

ALABAMA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2025

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CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS			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 (%)
															30-100	100 +				
															\$	\$				
Institution	Sub S	Count/City																		
State Summary																				
Greater than \$10 Billion		2	177,056,833	108,619,831	627,813	1.44	14.21	3.22	44.80	9.67	11.27	130,630	22,198	151,093	506,184	232,111	942,793	14,756	1.48%	0.55%
\$1 Billion to \$10 Billion		14	27,195,246	17,918,529	78,638	1.17	12.32	3.64	59.46	10.51	19.06	11,559	1,477	6,753	125,807	14,700	132,163	22,373	1.28%	0.66%
\$500 Million to \$1 Billion		12	9,386,254	6,184,574	29,236	1.27	14.12	3.67	58.52	10.20	17.43	3,101	554	2,191	67,156	5,186	42,296	5,175	1.31%	0.63%
\$250 Million to \$500 Million		25	9,278,200	5,174,217	27,817	1.16	18.47	3.70	62.59	13.33	25.98	2,525	391	1,964	49,541	8,280	29,828	3,047	1.31%	0.44%
\$100 Million to \$250 Million		29	4,971,977	2,911,785	12,658	1.01	11.96	3.84	71.23	11.76	25.58	1,145	305	630	30,286	3,444	19,922	2,407	1.36%	0.57%
Less than \$100 Million		13	918,159	456,465	(453)	(0.09)	0.01	3.61	98.15	18.62	42.63	312	21	53	7,775	514	2,926	464	1.67%	0.54%
State Total		95	228,806,669	141,265,401	775,709	1.37	14.05	3.32	48.61	10.02	13.48	149,272	24,946	162,684	786,749	264,235	1,169,928	48,222	1.44%	0.56%
Greater than \$10 Billion																				
Regions Bank	No	Birmingham	158,421,000	95,733,000	564,000	1.44	13.42	3.54	54.80	9.53	15.09	124,000	22,000	145,000	385,000	232,000	869,000	14,000	1.68%	0.70%
Servisfirst Bank	No	Homewood	18,635,833	12,886,831	63,813	1.44	15.00	2.90	34.80	9.81	7.45	6,630	198	6,093	121,184	111	73,793	756	1.28%	0.40%
Total/Average			177,056,833	108,619,831	627,813	1.44	14.21	3.22	44.80	9.67	11.27	130,630	22,198	151,093	506,184	232,111	942,793	14,756	1.48%	0.55%
\$1 Billion to \$10 Billion																				
River Bank & Trust	No	Prattville	3,632,550	2,536,242	8,896	0.99	12.77	3.31	49.80	8.63	14.82	1,686	159	137	11,046	26	8,459	114	1.33%	0.24%
Southern States Bank	No	Anniston	2,851,727	2,260,035	11,651	1.64	12.79	3.89	41.00	11.99	16.10	775	95	332	7,371	-	7,175	-	1.28%	0.25%
Bank Independent	No	Sheffield	2,787,828	1,863,037	6,453	0.93	10.73	4.61	74.80	8.61	13.07	1,350	315	991	18,720	1,572	4,595	5	1.31%	0.22%
Cb&S Bank, Inc.	No	Russellville	2,774,127	1,466,278	5,219	0.72	14.99	3.05	73.70	10.94	14.25	355	50	234	22,725	-	23,355	1,783	1.13%	0.91%
Bryant Bank	Yes	Tuscaloosa	2,707,389	1,345,518	10,850	1.61	13.35	3.70	53.90	9.68	26.32	435	39	136	497	-	1,812	10,156	1.01%	0.44%
Oakworth Capital Bank	No	Birmingham	1,817,074	1,492,413	5,595	1.23	13.97	3.69	59.80	9.49	15.75	775	-	90	14,725	9,748	-	5,372	1.14%	0.83%
Southpoint Bank	No	Birmingham	1,792,650	1,479,897	2,208	0.49	6.95	2.92	60.80	6.91	12.03	3,000	23	6	21,648	571	46,461	82	1.11%	2.63%
Troy Bank & Trust Company	No	Troy	1,528,851	994,957	4,591	1.19	10.87	3.64	54.40	12.38	15.56	300	21	380	4,401	137	9,292	2,193	1.32%	0.76%
Peoples Bank Of Alabama	Yes	Cullman	1,418,494	877,982	6,427	1.88	16.83	4.28	61.20	10.59	24.84	39	273	341	8,709	-	1,982	-	1.74%	0.14%
United Bank	No	Atmore	1,393,915	884,217	4,651	1.30	9.77	4.44	54.60	14.70	26.29	2,005	97	55	8,495	760	13,022	789	1.66%	1.05%
Metro Bank	No	Pell City	1,137,305	563,427	4,328	1.53	11.57	3.51	47.80	13.99	32.57	-	22	72	3,586	358	3,471	480	1.35%	0.38%
First Us Bank	No	Birmingham	1,126,636	848,335	2,175	0.80	8.10	3.46	65.50	9.55	12.80	528	153	422	1,041	-	3,668	1,328	1.23%	0.44%
First Bank Of Alabama	No	Talladega	1,121,749	702,263	4,514	1.61	22.62	3.86	53.20	10.05	19.14	375	171	3,459	2,270	1,528	7,101	71	1.14%	0.78%
Citizens Bank & Trust	No	Guntersville	1,104,951	603,928	1,080	0.42	7.17	2.53	81.90	9.63	23.29	(64)	59	98	573	-	1,770	-	1.15%	0.16%
Total/Average			27,195,246	17,918,529	78,638	1.17	12.32	3.64	59.46	10.51	19.06	11,559	1,477	6,753	125,807	14,700	132,163	22,373	1.28%	0.66%

Saltmarsh Saltmarsh, Cleaveland & Gund CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS			ALABAMA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2025																	www.thebankadvisors.com	
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 (%)	
															30-100	100 +					
															\$	\$					
\$500 Million to \$1 Billion																					
First Metro Bank	No	Muscle Shoals	997,571	566,402	3,830	1.51	16.78	3.49	45.90	11.69	17.71	68	15	41	1,501	-	98	276	1.14%	0.04%	
Auburnbank	No	Auburn	996,268	560,650	1,578	0.62	7.96	3.02	74.70	10.52	11.97	(10)	36	100	750	80	519	-	1.20%	0.06%	
West Alabama Bank & Trust	No	Reform	934,766	586,005	2,442	1.00	12.24	3.18	60.50	11.04	15.80	-	17	51	4,832	3,418	2,160	1,977	1.16%	0.81%	
First Southern State Bank	No	Stevenson	836,527	467,097	2,023	0.94	13.15	3.10	60.10	10.07	21.15	160	198	313	4,468	186	381	252	1.20%	0.10%	
Traditions Bank	No	Cullman	824,652	642,029	2,801	1.39	14.50	4.99	60.70	9.92	15.21	633	38	620	2,011	305	2,919	1,242	1.43%	0.54%	
Commerceone Bank	No	Birmingham	779,786	627,813	2,915	1.48	15.45	3.56	42.60	10.21	19.85	179	77	-	2,334	-	-	-	1.20%	0.00%	
Midsouth Bank	Yes	Dothan	712,258	424,585	1,320	0.75	7.94	3.37	75.30	9.26	20.18	150	1	-	277	2	215	-	1.67%	0.03%	
Central State Bank	Yes	Calera	686,711	465,857	3,405	2.02	17.69	4.27	50.10	10.07	20.60	195	45	49	3,056	713	239	179	1.18%	0.16%	
CCB Community Bank	Yes	Andalusia	671,800	503,117	3,368	2.00	18.64	4.25	53.50	9.91	17.66	182	22	135	612	-	-	15	1.26%	0.00%	
First Community Bank Of Central Alabama	Yes	Wetumpka	661,431	415,869	3,351	2.11	29.53	4.36	52.30	8.61	15.79	284	39	97	4,138	-	1,075	15	1.89%	0.16%	
First Southern Bank	No	Florence	648,002	541,433	505	0.31	3.03	3.22	65.20	10.36	13.45	1,200	17	668	36,673	482	31,169	-	1.36%	4.88%	
The Hometown Bank Of Alabama	No	Oneonta	636,482	383,717	1,698	1.05	12.50	3.17	61.30	10.76	19.80	60	49	117	6,504	-	3,521	1,219	1.01%	0.74%	
Total/Average			9,386,254	6,184,574	29,236	1.27	14.12	3.67	58.52	10.20	17.43	3,101	554	2,191	67,156	5,186	42,296	5,175	1.31%	0.63%	
\$250 Million to \$500 Million																					
Robertson Banking Company	Yes	Demopolis	474,020	314,097	2,468	2.08	17.98	4.00	49.70	10.06	19.52	-	5	20	987	-	349	-	1.50%	0.07%	
Evabank	No	Eva	468,131	359,073	2,539	2.24	7.96	5.52	47.60	27.64	24.99	108	25	208	1,535	-	6,581	420	2.26%	1.50%	
Peoples Independent Bank	Yes	Boaz	458,063	190,422	1,781	1.54	15.20	3.68	56.70	9.56	39.39	15	4	26	528	1	523	-	1.00%	0.11%	
Merit Bank	No	Huntsville	453,679	307,196	515	0.47	5.44	2.80	75.30	8.92	29.59	263	-	-	3,437	-	512	-	1.07%	0.11%	
First Jackson Bank	No	Stevenson	432,613	297,450	1,648	1.54	12.56	3.37	41.50	13.38	16.45	91	3	5	786	1,457	19	400	1.00%	0.43%	
Cullman Savings Bank	No	Cullman	429,982	361,082	913	0.84	4.63	3.80	72.30	18.97	7.57	6	-	-	4,729	-	302	-	0.80%	0.07%	
Noblebank & Trust	No	Anniston	424,770	257,986	1,218	1.16	17.59	4.10	58.10	10.62	30.20	238	16	62	1,617	-	273	-	1.24%	0.06%	
State Bank & Trust	Yes	Winfield	385,482	204,452	610	0.61	12.86	2.47	72.40	9.04	22.37	103	13	48	2,083	2	1,663	-	1.05%	0.43%	
The Bank Of Vernon	No	Vernon	378,727	255,757	1,136	1.22	7.43	4.32	49.10	17.92	25.83	327	9	459	3,970	3	1,959	416	0.99%	0.63%	
The Exchange Bank Of Alabama	No	Altoona	376,573	195,099	828	0.84	7.46	3.31	68.70	14.36	26.27	-	-	23	148	7	312	-	1.30%	0.08%	
Southern Independent Bank	No	Opp	376,112	168,179	878	0.94	8.95	2.81	57.50	14.03	43.64	54	53	57	416	-	609	-	1.10%	0.16%	
Premier Bank Of The South	Yes	Cullman	375,168	208,299	981	1.08	11.07	3.91	72.30	9.18	25.68	75	31	64	468	29	37	-	1.05%	0.02%	
First Citizens Bank	No	Luverne	373,643	213,817	1,459	1.59	14.23	4.08	50.90	13.81	18.45	50	18	48	761	628	6,532	-	1.62%	1.92%	
First National Bank	Yes	Hamilton	364,679	155,378	1,885	2.05	10.37	4.56	54.50	18.06	46.30	164	34	205	3,933	-	223	41	1.24%	0.07%	
Pinnacle Bank	No	Jasper	359,195	137,710	1,047	1.09	28.85	3.22	60.90	10.96	20.39	-	5	80	1,403	-	-	-	1.65%	0.00%	
Amerifirst Bank	No	Montgomery	357,497	261,680	977	1.15	12.46	4.26	63.20	9.56	18.26	45	2	3	534	-	1,716	-	1.13%	0.48%	
First State Bank Of Dekalb County, Inc.	No	Fort Payne	343,821	184,019	1,974	2.32	20.71	5.47	41.30	12.37	30.93	200	73	236	3,430	1,657	1,965	375	1.31%	1.16%	
Marion Community Bank	#N/A	Marion	340,361	201,484	573	0.65	9.51	3.31	81.60	9.70	21.18	-	9	3	4,024	31	3,039	41	1.78%	0.91%	
Firststate Bank	No	Lineville	338,135	153,687	688	0.78	15.05	3.23	68.80	11.01	32.94	60	22	57	1,770	2	149	491	1.36%	0.19%	
22Nd State Bank	Yes	Louisville	328,059	250,330	1,146	1.39	11.87	6.74	73.90	9.38	17.32	601	2	188	7,012	3,136	1,928	609	1.69%	1.73%	
Phenix-Girard Bank	Yes	Phenix City	321,186	81,025	716	0.80	174.18	2.40	68.10	11.63	13.14	12	3	11	760	95	60	209	1.50%	0.11%	
Phenix-Girard Bank	No	Piedmont	311,463	144,058	601	0.81	8.83	3.93	77.30	12.55	28.09	-	3	41	2,678	332	33	-	1.39%	0.12%	
Farmers And Merchants Bank	No	Lafayette	283,744	116,384	652	0.91	16.92	2.80	60.60	11.26	24.37	75	12	6	1,160	20	959	-	1.08%	0.35%	
The Citizens Bank Of Winfield	No	Winfield	271,298	91,386	160	0.21	2.82	1.81	85.10	18.34	10.81	38	48	114	1,239	836	85	45	1.07%	0.36%	
First Bank Of Boaz	No	Boaz	251,799	64,167	424	0.69	6.87	2.63	57.30	20.97	55.81	-	1	-	133	44	-	-	1.60%	0.02%	
Total/Average			9,278,200	5,174,217	27,817	1.16	18.47	3.70	62.59	13.33	25.98	2,525	391	1,964	49,541	8,280	29,828	3,047	1.31%	0.44%	

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Institution	Sub S	Count/City													30-100	100 +				
															\$	\$				
\$100 Million to \$250 Million																				
HNB First Bank	Yes	Headland	249,450	171,965	766	1.25	10.92	3.84	65.80	9.84	23.04	137	5	136	1,574	46	1,117	-	1.09%	0.47%
First Financial Bank	Yes	Bessemer	241,520	115,882	654	1.14	59.37	3.75	75.80	10.48	9.57	(13)	1	13	1,126	-	216	-	1.18%	0.09%
The Citizens Bank	No	Enterprise	232,851	162,349	402	0.70	8.69	3.53	71.20	10.14	21.06	98	1	35	2,440	-	72	278	1.00%	0.15%
First National Bank And Trust	Yes	Atmore	228,054	142,139	224	0.40	4.77	3.18	80.30	12.10	27.75	225	2	-	17	-	1,969	-	1.62%	0.86%
Union State Bank	No	Pell City	218,298	78,170	53	0.10	2.97	2.85	97.20	8.47	26.57	-	3	10	328	-	480	-	1.43%	0.22%
Liberty Bank	No	Geraldine	213,329	151,909	812	1.55	14.16	4.66	57.10	11.96	21.52	75	2	5	2,806	351	256	-	1.01%	0.28%
Community Spirit Bank	Yes	Red Bay	211,940	137,414	1,208	2.26	25.67	4.33	59.00	9.56	23.76	50	9	26	95	-	51	-	1.31%	0.02%
Banksouth	Yes	Dothan	211,470	164,302	633	1.20	5.00	3.43	62.30	19.30	22.09	-	-	-	303	-	37	-	1.71%	0.02%
Friend Bank	Yes	Slocomb	209,897	131,027	780	1.50	9.00	4.24	62.80	13.78	31.43	47	48	19	638	20	679	-	1.94%	0.33%
First Cahawba Bank	No	Selma	201,495	128,370	569	1.18	15.75	4.68	67.00	10.02	21.44	-	-	-	422	145	-	-	1.06%	0.07%
Peoplestrust Bank	No	Hamilton	193,024	135,870	576	1.19	12.56	3.52	56.90	10.31	19.91	17	1	6	782	-	1,353	-	1.50%	0.70%
North Alabama Bank	No	Hazel Green	179,258	141,298	595	1.33	13.79	5.05	62.10	9.92	10.23	30	1	-	226	-	316	-	1.08%	0.18%
Millennial Bank	No	Leeds	176,456	130,526	244	0.55	7.28	4.03	78.60	8.68	11.59	35	-	-	-	-	2,383	-	1.03%	1.35%
First Federal Bank, A FSB	Yes	Tuscaloosa	175,119	124,161	7	0.02	0.17	2.23	99.80	7.88	8.19	-	1	10	691	492	512	-	1.11%	0.57%
Community Neighbor Bank	No	Camden	169,507	90,460	533	1.25	11.56	4.65	62.90	11.31	22.23	75	71	104	1,014	158	909	456	1.50%	0.90%
First National Bank Of Hartford	Yes	Hartford	160,862	88,190	465	1.14	9.15	4.17	78.60	12.77	3.78	28	34	29	1,931	111	962	1,056	1.03%	1.32%
First Fidelity Bank	No	Fort Payne	157,688	76,156	399	1.04	12.22	3.35	60.00	10.72	38.78	15	16	24	32	-	221	43	1.39%	0.17%
Citizens' Bank, Inc.	Yes	Robertsdale	155,904	81,763	290	0.75	7.72	3.16	74.80	10.35	42.69	-	-	-	3,201	-	163	-	1.09%	0.10%
Valley State Bank	No	Russellville	147,688	81,733	385	0.96	5.83	3.66	63.50	18.62	23.29	60	1	17	1,956	209	363	-	2.35%	0.39%
Sweet Water State Bank	Yes	Sweet Water	141,734	73,752	754	2.15	20.23	5.89	57.60	9.92	24.57	75	9	39	768	36	198	39	1.43%	0.19%
First State Bank Of The South, Inc.	No	Sulligent	133,683	59,222	301	0.96	6.93	3.74	70.10	15.99	39.95	-	1	4	719	335	45	455	1.03%	0.62%
The Southern Bank Company	No	Gadsden	128,214	60,409	232	0.73	6.06	7.15	82.40	14.58	42.63	99	74	116	1,361	21	2,247	-	2.66%	1.77%
Bank Of Moundville	No	Moundville	128,133	58,228	120	0.39	3.40	2.58	79.80	17.18	22.47	25	-	12	511	12	51	-	0.94%	0.05%
Citizens Bank, The	No	Greensboro	124,771	38,200	304	0.99	11.93	2.77	56.60	12.19	47.08	15	2	13	731	503	143	-	1.21%	0.52%
Merchants & Farmers Bank Of Greene County	Yes	Eutaw	123,248	72,398	356	1.16	9.30	3.54	69.10	11.69	20.31	-	9	-	1,784	-	2,741	-	1.48%	2.22%
The Samson Banking Company	Yes	Samson	118,947	42,249	497	1.67	9.89	3.65	57.30	14.63	60.15	(3)	5	2	439	22	-	-	1.51%	0.02%
Brantley Bank & Trust Company	No	Brantley	118,854	73,490	66	0.23	2.90	4.11	89.40	10.54	22.33	45	1	2	3,164	954	1,267	80	1.09%	1.94%
The Commercial Bank Of Ozark	Yes	Ozark	112,267	51,399	306	1.03	29.68	2.74	73.20	8.85	29.62	10	-	8	133	29	709	-	1.11%	0.66%
Peoples Bank Of Greensboro	Yes	Greensboro	108,316	48,754	127	0.45	9.96	2.90	94.50	9.31	23.65	-	8	-	1,094	-	462	-	1.47%	0.43%
Total/Average			4,971,977	2,911,785	12,658	1.01	11.96	3.84	71.23	11.76	25.58	1,145	305	630	30,286	3,444	19,922	2,407	1.36%	0.57%
Less than \$100 Million																				
First Community Bank Of Cullman	No	Cullman	98,963	77,138	(61)	(0.25)	(1.90)	3.74	108.80	13.21	11.45	-	-	4	2,506	-	-	-	1.09%	0.00%
Peoples Exchange Bank	No	Monroeville	97,134	55,188	111	0.46	4.50	3.80	84.20	12.88	34.13	-	5	40	918	339	1,200	164	1.25%	1.75%
Bank Of Walker County	Yes	Jasper	95,547	72,544	321	1.32	11.14	4.87	71.30	10.21	17.90	30	1	-	363	-	22	-	1.16%	0.02%
Farmers & Merchants Bank	No	Waterloo	93,718	5,524	93	0.36	4.21	1.62	66.80	17.37	56.87	-	5	-	287	14	-	-	3.46%	0.01%
Local Bank	No	Tuscaloosa	84,907	57,763	(179)	(0.93)	(4.79)	4.90	108.30	17.26	18.97	52	3	-	94	-	81	-	1.00%	0.10%
Nova Bank	No	Huntsville	80,898	40,507	(297)	(1.77)	(4.84)	3.91	134.60	36.44	70.23	75	-	-	-	-	-	-	1.46%	0.00%
Bank Of Evergreen	No	Evergreen	75,979	30,945	129	0.68	6.96	3.21	73.00	13.62	44.15	5	4	6	705	-	56	-	1.67%	0.07%
Lifesteps Bank & Trust	No	Union Springs	71,276	30,652	(774)	(4.05)	(35.03)	3.30	185.70	17.07	48.33	120	3	-	160	-	474	-	3.15%	0.67%
Commonwealth National Bank	No	Mobile	67,245	25,314	(39)	(0.23)	(1.88)	3.51	113.90	15.40	28.33	-	-	2	1,038	-	477	-	2.18%	0.71%
Dozier Bank	No	Dozier	54,559	22,188	103	0.73	3.34	2.88	60.90	25.54	66.70	14	-	1	176	-	160	250	1.00%	0.75%
Bank Of Brewton	No	Brewton	46,635	17,450	49	0.43	2.40	4.12	90.30	22.04	48.23	-	-	-	39	161	-	-	1.52%	0.35%
First Progressive Bank	No	Brewton	32,459	10,927	(15)	(0.18)	(0.69)	3.18	99.60	26.92	75.92	16	-	-	413	-	57	-	1.26%	0.18%
Alamerica Bank	No	Birmingham	18,839	10,325	106	2.25	16.67	3.85	78.60	14.13	33.01	-	-	-	1,076	-	399	50	1.45%	2.38%
Total/Average			918,159	456,465	(453)	(0.09)	0.01	3.61	98.15	18.62	42.63	312	21	53	7,775	514	2,926	464	1.67%	0.54%