

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	170,698,185	105,989,614	1,846,441	1.52	16.68	3.27	43.00	8.89	11.68	163,472	89,656	289,822	320,039	135,919	508,654	14,245	1.38%	0.26%
\$1 Billion to \$10 Billion		14	23,001,521	14,018,412	186,416	1.10	12.94	3.37	61.84	9.75	22.57	18,754	3,971	9,793	63,686	7,200	42,980	12,971	1.27%	0.23%
\$500 Million to \$1 Billion		13	8,760,055	5,751,177	85,246	1.38	15.55	3.77	56.26	10.09	19.04	12,173	1,842	5,884	14,452	1,060	21,423	5,111	1.38%	0.29%
\$250 Million to \$500 Million		25	8,255,880	4,158,926	73,827	1.15	12.51	3.36	62.06	12.52	31.72	2,155	2,326	2,052	19,019	2,565	19,877	4,754	1.43%	0.33%
\$100 Million to \$250 Million		57	20,599,945	10,581,619	173,497	1.02	11.23	3.49	66.73	11.98	30.62	6,085	6,370	6,145	53,499	8,886	49,896	11,715	1.46%	0.38%
Less than \$100 Million		11	647,023	263,962	1,464	(0.16)	5.50	3.10	116.53	18.47	55.86	103	108	214	5,433	468	2,976	2,308	1.86%	0.93%
State Total		122	231,962,609	140,763,710	2,366,891	1.41	15.60	3.32	48.36	9.45	15.55	202,742	104,273	313,910	476,128	156,098	645,806	51,104	1.38%	0.27%
<b>Greater than \$10 Billion</b>																				
Regions Bank	No	Birmingham	156,809,000	94,711,000	1,660,000	1.37	13.58	3.18	55.10	8.52	23.64	133,000	88,000	282,000	314,000	131,000	497,000	13,000	1.50%	0.39%
ServisFirst Bank	No	Homewood	13,889,185	11,278,614	186,441	1.67	19.78	3.36	30.90	9.26	(0.29)	30,472	1,656	7,822	6,039	4,919	11,654	1,245	1.25%	0.13%
<b>Total/Average</b>			170,698,185	105,989,614	1,846,441	1.52	16.68	3.27	43.00	8.89	11.68	163,472	89,656	289,822	320,039	135,919	508,654	14,245	1.38%	0.26%
<b>\$1 Billion to \$10 Billion</b>																				
River Bank & Trust	No	Prattville	2,639,704	1,647,387	23,322	1.25	16.74	3.39	50.70	8.32	20.85	2,260	177	271	1,609	141	1,561	514	1.40%	0.08%
Bryant Bank	Yes	Tuscaloosa	2,458,726	1,043,592	17,910	0.93	9.31	2.55	65.20	8.52	35.59	-	551	419	1,145	-	11,038	1,919	1.05%	0.53%
CB&S Bank, Inc.	No	Russellville	2,345,222	1,125,218	20,031	1.07	16.25	3.44	64.30	10.40	21.50	1,550	273	549	8,314	-	5,874	2,997	1.36%	0.38%
Bank Independent	No	Sheffield	2,267,115	1,540,929	16,695	0.99	12.57	4.33	71.70	8.69	17.30	2,550	765	3,296	27,053	2,179	4,564	5	1.08%	0.30%
Southern States Bank	No	Anniston	2,056,325	1,524,990	17,994	1.29	11.52	3.96	50.20	11.49	19.91	3,667	263	350	1,970	-	3,950	2,930	1.21%	0.31%
Progress Bank and Trust	No	Huntsville	1,734,384	1,407,170	15,377	1.12	11.91	3.56	63.80	9.39	5.69	-	601	158	2,275	-	1,508	-	0.96%	0.09%
Troy Bank & Trust Company	No	Troy	1,429,731	889,135	8,806	0.80	8.92	3.21	61.60	10.08	13.20	3,591	274	1,568	1,212	255	4,301	2,829	1.32%	0.52%
Peoples Bank of Alabama	Yes	Cullman	1,266,115	791,970	15,284	1.63	17.83	3.91	63.90	8.76	22.18	270	452	1,064	8,790	-	878	106	1.68%	0.07%
SOUTHPOINT BANK	No	Birmingham	1,255,648	1,050,495	9,540	1.17	12.88	3.76	62.70	9.68	12.00	1,925	33	1,697	6,359	4,219	256	291	0.96%	0.38%
Oakworth Capital Bank	No	Birmingham	1,232,351	934,003	8,502	0.95	11.61	3.28	64.10	10.15	20.91	1,925	-	-	-	-	-	-	1.20%	0.00%
United Bank	No	Atmore	1,197,030	631,714	10,175	1.22	16.56	3.28	57.10	8.73	37.67	991	71	78	283	-	6,348	-	1.70%	0.19%
Citizens Bank & Trust	No	Guntersville	1,042,441	504,430	6,494	0.89	14.27	2.77	67.70	9.58	20.34	-	315	53	359	-	510	-	1.57%	0.05%
AuburnBank	No	Auburn	1,041,913	474,035	5,965	0.71	10.07	2.59	69.30	9.29	25.13	-	111	84	374	-	347	-	1.05%	0.03%
Metro Bank	No	Pell City	1,034,816	453,344	10,321	1.35	10.73	3.21	53.40	13.43	43.64	25	85	206	3,943	406	1,845	1,380	1.26%	0.35%
<b>Total/Average</b>			23,001,521	14,018,412	186,416	1.10	12.94	3.37	61.84	9.75	22.57	18,754	3,971	9,793	63,686	7,200	42,980	12,971	1.27%	0.23%

## ALABAMA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 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+ \$				
<b>\$500 Million to \$1 Billion</b>																				
First US Bank	No	Birmingham	989,180	750,271	5,577	0.76	7.98	4.07	66.90	9.23	12.28	2,781	547	2,275	1,551	-	2,077	686	1.25%	0.28%
First Metro Bank	No	Muscle Shoals	914,673	486,783	8,977	1.27	16.57	3.00	45.80	10.54	23.46	781	26	199	321	2	52	100	0.98%	0.02%
First Bank Of Alabama	No	Talladega	859,909	588,235	9,248	1.42	17.10	3.96	52.80	10.67	4.50	1,405	207	282	903	152	10,151	215	1.27%	1.22%
West Alabama Bank & Trust	No	Reform	748,555	422,714	6,301	1.06	10.98	3.13	62.60	11.75	33.39	200	229	355	1,685	2	2,104	-	1.07%	0.27%
First Southern State Bank	No	Stevenson	746,479	392,213	6,536	1.13	16.32	3.13	56.70	9.28	26.59	345	228	534	2,099	264	239	28	1.36%	0.07%
Traditions Bank	No	Cullman	642,268	533,272	6,558	1.44	16.80	5.40	57.40	8.95	9.41	2,717	220	1,565	822	-	971	2,830	1.56%	0.59%
MidSouth Bank	Yes	Dothan	610,146	299,110	2,604	0.57	6.10	2.93	79.50	9.15	35.95	180	22	2	-	60	159	-	1.93%	0.04%
CCB Community Bank	Yes	Andalusia	601,838	452,281	8,263	1.82	16.34	4.16	55.40	10.06	17.00	900	32	82	270	72	3,433	572	1.47%	0.68%
First Community Bank Of Central Alabama	Yes	Wetumpka	546,005	309,364	7,149	1.78	28.65	3.43	55.20	8.31	18.55	-	182	136	2,630	-	861	144	2.05%	0.18%
The Hometown Bank Of Alabama	No	Oneonta	540,358	282,667	6,838	1.91	18.34	3.78	54.30	12.66	27.94	-	119	296	2,624	-	1,275	295	1.09%	0.29%
Central State Bank	Yes	Calera	528,384	343,075	7,081	1.90	17.05	4.14	53.00	10.04	15.19	622	27	158	1,383	-	66	241	1.42%	0.06%
CommerceOne Bank	No	Birmingham	521,819	453,903	5,253	1.41	12.95	3.71	42.20	11.35	13.05	1,008	-	-	-	-	-	-	1.22%	0.00%
First Southern Bank	No	Florence	510,441	437,289	4,861	1.44	16.95	4.12	49.60	9.14	10.17	1,234	3	-	164	508	35	-	1.27%	0.11%
<b>Total/Average</b>			8,760,055	5,751,177	85,246	1.38	15.55	3.77	56.26	10.09	19.04	12,173	1,842	5,884	14,452	1,060	21,423	5,111	1.38%	0.29%
<b>\$250 Million to \$500 Million</b>																				
Robertson Banking Company	Yes	Demopolis	433,313	271,685	4,891	1.52	14.92	3.36	57.10	9.59	23.70	-	20	140	3,398	-	736	-	1.50%	0.17%
Peoples Independent Bank	Yes	Boaz	413,439	173,987	4,208	1.33	14.50	3.75	59.00	8.89	48.02	-	3	28	175	40	323	992	1.00%	0.33%
Cullman Savings Bank	No	Cullman	404,384	326,715	3,404	1.22	6.49	4.18	61.80	18.78	8.26	275	6	4	784	308	63	90	0.82%	0.11%
First Jackson Bank	No	Stevenson	395,288	263,317	4,355	1.48	15.01	3.25	41.30	11.21	19.23	270	28	15	823	89	-	29	0.96%	0.03%
EvaBank	No	Eva	388,919	309,850	8,439	2.79	9.83	6.16	39.70	28.10	24.68	470	205	362	1,814	-	5,942	140	2.23%	1.56%
The Exchange Bank Of Alabama	No	Altoona	383,073	181,954	2,119	0.73	7.24	2.74	70.10	12.12	34.72	(100)	114	31	96	40	-	307	1.45%	0.09%
NobleBank & Trust	No	Anniston	382,430	237,103	3,055	1.04	16.55	3.83	65.50	9.18	29.18	238	43	116	123	-	363	-	1.40%	0.09%
First National Bank	Yes	Hamilton	382,083	126,542	3,790	1.29	8.59	2.85	59.50	13.58	54.86	90	75	133	1,011	-	87	757	1.37%	0.22%
State Bank & Trust	Yes	Winfield	335,089	137,798	3,508	1.45	20.95	3.04	54.60	9.71	23.57	200	28	43	998	152	1,146	10	1.00%	0.39%
First State Bank Of Dekalb County, Inc.	No	Fort Payne	331,492	155,735	2,792	1.14	15.72	3.55	54.80	8.30	30.37	285	136	124	1,753	308	836	-	1.01%	0.35%
Premier Bank Of The South	Yes	Good Hope	329,250	167,594	3,046	1.28	15.14	3.27	68.80	8.56	33.46	-	1,039	130	64	4	79	-	1.58%	0.03%
Southern Independent Bank	No	Opp	328,461	132,009	2,690	1.09	13.25	2.92	56.50	11.23	50.41	51	6	17	11	-	286	-	1.50%	0.09%
Pinnacle Bank	No	Jasper	325,507	116,922	3,585	1.38	25.47	3.19	53.70	10.17	29.15	-	7	67	188	2	65	-	2.12%	0.02%
First Citizens Bank	No	Luverne	323,773	176,416	3,249	1.33	12.56	3.62	57.40	13.23	22.29	50	86	22	1,237	-	1,789	479	1.87%	0.70%
AmeriFirst Bank	No	Montgomery	313,165	224,329	1,249	0.52	6.17	3.52	76.60	8.33	13.38	127	3	6	273	25	1,185	72	1.11%	0.41%
Marion Bank And Trust Company	Yes	Marion	305,633	160,494	1,314	0.56	6.65	2.81	82.00	9.84	31.29	-	157	81	229	1	4,389	400	1.84%	1.57%
Farmers & Merchants Bank	No	Piedmont	301,513	133,546	1,796	0.76	8.92	3.30	73.70	11.25	33.48	-	20	40	878	216	-	194	1.57%	0.14%
FirstState Bank	No	Lineville	299,554	138,377	2,029	0.87	12.57	3.41	70.30	11.24	31.39	-	48	46	531	51	32	-	1.60%	0.03%
The Citizens Bank Of Winfield	No	Winfield	299,113	64,165	3,411	1.40	11.52	3.27	45.50	17.37	33.46	55	94	244	564	-	108	73	1.88%	0.06%
The Bank Of Vernon	No	Vernon	282,950	166,948	2,154	1.11	7.70	3.37	61.60	18.18	35.11	7	83	205	938	931	400	-	1.19%	0.47%
Union State Bank	No	Pell City	266,332	76,162	642	0.32	12.26	2.58	95.00	6.09	40.33	(300)	31	21	492	117	625	-	1.28%	0.28%
Phenix-Girard Bank	Yes	Phenix City	263,663	69,013	2,248	1.16	19.02	2.85	63.30	16.19	29.78	70	4	33	6	144	244	478	1.67%	0.33%
Merit Bank	No	Huntsville	260,337	201,947	450	0.27	2.52	2.90	85.10	12.03	23.04	287	56	-	674	118	440	-	1.02%	0.21%
First Bank Of Boaz	No	Boaz	254,855	59,623	3,271	1.65	12.91	3.23	38.50	18.87	55.74	-	11	5	867	-	51	-	1.77%	0.02%
Farmers And Merchants Bank	No	Lafayette	252,264	86,695	2,132	1.10	16.29	3.02	60.20	10.97	34.16	80	23	139	1,092	19	688	733	1.09%	0.57%
<b>Total/Average</b>			8,255,880	4,158,926	73,827	1.15	12.51	3.36	62.06	12.52	31.72	2,155	2,326	2,052	19,019	2,565	19,877	4,754	1.43%	0.33%

## ALABAMA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 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 + \$				
<b>\$100 Million to \$250 Million</b>																				
First Financial Bank	Yes	Bessemer	228,690	106,401	1,667	0.94	20.09	3.26	80.80	8.99	25.08	146	4	37	101	19	95	1	1.32%	0.05%
The Citizens Bank	No	Enterprise	222,573	138,094	1,358	0.80	12.28	3.25	68.70	8.46	18.00	65	9	2	124	-	578	613	1.02%	0.54%
BankSouth	Yes	Dothan	217,223	149,511	2,022	1.24	5.66	2.94	59.90	17.74	21.44	(262)	262	-	42	-	-	-	1.88%	0.00%
HNB First Bank	Yes	Headland	210,125	147,882	1,962	1.24	11.51	3.34	67.50	9.58	20.04	-	15	2	318	-	60	-	1.08%	0.03%
First National Bank And Trust	Yes	Atmore	208,001	128,904	1,198	0.76	9.22	3.07	80.40	10.79	26.62	-	16	12	10	-	1,843	-	1.54%	0.89%
22nd State Bank	Yes	Louisville	207,471	155,557	830	0.55	3.78	4.49	84.60	13.04	11.07	423	7	475	522	161	66	204	1.27%	0.21%
Liberty Bank	No	Geraldine	191,734	106,363	1,584	1.11	11.11	3.98	65.00	10.80	36.15	125	43	46	545	83	260	31	1.01%	0.20%
First Cahawba Bank	No	Seima	189,592	101,558	778	0.55	8.81	3.31	78.80	8.23	32.02	38	29	3	179	-	28	102	1.03%	0.07%
Friend Bank	Yes	Slocomb	182,524	106,659	1,951	1.39	12.33	3.69	63.60	9.84	31.14	-	86	4	216	27	56	-	1.86%	0.05%
Community Spirit Bank	Yes	Red Bay	174,980	110,574	1,361	0.98	10.25	3.88	75.40	9.73	24.73	53	58	50	86	-	5	-	1.32%	0.00%
North Alabama Bank	No	Hazel Green	153,713	111,533	1,189	1.03	10.98	4.64	68.90	9.46	15.80	90	21	4	334	-	74	-	1.18%	0.05%
Citizens' Bank, Inc.	Yes	Robertsdale	149,498	70,080	1,024	0.93	9.27	3.54	73.70	9.53	48.20	(80)	58	44	1,506	-	308	-	1.82%	0.21%
Valley State Bank	No	Russellville	148,428	76,046	1,001	0.85	6.03	3.10	63.40	15.98	19.20	45	3	7	513	74	195	30	1.93%	0.20%
PeoplesTrust Bank	No	Hamilton	148,312	108,968	1,287	1.19	12.09	3.85	57.90	10.58	15.47	145	22	30	914	-	261	-	1.34%	0.18%
First Fidelity Bank	No	Fort Payne	145,365	67,263	1,014	0.93	14.01	3.05	60.40	8.61	42.99	66	4	-	522	5	155	78	1.26%	0.16%
Community Neighbor Bank	No	Camden	144,277	73,636	1,123	1.07	9.70	4.07	70.80	11.82	35.66	-	47	105	1,107	90	479	3	1.45%	0.40%
First National Bank Of Hartford	Yes	Hartford	141,045	71,762	777	0.76	5.32	3.80	83.20	14.36	21.49	47	263	152	1,430	450	129	656	1.42%	0.88%
First Bank	Yes	Wadley	130,444	33,993	1,123	1.18	14.13	2.96	60.70	8.46	57.59	-	13	14	140	48	83	-	1.16%	0.10%
Bank Of Moundville	No	Moundville	128,737	36,655	562	0.63	9.45	2.41	69.30	12.34	33.68	100	1	181	142	66	16	-	1.22%	0.02%
Millennial Bank	No	Leeds	127,088	86,266	537	0.61	7.44	4.58	79.80	10.13	13.35	60	4	-	171	-	55	-	1.05%	0.04%
Town-Country National Bank	No	Camden	123,866	65,532	1,491	1.49	12.72	4.76	55.20	10.71	29.15	377	307	145	1,642	85	686	30	1.51%	0.65%
First State Bank of the South, Inc.	No	Sulligent	120,860	61,812	914	1.02	7.62	3.94	66.20	15.75	25.41	94	4	28	424	551	5	213	1.00%	0.64%
First Federal Bank, A FSB	Yes	Tuscaloosa	118,823	84,882	(113)	(0.12)	(0.68)	3.70	101.10	12.70	9.29	-	19	45	396	471	816	-	1.11%	0.77%
The Samson Banking Company	Yes	Samson	118,625	42,730	789	0.91	7.08	3.25	53.40	12.32	59.65	58	9	29	163	21	-	-	1.49%	0.02%
Sweet Water State Bank	Yes	Sweet Water	117,664	58,227	1,020	1.15	11.05	4.20	72.60	10.26	32.98	60	84	386	209	470	1,408	1,219	1.69%	2.63%
First Community Bank Of Cullman	No	Cullman	117,081	93,433	827	0.92	8.76	3.77	71.80	11.02	14.30	-	37	138	2,386	-	264	-	1.57%	0.23%
SunSouth Bank	No	Dothan	115,993	46,497	407	0.45	6.72	2.86	87.50	9.53	39.07	(100)	34	-	-	-	-	-	1.27%	0.00%
The Citizens Bank	No	Greensboro	114,064	40,677	878	0.98	11.07	2.45	54.80	12.39	47.41	-	6	16	735	139	125	-	1.35%	0.23%
The Southern Bank Company	No	Gadsden	112,213	58,655	1,667	1.97	21.05	7.06	63.00	12.77	32.78	-	196	35	1,664	-	742	-	1.80%	0.66%
The Commercial Bank Of Ozark	Yes	Ozark	110,832	57,857	426	0.50	10.51	2.90	82.90	8.43	25.66	60	-	58	524	573	600	19	0.88%	1.08%
Peoples Bank Of Greensboro	Yes	Greensboro	109,653	45,770	945	1.11	29.10	2.87	64.50	8.61	39.24	-	15	24	312	2	583	-	1.06%	0.53%
Farmers & Merchants Bank	No	Waterloo	104,484	5,342	870	1.14	9.03	1.78	41.10	20.89	61.22	-	8	5	57	142	-	-	5.50%	0.14%
Brantley Bank & Trust Company	No	Brantley	100,959	60,320	473	0.60	6.59	3.81	79.20	11.76	26.59	165	57	132	1,600	319	1,226	-	1.20%	1.53%
<b>Total/Average</b>			<b>20,599,945</b>	<b>10,581,619</b>	<b>173,497</b>	<b>1.02</b>	<b>11.23</b>	<b>3.49</b>	<b>66.73</b>	<b>11.98</b>	<b>30.62</b>	<b>6,085</b>	<b>6,370</b>	<b>6,145</b>	<b>53,499</b>	<b>8,886</b>	<b>49,896</b>	<b>11,715</b>	<b>1.46%</b>	<b>0.38%</b>

## ALABAMA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 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 + \$				
<b>Less than \$100 Million</b>																				
Bank Of Walker County	Yes	Jasper	97,686	49,161	372	0.53	5.05	3.28	87.70	9.07	44.14	-	13	6	142	45	35	-	1.18%	0.08%
Merchants & Farmers Bank Of Greene County	Yes	Eutaw	94,360	54,172	408	0.59	5.77	3.19	85.50	10.14	21.69	-	30	33	349	-	1,306	160	1.09%	1.55%
Peoples Exchange Bank	No	Monroeville	93,647	46,154	411	0.57	5.37	3.46	83.40	12.34	41.07	-	21	58	572	346	269	208	1.07%	0.88%
Bank Of Evergreen	No	Evergreen	77,733	23,761	369	0.64	7.34	3.07	74.80	12.24	57.33	-	7	21	110	-	192	1,158	2.47%	1.74%
Commonwealth National Bank	No	Mobile	61,529	23,524	(145)	(0.32)	(3.99)	2.94	109.30	11.89	32.49	-	2	13	141	-	-	-	2.53%	0.00%
Bank Of Brewton	No	Brewton	51,733	14,237	90	0.23	1.28	3.85	92.10	21.67	45.00	-	1	-	937	6	424	477	1.17%	1.75%
Community Bank & Trust-alabama	No	Union Springs	47,737	17,076	622	1.61	62.61	3.45	106.60	8.91	42.40	-	10	7	997	71	188	62	5.41%	0.67%
The First National Bank Of Dozier	No	Dozier	40,788	11,181	134	0.44	4.40	2.43	80.00	14.12	60.45	3	-	1	10	-	11	-	1.20%	0.03%
First Progressive Bank	No	Brewton	33,816	8,799	18	0.07	0.28	2.60	96.70	24.99	76.78	-	-	-	55	-	104	-	1.05%	0.31%
The Peoples Bank Of Red Level	No	Red Level	32,449	9,002	(385)	(2.19)	(5.40)	2.87	170.70	49.52	129.67	100	2	19	368	-	350	-	1.11%	1.08%
Alamerica Bank	No	Birmingham	15,545	6,895	(430)	(3.94)	(22.21)	2.94	295.00	28.31	63.40	-	22	56	1,752	-	97	243	2.19%	2.19%
<b>Total/Average</b>			647,023	263,962	1,464	(0.16)	5.50	3.10	116.53	18.47	55.86	103	108	214	5,433	468	2,976	2,308	1.86%	0.93%