

ALABAMA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2017

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 (%)
State Summary (Does not include regionals)															
North - Total/Average			35,418,918	100,622	0.88	7.49	3.89	12.05	19.61	29.53	17,340	4,399	12,279	1.12	0.95
North Central - Total/Average			8,173,305	23,106	1.19	10.62	3.57	11.94	20.01	27.48	2,553	845	1,430	1.21	0.56
Gulf Coast - Total/Average			1,436,379	3,830	0.52	4.60	3.92	10.27	21.12	34.42	274	857	628	1.39	0.96
Southeast - Total/Average			4,882,985	9,106	0.63	5.76	3.63	12.49	22.48	34.18	1,041	948	2,593	1.48	1.25
State Total			49,911,587	136,664	0.81	7.11	3.75	11.69	20.81	31.40	21,208	7,049	16,930	1.17	0.92
Regionals															
Compass Bank	No	Birmingham	83,988,195	110,568	0.53	3.64	2.92	9.35	13.86	22.29	80,139	17,862	102,188	1.40	1.01
Regions Bank	No	Birmingham	123,636,430	322,236	1.04	7.98	3.18	10.39	14.17	18.36	70,000	24,224	124,283	1.32	0.89
North															
Albertville, AL (Micro)															
Citizens Bank & Trust	No	Guntersville	433,196	609	0.58	6.22	3.83	10.24	14.33	10.07	625	22	766	1.03	0.44
First Bank of Boaz	No	Boaz	205,464	715	1.42	7.91	3.14	17.72	33.35	70.84	-	2	-	1.81	0.00
Peoples Independent Bank	Yes	Boaz	212,867	656	1.26	12.47	3.89	10.68	16.98	48.25	20	46	14	1.18	1.24
Vantage Bank of Alabama	No	Albertville	115,075	321	1.14	8.43	4.32	12.70	20.20	33.45	35	1	26	1.04	0.21
Total/Average			966,602	2,301	1.10	8.76	3.80	12.84	21.22	40.65	680	71	806	1.14	0.49
Anniston- Oxford, AL (Metro)															
Cheaha Bank	No	Oxford	202,240	769	1.53	12.55	4.46	12.86	21.34	27.15	30	5	19	1.66	0.00
Farmers & Merchants Bank	No	Piedmont	205,869	405	0.79	5.98	4.19	13.54	21.72	37.77	-	2	11	1.15	0.31
NobleBank & Trust	No	Anniston	229,970	418	0.75	8.73	3.75	8.99	13.15	32.66	36	9	15	1.22	0.54
Southern States Bank	No	Anniston	634,179	1,452	0.93	6.81	4.20	13.00	15.65	11.54	329	18	12	1.04	0.35
Total/Average			1,272,258	3,044	1.00	8.52	4.15	12.10	17.97	27.28	395	34	57	1.16	0.32
Birmingham-Hoover, AL (Metro)															
Alamerica Bank	Yes	Birmingham	35,577	36	0.39	2.45	4.68	15.96	19.35	9.20	-	1	-	1.60	15.99
AloStar Bank of Commerce	No	Birmingham	944,223	4,740	1.91	9.93	3.39	19.52	22.66	22.55	29	428	-	1.31	1.56
Bank of Walker County	Yes	Jasper	64,799	127	0.78	5.90	3.99	13.50	20.81	27.85	18	-	128	1.04	1.08
Cadence Bank, N.A.	No	Houston	9,704,613	28,581	1.18	8.61	3.51	11.37	12.95	12.46	5,786	802	552	1.16	1.60
Covenant Bank	No	Leeds	62,766	(122)	(0.75)	(13.26)	5.01	5.84	11.07	13.89	-	227	134	2.19	4.51
First Financial Bank	Yes	Bessemer	171,429	295	0.70	8.14	3.18	9.74	16.34	34.95	(7)	3	17	1.39	3.04
HomeTown Bank of Alabama	No	Oneonta	350,368	1,559	1.81	13.88	4.45	13.32	22.27	18.34	-	50	115	0.83	1.74
Metro Bank	No	Pell City	699,912	2,035	1.18	8.41	3.82	14.13	23.41	41.30	515	50	752	1.38	2.46
Oakworth Capital Bank	No	Birmingham	516,288	1,306	1.06	9.06	3.45	11.68	13.92	28.04	72	1	-	1.10	0.00
Pinnacle Bank	No	Jasper	225,604	560	1.01	8.82	3.52	11.37	19.26	45.30	-	5	-	1.80	0.08
National Bank of Commerce	No	Birmingham	2,442,321	6,035	1.00	9.14	4.18	8.64	11.46	16.15	156	957	661	0.69	0.20
ServisFirst Bank	No	Birmingham	6,335,393	23,078	1.47	15.76	3.49	9.30	11.63	13.02	4,986	209	3,196	1.04	0.26
First Partners Bank	No	Birmingham	286,047	727	1.01	9.40	3.97	10.90	13.94	22.60	87	-	-	1.02	0.02
SouthPoint Bank	No	Birmingham	286,957	920	1.32	14.71	4.17	9.21	11.49	12.12	75	70	12	1.49	0.33
Union State Bank	No	Pell City	227,060	(78)	(0.14)	(2.45)	2.78	6.31	11.04	34.38	-	36	83	1.49	4.45
Total/Average			22,353,357	70,548	0.94	7.59	3.80	11.12	15.71	22.26	11,717	2,839	5,650	1.10	1.08

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Cullman, AL (Micro)															
EvaBank	No	Cullman	389,792	1,948	2.05	11.16	5.73	17.73	28.07	28.38	480	215	680	1.93	1.61
Merchants Bank of Alabama	No	Cullman	278,248	513	0.76	8.13	3.55	9.69	16.22	34.11	6	12	18	1.08	0.75
Peoples Bank of Alabama	Yes	Cullman	716,303	2,258	1.30	13.09	4.49	9.45	11.73	10.26	374	46	304	1.43	1.03
Premier Bank of the South	Yes	Cullman	175,419	459	1.05	11.63	4.27	9.17	15.18	12.75	50	15	84	1.38	0.52
Traditions Bank	No	Cullman	327,224	657	0.74	8.23	5.31	9.10	14.66	14.52	270	99	437	1.27	0.53
Total/Average			1,886,986	5,835	1.18	10.45	4.67	11.03	17.17	20.00	1,180	387	1,523	1.46	0.98
Florence-Muscle Shoals, AL (Metro)															
Bank Independent	No	Sheffield	1,359,650	2,803	0.84	8.35	5.28	9.37	11.47	9.53	1,155	228	889	1.04	0.98
Farmers & Merchants Bank	No	Waterloo	79,623	362	1.83	8.80	2.55	21.73	44.94	92.38	-	197	5	5.99	0.00
First Metro Bank	No	Muscle Shoals	586,002	1,875	1.30	11.49	3.65	11.47	20.03	15.72	-	22	104	0.69	0.15
First Southern Bank	No	Florence	212,290	436	0.82	9.08	3.86	9.31	14.35	16.50	-	15	204	1.37	0.45
Total/Average			2,237,565	5,476	1.20	9.43	3.84	12.97	22.70	33.53	1,155	462	1,202	1.02	0.68
Fort Payne, AL (Micro)															
Citizens Bank of Valley Head	No	Valley Head	26,567	69	1.03	8.87	4.75	11.77	22.59	37.04	-	-	-	1.04	2.06
First State Bank of DeKalb County	No	Fort Payne	180,915	305	0.68	5.72	4.28	11.66	17.06	32.13	-	12	25	0.49	1.46
Horizon Bank	No	Fyffe	97,791	(252)	(1.05)	(6.66)	3.36	15.77	32.95	49.04	-	4	623	0.15	0.40
Liberty Bank	No	Geraldine	136,201	178	0.54	4.82	4.40	11.42	16.26	44.89	28	2	34	1.00	0.28
Total/Average			441,474	300	0.30	3.19	4.20	12.66	22.22	40.78	28	18	682	0.62	0.90
Gasden, AL (Metro)															
Exchange Bank of Alabama	No	Altoona	285,319	450	0.64	5.28	3.25	12.08	19.33	20.68	-	36	34	1.29	0.63
Southern Bank Company	No	Gadsden	94,521	(62)	(0.26)	(2.11)	3.73	11.28	18.44	16.61	76	5	205	1.58	3.35
Total/Average			379,840	388	0.19	1.59	3.49	11.68	18.89	18.65	76	41	239	1.37	1.31
Huntsville, AL (Metro)															
North Alabama Bank	No	Hazel Green	94,341	170	0.71	5.77	4.62	11.04	15.98	26.28	-	23	1	1.32	0.97
Progress Bank and Trust	No	Huntsville	734,979	1,272	0.70	7.44	3.21	9.66	11.05	11.41	332	6	34	0.83	0.04
Reliance Bank	No	Athens	201,131	695	1.39	13.83	3.42	9.93	14.04	24.90	-	9	3	1.01	0.39
Total/Average			1,030,451	2,137	0.93	9.01	3.75	10.21	13.69	20.86	332	38	38	0.91	0.19

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Scottsboro, AL (Micro)															
First Jackson Bank, Inc.	No	Stevenson	237,343	725	1.25	11.62	3.59	11.04	16.56	21.88	90	24	53	1.05	0.56
First Southern State Bank	No	Stevenson	385,220	924	0.96	10.46	3.50	9.41	17.35	35.15	90	98	210	1.26	0.24
FNB Bank	No	Scottsboro	382,964	1,065	1.13	8.73	4.42	13.07	17.76	17.05	135	71	196	1.18	0.19
Total/Average			1,005,527	2,714	1.11	10.27	3.84	11.17	17.22	24.69	315	193	459	1.17	0.30
Other															
Bank of Vernon	No	Vernon	143,537	167	0.46	2.80	4.07	16.62	24.32	18.28	249	12	445	1.42	0.89
CB&S Bank, Inc.	No	Russellville	1,634,259	3,068	0.77	6.79	3.12	10.56	18.40	43.86	260	55	165	1.01	1.34
Citizens Bank of Fayette	Yes	Fayette	190,406	522	1.12	5.82	2.70	19.90	38.31	65.74	-	58	34	1.41	2.17
Citizens Bank of Winfield	No	Winfield	222,318	888	1.65	7.26	3.94	22.45	44.18	58.57	150	45	98	3.22	0.63
Citizens State Bank	Yes	Vernon	75,476	186	0.99	7.71	2.30	13.35	38.92	58.50	-	9	9	1.53	0.41
Community Spirit Bank	No	Red Bay	143,583	278	0.78	7.53	4.33	10.54	16.88	23.91	30	5	32	1.05	0.39
First National Bank	Yes	Hamilton	296,868	697	0.95	6.14	3.72	15.63	29.66	48.13	650	17	670	1.13	0.10
First State Bank of the South, Inc.	No	Sulligent	100,110	203	0.82	5.21	3.70	15.79	26.97	59.70	12	3	11	0.86	0.19
FirstState Bank	No	Lineville	205,548	524	1.03	8.12	4.21	12.93	19.51	23.39	5	8	20	1.03	0.17
PeoplesTrust Bank	No	Hamilton	93,745	190	0.82	7.71	3.75	10.49	13.88	35.87	-	4	8	1.44	0.55
State Bank & Trust	Yes	Winfield	231,523	384	0.67	5.89	2.54	12.41	29.40	71.36	50	83	66	1.94	1.42
Traders & Farmers Bank	No	Haleyville	380,746	593	0.63	4.66	3.27	14.99	26.96	48.94	56	16	62	1.38	1.49
Valley State Bank	No	Russellville	126,739	179	0.57	3.60	2.78	15.78	53.72	49.28	-	1	3	1.98	0.29
Total/Average			3,844,858	7,879	0.87	6.10	3.42	14.73	29.32	46.58	1,462	316	1,623	1.26	1.05
North - Total/Average			35,418,918	100,622	0.88	7.49	3.89	12.05	19.61	29.53	17,340	4,399	12,279	1.12	0.95
Central															
Alexander City, AL (Mirco)															
PrimeSouth Bank	No	Tallassee	217,689	510	0.95	9.67	3.75	10.04	13.16	18.47	196	12	146	1.33	1.39
Total/Average			217,689	510	0.95	9.67	3.75	10.04	13.16	18.47	196	12	146	1.33	1.39
Auburn-Opellika, AL (Micro)															
AuburnBank	No	Auburn	843,447	1,917	0.92	9.07	3.00	10.27	17.49	26.73	-	23	78	1.06	0.29
Total/Average			843,447	1,917	0.92	9.07	3.00	10.27	17.49	26.73	-	23	78	1.07	0.29

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Birmingham-Hoover, AL (Metro)															
Central State Bank	Yes	Calera	257,971	822	1.30	11.53	4.09	11.46	17.63	12.54	83	26	26	1.52	0.09
Peoples Southern Bank	Yes	Clanton	177,298	416	0.97	7.36	2.68	13.25	30.17	57.62	5	26	14	1.95	0.11
Total/Average			435,269	1,238	1.14	9.45	3.39	12.36	23.90	35.08	88	52	40	1.62	0.10
Columbus, GA-AL (Metro)															
Phenix-Girard Bank	Yes	Phenix City	175,033	490	1.12	7.90	3.20	15.84	29.03	28.21	30	21	22	1.36	1.96
Total/Average			175,033	490	1.12	7.90	3.20	15.84	29.03	28.21	30	21	22	1.37	1.96
Montgomery, AL (Metro)															
First Community Bank of Central Alabama	Yes	Wetumpka	356,432	1,785	2.02	26.64	3.89	8.12	13.41	26.56	150	67	31	2.20	0.54
River Bank & Trust	No	Prattville	808,686	2,284	1.14	10.39	4.01	10.00	13.98	25.46	360	27	334	0.79	0.75
Total/Average			1,165,118	4,069	1.58	18.52	3.95	9.06	13.70	26.01	510	94	365	1.22	0.69
Talladega-Sylacauga, AL (Micro)															
First Bank of Alabama	No	Talladega	399,842	1,800	1.80	12.05	3.89	15.19	25.46	18.92	151	26	4	1.17	0.81
Total/Average			399,842	1,800	1.80	12.05	3.89	15.19	25.46	18.92	151	26	4	1.17	0.81
Tuscaloosa, AL (Metro)															
Bank of Moundville	No	Moundville	92,249	107	0.47	5.23	2.63	9.71	22.99	59.56	-	12	17	0.58	0.94
Bryant Bank	Yes	Tuscaloosa	1,501,632	4,298	1.15	12.83	3.21	9.26	13.79	18.50	425	57	118	1.02	0.21
Capstone Bank	No	Tuscaloosa	510,790	937	0.76	6.66	3.77	10.52	13.35	11.86	288	2	51	1.06	0.56
Citizens Bank	No	Greensboro	101,398	422	1.68	13.82	3.15	12.59	19.22	49.87	-	169	-	2.37	0.44
FNB of Central Alabama	No	Tuscaloosa	276,061	347	0.49	5.05	3.30	10.18	15.41	11.95	121	4	8	1.39	0.34
Merchants & Farmers Bank of Greene County	Yes	Eutaw	62,264	145	0.94	8.75	4.68	10.31	18.89	23.78	20	11	9	0.75	1.34
Peoples Bank of Greensboro	Yes	Greensboro	94,019	251	1.06	13.47	3.46	8.67	16.48	46.56	-	20	18	1.09	0.18
Total/Average			2,638,413	6,507	0.94	9.40	3.46	10.18	17.16	31.73	854	275	221	1.10	0.40
Other															
Farmers and Merchants Bank	No	LaFayette	146,254	401	1.11	8.13	3.72	13.94	22.75	44.98	57	20	12	1.15	0.44
Bank of Wedowee	No	Wedowee	131,636	268	0.82	7.34	3.82	10.56	18.14	30.85	55	8	25	1.03	0.47
Bank of York	Yes	York	96,675	170	0.69	6.81	3.15	10.54	13.31	38.71	11	5	5	0.96	0.25
Community Neighbor Bank	No	Camden	109,610	228	0.85	6.07	4.32	14.16	22.82	34.24	-	52	79	1.75	1.10
First Bank	Yes	Wadley	78,029	277	1.40	13.96	3.70	9.61	19.41	60.77	-	1	-	1.04	1.13
First Bank of Linden	No	Linden	77,644	215	1.06	7.72	3.89	13.57	24.37	48.84	-	92	10	1.68	0.06
First Cahawba Bank	No	Selma	104,101	151	0.59	4.61	3.86	12.97	21.56	29.87	26	2	12	0.93	0.91
Marion Bank and Trust Company	Yes	Marion	264,183	697	1.06	9.12	3.63	11.73	17.36	21.05	300	23	128	0.98	1.47
Robertson Banking Company	Yes	Demopolis	278,881	1,001	1.47	13.61	4.03	10.94	16.01	16.77	120	41	8	1.03	0.39
Small Town Bank	No	Wedowee	212,686	568	1.07	6.24	3.93	16.09	26.86	47.40	-	9	69	1.85	0.86
Sweet Water State Bank	Yes	Sweet Water	97,308	266	1.10	10.27	5.05	10.94	14.77	11.72	50	26	35	1.11	2.24
Town-Country National Bank	Yes	Camden	108,824	516	1.90	12.09	4.65	16.15	26.49	37.12	30	40	38	4.01	0.37
West Alabama Bank & Trust	No	Reform	592,663	1,817	1.23	9.51	3.44	12.38	18.61	28.59	75	23	133	1.12	0.16
Total/Average			2,298,494	6,575	1.10	8.88	3.94	12.58	20.19	34.69	724	342	554	1.31	0.65
North Central - Total/Average			8,173,305	23,106	1.19	10.62	3.57	11.94	20.01	27.48	2,553	845	1,430	1.21	0.56

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Gulf Coast															
Mobile, Daphne, Fairhope															
Citizens' Bank, Inc.	Yes	Robertsdale	110,494	136	0.50	4.66	3.88	10.88	18.58	26.88	-	4	99	1.56	1.84
Commonwealth National Bank	No	Mobile	52,552	4	0.03	0.38	4.14	7.97	23.35	26.29	-	100	2	2.62	1.85
Total/Average			163,046	140	0.27	2.52	4.01	9.43	20.97	26.59	-	104	101	1.82	1.84
Other															
AmeriFirst Bank	No	Union Springs	170,470	103	0.25	2.65	3.94	9.35	12.61	8.23	135	14	-	1.33	0.45
Brantley Bank and Trust Company	No	Brantley	75,174	194	1.05	7.82	4.34	13.62	27.10	64.37	-	53	40	2.65	0.24
CCB Community Bank	Yes	Andalusia	466,557	2,041	1.77	16.19	4.53	10.90	14.17	11.86	50	584	324	0.93	0.80
Community Bank & Trust - Alabama	No	Union Springs	50,802	5	0.04	0.70	3.11	7.06	19.16	46.87	-	20	9	5.49	5.15
First Citizens Bank	No	Luverne	236,907	770	1.32	10.44	4.15	12.43	19.21	29.57	-	70	73	1.85	0.41
First National Bank of Dozier	No	Dozier	37,708	54	0.58	4.39	2.65	12.78	36.90	70.23	-	1	13	1.96	0.00
Peoples Bank of Red Level	No	Red Level	16,781	11	0.26	2.36	4.63	11.37	22.14	68.80	48	-	66	0.83	2.10
Southern Independent Bank	No	Opp	218,934	512	0.95	8.86	3.21	11.37	18.95	38.10	41	11	2	1.28	1.01
Total/Average			1,273,333	3,690	0.78	6.68	3.82	11.11	21.28	42.25	274	753	527	1.34	0.85
Gulf Coast - Total/Average			1,436,379	3,830	0.52	4.60	3.92	10.27	21.12	34.42	274	857	628	1.39	0.96
Southeast															
Dothan, Enterprise, Eufaula, Troy															
BankSouth	Yes	Dothan	170,786	472	1.12	5.43	3.48	20.92	32.35	24.42	-	14	-	2.03	0.04
First National Bank of Hartford	Yes	Hartford	124,220	217	0.69	5.31	3.47	13.16	24.05	25.93	21	28	145	1.64	0.53
HNB First Bank	Yes	Headland	122,792	293	0.95	8.89	3.38	11.02	16.34	26.63	-	11	33	1.41	1.10
MidSouth Bank	Yes	Dothan	409,962	814	0.80	7.35	3.20	10.94	15.74	29.55	-	16	26	2.02	0.78
Samson Banking Company, Inc.	Yes	Samson	78,489	168	0.90	7.20	3.27	12.95	25.84	49.79	11	2	13	1.33	1.01
Friend Bank	Yes	Slocomb	128,645	380	1.18	12.83	3.96	9.19	16.44	28.68	23	10	72	1.27	1.29
SunSouth Bank	No	Dothan	144,811	(13)	(0.04)	(0.88)	2.65	4.06	10.15	7.33	37	29	100	1.26	2.70
Trinity Bank	No	Dothan	142,542	353	1.01	10.90	4.02	9.61	13.79	12.40	30	6	7	1.38	0.40
Citizens Bank	No	Enterprise	129,165	131	0.42	4.12	3.48	9.97	15.31	22.39	-	7	2	1.06	1.28
Commercial Bank of Ozark	Yes	Ozark	88,536	75	0.34	4.40	3.36	8.19	16.94	39.25	-	-	34	1.02	1.57
First Exchange Bank of Alabama	Yes	Louisville	139,039	209	0.60	6.63	3.64	9.88	17.15	25.76	-	17	116	1.15	2.18
First National Bank of Brundidge	No	Brundidge	91,355	134	0.59	4.00	3.68	14.20	24.29	29.00	-	10	5	1.40	0.79
Troy Bank & Trust Company	No	Troy	880,289	2,393	1.09	10.59	3.41	9.68	14.42	26.91	-	224	426	1.64	2.06
Total/Average			2,650,631	5,626	0.74	6.67	3.46	11.06	18.68	26.77	122	374	979	1.57	1.40

ALABAMA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2017

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 (%)
Other															
Bank of Brewton	No	Brewton	55,970	38	0.27	1.52	3.53	18.24	32.44	41.90	-	-	-	1.73	2.75
Bank of Evergreen	No	Evergreen	61,435	151	0.97	8.78	4.50	11.41	21.54	34.65	60	1	-	2.28	1.38
Escambia County Bank	Yes	Flomaton	76,000	49	0.26	1.79	3.18	14.72	37.63	65.65	-	1	56	2.90	0.34
First Community Bank	Yes	Mobile	399,545	914	0.95	10.06	3.71	9.75	13.91	16.03	128	12	80	1.12	1.44
First National Bank and Trust	Yes	Atmore	138,895	314	0.91	7.93	3.61	12.15	20.12	36.09	75	220	639	1.87	0.08
First Progressive Bank	No	Brewton	31,639	(11)	(0.14)	(0.54)	2.73	25.85	70.25	97.35	-	-	-	1.06	0.08
First US Bank	No	Thomasville	619,497	594	0.39	3.12	4.91	12.15	20.23	28.41	515	316	808	1.51	1.10
Merchants Bank	Yes	Jackson	212,393	295	0.56	5.07	3.80	11.42	17.06	20.48	7	13	17	1.10	1.25
Peoples Exchange Bank of Monroe County	No	Monroeville	64,670	35	0.22	1.52	4.55	14.87	15.18	40.26	-	-	-	1.01	0.26
United Bank	No	Atmore	572,310	1,101	0.77	9.11	3.49	8.69	14.44	35.00	134	11	14	1.26	0.98
Total/Average			2,232,354	3,480	0.52	4.84	3.80	13.93	26.28	41.58	919	574	1,614	1.37	1.06
Southeast - Total/Average															
			4,882,985	9,106	0.63	5.76	3.63	12.49	22.48	34.18	1,041	948	2,593	1.48	1.25