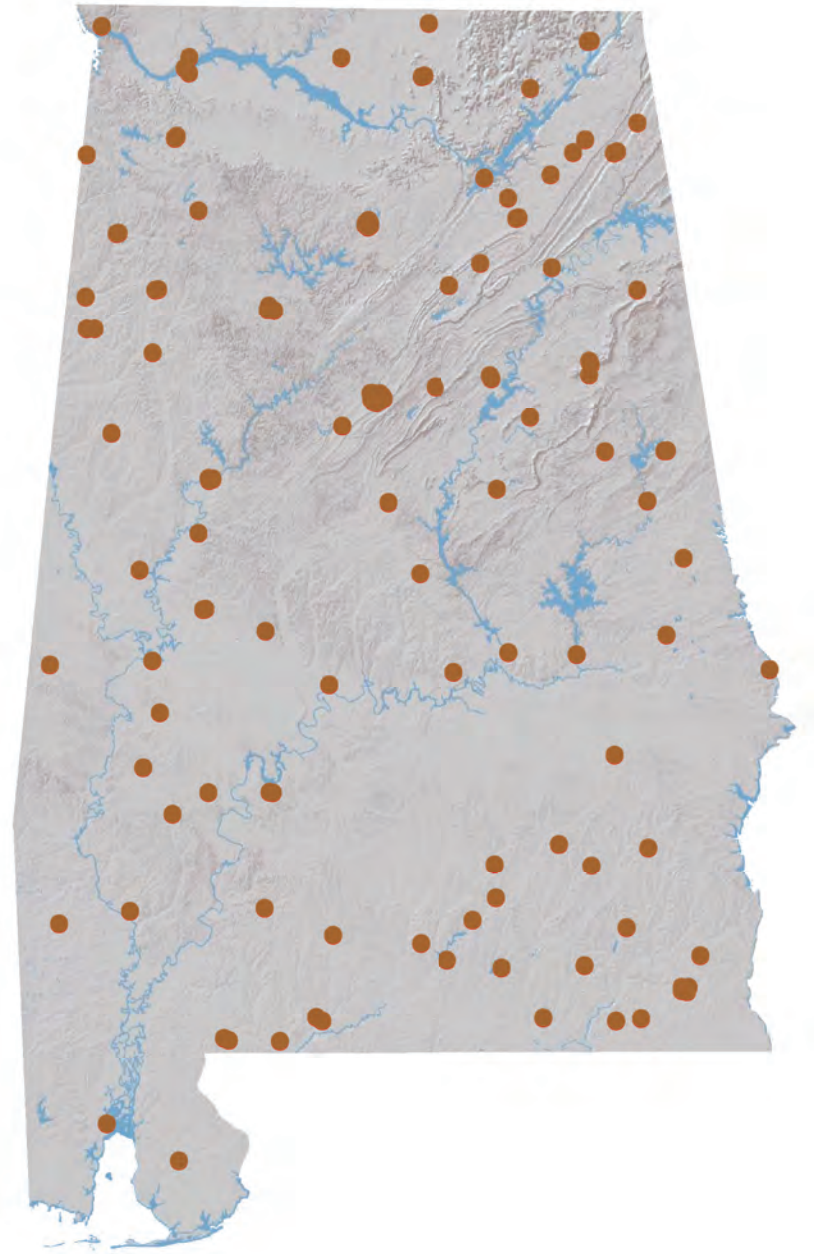


# Banking Almanac: Alabama

As of June 30, 2017



**Porter White & Company**

Investment Bankers Since 1975

# TABLE OF CONTENTS

## I. Alphabetical

City  
Year Established  
Charter Type  
Corporation Type  
Parent  
Total Assets  
Equity / Assets  
After-Tax Return on Average Assets  
After-Tax Return on Average Equity  
Nonperforming Assets to Total Assets

## II. Total Assets

City  
Total Loans  
Total Deposits  
Total Equity  
Tier 1 Leverage Ratio  
Number of Offices  
Number of Employees  
Assets per Employee  
Assets per Office  
Deposits per Office  
**Total Assets**

## III. Net Interest Margin

City  
Total Assets  
Loans / Deposits  
Securities / Assets  
Loan Growth  
Deposit Growth  
Yield on Loans  
Yield on Securities (TE)  
Cost of Funds  
**Net Interest Margin (TE)**

## IV. Non-Interest Income

City  
Net Income  
Non Interest Income  
Service Charges / Average Assets  
Gain on Sale of Loans / Average Assets  
Gain on Sale of OREO / Average Assets  
Other Non Interest Income / Average Assets  
**Total Non Interest Income / Average Assets**

## V. Non-Interest Expense

City  
Total Assets  
Assets per Employee  
Efficiency Ratio  
Personnel Expense / Average Assets  
Occupancy Expense / Average Assets  
Other Non Interest Expense / Average Assets  
**Total Non Interest Expense / Average Assets**

## VI. Asset Quality

City  
Total Assets  
Gross Loans  
Adjusted Texas Ratio  
Other Real Estate Owned  
Reserve for Loan Losses / Gross Loans  
Provision Expense / Average Assets  
Adjusted Loans 30-89 Days Past Due / Gross Loans  
Adjusted Loans 90+ Days Past Due / Gross Loans  
Adj. Nonperforming Loans + Adj. OREO / Gross Loans + OREO  
Net Charge-offs / Average Loans  
**Asset Quality Score**

## VII. Pre-Tax Return on Average Equity

City  
Total Assets  
Total Equity  
Equity / Assets  
Net Income for 12 Months Ended June 30, 2017  
Net Income per Employee  
Net Income for 12 Months Ended June 30, 2016  
Net Income for 12 Months Ended June 30, 2015  
Pre-Tax Return on Average Assets  
**Pre-Tax Return on Average Equity**

## NOTES ON ALMANAC

- Data, based on regulatory filings, are furnished by SNL Financial LC and contain copyrighted and trade secret material distributed under license from SNL. The data are for the recipient's internal use only.
- All data are as of and for the twelve months ended June 30, 2017 unless otherwise noted. While the data are believed to be reliable, we have made no attempt to verify its accuracy.
- Reported net income figures are not adjusted if an institution is an S-corporation.
- ROAA/ROAE figures are marked as Pre-Tax or After-Tax. For S-corps, After-Tax ROAA/ROAE are adjusted to tax-equivalent bases.
- Texas Ratio presented in Asset Quality section has been adjusted to exclude the portion of nonperforming assets that are guaranteed by the U.S. government or FDIC. This ratio is calculated as:

$$\frac{\text{NPAs + Loans 90 PD - Government guarantees}}{\text{Tangible equity + Loan loss reserves}}$$

- Past due, Nonperforming Loan and OREO measures presented in Asset Quality section have been adjusted to exclude the portion of nonperforming assets that are guaranteed by the U.S. government or FDIC.
- Asset Quality Score is calculated as follows:

$$\begin{aligned} &\text{Adjusted Loans 30-89 Days Past Due / Gross Loans} \\ &+ \text{Adjusted Loans 90+ Days Past Due / Gross Loans} \\ &+ \text{Adjusted Nonperforming Loans + Adjusted OREO / Gross Loans + OREO} \\ &+ \text{Net Charge-offs / Average Loans} \\ &\hline &= \text{Asset Quality Score} \end{aligned}$$

### PORTER WHITE COMMUNITY BANK PRACTICE



*Securities offered through Spearhead Capital, LLC, member FINRA/SIPC*

**MICHAEL REDIKER**  
(205) 458-9135  
rediker@pwco.com

**MURRAY BIBB**  
(205) 458-9122  
murray@pwco.com

# ALPHABETICAL

Rank	Institution	City	Year Est.	Charter Type	Corp. Type	Parent	Total Assets (\$000)	Equity / Assets (%)	After-Tax ROAA (%)	After-Tax ROAE (%)	NPA/ Total Assets (%)
1	Alamerica Bank	Birmingham	2000	ST-Bank	S-corp	Alamerica BancCorp, Inc.	36,366	16.25	0.62	3.85	17.81
2	AloStar Bank of Commerce	Birmingham	2011	ST-Bank	C-corp		945,354	20.70	1.20	6.50	1.08
3	AmeriFirst Bank	Union Springs	1916	ST-Bank	C-corp	USAL Bancorp, Inc.	178,570	8.93	0.44	4.49	0.99
4	AuburnBank	Auburn	1907	ST-Bank	C-corp	Auburn National Bancorporation, Inc.	836,971	10.39	0.90	8.63	0.30
5	Bank Independent	Sheffield	1947	ST-Bank	C-corp	BankIndependent Incorporated	1,389,493	10.05	0.99	9.77	1.03
6	Bank of Brewton	Brewton	1889	ST-Bank	C-corp		55,255	18.50	1.05	5.67	3.76
7	Bank of Evergreen	Evergreen	1932	ST-Bank	C-corp		62,398	11.76	1.07	9.51	2.18
8	Bank of Moundville	Moundville	1907	ST-Bank	C-corp	Moundville Bancshares, Inc.	93,091	9.47	0.40	4.17	0.99
9	Bank of Vernon	Vernon	1911	ST-Bank	C-corp	First Vernon Bancshares, Inc.	144,528	16.67	0.64	3.85	1.74
10	Bank of Walker County	Jasper	2004	ST-Bank	S-corp	Relations Bancshares, Inc.	63,658	13.52	0.51	3.77	2.00
11	Bank of Wedowee	Wedowee	1906	ST-Bank	C-corp	Swann Bancshares, Inc.	132,426	11.58	0.91	7.96	2.37
12	Bank of York	York	1911	ST-Bank	S-corp		97,088	11.12	0.61	5.56	0.24
13	BankSouth	Dothan	1928	ST-Bank	S-corp	BancSouth Corporation	167,740	21.27	1.01	4.88	0.11
14	Brantley Bank & Trust Co.	Brantley	1946	ST-Bank	C-corp	Brantley Bancorp, Inc.	77,169	13.63	0.99	7.07	0.13
15	Bryant Bank	Tuscaloosa	2005	ST-Bank	S-corp		1,485,310	9.21	0.82	9.06	0.18
16	Capstone Bank	Tuscaloosa	1978	ST-Bank	C-corp	Capstone Bancshares, Inc.	523,987	11.13	0.85	7.35	0.59
17	CB&S Bank, Inc.	Russellville	1906	ST-Bank	C-corp	CBS Banc-Corp.	1,619,652	12.01	0.85	7.16	1.57
18	CCB Community Bank	Andalusia	1947	ST-Bank	S-corp	Southern National Corporation	468,674	11.02	1.22	11.19	2.08
19	Central State Bank	Calera	1916	ST-Bank	S-corp	Central State Bancorporation	258,539	11.38	1.06	9.22	0.20
20	Cheaha Bank	Oxford	2000	ST-Bank	C-corp	Cheaha Financial Group, Inc.	206,311	12.36	1.62	13.17	0.03
21	Citizens Bank	Greensboro	1976	ST-Bank	C-corp	Citizens BancShares, Inc.	101,483	13.12	1.17	9.30	0.44
22	Citizens Bank	Enterprise	1946	ST-Bank	C-corp	Enterprise Capital Corporation, Inc.	134,872	10.15	0.70	6.87	1.49
23	Citizens Bank & Trust	Guntersville	2003	ST-Bank	C-corp	Citizens B & T Holdings, Inc.	434,951	9.96	0.83	8.63	0.46
24	Citizens Bank of Fayette	Fayette	1913	ST-Bank	S-corp	F.B.H. Corporation	192,665	19.82	0.74	3.76	2.41
25	Citizens Bank of Valley Head	Valley Head	1935	ST-Bank	C-corp	Citizens Bancorporation, Inc.	27,826	11.42	0.40	3.49	2.27
26	Citizens Bank of Winfield	Winfield	1920	ST-Bank	C-corp	Citizens Bancorp of Winfield, Inc.	229,525	22.66	1.75	7.40	0.71
27	Citizens' Bank, Inc.	Robertsdale	1981	ST-Bank	S-corp	Citizens' Capital Corporation	109,278	10.99	0.47	4.33	3.23
28	Citizens State Bank	Vernon	1977	ST-Bank	S-corp	Citizens Southern Bancshares, Inc.	75,145	13.51	0.21	1.60	0.70
29	Commercial Bank of Ozark	Ozark	1959	ST-Bank	S-corp	Commercial Bancshares of Ozark, Inc.	89,274	8.23	0.34	4.19	1.40
30	Commonwealth National Bank	Mobile	1976	Fed-Bank	C-corp	CNB Bancorp, Inc.	52,838	8.03	0.16	2.03	4.02
31	Community Bank & Trust	Union Springs	1990	ST-Bank	C-corp	Community Bankshares, Inc.	48,605	6.71	0.21	3.33	5.47
32	Community Neighbor Bank	Camden	1906	ST-Bank	C-corp	First Camden Bancshares, Inc.	108,448	14.25	0.96	6.71	1.24
33	Community Spirit Bank	Red Bay	1908	ST-Bank	C-corp	Independent Bancshares, Inc.	141,271	10.75	0.82	7.79	0.96
34	Compass Bank	Birmingham	1964	ST-Bank	C-corp	Banco Bilbao Vizcaya Argentaria, SA	83,946,716	14.39	0.54	3.77	1.09
35	Covenant Bank	Leeds	1997	ST-Bank	C-corp	Covenant Bancgroup, Inc.	61,261	5.68	(0.96)	(15.99)	4.42
36	Cullman Savings Bank (MHC)	Cullman	1887	Fed-Thrift	C-corp	Cullman Savings Bank, MHC	285,236	14.39	1.06	7.18	2.39
37	Escambia County Bank	Flomaton	1924	ST-Bank	S-corp		73,433	15.56	0.22	1.46	1.04
38	EvaBank	Cullman	1986	ST-Bank	C-corp		382,997	19.63	2.21	11.87	3.28
39	Exchange Bank of Alabama	Altoona	1909	ST-Bank	C-corp	Gadsden Corporation	284,918	12.40	0.83	6.80	0.67
40	Farmers & Merchants Bank	Waterloo	1914	ST-Bank	C-corp		80,273	22.21	1.09	5.05	0.00
41	Farmers & Merchants Bank	Piedmont	1915	ST-Bank	C-corp	F&M Financial Corp	204,390	13.77	0.78	5.73	0.76
42	Farmers and Merchants Bank	LaFayette	1934	ST-Bank	C-corp	Farmers & Merchants Bancshares, Inc.	145,102	14.53	1.05	7.26	0.50
43	First Bank	Wadley	1907	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	77,942	11.05	1.36	12.58	1.25
44	First Bank of Alabama	Talladega	1848	ST-Bank	C-corp	Firstbanc of Alabama, Inc.	404,159	15.58	1.60	10.38	0.77
45	First Bank of Boaz	Boaz	1906	ST-Bank	C-corp	First Boaz Bancorporation	217,256	17.41	1.55	8.63	0.03
46	First Bank of Linden	Linden	1904	ST-Bank	C-corp	First Linden Bancshares, Inc.	78,645	14.59	0.98	6.94	0.00
47	First Cahawba Bank	Selma	2007	ST-Bank	C-corp		101,911	13.19	0.61	4.70	0.83
48	First Citizens Bank	Luverne	1980	ST-Bank	C-corp	First Citizens-Crenshaw Bancshares, Inc.	239,502	12.95	1.16	9.12	0.59
49	First Comm. Bank of Central AL	Wetumpka	2001	ST-Bank	S-corp	Central Alabama Bancshares, Inc.	353,951	8.09	1.39	17.25	0.67
50	First Community Bank	Mobile	1909	ST-Bank	S-corp	Southwest Banc Shares, Inc.	398,437	9.65	0.86	8.77	1.63
51	First Community Bank, Cullman	Cullman	1905	ST-Bank	C-corp	Southern Community Bancshares, Inc.	78,431	11.44	0.59	5.01	0.61
52	First Exchange Bank of Alabama	Louisville	1917	ST-Bank	S-corp	FEB Bancshares, Inc.	132,192	10.15	0.38	4.00	3.82
53	First Federal Bank, A FSB	Tuscaloosa	1958	Fed-Thrift	S-corp	Southeastern Financial, Inc.	110,114	12.27	0.18	1.48	3.37
54	First Fidelity Bank	Fort Payne	1965	ST-Bank	C-corp	FBDC Financial Corporation	95,037	9.20	0.47	5.13	0.77
55	First Financial Bank	Bessemer	1965	ST-Bank	S-corp	FirstFed Bancorp, Inc.	169,822	9.47	0.46	5.03	3.98
56	First Jackson Bank	Stevenson	1981	ST-Bank	C-corp	1st Jackson Bancshares, Inc.	237,633	11.27	1.04	9.60	0.63
57	First Metro Bank	Muscle Shoals	1988	ST-Bank	C-corp	First Metro Bancorp	602,136	11.25	1.37	11.91	0.19
58	First National Bank	Hamilton	1976	Fed-Bank	S-corp	Marion County Bancshares, Inc.	295,258	15.79	1.07	6.70	0.14
59	First National Bank and Trust	Atmore	1915	Fed-Bank	S-corp	First Suncoast Trust Bancshares, Inc.	137,163	12.31	0.62	5.15	0.68
60	First National Bank of Dozier	Dozier	1910	Fed-Bank	C-corp	First Dozier Bancshares, Inc.	35,599	14.46	0.68	4.90	0.00
61	First National Bank of Hartford	Hartford	1905	Fed-Bank	S-corp	First Hartford Bancshares, Inc.	123,478	13.69	0.71	5.24	0.96
62	First National Bank, Brundidge	Brundidge	1904	Fed-Bank	C-corp	First Brundidge Bancshares, Inc.	93,648	14.61	0.63	4.27	0.90
63	First Progressive Bank	Brewton	1977	ST-Bank	C-corp		31,436	25.92	0.08	0.31	0.36
64	First Southern Bank	Florence	1935	ST-Bank	C-corp	First Southern Bancshares, Inc.	220,201	9.12	0.81	8.94	0.90
65	First Southern State Bank	Stevenson	1910	ST-Bank	C-corp	First Bancshares of Stevenson, Inc.	384,381	9.76	1.01	10.41	0.20
66	First State Bank of the South	Sulligent	1973	ST-Bank	C-corp	First State Holding Corp.	100,985	15.98	0.86	5.36	0.19
67	First State Bank, DeKalb County	Fort Payne	1982	ST-Bank	C-corp	First State Bancshares of DeKalb County, Inc.	175,653	11.89	0.70	6.23	1.54
68	First US Bank	Thomasville	1952	ST-Bank	C-corp	First US Bancshares, Inc.	615,891	12.64	0.33	2.55	1.26

## ALPHABETICAL

Rank	Institution	City	Year Est.	Charter Type	Corp. Type	Parent	Total Assets (\$000)	Equity / Assets (%)	After-Tax ROAA (%)	After-Tax ROAE (%)	NPA/ Total Assets (%)
69	FirstState Bank	Lineville	1971	ST-Bank	C-corp	First State Capital Corporation	207,064	13.03	1.11	8.54	0.69
70	FNB Bank	Scottsboro	1900	ST-Bank	C-corp	FNS Bancshares, Inc.	379,484	13.37	1.21	9.09	0.32
71	FNB of Central Alabama	Tuscaloosa	1965	ST-Bank	C-corp	FNB Bancshares of Central Alabama, Inc.	274,101	10.51	0.70	6.83	0.49
72	Friend Bank	Slocomb	1905	ST-Bank	S-corp	SNB Holdings, Inc.	125,466	9.93	0.83	8.87	1.45
73	HNB First Bank	Headland	1933	ST-Bank	S-corp	HNB Holding Company, Inc.	124,085	11.01	0.68	6.18	1.05
74	HomeTown Bank of Alabama	Oneonta	2003	ST-Bank	C-corp	HomeTown Bancorp of Alabama, Inc.	348,162	13.68	1.77	13.25	1.86
75	Liberty Bank	Geraldine	1971	ST-Bank	C-corp	First Bancorporation of Geraldine, Inc.	137,992	11.30	0.61	5.25	0.35
76	Marion Bank & Trust Company	Marion	1934	ST-Bank	S-corp	Marion Bancshares, Inc.	263,680	11.79	0.70	5.80	3.50
77	Merchants & Farmers Bank	Eutaw	1900	ST-Bank	S-corp	Merchants and Farmers Bancshares, Inc.	61,635	11.19	0.72	6.74	2.06
78	Merchants Bank	Jackson	1962	ST-Bank	S-corp	Merchants Trust, Inc.	212,846	11.44	0.63	5.52	2.96
79	Merchants Bank of Alabama	Cullman	1907	ST-Bank	C-corp	Merchants Financial Services, Inc.	279,407	9.51	0.68	7.17	1.58
80	Metro Bank	Pell City	1989	ST-Bank	C-corp		723,702	13.79	1.18	8.44	2.04
81	MidSouth Bank	Dothan	1912	ST-Bank	S-corp	MidSouth Bancorporation	411,333	11.04	0.62	5.78	0.62
82	National Bank of Commerce	Birmingham	2004	Fed-Bank	C-corp	National Commerce Corporation	2,414,953	13.74	1.08	8.99	0.12
83	NobleBank & Trust	Anniston	2005	ST-Bank	C-corp	Noble Bancshares, Inc.	229,267	8.85	0.74	8.41	0.74
84	North Alabama Bank	Hazel Green	1989	ST-Bank	C-corp	North Alabama Bancshares, Inc.	93,447	12.99	0.83	6.65	4.37
85	Oakworth Capital Bank	Birmingham	2008	ST-Bank	C-corp	Oakworth Capital, Inc.	506,346	11.93	1.06	8.54	0.00
86	Peoples Bank of Alabama	Cullman	1977	ST-Bank	S-corp	Altrust Financial Services, Inc.	709,475	9.84	0.92	9.09	3.10
87	Peoples Bank of Greensboro	Greensboro	1904	ST-Bank	S-corp	Greensboro Bancshares, Inc.	94,283	8.50	0.96	11.07	0.42
88	Peoples Bank of Red Level	Red Level	1914	ST-Bank	C-corp	Red Level Financial Corporation	16,520	11.65	0.89	7.65	2.04
89	Peoples Exchange Bank	Monroeville	1907	ST-Bank	C-corp	Peoples Exchange Bancshares, Inc.	63,364	14.77	0.40	2.72	0.70
90	Peoples Independent Bank	Boaz	1988	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	312,720	9.60	1.08	11.29	0.99
91	Peoples Southern Bank	Clanton	1901	ST-Bank	S-corp	PSB Bancshares, Inc.	177,593	13.11	0.85	6.41	0.12
92	PeoplesTrust Bank	Hamilton	2004	ST-Bank	C-corp	Hometown Bancshares, Inc.	95,014	10.93	0.91	8.34	0.64
93	Phenix-Girard Bank	Phenix City	1904	ST-Bank	S-corp	Phenix-Girard Bancshares, Inc.	172,969	15.56	0.70	4.77	2.64
94	Pinnacle Bank	Jasper	1935	ST-Bank	C-corp	Pinnacle Bancshares, Inc.	230,428	11.64	1.02	8.50	0.12
95	Premier Bank of the South	Cullman	1987	ST-Bank	S-corp	FCB Bancshares, Inc.	178,534	8.94	0.78	8.43	1.26
96	PrimeSouth Bank	Tallassee	1958	ST-Bank	C-corp	PrimeSouth Bancshares, Inc.	219,516	10.27	0.90	9.13	1.14
97	Progress Bank and Trust	Huntsville	2008	ST-Bank	C-corp	Progress Financial Corporation	1,022,368	11.61	0.83	7.95	0.05
98	Regions Bank	Birmingham	1928	ST-Bank	C-corp	Regions Financial Corporation	123,716,371	13.26	1.11	8.34	1.63
99	River Bank & Trust	Prattville	2006	ST-Bank	C-corp	River Financial Corporation	811,734	11.27	1.10	9.89	0.69
100	Robertson Banking Company	Demopolis	1870	ST-Bank	S-corp	RBC, Inc.	279,400	11.08	1.04	9.43	0.29
101	Samson Banking Company, Inc.	Samson	1930	ST-Bank	S-corp		79,273	12.14	0.69	5.49	1.08
102	Security Federal Savings Bank	Jasper	1971	Fed-Thrift	S-corp	Se-Fed Bancshares, Inc.	41,070	10.88	0.26	2.34	0.00
103	ServisFirst Bank	Birmingham	2005	ST-Bank	C-corp	ServisFirst Bancshares, Inc.	6,329,180	9.77	1.48	15.87	0.42
104	Small Town Bank	Wedowee	1999	ST-Bank	C-corp	East Alabama Financial Group, Inc.	212,918	17.41	1.14	6.59	1.59
105	Southern Bank Company	Gadsden	1936	ST-Bank	C-corp	Southern Banc Company, Inc.	98,239	11.53	(0.83)	(6.55)	2.80
106	Southern Independent Bank	Opp	2006	ST-Bank	C-corp	Southern Independent Bancshares, Inc.	220,663	11.00	0.76	7.02	0.98
107	Southern States Bank	Anniston	2007	ST-Bank	C-corp	Southern States Bancshares, Inc.	653,252	13.54	1.08	8.65	0.55
108	SouthFirst Bank	Sylacauga	1949	Fed-Thrift	C-corp	SouthFirst Bancshares, Inc.	89,792	11.16	0.46	4.13	3.46
109	SouthPoint Bank	Birmingham	2005	ST-Bank	C-corp	SouthPoint Bancshares, Inc.	297,994	9.13	1.38	15.14	0.20
110	State Bank & Trust	Winfield	1907	ST-Bank	S-corp	Peoples Bancorporation, Inc.	233,126	12.04	0.57	4.75	2.69
111	SunSouth Bank	Dothan	1954	ST-Bank	C-corp	SunSouth Bancshares, Inc.	139,080	4.70	(0.89)	(20.24)	3.62
112	Sweet Water State Bank	Sweet Water	1913	ST-Bank	S-corp	Tombigbee Bancshares, Inc.	95,868	10.67	0.72	6.69	2.23
113	Town-Country National Bank	Camden	1978	Fed-Bank	S-corp		108,299	16.55	1.43	8.84	1.34
114	Traders & Farmers Bank	Haleyville	1906	ST-Bank	C-corp	Traders & Farmers Bancshares, Inc.	378,328	14.46	0.71	4.99	1.47
115	Traditions Bank	Cullman	2003	ST-Bank	C-corp	Traditions Bancshares, Inc.	335,540	9.81	0.97	9.75	1.14
116	Trinity Bank	Dothan	2006	ST-Bank	C-corp		148,035	9.47	1.00	10.80	0.84
117	Troy Bank & Trust Company	Troy	1906	ST-Bank	C-corp	Trust No. 3 Under The Will of Charles Henders	852,761	11.08	1.04	9.99	1.96
118	Union State Bank	Pell City	1903	ST-Bank	C-corp	Union Bancshares, Inc.	227,446	6.02	(0.20)	(3.23)	4.17
119	United Bank	Atmore	1904	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	595,597	8.47	0.82	9.27	1.30
120	Valley State Bank	Russellville	1985	ST-Bank	C-corp	Valley Bancshares, Inc.	124,010	16.40	0.62	3.90	0.05
121	Vantage Bank of Alabama	Albertville	2006	ST-Bank	C-corp	Vantage Bancshares, Inc.	118,399	13.42	1.17	8.67	1.36
122	West Alabama Bank & Trust	Reform	1944	ST-Bank	C-corp	West Alabama Capital Corp.	594,491	13.38	1.14	8.57	0.65
						MEDIAN	178,552	11.63	0.83	6.91	0.99
						AVERAGE	2,036,316	12.39	0.81	6.56	1.46
						HIGH	123,716,371	25.92	2.21	17.25	17.81
						LOW	16,520	4.70	(0.96)	(20.24)	0.00

## TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employees	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
1	Regions Bank	Birmingham	80,699,988	99,262,840	16,409,785	10.61	1,523	21,350	5,795	81,232	65,176	123,716,371
2	Compass Bank	Birmingham	59,955,718	66,222,248	12,079,533	9.21	670	9,837	8,534	125,294	98,839	83,946,716
3	ServisFirst Bank	Birmingham	5,349,362	5,400,047	618,245	9.71	19	427	14,822	333,115	284,213	6,329,180
4	National Bank of Commerce	Birmingham	1,898,076	2,048,242	331,771	9.67	19	412	5,862	127,103	107,802	2,414,953
5	CB&S Bank, Inc.	Russellville	688,936	1,279,181	194,535	10.40	55	523	3,097	29,448	23,258	1,619,652
6	Bryant Bank	Tuscaloosa	892,738	1,270,805	136,816	9.56	15	222	6,691	99,021	84,720	1,485,310
7	Bank Independent	Sheffield	1,155,105	1,179,111	139,642	9.44	26	519	2,677	53,442	45,350	1,389,493
8	Progress Bank and Trust	Huntsville	834,902	851,381	118,670	13.97	9	151	6,771	113,596	94,598	1,022,368
9	AloStar Bank of Commerce	Birmingham	783,362	703,912	195,706	20.20	1	93	10,165	945,354	703,912	945,354
10	Troy Bank & Trust Company	Troy	493,886	737,095	94,461	9.98	11	132	6,460	77,524	67,009	852,761
11	AuburnBank	Auburn	438,723	744,528	86,930	10.44	8	154	5,435	104,621	93,066	836,971
12	River Bank & Trust	Prattville	521,748	690,148	91,485	10.14	10	140	5,798	81,173	69,015	811,734
13	Metro Bank	Pell City	368,736	621,351	99,817	14.02	9	170	4,257	80,411	69,039	723,702
14	Peoples Bank of Alabama	Cullman	569,623	603,456	69,811	9.48	26	259	2,739	27,288	23,210	709,475
15	Southern States Bank	Anniston	516,227	550,537	88,439	13.05	9	109	5,993	72,584	61,171	653,252
16	First US Bank	Thomasville	335,431	509,442	77,846	12.23	15	256	2,406	41,059	33,963	615,891
17	First Metro Bank	Muscle Shoals	374,130	532,745	67,740	11.46	8	114	5,282	75,267	66,593	602,136
18	United Bank	Atmore	349,702	540,842	50,458	8.59	18	184	3,237	33,089	30,047	595,597
19	West Alabama Bank & Trust	Reform	367,644	481,550	79,547	12.33	14	164	3,625	42,464	34,396	594,491
20	Capstone Bank	Tuscaloosa	414,353	457,799	58,307	10.36	8	104	5,038	65,498	57,225	523,987
21	Oakworth Capital Bank	Birmingham	400,666	443,594	60,432	11.65	3	72	7,033	168,782	147,865	506,346
22	CCB Community Bank	Andalusia	395,881	388,953	51,663	11.00	4	113	4,148	117,169	97,238	468,674
23	Citizens Bank & Trust	Guntersville	286,847	375,879	43,315	9.94	7	103	4,223	62,136	53,697	434,951
24	MidSouth Bank	Dothan	258,403	365,146	45,419	11.05	10	99	4,155	41,133	36,515	411,333
25	First Bank of Alabama	Talladega	212,615	333,584	62,961	15.36	3	48	8,420	134,720	111,195	404,159
26	First Community Bank	Mobile	278,691	352,361	38,433	9.70	10	91	4,378	39,844	35,236	398,437
27	First Southern State Bank	Stevenson	195,010	342,864	37,511	9.64	8	87	4,418	48,048	42,858	384,381
28	EvaBank	Cullman	292,414	292,053	75,183	18.49	6	83	4,614	63,833	48,676	382,997
29	FNB Bank	Scottsboro	277,908	327,996	50,724	13.17	12	101	3,757	31,624	27,333	379,484
30	Traders & Farmers Bank	Haleyville	165,733	297,805	54,712	15.03	9	105	3,603	42,036	33,089	378,328
31	First Comm. Bank of Central AL	Wetumpka	227,527	321,950	28,643	8.11	7	76	4,657	50,564	45,993	353,951
32	HomeTown Bank of Alabama	Oneonta	223,439	289,855	47,620	13.68	3	60	5,803	116,054	96,618	348,162
33	Traditions Bank	Cullman	260,434	298,898	32,926	9.91	6	76	4,415	55,923	49,816	335,540
34	Peoples Independent Bank	Boaz	136,658	279,547	30,014	8.79	9	84	3,723	34,747	31,061	312,720
35	SouthPoint Bank	Birmingham	233,640	256,722	27,196	9.34	4	74	4,027	74,499	64,181	297,994
36	First National Bank	Hamilton	124,748	248,190	46,624	15.69	8	93	3,175	36,907	31,024	295,258
37	Cullman Savings Bank (MHC)	Cullman	224,959	186,602	41,039	14.41	4	47	6,069	71,309	46,651	285,236
38	Exchange Bank of Alabama	Altoona	180,981	246,628	35,335	12.41	5	74	3,850	56,984	49,326	284,918
39	Merchants Bank of Alabama	Cullman	165,179	251,578	26,571	9.77	5	85	3,287	55,881	50,316	279,407
40	Robertson Banking Company	Demopolis	216,008	238,604	30,968	11.23	6	75	3,725	46,567	39,767	279,400
41	FNB of Central Alabama	Tuscaloosa	174,957	243,481	28,803	10.56	5	57	4,809	54,820	48,696	274,101
42	Marion Bank & Trust Company	Marion	171,328	218,539	31,081	11.67	3	40	6,592	87,893	72,846	263,680
43	Central State Bank	Calera	172,929	225,567	29,416	11.24	5	66	3,917	51,708	45,113	258,539
44	First Citizens Bank	Luverne	122,190	195,568	31,015	12.54	5	65	3,685	47,900	39,114	239,502
45	First Jackson Bank	Stevenson	153,085	204,274	26,775	11.59	6	45	5,281	39,606	34,046	237,633
46	State Bank & Trust	Winfield	74,297	204,430	28,077	12.23	4	62	3,760	58,282	51,108	233,126
47	Pinnacle Bank	Jasper	91,067	202,995	26,833	11.30	7	53	4,348	32,918	28,999	230,428
48	Citizens Bank of Winfield	Winfield	50,058	146,488	52,004	22.26	1	32	7,173	229,525	146,488	229,525
49	NobleBank & Trust	Anniston	133,053	207,322	20,297	9.07	5	53	4,326	45,853	41,464	229,267
50	Union State Bank	Pell City	77,900	212,924	13,700	6.20	13	117	1,944	17,496	16,379	227,446
51	Southern Independent Bank	Opp	119,074	176,482	24,266	11.40	2	33	6,687	110,332	88,241	220,663
52	First Southern Bank	Florence	163,890	199,721	20,072	9.41	5	60	3,670	44,040	39,944	220,201
53	PrimeSouth Bank	Tallassee	155,010	190,268	22,545	10.12	4	41	5,354	54,879	47,567	219,516
54	First Bank of Boaz	Boaz	55,044	158,354	37,830	16.89	1	26	8,356	217,256	158,354	217,256
55	Small Town Bank	Wedowee	98,564	175,046	37,061	16.36	5	50	4,258	42,584	35,009	212,918
56	Merchants Bank	Jackson	135,670	187,202	24,351	11.53	6	60	3,547	35,474	31,200	212,846
57	FirstState Bank	Lineville	115,088	171,311	26,984	12.81	3	52	3,982	69,021	57,104	207,064
58	Cheaha Bank	Oxford	109,637	175,301	25,508	12.55	4	46	4,485	51,578	43,825	206,311
59	Farmers & Merchants Bank	Piedmont	107,215	172,182	28,137	13.54	4	49	4,171	51,098	43,046	204,390
60	Citizens Bank of Fayette	Fayette	48,893	151,719	38,179	19.80	2	30	6,422	96,333	75,860	192,665
61	AmeriFirst Bank	Union Springs	127,084	152,734	15,950	9.25	4	43	4,153	44,643	38,184	178,570
62	Premier Bank of the South	Cullman	119,384	161,331	15,965	9.06	10	62	2,880	17,853	16,133	178,534
63	Peoples Southern Bank	Clanton	55,377	154,101	23,284	12.91	3	45	3,947	59,198	51,367	177,593
64	First State Bank, DeKalb County	Fort Payne	88,270	153,995	20,888	11.34	5	52	3,378	35,131	30,799	175,653
65	Phenix-Girard Bank	Phenix City	65,849	133,506	26,911	16.07	4	40	4,324	43,242	33,377	172,969
66	First Financial Bank	Bessemer	68,161	135,753	16,077	9.84	8	72	2,359	21,228	16,969	169,822
67	BankSouth	Dothan	137,396	131,533	35,670	20.98	2	24	6,989	83,870	65,767	167,740
68	Trinity Bank	Dothan	119,716	131,865	14,019	9.81	3	30	4,935	49,345	43,955	148,035
69	Farmers and Merchants Bank	LaFayette	53,150	122,273	21,090	14.14	3	32	4,534	48,367	40,758	145,102

## TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employees	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
70	Bank of Vernon	Vernon	106,756	119,338	24,089	16.70	3	34	4,251	48,176	39,779	144,528
71	Community Spirit Bank	Red Bay	94,436	123,204	15,183	10.60	5	38	3,718	28,254	24,641	141,271
72	SunSouth Bank	Dothan	85,539	118,179	6,543	4.43	2	29	4,796	69,540	59,090	139,080
73	Liberty Bank	Geraldine	66,058	122,192	15,594	11.23	6	53	2,604	22,999	20,365	137,992
74	First National Bank and Trust	Atmore	76,568	120,018	16,879	12.20	4	46	2,982	34,291	30,005	137,163
75	Citizens Bank	Enterprise	85,666	120,897	13,683	9.82	2	30	4,496	67,436	60,449	134,872
76	Bank of Wedowee	Wedowee	66,954	112,139	15,331	10.81	3	31	4,272	44,142	37,380	132,426
77	First Exchange Bank of Alabama	Louisville	92,974	118,457	13,411	10.50	4	43	3,074	33,048	29,614	132,192
78	Friend Bank	Slocomb	82,044	112,789	12,455	9.58	5	43	2,918	25,093	22,558	125,466
79	HNB First Bank	Headland	86,044	108,580	13,667	11.29	3	32	3,878	41,362	36,193	124,085
80	Valley State Bank	Russellville	52,569	103,430	20,338	15.77	4	30	4,134	31,003	25,858	124,010
81	First National Bank of Hartford	Hartford	61,546	100,147	16,908	13.39	2	40	3,087	61,739	50,074	123,478
82	Vantage Bank of Alabama	Albertville	73,648	102,230	15,887	12.49	2	27	4,385	59,200	51,115	118,399
83	First Federal Bank, A FSB	Tuscaloosa	84,694	89,614	13,514	12.91	3	101	1,090	36,705	29,871	110,114
84	Citizens' Bank, Inc.	Robertsdale	69,103	96,731	12,015	11.09	3	34	3,214	36,426	32,244	109,278
85	Community Neighbor Bank	Camden	62,857	92,812	15,458	14.29	2	36	3,012	54,224	46,406	108,448
86	Town-Country National Bank	Camden	64,308	89,251	17,919	16.62	1	35	3,094	108,299	89,251	108,299
87	First Cahawba Bank	Selma	61,411	85,363	13,440	12.83	2	25	4,076	50,956	42,682	101,911
88	Citizens Bank	Greensboro	41,774	83,649	13,310	12.78	1	13	7,806	101,483	83,649	101,483
89	First State Bank of the South	Sulligent	33,528	83,223	16,133	15.68	5	46	2,195	20,197	16,645	100,985
90	Southern Bank Company	Gadsden	63,938	79,937	11,330	10.84	4	29	3,388	24,560	19,984	98,239
91	Bank of York	York	37,393	73,833	10,798	10.83	2	21	4,623	48,544	36,917	97,088
92	Sweet Water State Bank	Sweet Water	71,836	80,827	10,229	10.66	4	33	2,905	23,967	20,207	95,868
93	First Fidelity Bank	Fort Payne	42,143	85,997	8,745	9.33	3	24	3,960	31,679	28,666	95,037
94	PeoplesTrust Bank	Hamilton	60,484	83,988	10,385	10.65	3	27	3,519	31,671	27,996	95,014
95	Peoples Bank of Greensboro	Greensboro	41,908	81,217	8,018	8.93	1	18	5,238	94,283	81,217	94,283
96	First National Bank, Brundidge	Brundidge	55,235	75,686	13,679	14.58	2	26	3,602	46,824	37,843	93,648
97	North Alabama Bank	Hazel Green	60,122	81,092	12,143	11.58	3	30	3,115	31,149	27,031	93,447
98	Bank of Moundville	Moundville	24,727	84,131	8,817	10.06	1	17	5,476	93,091	84,131	93,091
99	SouthFirst Bank	Sylacauga	55,311	78,839	10,019	11.26	3	28	3,207	29,931	26,280	89,792
100	Commercial Bank of Ozark	Ozark	38,232	80,795	7,345	8.27	2	26	3,434	44,637	40,398	89,274
101	Farmers & Merchants Bank	Waterloo	7,176	62,044	17,829	21.99	2	10	8,027	40,137	31,022	80,273
102	Samson Banking Company, Inc.	Samson	35,168	69,576	9,624	12.73	2	25	3,171	39,637	34,788	79,273
103	First Bank of Linden	Linden	34,672	66,924	11,472	13.76	1	15	5,243	78,645	66,924	78,645
104	First Community Bank, Cullman	Cullman	49,594	64,970	8,976	11.52	1	13	6,033	78,431	64,970	78,431
105	First Bank	Wadley	30,583	68,924	8,611	9.78	5	25	3,118	15,588	13,785	77,942
106	Brantley Bank & Trust Co.	Brantley	25,528	66,276	10,518	13.75	2	17	4,539	38,585	33,138	77,169
107	Citizens State Bank	Vernon	23,118	53,756	10,152	13.54	2	15	5,010	37,573	26,878	75,145
108	Escambia County Bank	Flomaton	22,854	60,938	11,424	15.04	1	18	4,080	73,433	60,938	73,433
109	Bank of Walker County	Jasper	40,032	54,904	8,609	13.70	1	18	3,537	63,658	54,904	63,658
110	Peoples Exchange Bank	Monroeville	39,138	53,884	9,356	14.59	1	27	2,347	63,364	53,884	63,364
111	Bank of Evergreen	Evergreen	40,130	54,893	7,335	11.72	1	14	4,457	62,398	54,893	62,398
112	Merchants & Farmers Bank	Eutaw	32,956	54,541	6,896	10.48	2	24	2,568	30,818	27,271	61,635
113	Covenant Bank	Leeds	32,531	57,703	3,480	5.82	1	15	4,084	61,261	57,703	61,261
114	Bank of Brewton	Brewton	20,190	45,027	10,220	18.41	2	21	2,631	27,628	22,514	55,255
115	Commonwealth National Bank	Mobile	22,494	48,350	4,243	8.30	2	21	2,516	26,419	24,175	52,838
116	Community Bank & Trust	Union Springs	17,145	45,269	3,262	7.34	1	17	2,859	48,605	45,269	48,605
117	Security Federal Savings Bank	Jasper	14,688	30,100	4,470	10.94	1	12	3,423	41,070	30,100	41,070
118	Alamerica Bank	Birmingham	27,424	24,503	5,911	16.18	1	8	4,546	36,366	24,503	36,366
119	First National Bank of Dozier	Dozier	6,669	28,676	5,146	13.10	1	6	5,933	35,599	28,676	35,599
120	First Progressive Bank	Brewton	8,700	23,269	8,147	26.02	1	9	3,493	31,436	23,269	31,436
121	Citizens Bank of Valley Head	Valley Head	15,817	24,584	3,179	11.55	3	14	1,988	9,275	8,195	27,826
122	Peoples Bank of Red Level	Red Level	5,741	14,575	1,924	11.66	1	6	2,753	16,520	14,575	16,520
		MEDIAN	92,021	153,365	21,818	11.43	4	45	4,141	48,456	42,073	178,552
		AVERAGE	1,372,800	1,639,218	272,981	12.16	23	326	4,445	67,460	55,686	2,036,316
		HIGH	80,699,988	99,262,840	16,409,785	26.02	1,523	21,350	14,822	945,354	703,912	123,716,371
		LOW	5,741	14,575	1,924	4.43	1	6	1,090	9,275	8,195	16,520

## NET INTEREST MARGIN

Rank	Institution	City	Total Assets (\$000)	Loans / Deposits (%)	Securities / Assets (%)	Loan Growth (%)	Deposit Growth (%)	Yield on Loans (%)	Yield on Securities (TE) (%)	Cost of Funds (%)	Net Interest Margin (TE) (%)
1	EvaBank	Cullman	382,997	100.1	18.9	3.85	8.27	8.16	4.77	1.34	6.16
2	Traditions Bank	Cullman	335,540	87.1	5.5	4.19	10.47	6.65	2.59	0.50	5.54
3	Sweet Water State Bank	Sweet Water	95,868	88.9	12.6	5.44	(3.75)	6.82	2.28	0.46	5.46
4	Bank Independent	Sheffield	1,389,493	98.0	3.6	13.08	11.56	6.16	2.38	0.37	5.45
5	Peoples Bank of Red Level	Red Level	16,520	39.4	36.6	(4.27)	4.33	10.71	1.01	0.20	5.20
6	First US Bank	Thomasville	615,891	65.8	32.6	10.89	2.77	8.11	1.82	0.46	5.05
7	Town-Country National Bank	Camden	108,299	72.1	29.8	(0.87)	6.71	7.03	2.53	0.65	4.81
8	Citizens Bank of Valley Head	Valley Head	27,826	64.3	21.5	(9.87)	1.43	6.64	2.32	0.31	4.71
9	Bank of Evergreen	Evergreen	62,398	73.1	27.2	(2.39)	6.01	6.21	2.59	0.59	4.65
10	North Alabama Bank	Hazel Green	93,447	74.1	10.2	5.02	(0.80)	6.54	2.40	0.37	4.63
11	Cheaha Bank	Oxford	206,311	62.5	39.4	1.86	4.79	6.95	2.58	0.49	4.59
12	CCB Community Bank	Andalusia	468,674	101.8	5.2	2.43	5.18	5.61	2.92	0.64	4.57
13	Alamerica Bank	Birmingham	36,366	111.9	0.8	9.85	(16.82)	5.94	2.71	1.03	4.57
14	HomeTown Bank of Alabama	Oneonta	348,162	77.1	21.1	4.34	4.27	6.26	2.43	0.49	4.54
15	Peoples Bank of Alabama	Cullman	709,475	94.4	8.6	13.75	8.86	5.41	2.33	0.39	4.52
16	Merchants & Farmers Bank	Eutaw	61,635	60.4	31.6	5.56	(5.13)	6.83	2.54	0.30	4.50
17	First State Bank, DeKalb County	Fort Payne	175,653	57.3	27.3	74.19	88.29	6.53	1.96	0.39	4.45
18	Community Neighbor Bank	Camden	108,448	67.7	21.3	(4.67)	1.72	6.26	2.08	0.29	4.43
19	Southern States Bank	Anniston	653,252	93.8	7.7	11.35	14.05	5.39	2.26	0.55	4.43
20	Brantley Bank & Trust Co.	Brantley	77,169	38.5	55.3	(8.68)	4.76	6.10	4.03	0.35	4.42
21	Liberty Bank	Geraldine	137,992	54.1	37.0	5.24	10.45	6.51	2.90	0.49	4.40
22	FNB Bank	Scottsboro	379,484	84.7	19.1	10.97	2.11	5.71	2.77	0.54	4.40
23	Premier Bank of the South	Cullman	178,534	74.0	17.1	5.92	8.00	6.20	1.25	0.44	4.35
24	Peoples Exchange Bank	Monroeville	63,364	72.6	21.1	5.76	0.96	6.07	1.98	0.37	4.33
25	Central State Bank	Calera	258,539	76.7	19.8	6.93	13.01	5.92	1.80	0.46	4.32
26	Community Spirit Bank	Red Bay	141,271	76.7	19.3	(0.35)	(1.71)	5.91	2.11	0.48	4.32
27	Farmers & Merchants Bank	Piedmont	204,390	62.3	35.2	7.52	7.24	5.98	2.42	0.32	4.27
28	FirstState Bank	Lineville	207,064	67.2	35.7	(0.44)	(0.35)	6.28	3.13	0.73	4.27
29	National Bank of Commerce	Birmingham	2,414,953	92.7	4.2	33.10	37.66	5.17	2.53	0.42	4.24
30	Vantage Bank of Alabama	Albertville	118,399	72.0	18.2	3.31	6.81	5.73	3.11	0.36	4.23
31	Bank of Vernon	Vernon	144,528	89.5	16.4	2.70	(0.60)	5.70	1.83	0.51	4.19
32	Commonwealth National Bank	Mobile	52,838	46.5	34.3	(8.52)	(6.00)	6.10	2.10	0.08	4.19
33	River Bank & Trust	Prattville	811,734	75.6	25.5	3.77	7.41	5.45	2.00	0.31	4.11
34	Friend Bank	Slocomb	125,466	72.7	16.8	(0.71)	(0.68)	5.68	1.95	0.29	4.10
35	Trinity Bank	Dothan	148,035	90.8	9.2	12.96	7.58	5.60	1.93	0.77	4.10
36	Robertson Banking Company	Demopolis	279,400	90.5	11.2	1.19	2.59	4.88	2.22	0.46	4.07
37	SouthPoint Bank	Birmingham	297,994	91.0	14.2	20.10	19.85	5.05	2.94	0.59	4.07
38	First Bank of Linden	Linden	78,645	51.8	46.2	(3.82)	1.69	5.96	3.27	0.53	4.04
39	First Citizens Bank	Luverne	239,502	62.5	37.2	5.11	2.08	6.45	2.40	0.50	4.04
40	Citizens' Bank, Inc.	Robertsdale	109,278	71.4	21.0	5.87	4.18	5.27	2.04	0.23	4.00
41	Bank of Walker County	Jasper	63,658	72.9	23.3	(7.36)	(2.28)	5.60	1.64	0.36	4.00
42	Citizens Bank of Winfield	Winfield	229,525	34.2	71.1	7.82	3.39	7.43	4.12	1.08	3.99
43	Cullman Savings Bank (MHC)	Cullman	285,236	120.6	8.7	7.25	13.04	5.30	2.65	1.00	3.98
44	AmeriFirst Bank	Union Springs	178,570	83.2	17.1	27.70	20.70	5.04	2.06	0.36	3.95
45	Merchants Bank	Jackson	212,846	72.5	24.9	8.70	0.79	5.47	1.96	0.51	3.95
46	First Comm. Bank of Central AL	Wetumpka	353,951	70.7	29.7	5.67	3.21	5.52	2.19	0.41	3.94
47	Small Town Bank	Wedowee	212,918	56.3	41.7	2.67	1.71	5.59	3.67	0.46	3.92
48	Citizens Bank & Trust	Guntersville	434,951	76.3	22.7	10.07	14.76	5.16	2.54	0.51	3.92
49	Southern Bank Company	Gadsden	98,239	80.0	29.3	10.00	0.68	6.37	2.37	0.95	3.85
50	First Bank of Alabama	Talladega	404,159	63.7	39.9	16.41	2.82	5.55	2.94	0.45	3.85
51	Metro Bank	Pell City	723,702	59.3	28.0	(1.64)	6.02	5.89	3.10	0.56	3.85
52	Covenant Bank	Leeds	61,261	56.4	15.1	(23.92)	(4.34)	5.51	2.13	0.63	3.85
53	First Southern Bank	Florence	220,201	82.1	12.8	1.03	3.44	4.96	1.92	0.54	3.82
54	First Cahawba Bank	Selma	101,911	71.9	14.6	(9.08)	12.70	5.22	1.86	0.28	3.81
55	Bank of Wedowee	Wedowee	132,426	59.7	35.3	13.21	4.96	6.25	1.88	0.48	3.80
56	First National Bank	Hamilton	295,258	50.3	46.1	2.93	3.29	6.02	2.33	0.24	3.79
57	Capstone Bank	Tuscaloosa	523,987	90.5	9.8	5.69	13.03	4.63	2.15	0.59	3.79
58	First Bank	Wadley	77,942	44.4	49.1	14.91	4.05	5.99	3.26	0.36	3.78
59	Peoples Independent Bank	Boaz	312,720	48.9	34.8	36.29	54.54	5.66	3.34	0.62	3.78
60	First Exchange Bank of Alabama	Louisville	132,192	78.5	20.8	4.78	(4.97)	5.13	2.62	0.69	3.77
61	PeoplesTrust Bank	Hamilton	95,014	72.0	25.1	7.00	4.01	5.15	2.35	0.48	3.77
62	First Community Bank	Mobile	398,437	79.1	20.0	4.84	12.21	4.93	2.35	0.54	3.76
63	PrimeSouth Bank	Tallassee	219,516	81.5	14.5	9.08	3.55	5.68	1.86	0.82	3.74
64	First State Bank of the South	Sulligent	100,985	40.3	46.8	3.75	1.42	6.16	2.88	0.38	3.74
65	First National Bank, Brundidge	Brundidge	93,648	73.0	21.8	12.52	2.51	5.68	1.90	0.53	3.74
66	SouthFirst Bank	Sylacauga	89,792	70.2	10.1	(6.84)	1.07	5.36	1.77	0.51	3.73
67	NobleBank & Trust	Anniston	229,267	64.2	28.1	6.02	6.86	5.27	2.26	0.38	3.71
68	Bank of Brewton	Brewton	55,255	44.8	38.5	(7.46)	(0.65)	6.17	2.04	0.08	3.65



## NET INTEREST MARGIN

Rank	Institution	City	Total Assets (\$000)	Loans / Deposits (%)	Securities / Assets (%)	Loan Growth (%)	Deposit Growth (%)	Yield on Loans (%)	Yield on Securities (TE) (%)	Cost of Funds (%)	Net Interest Margin (TE) (%)
69	Farmers and Merchants Bank	LaFayette	145,102	43.5	51.2	12.61	6.88	6.41	2.75	0.41	3.64
70	First Metro Bank	Muscle Shoals	602,136	70.2	29.4	3.14	7.17	5.21	1.97	0.43	3.64
71	Marion Bank & Trust Company	Marion	263,680	78.4	26.7	4.01	7.26	5.62	2.40	1.00	3.63
72	First National Bank of Hartford	Hartford	123,478	61.5	37.6	5.10	4.09	5.55	2.62	0.54	3.60
73	Merchants Bank of Alabama	Cullman	279,407	65.7	25.3	4.02	4.21	5.27	1.93	0.36	3.55
74	Oakworth Capital Bank	Birmingham	506,346	90.3	9.7	18.90	23.34	4.23	2.88	0.21	3.54
75	First Jackson Bank	Stevenson	237,633	74.9	27.4	14.36	(1.72)	5.59	2.70	1.12	3.53
76	Peoples Bank of Greensboro	Greensboro	94,283	51.6	48.0	(3.23)	(6.45)	6.30	2.24	0.66	3.53
77	Pinnacle Bank	Jasper	230,428	44.9	45.3	7.66	4.27	4.98	2.95	0.22	3.52
78	First Southern State Bank	Stevenson	384,381	56.9	38.5	7.35	3.26	5.82	2.26	0.67	3.51
79	Citizens Bank	Enterprise	134,872	70.9	19.4	22.14	8.18	4.99	2.23	0.38	3.50
80	United Bank	Atmore	595,597	64.7	26.9	17.20	9.75	5.16	1.88	0.28	3.50
81	BankSouth	Dothan	167,740	104.5	14.8	2.96	(3.09)	4.46	1.17	0.42	3.49
82	ServisFirst Bank	Birmingham	6,329,180	99.1	8.2	17.64	15.50	4.49	2.29	0.47	3.49
83	First National Bank and Trust	Atmore	137,163	63.8	33.5	9.48	7.32	4.94	2.34	0.29	3.48
84	Troy Bank & Trust Company	Troy	852,761	67.0	34.5	8.03	5.68	5.32	2.48	0.68	3.44
85	West Alabama Bank & Trust	Reform	594,491	76.4	28.5	15.91	4.29	5.37	2.26	0.82	3.42
86	Commercial Bank of Ozark	Ozark	89,274	47.3	39.7	(0.40)	1.19	5.47	2.10	0.20	3.42
87	HNB First Bank	Headland	124,085	79.2	10.5	12.17	10.13	4.97	1.59	0.48	3.39
88	AloStar Bank of Commerce	Birmingham	945,354	111.3	8.6	1.39	(10.38)	5.34	1.63	1.02	3.39
89	FNB of Central Alabama	Tuscaloosa	274,101	71.9	21.4	6.12	11.61	4.46	2.19	0.30	3.37
90	First Community Bank, Cullman	Cullman	78,431	76.3	10.6	0.64	(5.83)	4.45	2.16	0.37	3.35
91	Traders & Farmers Bank	Haleyville	378,328	55.7	48.6	(0.19)	1.79	5.69	2.76	0.84	3.33
92	Samson Banking Company, Inc.	Samson	79,273	50.6	41.6	7.19	6.17	5.86	1.31	0.23	3.33
93	Progress Bank and Trust	Huntsville	1,022,368	98.1	6.7	61.64	53.35	4.36	2.17	0.58	3.33
94	CB&S Bank, Inc.	Russellville	1,619,652	53.9	46.6	13.67	5.06	4.90	3.01	0.53	3.29
95	Community Bank & Trust	Union Springs	48,605	37.9	51.5	(2.82)	(1.42)	6.63	1.94	0.34	3.29
96	Exchange Bank of Alabama	Altoona	284,918	73.4	27.1	8.95	(0.65)	4.98	2.14	0.45	3.28
97	Bryant Bank	Tuscaloosa	1,485,310	70.3	25.5	6.15	6.06	4.75	2.25	0.32	3.26
98	MidSouth Bank	Dothan	411,333	70.8	17.3	4.90	1.98	4.72	1.00	0.34	3.24
99	First Bank of Boaz	Boaz	217,256	34.8	69.7	7.68	7.49	5.36	3.57	0.89	3.21
100	Southern Independent Bank	Opp	220,663	67.5	33.1	1.31	2.57	5.13	2.41	0.77	3.21
101	Regions Bank	Birmingham	123,716,371	81.3	20.5	(1.89)	(0.12)	3.84	2.30	0.25	3.18
102	Escambia County Bank	Flomaton	73,433	37.5	64.3	6.59	(7.15)	6.52	2.16	0.27	3.18
103	Bank of York	York	97,088	50.7	50.6	(3.40)	0.21	5.44	2.54	0.60	3.18
104	Union State Bank	Pell City	227,446	36.6	29.2	(11.19)	(1.21)	5.13	1.82	0.25	3.18
105	Phenix-Girard Bank	Phenix City	172,969	49.3	44.2	(6.21)	(1.50)	5.23	2.37	0.54	3.17
106	Security Federal Savings Bank	Jasper	41,070	48.8	25.3	(6.05)	(0.26)	5.74	3.94	0.74	3.12
107	Citizens Bank	Greensboro	101,483	49.9	48.3	(4.39)	(0.05)	5.21	2.68	0.69	3.12
108	First Financial Bank	Bessemer	169,822	50.2	36.9	(5.41)	(0.24)	5.12	2.31	0.59	3.08
109	First Federal Bank, A FSB	Tuscaloosa	110,114	94.5	0.9	(16.18)	(5.03)	4.60	2.97	0.96	3.05
110	AuburnBank	Auburn	836,971	58.9	33.1	1.49	(0.70)	4.69	2.45	0.48	2.98
111	First Fidelity Bank	Fort Payne	95,037	49.0	34.4	3.03	0.85	4.53	2.45	0.39	2.89
112	Compass Bank	Birmingham	83,946,716	90.5	15.2	(2.97)	(2.67)	3.81	1.89	0.52	2.87
113	Valley State Bank	Russellville	124,010	50.8	52.5	5.65	(0.91)	5.07	1.97	0.44	2.79
114	First Progressive Bank	Brewton	31,436	37.4	60.0	3.74	0.73	4.98	2.05	0.11	2.78
115	SunSouth Bank	Dothan	139,080	72.4	34.2	(8.50)	(8.77)	4.13	2.01	0.90	2.76
116	First National Bank of Dozier	Dozier	35,599	23.3	65.4	(3.28)	1.31	5.38	2.63	0.37	2.71
117	Citizens Bank of Fayette	Fayette	192,665	32.2	65.2	(2.44)	0.43	5.20	2.32	0.50	2.68
118	Peoples Southern Bank	Clanton	177,593	35.9	56.8	(0.04)	3.51	5.14	1.83	0.22	2.67
119	State Bank & Trust	Winfield	233,126	36.3	58.9	(2.92)	3.02	6.92	2.47	1.41	2.65
120	Bank of Moundville	Moundville	93,091	29.4	64.7	9.90	4.92	5.55	2.27	0.55	2.63
121	Farmers & Merchants Bank	Waterloo	80,273	11.6	83.4	(11.09)	1.02	8.30	2.84	0.89	2.54
122	Citizens State Bank	Vernon	75,145	43.0	58.1	2.12	(3.17)	4.76	2.26	0.89	2.28
	<b>MEDIAN</b>		178,552	70.2	27.2	4.81	3.28	5.54	2.30	0.48	3.77
	<b>AVERAGE</b>		2,036,316	66.8	29.7	5.38	5.21	5.65	2.37	0.52	3.78
	<b>HIGH</b>		123,716,371	120.6	83.4	74.19	88.29	10.71	4.77	1.41	6.16
	<b>LOW</b>		16,520	11.6	0.8	(23.92)	(16.82)	3.81	1.00	0.08	2.28

## NON-INTEREST INCOME

Rank	Institution	City	Net Income (\$'000)	Non Interest Income (\$'000)	Service Charges / Avg Assets (%)	Gain on Sale of Loans / Avg Assets (%)	Gain on Sale of OREO / Avg Assets (%)	Other Non Int Inc / Avg Assets (%)	Total Non Interest Income / Avg Assets (%)
1	First Federal Bank, A FSB	Tuscaloosa	265	10,248	0.03	9.22	(0.01)	0.11	9.34
2	SouthPoint Bank	Birmingham	3,810	6,367	0.11	1.79	0.03	0.39	2.31
3	Peoples Bank of Alabama	Cullman	8,908	13,892	1.06	0.11	0.01	0.86	2.03
4	First Financial Bank	Bessemer	1,093	3,282	1.09	0.00	0.01	0.84	1.94
5	Regions Bank	Birmingham	1,368,274	2,071,690	0.57	0.07	0.01	1.03	1.67
6	Alamerica Bank	Birmingham	340	561	0.26	0.39	0.00	0.90	1.55
7	Community Bank & Trust	Union Springs	107	703	0.86	0.00	0.03	0.50	1.39
8	HomeTown Bank of Alabama	Oneonta	5,999	4,579	0.91	0.00	0.02	0.42	1.35
9	SouthFirst Bank	Sylacauga	408	1,112	0.30	0.76	(0.15)	0.34	1.25
10	Union State Bank	Pell City	(443)	2,754	0.71	0.00	(0.03)	0.54	1.22
11	Bank Independent	Sheffield	13,023	15,831	0.61	0.06	(0.01)	0.55	1.21
12	Oakworth Capital Bank	Birmingham	4,920	5,585	0.05	0.00	0.00	1.15	1.21
13	First National Bank and Trust	Atmore	989	1,607	0.39	0.00	0.00	0.80	1.19
14	Phenix-Girard Bank	Phenix City	1,738	2,070	0.55	0.00	(0.01)	0.63	1.17
15	Merchants & Farmers Bank	Eutaw	650	711	0.61	0.00	0.00	0.53	1.14
16	Premier Bank of the South	Cullman	1,813	1,852	0.57	0.00	0.01	0.51	1.09
17	HNB First Bank	Headland	1,150	1,305	0.31	0.00	0.02	0.75	1.08
18	Commonwealth National Bank	Mobile	87	572	0.72	0.00	(0.06)	0.38	1.04
19	United Bank	Atmore	4,731	5,975	0.37	0.12	0.00	0.54	1.04
20	Citizens Bank	Enterprise	895	1,282	0.14	0.00	0.00	0.86	1.01
21	West Alabama Bank & Trust	Reform	6,691	5,896	0.49	0.08	(0.00)	0.44	1.01
22	Traditions Bank	Cullman	3,090	3,201	0.68	0.15	(0.15)	0.32	1.00
23	CB&S Bank, Inc.	Russellville	13,411	15,535	0.43	0.08	0.03	0.45	0.99
24	Community Neighbor Bank	Camden	1,027	1,001	0.47	0.00	(0.04)	0.50	0.94
25	First Bank	Wadley	1,092	724	0.63	0.00	0.00	0.30	0.93
26	North Alabama Bank	Hazel Green	781	864	0.26	0.00	0.40	0.25	0.91
27	Progress Bank and Trust	Huntsville	5,899	6,492	0.04	0.35	(0.05)	0.57	0.91
28	First National Bank of Hartford	Hartford	1,000	1,104	0.22	0.00	(0.04)	0.71	0.90
29	Friend Bank	Slocomb	1,483	1,157	0.58	0.07	(0.06)	0.30	0.90
30	First Comm. Bank of Central AL	Wetumpka	6,652	3,134	0.32	0.00	(0.01)	0.59	0.90
31	AloStar Bank of Commerce	Birmingham	12,327	9,103	0.08	0.00	0.00	0.81	0.89
32	First State Bank of the South	Sulligent	860	887	0.76	0.00	0.00	0.13	0.89
33	Peoples Southern Bank	Clanton	1,725	1,531	0.49	0.00	0.00	0.39	0.88
34	Bank of Walker County	Jasper	412	569	0.58	0.00	(0.01)	0.31	0.88
35	First Community Bank	Mobile	4,175	3,275	0.35	0.16	(0.00)	0.35	0.87
36	National Bank of Commerce	Birmingham	22,939	17,982	0.06	0.48	0.00	0.30	0.85
37	NobleBank & Trust	Anniston	1,659	1,898	0.42	0.16	0.00	0.27	0.85
38	Compass Bank	Birmingham	458,074	712,005	0.26	0.04	(0.00)	0.55	0.84
39	Robertson Banking Company	Demopolis	3,893	2,265	0.46	0.00	0.00	0.37	0.83
40	First National Bank	Hamilton	3,776	2,394	0.36	0.00	(0.00)	0.47	0.83
41	Vantage Bank of Alabama	Albertville	1,333	939	0.45	0.00	0.00	0.37	0.82
42	FNB Bank	Scottsboro	4,514	3,059	0.48	0.00	0.00	0.33	0.82
43	Peoples Independent Bank	Boaz	2,874	1,885	0.53	0.00	0.00	0.28	0.81
44	First Citizens Bank	Luverne	2,748	1,842	0.38	0.00	(0.01)	0.42	0.78
45	Community Spirit Bank	Red Bay	1,164	1,097	0.38	0.00	0.00	0.39	0.77
46	Central State Bank	Calera	3,562	1,874	0.22	0.17	0.01	0.36	0.76
47	Pinnacle Bank	Jasper	2,274	1,644	0.35	0.00	0.00	0.38	0.73
48	Merchants Bank	Jackson	1,616	1,533	0.50	0.00	0.01	0.22	0.73
49	First Southern Bank	Florence	1,734	1,557	0.32	0.08	0.00	0.33	0.73
50	Peoples Exchange Bank	Monroeville	253	456	0.37	0.00	(0.00)	0.35	0.72
51	Citizens Bank of Valley Head	Valley Head	109	195	0.20	0.00	0.27	0.25	0.72
52	Liberty Bank	Geraldine	802	934	0.47	0.00	0.00	0.24	0.71
53	Merchants Bank of Alabama	Cullman	1,836	1,881	0.38	0.00	(0.18)	0.50	0.70
54	Brantley Bank & Trust Co.	Brantley	731	511	0.33	0.00	0.12	0.24	0.69
55	First State Bank, DeKalb County	Fort Payne	1,246	1,223	0.40	0.00	0.00	0.28	0.69
56	First National Bank, Brundidge	Brundidge	575	630	0.44	0.00	(0.02)	0.26	0.69
57	Samson Banking Company, Inc.	Samson	722	510	0.46	0.00	0.00	0.22	0.68
58	Security Federal Savings Bank	Jasper	141	271	0.61	0.00	0.00	0.06	0.67
59	Bank of Wedowee	Wedowee	1,187	871	0.25	0.00	(0.02)	0.44	0.67
60	River Bank & Trust	Prattville	8,730	5,220	0.15	0.28	0.02	0.21	0.66
61	PeoplesTrust Bank	Hamilton	834	608	0.37	0.00	0.00	0.29	0.66
62	Sweet Water State Bank	Sweet Water	994	630	0.57	0.00	0.00	0.09	0.66
63	Town-Country National Bank	Camden	1,907	695	0.46	0.00	(0.02)	0.21	0.65
64	Citizens Bank & Trust	Guntersville	3,393	2,668	0.33	0.00	(0.04)	0.36	0.65
65	First US Bank	Thomasville	1,972	3,894	0.31	0.00	(0.06)	0.39	0.64
66	Exchange Bank of Alabama	Altoona	2,339	1,794	0.33	0.00	(0.03)	0.34	0.64
67	Metro Bank	Pell City	8,139	4,373	0.23	0.08	0.00	0.32	0.63
68	Farmers & Merchants Bank	Piedmont	1,574	1,238	0.37	0.00	(0.11)	0.35	0.61

## NON-INTEREST INCOME

Rank	Institution	City	Net Income (\$000)	Non Interest Income (\$000)	Service Charges / Avg Assets (%)	Gain on Sale of Loans / Avg Assets (%)	Gain on Sale of OREO / Avg Assets (%)	Other Non Int Inc / Avg Assets (%)	Total Non Interest Income / Avg Assets (%)
69	Citizens' Bank, Inc.	Robertsdale	759	642	0.17	0.00	(0.04)	0.47	0.60
70	First Community Bank, Cullman	Cullman	438	445	0.14	0.00	0.00	0.45	0.60
71	FNB of Central Alabama	Tuscaloosa	1,899	1,614	0.34	0.11	0.00	0.14	0.59
72	FirstState Bank	Lineville	2,255	1,209	0.24	0.00	(0.00)	0.35	0.59
73	Commercial Bank of Ozark	Ozark	300	512	0.39	0.00	(0.15)	0.34	0.58
74	Capstone Bank	Tuscaloosa	4,145	2,853	0.24	0.12	0.00	0.22	0.58
75	First Southern State Bank	Stevenson	3,837	2,208	0.47	0.00	0.00	0.11	0.58
76	MidSouth Bank	Dothan	3,609	2,344	0.16	0.18	0.02	0.21	0.57
77	Southern States Bank	Anniston	6,626	3,515	0.13	0.00	(0.01)	0.45	0.57
78	First Metro Bank	Muscle Shoals	7,851	3,236	0.31	0.00	0.00	0.26	0.56
79	Escambia County Bank	Flomaton	219	423	0.30	0.00	0.01	0.26	0.56
80	Troy Bank & Trust Company	Troy	9,075	4,763	0.33	0.00	(0.06)	0.28	0.54
81	CCB Community Bank	Andalusia	7,985	2,451	0.20	0.00	(0.03)	0.37	0.53
82	Bank of York	York	752	507	0.33	0.00	0.00	0.19	0.53
83	Peoples Bank of Red Level	Red Level	147	86	0.48	0.00	0.00	0.04	0.52
84	Bank of Evergreen	Evergreen	663	315	0.47	0.00	(0.02)	0.06	0.51
85	First Cahawba Bank	Selma	619	500	0.14	0.00	0.07	0.28	0.49
86	Cheaha Bank	Oxford	3,267	976	0.19	0.00	0.00	0.29	0.48
87	Cullman Savings Bank (MHC)	Cullman	2,889	1,284	0.15	0.15	0.03	0.14	0.47
88	Small Town Bank	Wedowee	2,420	963	0.23	0.00	(0.01)	0.23	0.45
89	AuburnBank	Auburn	7,521	3,714	0.09	0.07	0.05	0.24	0.44
90	PrimeSouth Bank	Tallasse	1,949	892	0.35	0.00	(0.14)	0.21	0.41
91	EvaBank	Cullman	8,353	1,553	0.09	0.00	0.12	0.20	0.41
92	Farmers and Merchants Bank	LaFayette	1,484	575	0.24	0.00	(0.09)	0.25	0.41
93	AmeriFirst Bank	Union Springs	705	609	0.23	0.00	0.01	0.15	0.38
94	Citizens Bank of Winfield	Winfield	3,739	803	0.20	0.01	0.03	0.14	0.38
95	First Bank of Alabama	Talladega	6,335	1,482	0.20	0.00	(0.01)	0.18	0.37
96	Bank of Vernon	Vernon	920	535	0.32	0.00	(0.13)	0.18	0.37
97	Bank of Brewton	Brewton	567	200	0.22	0.00	0.00	0.15	0.37
98	Peoples Bank of Greensboro	Greensboro	1,357	352	0.22	0.00	(0.00)	0.15	0.37
99	Bank of Moundville	Moundville	363	322	0.18	0.00	0.07	0.10	0.35
100	First Bank of Linden	Linden	783	278	0.24	0.00	0.00	0.10	0.35
101	First National Bank of Dozier	Dozier	251	129	0.18	0.00	0.00	0.16	0.35
102	Bryant Bank	Tuscaloosa	18,527	5,057	0.18	0.13	(0.00)	0.03	0.34
103	ServisFirst Bank	Birmingham	91,607	19,767	0.09	0.07	(0.00)	0.17	0.32
104	State Bank & Trust	Winfield	1,676	694	0.23	0.00	(0.21)	0.28	0.30
105	First Exchange Bank of Alabama	Louisville	783	402	0.23	0.00	(0.14)	0.20	0.29
106	Trinity Bank	Dothan	1,399	383	0.09	0.00	(0.01)	0.20	0.27
107	Farmers & Merchants Bank	Waterloo	872	211	0.21	0.00	0.00	0.05	0.26
108	First Bank of Boaz	Boaz	3,214	540	0.13	0.00	0.00	0.13	0.26
109	BankSouth	Dothan	2,337	434	0.05	0.15	(0.01)	0.06	0.25
110	Southern Independent Bank	Opp	1,651	535	0.03	0.00	(0.26)	0.47	0.25
111	Citizens State Bank	Vernon	206	179	0.18	0.00	0.03	0.02	0.23
112	Traders & Farmers Bank	Haleyville	2,687	879	0.24	0.00	(0.27)	0.27	0.23
113	Covenant Bank	Leeds	(611)	146	0.12	(0.06)	0.02	0.15	0.23
114	SunSouth Bank	Dothan	(1,296)	327	0.06	0.00	0.06	0.10	0.22
115	Citizens Bank	Greensboro	1,188	191	0.14	0.00	0.00	0.05	0.19
116	First Fidelity Bank	Fort Payne	436	174	0.15	0.00	0.00	0.04	0.19
117	Marion Bank & Trust Company	Marion	2,143	459	0.12	0.00	0.00	0.06	0.18
118	Valley State Bank	Russellville	781	210	0.15	0.00	0.00	0.02	0.17
119	Southern Bank Company	Gadsden	(786)	111	0.09	0.00	0.00	0.03	0.12
120	First Jackson Bank	Stevenson	2,456	177	0.28	0.00	(0.22)	0.02	0.07
121	First Progressive Bank	Brewton	25	8	0.05	0.00	(0.03)	0.00	0.03
122	Citizens Bank of Fayette	Fayette	1,616	(302)	0.09	0.00	(0.43)	0.18	(0.16)
		MEDIAN	1,634	1,101	0.30	0.00	0.00	0.28	0.66
		AVERAGE	18,476	25,081	0.33	0.13	(0.02)	0.32	0.76
		HIGH	1,368,274	2,071,690	1.09	9.22	0.40	1.15	9.34
		LOW	(1,296)	(302)	0.03	(0.06)	(0.43)	0.00	(0.16)

## NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
1	ServisFirst Bank	Birmingham	6,329,180	14,822	36.7	0.74	0.14	0.48	1.36
2	Citizens State Bank	Vernon	75,145	5,010	55.7	0.65	0.31	0.42	1.37
3	Citizens Bank	Greensboro	101,483	7,806	44.3	0.82	0.18	0.46	1.46
4	First Bank of Boaz	Boaz	217,256	8,356	43.7	0.78	0.17	0.52	1.47
5	Farmers & Merchants Bank	Waterloo	80,273	8,027	43.6	1.20	0.12	0.28	1.60
6	Citizens Bank of Winfield	Winfield	229,525	7,173	34.5	0.91	0.21	0.51	1.64
7	Citizens Bank of Fayette	Fayette	192,665	6,422	66.0	1.08	0.20	0.39	1.67
8	First Bank of Alabama	Talladega	404,159	8,420	41.5	0.93	0.22	0.66	1.80
9	State Bank & Trust	Winfield	233,126	3,760	67.6	1.03	0.23	0.64	1.91
10	First Metro Bank	Muscle Shoals	602,136	5,282	47.4	1.22	0.25	0.47	1.94
11	AuburnBank	Auburn	836,971	5,435	57.5	1.17	0.19	0.61	1.97
12	First Jackson Bank	Stevenson	237,633	5,281	56.9	1.04	0.28	0.73	2.05
13	Valley State Bank	Russellville	124,010	4,134	67.7	1.10	0.27	0.68	2.05
14	First National Bank of Dozier	Dozier	35,599	5,933	69.5	1.31	0.26	0.55	2.12
15	Southern Independent Bank	Opp	220,663	6,687	63.0	1.08	0.15	0.92	2.16
16	Bryant Bank	Tuscaloosa	1,485,310	6,691	62.1	1.21	0.32	0.62	2.16
17	BankSouth	Dothan	167,740	6,989	59.0	1.62	0.21	0.36	2.20
18	PrimeSouth Bank	Tallasse	219,516	5,354	57.6	1.29	0.26	0.72	2.27
19	Metro Bank	Pell City	723,702	4,257	51.2	1.50	0.19	0.60	2.30
20	First Southern State Bank	Stevenson	384,381	4,418	57.3	1.25	0.29	0.77	2.31
21	First Fidelity Bank	Fort Payne	95,037	3,960	77.0	1.22	0.37	0.72	2.31
22	Troy Bank & Trust Company	Troy	852,761	6,460	60.2	1.36	0.22	0.76	2.34
23	Peoples Southern Bank	Clanton	177,593	3,947	64.9	1.36	0.17	0.86	2.38
24	Bank of Moundville	Moundville	93,091	5,476	83.6	0.97	0.30	1.13	2.41
25	Compass Bank	Birmingham	83,946,716	8,534	66.0	1.18	0.27	0.97	2.42
26	Brantley Bank & Trust Co.	Brantley	77,169	4,539	56.8	1.43	0.23	0.78	2.44
27	First Comm. Bank of Central AL	Wetumpka	353,951	4,657	51.7	1.34	0.29	0.82	2.45
28	MidSouth Bank	Dothan	411,333	4,155	72.2	1.46	0.37	0.65	2.47
29	Peoples Bank of Greensboro	Greensboro	94,283	5,238	65.9	1.26	0.36	0.86	2.47
30	EvaBank	Cullman	382,997	4,614	37.7	1.43	0.30	0.76	2.49
31	Marion Bank & Trust Company	Marion	263,680	6,592	65.2	1.17	0.16	1.17	2.50
32	First Progressive Bank	Brewton	31,436	3,493	96.3	1.15	0.32	1.05	2.52
33	Cullman Savings Bank (MHC)	Cullman	285,236	6,069	59.9	1.67	0.26	0.59	2.52
34	West Alabama Bank & Trust	Reform	594,491	3,625	58.4	1.35	0.23	0.96	2.55
35	Trinity Bank	Dothan	148,035	4,935	59.8	1.37	0.55	0.63	2.55
36	AloStar Bank of Commerce	Birmingham	945,354	10,165	59.8	1.70	0.11	0.75	2.56
37	Traders & Farmers Bank	Haleyville	378,328	3,603	68.5	1.57	0.27	0.72	2.56
38	Farmers and Merchants Bank	LaFayette	145,102	4,534	59.7	1.33	0.27	0.98	2.58
39	First Community Bank, Cullman	Cullman	78,431	6,033	71.9	1.12	0.36	1.10	2.59
40	Small Town Bank	Wedowee	212,918	4,258	58.5	1.55	0.36	0.67	2.59
41	Exchange Bank of Alabama	Altoona	284,918	3,850	67.2	1.59	0.44	0.57	2.60
42	River Bank & Trust	Prattville	811,734	5,798	56.5	1.47	0.31	0.82	2.60
43	Capstone Bank	Tuscaloosa	523,987	5,038	62.4	1.63	0.30	0.69	2.62
44	First National Bank	Hamilton	295,258	3,175	57.9	1.62	0.33	0.68	2.63
45	Cheaha Bank	Oxford	206,311	4,485	51.0	1.53	0.26	0.86	2.65
46	Bank of York	York	97,088	4,623	74.9	1.46	0.19	1.01	2.65
47	Bank of Wedowee	Wedowee	132,426	4,272	64.0	1.40	0.56	0.71	2.66
48	Samson Banking Company, Inc.	Samson	79,273	3,171	70.9	1.36	0.31	1.02	2.69
49	First Bank of Linden	Linden	78,645	5,243	63.0	1.57	0.11	1.02	2.70
50	Pinnacle Bank	Jasper	230,428	4,348	64.0	1.47	0.44	0.79	2.70
51	Regions Bank	Birmingham	123,716,371	5,795	59.5	1.43	0.53	0.78	2.73
52	Progress Bank and Trust	Huntsville	1,022,368	6,771	67.4	1.87	0.30	0.57	2.74
53	Bank of Evergreen	Evergreen	62,398	4,457	59.0	1.66	0.25	0.85	2.76
54	First Bank	Wadley	77,942	3,118	56.2	1.63	0.25	0.91	2.78
55	SunSouth Bank	Dothan	139,080	4,796	98.5	1.44	0.25	1.09	2.79
56	Phenix-Girard Bank	Phenix City	172,969	4,324	71.7	1.64	0.20	0.96	2.80
57	PeoplesTrust Bank	Hamilton	95,014	3,519	66.6	1.47	0.25	1.08	2.81
58	FNB of Central Alabama	Tuscaloosa	274,101	4,809	75.3	1.55	0.30	0.96	2.81
59	Robertson Banking Company	Demopolis	279,400	3,725	61.2	1.70	0.36	0.76	2.82
60	Peoples Independent Bank	Boaz	312,720	3,723	61.5	1.67	0.31	0.83	2.82
61	National Bank of Commerce	Birmingham	2,414,953	5,862	58.8	1.84	0.25	0.74	2.84
62	First Cahawba Bank	Selma	101,911	4,076	71.4	1.43	0.13	1.28	2.84
63	Southern States Bank	Anniston	653,252	5,993	60.1	1.77	0.35	0.73	2.84
64	CB&S Bank, Inc.	Russellville	1,619,652	3,097	66.4	1.52	0.51	0.89	2.92
65	United Bank	Atmore	595,597	3,237	69.0	1.72	0.33	0.89	2.95
66	HomeTown Bank of Alabama	Oneonta	348,162	5,803	50.8	1.46	0.40	1.10	2.96
67	Citizens Bank & Trust	Guntersville	434,951	4,223	68.6	1.67	0.24	1.06	2.97
68	Oakworth Capital Bank	Birmingham	506,346	7,033	61.9	2.13	0.21	0.64	2.98

## NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
69	First Southern Bank	Florence	220,201	3,670	68.6	1.76	0.32	0.91	2.98
70	CCB Community Bank	Andalusia	468,674	4,148	60.2	1.87	0.33	0.79	2.99
71	First Citizens Bank	Luverne	239,502	3,685	62.9	1.58	0.24	1.17	2.99
72	First State Bank of the South	Sulligent	100,985	2,195	70.2	1.89	0.35	0.75	2.99
73	Bank of Vernon	Vernon	144,528	4,251	66.7	1.42	0.36	1.22	3.01
74	Merchants Bank of Alabama	Cullman	279,407	3,287	74.1	1.70	0.30	1.05	3.05
75	Town-Country National Bank	Camden	108,299	3,094	56.3	1.75	0.24	1.06	3.05
76	Vantage Bank of Alabama	Albertville	118,399	4,385	59.7	1.42	0.22	1.43	3.07
77	Central State Bank	Calera	258,539	3,917	63.5	1.83	0.27	0.97	3.07
78	FirstState Bank	Lineville	207,064	3,982	62.1	1.89	0.33	0.87	3.09
79	First Exchange Bank of Alabama	Louisville	132,192	3,074	84.1	1.99	0.48	0.71	3.18
80	Farmers & Merchants Bank	Piedmont	204,390	4,171	76.2	1.70	0.41	1.08	3.19
81	First State Bank, DeKalb County	Fort Payne	175,653	3,378	75.4	1.88	0.49	0.82	3.19
82	NobleBank & Trust	Anniston	229,267	4,326	72.1	1.72	0.39	1.11	3.23
83	Friend Bank	Slocomb	125,466	2,918	68.2	1.72	0.39	1.14	3.25
84	HNB First Bank	Headland	124,085	3,878	76.5	1.82	0.33	1.09	3.25
85	First Community Bank	Mobile	398,437	4,378	71.1	1.87	0.45	0.94	3.26
86	First National Bank, Brundidge	Brundidge	93,648	3,602	77.1	1.60	0.26	1.41	3.27
87	Bank of Brewton	Brewton	55,255	2,631	84.1	1.98	0.69	0.60	3.27
88	FNB Bank	Scottsboro	379,484	3,757	64.7	1.61	0.38	1.35	3.33
89	First National Bank of Hartford	Hartford	123,478	3,087	76.8	1.75	0.44	1.19	3.38
90	Merchants Bank	Jackson	212,846	3,547	78.0	2.06	0.44	0.88	3.38
91	Escambia County Bank	Flomaton	73,433	4,080	91.9	1.89	0.30	1.21	3.40
92	Commercial Bank of Ozark	Ozark	89,274	3,434	87.1	1.83	0.28	1.30	3.41
93	Citizens Bank	Enterprise	134,872	4,496	78.4	2.06	0.40	0.97	3.43
94	North Alabama Bank	Hazel Green	93,447	3,115	69.5	1.95	0.48	1.02	3.45
95	Community Neighbor Bank	Camden	108,448	3,012	69.2	1.87	0.25	1.35	3.47
96	Peoples Bank of Red Level	Red Level	16,520	2,753	69.7	2.05	0.49	1.01	3.54
97	AmeriFirst Bank	Union Springs	178,570	4,153	85.4	2.05	0.34	1.17	3.56
98	Community Spirit Bank	Red Bay	141,271	3,718	73.3	1.84	0.49	1.24	3.57
99	Citizens' Bank, Inc.	Robertsdale	109,278	3,214	83.3	1.98	0.55	1.06	3.59
100	First National Bank and Trust	Atmore	137,163	2,982	79.3	1.96	0.34	1.30	3.60
101	Security Federal Savings Bank	Jasper	41,070	3,423	95.0	1.75	0.33	1.53	3.60
102	Liberty Bank	Geraldine	137,992	2,604	77.2	2.05	0.69	1.01	3.75
103	First Financial Bank	Bessemer	169,822	2,359	85.0	2.06	0.51	1.26	3.82
104	Union State Bank	Pell City	227,446	1,944	104.3	2.15	0.61	1.09	3.86
105	Southern Bank Company	Gadsden	98,239	3,388	102.5	2.10	0.26	1.54	3.90
106	Premier Bank of the South	Cullman	178,534	2,880	76.4	2.17	0.61	1.18	3.96
107	Bank of Walker County	Jasper	63,658	3,537	83.3	2.10	0.56	1.34	4.00
108	Peoples Exchange Bank	Monroeville	63,364	2,347	88.8	2.55	0.33	1.13	4.01
109	SouthFirst Bank	Sylacauga	89,792	3,207	89.9	2.00	0.58	1.51	4.10
110	Sweet Water State Bank	Sweet Water	95,868	2,905	75.7	2.44	0.40	1.26	4.10
111	Traditions Bank	Cullman	335,540	4,415	68.1	1.96	0.52	1.63	4.11
112	Merchants & Farmers Bank	Eutaw	61,635	2,568	77.8	2.21	0.41	1.52	4.14
113	SouthPoint Bank	Birmingham	297,994	4,027	65.9	2.59	0.26	1.34	4.20
114	Community Bank & Trust	Union Springs	48,605	2,859	95.9	1.64	0.18	2.38	4.20
115	Commonwealth National Bank	Mobile	52,838	2,516	96.7	1.86	0.62	1.80	4.28
116	Alamerica Bank	Birmingham	36,366	4,546	82.1	1.97	0.75	1.57	4.29
117	Covenant Bank	Leeds	61,261	4,084	125.1	1.63	0.37	2.34	4.34
118	First US Bank	Thomasville	615,891	2,406	80.9	2.67	0.51	1.17	4.34
119	Bank Independent	Sheffield	1,389,493	2,677	71.1	2.79	0.68	0.91	4.38
120	Citizens Bank of Valley Head	Valley Head	27,826	1,988	90.4	3.16	0.68	0.67	4.50
121	Peoples Bank of Alabama	Cullman	709,475	2,739	74.3	2.76	0.74	1.13	4.63
122	First Federal Bank, A FSB	Tuscaloosa	110,114	1,090	97.4	7.09	1.12	3.32	11.53
		MEDIAN	178,552	4,141	67.6	1.63	0.31	0.93	2.84
		AVERAGE	2,036,316	4,445	69.1	1.69	0.35	0.98	3.01
		HIGH	123,716,371	14,822	125.1	7.09	1.12	3.32	11.53
		LOW	16,520	1,090	34.5	0.65	0.11	0.28	1.36

## ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. Texas Ratio (%)	OREO (\$000)	LLR / Lns (%)	Prov XP / Avg Assets (%)	Adj 30- 89PD / Gross Lns (%)	Adj 90+PD / Gross Loans (%)	Adj NPLs + Adj OREO / Gross Lns + OREO (%)	Net C-O / AvgLns (%)	Asset Quality Score (%)
1	Oakworth Capital Bank	Birmingham	506,346	400,666	0.00	-	1.10	0.15	0.00	0.00	0.00	0.00	0.00
2	First Bank of Boaz	Boaz	217,256	55,043	0.19	-	1.71	0.00	0.10	0.00	0.13	(0.01)	0.22
3	Cheaha Bank	Oxford	206,311	109,637	0.26	-	1.59	0.03	0.18	0.00	0.06	0.04	0.28
4	Progress Bank and Trust	Huntsville	1,022,368	834,902	0.47	-	0.57	0.06	0.21	0.00	0.06	0.02	0.29
5	BankSouth	Dothan	167,740	137,396	0.48	73	1.96	0.00	0.20	0.00	0.13	(0.03)	0.30
6	Security Federal Savings Bank	Jasper	41,070	14,688	0.02	-	1.14	0.01	0.57	0.01	0.00	0.01	0.59
7	Bryant Bank	Tuscaloosa	1,485,310	892,738	1.93	1,114	1.03	0.05	0.20	0.01	0.31	0.08	0.60
8	First Metro Bank	Muscle Shoals	602,136	374,130	1.77	631	0.64	0.04	0.21	0.02	0.31	0.10	0.64
9	SouthPoint Bank	Birmingham	297,994	233,640	1.92	283	1.49	0.12	0.42	0.00	0.25	(0.03)	0.64
10	Pinnacle Bank	Jasper	230,428	91,067	1.11	-	1.77	0.00	0.36	0.05	0.29	(0.01)	0.69
11	FNB Bank	Scottsboro	379,484	277,908	2.48	397	1.16	0.08	0.15	0.04	0.44	0.13	0.76
12	First National Bank of Dozier	Dozier	35,599	6,669	0.00	-	1.96	0.00	0.58	0.00	0.00	0.18	0.76
13	Valley State Bank	Russellville	124,010	52,569	0.88	35	1.88	0.00	0.43	0.23	0.12	0.02	0.80
14	National Bank of Commerce	Birmingham	2,414,953	1,898,076	1.67	-	0.71	0.10	0.59	0.06	0.15	0.02	0.82
15	AuburnBank	Auburn	836,971	438,723	2.81	103	1.13	0.03	0.33	0.01	0.58	(0.05)	0.87
16	ServisFirst Bank	Birmingham	6,329,180	5,349,361	4.18	3,858	1.03	0.27	0.24	0.02	0.50	0.18	0.94
17	Southern States Bank	Anniston	653,252	516,226	3.95	258	0.97	0.17	0.24	0.00	0.66	0.07	0.97
18	Robertson Banking Company	Demopolis	279,400	216,008	2.43	405	0.89	0.21	0.36	0.00	0.37	0.31	1.04
19	Central State Bank	Calera	258,539	172,929	1.65	35	1.51	0.15	0.66	0.00	0.31	0.11	1.08
20	First National Bank	Hamilton	295,258	124,748	0.92	5	1.17	0.29	0.09	0.03	0.33	0.65	1.10
21	Trinity Bank	Dothan	148,035	119,716	7.92	551	1.39	0.17	0.11	0.00	1.03	0.00	1.14
22	Capstone Bank	Tuscaloosa	523,987	414,353	5.64	395	1.11	0.23	0.17	0.04	0.74	0.21	1.16
23	Bank of York	York	97,088	37,393	2.06	149	0.99	0.03	0.59	0.00	0.61	0.01	1.21
24	MidSouth Bank	Dothan	411,333	258,403	5.63	1,978	2.04	0.00	0.27	0.12	0.97	(0.09)	1.27
25	AloStar Bank of Commerce	Birmingham	945,354	783,362	4.96	-	1.38	(0.23)	0.00	0.00	1.31	(0.04)	1.27
26	First Bank of Linden	Linden	78,645	34,672	0.00	-	1.54	0.01	1.42	0.00	0.00	(0.14)	1.28
27	Peoples Southern Bank	Clanton	177,593	55,377	0.87	-	1.96	0.00	0.77	0.00	0.38	0.19	1.34
28	FNB of Central Alabama	Tuscaloosa	274,101	174,957	4.31	274	1.32	0.04	0.49	0.00	0.77	0.11	1.37
29	First Southern Bank	Florence	220,201	163,890	8.93	416	1.39	0.04	0.08	0.00	1.21	0.13	1.42
30	NobleBank & Trust	Anniston	229,267	133,052	7.78	671	1.24	0.12	0.06	0.00	1.28	0.13	1.47
31	Community Spirit Bank	Red Bay	141,271	94,436	8.38	88	1.06	0.08	0.06	0.00	1.09	0.37	1.52
32	First Cahawba Bank	Selma	101,911	61,411	6.04	669	1.04	0.18	0.13	0.00	1.37	0.02	1.52
33	Exchange Bank of Alabama	Altoona	284,918	180,981	6.76	1,274	1.22	0.00	0.28	0.35	1.04	0.01	1.68
34	Citizens Bank & Trust	Guntersville	434,951	286,847	4.81	327	1.09	0.28	0.31	0.08	0.70	0.60	1.69
35	First Comm. Bank of Central AL	Wetumpka	353,951	227,527	7.04	1,330	2.22	0.18	0.50	0.00	1.04	0.16	1.70
36	First Bank of Alabama	Talladega	404,159	212,615	4.78	2,153	1.16	0.13	0.24	0.00	1.45	0.06	1.75
37	First Southern State Bank	Stevenson	384,381	195,010	2.68	150	1.29	0.10	0.94	0.15	0.39	0.29	1.77
38	West Alabama Bank & Trust	Reform	594,491	367,644	4.99	-	1.09	0.04	0.68	0.00	1.03	0.08	1.79
39	AmeriFirst Bank	Union Springs	178,570	127,084	10.09	125	1.34	0.12	0.31	0.02	1.38	0.09	1.80
40	HNB First Bank	Headland	124,085	86,044	8.82	810	1.36	0.00	0.40	0.00	1.51	(0.05)	1.86
41	River Bank & Trust	Prattville	811,734	521,748	6.90	1,557	0.84	0.15	0.63	0.03	1.08	0.17	1.91
42	First National Bank and Trust	Atmore	137,163	76,568	5.15	45	1.75	0.06	0.01	0.00	1.23	0.70	1.94
43	First Community Bank, Cullman	Cullman	78,431	49,594	6.78	176	0.84	0.12	0.71	0.32	0.96	0.03	2.02
44	Southern Independent Bank	Opp	220,663	119,074	8.37	1,480	1.27	0.00	0.33	0.00	1.79	0.01	2.13
45	First Progressive Bank	Brewton	31,436	8,700	1.36	-	1.06	(0.04)	0.84	0.00	1.29	0.00	2.13
46	FirstState Bank	Lineville	207,064	115,088	5.50	95	1.03	0.02	0.74	0.11	1.24	0.05	2.14
47	First Fidelity Bank	Fort Payne	95,037	42,143	7.74	61	1.58	0.00	0.46	0.00	1.72	(0.01)	2.17
48	First Citizens Bank	Luverne	239,502	122,190	4.70	84	1.88	0.08	0.81	0.09	1.16	0.13	2.19
49	First Jackson Bank	Stevenson	237,633	153,085	6.69	185	1.09	0.13	0.68	0.27	0.97	0.28	2.20
50	Farmers & Merchants Bank	Piedmont	204,390	107,215	5.47	295	1.13	0.01	0.81	0.05	1.45	0.03	2.34
51	Compass Bank	Birmingham	83,946,716	59,955,718	11.75	22,965	1.36	0.27	0.49	0.07	1.42	0.42	2.40
52	PeoplesTrust Bank	Hamilton	95,014	60,484	5.68	31	1.43	0.00	1.47	0.00	1.01	0.02	2.50
53	Peoples Exchange Bank	Monroeville	63,364	39,138	5.02	61	0.94	0.00	1.23	0.11	1.14	0.03	2.51
54	CCB Community Bank	Andalusia	468,674	395,881	17.68	2,997	0.89	0.12	0.04	0.00	2.45	0.09	2.58
55	Peoples Independent Bank	Boaz	312,720	136,659	10.22	1,997	0.97	0.07	0.55	0.02	2.23	(0.15)	2.65
56	First Community Bank	Mobile	398,437	278,690	16.32	515	1.18	0.07	0.16	0.11	2.32	0.07	2.66
57	Premier Bank of the South	Cullman	178,534	119,384	12.91	910	1.36	0.17	0.54	0.01	1.88	0.30	2.73
58	Vantage Bank of Alabama	Albertville	118,399	73,648	10.35	64	1.04	0.10	0.41	0.00	2.18	0.14	2.73
59	Citizens Bank	Greensboro	101,483	41,774	6.14	160	2.38	0.28	1.02	1.03	1.07	(0.34)	2.78
60	Bank Independent	Sheffield	1,389,493	1,155,104	11.29	2,704	1.06	0.34	1.36	0.03	1.21	0.32	2.92
61	Citizens Bank	Enterprise	134,872	85,666	14.28	945	1.02	0.04	0.56	0.08	2.32	(0.02)	2.94
62	PrimeSouth Bank	Tallassee	219,516	155,010	10.35	2,018	1.27	0.26	0.99	0.02	1.59	0.41	3.01
63	Traditions Bank	Cullman	335,540	260,434	11.77	726	1.26	0.47	0.67	0.17	1.46	0.73	3.03
64	First National Bank, Brundidge	Brundidge	93,648	55,235	6.00	448	1.38	0.00	1.81	0.04	1.51	(0.08)	3.28
65	First State Bank of the South	Sulligent	100,985	33,528	1.47	112	0.87	0.03	2.51	0.15	0.57	0.06	3.29
66	First US Bank	Thomasville	615,891	335,431	9.36	4,351	1.46	0.59	0.40	0.00	2.28	0.69	3.37
67	Regions Bank	Birmingham	123,716,371	80,699,988	16.38	93,528	1.29	0.16	0.42	0.17	2.42	0.38	3.39
68	Friend Bank	Slocumb	125,466	82,044	13.88	929	1.15	0.21	0.73	0.00	2.20	0.47	3.40
69	Merchants Bank of Alabama	Cullman	279,407	165,179	15.61	1,417	1.06	0.01	0.73	0.00	2.65	0.09	3.47
70	Cullman Savings Bank (MHC)	Cullman	285,236	224,959	15.84	1,243	0.92	0.07	0.43	0.00	3.02	0.03	3.48

## ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. Texas Ratio (%)	OREO (\$000)	LLR / Lns (%)	Prov XP / Avg Assets (%)	Adj 30- 89PD / Gross Lns (%)	Adj 90+PD / Gross Loans (%)	Adj NPLs + Adj OREO / Gross Lns + OREO (%)	Net C-O / AvgLns (%)	Asset Quality Score (%)
71	Farmers and Merchants Bank	LaFayette	145,102	53,149	4.15	241	1.32	0.18	1.72	0.33	1.37	0.12	3.54
72	Peoples Bank of Greensboro	Greensboro	94,283	41,907	4.63	2	1.07	0.03	2.58	0.00	0.94	0.03	3.55
73	HomeTown Bank of Alabama	Oneonta	348,162	223,439	11.43	3,269	0.83	0.07	1.16	0.04	2.45	0.18	3.83
74	Small Town Bank	Wedowee	212,918	98,564	9.74	-	1.86	0.00	0.24	0.16	3.42	0.06	3.88
75	United Bank	Atmore	595,597	349,702	16.70	3,648	1.22	0.06	1.28	0.40	2.19	0.04	3.91
76	First Bank	Wadley	77,942	30,582	11.58	753	0.94	0.10	0.60	0.18	3.12	0.02	3.92
77	Brantley Bank & Trust Co.	Brantley	77,169	25,528	1.69	32	1.63	0.38	1.73	0.33	0.39	1.72	4.17
78	Liberty Bank	Geraldine	137,992	66,058	7.21	254	1.04	0.21	2.12	1.04	0.73	0.38	4.27
79	Troy Bank & Trust Company	Troy	852,761	493,886	17.13	6,691	1.62	0.00	0.95	0.07	3.34	0.03	4.39
80	CB&S Bank, Inc.	Russellville	1,619,652	688,936	13.29	5,943	1.01	0.15	0.68	0.00	3.66	0.24	4.58
81	Samson Banking Company, Inc.	Samson	79,273	35,168	10.73	-	1.36	0.06	1.48	0.65	2.43	0.08	4.64
82	Commercial Bank of Ozark	Ozark	89,274	38,233	16.31	558	1.01	0.03	1.33	0.02	3.23	0.12	4.70
83	Town-Country National Bank	Camden	108,299	64,308	8.17	110	3.78	0.20	1.65	0.32	2.26	0.47	4.70
84	First National Bank of Hartford	Hartford	123,478	61,546	6.61	144	1.69	0.08	2.59	0.00	1.91	0.31	4.81
85	Peoples Bank of Alabama	Cullman	709,475	569,623	30.65	4,593	1.44	0.20	0.94	0.09	3.68	0.12	4.83
86	Community Neighbor Bank	Camden	108,448	62,857	9.87	577	1.66	0.02	2.10	0.45	2.12	0.20	4.87
87	Traders & Farmers Bank	Haleyville	378,328	165,733	10.06	3,040	1.39	0.10	1.26	0.11	3.29	0.23	4.89
88	Escambia County Bank	Flomaton	73,433	22,854	6.33	44	2.85	0.00	1.37	0.01	3.33	0.28	4.99
89	Bank of Walker County	Jasper	63,658	40,032	14.03	623	1.11	0.06	1.56	0.00	3.12	0.33	5.01
90	Bank of Wedowee	Wedowee	132,426	66,954	19.64	163	1.04	0.18	0.44	0.02	4.67	0.30	5.43
91	SouthFirst Bank	Sylacauga	89,792	55,311	28.44	1,703	1.66	0.00	0.18	0.00	5.45	0.03	5.66
92	EvaBank	Cullman	382,997	292,413	15.55	1,048	1.89	0.55	0.89	0.00	4.28	0.61	5.78
93	First Federal Bank, A FSB	Tuscaloosa	110,114	84,694	24.00	857	0.51	0.04	1.90	0.03	3.88	0.01	5.82
94	Citizens' Bank, Inc.	Robertsdale	109,278	69,104	26.97	2,260	1.53	0.00	0.93	0.00	4.94	0.00	5.87
95	Citizens Bank of Valley Head	Valley Head	27,826	15,817	20.53	450	1.06	0.27	1.63	0.35	3.88	0.02	5.88
96	Bank of Vernon	Vernon	144,528	106,756	10.66	796	1.40	0.30	3.16	0.21	1.97	0.73	6.07
97	First State Bank, DeKalb County	Fort Payne	175,653	88,270	17.53	883	0.52	0.03	2.43	0.85	3.03	0.09	6.40
98	First Exchange Bank of Alabama	Louisville	132,192	92,974	35.27	1,908	0.97	0.07	0.09	0.00	5.32	1.00	6.41
99	North Alabama Bank	Hazel Green	93,447	60,122	31.63	848	1.29	0.12	0.16	0.00	6.70	(0.20)	6.66
100	Sweet Water State Bank	Sweet Water	95,868	71,836	24.29	928	1.19	0.23	2.71	0.78	2.93	0.29	6.71
101	Merchants & Farmers Bank	Eutaw	61,635	32,956	17.80	70	0.74	0.09	2.76	0.00	3.85	0.16	6.77
102	Metro Bank	Pell City	723,702	368,737	15.09	11,269	1.31	0.34	1.71	0.29	3.88	0.90	6.78
103	Southern Bank Company	Gadsden	98,239	63,938	21.86	-	1.94	1.28	1.28	0.00	4.30	1.26	6.84
104	Merchants Bank	Jackson	212,846	135,670	27.87	323	1.16	0.01	2.02	0.68	4.64	(0.04)	7.30
105	Bank of Moundville	Moundville	93,091	24,727	13.76	839	0.59	(0.01)	2.60	1.27	3.59	0.03	7.49
106	Citizens State Bank	Vernon	75,145	23,118	5.05	-	1.54	0.77	0.22	0.03	2.26	5.06	7.57
107	Phenix-Girard Bank	Phenix City	172,969	65,849	16.41	2,889	1.42	0.07	0.46	0.00	6.65	0.56	7.67
108	Bank of Evergreen	Evergreen	62,398	40,131	18.29	-	2.28	0.39	3.92	0.37	3.39	0.28	7.96
109	Marion Bank & Trust Company	Marion	263,680	171,328	28.24	2,584	1.39	0.42	2.56	0.13	5.30	0.19	8.18
110	Citizens Bank of Winfield	Winfield	229,525	50,058	3.06	-	3.11	0.32	4.26	0.00	3.27	1.26	8.79
111	Citizens Bank of Fayette	Fayette	192,665	48,893	11.89	1,986	1.98	(0.32)	0.98	0.02	9.12	(0.84)	9.28
112	Covenant Bank	Leeds	61,261	32,531	60.07	1,590	3.15	0.00	2.00	0.00	7.93	(0.55)	9.38
113	Commonwealth National Bank	Mobile	52,838	22,494	43.97	41	2.62	0.00	1.15	0.00	9.43	0.21	10.79
114	Farmers & Merchants Bank	Waterloo	80,273	7,176	2.12	-	5.64	0.00	8.88	5.38	0.00	(2.42)	11.84
115	Bank of Brewton	Brewton	55,255	20,190	19.67	353	1.71	(0.81)	4.16	0.00	10.12	(2.15)	12.13
116	SunSouth Bank	Dothan	139,080	85,539	64.56	1,302	1.47	1.00	3.50	0.00	5.79	3.06	12.35
117	Peoples Bank of Red Level	Red Level	16,520	5,741	17.19	91	1.05	0.44	5.90	0.07	5.78	1.39	13.14
118	Union State Bank	Pell City	227,446	77,900	65.28	4,981	1.61	0.00	1.68	0.00	11.43	0.29	13.40
119	First Financial Bank	Bessemer	169,822	68,161	40.08	3,746	1.38	0.01	4.06	0.09	9.40	0.32	13.87
120	State Bank & Trust	Winfield	233,126	74,297	21.69	748	1.84	0.07	5.45	0.14	8.36	0.25	14.20
121	Community Bank & Trust	Union Springs	48,605	17,145	64.08	1,910	5.22	0.00	2.54	0.03	13.95	0.21	16.73
122	Alamerica Bank	Birmingham	36,366	27,424	112.16	4,870	1.72	0.00	0.00	2.49	20.06	0.06	22.61
		MEDIAN	178,552	92,021	8.38	411	1.29	0.07	0.68	0.02	1.55	0.11	2.98
		AVERAGE	2,036,316	1,372,800	12.93	1,989	1.44	0.12	1.15	0.18	2.63	0.22	4.17
		HIGH	123,716,371	80,699,988	112.16	93,528	5.64	1.28	8.88	5.38	20.06	5.06	22.61
		LOW	16,520	5,741	0.00	-	0.51	(0.81)	0.00	0.00	0.00	(2.42)	0.00

## PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Jun17 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Jun16 Net Inc (\$000)	LTM Jun15 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	First Comm. Bank of Central AL	Wetumpka	353,951	28,643	8.09	6,652	88	6,178	5,764	2.04	25.31
2	ServisFirst Bank	Birmingham	6,329,180	618,245	9.77	91,607	215	76,987	57,728	2.04	21.87
3	SouthPoint Bank	Birmingham	297,994	27,196	9.13	3,810	51	2,210	2,967	1.91	20.92
4	HomeTown Bank of Alabama	Oneonta	348,162	47,620	13.68	5,999	100	5,483	4,912	2.63	19.68
5	First Metro Bank	Muscle Shoals	602,136	67,740	11.25	7,851	69	7,794	7,620	2.07	18.04
6	Cheaha Bank	Oxford	206,311	25,508	12.36	3,267	71	3,229	3,417	2.15	17.45
7	EvaBank	Cullman	382,997	75,183	19.63	8,353	101	7,846	8,816	3.20	17.16
8	Trinity Bank	Dothan	148,035	14,019	9.47	1,399	47	804	711	1.55	16.74
9	Peoples Bank of Greensboro	Greensboro	94,283	8,018	8.50	1,357	75	1,206	1,026	1.42	16.48
10	CCB Community Bank	Andalusia	468,674	51,663	11.02	7,985	71	8,677	8,535	1.79	16.40
11	Traditions Bank	Cullman	335,540	32,926	9.81	3,090	41	3,258	3,185	1.47	14.85
12	National Bank of Commerce	Birmingham	2,414,953	331,771	13.74	22,939	56	14,017	7,909	1.78	14.79
13	River Bank & Trust	Prattville	811,734	91,485	11.27	8,730	62	5,870	3,796	1.63	14.61
14	First Southern Bank	Florence	220,201	20,072	9.12	1,734	29	1,509	1,474	1.29	14.22
15	Bank Independent	Sheffield	1,389,493	139,642	10.05	13,023	25	10,726	9,726	1.43	14.04
16	Bryant Bank	Tuscaloosa	1,485,310	136,816	9.21	18,527	83	16,971	15,750	1.26	13.83
17	First Southern State Bank	Stevenson	384,381	37,511	9.76	3,837	44	3,471	3,382	1.33	13.81
18	PrimeSouth Bank	Tallassee	219,516	22,545	10.27	1,949	48	1,873	1,676	1.34	13.58
19	Bank of Evergreen	Evergreen	62,398	7,335	11.76	663	47	704	624	1.52	13.53
20	United Bank	Atmore	595,597	50,458	8.47	4,731	26	3,438	2,521	1.20	13.49
21	First Bank	Wadley	77,942	8,611	11.05	1,092	44	1,000	784	1.46	13.49
22	Peoples Independent Bank	Boaz	312,720	30,014	9.60	2,874	34	2,513	2,166	1.28	13.46
23	Peoples Bank of Alabama	Cullman	709,475	69,811	9.84	8,908	34	9,263	6,228	1.36	13.43
24	Robertson Banking Company	Demopolis	279,400	30,968	11.08	3,893	52	3,941	3,689	1.48	13.41
25	Southern States Bank	Anniston	653,252	88,439	13.54	6,626	61	4,144	2,529	1.67	13.34
26	First Bank of Alabama	Talladega	404,159	62,961	15.58	6,335	132	6,017	5,027	2.04	13.24
27	Central State Bank	Calera	258,539	29,416	11.38	3,562	54	2,911	2,731	1.53	13.22
28	Troy Bank & Trust Company	Troy	852,761	94,461	11.08	9,075	69	6,510	7,443	1.36	13.08
29	First Jackson Bank	Stevenson	237,633	26,775	11.27	2,456	55	2,525	1,901	1.40	12.98
30	Friend Bank	Slocomb	125,466	12,455	9.93	1,483	34	1,180	1,137	1.20	12.80
31	Oakworth Capital Bank	Birmingham	506,346	60,432	11.93	4,920	68	3,636	3,693	1.57	12.64
32	Premier Bank of the South	Cullman	178,534	15,965	8.94	1,813	29	1,561	1,623	1.15	12.40
33	FirstState Bank	Lineville	207,064	26,984	13.03	2,255	43	2,986	2,605	1.58	12.24
34	Vantage Bank of Alabama	Albertville	118,399	15,887	13.42	1,333	49	1,231	1,007	1.64	12.16
35	Regions Bank	Birmingham	123,716,371	16,409,785	13.26	1,368,274	64	1,214,373	1,139,301	1.60	12.06
36	PeoplesTrust Bank	Hamilton	95,014	10,385	10.93	834	31	590	520	1.30	11.96
37	West Alabama Bank & Trust	Reform	594,491	79,547	13.38	6,691	41	6,694	6,353	1.59	11.92
38	AuburnBank	Auburn	836,971	86,930	10.39	7,521	49	8,195	7,961	1.24	11.92
39	First Community Bank	Mobile	398,437	38,433	9.65	4,175	46	3,305	3,109	1.16	11.81
40	Progress Bank and Trust	Huntsville	1,022,368	118,670	11.61	5,899	39	5,304	3,627	1.23	11.77
41	First Citizens Bank	Luverne	239,502	31,015	12.95	2,748	42	2,738	2,050	1.50	11.75
42	FNB Bank	Scottsboro	379,484	50,724	13.37	4,514	45	4,517	4,484	1.55	11.70
43	Town-Country National Bank	Camden	108,299	17,919	16.55	1,907	54	1,910	1,794	1.90	11.70
44	Metro Bank	Pell City	723,702	99,817	13.79	8,139	48	8,142	7,947	1.59	11.44
45	Bank of Wedowee	Wedowee	132,426	15,331	11.58	1,187	38	883	518	1.31	11.36
46	North Alabama Bank	Hazel Green	93,447	12,143	12.99	781	26	144	694	1.39	11.17
47	Capstone Bank	Tuscaloosa	523,987	58,307	11.13	4,145	40	3,502	3,792	1.27	11.00
48	Cullman Savings Bank (MHC)	Cullman	285,236	41,039	14.39	2,889	61	2,551	2,358	1.59	10.83
49	NobleBank & Trust	Anniston	229,267	20,297	8.85	1,659	31	1,472	897	0.96	10.83
50	Pinnacle Bank	Jasper	230,428	26,833	11.64	2,274	43	2,339	2,245	1.28	10.73
51	First Bank of Boaz	Boaz	217,256	37,830	17.41	3,214	124	3,211	2,677	1.91	10.64
52	AloStar Bank of Commerce	Birmingham	945,354	195,706	20.70	12,327	133	3,897	7,702	1.95	10.54
53	Citizens Bank	Greensboro	101,483	13,310	13.12	1,188	91	960	1,155	1.31	10.40
54	Community Spirit Bank	Red Bay	141,271	15,183	10.75	1,164	31	1,124	127	1.08	10.28
55	Southern Independent Bank	Opp	220,663	24,266	11.00	1,651	50	1,967	1,851	1.10	10.14
56	Community Neighbor Bank	Camden	108,448	15,458	14.25	1,027	29	1,100	981	1.45	10.11
57	Merchants Bank of Alabama	Cullman	279,407	26,571	9.51	1,836	22	1,048	1,587	0.95	10.05
58	Exchange Bank of Alabama	Altoona	284,918	35,335	12.40	2,339	32	2,293	2,044	1.21	9.91
59	Citizens Bank & Trust	Guntersville	434,951	43,315	9.96	3,393	33	3,561	3,467	0.94	9.81
60	Merchants & Farmers Bank	Eutaw	61,635	6,896	11.19	650	27	(249)	115	1.05	9.77
61	Sweet Water State Bank	Sweet Water	95,868	10,229	10.67	994	30	1,381	1,284	1.04	9.68
62	Peoples Bank of Red Level	Red Level	16,520	1,924	11.65	147	25	138	149	1.10	9.42
63	Citizens Bank of Winfield	Winfield	229,525	52,004	22.66	3,739	117	3,634	3,454	2.18	9.21
64	HNB First Bank	Headland	124,085	13,667	11.01	1,150	36	1,004	590	0.97	8.87
65	First National Bank	Hamilton	295,258	46,624	15.79	3,776	41	4,134	3,991	1.39	8.71
66	MidSouth Bank	Dothan	411,333	45,419	11.04	3,609	36	2,365	988	0.94	8.68
67	Small Town Bank	Wedowee	212,918	37,061	17.41	2,420	48	2,662	2,835	1.47	8.51
68	FNB of Central Alabama	Tuscaloosa	274,101	28,803	10.51	1,899	33	1,102	1,457	0.87	8.47
69	First State Bank, DeKalb County	Fort Payne	175,653	20,888	11.89	1,246	24	666	382	0.93	8.31



## PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Jun17 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Jun16 Net Inc (\$000)	LTM Jun15 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
70	Brantley Bank & Trust Co.	Brantley	77,169	10,518	13.63	731	43	829	641	1.14	8.18
71	First Bank of Linden	Linden	78,645	11,472	14.59	783	52	737	825	1.15	8.14
72	Citizens Bank	Enterprise	134,872	13,683	10.15	895	30	518	621	0.82	8.02
73	Samson Banking Company, Inc.	Samson	79,273	9,624	12.14	722	29	330	474	1.00	7.96
74	CB&S Bank, Inc.	Russellville	1,619,652	194,535	12.01	13,411	26	11,494	13,207	0.94	7.94
75	Peoples Southern Bank	Clanton	177,593	23,284	13.11	1,725	38	1,750	1,538	1.04	7.83
76	First Community Bank, Cullman	Cullman	78,431	8,976	11.44	438	34	171	355	0.89	7.60
77	Farmers and Merchants Bank	LaFayette	145,102	21,090	14.53	1,484	46	1,296	1,472	1.07	7.45
78	Farmers & Merchants Bank	Piedmont	204,390	28,137	13.77	1,574	32	1,532	1,266	1.01	7.44
79	Bank of York	York	97,088	10,798	11.12	752	36	956	742	0.82	7.42
80	Merchants Bank	Jackson	212,846	24,351	11.44	1,616	27	2,115	1,288	0.84	7.39
81	Marion Bank & Trust Company	Marion	263,680	31,081	11.79	2,143	54	3,081	3,230	0.87	7.21
82	Phenix-Girard Bank	Phenix City	172,969	26,911	15.56	1,738	43	1,962	1,423	1.06	7.17
83	BankSouth	Dothan	167,740	35,670	21.27	2,337	97	1,867	2,198	1.46	7.06
84	First Financial Bank	Bessemer	169,822	16,077	9.47	1,093	15	547	591	0.65	7.04
85	First Cahawba Bank	Selma	101,911	13,440	13.19	619	25	704	817	0.91	7.01
86	First State Bank of the South	Sulligent	100,985	16,133	15.98	860	19	838	759	1.11	6.96
87	First Fidelity Bank	Fort Payne	95,037	8,745	9.20	436	18	416	279	0.61	6.71
88	State Bank & Trust	Winfield	233,126	28,077	12.04	1,676	27	2,038	2,003	0.78	6.46
89	First National Bank and Trust	Atmore	137,163	16,879	12.31	989	22	968	780	0.77	6.34
90	Bank of Vernon	Vernon	144,528	24,089	16.67	920	27	1,237	1,088	1.04	6.26
91	Citizens' Bank, Inc.	Robertsdale	109,278	12,015	10.99	759	22	368	274	0.68	6.25
92	First National Bank of Hartford	Hartford	123,478	16,908	13.69	1,000	25	914	877	0.85	6.25
93	Traders & Farmers Bank	Haleyville	378,328	54,712	14.46	2,687	26	3,037	3,494	0.86	5.98
94	First Exchange Bank of Alabama	Louisville	132,192	13,411	10.15	783	18	921	1,328	0.57	5.94
95	Alamerica Bank	Birmingham	36,366	5,911	16.25	340	43	(73)	(691)	0.94	5.85
96	First National Bank, Brundidge	Brundidge	93,648	13,679	14.61	575	22	515	665	0.85	5.78
97	Bank of Brewton	Brewton	55,255	10,220	18.50	567	27	79	(9)	1.05	5.67
98	Liberty Bank	Geraldine	137,992	15,594	11.30	802	15	869	996	0.66	5.63
99	Farmers & Merchants Bank	Waterloo	80,273	17,829	22.21	872	87	1,005	1,014	1.18	5.44
100	Compass Bank	Birmingham	83,946,716	12,079,533	14.39	458,074	47	381,102	494,196	0.75	5.22
101	First National Bank of Dozier	Dozier	35,599	5,146	14.46	251	42	268	292	0.72	5.21
102	Valley State Bank	Russellville	124,010	20,338	16.40	781	26	857	748	0.82	5.15
103	Bank of Walker County	Jasper	63,658	8,609	13.52	412	23	307	599	0.68	5.09
104	Bank of Moundville	Moundville	93,091	8,817	9.47	363	21	206	451	0.46	4.76
105	Citizens Bank of Fayette	Fayette	192,665	38,179	19.82	1,616	54	2,061	2,503	0.90	4.59
106	AmeriFirst Bank	Union Springs	178,570	15,950	8.93	705	16	495	403	0.45	4.52
107	SouthFirst Bank	Sylacauga	89,792	10,019	11.16	408	15	408	112	0.46	4.13
108	Commercial Bank of Ozark	Ozark	89,274	7,345	8.23	300	12	256	220	0.31	3.76
109	Security Federal Savings Bank	Jasper	41,070	4,470	10.88	141	12	127	157	0.39	3.53
110	Citizens Bank of Valley Head	Valley Head	27,826	3,179	11.42	109	8	86	181	0.40	3.49
111	Peoples Exchange Bank	Monroeville	63,364	9,356	14.77	253	9	216	452	0.51	3.45
112	Community Bank & Trust	Union Springs	48,605	3,262	6.71	107	6	139	(616)	0.21	3.33
113	First US Bank	Thomasville	615,891	77,846	12.64	1,972	8	2,479	3,703	0.42	3.27
114	First Federal Bank, A FSB	Tuscaloosa	110,114	13,514	12.27	265	3	(529)	428	0.27	2.24
115	Commonwealth National Bank	Mobile	52,838	4,243	8.03	87	4	(3)	(331)	0.17	2.17
116	Citizens State Bank	Vernon	75,145	10,152	13.51	206	14	403	462	0.26	1.96
117	Escambia County Bank	Flomaton	73,433	11,424	15.56	219	12	318	314	0.26	1.71
118	First Progressive Bank	Brewton	31,436	8,147	25.92	25	3	15	100	0.08	0.31
119	Union State Bank	Pell City	227,446	13,700	6.02	(443)	(4)	(287)	204	(0.20)	(3.23)
120	Southern Bank Company	Gadsden	98,239	11,330	11.53	(786)	(27)	(1,351)	(404)	(1.35)	(10.62)
121	Covenant Bank	Leeds	61,261	3,480	5.68	(611)	(41)	(1,544)	(1,310)	(0.96)	(15.99)
122	SunSouth Bank	Dothan	139,080	6,543	4.70	(1,296)	(45)	(1,393)	402	(0.89)	(20.24)
		<b>MEDIAN</b>	<b>178,552</b>	<b>21,818</b>	<b>11.63</b>	<b>1,634</b>	<b>36</b>	<b>1,491</b>	<b>1,376</b>	<b>1.13</b>	<b>9.55</b>
		<b>AVERAGE</b>	<b>2,036,316</b>	<b>272,981</b>	<b>12.39</b>	<b>18,476</b>	<b>41</b>	<b>16,082</b>	<b>16,110</b>	<b>1.10</b>	<b>9.04</b>
		<b>HIGH</b>	<b>123,716,371</b>	<b>16,409,785</b>	<b>25.92</b>	<b>1,368,274</b>	<b>215</b>	<b>1,214,373</b>	<b>1,139,301</b>	<b>3.20</b>	<b>25.31</b>
		<b>LOW</b>	<b>16,520</b>	<b>1,924</b>	<b>4.70</b>	<b>(1,296)</b>	<b>(45)</b>	<b>(1,544)</b>	<b>(1,310)</b>	<b>(1.35)</b>	<b>(20.24)</b>