

**ALABAMA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2018**

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			38,129,008	133,470	1.06	8.81	4.08	11.98	18.71	27.88	18,376	3,008	12,961	1.06	0.59
North Central - Total/Average			7,806,110	24,502	1.24	11.20	3.73	12.12	19.92	24.14	1,856	1,222	1,388	1.21	0.43
Gulf Coast - Total/Average			1,462,744	4,358	0.57	4.55	3.94	10.84	22.39	34.29	537	249	439	1.34	0.83
Southeast - Total/Average			3,907,735	9,489	0.77	6.58	3.68	13.24	23.94	33.81	914	480	1,729	1.41	0.96
<b>State Total</b>			<b>51,305,597</b>	<b>171,819</b>	<b>0.91</b>	<b>7.78</b>	<b>3.86</b>	<b>12.05</b>	<b>21.24</b>	<b>30.03</b>	<b>21,683</b>	<b>4,959</b>	<b>16,517</b>	<b>1.11</b>	<b>0.60</b>
<b>Regionals</b>															
Compass Bank	No	Birmingham	86,612,374	199,954	0.93	6.58	3.15	9.21	13.68	21.69	57,029	15,583	83,301	1.34	0.77
Regions Bank	No	Birmingham	121,865,241	445,111	1.45	11.04	3.43	10.90	14.29	18.56	(10,000)	27,845	111,536	1.05	0.56
<b>North</b>															
<b>Albertville, AL (Micro)</b>															
Citizens Bank & Trust	No	Guntersville	453,047	1,040	0.92	9.65	3.76	9.82	14.02	15.70	150	10	72	1.17	0.18
First Bank of Boaz	No	Boaz	224,578	906	1.66	9.57	3.45	17.42	32.31	67.64	-	6	-	1.64	0.00
Peoples Independent Bank	Yes	Boaz	318,644	670	0.86	8.93	3.25	9.07	15.12	53.88	60	12	2	0.98	1.28
Vantage Bank of Alabama	No	Albertville	121,608	365	1.22	9.07	4.22	12.72	19.35	31.40	65	11	52	0.91	0.18
<b>Total/Average</b>			<b>1,117,877</b>	<b>2,981</b>	<b>1.17</b>	<b>9.31</b>	<b>3.67</b>	<b>12.26</b>	<b>20.20</b>	<b>42.16</b>	<b>275</b>	<b>39</b>	<b>126</b>	<b>1.14</b>	<b>0.46</b>
<b>Anniston- Oxford, AL (Metro)</b>															
Cheaha Bank	No	Oxford	202,965	800	1.59	12.27	4.37	13.69	22.41	31.20	-	5	19	1.55	0.00
Farmers & Merchants Bank	No	Piedmont	209,413	464	0.91	6.73	4.25	14.02	21.38	35.63	10	-	18	1.11	0.11
NobleBank & Trust	No	Anniston	236,451	474	0.83	9.29	4.16	9.34	13.47	30.65	99	24	22	1.25	0.15
Southern States Bank	No	Anniston	735,492	1,998	1.09	8.73	4.04	12.02	14.14	10.88	840	27	46	1.09	0.17
<b>Total/Average</b>			<b>1,384,321</b>	<b>3,736</b>	<b>1.11</b>	<b>9.26</b>	<b>4.21</b>	<b>12.27</b>	<b>17.85</b>	<b>27.09</b>	<b>949</b>	<b>56</b>	<b>105</b>	<b>1.17</b>	<b>0.14</b>
<b>Birmingham-Hoover, AL ( Metro)</b>															
Alamerica Bank	Yes	Birmingham	34,916	(13)	(0.15)	(0.87)	4.25	16.60	19.86	8.48	-	28	-	1.55	16.07
Bank of Walker County	Yes	Jasper	66,369	86	0.53	4.98	3.68	11.13	16.94	25.19	35	-	1	0.97	0.96
Cadence Bank, N.A.	No	Houston	10,981,275	42,807	1.57	11.51	3.75	11.56	12.93	11.96	4,380	393	812	1.05	0.54
Covenant Bank	No	Leeds	68,154	(272)	(1.94)	(37.87)	3.28	5.16	10.13	41.43	-	17	7	3.48	3.94
First Financial Bank	Yes	Bessemer	160,429	329	0.79	8.42	3.38	10.40	17.13	28.49	11	-	45	1.02	2.28
First US Bank	No	Birmingham	627,157	635	0.41	3.37	5.09	11.91	19.32	25.06	658	170	773	1.35	0.86
HomeTown Bank of Alabama	No	Oneonta	357,450	1,397	1.60	11.31	5.13	14.15	23.45	21.97	556	43	172	1.00	0.90
Metro Bank	No	Pell City	727,541	2,588	1.43	10.07	3.92	14.40	23.69	40.97	205	34	200	1.28	1.64
Oakworth Capital Bank	No	Birmingham	539,847	1,651	1.25	10.46	3.82	11.96	13.87	15.41	258	18	-	1.10	0.00
Pinnacle Bank	No	Jasper	230,050	643	1.14	9.64	3.66	11.94	19.22	36.58	-	4	2	1.59	0.19
National Bank of Commerce	No	Birmingham	3,109,876	9,480	1.22	8.70	4.78	10.82	13.47	6.70	1,318	633	1,097	0.63	0.12
ServisFirst Bank	No	Birmingham	7,011,049	33,313	1.92	19.63	3.79	9.87	11.89	9.71	4,139	62	1,557	1.05	0.21
SouthPoint Bank	No	Birmingham	321,890	909	1.16	12.79	3.86	9.29	11.16	8.54	10	2	20	1.38	0.30
Union State Bank	No	Pell City	217,758	(126)	(0.23)	(4.00)	3.01	6.47	11.07	35.96	-	36	32	1.48	3.75
<b>Total/Average</b>			<b>24,453,761</b>	<b>94,176</b>	<b>0.78</b>	<b>5.41</b>	<b>3.90</b>	<b>10.85</b>	<b>15.59</b>	<b>21.36</b>	<b>11,570</b>	<b>1,440</b>	<b>4,718</b>	<b>1.02</b>	<b>0.49</b>

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<b>Cullman, AL ( Micro)</b>															
EvaBank	No	Cullman	375,600	2,251	2.46	11.01	6.11	20.76	32.22	24.45	592	69	573	2.03	3.60
Merchants Bank of Alabama	No	Cullman	288,850	652	0.94	10.40	3.61	9.50	15.56	34.86	51	31	32	1.04	0.67
Peoples Bank of Alabama	Yes	Cullman	728,927	2,905	1.62	17.68	4.48	8.87	11.05	13.03	255	416	3,663	1.41	0.95
Premier Bank of the South	Yes	Cullman	182,120	537	1.21	12.99	4.54	9.59	14.91	12.69	100	8	49	1.41	0.60
Traditions Bank	No	Cullman	339,475	860	1.03	10.02	5.64	10.54	14.38	10.36	294	31	219	1.23	1.04
<b>Total/Average</b>			<b>1,914,972</b>	<b>7,205</b>	<b>1.45</b>	<b>12.42</b>	<b>4.88</b>	<b>11.85</b>	<b>17.62</b>	<b>19.08</b>	<b>1,292</b>	<b>555</b>	<b>4,536</b>	<b>1.46</b>	<b>1.41</b>
<b>Florence-Muscle Shoals, AL (Metro)</b>															
Bank Independent	No	Sheffield	1,502,753	4,410	1.19	12.48	5.45	9.15	11.44	10.04	1,350	284	1,499	1.01	1.06
Farmers & Merchants Bank	NA	Waterloo	NA	832	1.03	4.81	2.43	21.32	42.86	89.69	NA	NA	NA	NA	#VALUE!
First Metro Bank	No	Muscle Shoals	620,937	2,243	1.48	13.30	3.61	11.42	20.28	20.61	9	10	42	0.64	0.07
First Southern Bank	No	Florence	219,406	567	1.05	12.12	3.85	8.91	13.70	18.78	105	5	63	1.43	0.28
<b>Total/Average</b>			<b>2,343,096</b>	<b>8,052</b>	<b>1.19</b>	<b>10.68</b>	<b>3.84</b>	<b>12.70</b>	<b>22.07</b>	<b>34.78</b>	<b>1,464</b>	<b>299</b>	<b>1,604</b>	<b>0.97</b>	<b>0.72</b>
<b>Fort Payne, AL (Micro)</b>															
Citizens Bank of Valley Head	No	Valley Head	28,391	16	0.23	2.01	4.78	11.57	23.90	46.08	12	-	1	1.04	2.76
First State Bank of DeKalb County	No	Fort Payne	183,174	440	0.96	8.49	4.22	11.15	15.66	31.86	95	4	47	0.53	1.06
Liberty Bank	No	Geraldine	138,912	307	0.89	8.11	4.40	11.42	16.01	38.26	23	8	20	1.01	0.27
<b>Total/Average</b>			<b>350,477</b>	<b>763</b>	<b>0.69</b>	<b>6.20</b>	<b>4.47</b>	<b>11.38</b>	<b>18.52</b>	<b>38.73</b>	<b>130</b>	<b>12</b>	<b>68</b>	<b>0.77</b>	<b>0.88</b>
<b>Gasden, AL (Metro)</b>															
Exchange Bank of Alabama	No	Altoona	283,725	755	1.07	8.34	3.52	13.25	20.04	19.51	-	16	48	1.22	0.37
Southern Bank Company	No	Gadsden	99,011	113	0.47	4.34	4.51	10.00	14.45	9.87	-	1	429	1.41	1.48
<b>Total/Average</b>			<b>382,736</b>	<b>868</b>	<b>0.77</b>	<b>6.34</b>	<b>4.02</b>	<b>11.63</b>	<b>17.25</b>	<b>14.69</b>	<b>-</b>	<b>17</b>	<b>477</b>	<b>1.27</b>	<b>0.65</b>
<b>Huntsville, AL (Metro)</b>															
North Alabama Bank	No	Hazel Green	92,734	266	1.15	8.81	4.82	12.68	16.43	18.15	-	4	1	1.24	2.23
Progress Bank and Trust	No	Huntsville	1,081,981	2,077	0.79	6.57	3.78	10.57	11.50	9.96	950	1	100	0.68	0.25
<b>Total/Average</b>			<b>1,174,715</b>	<b>2,343</b>	<b>0.97</b>	<b>7.69</b>	<b>4.30</b>	<b>11.63</b>	<b>13.97</b>	<b>14.06</b>	<b>950</b>	<b>5</b>	<b>101</b>	<b>0.73</b>	<b>0.40</b>

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<b>Scottsboro, AL (Micro)</b>															
First Jackson Bank, Inc.	No	Stevenson	246,358	1,008	1.65	14.93	3.85	11.60	16.46	19.76	90	9	98	0.90	0.15
First Southern State Bank	No	Stevenson	382,567	1,252	1.32	13.91	3.84	8.62	15.50	32.26	155	144	136	1.40	0.08
FNB Bank	No	Scottsboro	526,197	1,471	1.14	10.56	4.23	10.13	14.14	13.97	267	103	125	0.91	1.32
<b>Total/Average</b>			1,155,122	3,731	1.37	13.13	3.97	10.12	15.37	22.00	512	256	359	1.04	0.66
<b>Other</b>															
Bank of Vernon	No	Vernon	145,814	514	1.42	8.59	4.17	16.88	23.41	15.87	78	25	10	1.41	0.58
CB&S Bank, Inc.	No	Russellville	1,636,353	3,389	0.83	7.13	3.40	11.39	18.81	34.23	600	78	259	1.05	1.21
Citizens Bank of Fayette	Yes	Fayette	188,725	555	1.19	6.18	2.91	20.35	39.16	68.90	-	45	5	1.16	1.32
Citizens Bank of Winfield	No	Winfield	230,109	909	1.63	7.16	3.95	22.03	43.63	52.58	233	78	355	2.51	0.48
Citizens State Bank	Yes	Vernon	73,706	181	1.00	7.24	2.30	14.63	39.43	57.70	-	6	-	1.64	0.33
Community Spirit Bank	No	Red Bay	143,193	395	1.11	10.52	4.32	10.86	17.40	22.32	36	4	3	1.12	0.91
First National Bank	Yes	Hamilton	294,861	1,200	1.63	10.43	3.68	16.34	33.74	55.82	75	28	91	1.32	0.09
First State Bank of the South, Inc.	No	Sulligent	104,052	183	0.72	4.74	3.85	15.64	25.17	54.51	75	2	8	0.93	0.22
FirstState Bank	No	Lineville	215,966	552	1.04	8.28	4.25	12.82	19.65	25.88	76	39	30	1.00	0.27
PeoplesTrust Bank	No	Hamilton	97,272	278	1.15	10.50	3.95	10.84	13.90	27.94	-	2	34	1.28	0.88
State Bank & Trust	Yes	Winfield	231,362	523	0.90	8.00	2.87	12.52	30.03	70.72	31	12	17	1.86	1.24
Traders & Farmers Bank	No	Haleyville	366,304	675	0.74	5.21	3.46	15.84	28.24	45.09	30	5	45	1.43	1.34
Valley State Bank	No	Russellville	124,214	261	0.84	5.11	2.86	16.69	39.46	51.36	-	5	10	1.87	0.07
<b>Total/Average</b>			3,851,931	9,615	1.09	7.62	3.54	15.14	28.62	44.84	1,234	329	867	1.25	0.93
<b>North - Total/Average</b>			<b>38,129,008</b>	<b>133,470</b>	<b>1.06</b>	<b>8.81</b>	<b>4.08</b>	<b>11.98</b>	<b>18.71</b>	<b>27.88</b>	<b>18,376</b>	<b>3,008</b>	<b>12,961</b>	<b>1.06</b>	<b>0.59</b>
<b>Central</b>															
<b>Alexander City, AL ( Micro)</b>															
PrimeSouth Bank	No	Tallassee	236,215	696	1.19	12.20	3.96	10.02	12.02	11.27	200	3	111	1.22	0.72
<b>Total/Average</b>			236,215	696	1.19	12.20	3.96	10.02	12.02	11.27	200	3	111	1.22	0.72
<b>Auburn-Opellika, AL (Micro)</b>															
AuburnBank	No	Auburn	831,356	2,240	1.06	10.20	3.22	10.77	18.14	26.88	-	33	58	1.06	0.39
<b>Total/Average</b>			831,356	2,240	1.06	10.20	3.22	10.77	18.14	26.88	-	33	58	1.07	0.39

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<b>Birmingham-Hoover, AL (Metro)</b>															
Central State Bank	Yes	Calera	280,564	1,205	1.72	15.72	4.32	11.26	16.65	10.36	122	13	21	1.41	0.04
Peoples Southern Bank	Yes	Clanton	191,522	552	1.19	9.77	2.78	12.74	28.83	57.61	5	7	12	1.76	0.07
<b>Total/Average</b>			<b>472,086</b>	<b>1,757</b>	<b>1.46</b>	<b>12.75</b>	<b>3.55</b>	<b>12.00</b>	<b>22.74</b>	<b>33.99</b>	<b>127</b>	<b>20</b>	<b>33</b>	<b>1.49</b>	<b>0.05</b>
<b>Columbus, GA-AL ( Metro)</b>															
Phenix-Girard Bank	Yes	Phenix City	166,838	400	0.93	6.17	3.24	16.94	30.70	17.92	20	17	13	1.28	1.75
<b>Total/Average</b>			<b>166,838</b>	<b>400</b>	<b>0.93</b>	<b>6.17</b>	<b>3.24</b>	<b>16.94</b>	<b>30.70</b>	<b>17.92</b>	<b>20</b>	<b>17</b>	<b>13</b>	<b>1.29</b>	<b>1.75</b>
<b>Montgomery, AL (Metro)</b>															
First Community Bank of Central Alabama	Yes	Wetumpka	358,628	1,950	2.19	28.78	4.18	8.15	13.00	17.35	150	90	58	2.30	0.33
River Bank & Trust	No	Prattville	821,237	2,330	1.15	10.01	4.07	10.68	14.07	17.94	480	96	69	0.92	0.52
<b>Total/Average</b>			<b>1,179,865</b>	<b>4,280</b>	<b>1.67</b>	<b>19.40</b>	<b>4.13</b>	<b>9.42</b>	<b>13.54</b>	<b>17.65</b>	<b>630</b>	<b>186</b>	<b>127</b>	<b>1.33</b>	<b>0.46</b>
<b>Talladega-Sylacauga, AL ( Micro)</b>															
First Bank of Alabama	No	Talladega	533,022	2,099	1.55	10.34	4.18	14.26	22.43	16.84	240	240	356	0.86	0.13
<b>Total/Average</b>			<b>533,022</b>	<b>2,099</b>	<b>1.55</b>	<b>10.34</b>	<b>4.18</b>	<b>14.26</b>	<b>22.43</b>	<b>16.84</b>	<b>240</b>	<b>240</b>	<b>356</b>	<b>0.86</b>	<b>0.13</b>
<b>Tuscaloosa, AL ( Metro)</b>															
Bank of Moundville	No	Moundville	92,675	110	0.48	5.61	2.51	9.71	24.46	60.41	-	15	3	1.10	0.95
Bryant Bank	Yes	Tuscaloosa	1,558,183	5,445	1.40	15.36	3.55	9.41	13.50	18.15	-	480	64	1.05	0.11
Citizens Bank	No	Greensboro	95,852	445	1.86	14.37	3.24	13.61	24.84	46.70	-	19	-	1.19	0.27
FNB of Central Alabama	No	Tuscaloosa	271,898	453	0.66	6.31	3.59	10.95	15.33	13.23	-	28	4	1.26	0.14
Merchants & Farmers Bank of Greene County	Yes	Eutaw	60,530	69	0.46	4.11	5.02	11.00	19.44	24.24	-	8	11	1.73	2.39
Peoples Bank of Greensboro	Yes	Greensboro	90,399	232	0.98	12.69	3.68	8.76	17.08	38.84	-	13	15	1.04	0.28
<b>Total/Average</b>			<b>2,169,537</b>	<b>6,754</b>	<b>0.97</b>	<b>9.74</b>	<b>3.60</b>	<b>10.57</b>	<b>19.11</b>	<b>33.60</b>	<b>-</b>	<b>563</b>	<b>97</b>	<b>1.10</b>	<b>0.23</b>
<b>Other</b>															
Farmers and Merchants Bank	No	LaFayette	154,683	439	1.13	8.63	3.50	13.55	22.80	44.84	37	3	20	1.27	0.34
Bank of York	Yes	York	94,673	140	0.59	5.57	3.11	11.26	19.10	40.82	10	2	3	1.04	0.32
Community Neighbor Bank	No	Camden	109,962	335	1.24	8.94	4.57	14.21	23.16	36.88	-	45	28	1.93	0.38
First Bank	Yes	Wadley	87,904	287	1.37	14.03	3.66	9.26	18.15	64.90	-	4	23	1.01	1.02
First Bank of Linden	No	Linden	78,585	166	0.84	5.88	3.48	14.09	24.21	52.51	-	2	104	1.30	0.00
First Cahawba Bank	No	Selma	105,542	179	0.69	5.39	4.46	12.98	18.93	19.31	-	1	5	1.01	0.37
Marion Bank and Trust Company	Yes	Marion	265,897	511	0.77	6.80	3.47	11.71	17.12	19.30	100	16	64	1.16	1.65
Robertson Banking Company	Yes	Demopolis	299,972	1,122	1.56	14.75	4.14	10.76	14.80	15.94	90	6	21	1.02	0.11
Small Town Bank	No	Wedowee	219,918	667	1.25	7.07	3.92	16.83	27.87	47.05	-	2	6	1.77	0.77
Sweet Water State Bank	Yes	Sweet Water	95,986	222	0.93	8.35	5.16	11.43	14.99	11.79	92	23	114	1.37	3.22
Town-Country National Bank	Yes	Camden	110,252	550	2.00	12.22	4.80	16.96	27.44	37.16	60	39	83	3.58	1.06
West Alabama Bank & Trust	No	Reform	593,817	1,658	1.11	8.35	3.40	12.83	19.33	29.40	250	17	122	1.10	0.16
<b>Total/Average</b>			<b>2,217,191</b>	<b>6,276</b>	<b>1.12</b>	<b>8.83</b>	<b>3.97</b>	<b>12.99</b>	<b>20.66</b>	<b>34.99</b>	<b>639</b>	<b>160</b>	<b>593</b>	<b>1.33</b>	<b>0.64</b>
<b>North Central - Total/Average</b>			<b>7,806,110</b>	<b>24,502</b>	<b>1.24</b>	<b>11.20</b>	<b>3.73</b>	<b>12.12</b>	<b>19.92</b>	<b>24.14</b>	<b>1,856</b>	<b>1,222</b>	<b>1,388</b>	<b>1.21</b>	<b>0.43</b>

**ALABAMA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2018**

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	109,489	246	0.91	8.14	4.03	11.44	20.20	26.91	-	-	12	1.54	1.89
Commonwealth National Bank	No	Mobile	48,315	(86)	(0.53)	(6.57)	3.71	8.76	26.68	24.97	-	2	6	2.84	1.95
<b>Total/Average</b>			<b>157,804</b>	<b>180</b>	<b>0.19</b>	<b>0.79</b>	<b>3.87</b>	<b>10.10</b>	<b>23.44</b>	<b>25.94</b>	<b>-</b>	<b>2</b>	<b>18</b>	<b>1.84</b>	<b>1.91</b>
<b>Other</b>															
AmeriFirst Bank	No	Union Springs	185,185	161	0.36	3.85	3.86	9.24	12.21	16.39	190	64	15	1.40	0.39
Brantley Bank and Trust Company	No	Brantley	66,816	122	0.71	4.98	4.65	14.75	27.70	57.87	45	98	5	1.75	0.03
CCB Community Bank	Yes	Andalusia	491,559	2,046	1.69	15.64	4.51	10.87	14.40	12.79	300	32	206	1.04	0.80
Community Bank & Trust - Alabama	No	Union Springs	48,569	26	0.21	3.67	3.42	7.47	20.35	48.64	-	9	2	5.20	3.47
First Citizens Bank	No	Luverne	238,709	1,020	1.71	13.50	4.30	12.63	18.96	22.21	-	41	186	1.50	0.28
First National Bank of Dozier	No	Dozier	34,529	43	0.51	3.59	2.88	13.84	34.03	78.00	-	-	-	1.86	0.00
Peoples Bank of Red Level	No	Red Level	15,898	44	1.09	9.50	5.26	12.01	24.31	67.68	-	2	7	0.94	1.39
Southern Independent Bank	No	Opp	223,675	716	1.28	11.77	3.20	11.77	18.76	37.60	2	1	-	1.08	0.84
<b>Total/Average</b>			<b>1,304,940</b>	<b>4,178</b>	<b>0.95</b>	<b>8.31</b>	<b>4.01</b>	<b>11.57</b>	<b>21.34</b>	<b>42.65</b>	<b>537</b>	<b>247</b>	<b>421</b>	<b>1.28</b>	<b>0.70</b>
<b>Gulf Coast - Total/Average</b>			<b>1,462,744</b>	<b>4,358</b>	<b>0.57</b>	<b>4.55</b>	<b>3.94</b>	<b>10.84</b>	<b>22.39</b>	<b>34.29</b>	<b>537</b>	<b>249</b>	<b>439</b>	<b>1.34</b>	<b>0.83</b>
<b>Southeast</b>															
<b>Dothan, Enterprise, Eufaula, Troy</b>															
BankSouth	Yes	Dothan	166,288	534	1.27	6.07	3.70	20.71	31.70	17.98	-	14	-	1.94	0.03
First National Bank of Hartford	Yes	Hartford	118,537	253	0.82	6.15	3.58	13.76	24.57	22.87	47	24	59	1.70	0.96
HNB First Bank	Yes	Headland	130,824	432	1.32	12.59	3.76	10.83	15.55	22.99	-	17	15	1.26	0.85
MidSouth Bank	Yes	Dothan	413,338	1,031	0.99	8.76	3.57	11.34	16.52	26.81	-	120	1	2.05	0.48
Samson Banking Company, Inc.	Yes	Samson	79,139	250	1.30	10.35	3.84	13.28	26.78	51.24	10	7	17	1.36	1.28
Friend Bank	Yes	Slocomb	125,604	455	1.48	15.24	4.34	9.76	15.61	25.10	48	7	42	1.28	1.89
SunSouth Bank	No	Dothan	129,968	52	0.16	3.06	2.68	5.33	13.28	22.20	-	34	41	1.22	1.69
Trinity Bank	No	Dothan	148,464	371	1.00	10.16	3.86	10.19	15.10	13.97	36	7	3	1.50	1.53
Citizens Bank	No	Enterprise	133,927	329	1.01	9.70	4.10	10.57	14.42	16.42	33	-	-	1.00	0.45
Commercial Bank of Ozark	Yes	Ozark	90,131	100	0.45	5.80	3.34	8.33	17.63	33.31	15	3	6	1.00	1.12
First Exchange Bank of Alabama	Yes	Louisville	134,218	183	0.55	5.60	3.60	10.61	17.19	23.16	-	37	73	1.05	1.08
First National Bank of Brundidge	No	Brundidge	90,948	118	0.52	3.47	3.52	14.65	26.13	27.46	-	13	75	1.31	0.90
Troy Bank & Trust Company	No	Troy	893,691	2,841	1.27	11.69	3.52	10.35	14.65	21.47	400	101	301	1.48	1.05
<b>Total/Average</b>			<b>2,655,077</b>	<b>6,949</b>	<b>0.93</b>	<b>8.36</b>	<b>3.65</b>	<b>11.52</b>	<b>19.16</b>	<b>25.00</b>	<b>589</b>	<b>384</b>	<b>633</b>	<b>1.51</b>	<b>0.96</b>

## ALABAMA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2018

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	55,455	99	0.72	3.86	3.71	19.05	32.16	38.20	-	-	44	1.32	1.49
Bank of Evergreen	No	Evergreen	61,679	28	0.18	1.53	4.24	11.26	20.42	29.74	126	7	251	1.18	1.72
Escambia County Bank	Yes	Flomaton	72,583	43	0.24	1.59	3.17	15.32	35.24	59.99	-	-	2	2.21	0.96
First National Bank and Trust	Yes	Atmore	141,311	286	0.81	7.04	3.50	12.14	19.18	33.70	-	10	22	1.67	0.47
First Progressive Bank	No	Brewton	31,435	42	0.53	2.04	2.67	26.05	73.17	99.62	-	-	-	1.14	0.05
Merchants Bank	Yes	Jackson	217,339	446	0.83	7.33	3.99	11.70	16.92	19.29	11	69	95	1.04	1.39
Peoples Exchange Bank	No	Monroeville	63,814	73	0.47	3.12	4.72	15.27	18.95	29.53	-	-	5	1.05	0.49
United Bank	No	Atmore	609,042	1,523	1.01	11.94	3.69	8.99	13.74	30.93	188	10	677	1.05	0.90
<b>Total/Average</b>			<b>1,252,658</b>	<b>2,540</b>	<b>0.60</b>	<b>4.81</b>	<b>3.71</b>	<b>14.97</b>	<b>28.72</b>	<b>42.63</b>	<b>325</b>	<b>96</b>	<b>1,096</b>	<b>1.17</b>	<b>0.96</b>
<b>Southeast - Total/Average</b>															
			<b>3,907,735</b>	<b>9,489</b>	<b>0.77</b>	<b>6.58</b>	<b>3.68</b>	<b>13.24</b>	<b>23.94</b>	<b>33.81</b>	<b>914</b>	<b>480</b>	<b>1,729</b>	<b>1.41</b>	<b>0.96</b>