

**ALABAMA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2016**

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>State Summary (Does not include regionals)</b>															
North - Total/Average			32,804,987	160,494	0.77	6.17	3.92	11.84	19.65	28.57	48,260	7,209	36,483	1.19	1.21
North Central - Total/Average			7,879,706	45,190	1.16	9.89	3.52	11.80	20.44	28.11	2,937	2,415	4,003	1.24	0.69
Gulf Coast - Total/Average			1,404,710	8,420	0.65	5.99	3.97	10.09	20.53	33.37	367	677	1,061	1.39	1.17
Southeast - Total/Average			4,723,117	15,137	0.63	4.74	3.65	12.47	22.74	35.35	3,735	2,614	3,819	1.61	1.62
<b>State Total</b>			<b>46,812,520</b>	<b>229,241</b>	<b>0.80</b>	<b>6.70</b>	<b>3.76</b>	<b>11.55</b>	<b>20.84</b>	<b>31.35</b>	<b>55,299</b>	<b>12,915</b>	<b>45,366</b>	<b>1.24</b>	<b>1.17</b>
<b>Regionals</b>															
Compass Bank	No	Birmingham	86,737,598	166,267	0.38	2.74	2.61	8.61	13.04	22.30	199,918	27,914	147,454	1.36	1.20
Regions Bank	No	Birmingham	125,255,551	591,963	0.95	7.19	3.14	10.27	13.68	16.91	185,000	53,602	193,569	1.40	0.93
<b>North</b>															
<b>Albertville, AL (Micro)</b>															
Citizens Bank & Trust	No	Guntersville	393,404	1,474	0.76	7.94	3.97	9.52	13.57	17.25	945	41	445	1.38	1.05
First Bank of Boaz	No	Boaz	208,511	1,486	1.46	7.96	3.27	16.84	32.94	72.30	-	2	24	1.83	0.00
Peoples Independent Bank	Yes	Boaz	203,056	1,327	1.31	12.94	3.91	9.10	14.42	42.20	120	1	72	1.00	0.99
Vantage Bank of Alabama	No	Albertville	111,192	611	1.08	8.25	4.10	12.09	20.18	32.21	40	5	16	1.05	1.04
<b>Total/Average</b>			<b>916,163</b>	<b>4,898</b>	<b>1.15</b>	<b>9.27</b>	<b>3.81</b>	<b>11.89</b>	<b>20.28</b>	<b>40.99</b>	<b>1,105</b>	<b>49</b>	<b>557</b>	<b>1.30</b>	<b>0.80</b>
<b>Anniston- Oxford, AL (Metro)</b>															
Cheaha Bank	No	Oxford	199,465	1,599	1.63	13.18	4.69	11.93	20.53	23.87	60	24	137	1.60	0.00
Farmers & Merchants Bank	No	Piedmont	192,247	768	0.80	5.64	4.21	13.95	22.60	37.35	-	2	50	1.23	0.43
NobleBank & Trust	No	Anniston	218,570	888	0.84	9.21	3.77	8.92	13.77	32.32	225	46	85	1.24	0.48
Southern States Bank	No	Anniston	574,422	2,832	1.05	9.60	4.56	9.92	12.27	8.90	459	494	293	0.93	0.55
<b>Total/Average</b>			<b>1,184,704</b>	<b>6,087</b>	<b>1.08</b>	<b>9.41</b>	<b>4.31</b>	<b>11.18</b>	<b>17.29</b>	<b>25.61</b>	<b>744</b>	<b>566</b>	<b>565</b>	<b>1.11</b>	<b>0.43</b>
<b>Birmingham-Hoover, AL ( Metro)</b>															
Alamerica Bank	Yes	Birmingham	35,220	27	0.15	0.96	4.66	15.63	19.98	16.38	-	7	-	1.96	17.15
AloStar Bank of Commerce	No	Birmingham	1,020,664	2,493	0.51	2.73	3.49	17.76	24.30	25.58	3,807	521	2,896	1.65	0.90
Bank of Walker County	Yes	Jasper	65,022	53	0.16	1.16	4.03	13.18	21.94	26.63	2	3	42	1.27	0.26
Cadence Bank, N.A.	No	Houston	9,203,118	35,339	0.78	5.35	3.48	11.27	12.69	12.17	24,943	935	18,514	1.21	2.06
Covenant Bank	No	Leeds	67,057	(385)	(1.06)	(17.94)	2.86	5.97	11.10	12.49	108	9	358	1.88	5.39
First Financial Bank	Yes	Bessemer	170,709	317	0.38	3.91	3.05	9.23	16.01	38.07	37	4	22	1.59	3.88
HomeTown Bank of Alabama	No	Oneonta	333,363	2,767	1.66	12.68	4.41	13.90	23.07	16.10	-	48	262	0.94	1.78
Metro Bank	No	Pell City	682,064	3,925	1.14	8.57	3.94	13.65	23.08	38.45	520	187	832	1.56	2.45
Oakworth Capital Bank	No	Birmingham	417,130	1,744	0.87	6.37	3.43	13.51	14.85	20.64	396	-	-	1.10	0.00
Pinnacle Bank	No	Jasper	224,349	1,237	1.11	8.78	3.45	11.69	20.60	49.89	-	33	8	1.90	0.07
National Bank of Commerce	No	Birmingham	1,733,420	8,077	0.92	7.87	4.20	9.22	11.72	6.27	2,434	869	1,503	0.82	0.32
ServisFirst Bank	No	Birmingham	5,645,596	39,887	1.48	16.32	3.54	9.40	11.86	13.27	5,859	158	2,438	1.03	0.16
First Partners Bank	No	Birmingham	264,498	1,414	1.15	9.71	4.44	11.94	13.69	21.22	212	9	83	1.05	0.18
SouthPoint Bank	No	Birmingham	251,337	1,255	1.06	10.94	3.82	9.48	11.98	4.19	-	5	2	1.59	1.09
Union State Bank	No	Pell City	231,395	153	0.13	2.17	3.29	6.23	11.18	36.34	-	57	71	1.71	4.91
<b>Total/Average</b>			<b>20,344,942</b>	<b>99,052</b>	<b>0.72</b>	<b>5.78</b>	<b>3.70</b>	<b>11.20</b>	<b>16.11</b>	<b>21.35</b>	<b>38,318</b>	<b>2,845</b>	<b>27,031</b>	<b>1.17</b>	<b>1.31</b>

## ALABAMA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2016

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>Cullman, AL ( Micro)</b>															
EvaBank	No	Cullman	366,454	4,745	2.69	14.93	6.18	17.24	27.21	21.11	665	238	744	1.83	1.36
Merchants Bank of Alabama	No	Cullman	268,240	870	0.67	7.00	3.65	9.46	15.68	31.43	13	42	38	1.18	0.97
Peoples Bank of Alabama	Yes	Cullman	660,889	5,281	1.62	16.00	4.35	9.92	12.64	8.67	159	684	264	1.49	1.19
Premier Bank of the South	Yes	Cullman	166,169	767	0.92	9.97	4.19	9.17	21.43	10.11	75	16	65	1.48	0.55
Traditions Bank	No	Cullman	305,016	1,642	1.08	10.98	5.69	9.94	14.09	7.64	505	57	528	1.45	1.37
<b>Total/Average</b>			<b>1,766,768</b>	<b>13,305</b>	<b>1.40</b>	<b>11.78</b>	<b>4.81</b>	<b>11.15</b>	<b>18.21</b>	<b>15.79</b>	<b>1,417</b>	<b>1,037</b>	<b>1,639</b>	<b>1.52</b>	<b>1.17</b>
<b>Florence-Muscle Shoals, AL (Metro)</b>															
Bank Independent	No	Sheffield	1,223,537	5,201	0.85	8.09	5.37	9.57	11.10	4.07	1,900	408	1,413	1.11	1.15
Farmers & Merchants Bank	No	Waterloo	80,439	836	2.16	9.63	2.65	21.69	44.88	91.92	-	29	38	2.76	0.00
First Metro Bank	No	Muscle Shoals	563,994	3,679	1.30	11.69	3.63	11.44	20.29	13.58	60	94	182	0.70	0.17
First Southern Bank	No	Florence	214,558	778	0.74	7.96	3.80	9.32	14.73	18.67	210	70	36	1.47	0.60
<b>Total/Average</b>			<b>2,082,528</b>	<b>10,494</b>	<b>1.26</b>	<b>9.34</b>	<b>3.86</b>	<b>13.01</b>	<b>22.75</b>	<b>32.06</b>	<b>2,170</b>	<b>601</b>	<b>1,669</b>	<b>1.06</b>	<b>0.79</b>
<b>Fort Payne, AL (Micro)</b>															
Citizens Bank of Valley Head	No	Valley Head	27,371	46	0.35	3.03	5.20	11.45	20.82	34.26	-	5	59	0.56	2.65
First Bank of the South	No	Rainsville	80,969	(1,246)	(2.98)	(33.08)	3.64	7.78	15.89	36.57	114	8	2	1.12	1.90
First State Bank of DeKalb County	No	Fort Payne	97,775	340	0.71	4.36	4.16	16.43	28.00	25.23	50	5	6	0.96	1.15
Horizon Bank	No	Fyffe	93,800	302	0.65	4.04	4.00	16.13	32.54	46.85	-	4	19	1.55	0.65
Liberty Bank	No	Geraldine	126,939	405	0.67	5.25	4.79	12.03	17.68	42.00	142	23	127	1.04	0.48
<b>Total/Average</b>			<b>426,854</b>	<b>(153)</b>	<b>(0.12)</b>	<b>(3.28)</b>	<b>4.36</b>	<b>12.76</b>	<b>22.99</b>	<b>36.98</b>	<b>306</b>	<b>45</b>	<b>213</b>	<b>1.10</b>	<b>1.08</b>
<b>Gasden, AL (Metro)</b>															
Exchange Bank of Alabama	No	Altoona	286,589	1,089	0.78	6.54	3.23	11.85	19.76	21.54	-	64	99	1.34	0.75
Southern Bank Company	No	Gasden	98,327	(1,028)	(2.06)	(15.29)	3.48	11.88	19.40	15.58	1,576	-	1,500	0.98	3.54
<b>Total/Average</b>			<b>384,916</b>	<b>61</b>	<b>(0.64)</b>	<b>(4.38)</b>	<b>3.36</b>	<b>11.87</b>	<b>19.58</b>	<b>18.56</b>	<b>1,576</b>	<b>64</b>	<b>1,599</b>	<b>1.24</b>	<b>1.46</b>
<b>Huntsville, AL (Metro)</b>															
North Alabama Bank	No	Hazel Green	93,576	429	0.91	7.66	4.78	10.17	14.18	22.05	(152)	363	214	0.95	4.50
Progress Bank and Trust	No	Huntsville	655,839	2,643	0.82	8.18	3.31	10.01	11.45	5.37	100	-	179	0.86	0.72
Reliance Bank	No	Athens	209,682	447	0.49	4.40	3.29	9.98	13.30	23.35	-	19	87	0.92	0.51
<b>Total/Average</b>			<b>959,097</b>	<b>3,519</b>	<b>0.74</b>	<b>6.75</b>	<b>3.79</b>	<b>10.05</b>	<b>12.98</b>	<b>16.92</b>	<b>(52)</b>	<b>382</b>	<b>480</b>	<b>0.90</b>	<b>1.04</b>

## ALABAMA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2016

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>Scottsboro, AL (Micro)</b>															
First Jackson Bank, Inc.	No	Stevenson	242,630	1,512	1.28	12.20	3.40	10.31	16.87	31.21	180	22	129	1.32	1.11
First Southern State Bank	No	Stevenson	374,960	1,818	0.98	9.81	3.44	9.69	18.42	39.03	150	92	202	1.47	0.28
FNB Bank	No	Scottsboro	372,133	2,314	1.25	9.56	4.29	12.92	18.55	22.40	101	79	122	1.31	0.22
<b>Total/Average</b>			<b>989,723</b>	<b>5,644</b>	<b>1.17</b>	<b>10.52</b>	<b>3.71</b>	<b>10.97</b>	<b>17.95</b>	<b>30.88</b>	<b>431</b>	<b>193</b>	<b>453</b>	<b>1.36</b>	<b>0.46</b>
<b>Other</b>															
Bank of Vernon	No	Vernon	145,026	599	0.83	5.15	4.26	16.18	23.47	18.53	181	26	185	1.75	1.78
CB&S Bank, Inc.	No	Russellville	1,547,108	5,669	0.75	6.14	3.18	10.41	18.87	45.50	200	321	281	1.02	2.04
Citizens Bank of Fayette	Yes	Fayette	193,181	1,240	1.27	6.58	2.72	19.05	38.39	65.12	-	392	382	2.29	2.81
Citizens Bank of Winfield	No	Winfield	217,739	1,803	1.68	7.21	3.95	21.76	45.72	60.15	303	101	238	3.18	0.60
Citizens State Bank	Yes	Vernon	77,303	37	0.09	0.72	2.05	12.86	38.02	59.69	300	15	4	3.96	2.34
Community Spirit Bank	No	Red Bay	143,579	495	0.69	6.65	4.25	10.19	16.50	23.13	173	83	38	1.30	1.75
First National Bank	Yes	Hamilton	288,232	2,441	1.72	10.59	3.82	15.56	30.04	49.00	120	278	130	1.18	0.10
First State Bank of the South, Inc.	No	Sulligent	100,278	411	0.83	5.12	3.78	15.42	28.08	62.14	1	7	14	0.87	0.06
FirstState Bank	No	Lineville	213,723	1,504	1.42	11.63	4.04	11.86	18.85	24.18	65	23	120	1.03	0.92
PeoplesTrust Bank	No	Hamilton	91,270	376	0.84	7.79	3.69	10.28	14.40	33.55	-	81	6	1.55	0.57
State Bank & Trust	Yes	Winfield	229,459	1,154	1.02	8.20	2.92	12.09	26.90	67.97	465	71	373	1.81	1.54
Traders & Farmers Bank	No	Haleyville	377,561	1,489	0.80	5.33	3.52	15.04	28.10	48.32	377	27	493	1.39	1.20
Valley State Bank	No	Russellville	124,833	369	0.59	3.74	2.67	15.58	41.64	47.93	60	2	13	1.99	0.68
<b>Total/Average</b>			<b>3,749,292</b>	<b>17,587</b>	<b>0.96</b>	<b>6.53</b>	<b>3.45</b>	<b>14.33</b>	<b>28.38</b>	<b>46.55</b>	<b>2,245</b>	<b>1,427</b>	<b>2,277</b>	<b>1.38</b>	<b>1.52</b>
<b>North - Total/Average</b>															
			<b>32,804,987</b>	<b>160,494</b>	<b>0.77</b>	<b>6.17</b>	<b>3.92</b>	<b>11.84</b>	<b>19.65</b>	<b>28.57</b>	<b>48,260</b>	<b>7,209</b>	<b>36,483</b>	<b>1.19</b>	<b>1.21</b>
<b>Central</b>															
<b>Alexander City, AL ( Micro)</b>															
PrimeSouth Bank	No	Tallassee	211,424	973	0.93	9.37	3.69	9.86	13.08	20.23	252	39	180	1.41	1.73
<b>Total/Average</b>			<b>211,424</b>	<b>973</b>	<b>0.93</b>	<b>9.37</b>	<b>3.69</b>	<b>9.86</b>	<b>13.08</b>	<b>20.23</b>	<b>252</b>	<b>39</b>	<b>180</b>	<b>1.41</b>	<b>1.73</b>
<b>Auburn-Opellika, AL (Micro)</b>															
AuburnBank	No	Auburn	846,821	4,253	1.04	9.64	2.98	10.42	17.46	29.91	(600)	1,299	460	1.05	0.23
<b>Total/Average</b>			<b>846,821</b>	<b>4,253</b>	<b>1.04</b>	<b>9.64</b>	<b>2.98</b>	<b>10.42</b>	<b>17.46</b>	<b>29.91</b>	<b>(600)</b>	<b>1,299</b>	<b>460</b>	<b>1.05</b>	<b>0.23</b>

**ALABAMA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2016**

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>Birmingham-Hoover, AL (Metro)</b>															
Central State Bank	Yes	Calera	230,862	1,544	1.34	11.29	4.36	11.64	17.37	9.42	210	19	38	1.50	0.39
Peoples Southern Bank	Yes	Clanton	172,517	914	1.08	7.90	2.67	12.94	28.72	55.72	(71)	144	40	2.15	0.06
<b>Total/Average</b>			<b>403,379</b>	<b>2,458</b>	<b>1.21</b>	<b>9.60</b>	<b>3.52</b>	<b>12.29</b>	<b>23.05</b>	<b>32.57</b>	<b>139</b>	<b>163</b>	<b>78</b>	<b>1.66</b>	<b>0.25</b>
<b>Columbus, GA-AL ( Metro)</b>															
Phenix-Girard Bank	Yes	Phenix City	180,916	1,025	1.10	7.58	3.14	14.74	29.67	24.91	135	24	47	1.71	3.33
<b>Total/Average</b>			<b>180,916</b>	<b>1,025</b>	<b>1.10</b>	<b>7.58</b>	<b>3.14</b>	<b>14.74</b>	<b>29.67</b>	<b>24.91</b>	<b>135</b>	<b>24</b>	<b>47</b>	<b>1.72</b>	<b>3.33</b>
<b>Montgomery, AL (Metro)</b>															
First Community Bank of Central Alabama	Yes	Wetumpka	344,168	3,232	1.88	22.73	3.90	8.56	14.00	20.38	300	25	31	2.22	1.01
River Bank & Trust	No	Prattville	741,992	3,867	1.07	9.18	4.13	10.24	13.82	22.81	447	72	225	0.82	0.60
<b>Total/Average</b>			<b>1,086,160</b>	<b>7,099</b>	<b>1.48</b>	<b>15.96</b>	<b>4.02</b>	<b>9.40</b>	<b>13.91</b>	<b>21.60</b>	<b>747</b>	<b>97</b>	<b>256</b>	<b>1.25</b>	<b>0.73</b>
<b>Talladega-Sylacauga, AL ( Metro)</b>															
First Bank of Alabama	No	Talladega	389,791	3,230	1.63	10.75	3.58	15.03	26.35	25.76	60	50	202	1.13	1.02
<b>Total/Average</b>			<b>389,791</b>	<b>3,230</b>	<b>1.63</b>	<b>10.75</b>	<b>3.58</b>	<b>15.03</b>	<b>26.35</b>	<b>25.76</b>	<b>60</b>	<b>50</b>	<b>202</b>	<b>1.13</b>	<b>1.02</b>
<b>Tuscaloosa, AL ( Metro)</b>															
Bank of Moundville	No	Moundville	89,791	142	0.32	3.14	2.76	9.97	23.35	64.70	-	12	22	0.64	0.95
Bryant Bank	Yes	Tuscaloosa	1,433,844	8,936	1.25	13.91	3.28	9.04	13.69	18.63	311	110	512	1.09	0.32
Capstone Bank	No	Tuscaloosa	469,886	1,638	0.70	6.06	3.77	10.59	13.38	7.65	520	27	397	1.11	1.28
Citizens Bank	No	Greensboro	101,875	430	0.86	6.63	3.21	12.33	24.12	48.99	200	12	190	1.30	0.56
FNB of Central Alabama	No	Tuscaloosa	247,649	531	0.42	3.90	3.30	10.89	15.50	10.01	-	36	14	1.44	0.50
Merchants & Farmers Bank of Greene County	Yes	Eutaw	66,434	174	0.52	5.45	3.96	8.76	18.18	31.77	91	111	170	0.78	0.94
Peoples Bank of Greensboro	Yes	Greensboro	100,089	723	1.52	16.31	3.51	8.84	17.18	50.11	-	26	40	1.00	0.17
<b>Total/Average</b>			<b>2,509,568</b>	<b>12,574</b>	<b>0.80</b>	<b>7.91</b>	<b>3.40</b>	<b>10.06</b>	<b>17.91</b>	<b>33.12</b>	<b>1,122</b>	<b>334</b>	<b>1,345</b>	<b>1.13</b>	<b>0.60</b>
<b>Other</b>															
Farmers and Merchants Bank	No	LaFayette	137,244	649	0.93	6.40	3.47	14.24	24.17	47.38	16	57	178	1.08	1.22
Bank of Pine Hill	No	Pine Hill	24,760	(54)	(0.44)	(3.37)	2.44	12.75	33.97	75.97	3	1	4	1.56	0.75
Bank of Wedowee	No	Wedowee	126,650	472	0.75	6.54	3.62	10.52	19.57	35.57	150	17	51	1.11	0.78
Bank of York	Yes	York	96,125	600	1.20	10.90	2.89	10.67	25.54	37.65	18	15	7	0.88	0.13
Community Neighbor Bank	No	Camden	106,921	535	0.99	7.04	4.49	14.24	22.96	30.73	50	56	170	1.73	1.25
First Bank	Yes	Wadley	75,881	502	1.35	11.66	3.83	9.95	19.42	61.13	10	5	38	0.83	1.19
First Bank of Linden	No	Linden	77,684	378	0.95	6.77	4.16	13.17	23.00	50.23	60	14	10	1.32	0.00
First Cahawba Bank	No	Selma	96,874	274	0.57	4.26	4.10	13.41	19.48	15.21	140	2	226	0.69	1.28
Marion Bank and Trust Company	Yes	Marion	249,620	1,534	1.23	9.90	3.67	11.96	17.57	16.94	500	21	244	0.98	1.34
Robertson Banking Company	Yes	Demopolis	272,791	2,099	1.56	14.32	3.95	10.93	16.59	13.29	-	44	154	0.94	0.13
Small Town Bank	No	Wedowee	215,006	1,269	1.18	7.00	3.77	15.49	28.52	49.00	-	14	8	1.97	0.69
Sweet Water State Bank	Yes	Sweet Water	95,765	686	1.44	13.55	5.17	10.36	14.19	14.67	75	33	129	1.21	1.22
Town-Country National Bank	Yes	Camden	101,801	1,033	2.01	12.45	4.72	16.52	24.96	33.40	60	67	103	3.88	0.55
West Alabama Bank & Trust	No	Reform	574,525	3,601	1.26	9.44	3.40	12.25	19.65	33.40	-	63	113	1.27	0.28
<b>Total/Average</b>			<b>2,251,647</b>	<b>13,578</b>	<b>1.07</b>	<b>8.35</b>	<b>3.83</b>	<b>12.60</b>	<b>22.11</b>	<b>36.76</b>	<b>1,082</b>	<b>409</b>	<b>1,435</b>	<b>1.32</b>	<b>0.67</b>
<b>North Central - Total/Average</b>															
			<b>7,879,706</b>	<b>45,190</b>	<b>1.16</b>	<b>9.89</b>	<b>3.52</b>	<b>11.80</b>	<b>20.44</b>	<b>28.11</b>	<b>2,937</b>	<b>2,415</b>	<b>4,003</b>	<b>1.24</b>	<b>0.69</b>

## ALABAMA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2016

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>Gulf Coast</b>															
<b>Mobile, Daphne, Fairhope</b>															
Citizens' Bank, Inc.	Yes	Robertsdale	104,966	273	0.53	4.79	3.90	10.95	18.71	28.67	-	8	79	1.61	1.93
Commonwealth National Bank	No	Mobile	56,143	14	0.05	0.64	4.23	7.01	19.54	20.87	-	5	50	2.60	3.40
<b>Total/Average</b>			<b>161,109</b>	<b>287</b>	<b>0.29</b>	<b>2.72</b>	<b>4.07</b>	<b>8.98</b>	<b>19.13</b>	<b>24.77</b>	<b>-</b>	<b>13</b>	<b>129</b>	<b>1.88</b>	<b>2.44</b>
<b>Other</b>															
AmeriFirst Bank	No	Union Springs	147,746	268	0.37	3.44	3.80	10.23	14.84	16.36	-	253	22	1.61	0.79
Brantley Bank and Trust Company	No	Brantley	74,669	450	1.20	8.63	4.30	13.62	26.20	61.96	80	15	13	2.06	0.47
CCB Community Bank	Yes	Andalusia	466,284	4,300	1.87	17.72	4.51	10.48	13.73	12.81	200	253	717	0.86	0.74
Community Bank & Trust - Alabama	No	Union Springs	49,668	209	0.81	12.67	3.44	7.11	17.41	41.89	-	27	36	5.28	6.63
First Citizens Bank	No	Luverne	237,988	1,588	1.37	10.87	4.04	12.01	19.92	31.89	25	104	90	1.93	0.40
First National Bank of Dozier	No	Dozier	37,478	119	0.64	4.51	2.83	13.25	38.63	65.32	-	-	-	2.06	0.00
Peoples Bank of Red Level	No	Red Level	15,964	60	0.73	6.25	5.00	11.94	26.53	68.44	-	12	5	1.25	2.56
Southern Independent Bank	No	Opp	213,804	1,139	1.08	10.04	3.14	10.96	18.21	37.04	62	-	49	1.29	1.34
<b>Total/Average</b>			<b>1,243,601</b>	<b>8,133</b>	<b>1.01</b>	<b>9.27</b>	<b>3.88</b>	<b>11.20</b>	<b>21.93</b>	<b>41.96</b>	<b>367</b>	<b>664</b>	<b>932</b>	<b>1.34</b>	<b>1.00</b>
<b>Gulf Coast - Total/Average</b>			<b>1,404,710</b>	<b>8,420</b>	<b>0.65</b>	<b>5.99</b>	<b>3.97</b>	<b>10.09</b>	<b>20.53</b>	<b>33.37</b>	<b>367</b>	<b>677</b>	<b>1,061</b>	<b>1.39</b>	<b>1.17</b>
<b>Southeast</b>															
<b>Dothan, Enterprise, Eufaula, Troy</b>															
BankSouth	Yes	Dothan	171,484	864	1.01	4.95	3.47	20.44	32.65	22.60	-	23	4	1.99	0.15
First National Bank of Hartford	Yes	Hartford	120,243	461	0.77	5.54	3.53	13.25	24.06	31.42	44	54	182	1.91	0.66
HNB First Bank	Yes	Headland	113,843	538	0.97	8.22	3.61	11.84	17.39	27.11	-	17	62	1.47	1.41
MidSouth Bank	Yes	Dothan	402,034	1,294	0.65	6.05	2.99	10.72	15.31	28.74	125	53	35	2.05	0.95
Samson Banking Company, Inc.	Yes	Samson	75,061	158	0.43	3.37	3.23	12.61	26.91	48.77	165	8	14	1.39	1.12
Friend Bank	Yes	Slocomb	125,986	778	1.24	13.13	4.11	9.38	16.09	26.93	117	7	65	1.29	2.01
SunSouth Bank	No	Dothan	151,826	(1,229)	(1.62)	(30.83)	3.14	4.73	10.44	12.29	1,105	89	1,005	2.82	5.02
Trinity Bank	No	Dothan	135,776	706	1.08	11.84	3.92	9.12	14.33	15.85	10	2	-	1.33	0.67
Citizens Bank	No	Enterprise	125,147	285	0.49	4.47	3.40	10.08	16.58	31.82	30	-	-	1.16	0.49
Commercial Bank of Ozark	Yes	Ozark	88,688	147	0.34	4.03	3.39	8.01	16.63	41.34	17	2	47	1.06	1.33
First Exchange Bank of Alabama	Yes	Louisville	138,978	411	0.62	6.07	3.96	9.86	16.09	26.21	-	48	199	1.96	2.61
First National Bank of Brundidge	No	Brundidge	91,456	248	0.54	3.77	3.41	13.74	24.96	37.51	21	35	3	1.46	0.91
Troy Bank & Trust Company	No	Troy	839,079	3,318	0.78	7.58	3.36	9.36	14.19	27.03	1,043	888	175	1.78	3.01
<b>Total/Average</b>			<b>2,579,601</b>	<b>7,979</b>	<b>0.56</b>	<b>3.71</b>	<b>3.50</b>	<b>11.01</b>	<b>18.89</b>	<b>29.05</b>	<b>2,677</b>	<b>1,226</b>	<b>1,791</b>	<b>1.78</b>	<b>1.93</b>

## ALABAMA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2016

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>Other</b>															
Bank of Brewton	No	Brewton	55,241	231	0.83	4.77	3.78	17.29	30.42	36.42	-	-	-	1.62	2.43
Bank of Evergreen	No	Evergreen	58,952	392	1.31	11.81	4.61	11.16	18.89	26.12	120	9	40	1.91	2.91
Escambia County Bank	Yes	Flomaton	78,118	122	0.31	2.06	3.10	14.35	37.84	70.92	-	3	10	3.32	0.51
First Community Bank	Yes	Chatom	364,411	1,553	0.88	8.46	3.88	10.17	14.71	14.68	303	44	88	1.21	1.85
First National Bank and Trust	Yes	Atmore	129,996	586	0.90	7.00	3.50	12.57	19.51	34.63	-	22	4	2.53	0.27
First Progressive Bank	No	Brewton	31,248	8	0.05	0.20	2.79	25.81	69.48	97.62	-	-	-	1.26	0.67
First US Bank	No	Thomasville	601,461	1,194	0.42	3.09	5.11	12.62	20.63	33.92	703	673	1,566	1.19	1.33
Merchants Bank	Yes	Jackson	211,047	1,283	1.22	11.08	3.88	11.21	17.14	28.00	(268)	312	24	1.20	1.28
Peoples Exchange Bank of Monroe County	No	Monroeville	62,805	139	0.44	3.04	3.86	14.48	20.71	36.12	-	1	7	1.02	0.28
United Bank	No	Atmore	550,237	1,650	0.60	6.20	3.46	9.62	16.57	38.01	200	324	289	1.36	0.93
<b>Total/Average</b>			<b>2,143,516</b>	<b>7,158</b>	<b>0.70</b>	<b>5.77</b>	<b>3.80</b>	<b>13.93</b>	<b>26.59</b>	<b>41.64</b>	<b>1,058</b>	<b>1,388</b>	<b>2,028</b>	<b>1.38</b>	<b>1.25</b>
<b>Southeast - Total/Average</b>															
			<b>4,723,117</b>	<b>15,137</b>	<b>0.63</b>	<b>4.74</b>	<b>3.65</b>	<b>12.47</b>	<b>22.74</b>	<b>35.35</b>	<b>3,735</b>	<b>2,614</b>	<b>3,819</b>	<b>1.61</b>	<b>1.62</b>