Banking Almanac: Alabama

As of March 31, 2016

Porter White & Company

Investment Bankers Since 1975

Introduction

The *Banking Almanac* provides a concise look at pertinent corporate, balance sheet, income statement and asset quality data for all Alabama-headquartered banks and thrifts. The institutions are sorted alphabetically.

The accompanying Microsoft Excel file allows the reader to sort the data by any of the categories identified in the column headers.

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Banking Almanac
ALABAMA

Financial Data as of and for the 12 months ended March 31, 2016

	Institution	City	Year Est.	Charter Type	Corp. Type	Total Assets ($000)	Assets/ Employee ($000)	Total Loans ($000)	Total Deposits ($000)	Loans/ Deps (%)	Total Equity ($000)	Tan Eq/ Assets (%)	ROAA* (%)	ROAE* (%)	Yld on Loans (%)	Cost of Funds (%)	Net Int. Margin (%)	NonInt Inc/AvgA (%)	Effcy Ratio (%)	NPA/ Tot Ast (%)	LLR/ Lns (%)
1	Alamerica Bank	Birmingham	2000	Bank	S-corp	34,170	3,797	24,219	28,435	85.2	5,617	16.44	(0.42)	(2.62)	6.33	0.95	4.75	0.82	109.5	18.88	2.01
2	AloStar Bank of Commerce	Birmingham	2011	Bank	C-corp	979,816	10,206	741,714	739,241	100.3	182,870	18.65	0.60	3.03	5.73	0.79	3.77	0.79	68.8	2.02	1.73
3	American Bank of Huntsville	Huntsville	1920	Thrift	C-corp	107,093	3,455	87,417	83,063	105.2	9,028	8.43	(1.19)	(14.54)	4.98	1.21	3.21	0.80	128.1	6.19	1.23
4	AmeriFirst Bank	Union Springs	1916	Bank	C-corp	148,516	3,300	90,656	128,351	70.6	15,549	10.47	0.34	3.18	5.13	0.37	3.77	0.37	87.6	1.51	1.75
5	AuburnBank	Auburn	1907	Bank	C-corp	834,097	5,181	434,089	739,486	58.7	88,463	10.61	1.04	9.92	4.89	0.56	3.05	0.49	56.3	0.41	1.10
6	Bank Independent	Sheffield	1947	Bank	C-corp	1,241,642	2,488	972,246	1,076,932	90.3	128,870	8.62	0.84	7.46	6.27	0.29	5.46	1.16	76.1	1.19	1.11
7	Bank of Brewton	Brewton	1889	Bank	C-corp	55,659	2,141	20,183	45,967	43.9	9,661	17.36	(0.10)	(0.57)	7.67	0.10	4.01	0.44	88.5	3.29	1.75
8	Bank of Evergreen	Evergreen	1932	Bank	C-corp	60,096	4,293	40,408	53,252	75.9	6,611	11.00	1.22	11.69	6.20	0.58	4.49	0.56	56.4	3.33	1.78
9	Bank of Moundville	Moundville	1907	Bank	C-corp	89,386	5,959	21,800	80,187	27.2	9,062	10.14	0.24	2.44	5.75	0.58	2.74	0.26	87.7	1.02	0.73
10	Bank of Pine Hill	Pine Hill	1947	Bank	C-corp	24,488	2,721	4,578	21,279	21.5	3,203	13.08	(0.26)	(2.02)	5.64	0.64	2.40	0.26	112.0	0.78	1.73
11	Bank of Vernon	Vernon	1911	Bank	C-corp	144,747	5,361	100,974	120,274	84.0	23,227	16.05	0.81	5.20	6.04	0.54	4.29	0.51	62.7	4.40	1.81
12	Bank of Walker County	Jasper	2004	Bank	S-corp	66,537	3,502	43,622	57,911	75.3	8,426	12.66	0.66	4.42	5.63	0.42	3.93	0.91	78.3	1.77	1.27
13	Bank of Wedowee	Wedowee	1906	Bank	C-corp	126,843	3,624	58,711	107,784	54.5	14,424	11.37	0.65	5.70	6.26	0.54	3.58	0.56	69.6	3.00	0.99
14	Bank of York	York	1911	Bank	S-corp	100,598	4,573	37,289	76,270	48.9	11,079	11.01	0.70	6.77	5.50	0.63	2.75	0.80	72.7	0.07	0.88
15	BankSouth	Dothan	1928	Bank	S-corp	171,836	6,609	135,236	136,565	99.0	34,933	20.33	0.81	3.98	4.58	0.41	3.66	0.07	66.6	0.22	1.96
16	Brantley Bank & Trust Co.	Brantley	1946	Bank	C-corp	75,021	3,751	26,990	64,174	42.1	10,414	13.88	1.00	7.08	6.46	0.36	4.22	0.47	58.7	0.44	1.93
17	Bryant Bank	Tuscaloosa	2005	Bank	S-corp	1,451,577	6,912	823,393	1,196,546	68.8	128,178	8.83	0.79	8.65	4.85	0.30	3.29	0.33	64.3	0.38	1.11
18	Capstone Bank	Tuscaloosa	1978	Bank	C-corp	469,163	4,787	382,158	405,182	94.3	54,091	10.41	0.79	6.72	4.59	0.54	3.83	0.56	64.5	1.61	1.08
19	CB&S Bank, Inc.	Russellville	1906	Bank	C-corp	1,527,328	2,989	597,718	1,236,282	48.4	183,780	11.39	0.76	6.48	5.09	0.54	3.29	0.97	70.0	2.59	1.02
20	CCB Community Bank	Andalusia	1947	Bank	S-corp	473,713	4,155	388,721	378,654	102.7	48,461	10.23	1.39	13.11	5.65	0.62	4.60	0.47	56.6	1.84	0.94
21	Central State Bank	Calera	1916	Bank	S-corp	230,807	3,551	155,860	200,238	77.8	27,386	11.87	0.96	7.96	6.00	0.49	4.35	0.73	68.7	0.26	1.48
22	Cheaha Bank	Oxford	2000	Bank	C-corp	196,927	4,476	110,576	164,803	67.1	24,439	12.41	1.76	14.96	6.83	0.49	4.67	0.44	49.1	0.25	1.60
23	Citizens Bank	Greensboro	1976	Bank	C-corp	100,549	7,182	45,152	82,690	54.6	13,029	12.96	1.19	9.27	5.27	0.71	3.32	0.21	45.8	0.71	1.23
24	Citizens Bank	Enterprise	1946	Bank	C-corp	116,115	4,004	64,839	103,132	62.9	12,744	10.98	0.37	3.46	5.18	0.39	3.24	0.67	87.0	0.96	1.21
25	Citizens Bank & Trust	Guntersville	2003	Bank	C-corp	385,438	4,144	251,868	324,312	77.7	36,882	9.57	0.88	9.16	5.28	0.50	4.02	0.67	69.5	1.17	1.40
26	Citizens Bank of Fayette	Fayette	1913	Bank	S-corp	193,513	6,450	50,208	153,182	32.8	37,678	19.47	0.79	4.18	5.00	0.48	2.69	0.22	55.6	3.38	2.23
27	Citizens Bank of Valley Head	Valley Head	1935	Bank	C-corp	26,317	1,880	17,230	23,249	74.1	3,032	11.52	0.29	2.53	6.96	0.33	5.24	0.39	94.3	3.28	0.57
28	Citizens Bank of Winfield	Winfield	1920	Bank	C-corp	214,739	7,669	45,698	141,428	32.3	49,849	23.21	1.69	7.39	7.34	1.07	3.92	0.34	34.3	0.73	3.04
29	Citizens' Bank, Inc.	Robertsdale	1981	Bank	S-corp	102,260	3,099	64,823	90,261	71.8	11,440	11.19	0.29	2.61	5.23	0.23	3.96	0.50	91.3	2.26	1.63
30	Citizens State Bank	Vernon	1977	Bank	S-corp	80,284	5,352	22,940	58,820	39.0	10,176	12.68	0.37	2.95	4.92	1.20	2.23	0.16	60.2	3.17	3.90
31	Commercial Bank of Ozark	Ozark	1959	Bank	S-corp	88,189	3,266	37,732	79,689	47.4	7,263	8.24	0.30	3.65	5.83	0.24	3.46	0.59	90.2	1.79	1.17
32	Commonwealth National Bank	Mobile	1976	Bank	C-corp	57,869	2,630	25,957	53,424	48.6	4,338	7.50	(0.21)	(2.89)	5.18	0.09	3.76	1.40	104.2	5.03	2.45
33	Community Bank & Trust	Union Springs	1990	Bank	C-corp	50,966	2,998	17,688	47,403	37.3	3,334	6.54	0.23	3.81	6.48	0.37	3.45	1.44	96.6	7.81	5.37
34	Community Neighbor Bank	Camden	1906	Bank	C-corp	107,917	3,270	65,219	92,506	70.5	15,168	14.06	1.03	7.24	6.34	0.30	4.33	0.89	67.2	1.32	1.73
35	Community Spirit Bank	Red Bay	1908	Bank	C-corp	144,244	3,796	94,393	126,282	74.8	14,882	10.32	0.84	8.17	5.97	0.50	4.31	0.78	72.4	2.15	1.19
36	Compass Bank	Birmingham	1964	Bank	C-corp	87,629,324	8,773	62,201,474	69,214,097	89.9	12,193,717	8.63	0.47	3.29	3.57	0.52	2.66	0.86	69.5	1.14	1.32
37	Covenant Bank	Leeds	1997	Bank	C-corp	71,278	4,193	46,088	61,925	74.4	4,284	6.01	(2.74)	(40.04)	5.24	0.95	3.20	0.10	126.1	6.07	2.25
38	Cullman Savings Bank (MHC)	Cullman	1887	Thrift	C-corp	257,858	5,860	207,114	166,251	124.6	39,515	15.32	1.08	6.76	5.51	1.11	4.09	0.51	60.7	1.64	0.94
39	Escambia County Bank	Flomaton	1924	Bank	S-corp	79,281	4,173	21,166	67,394	31.4	11,797	14.88	0.37	2.56	5.90	0.29	2.95	0.73	87.4	1.62	3.41
40	EvaBank	Cullman	1986	Bank	C-corp	358,327	4,370	274,099	269,877	101.6	63,099	17.61	2.36	13.83	8.35	1.23	6.55	1.20	36.5	2.69	1.82
41	Exchange Bank of Alabama	Altoona	1909	Bank	C-corp	283,307	3,990	166,143	246,202	67.5	33,253	11.74	0.89	7.37	5.08	0.46	3.33	0.68	65.4	1.01	1.36
42	Farmers & Merchants Bank	Waterloo	1914	Bank	C-corp	78,319	7,832	7,851	60,232	13.0	17,353	22.16	1.31	6.05	8.27	0.86	2.73	0.35	45.8	0.00	2.99
43	Farmers & Merchants Bank	Piedmont	1915	Bank	C-corp	192,720	3,933	97,368	161,533	60.3	27,255	14.14	0.75	5.43	6.22	0.41	4.16	0.78	80.8	1.06	1.27
44	Farmers and Merchants Bank	LaFayette	1934	Bank	C-corp	140,172	4,123	46,738	113,590	41.2	20,213	14.42	1.01	7.06	6.01	0.46	3.49	0.50	63.2	1.25	1.12
45	First Bank	Wadley	1907	Bank	S-corp	75,422	3,017	22,143	66,621	33.2	8,447	11.20	1.25	10.75	6.40	0.36	3.88	1.08	60.3	1.27	1.11

* ROA/ROE converted to C-corp bases, if applicable.

Banking Almanac (continued)

ALABAMA

#	Institution	City	Year Est.	Charter Type	Corp. Type	Total Assets ($000)	Assets/ Employee ($000)	Total Loans ($000)	Total Deposits ($000)	Loans/ Deps (%)	Total Equity ($000)	Tan Eq/ Assets (%)	ROAA* (%)	ROAE* (%)	Yld on Loans (%)	Cost of Funds (%)	Net Int. Margin (%)	NonInt Inc/AvgA (%)	Effcy Ratio (%)	NPA/ Tot Ast (%)	LLR/ Lns (%)
						Financial Data as of and for the 12 months ended March 31, 2016															
46	First Bank of Alabama	Talladega	1848	Bank	C-corp	388,069	8,624	171,830	324,939	52.9	59,714	15.39	1.44	10.03	5.75	0.75	3.39	0.40	51.6	1.01	1.26
47	First Bank of Boaz	Boaz	1906	Bank	C-corp	204,745	7,312	52,101	145,278	35.9	37,247	18.19	1.57	8.74	5.50	1.00	3.23	0.25	44.7	0.02	1.83
48	First Bank of Linden	Linden	1904	Bank	C-corp	79,176	5,278	36,895	67,370	54.8	11,190	14.13	1.03	7.50	6.00	0.55	4.16	0.35	61.2	0.00	1.20
49	First Bank of the South	Rainsville	1983	Bank	C-corp	83,563	3,482	40,409	74,629	54.2	7,835	9.38	0.07	0.79	5.40	0.32	3.69	0.56	96.7	1.86	0.78
50	First Cahawba Bank	Selma	2007	Bank	C-corp	94,669	4,116	67,207	76,578	87.8	12,906	13.63	0.84	6.46	5.24	0.32	4.14	0.45	67.3	1.30	0.81
51	First Citizens Bank	Luverne	1980	Bank	C-corp	233,606	3,708	112,382	189,541	59.3	29,129	12.12	1.31	10.63	6.77	0.48	3.99	0.81	62.6	0.51	1.97
52	First Comm. Bank of Central AL	Wetumpka	2001	Bank	S-corp	347,505	4,760	212,060	315,911	67.1	28,551	8.22	1.31	15.97	5.46	0.44	3.98	0.82	52.2	0.89	2.20
53	First Community Bank	Chatom	1909	Bank	S-corp	356,952	3,923	251,914	307,988	81.8	36,571	10.25	0.73	7.09	5.18	0.53	3.97	0.81	74.2	2.13	1.22
54	First Community Bank, Cullman	Cullman	1905	Bank	C-corp	80,770	5,769	48,679	68,535	71.0	8,450	10.46	0.21	1.92	4.50	0.35	2.96	0.43	86.2	0.29	0.67
55	First Exchange Bank of Alabama	Louisville	1917	Bank	S-corp	129,941	2,825	83,581	116,374	71.8	13,373	10.29	0.51	4.96	5.36	0.56	4.11	0.39	79.0	3.72	2.09
56	First Federal Bank, A FSB	Tuscaloosa	1958	Thrift	S-corp	116,376	1,164	86,215	92,176	93.5	12,849	11.04	(0.56)	(4.12)	4.11	0.90	2.75	8.06	105.9	3.51	0.58
57	First Fidelity Bank	Fort Payne	1965	Bank	C-corp	91,509	3,660	40,098	82,988	48.3	8,258	9.02	0.37	4.13	4.74	0.42	2.85	0.36	80.3	0.83	1.59
58	First Financial Bank	Bessemer	1965	Bank	S-corp	167,867	2,469	73,659	134,028	55.0	16,090	9.58	0.14	1.49	5.10	0.60	2.90	1.78	96.7	4.10	1.52
59	First Jackson Bank	Stevenson	1981	Bank	C-corp	239,617	5,209	133,228	205,704	64.8	24,773	10.34	0.93	9.14	5.83	1.28	3.44	0.10	56.3	1.17	1.32
60	First Metro Bank	Muscle Shoals	1988	Bank	C-corp	570,173	5,183	349,712	504,606	69.3	62,795	11.01	1.42	12.89	5.29	0.43	3.69	0.57	45.6	0.24	0.72
61	First National Bank	Hamilton	1976	Bank	S-corp	288,761	3,173	120,142	242,087	49.6	46,234	16.01	1.21	7.60	6.09	0.25	3.83	0.85	59.1	0.15	1.18
62	First National Bank and Trust	Atmore	1915	Bank	S-corp	131,556	2,990	67,770	113,376	59.8	16,968	12.90	0.62	4.96	5.09	0.26	3.61	1.30	81.6	0.17	2.59
63	First National Bank of Dozier	Dozier	1910	Bank	C-corp	37,192	6,199	7,560	28,180	26.8	5,281	14.20	0.72	5.36	5.54	0.36	2.76	0.34	67.1	0.00	1.88
64	First National Bank of Hartford	Hartford	1905	Bank	S-corp	120,280	4,296	56,783	96,664	58.7	16,625	13.76	0.77	5.65	5.67	0.53	3.54	0.58	73.0	1.12	2.13
65	First National Bank, Brundidge	Brundidge	1904	Bank	C-corp	93,824	3,609	50,074	76,385	65.6	13,144	14.01	0.59	4.25	5.53	0.64	3.47	0.71	78.1	1.24	1.38
66	First Partners Bank	Birmingham	2007	Bank	C-corp	248,169	4,682	199,891	197,935	101.0	29,051	11.71	1.19	9.92	5.77	0.71	4.57	1.02	63.0	0.15	1.09
67	First Progressive Bank	Brewton	1977	Bank	C-corp	31,471	2,861	8,037	23,334	34.4	8,113	25.78	0.14	0.55	5.19	0.14	3.00	0.04	92.4	0.94	1.32
68	First Southern Bank	Florence	1935	Bank	C-corp	214,272	3,401	161,655	192,444	84.0	19,535	9.12	0.72	7.81	5.05	0.55	3.91	0.71	70.7	1.12	1.39
69	First Southern State Bank	Stevenson	1910	Bank	C-corp	374,330	4,456	172,862	332,764	52.0	37,061	9.82	0.92	9.51	5.94	0.75	3.39	0.51	60.1	0.29	1.53
70	First State Bank of the South	Sulligent	1973	Bank	C-corp	97,164	2,429	32,430	79,460	40.8	16,048	16.52	0.83	5.13	6.19	0.48	3.74	0.88	69.8	0.06	0.88
71	First State Bank, DeKalb County	Fort Payne	1982	Bank	C-corp	93,940	3,613	50,979	78,265	65.1	15,556	16.56	0.52	3.19	6.52	0.48	4.15	0.45	82.6	1.40	0.89
72	First US Bank	Thomasville	1952	Bank	C-corp	575,291	2,069	267,350	485,623	55.1	77,336	13.44	0.50	3.64	9.66	0.46	5.28	0.58	85.0	1.75	1.26
73	FirstState Bank	Lineville	1971	Bank	C-corp	214,369	4,375	115,138	173,847	66.2	25,871	12.07	1.33	11.62	6.51	0.97	4.11	0.63	56.3	0.83	1.10
74	FNB Bank	Scottsboro	1907	Bank	C-corp	372,722	3,765	248,602	323,699	76.8	48,348	12.97	1.24	9.66	5.92	0.58	4.23	0.91	62.4	1.79	1.29
75	FNB of Central Alabama	Tuscaloosa	1965	Bank	C-corp	258,168	4,376	161,819	229,595	70.5	27,109	10.50	0.38	3.40	4.66	0.38	3.35	0.58	88.0	1.31	1.46
76	Friend Bank	Slocomb	1905	Bank	S-corp	125,808	3,226	75,762	113,751	66.6	11,856	9.20	0.75	7.68	6.07	0.31	4.28	0.94	68.3	1.81	1.42
77	HNB First Bank	Headland	1933	Bank	S-corp	110,653	3,688	76,362	95,590	79.9	13,120	11.86	0.63	5.26	5.17	0.61	3.71	0.98	79.5	1.49	1.53
78	HomeTown Bank of Alabama	Oneonta	2003	Bank	C-corp	338,035	5,729	207,522	283,280	73.3	43,644	12.91	1.72	13.56	6.58	0.62	4.53	1.29	52.0	1.66	1.04
79	Horizon Bank	Fyffe	1973	Bank	C-corp	93,196	3,214	42,991	75,347	57.1	14,955	16.05	0.59	3.61	6.32	0.35	3.95	0.60	78.0	0.67	1.57
80	Liberty Bank	Geraldine	1971	Bank	C-corp	125,039	2,405	61,749	109,285	56.5	15,401	12.32	0.77	5.71	6.92	0.43	5.06	0.72	76.7	0.44	1.01
81	Marion Bank & Trust Company	Marion	1934	Bank	S-corp	249,195	6,558	161,822	204,351	79.2	30,877	12.39	1.02	8.48	5.88	1.16	3.76	0.15	52.1	3.91	0.91
82	Merchants & Farmers Bank	Eutaw	1900	Bank	S-corp	68,214	2,842	30,623	59,671	51.3	6,334	9.29	(0.51)	(4.96)	6.55	0.40	3.98	1.19	86.2	0.67	0.74
83	Merchants Bank	Jackson	1962	Bank	S-corp	209,856	3,498	122,317	186,502	65.6	22,882	10.90	0.54	5.05	5.77	0.56	3.78	0.76	81.4	2.13	1.22
84	Merchants Bank of Alabama	Cullman	1907	Bank	C-corp	263,700	3,216	159,185	237,501	67.0	24,783	9.40	0.42	4.36	5.28	0.36	3.62	0.37	83.7	2.48	1.18
85	Metro Bank	Pell City	1989	Bank	C-corp	690,578	4,211	373,208	596,486	62.6	91,629	13.27	1.21	9.28	5.93	0.61	4.12	0.53	53.8	2.35	1.61
86	MidSouth Bank	Dothan	1912	Bank	S-corp	399,532	3,879	251,327	355,814	70.6	42,800	10.71	0.39	3.64	4.49	0.42	3.02	0.53	78.5	1.14	2.00
87	National Bank of Commerce	Birmingham	2004	Bank	C-corp	1,733,554	6,147	1,396,068	1,505,877	92.7	203,862	8.96	0.82	7.31	5.15	0.42	4.11	0.66	63.0	0.39	0.78
88	NobleBank & Trust	Anniston	2005	Bank	C-corp	217,376	4,529	127,454	193,369	65.9	19,012	8.75	0.54	5.76	5.34	0.35	3.87	0.81	79.4	0.88	1.20
89	North Alabama Bank	Hazel Green	1989	Bank	C-corp	94,001	3,133	59,430	82,499	72.0	11,198	11.91	0.01	0.05	6.66	0.46	4.82	(0.33)	98.1	7.78	0.95
90	Oakworth Capital Bank	Birmingham	2008	Bank	C-corp	395,280	6,480	307,266	338,652	90.7	54,763	13.68	1.02	7.29	4.13	0.23	3.45	0.99	62.2	0.00	1.08

* ROA/ROE converted to C-corp bases, if applicable.

PW&Co

Banking Almanac (continued)

ALABAMA

#	Institution	City	Year Est.	Charter Type	Corp. Type	Total Assets ($000)	Assets/ Emplyee ($000)	Total Loans ($000)	Total Deposits ($000)	Loans/ Deps (%)	Total Equity ($000)	Tan Eq/ Assets (%)	ROAA* (%)	ROAE* (%)	Yld on Loans (%)	Cost of Funds (%)	Net Int. Margin (%)	NonInt Inc/AvgA (%)	Effcy Ratio (%)	NPA/ Tot Ast (%)	LLR/ Lns (%)
						Financial Data as of and for the 12 months ended March 31, 2016															
91	Peoples Bank of Alabama	Cullman	1977	Bank	S-corp	655,748	2,655	478,074	554,430	86.2	65,769	9.38	0.95	9.55	5.38	0.36	4.34	2.19	74.2	1.81	1.53
92	Peoples Bank of Greensboro	Greensboro	1904	Bank	S-corp	96,695	5,688	41,591	84,116	49.4	8,842	9.14	0.73	8.01	6.41	0.69	3.60	0.33	63.8	0.49	1.08
93	Peoples Bank of Red Level	Red Level	1914	Bank	C-corp	16,253	2,709	6,026	14,306	42.1	1,923	11.83	1.00	8.56	11.37	0.21	5.60	0.41	73.2	1.35	1.16
94	Peoples Exchange Bank	Monroeville	1907	Bank	C-corp	63,112	2,337	37,051	53,981	68.6	9,075	14.38	0.28	1.93	6.09	0.38	4.38	0.76	90.9	0.58	1.01
95	Peoples Independent Bank	Boaz	1988	Bank	S-corp	202,859	3,757	98,680	182,114	54.2	20,242	9.98	1.00	9.90	5.73	0.57	4.02	0.69	63.4	1.07	0.96
96	Peoples Southern Bank	Clanton	1901	Bank	S-corp	171,788	3,818	54,281	148,341	36.6	23,204	13.51	0.91	6.59	5.26	0.21	2.72	0.94	64.7	0.15	2.26
97	PeoplesTrust Bank	Hamilton	2004	Bank	C-corp	89,210	3,304	55,916	78,853	70.9	9,675	10.35	0.65	6.04	5.16	0.52	3.64	0.71	71.0	0.73	1.43
98	Phenix-Girard Bank	Phenix City	1904	Bank	S-corp	181,072	4,416	72,688	136,194	53.4	27,274	15.06	0.76	5.25	5.41	0.53	3.06	1.32	69.6	3.84	1.58
99	Pinnacle Bank	Jasper	1935	Bank	C-corp	224,139	4,395	86,165	189,692	45.4	28,430	12.56	1.05	8.81	5.15	0.24	3.47	0.66	63.7	0.08	1.87
100	Premier Bank of the South	Cullman	1987	Bank	S-corp	168,817	2,483	108,524	152,290	71.3	15,424	9.14	0.70	7.49	6.28	0.44	4.27	1.08	76.7	1.23	1.50
101	PrimeSouth Bank	Tallassee	1958	Bank	C-corp	208,183	5,338	143,220	180,686	79.3	20,775	9.98	0.92	9.08	5.69	0.86	3.92	0.27	60.3	1.52	1.37
102	Progress Bank and Trust	Huntsville	2008	Bank	C-corp	659,809	6,109	487,513	559,283	87.2	64,513	9.78	0.81	8.27	4.30	0.59	3.26	1.01	68.7	0.75	0.95
103	Regions Bank	Birmingham	1928	Bank	C-corp	124,637,433	5,652	81,956,915	99,645,528	82.3	16,506,638	10.04	0.95	7.18	3.71	0.21	3.12	1.55	61.8	1.63	1.40
104	Reliance Bank	Athens	1998	Bank	C-corp	173,093	4,946	113,315	131,672	86.1	20,352	11.76	0.82	6.79	4.70	0.61	3.36	1.21	75.0	0.97	1.18
105	River Bank & Trust	Prattville	2006	Bank	C-corp	725,308	5,756	486,072	615,703	79.0	84,095	10.03	0.93	8.21	5.03	0.29	3.84	0.62	63.1	0.94	0.84
106	Robertson Banking Company	Demopolis	1870	Bank	S-corp	275,675	3,725	208,525	236,622	88.1	29,272	10.62	1.05	9.68	4.80	0.55	3.85	0.83	63.1	0.36	1.03
107	Samson Banking Company, Inc.	Samson	1930	Bank	S-corp	72,823	3,166	33,030	63,334	52.2	9,399	12.91	0.43	3.21	6.16	0.23	3.34	0.61	80.5	1.38	0.93
108	Security Federal Savings Bank	Jasper	1971	Thrift	S-corp	41,723	3,209	15,429	30,419	50.7	4,149	9.94	0.22	2.07	6.54	0.76	3.40	0.70	90.4	0.00	1.02
109	ServisFirst Bank	Birmingham	2005	Bank	C-corp	5,377,849	13,860	4,345,990	4,386,182	99.1	480,824	8.68	1.45	15.82	4.48	0.40	3.70	0.28	39.3	0.19	1.04
110	Small Town Bank	Wedowee	1999	Bank	C-corp	216,142	5,404	96,296	172,353	55.9	35,966	15.62	1.28	7.71	5.90	0.78	3.78	0.46	53.0	1.71	1.96
111	SOUTHBank	Huntsville	1990	Thrift	S-corp	62,727	1,901	32,111	46,380	69.2	12,483	19.90	(2.50)	(17.35)	5.75	0.71	2.64	1.99	155.0	11.21	7.28
112	Southern Bank Company	Gadsden	1936	Bank	C-corp	100,133	3,338	57,938	80,590	71.9	13,794	13.78	(0.17)	(1.22)	5.69	0.96	3.25	0.12	111.0	1.49	0.91
113	Southern Independent Bank	Opp	2006	Bank	C-corp	210,184	6,568	115,779	169,978	68.1	22,651	10.78	0.75	7.52	4.95	0.70	2.99	0.45	60.5	1.51	1.32
114	Southern States Bank	Anniston	2007	Bank	C-corp	541,731	5,311	426,709	460,496	92.7	58,844	9.74	0.73	6.14	5.64	0.50	4.60	0.70	71.9	0.95	0.99
115	SouthFirst Bank	Sylacauga	1949	Thrift	C-corp	91,857	3,281	59,269	79,158	74.9	9,773	10.64	0.38	3.59	5.23	0.56	3.40	1.03	94.4	3.81	1.56
116	SouthPoint Bank	Birmingham	2005	Bank	C-corp	238,857	3,675	186,315	191,205	97.4	22,799	9.55	0.91	9.54	5.05	0.85	3.79	1.93	72.7	1.23	1.66
117	State Bank & Trust	Winfield	1907	Bank	S-corp	228,480	3,939	76,556	198,997	38.5	28,304	12.38	0.51	4.17	6.65	1.44	3.06	0.58	57.9	2.63	1.73
118	SunSouth Bank	Dothan	1954	Bank	C-corp	149,345	4,818	88,027	130,274	67.6	7,884	5.28	(0.55)	(10.16)	5.17	0.81	3.25	0.06	101.0	6.67	3.17
119	Sweet Water State Bank	Sweet Water	1913	Bank	S-corp	97,908	2,967	68,768	84,913	81.0	10,299	10.52	1.03	10.08	6.57	0.43	5.64	0.81	69.7	0.91	1.20
120	Town-Country National Bank	Camden	1978	Bank	S-corp	102,700	3,209	63,401	85,179	74.4	16,618	16.18	1.49	9.42	6.87	0.66	4.67	0.66	56.0	0.61	3.98
121	Traders & Farmers Bank	Haleyville	1906	Bank	C-corp	371,479	3,505	168,010	288,799	58.2	55,772	15.01	0.86	5.95	5.86	0.92	3.59	0.32	65.2	1.33	1.44
122	Traditions Bank	Cullman	2003	Bank	C-corp	305,995	4,371	243,599	272,397	89.4	29,830	9.75	1.09	11.41	6.81	0.53	5.67	1.23	68.5	1.72	1.46
123	Trinity Bank	Dothan	2006	Bank	C-corp	131,669	4,702	100,595	119,263	84.4	11,879	9.02	0.48	5.01	5.51	0.79	4.16	0.29	68.6	1.10	1.40
124	Troy Bank & Trust Company	Troy	1906	Bank	C-corp	850,085	6,747	465,863	708,455	65.8	87,454	9.98	0.72	7.07	5.17	0.69	3.38	0.58	64.5	3.61	1.55
125	Union State Bank	Pell City	1903	Bank	C-corp	233,250	2,101	88,378	218,408	40.5	14,033	5.81	(0.11)	(1.81)	5.33	0.28	3.22	1.39	100.0	5.00	1.73
126	United Bank	Atmore	1904	Bank	C-corp	550,821	3,240	293,182	494,468	59.3	53,299	9.68	0.60	6.09	5.30	0.30	3.53	1.02	77.4	1.62	1.25
127	Valley State Bank	Russellville	1985	Bank	C-corp	124,198	4,436	49,989	103,874	48.1	19,689	15.85	0.70	4.46	4.91	0.41	2.67	0.40	61.2	0.72	1.94
128	Vantage Bank of Alabama	Albertville	2006	Bank	C-corp	114,037	4,386	69,199	98,944	69.9	14,820	12.04	1.07	8.47	5.90	0.47	3.87	0.79	59.7	2.26	1.09
129	West Alabama Bank & Trust	Reform	1944	Bank	C-corp	576,925	3,606	311,845	468,143	66.6	76,354	12.13	1.17	9.06	5.57	0.81	3.40	1.10	57.7	0.70	1.30
				MEDIAN		171,788	3,933	87,417	136,194	67.1	19,689	11.39	0.76	6.46	5.64	0.50	3.74	0.66	69.5	1.24	1.32
				AVERAGE		1,939,803	4,335	1,302,461	1,555,653	65.8	256,419	12.14	0.68	5.37	5.73	0.55	3.76	0.75	72.9	1.85	1.54
				HIGH		124,637,433	13,860	81,956,915	99,645,528	124.6	16,506,638	25.78	2.36	15.97	11.37	1.44	6.55	8.06	155.0	18.88	7.28
				LOW		16,253	1,164	4,578	14,306	13.0	1,923	5.28	(2.74)	(40.04)	3.57	0.09	2.23	(0.33)	34.3	0.00	0.57

* ROA/ROE converted to C-corp bases, if applicable.