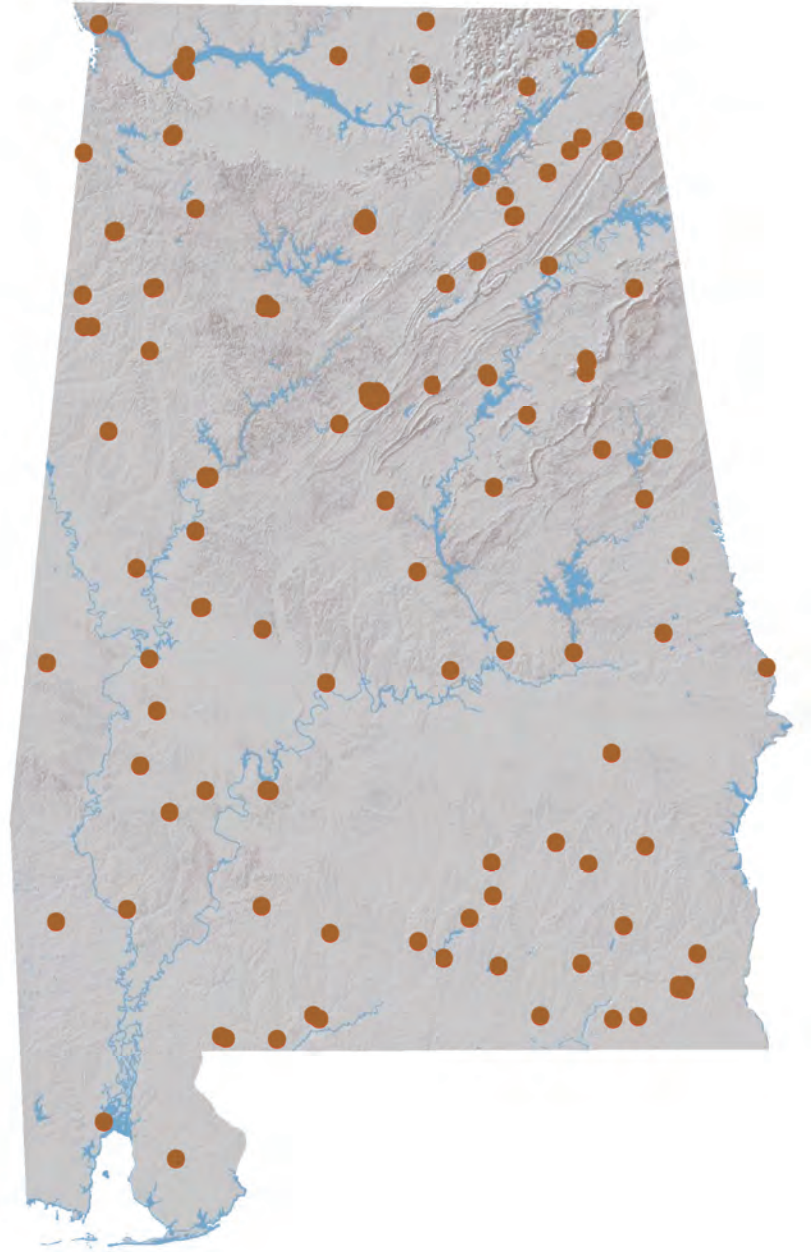


# Banking Almanac: Alabama

As of June 30, 2016



**Porter White & Company**

Investment Bankers Since 1975

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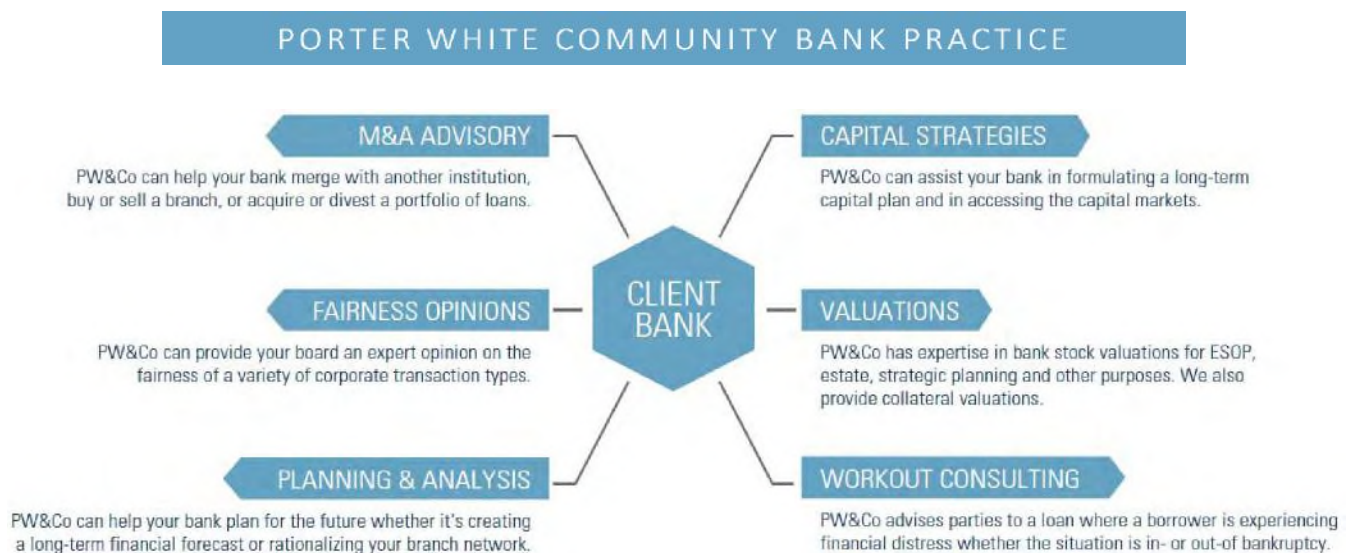
## NOTES ON ALMANAC

- 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 June 30, 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:

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

- 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:

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



# 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.	35,220	15.98	(0.21)	(1.29)	18.06
2	AloStar Bank of Commerce	Birmingham	2011	ST-Bank	C-corp		1,020,664	18.08	0.41	2.14	0.94
3	AmeriFirst Bank	Union Springs	1916	ST-Bank	C-corp	USAL Bancorp, Inc.	147,746	10.67	0.34	3.20	1.42
4	AuburnBank	Auburn	1907	ST-Bank	C-corp	Auburn National Bancorporation, Inc.	846,821	10.67	1.00	9.48	0.35
5	Bank Independent	Sheffield	1947	ST-Bank	C-corp	BankIndependent Incorporated	1,223,537	10.51	0.88	8.07	1.16
6	Bank of Brewton	Brewton	1889	ST-Bank	C-corp		55,241	17.90	0.15	0.82	3.67
7	Bank of Evergreen	Evergreen	1932	ST-Bank	C-corp		58,952	11.76	1.17	10.97	3.76
8	Bank of Moundville	Moundville	1907	ST-Bank	C-corp	Moundville Bancshares, Inc.	89,791	10.42	0.23	2.32	1.01
9	Bank of Pine Hill	Pine Hill	1947	ST-Bank	C-corp		24,760	13.24	(0.38)	(2.95)	0.77
10	Bank of Vernon	Vernon	1911	ST-Bank	C-corp	First Vernon Bancshares, Inc.	145,026	16.32	0.85	5.40	2.82
11	Bank of Walker County	Jasper	2004	ST-Bank	S-corp	Relations Bancshares, Inc.	65,022	13.26	0.60	4.11	2.63
12	Bank of Wedowee	Wedowee	1906	ST-Bank	C-corp	Swann Bancshares, Inc.	126,650	11.85	0.71	6.22	2.92
13	Bank of York	York	1911	ST-Bank	S-corp		96,125	11.96	0.71	6.69	0.13
14	BankSouth	Dothan	1928	ST-Bank	S-corp	BancSouth Corporation	171,484	20.55	0.78	3.85	0.22
15	Brantley Bank & Trust Co.	Brantley	1946	ST-Bank	C-corp	Brantley Bancorp, Inc.	74,669	14.44	1.13	8.03	0.47
16	Bryant Bank	Tuscaloosa	2005	ST-Bank	S-corp		1,433,844	9.08	0.79	8.73	0.32
17	Capstone Bank	Tuscaloosa	1978	ST-Bank	C-corp	Capstone Bancshares, Inc.	469,886	11.73	0.77	6.56	1.41
18	CB&S Bank, Inc.	Russellville	1906	ST-Bank	C-corp	CBS Banc-Corp.	1,547,108	12.49	0.76	6.40	2.37
19	CCB Community Bank	Andalusia	1947	ST-Bank	S-corp	Southern National Corporation	466,284	10.60	1.36	12.81	1.63
20	Central State Bank	Calera	1916	ST-Bank	S-corp	Central State Bancorporation	230,862	12.11	0.99	8.20	0.50
21	Cheaha Bank	Oxford	2000	ST-Bank	C-corp	Cheaha Financial Group, Inc.	199,465	12.36	1.65	13.79	0.04
22	Citizens Bank	Greensboro	1976	ST-Bank	C-corp	Citizens BancShares, Inc.	101,875	13.06	0.96	7.43	0.56
23	Citizens Bank	Enterprise	1946	ST-Bank	C-corp	Enterprise Capital Corporation, Inc.	125,147	10.47	0.44	4.13	0.91
24	Citizens Bank & Trust	Guntersville	2003	ST-Bank	C-corp	Citizens B & T Holdings, Inc.	393,404	9.73	0.94	9.78	1.05
25	Citizens Bank of Fayette	Fayette	1913	ST-Bank	S-corp	F.B.H. Corporation	193,181	20.14	0.86	4.46	3.40
26	Citizens Bank of Valley Head	Valley Head	1935	ST-Bank	C-corp	Citizens Bancorporation, Inc.	27,371	11.22	0.33	2.84	2.65
27	Citizens Bank of Winfield	Winfield	1920	ST-Bank	C-corp	Citizens Bancorp of Winfield, Inc.	217,739	23.87	1.72	7.41	0.64
28	Citizens' Bank, Inc.	Robertsdale	1981	ST-Bank	S-corp	Citizens' Capital Corporation	104,966	11.03	0.29	2.58	3.41
29	Citizens State Bank	Vernon	1977	ST-Bank	S-corp	Citizens Southern Bancshares, Inc.	77,303	13.62	0.38	2.97	2.67
30	Commercial Bank of Ozark	Ozark	1959	ST-Bank	S-corp	Commercial Bancshares of Ozark, Inc.	88,688	8.58	0.31	3.68	1.33
31	Commonwealth National Bank	Mobile	1976	Fed-Bank	C-corp	CNB Bancorp, Inc.	56,143	8.17	0.20	2.64	4.43
32	Community Bank & Trust	Union Springs	1990	ST-Bank	C-corp	Community Bankshares, Inc.	49,668	7.20	0.27	4.38	6.90
33	Community Neighbor Bank	Camden	1906	ST-Bank	C-corp	First Camden Bancshares, Inc.	106,921	14.50	1.03	7.20	1.53
34	Community Spirit Bank	Red Bay	1908	ST-Bank	C-corp	Independent Bancshares, Inc.	143,579	10.52	0.79	7.65	2.09
35	Compass Bank	Birmingham	1964	ST-Bank	C-corp	Banco Bilbao Vizcaya Argentaria, SA	86,737,598	13.96	0.44	3.15	1.38
36	Covenant Bank	Leeds	1997	ST-Bank	C-corp	Covenant Bancgroup, Inc.	67,057	6.19	(2.09)	(32.55)	5.39
37	Cullman Savings Bank (MHC)	Cullman	1887	Fed-Thrift	C-corp	Cullman Savings Bank, MHC	257,700	15.64	1.03	6.51	1.60
38	Escambia County Bank	Flomaton	1924	ST-Bank	S-corp		78,118	15.57	0.33	2.20	1.51
39	EvaBank	Cullman	1986	ST-Bank	C-corp		366,454	18.56	2.27	12.92	3.44
40	Exchange Bank of Alabama	Altoona	1909	ST-Bank	C-corp	Gadsden Corporation	286,589	11.89	0.85	7.03	0.81
41	Farmers & Merchants Bank	Waterloo	1914	ST-Bank	C-corp		80,439	22.53	1.30	5.92	0.00
42	Farmers & Merchants Bank	Piedmont	1915	ST-Bank	C-corp	F&M Financial Corp	192,247	14.39	0.80	5.73	1.03
43	Farmers and Merchants Bank	LaFayette	1934	ST-Bank	C-corp	Farmers & Merchants Bancshares, Inc.	137,244	15.31	0.94	6.50	1.22
44	First Bank	Wadley	1907	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	75,881	12.17	1.27	10.88	1.19
45	First Bank of Alabama	Talladega	1848	ST-Bank	C-corp	First National Talladega Corporation	389,791	15.88	1.51	10.18	1.06
46	First Bank of Boaz	Boaz	1906	ST-Bank	C-corp	First Boaz Bancorporation	208,511	18.50	1.59	8.80	0.01
47	First Bank of Linden	Linden	1904	ST-Bank	C-corp	First Linden Bancshares, Inc.	77,684	14.63	0.93	6.70	0.00
48	First Cahawba Bank	Selma	2007	ST-Bank	C-corp		96,874	13.46	0.73	5.56	1.28
49	First Citizens Bank	Luverne	1980	ST-Bank	C-corp	First Citizens-Crenshaw Bancshares, Inc.	237,988	12.74	1.19	9.52	0.43
50	First Comm. Bank of Central AL	Wetumpka	2001	ST-Bank	S-corp	Central Alabama Bancshares, Inc.	344,168	8.59	1.31	15.87	1.01
51	First Community Bank	Chatom	1909	ST-Bank	S-corp	Southwest Banc Shares, Inc.	364,411	10.39	0.73	7.04	2.16
52	First Community Bank, Cullman	Cullman	1905	ST-Bank	C-corp	Southern Community Bancshares, Inc.	81,491	10.48	0.23	2.03	0.22
53	First Exchange Bank of Alabama	Louisville	1917	ST-Bank	S-corp	FEB Bancshares, Inc.	138,978	9.89	0.48	4.60	3.38
54	First Federal Bank, A FSB	Tuscaloosa	1958	Fed-Thrift	S-corp	Southeastern Financial, Inc.	130,009	10.21	(0.47)	(3.60)	3.14
55	First Fidelity Bank	Fort Payne	1965	ST-Bank	C-corp	FBDC Financial Corporation	94,029	9.15	0.59	6.64	0.75
56	First Financial Bank	Bessemer	1965	ST-Bank	S-corp	FirstFed Bancorp, Inc.	170,709	9.81	0.16	1.71	4.87
57	First Jackson Bank	Stevenson	1981	ST-Bank	C-corp	1st Jackson Bancshares, Inc.	242,630	10.56	1.08	10.50	1.11
58	First Metro Bank	Muscle Shoals	1988	ST-Bank	C-corp	First Metro Bancorp	563,994	11.51	1.40	12.56	0.18
59	First National Bank	Hamilton	1976	Fed-Bank	S-corp	Marion County Bancshares, Inc.	288,232	16.39	1.23	7.63	0.10
60	First National Bank and Trust	Atmore	1915	Fed-Bank	S-corp	First Suncoast Trust Bancshares, Inc.	129,996	13.09	0.63	5.00	0.27
61	First National Bank of Dozier	Dozier	1910	Fed-Bank	C-corp	First Dozier Bancshares, Inc.	37,478	14.45	0.71	5.14	0.00
62	First National Bank of Hartford	Hartford	1905	Fed-Bank	S-corp	First Hartford Bancshares, Inc.	120,243	14.22	0.75	5.41	1.07
63	First National Bank, Brundidge	Brundidge	1904	Fed-Bank	C-corp	First Brundidge Bancshares, Inc.	91,456	14.60	0.56	3.94	0.94
64	First Partners Bank	Birmingham	2007	ST-Bank	C-corp	First Partners Financial, Inc.	264,498	11.29	1.22	10.19	0.18
65	First Progressive Bank	Brewton	1977	ST-Bank	C-corp		31,248	25.99	0.05	0.18	0.67
66	First Southern Bank	Florence	1935	ST-Bank	C-corp	First Southern Bancshares, Inc.	214,558	9.35	0.72	7.80	1.11
67	First Southern State Bank	Stevenson	1910	ST-Bank	C-corp	First Bancshares of Stevenson, Inc.	374,960	10.22	0.94	9.61	0.29
68	First State Bank of the South	Sulligent	1973	ST-Bank	C-corp	First State Holding Corp.	100,278	16.47	0.85	5.26	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.	97,775	16.19	0.71	4.32	1.23
70	First US Bank	Thomasville	1952	ST-Bank	C-corp	United Security Bancshares, Inc.	601,461	12.99	0.44	3.23	1.57
71	FirstState Bank	Lineville	1971	ST-Bank	C-corp	First State Capital Corporation	213,723	12.52	1.41	11.94	1.36
72	FNB Bank	Scottsboro	1907	ST-Bank	C-corp	FNS Bancshares, Inc.	372,133	13.49	1.23	9.46	1.79
73	FNB of Central Alabama	Tuscaloosa	1965	ST-Bank	C-corp	FNB Bancshares of Central Alabama, Inc.	247,649	11.22	0.45	4.09	1.08
74	Friend Bank	Slocomb	1905	ST-Bank	S-corp	SNB Holdings, Inc.	125,986	9.67	0.73	7.50	2.01
75	HNB First Bank	Headland	1933	ST-Bank	S-corp	HNB Holding Company, Inc.	113,843	11.68	0.66	5.55	1.41
76	HomeTown Bank of Alabama	Oneonta	2003	ST-Bank	C-corp	HomeTown Bancorp of Alabama, Inc.	333,363	13.32	1.67	12.97	1.78
77	Horizon Bank	Fyffe	1973	ST-Bank	C-corp		93,800	16.12	0.61	3.77	0.65
78	Liberty Bank	Geraldine	1971	ST-Bank	C-corp	First Bancorporation of Geraldine, Inc.	126,939	12.47	0.74	5.65	0.48
79	Marion Bank & Trust Company	Marion	1934	ST-Bank	S-corp	Marion Bancshares, Inc.	249,620	12.75	0.98	8.01	4.08
80	Merchants & Farmers Bank	Eutaw	1900	ST-Bank	S-corp	Merchants and Farmers Bancshares, Inc.	66,434	10.08	(0.38)	(3.87)	1.01
81	Merchants Bank	Jackson	1962	ST-Bank	S-corp	Merchants Trust, Inc.	211,047	11.61	0.79	7.21	1.73
82	Merchants Bank of Alabama	Cullman	1907	ST-Bank	C-corp	Merchants Financial Services, Inc.	268,240	9.47	0.40	4.23	2.34
83	Metro Bank	Pell City	1989	ST-Bank	C-corp		682,064	13.72	1.20	9.02	2.47
84	MidSouth Bank	Dothan	1912	ST-Bank	S-corp	MidSouth Bancorporation	402,034	10.71	0.41	3.80	1.19
85	National Bank of Commerce	Birmingham	2004	Fed-Bank	C-corp	National Commerce Corporation	1,733,420	12.32	0.87	7.70	0.32
86	NobleBank & Trust	Anniston	2005	ST-Bank	C-corp		218,570	9.21	0.72	7.76	0.91
87	North Alabama Bank	Hazel Green	1989	ST-Bank	C-corp	North Alabama Bancshares, Inc.	93,576	12.25	0.15	1.30	6.57
88	Oakworth Capital Bank	Birmingham	2008	ST-Bank	C-corp	Oakworth Capital, Inc.	417,130	13.41	0.94	6.87	0.00
89	Peoples Bank of Alabama	Cullman	1977	ST-Bank	S-corp	Altrust Financial Services, Inc.	660,889	10.35	1.03	10.25	1.99
90	Peoples Bank of Greensboro	Greensboro	1904	ST-Bank	S-corp	Greensboro Bancshares, Inc.	100,089	9.53	0.86	9.32	0.39
91	Peoples Bank of Red Level	Red Level	1914	ST-Bank	C-corp	Red Level Financial Corporation	15,964	12.24	0.84	7.14	2.56
92	Peoples Exchange Bank	Monroeville	1907	ST-Bank	C-corp	Peoples Exchange Bancshares, Inc.	62,805	14.83	0.34	2.37	0.71
93	Peoples Independent Bank	Boaz	1988	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	203,056	10.59	1.08	10.67	3.08
94	Peoples Southern Bank	Clanton	1901	ST-Bank	S-corp	PSB Bancshares, Inc.	172,517	13.58	0.91	6.60	0.18
95	PeoplesTrust Bank	Hamilton	2004	ST-Bank	C-corp	Hometown Bancshares, Inc.	91,270	10.86	0.67	6.23	0.66
96	Phenix-Girard Bank	Phenix City	1904	ST-Bank	S-corp	Phenix-Girard Bancshares, Inc.	180,916	15.29	0.76	5.23	4.01
97	Pinnacle Bank	Jasper	1935	ST-Bank	C-corp	Pinnacle Bancshares, Inc.	224,349	12.63	1.04	8.47	0.07
98	Premier Bank of the South	Cullman	1987	ST-Bank	S-corp	FCB Bancshares, Inc.	166,169	9.38	0.70	7.40	1.34
99	PrimeSouth Bank	Tallassee	1958	ST-Bank	C-corp	PrimeSouth Bancshares, Inc.	211,424	9.96	0.91	9.13	1.73
100	Progress Bank and Trust	Huntsville	2008	ST-Bank	C-corp	Progress Financial Corporation	655,839	10.12	0.83	8.43	0.72
101	Regions Bank	Birmingham	1928	ST-Bank	C-corp	Regions Financial Corporation	125,255,551	13.34	0.98	7.43	1.69
102	Reliance Bank	Athens	1998	ST-Bank	C-corp	RB Bancorporation	209,682	9.82	0.76	6.57	0.94
103	River Bank & Trust	Prattville	2006	ST-Bank	C-corp	River Financial Corporation	741,992	11.65	0.99	8.49	0.86
104	Robertson Banking Company	Demopolis	1870	ST-Bank	S-corp	RBC, Inc.	272,791	11.12	1.09	9.99	0.22
105	Samson Banking Company, Inc.	Samson	1930	ST-Bank	S-corp		75,061	12.52	0.35	2.63	1.35
106	Security Federal Savings Bank	Jasper	1971	Fed-Thrift	S-corp	Se-Fed Bancshares, Inc.	41,692	10.46	0.22	2.08	0.00
107	ServisFirst Bank	Birmingham	2005	ST-Bank	C-corp	ServisFirst Bancshares, Inc.	5,645,596	9.52	1.50	16.60	0.16
108	Small Town Bank	Wedowee	1999	ST-Bank	C-corp	East Alabama Financial Group, Inc.	215,006	17.13	1.24	7.39	1.45
109	Southern Bank Company	Gadsden	1936	ST-Bank	C-corp	Southern Banc Company, Inc.	98,327	13.01	(1.25)	(9.09)	3.62
110	Southern Independent Bank	Opp	2006	ST-Bank	C-corp	Southern Independent Bancshares, Inc.	213,804	11.06	0.91	8.94	1.46
111	Southern States Bank	Anniston	2007	ST-Bank	C-corp	Southern States Bancshares, Inc.	574,422	10.57	0.86	7.71	0.75
112	SouthFirst Bank	Sylacauga	1949	Fed-Thrift	C-corp	SouthFirst Bancshares, Inc.	88,924	11.07	0.45	4.23	3.43
113	SouthPoint Bank	Birmingham	2005	ST-Bank	C-corp	SouthPoint Bancshares, Inc.	251,337	9.57	0.96	9.97	1.09
114	State Bank & Trust	Winfield	1907	ST-Bank	S-corp	Peoples Bancorporation, Inc.	229,459	12.92	0.69	5.63	2.41
115	SunSouth Bank	Dothan	1954	ST-Bank	C-corp	SunSouth Bancshares, Inc.	151,826	5.13	(0.91)	(16.90)	5.95
116	Sweet Water State Bank	Sweet Water	1913	ST-Bank	S-corp	Tombigbee Bancshares, Inc.	95,765	10.45	1.00	9.55	1.22
117	Town-Country National Bank	Camden	1978	Fed-Bank	S-corp		101,801	16.80	1.49	9.30	0.66
118	Traders & Farmers Bank	Haleyville	1906	ST-Bank	C-corp	Traders & Farmers Bancshares, Inc.	377,561	15.31	0.83	5.59	1.20
119	Traditions Bank	Cullman	2003	ST-Bank	C-corp	Traditions Bancshares, Inc.	305,016	10.03	1.08	11.14	1.50
120	Trinity Bank	Dothan	2006	ST-Bank	C-corp		135,776	9.10	0.64	6.84	0.67
121	Troy Bank & Trust Company	Troy	1906	ST-Bank	C-corp	Trust No. 3 Under The Will of Charles Henders	839,079	10.62	0.77	7.52	3.23
122	Union State Bank	Pell City	1903	ST-Bank	C-corp	Union Bancshares, Inc.	231,395	6.53	(0.08)	(1.34)	5.04
123	United Bank	Atmore	1904	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	550,237	9.87	0.64	6.53	1.38
124	Valley State Bank	Russellville	1985	ST-Bank	C-corp	Valley Bancshares, Inc.	124,833	16.04	0.69	4.39	0.68
125	Vantage Bank of Alabama	Albertville	2006	ST-Bank	C-corp	Vantage Bancshares, Inc.	111,192	13.68	1.09	8.46	2.34
126	West Alabama Bank & Trust	Reform	1944	ST-Bank	C-corp	West Alabama Capital Corp.	574,525	13.73	1.19	9.01	0.78
						<b>MEDIAN</b>	<b>176,717</b>	<b>12.04</b>	<b>0.79</b>	<b>6.62</b>	<b>1.20</b>
						<b>AVERAGE</b>	<b>1,985,837</b>	<b>12.55</b>	<b>0.73</b>	<b>5.85</b>	<b>1.71</b>
						<b>HIGH</b>	<b>125,255,551</b>	<b>25.99</b>	<b>2.27</b>	<b>16.60</b>	<b>18.06</b>
						<b>LOW</b>	<b>15,964</b>	<b>5.13</b>	<b>(2.09)</b>	<b>(32.55)</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	82,252,799	99,378,309	16,711,039	10.27	1,604	21,593	5,801	78,089	61,957	125,255,551
2	Compass Bank	Birmingham	61,788,375	68,037,910	12,108,156	8.61	672	9,862	8,795	129,074	101,247	86,737,598
3	ServisFirst Bank	Birmingham	4,547,271	4,675,198	537,606	9.40	18	408	13,837	313,644	259,733	5,645,596
4	National Bank of Commerce	Birmingham	1,426,044	1,487,942	213,630	9.22	17	284	6,104	101,966	87,526	1,733,420
5	CB&S Bank, Inc.	Russellville	606,081	1,217,563	193,180	10.41	55	516	2,998	28,129	22,138	1,547,108
6	Bryant Bank	Tuscaloosa	840,981	1,198,184	130,150	9.04	14	203	7,063	102,417	85,585	1,433,844
7	Bank Independent	Sheffield	1,021,470	1,056,955	128,644	9.57	26	498	2,457	47,059	40,652	1,223,537
8	AloStar Bank of Commerce	Birmingham	772,611	785,451	184,493	17.76	1	96	10,632	1,020,664	785,451	1,020,664
9	AuburnBank	Auburn	432,261	749,789	90,390	10.42	9	160	5,293	94,091	83,310	846,821
10	Troy Bank & Trust Company	Troy	457,161	697,454	89,121	9.36	10	124	6,767	83,908	69,745	839,079
11	River Bank & Trust	Prattville	502,802	642,564	86,464	10.24	10	122	6,082	74,199	64,256	741,992
12	Metro Bank	Pell City	374,866	586,055	93,567	13.65	9	165	4,134	75,785	65,117	682,064
13	Peoples Bank of Alabama	Cullman	500,775	554,346	68,407	9.92	24	254	2,602	27,537	23,098	660,889
14	Progress Bank and Trust	Huntsville	516,535	555,205	66,388	10.01	5	111	5,908	131,168	111,041	655,839
15	First US Bank	Thomasville	302,491	495,699	78,131	12.62	19	280	2,148	31,656	26,089	601,461
16	West Alabama Bank & Trust	Reform	317,183	461,740	78,854	12.25	14	157	3,659	41,038	32,981	574,525
17	Southern States Bank	Anniston	463,614	482,706	60,693	9.92	9	106	5,419	63,825	53,634	574,422
18	First Metro Bank	Muscle Shoals	362,729	497,094	64,933	11.44	8	110	5,127	70,499	62,137	563,994
19	United Bank	Atmore	298,370	492,773	54,301	9.62	18	179	3,074	30,569	27,376	550,237
20	Capstone Bank	Tuscaloosa	392,035	405,028	55,103	10.59	7	98	4,795	67,127	57,861	469,886
21	CCB Community Bank	Andalusia	386,476	369,807	49,441	10.48	4	116	4,020	116,571	92,452	466,284
22	Oakworth Capital Bank	Birmingham	336,987	359,648	55,952	13.51	3	69	6,045	139,043	119,883	417,130
23	MidSouth Bank	Dothan	246,335	358,062	43,058	10.72	10	101	3,981	40,203	35,806	402,034
24	Citizens Bank & Trust	Guntersville	260,595	327,546	38,280	9.52	7	95	4,141	56,201	46,792	393,404
25	First Bank of Alabama	Talladega	182,636	324,442	61,903	15.03	3	46	8,474	129,930	108,147	389,791
26	Traders & Farmers Bank	Haleyville	166,041	292,563	57,798	15.04	8	104	3,630	47,195	36,570	377,561
27	First Southern State Bank	Stevenson	181,654	332,047	38,315	9.69	8	90	4,166	46,870	41,506	374,960
28	FNB Bank	Scottsboro	250,444	321,222	50,217	12.92	9	97	3,836	41,348	35,691	372,133
29	EvaBank	Cullman	281,579	269,740	68,011	17.24	6	82	4,469	61,076	44,957	366,454
30	First Community Bank	Chatom	265,820	314,031	37,845	10.17	10	92	3,961	36,441	31,403	364,411
31	First Comm. Bank of Central AL	Wetumpka	215,324	311,944	29,579	8.56	7	72	4,780	49,167	44,563	344,168
32	HomeTown Bank of Alabama	Oneonta	214,143	277,995	44,390	13.90	3	59	5,650	111,121	92,665	333,363
33	Traditions Bank	Cullman	249,971	270,570	30,587	9.94	6	72	4,236	50,836	45,095	305,016
34	First National Bank	Hamilton	121,200	240,291	47,242	15.56	8	88	3,275	36,029	30,036	288,232
35	Exchange Bank of Alabama	Altoona	166,111	248,239	34,086	11.85	5	72	3,980	57,318	49,648	286,589
36	Robertson Banking Company	Demopolis	213,475	232,589	30,333	10.93	6	72	3,789	45,465	38,765	272,791
37	Merchants Bank of Alabama	Cullman	158,790	241,417	25,412	9.46	5	83	3,232	53,648	48,283	268,240
38	First Partners Bank	Birmingham	211,637	211,635	29,860	11.94	4	58	4,560	66,125	52,909	264,498
39	Cullman Savings Bank (MHC)	Cullman	209,754	165,074	40,297	15.59	4	44	5,857	64,425	41,269	257,700
40	SouthPoint Bank	Birmingham	194,531	214,201	24,046	9.48	4	73	3,443	62,834	53,550	251,337
41	Marion Bank & Trust Company	Marion	164,720	203,745	31,825	11.96	3	39	6,401	83,207	67,915	249,620
42	FNB of Central Alabama	Tuscaloosa	164,864	218,146	27,786	10.89	5	62	3,994	49,530	43,629	247,649
43	First Jackson Bank	Stevenson	133,861	207,855	25,622	10.31	6	45	5,392	40,438	34,643	242,630
44	First Citizens Bank	Luverne	116,245	191,583	30,326	12.01	5	64	3,719	47,598	38,317	237,988
45	Union State Bank	Pell City	87,714	215,526	15,099	6.23	15	108	2,143	15,426	14,368	231,395
46	Central State Bank	Calera	161,721	199,595	27,949	11.64	5	65	3,552	46,172	39,919	230,862
47	State Bank & Trust	Winfield	76,531	198,433	29,657	12.09	4	55	4,172	57,365	49,608	229,459
48	Pinnacle Bank	Jasper	84,591	194,687	28,343	11.69	7	54	4,155	32,050	27,812	224,349
49	NobleBank & Trust	Anniston	125,503	194,015	20,141	8.92	5	49	4,461	43,714	38,803	218,570
50	Citizens Bank of Winfield	Winfield	46,428	141,687	51,985	21.76	1	28	7,776	217,739	141,687	217,739
51	Small Town Bank	Wedowee	96,002	172,106	36,838	15.49	4	43	5,000	53,752	43,027	215,006
52	First Southern Bank	Florence	162,212	193,083	20,051	9.32	5	62	3,461	42,912	38,617	214,558
53	Southern Independent Bank	Opp	117,539	172,059	23,640	10.96	2	32	6,681	106,902	86,030	213,804
54	FirstState Bank	Lineville	115,593	171,917	26,762	11.86	3	50	4,274	71,241	57,306	213,723
55	PrimeSouth Bank	Talladega	142,108	183,749	21,066	9.86	4	37	5,714	52,856	45,937	211,424
56	Merchants Bank	Jackson	124,816	185,742	24,500	11.21	6	58	3,639	35,175	30,957	211,047
57	Reliance Bank	Athens	136,827	176,359	20,584	9.98	8	51	4,111	26,210	22,045	209,682
58	First Bank of Boaz	Boaz	51,117	147,313	38,584	16.84	1	28	7,447	208,511	147,313	208,511
59	Peoples Independent Bank	Boaz	100,273	180,888	21,496	9.10	6	54	3,760	33,843	30,148	203,056
60	Cheaha Bank	Oxford	107,636	167,292	24,652	11.93	4	42	4,749	49,866	41,823	199,465
61	Citizens Bank of Fayette	Fayette	50,116	151,064	38,910	19.05	2	30	6,439	96,591	75,532	193,181
62	Farmers & Merchants Bank	Piedmont	99,718	160,561	27,672	13.95	4	48	4,005	48,062	40,140	192,247
63	Phenix-Girard Bank	Phenix City	70,210	135,545	27,657	14.74	4	41	4,413	45,229	33,886	180,916
64	Peoples Southern Bank	Clanton	55,399	148,875	23,423	12.94	3	45	3,834	57,506	49,625	172,517
65	BankSouth	Dothan	133,442	135,725	35,240	20.44	2	24	7,145	85,742	67,863	171,484
66	First Financial Bank	Bessemer	72,056	136,075	16,755	9.23	8	70	2,439	21,339	17,009	170,709
67	Premier Bank of the South	Cullman	112,707	149,385	15,592	9.17	10	67	2,480	16,617	14,939	166,169
68	SunSouth Bank	Dothan	93,483	129,536	7,791	4.73	2	32	4,745	75,913	64,768	151,826
69	AmeriFirst Bank	Union Springs	99,518	126,537	15,765	10.33	3	45	3,283	49,249	42,179	147,746

## 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	Bank of Vernon	Vernon	103,951	120,061	23,666	16.18	2	27	5,371	72,513	60,031	145,026
71	Community Spirit Bank	Red Bay	94,767	125,350	15,102	10.19	5	37	3,881	28,716	25,070	143,579
72	First Exchange Bank of Alabama	Louisville	88,731	124,649	13,747	9.86	4	47	2,957	34,745	31,162	138,978
73	Farmers and Merchants Bank	LaFayette	47,199	114,399	21,018	14.24	3	34	4,037	45,748	38,133	137,244
74	Trinity Bank	Dothan	105,984	122,572	12,361	9.12	3	29	4,682	45,259	40,857	135,776
75	First Federal Bank, A FSB	Tuscaloosa	101,045	94,362	13,268	11.27	3	100	1,300	43,336	31,454	130,009
76	First National Bank and Trust	Atmore	69,936	111,828	17,017	12.57	4	48	2,708	32,499	27,957	129,996
77	Liberty Bank	Geraldine	62,768	110,633	15,823	12.03	6	55	2,308	21,157	18,439	126,939
78	Bank of Wedowee	Wedowee	59,143	106,836	15,005	10.52	3	34	3,725	42,217	35,612	126,650
79	Friend Bank	Slocomb	82,630	113,559	12,187	9.38	5	38	3,315	25,197	22,712	125,986
80	Citizens Bank	Enterprise	70,140	111,754	13,107	10.08	3	28	4,470	41,716	37,251	125,147
81	Valley State Bank	Russellville	49,757	104,382	20,024	15.58	4	28	4,458	31,208	26,096	124,833
82	First National Bank of Hartford	Hartford	58,560	96,211	17,097	13.25	1	28	4,294	120,243	96,211	120,243
83	HNB First Bank	Headland	76,707	98,589	13,295	11.84	3	30	3,795	37,948	32,863	113,843
84	Vantage Bank of Alabama	Albertville	71,287	95,711	15,210	12.09	2	25	4,448	55,596	47,856	111,192
85	Community Neighbor Bank	Camden	65,938	91,240	15,503	14.24	2	35	3,055	53,461	45,620	106,921
86	Citizens' Bank, Inc.	Robertsdale	65,274	92,849	11,573	10.95	3	34	3,087	34,989	30,950	104,966
87	Citizens Bank	Greensboro	43,691	83,690	13,300	12.33	1	14	7,277	101,875	83,690	101,875
88	Town-Country National Bank	Camden	64,873	83,641	17,106	16.52	1	31	3,284	101,801	83,641	101,801
89	First State Bank of the South	Sulligent	32,315	82,057	16,513	15.42	4	40	2,507	25,070	20,514	100,278
90	Peoples Bank of Greensboro	Greensboro	43,309	86,816	9,536	8.84	1	18	5,561	100,089	86,816	100,089
91	Southern Bank Company	Gadsden	58,127	79,397	12,793	11.88	4	33	2,980	24,582	19,849	98,327
92	First State Bank, DeKalb County	Fort Payne	50,675	81,784	15,829	16.43	5	26	3,761	19,555	16,357	97,775
93	First Cahawba Bank	Selma	67,543	75,744	13,042	13.41	2	22	4,403	48,437	37,872	96,874
94	Bank of York	York	38,710	73,681	11,493	10.67	2	22	4,369	48,063	36,841	96,125
95	Sweet Water State Bank	Sweet Water	68,128	83,978	10,005	10.36	4	35	2,736	23,941	20,995	95,765
96	First Fidelity Bank	Fort Payne	40,905	85,269	8,599	9.11	3	24	3,918	31,343	28,423	94,029
97	Horizon Bank	Fyffe	42,396	75,668	15,123	16.13	3	29	3,234	31,267	25,223	93,800
98	North Alabama Bank	Hazel Green	57,249	81,744	11,466	10.17	3	30	3,119	31,192	27,248	93,576
99	First National Bank, Brundidge	Brundidge	49,091	73,830	13,355	13.74	2	26	3,518	45,728	36,915	91,456
100	PeoplesTrust Bank	Hamilton	56,528	80,747	9,914	10.28	3	26	3,510	30,423	26,916	91,270
101	Bank of Moundville	Moundville	22,500	80,184	9,355	9.97	1	17	5,282	89,791	80,184	89,791
102	SouthFirst Bank	Sylacauga	59,369	78,006	9,846	10.77	3	28	3,176	29,641	26,002	88,924
103	Commercial Bank of Ozark	Ozark	38,387	79,845	7,613	8.01	2	27	3,285	44,344	39,923	88,688
104	First Community Bank, Cullman	Cullman	49,279	68,990	8,542	11.40	2	14	5,821	40,746	34,495	81,491
105	Farmers & Merchants Bank	Waterloo	8,071	61,415	18,119	21.69	2	10	8,044	40,220	30,708	80,439
106	Escambia County Bank	Flomaton	21,442	65,629	12,162	14.35	1	20	3,906	78,118	65,629	78,118
107	First Bank of Linden	Linden	36,048	65,810	11,367	13.17	1	15	5,179	77,684	65,810	77,684
108	Citizens State Bank	Vernon	22,639	55,514	10,529	12.86	2	15	5,154	38,652	27,757	77,303
109	First Bank	Wadley	26,614	66,241	9,233	9.95	5	25	3,035	15,176	13,248	75,881
110	Samson Banking Company, Inc.	Samson	32,808	65,533	9,394	12.61	2	24	3,128	37,531	32,767	75,061
111	Brantley Bank & Trust Co.	Brantley	27,954	63,265	10,780	13.62	2	19	3,930	37,335	31,633	74,669
112	Covenant Bank	Leeds	42,758	60,319	4,151	5.97	1	15	4,470	67,057	60,319	67,057
113	Merchants & Farmers Bank	Eutaw	31,219	57,493	6,694	8.76	2	26	2,555	33,217	28,747	66,434
114	Bank of Walker County	Jasper	43,212	56,185	8,623	13.18	1	19	3,422	65,022	56,185	65,022
115	Peoples Exchange Bank	Monroeville	37,008	53,374	9,312	14.48	1	27	2,326	62,805	53,374	62,805
116	Bank of Evergreen	Evergreen	41,113	51,783	6,934	11.16	1	14	4,211	58,952	51,783	58,952
117	Commonwealth National Bank	Mobile	24,590	51,437	4,588	7.01	3	21	2,673	18,714	17,146	56,143
118	Bank of Brewton	Brewton	21,817	45,323	9,887	17.29	2	25	2,210	27,621	22,662	55,241
119	Community Bank & Trust	Union Springs	17,643	45,922	3,578	7.11	1	18	2,759	49,668	45,922	49,668
120	Security Federal Savings Bank	Jasper	15,634	30,179	4,363	10.67	1	13	3,207	41,692	30,179	41,692
121	First National Bank of Dozier	Dozier	6,895	28,305	5,414	13.25	1	6	6,246	37,478	28,305	37,478
122	Alamerica Bank	Birmingham	24,964	29,459	5,629	15.63	1	8	4,403	35,220	29,459	35,220
123	First Progressive Bank	Brewton	8,386	23,101	8,122	25.81	1	10	3,125	31,248	23,101	31,248
124	Citizens Bank of Valley Head	Valley Head	17,549	24,237	3,071	11.45	3	14	1,955	9,124	8,079	27,371
125	Bank of Pine Hill	Pine Hill	4,924	21,404	3,277	12.75	1	9	2,751	24,760	21,404	24,760
126	Peoples Bank of Red Level	Red Level	5,997	13,970	1,954	11.94	1	6	2,661	15,964	13,970	15,964
		MEDIAN	94,125	144,500	20,801	11.34	4	43	4,000	46,965	39,361	176,717
		AVERAGE	1,337,056	1,582,826	264,534	11.97	23	316	4,370	65,657	53,930	1,985,837
		HIGH	82,252,799	99,378,309	16,711,039	25.81	1,604	21,593	13,837	1,020,664	785,451	125,255,551
		LOW	4,924	13,970	1,954	4.73	1	6	1,300	9,124	8,079	15,964

## 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	366,454	104.4	19.3	8.08	3.50	8.26	4.42	1.28	6.41
2	Traditions Bank	Cullman	305,016	92.4	6.0	7.30	4.33	6.81	3.02	0.52	5.71
3	Bank Independent	Sheffield	1,223,537	96.6	4.6	6.40	5.51	6.23	1.97	0.29	5.43
4	Sweet Water State Bank	Sweet Water	95,765	81.1	14.7	(2.70)	3.00	6.59	2.44	0.43	5.37
5	Peoples Bank of Red Level	Red Level	15,964	42.9	33.5	(1.37)	(3.86)	11.08	1.08	0.20	5.36
6	Citizens Bank of Valley Head	Valley Head	27,371	72.4	14.3	2.30	1.82	6.96	3.01	0.32	5.27
7	First US Bank	Thomasville	601,461	61.0	35.4	21.00	5.20	9.36	1.91	0.45	5.21
8	Liberty Bank	Geraldine	126,939	56.7	36.2	4.16	15.06	6.83	3.14	0.45	4.94
9	North Alabama Bank	Hazel Green	93,576	70.0	8.3	0.39	(0.58)	6.68	2.58	0.45	4.85
10	Alamerica Bank	Birmingham	35,220	84.7	3.8	2.38	(2.48)	6.32	3.06	0.97	4.75
11	Town-Country National Bank	Camden	101,801	77.6	28.4	6.67	(0.43)	6.90	2.60	0.66	4.72
12	Cheaha Bank	Oxford	199,465	64.3	36.0	1.95	3.52	6.87	2.70	0.49	4.68
13	CCB Community Bank	Andalusia	466,284	104.5	5.5	4.33	(0.25)	5.62	3.07	0.62	4.59
14	Bank of Evergreen	Evergreen	58,952	79.4	22.7	8.35	1.69	6.22	2.75	0.58	4.56
15	Southern States Bank	Anniston	574,422	96.0	6.7	75.32	67.87	5.50	2.28	0.50	4.55
16	HomeTown Bank of Alabama	Oneonta	333,363	77.0	27.3	7.68	3.00	6.54	2.27	0.59	4.53
16	First Partners Bank	Birmingham	264,498	100.0	12.2	13.50	12.97	5.73	2.58	0.70	4.53
18	Community Neighbor Bank	Camden	106,921	72.3	15.1	5.55	2.76	6.27	2.19	0.28	4.44
19	Central State Bank	Calera	230,862	81.0	18.9	16.74	9.07	5.98	2.04	0.49	4.36
20	Peoples Bank of Alabama	Cullman	660,889	90.3	10.7	12.14	4.54	5.34	2.32	0.36	4.34
21	Brantley Bank & Trust Co.	Brantley	74,669	44.2	55.7	17.96	5.59	6.41	3.67	0.36	4.28
21	Community Spirit Bank	Red Bay	143,579	75.6	18.5	2.55	4.12	5.93	2.22	0.49	4.28
23	FNB Bank	Scottsboro	372,133	78.0	24.2	8.84	0.30	5.85	2.76	0.57	4.27
24	Bank of Vernon	Vernon	145,026	86.6	17.9	5.14	(0.63)	5.98	1.90	0.52	4.26
24	Premier Bank of the South	Cullman	166,169	75.5	19.8	8.96	0.40	6.21	1.60	0.44	4.26
26	Farmers & Merchants Bank	Piedmont	192,247	62.1	30.1	3.63	2.19	6.19	2.52	0.37	4.18
26	First State Bank, DeKalb County	Fort Payne	97,775	62.0	24.9	3.83	4.66	6.56	1.55	0.49	4.18
28	Peoples Exchange Bank	Monroeville	62,805	69.3	18.7	(3.00)	6.14	6.05	2.13	0.37	4.16
29	First Bank of Linden	Linden	77,684	54.8	41.2	6.57	(1.22)	5.97	3.41	0.54	4.15
30	National Bank of Commerce	Birmingham	1,733,420	95.8	5.2	44.86	38.24	5.12	2.60	0.43	4.13
31	First Cahawba Bank	Selma	96,874	89.2	13.9	3.84	(2.41)	5.22	1.86	0.30	4.11
32	Bank of Brewton	Brewton	55,241	48.1	43.4	49.90	4.68	7.41	2.21	0.12	4.10
32	Cullman Savings Bank (MHC)	Cullman	257,700	127.1	8.2	11.13	6.83	5.46	2.97	1.07	4.10
34	Metro Bank	Pell City	682,064	64.0	21.7	(7.36)	(1.64)	5.92	3.50	0.59	4.08
35	Friend Bank	Slocomb	125,986	72.8	13.7	1.81	2.97	5.79	2.16	0.33	4.07
35	FirstState Bank	Lineville	213,723	67.2	34.9	0.92	1.13	6.44	3.18	0.93	4.07
37	Trinity Bank	Dothan	135,776	86.5	9.2	11.37	17.97	5.50	2.06	0.80	4.05
38	Peoples Independent Bank	Boaz	203,056	55.4	37.3	10.75	3.19	5.68	3.48	0.58	4.04
39	Merchants & Farmers Bank	Eutaw	66,434	54.3	34.4	4.30	6.39	6.57	2.40	0.44	4.01
39	Citizens Bank & Trust	Guntersville	393,404	79.6	22.7	6.67	6.53	5.25	2.66	0.51	4.01
41	First Exchange Bank of Alabama	Louisville	138,978	71.2	27.9	(1.81)	4.69	5.30	2.64	0.59	4.00
41	First Citizens Bank	Luverne	237,988	60.7	41.2	11.48	4.55	6.74	2.39	0.48	4.00
41	Commonwealth National Bank	Mobile	56,143	47.8	34.2	(18.88)	(4.54)	5.62	2.00	0.09	4.00
44	River Bank & Trust	Prattville	741,992	78.3	18.4	72.51	66.63	5.20	1.93	0.30	3.99
44	Vantage Bank of Alabama	Albertville	111,192	74.5	19.5	11.33	(1.85)	5.84	3.12	0.44	3.99
46	Horizon Bank	Fyffe	93,800	56.0	15.0	(4.18)	3.52	6.24	1.85	0.35	3.98
47	First Comm. Bank of Central AL	Wetumpka	344,168	69.0	31.0	0.09	4.55	5.46	2.33	0.43	3.96
48	Citizens Bank of Winfield	Winfield	217,739	32.8	71.9	4.88	2.78	7.32	4.18	1.07	3.94
49	First Community Bank	Chatom	364,411	84.7	20.9	13.96	9.78	5.10	2.46	0.53	3.92
50	Robertson Banking Company	Demopolis	272,791	91.8	12.0	4.55	2.12	4.82	2.14	0.52	3.91
51	Citizens' Bank, Inc.	Robertsdale	104,966	70.3	21.3	(0.08)	10.88	5.25	2.06	0.23	3.90
51	Bank of Walker County	Jasper	65,022	76.9	19.9	(10.41)	(4.53)	5.62	1.43	0.40	3.90
53	First Bank	Wadley	75,881	40.2	50.0	18.16	7.75	6.33	3.26	0.35	3.88
54	First Southern Bank	Florence	214,558	84.0	12.7	3.01	4.06	4.99	1.89	0.55	3.87
55	NobleBank & Trust	Anniston	218,570	64.7	28.2	13.68	17.36	5.34	2.37	0.37	3.85
56	Merchants Bank	Jackson	211,047	67.2	30.2	9.96	4.53	5.79	1.80	0.55	3.84
56	First National Bank	Hamilton	288,232	50.4	48.2	5.99	0.36	6.03	2.46	0.24	3.84
58	AmeriFirst Bank	Union Springs	147,746	78.7	26.1	12.24	4.53	5.17	2.16	0.33	3.82
58	PrimeSouth Bank	Tallassee	211,424	77.3	14.8	0.26	10.67	5.68	2.02	0.86	3.82
60	Capstone Bank	Tuscaloosa	469,886	96.8	8.5	7.53	6.69	4.56	2.36	0.54	3.80
61	SouthPoint Bank	Birmingham	251,337	90.8	18.0	13.54	19.76	5.05	2.92	0.84	3.78
62	Small Town Bank	Wedowee	215,006	55.8	34.7	4.00	0.82	5.87	3.72	0.75	3.77
63	First State Bank of the South	Sulligent	100,278	39.4	49.2	(2.74)	4.85	6.18	2.99	0.45	3.75
64	Marion Bank & Trust Company	Marion	249,620	80.9	26.6	1.14	0.68	5.82	2.58	1.15	3.72
65	HNB First Bank	Headland	113,843	77.8	9.9	4.99	7.00	5.09	1.57	0.54	3.68
66	First Metro Bank	Muscle Shoals	563,994	73.0	25.9	8.32	0.38	5.25	2.12	0.43	3.67
66	PeoplesTrust Bank	Hamilton	91,270	70.0	28.1	9.34	8.37	5.14	2.37	0.51	3.67
68	Bank of Wedowee	Wedowee	126,650	55.4	40.4	16.60	2.21	6.25	2.11	0.52	3.66



## 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	268,240	65.8	23.5	3.27	3.28	5.27	1.96	0.36	3.65
70	AloStar Bank of Commerce	Birmingham	1,020,664	98.4	10.3	36.46	22.72	5.42	1.57	0.83	3.63
71	ServisFirst Bank	Birmingham	5,645,596	97.3	6.2	17.34	23.79	4.47	2.36	0.41	3.62
72	Peoples Bank of Greensboro	Greensboro	100,089	49.9	48.8	3.21	9.64	6.38	2.42	0.68	3.60
72	First National Bank and Trust	Atmore	129,996	62.5	33.8	6.85	3.25	5.05	2.43	0.26	3.60
74	BankSouth	Dothan	171,484	98.3	19.1	(7.28)	0.56	4.56	0.79	0.41	3.56
74	Traders & Farmers Bank	Haleyville	377,561	56.8	48.9	(0.76)	2.80	5.81	3.09	0.90	3.56
76	United Bank	Atmore	550,237	60.6	25.8	5.53	6.43	5.26	1.82	0.30	3.54
77	First National Bank of Hartford	Hartford	120,243	60.9	40.9	9.59	0.40	5.64	2.59	0.54	3.53
78	Farmers and Merchants Bank	LaFayette	137,244	41.3	49.9	3.20	5.59	6.02	2.86	0.47	3.51
79	First Bank of Alabama	Talladega	389,791	56.3	42.2	11.24	4.55	5.69	2.83	0.67	3.49
80	Pinnacle Bank	Jasper	224,349	43.5	49.1	(5.02)	0.47	5.11	2.83	0.24	3.47
81	SouthFirst Bank	Sylacauga	88,924	76.1	9.7	(2.23)	(1.77)	5.28	2.00	0.54	3.46
81	Commercial Bank of Ozark	Ozark	88,688	48.1	39.2	5.81	3.32	5.74	2.12	0.24	3.46
83	First National Bank, Brundidge	Brundidge	91,456	66.5	27.8	(8.80)	(4.69)	5.51	2.00	0.61	3.45
84	First Jackson Bank	Stevenson	242,630	64.4	32.1	6.23	6.08	5.82	2.97	1.26	3.44
84	Oakworth Capital Bank	Birmingham	417,130	93.7	9.9	19.06	31.23	4.13	3.14	0.22	3.44
86	Community Bank & Trust	Union Springs	49,668	38.4	49.9	(13.79)	(4.50)	6.57	2.27	0.35	3.43
87	First Southern State Bank	Stevenson	374,960	54.7	41.3	5.47	2.14	5.92	2.28	0.73	3.42
88	Troy Bank & Trust Company	Troy	839,079	65.6	34.0	3.88	0.10	5.23	2.46	0.68	3.41
89	West Alabama Bank & Trust	Reform	574,525	68.7	34.7	6.87	1.95	5.52	2.32	0.81	3.40
90	FNB of Central Alabama	Tuscaloosa	247,649	75.6	19.4	19.46	8.85	4.58	2.07	0.36	3.36
91	Reliance Bank	Athens	209,682	77.6	25.1	27.37	39.04	4.70	2.24	0.62	3.35
92	Citizens Bank	Enterprise	125,147	62.8	21.3	21.88	5.41	5.17	2.22	0.39	3.33
92	Security Federal Savings Bank	Jasper	41,692	51.8	27.5	1.35	6.52	6.24	3.95	0.73	3.33
94	Southern Bank Company	Gadsden	98,327	73.2	36.7	30.66	4.61	6.08	2.48	0.95	3.31
95	Citizens Bank	Greensboro	101,875	52.2	45.2	(4.08)	1.99	5.25	2.84	0.71	3.29
95	Bryant Bank	Tuscaloosa	1,433,844	70.2	27.8	9.43	5.58	4.83	2.24	0.30	3.29
97	CB&S Bank, Inc.	Russellville	1,547,108	49.8	51.4	6.14	0.97	4.97	3.03	0.54	3.28
97	Exchange Bank of Alabama	Altoona	286,589	66.9	22.3	5.29	10.26	5.04	1.99	0.45	3.28
97	Progress Bank and Trust	Huntsville	655,839	93.0	11.6	9.53	7.40	4.34	2.03	0.59	3.28
100	Samson Banking Company, Inc.	Samson	75,061	50.1	43.2	11.41	7.85	5.98	1.17	0.23	3.26
100	First Bank of Boaz	Boaz	208,511	34.7	69.0	6.45	5.54	5.45	3.71	0.98	3.26
102	Union State Bank	Pell City	231,395	40.7	31.0	1.51	(0.43)	5.14	1.88	0.27	3.19
103	SunSouth Bank	Dothan	151,826	72.2	32.6	(5.57)	2.07	4.64	1.96	0.80	3.15
104	Regions Bank	Birmingham	125,255,551	82.8	20.0	1.97	1.02	3.73	2.35	0.22	3.12
104	Covenant Bank	Leeds	67,057	70.9	18.9	(17.38)	(8.80)	5.21	1.76	0.97	3.12
106	Phenix-Girard Bank	Phenix City	180,916	51.8	45.0	(7.10)	1.71	5.31	2.28	0.54	3.09
107	Southern Independent Bank	Opp	213,804	68.3	30.3	2.79	(2.36)	4.98	2.37	0.72	3.04
108	State Bank & Trust	Winfield	229,459	38.6	54.1	(6.84)	2.01	6.74	2.96	1.44	3.02
109	MidSouth Bank	Dothan	402,034	68.8	15.0	(0.82)	4.68	4.48	0.94	0.41	3.01
110	First Financial Bank	Bessemer	170,709	53.0	34.0	(4.83)	1.55	5.14	1.93	0.59	3.00
110	Escambia County Bank	Flomaton	78,118	32.7	68.5	6.57	(3.61)	6.08	2.25	0.29	3.00
110	AuburnBank	Auburn	846,821	57.7	25.6	4.82	4.40	4.79	2.58	0.54	3.00
110	First Community Bank, Cullman	Cullman	81,491	71.4	10.7	3.15	0.87	4.48	2.20	0.35	3.00
114	First Fidelity Bank	Fort Payne	94,029	48.0	30.9	6.05	3.96	4.70	2.61	0.41	2.90
115	First Progressive Bank	Brewton	31,248	36.3	60.8	(2.22)	(2.08)	5.19	2.21	0.12	2.89
116	Bank of York	York	96,125	52.5	52.0	2.97	0.60	5.49	2.15	0.61	2.82
117	First National Bank of Dozier	Dozier	37,478	24.4	66.6	0.77	(8.93)	5.49	2.73	0.37	2.80
118	Bank of Moundville	Moundville	89,791	28.1	61.0	9.08	(0.15)	5.70	2.49	0.57	2.76
119	First Federal Bank, A FSB	Tuscaloosa	130,009	107.1	0.8	(1.12)	4.63	4.20	2.95	0.94	2.74
120	Citizens Bank of Fayette	Fayette	193,181	33.2	64.6	(13.01)	(1.09)	5.13	2.33	0.47	2.71
120	Peoples Southern Bank	Clanton	172,517	37.2	54.9	4.79	4.80	5.24	1.84	0.21	2.71
122	Farmers & Merchants Bank	Waterloo	80,439	13.1	80.9	(8.73)	3.69	8.29	2.96	0.87	2.69
123	Valley State Bank	Russellville	124,833	47.7	51.2	(5.42)	0.45	4.90	1.75	0.41	2.65
124	Compass Bank	Birmingham	86,737,598	90.8	13.8	2.63	8.58	3.58	1.58	0.52	2.63
125	Bank of Pine Hill	Pine Hill	24,760	23.0	63.1	(0.12)	0.50	5.69	2.39	0.62	2.41
126	Citizens State Bank	Vernon	77,303	40.8	60.3	(20.16)	(7.12)	4.79	2.48	1.19	2.14
		MEDIAN	176,717	67.8	27.6	4.85	3.41	5.62	2.36	0.51	3.74
		AVERAGE	1,985,837	66.5	29.9	6.41	5.34	5.70	2.42	0.54	3.76
		HIGH	125,255,551	127.1	80.9	75.32	67.87	11.08	4.42	1.44	6.41
		LOW	15,964	13.1	0.8	(20.16)	(8.93)	3.58	0.79	0.09	2.14

## 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	(529)	8,810	0.03	7.86	(0.15)	0.17	7.90
2	Peoples Bank of Alabama	Cullman	9,263	14,679	1.18	0.17	0.03	0.90	2.28
3	SouthPoint Bank	Birmingham	2,210	4,465	0.12	1.64	(0.01)	0.18	1.93
4	First Financial Bank	Bessemer	547	2,948	1.19	0.00	(0.30)	0.88	1.76
5	Regions Bank	Birmingham	1,214,373	1,938,178	0.56	0.05	0.01	0.94	1.57
6	Commonwealth National Bank	Mobile	113	826	0.81	0.00	(0.05)	0.67	1.44
7	Union State Bank	Pell City	(183)	3,166	0.76	0.00	(0.07)	0.69	1.38
8	Phenix-Girard Bank	Phenix City	1,962	2,463	0.49	0.00	0.08	0.78	1.36
9	Community Bank & Trust	Union Springs	139	683	0.79	0.00	0.05	0.49	1.33
10	Traditions Bank	Cullman	3,258	3,996	0.74	0.14	0.02	0.42	1.33
11	First National Bank and Trust	Atmore	968	1,672	0.44	0.00	(0.00)	0.86	1.30
12	HomeTown Bank of Alabama	Oneonta	5,483	4,139	0.81	0.00	(0.01)	0.46	1.26
13	Bank Independent	Sheffield	10,727	14,329	0.61	0.05	(0.03)	0.54	1.18
14	Merchants & Farmers Bank	Eutaw	(249)	760	0.62	0.00	0.00	0.55	1.17
15	Reliance Bank	Athens	1,313	2,019	0.15	0.00	0.02	1.00	1.17
16	Premier Bank of the South	Cullman	1,561	1,791	0.60	0.00	(0.00)	0.51	1.11
17	First Partners Bank	Birmingham	2,921	2,645	0.03	0.68	0.08	0.33	1.10
18	SouthFirst Bank	Sylacauga	408	991	0.27	0.60	(0.12)	0.34	1.10
19	First Bank	Wadley	1,000	792	0.77	0.00	0.00	0.32	1.09
20	West Alabama Bank & Trust	Reform	6,694	6,111	0.52	0.08	(0.01)	0.50	1.08
21	Oakworth Capital Bank	Birmingham	3,636	4,148	0.06	0.00	0.00	1.02	1.07
22	United Bank	Atmore	3,438	5,471	0.41	0.07	(0.02)	0.55	1.02
23	HNB First Bank	Headland	1,004	1,087	0.30	0.00	0.01	0.69	1.00
24	CB&S Bank, Inc.	Russellville	11,494	14,733	0.46	0.05	(0.04)	0.51	0.98
25	EvaBank	Cullman	7,846	3,362	0.10	0.00	0.56	0.31	0.97
26	Progress Bank and Trust	Huntsville	5,304	6,078	0.05	0.35	(0.05)	0.60	0.95
27	Peoples Southern Bank	Clanton	1,750	1,567	0.55	0.00	0.00	0.38	0.93
28	Friend Bank	Slocomb	1,180	1,149	0.62	0.06	(0.04)	0.29	0.93
29	Alamerica Bank	Birmingham	(73)	325	0.25	0.19	(0.01)	0.48	0.92
30	Community Neighbor Bank	Camden	1,100	979	0.45	0.00	(0.01)	0.47	0.91
31	FNB Bank	Scottsboro	4,517	3,347	0.56	0.00	(0.01)	0.36	0.91
32	Merchants Bank	Jackson	2,115	1,856	0.48	0.00	0.09	0.33	0.90
33	Bank of Walker County	Jasper	307	618	0.59	0.00	0.02	0.28	0.90
34	First State Bank of the South	Sulligent	838	878	0.78	0.00	0.00	0.12	0.89
35	First National Bank	Hamilton	4,134	2,422	0.38	0.00	(0.01)	0.49	0.86
36	Compass Bank	Birmingham	381,102	729,805	0.25	0.05	(0.00)	0.55	0.85
37	First Comm. Bank of Central AL	Wetumpka	6,178	2,825	0.33	0.00	(0.04)	0.56	0.84
38	NobleBank & Trust	Anniston	1,472	1,695	0.43	0.13	0.00	0.27	0.83
39	Sweet Water State Bank	Sweet Water	1,381	780	0.72	0.00	0.00	0.11	0.82
40	First Community Bank	Chatom	3,305	2,831	0.37	0.05	(0.02)	0.42	0.82
41	Vantage Bank of Alabama	Albertville	1,231	912	0.47	0.00	0.02	0.32	0.81
42	Robertson Banking Company	Demopolis	3,941	2,144	0.47	0.00	(0.01)	0.34	0.80
43	Bank of York	York	956	812	0.35	0.00	0.00	0.44	0.80
44	Farmers & Merchants Bank	Piedmont	1,532	1,517	0.33	0.00	(0.00)	0.47	0.79
45	Community Spirit Bank	Red Bay	1,124	1,120	0.38	0.00	0.03	0.38	0.79
46	Citizens Bank	Enterprise	518	881	0.17	0.00	0.05	0.53	0.75
47	Central State Bank	Calera	2,911	1,665	0.24	0.14	(0.04)	0.41	0.75
48	First Citizens Bank	Luverne	2,738	1,694	0.36	0.00	0.00	0.38	0.74
49	Liberty Bank	Gerardine	869	850	0.48	0.00	0.00	0.25	0.73
50	Peoples Exchange Bank	Monroeville	216	459	0.41	0.00	(0.02)	0.33	0.72
51	AloStar Bank of Commerce	Birmingham	3,897	6,841	0.13	0.00	0.02	0.57	0.72
52	First Southern Bank	Florence	1,509	1,490	0.26	0.07	0.04	0.34	0.71
53	First National Bank, Brundidge	Brundidge	515	655	0.51	0.00	(0.04)	0.24	0.71
54	Peoples Independent Bank	Boaz	2,513	1,402	0.47	0.00	0.00	0.23	0.70
55	Pinnacle Bank	Jasper	2,339	1,577	0.30	0.00	(0.01)	0.41	0.70
56	First National Bank of Hartford	Hartford	914	823	0.23	0.00	(0.05)	0.52	0.69
57	Security Federal Savings Bank	Jasper	127	276	0.64	0.00	0.00	0.05	0.69
58	Citizens Bank & Trust	Guntersville	3,561	2,578	0.38	0.00	(0.06)	0.36	0.68
59	PeoplesTrust Bank	Hamilton	590	600	0.49	0.00	(0.02)	0.21	0.68
60	Escambia County Bank	Flomaton	318	536	0.28	0.00	0.01	0.39	0.68
61	National Bank of Commerce	Birmingham	14,017	10,842	0.06	0.34	0.02	0.26	0.68
62	FirstState Bank	Lineville	2,986	1,398	0.24	0.00	0.08	0.35	0.66
63	Town-Country National Bank	Camden	1,910	664	0.46	0.00	0.01	0.19	0.65
64	Exchange Bank of Alabama	Altoona	2,293	1,717	0.32	0.00	(0.06)	0.38	0.63
65	Samson Banking Company, Inc.	Samson	330	452	0.44	0.00	0.00	0.19	0.63
66	River Bank & Trust	Prattville	5,870	3,664	0.21	0.03	0.01	0.37	0.62
67	First US Bank	Thomasville	2,479	3,483	0.31	0.00	(0.06)	0.36	0.62
68	Commercial Bank of Ozark	Ozark	256	514	0.29	0.00	(0.04)	0.34	0.59

## NON-INTEREST INCOME

Rank	Institution	City	Net Income (\$000)	Non Interest Income (\$000)	Service Charges / Avg Assets (%)	Gain on Sale of Loans / Avg Assets (%)	Gain on Sale of OREO / Avg Assets (%)	Other Non Int Inc / Avg Assets (%)	Total Non Interest Income / Avg Assets (%)
69	FNB of Central Alabama	Tuscaloosa	1,102	1,430	0.36	0.10	(0.04)	0.16	0.58
70	MidSouth Bank	Dothan	2,365	2,282	0.17	0.17	0.02	0.22	0.58
71	Southern States Bank	Anniston	4,144	2,795	0.12	0.00	(0.00)	0.46	0.58
72	First State Bank, DeKalb County	Fort Payne	666	537	0.39	0.00	(0.01)	0.19	0.57
73	Troy Bank & Trust Company	Troy	6,510	4,772	0.32	0.00	(0.02)	0.26	0.57
74	Bank of Wedowee	Wedowee	883	701	0.30	0.00	(0.03)	0.29	0.57
75	Brantley Bank & Trust Co.	Brantley	829	411	0.37	0.00	0.00	0.19	0.56
76	First Metro Bank	Muscle Shoals	7,794	3,127	0.34	0.00	(0.02)	0.24	0.56
77	Bank of Evergreen	Evergreen	704	333	0.41	0.00	0.02	0.13	0.56
78	Horizon Bank	Fyffe	567	509	0.24	0.00	(0.04)	0.35	0.55
79	Capstone Bank	Tuscaloosa	3,502	2,506	0.25	0.10	(0.01)	0.21	0.55
80	Metro Bank	Pell City	8,142	3,636	0.26	0.08	(0.10)	0.29	0.53
81	First Southern State Bank	Stevenson	3,471	1,965	0.45	0.00	0.00	0.09	0.53
82	Bank of Vernon	Vernon	1,237	766	0.35	0.00	(0.26)	0.44	0.53
83	State Bank & Trust	Winfield	2,038	1,168	0.22	0.22	(0.07)	0.15	0.52
84	Farmers and Merchants Bank	LaFayette	1,296	668	0.26	0.00	(0.06)	0.28	0.49
85	Citizens' Bank, Inc.	Robertsdale	368	483	0.19	0.00	(0.05)	0.33	0.47
86	CCB Community Bank	Andalusia	8,677	2,129	0.20	0.00	(0.03)	0.30	0.47
87	AuburnBank	Auburn	8,195	3,808	0.10	0.11	0.01	0.26	0.47
88	First Community Bank, Cullman	Cullman	171	351	0.16	0.00	(0.02)	0.32	0.46
89	Southern Independent Bank	Opp	1,967	999	0.03	0.00	(0.03)	0.46	0.46
90	Cullman Savings Bank (MHC)	Cullman	2,551	1,128	0.17	0.11	0.03	0.15	0.46
91	First Cahawba Bank	Selma	704	434	0.14	0.00	0.04	0.27	0.45
92	Cheaha Bank	Oxford	3,229	876	0.16	0.00	(0.00)	0.29	0.45
93	Small Town Bank	Wedowee	2,662	960	0.23	0.00	(0.01)	0.22	0.45
94	Bank of Brewton	Brewton	79	232	0.25	0.00	0.00	0.18	0.43
95	Peoples Bank of Red Level	Red Level	138	70	0.44	0.00	(0.05)	0.03	0.42
96	First Bank of Alabama	Talladega	6,017	1,656	0.21	0.00	(0.00)	0.21	0.41
97	Citizens Bank of Valley Head	Valley Head	86	109	0.23	0.00	(0.09)	0.28	0.41
98	Trinity Bank	Dothan	804	509	0.08	0.00	0.01	0.32	0.40
99	Valley State Bank	Russellville	857	490	0.15	0.00	0.00	0.25	0.40
100	AmeriFirst Bank	Union Springs	495	535	0.26	0.00	(0.05)	0.17	0.37
101	First Bank of Linden	Linden	737	280	0.24	0.00	0.00	0.12	0.35
102	Bryant Bank	Tuscaloosa	16,971	4,985	0.19	0.13	(0.02)	0.05	0.35
103	Merchants Bank of Alabama	Cullman	1,048	901	0.38	0.00	(0.50)	0.46	0.35
104	Citizens Bank of Winfield	Winfield	3,634	734	0.18	0.00	0.04	0.13	0.35
105	First National Bank of Dozier	Dozier	268	129	0.18	0.00	0.00	0.16	0.34
106	First Fidelity Bank	Fort Payne	543	311	0.17	0.00	(0.00)	0.17	0.34
107	First Exchange Bank of Alabama	Louisville	921	439	0.27	0.00	(0.10)	0.17	0.34
108	PrimeSouth Bank	Tallassee	1,873	665	0.32	0.00	(0.21)	0.21	0.32
109	Farmers & Merchants Bank	Waterloo	1,005	250	0.24	0.00	0.00	0.08	0.32
110	Traders & Farmers Bank	Haleyville	3,037	1,164	0.26	0.00	(0.19)	0.25	0.32
111	Peoples Bank of Greensboro	Greensboro	1,206	272	0.22	(0.00)	(0.05)	0.12	0.29
112	ServisFirst Bank	Birmingham	76,987	13,773	0.10	0.06	(0.02)	0.12	0.27
113	Bank of Pine Hill	Pine Hill	(94)	63	0.21	0.00	0.00	0.04	0.26
114	Bank of Moundville	Moundville	206	223	0.16	0.00	0.00	0.09	0.25
115	First Bank of Boaz	Boaz	3,211	483	0.12	0.00	0.00	0.12	0.24
116	Citizens Bank of Fayette	Fayette	2,061	456	0.10	0.00	(0.03)	0.17	0.23
117	Covenant Bank	Leeds	(1,544)	172	0.15	0.00	(0.07)	0.15	0.23
118	Citizens Bank	Greensboro	960	203	0.15	0.00	0.00	0.06	0.20
119	Marion Bank & Trust Company	Marion	3,081	398	0.11	0.00	0.00	0.05	0.16
120	First Jackson Bank	Stevenson	2,525	359	0.30	0.00	(0.17)	0.02	0.15
121	Citizens State Bank	Vernon	403	115	0.17	0.00	(0.03)	0.01	0.14
122	Southern Bank Company	Gadsden	(1,234)	111	0.08	0.00	0.00	0.04	0.11
123	BankSouth	Dothan	1,867	133	0.08	0.00	(0.01)	0.01	0.08
124	First Progressive Bank	Brewton	15	13	0.04	0.00	0.00	0.00	0.04
125	SunSouth Bank	Dothan	(1,393)	(61)	0.07	0.00	(0.14)	0.03	(0.04)
126	North Alabama Bank	Hazel Green	144	(355)	0.27	0.00	(0.90)	0.26	(0.38)
		<b>MEDIAN</b>	1,427	985	0.28	0.00	(0.01)	0.29	0.64
		<b>AVERAGE</b>	15,612	23,187	0.33	0.11	(0.03)	0.33	0.74
		<b>HIGH</b>	1,214,373	1,938,178	1.19	7.86	0.56	1.02	7.90
		<b>LOW</b>	(1,544)	(355)	0.03	(0.00)	(0.90)	0.00	(0.38)

## 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	77,303	5,154	60.0	0.56	0.29	0.45	1.30
2	ServisFirst Bank	Birmingham	5,645,596	13,837	38.6	0.81	0.14	0.51	1.46
3	First Bank of Boaz	Boaz	208,511	7,447	44.3	0.77	0.17	0.55	1.50
4	Citizens Bank of Winfield	Winfield	217,739	7,776	34.1	0.86	0.20	0.51	1.56
5	Citizens Bank of Greensboro	Greensboro	101,875	7,277	46.8	0.91	0.20	0.50	1.61
6	Citizens Bank of Fayette	Fayette	193,181	6,439	55.9	1.08	0.16	0.38	1.62
7	Farmers & Merchants Bank	Waterloo	80,439	8,044	45.5	1.22	0.15	0.38	1.75
8	First Metro Bank	Muscle Shoals	563,994	5,127	45.9	1.18	0.22	0.48	1.88
9	Valley State Bank	Russellville	124,833	4,458	61.3	1.07	0.27	0.57	1.91
10	AuburnBank	Auburn	846,821	5,293	56.9	1.17	0.20	0.60	1.97
11	First Jackson Bank	Stevenson	242,630	5,392	54.8	1.02	0.27	0.69	1.98
12	State Bank & Trust	Winfield	229,459	4,172	60.6	1.04	0.25	0.70	1.98
13	First Bank of Alabama	Talladega	389,791	8,474	50.6	0.88	0.28	0.90	2.06
14	Marion Bank & Trust Company	Marion	249,620	6,401	53.3	1.10	0.16	0.81	2.07
15	Southern Independent Bank	Opp	213,804	6,681	60.4	0.95	0.12	1.01	2.08
16	First National Bank of Dozier	Dozier	37,478	6,246	67.8	1.31	0.25	0.55	2.11
17	Bryant Bank	Tuscaloosa	1,433,844	7,063	64.2	1.19	0.35	0.71	2.25
18	Small Town Bank	Wedowee	215,006	5,000	53.8	1.40	0.30	0.62	2.33
19	First Southern State Bank	Stevenson	374,960	4,166	60.1	1.27	0.29	0.78	2.33
20	PrimeSouth Bank	Tallasse	211,424	5,714	60.4	1.30	0.28	0.76	2.34
21	Compass Bank	Birmingham	86,737,598	8,795	69.4	1.16	0.27	0.93	2.36
22	BankSouth	Dothan	171,484	7,145	66.8	1.74	0.26	0.39	2.40
23	Peoples Bank of Greensboro	Greensboro	100,089	5,561	65.6	1.14	0.36	0.91	2.42
24	First Fidelity Bank	Fort Payne	94,029	3,918	77.5	1.23	0.39	0.80	2.42
25	Brantley Bank & Trust Co.	Brantley	74,669	3,930	56.7	1.37	0.29	0.77	2.43
26	Peoples Southern Bank	Clanton	172,517	3,834	65.3	1.41	0.16	0.90	2.47
27	First Comm. Bank of Central AL	Wetumpka	344,168	4,780	53.1	1.39	0.29	0.79	2.47
28	Metro Bank	Pell City	682,064	4,134	54.9	1.57	0.21	0.71	2.50
29	Exchange Bank of Alabama	Altoona	286,589	3,980	65.4	1.55	0.45	0.54	2.53
30	Bank of York	York	96,125	4,369	73.3	1.35	0.18	1.00	2.53
31	Troy Bank & Trust Company	Troy	839,079	6,767	64.7	1.40	0.21	0.93	2.53
32	West Alabama Bank & Trust	Reform	574,525	3,659	57.8	1.37	0.24	0.95	2.56
33	MidSouth Bank	Dothan	402,034	3,981	78.0	1.55	0.38	0.64	2.57
34	Cheaha Bank	Oxford	199,465	4,749	49.9	1.42	0.29	0.88	2.60
35	Cullman Savings Bank (MHC)	Cullman	257,700	5,857	60.6	1.66	0.27	0.68	2.61
36	First Progressive Bank	Brewton	31,248	3,125	96.2	1.18	0.32	1.12	2.62
37	Bank of Moundville	Moundville	89,791	5,282	86.7	1.14	0.31	1.18	2.63
38	Bank of Wedowee	Wedowee	126,650	3,725	67.7	1.39	0.48	0.76	2.64
39	Pinnacle Bank	Jasper	224,349	4,155	63.9	1.37	0.44	0.85	2.67
40	Traders & Farmers Bank	Haleyville	377,561	3,630	66.1	1.61	0.28	0.78	2.67
41	River Bank & Trust	Prattville	741,992	6,082	62.0	1.42	0.28	0.99	2.69
42	Regions Bank	Birmingham	125,255,551	5,801	60.8	1.42	0.53	0.75	2.70
43	Horizon Bank	Fyffe	93,800	3,234	76.8	1.63	0.20	0.87	2.70
44	Capstone Bank	Tuscaloosa	469,886	4,795	65.1	1.63	0.34	0.73	2.70
45	Bank of Evergreen	Evergreen	58,952	4,211	55.9	1.61	0.19	0.90	2.71
46	EvaBank	Cullman	366,454	4,469	36.6	1.61	0.34	0.77	2.72
47	First National Bank	Hamilton	288,232	3,275	58.4	1.72	0.33	0.69	2.74
48	Trinity Bank	Dothan	135,776	4,682	64.1	1.41	0.58	0.76	2.74
49	First Bank of Linden	Linden	77,684	5,179	62.4	1.55	0.14	1.08	2.77
50	Progress Bank and Trust	Huntsville	655,839	5,908	68.2	1.89	0.32	0.56	2.77
51	Farmers and Merchants Bank	LaFayette	137,244	4,037	64.6	1.37	0.30	1.12	2.78
52	FirstState Bank	Lineville	213,723	4,274	57.4	1.66	0.31	0.81	2.79
53	National Bank of Commerce	Birmingham	1,733,420	6,104	61.3	1.80	0.26	0.73	2.79
54	Phenix-Girard Bank	Phenix City	180,916	4,413	68.3	1.60	0.21	0.98	2.79
55	Robertson Banking Company	Demopolis	272,791	3,789	62.4	1.75	0.35	0.70	2.80
56	CCB Community Bank	Andalusia	466,284	4,020	57.2	1.71	0.36	0.76	2.82
57	First Community Bank, Cullman	Cullman	81,491	5,821	84.2	1.11	0.43	1.28	2.83
58	First Cahawba Bank	Selma	96,874	4,403	68.5	1.43	0.16	1.30	2.89
59	PeoplesTrust Bank	Hamilton	91,270	3,510	70.4	1.47	0.28	1.14	2.89
60	Samson Banking Company, Inc.	Samson	75,061	3,128	78.5	1.42	0.35	1.13	2.91
61	Bank of Pine Hill	Pine Hill	24,760	2,751	114.6	1.21	0.50	1.21	2.91
62	AloStar Bank of Commerce	Birmingham	1,020,664	10,632	66.7	1.79	0.11	1.00	2.91
63	Vantage Bank of Alabama	Albertville	111,192	4,448	60.4	1.32	0.21	1.39	2.92
64	First State Bank of the South	Sulligent	100,278	2,507	68.9	1.84	0.36	0.72	2.93
65	Bank of Vernon	Vernon	145,026	5,371	62.6	1.30	0.42	1.21	2.93
66	Oakworth Capital Bank	Birmingham	417,130	6,045	63.9	2.07	0.18	0.69	2.94
67	Peoples Independent Bank	Boaz	203,056	3,760	63.3	1.63	0.35	0.98	2.97
68	Town-Country National Bank	Camden	101,801	3,284	56.0	1.74	0.25	1.02	3.00



## NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
69	First Bank	Wadley	75,881	3,035	59.2	1.64	0.30	1.10	3.03
70	HomeTown Bank of Alabama	Oneonta	333,363	5,650	53.3	1.38	0.42	1.23	3.04
71	First Southern Bank	Florence	214,558	3,461	70.4	1.84	0.32	0.91	3.07
72	First Citizens Bank	Luverne	237,988	3,719	66.7	1.56	0.30	1.22	3.08
73	CB&S Bank, Inc.	Russellville	1,547,108	2,998	69.7	1.56	0.51	1.01	3.08
74	Citizens Bank & Trust	Guntersville	393,404	4,141	69.7	1.72	0.25	1.15	3.12
75	SunSouth Bank	Dothan	151,826	4,745	107.7	1.47	0.28	1.37	3.12
76	FNB of Central Alabama	Tuscaloosa	247,649	3,994	85.2	1.65	0.24	1.23	3.12
77	First National Bank of Hartford	Hartford	120,243	4,294	73.7	1.56	0.53	1.08	3.17
78	United Bank	Atmore	550,237	3,074	76.2	1.83	0.36	1.01	3.20
79	FNB Bank	Scottsboro	372,133	3,836	62.6	1.55	0.35	1.32	3.22
80	First National Bank, Brundidge	Brundidge	91,456	3,518	78.3	1.57	0.26	1.40	3.22
81	Merchants Bank of Alabama	Cullman	268,240	3,232	84.7	1.72	0.32	1.20	3.24
82	Escambia County Bank	Flomaton	78,118	3,906	90.0	1.70	0.29	1.26	3.25
83	Central State Bank	Calera	230,862	3,552	67.1	1.95	0.29	1.02	3.26
84	Southern States Bank	Anniston	574,422	5,419	68.7	1.99	0.38	0.90	3.27
85	Community Neighbor Bank	Camden	106,921	3,055	66.8	1.77	0.26	1.28	3.31
86	Citizens Bank	Enterprise	125,147	4,470	84.4	2.06	0.36	0.90	3.31
87	Reliance Bank	Athens	209,682	4,111	76.6	1.88	0.44	1.02	3.34
88	First Exchange Bank of Alabama	Louisville	138,978	2,957	83.4	2.04	0.46	0.85	3.35
89	First State Bank, DeKalb County	Fort Payne	97,775	3,761	79.9	1.77	0.42	1.17	3.37
90	Friend Bank	Slocomb	125,986	3,315	70.5	1.79	0.39	1.20	3.38
91	HNB First Bank	Headland	113,843	3,795	78.6	1.94	0.32	1.15	3.41
92	NobleBank & Trust	Anniston	218,570	4,461	75.5	1.76	0.43	1.23	3.42
93	First Community Bank	Chatom	364,411	3,961	73.9	1.93	0.48	1.04	3.44
94	Merchants Bank	Jackson	211,047	3,639	77.7	2.02	0.53	0.92	3.47
95	First Partners Bank	Birmingham	264,498	4,560	63.0	2.02	0.43	1.03	3.47
96	Commercial Bank of Ozark	Ozark	88,688	3,285	89.9	1.88	0.35	1.30	3.53
97	Farmers & Merchants Bank	Piedmont	192,247	4,005	80.6	1.89	0.43	1.21	3.53
98	Community Spirit Bank	Red Bay	143,579	3,881	72.4	1.86	0.48	1.20	3.54
99	AmeriFirst Bank	Union Springs	147,746	3,283	88.5	2.00	0.39	1.16	3.55
100	Security Federal Savings Bank	Jasper	41,692	3,207	90.6	1.79	0.30	1.48	3.57
101	North Alabama Bank	Hazel Green	93,576	3,119	97.1	1.85	0.55	1.19	3.59
102	Peoples Bank of Red Level	Red Level	15,964	2,661	77.3	2.07	0.44	1.21	3.72
103	Citizens' Bank, Inc.	Robertsdale	104,966	3,087	91.3	2.01	0.61	1.10	3.73
104	Bank of Brewton	Brewton	55,241	2,210	86.0	2.11	1.04	0.60	3.75
105	Bank of Walker County	Jasper	65,022	3,422	80.6	1.93	0.51	1.31	3.76
106	Southern Bank Company	Gadsden	98,327	2,980	115.0	2.01	0.25	1.54	3.79
107	First National Bank and Trust	Atmore	129,996	2,708	81.2	1.93	0.42	1.52	3.87
108	Liberty Bank	Geraldine	126,939	2,308	74.3	2.18	0.69	1.01	3.88
109	SouthFirst Bank	Sylacauga	88,924	3,176	92.9	1.82	0.56	1.54	3.92
110	Premier Bank of the South	Cullman	166,169	2,480	76.9	2.17	0.58	1.20	3.95
111	Merchants & Farmers Bank	Eutaw	66,434	2,555	83.0	2.08	0.42	1.46	3.96
112	Union State Bank	Pell City	231,395	2,143	99.3	2.09	0.57	1.32	3.98
113	Sweet Water State Bank	Sweet Water	95,765	2,736	70.6	2.34	0.34	1.29	3.98
114	Covenant Bank	Leeds	67,057	4,470	126.7	1.54	0.35	2.11	3.99
115	Peoples Exchange Bank	Monroeville	62,805	2,326	91.2	2.55	0.34	1.10	4.00
116	First Financial Bank	Bessemer	170,709	2,439	95.6	2.17	0.44	1.41	4.02
117	SouthPoint Bank	Birmingham	251,337	3,443	72.3	2.50	0.28	1.41	4.18
118	Community Bank & Trust	Union Springs	49,668	2,759	95.7	1.49	0.24	2.67	4.40
119	Traditions Bank	Cullman	305,016	4,236	69.1	1.88	0.63	1.94	4.44
120	Commonwealth National Bank	Mobile	56,143	2,673	94.4	2.07	0.67	1.78	4.52
121	Bank Independent	Sheffield	1,223,537	2,457	74.6	2.87	0.73	0.97	4.58
122	Peoples Bank of Alabama	Cullman	660,889	2,602	73.1	2.68	0.75	1.15	4.58
123	Alamerica Bank	Birmingham	35,220	4,403	104.6	2.08	0.81	1.84	4.72
124	First US Bank	Thomasville	601,461	2,148	86.0	2.81	0.54	1.38	4.74
125	Citizens Bank of Valley Head	Valley Head	27,371	1,955	93.6	3.20	0.96	0.70	4.86
126	First Federal Bank, A FSB	Tuscaloosa	130,009	1,300	105.3	6.48	1.37	3.02	10.87
			<b>MEDIAN</b>	<b>176,717</b>	<b>4,000</b>	<b>68.6</b>	<b>1.63</b>	<b>0.32</b>	<b>2.92</b>
			<b>AVERAGE</b>	<b>1,985,837</b>	<b>4,370</b>	<b>71.4</b>	<b>1.68</b>	<b>0.37</b>	<b>3.07</b>
			<b>HIGH</b>	<b>125,255,551</b>	<b>13,837</b>	<b>126.7</b>	<b>6.48</b>	<b>1.37</b>	<b>10.87</b>
			<b>LOW</b>	<b>15,964</b>	<b>1,300</b>	<b>34.1</b>	<b>0.56</b>	<b>0.11</b>	<b>1.30</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	417,130	336,987	0.00	-	1.10	0.16	0.00	0.00	0.00	0.00	0.00
2	First Bank of Linden	Linden	77,684	36,048	0.00	-	1.32	0.14	0.17	0.00	0.00	(0.09)	0.08
3	BankSouth	Dothan	171,484	133,442	0.99	265	1.99	0.00	0.14	0.00	0.28	(0.01)	0.41
4	ServisFirst Bank	Birmingham	5,645,596	4,547,271	1.65	4,260	1.03	0.24	0.08	0.01	0.20	0.13	0.42
5	First Bank of Boaz	Boaz	208,511	51,116	0.04	5	1.83	0.00	0.24	0.00	0.03	0.17	0.44
6	First National Bank of Dozier	Dozier	37,478	6,895	0.27	-	2.06	0.00	0.29	0.22	0.00	0.00	0.51
7	Bank of York	York	96,125	38,710	1.06	-	0.88	0.01	0.26	0.00	0.32	(0.04)	0.54
8	First Partners Bank	Birmingham	264,498	211,637	1.57	25	1.05	0.18	0.23	0.01	0.22	0.08	0.54
9	Robertson Banking Company	Demopolis	272,791	213,475	1.85	260	0.94	0.03	0.28	0.00	0.28	0.10	0.66
10	First National Bank	Hamilton	288,232	121,200	0.61	27	1.18	0.09	0.46	0.00	0.24	(0.03)	0.67
11	Bryant Bank	Tuscaloosa	1,433,844	840,981	3.26	2,347	1.09	0.06	0.05	0.00	0.54	0.09	0.68
12	AuburnBank	Auburn	846,821	432,261	3.16	300	1.05	(0.05)	0.16	0.00	0.69	(0.01)	0.84
13	First Metro Bank	Muscle Shoals	563,994	362,729	1.63	400	0.70	0.04	0.52	0.02	0.28	0.10	0.92
14	First National Bank and Trust	Atmore	129,996	69,936	1.89	45	2.53	0.00	0.32	0.00	0.51	0.11	0.94
15	Pinnacle Bank	Jasper	224,349	84,591	0.82	-	1.90	0.02	0.79	0.09	0.20	(0.09)	0.99
16	Cheaha Bank	Oxford	199,465	107,636	0.37	-	1.60	0.06	0.81	0.02	0.07	0.11	1.01
17	National Bank of Commerce	Birmingham	1,733,420	1,426,044	3.44	2,160	0.82	0.20	0.53	0.03	0.39	0.07	1.02
18	Progress Bank and Trust	Huntsville	655,839	516,535	7.22	4,705	0.86	0.02	0.13	0.08	0.91	0.04	1.16
19	Central State Bank	Calera	230,862	161,721	3.82	165	1.50	0.10	0.52	0.00	0.72	0.02	1.26
20	Peoples Southern Bank	Clanton	172,517	55,399	1.25	70	2.15	(0.04)	0.80	0.00	0.56	(0.03)	1.33
21	Trinity Bank	Dothan	135,776	105,984	6.63	820	1.33	0.47	0.13	0.00	0.85	0.46	1.44
22	Reliance Bank	Athens	209,682	136,827	9.07	646	0.92	(0.07)	0.02	0.00	1.43	0.09	1.54
23	First Citizens Bank	Luverne	237,988	116,245	3.15	107	1.93	0.01	0.69	0.00	0.86	0.03	1.58
24	PeoplesTrust Bank	Hamilton	91,270	56,528	5.87	-	1.55	0.15	0.46	0.00	1.07	0.05	1.58
25	AloStar Bank of Commerce	Birmingham	1,020,664	772,611	4.23	381	1.65	0.74	0.00	0.00	1.08	0.52	1.60
26	SouthPoint Bank	Birmingham	251,337	194,531	10.09	843	1.59	0.05	0.20	0.00	1.40	0.06	1.66
27	First Southern Bank	Florence	214,558	162,212	10.64	312	1.47	0.20	0.05	0.00	1.46	0.15	1.66
28	Community Spirit Bank	Red Bay	143,579	94,766	11.87	956	1.30	0.18	0.00	0.00	1.71	(0.01)	1.70
29	Peoples Exchange Bank	Monroeville	62,805	37,008	4.85	38	1.02	0.02	0.25	0.06	1.20	0.30	1.81
30	Southern States Bank	Anniston	574,422	463,614	7.43	153	0.93	0.14	0.95	0.01	0.93	(0.02)	1.87
31	First Southern State Bank	Stevenson	374,960	181,654	2.64	701	1.47	0.08	1.15	0.00	0.59	0.15	1.89
32	FNB of Central Alabama	Tuscaloosa	247,649	164,864	8.84	274	1.44	0.00	0.27	0.00	1.61	0.02	1.90
33	First Fidelity Bank	Fort Payne	94,029	40,905	7.65	2	1.62	0.00	0.26	0.00	1.73	(0.07)	1.92
34	Valley State Bank	Russellville	124,833	49,757	2.76	376	1.99	0.10	0.72	0.30	0.86	0.12	2.00
35	Citizens Bank	Enterprise	125,147	70,140	8.20	526	1.16	0.03	0.30	0.00	1.62	0.10	2.02
36	HNB First Bank	Headland	113,843	76,707	11.14	1,068	1.47	0.00	0.31	0.00	2.07	(0.25)	2.13
37	West Alabama Bank & Trust	Reform	574,525	317,183	5.88	55	1.27	0.02	0.64	0.00	1.40	0.10	2.14
38	River Bank & Trust	Prattville	741,992	502,802	8.36	1,547	0.82	0.12	0.71	0.03	1.27	0.13	2.14
39	Exchange Bank of Alabama	Altoona	286,589	166,111	7.37	1,597	1.34	0.00	0.55	0.20	1.39	0.02	2.16
40	NobleBank & Trust	Anniston	218,570	125,503	9.21	782	1.24	0.31	0.30	0.00	1.58	0.32	2.20
41	First Cahawba Bank	Selma	96,874	67,543	9.19	770	0.69	0.15	0.06	0.00	1.82	0.34	2.22
42	MidSouth Bank	Dothan	402,034	246,335	9.91	3,062	2.05	0.10	0.22	0.00	1.91	0.13	2.26
43	Peoples Bank of Greensboro	Greensboro	100,089	43,309	4.08	-	1.00	0.07	1.14	0.03	0.91	0.21	2.29
44	Premier Bank of the South	Cullman	166,169	112,707	12.90	772	1.48	0.13	0.28	0.00	1.96	0.07	2.31
45	CCB Community Bank	Andalusia	466,284	386,476	14.40	1,907	0.86	0.04	0.18	0.00	1.96	0.22	2.36
46	Traditions Bank	Cullman	305,016	249,972	13.45	2,989	1.45	0.32	0.23	0.01	1.81	0.34	2.39
47	AmeriFirst Bank	Union Springs	147,746	99,518	12.38	607	1.61	0.04	0.43	0.05	2.09	(0.17)	2.40
48	First Community Bank, Cullman	Cullman	81,491	49,279	2.67	176	0.70	0.05	2.07	0.12	0.36	(0.05)	2.50
49	Citizens Bank & Trust	Guntersville	393,404	260,596	10.83	1,208	1.38	0.29	0.56	0.16	1.58	0.23	2.53
50	Compass Bank	Birmingham	86,737,598	61,788,375	15.43	18,225	1.36	0.36	0.36	0.06	1.84	0.30	2.56
51	Capstone Bank	Tuscaloosa	469,886	392,035	12.39	994	1.11	0.22	0.27	0.00	1.69	0.64	2.60
52	First Comm. Bank of Central AL	Wetumpka	344,168	215,323	10.24	1,134	2.22	0.18	0.87	0.02	1.60	0.16	2.65
53	Town-Country National Bank	Camden	101,801	64,873	4.14	235	3.88	0.12	1.39	0.23	1.02	0.14	2.78
54	First Bank of Alabama	Talladega	389,791	182,636	6.48	3,025	1.13	0.03	0.51	0.00	2.23	0.11	2.85
55	FNB Bank	Scottsboro	372,133	250,444	12.50	35	1.31	0.08	0.18	0.00	2.67	0.06	2.91
56	Cullman Savings Bank (MHC)	Cullman	257,700	209,754	9.76	318	0.93	0.11	0.92	0.00	1.96	0.08	2.96
57	First Jackson Bank	Stevenson	242,630	133,861	10.52	1,142	1.32	0.15	0.75	0.14	1.99	0.17	3.05
58	Security Federal Savings Bank	Jasper	41,692	15,634	0.82	-	1.04	0.07	2.53	0.24	0.00	0.29	3.06
59	First State Bank of the South	Sulligent	100,278	32,315	1.79	17	0.87	0.00	2.08	0.76	0.18	0.07	3.09
60	FirstState Bank	Lineville	213,723	115,593	10.60	276	1.03	0.06	0.42	0.05	2.51	0.22	3.20
61	First National Bank, Brundidge	Brundidge	91,456	49,091	6.10	565	1.46	0.02	1.66	0.00	1.73	(0.18)	3.21
62	Bank Independent	Sheffield	1,223,537	1,021,471	13.01	3,421	1.11	0.28	1.67	0.10	1.36	0.26	3.39
63	PrimeSouth Bank	Tallasee	211,424	142,108	15.89	1,669	1.41	0.15	0.53	0.00	2.55	0.38	3.46
64	Regions Bank	Birmingham	125,255,551	82,252,799	16.96	102,670	1.40	0.25	0.45	0.20	2.55	0.34	3.54
65	First Community Bank	Chatom	364,411	265,820	19.92	865	1.21	0.12	0.48	0.12	2.95	0.03	3.58
66	Community Neighbor Bank	Camden	106,921	65,938	9.98	577	1.73	0.05	0.94	0.05	2.45	0.24	3.68
67	HomeTown Bank of Alabama	Oneonta	333,363	214,142	11.21	2,389	0.94	0.02	1.20	0.01	2.40	0.10	3.71
68	United Bank	Atmore	550,237	298,370	13.99	4,160	1.36	0.06	1.08	0.19	2.51	(0.01)	3.77
69	Farmers & Merchants Bank	Piedmont	192,247	99,718	9.13	623	1.23	0.00	1.05	0.67	1.97	0.27	3.96
70	Small Town Bank	Wedowee	215,006	96,002	8.65	25	1.97	0.00	0.71	0.00	3.26	0.06	4.03

## 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	First Progressive Bank	Brewton	31,248	8,386	2.54	134	1.26	0.00	1.63	0.00	2.45	0.00	4.08
72	Friend Bank	Slocomb	125,986	82,630	21.83	704	1.29	0.25	0.65	0.35	3.05	0.13	4.18
73	Southern Independent Bank	Opp	213,804	117,539	12.40	2,424	1.29	0.08	0.42	0.00	2.60	1.19	4.21
74	Samson Banking Company, Inc.	Samson	75,061	32,808	12.07	-	1.39	0.31	0.56	0.54	3.08	0.04	4.22
75	Horizon Bank	Fyffe	93,800	42,396	3.94	255	1.55	0.00	2.80	0.02	1.43	0.04	4.29
76	Vantage Bank of Alabama	Albertville	111,192	71,287	17.65	-	1.05	0.06	0.63	0.00	3.65	0.03	4.31
77	Peoples Bank of Alabama	Cullman	660,889	500,775	19.12	5,349	1.49	0.14	1.76	0.09	2.46	0.00	4.31
78	Citizens Bank	Greensboro	101,875	43,691	6.42	160	1.30	0.24	1.94	0.74	1.29	0.39	4.36
79	First Bank	Wadley	75,881	26,614	10.17	831	0.83	0.07	0.23	0.23	3.28	0.62	4.36
80	Sweet Water State Bank	Sweet Water	95,765	68,128	11.23	263	1.21	0.15	2.37	0.07	1.71	0.35	4.50
81	First US Bank	Thomasville	601,461	302,492	11.55	5,405	1.19	0.18	0.62	0.00	3.06	0.92	4.60
82	Commercial Bank of Ozark	Ozark	88,688	38,387	15.50	674	1.06	0.02	1.34	0.16	3.03	0.10	4.63
83	Farmers and Merchants Bank	LaFayette	137,244	47,199	7.84	1,113	1.08	0.01	0.86	0.02	3.47	0.35	4.70
84	Merchants Bank	Jackson	211,047	124,816	17.01	577	1.20	(0.20)	1.39	0.61	2.92	(0.18)	4.74
85	First National Bank of Hartford	Hartford	120,243	58,560	7.06	232	1.91	0.05	2.21	0.00	2.18	0.40	4.79
86	Merchants Bank of Alabama	Cullman	268,240	158,790	23.48	1,883	1.18	0.01	0.73	0.08	3.90	0.17	4.88
87	First Federal Bank, A FSB	Tuscaloosa	130,009	101,045	25.22	807	0.40	(0.03)	1.26	0.08	3.30	0.26	4.90
88	SouthFirst Bank	Sylacauga	88,924	59,369	28.33	1,900	1.57	(0.15)	0.07	0.00	4.98	(0.03)	5.02
89	Farmers & Merchants Bank	Waterloo	80,439	8,071	0.94	-	2.76	0.00	2.96	2.13	0.00	0.00	5.09
90	Liberty Bank	Geraldine	126,939	62,768	9.32	470	1.04	0.25	2.49	1.48	0.96	0.29	5.22
91	First State Bank, DeKalb County	Fort Payne	97,775	50,675	9.71	263	0.96	0.07	2.12	0.75	2.36	0.03	5.26
92	Bank of Pine Hill	Pine Hill	24,760	4,924	5.66	112	1.56	0.02	1.65	0.00	3.77	0.04	5.46
93	Bank of Walker County	Jasper	65,022	43,212	18.61	34	1.27	0.01	1.59	0.00	3.95	0.09	5.63
94	Citizens' Bank, Inc.	Robertsdale	104,966	65,274	28.37	1,937	1.61	0.00	0.26	0.00	5.33	0.11	5.70
95	Escambia County Bank	Flomaton	78,118	21,442	9.14	74	3.32	0.00	0.19	0.00	5.47	0.13	5.79
96	Traders & Farmers Bank	Haleyville	377,561	166,041	7.67	3,445	1.39	0.13	3.00	0.06	2.66	0.36	6.08
97	Brantley Bank & Trust Co.	Brantley	74,669	27,954	6.08	36	2.06	0.22	2.38	1.22	1.25	1.42	6.27
98	Bank of Wedowee	Wedowee	126,650	59,143	23.58	380	1.11	0.25	0.37	0.00	6.20	0.18	6.75
99	CB&S Bank, Inc.	Russellville	1,547,108	606,081	19.41	7,643	1.02	0.08	0.74	0.00	5.96	0.12	6.82
100	Metro Bank	Pell City	682,064	374,866	18.29	11,384	1.56	0.13	1.91	0.35	4.33	0.36	6.95
101	Peoples Independent Bank	Boaz	203,056	100,273	27.83	1,939	1.00	0.17	0.63	0.00	6.13	0.20	6.96
102	Peoples Bank of Red Level	Red Level	15,964	5,997	20.16	-	1.25	(0.01)	0.00	0.00	6.82	0.20	7.02
103	Bank of Vernon	Vernon	145,026	103,951	16.15	1,638	1.75	0.30	2.77	0.02	3.42	0.85	7.06
104	EvaBank	Cullman	366,454	281,580	17.22	714	1.83	1.12	1.30	0.00	4.46	1.30	7.06
105	Bank of Moundville	Moundville	89,791	22,501	13.44	819	0.64	0.00	1.52	1.63	3.90	0.16	7.21
106	First Exchange Bank of Alabama	Louisville	138,978	88,731	30.30	2,282	1.96	0.00	1.67	0.00	5.16	0.42	7.25
107	Troy Bank & Trust Company	Troy	839,079	457,161	28.76	10,398	1.78	0.34	1.07	0.00	5.80	0.63	7.50
108	Citizens Bank of Winfield	Winfield	217,739	46,428	2.61	400	3.18	0.31	2.84	0.00	2.97	1.70	7.51
109	Citizens Bank of Valley Head	Valley Head	27,371	17,549	24.80	521	0.56	0.00	2.92	0.35	4.01	0.38	7.66
110	Bank of Evergreen	Evergreen	58,952	41,113	32.15	180	1.91	0.41	1.45	0.64	5.37	0.27	7.73
111	Merchants & Farmers Bank	Eutaw	66,434	31,219	9.63	78	0.78	1.17	2.87	0.00	2.13	2.84	7.84
112	Marion Bank & Trust Company	Marion	249,620	164,720	30.44	3,023	0.98	0.35	3.32	0.00	6.07	0.19	9.58
113	Citizens State Bank	Vernon	77,303	22,639	18.40	335	3.96	0.38	0.46	0.18	8.97	0.23	9.84
114	Southern Bank Company	Gadsden	98,327	58,127	26.66	-	0.98	1.69	0.63	0.00	6.13	3.13	9.89
115	North Alabama Bank	Hazel Green	93,576	57,249	51.23	4,210	0.95	(0.11)	0.35	0.00	10.01	(0.09)	10.27
116	SunSouth Bank	Dothan	151,826	93,483	86.59	3,468	2.82	0.72	0.28	0.00	9.31	1.18	10.77
117	Phenix-Girard Bank	Phenix City	180,916	70,210	27.27	5,682	1.71	0.15	0.27	0.89	9.55	0.12	10.83
118	Citizens Bank of Fayette	Fayette	193,181	50,116	16.50	2,962	2.29	0.00	0.56	0.09	12.37	0.05	13.07
119	Covenant Bank	Leeds	67,057	42,759	74.97	1,848	1.88	1.34	1.71	0.24	8.10	3.43	13.48
120	State Bank & Trust	Winfield	229,459	76,531	18.56	2,043	1.81	0.93	4.67	0.28	7.05	2.07	14.07
121	Commonwealth National Bank	Mobile	56,143	24,590	47.56	223	2.60	0.00	1.90	0.00	10.02	2.35	14.27
122	Union State Bank	Pell City	231,395	87,714	74.68	6,349	1.71	0.00	2.45	0.41	12.40	0.05	15.31
123	Bank of Brewton	Brewton	55,241	21,817	19.86	353	1.62	0.11	7.45	0.03	9.14	0.00	16.62
124	First Financial Bank	Bessemer	170,709	72,056	46.49	4,618	1.59	(0.02)	5.96	0.00	10.85	(0.01)	16.80
125	Community Bank & Trust	Union Springs	49,668	17,643	82.57	2,262	5.28	0.00	2.88	1.67	17.23	0.28	22.06
126	Alamerica Bank	Birmingham	35,220	24,964	115.44	5,089	1.96	0.00	0.22	2.82	21.16	(0.05)	24.15
			176,717	94,125	10.04	592	1.34	0.07	0.63	0.01	1.98	0.12	3.50
			1,985,837	1,337,056	14.77	2,302	1.48	0.15	1.06	0.18	3.10	0.30	4.64
			125,255,551	82,252,799	115.44	102,670	5.28	1.69	7.45	2.82	21.16	3.43	24.15
			15,964	4,924	0.00	-	0.40	(0.20)	0.00	0.00	0.00	(0.25)	0.00

## PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Jun16 Net Income (\$000)	Net Inc / Employee (\$000)	LTM Jun15 Net Income (\$000)	LTM Jun14 Net Income (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	First Comm. Bank of Central AL	Wetumpka	344,168	29,579	8.59	6,178	86	5,764	5,741	1.94	23.41
2	ServisFirst Bank	Birmingham	5,645,596	537,606	9.52	76,987	189	57,728	47,071	2.04	22.58
3	HomeTown Bank of Alabama	Oneonta	333,363	44,390	13.32	5,483	93	4,912	4,831	2.48	19.25
4	First Metro Bank	Muscle Shoals	563,994	64,933	11.51	7,794	71	7,620	7,744	2.13	19.20
5	EvaBank	Cullman	366,454	68,011	18.56	7,846	96	8,816	9,208	3.30	18.83
6	Cheaha Bank	Oxford	199,465	24,652	12.36	3,229	77	3,417	2,840	2.24	18.74
7	CCB Community Bank	Andalusia	466,284	49,441	10.60	8,677	75	8,535	8,290	1.98	18.68
8	Traditions Bank	Cullman	305,016	30,587	10.03	3,258	45	3,185	2,804	1.62	16.70
9	Bank of Evergreen	Evergreen	58,952	6,934	11.76	704	50	624	639	1.75	16.31
10	FirstState Bank	Lineville	213,723	26,762	12.52	2,986	60	2,605	2,452	1.82	15.36
11	Peoples Bank of Alabama	Cullman	660,889	68,407	10.35	9,263	36	6,228	3,215	1.52	15.09
12	First Partners Bank	Birmingham	264,498	29,860	11.29	2,921	50	2,616	2,020	1.76	14.72
13	Robertson Banking Company	Demopolis	272,791	30,333	11.12	3,941	55	3,689	3,698	1.56	14.28
14	Sweet Water State Bank	Sweet Water	95,765	10,005	10.45	1,381	39	1,284	1,137	1.46	14.01
15	SouthPoint Bank	Birmingham	251,337	24,046	9.57	2,210	30	2,967	2,249	1.34	13.99
16	Peoples Bank of Greensboro	Greensboro	100,089	9,536	9.53	1,206	67	1,026	1,102	1.29	13.94
17	First Jackson Bank	Stevenson	242,630	25,622	10.56	2,525	56	1,901	1,752	1.41	13.63
18	PrimeSouth Bank	Tallassee	211,424	21,066	9.96	1,873	51	1,676	1,277	1.37	13.63
19	Bryant Bank	Tuscaloosa	1,433,844	130,150	9.08	16,971	84	15,750	11,157	1.20	13.36
20	AuburnBank	Auburn	846,821	90,390	10.67	8,195	51	7,961	6,740	1.38	12.98
21	Peoples Independent Bank	Boaz	203,056	21,496	10.59	2,513	47	2,166	2,136	1.32	12.98
22	West Alabama Bank & Trust	Reform	574,525	78,854	13.73	6,694	43	6,353	5,670	1.71	12.96
23	National Bank of Commerce	Birmingham	1,733,420	213,630	12.32	14,017	49	7,909	4,789	1.47	12.93
24	First Southern State Bank	Stevenson	374,960	38,315	10.22	3,471	39	3,382	4,063	1.26	12.85
25	Metro Bank	Pell City	682,064	93,567	13.72	8,142	49	7,947	8,284	1.68	12.63
26	First Bank of Alabama	Talladega	389,791	61,903	15.88	6,017	131	5,027	4,332	1.86	12.60
27	FNB Bank	Scottsboro	372,133	50,217	13.49	4,517	47	4,484	2,124	1.62	12.52
28	Town-Country National Bank	Camden	101,801	17,106	16.80	1,910	62	1,794	1,789	1.99	12.44
29	Progress Bank and Trust	Huntsville	655,839	66,388	10.12	5,304	48	3,627	2,739	1.22	12.39
30	River Bank & Trust	Prattville	741,992	86,464	11.65	5,870	48	3,796	3,374	1.44	12.30
31	First Bank	Wadley	75,881	9,233	12.17	1,000	40	784	782	1.41	12.09
32	First Citizens Bank	Luverne	237,988	30,326	12.74	2,738	43	2,050	2,756	1.51	12.03
33	Southern States Bank	Anniston	574,422	60,693	10.57	4,144	39	2,529	3,010	1.33	11.98
34	Vantage Bank of Alabama	Albertville	111,192	15,210	13.68	1,231	49	1,007	388	1.53	11.92
35	First Southern Bank	Florence	214,558	20,051	9.35	1,509	24	1,474	1,410	1.10	11.91
36	Trinity Bank	Dothan	135,776	12,361	9.10	804	28	711	2,084	1.09	11.78
37	Central State Bank	Calera	230,862	27,949	12.11	2,911	45	2,731	2,388	1.39	11.55
38	Southern Independent Bank	Opp	213,804	23,640	11.06	1,967	61	1,851	1,574	1.17	11.50
39	Bank Independent	Sheffield	1,223,537	128,644	10.51	10,727	22	9,726	11,481	1.24	11.39
40	Premier Bank of the South	Cullman	166,169	15,592	9.38	1,561	23	1,623	1,462	1.01	10.77
41	Community Neighbor Bank	Camden	106,921	15,503	14.50	1,100	31	981	764	1.53	10.74
42	Friend Bank	Slocomb	125,986	12,187	9.67	1,180	31	1,137	301	1.04	10.71
43	Marion Bank & Trust Company	Marion	249,620	31,825	12.75	3,081	79	3,230	2,948	1.31	10.67
44	First Bank of Boaz	Boaz	208,511	38,584	18.50	3,211	115	2,677	2,859	1.92	10.61
45	Citizens Bank	Greensboro	101,875	13,300	13.06	960	69	1,155	994	1.37	10.58
46	Regions Bank	Birmingham	125,255,551	16,711,039	13.34	1,214,373	56	1,139,301	1,263,579	1.40	10.55
47	Exchange Bank of Alabama	Altoona	286,589	34,086	11.89	2,293	32	2,044	3,017	1.26	10.51
48	Pinnacle Bank	Jasper	224,349	28,343	12.63	2,339	43	2,245	2,063	1.29	10.49
49	Oakworth Capital Bank	Birmingham	417,130	55,952	13.41	3,636	53	3,693	3,065	1.38	10.06
50	Citizens Bank & Trust	Guntersville	393,404	38,280	9.73	3,561	37	3,467	2,471	0.96	9.97
51	NobleBank & Trust	Anniston	218,570	20,141	9.21	1,472	30	897	1,283	0.92	9.95
52	Cullman Savings Bank (MHC)	Cullman	257,700	40,297	15.64	2,551	58	2,358	1,885	1.58	9.92
53	Community Spirit Bank	Red Bay	143,579	15,102	10.52	1,124	30	127	1,212	1.03	9.91
54	Brantley Bank & Trust Co.	Brantley	74,669	10,780	14.44	829	44	641	844	1.39	9.87
55	Reliance Bank	Athens	209,682	20,584	9.82	1,313	26	1,065	823	1.14	9.85
56	Merchants Bank	Jackson	211,047	24,500	11.61	2,115	36	1,288	1,338	1.06	9.74
57	First National Bank	Hamilton	288,232	47,242	16.39	4,134	47	3,991	4,411	1.56	9.68
58	Small Town Bank	Wedowee	215,006	36,838	17.13	2,662	62	2,835	2,855	1.62	9.65
59	Capstone Bank	Tuscaloosa	469,886	55,103	11.73	3,502	36	3,792	3,551	1.12	9.60
60	First Community Bank	Chatom	364,411	37,845	10.39	3,305	36	3,109	2,879	0.99	9.56
61	United Bank	Atmore	550,237	54,301	9.87	3,438	19	2,521	2,172	0.92	9.38
62	Peoples Bank of Red Level	Red Level	15,964	1,954	12.24	138	23	149	150	1.10	9.36
63	Bank of York	York	96,125	11,493	11.96	956	43	742	702	0.99	9.30
64	Citizens Bank of Winfield	Winfield	217,739	51,985	23.87	3,634	130	3,454	3,635	2.10	9.06
65	PeoplesTrust Bank	Hamilton	91,270	9,914	10.86	590	23	520	471	0.95	8.89
66	Bank of Wedowee	Wedowee	126,650	15,005	11.85	883	26	518	246	1.00	8.72
67	First Cahawba Bank	Selma	96,874	13,042	13.46	704	32	817	899	1.13	8.60
68	Troy Bank & Trust Company	Troy	839,079	89,121	10.62	6,510	53	7,443	4,701	0.86	8.35



## PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Jun16 Net Income (\$000)	Net Inc / Employee (\$000)	LTM Jun15 Net Income (\$000)	LTM Jun14 Net Income (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
69	Bank of Vernon	Vernon	145,026	23,666	16.32	1,237	46	1,088	470	1.32	8.35
70	HNB First Bank	Headland	113,843	13,295	11.68	1,004	33	590	178	0.96	8.07
71	Peoples Southern Bank	Clanton	172,517	23,423	13.58	1,750	39	1,538	1,639	1.08	7.88
72	Phenix-Girard Bank	Phenix City	180,916	27,657	15.29	1,962	48	1,423	2,180	1.14	7.85
73	First Bank of Linden	Linden	77,684	11,367	14.63	737	49	825	812	1.07	7.68
74	State Bank & Trust	Winfield	229,459	29,657	12.92	2,038	37	2,003	2,353	0.93	7.56
75	First State Bank of the South	Sulligent	100,278	16,513	16.47	838	21	759	927	1.15	7.10
76	CB&S Bank, Inc.	Russellville	1,547,108	193,180	12.49	11,494	22	13,207	20,142	0.85	7.09
77	First Fidelity Bank	Fort Payne	94,029	8,599	9.15	543	23	279	276	0.62	6.95
78	Traders & Farmers Bank	Haleyville	377,561	57,798	15.31	3,037	29	3,494	2,316	1.02	6.92
79	Farmers and Merchants Bank	LaFayette	137,244	21,018	15.31	1,296	38	1,472	1,349	0.99	6.83
80	First Exchange Bank of Alabama	Louisville	138,978	13,747	9.89	921	20	1,328	48	0.70	6.81
81	Farmers & Merchants Bank	Piedmont	192,247	27,672	14.39	1,532	32	1,266	1,538	0.93	6.68
82	Farmers & Merchants Bank	Waterloo	80,439	18,119	22.53	1,005	101	1,014	1,134	1.40	6.36
83	Liberty Bank	Geraldine	126,939	15,823	12.47	869	16	996	1,092	0.82	6.25
84	First National Bank and Trust	Atmore	129,996	17,017	13.09	968	20	780	304	0.78	6.16
85	Valley State Bank	Russellville	124,833	20,024	16.04	857	31	748	639	0.95	5.99
86	First National Bank of Hartford	Hartford	120,243	17,097	14.22	914	33	877	657	0.81	5.90
87	Bank of Walker County	Jasper	65,022	8,623	13.26	307	16	599	431	0.84	5.78
88	Citizens Bank of Fayette	Fayette	193,181	38,910	20.14	2,061	69	2,503	609	1.11	5.77
89	BankSouth	Dothan	171,484	35,240	20.55	1,867	78	2,198	2,442	1.16	5.70
90	MidSouth Bank	Dothan	402,034	43,058	10.71	2,365	23	988	432	0.60	5.63
91	Citizens Bank	Enterprise	125,147	13,107	10.47	518	19	621	1,929	0.57	5.35
92	Merchants Bank of Alabama	Cullman	268,240	25,412	9.47	1,048	13	1,587	1,404	0.51	5.34
93	FNB of Central Alabama	Tuscaloosa	247,649	27,786	11.22	1,102	18	1,457	576	0.58	5.32
94	First National Bank of Dozier	Dozier	37,478	5,414	14.45	268	45	292	278	0.73	5.31
95	First State Bank, DeKalb County	Fort Payne	97,775	15,829	16.19	666	26	382	203	0.82	5.00
96	Horizon Bank	Fyffe	93,800	15,123	16.12	567	20	414	690	0.81	4.98
97	First National Bank, Brundidge	Brundidge	91,456	13,355	14.60	515	20	665	576	0.65	4.60
98	First US Bank	Thomasville	601,461	78,131	12.99	2,479	9	3,703	4,258	0.60	4.40
99	Community Bank & Trust	Union Springs	49,668	3,578	7.20	139	8	(616)	(864)	0.27	4.38
100	First Community Bank, Cullman	Cullman	81,491	8,542	10.48	171	12	355	195	0.48	4.31
101	SouthFirst Bank	Sylacauga	88,924	9,846	11.07	408	15	112	410	0.45	4.23
102	Compass Bank	Birmingham	86,737,598	12,108,156	13.96	381,102	39	494,196	393,764	0.58	4.15
103	Citizens State Bank	Vernon	77,303	10,529	13.62	403	27	462	912	0.52	4.10
104	Commercial Bank of Ozark	Ozark	88,688	7,613	8.58	256	9	220	300	0.31	3.72
105	AloStar Bank of Commerce	Birmingham	1,020,664	184,493	18.08	3,897	41	7,702	1,436	0.71	3.71
106	Samson Banking Company, Inc.	Samson	75,061	9,394	12.52	330	14	474	624	0.47	3.58
107	Citizens' Bank, Inc.	Robertsdale	104,966	11,573	11.03	368	11	274	68	0.38	3.46
108	AmeriFirst Bank	Union Springs	147,746	15,765	10.67	495	11	403	(1,537)	0.35	3.26
109	Security Federal Savings Bank	Jasper	41,692	4,363	10.46	127	10	157	174	0.33	3.17
110	Escambia County Bank	Flomaton	78,118	12,162	15.57	318	16	314	869	0.45	3.01
111	Citizens Bank of Valley Head	Valley Head	27,371	3,071	11.22	86	6	181	9	0.33	2.84
112	Commonwealth National Bank	Mobile	56,143	4,588	8.17	113	5	(331)	(902)	0.21	2.78
113	Peoples Exchange Bank	Monroeville	62,805	9,312	14.83	216	8	452	119	0.37	2.56
114	First Financial Bank	Bessemer	170,709	16,755	9.81	547	8	591	492	0.23	2.43
115	North Alabama Bank	Hazel Green	93,576	11,466	12.25	144	5	694	485	0.27	2.29
116	Bank of Moundville	Moundville	89,791	9,355	10.42	206	12	451	(124)	0.15	1.47
117	Bank of Brewton	Brewton	55,241	9,887	17.90	79	3	(9)	26	0.15	0.82
118	First Progressive Bank	Brewton	31,248	8,122	25.99	15	2	100	99	0.05	0.20
119	Alamerica Bank	Birmingham	35,220	5,629	15.98	(73)	(9)	(691)	(1,164)	(0.21)	(1.29)
120	Union State Bank	Pell City	231,395	15,099	6.53	(183)	(2)	204	(3,395)	(0.08)	(1.34)
121	Bank of Pine Hill	Pine Hill	24,760	3,277	13.24	(94)	(10)	(47)	31	(0.37)	(2.86)
122	First Federal Bank, A FSB	Tuscaloosa	130,009	13,268	10.21	(529)	(5)	428	(8)	(0.51)	(3.86)
123	Merchants & Farmers Bank	Eutaw	66,434	6,694	10.08	(249)	(10)	115	458	(0.41)	(4.08)
124	Southern Bank Company	Gadsden	98,327	12,793	13.01	(1,234)	(37)	(404)	(238)	(2.04)	(14.81)
125	SunSouth Bank	Dothan	151,826	7,791	5.13	(1,393)	(44)	402	(6,306)	(0.91)	(16.90)
126	Covenant Bank	Leeds	67,057	4,151	6.19	(1,544)	(103)	(1,310)	(1,372)	(2.09)	(32.55)
		<b>MEDIAN</b>	176,717	20,801	12.04	1,427	36	1,308	1,311	1.07	9.18
		<b>AVERAGE</b>	1,985,837	264,534	12.55	15,612	37	15,631	15,438	1.00	8.09
		<b>HIGH</b>	125,255,551	16,711,039	25.99	1,214,373	189	1,139,301	1,263,579	3.30	23.41
		<b>LOW</b>	15,964	1,954	5.13	(1,544)	(103)	(1,310)	(6,306)	(2.09)	(32.55)