

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		3	263,790,049	153,209,482	934,671	0.78	7.58	2.15	46.47	8.91	28.53	391,694	73,650	452,230	413,250	277,615	1,821,519	25,754	1.96%	0.64%
\$1 Billion to \$10 Billion		10	16,683,254	9,273,420	97,664	1.30	12.91	3.33	62.45	9.18	29.89	2,812	6,444	4,284	53,398	8,962	44,241	20,297	1.35%	0.41%
\$500 Million to \$1 Billion		14	10,161,298	6,037,838	56,691	1.20	11.36	3.61	62.40	10.08	27.87	6,988	1,793	5,901	12,647	4,770	23,891	7,649	1.39%	0.37%
\$250 Million to \$500 Million		26	8,825,863	4,499,417	53,894	1.26	9.59	3.41	61.21	11.64	37.97	4,178	1,626	5,253	18,633	1,924	30,195	8,173	1.45%	0.46%
\$100 Million to \$250 Million		37	5,664,788	2,864,078	32,364	1.15	8.66	3.51	69.98	11.28	37.82	2,152	1,504	2,845	21,585	2,904	18,196	5,604	1.55%	0.47%
Less than \$100 Million		13	737,392	296,685	813	(0.24)	(1.40)	3.19	110.44	13.04	50.96	81	153	345	3,895	1,393	2,967	4,549	1.74%	1.46%
State Total		103	305,862,644	176,180,920	1,176,097	0.91	8.11	3.20	68.82	10.69	35.50	407,905	85,170	470,858	523,408	297,568	1,941,009	72,026	1.57%	0.63%
Greater than \$10 Billion																				
Regions Bank	No	Birmingham	154,735,000	84,074,000	1,484,000	1.99	16.21	2.92	54.80	9.14	32.47	(440,000)	67,000	197,000	214,000	178,000	765,000	20,000	1.90%	0.60%
Bbva Usa	No	Birmingham	95,848,996	60,485,788	(652,167)	(1.31)	(12.28)	0.50	57.10	9.00	31.57	814,591	6,186	254,391	197,388	94,727	1,044,218	3,715	2.78%	1.17%
ServisFirst Bank	No	Homewood	13,206,053	8,649,694	102,838	1.65	18.80	3.03	27.50	8.59	21.54	17,103	464	839	1,862	4,888	12,301	2,039	1.21%	0.15%
Total/Average			263,790,049	153,209,482	934,671	0.78	7.58	2.15	46.47	8.91	28.53	391,694	73,650	452,230	413,250	277,615	1,821,519	25,754	1.96%	0.64%
\$1 Billion to \$10 Billion																				
Bryant Bank	Yes	Tuscaloosa	2,496,461	1,116,544	10,076	0.83	8.09	2.37	68.20	8.06	26.62	100	51	139	521	-	4,167	115	0.96%	0.17%
CB&S Bank, Inc.	No	Russellville	2,252,440	918,443	12,035	1.08	9.11	3.20	66.80	10.53	41.77	410	156	698	2,853	17	13,420	4,957	1.38%	0.78%
River Bank & Trust	No	Prattville	2,225,982	1,227,576	13,552	1.34	13.74	3.54	49.30	8.26	32.90	2,371	131	394	4,000	101	2,875	668	1.54%	0.16%
Bank Independent	No	Sheffield	2,114,596	1,289,724	9,900	0.96	11.25	4.12	74.60	8.46	29.63	950	511	1,424	34,905	7,973	11,036	855	1.37%	0.94%
Progress Bank and Trust	No	Huntsville	1,632,550	1,224,498	9,442	1.18	11.42	3.31	63.90	9.15	14.12	925	5	-	10	-	481	113	1.06%	0.04%
Southern States Bank	No	Anniston	1,513,421	1,097,559	10,021	1.40	12.79	3.90	53.90	9.50	18.83	1,500	26	46	3,530	144	2,010	10,146	1.22%	0.80%
Troy Bank & Trust Company	No	Troy	1,262,700	668,267	7,708	1.28	12.22	3.05	71.10	10.52	35.08	(3,500)	5,074	1,186	1,862	719	5,824	3,309	1.38%	0.78%
Peoples Bank of Alabama	Yes	Cullman	1,136,014	700,335	9,575	1.71	16.09	3.72	63.40	8.18	31.39	63	167	345	4,555	-	872	134	1.95%	0.08%
AuburnBank	No	Auburn	1,035,744	456,984	4,038	0.82	7.92	2.64	69.50	9.81	35.92	(600)	95	6	481	-	628	-	1.12%	0.06%
United Bank	No	Atmore	1,013,346	573,490	11,317	2.41	26.42	3.43	43.80	9.37	32.60	593	228	46	681	8	2,928	-	1.50%	0.29%
Total/Average			16,683,254	9,273,420	97,664	1.30	12.91	3.33	62.45	9.18	29.89	2,812	6,444	4,284	53,398	8,962	44,241	20,297	1.35%	0.41%

ALABAMA BANKS - PERFORMANCE COMPARISON - JUNE 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	952,986	437,020	5,968	1.31	9.80	3.41	56.40	13.43	44.85	-	52	51	3,102	522	1,998	2,111	1.33%	0.49%
First US Bank	No	Birmingham	946,806	685,482	2,410	0.52	5.53	4.44	79.00	8.60	15.65	899	541	1,184	676	-	1,296	846	1.13%	0.23%
Oakworth Capital Bank	No	Birmingham	925,021	707,342	5,358	1.17	12.43	3.34	63.50	9.41	22.82	263	1	64	7	-	-	-	1.20%	0.00%
First Metro Bank	No	Muscle Shoals	873,179	442,986	4,744	1.12	11.35	2.74	52.20	10.02	32.92	-	32	65	323	-	27	171	0.94%	0.02%
First Bank Of Alabama	No	Talladega	832,347	486,589	6,535	1.70	15.03	3.81	49.10	10.75	26.21	450	85	232	590	403	11,435	45	1.15%	1.43%
Citizens Bank & Trust	No	Guntersville	830,401	393,227	3,114	0.79	8.93	3.02	71.70	9.26	27.77	336	59	324	582	-	1,164	-	1.56%	0.14%
West Alabama Bank & Trust	No	Reform	782,908	386,655	2,620	0.69	5.56	2.96	63.30	11.32	44.41	1,500	180	2,469	834	1	1,347	-	1.04%	0.16%
First Southern State Bank	No	Stevenson	713,011	359,082	4,361	1.27	12.85	3.58	54.20	8.76	34.27	438	252	268	1,702	119	342	-	1.35%	0.06%
SOUTHPOINT BANK	No	Birmingham	633,670	480,587	4,626	1.54	18.34	4.33	62.70	9.67	15.58	1,171	250	347	297	3,597	85	339	1.42%	0.63%
CCB Community Bank	Yes	Andalusia	576,175	427,945	5,009	1.77	13.53	4.27	55.50	10.38	19.02	500	50	113	170	128	1,838	907	1.36%	0.50%
MidSouth Bank	Yes	Dothan	557,686	292,443	817	0.31	2.42	2.84	88.60	9.87	36.09	60	25	-	-	-	68	-	1.89%	0.01%
First Community Bank Of Central Alabama	Yes	Wetumpka	513,841	253,346	4,161	1.71	16.54	3.40	54.70	8.07	35.53	-	23	18	1,060	-	405	162	2.49%	0.11%
Traditions Bank	No	Cullman	513,049	407,432	3,245	1.29	14.60	5.16	60.20	8.88	12.52	1,371	161	622	1,029	-	2,466	2,218	1.42%	0.91%
The Hometown Bank Of Alabama	No	Oneonta	510,218	277,702	3,723	1.58	12.06	3.26	62.50	12.65	22.47	-	82	144	2,275	-	1,420	850	1.20%	0.44%
Total/Average			10,161,298	6,037,838	56,691	1.20	11.36	3.61	62.40	10.08	27.87	6,988	1,793	5,901	12,647	4,770	23,891	7,649	1.39%	0.37%
\$250 Million to \$500 Million																				
Central State Bank	Yes	Calera	458,663	278,286	3,710	1.71	13.64	3.92	55.50	9.69	21.57	218	10	31	383	2	25	316	1.51%	0.07%
EvaBank	No	Eva	423,894	307,161	5,606	2.76	9.80	5.93	38.60	25.06	33.09	425	211	388	1,577	-	9,371	280	2.11%	2.28%
Peoples Independent Bank	Yes	Boaz	403,164	166,927	3,442	1.80	13.86	3.58	59.90	8.33	49.67	-	24	10	180	-	44	1,141	1.05%	0.29%
CommerceOne Bank	No	Birmingham	399,672	191,101	1,455	0.82	5.80	3.23	54.20	13.36	22.31	687	-	-	-	-	-	-	1.20%	0.00%
Merchants Bank Of Alabama	No	Cullman	388,790	197,669	1,961	1.04	11.12	3.25	62.80	9.16	44.54	192	30	129	288	108	380	1,220	1.27%	0.44%
Robertson Banking Company	Yes	Demopolis	387,941	281,946	2,759	1.43	12.08	3.39	59.00	9.47	13.76	-	89	19	3,907	-	412	-	1.41%	0.11%
Cullman Savings Bank	No	Cullman	374,319	243,723	1,695	1.01	6.51	3.64	66.60	15.45	31.77	25	-	-	793	284	162	326	0.98%	0.21%
First Southern Bank	No	Florence	371,279	277,623	2,385	1.34	15.69	3.95	52.70	8.47	19.49	270	7	19	61	32	33	167	1.48%	0.06%
NobleBank & Trust	No	Anniston	371,030	221,409	2,472	1.40	15.97	3.90	62.50	9.06	33.13	(67)	72	52	-	5	776	586	1.41%	0.37%
First Jackson Bank	No	Stevenson	364,459	213,538	2,070	1.17	10.84	2.92	48.00	10.57	26.18	150	24	45	561	-	-	850	1.03%	0.23%
First National Bank	Yes	Hamilton	364,186	120,964	1,737	0.99	5.13	2.68	66.70	14.25	58.81	113	33	123	442	38	314	57	1.39%	0.11%
The Exchange Bank Of Alabama	No	Altoona	361,944	181,296	998	0.58	4.40	2.65	76.60	12.60	34.65	-	30	24	1,009	7	-	591	1.46%	0.17%
First Citizens Bank	No	Luverne	323,653	165,709	2,479	1.58	12.73	3.77	52.50	11.93	27.45	-	395	252	320	3	2,323	-	1.85%	0.72%
Pinnacle Bank	No	Jasper	321,339	123,253	1,956	1.30	11.64	3.58	57.60	10.10	38.79	-	15	57	237	83	62	-	1.90%	0.05%
FirstState Bank	No	Lineville	316,331	137,559	1,676	1.08	10.07	3.34	67.60	10.23	39.44	92	110	109	363	8	259	107	1.41%	0.12%
Marion Bank And Trust Company	Yes	Marion	312,563	156,866	(439)	(0.29)	(2.15)	2.79	82.80	9.92	41.54	1,463	43	3,189	216	-	5,296	760	1.19%	1.94%
Southern Independent Bank	No	Opp	303,748	131,339	2,707	1.79	16.95	2.84	39.60	10.66	49.78	197	3	30	188	-	280	-	1.45%	0.09%
AmeriFirst Bank	No	Montgomery	301,097	190,001	1,021	0.67	7.79	3.63	73.60	7.72	26.98	98	40	4	57	-	1,192	-	1.19%	0.40%
The Citizens Bank Of Winfield	No	Winfield	299,315	59,137	3,053	2.22	9.79	3.77	40.70	20.26	49.22	-	97	162	188	-	172	273	2.29%	0.15%
State Bank & Trust	Yes	Winfield	296,085	104,824	1,981	1.36	9.66	2.91	59.70	9.93	47.27	-	10	10	831	92	1,593	-	1.13%	0.57%
First State Bank Of Dekalb County, Inc.	No	Fort Payne	291,544	122,981	1,631	1.23	12.54	4.11	56.00	8.71	41.72	50	14	52	1,857	1,104	1,558	119	1.23%	0.95%
Farmers & Merchants Bank	No	Piedmont	291,450	125,202	830	0.59	4.85	3.25	77.50	11.55	38.36	150	5	6	916	5	4,098	255	1.68%	1.50%
Premier Bank Of The South	Yes	Good Hope	290,456	162,539	1,739	1.30	12.74	3.70	68.70	8.72	27.13	75	330	496	85	16	19	152	1.02%	0.06%
First Bank Of Boaz	No	Boaz	274,164	55,650	2,765	1.99	10.97	2.89	36.30	17.22	73.88	-	2	-	88	19	60	90	1.54%	0.06%
Phenix-Girard Bank	Yes	Phenix City	268,250	75,545	2,579	2.09	11.40	2.92	63.10	14.21	47.92	40	7	20	-	118	292	871	1.43%	0.48%
Union State Bank	No	Pell City	266,527	79,169	(374)	(0.29)	(4.56)	2.20	112.60	6.03	48.70	-	25	26	4,086	-	1,474	12	2.10%	0.56%
Total/Average			8,825,863	4,499,417	53,894	1.26	9.59	3.41	61.21	11.64	37.97	4,178	1,626	5,253	18,633	1,924	30,195	8,173	1.45%	0.46%

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															30-90 \$	90 + \$				
\$100 Million to \$250 Million																				
Farmers And Merchants Bank	No	Lafayette	235,642	80,571	1,258	1.13	9.20	2.96	59.20	11.40	48.74	70	14	24	2,424	133	709	-	1.27%	0.36%
First Financial Bank	Yes	Bessemer	228,895	94,569	1,276	1.16	10.65	3.30	76.00	8.45	35.83	20	1	19	134	-	153	138	0.89%	0.13%
The Citizens Bank Of Fayette	Yes	Fayette	221,160	29,291	1,139	1.06	4.04	2.42	60.90	19.17	91.27	(430)	779	267	80	24	353	312	2.65%	0.31%
The Bank Of Vernon	No	Vernon	220,510	132,653	747	0.69	5.47	2.99	64.60	12.43	33.68	257	20	134	2,106	-	43	408	1.31%	0.20%
HNB First Bank	Yes	Headland	209,470	138,904	1,720	1.75	15.12	3.02	57.10	9.14	29.57	-	22	43	381	-	68	-	1.03%	0.03%
BankSouth	Yes	Dothan	206,221	130,614	919	0.92	3.81	2.76	62.70	18.70	35.64	-	27	-	253	-	-	-	2.16%	0.00%
First National Bank And Trust	Yes	Atmore	205,141	117,298	2,998	3.08	23.06	3.21	50.70	10.92	33.77	-	-	2	-	-	2,009	-	1.71%	0.98%
22nd State Bank	Yes	Louisville	200,284	132,811	323	0.31	2.18	3.61	91.70	10.55	25.59	-	6	24	196	-	4,156	297	1.46%	2.22%
The Citizens Bank	No	Enterprise	193,208	122,900	689	0.74	8.12	3.28	74.90	9.02	28.41	-	22	12	-	191	42	613	1.06%	0.44%
First Cahawba Bank	No	Selma	181,812	93,175	(164)	(0.18)	(2.16)	3.89	74.00	7.89	25.37	1,022	19	1,028	-	-	32	318	1.05%	0.19%
Merit Bank	No	Huntsville	180,791	128,476	(247)	(0.30)	(2.82)	3.05	94.20	9.79	29.45	387	11	26	486	278	330	60	1.30%	0.37%
Liberty Bank	No	Geraldine	180,217	91,324	1,536	1.78	15.83	5.84	57.20	10.76	38.89	51	10	27	920	19	462	104	1.04%	0.32%
Community Spirit Bank	Yes	Red Bay	174,460	105,492	971	1.14	8.85	4.23	72.50	9.69	26.28	60	35	32	11	-	488	556	1.28%	0.60%
Friend Bank	Yes	Slocomb	173,669	102,247	1,421	1.67	15.10	3.77	58.30	8.60	30.94	16	19	46	179	3	225	100	1.82%	0.14%
First Federal Bank, A FSB	Yes	Tuscaloosa	161,055	71,965	5,595	6.93	40.58	2.97	64.90	12.81	5.43	-	4	55	387	187	639	165	1.31%	0.42%
Valley State Bank	No	Russellville	143,956	66,453	527	0.75	4.44	3.01	67.20	16.58	30.79	40	3	-	464	295	192	-	2.10%	0.34%
North Alabama Bank	No	Hazel Green	142,356	87,459	594	0.86	8.18	4.60	71.40	9.28	28.51	20	59	-	111	-	61	-	1.26%	0.04%
First National Bank Of Hartford	Yes	Hartford	140,799	67,453	632	0.93	5.20	4.26	79.10	13.27	34.86	128	70	265	2,230	-	1,387	224	1.33%	1.14%
Community Neighbor Bank	No	Camden	132,546	71,692	631	0.99	7.98	4.12	72.60	12.24	33.76	-	80	192	1,100	462	490	187	1.57%	0.86%
Citizens' Bank, Inc.	Yes	Robertsdale	132,005	77,951	608	0.92	6.60	3.59	72.30	10.76	34.66	93	4	3	317	-	544	-	1.64%	0.41%
First Fidelity Bank	No	Fort Payne	131,767	56,150	509	0.81	8.71	2.76	69.90	8.58	49.20	36	7	-	244	16	386	78	1.33%	0.36%
PeoplesTrust Bank	No	Hamilton	131,190	87,222	712	1.12	9.84	3.54	62.10	10.73	21.73	98	2	-	288	74	962	-	1.29%	0.79%
Town-Country National Bank	Yes	Camden	129,994	70,989	787	1.24	5.55	4.07	70.90	17.29	42.50	9	110	512	813	141	474	244	3.07%	0.66%
First Community Bank Of Cullman	No	Cullman	124,769	90,355	440	0.70	7.57	3.05	75.10	9.31	22.18	6	3	11	737	82	-	-	1.73%	0.07%
SunSouth Bank	No	Dothan	124,075	57,478	262	0.41	5.32	2.69	90.70	7.83	38.91	-	43	-	-	-	9	-	1.47%	0.01%
The Commercial Bank Of Ozark	Yes	Ozark	122,129	57,025	338	0.57	5.90	2.93	80.50	7.23	33.02	34	10	12	112	109	658	99	0.91%	0.71%
First State Bank of the South, Inc.	No	Sulligent	121,012	50,987	605	1.04	6.71	4.74	70.70	15.03	38.02	75	4	15	769	96	64	500	1.05%	0.55%
The Citizens Bank	No	Greensboro	117,418	41,527	578	0.99	8.05	2.45	55.90	11.71	51.67	-	18	26	674	104	79	-	1.30%	0.16%
First Bank	Yes	Wadley	116,874	33,200	1,590	2.84	21.07	4.92	51.30	8.67	70.81	15	12	11	100	10	28	33	1.19%	0.06%
Peoples Bank Of Greensboro	Yes	Greensboro	114,526	47,546	688	1.26	12.31	3.35	63.10	8.30	51.50	-	5	28	623	-	777	2	0.95%	0.68%
Sweet Water State Bank	Yes	Sweet Water	113,918	62,417	403	0.72	5.50	4.90	84.50	10.08	29.84	-	27	11	1,492	427	858	1,067	1.74%	2.06%
The Southern Bank Company	No	Gadsden	112,866	55,088	313	0.57	5.30	4.58	83.50	10.20	36.63	-	-	2	1,524	-	1,240	-	1.50%	1.10%
Millennial Bank	No	Leeds	112,865	71,217	201	0.36	3.86	4.22	85.60	9.37	21.15	85	2	2	-	-	-	-	1.06%	0.00%
The Samson Banking Company	Yes	Samson	109,270	48,298	638	1.21	7.89	3.11	63.20	11.40	52.29	17	10	3	47	9	60	-	1.21%	0.06%
Farmers & Merchants Bank	No	Waterloo	107,293	4,771	473	0.98	4.73	1.76	44.70	20.39	82.91	38	21	1	55	240	-	-	6.12%	0.22%
Bank Of Moundville	No	Moundville	105,792	35,154	292	0.56	6.17	2.44	76.30	8.90	34.64	-	1	7	1,135	-	-	-	1.23%	0.00%
Brantley Bank & Trust Company	No	Brantley	104,833	51,356	362	0.70	6.46	3.62	79.90	10.85	41.06	5	24	5	1,193	4	218	99	1.14%	0.31%
Total/Average			5,664,788	2,864,078	32,364	1.15	8.66	3.51	69.98	11.28	37.82	2,152	1,504	2,845	21,585	2,904	18,196	5,604	1.55%	0.47%

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	92,272	50,889	467	1.03	8.27	4.59	65.10	12.08	38.16	-	18	58	737	572	286	272	1.05%	1.22%
Merchants & Farmers Bank Of Greene County	Yes	Eutaw	90,777	45,285	91	0.20	1.82	2.96	95.00	8.44	26.28	-	64	65	1,567	-	1,040	332	1.20%	1.51%
Citizens State Bank	Yes	Vernon	85,366	26,475	363	0.87	5.13	2.09	60.80	12.96	48.69	-	13	28	200	152	-	-	1.50%	0.18%
Bank Of Walker County	Yes	Jasper	85,255	48,490	268	0.64	5.11	3.78	83.30	9.53	36.75	3	6	27	286	16	118	1,450	1.17%	1.86%
Bank Of Evergreen	No	Evergreen	71,956	26,652	287	0.83	6.44	2.98	74.70	12.32	51.20	30	29	94	351	-	297	1,207	2.01%	2.09%
Commonwealth National Bank	No	Mobile	59,745	21,600	(236)	(0.80)	(7.64)	3.37	123.80	10.97	25.12	55	2	1	34	-	106	-	2.58%	0.18%
Bank Of Brewton	No	Brewton	56,154	15,107	159	0.59	2.75	3.11	83.70	20.87	63.38	-	3	49	20	53	557	477	1.09%	1.94%
Community Bank & Trust-alabama	No	Union Springs	51,756	16,757	(148)	(0.60)	(7.70)	3.27	108.10	7.38	46.32	-	10	4	289	5	270	323	5.21%	1.16%
The First National Bank Of Dozier	No	Dozier	40,509	10,787	124	0.63	4.40	2.57	78.00	13.53	70.54	-	-	-	5	12	-	-	1.22%	0.03%
Security Federal Savings Bank	Yes	Jasper	38,989	12,643	(53)	(0.27)	(1.81)	2.08	117.90	11.75	67.67	(10)	4	16	49	4	-	-	0.87%	0.01%
First Progressive Bank	No	Brewton	32,193	8,748	(24)	(0.15)	(0.57)	2.27	107.80	26.36	81.48	-	-	-	18	-	-	-	1.05%	0.00%
The Peoples Bank Of Red Level	No	Red Level	17,310	5,139	19	0.22	1.99	5.79	90.30	11.01	69.65	3	1	3	283	-	292	-	1.38%	1.69%
Alamerica Bank	Yes	Birmingham	15,110	8,113	(504)	(6.29)	(36.42)	2.56	347.20	12.34	37.21	-	3	-	56	579	1	488	2.28%	7.07%
Total/Average			737,392	296,685	813	(0.24)	(1.40)	3.19	110.44	13.04	50.96	81	153	345	3,895	1,393	2,967	4,549	1.74%	1.46%