

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/ Loans (%)	NPAs/ Assets (%)
															30-90	90 +				
															\$	\$				
State Summary																				
Greater than \$10 Billion		2	169,087,590	109,840,780	1,062,385	1.28	12.69	3.17	47.55	9.82	8.01	276,721	42,642	269,589	376,462	207,482	880,454	15,458	1.47%	0.46%
\$1 Billion to \$10 Billion		15	26,489,031	17,409,421	151,246	1.17	12.91	3.53	61.33	10.41	17.80	15,733	2,336	10,431	90,843	5,015	82,630	23,874	1.30%	0.41%
\$500 Million to \$1 Billion		11	7,966,803	5,313,572	53,291	1.36	16.08	3.72	56.46	10.13	16.89	7,053	1,783	4,416	21,181	704	10,758	4,771	1.31%	0.21%
\$250 Million to \$500 Million		25	8,809,246	4,863,667	51,572	1.13	12.16	3.54	65.10	13.63	25.49	3,433	1,589	4,004	32,642	6,231	28,877	1,943	1.35%	0.43%
\$100 Million to \$250 Million		31	5,001,285	2,994,039	25,739	1.01	11.30	3.81	72.28	12.14	22.99	1,798	1,165	1,845	33,904	2,048	14,525	2,628	1.34%	0.44%
Less than \$100 Million		12	738,755	321,580	(3,663)	(1.27)	(8.65)	4.92	107.48	24.48	71.74	720	108	429	5,041	1,092	2,861	523	1.96%	0.75%
State Total		96	218,092,710	140,743,059	1,340,570	1.24	12.71	3.27	51.03	10.16	10.79	305,458	49,623	290,714	560,073	222,572	1,020,105	49,197	1.44%	0.44%
Greater than \$10 Billion																				
Regions Bank	No	Birmingham	153,039,000	97,508,000	959,000	1.25	11.90	3.60	56.20	9.47	12.73	267,000	42,000	264,000	350,000	206,000	847,000	14,000	1.66%	0.68%
Servisfirst Bank	No	Homewood	16,048,590	12,332,780	103,385	1.30	13.48	2.73	38.90	10.17	3.29	9,721	642	5,589	26,462	1,482	33,454	1,458	1.28%	0.23%
Total/Average			169,087,590	109,840,780	1,062,385	1.28	12.69	3.17	47.55	9.82	8.01	276,721	42,642	269,589	376,462	207,482	880,454	15,458	1.47%	0.46%
\$1 Billion to \$10 Billion																				
River Bank & Trust	No	Prattville	3,424,646	2,350,405	14,334	0.86	11.81	2.82	56.60	8.52	16.88	2,635	54	763	7,219	-	12,303	66	1.32%	0.36%
Bank Independent	No	Sheffield	2,705,206	1,807,326	11,581	0.85	10.55	4.55	73.60	8.28	15.85	3,150	531	2,190	29,804	2,956	1,830	759	1.33%	0.21%
Cb&S Bank, Inc.	No	Russellville	2,600,021	1,258,299	8,812	0.63	13.80	2.87	76.00	10.90	16.92	175	141	325	13,894	-	20,544	2,614	1.16%	0.89%
Southern States Bank	No	Anniston	2,573,093	2,015,434	18,728	1.50	12.79	3.76	43.70	11.52	17.57	2,303	47	900	5,808	-	3,784	33	1.28%	0.15%
Bryant Bank	Yes	Tuscaloosa	2,494,850	1,228,026	24,675	1.97	16.13	4.12	49.30	9.97	23.42	875	73	571	194	-	816	10,156	1.01%	0.44%
Southpoint Bank	No	Birmingham	1,747,935	1,545,207	8,962	1.07	12.70	3.59	53.70	8.11	4.68	2,499	83	595	7,450	36	18,341	106	1.24%	1.06%
Oakworth Capital Bank	No	Birmingham	1,631,282	1,357,150	8,547	1.08	12.42	3.51	64.60	9.42	13.95	1,243	-	-	-	-	-	5,372	1.17%	0.33%
Troy Bank & Trust Company	No	Troy	1,504,242	977,366	7,200	0.93	9.89	3.17	61.50	11.68	15.40	600	104	311	3,247	167	4,755	1,335	1.35%	0.40%
Peoples Bank Of Alabama	Yes	Cullman	1,329,857	855,948	11,862	1.87	17.73	4.52	61.20	10.46	22.51	1,030	293	836	8,825	-	1,863	-	1.75%	0.13%
United Bank	No	Atmore	1,184,596	788,759	10,440	1.71	15.41	4.48	52.50	13.37	21.83	575	276	138	3,457	1,320	6,977	1,556	1.41%	0.83%
First Us Bank	No	Birmingham	1,082,561	819,126	4,975	0.93	9.87	3.64	66.80	9.46	15.24	112	415	807	290	-	2,337	542	1.25%	0.27%
Metro Bank	No	Pell City	1,073,685	539,836	7,746	1.49	10.54	3.48	50.00	14.87	35.15	-	19	261	4,731	399	2,570	856	1.23%	0.36%
First Bank Of Alabama	No	Talladega	1,060,808	714,758	7,253	1.41	20.51	3.53	57.80	9.85	21.80	315	157	2,444	3,709	137	5,111	200	1.51%	0.51%
Citizens Bank & Trust	No	Guntersville	1,050,739	573,713	2,905	0.54	10.75	2.07	79.70	9.30	11.06	-	33	238	1,589	-	605	279	1.23%	0.08%
Auburnbank	No	Auburn	1,025,510	578,068	3,226	0.64	8.74	2.90	72.90	10.39	14.71	221	110	52	626	-	794	-	1.24%	0.08%
Total/Average			26,489,031	17,409,421	151,246	1.17	12.91	3.53	61.33	10.41	17.80	15,733	2,336	10,431	90,843	5,015	82,630	23,874	1.30%	0.41%

ALABAMA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2024

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/ Loans (%)	NPAs/ Assets (%)
															30-90	90 +				
															\$	\$				
\$500 Million to \$1 Billion																				
First Metro Bank	No	Muscle Shoals	968,207	563,221	7,922	1.63	19.93	3.52	43.60	11.60	9.66	238	20	194	498	225	148	-	0.96%	0.04%
West Alabama Bank & Trust	No	Reform	911,423	540,189	4,490	0.94	12.33	2.84	62.70	10.79	19.05	175	782	120	3,125	3	824	-	1.19%	0.08%
First Southern State Bank	No	Stevenson	807,004	454,100	4,970	1.20	18.36	3.06	57.60	9.84	19.96	135	280	305	3,465	50	178	-	1.21%	0.03%
Traditions Bank	No	Cullman	787,496	621,218	5,518	1.46	16.29	5.23	57.30	9.33	13.84	1,775	85	1,679	1,523	-	2,440	2,914	1.41%	0.68%
Midsouth Bank	Yes	Dothan	675,846	395,134	2,475	0.75	8.28	3.21	77.20	9.33	19.25	630	2	5	12	126	232	290	1.65%	0.10%
CCB Community Bank	Yes	Andalusia	675,079	497,960	5,901	1.82	17.36	4.14	54.50	9.76	17.63	600	304	423	535	-	406	85	1.29%	0.07%
Commercene Bank	No	Birmingham	663,903	560,006	4,238	1.34	12.73	3.52	39.90	11.38	15.17	1,126	-	564	-	-	-	-	1.20%	0.00%
First Southern Bank	No	Florence	628,498	536,288	3,769	1.21	12.41	3.98	48.30	10.31	10.43	1,606	33	711	3,332	63	1,753	-	1.32%	0.29%
Central State Bank	Yes	Calera	628,233	410,148	4,707	1.57	13.79	4.19	61.30	10.10	23.95	66	27	67	1,641	107	603	532	1.26%	0.20%
The Hometown Bank Of Alabama	No	Oneonta	624,434	361,838	2,555	0.80	10.23	2.86	68.50	10.25	22.15	450	160	281	4,996	-	3,324	950	1.00%	0.68%
First Community Bank Of Central Alabama	Yes	Wetumpka	596,680	373,470	6,746	2.23	35.22	4.35	50.20	8.77	14.68	252	90	67	2,054	130	850	-	1.91%	0.16%
Total/Average			7,966,803	5,313,572	53,291	1.36	16.08	3.72	56.46	10.13	16.89	7,053	1,783	4,416	21,181	704	10,758	4,771	1.31%	0.21%
\$250 Million to \$500 Million																				
Robertson Banking Company	Yes	Demopolis	472,748	320,444	4,340	1.87	16.99	3.79	54.80	10.08	19.15	-	106	60	1,226	-	1,302	-	1.50%	0.28%
Peoples Independent Bank	Yes	Boaz	446,820	187,752	4,143	1.78	19.64	3.75	51.60	9.49	38.05	25	11	29	538	-	608	777	1.03%	0.31%
Evabank	No	Eva	434,596	325,245	5,095	2.41	8.28	5.63	44.40	28.39	30.10	250	87	156	1,980	-	4,859	82	2.39%	1.14%
Cullman Savings Bank	No	Cullman	421,029	350,335	1,496	0.71	3.88	3.60	77.00	19.16	7.50	(132)	18	300	1,173	-	11	-	0.82%	0.00%
First Jackson Bank	No	Stevenson	417,434	306,152	3,396	1.65	14.46	3.34	38.30	12.98	11.53	270	26	328	3,323	-	198	-	1.02%	0.05%
Merit Bank	No	Huntsville	406,750	275,645	560	0.30	3.12	2.74	81.10	9.56	24.40	277	1	-	383	151	449	-	0.99%	0.15%
Noblebank & Trust	No	Anniston	400,851	254,522	2,375	1.18	18.88	3.98	60.40	10.44	26.20	628	51	930	176	-	1,669	-	1.34%	0.37%
The Exchange Bank Of Alabama	No	Altoona	373,856	200,193	1,694	0.87	8.24	3.33	66.40	13.99	24.00	100	14	123	390	-	536	-	1.35%	0.14%
State Bank & Trust	Yes	Winfield	370,192	175,612	812	0.44	11.05	2.09	80.70	9.15	27.40	76	8	39	2,440	23	798	-	1.20%	0.22%
First Citizens Bank	No	Luverne	362,068	213,837	2,446	1.38	13.24	3.80	56.00	13.42	19.22	100	36	123	579	33	6,681	-	1.58%	1.85%
Southern Independent Bank	No	Opp	359,153	146,738	1,400	0.78	7.90	2.70	63.90	13.80	45.58	(31)	9	14	287	-	287	-	1.19%	0.08%
Premier Bank Of The South	Yes	Cullman	353,579	192,011	1,874	1.09	12.14	4.00	70.90	9.05	28.01	350	43	367	243	5	37	-	1.02%	0.01%
First National Bank	Yes	Hamilton	350,527	142,142	4,624	2.49	14.05	4.55	46.20	17.13	45.82	255	78	263	427	-	194	35	1.33%	0.07%
Pinnacle Bank	No	Jasper	345,458	125,120	2,027	1.18	33.66	3.35	61.20	11.63	20.82	-	8	60	775	-	-	-	1.92%	0.00%
The Bank Of Vernon	No	Vernon	339,382	221,386	2,459	1.47	8.69	3.94	51.90	18.51	28.09	220	14	327	2,519	-	1,558	240	1.01%	0.53%
Marion Community Bank	Yes	Marion	331,782	192,014	737	0.44	6.93	2.87	85.70	9.95	18.95	-	767	11	786	-	3,617	72	1.89%	1.11%
First State Bank Of Dekalb County, Inc.	No	Fort Payne	325,424	170,622	3,840	2.37	23.58	5.39	39.90	11.76	32.05	266	122	167	5,790	2,092	2,735	12	1.27%	1.49%
The Citizens Bank Of Winfield	No	Winfield	317,388	85,404	(293)	(0.16)	(2.36)	1.01	116.10	16.39	17.29	-	48	182	976	-	50	110	1.26%	0.05%
Firststate Bank	No	Lineville	317,035	150,035	1,879	1.20	21.43	3.47	61.40	11.98	29.85	100	79	132	995	65	41	-	1.37%	0.03%
Amerifirst Bank	No	Montgomery	316,940	244,211	1,718	1.09	11.05	4.08	63.40	10.52	11.07	58	-	22	157	-	492	-	1.12%	0.16%
Farmers & Merchants Bank	No	Piedmont	286,851	139,817	1,366	0.95	10.93	3.90	73.90	12.70	26.35	-	22	42	1,924	879	16	373	1.53%	0.44%
Phenix-Girard Bank	Yes	Phenix City	282,643	79,718	1,070	0.91	NM	2.58	72.00	17.47	12.13	21	13	23	591	95	93	242	1.51%	0.15%
Farmers And Merchants Bank	No	Lafayette	271,693	111,425	1,113	0.82	15.56	2.70	62.70	11.55	24.66	135	21	137	2,492	212	901	-	0.88%	0.41%
22Nd State Bank	Yes	Louisville	252,589	189,198	320	0.25	1.85	5.71	89.10	11.11	13.28	465	4	140	2,392	2,644	1,405	-	1.58%	1.60%
First Bank Of Boaz	No	Boaz	252,458	64,089	1,081	0.89	8.61	2.13	58.40	20.65	55.73	-	3	29	80	32	340	-	1.62%	0.15%
Total/Average			8,809,246	4,863,667	51,572	1.13	12.16	3.54	65.10	13.63	25.49	3,433	1,589	4,004	32,642	6,231	28,877	1,943	1.35%	0.43%

ALABAMA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2024

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															30-90	90 +				
															\$	\$				
\$100 Million to \$250 Million																				
The Citizens Bank	No	Enterprise	245,443	168,332	847	0.67	10.17	3.07	67.80	8.80	21.09	150	5	291	3,033	39	171	-	1.03%	0.09%
Hnb First Bank	Yes	Headland	230,323	164,268	1,423	1.23	11.07	4.14	71.10	9.84	16.53	62	12	9	667	-	22	-	1.10%	0.01%
First Financial Bank	Yes	Bessemer	226,949	115,290	1,333	1.18	66.04	3.48	75.40	10.37	4.45	10	1	14	343	1	243	-	1.15%	0.11%
Union State Bank	No	Pell City	217,034	78,735	(102)	(0.10)	(3.49)	2.96	102.70	8.72	25.08	-	265	13	584	138	261	-	1.43%	0.18%
First National Bank And Trust	Yes	Atmore	213,417	136,856	1,256	1.17	13.81	3.65	72.10	12.17	23.77	(143)	1	24	52	-	-	-	1.52%	0.00%
Community Spirit Bank	Yes	Red Bay	205,250	131,100	1,099	1.08	12.34	3.97	71.80	9.39	24.54	121	62	44	52	-	7	328	1.23%	0.16%
Friend Bank	Yes	Slocomb	203,423	126,693	4,352	4.43	29.39	4.59	36.80	13.37	32.13	112	21	13	259	61	671	70	1.91%	0.39%
Liberty Bank	No	Geraldine	202,565	137,903	1,255	1.27	11.84	4.31	61.10	11.69	25.76	120	5	13	1,050	69	393	-	1.01%	0.23%
Banksouth	Yes	Dothan	202,515	167,892	1,162	1.13	4.69	3.36	63.10	19.83	12.74	-	-	-	388	-	37	-	1.68%	0.02%
First Federal Bank, A FSB	Yes	Tuscaloosa	187,679	137,154	(73)	(0.08)	(0.85)	2.19	101.10	7.75	7.39	-	8	-	308	160	808	378	1.00%	0.53%
Peopelstrust Bank	No	Hamilton	184,875	127,926	1,115	1.22	13.28	3.49	56.50	10.20	20.21	42	1	17	2,041	-	352	-	1.51%	0.19%
First Cahawba Bank	No	Selma	178,325	117,105	908	1.01	13.99	4.48	70.80	10.21	18.66	(225)	275	5	96	-	90	91	1.08%	0.10%
North Alabama Bank	No	Hazel Green	174,973	135,334	1,198	1.37	14.90	5.06	60.90	9.61	11.81	80	1	-	265	-	179	-	1.10%	0.10%
Community Neighbor Bank	No	Camden	169,837	89,973	846	1.05	9.85	4.41	67.20	11.35	18.51	150	74	129	1,173	6	1,090	101	1.50%	0.70%
Millennial Bank	No	Leeds	167,094	125,944	412	0.51	6.75	4.41	78.10	8.72	12.73	193	1	292	256	-	112	-	1.05%	0.07%
First Fidelity Bank	No	Fort Payne	155,457	75,016	718	0.94	12.01	3.55	56.90	10.21	37.56	274	2	76	125	-	479	54	1.44%	0.34%
Citizens' Bank, Inc.	Yes	Robertsdale	152,985	79,522	252	0.33	3.70	2.85	86.70	10.06	40.91	-	-	4	1,506	-	131	-	1.14%	0.09%
First National Bank Of Hartford	Yes	Hartford	149,218	85,586	341	0.48	3.73	3.86	89.00	14.32	3.96	78	11	133	2,285	153	436	925	0.95%	1.01%
Valley State Bank	No	Russellville	148,219	79,723	894	1.13	7.26	3.70	58.10	18.41	22.01	120	1	10	2,444	403	289	-	2.25%	0.47%
First State Bank Of The South, Inc.	No	Sulligent	129,339	60,820	500	0.82	6.06	3.45	73.40	15.75	34.20	4	1	9	505	298	44	89	1.00%	0.33%
Sweet Water State Bank	Yes	Sweet Water	126,867	71,883	1,350	2.20	18.98	6.57	56.20	11.14	23.05	350	37	302	864	288	846	282	1.31%	1.12%
Bank Of Moundville	No	Moundville	123,513	53,280	181	0.30	2.75	2.41	85.50	17.14	6.72	35	1	29	454	-	14	-	0.88%	0.01%
Town-Country National Bank	No	Camden	119,901	56,691	547	0.85	4.03	4.19	73.60	21.15	43.51	15	89	165	3,163	-	2,915	-	2.06%	2.43%
Citizens Bank, The	No	Greensboro	116,554	40,378	687	1.20	13.87	2.95	52.80	13.06	44.26	10	5	3	497	291	132	-	1.41%	0.36%
Merchants & Farmers Bank Of Greene County	Yes	Eutaw	114,516	71,906	683	1.20	10.40	3.81	67.40	11.72	17.12	-	98	18	3,083	-	2,352	65	1.57%	2.11%
The Southern Bank Company	No	Gadsden	113,728	59,759	767	1.40	11.34	7.27	73.70	15.92	35.63	155	46	12	1,874	12	172	-	1.94%	0.16%
The Commercial Bank Of Ozark	Yes	Ozark	112,672	56,100	59	0.10	3.10	2.78	93.90	8.15	26.02	50	6	34	684	80	540	-	0.93%	0.53%
The Samson Banking Company	Yes	Samson	110,904	41,335	1,128	2.04	13.08	3.42	53.20	14.83	52.61	10	6	16	107	22	17	-	1.55%	0.04%
Brantley Bank & Trust Company	No	Brantley	108,215	70,332	187	0.35	4.30	3.70	89.10	11.08	15.27	10	58	57	3,855	24	857	245	1.03%	1.04%
First Community Bank Of Cullman	No	Cullman	106,971	84,099	118	0.22	1.78	3.44	91.70	12.88	11.50	-	29	56	1,390	-	390	-	1.63%	0.36%
Peoples Bank Of Greensboro	Yes	Greensboro	102,524	47,104	296	0.52	19.99	2.66	82.90	8.53	22.99	15	43	57	501	3	475	-	1.00%	0.47%
Total/Average			5,001,285	2,994,039	25,739	1.01	11.30	3.81	72.28	12.14	22.99	1,798	1,165	1,845	33,904	2,048	14,525	2,628	1.34%	0.44%

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															\$	\$				
Less than \$100 Million																				
Farmers & Merchants Bank	No	Waterloo	97,621	5,271	(2,294)	(4.09)	(49.52)	0.88	79.90	16.37	51.76	-	9	4	142	87	-	-	3.30%	0.09%
Peoples Exchange Bank	No	Monroeville	97,619	59,071	135	0.27	2.86	3.47	87.00	12.11	28.85	16	12	43	1,292	916	955	185	1.30%	2.11%
Bank Of Walker County	Yes	Jasper	93,924	72,151	590	1.27	11.13	4.74	72.10	10.25	17.33	65	6	2	640	-	26	-	1.07%	0.03%
Bank Of Evergreen	No	Evergreen	77,675	31,285	123	0.33	3.71	2.71	81.20	13.24	44.66	-	7	9	114	-	287	126	1.77%	0.53%
Commonwealth National Bank	No	Mobile	67,886	23,613	(95)	(0.29)	(2.40)	3.84	116.20	15.79	27.66	-	11	10	106	-	363	-	2.59%	0.53%
Lifesteps Bank & Trust	No	Union Springs	61,077	16,424	(899)	(2.79)	(26.60)	3.73	165.30	22.40	62.19	60	7	19	832	89	406	-	5.98%	0.81%
Local Bank	No	Tuscaloosa	60,412	42,300	(463)	(1.67)	(5.88)	4.68	128.50	25.25	28.82	55	23	12	838	-	156	-	1.03%	0.26%
Dozier Bank	No	Dozier	54,802	22,480	236	0.83	3.97	2.91	59.30	25.07	65.00	27	-	-	562	-	37	-	1.05%	0.07%
Bank Of Brewton	No	Brewton	46,137	18,480	(17)	(0.07)	(0.41)	3.68	79.60	23.19	44.86	229	-	225	12	-	-	-	1.27%	0.00%
First Progressive Bank	No	Brewton	32,981	10,749	61	0.37	1.41	3.37	78.80	26.20	72.39	26	-	-	276	-	81	-	1.24%	0.25%
Nova Bank	No	Huntsville	30,912	9,293	(513)	(3.63)	(4.02)	20.28	161.40	89.03	381.29	135	-	-	-	-	-	-	1.45%	0.00%
Alamerica Bank	No	Birmingham	17,709	10,463	(527)	(5.81)	(38.08)	4.69	180.40	14.90	36.08	107	33	105	227	-	550	212	1.43%	4.30%
Total/Average			738,755	321,580	(3,663)	(1.27)	(8.65)	4.92	107.48	24.48	71.74	720	108	429	5,041	1,092	2,861	523	1.96%	0.75%