

ALABAMA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 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			35,784,508	302,302	0.93	7.57	4.04	11.91	18.83	28.17	58,706	10,250	42,801	1.10	0.74
North Central - Total/Average			8,153,787	71,802	1.20	10.53	3.66	12.23	20.35	25.03	8,228	3,135	7,407	1.21	0.50
Gulf Coast - Total/Average			1,462,076	11,704	0.58	5.01	3.92	10.62	21.86	36.60	1,377	1,089	2,216	1.32	0.93
Southeast - Total/Average			4,907,794	31,518	0.76	6.74	3.72	12.86	22.92	31.73	3,512	3,013	6,928	1.42	0.93
State Total			50,308,165	417,326	0.87	7.46	3.84	11.90	20.99	30.38	71,823	17,487	59,352	1.15	0.73
Regionals															
Compass Bank	No	Birmingham	84,701,144	381,402	0.61	4.19	3.04	9.27	13.71	22.24	228,858	59,341	277,373	1.41	0.81
Regions Bank	No	Birmingham	122,472,010	1,012,727	1.10	8.31	3.29	10.49	14.18	19.74	194,000	85,035	329,262	1.30	0.69
North															
Alberville, AL (Micro)															
Citizens Bank & Trust	No	Guntersville	450,575	2,829	0.88	9.00	3.92	10.05	14.16	15.03	1,075	81	885	1.11	0.36
First Bank of Boaz	No	Boaz	220,064	2,458	1.57	8.83	3.28	16.94	31.35	72.06	-	4	21	1.68	0.00
Peoples Independent Bank	Yes	Boaz	313,627	2,135	1.03	10.96	3.63	8.71	13.99	49.26	105	192	634	0.57	1.30
Vantage Bank of Alabama	No	Alberville	119,754	1,000	1.15	8.52	4.24	12.58	19.90	34.66	135	13	183	0.95	0.23
Total/Average			1,104,020	8,422	1.16	9.33	3.77	12.07	19.85	42.75	1,315	290	1,723	1.02	0.54
Anniston- Oxford, AL (Metro)															
Cheaha Bank	No	Oxford	204,868	2,537	1.67	13.41	4.54	12.80	21.57	31.34	30	16	85	1.60	0.00
Farmers & Merchants Bank	No	Piedmont	207,359	1,204	0.78	5.80	4.19	13.87	21.04	36.86	35	8	52	1.11	0.16
NobleBank & Trust	No	Anniston	224,943	1,317	0.78	8.86	3.89	9.18	13.41	29.87	169	34	103	1.25	0.32
Southern States Bank	No	Anniston	685,249	5,046	1.05	7.70	4.34	12.81	14.41	11.52	903	143	718	0.95	0.21
Total/Average			1,322,419	10,104	1.07	8.94	4.24	12.17	17.61	27.40	1,137	201	958	1.09	0.19
Birmingham-Hoover, AL (Metro)															
Alamerica Bank	Yes	Birmingham	35,169	110	0.40	2.49	4.54	16.11	20.31	12.04	-	33	-	1.81	16.53
Bank of Walker County	Yes	Jasper	61,536	276	0.58	4.42	3.96	11.52	17.82	27.89	97	2	154	1.24	2.07
Cadence Bank, N.A.	No	Houston	10,487,123	94,948	1.29	9.11	3.66	12.16	13.48	14.17	14,210	2,298	4,011	1.18	1.01
Covenant Bank	No	Leeds	55,961	(542)	(1.18)	(20.33)	4.05	5.65	11.39	25.69	-	389	194	3.24	4.77
First Financial Bank	Yes	Bessemer	172,556	811	0.64	7.03	3.09	9.89	16.85	36.02	14	6	271	1.06	2.68
HomeTown Bank of Alabama	No	Oneonta	350,159	4,622	1.78	13.22	4.52	14.10	23.16	15.16	325	103	457	0.81	1.51
Metro Bank	No	Pell City	714,018	6,325	1.20	8.53	3.84	14.47	23.49	41.06	1,195	144	1,778	1.27	2.02
Oakworth Capital Bank	No	Birmingham	508,638	4,411	1.17	9.89	3.63	12.04	14.36	18.78	494	1	13	1.10	0.00
Pinnacle Bank	No	Jasper	219,471	1,765	1.05	8.97	3.57	11.62	19.59	40.09	-	68	68	1.74	0.11
National Bank of Commerce	No	Birmingham	2,545,788	19,837	1.09	8.50	4.41	10.55	12.48	7.81	2,416	1,877	2,142	0.69	0.15
ServisFirst Bank	No	Birmingham	6,711,692	73,607	1.55	16.14	3.69	9.76	11.51	9.47	14,170	393	7,997	1.04	0.24
SouthPoint Bank	No	Birmingham	302,276	2,846	1.32	14.40	4.16	9.46	11.53	9.40	225	94	107	1.43	0.23
Union State Bank	No	Pell City	215,502	(369)	(0.22)	(3.71)	2.99	6.31	11.21	35.53	-	164	201	1.59	3.70
Total/Average			22,379,889	209,396	0.84	6.54	3.80	10.77	15.49	21.22	33,146	5,572	17,393	1.08	0.76

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Cullman, AL (Micro)															
EvaBank	No	Cullman	384,970	6,413	2.27	11.68	6.03	19.29	29.67	25.18	1,453	425	1,510	1.99	1.73
Merchants Bank of Alabama	No	Cullman	274,527	1,714	0.84	8.85	3.63	9.55	15.85	32.21	43	61	70	1.07	0.69
Peoples Bank of Alabama	Yes	Cullman	707,483	(761)	(0.14)	(1.48)	4.50	8.60	11.03	10.82	8,815	237	8,396	1.52	0.83
Premier Bank of the South	Yes	Cullman	173,760	1,427	1.08	11.93	4.28	9.17	14.76	12.10	225	78	280	1.36	0.58
Traditions Bank	No	Cullman	339,962	2,367	0.96	9.70	5.39	10.01	14.06	13.65	1,177	157	1,301	1.22	0.88
Total/Average			1,880,702	11,160	1.00	8.14	4.77	11.32	17.07	18.79	11,713	958	11,557	1.49	0.98
Florence-Muscle Shoals, AL (Metro)															
Bank Independent	No	Sheffield	1,421,217	10,468	1.02	10.14	5.47	9.34	11.21	6.75	3,465	920	2,479	1.07	1.02
Farmers & Merchants Bank	No	Waterloo	81,094	987	1.65	7.64	2.44	22.24	45.09	92.61	-	202	74	4.45	0.59
First Metro Bank	No	Muscle Shoals	603,495	5,636	1.28	11.24	3.61	11.74	20.57	20.78	75	58	405	0.62	0.08
First Southern Bank	No	Florence	213,875	1,320	0.82	8.99	3.90	9.09	13.98	16.67	330	27	974	1.10	0.32
Total/Average			2,319,681	18,411	1.19	9.50	3.86	13.10	22.71	34.20	3,870	1,207	3,932	0.99	0.69
Fort Payne, AL (Micro)															
Citizens Bank of Valley Head	No	Valley Head	26,986	136	0.67	5.74	4.77	11.77	23.57	42.05	-	1	15	1.01	2.25
First State Bank of DeKalb County	No	Fort Payne	179,045	1,035	0.78	6.68	4.30	11.57	15.98	31.61	-	13	44	0.50	1.33
Liberty Bank	No	Geraldine	138,503	761	0.75	6.66	4.72	11.40	16.58	42.66	126	39	127	0.99	0.31
Total/Average			344,534	1,932	0.73	6.36	4.60	11.58	18.71	38.77	126	53	186	0.74	0.99
Gasden, AL (Metro)															
Exchange Bank of Alabama	No	Altoona	284,168	1,888	0.89	7.23	3.39	12.69	19.14	17.39	-	124	116	1.21	0.57
Southern Bank Company	No	Gadsden	101,316	(326)	(0.46)	(3.76)	4.30	10.34	15.67	16.98	907	7	700	1.89	2.51
Total/Average			385,484	1,562	0.22	1.74	3.85	11.52	17.41	17.19	907	131	816	1.39	1.08
Huntsville, AL (Metro)															
North Alabama Bank	No	Hazel Green	91,938	583	0.83	6.46	4.74	11.94	15.82	18.80	-	50	1	1.26	2.45
Progress Bank and Trust	No	Huntsville	1,025,317	5,745	0.93	8.10	3.60	10.60	11.45	8.04	692	36	182	0.59	0.30
Total/Average			1,117,255	6,328	0.88	7.28	4.17	11.27	13.64	13.42	692	86	183	0.65	0.48

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Scottsboro, AL (Micro)															
First Jackson Bank, Inc.	No	Stevenson	239,565	2,581	1.46	13.22	3.69	11.46	16.81	21.28	270	62	397	0.91	0.49
First Southern State Bank	No	Stevenson	375,454	3,094	1.08	11.32	3.64	9.69	17.46	32.32	430	223	544	1.28	0.05
FNB Bank	No	Scottsboro	525,300	3,741	1.16	9.75	4.38	9.98	13.45	12.84	405	133	832	0.78	0.88
Total/Average			1,140,319	9,416	1.23	11.43	3.90	10.38	15.91	22.15	1,105	418	1,773	0.95	0.52
Other															
Bank of Vernon	No	Vernon	145,121	627	0.58	3.48	4.17	16.57	23.53	19.09	328	53	551	1.37	0.58
CB&S Bank, Inc.	No	Russellville	1,597,495	9,526	0.79	6.74	3.25	10.77	18.56	39.93	2,036	262	1,281	1.06	1.15
Citizens Bank of Fayette	Yes	Fayette	189,957	1,699	1.19	6.09	2.76	20.12	40.40	67.99	-	416	90	2.06	1.77
Citizens Bank of Winfield	No	Winfield	225,069	2,706	1.65	7.12	3.96	22.66	47.31	57.17	450	138	563	3.07	0.49
Citizens State Bank	Yes	Vernon	72,926	577	1.03	7.74	2.28	13.91	39.20	56.10	20	22	11	1.60	0.39
Community Spirit Bank	No	Red Bay	142,167	926	0.87	8.23	4.34	10.75	17.05	21.95	102	13	93	1.03	0.20
First National Bank	Yes	Hamilton	289,013	2,982	1.36	8.63	3.78	16.05	30.52	49.42	830	74	872	1.18	0.12
First State Bank of the South, Inc.	No	Sulligent	100,929	567	0.75	4.75	3.76	15.86	26.50	58.05	36	6	44	0.79	0.17
FirstState Bank	No	Lineville	207,997	1,684	1.09	8.46	4.24	13.07	19.35	25.00	8	144	203	1.01	0.17
PeoplesTrust Bank	No	Hamilton	95,235	653	0.93	8.56	3.84	10.72	14.38	31.83	-	11	17	1.43	0.74
State Bank & Trust	Yes	Winfield	231,920	939	0.54	4.62	2.65	12.19	29.74	72.41	423	158	279	2.27	1.55
Traders & Farmers Bank	No	Haleyville	371,903	2,091	0.74	5.27	3.34	15.40	28.51	47.78	462	31	271	1.49	1.37
Valley State Bank	No	Russellville	120,473	594	0.63	3.93	2.90	16.49	53.92	49.35	-	6	5	1.83	0.05
Total/Average			3,790,205	25,571	0.93	6.43	3.48	14.97	29.92	45.85	4,695	1,334	4,280	1.31	0.91
North - Total/Average															
			35,784,508	302,302	0.93	7.57	4.04	11.91	18.83	28.17	58,706	10,250	42,801	1.10	0.74
Central															
Alexander City, AL (Micro)															
PrimeSouth Bank	No	Tallassee	223,852	1,556	0.95	9.47	3.86	10.44	12.99	9.29	550	24	381	1.26	1.11
Total/Average			223,852	1,556	0.95	9.47	3.86	10.44	12.99	9.29	550	24	381	1.26	1.11
Auburn-Opellika, AL (Micro)															
AuburnBank	No	Auburn	829,198	6,133	0.98	9.50	3.11	10.61	17.37	25.34	100	500	573	1.04	0.36
Total/Average			829,198	6,133	0.98	9.50	3.11	10.61	17.37	25.34	100	500	573	1.04	0.36

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Birmingham-Hoover, AL (Metro)															
Central State Bank	Yes	Calera	263,384	2,777	1.45	12.72	4.28	11.63	16.97	14.63	288	53	79	1.50	0.05
Peoples Southern Bank	Yes	Clanton	177,956	1,329	1.01	7.70	2.70	13.03	30.35	59.05	13	93	59	1.98	0.07
Total/Average			441,340	4,106	1.23	10.21	3.49	12.33	23.66	36.84	301	146	138	1.62	0.06
Columbus, GA-AL (Metro)															
Phenix-Girard Bank	Yes	Phenix City	169,785	1,421	1.09	7.31	3.29	16.45	30.59	22.43	71	37	59	1.39	1.91
Total/Average			169,785	1,421	1.09	7.31	3.29	16.45	30.59	22.43	71	37	59	1.41	1.91
Montgomery, AL (Metro)															
First Community Bank of Central Alabama	Yes	Wetumpka	345,307	5,384	2.03	25.87	4.07	8.20	13.06	15.55	425	182	138	2.22	0.34
River Bank & Trust	No	Prattville	809,057	7,086	1.18	10.46	4.07	10.55	14.78	24.62	1,380	146	529	0.95	0.49
Total/Average			1,154,364	12,470	1.61	18.17	4.07	9.38	13.92	20.09	1,805	328	667	1.35	0.44
Talladega-Sylacauga, AL (Micro)															
First Bank of Alabama	No	Talladega	406,069	4,960	1.64	10.77	3.91	15.14	24.87	23.18	331	91	87	1.16	0.59
Total/Average			406,069	4,960	1.64	10.77	3.91	15.14	24.87	23.18	331	91	87	1.16	0.59
Tuscaloosa, AL (Metro)															
Bank of Moundville	No	Moundville	96,644	246	0.35	3.85	2.58	9.66	23.85	59.67	105	9	17	1.00	0.91
Bryant Bank	Yes	Tuscaloosa	1,488,539	14,116	1.28	13.84	3.43	9.64	13.57	15.43	925	183	378	1.03	0.14
Capstone Bank	No	Tuscaloosa	510,650	3,319	0.87	7.68	3.82	10.51	13.69	9.34	862	65	852	1.00	0.51
Citizens Bank	No	Greensboro	102,822	1,083	1.43	11.24	3.12	12.84	24.94	50.53	-	173	528	1.13	0.29
FNB of Central Alabama	No	Tuscaloosa	264,595	1,457	0.71	6.87	3.49	11.00	15.71	13.77	121	58	91	1.34	0.23
Merchants & Farmers Bank of Greene County	Yes	Eutaw	60,442	533	1.16	10.46	4.80	10.78	20.47	27.38	29	489	148	1.87	1.53
Peoples Bank of Greensboro	Yes	Greensboro	92,470	1,058	1.51	18.17	3.55	9.23	17.21	42.56	-	45	53	0.99	0.21
Total/Average			2,616,162	21,812	1.04	10.30	3.54	10.52	18.49	31.24	2,042	1,022	2,067	1.07	0.30
Other															
Farmers and Merchants Bank	No	LaFayette	146,058	1,192	1.09	7.74	3.72	14.38	23.49	9.50	249	31	51	1.35	0.51
Bank of Wedowee	No	Wedowee	127,924	892	0.91	7.96	3.90	10.71	18.95	25.82	90	12	110	0.94	0.32
Bank of York	Yes	York	96,327	543	0.74	6.94	3.20	11.03	19.45	40.77	25	11	16	1.00	0.08
Community Neighbor Bank	No	Camden	108,665	756	0.93	6.59	4.43	14.56	24.65	40.13	(5)	100	210	1.75	0.42
First Bank	Yes	Wadley	80,751	862	1.47	13.84	3.83	9.97	18.19	59.15	35	4	26	0.97	1.11
First Bank of Linden	No	Linden	78,840	559	0.94	6.57	3.80	13.85	24.39	51.82	-	99	93	1.50	0.58
First Cahawba Bank	No	Selma	102,719	330	0.43	3.31	3.66	13.31	22.05	27.93	59	123	99	1.01	0.59
Marion Bank and Trust Company	Yes	Marion	271,295	1,196	0.60	5.16	3.70	11.32	16.83	22.77	1,800	39	1,399	1.12	1.77
Robertson Banking Company	Yes	Demopolis	284,469	3,321	1.62	14.56	4.14	11.37	16.00	12.97	250	251	420	0.93	0.11
Small Town Bank	No	Wedowee	213,705	2,032	1.28	7.37	4.03	16.79	27.72	47.41	-	50	121	1.81	0.83
Sweet Water State Bank	Yes	Sweet Water	95,810	776	1.07	9.98	5.26	10.94	14.71	12.14	200	88	124	1.29	3.02
Town-Country National Bank	Yes	Camden	106,817	1,565	1.94	11.86	4.84	17.12	26.63	34.72	150	114	520	3.47	1.30
West Alabama Bank & Trust	No	Reform	599,637	5,320	1.19	9.04	3.45	12.77	18.88	29.14	175	65	246	1.10	0.28
Total/Average			2,313,017	19,344	1.09	8.53	4.00	12.93	20.92	31.87	3,028	987	3,435	1.28	0.71
North Central - Total/Average			8,153,787	71,802	1.20	10.53	3.66	12.23	20.35	25.03	8,228	3,135	7,407	1.21	0.50

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Gulf Coast															
Mobile, Daphne, Fairhope															
Citizens' Bank, Inc.	Yes	Robertsdale	110,502	553	0.68	6.20	3.95	11.18	19.48	29.54	-	12	160	1.54	2.17
Commonwealth National Bank	No	Mobile	53,182	(4)	(0.01)	(0.13)	3.87	8.31	23.92	29.11	-	108	15	2.66	1.75
Total/Average			163,684	549	0.34	3.04	3.91	9.75	21.70	29.33	-	120	175	1.82	2.03
Other															
AmeriFirst Bank	No	Union Springs	184,425	626	0.49	5.29	3.90	8.92	12.15	16.67	285	22	171	1.25	0.27
Brantley Bank and Trust Company	No	Brantley	73,046	547	0.98	7.10	4.48	13.98	29.03	62.90	50	78	353	1.69	0.07
CCB Community Bank	Yes	Andalusia	484,986	6,068	1.73	15.83	4.64	10.90	13.92	11.64	800	619	730	0.98	0.86
Community Bank & Trust - Alabama	No	Union Springs	47,959	(17)	(0.05)	(0.74)	3.25	7.60	18.22	41.46	-	30	87	4.70	5.05
First Citizens Bank	No	Luverne	236,304	2,253	1.27	9.87	4.16	12.85	20.72	31.55	125	201	569	1.66	0.38
First National Bank of Dozier	No	Dozier	33,971	191	0.70	5.06	2.77	13.95	40.03	80.51	-	1	13	1.99	0.00
Peoples Bank of Red Level	No	Red Level	16,364	80	0.64	5.61	4.98	12.14	23.17	68.51	64	5	77	0.99	1.66
Southern Independent Bank	No	Opp	221,337	1,407	0.86	7.86	3.25	11.61	18.92	37.72	53	13	41	1.21	0.88
Total/Average			1,298,392	11,155	0.83	6.99	3.93	11.49	22.02	43.87	1,377	969	2,041	1.27	0.79
Gulf Coast - Total/Average			1,462,076	11,704	0.58	5.01	3.92	10.62	21.86	36.60	1,377	1,089	2,216	1.32	0.93
Southeast															
Dothan, Enterprise, Eufaula, Troy															
BankSouth	Yes	Dothan	170,258	1,617	1.28	6.10	3.57	21.32	32.66	19.30	-	29	-	1.93	0.04
First National Bank of Hartford	Yes	Hartford	121,673	798	0.86	6.39	3.59	13.82	24.65	26.08	53	91	200	1.70	0.31
HNB First Bank	Yes	Headland	127,987	1,038	1.12	10.26	3.57	11.17	16.22	25.59	-	37	38	1.33	0.83
MidSouth Bank	Yes	Dothan	414,771	3,035	0.99	8.98	3.41	11.21	15.75	27.79	275	258	552	1.88	0.48
Samson Banking Company, Inc.	Yes	Samson	78,750	606	1.06	8.49	3.50	12.90	26.36	50.71	45	15	40	1.37	1.33
Friend Bank	Yes	Slocomb	123,793	1,265	1.33	13.80	4.27	10.00	16.32	22.70	134	25	227	1.18	1.39
SunSouth Bank	No	Dothan	143,593	163	0.15	3.43	2.81	5.01	12.23	12.96	157	107	145	1.53	2.18
Trinity Bank	No	Dothan	150,075	1,149	1.06	11.27	4.05	9.73	14.38	14.19	120	168	138	1.42	0.90
Citizens Bank	No	Enterprise	126,776	919	0.94	9.23	3.66	10.08	15.49	20.23	100	10	214	0.89	0.77
Commercial Bank of Ozark	Yes	Ozark	86,746	235	0.36	4.41	3.48	8.46	15.98	36.35	48	1	61	1.02	1.36
First Exchange Bank of Alabama	Yes	Louisville	130,651	423	0.42	4.31	3.74	10.75	17.22	19.90	70	107	411	0.99	1.66
First National Bank of Brundidge	No	Brundidge	93,168	393	0.57	3.86	3.72	14.42	24.75	27.10	-	32	27	1.40	0.87
Troy Bank & Trust Company	No	Troy	904,937	7,489	1.15	10.75	3.56	10.16	14.31	27.63	-	726	1,115	1.49	0.93
Total/Average			2,673,178	19,130	0.87	7.79	3.61	11.46	18.95	25.43	1,002	1,606	3,168	1.50	0.91

ALABAMA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 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	52,214	245	0.60	3.22	3.48	19.33	33.92	34.03	-	-	-	1.61	2.36
Bank of Evergreen	No	Evergreen	61,241	490	1.06	9.14	4.54	12.09	21.18	29.96	180	12	378	1.56	1.22
Escambia County Bank	Yes	Flomaton	73,077	157	0.28	1.87	3.21	15.38	37.48	63.54	-	6	70	2.72	0.30
First Community Bank	Yes	Mobile	391,596	3,158	1.08	11.24	3.76	9.80	14.53	15.27	383	74	98	1.21	1.22
First National Bank and Trust	Yes	Atmore	138,486	850	0.82	6.92	3.49	12.34	19.35	31.57	75	229	688	1.67	0.68
First Progressive Bank	No	Brewton	31,894	53	0.23	0.87	2.77	26.01	71.97	99.11	2	-	-	1.12	0.09
First US Bank	No	Birmingham	614,272	1,993	0.43	3.44	5.01	12.32	20.24	24.50	1,464	760	2,272	1.40	0.94
Merchants Bank	Yes	Jackson	215,383	1,276	0.80	7.14	4.05	11.55	17.12	21.12	23	253	191	1.12	1.12
Peoples Exchange Bank of Monroe County	No	Monroeville	63,020	164	0.34	2.35	4.46	14.96	18.84	30.53	-	3	-	0.91	0.35
United Bank	No	Atmore	593,433	4,002	0.91	10.74	3.61	8.72	14.35	30.69	383	70	63	1.22	0.80
Total/Average			2,234,616	12,388	0.66	5.69	3.84	14.25	26.90	38.03	2,510	1,407	3,760	1.32	0.94
Southeast - Total/Average															
			4,907,794	31,518	0.76	6.74	3.72	12.86	22.92	31.73	3,512	3,013	6,928	1.42	0.93