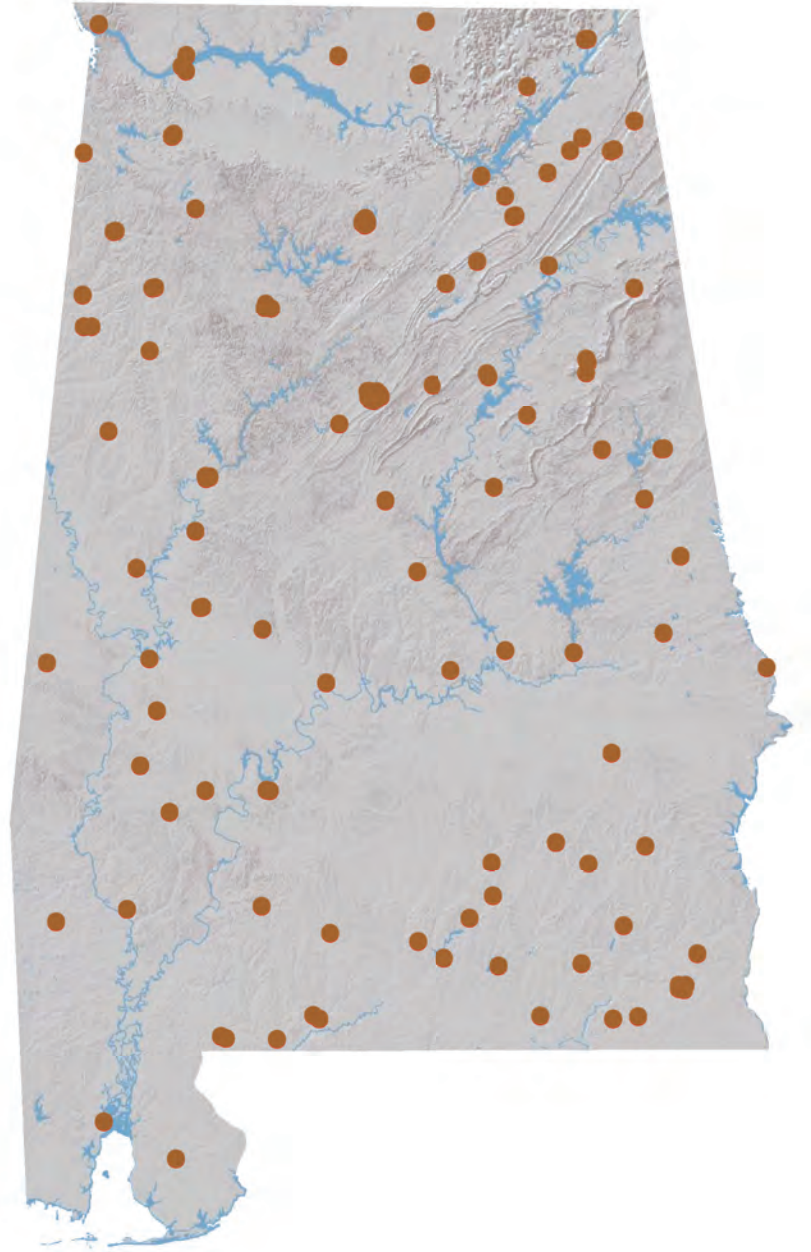


Banking Almanac: Alabama

As of December 31, 2017



Porter White & Company

Investment Bankers Since 1975

TABLE OF CONTENTS

I. Alphabetical

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

II. Total Assets

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

III. Net Interest Margin

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

IV. Non-Interest Income

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

V. Non-Interest Expense

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

VI. Asset Quality

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

VII. Pre-Tax Return on Average Equity

City
Total Assets
Total Equity
Equity / Assets
Net Income for Year Ended December 31, 2017
Net Income per Employee
Net Income for Year Ended December 31, 2016
Net Income for Year Ended December 31, 2015
Pre-Tax Return on Average Assets
Pre-Tax Return on Average Equity

NOTES ON ALMANAC

- Data, based on regulatory filings, are furnished by SNL Financial IC and contain copyrighted and trade secret material distributed under license from SNL. The data are for the recipient's internal use only.
- All data are as of and for the year ended December 31, 2017 unless otherwise noted. While the data are believed to be reliable, we have made no attempt to verify its accuracy.
- Reported net income figures are not adjusted if an institution is an S-corporation.
- ROAA/ROAE figures are marked as Pre-Tax or After-Tax. For S-corps, After-Tax ROAA/ROAE are adjusted to tax-equivalent bases.
- Texas Ratio presented in Asset Quality section has been adjusted to exclude the portion of nonperforming assets that are guaranteed by the U.S. government or FDIC. This ratio is calculated as:

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

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

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

PORTER WHITE COMMUNITY BANK PRACTICE

MICHAEL STONE
(205) 458-9137
michael@pwco.com

ALPHABETICAL

Rank	Institution	City	Year Est.	Charter Type	Corp. Type	Parent	Total Assets (\$000)	Equity / Assets (%)	After-Tax ROAA (%)	After-Tax ROAE (%)	NPA/ Total Assets (%)
1	Alamerica Bank	Birmingham	2000	ST-Bank	S-corp	Alamerica BancCorp, Inc.	35,328	16.98	0.28	1.74	16.58
2	AmeriFirst Bank	Union Springs	1916	ST-Bank	C-corp	USAL Bancorp, Inc.	179,563	9.40	0.89	9.68	0.66
3	AuburnBank	Auburn	1907	ST-Bank	C-corp	Auburn National Bancorporation, Inc.	854,022	10.39	0.96	9.22	0.37
4	Bank Independent	Sheffield	1947	ST-Bank	C-corp	BankIndependent Incorporated	1,490,279	9.41	0.90	9.09	1.13
5	Bank of Brewton	Brewton	1889	ST-Bank	C-corp		50,984	20.11	0.57	3.00	2.28
6	Bank of Evergreen	Evergreen	1932	ST-Bank	C-corp		62,988	11.85	1.03	8.80	1.70
7	Bank of Moundville	Moundville	1907	ST-Bank	C-corp	Moundville Bancshares, Inc.	91,278	8.97	0.23	2.52	1.02
8	Bank of Vernon	Vernon	1911	ST-Bank	C-corp	First Vernon Bancshares, Inc.	143,750	16.57	0.70	4.22	1.13
9	Bank of Walker County	Jasper	2004	ST-Bank	S-corp	Relations Bancshares, Inc.	63,269	11.01	0.38	3.02	1.08
10	Bank of York	York	1911	ST-Bank	S-corp		97,835	10.58	0.73	6.73	0.07
11	BankSouth	Dothan	1928	ST-Bank	S-corp	BancSouth Corporation	169,364	20.68	0.97	4.65	0.49
12	Brantley Bank & Trust Co.	Brantley	1946	ST-Bank	C-corp	Brantley Bancorp, Inc.	68,938	14.41	0.91	6.54	0.20
13	Bryant Bank	Tuscaloosa	2005	ST-Bank	S-corp		1,623,313	8.75	0.85	9.18	0.12
14	CB&S Bank, Inc.	Russellville	1906	ST-Bank	C-corp	CBS Banc Corp.	1,598,550	12.06	0.69	5.88	1.50
15	CCB Community Bank	Andalusia	1947	ST-Bank	S-corp	Southern National Corporation	493,207	10.56	1.24	11.35	1.35
16	Central State Bank	Calera	1916	ST-Bank	S-corp	Central State Bancorporation	275,003	11.11	1.09	9.67	0.22
17	Cheaha Bank	Oxford	2000	ST-Bank	C-corp	Cheaha Financial Group, Inc.	201,070	13.04	1.51	12.02	0.09
18	Citizens Bank	Greensboro	1976	ST-Bank	C-corp	Citizens BancShares, Inc.	95,410	13.07	1.16	9.03	0.30
19	Citizens Bank	Enterprise	1946	ST-Bank	C-corp	Enterprise Capital Corporation, Inc.	128,189	10.51	0.57	5.51	2.57
20	Citizens Bank & Trust	Guntersville	2003	ST-Bank	C-corp	Citizens B & T Holdings, Inc.	452,039	9.58	0.80	8.23	0.46
21	Citizens Bank of Fayette	Fayette	1913	ST-Bank	S-corp	F.B.H. Corporation	190,215	19.12	0.77	3.89	1.70
22	Citizens Bank of Valley Head	Valley Head	1935	ST-Bank	C-corp	Citizens Bancorporation, Inc.	26,710	11.93	0.40	3.44	3.08
23	Citizens Bank of Winfield	Winfield	1920	ST-Bank	C-corp	Citizens Bancorp of Winfield, Inc.	221,615	23.12	1.82	7.83	0.68
24	Citizens' Bank, Inc.	Robertsdale	1981	ST-Bank	S-corp	Citizens' Capital Corporation	109,794	11.07	0.41	3.69	2.48
25	Citizens State Bank	Vernon	1977	ST-Bank	S-corp	Citizens Southern Bancshares, Inc.	73,276	13.80	0.77	5.73	0.66
26	Commercial Bank of Ozark	Ozark	1959	ST-Bank	S-corp	Commercial Bancshares of Ozark, Inc.	92,157	7.68	0.40	4.93	1.16
27	Commonwealth National Bank	Mobile	1976	Fed-Bank	C-corp	CNB Bancorp, Inc.	49,485	8.35	(0.07)	(0.91)	4.71
28	Community Bank & Trust	Union Springs	1990	ST-Bank	C-corp	Community Bankshares, Inc.	52,041	5.75	0.11	1.83	3.53
29	Community Neighbor Bank	Camden	1906	ST-Bank	C-corp	First Camden Bancshares, Inc.	109,555	13.56	0.89	6.27	0.42
30	Community Spirit Bank	Red Bay	1908	ST-Bank	C-corp	Independent Bancshares, Inc.	143,930	10.48	0.80	7.62	1.03
31	Compass Bank	Birmingham	1964	ST-Bank	C-corp	Banco Bilbao Vizcaya Argentaria, SA	86,504,843	13.98	0.50	3.48	0.96
32	Covenant Bank	Leeds	1997	ST-Bank	C-corp	Covenant Bancgroup, Inc.	55,994	5.40	(1.22)	(21.14)	4.40
33	Cullman Savings Bank (MHC)	Cullman	1887	Fed-Thrift	C-corp	Cullman Savings Bank, MHC	282,580	14.60	0.96	6.60	1.94
34	Escambia County Bank	Flomaton	1924	ST-Bank	S-corp		72,361	15.39	0.24	1.56	0.98
35	EvaBank	Cullman	1986	ST-Bank	C-corp		376,507	21.59	2.61	13.03	5.18
36	Exchange Bank of Alabama	Altoona	1909	ST-Bank	C-corp	Gadsden Corporation	279,827	12.96	1.00	8.07	0.74
37	Farmers & Merchants Bank	Waterloo	1914	ST-Bank	C-corp		85,394	19.83	1.03	4.81	0.54
38	Farmers & Merchants Bank	Piedmont	1915	ST-Bank	C-corp	F&M Financial Corp	212,711	13.08	0.64	4.71	0.67
39	Farmers and Merchants Bank	LaFayette	1934	ST-Bank	C-corp	Farmers & Merchants Bancshares, Inc.	155,941	13.19	0.95	6.73	0.34
40	First Bank	Wadley	1907	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	83,512	10.08	1.45	13.64	1.09
41	First Bank of Alabama	Talladega	1848	ST-Bank	C-corp	Firstbank of Alabama, Inc.	553,687	14.58	1.44	9.78	0.49
42	First Bank of Boaz	Boaz	1906	ST-Bank	C-corp	First Boaz Bancorporation	212,154	18.01	1.93	10.90	0.00
43	First Bank of Linden	Linden	1904	ST-Bank	C-corp	First Linden Bancshares, Inc.	80,949	14.01	0.92	6.44	0.00
44	First Cahawba Bank	Selma	2007	ST-Bank	C-corp		102,695	12.89	0.27	2.09	0.48
45	First Citizens Bank	Luverne	1980	ST-Bank	C-corp	First Citizens-Crenshaw Bancshares, Inc.	238,292	12.68	0.88	6.84	0.48
46	First Comm. Bank of Central AL	Wetumpka	2001	ST-Bank	S-corp	Central Alabama Bancshares, Inc.	362,464	7.68	1.45	18.28	0.43
47	First Community Bank	Mobile	1909	ST-Bank	S-corp	Southwest Banc Shares, Inc.	400,550	9.58	0.83	8.65	1.62
48	First Community Bank, Cullman	Cullman	1905	ST-Bank	C-corp	Southern Community Bancshares, Inc.	87,440	10.51	0.55	4.98	0.96
49	First Exchange Bank of Alabama	Louisville	1917	ST-Bank	S-corp	FEB Bancshares, Inc.	136,198	9.71	0.20	2.00	2.98
50	First Federal Bank, A FSB	Tuscaloosa	1958	Fed-Thrift	S-corp	Southeastern Financial, Inc.	115,203	11.10	(0.18)	(1.44)	2.93
51	First Fidelity Bank	Fort Payne	1965	ST-Bank	C-corp	FBDC Financial Corporation	93,556	9.09	0.39	4.20	0.77
52	First Financial Bank	Bessemer	1965	ST-Bank	S-corp	FirstFed Bancorp, Inc.	173,984	9.15	0.46	5.00	3.08
53	First Jackson Bank	Stevenson	1981	ST-Bank	C-corp	1st Jackson Bancshares, Inc.	250,812	10.83	1.13	10.22	0.16
54	First Metro Bank	Muscle Shoals	1988	ST-Bank	C-corp	First Metro Bancorp	606,916	11.15	1.30	11.40	0.15
55	First National Bank	Hamilton	1976	Fed-Bank	S-corp	Marion County Bancshares, Inc.	293,520	15.98	1.11	7.02	0.14
56	First National Bank and Trust	Atmore	1915	Fed-Bank	S-corp	First Suncoast Trust Bancshares, Inc.	142,058	11.66	0.65	5.48	0.47
57	First National Bank of Dozier	Dozier	1910	Fed-Bank	C-corp	First Dozier Bancshares, Inc.	34,929	14.18	0.72	5.13	0.00
58	First National Bank of Hartford	Hartford	1905	Fed-Bank	S-corp	First Hartford Bancshares, Inc.	126,771	13.13	0.71	5.26	0.77
59	First National Bank, Brundidge	Brundidge	1904	Fed-Bank	C-corp	First Brundidge Bancshares, Inc.	94,469	14.36	0.30	2.04	1.00
60	First Progressive Bank	Brewton	1977	ST-Bank	C-corp		32,070	25.57	0.21	0.81	0.31
61	First Southern Bank	Florence	1935	ST-Bank	C-corp	FSB, LLC	221,623	8.38	0.22	2.50	0.73
62	First Southern State Bank	Stevenson	1910	ST-Bank	C-corp	First Bancshares of Stevenson, Inc.	380,819	9.66	1.06	11.06	0.17
63	First State Bank of the South	Sulligent	1973	ST-Bank	C-corp	First State Holding Corp.	99,948	15.58	0.60	3.77	0.17
64	First State Bank, DeKalb County	Fort Payne	1982	ST-Bank	C-corp	First State Bancshares of DeKalb County, Inc.	186,326	11.16	0.70	6.00	1.19
65	First US Bank	Birmingham	1952	ST-Bank	C-corp	First US Bancshares, Inc.	625,459	12.09	0.06	0.44	1.01
66	FirstState Bank	Lineville	1971	ST-Bank	C-corp	First State Capital Corporation	210,491	12.77	1.00	7.75	0.66
67	FNB Bank	Scottsboro	1900	ST-Bank	C-corp	FNS Bancshares, Inc.	517,650	10.75	1.06	9.14	1.33
68	FNB of Central Alabama	Tuscaloosa	1965	ST-Bank	C-corp	FNB Bancshares of Central Alabama, Inc.	275,272	10.53	0.71	6.78	0.31

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	Friend Bank	Slocomb	1905	ST-Bank	S-corp	SNB Holdings, Inc.	126,745	9.43	0.93	9.68	1.35
70	HNB First Bank	Headland	1933	ST-Bank	S-corp	HNB Holding Company, Inc.	137,880	9.90	0.79	7.36	0.83
71	HomeTown Bank of Alabama	Oneonta	2003	ST-Bank	C-corp	HomeTown Bancorp of Alabama, Inc.	354,424	14.13	1.69	12.36	1.46
72	Liberty Bank	Geraldine	1971	ST-Bank	C-corp	First Bancorporation of Geraldine, Inc.	137,586	11.17	0.75	6.71	0.28
73	Marion Bank & Trust Company	Marion	1934	ST-Bank	S-corp	Marion Bancshares, Inc.	265,725	11.54	0.58	4.94	3.72
74	Merchants & Farmers Bank	Eutaw	1900	ST-Bank	S-corp	Merchants and Farmers Bancshares, Inc.	62,191	10.87	0.86	7.68	1.88
75	Merchants Bank	Jackson	1962	ST-Bank	S-corp	Merchants Trust, Inc.	216,851	11.33	0.64	5.72	2.89
76	Merchants Bank of Alabama	Cullman	1907	ST-Bank	C-corp	Merchants Financial Services, Inc.	269,815	9.36	0.66	7.01	1.17
77	Metro Bank	Pell City	1989	ST-Bank	C-corp		725,684	13.99	1.14	8.07	1.92
78	MidSouth Bank	Dothan	1912	ST-Bank	S-corp	MidSouth Bancorporation	423,439	11.11	0.68	6.13	0.45
79	National Bank of Commerce	Birmingham	2004	Fed-Bank	C-corp	National Commerce Corporation	2,735,073	13.86	0.89	6.75	0.14
80	NobleBank & Trust	Anniston	2005	ST-Bank	C-corp	Noble Bancshares, Inc.	225,538	9.28	0.80	8.94	0.71
81	North Alabama Bank	Hazel Green	1989	ST-Bank	C-corp	North Alabama Bancshares, Inc.	92,830	12.92	0.31	2.40	5.41
82	Oakworth Capital Bank	Birmingham	2008	ST-Bank	C-corp	Oakworth Capital, Inc.	525,909	11.87	1.06	9.09	0.00
83	Peoples Bank of Alabama	Cullman	1977	ST-Bank	S-corp	Altrust Financial Services, Inc.	724,797	9.19	0.17	1.82	2.69
84	Peoples Bank of Greensboro	Greensboro	1904	ST-Bank	S-corp	Greensboro Bancshares, Inc.	91,238	8.26	0.89	10.67	0.24
85	Peoples Bank of Red Level	Red Level	1914	ST-Bank	C-corp	Red Level Financial Corporation	15,963	11.54	0.82	7.10	1.47
86	Peoples Exchange Bank	Monroeville	1907	ST-Bank	C-corp	Peoples Exchange Bancshares, Inc.	61,629	15.24	0.48	3.27	0.77
87	Peoples Independent Bank	Boaz	1988	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	315,911	9.71	0.92	9.72	1.48
88	Peoples Southern Bank	Clanton	1901	ST-Bank	S-corp	PSB Bancshares, Inc.	181,157	12.54	0.89	6.80	0.18
89	PeoplesTrust Bank	Hamilton	2004	ST-Bank	C-corp	Hometown Bancshares, Inc.	96,134	11.07	0.95	8.65	0.74
90	Phenix-Girard Bank	Phenix City	1904	ST-Bank	S-corp	Phenix-Girard Bancshares, Inc.	182,059	14.48	0.81	5.40	2.18
91	Pinnacle Bank	Jasper	1935	ST-Bank	C-corp	Pinnacle Bancshares, Inc.	217,711	12.40	1.07	9.00	0.13
92	Premier Bank of the South	Cullman	1987	ST-Bank	S-corp	FCB Bancshares, Inc.	173,961	9.48	0.79	8.66	1.33
93	PrimeSouth Bank	Tallassee	1958	ST-Bank	C-corp	PrimeSouth Bancshares, Inc.	229,910	9.89	0.81	8.10	0.87
94	Progress Bank and Trust	Huntsville	2008	ST-Bank	C-corp	Progress Financial Corporation	1,020,823	12.30	0.81	6.89	0.16
95	Regions Bank	Birmingham	1928	ST-Bank	C-corp	Regions Financial Corporation	123,325,220	13.06	1.12	8.46	1.31
96	River Bank & Trust	Prattville	2006	ST-Bank	C-corp	River Financial Corporation	823,186	11.37	1.06	9.36	0.72
97	Robertson Banking Company	Demopolis	1870	ST-Bank	S-corp	RBC, Inc.	285,655	10.54	1.09	9.87	0.12
98	Samson Banking Company, Inc.	Samson	1930	ST-Bank	S-corp		78,518	12.31	0.76	6.13	1.33
99	Security Federal Savings Bank	Jasper	1971	Fed-Thrift	S-corp	Se-Fed Bancshares, Inc.	39,261	11.49	0.26	2.36	0.00
100	ServisFirst Bank	Birmingham	2005	ST-Bank	C-corp	ServisFirst Bancshares, Inc.	7,082,016	9.39	1.47	15.38	0.31
101	Small Town Bank	Wedowee	1999	ST-Bank	C-corp	East Alabama Financial Group, Inc.	212,977	18.09	1.69	9.62	1.54
102	Southern Bank Company	Gadsden	1936	ST-Bank	C-corp	Southern Banc Company, Inc.	98,722	10.61	(1.30)	(10.94)	2.38
103	Southern Independent Bank	Opp	2006	ST-Bank	C-corp	Southern Independent Bancshares, Inc.	227,550	10.86	0.71	6.49	1.11
104	Southern States Bank	Anniston	2007	ST-Bank	C-corp	Southern States Bancshares, Inc.	735,821	12.35	0.89	6.63	0.42
105	SouthFirst Bank	Sylacauga	1949	Fed-Thrift	C-corp	SouthFirst Bancshares, Inc.	91,116	10.97	0.40	3.56	2.75
106	SouthPoint Bank	Birmingham	2005	ST-Bank	C-corp	SouthPoint Bancshares, Inc.	309,107	9.14	1.13	12.30	0.12
107	State Bank & Trust	Winfield	1907	ST-Bank	S-corp	Peoples Bancorporation, Inc.	232,638	11.54	0.44	3.71	2.71
108	SunSouth Bank	Dothan	1954	ST-Bank	C-corp	SunSouth Bancshares, Inc.	131,373	5.28	0.13	2.90	2.66
109	Sweet Water State Bank	Sweet Water	1913	ST-Bank	S-corp	Tombigbee Bancshares, Inc.	98,508	10.77	0.67	6.24	2.70
110	Town-Country National Bank	Camden	1978	Fed-Bank	S-corp		111,389	16.07	1.44	8.75	1.32
111	Traders & Farmers Bank	Haleyville	1906	ST-Bank	C-corp	Traders & Farmers Bancshares, Inc.	365,283	14.46	0.70	4.91	1.38
112	Traditions Bank	Cullman	2003	ST-Bank	C-corp	Traditions Bancshares, Inc.	330,260	10.30	0.94	9.51	0.95
113	Trinity Bank	Dothan	2006	ST-Bank	C-corp	Trinity Bancorp, Inc.	147,734	9.81	0.96	10.06	0.60
114	Troy Bank & Trust Company	Troy	1906	ST-Bank	C-corp	Trust No. 3 Under The Will of Charles Henders	899,667	10.75	1.08	10.16	1.51
115	Union State Bank	Pell City	1903	ST-Bank	C-corp	Union Bancshares, Inc.	221,391	5.94	(0.04)	(0.71)	3.87
116	United Bank	Atmore	1904	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	597,228	8.54	0.68	7.95	0.86
117	Valley State Bank	Russellville	1985	ST-Bank	C-corp	Valley Bancshares, Inc.	120,023	17.09	0.55	3.41	0.16
118	Vantage Bank of Alabama	Albertville	2006	ST-Bank	C-corp	Vantage Bancshares, Inc.	120,508	13.29	1.13	8.44	1.26
119	West Alabama Bank & Trust	Reform	1944	ST-Bank	C-corp	West Alabama Capital Corp.	601,416	13.24	1.02	7.67	0.71
						MEDIAN	182,059	11.37	0.80	6.73	0.95
						AVERAGE	2,108,460	12.14	0.77	6.30	1.34
						HIGH	123,325,220	25.57	2.61	18.28	16.58
						LOW	15,963	5.28	(1.30)	(21.14)	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	80,295,380	99,001,673	16,103,151	10.54	1,468	20,958	5,884	84,009	67,440	123,325,220
2	Compass Bank	Birmingham	61,690,878	69,596,113	12,092,248	9.10	667	10,065	8,595	129,692	104,342	86,504,843
3	ServisFirst Bank	Birmingham	5,855,720	6,101,565	665,192	9.35	20	428	16,547	354,101	305,078	7,082,016
4	National Bank of Commerce	Birmingham	2,167,249	2,319,187	378,950	10.36	31	426	6,420	88,228	74,812	2,735,073
5	Bryant Bank	Tuscaloosa	947,903	1,379,016	142,088	9.51	15	222	7,312	108,221	91,934	1,623,313
6	CB&S Bank, Inc.	Russellville	717,829	1,283,616	192,760	11.43	55	529	3,022	29,065	23,338	1,598,550
7	Bank Independent	Sheffield	1,200,821	1,260,223	140,170	9.05	27	527	2,828	55,196	46,675	1,490,279
8	Progress Bank and Trust	Huntsville	855,075	825,188	125,554	10.70	8	147	6,944	127,603	103,149	1,020,823
9	Troy Bank & Trust Company	Troy	528,865	773,281	96,734	9.88	11	133	6,764	81,788	70,298	899,667
10	AuburnBank	Auburn	455,574	758,829	88,740	10.82	8	154	5,546	106,753	94,854	854,022
11	River Bank & Trust	Prattville	550,978	701,478	93,593	10.43	10	147	5,600	82,319	70,148	823,186
12	Southern States Bank	Anniston	567,185	624,805	90,899	12.35	9	114	6,455	81,758	69,423	735,821
13	Metro Bank	Pell City	384,945	621,438	101,497	14.15	9	170	4,269	80,632	69,049	725,684
14	Peoples Bank of Alabama	Cullman	569,495	636,648	66,644	8.83	26	258	2,809	27,877	24,486	724,797
15	First US Bank	Birmingham	350,895	517,437	75,639	11.89	16	247	2,532	39,091	32,340	625,459
16	First Metro Bank	Muscle Shoals	379,524	537,750	67,655	11.40	9	119	5,100	67,435	59,750	606,916
17	West Alabama Bank & Trust	Reform	368,692	489,085	79,646	12.58	14	162	3,712	42,958	34,935	601,416
18	United Bank	Atmore	347,931	540,207	51,012	8.72	19	182	3,281	31,433	28,432	597,228
19	First Bank of Alabama	Talladega	306,350	464,810	80,706	14.44	6	79	7,009	92,281	77,468	553,687
20	Oakworth Capital Bank	Birmingham	434,677	462,401	62,450	11.05	3	80	6,574	175,303	154,134	525,909
21	FNB Bank	Scottsboro	373,101	456,184	55,634	9.65	13	128	4,044	39,819	35,091	517,650
22	CCB Community Bank	Andalusia	411,712	412,302	52,064	10.75	4	110	4,484	123,302	103,076	493,207
23	Citizens Bank & Trust	Guntersville	298,425	389,190	43,313	9.86	8	111	4,072	56,505	48,649	452,039
24	MidSouth Bank	Dothan	256,980	375,599	47,052	11.29	10	100	4,234	42,344	37,560	423,439
25	First Community Bank	Mobile	281,245	354,345	38,372	9.87	10	83	4,826	40,055	35,435	400,550
26	First Southern State Bank	Stevenson	204,443	340,577	36,776	9.93	8	91	4,185	47,602	42,572	380,819
27	EvaBank	Cullman	291,861	284,974	81,274	20.12	6	85	4,429	62,751	47,496	376,507
28	Traders & Farmers Bank	Haleyville	169,023	289,655	52,806	15.70	9	106	3,446	40,587	32,184	365,283
29	First Comm. Bank of Central AL	Wetumpka	232,931	331,063	27,844	8.21	7	75	4,833	51,781	47,295	362,464
30	HomeTown Bank of Alabama	Oneonta	232,159	293,863	50,064	14.38	3	60	5,907	118,141	97,954	354,424
31	Traditions Bank	Cullman	272,784	292,938	34,020	10.16	6	73	4,524	55,043	48,823	330,260
32	Peoples Independent Bank	Boaz	123,654	281,757	30,680	8.87	9	86	3,673	35,101	31,306	315,911
33	SouthPoint Bank	Birmingham	249,910	249,367	28,249	9.23	4	77	4,014	77,277	62,342	309,107
34	First National Bank	Hamilton	120,033	246,058	46,916	16.49	8	93	3,156	36,690	30,757	293,520
35	Robertson Banking Company	Demopolis	230,464	245,394	30,108	10.55	7	74	3,860	40,808	35,056	285,655
36	Cullman Savings Bank (MHC)	Cullman	224,107	188,817	41,263	14.78	4	47	6,012	70,645	47,204	282,580
37	Exchange Bank of Alabama	Altoona	181,726	236,802	36,269	13.14	5	74	3,781	55,965	47,360	279,827
38	FNB of Central Alabama	Tuscaloosa	177,809	244,543	28,979	11.17	5	64	4,301	55,054	48,909	275,272
39	Central State Bank	Calera	188,773	240,879	30,553	11.32	5	68	4,044	55,001	48,176	275,003
40	Merchants Bank of Alabama	Cullman	165,882	243,199	25,264	9.57	5	85	3,174	53,963	48,640	269,815
41	Marion Bank & Trust Company	Marion	169,811	220,975	30,675	11.61	3	42	6,327	88,575	73,658	265,725
42	First Jackson Bank	Stevenson	168,711	216,997	27,164	10.81	6	46	5,452	41,802	36,166	250,812
43	First Citizens Bank	Luverne	126,878	195,115	30,216	12.39	5	67	3,557	47,658	39,023	238,292
44	State Bank & Trust	Winfield	73,926	205,182	26,838	12.29	4	63	3,693	58,160	51,296	232,638
45	PrimeSouth Bank	Talladega	169,936	195,294	22,746	10.12	4	38	6,050	57,478	48,824	229,910
46	Southern Independent Bank	Opp	122,518	179,681	24,711	11.53	2	35	6,501	113,775	89,841	227,550
47	NobleBank & Trust	Anniston	134,152	202,978	20,935	9.52	5	55	4,101	45,108	40,596	225,338
48	First Southern Bank	Florence	158,932	201,919	18,571	8.25	5	59	3,756	44,325	40,384	221,623
49	Citizens Bank of Winfield	Winfield	50,666	144,983	51,234	22.16	1	32	6,925	221,615	144,983	221,615
50	Union State Bank	Pell City	80,589	207,616	13,146	6.55	13	116	1,909	17,030	15,970	221,391
51	Pinnacle Bank	Jasper	95,813	188,296	27,006	12.04	7	53	4,108	31,102	26,899	217,711
52	Merchants Bank	Jackson	144,531	189,092	24,575	11.69	6	59	3,675	36,142	31,515	216,851
53	Small Town Bank	Wedowee	104,659	173,519	38,532	17.48	5	49	4,346	42,595	34,704	212,977
54	Farmers & Merchants Bank	Piedmont	108,849	180,995	27,833	13.12	4	47	4,526	53,178	45,249	212,711
55	First Bank of Boaz	Boaz	59,464	152,340	38,202	17.33	1	26	8,160	212,154	152,340	212,154
56	FirstState Bank	Lineville	119,505	172,132	26,885	12.89	3	53	3,972	70,164	57,377	210,491
57	Cheaha Bank	Oxford	107,462	171,277	26,215	13.16	4	46	4,371	50,268	42,819	201,070
58	Citizens Bank of Fayette	Fayette	46,310	149,905	36,369	19.90	2	29	6,559	95,108	74,953	190,215
59	First State Bank, DeKalb County	Fort Payne	87,474	164,790	20,803	11.29	5	55	3,388	37,265	32,958	186,326
60	Phenix-Girard Bank	Phenix City	71,784	143,132	26,356	16.48	4	40	4,551	45,515	35,783	182,059
61	Peoples Southern Bank	Clanton	59,089	158,203	22,726	12.47	3	43	4,213	60,386	52,734	181,157
62	AmeriFirst Bank	Union Springs	130,953	152,760	16,882	9.14	4	46	3,904	44,891	38,190	179,563
63	First Financial Bank	Bessemer	68,265	140,285	15,920	9.85	8	70	2,485	21,748	17,536	173,984
64	Premier Bank of the South	Cullman	124,210	156,331	16,489	9.75	9	66	2,636	19,329	17,370	173,961
65	BankSouth	Dothan	140,172	133,822	35,028	20.31	2	24	7,057	84,682	66,911	169,364
66	Farmers and Merchants Bank	LaFayette	56,382	133,801	20,569	13.97	3	34	4,587	51,980	44,600	155,941
67	Trinity Bank	Dothan	122,428	130,673	14,487	9.83	3	32	4,617	49,245	43,558	147,734
68	Community Spirit Bank	Red Bay	97,042	124,637	15,087	10.62	5	37	3,890	28,786	24,927	143,930
69	Bank of Vernon	Vernon	109,188	118,608	23,814	16.51	3	34	4,228	47,917	39,536	143,750

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	First National Bank and Trust	Atmore	78,843	125,213	16,560	12.41	4	47	3,023	35,515	31,303	142,058
71	HNB First Bank	Headland	89,923	122,050	13,653	10.44	3	32	4,309	45,960	40,683	137,880
72	Liberty Bank	Geraldine	71,854	121,845	15,370	11.14	6	48	2,866	22,931	20,308	137,586
73	First Exchange Bank of Alabama	Louisville	94,948	122,780	13,219	10.58	4	39	3,492	34,050	30,695	136,198
74	SunSouth Bank	Dothan	80,076	110,390	6,935	5.19	2	27	4,866	65,687	55,195	131,373
75	Citizens Bank	Enterprise	95,465	114,513	13,479	10.55	2	31	4,135	64,095	57,257	128,189
76	First National Bank of Hartford	Hartford	60,811	104,910	16,639	13.71	2	39	3,251	63,386	52,455	126,771
77	Friend Bank	Slocomb	82,381	114,470	11,949	9.28	5	40	3,169	25,349	22,894	126,745
78	Vantage Bank of Alabama	Albertville	78,980	103,803	16,011	12.30	2	29	4,155	60,254	51,902	120,508
79	Valley State Bank	Russellville	53,553	99,367	20,508	16.74	3	28	4,287	40,008	33,122	120,023
80	First Federal Bank, A FSB	Tuscaloosa	92,520	82,658	12,784	11.37	3	99	1,164	38,401	27,553	115,203
81	Town-Country National Bank	Camden	66,181	92,289	17,904	16.67	1	35	3,183	111,389	92,289	111,389
82	Citizens' Bank, Inc.	Robertsdale	69,270	97,138	12,152	11.17	3	34	3,229	36,598	32,379	109,794
83	Community Neighbor Bank	Camden	60,384	94,529	14,853	13.79	3	36	3,043	36,518	31,510	109,555
84	First Cahawba Bank	Selma	73,153	86,227	13,236	13.09	2	28	3,668	51,348	43,114	102,695
85	First State Bank of the South	Sulligent	35,170	82,726	15,575	15.61	5	46	2,173	19,990	16,545	99,948
86	Southern Bank Company	Gadsden	70,868	76,666	10,470	9.86	4	29	3,404	24,681	19,167	98,722
87	Sweet Water State Bank	Sweet Water	71,529	85,691	10,609	11.12	4	33	2,985	24,627	21,423	98,508
88	Bank of York	York	36,356	74,370	10,354	10.62	2	21	4,659	48,918	37,185	97,835
89	PeoplesTrust Bank	Hamilton	62,666	84,995	10,644	10.99	3	28	3,433	32,045	28,332	96,134
90	Citizens Bank	Greensboro	44,871	80,920	12,467	12.78	1	13	7,339	95,410	80,920	95,410
91	First National Bank, Brundidge	Brundidge	52,089	76,639	13,570	14.29	2	23	4,107	47,235	38,320	94,469
92	First Fidelity Bank	Fort Payne	45,908	84,829	8,504	9.35	3	25	3,742	31,185	28,276	93,556
93	North Alabama Bank	Hazel Green	64,725	80,687	11,998	12.31	3	30	3,094	30,943	26,896	92,830
94	Commercial Bank of Ozark	Ozark	42,699	84,010	7,081	8.36	2	24	3,840	46,079	42,005	92,157
95	Bank of Moundville	Moundville	23,435	79,882	8,185	9.57	1	17	5,369	91,278	79,882	91,278
96	Peoples Bank of Greensboro	Greensboro	46,174	75,580	7,539	9.09	1	20	4,562	91,238	75,580	91,238
97	SouthFirst Bank	Sylacauga	52,256	80,080	9,996	11.44	3	28	3,254	30,372	26,693	91,116
98	First Community Bank, Cullman	Cullman	58,088	73,504	9,194	10.77	1	16	5,465	87,440	73,504	87,440
99	Farmers & Merchants Bank	Waterloo	7,669	68,070	16,935	21.32	2	10	8,539	42,697	34,035	85,394
100	First Bank	Wadley	29,224	74,621	8,422	9.81	5	25	3,340	16,702	14,924	83,512
101	First Bank of Linden	Linden	33,377	69,551	11,337	13.69	1	15	5,397	80,949	69,551	80,949
102	Samson Banking Company, Inc.	Samson	34,162	68,737	9,665	13.02	2	23	3,414	39,259	34,369	78,518
103	Citizens State Bank	Vernon	22,873	50,953	10,110	14.38	2	15	4,985	36,638	25,477	73,276
104	Escambia County Bank	Flomaton	25,399	61,108	11,139	15.69	1	19	3,808	72,361	61,108	72,361
105	Brantley Bank & Trust Co.	Brantley	23,353	58,850	9,931	14.01	2	18	3,830	34,469	29,425	68,938
106	Bank of Walker County	Jasper	42,446	56,233	6,963	11.55	1	18	3,515	63,269	56,233	63,269
107	Bank of Evergreen	Evergreen	39,952	55,366	7,467	12.13	1	15	4,199	62,988	55,366	62,988
108	Merchants & Farmers Bank	Eutaw	33,728	55,000	6,759	10.93	2	29	2,145	31,096	27,500	62,191
109	Peoples Exchange Bank	Monroeville	41,412	52,192	9,391	14.99	1	28	2,201	61,629	52,192	61,629
110	Covenant Bank	Leeds	30,665	52,935	3,021	5.71	1	15	3,733	55,994	52,935	55,994
111	Community Bank & Trust	Union Springs	16,947	48,964	2,992	7.80	1	15	3,469	52,041	48,964	52,041
112	Bank of Brewton	Brewton	21,868	40,529	10,254	20.10	2	21	2,428	25,492	20,265	50,984
113	Commonwealth National Bank	Mobile	21,830	45,214	4,130	8.30	2	19	2,604	24,743	22,607	49,485
114	Security Federal Savings Bank	Jasper	14,848	29,541	4,511	11.59	1	13	3,020	39,261	29,541	39,261
115	Alamerica Bank	Birmingham	26,322	22,346	6,000	16.71	1	8	4,416	35,328	22,346	35,328
116	First National Bank of Dozier	Dozier	6,764	29,243	4,954	13.76	1	6	5,822	34,929	29,243	34,929
117	First Progressive Bank	Brewton	8,044	23,851	8,201	25.94	1	9	3,563	32,070	23,851	32,070
118	Citizens Bank of Valley Head	Valley Head	15,113	23,514	3,186	11.80	3	13	2,055	8,903	7,838	26,710
119	Peoples Bank of Red Level	Red Level	6,092	14,103	1,842	11.59	1	6	2,661	15,963	14,103	15,963
		MEDIAN	95,465	152,340	20,935	11.37	4	46	4,072	47,917	42,005	182,059
		AVERAGE	1,421,260	1,710,179	276,231	12.14	24	332	4,404	60,184	50,319	2,108,460
		HIGH	80,295,380	99,001,673	16,103,151	25.94	1,468	20,958	16,547	354,101	305,078	123,325,220
		LOW	6,092	14,103	1,842	5.19	1	6	1,164	8,903	7,838	15,963

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	376,507	102.4	19.6	2.28	(1.57)	8.12	4.55	1.27	6.11
2	Bank Independent	Sheffield	1,490,279	95.3	3.3	12.43	9.93	6.27	2.58	0.45	5.47
3	Traditions Bank	Cullman	330,260	93.1	5.8	5.00	3.60	6.62	2.37	0.50	5.45
4	Sweet Water State Bank	Sweet Water	98,508	83.5	11.4	1.87	0.90	6.45	2.37	0.48	5.27
5	Peoples Bank of Red Level	Red Level	15,963	43.2	47.0	(4.36)	(3.81)	10.75	1.14	0.20	5.06
6	First US Bank	Birmingham	625,459	67.8	28.8	7.10	3.95	7.99	1.87	0.51	5.02
7	Town-Country National Bank	Camden	111,389	71.7	29.1	1.83	2.46	7.11	2.55	0.65	4.87
8	Citizens Bank of Valley Head	Valley Head	26,710	64.3	20.5	(11.41)	0.34	6.99	2.25	0.31	4.82
9	Merchants & Farmers Bank	Eutaw	62,191	61.3	27.9	3.28	(0.77)	7.00	2.66	0.22	4.81
10	North Alabama Bank	Hazel Green	92,830	80.2	9.8	11.15	(1.48)	6.43	2.46	0.36	4.73
11	CCB Community Bank	Andalusia	493,207	99.9	4.5	5.70	10.06	5.70	2.88	0.67	4.65
12	Liberty Bank	Geraldine	137,586	59.0	34.3	12.07	5.32	6.48	3.65	0.50	4.63
13	Bank of Evergreen	Evergreen	62,988	72.2	25.3	(0.37)	(2.57)	6.19	2.51	0.59	4.55
14	Peoples Exchange Bank	Monroeville	61,629	79.4	20.8	11.07	1.47	6.16	1.94	0.37	4.54
15	FNB Bank	Scottsboro	517,650	81.8	15.3	40.37	41.75	5.80	2.65	0.56	4.53
16	HomeTown Bank of Alabama	Oneonta	354,424	79.0	22.6	5.50	2.98	6.19	2.59	0.50	4.53
17	Brantley Bank & Trust Co.	Brantley	68,938	39.7	58.7	(5.65)	(5.52)	6.31	4.07	0.35	4.52
18	Alamerica Bank	Birmingham	35,328	117.8	2.0	(4.39)	(27.15)	5.82	1.70	1.24	4.52
19	Cheaha Bank	Oxford	201,070	62.7	40.4	1.27	2.73	6.91	2.56	0.51	4.51
20	Peoples Bank of Alabama	Cullman	724,797	89.5	7.1	4.21	9.81	5.42	2.31	0.41	4.50
21	National Bank of Commerce	Birmingham	2,735,073	93.5	4.1	44.40	36.90	5.38	2.72	0.42	4.49
22	Community Neighbor Bank	Camden	109,555	63.9	20.7	(3.74)	3.81	6.40	2.03	0.30	4.43
23	Southern Bank Company	Gadsden	98,722	92.4	24.2	21.17	(1.70)	6.93	2.34	0.97	4.37
24	Community Spirit Bank	Red Bay	143,930	77.9	17.8	3.54	0.06	5.89	2.23	0.49	4.35
25	Premier Bank of the South	Cullman	173,961	79.5	13.7	6.45	3.53	6.20	1.32	0.45	4.35
26	Central State Bank	Calera	275,003	78.4	16.7	11.78	12.95	5.92	1.80	0.48	4.31
27	FirstState Bank	Lineville	210,491	69.4	34.9	(0.34)	2.35	6.25	3.09	0.67	4.31
28	Southern States Bank	Anniston	735,821	90.8	7.3	12.79	19.74	5.33	2.30	0.62	4.30
29	Friend Bank	Slocomb	126,745	72.0	15.2	3.19	(2.19)	5.74	2.02	0.28	4.29
30	Vantage Bank of Alabama	Albertville	120,508	76.1	17.4	8.94	6.92	5.79	3.04	0.38	4.27
31	First State Bank, DeKalb County	Fort Payne	186,326	53.1	24.5	0.42	2.07	6.69	1.69	0.39	4.25
32	Farmers & Merchants Bank	Piedmont	212,711	60.1	32.5	4.56	1.38	5.90	2.41	0.29	4.20
33	First Citizens Bank	Luverne	238,292	65.0	35.3	5.04	1.51	6.49	2.49	0.47	4.19
34	Bank of Vernon	Vernon	143,750	92.1	15.5	4.58	0.38	5.57	1.93	0.55	4.17
35	Robertson Banking Company	Demopolis	285,655	93.9	10.1	8.34	6.05	5.00	2.12	0.46	4.17
36	First Comm. Bank of Central AL	Wetumpka	362,464	70.4	26.0	4.59	1.86	5.52	2.56	0.39	4.17
37	SouthPoint Bank	Birmingham	309,107	100.2	13.3	13.06	0.65	5.10	3.04	0.65	4.14
38	Trinity Bank	Dothan	147,734	93.7	8.9	8.99	6.54	5.44	1.95	0.78	4.07
39	Merchants Bank	Jackson	216,851	76.4	22.5	9.33	2.53	5.41	2.04	0.51	4.04
40	Small Town Bank	Wedowee	212,977	60.3	38.9	8.58	(0.84)	5.51	3.48	0.39	4.04
41	River Bank & Trust	Prattville	823,186	78.6	23.5	5.11	(0.75)	5.36	2.03	0.33	4.04
42	First Bank of Alabama	Talladega	553,687	65.9	29.4	53.47	35.62	5.59	2.97	0.48	4.00
43	Citizens Bank of Winfield	Winfield	221,615	35.0	70.2	4.66	0.11	7.42	4.10	1.09	3.95
44	Cullman Savings Bank (MHC)	Cullman	282,580	118.7	8.4	(0.21)	7.04	5.28	2.64	1.01	3.94
45	NobleBank & Trust	Anniston	225,538	66.1	28.5	4.20	0.17	5.42	2.33	0.36	3.94
46	Citizens' Bank, Inc.	Robertsdale	109,794	71.3	21.9	(3.27)	2.99	5.23	1.98	0.24	3.93
47	Bank of Walker County	Jasper	63,269	75.5	19.6	(2.31)	2.45	5.42	1.75	0.36	3.93
48	AmeriFirst Bank	Union Springs	179,563	85.7	16.3	17.94	16.90	5.01	2.17	0.44	3.92
49	Covenant Bank	Leeds	55,994	57.9	18.4	(29.03)	(12.50)	5.96	2.24	0.61	3.91
50	Citizens Bank & Trust	Guntersville	452,039	76.7	19.9	9.88	12.58	5.17	2.56	0.55	3.90
51	PrimeSouth Bank	Tallassee	229,910	87.0	11.6	17.84	6.99	5.65	1.91	0.82	3.89
52	Commonwealth National Bank	Mobile	49,485	48.3	34.5	(6.55)	(14.02)	5.70	2.16	0.08	3.88
53	PeoplesTrust Bank	Hamilton	96,134	73.7	23.7	14.33	4.19	5.19	2.41	0.48	3.88
54	First Bank of Linden	Linden	80,949	48.0	46.1	(6.11)	0.12	5.95	3.02	0.53	3.86
55	First Southern Bank	Florence	221,623	78.7	12.8	(1.65)	5.52	5.01	2.05	0.57	3.85
56	Metro Bank	Pell City	725,684	61.9	29.2	2.77	5.04	5.83	3.04	0.54	3.85
57	First Bank	Wadley	83,512	39.2	45.5	5.83	1.15	5.91	3.25	0.38	3.84
58	First Cahawba Bank	Selma	102,695	84.8	14.1	11.32	4.10	5.35	1.88	0.28	3.84
59	First National Bank	Hamilton	293,520	48.8	46.3	(5.48)	(0.43)	6.02	2.32	0.23	3.79
60	Citizens Bank	Enterprise	128,189	83.4	15.0	25.66	2.03	5.09	2.25	0.38	3.79
61	First Community Bank	Mobile	400,550	79.4	19.2	1.05	8.04	4.98	2.31	0.52	3.78
62	First Exchange Bank of Alabama	Louisville	136,198	77.3	19.6	(2.78)	(3.03)	5.18	2.58	0.74	3.77
63	First State Bank of the South	Sulligent	99,948	42.5	47.3	6.78	2.67	6.25	2.79	0.37	3.76
64	Bank of Brewton	Brewton	50,984	54.0	42.4	8.46	(5.83)	6.25	1.98	0.09	3.75
65	Farmers and Merchants Bank	LaFayette	155,941	42.1	46.7	15.25	8.05	6.38	2.75	0.43	3.72
66	First Jackson Bank	Stevenson	250,812	77.8	25.3	15.73	6.31	5.55	2.64	1.03	3.70
67	ServisFirst Bank	Birmingham	7,082,016	96.0	7.6	19.10	12.44	4.61	2.32	0.55	3.70
68	Progress Bank and Trust	Huntsville	1,020,823	103.6	6.1	55.48	29.87	4.69	2.23	0.66	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	Merchants Bank of Alabama	Cullman	269,815	68.2	25.8	7.31	(0.29)	5.31	1.98	0.37	3.69
70	First Southern State Bank	Stevenson	380,819	60.0	31.6	8.42	(3.22)	5.84	2.38	0.65	3.69
71	First National Bank, Brundidge	Brundidge	94,469	68.0	20.8	(1.76)	(2.46)	5.45	1.92	0.52	3.69
72	Oakworth Capital Bank	Birmingham	525,909	94.0	9.7	15.70	8.64	4.44	2.83	0.26	3.67
73	Marion Bank & Trust Company	Marion	265,725	76.9	27.6	2.29	4.71	5.56	2.21	0.89	3.66
74	First National Bank of Hartford	Hartford	126,771	58.0	32.9	2.09	6.59	5.55	2.54	0.52	3.62
75	United Bank	Atmore	597,228	64.4	27.4	16.15	6.54	5.11	1.97	0.29	3.62
76	First Metro Bank	Muscle Shoals	606,916	70.6	28.2	3.65	7.83	5.20	2.00	0.45	3.62
77	SouthFirst Bank	Sylacauga	91,116	65.3	14.5	(10.53)	2.60	5.27	1.89	0.51	3.61
78	HNB First Bank	Headland	137,880	73.7	12.3	19.68	6.49	5.07	1.65	0.50	3.60
79	Peoples Bank of Greensboro	Greensboro	91,238	61.1	44.3	4.06	(8.75)	6.25	2.21	0.60	3.60
80	BankSouth	Dothan	169,364	104.8	14.7	5.03	0.53	4.43	1.51	0.42	3.59
81	Pinnacle Bank	Jasper	217,711	50.9	46.3	4.98	(1.58)	5.05	2.96	0.21	3.59
82	Samson Banking Company, Inc.	Samson	78,518	49.7	41.1	5.61	2.60	5.93	1.51	0.24	3.56
83	Troy Bank & Trust Company	Troy	899,667	68.4	31.1	11.47	2.91	5.34	2.63	0.74	3.54
84	First National Bank and Trust	Atmore	142,058	63.0	31.2	8.47	4.53	5.01	2.38	0.33	3.53
85	FNB of Central Alabama	Tuscaloosa	275,272	72.7	19.6	2.59	(2.99)	4.59	2.34	0.31	3.53
86	Peoples Independent Bank	Boaz	315,911	43.9	38.9	29.34	49.72	5.49	3.19	0.64	3.52
87	Commercial Bank of Ozark	Ozark	92,157	50.8	35.2	9.28	1.64	5.42	2.15	0.17	3.48
88	Bryant Bank	Tuscaloosa	1,623,313	68.7	23.2	10.69	7.56	4.92	2.25	0.34	3.46
89	First Community Bank, Cullman	Cullman	87,440	79.0	7.9	16.74	13.14	4.51	2.20	0.40	3.45
90	MidSouth Bank	Dothan	423,439	68.4	15.6	8.14	(1.02)	4.83	1.07	0.31	3.45
91	Community Bank & Trust	Union Springs	52,041	34.6	41.5	1.07	(2.44)	6.80	1.97	0.34	3.45
92	West Alabama Bank & Trust	Reform	601,416	75.4	29.1	6.12	3.92	5.27	2.34	0.86	3.44
93	Exchange Bank of Alabama	Altoona	279,827	76.7	28.3	8.41	0.12	4.97	2.14	0.47	3.44
94	Traders & Farmers Bank	Haleyville	365,283	58.4	46.4	2.64	(1.58)	5.66	2.74	0.78	3.38
95	First Bank of Boaz	Boaz	212,154	39.0	68.6	10.82	7.24	5.63	3.48	0.73	3.35
96	Regions Bank	Birmingham	123,325,220	81.1	20.5	(0.64)	(1.40)	4.03	2.38	0.28	3.31
97	Phenix-Girard Bank	Phenix City	182,059	50.2	39.0	2.46	4.20	5.36	2.33	0.47	3.30
98	CB&S Bank, Inc.	Russellville	1,598,550	55.9	44.0	10.16	(0.91)	4.87	2.96	0.52	3.28
99	First Federal Bank, A FSB	Tuscaloosa	115,203	111.9	0.8	13.56	(8.26)	4.76	3.00	0.97	3.27
100	Southern Independent Bank	Opp	227,550	68.2	32.5	2.80	0.44	5.19	2.46	0.78	3.26
101	Escambia County Bank	Flomaton	72,361	41.6	60.3	16.90	(3.13)	6.36	2.22	0.32	3.24
102	Bank of York	York	97,835	48.9	49.6	(4.40)	(2.76)	5.44	2.56	0.59	3.20
103	Citizens Bank	Greensboro	95,410	55.5	49.2	(2.02)	(3.27)	5.21	2.68	0.65	3.17
104	AuburnBank	Auburn	854,022	60.0	30.2	5.35	2.36	4.70	2.46	0.46	3.15
105	Security Federal Savings Bank	Jasper	39,261	50.3	25.3	(2.07)	4.11	5.75	3.91	0.73	3.14
106	Compass Bank	Birmingham	86,504,843	88.6	15.1	2.44	3.03	4.06	1.87	0.55	3.06
107	First Financial Bank	Bessemer	173,984	48.7	31.3	(3.16)	4.53	5.18	2.34	0.58	3.02
108	Union State Bank	Pell City	221,391	38.8	30.6	(1.41)	(3.71)	5.25	2.08	0.23	2.99
109	First Fidelity Bank	Fort Payne	93,556	54.1	32.4	9.70	1.21	4.53	2.50	0.39	2.97
110	Valley State Bank	Russellville	120,023	53.9	48.1	7.94	(2.41)	5.12	2.09	0.50	2.94
111	SunSouth Bank	Dothan	131,373	72.5	33.7	(14.04)	(13.95)	4.36	2.24	0.97	2.87
112	First National Bank of Dozier	Dozier	34,929	23.1	63.5	5.54	3.11	5.41	2.60	0.35	2.80
113	Citizens Bank of Fayette	Fayette	190,215	30.9	64.4	(8.93)	(0.06)	5.41	2.47	0.53	2.79
114	First Progressive Bank	Brewton	32,070	33.7	57.0	(1.41)	2.21	4.95	2.09	0.11	2.78
115	Peoples Southern Bank	Clanton	181,157	37.4	53.4	9.86	5.96	5.14	1.90	0.22	2.74
116	State Bank & Trust	Winfield	232,638	36.0	62.2	1.24	1.98	6.93	2.50	1.40	2.67
117	Bank of Moundville	Moundville	91,278	29.3	66.8	3.02	(0.08)	5.48	2.20	0.54	2.59
118	Farmers & Merchants Bank	Waterloo	85,394	11.3	79.9	5.52	5.42	7.48	2.81	0.90	2.43
119	Citizens State Bank	Vernon	73,276	44.9	58.8	6.56	(8.36)	4.76	2.26	0.94	2.30
		MEDIAN	182,059	68.4	26.0	5.11	2.35	5.48	2.34	0.48	3.79
		AVERAGE	2,108,460	67.7	28.8	6.60	3.34	5.67	2.41	0.52	3.84
		HIGH	123,325,220	118.7	79.9	55.48	49.72	10.75	4.55	1.40	6.11
		LOW	15,963	11.3	0.8	(29.03)	(27.15)	4.03	1.07	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	(190)	9,465	0.03	8.74	(0.06)	0.12	8.82
2	SouthPoint Bank	Birmingham	3,296	5,559	0.11	1.58	0.02	0.21	1.91
3	Peoples Bank of Alabama	Cullman	1,649	13,467	1.03	0.10	(0.11)	0.88	1.90
4	First Financial Bank	Bessemer	1,080	3,076	1.09	0.00	(0.04)	0.76	1.81
5	Regions Bank	Birmingham	1,372,976	2,000,208	0.58	0.06	0.01	0.97	1.62
6	Merchants & Farmers Bank	Eutaw	739	947	0.63	0.00	0.00	0.92	1.55
7	Community Bank & Trust	Union Springs	56	679	0.85	0.00	0.00	0.53	1.38
8	HomeTown Bank of Alabama	Oneonta	5,853	4,743	0.95	0.00	(0.09)	0.51	1.37
9	Union State Bank	Pell City	(94)	2,925	0.68	0.00	0.05	0.59	1.32
10	Phenix-Girard Bank	Phenix City	1,978	2,266	0.55	0.00	0.13	0.63	1.31
11	Oakworth Capital Bank	Birmingham	5,472	6,304	0.06	0.00	0.00	1.17	1.22
12	First National Bank and Trust	Atmore	1,116	1,620	0.41	0.00	(0.00)	0.77	1.17
13	SouthFirst Bank	Sylacauga	355	1,040	0.29	0.63	(0.07)	0.32	1.17
14	Bank Independent	Sheffield	12,586	16,009	0.58	0.07	(0.02)	0.53	1.15
15	Commonwealth National Bank	Mobile	(38)	577	0.70	0.00	(0.02)	0.40	1.08
16	Premier Bank of the South	Cullman	1,891	1,890	0.57	0.00	0.01	0.50	1.08
17	Alamerica Bank	Birmingham	156	388	0.22	0.33	0.04	0.48	1.07
18	Traditions Bank	Cullman	3,121	3,492	0.62	0.15	(0.08)	0.37	1.06
19	Citizens Bank	Enterprise	738	1,342	0.15	0.00	(0.03)	0.91	1.03
20	HNB First Bank	Headland	1,402	1,278	0.28	0.00	0.00	0.74	1.02
21	West Alabama Bank & Trust	Reform	6,055	6,018	0.48	0.06	0.00	0.47	1.01
22	First National Bank of Hartford	Hartford	983	1,242	0.23	0.00	(0.03)	0.80	1.00
23	CB&S Bank, Inc.	Russellville	11,161	15,960	0.40	0.12	0.03	0.43	0.99
24	United Bank	Atmore	3,985	5,757	0.36	0.11	(0.10)	0.60	0.98
25	Merchants Bank of Alabama	Cullman	1,804	2,649	0.44	0.00	0.00	0.53	0.97
26	Community Neighbor Bank	Camden	959	1,007	0.49	0.00	(0.04)	0.48	0.93
27	First Bank	Wadley	1,099	730	0.64	0.00	0.00	0.29	0.93
28	NobleBank & Trust	Anniston	1,795	2,029	0.44	0.18	0.00	0.29	0.91
29	First State Bank of the South	Sulligent	600	910	0.75	0.00	0.00	0.15	0.90
30	Bank of Walker County	Jasper	323	557	0.57	0.00	(0.00)	0.32	0.88
31	Compass Bank	Birmingham	423,053	738,949	0.26	0.02	(0.00)	0.60	0.88
32	Peoples Independent Bank	Boaz	2,940	2,507	0.52	0.00	0.00	0.35	0.87
33	Peoples Southern Bank	Clanton	1,873	1,534	0.46	0.00	0.00	0.41	0.87
34	Progress Bank and Trust	Huntsville	7,042	7,302	0.05	0.28	(0.00)	0.50	0.84
35	First National Bank	Hamilton	4,092	2,422	0.36	0.00	(0.00)	0.48	0.83
36	First Comm. Bank of Central AL	Wetumpka	6,970	2,923	0.37	0.00	(0.05)	0.51	0.83
37	Friend Bank	Slocomb	1,636	1,046	0.60	0.06	(0.14)	0.30	0.82
38	First Community Bank	Mobile	4,188	3,202	0.34	0.16	(0.01)	0.33	0.82
39	Robertson Banking Company	Demopolis	4,105	2,255	0.44	0.00	0.00	0.37	0.81
40	National Bank of Commerce	Birmingham	22,092	20,122	0.06	0.47	0.00	0.29	0.81
41	Vantage Bank of Alabama	Albertville	1,331	950	0.43	0.00	0.01	0.37	0.81
42	First State Bank, DeKalb County	Fort Payne	1,244	1,435	0.39	0.00	0.00	0.41	0.81
43	Central State Bank	Calera	3,856	2,060	0.21	0.15	0.01	0.42	0.79
44	First Citizens Bank	Luverne	2,092	1,864	0.38	0.00	(0.02)	0.43	0.79
45	Community Spirit Bank	Red Bay	1,147	1,114	0.37	0.00	0.00	0.41	0.78
46	FNB Bank	Scottsboro	4,810	3,547	0.44	0.00	(0.00)	0.35	0.78
47	Bank of York	York	912	747	0.35	0.00	0.00	0.42	0.77
48	River Bank & Trust	Prattville	8,537	6,175	0.18	0.23	0.01	0.34	0.76
49	First Southern Bank	Florence	487	1,593	0.32	0.06	0.01	0.35	0.73
50	Pinnacle Bank	Jasper	2,381	1,630	0.36	0.00	0.00	0.37	0.73
51	Liberty Bank	Geraldine	1,028	968	0.47	0.00	0.00	0.24	0.71
52	Merchants Bank	Jackson	1,747	1,497	0.49	0.00	(0.03)	0.24	0.70
53	Samson Banking Company, Inc.	Samson	823	536	0.47	0.00	0.00	0.23	0.70
54	PeoplesTrust Bank	Hamilton	889	654	0.42	0.00	(0.01)	0.28	0.70
55	Exchange Bank of Alabama	Altoona	2,835	1,955	0.34	0.00	0.00	0.35	0.69
56	Peoples Exchange Bank	Monroeville	305	436	0.37	0.00	(0.00)	0.32	0.68
57	First National Bank, Brundidge	Brundidge	277	626	0.41	0.00	0.00	0.27	0.68
58	Farmers & Merchants Bank	Piedmont	1,310	1,380	0.37	0.00	(0.05)	0.35	0.67
59	Town-Country National Bank	Camden	1,967	716	0.49	0.00	(0.02)	0.19	0.66
60	North Alabama Bank	Hazel Green	290	599	0.27	0.00	0.19	0.18	0.64
61	First US Bank	Birmingham	339	3,894	0.31	0.00	(0.05)	0.38	0.63
62	Bank of Evergreen	Evergreen	636	391	0.46	0.00	0.00	0.17	0.63
63	FirstState Bank	Lineville	2,068	1,294	0.24	0.00	(0.01)	0.39	0.63
64	Security Federal Savings Bank	Jasper	145	250	0.57	0.00	0.00	0.05	0.62
65	Metro Bank	Pell City	8,036	4,403	0.22	0.07	0.01	0.31	0.62
66	Citizens Bank & Trust	Guntersville	3,486	2,693	0.32	0.00	(0.06)	0.35	0.62
67	Small Town Bank	Wedowee	3,569	1,314	0.23	0.00	0.00	0.39	0.62
68	Bank of Vernon	Vernon	1,010	889	0.31	0.00	(0.05)	0.36	0.62

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	Commercial Bank of Ozark	Ozark	356	528	0.43	0.00	(0.16)	0.33	0.60
70	Sweet Water State Bank	Sweet Water	937	576	0.55	0.00	0.01	0.05	0.60
71	Troy Bank & Trust Company	Troy	9,527	5,247	0.33	0.01	(0.08)	0.33	0.60
72	First Southern State Bank	Stevenson	4,041	2,188	0.49	0.00	0.00	0.09	0.58
73	FNB of Central Alabama	Tuscaloosa	1,930	1,555	0.34	0.11	(0.02)	0.14	0.57
74	Escambia County Bank	Flomaton	236	419	0.28	0.00	0.00	0.28	0.57
75	First Community Bank, Cullman	Cullman	446	456	0.13	0.00	0.00	0.44	0.57
76	First Metro Bank	Muscle Shoals	7,673	3,205	0.29	0.00	(0.01)	0.27	0.54
77	Citizens Bank of Valley Head	Valley Head	109	147	0.17	0.00	0.12	0.25	0.54
78	Brantley Bank & Trust Co.	Brantley	672	398	0.32	0.00	(0.01)	0.24	0.54
79	MidSouth Bank	Dothan	4,033	2,168	0.15	0.11	0.07	0.20	0.53
80	Peoples Bank of Red Level	Red Level	135	85	0.42	0.00	0.06	0.03	0.51
81	Cheaha Bank	Oxford	3,060	1,010	0.20	0.00	0.00	0.29	0.50
82	Bank of Brewton	Brewton	305	262	0.21	0.00	0.00	0.28	0.49
83	Cullman Savings Bank (MHC)	Cullman	2,691	1,332	0.15	0.14	0.05	0.14	0.47
84	First Cahawba Bank	Selma	278	486	0.16	0.00	0.04	0.27	0.47
85	Southern States Bank	Anniston	5,841	3,107	0.15	0.00	0.00	0.32	0.47
86	EvaBank	Cullman	9,747	1,743	0.09	0.00	0.17	0.21	0.47
87	First Bank of Alabama	Talladega	6,253	1,906	0.20	0.00	0.01	0.23	0.44
88	CCB Community Bank	Andalusia	8,093	2,066	0.20	0.00	(0.03)	0.28	0.44
89	Farmers and Merchants Bank	LaFayette	1,388	581	0.24	0.00	(0.08)	0.24	0.40
90	AuburnBank	Auburn	7,996	3,281	0.09	0.06	0.00	0.24	0.39
91	Citizens' Bank, Inc.	Robertsdale	619	425	0.16	0.00	(0.09)	0.33	0.39
92	Peoples Bank of Greensboro	Greensboro	1,231	346	0.22	0.00	0.00	0.15	0.37
93	First National Bank of Dozier	Dozier	258	133	0.20	0.00	0.00	0.18	0.37
94	PrimeSouth Bank	Tallasse	1,794	803	0.29	0.00	(0.14)	0.22	0.36
95	Traders & Farmers Bank	Haleyville	2,613	1,332	0.24	0.00	(0.16)	0.27	0.36
96	First Bank of Linden	Linden	733	281	0.24	0.00	0.00	0.11	0.35
97	AmeriFirst Bank	Union Springs	1,545	594	0.21	0.00	0.01	0.13	0.34
98	Citizens Bank of Winfield	Winfield	3,993	744	0.19	0.01	0.00	0.14	0.34
99	Bank of Moundville	Moundville	215	306	0.20	0.00	0.00	0.13	0.33
100	Citizens State Bank	Vernon	791	237	0.19	0.00	0.06	0.07	0.32
101	Southern Independent Bank	Opp	1,564	682	0.03	0.00	(0.16)	0.43	0.31
102	Trinity Bank	Dothan	1,388	433	0.07	0.00	0.04	0.18	0.30
103	ServisFirst Bank	Birmingham	95,350	19,028	0.09	0.06	0.00	0.15	0.29
104	Bryant Bank	Tuscaloosa	19,191	4,082	0.18	0.11	(0.00)	(0.01)	0.27
105	First Jackson Bank	Stevenson	2,692	648	0.28	0.00	(0.02)	0.01	0.27
106	Farmers & Merchants Bank	Waterloo	832	217	0.21	0.00	0.00	0.06	0.27
107	First Bank of Boaz	Boaz	4,074	556	0.13	0.00	0.00	0.14	0.26
108	Covenant Bank	Leeds	(732)	128	0.16	(0.07)	0.07	0.06	0.21
109	Marion Bank & Trust Company	Marion	1,804	562	0.12	0.00	0.02	0.07	0.21
110	First Fidelity Bank	Fort Payne	362	184	0.14	0.00	0.00	0.05	0.20
111	State Bank & Trust	Winfield	1,294	397	0.22	0.00	(0.16)	0.11	0.17
112	Valley State Bank	Russellville	692	214	0.15	0.00	0.00	0.02	0.17
113	First Exchange Bank of Alabama	Louisville	383	198	0.20	0.00	(0.27)	0.22	0.15
114	Southern Bank Company	Gadsden	(1,240)	138	0.09	0.00	0.00	0.05	0.14
115	Citizens Bank	Greensboro	1,164	137	0.14	0.00	(0.04)	0.04	0.14
116	SunSouth Bank	Dothan	189	147	0.05	0.00	(0.03)	0.08	0.10
117	BankSouth	Dothan	2,183	112	0.07	0.00	(0.01)	0.01	0.07
118	First Progressive Bank	Brewton	66	16	0.05	0.00	0.00	0.00	0.05
119	Citizens Bank of Fayette	Fayette	1,668	(376)	0.10	0.00	(0.45)	0.15	(0.20)
		MEDIAN	1,545	1,114	0.29	0.00	0.00	0.29	0.64
		AVERAGE	18,495	25,273	0.33	0.12	(0.02)	0.32	0.75
		HIGH	1,372,976	2,000,208	1.09	8.74	0.19	1.17	8.82
		LOW	(1,240)	(376)	0.03	(0.07)	(0.45)	(0.01)	(0.20)

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	7,082,016	16,547	33.9	0.73	0.12	0.46	1.31
2	Citizens State Bank	Vernon	73,276	4,885	51.9	0.63	0.32	0.39	1.34
3	Citizens Bank	Greensboro	95,410	7,339	44.2	0.83	0.15	0.49	1.47
4	First Bank of Boaz	Boaz	212,154	8,160	42.5	0.78	0.17	0.53	1.48
5	Farmers & Merchants Bank	Waterloo	85,394	8,539	43.8	1.16	0.13	0.29	1.57
6	Citizens Bank of Winfield	Winfield	221,615	6,925	35.4	0.91	0.21	0.51	1.64
7	Citizens Bank of Fayette	Fayette	190,215	6,559	63.9	1.13	0.20	0.34	1.67
8	State Bank & Trust	Winfield	232,638	3,693	69.9	1.12	0.23	0.57	1.93
9	First Metro Bank	Muscle Shoals	606,916	5,100	47.7	1.22	0.25	0.48	1.95
10	AuburnBank	Auburn	854,022	5,546	56.9	1.20	0.18	0.61	2.00
11	First Bank of Alabama	Talladega	553,687	7,009	45.6	1.02	0.23	0.80	2.05
12	Southern Independent Bank	Opp	227,550	6,501	59.1	1.03	0.15	0.92	2.10
13	First National Bank of Dozier	Dozier	34,929	5,822	69.8	1.37	0.28	0.54	2.19
14	Valley State Bank	Russellville	120,023	4,287	68.9	1.17	0.25	0.77	2.19
15	BankSouth	Dothan	169,364	7,057	59.9	1.61	0.22	0.37	2.20
16	Bryant Bank	Tuscaloosa	1,623,313	7,312	61.7	1.23	0.37	0.63	2.22
17	Bank of Moundville	Moundville	91,278	5,369	79.7	0.96	0.33	0.98	2.27
18	Metro Bank	Pell City	725,684	4,269	50.8	1.52	0.19	0.57	2.28
19	PrimeSouth Bank	Tallasse	229,910	6,050	56.6	1.32	0.26	0.70	2.28
20	First Southern State Bank	Stevenson	380,819	4,185	54.5	1.22	0.31	0.77	2.29
21	Peoples Southern Bank	Clanton	181,157	4,213	63.6	1.37	0.17	0.83	2.36
22	First Jackson Bank	Stevenson	250,812	5,452	58.8	1.07	0.28	1.02	2.37
23	First Progressive Bank	Brewton	32,070	3,563	89.1	1.04	0.32	1.00	2.37
24	Marion Bank & Trust Company	Marion	265,725	6,327	61.4	1.13	0.16	1.08	2.37
25	First Fidelity Bank	Fort Payne	93,556	3,742	76.4	1.22	0.38	0.77	2.37
26	Troy Bank & Trust Company	Troy	899,667	6,764	60.2	1.40	0.21	0.82	2.42
27	First Comm. Bank of Central AL	Wetumpka	362,464	4,833	50.9	1.37	0.27	0.79	2.43
28	Compass Bank	Birmingham	86,504,843	8,595	65.3	1.21	0.27	0.98	2.46
29	MidSouth Bank	Dothan	423,439	4,234	68.8	1.48	0.36	0.63	2.46
30	First National Bank	Hamilton	293,520	3,156	55.7	1.54	0.32	0.66	2.52
31	Trinity Bank	Dothan	147,734	4,617	59.0	1.38	0.55	0.59	2.52
32	Cullman Savings Bank (MHC)	Cullman	282,580	6,012	60.7	1.66	0.26	0.62	2.54
33	SunSouth Bank	Dothan	131,373	4,866	91.1	1.33	0.26	0.97	2.55
34	Peoples Bank of Greensboro	Greensboro	91,238	4,562	67.0	1.33	0.37	0.86	2.56
35	Farmers and Merchants Bank	LaFayette	155,941	4,587	58.5	1.32	0.27	0.98	2.57
36	Brantley Bank & Trust Co.	Brantley	68,938	3,830	61.5	1.50	0.21	0.86	2.57
37	West Alabama Bank & Trust	Reform	601,416	3,712	58.8	1.37	0.23	0.97	2.57
38	Traders & Farmers Bank	Haleyville	365,283	3,446	65.9	1.61	0.27	0.70	2.58
39	River Bank & Trust	Prattville	823,186	5,600	55.9	1.50	0.28	0.83	2.60
40	Exchange Bank of Alabama	Altoona	279,827	3,781	64.1	1.60	0.44	0.58	2.62
41	Small Town Bank	Wedowee	212,977	4,346	56.9	1.61	0.38	0.67	2.67
42	EvaBank	Cullman	376,507	4,429	39.0	1.56	0.31	0.81	2.68
43	Pinnacle Bank	Jasper	217,711	4,108	62.8	1.51	0.42	0.75	2.68
44	Samson Banking Company, Inc.	Samson	78,518	3,414	68.1	1.30	0.31	1.06	2.68
45	First Community Bank, Cullman	Cullman	87,440	5,465	77.8	1.32	0.30	1.07	2.69
46	Cheaha Bank	Oxford	201,070	4,371	52.2	1.54	0.26	0.89	2.69
47	First Bank of Linden	Linden	80,949	5,397	65.3	1.58	0.11	1.00	2.69
48	Bank of York	York	97,835	4,659	71.1	1.45	0.19	1.06	2.71
49	Progress Bank and Trust	Huntsville	1,020,823	6,944	63.0	1.78	0.32	0.62	2.72
50	Southern States Bank	Anniston	735,821	6,455	60.5	1.68	0.34	0.71	2.74
51	First Bank	Wadley	83,512	3,340	54.0	1.62	0.25	0.87	2.74
52	Regions Bank	Birmingham	123,325,220	5,884	59.6	1.46	0.54	0.78	2.78
53	Bank of Evergreen	Evergreen	62,988	4,199	59.0	1.72	0.23	0.86	2.81
54	Peoples Independent Bank	Boaz	315,911	3,673	64.4	1.66	0.29	0.89	2.85
55	Robertson Banking Company	Demopolis	285,655	3,860	61.0	1.76	0.40	0.71	2.86
56	CCB Community Bank	Andalusia	493,207	4,484	58.0	1.64	0.37	0.85	2.87
57	PeoplesTrust Bank	Hamilton	96,134	3,433	66.0	1.53	0.24	1.12	2.89
58	National Bank of Commerce	Birmingham	2,735,073	6,420	57.7	1.86	0.26	0.77	2.89
59	Oakworth Capital Bank	Birmingham	525,909	6,574	58.6	2.08	0.19	0.63	2.90
60	FNB of Central Alabama	Tuscaloosa	275,272	4,301	75.2	1.54	0.29	1.08	2.90
61	Citizens Bank & Trust	Guntersville	452,039	4,072	68.5	1.59	0.27	1.06	2.92
62	Phenix-Girard Bank	Phenix City	182,059	4,551	70.4	1.68	0.20	1.08	2.95
63	CB&S Bank, Inc.	Russellville	1,598,550	3,022	67.9	1.54	0.50	0.91	2.95
64	HomeTown Bank of Alabama	Oneonta	354,424	5,907	50.4	1.47	0.38	1.10	2.95
65	United Bank	Atmore	597,228	3,281	68.3	1.73	0.30	0.93	2.96
66	Vantage Bank of Alabama	Albertville	120,508	4,155	58.7	1.40	0.21	1.39	3.01
67	First Cahawba Bank	Selma	102,695	3,668	74.9	1.56	0.16	1.29	3.02
68	First Citizens Bank	Luverne	238,292	3,557	60.4	1.60	0.26	1.18	3.04

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	Town-Country National Bank	Camden	111,389	3,183	55.7	1.73	0.24	1.08	3.05
70	Central State Bank	Calera	275,003	4,044	62.9	1.80	0.26	0.99	3.05
71	Bank of Vernon	Vernon	143,750	4,228	64.7	1.51	0.36	1.20	3.07
72	First State Bank of the South	Sulligent	99,948	2,173	72.7	1.99	0.35	0.74	3.08
73	Bank of Brewton	Brewton	50,984	2,428	80.5	1.95	0.37	0.80	3.11
74	Merchants Bank of Alabama	Cullman	269,815	3,174	69.6	1.74	0.31	1.10	3.14
75	First Community Bank	Mobile	400,550	4,826	69.4	1.88	0.38	0.91	3.16
76	Farmers & Merchants Bank	Piedmont	212,711	4,526	74.3	1.67	0.41	1.10	3.17
77	HNB First Bank	Headland	137,880	4,309	72.9	1.83	0.35	1.03	3.20
78	Friend Bank	Slocomb	126,745	3,169	66.1	1.71	0.37	1.12	3.20
79	FirstState Bank	Lineville	210,491	3,972	63.3	1.94	0.34	0.93	3.20
80	AmeriFirst Bank	Union Springs	179,563	3,904	79.4	1.89	0.31	1.05	3.25
81	First Exchange Bank of Alabama	Louisville	136,198	3,492	89.0	1.95	0.58	0.74	3.27
82	First Southern Bank	Florence	221,623	3,756	75.0	2.11	0.31	0.88	3.29
83	FNB Bank	Scottsboro	517,650	4,044	64.8	1.63	0.38	1.29	3.29
84	First National Bank, Brundidge	Brundidge	94,469	4,107	80.4	1.61	0.25	1.46	3.33
85	NobleBank & Trust	Anniston	225,538	4,101	70.1	1.85	0.39	1.10	3.34
86	Citizens Bank	Enterprise	128,189	4,135	71.7	2.01	0.37	0.97	3.35
87	Commercial Bank of Ozark	Ozark	92,157	3,840	83.0	1.75	0.28	1.33	3.36
88	Merchants Bank	Jackson	216,851	3,675	77.3	2.00	0.43	0.95	3.37
89	Community Spirit Bank	Red Bay	143,930	3,890	68.5	1.75	0.47	1.15	3.37
90	First State Bank, DeKalb County	Fort Payne	186,326	3,388	75.4	1.92	0.45	1.03	3.39
91	Security Federal Savings Bank	Jasper	39,261	3,020	91.2	1.72	0.33	1.35	3.40
92	Citizens' Bank, Inc.	Robertsdale	109,794	3,229	84.8	1.88	0.55	1.00	3.43
93	Escambia County Bank	Flomaton	72,361	3,808	92.3	1.90	0.29	1.27	3.47
94	Liberty Bank	Geraldine	137,586	2,866	71.5	1.94	0.62	0.91	3.47
95	First National Bank of Hartford	Hartford	126,771	3,251	77.8	1.84	0.52	1.14	3.50
96	Community Neighbor Bank	Camden	109,555	3,043	70.5	1.89	0.25	1.40	3.54
97	North Alabama Bank	Hazel Green	92,830	3,094	72.7	2.06	0.45	1.04	3.54
98	First National Bank and Trust	Atmore	142,058	3,023	78.8	1.99	0.33	1.29	3.61
99	Peoples Bank of Red Level	Red Level	15,963	2,661	71.8	2.10	0.49	1.03	3.62
100	First Financial Bank	Bessemer	173,984	2,485	84.2	2.02	0.51	1.19	3.72
101	Southern Bank Company	Gadsden	98,722	3,404	87.5	2.05	0.25	1.51	3.81
102	Premier Bank of the South	Cullman	173,961	2,636	73.7	2.07	0.59	1.19	3.85
103	Union State Bank	Pell City	221,391	1,909	99.5	2.20	0.56	1.10	3.87
104	SouthPoint Bank	Birmingham	309,107	4,014	64.8	2.48	0.25	1.16	3.89
105	Peoples Exchange Bank	Monroeville	61,629	2,201	85.5	2.54	0.32	1.10	3.97
106	Bank of Walker County	Jasper	63,269	3,515	83.9	1.99	0.58	1.40	3.97
107	Traditions Bank	Cullman	330,260	4,524	66.2	1.92	0.56	1.51	3.99
108	Sweet Water State Bank	Sweet Water	98,508	2,985	75.4	2.45	0.41	1.15	4.00
109	SouthFirst Bank	Sylacauga	91,116	3,254	90.9	1.97	0.58	1.45	4.00
110	Alamerica Bank	Birmingham	35,328	4,416	90.9	1.99	0.74	1.54	4.28
111	Bank Independent	Sheffield	1,490,279	2,828	70.0	2.74	0.69	0.88	4.32
112	First US Bank	Birmingham	625,459	2,532	82.1	2.69	0.51	1.14	4.35
113	Commonwealth National Bank	Mobile	49,485	2,604	104.0	1.88	0.63	1.88	4.39
114	Community Bank & Trust	Union Springs	52,041	3,469	97.0	1.69	0.25	2.47	4.41
115	Citizens Bank of Valley Head	Valley Head	26,710	2,055	90.0	3.07	0.66	0.71	4.44
116	Peoples Bank of Alabama	Cullman	724,797	2,809	74.9	2.68	0.70	1.19	4.57
117	Merchants & Farmers Bank	Eutaw	62,191	2,145	77.8	2.57	0.46	1.69	4.73
118	Covenant Bank	Leeds	55,994	3,733	133.9	1.71	0.39	2.63	4.73
119	First Federal Bank, A FSB	Tuscaloosa	115,203	1,164	101.3	7.31	1.18	3.15	11.64
	MEDIAN		182,059	4,072	67.9	1.63	0.31	0.97	2.90
	AVERAGE		2,108,460	4,404	68.7	1.70	0.35	0.99	3.03
	HIGH		123,325,220	16,547	133.9	7.31	1.18	3.15	11.64
	LOW		15,963	1,164	33.9	0.63	0.11	0.29	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	First Bank of Linden	Linden	80,949	33,376	0.00	-	1.61	0.00	0.05	0.00	0.00	(0.14)	(0.09)
2	Oakworth Capital Bank	Birmingham	525,909	434,677	0.00	-	1.10	0.13	0.00	0.00	0.00	0.00	0.00
3	Bryant Bank	Tuscaloosa	1,623,313	947,903	1.27	51	1.02	0.08	0.04	0.00	0.20	0.03	0.27
4	First Bank of Boaz	Boaz	212,154	59,464	0.07	-	1.53	0.00	0.22	0.05	0.00	0.05	0.32
5	First National Bank of Dozier	Dozier	34,929	6,765	0.04	-	1.94	0.00	0.18	0.03	0.00	0.18	0.39
6	Cheaha Bank	Oxford	201,070	107,462	0.66	50	1.59	0.01	0.20	0.00	0.17	0.06	0.43
7	FNB of Central Alabama	Tuscaloosa	275,272	177,809	2.75	29	1.26	0.04	0.02	0.00	0.48	0.07	0.57
8	Progress Bank and Trust	Huntsville	1,020,823	855,075	1.94	-	0.59	0.12	0.29	0.06	0.19	0.06	0.60
9	First Comm. Bank of Central AL	Wetumpka	362,464	232,931	4.73	845	2.24	0.16	0.00	0.00	0.67	0.01	0.68
10	First Metro Bank	Muscle Shoals	606,916	379,524	1.43	306	0.65	0.06	0.32	0.03	0.23	0.12	0.70
11	First Cahawba Bank	Selma	102,695	73,153	3.56	481	1.01	0.19	0.07	0.00	0.67	0.02	0.76
12	Central State Bank	Calera	275,003	188,773	1.81	35	1.43	0.15	0.37	0.00	0.32	0.08	0.77
13	AuburnBank	Auburn	854,022	455,574	3.37	-	1.04	(0.04)	0.24	0.00	0.69	(0.09)	0.84
14	Peoples Southern Bank	Clanton	181,157	59,089	1.36	-	1.77	0.01	0.26	0.00	0.55	0.04	0.85
15	Security Federal Savings Bank	Jasper	39,261	14,849	0.00	-	1.21	0.00	1.03	0.00	0.00	(0.14)	0.89
16	Robertson Banking Company	Demopolis	285,655	230,464	1.05	200	0.99	0.17	0.67	0.00	0.15	0.09	0.91
17	National Bank of Commerce	Birmingham	2,735,073	2,167,249	1.63	1,094	0.69	0.16	0.66	0.03	0.18	0.05	0.92
18	MidSouth Bank	Dothan	423,439	256,980	3.68	1,748	2.00	0.09	0.08	0.00	0.74	0.10	0.92
19	ServisFirst Bank	Birmingham	7,082,016	5,855,720	3.10	6,676	1.01	0.36	0.31	0.00	0.37	0.29	0.97
20	Trinity Bank	Dothan	147,734	122,428	5.46	258	1.43	0.10	0.32	0.00	0.72	(0.04)	1.00
21	Valley State Bank	Russellville	120,023	53,553	1.18	35	1.86	0.00	0.58	0.10	0.37	0.00	1.05
22	Pinnacle Bank	Jasper	217,711	95,813	1.00	41	1.68	0.00	0.79	0.00	0.29	0.01	1.09
23	AmeriFirst Bank	Union Springs	179,563	130,952	6.38	-	1.26	0.25	0.01	0.00	0.90	0.24	1.15
24	SouthPoint Bank	Birmingham	309,107	249,910	1.13	266	1.43	0.10	1.02	0.00	0.14	0.00	1.16
25	First Bank of Alabama	Talladega	553,687	306,350	3.52	637	0.83	0.10	0.24	0.00	0.89	0.03	1.16
26	NobleBank & Trust	Anniston	225,538	134,152	7.08	594	1.25	0.08	0.07	0.00	1.19	0.06	1.32
27	Southern States Bank	Anniston	735,821	567,185	3.39	499	1.01	0.20	0.73	0.00	0.54	0.10	1.37
28	First Jackson Bank	Stevenson	250,812	168,711	2.23	200	0.90	0.16	0.83	0.15	0.23	0.25	1.46
29	Bank of York	York	97,835	36,356	2.22	-	1.02	0.03	0.85	0.45	0.20	0.02	1.52
30	First National Bank	Hamilton	293,520	120,033	0.86	-	1.23	0.32	0.52	0.00	0.35	0.71	1.58
31	First Southern State Bank	Stevenson	380,819	204,443	2.19	150	1.32	0.17	0.98	0.10	0.32	0.21	1.61
32	BankSouth	Dothan	169,364	140,172	2.20	54	1.91	0.00	1.03	0.00	0.59	0.00	1.62
33	West Alabama Bank & Trust	Reform	601,416	368,692	5.59	242	1.05	0.05	0.36	0.01	1.15	0.13	1.65
34	First Fidelity Bank	Fort Payne	93,556	45,908	7.88	118	1.46	0.00	0.10	0.00	1.57	0.00	1.67
35	Citizens Bank & Trust	Guntersville	452,039	298,425	4.49	281	1.13	0.27	0.69	0.00	0.70	0.29	1.68
36	FirstState Bank	Lineville	210,491	119,505	5.13	169	0.94	0.00	0.41	0.04	1.16	0.09	1.70
37	River Bank & Trust	Prattville	823,186	550,978	7.28	1,546	0.89	0.22	0.39	0.08	1.07	0.17	1.71
38	Community Spirit Bank	Red Bay	143,930	97,041	9.19	199	1.06	0.11	0.11	0.00	1.52	0.12	1.75
39	CCB Community Bank	Andalusia	493,207	411,712	12.10	3,494	1.00	0.21	0.09	0.03	1.61	0.04	1.77
40	First National Bank and Trust	Atmore	142,058	78,843	3.69	-	1.70	0.05	0.33	0.00	0.84	0.61	1.78
41	PeoplesTrust Bank	Hamilton	96,134	62,666	6.49	31	1.38	0.00	0.76	0.00	1.14	0.00	1.90
42	First Southern Bank	Florence	221,623	158,932	7.78	312	1.45	0.56	0.13	0.00	1.02	0.82	1.97
43	HNB First Bank	Headland	137,880	89,923	7.68	810	1.30	0.00	0.77	0.00	1.26	0.00	2.03
44	PrimeSouth Bank	Tallassee	229,910	169,936	8.06	1,242	1.23	0.25	0.80	0.00	1.17	0.22	2.19
45	Traditions Bank	Cullman	330,260	272,785	8.49	1,772	1.22	0.49	0.45	0.02	1.14	0.60	2.21
46	Farmers & Merchants Bank	Piedmont	212,711	108,849	5.07	263	1.12	0.04	0.84	0.05	1.30	0.08	2.27
47	Peoples Exchange Bank	Monroeville	61,629	41,412	4.82	61	1.06	0.00	1.39	0.00	1.14	(0.19)	2.34
48	Compass Bank	Birmingham	86,504,843	61,690,878	10.82	17,278	1.37	0.34	0.54	0.09	1.25	0.47	2.35
49	Premier Bank of the South	Cullman	173,961	124,210	13.31	922	1.38	0.17	0.33	0.09	1.84	0.16	2.42
50	First Citizens Bank	Iurverne	238,292	126,878	4.75	149	1.75	0.15	0.97	0.28	0.91	0.29	2.45
51	Southern Independent Bank	Opp	227,550	122,518	9.70	1,248	1.09	0.03	0.27	0.00	2.04	0.15	2.46
52	Merchants Bank of Alabama	Cullman	269,815	165,882	11.72	1,334	1.02	0.02	0.54	0.01	1.88	0.06	2.49
53	First Community Bank	Mobile	400,550	281,245	15.62	258	1.22	0.13	0.12	0.02	2.30	0.07	2.51
54	Vantage Bank of Alabama	Albertville	120,508	78,981	9.71	31	0.90	0.18	0.26	0.00	1.92	0.33	2.51
55	First Community Bank, Cullman	Cullman	87,440	58,088	9.02	686	0.76	0.09	1.07	0.05	1.43	0.02	2.57
56	FNB Bank	Scottsboro	517,650	373,101	12.80	1,209	0.84	0.18	0.47	0.00	1.84	0.27	2.58
57	United Bank	Atmore	597,228	347,931	13.27	1,431	1.23	0.06	0.53	0.65	1.45	0.00	2.63
58	Peoples Bank of Greensboro	Greensboro	91,238	46,174	2.74	2	1.00	0.04	2.22	0.00	0.47	0.04	2.73
59	Cullman Savings Bank (MHC)	Cullman	282,580	224,107	12.68	823	0.92	0.00	0.39	0.00	2.44	0.02	2.85
60	Citizens State Bank	Vernon	73,276	22,873	4.94	180	1.56	0.07	0.53	0.16	2.09	0.11	2.89
61	Regions Bank	Birmingham	123,325,220	80,295,380	13.82	86,145	1.16	0.12	0.47	0.20	1.97	0.38	3.02
62	HomeTown Bank of Alabama	Oneonta	354,424	232,160	9.02	2,998	0.81	0.17	0.81	0.01	1.98	0.26	3.06
63	Bank of Vernon	Vernon	143,750	109,188	6.44	733	1.35	0.26	1.09	0.00	1.48	0.52	3.09
64	First US Bank	Birmingham	625,459	350,895	7.84	3,792	1.36	0.32	0.82	0.00	1.78	0.61	3.21
65	Friend Bank	Slocomb	126,745	82,381	13.61	606	1.29	0.18	0.93	0.04	2.05	0.27	3.29
66	Escambia County Bank	Flomaton	72,361	25,399	6.05	33	2.25	(0.07)	0.17	0.00	2.78	0.37	3.32
67	Exchange Bank of Alabama	Altoona	279,827	181,726	5.61	1,577	1.22	0.07	2.09	0.04	1.14	0.11	3.38
68	First National Bank, Brundidge	Brundidge	94,469	52,088	6.63	410	1.42	0.00	1.57	0.00	1.81	0.03	3.41
69	Community Neighbor Bank	Camden	109,555	60,384	4.39	375	1.97	0.00	2.38	0.41	0.75	(0.08)	3.46
70	Small Town Bank	Wedowee	212,977	104,659	8.68	-	1.76	0.00	0.29	0.00	3.13	0.05	3.47

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	Troy Bank & Trust Company	Troy	899,667	528,865	13.39	5,597	1.49	0.02	1.02	0.00	2.54	0.08	3.64
72	First State Bank of the South	Sulligent	99,948	35,170	1.94	112	0.81	0.05	2.70	0.39	0.48	0.12	3.69
73	First Bank	Wadley	83,512	29,224	10.75	664	1.06	0.06	0.46	0.09	3.05	0.09	3.69
74	First National Bank of Hartford	Hartford	126,771	60,811	5.58	85	1.75	0.04	1.97	0.00	1.61	0.16	3.74
75	CB&S Bank, Inc.	Russellville	1,598,550	717,829	12.59	4,581	1.05	0.18	0.55	0.00	3.31	0.27	4.13
76	Bank Independent	Sheffield	1,490,279	1,200,822	13.30	2,627	1.01	0.33	2.48	0.02	1.40	0.30	4.20
77	Citizens Bank	Enterprise	128,189	95,465	23.34	355	1.00	0.22	0.51	0.07	3.44	0.24	4.26
78	Bank of Walker County	Jasper	63,269	42,445	9.25	-	0.94	0.18	2.07	0.00	1.60	0.65	4.32
79	Brantley Bank & Trust Co.	Brantley	68,938	23,353	1.49	-	1.32	0.15	1.93	0.05	0.60	1.79	4.37
80	Commercial Bank of Ozark	Ozark	92,157	42,699	14.21	501	0.98	0.06	1.85	0.00	2.47	0.14	4.46
81	First Progressive Bank	Brewton	32,070	8,044	1.18	-	1.14	0.01	3.29	0.00	1.22	0.00	4.51
82	SouthFirst Bank	Sylacauga	91,116	52,256	22.97	1,565	1.76	0.00	0.02	0.00	4.66	(0.03)	4.65
83	Bank of Moundville	Moundville	91,278	23,435	11.57	839	1.04	0.11	0.62	0.19	3.84	0.03	4.68
84	Traders & Farmers Bank	Haleyville	365,283	169,023	9.26	3,512	1.42	0.18	1.50	0.04	2.93	0.31	4.78
85	SunSouth Bank	Dothan	131,373	80,076	44.30	1,855	1.20	0.11	0.16	0.00	4.27	0.43	4.86
86	Citizens' Bank, Inc.	Robertsdale	109,794	69,270	20.58	1,753	1.55	0.00	0.88	0.00	3.83	0.18	4.89
87	Samson Banking Company, Inc.	Samson	78,518	34,162	10.30	-	1.40	0.08	1.90	0.01	3.05	0.13	5.09
88	Farmers and Merchants Bank	LaFayette	155,941	56,382	3.86	35	1.23	0.19	3.49	0.51	0.94	0.18	5.12
89	Town-Country National Bank	Camden	111,389	66,181	9.15	100	3.47	0.24	1.61	0.57	2.22	0.76	5.16
90	First Federal Bank, A FSB	Tuscaloosa	115,203	92,520	24.45	801	0.44	0.04	1.74	0.18	3.28	0.04	5.24
91	Phenix-Girard Bank	Phenix City	182,059	71,784	14.54	2,591	1.29	0.05	0.02	0.00	5.34	0.09	5.45
92	First Exchange Bank of Alabama	Louisville	136,198	94,948	28.54	1,212	1.06	0.11	1.01	0.00	4.22	0.31	5.54
93	Citizens Bank	Greensboro	95,410	44,871	3.24	-	1.12	0.00	4.10	0.30	0.63	0.80	5.83
94	Metro Bank	Pell City	725,684	384,945	14.42	10,881	1.27	0.19	1.60	0.37	3.51	0.47	5.95
95	First State Bank, DeKalb County	Fort Payne	186,326	87,474	19.99	851	0.50	0.03	1.51	1.97	2.50	0.11	6.09
96	Peoples Bank of Alabama	Cullman	724,797	569,495	27.14	2,437	1.50	1.30	1.33	0.00	3.34	1.53	6.20
97	Peoples Independent Bank	Boaz	315,911	123,654	15.70	3,557	0.91	0.16	2.29	0.00	3.67	0.36	6.32
98	Liberty Bank	Geraldine	137,586	71,854	5.40	315	1.02	0.14	5.25	0.68	0.53	0.15	6.61
99	Sweet Water State Bank	Sweet Water	98,508	71,529	31.13	792	1.37	0.29	1.80	1.32	3.68	0.07	6.87
100	Citizens Bank of Fayette	Fayette	190,215	46,310	8.78	1,397	1.08	(0.26)	1.86	0.00	6.78	(0.65)	7.99
101	EvaBank	Cullman	376,507	291,861	22.43	638	1.97	0.42	0.91	0.00	6.67	0.43	8.01
102	Merchants Bank	Jackson	216,851	144,530	26.96	670	1.06	0.02	3.45	0.53	4.32	0.00	8.30
103	Marion Bank & Trust Company	Marion	265,725	169,811	30.37	4,076	1.14	0.72	1.87	0.01	5.69	0.83	8.40
104	Citizens Bank of Winfield	Winfield	221,615	50,666	2.93	20	2.71	0.30	3.96	0.06	2.99	1.56	8.57
105	North Alabama Bank	Hazel Green	92,830	64,725	39.23	265	1.26	0.00	1.34	0.00	7.73	(0.10)	8.97
106	Bank of Evergreen	Evergreen	62,988	39,952	23.97	-	1.31	0.45	2.92	2.12	2.67	1.41	9.12
107	Covenant Bank	Leeds	55,994	30,665	60.55	1,403	3.46	0.00	2.49	0.03	7.67	(0.73)	9.46
108	Citizens Bank of Valley Head	Valley Head	26,710	15,113	30.12	604	0.97	0.09	2.79	1.20	5.24	0.30	9.53
109	Merchants & Farmers Bank	Eutaw	62,191	33,728	15.89	70	1.79	0.05	9.12	0.00	3.46	(1.06)	11.52
110	Commonwealth National Bank	Mobile	49,485	21,830	52.31	117	2.76	0.00	1.10	0.67	10.61	(0.47)	11.91
111	Union State Bank	Pell City	221,391	80,589	61.37	4,216	1.46	0.00	1.94	0.00	10.09	0.10	12.13
112	Community Bank & Trust	Union Springs	52,041	16,947	48.18	1,253	5.06	0.00	1.68	0.11	10.09	0.31	12.19
113	Southern Bank Company	Gadsden	98,722	70,868	19.74	27	2.02	1.54	7.54	0.00	3.31	1.71	12.56
114	State Bank & Trust	Winfield	232,638	73,926	22.58	874	1.82	0.21	3.39	0.06	8.44	0.69	12.58
115	Farmers & Merchants Bank	Waterloo	85,394	7,669	5.89	-	4.66	0.00	1.32	7.26	6.01	(1.81)	12.78
116	First Financial Bank	Bessemer	173,984	68,265	32.86	2,643	1.05	0.01	5.82	0.17	7.55	0.43	13.97
117	Peoples Bank of Red Level	Red Level	15,963	6,092	12.72	17	1.00	0.39	11.10	0.13	3.83	1.15	16.21
118	Bank of Brewton	Brewton	50,984	21,868	11.42	44	1.58	0.00	12.18	0.23	5.29	0.00	17.70
119	Alamerica Bank	Birmingham	35,328	26,322	102.17	5,043	1.49	0.00	0.37	2.55	18.68	0.19	21.79
		MEDIAN	182,059	95,465	7.84	315	1.23	0.09	0.80	0.00	1.52	0.11	2.89
		AVERAGE	2,108,460	1,421,260	12.12	1,832	1.39	0.14	1.40	0.21	2.40	0.20	4.21
		HIGH	123,325,220	80,295,380	102.17	86,145	5.06	1.54	12.18	7.26	18.68	1.79	21.79
		LOW	15,963	6,092	0.00	-	0.44	(0.26)	0.00	0.00	0.00	(1.81)	(0.09)

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	2017 Net Inc (\$000)	Net Inc / Employee (\$000)	2016 Net Inc (\$000)	2015 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	First Comm. Bank of Central AL	Wetumpka	362,464	27,844	7.68	6,970	93	6,423	5,966	2.11	26.69
2	ServisFirst Bank	Birmingham	7,082,016	665,192	9.39	95,350	223	83,685	65,142	2.17	22.74
3	SouthPoint Bank	Birmingham	309,107	28,249	9.14	3,296	43	3,102	2,036	1.86	20.17
4	HomeTown Bank of Alabama	Oneonta	354,424	50,064	14.13	5,853	98	5,720	5,242	2.49	18.22
5	First Metro Bank	Muscle Shoals	606,916	67,655	11.15	7,673	64	7,784	7,802	2.04	17.89
6	Ceaha Bank	Oxford	201,070	26,215	13.04	3,060	67	3,273	3,364	2.21	17.60
7	Trinity Bank	Dothan	147,734	14,487	9.81	1,388	43	1,393	526	1.65	17.39
8	EvaBank	Cullman	376,507	81,274	21.59	9,747	115	9,040	7,981	3.36	16.79
9	CCB Community Bank	Andalusia	493,207	52,064	10.56	8,093	74	7,981	8,859	1.82	16.68
10	Peoples Bank of Greensboro	Greensboro	91,238	7,539	8.26	1,231	62	1,410	961	1.33	15.84
11	Oakworth Capital Bank	Birmingham	525,909	62,450	11.87	5,472	68	3,877	3,769	1.81	15.50
12	Traditions Bank	Cullman	330,260	34,020	10.30	3,121	43	3,237	3,195	1.53	15.47
13	First Southern State Bank	Stevenson	380,819	36,776	9.66	4,041	44	3,622	3,224	1.45	15.12
14	Bank Independent	Sheffield	1,490,279	140,170	9.41	12,586	24	11,754	9,310	1.50	15.12
15	First Bank of Alabama	Talladega	553,687	80,706	14.58	6,253	79	6,058	5,635	2.15	14.58
16	First Bank	Wadley	83,512	8,422	10.08	1,099	44	1,041	910	1.54	14.49
17	River Bank & Trust	Prattville	823,186	93,593	11.37	8,537	58	8,129	3,975	1.63	14.47
18	United Bank	Atmore	597,228	51,012	8.54	3,985	22	3,832	3,051	1.22	14.35
19	PrimeSouth Bank	Tallassee	229,910	22,746	9.89	1,794	47	1,981	1,882	1.42	14.23
20	Friend Bank	Slocumb	126,745	11,949	9.43	1,636	41	1,431	1,177	1.36	14.10
21	Robertson Banking Company	Demopolis	285,655	30,108	10.54	4,105	55	3,839	3,720	1.55	14.04
22	Bryant Bank	Tuscaloosa	1,623,313	142,088	8.75	19,191	86	18,160	16,187	1.29	13.99
23	Central State Bank	Calera	275,003	30,553	11.11	3,856	57	3,239	2,714	1.58	13.96
24	National Bank of Commerce	Birmingham	2,735,073	378,950	13.86	22,092	52	18,389	10,360	1.84	13.91
25	AuburnBank	Auburn	854,022	88,740	10.39	7,996	52	7,810	8,074	1.41	13.48
26	Merchants Bank of Alabama	Cullman	269,815	25,264	9.36	1,804	21	1,623	1,078	1.25	13.17
27	Troy Bank & Trust Company	Troy	899,667	96,734	10.75	9,527	72	7,608	6,434	1.40	13.17
28	First Jackson Bank	Stevenson	250,812	27,164	10.83	2,692	59	2,209	2,059	1.44	12.93
29	NobleBank & Trust	Anniston	225,538	20,935	9.28	1,795	33	1,728	957	1.15	12.89
30	Bank of Evergreen	Evergreen	62,988	7,467	11.85	636	42	715	687	1.50	12.87
31	Premier Bank of the South	Cullman	173,961	16,489	9.48	1,891	29	1,678	1,591	1.17	12.74
32	Regions Bank	Birmingham	123,325,220	16,103,151	13.06	1,372,976	66	1,291,548	1,116,176	1.66	12.62
33	Metro Bank	Pell City	725,684	101,497	13.99	8,036	47	8,018	8,465	1.78	12.60
34	Citizens Bank	Greensboro	95,410	12,467	13.07	1,164	90	852	1,202	1.61	12.56
35	FNB Bank	Scottsboro	517,650	55,634	10.75	4,810	38	4,721	4,451	1.45	12.51
36	PeoplesTrust Bank	Hamilton	96,134	10,644	11.07	889	32	771	528	1.37	12.45
37	Progress Bank and Trust	Huntsville	1,020,823	125,554	12.30	7,042	48	5,524	4,478	1.43	12.19
38	Community Spirit Bank	Red Bay	143,930	15,087	10.48	1,147	31	1,065	1,165	1.28	12.17
39	Vantage Bank of Alabama	Albertville	120,508	16,011	13.29	1,331	46	1,293	1,081	1.63	12.17
40	West Alabama Bank & Trust	Reform	601,416	79,646	13.24	6,055	37	6,704	6,311	1.57	11.83
41	FirstState Bank	Lineville	210,491	26,885	12.77	2,068	39	2,650	2,724	1.53	11.77
42	Town-Country National Bank	Camden	111,389	17,904	16.07	1,967	56	1,881	1,845	1.93	11.73
43	First Community Bank	Mobile	400,550	38,372	9.58	4,188	50	3,764	3,158	1.12	11.62
44	First Bank of Boaz	Boaz	212,154	38,202	18.01	4,074	157	3,178	3,008	2.04	11.50
45	Southern Independent Bank	Opp	227,550	24,711	10.86	1,564	45	2,022	1,542	1.25	11.41
46	Pinnacle Bank	Jasper	217,711	27,006	12.40	2,381	45	2,370	2,295	1.34	11.31
47	Merchants & Farmers Bank	Eutaw	62,191	6,759	10.87	739	25	489	(276)	1.26	11.26
48	First Citizens Bank	Luverne	238,292	30,216	12.68	2,092	31	2,808	2,386	1.45	11.22
49	Southern States Bank	Anniston	735,821	90,899	12.35	5,841	51	6,317	2,150	1.50	11.20
50	Cullman Savings Bank (MHC)	Cullman	282,580	41,263	14.60	2,691	57	2,749	2,421	1.61	11.08
51	Peoples Independent Bank	Boaz	315,911	30,680	9.71	2,940	34	2,767	2,152	1.04	11.01
52	HNB First Bank	Headland	137,880	13,653	9.90	1,402	44	1,044	803	1.16	10.72
53	Exchange Bank of Alabama	Altoona	279,827	36,269	12.96	2,835	38	2,283	2,305	1.30	10.43
54	North Alabama Bank	Hazel Green	92,830	11,998	12.92	290	10	878	106	1.33	10.33
55	Citizens Bank	Enterprise	128,189	13,479	10.51	738	24	594	439	1.05	10.18
56	Community Neighbor Bank	Camden	109,555	14,853	13.56	959	27	1,035	1,046	1.40	9.92
57	Citizens Bank & Trust	Guntersville	452,039	43,313	9.58	3,486	31	3,131	3,484	0.95	9.76
58	Small Town Bank	Wedowee	212,977	38,532	18.09	3,569	73	2,472	2,784	1.69	9.62
59	First National Bank	Hamilton	293,520	46,916	15.98	4,092	44	4,430	3,666	1.49	9.38
60	Citizens Bank of Winfield	Winfield	221,615	51,234	23.12	3,993	125	3,757	3,476	2.17	9.32
61	MidSouth Bank	Dothan	423,439	47,052	11.11	4,033	40	2,959	2,053	1.02	9.24
62	Bank of York	York	97,835	10,354	10.58	912	43	995	695	0.99	9.17
63	Sweet Water State Bank	Sweet Water	98,508	10,609	10.77	937	28	1,171	1,408	0.97	9.00
64	Peoples Bank of Red Level	Red Level	15,963	1,842	11.54	135	23	164	160	1.03	8.99
65	Samson Banking Company, Inc.	Samson	78,518	9,665	12.31	823	36	478	380	1.12	8.99
66	Liberty Bank	Geraldine	137,586	15,370	11.17	1,028	21	731	911	0.96	8.57
67	Peoples Southern Bank	Clanton	181,157	22,726	12.54	1,873	44	1,791	1,656	1.11	8.48
68	FNB of Central Alabama	Tuscaloosa	275,272	28,979	10.53	1,930	30	1,557	1,019	0.87	8.30
69	Farmers and Merchants Bank	LaFayette	155,941	20,569	13.19	1,388	41	1,321	1,369	1.17	8.25

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	2017 Net Inc (\$000)	Net Inc / Employee (\$000)	2016 Net Inc (\$000)	2015 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
70	First State Bank, DeKalb County	Fort Payne	186,326	20,803	11.16	1,244	23	936	445	0.96	8.24
71	Citizens State Bank	Vernon	73,276	10,110	13.80	791	53	(142)	689	1.11	8.21
72	Phenix-Girard Bank	Phenix City	182,059	26,356	14.48	1,978	49	1,895	1,817	1.22	8.14
73	Farmers & Merchants Bank	Piedmont	212,711	27,833	13.08	1,310	28	1,556	1,307	1.07	7.95
74	Brantley Bank & Trust Co.	Brantley	68,938	9,931	14.41	672	37	801	668	1.09	7.82
75	Merchants Bank	Jackson	216,851	24,575	11.33	1,747	30	2,057	1,334	0.87	7.74
76	CB&S Bank, Inc.	Russellville	1,598,550	192,760	12.06	11,161	21	13,030	11,490	0.91	7.70
77	First Bank of Linden	Linden	80,949	11,337	14.01	733	49	758	824	1.06	7.42
78	First Fidelity Bank	Fort Payne	93,556	8,504	9.09	362	14	442	300	0.64	7.00
79	First Financial Bank	Bessemer	173,984	15,920	9.15	1,080	15	866	637	0.64	6.95
80	First National Bank and Trust	Atmore	142,058	16,560	11.66	1,116	24	1,003	837	0.82	6.86
81	BankSouth	Dothan	169,364	35,028	20.68	2,183	91	2,174	2,023	1.38	6.59
82	First State Bank of the South	Sulligent	99,948	15,575	15.58	600	13	891	801	1.02	6.43
83	Bank of Vernon	Vernon	143,750	23,814	16.57	1,010	30	1,143	1,181	1.06	6.39
84	Traders & Farmers Bank	Haleyville	365,283	52,806	14.46	2,613	25	2,874	3,295	0.88	6.18
85	First National Bank of Hartford	Hartford	126,771	16,639	13.13	983	25	1,014	964	0.83	6.16
86	Marion Bank & Trust Company	Marion	265,725	30,675	11.54	1,804	43	2,845	3,188	0.71	6.12
87	AmeriFirst Bank	Union Springs	179,563	16,882	9.40	1,545	34	585	428	0.56	6.11
88	First Community Bank, Cullman	Cullman	87,440	9,194	10.51	446	28	384	171	0.67	6.04
89	First Cahawba Bank	Selma	102,695	13,236	12.89	278	10	581	830	0.77	5.97
90	Compass Bank	Birmingham	86,504,843	12,092,248	13.98	423,053	42	361,418	478,174	0.85	5.90
91	First Southern Bank	Florence	221,623	18,571	8.38	487	8	1,582	1,591	0.51	5.66
92	First National Bank of Dozier	Dozier	34,929	4,954	14.18	258	43	238	286	0.76	5.43
93	Citizens' Bank, Inc.	Robertsdale	109,794	12,152	11.07	619	18	727	219	0.58	5.28
94	Farmers & Merchants Bank	Waterloo	85,394	16,935	19.83	832	83	1,002	1,026	1.12	5.20
95	Valley State Bank	Russellville	120,023	20,508	17.09	692	25	815	873	0.84	5.19
96	State Bank & Trust	Winfield	232,638	26,838	11.54	1,294	21	2,254	1,449	0.59	5.01
97	Commercial Bank of Ozark	Ozark	92,157	7,081	7.68	356	15	285	251	0.41	4.99
98	First National Bank, Brundidge	Brundidge	94,469	13,570	14.36	277	12	536	610	0.71	4.78
99	First US Bank	Birmingham	625,459	75,639	12.09	339	1	1,967	3,302	0.60	4.75
100	Citizens Bank of Fayette	Fayette	190,215	36,369	19.12	1,668	58	1,847	1,937	0.93	4.72
101	Bank of Moundville	Moundville	91,278	8,185	8.97	215	13	348	316	0.43	4.64
102	Peoples Exchange Bank	Momroeville	61,629	9,391	15.24	305	11	356	293	0.67	4.58
103	Bank of Walker County	Jasper	63,269	6,963	11.01	323	18	280	540	0.49	3.83
104	Security Federal Savings Bank	Jasper	39,261	4,511	11.49	145	11	120	139	0.40	3.57
105	SouthFirst Bank	Sylacauga	91,116	9,996	10.97	355	13	427	282	0.40	3.56
106	Citizens Bank of Valley Head	Valley Head	26,710	3,186	11.93	109	8	53	105	0.40	3.44
107	Bank of Brewton	Brewton	50,984	10,254	20.11	305	15	645	(241)	0.61	3.23
108	SunSouth Bank	Dothan	131,373	6,935	5.28	189	7	(2,429)	99	0.14	2.98
109	First Exchange Bank of Alabama	Louisville	136,198	13,219	9.71	383	10	862	1,119	0.29	2.91
110	Alamerica Bank	Birmingham	35,328	6,000	16.98	156	20	308	(175)	0.43	2.63
111	Peoples Bank of Alabama	Cullman	724,797	66,644	9.19	1,649	6	9,489	7,365	0.23	2.43
112	Community Bank & Trust	Union Springs	52,041	2,992	5.75	56	4	281	(212)	0.11	1.83
113	Escambia County Bank	Flomaton	72,361	11,139	15.39	236	12	198	372	0.28	1.83
114	First Progressive Bank	Brewton	32,070	8,201	25.57	66	7	20	70	0.21	0.81
115	Union State Bank	Pell City	221,391	13,146	5.94	(94)	(1)	(21)	(310)	(0.04)	(0.71)
116	Commonwealth National Bank	Mobile	49,485	4,130	8.35	(38)	(2)	139	(286)	(0.06)	(0.77)
117	First Federal Bank, A FSB	Tuscaloosa	115,203	12,784	11.10	(190)	(2)	273	(511)	(0.19)	(1.54)
118	Southern Bank Company	Gadsden	98,722	10,470	10.61	(1,240)	(43)	(1,426)	(327)	(1.00)	(8.38)
119	Covenant Bank	Leeds	55,994	3,021	5.40	(732)	(49)	(585)	(2,053)	(1.22)	(21.14)
	MEDIAN		182,059	20,935	11.37	1,545	37	1,582	1,334	1.12	9.32
	AVERAGE		2,108,460	276,231	12.14	18,495	39	17,158	16,155	1.11	9.21
	HIGH		123,325,220	16,103,151	25.57	1,372,976	223	1,291,548	1,116,176	3.36	26.69
	LOW		15,963	1,842	5.28	(1,240)	(49)	(2,429)	(2,053)	(1.22)	(21.14)