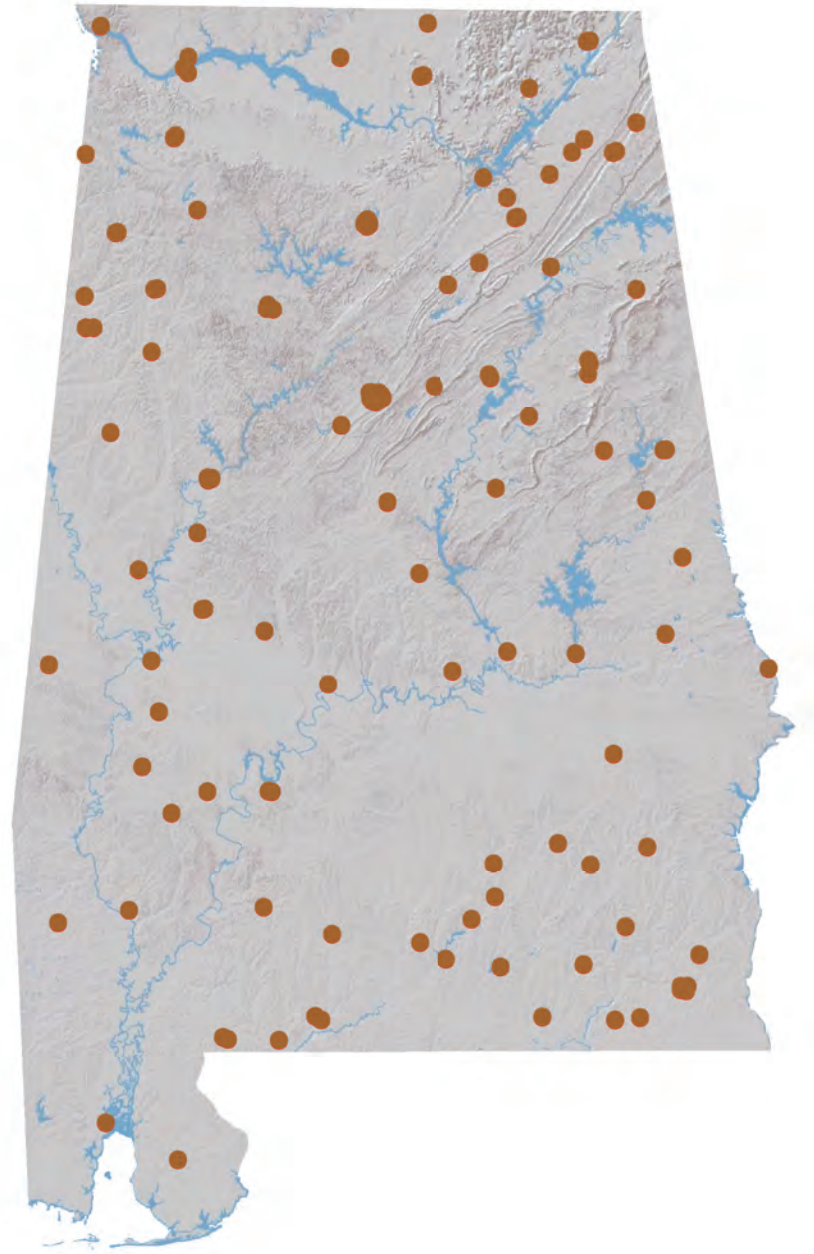


Banking Almanac: Alabama

As of September 30, 2016



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 12 Months Ended September 30, 2016
Net Income per Employee
Net Income for 12 Months Ended September 30, 2015
Net Income for 12 Months Ended September 30, 2014
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 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 September 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.	36,266	15.82	0.11	0.71	16.85
2	AloStar Bank of Commerce	Birmingham	2011	ST-Bank	C-corp		1,028,292	18.18	0.54	2.95	1.19
3	AmeriFirst Bank	Union Springs	1916	ST-Bank	C-corp	USAL Bancorp, Inc.	151,104	10.55	0.37	3.50	1.00
4	AuburnBank	Auburn	1907	ST-Bank	C-corp	Auburn National Bancorporation, Inc.	852,431	10.63	1.00	9.36	0.22
5	Bank Independent	Sheffield	1947	ST-Bank	C-corp	BankIndependent Incorporated	1,284,863	10.16	0.94	8.83	1.17
6	Bank of Brewton	Brewton	1889	ST-Bank	C-corp		53,711	18.45	0.00	(0.01)	4.09
7	Bank of Evergreen	Evergreen	1932	ST-Bank	C-corp		61,146	11.43	1.02	9.33	2.66
8	Bank of Moundville	Moundville	1907	ST-Bank	C-corp	Moundville Bancshares, Inc.	92,214	10.34	0.38	3.72	1.05
9	Bank of Pine Hill	Pine Hill	1947	ST-Bank	C-corp		23,429	13.72	(0.54)	(4.09)	0.81
10	Bank of Vernon	Vernon	1911	ST-Bank	C-corp	First Vernon Bancshares, Inc.	143,155	16.73	0.85	5.29	2.28
11	Bank of Walker County	Jasper	2004	ST-Bank	S-corp	Relations Bancshares, Inc.	64,653	13.56	0.60	4.31	1.32
12	Bank of Wedowee	Wedowee	1906	ST-Bank	C-corp	Swann Bancshares, Inc.	130,838	11.69	0.77	6.65	2.70
13	Bank of York	York	1911	ST-Bank	S-corp		96,460	11.94	0.77	6.91	0.12
14	BankSouth	Dothan	1928	ST-Bank	S-corp	BancSouth Corporation	170,712	20.93	0.87	4.23	0.22
15	Brantley Bank & Trust Co.	Brantley	1946	ST-Bank	C-corp	Brantley Bancorp, Inc.	73,802	14.72	1.13	7.98	1.32
16	Bryant Bank	Tuscaloosa	2005	ST-Bank	S-corp		1,458,719	9.22	0.78	8.68	0.27
17	Capstone Bank	Tuscaloosa	1978	ST-Bank	C-corp	Capstone Bancshares, Inc.	474,562	11.85	0.79	6.77	0.82
18	CB&S Bank, Inc.	Russellville	1906	ST-Bank	C-corp	CBS Banc-Corp.	1,546,047	12.52	0.79	6.44	2.26
19	CCB Community Bank	Andalusia	1947	ST-Bank	S-corp	Southern National Corporation	464,421	10.79	1.26	11.79	1.97
20	Central State Bank	Calera	1916	ST-Bank	S-corp	Central State Bancorporation	238,684	11.89	0.98	8.15	0.29
21	Cheaha Bank	Oxford	2000	ST-Bank	C-corp	Cheaha Financial Group, Inc.	201,390	12.47	1.62	13.28	0.04
22	Citizens Bank	Greensboro	1976	ST-Bank	C-corp	Citizens BancShares, Inc.	101,584	13.18	0.63	4.85	0.55
23	Citizens Bank	Enterprise	1946	ST-Bank	C-corp	Enterprise Capital Corporation, Inc.	131,928	10.03	0.41	3.85	0.80
24	Citizens Bank & Trust	Guntersville	2003	ST-Bank	C-corp	Citizens B & T Holdings, Inc.	395,225	9.68	0.94	9.68	0.91
25	Citizens Bank of Fayette	Fayette	1913	ST-Bank	S-corp	F.B.H. Corporation	190,538	20.60	0.88	4.53	3.42
26	Citizens Bank of Valley Head	Valley Head	1935	ST-Bank	C-corp	Citizens Bancorporation, Inc.	26,573	11.88	0.54	4.72	2.76
27	Citizens Bank of Winfield	Winfield	1920	ST-Bank	C-corp	Citizens Bancorp of Winfield, Inc.	216,611	24.12	1.75	7.37	0.76
28	Citizens' Bank, Inc.	Robertsdale	1981	ST-Bank	S-corp	Citizens' Capital Corporation	106,683	11.07	0.35	3.18	3.30
29	Citizens State Bank	Vernon	1977	ST-Bank	S-corp	Citizens Southern Bancshares, Inc.	77,568	13.84	0.37	2.86	2.70
30	Commercial Bank of Ozark	Ozark	1959	ST-Bank	S-corp	Commercial Bancshares of Ozark, Inc.	87,324	8.63	0.24	2.83	1.41
31	Commonwealth National Bank	Mobile	1976	Fed-Bank	C-corp	CNB Bancorp, Inc.	55,863	8.25	0.49	6.41	4.49
32	Community Bank & Trust	Union Springs	1990	ST-Bank	C-corp	Community Bankshares, Inc.	50,429	7.42	0.46	6.98	6.42
33	Community Neighbor Bank	Camden	1906	ST-Bank	C-corp	First Camden Bancshares, Inc.	107,601	14.61	1.04	7.26	1.72
34	Community Spirit Bank	Red Bay	1908	ST-Bank	C-corp	Independent Bancshares, Inc.	143,687	10.51	0.76	7.32	1.79
35	Compass Bank	Birmingham	1964	ST-Bank	C-corp	Banco Bilbao Vizcaya Argentaria, SA	84,983,485	14.34	0.42	2.99	1.48
36	Covenant Bank	Leeds	1997	ST-Bank	C-corp	Covenant Bancgroup, Inc.	64,491	6.38	(1.79)	(29.00)	4.74
37	Cullman Savings Bank (MHC)	Cullman	1887	Fed-Thrift	C-corp	Cullman Savings Bank, MHC	273,398	14.98	0.99	6.29	1.70
38	Escambia County Bank	Flomaton	1924	ST-Bank	S-corp		75,994	15.89	0.32	2.14	1.20
39	EvaBank	Cullman	1986	ST-Bank	C-corp		392,318	17.90	2.27	12.66	3.06
40	Exchange Bank of Alabama	Altoona	1909	ST-Bank	C-corp	Gadsden Corporation	280,882	12.33	0.83	6.93	0.83
41	Farmers & Merchants Bank	Waterloo	1914	ST-Bank	C-corp		79,738	22.79	1.26	5.64	0.00
42	Farmers & Merchants Bank	Piedmont	1915	ST-Bank	C-corp	F&M Financial Corp	195,253	14.26	0.83	5.91	0.98
43	Farmers and Merchants Bank	LaFayette	1934	ST-Bank	C-corp	Farmers & Merchants Bancshares, Inc.	138,922	15.27	0.99	6.73	1.03
44	First Bank	Wadley	1907	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	78,690	11.39	1.27	10.89	1.23
45	First Bank of Alabama	Talladega	1848	ST-Bank	C-corp	First National Talladega Corporation	383,636	16.20	1.53	10.04	1.21
46	First Bank of Boaz	Boaz	1906	ST-Bank	C-corp	First Boaz Bancorporation	208,779	18.44	1.59	8.72	0.01
47	First Bank of Linden	Linden	1904	ST-Bank	C-corp	First Linden Bancshares, Inc.	79,430	14.42	0.94	6.68	0.00
48	First Cahawba Bank	Selma	2007	ST-Bank	C-corp		99,951	13.30	0.74	5.63	1.23
49	First Citizens Bank	Inverne	1980	ST-Bank	C-corp	First Citizens-Crenshaw Bancshares, Inc.	235,323	13.08	1.18	9.38	0.49
50	First Comm. Bank of Central AL	Wetumpka	2001	ST-Bank	S-corp	Central Alabama Bancshares, Inc.	346,770	8.63	1.36	16.28	0.64
51	First Community Bank	Mobile	1909	ST-Bank	S-corp	Southwest Banc Shares, Inc.	369,051	10.22	0.78	7.57	2.01
52	First Community Bank, Cullman	Cullman	1905	ST-Bank	C-corp	Southern Community Bancshares, Inc.	79,342	10.89	0.29	2.60	0.24
53	First Exchange Bank of Alabama	Louisville	1917	ST-Bank	S-corp	FEB Bancshares, Inc.	140,816	9.87	0.47	4.59	3.53
54	First Federal Bank, A FSB	Tuscaloosa	1958	Fed-Thrift	S-corp	Southeastern Financial, Inc.	123,614	10.91	(0.20)	(1.65)	3.22
55	First Fidelity Bank	Fort Payne	1965	ST-Bank	C-corp	FBDC Financial Corporation	92,379	9.25	0.49	5.50	0.76
56	First Financial Bank	Bessemer	1965	ST-Bank	S-corp	FirstFed Bancorp, Inc.	170,492	9.77	0.19	1.95	4.29
57	First Jackson Bank	Stevenson	1981	ST-Bank	C-corp	1st Jackson Bancshares, Inc.	241,877	10.83	1.07	10.22	0.94
58	First Metro Bank	Muscle Shoals	1988	ST-Bank	C-corp	First Metro Bancorp	566,590	11.78	1.38	12.21	0.21
59	First National Bank	Hamilton	1976	Fed-Bank	S-corp	Marion County Bancshares, Inc.	288,764	16.40	1.23	7.52	0.11
60	First National Bank and Trust	Atmore	1915	Fed-Bank	S-corp	First Suncoast Trust Bancshares, Inc.	131,233	12.94	0.65	5.04	0.15
61	First National Bank of Dozier	Dozier	1910	Fed-Bank	C-corp	First Dozier Bancshares, Inc.	37,634	14.26	0.68	4.80	0.00
62	First National Bank of Hartford	Hartford	1905	Fed-Bank	S-corp	First Hartford Bancshares, Inc.	122,801	13.99	0.77	5.53	1.26
63	First National Bank, Brundidge	Brundidge	1904	Fed-Bank	C-corp	First Brundidge Bancshares, Inc.	92,528	14.56	0.57	3.96	0.91
64	First Partners Bank	Birmingham	2007	ST-Bank	C-corp	First Partners Financial, Inc.	267,420	11.40	1.21	10.25	0.20
65	First Progressive Bank	Brewton	1977	ST-Bank	C-corp		31,085	26.15	(0.02)	(0.09)	0.14
66	First Southern Bank	Florence	1935	ST-Bank	C-corp	First Southern Bancshares, Inc.	217,313	8.77	0.72	7.85	1.06
67	First Southern State Bank	Stevenson	1910	ST-Bank	C-corp	First Bancshares of Stevenson, Inc.	377,404	10.28	0.97	9.69	0.40
68	First State Bank of the South	Sulligent	1973	ST-Bank	C-corp	First State Holding Corp.	100,089	16.62	0.86	5.27	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.	177,443	11.85	0.89	6.34	1.61
70	First US Bank	Thomasville	1952	ST-Bank	C-corp	First US Bancshares, Inc.	600,025	13.07	0.44	3.24	1.50
71	FirstState Bank	Lineville	1971	ST-Bank	C-corp	First State Capital Corporation	203,782	13.29	1.37	11.09	0.89
72	FNB Bank	Scottsboro	1907	ST-Bank	C-corp	FNS Bancshares, Inc.	374,659	13.51	1.21	9.19	1.72
73	FNB of Central Alabama	Tuscaloosa	1965	ST-Bank	C-corp	FNB Bancshares of Central Alabama, Inc.	271,804	10.28	0.54	4.97	1.03
74	Friend Bank	Slocomb	1905	ST-Bank	S-corp	SNB Holdings, Inc.	130,361	9.48	0.65	6.86	1.79
75	HNB First Bank	Headland	1933	ST-Bank	S-corp	HNB Holding Company, Inc.	119,872	11.15	0.66	5.60	1.15
76	HomeTown Bank of Alabama	Oneonta	2003	ST-Bank	C-corp	HomeTown Bancorp of Alabama, Inc.	333,727	13.54	1.55	11.80	1.78
77	Horizon Bank	Fyffe	1973	ST-Bank	C-corp		96,193	15.89	0.59	3.69	0.43
78	Liberty Bank	Geraldine	1971	ST-Bank	C-corp	First Bancorporation of Geraldine, Inc.	128,439	12.38	0.70	5.39	0.40
79	Marion Bank & Trust Company	Marion	1934	ST-Bank	S-corp	Marion Bancshares, Inc.	253,950	12.60	1.05	8.46	4.26
80	Merchants & Farmers Bank	Eutaw	1900	ST-Bank	S-corp	Merchants and Farmers Bancshares, Inc.	62,585	10.86	0.15	1.47	1.57
81	Merchants Bank	Jackson	1962	ST-Bank	S-corp	Merchants Trust, Inc.	207,856	11.71	0.71	6.34	1.68
82	Merchants Bank of Alabama	Cullman	1907	ST-Bank	C-corp	Merchants Financial Services, Inc.	271,241	9.57	0.45	4.64	2.18
83	Metro Bank	Pell City	1989	ST-Bank	C-corp		684,718	13.95	1.19	8.82	2.38
84	MidSouth Bank	Dothan	1912	ST-Bank	S-corp	MidSouth Bancorporation	406,349	10.76	0.47	4.42	1.09
85	National Bank of Commerce	Birmingham	2004	Fed-Bank	C-corp	National Commerce Corporation	1,776,914	12.33	0.96	8.23	0.29
86	NobleBank & Trust	Anniston	2005	ST-Bank	C-corp		222,779	9.16	0.83	9.00	0.77
87	North Alabama Bank	Hazel Green	1989	ST-Bank	C-corp	North Alabama Bancshares, Inc.	95,058	12.23	0.81	6.81	9.06
88	Oakworth Capital Bank	Birmingham	2008	ST-Bank	C-corp	Oakworth Capital, Inc.	438,092	13.01	0.89	6.59	0.00
89	Peoples Bank of Alabama	Cullman	1977	ST-Bank	S-corp	Altrust Financial Services, Inc.	662,504	10.49	0.99	9.76	2.80
90	Peoples Bank of Greensboro	Greensboro	1904	ST-Bank	S-corp	Greensboro Bancshares, Inc.	97,169	9.53	0.93	9.91	0.47
91	Peoples Bank of Red Level	Red Level	1914	ST-Bank	C-corp	Red Level Financial Corporation	16,080	12.52	0.95	7.99	2.11
92	Peoples Exchange Bank	Monroeville	1907	ST-Bank	C-corp	Peoples Exchange Bancshares, Inc.	62,483	15.00	0.32	2.19	0.55
93	Peoples Independent Bank	Boaz	1988	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	206,763	10.20	1.15	11.24	1.09
94	Peoples Southern Bank	Clanton	1901	ST-Bank	S-corp	PSB Bancshares, Inc.	172,138	13.57	0.91	6.64	0.16
95	PeoplesTrust Bank	Hamilton	2004	ST-Bank	C-corp	Hometown Bancshares, Inc.	92,121	11.00	0.80	7.38	0.55
96	Phenix-Girard Bank	Phenix City	1904	ST-Bank	S-corp	Phenix-Girard Bancshares, Inc.	181,151	15.16	0.76	5.18	3.86
97	Pinnacle Bank	Jasper	1935	ST-Bank	C-corp	Pinnacle Bancshares, Inc.	225,541	12.70	1.04	8.35	0.07
98	Premier Bank of the South	Cullman	1987	ST-Bank	S-corp	FCB Bancshares, Inc.	164,558	9.47	0.73	7.70	1.43
99	PrimeSouth Bank	Tallassee	1958	ST-Bank	C-corp	PrimeSouth Bancshares, Inc.	211,653	10.09	0.96	9.66	1.25
100	Progress Bank and Trust	Huntsville	2008	ST-Bank	C-corp	Progress Financial Corporation	708,578	9.55	0.82	8.25	0.60
101	Regions Bank	Birmingham	1928	ST-Bank	C-corp	Regions Financial Corporation	124,196,151	13.48	1.02	7.72	1.73
102	Reliance Bank	Athens	1998	ST-Bank	C-corp	RB Bancorporation	210,093	10.01	0.71	6.47	0.76
103	River Bank & Trust	Prattville	2006	ST-Bank	C-corp	River Financial Corporation	766,495	11.49	1.06	8.92	0.61
104	Robertson Banking Company	Demopolis	1870	ST-Bank	S-corp	RBC, Inc.	276,145	11.16	1.04	9.48	0.23
105	Samson Banking Company, Inc.	Samson	1930	ST-Bank	S-corp		75,099	12.61	0.41	3.17	1.34
106	Security Federal Savings Bank	Jasper	1971	Fed-Thrift	S-corp	Se-Fed Bancshares, Inc.	40,389	11.11	0.22	2.05	0.00
107	ServisFirst Bank	Birmingham	2005	ST-Bank	C-corp	ServisFirst Bancshares, Inc.	6,002,151	9.31	1.50	16.57	0.16
108	Small Town Bank	Wedowee	1999	ST-Bank	C-corp	East Alabama Financial Group, Inc.	211,496	17.59	1.20	7.10	1.53
109	Southern Bank Company	Gadsden	1936	ST-Bank	C-corp	Southern Banc Company, Inc.	95,203	13.09	(1.38)	(10.20)	3.55
110	Southern Independent Bank	Opp	2006	ST-Bank	C-corp	Southern Independent Bancshares, Inc.	214,701	11.15	1.01	9.63	1.31
111	Southern States Bank	Anniston	2007	ST-Bank	C-corp	Southern States Bancshares, Inc.	607,985	10.09	0.95	8.95	0.67
112	SouthFirst Bank	Sylacauga	1949	Fed-Thrift	C-corp	SouthFirst Bancshares, Inc.	89,798	11.01	0.41	3.74	3.18
113	SouthPoint Bank	Birmingham	2005	ST-Bank	C-corp	SouthPoint Bancshares, Inc.	269,390	9.27	1.11	11.65	0.39
114	State Bank & Trust	Winfield	1907	ST-Bank	S-corp	Peoples Bancorporation, Inc.	230,777	12.74	0.59	4.72	2.49
115	SunSouth Bank	Dothan	1954	ST-Bank	C-corp	SunSouth Bancshares, Inc.	147,968	4.46	(1.66)	(31.69)	5.91
116	Sweet Water State Bank	Sweet Water	1913	ST-Bank	S-corp	Tombigbee Bancshares, Inc.	96,000	10.67	0.87	8.20	1.54
117	Town-Country National Bank	Camden	1978	Fed-Bank	S-corp		104,864	16.53	1.48	9.17	0.64
118	Traders & Farmers Bank	Haleyville	1906	ST-Bank	C-corp	Traders & Farmers Bancshares, Inc.	377,895	15.16	0.81	5.40	1.46
119	Traditions Bank	Cullman	2003	ST-Bank	C-corp	Traditions Bancshares, Inc.	315,835	9.85	1.05	10.68	1.26
120	Trinity Bank	Dothan	2006	ST-Bank	C-corp		140,751	9.03	0.78	8.47	0.65
121	Troy Bank & Trust Company	Troy	1906	ST-Bank	C-corp	Trust No. 3 Under The Will of Charles Henders	878,021	10.33	0.86	8.29	3.57
122	Union State Bank	Pell City	1903	ST-Bank	C-corp	Union Bancshares, Inc.	226,116	6.61	0.21	3.42	5.48
123	United Bank	Atmore	1904	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	571,026	9.63	0.64	6.53	1.30
124	Valley State Bank	Russellville	1985	ST-Bank	C-corp	Valley Bancshares, Inc.	124,377	16.20	0.59	3.71	0.67
125	Vantage Bank of Alabama	Albertville	2006	ST-Bank	C-corp	Vantage Bancshares, Inc.	113,003	13.71	1.14	8.70	2.33
126	West Alabama Bank & Trust	Reform	1944	ST-Bank	C-corp	West Alabama Capital Corp.	581,455	13.77	1.20	8.94	0.66
						MEDIAN	179,297	11.89	0.81	6.71	1.18
						AVERAGE	1,970,839	12.54	0.75	5.99	1.64
						HIGH	124,196,151	26.15	2.27	16.57	16.85
						LOW	16,080	4.46	(1.79)	(31.69)	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)
70	SunSouth Bank	Dothan	97,247	132,001	6,601	4.10	2	31	4,773	73,984	66,001	147,968
71	Community Spirit Bank	Red Bay	93,643	125,383	15,103	10.38	5	38	3,781	28,737	25,077	143,687
72	Bank of Vernon	Vernon	102,849	118,072	23,954	16.48	2	29	4,936	71,578	59,036	143,155
73	First Exchange Bank of Alabama	Louisville	91,443	124,642	13,904	9.83	4	43	3,275	35,204	31,161	140,816
74	Trinity Bank	Dothan	104,874	126,951	12,713	9.20	3	29	4,853	46,917	42,317	140,751
75	Farmers and Merchants Bank	LaFayette	47,874	115,928	21,207	14.43	3	30	4,631	46,307	38,643	138,922
76	Citizens Bank	Enterprise	74,626	118,405	13,236	9.84	3	29	4,549	43,976	39,468	131,928
77	First National Bank and Trust	Atmore	70,827	113,971	16,981	12.68	4	48	2,734	32,808	28,493	131,233
78	Bank of Wedowee	Wedowee	62,709	108,524	15,294	10.60	3	34	3,848	43,613	36,175	130,838
79	Friend Bank	Slocomb	83,752	117,684	12,357	9.32	5	39	3,343	26,072	23,537	130,361
80	Liberty Bank	Geraldine	63,738	112,052	15,903	12.18	6	55	2,335	21,407	18,675	128,439
81	Valley State Bank	Russellville	49,264	103,796	20,151	15.69	4	29	4,289	31,094	25,949	124,377
82	First Federal Bank, A FSB	Tuscaloosa	95,178	94,041	13,492	10.90	3	105	1,177	41,205	31,347	123,614
83	First National Bank of Hartford	Hartford	58,893	98,622	17,178	13.46	1	33	3,721	122,801	98,622	122,801
84	HNB First Bank	Headland	76,201	104,435	13,369	11.49	3	30	3,996	39,957	34,812	119,872
85	Vantage Bank of Alabama	Albertville	71,525	97,201	15,496	12.54	2	28	4,036	56,502	48,601	113,003
86	Community Neighbor Bank	Camden	65,264	91,641	15,717	14.69	2	36	2,989	53,801	45,821	107,601
87	Citizens' Bank, Inc.	Robertsdale	70,226	94,345	11,807	10.95	3	35	3,048	35,561	31,448	106,683
88	Town-Country National Bank	Camden	64,609	86,399	17,333	16.53	1	31	3,383	104,864	86,399	104,864
89	Citizens Bank	Greensboro	43,296	83,245	13,388	12.28	1	14	7,256	101,584	83,245	101,584
90	First State Bank of the South	Sulligent	33,339	81,644	16,634	15.56	4	40	2,502	25,022	20,411	100,089
91	First Cahawba Bank	Selma	66,094	78,549	13,289	13.16	2	23	4,346	49,976	39,275	99,951
92	Peoples Bank of Greensboro	Greensboro	44,370	83,579	9,256	8.82	1	20	4,858	97,169	83,579	97,169
93	Bank of York	York	37,037	73,636	11,514	11.21	2	22	4,385	48,230	36,818	96,460
94	Horizon Bank	Fyffe	41,034	77,919	15,287	16.09	3	28	3,435	32,064	25,973	96,193
95	Sweet Water State Bank	Sweet Water	69,580	82,864	10,240	10.60	4	34	2,824	24,000	20,716	96,000
96	Southern Bank Company	Gadsden	55,971	78,841	12,459	11.33	4	33	2,885	23,801	19,710	95,203
97	North Alabama Bank	Hazel Green	59,062	83,022	11,623	10.31	3	29	3,278	31,686	27,674	95,058
98	First National Bank, Brundidge	Brundidge	52,347	74,788	13,469	14.04	2	26	3,559	46,264	37,394	92,528
99	First Fidelity Bank	Fort Payne	41,152	83,663	8,541	9.05	3	24	3,849	30,793	27,888	92,379
100	Bank of Moundville	Moundville	22,339	82,543	9,538	10.21	1	17	5,424	92,214	82,543	92,214
101	PeoplesTrust Bank	Hamilton	56,003	81,293	10,134	10.36	3	26	3,543	30,707	27,098	92,121
102	SouthFirst Bank	Sylacauga	59,003	78,108	9,887	10.97	3	28	3,207	29,933	26,036	89,798
103	Commercial Bank of Ozark	Ozark	37,957	78,574	7,537	8.03	2	26	3,359	43,662	39,287	87,324
104	Farmers & Merchants Bank	Waterloo	8,269	60,776	18,173	21.91	2	10	7,974	39,869	30,388	79,738
105	First Bank of Linden	Linden	37,056	67,544	11,455	13.52	1	15	5,295	79,430	67,544	79,430
106	First Community Bank, Cullman	Cullman	48,791	66,811	8,640	11.89	1	14	5,667	79,342	66,811	79,342
107	First Bank	Wadley	28,301	69,286	8,962	9.71	5	25	3,148	15,738	13,857	78,690
108	Citizens State Bank	Vernon	22,768	55,551	10,734	13.29	2	15	5,171	38,784	27,776	77,568
109	Escambia County Bank	Flomaton	21,611	63,589	12,078	14.76	1	19	4,000	75,994	63,589	75,994
110	Samson Banking Company, Inc.	Samson	33,226	65,529	9,468	13.03	2	25	3,004	37,550	32,765	75,099
111	Brantley Bank & Trust Co.	Brantley	26,433	62,300	10,867	13.76	2	17	4,341	36,901	31,150	73,802
112	Bank of Walker County	Jasper	43,283	55,663	8,768	13.40	1	19	3,403	64,653	55,663	64,653
113	Covenant Bank	Leeds	41,528	57,919	4,112	6.19	1	15	4,299	64,491	57,919	64,491
114	Merchants & Farmers Bank	Eutaw	30,928	53,504	6,796	9.39	2	24	2,608	31,293	26,752	62,585
115	Peoples Exchange Bank	Monroeville	38,400	52,932	9,374	14.91	1	26	2,403	62,483	52,932	62,483
116	Bank of Evergreen	Evergreen	40,841	53,901	6,991	11.13	1	14	4,368	61,146	53,901	61,146
117	Commonwealth National Bank	Mobile	23,646	51,044	4,609	7.61	2	22	2,539	27,932	25,522	55,863
118	Bank of Brewton	Brewton	20,388	43,768	9,911	18.10	2	24	2,238	26,856	21,884	53,711
119	Community Bank & Trust	Union Springs	17,675	46,537	3,744	7.29	1	18	2,802	50,429	46,537	50,429
120	Security Federal Savings Bank	Jasper	15,902	28,773	4,487	11.21	1	14	2,885	40,389	28,773	40,389
121	First National Bank of Dozier	Dozier	6,398	28,504	5,366	13.17	1	6	6,272	37,634	28,504	37,634
122	Alamerica Bank	Birmingham	26,258	30,386	5,739	15.87	1	8	4,533	36,266	30,386	36,266
123	First Progressive Bank	Brewton	8,427	22,935	8,130	26.04	1	10	3,109	31,085	22,935	31,085
124	Citizens Bank of Valley Head	Valley Head	17,095	23,330	3,157	11.72	3	14	1,898	8,858	7,777	26,573
125	Bank of Pine Hill	Pine Hill	4,603	20,203	3,214	12.61	1	9	2,603	23,429	20,203	23,429
126	Peoples Bank of Red Level	Red Level	6,370	14,005	2,013	12.47	1	6	2,680	16,080	14,005	16,080
		MEDIAN	94,411	147,800	21,064	11.38	4	44	4,052	47,206	39,600	179,297
		AVERAGE	1,322,014	1,599,316	266,052	12.03	23	312	4,398	66,760	55,049	1,970,839
		HIGH	81,453,065	100,665,685	16,747,458	26.04	1,595	21,368	14,428	1,028,292	793,553	124,196,151
		LOW	4,603	14,005	2,013	4.10	1	6	1,177	8,858	7,777	16,080

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	392,318	96.3	17.6	6.19	12.04	8.23	4.65	1.32	6.41
2	Traditions Bank	Cullman	315,835	91.6	6.0	9.02	6.26	6.79	3.02	0.51	5.73
3	Sweet Water State Bank	Sweet Water	96,000	84.0	14.2	3.65	4.14	6.83	2.37	0.43	5.48
4	Bank Independent	Sheffield	1,284,863	94.6	4.1	9.72	8.63	6.20	1.96	0.30	5.44
5	Peoples Bank of Red Level	Red Level	16,080	45.5	37.9	6.58	(2.88)	11.27	1.02	0.20	5.31
6	Citizens Bank of Valley Head	Valley Head	26,573	73.3	8.4	(1.36)	2.50	6.92	2.95	0.32	5.22
7	First US Bank	Thomasville	600,025	64.9	34.9	32.52	6.61	9.02	1.88	0.45	5.19
8	Liberty Bank	Geraldine	128,439	56.9	34.9	3.30	16.31	6.76	3.07	0.46	4.79
8	North Alabama Bank	Hazel Green	95,058	71.1	8.2	2.51	1.60	6.62	2.56	0.43	4.79
10	Town-Country National Bank	Camden	104,864	74.8	27.0	5.72	3.05	6.93	2.56	0.66	4.75
11	Cheaha Bank	Oxford	201,390	65.0	36.5	0.88	3.78	6.93	2.66	0.49	4.71
12	Alamerica Bank	Birmingham	36,266	86.4	3.4	14.92	0.90	6.21	3.13	0.98	4.66
13	Bank of Evergreen	Evergreen	61,146	75.8	23.8	5.18	2.85	6.16	2.74	0.59	4.58
14	CCB Community Bank	Andalusia	464,421	104.8	5.2	4.03	3.02	5.58	3.04	0.62	4.57
15	Southern States Bank	Anniston	607,985	93.3	5.7	66.32	69.57	5.50	2.27	0.51	4.55
16	HomeTown Bank of Alabama	Oneonta	333,727	78.5	25.3	7.16	3.05	6.42	2.27	0.57	4.51
17	Community Neighbor Bank	Camden	107,601	71.2	15.2	4.04	1.64	6.22	2.21	0.27	4.47
18	First Partners Bank	Birmingham	267,420	102.4	12.0	13.07	8.78	5.65	2.56	0.72	4.43
19	Central State Bank	Calera	238,684	80.4	18.7	22.32	13.17	5.95	1.98	0.48	4.41
20	Peoples Bank of Alabama	Cullman	662,504	92.7	10.3	9.49	4.14	5.38	2.31	0.36	4.39
21	Bank of Vernon	Vernon	143,155	87.1	17.3	1.79	(1.49)	5.96	1.88	0.51	4.31
22	Commonwealth National Bank	Mobile	55,863	46.3	33.1	(16.24)	(4.10)	6.19	2.06	0.09	4.30
23	FNB Bank	Scottsboro	374,659	77.5	22.5	6.42	2.36	5.82	2.77	0.56	4.29
24	Brantley Bank & Trust Co.	Brantley	73,802	42.4	56.9	10.39	4.51	6.23	3.72	0.35	4.28
24	Premier Bank of the South	Cullman	164,558	76.0	16.8	10.13	7.36	6.16	1.53	0.43	4.28
26	Community Spirit Bank	Red Bay	143,687	74.7	19.0	2.10	5.54	5.92	2.21	0.49	4.27
27	First State Bank, DeKalb County	Fort Payne	177,443	56.8	27.8	76.05	109.07	6.37	1.72	0.50	4.24
28	Farmers & Merchants Bank	Piedmont	195,253	63.7	31.4	8.11	4.72	6.14	2.50	0.35	4.23
29	National Bank of Commerce	Birmingham	1,776,914	93.0	5.8	38.82	31.51	5.11	2.50	0.42	4.19
30	First Bank of Linden	Linden	79,430	54.9	39.6	8.16	0.41	5.94	3.44	0.54	4.17
31	Cullman Savings Bank (MHC)	Cullman	273,398	120.1	7.9	12.70	15.71	5.44	2.86	1.03	4.14
32	FirstState Bank	Lineville	203,782	70.3	32.0	3.27	0.17	6.41	3.14	0.86	4.13
33	Vantage Bank of Alabama	Albertville	113,003	73.6	19.4	8.05	(0.42)	5.78	3.15	0.40	4.12
34	River Bank & Trust	Prattville	766,495	76.3	22.4	65.84	65.77	5.38	1.92	0.31	4.10
35	Metro Bank	Pell City	684,718	64.4	25.1	(5.40)	(1.57)	5.97	3.47	0.58	4.08
36	First Cahawba Bank	Selma	99,951	84.1	13.5	(1.13)	3.16	5.20	1.87	0.30	4.05
37	First Citizens Bank	Luverne	235,323	61.3	40.4	10.16	3.62	6.68	2.37	0.47	4.03
37	Peoples Independent Bank	Boaz	206,763	54.3	36.2	6.94	3.90	5.65	3.56	0.58	4.03
39	Friend Bank	Slocumb	130,361	71.2	14.2	2.17	5.17	5.72	2.09	0.32	4.02
40	Merchants & Farmers Bank	Eutaw	62,585	57.8	35.1	4.84	1.36	6.68	2.41	0.43	4.01
41	Peoples Exchange Bank	Momroeville	62,483	72.6	19.4	1.43	0.38	6.07	2.08	0.37	4.00
42	Trinity Bank	Dothan	140,751	82.6	8.4	3.89	13.60	5.55	1.96	0.80	3.99
43	Citizens Bank & Trust	Guntersville	395,225	80.9	22.0	4.97	4.99	5.22	2.61	0.50	3.98
44	Citizens Bank of Winfield	Winfield	216,611	33.4	70.5	2.30	2.48	7.43	4.17	1.08	3.97
44	Robertson Banking Company	Demopolis	276,145	90.6	10.7	2.65	4.16	4.84	2.22	0.50	3.97
44	Bank of Walker County	Jasper	64,653	77.8	18.3	(6.60)	(9.54)	5.64	1.65	0.39	3.97
47	First Comm. Bank of Central AL	Wetumpka	346,770	69.6	31.2	1.01	5.05	5.49	2.26	0.42	3.94
48	Horizon Bank	Fyffe	96,193	52.7	18.7	(4.60)	7.08	6.15	1.97	0.34	3.93
48	First Exchange Bank of Alabama	Louisville	140,816	73.4	26.2	9.13	7.19	5.26	2.64	0.62	3.93
50	Citizens' Bank, Inc.	Robertsdale	106,683	74.4	19.9	9.85	5.78	5.29	2.02	0.23	3.91
51	First Community Bank	Mobile	369,051	87.5	19.8	13.49	9.89	5.03	2.43	0.54	3.89
52	AmeriFirst Bank	Union Springs	151,104	80.2	23.5	15.72	9.73	5.16	2.11	0.31	3.86
53	First Bank	Wadley	78,690	40.9	46.7	17.49	7.84	6.25	3.28	0.35	3.85
54	Merchants Bank	Jackson	207,856	70.5	27.6	11.25	1.32	5.72	1.79	0.54	3.84
54	First National Bank	Hamilton	288,764	50.9	46.1	4.87	3.11	6.06	2.43	0.24	3.84
56	Bank of Brewton	Brewton	53,711	46.6	40.4	20.01	9.40	6.50	2.22	0.11	3.83
57	First Southern Bank	Florence	217,313	79.5	12.6	(3.13)	7.66	4.94	1.89	0.55	3.80
58	Capstone Bank	Tuscaloosa	474,562	99.7	8.6	6.54	4.76	4.55	2.26	0.54	3.79
58	NobleBank & Trust	Anniston	222,779	65.4	28.8	13.14	14.18	5.30	2.34	0.39	3.79
58	SouthPoint Bank	Birmingham	269,390	86.4	16.5	20.79	21.46	5.04	2.87	0.81	3.79
61	Small Town Bank	Wedowee	211,496	57.8	35.4	5.04	1.41	5.81	3.74	0.69	3.78
62	First State Bank of the South	Sulligent	100,089	40.8	50.9	(1.45)	3.02	6.16	3.01	0.43	3.76
63	PrimeSouth Bank	Tallassee	211,653	77.6	15.8	(1.42)	5.28	5.68	1.96	0.86	3.74
63	PeoplesTrust Bank	Hamilton	92,121	68.9	27.7	6.96	5.82	5.17	2.36	0.50	3.74
65	Marion Bank & Trust Company	Marion	253,950	79.2	27.2	0.92	1.04	5.75	2.57	1.14	3.67
65	First Metro Bank	Muscle Shoals	566,590	72.4	23.8	6.67	2.19	5.25	2.07	0.43	3.67
67	Bank of Wedowee	Wedowee	130,838	57.8	39.0	13.18	5.71	6.24	1.99	0.51	3.65
68	Merchants Bank of Alabama	Cullman	271,241	64.2	24.3	0.65	4.39	5.24	1.96	0.36	3.63

NET INTEREST MARGIN

Rank	Institution	City	Total Assets (\$000)	Loans / Deposits (%)	Securities / Assets (%)	Loan Growth (%)	Deposit Growth (%)	Yield on Loans (%)	Yield on Securities (TE) (%)	Cost of Funds (%)	Net Interest Margin (TE) (%)
69	HNB First Bank	Headland	119,872	73.0	11.7	0.39	15.20	5.06	1.53	0.52	3.61
70	Peoples Bank of Greensboro	Greensboro	97,169	53.1	47.0	3.35	5.22	6.36	2.39	0.67	3.59
70	SouthFirst Bank	Sylacauga	89,798	75.5	10.2	2.08	0.95	5.32	1.90	0.53	3.59
72	First Bank of Alabama	Talladega	383,636	58.3	43.7	7.99	1.02	5.63	2.86	0.59	3.57
73	First National Bank and Trust	Atmore	131,233	62.1	31.9	2.97	4.09	4.97	2.42	0.26	3.55
74	First National Bank of Hartford	Hartford	122,801	59.7	37.6	8.07	6.10	5.61	2.57	0.54	3.53
75	BankSouth	Dothan	170,712	100.1	16.2	(4.89)	0.37	4.58	0.81	0.41	3.52
75	First National Bank, Brundidge	Brundidge	92,528	70.0	26.5	(1.22)	0.24	5.61	1.95	0.58	3.52
77	Traders & Farmers Bank	Haleyville	377,895	56.5	48.5	(2.09)	3.84	5.77	3.03	0.88	3.51
77	Farmers and Merchants Bank	LaFayette	138,922	41.3	48.0	1.29	8.13	6.10	2.80	0.45	3.51
77	ServisFirst Bank	Birmingham	6,002,151	91.7	6.3	15.15	24.20	4.47	2.32	0.43	3.51
80	Pinnacle Bank	Jasper	225,541	47.5	47.6	4.44	3.39	5.09	2.87	0.23	3.49
80	AloStar Bank of Commerce	Birmingham	1,028,292	93.4	8.6	9.82	20.61	5.28	1.60	0.89	3.49
82	United Bank	Atmore	571,026	59.3	28.2	3.39	14.23	5.23	1.81	0.29	3.47
82	Oakworth Capital Bank	Birmingham	438,092	91.0	9.5	17.56	15.99	4.16	3.06	0.22	3.47
84	Southern Bank Company	Gadsden	95,203	71.0	35.1	23.55	0.47	6.17	2.41	0.94	3.46
85	First Southern State Bank	Stevenson	377,404	54.9	38.4	5.73	4.83	5.90	2.28	0.72	3.44
86	First Jackson Bank	Stevenson	241,877	67.6	29.2	10.10	3.78	5.77	2.90	1.23	3.43
86	Community Bank & Trust	Union Springs	50,429	38.0	47.5	(8.47)	(1.95)	6.73	2.13	0.33	3.43
88	Troy Bank & Trust Company	Troy	878,021	64.4	33.7	2.59	6.63	5.27	2.43	0.67	3.42
88	West Alabama Bank & Trust	Reform	581,455	68.8	34.7	9.18	4.19	5.52	2.30	0.81	3.42
90	Commercial Bank of Ozark	Ozark	87,324	48.3	38.6	2.78	1.30	5.60	2.10	0.23	3.41
90	Reliance Bank	Athens	210,093	73.1	24.7	27.51	34.27	4.85	2.23	0.63	3.41
92	FNB of Central Alabama	Tuscaloosa	271,804	71.0	18.1	15.03	12.59	4.52	2.08	0.34	3.39
93	Citizens Bank	Enterprise	131,928	63.0	20.6	22.63	16.90	5.15	2.24	0.38	3.38
94	First Bank of Boaz	Boaz	208,779	35.6	67.9	7.46	3.08	5.40	3.74	0.97	3.28
95	Security Federal Savings Bank	Jasper	40,389	55.3	26.4	2.81	4.18	6.08	4.00	0.72	3.27
95	Progress Bank and Trust	Huntsville	708,578	86.7	10.2	11.03	14.05	4.30	2.05	0.59	3.27
97	CB&S Bank, Inc.	Russellville	1,546,047	51.8	48.5	10.10	3.21	4.78	3.09	0.53	3.26
97	Exchange Bank of Alabama	Altoona	280,882	67.5	22.7	(0.66)	6.60	5.03	2.06	0.45	3.26
97	Bryant Bank	Tuscaloosa	1,458,719	68.4	26.9	8.66	7.76	4.75	2.27	0.30	3.26
100	Samson Banking Company, Inc.	Samson	75,099	50.7	44.2	10.28	4.66	5.90	1.20	0.23	3.25
101	Citizens Bank	Greensboro	101,584	52.0	47.2	(5.45)	1.55	5.23	2.81	0.71	3.23
102	Union State Bank	Pell City	226,116	39.1	30.1	(7.99)	(0.10)	5.10	1.84	0.26	3.20
103	Regions Bank	Birmingham	124,196,151	80.9	20.3	(0.08)	2.32	3.74	2.33	0.23	3.11
103	Southern Independent Bank	Opp	214,701	68.6	31.6	4.91	(7.95)	5.03	2.42	0.74	3.11
105	Phenix-Girard Bank	Phenix City	181,151	49.1	40.7	(10.59)	7.11	5.17	2.38	0.55	3.09
105	Covenant Bank	Leeds	64,491	71.7	21.6	(18.05)	(9.54)	5.15	1.69	0.92	3.09
107	Escambia County Bank	Flomaton	75,994	34.0	66.9	6.07	(5.04)	6.27	2.24	0.28	3.08
108	SunSouth Bank	Dothan	147,968	73.7	27.7	4.89	(2.07)	4.50	1.98	0.80	3.07
109	First Community Bank, Cullman	Cullman	79,342	73.0	11.4	2.69	(3.83)	4.46	2.21	0.36	3.05
110	MidSouth Bank	Dothan	406,349	67.9	20.0	(2.98)	5.15	4.53	0.94	0.40	3.01
111	First Financial Bank	Bessemer	170,492	49.7	33.2	(9.45)	3.31	5.02	2.03	0.59	3.00
112	AuburnBank	Auburn	852,431	56.7	29.3	0.42	3.80	4.76	2.56	0.53	2.96
113	State Bank & Trust	Winfield	230,777	37.6	56.9	(8.82)	2.33	6.87	2.78	1.44	2.94
114	First Fidelity Bank	Fort Payne	92,379	49.2	33.6	1.48	0.69	4.68	2.62	0.40	2.93
115	Bank of York	York	96,460	50.3	49.2	3.89	(0.92)	5.48	2.24	0.60	2.92
116	First Progressive Bank	Brewton	31,085	36.7	60.8	0.35	0.19	5.10	2.13	0.11	2.83
117	First National Bank of Dozier	Dozier	37,634	22.5	64.0	(4.21)	(3.55)	5.41	2.71	0.37	2.78
118	Bank of Moundville	Moundville	92,214	27.1	62.0	7.17	(0.10)	5.65	2.46	0.56	2.75
118	First Federal Bank, A FSB	Tuscaloosa	123,614	101.2	0.9	7.68	4.01	4.24	3.00	0.96	2.75
120	Peoples Southern Bank	Clanton	172,138	37.7	54.5	7.01	3.87	5.22	1.82	0.22	2.70
121	Citizens Bank of Fayette	Fayette	190,538	34.1	63.0	(5.58)	(2.02)	5.08	2.33	0.47	2.68
122	Farmers & Merchants Bank	Waterloo	79,738	13.6	81.7	(12.25)	1.36	8.27	2.94	0.88	2.65
123	Compass Bank	Birmingham	84,983,485	88.9	14.3	(1.00)	4.96	3.61	1.60	0.53	2.64
124	Valley State Bank	Russellville	124,377	47.5	51.1	(1.70)	3.72	4.86	1.79	0.41	2.62
125	Bank of Pine Hill	Pine Hill	23,429	22.8	65.0	(5.89)	(4.37)	5.66	2.33	0.58	2.42
126	Citizens State Bank	Vernon	77,568	41.0	60.5	(7.87)	(7.56)	4.66	2.41	1.11	2.12
		MEDIAN	179,297	68.7	27.1	4.88	3.89	5.61	2.33	0.50	3.74
		AVERAGE	1,970,839	66.2	29.5	6.56	6.61	5.68	2.41	0.53	3.76
		HIGH	124,196,151	120.1	81.7	76.05	109.07	11.27	4.65	1.44	6.41
		LOW	16,080	13.6	0.9	(18.05)	(9.54)	3.61	0.81	0.09	2.12

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	(231)	9,419	0.03	8.10	(0.05)	0.14	8.22
2	Peoples Bank of Alabama	Cullman	9,087	14,483	1.15	0.12	0.01	0.96	2.23
3	SouthPoint Bank	Birmingham	2,686	5,369	0.11	1.76	(0.00)	0.36	2.22
4	First Financial Bank	Bessemer	598	2,960	1.14	0.00	(0.29)	0.91	1.77
5	Regions Bank	Birmingham	1,271,969	2,041,843	0.55	0.06	0.01	1.02	1.64
6	Commonwealth National Bank	Mobile	276	904	0.82	0.00	(0.07)	0.83	1.59
7	Traditions Bank	Cullman	3,195	4,338	0.74	0.14	0.11	0.43	1.42
8	Union State Bank	Pell City	482	3,252	0.75	0.00	0.01	0.66	1.42
9	Community Bank & Trust	Union Springs	232	714	0.84	0.00	0.07	0.49	1.40
10	Phenix-Girard Bank	Phenix City	1,980	2,515	0.49	0.00	0.10	0.78	1.37
11	First National Bank and Trust	Atmore	1,008	1,668	0.43	0.00	(0.00)	0.86	1.29
12	Reliance Bank	Athens	1,316	2,290	0.14	0.00	0.03	1.06	1.24
13	Bank Independent	Sheffield	11,505	14,930	0.63	0.06	(0.01)	0.53	1.22
14	Alamerica Bank	Birmingham	47	430	0.27	0.35	0.08	0.52	1.22
15	HomeTown Bank of Alabama	Oneonta	5,131	3,904	0.81	0.00	(0.01)	0.37	1.18
16	First Partners Bank	Birmingham	2,994	2,897	0.03	0.75	0.07	0.33	1.17
17	Oakworth Capital Bank	Birmingham	3,596	4,688	0.06	0.00	0.00	1.11	1.17
18	Merchants & Farmers Bank	Eutaw	127	740	0.60	0.00	0.00	0.54	1.14
19	SouthFirst Bank	Sylacauga	364	991	0.29	0.64	(0.17)	0.35	1.11
20	West Alabama Bank & Trust	Reform	6,824	6,107	0.51	0.09	(0.00)	0.48	1.07
21	Premier Bank of the South	Cullman	1,652	1,739	0.61	0.00	(0.01)	0.47	1.07
22	HNB First Bank	Headland	1,017	1,171	0.31	0.00	0.04	0.70	1.05
23	First Bank	Wadley	1,017	770	0.74	0.00	0.00	0.30	1.04
24	United Bank	Atmore	3,485	5,387	0.40	0.09	(0.00)	0.50	0.98
25	CB&S Bank, Inc.	Russellville	11,907	14,753	0.45	0.06	(0.03)	0.50	0.97
26	Community Neighbor Bank	Camden	1,112	1,012	0.45	0.00	(0.01)	0.49	0.94
27	Peoples Southern Bank	Clanton	1,787	1,581	0.54	0.00	0.00	0.39	0.94
28	Progress Bank and Trust	Huntsville	5,329	6,057	0.05	0.36	(0.07)	0.60	0.93
29	Friend Bank	Slocomb	1,076	1,165	0.60	0.07	(0.04)	0.29	0.93
30	First Comm. Bank of Central AL	Wetumpka	6,492	3,060	0.33	0.00	(0.05)	0.62	0.90
31	FNB Bank	Scottsboro	4,468	3,297	0.53	0.00	0.01	0.35	0.89
32	First State Bank of the South	Sulligent	850	871	0.76	0.00	0.00	0.12	0.88
33	Bank of Walker County	Jasper	360	590	0.59	0.00	0.00	0.28	0.87
34	First National Bank	Hamilton	4,175	2,439	0.38	0.00	(0.01)	0.49	0.86
35	First Community Bank	Mobile	3,634	2,990	0.36	0.10	(0.02)	0.40	0.85
36	Merchants Bank	Jackson	1,880	1,761	0.47	0.00	0.05	0.32	0.84
37	EvaBank	Cullman	8,081	2,950	0.10	0.00	0.47	0.26	0.83
38	Compass Bank	Birmingham	362,505	712,680	0.25	0.03	0.00	0.55	0.82
39	Citizens Bank	Enterprise	492	977	0.17	0.00	0.01	0.65	0.82
40	Vantage Bank of Alabama	Albertville	1,291	920	0.47	0.00	0.02	0.33	0.81
41	NobleBank & Trust	Anniston	1,747	1,720	0.42	0.14	0.00	0.26	0.81
42	Robertson Banking Company	Demopolis	3,773	2,182	0.47	0.00	(0.01)	0.35	0.81
43	First National Bank of Hartford	Hartford	996	961	0.22	0.00	(0.05)	0.64	0.81
44	Bank of York	York	998	798	0.34	0.00	0.00	0.46	0.80
45	Sweet Water State Bank	Sweet Water	1,199	751	0.69	0.00	0.00	0.11	0.79
46	Farmers & Merchants Bank	Piedmont	1,605	1,504	0.35	0.00	(0.03)	0.46	0.78
47	Peoples Independent Bank	Boaz	2,684	1,519	0.48	0.00	0.00	0.28	0.75
48	First Citizens Bank	Luverne	2,755	1,723	0.36	0.00	(0.00)	0.38	0.74
49	Community Spirit Bank	Red Bay	1,089	1,050	0.39	0.00	0.00	0.34	0.73
50	Central State Bank	Calera	2,955	1,657	0.23	0.16	(0.03)	0.37	0.73
51	National Bank of Commerce	Birmingham	16,472	12,542	0.06	0.37	0.02	0.29	0.73
52	Pinnacle Bank	Jasper	2,343	1,625	0.33	0.00	(0.01)	0.40	0.72
53	Liberty Bank	Gerakline	836	855	0.46	0.00	0.00	0.25	0.71
54	First National Bank, Brundidge	Brundidge	522	652	0.49	0.00	(0.03)	0.25	0.71
55	Peoples Exchange Bank	Monroeville	201	443	0.39	0.00	(0.01)	0.33	0.70
56	Citizens Bank & Trust	Guntersville	3,592	2,632	0.37	0.00	(0.05)	0.36	0.69
57	Security Federal Savings Bank	Jasper	123	277	0.63	0.00	0.00	0.06	0.69
58	State Bank & Trust	Winfield	1,692	1,543	0.22	0.22	(0.08)	0.32	0.68
59	Town-Country National Bank	Camden	1,912	695	0.46	0.00	0.01	0.21	0.68
60	Brantley Bank & Trust Co.	Brantley	836	500	0.35	0.00	0.12	0.21	0.67
61	First Southern Bank	Florence	1,526	1,419	0.27	0.07	0.01	0.33	0.67
62	PeoplesTrust Bank	Hamilton	713	597	0.44	0.00	(0.00)	0.24	0.67
63	First US Bank	Thomasville	2,507	3,798	0.31	0.00	(0.04)	0.40	0.66
64	North Alabama Bank	Hazel Green	764	616	0.27	0.00	0.08	0.31	0.65
65	Samson Banking Company, Inc.	Samson	406	474	0.45	0.00	0.00	0.20	0.65
66	Escambia County Bank	Flomaton	311	500	0.28	0.00	0.01	0.35	0.64
67	River Bank & Trust	Prattville	7,120	4,269	0.18	0.15	0.02	0.29	0.64
68	First State Bank, DeKalb County	Fort Payne	1,030	730	0.39	0.00	0.00	0.24	0.63

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	AloStar Bank of Commerce	Birmingham	5,406	6,205	0.12	0.00	0.03	0.47	0.62
70	Bank of Wedowee	Wedowee	965	781	0.29	0.00	(0.02)	0.35	0.62
71	MidSouth Bank	Dothan	2,793	2,454	0.17	0.19	0.03	0.22	0.62
72	Exchange Bank of Alabama	Altoona	2,308	1,659	0.31	0.00	(0.06)	0.36	0.60
73	FirstState Bank	Lineville	2,863	1,249	0.23	0.00	0.01	0.36	0.60
74	Horizon Bank	Fyffe	554	557	0.23	0.00	(0.01)	0.38	0.60
75	FNB of Central Alabama	Tuscaloosa	1,357	1,464	0.35	0.12	(0.04)	0.15	0.58
76	Metro Bank	Pell City	8,101	3,958	0.25	0.08	(0.06)	0.31	0.58
77	Citizens' Bank, Inc.	Robertsdale	480	594	0.19	0.00	(0.08)	0.47	0.57
78	Capstone Bank	Tuscaloosa	3,672	2,652	0.25	0.11	(0.01)	0.22	0.57
79	Troy Bank & Trust Company	Troy	7,273	4,857	0.32	0.00	(0.02)	0.26	0.57
80	First Metro Bank	Muscle Shoals	7,735	3,159	0.34	0.00	(0.02)	0.24	0.56
81	First Southern State Bank	Stevenson	3,591	2,068	0.46	0.00	0.00	0.09	0.56
82	Commercial Bank of Ozark	Ozark	207	484	0.29	0.00	(0.08)	0.35	0.55
83	Southern States Bank	Anniston	5,161	2,996	0.12	0.00	0.02	0.41	0.55
84	First Community Bank, Cullman	Cullman	220	395	0.16	0.00	(0.00)	0.38	0.53
85	CCB Community Bank	Andalusia	8,058	2,402	0.20	0.00	(0.04)	0.37	0.53
86	Southern Independent Bank	Opp	2,186	1,124	0.04	0.00	(0.02)	0.51	0.52
87	Farmers and Merchants Bank	LaFayette	1,369	696	0.26	0.00	(0.05)	0.29	0.50
88	Bank of Vernon	Vernon	1,229	722	0.34	0.00	(0.27)	0.43	0.50
89	First Cahawba Bank	Selma	725	467	0.15	0.00	0.06	0.27	0.48
90	AuburnBank	Auburn	8,242	3,920	0.10	0.10	0.04	0.25	0.47
91	Cheaha Bank	Oxford	3,205	907	0.16	0.00	0.00	0.29	0.46
92	Bank of Evergreen	Evergreen	619	275	0.43	0.00	0.00	0.02	0.45
93	Cullman Savings Bank (MHC)	Cullman	2,493	1,136	0.17	0.12	0.02	0.15	0.45
94	Small Town Bank	Wedowee	2,586	942	0.24	0.00	(0.01)	0.22	0.44
95	Peoples Bank of Red Level	Red Level	155	71	0.44	0.00	(0.05)	0.04	0.43
96	Bank of Brewton	Brewton	(1)	222	0.24	0.00	0.00	0.17	0.41
97	Citizens Bank of Valley Head	Valley Head	144	107	0.22	0.00	(0.07)	0.25	0.40
98	First Bank of Alabama	Talladega	6,044	1,569	0.20	0.00	(0.00)	0.20	0.40
99	Merchants Bank of Alabama	Cullman	1,162	1,012	0.37	0.00	(0.46)	0.48	0.39
100	Trinity Bank	Dothan	1,017	501	0.07	0.00	0.01	0.31	0.38
101	Citizens Bank of Winfield	Winfield	3,692	797	0.19	0.00	0.06	0.13	0.38
102	Bryant Bank	Tuscaloosa	17,128	5,284	0.19	0.14	(0.01)	0.06	0.37
103	AmeriFirst Bank	Union Springs	547	537	0.25	0.00	(0.05)	0.16	0.37
104	PrimeSouth Bank	Tallasse	2,007	746	0.35	0.00	(0.21)	0.22	0.36
105	First Bank of Linden	Linden	745	282	0.24	0.00	0.00	0.12	0.36
106	First National Bank of Dozier	Dozier	253	128	0.19	0.00	0.00	0.15	0.34
107	First Fidelity Bank	Fort Payne	456	311	0.16	0.00	0.00	0.17	0.34
108	Traders & Farmers Bank	Haleyville	3,012	1,207	0.25	0.00	(0.19)	0.26	0.33
109	First Exchange Bank of Alabama	Louisville	932	433	0.25	0.00	(0.11)	0.19	0.33
110	Farmers & Merchants Bank	Waterloo	982	235	0.22	0.00	0.00	0.08	0.30
111	Peoples Bank of Greensboro	Greensboro	1,319	279	0.22	0.00	(0.05)	0.13	0.29
112	ServisFirst Bank	Birmingham	81,684	14,888	0.10	0.06	(0.01)	0.13	0.27
113	Bank of Pine Hill	Pine Hill	(131)	62	0.21	0.00	0.00	0.04	0.25
114	Citizens Bank of Fayette	Fayette	2,108	466	0.09	0.00	(0.02)	0.17	0.24
115	First Bank of Boaz	Boaz	3,254	491	0.12	0.00	0.00	0.12	0.24
116	Bank of Moundville	Moundville	338	179	0.16	0.00	0.03	0.01	0.20
117	Citizens Bank	Greensboro	632	198	0.14	0.00	0.00	0.06	0.20
118	Valley State Bank	Russellville	733	244	0.15	0.00	0.00	0.05	0.20
119	Covenant Bank	Leeds	(1,277)	136	0.13	0.00	(0.03)	0.08	0.19
120	Citizens State Bank	Vernon	399	143	0.17	0.00	0.01	0.01	0.18
121	Marion Bank & Trust Company	Marion	3,333	435	0.12	0.00	0.00	0.05	0.17
122	BankSouth	Dothan	2,066	221	0.07	0.01	(0.02)	0.06	0.13
123	First Jackson Bank	Stevenson	2,533	265	0.29	0.00	(0.20)	0.02	0.11
124	Southern Bank Company	Gadsden	(1,352)	96	0.08	0.00	0.00	0.02	0.10
125	SunSouth Bank	Dothan	(2,507)	146	0.07	0.00	(0.05)	0.08	0.10
126	First Progressive Bank	Brewton	(7)	5	0.04	0.00	(0.03)	0.00	0.02
		MEDIAN	1,448	1,012	0.28	0.00	(0.00)	0.31	0.66
		AVERAGE	16,058	23,956	0.33	0.12	(0.02)	0.33	0.76
		HIGH	1,271,969	2,041,843	1.15	8.10	0.47	1.11	8.22
		LOW	(2,507)	5	0.03	0.00	(0.46)	0.00	0.02

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	77,568	5,171	59.2	0.59	0.29	0.43	1.31
2	ServisFirst Bank	Birmingham	6,002,151	14,428	38.2	0.76	0.14	0.50	1.41
3	First Bank of Boaz	Boaz	208,779	7,733	43.7	0.77	0.17	0.54	1.48
4	Citizens Bank	Greensboro	101,584	7,256	46.5	0.90	0.18	0.50	1.57
5	Citizens Bank of Winfield	Winfield	216,611	7,469	33.8	0.87	0.20	0.52	1.59
6	Citizens Bank of Fayette	Fayette	190,538	6,351	55.9	1.04	0.20	0.37	1.61
7	Farmers & Merchants Bank	Waterloo	79,738	7,974	45.6	1.21	0.15	0.36	1.72
8	Valley State Bank	Russellville	124,377	4,289	65.0	1.07	0.27	0.55	1.88
9	First Metro Bank	Muscle Shoals	566,590	5,104	46.7	1.20	0.25	0.47	1.92
10	First Jackson Bank	Stevenson	241,877	5,497	55.6	1.01	0.27	0.68	1.96
11	AuburnBank	Auburn	852,431	5,328	58.0	1.19	0.19	0.61	1.99
12	State Bank & Trust	Winfield	230,777	4,274	60.0	1.03	0.25	0.73	2.02
13	Southern Independent Bank	Opp	214,701	6,709	58.0	0.96	0.11	0.99	2.07
14	Marion Bank & Trust Company	Marion	253,950	6,046	54.1	1.13	0.17	0.78	2.08
15	First Bank of Alabama	Talladega	383,636	7,992	50.6	0.91	0.25	0.92	2.08
16	First National Bank of Dozier	Dozier	37,634	6,272	69.1	1.33	0.26	0.55	2.14
17	Bryant Bank	Tuscaloosa	1,458,719	6,946	64.3	1.20	0.34	0.70	2.25
18	PrimeSouth Bank	Tallasse	211,653	5,427	58.6	1.25	0.27	0.74	2.26
19	BankSouth	Dothan	170,712	7,113	63.5	1.64	0.26	0.38	2.28
20	First Southern State Bank	Stevenson	377,404	4,338	59.3	1.27	0.29	0.76	2.32
21	Compass Bank	Birmingham	84,983,485	8,912	69.4	1.16	0.27	0.91	2.34
22	Small Town Bank	Wedowee	211,496	4,700	55.0	1.42	0.31	0.63	2.36
23	First Fidelity Bank	Fort Payne	92,379	3,849	75.6	1.23	0.38	0.78	2.38
24	Brantley Bank & Trust Co.	Brantley	73,802	4,341	55.2	1.38	0.26	0.75	2.39
25	First Comm. Bank of Central AL	Wetumpka	346,770	4,816	51.6	1.33	0.28	0.81	2.42
26	Metro Bank	Pell City	684,718	4,175	53.5	1.51	0.20	0.72	2.44
27	Peoples Southern Bank	Clanton	172,138	3,825	65.3	1.37	0.16	0.92	2.45
28	Peoples Bank of Greensboro	Greensboro	97,169	4,858	66.8	1.17	0.36	0.93	2.46
29	Troy Bank & Trust Company	Troy	878,021	6,754	63.7	1.40	0.21	0.88	2.49
30	Bank of Moundville	Moundville	92,214	5,424	90.0	1.10	0.37	1.03	2.50
31	Exchange Bank of Alabama	Altoona	280,882	3,901	66.0	1.52	0.44	0.56	2.51
32	West Alabama Bank & Trust	Reform	581,455	3,704	57.1	1.37	0.23	0.93	2.53
33	MidSouth Bank	Dothan	406,349	4,417	76.3	1.52	0.38	0.65	2.54
34	Bank of Wedowee	Wedowee	130,838	3,848	65.6	1.39	0.49	0.70	2.59
35	Bank of York	York	96,460	4,385	72.8	1.38	0.18	1.03	2.59
36	First Progressive Bank	Brewton	31,085	3,109	98.9	1.19	0.34	1.08	2.60
37	Cheaha Bank	Oxford	201,390	4,285	50.6	1.45	0.28	0.91	2.64
38	Traders & Farmers Bank	Haleyville	377,895	3,599	66.2	1.59	0.28	0.78	2.64
39	EvaBank	Cullman	392,318	4,966	36.7	1.62	0.32	0.71	2.65
40	Trinity Bank	Dothan	140,751	4,853	62.5	1.37	0.56	0.72	2.65
41	Cullman Savings Bank (MHC)	Cullman	273,398	6,076	61.3	1.72	0.27	0.67	2.67
42	Pinnacle Bank	Jasper	225,541	4,177	63.8	1.40	0.45	0.83	2.68
43	River Bank & Trust	Prattville	766,495	5,988	58.6	1.45	0.31	0.92	2.68
44	Horizon Bank	Fyffe	96,193	3,435	77.2	1.63	0.20	0.86	2.69
45	Capstone Bank	Tuscaloosa	474,562	4,699	64.8	1.64	0.33	0.73	2.70
46	Regions Bank	Birmingham	124,196,151	5,812	60.0	1.41	0.52	0.77	2.70
47	First National Bank	Hamilton	288,764	3,139	58.4	1.73	0.32	0.68	2.73
48	Farmers and Merchants Bank	LaFayette	138,922	4,631	63.7	1.34	0.29	1.11	2.75
49	First Bank of Linden	Linden	79,430	5,295	62.2	1.56	0.14	1.05	2.75
50	Bank of Evergreen	Evergreen	61,146	4,368	58.3	1.61	0.21	0.94	2.75
51	Phenix-Girard Bank	Phenix City	181,151	4,529	68.2	1.58	0.20	0.98	2.76
52	National Bank of Commerce	Birmingham	1,776,914	6,301	59.6	1.78	0.26	0.73	2.77
53	Progress Bank and Trust	Huntsville	708,578	6,748	68.9	1.90	0.32	0.56	2.78
54	AloStar Bank of Commerce	Birmingham	1,028,292	10,939	67.4	1.72	0.11	0.94	2.78
55	First Community Bank, Cullman	Cullman	79,342	5,667	80.7	1.11	0.43	1.27	2.81
56	Bank of Vernon	Vernon	143,155	4,936	60.6	1.31	0.40	1.14	2.84
57	FirstState Bank	Lineville	203,782	4,159	59.3	1.74	0.31	0.81	2.87
58	Robertson Banking Company	Demopolis	276,145	3,889	63.4	1.78	0.35	0.74	2.87
59	First Cahawba Bank	Selma	99,951	4,346	68.8	1.41	0.15	1.32	2.88
60	PeoplesTrust Bank	Hamilton	92,121	3,543	69.4	1.51	0.27	1.11	2.89
61	Samson Banking Company, Inc.	Samson	75,099	3,004	77.7	1.42	0.34	1.13	2.89
62	First State Bank of the South	Sulligent	100,089	2,502	68.5	1.83	0.36	0.71	2.91
63	First Bank	Wadley	78,690	3,148	58.8	1.64	0.28	1.03	2.96
64	CCB Community Bank	Andalusia	464,421	4,074	59.8	1.87	0.35	0.75	2.97
65	Vantage Bank of Alabama	Albertville	113,003	4,036	59.8	1.33	0.21	1.43	2.98
66	Peoples Independent Bank	Boaz	206,763	3,829	62.1	1.66	0.36	0.97	2.98
67	First Citizens Bank	Luverne	235,323	3,677	65.1	1.54	0.28	1.19	3.01
68	First Southern Bank	Florence	217,313	3,563	70.9	1.80	0.32	0.90	3.02

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	FNB of Central Alabama	Tuscaloosa	271,804	4,607	81.7	1.66	0.19	1.18	3.03	
70	CB&S Bank, Inc.	Russellville	1,546,047	3,002	69.2	1.55	0.50	0.98	3.04	
71	Town-Country National Bank	Camden	104,864	3,383	56.2	1.76	0.24	1.04	3.04	
72	Bank of Pine Hill	Pine Hill	23,429	2,603	120.2	1.23	0.59	1.23	3.05	
73	Southern States Bank	Anniston	607,985	5,578	64.9	1.88	0.36	0.85	3.08	
74	First State Bank, DeKalb County	Fort Payne	177,443	3,549	76.1	1.70	0.45	0.95	3.10	
75	Citizens Bank & Trust	Guntersville	395,225	4,033	70.2	1.71	0.26	1.16	3.13	
76	SunSouth Bank	Dothan	147,968	4,773	105.4	1.47	0.27	1.39	3.13	
77	Oakworth Capital Bank	Birmingham	438,092	6,349	66.5	2.21	0.21	0.72	3.14	
78	United Bank	Atmore	571,026	3,190	76.2	1.81	0.35	0.97	3.14	
79	HomeTown Bank of Alabama	Oneonta	333,727	5,656	56.1	1.39	0.42	1.33	3.14	
80	Merchants Bank of Alabama	Cullman	271,241	3,349	82.9	1.71	0.31	1.16	3.18	
81	Central State Bank	Calera	238,684	3,562	66.6	1.92	0.29	1.04	3.25	
82	First National Bank, Brundidge	Brundidge	92,528	3,559	78.4	1.57	0.27	1.42	3.26	
83	First National Bank of Hartford	Hartford	122,801	3,721	74.3	1.65	0.51	1.10	3.26	
84	FNB Bank	Scottsboro	374,659	4,029	63.3	1.59	0.36	1.32	3.27	
85	Escambia County Bank	Flomaton	75,994	4,000	90.3	1.75	0.28	1.26	3.29	
86	First Exchange Bank of Alabama	Louisville	140,816	3,275	84.1	2.07	0.45	0.77	3.30	
87	NobleBank & Trust	Anniston	222,779	4,641	74.0	1.72	0.42	1.18	3.31	
88	Community Neighbor Bank	Camden	107,601	2,989	67.4	1.81	0.26	1.30	3.37	
89	Friend Bank	Slocomb	130,361	3,343	71.5	1.82	0.38	1.17	3.37	
90	HNB First Bank	Headland	119,872	3,996	77.9	1.95	0.31	1.12	3.38	
91	First Community Bank	Mobile	369,051	3,968	73.4	1.93	0.47	1.02	3.41	
92	Citizens Bank	Enterprise	131,928	4,549	84.7	2.14	0.37	0.93	3.44	
93	Merchants Bank	Jackson	207,856	3,407	78.5	2.09	0.49	0.90	3.47	
94	Farmers & Merchants Bank	Piedmont	195,253	4,068	80.1	1.88	0.44	1.18	3.49	
95	Commercial Bank of Ozark	Ozark	87,324	3,359	91.2	1.88	0.34	1.27	3.50	
96	Reliance Bank	Athens	210,093	4,377	78.2	1.90	0.47	1.13	3.50	
97	First Partners Bank	Birmingham	267,420	4,611	64.0	2.06	0.43	1.04	3.53	
98	Community Spirit Bank	Red Bay	143,687	3,781	73.6	1.86	0.48	1.20	3.54	
99	North Alabama Bank	Hazel Green	95,058	3,278	76.1	1.89	0.55	1.15	3.59	
100	AmeriFirst Bank	Union Springs	151,104	3,434	89.2	2.07	0.39	1.15	3.61	
101	Security Federal Savings Bank	Jasper	40,389	2,885	92.8	1.81	0.30	1.53	3.64	
102	Peoples Bank of Red Level	Red Level	16,080	2,680	75.0	2.06	0.48	1.16	3.70	
103	Union State Bank	Pell City	226,116	2,056	93.1	2.13	0.52	1.08	3.73	
104	Bank of Brewton	Brewton	53,711	2,238	92.0	2.08	1.03	0.62	3.73	
105	Citizens' Bank, Inc.	Robertsdale	106,683	3,048	89.2	1.99	0.61	1.15	3.74	
106	First National Bank and Trust	Atmore	131,233	2,734	80.8	1.94	0.39	1.47	3.80	
107	Bank of Walker County	Jasper	64,653	3,403	80.9	1.96	0.53	1.32	3.81	
108	Merchants & Farmers Bank	Eutaw	62,585	2,608	80.4	2.00	0.43	1.42	3.85	
109	Liberty Bank	Geraldine	128,439	2,335	75.8	2.15	0.71	1.03	3.88	
110	Southern Bank Company	Gadsden	95,203	2,885	114.6	2.08	0.25	1.59	3.92	
111	Covenant Bank	Leeds	64,491	4,299	129.5	1.55	0.35	2.05	3.94	
112	SouthFirst Bank	Sylacauga	89,798	3,207	91.6	1.88	0.56	1.51	3.95	
113	First Financial Bank	Bessemer	170,492	2,623	95.4	2.15	0.44	1.39	3.98	
114	Premier Bank of the South	Cullman	164,558	2,532	78.4	2.19	0.58	1.23	4.00	
115	Peoples Exchange Bank	Monroeville	62,483	2,403	91.7	2.55	0.35	1.11	4.02	
116	Sweet Water State Bank	Sweet Water	96,000	2,824	72.8	2.36	0.36	1.34	4.06	
117	Community Bank & Trust	Union Springs	50,429	2,802	93.0	1.55	0.23	2.51	4.29	
118	SouthPoint Bank	Birmingham	269,390	3,592	71.6	2.57	0.28	1.53	4.38	
119	Commonwealth National Bank	Mobile	55,863	2,539	85.4	1.92	0.65	1.84	4.41	
120	Bank Independent	Sheffield	1,284,863	2,570	73.3	2.86	0.72	0.95	4.52	
121	Traditions Bank	Cullman	315,835	4,448	69.7	1.96	0.68	1.94	4.58	
122	Peoples Bank of Alabama	Cullman	662,504	2,629	73.5	2.69	0.77	1.16	4.61	
123	Alamerica Bank	Birmingham	36,266	4,533	97.2	2.09	0.80	1.77	4.66	
124	First US Bank	Thomasville	600,025	2,231	84.7	2.79	0.55	1.34	4.68	
125	Citizens Bank of Valley Head	Valley Head	26,573	1,898	93.2	3.20	0.76	0.80	4.76	
126	First Federal Bank, A FSB	Tuscaloosa	123,614	1,177	102.6	6.52	1.22	3.14	10.88	
			MEDIAN	179,297	4,052	68.8	1.64	0.32	0.98	2.96
			AVERAGE	1,970,839	4,398	71.0	1.68	0.36	1.02	3.06
			HIGH	124,196,151	14,428	129.5	6.52	1.22	3.14	10.88
			LOW	16,080	1,177	33.8	0.59	0.11	0.36	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 (%)
71	Farmers & Merchants Bank	Piedmont	195,253	103,970	9.18	573	1.18	0.00	0.92	0.72	1.83	0.22	3.69
72	Bank Independent	Sheffield	1,284,863	1,053,562	12.70	3,660	1.07	0.30	2.00	0.01	1.40	0.30	3.71
73	Friend Bank	Slocomb	130,361	83,752	18.16	721	1.25	0.32	0.75	0.05	2.77	0.32	3.89
74	First Bank	Wadley	78,690	28,301	10.71	831	0.89	0.09	0.47	0.08	3.31	0.16	4.02
75	United Bank	Atmore	571,026	304,277	13.40	3,872	1.34	0.05	1.47	0.18	2.39	0.00	4.04
76	First US Bank	Thomasville	600,025	320,789	10.99	5,391	1.14	0.31	0.47	0.00	2.77	0.87	4.11
77	Small Town Bank	Wedowee	211,496	100,156	8.92	25	1.89	0.00	0.83	0.01	3.24	0.07	4.15
78	Vantage Bank of Alabama	Albertville	113,003	71,525	17.48	35	1.04	0.06	0.49	0.00	3.68	0.05	4.22
79	Samson Banking Company, Inc.	Samson	75,099	33,226	10.75	-	1.38	0.24	1.05	0.18	3.03	0.05	4.31
80	Peoples Bank of Alabama	Cullman	662,504	515,763	26.05	5,120	1.49	0.15	0.87	0.06	3.43	(0.01)	4.35
81	Merchants Bank of Alabama	Cullman	271,241	156,554	21.42	1,983	1.07	0.01	0.58	0.00	3.73	0.13	4.44
82	Farmers and Merchants Bank	LaFayette	138,922	47,873	7.28	841	1.08	0.02	0.96	0.32	2.93	0.36	4.57
83	First National Bank of Hartford	Hartford	122,801	58,893	8.49	131	2.02	0.07	1.82	0.00	2.63	0.20	4.65
84	SouthFirst Bank	Sylacauga	89,798	59,003	26.35	1,783	1.59	(0.04)	0.00	0.00	4.69	(0.04)	4.65
85	Merchants Bank	Jackman	207,856	128,649	16.18	362	1.16	(0.12)	1.85	0.54	2.70	(0.31)	4.78
86	Community Neighbor Bank	Camden	107,601	65,264	11.85	577	1.75	0.05	1.59	0.23	2.81	0.23	4.86
87	First Federal Bank, A FSB	Tuscaloosa	123,614	95,179	24.34	985	0.38	(0.06)	1.22	0.00	3.51	0.31	5.04
88	First State Bank, DeKalb County	Fort Payne	177,443	88,081	14.44	1,060	0.58	0.08	1.54	0.29	3.21	0.02	5.06
89	Commercial Bank of Ozark	Ozark	87,324	37,957	15.46	626	1.11	0.05	1.88	0.00	3.19	0.09	5.16
90	Liberty Bank	Geraldine	128,439	63,738	8.13	340	1.00	0.19	2.77	1.31	0.80	0.36	5.24
91	Citizens Bank	Greensboro	101,584	43,296	6.13	160	1.95	0.50	2.91	0.72	1.29	0.40	5.32
92	Escambia County Bank	Flomaton	75,994	21,611	7.11	64	3.24	0.00	1.05	0.00	4.19	0.11	5.35
93	Citizens' Bank, Inc.	Robertsdale	106,683	70,226	27.39	1,897	1.49	0.00	0.41	0.00	4.88	0.12	5.41
94	Peoples Bank of Red Level	Red Level	16,080	6,370	16.27	-	1.21	0.00	0.00	0.00	5.34	0.17	5.51
95	Farmers & Merchants Bank	Waterloo	79,738	8,269	0.95	-	2.72	0.00	3.57	2.12	0.00	0.02	5.71
96	Bank of Vernon	Vernon	143,155	102,849	15.62	1,185	1.71	0.33	1.97	0.74	2.53	0.63	5.87
97	CB&S Bank, Inc.	Russellville	1,546,047	644,370	18.46	7,753	1.03	0.06	0.69	0.00	5.37	0.03	6.09
98	Bank of Moundville	Moundville	92,214	22,339	13.69	880	0.64	0.00	0.29	1.59	4.17	0.08	6.13
99	Bank of Wedowee	Wedowee	130,838	62,709	22.10	387	1.11	0.24	0.40	0.01	5.59	0.20	6.20
100	Sweet Water State Bank	Sweet Water	96,000	69,580	24.45	308	1.32	0.20	2.39	1.79	2.12	0.17	6.47
101	Traders & Farmers Bank	Haleyville	377,895	165,711	9.42	3,470	1.40	0.14	2.74	0.07	3.26	0.40	6.47
102	Bank of Evergreen	Evergreen	61,146	40,841	21.37	-	1.84	0.38	2.07	0.07	3.98	0.36	6.48
103	First Exchange Bank of Alabama	Louisville	140,816	91,443	33.11	2,418	1.22	0.00	0.26	0.00	5.30	0.93	6.49
104	Merchants & Farmers Bank	Eutaw	62,585	30,928	13.89	78	0.87	0.71	2.10	0.00	3.16	1.32	6.58
105	Metro Bank	Pell City	684,718	378,009	16.53	10,351	1.40	0.20	1.80	0.10	4.20	0.53	6.63
106	EvaBank	Cullman	392,318	282,980	15.91	582	1.83	0.98	1.38	0.00	4.23	1.23	6.84
107	Troy Bank & Trust Company	Troy	878,021	469,146	33.54	10,713	1.73	0.23	0.97	0.17	6.54	0.53	8.21
108	Marion Bank & Trust Company	Marion	253,950	164,518	32.66	3,019	0.96	0.24	1.83	0.09	6.46	0.19	8.57
109	Citizens Bank of Winfield	Winfield	216,611	46,923	3.05	95	3.31	0.34	3.84	0.00	3.49	1.69	9.02
110	Brantley Bank & Trust Co.	Brantley	73,802	26,433	12.37	-	2.60	0.34	2.89	1.72	3.68	1.50	9.79
111	SunSouth Bank	Dothan	147,968	97,247	83.63	3,080	4.03	1.56	0.37	0.05	8.72	1.00	10.14
112	Citizens State Bank	Vernon	77,568	22,768	18.27	335	4.05	0.38	1.23	0.17	9.06	(0.14)	10.32
113	Southern Bank Company	Gadsden	95,203	55,971	25.39	-	1.51	1.92	2.62	0.00	6.04	2.71	11.37
114	Bank of Brewton	Brewton	53,711	20,388	21.43	353	1.70	0.00	1.16	0.00	10.60	0.04	11.80
115	Commonwealth National Bank	Mobile	55,863	23,646	47.91	138	2.66	0.00	1.07	0.00	10.55	0.28	11.90
116	Citizens Bank of Valley Head	Valley Head	26,573	17,095	28.33	450	0.57	0.00	6.59	1.11	4.18	0.39	12.27
117	State Bank & Trust	Winfield	230,777	75,280	18.99	1,841	2.02	0.84	2.84	0.16	7.45	1.96	12.41
118	Citizens Bank of Fayette	Fayette	190,538	50,704	16.22	2,950	2.36	0.00	0.50	0.10	12.13	(0.28)	12.45
119	Bank of Pine Hill	Pine Hill	23,429	4,603	13.25	112	1.80	0.02	3.24	5.37	4.03	(0.02)	12.62
120	Phenix-Girard Bank	Phenix City	181,151	66,727	24.69	5,472	1.33	0.13	3.65	0.00	9.70	0.57	13.92
121	Covenant Bank	Leeds	64,491	41,528	62.20	1,605	1.93	0.99	5.08	0.00	7.09	1.96	14.13
122	North Alabama Bank	Hazel Green	95,058	59,062	70.63	4,070	0.95	(0.14)	1.14	0.00	13.63	(0.27)	14.50
123	First Financial Bank	Bessemer	170,492	67,411	41.41	3,447	1.60	(0.03)	5.11	0.04	10.33	0.05	15.53
124	Union State Bank	Pell City	226,116	82,287	77.84	6,974	1.80	0.00	2.22	0.00	13.89	(0.02)	16.09
125	Community Bank & Trust	Union Springs	50,429	17,675	70.25	2,262	5.23	0.00	3.97	0.25	16.23	0.37	20.82
126	Alamerica Bank	Birmingham	36,266	26,258	110.25	4,912	1.67	0.00	0.56	2.67	19.61	0.17	23.01
		MEDIAN	179,297	94,411	9.22	549	1.33	0.07	0.67	0.01	1.98	0.12	3.02
		AVERAGE	1,970,839	1,322,014	14.29	2,293	1.49	0.15	1.11	0.21	3.01	0.25	4.58
		HIGH	124,196,151	81,453,065	110.25	107,862	5.23	1.92	6.59	5.37	19.61	2.71	23.01
		LOW	16,080	4,603	0.00	-	0.38	(0.14)	0.00	0.00	0.00	(0.31)	0.00

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	ETM Sep16 Net Income (\$000)	Net Inc / Employee (\$000)	ETM Sep15 Net Income (\$000)	ETM Sep14 Net Income (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	First Comm. Bank of Central AL	Wetumpka	346,770	29,929	8.63	6,492	90	5,834	5,909	2.01	24.03
2	ServisFirst Bank	Birmingham	6,002,151	559,049	9.31	81,684	196	60,173	50,357	2.01	22.23
3	First Metro Bank	Muscle Shoals	566,590	66,759	11.78	7,735	70	7,648	7,883	2.11	18.65
4	EvaBank	Cullman	392,318	70,240	17.90	8,081	102	8,578	9,602	3.30	18.38
5	Ceaha Bank	Oxford	201,390	25,114	12.47	3,205	68	3,383	3,026	2.21	18.05
6	HomeTown Bank of Alabama	Oneonta	333,727	45,188	13.54	5,131	87	5,165	5,090	2.31	17.61
7	CCB Community Bank	Andalusia	464,421	50,104	10.79	8,058	71	8,681	8,074	1.83	17.18
8	Traditions Bank	Cullman	315,835	31,118	9.85	3,195	45	3,239	2,936	1.54	15.67
9	SouthPoint Bank	Birmingham	269,390	24,967	9.27	2,686	36	2,633	2,818	1.48	15.46
10	Peoples Bank of Greensboro	Greensboro	97,169	9,256	9.53	1,319	66	1,011	1,139	1.39	14.83
11	First Partners Bank	Birmingham	267,420	30,477	11.40	2,994	52	2,709	2,047	1.74	14.74
12	Bank of Evergreen	Evergreen	61,146	6,991	11.43	619	44	688	616	1.61	14.69
13	FirstState Bank	Lineville	203,782	27,090	13.29	2,863	58	2,690	2,649	1.78	14.44
14	Peoples Bank of Alabama	Cullman	662,504	69,483	10.49	9,087	36	6,575	4,257	1.47	14.39
15	PrimeSouth Bank	Tallassee	211,633	21,347	10.09	2,007	51	1,744	1,334	1.42	14.27
16	Southern States Bank	Anniston	607,985	61,326	10.09	5,161	47	2,364	2,970	1.49	14.03
17	Peoples Independent Bank	Boaz	206,763	21,097	10.20	2,684	50	2,195	2,198	1.39	13.64
18	National Bank of Commerce	Birmingham	1,776,914	219,182	12.33	16,472	58	9,029	5,319	1.58	13.59
19	Robertson Banking Company	Demopolis	276,145	30,831	11.16	3,773	53	3,737	3,644	1.48	13.53
20	First Jackson Bank	Stevenson	241,877	26,200	10.83	2,533	58	1,954	1,684	1.41	13.43
21	Trinity Bank	Dothan	140,751	12,713	9.03	1,017	35	508	2,294	1.22	13.35
22	Bryant Bank	Tuscaloosa	1,458,719	134,455	9.22	17,128	82	16,453	12,525	1.20	13.27
23	River Bank & Trust	Prattville	766,495	88,060	11.49	7,120	56	3,810	3,568	1.56	13.06
24	First Southern State Bank	Stevenson	377,404	38,813	10.28	3,591	41	3,209	3,487	1.30	12.98
25	West Alabama Bank & Trust	Reform	581,455	80,085	13.77	6,824	43	6,293	5,911	1.74	12.94
26	AuburnBank	Auburn	852,431	90,621	10.63	8,242	52	7,999	6,822	1.37	12.81
27	Southern Independent Bank	Opp	214,701	23,941	11.15	2,186	68	1,688	1,781	1.32	12.57
28	Bank Independent	Sheffield	1,284,863	130,496	10.16	11,505	23	8,950	11,372	1.33	12.54
29	First Bank of Alabama	Talladega	383,636	62,146	16.20	6,044	126	5,432	4,326	1.89	12.44
30	FNB Bank	Scottsboro	374,659	50,606	13.51	4,468	48	4,637	2,006	1.63	12.32
31	Metro Bank	Pell City	684,718	95,494	13.95	8,101	49	7,859	8,488	1.66	12.27
32	Vantage Bank of Alabama	Albertville	113,003	15,496	13.71	1,291	46	1,172	293	1.61	12.23
33	Town-Country National Bank	Camden	104,864	17,333	16.53	1,912	62	1,778	1,867	1.97	12.18
34	Progress Bank and Trust	Huntsville	708,578	67,634	9.55	5,329	51	4,142	2,753	1.20	12.10
35	First Bank	Wadley	78,690	8,962	11.39	1,017	41	880	765	1.41	12.03
36	First Citizens Bank	Luverne	235,323	30,776	13.08	2,755	43	2,107	2,885	1.52	12.02
37	Sweet Water State Bank	Sweet Water	96,000	10,240	10.67	1,199	35	1,373	1,134	1.26	11.95
38	First Southern Bank	Florence	217,313	19,058	8.77	1,526	25	1,588	1,245	1.07	11.68
39	Central State Bank	Calera	238,684	28,381	11.89	2,955	44	2,773	2,543	1.39	11.51
40	NobleBank & Trust	Anniston	222,779	20,405	9.16	1,747	36	768	1,252	1.06	11.51
41	Marion Bank & Trust Company	Marion	253,950	32,004	12.60	3,333	79	3,217	3,044	1.41	11.34
42	Premier Bank of the South	Cullman	164,558	15,581	9.47	1,652	25	1,749	1,445	1.06	11.24
43	Regions Bank	Birmingham	124,196,151	16,747,458	13.48	1,271,969	60	1,086,168	1,281,991	1.47	11.11
44	North Alabama Bank	Hazel Green	95,058	11,623	12.23	764	26	193	396	1.30	10.91
45	PeoplesTrust Bank	Hamilton	92,121	10,134	11.00	713	27	434	450	1.15	10.65
46	Community Neighbor Bank	Camden	107,601	15,717	14.61	1,112	31	984	753	1.52	10.64
47	First Bank of Boaz	Boaz	208,779	38,490	18.44	3,254	121	2,838	2,671	1.93	10.58
48	Pinnacle Bank	Jasper	225,541	28,651	12.70	2,343	43	2,326	2,063	1.31	10.45
49	Peoples Bank of Red Level	Red Level	16,080	2,013	12.52	155	26	149	162	1.23	10.42
50	Exchange Bank of Alabama	Altoona	280,882	34,640	12.33	2,308	32	2,167	2,872	1.25	10.36
51	First Community Bank	Mobile	369,051	37,717	10.22	3,634	39	2,999	3,009	1.07	10.28
52	Troy Bank & Trust Company	Troy	878,021	90,661	10.33	7,273	56	6,872	5,143	1.03	9.96
53	Brantley Bank & Trust Co.	Brantley	73,802	10,867	14.72	836	49	672	807	1.40	9.91
54	Capstone Bank	Tuscaloosa	474,562	56,234	11.85	3,672	36	3,811	3,485	1.16	9.88
55	Friend Bank	Slocomb	130,361	12,357	9.48	1,076	28	1,327	573	0.93	9.73
56	Oakworth Capital Bank	Birmingham	438,092	57,002	13.01	3,596	52	3,838	3,233	1.32	9.69
57	Cullman Savings Bank (MHC)	Cullman	273,398	40,951	14.98	2,493	55	2,539	1,977	1.53	9.68
58	Bank of Wedowee	Wedowee	130,838	15,294	11.69	965	28	603	270	1.11	9.63
59	First National Bank	Hamilton	288,764	47,358	16.40	4,175	45	3,969	4,341	1.57	9.63
60	Bank of York	York	96,460	11,514	11.94	998	45	777	718	1.06	9.56
61	Reliance Bank	Athens	210,093	21,031	10.01	1,316	27	1,196	822	1.05	9.56
62	Community Spirit Bank	Red Bay	143,687	15,103	10.51	1,089	29	1,171	153	0.98	9.45
63	Citizens Bank & Trust	Guntersville	395,225	38,252	9.68	3,592	37	3,348	2,627	0.91	9.37
64	United Bank	Atmore	571,026	55,005	9.63	3,485	19	3,083	2,275	0.91	9.36
65	Small Town Bank	Wedowee	211,496	37,199	17.59	2,586	57	2,681	3,133	1.58	9.30
66	Commonwealth National Bank	Mobile	55,863	4,609	8.25	276	13	(502)	(894)	0.70	9.22
67	Citizens Bank of Winfield	Winfield	216,611	52,248	24.12	3,692	127	3,467	3,617	2.15	9.05
68	Merchants Bank	Jackson	207,856	24,343	11.71	1,880	31	1,371	1,435	0.94	8.47

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	ETM Sep16 Net Income (\$000)	Net Inc / Employee (\$000)	ETM Sep15 Net Income (\$000)	ETM Sep14 Net Income (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
69	First Cahawba Bank	Selma	99,951	13,289	13.30	725	32	841	936	1.12	8.46
70	Bank of Vernon	Vernon	143,155	23,954	16.73	1,229	42	1,168	827	1.31	8.15
71	Citizens Bank	Greensboro	101,584	13,388	13.18	632	45	1,140	1,314	1.05	8.12
72	HNB First Bank	Headland	119,872	13,369	11.15	1,017	34	672	266	0.95	8.07
73	Peoples Southern Bank	Clanton	172,138	23,357	13.57	1,787	40	1,540	1,647	1.10	8.01
74	First Bank of Linden	Linden	79,430	11,455	14.42	745	50	820	842	1.11	7.90
75	Phenix-Girard Bank	Phenix City	181,151	27,463	15.16	1,980	50	1,486	2,091	1.14	7.77
76	First Fidelity Bank	Fort Payne	92,379	8,541	9.25	456	19	251	294	0.68	7.58
77	CB&S Bank, Inc.	Russellville	1,546,047	193,577	12.52	11,907	23	11,828	15,330	0.87	7.11
78	First State Bank of the South	Sulligent	100,089	16,634	16.62	850	21	778	847	1.15	7.09
79	Farmers and Merchants Bank	LaFayette	138,922	21,207	15.27	1,369	46	1,433	1,376	1.03	7.00
80	Community Bank & Trust	Union Springs	50,429	3,744	7.42	232	13	(669)	(1,011)	0.46	6.98
81	Farmers & Merchants Bank	Piedmont	195,253	27,840	14.26	1,605	33	1,211	1,542	0.97	6.88
82	First Exchange Bank of Alabama	Louisville	140,816	13,904	9.87	932	22	1,249	254	0.70	6.83
83	First State Bank, DeKalb County	Fort Payne	177,443	21,028	11.85	1,030	21	368	337	0.94	6.70
84	FNB of Central Alabama	Tuscaloosa	271,804	27,948	10.28	1,357	23	838	1,389	0.72	6.65
85	Traders & Farmers Bank	Haleyville	377,895	57,288	15.16	3,012	29	3,387	3,198	1.00	6.63
86	MidSouth Bank	Dothan	406,349	43,705	10.76	2,793	30	1,279	728	0.71	6.58
87	State Bank & Trust	Winfield	230,777	29,410	12.74	1,692	31	2,315	2,370	0.78	6.27
88	BankSouth	Dothan	170,712	35,725	20.93	2,066	86	2,148	2,455	1.28	6.25
89	First National Bank and Trust	Atmore	131,233	16,981	12.94	1,008	21	829	251	0.80	6.25
90	First National Bank of Hartford	Hartford	122,801	17,178	13.99	996	30	919	651	0.87	6.23
91	Farmers & Merchants Bank	Waterloo	79,738	18,173	22.79	982	98	1,019	1,125	1.36	6.08
92	Liberty Bank	Geraldine	128,439	15,903	12.38	836	15	952	1,099	0.78	6.06
93	Bank of Walker County	Jasper	64,653	8,768	13.56	360	19	575	389	0.85	6.06
94	Merchants Bank of Alabama	Cullman	271,241	25,945	9.57	1,162	14	1,613	1,638	0.58	6.04
95	Citizens Bank of Fayette	Fayette	190,538	39,252	20.60	2,108	70	2,378	926	1.14	5.87
96	First Community Bank, Cullman	Cullman	79,342	8,640	10.89	220	16	315	193	0.59	5.24
97	AloStar Bank of Commerce	Birmingham	1,028,292	186,948	18.18	5,406	58	8,067	1,728	0.93	5.02
98	First National Bank of Dozier	Dozier	37,634	5,366	14.26	253	42	282	304	0.69	4.91
99	Valley State Bank	Russellville	124,377	20,151	16.20	733	25	868	728	0.78	4.91
100	Horizon Bank	Fyffe	96,193	15,287	15.89	554	20	362	602	0.79	4.90
101	First National Bank, Brundidge	Brundidge	92,528	13,469	14.56	522	20	621	561	0.68	4.75
102	Citizens Bank of Valley Head	Valley Head	26,573	3,157	11.88	144	10	147	70	0.54	4.72
103	Citizens Bank	Enterprise	131,928	13,236	10.03	492	17	733	1,944	0.50	4.67
104	Citizens' Bank, Inc.	Robertsdale	106,683	11,807	11.07	480	14	300	92	0.49	4.43
105	Samson Banking Company, Inc.	Samson	75,099	9,468	12.61	406	16	409	600	0.57	4.40
106	First US Bank	Thomasville	600,025	78,411	13.07	2,507	9	3,496	4,158	0.59	4.37
107	Citizens State Bank	Vernon	77,568	10,734	13.84	399	27	545	810	0.51	3.91
108	Compass Bank	Birmingham	84,983,485	12,190,441	14.34	362,505	38	494,626	412,606	0.54	3.82
109	SouthFirst Bank	Sylacauga	89,798	9,887	11.01	364	13	69	398	0.41	3.74
110	AmeriFirst Bank	Union Springs	151,104	15,934	10.55	547	12	445	(1,396)	0.38	3.57
111	Union State Bank	Pell City	226,116	14,944	6.61	482	4	(515)	(483)	0.21	3.42
112	Security Federal Savings Bank	Jasper	40,389	4,487	11.11	123	9	157	175	0.33	3.10
113	Bank of Moundville	Moundville	92,214	9,538	10.34	338	20	406	(135)	0.31	3.03
114	Commercial Bank of Ozark	Ozark	87,324	7,537	8.63	207	8	229	261	0.25	2.99
115	Escambia County Bank	Flomaton	75,994	12,078	15.89	311	16	262	1,037	0.44	2.88
116	First Financial Bank	Bessemer	170,492	16,650	9.77	598	9	710	440	0.26	2.72
117	Peoples Exchange Bank	Monroeville	62,483	9,374	15.00	201	8	379	138	0.35	2.37
118	Merchants & Farmers Bank	Eutaw	62,585	6,796	10.86	127	5	(182)	408	0.19	1.87
119	Alamerica Bank	Birmingham	36,266	5,739	15.82	47	6	(493)	(1,140)	0.13	0.83
120	Bank of Brewton	Brewton	53,711	9,911	18.45	(1)	(0)	149	(28)	(0.00)	(0.01)
121	First Progressive Bank	Brewton	31,085	8,130	26.15	(7)	(1)	100	86	(0.02)	(0.09)
122	First Federal Bank, A FSB	Tuscaloosa	123,614	13,492	10.91	(231)	(2)	113	496	(0.22)	(1.78)
123	Bank of Pine Hill	Pine Hill	23,429	3,214	13.72	(131)	(15)	(102)	64	(0.52)	(3.96)
124	Southern Bank Company	Gadsden	95,203	12,459	13.09	(1,352)	(41)	(370)	(311)	(2.24)	(16.59)
125	Covenant Bank	Leeds	64,491	4,112	6.38	(1,277)	(85)	(1,674)	(775)	(1.79)	(29.00)
126	SunSouth Bank	Dothan	147,968	6,601	4.46	(2,507)	(81)	357	(3,327)	(1.66)	(31.69)
		MEDIAN	179,297	21,064	11.89	1,448	36	1,349	1,355	1.11	9.37
		AVERAGE	1,970,839	266,052	12.54	16,058	38	15,239	15,848	1.03	8.29
		HIGH	124,196,151	16,747,458	26.15	1,271,969	196	1,086,168	1,281,991	3.30	24.03
		LOW	16,080	2,013	4.46	(2,507)	(85)	(1,674)	(3,327)	(2.24)	(31.69)