

ALABAMA BANKS - PERFORMANCE COMPARISON - DECEMBER 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			37,594,795	376,059	0.79	6.40	4.07	11.87	18.62	27.88	74,863	14,199	67,997	1.05	0.58
North Central - Total/Average			7,906,347	90,852	1.15	10.04	3.70	12.06	19.75	26.76	8,688	4,289	8,524	1.19	0.43
Gulf Coast - Total/Average			1,469,762	14,996	0.55	4.78	3.94	10.55	22.30	35.15	1,977	1,377	2,982	1.32	0.85
Southeast - Total/Average			4,329,223	36,502	0.73	6.37	3.70	12.95	23.22	32.80	2,915	2,976	6,090	1.42	0.87
State Total			51,300,127	518,409	0.80	6.90	3.85	11.86	20.97	30.65	88,443	22,841	85,593	1.11	0.59
Regionals															
Compass Bank	No	Birmingham	86,504,843	423,053	0.50	3.48	3.06	9.10	13.43	22.41	287,693	75,826	359,052	1.37	0.78
Regions Bank	No	Birmingham	123,325,220	1,372,976	1.12	8.46	3.31	10.54	13.97	20.23	150,000	127,177	433,973	1.16	0.61
North															
Alberville, AL (Micro)															
Citizens Bank & Trust	No	Guntersville	452,039	3,486	0.80	8.23	3.90	9.86	13.80	15.68	1,180	99	921	1.13	0.35
First Bank of Boaz	No	Boaz	212,154	4,074	1.93	10.90	3.35	17.33	32.21	64.26	-	7	34	1.53	0.00
Peoples Independent Bank	Yes	Boaz	315,911	2,940	1.03	10.83	3.52	8.87	15.18	52.78	470	200	648	0.91	1.31
Vantage Bank of Alabama	No	Alberville	120,508	1,331	1.13	8.44	4.27	12.30	17.53	31.67	210	43	290	0.90	0.18
Total/Average			1,100,612	11,831	1.22	9.60	3.76	12.09	19.68	41.10	1,860	349	1,893	1.09	0.54
Anniston- Oxford, AL (Metro)															
Cheaha Bank	No	Oxford	201,070	3,060	1.51	12.02	4.51	13.16	21.97	31.62	30	22	90	1.59	0.06
Farmers & Merchants Bank	No	Piedmont	212,711	1,310	0.64	4.71	4.20	13.12	20.73	38.76	85	8	95	1.12	0.14
NobleBank & Trust	No	Anniston	225,538	1,795	0.80	8.94	3.94	9.52	13.82	31.15	175	42	128	1.25	0.33
Southern States Bank	No	Anniston	735,821	5,841	0.89	6.63	4.30	12.35	14.70	16.25	1,316	221	732	1.01	0.17
Total/Average			1,375,140	12,006	0.96	8.08	4.24	12.04	17.81	29.45	1,606	293	1,045	1.13	0.18
Birmingham-Hoover, AL (Metro)															
Alamerica Bank	Yes	Birmingham	35,328	156	0.43	2.63	4.52	16.71	20.12	11.90	-	36	87	1.49	15.91
Bank of Walker County	Yes	Jasper	63,269	323	0.51	4.04	3.93	11.55	17.30	26.09	115	3	277	0.94	1.02
Cadence Bank, N.A.	No	Houston	10,932,664	113,262	1.13	8.02	3.68	11.67	13.09	15.78	9,735	2,444	6,871	1.05	0.51
Covenant Bank	No	Leeds	55,994	(732)	(1.22)	(21.14)	3.91	5.71	11.02	26.52	-	444	195	3.46	4.40
First Financial Bank	Yes	Bessemer	173,984	1,080	0.64	6.95	3.02	9.85	16.58	38.32	24	6	308	1.05	2.22
First US Bank	No	Birmingham	625,459	339	0.06	0.44	5.02	11.89	19.60	24.65	1,987	922	2,991	1.36	0.96
HomeTown Bank of Alabama	No	Oneonta	354,424	5,853	1.69	12.36	4.53	14.38	23.15	16.24	575	143	718	0.81	1.46
Metro Bank	No	Pell City	725,684	8,036	1.14	8.07	3.85	14.15	23.28	40.04	1,350	161	1,916	1.27	1.92
Oakworth Capital Bank	No	Birmingham	525,909	5,472	1.06	9.09	3.67	11.05	13.86	18.47	667	1	18	1.10	0.00
Pinnacle Bank	No	Jasper	217,711	2,381	1.07	9.00	3.59	12.04	19.39	37.49	-	73	83	1.68	0.13
National Bank of Commerce	No	Birmingham	2,735,073	22,092	0.89	6.75	4.49	10.36	12.37	11.69	3,894	2,390	3,412	0.69	0.14
ServisFirst Bank	No	Birmingham	7,082,016	95,350	1.47	15.38	3.70	9.35	11.42	11.41	23,225	620	16,332	1.01	0.25
SouthPoint Bank	No	Birmingham	309,107	3,296	1.13	12.30	4.14	9.23	11.27	8.53	300	102	111	1.43	0.12
Union State Bank	No	Pell City	221,391	(94)	(0.04)	(0.71)	2.99	6.55	11.17	36.59	-	175	255	1.46	3.69
Total/Average			24,058,013	257,563	0.73	5.74	3.88	10.77	15.56	21.85	41,872	7,520	33,574	1.03	0.51

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Cullman, AL (Micro)															
EvaBank	No	Cullman	376,507	9,747	2.61	13.03	6.11	20.12	30.72	23.08	1,575	502	1,746	1.97	1.82
Merchants Bank of Alabama	No	Cullman	269,815	1,804	0.66	7.01	3.69	9.57	15.87	31.56	67	76	177	1.02	0.66
Peoples Bank of Alabama	Yes	Cullman	724,797	1,649	0.23	2.43	4.50	8.83	11.21	12.80	9,198	557	9,137	1.50	0.54
Premier Bank of the South	Yes	Cullman	173,961	1,891	1.08	11.78	4.35	9.75	14.96	10.11	300	104	298	1.38	0.62
Traditions Bank	No	Cullman	330,260	3,121	0.94	9.51	5.45	10.16	14.32	9.87	1,610	306	1,873	1.22	0.90
Total/Average			1,875,340	18,212	1.10	8.75	4.82	11.69	17.42	17.48	12,750	1,545	13,231	1.48	0.88
Florence-Muscle Shoals, AL (Metro)															
Bank Independent	No	Sheffield	1,490,279	12,586	0.90	9.09	5.47	9.05	11.17	10.37	4,620	1,095	4,563	1.01	1.13
Farmers & Merchants Bank	No	Waterloo	85,394	832	1.03	4.81	2.43	21.32	42.86	89.69	-	209	75	4.66	0.54
First Metro Bank	No	Muscle Shoals	606,916	7,673	1.30	11.40	3.62	11.40	20.19	21.72	325	69	517	0.65	0.08
First Southern Bank	No	Florence	221,623	487	0.22	2.50	3.85	8.25	14.03	22.40	1,221	30	1,368	1.45	0.34
Total/Average			2,404,212	21,578	0.86	6.95	3.84	12.51	22.06	36.05	6,166	1,403	6,523	0.99	0.77
Fort Payne, AL (Micro)															
Citizens Bank of Valley Head	No	Valley Head	26,710	109	0.40	3.44	4.82	11.80	23.54	42.49	25	1	49	0.97	3.08
First State Bank of DeKalb County	No	Fort Payne	186,326	1,244	0.70	6.00	4.25	11.29	16.24	36.19	60	18	119	0.50	1.11
Liberty Bank	No	Geraldine	137,586	1,028	0.75	6.71	4.63	11.14	16.29	39.72	185	97	200	1.02	0.28
Total/Average			350,622	2,381	0.62	5.38	4.57	11.41	18.69	39.47	270	116	368	0.75	0.93
Gasden, AL (Metro)															
Exchange Bank of Alabama	No	Altoona	279,827	2,835	1.00	8.07	3.44	13.14	19.80	16.73	200	175	368	1.22	0.68
Southern Bank Company	No	Gadsden	98,722	(1,240)	(1.30)	(10.94)	4.37	9.86	14.33	10.98	1,469	10	1,085	2.02	2.20
Total/Average			378,549	1,595	(0.15)	(1.44)	3.91	11.50	17.07	13.86	1,669	185	1,453	1.45	1.08
Huntsville, AL (Metro)															
North Alabama Bank	No	Hazel Green	92,830	290	0.31	2.40	4.73	12.31	15.95	19.36	-	66	3	1.26	2.38
Progress Bank and Trust	No	Huntsville	1,020,823	7,042	0.81	6.89	3.70	10.70	11.57	4.91	1,042	43	473	0.59	0.16
Total/Average			1,113,653	7,332	0.56	4.65	4.22	11.51	13.76	12.14	1,042	109	476	0.64	0.35

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Scottsboro, AL (Micro)															
First Jackson Bank, Inc.	No	Stevenson	250,812	2,692	1.13	10.22	3.70	10.81	15.45	20.64	390	101	492	0.90	0.10
First Southern State Bank	No	Stevenson	380,819	4,041	1.06	11.06	3.69	9.93	17.61	33.47	640	333	757	1.32	0.04
FNB Bank	No	Scottsboro	517,650	4,810	1.06	9.14	4.53	9.65	13.78	12.12	800	246	1,121	0.84	1.28
Total/Average			1,149,281	11,543	1.08	10.14	3.97	10.13	15.61	22.08	1,830	680	2,370	0.98	0.61
Other															
Bank of Vernon	No	Vernon	143,750	1,010	0.70	4.22	4.17	16.51	23.13	17.05	379	297	856	1.35	0.61
CB&S Bank, Inc.	No	Russellville	1,598,550	11,161	0.69	5.88	3.28	11.43	19.19	38.69	2,901	301	2,165	1.05	1.26
Citizens Bank of Fayette	Yes	Fayette	190,215	1,668	0.88	4.48	2.79	19.90	39.46	69.11	(492)	671	356	1.08	1.31
Citizens Bank of Winfield	No	Winfield	221,615	3,993	1.82	7.83	3.95	22.16	44.41	55.43	657	173	941	2.71	0.45
Citizens State Bank	Yes	Vernon	73,276	791	1.06	7.91	2.30	14.38	38.95	55.44	50	25	50	1.56	0.35
Community Spirit Bank	No	Red Bay	143,930	1,147	0.80	7.62	4.35	10.62	17.23	21.95	164	22	135	1.06	0.17
First National Bank	Yes	Hamilton	293,520	4,092	1.40	8.84	3.79	16.49	32.18	53.21	925	102	984	1.23	0.14
First State Bank of the South, Inc.	No	Sulligent	99,948	600	0.60	3.77	3.76	15.61	25.85	55.97	48	7	49	0.81	0.17
FirstState Bank	No	Lineville	210,491	2,068	1.00	7.75	4.31	12.89	19.42	24.14	8	156	259	0.94	0.22
PeoplesTrust Bank	No	Hamilton	96,134	889	0.95	8.65	3.88	10.99	14.39	30.12	-	14	17	1.38	0.67
State Bank & Trust	Yes	Winfield	232,638	1,294	0.56	4.77	2.67	12.29	29.35	71.20	494	186	691	1.82	1.35
Traders & Farmers Bank	No	Haleyville	365,283	2,613	0.70	4.91	3.38	15.70	28.45	45.61	664	38	556	1.42	1.38
Valley State Bank	No	Russellville	120,023	692	0.55	3.41	2.94	16.74	39.35	51.02	-	7	5	1.86	0.16
Total/Average			3,789,373	32,018	0.90	6.16	3.51	15.05	28.57	45.30	5,798	1,999	7,064	1.24	0.93
North - Total/Average			37,594,795	376,059	0.79	6.40	4.07	11.87	18.62	27.88	74,863	14,199	67,997	1.05	0.58
Central															
Alexander City, AL (Micro)															
PrimeSouth Bank	No	Tallassee	229,910	1,794	0.81	8.10	3.89	10.12	12.40	13.42	554	42	390	1.23	0.87
Total/Average			229,910	1,794	0.81	8.10	3.89	10.12	12.40	13.42	554	42	390	1.23	0.87
Auburn-Opellika, AL (Micro)															
AuburnBank	No	Auburn	854,022	7,996	0.96	9.22	3.15	10.82	19.41	27.41	(300)	1,010	596	1.04	0.35
Total/Average			854,022	7,996	0.96	9.22	3.15	10.82	19.41	27.41	(300)	1,010	596	1.05	0.35

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Birmingham-Hoover, AL (Metro)															
Central State Bank	Yes	Calera	275,003	3,856	1.48	13.12	4.31	11.32	16.85	12.72	387	60	206	1.43	0.05
Peoples Southern Bank	Yes	Clanton	181,157	1,873	1.06	8.14	2.74	12.47	28.26	57.48	17	98	121	1.77	0.08
Total/Average			456,160	5,729	1.27	10.63	3.53	11.90	22.56	35.10	404	158	327	1.51	0.06
Columbus, GA-AL (Metro)															
Phenix-Girard Bank	Yes	Phenix City	182,059	1,978	1.14	7.58	3.30	16.48	29.22	27.03	86	40	103	1.29	1.62
Total/Average			182,059	1,978	1.14	7.58	3.30	16.48	29.22	27.03	86	40	103	1.29	1.62
Montgomery, AL (Metro)															
First Community Bank of Central Alabama	Yes	Wetumpka	362,464	6,970	1.98	25.00	4.17	8.21	11.85	21.26	550	199	222	2.24	0.23
River Bank & Trust	No	Prattville	823,186	8,537	1.06	9.36	4.04	10.43	14.33	22.69	1,740	175	1,041	0.89	0.50
Total/Average			1,185,650	15,507	1.52	17.18	4.11	9.32	13.09	21.98	2,290	374	1,263	1.30	0.42
Talladega-Sylacauga, AL (Metro)															
First Bank of Alabama	No	Talladega	553,687	6,253	1.44	9.78	4.00	14.44	22.83	23.46	421	135	197	0.83	0.32
Total/Average			553,687	6,253	1.44	9.78	4.00	14.44	22.83	23.46	421	135	197	0.83	0.32
Tuscaloosa, AL (Metro)															
Bank of Moundville	No	Moundville	91,278	215	0.23	2.52	2.59	9.57	23.96	59.51	105	8	15	1.04	0.97
Bryant Bank	Yes	Tuscaloosa	1,623,313	19,191	1.29	13.99	3.46	9.51	13.54	21.06	1,225	260	521	1.02	0.11
Capstone Bank	NA	Tuscaloosa	NA	3,319	0.87	7.68	3.82	10.51	13.69	9.34	NA	NA	NA	NA	#VALUE!
Citizens Bank	No	Greensboro	95,410	1,164	1.16	9.03	3.17	12.78	23.73	44.15	-	188	528	1.12	0.30
FNB of Central Alabama	No	Tuscaloosa	275,272	1,930	0.71	6.78	3.53	11.17	15.44	18.31	121	61	183	1.26	0.18
Merchants & Farmers Bank of Greene County	Yes	Eutaw	62,191	739	1.21	10.85	4.81	10.93	18.58	27.09	29	517	171	1.79	1.52
Peoples Bank of Greensboro	Yes	Greensboro	91,238	1,231	1.33	15.84	3.60	9.09	16.70	35.56	35	65	83	1.00	0.24
Total/Average			2,238,702	27,789	0.97	9.53	3.57	10.51	17.95	30.72	1,515	1,099	1,501	1.08	0.21
Other															
Farmers and Merchants Bank	No	LaFayette	155,941	1,388	0.95	6.73	3.72	13.97	22.15	47.51	271	48	144	1.23	0.34
Bank of York	Yes	York	97,835	912	0.94	8.70	3.20	10.62	18.27	42.68	28	13	20	1.02	0.07
Community Neighbor Bank	No	Camden	109,555	959	0.89	6.27	4.43	13.79	23.41	38.88	(5)	293	241	1.97	0.37
First Bank	Yes	Wadley	83,512	1,099	1.40	13.14	3.84	9.81	19.04	62.29	50	5	32	1.06	1.09
First Bank of Linden	No	Linden	80,949	733	0.92	6.44	3.86	13.69	24.31	54.12	-	248	201	1.61	0.00
First Cahawba Bank	No	Selma	102,695	278	0.27	2.09	3.84	13.09	19.23	16.47	194	125	137	1.01	0.48
Marion Bank and Trust Company	Yes	Marion	265,725	1,804	0.68	5.84	3.66	11.61	17.07	19.06	1,900	58	1,472	1.14	1.75
Robertson Banking Company	Yes	Demopolis	285,655	4,105	1.48	13.43	4.17	10.55	14.87	11.36	470	254	445	0.99	0.10
Small Town Bank	No	Wedowee	212,977	3,569	1.69	9.62	4.04	17.48	28.26	45.16	-	74	127	1.76	0.81
Sweet Water State Bank	Yes	Sweet Water	98,508	937	0.97	9.00	5.27	11.12	14.99	15.11	275	101	150	1.37	2.70
Town-Country National Bank	Yes	Camden	111,389	1,967	1.82	11.11	4.87	16.67	26.33	37.46	260	137	631	3.47	1.26
West Alabama Bank & Trust	No	Reform	601,416	6,055	1.02	7.67	3.44	12.58	18.74	29.46	275	75	547	1.05	0.27
Total/Average			2,206,157	23,806	1.09	8.34	4.03	12.92	20.56	34.96	3,718	1,431	4,147	1.31	0.67
North Central - Total/Average			7,906,347	90,852	1.15	10.04	3.70	12.06	19.75	26.76	8,688	4,289	8,524	1.19	0.43

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Gulf Coast															
Mobile, Daphne, Fairhope															
Citizens' Bank, Inc.	Yes	Robertsdale	109,794	619	0.57	5.17	3.93	11.17	19.48	28.13	-	33	160	1.55	1.66
Commonwealth National Bank	No	Mobile	49,485	(38)	(0.07)	(0.91)	3.88	8.30	26.01	23.80	-	119	15	2.76	1.92
Total/Average			159,279	581	0.25	2.13	3.91	9.74	22.75	25.97	-	152	175	1.84	1.74
Other															
AmeriFirst Bank	No	Union Springs	179,563	1,545	0.89	9.68	3.92	9.14	12.66	15.20	430	26	334	1.26	0.27
Brantley Bank and Trust Company	No	Brantley	68,938	672	0.91	6.54	4.52	14.01	28.42	62.54	110	100	539	1.32	0.20
CCB Community Bank	Yes	Andalusia	493,207	8,093	1.72	15.77	4.65	10.75	13.95	12.50	965	741	910	1.00	0.81
Community Bank & Trust - Alabama	No	Union Springs	52,041	56	0.11	1.83	3.45	7.80	19.69	50.91	-	44	99	5.06	3.26
First Citizens Bank	No	Luverne	238,292	2,092	0.88	6.84	4.19	12.39	19.28	28.09	350	290	643	1.75	0.35
First National Bank of Dozier	No	Dozier	34,929	258	0.72	5.13	2.80	13.76	38.44	79.67	-	1	13	1.94	0.00
Peoples Bank of Red Level	No	Red Level	15,963	135	0.82	7.10	5.06	11.59	23.93	66.75	64	6	77	1.00	1.47
Southern Independent Bank	No	Opp	227,550	1,564	0.71	6.49	3.26	11.53	18.50	39.06	58	17	192	1.09	1.00
Total/Average			1,310,483	14,415	0.85	7.42	3.98	11.37	21.86	44.34	1,977	1,225	2,807	1.26	0.74
Gulf Coast - Total/Average			1,469,762	14,996	0.55	4.78	3.94	10.55	22.30	35.15	1,977	1,377	2,982	1.32	0.85
Southeast															
Dothan, Enterprise, Eufaula, Troy															
BankSouth	Yes	Dothan	169,364	2,183	1.29	6.17	3.59	20.31	31.86	18.58	-	29	23	1.91	0.03
First National Bank of Hartford	Yes	Hartford	126,771	983	0.79	5.89	3.62	13.71	24.75	28.73	53	127	222	1.75	0.38
HNB First Bank	Yes	Headland	137,880	1,402	1.11	10.33	3.60	10.44	15.70	30.20	-	53	57	1.30	0.83
MidSouth Bank	Yes	Dothan	423,439	4,033	0.98	8.87	3.45	11.29	16.40	28.07	375	308	572	2.00	0.45
Samson Banking Company, Inc.	Yes	Samson	78,518	823	1.07	8.61	3.56	13.02	26.80	51.67	65	18	63	1.40	1.33
Friend Bank	Yes	Slocomb	126,745	1,636	1.29	13.35	4.29	9.28	15.79	26.31	233	47	271	1.29	1.35
SunSouth Bank	No	Dothan	131,373	189	0.13	2.90	2.87	5.19	13.21	20.23	157	253	635	1.20	1.69
Trinity Bank	No	Dothan	147,734	1,388	0.96	10.06	4.07	9.83	14.49	11.63	150	193	143	1.43	0.60
Citizens Bank	No	Enterprise	128,189	738	0.57	5.51	3.79	10.55	14.83	13.90	286	10	214	1.00	0.46
Commercial Bank of Ozark	Yes	Ozark	92,157	356	0.41	4.99	3.48	8.36	16.98	37.67	53	4	61	0.98	1.16
First Exchange Bank of Alabama	Yes	Louisville	136,198	383	0.29	2.91	3.77	10.58	16.42	22.60	142	127	418	1.06	1.21
First National Bank of Brundidge	No	Brundidge	94,469	277	0.30	2.04	3.69	14.29	26.00	31.39	-	40	57	1.42	0.98
Troy Bank & Trust Company	No	Troy	899,667	9,527	1.08	10.16	3.54	9.88	14.38	22.74	160	943	1,331	1.49	0.96
Total/Average			2,692,504	23,918	0.79	7.06	3.64	11.29	19.05	26.44	1,674	2,152	4,067	1.51	0.83

ALABAMA BANKS - PERFORMANCE COMPARISON - DECEMBER 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	50,984	305	0.57	3.00	3.75	20.10	32.50	31.31	-	-	-	1.58	1.75
Bank of Evergreen	No	Evergreen	62,988	636	1.03	8.80	4.55	12.13	21.22	29.97	280	37	587	1.31	0.84
Escambia County Bank	Yes	Flomaton	72,361	236	0.32	2.11	3.24	15.69	35.72	60.36	(50)	6	88	2.25	0.98
First Community Bank	Yes	Mobile	400,550	4,188	1.07	11.11	3.78	9.87	14.68	18.10	518	83	268	1.22	1.31
First National Bank and Trust	Yes	Atmore	142,058	1,116	0.81	6.78	3.53	12.41	19.71	34.48	75	240	697	1.70	0.47
First Progressive Bank	No	Brewton	32,070	66	0.21	0.81	2.78	25.94	71.99	100.01	2	-	-	1.14	0.05
Merchants Bank	Yes	Jackson	216,851	1,747	0.82	7.27	4.04	11.69	16.84	18.66	33	262	256	1.06	1.40
Peoples Exchange Bank of Monroe County	No	Monroeville	61,629	305	0.48	3.27	4.54	14.99	19.50	27.35	-	73	-	1.06	0.52
United Bank	No	Atmore	597,228	3,985	0.68	7.95	3.62	8.72	14.44	32.11	383	123	127	1.23	0.69
Total/Average			1,636,719	12,584	0.67	5.68	3.76	14.62	27.40	39.15	1,241	824	2,023	1.27	0.95
Southeast - Total/Average															
			4,329,223	36,502	0.73	6.37	3.70	12.95	23.22	32.80	2,915	2,976	6,090	1.42	0.87