

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	173,268,779	109,331,836	2,282,774	1.36	13.51	3.23	46.20	9.58	8.64	508,587	106,272	574,685	488,420	223,965	967,501	16,531	1.49%	0.48%
\$1 Billion to \$10 Billion		14	26,901,950	17,689,492	314,209	1.24	13.29	3.63	59.70	10.50	19.66	43,912	5,957	34,663	91,428	5,992	126,889	30,220	1.30%	0.66%
\$500 Million to \$1 Billion		12	9,291,196	6,094,665	117,103	1.33	15.30	3.68	57.41	10.15	18.08	15,185	3,078	10,484	35,143	1,970	29,650	4,167	1.31%	0.40%
\$250 Million to \$500 Million		24	8,879,205	5,053,642	101,026	1.13	15.17	3.65	64.97	12.87	25.20	8,543	3,148	8,287	45,602	5,867	29,439	2,342	1.30%	0.43%
\$100 Million to \$250 Million		32	5,281,592	3,079,993	53,883	1.02	11.44	3.84	71.02	12.03	24.84	4,568	2,197	4,360	35,138	6,700	15,199	2,085	1.36%	0.48%
Less than \$100 Million		11	682,435	293,915	(6,451)	(1.29)	(7.65)	3.65	109.36	22.64	45.87	1,084	197	742	3,941	318	4,577	511	1.74%	0.89%
State Total		95	224,305,157	141,543,543	2,862,544	1.32	13.51	3.33	49.80	9.94	11.50	581,879	120,849	633,221	699,672	244,812	1,173,255	55,856	1.45%	0.50%
Greater than \$10 Billion																				
Regions Bank	No	Birmingham	155,918,000	96,726,000	2,053,000	1.32	12.48	3.62	55.10	9.21	12.84	487,000	103,000	561,000	428,000	221,000	928,000	14,000	1.67%	0.73%
Servisfirst Bank	No	Homewood	17,350,779	12,605,836	229,774	1.40	14.53	2.84	37.30	9.94	4.44	21,587	3,272	13,685	60,420	2,965	39,501	2,531	1.30%	0.23%
Total/Average			173,268,779	109,331,836	2,282,774	1.36	13.51	3.23	46.20	9.58	8.64	508,587	106,272	574,685	488,420	223,965	967,501	16,531	1.49%	0.48%
\$1 Billion to \$10 Billion																				
River Bank & Trust	No	Prattville	3,581,063	2,486,822	32,154	0.94	12.61	2.93	54.60	8.56	15.07	5,787	742	3,431	6,512	8	8,513	121	1.29%	0.24%
Southern States Bank	No	Anniston	2,850,032	2,226,569	39,630	1.49	12.49	3.83	44.20	11.45	17.00	4,924	406	1,403	9,648	99	6,433	-	1.27%	0.22%
Bank Independent	No	Sheffield	2,814,773	1,840,890	25,817	0.94	11.41	4.62	72.60	8.49	18.18	4,700	1,112	4,557	32,161	2,740	4,105	5	1.29%	0.24%
Bryant Bank	Yes	Tuscaloosa	2,739,282	1,311,321	49,120	1.95	15.81	4.12	49.60	9.91	31.20	1,955	165	916	1,269	-	1,243	10,156	1.01%	0.42%
Cb&S Bank, Inc.	No	Russellville	2,680,927	1,426,808	20,771	0.74	15.31	3.05	71.70	11.13	14.18	3,456	239	1,842	7,465	-	21,806	1,815	1.16%	0.88%
Oakworth Capital Bank	No	Birmingham	1,787,764	1,455,238	17,783	1.08	12.35	3.58	63.90	9.51	16.55	2,922	-	480	-	-	325	5,372	1.12%	0.32%
Southpoint Bank	No	Birmingham	1,786,096	1,530,722	17,015	0.98	11.74	3.41	52.60	8.11	10.19	8,400	181	6,872	4,509	921	38,483	5,708	1.20%	2.51%
Troy Bank & Trust Company	No	Troy	1,517,551	998,005	16,394	1.06	10.63	3.30	59.30	12.00	14.22	1,208	194	979	4,289	-	6,458	1,934	1.32%	0.54%
United Bank	No	Atmore	1,394,003	873,258	23,773	1.82	15.39	4.67	51.20	14.46	26.84	4,356	503	4,109	4,991	1,084	12,472	2,841	1.42%	1.13%
Peoples Bank Of Alabama	Yes	Cullman	1,352,190	874,867	24,541	1.90	17.45	4.50	61.20	10.73	22.65	1,602	1,170	2,000	12,221	-	1,710	-	1.75%	0.12%
First Bank Of Alabama	No	Talladega	1,140,972	704,488	16,358	1.54	21.99	3.56	58.50	9.90	22.71	3,030	400	5,291	2,273	113	17,037	-	1.55%	1.50%
Metro Bank	No	Pell City	1,125,263	561,165	16,375	1.53	10.99	3.50	48.30	13.70	34.41	950	44	516	4,442	1,027	3,368	480	1.37%	0.43%
First Us Bank	No	Birmingham	1,100,842	823,039	9,621	0.89	9.34	3.57	66.00	9.50	13.95	622	676	1,814	602	-	3,949	1,509	1.24%	0.50%
Citizens Bank & Trust	No	Guntersville	1,031,192	576,300	4,857	0.46	8.52	2.17	82.10	9.53	18.15	-	125	453	1,046	-	987	279	1.20%	0.12%
Total/Average			26,901,950	17,689,492	314,209	1.24	13.29	3.63	59.70	10.50	19.66	43,912	5,957	34,663	91,428	5,992	126,889	30,220	1.30%	0.66%

ALABAMA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 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	981,881	569,315	15,726	1.59	18.69	3.54	43.30	11.49	17.41	1,494	42	432	417	545	779	-	1.13%	0.13%
Auburnbank	No	Auburn	976,852	564,017	6,609	0.65	8.67	2.93	71.60	10.49	10.99	37	197	184	828	-	503	-	1.22%	0.05%
West Alabama Bank & Trust	No	Reform	972,069	592,685	8,908	0.93	11.74	2.94	63.40	10.91	19.11	950	604	280	3,723	2	5,372	1,989	1.16%	0.75%
First Southern State Bank	No	Stevenson	822,277	460,873	9,018	1.07	15.76	3.05	59.30	9.89	21.81	730	637	1,208	2,951	-	967	60	1.21%	0.12%
Traditions Bank	No	Cullman	803,742	629,782	10,797	1.39	15.30	5.14	59.40	9.48	14.75	3,557	238	3,137	1,464	-	2,156	827	1.45%	0.37%
Commerceone Bank	No	Birmingham	776,451	610,445	9,833	1.46	14.23	3.56	40.40	10.58	21.88	1,295	268	564	-	-	-	-	1.20%	0.00%
Midsouth Bank	Yes	Dothan	693,603	405,563	5,107	0.76	8.18	3.32	75.50	9.50	18.99	745	11	6	27	2	224	-	1.68%	0.03%
First Southern Bank	No	Florence	679,143	550,325	7,695	1.22	12.27	3.95	51.10	10.32	15.74	2,505	57	1,918	14,087	1,179	15,446	-	1.24%	2.45%
Central State Bank	Yes	Calera	665,959	438,921	10,091	1.61	14.26	4.13	59.30	9.61	22.53	853	147	744	6,129	155	244	175	1.22%	0.09%
CCB Community Bank	Yes	Andalusia	664,753	493,969	13,007	1.97	18.65	4.20	53.50	9.75	17.95	800	460	965	538	3	29	-	1.27%	0.00%
First Community Bank Of Central Alabama	Yes	Wetumpka	631,953	403,376	13,284	2.19	32.39	4.42	49.00	8.74	16.32	1,294	150	430	2,024	84	1,065	15	1.91%	0.18%
The Hometown Bank Of Alabama	No	Oneonta	622,513	375,394	7,028	1.10	13.47	2.97	63.10	11.06	19.44	925	267	616	2,955	-	2,865	1,101	1.03%	0.64%
Total/Average			9,291,196	6,094,665	117,103	1.33	15.30	3.68	57.41	10.15	18.08	15,185	3,078	10,484	35,143	1,970	29,650	4,167	1.31%	0.40%
\$250 Million to \$500 Million																				
Robertson Banking Company	Yes	Demopolis	466,500	326,277	7,963	1.70	15.02	3.90	56.30	9.67	17.64	-	139	162	1,807	-	532	-	1.45%	0.11%
Evabank	No	Eva	453,776	356,913	9,848	2.28	7.89	5.71	47.50	27.74	24.02	848	284	363	4,155	-	5,273	134	2.29%	1.19%
Peoples Independent Bank	Yes	Boaz	452,245	191,963	8,431	1.83	19.11	3.87	52.20	9.50	37.82	125	14	148	528	92	660	-	1.00%	0.17%
Merit Bank	No	Huntsville	433,474	302,226	1,351	0.33	3.69	2.81	76.70	8.86	20.32	564	2	-	447	5	522	-	1.00%	0.12%
Cullman Savings Bank	No	Cullman	430,116	356,259	3,694	0.86	4.74	3.66	73.60	18.50	9.34	(407)	301	308	4,102	101	-	-	0.81%	0.02%
First Jackson Bank	No	Stevenson	429,064	298,410	6,059	1.46	12.41	3.35	41.80	13.29	16.81	506	79	597	2,054	35	6	400	1.05%	0.10%
Noblebank & Trust	No	Anniston	415,456	252,053	5,028	1.24	19.07	3.99	59.40	10.53	29.75	1,327	117	2,162	1,714	-	378	-	1.20%	0.09%
The Exchange Bank Of Alabama	No	Altoona	382,173	207,379	3,769	0.97	8.87	3.33	64.70	14.20	24.62	150	23	333	364	33	314	-	1.23%	0.09%
First Citizens Bank	No	Luverne	378,276	212,888	4,961	1.37	12.87	3.86	58.10	13.37	18.81	200	66	204	1,668	17	6,593	-	1.61%	1.75%
Southern Independent Bank	No	Opp	377,356	161,910	3,080	0.84	8.33	2.73	64.70	13.65	44.94	241	20	78	564	-	194	17	1.12%	0.06%
State Bank & Trust	Yes	Winfield	376,950	189,062	1,941	0.51	11.80	2.19	77.70	8.72	26.68	120	14	94	2,602	483	1,079	8	1.11%	0.42%
Premier Bank Of The South	Yes	Cullman	367,511	201,000	3,958	1.12	12.24	4.04	70.90	9.08	28.54	650	101	542	154	27	42	-	1.07%	0.02%
The Bank Of Vernon	No	Vernon	363,582	237,492	4,507	1.31	7.78	4.01	57.60	17.81	28.39	443	418	499	1,508	54	1,803	416	1.11%	0.63%
First National Bank	Yes	Hamilton	356,325	148,798	8,435	2.30	12.33	4.53	50.00	17.97	47.61	419	127	463	2,539	81	249	35	1.29%	0.10%
Pinnacle Bank	No	Jasper	345,658	131,789	4,183	1.17	30.76	3.21	60.30	11.09	22.77	-	40	148	1,252	-	-	-	1.78%	0.00%
Marion Community Bank	Yes	Marion	345,388	195,350	1,927	0.56	8.48	2.90	82.30	9.36	26.62	-	847	143	367	30	3,044	42	1.83%	0.90%
First State Bank Of Dekalb County, Inc.	No	Fort Payne	344,426	178,993	7,037	2.16	20.47	5.37	43.50	12.05	33.59	754	203	448	3,999	717	3,095	925	1.33%	1.38%
Amerifirst Bank	No	Montgomery	334,279	263,290	3,605	1.09	11.49	4.15	62.30	9.33	11.50	283	24	95	1,105	-	1,623	-	1.10%	0.49%
Firststate Bank	No	Lineville	333,016	150,542	3,485	1.07	18.94	3.42	64.30	11.06	33.44	231	119	290	939	583	179	-	1.37%	0.23%
22Nd State Bank	Yes	Louisville	331,583	260,806	2,509	0.92	7.04	6.24	78.70	9.16	14.17	1,413	15	266	5,893	2,865	2,333	-	1.46%	1.57%
Phenix-Girard Bank	Yes	Phenix City	309,995	77,091	2,307	0.87	93.28	2.56	71.50	13.60	22.26	33	23	38	85	95	502	209	1.57%	0.26%
Farmers & Merchants Bank	No	Piedmont	295,012	146,050	2,455	0.85	9.43	3.94	76.90	12.53	26.20	-	22	132	5,514	544	6	-	1.40%	0.19%
Farmers And Merchants Bank	No	Lafayette	286,086	116,774	2,338	0.85	15.35	2.77	62.00	11.25	27.28	350	47	183	784	55	954	-	1.00%	0.35%
The Citizens Bank Of Winfield	No	Winfield	270,958	90,327	(1,845)	(0.52)	(7.29)	1.13	106.30	16.44	11.76	293	103	591	1,458	50	58	156	1.11%	0.10%
Total/Average			8,879,205	5,053,642	101,026	1.13	15.17	3.65	64.97	12.87	25.20	8,543	3,148	8,287	45,602	5,867	29,439	2,342	1.30%	0.43%

ALABAMA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2024

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															30-90 \$	90 + \$				
\$100 Million to \$250 Million																				
HNB First Bank	Yes	Headland	240,389	168,242	3,409	1.47	12.84	4.20	66.40	9.87	21.79	212	24	112	775	-	141	-	1.11%	0.06%
First Bank Of Boaz	No	Boaz	240,129	64,608	2,288	0.93	8.86	2.31	56.80	21.06	52.51	-	22	63	61	4	340	-	1.59%	0.14%
First Financial Bank	Yes	Bessemer	227,619	115,238	2,642	1.16	52.78	3.60	74.20	10.25	3.80	102	2	34	1,063	-	229	-	1.21%	0.10%
Union State Bank	No	Pell City	225,938	76,443	(179)	(0.08)	(2.83)	2.97	104.50	8.30	29.36	-	278	26	189	-	166	-	1.48%	0.07%
The Citizens Bank	No	Enterprise	223,497	158,412	1,866	0.76	10.76	3.18	68.30	9.84	18.77	162	6	421	2,128	35	351	-	1.01%	0.17%
First National Bank And Trust	Yes	Atmore	217,095	137,874	1,776	0.82	9.55	3.38	78.90	11.74	25.04	-	4	32	156	-	1,969	-	1.50%	0.91%
Banksouth	Yes	Dothan	209,643	164,155	2,625	1.28	5.26	3.44	60.30	19.40	19.83	-	-	-	40	-	37	-	1.71%	0.02%
Community Spirit Bank	Yes	Red Bay	209,453	133,019	2,848	1.37	15.52	4.10	68.30	9.49	25.36	184	211	99	137	-	68	299	1.33%	0.18%
Liberty Bank	No	Geraldine	206,925	141,227	2,677	1.33	12.25	4.37	60.80	11.57	23.86	220	10	58	1,402	36	245	-	1.03%	0.14%
Friend Bank	Yes	Slocomb	204,200	127,756	5,890	2.91	18.72	4.51	48.40	13.37	29.76	137	64	35	992	17	909	-	1.93%	0.32%
Peoplestrust Bank	No	Hamilton	188,887	131,842	2,014	1.09	11.62	3.51	57.70	10.50	20.59	221	5	86	1,965	-	1,369	-	1.53%	0.72%
First Cahawba Bank	No	Selma	187,736	128,943	1,762	0.96	13.00	4.67	68.60	9.89	16.73	382	299	314	186	-	53	37	1.06%	0.05%
North Alabama Bank	No	Hazel Green	177,731	139,545	2,443	1.39	14.79	5.04	61.00	9.94	10.80	60	31	15	667	-	297	-	1.10%	0.17%
Millennial Bank	No	Leeds	170,993	126,751	1,026	0.61	8.12	4.35	76.20	8.68	13.05	277	1	392	54	1,776	251	-	1.03%	1.19%
Community Neighbor Bank	No	Camden	167,229	88,790	1,813	1.11	10.28	4.49	65.50	11.51	20.88	300	99	335	1,739	25	1,504	431	1.48%	1.17%
First Federal Bank, A FSB	Yes	Tuscaloosa	163,210	120,384	(746)	(0.43)	(4.39)	2.25	105.40	7.45	9.13	-	35	6	1,762	421	497	102	1.15%	0.53%
First National Bank Of Hartford	Yes	Hartford	156,697	88,168	1,490	1.01	7.81	4.02	81.40	12.68	4.46	140	97	225	2,586	653	632	1,015	0.99%	1.47%
First Fidelity Bank	No	Fort Payne	154,798	75,908	1,394	0.90	11.23	3.44	61.90	10.43	37.41	304	5	141	92	1,400	1,237	47	1.38%	1.73%
Citizens' Bank, Inc.	Yes	Robertsdale	151,433	79,113	745	0.49	5.26	2.90	83.10	10.45	42.02	30	2	57	19	-	162	-	1.12%	0.11%
Valley State Bank	No	Russellville	150,063	82,262	1,762	1.11	6.97	3.85	59.30	18.68	23.21	240	2	46	1,655	343	221	-	2.29%	0.38%
Sweet Water State Bank	Yes	Sweet Water	144,780	73,385	2,493	2.01	16.93	6.59	58.90	11.66	29.40	765	126	742	2,623	214	205	39	1.37%	0.32%
First State Bank Of The South, Inc.	No	Sulligent	126,231	61,471	1,071	0.87	6.33	3.56	74.60	15.86	35.91	14	3	14	976	469	48	35	1.00%	0.44%
Merchants & Farmers Bank Of Greene County	Yes	Eutaw	125,965	72,556	1,482	1.28	10.67	3.92	66.60	11.66	19.15	150	100	239	2,685	-	1,039	-	1.46%	0.82%
Citizens Bank, The	No	Greensboro	121,847	38,673	1,183	1.01	11.53	2.92	57.90	11.97	47.38	36	9	22	715	340	149	-	1.50%	0.40%
The Southern Bank Company	No	Gadsden	117,789	59,253	1,316	1.16	9.31	7.42	74.20	15.27	37.30	597	46	66	4,423	2	400	-	2.61%	0.34%
Bank Of Moundville	No	Moundville	117,155	56,787	698	0.58	5.10	2.51	76.90	17.41	14.91	(55)	194	63	342	122	11	-	0.94%	0.11%
The Samson Banking Company	Yes	Samson	115,810	41,611	2,091	1.87	11.49	3.55	53.80	14.91	58.13	44	30	75	264	24	-	-	1.98%	0.02%
The Commercial Bank Of Ozark	Yes	Ozark	115,220	52,814	684	0.58	16.78	2.86	83.90	8.71	29.97	100	6	40	660	36	726	-	1.07%	0.64%
Peoples Bank Of Greensboro	Yes	Greensboro	109,865	50,447	1,026	0.90	28.72	2.77	68.50	8.13	23.59	283	59	106	342	-	469	-	1.40%	0.43%
Brantley Bank & Trust Company	No	Brantley	109,586	74,400	503	0.46	5.62	3.94	85.40	10.63	13.36	52	63	66	3,316	783	1,237	80	1.02%	1.92%
First Community Bank Of Cullman	No	Cullman	103,568	80,931	674	0.65	5.14	3.54	90.60	13.06	11.49	(514)	351	403	590	-	213	-	1.04%	0.21%
Bank Of Walker County	Yes	Jasper	100,111	68,985	1,117	1.19	10.18	4.82	74.20	10.48	25.78	125	13	27	534	-	24	-	1.18%	0.02%
Total/Average			5,281,592	3,079,993	53,883	1.02	11.44	3.84	71.02	12.03	24.84	4,568	2,197	4,360	35,138	6,700	15,199	2,085	1.36%	0.48%

ALABAMA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 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 + \$					
Less than \$100 Million																					
Farmers & Merchants Bank	No	Waterloo	95,472	5,631	(2,398)	(2.22)	(25.51)	0.98	100.10	17.20	56.56	-	21	4	137	32	-	-	3.30%	0.03%	
Peoples Exchange Bank	No	Monroeville	93,855	55,519	392	0.39	4.06	3.60	84.20	12.27	31.05	16	19	92	854	138	1,510	164	1.30%	1.93%	
Local Bank	No	Tuscaloosa	78,250	51,330	(1,058)	(1.77)	(6.81)	4.74	121.30	19.79	18.44	130	34	11	125	-	805	-	1.02%	1.03%	
Bank Of Evergreen	No	Evergreen	77,436	31,435	368	0.47	5.30	2.79	77.50	12.85	43.67	5	64	113	259	-	124	14	1.63%	0.18%	
Lifesteps Bank & Trust	No	Union Springs	73,675	27,321	(2,121)	(3.09)	(26.68)	3.61	167.70	18.25	57.22	270	14	365	342	4	474	-	3.12%	0.65%	
Commonwealth National Bank	No	Mobile	66,375	24,672	34	0.05	0.42	3.74	106.30	15.48	31.48	(50)	12	19	174	-	349	-	2.25%	0.53%	
Dozier Bank	No	Dozier	55,198	21,558	492	0.86	4.06	3.00	56.90	25.46	68.50	35	-	28	441	-	179	283	1.00%	0.84%	
Nova Bank	No	Huntsville	46,951	37,731	(1,291)	(4.02)	(5.11)	5.36	148.00	63.82	39.19	515	-	-	-	-	-	-	1.36%	0.00%	
Bank Of Brewton	No	Brewton	44,831	18,271	(69)	(0.15)	(0.81)	4.08	101.90	23.54	44.88	41	-	5	110	144	637	-	1.46%	1.74%	
First Progressive Bank	No	Brewton	32,651	10,604	151	0.46	1.74	3.33	78.20	26.90	74.92	15	-	-	410	-	99	-	1.15%	0.30%	
Alamerica Bank	No	Birmingham	17,741	9,843	(951)	(5.21)	(34.84)	4.88	160.90	13.49	38.64	107	33	105	1,089	-	400	50	1.52%	2.54%	
Total/Average			682,435	293,915	(6,451)	(1.29)	(7.65)	3.65	109.36	22.64	45.87	1,084	197	742	3,941	318	4,577	511	1.74%	0.89%	