

ALABAMA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2015

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
State Summary (Does not include regionals)														
North - Total/Average			29,731,495	203,296	0.84	6.88	3.90	12.13	20.28	28.93	43,775	38,513	1.13	1.10
North Central - Total/Average			7,650,254	63,281	1.10	9.61	3.57	11.82	20.31	27.68	5,100	6,782	1.40	0.76
Gulf Coast - Total/Average			1,371,500	10,508	0.26	1.02	3.91	10.05	20.30	33.87	793	4,083	1.55	1.27
Southeast - Total/Average			4,509,966	23,684	0.67	5.83	3.77	12.69	23.88	35.63	3,110	7,964	1.70	2.07
State Total			43,263,215	300,769	0.72	5.84	3.79	11.68	21.19	31.53	52,778	57,342	1.23	1.14
Regionals														
Compass Bank	No	Birmingham	84,681,814	390,277	0.63	4.36	2.71	8.94	13.23	19.44	117,331	124,448	1.19	0.48
Regions Bank	No	Birmingham	123,859,106	794,629	0.88	6.54	3.13	10.42	13.75	14.88	172,000	282,214	1.37	0.76
North														
Albertville, AL (Micro)														
Citizens Bank & Trust	No	Guntersville	367,029	2,212	0.80	8.41	4.08	9.56	13.11	18.50	750	1,095	1.25	1.28
First Bank of Boaz	No	Boaz	201,182	2,011	1.37	7.63	3.17	16.60	33.52	71.32	-	8	2.09	0.04
Peoples Independent Bank	Yes	Boaz	198,661	1,546	1.06	10.35	3.92	9.37	14.61	45.60	140	106	0.95	1.02
Vantage Bank of Alabama	No	Albertville	112,156	763	0.90	7.30	3.68	11.58	20.15	40.18	95	81	1.07	1.09
Total/Average			879,028	6,532	1.03	8.42	3.71	11.78	20.35	43.90	985	1,290	1.26	0.91
Anniston- Oxford, AL (Metro)														
Cheaha Bank	No	Oxford	194,028	2,541	1.77	15.40	4.65	11.52	22.66	22.14	80	58	1.60	0.04
Farmers & Merchants Bank	No	Piedmont	186,102	817	0.57	4.17	4.11	13.93	22.96	34.45	(35)	86	1.50	0.74
NobleBank & Trust	No	Anniston	198,269	518	0.37	3.72	3.80	9.47	15.03	31.47	613	415	1.29	0.78
Southern States Bank	No	Anniston	356,215	1,457	0.58	4.32	4.34	13.45	16.28	10.20	506	104	1.21	0.92
Total/Average			934,614	5,333	0.82	6.90	4.23	12.09	19.23	24.57	1,164	663	1.35	0.67
Birmingham-Hoover, AL (Metro)														
Alamerica Bank	Yes	Birmingham	36,032	(78)	(0.28)	(1.80)	4.81	15.52	20.54	21.86	-	821	2.10	20.58
AloStar Bank of Commerce	No	Birmingham	918,986	5,011	0.76	3.74	3.83	20.05	23.44	22.64	343	2,922	1.48	1.81
Bank of Walker County	No	Jasper	72,543	385	0.73	4.81	3.92	15.52	24.31	31.11	41	38	1.28	0.50
Cadence Bank, N.A.	No	Birmingham	8,248,548	43,384	0.71	4.56	3.54	12.12	13.32	9.64	14,290	7,270	0.94	0.88
Covenant Bank	No	Leeds	74,511	(1,221)	(2.15)	(27.26)	3.31	7.03	12.09	9.46	1,051	1,301	1.96	6.03
First Financial Bank	Yes	Bessemer	165,448	614	0.48	5.13	2.80	9.42	16.43	32.88	297	296	1.56	5.46
HomeTown Bank of Alabama	No	Oneonta	321,713	3,939	1.65	13.40	4.50	12.87	21.54	13.47	360	424	1.07	1.50
Metro Bank	No	Pell City	688,291	6,215	1.23	9.61	4.00	13.21	21.24	34.57	1,025	1,528	1.48	2.27
Oakworth Capital Bank	No	Birmingham	378,991	2,982	1.19	8.11	3.55	14.22	15.31	25.16	446	-	1.10	0.00
Pinnacle Bank	No	Jasper	228,448	1,787	1.04	8.91	3.45	11.36	19.32	47.70	-	164	1.67	0.16
National Bank of Commerce	No	Birmingham	1,348,895	7,142	0.78	7.16	4.13	8.67	11.69	16.57	482	2,540	0.92	0.54
ServisFirst Bank	No	Birmingham	4,771,272	44,823	1.35	14.35	3.79	8.93	10.72	7.73	9,539	2,913	1.05	0.33
First Partners Bank	No	Birmingham	244,166	1,987	1.17	9.60	4.53	12.15	14.51	21.83	414	113	1.03	0.58
SouthPoint Bank	No	Birmingham	232,826	1,615	1.00	10.47	3.75	9.44	12.43	7.73	285	105	1.78	1.68
Union State Bank	No	Pell City	225,192	87	0.05	0.85	3.23	6.28	10.83	33.17	-	200	1.63	5.41
Total/Average			17,955,862	119,421	0.67	5.29	3.77	11.49	16.09	21.22	28,573	20,635	1.05	0.96

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Cullman, AL (Micro)														
EvaBank	No	Cullman	344,662	6,972	2.80	17.00	6.72	16.40	26.18	18.46	1,517	1,513	1.90	2.29
Merchants Bank of Alabama	No	Cullman	260,047	1,345	0.70	7.39	3.56	9.63	15.80	29.12	16	410	1.19	1.73
Peoples Bank of Alabama	Yes	Cullman	634,467	5,608	1.19	12.17	4.31	9.65	12.24	9.51	950	839	1.42	1.55
Premier Bank of the South	Yes	Cullman	154,129	1,291	1.10	11.76	4.32	9.42	16.56	12.10	150	229	1.52	0.90
Traditions Bank	No	Cullman	297,342	2,428	1.10	11.72	5.65	9.59	14.00	10.83	841	845	1.51	2.15
Total/Average			1,690,647	17,644	1.38	12.01	4.91	10.94	16.96	16.00	3,474	3,836	1.52	1.78
Florence-Muscle Shoals, AL (Metro)														
Bank Independent	No	Sheffield	1,202,955	6,392	0.72	6.11	5.59	10.92	13.08	8.92	2,550	2,519	1.10	1.01
Farmers & Merchants Bank	No	Waterloo	77,368	1,212	2.13	9.98	2.80	21.28	43.44	87.10	-	84	2.41	0.00
First Metro Bank	No	Muscle Shoals	551,304	5,643	1.38	12.71	3.70	11.33	20.94	15.95	-	160	0.77	0.12
First Southern Bank	No	Florence	207,348	1,282	0.83	8.96	3.95	9.25	14.21	16.97	315	58	1.43	0.48
Total/Average			2,038,975	14,529	1.27	9.44	4.01	13.20	22.92	32.24	2,865	2,821	1.07	0.68
Fort Payne, AL (Micro)														
Citizens Bank of Valley Head	No	Valley Head	25,869	93	0.47	4.18	5.22	11.37	21.10	32.03	-	3	0.95	4.47
First Bank of the South	No	Rainsville	83,828	178	0.28	3.12	3.70	9.25	17.00	32.87	15	45	1.05	2.94
First State Bank of DeKalb County	No	Fort Payne	89,752	291	0.42	2.57	4.06	16.78	28.69	18.21	25	48	0.86	1.48
Horizon Bank	No	Fyffe	91,028	485	0.71	4.29	3.82	16.89	36.07	45.71	-	12	1.57	0.80
Liberty Bank	No	Geraldine	111,983	634	0.77	5.53	5.01	13.23	18.61	39.64	308	226	1.01	0.38
Total/Average			402,460	1,681	0.53	3.94	4.36	13.50	24.29	33.69	348	334	1.09	1.52
Gasden, AL (Metro)														
Exchange Bank of Alabama	No	Altoona	262,074	1,735	0.90	7.41	3.47	12.29	19.82	21.42	-	431	1.38	1.04
Southern Bank Company	No	Gadsden	98,118	(225)	(0.31)	(2.15)	2.92	13.32	25.82	24.80	215	159	1.01	0.69
Total/Average			360,192	1,510	0.30	2.63	3.20	12.81	22.82	23.11	215	590	1.30	0.94
Huntsville, AL (Metro)														
North Alabama Bank	No	Hazel Green	92,970	(68)	(0.10)	(0.82)	4.79	9.34	13.63	17.59	70	276	0.94	6.08
Progress Bank and Trust	No	Huntsville	627,645	3,127	0.69	7.03	3.19	9.83	12.28	8.21	255	43	0.96	0.82
Reliance Bank	No	Athens	165,103	748	0.63	5.18	3.24	12.07	16.80	30.45	-	113	1.43	0.82
Total/Average			885,718	3,807	0.41	3.80	3.74	10.41	14.24	18.75	325	432	1.05	1.38

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Scottsboro, AL (Micro)														
First Jackson Bank	No	Stevenson	231,713	1,612	0.95	9.44	3.45	10.14	17.24	29.83	270	458	1.33	1.49
First Southern State Bank	No	Stevenson	357,659	2,355	0.87	9.08	3.36	9.61	18.63	38.97	225	493	1.50	0.42
FNB Bank	No	Scottsboro	364,246	3,508	1.28	10.18	4.12	12.90	19.11	24.91	305	258	1.35	0.15
Total/Average			953,618	7,475	1.03	9.57	3.64	10.88	18.33	31.24	800	1,209	1.39	0.58
Other														
Bank of Vernon	No	Vernon	143,637	857	0.79	5.17	4.21	15.34	21.97	19.26	341	999	1.90	2.19
CB&S Bank	No	Russellville	1,483,520	8,393	0.75	6.58	3.28	10.27	18.96	43.84	2,087	2,046	1.00	2.52
Citizens Bank of Fayette	Yes	Fayette	191,703	1,581	1.08	5.78	2.67	19.05	38.09	61.18	-	949	1.96	3.46
Citizens Bank of Winfield	No	Winfield	208,929	2,470	1.58	6.91	3.86	21.86	47.01	59.31	453	323	3.53	0.71
Citizens State Bank	Yes	Vernon	81,741	514	0.83	6.73	2.35	12.68	33.90	57.72	160	170	2.38	3.01
Community Spirit Bank	No	Red Bay	136,863	842	0.80	7.87	4.33	10.41	16.68	20.65	150	108	1.09	1.08
First National Bank	Yes	Hamilton	278,486	2,886	1.37	8.74	3.75	15.33	29.46	47.41	180	213	0.97	0.19
First State Bank of the South, Inc.	No	Sulligent	97,020	591	0.81	5.04	3.75	15.63	28.21	59.20	-	50	0.88	0.10
FirstState Bank	No	Lineville	213,811	1,992	1.24	11.30	3.99	11.17	16.84	19.94	284	372	1.19	0.75
Peoples Trust Bank	No	Hamilton	86,727	379	0.60	5.52	3.55	10.36	15.17	39.00	139	124	1.52	1.14
State Bank & Trust	Yes	Winfield	225,022	1,592	0.96	7.66	3.14	12.10	25.20	64.07	993	1,034	1.39	2.84
Traders & Farmers Bank	No	Haleyville	362,987	2,559	0.94	6.60	3.60	14.98	26.36	43.48	149	172	1.45	1.50
Valley State Bank	No	Russellville	119,935	708	0.77	4.96	2.71	15.67	41.23	44.39	90	143	1.88	1.08
Total/Average			3,630,381	25,364	0.96	6.84	3.48	14.22	27.62	44.57	5,026	6,703	1.33	1.90
North - Total/Average			29,731,495	203,296	0.84	6.88	3.90	12.13	20.28	28.93	43,775	38,513	1.13	1.10
Central														
Alexander City, AL (Micro														
PrimeSouth Bank	No	Tallassee	201,216	1,433	0.98	9.60	4.13	10.21	13.89	14.82	79	687	1.49	2.01
Total/Average			201,216	1,433	0.98	9.60	4.13	10.21	13.89	14.82	79	687	1.49	2.01
Auburn-Opellika, AL (Micro)														
AuburnBank	No	Auburn	818,818	6,086	1.02	9.77	3.05	10.15	17.02	30.49	200	189	1.20	0.48
Keystone Bank	No	Auburn	255,180	2,025	1.07	9.72	3.82	11.09	15.41	27.19	223	158	1.40	0.52
Total/Average			1,073,998	8,111	1.05	9.75	3.44	10.62	16.22	28.84	423	347	1.28	0.49

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Birmingham-Hoover, AL (Metro)														
Central State Bank	Yes	Calera	212,092	2,087	1.34	10.89	4.34	12.21	18.85	16.75	80	130	1.63	0.22
Peoples Southern Bank	Yes	Clanton	166,426	1,215	0.98	7.09	2.71	13.37	30.06	57.81	14	92	2.30	0.12
Total/Average			378,518	3,302	1.16	8.99	3.53	12.79	24.46	37.28	94	222	1.82	0.18
Columbus, GA-AL (Metro)														
Phenix-Girard Bank	Yes	Phenix City	170,413	1,325	0.99	6.97	3.02	15.16	28.73	16.89	186	193	1.41	3.67
Total/Average			170,413	1,325	0.99	6.97	3.02	15.16	28.73	16.89	186	193	1.43	3.67
Montgomery, AL (Metro)														
First Community Bank of Central Alabama	Yes	Wetumpka	328,888	4,529	1.82	22.32	3.94	8.37	13.41	24.23	600	255	2.15	0.90
River Bank & Trust	No	Prattville	461,234	2,974	0.90	8.99	3.67	9.81	13.86	24.03	417	420	1.32	0.80
Total/Average			790,122	7,503	1.36	15.66	3.81	9.09	13.64	24.13	1,017	675	1.67	0.84
Talladega-Sylacauga, AL (Micro)														
First Bank of Alabama	No	Talladega	406,705	4,405	1.45	10.31	3.37	13.87	25.58	29.89	223	261	1.26	0.93
Total/Average			406,705	4,405	1.45	10.31	3.37	13.87	25.58	29.89	223	261	1.26	0.93
Tuscaloosa, AL (Metro)														
Bank of Moundville	No	Moundville	91,649	302	0.44	4.64	2.75	9.96	23.13	63.07	-	23	0.76	0.92
Bryant Bank	Yes	Tuscaloosa	1,374,479	12,538	1.26	13.59	3.31	9.22	14.66	18.27	150	566	1.25	0.40
Capstone Bank	No	Tuscaloosa	444,986	2,718	0.83	7.03	3.90	10.80	13.69	4.44	750	378	1.52	1.30
Citizens Bank	No	Greensboro	99,885	1,031	1.38	10.84	3.34	12.71	23.86	46.27	-	9	1.13	0.02
FNB of Central Alabama	No	Tuscaloosa	248,231	618	0.35	3.12	3.33	11.07	16.51	21.89	-	25	1.66	0.45
Merchants & Farmers Bank of Greene County	Yes	Eutaw	61,529	(89)	(0.19)	(1.77)	4.07	9.39	16.82	25.82	294	490	0.70	2.14
Peoples Bank of Greensboro	Yes	Greensboro	91,789	866	1.26	13.74	3.56	8.94	16.97	45.19	196	170	1.06	0.41
Total/Average			2,412,548	17,984	0.76	7.31	3.47	10.30	17.95	32.14	1,390	1,661	1.34	0.73
Other														
Farmers and Merchants Bank	No	LaFayette	133,249	1,023	1.02	7.09	3.49	14.27	24.09	41.81	10	27	1.39	1.08
Bank of Pine Hill	No	Pine Hill	24,336	(40)	(0.21)	(1.68)	2.41	12.83	35.47	75.12	4	-	1.55	0.97
Bank of Wedowee	No	Wedowee	119,792	483	0.54	4.65	3.39	10.66	20.09	40.18	210	100	0.92	1.03
Bank of York	Yes	York	103,654	498	0.64	6.16	2.71	9.79	21.14	39.10	33	69	0.93	0.08
Community Neighbor Bank	No	Camden	105,985	701	0.86	6.14	4.15	14.73	25.26	35.46	5	86	1.98	1.08
First Bank	Yes	Wadley	73,197	661	1.25	10.57	3.80	10.87	20.86	62.66	10	107	0.92	1.27
First Bank of Linden	No	Linden	78,725	661	1.12	8.24	4.10	13.01	22.35	44.66	30	51	1.14	0.00
First Cahawba Bank	No	Selma	95,332	602	0.85	6.59	4.17	13.31	19.10	14.45	-	10	0.82	1.18
Marion Bank and Trust Company	Yes	Marion	249,828	2,315	1.24	10.47	3.68	11.52	16.72	19.36	650	813	0.78	1.30
Robertson Banking Company	Yes	Demopolis	266,243	2,938	1.50	13.78	3.74	11.10	16.69	15.11	150	267	1.00	0.19
Small Town Bank	No	Wedowee	214,692	2,070	1.29	7.82	3.83	15.30	26.94	49.03	-	302	2.06	0.88
Sweet Water State Bank	Yes	Sweet Water	93,477	1,091	1.54	15.53	5.93	10.20	14.77	16.75	136	210	1.25	0.91
Town-Country National Bank	Yes	Camden	100,920	1,409	1.87	12.02	4.63	16.04	24.35	37.15	50	130	4.05	0.50
West Alabama Bank & Trust	No	Reform	557,304	4,806	1.14	9.05	3.35	12.18	20.10	33.94	400	564	1.39	0.17
Total/Average			2,216,734	19,218	1.05	8.32	3.81	12.56	22.00	37.48	1,688	2,736	1.37	0.64
North Central - Total/Average			7,650,254	63,281	1.10	9.61	3.57	11.82	20.31	27.68	5,100	6,782	1.40	0.76

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Gulf Coast														
Mobile, Daphine, Fairhope														
Citizens' Bank, Inc.	Yes	Robertsdale	101,033	242	0.33	2.91	4.06	11.20	18.67	26.03	-	17	1.76	0.97
Commonwealth National Bank	No	Mobile	57,558	(371)	(0.85)	(11.44)	3.81	6.77	17.35	22.37	-	677	2.49	3.63
Total/Average			158,591	(129)	(0.26)	(4.27)	3.94	8.99	18.01	24.20	-	694	2.00	1.93
Other														
AmeriFirst Bank	No	Union Springs	140,229	307	0.28	2.69	3.70	10.73	15.71	19.35	168	162	1.58	1.64
Brantley Bank and Trust Company	No	Brantley	70,342	470	0.91	6.19	4.25	14.13	31.01	66.10	170	96	3.40	0.80
CCB Community Bank	Yes	Andalusia	444,078	6,730	2.02	19.14	4.58	10.61	13.72	12.07	-	1,336	1.02	0.75
Community Bank & Trust - Alabama	No	Union Springs	50,868	(184)	(0.45)	(7.74)	3.44	6.63	16.03	38.41	-	59	5.14	7.98
First Citizens Bank	No	Luverne	226,229	1,956	1.15	9.46	3.90	12.13	21.30	34.34	-	337	2.11	0.52
First National Bank of Dozier	No	Dozier	38,489	204	0.68	5.29	2.69	12.64	39.02	64.87	-	-	2.14	0.00
Peoples Bank of Red Level	No	Red Level	16,465	127	1.04	8.81	5.58	12.12	26.35	69.75	-	14	1.46	0.91
Southern Independent Bank	No	Opp	226,209	1,027	0.65	6.56	2.96	9.95	17.51	43.37	455	1,385	1.36	1.25
Total/Average			1,212,909	10,637	0.79	6.30	3.89	11.12	22.58	43.53	793	3,389	1.49	1.19
Gulf Coast - Total/Average			1,371,500	10,508	0.26	1.02	3.91	10.05	20.30	33.87	793	4,083	1.55	1.27
Southeast														
Dothan, Enterprise, Eufaula, Troy														
BankSouth	Yes	Dothan	169,813	1,526	1.19	5.85	3.80	20.55	43.75	15.50	-	92	1.87	0.32
First National Bank of Hartford	Yes	Hartford	116,468	749	0.83	6.22	3.52	13.31	26.66	35.65	112	433	2.24	0.79
HNB First Bank	Yes	Headland	105,533	589	0.75	6.19	3.58	12.20	17.16	22.56	-	226	1.43	1.72
MidSouth Bank	Yes	Dothan	387,093	1,421	0.49	4.58	2.96	10.73	15.59	23.74	130	140	2.00	1.12
Samson Banking Company, Inc.	Yes	Samson	72,110	265	0.55	3.77	3.43	13.62	27.72	54.84	57	7	0.99	0.01
Friend Bank	Yes	Slocomb	124,630	1,188	1.32	13.89	4.44	9.87	16.70	25.99	251	32	1.11	1.40
SunSouth Bank	No	Dothan	160,060	291	0.25	4.59	3.53	5.50	10.73	22.14	-	650	2.67	6.05
Trinity Bank	No	Dothan	124,032	572	0.67	6.70	4.22	9.71	14.30	10.82	150	47	1.33	1.71
Citizens Bank	No	Enterprise	114,016	405	0.47	4.40	3.19	10.05	18.31	33.54	-	9	1.40	0.67
Commercial Bank of Ozark	Yes	Ozark	86,076	214	0.34	4.03	3.56	8.13	17.60	41.09	-	12	1.28	1.63
First Exchange Bank of Alabama	Yes	Louisville	130,251	871	0.88	8.81	4.09	10.46	17.94	22.45	199	856	2.29	3.06
First National Bank of Brundidge	No	Brundidge	91,971	479	0.67	5.01	3.45	13.20	23.85	32.61	54	90	1.26	1.29
Troy Bank & Trust Company	No	Troy	823,066	4,818	0.77	7.61	3.27	9.17	13.82	21.91	1,500	1,734	1.88	3.49
Total/Average			2,505,119	13,388	0.71	6.28	3.62	11.27	20.32	27.91	2,453	4,328	1.81	2.28

ALABAMA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2015

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD	YTD	ALLL/	NPA's/
											Provision \$	C/O's \$	Loans (%)	Assets (%)
Other														
Bank of Brewton	No	Brewton	49,949	60	0.15	0.83	3.86	18.85	36.53	44.29	104	5	2.08	3.29
Bank of Evergreen	No	Evergreen	58,827	564	1.31	12.63	4.44	10.58	18.50	29.51	160	121	1.72	1.41
Escambia County Bank	Yes	Flomaton	80,284	246	0.40	2.85	2.90	14.12	37.32	69.12	-	28	3.55	2.31
First Community Bank	Yes	Chatom	339,250	2,253	0.89	8.73	3.99	10.22	15.45	19.33	339	393	1.21	2.47
First National Bank and Trust	Yes	Atmore	126,867	619	0.64	5.24	3.61	12.83	20.40	35.29	1	51	2.69	0.44
First Progressive Bank	No	Brewton	31,051	93	0.39	1.53	3.06	26.12	69.19	97.40	-	-	1.26	0.59
First US Bank	No	Thomasville	548,306	2,706	0.64	4.74	5.25	13.02	25.02	45.46	(199)	2,380	1.80	1.98
Merchants Bank	Yes	Jackson	203,368	1,074	0.71	6.66	3.77	10.88	16.95	27.94	22	362	1.18	1.95
Peoples Exchange Bank of Monroe County	No	Monroeville	62,034	298	0.63	4.42	4.72	14.64	18.91	33.39	-	100	1.27	0.49
United Bank	No	Atmore	504,911	2,383	0.62	6.21	3.53	9.94	16.18	31.86	230	196	1.29	1.50
Total/Average			2,004,847	10,296	0.64	5.38	3.91	14.12	27.45	43.36	657	3,636	1.53	1.80
Southeast - Total/Average			4,509,966	23,684	0.67	5.83	3.77	12.69	23.88	35.63	3,110	7,964	1.70	2.07