

ALABAMA BANKS - PERFORMANCE COMPARISON - JUNE 30, 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			35,384,490	204,774	0.89	7.41	3.98	12.18	18.99	28.58	36,797	8,767	25,273	1.12	0.82
North Central - Total/Average			8,165,540	47,063	1.18	10.40	3.60	12.04	20.11	27.42	5,347	1,917	3,418	1.23	0.51
Gulf Coast - Total/Average			1,447,418	7,845	0.52	4.48	3.90	10.48	21.50	36.47	467	991	1,274	1.34	1.02
Southeast - Total/Average			4,867,057	19,873	0.72	6.32	3.69	12.63	22.63	32.72	2,337	2,267	4,310	1.47	1.08
State Total			49,864,505	279,555	0.83	7.15	3.79	11.83	20.81	31.30	44,948	13,942	34,275	1.17	0.80
Regionals															
Compass Bank	No	Birmingham	83,946,716	262,923	0.63	4.33	3.01	9.21	13.55	21.92	125,424	41,983	188,748	1.36	0.93
Regions Bank	No	Birmingham	123,716,371	668,689	1.08	8.24	3.24	10.61	14.23	19.09	118,000	55,197	223,343	1.29	0.75
North															
Alberville, AL (Micro)															
Citizens Bank & Trust	No	Guntersville	434,951	1,736	0.81	8.47	3.91	9.94	14.20	12.63	850	48	780	1.09	0.43
First Bank of Boaz	No	Boaz	217,256	1,522	1.47	8.30	3.19	16.89	31.42	71.59	-	3	2	1.71	0.03
Peoples Independent Bank	Yes	Boaz	312,720	1,434	1.10	12.05	3.72	8.79	14.44	48.10	80	167	19	0.97	0.82
Vantage Bank of Alabama	No	Alberville	118,399	651	1.13	8.43	4.26	12.49	20.43	35.26	75	7	63	1.04	0.24
Total/Average			1,083,326	5,343	1.13	9.31	3.77	12.03	20.12	41.90	1,005	225	864	1.12	0.44
Anniston- Oxford, AL (Metro)															
Cheaha Bank	No	Oxford	206,311	1,593	1.58	12.79	4.53	12.55	20.82	29.17	30	11	46	1.59	0.00
Farmers & Merchants Bank	No	Piedmont	204,390	786	0.76	5.73	4.20	13.54	21.62	36.38	20	8	30	1.13	0.21
NobleBank & Trust	No	Anniston	229,267	819	0.73	8.41	3.82	9.07	13.31	32.63	122	16	75	1.24	0.46
Southern States Bank	No	Anniston	653,252	3,141	0.99	7.28	4.31	13.05	15.60	13.57	442	123	498	0.97	0.23
Total/Average			1,293,220	6,339	1.02	8.55	4.22	12.05	17.84	27.94	614	158	649	1.11	0.23
Birmingham-Hoover, AL (Metro)															
Alamerica Bank	Yes	Birmingham	36,366	59	0.32	2.01	4.56	16.18	19.27	12.25	-	31	-	1.72	16.99
AloStar Bank of Commerce	No	Birmingham	945,354	7,019	1.43	7.28	3.58	20.20	22.71	21.67	(46)	1,309	-	1.38	1.04
Bank of Walker County	Yes	Jasper	63,658	185	0.58	4.30	3.97	13.70	21.62	31.99	37	2	153	1.11	1.77
Cadence Bank, N.A.	No	Houston	9,796,704	60,464	1.24	8.91	3.66	12.10	13.75	9.62	12,487	1,890	3,430	1.20	1.28
Covenant Bank	No	Leeds	61,261	(411)	(1.32)	(22.67)	4.32	5.82	11.31	29.13	-	360	146	3.15	4.42
First Financial Bank	Yes	Bessemer	169,822	544	0.64	7.25	3.14	9.84	16.57	36.84	12	5	72	1.38	3.09
HomeTown Bank of Alabama	No	Oneonta	348,162	3,046	1.77	13.33	4.47	13.68	22.83	19.25	175	82	282	0.83	1.86
Metro Bank	No	Pell City	723,702	4,046	1.15	8.27	3.80	14.02	23.73	43.95	1,130	92	1,675	1.31	2.04
Oakworth Capital Bank	No	Birmingham	506,346	2,787	1.12	9.52	3.51	11.65	13.69	22.46	275	1	-	1.10	0.00
Pinnacle Bank	No	Jasper	230,428	1,141	1.02	8.82	3.51	11.30	19.64	44.21	-	8	13	1.77	0.12
National Bank of Commerce	No	Birmingham	2,414,953	12,627	1.04	8.67	4.28	9.67	12.62	12.35	1,311	1,412	1,429	0.71	0.12
ServisFirst Bank	No	Birmingham	6,329,180	47,809	1.53	16.03	3.63	9.71	11.62	9.50	9,367	241	6,442	1.03	0.22
SouthPoint Bank	No	Birmingham	297,994	1,963	1.39	15.26	4.17	9.34	11.63	10.53	150	72	12	1.49	0.20
Union State Bank	No	Pell City	227,446	(269)	(0.24)	(4.12)	3.10	6.20	11.13	37.11	-	158	159	1.61	3.99
Total/Average			22,151,376	141,759	0.85	6.39	3.79	11.37	16.12	22.99	24,898	5,663	13,813	1.12	0.90

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Cullman, AL (Micro)															
EvaBank	No	Cullman	382,997	4,058	2.15	11.36	5.88	18.49	28.51	23.65	1,002	285	1,187	1.89	1.67
Merchants Bank of Alabama	No	Cullman	279,407	1,083	0.80	8.44	3.58	9.77	16.27	33.35	12	44	34	1.06	0.70
Peoples Bank of Alabama	Yes	Cullman	709,475	4,700	1.34	13.62	4.51	9.48	11.66	8.02	717	110	558	1.44	0.94
Premier Bank of the South	Yes	Cullman	178,534	902	1.02	11.36	4.28	9.06	14.52	11.51	158	46	191	1.36	0.56
Traditions Bank	No	Cullman	335,540	1,495	0.91	9.28	5.30	9.91	14.47	14.84	657	129	765	1.26	1.00
Total/Average			1,885,953	12,238	1.24	10.81	4.71	11.34	17.09	18.27	2,546	614	2,735	1.45	1.03
Florence-Muscle Shoals, AL (Metro)															
Bank Independent	No	Sheffield	1,389,493	6,469	0.96	9.51	5.39	9.44	11.30	8.03	2,310	481	1,480	1.06	1.02
Farmers & Merchants Bank	No	Waterloo	80,273	706	1.77	8.36	2.52	21.99	45.89	93.35	-	199	17	5.64	0.00
First Metro Bank	No	Muscle Shoals	602,136	3,746	1.28	11.35	3.63	11.46	20.09	16.93	25	52	282	0.64	0.13
First Southern Bank	No	Florence	220,201	930	0.87	9.54	3.88	9.41	14.42	19.43	60	23	228	1.39	0.42
Total/Average			2,292,103	11,851	1.22	9.69	3.86	13.08	22.93	34.44	2,395	755	2,007	1.02	0.69
Fort Payne, AL (Micro)															
Citizens Bank of Valley Head	No	Valley Head	27,826	102	0.75	6.50	4.74	11.55	23.50	42.88	-	-	2	1.06	2.27
First State Bank of DeKalb County	No	Fort Payne	175,653	650	0.73	6.35	4.36	11.34	16.39	29.61	-	13	31	0.52	1.46
Liberty Bank	No	Geraldine	137,992	476	0.71	6.35	4.37	11.23	16.40	45.41	61	34	63	1.04	0.35
Total/Average			341,471	1,228	0.73	6.40	4.49	11.37	18.76	39.30	61	47	96	0.77	1.08
Gasden, AL (Metro)															
Exchange Bank of Alabama	No	Altoona	284,918	1,145	0.81	6.65	3.34	12.41	18.90	16.95	-	44	55	1.22	0.60
Southern Bank Company	No	Gadsden	98,239	(505)	(1.08)	(8.68)	4.00	10.84	16.64	12.83	888	6	695	1.94	2.44
Total/Average			383,157	640	(0.14)	(1.02)	3.67	11.63	17.77	14.89	888	50	750	1.40	1.07
Huntsville, AL (Metro)															
North Alabama Bank	No	Hazel Green	93,447	332	0.70	5.58	4.65	11.58	16.12	23.64	-	27	1	1.29	0.91
Progress Bank and Trust	No	Huntsville	1,022,368	3,018	0.83	7.44	3.31	13.97	11.13	6.94	392	31	116	0.57	0.05
Total/Average			1,115,815	3,350	0.77	6.51	3.98	12.78	13.63	15.29	392	58	117	0.62	0.12

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Scottsboro, AL (Micro)															
First Jackson Bank, Inc.	No	Stevenson	237,633	1,759	1.50	13.81	3.65	11.59	17.53	23.11	180	38	64	1.09	0.55
First Southern State Bank	No	Stevenson	384,381	2,033	1.06	11.30	3.57	9.64	13.94	35.57	290	190	437	1.29	0.09
FNB Bank	No	Scottsboro	379,484	2,107	1.11	8.52	4.45	13.17	17.49	15.23	270	99	342	1.16	0.26
Total/Average			1,001,498	5,899	1.22	11.21	3.89	11.47	16.32	24.64	740	327	843	1.18	0.26
Other															
Bank of Vernon	No	Vernon	144,528	376	0.52	3.14	4.15	16.70	24.10	19.13	272	26	462	1.40	0.84
CB&S Bank, Inc.	No	Russellville	1,619,652	6,050	0.75	6.54	3.20	10.40	18.14	41.25	1,510	90	1,158	1.01	1.14
Citizens Bank of Fayette	Yes	Fayette	192,665	1,009	1.07	5.51	2.71	19.80	39.10	67.85	-	328	39	1.98	1.81
Citizens Bank of Winfield	No	Winfield	229,525	1,785	1.64	7.15	3.96	22.26	44.59	58.53	300	95	324	3.11	0.47
Citizens State Bank	Yes	Vernon	75,145	385	1.02	7.84	2.29	13.54	37.53	56.42	20	16	11	1.54	0.38
Community Spirit Bank	No	Red Bay	141,271	594	0.83	7.98	4.31	10.60	16.65	22.32	66	9	53	1.06	0.39
First National Bank	Yes	Hamilton	295,258	1,787	1.22	7.81	3.75	15.69	30.22	50.08	710	51	743	1.17	0.14
First State Bank of the South, Inc.	No	Sulligent	100,985	380	0.76	4.82	3.78	15.68	26.99	58.91	24	4	16	0.87	0.19
FirstState Bank	No	Lineville	207,064	1,109	1.08	8.46	4.26	12.81	19.13	25.18	5	125	168	1.03	0.20
PeoplesTrust Bank	No	Hamilton	95,014	439	0.95	8.77	3.80	10.65	14.20	32.02	-	7	12	1.43	0.57
State Bank & Trust	Yes	Winfield	233,126	576	0.50	4.31	2.61	12.23	29.11	71.59	115	96	203	1.84	1.26
Traders & Farmers Bank	No	Haleyville	378,328	1,302	0.69	5.01	3.30	15.03	28.02	48.86	236	21	207	1.39	1.47
Valley State Bank	No	Russellville	124,010	335	0.53	3.35	2.85	15.77	52.83	47.82	-	2	3	1.88	0.05
Total/Average			3,836,571	16,127	0.89	6.21	3.46	14.70	29.28	46.15	3,258	870	3,399	1.27	0.92
North - Total/Average															
			35,384,490	204,774	0.89	7.41	3.98	12.18	18.99	28.58	36,797	8,767	25,273	1.12	0.82
Central															
Alexander City, AL (Micro)															
PrimeSouth Bank	No	Tallassee	219,516	941	0.86	8.75	3.74	10.12	13.05	11.95	423	16	357	1.27	1.14
Total/Average			219,516	941	0.86	8.75	3.74	10.12	13.05	11.95	423	16	357	1.27	1.14
Auburn-Opellika, AL (Micro)															
AuburnBank	No	Auburn	836,971	3,964	0.95	9.29	3.06	10.44	17.52	26.28	100	306	84	1.13	0.28
Total/Average			836,971	3,964	0.95	9.29	3.06	10.44	17.52	26.28	100	306	84	1.14	0.28

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Birmingham-Hoover, AL (Metro)															
Central State Bank	Yes	Calera	258,539	1,867	1.46	12.96	4.20	11.24	17.32	11.23	175	38	67	1.51	0.05
Peoples Southern Bank	Yes	Clanton	177,593	848	0.97	7.43	2.67	12.91	29.94	57.60	9	74	49	1.96	0.05
Total/Average			436,132	2,715	1.22	10.20	3.44	12.08	23.63	34.42	184	112	116	1.62	0.05
Columbus, GA-AL (Metro)															
Phenix-Girard Bank	Yes	Phenix City	172,969	868	1.00	6.82	3.18	16.07	29.64	29.43	46	31	46	1.42	1.94
Total/Average			172,969	868	1.00	6.82	3.18	16.07	29.64	29.43	46	31	46	1.43	1.94
Montgomery, AL (Metro)															
First Community Bank of Central Alabama	Yes	Wetumpka	353,951	3,461	1.96	25.36	3.97	8.11	12.99	25.66	250	182	74	2.22	0.46
River Bank & Trust	No	Prattville	811,734	4,468	1.11	10.03	4.05	10.14	14.01	26.15	720	88	414	0.84	0.54
Total/Average			1,165,685	7,929	1.54	17.70	4.01	9.13	13.50	25.91	970	270	488	1.27	0.51
Talladega-Sylacauga, AL (Micro)															
First Bank of Alabama	No	Talladega	404,159	3,507	1.75	11.54	3.91	15.36	25.23	24.46	241	59	33	1.16	0.57
Total/Average			404,159	3,507	1.75	11.54	3.91	15.36	25.23	24.46	241	59	33	1.16	0.57
Tuscaloosa, AL (Metro)															
Bank of Moundville	No	Moundville	93,091	157	0.34	3.75	2.63	10.06	24.08	60.48	(10)	12	22	0.59	0.93
Bryant Bank	Yes	Tuscaloosa	1,485,310	9,303	1.26	13.80	3.34	9.56	13.51	17.01	725	84	308	1.03	0.18
Capstone Bank	No	Tuscaloosa	523,987	2,062	0.82	7.24	3.79	10.36	13.47	14.16	575	35	138	1.11	0.54
Citizens Bank	No	Greensboro	101,483	766	1.51	12.19	3.11	12.78	19.97	51.97	-	171	17	2.38	0.44
FNB of Central Alabama	No	Tuscaloosa	274,101	873	0.63	6.26	3.41	10.56	15.24	16.20	121	29	90	1.32	0.31
Merchants & Farmers Bank of Greene County	Yes	Eutaw	61,635	335	1.09	9.97	4.68	10.48	18.78	24.43	29	43	57	0.74	1.74
Peoples Bank of Greensboro	Yes	Greensboro	94,283	670	1.43	17.59	3.49	8.93	17.53	46.21	-	36	30	1.07	0.15
Total/Average			2,633,890	14,166	1.01	10.11	3.49	10.39	17.51	32.92	1,440	410	662	1.11	0.34
Other															
Farmers and Merchants Bank	No	LaFayette	145,102	812	1.12	8.05	3.70	14.14	23.29	45.07	188	24	29	1.32	0.43
Bank of Wedowee	No	Wedowee	132,426	651	0.99	8.80	3.89	10.81	19.31	27.93	90	9	49	1.04	0.41
Bank of York	Yes	York	97,088	357	0.73	6.98	3.18	10.83	18.58	39.80	21	7	8	0.99	0.24
Community Neighbor Bank	No	Camden	108,448	527	0.98	6.95	4.39	14.29	23.39	35.34	(5)	68	167	1.66	0.96
First Bank	Yes	Wadley	77,942	553	1.41	13.59	3.74	9.78	18.51	57.18	15	3	15	0.94	1.25
First Bank of Linden	No	Linden	78,645	403	1.01	7.16	3.90	13.76	23.71	49.03	-	96	54	1.54	0.00
First Cahawba Bank	No	Selma	101,911	312	0.60	4.72	3.67	12.83	22.53	28.93	34	121	76	1.04	0.83
Marion Bank and Trust Company	Yes	Marion	263,680	832	0.63	5.41	3.70	11.67	17.43	20.01	1,100	33	188	1.39	1.63
Robertson Banking Company	Yes	Demopolis	279,400	2,153	1.58	14.39	4.09	11.23	16.04	14.11	190	127	411	0.89	0.19
Small Town Bank	No	Wedowee	212,918	1,217	1.15	6.67	4.01	16.36	27.34	48.23	-	49	109	1.86	0.84
Sweet Water State Bank	Yes	Sweet Water	95,868	509	1.05	9.82	5.26	10.66	14.51	10.91	125	47	66	1.19	2.21
Town-Country National Bank	Yes	Camden	108,299	1,059	1.96	12.20	4.81	16.62	26.93	36.90	110	76	290	3.78	1.28
West Alabama Bank & Trust	No	Reform	594,491	3,588	1.21	9.25	3.42	12.33	18.51	28.81	75	53	170	1.09	0.19
Total/Average			2,296,218	12,973	1.11	8.77	3.98	12.72	20.78	34.02	1,943	713	1,632	1.32	0.68
North Central - Total/Average			8,165,540	47,063	1.18	10.40	3.60	12.04	20.11	27.42	5,347	1,917	3,418	1.23	0.51

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Gulf Coast															
Mobile, Daphne, Fairhope															
Citizens' Bank, Inc.	Yes	Robertsdale	109,278	305	0.56	5.18	3.94	11.09	19.10	27.67	-	9	159	1.53	2.20
Commonwealth National Bank	No	Mobile	52,838	(38)	(0.14)	(1.83)	3.86	8.30	23.09	30.46	-	105	15	2.62	1.82
Total/Average			162,116	267	0.21	1.68	3.90	9.70	21.10	29.07	-	114	174	1.79	2.07
Other															
AmeriFirst Bank	No	Union Springs	178,570	388	0.46	4.96	3.89	9.25	12.83	17.20	160	19	-	1.34	0.59
Brantley Bank and Trust Company	No	Brantley	77,169	380	1.02	7.51	4.50	13.75	27.36	63.91	20	55	299	1.63	0.13
CCB Community Bank	Yes	Andalusia	468,674	4,304	1.86	16.94	4.58	11.00	14.09	11.05	150	608	557	0.89	0.85
Community Bank & Trust - Alabama	No	Union Springs	48,605	35	0.14	2.35	3.23	7.34	19.22	43.56	-	26	44	5.22	5.28
First Citizens Bank	No	Luverne	239,502	1,528	1.30	10.19	4.11	12.54	20.45	30.38	25	155	114	1.88	0.47
First National Bank of Dozier	No	Dozier	35,599	132	0.71	5.30	2.71	13.10	38.87	75.87	-	1	13	1.96	0.00
Peoples Bank of Red Level	No	Red Level	16,520	43	0.51	4.56	4.90	11.66	23.25	70.57	60	2	70	1.05	2.04
Southern Independent Bank	No	Opp	220,663	768	0.71	6.54	3.22	11.40	19.11	38.53	52	11	3	1.27	0.98
Total/Average			1,285,302	7,578	0.84	7.29	3.89	11.26	21.90	43.88	467	877	1,100	1.29	0.88
Gulf Coast - Total/Average			1,447,418	7,845	0.52	4.48	3.90	10.48	21.50	36.47	467	991	1,274	1.34	1.02
Southeast															
Dothan, Enterprise, Eufaula, Troy															
BankSouth	Yes	Dothan	167,740	1,027	1.22	5.86	3.53	20.98	31.78	18.89	-	28	-	1.96	0.04
First National Bank of Hartford	Yes	Hartford	123,478	447	0.72	5.41	3.52	13.39	24.52	26.15	51	47	168	1.69	0.59
HNB First Bank	Yes	Headland	124,085	644	1.05	9.65	3.49	11.29	16.12	23.78	-	28	33	1.36	1.05
MidSouth Bank	Yes	Dothan	411,333	1,944	0.95	8.70	3.40	11.05	15.81	29.31	-	271	27	2.04	0.62
Samson Banking Company, Inc.	Yes	Samson	79,273	402	1.06	8.52	3.43	12.73	25.59	49.68	31	4	15	1.36	1.08
Friend Bank	Yes	Slocomb	125,466	830	1.30	13.79	4.11	9.58	16.34	24.83	66	14	187	1.15	1.45
SunSouth Bank	No	Dothan	139,080	(96)	(0.13)	(3.15)	2.63	4.43	11.15	11.63	157	51	141	1.47	2.65
Trinity Bank	No	Dothan	148,035	712	1.00	10.72	4.07	9.81	13.81	13.20	80	126	100	1.39	0.84
Citizens Bank	No	Enterprise	134,872	586	0.91	9.02	3.59	9.82	15.45	24.26	-	10	2	1.02	1.06
Commercial Bank of Ozark	Yes	Ozark	89,274	162	0.37	4.64	3.44	8.27	17.13	40.04	-	1	37	1.01	1.40
First Exchange Bank of Alabama	Yes	Louisville	132,192	332	0.49	5.16	3.70	10.50	16.94	20.85	50	26	328	0.97	2.08
First National Bank of Brundidge	No	Brundidge	93,648	287	0.63	4.25	3.73	14.58	24.36	26.93	-	18	15	1.38	0.87
Troy Bank & Trust Company	No	Troy	852,761	4,785	1.10	10.43	3.50	9.98	14.91	24.21	-	504	606	1.62	1.30
Total/Average			2,621,237	12,062	0.82	7.15	3.55	11.26	18.76	25.67	435	1,128	1,659	1.56	1.13

ALABAMA BANKS - PERFORMANCE COMPARISON - JUNE 30, 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	55,255	153	0.55	3.04	3.63	18.41	32.79	40.37	-	-	-	1.71	2.70
Bank of Evergreen	No	Evergreen	62,398	340	1.10	9.68	4.53	11.72	20.66	31.30	120	3	4	2.28	1.37
Escambia County Bank	Yes	Flomaton	73,433	143	0.38	2.59	3.22	15.04	37.68	64.40	-	6	57	2.85	0.32
First Community Bank	Yes	Mobile	398,437	1,964	1.01	10.62	3.72	9.70	14.57	17.85	256	26	88	1.18	1.28
First National Bank and Trust	Yes	Atmore	137,163	572	0.83	7.08	3.45	12.20	19.37	33.58	75	226	679	1.75	0.68
First Progressive Bank	No	Brewton	31,436	13	0.08	0.32	2.77	26.02	69.47	97.04	2	-	-	1.06	0.09
First US Bank	No	Thomasville	615,891	1,199	0.39	3.12	4.97	12.23	20.13	25.91	1,091	575	1,617	1.46	1.01
Merchants Bank	Yes	Jackson	212,846	842	0.80	7.16	4.07	11.53	17.29	20.99	15	239	161	1.16	1.22
Peoples Exchange Bank of Monroe County	No	Monroeville	63,364	36	0.11	0.78	4.47	14.59	19.17	33.67	-	-	-	0.94	0.25
United Bank	No	Atmore	595,597	2,549	0.88	10.40	3.56	8.59	13.93	32.56	343	64	45	1.22	0.90
Total/Average			2,245,820	7,811	0.61	5.48	3.84	14.00	26.51	39.77	1,902	1,139	2,651	1.36	1.02
Southeast - Total/Average															
			4,867,057	19,873	0.72	6.32	3.69	12.63	22.63	32.72	2,337	2,267	4,310	1.47	1.08