

Health

About DepositAccounts.com

DepositAccounts.com is the largest and most comprehensive online publication in the U.S. dedicated to banking and deposits product information for consumers. It covers every federally insured bank and credit union and utilizes its patented technology to track approximately 275,000 consumer deposit rates, each updated nightly. The site features more than 11,000 editorial articles detailing depository strategies and highlighting current bank rates and offers. It is also home to one of the largest communities of depositors on the Web, hosting more than 100,000 comments, customer reviews, and forum threads.

A+

Data as of Q4 2017

Learn why bank health matters (/banks/health)



Health Scores

DepositAccounts assigns Banks a Health Rating from A+ to F



Only 11% of all Banks receive an A+ Rating

Health Grade Components

A+ Texas Ratio ▼ **C+** Texas Ratio Trend ▲ ▼ **A+** Deposit Growth ▼ **A+** Capitalization ▼

The Texas Ratio for First Bank of Boaz experienced no significant changes from 0.01% as of December 31, 2016 to 0.07% as of December 31, 2017, resulting in a negative change of 405.55%. This indicates that the balance sheet and financial strength for First Bank of Boaz has had no significant changes in recent periods.



First Bank of Boaz

OVERALL

FDIC Certificate #	2784 (https://www5.fdic.gov/idasp/externalConfirmation.asp?inCert1=2784)
Year Established	1906
Employees	26
Primary Regulator	FDIC

PROFIT MARGIN

Return on Assets - YTD	1.93%
Return on Equity - YTD	10.92%
Annual Interest Income	\$8.1MM

ASSETS AND LIABILITIES

Assets	Q4 2017	\$212.2MM
	vs Q4 2016	\$201.4MM
Loans	Q4 2017	\$58.6MM
	vs Q4 2016	\$52.7MM

Ricky Ray

From: Trum, Christopher (DepositAccounts) <Christopher.Trum@depositaccounts.com>
Sent: Thursday, April 05, 2018 10:48 AM
To: Ricky Ray
Subject: Congratulations on Your Top200 Healthiest Banks Ranking
Attachments: DepositAccounts.com Top200 Awards 2018.pdf

Good Morning Ricky,

I wanted to reach out and congratulate you for being named to the 2018 DepositAccounts Top200 list of Healthiest Banks in the United States. First Bank of Boaz achieved an incredible "A+" health rating in the 2018 DepositAccounts financial health study, making you one of the healthiest FDIC insured banks in the United States!

Congratulations on such an outstanding distinction and vote of confidence for how well First Bank of Boaz is being managed and run! To provide more background about DepositAccounts and the [methodology of its rating system](#), I have attached a PDF document for your reference.

A more detailed breakdown of your bank's health grade may be found in the health section of its dedicated webpage on our site:

www.depositaccounts.com/banks/first-bank-of-boaz.html#health

Let me know if you have any questions about our company or our annual health grades analysis. Congratulations again to you, your team, and your customers on this impressive achievement!

Christopher Trum
Senior Manager
DepositAccounts.com



Featured on:  CBS  USA WEEKEND MAGAZINE  THE WALL STREET JOURNAL  CNN Money  Consumer Reports

Note: DepositAccounts.com is the largest and most comprehensive online publication in the U.S. dedicated to banking/savings (deposits) information for consumers. It independently assesses the financial health of all FDIC insured banks and NCUA insured credit unions (over 11,000 institutions) each quarter and makes its ratings available online to consumers without requiring a subscription.

If you have zero interest in hearing from me again, simply [click here to unsubscribe](#). (I promise I'm not offended)