.20	40.50	48	4	25	1,237	159	6	213	1.01%	0.31%
Sweet Water State Bank	Yes	Sweet Water	117,986	57,507	702	1.18	10.99	4.14	71.50	9.93	26.81	60	57	379	440	687	908	1,219	1.68%	2.39%
The Citizens Bank	No	Greensboro	117,106	41,574	484	0.80	8.51	2.30	59.20	11.65	50.81	-	4	10	391	109	65	-	1.33%	0.15%
First Community Bank Of Cullman	No	Cullman	116,869	92,786	532	0.88	8.48	3.66	73.10	10.66	14.68	-	6	95	1,472	-	-	-	1.59%	0.00%
The Samson Banking Company	Yes	Samson	116,782	45,409	310	0.54	3.97	3.16	52.90	12.15	58.42	32	7	19	295	194	5	-	1.37%	0.17%
The Southern Bank Company	No	Gadsden	115,791	58,170	1,047	1.84	19.04	6.67	63.30	12.06	32.63	-	196	35	1,878	-	830	-	1.82%	0.72%
SunSouth Bank	No	Dothan	114,800	48,859	290	0.48	6.67	2.79	88.10	9.12	42.53	(100)	30	-	-	-	-	-	1.20%	0.00%
Peoples Bank Of Greensboro	Yes	Greensboro	113,445	44,714	567	0.99	19.74	2.85	67.20	8.16	43.79	-	12	17	425	-	624	-	1.10%	0.55%
The Commercial Bank Of Ozark	Yes	Ozark	112,759	58,260	256	0.45	7.12	2.90	84.10	8.24	26.64	45	-	43	1,587	30	577	19	0.87%	0.56%
Millennial Bank	No	Leeds	111,059	76,863	334	0.57	6.71	4.32	81.20	9.77	9.80	30	4	-	-	-	-	-	1.14%	0.00%
Brantley Bank & Trust Company	No	Brantley	105,513	54,800	322	0.61	6.48	3.73	81.10	10.93	36.79	65	20	118	775	2	889	-	1.10%	0.84%
Total/Average			5,093,377	2,775,488	21,087	0.84	8.68	3.48	73.11	10.87	32.47	976	1,390	1,722	18,480	2,607	10,421	3,425	1.35%	0.34%

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															\$	\$				
Less than \$100 Million																				
Farmers & Merchants Bank	No	Waterloo	97,659	5,173	609	1.16	8.16	1.82	39.90	19.87	70.36	-	5	2	112	149	-	-	5.68%	0.15%
Peoples Exchange Bank	No	Monroeville	97,158	46,074	27	0.06	0.51	3.15	92.00	12.00	46.59	-	4	52	1,125	9	256	217	1.05%	0.50%
Merchants & Farmers Bank Of Greene County	Yes	Eutaw	95,747	46,940	279	0.61	5.52	3.11	85.20	10.45	31.58	-	21	33	490	-	1,187	160	1.24%	1.41%
Bank Of Walker County	Yes	Jasper	94,041	44,223	255	0.55	5.08	2.99	87.40	9.03	43.63	-	11	6	355	-	37	-	1.30%	0.04%
Citizens State Bank	Yes	Vernon	81,302	26,317	375	0.89	7.34	2.30	59.90	13.40	41.62	-	39	35	290	23	-	-	1.53%	0.03%
Bank Of Evergreen	No	Evergreen	75,946	23,969	237	0.62	6.54	3.07	76.10	11.98	56.72	-	5	3	854	34	197	1,207	2.51%	1.89%
Commonwealth National Bank	No	Mobile	59,144	21,686	(130)	(0.44)	(5.10)	2.81	112.40	11.01	29.55	-	2	4	148	-	-	-	2.78%	0.00%
Bank Of Brewton	No	Brewton	51,187	13,372	48	0.18	0.98	4.67	93.20	21.01	60.70	-	-	-	159	27	438	477	1.23%	1.84%
Community Bank & Trust-alabama	No	Union Springs	45,285	16,301	623	2.53	60.64	3.27	110.00	9.59	41.54	-	6	2	121	6	209	62	5.67%	0.61%
The First National Bank Of Dozier	No	Dozier	40,597	10,667	69	0.34	3.12	2.35	83.20	13.96	63.35	-	-	-	-	-	11	-	1.24%	0.03%
First Progressive Bank	No	Brewton	34,401	8,943	(8)	(0.05)	(0.19)	2.50	102.30	25.60	77.47	-	-	-	169	-	60	-	1.03%	0.17%
The Peoples Bank Of Red Level	No	Red Level	33,682	4,193	(291)	(3.14)	(8.29)	2.63	187.60	86.15	166.81	50	2	19	354	-	338	-	1.19%	1.00%
Alamerica Bank	No	Birmingham	14,279	7,145	(231)	(3.11)	(21.08)	2.74	317.20	14.59	46.49	-	-	56	1,587	-	58	488	1.79%	3.82%
Total/Average			820,428	275,003	1,862	0.02	4.86	2.88	111.26	19.90	59.72	50	95	212	5,764	248	2,791	2,611	2.17%	0.88%