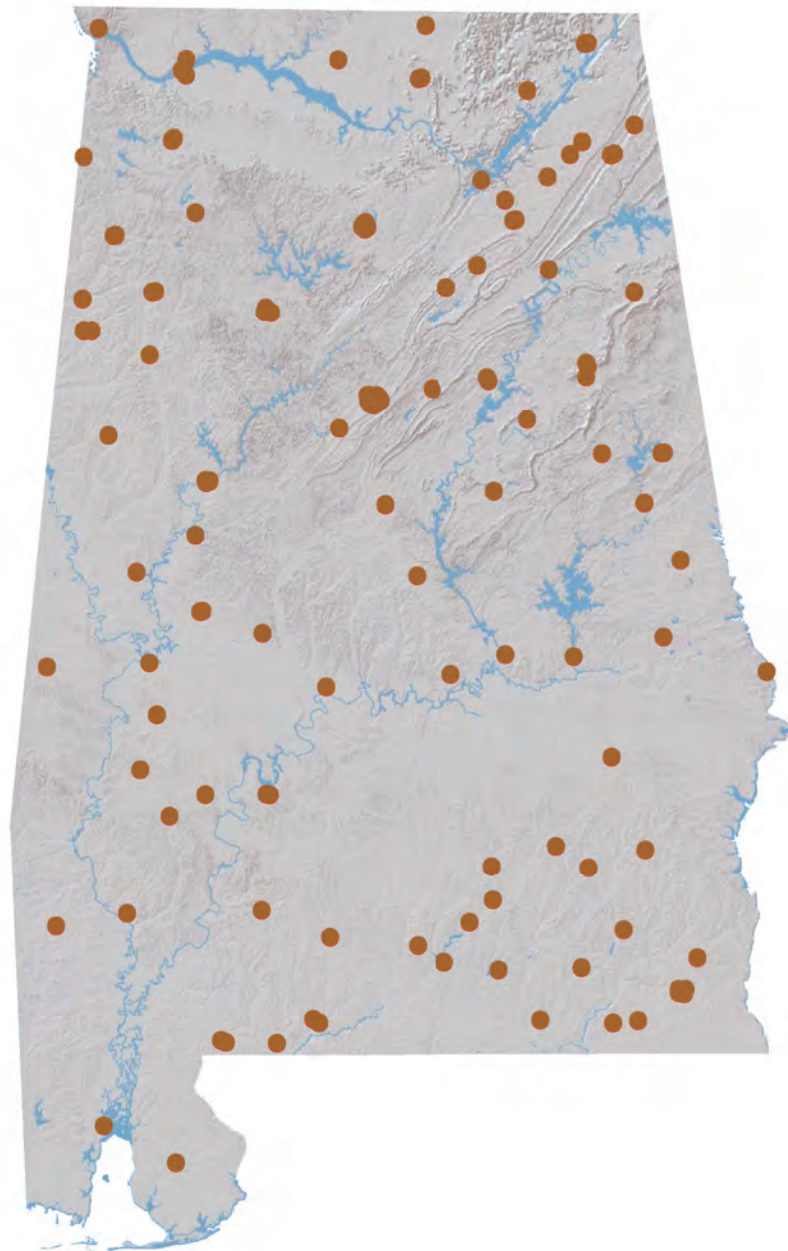


Banking Almanac: Alabama

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



Porter White & Company

Investment Bankers Since 1975

TABLE OF CONTENTS

I Alphabetical

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

II Total Assets

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

III Net Interest Margin

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

IV Non-Interest Income

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

V Non-Interest Expense

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

VI Asset Quality

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

VII Pre-Tax Return on Average Equity

City
Total Assets
Total Equity
Equity / Assets
Net Income for Twelve Months Ended March 31, 2018
Net Income per Employee
Net Income for Twelve Months Ended March 31, 2017
Net Income for Twelve Months Ended March 31, 2016
Pre-Tax Return on Average Assets
Pre-Tax Return on Average Equity

NOTES ON ALMANAC

- Data, based on regulatory filings, are furnished by SNL Financial IC and contain copyrighted and trade secret material distributed under license from SNL. The data are for the recipient's internal use only.
- All data are as of and for the twelve months ended March 31, 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:

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

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

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

PORTER WHITE COMMUNITY BANK PRACTICE

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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	BankIndependent 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	BankSouth 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 Bancorp 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	FEBC 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	Musclev 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	Gerakline	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	Tallassee	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	Tallassee	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	(89)	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	Iuverne	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)	IIR / Ins (%)	Prov XP / Avg Assets (%)	Adj 30-89PD / Gross Ins (%)	Adj 90+PD / Gross Loans (%)	Adj NPLs + Adj OREO / Gross Ins + OREO (%)	Net C-O / AvgIns (%)	Asset Quality Score (%)
1	Oakworth Capital Bank	Birmingham	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	Tallasse	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)	IIR / Ins (%)	Prov XP / Avg Assets (%)	Adj 30-89PD / Gross Ins (%)	Adj 90+PD / Gross Loans (%)	Adj NPLs + Adj OREO / Gross Ins + OREO (%)	Net C-O / AvgIns (%)	Asset Quality Score (%)
71	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 (S000)	Total Equity (S000)	Equity / Assets (%)	TIM Mar18 Net Inc (S000)	Net Inc / Employee (S000)	TIM Mar17 Net Inc (S000)	TIM Mar16 Net Inc (S000)	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	Iuverne	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 (S000)	Total Equity (S000)	Equity / Assets (%)	TIM Mar18 Net Inc (S000)	Net Inc / Employee (S000)	TIM Mar17 Net Inc (S000)	TIM Mar16 Net Inc (S000)	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)