

ALABAMA BANKS - PERFORMANCE COMPARISON - JUNE 30, 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 (%)
State Summary (Does not include regionals)															
North - Total/Average			27,759,810	183,573	1.08	9.22	4.17	12.66	23.12	26.89	26,632	5,638	21,303	1.05	0.53
North Central - Total/Average			7,847,507	50,564	1.27	11.45	3.77	12.01	19.05	23.78	3,579	1,838	2,684	1.21	0.40
Gulf Coast - Total/Average			1,464,715	8,052	0.55	4.46	3.99	11.05	23.05	34.31	1,345	412	901	1.37	0.84
Southeast - Total/Average			3,948,477	25,159	0.96	8.37	3.79	13.47	24.20	32.87	1,823	1,352	2,341	1.43	0.93
State Total			41,020,509	267,348	0.96	8.38	3.93	12.29	22.35	29.46	33,379	9,240	27,229	1.13	0.55
Regionals															
Compass Bank	No	Birmingham	87,739,409	380,233	0.87	6.24	3.19	9.11	13.43	21.47	148,309	38,795	169,864	1.36	0.77
Regions Bank	No	Birmingham	123,635,085	870,248	1.42	10.77	3.46	11.14	14.34	19.93	50,000	60,567	207,081	1.03	0.55
North															
Albertville, AL (Micro)															
Citizens Bank & Trust	No	Guntersville	486,811	2,240	0.96	10.39	3.68	9.34	13.88	15.79	300	22	112	1.19	0.16
First Bank of Boaz	No	Boaz	244,592	1,762	1.58	9.24	3.41	16.87	33.00	66.14	-	7	12	1.60	0.00
Peoples Independent Bank	Yes	Boaz	308,191	1,497	0.96	10.02	3.40	9.41	16.62	50.04	227	15	145	0.96	1.34
Vantage Bank of Alabama	No	Albertville	123,282	697	1.15	8.59	4.23	12.72	19.88	33.39	160	39	98	1.02	0.25
Total/Average			1,162,876	6,196	1.16	9.56	3.68	12.09	20.85	41.34	687	83	367	1.15	0.45
Anniston- Oxford, AL (Metro)															
Cheaha Bank	No	Oxford	202,728	1,655	1.64	12.79	4.36	13.43	22.22	30.01	-	9	43	1.52	0.09
Farmers & Merchants Bank	No	Piedmont	215,018	891	0.86	6.48	4.26	13.68	20.83	34.04	30	14	32	1.09	0.09
NobleBank & Trust	No	Anniston	252,153	1,070	0.91	10.14	4.17	10.42	14.46	31.40	273	31	70	1.25	0.06
Southern States Bank	No	Anniston	768,051	3,722	1.01	8.06	4.14	12.05	14.33	10.80	1,395	74	89	1.13	0.26
Total/Average			1,437,950	7,338	1.11	9.37	4.23	12.40	17.96	26.56	1,698	128	234	1.19	0.17
Birmingham-Hoover, AL (Metro)															
Alamerica Bank	Yes	Birmingham	30,535	(895)	(5.19)	(31.04)	4.12	15.27	22.51	26.84	-	31	-	2.22	15.67
Bank of Walker County	Yes	Jasper	68,307	91	0.28	2.65	3.90	10.83	16.68	19.71	70	-	3	1.00	0.86
Commercene Bank	No	Birmingham	56,804	(1,002)	NA	NA	NA	90.83	631.40	NM	26	-	-	1.20	0.00
First Financial Bank	Yes	Bessemer	160,194	704	0.87	9.09	3.56	10.87	17.09	25.96	74	1	68	1.03	0.79
First US Bank	No	Birmingham	633,873	1,219	0.39	3.24	5.15	11.97	19.70	25.65	1,361	352	1,535	1.37	0.54
HomeTown Bank of Alabama	No	Oneonta	350,527	2,632	1.52	10.72	4.76	14.77	23.98	14.38	556	94	322	0.94	1.11
Metro Bank	No	Pell City	732,132	5,339	1.48	10.25	3.96	14.84	23.46	38.36	350	139	436	1.23	0.36
Millennial Bank	No	Leeds	59,992	(285)	(0.98)	(13.36)	3.50	13.59	17.13	39.55	115	-	12	0.30	17.12
National Bank of Commerce	No	Birmingham	3,210,153	20,696	1.32	8.86	4.79	11.08	13.88	9.48	2,174	1,476	2,638	0.63	0.00
Oakworth Capital Bank	No	Birmingham	567,404	3,144	1.16	9.84	3.82	11.78	12.94	13.18	526	18	-	1.10	0.07
Pinnacle Bank	No	Jasper	221,346	1,318	1.18	9.90	3.73	12.32	19.30	32.33	-	6	2	1.55	1.85
ServisFirst Bank	No	Birmingham	7,084,132	67,575	1.93	19.53	3.82	10.11	12.08	7.36	8,260	349	3,776	1.05	0.20
SouthPoint Bank	No	Birmingham	337,669	2,151	1.35	14.92	3.88	9.35	11.38	12.31	10	4	25	1.33	0.29
Union State Bank	No	Pell City	211,729	103	0.10	1.67	3.13	6.66	11.23	32.83	-	147	49	1.49	2.06
Total/Average			13,724,797	103,539	0.46	4.95	3.95	16.76	57.50	21.57	13,522	2,617	8,866	0.99	0.37

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Cullman, AL (Micro)															
EvaBank	No	Cullman	378,621	5,085	2.76	12.33	6.13	21.34	31.89	25.19	892	126	913	2.03	3.28
Merchants Bank of Alabama	No	Cullman	294,561	1,444	1.01	11.50	3.68	9.30	15.88	33.51	99	67	73	1.03	0.69
Peoples Bank of Alabama	Yes	Cullman	757,248	5,485	1.50	16.49	4.54	8.74	10.94	12.18	757	548	3,818	1.42	0.30
Premier Bank of the South	Yes	Cullman	189,565	1,156	1.28	13.97	4.53	9.14	14.67	13.04	225	31	108	1.44	0.45
Traditions Bank	No	Cullman	347,599	1,807	1.07	10.49	5.68	10.13	14.01	10.92	592	86	438	1.25	0.90
Total/Average			1,967,594	14,977	1.52	12.96	4.91	11.73	17.48	18.97	2,565	858	5,350	1.46	1.05
Florence-Muscle Shoals, AL (Metro)															
Bank Independent	No	Sheffield	1,539,528	9,308	1.25	13.03	5.49	9.10	11.22	9.27	2,700	486	2,289	1.03	1.01
Farmers & Merchants Bank	No	Waterloo	82,559	532	1.28	6.42	2.38	22.04	44.84	83.20	129	1	284	3.01	0.57
First Metro Bank	No	Muscle Shoals	621,179	4,630	1.51	13.64	3.59	11.62	20.54	19.08	104	39	111	0.65	0.12
First Southern Bank	No	Florence	230,225	1,147	1.04	11.74	3.88	9.99	14.90	21.50	210	7	63	1.46	0.05
Total/Average			2,473,491	15,617	1.27	11.21	3.84	13.19	22.88	33.26	3,143	533	2,747	1.00	0.69
Fort Payne, AL (Micro)															
Citizens Bank of Valley Head	No	Valley Head	27,910	105	0.75	6.55	5.42	11.59	25.81	47.84	12	3	1	1.10	1.76
First State Bank of DeKalb County	No	Fort Payne	180,460	721	0.79	7.22	4.26	11.01	15.38	29.97	195	10	87	0.60	1.13
Liberty Bank	No	Geraldine	138,381	668	0.96	8.86	4.42	11.52	16.13	34.89	56	38	47	1.02	0.18
Total/Average			346,751	1,494	0.83	7.54	4.70	11.37	19.11	37.57	263	51	135	0.81	0.80
Gasden, AL (Metro)															
Exchange Bank of Alabama	No	Altoona	280,757	1,549	1.09	8.53	3.55	13.46	20.01	16.98	-	19	62	1.18	0.35
Southern Bank Company	No	Gadsden	96,330	177	0.36	3.40	4.82	9.92	14.77	9.26	192	5	536	1.56	2.01
Total/Average			377,087	1,726	0.73	5.97	4.19	11.69	17.39	13.12	192	24	598	1.28	0.77
Huntsville, AL (Metro)															
North Alabama Bank	No	Hazel Green	92,080	643	1.40	10.82	5.52	12.02	14.64	13.10	-	17	1	1.19	2.29
Progress Bank and Trust	No	Huntsville	1,147,340	4,747	0.89	7.33	3.76	11.23	12.00	10.80	1,300	18	383	0.65	0.15
Total/Average			1,239,420	5,390	1.15	9.08	4.64	11.63	13.32	11.95	1,300	35	384	0.70	0.31

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Scottsboro, AL (Micro)															
First Jackson Bank, Inc.	No	Stevenson	257,251	2,086	1.70	15.37	3.85	11.95	16.11	19.33	180	18	129	0.89	0.15
First Southern State Bank	No	Stevenson	376,866	2,619	1.38	14.64	3.89	9.99	17.78	30.16	305	235	263	1.42	0.06
FNB Bank	No	Scottsboro	545,213	3,156	1.21	11.26	4.28	9.68	14.43	17.00	534	230	289	0.96	1.24
Total/Average			1,179,330	7,861	1.43	13.76	4.01	10.54	16.11	22.16	1,019	483	681	1.07	0.62
Other															
Bank of Vernon	No	Vernon	147,435	1,059	1.46	8.81	4.21	16.93	23.74	18.08	203	45	56	1.49	0.62
CB&S Bank, Inc.	No	Russellville	1,646,099	6,912	0.84	7.30	3.39	11.43	19.11	32.88	935	163	512	1.07	1.23
Citizens Bank of Fayette	Yes	Fayette	187,899	1,054	1.13	5.89	2.93	20.77	39.57	69.34	-	168	44	1.34	1.29
Citizens Bank of Winfield	No	Winfield	243,720	1,793	1.55	7.07	3.87	20.83	42.72	48.85	466	171	573	2.64	0.33
Citizens State Bank	Yes	Vernon	70,239	386	1.08	7.76	2.39	15.03	42.14	53.88	-	92	4	1.94	0.26
Community Spirit Bank	No	Red Bay	142,004	776	1.09	10.33	4.35	10.91	17.55	22.03	66	10	21	1.14	0.74
First National Bank	Yes	Hamilton	283,345	2,285	1.55	10.05	3.72	16.35	33.46	52.51	166	52	175	1.33	0.10
First State Bank of the South, Inc.	No	Sulligent	103,737	367	0.71	4.77	3.79	15.50	25.06	52.69	105	3	18	0.95	0.09
FirstState Bank	No	Lineville	218,498	1,122	1.04	8.44	4.19	12.65	19.32	24.86	178	67	89	1.03	0.22
PeoplesTrust Bank	No	Hamilton	96,856	634	1.31	11.91	4.14	11.10	13.93	21.41	32	6	108	1.16	0.41
State Bank & Trust	Yes	Winfield	229,678	1,116	0.97	8.69	2.92	12.67	29.67	67.71	31	16	32	1.75	1.20
Traders & Farmers Bank	No	Haleyville	362,876	1,392	0.77	5.44	3.48	15.99	28.40	44.05	61	27	298	1.29	1.24
Valley State Bank	No	Russellville	118,128	539	0.88	5.28	2.96	17.19	36.83	42.51	-	6	11	1.73	0.07
Total/Average			3,850,514	19,435	1.11	7.83	3.56	15.18	28.58	42.37	2,243	826	1,941	1.26	0.89
North - Total/Average			27,759,810	183,573	1.08	9.22	4.17	12.66	23.12	26.89	26,632	5,638	21,303	1.05	0.53
Central															
Alexander City, AL (Mirco)															
PrimeSouth Bank	No	Tallassee	238,401	1,300	1.10	11.31	3.97	10.23	12.13	10.49	478	14	321	1.24	0.80
Total/Average			238,401	1,300	1.10	11.31	3.97	10.23	12.13	10.49	478	14	321	1.24	0.80
Auburn-Opellika, AL (Micro)															
AuburnBank	No	Auburn	812,640	4,558	1.09	10.50	3.24	10.80	17.07	23.73	-	90	97	1.04	0.15
Total/Average			812,640	4,558	1.09	10.50	3.24	10.80	17.07	23.73	-	90	97	1.04	0.15

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Birmingham-Hoover, AL (Metro)															
Central State Bank	Yes	Calera	288,182	2,388	1.69	15.48	4.34	11.22	15.57	16.74	181	88	68	1.43	0.05
Peoples Southern Bank	Yes	Clanton	190,094	1,138	1.21	10.18	2.78	12.17	28.05	57.70	9	12	19	1.77	0.06
Total/Average			478,276	3,526	1.45	12.83	3.56	11.70	21.81	37.22	190	100	87	1.51	0.06
Columbus, GA-AL (Metro)															
Phenix-Girard Bank	Yes	Phenix City	172,204	880	1.05	6.84	3.30	17.72	29.42	21.47	26	23	21	1.30	1.85
Total/Average			172,204	880	1.05	6.84	3.30	17.72	29.42	21.47	26	23	21	1.30	1.85
Montgomery, AL (Metro)															
First Community Bank of Central Alabama	Yes	Wetumpka	357,193	3,784	2.13	28.39	4.25	8.16	12.60	16.76	275	92	144	2.28	0.33
River Bank & Trust	No	Prattville	855,780	4,739	1.16	10.14	4.10	10.79	13.77	16.62	960	155	125	0.94	0.41
Total/Average			1,212,973	8,523	1.65	19.27	4.18	9.48	13.19	16.69	1,235	247	269	1.33	0.39
Talladega-Sylacauga, AL (Micro)															
First Bank of Alabama	No	Talladega	520,946	4,280	1.60	11.04	4.17	12.00	18.65	14.13	465	332	495	0.89	0.18
Total/Average			520,946	4,280	1.60	11.04	4.17	12.00	18.65	14.13	465	332	495	0.89	0.18
Tuscaloosa, AL (Metro)															
Bank of Moundville	No	Moundville	92,223	246	0.53	6.43	2.54	9.90	25.76	59.83	-	16	9	1.07	0.96
Bryant Bank	Yes	Tuscaloosa	1,567,514	11,714	1.51	16.18	3.67	10.31	14.18	18.64	-	538	233	1.04	0.09
Citizens Bank	No	Greensboro	97,052	799	1.66	12.89	3.30	13.93	25.91	49.02	-	21	5	1.21	0.11
FNB of Central Alabama	No	Tuscaloosa	270,611	1,130	0.83	7.87	3.71	11.34	15.27	13.45	-	75	6	1.25	0.11
Merchants & Farmers Bank of Greene County	Yes	Eutaw	59,536	201	0.67	5.99	5.15	11.19	18.45	18.74	-	51	64	1.60	2.08
Peoples Bank of Greensboro	Yes	Greensboro	88,024	553	1.20	15.42	3.69	9.34	17.29	37.04	-	25	31	1.03	0.51
Total/Average			2,174,960	14,643	1.07	10.80	3.68	11.00	19.48	32.79	-	726	348	1.09	0.21
Other															
Farmers and Merchants Bank	No	LaFayette	161,130	897	1.16	8.83	3.65	13.81	22.86	43.70	50	14	57	1.24	0.33
Bank of York	Yes	York	97,190	384	0.81	7.76	3.26	11.34	17.78	33.57	28	8	9	0.98	0.32
Community Neighbor Bank	No	Camden	105,871	705	1.31	9.31	4.59	14.68	24.08	35.82	50	63	60	2.04	0.40
First Bank	Yes	Wadley	81,514	567	1.37	13.95	3.73	9.75	18.73	59.20	-	6	23	1.02	0.89
First Bank of Linden	No	Linden	77,170	324	0.83	5.76	3.56	14.36	24.90	55.32	-	5	235	0.99	0.00
First Cahawba Bank	No	Selma	105,741	314	0.60	4.71	4.41	12.76	18.70	19.86	35	2	8	1.05	0.29
Marion Bank and Trust Company	Yes	Marion	267,535	789	0.59	5.33	3.50	11.60	17.04	18.76	350	30	148	1.24	1.60
Robertson Banking Company	Yes	Demopolis	311,007	2,441	1.66	15.83	4.14	10.63	14.95	18.32	180	12	32	1.04	0.15
Small Town Bank	No	Wedowee	219,609	1,312	1.21	7.00	3.84	16.72	27.93	46.30	-	3	21	1.73	1.03
Sweet Water State Bank	Yes	Sweet Water	93,338	451	0.95	8.52	5.32	11.27	14.98	10.81	142	38	119	1.48	3.24
Town-Country National Bank	Yes	Camden	107,620	1,158	2.13	12.75	4.96	17.73	27.34	36.65	100	93	135	3.65	0.94
West Alabama Bank & Trust	No	Reform	609,382	3,512	1.16	8.85	3.46	12.78	18.56	26.52	250	32	199	1.01	0.14
Total/Average			2,237,107	12,854	1.15	9.05	4.04	13.12	20.65	33.74	1,185	306	1,046	1.32	0.64
North Central - Total/Average															
			7,847,507	50,564	1.27	11.45	3.77	12.01	19.05	23.78	3,579	1,838	2,684	1.21	0.40

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Gulf Coast															
Mobile, Daphne, Fairhope															
Citizens' Bank, Inc.	Yes	Robertsdale	107,998	466	0.87	7.70	4.16	11.87	20.48	26.87	-	1	17	1.56	1.89
Commonwealth National Bank	No	Mobile	47,951	(113)	(0.46)	(5.73)	3.70	8.79	27.33	27.11	-	19	15	3.07	1.60
Total/Average			155,949	353	0.21	0.99	3.93	10.33	23.91	26.99	-	20	32	1.90	1.80
Other															
AmeriFirst Bank	No	Union Springs	186,208	325	0.36	3.90	3.80	9.28	12.65	17.77	370	68	156	1.45	1.43
Brantley Bank and Trust Company	No	Brantley	68,787	316	0.93	6.47	4.79	15.20	27.89	57.66	65	152	18	1.85	0.01
CCB Community Bank	Yes	Andalusia	487,564	4,335	1.79	16.45	4.56	11.06	14.38	10.34	600	52	332	1.07	0.70
Community Bank & Trust - Alabama	No	Union Springs	47,505	65	0.27	4.75	3.49	7.82	21.18	47.43	-	14	5	5.19	3.08
First Citizens Bank	No	Luverne	244,369	1,328	1.10	8.77	4.35	12.52	18.40	16.18	300	91	305	1.56	0.37
First National Bank of Dozier	No	Dozier	35,149	91	0.53	3.84	2.89	13.63	38.53	75.59	-	-	2	1.65	0.00
Peoples Bank of Red Level	No	Red Level	15,546	93	1.17	9.95	5.30	12.59	25.18	68.86	-	13	43	0.54	1.13
Southern Independent Bank	No	Opp	223,638	1,146	1.03	9.42	3.25	12.02	19.32	39.28	10	2	8	1.10	0.41
Total/Average			1,308,766	7,699	0.90	7.94	4.05	11.77	22.19	41.64	1,345	392	869	1.32	0.73
Gulf Coast - Total/Average			1,464,715	8,052	0.55	4.46	3.99	11.05	23.05	34.31	1,345	412	901	1.37	0.84
Southeast															
Dothan, Enterprise, Eufaula, Troy															
BankSouth	Yes	Dothan	165,125	1,090	1.30	6.17	3.70	21.69	34.24	17.13	-	14	-	1.95	0.03
First National Bank of Hartford	Yes	Hartford	116,294	527	0.87	6.42	3.88	14.55	24.42	25.19	47	50	77	1.64	0.53
HNB First Bank	Yes	Headland	132,827	938	1.43	13.53	3.87	11.19	15.28	19.95	-	25	21	1.19	0.83
MidSouth Bank	Yes	Dothan	396,771	2,298	1.12	9.71	3.70	11.77	17.04	25.21	-	112	1	2.05	0.48
Samson Banking Company, Inc.	Yes	Samson	78,761	570	1.48	11.75	3.95	13.44	27.31	49.80	8	10	18	1.33	0.28
Friend Bank	Yes	Slocomb	126,248	1,078	1.74	17.95	4.49	9.83	15.22	20.26	78	39	61	1.23	1.70
SunSouth Bank	No	Dothan	125,909	53	0.08	1.58	2.85	5.46	14.94	26.46	-	181	41	1.57	1.61
Trinity Bank	No	Dothan	151,812	891	1.20	13.01	4.07	9.59	14.36	13.58	48	93	3	1.94	1.16
Citizens Bank	No	Enterprise	138,407	602	0.90	8.78	4.15	10.18	13.83	13.63	104	-	-	1.00	0.63
Commercial Bank of Ozark	Yes	Ozark	92,562	165	0.37	4.85	3.38	8.39	12.86	29.06	66	3	11	1.01	1.18
First Exchange Bank of Alabama	Yes	Louisville	135,781	280	0.42	4.31	3.70	10.62	15.71	19.64	70	72	99	1.06	1.62
First National Bank of Brundidge	No	Brundidge	90,128	288	0.64	4.22	3.60	14.89	25.74	25.48	-	19	79	1.26	0.86
Troy Bank & Trust Company	No	Troy	904,671	7,501	1.67	15.27	3.60	10.85	15.06	21.75	800	251	638	1.48	1.02
Total/Average			2,655,296	16,281	1.02	9.04	3.76	11.73	18.92	23.63	1,221	869	1,049	1.54	0.90

ALABAMA BANKS - PERFORMANCE COMPARISON - JUNE 30, 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 (%)
Other															
Bank of Brewton	No	Brewton	55,410	195	0.70	3.80	3.72	18.77	32.43	40.32	43	10	44	1.54	1.50
Bank of Evergreen	No	Evergreen	61,336	102	0.33	2.80	4.25	12.29	22.62	29.33	250	21	302	1.44	2.20
Escambia County Bank	Yes	Flomaton	71,457	496	1.36	9.27	3.68	16.02	37.89	60.35	(300)	231	2	1.96	0.84
First National Bank and Trust	Yes	Atmore	139,819	591	0.83	7.37	3.52	12.24	19.15	32.61	-	12	24	1.67	0.96
First Progressive Bank	No	Brewton	30,680	72	0.46	1.75	2.70	26.31	74.22	100.34	-	-	-	1.14	0.13
Merchants Bank	Yes	Jackson	217,882	1,232	1.14	10.11	4.06	11.97	17.19	16.41	21	188	108	1.10	1.34
Peoples Exchange Bank	No	Monroeville	65,076	151	0.47	3.23	4.75	14.92	18.38	26.68	-	-	5	0.99	0.69
United Bank	No	Atmore	651,521	6,039	1.95	23.26	3.78	9.12	13.90	30.82	588	21	807	1.04	0.81
Total/Average			1,293,181	8,878	0.91	7.70	3.81	15.21	29.47	42.11	602	483	1,292	1.18	0.99
Southeast - Total/Average															
			3,948,477	25,159	0.96	8.37	3.79	13.47	24.20	32.87	1,823	1,352	2,341	1.43	0.93