

# Banking Almanac: Alabama

As of March 31, 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 March 31, 2017  
Net Income per Employee  
Net Income for 12 Months Ended March 31, 2016  
Net Income for 12 Months Ended March 31, 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 IC 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 March 31, 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:

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

- 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:

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

### PORTER WHITE COMMUNITY BANK PRACTICE



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

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# 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.	35,577	16.55	0.60	3.80	16.84
2	AloStar Bank of Commerce	Birmingham	2011	ST-Bank	C-corp		944,223	20.47	1.10	6.11	1.61
3	AmeriFirst Bank	Union Springs	1916	ST-Bank	C-corp	USAL Bancorp, Inc.	170,470	9.12	0.36	3.49	0.87
4	AuburnBank	Auburn	1907	ST-Bank	C-corp	Auburn National Bancorporation, Inc.	843,447	10.10	0.90	8.50	0.53
5	Bank Independent	Sheffield	1947	ST-Bank	C-corp	BankIndependent Incorporated	1,359,650	9.99	0.95	9.28	0.99
6	Bank of Brewton	Brewton	1889	ST-Bank	C-corp		55,970	17.98	1.09	5.98	3.89
7	Bank of Evergreen	Evergreen	1932	ST-Bank	C-corp		61,435	11.39	1.09	9.74	2.13
8	Bank of Moundville	Moundville	1907	ST-Bank	C-corp	Moundville Bancshares, Inc.	92,249	8.99	0.39	3.93	0.99
9	Bank of Vernon	Vernon	1911	ST-Bank	C-corp	First Vernon Bancshares, Inc.	143,537	16.65	0.71	4.29	1.74
10	Bank of Walker County	Jasper	2004	ST-Bank	S-corp	Relations Bancshares, Inc.	64,799	13.30	0.60	4.54	1.31
11	Bank of Wedowee	Wedowee	1906	ST-Bank	C-corp	Swann Bancshares, Inc.	131,636	11.13	0.83	7.16	2.37
12	Bank of York	York	1911	ST-Bank	S-corp		96,675	10.52	0.60	5.32	0.25
13	BankSouth	Dothan	1928	ST-Bank	S-corp	BancSouth Corporation	170,786	20.54	0.96	4.67	0.11
14	Brantley Bank & Trust Co.	Brantley	1946	ST-Bank	C-corp	Brantley Bancorp, Inc.	75,174	13.43	1.03	7.31	0.24
15	Bryant Bank	Tuscaloosa	2005	ST-Bank	S-corp		1,501,632	8.96	0.80	8.88	0.21
16	Capstone Bank	Tuscaloosa	1978	ST-Bank	C-corp	Capstone Bancshares, Inc.	510,790	11.13	0.82	7.04	0.65
17	CB&S Bank, Inc.	Russellville	1906	ST-Bank	C-corp	CBS Banc-Corp.	1,634,259	11.25	0.88	7.28	1.78
18	CCB Community Bank	Andalusia	1947	ST-Bank	S-corp	Southern National Corporation	466,557	10.87	1.21	11.18	2.03
19	Central State Bank	Calera	1916	ST-Bank	S-corp	Central State Bancorporation	257,971	11.18	1.04	8.88	0.25
20	Cheaha Bank	Oxford	2000	ST-Bank	C-corp	Cheaha Financial Group, Inc.	202,240	12.41	1.60	13.02	0.04
21	Citizens Bank	Enterprise	1946	ST-Bank	C-corp	Enterprise Capital Corporation, Inc.	129,165	9.93	0.51	4.87	1.73
22	Citizens Bank	Greensboro	1976	ST-Bank	C-corp	Citizens BancShares, Inc.	101,398	12.37	0.94	7.42	0.44
23	Citizens Bank & Trust	Guntersville	2003	ST-Bank	C-corp	Citizens B & T Holdings, Inc.	433,196	9.76	0.82	8.61	0.47
24	Citizens Bank of Fayette	Fayette	1913	ST-Bank	S-corp	F.B.H. Corporation	190,406	19.19	0.84	4.27	2.86
25	Citizens Bank of Valley Head	Valley Head	1935	ST-Bank	C-corp	Citizens Bancorporation, Inc.	26,567	11.84	0.43	3.71	2.06
26	Citizens Bank of Winfield	Winfield	1920	ST-Bank	C-corp	Citizens Bancorp of Winfield, Inc.	222,318	22.39	1.76	7.33	0.86
27	Citizens' Bank, Inc.	Robertsdale	1981	ST-Bank	S-corp	Citizens' Capital Corporation	110,494	10.60	0.45	4.14	2.97
28	Citizens State Bank	Vernon	1977	ST-Bank	S-corp	Citizens Southern Bancshares, Inc.	75,476	13.03	0.17	1.33	0.72
29	Commercial Bank of Ozark	Ozark	1959	ST-Bank	S-corp	Commercial Bancshares of Ozark, Inc.	88,536	7.88	0.36	4.31	1.57
30	Commonwealth National Bank	Mobile	1976	Fed-Bank	C-corp	CNB Bancorp, Inc.	52,552	8.09	0.35	4.42	4.13
31	Community Bank & Trust	Union Springs	1990	ST-Bank	C-corp	Community Bankshares, Inc.	50,802	5.85	0.36	5.46	5.34
32	Community Neighbor Bank	Camden	1906	ST-Bank	C-corp	First Camden Bancshares, Inc.	109,610	13.82	0.97	6.78	1.35
33	Community Spirit Bank	Red Bay	1908	ST-Bank	C-corp	Independent Bancshares, Inc.	143,583	10.35	0.75	7.20	0.94
34	Compass Bank	Birmingham	1964	ST-Bank	C-corp	Banco Bilbao Vizcaya Argentaria, SA	83,988,195	14.55	0.49	3.44	1.20
35	Covenant Bank	Leeds	1997	ST-Bank	C-corp	Covenant Bancgroup, Inc.	62,766	5.84	(0.74)	(12.18)	4.51
36	Cullman Savings Bank (MHC)	Cullman	1887	Fed-Thrift	C-corp	Cullman Savings Bank, MHC	282,799	14.19	1.04	6.91	2.60
37	Escambia County Bank	Flomaton	1924	ST-Bank	S-corp		76,000	14.36	0.20	1.34	1.04
38	EvaBank	Cullman	1986	ST-Bank	C-corp		389,792	18.22	2.34	12.70	2.72
39	Exchange Bank of Alabama	Altoona	1909	ST-Bank	C-corp	Gadsden Corporation	285,319	11.99	0.78	6.41	0.70
40	Farmers & Merchants Bank	Piedmont	1915	ST-Bank	C-corp	F&M Financial Corp	205,869	13.30	0.79	5.72	0.86
41	Farmers & Merchants Bank	Waterloo	1914	ST-Bank	C-corp		79,623	21.13	1.12	5.09	0.00
42	Farmers and Merchants Bank	LaFayette	1934	ST-Bank	C-corp	Farmers & Merchants Bancshares, Inc.	146,254	13.75	0.98	6.71	0.44
43	First Bank	Wadley	1907	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	78,029	10.35	1.34	12.08	1.13
44	First Bank of Alabama	Talladega	1848	ST-Bank	C-corp	Firstbanc of Alabama, Inc.	399,842	15.17	1.62	10.44	1.07
45	First Bank of Boaz	Boaz	1906	ST-Bank	C-corp	First Boaz Bancorporation	205,464	17.82	1.52	8.38	0.00
46	First Bank of Linden	Linden	1904	ST-Bank	C-corp	First Linden Bancshares, Inc.	77,644	14.54	0.98	6.93	0.06
47	First Cahawba Bank	Selma	2007	ST-Bank	C-corp		104,101	12.69	0.54	4.10	0.91
48	First Citizens Bank	Luverne	1980	ST-Bank	C-corp	First Citizens-Crenshaw Bancshares, Inc.	236,907	12.62	1.16	9.13	0.53
49	First Comm. Bank of Central AL	Wetumpka	2001	ST-Bank	S-corp	Central Alabama Bancshares, Inc.	356,432	7.55	1.37	16.73	0.75
50	First Community Bank	Mobile	1909	ST-Bank	S-corp	Southwest Banc Shares, Inc.	399,545	9.21	0.84	8.36	1.51
51	First Community Bank, Cullman	Cullman	1905	ST-Bank	C-corp	Southern Community Bancshares, Inc.	77,484	11.42	0.55	4.67	0.64
52	First Exchange Bank of Alabama	Louisville	1917	ST-Bank	S-corp	FEBC Bancshares, Inc.	139,039	9.23	0.43	4.54	3.19
53	First Federal Bank, A FSB	Tuscaloosa	1958	Fed-Thrift	S-corp	Southeastern Financial, Inc.	103,121	12.67	0.15	1.32	3.93
54	First Fidelity Bank	Fort Payne	1965	ST-Bank	C-corp	FBDC Financial Corporation	93,105	9.14	0.48	5.25	0.72
55	First Financial Bank	Bessemer	1965	ST-Bank	S-corp	FirstFed Bancorp, Inc.	171,429	8.73	0.44	4.76	3.92
56	First Jackson Bank	Stevenson	1981	ST-Bank	C-corp	1st Jackson Bancshares, Inc.	237,343	10.63	0.93	8.67	0.63
57	First Metro Bank	Muscle Shoals	1988	ST-Bank	C-corp	First Metro Bancorp	586,002	11.19	1.38	12.00	0.22
58	First National Bank	Hamilton	1976	Fed-Bank	S-corp	Marion County Bancshares, Inc.	296,868	15.35	1.12	6.92	0.10
59	First National Bank and Trust	Atmore	1915	Fed-Bank	S-corp	First Suncoast Trust Bancshares, Inc.	138,895	11.55	0.63	5.10	0.08
60	First National Bank of Dozier	Dozier	1910	Fed-Bank	C-corp	First Dozier Bancshares, Inc.	37,708	13.10	0.62	4.46	0.00
61	First National Bank of Hartford	Hartford	1905	Fed-Bank	S-corp	First Hartford Bancshares, Inc.	124,220	13.30	0.74	5.38	0.90
62	First National Bank, Brundidge	Brundidge	1904	Fed-Bank	C-corp	First Brundidge Bancshares, Inc.	91,355	14.74	0.61	4.24	0.81
63	First Partners Bank	Birmingham	2007	ST-Bank	C-corp	First Partners Financial, Inc.	286,047	10.96	1.19	10.42	0.02
64	First Progressive Bank	Brewton	1977	ST-Bank	C-corp		31,639	25.67	0.03	0.12	0.34
65	First Southern Bank	Florence	1935	ST-Bank	C-corp	First Southern Bancshares, Inc.	212,290	9.17	0.78	8.52	0.96
66	First Southern State Bank	Stevenson	1910	ST-Bank	C-corp	First Bancshares of Stevenson, Inc.	385,220	9.29	0.97	9.90	0.35
67	First State Bank of the South	Sulligent	1973	ST-Bank	C-corp	First State Holding Corp.	100,110	15.76	0.89	5.55	0.19
68	First State Bank, DeKalb County	Fort Payne	1982	ST-Bank	C-corp	First State Bancshares of DeKalb County, Inc.	180,915	11.86	0.60	4.92	1.54



# 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	First US Bank	Thomasville	1952	ST-Bank	C-corp	First US Bancshares, Inc.	619,497	12.39	0.34	2.64	1.36
70	FirstState Bank	Lineville	1971	ST-Bank	C-corp	First State Capital Corporation	205,548	12.79	1.19	9.32	0.79
71	FNB Bank	Scottsboro	1900	ST-Bank	C-corp	FNS Bancshares, Inc.	382,964	12.89	1.25	9.40	1.16
72	FNB of Central Alabama	Tuscaloosa	1965	ST-Bank	C-corp	FNB Bancshares of Central Alabama, Inc.	276,061	10.08	0.67	6.45	0.92
73	Friend Bank	Slocomb	1905	ST-Bank	S-corp	SNB Holdings, Inc.	128,645	9.32	0.80	8.51	1.29
74	HNB First Bank	Headland	1933	ST-Bank	S-corp	HNB Holding Company, Inc.	122,792	10.84	0.64	5.72	1.10
75	HomeTown Bank of Alabama	Oneonta	2003	ST-Bank	C-corp	HomeTown Bancorp of Alabama, Inc.	350,368	12.95	1.72	12.99	1.74
76	Liberty Bank	Geraldine	1971	ST-Bank	C-corp	First Bancorporation of Geraldine, Inc.	136,201	10.94	0.58	4.85	0.28
77	Marion Bank & Trust Company	Marion	1934	ST-Bank	S-corp	Marion Bancshares, Inc.	264,183	11.67	0.88	7.24	3.99
78	Merchants & Farmers Bank	Eutaw	1900	ST-Bank	S-corp	Merchants and Farmers Bancshares, Inc.	62,264	10.83	0.68	6.57	1.62
79	Merchants Bank	Jackson	1962	ST-Bank	S-corp	Merchants Trust, Inc.	212,393	10.93	0.77	6.80	3.00
80	Merchants Bank of Alabama	Cullman	1907	ST-Bank	C-corp	Merchants Financial Services, Inc.	278,248	9.19	0.64	6.77	1.98
81	Metro Bank	Pell City	1989	ST-Bank	C-corp		699,912	13.97	1.18	8.50	2.46
82	MidSouth Bank	Dothan	1912	ST-Bank	S-corp	MidSouth Bancorporation	409,962	10.91	0.55	5.12	0.78
83	National Bank of Commerce	Birmingham	2004	Fed-Bank	C-corp	National Commerce Corporation	2,442,321	12.48	1.07	9.08	0.20
84	NobleBank & Trust	Anniston	2005	ST-Bank	C-corp		229,970	8.38	0.84	9.49	0.83
85	North Alabama Bank	Hazel Green	1989	ST-Bank	C-corp	North Alabama Bancshares, Inc.	94,341	12.63	0.90	7.39	4.43
86	Oakworth Capital Bank	Birmingham	2008	ST-Bank	C-corp	Oakworth Capital, Inc.	516,288	11.33	0.98	7.55	0.00
87	Peoples Bank of Alabama	Cullman	1977	ST-Bank	S-corp	Altrust Financial Services, Inc.	716,303	9.53	0.99	9.65	2.47
88	Peoples Bank of Greensboro	Greensboro	1904	ST-Bank	S-corp	Greensboro Bancshares, Inc.	94,019	8.04	0.93	10.38	0.50
89	Peoples Bank of Red Level	Red Level	1914	ST-Bank	C-corp	Red Level Financial Corporation	16,781	11.20	0.84	7.15	2.10
90	Peoples Exchange Bank	Monroeville	1907	ST-Bank	C-corp	Peoples Exchange Bancshares, Inc.	64,670	14.30	0.69	4.69	0.56
91	Peoples Independent Bank	Boaz	1968	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	212,867	10.84	1.17	11.58	1.35
92	Peoples Southern Bank	Clanton	1901	ST-Bank	S-corp	PSB Bancshares, Inc.	177,298	12.88	0.87	6.49	0.19
93	PeoplesTrust Bank	Hamilton	2004	ST-Bank	C-corp	Hometown Bancshares, Inc.	93,745	10.62	0.83	7.70	0.62
94	Phenix-Girard Bank	Phenix City	1904	ST-Bank	S-corp	Phenix-Girard Bancshares, Inc.	175,033	14.47	0.72	4.87	2.74
95	Pinnacle Bank	Jasper	1935	ST-Bank	C-corp	Pinnacle Bancshares, Inc.	225,604	11.45	1.02	8.34	0.08
96	Premier Bank of the South	Cullman	1987	ST-Bank	S-corp	FCB Bancshares, Inc.	175,419	9.11	0.77	8.25	1.24
97	PrimeSouth Bank	Tallassee	1958	ST-Bank	C-corp	PrimeSouth Bancshares, Inc.	217,689	9.77	0.96	9.74	1.39
98	Progress Bank and Trust	Huntsville	2008	ST-Bank	C-corp	Progress Financial Corporation	734,979	9.42	0.79	8.13	0.04
99	Regions Bank	Birmingham	1928	ST-Bank	C-corp	Regions Financial Corporation	123,636,430	13.09	1.07	8.05	0.94
100	River Bank & Trust	Prattville	2006	ST-Bank	C-corp	River Financial Corporation	808,686	11.01	1.11	9.87	0.94
101	Robertson Banking Company	Demopolis	1870	ST-Bank	S-corp	RBC, Inc.	278,881	10.72	1.03	9.40	0.48
102	Samson Banking Company, Inc.	Samson	1930	ST-Bank	S-corp		78,489	12.01	0.51	4.02	1.01
103	Security Federal Savings Bank	Jasper	1971	Fed-Thrift	S-corp	Se-Fed Bancshares, Inc.	40,228	11.08	0.22	2.02	0.00
104	ServisFirst Bank	Birmingham	2005	ST-Bank	C-corp	ServisFirst Bancshares, Inc.	6,335,393	9.42	1.44	15.62	0.26
105	Small Town Bank	Wedowee	1999	ST-Bank	C-corp	East Alabama Financial Group, Inc.	212,686	16.99	1.11	6.45	1.61
106	Southern Bank Company	Gadsden	1936	ST-Bank	C-corp	Southern Banc Company, Inc.	94,521	12.40	(1.65)	(12.73)	3.46
107	Southern Independent Bank	Opp	2006	ST-Bank	C-corp	Southern Independent Bancshares, Inc.	218,934	10.74	0.91	8.42	1.01
108	Southern States Bank	Anniston	2007	ST-Bank	C-corp	Southern States Bancshares, Inc.	634,179	13.59	1.10	9.34	0.66
109	SouthFirst Bank	Sylacauga	1949	Fed-Thrift	C-corp	SouthFirst Bancshares, Inc.	89,824	11.05	0.48	4.35	3.47
110	SouthPoint Bank	Birmingham	2005	ST-Bank	C-corp	SouthPoint Bancshares, Inc.	286,957	8.94	1.32	14.31	0.33
111	State Bank & Trust	Winfield	1907	ST-Bank	S-corp	Peoples Bancorporation, Inc.	231,523	11.49	0.68	5.53	2.65
112	SunSouth Bank	Dothan	1954	ST-Bank	C-corp	SunSouth Bancshares, Inc.	144,811	4.15	(1.08)	(23.54)	3.51
113	Sweet Water State Bank	Sweet Water	1913	ST-Bank	S-corp	Tombigbee Bancshares, Inc.	97,308	10.80	0.79	7.35	2.24
114	Town-Country National Bank	Camden	1978	Fed-Bank	S-corp		108,824	15.95	1.40	8.65	0.44
115	Traders & Farmers Bank	Haleyville	1906	ST-Bank	C-corp	Traders & Farmers Bancshares, Inc.	380,746	13.53	0.73	4.98	1.49
116	Traditions Bank	Cullman	2003	ST-Bank	C-corp	Traditions Bancshares, Inc.	327,224	9.82	0.96	9.88	0.82
117	Trinity Bank	Dothan	2006	ST-Bank	C-corp		142,542	9.26	1.06	11.67	0.40
118	Troy Bank & Trust Company	Troy	1906	ST-Bank	C-corp	Trust No. 3 Under The Will of Charles Henders	880,289	10.42	1.01	9.83	2.66
119	Union State Bank	Pell City	1903	ST-Bank	C-corp	Union Bancshares, Inc.	227,060	5.75	(0.11)	(1.72)	4.63
120	United Bank	Atmore	1904	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	572,310	8.53	0.75	8.09	1.40
121	Valley State Bank	Russellville	1985	ST-Bank	C-corp	Valley Bancshares, Inc.	126,739	15.76	0.66	4.12	0.29
122	Vantage Bank of Alabama	Albertville	2006	ST-Bank	C-corp	Vantage Bancshares, Inc.	115,075	13.41	1.15	8.53	1.31
123	West Alabama Bank & Trust	Reform	1944	ST-Bank	C-corp	West Alabama Capital Corp.	592,663	13.15	1.15	8.59	0.63
						MEDIAN	180,915	11.33	0.84	6.93	0.96
						AVERAGE	2,018,043	12.04	0.81	6.52	1.47
						HIGH	123,636,430	25.67	2.34	16.73	16.84
						LOW	16,781	4.15	(1.65)	(23.54)	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	80,377,412	100,629,387	16,188,388	10.39	1,521	21,345	5,792	81,286	66,160	123,636,430
2	Compass Bank	Birmingham	59,780,508	67,894,627	12,223,600	9.35	668	9,844	8,532	125,731	101,639	83,988,195
3	ServisFirst Bank	Birmingham	5,158,582	5,366,326	597,095	9.30	19	417	15,193	333,442	282,438	6,335,393
4	National Bank of Commerce	Birmingham	1,834,252	2,106,428	304,719	8.64	19	402	6,075	128,543	110,865	2,442,321
5	CB&S Bank, Inc.	Russellville	662,288	1,289,178	183,783	10.56	55	525	3,113	29,714	23,440	1,634,259
6	Bryant Bank	Tuscaloosa	890,824	1,254,538	134,580	9.26	14	213	7,050	107,259	89,610	1,501,632
7	Bank Independent	Sheffield	1,098,951	1,161,816	135,795	9.37	26	515	2,640	52,294	44,685	1,359,650
8	AloStar Bank of Commerce	Birmingham	762,945	715,126	193,301	19.52	1	93	10,153	944,223	715,126	944,223
9	Troy Bank & Trust Company	Troy	482,047	765,079	91,693	9.68	10	130	6,771	88,029	76,508	880,289
10	AuburnBank	Auburn	431,579	752,442	85,179	10.27	9	154	5,477	93,716	83,605	843,447
11	River Bank & Trust	Prattville	514,771	702,948	89,001	10.00	10	134	6,035	80,869	70,295	808,686
12	Progress Bank and Trust	Huntsville	569,136	637,849	69,229	9.66	5	118	6,229	146,996	127,570	734,979
13	Peoples Bank of Alabama	Cullman	560,673	612,562	68,237	9.45	25	254	2,820	28,652	24,502	716,303
14	Metro Bank	Pell City	370,318	599,586	97,806	14.13	9	166	4,216	77,768	66,621	699,912
15	Southern States Bank	Anniston	506,634	528,931	86,188	13.00	9	109	5,818	70,464	58,770	634,179
16	First US Bank	Thomasville	322,555	509,262	76,786	12.15	15	252	2,458	41,300	33,951	619,497
17	West Alabama Bank & Trust	Reform	358,180	482,294	77,914	12.38	14	157	3,775	42,333	34,450	592,663
18	First Metro Bank	Muscle Shoals	363,673	517,805	65,597	11.47	8	112	5,232	73,250	64,726	586,002
19	United Bank	Atmore	322,041	519,744	48,834	8.69	18	182	3,145	31,795	28,875	572,310
20	Oakworth Capital Bank	Birmingham	381,971	455,856	58,482	11.68	3	70	7,376	172,096	151,952	516,288
21	Capstone Bank	Tuscaloosa	411,875	445,658	56,867	10.52	8	105	4,865	63,849	55,707	510,790
22	CCB Community Bank	Andalusia	389,514	388,258	50,723	10.90	4	113	4,129	116,639	97,065	466,557
23	Citizens Bank & Trust	Guntersville	281,946	361,606	42,290	10.24	7	99	4,376	61,885	51,658	433,196
24	MidSouth Bank	Dothan	248,756	364,358	44,740	10.94	10	94	4,361	40,996	36,436	409,962
25	First Bank of Alabama	Talladega	202,199	335,841	60,656	15.19	3	48	8,330	133,281	111,947	399,842
26	First Community Bank	Mobile	280,909	350,220	36,785	9.75	10	90	4,439	39,955	35,022	399,545
27	EvaBank	Cullman	281,207	293,797	71,016	17.73	6	84	4,640	64,965	48,966	389,792
28	First Southern State Bank	Stevenson	194,619	345,721	35,773	9.41	8	86	4,479	48,153	43,215	385,220
29	FNB Bank	Scottsboro	272,281	332,889	49,368	13.07	9	100	3,830	42,552	36,988	382,964
30	Traders & Farmers Bank	Haleyville	164,007	302,281	51,499	14.99	9	103	3,697	42,305	33,587	380,746
31	First Comm. Bank of Central AL	Wetumpka	222,606	326,036	26,923	8.12	7	75	4,752	50,919	46,577	356,432
32	HomeTown Bank of Alabama	Oneonta	218,245	293,138	45,368	13.32	3	61	5,744	116,789	97,713	350,368
33	Traditions Bank	Cullman	253,161	291,280	32,148	9.10	6	76	4,306	54,537	48,547	327,224
34	First National Bank	Hamilton	126,597	251,009	45,561	15.63	8	91	3,262	37,109	31,376	296,868
35	SouthPoint Bank	Birmingham	229,230	254,751	25,644	9.21	4	78	3,679	71,739	63,688	286,957
36	First Partners Bank	Birmingham	223,556	231,630	31,348	10.90	4	50	5,721	71,512	57,908	286,047
37	Exchange Bank of Alabama	Altoona	170,911	248,516	34,212	12.08	5	73	3,908	57,064	49,703	285,319
38	Cullman Savings Bank (MHC)	Cullman	224,140	185,134	40,142	14.50	4	46	6,148	70,700	46,284	282,799
39	Robertson Banking Company	Demopolis	209,846	239,242	29,883	10.94	6	73	3,820	46,480	39,874	278,881
40	Merchants Bank of Alabama	Cullman	160,997	251,476	25,559	9.69	5	83	3,352	55,650	50,295	278,248
41	FNB of Central Alabama	Tuscaloosa	170,164	246,569	27,823	10.18	5	60	4,601	55,212	49,314	276,061
42	Marion Bank & Trust Company	Marion	167,923	219,285	30,835	11.73	3	41	6,443	88,061	73,095	264,183
43	Central State Bank	Calera	167,922	225,753	28,833	11.46	5	67	3,850	51,594	45,151	257,971
44	First Jackson Bank	Stevenson	150,051	205,615	25,229	11.04	6	45	5,274	39,557	34,269	237,343
45	First Citizens Bank	Luverne	120,328	195,452	29,907	12.43	5	64	3,702	47,381	39,090	236,907
46	State Bank & Trust	Winfield	73,316	204,356	26,606	12.41	4	61	3,795	57,881	51,089	231,523
47	NobleBank & Trust	Anniston	132,781	207,163	19,279	8.99	5	51	4,509	45,994	41,433	229,970
48	Union State Bank	Pell City	80,931	213,169	13,054	6.31	13	110	2,064	17,466	16,398	227,060
49	Pinnacle Bank	Jasper	90,357	196,990	25,828	11.37	7	53	4,257	32,229	28,141	225,604
50	Citizens Bank of Winfield	Winfield	49,102	146,236	49,782	22.45	1	30	7,411	222,318	146,236	222,318
51	Southern Independent Bank	Opp	117,332	177,519	23,508	11.37	2	34	6,439	109,467	88,760	218,934
52	PrimeSouth Bank	Tallassee	145,994	189,616	21,275	10.04	4	41	5,309	54,422	47,404	217,689
53	Peoples Independent Bank	Boaz	97,837	189,195	23,076	10.68	9	55	3,870	23,652	21,022	212,867
54	Small Town Bank	Wedowee	99,046	175,718	36,138	16.09	5	50	4,254	42,537	35,144	212,686
55	Merchants Bank	Jackson	134,888	188,772	23,218	11.42	6	61	3,482	35,399	31,462	212,393
56	First Southern Bank	Florence	162,856	192,521	19,461	9.31	5	59	3,598	42,458	38,504	212,290
57	Farmers & Merchants Bank	Piedmont	104,734	174,585	27,371	13.54	4	47	4,380	51,467	43,646	205,869
58	FirstState Bank	Lineville	117,483	170,612	26,296	12.93	3	52	3,953	68,516	56,871	205,548
59	First Bank of Boaz	Boaz	52,055	148,219	36,617	17.72	1	26	7,902	205,464	148,219	205,464
60	Cheaha Bank	Oxford	106,187	171,345	25,107	12.86	4	46	4,397	50,560	42,836	202,240
61	Citizens Bank of Fayette	Fayette	49,584	151,201	36,540	19.90	2	29	6,566	95,203	75,601	190,406
62	First State Bank, DeKalb County	Fort Payne	87,551	158,672	21,465	11.66	5	52	3,479	36,183	31,734	180,915
63	Peoples Southern Bank	Clanton	54,866	154,298	22,843	13.25	3	45	3,940	59,099	51,433	177,298
64	Premier Bank of the South	Cullman	114,707	158,162	15,980	9.17	10	65	2,699	17,542	15,816	175,419
65	Phenix-Girard Bank	Phenix City	68,909	137,226	25,323	15.84	4	40	4,376	43,758	34,307	175,033
66	First Financial Bank	Bessemer	69,901	138,465	14,959	9.74	8	71	2,414	21,429	17,308	171,429
67	BankSouth	Dothan	132,140	135,355	35,075	20.92	2	24	7,116	85,393	67,678	170,786
68	AmeriFirst Bank	Union Springs	125,893	145,873	15,555	9.35	4	48	3,551	42,618	36,468	170,470
69	Farmers and Merchants Bank	LaFayette	51,014	124,340	20,105	13.94	3	32	4,570	48,751	41,447	146,254

## 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	SunSouth Bank	Dothan	91,318	124,693	6,003	4.06	2	28	5,172	72,406	62,347	144,811
71	Community Spirit Bank	Red Bay	93,097	125,870	14,865	10.54	5	40	3,590	28,717	25,174	143,583
72	Bank of Vernon	Vernon	103,766	118,534	23,906	16.62	2	33	4,350	71,769	59,267	143,537
73	Trinity Bank	Dothan	114,688	127,741	13,196	9.61	3	29	4,915	47,514	42,580	142,542
74	First Exchange Bank of Alabama	Louisville	91,472	125,905	12,833	9.88	4	43	3,233	34,760	31,476	139,039
75	First National Bank and Trust	Atmore	73,829	122,638	16,046	12.15	4	45	3,087	34,724	30,660	138,895
76	Liberty Bank	Geraldine	65,067	121,065	14,898	11.42	6	54	2,522	22,700	20,178	136,201
77	Bank of Wedowee	Wedowee	66,256	111,088	14,656	10.56	3	34	3,872	43,879	37,029	131,636
78	Citizens Bank	Enterprise	82,316	116,142	12,822	9.97	3	31	4,167	43,055	38,714	129,165
79	Friend Bank	Slocomb	79,607	116,469	11,994	9.19	5	40	3,216	25,729	23,294	128,645
80	Valley State Bank	Russellville	50,054	106,505	19,971	15.78	4	28	4,526	31,685	26,626	126,739
81	First National Bank of Hartford	Hartford	61,767	100,971	16,517	13.16	1	39	3,185	124,220	100,971	124,220
82	HNB First Bank	Headland	81,932	107,592	13,316	11.02	3	32	3,837	40,931	35,864	122,792
83	Vantage Bank of Alabama	Albertville	72,960	99,307	15,431	12.70	2	27	4,262	57,538	49,654	115,075
84	Citizens' Bank, Inc.	Robertsdale	70,957	98,284	11,709	10.88	3	35	3,157	36,831	32,761	110,494
85	Community Neighbor Bank	Camden	63,869	94,163	15,146	14.16	2	34	3,224	54,805	47,082	109,610
86	Town-Country National Bank	Camden	63,967	90,386	17,361	16.15	1	35	3,109	108,824	90,386	108,824
87	First Cahawba Bank	Selma	61,905	87,803	13,214	12.97	2	24	4,338	52,051	43,902	104,101
88	First Federal Bank, A FSB	Tuscaloosa	75,942	88,945	13,063	12.79	3	110	937	34,374	29,648	103,121
89	Citizens Bank	Greensboro	42,573	84,340	12,540	12.59	1	13	7,800	101,398	84,340	101,398
90	First State Bank of the South	Sulligent	32,871	82,639	15,781	15.79	4	42	2,384	25,028	20,660	100,110
91	Sweet Water State Bank	Sweet Water	71,190	84,062	10,506	10.94	4	34	2,862	24,327	21,016	97,308
92	Bank of York	York	37,593	75,955	10,168	10.54	2	20	4,834	48,338	37,978	96,675
93	Southern Bank Company	Gadsden	57,855	76,316	11,722	11.28	4	29	3,259	23,630	19,079	94,521
94	North Alabama Bank	Hazel Green	58,529	82,277	11,911	11.04	3	30	3,145	31,447	27,426	94,341
95	Peoples Bank of Greensboro	Greensboro	41,120	81,361	7,555	8.67	1	20	4,701	94,019	81,361	94,019
96	PeoplesTrust Bank	Hamilton	60,225	83,384	9,955	10.49	3	26	3,606	31,248	27,795	93,745
97	First Fidelity Bank	Fort Payne	40,912	84,360	8,509	9.32	3	24	3,879	31,035	28,120	93,105
98	Bank of Moundville	Moundville	24,122	83,621	8,289	9.71	1	17	5,426	92,249	83,621	92,249
99	First National Bank, Brundidge	Brundidge	54,766	73,635	13,466	14.20	2	28	3,263	45,678	36,818	91,355
100	SouthFirst Bank	Sylacauga	59,845	78,996	9,923	11.34	3	28	3,208	29,941	26,332	89,824
101	Commercial Bank of Ozark	Ozark	38,055	80,446	6,976	8.19	2	26	3,405	44,268	40,223	88,536
102	Farmers & Merchants Bank	Waterloo	6,932	62,668	16,828	21.73	2	10	7,962	39,812	31,334	79,623
103	Samson Banking Company, Inc.	Samson	34,356	68,935	9,427	12.95	2	25	3,140	39,245	34,468	78,489
104	First Bank	Wadley	27,588	69,584	8,079	9.61	5	25	3,121	15,606	13,917	78,029
105	First Bank of Linden	Linden	34,189	66,166	11,289	13.57	1	15	5,176	77,644	66,166	77,644
106	First Community Bank, Cullman	Cullman	48,810	64,265	8,848	11.32	1	12	6,457	77,484	64,265	77,484
107	Escambia County Bank	Flomaton	22,349	63,494	10,914	14.72	1	20	3,800	76,000	63,494	76,000
108	Citizens State Bank	Vernon	21,626	54,396	9,838	13.35	2	15	5,032	37,738	27,198	75,476
109	Brantley Bank & Trust Co.	Brantley	24,520	64,860	10,099	13.62	2	17	4,422	37,587	32,430	75,174
110	Bank of Walker County	Jasper	43,472	56,085	8,618	13.50	1	19	3,410	64,799	56,085	64,799
111	Peoples Exchange Bank	Monroeville	36,226	55,339	9,250	14.87	1	27	2,395	64,670	55,339	64,670
112	Covenant Bank	Leeds	41,261	58,640	3,666	5.84	1	15	4,184	62,766	58,640	62,766
113	Merchants & Farmers Bank	Eutaw	33,312	55,346	6,744	10.31	2	24	2,594	31,132	27,673	62,264
114	Bank of Evergreen	Evergreen	37,505	54,209	6,999	11.41	1	14	4,388	61,435	54,209	61,435
115	Bank of Brewton	Brewton	19,989	45,869	10,063	18.24	2	21	2,665	27,985	22,935	55,970
116	Commonwealth National Bank	Mobile	22,829	48,186	4,254	7.97	2	20	2,628	26,276	24,093	52,552
117	Community Bank & Trust	Union Springs	16,836	47,728	2,973	7.06	1	16	3,175	50,802	47,728	50,802
118	Security Federal Savings Bank	Jasper	14,829	28,704	4,457	11.15	1	13	3,094	40,228	28,704	40,228
119	First National Bank of Dozier	Dozier	6,680	29,041	4,938	12.78	1	6	6,285	37,708	29,041	37,708
120	Alamerica Bank	Birmingham	27,768	26,761	5,887	15.96	1	8	4,447	35,577	26,761	35,577
121	First Progressive Bank	Brewton	8,507	23,498	8,123	25.85	1	10	3,164	31,639	23,498	31,639
122	Citizens Bank of Valley Head	Valley Head	16,369	23,381	3,146	11.77	3	14	1,898	8,856	7,794	26,567
123	Peoples Bank of Red Level	Red Level	6,058	14,896	1,880	11.37	1	6	2,797	16,781	14,896	16,781
	<b>MEDIAN</b>		91,472	151,201	21,465	11.37	4	45	4,167	48,338	42,580	180,915
	<b>AVERAGE</b>		1,351,612	1,650,036	268,621	12.03	23	323	4,461	68,125	56,596	2,018,043
	<b>HIGH</b>		80,377,412	100,629,387	16,188,388	25.85	1,521	21,345	15,193	944,223	715,126	123,636,430
	<b>LOW</b>		6,058	14,896	1,880	4.06	1	6	937	8,856	7,794	16,781



## 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	389,792	95.7	17.3	2.59	8.86	8.18	4.65	1.35	6.22
2	Traditions Bank	Cullman	327,224	86.9	5.7	3.93	6.93	6.68	2.73	0.50	5.65
3	Bank Independent	Sheffield	1,359,650	94.6	3.7	13.03	7.88	6.14	2.25	0.34	5.45
4	Sweet Water State Bank	Sweet Water	97,308	84.7	12.7	3.52	(1.00)	6.86	2.30	0.45	5.43
5	Peoples Bank of Red Level	Red Level	16,781	40.7	36.0	0.53	4.12	10.57	1.01	0.19	5.11
6	First US Bank	Thomasville	619,497	63.3	34.5	20.65	4.87	8.33	1.82	0.45	5.09
7	Citizens Bank of Valley Head	Valley Head	26,567	70.0	21.6	(5.00)	0.57	6.63	2.57	0.31	4.84
8	Town-Country National Bank	Camden	108,824	70.8	28.9	0.89	6.11	6.94	2.55	0.65	4.77
9	Bank of Evergreen	Evergreen	61,435	69.2	28.4	(7.18)	1.80	6.22	2.64	0.59	4.70
10	North Alabama Bank	Hazel Green	94,341	71.1	10.1	(1.52)	(0.27)	6.55	2.40	0.40	4.66
11	Alamerica Bank	Birmingham	35,577	103.8	0.9	14.65	(5.89)	6.03	2.93	0.99	4.61
11	Cheaha Bank	Oxford	202,240	62.0	39.8	(3.97)	3.97	6.93	2.59	0.48	4.61
13	CCB Community Bank	Andalusia	466,557	100.3	5.1	0.20	2.54	5.58	2.95	0.64	4.54
14	HomeTown Bank of Alabama	Oneonta	350,368	74.5	25.3	5.17	3.48	6.30	2.36	0.50	4.53
15	Commonwealth National Bank	Mobile	52,552	47.4	34.4	(12.05)	(9.80)	6.56	2.09	0.08	4.51
16	Peoples Bank of Alabama	Cullman	716,303	91.5	8.7	17.28	10.49	5.41	2.32	0.37	4.49
17	Liberty Bank	Geraldine	136,201	53.8	34.2	5.37	10.78	6.55	2.94	0.49	4.47
18	Community Neighbor Bank	Camden	109,610	67.8	17.4	(2.07)	1.79	6.23	2.13	0.29	4.45
18	Southern States Bank	Anniston	634,179	95.8	7.2	18.73	14.86	5.41	2.25	0.53	4.45
20	Brantley Bank & Trust Co.	Brantley	75,174	37.8	57.0	(9.15)	1.07	6.04	3.99	0.35	4.40
21	FNB Bank	Scottsboro	382,964	81.8	19.6	9.52	2.84	5.75	2.77	0.54	4.36
22	Central State Bank	Calera	257,971	74.4	20.0	7.74	12.74	5.88	1.86	0.47	4.35
22	Merchants & Farmers Bank	Eutaw	62,264	60.2	32.2	8.78	(7.25)	6.77	2.54	0.38	4.35
22	Premier Bank of the South	Cullman	175,419	72.5	17.4	5.70	3.86	6.15	1.38	0.43	4.35
25	Community Spirit Bank	Red Bay	143,583	74.0	18.7	(1.37)	(0.33)	5.92	2.12	0.48	4.31
26	Farmers & Merchants Bank	Piedmont	205,869	60.0	33.4	7.57	8.08	6.02	2.45	0.33	4.27
26	First State Bank, DeKalb County	Fort Payne	180,915	55.2	26.5	71.74	102.74	6.20	2.01	0.44	4.27
28	First Partners Bank	Birmingham	286,047	96.5	11.6	11.84	17.02	5.45	2.46	0.77	4.24
29	Vantage Bank of Alabama	Albertville	115,075	73.5	18.2	5.44	0.37	5.72	3.12	0.36	4.21
30	FirstState Bank	Lineville	205,548	68.9	34.0	2.04	(1.86)	6.29	3.11	0.78	4.19
30	National Bank of Commerce	Birmingham	2,442,321	87.1	4.0	31.39	39.88	5.08	2.36	0.42	4.19
32	Bank of Vernon	Vernon	143,537	87.5	16.4	2.77	(1.45)	5.73	1.80	0.50	4.18
33	River Bank & Trust	Prattville	808,686	73.2	26.3	5.90	14.17	5.45	1.97	0.31	4.14
34	Peoples Exchange Bank	Monroeville	64,670	65.5	20.2	(2.23)	2.52	6.02	1.98	0.37	4.11
35	First Bank of Linden	Linden	77,644	51.7	45.9	(7.33)	(1.79)	5.97	3.35	0.53	4.10
36	Friend Bank	Slocomb	128,645	68.4	16.8	5.08	2.39	5.70	1.97	0.30	4.06
37	Trinity Bank	Dothan	142,542	89.8	9.7	14.01	7.11	5.65	1.95	0.79	4.05
38	Robertson Banking Company	Demopolis	278,881	87.7	11.1	0.63	1.11	4.86	2.18	0.47	4.03
38	Cullman Savings Bank (MHC)	Cullman	282,799	121.1	8.9	8.22	11.36	5.33	2.68	1.00	4.03
40	First Citizens Bank	Lurverne	236,907	61.6	37.6	7.07	3.12	6.56	2.36	0.50	4.02
41	Bank of Walker County	Jasper	64,799	77.5	19.9	(0.34)	(3.15)	5.64	1.54	0.37	4.00
42	AmeriFirst Bank	Union Springs	170,470	86.3	18.4	38.87	13.65	5.15	2.04	0.33	3.97
42	Citizens Bank of Winfield	Winfield	222,318	33.6	70.9	7.45	3.40	7.43	4.13	1.08	3.97
42	Citizens' Bank, Inc.	Robertsdale	110,494	72.2	19.6	9.46	8.89	5.26	2.03	0.22	3.97
42	SouthPoint Bank	Birmingham	286,957	90.0	14.7	23.03	33.23	5.03	2.92	0.64	3.97
42	First Cahawba Bank	Selma	104,101	70.5	11.9	(7.89)	14.66	5.17	1.83	0.28	3.97
47	Citizens Bank & Trust	Guntersville	433,196	78.0	23.0	11.94	11.50	5.16	2.52	0.50	3.91
48	First Comm. Bank of Central AL	Wetumpka	356,432	68.3	30.9	4.97	3.21	5.52	2.13	0.41	3.90
49	Peoples Independent Bank	Boaz	212,867	51.7	38.8	(0.85)	3.89	5.69	3.38	0.59	3.89
49	Metro Bank	Pell City	699,912	61.8	29.0	(0.77)	0.52	5.93	3.19	0.57	3.89
51	Merchants Bank	Jackson	212,393	71.5	24.3	10.28	1.22	5.62	1.78	0.52	3.88
52	First Bank of Alabama	Talladega	399,842	60.2	40.5	17.67	3.36	5.60	2.93	0.45	3.83
52	Small Town Bank	Wedowee	212,686	56.4	41.4	2.86	1.95	5.69	3.67	0.54	3.83
54	First Southern Bank	Florence	212,290	84.6	13.0	0.74	0.04	4.94	1.88	0.54	3.80
54	First Community Bank	Mobile	399,545	80.2	18.3	11.51	13.71	4.93	2.36	0.54	3.80
54	First National Bank	Hamilton	296,868	50.4	45.4	5.37	3.69	6.03	2.34	0.23	3.80
57	First Bank	Wadley	78,029	39.7	48.4	24.59	4.45	6.08	3.27	0.35	3.79
58	First Exchange Bank of Alabama	Louisville	139,039	72.7	20.3	9.44	8.19	5.17	2.62	0.68	3.78
59	Capstone Bank	Tuscaloosa	510,790	92.4	9.0	7.78	9.99	4.58	2.14	0.57	3.77
59	SouthFirst Bank	Sylacauga	89,824	75.8	8.9	0.97	(0.20)	5.40	1.81	0.51	3.77
61	First State Bank of the South	Sulligent	100,110	39.8	49.7	1.36	4.00	6.18	2.92	0.39	3.74
61	Bank of Wedowee	Wedowee	131,636	59.6	37.7	12.85	3.07	6.25	1.86	0.48	3.74
61	PeoplesTrust Bank	Hamilton	93,745	72.2	26.0	7.71	5.75	5.14	2.34	0.49	3.74
64	PrimeSouth Bank	Tallassee	217,689	77.0	14.1	1.94	4.94	5.67	1.87	0.83	3.71
65	NobleBank & Trust	Anniston	229,970	64.1	28.1	4.18	7.13	5.25	2.28	0.39	3.68
66	Bank of Brewton	Brewton	55,970	43.6	37.9	(0.96)	(0.21)	6.12	2.11	0.10	3.66
66	First Metro Bank	Muscle Shoals	586,002	70.2	30.6	3.99	2.62	5.22	1.95	0.43	3.66
68	First National Bank, Brundidge	Brundidge	91,355	74.4	23.8	9.37	(3.60)	5.69	1.91	0.54	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	IaFayette	146,254	41.0	53.8	9.15	9.46	6.41	2.75	0.42	3.61
70	First National Bank of Hartford	Hartford	124,220	61.2	37.7	8.78	4.46	5.62	2.61	0.54	3.60
71	Southern Bank Company	Gadsden	94,521	75.8	31.5	(0.14)	(5.30)	6.07	2.36	0.96	3.59
71	Covenant Bank	Leeds	62,766	70.4	15.0	(10.47)	(5.30)	5.31	2.11	0.76	3.59
73	Marion Bank & Trust Company	Marion	264,183	76.6	28.4	3.77	7.31	5.63	2.44	1.09	3.58
74	Merchants Bank of Alabama	Cullman	278,248	64.0	25.2	1.14	5.88	5.28	1.92	0.36	3.55
75	First National Bank and Trust	Atmore	138,895	60.2	32.0	8.94	8.17	5.03	2.34	0.28	3.54
76	Peoples Bank of Greensboro	Greensboro	94,019	50.5	48.4	(1.13)	(3.28)	6.32	2.28	0.66	3.53
76	Oakworth Capital Bank	Birmingham	516,288	83.8	8.6	24.31	34.61	4.16	2.96	0.20	3.53
78	Pinnacle Bank	Jasper	225,604	45.9	46.3	4.87	3.85	4.99	2.91	0.22	3.51
79	United Bank	Atmore	572,310	62.0	29.5	9.84	5.11	5.18	1.84	0.28	3.47
80	BankSouth	Dothan	170,786	97.6	15.8	(2.29)	(0.89)	4.49	1.02	0.42	3.46
80	First Southern State Bank	Stevenson	385,220	56.3	39.1	12.59	3.89	5.83	2.23	0.68	3.46
82	First Jackson Bank	Stevenson	237,343	73.0	29.2	12.63	(0.04)	5.63	2.76	1.16	3.44
82	Citizens Bank	Enterprise	129,165	70.9	20.5	26.95	12.61	5.05	2.25	0.38	3.44
84	ServisFirst Bank	Birmingham	6,335,393	96.1	8.3	18.70	22.35	4.46	2.30	0.45	3.43
85	West Alabama Bank & Trust	Reform	592,663	74.3	30.6	14.86	3.02	5.42	2.25	0.81	3.41
85	Commercial Bank of Ozark	Ozark	88,536	47.3	40.1	0.86	0.95	5.48	2.09	0.21	3.41
87	HNB First Bank	Headland	122,792	76.2	14.4	7.29	12.56	4.94	1.56	0.48	3.37
87	Traders & Farmers Bank	Haleyville	380,746	54.3	47.9	(2.38)	4.67	5.71	2.83	0.86	3.37
89	Troy Bank & Trust Company	Troy	880,289	63.0	35.4	3.47	7.99	5.29	2.35	0.67	3.36
89	Community Bank & Trust	Union Springs	50,802	35.3	51.6	(4.82)	0.69	6.82	1.94	0.33	3.36
91	ENB of Central Alabama	Tuscaloosa	276,061	69.0	23.9	5.16	7.39	4.43	2.12	0.30	3.34
92	AloStar Bank of Commerce	Birmingham	944,223	106.7	9.0	2.86	(3.26)	5.25	1.64	0.98	3.29
93	CB&S Bank, Inc.	Russellville	1,634,259	51.4	45.0	10.80	4.28	4.79	3.04	0.52	3.28
93	First Community Bank, Cullman	Cullman	77,484	76.0	11.0	0.27	(6.23)	4.44	2.15	0.37	3.28
93	Progress Bank and Trust	Huntsville	734,979	89.2	10.1	16.74	14.05	4.34	2.13	0.59	3.28
96	Samson Banking Company, Inc.	Samson	78,489	49.8	42.0	4.01	8.84	5.82	1.23	0.23	3.24
97	First Bank of Boaz	Boaz	205,464	35.1	68.6	(0.09)	2.02	5.36	3.64	0.95	3.22
97	Exchange Bank of Alabama	Altoona	285,319	68.8	25.1	2.87	0.94	4.97	2.11	0.45	3.22
99	Bryant Bank	Tuscaloosa	1,501,632	71.0	25.3	8.19	4.85	4.71	2.27	0.31	3.21
100	Phenix-Girard Bank	Phenix City	175,033	50.2	42.3	(5.20)	0.76	5.18	2.46	0.54	3.19
100	Southern Independent Bank	Opp	218,934	66.1	32.9	1.34	4.44	5.10	2.45	0.78	3.19
102	Escambia County Bank	Flomaton	76,000	35.2	64.5	5.59	(5.79)	6.55	2.16	0.27	3.15
102	Security Federal Savings Bank	Jasper	40,228	51.7	25.8	(3.89)	(5.64)	5.79	3.97	0.72	3.15
102	Citizens Bank	Greensboro	101,398	50.5	45.1	(5.71)	2.00	5.20	2.70	0.70	3.15
105	Regions Bank	Birmingham	123,636,430	79.9	20.4	(1.93)	0.99	3.78	2.29	0.24	3.14
106	Union State Bank	Pell City	227,060	38.0	29.6	(8.43)	(2.40)	5.10	1.78	0.25	3.12
107	Bank of York	York	96,675	49.5	49.9	0.82	(0.41)	5.43	2.44	0.60	3.11
108	First Financial Bank	Bessemer	171,429	50.5	37.1	(5.10)	3.31	5.07	2.24	0.60	3.08
109	MidSouth Bank	Dothan	409,962	68.3	17.2	(1.02)	2.40	4.60	0.97	0.36	3.07
110	AuburnBank	Auburn	843,447	57.4	32.5	(0.58)	1.75	4.71	2.47	0.50	2.94
111	First Federal Bank, A FSB	Tuscaloosa	103,121	85.4	1.0	(11.92)	(3.51)	4.50	3.04	0.96	2.93
112	First Fidelity Bank	Fort Payne	93,105	48.5	34.3	2.03	1.65	4.56	2.50	0.39	2.90
112	SunSouth Bank	Dothan	144,811	73.2	32.3	3.74	(4.28)	4.26	1.96	0.88	2.90
114	First Progressive Bank	Brewton	31,639	36.2	59.6	5.85	0.70	5.07	2.01	0.11	2.74
114	Valley State Bank	Russellville	126,739	47.0	51.4	0.13	2.53	5.02	1.90	0.42	2.74
114	Compass Bank	Birmingham	83,988,195	88.1	14.9	(3.89)	(1.91)	3.69	1.76	0.53	2.74
117	State Bank & Trust	Winfield	231,523	35.9	59.5	(4.23)	2.69	6.97	2.54	1.42	2.72
117	First National Bank of Dozier	Dozier	37,708	23.0	64.4	(11.64)	3.06	5.35	2.63	0.38	2.72
119	Citizens Bank of Fayette	Fayette	190,406	32.8	63.1	(1.24)	(1.29)	5.19	2.31	0.49	2.69
120	Peoples Southern Bank	Clanton	177,298	35.6	54.8	1.08	4.02	5.19	1.81	0.22	2.68
121	Bank of Moundville	Moundville	92,249	28.9	67.0	10.65	4.28	5.61	2.30	0.55	2.66
122	Farmers & Merchants Bank	Waterloo	79,623	11.1	83.8	(11.71)	4.04	8.31	2.87	0.88	2.56
123	Citizens State Bank	Vernon	75,476	39.8	58.2	(5.73)	(7.52)	4.72	2.28	0.95	2.21
		MEDIAN	180,915	68.8	28.4	3.74	3.21	5.58	2.30	0.48	3.74
		AVERAGE	2,018,043	65.9	29.6	5.08	5.05	5.65	2.37	0.52	3.77
		HIGH	123,636,430	121.1	83.8	71.74	102.74	10.57	4.65	1.42	6.22
		LOW	16,781	11.1	0.9	(12.05)	(9.80)	3.69	0.97	0.08	2.21

## 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	234	10,154	0.02	8.85	(0.03)	0.14	8.99
2	SouthPoint Bank	Birmingham	3,492	6,317	0.11	1.87	0.00	0.40	2.39
3	Peoples Bank of Alabama	Cullman	9,348	14,360	1.09	0.11	0.00	0.94	2.14
4	First Financial Bank	Bessemer	1,059	3,366	1.08	0.00	(0.01)	0.92	1.98
5	Regions Bank	Birmingham	1,325,716	2,046,633	0.56	0.07	0.01	1.01	1.65
6	Alamerica Bank	Birmingham	331	568	0.27	0.40	0.02	0.88	1.58
7	Community Bank & Trust	Union Springs	180	730	0.87	0.00	0.09	0.49	1.44
8	HomeTown Bank of Alabama	Oneonta	5,800	4,356	0.88	0.00	0.00	0.41	1.29
9	Union State Bank	Pell City	(241)	2,915	0.72	0.00	(0.00)	0.56	1.28
10	SouthFirst Bank	Sylacauga	428	1,097	0.30	0.76	(0.18)	0.34	1.23
11	Oakworth Capital Bank	Birmingham	4,275	5,335	0.06	0.00	0.00	1.17	1.22
12	Bank Independent	Sheffield	12,165	15,447	0.63	0.06	(0.01)	0.53	1.21
13	First National Bank and Trust	Atmore	991	1,583	0.40	0.00	(0.00)	0.79	1.19
14	Merchants & Farmers Bank	Eutaw	610	719	0.59	0.00	0.00	0.53	1.12
15	First Partners Bank	Birmingham	3,153	2,962	0.02	0.68	0.07	0.35	1.12
16	Premier Bank of the South	Cullman	1,779	1,856	0.58	0.00	0.01	0.52	1.11
17	Phenix-Girard Bank	Phenix City	1,801	1,987	0.55	0.00	(0.05)	0.61	1.10
18	HNB First Bank	Headland	1,051	1,297	0.31	0.00	0.02	0.77	1.09
19	Traditions Bank	Cullman	3,073	3,472	0.69	0.14	(0.07)	0.33	1.08
20	West Alabama Bank & Trust	Reform	6,682	5,883	0.50	0.08	(0.00)	0.44	1.01
21	CB&S Bank, Inc.	Russellville	13,613	15,467	0.44	0.07	(0.01)	0.50	1.00
22	United Bank	Atmore	4,210	5,629	0.38	0.11	0.00	0.51	1.00
23	Commonwealth National Bank	Mobile	193	555	0.73	0.00	(0.11)	0.37	0.99
24	AloStar Bank of Commerce	Birmingham	11,423	10,277	0.09	0.00	0.03	0.87	0.99
25	First Bank	Wadley	1,078	729	0.64	0.00	0.00	0.30	0.95
26	North Alabama Bank	Hazel Green	856	895	0.26	0.00	0.45	0.23	0.95
27	Community Neighbor Bank	Camden	1,039	998	0.46	0.00	(0.04)	0.51	0.93
28	Progress Bank and Trust	Huntsville	5,457	6,274	0.04	0.34	(0.06)	0.58	0.91
29	Friend Bank	Slocomb	1,411	1,164	0.58	0.07	(0.03)	0.28	0.91
30	Peoples Southern Bank	Clanton	1,755	1,552	0.52	0.00	0.00	0.39	0.90
31	First State Bank of the South	Sulligent	894	901	0.77	0.00	0.00	0.13	0.90
32	First Comm. Bank of Central AL	Wetumpka	6,564	3,127	0.32	0.00	(0.01)	0.59	0.90
33	Bank of Walker County	Jasper	515	580	0.59	0.00	(0.00)	0.30	0.89
34	Citizens Bank	Enterprise	630	1,058	0.15	0.00	0.00	0.70	0.85
35	First Community Bank	Mobile	3,973	3,136	0.36	0.15	(0.01)	0.35	0.85
36	First National Bank of Hartford	Hartford	995	1,031	0.22	0.00	(0.06)	0.68	0.85
37	Merchants Bank	Jackson	2,051	1,772	0.49	0.00	0.06	0.30	0.84
38	National Bank of Commerce	Birmingham	20,686	16,281	0.06	0.45	0.00	0.32	0.84
39	Compass Bank	Birmingham	418,520	713,969	0.26	0.03	(0.00)	0.55	0.84
40	NobleBank & Trust	Anniston	1,868	1,851	0.42	0.15	0.00	0.26	0.84
41	FNB Bank	Scottsboro	4,652	3,105	0.50	0.00	0.00	0.33	0.83
42	Vantage Bank of Alabama	Albertville	1,297	927	0.46	0.00	0.00	0.36	0.82
43	Robertson Banking Company	Demopolis	3,837	2,226	0.46	0.00	(0.01)	0.36	0.82
44	First National Bank	Hamilton	3,902	2,346	0.37	(0.01)	(0.01)	0.47	0.82
45	Peoples Independent Bank	Boaz	2,847	1,592	0.53	0.00	0.00	0.24	0.77
46	Community Spirit Bank	Red Bay	1,076	1,079	0.39	0.00	0.00	0.37	0.75
47	Pinnacle Bank	Jasper	2,273	1,661	0.35	0.00	0.00	0.39	0.75
48	First Citizens Bank	Luverne	2,733	1,741	0.38	0.00	(0.01)	0.37	0.74
49	Central State Bank	Calera	3,361	1,766	0.22	0.17	0.01	0.34	0.73
50	Citizens Bank of Valley Head	Valley Head	115	196	0.20	0.00	0.28	0.25	0.73
51	Sweet Water State Bank	Sweet Water	1,091	693	0.61	0.00	0.00	0.12	0.73
52	First Southern Bank	Florence	1,652	1,518	0.30	0.08	0.01	0.32	0.71
53	Liberty Bank	Geraldine	746	903	0.46	0.00	0.00	0.24	0.70
54	Peoples Exchange Bank	Monroeville	434	442	0.36	0.00	(0.00)	0.34	0.70
55	Brantley Bank & Trust Co.	Brantley	761	512	0.34	0.00	0.12	0.24	0.69
56	Merchants Bank of Alabama	Cullman	1,716	1,828	0.36	0.00	(0.17)	0.49	0.68
57	First National Bank, Brundidge	Brundidge	567	632	0.46	0.00	(0.03)	0.26	0.68
58	First US Bank	Thomasville	2,038	4,034	0.30	0.00	(0.06)	0.43	0.67
59	Security Federal Savings Bank	Jasper	123	271	0.60	0.00	0.00	0.07	0.67
60	Samson Banking Company, Inc.	Samson	522	497	0.45	0.00	0.00	0.22	0.67
61	Citizens Bank & Trust	Guntersville	3,275	2,635	0.35	0.00	(0.05)	0.36	0.66
62	River Bank & Trust	Prattville	8,588	5,085	0.16	0.23	0.02	0.25	0.66
63	First State Bank, DeKalb County	Fort Payne	941	1,031	0.40	0.00	0.00	0.26	0.65
64	Commercial Bank of Ozark	Ozark	312	566	0.35	0.00	(0.05)	0.34	0.65
65	Southern States Bank	Anniston	6,515	3,810	0.12	0.00	(0.01)	0.52	0.64
66	Town-Country National Bank	Camden	1,890	671	0.45	0.00	(0.02)	0.20	0.64
67	Farmers & Merchants Bank	Piedmont	1,569	1,267	0.36	0.00	(0.10)	0.37	0.64
68	PeoplesTrust Bank	Hamilton	763	582	0.37	0.00	0.00	0.27	0.64

## 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	FirstState Bank	Lineville	2,453	1,268	0.24	0.00	0.02	0.36	0.62
70	Bank of Wedowee	Wedowee	1,063	791	0.26	0.00	(0.01)	0.36	0.62
71	FNB of Central Alabama	Tuscaloosa	1,780	1,631	0.34	0.12	0.01	0.15	0.61
72	MidSouth Bank	Dothan	3,147	2,475	0.16	0.21	0.00	0.23	0.61
73	Citizens' Bank, Inc.	Robertsdale	710	649	0.18	0.00	(0.03)	0.47	0.61
74	Metro Bank	Pell City	8,067	4,176	0.24	0.09	(0.02)	0.31	0.61
75	First Community Bank, Cullman	Cullman	404	438	0.16	0.00	(0.00)	0.44	0.59
76	First Southern State Bank	Stevenson	3,674	2,226	0.48	0.00	0.00	0.10	0.59
77	Capstone Bank	Tuscaloosa	3,918	2,770	0.24	0.12	0.01	0.22	0.58
78	Exchange Bank of Alabama	Altoona	2,187	1,626	0.31	0.00	(0.07)	0.34	0.58
79	First Metro Bank	Muscle Shoals	7,827	3,252	0.33	0.00	(0.00)	0.25	0.57
80	Troy Bank & Trust Company	Troy	8,805	4,917	0.32	0.00	(0.02)	0.26	0.56
81	Escambia County Bank	Flomaton	165	425	0.29	0.00	0.01	0.25	0.55
82	Peoples Bank of Red Level	Red Level	138	89	0.51	0.00	(0.01)	0.04	0.54
83	CCB Community Bank	Andalusia	7,897	2,396	0.19	0.00	(0.04)	0.37	0.52
84	Bank of York	York	728	501	0.33	0.00	0.00	0.19	0.52
85	Bank of Evergreen	Evergreen	669	299	0.45	0.00	0.00	0.04	0.49
86	First Cahawba Bank	Selma	537	483	0.15	0.00	0.10	0.23	0.49
87	Cheaha Bank	Oxford	3,205	960	0.18	0.00	0.00	0.30	0.48
88	EvaBank	Cullman	8,700	1,784	0.09	0.00	0.19	0.20	0.48
89	AuburnBank	Auburn	7,477	3,930	0.09	0.09	0.05	0.23	0.47
90	Cullman Savings Bank (MHC)	Cullman	2,769	1,249	0.15	0.16	0.01	0.15	0.47
91	PrimeSouth Bank	Talladega	2,054	931	0.35	0.00	(0.13)	0.21	0.44
92	Small Town Bank	Wedowee	2,366	924	0.23	0.00	(0.02)	0.23	0.43
93	Farmers and Merchants Bank	LaFayette	1,372	584	0.25	0.00	(0.12)	0.29	0.42
94	Southern Independent Bank	Opp	1,965	882	0.03	0.00	(0.10)	0.48	0.41
95	Bank of Vernon	Vernon	1,020	576	0.33	0.00	(0.19)	0.26	0.40
96	AmeriFirst Bank	Union Springs	547	606	0.23	0.00	0.01	0.16	0.40
97	Citizens Bank of Winfield	Winfield	3,705	828	0.20	0.00	0.03	0.16	0.39
98	State Bank & Trust	Winfield	2,003	892	0.23	0.00	(0.16)	0.31	0.39
99	Trinity Bank	Dothan	1,468	531	0.09	0.00	0.00	0.30	0.39
100	Bank of Brewton	Brewton	592	208	0.22	0.00	0.00	0.16	0.38
101	Covenant Bank	Leeds	(485)	250	0.12	0.00	0.01	0.24	0.38
102	Bryant Bank	Tuscaloosa	17,952	5,312	0.18	0.14	(0.00)	0.05	0.36
103	First Bank of Alabama	Talladega	6,344	1,408	0.20	0.00	(0.02)	0.18	0.36
104	First Bank of Linden	Linden	780	282	0.24	0.00	0.00	0.11	0.35
105	Peoples Bank of Greensboro	Greensboro	1,326	338	0.21	0.00	(0.00)	0.14	0.35
106	Bank of Moundville	Moundville	349	300	0.16	0.00	0.07	0.10	0.33
107	First National Bank of Dozier	Dozier	232	123	0.18	0.00	0.00	0.15	0.33
108	ServisFirst Bank	Birmingham	86,277	18,787	0.09	0.07	(0.00)	0.16	0.31
109	First Exchange Bank of Alabama	Louisville	897	428	0.24	0.00	(0.13)	0.20	0.31
110	SunSouth Bank	Dothan	(1,599)	413	0.06	0.00	0.13	0.09	0.28
111	Farmers & Merchants Bank	Waterloo	884	205	0.21	0.00	0.00	0.05	0.26
112	BankSouth	Dothan	2,248	440	0.06	0.15	(0.01)	0.06	0.26
113	First Bank of Boaz	Boaz	3,136	497	0.13	0.00	0.00	0.12	0.24
114	Traders & Farmers Bank	Haleyville	2,724	803	0.24	0.00	(0.30)	0.27	0.21
115	First Fidelity Bank	Fort Payne	443	184	0.15	0.00	0.00	0.05	0.20
116	Citizens Bank	Greensboro	953	195	0.14	0.00	0.00	0.05	0.19
117	Marion Bank & Trust Company	Marion	2,787	460	0.12	0.00	0.00	0.06	0.18
118	Citizens State Bank	Vernon	170	134	0.17	0.00	(0.00)	0.00	0.17
119	Valley State Bank	Russellville	823	203	0.14	0.00	0.00	0.02	0.16
120	Southern Bank Company	Gadsden	(1,581)	104	0.08	0.00	0.00	0.03	0.11
121	First Jackson Bank	Stevenson	2,199	86	0.28	0.00	(0.26)	0.02	0.04
122	First Progressive Bank	Brewton	10	8	0.05	0.00	(0.03)	0.01	0.03
123	Citizens Bank of Fayette	Fayette	1,936	(315)	0.09	0.00	(0.44)	0.18	(0.16)
		<b>MEDIAN</b>	1,755	1,031	0.30	0.00	0.00	0.30	0.66
		<b>AVERAGE</b>	17,573	24,698	0.33	0.13	(0.01)	0.33	0.77
		<b>HIGH</b>	1,325,716	2,046,633	1.09	8.85	0.45	1.17	8.99
		<b>LOW</b>	(1,599)	(315)	0.02	(0.01)	(0.44)	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	Citizens State Bank	Vernon	75,476	5,032	58.1	0.63	0.30	0.42	1.35
2	ServisFirst Bank	Birmingham	6,335,393	15,193	37.4	0.74	0.14	0.48	1.36
3	First Bank of Boaz	Boaz	205,464	7,902	43.6	0.78	0.17	0.51	1.46
4	Citizens Bank	Greensboro	101,398	7,800	45.3	0.83	0.18	0.49	1.50
5	Farmers & Merchants Bank	Waterloo	79,623	7,962	43.9	1.20	0.13	0.28	1.61
6	Citizens Bank of Fayette	Fayette	190,406	6,566	64.5	1.07	0.18	0.37	1.61
7	Citizens Bank of Winfield	Winfield	222,318	7,411	34.2	0.91	0.20	0.51	1.63
8	First Bank of Alabama	Talladega	399,842	8,330	42.0	0.93	0.22	0.67	1.81
9	Valley State Bank	Russellville	126,739	4,526	64.2	1.09	0.27	0.55	1.91
10	First Metro Bank	Muscle Shoals	586,002	5,232	46.9	1.21	0.25	0.46	1.92
11	State Bank & Trust	Winfield	231,523	3,795	66.4	1.02	0.24	0.68	1.94
12	AuburnBank	Auburn	843,447	5,477	57.9	1.18	0.19	0.61	1.98
13	First Jackson Bank	Stevenson	237,343	5,274	58.1	1.03	0.28	0.72	2.03
14	First National Bank of Dozier	Dozier	37,708	6,285	69.8	1.31	0.27	0.55	2.13
15	Southern Independent Bank	Opp	218,934	6,439	60.3	1.08	0.14	0.92	2.14
16	Bryant Bank	Tuscaloosa	1,501,632	7,050	62.9	1.20	0.32	0.64	2.17
17	BankSouth	Dothan	170,786	7,116	60.6	1.64	0.21	0.37	2.23
18	PrimeSouth Bank	Tallasse	217,689	5,309	57.3	1.27	0.26	0.72	2.25
19	First Fidelity Bank	Fort Payne	93,105	3,879	76.9	1.22	0.36	0.73	2.31
20	Marion Bank & Trust Company	Marion	264,183	6,443	61.4	1.17	0.16	0.99	2.33
21	Bank of Moundville	Moundville	92,249	5,426	82.1	1.00	0.33	1.01	2.35
22	Metro Bank	Pell City	699,912	4,216	52.4	1.50	0.19	0.66	2.36
23	First Southern State Bank	Stevenson	385,220	4,479	59.3	1.28	0.28	0.80	2.36
24	Compass Bank	Birmingham	83,988,195	8,532	66.8	1.16	0.26	0.94	2.36
25	Troy Bank & Trust Company	Troy	880,289	6,771	62.5	1.36	0.22	0.81	2.39
26	Brantley Bank & Trust Co.	Brantley	75,174	4,422	55.4	1.41	0.24	0.74	2.39
27	Peoples Southern Bank	Clanton	177,298	3,940	64.9	1.35	0.16	0.88	2.40
28	First Comm. Bank of Central AL	Wetumpka	356,432	4,752	51.4	1.32	0.29	0.80	2.41
29	MidSouth Bank	Dothan	409,962	4,361	74.9	1.48	0.37	0.65	2.50
30	Small Town Bank	Wedowee	212,686	4,254	57.9	1.50	0.35	0.66	2.51
31	Peoples Bank of Greensboro	Greensboro	94,019	4,701	67.2	1.23	0.37	0.90	2.51
32	AloStar Bank of Commerce	Birmingham	944,223	10,153	58.8	1.67	0.11	0.73	2.52
33	Trinity Bank	Dothan	142,542	4,915	58.2	1.37	0.55	0.61	2.53
34	EvaBank	Cullman	389,792	4,640	37.9	1.49	0.29	0.75	2.53
35	First Progressive Bank	Brewton	31,639	3,164	98.5	1.20	0.32	1.01	2.53
36	West Alabama Bank & Trust	Reform	592,663	3,775	58.2	1.35	0.23	0.96	2.54
37	Cullman Savings Bank (MHC)	Cullman	282,799	6,148	60.1	1.69	0.26	0.61	2.56
38	Exchange Bank of Alabama	Altoona	285,319	3,908	68.3	1.56	0.44	0.56	2.56
39	Traders & Farmers Bank	Haleyville	380,746	3,697	68.6	1.57	0.27	0.74	2.58
40	First National Bank	Hamilton	296,868	3,262	56.6	1.59	0.33	0.67	2.59
41	Bank of Wedowee	Wedowee	131,636	3,872	65.0	1.39	0.53	0.70	2.62
42	River Bank & Trust	Prattville	808,686	6,035	56.7	1.47	0.31	0.85	2.62
43	Capstone Bank	Tuscaloosa	510,790	4,865	63.3	1.63	0.31	0.71	2.65
44	Cheaha Bank	Oxford	202,240	4,397	51.0	1.52	0.25	0.88	2.65
45	Bank of York	York	96,675	4,834	76.1	1.46	0.18	1.01	2.65
46	Farmers and Merchants Bank	LaFayette	146,254	4,570	62.1	1.32	0.28	1.07	2.66
47	First Community Bank, Cullman	Cullman	77,484	6,457	73.7	1.14	0.39	1.14	2.67
48	Phenix-Girard Bank	Phenix City	175,033	4,376	70.1	1.60	0.20	0.90	2.69
49	First Bank of Linden	Linden	77,644	5,176	62.9	1.56	0.12	1.03	2.71
50	Regions Bank	Birmingham	123,636,430	5,792	59.8	1.40	0.52	0.79	2.71
51	Pinnacle Bank	Jasper	225,604	4,257	64.3	1.47	0.44	0.81	2.72
52	Samson Banking Company, Inc.	Samson	78,489	3,140	73.2	1.39	0.30	1.04	2.72
53	Progress Bank and Trust	Huntsville	734,979	6,229	68.3	1.87	0.31	0.56	2.74
54	Bank of Evergreen	Evergreen	61,435	4,388	58.2	1.66	0.23	0.87	2.75
55	First Bank	Wadley	78,029	3,121	56.5	1.64	0.25	0.91	2.79
56	Robertson Banking Company	Demopolis	278,881	3,820	61.6	1.69	0.35	0.77	2.81
57	National Bank of Commerce	Birmingham	2,442,321	6,075	59.3	1.83	0.26	0.74	2.83
58	FNB of Central Alabama	Tuscaloosa	276,061	4,601	76.6	1.58	0.30	0.96	2.84
59	PeoplesTrust Bank	Hamilton	93,745	3,606	68.8	1.51	0.27	1.08	2.86
60	Peoples Independent Bank	Boaz	212,867	3,870	62.0	1.70	0.34	0.83	2.87
61	First Cahawba Bank	Selma	104,101	4,338	70.8	1.43	0.16	1.29	2.87
62	Southern States Bank	Anniston	634,179	5,818	59.9	1.81	0.35	0.73	2.89
63	First State Bank of the South	Sulligent	100,110	2,384	68.1	1.83	0.36	0.72	2.91
64	Bank of Vernon	Vernon	143,537	4,350	64.8	1.38	0.41	1.16	2.94
65	First Citizens Bank	Luverne	236,907	3,702	63.4	1.52	0.24	1.17	2.94
66	CB&S Bank, Inc.	Russellville	1,634,259	3,113	66.6	1.52	0.50	0.91	2.94
67	CCB Community Bank	Andalusia	466,557	4,129	60.4	1.85	0.34	0.78	2.97
68	First Southern Bank	Florence	212,290	3,598	69.7	1.77	0.32	0.91	3.00



## 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	HomeTown Bank of Alabama	Oneonta	350,368	5,744	52.1	1.44	0.40	1.16	3.00
70	Citizens Bank & Trust	Guntersville	433,196	4,376	69.1	1.70	0.25	1.06	3.01
71	FirstState Bank	Lineville	205,548	3,953	61.6	1.83	0.32	0.86	3.02
72	United Bank	Atmore	572,310	3,145	72.1	1.74	0.35	0.93	3.02
73	Town-Country National Bank	Camden	108,824	3,109	57.4	1.77	0.24	1.05	3.06
74	Oakworth Capital Bank	Birmingham	516,288	7,376	63.7	2.19	0.21	0.67	3.07
75	Central State Bank	Calera	257,971	3,850	63.8	1.85	0.27	0.96	3.08
76	Vantage Bank of Alabama	Albertville	115,075	4,262	60.6	1.40	0.22	1.47	3.09
77	SunSouth Bank	Dothan	144,811	5,172	103.0	1.50	0.25	1.37	3.11
78	Merchants Bank of Alabama	Cullman	278,248	3,352	76.3	1.70	0.30	1.12	3.12
79	NobleBank & Trust	Anniston	229,970	4,509	70.9	1.68	0.40	1.07	3.14
80	First State Bank, DeKalb County	Fort Payne	180,915	3,479	77.9	1.81	0.49	0.84	3.14
81	First Exchange Bank of Alabama	Louisville	139,039	3,233	84.3	2.03	0.45	0.72	3.20
82	First National Bank, Brundidge	Brundidge	91,355	3,263	77.8	1.59	0.26	1.41	3.26
83	Bank of Brewton	Brewton	55,970	2,665	83.7	2.02	0.69	0.56	3.27
84	Farmers & Merchants Bank	Piedmont	205,869	4,380	77.9	1.73	0.42	1.12	3.27
85	Friend Bank	Slocomb	128,645	3,216	69.3	1.72	0.40	1.16	3.28
86	FNB Bank	Scottsboro	382,964	3,830	63.7	1.58	0.37	1.33	3.28
87	First National Bank of Hartford	Hartford	124,220	3,185	74.5	1.69	0.42	1.17	3.28
88	HNB First Bank	Headland	122,792	3,837	77.7	1.85	0.36	1.09	3.30
89	First Community Bank	Mobile	399,545	4,439	71.9	1.90	0.46	0.94	3.31
90	First Partners Bank	Birmingham	286,047	5,721	63.5	2.00	0.43	0.94	3.37
91	Citizens Bank	Enterprise	129,165	4,167	81.4	2.04	0.40	0.95	3.39
92	Commercial Bank of Ozark	Ozark	88,536	3,405	86.8	1.86	0.28	1.29	3.43
93	Community Neighbor Bank	Camden	109,610	3,224	68.7	1.85	0.26	1.33	3.43
94	Escambia County Bank	Flomaton	76,000	3,800	93.8	1.88	0.29	1.26	3.43
95	Merchants Bank	Jackson	212,393	3,482	76.9	2.13	0.45	0.86	3.44
96	North Alabama Bank	Hazel Green	94,341	3,145	70.8	1.94	0.50	1.08	3.52
97	Community Spirit Bank	Red Bay	143,583	3,590	74.1	1.86	0.48	1.25	3.59
98	Citizens' Bank, Inc.	Robertsdale	110,494	3,157	84.0	1.99	0.55	1.07	3.61
99	Security Federal Savings Bank	Jasper	40,228	3,094	95.1	1.77	0.32	1.55	3.63
100	First National Bank and Trust	Atmore	138,895	3,087	79.4	1.95	0.35	1.33	3.64
101	Peoples Bank of Red Level	Red Level	16,781	2,797	72.3	2.07	0.51	1.08	3.65
102	AmeriFirst Bank	Union Springs	170,470	3,551	87.8	2.12	0.36	1.20	3.68
103	Liberty Bank	Geraldine	136,201	2,522	77.5	2.09	0.71	1.00	3.80
104	Union State Bank	Pell City	227,060	2,064	101.8	2.12	0.63	1.06	3.80
105	First Financial Bank	Bessemer	171,429	2,414	85.2	2.04	0.48	1.29	3.81
106	Bank of Walker County	Jasper	64,799	3,410	80.9	2.01	0.55	1.32	3.89
107	Peoples Exchange Bank	Monroeville	64,670	2,395	89.2	2.52	0.32	1.08	3.92
108	Merchants & Farmers Bank	Eutaw	62,264	2,594	78.4	2.14	0.40	1.46	4.00
109	Premier Bank of the South	Cullman	175,419	2,699	77.4	2.21	0.62	1.20	4.02
110	Southern Bank Company	Gadsden	94,521	3,259	113.5	2.15	0.26	1.62	4.03
111	SouthFirst Bank	Sylacauga	89,824	3,208	89.5	2.01	0.58	1.49	4.08
112	Sweet Water State Bank	Sweet Water	97,308	2,862	74.2	2.38	0.40	1.30	4.08
113	Covenant Bank	Leeds	62,766	4,184	119.4	1.59	0.36	2.16	4.11
114	Traditions Bank	Cullman	327,224	4,306	68.6	1.89	0.56	1.70	4.16
115	Commonwealth National Bank	Mobile	52,552	2,628	90.2	1.83	0.62	1.75	4.19
116	Community Bank & Trust	Union Springs	50,802	3,175	93.3	1.62	0.17	2.42	4.21
117	SouthPoint Bank	Birmingham	286,957	3,679	67.6	2.65	0.27	1.39	4.31
118	Alamerica Bank	Birmingham	35,577	4,447	82.5	2.00	0.77	1.56	4.33
119	Bank Independent	Sheffield	1,359,650	2,640	72.2	2.84	0.68	0.93	4.45
120	First US Bank	Thomasville	619,497	2,458	82.0	2.69	0.53	1.24	4.46
121	Citizens Bank of Valley Head	Valley Head	26,567	1,898	90.1	3.16	0.71	0.72	4.59
122	Peoples Bank of Alabama	Cullman	716,303	2,820	73.4	2.73	0.77	1.12	4.62
123	First Federal Bank, A FSB	Tuscaloosa	103,121	937	98.0	6.85	1.07	3.24	11.16
		<b>MEDIAN</b>	180,915	4,167	68.3	1.63	0.32	0.93	2.89
		<b>AVERAGE</b>	2,018,043	4,461	69.4	1.69	0.35	0.98	3.02
		<b>HIGH</b>	123,636,430	15,193	119.4	6.85	1.07	3.24	11.16
		<b>LOW</b>	16,781	937	34.2	0.63	0.11	0.28	1.35

## ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. Texas Ratio (%)	OREO (\$000)	IIR / Ins (%)	Prov XP / Avg Assets (%)	Adj 30-89PD / Gross Ins (%)	Adj 90+PD / Gross Loans (%)	Adj NPLs + Adj OREO / Gross Ins + OREO (%)	Net C-O / AvgIns (%)	Asset Quality Score (%)
1	Oakworth Capital Bank	Birmingham	516,288	381,972	0.00	-	1.10	0.20	0.00	0.00	0.00	0.00	0.00
2	First Bank of Boaz	Boaz	205,464	52,055	0.00	-	1.81	0.00	0.13	0.00	0.00	0.02	0.15
3	Progress Bank and Trust	Huntsville	734,979	569,136	0.35	41	0.83	0.05	0.12	0.00	0.05	0.04	0.21
4	BankSouth	Dothan	170,786	132,140	0.49	73	2.03	0.00	0.27	0.00	0.14	(0.03)	0.38
5	Cheaha Bank	Oxford	202,240	106,187	0.38	-	1.66	0.04	0.22	0.03	0.07	0.09	0.41
6	First Partners Bank	Birmingham	286,047	223,557	0.15	25	1.02	0.11	0.35	0.00	0.02	0.10	0.47
7	Bryant Bank	Tuscaloosa	1,501,632	890,824	2.16	1,161	1.02	0.04	0.09	0.00	0.35	0.09	0.53
8	ServisFirst Bank	Birmingham	6,335,393	5,158,583	2.62	4,543	1.04	0.27	0.11	0.00	0.32	0.16	0.59
9	First Metro Bank	Muscle Shoals	586,002	363,673	1.96	364	0.69	0.05	0.29	0.02	0.35	0.08	0.74
10	National Bank of Commerce	Birmingham	2,442,321	1,834,252	2.53	1,849	0.69	0.10	0.45	0.03	0.27	0.02	0.77
11	Trinity Bank	Dothan	142,542	114,688	3.82	464	1.38	0.14	0.26	0.00	0.49	0.02	0.77
12	Central State Bank	Calera	257,971	167,922	2.03	35	1.52	0.17	0.38	0.00	0.38	0.10	0.86
13	SouthPoint Bank	Birmingham	286,957	229,230	3.58	773	1.49	0.09	0.44	0.04	0.41	(0.03)	0.86
14	First National Bank	Hamilton	296,868	126,597	0.63	27	1.13	0.29	0.03	0.00	0.23	0.66	0.92
15	Bank of York	York	96,675	37,593	2.26	-	0.96	0.03	0.40	0.00	0.63	(0.01)	1.02
16	Pinnacle Bank	Jasper	225,604	90,357	0.63	-	1.80	0.00	0.94	0.00	0.19	(0.01)	1.12
17	Robertson Banking Company	Demopolis	278,881	209,846	4.19	235	1.03	0.18	0.36	0.00	0.64	0.23	1.23
18	First Bank of Linden	Linden	77,644	34,189	0.36	-	1.68	0.05	1.37	0.00	0.13	(0.26)	1.24
19	Capstone Bank	Tuscaloosa	510,790	411,875	6.01	259	1.06	0.23	0.29	0.00	0.81	0.21	1.31
20	AuburnBank	Auburn	843,447	431,579	4.98	152	1.06	0.01	0.28	0.00	1.04	0.07	1.39
21	West Alabama Bank & Trust	Reform	592,663	358,180	4.89	-	1.12	0.04	0.34	0.00	1.02	0.08	1.44
22	Southern States Bank	Anniston	634,179	506,635	5.02	208	1.04	0.21	0.59	0.03	0.81	0.04	1.47
23	Community Spirit Bank	Red Bay	143,583	93,097	8.47	471	1.05	0.15	0.10	0.00	1.10	0.38	1.58
24	AmeriFirst Bank	Union Springs	170,470	125,893	8.68	158	1.33	0.11	0.34	0.01	1.18	0.08	1.61
25	MidSouth Bank	Dothan	409,962	248,756	7.06	2,882	2.02	0.00	0.24	0.13	1.27	0.00	1.64
26	First Citizens Bank	Luverne	236,907	120,328	4.14	272	1.85	0.07	0.45	0.03	1.04	0.14	1.66
27	PeoplesTrust Bank	Hamilton	93,745	60,225	5.63	-	1.44	0.00	0.88	0.00	0.97	(0.12)	1.73
28	First Southern Bank	Florence	212,290	162,856	10.33	312	1.37	0.07	0.35	0.13	1.24	0.09	1.81
29	Peoples Southern Bank	Clanton	177,298	54,866	1.41	70	1.95	(0.02)	1.00	0.00	0.61	0.21	1.82
30	First Southern State Bank	Stevenson	385,220	194,619	3.88	490	1.26	0.07	0.84	0.06	0.69	0.24	1.83
31	Exchange Bank of Alabama	Altoona	285,319	170,911	6.29	1,351	1.29	0.00	0.48	0.18	1.16	0.03	1.85
32	Valley State Bank	Russellville	126,739	50,054	2.25	368	1.98	0.02	0.92	0.21	0.73	0.04	1.90
33	Peoples Exchange Bank	Monroeville	64,670	36,226	3.88	61	1.01	0.00	0.86	0.02	1.01	0.02	1.91
34	FNB of Central Alabama	Tuscaloosa	276,061	170,164	8.45	274	1.39	0.05	0.35	0.00	1.50	0.07	1.92
35	FirstState Bank	Lineville	205,548	117,483	6.19	129	1.03	0.03	0.41	0.07	1.38	0.09	1.95
36	First Fidelity Bank	Fort Payne	93,105	40,912	7.28	61	1.63	0.00	0.39	0.00	1.63	(0.06)	1.96
37	Traditions Bank	Cullman	327,224	253,162	7.85	455	1.27	0.47	0.15	0.04	1.05	0.73	1.97
38	Citizens Bank & Trust	Guntersville	433,196	281,947	4.71	397	1.03	0.26	0.60	0.04	0.72	0.63	1.99
39	Security Federal Savings Bank	Jasper	40,228	14,829	0.02	-	1.10	0.03	1.97	0.01	0.00	0.03	2.01
40	NobleBank & Trust	Anniston	229,970	132,780	9.13	734	1.22	0.12	0.48	0.00	1.43	0.14	2.05
41	First National Bank and Trust	Atmore	138,895	73,829	0.61	45	1.87	0.06	1.27	0.00	0.14	0.64	2.05
42	First Cahawba Bank	Selma	104,101	61,905	6.84	628	0.93	0.32	0.16	0.00	1.51	0.44	2.11
43	HNB First Bank	Headland	122,792	81,933	9.32	810	1.41	0.00	0.48	0.00	1.63	0.02	2.13
44	First Jackson Bank	Stevenson	237,343	150,051	6.18	200	1.05	0.13	0.74	0.10	1.00	0.34	2.18
45	Southern Independent Bank	Opp	218,934	117,332	8.85	1,788	1.28	0.01	0.36	0.00	1.86	0.05	2.27
46	First Comm. Bank of Central AL	Wetumpka	356,432	222,606	8.38	1,731	2.20	0.19	0.91	0.00	1.19	0.20	2.30
47	Regions Bank	Birmingham	123,636,430	80,377,412	10.09	91,503	1.32	0.18	0.43	0.20	1.34	0.38	2.35
48	First Bank of Alabama	Talladega	399,842	202,199	6.85	2,712	1.17	0.12	0.12	0.02	2.09	0.15	2.38
49	AloStar Bank of Commerce	Birmingham	944,223	762,945	7.47	-	1.31	0.01	0.01	0.00	1.99	0.40	2.40
50	River Bank & Trust	Prattville	808,686	514,770	9.64	3,195	0.79	0.13	0.77	0.04	1.47	0.20	2.48
51	First National Bank of Dozier	Dozier	37,708	6,680	0.00	-	1.96	0.00	2.31	0.00	0.00	0.18	2.49
52	Premier Bank of the South	Cullman	175,419	114,707	12.39	910	1.38	0.14	0.39	0.00	1.88	0.24	2.51
53	FNB Bank	Scottsboro	382,964	272,281	8.93	50	1.18	0.06	0.71	0.09	1.64	0.09	2.53
54	Compass Bank	Birmingham	83,968,195	59,780,508	12.81	25,113	1.40	0.32	0.45	0.08	1.59	0.42	2.54
55	First Progressive Bank	Brewton	31,639	8,507	1.33	-	1.06	(0.05)	1.34	0.00	1.28	0.00	2.62
56	CCB Community Bank	Andalusia	466,557	389,514	17.72	2,847	0.93	0.11	0.09	0.04	2.42	0.14	2.69
57	Farmers & Merchants Bank	Piedmont	205,869	104,734	6.39	493	1.15	0.00	0.95	0.05	1.68	0.03	2.71
58	First Community Bank	Mobile	399,545	280,909	15.30	697	1.12	0.08	0.48	0.03	2.14	0.07	2.72
59	Bank Independent	Sheffield	1,359,650	1,098,950	11.45	5,328	1.04	0.34	1.12	0.07	1.20	0.34	2.73
60	First National Bank, Brundidge	Brundidge	91,355	54,766	5.22	454	1.40	0.00	1.52	0.00	1.35	(0.14)	2.73
61	Citizens Bank	Enterprise	129,165	82,316	16.33	944	1.06	0.06	0.06	0.00	2.69	(0.01)	2.74
62	Vantage Bank of Alabama	Albertville	115,075	72,960	9.99	88	1.04	0.08	0.65	0.00	2.06	0.11	2.82
63	First State Bank of the South	Sulligent	100,110	32,871	2.23	112	0.86	0.02	1.94	0.51	0.58	0.06	3.09
64	Peoples Independent Bank	Boaz	212,867	97,837	11.83	1,927	1.18	0.08	0.31	0.00	2.87	(0.03)	3.15
65	PrimeSouth Bank	Tallassee	217,689	145,994	13.06	2,323	1.33	0.22	0.82	0.00	2.04	0.34	3.20
66	Friend Bank	Slocomb	128,645	79,607	13.33	762	1.27	0.21	1.06	0.05	2.06	0.40	3.57
67	Cullman Savings Bank (MHC)	Cullman	282,799	224,140	17.42	1,547	0.94	0.09	0.29	0.00	3.26	0.04	3.59
68	First US Bank	Thomasville	619,497	322,555	10.33	4,587	1.51	0.59	0.40	0.00	2.58	0.64	3.62
69	Small Town Bank	Wedowee	212,686	99,046	9.76	-	1.85	0.00	0.38	0.02	3.46	0.05	3.91
70	Peoples Bank of Alabama	Cullman	716,303	560,673	25.56	4,798	1.43	0.17	1.00	0.11	2.97	0.09	4.17

## ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. Texas Ratio (%)	OREO (\$000)	IIR / Ins (%)	Prov XP / Avg Assets (%)	Adj 30-89PD / Gross Ins (%)	Adj 90+PD / Gross Loans (%)	Adj NPLs + Adj OREO / Gross Ins + OREO (%)	Net C-O / AvgIns (%)	Asset Quality Score (%)
71	HomeTown Bank of Alabama	Oneonta	350,368	218,245	11.59	3,136	0.83	0.01	1.53	0.01	2.46	0.18	4.18
72	Samson Banking Company, Inc.	Samson	78,489	34,356	10.78	-	1.33	0.25	1.01	0.79	2.31	0.10	4.21
73	Farmers and Merchants Bank	LaFayette	146,254	51,014	3.14	241	1.15	0.10	2.81	0.00	1.27	0.15	4.23
74	Citizens Bank	Greensboro	101,398	42,573	6.58	160	2.37	0.47	2.17	1.04	1.05	0.06	4.32
75	Peoples Bank of Greensboro	Greensboro	94,019	41,120	5.86	2	1.09	0.03	3.18	0.00	1.14	0.07	4.39
76	Brantley Bank & Trust Co.	Brantley	75,174	24,520	2.79	32	2.65	0.42	2.59	0.48	0.75	0.68	4.50
77	Bank of Walker County	Jasper	64,799	43,472	9.34	166	1.04	0.03	2.27	0.00	1.94	0.29	4.50
78	Community Neighbor Bank	Camden	109,610	63,869	11.39	479	1.75	0.03	1.58	0.58	2.30	0.06	4.52
79	Merchants Bank of Alabama	Cullman	278,248	160,997	20.30	1,451	1.08	0.01	1.04	0.02	3.39	0.11	4.56
80	First National Bank of Hartford	Hartford	124,220	61,767	6.39	154	1.64	0.09	2.30	0.00	1.80	0.51	4.61
81	United Bank	Atmore	572,310	322,040	21.06	3,893	1.26	0.05	1.28	0.98	2.45	(0.04)	4.67
82	First Bank	Wadley	78,029	27,588	10.85	753	1.04	0.09	1.37	0.09	3.12	0.10	4.68
83	Farmers & Merchants Bank	Waterloo	79,623	6,932	1.67	-	5.99	0.00	2.93	4.15	0.00	(2.32)	4.76
84	Liberty Bank	Geraldine	136,201	65,067	4.91	318	1.00	0.27	3.32	0.58	0.59	0.50	4.99
85	Escambia County Bank	Flomaton	76,000	22,348	6.82	50	2.90	0.00	1.17	0.00	3.52	0.35	5.04
86	CB&S Bank, Inc.	Russellville	1,634,259	662,288	16.12	5,909	1.01	0.08	0.61	0.00	4.34	0.11	5.06
87	Town-Country National Bank	Camden	108,824	63,967	3.17	110	4.01	0.16	3.91	0.24	0.74	0.20	5.09
88	EvaBank	Cullman	389,792	281,207	13.87	974	1.93	0.50	0.98	0.00	3.76	0.50	5.24
89	Citizens' Bank, Inc.	Robertsdale	110,494	70,957	25.61	1,897	1.56	0.00	1.03	0.00	4.51	(0.07)	5.47
90	Troy Bank & Trust Company	Troy	880,289	482,047	24.30	12,528	1.64	0.02	1.03	0.01	4.74	(0.11)	5.67
91	Traders & Farmers Bank	Haleyville	380,746	164,007	11.13	2,889	1.38	0.14	1.76	0.19	3.40	0.40	5.75
92	First Exchange Bank of Alabama	Louisville	139,039	91,472	31.91	1,732	1.15	0.03	0.21	0.00	4.75	0.80	5.76
93	Bank of Wedowee	Wedowee	131,636	66,256	20.35	249	1.03	0.21	0.96	0.00	4.69	0.28	5.93
94	Bank of Vernon	Vernon	143,537	103,766	10.28	827	1.42	0.34	3.07	0.11	1.97	0.81	5.96
95	First State Bank, DeKalb County	Fort Payne	180,915	87,551	14.29	913	0.49	0.05	2.61	0.17	3.14	0.14	6.06
96	SouthFirst Bank	Sylacauga	89,824	59,845	28.76	1,731	1.53	0.00	1.12	0.00	5.06	0.02	6.20
97	Bank of Moundville	Moundville	92,249	24,122	14.66	840	0.58	0.00	1.24	1.32	3.67	0.08	6.31
98	First Federal Bank, A FSB	Tuscaloosa	103,121	75,942	28.77	1,144	0.55	0.00	1.62	0.00	5.03	0.10	6.75
99	Merchants & Farmers Bank	Eutaw	62,264	33,312	14.44	78	0.75	0.07	3.73	0.00	3.02	0.07	6.82
100	Commercial Bank of Ozark	Ozark	88,536	38,055	18.89	635	1.02	0.05	3.17	0.00	3.60	0.11	6.88
101	Metro Bank	Pell City	699,912	370,318	17.10	10,020	1.38	0.25	1.70	0.10	4.53	0.70	7.03
102	Merchants Bank	Jackson	212,393	134,888	27.82	324	1.10	(0.12)	2.62	0.37	4.71	(0.20)	7.50
103	Phenix-Girard Bank	Phenix City	175,033	68,909	18.27	3,202	1.36	0.09	0.31	0.00	6.65	0.55	7.51
104	North Alabama Bank	Hazel Green	94,341	58,529	32.98	918	1.32	(0.05)	0.99	0.00	7.04	(0.44)	7.59
105	Marion Bank & Trust Company	Marion	264,183	167,923	33.07	2,605	0.98	0.20	1.11	0.12	6.18	0.20	7.61
106	First Community Bank, Cullman	Cullman	77,484	48,810	5.54	176	0.82	0.12	6.63	0.03	1.02	0.03	7.71
107	Citizens Bank of Winfield	Winfield	222,318	49,102	3.80	50	3.22	0.33	3.18	0.08	3.89	1.06	8.21
108	Citizens Bank of Valley Head	Valley Head	26,567	16,369	19.06	450	1.04	0.27	4.69	0.53	3.25	0.01	8.48
109	Citizens State Bank	Vernon	75,476	21,626	5.76	-	1.53	0.73	1.00	0.19	2.52	5.05	8.76
110	SunSouth Bank	Dothan	144,811	91,318	71.00	1,702	1.26	1.06	0.17	0.00	5.46	3.41	9.04
111	Sweet Water State Bank	Sweet Water	97,308	71,190	21.53	846	1.11	0.23	5.27	0.36	3.03	0.38	9.04
112	Southern Bank Company	Gadsden	94,521	57,855	25.89	-	1.58	2.22	0.84	0.00	5.66	3.03	9.53
113	Bank of Brewton	Brewton	55,970	19,989	20.90	353	1.73	(0.81)	1.08	0.00	10.69	(2.13)	9.64
114	Bank of Evergreen	Evergreen	61,435	37,505	16.64	-	2.28	0.39	6.10	0.00	3.48	0.27	9.85
115	Covenant Bank	Leeds	62,766	41,262	61.99	1,590	2.19	0.00	2.98	0.00	6.61	0.31	9.90
116	Citizens Bank of Fayette	Fayette	190,406	49,584	14.64	2,164	1.41	(0.31)	0.68	0.00	10.54	(0.36)	10.86
117	Commonwealth National Bank	Mobile	52,552	22,829	44.79	60	2.62	0.00	2.44	0.00	9.49	0.16	12.09
118	State Bank & Trust	Winfield	231,523	73,316	22.23	1,210	1.94	0.08	3.74	0.12	8.23	0.12	12.21
119	First Financial Bank	Bessemer	171,429	69,901	44.23	3,813	1.39	0.02	3.43	0.47	9.11	0.25	13.26
120	Union State Bank	Pell City	227,060	80,931	76.08	5,736	1.49	0.00	1.21	0.02	12.12	0.37	13.72
121	Community Bank & Trust	Union Springs	50,802	16,836	68.21	1,910	5.49	0.00	3.93	0.25	13.95	0.14	18.27
122	Peoples Bank of Red Level	Red Level	16,781	6,058	23.21	55	0.83	0.37	11.27	1.57	5.77	1.28	19.89
123	Alamerica Bank	Birmingham	35,577	27,768	105.50	4,809	1.60	0.00	0.36	2.48	18.39	0.17	21.40
		<b>MEDIAN</b>	180,915	91,472	8.85	454	1.28	0.07	0.88	0.00	1.64	0.11	2.82
		<b>AVERAGE</b>	2,018,043	1,351,612	13.34	2,110	1.44	0.13	1.33	0.16	2.67	0.23	4.39
		<b>HIGH</b>	123,636,430	80,377,412	105.50	91,503	5.99	2.22	11.27	4.15	18.39	5.05	21.40
		<b>LOW</b>	16,781	6,058	0.00	-	0.49	(0.81)	0.00	0.00	0.00	(2.32)	0.00



## PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (S000)	Total Equity (S000)	Equity / Assets (%)	TIM Mar17 Net Inc (S000)	Net Inc / Employee (S000)	TIM Mar16 Net Inc (S000)	TIM Mar15 Net Inc (S000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	First Comm. Bank of Central AL	Wetumpka	356,432	26,923	7.55	6,564	88	6,103	5,791	2.02	24.61
2	ServisFirst Bank	Birmingham	6,335,393	597,095	9.42	86,277	207	72,304	54,921	1.97	21.44
3	SouthPoint Bank	Birmingham	286,957	25,644	8.94	3,492	45	2,044	3,165	1.82	19.70
4	HomeTown Bank of Alabama	Oneonta	350,368	45,368	12.95	5,800	95	5,562	4,874	2.56	19.33
5	Trinity Bank	Dothan	142,542	13,196	9.26	1,468	51	580	873	1.67	18.34
6	EvaBank	Cullman	389,792	71,016	18.22	8,700	104	8,019	10,169	3.35	18.20
7	First Metro Bank	Muscle Shoals	586,002	65,597	11.19	7,827	70	7,839	7,642	2.08	18.13
8	Cheaha Bank	Oxford	202,240	25,107	12.41	3,205	70	3,406	3,236	2.12	17.27
9	CCB Community Bank	Andalusia	466,557	50,723	10.87	7,897	70	8,728	8,060	1.77	16.37
10	Peoples Bank of Greensboro	Greensboro	94,019	7,555	8.04	1,326	66	1,012	1,211	1.38	15.45
11	First Partners Bank	Birmingham	286,047	31,348	10.96	3,153	63	2,797	2,532	1.71	15.00
12	Traditions Bank	Cullman	327,224	32,148	9.82	3,073	40	3,263	3,126	1.45	14.95
13	National Bank of Commerce	Birmingham	2,442,321	304,719	12.48	20,686	51	12,044	6,755	1.74	14.87
14	River Bank & Trust	Prattville	808,686	89,001	11.01	8,588	64	4,834	3,650	1.64	14.56
15	Southern States Bank	Anniston	634,179	86,188	13.59	6,515	60	3,074	2,758	1.70	14.40
16	PrimeSouth Bank	Tallasse	217,689	21,275	9.77	2,054	50	1,841	1,552	1.41	14.27
17	Peoples Bank of Alabama	Cullman	716,303	68,237	9.53	9,348	37	8,401	5,568	1.46	14.25
18	Peoples Independent Bank	Boaz	212,867	23,076	10.84	2,847	52	2,283	2,249	1.44	14.24
19	Bank of Evergreen	Evergreen	61,435	6,999	11.39	669	48	726	542	1.58	14.09
20	Bryant Bank	Tuscaloosa	1,501,632	134,580	8.96	17,952	84	16,636	14,731	1.23	13.57
21	First Southern Bank	Florence	212,290	19,461	9.17	1,652	28	1,499	1,502	1.23	13.49
22	Robertson Banking Company	Demopolis	278,881	29,883	10.72	3,837	53	3,750	3,621	1.47	13.39
23	Bank Independent	Sheffield	1,359,650	135,795	9.99	12,165	24	10,115	10,303	1.36	13.19
24	First Bank	Wadley	78,029	8,079	10.35	1,078	43	975	708	1.46	13.11
25	First Southern State Bank	Stevenson	385,220	35,773	9.29	3,674	43	3,358	3,521	1.28	13.09
26	FirstState Bank	Lineville	205,548	26,296	12.79	2,453	47	2,825	2,565	1.67	13.01
27	First Bank of Alabama	Talladega	399,842	60,656	15.17	6,344	132	5,827	4,592	2.00	12.90
28	Central State Bank	Calera	257,971	28,833	11.18	3,361	50	2,765	2,696	1.49	12.69
29	Troy Bank & Trust Company	Troy	880,289	91,693	10.42	8,805	68	6,056	5,513	1.27	12.38
30	NobleBank & Trust	Anniston	229,970	19,279	8.38	1,868	37	1,076	1,006	1.10	12.34
31	North Alabama Bank	Hazel Green	94,341	11,911	12.63	856	29	6	762	1.50	12.28
32	Friend Bank	Slocomb	128,645	11,994	9.32	1,411	35	1,212	799	1.15	12.23
33	Premier Bank of the South	Cullman	175,419	15,980	9.11	1,779	27	1,549	1,623	1.13	12.12
34	Progress Bank and Trust	Huntsville	734,979	69,229	9.42	5,457	46	5,071	3,324	1.17	12.11
35	FNB Bank	Scottsboro	382,964	49,368	12.89	4,652	47	4,527	4,194	1.61	12.11
36	Vantage Bank of Alabama	Albertville	115,075	15,431	13.41	1,297	48	1,209	676	1.61	11.94
37	First Jackson Bank	Stevenson	237,343	25,229	10.63	2,199	49	2,142	1,918	1.27	11.93
38	West Alabama Bank & Trust	Reform	592,663	77,914	13.15	6,682	43	6,581	6,201	1.59	11.90
39	First Citizens Bank	Luverne	236,907	29,907	12.62	2,733	43	2,996	1,977	1.51	11.89
40	United Bank	Atmore	572,310	48,834	8.53	4,210	23	3,164	2,402	1.08	11.72
41	Metro Bank	Pell City	699,912	97,806	13.97	8,067	49	8,226	8,252	1.62	11.72
42	Town-Country National Bank	Camden	108,824	17,361	15.95	1,890	54	1,891	1,799	1.90	11.72
43	AuburnBank	Auburn	843,447	85,179	10.10	7,477	49	8,414	7,664	1.23	11.70
44	Regions Bank	Birmingham	123,636,430	16,188,388	13.09	1,325,716	62	1,166,183	1,211,665	1.55	11.64
45	Southern Independent Bank	Opp	218,934	23,508	10.74	1,965	58	1,611	2,115	1.26	11.63
46	First Community Bank	Mobile	399,545	36,785	9.21	3,973	44	3,312	2,944	1.13	11.24
47	Oakworth Capital Bank	Birmingham	516,288	58,482	11.33	4,275	61	3,743	3,558	1.44	11.09
48	PeoplesTrust Bank	Hamilton	93,745	9,955	10.62	763	29	563	489	1.19	10.97
49	Sweet Water State Bank	Sweet Water	97,308	10,506	10.80	1,091	32	1,427	1,178	1.14	10.68
50	Cullman Savings Bank (MHC)	Cullman	282,799	40,142	14.19	2,769	60	2,614	2,137	1.58	10.48
51	Capstone Bank	Tuscaloosa	510,790	56,867	11.13	3,918	37	3,536	3,703	1.22	10.47
52	Pinnacle Bank	Jasper	225,604	25,828	11.45	2,273	43	2,396	2,174	1.28	10.46
53	First Bank of Boaz	Boaz	205,464	36,617	17.82	3,136	121	3,127	2,570	1.90	10.45
54	Community Neighbor Bank	Camden	109,610	15,146	13.82	1,039	31	1,104	756	1.46	10.23
55	Citizens Bank & Trust	Guntersville	433,196	42,290	9.76	3,275	33	3,277	3,588	0.98	10.22
56	Bank of Wedowee	Wedowee	131,636	14,656	11.13	1,063	31	797	414	1.18	10.22
57	AloStar Bank of Commerce	Birmingham	944,223	193,301	20.47	11,423	123	5,471	5,747	1.78	9.90
58	Merchants & Farmers Bank	Eutaw	62,264	6,744	10.83	610	25	(323)	121	0.98	9.44
59	Merchants Bank of Alabama	Cullman	278,248	25,559	9.19	1,716	21	1,070	1,481	0.89	9.41
60	Community Spirit Bank	Red Bay	143,583	14,865	10.35	1,076	27	1,185	171	0.98	9.38
61	Marion Bank & Trust Company	Marion	264,183	30,835	11.67	2,787	68	3,222	3,241	1.14	9.38
62	Exchange Bank of Alabama	Altoona	285,319	34,212	11.99	2,187	30	2,358	2,214	1.13	9.32
63	Merchants Bank	Jackson	212,393	23,218	10.93	2,051	34	1,358	1,442	1.05	9.27
64	Citizens Bank of Winfield	Winfield	222,318	49,782	22.39	3,705	124	3,556	3,606	2.18	9.08
65	First National Bank	Hamilton	296,868	45,561	15.35	3,902	43	4,022	4,154	1.44	8.93
66	Brantley Bank & Trust Co.	Brantley	75,174	10,099	13.43	761	45	722	736	1.23	8.77
67	Peoples Bank of Red Level	Red Level	16,781	1,880	11.20	138	23	165	148	1.03	8.75
68	Citizens Bank	Greensboro	101,398	12,540	12.37	953	73	1,186	1,208	1.09	8.57
69	Small Town Bank	Wedowee	212,686	36,138	16.99	2,366	47	2,748	2,995	1.47	8.51



## PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	TIM Mar17 Net Inc (\$000)	Net Inc / Employee (\$000)	TIM Mar16 Net Inc (\$000)	TIM Mar15 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
70	HNB First Bank	Headland	122,792	13,316	10.84	1,051	33	944	534	0.91	8.17
71	CB&S Bank, Inc.	Russellville	1,634,259	183,783	11.25	13,613	26	11,333	13,793	0.98	8.12
72	First Bank of Linden	Linden	77,644	11,289	14.54	780	52	814	761	1.13	8.04
73	FNB of Central Alabama	Tuscaloosa	276,061	27,823	10.08	1,780	30	909	1,358	0.83	8.01
74	Peoples Southern Bank	Clanton	177,298	22,843	12.88	1,755	39	1,730	1,623	1.06	7.93
75	MidSouth Bank	Dothan	409,962	44,740	10.91	3,147	33	2,255	622	0.82	7.67
76	State Bank & Trust	Winfield	231,523	26,606	11.49	2,003	33	1,392	2,618	0.93	7.60
77	Phenix-Girard Bank	Phenix City	175,033	25,323	14.47	1,801	45	1,936	1,430	1.07	7.32
78	First State Bank of the South	Sulligent	100,110	15,781	15.76	894	21	810	795	1.17	7.27
79	Farmers & Merchants Bank	Piedmont	205,869	27,371	13.30	1,569	33	1,432	1,491	1.00	7.27
80	First Community Bank, Cullman	Cullman	77,484	8,848	11.42	404	34	161	350	0.83	7.08
81	Bank of York	York	96,675	10,168	10.52	728	36	969	785	0.80	7.08
82	Farmers and Merchants Bank	LaFayette	146,254	20,105	13.75	1,372	43	1,383	1,372	1.01	6.94
83	First Fidelity Bank	Fort Payne	93,105	8,509	9.14	443	18	333	282	0.62	6.82
84	BankSouth	Dothan	170,786	35,075	20.54	2,248	94	1,939	2,231	1.40	6.81
85	First Exchange Bank of Alabama	Louisville	139,039	12,833	9.23	897	21	984	1,210	0.65	6.75
86	First Financial Bank	Bessemer	171,429	14,959	8.73	1,059	15	501	540	0.62	6.73
87	Bank of Vernon	Vernon	143,537	23,906	16.65	1,020	31	1,173	1,064	1.11	6.70
88	Bank of Walker County	Jasper	64,799	8,618	13.30	515	27	291	577	0.85	6.36
89	First State Bank, DeKalb County	Fort Payne	180,915	21,465	11.86	941	18	487	529	0.77	6.34
90	First National Bank and Trust	Atmore	138,895	16,046	11.55	991	22	931	654	0.78	6.32
91	First Cahawba Bank	Selma	104,101	13,214	12.69	537	22	805	796	0.82	6.25
92	First National Bank of Hartford	Hartford	124,220	16,517	13.30	995	26	950	825	0.85	6.22
93	Citizens Bank	Enterprise	129,165	12,822	9.93	630	20	428	594	0.64	6.12
94	Traders & Farmers Bank	Haleyville	380,746	51,499	13.53	2,724	26	3,152	3,658	0.88	6.00
95	Bank of Brewton	Brewton	55,970	10,063	17.98	592	28	(55)	(3)	1.09	5.98
96	Citizens' Bank, Inc.	Robertsdale	110,494	11,709	10.60	710	20	371	166	0.64	5.86
97	Alamerica Bank	Birmingham	35,577	5,887	16.55	331	41	(149)	(644)	0.92	5.76
98	Samson Banking Company, Inc.	Samson	78,489	9,427	12.01	522	21	416	495	0.72	5.71
99	Valley State Bank	Russellville	126,739	19,971	15.76	823	29	862	728	0.88	5.52
100	Farmers & Merchants Bank	Waterloo	79,623	16,828	21.13	884	88	1,005	1,016	1.20	5.48
101	Community Bank & Trust	Union Springs	50,802	2,973	5.85	180	11	118	(940)	0.36	5.46
102	First National Bank, Brundidge	Brundidge	91,355	13,466	14.74	567	20	550	652	0.79	5.43
103	Citizens Bank of Fayette	Fayette	190,406	36,540	19.19	1,936	67	1,867	2,373	1.06	5.40
104	Commonwealth National Bank	Mobile	52,552	4,254	8.09	193	10	(239)	(313)	0.39	5.01
105	Liberty Bank	Geraldine	136,201	14,898	10.94	746	14	873	1,060	0.60	4.98
106	Bank of Moundville	Moundville	92,249	8,289	8.99	349	21	214	275	0.47	4.79
107	First National Bank of Dozier	Dozier	37,708	4,938	13.10	232	39	277	299	0.65	4.70
108	Compass Bank	Birmingham	83,988,195	12,223,600	14.55	418,520	43	395,865	470,367	0.66	4.67
109	SouthFirst Bank	Sylacauga	89,824	9,923	11.05	428	15	344	41	0.48	4.35
110	Commercial Bank of Ozark	Ozark	88,536	6,976	7.88	312	12	253	199	0.33	3.95
111	Citizens Bank of Valley Head	Valley Head	26,567	3,146	11.84	115	8	76	173	0.43	3.71
112	AmeriFirst Bank	Union Springs	170,470	15,555	9.12	547	11	488	341	0.36	3.49
113	First US Bank	Thomasville	619,497	76,786	12.39	2,038	8	2,787	4,056	0.44	3.39
114	Peoples Exchange Bank	Monroeville	64,670	9,250	14.30	434	16	175	499	0.48	3.24
115	Security Federal Savings Bank	Jasper	40,228	4,457	11.08	123	9	123	198	0.33	3.07
116	First Federal Bank, A FSB	Tuscaloosa	103,121	13,063	12.67	234	2	(637)	724	0.23	2.00
117	Escambia County Bank	Flomaton	76,000	10,914	14.36	165	8	378	433	0.22	1.48
118	Citizens State Bank	Vernon	75,476	9,838	13.03	170	11	391	569	0.19	1.47
119	First Progressive Bank	Brewton	31,639	8,123	25.67	10	1	45	97	0.03	0.12
120	Union State Bank	Pell City	227,060	13,054	5.75	(241)	(2)	(349)	496	(0.11)	(1.72)
121	Covenant Bank	Leeds	62,766	3,666	5.84	(485)	(32)	(2,077)	(1,168)	(0.74)	(12.18)
122	Southern Bank Company	Gadsden	94,521	11,722	12.40	(1,581)	(55)	(167)	(346)	(2.68)	(20.67)
123	SunSouth Bank	Dothan	144,811	6,003	4.15	(1,599)	(57)	(853)	(1,931)	(1.08)	(23.54)
	<b>MEDIAN</b>		<b>180,915</b>	<b>21,465</b>	<b>11.33</b>	<b>1,755</b>	<b>37</b>	<b>1,392</b>	<b>1,430</b>	<b>1.13</b>	<b>9.32</b>
	<b>AVERAGE</b>		<b>2,018,043</b>	<b>268,621</b>	<b>12.04</b>	<b>17,573</b>	<b>41</b>	<b>15,595</b>	<b>16,309</b>	<b>1.09</b>	<b>8.94</b>
	<b>HIGH</b>		<b>123,636,430</b>	<b>16,188,388</b>	<b>25.67</b>	<b>1,325,716</b>	<b>207</b>	<b>1,166,183</b>	<b>1,211,665</b>	<b>3.35</b>	<b>24.61</b>
	<b>LOW</b>		<b>16,781</b>	<b>1,880</b>	<b>4.15</b>	<b>(1,599)</b>	<b>(57)</b>	<b>(2,077)</b>	<b>(1,931)</b>	<b>(2.68)</b>	<b>(23.54)</b>