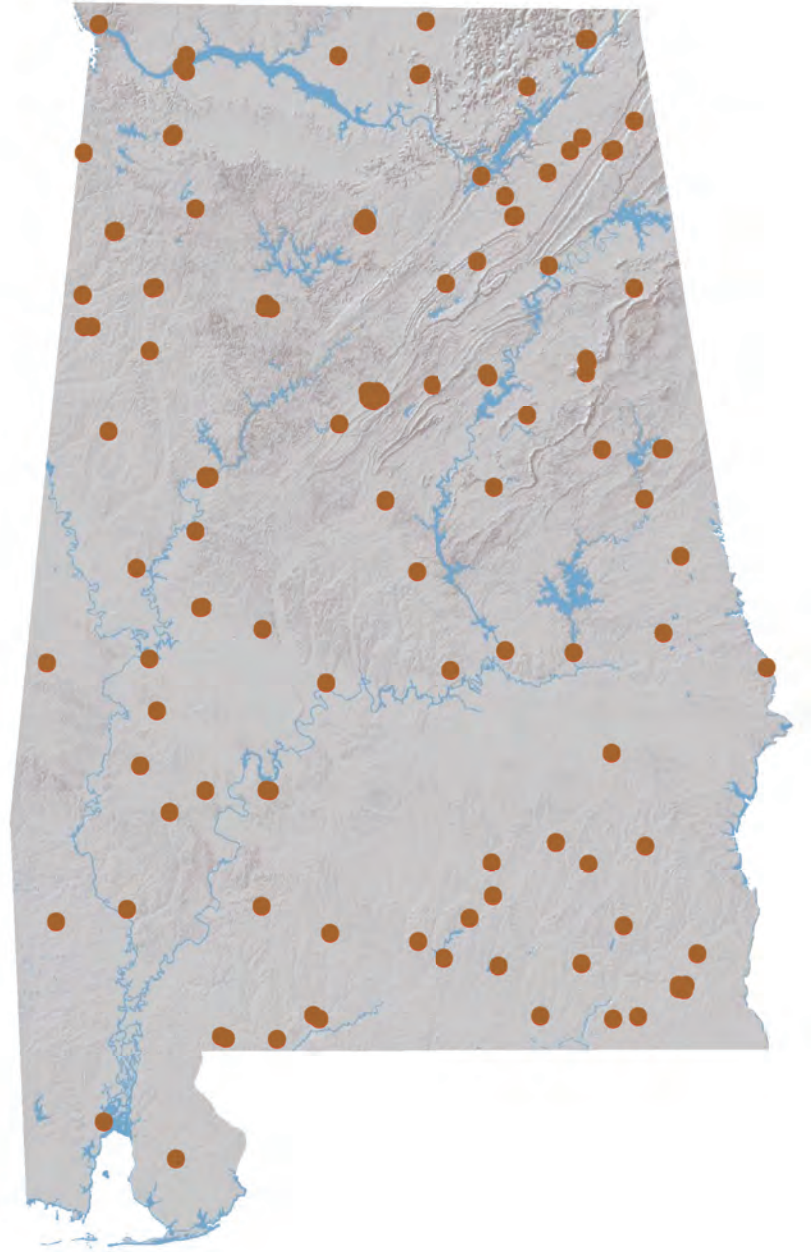


Banking Almanac: Alabama

As of and for the Twelve Months Ended March 31, 2018



Porter White & Company

Investment Bankers Since 1975

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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 March 31, 2018 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:

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

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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. | 34,916 | 17.13 | 0.24 | 1.43 | 16.75 |
| 2 | AmeriFirst Bank | Union Springs | 1916 | ST-Bank | C-corp | USAL Bancorp, Inc. | 185,185 | 8.96 | 0.90 | 9.86 | 0.58 |
| 3 | AuburnBank | Auburn | 1907 | ST-Bank | C-corp | Auburn National Bancorporation, Inc. | 831,356 | 10.46 | 1.00 | 9.50 | 0.41 |
| 4 | Bank Independent | Sheffield | 1947 | ST-Bank | C-corp | BancIndependent Incorporated | 1,502,753 | 9.48 | 0.99 | 10.12 | 1.06 |
| 5 | Bank of Brewton | Brewton | 1889 | ST-Bank | C-corp | | 55,455 | 18.51 | 0.68 | 3.58 | 1.98 |
| 6 | Bank of Evergreen | Evergreen | 1932 | ST-Bank | C-corp | | 61,679 | 11.74 | 0.76 | 6.42 | 2.32 |
| 7 | Bank of Moundville | Moundville | 1907 | ST-Bank | C-corp | Moundville Bancshares, Inc. | 92,675 | 8.10 | 0.23 | 2.59 | 1.00 |
| 8 | Bank of Vernon | Vernon | 1911 | ST-Bank | C-corp | First Vernon Bancshares, Inc. | 145,814 | 16.51 | 0.94 | 5.67 | 1.02 |
| 9 | Bank of Walker County | Jasper | 2004 | ST-Bank | S-corp | Relations Bancshares, Inc. | 66,369 | 10.32 | 0.38 | 3.12 | 0.96 |
| 10 | Bank of York | York | 1911 | ST-Bank | S-corp | | 94,673 | 10.29 | 0.80 | 7.33 | 0.32 |
| 11 | BankSouth | Dothan | 1928 | ST-Bank | S-corp | BancSouth Corporation | 166,288 | 21.25 | 1.16 | 5.53 | 0.50 |
| 12 | Brantley Bank & Trust Co. | Brantley | 1946 | ST-Bank | C-corp | Brantley Bancorp, Inc. | 66,816 | 14.48 | 0.83 | 5.86 | 0.03 |
| 13 | Bryant Bank | Tuscaloosa | 2005 | ST-Bank | S-corp | | 1,558,183 | 9.09 | 1.07 | 11.60 | 0.11 |
| 14 | CB&S Bank, Inc. | Russellville | 1906 | ST-Bank | C-corp | CBS Banc-Corp. | 1,636,353 | 11.47 | 0.71 | 5.97 | 1.44 |
| 15 | CCB Community Bank | Andalusia | 1947 | ST-Bank | S-corp | Southern National Corporation | 491,559 | 10.70 | 1.44 | 13.28 | 1.24 |
| 16 | Central State Bank | Calera | 1916 | ST-Bank | S-corp | Central State Bancorporation | 280,564 | 10.97 | 1.36 | 12.15 | 0.14 |
| 17 | Cheaha Bank | Oxford | 2000 | ST-Bank | C-corp | Cheaha Financial Group, Inc. | 202,965 | 12.78 | 1.52 | 11.96 | 0.03 |
| 18 | Citizens Bank | Greensboro | 1976 | ST-Bank | C-corp | Citizens BancShares, Inc. | 95,852 | 12.83 | 1.19 | 9.18 | 0.27 |
| 19 | Citizens Bank | Enterprise | 1946 | ST-Bank | C-corp | Enterprise Capital Corporation, Inc. | 133,927 | 10.21 | 0.72 | 6.88 | 2.46 |
| 20 | Citizens Bank & Trust | Guntersville | 2003 | ST-Bank | C-corp | Citizens B & T Holdings, Inc. | 453,047 | 9.47 | 0.89 | 9.04 | 0.18 |
| 21 | Citizens Bank of Fayette | Fayette | 1913 | ST-Bank | S-corp | F.B.H. Corporation | 188,725 | 18.82 | 0.85 | 4.30 | 1.99 |
| 22 | Citizens Bank of Valley Head | Valley Head | 1935 | ST-Bank | C-corp | Citizens Bancorporation, Inc. | 28,391 | 11.23 | 0.15 | 1.29 | 2.76 |
| 23 | Citizens Bank of Winfield | Winfield | 1920 | ST-Bank | C-corp | Citizens Bankcorp of Winfield, Inc. | 230,109 | 21.86 | 1.82 | 7.80 | 0.81 |
| 24 | Citizens' Bank, Inc. | Robertsdale | 1981 | ST-Bank | S-corp | Citizens' Capital Corporation | 109,489 | 10.98 | 0.55 | 4.96 | 3.20 |
| 25 | Citizens State Bank | Vernon | 1977 | ST-Bank | S-corp | Citizens Southern Bancshares, Inc. | 73,706 | 13.42 | 0.90 | 6.59 | 0.41 |
| 26 | Commercial Bank of Ozark | Ozark | 1959 | ST-Bank | S-corp | Commercial Bancshares of Ozark, Inc. | 90,131 | 7.45 | 0.42 | 5.20 | 1.12 |
| 27 | Commonwealth National Bank | Mobile | 1976 | Fed-Bank | C-corp | CNB Bancorp, Inc. | 48,315 | 8.03 | (0.17) | (2.12) | 4.12 |
| 28 | Community Bank & Trust | Union Springs | 1990 | ST-Bank | C-corp | Community Bankshares, Inc. | 48,569 | 5.50 | 0.16 | 2.52 | 3.62 |
| 29 | Community Neighbor Bank | Camden | 1906 | ST-Bank | C-corp | First Camden Bancshares, Inc. | 109,962 | 13.75 | 0.99 | 6.98 | 0.45 |
| 30 | Community Spirit Bank | Red Bay | 1908 | ST-Bank | C-corp | Independent Bancshares, Inc. | 143,193 | 10.44 | 0.89 | 8.36 | 1.22 |
| 31 | Compass Bank | Birmingham | 1964 | ST-Bank | C-corp | Banco Bilbao Vizcaya Argentaria, SA | 86,612,374 | 14.11 | 0.60 | 4.22 | 0.91 |
| 32 | Cullman Savings Bank (MHC) | Cullman | 1887 | Fed-Thrift | C-corp | Cullman Savings Bank, MHC | 288,673 | 14.54 | 1.04 | 7.14 | 1.89 |
| 33 | Escambia County Bank | Flomaton | 1924 | ST-Bank | S-corp | | 72,583 | 14.42 | 0.25 | 1.63 | 0.96 |
| 34 | EvaBank | Cullman | 1986 | ST-Bank | C-corp | | 375,600 | 21.91 | 2.71 | 12.92 | 4.77 |
| 35 | Exchange Bank of Alabama | Altoona | 1909 | ST-Bank | C-corp | Gadsden Corporation | 283,725 | 12.74 | 1.11 | 8.81 | 0.43 |
| 36 | Farmers & Merchants Bank | Waterloo | 1914 | ST-Bank | C-corp | | 83,811 | 19.55 | 0.97 | 4.58 | 0.54 |
| 37 | Farmers & Merchants Bank | Piedmont | 1915 | ST-Bank | C-corp | F&M Financial Corp | 209,413 | 13.05 | 0.66 | 4.90 | 0.64 |
| 38 | Farmers and Merchants Bank | LaFayette | 1934 | ST-Bank | C-corp | Farmers & Merchants Bancshares, Inc. | 154,683 | 13.00 | 0.96 | 6.86 | 0.38 |
| 39 | First Bank | Wadley | 1907 | ST-Bank | S-corp | Peoples Independent Bancshares, Inc. | 87,904 | 9.03 | 1.48 | 13.99 | 1.02 |
| 40 | First Bank of Alabama | Talladega | 1848 | ST-Bank | C-corp | Firstbanc of Alabama, Inc. | 533,022 | 15.15 | 1.51 | 10.22 | 0.31 |
| 41 | First Bank of Boaz | Boaz | 1906 | ST-Bank | C-corp | First Boaz Bancorporation | 224,578 | 16.71 | 1.98 | 11.28 | 0.00 |
| 42 | First Bank of Linden | Linden | 1904 | ST-Bank | C-corp | First Linden Bancshares, Inc. | 78,585 | 14.30 | 0.86 | 5.99 | 0.00 |
| 43 | First Cahawba Bank | Selma | 2007 | ST-Bank | C-corp | | 105,542 | 12.61 | 0.30 | 2.29 | 0.37 |
| 44 | First Citizens Bank | Luverne | 1980 | ST-Bank | C-corp | First Citizens-Crenshaw Bancshares, Inc. | 238,709 | 12.67 | 0.98 | 7.62 | 0.42 |
| 45 | First Comm. Bank of Central AL | Wetumpka | 2001 | ST-Bank | S-corp | Central Alabama Bancshares, Inc. | 358,628 | 7.35 | 1.73 | 21.84 | 0.33 |
| 46 | First Community Bank, Cullman | Cullman | 1905 | ST-Bank | C-corp | Southern Community Bancshares, Inc. | 97,072 | 9.53 | 0.45 | 4.18 | 0.71 |
| 47 | First Exchange Bank of Alabama | Louisville | 1917 | ST-Bank | S-corp | FEB Bancshares, Inc. | 134,218 | 9.64 | 0.22 | 2.17 | 2.87 |
| 48 | First Federal Bank, A FSB | Tuscaloosa | 1958 | Fed-Thrift | S-corp | Southeastern Financial, Inc. | 112,285 | 11.63 | 0.00 | 0.02 | 3.02 |
| 49 | First Fidelity Bank | Fort Payne | 1965 | ST-Bank | C-corp | FBDC Financial Corporation | 94,330 | 8.98 | 0.46 | 4.99 | 0.76 |
| 50 | First Financial Bank | Bessemer | 1965 | ST-Bank | S-corp | FirstFed Bancorp, Inc. | 160,429 | 9.56 | 0.54 | 5.82 | 3.30 |
| 51 | First Jackson Bank | Stevenson | 1981 | ST-Bank | C-corp | 1st Jackson Bancshares, Inc. | 246,358 | 10.90 | 1.24 | 11.07 | 0.21 |
| 52 | First Metro Bank | Muscle Shoals | 1988 | ST-Bank | C-corp | First Metro Bancorp | 620,937 | 10.84 | 1.34 | 11.85 | 0.13 |
| 53 | First National Bank | Hamilton | 1976 | Fed-Bank | S-corp | Marion County Bancshares, Inc. | 294,861 | 15.32 | 1.40 | 8.76 | 0.09 |
| 54 | First National Bank and Trust | Atmore | 1915 | Fed-Bank | S-corp | First Suncoast Trust Bancshares, Inc. | 141,311 | 11.27 | 0.68 | 5.75 | 0.47 |
| 55 | First National Bank of Dozier | Dozier | 1910 | Fed-Bank | C-corp | First Dozier Bancshares, Inc. | 34,529 | 13.61 | 0.46 | 3.25 | 0.00 |
| 56 | First National Bank of Hartford | Hartford | 1905 | Fed-Bank | S-corp | First Hartford Bancshares, Inc. | 118,537 | 13.74 | 0.77 | 5.71 | 1.38 |
| 57 | First National Bank, Brundidge | Brundidge | 1904 | Fed-Bank | C-corp | First Brundidge Bancshares, Inc. | 90,948 | 14.98 | 0.28 | 1.91 | 0.93 |
| 58 | First Progressive Bank | Brewton | 1977 | ST-Bank | C-corp | | 31,435 | 26.22 | 0.38 | 1.45 | 0.31 |
| 59 | First Southern Bank | Florence | 1935 | ST-Bank | C-corp | FSB, LLC | 219,406 | 8.60 | 0.28 | 3.20 | 0.72 |
| 60 | First Southern State Bank | Stevenson | 1910 | ST-Bank | C-corp | First Bancshares of Stevenson, Inc. | 382,567 | 9.21 | 1.15 | 11.90 | 0.21 |
| 61 | First State Bank of the South | Sulligent | 1973 | ST-Bank | C-corp | First State Holding Corp. | 104,052 | 14.70 | 0.57 | 3.65 | 0.22 |
| 62 | First State Bank, DeKalb County | Fort Payne | 1982 | ST-Bank | C-corp | First State Bancshares of DeKalb County, Inc. | 183,174 | 11.29 | 0.67 | 5.74 | 1.13 |
| 63 | First US Bank | Birmingham | 1952 | ST-Bank | C-corp | First US Bancshares, Inc. | 627,157 | 11.95 | 0.06 | 0.49 | 0.90 |
| 64 | FirstState Bank | Lineville | 1971 | ST-Bank | C-corp | First State Capital Corporation | 215,966 | 12.25 | 1.01 | 7.79 | 0.58 |
| 65 | FNB Bank | Scottsboro | 1900 | ST-Bank | C-corp | FNS Bancshares, Inc. | 526,197 | 10.60 | 1.07 | 9.60 | 1.94 |
| 66 | FNB of Central Alabama | Tuscaloosa | 1965 | ST-Bank | C-corp | FNB Bancshares of Central Alabama, Inc. | 271,898 | 10.47 | 0.75 | 7.08 | 0.31 |
| 67 | Friend Bank | Slocomb | 1905 | ST-Bank | S-corp | SNB Holdings, Inc. | 125,604 | 9.50 | 1.16 | 11.92 | 1.89 |
| 68 | HNB First Bank | Headland | 1933 | ST-Bank | S-corp | HNB Holding Company, Inc. | 130,824 | 10.55 | 1.01 | 9.39 | 0.85 |

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 | HomeTown Bank of Alabama | Oneonta | 2003 | ST-Bank | C-corp | HomeTown Bancorp of Alabama, Inc. | 357,450 | 13.64 | 1.64 | 11.74 | 0.90 |
| 70 | Liberty Bank | Geraldine | 1971 | ST-Bank | C-corp | First Bancorporation of Geraldine, Inc. | 138,912 | 10.72 | 0.84 | 7.50 | 0.27 |
| 71 | Marion Bank & Trust Company | Marion | 1934 | ST-Bank | S-corp | Marion Bancshares, Inc. | 265,897 | 11.07 | 0.57 | 4.96 | 3.65 |
| 72 | Merchants & Farmers Bank | Eutaw | 1900 | ST-Bank | S-corp | Merchants and Farmers Bancshares, Inc. | 60,530 | 11.00 | 0.92 | 8.14 | 2.75 |
| 73 | Merchants Bank | Jackson | 1962 | ST-Bank | S-corp | Merchants Trust, Inc. | 217,339 | 11.07 | 0.77 | 6.79 | 2.88 |
| 74 | Merchants Bank of Alabama | Cullman | 1907 | ST-Bank | C-corp | Merchants Financial Services, Inc. | 288,850 | 8.62 | 0.71 | 7.56 | 1.16 |
| 75 | Metro Bank | Pell City | 1989 | ST-Bank | C-corp | | 727,541 | 14.31 | 1.20 | 8.50 | 1.64 |
| 76 | MidSouth Bank | Dothan | 1912 | ST-Bank | S-corp | MidSouth Bancorporation | 413,338 | 11.40 | 0.85 | 7.61 | 0.48 |
| 77 | Millennial Bank | Leeds | 1997 | ST-Bank | C-corp | Covenant Bancgroup, Inc. | 68,154 | 4.00 | (1.53) | (27.05) | 4.00 |
| 78 | National Bank of Commerce | Birmingham | 2004 | Fed-Bank | C-corp | National Commerce Corporation | 3,109,876 | 15.85 | 0.96 | 6.90 | 0.12 |
| 79 | NobleBank & Trust | Anniston | 2005 | ST-Bank | C-corp | Noble Bancshares, Inc. | 236,451 | 8.40 | 0.82 | 9.08 | 0.46 |
| 80 | North Alabama Bank | Hazel Green | 1989 | ST-Bank | C-corp | North Alabama Bancshares, Inc. | 92,734 | 13.10 | 0.41 | 3.18 | 5.52 |
| 81 | Oakworth Capital Bank | Birmingham | 2008 | ST-Bank | C-corp | Oakworth Capital, Inc. | 539,847 | 11.81 | 1.11 | 9.45 | 0.00 |
| 82 | Peoples Bank of Alabama | Cullman | 1977 | ST-Bank | S-corp | Altrust Financial Services, Inc. | 728,927 | 9.16 | (0.01) | (0.12) | 2.18 |
| 83 | Peoples Bank of Greensboro | Greensboro | 1904 | ST-Bank | S-corp | Greensboro Bancshares, Inc. | 90,399 | 7.84 | 1.04 | 12.51 | 0.28 |
| 84 | Peoples Bank of Red Level | Red Level | 1914 | ST-Bank | C-corp | Red Level Financial Corporation | 15,898 | 11.71 | 1.03 | 8.85 | 1.39 |
| 85 | Peoples Exchange Bank | Monroeville | 1907 | ST-Bank | C-corp | Peoples Exchange Bancshares, Inc. | 63,814 | 14.64 | 0.52 | 3.54 | 0.72 |
| 86 | Peoples Independent Bank | Boaz | 1988 | ST-Bank | S-corp | Peoples Independent Bancshares, Inc. | 318,644 | 9.21 | 0.91 | 9.65 | 1.45 |
| 87 | Peoples Southern Bank | Clanton | 1901 | ST-Bank | S-corp | PSB Bancshares, Inc. | 191,522 | 11.74 | 1.02 | 7.93 | 0.16 |
| 88 | PeoplesTrust Bank | Hamilton | 2004 | ST-Bank | C-corp | Hometown Bancshares, Inc. | 97,272 | 10.84 | 1.03 | 9.34 | 0.94 |
| 89 | Phenix-Girard Bank | Phenix City | 1904 | ST-Bank | S-corp | Phenix-Girard Bancshares, Inc. | 166,838 | 15.29 | 0.93 | 6.10 | 2.35 |
| 90 | Pinnacle Bank | Jasper | 1935 | ST-Bank | C-corp | Pinnacle Bancshares, Inc. | 230,050 | 11.45 | 1.10 | 9.20 | 0.19 |
| 91 | Premier Bank of the South | Cullman | 1987 | ST-Bank | S-corp | FCB Bancshares, Inc. | 182,120 | 9.11 | 0.97 | 10.53 | 1.26 |
| 92 | PrimeSouth Bank | Tallasse | 1958 | ST-Bank | C-corp | PrimeSouth Bancshares, Inc. | 236,215 | 9.69 | 0.87 | 8.77 | 0.72 |
| 93 | Progress Bank and Trust | Huntsville | 2008 | ST-Bank | C-corp | Progress Financial Corporation | 1,081,981 | 11.76 | 0.82 | 6.72 | 0.30 |
| 94 | Regions Bank | Birmingham | 1928 | ST-Bank | C-corp | Regions Financial Corporation | 121,865,241 | 13.25 | 1.22 | 9.22 | 1.07 |
| 95 | River Bank & Trust | Prattville | 2006 | ST-Bank | C-corp | River Financial Corporation | 821,237 | 11.28 | 1.06 | 9.28 | 0.73 |
| 96 | Robertson Banking Company | Demopolis | 1870 | ST-Bank | S-corp | RBC, Inc. | 299,972 | 10.25 | 1.29 | 11.78 | 0.13 |
| 97 | Samson Banking Company, Inc. | Samson | 1930 | ST-Bank | S-corp | | 79,139 | 12.21 | 0.98 | 7.85 | 1.28 |
| 98 | Security Federal Savings Bank | Jasper | 1971 | Fed-Thrift | S-corp | Se-Fed Bancshares, Inc. | 38,611 | 11.32 | 0.32 | 2.83 | 0.00 |
| 99 | ServisFirst Bank | Birmingham | 2005 | ST-Bank | C-corp | ServisFirst Bancshares, Inc. | 7,011,049 | 9.88 | 1.59 | 16.42 | 0.21 |
| 100 | Small Town Bank | Wedowee | 1999 | ST-Bank | C-corp | East Alabama Financial Group, Inc. | 219,918 | 16.81 | 1.73 | 9.80 | 1.47 |
| 101 | Southern Bank Company | Gadsden | 1936 | ST-Bank | C-corp | Southern Banc Company, Inc. | 99,011 | 10.48 | (1.11) | (9.68) | 1.64 |
| 102 | Southern Independent Bank | Opp | 2006 | ST-Bank | C-corp | Southern Independent Bancshares, Inc. | 223,675 | 10.83 | 0.67 | 6.06 | 0.84 |
| 103 | Southern States Bank | Anniston | 2007 | ST-Bank | C-corp | Southern States Bancshares, Inc. | 735,492 | 12.55 | 0.94 | 7.12 | 0.41 |
| 104 | SouthFirst Bank | Sylacauga | 1949 | Fed-Thrift | C-corp | SouthFirst Bancshares, Inc. | 88,014 | 11.07 | 0.29 | 2.62 | 3.24 |
| 105 | SouthPoint Bank | Birmingham | 2005 | ST-Bank | C-corp | SouthPoint Bancshares, Inc. | 321,890 | 8.88 | 1.10 | 11.89 | 0.30 |
| 106 | State Bank & Trust | Winfield | 1907 | ST-Bank | S-corp | Peoples Bancorporation, Inc. | 231,362 | 11.01 | 0.54 | 4.58 | 1.69 |
| 107 | SunSouth Bank | Dothan | 1954 | ST-Bank | C-corp | SunSouth Bancshares, Inc. | 129,968 | 5.14 | 0.19 | 3.77 | 2.53 |
| 108 | Sweet Water State Bank | Sweet Water | 1913 | ST-Bank | S-corp | Tombigbee Bancshares, Inc. | 95,986 | 11.11 | 0.76 | 6.92 | 3.22 |
| 109 | Town-Country National Bank | Camden | 1978 | Fed-Bank | S-corp | | 110,252 | 16.43 | 1.66 | 10.03 | 1.12 |
| 110 | Traders & Farmers Bank | Haleyville | 1906 | ST-Bank | C-corp | Traders & Farmers Bancshares, Inc. | 366,304 | 13.90 | 0.73 | 5.04 | 1.34 |
| 111 | Traditions Bank | Cullman | 2003 | ST-Bank | C-corp | Traditions Bancshares, Inc. | 339,475 | 10.21 | 1.00 | 9.95 | 1.08 |
| 112 | Trinity Bank | Dothan | 2006 | ST-Bank | C-corp | Trinity Bancorp, Inc. | 148,464 | 9.92 | 0.95 | 9.89 | 1.53 |
| 113 | Troy Bank & Trust Company | Troy | 1906 | ST-Bank | C-corp | Trust No. 3 Under The Will of Charles Henders | 893,691 | 10.92 | 1.13 | 10.44 | 1.57 |
| 114 | Union State Bank | Pell City | 1903 | ST-Bank | C-corp | Union Bancshares, Inc. | 217,758 | 5.55 | (0.06) | (1.07) | 4.11 |
| 115 | United Bank | Atmore | 1904 | ST-Bank | C-corp | United Bancorporation of Alabama, Inc. | 609,042 | 8.38 | 0.74 | 8.68 | 1.07 |
| 116 | Valley State Bank | Russellville | 1985 | ST-Bank | C-corp | Valley Bancshares, Inc. | 124,214 | 16.40 | 0.62 | 3.79 | 0.07 |
| 117 | Vantage Bank of Alabama | Albertville | 2006 | ST-Bank | C-corp | Vantage Bancshares, Inc. | 121,608 | 13.31 | 1.15 | 8.60 | 1.19 |
| 118 | West Alabama Bank & Trust | Reform | 1944 | ST-Bank | C-corp | West Alabama Capital Corp. | 593,817 | 13.34 | 0.99 | 7.39 | 0.61 |
| | | | | | | MEDIAN | 184,180 | 11.28 | 0.89 | 7.10 | 0.91 |
| | | | | | | AVERAGE | 2,115,294 | 11.99 | 0.83 | 6.69 | 1.33 |
| | | | | | | HIGH | 121,865,241 | 26.22 | 2.71 | 21.84 | 16.75 |
| | | | | | | LOW | 15,898 | 4.00 | (1.53) | (27.05) | 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 | 80,273,723 | 98,522,485 | 16,145,890 | 10.90 | 1,474 | 20,608 | 5,913 | 82,677 | 66,840 | 121,865,241 |
| 2 | Compass Bank | Birmingham | 62,284,262 | 70,225,700 | 12,217,942 | 9.21 | 649 | 10,189 | 8,501 | 133,455 | 108,206 | 86,612,374 |
| 3 | ServisFirst Bank | Birmingham | 5,932,848 | 5,984,313 | 692,440 | 9.87 | 21 | 438 | 16,007 | 333,859 | 284,967 | 7,011,049 |
| 4 | National Bank of Commerce | Birmingham | 2,501,661 | 2,576,408 | 493,055 | 10.82 | 31 | 506 | 6,146 | 100,319 | 83,110 | 3,109,876 |
| 5 | CB&S Bank, Inc. | Russellville | 758,739 | 1,318,442 | 187,676 | 11.39 | 55 | 519 | 3,153 | 29,752 | 23,972 | 1,636,353 |
| 6 | Bryant Bank | Tuscaloosa | 962,022 | 1,326,242 | 141,576 | 9.41 | 15 | 220 | 7,083 | 103,879 | 88,416 | 1,558,183 |
| 7 | Bank Independent | Sheffield | 1,214,779 | 1,266,857 | 142,494 | 9.15 | 27 | 520 | 2,890 | 55,658 | 46,921 | 1,502,753 |
| 8 | Progress Bank and Trust | Huntsville | 862,822 | 884,127 | 127,251 | 10.57 | 9 | 156 | 6,936 | 120,220 | 98,236 | 1,081,981 |
| 9 | Troy Bank & Trust Company | Troy | 544,744 | 771,517 | 97,626 | 10.35 | 11 | 134 | 6,669 | 81,245 | 70,138 | 893,691 |
| 10 | AuburnBank | Auburn | 444,721 | 738,477 | 86,951 | 10.77 | 8 | 154 | 5,398 | 103,920 | 92,310 | 831,356 |
| 11 | River Bank & Trust | Prattville | 583,516 | 701,681 | 92,672 | 10.68 | 10 | 147 | 5,587 | 82,124 | 70,168 | 821,237 |
| 12 | Southern States Bank | Anniston | 601,562 | 622,005 | 92,293 | 12.02 | 9 | 115 | 6,396 | 81,721 | 69,112 | 735,492 |
| 13 | Peoples Bank of Alabama | Cullman | 573,356 | 641,406 | 66,744 | 8.87 | 26 | 258 | 2,825 | 28,036 | 24,669 | 728,927 |
| 14 | Metro Bank | Pell City | 384,807 | 620,078 | 104,085 | 14.40 | 9 | 170 | 4,280 | 80,838 | 68,898 | 727,541 |
| 15 | First US Bank | Birmingham | 358,634 | 525,775 | 74,969 | 11.91 | 16 | 253 | 2,479 | 39,197 | 32,861 | 627,157 |
| 16 | First Metro Bank | Muscle Shoals | 381,752 | 551,290 | 67,287 | 11.42 | 9 | 118 | 5,262 | 68,993 | 61,254 | 620,937 |
| 17 | United Bank | Atmore | 363,808 | 553,474 | 51,020 | 8.99 | 19 | 181 | 3,365 | 32,055 | 29,130 | 609,042 |
| 18 | West Alabama Bank & Trust | Reform | 364,503 | 486,883 | 79,203 | 12.83 | 14 | 155 | 3,831 | 42,416 | 34,777 | 593,817 |
| 19 | Oakworth Capital Bank | Birmingham | 459,717 | 473,161 | 63,781 | 11.96 | 3 | 85 | 6,351 | 179,949 | 157,720 | 539,847 |
| 20 | First Bank of Alabama | Talladega | 312,329 | 444,849 | 80,754 | 14.26 | 7 | 80 | 6,663 | 76,146 | 63,550 | 533,022 |
| 21 | FNB Bank | Scottsboro | 372,354 | 468,578 | 55,780 | 10.13 | 13 | 137 | 3,841 | 40,477 | 36,044 | 526,197 |
| 22 | CCB Community Bank | Andalusia | 408,577 | 412,551 | 52,604 | 10.87 | 4 | 107 | 4,594 | 122,890 | 103,138 | 491,559 |
| 23 | Citizens Bank & Trust | Guntersville | 296,480 | 398,249 | 42,920 | 9.82 | 8 | 111 | 4,082 | 56,631 | 49,781 | 453,047 |
| 24 | MidSouth Bank | Dothan | 256,976 | 365,585 | 47,123 | 11.34 | 10 | 103 | 4,013 | 41,334 | 36,559 | 413,338 |
| 25 | First Southern State Bank | Stevenson | 204,161 | 343,425 | 35,247 | 9.81 | 8 | 91 | 4,204 | 47,821 | 42,928 | 382,567 |
| 26 | EvaBank | Cullman | 287,326 | 278,249 | 82,286 | 20.76 | 6 | 84 | 4,471 | 62,600 | 46,375 | 375,600 |
| 27 | Traders & Farmers Bank | Haleyville | 167,693 | 293,411 | 50,920 | 15.84 | 9 | 104 | 3,522 | 40,700 | 32,601 | 366,304 |
| 28 | First Comm. Bank of Central AL | Wetumpka | 234,944 | 328,773 | 26,362 | 8.15 | 7 | 76 | 4,719 | 51,233 | 46,968 | 358,628 |
| 29 | HomeTown Bank of Alabama | Oneonta | 230,949 | 298,099 | 48,753 | 14.15 | 3 | 59 | 6,058 | 119,150 | 99,366 | 357,450 |
| 30 | Traditions Bank | Cullman | 277,676 | 301,148 | 34,676 | 10.54 | 6 | 74 | 4,588 | 56,579 | 50,191 | 339,475 |
| 31 | SouthPoint Bank | Birmingham | 258,691 | 261,849 | 28,593 | 9.29 | 4 | 81 | 3,974 | 80,473 | 65,462 | 321,890 |
| 32 | Peoples Independent Bank | Boaz | 121,263 | 285,962 | 29,348 | 9.07 | 9 | 85 | 3,749 | 35,405 | 31,774 | 318,644 |
| 33 | Robertson Banking Company | Demopolis | 231,749 | 256,307 | 30,743 | 10.76 | 7 | 75 | 4,000 | 42,853 | 36,615 | 299,972 |
| 34 | First National Bank | Hamilton | 112,684 | 249,390 | 45,168 | 16.34 | 8 | 94 | 3,137 | 36,858 | 31,174 | 294,861 |
| 35 | Merchants Bank of Alabama | Cullman | 167,803 | 262,755 | 24,894 | 9.50 | 5 | 83 | 3,480 | 57,770 | 52,551 | 288,850 |
| 36 | Cullman Savings Bank (MHC) | Cullman | 227,233 | 194,227 | 41,980 | 14.97 | 4 | 49 | 5,891 | 72,168 | 48,557 | 288,673 |
| 37 | Exchange Bank of Alabama | Altoona | 179,829 | 243,812 | 36,135 | 13.25 | 5 | 74 | 3,834 | 56,745 | 48,762 | 283,725 |
| 38 | Central State Bank | Calera | 199,874 | 246,219 | 30,784 | 11.26 | 5 | 67 | 4,188 | 56,113 | 49,244 | 280,564 |
| 39 | FNB of Central Alabama | Tuscaloosa | 180,093 | 241,550 | 28,471 | 10.95 | 5 | 67 | 4,058 | 54,380 | 48,310 | 271,898 |
| 40 | Marion Bank & Trust Company | Marion | 171,519 | 222,297 | 29,427 | 11.71 | 3 | 45 | 5,909 | 88,632 | 74,099 | 265,897 |
| 41 | First Jackson Bank | Stevenson | 167,412 | 213,895 | 26,847 | 11.60 | 6 | 46 | 5,356 | 41,060 | 35,649 | 246,358 |
| 42 | First Citizens Bank | Luverne | 138,522 | 195,219 | 30,239 | 12.63 | 5 | 67 | 3,563 | 47,742 | 39,044 | 238,709 |
| 43 | NobleBank & Trust | Anniston | 142,843 | 214,877 | 19,862 | 9.34 | 5 | 57 | 4,148 | 47,290 | 42,975 | 236,451 |
| 44 | PrimeSouth Bank | Talladega | 178,426 | 201,299 | 22,894 | 10.02 | 4 | 38 | 6,216 | 59,054 | 50,325 | 236,215 |
| 45 | State Bank & Trust | Winfield | 73,764 | 205,425 | 25,467 | 12.52 | 4 | 62 | 3,732 | 57,841 | 51,356 | 231,362 |
| 46 | Citizens Bank of Winfield | Winfield | 53,101 | 145,768 | 50,294 | 22.03 | 1 | 33 | 6,973 | 230,109 | 145,768 | 230,109 |
| 47 | Pinnacle Bank | Jasper | 101,324 | 196,884 | 26,346 | 11.94 | 7 | 54 | 4,260 | 32,864 | 28,126 | 230,050 |
| 48 | First Bank of Boaz | Boaz | 55,874 | 166,805 | 37,521 | 17.42 | 1 | 26 | 8,638 | 224,578 | 166,805 | 224,578 |
| 49 | Southern Independent Bank | Opp | 123,858 | 177,760 | 24,234 | 11.77 | 2 | 33 | 6,778 | 111,838 | 88,880 | 223,675 |
| 50 | Small Town Bank | Wedowee | 104,068 | 182,129 | 36,974 | 16.83 | 5 | 48 | 4,582 | 43,984 | 36,426 | 219,918 |
| 51 | First Southern Bank | Florence | 164,687 | 200,243 | 18,858 | 8.91 | 5 | 61 | 3,597 | 43,881 | 40,049 | 219,406 |
| 52 | Union State Bank | Pell City | 79,758 | 204,901 | 12,076 | 6.47 | 13 | 118 | 1,845 | 16,751 | 15,762 | 217,758 |
| 53 | Merchants Bank | Jackson | 144,944 | 192,930 | 24,069 | 11.70 | 6 | 60 | 3,622 | 36,223 | 32,155 | 217,339 |
| 54 | FirstState Bank | Lineville | 120,813 | 177,909 | 26,454 | 12.82 | 3 | 56 | 3,857 | 71,989 | 59,303 | 215,966 |
| 55 | Farmers & Merchants Bank | Piedmont | 108,987 | 180,197 | 27,324 | 14.02 | 4 | 50 | 4,188 | 52,353 | 45,049 | 209,413 |
| 56 | Cheaha Bank | Oxford | 109,138 | 173,381 | 25,938 | 13.69 | 4 | 45 | 4,510 | 50,741 | 43,345 | 202,965 |
| 57 | Peoples Southern Bank | Clanton | 59,556 | 168,881 | 22,477 | 12.74 | 3 | 43 | 4,454 | 63,841 | 56,294 | 191,522 |
| 58 | Citizens Bank of Fayette | Fayette | 46,566 | 150,302 | 35,515 | 20.35 | 2 | 27 | 6,990 | 94,363 | 75,151 | 188,725 |
| 59 | AmeriFirst Bank | Union Springs | 134,684 | 158,848 | 16,596 | 9.24 | 4 | 46 | 4,026 | 46,296 | 39,712 | 185,185 |
| 60 | First State Bank, DeKalb County | Fort Payne | 90,656 | 161,738 | 20,680 | 11.15 | 5 | 54 | 3,392 | 36,635 | 32,348 | 183,174 |
| 61 | Premier Bank of the South | Cullman | 125,367 | 164,372 | 16,593 | 9.59 | 9 | 64 | 2,846 | 20,236 | 18,264 | 182,120 |
| 62 | Phenix-Girard Bank | Phenix City | 74,158 | 136,572 | 25,510 | 16.94 | 4 | 41 | 4,069 | 41,710 | 34,143 | 166,838 |
| 63 | BankSouth | Dothan | 138,672 | 130,561 | 35,340 | 21.22 | 2 | 23 | 7,230 | 83,144 | 65,281 | 166,288 |
| 64 | First Financial Bank | Bessemer | 66,757 | 144,229 | 15,339 | 10.40 | 8 | 72 | 2,228 | 20,054 | 18,029 | 160,429 |
| 65 | Farmers and Merchants Bank | LaFayette | 56,155 | 132,972 | 20,102 | 13.55 | 3 | 34 | 4,550 | 51,561 | 44,324 | 154,683 |
| 66 | Trinity Bank | Dothan | 119,713 | 131,135 | 14,729 | 10.19 | 3 | 32 | 4,640 | 49,488 | 43,712 | 148,464 |
| 67 | Bank of Vernon | Vernon | 111,599 | 120,687 | 24,069 | 16.88 | 3 | 34 | 4,289 | 48,605 | 40,229 | 145,814 |
| 68 | Community Spirit Bank | Red Bay | 95,127 | 124,025 | 14,946 | 10.86 | 5 | 36 | 3,978 | 28,639 | 24,805 | 143,193 |
| 69 | First National Bank and Trust | Atmore | 79,343 | 125,116 | 15,925 | 12.14 | 4 | 48 | 2,944 | 35,328 | 31,279 | 141,311 |

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 | Liberty Bank | Geraldine | 73,973 | 123,562 | 14,895 | 11.42 | 6 | 51 | 2,724 | 23,152 | 20,594 | 138,912 |
| 71 | First Exchange Bank of Alabama | Louisville | 92,707 | 121,128 | 12,935 | 10.61 | 4 | 42 | 3,196 | 33,555 | 30,282 | 134,218 |
| 72 | Citizens Bank | Enterprise | 97,958 | 119,956 | 13,669 | 10.57 | 2 | 30 | 4,464 | 66,964 | 59,978 | 133,927 |
| 73 | HNB First Bank | Headland | 93,406 | 115,162 | 13,801 | 10.83 | 3 | 31 | 4,220 | 43,608 | 38,387 | 130,824 |
| 74 | SunSouth Bank | Dothan | 78,047 | 105,324 | 6,678 | 5.33 | 2 | 29 | 4,482 | 64,984 | 52,662 | 129,968 |
| 75 | Friend Bank | Slocomb | 83,981 | 113,473 | 11,937 | 9.76 | 5 | 39 | 3,221 | 25,121 | 22,695 | 125,604 |
| 76 | Valley State Bank | Russellville | 52,968 | 103,605 | 20,374 | 16.69 | 3 | 25 | 4,969 | 41,405 | 34,535 | 124,214 |
| 77 | Vantage Bank of Alabama | Albertville | 80,573 | 105,103 | 16,184 | 12.72 | 2 | 29 | 4,193 | 60,804 | 52,552 | 121,608 |
| 78 | First National Bank of Hartford | Hartford | 63,377 | 96,736 | 16,290 | 13.76 | 2 | 39 | 3,039 | 59,269 | 48,368 | 118,537 |
| 79 | First Federal Bank, A FSB | Tuscaloosa | 90,526 | 84,739 | 13,056 | 11.99 | 3 | 101 | 1,112 | 37,428 | 28,246 | 112,285 |
| 80 | Town-Country National Bank | Camden | 64,673 | 90,958 | 18,114 | 16.96 | 1 | 32 | 3,445 | 110,252 | 90,958 | 110,252 |
| 81 | Community Neighbor Bank | Camden | 62,556 | 94,537 | 15,116 | 14.21 | 3 | 37 | 2,972 | 36,654 | 31,512 | 109,962 |
| 82 | Citizens' Bank, Inc. | Robertsdale | 69,132 | 96,952 | 12,025 | 11.44 | 3 | 32 | 3,422 | 36,496 | 32,317 | 109,489 |
| 83 | First Cahawba Bank | Selma | 72,709 | 89,069 | 13,309 | 12.98 | 3 | 29 | 3,639 | 35,181 | 29,690 | 105,542 |
| 84 | First State Bank of the South | Sulligent | 37,954 | 87,101 | 15,296 | 15.64 | 5 | 46 | 2,262 | 20,810 | 17,420 | 104,052 |
| 85 | Southern Bank Company | Gadsden | 71,016 | 76,503 | 10,379 | 10.00 | 4 | 32 | 3,094 | 24,753 | 19,126 | 99,011 |
| 86 | PeoplesTrust Bank | Hamilton | 65,485 | 86,272 | 10,540 | 10.84 | 3 | 26 | 3,741 | 32,424 | 28,757 | 97,272 |
| 87 | First Community Bank, Cullman | Cullman | 65,317 | 79,697 | 9,249 | 10.32 | 1 | 19 | 5,109 | 97,072 | 79,697 | 97,072 |
| 88 | Sweet Water State Bank | Sweet Water | 71,554 | 83,062 | 10,667 | 11.43 | 4 | 34 | 2,823 | 23,997 | 20,766 | 95,986 |
| 89 | Citizens Bank | Greensboro | 43,558 | 80,544 | 12,301 | 13.61 | 1 | 12 | 7,988 | 95,852 | 80,544 | 95,852 |
| 90 | Bank of York | York | 36,587 | 74,044 | 9,738 | 11.26 | 2 | 23 | 4,116 | 47,337 | 37,022 | 94,673 |
| 91 | First Fidelity Bank | Fort Payne | 45,994 | 85,573 | 8,469 | 9.44 | 3 | 24 | 3,930 | 31,443 | 28,524 | 94,330 |
| 92 | North Alabama Bank | Hazel Green | 66,227 | 80,384 | 12,148 | 12.68 | 3 | 31 | 2,991 | 30,911 | 26,795 | 92,734 |
| 93 | Bank of Moundville | Moundville | 23,243 | 85,006 | 7,510 | 9.71 | 1 | 16 | 5,792 | 92,675 | 85,006 | 92,675 |
| 94 | First National Bank, Brundidge | Brundidge | 51,723 | 73,104 | 13,628 | 14.65 | 2 | 23 | 3,954 | 45,474 | 36,552 | 90,948 |
| 95 | Peoples Bank of Greensboro | Greensboro | 44,058 | 76,259 | 7,089 | 8.76 | 1 | 18 | 5,022 | 90,399 | 76,259 | 90,399 |
| 96 | Commercial Bank of Ozark | Ozark | 42,910 | 82,406 | 6,711 | 8.33 | 2 | 24 | 3,755 | 45,066 | 41,203 | 90,131 |
| 97 | SouthFirst Bank | Sylacauga | 52,668 | 77,198 | 9,739 | 11.50 | 3 | 32 | 2,750 | 29,338 | 25,733 | 88,014 |
| 98 | First Bank | Wadley | 28,804 | 79,483 | 7,940 | 9.26 | 5 | 25 | 3,516 | 17,581 | 15,897 | 87,904 |
| 99 | Farmers & Merchants Bank | Waterloo | 7,800 | 67,078 | 16,382 | 20.99 | 2 | 9 | 9,312 | 41,906 | 33,539 | 83,811 |
| 100 | Samson Banking Company, Inc. | Samson | 34,985 | 69,377 | 9,661 | 13.28 | 2 | 23 | 3,441 | 39,570 | 34,689 | 79,139 |
| 101 | First Bank of Linden | Linden | 33,504 | 67,267 | 11,234 | 14.09 | 1 | 15 | 5,239 | 78,585 | 67,267 | 78,585 |
| 102 | Citizens State Bank | Vernon | 22,042 | 51,596 | 9,893 | 14.63 | 2 | 15 | 4,914 | 36,853 | 25,798 | 73,706 |
| 103 | Escambia County Bank | Flomaton | 25,691 | 62,068 | 10,467 | 15.32 | 1 | 19 | 3,820 | 72,583 | 62,068 | 72,583 |
| 104 | Millennial Bank | Leeds | 30,793 | 65,392 | 2,724 | 5.16 | 1 | 15 | 4,544 | 68,154 | 65,392 | 68,154 |
| 105 | Brantley Bank & Trust Co. | Brantley | 25,515 | 57,012 | 9,677 | 14.75 | 2 | 18 | 3,712 | 33,408 | 28,506 | 66,816 |
| 106 | Bank of Walker County | Jasper | 44,585 | 59,371 | 6,849 | 11.13 | 1 | 20 | 3,318 | 66,369 | 59,371 | 66,369 |
| 107 | Peoples Exchange Bank | Monroeville | 41,542 | 54,353 | 9,344 | 15.27 | 1 | 28 | 2,279 | 63,814 | 54,353 | 63,814 |
| 108 | Bank of Evergreen | Evergreen | 38,356 | 54,326 | 7,242 | 11.26 | 1 | 15 | 4,112 | 61,679 | 54,326 | 61,679 |
| 109 | Merchants & Farmers Bank | Eutaw | 34,651 | 53,682 | 6,660 | 11.00 | 2 | 30 | 2,018 | 30,265 | 26,841 | 60,530 |
| 110 | Bank of Brewton | Brewton | 22,796 | 45,003 | 10,264 | 19.05 | 2 | 19 | 2,919 | 27,728 | 22,502 | 55,455 |
| 111 | Community Bank & Trust | Union Springs | 16,627 | 45,788 | 2,671 | 7.47 | 1 | 17 | 2,857 | 48,569 | 45,788 | 48,569 |
| 112 | Commonwealth National Bank | Mobile | 21,070 | 44,331 | 3,882 | 8.76 | 2 | 19 | 2,543 | 24,158 | 22,166 | 48,315 |
| 113 | Security Federal Savings Bank | Jasper | 15,031 | 29,253 | 4,369 | 11.66 | 1 | 12 | 3,218 | 38,611 | 29,253 | 38,611 |
| 114 | Alamerica Bank | Birmingham | 26,955 | 21,961 | 5,982 | 16.60 | 1 | 8 | 4,365 | 34,916 | 21,961 | 34,916 |
| 115 | First National Bank of Dozier | Dozier | 7,029 | 29,066 | 4,699 | 13.84 | 1 | 6 | 5,755 | 34,529 | 29,066 | 34,529 |
| 116 | First Progressive Bank | Brewton | 8,103 | 23,170 | 8,242 | 26.05 | 1 | 9 | 3,493 | 31,435 | 23,170 | 31,435 |
| 117 | Citizens Bank of Valley Head | Valley Head | 15,192 | 25,171 | 3,187 | 11.57 | 3 | 12 | 2,366 | 9,464 | 8,390 | 28,391 |
| 118 | Peoples Bank of Red Level | Red Level | 5,981 | 14,004 | 1,862 | 12.01 | 1 | 6 | 2,650 | 15,898 | 14,004 | 15,898 |
| | | MEDIAN | 94,267 | 154,575 | 20,527 | 11.44 | 4 | 45 | 4,042 | 47,781 | 42,066 | 184,180 |
| | | AVERAGE | 1,441,695 | 1,726,041 | 280,646 | 12.27 | 24 | 333 | 4,410 | 60,372 | 50,601 | 2,115,294 |
| | | HIGH | 80,273,723 | 98,522,485 | 16,145,890 | 26.05 | 1,474 | 20,608 | 16,007 | 333,859 | 284,967 | 121,865,241 |
| | | LOW | 5,981 | 14,004 | 1,862 | 5.16 | 1 | 6 | 1,112 | 9,464 | 8,390 | 15,898 |

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 | 375,600 | 103.3 | 19.2 | 2.18 | (5.29) | 8.08 | 4.55 | 1.24 | 6.21 |
| 2 | Traditions Bank | Cullman | 339,475 | 92.2 | 5.8 | 9.68 | 3.39 | 6.65 | 2.32 | 0.51 | 5.53 |
| 3 | Bank Independent | Sheffield | 1,502,753 | 95.9 | 3.2 | 10.54 | 9.04 | 6.34 | 2.61 | 0.49 | 5.51 |
| 4 | Sweet Water State Bank | Sweet Water | 95,986 | 86.2 | 11.2 | 0.51 | (1.19) | 6.44 | 2.38 | 0.50 | 5.30 |
| 5 | Peoples Bank of Red Level | Red Level | 15,898 | 42.7 | 46.9 | (1.27) | (5.99) | 11.28 | 1.23 | 0.20 | 5.22 |
| 6 | First US Bank | Birmingham | 627,157 | 68.2 | 29.0 | 11.19 | 3.24 | 7.99 | 1.91 | 0.54 | 5.07 |
| 7 | Town-Country National Bank | Camden | 110,252 | 71.1 | 30.5 | 1.10 | 0.63 | 7.17 | 2.54 | 0.66 | 4.90 |
| 8 | Merchants & Farmers Bank | Eutaw | 60,530 | 64.6 | 26.6 | 4.02 | (3.01) | 7.01 | 2.70 | 0.22 | 4.90 |
| 9 | Citizens Bank of Valley Head | Valley Head | 28,391 | 60.4 | 19.3 | (7.19) | 7.66 | 6.97 | 2.30 | 0.30 | 4.83 |
| 10 | North Alabama Bank | Hazel Green | 92,734 | 82.4 | 9.5 | 13.15 | (2.30) | 6.33 | 2.49 | 0.36 | 4.78 |
| 11 | HomeTown Bank of Alabama | Oneonta | 357,450 | 77.5 | 20.8 | 5.82 | 1.69 | 6.40 | 2.62 | 0.52 | 4.70 |
| 12 | CCB Community Bank | Andalusia | 491,559 | 99.0 | 4.4 | 4.89 | 6.26 | 5.72 | 2.83 | 0.69 | 4.65 |
| 13 | National Bank of Commerce | Birmingham | 3,109,876 | 97.1 | 5.5 | 36.39 | 22.31 | 5.48 | 2.81 | 0.44 | 4.65 |
| 14 | Liberty Bank | Geraldine | 138,912 | 59.9 | 33.1 | 13.69 | 2.06 | 6.40 | 3.64 | 0.50 | 4.63 |
| 15 | Brantley Bank & Trust Co. | Brantley | 66,816 | 44.8 | 51.8 | 4.06 | (12.10) | 6.44 | 4.04 | 0.35 | 4.60 |
| 16 | Peoples Exchange Bank | Monroeville | 63,814 | 76.4 | 18.9 | 14.67 | (1.78) | 6.24 | 1.98 | 0.36 | 4.56 |
| 17 | Southern Bank Company | Gadsden | 99,011 | 92.8 | 20.6 | 22.75 | 0.25 | 7.06 | 2.35 | 1.00 | 4.56 |
| 18 | Peoples Bank of Alabama | Cullman | 728,927 | 89.4 | 6.7 | 2.26 | 4.71 | 5.44 | 2.28 | 0.42 | 4.50 |
| 19 | FNB Bank | Scottsboro | 526,197 | 79.5 | 15.1 | 36.75 | 40.76 | 5.74 | 2.62 | 0.53 | 4.50 |
| 20 | Community Neighbor Bank | Camden | 109,962 | 66.2 | 20.0 | (2.06) | 0.40 | 6.52 | 2.04 | 0.30 | 4.49 |
| 21 | Cheaha Bank | Oxford | 202,965 | 63.0 | 38.8 | 2.78 | 1.19 | 6.92 | 2.55 | 0.54 | 4.49 |
| 22 | Bank of Evergreen | Evergreen | 61,679 | 70.6 | 24.8 | 2.27 | 0.22 | 6.15 | 2.52 | 0.59 | 4.45 |
| 23 | Premier Bank of the South | Cullman | 182,120 | 76.3 | 14.4 | 9.29 | 3.93 | 6.20 | 1.38 | 0.45 | 4.41 |
| 24 | Alamerica Bank | Birmingham | 34,916 | 122.7 | 1.9 | (2.93) | (17.94) | 5.74 | 1.60 | 1.37 | 4.41 |
| 25 | Friend Bank | Slocomb | 125,604 | 74.0 | 15.0 | 5.49 | (2.57) | 5.73 | 2.04 | 0.28 | 4.39 |
| 26 | Central State Bank | Calera | 280,564 | 81.2 | 16.4 | 19.03 | 9.07 | 5.99 | 1.82 | 0.50 | 4.37 |
| 27 | Community Spirit Bank | Red Bay | 143,193 | 76.7 | 16.7 | 2.18 | (1.47) | 5.87 | 2.27 | 0.51 | 4.34 |
| 28 | FirstState Bank | Lineville | 215,966 | 67.9 | 34.1 | 2.83 | 4.28 | 6.28 | 3.11 | 0.68 | 4.31 |
| 29 | Southern States Bank | Anniston | 735,492 | 96.7 | 7.0 | 18.74 | 17.60 | 5.34 | 2.34 | 0.68 | 4.26 |
| 30 | First Comm. Bank of Central AL | Wetumpka | 358,628 | 71.5 | 27.7 | 5.54 | 0.84 | 5.52 | 2.64 | 0.38 | 4.24 |
| 31 | Vantage Bank of Alabama | Albertville | 121,608 | 76.7 | 17.1 | 10.43 | 5.84 | 5.73 | 3.02 | 0.41 | 4.24 |
| 32 | First Citizens Bank | Luverne | 238,709 | 71.0 | 32.0 | 15.12 | (0.12) | 6.43 | 2.49 | 0.49 | 4.23 |
| 33 | Farmers & Merchants Bank | Piedmont | 209,413 | 60.5 | 33.3 | 4.06 | 3.21 | 5.89 | 2.43 | 0.28 | 4.21 |
| 34 | Bank of Vernon | Vernon | 145,814 | 92.5 | 14.7 | 7.55 | 1.82 | 5.56 | 1.97 | 0.59 | 4.20 |
| 35 | Robertson Banking Company | Demopolis | 299,972 | 90.4 | 9.9 | 10.44 | 7.13 | 5.06 | 2.12 | 0.49 | 4.20 |
| 36 | First State Bank, DeKalb County | Fort Payne | 183,174 | 56.1 | 24.3 | 4.06 | 1.88 | 6.78 | 1.58 | 0.41 | 4.19 |
| 37 | Merchants Bank | Jackson | 217,339 | 75.1 | 21.3 | 7.46 | 2.20 | 5.43 | 2.06 | 0.51 | 4.09 |
| 38 | First Bank of Alabama | Talladega | 533,022 | 70.2 | 30.8 | 54.47 | 32.46 | 5.69 | 2.95 | 0.48 | 4.08 |
| 39 | SouthPoint Bank | Birmingham | 321,890 | 98.8 | 11.7 | 12.85 | 2.79 | 5.11 | 2.98 | 0.75 | 4.06 |
| 40 | River Bank & Trust | Prattville | 821,237 | 83.2 | 17.9 | 13.35 | (0.18) | 5.33 | 2.02 | 0.35 | 4.05 |
| 41 | NobleBank & Trust | Anniston | 236,451 | 66.5 | 26.5 | 7.58 | 3.72 | 5.52 | 2.36 | 0.36 | 4.04 |
| 42 | Small Town Bank | Wedowee | 219,918 | 57.1 | 36.1 | 5.07 | 3.65 | 5.46 | 3.42 | 0.38 | 4.03 |
| 43 | Trinity Bank | Dothan | 148,464 | 91.3 | 8.5 | 4.38 | 2.66 | 5.38 | 1.96 | 0.79 | 4.03 |
| 44 | First Cahawba Bank | Selma | 105,542 | 81.6 | 12.7 | 17.45 | 1.44 | 5.43 | 1.90 | 0.29 | 3.98 |
| 45 | Citizens' Bank, Inc. | Robertsdale | 109,489 | 71.3 | 20.7 | (2.57) | (1.36) | 5.27 | 2.02 | 0.24 | 3.97 |
| 46 | Citizens Bank of Winfield | Winfield | 230,109 | 36.4 | 69.4 | 8.14 | (0.32) | 7.43 | 4.08 | 1.09 | 3.95 |
| 47 | Cullman Savings Bank (MHC) | Cullman | 288,673 | 117.0 | 8.0 | 1.38 | 4.91 | 5.31 | 2.61 | 1.01 | 3.95 |
| 48 | PrimeSouth Bank | Tallassee | 236,215 | 88.6 | 11.4 | 22.21 | 6.16 | 5.65 | 1.94 | 0.86 | 3.94 |
| 49 | Citizens Bank | Enterprise | 133,927 | 81.7 | 13.7 | 19.00 | 3.28 | 5.16 | 2.26 | 0.39 | 3.94 |
| 50 | PeoplesTrust Bank | Hamilton | 97,272 | 75.9 | 22.4 | 8.73 | 3.46 | 5.21 | 2.43 | 0.48 | 3.92 |
| 51 | AmeriFirst Bank | Union Springs | 185,185 | 84.8 | 15.1 | 6.98 | 8.89 | 5.01 | 2.22 | 0.47 | 3.90 |
| 52 | Metro Bank | Pell City | 727,541 | 62.1 | 30.6 | 3.91 | 3.42 | 5.82 | 3.05 | 0.54 | 3.88 |
| 53 | Citizens Bank & Trust | Guntersville | 453,047 | 74.5 | 18.9 | 5.15 | 10.13 | 5.20 | 2.57 | 0.59 | 3.88 |
| 54 | First Southern Bank | Florence | 219,406 | 82.2 | 13.6 | 1.12 | 4.01 | 5.05 | 2.11 | 0.59 | 3.85 |
| 55 | Bank of Walker County | Jasper | 66,369 | 75.1 | 22.6 | 2.56 | 5.86 | 5.38 | 1.73 | 0.38 | 3.85 |
| 56 | First Bank | Wadley | 87,904 | 36.2 | 43.2 | 4.41 | 14.23 | 5.94 | 3.23 | 0.39 | 3.83 |
| 57 | Progress Bank and Trust | Huntsville | 1,081,981 | 97.6 | 5.6 | 51.60 | 38.61 | 4.84 | 2.24 | 0.74 | 3.81 |
| 58 | First State Bank of the South | Sulligent | 104,052 | 43.6 | 42.4 | 15.46 | 5.40 | 6.29 | 2.79 | 0.38 | 3.80 |
| 59 | Bank of Brewton | Brewton | 55,455 | 50.7 | 43.0 | 14.04 | (1.89) | 6.19 | 1.98 | 0.09 | 3.80 |
| 60 | First Southern State Bank | Stevenson | 382,567 | 59.5 | 34.2 | 4.90 | (0.66) | 5.87 | 2.42 | 0.64 | 3.78 |
| 61 | First National Bank | Hamilton | 294,861 | 45.2 | 47.2 | (10.99) | (0.64) | 6.07 | 2.34 | 0.23 | 3.78 |
| 62 | First Jackson Bank | Stevenson | 246,358 | 78.3 | 24.1 | 11.57 | 4.03 | 5.63 | 2.60 | 1.05 | 3.77 |
| 63 | First Exchange Bank of Alabama | Louisville | 134,218 | 76.5 | 19.4 | 1.35 | (3.79) | 5.19 | 2.59 | 0.79 | 3.77 |
| 64 | Commonwealth National Bank | Mobile | 48,315 | 47.5 | 35.3 | (7.71) | (8.00) | 5.73 | 2.11 | 0.08 | 3.77 |
| 65 | ServisFirst Bank | Birmingham | 7,011,049 | 99.1 | 8.0 | 15.01 | 11.52 | 4.68 | 2.37 | 0.60 | 3.77 |
| 66 | Oakworth Capital Bank | Birmingham | 539,847 | 97.2 | 8.2 | 20.35 | 3.80 | 4.56 | 2.80 | 0.34 | 3.76 |
| 67 | First Bank of Linden | Linden | 78,585 | 49.8 | 46.6 | (2.00) | 1.66 | 5.87 | 2.92 | 0.55 | 3.75 |
| 68 | Merchants Bank of Alabama | Cullman | 288,850 | 63.9 | 24.7 | 4.23 | 4.49 | 5.27 | 2.00 | 0.38 | 3.70 |

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 | HNB First Bank | Headland | 130,824 | 81.1 | 12.3 | 14.00 | 7.04 | 5.10 | 1.64 | 0.50 | 3.70 |
| 70 | Samson Banking Company, Inc. | Samson | 79,139 | 50.4 | 40.2 | 1.83 | 0.64 | 5.99 | 1.60 | 0.25 | 3.70 |
| 71 | Peoples Bank of Greensboro | Greensboro | 90,399 | 57.8 | 40.8 | 7.14 | (6.27) | 6.30 | 2.17 | 0.65 | 3.66 |
| 72 | Farmers and Merchants Bank | LaFayette | 154,683 | 42.2 | 48.5 | 10.08 | 6.94 | 6.21 | 2.72 | 0.45 | 3.66 |
| 73 | United Bank | Atmore | 609,042 | 65.7 | 25.3 | 12.97 | 6.49 | 5.14 | 1.98 | 0.30 | 3.66 |
| 74 | First National Bank of Hartford | Hartford | 118,537 | 65.5 | 34.0 | 2.61 | (4.19) | 5.61 | 2.54 | 0.53 | 3.65 |
| 75 | First National Bank, Brundidge | Brundidge | 90,948 | 70.8 | 19.6 | (5.56) | (0.72) | 5.45 | 1.89 | 0.54 | 3.65 |
| 76 | BankSouth | Dothan | 166,288 | 106.2 | 14.4 | 4.94 | (3.54) | 4.43 | 1.65 | 0.43 | 3.64 |
| 77 | SouthFirst Bank | Sylacauga | 88,014 | 68.2 | 15.7 | (11.99) | (2.28) | 5.33 | 1.99 | 0.52 | 3.64 |
| 78 | Pinnacle Bank | Jasper | 230,050 | 51.5 | 41.9 | 12.14 | (0.05) | 5.08 | 2.95 | 0.21 | 3.63 |
| 79 | Marion Bank & Trust Company | Marion | 265,897 | 77.2 | 27.6 | 2.14 | 1.37 | 5.54 | 2.23 | 0.92 | 3.62 |
| 80 | First Metro Bank | Muscle Shoals | 620,937 | 69.3 | 28.7 | 4.97 | 6.47 | 5.20 | 2.04 | 0.46 | 3.61 |
| 81 | FNB of Central Alabama | Tuscaloosa | 271,898 | 74.6 | 21.6 | 5.83 | (2.04) | 4.65 | 2.37 | 0.32 | 3.60 |
| 82 | Troy Bank & Trust Company | Troy | 893,691 | 70.6 | 31.0 | 13.01 | 0.84 | 5.36 | 2.68 | 0.80 | 3.56 |
| 83 | Bryant Bank | Tuscaloosa | 1,558,183 | 72.5 | 23.9 | 7.99 | 5.72 | 4.99 | 2.26 | 0.35 | 3.55 |
| 84 | MidSouth Bank | Dothan | 413,338 | 70.3 | 15.6 | 3.30 | 0.34 | 4.92 | 1.17 | 0.31 | 3.54 |
| 85 | Community Bank & Trust | Union Springs | 48,569 | 36.3 | 46.3 | (1.24) | (4.06) | 6.98 | 1.96 | 0.35 | 3.53 |
| 86 | Millennial Bank | Leeds | 68,154 | 47.1 | 16.7 | (25.37) | 11.51 | 5.90 | 1.72 | 0.59 | 3.52 |
| 87 | First National Bank and Trust | Atmore | 141,311 | 63.4 | 31.4 | 7.47 | 2.02 | 4.94 | 2.41 | 0.35 | 3.50 |
| 88 | Exchange Bank of Alabama | Altoona | 283,725 | 73.8 | 28.0 | 5.22 | (1.89) | 4.99 | 2.13 | 0.48 | 3.50 |
| 89 | Commercial Bank of Ozark | Ozark | 90,131 | 52.1 | 35.2 | 12.76 | 2.44 | 5.34 | 2.16 | 0.17 | 3.47 |
| 90 | First Community Bank, Cullman | Cullman | 97,072 | 82.0 | 6.9 | 33.82 | 24.01 | 4.58 | 2.23 | 0.45 | 3.47 |
| 91 | Traders & Farmers Bank | Haleyville | 366,304 | 57.2 | 44.0 | 2.25 | (2.93) | 5.65 | 2.76 | 0.76 | 3.43 |
| 92 | West Alabama Bank & Trust | Reform | 593,817 | 74.9 | 29.9 | 1.77 | 0.95 | 5.26 | 2.36 | 0.89 | 3.43 |
| 93 | First Bank of Boaz | Boaz | 224,578 | 33.5 | 64.5 | 7.34 | 12.54 | 5.85 | 3.48 | 0.68 | 3.43 |
| 94 | Peoples Independent Bank | Boaz | 318,644 | 42.4 | 39.2 | 23.94 | 51.15 | 5.35 | 3.16 | 0.65 | 3.39 |
| 95 | Regions Bank | Birmingham | 121,865,241 | 81.5 | 20.2 | (0.13) | (2.09) | 4.13 | 2.41 | 0.31 | 3.37 |
| 96 | First Federal Bank, A FSB | Tuscaloosa | 112,285 | 106.8 | 0.8 | 19.20 | (4.73) | 4.78 | 2.98 | 0.98 | 3.36 |
| 97 | CB&S Bank, Inc. | Russellville | 1,636,353 | 57.6 | 41.8 | 14.56 | 2.27 | 4.91 | 2.97 | 0.51 | 3.35 |
| 98 | Phenix-Girard Bank | Phenix City | 166,838 | 54.3 | 41.8 | 7.62 | (0.48) | 5.36 | 2.34 | 0.48 | 3.31 |
| 99 | Escambia County Bank | Flomaton | 72,583 | 41.4 | 58.0 | 14.95 | (2.25) | 6.20 | 2.23 | 0.35 | 3.23 |
| 100 | AuburnBank | Auburn | 831,356 | 60.2 | 31.2 | 3.05 | (1.86) | 4.73 | 2.46 | 0.46 | 3.21 |
| 101 | Southern Independent Bank | Opp | 223,675 | 69.7 | 31.3 | 5.56 | 0.14 | 5.14 | 2.47 | 0.82 | 3.21 |
| 102 | Bank of York | York | 94,673 | 49.4 | 50.9 | (2.68) | (2.52) | 5.45 | 2.58 | 0.59 | 3.19 |
| 103 | Citizens Bank | Greensboro | 95,852 | 54.1 | 46.8 | 2.31 | (4.50) | 5.17 | 2.69 | 0.63 | 3.19 |
| 104 | Security Federal Savings Bank | Jasper | 38,611 | 51.4 | 23.4 | 1.36 | 1.91 | 5.72 | 3.85 | 0.73 | 3.16 |
| 105 | Compass Bank | Birmingham | 86,612,374 | 88.7 | 15.2 | 4.19 | 3.43 | 4.17 | 1.92 | 0.59 | 3.12 |
| 106 | First Financial Bank | Bessemer | 160,429 | 46.3 | 33.3 | (4.50) | 4.16 | 5.20 | 2.34 | 0.52 | 3.07 |
| 107 | Union State Bank | Pell City | 217,758 | 38.9 | 29.8 | (1.45) | (3.88) | 5.25 | 2.11 | 0.23 | 3.05 |
| 108 | First Fidelity Bank | Fort Payne | 94,330 | 53.8 | 31.0 | 12.42 | 1.44 | 4.57 | 2.49 | 0.39 | 3.03 |
| 109 | Valley State Bank | Russellville | 124,214 | 51.1 | 44.1 | 5.82 | (2.72) | 5.17 | 2.06 | 0.52 | 2.95 |
| 110 | SunSouth Bank | Dothan | 129,968 | 74.1 | 34.0 | (14.53) | (15.53) | 4.47 | 2.30 | 0.90 | 2.88 |
| 111 | First National Bank of Dozier | Dozier | 34,529 | 24.2 | 60.9 | 5.22 | 0.09 | 5.49 | 2.60 | 0.33 | 2.86 |
| 112 | Citizens Bank of Fayette | Fayette | 188,725 | 31.0 | 65.9 | (6.09) | (0.59) | 5.49 | 2.56 | 0.56 | 2.84 |
| 113 | First Progressive Bank | Brewton | 31,435 | 35.0 | 58.2 | (4.75) | (1.40) | 4.92 | 2.09 | 0.11 | 2.77 |
| 114 | State Bank & Trust | Winfield | 231,362 | 35.9 | 62.8 | 0.61 | 0.52 | 7.03 | 2.55 | 1.39 | 2.75 |
| 115 | Peoples Southern Bank | Clanton | 191,522 | 35.3 | 53.4 | 8.55 | 9.45 | 5.13 | 1.93 | 0.22 | 2.75 |
| 116 | Bank of Moundville | Moundville | 92,675 | 27.3 | 66.7 | (3.64) | 1.66 | 5.45 | 2.20 | 0.55 | 2.56 |
| 117 | Farmers & Merchants Bank | Waterloo | 83,811 | 11.6 | 80.4 | 12.52 | 7.04 | 7.07 | 2.81 | 0.90 | 2.40 |
| 118 | Citizens State Bank | Vernon | 73,706 | 42.7 | 56.1 | 1.92 | (5.15) | 4.73 | 2.28 | 0.99 | 2.30 |
| | MEDIAN | | 184,180 | 70.3 | 25.9 | 5.22 | 1.66 | 5.49 | 2.35 | 0.50 | 3.79 |
| | AVERAGE | | 2,115,294 | 67.7 | 28.3 | 7.26 | 3.12 | 5.70 | 2.41 | 0.53 | 3.87 |
| | HIGH | | 121,865,241 | 122.7 | 80.4 | 54.47 | 51.15 | 11.28 | 4.55 | 1.39 | 6.21 |
| | LOW | | 15,898 | 11.6 | 0.8 | (25.37) | (17.94) | 4.13 | 1.17 | 0.08 | 2.30 |

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 | (7) | 9,551 | 0.03 | 8.67 | (0.06) | 0.12 | 8.76 |
| 2 | Peoples Bank of Alabama | Cullman | 47 | 13,967 | 1.06 | 0.10 | (0.10) | 0.89 | 1.96 |
| 3 | First Financial Bank | Bessemer | 1,114 | 3,115 | 1.10 | 0.00 | (0.04) | 0.78 | 1.84 |
| 4 | SouthPoint Bank | Birmingham | 3,285 | 5,208 | 0.11 | 1.41 | 0.01 | 0.21 | 1.74 |
| 5 | Regions Bank | Birmingham | 1,495,851 | 1,998,170 | 0.58 | 0.06 | 0.01 | 0.98 | 1.63 |
| 6 | Merchants & Farmers Bank | Eutaw | 663 | 950 | 0.64 | 0.00 | 0.00 | 0.93 | 1.57 |
| 7 | HomeTown Bank of Alabama | Oneonta | 5,691 | 4,972 | 0.97 | 0.00 | (0.07) | 0.53 | 1.43 |
| 8 | Community Bank & Trust | Union Springs | 77 | 685 | 0.86 | 0.00 | 0.00 | 0.54 | 1.41 |
| 9 | Union State Bank | Pell City | (142) | 2,933 | 0.67 | 0.00 | 0.10 | 0.57 | 1.33 |
| 10 | Oakworth Capital Bank | Birmingham | 5,817 | 6,642 | 0.06 | 0.00 | 0.00 | 1.21 | 1.27 |
| 11 | Phenix-Girard Bank | Phenix City | 1,888 | 2,126 | 0.49 | 0.00 | 0.12 | 0.62 | 1.23 |
| 12 | Traditions Bank | Cullman | 3,324 | 3,926 | 0.61 | 0.14 | 0.04 | 0.39 | 1.18 |
| 13 | First National Bank and Trust | Atmore | 1,088 | 1,631 | 0.41 | 0.00 | (0.00) | 0.76 | 1.17 |
| 14 | Bank Independent | Sheffield | 14,193 | 16,196 | 0.57 | 0.06 | (0.02) | 0.52 | 1.13 |
| 15 | Premier Bank of the South | Cullman | 1,969 | 1,921 | 0.58 | 0.00 | 0.00 | 0.51 | 1.10 |
| 16 | Commonwealth National Bank | Mobile | (88) | 564 | 0.73 | 0.00 | (0.02) | 0.37 | 1.09 |
| 17 | First National Bank of Hartford | Hartford | 1,019 | 1,289 | 0.23 | 0.00 | (0.03) | 0.84 | 1.05 |
| 18 | Citizens Bank | Enterprise | 936 | 1,349 | 0.16 | 0.00 | (0.03) | 0.90 | 1.03 |
| 19 | SouthFirst Bank | Sylacauga | 261 | 901 | 0.28 | 0.53 | (0.10) | 0.30 | 1.01 |
| 20 | Merchants Bank of Alabama | Cullman | 1,943 | 2,755 | 0.46 | 0.00 | 0.00 | 0.54 | 1.01 |
| 21 | HNB First Bank | Headland | 1,541 | 1,249 | 0.27 | 0.00 | 0.00 | 0.70 | 0.98 |
| 22 | United Bank | Atmore | 4,407 | 5,806 | 0.35 | 0.11 | (0.09) | 0.60 | 0.97 |
| 23 | CB&S Bank, Inc. | Russellville | 11,482 | 15,502 | 0.40 | 0.13 | 0.02 | 0.41 | 0.96 |
| 24 | West Alabama Bank & Trust | Reform | 5,896 | 5,724 | 0.47 | 0.06 | 0.00 | 0.42 | 0.96 |
| 25 | Community Neighbor Bank | Camden | 1,066 | 1,032 | 0.52 | 0.00 | (0.03) | 0.47 | 0.95 |
| 26 | NobleBank & Trust | Anniston | 1,851 | 2,111 | 0.44 | 0.20 | 0.00 | 0.30 | 0.94 |
| 27 | Alamerica Bank | Birmingham | 107 | 332 | 0.20 | 0.20 | 0.04 | 0.47 | 0.92 |
| 28 | First Bank | Wadley | 1,109 | 735 | 0.63 | 0.00 | 0.00 | 0.29 | 0.92 |
| 29 | Compass Bank | Birmingham | 512,439 | 757,595 | 0.26 | 0.02 | (0.00) | 0.61 | 0.89 |
| 30 | First State Bank of the South | Sulligent | 580 | 902 | 0.75 | 0.00 | 0.00 | 0.14 | 0.89 |
| 31 | Bank of Walker County | Jasper | 282 | 558 | 0.56 | 0.00 | 0.00 | 0.32 | 0.89 |
| 32 | Peoples Independent Bank | Boaz | 2,954 | 2,733 | 0.51 | 0.00 | 0.00 | 0.36 | 0.87 |
| 33 | Peoples Southern Bank | Clanton | 2,009 | 1,559 | 0.46 | 0.00 | 0.00 | 0.41 | 0.87 |
| 34 | Community Spirit Bank | Red Bay | 1,264 | 1,228 | 0.38 | 0.00 | 0.00 | 0.48 | 0.86 |
| 35 | Friend Bank | Slocomb | 1,711 | 1,071 | 0.62 | 0.05 | (0.14) | 0.32 | 0.85 |
| 36 | First Comm. Bank of Central AL | Wetumpka | 7,135 | 2,980 | 0.37 | 0.00 | (0.04) | 0.51 | 0.84 |
| 37 | First National Bank | Hamilton | 4,595 | 2,412 | 0.36 | 0.00 | 0.00 | 0.47 | 0.83 |
| 38 | Vantage Bank of Alabama | Albertville | 1,375 | 968 | 0.43 | 0.00 | 0.01 | 0.38 | 0.81 |
| 39 | Robertson Banking Company | Demopolis | 4,226 | 2,268 | 0.43 | 0.00 | 0.00 | 0.37 | 0.81 |
| 40 | Central State Bank | Calera | 4,239 | 2,141 | 0.21 | 0.15 | (0.00) | 0.44 | 0.80 |
| 41 | Progress Bank and Trust | Huntsville | 7,847 | 7,629 | 0.05 | 0.27 | 0.00 | 0.48 | 0.80 |
| 42 | First Citizens Bank | Luverne | 2,342 | 1,902 | 0.37 | 0.00 | (0.02) | 0.45 | 0.80 |
| 43 | Bank of York | York | 882 | 758 | 0.36 | 0.00 | 0.00 | 0.43 | 0.79 |
| 44 | FNB Bank | Scottsboro | 5,216 | 3,846 | 0.43 | 0.00 | (0.01) | 0.36 | 0.79 |
| 45 | River Bank & Trust | Prattville | 8,583 | 6,335 | 0.18 | 0.23 | 0.01 | 0.36 | 0.78 |
| 46 | Pinnacle Bank | Jasper | 2,464 | 1,660 | 0.37 | 0.00 | 0.00 | 0.38 | 0.74 |
| 47 | Exchange Bank of Alabama | Altoona | 3,140 | 2,088 | 0.34 | 0.00 | 0.04 | 0.36 | 0.74 |
| 48 | National Bank of Commerce | Birmingham | 25,537 | 19,519 | 0.06 | 0.39 | 0.01 | 0.28 | 0.74 |
| 49 | North Alabama Bank | Hazel Green | 386 | 680 | 0.28 | 0.00 | 0.26 | 0.18 | 0.73 |
| 50 | Liberty Bank | Geraldine | 1,157 | 1,005 | 0.48 | 0.00 | 0.00 | 0.25 | 0.73 |
| 51 | PeoplesTrust Bank | Hamilton | 977 | 687 | 0.45 | 0.00 | (0.01) | 0.28 | 0.73 |
| 52 | First Southern Bank | Florence | 618 | 1,558 | 0.31 | 0.05 | 0.01 | 0.34 | 0.71 |
| 53 | First State Bank, DeKalb County | Fort Payne | 1,196 | 1,277 | 0.40 | 0.00 | 0.00 | 0.32 | 0.71 |
| 54 | Samson Banking Company, Inc. | Samson | 905 | 540 | 0.46 | 0.00 | 0.00 | 0.24 | 0.70 |
| 55 | Town-Country National Bank | Camden | 2,001 | 753 | 0.51 | 0.00 | (0.01) | 0.20 | 0.70 |
| 56 | Merchants Bank | Jackson | 1,898 | 1,475 | 0.50 | 0.00 | (0.05) | 0.24 | 0.69 |
| 57 | Farmers & Merchants Bank | Piedmont | 1,369 | 1,412 | 0.37 | 0.00 | (0.05) | 0.36 | 0.69 |
| 58 | Peoples Exchange Bank | Monroeville | 332 | 417 | 0.36 | 0.00 | (0.00) | 0.30 | 0.66 |
| 59 | First National Bank, Brundidge | Brundidge | 261 | 596 | 0.40 | 0.00 | (0.02) | 0.27 | 0.65 |
| 60 | Security Federal Savings Bank | Jasper | 145 | 256 | 0.57 | 0.00 | 0.00 | 0.07 | 0.64 |
| 61 | First US Bank | Birmingham | 380 | 3,952 | 0.30 | 0.00 | (0.04) | 0.37 | 0.64 |
| 62 | Sweet Water State Bank | Sweet Water | 893 | 610 | 0.57 | 0.00 | 0.02 | 0.05 | 0.64 |
| 63 | Small Town Bank | Wedowee | 3,668 | 1,338 | 0.23 | 0.00 | 0.00 | 0.40 | 0.63 |
| 64 | Citizens Bank & Trust | Guntersville | 3,917 | 2,779 | 0.32 | 0.00 | (0.05) | 0.36 | 0.63 |
| 65 | Bank of Vernon | Vernon | 1,357 | 884 | 0.31 | 0.00 | (0.04) | 0.34 | 0.61 |
| 66 | FirstState Bank | Lineville | 2,096 | 1,275 | 0.24 | 0.00 | (0.02) | 0.39 | 0.61 |
| 67 | First Community Bank, Cullman | Cullman | 379 | 505 | 0.12 | 0.00 | 0.00 | 0.49 | 0.60 |
| 68 | Metro Bank | Pell City | 8,589 | 4,208 | 0.22 | 0.07 | (0.02) | 0.31 | 0.59 |

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 | First Southern State Bank | Stevenson | 4,369 | 2,209 | 0.49 | 0.00 | 0.00 | 0.09 | 0.58 |
| 70 | Southern States Bank | Anniston | 6,387 | 3,977 | 0.15 | 0.00 | 0.00 | 0.42 | 0.58 |
| 71 | Troy Bank & Trust Company | Troy | 9,975 | 5,075 | 0.33 | 0.01 | (0.08) | 0.31 | 0.57 |
| 72 | Escambia County Bank | Flomaton | 230 | 417 | 0.28 | 0.00 | 0.00 | 0.28 | 0.57 |
| 73 | Brantley Bank & Trust Co. | Brantley | 600 | 407 | 0.34 | 0.00 | (0.01) | 0.24 | 0.56 |
| 74 | FNB of Central Alabama | Tuscaloosa | 2,036 | 1,531 | 0.35 | 0.10 | (0.02) | 0.14 | 0.56 |
| 75 | Commercial Bank of Ozark | Ozark | 381 | 477 | 0.41 | 0.00 | (0.20) | 0.33 | 0.54 |
| 76 | First Metro Bank | Muscle Shoals | 8,039 | 3,215 | 0.29 | 0.00 | (0.01) | 0.26 | 0.54 |
| 77 | Cheaha Bank | Oxford | 3,091 | 1,026 | 0.21 | 0.00 | (0.00) | 0.30 | 0.51 |
| 78 | MidSouth Bank | Dothan | 4,250 | 2,073 | 0.15 | 0.10 | 0.07 | 0.18 | 0.50 |
| 79 | Bank of Evergreen | Evergreen | 471 | 309 | 0.44 | 0.00 | 0.00 | 0.06 | 0.50 |
| 80 | First Cahawba Bank | Selma | 306 | 485 | 0.17 | 0.00 | 0.05 | 0.26 | 0.47 |
| 81 | Peoples Bank of Red Level | Red Level | 168 | 77 | 0.38 | 0.00 | 0.06 | 0.03 | 0.47 |
| 82 | Cullman Savings Bank (MHC) | Cullman | 2,947 | 1,312 | 0.16 | 0.14 | 0.03 | 0.14 | 0.46 |
| 83 | First Bank of Alabama | Talladega | 7,092 | 2,150 | 0.20 | 0.00 | 0.01 | 0.24 | 0.46 |
| 84 | Bank of Brewton | Brewton | 366 | 242 | 0.19 | 0.00 | 0.00 | 0.26 | 0.45 |
| 85 | EvaBank | Cullman | 10,050 | 1,651 | 0.09 | 0.00 | 0.15 | 0.21 | 0.45 |
| 86 | CCB Community Bank | Andalusia | 8,098 | 2,104 | 0.20 | 0.00 | (0.04) | 0.28 | 0.44 |
| 87 | Farmers and Merchants Bank | LaFayette | 1,426 | 622 | 0.23 | 0.00 | (0.06) | 0.24 | 0.42 |
| 88 | Citizens' Bank, Inc. | Robertsdale | 729 | 441 | 0.16 | 0.00 | (0.09) | 0.34 | 0.40 |
| 89 | AuburnBank | Auburn | 8,319 | 3,297 | 0.09 | 0.06 | 0.00 | 0.24 | 0.40 |
| 90 | Traders & Farmers Bank | Haleyville | 2,695 | 1,448 | 0.24 | 0.00 | (0.12) | 0.27 | 0.39 |
| 91 | First National Bank of Dozier | Dozier | 162 | 134 | 0.20 | 0.00 | 0.00 | 0.18 | 0.38 |
| 92 | Peoples Bank of Greensboro | Greensboro | 1,212 | 353 | 0.22 | 0.00 | 0.00 | 0.16 | 0.38 |
| 93 | First Bank of Linden | Linden | 684 | 285 | 0.25 | 0.00 | 0.00 | 0.11 | 0.36 |
| 94 | Southern Independent Bank | Opp | 1,476 | 765 | 0.03 | 0.00 | (0.15) | 0.46 | 0.35 |
| 95 | Citizens State Bank | Vernon | 786 | 253 | 0.20 | 0.00 | 0.06 | 0.08 | 0.34 |
| 96 | AmeriFirst Bank | Union Springs | 1,603 | 606 | 0.20 | 0.00 | 0.02 | 0.12 | 0.34 |
| 97 | Bank of Moundville | Moundville | 218 | 312 | 0.21 | 0.00 | 0.00 | 0.13 | 0.34 |
| 98 | Citizens Bank of Winfield | Winfield | 4,014 | 723 | 0.20 | 0.01 | (0.00) | 0.13 | 0.33 |
| 99 | PrimeSouth Bank | Tallassee | 1,980 | 716 | 0.29 | 0.00 | (0.18) | 0.21 | 0.32 |
| 100 | Millennial Bank | Leeds | (882) | 182 | 0.17 | (0.07) | 0.13 | 0.08 | 0.32 |
| 101 | ServisFirst Bank | Birmingham | 105,585 | 19,347 | 0.09 | 0.05 | (0.00) | 0.15 | 0.29 |
| 102 | Citizens Bank of Valley Head | Valley Head | 41 | 77 | 0.16 | 0.00 | (0.12) | 0.24 | 0.28 |
| 103 | Trinity Bank | Dothan | 1,406 | 404 | 0.07 | 0.00 | 0.03 | 0.18 | 0.27 |
| 104 | Bryant Bank | Tuscaloosa | 20,338 | 4,114 | 0.18 | 0.10 | (0.01) | (0.01) | 0.27 |
| 105 | First Jackson Bank | Stevenson | 2,975 | 649 | 0.27 | 0.00 | (0.01) | 0.01 | 0.27 |
| 106 | Farmers & Merchants Bank | Waterloo | 794 | 215 | 0.21 | 0.00 | 0.00 | 0.05 | 0.26 |
| 107 | First Bank of Boaz | Boaz | 4,265 | 559 | 0.12 | 0.00 | 0.00 | 0.14 | 0.26 |
| 108 | Marion Bank & Trust Company | Marion | 1,618 | 584 | 0.12 | 0.00 | 0.02 | 0.08 | 0.22 |
| 109 | First Fidelity Bank | Fort Payne | 431 | 191 | 0.14 | 0.00 | 0.00 | 0.06 | 0.20 |
| 110 | State Bank & Trust | Winfield | 1,433 | 445 | 0.21 | 0.00 | (0.13) | 0.11 | 0.19 |
| 111 | Valley State Bank | Russellville | 774 | 220 | 0.16 | 0.00 | 0.00 | 0.02 | 0.18 |
| 112 | First Exchange Bank of Alabama | Louisville | 357 | 221 | 0.19 | 0.00 | (0.25) | 0.23 | 0.17 |
| 113 | Southern Bank Company | Gadsden | (1,065) | 148 | 0.10 | 0.00 | 0.00 | 0.06 | 0.15 |
| 114 | Citizens Bank | Greensboro | 1,187 | 139 | 0.14 | 0.00 | (0.04) | 0.04 | 0.14 |
| 115 | BankSouth | Dothan | 2,245 | 109 | 0.06 | 0.00 | (0.01) | 0.01 | 0.06 |
| 116 | First Progressive Bank | Brewton | 119 | 18 | 0.05 | 0.00 | 0.00 | 0.00 | 0.06 |
| 117 | SunSouth Bank | Dothan | 254 | 78 | 0.05 | 0.00 | (0.08) | 0.08 | 0.06 |
| 118 | Citizens Bank of Fayette | Fayette | 1,701 | (426) | 0.10 | 0.00 | (0.48) | 0.16 | (0.23) |
| | | MEDIAN | 1,455 | 1,150 | 0.29 | 0.00 | 0.00 | 0.30 | 0.65 |
| | | AVERAGE | 20,640 | 25,624 | 0.33 | 0.11 | (0.02) | 0.32 | 0.75 |
| | | HIGH | 1,495,851 | 1,998,170 | 1.10 | 8.67 | 0.26 | 1.21 | 8.76 |
| | | LOW | (1,065) | (426) | 0.03 | (0.07) | (0.48) | (0.01) | (0.23) |

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 | 7,011,049 | 16,007 | 33.5 | 0.74 | 0.12 | 0.46 | 1.31 |
| 2 | Citizens State Bank | Vernon | 73,706 | 4,914 | 52.7 | 0.61 | 0.34 | 0.40 | 1.34 |
| 3 | First Bank of Boaz | Boaz | 224,578 | 8,638 | 41.4 | 0.77 | 0.17 | 0.52 | 1.46 |
| 4 | Citizens Bank | Greensboro | 95,852 | 7,988 | 46.4 | 0.84 | 0.16 | 0.51 | 1.51 |
| 5 | Farmers & Merchants Bank | Waterloo | 83,811 | 9,312 | 51.7 | 1.16 | 0.13 | 0.31 | 1.59 |
| 6 | Citizens Bank of Winfield | Winfield | 230,109 | 6,973 | 37.8 | 0.91 | 0.22 | 0.51 | 1.64 |
| 7 | Citizens Bank of Fayette | Fayette | 188,725 | 6,990 | 65.4 | 1.14 | 0.20 | 0.32 | 1.65 |
| 8 | First Metro Bank | Muscle Shoals | 620,937 | 5,262 | 48.6 | 1.23 | 0.25 | 0.49 | 1.97 |
| 9 | State Bank & Trust | Winfield | 231,362 | 3,732 | 70.4 | 1.17 | 0.23 | 0.60 | 2.00 |
| 10 | AuburnBank | Auburn | 831,356 | 5,398 | 58.2 | 1.24 | 0.18 | 0.61 | 2.03 |
| 11 | First Jackson Bank | Stevenson | 246,358 | 5,356 | 52.3 | 1.06 | 0.32 | 0.68 | 2.07 |
| 12 | Southern Independent Bank | Opp | 223,675 | 6,778 | 60.7 | 1.02 | 0.15 | 0.92 | 2.09 |
| 13 | Valley State Bank | Russellville | 124,214 | 4,969 | 68.5 | 1.16 | 0.24 | 0.74 | 2.15 |
| 14 | First Bank of Alabama | Talladega | 533,022 | 6,663 | 48.9 | 1.05 | 0.25 | 0.85 | 2.16 |
| 15 | First Progressive Bank | Brewton | 31,435 | 3,493 | 84.1 | 0.94 | 0.31 | 0.95 | 2.20 |
| 16 | BankSouth | Dothan | 166,288 | 7,230 | 60.2 | 1.61 | 0.22 | 0.38 | 2.22 |
| 17 | PrimeSouth Bank | Tallassee | 236,215 | 6,216 | 56.3 | 1.31 | 0.25 | 0.69 | 2.25 |
| 18 | Bank of Moundville | Moundville | 92,675 | 5,792 | 81.7 | 0.97 | 0.32 | 0.97 | 2.26 |
| 19 | First Southern State Bank | Stevenson | 382,567 | 4,204 | 54.5 | 1.21 | 0.31 | 0.75 | 2.27 |
| 20 | Bryant Bank | Tuscaloosa | 1,558,183 | 7,083 | 61.7 | 1.23 | 0.37 | 0.67 | 2.27 |
| 21 | Metro Bank | Pell City | 727,541 | 4,280 | 52.4 | 1.53 | 0.19 | 0.57 | 2.29 |
| 22 | Peoples Southern Bank | Clanton | 191,522 | 4,454 | 64.4 | 1.34 | 0.17 | 0.82 | 2.34 |
| 23 | First Fidelity Bank | Fort Payne | 94,330 | 3,930 | 76.5 | 1.21 | 0.37 | 0.79 | 2.37 |
| 24 | Compass Bank | Birmingham | 86,612,374 | 8,501 | 64.7 | 1.22 | 0.27 | 0.97 | 2.45 |
| 25 | First Comm. Bank of Central AL | Wetumpka | 358,628 | 4,719 | 51.1 | 1.39 | 0.27 | 0.80 | 2.46 |
| 26 | Troy Bank & Trust Company | Troy | 893,691 | 6,669 | 62.6 | 1.41 | 0.21 | 0.84 | 2.47 |
| 27 | Cullman Savings Bank (MHC) | Cullman | 288,673 | 5,891 | 59.6 | 1.62 | 0.26 | 0.61 | 2.49 |
| 28 | First National Bank of Dozier | Dozier | 34,529 | 5,755 | 81.4 | 1.42 | 0.29 | 0.79 | 2.50 |
| 29 | SunSouth Bank | Dothan | 129,968 | 4,482 | 90.0 | 1.31 | 0.26 | 0.93 | 2.50 |
| 30 | Marion Bank & Trust Company | Marion | 265,897 | 5,909 | 66.4 | 1.16 | 0.16 | 1.18 | 2.50 |
| 31 | MidSouth Bank | Dothan | 413,338 | 4,013 | 68.2 | 1.52 | 0.36 | 0.64 | 2.51 |
| 32 | Trinity Bank | Dothan | 148,464 | 4,640 | 60.0 | 1.41 | 0.55 | 0.58 | 2.53 |
| 33 | First National Bank | Hamilton | 294,861 | 3,137 | 57.3 | 1.55 | 0.32 | 0.66 | 2.53 |
| 34 | Farmers and Merchants Bank | LaFayette | 154,683 | 4,550 | 61.6 | 1.30 | 0.27 | 0.98 | 2.55 |
| 35 | West Alabama Bank & Trust | Reform | 593,817 | 3,831 | 60.3 | 1.34 | 0.23 | 0.97 | 2.55 |
| 36 | Peoples Bank of Greensboro | Greensboro | 90,399 | 5,022 | 67.7 | 1.33 | 0.38 | 0.86 | 2.57 |
| 37 | Traders & Farmers Bank | Haleyville | 366,304 | 3,522 | 68.6 | 1.63 | 0.27 | 0.72 | 2.62 |
| 38 | EvaBank | Cullman | 375,600 | 4,471 | 38.8 | 1.65 | 0.28 | 0.71 | 2.63 |
| 39 | Small Town Bank | Wedowee | 219,918 | 4,582 | 58.5 | 1.60 | 0.39 | 0.66 | 2.64 |
| 40 | Exchange Bank of Alabama | Altoona | 283,725 | 3,834 | 64.1 | 1.62 | 0.44 | 0.60 | 2.66 |
| 41 | Samson Banking Company, Inc. | Samson | 79,139 | 3,441 | 66.5 | 1.29 | 0.30 | 1.07 | 2.66 |
| 42 | Brantley Bank & Trust Co. | Brantley | 66,816 | 3,712 | 65.2 | 1.58 | 0.21 | 0.88 | 2.66 |
| 43 | River Bank & Trust | Prattville | 821,237 | 5,587 | 57.7 | 1.57 | 0.29 | 0.82 | 2.68 |
| 44 | Pinnacle Bank | Jasper | 230,050 | 4,260 | 64.3 | 1.52 | 0.42 | 0.76 | 2.70 |
| 45 | Cheaha Bank | Oxford | 202,965 | 4,510 | 55.0 | 1.56 | 0.26 | 0.91 | 2.72 |
| 46 | First Bank of Linden | Linden | 78,585 | 5,239 | 70.3 | 1.59 | 0.11 | 1.03 | 2.73 |
| 47 | First Bank | Wadley | 87,904 | 3,516 | 57.6 | 1.60 | 0.25 | 0.88 | 2.73 |
| 48 | Southern States Bank | Anniston | 735,492 | 6,396 | 59.9 | 1.68 | 0.34 | 0.71 | 2.74 |
| 49 | Bank of York | York | 94,673 | 4,116 | 73.1 | 1.48 | 0.20 | 1.09 | 2.77 |
| 50 | Progress Bank and Trust | Huntsville | 1,081,981 | 6,936 | 63.8 | 1.81 | 0.33 | 0.64 | 2.78 |
| 51 | Peoples Independent Bank | Boaz | 318,644 | 3,749 | 67.8 | 1.64 | 0.29 | 0.87 | 2.80 |
| 52 | Regions Bank | Birmingham | 121,865,241 | 5,913 | 59.9 | 1.49 | 0.50 | 0.81 | 2.80 |
| 53 | CCB Community Bank | Andalusia | 491,559 | 4,594 | 57.8 | 1.63 | 0.37 | 0.84 | 2.85 |
| 54 | Bank of Evergreen | Evergreen | 61,679 | 4,112 | 61.9 | 1.73 | 0.27 | 0.85 | 2.85 |
| 55 | PeoplesTrust Bank | Hamilton | 97,272 | 3,741 | 65.4 | 1.53 | 0.23 | 1.11 | 2.87 |
| 56 | First Community Bank, Cullman | Cullman | 97,072 | 5,109 | 81.6 | 1.48 | 0.30 | 1.10 | 2.88 |
| 57 | Robertson Banking Company | Demopolis | 299,972 | 4,000 | 61.6 | 1.79 | 0.40 | 0.69 | 2.88 |
| 58 | National Bank of Commerce | Birmingham | 3,109,876 | 6,146 | 57.7 | 1.81 | 0.28 | 0.83 | 2.92 |
| 59 | CB&S Bank, Inc. | Russellville | 1,636,353 | 3,153 | 69.9 | 1.54 | 0.48 | 0.92 | 2.94 |
| 60 | Citizens Bank & Trust | Guntersville | 453,047 | 4,082 | 70.4 | 1.57 | 0.30 | 1.07 | 2.94 |
| 61 | United Bank | Atmore | 609,042 | 3,365 | 68.0 | 1.75 | 0.29 | 0.91 | 2.95 |
| 62 | Phenix-Girard Bank | Phenix City | 166,838 | 4,069 | 71.4 | 1.67 | 0.20 | 1.08 | 2.95 |
| 63 | FNB of Central Alabama | Tuscaloosa | 271,898 | 4,058 | 76.4 | 1.59 | 0.30 | 1.09 | 2.98 |
| 64 | Oakworth Capital Bank | Birmingham | 539,847 | 6,351 | 59.5 | 2.13 | 0.21 | 0.66 | 2.99 |
| 65 | Vantage Bank of Alabama | Albertville | 121,608 | 4,193 | 59.7 | 1.41 | 0.21 | 1.38 | 2.99 |
| 66 | Bank of Vernon | Vernon | 145,814 | 4,289 | 63.5 | 1.52 | 0.36 | 1.13 | 3.01 |
| 67 | Bank of Brewton | Brewton | 55,455 | 2,919 | 79.7 | 1.94 | 0.23 | 0.84 | 3.01 |
| 68 | Central State Bank | Calera | 280,564 | 4,188 | 61.6 | 1.77 | 0.25 | 0.99 | 3.01 |

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 Citizens Bank | Luverne | 238,709 | 3,563 | 62.0 | 1.59 | 0.27 | 1.19 | 3.05 |
| 70 | Town-Country National Bank | Camden | 110,252 | 3,445 | 56.3 | 1.74 | 0.23 | 1.09 | 3.06 |
| 71 | Merchants Bank of Alabama | Cullman | 288,850 | 3,480 | 69.8 | 1.75 | 0.31 | 1.09 | 3.15 |
| 72 | First State Bank of the South | Sulligent | 104,052 | 2,262 | 75.5 | 2.03 | 0.38 | 0.74 | 3.15 |
| 73 | HNB First Bank | Headland | 130,824 | 4,220 | 71.5 | 1.83 | 0.32 | 1.00 | 3.16 |
| 74 | AmeriFirst Bank | Union Springs | 185,185 | 4,026 | 77.9 | 1.85 | 0.30 | 1.02 | 3.16 |
| 75 | FirstState Bank | Lineville | 215,966 | 3,857 | 65.3 | 1.94 | 0.34 | 0.91 | 3.19 |
| 76 | HomeTown Bank of Alabama | Oneonta | 357,450 | 6,058 | 53.7 | 1.54 | 0.39 | 1.28 | 3.20 |
| 77 | First Cahawba Bank | Selma | 105,542 | 3,639 | 77.0 | 1.65 | 0.18 | 1.37 | 3.21 |
| 78 | Friend Bank | Slocomb | 125,604 | 3,221 | 65.1 | 1.70 | 0.38 | 1.13 | 3.21 |
| 79 | Farmers & Merchants Bank | Piedmont | 209,413 | 4,188 | 73.9 | 1.72 | 0.41 | 1.10 | 3.23 |
| 80 | First Southern Bank | Florence | 219,406 | 3,597 | 74.5 | 2.08 | 0.30 | 0.86 | 3.24 |
| 81 | FNB Bank | Scottsboro | 526,197 | 3,841 | 66.0 | 1.65 | 0.38 | 1.23 | 3.27 |
| 82 | First State Bank, DeKalb County | Fort Payne | 183,174 | 3,392 | 73.6 | 1.86 | 0.45 | 0.96 | 3.28 |
| 83 | Citizens Bank | Enterprise | 133,927 | 4,464 | 68.8 | 1.99 | 0.36 | 0.93 | 3.28 |
| 84 | First National Bank, Brundidge | Brundidge | 90,948 | 3,954 | 81.6 | 1.59 | 0.25 | 1.44 | 3.28 |
| 85 | Commercial Bank of Ozark | Ozark | 90,131 | 3,755 | 84.0 | 1.72 | 0.27 | 1.29 | 3.28 |
| 86 | First Exchange Bank of Alabama | Louisville | 134,218 | 3,196 | 89.6 | 1.96 | 0.61 | 0.73 | 3.31 |
| 87 | Merchants Bank | Jackson | 217,339 | 3,622 | 77.3 | 1.97 | 0.43 | 0.94 | 3.35 |
| 88 | Community Spirit Bank | Red Bay | 143,193 | 3,978 | 67.9 | 1.76 | 0.48 | 1.11 | 3.36 |
| 89 | Security Federal Savings Bank | Jasper | 38,611 | 3,218 | 90.2 | 1.71 | 0.34 | 1.33 | 3.38 |
| 90 | Citizens' Bank, Inc. | Robertsdale | 109,489 | 3,422 | 82.9 | 1.83 | 0.56 | 0.98 | 3.38 |
| 91 | Liberty Bank | Geraldine | 138,912 | 2,724 | 72.0 | 1.92 | 0.60 | 0.90 | 3.42 |
| 92 | NobleBank & Trust | Anniston | 236,451 | 4,148 | 71.6 | 1.96 | 0.38 | 1.09 | 3.43 |
| 93 | Escambia County Bank | Flomaton | 72,583 | 3,820 | 93.4 | 1.90 | 0.30 | 1.27 | 3.47 |
| 94 | Community Neighbor Bank | Camden | 109,962 | 2,972 | 69.5 | 1.90 | 0.26 | 1.37 | 3.52 |
| 95 | First National Bank of Hartford | Hartford | 118,537 | 3,039 | 79.5 | 1.88 | 0.55 | 1.10 | 3.53 |
| 96 | North Alabama Bank | Hazel Green | 92,734 | 2,991 | 71.2 | 2.11 | 0.43 | 1.05 | 3.58 |
| 97 | First National Bank and Trust | Atmore | 141,311 | 2,944 | 81.2 | 2.00 | 0.32 | 1.29 | 3.62 |
| 98 | Peoples Bank of Red Level | Red Level | 15,898 | 2,650 | 71.4 | 2.12 | 0.52 | 1.02 | 3.66 |
| 99 | First Financial Bank | Bessemer | 160,429 | 2,228 | 84.2 | 2.04 | 0.50 | 1.22 | 3.76 |
| 100 | SouthPoint Bank | Birmingham | 321,890 | 3,974 | 66.6 | 2.38 | 0.25 | 1.16 | 3.78 |
| 101 | Southern Bank Company | Gadsden | 99,011 | 3,094 | 84.1 | 2.05 | 0.24 | 1.54 | 3.82 |
| 102 | Premier Bank of the South | Cullman | 182,120 | 2,846 | 73.0 | 2.07 | 0.59 | 1.22 | 3.88 |
| 103 | Peoples Exchange Bank | Monroeville | 63,814 | 2,279 | 81.9 | 2.58 | 0.31 | 1.03 | 3.92 |
| 104 | Bank of Walker County | Jasper | 66,369 | 3,318 | 85.2 | 1.97 | 0.57 | 1.41 | 3.95 |
| 105 | Union State Bank | Pell City | 217,758 | 1,845 | 100.9 | 2.25 | 0.58 | 1.14 | 3.97 |
| 106 | SouthFirst Bank | Sylacauga | 88,014 | 2,750 | 93.1 | 1.95 | 0.58 | 1.44 | 3.97 |
| 107 | Sweet Water State Bank | Sweet Water | 95,986 | 2,823 | 75.9 | 2.51 | 0.42 | 1.13 | 4.05 |
| 108 | Traditions Bank | Cullman | 339,475 | 4,588 | 66.4 | 1.94 | 0.58 | 1.61 | 4.12 |
| 109 | Alamerica Bank | Birmingham | 34,916 | 4,365 | 93.4 | 2.02 | 0.75 | 1.45 | 4.21 |
| 110 | Bank Independent | Sheffield | 1,502,753 | 2,890 | 69.0 | 2.73 | 0.69 | 0.87 | 4.29 |
| 111 | Citizens Bank of Valley Head | Valley Head | 28,391 | 2,366 | 93.8 | 2.96 | 0.64 | 0.72 | 4.32 |
| 112 | First US Bank | Birmingham | 627,157 | 2,479 | 82.5 | 2.71 | 0.53 | 1.15 | 4.38 |
| 113 | Community Bank & Trust | Union Springs | 48,569 | 2,857 | 96.1 | 1.67 | 0.26 | 2.54 | 4.47 |
| 114 | Commonwealth National Bank | Mobile | 48,315 | 2,543 | 105.3 | 1.85 | 0.69 | 1.94 | 4.48 |
| 115 | Peoples Bank of Alabama | Cullman | 728,927 | 2,825 | 74.2 | 2.66 | 0.69 | 1.22 | 4.57 |
| 116 | Merchants & Farmers Bank | Eutaw | 60,530 | 2,018 | 80.8 | 2.71 | 0.47 | 1.77 | 4.94 |
| 117 | Millennial Bank | Leeds | 68,154 | 4,544 | 145.2 | 1.77 | 0.41 | 2.95 | 5.12 |
| 118 | First Federal Bank, A FSB | Tuscaloosa | 112,285 | 1,112 | 99.7 | 7.24 | 1.17 | 3.09 | 11.50 |
| | | MEDIAN | 184,180 | 4,042 | 68.0 | 1.64 | 0.31 | 0.94 | 2.94 |
| | | AVERAGE | 2,115,294 | 4,410 | 69.5 | 1.70 | 0.35 | 0.99 | 3.04 |
| | | HIGH | 121,865,241 | 16,007 | 145.2 | 7.24 | 1.17 | 3.09 | 11.50 |
| | | LOW | 15,898 | 1,112 | 33.5 | 0.61 | 0.11 | 0.31 | 1.31 |

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 | 539,847 | 459,717 | 0.00 | - | 1.10 | 0.16 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2 | First National Bank of Dozier | Dozier | 34,529 | 7,029 | 0.31 | - | 1.86 | 0.00 | 0.01 | 0.21 | 0.00 | 0.00 | 0.22 |
| 3 | Bryant Bank | Tuscaloosa | 1,558,183 | 962,022 | 1.17 | 226 | 1.05 | 0.05 | 0.09 | 0.00 | 0.18 | (0.02) | 0.25 |
| 4 | First Bank of Boaz | Boaz | 224,578 | 55,873 | 0.02 | - | 1.64 | 0.00 | 0.32 | 0.01 | 0.00 | 0.05 | 0.38 |
| 5 | Progress Bank and Trust | Huntsville | 1,081,981 | 862,822 | 2.87 | - | 0.68 | 0.17 | 0.11 | 0.00 | 0.37 | 0.06 | 0.54 |
| 6 | Cheaha Bank | Oxford | 202,965 | 109,138 | 0.32 | - | 1.55 | 0.00 | 0.46 | 0.02 | 0.06 | 0.06 | 0.60 |
| 7 | First Metro Bank | Muscle Shoals | 620,937 | 381,752 | 1.25 | 363 | 0.64 | 0.06 | 0.30 | 0.01 | 0.21 | 0.11 | 0.63 |
| 8 | BankSouth | Dothan | 166,288 | 138,671 | 2.18 | 54 | 1.94 | 0.00 | 0.04 | 0.00 | 0.60 | 0.00 | 0.64 |
| 9 | First Cahawba Bank | Selma | 105,542 | 72,709 | 2.77 | 374 | 1.01 | 0.16 | 0.12 | 0.00 | 0.53 | 0.01 | 0.66 |
| 10 | FNB of Central Alabama | Tuscaloosa | 271,898 | 180,093 | 2.73 | 164 | 1.26 | 0.00 | 0.21 | 0.00 | 0.47 | 0.05 | 0.73 |
| 11 | Robertson Banking Company | Demopolis | 299,972 | 231,749 | 1.17 | 200 | 1.02 | 0.16 | 0.46 | 0.00 | 0.17 | 0.11 | 0.74 |
| 12 | National Bank of Commerce | Birmingham | 3,109,876 | 2,501,661 | 1.34 | 999 | 0.63 | 0.19 | 0.59 | 0.03 | 0.15 | 0.08 | 0.85 |
| 13 | AuburnBank | Auburn | 831,356 | 444,721 | 3.72 | - | 1.06 | (0.04) | 0.19 | 0.00 | 0.77 | (0.10) | 0.86 |
| 14 | MidSouth Bank | Dothan | 413,338 | 256,976 | 3.80 | 1,820 | 2.05 | 0.09 | 0.09 | 0.00 | 0.77 | 0.05 | 0.91 |
| 15 | First Jackson Bank | Stevenson | 246,358 | 167,412 | 2.74 | 325 | 0.90 | 0.16 | 0.20 | 0.16 | 0.30 | 0.28 | 0.94 |
| 16 | First Bank of Alabama | Talladega | 533,022 | 312,329 | 2.35 | 281 | 0.86 | 0.11 | 0.28 | 0.06 | 0.53 | 0.08 | 0.95 |
| 17 | Citizens Bank & Trust | Guntersville | 453,047 | 296,480 | 1.86 | 249 | 1.17 | 0.16 | 0.65 | 0.02 | 0.27 | 0.05 | 0.99 |
| 18 | First National Bank | Hamilton | 294,861 | 112,684 | 0.58 | - | 1.32 | 0.12 | 0.51 | 0.00 | 0.24 | 0.24 | 0.99 |
| 19 | First State Bank of the South | Sulligent | 104,052 | 37,954 | 1.73 | 112 | 0.93 | 0.11 | 0.17 | 0.11 | 0.61 | 0.12 | 1.01 |
| 20 | NobleBank & Trust | Anniston | 236,451 | 142,843 | 5.04 | 263 | 1.25 | 0.11 | 0.21 | 0.00 | 0.76 | 0.06 | 1.03 |
| 21 | Central State Bank | Calera | 280,564 | 199,874 | 1.20 | 35 | 1.41 | 0.16 | 0.80 | 0.00 | 0.20 | 0.08 | 1.08 |
| 22 | Peoples Southern Bank | Clanton | 191,522 | 59,556 | 1.34 | - | 1.76 | 0.01 | 0.52 | 0.00 | 0.53 | 0.07 | 1.12 |
| 23 | SouthPoint Bank | Birmingham | 321,890 | 258,692 | 3.63 | 231 | 1.38 | 0.08 | 0.63 | 0.08 | 0.37 | 0.04 | 1.12 |
| 24 | Pinnacle Bank | Jasper | 230,050 | 101,324 | 1.65 | 41 | 1.59 | 0.00 | 0.68 | 0.03 | 0.42 | 0.01 | 1.14 |
| 25 | ServisFirst Bank | Birmingham | 7,011,049 | 5,932,849 | 2.12 | 5,748 | 1.05 | 0.34 | 0.66 | 0.01 | 0.25 | 0.26 | 1.18 |
| 26 | Southern States Bank | Anniston | 735,492 | 601,562 | 3.51 | 578 | 1.09 | 0.27 | 0.77 | 0.03 | 0.50 | 0.10 | 1.40 |
| 27 | First National Bank and Trust | Atmore | 141,311 | 79,343 | 4.24 | - | 1.67 | 0.00 | 0.45 | 0.09 | 0.83 | 0.07 | 1.44 |
| 28 | First Bank of Linden | Linden | 78,585 | 33,505 | 0.00 | - | 1.30 | 0.00 | 1.04 | 0.00 | 0.00 | 0.41 | 1.45 |
| 29 | FirstState Bank | Lineville | 215,966 | 120,813 | 4.70 | 146 | 1.00 | 0.04 | 0.37 | 0.04 | 1.04 | 0.07 | 1.52 |
| 30 | River Bank & Trust | Prattville | 821,237 | 583,516 | 6.98 | 1,677 | 0.92 | 0.23 | 0.41 | 0.01 | 1.02 | 0.10 | 1.54 |
| 31 | CCB Community Bank | Andalusia | 491,559 | 408,577 | 10.77 | 3,195 | 1.04 | 0.26 | 0.01 | 0.01 | 1.48 | 0.15 | 1.65 |
| 32 | HNB First Bank | Headland | 130,824 | 93,406 | 7.44 | 885 | 1.26 | 0.00 | 0.56 | 0.00 | 1.18 | (0.02) | 1.72 |
| 33 | First Southern Bank | Florence | 219,406 | 164,687 | 7.49 | 510 | 1.43 | 0.61 | 0.03 | 0.00 | 0.96 | 0.74 | 1.73 |
| 34 | First Comm. Bank of Central AL | Wetumpka | 358,628 | 234,944 | 3.77 | 791 | 2.30 | 0.16 | 1.23 | 0.00 | 0.51 | 0.01 | 1.75 |
| 35 | First Fidelity Bank | Fort Payne | 94,330 | 45,994 | 8.01 | 118 | 1.46 | 0.01 | 0.16 | 0.03 | 1.56 | 0.00 | 1.75 |
| 36 | West Alabama Bank & Trust | Reform | 593,817 | 364,503 | 4.66 | 75 | 1.10 | 0.08 | 0.65 | 0.01 | 0.97 | 0.13 | 1.76 |
| 37 | PrimeSouth Bank | Tallassee | 236,215 | 178,426 | 6.77 | 1,097 | 1.22 | 0.25 | 0.64 | 0.00 | 0.95 | 0.20 | 1.79 |
| 38 | First Southern State Bank | Stevenson | 382,567 | 204,161 | 2.17 | 150 | 1.40 | 0.19 | 1.26 | 0.02 | 0.38 | 0.15 | 1.81 |
| 39 | First Citizens Bank | Luverne | 238,709 | 138,522 | 3.40 | 124 | 1.50 | 0.15 | 0.66 | 0.04 | 0.73 | 0.40 | 1.83 |
| 40 | Citizens State Bank | Vernon | 73,706 | 22,042 | 3.07 | 180 | 1.64 | 0.07 | 0.33 | 0.05 | 1.37 | 0.08 | 1.83 |
| 41 | PeoplesTrust Bank | Hamilton | 97,272 | 65,485 | 8.42 | - | 1.28 | 0.00 | 0.49 | 0.00 | 1.40 | 0.05 | 1.94 |
| 42 | Valley State Bank | Russellville | 124,214 | 52,968 | 0.66 | 35 | 1.87 | 0.00 | 1.72 | 0.10 | 0.17 | 0.00 | 1.99 |
| 43 | Premier Bank of the South | Cullman | 182,120 | 125,367 | 12.53 | 902 | 1.41 | 0.20 | 0.04 | 0.01 | 1.81 | 0.14 | 2.00 |
| 44 | Traditions Bank | Cullman | 339,475 | 277,677 | 9.65 | 1,881 | 1.23 | 0.49 | 0.24 | 0.00 | 1.31 | 0.53 | 2.08 |
| 45 | Southern Independent Bank | Opp | 223,675 | 123,858 | 7.39 | 1,249 | 1.08 | 0.18 | 0.12 | 0.00 | 1.51 | 0.46 | 2.09 |
| 46 | Bank of York | York | 94,673 | 36,587 | 3.00 | - | 1.04 | 0.03 | 1.26 | 0.00 | 0.83 | 0.02 | 2.11 |
| 47 | Community Spirit Bank | Red Bay | 143,193 | 95,128 | 10.91 | 159 | 1.12 | 0.12 | 0.19 | 0.00 | 1.83 | 0.09 | 2.11 |
| 48 | Compass Bank | Birmingham | 86,612,374 | 62,284,262 | 9.98 | 16,147 | 1.34 | 0.31 | 0.50 | 0.07 | 1.18 | 0.44 | 2.19 |
| 49 | Security Federal Savings Bank | Jasper | 38,611 | 15,031 | 0.00 | - | 1.20 | 0.00 | 2.41 | 0.00 | 0.00 | (0.12) | 2.29 |
| 50 | AmeriFirst Bank | Union Springs | 185,185 | 134,684 | 5.85 | - | 1.40 | 0.27 | 1.42 | 0.00 | 0.80 | 0.21 | 2.43 |
| 51 | Brantley Bank & Trust Co. | Brantley | 66,816 | 25,515 | 0.32 | - | 1.75 | 0.21 | 0.98 | 0.05 | 0.07 | 1.47 | 2.57 |
| 52 | Trinity Bank | Dothan | 148,464 | 119,712 | 13.77 | 258 | 1.50 | 0.11 | 0.74 | 0.00 | 1.90 | (0.05) | 2.59 |
| 53 | Regions Bank | Birmingham | 121,865,241 | 80,273,723 | 11.16 | 78,286 | 1.05 | 0.06 | 0.48 | 0.16 | 1.59 | 0.36 | 2.59 |
| 54 | Vantage Bank of Alabama | Albertville | 121,608 | 80,573 | 9.13 | 72 | 0.91 | 0.20 | 0.48 | 0.00 | 1.79 | 0.35 | 2.62 |
| 55 | First Community Bank, Cullman | Cullman | 97,072 | 65,317 | 7.05 | 686 | 0.75 | 0.13 | 1.56 | 0.00 | 1.04 | 0.04 | 2.64 |
| 56 | Cullman Savings Bank (MHC) | Cullman | 288,673 | 227,233 | 12.37 | 1,107 | 0.91 | 0.00 | 0.24 | 0.00 | 2.39 | 0.02 | 2.65 |
| 57 | First US Bank | Birmingham | 627,157 | 358,634 | 7.06 | 3,343 | 1.35 | 0.34 | 0.47 | 0.00 | 1.56 | 0.63 | 2.66 |
| 58 | United Bank | Atmore | 609,042 | 363,808 | 13.44 | 1,430 | 1.05 | 0.07 | 0.47 | 0.23 | 1.79 | 0.19 | 2.68 |
| 59 | Friend Bank | Slocomb | 125,604 | 83,981 | 12.11 | 382 | 1.28 | 0.21 | 0.62 | 0.01 | 1.82 | 0.24 | 2.69 |
| 60 | HomeTown Bank of Alabama | Oneonta | 357,450 | 230,950 | 6.45 | 2,051 | 1.00 | 0.33 | 1.02 | 0.03 | 1.39 | 0.28 | 2.72 |
| 61 | Merchants Bank of Alabama | Cullman | 288,850 | 167,803 | 13.03 | 1,334 | 1.04 | 0.04 | 0.63 | 0.06 | 1.99 | 0.06 | 2.74 |
| 62 | Farmers & Merchants Bank | Piedmont | 209,413 | 108,987 | 4.70 | 228 | 1.11 | 0.05 | 1.59 | 0.00 | 1.23 | 0.09 | 2.91 |
| 63 | First National Bank, Brundidge | Brundidge | 90,948 | 51,723 | 5.97 | 398 | 1.31 | 0.00 | 1.30 | 0.02 | 1.62 | 0.16 | 3.10 |
| 64 | Community Neighbor Bank | Camden | 109,962 | 62,556 | 3.19 | 375 | 1.93 | 0.00 | 2.45 | 0.05 | 0.78 | (0.16) | 3.12 |
| 65 | Exchange Bank of Alabama | Altoona | 283,725 | 179,829 | 3.40 | 955 | 1.22 | 0.07 | 2.27 | 0.05 | 0.68 | 0.13 | 3.13 |
| 66 | Small Town Bank | Wedowee | 219,918 | 104,068 | 8.95 | - | 1.77 | 0.00 | 0.03 | 0.00 | 3.11 | 0.00 | 3.14 |
| 67 | Escambia County Bank | Flomaton | 72,583 | 25,691 | 6.29 | 28 | 2.21 | (0.07) | 0.42 | 0.00 | 2.70 | 0.12 | 3.24 |
| 68 | Bank Independent | Sheffield | 1,502,753 | 1,214,779 | 12.34 | 2,366 | 1.01 | 0.34 | 1.74 | 0.01 | 1.31 | 0.34 | 3.40 |
| 69 | Troy Bank & Trust Company | Troy | 893,691 | 544,744 | 13.73 | 5,859 | 1.48 | 0.06 | 0.76 | 0.01 | 2.55 | 0.08 | 3.40 |
| 70 | Farmers and Merchants Bank | LaFayette | 154,683 | 56,155 | 2.94 | 103 | 1.27 | 0.17 | 2.10 | 0.05 | 1.04 | 0.22 | 3.41 |

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 | FNB Bank | Scottsboro | 526,197 | 372,354 | 19.09 | 1,198 | 0.91 | 0.19 | 0.59 | 0.04 | 2.74 | 0.22 | 3.59 |
| 72 | First Progressive Bank | Brewton | 31,435 | 8,103 | 1.16 | - | 1.14 | 0.01 | 2.43 | 0.00 | 1.20 | 0.00 | 3.63 |
| 73 | Peoples Exchange Bank | Monroeville | 63,814 | 41,542 | 6.24 | 61 | 1.05 | 0.00 | 2.47 | 0.37 | 1.10 | (0.17) | 3.77 |
| 74 | Commercial Bank of Ozark | Ozark | 90,131 | 42,910 | 14.07 | 447 | 1.00 | 0.08 | 1.48 | 0.00 | 2.32 | 0.06 | 3.86 |
| 75 | CB&S Bank, Inc. | Russellville | 1,636,353 | 758,739 | 12.71 | 4,910 | 1.05 | 0.20 | 0.63 | 0.00 | 3.08 | 0.27 | 3.98 |
| 76 | First Bank | Wadley | 87,904 | 28,803 | 11.03 | 702 | 1.01 | 0.06 | 0.76 | 0.03 | 3.05 | 0.16 | 4.00 |
| 77 | Bank of Walker County | Jasper | 66,369 | 44,585 | 8.73 | - | 0.97 | 0.21 | 2.28 | 0.00 | 1.43 | 0.35 | 4.06 |
| 78 | Bank of Vernon | Vernon | 145,814 | 111,600 | 6.03 | 637 | 1.41 | 0.14 | 2.63 | 0.06 | 1.32 | 0.10 | 4.11 |
| 79 | First National Bank of Hartford | Hartford | 118,537 | 63,377 | 9.47 | 129 | 1.70 | 0.06 | 1.56 | 0.00 | 2.57 | 0.02 | 4.15 |
| 80 | First Federal Bank, A FSB | Tuscaloosa | 112,285 | 90,526 | 23.22 | 638 | 0.46 | 0.04 | 0.82 | 0.13 | 3.30 | 0.05 | 4.30 |
| 81 | Peoples Independent Bank | Boaz | 318,644 | 121,263 | 16.43 | 3,517 | 0.98 | 0.16 | 0.40 | 0.04 | 3.71 | 0.36 | 4.51 |
| 82 | Citizens Bank | Enterprise | 133,927 | 97,958 | 22.45 | 355 | 1.00 | 0.24 | 0.98 | 0.00 | 3.35 | 0.23 | 4.56 |
| 83 | Peoples Bank of Red Level | Red Level | 15,898 | 5,981 | 12.15 | 17 | 0.94 | 0.10 | 0.52 | 0.20 | 3.68 | 0.17 | 4.57 |
| 84 | Bank of Moundville | Moundville | 92,675 | 23,243 | 11.93 | 839 | 1.10 | 0.11 | 0.77 | 0.00 | 3.84 | (0.04) | 4.57 |
| 85 | Citizens Bank | Greensboro | 95,852 | 43,558 | 4.53 | - | 1.19 | 0.00 | 2.12 | 0.73 | 0.60 | 1.16 | 4.61 |
| 86 | SunSouth Bank | Dothan | 129,968 | 78,047 | 43.09 | 1,775 | 1.22 | 0.09 | 0.13 | 0.00 | 4.12 | 0.38 | 4.63 |
| 87 | First Exchange Bank of Alabama | Louisville | 134,218 | 92,707 | 27.74 | 990 | 1.05 | 0.11 | 0.27 | 0.00 | 4.12 | 0.25 | 4.64 |
| 88 | Town-Country National Bank | Camden | 110,252 | 64,673 | 7.03 | 20 | 3.58 | 0.27 | 1.84 | 0.31 | 1.92 | 0.83 | 4.90 |
| 89 | Samson Banking Company, Inc. | Samson | 79,139 | 34,986 | 11.61 | 33 | 1.36 | 0.08 | 1.63 | 0.47 | 2.89 | 0.13 | 5.12 |
| 90 | Peoples Bank of Greensboro | Greensboro | 90,399 | 44,058 | 3.32 | 2 | 1.04 | 0.04 | 4.68 | 0.00 | 0.57 | 0.05 | 5.30 |
| 91 | Traders & Farmers Bank | Haleyville | 366,304 | 167,693 | 9.68 | 3,417 | 1.43 | 0.17 | 2.27 | 0.15 | 2.87 | 0.31 | 5.60 |
| 92 | Phenix-Girard Bank | Phenix City | 166,838 | 74,158 | 14.84 | 2,568 | 1.28 | 0.04 | 0.41 | 0.00 | 5.12 | 0.08 | 5.61 |
| 93 | Peoples Bank of Alabama | Cullman | 728,927 | 573,356 | 22.75 | 2,007 | 1.41 | 1.63 | 0.80 | 0.09 | 2.68 | 2.04 | 5.61 |
| 94 | Metro Bank | Pell City | 727,541 | 384,808 | 11.16 | 7,997 | 1.28 | 0.15 | 2.21 | 0.06 | 3.04 | 0.32 | 5.63 |
| 95 | SouthFirst Bank | Sylacauga | 88,014 | 52,668 | 26.74 | 1,432 | 1.76 | 0.00 | 0.67 | 0.00 | 5.27 | (0.02) | 5.92 |
| 96 | Merchants Bank | Jackson | 217,339 | 144,944 | 26.82 | 694 | 1.04 | 0.02 | 1.55 | 0.42 | 4.29 | 0.01 | 6.27 |
| 97 | Liberty Bank | Geraldine | 138,912 | 73,973 | 7.21 | 315 | 1.01 | 0.13 | 4.77 | 1.02 | 0.50 | 0.12 | 6.41 |
| 98 | Southern Bank Company | Gadsden | 99,011 | 71,016 | 14.30 | 25 | 1.41 | 1.45 | 2.27 | 0.00 | 2.29 | 1.98 | 6.54 |
| 99 | Merchants & Farmers Bank | Eutaw | 60,530 | 34,651 | 22.93 | 70 | 1.73 | 0.01 | 3.01 | 0.00 | 4.80 | (1.03) | 6.78 |
| 100 | First State Bank, DeKalb County | Fort Payne | 183,174 | 90,656 | 15.68 | 793 | 0.53 | 0.09 | 3.44 | 1.11 | 2.27 | 0.15 | 6.97 |
| 101 | EvaBank | Cullman | 375,600 | 287,326 | 20.33 | 985 | 2.03 | 0.46 | 0.78 | 0.00 | 6.21 | 0.44 | 7.43 |
| 102 | Sweet Water State Bank | Sweet Water | 95,986 | 71,553 | 28.36 | 792 | 1.37 | 0.33 | 2.95 | 0.29 | 4.28 | 0.18 | 7.70 |
| 103 | Citizens Bank of Winfield | Winfield | 230,109 | 53,101 | 3.61 | 170 | 2.51 | 0.33 | 2.50 | 0.00 | 3.50 | 1.97 | 7.97 |
| 104 | Marion Bank & Trust Company | Marion | 265,897 | 171,519 | 30.88 | 3,807 | 1.16 | 0.64 | 1.65 | 0.00 | 5.53 | 0.79 | 7.97 |
| 105 | Citizens Bank of Fayette | Fayette | 188,725 | 46,566 | 10.52 | 1,341 | 1.16 | (0.26) | 0.93 | 0.08 | 7.84 | (0.69) | 8.16 |
| 106 | North Alabama Bank | Hazel Green | 92,734 | 66,228 | 39.47 | 50 | 1.24 | 0.00 | 0.58 | 0.00 | 7.72 | (0.07) | 8.23 |
| 107 | Citizens Bank of Valley Head | Valley Head | 28,391 | 15,192 | 23.77 | 601 | 1.04 | 0.14 | 3.40 | 0.07 | 4.96 | 0.31 | 8.74 |
| 108 | State Bank & Trust | Winfield | 231,362 | 73,764 | 14.95 | 885 | 1.86 | 0.20 | 2.80 | 0.15 | 5.22 | 0.72 | 8.89 |
| 109 | Bank of Evergreen | Evergreen | 61,679 | 38,356 | 24.58 | 50 | 1.18 | 0.66 | 2.54 | 1.20 | 3.73 | 2.06 | 9.53 |
| 110 | Citizens' Bank, Inc. | Robertsdale | 109,489 | 69,132 | 26.78 | 1,846 | 1.54 | 0.00 | 5.55 | 0.00 | 4.94 | 0.06 | 10.55 |
| 111 | Commonwealth National Bank | Mobile | 48,315 | 21,070 | 44.45 | 122 | 2.84 | 0.00 | 1.83 | 0.00 | 9.40 | (0.01) | 11.22 |
| 112 | Union State Bank | Pell City | 217,758 | 79,758 | 69.39 | 4,204 | 1.48 | 0.00 | 1.38 | 0.00 | 10.66 | 0.04 | 12.08 |
| 113 | Community Bank & Trust | Union Springs | 48,569 | 16,627 | 52.69 | 1,253 | 5.20 | 0.00 | 1.87 | 0.62 | 9.84 | 0.34 | 12.67 |
| 114 | Millennial Bank | Leeds | 68,154 | 30,793 | 73.12 | 1,393 | 3.48 | 0.00 | 5.11 | 0.16 | 8.47 | (0.52) | 13.22 |
| 115 | First Financial Bank | Bessemer | 160,429 | 66,757 | 46.25 | 2,664 | 1.02 | 0.02 | 2.54 | 3.17 | 7.62 | 0.48 | 13.81 |
| 116 | Bank of Brewton | Brewton | 55,455 | 22,796 | 10.38 | 44 | 1.32 | 0.00 | 10.13 | 0.00 | 4.80 | 0.21 | 15.14 |
| 117 | Farmers & Merchants Bank | Waterloo | 83,811 | 7,800 | 6.65 | - | 4.45 | 0.00 | 0.60 | 8.42 | 5.85 | 0.91 | 15.78 |
| 118 | Alamerica Bank | Birmingham | 34,916 | 26,955 | 101.73 | 5,042 | 1.55 | 0.00 | 0.00 | 2.47 | 18.27 | 0.09 | 20.83 |
| | | MEDIAN | 184,180 | 94,267 | 7.30 | 340 | 1.25 | 0.09 | 0.67 | 0.01 | 1.42 | 0.11 | 2.70 |
| | | AVERAGE | 2,115,294 | 1,441,695 | 12.14 | 1,707 | 1.39 | 0.14 | 1.21 | 0.20 | 2.36 | 0.23 | 4.00 |
| | | HIGH | 121,865,241 | 80,273,723 | 101.73 | 78,286 | 5.20 | 1.63 | 10.13 | 8.42 | 18.27 | 2.06 | 20.83 |
| | | LOW | 15,898 | 5,981 | 0.00 | - | 0.46 | (0.26) | 0.00 | 0.00 | 0.00 | (1.03) | 0.00 |

PRE-TAX RETURN ON AVERAGE EQUITY

| Rank | Institution | City | Total Assets (\$000) | Total Equity (\$000) | Equity / Assets (%) | LTM Mar18 Net Inc (\$000) | Net Inc / Employee (\$000) | LTM Mar17 Net Inc (\$000) | LTM Mar16 Net Inc (\$000) | Pre-Tax ROAA (%) | Pre-Tax ROAE (%) |
|------|---------------------------------|---------------|-------------------------|-------------------------|------------------------|---------------------------------|----------------------------------|---------------------------------|---------------------------------|---------------------|------------------------|
| 1 | First Comm. Bank of Central AL | Wetumpka | 358,628 | 26,362 | 7.35 | 7,135 | 94 | 6,564 | 6,103 | 2.15 | 27.21 |
| 2 | ServisFirst Bank | Birmingham | 7,011,049 | 692,440 | 9.88 | 105,585 | 241 | 86,277 | 72,304 | 2.26 | 23.37 |
| 3 | SouthPoint Bank | Birmingham | 321,890 | 28,593 | 8.88 | 3,285 | 41 | 3,492 | 2,044 | 1.75 | 18.99 |
| 4 | First Metro Bank | Muscle Shoals | 620,937 | 67,287 | 10.84 | 8,039 | 68 | 7,827 | 7,839 | 2.01 | 17.76 |
| 5 | Cheaha Bank | Oxford | 202,965 | 25,938 | 12.78 | 3,091 | 69 | 3,205 | 3,406 | 2.18 | 17.11 |
| 6 | HomeTown Bank of Alabama | Oneonta | 357,450 | 48,753 | 13.64 | 5,691 | 96 | 5,800 | 5,562 | 2.31 | 16.60 |
| 7 | CCB Community Bank | Andalusia | 491,559 | 52,604 | 10.70 | 8,098 | 76 | 7,897 | 8,728 | 1.80 | 16.56 |
| 8 | EvaBank | Cullman | 375,600 | 82,286 | 21.91 | 10,050 | 120 | 8,700 | 8,019 | 3.46 | 16.47 |
| 9 | Trinity Bank | Dothan | 148,464 | 14,729 | 9.92 | 1,406 | 44 | 1,468 | 580 | 1.58 | 16.38 |
| 10 | First Jackson Bank | Stevenson | 246,358 | 26,847 | 10.90 | 2,975 | 65 | 2,199 | 2,142 | 1.81 | 16.18 |
| 11 | Bank Independent | Sheffield | 1,502,753 | 142,494 | 9.48 | 14,193 | 27 | 12,165 | 10,115 | 1.58 | 16.08 |
| 12 | First Southern State Bank | Stevenson | 382,567 | 35,247 | 9.21 | 4,369 | 48 | 3,674 | 3,358 | 1.54 | 15.90 |
| 13 | Traditions Bank | Cullman | 339,475 | 34,676 | 10.21 | 3,324 | 45 | 3,073 | 3,263 | 1.58 | 15.81 |
| 14 | Peoples Bank of Greensboro | Greensboro | 90,399 | 7,089 | 7.84 | 1,212 | 67 | 1,326 | 1,012 | 1.31 | 15.66 |
| 15 | Oakworth Capital Bank | Birmingham | 539,847 | 63,781 | 11.81 | 5,817 | 68 | 4,275 | 3,743 | 1.82 | 15.51 |
| 16 | Central State Bank | Calera | 280,564 | 30,784 | 10.97 | 4,239 | 63 | 3,361 | 2,765 | 1.68 | 15.03 |
| 17 | United Bank | Atmore | 609,042 | 51,020 | 8.38 | 4,407 | 24 | 4,210 | 3,164 | 1.26 | 14.89 |
| 18 | Friend Bank | Slocomb | 125,604 | 11,937 | 9.50 | 1,711 | 44 | 1,411 | 1,212 | 1.45 | 14.82 |
| 19 | PrimeSouth Bank | Tallassee | 236,215 | 22,894 | 9.69 | 1,980 | 52 | 2,054 | 1,841 | 1.46 | 14.68 |
| 20 | Bryant Bank | Tuscaloosa | 1,558,183 | 141,576 | 9.09 | 20,338 | 92 | 17,952 | 16,636 | 1.35 | 14.61 |
| 21 | First Bank | Wadley | 87,904 | 7,940 | 9.03 | 1,109 | 44 | 1,078 | 975 | 1.53 | 14.51 |
| 22 | Robertson Banking Company | Demopolis | 299,972 | 30,743 | 10.25 | 4,226 | 56 | 3,837 | 3,750 | 1.59 | 14.45 |
| 23 | First Bank of Alabama | Talladega | 533,022 | 80,754 | 15.15 | 7,092 | 89 | 6,344 | 5,827 | 2.10 | 14.22 |
| 24 | River Bank & Trust | Prattville | 821,237 | 92,672 | 11.28 | 8,583 | 58 | 8,588 | 4,834 | 1.58 | 13.82 |
| 25 | AuburnBank | Auburn | 831,356 | 86,951 | 10.46 | 8,319 | 54 | 7,477 | 8,414 | 1.42 | 13.53 |
| 26 | Merchants Bank of Alabama | Cullman | 288,850 | 24,894 | 8.62 | 1,943 | 23 | 1,716 | 1,070 | 1.27 | 13.52 |
| 27 | Regions Bank | Birmingham | 121,865,241 | 16,145,890 | 13.25 | 1,495,851 | 73 | 1,325,716 | 1,166,183 | 1.76 | 13.35 |
| 28 | Premier Bank of the South | Cullman | 182,120 | 16,593 | 9.11 | 1,969 | 31 | 1,779 | 1,549 | 1.21 | 13.11 |
| 29 | National Bank of Commerce | Birmingham | 3,109,876 | 493,055 | 15.85 | 25,537 | 50 | 20,686 | 12,044 | 1.83 | 13.11 |
| 30 | PeoplesTrust Bank | Hamilton | 97,272 | 10,540 | 10.84 | 977 | 38 | 763 | 563 | 1.44 | 13.05 |
| 31 | Community Spirit Bank | Red Bay | 143,193 | 14,946 | 10.44 | 1,264 | 35 | 1,076 | 1,185 | 1.36 | 12.82 |
| 32 | Metro Bank | Pell City | 727,541 | 104,085 | 14.31 | 8,589 | 51 | 8,067 | 8,226 | 1.81 | 12.81 |
| 33 | NobleBank & Trust | Anniston | 236,451 | 19,862 | 8.40 | 1,851 | 32 | 1,868 | 1,076 | 1.16 | 12.79 |
| 34 | FNB Bank | Scottsboro | 526,197 | 55,780 | 10.60 | 5,216 | 38 | 4,652 | 4,527 | 1.42 | 12.78 |
| 35 | Troy Bank & Trust Company | Troy | 893,691 | 97,626 | 10.92 | 9,975 | 74 | 8,805 | 6,056 | 1.34 | 12.42 |
| 36 | Citizens Bank | Greensboro | 95,852 | 12,301 | 12.83 | 1,187 | 99 | 953 | 1,186 | 1.61 | 12.41 |
| 37 | Vantage Bank of Alabama | Albertville | 121,608 | 16,184 | 13.31 | 1,375 | 47 | 1,297 | 1,209 | 1.61 | 12.02 |
| 38 | Citizens Bank | Enterprise | 133,927 | 13,669 | 10.21 | 936 | 31 | 630 | 428 | 1.24 | 11.87 |
| 39 | First Bank of Boaz | Boaz | 224,578 | 37,521 | 16.71 | 4,265 | 164 | 3,136 | 3,127 | 2.08 | 11.83 |
| 40 | Peoples Bank of Red Level | Red Level | 15,898 | 1,862 | 11.71 | 168 | 28 | 138 | 165 | 1.37 | 11.80 |
| 41 | Town-Country National Bank | Camden | 110,252 | 18,114 | 16.43 | 2,001 | 63 | 1,890 | 1,891 | 1.96 | 11.79 |
| 42 | HNB First Bank | Headland | 130,824 | 13,801 | 10.55 | 1,541 | 50 | 1,051 | 944 | 1.25 | 11.65 |
| 43 | First Citizens Bank | Luverne | 238,709 | 30,239 | 12.67 | 2,342 | 35 | 2,733 | 2,996 | 1.50 | 11.59 |
| 44 | FirstState Bank | Lineville | 215,966 | 26,454 | 12.25 | 2,096 | 37 | 2,453 | 2,825 | 1.49 | 11.52 |
| 45 | Southern States Bank | Anniston | 735,492 | 92,293 | 12.55 | 6,387 | 56 | 6,515 | 3,074 | 1.51 | 11.49 |
| 46 | Pinnacle Bank | Jasper | 230,050 | 26,346 | 11.45 | 2,464 | 46 | 2,273 | 2,396 | 1.37 | 11.43 |
| 47 | Cullman Savings Bank (MHC) | Cullman | 288,673 | 41,980 | 14.54 | 2,947 | 60 | 2,769 | 2,614 | 1.66 | 11.38 |
| 48 | Progress Bank and Trust | Huntsville | 1,081,981 | 127,251 | 11.76 | 7,847 | 50 | 5,457 | 5,071 | 1.38 | 11.28 |
| 49 | West Alabama Bank & Trust | Reform | 593,817 | 79,203 | 13.34 | 5,896 | 38 | 6,682 | 6,581 | 1.51 | 11.27 |
| 50 | North Alabama Bank | Hazel Green | 92,734 | 12,148 | 13.10 | 386 | 12 | 856 | 6 | 1.45 | 11.10 |
| 51 | Exchange Bank of Alabama | Altoona | 283,725 | 36,135 | 12.74 | 3,140 | 42 | 2,187 | 2,358 | 1.37 | 10.88 |
| 52 | Community Neighbor Bank | Camden | 109,962 | 15,116 | 13.75 | 1,066 | 29 | 1,039 | 1,104 | 1.51 | 10.69 |
| 53 | Citizens Bank & Trust | Guntersville | 453,047 | 42,920 | 9.47 | 3,917 | 35 | 3,275 | 3,277 | 1.03 | 10.51 |
| 54 | First National Bank | Hamilton | 294,861 | 45,168 | 15.32 | 4,595 | 49 | 3,902 | 4,022 | 1.67 | 10.48 |
| 55 | Peoples Independent Bank | Boaz | 318,644 | 29,348 | 9.21 | 2,954 | 35 | 2,847 | 2,283 | 0.96 | 10.22 |
| 56 | Merchants & Farmers Bank | Eutaw | 60,530 | 6,660 | 11.00 | 663 | 22 | 610 | (323) | 1.14 | 10.12 |
| 57 | Southern Independent Bank | Opp | 223,675 | 24,234 | 10.83 | 1,476 | 45 | 1,965 | 1,611 | 1.10 | 10.04 |
| 58 | Samson Banking Company, Inc. | Samson | 79,139 | 9,661 | 12.21 | 905 | 39 | 522 | 416 | 1.23 | 9.80 |
| 59 | Small Town Bank | Wedowee | 219,918 | 36,974 | 16.81 | 3,668 | 76 | 2,366 | 2,748 | 1.73 | 9.78 |
| 60 | MidSouth Bank | Dothan | 413,338 | 47,123 | 11.40 | 4,250 | 41 | 3,147 | 2,255 | 1.07 | 9.60 |
| 61 | Liberty Bank | Geraldine | 138,912 | 14,895 | 10.72 | 1,157 | 23 | 746 | 873 | 1.07 | 9.59 |
| 62 | Bank of Evergreen | Evergreen | 61,679 | 7,242 | 11.74 | 471 | 31 | 669 | 726 | 1.10 | 9.30 |
| 63 | Citizens Bank of Winfield | Winfield | 230,109 | 50,294 | 21.86 | 4,014 | 122 | 3,705 | 3,556 | 2.12 | 9.11 |
| 64 | Peoples Southern Bank | Clanton | 191,522 | 22,477 | 11.74 | 2,009 | 47 | 1,755 | 1,730 | 1.16 | 9.08 |
| 65 | Bank of York | York | 94,673 | 9,738 | 10.29 | 882 | 38 | 728 | 969 | 0.96 | 8.76 |
| 66 | Farmers and Merchants Bank | LaFayette | 154,683 | 20,102 | 13.00 | 1,426 | 42 | 1,372 | 1,383 | 1.20 | 8.60 |
| 67 | FNB of Central Alabama | Tuscaloosa | 271,898 | 28,471 | 10.47 | 2,036 | 30 | 1,780 | 909 | 0.90 | 8.54 |
| 68 | Sweet Water State Bank | Sweet Water | 95,986 | 10,667 | 11.11 | 893 | 26 | 1,091 | 1,427 | 0.93 | 8.52 |
| 69 | First State Bank, DeKalb County | Fort Payne | 183,174 | 20,680 | 11.29 | 1,196 | 22 | 1,177 | 487 | 0.97 | 8.37 |

PRE-TAX RETURN ON AVERAGE EQUITY

| Rank | Institution | City | Total Assets (\$000) | Total Equity (\$000) | Equity / Assets (%) | LTM Mar18 Net Inc (\$000) | Net Inc / Employee (\$000) | LTM Mar17 Net Inc (\$000) | LTM Mar16 Net Inc (\$000) | Pre-Tax ROAA (%) | Pre-Tax ROAE (%) |
|------|---------------------------------|---------------|-------------------------|-------------------------|------------------------|---------------------------------|----------------------------------|---------------------------------|---------------------------------|---------------------|------------------------|
| 70 | Merchants Bank | Jackson | 217,339 | 24,069 | 11.07 | 1,898 | 32 | 2,051 | 1,358 | 0.92 | 8.13 |
| 71 | Citizens State Bank | Vernon | 73,706 | 9,893 | 13.42 | 786 | 52 | 170 | 391 | 1.11 | 8.10 |
| 72 | Farmers & Merchants Bank | Piedmont | 209,413 | 27,324 | 13.05 | 1,369 | 27 | 1,569 | 1,432 | 1.08 | 7.99 |
| 73 | Bank of Vernon | Vernon | 145,814 | 24,069 | 16.51 | 1,357 | 40 | 1,020 | 1,173 | 1.32 | 7.92 |
| 74 | CB&S Bank, Inc. | Russellville | 1,636,353 | 187,676 | 11.47 | 11,482 | 22 | 13,613 | 11,333 | 0.93 | 7.78 |
| 75 | Phenix-Girard Bank | Phenix City | 166,838 | 25,510 | 15.29 | 1,888 | 46 | 1,801 | 1,936 | 1.17 | 7.71 |
| 76 | First Fidelity Bank | Fort Payne | 94,330 | 8,469 | 8.98 | 431 | 18 | 443 | 333 | 0.67 | 7.30 |
| 77 | First Financial Bank | Bessemer | 160,429 | 15,339 | 9.56 | 1,114 | 15 | 1,059 | 501 | 0.66 | 7.04 |
| 78 | Brantley Bank & Trust Co. | Brantley | 66,816 | 9,677 | 14.48 | 600 | 33 | 761 | 722 | 0.98 | 6.90 |
| 79 | BankSouth | Dothan | 166,288 | 35,340 | 21.25 | 2,245 | 98 | 2,248 | 1,939 | 1.41 | 6.75 |
| 80 | First Bank of Linden | Linden | 78,585 | 11,234 | 14.30 | 684 | 46 | 780 | 814 | 0.97 | 6.73 |
| 81 | Compass Bank | Birmingham | 86,612,374 | 12,217,942 | 14.11 | 512,439 | 50 | 418,520 | 395,865 | 0.96 | 6.71 |
| 82 | First National Bank and Trust | Atmore | 141,311 | 15,925 | 11.27 | 1,088 | 23 | 991 | 931 | 0.78 | 6.58 |
| 83 | AmeriFirst Bank | Union Springs | 185,185 | 16,596 | 8.96 | 1,603 | 35 | 547 | 488 | 0.60 | 6.51 |
| 84 | First National Bank of Hartford | Hartford | 118,537 | 16,290 | 13.74 | 1,019 | 26 | 995 | 950 | 0.87 | 6.38 |
| 85 | Traders & Farmers Bank | Haleyville | 366,304 | 50,920 | 13.90 | 2,695 | 26 | 2,724 | 3,152 | 0.92 | 6.36 |
| 86 | First State Bank of the South | Sulligent | 104,052 | 15,296 | 14.70 | 580 | 13 | 894 | 810 | 0.96 | 6.12 |
| 87 | Citizens' Bank, Inc. | Robertsdale | 109,489 | 12,025 | 10.98 | 729 | 23 | 710 | 371 | 0.68 | 6.11 |
| 88 | First Cahawba Bank | Selma | 105,542 | 13,309 | 12.61 | 306 | 11 | 537 | 805 | 0.78 | 5.98 |
| 89 | Peoples Exchange Bank | Monroeville | 63,814 | 9,344 | 14.64 | 332 | 12 | 434 | 175 | 0.86 | 5.85 |
| 90 | Valley State Bank | Russellville | 124,214 | 20,374 | 16.40 | 774 | 31 | 823 | 862 | 0.92 | 5.60 |
| 91 | First Southern Bank | Florence | 219,406 | 18,858 | 8.60 | 618 | 10 | 1,652 | 1,499 | 0.49 | 5.55 |
| 92 | State Bank & Trust | Winfield | 231,362 | 25,467 | 11.01 | 1,433 | 23 | 2,003 | 1,392 | 0.64 | 5.50 |
| 93 | Marion Bank & Trust Company | Marion | 265,897 | 29,427 | 11.07 | 1,618 | 36 | 2,787 | 3,222 | 0.64 | 5.50 |
| 94 | Commercial Bank of Ozark | Ozark | 90,131 | 6,711 | 7.45 | 381 | 16 | 312 | 253 | 0.43 | 5.33 |
| 95 | Farmers & Merchants Bank | Waterloo | 83,811 | 16,382 | 19.55 | 794 | 88 | 884 | 1,005 | 1.04 | 4.91 |
| 96 | Citizens Bank of Fayette | Fayette | 188,725 | 35,515 | 18.82 | 1,701 | 63 | 1,936 | 1,867 | 0.95 | 4.82 |
| 97 | First Community Bank, Cullman | Cullman | 97,072 | 9,249 | 9.53 | 379 | 20 | 404 | 161 | 0.51 | 4.74 |
| 98 | First US Bank | Birmingham | 627,157 | 74,969 | 11.95 | 380 | 2 | 2,038 | 2,787 | 0.58 | 4.70 |
| 99 | First National Bank, Brundidge | Brundidge | 90,948 | 13,628 | 14.98 | 261 | 11 | 567 | 550 | 0.69 | 4.63 |
| 100 | Bank of Moundville | Moundville | 92,675 | 7,510 | 8.10 | 218 | 14 | 349 | 214 | 0.41 | 4.51 |
| 101 | SunSouth Bank | Dothan | 129,968 | 6,678 | 5.14 | 254 | 9 | (1,599) | (853) | 0.19 | 3.84 |
| 102 | Bank of Brewton | Brewton | 55,455 | 10,264 | 18.51 | 366 | 19 | 592 | (55) | 0.73 | 3.81 |
| 103 | First National Bank of Dozier | Dozier | 34,529 | 4,699 | 13.61 | 162 | 27 | 232 | 277 | 0.51 | 3.59 |
| 104 | Security Federal Savings Bank | Jasper | 38,611 | 4,369 | 11.32 | 145 | 12 | 123 | 123 | 0.40 | 3.58 |
| 105 | Bank of Walker County | Jasper | 66,369 | 6,849 | 10.32 | 282 | 14 | 515 | 291 | 0.42 | 3.52 |
| 106 | First Exchange Bank of Alabama | Louisville | 134,218 | 12,935 | 9.64 | 357 | 9 | 897 | 984 | 0.27 | 2.69 |
| 107 | SouthFirst Bank | Sylacauga | 88,014 | 9,739 | 11.07 | 261 | 8 | 428 | 344 | 0.29 | 2.62 |
| 108 | Community Bank & Trust | Union Springs | 48,569 | 2,671 | 5.50 | 77 | 5 | 180 | 118 | 0.16 | 2.52 |
| 109 | Alamerica Bank | Birmingham | 34,916 | 5,982 | 17.13 | 107 | 13 | 331 | (149) | 0.30 | 1.80 |
| 110 | Escambia County Bank | Flomaton | 72,583 | 10,467 | 14.42 | 230 | 12 | 165 | 378 | 0.27 | 1.78 |
| 111 | First Progressive Bank | Brewton | 31,435 | 8,242 | 26.22 | 119 | 13 | 10 | 45 | 0.38 | 1.45 |
| 112 | Citizens Bank of Valley Head | Valley Head | 28,391 | 3,187 | 11.23 | 41 | 3 | 115 | 76 | 0.15 | 1.29 |
| 113 | First Federal Bank, A FSB | Tuscaloosa | 112,285 | 13,056 | 11.63 | (7) | (0) | 234 | (637) | 0.00 | 0.02 |
| 114 | Peoples Bank of Alabama | Cullman | 728,927 | 66,744 | 9.16 | 47 | 0 | 9,348 | 8,401 | (0.03) | (0.33) |
| 115 | Union State Bank | Pell City | 217,758 | 12,076 | 5.55 | (142) | (1) | (241) | (349) | (0.06) | (1.07) |
| 116 | Commonwealth National Bank | Mobile | 48,315 | 3,882 | 8.03 | (88) | (5) | 212 | (239) | (0.16) | (1.97) |
| 117 | Southern Bank Company | Gadsden | 99,011 | 10,379 | 10.48 | (1,065) | (33) | (1,581) | (167) | (0.72) | (6.34) |
| 118 | Millennial Bank | Leeds | 68,154 | 2,724 | 4.00 | (882) | (59) | (485) | (2,077) | (1.53) | (27.05) |
| | MEDIAN | | 184,180 | 20,527 | 11.28 | 1,455 | 36 | 1,684 | 1,371 | 1.17 | 9.69 |
| | AVERAGE | | 2,115,294 | 280,646 | 11.99 | 20,640 | 41 | 18,120 | 16,121 | 1.13 | 9.21 |
| | HIGH | | 121,865,241 | 16,145,890 | 26.22 | 1,495,851 | 241 | 1,325,716 | 1,166,183 | 3.46 | 27.21 |
| | LOW | | 15,898 | 1,862 | 4.00 | (1,065) | (59) | (1,599) | (2,077) | (1.53) | (27.05) |