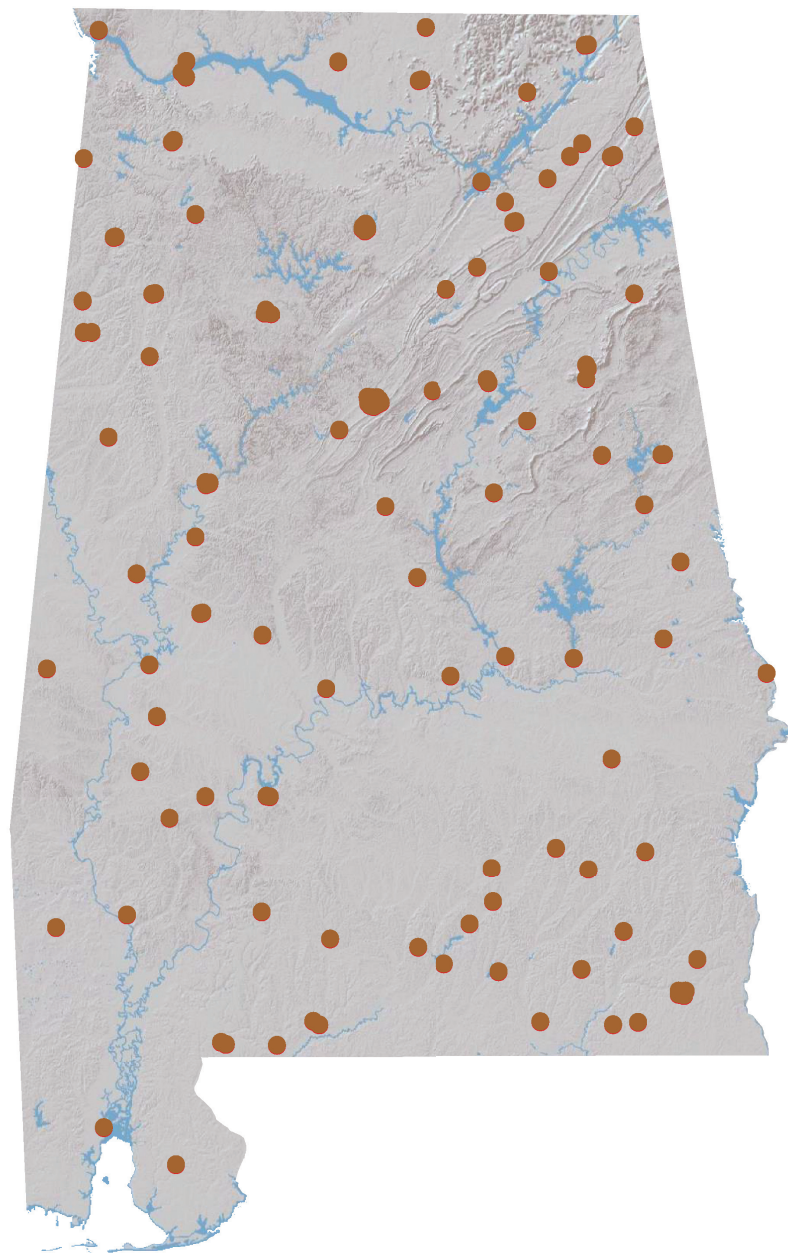


Banking Almanac: Alabama

As of and for the Twelve Months Ended September 30, 2018



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 September 30, 2018 unless otherwise noted. While the data are believed to be reliable, we have made no attempt to verify its accuracy.
- Reported net income figures are not adjusted if an institution is an S-corporation.
- ROAA/ROAE figures are marked as Pre-Tax or After-Tax. For S-corps, After-Tax ROAA/ROAE are adjusted to tax-equivalent bases.

- Texas Ratio presented in Asset Quality section has been adjusted to exclude the portion of nonperforming assets that are guaranteed by the U.S. government or FDIC. This ratio is calculated as:

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

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

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

PORTER WHITE COMMUNITY BANK PRACTICE

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ALPHABETICAL

Rank	Institution	City	Year Est.	Charter Type	Corp. Type	Parent	Total Assets (\$000)	Equity / Assets (%)	After-Tax ROAA (%)	After-Tax ROAE (%)	NPA/ Total Assets (%)
1	Alamerica Bank	Birmingham	2000	ST-Bank	S-corp	Alamerica BancCorp, Inc.	27,122	17.87	(3.32)	(19.57)	14.51
2	AmeriFirst Bank	Union Springs	1916	ST-Bank	C-corp	USAL Bancorp, Inc.	178,824	9.41	0.82	8.89	1.38
3	AuburnBank	Auburn	1907	ST-Bank	C-corp	Auburn National Bancorporation, Inc.	809,796	10.42	1.02	9.70	0.15
4	Bank Independent	Sheffield	1947	ST-Bank	C-corp	BancIndependent Incorporated	1,577,915	9.45	1.11	11.59	0.80
5	Bank of Brewton	Brewton	1889	ST-Bank	C-corp		50,932	20.51	0.87	4.49	1.05
6	Bank of Evergreen	Evergreen	1932	ST-Bank	C-corp		60,326	12.14	0.50	4.19	3.06
7	Bank of Moundville	Moundville	1907	ST-Bank	C-corp	Moundville Bancshares, Inc.	92,247	8.08	0.39	4.63	0.93
8	Bank of Vernon	Vernon	1911	ST-Bank	C-corp	First Vernon Bancshares, Inc.	147,700	16.59	1.47	8.88	0.94
9	Bank of Walker County	Jasper	2004	ST-Bank	S-corp	Relations Bancshares, Inc.	70,207	10.04	0.45	4.22	1.41
10	Bank of York	York	1911	ST-Bank	S-corp		98,144	10.14	1.01	9.68	0.28
11	BankSouth	Dothan	1928	ST-Bank	S-corp	BancSouth Corporation	169,908	21.02	1.10	5.22	0.49
12	Brantley Bank & Trust Co.	Brantley	1946	ST-Bank	C-corp	Brantley Bancorp, Inc.	71,099	13.85	0.89	6.22	0.01
13	Bryant Bank	Tuscaloosa	2005	ST-Bank	S-corp		1,589,718	9.78	1.22	12.93	0.09
14	CB&S Bank, Inc.	Russellville	1906	ST-Bank	C-corp	CBS Banc-Corp.	1,632,520	11.30	0.77	6.58	1.38
15	CCB Community Bank	Andalusia	1947	ST-Bank	S-corp	Southern National Corporation	496,845	10.95	1.50	13.74	1.36
16	Central State Bank	Calera	1916	ST-Bank	S-corp	Central State Bancorporation	301,563	10.53	1.39	12.73	0.14
17	Cheaha Bank	Oxford	2000	ST-Bank	C-corp	Cheaha Financial Group, Inc.	202,683	12.52	1.47	11.52	0.06
18	Citizens Bank	Greensboro	1976	ST-Bank	C-corp	Citizens BancShares, Inc.	95,386	13.21	1.30	9.98	0.11
19	Citizens Bank	Enterprise	1946	ST-Bank	C-corp	Enterprise Capital Corporation, Inc.	143,604	9.76	0.61	5.97	2.38
20	Citizens Bank & Trust	Guntersville	2003	ST-Bank	C-corp	Citizens B & T Holdings, Inc.	501,073	8.68	0.89	9.62	0.13
21	Citizens Bank of Fayette	Fayette	1913	ST-Bank	S-corp	F.B.H. Corporation	185,417	19.18	0.85	4.37	1.80
22	Citizens Bank of Valley Head	Valley Head	1935	ST-Bank	C-corp	Citizens Bancorporation, Inc.	27,240	12.05	0.25	2.14	3.15
23	Citizens Bank of Winfield	Winfield	1920	ST-Bank	C-corp	Citizens Bancorp of Winfield, Inc.	235,081	21.25	1.76	7.94	0.79
24	Citizens' Bank, Inc.	Robertsdale	1981	ST-Bank	S-corp	Citizens' Capital Corporation	106,522	11.68	0.69	6.14	2.78
25	Citizens State Bank	Vernon	1977	ST-Bank	S-corp	Citizens Southern Bancshares, Inc.	69,597	14.14	0.93	6.65	0.26
26	CommerceOne Bank	Birmingham	2018	ST-Bank	C-corp		124,728	37.11	NA	NA	NA
27	Commercial Bank of Ozark	Ozark	1959	ST-Bank	S-corp	Commercial Bancshares of Ozark, Inc.	91,082	7.29	0.48	6.23	1.43
28	Commonwealth National Bank	Mobile	1976	Fed-Bank	C-corp	CNB Bancorp, Inc.	46,771	7.74	(0.56)	(6.97)	3.70
29	Community Bank & Trust	Union Springs	1990	ST-Bank	C-corp	Community Bankshares, Inc.	46,039	5.32	0.30	5.28	3.35
30	Community Neighbor Bank	Camden	1906	ST-Bank	C-corp	First Camden Bancshares, Inc.	105,916	14.94	1.17	8.17	0.43
31	Community Spirit Bank	Red Bay	1908	ST-Bank	C-corp	Independent Bancshares, Inc.	142,497	10.61	1.05	9.94	1.18
32	Compass Bank	Birmingham	1964	ST-Bank	C-corp	Banco Bilbao Vizcaya Argentaria, SA	89,113,200	13.88	0.68	4.88	0.85
33	Cullman Savings Bank (MHC)	Cullman	1887	Fed-Thrift	C-corp	Cullman Savings Bank, MHC	294,861	14.90	1.23	8.43	1.27
34	Escambia County Bank	Flomaton	1924	ST-Bank	S-corp		73,297	14.59	0.79	5.32	0.80
35	EvaBank	Cullman	1986	ST-Bank	C-corp		371,803	23.43	3.03	13.44	4.48
36	Exchange Bank of Alabama	Altoona	1909	ST-Bank	C-corp	Gadsden Corporation	280,188	13.26	1.16	9.01	0.59
37	Farmers & Merchants Bank	Waterloo	1914	ST-Bank	C-corp		82,724	19.58	0.78	3.85	0.80
38	Farmers & Merchants Bank	Piedmont	1915	ST-Bank	C-corp	F&M Financial Corp	217,841	12.63	0.70	5.29	0.61
39	Farmers and Merchants Bank	LaFayette	1934	ST-Bank	C-corp	Farmers & Merchants Bancshares, Inc.	159,594	12.73	0.99	7.42	0.31
40	First Bank	Wadley	1907	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	84,117	9.42	1.38	13.78	0.80
41	First Bank of Alabama	Talladega	1848	ST-Bank	C-corp	Firstbanc of Alabama, Inc.	526,131	12.83	1.58	11.37	0.38
42	First Bank of Boaz	Boaz	1906	ST-Bank	C-corp	First Boaz Bancorporation	238,987	16.63	1.90	11.13	0.00
43	First Bank of Linden	Linden	1904	ST-Bank	C-corp	First Linden Bancshares, Inc.	78,822	14.18	0.88	6.17	0.00
44	First Cahawba Bank	Selma	2007	ST-Bank	C-corp		104,287	12.95	0.40	3.13	0.31
45	First Citizens Bank	Luverne	1980	ST-Bank	C-corp	First Citizens-Crenshaw Bancshares, Inc.	244,650	12.70	0.85	6.67	0.47
46	First Comm. Bank of Central AL	Wetumpka	2001	ST-Bank	S-corp	Central Alabama Bancshares, Inc.	353,575	7.26	1.80	23.68	0.54
47	First Community Bank, Cullman	Cullman	1905	ST-Bank	C-corp	Southern Community Bancshares, Inc.	109,586	8.61	0.38	3.93	0.67
48	First Exchange Bank of Alabama	Louisville	1917	ST-Bank	S-corp	FEB Bancshares, Inc.	134,754	9.43	0.24	2.46	2.66
49	First Federal Bank, A FSB	Tuscaloosa	1958	Fed-Thrift	S-corp	Southeastern Financial, Inc.	118,799	11.13	0.04	0.33	2.82
50	First Fidelity Bank	Fort Payne	1965	ST-Bank	C-corp	FBDC Financial Corporation	96,472	8.95	0.56	6.16	0.19
51	First Financial Bank	Besemer	1965	ST-Bank	S-corp	FirstFed Bancorp, Inc.	158,919	9.09	0.69	7.28	2.73
52	First Jackson Bank	Stevenson	1981	ST-Bank	C-corp	1st Jackson Bancshares, Inc.	258,965	10.99	1.31	11.75	0.17
53	First Metro Bank	Muscle Shoals	1988	ST-Bank	C-corp	First Metro Bancorp	628,464	11.33	1.49	13.23	0.13
54	First National Bank	Hamilton	1976	Fed-Bank	S-corp	Marion County Bancshares, Inc.	277,955	15.99	1.38	8.75	0.08
55	First National Bank and Trust	Atmore	1915	Fed-Bank	S-corp	First Suncoast Trust Bancshares, Inc.	141,430	10.90	0.72	6.32	0.49
56	First National Bank of Dozier	Dozier	1910	Fed-Bank	C-corp	First Dozier Bancshares, Inc.	33,947	13.72	0.35	2.55	0.00
57	First National Bank of Hartford	Hartford	1905	Fed-Bank	S-corp	First Hartford Bancshares, Inc.	122,945	13.42	0.79	5.78	0.74
58	First National Bank, Brundidge	Brundidge	1904	Fed-Bank	C-corp	First Brundidge Bancshares, Inc.	86,608	16.09	0.38	2.49	0.93
59	First Progressive Bank	Brewton	1977	ST-Bank	C-corp		30,449	27.29	0.39	1.48	0.52
60	First Southern Bank	Florence	1935	ST-Bank	C-corp	FSB, LLC	234,419	9.47	0.35	3.94	0.36
61	First Southern State Bank	Stevenson	1910	ST-Bank	C-corp	First Bancshares of Stevenson, Inc.	370,602	9.44	1.30	13.68	0.26
62	First State Bank of the South	Sulligent	1973	ST-Bank	C-corp	First State Holding Corp.	103,335	14.86	0.58	3.83	0.07
63	First State Bank, DeKalb County	Fort Payne	1982	ST-Bank	C-corp	First State Bancshares of Dekalb County, Inc.	180,515	11.41	0.57	5.00	1.19
64	First US Bank	Birmingham	1952	ST-Bank	C-corp	First US Bancshares, Inc.	802,434	9.62	0.00	0.00	0.68
65	FirstState Bank	Lineville	1971	ST-Bank	C-corp	First State Capital Corporation	220,243	12.03	1.03	8.29	0.41
66	FNB Bank	Scottsboro	1900	ST-Bank	C-corp	FNS Bancshares, Inc.	532,052	10.91	1.16	10.78	1.74
67	FNB of Central Alabama	Tuscaloosa	1965	ST-Bank	C-corp	FNB Bancshares of Central Alabama, Inc.	273,238	10.64	0.79	7.41	0.21
68	Friend Bank	Slocomb	1905	ST-Bank	S-corp	SNB Holdings, Inc.	126,523	9.73	1.29	13.37	1.37

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	HNB First Bank	Headland	1933	ST-Bank	S-corp	HNB Holding Company, Inc.	146,258	10.02	1.19	11.44	0.77
70	HomeTown Bank of Alabama	Oneonta	2003	ST-Bank	C-corp	HomeTown Bancorp of Alabama, Inc.	350,078	14.57	1.59	11.11	0.86
71	Liberty Bank	Geraldine	1971	ST-Bank	C-corp	First Bancorporation of Geraldine, Inc.	138,763	11.00	0.88	8.01	0.15
72	Marion Bank & Trust Company	Marion	1934	ST-Bank	S-corp	Marion Bancshares, Inc.	270,601	10.62	0.58	5.26	3.71
73	Merchants & Farmers Bank	Eutaw	1900	ST-Bank	S-corp	Merchants and Farmers Bancshares, Inc.	60,473	11.35	0.88	7.75	1.36
74	Merchants Bank	Jackson	1962	ST-Bank	S-corp	Merchants Trust, Inc.	221,519	11.33	0.90	7.98	2.34
75	Merchants Bank of Alabama	Cullman	1907	ST-Bank	C-corp	Merchants Financial Services, Inc.	293,868	8.87	0.87	9.69	1.38
76	Metro Bank	Pell City	1989	ST-Bank	C-corp		728,292	15.05	1.36	9.39	1.39
77	MidSouth Bank	Dothan	1912	ST-Bank	S-corp	MidSouth Bancorporation	393,765	12.37	0.91	7.82	0.46
78	Millennial Bank	Leeds	1997	ST-Bank	C-corp		66,013	13.03	(0.77)	(8.90)	1.84
79	National Bank of Commerce	Birmingham	2004	Fed-Bank	C-corp	National Commerce Corporation	4,099,144	16.88	1.14	7.62	0.14
80	NobleBank & Trust	Anniston	2005	ST-Bank	C-corp	Noble Bancshares, Inc.	256,718	9.30	0.95	10.41	0.36
81	North Alabama Bank	Hazel Green	1989	ST-Bank	C-corp	BOLC Corp.	102,804	14.22	1.41	10.65	4.91
82	Oakworth Capital Bank	Birmingham	2008	ST-Bank	C-corp	Oakworth Capital, Inc.	573,784	11.75	1.11	9.56	0.00
83	Peoples Bank of Alabama	Cullman	1977	ST-Bank	S-corp	Altrust Financial Services, Inc.	771,954	9.18	0.99	10.90	1.38
84	Peoples Bank of Greensboro	Greensboro	1904	ST-Bank	S-corp	Greensboro Bancshares, Inc.	86,774	8.01	0.95	11.84	0.38
85	Peoples Bank of Red Level	Red Level	1914	ST-Bank	C-corp	Red Level Financial Corporation	15,570	12.40	1.07	9.00	1.19
86	Peoples Exchange Bank	Monroeville	1907	ST-Bank	C-corp	Peoples Exchange Bancshares, Inc.	67,640	14.03	0.74	5.08	1.18
87	Peoples Independent Bank	Boaz	1988	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	305,755	9.49	0.99	10.23	1.50
88	Peoples Southern Bank	Clanton	1901	ST-Bank	S-corp	PSB Bancshares, Inc.	186,324	11.47	1.11	9.25	0.15
89	PeoplesTrust Bank	Hamilton	2004	ST-Bank	C-corp	Hometown Bancshares, Inc.	99,221	11.18	1.24	11.17	0.63
90	Phenix-Girard Bank	Phenix City	1904	ST-Bank	S-corp	Phenix-Girard Bancshares, Inc.	171,659	14.51	0.97	6.34	2.15
91	Pinnacle Bank	Jasper	1935	ST-Bank	C-corp	Pinnacle Bancshares, Inc.	220,699	12.08	1.18	9.77	0.14
92	Premier Bank of the South	Cullman	1987	ST-Bank	S-corp	FCB Bancshares, Inc.	192,642	8.65	1.09	11.95	0.60
93	PrimeSouth Bank	Tallassee	1958	ST-Bank	C-corp	PrimeSouth Bancshares, Inc.	250,062	9.62	0.96	9.70	0.84
94	Progress Bank and Trust	Huntsville	2008	ST-Bank	C-corp	Progress Financial Corporation	1,149,416	12.20	0.82	6.67	0.10
95	Regions Bank	Birmingham	1928	ST-Bank	C-corp	Regions Financial Corporation	123,928,444	12.48	1.34	10.22	0.96
96	River Bank & Trust	Prattville	2006	ST-Bank	C-corp	River Financial Corporation	871,313	11.02	1.07	9.47	0.53
97	Robertson Banking Company	Demopolis	1870	ST-Bank	S-corp	RBC, Inc.	310,789	10.57	1.36	12.86	0.08
98	Samson Banking Company, Inc.	Samson	1930	ST-Bank	S-corp		77,532	12.65	1.15	9.09	0.04
99	Security Federal Savings Bank	Jasper	1971	Fed-Thrift	S-corp	Se-Fed Bancshares, Inc.	40,864	11.00	0.35	3.08	0.00
100	ServisFirst Bank	Birmingham	2005	ST-Bank	C-corp	ServisFirst Bancshares, Inc.	7,517,525	9.91	1.76	17.97	0.20
101	Small Town Bank	Wedowee	1999	ST-Bank	C-corp	East Alabama Financial Group, Inc.	225,405	16.73	1.66	9.51	1.46
102	Southern Bank Company	Gadsden	1936	ST-Bank	C-corp	Southern Banc Company, Inc.	94,941	11.05	(0.26)	(2.42)	1.99
103	Southern Independent Bank	Opp	2006	ST-Bank	C-corp	Southern Independent Bancshares, Inc.	226,756	10.86	0.75	6.87	0.42
104	Southern States Bank	Anniston	2007	ST-Bank	C-corp	Southern States Bancshares, Inc.	842,330	11.35	0.87	6.98	0.45
105	SouthFirst Bank	Sylacauga	1949	Fed-Thrift	C-corp	SouthFirst Bancshares, Inc.	84,260	11.22	0.01	0.07	3.43
106	SouthPoint Bank	Birmingham	2005	ST-Bank	C-corp	SouthPoint Bancshares, Inc.	374,888	8.15	1.14	12.66	0.35
107	State Bank & Trust	Winfield	1907	ST-Bank	S-corp	Peoples Bancorporation, Inc.	229,010	10.40	0.73	6.54	1.61
108	SunSouth Bank	Dothan	1954	ST-Bank	C-corp	SunSouth Bancshares, Inc.	122,622	5.10	0.00	(0.04)	2.33
109	Sweet Water State Bank	Sweet Water	1913	ST-Bank	S-corp	Tombigbee Bancshares, Inc.	96,302	10.81	0.57	5.12	3.42
110	Town-Country National Bank	Camden	1978	Fed-Bank	S-corp		105,750	17.66	1.69	10.01	1.14
111	Traders & Farmers Bank	Haleyville	1906	ST-Bank	C-corp	Traders & Farmers Bancshares, Inc.	355,993	13.62	0.69	4.87	1.04
112	Traditions Bank	Cullman	2003	ST-Bank	C-corp	Traditions Bancshares, Inc.	352,234	10.02	1.03	10.18	0.58
113	Trinity Bank	Dothan	2006	ST-Bank	C-corp	Trinity Bancorp, Inc.	150,118	9.88	0.54	5.86	0.99
114	Troy Bank & Trust Company	Troy	1906	ST-Bank	C-corp	Trust No. 3 Under The Will of Charles Henders	899,760	11.36	1.34	12.30	1.55
115	Union State Bank	Pell City	1903	ST-Bank	C-corp	Union Bancshares, Inc.	211,027	5.72	0.22	3.82	2.10
116	United Bank	Atmore	1904	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	631,427	8.75	1.26	14.91	1.07
117	Valley State Bank	Russellville	1985	ST-Bank	C-corp	Valley Bancshares, Inc.	116,953	17.60	0.76	4.53	0.06
118	Vantage Bank of Alabama	Albertville	2006	ST-Bank	C-corp	Vantage Bancshares, Inc.	123,627	13.56	1.15	8.55	1.15
119	West Alabama Bank & Trust	Reform	1944	ST-Bank	C-corp	West Alabama Capital Corp.	601,709	13.37	1.04	7.86	0.92
MEDIAN							180,515	11.35	0.92	7.84	0.80
AVERAGE							2,156,106	12.37	0.88	7.41	1.17
HIGH							123,928,444	37.11	3.03	23.68	14.51
LOW							15,570	5.10	(3.32)	(19.57)	0.00

TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employees	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
1	Regions Bank	Birmingham	82,151,175	95,129,702	15,468,948	10.51	1,477	19,806	6,257	83,906	64,407	123,928,444
2	Compass Bank	Birmingham	64,530,848	70,733,877	12,370,650	9.18	647	10,097	8,826	137,733	109,326	89,113,200
3	ServisFirst Bank	Birmingham	6,368,807	6,512,690	744,642	10.16	21	456	16,486	357,977	310,128	7,517,525
4	National Bank of Commerce	Birmingham	3,245,911	3,348,211	691,790	11.84	37	642	6,385	110,788	90,492	4,099,144
5	CB&S Bank, Inc.	Russellville	780,635	1,354,561	184,451	11.67	51	510	3,201	32,010	26,560	1,632,520
6	Bryant Bank	Tuscaloosa	959,813	1,322,141	155,432	10.30	14	235	6,765	113,551	94,439	1,589,718
7	Bank Independent	Sheffield	1,262,296	1,302,726	149,047	9.03	27	539	2,927	58,441	48,249	1,577,915
8	Progress Bank and Trust	Huntsville	913,380	924,344	140,260	11.02	9	165	6,966	127,713	102,705	1,149,416
9	Troy Bank & Trust Company	Troy	565,887	770,049	102,172	10.99	11	134	6,715	81,796	70,004	899,760
10	River Bank & Trust	Prattville	646,342	728,045	96,060	10.65	10	143	6,093	87,131	72,805	871,313
11	Southern States Bank	Anniston	675,201	733,613	95,642	11.31	9	122	6,904	93,592	81,513	842,330
12	AuburnBank	Auburn	461,874	721,258	84,360	11.01	8	158	5,125	101,225	90,157	809,796
13	First US Bank	Birmingham	524,938	715,972	77,156	8.78	16	283	2,835	50,152	44,748	802,434
14	Peoples Bank of Alabama	Cullman	617,616	678,562	70,829	8.96	26	255	3,027	29,691	26,099	771,954
15	Metro Bank	Pell City	403,099	615,913	109,601	15.15	9	167	4,361	80,921	68,435	728,292
16	United Bank	Atmore	404,754	571,967	55,240	9.24	19	209	3,021	33,233	30,104	631,427
17	First Metro Bank	Muscle Shoals	404,592	555,053	71,214	12.01	9	119	5,281	69,829	61,673	628,464
18	West Alabama Bank & Trust	Reform	389,157	493,055	80,464	13.02	14	156	3,857	42,979	35,218	601,709
19	Oakworth Capital Bank	Birmingham	477,079	491,828	67,427	11.66	3	94	6,104	191,261	163,943	573,784
20	FNB Bank	Scottsboro	376,834	471,477	58,035	(0.16)	13	135	3,941	40,927	36,267	532,052
21	First Bank of Alabama	Talladega	328,101	436,959	67,506	12.50	7	80	6,577	75,162	62,423	526,131
22	Citizens Bank & Trust	Guntersville	302,450	442,512	43,500	9.24	8	109	4,597	62,634	55,314	501,073
23	CCB Community Bank	Andalusia	416,802	415,700	54,429	11.30	4	110	4,517	124,211	103,925	496,845
24	MidSouth Bank	Dothan	257,385	344,336	48,698	12.30	10	103	3,823	39,377	34,434	393,765
25	SouthPoint Bank	Birmingham	289,462	341,491	30,546	9.02	4	81	4,628	93,722	85,373	374,888
26	EvaBank	Cullman	292,853	268,654	87,118	22.42	6	89	4,178	61,967	44,776	371,803
27	First Southern State Bank	Stevenson	214,246	332,116	35,000	10.18	8	90	4,118	46,325	41,515	370,602
28	Traders & Farmers Bank	Haleyville	170,531	287,372	48,496	16.29	9	103	3,456	39,555	31,930	355,993
29	First Comm. Bank of Central AL	Wetumpka	244,066	324,272	25,685	8.29	7	76	4,652	50,511	46,325	353,575
30	Traditions Bank	Cullman	285,895	313,992	35,286	10.21	6	74	4,760	58,706	52,332	352,234
31	HomeTown Bank of Alabama	Oneonta	245,523	293,418	51,000	15.18	4	59	5,934	87,520	73,355	350,078
32	Robertson Banking Company	Demopolis	242,222	264,746	32,842	10.80	7	75	4,144	44,398	37,821	310,789
33	Peoples Independent Bank	Boaz	129,575	273,038	29,002	9.62	9	86	3,555	33,973	30,338	305,755
34	Central State Bank	Calera	198,957	265,719	31,752	11.08	5	70	4,308	60,313	53,144	301,563
35	Cullman Savings Bank (MHC)	Cullman	237,750	197,664	43,945	15.02	4	47	6,274	73,715	49,416	294,861
36	Merchants Bank of Alabama	Cullman	179,230	266,408	26,080	9.63	5	84	3,498	58,774	53,282	293,868
37	Exchange Bank of Alabama	Altoona	188,332	238,981	37,153	13.73	5	73	3,838	56,038	47,796	280,188
38	First National Bank	Hamilton	115,601	233,069	44,434	17.19	8	94	2,957	34,744	29,134	277,955
39	FNB of Central Alabama	Tuscaloosa	188,517	236,989	29,075	11.58	5	64	4,269	54,648	47,398	273,238
40	Marion Bank & Trust Company	Marion	173,656	227,816	28,744	11.59	4	49	5,522	67,650	56,954	270,601
41	First Jackson Bank	Stevenson	181,853	216,155	28,467	12.01	6	45	5,755	43,161	36,026	258,965
42	NobleBank & Trust	Anniston	167,410	231,889	23,882	10.12	5	57	4,504	51,344	46,378	256,718
43	PrimeSouth Bank	Tallassee	183,663	218,594	24,060	10.37	4	40	6,252	62,516	54,649	250,062
44	First Citizens Bank	Luverne	148,208	200,430	31,077	12.94	5	65	3,764	48,930	40,086	244,650
45	First Bank of Boaz	Boaz	55,758	178,719	39,739	16.32	1	29	8,241	238,987	178,719	238,987
46	Citizens Bank of Winfield	Winfield	57,672	143,922	49,950	21.14	1	34	6,914	235,081	143,922	235,081
47	First Southern Bank	Florence	179,227	211,218	22,204	9.99	5	62	3,781	46,884	42,244	234,419
48	State Bank & Trust	Winfield	79,320	204,387	23,828	12.80	4	62	3,694	57,253	51,097	229,010
49	Southern Independent Bank	Opp	126,702	181,910	24,627	12.24	2	33	6,871	113,378	90,955	226,756
50	Small Town Bank	Wedowee	113,970	186,802	37,710	16.94	5	56	4,025	45,081	37,360	225,405
51	Merchants Bank	Jackson	152,132	195,519	25,102	12.16	6	60	3,692	36,920	32,587	221,519
52	Pinnacle Bank	Jasper	103,648	192,934	26,659	12.63	7	54	4,087	31,528	27,562	220,699
53	FirstState Bank	Lineville	128,878	181,498	26,491	12.78	3	54	4,079	73,414	60,499	220,243
54	Farmers & Merchants Bank	Piedmont	116,472	187,897	27,517	13.70	4	49	4,446	54,460	46,974	217,841
55	Union State Bank	Pell City	88,903	198,163	12,066	6.90	13	116	1,819	16,233	15,243	211,027
56	Cheaha Bank	Oxford	112,258	175,479	25,375	13.75	4	43	4,714	50,671	43,870	202,683
57	Premier Bank of the South	Cullman	129,692	174,458	16,662	9.04	9	63	3,058	21,405	19,384	192,642
58	Peoples Southern Bank	Clanton	56,391	163,974	21,369	12.21	3	43	4,333	62,108	54,658	186,324
59	Citizens Bank of Fayette	Fayette	45,406	146,698	35,569	21.42	2	27	6,867	92,709	73,349	185,417
60	First State Bank, DeKalb County	Fort Payne	95,945	158,213	20,593	10.85	5	53	3,406	36,103	31,643	180,515
61	AmeriFirst Bank	Union Springs	129,353	152,791	16,822	9.31	4	43	4,159	44,706	38,198	178,824
62	Phenix-Girard Bank	Phenix City	74,311	136,116	24,903	17.82	4	39	4,402	42,915	34,029	171,659
63	BankSouth	Dothan	137,049	133,404	35,722	20.99	2	24	7,080	84,954	66,702	169,908
64	Farmers and Merchants Bank	LaFayette	58,063	137,449	20,314	13.74	3	36	4,433	53,198	45,816	159,594
65	First Financial Bank	Bessemer	72,073	143,550	14,449	10.68	8	74	2,148	19,865	17,944	158,919
66	Trinity Bank	Dothan	124,940	132,708	14,831	10.03	3	31	4,843	50,039	44,236	150,118
67	Bank of Vernon	Vernon	114,562	122,507	24,507	17.00	3	34	4,344	49,233	40,836	147,700
68	HNB First Bank	Headland	104,959	129,596	14,660	10.52	3	29	5,043	48,753	43,199	146,258
69	Citizens Bank	Enterprise	111,410	123,990	14,022	10.04	2	31	4,632	71,802	61,995	143,604

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	Community Spirit Bank	Red Bay	98,734	123,070	15,116	11.03	5	38	3,750	28,499	24,614	142,497
71	First National Bank and Trust	Atmore	82,128	124,599	15,420	12.30	4	49	2,886	35,358	31,150	141,430
72	Liberty Bank	Geraldine	79,253	123,142	15,267	11.79	6	50	2,775	23,127	20,524	138,763
73	First Exchange Bank of Alabama	Louisville	99,447	121,868	12,709	10.63	4	45	2,995	33,689	30,467	134,754
74	Friend Bank	Slocumb	93,565	113,822	12,307	9.91	5	40	3,163	25,305	22,764	126,523
75	CommerceOne Bank	Birmingham	29,545	77,279	46,281	49.54	1	17	7,337	124,728	77,279	124,728
76	Vantage Bank of Alabama	Albertville	83,542	106,505	16,761	13.06	2	29	4,263	61,814	53,253	123,627
77	First National Bank of Hartford	Hartford	69,085	102,355	16,498	14.66	2	43	2,859	61,473	51,178	122,945
78	SunSouth Bank	Dothan	67,641	98,719	6,257	5.53	2	26	4,716	61,311	49,360	122,622
79	First Federal Bank, A FSB	Tuscaloosa	97,482	88,533	13,226	10.93	3	98	1,212	39,600	29,511	118,799
80	Valley State Bank	Russellville	57,060	96,119	20,588	17.64	3	27	4,332	38,984	32,040	116,953
81	First Community Bank, Cullman	Cullman	79,553	90,488	9,440	8.76	1	22	4,981	109,586	90,488	109,586
82	Citizens' Bank, Inc.	Robertsdale	70,204	93,536	12,445	12.04	3	31	3,436	35,507	31,179	106,522
83	Community Neighbor Bank	Camden	61,183	89,799	15,820	15.25	3	38	2,787	35,305	29,933	105,916
84	Town-Country National Bank	Camden	64,107	85,799	18,679	18.18	1	34	3,110	105,750	85,799	105,750
85	First Cahawba Bank	Selma	81,080	87,595	13,505	13.08	3	28	3,725	34,762	29,198	104,287
86	First State Bank of the South	Sulligent	37,078	86,313	15,359	15.77	5	44	2,349	20,667	17,263	103,335
87	North Alabama Bank	Hazel Green	71,763	86,676	14,615	13.19	3	33	3,115	34,268	28,892	102,804
88	PeoplesTrust Bank	Hamilton	70,045	87,725	11,092	11.31	3	26	3,816	33,074	29,242	99,221
89	Bank of York	York	44,403	74,820	9,956	11.39	2	23	4,267	49,072	37,410	98,144
90	First Fidelity Bank	Fort Payne	45,251	87,584	8,638	9.66	3	23	4,194	32,157	29,195	96,472
91	Sweet Water State Bank	Sweet Water	69,709	82,392	10,413	11.38	4	33	2,918	24,076	20,598	96,302
92	Citizens Bank	Greensboro	43,230	79,777	12,601	14.33	1	13	7,337	95,386	79,777	95,386
93	Southern Bank Company	Gadsden	64,682	77,283	10,494	10.46	4	32	2,967	23,735	19,321	94,941
94	Bank of Moundville	Moundville	23,700	83,653	7,458	10.07	1	12	7,687	92,247	83,653	92,247
95	Commercial Bank of Ozark	Ozark	48,630	83,388	6,644	8.39	2	25	3,643	45,541	41,694	91,082
96	Peoples Bank of Greensboro	Greensboro	46,536	74,372	6,950	9.65	1	18	4,821	86,774	74,372	86,774
97	First National Bank, Brundidge	Brundidge	53,339	71,458	13,931	15.91	2	24	3,609	43,304	35,729	86,608
98	SouthFirst Bank	Sylacauga	52,588	73,650	9,458	11.91	3	31	2,718	28,087	24,550	84,260
99	First Bank	Wadley	29,717	75,602	7,923	9.89	5	25	3,365	16,823	15,120	84,117
100	Farmers & Merchants Bank	Waterloo	7,050	66,161	16,196	22.35	2	9	9,192	41,362	33,081	82,724
101	First Bank of Linden	Linden	30,934	67,561	11,177	14.82	1	14	5,630	78,822	67,561	78,822
102	Samson Banking Company, Inc.	Samson	35,102	67,591	9,809	13.75	2	22	3,524	38,766	33,796	77,532
103	Escambia County Bank	Flomaton	26,208	62,164	10,695	16.12	1	19	3,858	73,297	62,164	73,297
104	Brantley Bank & Trust Co.	Brantley	27,960	60,461	9,845	14.78	2	18	3,950	35,550	30,231	71,099
105	Bank of Walker County	Jasper	51,090	63,016	7,047	10.67	1	20	3,510	70,207	63,016	70,207
106	Citizens State Bank	Vernon	23,072	47,496	9,839	15.45	2	15	4,640	34,799	23,748	69,597
107	Peoples Exchange Bank	Monroeville	44,814	57,943	9,487	14.74	1	27	2,505	67,640	57,943	67,640
108	Millennial Bank	Leeds	38,418	57,384	8,601	13.35	1	15	4,401	66,013	57,384	66,013
109	Merchants & Farmers Bank	Eutaw	40,375	52,127	6,864	11.61	2	31	1,951	30,237	26,064	60,473
110	Bank of Evergreen	Evergreen	37,805	52,831	7,323	12.74	1	15	4,022	60,326	52,831	60,326
111	Bank of Brewton	Brewton	20,718	40,320	10,446	21.02	2	19	2,681	25,466	20,160	50,932
112	Commonwealth National Bank	Mobile	20,178	43,023	3,621	8.59	2	17	2,751	23,386	21,512	46,771
113	Community Bank & Trust	Union Springs	16,551	43,368	2,448	8.15	1	16	2,877	46,039	43,368	46,039
114	Security Federal Savings Bank	Jasper	15,045	31,393	4,493	11.59	1	12	3,405	40,864	31,393	40,864
115	First National Bank of Dozier	Dozier	8,549	28,473	4,659	14.56	1	6	5,658	33,947	28,473	33,947
116	First Progressive Bank	Brewton	8,226	22,131	8,310	26.68	1	10	3,045	30,449	22,131	30,449
117	Citizens Bank of Valley Head	Valley Head	14,454	23,871	3,282	11.92	3	12	2,270	9,080	7,957	27,240
118	Alamerica Bank	Birmingham	16,658	18,275	4,847	17.18	1	8	3,390	27,122	18,275	27,122
119	Peoples Bank of Red Level	Red Level	5,879	13,596	1,930	12.86	1	6	2,595	15,570	13,596	15,570
MEDIAN			99,447	146,698	22,204	11.79	4	43	4,118	49,233	43,368	180,515
AVERAGE			1,483,319	1,704,272	277,174	12.81	24	325	4,463	61,860	51,468	2,156,106
HIGH			82,151,175	95,129,702	15,468,948	49.54	1,477	19,806	16,486	357,977	310,128	123,928,444
LOW			5,879	13,596	1,930	(0.16)	1	6	1,212	9,080	7,957	15,570

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	371,803	109.0	19.2	0.87	(7.37)	8.05	4.53	1.29	6.24
2	Traditions Bank	Cullman	352,234	91.1	6.3	5.21	3.47	6.73	2.36	0.57	5.69
3	Bank Independent	Sheffield	1,577,915	96.9	3.0	5.08	9.56	6.48	2.69	0.57	5.51
4	Sweet Water State Bank	Sweet Water	96,302	84.6	10.4	(1.84)	1.17	6.50	2.41	0.54	5.34
5	Peoples Bank of Red Level	Red Level	15,570	43.2	51.0	(3.05)	(5.40)	11.36	1.32	0.25	5.33
6	Merchants & Farmers Bank	Eutaw	60,473	77.5	22.7	26.25	(2.05)	7.19	2.75	0.24	5.24
7	Citizens Bank of Valley Head	Valley Head	27,240	60.6	20.1	(6.72)	0.78	7.35	2.38	0.30	5.23
8	Town-Country National Bank	Camden	105,750	74.7	31.3	(2.17)	(1.83)	7.37	2.58	0.70	5.01
9	First US Bank	Birmingham	802,434	73.3	19.9	53.12	40.76	7.51	1.90	0.63	4.94
10	Brantley Bank & Trust Co.	Brantley	71,099	46.2	53.4	13.98	(2.46)	6.71	3.96	0.36	4.79
11	Southern Bank Company	Gradsden	94,941	83.7	19.6	(2.53)	(0.65)	7.22	2.34	0.95	4.78
12	National Bank of Commerce	Birmingham	4,099,144	96.9	5.2	56.68	56.64	5.65	2.84	0.58	4.77
13	Peoples Exchange Bank	Monroeville	67,640	77.3	17.5	10.44	8.55	6.39	2.08	0.44	4.76
14	HomeTown Bank of Alabama	Oneonta	350,078	83.7	23.1	7.00	1.09	6.29	2.65	0.55	4.73
15	North Alabama Bank	Hazel Green	102,804	82.8	8.7	12.88	9.29	5.95	2.39	0.39	4.65
16	CCB Community Bank	Andalusia	496,845	100.3	4.2	2.13	3.74	5.76	2.79	0.79	4.59
17	Peoples Bank of Alabama	Cullman	771,954	91.0	6.1	9.55	9.31	5.57	2.24	0.44	4.58
18	Community Neighbor Bank	Camden	105,916	68.1	19.6	3.98	(3.15)	6.61	2.09	0.33	4.57
19	FNB Bank	Scottsboro	532,052	79.9	14.9	(0.55)	1.46	5.88	2.69	0.53	4.54
20	Premier Bank of the South	Cullman	192,642	74.3	14.1	8.42	11.71	6.32	1.64	0.49	4.53
21	Friend Bank	Slocumb	126,523	82.2	14.0	11.78	2.76	5.79	2.12	0.36	4.52
22	Liberty Bank	Geraldine	138,763	64.4	30.4	13.22	0.63	6.34	2.94	0.58	4.44
23	First Cahawba Bank	Selma	104,287	92.6	11.2	28.13	1.79	5.51	1.92	0.35	4.44
24	Community Spirit Bank	Red Bay	142,497	80.2	15.5	1.82	0.50	5.91	2.41	0.58	4.37
25	First Citizens Bank	Luverne	244,650	74.0	28.7	23.98	3.95	6.38	2.53	0.56	4.37
26	Cheaha Bank	Oxford	202,683	64.0	34.2	5.13	0.54	6.79	2.53	0.64	4.37
27	First State Bank, DeKalb County	Fort Payne	180,515	60.6	23.6	7.37	0.68	6.87	1.71	0.46	4.35
28	First Comm. Bank of Central AL	Wetumpka	353,575	75.3	23.8	4.89	3.60	5.54	2.69	0.40	4.34
29	Bank of Evergreen	Evergreen	60,326	71.6	24.2	(3.17)	(1.41)	6.00	2.51	0.60	4.30
30	Vantage Bank of Alabama	Albertville	123,627	78.4	17.0	10.95	3.19	5.72	3.04	0.48	4.30
31	Central State Bank	Calera	301,563	74.9	14.6	9.92	15.71	5.92	1.94	0.61	4.29
32	FirstState Bank	Lineville	220,243	71.0	34.8	11.10	4.57	6.32	3.10	0.78	4.26
33	First Bank of Alabama	Talladega	526,131	75.1	26.5	50.15	34.09	5.83	2.87	0.51	4.25
34	Farmers & Merchants Bank	Piedmont	217,841	62.0	30.7	7.45	7.41	5.93	2.49	0.28	4.25
35	Citizens Bank	Enterprise	143,604	89.9	12.2	30.18	10.43	5.41	2.28	0.50	4.23
36	Millennial Bank	Leeds	66,013	67.0	16.9	23.55	9.19	6.53	1.99	0.42	4.21
37	Bank of Vernon	Vernon	147,700	93.5	14.1	5.79	2.53	5.51	2.20	0.70	4.20
38	Robertson Banking Company	Demopolis	310,789	91.5	9.4	8.07	8.66	5.22	2.16	0.59	4.20
39	Commonwealth National Bank	Mobile	46,771	46.9	34.4	(9.54)	(11.71)	5.91	2.70	0.09	4.18
40	Citizens' Bank, Inc.	Robertsdale	106,522	75.1	20.7	2.61	(4.28)	5.54	2.06	0.28	4.17
41	NobleBank & Trust	Anniston	256,718	72.2	24.1	23.11	14.71	5.72	2.46	0.47	4.17
42	PeoplesTrust Bank	Hamilton	99,221	79.9	19.5	15.62	4.52	5.45	2.49	0.54	4.14
43	Southern States Bank	Anniston	842,330	92.0	5.9	21.65	29.65	5.39	2.36	0.89	4.14
44	Alamerica Bank	Birmingham	27,122	91.2	2.3	(36.47)	(20.35)	5.78	1.62	1.19	4.11
45	Merchants Bank	Jackson	221,519	77.8	19.2	8.56	2.97	5.48	1.89	0.54	4.08
46	Trinity Bank	Dothan	150,118	94.2	8.2	4.14	(0.16)	5.44	2.04	0.83	4.05
47	River Bank & Trust	Prattville	871,313	88.8	17.1	22.51	6.46	5.26	2.00	0.45	4.05
48	Cullman Savings Bank (MHC)	Cullman	294,861	120.3	7.8	6.14	5.63	5.40	2.62	0.99	4.04
49	Bank of Brewton	Brewton	50,932	51.4	45.7	(3.47)	(3.37)	6.67	2.08	0.11	3.98
50	PrimeSouth Bank	Tallassee	250,062	84.0	10.6	10.97	15.66	5.66	1.99	1.01	3.97
51	First National Bank of Hartford	Hartford	122,945	67.5	27.8	11.38	3.80	5.88	2.66	0.55	3.96
52	Metro Bank	Pell City	728,292	65.5	31.1	5.36	1.21	5.78	3.05	0.54	3.96
53	Small Town Bank	Wedowee	225,405	61.0	36.0	12.77	6.73	5.48	3.22	0.39	3.95
54	Samson Banking Company, Inc.	Samson	77,532	51.9	40.6	1.13	(1.92)	6.19	1.76	0.30	3.94
55	Bank of Walker County	Jasper	70,207	81.1	16.5	25.37	15.77	5.51	1.79	0.48	3.93
56	First Southern State Bank	Stevenson	370,602	64.5	33.2	6.34	(0.65)	5.93	2.51	0.64	3.92
57	SouthPoint Bank	Birmingham	374,888	84.8	9.9	18.66	33.77	5.23	3.01	1.00	3.92
58	Citizens Bank of Winfield	Winfield	235,081	40.1	67.8	17.28	(3.34)	7.29	4.04	1.14	3.87
59	First Southern Bank	Florence	234,419	84.9	11.8	9.32	9.58	5.14	2.21	0.67	3.86
60	AmeriFirst Bank	Union Springs	178,824	84.7	14.9	(2.57)	(3.43)	5.03	2.39	0.57	3.86
61	First Jackson Bank	Stevenson	258,965	84.1	22.0	14.72	5.22	5.72	2.59	1.11	3.84
62	HNB First Bank	Headland	146,258	81.0	9.9	18.97	15.58	5.26	1.70	0.58	3.83
63	First Bank	Wadley	84,117	39.3	44.0	(3.21)	5.63	6.22	3.21	0.42	3.82
64	First National Bank	Hamilton	277,955	49.6	47.5	(7.44)	(3.53)	6.20	2.39	0.25	3.80
65	Oakworth Capital Bank	Birmingham	573,784	97.0	8.2	13.74	10.78	4.81	2.89	0.68	3.80
66	Merchants Bank of Alabama	Cullman	293,868	67.3	25.9	8.11	7.65	5.34	2.09	0.38	3.79
67	ServisFirst Bank	Birmingham	7,517,525	97.8	7.7	13.05	12.29	4.86	2.50	0.79	3.79
68	Pinnacle Bank	Jasper	220,699	53.7	42.4	11.62	0.75	5.18	2.94	0.23	3.77

NET INTEREST MARGIN

Rank	Institution	City	Total Assets (\$000)	Loans / Deposits (%)	Securities / Assets (%)	Loan Growth (%)	Deposit Growth (%)	Yield on Loans (%)	Yield on Securities (TE) (%)	Cost of Funds (%)	Net Interest Margin (TE) (%)
69	First Exchange Bank of Alabama	Louisville	134,754	81.6	18.6	6.72	5.06	5.37	2.68	1.00	3.77
70	First State Bank of the South	Sulligent	103,335	43.0	42.2	5.09	4.09	6.27	2.78	0.45	3.76
71	SouthFirst Bank	Sylacauga	84,260	71.4	14.8	(1.95)	(4.99)	5.44	2.07	0.53	3.76
72	Progress Bank and Trust	Huntsville	1,149,416	98.8	5.1	9.07	10.68	5.01	2.31	1.00	3.76
73	Peoples Bank of Greensboro	Greensboro	86,774	62.6	40.4	5.86	(4.45)	6.30	2.16	0.65	3.75
74	FNB of Central Alabama	Tuscaloosa	273,238	79.6	20.3	8.48	1.46	4.84	2.46	0.42	3.74
75	MidSouth Bank	Dothan	393,765	74.8	12.9	(3.52)	(6.39)	5.12	1.57	0.33	3.74
76	United Bank	Atmore	631,427	70.8	23.7	15.07	6.54	5.20	2.00	0.32	3.74
77	Citizens Bank & Trust	Guntersville	501,073	68.4	26.1	2.32	15.25	5.26	2.64	0.75	3.71
78	First National Bank, Brundidge	Brundidge	86,608	74.6	17.5	(1.95)	(4.92)	5.56	1.87	0.55	3.70
79	First Bank of Linden	Linden	78,822	45.8	45.8	(6.77)	0.78	6.09	2.80	0.62	3.70
80	Farmers and Merchants Bank	Lafayette	159,594	42.2	51.5	4.77	11.75	6.23	2.73	0.48	3.68
81	Bryant Bank	Tuscaloosa	1,589,718	72.6	23.7	4.73	4.23	5.22	2.28	0.44	3.67
82	BankSouth	Dothan	169,908	102.7	13.4	(2.14)	(0.11)	4.51	1.74	0.58	3.64
83	First Metro Bank	Muscle Shoals	628,464	72.9	27.6	6.91	4.34	5.19	2.16	0.51	3.64
84	Community Bank & Trust	Union Springs	46,039	38.2	44.6	(9.14)	(3.01)	7.28	2.01	0.37	3.64
85	Exchange Bank of Alabama	Altoona	280,188	78.8	27.0	2.97	(2.40)	5.06	2.10	0.50	3.60
86	Troy Bank & Trust Company	Troy	899,760	73.5	29.3	9.52	0.21	5.50	2.61	0.91	3.58
87	First National Bank and Trust	Atmore	141,430	65.9	30.1	2.66	2.76	5.06	2.45	0.42	3.57
88	Marion Bank & Trust Company	Marion	270,601	76.2	27.4	2.86	0.70	5.48	2.42	1.04	3.53
89	Traders & Farmers Bank	Haleyville	355,993	59.3	43.6	2.45	(1.75)	5.67	2.78	0.74	3.52
90	Escambia County Bank	Flomaton	73,297	42.2	56.5	11.43	3.70	6.82	2.29	0.43	3.51
91	First Federal Bank, A FSB	Tuscaloosa	118,799	110.1	0.8	11.87	2.13	4.93	2.89	1.10	3.48
92	Regions Bank	Birmingham	123,928,444	86.4	19.9	3.02	(4.65)	4.35	2.46	0.39	3.46
93	West Alabama Bank & Trust	Reform	601,709	78.9	25.7	5.50	1.38	5.31	2.40	0.95	3.46
94	Commercial Bank of Ozark	Ozark	91,082	58.3	33.0	20.57	6.52	5.10	2.11	0.17	3.46
95	Peoples Independent Bank	Boaz	305,755	47.5	39.4	(2.64)	(2.28)	5.57	3.18	0.67	3.45
96	First Financial Bank	Bessemer	158,919	50.2	33.0	2.71	4.01	5.24	2.37	0.30	3.42
97	First Bank of Boaz	Boaz	238,987	31.2	64.6	1.70	11.06	6.29	3.48	0.70	3.42
98	First Community Bank, Cullman	Cullman	109,586	87.9	5.7	53.18	30.21	4.76	2.28	0.70	3.42
99	CB&S Bank, Inc.	Russellville	1,632,520	57.6	41.6	10.21	5.12	4.91	2.98	0.52	3.40
100	Citizens Bank	Greensboro	95,386	54.2	45.8	0.78	(5.88)	5.27	2.69	0.63	3.32
101	Phenix-Girard Bank	Phenix City	171,659	54.6	42.7	8.39	4.48	5.39	2.36	0.56	3.31
102	Security Federal Savings Bank	Jasper	40,864	47.9	19.2	3.39	4.53	5.69	3.82	0.62	3.27
103	AuburnBank	Auburn	809,796	64.0	30.1	2.57	(1.83)	4.74	2.45	0.47	3.27
104	Bank of York	York	98,144	59.4	46.9	20.52	0.79	5.59	2.57	0.58	3.23
105	Southern Independent Bank	Opp	226,756	69.7	31.4	3.76	4.50	5.34	2.55	0.98	3.23
106	Compass Bank	Birmingham	89,113,200	91.2	15.0	6.85	4.49	4.42	2.00	0.76	3.19
107	Union State Bank	Pell City	211,027	44.9	28.5	16.28	(1.44)	5.24	1.98	0.21	3.18
108	First Fidelity Bank	Fort Payne	96,472	51.7	29.8	2.82	2.80	4.63	2.60	0.43	3.12
109	Valley State Bank	Russellville	116,953	59.4	41.4	5.55	(3.47)	5.36	1.98	0.58	3.07
110	Citizens Bank of Fayette	Fayette	185,417	31.0	65.1	(6.71)	(1.33)	5.64	2.72	0.61	2.94
111	First National Bank of Dozier	Dozier	33,947	30.0	58.9	30.08	1.41	5.47	2.59	0.33	2.91
112	SunSouth Bank	Dothan	122,622	68.5	38.3	(20.72)	(15.28)	4.81	2.29	1.03	2.88
113	State Bank & Trust	Winfield	229,010	38.8	61.1	8.75	0.42	7.11	2.62	1.40	2.86
114	Peoples Southern Bank	Clanton	186,324	34.4	54.6	1.63	6.25	5.15	2.05	0.26	2.79
115	First Progressive Bank	Brewton	30,449	37.2	61.1	0.46	(6.57)	4.89	2.08	0.11	2.74
116	Bank of Moundville	Moundville	92,247	28.3	66.4	(2.37)	(4.52)	5.60	2.18	0.57	2.54
117	Citizens State Bank	Vernon	69,597	48.6	55.9	2.13	(5.81)	4.76	2.39	0.88	2.35
118	Farmers & Merchants Bank	Waterloo	82,724	10.7	81.0	(10.65)	5.55	7.53	2.80	1.01	2.34
NA	CommerceOne Bank	Birmingham	124,728	38.2	9.4	NA	NA	NA	NA	NA	NA
		MEDIAN	180,515	72.6	23.8	6.00	2.76	5.58	2.41	0.55	3.86
		AVERAGE	2,156,106	69.4	27.3	8.00	4.11	5.80	2.45	0.58	3.94
		HIGH	123,928,444	120.3	81.0	56.68	56.64	11.36	4.53	1.40	6.24
		LOW	15,570	10.7	0.8	(36.47)	(20.35)	4.35	1.32	0.09	2.34

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	42	9,105	0.03	7.79	(0.05)	0.14	7.91
2	First Financial Bank	Bessemer	1,376	3,281	1.16	0.00	(0.05)	0.90	2.01
3	Peoples Bank of Alabama	Cullman	8,966	14,414	1.07	0.08	(0.07)	0.88	1.96
4	SouthPoint Bank	Birmingham	3,672	5,329	0.11	1.31	0.03	0.21	1.65
5	Regions Bank	Birmingham	1,645,234	2,023,420	0.59	0.05	0.01	1.00	1.65
6	United Bank	Atmore	7,834	9,818	0.33	0.10	(0.10)	1.25	1.58
7	Merchants & Farmers Bank	Eutaw	602	941	0.63	0.00	0.00	0.94	1.57
8	North Alabama Bank	Hazel Green	1,321	1,423	0.25	0.00	0.17	1.10	1.52
9	HomeTown Bank of Alabama	Oneonta	5,507	5,225	0.99	0.00	(0.05)	0.56	1.51
10	Union State Bank	Pell City	479	3,135	0.64	0.00	0.22	0.61	1.47
11	Community Bank & Trust	Union Springs	146	622	0.88	0.00	(0.11)	0.53	1.30
12	Oakworth Capital Bank	Birmingham	6,131	7,196	0.06	0.00	0.00	1.24	1.30
13	First National Bank and Trust	Atmore	1,173	1,703	0.40	0.02	(0.00)	0.79	1.21
14	Phenix-Girard Bank	Phenix City	1,925	2,017	0.45	0.00	0.07	0.67	1.19
15	Traditions Bank	Cullman	3,495	3,798	0.57	0.13	0.03	0.39	1.12
16	First National Bank of Hartford	Hartford	1,038	1,330	0.23	0.00	(0.02)	0.89	1.10
17	Bank Independent	Sheffield	16,631	16,465	0.54	0.06	(0.01)	0.50	1.10
18	Premier Bank of the South	Cullman	2,286	1,972	0.56	0.00	0.00	0.52	1.09
19	Bank of York	York	1,129	1,011	0.38	0.00	0.00	0.67	1.05
20	Commonwealth National Bank	Mobile	(278)	500	0.71	0.00	(0.00)	0.30	1.00
21	Community Neighbor Bank	Camden	1,250	1,056	0.54	0.00	(0.01)	0.45	0.99
22	Merchants Bank of Alabama	Cullman	2,460	2,764	0.45	0.00	(0.03)	0.55	0.98
23	NobleBank & Trust	Anniston	2,260	2,301	0.42	0.24	0.00	0.31	0.97
24	Community Spirit Bank	Red Bay	1,500	1,381	0.39	0.00	0.00	0.58	0.97
25	HNB First Bank	Headland	1,931	1,274	0.26	0.00	0.00	0.69	0.95
26	West Alabama Bank & Trust	Reform	6,273	5,699	0.45	0.05	0.00	0.44	0.94
27	CB&S Bank, Inc.	Russellville	12,491	15,255	0.39	0.11	(0.01)	0.44	0.94
28	Compass Bank	Birmingham	595,092	804,454	0.27	0.03	(0.00)	0.63	0.92
29	Peoples Independent Bank	Boaz	3,174	2,802	0.52	0.00	0.00	0.38	0.90
30	Friend Bank	Slocomb	1,905	1,129	0.60	0.07	(0.08)	0.30	0.90
31	Bank of Walker County	Jasper	342	584	0.55	0.00	0.01	0.34	0.89
32	First State Bank of the South	Sulligent	595	895	0.74	0.00	0.00	0.13	0.87
33	First National Bank	Hamilton	4,547	2,508	0.36	0.00	0.00	0.51	0.87
34	Troy Bank & Trust Company	Troy	12,136	7,660	0.33	0.00	0.30	0.22	0.85
35	Peoples Southern Bank	Clanton	2,289	1,571	0.47	0.00	0.00	0.38	0.85
36	First Comm. Bank of Central AL	Wetumpka	7,412	2,971	0.37	0.00	(0.05)	0.52	0.84
37	Robertson Banking Company	Demopolis	4,641	2,474	0.41	0.00	(0.02)	0.45	0.84
38	First Bank	Wadley	1,057	675	0.61	0.00	0.00	0.21	0.83
39	Vantage Bank of Alabama	Albertville	1,394	965	0.41	0.00	(0.00)	0.39	0.80
40	Pinnacle Bank	Jasper	2,617	1,725	0.39	0.00	0.00	0.39	0.78
41	First US Bank	Birmingham	(2)	5,142	0.28	0.00	(0.01)	0.50	0.77
42	First Citizens Bank	Luverne	2,040	1,833	0.34	0.00	(0.01)	0.44	0.76
43	River Bank & Trust	Prattville	8,906	6,301	0.19	0.28	0.00	0.29	0.76
44	FNB Bank	Scottsboro	6,105	3,992	0.41	0.00	(0.01)	0.36	0.76
45	Merchants Bank	Jackson	2,252	1,628	0.49	0.00	0.01	0.24	0.75
46	Liberty Bank	Geraldine	1,221	1,037	0.50	0.00	0.00	0.25	0.75
47	Exchange Bank of Alabama	Altoona	3,282	2,100	0.34	0.00	0.05	0.36	0.74
48	Bank of Vernon	Vernon	2,137	1,076	0.33	0.00	0.01	0.40	0.74
49	Progress Bank and Trust	Huntsville	8,723	7,906	0.06	0.24	(0.00)	0.44	0.74
50	Sweet Water State Bank	Sweet Water	658	687	0.64	0.00	0.02	0.07	0.72
51	PeoplesTrust Bank	Hamilton	1,197	696	0.45	0.00	(0.01)	0.28	0.72
52	Central State Bank	Calera	4,589	2,030	0.21	0.16	(0.00)	0.35	0.72
53	Town-Country National Bank	Camden	2,059	759	0.50	0.00	(0.00)	0.20	0.70
54	First Southern Bank	Florence	789	1,572	0.27	0.06	0.03	0.34	0.70
55	Farmers & Merchants Bank	Piedmont	1,461	1,463	0.38	0.00	(0.05)	0.37	0.70
56	Samson Banking Company, Inc.	Samson	1,052	535	0.44	0.00	0.00	0.26	0.70
57	Security Federal Savings Bank	Jasper	157	271	0.59	0.00	0.00	0.10	0.69
58	SouthFirst Bank	Sylacauga	7	601	0.26	0.24	(0.09)	0.28	0.69
59	Citizens Bank & Trust	Guntersville	4,173	3,072	0.30	0.00	(0.02)	0.37	0.66
60	First National Bank, Brundidge	Brundidge	341	570	0.38	0.00	(0.03)	0.28	0.63
61	First Metro Bank	Muscle Shoals	9,084	3,788	0.28	0.06	0.00	0.27	0.62
62	Escambia County Bank	Flomaton	663	446	0.28	0.00	0.04	0.29	0.61
63	First Southern State Bank	Stevenson	4,920	2,283	0.50	0.00	0.00	0.11	0.61
64	FirstState Bank	Lineville	2,212	1,295	0.22	0.00	(0.01)	0.39	0.60
65	Metro Bank	Pell City	9,815	4,340	0.21	0.06	0.00	0.33	0.60
66	FNB of Central Alabama	Tuscaloosa	2,139	1,630	0.35	0.10	(0.03)	0.18	0.60
67	National Bank of Commerce	Birmingham	36,343	18,944	0.06	0.27	0.00	0.26	0.60
68	Peoples Exchange Bank	Monroeville	477	383	0.34	0.00	0.00	0.26	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	Citizens Bank	Enterprise	823	787	0.17	0.00	(0.03)	0.44	0.58
70	Brantley Bank & Trust Co.	Brantley	616	402	0.35	0.00	0.00	0.23	0.58
71	First Community Bank, Cullman	Cullman	364	557	0.10	0.00	(0.01)	0.49	0.58
72	Small Town Bank	Wedowee	3,581	1,208	0.22	0.00	0.00	0.34	0.56
73	Commercial Bank of Ozark	Ozark	434	470	0.38	0.00	(0.19)	0.33	0.53
74	First State Bank, DeKalb County	Fort Payne	1,033	918	0.41	0.00	0.00	0.10	0.50
75	Cheaha Bank	Oxford	2,976	1,018	0.21	0.00	(0.00)	0.30	0.50
76	Citizens' Bank, Inc.	Robertsdale	920	535	0.18	0.00	(0.09)	0.41	0.49
77	Cullman Savings Bank (MHC)	Cullman	3,561	1,419	0.18	0.11	0.06	0.14	0.49
78	First Bank of Alabama	Talladega	8,363	2,558	0.20	0.00	0.00	0.28	0.48
79	Southern States Bank	Anniston	6,459	3,606	0.15	0.00	(0.01)	0.34	0.48
80	Bank of Evergreen	Evergreen	307	285	0.41	0.00	0.00	0.05	0.46
81	CCB Community Bank	Andalusia	8,596	2,206	0.19	0.00	(0.05)	0.31	0.46
82	Farmers and Merchants Bank	LaFayette	1,522	682	0.22	0.00	(0.04)	0.26	0.44
83	First Cahawba Bank	Selma	418	446	0.17	0.00	0.03	0.23	0.43
84	EvaBank	Cullman	11,102	1,541	0.09	0.00	0.13	0.20	0.42
85	Peoples Bank of Greensboro	Greensboro	1,080	365	0.22	0.00	0.00	0.18	0.40
86	Bank of Moundville	Moundville	362	368	0.20	0.00	0.06	0.14	0.40
87	Southern Independent Bank	Opp	1,681	876	0.03	0.00	(0.10)	0.46	0.39
88	AuburnBank	Auburn	8,408	3,180	0.09	0.05	(0.00)	0.25	0.38
89	Peoples Bank of Red Level	Red Level	170	61	0.36	0.00	0.06	(0.04)	0.38
90	PrimeSouth Bank	Tallasse	2,245	854	0.29	0.00	(0.12)	0.20	0.36
91	First Bank of Linden	Linden	696	285	0.25	0.00	0.00	0.11	0.36
92	Citizens Bank of Winfield	Winfield	4,045	829	0.19	0.01	0.00	0.16	0.36
93	AmeriFirst Bank	Union Springs	1,481	646	0.20	0.00	0.03	0.13	0.36
94	First National Bank of Dozier	Dozier	122	122	0.19	0.00	0.00	0.17	0.35
95	Bryant Bank	Tuscaloosa	23,256	5,508	0.19	0.10	(0.00)	0.07	0.35
96	MidSouth Bank	Dothan	4,484	1,397	0.14	0.08	(0.07)	0.19	0.34
97	Citizens State Bank	Vernon	786	241	0.20	0.00	0.04	0.09	0.34
98	Bank of Brewton	Brewton	462	164	0.18	0.00	0.00	0.13	0.31
99	First Jackson Bank	Stevenson	3,223	732	0.27	0.00	(0.02)	0.05	0.30
100	ServisFirst Bank	Birmingham	124,446	20,616	0.09	0.04	(0.00)	0.16	0.29
101	Trinity Bank	Dothan	816	415	0.07	0.00	0.02	0.18	0.28
102	Traders & Farmers Bank	Haleyville	2,504	971	0.24	0.00	(0.25)	0.28	0.27
103	Millennial Bank	Leeds	(452)	155	0.13	0.00	0.05	0.09	0.27
104	Farmers & Merchants Bank	Waterloo	644	218	0.21	0.00	0.00	0.06	0.26
105	Citizens Bank of Valley Head	Valley Head	69	71	0.17	0.00	(0.13)	0.22	0.26
106	State Bank & Trust	Winfield	1,962	595	0.22	0.00	(0.08)	0.12	0.26
107	First Exchange Bank of Alabama	Louisville	399	334	0.24	0.00	(0.21)	0.22	0.25
108	First Fidelity Bank	Fort Payne	529	223	0.15	0.00	0.02	0.07	0.24
109	Marion Bank & Trust Company	Marion	1,652	619	0.13	0.00	0.02	0.08	0.23
110	First Bank of Boaz	Boaz	4,284	502	0.10	0.00	0.00	0.12	0.22
111	Citizens Bank	Greensboro	1,256	190	0.14	0.00	0.00	0.06	0.20
112	Valley State Bank	Russellville	927	222	0.16	0.00	0.00	0.02	0.18
113	Southern Bank Company	Gadsden	(255)	157	0.12	0.00	0.00	0.05	0.16
114	SunSouth Bank	Dothan	(3)	123	0.06	0.00	0.00	0.03	0.09
115	First Progressive Bank	Brewton	122	15	0.04	0.00	0.00	0.00	0.05
116	BankSouth	Dothan	2,103	48	0.05	0.00	(0.04)	0.01	0.03
117	Citizens Bank of Fayette	Fayette	1,660	(473)	0.10	0.00	(0.52)	0.16	(0.25)
118	Alamerica Bank	Birmingham	(1,100)	(675)	0.20	0.11	(2.79)	0.44	(2.04)
NA	CommerceOne Bank	Birmingham	NA	NA	NA	NA	NA	NA	NA
MEDIAN			1,671	1,066	0.28	0.00	0.00	0.29	0.64
AVERAGE			23,187	26,337	0.32	0.10	(0.04)	0.34	0.73
HIGH			1,645,234	2,023,420	1.16	7.79	0.30	1.25	7.91
LOW			(1,100)	(675)	0.03	0.00	(2.79)	(0.04)	(2.04)

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
1	ServisFirst Bank	Birmingham	7,517,525	16,486	32.6	0.72	0.11	0.46	1.29
2	Citizens State Bank	Vernon	69,597	4,640	53.2	0.61	0.36	0.41	1.38
3	First Bank of Boaz	Boaz	238,987	8,241	40.8	0.76	0.15	0.49	1.39
4	Citizens Bank	Greensboro	95,386	7,337	46.4	0.89	0.17	0.53	1.59
5	Farmers & Merchants Bank	Waterloo	82,724	9,192	53.2	1.15	0.13	0.33	1.61
6	Citizens Bank of Winfield	Winfield	235,081	6,914	38.8	0.89	0.24	0.53	1.65
7	Citizens Bank of Fayette	Fayette	185,417	6,867	62.9	1.16	0.18	0.33	1.67
8	First Jackson Bank	Stevenson	258,965	5,755	49.0	1.05	0.34	0.62	2.01
9	First Metro Bank	Muscle Shoals	628,464	5,281	48.5	1.28	0.25	0.49	2.02
10	Valley State Bank	Russellville	116,953	4,332	63.1	1.19	0.23	0.63	2.04
11	State Bank & Trust	Winfield	229,010	3,694	69.3	1.27	0.23	0.62	2.12
12	AuburnBank	Auburn	809,796	5,125	60.5	1.29	0.18	0.67	2.14
13	Southern Independent Bank	Opp	226,756	6,871	61.5	1.06	0.15	0.94	2.16
14	First Progressive Bank	Brewton	30,449	3,045	84.3	0.89	0.30	0.98	2.17
15	Bank of Moundville	Moundville	92,247	7,687	78.4	1.00	0.32	0.90	2.21
16	Peoples Southern Bank	Clanton	186,324	4,333	61.4	1.30	0.16	0.79	2.25
17	BankSouth	Dothan	169,908	7,080	61.9	1.61	0.23	0.42	2.26
18	PrimeSouth Bank	Tallassee	250,062	6,252	55.1	1.31	0.25	0.69	2.26
19	Bryant Bank	Tuscaloosa	1,589,718	6,765	59.6	1.24	0.39	0.67	2.31
20	First Bank of Alabama	Talladega	526,131	6,577	50.5	1.14	0.29	0.88	2.31
21	First Southern State Bank	Stevenson	370,602	4,118	53.6	1.27	0.31	0.74	2.32
22	Metro Bank	Pell City	728,292	4,361	52.2	1.57	0.19	0.57	2.34
23	First Fidelity Bank	Fort Payne	96,472	4,194	73.5	1.16	0.36	0.85	2.37
24	Compass Bank	Birmingham	89,113,200	8,826	62.5	1.20	0.26	0.97	2.44
25	Troy Bank & Trust Company	Troy	899,760	6,715	57.6	1.43	0.21	0.81	2.45
26	Cullman Savings Bank (MHC)	Cullman	294,861	6,274	57.3	1.56	0.26	0.64	2.46
27	First Comm. Bank of Central AL	Wetumpka	353,575	4,652	50.7	1.40	0.28	0.80	2.48
28	Farmers and Merchants Bank	LaFayette	159,594	4,433	61.6	1.30	0.26	0.98	2.53
29	West Alabama Bank & Trust	Reform	601,709	3,857	60.3	1.34	0.23	0.99	2.55
30	MidSouth Bank	Dothan	393,765	3,823	68.7	1.60	0.35	0.64	2.58
31	Samson Banking Company, Inc.	Samson	77,532	3,524	62.4	1.30	0.26	1.03	2.58
32	Trinity Bank	Dothan	150,118	4,843	61.4	1.44	0.51	0.65	2.60
33	First National Bank	Hamilton	277,955	2,957	58.4	1.60	0.34	0.68	2.62
34	First National Bank of Dozier	Dozier	33,947	5,658	84.1	1.47	0.32	0.83	2.62
35	Marion Bank & Trust Company	Marion	270,601	5,522	70.9	1.20	0.19	1.25	2.64
36	Small Town Bank	Wedowee	225,405	4,025	59.8	1.62	0.36	0.66	2.64
37	Peoples Bank of Greensboro	Greensboro	86,774	4,821	68.2	1.38	0.40	0.88	2.65
38	EvaBank	Cullman	371,803	4,178	39.3	1.70	0.28	0.68	2.67
39	Traders & Farmers Bank	Haleyville	355,993	3,456	71.4	1.66	0.29	0.76	2.70
40	Exchange Bank of Alabama	Altoona	280,188	3,838	64.1	1.63	0.45	0.63	2.72
41	River Bank & Trust	Prattville	871,313	6,093	59.1	1.64	0.28	0.81	2.72
42	Southern States Bank	Anniston	842,330	6,904	62.5	1.69	0.32	0.71	2.73
43	Progress Bank and Trust	Huntsville	1,149,416	6,966	64.6	1.73	0.36	0.64	2.73
44	Cheaha Bank	Oxford	202,683	4,714	56.4	1.55	0.15	1.03	2.73
45	First Bank of Linden	Linden	78,822	5,630	70.1	1.61	0.10	1.04	2.75
46	First Bank	Wadley	84,117	3,365	60.3	1.57	0.32	0.88	2.77
47	Peoples Independent Bank	Boaz	305,755	3,555	66.3	1.67	0.30	0.80	2.77
48	Brantley Bank & Trust Co.	Brantley	71,099	3,950	64.7	1.66	0.18	0.95	2.78
49	Robertson Banking Company	Demopolis	310,789	4,144	58.9	1.73	0.41	0.66	2.80
50	CCB Community Bank	Andalusia	496,845	4,517	57.3	1.61	0.37	0.83	2.81
51	Pinnacle Bank	Jasper	220,699	4,087	64.8	1.63	0.40	0.78	2.82
52	National Bank of Commerce	Birmingham	4,099,144	6,385	56.3	1.75	0.26	0.82	2.83
53	SunSouth Bank	Dothan	122,622	4,716	100.0	1.43	0.25	1.15	2.83
54	PeoplesTrust Bank	Hamilton	99,221	3,816	61.8	1.47	0.22	1.17	2.85
55	Regions Bank	Birmingham	123,928,444	6,257	59.7	1.53	0.41	0.92	2.86
56	Bank of York	York	98,144	4,267	69.1	1.54	0.19	1.14	2.87
57	Central State Bank	Calera	301,563	4,308	60.4	1.70	0.23	0.95	2.88
58	Citizens Bank & Trust	Guntersville	501,073	4,597	71.7	1.55	0.33	1.04	2.92
59	Bank of Evergreen	Evergreen	60,326	4,022	65.8	1.78	0.27	0.88	2.93
60	CB&S Bank, Inc.	Russellville	1,632,520	3,201	69.4	1.55	0.46	0.93	2.93
61	Bank of Vernon	Vernon	147,700	4,344	60.4	1.52	0.32	1.10	2.94
62	Phenix-Girard Bank	Phenix City	171,659	4,402	70.4	1.74	0.20	1.02	2.96
63	First State Bank, DeKalb County	Fort Payne	180,515	3,406	68.7	1.59	0.45	0.95	2.98
64	First Community Bank, Cullman	Cullman	109,586	4,981	85.3	1.57	0.27	1.16	3.00
65	United Bank	Atmore	631,427	3,021	59.6	1.79	0.29	0.91	3.00
66	Vantage Bank of Alabama	Albertville	123,627	4,263	59.7	1.40	0.21	1.41	3.02
67	HNB First Bank	Headland	146,258	5,043	66.8	1.78	0.31	0.95	3.04
68	AmeriFirst Bank	Union Springs	178,824	4,159	75.2	1.83	0.27	0.95	3.06

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	Bank of Brewton	Brewton	50,932	2,681	74.7	1.94	0.37	0.76	3.08
70	Merchants Bank of Alabama	Cullman	293,868	3,498	67.3	1.72	0.30	1.06	3.08
71	Town-Country National Bank	Camden	105,750	3,110	56.8	1.75	0.23	1.15	3.14
72	FNB of Central Alabama	Tuscaloosa	273,238	4,269	77.7	1.69	0.30	1.15	3.15
73	Friend Bank	Slocumb	126,523	3,163	61.8	1.68	0.37	1.11	3.16
74	First State Bank of the South	Sulligent	103,335	2,349	75.4	2.00	0.41	0.75	3.16
75	FirstState Bank	Lineville	220,243	4,079	65.3	1.96	0.34	0.88	3.17
76	Citizens Bank	Enterprise	143,604	4,632	69.6	1.94	0.36	0.90	3.19
77	First National Bank, Brundidge	Brundidge	86,608	3,609	79.8	1.56	0.25	1.39	3.20
78	Oakworth Capital Bank	Birmingham	573,784	6,104	63.3	2.25	0.25	0.69	3.20
79	First Citizens Bank	Luverne	244,650	3,764	64.4	1.60	0.25	1.38	3.22
80	First Southern Bank	Florence	234,419	3,781	74.2	2.09	0.27	0.86	3.23
81	FNB Bank	Scottsboro	532,052	3,941	64.8	1.74	0.39	1.10	3.24
82	Commercial Bank of Ozark	Ozark	91,082	3,643	83.9	1.67	0.28	1.33	3.28
83	Farmers & Merchants Bank	Piedmont	217,841	4,446	73.9	1.76	0.41	1.16	3.33
84	First Exchange Bank of Alabama	Louisville	134,754	2,995	88.2	2.07	0.62	0.66	3.35
85	Merchants Bank	Jackson	221,519	3,692	74.8	1.98	0.44	0.95	3.37
86	Community Spirit Bank	Red Bay	142,497	3,750	66.5	1.76	0.47	1.14	3.37
87	North Alabama Bank	Hazel Green	102,804	3,115	57.5	2.01	0.38	0.99	3.38
88	NobleBank & Trust	Anniston	256,718	4,504	69.0	2.02	0.37	1.03	3.42
89	Liberty Bank	Geraldine	138,763	2,775	71.3	1.92	0.60	0.92	3.44
90	Security Federal Savings Bank	Jasper	40,864	3,405	89.1	1.70	0.35	1.40	3.44
91	Citizens' Bank, Inc.	Robertsdale	106,522	3,436	79.9	1.76	0.58	1.12	3.46
92	Peoples Bank of Red Level	Red Level	15,570	2,595	67.4	2.15	0.54	0.79	3.48
93	First Cahawba Bank	Selma	104,287	3,725	79.3	1.88	0.21	1.40	3.48
94	Escambia County Bank	Flomaton	73,297	3,858	86.8	1.91	0.31	1.26	3.48
95	Community Neighbor Bank	Camden	105,916	2,787	68.4	1.89	0.28	1.39	3.55
96	HomeTown Bank of Alabama	Oneonta	350,078	5,934	59.3	1.57	0.43	1.60	3.60
97	First National Bank and Trust	Atmore	141,430	2,886	79.6	2.02	0.31	1.30	3.64
98	First National Bank of Hartford	Hartford	122,945	2,859	78.0	1.97	0.59	1.12	3.68
99	SouthPoint Bank	Birmingham	374,888	4,628	68.2	2.28	0.26	1.16	3.70
100	Peoples Exchange Bank	Monroeville	67,640	2,505	76.6	2.56	0.31	0.91	3.78
101	Premier Bank of the South	Cullman	192,642	3,058	70.9	2.05	0.55	1.24	3.84
102	Southern Bank Company	Gadsden	94,941	2,967	82.2	2.12	0.23	1.57	3.92
103	Bank of Walker County	Jasper	70,207	3,510	83.8	2.05	0.53	1.38	3.96
104	First Financial Bank	Bessemer	158,919	2,148	80.7	2.15	0.50	1.31	3.97
105	SouthFirst Bank	Sylacauga	84,260	2,718	98.6	1.90	0.59	1.50	3.99
106	Union State Bank	Pell City	211,027	1,819	94.1	2.33	0.61	1.07	4.01
107	Bank Independent	Sheffield	1,577,915	2,927	68.4	2.72	0.67	0.88	4.27
108	Traditions Bank	Cullman	352,234	4,760	68.5	1.98	0.60	1.74	4.31
109	Citizens Bank of Valley Head	Valley Head	27,240	2,270	91.9	2.91	0.67	0.77	4.35
110	Community Bank & Trust	Union Springs	46,039	2,877	93.4	1.62	0.25	2.49	4.36
111	First US Bank	Birmingham	802,434	2,835	83.4	2.59	0.54	1.33	4.46
112	Peoples Bank of Alabama	Cullman	771,954	3,027	71.1	2.61	0.66	1.19	4.46
113	Sweet Water State Bank	Sweet Water	96,302	2,918	82.3	2.63	0.46	1.42	4.51
114	Commonwealth National Bank	Mobile	46,771	2,751	104.9	1.93	0.75	1.85	4.52
115	Millennial Bank	Leeds	66,013	4,401	110.5	1.68	0.35	2.53	4.57
116	Alamerica Bank	Birmingham	27,122	3,390	347.2	2.24	0.78	1.64	4.66
117	Merchants & Farmers Bank	Eutaw	60,473	1,951	82.7	3.01	0.48	1.83	5.32
118	First Federal Bank, A FSB	Tuscaloosa	118,799	1,212	98.8	6.79	1.10	2.83	10.72
NA	CommerceOne Bank	Birmingham	124,728	7,337	NA	NA	NA	NA	NA
MEDIAN			180,515	4,118	67.1	1.66	0.31	0.94	2.93
AVERAGE			2,156,106	4,463	70.7	1.71	0.35	1.00	3.07
HIGH			123,928,444	16,486	347.2	6.79	1.10	2.83	10.72
LOW			15,570	1,212	32.6	0.61	0.10	0.33	1.29

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	CommerceOne Bank	Birmingham	124,728	29,545	0.00	-	1.20	NA	0.00	0.00	0.00	0.00	0.00
1	Oakworth Capital Bank	Birmingham	573,784	477,079	0.00	-	1.11	0.13	0.00	0.00	0.00	0.00	0.00
3	AuburnBank	Auburn	809,796	461,875	1.38	137	1.04	(0.05)	0.09	0.00	0.27	(0.11)	0.25
4	Bryant Bank	Tuscaloosa	1,589,718	959,813	0.90	31	1.09	0.02	0.17	0.00	0.16	(0.07)	0.26
5	FNB of Central Alabama	Tuscaloosa	273,238	188,517	1.80	-	1.25	0.00	0.02	0.00	0.30	(0.02)	0.30
6	First National Bank of Dozier	Dozier	33,947	8,549	0.00	-	1.51	0.00	0.30	0.00	0.00	0.03	0.33
7	Cheaha Bank	Oxford	202,683	112,258	0.84	46	1.48	0.00	0.12	0.10	0.10	0.04	0.36
8	First Bank of Boaz	Boaz	238,987	55,759	0.00	-	1.62	0.00	0.41	0.00	0.00	0.05	0.46
9	First Fidelity Bank	Fort Payne	96,472	45,251	1.99	123	1.49	0.01	0.08	0.00	0.41	0.00	0.49
10	First Metro Bank	Muscle Shoals	628,464	404,592	1.21	264	0.63	0.07	0.25	0.01	0.21	0.06	0.53
11	Progress Bank and Trust	Huntsville	1,149,416	913,380	0.89	318	0.66	0.21	0.30	0.00	0.12	0.13	0.55
12	First Cahawba Bank	Selma	104,287	81,080	2.26	250	1.01	0.22	0.08	0.00	0.40	0.08	0.56
13	Pinnacle Bank	Jasper	220,699	103,648	1.21	-	1.54	0.00	0.21	0.04	0.29	0.03	0.57
14	Citizens Bank & Trust	Guntersville	501,073	302,450	1.91	229	1.22	0.12	0.22	0.08	0.22	0.05	0.57
15	Central State Bank	Calera	301,563	198,957	1.25	35	1.49	0.13	0.36	0.00	0.22	0.06	0.64
16	First Southern Bank	Florence	234,419	179,227	3.39	-	1.56	0.54	0.11	0.00	0.47	0.13	0.71
17	Robertson Banking Company	Demopolis	310,789	242,222	0.67	165	1.11	0.22	0.58	0.00	0.10	0.03	0.71
18	Bank of York	York	98,144	44,403	2.64	-	0.92	0.05	0.09	0.00	0.62	0.02	0.73
19	MidSouth Bank	Dothan	393,765	257,385	3.33	1,643	2.05	0.02	0.14	0.00	0.69	(0.06)	0.77
20	BankSouth	Dothan	169,908	137,050	2.15	54	1.97	0.00	0.21	0.00	0.60	0.00	0.81
21	ServisFirst Bank	Birmingham	7,517,525	6,368,808	2.59	5,714	1.05	0.34	0.27	0.09	0.23	0.26	0.85
22	Southern States Bank	Anniston	842,330	675,201	4.61	576	1.12	0.30	0.21	0.10	0.56	(0.01)	0.86
23	SouthPoint Bank	Birmingham	374,888	289,463	4.05	221	1.22	0.03	0.39	0.02	0.46	0.02	0.89
24	NobleBank & Trust	Anniston	256,718	167,410	3.56	196	1.18	0.18	0.27	0.00	0.55	0.09	0.91
25	National Bank of Commerce	Birmingham	4,099,144	3,245,911	1.37	1,339	0.52	0.15	0.66	0.01	0.17	0.09	0.93
26	Premier Bank of the South	Cullman	192,642	129,692	6.23	824	1.46	0.19	0.13	0.00	0.89	0.07	1.09
27	First National Bank	Hamilton	277,955	115,601	0.47	11	1.35	0.12	0.78	0.00	0.19	0.23	1.20
28	Exchange Bank of Alabama	Altoona	280,188	188,332	4.22	1,213	1.20	0.10	0.28	0.00	0.87	0.13	1.28
29	First Bank of Alabama	Talladega	526,131	328,101	3.14	246	0.91	0.16	0.57	0.01	0.60	0.13	1.31
30	Peoples Southern Bank	Clanton	186,324	56,391	1.25	-	1.79	0.01	0.65	0.00	0.49	0.18	1.32
31	First Citizens Bank	Luverne	244,650	148,208	3.50	72	1.69	0.30	0.40	0.01	0.77	0.14	1.32
32	FirstState Bank	Lineville	220,243	128,878	3.49	21	1.01	0.11	0.63	0.05	0.70	0.09	1.47
33	River Bank & Trust	Prattville	871,313	646,343	5.32	723	0.94	0.22	0.60	0.03	0.71	0.13	1.47
34	Citizens State Bank	Vernon	69,597	23,072	1.88	180	1.94	0.04	0.88	0.06	0.77	(0.24)	1.47
35	Traditions Bank	Cullman	352,234	285,896	5.50	1,017	1.28	0.48	0.32	0.03	0.71	0.46	1.52
36	Valley State Bank	Russellville	116,953	57,060	1.62	-	1.91	0.02	1.11	0.48	0.13	(0.12)	1.60
37	First Jackson Bank	Stevenson	258,965	181,853	2.73	316	0.89	0.16	1.06	0.21	0.25	0.12	1.64
38	First Southern State Bank	Stevenson	370,602	214,246	2.70	-	1.44	0.18	1.10	0.02	0.46	0.07	1.65
39	HNB First Bank	Headland	146,258	104,959	7.23	885	1.12	0.00	0.58	0.02	1.06	0.00	1.66
40	Samson Banking Company, Inc.	Samson	77,532	35,102	1.02	23	1.36	0.06	1.28	0.21	0.09	0.13	1.71
41	Brantley Bank & Trust Co.	Brantley	71,099	27,960	0.08	-	1.68	0.24	1.33	0.00	0.03	0.43	1.79
42	First Comm. Bank of Central AL	Wetumpka	353,575	244,066	6.86	726	2.24	0.13	0.88	0.09	0.78	0.07	1.82
43	Cullman Savings Bank (MHC)	Cullman	294,861	237,750	8.13	273	0.91	0.03	0.25	0.00	1.57	0.00	1.82
44	Community Spirit Bank	Red Bay	142,497	98,733	10.38	803	1.10	0.13	0.04	0.00	1.69	0.11	1.84
45	PeoplesTrust Bank	Hamilton	99,221	70,045	5.46	-	1.14	0.04	0.81	0.00	0.89	0.16	1.86
46	Peoples Exchange Bank	Monroeville	67,640	44,814	8.01	61	0.98	0.01	0.26	0.00	1.77	(0.15)	1.88
47	CCB Community Bank	Andalusia	496,845	416,802	11.44	2,906	1.08	0.19	0.17	0.00	1.61	0.12	1.90
48	Security Federal Savings Bank	Jasper	40,864	15,045	0.17	-	1.22	0.00	1.88	0.05	0.00	(0.03)	1.90
49	Trinity Bank	Dothan	150,118	124,940	8.92	228	1.53	0.82	0.01	0.00	1.19	0.84	2.04
50	Southern Independent Bank	Opp	226,756	126,702	3.67	148	1.05	0.17	0.90	0.00	0.75	0.43	2.08
51	Vantage Bank of Alabama	Albertville	123,627	83,542	8.53	-	1.13	0.30	0.22	0.00	1.70	0.17	2.09
52	AmeriFirst Bank	Union Springs	178,824	129,352	13.18	29	1.52	0.38	0.02	0.00	1.91	0.28	2.21
53	Compass Bank	Birmingham	89,113,200	64,530,848	9.49	18,706	1.36	0.35	0.66	0.07	1.11	0.44	2.28
54	Regions Bank	Birmingham	123,928,444	82,151,175	10.72	69,086	1.02	0.07	0.40	0.16	1.38	0.36	2.30
55	First National Bank, Brundidge	Brundidge	86,608	53,339	5.53	443	1.28	0.00	0.73	0.00	1.50	0.15	2.38
56	United Bank	Atmore	631,427	404,753	11.30	1,767	1.05	0.13	0.50	0.10	1.55	0.23	2.38
57	HomeTown Bank of Alabama	Oneonta	350,078	245,522	5.67	1,934	0.86	0.23	0.96	0.00	1.22	0.24	2.42
58	First Community Bank, Cullman	Cullman	109,586	79,553	7.38	384	0.70	0.14	1.54	0.00	0.92	0.01	2.47
59	First US Bank	Birmingham	802,434	524,938	7.77	1,489	0.97	0.40	0.82	0.03	1.04	0.59	2.48
60	PrimeSouth Bank	Tallassee	250,062	183,663	8.02	827	1.16	0.32	1.09	0.00	1.14	0.40	2.63
61	Friend Bank	Slocumb	126,523	93,565	7.18	34	1.34	0.28	1.54	0.04	0.98	0.09	2.65
62	Farmers & Merchants Bank	Piedmont	217,841	116,472	6.08	178	1.08	0.05	1.18	0.35	1.15	0.06	2.74
63	Escambia County Bank	Flomaton	73,297	26,208	5.29	-	1.84	(0.47)	1.29	0.02	2.24	(0.76)	2.79
64	Merchants Bank of Alabama	Cullman	293,868	179,230	14.52	1,234	1.00	0.05	0.52	0.00	2.24	0.07	2.83
65	West Alabama Bank & Trust	Reform	601,709	389,157	7.07	75	1.04	0.08	1.33	0.00	1.40	0.13	2.86
66	Peoples Bank of Greensboro	Greensboro	86,774	46,537	4.52	2	0.94	0.04	2.24	0.00	0.72	0.07	3.03
67	Small Town Bank	Wedowee	225,405	113,970	8.89	-	1.60	0.00	0.23	0.00	2.88	0.00	3.11
68	FNB Bank	Scottsboro	532,052	376,835	16.45	429	1.01	0.23	0.58	0.00	2.45	0.08	3.11
69	First Bank	Wadley	84,117	29,718	8.86	551	1.00	0.02	0.70	0.18	2.23	0.08	3.19
70	Bank of Vernon	Vernon	147,700	114,562	5.49	583	1.47	0.19	1.88	0.04	1.21	0.07	3.20

ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. Texas Ratio (%)	OREO (\$000)	LLR / Lns (%)	Prov XP / Avg Assets (%)	Adj 30- 89PD / Gross Lns (%)	Adj 90+PD / Gross Loans (%)	Adj NPLs + Adj OREO / Gross Lns + OREO (%)	Net C-O / AvgLns (%)	Asset Quality Score (%)
71	Peoples Bank of Alabama	Cullman	771,954	617,616	14.50	657	1.46	0.56	0.83	0.03	1.73	0.62	3.21
72	Troy Bank & Trust Company	Troy	899,760	565,887	13.07	5,265	1.49	0.15	0.63	0.02	2.45	0.12	3.22
73	Bank of Brewton	Brewton	50,932	20,719	4.97	44	1.52	0.00	0.52	0.01	2.57	0.15	3.25
74	Farmers and Merchants Bank	LaFayette	159,594	58,063	2.34	87	1.16	0.07	2.10	0.00	0.84	0.33	3.27
75	First National Bank of Hartford	Hartford	122,945	69,085	5.21	77	1.55	0.04	2.07	0.00	1.31	0.05	3.43
76	Citizens Bank	Enterprise	143,604	111,409	22.63	355	1.00	0.27	0.46	0.00	3.06	0.01	3.53
77	First State Bank of the South	Sulligent	103,335	37,078	1.22	51	1.00	0.11	2.99	0.31	0.20	0.07	3.57
78	Bank Independent	Sheffield	1,577,915	1,262,296	9.34	2,531	1.04	0.37	2.16	0.02	0.99	0.42	3.59
79	First National Bank and Trust	Atmore	141,430	82,128	13.06	-	1.56	0.00	0.89	1.82	0.84	0.08	3.63
80	Community Neighbor Bank	Camden	105,916	61,183	5.50	254	1.96	0.05	2.34	0.78	0.75	(0.19)	3.68
81	Citizens Bank	Greensboro	95,386	43,230	2.90	-	1.17	0.00	2.95	0.64	0.24	(0.04)	3.79
82	First Federal Bank, A FSB	Tuscaloosa	118,799	97,482	21.48	703	0.50	0.08	0.85	0.13	2.86	(0.04)	3.80
83	CB&S Bank, Inc.	Russellville	1,632,520	780,635	12.38	5,325	1.06	0.13	0.79	0.00	2.87	0.18	3.84
84	Bank of Moundville	Moundville	92,247	23,700	11.15	839	1.05	0.00	0.46	0.02	3.48	(0.03)	3.93
85	Town-Country National Bank	Camden	105,750	64,107	7.26	117	3.72	0.25	1.33	0.51	1.88	0.25	3.97
86	Traders & Farmers Bank	Haleyville	355,993	170,531	7.66	2,583	1.18	0.08	1.32	0.10	2.14	0.45	4.01
87	Liberty Bank	Geraldine	138,763	79,253	7.82	201	1.01	0.12	2.42	1.33	0.25	0.07	4.07
88	Peoples Independent Bank	Boaz	305,755	129,575	16.31	3,615	1.01	0.20	0.57	0.03	3.44	0.06	4.10
89	Commercial Bank of Ozark	Ozark	91,082	48,630	18.50	341	0.87	0.02	1.45	0.00	2.67	0.02	4.14
90	Citizens' Bank, Inc.	Robertsdale	106,522	70,204	21.88	1,792	1.52	0.00	0.14	0.00	4.11	(0.01)	4.24
91	First Exchange Bank of Alabama	Louisville	134,754	99,447	26.06	772	1.08	0.14	0.65	0.00	3.58	0.05	4.28
92	SunSouth Bank	Dothan	122,622	67,641	38.93	1,623	1.59	0.00	0.15	0.00	4.12	0.30	4.57
93	Metro Bank	Pell City	728,292	403,099	10.18	7,147	1.22	0.09	1.77	0.37	2.48	0.14	4.76
94	Bank of Walker County	Jasper	70,207	51,090	14.73	-	0.83	0.16	2.27	0.22	1.93	0.42	4.84
95	First Progressive Bank	Brewton	30,449	8,226	1.87	-	1.12	0.00	3.11	0.00	1.91	0.00	5.02
96	Phenix-Girard Bank	Phenix City	171,659	74,311	14.28	2,238	1.20	0.03	0.08	0.00	4.81	0.16	5.05
97	First State Bank, DeKalb County	Fort Payne	180,515	95,945	12.80	728	0.92	0.33	2.48	0.24	2.23	0.17	5.12
98	Southern Bank Company	Gadsden	94,941	64,682	16.31	25	1.67	0.21	0.96	0.00	2.92	1.33	5.21
99	Merchants Bank	Jackson	221,519	152,132	22.20	315	1.01	0.02	1.69	0.47	3.41	0.05	5.62
100	Merchants & Farmers Bank	Eutaw	60,473	40,375	11.21	-	1.18	0.00	3.60	0.00	2.04	0.35	5.99
101	Union State Bank	Pell City	211,027	88,903	34.07	663	1.42	0.00	1.21	0.00	4.95	(0.06)	6.10
102	First Bank of Linden	Linden	78,822	30,934	0.00	-	1.03	0.00	5.86	0.00	0.00	0.55	6.41
103	Millennial Bank	Leeds	66,013	38,418	14.74	774	0.50	0.34	3.69	0.00	3.11	(0.14)	6.66
104	SouthFirst Bank	Sylacauga	84,260	52,588	27.85	1,382	1.77	0.05	1.55	0.00	5.36	0.06	6.97
105	Marion Bank & Trust Company	Marion	270,601	173,656	32.60	2,870	1.29	0.35	1.14	0.03	5.69	0.14	7.00
106	North Alabama Bank	Hazel Green	102,804	71,763	41.66	50	0.03	0.00	0.11	0.00	7.03	(0.05)	7.09
107	EvaBank	Cullman	371,803	292,852	17.86	575	2.10	0.37	1.17	0.00	5.68	0.35	7.20
108	Bank of Evergreen	Evergreen	60,326	37,805	23.46	72	1.48	0.83	0.90	0.02	4.87	1.45	7.24
109	Peoples Bank of Red Level	Red Level	15,570	5,879	10.47	17	1.28	0.28	3.49	0.43	3.14	0.49	7.55
110	Citizens Bank of Winfield	Winfield	235,081	57,673	3.74	150	2.50	0.33	2.70	0.11	3.21	1.57	7.59
111	State Bank & Trust	Winfield	229,010	79,320	15.32	748	1.70	0.04	2.65	0.19	4.62	0.54	8.00
112	Sweet Water State Bank	Sweet Water	96,302	69,708	39.04	1,266	1.33	0.25	1.94	1.63	4.64	0.32	8.53
113	Citizens Bank of Fayette	Fayette	185,417	45,406	9.70	1,114	1.30	(0.27)	1.26	0.38	7.17	(0.17)	8.64
114	First Financial Bank	Bessemer	158,919	72,073	28.56	2,123	1.05	0.08	3.83	0.00	5.85	0.16	9.84
115	Community Bank & Trust	Union Springs	46,039	16,551	47.94	940	5.15	0.00	2.70	0.25	8.81	0.02	11.78
116	Citizens Bank of Valley Head	Valley Head	27,240	14,454	27.34	444	0.98	0.13	5.69	0.55	5.75	0.35	12.34
117	Commonwealth National Bank	Mobile	46,771	20,178	39.62	122	3.69	0.28	4.40	0.00	8.52	(0.07)	12.85
118	Farmers & Merchants Bank	Waterloo	82,724	7,050	4.16	-	2.89	0.16	1.63	0.33	9.36	3.70	15.02
119	Alamerica Bank	Birmingham	27,122	16,658	87.01	2,940	2.56	0.00	0.00	3.92	20.08	0.21	24.21
MEDIAN			180,515	99,447	6.86	246	1.20	0.11	0.73	0.00	1.15	0.08	2.63
AVERAGE			2,156,106	1,483,319	10.27	1,460	1.35	0.14	1.10	0.15	2.04	0.19	3.48
HIGH			123,928,444	82,151,175	87.01	69,086	5.15	0.83	5.86	3.92	20.08	3.70	24.21
LOW			15,570	5,879	0.00	-	0.03	(0.47)	0.00	0.00	0.00	(0.76)	0.00

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Sep18 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Sep17 Net Inc (\$000)	LTM Sep16 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	First Comm. Bank of Central AL	Wetumpka	353,575	25,685	7.26	7,412	98	6,752	6,492	2.23	29.34
2	ServisFirst Bank	Birmingham	7,517,525	744,642	9.91	124,446	273	95,927	81,684	2.32	23.65
3	United Bank	Atmore	631,427	55,240	8.75	7,834	37	5,017	3,485	1.86	22.02
4	SouthPoint Bank	Birmingham	374,888	30,546	8.15	3,672	45	3,683	2,686	1.65	18.33
5	First Metro Bank	Muscle Shoals	628,464	71,214	11.33	9,084	76	7,844	7,735	2.05	18.26
6	North Alabama Bank	Hazel Green	102,804	14,615	14.22	1,321	40	871	764	2.37	17.88
7	First Southern State Bank	Stevenson	370,602	35,000	9.44	4,920	55	3,994	3,591	1.66	17.38
8	CCB Community Bank	Andalusia	496,845	54,429	10.95	8,596	78	8,120	8,058	1.87	17.18
9	First Jackson Bank	Stevenson	258,965	28,467	10.99	3,223	72	2,704	2,533	1.87	16.87
10	Bank Independent	Sheffield	1,577,915	149,047	9.45	16,631	31	13,635	11,505	1.60	16.72
11	Friend Bank	Slocumb	126,523	12,307	9.73	1,905	48	1,609	1,076	1.61	16.63
12	Bryant Bank	Tuscaloosa	1,589,718	155,432	9.78	23,256	99	18,797	17,128	1.54	16.30
13	EvaBank	Cullman	371,803	87,118	23.43	11,102	125	8,381	8,081	3.60	15.98
14	Robertson Banking Company	Demopolis	310,789	32,842	10.57	4,641	62	4,169	3,773	1.68	15.84
15	Central State Bank	Calera	301,563	31,752	10.53	4,589	66	3,688	2,955	1.72	15.80
16	Merchants Bank of Alabama	Cullman	293,868	26,080	8.87	2,460	29	1,908	1,162	1.39	15.49
17	Cheaha Bank	Oxford	202,683	25,375	12.52	2,976	69	3,428	3,205	1.98	15.48
18	PrimeSouth Bank	Tallassee	250,062	24,060	9.62	2,245	56	1,979	2,007	1.48	15.00
19	Premier Bank of the South	Cullman	192,642	16,662	8.65	2,286	36	1,753	1,652	1.36	14.90
20	PeoplesTrust Bank	Hamilton	99,221	11,092	11.18	1,197	46	860	713	1.65	14.86
21	Peoples Bank of Greensboro	Greensboro	86,774	6,950	8.01	1,080	60	1,244	1,319	1.19	14.84
22	Traditions Bank	Cullman	352,234	35,286	10.02	3,495	47	3,176	3,195	1.49	14.78
23	First Bank of Alabama	Talladega	526,131	67,506	12.83	8,363	105	6,204	6,044	2.05	14.76
24	HomeTown Bank of Alabama	Oneonta	350,078	51,000	14.57	5,507	93	6,514	5,131	2.10	14.68
25	Troy Bank & Trust Company	Troy	899,760	102,172	11.36	12,136	91	9,440	7,273	1.60	14.65
26	Oakworth Capital Bank	Birmingham	573,784	67,427	11.75	6,131	65	5,479	3,596	1.69	14.57
27	First Bank	Wadley	84,117	7,923	9.42	1,057	42	1,135	1,017	1.43	14.21
28	HNB First Bank	Headland	146,258	14,660	10.02	1,931	67	1,279	1,017	1.47	14.20
29	Community Spirit Bank	Red Bay	142,497	15,116	10.61	1,500	39	1,225	1,089	1.47	13.89
30	Regions Bank	Birmingham	123,928,444	15,468,948	12.48	1,645,234	83	1,353,853	1,271,969	1.80	13.75
31	Peoples Bank of Alabama	Cullman	771,954	70,829	9.18	8,966	35	1,398	9,087	1.24	13.64
32	NobleBank & Trust	Anniston	256,718	23,882	9.30	2,260	40	1,737	1,747	1.25	13.63
33	FNB Bank	Scottsboro	532,052	58,035	10.91	6,105	45	4,937	4,468	1.46	13.52
34	River Bank & Trust	Prattville	871,313	96,060	11.02	8,906	62	9,096	7,120	1.52	13.43
35	Metro Bank	Pell City	728,292	109,601	15.05	9,815	59	8,492	8,101	1.94	13.36
36	Citizens Bank	Greensboro	95,386	12,601	13.21	1,256	97	1,474	632	1.71	13.12
37	AuburnBank	Auburn	809,796	84,360	10.42	8,408	53	7,689	8,242	1.37	13.05
38	National Bank of Commerce	Birmingham	4,099,144	691,790	16.88	36,343	57	24,972	16,472	1.87	12.49
39	Cullman Savings Bank (MHC)	Cullman	294,861	43,945	14.90	3,561	76	2,851	2,493	1.79	12.23
40	First Bank of Boaz	Boaz	238,987	39,739	16.63	4,284	148	3,379	3,254	2.04	11.97
41	Town-Country National Bank	Camden	105,750	18,679	17.66	2,059	61	1,970	1,912	2.01	11.92
42	Peoples Bank of Red Level	Red Level	15,570	1,930	12.40	170	28	122	155	1.41	11.86
43	Bank of Vernon	Vernon	147,700	24,507	16.59	2,137	63	865	1,229	1.94	11.74
44	Bank of York	York	98,144	9,956	10.14	1,129	49	737	998	1.23	11.72
45	Pinnacle Bank	Jasper	220,699	26,659	12.08	2,617	48	2,300	2,343	1.42	11.71
46	Vantage Bank of Alabama	Albertville	123,627	16,761	13.56	1,394	48	1,320	1,291	1.53	11.39
47	Samson Banking Company, Inc.	Samson	77,532	9,809	12.65	1,052	48	793	406	1.44	11.39
48	West Alabama Bank & Trust	Reform	601,709	80,464	13.37	6,273	40	6,705	6,824	1.48	11.20
49	FirstState Bank	Lineville	220,243	26,491	12.03	2,212	41	2,203	2,863	1.39	11.18
50	Community Neighbor Bank	Camden	105,916	15,820	14.94	1,250	33	1,024	1,112	1.56	10.94
51	Peoples Independent Bank	Boaz	305,755	29,002	9.49	3,174	37	2,824	2,684	1.04	10.80
52	Citizens Bank	Enterprise	143,604	14,022	9.76	823	27	1,055	492	1.10	10.77
53	Peoples Southern Bank	Clanton	186,324	21,369	11.47	2,289	53	1,774	1,787	1.29	10.70
54	Exchange Bank of Alabama	Altoona	280,188	37,153	13.26	3,282	45	2,433	2,308	1.37	10.63
55	Citizens Bank & Trust	Guntersville	501,073	43,500	8.68	4,173	38	3,640	3,592	0.98	10.55
56	First National Bank	Hamilton	277,955	44,434	15.99	4,547	48	4,017	4,175	1.65	10.49
57	Progress Bank and Trust	Huntsville	1,149,416	140,260	12.20	8,723	53	7,291	5,329	1.27	10.36
58	Southern States Bank	Anniston	842,330	95,642	11.35	6,459	53	6,895	5,161	1.28	10.32
59	First Citizens Bank	Luverne	244,650	31,077	12.70	2,040	31	2,736	2,755	1.28	10.07
60	Liberty Bank	Geraldine	138,763	15,267	11.00	1,221	24	933	836	1.10	9.98
61	Southern Independent Bank	Opp	226,756	24,627	10.86	1,681	51	1,758	2,186	1.09	9.96
62	MidSouth Bank	Dothan	393,765	48,698	12.37	4,484	44	3,833	2,793	1.15	9.88
63	Farmers and Merchants Bank	LaFayette	159,594	20,314	12.73	1,522	42	1,490	1,369	1.29	9.68
64	Merchants & Farmers Bank	Eutaw	60,473	6,864	11.35	602	19	708	127	1.09	9.63
65	Merchants Bank	Jackson	221,519	25,102	11.33	2,252	38	1,713	1,880	1.09	9.63
66	Small Town Bank	Wedowee	225,405	37,710	16.73	3,581	64	2,632	2,586	1.64	9.42
67	Citizens Bank of Winfield	Winfield	235,081	49,950	21.25	4,045	119	3,777	3,692	2.02	9.14
68	First Financial Bank	Bessemer	158,919	14,449	9.09	1,376	19	1,102	598	0.84	8.89
69	Trinity Bank	Dothan	150,118	14,831	9.88	816	26	1,479	1,017	0.81	8.78

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Sep18 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Sep17 Net Inc (\$000)	LTM Sep16 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
70	CB&S Bank, Inc.	Russellville	1,632,520	184,451	11.30	12,491	24	13,746	11,907	1.00	8.63
71	FNB of Central Alabama	Tuscaloosa	273,238	29,075	10.64	2,139	33	2,058	1,357	0.88	8.24
72	First Fidelity Bank	Fort Payne	96,472	8,638	8.95	529	23	457	456	0.74	8.18
73	Citizens State Bank	Vernon	69,597	9,839	14.14	786	52	211	399	1.14	8.16
74	Farmers & Merchants Bank	Piedmont	217,841	27,517	12.63	1,461	30	1,645	1,605	1.06	8.05
75	Phenix-Girard Bank	Phenix City	171,659	24,903	14.51	1,925	49	1,828	1,980	1.22	8.02
76	State Bank & Trust	Winfield	229,010	23,828	10.40	1,962	32	1,358	1,692	0.89	7.98
77	Peoples Exchange Bank	Monroeville	67,640	9,487	14.03	477	18	314	201	1.14	7.86
78	First State Bank, DeKalb County	Fort Payne	180,515	20,593	11.41	1,033	19	935	1,130	0.89	7.85
79	Citizens' Bank, Inc.	Robertsdale	106,522	12,445	11.68	920	30	777	480	0.85	7.59
80	Compass Bank	Birmingham	89,113,200	12,370,650	13.88	595,092	59	468,212	362,505	1.04	7.45
81	Bank of Moundville	Moundville	92,247	7,458	8.08	362	30	270	338	0.63	7.45
82	Brantley Bank & Trust Co.	Brantley	71,099	9,845	13.85	616	34	710	836	1.05	7.37
83	First National Bank and Trust	Atmore	141,430	15,420	10.90	1,173	24	1,063	1,008	0.84	7.32
84	First Bank of Linden	Linden	78,822	11,177	14.18	696	50	735	745	0.96	6.70
85	First National Bank of Hartford	Hartford	122,945	16,498	13.42	1,038	24	1,031	996	0.90	6.59
86	Escambia County Bank	Flomaton	73,297	10,695	14.59	663	35	170	311	0.96	6.45
87	BankSouth	Dothan	169,908	35,722	21.02	2,103	88	2,222	2,066	1.34	6.35
88	Commercial Bank of Ozark	Ozark	91,082	6,644	7.29	434	17	350	207	0.49	6.32
89	First Southern Bank	Florence	234,419	22,204	9.47	789	13	1,685	1,526	0.56	6.28
90	Valley State Bank	Russellville	116,953	20,588	17.60	927	34	841	733	1.05	6.25
91	Sweet Water State Bank	Sweet Water	96,302	10,413	10.81	658	20	1,065	1,199	0.69	6.24
92	AmeriFirst Bank	Union Springs	178,824	16,822	9.41	1,481	34	785	547	0.57	6.21
93	Traders & Farmers Bank	Haleyville	355,993	48,496	13.62	2,504	24	2,689	3,012	0.86	6.11
94	First State Bank of the South	Sulligent	103,335	15,359	14.86	595	14	818	850	0.92	6.08
95	Southern Bank Company	Gadsden	94,941	10,494	11.05	(255)	(8)	(857)	(1,352)	0.64	5.86
96	Bank of Evergreen	Evergreen	60,326	7,323	12.14	307	20	709	619	0.69	5.80
97	Marion Bank & Trust Company	Marion	270,601	28,744	10.62	1,652	34	1,581	3,333	0.64	5.78
98	Community Bank & Trust	Union Springs	46,039	2,448	5.32	146	9	4	232	0.30	5.28
99	First Cahawba Bank	Selma	104,287	13,505	12.95	418	15	414	725	0.66	5.18
100	First National Bank, Brundidge	Brundidge	86,608	13,931	16.09	341	14	538	522	0.76	5.05
101	Citizens Bank of Fayette	Fayette	185,417	35,569	19.18	1,660	61	1,738	2,108	0.94	4.85
102	Bank of Walker County	Jasper	70,207	7,047	10.04	342	17	351	360	0.51	4.85
103	Bank of Brewton	Brewton	50,932	10,446	20.51	462	24	590	(1)	0.91	4.72
104	First US Bank	Birmingham	802,434	77,156	9.62	(2)	(0)	2,049	2,507	0.48	4.24
105	Farmers & Merchants Bank	Waterloo	82,724	16,196	19.58	644	72	821	982	0.85	4.20
106	First Community Bank, Cullman	Cullman	109,586	9,440	8.61	364	17	421	220	0.38	3.92
107	Security Federal Savings Bank	Jasper	40,864	4,493	11.00	157	13	171	123	0.44	3.89
108	Union State Bank	Pell City	211,027	12,066	5.72	479	4	(619)	378	0.22	3.82
109	First Exchange Bank of Alabama	Louisville	134,754	12,709	9.43	399	9	601	932	0.30	3.06
110	First National Bank of Dozier	Dozier	33,947	4,659	13.72	122	20	258	253	0.38	2.76
111	Citizens Bank of Valley Head	Valley Head	27,240	3,282	12.05	69	6	57	144	0.25	2.14
112	First Progressive Bank	Brewton	30,449	8,310	27.29	122	12	57	(7)	0.38	1.44
113	First Federal Bank, A FSB	Tuscaloosa	118,799	13,226	11.13	42	0	(96)	(231)	0.05	0.41
114	SouthFirst Bank	Sylacauga	84,260	9,458	11.22	7	0	433	364	0.01	0.07
115	SunSouth Bank	Dothan	122,622	6,257	5.10	(3)	(0)	49	(2,507)	0.00	0.03
116	Commonwealth National Bank	Mobile	46,771	3,621	7.74	(278)	(16)	(56)	276	(0.55)	(6.82)
117	Millennial Bank	Leeds	66,013	8,601	13.03	(452)	(30)	(682)	(1,277)	(0.77)	(8.90)
118	Alamerica Bank	Birmingham	27,122	4,847	17.87	(1,100)	(138)	274	47	(3.32)	(19.57)
NA	CommerceOne Bank	Birmingham	124,728	46,281	37.11	NA	NA	NA	NA	NA	NA
MEDIAN			180,515	22,204	11.35	1,671	40	1,595	1,448	1.22	10.03
AVERAGE			2,156,106	277,174	12.37	23,187	43	18,946	16,991	1.16	9.79
HIGH			123,928,444	15,468,948	37.11	1,645,234	273	1,353,853	1,271,969	3.60	29.34
LOW			15,570	1,930	5.10	(1,100)	(138)	(857)	(2,507)	(3.32)	(19.57)