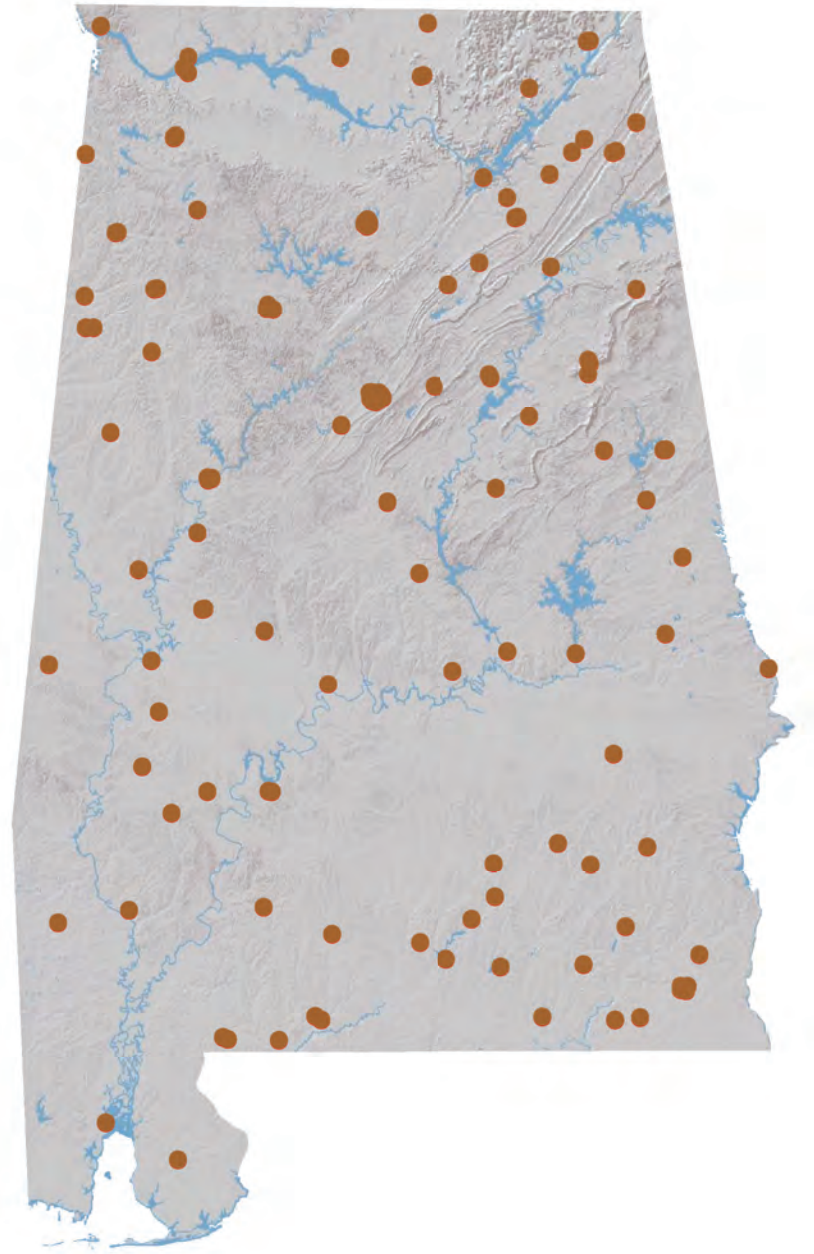


# Banking Almanac: Alabama

As of December 31, 2016



**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 December 31, 2016 unless otherwise noted. While the data are believed to be reliable, we have made no attempt to verify its accuracy.
- Reported net income figures are not adjusted if an institution is an S-corporation.
- ROAA/ROAE figures are marked as Pre-Tax or After-Tax. For S-corps, After-Tax ROAA/ROAE are adjusted to tax-equivalent bases.
- Texas Ratio presented in Asset Quality section has been adjusted to exclude the portion of nonperforming assets that are guaranteed by the U.S. government or FDIC. This ratio is calculated as:

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

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

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

### PORTER WHITE COMMUNITY BANK PRACTICE



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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.	38,357	15.26	0.57	3.57	15.73
2	AloStar Bank of Commerce	Birmingham	2011	ST-Bank	C-corp		961,500	19.62	0.76	4.22	0.84
3	AmeriFirst Bank	Union Springs	1916	ST-Bank	C-corp	USAL Bancorp, Inc.	152,519	10.17	0.39	3.73	0.85
4	AuburnBank	Auburn	1907	ST-Bank	C-corp	Auburn National Bancorporation, Inc.	832,656	10.09	0.94	8.82	0.33
5	Bank Independent	Sheffield	1947	ST-Bank	C-corp	BankIndependent Incorporated	1,338,709	9.93	0.94	9.07	1.14
6	Bank of Brewton	Brewton	1889	ST-Bank	C-corp		53,077	18.75	1.19	6.58	4.25
7	Bank of Evergreen	Evergreen	1932	ST-Bank	C-corp		63,721	10.57	1.15	10.30	2.42
8	Bank of Moundville	Moundville	1907	ST-Bank	C-corp	Moundville Bancshares, Inc.	88,111	9.16	0.39	3.85	1.06
9	Bank of Pine Hill	Pine Hill	1947	ST-Bank	C-corp		20,110	14.02	(0.72)	(5.43)	0.93
10	Bank of Vernon	Vernon	1911	ST-Bank	C-corp	First Vernon Bancshares, Inc.	143,164	16.68	0.79	4.85	2.23
11	Bank of Walker County	Jasper	2004	ST-Bank	S-corp	Relations Bancshares, Inc.	63,565	13.52	0.56	4.10	1.33
12	Bank of Wedowee	Wedowee	1906	ST-Bank	C-corp	Swann Bancshares, Inc.	132,358	10.99	0.79	6.84	2.43
13	Bank of York	York	1911	ST-Bank	S-corp		97,915	10.00	0.78	6.93	0.26
14	BankSouth	Dothan	1928	ST-Bank	S-corp	BankSouth Corporation	168,012	20.50	0.92	4.48	0.11
15	Brantley Bank & Trust Co.	Brantley	1946	ST-Bank	C-corp	Brantley Bancorp, Inc.	72,771	13.41	1.08	7.63	0.40
16	Bryant Bank	Tuscaloosa	2005	ST-Bank	S-corp		1,534,654	8.69	0.82	9.09	0.25
17	Capstone Bank	Tuscaloosa	1978	ST-Bank	C-corp	Capstone Bancshares, Inc.	487,113	11.43	0.79	6.77	0.68
18	CB&S Bank, Inc.	Russellville	1906	ST-Bank	C-corp	CBS Banc-Corp.	1,581,205	11.23	0.85	6.96	1.90
19	CCB Community Bank	Andalusia	1947	ST-Bank	S-corp	Southern National Corporation	459,989	10.90	1.23	11.44	1.98
20	Central State Bank	Calera	1916	ST-Bank	S-corp	Central State Bancorporation	244,930	11.52	1.03	8.71	0.38
21	Cheaha Bank	Oxford	2000	ST-Bank	C-corp	Cheaha Financial Group, Inc.	197,135	12.14	1.65	13.37	0.04
22	Citizens Bank	Greensboro	1976	ST-Bank	C-corp	Citizens BancShares, Inc.	100,116	11.87	0.84	6.56	0.44
23	Citizens Bank	Enterprise	1946	ST-Bank	C-corp	Enterprise Capital Corporation, Inc.	125,037	10.11	0.49	4.60	1.43
24	Citizens Bank & Trust	Guntersville	2003	ST-Bank	C-corp	Citizens B & T Holdings, Inc.	414,180	8.69	0.80	8.37	0.64
25	Citizens Bank of Fayette	Fayette	1913	ST-Bank	S-corp	F.B.H. Corporation	188,992	18.63	0.80	4.06	3.02
26	Citizens Bank of Valley Head	Valley Head	1935	ST-Bank	C-corp	Citizens Bancorporation, Inc.	26,595	11.85	0.47	4.08	3.70
27	Citizens Bank of Winfield	Winfield	1920	ST-Bank	C-corp	Citizens Bancorp of Winfield, Inc.	211,915	22.70	1.79	7.43	0.72
28	Citizens' Bank, Inc.	Robertsdale	1981	ST-Bank	S-corp	Citizens' Capital Corporation	106,482	10.95	0.46	4.20	3.09
29	Citizens State Bank	Vernon	1977	ST-Bank	S-corp	Citizens Southern Bancshares, Inc.	76,288	12.40	(0.18)	(1.37)	0.98
30	Commercial Bank of Ozark	Ozark	1959	ST-Bank	S-corp	Commercial Bancshares of Ozark, Inc.	90,425	7.37	0.33	3.90	1.35
31	Commonwealth National Bank	Mobile	1976	Fed-Bank	C-corp	CNB Bancorp, Inc.	56,884	7.33	0.25	3.18	3.93
32	Community Bank & Trust	Union Springs	1990	ST-Bank	C-corp	Community Bankshares, Inc.	52,980	5.14	0.55	8.33	5.29
33	Community Neighbor Bank	Camden	1906	ST-Bank	C-corp	First Camden Bancshares, Inc.	106,126	14.04	0.97	6.75	1.46
34	Community Spirit Bank	Red Bay	1908	ST-Bank	C-corp	Independent Bancshares, Inc.	142,080	10.32	0.74	7.13	1.11
35	Compass Bank	Birmingham	1964	ST-Bank	C-corp	Banco Bilbao Vizcaya Argentaria, SA	83,640,475	14.46	0.42	2.98	1.30
36	Covenant Bank	Leeds	1997	ST-Bank	C-corp	Covenant Bancgroup, Inc.	66,193	5.58	(0.85)	(14.08)	4.36
37	Cullman Savings Bank (MHC)	Cullman	1887	Fed-Thrift	C-corp	Cullman Savings Bank, MHC	273,036	14.38	1.06	6.88	2.70
38	Escambia County Bank	Flomaton	1924	ST-Bank	S-corp		74,769	14.63	0.22	1.43	1.18
39	EvaBank	Cullman	1986	ST-Bank	C-corp		382,963	17.93	2.48	13.61	3.34
40	Exchange Bank of Alabama	Altoona	1909	ST-Bank	C-corp	Gadsden Corporation	272,932	12.44	0.82	6.75	0.79
41	Farmers & Merchants Bank	Waterloo	1914	ST-Bank	C-corp		80,762	19.89	1.27	5.73	0.00
42	Farmers & Merchants Bank	Piedmont	1915	ST-Bank	C-corp	F&M Financial Corp	209,276	12.82	0.80	5.68	0.89
43	Farmers and Merchants Bank	LaFayette	1934	ST-Bank	C-corp	Farmers & Merchants Bancshares, Inc.	144,407	13.40	0.95	6.45	0.43
44	First Bank	Wadley	1907	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	81,922	9.51	1.30	11.36	1.12
45	First Bank of Alabama	Talladega	1848	ST-Bank	C-corp	Firstbanc of Alabama, Inc.	405,005	14.52	1.54	9.99	1.01
46	First Bank of Boaz	Boaz	1906	ST-Bank	C-corp	First Boaz Bancorporation	201,354	17.72	1.54	8.46	0.01
47	First Bank of Linden	Linden	1904	ST-Bank	C-corp	First Linden Bancshares, Inc.	80,564	13.64	0.95	6.74	0.00
48	First Cahawba Bank	Selma	2007	ST-Bank	C-corp		103,987	12.48	0.59	4.47	1.01
49	First Citizens Bank	Luverne	1980	ST-Bank	C-corp	First Citizens-Crenshaw Bancshares, Inc.	235,792	12.35	1.20	9.44	0.50
50	First Comm. Bank of Central AL	Wetumpka	2001	ST-Bank	S-corp	Central Alabama Bancshares, Inc.	354,756	7.49	1.35	16.16	0.54
51	First Community Bank	Mobile	1909	ST-Bank	S-corp	Southwest Banc Shares, Inc.	376,529	9.53	0.81	7.90	1.91
52	First Community Bank, Cullman	Cullman	1905	ST-Bank	C-corp	Southern Community Bancshares, Inc.	77,436	11.29	0.53	4.49	0.25
53	First Exchange Bank of Alabama	Louisville	1917	ST-Bank	S-corp	FEB Bancshares, Inc.	139,321	8.90	0.43	4.29	3.61
54	First Federal Bank, A FSB	Tuscaloosa	1958	Fed-Thrift	S-corp	Southeastern Financial, Inc.	105,230	12.38	0.18	1.56	3.62
55	First Fidelity Bank	Fort Payne	1965	ST-Bank	C-corp	FBDC Financial Corporation	92,354	9.02	0.48	5.28	0.76
56	First Financial Bank	Bessemer	1965	ST-Bank	S-corp	FirstFed Bancorp, Inc.	169,570	8.28	0.36	3.79	4.16
57	First Jackson Bank	Stevenson	1981	ST-Bank	C-corp	1st Jackson Bancshares, Inc.	237,929	10.37	0.93	8.76	1.21
58	First Metro Bank	Muscle Shoals	1988	ST-Bank	C-corp	First Metro Bancorp	565,172	11.50	1.38	12.09	0.21
59	First National Bank	Hamilton	1976	Fed-Bank	S-corp	Marion County Bancshares, Inc.	293,118	15.42	1.27	7.76	0.15
60	First National Bank and Trust	Atmore	1915	Fed-Bank	S-corp	First Suncoast Trust Bancshares, Inc.	135,633	11.51	0.64	5.03	0.05
61	First National Bank of Dozier	Dozier	1910	Fed-Bank	C-corp	First Dozier Bancshares, Inc.	36,972	13.24	0.64	4.52	0.00
62	First National Bank of Hartford	Hartford	1905	Fed-Bank	S-corp	First Hartford Bancshares, Inc.	121,573	13.31	0.76	5.48	1.01
63	First National Bank, Brundidge	Brundidge	1904	Fed-Bank	C-corp	First Brundidge Bancshares, Inc.	96,208	13.89	0.58	4.03	0.76
64	First Partners Bank	Birmingham	2007	ST-Bank	C-corp	First Partners Financial, Inc.	273,810	11.15	1.20	10.31	0.06
65	First Progressive Bank	Brewton	1977	ST-Bank	C-corp		31,485	25.83	0.06	0.25	0.18
66	First Southern Bank	Florence	1935	ST-Bank	C-corp	First Southern Bancshares, Inc.	210,698	9.00	0.74	8.15	1.18
67	First Southern State Bank	Stevenson	1910	ST-Bank	C-corp	First Bancshares of Stevenson, Inc.	390,341	8.95	0.96	9.69	0.47
68	First State Bank of the South	Sulligent	1973	ST-Bank	C-corp	First State Holding Corp.	97,588	15.77	0.90	5.51	0.06

# ALPHABETICAL

Rank	Institution	City	Year Est.	Charter Type	Corp. Type	Parent	Total Assets (\$000)	Equity / Assets (%)	After-Tax ROAA (%)	After-Tax ROAE (%)	NPA/ Total Assets (%)
69	First State Bank, DeKalb County	Fort Payne	1982	ST-Bank	C-corp	First State Bancshares of DeKalb County, Inc.	183,332	11.55	0.56	4.32	1.55
70	First US Bank	Thomasville	1952	ST-Bank	C-corp	First US Bancshares, Inc.	606,605	12.49	0.33	2.54	1.46
71	FirstState Bank	Lineville	1971	ST-Bank	C-corp	First State Capital Corporation	202,004	12.54	1.28	10.11	0.75
72	FNB Bank	Scottsboro	1907	ST-Bank	C-corp	FNS Bancshares, Inc.	373,094	12.94	1.28	9.60	1.70
73	FNB of Central Alabama	Tuscaloosa	1965	ST-Bank	C-corp	FNB Bancshares of Central Alabama, Inc.	280,897	9.66	0.60	5.67	0.92
74	Friend Bank	Slocomb	1905	ST-Bank	S-corp	SNB Holdings, Inc.	129,065	9.07	0.81	8.63	1.61
75	HNB First Bank	Headland	1933	ST-Bank	S-corp	HNB Holding Company, Inc.	129,653	10.08	0.65	5.68	1.07
76	HomeTown Bank of Alabama	Oneonta	2003	ST-Bank	C-corp	HomeTown Bancorp of Alabama, Inc.	341,091	13.04	1.71	12.94	1.64
77	Horizon Bank	Fyffe	1973	ST-Bank	C-corp		94,155	16.09	0.61	3.78	0.44
78	Liberty Bank	Geraldine	1971	ST-Bank	C-corp	First Bancorporation of Geraldine, Inc.	130,506	11.20	0.59	4.72	0.55
79	Marion Bank & Trust Company	Marion	1934	ST-Bank	S-corp	Marion Bancshares, Inc.	255,455	11.87	0.91	7.39	2.22
80	Merchants & Farmers Bank	Eutaw	1900	ST-Bank	S-corp	Merchants and Farmers Bancshares, Inc.	62,050	10.49	0.53	5.32	1.66
81	Merchants Bank	Jackson	1962	ST-Bank	S-corp	Merchants Trust, Inc.	208,832	11.16	0.77	6.84	1.66
82	Merchants Bank of Alabama	Cullman	1907	ST-Bank	C-corp	Merchants Financial Services, Inc.	270,174	9.22	0.61	6.44	2.02
83	Metro Bank	Pell City	1989	ST-Bank	C-corp		689,392	13.89	1.17	8.59	2.26
84	MidSouth Bank	Dothan	1912	ST-Bank	S-corp	MidSouth Bancorporation	424,323	10.36	0.52	4.83	1.00
85	National Bank of Commerce	Birmingham	2004	Fed-Bank	C-corp	National Commerce Corporation	1,948,994	11.48	1.03	8.67	0.25
86	NobleBank & Trust	Anniston	2005	ST-Bank	C-corp		225,063	8.45	0.79	8.80	0.76
87	North Alabama Bank	Hazel Green	1989	ST-Bank	C-corp	North Alabama Bancshares, Inc.	93,710	12.44	0.93	7.70	4.52
88	Oakworth Capital Bank	Birmingham	2008	ST-Bank	C-corp	Oakworth Capital, Inc.	483,569	11.75	0.93	6.96	0.00
89	Peoples Bank of Alabama	Cullman	1977	ST-Bank	S-corp	Altrust Financial Services, Inc.	686,777	10.16	1.03	9.99	2.52
90	Peoples Bank of Greensboro	Greensboro	1904	ST-Bank	S-corp	Greensboro Bancshares, Inc.	96,529	7.61	0.98	10.67	0.49
91	Peoples Bank of Red Level	Red Level	1914	ST-Bank	C-corp	Red Level Financial Corporation	16,532	11.21	1.01	8.46	2.00
92	Peoples Exchange Bank	Monroeville	1907	ST-Bank	C-corp	Peoples Exchange Bancshares, Inc.	60,630	15.14	0.56	3.86	1.03
93	Peoples Independent Bank	Boaz	1988	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	207,729	9.15	1.14	11.33	1.40
94	Peoples Southern Bank	Clanton	1901	ST-Bank	S-corp	PSB Bancshares, Inc.	171,829	13.01	0.90	6.61	0.16
95	PeoplesTrust Bank	Hamilton	2004	ST-Bank	C-corp	Hometown Bancshares, Inc.	91,742	10.63	0.85	7.85	0.60
96	Phenix-Girard Bank	Phenix City	1904	ST-Bank	S-corp	Phenix-Girard Bancshares, Inc.	173,905	13.96	0.74	5.02	2.86
97	Pinnacle Bank	Jasper	1935	ST-Bank	C-corp	Pinnacle Bancshares, Inc.	217,169	11.49	1.06	8.49	0.07
98	Premier Bank of the South	Cullman	1987	ST-Bank	S-corp	FCB Bancshares, Inc.	167,714	9.30	0.74	7.85	1.50
99	PrimeSouth Bank	Tallassee	1958	ST-Bank	C-corp	PrimeSouth Bancshares, Inc.	209,822	9.98	0.94	9.44	1.43
100	Progress Bank and Trust	Huntsville	2008	ST-Bank	C-corp	Progress Financial Corporation	729,450	9.26	0.82	8.38	0.01
101	Regions Bank	Birmingham	1928	ST-Bank	C-corp	Regions Financial Corporation	125,042,021	12.87	1.04	7.82	1.67
102	Reliance Bank	Athens	1998	ST-Bank	C-corp	RB Bancorporation	217,462	9.03	0.45	4.29	0.69
103	River Bank & Trust	Prattville	2006	ST-Bank	C-corp	River Financial Corporation	810,312	10.72	1.08	9.47	0.85
104	Robertson Banking Company	Demopolis	1870	ST-Bank	S-corp	RBC, Inc.	270,432	10.71	1.05	9.50	0.48
105	Samson Banking Company, Inc.	Samson	1930	ST-Bank	S-corp		76,326	12.12	0.47	3.71	1.24
106	Security Federal Savings Bank	Jasper	1971	Fed-Thrift	S-corp	Se-Fed Bancshares, Inc.	39,918	11.11	0.21	2.01	0.00
107	ServisFirst Bank	Birmingham	2005	ST-Bank	C-corp	ServisFirst Bancshares, Inc.	6,370,072	9.01	1.46	15.99	0.25
108	Small Town Bank	Wedowee	1999	ST-Bank	C-corp	East Alabama Financial Group, Inc.	212,471	17.24	1.16	6.75	1.69
109	Southern Bank Company	Gadsden	1936	ST-Bank	C-corp	Southern Banc Company, Inc.	93,966	12.54	(1.47)	(11.07)	3.60
110	Southern Independent Bank	Opp	2006	ST-Bank	C-corp	Southern Independent Bancshares, Inc.	219,464	10.35	0.94	8.74	1.14
111	Southern States Bank	Anniston	2007	ST-Bank	C-corp	Southern States Bancshares, Inc.	631,695	13.37	1.12	10.03	0.67
112	SouthFirst Bank	Sylacauga	1949	Fed-Thrift	C-corp	SouthFirst Bancshares, Inc.	88,882	11.04	0.48	4.35	3.34
113	SouthPoint Bank	Birmingham	2005	ST-Bank	C-corp	SouthPoint Bancshares, Inc.	277,293	8.80	1.23	13.05	0.37
114	State Bank & Trust	Winfield	1907	ST-Bank	S-corp	Peoples Bancorporation, Inc.	227,315	11.24	0.76	6.12	2.86
115	SunSouth Bank	Dothan	1954	ST-Bank	C-corp	SunSouth Bancshares, Inc.	148,253	3.94	(1.63)	(33.09)	5.16
116	Sweet Water State Bank	Sweet Water	1913	ST-Bank	S-corp	Tombigbee Bancshares, Inc.	97,871	10.44	0.85	7.92	1.92
117	Town-Country National Bank	Camden	1978	Fed-Bank	S-corp		107,985	15.55	1.45	8.92	0.60
118	Traders & Farmers Bank	Haleyville	1906	ST-Bank	C-corp	Traders & Farmers Bancshares, Inc.	371,463	13.53	0.77	5.15	1.66
119	Traditions Bank	Cullman	2003	ST-Bank	C-corp	Traditions Bancshares, Inc.	317,722	9.98	1.05	10.60	0.96
120	Trinity Bank	Dothan	2006	ST-Bank	C-corp		136,860	9.29	1.03	11.35	0.65
121	Troy Bank & Trust Company	Troy	1906	ST-Bank	C-corp	Trust No. 3 Under The Will of Charles Henders	874,684	10.18	0.88	8.57	2.81
122	Union State Bank	Pell City	1903	ST-Bank	C-corp	Union Bancshares, Inc.	228,832	5.44	(0.01)	(0.15)	4.87
123	United Bank	Atmore	1904	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	558,328	8.58	0.69	7.21	1.41
124	Valley State Bank	Russellville	1985	ST-Bank	C-corp	Valley Bancshares, Inc.	121,785	16.28	0.65	4.10	0.36
125	Vantage Bank of Alabama	Albertville	2006	ST-Bank	C-corp	Vantage Bancshares, Inc.	112,735	13.32	1.15	8.59	2.31
126	West Alabama Bank & Trust	Reform	1944	ST-Bank	C-corp	West Alabama Capital Corp.	594,859	12.60	1.17	8.66	0.74
						<b>MEDIAN</b>	<b>178,619</b>	<b>11.46</b>	<b>0.82</b>	<b>6.84</b>	<b>1.05</b>
						<b>AVERAGE</b>	<b>1,973,807</b>	<b>11.92</b>	<b>0.79</b>	<b>6.27</b>	<b>1.51</b>
						<b>HIGH</b>	<b>125,042,021</b>	<b>25.83</b>	<b>2.48</b>	<b>16.16</b>	<b>15.73</b>
						<b>LOW</b>	<b>16,532</b>	<b>3.94</b>	<b>(1.63)</b>	<b>(33.09)</b>	<b>0.00</b>

## 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	80,812,105	100,403,647	16,095,838	10.34	1,525	21,350	5,857	81,995	65,838	125,042,021
2	Compass Bank	Birmingham	60,223,112	67,549,540	12,096,195	9.14	668	9,372	8,925	125,210	101,122	83,640,475
3	ServisFirst Bank	Birmingham	4,916,446	5,426,371	574,261	9.06	18	412	15,461	353,893	301,465	6,370,072
4	National Bank of Commerce	Birmingham	1,500,857	1,694,059	223,721	9.25	19	297	6,562	102,579	89,161	1,948,994
5	CB&S Bank, Inc.	Russellville	651,595	1,295,458	177,561	10.71	55	522	3,029	28,749	23,554	1,581,205
6	Bryant Bank	Tuscaloosa	856,390	1,282,141	133,328	9.28	14	210	7,308	109,618	91,582	1,534,654
7	Bank Independent	Sheffield	1,068,035	1,146,347	132,899	9.35	26	512	2,615	51,489	44,090	1,338,709
8	AloStar Bank of Commerce	Birmingham	721,895	746,048	188,639	18.05	1	96	10,016	961,500	746,048	961,500
9	Troy Bank & Trust Company	Troy	474,457	751,397	89,062	9.14	10	128	6,833	87,468	75,140	874,684
10	AuburnBank	Auburn	432,443	741,332	83,984	10.14	9	158	5,270	92,517	82,370	832,656
11	River Bank & Trust	Prattville	524,175	706,779	86,880	9.96	10	130	6,233	81,031	70,678	810,312
12	Progress Bank and Trust	Huntsville	549,960	635,374	67,523	9.65	5	116	6,288	145,890	127,075	729,450
13	Metro Bank	Pell City	374,564	591,621	95,771	13.99	9	164	4,204	76,599	65,736	689,392
14	Peoples Bank of Alabama	Cullman	546,466	579,761	69,765	10.14	25	253	2,715	27,471	23,190	686,777
15	Southern States Bank	Anniston	502,856	524,184	84,469	13.20	9	104	6,074	70,188	58,243	631,695
16	First US Bank	Thomasville	327,628	497,782	75,751	12.27	15	259	2,342	40,440	33,185	606,605
17	West Alabama Bank & Trust	Reform	347,416	470,644	74,940	12.29	14	162	3,672	42,490	33,617	594,859
18	First Metro Bank	Muscle Shoals	366,145	498,681	64,997	11.54	8	110	5,138	70,647	62,335	565,172
19	United Bank	Atmore	299,552	507,062	47,884	8.51	18	181	3,085	31,018	28,170	558,328
20	Capstone Bank	Tuscaloosa	409,028	416,478	55,674	10.71	8	99	4,920	60,889	52,060	487,113
21	Oakworth Capital Bank	Birmingham	375,677	425,613	56,815	12.67	3	68	7,111	161,190	141,871	483,569
22	CCB Community Bank	Andalusia	389,514	374,620	50,140	10.81	4	114	4,035	114,997	93,655	459,989
23	MidSouth Bank	Dothan	237,626	379,452	43,958	10.73	10	95	4,467	42,432	37,945	424,323
24	Citizens Bank & Trust	Guntersville	271,580	345,704	35,983	9.35	7	96	4,314	59,169	49,386	414,180
25	First Bank of Alabama	Talladega	199,617	342,735	58,801	15.26	3	49	8,265	135,002	114,245	405,005
26	First Southern State Bank	Stevenson	188,571	351,926	34,928	9.44	8	90	4,337	48,793	43,991	390,341
27	EvaBank	Cullman	285,367	289,526	68,662	17.20	6	80	4,787	63,827	48,254	382,963
28	First Community Bank	Mobile	278,332	327,980	35,880	10.08	10	93	4,049	37,653	32,798	376,529
29	FNB Bank	Scottsboro	265,801	321,826	48,282	12.91	9	98	3,807	41,455	35,758	373,094
30	Traders & Farmers Bank	Haleyville	164,677	294,317	50,256	15.07	8	105	3,538	46,433	36,790	371,463
31	First Comm. Bank of Central AL	Wetumpka	222,699	325,031	26,577	8.23	7	73	4,860	50,679	46,433	354,756
32	HomeTown Bank of Alabama	Oneonta	220,052	285,371	44,479	13.48	3	60	5,685	113,697	95,124	341,091
33	Traditions Bank	Cullman	259,801	282,771	31,719	10.18	6	76	4,181	52,954	47,129	317,722
34	First National Bank	Hamilton	126,993	247,114	45,201	15.99	8	91	3,221	36,640	30,889	293,118
35	FNB of Central Alabama	Tuscaloosa	173,317	252,074	27,123	10.38	5	60	4,682	56,179	50,415	280,897
36	SouthPoint Bank	Birmingham	221,035	247,764	24,397	9.21	4	74	3,747	69,323	61,941	277,293
37	First Partners Bank	Birmingham	221,102	219,885	30,519	11.60	4	59	4,641	68,453	54,971	273,810
38	Cullman Savings Bank (MHC)	Cullman	224,570	176,393	39,273	14.44	4	46	5,936	68,259	44,098	273,036
39	Exchange Bank of Alabama	Altoona	167,628	236,509	33,941	12.50	5	74	3,688	54,586	47,302	272,932
40	Robertson Banking Company	Demopolis	212,714	231,404	28,971	10.64	6	72	3,756	45,072	38,567	270,432
41	Merchants Bank of Alabama	Cullman	154,575	243,908	24,919	9.55	5	83	3,255	54,035	48,782	270,174
42	Marion Bank & Trust Company	Marion	166,015	211,039	30,312	11.75	3	40	6,386	85,152	70,346	255,455
43	Central State Bank	Calera	168,877	213,265	28,205	11.73	5	65	3,768	48,986	42,653	244,930
44	First Jackson Bank	Stevenson	145,779	204,120	24,677	10.86	6	45	5,287	39,655	34,020	237,929
45	First Citizens Bank	Luverne	120,795	192,213	29,115	12.11	5	64	3,684	47,158	38,443	235,792
46	Union State Bank	Pell City	81,745	215,646	12,441	6.35	13	109	2,099	17,602	16,588	228,832
47	State Bank & Trust	Winfield	73,024	201,189	25,544	12.18	4	56	4,059	56,829	50,297	227,315
48	NobleBank & Trust	Anniston	128,750	202,626	19,008	8.90	5	50	4,501	45,013	40,525	225,063
49	Southern Independent Bank	Opp	119,182	178,887	22,720	11.09	2	34	6,455	109,732	89,444	219,464
50	Reliance Bank	Athens	128,695	185,219	19,641	9.56	7	49	4,438	31,066	26,460	217,462
51	Pinnacle Bank	Jasper	91,269	191,312	24,948	11.22	7	56	3,878	31,024	27,330	217,169
52	Small Town Bank	Wedowee	96,391	174,984	36,625	16.51	4	50	4,249	53,118	43,746	212,471
53	Citizens Bank of Winfield	Winfield	48,410	144,828	48,095	22.67	1	29	7,307	211,915	144,828	211,915
54	First Southern Bank	Florence	161,605	191,358	18,966	9.07	5	62	3,398	42,140	38,272	210,698
55	PrimeSouth Bank	Talladega	144,212	182,531	20,930	9.99	4	39	5,380	52,456	45,633	209,822
56	Farmers & Merchants Bank	Piedmont	104,102	178,540	26,821	13.57	4	48	4,360	52,319	44,635	209,276
57	Merchants Bank	Jackson	132,201	184,423	23,311	11.67	6	62	3,368	34,805	30,737	208,832
58	Peoples Independent Bank	Boaz	95,601	188,192	19,013	9.02	6	54	3,847	34,622	31,365	207,729
59	FirstState Bank	Lineville	119,911	168,184	25,333	12.79	3	52	3,885	67,335	56,061	202,004
60	First Bank of Boaz	Boaz	53,660	142,061	35,679	17.24	1	26	7,744	201,354	142,061	201,354
61	Cheaha Bank	Oxford	106,110	166,725	23,926	12.49	4	46	4,286	49,284	41,681	197,135
62	Citizens Bank of Fayette	Fayette	50,853	149,988	35,213	19.43	2	30	6,300	94,496	74,994	188,992
63	First State Bank, DeKalb County	Fort Payne	87,591	161,359	21,168	11.95	5	50	3,667	36,666	32,272	183,332
64	Phenix-Girard Bank	Phenix City	70,060	137,366	24,283	15.63	4	41	4,242	43,476	34,342	173,905
65	Peoples Southern Bank	Clanton	53,787	149,301	22,362	13.11	3	43	3,996	57,276	49,767	171,829
66	First Financial Bank	Bessemer	70,494	134,207	14,040	9.63	8	68	2,494	21,196	16,776	169,570
67	BankSouth	Dothan	133,458	133,122	34,441	20.20	2	24	7,001	84,006	66,561	168,012
68	Premier Bank of the South	Cullman	116,688	151,007	15,605	9.65	10	69	2,431	16,771	15,101	167,714
69	AmeriFirst Bank	Union Springs	111,034	130,679	15,512	10.24	4	45	3,389	38,130	32,670	152,519

## TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employees	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
70	SunSouth Bank	Dothan	95,973	128,279	5,834	4.04	2	31	4,782	74,127	64,140	148,253
71	Farmers and Merchants Bank	LaFayette	48,923	123,838	19,348	14.20	3	34	4,247	48,136	41,279	144,407
72	Bank of Vernon	Vernon	104,408	118,162	23,879	16.66	2	33	4,338	71,582	59,081	143,164
73	Community Spirit Bank	Red Bay	93,722	124,557	14,669	10.46	5	39	3,643	28,416	24,911	142,080
74	First Exchange Bank of Alabama	Louisville	97,666	126,613	12,394	9.71	4	43	3,240	34,830	31,653	139,321
75	Trinity Bank	Dothan	112,330	122,648	12,717	9.29	3	28	4,888	45,620	40,883	136,860
76	First National Bank and Trust	Atmore	72,687	119,786	15,617	12.30	4	45	3,014	33,908	29,947	135,633
77	Bank of Wedowee	Wedowee	64,443	113,137	14,548	10.87	3	34	3,893	44,119	37,712	132,358
78	Liberty Bank	Geraldine	64,113	115,690	14,619	11.55	6	56	2,330	21,751	19,282	130,506
79	HNB First Bank	Headland	75,136	114,611	13,064	10.77	3	33	3,929	43,218	38,204	129,653
80	Friend Bank	Slocomb	79,838	117,030	11,700	8.85	5	41	3,148	25,813	23,406	129,065
81	Citizens Bank	Enterprise	75,970	112,230	12,639	9.93	3	29	4,312	41,679	37,410	125,037
82	Valley State Bank	Russellville	49,615	101,821	19,831	15.84	4	28	4,349	30,446	25,455	121,785
83	First National Bank of Hartford	Hartford	59,566	98,424	16,185	13.40	1	34	3,576	121,573	98,424	121,573
84	Vantage Bank of Alabama	Albertville	72,498	97,082	15,014	12.44	2	28	4,026	56,368	48,541	112,735
85	Town-Country National Bank	Camden	64,990	90,077	16,790	16.15	1	33	3,272	107,985	90,077	107,985
86	Citizens' Bank, Inc.	Robertsdale	71,610	94,316	11,661	10.99	3	35	3,042	35,494	31,439	106,482
87	Community Neighbor Bank	Camden	62,727	91,058	14,898	14.14	2	34	3,121	53,063	45,529	106,126
88	First Federal Bank, A FSB	Tuscaloosa	81,472	90,101	13,025	12.01	3	107	983	35,077	30,034	105,230
89	First Cahawba Bank	Selma	65,716	82,831	12,982	13.25	2	24	4,333	51,994	41,416	103,987
90	Citizens Bank	Greensboro	45,794	83,656	11,883	12.12	1	14	7,151	100,116	83,656	100,116
91	Bank of York	York	38,029	76,477	9,789	10.45	2	22	4,451	48,958	38,239	97,915
92	Sweet Water State Bank	Sweet Water	70,214	84,926	10,218	10.88	4	34	2,879	24,468	21,232	97,871
93	First State Bank of the South	Sulligent	32,938	80,572	15,387	15.70	4	40	2,440	24,397	20,143	97,588
94	Peoples Bank of Greensboro	Greensboro	44,371	82,831	7,349	8.49	1	20	4,826	96,529	82,831	96,529
95	First National Bank, Brundidge	Brundidge	53,024	78,572	13,366	13.72	2	27	3,563	48,104	39,286	96,208
96	Horizon Bank	Fyffe	42,050	76,394	15,149	16.11	3	28	3,363	31,385	25,465	94,155
97	Southern Bank Company	Gadsden	58,487	77,989	11,783	11.38	4	28	3,356	23,492	19,497	93,966
98	North Alabama Bank	Hazel Green	58,232	81,897	11,659	10.85	3	30	3,124	31,237	27,299	93,710
99	First Fidelity Bank	Fort Payne	41,847	83,817	8,330	9.32	3	24	3,848	30,785	27,939	92,354
100	PeoplesTrust Bank	Hamilton	54,811	81,575	9,752	10.58	3	26	3,529	30,581	27,192	91,742
101	Commercial Bank of Ozark	Ozark	39,073	82,652	6,660	8.10	2	25	3,617	45,213	41,326	90,425
102	SouthFirst Bank	Sylacauga	58,407	78,047	9,810	11.13	3	28	3,174	29,627	26,016	88,882
103	Bank of Moundville	Moundville	22,748	79,945	8,075	9.78	1	17	5,183	88,111	79,945	88,111
104	First Bank	Wadley	27,613	73,775	7,793	9.63	5	25	3,277	16,384	14,755	81,922
105	Farmers & Merchants Bank	Waterloo	7,268	64,571	16,065	20.90	2	10	8,076	40,381	32,286	80,762
106	First Bank of Linden	Linden	35,548	69,467	10,987	13.20	1	15	5,371	80,564	69,467	80,564
107	First Community Bank, Cullman	Cullman	49,758	64,968	8,740	12.53	1	14	5,531	77,436	64,968	77,436
108	Samson Banking Company, Inc.	Samson	32,346	66,998	9,250	12.94	2	25	3,053	38,163	33,499	76,326
109	Citizens State Bank	Vernon	21,464	55,603	9,457	12.78	2	15	5,086	38,144	27,802	76,288
110	Escambia County Bank	Flomaton	21,727	63,083	10,936	14.97	1	20	3,738	74,769	63,083	74,769
111	Brantley Bank & Trust Co.	Brantley	24,752	62,290	9,756	13.55	2	17	4,281	36,386	31,145	72,771
112	Covenant Bank	Leeds	43,209	60,495	3,691	6.07	1	15	4,413	66,193	60,495	66,193
113	Bank of Evergreen	Evergreen	40,101	56,828	6,736	10.97	1	14	4,552	63,721	56,828	63,721
114	Bank of Walker County	Jasper	43,449	54,886	8,594	13.68	1	19	3,346	63,565	54,886	63,565
115	Merchants & Farmers Bank	Eutaw	32,657	55,425	6,508	9.84	2	25	2,482	31,025	27,713	62,050
116	Peoples Exchange Bank	Monroeville	37,283	51,435	9,182	14.90	1	27	2,246	60,630	51,435	60,630
117	Commonwealth National Bank	Mobile	23,360	52,589	4,172	7.94	2	19	2,994	28,442	26,295	56,884
118	Bank of Brewton	Brewton	20,163	43,037	9,953	19.44	2	21	2,527	26,539	21,519	53,077
119	Community Bank & Trust	Union Springs	16,768	50,187	2,721	7.16	1	18	2,943	52,980	50,187	52,980
120	Security Federal Savings Bank	Jasper	15,162	28,376	4,433	11.21	1	13	3,071	39,918	28,376	39,918
121	Alamerica Bank	Birmingham	27,531	30,674	5,852	15.69	1	8	4,795	38,357	30,674	38,357
122	First National Bank of Dozier	Dozier	6,409	28,361	4,895	12.64	1	6	6,162	36,972	28,361	36,972
123	First Progressive Bank	Brewton	8,159	23,336	8,134	26.13	1	10	3,149	31,485	23,336	31,485
124	Citizens Bank of Valley Head	Valley Head	17,060	23,434	3,151	11.70	3	14	1,900	8,865	7,811	26,595
125	Bank of Pine Hill	Pine Hill	3,958	17,282	2,819	13.54	1	9	2,234	20,110	17,282	20,110
126	Peoples Bank of Red Level	Red Level	6,370	14,662	1,854	11.55	1	6	2,755	16,532	14,662	16,532
		MEDIAN	94,662	147,065	19,736	11.46	4	44	4,031	48,464	41,303	178,619
		AVERAGE	1,321,287	1,602,813	259,240	12.03	23	311	4,395	66,761	55,622	1,973,807
		HIGH	80,812,105	100,403,647	16,095,838	26.13	1,525	21,350	15,461	961,500	746,048	125,042,021
		LOW	3,958	14,662	1,854	4.04	1	6	983	8,865	7,811	16,532

## NET INTEREST MARGIN

Rank	Institution	City	Total Assets (\$000)	Loans / Deposits (%)	Securities / Assets (%)	Loan Growth (%)	Deposit Growth (%)	Yield on Loans (%)	Yield on Securities (TE) (%)	Cost of Funds (%)	Net Interest Margin (TE) (%)
1	EvaBank	Cullman	382,963	98.6	16.9	6.95	9.59	8.17	4.55	1.35	6.32
2	Traditions Bank	Cullman	317,722	91.9	5.6	10.44	6.49	6.74	2.84	0.50	5.74
3	Bank Independent	Sheffield	1,338,709	93.2	3.7	12.24	8.94	6.18	2.07	0.31	5.44
4	Sweet Water State Bank	Sweet Water	97,871	82.7	13.0	3.17	2.44	6.83	2.31	0.44	5.41
5	Peoples Bank of Red Level	Red Level	16,532	43.5	36.4	8.17	(0.20)	11.11	1.05	0.20	5.26
6	First US Bank	Thomasville	606,605	65.8	34.3	26.39	3.83	8.62	1.84	0.45	5.12
7	Citizens Bank of Valley Head	Valley Head	26,595	72.8	16.9	(2.61)	1.87	6.63	2.81	0.32	4.94
8	Town-Country National Bank	Camden	107,985	72.2	26.6	5.56	5.44	6.93	2.54	0.66	4.76
9	North Alabama Bank	Hazel Green	93,710	71.1	8.8	(3.14)	0.08	6.52	2.48	0.41	4.70
10	Bank of Evergreen	Evergreen	63,721	70.6	26.4	(2.18)	0.29	6.25	2.72	0.59	4.69
11	Cheaha Bank	Oxford	197,135	63.6	38.8	(3.13)	2.36	6.95	2.62	0.48	4.68
12	Alamerica Bank	Birmingham	38,357	89.8	0.9	19.75	3.07	6.11	3.07	0.98	4.63
13	Liberty Bank	Geraldine	130,506	55.4	34.4	5.68	16.84	6.62	3.02	0.48	4.60
14	Southern States Bank	Anniston	631,695	95.9	6.7	20.59	20.76	5.51	2.27	0.52	4.56
15	CCB Community Bank	Andalusia	459,989	104.0	5.2	1.52	4.47	5.56	2.99	0.63	4.53
16	HomeTown Bank of Alabama	Oneonta	341,091	77.1	23.8	6.08	3.76	6.36	2.30	0.53	4.51
17	Community Neighbor Bank	Camden	106,126	68.9	15.8	(1.34)	(1.41)	6.22	2.18	0.28	4.48
18	Peoples Bank of Alabama	Cullman	686,777	94.3	9.3	13.68	5.45	5.40	2.32	0.36	4.44
19	Central State Bank	Calera	244,930	79.2	19.2	13.01	16.30	5.92	1.92	0.48	4.41
20	First Partners Bank	Birmingham	273,810	100.6	12.6	14.70	14.43	5.56	2.52	0.74	4.37
21	Commonwealth National Bank	Mobile	56,884	44.4	32.3	(15.45)	0.90	6.36	2.05	0.09	4.36
22	Brantley Bank & Trust Co.	Brantley	72,771	39.7	55.3	5.10	(1.37)	6.11	3.81	0.35	4.32
22	FNB Bank	Scottsboro	373,094	82.6	20.6	10.36	1.43	5.81	2.76	0.55	4.32
24	Premier Bank of the South	Cullman	167,714	77.3	14.7	12.94	5.63	6.14	1.42	0.43	4.30
25	Community Spirit Bank	Red Bay	142,080	75.2	19.1	(0.56)	(2.37)	5.93	2.13	0.48	4.29
26	Farmers & Merchants Bank	Piedmont	209,276	58.3	31.2	7.69	6.77	6.09	2.48	0.34	4.28
27	Bank of Vernon	Vernon	143,164	88.4	16.8	1.78	(1.62)	5.85	1.81	0.51	4.25
28	First State Bank, DeKalb County	Fort Payne	183,332	54.3	26.2	71.88	94.09	6.26	1.88	0.46	4.23
29	National Bank of Commerce	Birmingham	1,948,994	88.6	5.1	12.47	11.34	5.05	2.39	0.42	4.19
30	First Bank of Linden	Linden	80,564	51.2	40.1	(2.18)	2.68	5.97	3.41	0.53	4.17
31	FirstState Bank	Lineville	202,004	71.3	32.3	4.81	(1.23)	6.37	3.11	0.83	4.16
31	River Bank & Trust	Prattville	810,312	74.2	22.6	8.73	15.60	5.47	1.90	0.32	4.16
33	Vantage Bank of Alabama	Albertville	112,735	74.7	18.7	6.91	(0.04)	5.73	3.14	0.38	4.15
34	Merchants & Farmers Bank	Eutaw	62,050	58.9	33.4	9.63	(0.22)	6.73	2.44	0.38	4.14
35	Friend Bank	Slocomb	129,065	68.2	13.6	4.39	3.43	5.82	2.01	0.31	4.10
36	Cullman Savings Bank (MHC)	Cullman	273,036	127.3	8.3	12.41	12.26	5.38	2.73	1.01	4.09
37	Bank of Walker County	Jasper	63,565	79.2	17.5	(5.33)	(8.13)	5.63	1.59	0.38	4.03
38	Trinity Bank	Dothan	136,860	91.6	10.1	10.41	10.73	5.66	1.96	0.80	4.02
38	First Cahawba Bank	Selma	103,987	79.3	11.8	(0.63)	6.19	5.17	1.85	0.29	4.02
40	First Citizens Bank	Luverne	235,792	62.8	37.2	12.45	3.86	6.63	2.35	0.50	4.01
41	Robertson Banking Company	Demopolis	270,432	91.9	11.2	0.63	2.90	4.84	2.25	0.48	4.00
42	Citizens Bank of Winfield	Winfield	211,915	33.4	69.6	5.45	2.07	7.47	4.14	1.08	3.98
42	Citizens' Bank, Inc.	Robertsdale	106,482	75.9	20.0	14.39	5.34	5.33	2.03	0.22	3.98
44	Peoples Exchange Bank	Monroeville	60,630	72.5	18.9	2.79	0.56	6.07	2.09	0.37	3.96
45	Citizens Bank & Trust	Guntersville	414,180	78.6	22.9	8.23	10.29	5.20	2.55	0.50	3.94
46	AmeriFirst Bank	Union Springs	152,519	85.0	21.1	21.01	5.93	5.18	2.07	0.31	3.92
46	Metro Bank	Pell City	689,392	63.3	28.7	(2.77)	(0.05)	5.95	3.36	0.58	3.92
48	First Exchange Bank of Alabama	Louisville	139,321	77.1	20.2	15.05	12.23	5.26	2.59	0.66	3.90
48	First Comm. Bank of Central AL	Wetumpka	354,756	68.5	27.7	4.39	6.70	5.52	2.14	0.41	3.90
50	Peoples Independent Bank	Boaz	207,729	50.8	36.8	(4.87)	5.62	5.59	3.40	0.59	3.89
50	SouthPoint Bank	Birmingham	277,293	89.2	14.7	27.35	34.06	5.05	2.86	0.72	3.89
52	Merchants Bank	Jackson	208,832	71.7	25.6	9.79	1.59	5.67	1.77	0.53	3.86
53	First Community Bank	Mobile	376,529	84.9	18.0	13.13	13.10	4.97	2.39	0.54	3.84
54	First Bank	Wadley	81,922	37.4	44.5	18.35	11.85	6.24	3.27	0.35	3.83
55	First National Bank	Hamilton	293,118	51.4	45.1	8.57	3.74	6.06	2.39	0.23	3.82
56	Small Town Bank	Wedowee	212,471	55.1	40.5	1.93	2.82	5.78	3.75	0.62	3.80
57	First Southern Bank	Florence	210,698	84.5	12.8	0.71	2.58	4.95	1.88	0.54	3.78
58	Capstone Bank	Tuscaloosa	487,113	98.2	8.9	8.35	6.54	4.56	2.19	0.56	3.77
59	Horizon Bank	Fyffe	94,155	55.0	18.7	(2.67)	1.99	6.09	2.11	0.34	3.75
60	First State Bank of the South	Sulligent	97,588	40.9	51.0	0.67	0.88	6.14	2.97	0.40	3.74
61	Bank of Brewton	Brewton	53,077	46.9	40.7	4.60	5.10	6.22	2.16	0.11	3.73
61	SouthFirst Bank	Sylacauga	88,882	74.8	9.6	(0.40)	1.65	5.42	1.86	0.52	3.73
63	PrimeSouth Bank	Tallassee	209,822	79.0	14.8	0.40	4.80	5.68	1.91	0.85	3.72
63	PeoplesTrust Bank	Hamilton	91,742	67.2	27.3	2.90	4.41	5.13	2.33	0.49	3.72
65	First Bank of Alabama	Talladega	405,005	58.2	40.4	17.68	5.33	5.61	2.89	0.52	3.68
65	NobleBank & Trust	Anniston	225,063	63.5	27.3	7.42	18.30	5.24	2.30	0.40	3.68
67	Bank of Wedowee	Wedowee	132,358	57.0	37.3	12.59	5.41	6.25	1.90	0.49	3.67
68	First Metro Bank	Muscle Shoals	565,172	73.4	26.6	5.26	(0.16)	5.22	1.99	0.43	3.65



## NET INTEREST MARGIN

Rank	Institution	City	Total Assets (\$000)	Loans / Deposits (%)	Securities / Assets (%)	Loan Growth (%)	Deposit Growth (%)	Yield on Loans (%)	Yield on Securities (TE) (%)	Cost of Funds (%)	Net Interest Margin (TE) (%)
69	First National Bank of Hartford	Hartford	121,573	60.5	37.6	9.51	1.89	5.69	2.62	0.54	3.61
69	Marion Bank & Trust Company	Marion	255,455	78.7	27.0	2.02	3.71	5.68	2.53	1.13	3.61
71	Southern Bank Company	Gadsden	93,966	75.0	33.2	7.18	(4.02)	6.26	2.38	0.93	3.59
72	Merchants Bank of Alabama	Cullman	270,174	63.4	25.7	(0.71)	6.15	5.24	1.93	0.36	3.58
72	First National Bank, Brundidge	Brundidge	96,208	67.5	25.4	5.04	5.45	5.72	1.90	0.55	3.58
74	Peoples Bank of Greensboro	Greensboro	96,529	53.6	47.4	(0.27)	2.19	6.37	2.29	0.67	3.54
75	Farmers and Merchants Bank	LaFayette	144,407	39.5	48.9	(0.31)	3.26	6.25	2.76	0.44	3.52
76	First National Bank and Trust	Atmore	135,633	60.7	32.2	5.65	7.13	4.97	2.35	0.27	3.51
76	Oakworth Capital Bank	Birmingham	483,569	88.3	8.7	24.82	23.24	4.16	3.00	0.21	3.51
78	Pinnacle Bank	Jasper	217,169	47.7	48.6	4.26	2.72	5.02	2.88	0.22	3.50
79	BankSouth	Dothan	168,012	100.3	17.1	(1.42)	(1.92)	4.51	0.91	0.42	3.46
80	HNB First Bank	Headland	129,653	65.6	13.1	3.10	21.52	5.00	1.52	0.49	3.45
80	United Bank	Atmore	558,328	59.1	32.5	3.71	6.85	5.23	1.82	0.28	3.45
82	First Southern State Bank	Stevenson	390,341	53.6	36.6	11.61	5.45	5.87	2.24	0.70	3.44
82	ServisFirst Bank	Birmingham	6,370,072	90.6	7.6	16.38	27.02	4.46	2.33	0.44	3.44
84	Traders & Farmers Bank	Haleyville	371,463	56.0	47.4	(2.13)	3.63	5.74	2.93	0.87	3.43
85	West Alabama Bank & Trust	Reform	594,859	73.8	31.9	14.86	3.16	5.48	2.26	0.81	3.41
86	First Jackson Bank	Stevenson	237,929	71.4	29.7	11.12	1.91	5.72	2.83	1.23	3.40
86	Citizens Bank	Enterprise	125,037	67.7	20.8	20.47	10.68	5.08	2.23	0.39	3.40
88	Commercial Bank of Ozark	Ozark	90,425	47.3	37.4	5.18	1.14	5.54	2.09	0.22	3.39
88	Community Bank & Trust	Union Springs	52,980	33.4	46.6	(7.82)	(2.85)	6.84	2.00	0.33	3.39
90	Troy Bank & Trust Company	Troy	874,684	63.1	35.5	1.64	5.73	5.29	2.39	0.67	3.37
91	Reliance Bank	Athens	217,462	69.5	25.9	16.98	38.70	4.91	1.98	0.63	3.36
92	AloStar Bank of Commerce	Birmingham	961,500	96.8	8.9	0.75	14.63	5.24	1.61	0.94	3.34
93	Progress Bank and Trust	Huntsville	729,450	86.6	10.1	10.49	17.61	4.38	2.08	0.59	3.33
94	FNB of Central Alabama	Tuscaloosa	280,897	68.8	19.5	8.65	18.28	4.44	2.07	0.33	3.31
95	Union State Bank	Pell City	228,832	37.9	28.6	(9.12)	(1.85)	5.13	1.78	0.26	3.28
95	CB&S Bank, Inc.	Russellville	1,581,205	50.3	45.2	10.40	5.55	4.82	3.06	0.53	3.28
97	First Bank of Boaz	Boaz	201,354	37.8	69.4	(0.08)	(0.33)	5.38	3.69	0.96	3.25
98	Samson Banking Company, Inc.	Samson	76,326	48.3	44.3	0.80	5.76	5.85	1.20	0.23	3.23
98	Exchange Bank of Alabama	Altoona	272,932	70.9	23.6	0.76	1.13	5.01	2.08	0.45	3.23
98	Bryant Bank	Tuscaloosa	1,534,654	66.8	24.7	5.95	6.80	4.72	2.27	0.31	3.23
101	Security Federal Savings Bank	Jasper	39,918	53.4	26.1	(2.53)	(1.81)	5.90	3.97	0.72	3.20
102	First Community Bank, Cullman	Cullman	77,436	76.6	11.3	3.51	(6.76)	4.46	2.16	0.36	3.18
103	Citizens Bank	Greensboro	100,116	54.7	45.0	(2.36)	2.19	5.20	2.74	0.71	3.17
103	Southern Independent Bank	Opp	219,464	66.6	31.9	4.41	(0.26)	5.07	2.41	0.77	3.17
105	Phenix-Girard Bank	Phenix City	173,905	51.0	42.0	(4.33)	(4.30)	5.19	2.44	0.55	3.15
106	Regions Bank	Birmingham	125,042,021	80.5	20.1	(0.98)	0.92	3.75	2.31	0.23	3.13
106	Covenant Bank	Leeds	66,193	71.4	19.3	(12.44)	(4.65)	5.13	1.64	0.83	3.13
108	Escambia County Bank	Flomaton	74,769	34.4	67.1	1.31	(3.25)	6.43	2.21	0.27	3.12
109	MidSouth Bank	Dothan	424,323	62.6	20.0	(4.98)	3.83	4.58	0.95	0.38	3.04
110	First Financial Bank	Bessemer	169,570	52.5	38.9	(3.40)	1.70	5.02	2.15	0.59	3.03
110	Bank of York	York	97,915	49.7	48.0	3.22	2.59	5.47	2.35	0.58	3.03
112	SunSouth Bank	Dothan	148,253	74.8	32.1	9.58	(2.15)	4.43	1.95	0.80	3.02
113	AuburnBank	Auburn	832,656	58.3	29.3	1.05	2.14	4.73	2.50	0.52	2.94
114	First Fidelity Bank	Fort Payne	92,354	49.9	32.5	4.56	0.23	4.63	2.58	0.39	2.93
115	First National Bank of Dozier	Dozier	36,972	22.6	66.3	(8.17)	(0.28)	6.40	2.67	0.37	2.85
116	First Federal Bank, A FSB	Tuscaloosa	105,230	90.4	1.0	(2.15)	0.14	4.36	2.95	0.97	2.82
117	State Bank & Trust	Winfield	227,315	36.3	58.5	(11.25)	2.36	6.93	2.61	1.43	2.80
118	First Progressive Bank	Brewton	31,485	35.0	59.9	(0.28)	0.63	5.10	2.07	0.11	2.79
119	Valley State Bank	Russellville	121,785	48.7	52.9	0.62	(1.83)	4.98	1.86	0.41	2.70
120	Citizens Bank of Fayette	Fayette	188,992	33.9	61.6	(3.27)	(2.31)	5.16	2.31	0.48	2.69
120	Bank of Moundville	Moundville	88,111	28.5	65.9	6.93	2.81	5.62	2.38	0.56	2.69
122	Peoples Southern Bank	Clanton	171,829	36.0	55.9	0.96	4.73	5.21	1.80	0.22	2.68
123	Compass Bank	Birmingham	83,640,475	89.2	14.7	(1.91)	1.94	3.64	1.71	0.53	2.67
124	Farmers & Merchants Bank	Waterloo	80,762	11.3	81.2	(12.17)	7.53	8.22	2.92	0.88	2.60
125	Bank of Pine Hill	Pine Hill	20,110	22.9	56.7	(17.92)	(18.14)	5.65	2.26	0.56	2.37
126	Citizens State Bank	Vernon	76,288	38.6	59.3	(8.80)	(7.51)	4.63	2.36	1.03	2.16
		<b>MEDIAN</b>	178,619	67.6	26.6	4.39	3.12	5.60	2.31	0.49	3.72
		<b>AVERAGE</b>	1,973,807	65.9	29.3	5.10	5.41	5.67	2.38	0.53	3.75
		<b>HIGH</b>	125,042,021	127.3	81.2	71.88	94.09	11.11	4.55	1.43	6.32
		<b>LOW</b>	16,532	11.3	0.9	(17.92)	(18.14)	3.64	0.91	0.09	2.16

## 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	305	10,169	0.02	8.75	(0.04)	0.14	8.87
2	SouthPoint Bank	Birmingham	3,102	5,952	0.11	1.84	0.01	0.41	2.36
3	Peoples Bank of Alabama	Cullman	9,512	14,483	1.11	0.12	0.00	0.97	2.20
4	First Financial Bank	Bessemer	866	3,407	1.11	0.00	(0.02)	0.94	2.02
5	Regions Bank	Birmingham	1,291,548	2,039,424	0.56	0.07	0.01	1.01	1.64
6	Alamerica Bank	Birmingham	308	539	0.27	0.28	0.06	0.90	1.51
7	Community Bank & Trust	Union Springs	281	733	0.86	0.00	0.09	0.49	1.44
8	Union State Bank	Pell City	(21)	3,048	0.73	0.00	0.04	0.56	1.33
9	Traditions Bank	Cullman	3,237	3,992	0.73	0.15	0.07	0.36	1.30
10	Phenix-Girard Bank	Phenix City	1,895	2,311	0.49	0.00	0.04	0.73	1.26
11	HomeTown Bank of Alabama	Oneonta	5,720	4,187	0.85	0.00	0.00	0.40	1.25
12	Reliance Bank	Athens	878	2,390	0.13	0.00	0.02	1.06	1.22
13	Bank Independent	Sheffield	11,754	15,204	0.63	0.06	(0.01)	0.54	1.22
14	Oakworth Capital Bank	Birmingham	3,877	5,012	0.06	0.00	0.00	1.15	1.21
15	First National Bank and Trust	Atmore	1,003	1,561	0.41	0.00	(0.01)	0.79	1.19
16	SouthFirst Bank	Sylacauga	427	1,062	0.29	0.73	(0.18)	0.34	1.18
17	First Partners Bank	Birmingham	3,065	2,963	0.03	0.74	0.07	0.33	1.16
18	Premier Bank of the South	Cullman	1,678	1,838	0.60	0.00	(0.00)	0.52	1.12
19	Merchants & Farmers Bank	Eutaw	489	724	0.59	0.00	0.00	0.52	1.11
20	HNB First Bank	Headland	1,044	1,242	0.31	0.00	0.03	0.74	1.08
21	Commonwealth National Bank	Mobile	139	587	0.78	0.00	(0.10)	0.37	1.04
22	North Alabama Bank	Hazel Green	878	980	0.27	0.00	0.50	0.27	1.04
23	First Bank	Wadley	1,041	755	0.67	0.00	0.00	0.32	1.00
24	United Bank	Atmore	3,832	5,507	0.39	0.10	0.00	0.50	0.99
25	West Alabama Bank & Trust	Reform	6,704	5,663	0.50	0.09	(0.00)	0.40	0.99
26	CB&S Bank, Inc.	Russellville	13,030	14,601	0.44	0.07	(0.05)	0.49	0.95
27	Community Neighbor Bank	Camden	1,035	992	0.46	0.00	(0.03)	0.50	0.93
28	Friend Bank	Slocomb	1,431	1,175	0.59	0.08	(0.04)	0.29	0.92
29	Peoples Southern Bank	Clanton	1,791	1,567	0.53	0.00	0.00	0.39	0.92
30	Progress Bank and Trust	Huntsville	5,524	6,146	0.04	0.36	(0.07)	0.58	0.92
31	First State Bank of the South	Sulligent	891	881	0.77	0.00	0.00	0.11	0.89
32	Bank of Walker County	Jasper	280	581	0.59	0.00	0.00	0.30	0.88
33	Citizens Bank	Enterprise	594	1,066	0.16	0.00	0.00	0.72	0.88
34	First Comm. Bank of Central AL	Wetumpka	6,423	3,028	0.32	0.00	(0.01)	0.57	0.88
35	FNB Bank	Scottsboro	4,721	3,172	0.52	0.00	0.00	0.34	0.86
36	Merchants Bank	Jackson	2,057	1,781	0.48	0.00	0.07	0.30	0.85
37	First National Bank	Hamilton	4,430	2,414	0.37	0.00	(0.00)	0.48	0.85
38	Compass Bank	Birmingham	361,418	723,207	0.25	0.04	0.00	0.55	0.84
39	First Community Bank	Mobile	3,764	3,006	0.36	0.14	(0.02)	0.36	0.83
40	NobleBank & Trust	Anniston	1,728	1,798	0.42	0.15	0.00	0.26	0.82
41	Vantage Bank of Alabama	Albertville	1,293	916	0.46	0.00	0.00	0.35	0.81
42	Robertson Banking Company	Demopolis	3,839	2,184	0.46	0.00	(0.01)	0.35	0.81
43	Bank of York	York	995	779	0.33	0.00	0.00	0.46	0.80
44	National Bank of Commerce	Birmingham	18,389	13,966	0.06	0.39	0.01	0.32	0.79
45	First National Bank of Hartford	Hartford	1,014	935	0.22	0.00	(0.07)	0.62	0.78
46	Peoples Independent Bank	Boaz	2,767	1,565	0.50	0.00	0.00	0.27	0.77
47	First Citizens Bank	Luverne	2,808	1,787	0.37	0.00	(0.00)	0.40	0.76
48	Sweet Water State Bank	Sweet Water	1,171	711	0.64	0.00	0.00	0.11	0.75
49	Community Spirit Bank	Red Bay	1,065	1,070	0.39	0.00	0.00	0.35	0.75
50	Pinnacle Bank	Jasper	2,370	1,660	0.35	0.00	(0.00)	0.40	0.74
51	Central State Bank	Calera	3,239	1,725	0.22	0.17	(0.00)	0.35	0.74
52	Farmers & Merchants Bank	Piedmont	1,556	1,429	0.36	0.00	(0.09)	0.46	0.73
53	Peoples Exchange Bank	Monroeville	356	452	0.37	0.00	0.00	0.34	0.72
54	Brantley Bank & Trust Co.	Brantley	801	528	0.35	0.00	0.12	0.24	0.71
55	Liberty Bank	Geraldine	731	877	0.46	0.00	0.00	0.25	0.70
56	EvaBank	Cullman	9,040	2,553	0.09	0.00	0.38	0.23	0.70
57	Security Federal Savings Bank	Jasper	120	278	0.62	0.00	0.00	0.06	0.69
58	Southern States Bank	Anniston	6,317	3,877	0.12	0.00	(0.01)	0.57	0.68
59	First Southern Bank	Florence	1,582	1,455	0.29	0.08	0.01	0.31	0.68
60	First National Bank, Brundidge	Brundidge	536	627	0.45	0.00	(0.03)	0.26	0.68
61	Citizens Bank & Trust	Guntersville	3,131	2,616	0.36	0.00	(0.05)	0.36	0.67
62	Town-Country National Bank	Camden	1,881	687	0.46	0.00	(0.01)	0.21	0.66
63	Samson Banking Company, Inc.	Samson	478	481	0.45	0.00	0.00	0.21	0.65
64	First US Bank	Thomasville	1,967	3,833	0.30	0.00	(0.06)	0.41	0.65
65	State Bank & Trust	Winfield	2,254	1,480	0.22	0.22	(0.13)	0.33	0.65
66	MidSouth Bank	Dothan	3,006	2,600	0.17	0.22	0.03	0.23	0.65
67	PeoplesTrust Bank	Hamilton	771	585	0.38	0.00	0.00	0.26	0.65
68	River Bank & Trust	Prattville	8,129	4,827	0.16	0.19	0.02	0.27	0.64

## NON-INTEREST INCOME

Rank	Institution	City	Net Income (\$000)	Non Interest Income (\$000)	Service Charges / Avg Assets (%)	Gain on Sale of Loans / Avg Assets (%)	Gain on Sale of OREO / Avg Assets (%)	Other Non Int Inc / Avg Assets (%)	Total Non Interest Income / Avg Assets (%)
69	Merchants Bank of Alabama	Cullman	1,623	1,697	0.37	0.00	(0.21)	0.49	0.64
70	Bank of Wedowee	Wedowee	1,008	814	0.28	0.00	0.00	0.36	0.64
71	FNB of Central Alabama	Tuscaloosa	1,557	1,630	0.35	0.12	0.02	0.15	0.63
72	Citizens' Bank, Inc.	Robertsdale	727	643	0.18	0.00	(0.04)	0.47	0.61
73	Commercial Bank of Ozark	Ozark	285	530	0.31	0.00	(0.05)	0.35	0.61
74	Exchange Bank of Alabama	Altoona	2,283	1,689	0.31	0.00	(0.06)	0.35	0.60
75	AloStar Bank of Commerce	Birmingham	7,801	6,190	0.11	0.00	0.03	0.47	0.60
76	Horizon Bank	Fyffe	570	555	0.23	0.00	(0.01)	0.37	0.59
77	FirstState Bank	Lineville	2,650	1,216	0.24	0.00	0.00	0.35	0.59
78	First State Bank, DeKalb County	Fort Payne	763	800	0.39	0.00	0.00	0.19	0.59
79	First Southern State Bank	Stevenson	3,622	2,183	0.48	0.00	0.00	0.10	0.58
80	Metro Bank	Pell City	8,018	3,963	0.24	0.08	(0.05)	0.31	0.58
81	Capstone Bank	Tuscaloosa	3,721	2,722	0.24	0.12	(0.01)	0.22	0.58
82	First Community Bank, Cullman	Cullman	384	421	0.16	0.00	(0.00)	0.42	0.58
83	First Metro Bank	Muscle Shoals	7,784	3,240	0.33	0.00	(0.00)	0.24	0.57
84	Escambia County Bank	Flomaton	198	429	0.29	0.00	0.01	0.26	0.55
85	Troy Bank & Trust Company	Troy	7,608	4,662	0.32	0.00	(0.02)	0.23	0.54
86	CCB Community Bank	Andalusia	7,981	2,460	0.20	0.00	(0.03)	0.37	0.54
87	First Cahawba Bank	Selma	581	483	0.15	0.00	0.09	0.25	0.49
88	Citizens Bank of Valley Head	Valley Head	126	130	0.21	0.00	0.03	0.24	0.49
89	AuburnBank	Auburn	7,810	3,933	0.09	0.09	0.05	0.24	0.47
90	Cheaha Bank	Oxford	3,273	940	0.17	0.00	0.00	0.30	0.47
91	Bank of Evergreen	Evergreen	698	286	0.44	0.00	0.00	0.03	0.47
92	Peoples Bank of Red Level	Red Level	164	76	0.48	0.00	(0.05)	0.04	0.47
93	Cullman Savings Bank (MHC)	Cullman	2,749	1,203	0.16	0.16	0.00	0.15	0.46
94	Southern Independent Bank	Opp	2,022	948	0.04	0.00	(0.11)	0.51	0.44
95	Small Town Bank	Wedowee	2,472	921	0.23	0.00	(0.02)	0.22	0.43
96	Farmers and Merchants Bank	LaFayette	1,321	585	0.26	0.00	(0.12)	0.28	0.42
97	PrimeSouth Bank	Tallassee	1,981	865	0.35	0.00	(0.15)	0.21	0.41
98	AmeriFirst Bank	Union Springs	585	601	0.24	0.00	0.00	0.16	0.40
99	Citizens Bank of Winfield	Winfield	3,757	848	0.20	0.00	0.05	0.15	0.40
100	Bank of Brewton	Brewton	645	206	0.22	0.00	0.00	0.16	0.38
101	Bryant Bank	Tuscaloosa	18,160	5,379	0.18	0.14	(0.00)	0.05	0.37
102	Trinity Bank	Dothan	1,393	489	0.08	0.00	(0.01)	0.29	0.36
103	First Bank of Alabama	Talladega	6,058	1,398	0.20	0.00	(0.02)	0.18	0.36
104	First Bank of Linden	Linden	758	281	0.24	0.00	0.00	0.11	0.35
105	First Exchange Bank of Alabama	Louisville	862	475	0.25	0.00	(0.10)	0.20	0.35
106	Peoples Bank of Greensboro	Greensboro	1,410	335	0.21	0.00	(0.00)	0.14	0.35
107	Covenant Bank	Leeds	(585)	239	0.13	0.00	0.00	0.22	0.35
108	First National Bank of Dozier	Dozier	238	127	0.18	0.00	0.00	0.16	0.34
109	Bank of Vernon	Vernon	1,143	475	0.33	0.00	(0.24)	0.24	0.33
110	Bank of Moundville	Moundville	348	275	0.15	0.00	0.07	0.08	0.31
111	ServisFirst Bank	Birmingham	83,685	17,293	0.09	0.06	(0.01)	0.15	0.30
112	Farmers & Merchants Bank	Waterloo	1,002	223	0.21	0.00	0.00	0.07	0.28
113	BankSouth	Dothan	2,174	453	0.05	0.15	0.00	0.06	0.26
114	Bank of Pine Hill	Pine Hill	(172)	61	0.21	0.00	0.00	0.04	0.26
115	First Bank of Boaz	Boaz	3,178	490	0.12	0.00	0.00	0.12	0.24
116	SunSouth Bank	Dothan	(2,429)	321	0.06	0.00	0.07	0.08	0.21
117	First Fidelity Bank	Fort Payne	442	192	0.16	0.00	0.00	0.05	0.21
118	Traders & Farmers Bank	Haleyville	2,874	738	0.24	0.00	(0.31)	0.27	0.20
119	Citizens Bank	Greensboro	852	196	0.14	0.00	0.00	0.05	0.19
120	Marion Bank & Trust Company	Marion	2,845	456	0.13	0.00	0.00	0.05	0.18
121	Citizens State Bank	Vernon	(142)	137	0.17	0.00	0.00	0.01	0.17
122	Valley State Bank	Russellville	815	212	0.14	0.00	0.00	0.03	0.17
123	Southern Bank Company	Gadsden	(1,426)	99	0.08	0.00	0.00	0.02	0.10
124	First Progressive Bank	Brewton	20	7	0.05	0.00	(0.03)	0.00	0.02
125	First Jackson Bank	Stevenson	2,209	(15)	0.28	0.00	(0.31)	0.02	(0.01)
126	Citizens Bank of Fayette	Fayette	1,847	(327)	0.09	0.00	(0.43)	0.17	(0.17)
		<b>MEDIAN</b>	1,570	1,027	0.28	0.00	0.00	0.30	0.65
		<b>AVERAGE</b>	16,338	24,075	0.32	0.13	(0.01)	0.33	0.77
		<b>HIGH</b>	1,291,548	2,039,424	1.11	8.75	0.50	1.15	8.87
		<b>LOW</b>	(2,429)	(327)	0.02	0.00	(0.43)	0.00	(0.17)

## NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
1	Citizens State Bank	Vernon	76,288	5,086	58.8	0.61	0.29	0.42	1.32
2	ServisFirst Bank	Birmingham	6,370,072	15,461	38.0	0.77	0.14	0.48	1.39
3	First Bank of Boaz	Boaz	201,354	7,744	43.3	0.77	0.17	0.51	1.45
4	Citizens Bank	Greensboro	100,116	7,151	46.0	0.85	0.17	0.50	1.53
5	Citizens Bank of Winfield	Winfield	211,915	7,307	33.8	0.90	0.19	0.52	1.61
6	Citizens Bank of Fayette	Fayette	188,992	6,300	66.4	1.08	0.19	0.37	1.64
7	Farmers & Merchants Bank	Waterloo	80,762	8,076	44.6	1.20	0.13	0.33	1.66
8	Valley State Bank	Russellville	121,785	4,349	63.4	1.07	0.27	0.53	1.87
9	First Metro Bank	Muscle Shoals	565,172	5,138	46.9	1.20	0.25	0.48	1.92
10	State Bank & Trust	Winfield	227,315	4,059	61.1	1.01	0.25	0.71	1.97
11	AuburnBank	Auburn	832,656	5,270	58.1	1.18	0.19	0.61	1.98
12	First Jackson Bank	Stevenson	237,929	5,287	59.2	1.02	0.27	0.73	2.01
13	First Bank of Alabama	Talladega	405,005	8,265	50.3	0.91	0.22	0.97	2.10
14	Southern Independent Bank	Opp	219,464	6,455	60.3	1.06	0.13	0.95	2.14
15	First National Bank of Dozier	Dozier	36,972	6,162	69.5	1.32	0.27	0.56	2.14
16	Bryant Bank	Tuscaloosa	1,534,654	7,308	63.5	1.20	0.32	0.68	2.20
17	BankSouth	Dothan	168,012	7,001	62.3	1.68	0.23	0.38	2.29
18	PrimeSouth Bank	Tallasse	209,822	5,380	59.1	1.30	0.26	0.74	2.30
19	Marion Bank & Trust Company	Marion	255,455	6,386	60.4	1.17	0.17	0.97	2.30
20	First Fidelity Bank	Fort Payne	92,354	3,848	76.5	1.22	0.36	0.74	2.32
21	First Southern State Bank	Stevenson	390,341	4,337	59.2	1.28	0.28	0.77	2.33
22	Metro Bank	Pell City	689,392	4,204	52.6	1.49	0.20	0.68	2.36
23	Compass Bank	Birmingham	83,640,475	8,925	68.2	1.16	0.26	0.95	2.37
24	Brantley Bank & Trust Co.	Brantley	72,771	4,281	55.0	1.39	0.25	0.74	2.38
25	First Comm. Bank of Central AL	Wetumpka	354,756	4,860	51.6	1.32	0.29	0.80	2.40
26	Peoples Southern Bank	Clanton	171,829	3,996	65.0	1.35	0.16	0.90	2.41
27	Small Town Bank	Wedowee	212,471	4,249	56.2	1.45	0.33	0.64	2.42
28	Bank of Moundville	Moundville	88,111	5,183	85.5	1.03	0.34	1.05	2.42
29	Peoples Bank of Greensboro	Greensboro	96,529	4,826	66.1	1.20	0.36	0.91	2.47
30	Troy Bank & Trust Company	Troy	874,684	6,833	64.6	1.37	0.21	0.88	2.47
31	West Alabama Bank & Trust	Reform	594,859	3,672	57.5	1.32	0.23	0.94	2.49
32	EvaBank	Cullman	382,963	4,787	36.5	1.57	0.31	0.64	2.52
33	Trinity Bank	Dothan	136,860	4,888	59.1	1.37	0.55	0.60	2.52
34	First Progressive Bank	Brewton	31,485	3,149	97.5	1.19	0.33	1.02	2.54
35	Cullman Savings Bank (MHC)	Cullman	273,036	5,936	59.0	1.64	0.27	0.63	2.54
36	MidSouth Bank	Dothan	424,323	4,467	75.6	1.52	0.38	0.66	2.55
37	Exchange Bank of Alabama	Altoona	272,932	3,688	67.6	1.55	0.43	0.58	2.56
38	AloStar Bank of Commerce	Birmingham	961,500	10,016	65.7	1.68	0.11	0.81	2.60
39	Traders & Farmers Bank	Haleyville	371,463	3,538	69.0	1.57	0.28	0.76	2.61
40	Bank of Wedowee	Wedowee	132,358	3,893	65.5	1.39	0.51	0.71	2.61
41	First National Bank	Hamilton	293,118	3,221	56.8	1.63	0.32	0.69	2.63
42	Cheaha Bank	Oxford	197,135	4,286	50.6	1.49	0.25	0.89	2.64
43	Bank of York	York	97,915	4,451	71.9	1.42	0.18	1.03	2.64
44	Farmers and Merchants Bank	LaFayette	144,407	4,247	63.2	1.30	0.29	1.09	2.68
45	Capstone Bank	Tuscaloosa	487,113	4,920	64.3	1.64	0.32	0.72	2.68
46	Horizon Bank	Fyffe	94,155	3,363	78.0	1.68	0.17	0.85	2.69
47	River Bank & Trust	Prattville	810,312	6,233	58.1	1.49	0.31	0.90	2.69
48	Pinnacle Bank	Jasper	217,169	3,878	64.3	1.44	0.44	0.83	2.70
49	Regions Bank	Birmingham	125,042,021	5,857	59.9	1.40	0.52	0.78	2.71
50	Bank of Evergreen	Evergreen	63,721	4,552	57.0	1.62	0.20	0.90	2.72
51	First Community Bank, Cullman	Cullman	77,436	5,531	75.4	1.16	0.42	1.16	2.74
52	National Bank of Commerce	Birmingham	1,948,994	6,562	58.1	1.78	0.26	0.70	2.74
53	Phenix-Girard Bank	Phenix City	173,905	4,242	69.6	1.59	0.19	0.97	2.75
54	First Bank of Linden	Linden	80,564	5,371	63.3	1.56	0.13	1.07	2.76
55	PeoplesTrust Bank	Hamilton	91,742	3,529	67.3	1.44	0.27	1.07	2.78
56	Samson Banking Company, Inc.	Samson	76,326	3,053	74.8	1.40	0.31	1.07	2.78
57	Progress Bank and Trust	Huntsville	729,450	6,288	68.7	1.92	0.31	0.56	2.79
58	Robertson Banking Company	Demopolis	270,432	3,756	62.0	1.70	0.35	0.77	2.82
59	Bank of Vernon	Vernon	143,164	4,338	63.4	1.33	0.42	1.10	2.84
60	First Bank	Wadley	81,922	3,277	57.9	1.63	0.26	0.98	2.88
61	Peoples Independent Bank	Boaz	207,729	3,847	62.5	1.66	0.35	0.88	2.89
62	First State Bank of the South	Sulligent	97,588	2,440	68.2	1.82	0.36	0.72	2.90
63	FirstState Bank	Lineville	202,004	3,885	60.5	1.78	0.32	0.82	2.93
64	First Cahawba Bank	Selma	103,987	4,333	70.3	1.44	0.14	1.35	2.93
65	CCB Community Bank	Andalusia	459,989	4,035	59.6	1.84	0.34	0.76	2.95
66	First Citizens Bank	Luverne	235,792	3,684	64.5	1.52	0.25	1.18	2.95
67	CB&S Bank, Inc.	Russellville	1,581,205	3,029	67.1	1.52	0.50	0.92	2.95
68	FNB of Central Alabama	Tuscaloosa	280,897	4,682	81.5	1.62	0.31	1.08	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	Southern States Bank	Anniston	631,695	6,074	60.9	1.88	0.35	0.78	3.01
70	First Southern Bank	Florence	210,698	3,398	70.9	1.79	0.32	0.92	3.02
71	HomeTown Bank of Alabama	Oneonta	341,091	5,685	53.2	1.42	0.41	1.19	3.02
72	Vantage Bank of Alabama	Albertville	112,735	4,026	60.4	1.38	0.22	1.45	3.04
73	Citizens Bank & Trust	Guntersville	414,180	4,314	69.3	1.71	0.26	1.08	3.05
74	Town-Country National Bank	Camden	107,985	3,272	56.6	1.77	0.24	1.05	3.06
75	United Bank	Atmore	558,328	3,085	74.4	1.79	0.35	0.94	3.09
76	Oakworth Capital Bank	Birmingham	483,569	7,111	64.9	2.18	0.22	0.71	3.12
77	First State Bank, DeKalb County	Fort Payne	183,332	3,667	78.5	1.81	0.49	0.83	3.13
78	SunSouth Bank	Dothan	148,253	4,782	102.7	1.50	0.26	1.38	3.13
79	Merchants Bank of Alabama	Cullman	270,174	3,255	77.2	1.70	0.30	1.13	3.14
80	Central State Bank	Calera	244,930	3,768	64.4	1.86	0.27	1.01	3.14
81	NobleBank & Trust	Anniston	225,063	4,501	71.6	1.68	0.40	1.07	3.15
82	Bank of Brewton	Brewton	53,077	2,527	81.5	2.07	0.60	0.56	3.23
83	First National Bank, Brundidge	Brundidge	96,208	3,563	78.0	1.57	0.26	1.41	3.24
84	FNB Bank	Scottsboro	373,094	3,807	63.2	1.56	0.36	1.33	3.25
85	First National Bank of Hartford	Hartford	121,573	3,576	74.5	1.65	0.45	1.16	3.26
86	Friend Bank	Slocomb	129,065	3,148	68.2	1.73	0.40	1.14	3.27
87	HNB First Bank	Headland	129,653	3,929	77.5	1.86	0.34	1.12	3.31
88	First Exchange Bank of Alabama	Louisville	139,321	3,240	85.1	2.10	0.47	0.77	3.33
89	Bank of Pine Hill	Pine Hill	20,110	2,234	133.5	1.27	0.73	1.34	3.34
90	First Community Bank	Mobile	376,529	4,049	72.7	1.91	0.46	0.99	3.35
91	Community Neighbor Bank	Camden	106,126	3,121	67.9	1.83	0.26	1.30	3.39
92	Escambia County Bank	Flomaton	74,769	3,738	93.9	1.83	0.29	1.27	3.39
93	Citizens Bank	Enterprise	125,037	4,312	81.9	2.07	0.40	0.93	3.40
94	Merchants Bank	Jackson	208,832	3,368	76.5	2.07	0.46	0.87	3.40
95	Farmers & Merchants Bank	Piedmont	209,276	4,360	79.5	1.85	0.43	1.15	3.43
96	Commercial Bank of Ozark	Ozark	90,425	3,617	89.0	1.88	0.30	1.28	3.45
97	First Partners Bank	Birmingham	273,810	4,641	64.1	2.07	0.44	1.00	3.51
98	North Alabama Bank	Hazel Green	93,710	3,124	70.2	1.93	0.54	1.07	3.54
99	Community Spirit Bank	Red Bay	142,080	3,643	74.2	1.88	0.48	1.24	3.60
100	Citizens' Bank, Inc.	Robertsdale	106,482	3,042	84.6	1.98	0.57	1.08	3.63
101	Peoples Bank of Red Level	Red Level	16,532	2,755	72.7	2.08	0.51	1.06	3.65
102	First National Bank and Trust	Atmore	135,633	3,014	80.6	1.94	0.37	1.35	3.66
103	Security Federal Savings Bank	Jasper	39,918	3,071	95.0	1.78	0.30	1.58	3.67
104	AmeriFirst Bank	Union Springs	152,519	3,389	88.8	2.10	0.37	1.20	3.67
105	Reliance Bank	Athens	217,462	4,438	83.9	1.94	0.50	1.26	3.69
106	Union State Bank	Pell City	228,832	2,099	99.5	2.10	0.60	1.11	3.81
107	Liberty Bank	Geraldine	130,506	2,330	77.6	2.12	0.72	1.04	3.88
108	Merchants & Farmers Bank	Eutaw	62,050	2,482	79.7	2.10	0.39	1.42	3.90
109	First Financial Bank	Bessemer	169,570	2,494	87.9	2.11	0.45	1.36	3.92
110	Peoples Exchange Bank	Monroeville	60,630	2,246	88.6	2.52	0.33	1.09	3.94
111	Bank of Walker County	Jasper	63,565	3,346	82.6	2.03	0.56	1.36	3.95
112	Southern Bank Company	Gadsden	93,966	3,356	112.0	2.08	0.25	1.62	3.95
113	Covenant Bank	Leeds	66,193	4,413	123.2	1.59	0.34	2.02	3.96
114	SouthFirst Bank	Sylacauga	88,882	3,174	89.4	1.94	0.58	1.48	4.00
115	Sweet Water State Bank	Sweet Water	97,871	2,879	73.4	2.35	0.35	1.35	4.04
116	Premier Bank of the South	Cullman	167,714	2,431	78.6	2.23	0.60	1.24	4.07
117	Community Bank & Trust	Union Springs	52,980	2,943	91.7	1.59	0.17	2.42	4.18
118	Alamerica Bank	Birmingham	38,357	4,795	83.3	2.06	0.78	1.46	4.30
119	Commonwealth National Bank	Mobile	56,884	2,994	92.4	1.85	0.64	1.83	4.32
120	SouthPoint Bank	Birmingham	277,293	3,747	69.6	2.63	0.27	1.47	4.37
121	Traditions Bank	Cullman	317,722	4,181	68.7	1.94	0.59	1.91	4.44
122	Bank Independent	Sheffield	1,338,709	2,615	72.9	2.86	0.71	0.93	4.50
123	First US Bank	Thomasville	606,605	2,342	83.1	2.70	0.54	1.30	4.54
124	Peoples Bank of Alabama	Cullman	686,777	2,715	73.2	2.72	0.77	1.13	4.61
125	Citizens Bank of Valley Head	Valley Head	26,595	1,900	94.4	3.17	0.72	0.78	4.67
126	First Federal Bank, A FSB	Tuscaloosa	105,230	983	97.6	6.65	1.12	3.22	10.99
			<b>MEDIAN</b>	<b>178,619</b>	<b>4,031</b>	<b>68.2</b>	<b>1.63</b>	<b>0.32</b>	<b>2.93</b>
			<b>AVERAGE</b>	<b>1,973,807</b>	<b>4,395</b>	<b>70.5</b>	<b>1.68</b>	<b>0.36</b>	<b>3.04</b>
			<b>HIGH</b>	<b>125,042,021</b>	<b>15,461</b>	<b>133.5</b>	<b>6.65</b>	<b>1.12</b>	<b>10.99</b>
			<b>LOW</b>	<b>16,532</b>	<b>983</b>	<b>33.8</b>	<b>0.61</b>	<b>0.11</b>	<b>1.32</b>

## 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	483,569	375,677	0.00	-	1.10	0.20	0.00	0.00	0.00	0.00	0.00
2	Security Federal Savings Bank	Jasper	39,918	15,163	0.00	-	1.04	0.04	0.00	0.00	0.00	0.02	0.02
3	Progress Bank and Trust	Huntsville	729,450	549,960	0.12	9	0.81	0.01	0.06	0.00	0.02	0.04	0.12
4	BankSouth	Dothan	168,012	133,458	0.50	73	2.00	0.00	0.26	0.00	0.14	(0.02)	0.38
5	First Bank of Boaz	Boaz	201,354	53,661	0.03	5	1.75	0.00	0.34	0.00	0.02	0.03	0.39
6	First Bank of Linden	Linden	80,564	35,548	0.00	-	1.38	0.09	0.43	0.00	0.00	(0.03)	0.40
7	First Partners Bank	Birmingham	273,810	221,102	0.49	25	0.99	0.12	0.24	0.00	0.07	0.10	0.41
8	First National Bank and Trust	Atmore	135,633	72,687	0.41	45	2.37	0.00	0.38	0.00	0.10	0.05	0.53
9	ServisFirst Bank	Birmingham	6,370,072	4,916,445	3.58	4,989	1.06	0.23	0.04	0.13	0.32	0.11	0.60
10	Pinnacle Bank	Jasper	217,169	91,269	1.31	-	1.77	0.00	0.31	0.21	0.17	(0.04)	0.65
11	Bryant Bank	Tuscaloosa	1,534,654	856,390	2.65	1,383	1.01	0.02	0.11	0.00	0.44	0.11	0.66
12	AuburnBank	Auburn	832,656	432,443	3.08	152	1.07	(0.06)	0.24	0.00	0.63	(0.19)	0.68
13	First Metro Bank	Muscle Shoals	565,172	366,145	2.00	364	0.71	0.05	0.29	0.04	0.33	0.06	0.72
14	First National Bank	Hamilton	293,118	126,993	1.07	47	1.13	0.08	0.37	0.04	0.36	(0.03)	0.74
15	Cheaha Bank	Oxford	197,135	106,110	0.35	-	1.64	0.05	0.63	0.02	0.07	0.11	0.83
16	National Bank of Commerce	Birmingham	1,948,994	1,500,857	3.00	2,068	0.81	0.18	0.54	0.04	0.33	0.07	0.98
17	Southern States Bank	Anniston	631,695	502,856	5.31	98	0.98	0.19	0.22	0.04	0.83	(0.05)	1.04
18	Peoples Southern Bank	Clanton	171,829	53,787	1.34	70	1.96	(0.05)	0.44	0.07	0.51	0.05	1.07
19	Bank of York	York	97,915	38,029	2.47	-	0.92	0.03	0.47	0.00	0.66	(0.02)	1.11
20	Trinity Bank	Dothan	136,860	112,330	6.19	785	1.38	0.13	0.35	0.00	0.78	0.02	1.15
21	PeoplesTrust Bank	Hamilton	91,742	54,811	5.58	-	1.59	0.00	0.29	0.03	1.01	(0.13)	1.20
22	AmeriFirst Bank	Union Springs	152,519	111,034	7.64	342	1.37	0.02	0.16	0.01	1.16	(0.12)	1.21
23	SouthPoint Bank	Birmingham	277,293	221,034	3.74	802	1.48	0.07	0.79	0.00	0.47	0.00	1.26
24	Central State Bank	Calera	244,930	168,877	3.02	252	1.46	0.17	0.66	0.00	0.55	0.11	1.32
25	Robertson Banking Company	Demopolis	270,432	212,714	4.20	235	0.95	0.14	0.51	0.00	0.61	0.23	1.35
26	Reliance Bank	Athens	217,462	128,695	7.27	639	0.96	0.00	0.13	0.00	1.16	0.07	1.36
27	NobleBank & Trust	Anniston	225,063	128,750	8.34	584	1.24	0.17	0.04	0.00	1.33	0.11	1.48
28	First Citizens Bank	Luverne	235,792	120,795	4.03	51	1.84	0.09	0.31	0.05	0.96	0.16	1.48
29	AloStar Bank of Commerce	Birmingham	961,500	721,895	3.97	72	1.32	0.15	0.00	0.00	1.09	0.45	1.54
30	Community Spirit Bank	Red Bay	142,080	93,722	10.07	665	1.05	0.16	0.03	0.00	1.34	0.27	1.64
31	Exchange Bank of Alabama	Altoona	272,932	167,628	6.12	1,436	1.32	0.00	0.37	0.04	1.27	0.03	1.71
32	FNB of Central Alabama	Tuscaloosa	280,897	173,317	8.84	274	1.29	0.00	0.21	0.00	1.49	0.06	1.76
33	First Southern Bank	Florence	210,698	161,605	12.69	312	1.50	0.12	0.16	0.14	1.54	(0.02)	1.82
34	First Fidelity Bank	Fort Payne	92,354	41,846	7.80	2	1.59	0.00	0.26	0.00	1.68	(0.07)	1.87
35	First Comm. Bank of Central AL	Wetumpka	354,756	222,698	7.08	1,731	2.11	0.20	0.70	0.14	0.85	0.22	1.91
36	Citizens Bank & Trust	Guntersville	414,180	271,581	6.82	542	1.11	0.32	0.43	0.00	0.98	0.51	1.92
37	Capstone Bank	Tuscaloosa	487,113	409,028	6.37	244	1.01	0.22	0.78	0.04	0.81	0.29	1.92
38	MidSouth Bank	Dothan	424,323	237,626	8.63	2,882	2.12	0.03	0.24	0.00	1.76	0.00	2.00
39	FirstState Bank	Lineville	202,004	119,911	5.99	244	1.02	0.05	0.69	0.06	1.26	0.10	2.11
40	HNB First Bank	Headland	129,653	75,136	9.98	810	1.57	0.00	0.25	0.05	1.82	0.00	2.12
41	First Cahawba Bank	Selma	103,987	65,716	7.73	727	0.85	0.30	0.15	0.00	1.58	0.42	2.15
42	First Southern State Bank	Stevenson	390,341	188,571	5.45	638	1.31	0.07	0.87	0.11	0.97	0.23	2.18
43	Valley State Bank	Russellville	121,785	49,615	2.31	376	2.00	0.05	1.21	0.09	0.87	0.04	2.21
44	Traditions Bank	Cullman	317,722	259,800	9.07	2,226	1.26	0.44	0.32	0.05	1.17	0.68	2.22
45	River Bank & Trust	Prattville	810,312	524,175	8.78	1,151	0.76	0.12	0.76	0.01	1.31	0.14	2.22
46	Peoples Exchange Bank	Monroeville	60,630	37,283	6.63	99	0.98	0.00	0.58	0.02	1.67	0.04	2.31
47	Premier Bank of the South	Cullman	167,714	116,688	14.64	958	1.38	0.13	0.10	0.00	2.14	0.22	2.46
48	West Alabama Bank & Trust	Reform	594,859	347,417	6.06	-	1.17	0.03	1.17	0.00	1.25	0.06	2.48
49	First Bank of Alabama	Talladega	405,005	199,617	6.69	3,026	1.10	0.08	0.32	0.00	2.01	0.16	2.49
50	Southern Independent Bank	Opp	219,464	119,182	10.33	1,811	1.22	0.01	0.51	0.00	2.06	0.05	2.62
51	Compass Bank	Birmingham	83,640,475	60,223,112	13.94	21,112	1.39	0.35	0.48	0.07	1.71	0.37	2.63
52	First National Bank of Dozier	Dozier	36,972	6,409	0.00	-	2.22	0.00	2.68	0.00	0.00	0.00	2.68
53	CCB Community Bank	Andalusia	459,989	389,514	17.63	3,092	0.85	0.14	0.06	0.08	2.32	0.23	2.69
54	Horizon Bank	Fyffe	94,155	42,050	4.05	90	1.62	0.00	1.25	0.53	0.99	(0.02)	2.75
55	FNB Bank	Scottsboro	373,094	265,801	12.34	-	1.21	0.04	0.32	0.00	2.39	0.06	2.77
56	First Community Bank, Cullman	Cullman	77,436	49,758	6.38	176	0.76	0.10	1.62	0.78	0.38	0.01	2.79
57	First National Bank, Brundidge	Brundidge	96,208	53,023	6.93	452	1.43	0.02	1.17	0.46	1.37	(0.14)	2.86
58	First Community Bank	Mobile	376,529	278,332	18.65	485	1.11	0.08	0.21	0.02	2.59	0.07	2.89
59	Citizens Bank	Enterprise	125,037	75,970	13.47	897	1.14	0.06	0.70	0.04	2.32	(0.01)	3.05
60	First Progressive Bank	Brewton	31,485	8,159	0.69	-	1.10	(0.05)	2.45	0.00	0.70	0.00	3.15
61	PrimeSouth Bank	Tallassee	209,822	144,212	13.13	1,661	1.31	0.19	0.85	0.00	2.05	0.27	3.17
62	Town-Country National Bank	Camden	107,985	64,990	4.12	225	3.90	0.16	1.77	0.24	0.99	0.20	3.20
63	Peoples Independent Bank	Boaz	207,729	95,602	15.86	1,939	1.15	0.10	0.21	0.29	2.98	0.06	3.54
64	Friend Bank	Slocomb	129,065	79,838	17.44	757	1.32	0.25	0.51	0.12	2.57	0.34	3.54
65	Regions Bank	Birmingham	125,042,021	80,812,105	17.57	100,111	1.35	0.21	0.54	0.20	2.49	0.34	3.57
66	Cullman Savings Bank (MHC)	Cullman	273,036	224,570	17.84	1,015	0.94	0.11	0.28	0.00	3.27	0.03	3.58
67	First Jackson Bank	Stevenson	237,929	145,779	11.78	475	1.04	0.13	1.17	0.15	1.96	0.35	3.63
68	United Bank	Atmore	558,328	299,552	18.91	3,799	1.31	0.04	0.44	0.64	2.60	0.04	3.72
69	Bank Independent	Sheffield	1,338,709	1,068,034	12.82	5,540	1.03	0.32	2.13	0.02	1.41	0.34	3.90
70	First US Bank	Thomasville	606,605	327,628	10.96	4,858	1.48	0.54	0.59	0.00	2.66	0.71	3.96

## 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	Peoples Bank of Alabama	Cullman	686,777	546,466	24.67	4,819	1.45	0.12	0.93	0.12	3.01	(0.05)	4.01
72	HomeTown Bank of Alabama	Oneonta	341,091	220,052	11.18	3,046	0.86	0.01	1.63	0.12	2.20	0.19	4.14
73	Farmers & Merchants Bank	Piedmont	209,276	104,102	10.14	523	1.17	0.00	1.38	0.94	1.78	0.06	4.16
74	Vantage Bank of Alabama	Albertville	112,735	72,498	17.85	-	1.03	0.07	0.66	0.00	3.59	0.08	4.33
75	Small Town Bank	Wedowee	212,471	96,391	10.55	-	1.97	0.00	0.45	0.21	3.72	(0.01)	4.37
76	First Bank	Wadley	81,922	27,614	11.55	784	1.04	0.09	1.14	0.07	3.22	0.11	4.54
77	Peoples Bank of Greensboro	Greensboro	96,529	44,371	8.70	2	1.00	0.03	2.95	0.47	1.06	0.07	4.55
78	Sweet Water State Bank	Sweet Water	97,871	70,214	19.19	847	1.07	0.18	1.20	0.32	2.65	0.41	4.58
79	Merchants Bank of Alabama	Cullman	270,174	154,575	20.53	1,451	1.12	0.01	1.08	0.00	3.51	0.09	4.68
80	First National Bank of Hartford	Hartford	121,573	59,566	7.17	112	1.86	0.08	2.29	0.00	2.06	0.33	4.68
81	Farmers and Merchants Bank	LaFayette	144,407	48,924	3.61	241	1.06	0.06	2.96	0.18	1.28	0.37	4.79
82	Citizens Bank	Greensboro	100,116	45,793	7.46	160	1.84	0.48	2.40	1.10	0.97	0.42	4.89
83	Bank of Vernon	Vernon	143,164	104,408	13.85	976	1.59	0.24	1.69	0.33	2.44	0.47	4.93
84	Community Neighbor Bank	Camden	106,126	62,727	10.91	519	1.83	0.07	2.04	0.32	2.45	0.22	5.03
85	Commercial Bank of Ozark	Ozark	90,425	39,073	17.24	624	1.08	0.05	1.82	0.00	3.08	0.14	5.04
86	Bank of Walker County	Jasper	63,565	43,449	12.98	34	1.29	0.01	2.24	0.79	1.95	0.07	5.05
87	Brantley Bank & Trust Co.	Brantley	72,771	24,752	3.94	-	2.58	0.45	2.73	0.48	1.18	0.74	5.13
88	Samson Banking Company, Inc.	Samson	76,326	32,346	10.56	-	1.41	0.25	1.92	0.25	2.92	0.07	5.16
89	SouthFirst Bank	Sylacauga	88,882	58,407	27.68	1,737	1.55	0.00	0.27	0.00	4.93	0.02	5.22
90	CB&S Bank, Inc.	Russellville	1,581,205	651,595	17.31	5,926	1.00	0.07	0.58	0.00	4.57	0.07	5.22
91	Peoples Bank of Red Level	Red Level	16,532	6,370	17.22	55	1.07	0.08	0.00	0.00	5.15	0.21	5.36
92	Citizens' Bank, Inc.	Robertsdale	106,482	71,611	25.53	1,897	1.68	0.00	1.12	0.00	4.47	(0.12)	5.47
93	First State Bank, DeKalb County	Fort Payne	183,332	87,591	15.63	917	0.50	0.07	1.88	0.36	3.21	0.14	5.59
94	Troy Bank & Trust Company	Troy	874,684	474,457	26.78	13,507	1.71	0.12	0.92	0.15	5.03	(0.15)	5.95
95	EvaBank	Cullman	382,963	285,368	17.25	763	1.90	0.47	1.06	0.00	4.47	0.47	6.00
96	Bank of Wedowee	Wedowee	132,358	64,443	21.18	285	1.00	0.23	0.76	0.00	4.97	0.31	6.04
97	Escambia County Bank	Flomaton	74,769	21,727	7.56	55	3.24	0.00	1.96	0.00	4.04	0.08	6.08
98	Merchants Bank	Jackson	208,832	132,202	17.86	362	1.12	(0.12)	3.04	0.73	2.62	(0.21)	6.18
99	Bank of Moundville	Moundville	88,111	22,749	15.51	848	0.64	0.00	0.68	1.51	3.95	0.04	6.18
100	Traders & Farmers Bank	Haleyville	371,463	164,677	11.84	3,654	1.37	0.14	2.43	0.02	3.67	0.40	6.52
101	First Federal Bank, A FSB	Tuscaloosa	105,230	81,473	26.91	1,282	0.48	(0.01)	2.00	0.34	4.03	0.24	6.61
102	First Exchange Bank of Alabama	Louisville	139,321	97,666	37.13	2,087	1.18	0.03	0.91	0.00	5.04	0.88	6.83
103	Farmers & Merchants Bank	Waterloo	80,762	7,268	1.71	-	3.07	0.00	3.08	3.82	0.00	0.11	7.01
104	Liberty Bank	Geraldine	130,506	64,113	8.65	644	1.02	0.29	4.81	0.95	1.10	0.51	7.37
105	North Alabama Bank	Hazel Green	93,710	58,232	34.12	959	1.29	(0.04)	0.65	0.00	7.15	(0.41)	7.39
106	Marion Bank & Trust Company	Marion	255,455	166,015	18.68	2,766	0.87	0.20	3.71	0.15	3.36	0.24	7.46
107	Citizens Bank of Winfield	Winfield	211,915	48,410	3.09	95	3.07	0.33	3.47	0.00	3.16	1.10	7.73
108	Metro Bank	Pell City	689,392	374,564	15.96	10,813	1.41	0.25	3.04	0.15	4.05	0.64	7.88
109	Bank of Evergreen	Evergreen	63,721	40,101	22.96	-	1.98	0.40	3.69	0.46	3.85	0.35	8.35
110	Covenant Bank	Leeds	66,193	43,209	65.56	1,581	1.88	0.16	1.14	0.16	6.44	0.79	8.53
111	Merchants & Farmers Bank	Eutaw	62,050	32,657	15.26	78	0.70	0.18	5.22	0.00	3.14	0.31	8.67
112	Citizens State Bank	Vernon	76,288	21,464	7.96	194	1.54	1.10	0.99	0.14	3.45	4.93	9.51
113	Citizens Bank of Valley Head	Valley Head	26,595	17,060	33.81	494	0.57	0.00	2.94	0.66	5.61	0.32	9.53
114	Phenix-Girard Bank	Phenix City	173,905	70,060	19.81	3,203	1.29	0.11	2.66	0.03	6.78	0.56	10.03
115	Bank of Brewton	Brewton	53,077	20,163	21.95	353	1.72	(0.81)	1.20	0.02	11.00	(2.14)	10.08
116	First State Bank of the South	Sulligent	97,588	32,938	3.23	17	0.85	0.01	8.69	1.37	0.17	0.04	10.27
117	SunSouth Bank	Dothan	148,253	95,973	77.76	2,271	4.17	1.61	1.88	0.00	7.78	0.93	10.59
118	Citizens Bank of Fayette	Fayette	188,992	50,853	15.99	2,322	1.33	(0.31)	1.28	0.08	10.72	(0.28)	11.80
119	Southern Bank Company	Gadsden	93,966	58,487	26.43	-	1.77	2.14	3.43	0.01	5.78	2.72	11.94
120	First Financial Bank	Bessemer	169,570	70,494	47.67	4,184	1.41	0.02	2.40	0.16	9.44	0.24	12.24
121	Commonwealth National Bank	Mobile	56,884	23,360	47.90	60	2.14	0.00	2.57	0.00	9.56	0.74	12.87
122	Bank of Pine Hill	Pine Hill	20,110	3,958	10.88	112	2.15	0.03	5.10	3.23	4.62	(0.04)	12.91
123	State Bank & Trust	Winfield	227,315	73,024	25.03	1,668	1.86	0.23	4.36	0.30	8.71	0.50	13.87
124	Union State Bank	Pell City	228,832	81,745	83.98	6,568	1.53	0.00	1.92	0.00	12.61	0.30	14.83
125	Community Bank & Trust	Union Springs	52,980	16,768	78.67	1,920	5.44	0.00	3.36	0.33	15.00	0.16	18.85
126	Alamerica Bank	Birmingham	38,357	27,531	106.88	4,844	1.61	0.00	0.00	2.52	18.63	0.16	21.31
			178,619	94,662	10.02	507	1.31	0.07	0.73	0.04	1.89	0.11	3.54
			1,973,807	1,321,287	14.17	2,163	1.44	0.13	1.26	0.23	2.75	0.21	4.45
			125,042,021	80,812,105	106.88	100,111	5.44	2.14	8.69	3.82	18.63	4.93	21.31
			16,532	3,958	0.00	-	0.48	(0.81)	0.00	0.00	0.00	(2.14)	0.00

## PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	2016 Net Income (\$000)	Net Inc / Employee (\$000)	2015 Net Income (\$000)	2014 Net Income (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	First Comm. Bank of Central AL	Wetumpka	354,756	26,577	7.49	6,423	88	5,966	5,846	1.99	23.81
2	ServisFirst Bank	Birmingham	6,370,072	574,261	9.01	83,685	203	65,142	53,560	1.99	21.85
3	EvaBank	Cullman	382,963	68,662	17.93	9,040	113	7,981	9,871	3.64	20.00
4	HomeTown Bank of Alabama	Oneonta	341,091	44,479	13.04	5,720	95	5,242	5,069	2.56	19.31
5	First Metro Bank	Muscle Shoals	565,172	64,997	11.50	7,784	71	7,802	7,842	2.08	18.26
6	Cheaha Bank	Oxford	197,135	23,926	12.14	3,273	71	3,364	3,179	2.21	17.92
7	SouthPoint Bank	Birmingham	277,293	24,397	8.80	3,102	42	2,036	3,173	1.69	17.88
8	Trinity Bank	Dothan	136,860	12,717	9.29	1,393	50	526	1,283	1.62	17.81
9	CCB Community Bank	Andalusia	459,989	50,140	10.90	7,981	70	8,859	7,868	1.79	16.71
10	Traditions Bank	Cullman	317,722	31,719	9.98	3,237	43	3,195	3,039	1.58	15.98
11	Peoples Bank of Greensboro	Greensboro	96,529	7,349	7.61	1,410	71	961	1,243	1.47	15.92
12	Southern States Bank	Anniston	631,695	84,469	13.37	6,317	61	2,150	3,040	1.72	15.50
13	Bank of Evergreen	Evergreen	63,721	6,736	10.57	698	50	687	568	1.67	15.04
14	First Partners Bank	Birmingham	273,810	30,519	11.15	3,065	52	2,701	2,414	1.73	14.82
15	Peoples Bank of Alabama	Cullman	686,777	69,765	10.16	9,512	38	7,365	4,933	1.51	14.75
16	National Bank of Commerce	Birmingham	1,948,994	223,721	11.48	18,389	62	10,360	5,746	1.69	14.20
17	Peoples Independent Bank	Boaz	207,729	19,013	9.15	2,767	51	2,152	2,312	1.41	13.98
18	River Bank & Trust	Prattville	810,312	86,880	10.72	8,129	63	3,975	3,500	1.59	13.92
19	PrimeSouth Bank	Tallassee	209,822	20,930	9.98	1,981	51	1,882	1,404	1.38	13.89
20	Bryant Bank	Tuscaloosa	1,534,654	133,328	8.69	18,160	86	16,187	13,858	1.25	13.89
21	FirstState Bank	Lineville	202,004	25,333	12.54	2,650	51	2,724	2,717	1.74	13.74
22	Robertson Banking Company	Demopolis	270,432	28,971	10.71	3,839	53	3,720	3,659	1.49	13.56
23	North Alabama Bank	Hazel Green	93,710	11,659	12.44	878	29	106	580	1.56	12.93
24	First Southern State Bank	Stevenson	390,341	34,928	8.95	3,622	40	3,224	3,613	1.28	12.84
25	Bank Independent	Sheffield	1,338,709	132,899	9.93	11,754	23	9,310	11,149	1.33	12.82
26	First Bank	Wadley	81,922	7,793	9.51	1,041	42	910	753	1.43	12.49
27	FNB Bank	Scottsboro	373,094	48,282	12.94	4,721	48	4,451	3,626	1.65	12.45
28	Progress Bank and Trust	Huntsville	729,450	67,523	9.26	5,524	48	4,478	3,048	1.22	12.43
29	Friend Bank	Slocomb	129,065	11,700	9.07	1,431	35	1,177	617	1.17	12.42
30	Central State Bank	Calera	244,930	28,205	11.52	3,239	50	2,714	2,630	1.47	12.39
31	West Alabama Bank & Trust	Reform	594,859	74,940	12.60	6,704	41	6,311	6,144	1.66	12.32
32	First Southern Bank	Florence	210,698	18,966	9.00	1,582	26	1,591	1,437	1.12	12.31
33	First Bank of Alabama	Talladega	405,005	58,801	14.52	6,058	124	5,635	4,542	1.89	12.28
34	AuburnBank	Auburn	832,656	83,984	10.09	7,810	49	8,074	7,629	1.30	12.14
35	Southern Independent Bank	Opp	219,464	22,720	10.35	2,022	59	1,542	2,038	1.30	12.04
36	First Citizens Bank	Luverne	235,792	29,115	12.35	2,808	44	2,386	2,537	1.52	12.00
37	Vantage Bank of Alabama	Albertville	112,735	15,014	13.32	1,293	46	1,081	514	1.59	11.93
38	Town-Country National Bank	Camden	107,985	16,790	15.55	1,881	57	1,845	1,797	1.92	11.83
39	Metro Bank	Pell City	689,392	95,771	13.89	8,018	49	8,465	8,300	1.61	11.82
40	First Jackson Bank	Stevenson	237,929	24,677	10.37	2,209	49	2,059	1,783	1.24	11.71
41	Sweet Water State Bank	Sweet Water	97,871	10,218	10.44	1,171	34	1,408	1,152	1.23	11.54
42	Premier Bank of the South	Cullman	167,714	15,605	9.30	1,678	24	1,591	1,554	1.08	11.49
43	NobleBank & Trust	Anniston	225,063	19,008	8.45	1,728	35	957	1,201	1.03	11.42
44	PeoplesTrust Bank	Hamilton	91,742	9,752	10.63	771	30	528	437	1.23	11.31
45	Regions Bank	Birmingham	125,042,021	16,095,838	12.87	1,291,548	60	1,116,176	1,307,339	1.50	11.27
46	Peoples Bank of Red Level	Red Level	16,532	1,854	11.21	164	27	160	158	1.29	10.88
47	Pinnacle Bank	Jasper	217,169	24,948	11.49	2,370	42	2,295	2,102	1.34	10.71
48	First Community Bank	Mobile	376,529	35,880	9.53	3,764	40	3,158	3,100	1.09	10.64
49	Troy Bank & Trust Company	Troy	874,684	89,062	10.18	7,608	59	6,434	5,363	1.08	10.57
50	Cullman Savings Bank (MHC)	Cullman	273,036	39,273	14.38	2,749	60	2,421	2,198	1.62	10.52
51	United Bank	Atmore	558,328	47,884	8.58	3,832	21	3,051	2,219	1.00	10.46
52	First Bank of Boaz	Boaz	201,354	35,679	17.72	3,178	122	3,008	2,884	1.90	10.44
53	Community Neighbor Bank	Camden	106,126	14,898	14.04	1,035	30	1,046	851	1.47	10.23
54	Oakworth Capital Bank	Birmingham	483,569	56,815	11.75	3,877	57	3,769	3,321	1.36	10.16
55	First National Bank	Hamilton	293,118	45,201	15.42	4,430	49	3,666	4,275	1.65	10.10
56	Capstone Bank	Tuscaloosa	487,113	55,674	11.43	3,721	38	3,686	3,641	1.18	10.06
57	Bank of Wedowee	Wedowee	132,358	14,548	10.99	1,008	30	701	380	1.14	9.83
58	Exchange Bank of Alabama	Altoona	272,932	33,941	12.44	2,283	31	2,305	2,353	1.19	9.83
59	Marion Bank & Trust Company	Marion	255,455	30,312	11.87	2,845	71	3,188	3,332	1.19	9.58
60	Citizens Bank & Trust	Guntersville	414,180	35,983	8.69	3,131	33	3,484	3,004	0.92	9.56
61	Bank of York	York	97,915	9,789	10.00	995	45	695	710	1.07	9.53
62	Merchants Bank	Jackson	208,832	23,311	11.16	2,057	33	1,334	1,464	1.05	9.29
63	Brantley Bank & Trust Co.	Brantley	72,771	9,756	13.41	801	47	668	795	1.30	9.24
64	Community Spirit Bank	Red Bay	142,080	14,669	10.32	1,065	27	1,165	226	0.96	9.18
65	Citizens Bank of Winfield	Winfield	211,915	48,095	22.70	3,757	130	3,476	3,630	2.20	9.14
66	Merchants Bank of Alabama	Cullman	270,174	24,919	9.22	1,623	20	1,078	1,453	0.85	8.88
67	Small Town Bank	Wedowee	212,471	36,625	17.24	2,472	49	2,784	3,130	1.52	8.88
68	State Bank & Trust	Winfield	227,315	25,544	11.24	2,254	40	1,449	2,412	1.05	8.46
69	Community Bank & Trust	Union Springs	52,980	2,721	5.14	281	16	(212)	(730)	0.55	8.33



## PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	2016 Net Income (\$000)	Net Inc / Employee (\$000)	2015 Net Income (\$000)	2014 Net Income (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
70	Citizens Bank	Greensboro	100,116	11,883	11.87	852	61	1,202	1,221	1.07	8.31
71	HNB First Bank	Headland	129,653	13,064	10.08	1,044	32	803	565	0.93	8.15
72	Peoples Southern Bank	Clanton	171,829	22,362	13.01	1,791	42	1,656	1,598	1.09	8.05
73	First Bank of Linden	Linden	80,564	10,987	13.64	758	51	824	819	1.11	7.84
74	CB&S Bank, Inc.	Russellville	1,581,205	177,561	11.23	13,030	25	11,490	14,625	0.95	7.76
75	Bank of Vernon	Vernon	143,164	23,879	16.68	1,143	35	1,181	959	1.26	7.69
76	Merchants & Farmers Bank	Eutaw	62,050	6,508	10.49	489	20	(276)	160	0.77	7.69
77	Phenix-Girard Bank	Phenix City	173,905	24,283	13.96	1,895	46	1,817	1,818	1.11	7.54
78	MidSouth Bank	Dothan	424,323	43,958	10.36	3,006	32	2,053	305	0.78	7.22
79	First State Bank of the South	Sulligent	97,588	15,387	15.77	891	22	801	805	1.17	7.21
80	FNB of Central Alabama	Tuscaloosa	280,897	27,123	9.66	1,557	26	1,019	1,312	0.74	6.96
81	First Fidelity Bank	Fort Payne	92,354	8,330	9.02	442	18	300	308	0.62	6.89
82	Reliance Bank	Athens	217,462	19,641	9.03	878	18	1,256	1,033	0.71	6.85
83	AloStar Bank of Commerce	Birmingham	961,500	188,639	19.62	7,801	81	5,347	5,595	1.23	6.83
84	First Community Bank, Cullman	Cullman	77,436	8,740	11.29	384	27	171	322	0.80	6.82
85	Farmers & Merchants Bank	Piedmont	209,276	26,821	12.82	1,556	32	1,307	1,591	0.95	6.81
86	First Cahawba Bank	Selma	103,987	12,982	12.48	581	24	830	719	0.90	6.75
87	Farmers and Merchants Bank	LaFayette	144,407	19,348	13.40	1,321	39	1,369	1,377	0.99	6.71
88	Bank of Brewton	Brewton	53,077	9,953	18.75	645	31	(241)	30	1.19	6.58
89	BankSouth	Dothan	168,012	34,441	20.50	2,174	91	2,023	2,395	1.35	6.58
90	First Exchange Bank of Alabama	Louisville	139,321	12,394	8.90	862	20	1,119	1,199	0.63	6.38
91	First National Bank of Hartford	Hartford	121,573	16,185	13.31	1,014	30	964	770	0.88	6.33
92	First National Bank and Trust	Atmore	135,633	15,617	11.51	1,003	22	837	366	0.80	6.30
93	Traders & Farmers Bank	Haleyville	371,463	50,256	13.53	2,874	27	3,295	3,561	0.94	6.28
94	Farmers & Merchants Bank	Waterloo	80,762	16,065	19.89	1,002	100	1,026	1,019	1.36	6.10
95	Citizens' Bank, Inc.	Robertsdale	106,482	11,661	10.95	727	21	219	210	0.66	6.01
96	First State Bank, DeKalb County	Fort Payne	183,332	21,168	11.55	763	15	445	433	0.76	5.86
97	Bank of Walker County	Jasper	63,565	8,594	13.52	280	15	540	537	0.78	5.75
98	Citizens Bank	Enterprise	125,037	12,639	10.11	594	20	439	630	0.61	5.70
99	Valley State Bank	Russellville	121,785	19,831	16.28	815	29	873	721	0.87	5.48
100	Alamerica Bank	Birmingham	38,357	5,852	15.26	308	39	(175)	(1,411)	0.87	5.42
101	First Financial Bank	Bessemer	169,570	14,040	8.28	866	13	637	436	0.51	5.38
102	Samson Banking Company, Inc.	Samson	76,326	9,250	12.12	478	19	380	574	0.67	5.23
103	Citizens Bank of Fayette	Fayette	188,992	35,213	18.63	1,847	62	1,937	1,979	1.01	5.13
104	First National Bank, Brundidge	Brundidge	96,208	13,366	13.89	536	20	610	645	0.73	5.06
105	Liberty Bank	Geraldine	130,506	14,619	11.20	731	13	911	1,099	0.60	4.84
106	First National Bank of Dozier	Dozier	36,972	4,895	13.24	238	40	286	313	0.67	4.78
107	Horizon Bank	Fyffe	94,155	15,149	16.09	570	20	560	402	0.75	4.72
108	SouthFirst Bank	Sylacauga	88,882	9,810	11.04	427	15	282	42	0.48	4.35
109	Bank of Moundville	Moundville	88,111	8,075	9.16	348	20	316	28	0.43	4.25
110	Citizens Bank of Valley Head	Valley Head	26,595	3,151	11.85	126	9	105	153	0.47	4.08
111	Compass Bank	Birmingham	83,640,475	12,096,195	14.46	361,418	39	478,174	438,303	0.57	4.06
112	AmeriFirst Bank	Union Springs	152,519	15,512	10.17	585	13	428	262	0.40	3.77
113	Commercial Bank of Ozark	Ozark	90,425	6,660	7.37	285	11	251	157	0.30	3.60
114	Peoples Exchange Bank	Monroeville	60,630	9,182	15.14	356	13	293	453	0.51	3.48
115	Commonwealth National Bank	Mobile	56,884	4,172	7.33	139	7	(286)	(441)	0.26	3.32
116	First US Bank	Thomasville	606,605	75,751	12.49	1,967	8	3,302	3,921	0.43	3.26
117	Security Federal Savings Bank	Jasper	39,918	4,433	11.11	120	9	139	222	0.33	3.05
118	First Federal Bank, A FSB	Tuscaloosa	105,230	13,025	12.38	305	3	(511)	692	0.28	2.36
119	Escambia County Bank	Flomaton	74,769	10,936	14.63	198	10	372	459	0.27	1.75
120	First Progressive Bank	Brewton	31,485	8,134	25.83	20	2	70	82	0.06	0.25
121	Union State Bank	Pell City	228,832	12,441	5.44	(21)	(0)	(206)	460	(0.01)	(0.15)
122	Citizens State Bank	Vernon	76,288	9,457	12.40	(142)	(9)	689	644	(0.21)	(1.58)
123	Bank of Pine Hill	Pine Hill	20,110	2,819	14.02	(172)	(19)	(63)	(15)	(0.72)	(5.37)
124	Covenant Bank	Leeds	66,193	3,691	5.58	(585)	(39)	(2,053)	(1,030)	(0.85)	(14.08)
125	Southern Bank Company	Gadsden	93,966	11,783	12.54	(1,426)	(51)	(327)	(362)	(2.38)	(17.99)
126	SunSouth Bank	Dothan	148,253	5,834	3.94	(2,429)	(78)	99	(2,065)	(1.63)	(33.09)
		<b>MEDIAN</b>	<b>178,619</b>	<b>19,736</b>	<b>11.46</b>	<b>1,570</b>	<b>36</b>	<b>1,321</b>	<b>1,345</b>	<b>1.12</b>	<b>9.21</b>
		<b>AVERAGE</b>	<b>1,973,807</b>	<b>259,240</b>	<b>11.92</b>	<b>16,338</b>	<b>39</b>	<b>15,371</b>	<b>16,395</b>	<b>1.07</b>	<b>8.66</b>
		<b>HIGH</b>	<b>125,042,021</b>	<b>16,095,838</b>	<b>25.83</b>	<b>1,291,548</b>	<b>203</b>	<b>1,116,176</b>	<b>1,307,339</b>	<b>3.64</b>	<b>23.81</b>
		<b>LOW</b>	<b>16,532</b>	<b>1,854</b>	<b>3.94</b>	<b>(2,429)</b>	<b>(78)</b>	<b>(2,053)</b>	<b>(2,065)</b>	<b>(2.38)</b>	<b>(33.09)</b>